

NEW HAMPSHIRE

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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	138,809	116,905	55,131	47.2	61,774	10,515	11,389	50,669	20,703	40.9	29,966
1930: Private families reporting tenure	-	104,161	58,544	50.4	51,637	-	-	-	-	-	-
1920: All families reporting tenure	-	86,592	35,942	41.5	50,650	-	-	34,843	10,442	30.0	24,401
Dwelling units: 1940	138,809	116,905	55,131	47.2	61,774	10,515	11,389	50,669	20,703	40.9	29,966
Urban	79,549	75,355	30,757	40.8	44,598	3,080	1,114	27,522	12,982	47.2	14,540
Rural-nonfarm	59,260	41,550	24,374	58.7	17,176	7,435	10,275	23,147	7,721	33.4	15,426
COLOR OF OCCUPANTS											
White	-	116,682	55,027	47.2	61,655	-	-	50,583	20,666	40.9	29,917
Nonwhite	-	223	104	46.6	119	-	-	86	37	-	49
TYPE OF STRUCTURE											
1-family	82,512	63,643	44,070	69.2	19,573	7,846	11,023	40,518	15,999	39.5	24,519
Other	56,297	53,262	11,061	20.8	42,201	2,669	366	10,151	4,704	46.3	5,447
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	78,057	61,063	41,937	68.7	19,126	7,111	9,883	40,301	15,912	39.5	24,389
Under \$5	3,017	2,560	1,975	77.1	585	227	230	1,817	203	11.2	1,614
\$5 to \$9	7,636	6,156	3,813	61.9	2,343	682	798	3,633	908	25.0	2,725
\$10 to \$14	12,186	9,793	5,559	56.8	4,234	1,087	1,306	5,350	1,914	35.8	3,436
\$15 to \$19	11,561	9,633	5,733	59.5	3,900	837	1,091	5,557	2,282	41.1	3,275
\$20 to \$24	10,388	8,425	5,613	65.4	2,812	786	1,127	5,349	2,244	42.0	3,105
\$25 to \$29	9,046	7,536	5,204	70.1	2,332	546	964	5,103	2,234	43.8	2,869
\$30 to \$34	10,546	8,317	6,530	78.5	1,787	548	1,681	6,303	2,921	46.3	3,382
\$35 to \$39	5,166	4,001	3,396	84.9	605	323	842	3,278	1,516	46.2	1,762
\$40 to \$49	2,999	2,153	1,828	84.9	325	257	589	1,731	762	44.0	969
\$50 to \$59	1,926	1,201	1,096	91.3	105	325	400	1,039	456	43.9	583
\$60 to \$69	1,309	667	608	91.2	59	363	279	571	250	43.8	321
\$70 to \$79	2,327	621	602	96.9	19	1,130	576	570	222	38.9	348
\$80 and over	-	-	-	-	-	-	-	-	-	-	-
Median monthly rent (dollars)	21.74	20.92	23.03	-	17.58	24.10	26.52	23.05	25.41	-	21.34

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	
Mortgaged properties	20,703	16,403	1,234	1,620	1,890	1,822	1,760	3,172	1,803	1,196	914	463	331	94	47	4,300
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	19,521	15,449	1,121	1,526	1,786	1,725	1,671	3,031	1,695	1,123	857	442	308	92	42	4,072
Average interest rate (percent)	5.16	5.17	5.25	5.22	5.20	5.20	5.16	5.16	5.15	5.11	5.12	5.08	5.08	-	-	5.12
HOLDER OF FIRST MORTGAGE																
Reporting holder	20,055	15,884	1,205	1,580	1,831	1,766	1,712	3,080	1,740	1,151	877	445	315	89	43	4,171
Building and loan association	4,004	3,288	128	281	395	403	412	763	419	229	167	56	18	4	2	716
Commercial bank	2,639	2,019	103	172	205	209	200	384	237	190	135	88	55	18	10	620
Savings bank	8,478	6,524	306	555	698	694	729	1,272	764	539	448	236	188	52	28	1,954
Life insurance company	33	27	-	2	3	3	3	4	6	3	1	3	-	-	-	6
Mortgage company	55	51	5	5	8	10	3	10	6	2	2	-	-	-	-	4
Home Owners' Loan Corporation	1,131	864	27	99	112	117	96	192	92	51	39	21	13	2	1	267
Individual	3,022	2,508	571	414	351	257	209	330	170	98	47	24	21	8	1	514
Other	693	603	65	52	60	73	60	125	46	39	38	17	20	5	2	90
Reporting debt and value	18,358	14,655	1,122	1,447	1,667	1,621	1,588	2,846	1,625	1,064	831	421	300	85	38	3,703
JUNIOR MORTGAGE																
First mortgage only	620	524	71	79	58	57	52	76	45	26	31	18	7	3	1	96
First and junior mortgage	515	351	11	26	47	36	43	74	41	24	19	12	11	5	2	164
With 1st mtg.; not rptg. on junior	17,223	13,780	1,040	1,342	1,562	1,528	1,493	2,696	1,539	1,014	781	391	282	77	35	3,443
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	7,075	6,189	1,100	1,271	1,110	803	591	781	309	135	61	24	4	-	-	886
\$1,000 to \$1,499	3,089	2,492	22	150	404	486	440	581	221	122	81	20	11	3	1	597
\$1,500 to \$1,999	2,233	1,749	-	26	133	265	294	539	250	144	65	26	6	1	-	484
\$2,000 to \$2,499	1,941	1,443	-	-	20	94	181	501	309	166	92	44	21	3	2	498
\$2,500 to \$2,999	1,105	788	-	-	-	23	63	243	199	132	91	20	13	3	1	317
\$3,000 to \$3,999	1,438	991	-	-	-	9	186	263	220	179	78	43	9	4	-	447
\$4,000 to \$4,999	702	475	-	-	-	-	15	63	114	141	90	40	10	2	-	227
\$5,000 to \$5,999	356	255	-	-	-	-	-	11	28	89	61	52	10	4	-	101
\$6,000 to \$6,999	242	160	-	-	-	-	-	-	3	30	43	69	10	5	-	82
\$7,000 to \$7,999	110	73	-	-	-	-	-	-	-	-	2	13	21	5	-	37
\$8,000 to \$8,999	50	30	-	-	-	-	-	-	-	-	-	2	7	13	8	20
\$9,000 to \$9,999	7	5	-	-	-	-	-	-	-	-	-	-	1	2	-	2
\$10,000 to \$14,999	50	30	-	-	-	-	-	-	-	-	-	-	2	1	2	5
\$15,000 to \$19,999	7	5	-	-	-	-	-	-	-	-	-	-	-	1	4	-
\$20,000 and over	10	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																
Value of property (thousands)	65,607	48,215	694	1,619	2,702	3,348	4,067	9,266	6,823	5,440	5,310	3,437	3,278	1,328	903	17,393
Average value (dollars)	3,574	3,290	618	1,119	1,621	2,066	2,561	3,256	4,199	5,112	6,390	8,163	10,926	-	-	4,697
Debt on first and jr. mtgs. (thous.)	30,512	22,419	350	776	1,257	1,637	1,916	4,389	3,172	2,507	2,483	1,568	1,522	560	332	8,093
Percent of value of property	46.5	46.5	50.4	47.9	46.5	48.9	47.1	46.8	46.5	46.1	46.8	46.6	46.4	-	-	46.5
Average debt (dollars)	1,662	1,580	311	536	754	1,010	1,206	1,525	1,952	2,356	2,988	3,723	5,073	-	-	2,186
Debt on first mtgs. (thousands)	30,093	22,180	348	769	1,241	1,618	1,893	4,302	3,145	2,484	2,456	1,550	1,512	539	325	7,912
Percent of value of property	45.9	46.0	50.1	47.5	45.9	48.3	46.5	46.4	46.1	45.7	46.3	45.1	46.1	-	-	45.5
Average debt (dollars)	1,689	1,513	310	532	744	998	1,192	1,511	1,966	2,334	2,956	3,682	5,039	-	-	2,137

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	20,703	20,055	4,004	11,117	2,639	8,478	33	55	1,131	3,022	693	648
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	19,521	19,256	3,820	10,804	2,550	8,254	32	55	1,131	2,771	643	265
Average interest rate.....(percent)	5.16	5.16	5.33	5.16	5.25	5.13	-	-	4.50	5.20	5.18	5.09
Reporting debt and value	18,358	18,028	3,544	10,082	2,333	7,749	29	53	980	2,746	594	330
Percent distribution	-	100.0	19.7	55.9	12.9	43.0	0.2	0.3	5.4	15.2	3.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	18,358	18,028	3,544	10,082	2,333	7,749	29	53	980	2,746	594	330
First mortgage only	620	606	67	327	185	142	-	-	54	143	15	14
First and junior mortgage	515	477	79	321	74	247	-	-	25	42	10	88
With first mortgage; not reporting on junior mortgage	17,223	16,945	3,398	9,434	2,074	7,360	29	53	901	2,561	569	278
1-family properties	14,655	14,410	2,947	7,831	1,812	6,019	24	49	748	2,288	523	245
First mortgage only	524	514	58	267	162	105	-	-	47	128	14	10
First and junior mortgage	351	327	61	212	49	163	-	-	16	29	9	24
With first mortgage; not reporting on junior mortgage	13,780	13,569	2,828	7,352	1,601	5,751	24	49	685	2,131	500	211
2- to 4-family properties	3,703	3,618	597	2,251	521	1,730	5	4	232	458	71	85
First mortgage only	96	92	9	60	23	37	-	-	7	15	1	4
First and junior mortgage	164	150	18	109	25	84	-	-	9	13	1	14
With first mortgage; not reporting on junior mortgage	3,443	3,376	570	2,082	473	1,609	5	4	216	430	69	67
RELATION OF DEBT TO VALUE												
1- to 4-family properties	18,358	18,028	3,544	10,082	2,333	7,749	29	53	980	2,746	594	330
Value of property.....(dollars)	65,607,100	64,201,300	11,780,600	39,719,200	9,272,000	30,447,200	121,800	137,700	3,343,400	6,985,300	2,113,300	1,405,800
Average value.....(dollars)	3,574	3,561	3,324	3,940	3,974	3,929	-	-	3,412	2,544	3,558	4,260
Debt on first and junior mortgages.....(dollars)	30,512,200	29,820,700	5,608,900	17,801,700	4,219,500	13,582,200	53,700	69,700	1,871,900	3,277,400	1,137,400	691,500
Percent of value of property	46.5	46.4	47.6	44.8	45.5	44.6	-	-	56.0	46.9	53.8	49.2
Average debt.....(dollars)	1,662	1,654	1,568	1,766	1,809	1,753	-	-	1,910	1,194	1,915	2,095
Debt on first mortgages.....(dollars)	30,092,500	29,435,400	5,557,900	17,501,400	4,140,800	13,360,600	53,700	69,700	1,855,800	3,267,600	1,129,300	657,100
Percent distribution	-	100.0	18.9	59.5	14.1	45.4	0.2	0.2	6.3	11.1	8.8	-
Percent of value of property	45.9	45.8	47.2	44.1	44.7	43.9	-	-	55.5	46.8	53.4	46.7
Average debt.....(dollars)	1,639	1,638	1,568	1,735	1,775	1,724	-	-	1,894	1,190	1,901	1,991
1-family properties	14,655	14,410	2,947	7,831	1,812	6,019	24	49	748	2,288	523	245
Value of property.....(dollars)	48,214,600	47,311,300	9,183,100	28,683,700	6,652,500	22,031,200	95,300	119,400	2,342,400	5,111,400	1,776,000	903,300
Average value.....(dollars)	3,290	3,283	3,116	3,663	3,671	3,660	-	-	3,132	2,234	3,396	3,687
Debt on first and junior mortgages.....(dollars)	22,418,800	21,945,600	4,377,000	12,805,800	3,079,300	9,726,500	45,700	62,300	1,275,500	2,408,200	971,100	473,200
Percent of value of property	46.5	46.4	47.7	44.6	46.3	44.1	-	-	54.5	47.1	54.7	52.4
Average debt.....(dollars)	1,530	1,523	1,485	1,635	1,699	1,616	-	-	1,705	1,053	1,857	1,981
Debt on first mortgages.....(dollars)	22,180,200	21,725,600	4,338,900	12,646,400	3,031,200	9,615,200	45,700	62,300	1,266,800	2,401,000	964,500	454,600
Percent of value of property	46.0	45.9	47.2	44.1	45.6	43.6	-	-	54.1	47.0	54.3	50.3
Average debt.....(dollars)	1,513	1,508	1,472	1,615	1,673	1,597	-	-	1,694	1,049	1,844	1,856
2- to 4-family properties	3,703	3,618	597	2,251	521	1,730	5	4	232	458	71	85
Value of property.....(dollars)	17,392,500	16,890,000	2,597,500	11,035,500	2,619,500	8,416,000	26,500	18,300	1,001,000	1,873,900	337,300	502,500
Average value.....(dollars)	4,697	4,668	4,351	4,902	5,028	4,865	-	-	4,315	4,091	-	-
Debt on first and junior mortgages.....(dollars)	8,093,400	7,875,100	1,231,900	4,995,900	1,140,200	3,855,700	8,000	7,400	596,400	869,200	166,300	218,300
Percent of value of property	46.5	46.6	47.4	45.3	43.5	45.8	-	-	59.6	46.4	-	-
Average debt.....(dollars)	2,186	2,177	2,063	2,219	2,188	2,229	-	-	2,571	1,898	-	-
Debt on first mortgages.....(dollars)	7,912,800	7,709,800	1,219,000	4,855,000	1,109,500	3,745,400	8,000	7,400	589,000	866,600	164,800	202,500
Percent of value of property	45.5	45.6	46.9	44.0	42.4	44.5	-	-	58.8	46.2	-	-
Average debt.....(dollars)	2,137	2,131	2,042	2,157	2,130	2,165	-	-	2,539	1,892	-	-

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	16,403	15,884	3,288	8,543	2,019	6,524	27	51	864	2,508	603	519
RACE OF OCCUPANTS												
White	16,366	15,848	3,282	8,520	2,015	6,505	27	51	861	2,504	603	518
Negro	26	26	5	14	4	10	-	-	3	4	-	-
Other nonwhite	11	10	1	9	-	9	-	-	-	-	-	1
YEAR BUILT												
Reporting year built	15,249	14,805	3,115	7,684	1,851	6,033	23	49	806	2,365	563	444
1930 to 1940	3,271	3,181	864	1,488	419	1,069	4	12	131	548	134	90
1920 to 1929	2,818	2,750	634	1,392	326	1,066	3	10	229	368	114	68
1910 to 1919	1,819	1,763	364	934	289	705	8	4	114	274	65	56
1900 to 1909	1,857	1,803	352	1,017	236	781	2	-	121	245	66	54
1880 to 1899	2,427	2,340	414	1,372	310	1,062	2	4	105	362	81	87
1879 or earlier	3,057	2,968	487	1,681	381	1,350	4	19	106	568	103	89

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	16,408	15,884	3,288	8,543	2,019	6,524	27	51	864	2,508	603	519
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	14,677	14,431	2,951	7,845	1,815	6,030	24	49	748	2,291	528	246
Under \$500	3,035	2,996	458	1,551	368	1,183	4	11	78	800	94	39
\$500 to \$999	8,210	8,158	626	1,696	357	1,339	8	12	152	566	108	52
\$1,000 to \$1,499	2,503	2,469	598	1,279	297	982	8	6	143	360	80	34
\$1,500 to \$1,999	1,755	1,726	425	915	207	708	4	10	111	195	66	29
\$2,000 to \$2,499	1,425	1,397	327	768	192	576	1	5	91	147	58	28
\$2,500 to \$2,999	787	766	205	409	85	324	1	2	55	71	23	21
\$3,000 to \$3,999	988	975	193	581	143	438	7	1	78	80	40	18
\$4,000 to \$4,999	459	449	69	294	83	211	1	2	25	36	22	10
\$5,000 to \$5,999	253	241	37	156	41	115	-	-	15	18	15	12
\$6,000 to \$7,499	155	152	10	114	27	87	-	-	4	11	13	3
\$7,500 to \$9,999	70	67	3	52	7	45	-	-	1	5	6	3
\$10,000 to \$14,999	28	26	-	23	6	17	-	-	-	1	2	2
\$15,000 to \$19,999	5	5	-	4	-	4	-	-	-	1	-	-
\$20,000 and over	4	4	-	3	2	1	-	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	15,449	15,261	3,151	8,315	1,957	6,358	27	51	864	2,289	564	188
Under 4.0%	128	127	14	41	11	30	-	-	-	58	14	1
4.0%	218	208	30	43	15	28	-	-	-	107	28	5
4.1% to 4.4%	2	1	-	1	-	1	-	-	-	-	-	1
4.5%	1,048	1,042	42	86	27	59	-	15	864	20	15	6
4.6% to 4.9%	3	2	-	2	2	-	-	-	-	-	-	1
5.0%	10,398	10,258	1,930	6,598	1,305	5,293	17	14	-	1,349	345	145
5.1% to 5.4%	10	10	3	2	1	1	-	-	-	1	4	-
5.5%	245	243	89	115	54	61	1	1	-	19	18	2
5.6% to 5.9%	4	4	3	1	1	-	-	-	-	-	-	-
6.0%	3,333	3,306	1,028	1,397	580	867	9	20	-	727	130	27
6.1% to 6.4%	3	3	1	2	1	1	-	-	-	-	-	-
6.5%	10	10	2	4	1	3	-	-	-	-	4	-
6.6% to 6.9%	1	1	-	1	1	-	-	-	-	-	-	-
7.0%	23	23	6	11	4	7	-	1	-	3	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	4	4	2	1	-	1	-	-	-	-	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	24	24	6	10	4	6	-	-	-	5	3	-
Average interest rate (percent)	5.17	5.17	5.38	5.16	5.28	5.13	-	-	4.50	5.23	5.19	5.09
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	11,621	11,482	3,067	5,623	1,398	4,225	18	48	804	1,448	454	139
Real estate taxes included in payment	1,431	1,390	321	596	175	421	1	4	253	81	154	41
Monthly	1,232	1,197	308	462	145	317	1	3	241	62	125	35
Quarterly	26	26	4	17	8	9	-	-	1	2	2	-
Semiannual	74	74	4	62	10	52	-	1	3	3	1	-
Annual	25	23	1	16	2	14	-	-	-	3	3	2
Other	34	34	3	23	5	18	-	-	1	7	4	-
Not reporting frequency of payment	40	36	6	16	5	11	-	-	7	4	3	4
Real estate taxes not included in payment	9,877	9,791	2,704	4,862	1,196	3,666	17	43	542	1,312	311	86
Monthly	6,879	6,822	2,588	2,726	737	1,989	10	39	519	711	229	57
Quarterly	377	374	17	278	87	191	-	-	4	65	10	3
Semiannual	1,764	1,751	30	1,401	299	1,102	6	4	10	258	42	13
Annual	608	601	11	341	50	291	1	-	2	230	16	7
Other	89	88	6	44	8	36	-	-	-	31	7	1
Not reporting frequency of payment	160	155	52	72	15	57	-	-	7	17	7	5
Not reporting tax payment requirements	313	301	62	165	27	138	-	1	9	55	9	12
Monthly	151	137	58	85	14	71	-	1	6	30	7	4
Quarterly	14	13	1	10	3	7	-	-	-	1	1	1
Semiannual	59	56	-	44	5	39	-	-	1	11	-	3
Annual	29	29	-	17	4	13	-	-	1	10	1	-
Other	5	4	1	1	-	1	-	-	-	2	-	1
Not reporting frequency of payment	15	12	2	8	1	7	-	-	1	1	-	3
No principal payments required	2,309	2,271	98	1,662	296	1,366	4	-	28	406	73	38
Monthly	375	370	80	191	46	145	2	-	22	57	18	5
Quarterly	150	143	1	112	31	81	-	-	1	25	4	7
Semiannual	1,355	1,335	9	1,098	171	927	2	-	2	192	32	20
Annual	307	304	3	176	34	142	-	-	2	106	17	3
Other	26	25	-	19	3	16	-	-	-	5	1	1
Not reporting frequency of payment	96	94	5	66	11	55	-	-	1	21	1	2
Not reporting principal payment requirements	814	497	75	285	60	225	3	-	24	94	16	317
Monthly	188	162	58	75	24	51	1	-	14	12	2	26
Quarterly	24	21	1	16	1	15	-	-	1	3	-	3
Semiannual	110	105	2	82	12	70	1	-	1	17	2	5
Annual	52	48	-	26	5	21	-	-	-	20	2	4
Other	14	13	-	6	-	6	-	-	-	5	2	1
Not reporting frequency of payment	426	148	14	80	18	62	1	-	8	37	8	278
No regular payments required	1,659	1,684	28	973	265	708	2	3	8	560	60	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	14,677	1,302	8,944	2,155	2,275	Reporting interest rate.....	15,449	1,371	9,568	2,254	2,256
Under \$500	3,085	115	1,617	487	685	Under 4.0%	128	10	77	17	24
\$500 to \$999	3,210	147	2,047	528	488	4.0% to 4.4%	213	21	128	31	33
\$1,000 to \$1,499	2,503	200	1,586	375	342	4.5% to 4.9%	2	-	1	1	-
\$1,500 to \$1,999	1,755	201	1,113	222	213	5.0% to 5.4%	1,048	296	658	37	57
\$2,000 to \$2,499	1,425	184	867	190	184	5.5% to 5.9%	3	-	3	-	-
\$2,500 to \$2,999	787	111	459	101	116	6.0%	10,398	782	6,220	1,709	1,687
\$3,000 to \$3,999	988	182	551	116	189	6.1% to 6.4%	10	1	6	3	-
\$4,000 to \$4,999	459	75	264	64	56	6.5%	245	32	166	24	23
\$5,000 to \$5,999	253	46	114	40	53	6.6% to 6.9%	4	-	4	-	-
\$6,000 to \$7,499	155	26	71	28	30	7.0%	8,333	224	2,272	416	421
\$7,500 to \$9,999	70	8	36	17	9	7.1% to 7.4%	3	1	1	1	-
\$10,000 to \$14,999	28	6	9	6	7	7.5%	10	-	5	3	2
\$15,000 to \$19,999	5	1	2	1	1	7.6% to 7.9%	1	-	-	1	-
\$20,000 and over	4	-	2	1	1	8.0% and over	23	2	15	3	3
						Average interest rate —(percent)	24	2	10	7	5
							5.17	5.05	5.19	5.17	5.16

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.....	10,095	8,153	1,008	6,966	179	1,942
Total first mortgage outstanding debt.....(dollars).....	15,471,600	12,627,000	2,315,500	9,996,800	314,700	2,844,600
Total annual mortgage payment.....(dollars).....	2,060,274	1,903,518	338,157	1,525,912	39,449	156,756
Average first mortgage outstanding debt.....(dollars).....	1,533	1,549	2,297	1,435	1,758	1,465
Average value of property.....(dollars).....	3,283	3,225	3,746	3,146	3,327	3,529
Average annual estimated rental value.....(dollars).....	333	331	383	323	351	342
Average annual mortgage payment.....(dollars).....	204	233	335	219	220	81
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	15.1	14.6	15.3	12.5	5.5
Value of property.....	6.2	7.2	9.0	7.0	6.6	2.3
Estimated annual rental value.....	61.3	70.5	87.5	67.8	62.8	23.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	6,500	6,198	947	5,123	128	302
Average first mortgage outstanding debt.....(dollars).....	1,630	1,632	2,330	1,498	1,820	1,601
Average value of property.....(dollars).....	3,206	3,204	3,744	3,102	3,302	3,242
Average annual estimated rental value.....(dollars).....	333	333	385	323	341	335
Average annual mortgage payment.....(dollars).....	253	250	346	245	243	107
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.5	16.0	14.8	16.3	13.4	6.7
Value of property.....	7.9	8.1	9.2	7.9	7.4	3.3
Estimated annual rental value.....	76.0	78.1	89.8	75.8	71.4	31.8
Monthly mortgage payment—						
Under \$10.....	1,130	931	35	879	17	199
\$10 to \$14.....	1,355	1,309	86	1,195	28	46
\$15 to \$19.....	1,142	1,115	140	953	22	27
\$20 to \$24.....	956	942	166	755	21	14
\$25 to \$29.....	687	681	132	532	17	6
\$30 to \$39.....	671	667	200	454	13	4
\$40 to \$49.....	273	271	102	165	4	2
\$50 to \$59.....	147	145	42	99	4	2
\$60 to \$74.....	63	62	23	37	2	1
\$75 to \$99.....	42	42	9	33	-	-
\$100 and over.....	34	33	12	21	-	-
Average monthly mortgage payment.....(dollars).....	21.09	21.69	28.82	20.40	20.26	8.88
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,595	1,955	61	1,843	51	1,640
Average first mortgage outstanding debt.....(dollars).....	1,356	1,286	-	1,261	-	1,440
Average value of property.....(dollars).....	3,423	3,290	-	3,270	-	3,582
Average annual estimated rental value.....(dollars).....	333	325	-	322	-	343
Average annual mortgage payment.....(dollars).....	115	149	-	147	-	76
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.5	11.6	-	11.7	-	5.3
Value of property.....	3.4	4.5	-	4.5	-	2.1
Estimated annual rental value.....	34.7	45.7	-	45.7	-	22.1

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: 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.....	79,549	75,355	30,757	40.8	44,598	3,080	1,114	27,522	12,982	47.2	14,540
1930: Private families reporting tenure.....	-	66,726	29,831	44.7	36,895	-	-	-	-	-	-
1920: All families reporting tenure.....	-	68,689	24,547	38.5	39,142	-	-	23,884	8,232	34.5	15,652
Dwelling units: 1940.....	79,549	75,355	30,757	40.8	44,598	3,080	1,114	27,522	12,982	47.2	14,540
COLOR OF OCCUPANTS											
White.....	-	75,207	30,694	40.8	44,513	-	-	27,477	12,964	47.2	14,513
Nonwhite.....	-	148	63	42.6	85	-	-	45	18	-	27
TYPE OF STRUCTURE											
1-family.....	34,969	32,540	22,490	69.1	10,050	1,469	960	19,895	9,214	46.3	10,681
Other.....	44,580	42,815	8,267	19.3	34,548	1,611	154	7,627	3,768	49.4	3,859
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	32,575	30,402	20,540	67.6	9,862	1,273	900	19,767	9,155	46.3	10,612
Under \$5.....	271	254	211	88.1	43	13	4	195	45	23.1	150
\$5 to \$9.....	1,154	1,058	869	88.2	189	58	38	684	208	32.0	481
\$10 to \$14.....	3,848	3,041	1,544	50.8	1,497	198	109	1,489	689	46.3	800
\$15 to \$19.....	4,626	2,214	4,354	50.8	2,140	185	87	2,148	1,057	49.3	1,086
\$20 to \$24.....	5,054	4,752	2,845	59.9	1,907	194	108	2,756	1,324	48.0	1,432
\$25 to \$29.....	5,066	4,833	3,182	65.8	1,651	134	99	3,080	1,461	47.4	1,619
\$30 to \$39.....	6,129	5,822	4,440	76.3	1,382	147	160	4,289	2,064	48.1	2,225
\$40 to \$49.....	3,136	2,941	2,462	88.7	479	100	95	2,371	1,128	47.6	1,243
\$50 to \$59.....	1,715	1,576	1,328	84.3	248	74	68	1,259	566	45.0	693
\$60 to \$74.....	990	904	822	90.9	82	38	48	780	343	44.0	437
\$75 to \$99.....	570	481	448	98.1	33	51	38	414	158	38.2	256
\$100 and over.....	516	386	375	97.2	11	81	49	357	117	32.8	240
Median monthly rent..... (dollars).....	26.31	26.30	28.88	-	21.76	24.20	29.81	28.83	28.81	-	28.85

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: 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 proper- ties
		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 re- porting	
Mortgaged properties	12,982	9,390	331	604	862	1,016	1,010	2,096	1,321	860	674	322	191	47	14	42	3,592
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	12,218	8,823	295	564	809	953	954	2,004	1,242	809	635	308	177	45	11	17	3,895
Average interest rate (%)	5.13	5.14	5.25	5.12	5.16	5.16	5.14	5.14	5.13	5.11	5.12	5.07	5.10	-	-	-	5.11
HOLDER OF FIRST MORTGAGE																	
Reporting holder	12,555	9,073	326	588	836	984	976	2,031	1,274	826	650	309	182	44	12	35	3,482
Building and loan association	2,827	2,197	55	132	202	263	272	653	322	189	135	46	15	3	-	10	630
Commercial bank	1,611	1,106	33	61	81	97	105	219	173	118	97	63	37	9	4	9	505
Savings bank	5,860	3,741	57	178	308	357	416	845	555	394	326	156	107	27	7	8	1,619
Life insurance company	30	24	-	2	2	3	2	3	6	2	1	3	-	-	-	-	6
Mortgage company	18	16	2	1	-	4	1	2	3	1	2	-	-	-	-	-	2
Home Owners' Loan Corporation	866	617	12	63	74	90	56	147	72	42	30	18	9	1	-	3	249
Individual	1,467	1,072	141	137	143	138	95	192	114	52	32	12	8	2	1	5	395
Other	876	900	26	14	26	82	29	70	29	28	27	11	6	2	-	-	76
Reporting debt and value	11,416	8,348	300	526	757	904	903	1,871	1,187	762	617	296	171	43	11	-	3,068
JUNIOR MORTGAGE																	
First mortgage only	373	295	32	34	27	29	34	50	33	17	20	11	5	2	1	-	78
First and junior mortgage	351	214	2	11	21	23	30	53	31	13	13	10	6	1	-	-	137
With 1st mtg.; not rptg. on junior	10,692	7,889	266	481	709	852	839	1,768	1,123	732	584	275	160	40	10	-	2,853
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	3,389	2,761	295	439	474	395	320	491	210	84	39	12	2	-	-	-	628
\$1,000 to \$1,499	1,909	1,443	5	73	198	258	236	346	162	84	57	15	9	-	-	-	466
\$1,500 to \$1,999	1,560	1,158	-	14	75	174	178	369	180	100	48	16	3	1	-	-	402
\$2,000 to \$2,499	1,410	965	-	-	10	58	120	327	228	120	60	29	9	3	1	-	445
\$2,500 to \$2,999	869	587	-	-	-	19	45	188	149	97	74	8	5	2	-	-	282
\$3,000 to \$3,999	1,143	733	-	-	-	-	4	140	202	166	138	57	23	3	-	-	410
\$4,000 to \$4,999	574	362	-	-	-	-	-	10	50	88	106	73	28	6	1	-	212
\$5,000 to \$5,999	283	189	-	-	-	-	-	-	6	21	75	49	33	4	1	-	94
\$6,000 to \$7,499	168	98	-	-	-	-	-	-	2	18	26	39	39	8	-	-	75
\$7,500 to \$9,999	68	36	-	-	-	-	-	-	-	2	9	15	8	2	-	-	32
\$10,000 to \$14,999	32	15	-	-	-	-	-	-	-	-	2	4	7	2	-	-	17
\$15,000 to \$19,999	5	4	-	-	-	-	-	-	-	-	-	1	1	1	-	-	1
\$20,000 and over	6	2	-	-	-	-	-	-	-	-	-	-	-	2	-	-	4
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	45,476	30,373	192	594	1,237	1,877	2,826	6,126	4,988	3,903	3,951	2,415	1,851	571	243	-	15,103
Average value (dollars)	3,984	3,638	638	1,129	1,634	2,076	2,576	3,274	4,203	5,122	6,404	8,158	10,825	-	-	-	4,923
Debt on first & jr. mtgs. (thous.)	21,691	14,573	104	312	605	982	1,132	2,956	2,360	1,848	1,876	1,133	878	277	111	-	7,118
Percent of value of property	47.7	48.0	54.3	52.5	49.0	52.3	48.7	48.2	47.3	47.3	47.5	46.9	47.4	-	-	-	47.1
Average debt (dollars)	1,900	1,746	346	592	800	1,086	1,254	1,580	1,988	2,425	3,040	3,827	5,133	-	-	-	2,320
Debt on first mtgs. (thousands)	21,401	14,431	104	309	597	968	1,115	2,981	2,885	1,885	1,861	1,117	874	276	111	-	6,970
Percent of value of property	47.1	47.5	54.2	52.0	48.2	51.6	47.9	47.8	46.8	47.0	47.1	46.3	47.2	-	-	-	46.1
Average debt (dollars)	1,875	1,729	346	587	788	1,070	1,235	1,567	1,967	2,408	3,016	3,774	5,110	-	-	-	2,272

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	12,982	12,555	2,827	6,971	1,611	5,360	30	18	866	1,467	376	427
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,218	12,027	2,672	6,751	1,545	5,206	29	18	866	1,343	348	191
Average interest rate—(percent)	5.13	5.13	5.33	5.13	5.16	5.12	-	-	4.50	5.15	5.11	5.08
Reporting debt and value	11,416	11,190	2,496	6,247	1,417	4,830	26	16	759	1,324	322	226
Percent distribution	-	100.0	22.3	55.8	12.7	43.2	0.2	0.1	6.8	11.8	2.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,416	11,190	2,496	6,247	1,417	4,830	26	16	759	1,324	322	226
First mortgage only	373	362	60	171	76	95	-	-	46	72	13	11
First and junior mortgage	351	325	57	215	41	174	-	-	20	26	7	26
With first mortgage; not reporting on junior mortgage	10,692	10,508	2,379	5,861	1,300	4,561	26	16	693	1,226	302	189
1-family properties	8,348	8,194	1,969	4,410	1,000	3,410	21	14	542	974	264	154
First mortgage only	295	288	51	125	61	64	-	-	39	61	12	7
First and junior mortgage	214	200	43	124	23	101	-	-	12	15	6	14
With first mortgage; not reporting on junior mortgage	7,839	7,706	1,875	4,161	916	3,245	21	14	491	898	246	133
2- to 4-family properties	3,068	2,996	527	1,837	417	1,420	5	2	217	350	58	72
First mortgage only	78	74	9	46	15	31	-	-	7	11	1	4
First and junior mortgage	137	125	14	91	18	73	-	-	8	11	1	12
With first mortgage; not reporting on junior mortgage	2,853	2,797	504	1,700	384	1,316	5	2	202	328	56	56
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,416	11,190	2,496	6,247	1,417	4,830	26	16	759	1,324	322	226
Value of property—(dollars)	45,476,200	44,406,300	8,994,000	27,209,000	6,379,800	20,829,200	110,800	49,400	2,744,900	4,091,200	1,207,000	1,069,900
Average value—(dollars)	3,984	3,968	3,603	4,356	4,502	4,312	-	-	3,616	3,090	3,748	4,734
Debt on first and junior mortgages—(dollars)	21,690,700	21,176,100	4,371,100	12,569,400	3,004,600	9,564,800	48,500	27,200	1,562,800	1,946,000	651,100	514,600
Percent of value of property	47.7	47.7	48.6	46.2	47.1	45.9	-	-	56.9	47.6	53.9	48.1
Average debt—(dollars)	1,900	1,892	1,751	2,012	2,120	1,980	-	-	2,059	1,470	2,022	2,277
Debt on first mortgages—(dollars)	21,400,600	20,909,900	4,336,700	12,364,600	2,959,300	9,405,300	48,500	27,200	1,547,600	1,941,300	644,000	490,700
Percent distribution	-	100.0	20.7	59.1	14.2	45.0	0.2	0.1	7.4	9.3	3.1	-
Percent of value of property	47.1	47.1	48.2	45.4	46.4	45.2	-	-	56.4	47.5	53.4	45.9
Average debt—(dollars)	1,875	1,869	1,737	1,979	2,088	1,947	-	-	2,039	1,466	2,000	2,171
1-family properties	8,348	8,194	1,969	4,410	1,000	3,410	21	14	542	974	264	154
Value of property—(dollars)	30,373,300	29,781,000	6,628,300	17,732,300	4,198,600	13,533,700	84,300	37,600	1,777,400	2,569,600	931,500	612,800
Average value—(dollars)	3,638	3,632	3,366	4,021	4,199	3,969	-	-	3,279	2,638	3,528	3,976
Debt on first and junior mortgages—(dollars)	14,572,500	14,258,600	3,226,500	8,211,900	2,082,800	6,179,100	40,500	23,000	986,300	1,248,200	522,200	313,900
Percent of value of property	48.0	47.9	48.7	46.3	48.4	45.7	-	-	55.5	48.6	56.1	51.3
Average debt—(dollars)	1,746	1,740	1,639	1,862	2,033	1,812	-	-	1,820	1,282	1,978	2,038
Debt on first mortgages—(dollars)	14,430,800	14,126,500	3,203,200	8,120,900	2,008,100	6,112,800	40,500	23,000	978,400	1,243,900	516,600	304,300
Percent of value of property	47.5	47.5	48.3	45.8	47.8	45.2	-	-	55.0	48.4	55.5	49.7
Average debt—(dollars)	1,729	1,724	1,627	1,841	2,008	1,793	-	-	1,805	1,277	1,957	1,976
2- to 4-family properties	3,068	2,996	527	1,837	417	1,420	5	2	217	350	58	72
Value of property—(dollars)	15,102,900	14,645,300	2,365,700	9,476,700	2,181,200	7,295,500	26,500	11,800	967,500	1,521,600	275,500	457,600
Average value—(dollars)	4,923	4,888	4,489	5,159	5,231	5,138	-	-	4,459	4,347	-	-
Debt on first and junior mortgages—(dollars)	7,118,200	6,917,500	1,144,600	4,357,500	971,800	3,385,700	8,000	4,200	576,500	697,800	128,900	200,700
Percent of value of property	47.1	47.2	48.4	46.0	44.6	46.4	-	-	59.6	45.9	-	-
Average debt—(dollars)	2,320	2,309	2,172	2,372	2,330	2,384	-	-	2,657	1,994	-	-
Debt on first mortgages—(dollars)	6,969,800	6,783,400	1,133,500	4,243,700	951,200	3,292,500	8,000	4,200	569,200	697,400	127,400	186,400
Percent of value of property	46.1	46.3	47.9	44.8	43.6	45.1	-	-	58.8	45.8	-	-
Average debt—(dollars)	2,272	2,264	2,151	2,310	2,281	2,319	-	-	2,628	1,993	-	-

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	9,390	9,073	2,197	4,847	1,106	3,741	24	16	617	1,072	300	317
RACE OF OCCUPANTS												
White	9,372	9,056	2,193	4,837	1,105	3,732	24	16	615	1,071	300	316
Negro	14	14	4	7	1	6	-	-	2	1	-	-
Other nonwhite	4	3	-	3	-	3	-	-	-	-	-	1
YEAR BUILT												
Reporting year built	8,681	8,412	2,084	4,447	1,024	3,423	20	14	572	993	282	269
1930 to 1940	1,884	1,838	609	821	247	574	3	6	96	231	72	46
1920 to 1929	1,896	1,845	459	917	202	715	3	5	180	204	77	51
1910 to 1919	1,164	1,128	256	586	138	448	8	2	89	153	34	36
1900 to 1909	1,192	1,154	258	635	140	495	2	-	96	122	41	38
1880 to 1899	1,421	1,364	284	808	170	638	2	1	65	163	41	57
1879 or earlier	1,124	1,083	218	680	127	553	2	-	46	120	17	41

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.....	9,390	9,073	2,197	4,847	1,106	3,741	24	16	617	1,072	300	317
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,361	8,206	1,973	4,417	1,002	3,415	21	14	542	975	264	155
Under \$500.....	1,216	1,201	241	635	164	471	4	4	47	237	33	15
\$500 to \$999.....	1,578	1,546	359	805	150	655	2	2	93	237	48	32
\$1,000 to \$1,499.....	1,453	1,430	378	728	144	584	2	1	109	170	42	28
\$1,500 to \$1,999.....	1,164	1,142	321	577	123	454	4	2	75	121	42	22
\$2,000 to \$2,499.....	951	934	250	509	121	388	1	2	74	75	23	17
\$2,500 to \$2,999.....	589	571	167	301	66	235	1	1	47	39	15	18
\$3,000 to \$3,999.....	728	720	156	417	106	311	6	-	61	49	31	8
\$4,000 to \$4,999.....	351	345	60	217	62	155	1	2	21	28	16	6
\$5,000 to \$5,999.....	189	179	33	117	36	81	-	-	11	12	6	10
\$6,000 to \$6,999.....	86	86	7	63	19	44	-	-	4	7	5	2
\$7,500 to \$9,999.....	33	32	1	29	4	25	-	-	-	-	2	1
\$10,000 to \$14,999.....	15	14	-	13	5	8	-	-	-	-	1	1
\$15,000 to \$19,999.....	4	4	-	4	-	4	-	-	-	-	-	-
\$20,000 and over.....	2	2	-	2	2	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,823	8,697	2,086	4,699	1,063	3,636	24	16	617	973	282	126
Under 4.0%.....	46	46	9	13	3	10	-	-	-	21	3	-
4.0%.....	87	86	15	16	5	11	-	-	-	43	12	1
4.1% to 4.4%.....	2	1	-	1	-	1	-	-	-	-	-	1
4.5%.....	728	725	32	55	15	40	-	1	617	12	8	3
4.6% to 4.9%.....	3	2	-	2	2	-	-	-	-	-	-	1
5.0%.....	6,158	6,055	1,274	3,936	822	3,114	15	6	-	618	206	103
5.1% to 5.4%.....	6	6	3	1	1	-	-	-	-	-	2	-
5.5%.....	150	149	56	78	30	48	1	-	-	9	5	1
5.6% to 5.9%.....	2	2	2	-	-	-	-	-	-	-	-	-
6.0%.....	1,612	1,596	687	591	180	401	8	9	-	267	44	16
6.1% to 6.4%.....	2	2	-	2	1	1	-	-	-	-	-	-
6.5%.....	4	4	2	2	-	2	-	-	-	-	-	-
6.6% to 6.9%.....	1	1	1	1	1	-	-	-	-	-	-	-
7.0%.....	11	11	2	7	3	4	-	-	-	1	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	2	-	-	-	-	-	-	-	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	8	8	2	4	-	4	-	-	-	2	-	-
Average interest rate..... (percent).....	5.14	5.14	5.33	5.13	5.17	5.11	-	-	4.50	5.19	5.11	5.10
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	7,019	6,926	2,050	3,382	777	2,605	17	13	572	660	232	93
Real estate taxes included in payment.....	1,053	1,023	257	416	111	305	1	1	210	45	93	30
Monthly.....	900	875	244	312	86	226	1	-	200	33	85	25
Quarterly.....	20	20	3	15	8	7	-	-	-	1	1	-
Semiannual.....	57	57	4	46	7	39	-	1	3	2	1	-
Annual.....	15	14	-	10	2	8	-	-	-	1	3	1
Other.....	26	26	1	20	4	16	-	-	-	5	3	4
Not reporting frequency of payment.....	35	31	5	13	4	9	-	-	7	3	3	4
Real estate taxes not included in payment.....	5,804	5,749	1,757	2,886	654	2,232	16	12	354	590	134	55
Monthly.....	4,235	4,196	1,685	1,696	386	1,310	10	9	341	360	95	39
Quarterly.....	207	206	10	171	59	112	-	-	1	21	3	1
Semiannual.....	1,005	995	15	817	180	637	5	3	7	125	23	10
Annual.....	211	210	8	184	15	119	1	-	1	62	4	1
Other.....	49	48	5	23	6	17	-	-	-	14	6	1
Not reporting frequency of payment.....	97	94	34	45	8	37	-	-	4	8	3	3
Not reporting tax payment requirements.....	162	154	36	80	12	68	-	-	8	25	5	8
Monthly.....	95	93	34	39	7	32	-	-	5	14	3	-
Quarterly.....	6	5	-	4	-	4	-	-	-	-	1	1
Semiannual.....	37	34	-	27	4	23	-	-	1	6	-	3
Annual.....	10	10	-	5	1	4	-	-	1	3	1	-
Other.....	4	3	1	-	-	-	-	-	-	2	-	1
Not reporting frequency of payment.....	10	7	1	5	-	5	-	-	1	-	-	3
No principal payments required.....	1,172	1,149	71	854	153	701	3	-	20	164	37	23
Monthly.....	225	223	59	113	23	90	1	-	15	24	11	2
Quarterly.....	87	82	1	66	18	48	-	-	1	13	1	5
Semiannual.....	693	680	7	560	84	476	2	-	2	91	18	13
Annual.....	117	116	2	80	18	62	-	-	-	27	6	1
Other.....	12	11	-	9	2	7	-	-	-	7	1	1
Not reporting frequency of payment.....	38	37	2	26	8	18	-	-	-	-	-	-
Not reporting principal payment requirements.....	515	328	64	190	45	145	3	-	19	43	9	187
Monthly.....	144	129	50	57	20	37	1	-	11	9	1	15
Quarterly.....	15	13	-	12	-	12	-	-	1	-	-	2
Semiannual.....	74	69	1	54	9	45	1	-	1	11	1	5
Annual.....	19	16	-	10	5	5	-	-	-	6	-	3
Other.....	12	11	-	6	-	6	-	-	-	3	2	1
Not reporting frequency of payment.....	251	90	13	51	11	40	1	-	6	14	5	161
No regular payments required.....	684	670	12	421	131	290	1	3	6	205	22	14

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	8,361	957	5,268	1,087	1,054	Reporting interest rate	8,823	1,007	5,618	1,145	1,058
Under \$500	1,216	59	771	177	209	Under 4.0%	45	6	27	6	7
\$500 to \$999	1,578	96	1,040	238	206	4.0% to 4.4%	87	12	55	10	10
\$1,000 to \$1,499	1,453	137	957	190	169	4.4% to 4.8%	2	-	1	1	-
\$1,500 to \$1,999	1,164	153	758	128	127	4.8% to 5.2%	728	239	421	27	41
\$2,000 to \$2,499	951	147	598	109	97	5.2% to 5.6%	3	-	3	-	-
\$2,500 to \$2,999	589	91	348	75	75	5.6% to 6.0%	6,158	574	3,827	932	825
\$3,000 to \$3,999	728	149	426	75	78	6.0% to 6.4%	6	1	3	2	-
\$4,000 to \$4,999	851	61	208	45	42	6.4% to 6.8%	150	23	102	12	13
\$5,000 to \$5,999	189	37	92	29	31	6.8% to 7.2%	2	-	2	-	-
\$6,000 to \$7,499	88	15	43	16	14	7.2% to 7.6%	1,612	151	1,158	148	160
\$7,500 to \$9,999	33	7	18	5	3	7.6% to 8.0%	2	-	1	1	-
\$10,000 to \$14,999	15	4	7	3	1	8.0% and over	4	-	1	-	-
\$15,000 to \$19,999	4	1	1	1	1	Average interest rate — (percent)	5.14	5.02	5.17	5.12	5.12
\$20,000 and over	2	-	1	-	1						

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	5,966	4,996	742	4,176	78	990
Total first mortgage outstanding debt (dollars)	10,288,400	8,647,900	1,785,200	6,734,700	128,000	1,635,500
Total annual mortgage payment (dollars)	1,389,057	1,299,206	255,710	1,027,123	16,373	89,851
Average first mortgage outstanding debt (dollars)	1,718	1,731	2,406	1,613	-	1,652
Average value of property (dollars)	3,583	3,523	3,911	3,460	-	3,888
Average annual estimated rental value (dollars)	367	364	401	358	-	381
Average annual mortgage payment (dollars)	232	256	345	246	-	91
Percent which annual mortgage payment represents of—						
First mortgage debt	13.5	15.0	14.8	15.3	-	5.5
Value of property	6.5	7.4	8.8	7.1	-	2.3
Estimated annual rental value	63.2	71.3	85.9	68.6	-	23.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,162	3,984	702	3,224	58	178
Average first mortgage outstanding debt (dollars)	1,782	1,787	2,423	1,652	-	1,660
Average value of property (dollars)	3,459	3,459	3,871	3,376	-	3,454
Average annual estimated rental value (dollars)	352	362	402	354	-	365
Average annual mortgage payment (dollars)	277	285	353	271	-	109
Percent which annual mortgage payment represents of—						
First mortgage debt	15.6	15.9	14.6	16.4	-	6.6
Value of property	8.0	8.2	9.1	8.0	-	3.2
Estimated annual rental value	76.5	78.6	88.0	76.5	-	29.9
Monthly mortgage payment—						
Under \$10	540	431	24	399	8	109
\$10 to \$14	770	740	45	682	13	30
\$15 to \$19	740	719	97	611	11	21
\$20 to \$24	692	683	130	541	12	9
\$25 to \$29	506	502	109	383	10	4
\$30 to \$39	502	499	154	344	1	3
\$40 to \$49	207	206	80	124	2	1
\$50 to \$59	113	113	33	79	1	-
\$60 to \$74	42	41	15	26	-	1
\$75 to \$99	29	29	8	21	-	-
\$100 and over	21	21	7	14	-	-
Average monthly mortgage payment (dollars)	23.09	23.72	29.44	22.57	-	9.11
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,824	1,012	40	952	20	812
Average first mortgage outstanding debt (dollars)	1,572	1,509	-	1,479	-	1,650
Average value of property (dollars)	3,868	3,775	-	3,745	-	3,983
Average annual estimated rental value (dollars)	378	373	-	372	-	385
Average annual mortgage payment (dollars)	129	163	-	162	-	87
Percent which annual mortgage payment represents of—						
First mortgage debt	8.2	10.8	-	10.9	-	5.3
Value of property	3.3	4.3	-	4.3	-	2.2
Estimated annual rental value	34.2	43.8	-	43.4	-	22.4

NEW HAMPSHIRE

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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 : 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	59,260	41,550	24,374	58.7	17,176	7,485	10,275	23,147	7,721	33.4	15,426
1930: Private families reporting tenure	-	37,455	22,713	60.6	14,742	-	-	-	-	-	-
1920: All families reporting tenure	-	22,903	11,395	49.8	11,508	-	-	10,959	2,210	20.2	8,749
Dwelling units: 1940	59,260	41,550	24,374	58.7	17,176	7,485	10,275	23,147	7,721	33.4	15,426
COLOR OF OCCUPANTS											
White	-	41,475	24,333	58.7	17,142	-	-	23,106	7,702	33.3	15,404
Nonwhite	-	75	41	-	34	-	-	41	19	-	22
TYPE OF STRUCTURE											
1-family	47,543	31,103	21,580	69.4	9,523	6,377	10,063	20,623	6,785	32.9	13,838
Other	11,717	10,447	2,794	26.7	7,653	1,058	212	2,524	936	37.1	1,588
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	45,482	30,661	21,397	69.8	9,264	5,838	8,983	20,534	6,757	32.9	13,777
Under \$5	2,746	2,806	1,764	76.5	542	214	226	1,622	158	9.7	1,464
\$5 to \$9	6,482	5,098	3,144	61.7	1,954	624	760	2,999	705	23.5	2,294
\$10 to \$14	8,838	6,752	4,015	59.5	2,737	889	1,197	3,861	1,225	31.7	2,636
\$15 to \$19	6,985	5,279	3,513	66.7	1,760	652	1,004	3,414	1,225	35.9	2,189
\$20 to \$24	5,284	3,673	2,668	72.6	1,005	592	1,019	2,593	920	35.5	1,673
\$25 to \$29	3,980	2,703	2,102	77.8	601	412	865	2,023	773	38.2	1,250
\$30 to \$39	4,417	2,495	2,090	83.8	405	401	1,521	2,014	857	42.6	1,157
\$40 to \$49	2,030	1,060	934	88.1	126	228	747	907	388	42.8	519
\$50 to \$59	1,284	577	500	86.7	77	183	524	472	196	41.5	276
\$60 to \$74	936	297	274	92.8	23	237	352	259	113	43.6	146
\$75 to \$99	739	166	160	96.0	6	312	241	157	92	58.6	65
\$100 and over	1,811	235	227	96.6	8	1,049	527	213	105	49.3	108
Median monthly rent (dollars)	17.87	15.61	17.02	-	13.40	24.06	26.15	17.11	19.86	-	15.63

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	7,721	7,013	903	1,016	1,028	806	750	1,076	482	336	240	141	140	47	33	15	708
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	7,303	6,626	826	962	977	772	717	1,027	453	314	222	134	131	47	31	13	677
Average interest rate (%)	5.21	5.22	5.25	5.27	5.23	5.26	5.19	5.20	5.22	5.12	5.14	5.09	5.07	-	-	-	5.18
HOLDER OF FIRST MORTGAGE																	
Reporting holder	7,500	6,811	879	992	995	782	736	1,049	466	325	227	136	133	45	31	15	689
Building and loan association	1,177	1,091	73	149	193	140	140	210	97	40	32	10	3	1	2	1	86
Commercial bank	1,088	913	70	111	124	112	95	165	64	72	38	25	18	9	6	4	115
Savings bank	3,118	2,783	249	377	390	337	313	427	209	145	122	80	81	25	21	7	335
Life insurance company	3	3	-	-	-	-	1	1	-	1	-	-	-	-	-	-	-
Mortgage company	37	35	3	4	8	6	2	8	3	1	-	-	-	-	-	-	2
Home Owners' Loan Corporation	265	247	15	36	38	27	40	45	20	9	9	3	4	1	-	-	18
Individual	1,555	1,436	430	277	208	119	114	138	56	46	15	12	13	6	-	2	119
Other	317	303	39	38	34	41	31	55	17	11	11	6	14	3	2	1	14
Reporting debt and value	6,942	6,307	822	921	910	717	685	975	438	302	214	125	129	42	27	-	635
JUNIOR MORTGAGE																	
First mortgage only	247	229	39	45	31	28	18	26	12	9	11	7	2	1	-	-	18
First and junior mortgage	164	137	9	15	25	13	13	21	10	11	6	2	5	4	2	-	27
With 1st mtg.; not rptg. on junior	6,531	5,941	774	861	853	676	654	928	416	282	197	116	122	37	25	-	590
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	3,686	3,428	805	832	636	408	271	290	99	51	22	12	2	-	-	-	258
\$1,000 to \$1,499	1,180	1,049	17	77	206	178	204	235	59	38	24	5	2	3	1	-	131
\$1,500 to \$1,999	673	591	-	12	58	91	116	170	70	44	17	10	3	-	-	-	82
\$2,000 to \$2,499	531	478	-	-	10	36	71	174	81	45	32	15	12	-	1	-	53
\$2,500 to \$2,999	236	201	-	-	-	4	18	55	50	35	17	12	8	1	1	-	35
\$3,000 to \$3,999	295	258	-	-	-	-	5	46	61	54	41	21	20	6	4	-	37
\$4,000 to \$4,999	128	113	-	-	-	-	-	5	13	25	35	17	12	4	1	-	15
\$5,000 to \$5,999	73	66	-	-	-	-	-	-	5	7	14	12	19	6	3	-	7
\$6,000 to \$7,499	74	67	-	-	-	-	-	-	-	1	12	17	30	2	5	-	7
\$7,500 to \$9,999	42	37	-	-	-	-	-	-	-	-	-	4	17	13	3	-	5
\$10,000 to \$14,999	18	15	-	-	-	-	-	-	-	-	-	-	8	6	6	-	3
\$15,000 to \$19,999	2	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
\$20,000 and over	4	3	-	-	-	-	-	-	-	-	-	-	-	1	2	-	1
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	20,131	17,841	502	1,025	1,465	1,471	1,742	3,140	1,835	1,536	1,359	1,022	1,427	658	660	-	2,290
Average value (dollars)	2,900	2,829	611	1,113	1,610	2,052	2,542	3,221	4,188	5,087	6,350	8,173	11,061	-	-	-	3,606
Debt on first & jr. mtgs. (thous.)	8,822	7,846	246	465	652	555	783	1,384	812	659	608	435	644	283	222	-	975
Percent of value of property	43.8	44.0	48.9	45.3	44.5	44.5	45.0	44.1	44.3	42.9	44.7	42.6	45.1	-	-	-	42.6
Average debt (dollars)	1,271	1,244	299	504	716	914	1,144	1,419	1,854	2,181	2,839	3,478	4,994	-	-	-	1,536
Debt on first mtgs. (thousands)	8,692	7,749	244	460	644	650	778	1,370	810	649	596	433	638	253	214	-	943
Percent of value of property	43.2	43.4	48.6	44.9	44.0	44.2	44.7	43.6	44.2	42.2	43.8	42.4	44.7	-	-	-	41.2
Average debt (dollars)	1,252	1,229	297	500	708	907	1,135	1,406	1,850	2,148	2,784	3,466	4,946	-	-	-	1,484

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: 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	7,721	7,500	1,177	4,146	1,028	3,118	3	37	265	1,555	317	221
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,903	7,229	1,148	4,058	1,005	3,048	3	37	265	1,422	295	74
Average interest rate (percent)	5.21	5.21	5.33	5.21	5.39	5.15	-	-	4.50	5.26	5.26	-
Reporting debt and value	6,942	6,838	1,048	3,835	916	2,919	3	37	221	1,422	272	104
Percent distribution	-	100.0	15.3	56.1	18.4	42.7	-	0.5	3.2	20.8	4.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	6,942	6,838	1,048	3,835	916	2,919	3	37	221	1,422	272	104
First mortgage only	247	244	7	156	109	47	-	-	8	71	2	3
First and junior mortgage	164	152	22	106	83	78	-	-	5	16	3	12
With first mortgage; not reporting on junior mortgage	6,581	6,442	1,019	3,573	774	2,799	3	37	208	1,335	267	89
1-family properties	6,307	6,216	978	3,421	812	2,609	3	35	206	1,314	259	91
First mortgage only	229	226	7	142	101	41	-	-	8	67	2	3
First and junior mortgage	137	127	18	88	26	62	-	-	4	14	3	10
With first mortgage; not reporting on junior mortgage	5,941	5,863	953	3,191	685	2,506	3	35	194	1,233	254	78
2- to 4-family properties	635	622	70	414	104	310	-	2	15	108	13	13
First mortgage only	18	18	-	14	8	6	-	-	-	4	-	-
First and junior mortgage	27	25	4	18	7	11	-	-	1	2	-	2
With first mortgage; not reporting on junior mortgage	590	579	66	382	89	293	-	2	14	102	13	11
RELATION OF DEBT TO VALUE												
1- to 4-family properties	6,942	6,838	1,048	3,835	916	2,919	3	37	221	1,422	272	104
Value of property (dollars)	20,130,900	19,795,000	2,786,600	12,510,200	2,892,200	9,618,000	11,000	88,300	598,500	2,894,100	905,300	335,900
Average value (dollars)	2,900	2,895	2,659	3,262	3,157	3,295	-	-	2,708	2,085	3,332	3,230
Debt on first and junior mortgages (dollars)	8,821,500	8,644,600	1,237,800	5,232,300	1,214,900	4,017,400	5,200	42,500	309,100	1,331,400	486,300	176,900
Percent of value of property	43.8	43.7	44.4	41.8	42.0	41.8	-	-	51.6	46.0	53.7	52.7
Average debt (dollars)	1,271	1,264	1,181	1,364	1,326	1,376	-	-	1,399	986	1,788	1,701
Debt on first mortgages (dollars)	8,691,900	8,525,500	1,221,200	5,136,800	1,181,500	3,955,300	5,200	42,500	308,200	1,326,300	485,300	166,400
Percent distribution	-	100.0	14.8	60.3	13.9	46.4	0.1	0.5	3.6	15.6	5.7	-
Percent of value of property	43.2	43.1	43.8	41.1	40.9	41.1	-	-	51.5	45.8	53.5	49.5
Average debt (dollars)	1,252	1,247	1,165	1,339	1,290	1,355	-	-	1,395	983	1,784	1,600
1-family properties	6,307	6,216	978	3,421	812	2,609	3	35	206	1,314	259	91
Value of property (dollars)	17,841,300	17,550,300	2,554,800	10,951,400	2,453,900	8,497,500	11,000	81,800	565,000	2,541,800	844,500	291,000
Average value (dollars)	2,829	2,823	2,612	3,201	3,022	3,257	-	-	2,743	1,984	3,261	-
Debt on first and junior mortgages (dollars)	7,846,300	7,687,000	1,150,500	4,598,900	1,046,500	3,547,400	5,200	39,300	289,200	1,160,000	448,900	159,300
Percent of value of property	44.0	43.8	45.0	41.9	42.6	41.7	-	-	51.2	45.6	53.2	-
Average debt (dollars)	1,244	1,237	1,176	1,343	1,289	1,360	-	-	1,404	888	1,733	-
Debt on first mortgages (dollars)	7,749,400	7,599,100	1,135,700	4,525,500	1,028,100	3,502,400	5,200	39,300	288,400	1,157,100	447,900	150,300
Percent of value of property	43.4	43.3	44.5	41.3	41.7	41.2	-	-	51.0	45.5	53.0	-
Average debt (dollars)	1,229	1,223	1,161	1,323	1,260	1,342	-	-	1,400	881	1,729	-
2- to 4-family properties	635	622	70	414	104	310	-	2	15	108	13	13
Value of property (dollars)	2,289,600	2,244,700	281,800	1,558,800	438,300	1,120,500	-	6,500	33,500	352,300	61,800	44,900
Average value (dollars)	3,606	3,609	-	3,765	4,214	3,615	-	-	-	3,262	-	-
Debt on first and junior mortgages (dollars)	975,200	957,600	87,300	638,400	168,400	470,000	-	3,200	19,900	171,400	37,400	17,600
Percent of value of property	42.6	42.7	-	41.0	38.4	41.9	-	-	-	48.7	-	-
Average debt (dollars)	1,536	1,540	-	1,542	1,619	1,516	-	-	-	1,587	-	-
Debt on first mortgages (dollars)	942,500	926,400	85,500	611,300	158,400	452,900	-	3,200	19,800	169,200	37,400	16,100
Percent of value of property	41.2	41.3	-	39.2	36.1	40.4	-	-	-	48.0	-	-
Average debt (dollars)	1,484	1,489	-	1,477	1,523	1,461	-	-	-	1,567	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-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	7,013	6,811	1,091	3,696	913	2,783	3	35	247	1,436	303	202
RACE OF OCCUPANTS												
White	6,994	6,792	1,089	3,683	910	2,773	3	35	246	1,433	303	202
Negro	12	12	1	7	8	4	-	-	1	3	-	-
Other nonwhite	7	7	1	6	-	6	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	6,568	6,393	1,031	3,437	827	2,610	3	35	234	1,372	281	175
1930 to 1940	1,337	1,343	255	667	172	495	1	6	35	317	62	44
1920 to 1929	922	905	175	475	124	351	-	5	49	164	37	17
1910 to 1919	655	635	108	348	91	257	-	2	25	121	31	20
1900 to 1909	665	649	94	382	96	286	-	-	25	123	25	16
1880 to 1899	1,006	976	180	564	140	424	-	3	40	199	40	30
1879 or earlier	1,933	1,885	269	1,001	204	797	2	19	60	443	86	43

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	7,013	6,811	1,091	3,696	913	2,783	3	35	247	1,436	303	202
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,316	6,225	978	3,428	813	2,615	3	35	206	1,316	259	91
Under \$500	1,819	1,795	217	916	204	712	-	7	31	563	61	24
\$500 to \$999	1,632	1,612	267	891	207	684	1	10	59	329	55	20
\$1,000 to \$1,499	1,050	1,039	220	551	153	398	1	5	34	190	38	11
\$1,500 to \$1,999	591	584	104	338	84	254	-	8	36	74	24	7
\$2,000 to \$2,499	474	463	77	259	71	188	-	3	17	72	35	11
\$2,500 to \$2,999	198	195	38	108	19	89	-	1	8	32	8	3
\$3,000 to \$3,999	260	255	87	164	37	127	1	1	12	31	9	5
\$4,000 to \$4,999	108	104	9	77	21	56	-	-	4	8	6	4
\$5,000 to \$5,999	64	62	4	39	5	34	-	-	4	6	9	2
\$6,000 to \$7,499	57	56	3	31	3	43	-	-	-	4	8	1
\$7,500 to \$9,999	37	35	2	23	3	20	-	-	1	5	4	2
\$10,000 to \$14,999	13	12	-	10	1	9	-	-	-	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	6,626	6,564	1,065	3,616	894	2,722	3	35	247	1,316	232	62
Under 4.0%	82	81	5	28	8	20	-	-	-	37	11	1
4.0%	126	122	15	27	10	17	-	-	-	64	16	4
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	320	317	10	31	12	19	-	14	247	8	7	3
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	4,240	4,198	656	2,662	483	2,179	2	8	-	781	189	42
5.1% to 5.4%	4	4	-	1	-	1	-	-	-	1	2	-
5.5%	95	94	33	37	24	13	-	1	-	10	13	1
5.6% to 5.9%	2	2	1	1	1	-	-	-	-	-	-	-
6.0%	1,721	1,710	336	816	350	466	1	11	-	460	86	11
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-	-
6.5%	6	6	-	2	1	1	-	-	-	-	4	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	12	12	4	4	1	3	-	1	-	2	1	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	-	1	-	1	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	16	16	4	6	4	2	-	-	-	3	3	-
Average interest rate (percent)	5.22	5.22	5.33	5.22	5.40	5.15	-	-	4.50	5.26	5.27	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	4,602	4,556	1,037	2,241	621	1,620	1	35	232	788	222	46
Real estate taxes included in payment	378	357	64	180	64	116	-	3	43	36	41	11
Monthly	332	322	59	150	59	91	-	3	41	29	40	10
Quarterly	6	6	-	2	-	2	-	-	1	1	-	-
Semiannual	17	17	-	16	3	13	-	-	-	1	-	-
Annual	10	9	1	6	-	6	-	-	-	2	-	1
Other	8	8	2	3	1	2	-	-	1	2	-	-
Not reporting frequency of payment	5	5	1	3	1	2	-	-	-	1	-	-
Real estate taxes not included in payment	4,073	4,042	947	1,976	542	1,434	1	31	188	722	177	31
Monthly	2,644	2,626	903	1,030	251	679	-	30	178	351	184	18
Quarterly	170	168	7	107	23	79	-	-	3	44	7	2
Semiannual	759	756	15	584	119	465	1	1	3	138	19	3
Annual	397	391	3	207	35	172	-	-	1	168	12	6
Other	40	40	1	21	7	19	-	-	-	17	1	-
Not reporting frequency of payment	63	61	18	27	2	20	-	-	3	9	4	2
Not reporting tax payment requirements	151	147	26	85	15	70	-	1	1	30	4	4
Monthly	96	92	24	46	7	39	-	1	1	16	4	4
Quarterly	8	8	1	6	3	3	-	-	-	1	-	-
Semiannual	22	22	-	17	1	16	-	-	-	7	-	-
Annual	19	19	-	12	3	9	-	-	-	-	-	-
Other	1	1	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment	5	5	1	3	1	2	-	-	-	-	-	-
No principal payments required	1,137	1,122	27	808	143	665	1	-	8	242	36	15
Monthly	150	147	21	78	23	55	1	-	7	33	7	3
Quarterly	63	61	-	46	13	33	-	-	-	12	3	2
Semiannual	662	655	2	538	87	451	-	-	1	101	14	7
Annual	190	188	1	96	16	80	-	-	-	3	1	-
Other	14	14	-	10	1	9	-	-	-	14	-	1
Not reporting frequency of payment	58	57	3	40	3	37	-	-	-	-	-	-
Not reporting principal payment requirements	299	169	11	95	15	80	-	-	5	51	7	130
Monthly	44	33	8	18	4	14	-	-	3	3	1	11
Quarterly	9	8	1	4	1	3	-	-	-	3	1	-
Semiannual	36	36	-	23	3	25	-	-	-	14	2	1
Annual	33	32	-	16	-	16	-	-	-	2	-	-
Other	2	2	-	-	-	-	-	-	2	23	3	117
Not reporting frequency of payment	175	56	1	29	7	22	-	-	-	-	-	-
No regular payments required	975	964	16	552	134	418	1	-	2	355	38	11

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.....	6,816	345	3,681	1,069	1,221	Reporting interest rate.....	6,626	364	3,955	1,109	1,198
Under \$500.....	1,819	56	1,046	290	427	Under 4.0%.....	82	4	50	11	17
\$500 to \$999.....	1,682	51	1,007	292	282	4.0% to 4.4%.....	126	9	73	21	23
\$1,000 to \$1,499.....	1,050	63	629	185	173	4.4% to 4.8%.....	320	57	237	10	16
\$1,500 to \$1,999.....	591	48	361	96	86	4.8% to 5.2%.....	4,240	208	2,393	777	862
\$2,000 to \$2,499.....	474	37	269	81	87	5.2% to 5.6%.....	4	3	1	1	1
\$2,500 to \$2,999.....	198	20	111	26	41	5.6% to 6.0%.....	95	64	12	10	10
\$3,000 to \$3,999.....	260	33	125	41	61	6.0% to 6.4%.....	2	2	—	—	—
\$4,000 to \$4,999.....	108	14	61	19	14	6.4% to 6.8%.....	1,721	73	1,119	268	261
\$5,000 to \$5,999.....	64	9	22	11	22	6.8% to 7.2%.....	1	1	—	—	—
\$6,000 to \$7,499.....	67	11	28	12	16	7.2% to 7.6%.....	6	—	1	3	2
\$7,500 to \$9,999.....	37	1	18	12	6	7.6% to 8.0%.....	—	—	—	—	—
\$10,000 to \$14,999.....	13	2	2	3	6	8.0% and over.....	12	1	7	2	2
\$15,000 to \$19,999.....	1	—	1	—	—	Average interest rate —(percent).....	—	—	—	—	—
\$20,000 and over.....	2	—	1	1	—		16	2	6	3	5
							5.22	5.12	5.23	5.22	5.19

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.....	4,109	3,157	266	2,790	101	952
Total first mortgage outstanding debt..... (dollars).....	5,198,200	3,979,100	530,300	3,262,100	186,700	1,209,100
Total annual mortgage payment..... (dollars).....	671,217	604,312	82,447	498,789	23,076	56,905
Average first mortgage outstanding debt..... (dollars).....	1,263	1,260	1,994	1,169	1,849	1,270
Average value of property..... (dollars).....	2,846	2,752	3,286	2,677	3,421	3,156
Average annual estimated rental value..... (dollars).....	284	278	334	270	359	301
Average annual mortgage payment..... (dollars).....	163	191	310	179	228	70
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	15.2	15.5	15.3	12.4	5.5
Value of property.....	5.7	7.0	9.4	6.7	6.7	2.2
Estimated annual rental value.....	57.6	68.8	92.9	66.2	63.7	23.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,338	2,214	245	1,899	70	124
Average first mortgage outstanding debt..... (dollars).....	1,360	1,352	2,063	1,286	-	1,516
Average value of property..... (dollars).....	2,756	2,745	3,379	2,637	-	2,937
Average annual estimated rental value..... (dollars).....	281	281	338	271	-	293
Average annual mortgage payment..... (dollars).....	210	216	325	201	-	103
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.5	16.0	15.7	16.2	-	6.8
Value of property.....	7.6	7.9	9.6	7.6	-	3.5
Estimated annual rental value.....	74.8	77.2	96.0	74.2	-	35.1
Monthly mortgage payment—						
Under \$10.....	590	500	11	480	9	90
\$10 to \$14.....	585	569	41	513	15	16
\$15 to \$19.....	402	396	43	342	11	6
\$20 to \$24.....	264	259	36	214	9	5
\$25 to \$29.....	181	179	23	149	7	2
\$30 to \$39.....	169	168	46	110	12	1
\$40 to \$49.....	66	65	22	41	2	1
\$50 to \$59.....	34	32	9	20	3	2
\$60 to \$74.....	21	21	8	11	2	-
\$75 to \$99.....	13	13	1	12	-	-
\$100 and over.....	18	12	5	7	-	1
Average monthly mortgage payment..... (dollars).....	17.53	18.04	27.05	16.78	-	8.56
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,771	943	21	891	31	828
Average first mortgage outstanding debt..... (dollars).....	1,134	1,046	-	1,027	-	1,233
Average value of property..... (dollars).....	2,965	2,769	-	2,763	-	3,188
Average annual estimated rental value..... (dollars).....	287	273	-	269	-	303
Average annual mortgage payment..... (dollars).....	101	133	-	132	-	65
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.9	12.7	-	12.8	-	5.3
Value of property.....	3.4	4.8	-	4.8	-	2.1
Estimated annual rental value.....	35.3	43.6	-	49.1	-	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. in-terest 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	
THE STATE.....	20,703	16,403	14,655	48,214,600	3,290	22,418,800	1,530	46.5	15,884	3,288	2,019	6,524	27	51	864	2,508	603	5.17
Urban.....	12,982	9,390	8,348	30,373,300	3,638	14,572,500	1,746	48.0	9,073	2,197	1,106	3,741	24	16	617	1,072	300	5.14
Rural-nonfarm.....	7,721	7,013	6,307	17,841,300	2,829	7,846,300	1,244	44.0	6,811	1,091	913	2,783	3	35	247	1,436	303	5.22
BELKNAP COUNTY.....	1,085	913	879	2,838,200	3,229	1,231,300	1,401	43.4	890	252	45	380	-	-	19	164	30	5.18
Laconia.....	684	549	528	1,902,100	3,602	859,900	1,629	45.2	533	219	25	190	-	-	14	63	22	5.20
Rural-nonfarm.....	401	364	351	936,100	2,667	371,400	1,058	39.7	357	33	20	190	-	-	5	101	8	5.16
CARROLL COUNTY.....	600	564	440	1,099,500	2,499	493,900	1,123	44.9	555	32	217	105	-	-	28	158	15	5.51
CHESHIRE COUNTY.....	1,449	1,215	1,148	3,586,800	3,124	1,521,400	1,325	42.4	1,172	94	151	632	5	1	32	236	21	5.07
Keene.....	715	575	537	2,078,400	3,870	922,000	1,717	44.4	550	57	57	309	5	1	23	87	11	5.03
Rural-nonfarm.....	734	640	611	1,508,400	2,469	599,400	981	39.7	622	37	94	323	-	-	9	149	10	5.10
COOS COUNTY.....	1,474	1,115	964	2,445,200	2,537	1,095,800	1,137	44.8	1,086	84	81	508	3	1	142	195	72	5.14
Berlin.....	851	574	450	1,246,500	2,770	570,200	1,267	45.7	554	58	61	203	3	1	117	56	55	5.02
Rural-nonfarm.....	623	541	514	1,198,700	2,332	525,600	1,023	43.8	532	26	20	305	-	-	25	139	17	5.26
GRAFTON COUNTY.....	1,633	1,413	1,196	4,737,300	3,961	2,015,700	1,685	42.5	1,349	54	72	731	2	-	60	366	64	5.13
Lebanon town.....	379	310	245	803,300	3,279	346,700	1,415	43.2	306	22	13	161	1	-	19	75	15	5.23
Littleton town.....	193	138	112	344,400	3,075	150,400	1,343	43.7	119	8	1	70	-	-	7	29	4	5.02
Rural-nonfarm.....	1,061	965	839	3,589,600	4,278	1,518,600	1,810	42.3	924	24	58	500	1	-	34	262	45	5.11
HILLSBOROUGH COUNTY.....	5,988	4,144	3,649	13,208,300	3,620	6,443,900	1,766	48.8	4,033	1,396	569	1,053	5	13	359	493	145	5.17
Manchester.....	3,038	1,851	1,749	6,653,700	3,804	3,518,000	2,011	52.9	1,797	508	164	559	4	10	251	251	50	5.10
Milford town.....	177	140	132	406,500	3,080	154,700	1,172	38.1	130	70	34	5	-	-	8	12	1	5.45
Nashua.....	1,573	1,074	866	3,707,800	4,282	1,733,300	2,002	46.7	1,050	446	250	208	-	-	39	55	52	5.25
Rural-nonfarm.....	1,200	1,079	902	2,440,300	2,705	1,037,900	1,151	42.5	1,056	372	121	281	1	3	61	175	42	5.18
MERRIDACK COUNTY.....	2,675	2,190	2,019	6,322,300	3,131	3,017,900	1,495	47.7	2,105	305	193	1,212	2	2	60	277	54	5.11
Concord.....	1,363	1,069	958	3,694,100	3,856	1,789,500	1,868	48.4	1,019	161	68	673	-	1	29	61	26	5.06
Franklin.....	309	227	223	592,700	2,658	268,000	1,202	45.2	224	73	13	67	2	-	5	32	12	5.39
Rural-nonfarm.....	1,005	894	838	2,085,500	2,429	960,400	1,146	47.2	862	71	112	472	-	1	26	164	16	5.09
ROCKINGHAM COUNTY.....	2,827	2,493	2,217	7,324,200	3,304	3,399,100	1,533	46.4	2,414	543	380	998	-	31	70	261	131	5.26
Derry town.....	310	254	103	300,200	2,915	135,000	1,311	45.0	249	54	73	42	-	1	29	40	10	5.31
Exeter town.....	267	201	190	792,200	4,169	347,400	1,828	43.9	196	81	36	65	-	-	3	11	-	5.27
Portsmouth.....	821	686	653	2,695,200	4,127	1,258,500	1,943	47.1	1,665	18	78	545	-	-	2	14	8	5.04
Rural-nonfarm.....	1,429	1,352	1,271	3,536,600	2,783	1,648,200	1,297	46.6	1,304	390	193	346	-	30	36	196	113	5.36
STRAFFORD COUNTY.....	1,848	1,505	1,346	4,072,900	3,026	1,995,000	1,482	49.0	1,467	487	157	567	10	2	29	177	38	5.15
Dover.....	598	439	371	1,394,100	3,758	686,700	1,851	49.3	423	165	18	211	1	1	4	16	7	5.27
Rochester.....	582	472	443	1,188,200	2,682	592,000	1,336	49.8	454	208	78	77	7	-	14	75	5	5.09
Somersworth.....	251	210	206	484,700	2,953	238,900	1,160	49.3	307	11	9	146	1	-	-	39	1	5.08
Rural-nonfarm.....	417	384	325	1,005,900	3,086	477,400	1,464	47.5	373	103	52	133	1	1	11	47	25	5.14
SULLIVAN COUNTY.....	1,124	851	797	2,579,900	3,237	1,204,800	1,512	46.7	813	41	154	338	-	1	65	181	33	5.12
Claremont town.....	641	442	412	1,627,500	3,950	777,700	1,888	47.8	410	36	82	125	-	1	50	96	20	5.13
Newport town.....	230	179	170	461,700	2,716	213,600	1,256	46.3	177	2	46	85	-	-	3	40	1	5.05
Rural-nonfarm.....	253	230	215	490,700	2,282	213,500	993	43.5	225	3	26	128	-	-	12	45	12	5.17

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

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 mortg- aged 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																			
TOTAL.....	20,703	16,403	14,655	48,214,600	3,290	22,418,800	1,530	46.5	15,884	3,288	2,019	6,524	27	51	864	2,508	603	5.17	
Inside secondary metropolitan district.....	3,273	2,062	1,831	6,864,600	3,749	3,616,300	1,975	52.7	2,307	595	167	593	4	11	232	292	63	5.09	
Outside secondary metropolitan district.....	17,430	14,341	12,824	41,350,000	3,224	18,802,500	1,466	45.5	13,877	2,693	1,852	5,931	23	40	582	2,216	540	5.18	
URBAN.....	12,982	9,390	8,348	30,373,300	3,638	14,572,500	1,746	48.0	9,073	2,197	1,106	3,741	24	16	617	1,072	300	5.14	
Inside secondary metropolitan district.....	3,038	1,851	1,749	6,653,700	3,804	3,518,000	2,011	52.9	1,797	508	164	559	4	10	251	251	50	5.10	
Outside secondary metropolitan district.....	9,944	7,539	6,599	23,719,600	3,594	11,054,500	1,675	46.6	7,276	1,689	942	3,182	20	6	365	621	250	5.15	

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.

[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- 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)	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		
RURAL-NONFARM.....	7,721	7,013	6,307	17,841,300	2,829	7,846,300	1,244	44.0	6,811	1,091	913	2,783	3	35	247	1,436	303	5.22	
Inside secondary metropolitan district.....	235	211	82	210,900	2,572	98,300	1,199	46.6	210	87	3	34	-	1	31	41	13	5.01	
Outside secondary metropoli- tan district.....	7,486	6,802	6,225	17,630,400	2,832	7,748,000	1,245	43.9	6,601	1,004	910	2,749	3	34	216	1,395	290	5.22	
SECONDARY METROPOLITAN DISTRICT																			
MANCHESTER DISTRICT....	3,273	2,062	1,831	6,864,600	3,749	3,616,300	1,976	52.7	2,007	595	167	593	4	11	282	292	63	5.09	
Manchester city.....	3,038	1,851	1,749	6,653,700	3,804	3,518,000	2,011	52.9	1,797	508	164	559	4	10	251	251	50	5.10	
Outside central city.....	235	211	82	210,900	2,572	98,300	1,199	46.6	210	87	3	34	-	1	31	41	13	5.01	
District includes following urban places and rural- nonfarm area:																			
In Hillsborough County.....	3,273	2,062	1,831	6,864,600	3,749	3,616,300	1,976	52.7	2,007	595	167	593	4	11	282	292	63	5.09	
Manchester city.....	3,038	1,851	1,749	6,653,700	3,804	3,518,000	2,011	52.9	1,797	508	164	559	4	10	251	251	50	5.10	
Rural-nonfarm.....	235	211	82	210,900	2,572	98,300	1,199	46.6	210	87	3	34	-	1	31	41	13	5.01	

NEW JERSEY

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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.
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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.....	1,187,861	1,067,312	410,871	38.5	656,441	83,199	37,850	383,899	212,979	55.5	170,920
1930: Private families reporting tenure.....	-	946,400	450,154	47.6	496,246	-	-	-	-	-	-
1920: All families reporting tenure.....	-	677,927	249,395	36.8	428,532	-	-	245,366	155,739	63.5	89,627
Dwelling units: 1940.....	1,187,861	1,067,312	410,871	38.5	656,441	83,199	37,850	383,899	212,979	55.5	170,920
Urban.....	961,847	899,637	315,560	35.1	584,077	55,126	6,584	294,144	168,930	57.4	125,214
Rural-nonfarm.....	226,514	167,675	95,311	56.8	72,364	28,073	30,766	89,755	44,049	49.1	45,706
COLOR OF OCCUPANTS											
White.....	-	1,018,009	401,266	39.6	611,743	-	-	375,250	209,232	55.8	166,018
Nonwhite.....	-	54,303	9,605	17.7	44,698	-	-	8,649	3,747	43.3	4,902
TYPE OF STRUCTURE											
1-family.....	586,080	508,647	308,706	61.3	194,941	47,559	34,874	293,583	161,251	54.9	132,332
Other.....	601,781	568,665	102,165	18.1	461,500	35,640	2,476	90,316	51,728	57.3	38,588
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	570,129	494,012	302,197	61.2	191,815	43,400	32,717	291,097	159,995	55.0	131,102
Under \$5.....	4,276	3,495	2,256	64.5	1,239	358	428	1,965	264	13.4	1,701
\$5 to \$9.....	16,590	12,586	5,890	46.8	6,696	1,859	2,145	5,325	1,067	20.0	4,258
\$10 to \$14.....	37,613	29,363	10,888	36.9	18,525	3,531	4,719	10,188	3,140	31.0	6,998
\$15 to \$19.....	47,274	39,617	14,471	36.8	25,146	3,885	3,572	13,697	5,416	39.5	8,281
\$20 to \$24.....	55,248	47,260	22,485	47.6	24,775	3,965	4,018	21,502	9,155	42.6	12,347
\$25 to \$29.....	60,967	52,569	25,231	48.0	27,338	4,247	4,131	24,883	11,529	46.6	13,354
\$30 to \$39.....	97,968	88,606	51,971	58.7	36,635	4,968	4,884	50,664	27,062	53.8	23,602
\$40 to \$49.....	75,173	68,768	46,258	67.3	22,497	3,792	2,821	44,907	27,083	60.8	17,824
\$50 to \$59.....	57,102	52,170	38,936	74.7	13,184	3,112	1,820	37,828	28,876	63.1	18,952
\$60 to \$74.....	48,418	43,982	35,458	80.6	8,524	2,866	1,570	34,449	22,788	66.1	11,661
\$75 to \$99.....	32,039	28,594	23,856	83.4	4,738	2,323	1,122	23,122	15,018	65.0	8,104
\$100 and over.....	37,476	26,810	24,492	91.4	2,318	8,494	2,172	23,567	13,297	56.4	10,270
Median monthly rent.....(dollars).....	35.94	36.49	43.38	-	28.03	37.26	26.28	43.58	47.65	-	37.89

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	
Mortgaged properties.....	212,979	169,000	1,344	3,281	4,839	8,218	8,637	23,794	23,653	25,001	29,599	19,990	12,998	4,052	2,954	690
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	201,034	158,969	1,162	2,927	4,477	7,681	8,071	22,452	22,392	23,664	28,063	18,958	12,224	3,811	2,699	438
Average interest rate.....(%).....	5.47	5.48	5.74	5.69	5.69	5.65	5.64	5.60	5.52	5.45	5.39	5.37	5.33	5.29	5.27	5.45
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	207,308	164,291	1,277	3,146	4,693	7,996	8,415	23,237	23,088	24,334	28,798	19,484	12,591	3,922	2,820	540
Building and loan association.....	54,050	44,218	346	1,162	1,834	3,112	3,207	8,286	7,255	6,499	6,800	3,591	1,884	471	266	115
Commercial bank.....	21,628	17,581	71	141	191	344	431	1,396	1,826	2,074	3,884	3,006	2,185	792	654	56
Savings bank.....	18,446	13,059	27	102	143	305	388	1,383	1,754	2,145	2,748	1,959	1,862	473	327	48
Life insurance company.....	7,616	7,107	3	8	28	76	145	366	494	626	1,132	1,550	1,540	557	578	34
Mortgage company.....	4,617	3,915	20	45	73	137	151	348	472	598	818	595	421	127	98	12
Home Owners' Loan Corporation.....	21,021	15,884	41	178	350	705	789	2,243	2,528	2,769	3,077	1,805	956	229	75	49
Individual.....	68,810	52,510	655	1,350	1,982	2,945	2,961	8,185	7,509	7,490	8,593	5,557	3,541	1,011	678	183
Other.....	11,715	10,117	114	165	192	372	384	1,140	1,249	1,633	2,245	1,401	752	252	174	33
Reporting debt and value.....	193,984	154,099	1,107	2,750	4,232	7,258	7,784	21,711	21,920	23,195	27,322	18,515	11,895	3,703	2,707	-
JUNIOR MORTGAGE																
First mortgage only.....	22,006	16,048	62	191	331	573	686	2,159	2,363	2,488	3,304	2,172	1,168	350	201	-
First and junior mortgage.....	6,856	4,473	17	39	61	132	162	498	589	698	884	674	448	141	110	-
With 1st mtg.; not rptg. on junior.....	165,570	133,578	1,028	2,520	3,820	6,553	6,936	19,054	18,968	20,009	23,184	15,669	10,279	3,212	2,396	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	18,009	15,692	1,035	1,863	1,860	2,160	1,635	3,002	1,701	1,129	810	381	130	24	12	-
\$1,000 to \$1,499.....	20,310	16,799	72	759	1,487	2,129	1,876	3,974	2,522	1,826	1,309	560	215	40	30	-
\$1,500 to \$1,999.....	18,277	14,978	-	128	717	1,686	1,757	3,650	2,559	1,945	1,478	563	230	41	24	-
\$2,000 to \$2,499.....	24,001	18,908	-	-	168	988	1,529	4,475	4,017	3,287	2,709	1,121	475	99	40	-
\$2,500 to \$2,999.....	16,658	13,421	-	-	-	295	771	3,161	3,049	2,505	2,181	998	359	72	30	-
\$3,000 to \$3,999.....	38,597	26,402	-	-	-	-	216	2,875	5,826	6,265	6,430	3,224	1,270	219	77	-
\$4,000 to \$4,999.....	23,827	18,785	-	-	-	-	-	374	1,974	4,535	6,095	3,814	1,617	269	107	-
\$5,000 to \$5,999.....	16,493	12,776	-	-	-	-	-	-	272	1,455	4,615	3,714	2,061	456	203	-
\$6,000 to \$7,499.....	12,311	8,998	-	-	-	-	-	-	-	1,535	3,374	2,868	690	263	107	-
\$7,500 to \$9,999.....	6,011	4,229	-	-	-	-	-	-	-	-	160	816	1,989	849	415	-
\$10,000 to \$14,999.....	3,330	2,372	-	-	-	-	-	-	-	-	-	661	838	873	958	-
\$15,000 to \$19,999.....	690	507	-	-	-	-	-	-	-	-	-	-	106	401	183	-
\$20,000 and over.....	420	232	-	-	-	-	-	-	-	-	-	-	-	232	188	-
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	1,184,658	920,492	719	3,097	6,841	15,093	19,972	70,602	92,173	118,993	175,008	152,073	131,807	59,026	75,090	-
Average value.....(dollars).....	6,109	5,973	649	1,126	1,617	2,079	2,566	3,262	4,205	5,130	6,405	8,213	11,081	15,940	27,789	-
Debt on first and jr. mtgs.(thous.).....	641,888	492,485	477	2,052	4,192	9,277	11,937	41,061	53,287	67,828	97,272	81,062	66,540	27,388	30,115	-
Percent of value of property.....	54.2	53.5	66.4	56.2	61.3	61.5	59.8	58.2	57.8	57.0	55.6	53.3	50.5	46.4	40.1	-
Average debt.....(dollars).....	3,310	3,196	431	746	991	1,278	1,534	1,891	2,431	2,924	3,560	4,378	5,594	7,396	11,125	-
Debt on first mtgs. (thousands).....	633,206	486,840	474	2,040	4,162	9,209	11,838	40,717	52,824	67,124	96,123	80,019	65,667	27,058	29,586	-
Percent of value of property.....	53.5	52.9	65.9	65.9	60.8	61.0	59.3	57.7	57.3	56.4	54.9	52.6	49.8	45.6	39.4	-
Average debt.....(dollars).....	3,265	3,159	428	742	988	1,269	1,521	1,875	2,410	2,894	3,518	4,322	5,521	7,307	10,929	-

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	212,979	207,308	54,050	40,074	21,628	18,446	7,616	4,517	21,021	68,810	11,715	5,676
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	201,084	198,123	50,598	38,540	20,857	17,683	7,305	4,329	21,021	65,389	10,941	2,911
Average interest rate (percent)	5.47	5.47	5.32	5.40	5.40	5.41	5.38	5.53	4.50	5.58	5.32	5.45
Reporting debt and value	198,934	190,279	48,857	36,989	20,063	16,926	7,069	4,202	18,946	68,498	10,718	3,655
Percent distribution	-	100.0	25.7	19.4	10.5	8.9	3.7	2.2	10.0	38.4	5.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	198,934	190,279	48,857	36,989	20,063	16,926	7,069	4,202	18,946	68,498	10,718	3,655
First mortgage only	22,006	21,615	4,401	4,186	2,536	650	796	519	1,949	8,548	1,216	391
First and junior mortgage	6,358	5,981	1,586	1,060	554	506	261	124	583	2,161	206	377
With first mortgage; not reporting on junior mortgage	165,570	162,683	42,870	31,743	16,973	4,770	6,012	3,559	16,414	52,789	9,296	2,887
1-family properties	154,099	151,275	40,216	28,391	16,301	12,090	6,606	3,656	14,321	48,805	9,280	2,824
First mortgage only	16,048	15,768	3,458	3,065	2,066	1,059	738	409	1,411	5,672	1,015	280
First and junior mortgage	4,473	4,219	1,204	659	373	286	288	100	412	1,458	148	254
With first mortgage; not reporting on junior mortgage	133,578	131,288	35,554	24,667	13,922	10,745	5,630	3,147	12,498	41,675	8,117	2,290
2- to 4-family properties	39,835	39,004	8,641	8,598	3,762	4,836	463	546	4,625	14,693	1,438	831
First mortgage only	5,958	5,847	943	1,121	580	591	58	110	538	2,876	201	111
First and junior mortgage	1,885	1,762	382	401	181	220	23	24	171	708	59	123
With first mortgage; not reporting on junior mortgage	31,992	31,395	7,316	7,076	3,061	4,025	382	412	3,916	11,114	1,179	597
RELATION OF DEBT TO VALUE												
1- to 4-family properties	198,934	190,279	48,857	36,989	20,063	16,926	7,069	4,202	18,946	68,498	10,718	3,655
Value of property (dollars)	1,184,658,400	1,160,810,300	248,412,600	272,937,700	153,785,300	119,152,400	70,015,200	29,080,900	110,186,600	362,148,900	68,088,400	23,848,100
Average value (dollars)	6,109	6,101	5,084	7,379	7,665	7,040	9,905	6,921	5,816	5,703	6,847	6,525
Debt on first and junior mortgages (dollars)	641,888,300	628,278,100	127,940,400	146,298,100	88,415,500	62,882,600	38,009,000	17,463,400	70,855,500	187,781,800	89,979,900	13,610,200
Percent of value of property	54.2	54.1	51.5	53.6	54.2	52.8	54.3	60.1	64.3	51.8	58.8	57.1
Average debt (dollars)	3,310	3,308	2,619	3,955	4,158	3,715	5,377	4,156	3,740	2,956	3,730	3,724
Debt on first mortgages (dollars)	633,206,200	620,171,500	125,975,400	144,628,300	82,470,300	62,158,000	37,512,700	17,294,300	70,219,200	184,624,000	89,717,600	13,034,700
Percent distribution	-	100.0	20.3	23.3	13.3	10.0	6.0	2.8	11.3	29.8	6.4	-
Percent of value of property	53.5	53.4	50.7	53.0	53.6	52.2	53.6	59.5	63.7	51.0	58.4	54.7
Average debt (dollars)	3,265	3,259	2,578	3,910	4,111	3,672	5,307	4,116	3,706	2,911	3,706	3,566
1-family properties	154,099	151,275	40,216	28,391	16,301	12,090	6,606	3,656	14,321	48,805	9,280	2,824
Value of property (dollars)	920,491,800	902,661,800	196,580,000	207,401,600	123,849,800	83,551,800	65,507,400	24,973,100	79,474,700	270,622,000	58,158,000	17,830,000
Average value (dollars)	5,973	5,967	4,887	7,305	7,598	6,811	9,916	6,881	5,550	5,245	6,266	6,214
Debt on first and junior mortgages (dollars)	492,485,300	482,540,000	99,262,200	109,925,800	66,667,800	48,258,000	35,410,600	14,951,600	49,862,400	138,855,100	84,272,300	9,945,300
Percent of value of property	53.5	53.5	50.5	53.0	53.8	51.8	54.1	59.9	62.7	51.3	58.9	55.8
Average debt (dollars)	3,196	3,190	2,468	3,872	4,090	3,978	5,360	4,090	3,482	2,845	3,693	3,522
Debt on first mortgages (dollars)	486,840,200	477,246,700	97,884,300	108,963,000	66,095,500	42,867,500	34,973,800	14,813,100	49,459,600	137,080,400	84,072,500	9,593,500
Percent of value of property	52.9	52.9	49.8	52.5	53.4	51.3	53.4	59.3	62.2	50.7	58.6	53.8
Average debt (dollars)	3,159	3,155	2,434	3,838	4,055	3,546	5,294	4,052	3,454	2,809	3,672	3,397
2- to 4-family properties	39,835	39,004	8,641	8,598	3,762	4,836	463	546	4,625	14,693	1,438	831
Value of property (dollars)	264,166,600	258,148,500	51,882,600	65,536,100	29,935,500	35,600,600	4,507,800	4,107,800	30,711,900	91,526,900	9,875,400	5,018,100
Average value (dollars)	6,632	6,619	5,904	7,622	7,957	7,362	9,786	7,523	6,640	6,229	6,867	7,242
Debt on first and junior mortgages (dollars)	149,403,000	145,738,100	28,678,200	36,372,300	16,747,700	19,624,600	2,598,400	2,511,800	20,993,100	48,876,700	5,707,600	3,664,900
Percent of value of property	56.6	56.5	55.3	55.5	55.9	55.1	57.6	61.1	68.4	53.4	57.8	60.9
Average debt (dollars)	3,751	3,736	3,319	4,230	4,452	4,058	5,612	4,600	4,539	3,327	3,969	4,410
Debt on first mortgages (dollars)	146,366,000	142,924,800	28,091,100	35,665,300	16,374,800	19,290,500	2,588,900	2,481,200	20,759,600	47,748,600	5,645,100	3,441,800
Percent of value of property	55.4	55.4	54.1	54.4	54.7	54.2	56.3	60.4	67.6	52.2	57.2	57.2
Average debt (dollars)	3,674	3,664	3,251	4,148	4,353	3,989	5,484	4,544	4,489	3,249	3,926	4,141

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	169,000	164,291	44,218	30,590	17,581	18,059	7,107	3,915	15,894	52,510	10,117	4,709
RACE OF OCCUPANTS												
White	165,991	161,384	42,869	30,336	17,404	12,932	7,096	3,865	15,434	51,771	10,013	4,607
Negro	2,913	2,814	1,317	238	118	120	9	49	393	709	99	99
Other nonwhite	96	93	32	16	9	7	2	1	7	30	5	3
YEAR BUILT												
Reporting year built	160,820	156,510	41,987	29,194	16,862	12,332	6,954	3,829	15,034	49,871	9,691	4,810
1930 to 1940	35,189	34,083	6,548	8,923	5,329	2,994	2,930	1,528	2,558	7,681	3,915	1,106
1920 to 1929	66,740	65,238	19,188	10,739	5,877	4,862	3,337	1,563	7,645	19,632	3,114	1,502
1910 to 1919	24,418	23,765	6,707	4,096	2,212	1,884	414	343	2,207	8,785	1,263	653
1900 to 1909	15,420	14,959	4,222	2,567	1,343	1,224	155	198	1,294	5,897	626	461
1880 to 1899	12,402	11,994	3,482	1,845	931	914	82	122	953	5,023	462	408
1879 or earlier	6,651	6,471	1,790	1,024	570	454	36	55	377	2,898	291	180

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	169,000	164,291	44,218	30,590	17,581	13,059	7,107	3,915	15,834	52,510	10,117	4,709
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	154,514	151,663	40,288	28,477	16,353	12,124	6,628	3,663	14,356	48,947	9,304	2,851
Under \$500	5,046	4,934	1,790	612	351	261	34	86	159	1,988	255	112
\$500 to \$999	10,886	10,697	4,159	1,227	644	583	70	137	384	4,283	487	189
\$1,000 to \$1,499	17,090	16,773	6,158	1,952	1,016	936	188	238	1,063	6,510	654	317
\$1,500 to \$1,999	15,136	14,920	5,614	1,958	979	979	312	214	1,286	5,207	629	216
\$2,000 to \$2,499	19,132	18,848	5,974	2,818	1,488	1,330	443	315	1,773	6,685	835	289
\$2,500 to \$2,999	18,510	18,235	5,932	2,328	1,167	1,161	441	285	1,463	4,151	745	215
\$3,000 to \$3,999	26,553	26,067	6,838	5,178	2,854	2,324	969	594	3,042	8,250	1,696	486
\$4,000 to \$4,999	18,562	18,277	3,198	4,549	2,769	1,780	1,088	696	2,348	4,848	1,600	385
\$5,000 to \$5,999	12,689	12,388	1,688	3,519	2,342	1,177	934	518	1,353	3,120	1,256	301
\$6,000 to \$7,499	8,763	8,567	1,038	2,825	1,427	898	997	326	968	2,267	651	196
\$7,500 to \$9,999	4,060	3,971	460	1,130	755	375	610	184	369	940	278	89
\$10,000 to \$14,999	2,268	2,234	180	670	461	209	420	97	136	577	154	34
\$15,000 to \$19,999	494	479	41	144	85	59	119	20	9	116	30	15
\$20,000 and over	225	218	13	67	45	22	58	8	3	55	24	7
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	158,969	156,746	41,446	29,424	16,911	12,513	6,819	3,742	15,834	50,036	9,445	2,223
Under 4.0%	936	922	198	111	72	39	10	8	-	579	76	14
4.0%	2,879	2,883	297	408	274	129	75	46	-	1,720	292	46
4.1% to 4.4%	84	82	5	39	8	31	3	5	-	6	24	2
4.5%	20,272	20,066	454	1,674	1,236	438	302	255	15,834	484	1,083	186
4.6% to 4.9%	43	43	5	16	12	4	7	4	-	8	3	-
5.0%	41,504	40,719	6,237	12,957	6,984	5,973	2,996	1,134	-	13,689	3,706	785
5.1% to 5.4%	110	109	20	32	19	13	11	3	-	10	33	1
5.5%	8,560	8,344	1,739	2,629	1,570	1,059	1,264	388	-	1,459	865	216
5.6% to 5.9%	22	22	6	3	2	1	2	3	-	7	1	-
6.0%	83,511	82,563	31,914	11,465	6,691	4,774	2,180	1,875	-	31,888	3,291	948
6.1% to 6.4%	21	20	5	4	2	2	2	3	-	5	1	1
6.5%	143	141	50	25	12	13	4	6	-	48	8	2
6.6% to 6.9%	9	8	5	1	1	-	-	-	-	1	1	1
7.0%	267	260	164	22	11	11	3	3	-	48	20	7
7.1% to 7.4%	3	3	1	-	-	-	-	-	-	1	1	-
7.5%	40	39	22	4	-	4	2	1	-	7	3	1
7.6% to 7.9%	2	2	-	1	1	-	-	-	-	1	-	-
8.0% and over	563	550	384	38	16	22	8	8	-	75	37	13
Average interest rate (percent)	5.48	5.48	5.82	5.39	5.39	5.40	5.37	5.51	4.50	5.60	5.31	5.43
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	111,646	109,850	40,328	22,154	12,991	9,163	5,971	3,114	14,723	15,967	7,593	1,796
Real estate taxes included in payment	41,353	40,380	12,878	9,523	6,379	3,144	1,272	1,641	7,810	2,262	4,994	973
Monthly	38,870	37,973	12,459	8,868	6,042	2,826	1,183	1,564	7,584	1,591	4,724	897
Quarterly	831	815	92	353	173	180	39	30	37	216	48	16
Semiannual	604	598	41	109	44	65	28	20	324	51	6	6
Annual	134	129	6	29	15	14	3	4	5	69	13	5
Other	67	65	13	18	11	7	-	1	7	18	8	2
Not reporting frequency of payment	847	800	267	146	94	52	19	17	157	44	150	47
Real estate taxes not included in payment	68,318	67,555	26,719	12,278	6,413	5,860	4,610	1,451	6,720	13,275	2,502	763
Monthly	48,772	48,280	25,506	5,249	2,765	2,438	3,351	826	6,441	5,234	1,573	492
Quarterly	8,768	8,675	322	4,604	2,373	2,231	657	334	72	2,388	298	93
Semiannual	7,761	7,673	212	1,881	979	902	476	242	76	4,397	389	88
Annual	1,313	1,300	55	273	150	123	49	24	9	817	73	13
Other	372	364	109	61	37	24	9	4	3	151	27	8
Not reporting frequency of payment	1,332	1,263	515	210	113	97	68	21	119	288	42	69
Not reporting tax payment requirements	1,975	1,915	731	353	194	159	89	22	193	430	97	60
Monthly	1,288	1,244	662	144	82	62	47	13	174	152	52	39
Quarterly	240	232	7	115	60	55	18	5	2	75	10	8
Semiannual	259	249	10	64	32	32	16	3	2	133	21	10
Annual	51	51	-	13	8	5	1	1	-	33	3	-
Other	7	7	1	2	2	-	-	-	-	4	-	-
Not reporting frequency of payment	135	132	51	15	10	5	7	-	15	33	11	3
No principal payments required	45,000	44,429	3,002	6,923	3,679	3,244	934	696	771	30,159	1,944	571
Monthly	7,136	7,036	2,435	1,027	549	478	240	125	534	2,330	345	100
Quarterly	7,745	7,614	163	2,435	1,292	1,193	252	157	41	4,201	315	131
Semiannual	26,132	25,874	282	2,956	1,593	1,363	381	366	159	20,651	1,079	258
Annual	2,720	2,692	96	250	139	111	38	37	10	2,154	137	28
Other	311	308	10	52	23	29	1	1	3	223	18	3
Not reporting frequency of payment	956	905	76	158	83	70	22	10	24	570	50	51
Not reporting principal payment requirements	6,188	4,001	716	682	350	332	135	65	282	1,865	256	2,187
Monthly	1,288	1,097	484	137	81	56	44	27	183	156	56	191
Quarterly	558	497	23	174	85	89	29	5	3	218	29	66
Semiannual	1,046	942	23	131	63	69	12	8	5	718	50	104
Annual	194	185	3	20	14	6	6	3	4	138	11	9
Other	70	62	5	8	7	1	3	1	1	37	7	8
Not reporting frequency of payment	3,037	1,228	172	212	100	112	41	21	86	603	93	1,809
No regular payments required	6,166	6,011	172	881	511	320	67	40	58	4,519	324	155

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

(Averages 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	154,514	38,037	63,210	42,236	11,031	Reporting interest rate.....	158,969	39,589	65,535	43,700	10,145
Under \$500.....	5,046	419	2,837	1,080	710	Under 4.0%.....	936	113	379	321	123
\$500 to \$999.....	10,886	1,116	5,615	3,012	1,142	4.0% to 4.4%.....	2,879	486	1,066	1,063	314
\$1,000 to \$1,499.....	17,090	2,343	7,871	5,390	1,436	4.4% to 4.8%.....	84	68	10	5	1
\$1,500 to \$1,999.....	15,136	2,758	7,058	4,233	1,087	4.8% to 5.2%.....	20,272	10,739	7,725	1,141	667
\$2,000 to \$2,499.....	19,132	3,924	8,068	5,768	1,352	5.2% to 5.6%.....	43	15	19	4	5
\$2,500 to \$2,999.....	13,510	3,463	5,650	3,596	801	5.6% to 6.0%.....	41,504	10,667	15,709	12,116	2,312
\$3,000 to \$3,999.....	26,553	7,746	10,025	7,204	1,578	6.0% to 6.4%.....	110	64	80	11	5
\$4,000 to \$4,999.....	18,662	6,905	8,288	4,445	1,074	6.4% to 6.8%.....	8,560	3,371	3,427	1,406	856
\$5,000 to \$5,999.....	12,689	5,093	3,934	2,989	673	6.8% to 7.2%.....	22	6	8	7	1
\$6,000 to \$7,499.....	8,763	2,820	3,059	2,325	559	7.2% to 7.6%.....	83,511	13,739	36,583	27,394	5,795
\$7,500 to \$9,999.....	4,060	1,015	1,628	1,148	269	7.6% to 8.0%.....	21	6	9	6	-
\$10,000 to \$14,999.....	2,268	369	912	782	205	8.0% and over.....	143	29	65	39	10
\$15,000 to \$19,999.....	494	54	204	175	61	Average interest rate...(percent)....	9	-	6	3	-
\$20,000 and over.....	225	12	90	89	34		267	44	142	59	22
							3	-	2	1	-
							40	5	24	8	3
							2	-	-	2	-
							563	87	331	114	31
							5.48	5.25	5.52	5.61	5.52

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.....	121,828	82,569	31,482	50,026	1,061	89,259
Total first mortgage outstanding debt.....(dollars).....	386,323,400	265,277,900	116,432,500	146,051,600	2,793,800	121,045,500
Total annual mortgage payment.....(dollars).....	42,608,110	35,429,461	16,193,828	18,866,888	348,745	7,178,649
Average first mortgage outstanding debt.....(dollars).....	3,171	3,213	3,698	2,920	2,633	3,083
Average value of property.....(dollars).....	5,932	5,856	5,782	5,915	5,200	6,092
Average annual estimated rental value.....(dollars).....	616	611	614	610	559	626
Average annual mortgage payment.....(dollars).....	350	429	514	378	329	183
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	13.4	13.9	12.9	12.5	5.9
Value of property.....	5.9	7.3	8.9	6.4	6.3	8.0
Estimated annual rental value.....	56.8	70.2	83.7	61.9	58.8	29.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	75,324	69,459	30,591	38,091	777	5,865
Average first mortgage outstanding debt.....(dollars).....	3,151	3,156	3,708	2,728	2,409	3,095
Average value of property.....(dollars).....	5,568	5,566	5,756	5,434	4,542	5,587
Average annual estimated rental value.....(dollars).....	585	585	612	565	494	581
Average annual mortgage payment.....(dollars).....	426	443	519	364	337	229
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	14.0	14.0	14.1	14.0	7.4
Value of property.....	7.7	8.0	9.0	7.1	7.4	4.1
Estimated annual rental value.....	72.9	75.7	84.8	68.0	68.4	39.4
Monthly mortgage payment—						
Under \$10.....	3,777	2,069	137	1,866	66	1,708
\$10 to \$14.....	6,110	4,863	583	4,163	117	1,247
\$15 to \$19.....	6,885	5,497	1,118	4,282	97	838
\$20 to \$24.....	8,041	7,407	1,989	5,307	111	634
\$25 to \$29.....	8,422	7,971	2,830	5,056	85	451
\$30 to \$39.....	16,070	15,616	7,855	7,624	137	454
\$40 to \$49.....	11,745	11,520	7,324	4,132	64	225
\$50 to \$59.....	6,909	6,785	4,173	2,563	49	124
\$60 to \$74.....	4,486	4,404	2,739	1,637	28	82
\$75 to \$99.....	2,160	2,108	1,250	849	9	52
\$100 and over.....	1,269	1,219	593	612	14	50
Average monthly mortgage payment.....(dollars).....	35.52	36.91	43.26	31.99	28.12	19.08
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	46,504	13,110	891	11,935	284	33,394
Average first mortgage outstanding debt.....(dollars).....	3,203	3,514	3,378	3,531	3,245	3,081
Average value of property.....(dollars).....	6,522	7,391	6,687	7,433	6,997	6,181
Average annual estimated rental value.....(dollars).....	667	750	694	755	737	634
Average annual mortgage payment.....(dollars).....	226	356	352	357	305	175
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.0	10.1	10.4	10.1	9.4	5.7
Value of property.....	3.5	4.8	5.3	4.8	4.4	2.8
Estimated annual rental value.....	33.9	47.4	50.8	47.3	41.3	27.5

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	81,873	64,280	24,978	38.9	39,302	15,623	1,970	22,735	10,168	44.7	12,567
COLOR OF OCCUPANTS											
White	-	57,714	23,808	41.3	33,906	-	-	21,724	9,788	45.1	11,936
Nonwhite	-	6,566	1,170	17.8	5,396	-	-	1,011	380	37.6	631
TYPE OF STRUCTURE											
1-family	42,157	34,220	18,833	55.0	15,387	6,586	1,351	17,332	7,618	44.0	9,714
Other	39,716	30,060	6,145	20.4	23,915	9,037	619	5,403	2,550	47.2	2,853
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	40,102	32,813	17,827	54.3	14,966	6,071	1,218	17,114	7,530	44.0	9,584
Under \$5	240	223	143	64.1	80	9	8	131	10	7.6	121
\$5 to \$9	1,237	1,129	519	46.0	610	79	29	465	94	20.2	371
\$10 to \$14	3,195	2,807	962	34.3	1,845	292	96	903	268	29.7	635
\$15 to \$19	4,668	4,123	1,802	31.6	2,321	488	57	1,259	503	40.0	756
\$20 to \$24	5,864	4,775	2,028	42.4	2,752	501	88	1,954	800	40.9	1,154
\$25 to \$29	5,424	4,792	2,168	45.2	2,624	505	127	2,101	921	43.8	1,180
\$30 to \$39	6,779	6,047	3,749	62.0	2,298	563	169	3,613	1,705	47.2	1,908
\$40 to \$49	3,627	3,081	2,220	72.1	861	443	103	2,139	1,000	46.8	1,139
\$50 to \$59	2,754	2,258	1,735	76.8	523	364	132	1,670	821	49.2	849
\$60 to \$74	2,035	1,567	1,301	83.0	266	339	129	1,255	618	49.2	637
\$75 to \$99	1,394	1,012	851	84.1	161	280	102	804	389	48.4	415
\$100 and over	3,885	999	854	85.5	145	2,208	178	820	401	48.9	419
Median monthly rent (dollars)	29.43	27.99	34.29	-	23.38	53.77	42.90	34.33	36.36	-	32.51

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	10,168	8,328	148	315	453	708	688	1,610	1,123	1,081	952	556	414	134	89	57	1,840
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	9,413	7,686	127	278	415	644	619	1,487	1,029	1,010	895	532	393	130	83	44	1,727
Average interest rate (%)	5.54	5.55	5.67	5.70	5.70	5.64	5.61	5.58	5.54	5.45	5.46	5.47	5.52	5.52	-	-	5.52
HOLDER OF FIRST MORTGAGE																	
Reporting holder	9,892	8,094	142	307	444	695	669	1,567	1,091	1,052	925	538	400	132	82	50	1,798
Building and loan association	3,242	2,706	47	129	221	315	306	623	367	275	204	108	61	20	12	18	536
Commercial bank	794	657	15	24	16	39	40	103	82	83	93	63	60	20	15	4	137
Savings bank	407	319	1	4	3	23	18	50	54	60	39	26	30	6	4	1	88
Life insurance company	212	181	1	1	1	4	9	15	29	19	22	27	37	9	5	2	31
Mortgage company	68	44	-	-	1	4	6	7	3	2	9	1	6	2	2	1	24
Home Owners' Loan Corporation	1,053	825	6	21	45	69	66	183	123	119	91	51	29	8	5	9	228
Individual	3,667	2,972	58	104	142	212	196	581	377	434	419	234	157	62	31	15	695
Other	449	390	14	24	15	29	28	55	56	60	48	28	20	5	8	-	59
Reporting debt and value	8,645	7,150	113	245	353	590	582	1,402	1,004	966	863	497	348	111	76	-	1,495
JUNIOR MORTGAGE																	
First mortgage only	212	171	-	4	-	10	12	36	33	22	22	18	11	2	1	-	41
First and junior mortgage	257	197	4	3	10	13	12	24	27	34	31	17	12	2	8	-	60
With 1st mtg.; not rptg. on junior	8,176	6,782	109	238	343	567	558	1,342	944	910	810	462	325	107	67	-	1,394
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	1,549	1,352	104	158	176	210	166	279	109	83	47	19	1	-	-	-	197
\$1,000 to \$1,499	1,360	1,154	9	70	110	181	147	263	151	114	68	27	11	1	2	-	206
\$1,500 to \$1,999	1,054	888	-	17	52	113	106	253	142	95	65	21	17	6	1	-	166
\$2,000 to \$2,499	1,154	960	-	-	15	78	100	255	191	156	99	38	23	4	1	-	194
\$2,500 to \$2,999	701	583	-	-	-	8	49	177	111	122	79	25	11	1	-	-	118
\$3,000 to \$3,999	1,200	950	-	-	-	-	14	152	219	224	190	82	62	7	-	-	250
\$4,000 to \$4,999	666	544	-	-	-	-	-	23	74	108	169	103	51	9	7	-	122
\$5,000 to \$5,999	406	312	-	-	-	-	-	-	7	56	78	91	51	17	12	-	94
\$6,000 to \$7,499	258	197	-	-	-	-	-	-	-	8	55	60	53	13	8	-	61
\$7,500 to \$9,999	152	114	-	-	-	-	-	-	-	-	13	31	39	24	7	-	38
\$10,000 to \$14,999	97	71	-	-	-	-	-	-	-	-	-	-	29	20	22	-	26
\$15,000 to \$19,999	22	17	-	-	-	-	-	-	-	-	-	-	-	9	8	-	5
\$20,000 and over	25	8	-	-	-	-	-	-	-	-	-	-	-	-	8	-	18
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	43,545	34,299	78	279	570	1,210	1,481	4,506	4,185	4,902	5,505	4,015	3,781	1,729	2,108	-	9,246
Average value (dollars)	5,037	4,797	694	1,139	1,616	2,050	2,544	3,214	4,168	5,075	6,378	8,079	10,720	15,577	-	-	6,184
Debt on first & jr. mtgs. (thous.)	22,177	17,408	52	188	335	682	812	2,426	2,192	2,478	2,801	2,022	1,776	812	835	-	4,769
Percent of value of property	50.9	50.8	65.9	67.4	58.7	56.4	54.8	53.8	52.4	50.6	50.9	50.4	47.6	47.0	-	-	51.6
Average debt (dollars)	2,565	2,435	458	768	948	1,156	1,395	1,730	2,183	2,565	3,245	4,069	5,102	7,317	-	-	3,190
Debt on first mtgs. (thousands)	21,812	17,156	51	187	333	676	805	2,413	2,167	2,442	2,745	1,994	1,752	804	788	-	4,556
Percent of value of property	50.1	50.0	64.7	67.1	58.3	55.9	54.3	53.6	51.8	49.8	49.9	49.7	47.0	46.5	-	-	50.4
Average debt (dollars)	2,523	2,399	449	764	942	1,146	1,383	1,721	2,158	2,527	3,180	4,012	5,034	7,242	-	-	3,114

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	10,168	9,892	3,242	1,201	794	407	212	68	1,053	3,667	449	276
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9,413	9,313	2,970	1,152	760	392	194	63	1,053	3,463	418	100
Average interest rate—(percent)	5.54	5.54	5.86	5.55	5.55	5.55	5.59	—	4.50	5.61	5.38	5.55
Reporting debt and value	8,645	8,507	2,720	1,064	704	360	184	58	882	3,211	388	138
Percent distribution	—	100.0	32.0	12.5	8.3	4.2	2.2	0.7	10.4	37.7	4.6	—
JUNIOR MORTGAGE												
1- to 4-family properties	8,645	8,507	2,720	1,064	704	360	184	58	882	3,211	388	138
First mortgage only	212	209	104	24	13	11	3	—	22	50	6	3
First and junior mortgage	257	240	71	37	20	17	1	2	26	98	10	17
With first mortgage; not reporting on junior mortgage	8,176	8,058	2,545	1,008	671	332	180	56	834	3,068	372	118
1-family properties	7,150	7,038	2,288	875	586	289	157	38	699	2,641	340	112
First mortgage only	171	168	94	20	10	10	3	—	15	31	5	3
First and junior mortgage	197	185	60	24	13	11	1	2	20	69	9	12
With first mortgage; not reporting on junior mortgage	6,782	6,685	2,134	831	568	268	153	36	664	2,541	326	97
2- to 4-family properties	1,495	1,469	432	189	118	71	27	20	183	570	48	26
First mortgage only	41	41	10	4	3	1	—	—	7	19	1	—
First and junior mortgage	60	55	11	13	7	6	—	—	6	24	1	5
With first mortgage; not reporting on junior mortgage	1,394	1,373	411	172	108	64	27	20	170	527	46	21
RELATION OF DEBT TO VALUE												
1- to 4-family properties	8,645	8,507	2,720	1,064	704	360	184	58	882	3,211	388	138
Value of property—(dollars)	43,544,600	42,779,400	11,097,400	6,736,500	4,536,600	2,200,000	1,598,600	371,200	4,350,000	16,598,200	2,027,500	765,200
Average value—(dollars)	5,087	5,029	4,080	6,381	6,444	6,111	6,688	4,932	5,169	5,226	5,226	5,545
Debt on first and junior mortgages—(dollars)	22,176,900	21,787,500	5,346,200	3,090,200	2,123,200	967,000	923,300	218,300	2,718,500	8,436,700	1,052,800	389,400
Percent of value of property	50.9	50.9	48.2	45.9	46.8	44.0	57.8	—	62.5	50.8	51.9	50.9
Average debt—(dollars)	2,565	2,561	1,966	2,904	3,016	2,686	5,018	—	3,082	2,628	2,712	2,822
Debt on first mortgages—(dollars)	21,811,900	21,451,800	5,266,800	3,029,500	2,089,000	940,500	922,700	211,800	2,691,500	8,304,000	1,025,500	360,100
Percent distribution	—	100.0	24.6	14.1	9.7	4.4	4.3	1.0	12.5	38.7	4.8	—
Percent of value of property	50.1	50.1	47.5	45.0	46.0	42.8	57.7	—	61.9	50.0	50.6	47.1
Average debt—(dollars)	2,528	2,522	1,936	2,847	2,967	2,613	5,015	—	3,052	2,586	2,643	2,609
1-family properties	7,150	7,038	2,288	875	586	289	157	38	699	2,641	340	112
Value of property—(dollars)	34,299,100	33,694,700	8,984,300	5,106,100	3,417,800	1,688,300	1,163,900	258,500	3,240,600	13,180,300	1,761,000	604,400
Average value—(dollars)	4,797	4,788	3,927	5,836	5,832	5,842	7,413	—	4,636	4,991	5,179	5,396
Debt on first and junior mortgages—(dollars)	17,408,400	17,102,300	4,335,800	2,378,200	1,655,600	722,600	698,100	151,300	1,991,700	6,635,100	912,100	306,100
Percent of value of property	50.8	50.8	48.3	46.6	48.4	42.8	60.0	—	61.5	50.3	51.8	50.6
Average debt—(dollars)	2,435	2,430	1,995	2,718	2,825	2,500	4,446	—	2,849	2,512	2,688	2,783
Debt on first mortgages—(dollars)	17,155,800	16,862,200	4,274,300	2,345,700	1,631,300	714,400	697,500	144,800	1,972,900	6,539,200	887,800	293,600
Percent of value of property	50.0	50.0	47.6	45.9	47.7	42.3	59.9	—	60.9	49.6	50.4	48.6
Average debt—(dollars)	2,399	2,396	1,868	2,681	2,784	2,472	4,443	—	2,822	2,476	2,611	2,621
2- to 4-family properties	1,495	1,469	432	189	118	71	27	20	183	570	48	26
Value of property—(dollars)	9,245,500	9,084,700	2,113,100	1,630,400	1,118,700	511,700	434,700	112,700	1,109,400	3,417,900	256,500	160,800
Average value—(dollars)	6,184	6,184	4,891	8,625	9,481	—	—	—	6,062	5,996	—	—
Debt on first and junior mortgages—(dollars)	4,768,500	4,685,200	1,010,400	712,000	467,600	244,400	225,200	67,000	726,800	1,803,600	140,200	83,300
Percent of value of property	51.6	51.6	47.8	43.7	41.8	—	—	—	65.5	52.8	—	—
Average debt—(dollars)	3,190	3,189	2,389	3,767	3,963	—	—	—	3,972	3,164	—	—
Debt on first mortgages—(dollars)	4,656,100	4,589,600	992,500	683,800	457,700	226,100	225,200	67,000	718,600	1,764,800	137,700	66,500
Percent of value of property	50.4	50.5	47.0	41.9	40.9	—	—	—	64.8	51.6	—	—
Average debt—(dollars)	3,114	3,124	2,297	3,618	3,879	—	—	—	3,927	3,096	—	—

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	8,328	8,094	2,706	976	657	319	181	44	825	2,972	390	234
RACE OF OCCUPANTS												
White	8,012	7,783	2,545	969	650	319	179	43	766	2,907	374	229
Negro	312	307	159	7	7	—	2	1	58	64	16	5
Other nonwhite	4	4	2	—	—	—	—	—	1	1	—	—
YEAR BUILT												
Reporting year built	7,829	7,616	2,521	931	628	303	168	40	765	2,831	360	213
1930 to 1940	995	962	279	182	121	61	31	9	58	335	68	33
1920 to 1929	2,970	2,890	975	287	192	95	104	22	413	933	105	80
1910 to 1919	1,347	1,347	407	194	131	63	23	4	139	484	96	36
1900 to 1909	968	946	354	88	56	32	5	2	83	376	38	22
1880 to 1899	959	931	322	107	83	24	4	2	55	409	32	26
1879 or earlier	552	540	184	73	45	28	1	1	17	244	20	12

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	8,328	8,094	2,706	976	657	319	181	44	825	2,972	390	234
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	7,188	7,075	2,301	878	589	289	159	38	706	2,653	340	113
Under \$500	493	487	212	73	53	20	4	-	23	148	27	6
\$500 to \$999	885	876	372	88	60	28	4	6	49	300	57	9
\$1,000 to \$1,499	1,164	1,140	481	126	77	49	5	2	85	449	42	24
\$1,500 to \$1,999	894	879	338	85	51	34	14	6	96	302	37	15
\$2,000 to \$2,499	976	965	338	105	72	33	22	5	117	354	24	11
\$2,500 to \$2,999	588	579	183	83	56	27	8	2	60	198	25	9
\$3,000 to \$3,999	957	941	228	117	76	41	32	4	106	400	54	16
\$4,000 to \$4,999	535	525	113	79	51	28	21	1	67	210	34	10
\$5,000 to \$5,999	305	298	41	52	37	15	13	2	40	132	18	7
\$6,000 to \$7,499	188	184	22	34	28	6	10	3	25	78	12	4
\$7,500 to \$9,999	110	110	12	22	16	6	12	5	12	43	4	-
\$10,000 to \$14,999	69	69	8	11	9	2	11	2	5	29	3	-
\$15,000 to \$19,999	16	15	3	2	2	-	3	-	-	7	-	1
\$20,000 and over	8	7	-	1	1	-	-	-	1	2	2	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,686	7,602	2,476	935	629	306	163	39	825	2,802	362	84
Under 4.0%	71	71	11	6	3	3	1	-	-	43	10	-
4.0%	155	154	18	13	10	3	1	-	-	81	41	1
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	1	-	-
4.5%	903	893	13	12	10	2	2	-	825	29	12	10
4.6% to 4.9%	3	3	1	-	-	-	1	-	-	-	1	-
5.0%	1,616	1,594	289	343	226	117	41	14	-	774	133	22
5.1% to 5.4%	2	2	-	-	-	-	-	-	-	2	-	-
5.5%	91	91	9	16	12	4	14	-	-	47	5	-
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	4,799	4,749	2,106	542	367	175	103	25	-	1,819	154	50
6.1% to 6.4%	1	-	-	-	-	-	-	-	-	-	-	-
6.5%	1	1	-	-	-	-	-	-	-	1	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	9	9	8	1	1	-	-	-	-	-	-	-
7.1% to 7.4%	1	1	1	-	-	-	-	-	-	-	-	-
7.5%	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	33	32	19	2	-	2	-	-	-	5	6	1
Average interest rate (percent)	5.55	5.55	5.87	5.56	5.56	5.57	5.64	-	4.50	5.60	5.31	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	5,215	5,154	2,485	624	414	210	143	29	775	865	233	61
Real estate taxes included in payment	1,122	1,104	433	118	84	34	3	7	344	69	130	18
Monthly	1,069	1,052	423	105	78	27	3	7	334	55	125	17
Quarterly	11	10	4	2	-	2	-	-	1	3	-	1
Semiannual	14	14	1	5	2	-	-	-	-	5	3	-
Annual	12	12	3	3	1	-	-	-	3	5	1	-
Other	1	1	-	1	-	-	-	-	-	-	-	-
Not reporting frequency of payment	15	15	5	2	2	-	-	-	6	1	1	-
Real estate taxes not included in payment	3,857	3,815	1,987	481	312	169	138	22	411	728	98	42
Monthly	3,057	3,027	1,871	313	198	115	108	11	392	281	51	30
Quarterly	182	182	6	74	53	21	9	3	2	83	5	-
Semiannual	401	395	13	68	42	26	16	5	5	262	26	6
Annual	107	107	6	14	12	2	4	2	-	13	2	-
Other	24	24	4	5	3	2	-	-	11	19	4	6
Not reporting frequency of payment	86	80	37	17	4	3	1	1	-	-	-	-
Not reporting tax payment requirements	236	235	115	25	18	7	2	-	20	68	5	1
Monthly	163	162	105	10	7	3	1	-	20	25	1	1
Quarterly	7	7	-	1	1	-	1	-	-	4	1	-
Semiannual	34	34	-	10	8	2	-	-	-	24	-	-
Annual	7	7	-	-	-	-	-	-	-	5	2	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	24	24	10	4	2	2	-	-	-	9	1	-
No principal payments required	2,307	2,278	163	268	190	78	27	9	22	1,685	104	29
Monthly	355	350	140	54	38	16	6	2	15	116	17	5
Quarterly	256	251	5	53	41	12	2	1	-	181	9	5
Semiannual	1,403	1,390	14	136	98	38	15	4	7	1,143	66	13
Annual	219	217	-	13	7	6	4	2	-	187	11	2
Other	19	19	-	3	2	1	-	-	-	16	-	4
Not reporting frequency of payment	55	51	4	9	4	5	-	-	-	37	1	-
Not reporting principal payment requirements	358	227	43	32	24	8	6	4	19	95	28	181
Monthly	74	66	38	5	4	1	1	-	9	10	8	8
Quarterly	12	11	1	3	1	2	1	-	-	5	1	1
Semiannual	66	59	1	6	6	-	2	1	-	95	13	7
Annual	17	16	1	2	2	-	2	-	-	8	2	1
Other	4	3	1	2	2	-	-	-	-	-	-	1
Not reporting frequency of payment	185	72	6	14	9	5	-	2	10	36	4	113
No regular payments required	448	435	15	52	29	23	5	2	9	327	25	13

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	7,188	950	3,865	2,065	808	Reporting interest rate.....	7,686	1,049	3,607	2,247	783
Under \$500	493	57	287	82	67	Under 4.0%.....	71	8	28	28	7
\$500 to \$999	885	95	491	188	111	4.0% to 4.4%.....	155	40	51	49	15
\$1,000 to \$1,499	1,164	147	548	321	148	4.4% to 4.8%.....	1	-	1	-	-
\$1,500 to \$1,999	894	116	459	286	83	4.8% to 5.2%.....	908	370	486	44	53
\$2,000 to \$2,499	976	182	462	279	103	5.2% to 5.6%.....	3	-	2	1	-
\$2,500 to \$2,999	588	112	259	158	59	5.6% to 6.0%.....	1,616	155	652	635	174
\$3,000 to \$3,499	957	125	415	319	98	6.0% to 6.4%.....	2	-	1	1	-
\$3,500 to \$3,999	535	74	218	178	65	6.4% to 6.8%.....	91	12	86	36	7
\$4,000 to \$4,499	305	48	73	76	15	6.8% to 7.2%.....	-	-	-	-	-
\$4,500 to \$4,999	188	24	35	51	8	7.2% to 7.6%.....	4,799	458	2,370	1,445	525
\$5,000 to \$5,499	110	16	18	38	9	7.6% to 8.0%.....	1	-	-	1	-
\$5,500 to \$5,999	69	4	6	9	2	8.0% and over.....	-	-	-	-	-
\$6,000 to \$6,499	16	-	2	4	2	Average interest rate—(percent).....	5.55	5.24	5.60	5.61	5.61
\$6,500 to \$6,999	8	-	-	-	-						

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	5,448	3,488	800	2,540	148	1,960
Total first mortgage outstanding debt..... (dollars)	13,099,200	7,555,800	1,922,100	5,332,200	301,500	5,543,400
Total annual mortgage payment..... (dollars)	1,888,526	1,068,919	294,269	738,827	35,823	819,607
Average first mortgage outstanding debt..... (dollars)	2,404	2,166	2,403	2,099	2,037	2,328
Average value of property..... (dollars)	4,727	4,299	3,973	4,443	3,589	5,487
Average annual estimated rental value..... (dollars)	489	440	404	455	388	575
Average annual mortgage payment..... (dollars)	255	306	368	291	242	168
Percent which annual mortgage payment represents of—						
First mortgage debt	10.6	14.1	15.3	13.9	11.9	5.8
Value of property	5.4	7.1	9.3	6.5	6.7	8.0
Estimated annual rental value	52.2	69.6	91.1	64.0	62.4	28.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,888	3,066	784	2,164	118	272
Average first mortgage outstanding debt..... (dollars)	2,161	2,114	2,405	2,019	1,941	2,691
Average value of property..... (dollars)	4,181	4,181	3,967	4,231	3,402	4,740
Average annual estimated rental value..... (dollars)	432	425	404	456	369	507
Average annual mortgage payment..... (dollars)	301	311	372	293	241	188
Percent which annual mortgage payment represents of—						
First mortgage debt	13.9	14.7	15.5	14.5	12.4	6.8
Value of property	7.2	7.5	9.4	6.9	7.1	8.9
Estimated annual rental value	69.6	73.1	92.1	67.1	65.2	36.1
Monthly mortgage payment—						
Under \$10	368	248	10	214	24	120
\$10 to \$14	491	448	61	357	80	48
\$15 to \$19	485	450	114	322	14	35
\$20 to \$24	559	535	158	368	14	24
\$25 to \$29	439	417	121	286	10	22
\$30 to \$39	501	490	151	322	17	11
\$40 to \$49	242	235	74	158	3	7
\$50 to \$59	119	116	40	73	3	3
\$60 to \$74	74	71	31	38	2	3
\$75 to \$99	33	30	19	11	-	3
\$100 and over	27	26	10	15	1	1
Average monthly mortgage payment..... (dollars)	25.05	25.92	30.98	24.41	20.05	15.26
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,110	422	16	376	30	1,686
Average first mortgage outstanding debt..... (dollars)	2,789	2,543	-	2,564	-	2,850
Average value of property..... (dollars)	5,590	5,518	-	5,667	-	5,608
Average annual estimated rental value..... (dollars)	578	548	-	560	-	586
Average annual mortgage payment..... (dollars)	182	273	-	279	-	160
Percent which annual mortgage payment represents of—						
First mortgage debt	6.5	10.7	-	10.9	-	5.6
Value of property	3.3	4.9	-	4.9	-	2.9
Estimated annual rental value	31.6	49.8	-	49.9	-	27.3

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.....	109,453	69,268	40,351	58.3	28,917	16,767	23,398	37,445	14,206	37.9	23,239
COLOR OF OCCUPANTS											
White.....	-	65,875	38,841	59.0	27,034	-	-	36,053	13,897	38.5	22,156
Nonwhite.....	-	3,393	1,510	44.5	1,883	-	-	1,392	309	22.2	1,083
TYPE OF STRUCTURE											
1-family.....	94,253	57,068	36,256	63.5	20,832	14,493	22,672	34,124	12,883	37.8	21,241
Other.....	15,200	12,180	4,095	33.6	8,085	2,294	786	3,321	1,323	39.6	1,998
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	92,446	56,211	35,833	63.7	20,378	13,923	22,312	33,909	12,799	37.7	21,110
Under \$5.....	2,625	2,003	1,264	63.1	739	262	360	1,088	94	8.6	994
\$5 to \$9.....	9,245	6,355	3,050	48.0	3,305	1,133	1,757	2,763	504	18.2	2,259
\$10 to \$14.....	14,464	9,402	4,516	48.0	4,886	1,457	3,605	4,228	1,187	28.9	3,041
\$15 to \$19.....	11,726	8,042	4,087	50.8	3,955	1,048	2,636	3,234	1,352	35.3	2,482
\$20 to \$24.....	11,170	7,279	4,657	64.0	2,622	1,157	2,734	4,430	1,658	37.4	2,772
\$25 to \$29.....	10,514	6,322	4,077	64.5	2,245	1,429	2,763	3,937	1,715	43.6	2,222
\$30 to \$39.....	12,579	7,851	6,074	77.4	1,777	1,622	3,106	5,865	2,639	45.0	3,226
\$40 to \$49.....	6,432	3,693	3,234	87.6	459	911	1,828	3,112	1,449	46.6	1,663
\$50 to \$59.....	4,101	2,375	2,144	90.3	231	696	1,080	2,070	954	45.1	1,116
\$60 to \$74.....	2,865	1,413	1,326	93.8	87	528	924	1,283	645	50.3	638
\$75 to \$99.....	1,947	759	722	95.1	37	587	601	675	385	57.0	290
\$100 and over.....	4,778	717	682	95.1	35	3,093	968	629	287	45.6	342
Median monthly rent.....(dollars).....	23.15	21.06	24.92	-	16.09	32.43	24.62	25.28	29.32	-	22.63

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	
Mortgaged properties.....	14,206	13,467	578	899	1,038	1,315	1,218	2,662	1,736	1,481	1,240	674	403	108	70	739
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	13,346	12,624	499	820	957	1,219	1,130	2,501	1,673	1,408	1,193	651	378	103	63	722
Average interest rate.....(%).....	5.65	5.65	5.73	5.74	5.71	5.71	5.73	5.67	5.62	5.62	5.56	5.54	5.49	5.49	-	5.66
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	13,727	13,003	545	871	1,004	1,266	1,175	2,584	1,591	1,426	1,199	653	381	104	65	724
Building and loan association.....	4,366	4,142	121	303	347	452	439	920	540	444	301	156	82	16	11	224
Commercial bank.....	1,204	1,143	37	49	51	68	79	193	128	133	159	115	82	24	22	61
Savings bank.....	451	422	10	26	31	41	35	99	46	43	39	28	17	3	3	29
Life insurance company.....	25	25	-	-	2	1	-	3	3	1	-	5	3	1	-	-
Mortgage company.....	105	100	4	7	8	16	7	20	9	10	8	6	4	1	-	5
Home Owners' Loan Corporation.....	808	774	13	23	52	71	72	151	124	96	78	51	28	10	3	34
Individual.....	6,185	5,830	319	410	480	566	501	1,108	770	628	558	264	146	44	20	385
Other.....	603	567	47	58	38	51	42	90	71	69	55	28	19	5	3	36
Reporting debt and value.....	12,987	12,304	484	783	931	1,165	1,129	2,469	1,631	1,382	1,170	628	367	103	62	683
JUNIOR MORTGAGE																
First mortgage only.....	418	394	12	23	31	51	37	84	45	46	29	19	12	2	1	24
First and junior mortgage.....	362	326	6	16	22	21	19	56	46	43	36	28	24	3	6	36
With 1st mtg.; not rptg. on junior.....	12,207	11,584	466	744	878	1,093	1,073	2,329	1,540	1,291	1,105	581	331	98	55	623
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	3,539	3,403	461	590	531	490	338	548	213	134	68	22	12	1	-	186
\$1,000 to \$1,499.....	2,213	2,104	28	164	266	320	269	505	254	171	85	32	12	3	-	109
\$1,500 to \$1,999.....	1,785	1,721	-	29	114	230	259	475	247	188	114	47	15	2	1	64
\$2,000 to \$2,499.....	1,707	1,602	-	-	20	115	170	450	328	249	161	72	28	7	2	105
\$2,500 to \$2,999.....	1,027	967	-	-	-	10	87	267	216	171	130	47	33	5	1	60
\$3,000 to \$3,999.....	1,441	1,330	-	-	-	-	11	214	291	298	306	136	56	14	4	111
\$4,000 to \$4,999.....	631	591	-	-	-	-	-	10	75	130	184	121	53	12	6	40
\$5,000 to \$5,999.....	336	315	-	-	-	-	-	-	7	34	91	96	63	15	9	21
\$6,000 to \$7,499.....	179	161	-	-	-	-	-	-	-	7	28	46	51	23	6	18
\$7,500 to \$9,999.....	71	62	-	-	-	-	-	-	-	-	3	9	32	10	8	9
\$10,000 to \$14,999.....	39	34	-	-	-	-	-	-	-	-	-	-	12	11	11	5
\$15,000 to \$19,999.....	12	8	-	-	-	-	-	-	-	-	-	-	-	-	8	4
\$20,000 and over.....	7	6	-	-	-	-	-	-	-	-	-	-	-	-	6	1
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	58,853	49,533	303	854	1,478	2,467	2,874	7,943	6,793	7,028	7,446	5,076	3,950	1,612	1,710	3,820
Average value.....(dollars).....	4,108	4,026	627	1,091	1,587	2,117	2,545	3,217	4,165	5,095	6,384	8,083	10,763	15,648	-	5,593
Debt on first & jr. mtgs.....(thous.).....	25,036	23,402	191	515	805	1,261	1,515	3,991	3,331	3,262	3,420	2,213	1,647	549	704	1,634
Percent of value of property.....	46.9	47.2	63.0	60.3	54.5	51.1	52.7	50.2	49.0	46.4	45.9	43.6	41.7	34.1	-	42.8
Average debt.....(dollars).....	1,928	1,902	395	657	855	1,082	1,342	1,616	2,042	2,360	2,923	3,523	4,469	5,329	-	2,392
Debt on first mtgs.....(thousands).....	24,665	23,077	190	510	796	1,251	1,507	3,951	3,288	3,204	3,374	2,172	1,603	546	685	1,568
Percent of value of property.....	46.2	46.6	62.6	59.8	55.9	50.7	52.4	49.7	48.4	45.6	45.3	42.8	40.6	33.9	-	41.6
Average debt.....(dollars).....	1,899	1,876	392	652	855	1,074	1,334	1,600	2,016	2,318	2,884	3,459	4,367	5,304	-	2,324

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	14,206	13,727	4,366	1,655	1,204	451	25	105	808	6,165	603	479
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,346	13,114	4,118	1,601	1,158	443	25	101	808	5,903	558	232
Average interest rate (percent)	5.65	5.66	5.94	5.66	5.63	5.73	-	5.70	4.50	5.64	5.37	5.51
Reporting debt and value	12,987	12,680	3,975	1,527	1,114	413	22	95	751	5,782	528	307
Percent distribution	-	100.0	31.3	12.0	8.8	3.3	0.2	0.7	5.9	45.6	4.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,987	12,680	3,975	1,527	1,114	413	22	95	751	5,782	528	307
First mortgage only	418	412	118	37	19	18	-	2	16	215	24	6
First and junior mortgage	352	336	117	46	36	10	-	3	23	137	10	26
With first mortgage; not reporting on junior mortgage	12,207	11,932	3,740	1,444	1,059	385	22	90	712	5,430	494	275
1-family properties	12,304	12,012	3,774	1,443	1,058	385	22	90	720	5,468	495	292
First mortgage only	394	388	112	36	18	18	-	2	14	203	21	6
First and junior mortgage	326	305	101	43	33	10	-	3	23	126	9	21
With first mortgage; not reporting on junior mortgage	11,584	11,319	3,561	1,364	1,007	357	22	85	683	5,139	465	265
2- to 4-family properties	683	668	201	84	56	28	-	5	31	314	33	15
First mortgage only	24	24	6	1	1	-	-	-	2	12	3	-
First and junior mortgage	36	31	16	3	3	-	-	-	-	11	1	5
With first mortgage; not reporting on junior mortgage	623	613	179	80	52	28	-	5	29	291	29	10
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,987	12,680	3,975	1,527	1,114	413	22	95	751	5,782	528	307
Value of property (dollars)	53,353,400	51,994,300	14,810,600	8,185,800	6,341,400	1,824,400	200,400	363,400	3,888,400	22,914,100	2,151,600	1,359,100
Average value (dollars)	4,108	4,100	3,728	5,348	5,692	4,417	-	-	4,512	3,963	4,075	4,427
Debt on first and junior mortgages (dollars)	25,036,000	24,343,800	6,894,200	3,668,600	2,862,700	805,900	105,800	208,600	1,876,100	10,503,100	1,087,400	692,200
Percent of value of property	46.9	46.8	46.5	44.9	45.1	44.2	-	-	55.4	45.8	50.5	50.9
Average debt (dollars)	1,928	1,920	1,734	2,402	2,570	1,951	-	-	2,498	1,817	2,059	2,255
Debt on first mortgages (dollars)	24,664,900	24,001,700	6,792,700	3,623,900	2,825,800	797,100	105,800	206,100	1,858,700	10,345,900	1,069,600	663,200
Percent distribution	-	100.0	28.3	15.1	11.8	3.3	0.4	0.9	7.7	43.1	4.5	-
Percent of value of property	46.2	46.2	45.9	44.4	44.5	43.7	-	-	54.9	45.2	49.7	48.8
Average debt (dollars)	1,899	1,893	1,709	2,373	2,537	1,930	-	-	2,475	1,789	2,026	2,160
1-family properties	12,304	12,012	3,774	1,443	1,058	385	22	90	720	5,468	495	292
Value of property (dollars)	49,533,200	48,269,600	13,880,700	7,559,600	5,923,500	1,636,100	200,400	338,900	3,224,700	21,095,400	1,989,900	1,263,600
Average value (dollars)	4,026	4,018	3,673	5,239	5,599	4,250	-	-	4,479	3,856	4,020	4,327
Debt on first and junior mortgages (dollars)	23,402,000	22,758,700	6,489,000	3,441,300	2,717,800	723,500	105,800	184,400	1,775,100	9,751,400	1,011,700	643,300
Percent of value of property	47.2	47.1	46.8	45.5	45.9	44.2	-	-	55.0	46.2	50.8	50.9
Average debt (dollars)	1,902	1,895	1,719	2,385	2,569	1,879	-	-	2,465	1,783	2,044	2,203
Debt on first mortgages (dollars)	23,077,400	22,457,200	6,399,900	3,401,100	2,686,400	714,700	105,800	181,900	1,757,700	9,616,300	994,500	620,200
Percent of value of property	46.6	46.5	46.2	45.0	45.4	43.7	-	-	54.5	45.6	50.0	49.1
Average debt (dollars)	1,876	1,870	1,696	2,357	2,539	1,856	-	-	2,441	1,759	2,009	2,124
2- to 4-family properties	683	668	201	84	56	28	-	5	31	314	33	15
Value of property (dollars)	3,820,200	3,724,700	949,900	606,200	417,900	188,300	-	24,500	163,700	1,818,700	161,700	95,500
Average value (dollars)	5,593	5,576	4,726	-	-	-	-	-	-	5,792	-	-
Debt on first and junior mortgages (dollars)	1,634,000	1,585,100	405,200	227,300	144,900	82,400	-	24,200	101,000	751,700	75,700	48,900
Percent of value of property	42.8	42.6	42.7	-	-	-	-	-	41.3	-	-	-
Average debt (dollars)	2,392	2,373	2,016	-	-	-	-	-	2,394	-	-	-
Debt on first mortgages (dollars)	1,567,500	1,544,500	392,800	221,800	139,400	82,400	-	24,200	101,000	729,600	75,100	43,000
Percent of value of property	41.6	41.5	41.4	-	-	-	-	-	40.1	-	-	-
Average debt (dollars)	2,324	2,312	1,954	-	-	-	-	-	2,324	-	-	-

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	13,467	13,003	4,142	1,565	1,143	422	25	100	774	5,830	567	454
RACE OF OCCUPANTS												
White	13,166	12,716	4,030	1,540	1,127	413	25	96	759	5,712	554	450
Negro	293	279	111	23	14	9	-	4	14	114	13	14
Other nonwhite	8	8	1	2	2	-	-	-	1	4	-	-
YEAR BUILT												
Reporting year built	12,935	12,490	3,994	1,499	1,085	414	25	97	753	5,576	546	445
1930 to 1940	3,701	3,559	1,090	549	426	123	12	42	184	1,481	201	142
1920 to 1929	3,938	3,818	1,395	367	258	109	10	33	355	1,516	142	120
1910 to 1919	1,378	1,329	388	169	114	55	1	8	88	607	68	49
1900 to 1909	945	914	287	121	88	33	-	3	43	426	34	31
1880 to 1899	1,305	1,258	414	104	64	40	1	5	39	645	50	47
1879 or earlier	1,658	1,612	420	189	135	54	1	6	44	901	51	56

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	13,467	13,003	4,142	1,565	1,143	422	25	100	774	5,830	567	464
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	12,330	12,036	3,780	1,445	1,060	385	22	90	721	5,482	496	294
Under \$500	1,292	1,263	369	139	96	43	-	12	22	648	73	29
\$500 to \$999	2,156	2,108	711	219	141	78	3	12	65	1,023	74	48
\$1,000 to \$1,499	2,141	2,079	735	186	130	56	-	15	105	970	68	62
\$1,500 to \$1,999	1,717	1,689	610	165	120	45	1	12	117	721	63	28
\$2,000 to \$2,499	1,615	1,584	491	181	127	54	-	12	125	722	52	31
\$2,500 to \$2,999	962	937	309	133	99	34	3	7	72	372	41	25
\$3,000 to \$3,999	1,314	1,281	352	166	130	36	2	9	96	593	63	33
\$4,000 to \$4,999	572	552	120	111	89	22	4	4	65	215	33	20
\$5,000 to \$5,999	304	295	53	78	70	8	2	4	22	120	16	9
\$6,000 to \$6,999	156	153	19	34	28	6	5	1	23	65	6	3
\$7,000 to \$7,999	59	56	5	21	19	2	-	2	4	19	5	3
\$8,000 to \$8,999	28	27	2	9	8	1	1	-	2	12	1	1
\$9,000 to \$9,999	8	7	3	1	1	-	1	-	1	-	1	1
\$10,000 to \$10,999	8	7	3	1	1	-	1	-	1	-	1	1
\$11,000 to \$11,999	8	7	3	1	1	-	1	-	1	-	1	1
\$12,000 to \$12,999	8	7	3	1	1	-	1	-	1	-	1	1
\$13,000 to \$13,999	8	7	3	1	1	-	1	-	1	-	1	1
\$14,000 to \$14,999	8	7	3	1	1	-	1	-	1	-	1	1
\$15,000 to \$15,999	8	7	3	1	1	-	1	-	1	-	1	1
\$16,000 to \$16,999	8	7	3	1	1	-	1	-	1	-	1	1
\$17,000 to \$17,999	8	7	3	1	1	-	1	-	1	-	1	1
\$18,000 to \$18,999	8	7	3	1	1	-	1	-	1	-	1	1
\$19,000 to \$19,999	8	7	3	1	1	-	1	-	1	-	1	1
\$20,000 and over	6	5	1	2	2	-	-	-	-	2	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,624	12,405	3,901	1,512	1,098	414	25	96	774	5,572	525	219
Under 4.0%	99	98	11	13	10	3	-	-	-	64	10	1
4.0% to 4.4%	288	281	23	18	14	4	-	4	-	184	52	7
4.4% to 4.8%	1	1	-	-	-	-	-	1	-	-	-	-
4.8% to 5.2%	913	901	19	27	22	5	-	3	774	45	33	12
5.2% to 5.6%	-	-	-	-	-	-	-	-	-	-	-	-
5.6% to 6.0%	2,254	2,190	275	409	316	93	13	19	-	1,329	145	64
6.0% to 6.4%	3	3	1	1	1	-	-	-	-	1	-	-
6.4% to 6.8%	201	188	32	51	42	9	2	4	-	66	31	13
6.8% to 7.2%	-	-	-	-	-	-	-	-	-	-	-	-
7.2% to 7.6%	8,724	8,604	3,452	978	693	295	10	63	-	3,853	248	120
7.6% to 8.0%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% to 8.4%	-	-	-	-	-	-	-	-	-	-	-	-
8.4% to 8.8%	38	38	9	10	6	4	-	1	-	16	2	-
8.8% to 9.2%	2	2	2	-	-	-	-	-	-	-	-	-
9.2% to 9.6%	30	28	23	1	1	-	-	-	-	3	1	2
9.6% to 10.0%	-	-	-	-	-	-	-	-	-	-	-	-
10.0% to 10.4%	-	-	-	-	-	-	-	-	-	-	-	-
10.4% to 10.8%	9	9	6	-	-	-	-	-	-	3	-	-
10.8% to 11.2%	-	-	-	-	-	-	-	-	-	-	-	-
11.2% to 11.6%	-	-	-	-	-	-	-	-	-	-	-	-
11.6% to 12.0%	62	62	48	4	3	1	-	1	-	6	3	-
12.0% and over	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.65	5.66	5.94	5.66	5.63	5.73	-	-	4.50	5.64	5.37	5.49
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	8,144	7,989	3,835	1,056	761	295	20	85	730	1,860	403	155
Real estate taxes included in payment	1,305	1,252	421	242	193	49	4	19	293	137	136	53
Monthly	1,219	1,171	407	225	179	56	4	19	284	101	131	49
Quarterly	15	15	1	6	5	1	-	-	1	7	-	-
Semiannual	30	30	2	8	7	1	-	-	-	17	3	-
Annual	10	9	-	2	1	1	-	-	-	7	-	1
Other	5	4	1	1	1	-	-	-	-	2	-	1
Not reporting frequency of payment	26	23	10	-	-	-	-	-	8	3	2	3
Real estate taxes not included in payment	6,589	6,499	3,307	792	551	241	16	64	421	1,643	256	90
Monthly	5,107	5,042	3,172	495	337	158	10	47	399	733	186	65
Quarterly	335	330	13	139	99	40	2	7	1	158	10	5
Semiannual	694	686	16	104	77	27	3	9	8	504	42	8
Annual	236	234	7	28	17	11	-	4	-	188	12	2
Other	45	44	18	6	4	2	-	-	1	17	2	1
Not reporting frequency of payment	172	163	81	20	17	3	1	1	8	48	4	9
Not reporting tax payment requirements	250	238	107	22	17	5	-	2	16	80	11	12
Monthly	180	170	97	17	13	4	-	2	14	35	5	10
Quarterly	13	12	-	3	2	1	-	-	-	9	-	1
Semiannual	31	30	2	2	2	-	-	-	-	21	5	1
Annual	12	12	-	-	-	-	-	-	-	12	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	14	14	8	-	-	-	-	-	2	3	1	-
No principal payments required	3,725	3,673	202	396	291	105	4	10	29	2,920	112	52
Monthly	529	521	173	75	52	23	-	1	22	223	27	8
Quarterly	359	354	4	109	78	31	-	1	-	229	11	5
Semiannual	2,137	2,111	11	159	118	41	3	5	5	1,875	53	26
Annual	561	553	3	32	27	5	1	3	-	496	18	8
Other	35	35	4	7	6	1	-	-	-	24	-	-
Not reporting frequency of payment	104	99	7	14	10	4	-	-	2	73	3	5
Not reporting principal payment requirements	619	389	62	52	47	5	1	1	11	228	14	230
Monthly	114	95	64	10	10	-	-	-	3	15	3	19
Quarterly	28	25	2	8	8	-	-	-	1	13	1	3
Semiannual	124	113	4	16	13	3	-	1	1	90	3	11
Annual	53	52	-	3	2	1	1	-	-	47	1	1
Other	7	7	-	1	1	-	-	-	-	6	-	-
Not reporting frequency of payment	293	97	14	14	13	1	-	-	6	57	6	196
No regular payments required	979	952	23	61	44	17	-	4	4	822	36	27

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.....	12,380	1,181	6,078	3,528	1,548	Reporting interest rate.....	12,624	1,243	6,297	3,651	1,488
Under \$500.....	1,292	57	665	320	250	Under 4.0%.....	99	8	58	25	18
\$500 to \$999.....	2,156	123	1,099	613	322	4.0% to 4.4%.....	288	11	139	94	44
\$1,000 to \$1,499.....	2,141	156	1,088	636	266	4.4% to 4.8%.....	1	1	-	-	-
\$1,500 to \$1,999.....	1,717	147	928	464	178	4.8% to 5.2%.....	913	340	478	54	41
\$2,000 to \$2,499.....	1,615	177	761	509	168	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999.....	962	124	470	264	104	5.6% to 6.0%.....	2,254	242	884	812	316
\$3,000 to \$3,999.....	1,314	188	588	401	142	6.0% to 6.4%.....	3	-	1	1	1
\$4,000 to \$4,999.....	572	108	256	140	68	6.4% to 6.8%.....	201	68	71	47	20
\$5,000 to \$5,999.....	304	51	122	101	30	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499.....	156	27	65	50	14	7.2% to 7.6%.....	8,724	568	4,591	2,585	980
\$7,500 to \$9,999.....	59	15	22	18	4	7.6% to 8.0%.....	-	-	-	-	-
\$10,000 to \$14,999.....	28	6	11	10	1	8.0% and over.....	38	3	11	17	7
\$15,000 to \$19,999.....	8	2	6	-	-	Average interest rate... (percent).....	2	-	2	-	-
\$20,000 and over.....	6	-	2	3	1		30	4	16	3	7
							9	-	6	2	1
							-	-	-	-	-
							62	8	45	11	3
							5.65	5.34	5.70	5.69	5.66

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	9,119	5,847	993	4,699	155	3,272
Total first mortgage outstanding debt.....(dollars)	17,389,800	11,259,500	2,524,000	8,509,700	225,800	6,130,300
Total annual mortgage payment.....(dollars)	1,982,391	1,616,189	366,897	1,212,585	36,657	366,252
Average first mortgage outstanding debt.....(dollars)	1,907	1,926	2,542	1,811	1,457	1,874
Average value of property.....(dollars)	4,047	3,955	4,637	3,839	3,099	4,211
Average annual estimated rental value.....(dollars)	392	386	434	377	388	402
Average annual mortgage payment.....(dollars)	217	276	369	258	236	112
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	14.4	14.5	14.2	16.2	6.0
Value of property	5.4	7.0	8.0	6.7	7.6	2.7
Estimated annual rental value	55.5	71.6	85.1	68.4	69.9	27.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,478	5,035	960	3,952	128	443
Average first mortgage outstanding debt.....(dollars)	1,908	1,906	2,560	1,762	1,411	1,936
Average value of property.....(dollars)	3,843	3,847	4,622	3,684	3,045	3,790
Average annual estimated rental value.....(dollars)	378	378	438	365	337	377
Average annual mortgage payment.....(dollars)	271	282	372	261	242	144
Percent which annual mortgage payment represents of—						
First mortgage debt	14.2	14.8	14.5	14.8	17.2	7.4
Value of property	7.0	7.3	8.0	7.1	7.9	3.8
Estimated annual rental value	71.7	74.6	85.9	71.5	71.9	38.0
Monthly mortgage payment—						
Under \$10.....	741	524	22	487	15	217
\$10 to \$14.....	1,031	904	89	783	32	127
\$15 to \$19.....	848	802	128	650	24	46
\$20 to \$24.....	850	828	147	650	26	27
\$25 to \$29.....	630	614	129	474	11	16
\$30 to \$39.....	796	791	252	529	10	5
\$40 to \$49.....	308	305	103	199	3	8
\$50 to \$59.....	132	132	38	94	-	-
\$60 to \$74.....	72	72	24	48	-	-
\$75 to \$99.....	30	29	14	15	-	1
\$100 and over.....	40	39	14	23	2	1
Average monthly mortgage payment.....(dollars)	22.56	23.49	30.97	21.77	20.16	11.96
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,641	3,612	38	747	32	2,829
Average first mortgage outstanding debt.....(dollars)	1,905	2,049	-	2,066	-	1,864
Average value of property.....(dollars)	4,353	4,618	-	4,655	-	4,277
Average annual estimated rental value.....(dollars)	413	438	-	440	-	406
Average annual mortgage payment.....(dollars)	137	243	-	241	-	107
Percent which annual mortgage payment represents of—						
First mortgage debt	7.2	11.8	-	11.7	-	5.7
Value of property	3.2	5.3	-	5.2	-	2.5
Estimated annual rental value	38.2	55.4	-	54.8	-	26.4

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 CAMDEN: 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	31,440	30,478	11,354	37.3	19,124	938	24	10,254	3,600	35.1	6,654
1930: Private families reporting tenure	-	27,301	13,592	49.8	13,709	-	-	-	-	-	-
1920: All families reporting tenure	-	26,219	10,628	40.5	15,591	-	-	10,580	7,088	66.8	3,492
Dwelling units: 1940	31,440	30,478	11,354	37.3	19,124	938	24	10,254	3,600	35.1	6,654
COLOR OF OCCUPANTS											
White	-	27,289	10,925	40.0	16,364	-	-	9,875	3,498	35.4	6,377
Nonwhite	-	3,189	429	13.5	2,760	-	-	379	102	26.9	277
TYPE OF STRUCTURE											
1-family	23,140	22,429	9,127	40.7	13,302	691	20	8,684	2,945	33.9	5,739
Other	8,300	8,049	2,227	27.7	5,822	247	4	1,570	655	41.7	915
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	22,972	22,308	9,036	40.5	13,272	650	14	8,645	2,933	33.9	5,712
Under \$5	153	140	80	57.1	60	13	-	79	6	-	73
\$5 to \$9	505	478	133	28.1	340	31	1	118	25	21.2	98
\$10 to \$14	2,781	2,632	515	19.6	2,117	99	-	478	112	23.4	366
\$15 to \$19	4,686	4,484	1,132	25.2	3,352	149	3	1,073	311	29.0	762
\$20 to \$24	5,050	4,948	1,384	39.1	3,014	97	5	1,866	603	32.3	1,263
\$25 to \$29	4,792	4,680	2,060	44.0	2,620	112	-	1,987	686	34.5	1,301
\$30 to \$39	3,747	3,639	2,188	60.1	1,451	103	5	2,102	825	39.2	1,277
\$40 to \$49	897	817	606	74.2	211	20	-	579	204	35.2	375
\$50 to \$59	291	287	230	80.1	57	4	-	218	101	46.3	117
\$60 to \$74	144	128	95	74.2	33	16	-	88	43	-	45
\$75 to \$99	60	59	46	-	13	1	-	42	14	-	28
\$100 and over	26	21	17	-	4	5	-	15	3	-	12
Median monthly rent (dollars)	22.98	22.96	26.26	-	20.77	21.20	-	26.28	27.48	-	25.65

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 CAMDEN: 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.....	3,600	3,354	86	146	412	691	615	840	302	156	95	27	17	6	7	4	246
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	3,266	3,042	29	126	370	628	570	764	272	145	84	24	15	6	7	2	224
Average interest rate.....(%)	5.66	5.66	-	5.67	5.75	5.65	5.68	5.67	5.62	5.54	-	-	-	-	-	-	5.67
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	3,458	3,220	29	139	387	666	595	809	294	131	92	25	17	6	7	3	238
Building and loan association.....	1,526	1,423	16	67	180	337	263	356	108	50	31	8	5	1	-	-	103
Commercial bank.....	145	135	-	2	13	12	18	44	24	8	8	4	1	1	1	-	10
Savings bank.....	101	95	-	2	8	16	17	17	15	11	5	1	1	1	1	-	6
Life insurance company.....	140	131	1	-	8	13	30	42	19	6	7	1	2	1	1	-	9
Mortgage company.....	114	109	1	5	16	16	31	20	8	7	5	-	-	-	-	-	5
Home Owners' Loan Corporation.....	350	329	3	10	41	67	52	85	34	22	11	2	1	1	1	-	21
Individual.....	859	790	8	43	91	169	149	183	67	40	20	9	4	2	2	3	69
Other.....	223	208	-	10	30	36	35	62	19	7	-	-	-	-	-	-	15
Reporting debt and value.....	3,130	2,922	26	120	354	616	554	743	258	133	73	18	15	5	7	-	208
JUNIOR MORTGAGE																	
First mortgage only.....	55	62	1	4	13	13	8	12	4	3	2	2	-	-	-	-	3
First and junior mortgage.....	54	51	-	1	9	8	5	15	4	5	4	-	-	-	-	-	3
With 1st mtg.; not rptg. on junior.....	3,011	2,809	25	115	332	595	541	716	250	125	67	16	15	5	7	-	202
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	717	687	24	76	130	165	117	122	39	7	4	2	-	-	1	-	30
\$1,000 to \$1,499.....	803	760	2	42	154	195	137	168	44	12	5	1	-	-	-	-	43
\$1,500 to \$1,999.....	643	608	-	2	59	177	147	150	40	22	8	1	1	-	1	-	35
\$2,000 to \$2,499.....	505	458	-	-	11	66	111	178	43	38	7	2	1	-	1	-	47
\$2,500 to \$2,999.....	188	175	-	-	-	13	35	71	27	16	6	4	1	2	-	-	13
\$3,000 to \$3,999.....	173	122	-	-	-	-	7	49	50	22	18	1	5	-	-	-	21
\$4,000 to \$4,999.....	49	40	-	-	-	-	-	5	14	5	11	2	1	-	-	-	9
\$5,000 to \$5,999.....	29	23	-	-	-	-	-	-	1	10	10	1	1	-	1	-	6
\$6,000 to \$7,499.....	9	9	-	-	-	-	-	-	-	1	3	2	1	1	1	-	-
\$7,500 to \$9,999.....	8	6	-	-	-	-	-	-	-	-	1	2	3	-	-	-	2
\$10,000 to \$14,999.....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
\$20,000 and over.....	3	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	9,476	8,623	18	142	583	1,237	1,428	2,374	1,076	673	468	150	166	80	183	-	853
Average value.....(dollars)	3,027	2,951	-	1,183	1,646	2,090	2,577	3,195	4,172	5,062	-	-	-	-	-	-	4,101
Debt on first and jr. mtgs.(thous.).....	5,063	4,613	14	95	375	777	815	1,238	520	322	237	64	73	22	62	-	450
Percent of value of property.....	53.4	53.5	-	67.1	64.3	60.3	57.1	52.2	48.3	47.8	-	-	-	-	-	-	52.8
Average debt.....(dollars)	1,618	1,579	-	793	1,056	1,261	1,471	1,666	2,015	2,420	-	-	-	-	-	-	2,153
Debt on first mtgs.....(thousands)	5,028	4,579	14	95	371	772	812	1,230	516	317	231	64	73	22	62	-	449
Percent of value of property.....	53.1	53.1	-	66.9	63.6	60.0	56.9	51.8	47.9	47.1	-	-	-	-	-	-	52.6
Average debt.....(dollars)	1,606	1,567	-	792	1,047	1,253	1,466	1,655	2,000	2,386	-	-	-	-	-	-	2,158

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 CAMDEN: 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	3,600	3,458	1,526	246	145	101	140	114	350	859	223	142
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,266	3,211	1,411	233	138	95	130	110	350	807	170	55
Average interest rate (percent)	5.66	5.65	5.94	5.57	5.46	-	5.79	5.73	4.50	5.66	5.63	-
Reporting debt and value	3,130	3,049	1,350	219	130	89	118	100	308	769	185	81
Percent distribution	-	100.0	44.3	7.2	4.3	2.9	3.9	3.3	10.1	25.2	6.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,130	3,049	1,350	219	130	89	118	100	308	769	185	81
First mortgage only	65	56	28	-	-	-	1	1	10	16	-	9
First and junior mortgage	54	50	28	2	2	-	-	1	2	13	4	4
With first mortgage; not reporting on junior mortgage	3,011	2,943	1,294	217	128	89	117	98	296	740	181	68
1-family properties	2,922	2,845	1,264	206	123	83	111	96	289	706	173	77
First mortgage only	62	54	26	-	-	-	1	1	10	16	-	8
First and junior mortgage	51	47	27	2	2	-	-	1	2	12	3	4
With first mortgage; not reporting on junior mortgage	2,809	2,744	1,211	204	121	83	110	94	277	678	170	65
2- to 4-family properties	208	204	86	13	7	6	7	4	19	63	12	4
First mortgage only	3	2	2	-	-	-	-	-	-	-	-	1
First and junior mortgage	3	3	1	-	-	-	-	-	-	1	1	-
With first mortgage; not reporting on junior mortgage	202	199	83	13	7	6	7	4	19	62	11	3
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,130	3,049	1,350	219	130	89	118	100	308	769	185	81
Value of property (dollars)	9,475,700	9,258,900	3,798,100	813,800	457,900	355,400	448,800	279,100	956,700	2,376,900	586,500	216,800
Average value (dollars)	3,027	3,037	2,813	3,714	3,522	-	3,799	2,791	3,106	3,091	3,170	-
Debt on first and junior mortgages (dollars)	5,062,800	4,924,600	1,929,200	467,600	265,100	202,500	261,800	145,100	557,800	1,236,000	327,100	138,200
Percent of value of property	53.4	53.2	50.8	57.5	57.9	-	58.4	52.0	58.3	52.0	55.8	-
Average debt (dollars)	1,613	1,615	1,429	2,135	2,039	-	2,219	1,451	1,811	1,607	1,768	-
Debt on first mortgages (dollars)	5,027,500	4,892,900	1,915,200	465,400	263,900	202,500	261,800	144,800	557,100	1,222,300	325,900	134,600
Percent distribution	-	100.0	99.1	97.5	5.4	4.1	5.4	3.0	11.4	25.0	6.6	-
Percent of value of property	53.1	52.8	50.4	57.3	57.6	-	58.4	51.9	58.2	51.4	55.5	-
Average debt (dollars)	1,605	1,605	1,419	2,130	2,030	-	2,219	1,448	1,809	1,589	1,758	-
1-family properties	2,922	2,845	1,264	206	123	83	111	96	289	706	173	77
Value of property (dollars)	8,622,700	8,422,300	3,520,900	752,600	433,700	318,900	396,300	267,400	888,400	2,078,200	518,500	200,400
Average value (dollars)	2,951	2,960	2,786	3,653	3,526	-	3,570	-	3,074	2,944	2,997	-
Debt on first and junior mortgages (dollars)	4,612,800	4,499,000	1,785,200	430,700	252,100	178,600	233,200	138,100	519,400	1,101,100	281,300	123,800
Percent of value of property	53.5	53.3	50.7	57.2	58.1	-	58.8	-	58.5	53.0	54.3	-
Average debt (dollars)	1,579	1,578	1,412	2,091	2,050	-	2,101	-	1,797	1,560	1,626	-
Debt on first mortgages (dollars)	4,578,700	4,458,500	1,771,800	429,500	250,900	178,600	233,200	137,800	518,700	1,087,900	279,600	120,200
Percent of value of property	53.1	52.9	50.3	57.1	57.9	-	58.8	-	58.4	52.3	53.9	-
Average debt (dollars)	1,567	1,567	1,402	2,085	2,040	-	2,101	-	1,795	1,541	1,616	-
2- to 4-family properties	208	204	86	13	7	6	7	4	19	63	12	4
Value of property (dollars)	853,000	836,600	277,200	60,700	24,200	36,500	52,000	11,700	68,300	298,700	68,000	16,400
Average value (dollars)	4,101	4,101	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	450,000	435,600	144,000	36,900	13,000	23,900	28,600	7,000	38,400	134,900	45,800	14,400
Percent of value of property	52.8	52.1	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,133	2,135	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	448,800	434,400	143,400	36,900	13,000	23,900	28,600	7,000	38,400	134,400	45,700	14,400
Percent of value of property	52.6	51.9	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,158	2,129	-	-	-	-	-	-	-	-	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF CAMDEN: 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	3,354	3,220	1,423	230	135	95	131	109	329	790	208	134
RACE OF OCCUPANTS												
White	3,261	3,134	1,370	228	134	94	131	106	321	775	203	127
Negro	92	85	53	2	1	1	-	3	8	14	5	7
Other nonwhite	1	1	-	-	-	-	-	-	-	1	-	-
YEAR BUILT												
Reporting year built	3,240	3,120	1,383	225	134	91	127	108	319	771	187	120
1930 to 1940	52	51	21	8	8	-	3	1	4	9	5	1
1920 to 1929	667	658	255	48	37	11	69	38	74	140	34	9
1910 to 1919	1,014	988	452	74	49	25	44	30	100	220	68	26
1900 to 1909	677	635	285	42	18	24	4	21	56	190	37	42
1880 to 1899	647	609	293	38	15	23	3	14	64	161	36	38
1879 or earlier	183	179	77	15	7	8	4	4	21	51	7	4

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF CAMDEN: 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.....	3,854	3,220	1,423	230	135	95	131	109	329	790	208	134
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	2,925	2,848	1,264	206	123	83	111	96	289	709	173	77
Under \$500.....	162	157	83	9	3	6	3	7	6	40	9	5
\$500 to \$999.....	532	522	267	24	10	14	7	19	23	156	26	10
\$1,000 to \$1,999.....	768	742	361	33	20	13	22	27	73	183	43	26
\$1,500 to \$1,999.....	604	595	254	49	34	15	32	19	69	132	40	9
\$2,000 to \$2,999.....	455	436	181	39	28	11	20	13	68	85	30	19
\$2,500 to \$2,999.....	176	178	59	20	10	10	12	8	29	35	10	3
\$3,000 to \$3,999.....	150	146	42	15	9	6	10	1	15	51	12	4
\$4,000 to \$4,999.....	39	39	12	6	3	3	2	1	3	13	2	-
\$5,000 to \$5,999.....	20	19	3	6	5	1	-	-	1	9	-	1
\$6,000 to \$6,999.....	9	9	1	3	-	3	1	-	2	2	-	-
\$7,000 to \$7,999.....	6	6	1	-	-	-	1	1	-	2	1	-
\$10,000 to \$14,999.....	2	2	-	1	1	-	-	-	-	1	-	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	1	-	-	-	-	-
\$20,000 and over.....	1	1	-	1	-	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,042	2,990	1,316	219	130	89	122	105	329	743	156	52
Under 4.0%.....	40	40	11	3	2	1	-	3	-	22	1	-
4.0%.....	52	52	11	3	2	1	5	4	-	32	7	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	389	388	16	28	22	6	4	1	329	2	8	1
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	232	274	72	34	25	9	14	7	-	120	27	8
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	26	26	5	3	3	-	2	6	-	6	4	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	2,211	2,168	1,176	148	76	72	96	84	-	556	108	43
6.1% to 6.4%.....	3	3	2	-	-	-	-	-	-	1	-	-
6.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	12	12	9	-	-	-	-	-	-	2	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	17	17	14	-	-	-	1	-	-	2	-	-
Average interest rate..... (percent).....	5.66	5.65	5.93	5.57	5.45	-	5.79	5.73	4.50	5.66	5.63	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,459	2,407	1,221	161	104	57	115	73	809	387	141	52
Real estate taxes included in payment.....	766	746	309	71	56	15	30	27	165	78	66	20
Monthly.....	718	698	304	68	55	13	27	23	160	57	59	20
Quarterly.....	10	10	-	1	1	-	1	2	1	3	2	-
Semiannual.....	19	19	-	2	-	2	2	-	2	4	-	-
Annual.....	4	4	-	-	-	-	-	-	-	2	-	-
Other.....	2	2	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	13	13	5	-	-	-	-	2	2	3	1	-
Real estate taxes not included in payment.....	1,651	1,624	894	88	48	40	84	46	139	302	71	27
Monthly.....	1,283	1,262	868	31	22	9	58	21	132	113	39	21
Quarterly.....	63	62	3	6	3	3	5	7	-	33	8	1
Semiannual.....	232	228	9	39	18	21	16	16	3	125	20	4
Annual.....	35	35	1	10	4	6	2	2	-	18	2	-
Other.....	11	10	1	1	-	1	-	-	-	8	-	1
Not reporting frequency of payment.....	27	27	12	1	1	-	3	-	4	5	2	-
Not reporting tax payment requirements.....	42	37	18	2	-	2	1	-	5	7	4	5
Monthly.....	34	29	16	1	-	1	-	-	5	3	4	-
Quarterly.....	1	1	1	-	-	-	-	-	-	2	-	-
Semiannual.....	4	4	-	1	-	1	1	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	1	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	2	2	1	-	-	-	-	-	-	-	-	-
No principal payments required.....	659	646	172	59	27	32	12	31	13	324	35	13
Monthly.....	241	240	161	8	2	6	6	5	13	39	8	1
Quarterly.....	40	37	2	7	4	3	-	2	-	24	2	3
Semiannual.....	320	313	7	42	19	23	6	22	-	215	21	7
Annual.....	42	42	1	2	2	-	-	2	-	36	1	-
Other.....	6	6	-	-	-	-	-	-	-	5	1	-
Not reporting frequency of payment.....	10	8	1	-	-	-	-	-	-	5	2	2
Not reporting principal payment requirements.....	148	83	22	4	1	3	4	2	7	19	25	65
Monthly.....	33	31	18	1	1	-	1	1	5	2	3	2
Quarterly.....	8	7	-	1	-	1	-	-	-	3	3	1
Semiannual.....	18	13	-	1	-	1	1	-	-	7	4	5
Annual.....	3	3	-	1	-	1	1	-	-	-	1	-
Other.....	2	1	1	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	84	28	3	-	-	-	1	1	2	7	14	56
No regular payments required.....	88	84	8	6	3	3	-	3	-	60	7	4

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 CAMDEN: 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	2,925	661	1,499	592	178	Reporting interest rate.....	3,042	704	1,549	635	154
Under \$500.....	162	16	99	29	18	Under 4.0%.....	40	6	18	10	6
\$500 to \$999.....	532	69	306	110	47	4.0% to 4.4%.....	62	20	23	14	5
\$1,000 to \$1,499.....	768	156	403	157	52	4.4% to 4.8%.....	389	201	159	16	13
\$1,500 to \$1,999.....	604	181	304	101	18	4.8% to 5.2%.....	282	72	115	76	19
\$2,000 to \$2,499.....	455	185	206	97	17	5.2% to 5.6%.....	26	13	5	8	-
\$2,500 to \$2,999.....	176	55	88	29	9	5.6% to 6.0%.....	2,211	389	1,206	505	111
\$3,000 to \$3,999.....	150	34	69	39	8	6.0% to 6.4%.....	3	-	2	1	-
\$4,000 to \$4,999.....	39	3	18	15	3	6.4% to 6.8%.....	12	1	7	4	-
\$5,000 to \$5,999.....	20	7	4	9	-	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499.....	9	2	5	2	-	7.2% to 7.6%.....	-	-	-	-	-
\$7,500 to \$9,999.....	6	2	1	3	-	7.6% to 8.0%.....	17	2	14	1	-
\$10,000 to \$14,999.....	2	-	-	1	-	Average interest rate... (percent)...	5.66	5.39	5.74	5.76	5.57
\$15,000 to \$19,999.....	1	-	-	-	1						
\$20,000 and over.....	1	1	-	-	-						

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 CAMDEN: 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	1,921	1,414	431	967	16	507
Total first mortgage outstanding debt (dollars)	3,061,400	2,219,100	789,000	1,408,200	21,900	842,300
Total annual mortgage payment (dollars)	435,670	379,430	132,030	243,782	3,618	56,240
Average first mortgage outstanding debt (dollars)	1,594	1,569	1,881	1,456	-	1,661
Average value of property (dollars)	2,963	2,986	2,857	3,048	-	2,901
Average annual estimated rental value (dollars)	346	349	343	351	-	340
Average annual mortgage payment (dollars)	227	268	306	252	-	111
Percent which annual mortgage payment represents of—						
First mortgage debt	14.2	17.1	16.7	17.3	-	6.7
Value of property	7.7	9.0	10.7	8.3	-	3.8
Estimated annual rental value	65.5	76.9	89.3	71.7	-	32.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,390	1,224	415	795	14	166
Average first mortgage outstanding debt (dollars)	1,561	1,560	1,861	1,407	-	1,566
Average value of property (dollars)	2,853	2,888	2,881	2,893	-	2,590
Average annual estimated rental value (dollars)	337	341	346	338	-	314
Average annual mortgage payment (dollars)	259	277	314	258	-	128
Percent which annual mortgage payment represents of—						
First mortgage debt	16.6	17.8	16.9	18.3	-	8.2
Value of property	9.1	9.6	10.9	8.9	-	4.9
Estimated annual rental value	76.8	81.3	90.8	76.5	-	40.7
Monthly mortgage payment—						
Under \$10	187	94	5	89	-	93
\$10 to \$14	293	253	23	225	5	40
\$15 to \$19	245	232	59	170	3	13
\$20 to \$24	258	246	98	145	3	7
\$25 to \$29	202	199	114	85	-	3
\$30 to \$39	151	146	85	59	2	5
\$40 to \$49	36	33	21	12	-	3
\$50 to \$59	13	11	6	4	1	2
\$60 to \$74	5	5	2	3	-	-
\$75 to \$99	1	1	1	-	-	-
\$100 and over	4	4	1	3	-	-
Average monthly mortgage payment (dollars)	21.59	23.08	26.17	21.51	-	10.65
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	531	190	16	172	2	341
Average first mortgage outstanding debt (dollars)	1,680	1,680	-	1,683	-	1,708
Average value of property (dollars)	3,253	3,615	-	3,763	-	3,052
Average annual estimated rental value (dollars)	370	402	-	415	-	352
Average annual mortgage payment (dollars)	142	213	-	224	-	108
Percent which annual mortgage payment represents of—						
First mortgage debt	8.5	13.1	-	13.3	-	6.0
Value of property	4.4	5.9	-	6.0	-	3.4
Estimated annual rental value	38.5	53.0	-	54.0	-	29.2

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 ELIZABETH: 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	29,341	27,980	8,993	32.1	18,987	1,322	39	8,395	4,658	55.5	3,737
1930: Private families reporting tenure	-	26,385	10,258	38.9	16,132	-	-	-	-	-	-
1920: All families reporting tenure	-	20,388	7,006	34.4	13,382	-	-	6,920	4,596	66.4	2,324
Dwelling units: 1940	29,341	27,980	8,993	32.1	18,987	1,322	39	8,395	4,658	55.5	3,737
COLOR OF OCCUPANTS											
White	-	26,799	8,893	33.2	17,906	-	-	8,311	4,612	55.5	3,699
Nonwhite	-	1,181	100	8.5	1,081	-	-	84	46	-	38
TYPE OF STRUCTURE											
1-family	7,971	7,762	5,036	64.9	2,726	197	12	4,812	2,598	54.0	2,214
Other	21,370	20,218	3,957	19.6	16,261	1,125	27	3,583	2,060	57.5	1,523
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	7,804	7,628	4,951	64.9	2,677	165	11	4,776	2,587	54.2	2,189
Under \$5	11	11	8	-	3	-	-	8	4	-	4
\$5 to \$9	29	29	20	-	9	-	-	19	4	-	15
\$10 to \$14	186	179	53	29.6	126	7	-	45	12	-	33
\$15 to \$19	292	282	91	32.3	191	10	-	84	32	-	52
\$20 to \$24	470	459	207	45.1	252	10	1	195	79	40.5	116
\$25 to \$29	585	564	255	45.2	309	21	-	246	110	44.7	136
\$30 to \$39	1,253	1,233	670	54.3	563	19	1	640	305	47.7	335
\$40 to \$49	1,153	1,130	736	65.1	394	22	1	702	364	51.9	338
\$50 to \$59	1,101	1,078	731	67.8	347	20	3	703	363	54.5	320
\$60 to \$74	1,219	1,191	890	74.7	301	26	2	872	541	62.0	331
\$75 to \$99	911	885	740	83.6	145	25	1	727	451	62.2	246
\$100 and over	594	587	550	93.7	37	5	2	535	272	50.8	263
Median monthly rent (dollars)	48.83	48.85	55.46	-	37.47	46.55	-	55.89	59.51	-	51.55

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 ELIZABETH: 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 \$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	4,658	2,755	3	13	27	67	77	264	342	385	615	537	317	49	51	8 1,903
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	4,387	2,602	1	10	25	62	69	245	317	359	590	524	305	46	45	4 1,785
Average interest rate (percent)	5.52	5.50	-	-	-	-	-	5.61	5.56	5.52	5.51	5.41	5.39	-	-	5.55
HOLDER OF FIRST MORTGAGE																
Reporting holder	4,546	2,695	3	13	25	65	74	260	331	373	603	534	310	48	50	6 1,851
Building and loan association	1,484	804	-	4	13	33	26	120	129	137	183	97	50	3	7	2 690
Commercial bank	328	214	-	1	-	1	3	12	17	24	50	60	38	4	4	- 114
Savings bank	1,303	719	1	6	9	23	52	89	104	169	143	84	19	17	2	584
Life insurance company	165	136	-	-	-	-	-	1	5	20	56	39	7	7	-	29
Mortgage company	32	19	-	-	-	-	1	-	2	3	5	6	2	-	-	18
Home Owners' Loan Corporation	357	197	-	1	2	6	4	19	26	29	47	38	18	4	2	1 160
Individual	780	489	1	6	4	16	17	50	61	59	100	101	59	7	7	1 241
Other	147	117	1	-	-	-	-	6	6	12	29	33	20	4	6	80
Reporting debt and value	4,279	2,562	3	11	21	64	69	239	320	363	585	511	293	41	42	- 1,717
JUNIOR MORTGAGE																
First mortgage only	75	53	-	-	-	-	1	4	7	13	12	10	4	2	-	- 22
First and junior mortgage	109	62	-	-	1	2	2	6	8	6	12	13	10	1	1	- 47
With 1st mtg.; not rptg. on junior	4,095	2,447	3	11	20	62	66	229	305	344	561	488	279	38	41	- 1,648
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	353	207	2	5	7	21	19	46	40	26	28	9	4	-	-	- 146
\$1,000 to \$1,499	393	238	1	5	11	24	13	42	46	31	43	15	5	1	1	- 155
\$1,500 to \$1,999	375	212	-	1	2	11	10	45	47	39	53	14	9	-	-	- 163
\$2,000 to \$2,499	537	307	-	-	1	6	15	39	62	60	68	37	18	2	1	- 230
\$2,500 to \$2,999	386	245	-	-	-	2	9	29	42	59	51	13	1	2	-	- 141
\$3,000 to \$3,999	805	481	-	-	-	-	3	32	61	90	131	120	42	1	1	- 324
\$4,000 to \$4,999	588	364	-	-	-	-	-	6	25	55	122	104	43	6	3	- 224
\$5,000 to \$5,999	375	234	-	-	-	-	-	-	2	18	73	82	50	6	3	- 141
\$6,000 to \$7,499	277	166	-	-	-	-	-	-	-	2	25	57	62	8	2	- 111
\$7,500 to \$9,999	120	66	-	-	-	-	-	-	-	-	3	12	39	7	5	- 54
\$10,000 to \$14,999	57	34	-	-	-	-	-	-	-	-	-	-	10	7	17	- 23
\$15,000 to \$19,999	9	6	-	-	-	-	-	-	-	-	-	-	-	2	4	- 3
\$20,000 and over	4	2	-	-	-	-	-	-	-	-	-	-	-	-	2	- 2
RELATION OF DEBT TO VALUE																
Value of property (thousands)	28,276	17,167	2	13	34	132	176	769	1,345	1,854	3,780	4,190	3,169	642	1,060	- 11,110
Average value (dollars)	6,508	6,700	-	-	-	-	-	3,219	4,203	5,106	6,461	8,200	10,816	-	-	- 6,470
Debt on first and jr. mtgs. (thous.)	14,107	8,469	2	10	21	71	107	426	698	977	1,927	2,048	1,501	287	395	- 5,538
Percent of value of property	49.9	49.3	-	-	-	-	-	55.4	51.9	52.7	51.0	48.9	47.4	-	-	- 50.7
Average debt (dollars)	3,297	3,306	-	-	-	-	-	1,784	2,182	2,691	3,294	4,007	5,123	-	-	- 3,283
Debt on first mtgs. (thousands)	13,953	8,387	2	10	20	69	106	420	691	971	1,911	2,027	1,490	282	389	- 5,565
Percent of value of property	49.3	48.9	-	-	-	-	-	54.6	51.4	52.4	50.6	48.4	47.0	-	-	- 50.1
Average debt (dollars)	3,261	3,274	-	-	-	-	-	1,756	2,160	2,675	3,267	3,967	5,086	-	-	- 3,241

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 ELIZABETH: 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	4,658	4,546	1,484	1,631	328	1,303	165	32	357	730	147	112
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,387	4,322	1,393	1,577	313	1,264	163	30	357	668	134	65
Average interest rate (percent)	5.52	5.52	5.75	5.57	5.56	5.57	5.33	-	4.50	5.50	5.34	-
Reporting debt and value	4,279	4,204	1,395	1,507	305	1,202	155	29	323	667	128	75
Percent distribution	-	100.0	38.2	35.8	7.3	28.6	3.7	0.7	7.7	15.9	3.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	4,279	4,204	1,395	1,507	305	1,202	155	29	323	667	128	75
First mortgage only	75	72	23	21	7	14	2	1	7	18	-	3
First and junior mortgage	109	108	39	37	6	31	3	-	8	19	2	1
With first mortgage; not reporting on junior mortgage	4,095	4,024	1,333	1,449	292	1,157	150	28	308	630	126	71
1-family properties	2,562	2,523	764	876	205	671	129	17	178	458	101	39
First mortgage only	53	50	14	13	6	7	2	-	5	16	-	3
First and junior mortgage	62	62	20	21	3	18	3	-	4	13	1	-
With first mortgage; not reporting on junior mortgage	2,447	2,411	730	842	196	645	124	17	169	429	100	36
2- to 4-family properties	1,717	1,681	631	631	100	531	26	12	145	209	27	36
First mortgage only	22	22	9	8	1	7	-	1	2	2	-	-
First and junior mortgage	47	46	19	16	3	13	-	-	4	6	1	1
With first mortgage; not reporting on junior mortgage	1,648	1,613	603	607	96	511	26	11	139	201	26	35
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,279	4,204	1,395	1,507	305	1,202	155	29	323	667	128	75
Value of property (dollars)	28,276,200	27,820,100	8,162,000	10,455,200	2,243,800	8,211,400	1,499,600	259,200	2,078,100	4,345,800	1,025,200	455,100
Average value (dollars)	6,608	6,618	5,851	6,988	7,357	6,831	9,675	-	6,418	6,515	8,009	-
Debt on first and junior mortgages (dollars)	14,106,600	13,827,300	4,103,900	4,830,600	1,144,100	3,686,500	828,000	176,200	1,307,800	2,130,800	510,000	219,300
Percent of value of property	49.9	49.9	50.3	46.2	51.0	44.9	55.2	-	63.1	49.0	49.7	-
Average debt (dollars)	3,297	3,303	2,942	3,205	3,751	3,067	5,342	-	4,049	3,195	3,984	-
Debt on first mortgages (dollars)	13,952,800	13,736,500	4,050,300	4,780,900	1,138,300	3,642,600	822,500	176,200	1,294,200	2,104,200	508,200	216,800
Percent distribution	-	100.0	29.5	34.8	8.3	25.5	6.0	1.3	9.4	15.3	3.7	-
Percent of value of property	49.3	49.4	49.6	45.7	50.7	44.4	54.8	-	62.4	48.4	49.6	-
Average debt (dollars)	3,261	3,267	2,903	3,172	3,732	3,030	5,306	-	4,007	3,155	3,970	-
1-family properties	2,562	2,523	764	876	205	671	129	17	178	458	101	39
Value of property (dollars)	17,166,500	16,941,300	4,292,400	6,281,600	1,575,300	4,706,300	1,256,500	114,000	1,147,300	3,025,400	824,100	225,200
Average value (dollars)	6,700	6,715	5,618	7,171	7,684	7,014	9,740	-	6,446	6,606	8,159	-
Debt on first and junior mortgages (dollars)	8,469,000	8,349,700	2,075,000	2,912,800	795,100	2,117,700	677,600	67,000	709,100	1,501,100	407,100	119,300
Percent of value of property	49.3	49.3	48.3	46.4	50.5	45.0	53.9	-	61.8	49.6	49.4	-
Average debt (dollars)	3,306	3,309	2,716	3,325	3,879	3,156	5,258	-	3,984	3,278	4,031	-
Debt on first mortgages (dollars)	8,387,400	8,268,100	2,053,400	2,885,700	793,600	2,092,100	672,100	67,000	701,700	1,481,600	406,600	119,300
Percent of value of property	48.9	48.8	47.8	45.9	50.4	44.5	53.5	-	61.2	49.0	49.3	-
Average debt (dollars)	3,274	3,277	2,688	3,294	3,871	3,118	5,210	-	3,942	3,235	4,026	-
2- to 4-family properties	1,717	1,681	631	631	100	531	26	12	145	209	27	36
Value of property (dollars)	11,109,700	10,878,800	3,869,600	4,173,600	668,500	3,505,100	243,100	145,200	925,800	1,320,400	201,100	230,900
Average value (dollars)	6,470	6,472	6,132	6,614	6,685	6,601	-	-	6,385	6,318	-	-
Debt on first and junior mortgages (dollars)	5,637,600	5,537,600	2,028,900	1,917,800	349,000	1,568,800	150,400	109,200	598,700	629,700	102,900	100,000
Percent of value of property	50.9	50.9	52.4	46.0	52.2	44.8	-	-	64.7	47.7	-	-
Average debt (dollars)	3,283	3,294	3,215	3,039	3,490	2,984	-	-	4,129	3,013	-	-
Debt on first mortgages (dollars)	5,565,400	5,468,400	1,996,900	1,895,200	344,700	1,550,500	150,400	109,200	592,500	622,600	101,600	97,000
Percent of value of property	50.1	50.3	51.6	45.4	51.6	44.2	-	-	64.0	47.2	-	-
Average debt (dollars)	3,241	3,253	3,165	3,008	3,447	2,920	-	-	4,086	2,979	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF ELIZABETH: 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	2,755	2,695	804	933	214	719	136	19	197	489	117	60
RACE OF OCCUPANTS												
White	2,721	2,665	789	930	214	716	136	19	191	484	116	56
Negro	32	28	14	3	-	3	-	-	6	4	1	4
Other nonwhite	2	2	1	-	-	-	-	-	1	1	-	-
YEAR BUILT												
Reporting year built	2,579	2,526	735	885	205	680	135	17	179	459	116	58
1930 to 1940	267	260	44	85	32	53	54	3	15	38	21	7
1920 to 1929	1,067	1,051	278	393	81	312	68	9	79	172	52	16
1910 to 1919	419	416	120	172	32	140	5	1	25	77	16	3
1900 to 1909	375	361	134	109	28	81	6	1	24	72	13	14
1880 to 1899	296	289	108	83	21	62	1	1	26	54	6	7
1879 or earlier	155	149	51	43	11	32	1	-	10	36	8	5

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF ELIZABETH: 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.....	2,755	2,695	804	938	214	719	136	19	197	469	117	60
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	2,567	2,528	766	877	205	672	129	17	179	459	101	39
Under \$500.....	67	66	28	17	5	12	1	-	2	18	-	1
\$500 to \$999.....	148	143	64	42	6	36	-	-	1	35	1	5
\$1,000 to \$1,499.....	244	237	103	69	12	57	1	-	9	51	4	7
\$1,500 to \$1,999.....	206	202	76	80	15	65	1	1	14	28	2	4
\$2,000 to \$2,499.....	306	303	107	120	16	104	-	3	12	50	11	3
\$2,500 to \$2,999.....	250	246	79	107	17	90	5	3	13	30	9	4
\$3,000 to \$3,999.....	482	476	132	163	39	124	21	3	36	96	25	6
\$4,000 to \$4,999.....	361	360	89	115	38	77	35	2	51	49	19	1
\$5,000 to \$5,999.....	236	233	54	79	29	50	28	2	13	42	15	3
\$6,000 to \$7,499.....	167	164	24	54	16	38	15	2	18	40	11	8
\$7,500 to \$9,999.....	63	62	7	18	6	12	17	-	8	10	2	1
\$10,000 to \$14,999.....	29	29	2	8	5	3	5	1	2	9	2	-
\$15,000 to \$19,999.....	6	6	-	5	1	4	-	-	-	1	-	-
\$20,000 and over.....	2	1	1	-	-	-	-	-	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	2,602	2,570	756	903	209	694	135	17	197	457	105	32
Under 4.0%.....	7	7	-	1	-	1	-	-	-	6	-	-
4.0%.....	35	34	8	2	-	2	2	-	-	22	-	1
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	236	235	9	14	5	9	3	-	197	5	7	1
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	631	624	97	265	74	191	64	5	-	140	53	7
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	539	528	153	290	38	252	34	3	-	33	15	11
5.6% to 5.9%.....	1	1	-	1	-	1	-	-	-	-	-	-
6.0%.....	1,131	1,121	478	325	88	237	32	9	-	249	28	10
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	3	3	1	2	2	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	6	6	2	2	2	-	-	-	-	-	2	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	13	11	8	1	-	1	-	-	-	2	-	2
Average interest rate..... (percent).....	5.50	5.49	5.76	5.52	5.53	5.52	5.34	-	4.50	5.50	5.34	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,071	2,046	688	712	161	551	125	15	177	246	83	25
Real estate taxes included in payment.....	404	399	115	102	44	58	17	4	77	40	44	5
Monthly.....	347	342	103	74	33	41	16	4	76	27	42	5
Quarterly.....	32	32	3	21	8	13	-	-	-	6	2	-
Semiannual.....	13	13	3	5	3	2	1	-	-	4	-	-
Annual.....	2	2	1	1	-	1	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	10	10	5	1	-	1	-	-	1	3	-	-
Real estate taxes not included in payment.....	1,633	1,613	562	597	114	483	106	10	100	199	39	20
Monthly.....	1,163	1,144	522	343	44	299	66	4	93	97	19	19
Quarterly.....	295	295	12	198	56	142	33	4	2	34	12	-
Semiannual.....	117	116	13	86	10	26	7	2	3	49	6	1
Annual.....	32	32	5	11	2	9	-	-	-	14	2	-
Other.....	3	3	1	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	23	23	9	9	2	7	-	-	2	3	-	-
Not reporting tax payment requirements.....	34	34	11	13	3	10	2	1	-	7	-	-
Monthly.....	24	24	11	11	3	8	1	-	-	1	-	-
Quarterly.....	8	8	-	2	-	2	1	1	-	4	-	-
Semiannual.....	1	1	-	-	-	-	-	-	-	1	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	-	-	-	1	-	-
No principal payments required.....	458	454	78	154	42	112	6	3	14	177	22	4
Monthly.....	127	126	59	38	18	25	-	-	11	15	3	1
Quarterly.....	109	107	2	60	20	40	2	2	-	31	10	2
Semiannual.....	182	182	15	48	7	36	4	1	2	109	8	-
Annual.....	23	22	2	8	1	7	-	-	1	11	-	1
Other.....	9	9	-	2	-	2	-	-	-	6	1	-
Not reporting frequency of payment.....	8	8	-	3	1	2	-	-	-	5	-	-
Not reporting principal payment requirements.....	100	71	23	18	2	16	1	1	5	16	7	29
Monthly.....	36	30	16	6	-	6	-	1	3	-	4	6
Quarterly.....	15	13	3	4	1	3	1	-	-	5	-	2
Semiannual.....	8	7	1	-	-	-	-	-	-	5	1	1
Annual.....	1	1	-	-	-	-	-	-	1	-	-	-
Other.....	1	1	-	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	-39	19	3	8	1	7	-	-	1	6	1	20
No regular payments required.....	126	124	15	49	9	40	4	-	1	50	5	2

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 ELIZABETH: 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	2,567	381	1,525	443	218	Reporting interest rate.....	2,602	392	1,578	437	195
Under \$500	67	3	41	16	7	Under 4.0%.....	7	-	4	1	2
\$500 to \$999	148	6	93	27	22	4.0%.....	35	-	18	14	3
\$1,000 to \$1,499	244	23	153	48	20	4.1% to 4.4%.....	-	-	-	-	-
\$1,500 to \$1,999	206	17	135	32	22	4.5%.....	286	88	120	19	9
\$2,000 to \$2,499	306	24	190	60	32	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999	250	36	161	34	19	5.0%.....	631	123	343	116	49
\$3,000 to \$3,999	482	78	294	75	34	5.1% to 5.4%.....	-	-	-	-	-
\$4,000 to \$4,999	361	70	210	58	23	5.5%.....	539	55	364	76	44
\$5,000 to \$5,999	236	52	126	41	17	5.6% to 5.9%.....	1	-	1	-	-
\$6,000 to \$7,499	167	39	79	35	14	6.0%.....	1,131	122	717	208	84
\$7,500 to \$9,999	63	18	34	8	3	6.1% to 6.4%.....	-	-	-	-	-
\$10,000 to \$14,999	29	12	7	3	3	6.5%.....	3	-	1	1	1
\$15,000 to \$19,999	6	2	2	1	1	6.6% to 6.9%.....	-	-	-	-	-
\$20,000 and over	2	1	-	-	1	7.0%.....	6	2	2	1	1
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	13	2	8	1	2
						Average interest rate...(percent).....	5.50	5.80	5.54	5.52	5.54

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 ELIZABETH: 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	1,840	1,436	230	1,194	12	404
Total first mortgage outstanding debt (dollars)	5,826,900	4,520,300	896,000	3,598,900	25,400	1,806,600
Total annual mortgage payment (dollars)	679,674	603,438	136,718	468,748	2,972	75,236
Average first mortgage outstanding debt (dollars)	3,167	3,148	3,896	3,014	-	3,234
Average value of property (dollars)	6,397	6,288	6,551	6,253	-	6,784
Average annual estimated rental value (dollars)	692	679	722	625	-	741
Average annual mortgage payment (dollars)	369	420	594	388	-	189
Percent which annual mortgage payment represents of—						
First mortgage debt	11.7	13.3	15.3	12.9	-	5.8
Value of property	5.8	6.7	9.1	6.2	-	2.8
Estimated annual rental value	53.4	61.9	82.3	57.8	-	25.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,211	1,098	209	882	7	113
Average first mortgage outstanding debt (dollars)	3,068	3,050	4,015	2,830	-	3,248
Average value of property (dollars)	5,962	5,956	6,600	5,822	-	6,022
Average annual estimated rental value (dollars)	645	643	727	625	-	661
Average annual mortgage payment (dollars)	424	445	627	403	-	219
Percent which annual mortgage payment represents of—						
First mortgage debt	13.8	14.6	15.6	14.2	-	6.7
Value of property	7.1	7.5	9.5	6.9	-	3.6
Estimated annual rental value	65.7	69.1	86.2	64.4	-	33.1
Monthly mortgage payment—						
Under \$10	45	21	1	20	-	24
\$10 to \$14	89	63	4	58	1	26
\$15 to \$19	92	74	2	71	1	18
\$20 to \$24	138	126	11	113	2	12
\$25 to \$29	149	133	8	124	1	16
\$30 to \$39	243	233	33	198	2	10
\$40 to \$49	184	181	47	134	-	3
\$50 to \$59	140	136	42	94	-	4
\$60 to \$74	88	88	37	51	-	-
\$75 to \$99	24	24	14	10	-	-
\$100 and over	19	19	10	9	-	-
Average monthly mortgage payment (dollars)	35.30	37.06	52.25	33.57	-	18.22
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	629	338	21	312	5	291
Average first mortgage outstanding debt (dollars)	3,356	3,466	-	3,536	-	3,229
Average value of property (dollars)	7,234	7,368	-	7,469	-	7,080
Average annual estimated rental value (dollars)	783	794	-	804	-	771
Average annual mortgage payment (dollars)	265	341	-	348	-	177
Percent which annual mortgage payment represents of—						
First mortgage debt	7.9	9.8	-	9.8	-	5.5
Value of property	3.7	4.6	-	4.7	-	2.5
Estimated annual rental value	33.8	42.9	-	43.2	-	23.0

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR JERSEY CITY: 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.....	84,797	79,684	14,593	18.3	65,091	4,998	115	13,453	6,473	48.1	6,980
1930: Private families reporting tenure.....	-	75,610	18,218	24.1	57,392	-	-	-	-	-	-
1920: All families reporting tenure.....	-	66,085	13,040	19.7	53,045	-	-	12,651	8,066	63.8	4,585
Dwelling units: 1940.....	84,797	79,684	14,593	18.3	65,091	4,998	115	13,453	6,473	48.1	6,980
COLOR OF OCCUPANTS											
White.....	-	76,205	14,209	18.6	61,996	-	-	13,095	6,289	48.0	6,806
Nonwhite.....	-	3,479	384	11.0	3,095	-	-	358	184	51.4	174
TYPE OF STRUCTURE											
1-family.....	10,634	10,109	5,708	56.5	4,401	507	18	5,379	2,131	39.6	3,248
Other.....	74,163	69,575	8,885	12.8	60,690	4,491	97	8,074	4,342	53.8	3,732
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	10,358	9,894	5,583	56.4	4,311	451	13	5,297	2,086	39.4	3,211
Under \$5.....	4	3	-	-	3	1	-	-	-	-	-
\$5 to \$9.....	32	28	5	-	23	4	-	5	1	-	4
\$10 to \$14.....	181	166	45	27.1	121	15	-	41	12	-	29
\$15 to \$19.....	484	422	120	28.4	302	42	-	116	33	28.4	83
\$20 to \$24.....	796	758	331	43.7	427	38	-	299	94	31.4	205
\$25 to \$29.....	1,095	1,049	400	38.1	649	46	-	375	121	32.3	254
\$30 to \$39.....	2,588	2,470	1,222	49.7	1,242	114	4	1,156	444	38.4	712
\$40 to \$49.....	2,095	2,002	1,250	62.4	752	88	5	1,205	509	42.2	695
\$50 to \$59.....	1,272	1,229	819	66.6	410	44	1	780	335	42.9	445
\$60 to \$74.....	971	941	714	75.9	227	29	2	686	276	40.2	410
\$75 to \$99.....	490	465	356	76.6	109	23	2	334	141	42.2	193
\$100 and over.....	369	361	315	87.3	46	7	1	300	120	40.0	180
Median monthly rent..... (dollars).....	39.59	39.75	44.80	-	34.58	36.47	-	44.95	46.14	-	44.08

Table F-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 JERSEY CITY: 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.....	6,473	2,238	2	11	36	117	104	377	453	340	349	209	146	43	40	11	4,235
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	6,180	2,099	1	11	34	108	96	347	428	322	330	195	144	42	32	9	4,081
Average interest rate..... (%).....	5.35	5.36	-	-	-	5.40	-	5.33	5.39	5.40	5.41	5.43	5.21	-	-	-	5.34
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	6,272	2,143	1	11	33	113	100	352	443	330	337	194	142	41	36	10	4,129
Building and loan association.....	1,246	502	-	3	11	34	30	90	119	84	67	33	18	5	5	3	744
Commercial bank.....	819	241	-	-	3	8	9	32	29	52	39	29	18	9	10	3	578
Savings bank.....	593	174	-	2	-	5	6	25	38	23	37	17	15	3	3	-	419
Life insurance company.....	44	7	-	-	1	-	-	-	-	2	3	-	-	-	1	-	37
Mortgage company.....	61	16	-	-	2	20	16	75	67	46	46	30	26	5	1	1	605
Home Owners' Loan Corporation.....	943	338	-	2	2	20	16	75	67	46	46	30	26	5	1	1	605
Individual.....	2,278	773	1	3	15	42	35	115	170	112	123	73	51	15	15	3	1,505
Other.....	288	92	-	1	1	3	4	12	15	9	20	11	12	3	1	-	196
Reporting debt and value.....	5,971	2,032	1	7	32	103	90	343	406	317	320	198	140	41	34	-	3,989
JUNIOR MORTGAGE																	
First mortgage only.....	428	134	-	-	3	2	6	34	23	24	16	10	12	2	2	-	294
First and junior mortgage.....	310	74	-	-	-	2	-	7	14	16	13	6	7	6	3	-	236
With 1st mtg.; not rptg. on junior.....	5,233	1,824	1	7	29	99	84	307	369	277	291	177	121	33	29	-	3,409
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	333	165	1	3	25	15	40	37	13	15	6	2	-	-	1	-	168
\$1,000 to \$1,499.....	574	291	-	3	13	25	29	72	66	34	27	17	5	-	-	-	283
\$1,500 to \$1,999.....	491	202	-	1	8	26	20	50	40	28	19	6	4	-	-	-	269
\$2,000 to \$2,499.....	815	329	-	-	4	18	13	72	94	55	50	14	6	3	-	-	466
\$2,500 to \$2,999.....	458	193	-	-	-	9	10	43	34	35	36	17	5	4	-	-	265
\$3,000 to \$3,999.....	1,030	336	-	-	-	-	3	57	73	72	68	39	18	4	2	-	694
\$4,000 to \$4,999.....	692	180	-	-	-	-	-	14	40	43	43	24	16	-	-	-	512
\$5,000 to \$5,999.....	580	133	-	-	-	-	-	-	22	26	35	24	20	4	2	-	447
\$6,000 to \$7,499.....	486	103	-	-	-	-	-	-	-	11	25	33	31	1	2	-	383
\$7,500 to \$9,999.....	252	45	-	-	-	-	-	-	-	-	2	18	16	9	5	-	207
\$10,000 to \$14,999.....	168	37	-	-	-	-	-	-	-	-	-	-	17	9	11	-	131
\$15,000 to \$19,999.....	45	11	-	-	-	-	-	-	-	-	-	-	-	7	4	-	34
\$20,000 and over.....	47	7	-	-	-	-	-	-	-	-	-	-	-	-	7	-	40
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	41,723	11,804	1	8	51	214	233	1,122	1,703	1,528	2,046	1,602	1,546	667	984	-	29,919
Average value..... (dollars).....	6,988	5,809	-	-	-	2,073	-	3,224	4,193	5,134	6,395	8,301	11,044	-	-	-	7,596
Debt on first and jr. mtgs. (thous.).....	23,140	6,257	-	6	40	145	139	686	959	911	1,026	780	779	346	441	-	16,883
Percent of value of property.....	55.5	53.0	-	-	-	67.8	-	61.1	56.3	55.9	50.1	48.7	50.3	-	-	-	56.4
Average debt..... (dollars).....	3,875	3,079	-	-	-	1,405	-	1,971	2,362	2,872	3,205	4,041	5,561	-	-	-	4,286
Debt on first mtgs. (thousands).....	22,578	6,150	-	6	40	143	139	680	944	889	1,011	774	768	328	428	-	16,428
Percent of value of property.....	54.1	52.1	-	-	-	66.9	-	60.6	55.4	54.6	49.4	48.3	49.7	-	-	-	54.9
Average debt..... (dollars).....	3,781	3,027	-	-	-	1,386	-	1,953	2,324	2,806	3,151	4,012	5,485	-	-	-	4,171

Table F-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR JERSEY CITY: 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	6,478	6,272	1,246	1,412	819	593	44	61	943	2,278	288	201
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,180	6,040	1,168	1,859	784	575	43	60	943	2,196	271	140
Average interest rate (percent)	5.35	5.34	5.70	5.38	5.40	5.35	-	-	4.50	5.47	5.44	5.66
Reporting debt and value	5,971	5,811	1,124	1,327	772	555	41	56	863	2,133	267	160
Percent distribution	-	100.0	19.3	22.8	18.3	9.6	0.7	1.0	14.9	36.7	4.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	5,971	5,811	1,124	1,327	772	555	41	56	863	2,133	267	160
First mortgage only	428	424	80	90	56	84	-	2	59	181	12	4
First and junior mortgage	310	289	60	59	38	26	3	3	31	120	13	21
With first mortgage; not reporting on junior mortgage	5,233	5,098	984	1,178	683	495	38	51	773	1,832	242	135
1-family properties	2,082	1,978	451	384	227	157	6	14	311	725	87	54
First mortgage only	134	134	29	24	17	7	-	-	16	68	2	-
First and junior mortgage	74	71	22	11	9	2	-	-	12	24	2	3
With first mortgage; not reporting on junior mortgage	1,824	1,773	400	349	201	148	6	14	283	638	83	51
2- to 4-family properties	3,989	3,833	673	943	545	398	35	42	552	1,408	180	106
First mortgage only	294	290	51	56	39	27	-	2	43	118	10	4
First and junior mortgage	236	218	38	48	24	24	3	3	19	96	11	18
With first mortgage; not reporting on junior mortgage	3,409	3,325	584	829	482	347	32	37	490	1,194	159	84
RELATION OF DEBT TO VALUE												
1- to 4-family properties	5,971	5,811	1,124	1,327	772	555	41	56	863	2,133	267	160
Value of property (dollars)	41,723,300	40,523,100	6,818,300	10,734,800	6,620,700	4,114,100	436,500	405,200	5,576,700	14,531,900	2,019,700	1,200,200
Average value (dollars)	6,988	6,974	6,066	8,090	8,576	7,413	-	-	6,462	6,813	7,564	7,501
Debt on first and junior mortgages (dollars)	23,139,600	22,472,100	3,485,700	6,005,400	3,790,100	2,215,300	239,900	227,900	3,774,500	7,629,700	1,109,000	667,500
Percent of value of property	55.5	55.5	51.1	55.9	57.2	53.8	-	-	67.7	52.5	54.9	55.6
Average debt (dollars)	3,875	3,867	3,101	4,526	4,909	3,992	-	-	4,374	3,577	4,154	4,172
Debt on first mortgages (dollars)	22,578,100	21,955,700	3,384,300	5,889,600	3,736,000	2,153,600	230,400	222,900	3,724,900	7,426,700	1,076,900	622,400
Percent of value of property	54.1	54.2	49.6	54.9	56.4	52.3	1.0	1.0	66.8	51.1	53.3	51.9
Average debt (dollars)	3,781	3,778	3,011	4,438	4,839	3,880	-	-	4,316	3,482	4,033	3,890
1-family properties	2,082	1,978	451	384	227	157	6	14	311	725	87	54
Value of property (dollars)	11,804,300	11,488,400	2,313,100	2,556,900	1,584,300	992,600	54,500	97,800	1,659,100	4,229,900	577,600	315,900
Average value (dollars)	5,909	5,908	5,129	6,659	6,891	6,322	-	-	5,385	5,834	-	-
Debt on first and junior mortgages (dollars)	6,256,600	6,120,000	1,189,600	1,842,000	860,800	481,200	30,500	34,800	1,109,900	2,161,800	251,400	136,600
Percent of value of property	53.0	53.3	51.4	52.5	55.0	48.5	-	-	66.9	51.1	-	-
Average debt (dollars)	3,079	3,094	2,638	3,495	3,792	3,065	-	-	3,569	2,982	-	-
Debt on first mortgages (dollars)	6,150,300	6,020,000	1,162,200	1,828,000	851,000	477,000	30,500	34,800	1,091,400	2,123,400	249,700	130,300
Percent of value of property	52.1	52.4	50.2	51.9	54.4	48.1	-	-	65.8	50.2	-	-
Average debt (dollars)	3,027	3,043	2,577	3,458	3,749	3,038	-	-	3,509	2,929	-	-
2- to 4-family properties	3,989	3,833	673	943	545	398	35	42	552	1,408	180	106
Value of property (dollars)	29,919,000	29,034,700	4,505,200	8,177,900	5,056,400	3,121,500	382,000	307,900	3,917,600	10,302,000	1,442,100	884,300
Average value (dollars)	7,596	7,575	6,694	8,672	9,273	7,843	-	-	7,097	7,317	8,012	8,342
Debt on first and junior mortgages (dollars)	16,883,000	16,352,100	2,296,100	4,663,400	2,929,300	1,734,100	209,400	193,100	2,664,600	5,467,900	857,600	530,900
Percent of value of property	56.4	56.3	51.0	57.0	57.9	55.6	-	-	68.0	53.1	59.5	60.0
Average debt (dollars)	4,286	4,266	3,412	4,945	5,375	4,357	-	-	4,827	3,883	4,764	5,006
Debt on first mortgages (dollars)	16,427,800	15,935,700	2,222,100	4,561,600	2,885,000	1,676,600	199,900	188,100	2,633,500	5,303,300	827,200	492,100
Percent of value of property	54.9	54.9	49.3	55.8	57.1	53.7	-	-	67.2	51.5	57.4	55.6
Average debt (dollars)	4,171	4,158	3,302	4,837	5,294	4,213	-	-	4,771	3,767	4,595	4,642

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR JERSEY CITY: 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	2,238	2,143	502	415	241	174	7	16	338	773	92	95
RACE OF OCCUPANTS												
White	2,143	2,054	470	406	238	168	7	15	311	753	92	89
Negro	98	87	30	9	3	6	-	1	27	20	-	6
Other nonwhite	2	2	2	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	1,846	1,770	403	365	211	154	5	12	276	632	77	76
1930 to 1940	55	52	5	15	9	6	-	1	8	20	3	3
1920 to 1929	151	149	28	36	19	17	2	2	22	53	6	2
1910 to 1919	266	257	44	64	44	20	1	2	31	99	16	9
1900 to 1909	513	492	109	109	64	45	1	3	81	173	16	26
1880 to 1899	657	630	172	101	55	46	1	3	107	217	29	27
1879 or earlier	199	190	45	40	20	20	-	1	27	70	7	9

Table F-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR JERSEY CITY: 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	2,288	2,143	502	415	241	174	7	16	338	778	92	95
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	2,041	1,987	453	387	230	157	6	14	312	728	87	54
Under \$500	48	46	19	6	1	5	-	2	4	13	2	2
\$500 to \$999	119	113	39	19	8	11	-	2	7	40	6	6
\$1,000 to \$1,499	296	287	95	44	30	14	-	3	29	106	10	9
\$1,500 to \$1,999	209	205	51	38	22	16	2	1	29	74	10	4
\$2,000 to \$2,499	336	322	82	59	30	29	-	3	35	126	17	14
\$2,500 to \$2,999	188	184	31	34	18	16	-	1	46	66	6	4
\$3,000 to \$3,999	341	334	55	68	40	28	1	-	54	139	17	7
\$4,000 to \$4,999	178	175	27	37	23	14	1	1	34	67	8	3
\$5,000 to \$5,999	127	127	25	32	25	7	1	-	29	33	7	-
\$6,000 to \$7,499	104	101	15	23	14	9	-	-	30	32	1	3
\$7,500 to \$9,999	48	46	7	12	8	4	-	-	8	17	2	2
\$10,000 to \$14,999	30	30	4	9	5	4	-	-	7	10	-	-
\$15,000 to \$19,999	10	10	1	3	3	-	1	1	-	3	1	-
\$20,000 and over	7	7	2	3	3	-	-	-	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	2,099	2,051	468	401	231	170	7	15	338	738	84	48
Under 4.0%	22	22	3	5	4	1	-	-	-	14	-	-
4.0%	78	78	11	17	12	5	-	1	-	44	5	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	363	363	4	9	5	4	-	-	388	10	2	-
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	532	517	83	163	86	77	2	3	-	232	34	15
5.1% to 5.4%	-	-	-	-	-	-	-	-	-	-	-	-
5.5%	46	44	13	16	8	8	-	-	-	13	2	2
5.6% to 5.9%	1	1	-	1	1	-	-	-	-	-	-	-
6.0%	1,039	1,009	345	189	115	74	5	10	-	420	40	30
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	4	4	1	-	-	-	-	-	-	3	-	-
6.6% to 6.9%	1	1	-	-	-	-	-	-	-	1	-	-
7.0%	1	1	1	-	-	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	12	11	7	1	-	1	-	1	-	1	1	1
Average interest rate (percent)	5.36	5.35	5.68	5.41	5.42	5.38	-	-	4.50	5.48	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	1,271	1,241	404	223	128	95	5	10	295	264	40	30
Real estate taxes included in payment	291	287	65	41	25	16	-	-	147	25	9	4
Monthly	262	258	61	37	23	14	-	-	142	12	6	4
Quarterly	20	20	3	4	2	2	-	-	2	9	2	-
Semiannual	4	4	-	-	-	-	-	-	-	3	1	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	2	2	-	-	-	-	-	-	2	-	-	-
Not reporting frequency of payment	2	2	1	-	-	-	-	-	1	-	-	-
Real estate taxes not included in payment	949	924	329	178	99	79	5	10	141	231	30	25
Monthly	601	589	299	63	46	17	3	7	132	68	17	12
Quarterly	215	209	16	80	42	38	-	3	4	100	6	6
Semiannual	85	83	4	30	11	19	1	-	2	42	4	2
Annual	18	18	-	4	-	4	1	-	1	13	-	-
Other	14	13	5	1	-	1	-	-	1	4	2	1
Not reporting frequency of payment	16	12	5	-	-	-	-	-	2	4	1	4
Not reporting tax payment requirements	31	30	10	4	4	-	-	-	7	8	1	1
Monthly	19	19	8	2	2	-	-	-	6	2	1	-
Quarterly	3	3	-	1	1	-	-	-	-	2	-	-
Semiannual	6	5	1	1	1	-	-	-	-	3	-	1
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	2	2	1	-	-	-	-	-	1	-	-	-
No principal payments required	768	752	77	156	94	62	1	3	34	432	49	16
Monthly	178	168	57	35	23	12	1	-	23	43	9	5
Quarterly	283	279	12	69	44	25	-	2	5	171	20	4
Semiannual	260	253	5	43	21	22	-	-	6	183	16	7
Annual	22	22	1	6	4	2	-	1	-	12	2	-
Other	10	10	-	1	-	1	-	-	-	8	1	-
Not reporting frequency of payment	20	20	2	2	2	-	-	-	-	15	1	-
Not reporting principal payment requirements	107	64	18	15	6	9	-	2	7	21	1	43
Monthly	20	18	7	3	3	-	-	2	5	1	-	2
Quarterly	17	15	6	3	-	3	-	-	-	6	-	2
Semiannual	11	9	1	3	-	3	-	-	-	5	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	58	21	4	6	3	3	-	-	2	8	1	37
No regular payments required	92	86	8	21	13	8	1	1	2	56	2	6

HOUSING—NONFARM MORTGAGES

Table F-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR JERSEY CITY: 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.....	2,041	262	887	726	166	Reporting interest rate.....	2,099	280	918	744	157
Under \$500.....	48	2	35	9	2	Under 4.0%.....	22	-	8	11	3
\$500 to \$999.....	119	7	71	34	7	4.0% to 4.4%.....	78	9	29	32	8
\$1,000 to \$1,499.....	296	19	156	94	27	4.5% to 4.9%.....	363	156	148	43	16
\$1,500 to \$1,999.....	209	25	97	70	17	5.0% to 5.4%.....	-	-	-	-	-
\$2,000 to \$2,499.....	336	27	149	132	28	5.5% to 5.9%.....	532	41	199	247	45
\$2,500 to \$2,999.....	188	41	77	61	9	6.0% to 6.4%.....	46	13	18	10	5
\$3,000 to \$3,999.....	341	42	137	140	22	6.5% to 6.9%.....	1	-	1	-	-
\$4,000 to \$4,999.....	178	30	63	69	16	7.0% to 7.4%.....	1,039	60	503	398	78
\$5,000 to \$5,999.....	127	27	52	38	10	7.5% to 7.9%.....	4	-	4	-	-
\$6,000 to \$7,499.....	104	25	28	44	7	8.0% and over.....	1	-	-	1	-
\$7,500 to \$9,999.....	48	9	12	18	9	Average interest rate...(percent).....	5.36	4.93	5.47	5.45	5.42
\$10,000 to \$14,999.....	30	8	6	11	5						
\$15,000 to \$19,999.....	10	-	3	3	4						
\$20,000 and over.....	7	-	1	3	3						

Table F-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR JERSEY CITY: 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	1,496	847	194	642	11	649
Total first mortgage outstanding debt (dollars)	4,488,100	2,463,700	721,300	1,695,500	46,900	2,024,400
Total annual mortgage payment (dollars)	480,454	360,563	126,872	229,007	4,684	119,891
Average first mortgage outstanding debt (dollars)	3,000	2,909	3,718	2,641	-	3,119
Average value of property (dollars)	5,658	5,538	5,780	5,437	-	5,813
Average annual estimated rental value (dollars)	591	583	612	574	-	602
Average annual mortgage payment (dollars)	321	426	654	357	-	185
Percent which annual mortgage payment represents of—						
First mortgage debt	10.7	14.6	17.6	13.5	-	5.9
Value of property	5.7	7.7	11.3	6.6	-	3.2
Estimated annual rental value	54.3	73.0	106.8	62.2	-	30.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	782	629	191	430	8	153
Average first mortgage outstanding debt (dollars)	3,052	2,955	3,740	2,572	-	3,453
Average value of property (dollars)	5,441	5,323	5,766	5,109	-	5,905
Average annual estimated rental value (dollars)	575	573	613	553	-	584
Average annual mortgage payment (dollars)	420	464	656	378	-	242
Percent which annual mortgage payment represents of—						
First mortgage debt	13.8	15.7	17.5	14.7	-	7.0
Value of property	7.7	8.7	11.4	7.4	-	4.1
Estimated annual rental value	73.1	81.0	107.1	68.3	-	41.4
Monthly mortgage payment—						
Under \$10	59	8	1	7	-	51
\$10 to \$14	91	61	2	58	1	30
\$15 to \$19	65	49	8	41	-	16
\$20 to \$24	81	71	4	67	-	10
\$25 to \$29	84	73	16	56	1	11
\$30 to \$39	145	131	39	89	3	14
\$40 to \$49	90	81	31	50	-	9
\$50 to \$59	49	45	24	20	1	4
\$60 to \$74	63	59	33	25	1	4
\$75 to \$99	30	28	16	11	1	2
\$100 and over	25	23	17	6	-	2
Average monthly mortgage payment (dollars)	35.02	38.63	54.66	31.48	-	20.15
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	714	218	3	212	3	496
Average first mortgage outstanding debt (dollars)	2,943	2,777	-	2,782	-	3,016
Average value of property (dollars)	5,895	6,145	-	6,102	-	5,785
Average annual estimated rental value (dollars)	609	613	-	615	-	608
Average annual mortgage payment (dollars)	213	316	-	314	-	167
Percent which annual mortgage payment represents of—						
First mortgage debt	7.2	11.4	-	11.3	-	5.5
Value of property	3.6	5.1	-	5.1	-	2.9
Estimated annual rental value	34.9	51.6	-	51.1	-	27.5

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 NEWARK: 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	116,757	112,194	20,209	18.0	91,985	4,384	179	17,558	10,081	57.1	7,527
1930: Private families reporting tenure	-	103,741	26,742	25.8	76,999	-	-	-	-	-	-
1920: All families reporting tenure	-	92,117	18,600	20.2	73,517	-	-	16,217	13,286	72.9	4,981
Dwelling units: 1940	116,757	112,194	20,209	18.0	91,985	4,384	179	17,558	10,081	57.1	7,527
COLOR OF OCCUPANTS											
White	-	99,951	19,821	19.8	80,130	-	-	17,242	9,854	57.2	7,388
Nonwhite	-	12,243	888	8.2	11,355	-	-	316	177	56.0	189
TYPE OF STRUCTURE											
1-family	15,484	14,858	8,151	54.9	6,707	593	33	7,315	3,834	52.4	3,482
Other	101,273	97,336	12,058	12.4	85,278	3,791	146	10,242	6,197	60.5	4,045
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	14,687	14,258	7,811	54.8	6,447	406	23	7,168	3,755	52.4	3,413
Under \$5	21	20	16	-	4	1	-	13	6	-	7
\$5 to \$9	49	49	17	-	32	-	-	13	3	-	10
\$10 to \$14	342	332	82	24.7	250	10	-	70	20	-	50
\$15 to \$19	749	712	172	24.2	540	36	1	140	55	39.3	85
\$20 to \$24	1,133	1,068	325	29.9	763	43	2	291	98	33.7	193
\$25 to \$29	1,247	1,216	372	30.6	844	31	-	325	125	38.5	200
\$30 to \$39	2,444	2,370	1,023	43.2	1,347	71	3	968	420	43.4	548
\$40 to \$49	2,227	2,169	1,180	54.4	989	55	3	1,086	549	50.6	537
\$50 to \$59	2,029	1,968	1,283	65.2	685	55	6	1,135	697	58.8	488
\$60 to \$74	1,971	1,917	1,378	71.9	539	51	3	1,278	788	61.7	490
\$75 to \$99	1,387	1,349	1,046	77.5	303	34	4	955	548	56.8	417
\$100 and over	1,088	1,068	917	85.9	151	19	1	834	446	53.5	388
Median monthly rent (dollars)	45.60	45.69	55.10	-	35.37	41.50	-	55.22	58.13	-	51.07

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 NEWARK: 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.....	10,081	4,054	5	24	49	94	118	413	498	621	833	670	507	115	60	47	5,977
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	9,096	3,637	4	17	37	82	104	367	435	569	761	606	475	104	52	24	5,459
Average interest rate..... (%)	5.33	5.32	-	-	-	-	5.39	5.45	5.47	5.34	5.31	5.23	5.20	5.24	-	-	5.33
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	9,636	3,902	5	23	42	93	114	401	472	596	810	645	494	112	57	37	5,734
Building and loan association.....	2,466	1,020	3	12	7	40	49	132	158	185	197	141	55	19	6	16	1,446
Commercial bank.....	833	342	1	1	2	2	1	23	31	49	77	54	65	25	10	1	491
Savings bank.....	1,693	568	-	3	7	5	7	86	62	81	185	98	101	18	14	1	1,125
Life insurance company.....	267	168	-	1	-	-	-	1	10	12	32	41	53	12	5	1	99
Mortgage company.....	121	57	-	-	-	-	1	3	2	4	14	18	14	-	1	-	64
Home Owners' Loan Corporation.....	1,149	443	1	2	5	8	14	45	47	68	97	80	58	11	2	5	706
Individual.....	2,774	1,138	-	3	20	32	38	145	146	182	221	179	131	19	15	7	1,636
Other.....	333	166	-	1	1	6	4	16	15	15	37	35	17	8	4	6	167
Reporting debt and value.....	8,064	3,277	3	10	32	71	87	324	395	517	701	529	455	100	53	-	4,807
JUNIOR MORTGAGE																	
First mortgage only.....	241	91	-	-	-	4	4	8	12	12	30	14	10	1	1	-	150
First and junior mortgage.....	390	137	-	-	-	8	1	9	16	19	28	30	25	4	2	-	253
With 1st mtg.; not rptg. on junior.....	7,453	3,049	3	10	32	64	82	312	367	486	643	485	420	95	50	-	4,404
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	276	150	2	6	11	17	16	34	23	15	11	6	6	3	-	-	126
\$1,000 to \$1,499.....	532	245	1	2	7	20	19	52	54	29	34	14	11	1	1	-	237
\$1,500 to \$1,999.....	505	240	-	2	9	12	29	43	49	43	36	7	4	-	1	-	265
\$2,000 to \$2,499.....	803	347	-	-	5	18	9	75	73	67	63	23	13	1	-	-	456
\$2,500 to \$2,999.....	541	250	-	-	-	4	11	41	44	55	53	27	14	1	-	-	291
\$3,000 to \$3,999.....	1,408	574	-	-	-	-	3	57	93	142	141	94	37	6	1	-	634
\$4,000 to \$4,999.....	1,105	471	-	-	-	-	-	17	50	99	145	128	50	5	3	-	590
\$5,000 to \$5,999.....	932	352	-	-	-	-	-	-	9	51	121	95	68	6	2	-	608
\$6,000 to \$7,499.....	952	344	-	-	-	-	-	-	-	16	80	98	117	25	7	-	425
\$7,500 to \$9,999.....	626	200	-	-	-	-	-	-	-	-	17	53	86	23	11	-	232
\$10,000 to \$14,999.....	314	82	-	-	-	-	-	-	-	-	-	-	49	20	13	-	43
\$15,000 to \$19,999.....	55	12	-	-	-	-	-	-	-	-	-	-	-	8	4	-	25
\$20,000 and over.....	35	10	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands)	59,025	22,835	2	12	54	150	227	1,053	1,670	2,684	4,528	4,370	5,056	1,617	1,411	-	25,191
Average value..... (dollars)	7,301	6,968	-	-	-	-	-	3,249	4,229	5,192	6,460	8,261	11,111	16,171	-	-	7,529
Debt on first and jr. mtgs. (thous.).....	35,568	13,032	2	8	39	100	134	670	973	1,636	2,734	2,581	2,782	793	626	-	22,536
Percent of value of property.....	60.3	57.1	-	-	-	-	-	63.6	58.6	60.9	60.4	57.9	55.0	49.1	-	-	62.3
Average debt..... (dollars)	4,400	3,977	-	-	-	-	-	2,067	2,477	3,164	3,900	4,784	6,114	7,933	-	-	4,688
Debt on first mtgs. (thousands).....	35,005	12,813	2	8	39	99	133	662	962	1,618	2,686	2,470	2,738	782	619	-	22,186
Percent of value of property.....	59.3	56.1	-	-	-	-	-	62.9	57.5	60.3	59.3	56.5	54.2	48.4	-	-	61.3
Average debt..... (dollars)	4,330	3,912	-	-	-	-	-	2,043	2,436	3,180	3,832	4,670	6,017	7,821	-	-	4,615

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 NEWARK: 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	10,081	9,686	2,466	2,526	883	1,692	267	121	1,149	2,774	388	395
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9.096	8.981	2.186	2.864	774	1,590	249	114	1,149	2,579	288	165
Average interest rate (percent)	5.88	5.38	5.70	5.27	5.34	5.23	5.24	5.44	4.50	5.44	5.34	5.80
Reporting debt and value	8,084	7,872	1,913	2,105	701	1,404	230	102	927	2,335	260	212
Percent distribution	-	100.0	24.3	26.7	8.9	17.8	2.9	1.3	11.8	29.7	3.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	8,084	7,872	1,913	2,105	701	1,404	230	102	927	2,335	260	212
First mortgage only	241	234	45	78	49	29	10	7	81	55	8	7
First and junior mortgage	390	359	90	96	34	62	12	2	30	111	18	21
With first mortgage; not reporting on junior mortgage	7,453	7,279	1,778	1,981	618	1,313	208	93	866	2,169	234	174
1-family properties	3,277	3,216	803	775	286	489	145	48	352	966	127	61
First mortgage only	91	90	24	23	15	8	2	2	10	27	2	1
First and junior mortgage	137	130	30	31	9	22	7	1	9	47	5	7
With first mortgage; not reporting on junior mortgage	3,049	2,996	749	721	262	459	136	45	333	892	120	53
2- to 4-family properties	4,807	4,656	1,110	1,330	415	915	85	54	575	1,369	133	151
First mortgage only	150	144	21	55	34	21	8	5	21	28	6	6
First and junior mortgage	253	229	60	65	25	40	5	1	21	64	13	24
With first mortgage; not reporting on junior mortgage	4,404	4,283	1,029	1,210	356	854	72	48	533	1,277	114	121
RELATION OF DEBT TO VALUE												
1- to 4-family properties	8,084	7,872	1,913	2,105	701	1,404	230	102	927	2,335	260	212
Value of property (dollars)	59,025,000	57,427,700	12,670,100	17,207,600	6,001,800	11,205,800	2,805,700	874,500	6,665,400	15,771,300	1,933,100	1,597,800
Average value (dollars)	7,301	7,293	6,628	8,175	8,562	7,981	10,025	8,574	7,190	6,754	7,485	7,534
Debt on first and junior mortgages (dollars)	35,567,800	34,529,000	7,868,500	10,142,800	3,552,100	6,590,200	1,272,900	568,500	4,382,400	8,636,600	1,157,800	1,038,800
Percent of value of property	60.3	60.1	62.1	58.9	59.2	58.8	55.2	65.0	73.2	54.8	59.9	65.0
Average debt (dollars)	4,400	4,386	4,113	4,818	5,067	4,694	5,534	5,574	5,267	3,699	4,453	4,900
Debt on first mortgages (dollars)	35,004,700	34,009,500	7,785,200	9,981,300	3,495,300	6,486,000	1,248,500	559,000	4,348,700	8,502,000	1,134,800	995,200
Percent distribution	-	-	-	-	-	-	-	-	-	-	-	-
Percent of value of property	59.3	59.2	61.1	58.0	58.2	57.9	54.1	63.9	72.7	53.9	58.7	62.3
Average debt (dollars)	4,380	4,320	4,043	4,742	4,986	4,620	5,428	5,480	5,281	3,641	4,365	4,694
1-family properties	3,277	3,216	803	775	286	489	145	48	352	966	127	61
Value of property (dollars)	22,834,500	22,405,300	4,752,200	6,184,300	2,447,600	3,736,700	1,391,400	396,500	2,406,800	6,382,000	940,100	429,200
Average value (dollars)	6,968	6,967	5,918	7,980	8,558	7,642	9,596	-	6,843	6,555	7,402	-
Debt on first and junior mortgages (dollars)	13,032,200	12,788,400	2,700,900	3,476,600	1,365,900	2,110,700	767,400	251,600	1,654,700	3,389,800	547,500	243,800
Percent of value of property	57.1	57.1	56.8	56.2	54.8	56.5	55.2	-	68.7	53.5	58.2	-
Average debt (dollars)	3,977	3,976	3,363	4,456	4,776	4,316	5,292	-	4,701	3,509	4,311	-
Debt on first mortgages (dollars)	12,818,300	12,581,600	2,658,500	3,414,400	1,348,600	2,065,800	752,800	249,400	1,643,800	3,327,100	540,600	236,700
Percent of value of property	56.1	56.2	55.8	55.2	55.1	55.3	54.1	-	68.2	52.5	57.5	-
Average debt (dollars)	3,912	3,912	3,304	4,406	4,715	4,225	5,192	-	4,670	3,444	4,257	-
2- to 4-family properties	4,807	4,656	1,110	1,330	415	915	85	54	575	1,369	133	151
Value of property (dollars)	36,190,500	35,022,400	7,917,900	11,023,300	3,554,200	7,469,100	914,300	478,000	4,256,600	9,439,300	993,000	1,168,100
Average value (dollars)	7,529	7,522	7,133	8,298	8,564	8,163	-	-	7,403	6,895	7,466	7,736
Debt on first and junior mortgages (dollars)	22,535,600	21,740,600	5,187,700	6,665,700	2,186,200	4,479,500	505,500	316,900	3,227,700	5,246,800	610,300	795,000
Percent of value of property	62.3	62.1	65.3	60.5	61.5	60.0	-	-	75.8	55.6	61.5	68.1
Average debt (dollars)	4,688	4,669	4,656	5,012	5,268	4,896	-	-	5,618	3,883	4,599	5,255
Debt on first mortgages (dollars)	22,186,400	21,427,900	5,081,700	6,566,900	2,146,700	4,420,200	495,700	309,600	3,204,900	5,174,900	594,200	758,500
Percent of value of property	61.3	61.2	64.2	59.6	60.4	59.2	-	-	75.3	54.8	59.8	64.9
Average debt (dollars)	4,615	4,602	4,578	4,938	5,178	4,831	-	-	5,574	3,790	4,468	5,023

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF NEWARK: 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	4,054	3,902	1,020	910	342	568	168	57	443	1,138	166	152
RACE OF OCCUPANTS												
White	3,973	3,823	977	902	389	563	167	57	426	1,130	164	150
Negro	79	77	42	7	3	4	1	-	17	8	2	2
Other nonwhite	2	2	1	1	-	1	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	3,274	3,163	753	776	302	474	156	52	362	928	136	111
1930 to 1940	324	316	53	78	22	56	34	11	48	72	20	8
1920 to 1929	1,177	1,143	254	311	131	180	86	20	130	309	33	34
1910 to 1919	529	509	134	139	46	93	21	10	42	143	20	20
1900 to 1909	562	547	120	123	50	73	5	6	63	200	30	15
1880 to 1899	462	437	123	93	39	54	9	4	55	137	16	25
1879 or earlier	220	211	69	32	14	18	1	1	24	67	17	9

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF NEWARK 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	4,054	3,902	1,020	910	342	568	168	57	443	1,138	166	132
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	3,300	3,237	811	776	287	489	146	43	355	969	132	63
Under \$500	40	38	13	6	2	4	-	1	2	16	-	2
\$500 to \$999	112	110	35	17	6	11	1	-	6	47	4	2
\$1,000 to \$1,499	250	243	83	49	14	35	4	-	19	80	8	7
\$1,500 to \$1,999	248	245	85	43	10	33	4	4	19	81	9	3
\$2,000 to \$2,499	364	359	109	65	25	40	6	4	29	133	13	5
\$2,500 to \$2,999	252	245	69	62	26	36	12	2	16	75	9	7
\$3,000 to \$3,999	585	575	153	138	44	94	20	4	51	191	18	10
\$4,000 to \$4,999	473	463	100	118	42	76	27	12	52	130	24	10
\$5,000 to \$5,999	360	356	71	83	34	49	26	6	54	95	21	4
\$6,000 to \$7,499	330	322	53	101	41	60	23	7	59	64	15	8
\$7,500 to \$9,999	184	181	31	60	26	34	9	4	35	37	5	3
\$10,000 to \$14,999	79	77	7	25	13	12	10	3	12	16	4	2
\$15,000 to \$19,999	14	14	2	5	3	2	3	-	1	1	2	-
\$20,000 and over	9	9	-	4	1	3	1	1	-	3	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,637	3,595	897	847	314	533	159	53	443	1,054	142	42
Under 4.0%	13	14	5	3	-	3	-	-	-	5	1	4
4.0%	62	61	9	13	3	10	1	2	-	32	4	1
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	492	492	10	17	9	8	5	4	443	10	3	-
4.6% to 4.9%	2	2	1	-	-	-	1	-	-	-	-	-
5.0%	1,503	1,478	251	566	180	386	102	22	-	458	79	25
5.1% to 5.4%	3	3	1	1	1	-	1	-	-	-	-	-
5.5%	187	185	41	37	20	17	27	4	-	67	9	2
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	1,350	1,340	566	206	101	105	22	21	-	479	46	10
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	1	1	-	1	-	1	-	-	-	-	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	4	4	1	3	-	3	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	14	14	11	-	-	-	-	-	-	3	-	-
Average interest rate (percent)	5.32	5.33	5.69	5.24	5.33	5.19	5.20	-	4.50	5.46	5.31	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	2,482	2,449	882	597	214	383	110	37	367	392	94	33
Real estate taxes included in payment	759	742	298	97	55	42	9	16	227	45	50	17
Monthly	640	627	276	63	45	18	7	16	211	20	34	13
Quarterly	52	50	11	25	8	17	2	-	3	5	4	2
Semiannual	25	25	1	5	2	3	-	-	-	13	6	-
Annual	11	11	-	2	-	2	-	-	1	4	4	-
Other	2	2	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment	29	27	10	1	-	1	-	-	12	2	2	2
Real estate taxes not included in payment	1,636	1,624	510	473	146	327	94	21	155	330	41	12
Monthly	827	821	464	66	25	41	48	7	143	74	19	6
Quarterly	449	449	84	234	77	217	26	8	7	80	10	-
Semiannual	279	277	8	83	32	56	20	6	2	145	8	2
Annual	37	37	1	12	6	6	-	-	-	21	3	-
Other	8	8	1	2	1	1	-	-	-	5	-	-
Not reporting frequency of payment	36	32	12	11	5	6	-	-	3	5	1	4
Not reporting tax payment requirements	87	83	24	27	13	14	7	-	5	17	3	4
Monthly	35	35	21	4	4	-	1	-	5	3	1	-
Quarterly	25	23	1	17	6	11	1	-	-	4	-	2
Semiannual	23	21	-	6	3	3	4	-	-	10	1	2
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	2	-	-	-	1	-	-	-	1	-
No principal payments required	1,090	1,082	133	245	107	138	42	17	30	571	44	8
Monthly	211	208	108	30	18	12	5	3	21	35	6	3
Quarterly	241	241	13	128	50	78	11	4	3	76	6	-
Semiannual	547	543	7	75	35	40	19	9	4	403	26	4
Annual	50	50	2	3	-	3	3	1	-	37	4	-
Other	6	6	-	2	1	1	-	-	-	4	-	-
Not reporting frequency of payment	35	34	3	7	3	4	4	-	2	16	2	1
Not reporting principal payment requirements	365	256	51	56	15	41	10	3	23	95	18	109
Monthly	73	67	32	3	1	2	3	1	17	9	2	6
Quarterly	44	36	3	21	7	14	2	-	-	7	3	8
Semiannual	50	41	-	8	1	7	1	-	-	28	4	9
Annual	7	7	-	2	1	1	-	-	-	5	-	-
Other	5	5	1	-	-	-	-	-	-	3	1	-
Not reporting frequency of payment	186	100	15	22	5	17	4	2	6	43	8	86
No regular payments required	117	115	4	12	6	6	6	-	3	80	10	2

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 NEWARK: 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	3,800	626	1,396	937	341	Reporting interest rate	3,687	713	1,547	1,086	841
Under \$500	40	1	16	13	10	Under 4.0%	18	4	9	2	3
\$500 to \$999	112	8	52	31	21	4.0% to 4.4%	62	9	24	20	9
\$1,000 to \$1,499	250	31	114	75	30	4.5%	492	245	175	37	35
\$1,500 to \$1,999	243	41	106	69	32	4.6% to 4.9%	2	1	-	-	1
\$2,000 to \$2,499	364	60	154	106	44	5.0%	1,503	199	709	440	155
\$2,500 to \$2,999	252	41	117	70	24	5.0% to 5.4%	8	2	1	-	-
\$3,000 to \$3,999	585	112	266	158	49	5.5%	187	39	71	63	14
\$4,000 to \$4,999	473	95	205	126	47	5.6% to 5.9%	-	-	-	-	-
\$5,000 to \$5,999	360	86	150	96	28	6.0%	1,850	214	545	468	128
\$6,000 to \$7,499	380	91	181	94	24	6.1% to 6.4%	-	-	-	-	-
\$7,500 to \$9,999	184	48	66	52	18	6.5%	1	-	1	-	-
\$10,000 to \$14,999	79	10	25	38	11	6.6% to 6.9%	-	-	-	-	-
\$15,000 to \$19,999	14	2	3	8	1	7.0%	4	-	1	2	1
\$20,000 and over	9	-	1	6	2	7.1% to 7.4%	-	-	-	-	-
						7.5%	1	-	-	-	-
						7.6% to 7.9%	-	-	10	4	-
						8.0% and over	14	-	-	-	-
						Average interest rate (percent)	5.32	5.13	5.32	5.46	5.29

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 NEWARK: 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	2,286	1,440	447	958	85	846
Total first mortgage outstanding debt (dollars)	8,985,700	5,568,200	1,951,000	3,503,000	114,200	8,367,500
Total annual mortgage payment (dollars)	957,917	759,399	322,606	422,871	13,922	198,518
Average first mortgage outstanding debt (dollars)	3,909	3,867	4,365	3,557	-	3,980
Average value of property (dollars)	6,964	6,708	6,976	6,617	-	7,401
Average annual estimated rental value (dollars)	738	718	743	708	-	778
Average annual mortgage payment (dollars)	419	527	722	441	-	235
Percent which annual mortgage payment represents of—						
First mortgage debt	10.7	13.6	16.5	12.1	-	5.9
Value of property	6.0	7.9	10.3	6.7	-	3.2
Estimated annual rental value	58.8	78.5	97.1	62.4	-	30.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,093	959	407	534	18	134
Average first mortgage outstanding debt (dollars)	3,871	3,860	4,451	3,433	-	3,951
Average value of property (dollars)	6,424	6,419	7,030	5,995	-	6,456
Average annual estimated rental value (dollars)	695	693	746	654	-	709
Average annual mortgage payment (dollars)	567	602	756	489	-	318
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	15.6	17.0	14.3	-	8.0
Value of property	8.8	9.4	10.8	8.2	-	4.9
Estimated annual rental value	81.6	86.9	101.4	74.8	-	44.8
Monthly mortgage payment—						
Under \$10	28	5	1	4	-	23
\$10 to \$14	69	23	3	20	1	26
\$15 to \$19	66	47	8	36	3	19
\$20 to \$24	92	77	15	59	3	16
\$25 to \$29	98	86	22	63	1	12
\$30 to \$39	177	164	47	115	2	13
\$40 to \$49	141	134	65	66	3	7
\$50 to \$59	157	150	76	71	3	7
\$60 to \$74	111	109	70	38	1	2
\$75 to \$99	94	89	58	31	-	5
\$100 and over	59	55	42	12	1	4
Average monthly mortgage payment (dollars)	47.24	50.14	63.02	40.79	-	26.51
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,193	481	40	424	17	712
Average first mortgage outstanding debt (dollars)	3,944	3,881	-	3,938	-	3,986
Average value of property (dollars)	7,459	7,282	-	7,400	-	7,579
Average annual estimated rental value (dollars)	778	768	-	775	-	785
Average annual mortgage payment (dollars)	284	379	-	381	-	219
Percent which annual mortgage payment represents of—						
First mortgage debt	7.2	9.8	-	9.7	-	5.5
Value of property	3.8	5.2	-	5.1	-	2.9
Estimated annual rental value	36.4	49.4	-	49.1	-	27.9

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 PATERSON: 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	39,991	38,685	10,059	26.0	28,626	1,188	118	9,393	4,631	49.3	4,762
1930: Private families reporting tenure	-	35,068	12,664	36.1	22,404	-	-	-	-	-	-
1920: All families reporting tenure	-	31,804	8,729	27.4	23,075	-	-	8,613	5,280	61.3	3,333
Dwelling units: 1940	39,991	38,685	10,059	26.0	28,626	1,188	118	9,393	4,631	49.3	4,762
COLOR OF OCCUPANTS											
White	-	37,553	10,004	26.6	27,549	-	-	9,340	4,610	49.4	4,730
Nonwhite	-	1,132	55	4.9	1,077	-	-	53	21	-	32
TYPE OF STRUCTURE											
1-family	6,845	6,599	4,002	60.6	2,597	214	32	3,835	1,760	45.9	2,075
Other	33,146	32,086	6,057	18.9	26,029	974	86	5,558	2,871	51.7	2,687
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	5,706	6,500	3,927	60.4	2,573	177	29	3,797	1,743	45.9	2,054
Under \$5	14	14	7	-	7	-	-	6	1	-	5
\$5 to \$9	51	48	12	-	36	3	-	12	6	-	6
\$10 to \$14	307	294	76	25.9	218	12	1	71	21	-	50
\$15 to \$19	574	545	207	38.0	338	25	4	200	86	43.0	114
\$20 to \$24	704	686	347	50.6	339	17	1	335	118	35.2	217
\$25 to \$29	809	795	457	57.5	338	12	2	446	196	43.9	250
\$30 to \$39	1,447	1,407	848	60.3	559	35	5	816	391	47.9	425
\$40 to \$49	1,110	1,078	695	64.5	383	27	5	673	352	52.3	321
\$50 to \$59	669	639	468	73.2	171	27	3	451	233	51.7	218
\$60 to \$74	467	455	348	76.5	107	10	2	386	161	47.9	175
\$75 to \$99	271	262	212	80.9	50	7	2	208	82	39.4	126
\$100 and over	283	277	250	90.3	27	2	4	243	96	39.5	147
Median monthly rent (dollars)	35.68	35.67	39.64	-	29.69	35.07	-	39.69	40.99	-	38.56

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 PATERSON: 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.....	4,681	1,865	8	38	68	105	132	339	325	282	260	124	114	35	29	6	2,766
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	4,404	1,751	7	36	61	101	126	315	305	261	248	119	109	34	27	2	2,653
Average interest rate (%).....	5.52	5.47	-	-	-	5.64	5.67	5.54	5.43	5.39	5.40	5.35	5.28	-	-	-	5.55
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	4,509	1,803	7	38	66	101	128	328	312	273	253	119	111	35	29	3	2,706
Building and loan association.....	579	242	1	6	9	22	29	54	37	32	30	8	8	3	3	-	387
Commercial bank.....	415	155	-	3	1	7	8	17	22	25	32	14	18	4	4	-	260
Savings bank.....	574	223	-	3	9	7	7	38	36	85	25	27	15	5	14	2	351
Life insurance company.....	35	25	-	-	-	1	1	2	2	-	4	2	8	2	3	-	10
Mortgage company.....	70	37	-	-	2	2	-	2	8	10	4	5	3	1	-	-	38
Home Owners' Loan Corporation.....	369	176	-	2	3	9	12	22	49	38	23	13	10	-	-	-	198
Individual.....	2,347	894	5	24	41	52	69	181	155	129	126	44	44	18	5	1	1,453
Other.....	120	51	1	-	1	1	2	12	3	9	9	6	5	2	-	-	69
Reporting debt and value.....	4,376	1,714	8	34	63	99	128	312	297	253	242	114	102	32	25	-	2,662
JUNIOR MORTGAGE																	
First mortgage only.....	3,806	1,362	8	31	56	86	106	241	240	213	190	80	72	22	17	-	2,144
First and junior mortgage.....	115	38	-	-	1	1	3	12	5	5	8	1	2	-	-	-	77
With 1st mtg.; not rptg. on junior.....	755	314	-	3	6	12	19	59	52	40	44	38	28	10	8	-	441
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	418	172	6	25	25	27	26	28	19	7	7	1	1	-	-	-	246
\$1,000 to \$1,499.....	592	233	2	8	21	35	40	68	23	19	13	3	1	-	-	-	359
\$1,500 to \$1,999.....	496	170	-	1	10	24	24	46	32	18	12	1	2	-	-	-	326
\$2,000 to \$2,499.....	697	265	-	-	7	10	27	63	72	41	28	11	7	4	-	-	432
\$2,500 to \$2,999.....	386	162	-	-	-	3	6	49	39	22	26	12	4	1	-	-	224
\$3,000 to \$3,999.....	692	290	-	-	-	-	5	47	77	67	51	31	9	3	-	-	402
\$4,000 to \$4,999.....	436	170	-	-	-	-	-	11	30	51	49	17	9	1	2	-	266
\$5,000 to \$5,999.....	305	123	-	-	-	-	-	-	-	5	18	8	28	5	-	-	182
\$6,000 to \$7,499.....	198	59	-	-	-	-	-	-	-	-	2	9	18	4	4	-	139
\$7,500 to \$9,999.....	94	37	-	-	-	-	-	-	-	-	-	-	9	7	9	-	57
\$10,000 to \$14,999.....	51	25	-	-	-	-	-	-	-	-	-	-	-	1	7	-	26
\$15,000 to \$19,999.....	10	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property (thousands).....	22,568	8,989	5	38	102	203	326	1,009	1,250	1,819	1,545	981	1,113	507	643	-	13,579
Average value (dollars).....	5,157	5,245	-	-	-	-	2,545	3,232	4,208	5,113	6,383	9,168	10,911	-	-	-	5,101
Debt on first and jr. mtgs. (thous.).....	12,523	4,945	5	22	66	120	187	617	745	801	863	462	582	211	266	-	7,578
Percent of value of property.....	55.5	55.0	-	-	-	-	57.5	61.2	59.6	60.7	55.8	49.6	52.3	-	-	-	55.8
Average debt (dollars).....	2,862	2,885	-	-	-	-	1,463	1,977	2,508	3,105	3,565	4,048	5,703	-	-	-	2,847
Debt on first mtgs. (thousands).....	12,391	4,906	5	22	66	119	186	609	743	794	850	459	577	211	266	-	7,485
Percent of value of property.....	54.9	54.6	-	-	-	-	57.0	60.4	59.4	60.2	55.0	49.3	51.9	-	-	-	55.1
Average debt (dollars).....	2,832	2,862	-	-	-	-	1,449	1,953	2,501	3,077	3,512	4,026	5,659	-	-	-	2,812

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 PATERSON: 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	4,631	4,509	579	989	415	574	35	70	369	2,347	120	122
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,404	4,342	535	955	411	544	38	67	369	2,274	109	62
Average interest rate (percent)	5.52	5.52	5.78	5.61	5.56	5.65	-	-	4.50	5.58	5.53	-
Reporting debt and value	4,376	4,285	541	939	400	539	33	68	348	2,250	106	91
Percent distribution	-	100.0	12.6	21.9	9.3	12.6	0.8	1.6	8.1	52.5	2.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	4,376	4,285	541	939	400	539	33	68	348	2,250	106	91
First mortgage only	3,506	3,441	428	733	315	418	24	58	272	1,839	87	65
First and junior mortgage	115	110	17	22	9	18	1	2	8	55	5	5
With first mortgage; not reporting on junior mortgage	755	734	96	184	76	108	8	8	68	355	14	21
1-family properties	1,714	1,677	220	349	147	202	23	36	162	846	41	37
First mortgage only	1,362	1,338	177	272	124	148	16	31	127	680	35	21
First and junior mortgage	38	37	7	4	-	4	1	1	5	17	2	1
With first mortgage; not reporting on junior mortgage	314	302	36	73	23	50	6	4	30	149	4	12
2- to 4-family properties	2,662	2,608	321	590	253	337	10	32	186	1,404	65	54
First mortgage only	2,144	2,103	251	461	191	270	8	27	145	1,159	52	41
First and junior mortgage	77	73	10	18	9	9	-	1	3	38	3	4
With first mortgage; not reporting on junior mortgage	441	432	60	111	53	58	2	4	38	207	10	9
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,376	4,285	541	939	400	539	33	68	348	2,250	106	91
Value of property (dollars)	22,567,900	22,092,900	2,571,700	5,653,300	2,482,700	3,230,600	275,200	434,500	1,743,600	10,832,500	582,100	475,000
Average value (dollars)	5,157	5,156	4,754	6,021	6,057	5,994	-	-	5,010	4,814	5,492	-
Debt on first and junior mortgages (dollars)	12,522,900	12,284,400	1,401,200	3,018,900	1,306,400	1,712,500	140,700	315,000	1,181,400	5,910,800	316,400	238,400
Percent of value of property	55.5	55.6	54.5	53.4	53.9	58.0	-	-	67.8	54.6	54.4	-
Average debt (dollars)	2,862	2,867	2,590	3,215	3,266	3,177	-	-	3,395	2,627	2,985	-
Debt on first mortgages (dollars)	12,390,800	12,160,200	1,378,500	3,001,200	1,296,300	1,704,900	137,500	313,500	1,175,700	5,845,200	308,600	230,600
Percent distribution	-	100.0	11.3	24.7	10.7	14.0	1.1	2.6	9.7	48.1	2.5	-
Percent of value of property	54.9	55.0	53.6	53.1	53.5	52.8	-	-	67.4	54.0	53.0	-
Average debt (dollars)	2,832	2,838	2,548	3,196	3,241	3,163	-	-	3,378	2,598	2,911	-
1-family properties	1,714	1,677	220	349	147	202	23	36	162	846	41	37
Value of property (dollars)	8,989,300	8,801,900	974,700	2,259,100	915,100	1,344,000	227,900	206,700	783,200	4,107,100	243,200	187,400
Average value (dollars)	5,245	5,249	4,430	6,473	6,225	6,653	-	-	4,835	4,855	-	-
Debt on first and junior mortgages (dollars)	4,945,100	4,846,600	582,400	1,183,400	486,100	697,300	112,800	136,900	527,700	2,227,300	126,100	98,500
Percent of value of property	55.0	56.1	54.6	52.4	53.1	51.9	-	-	67.4	54.2	-	-
Average debt (dollars)	2,885	2,890	2,420	3,391	3,307	3,452	-	-	3,257	2,633	-	-
Debt on first mortgages (dollars)	4,905,900	4,807,600	526,400	1,180,600	486,100	694,500	109,600	136,400	525,400	2,208,100	121,100	98,300
Percent of value of property	54.6	54.0	54.0	52.3	53.1	51.7	-	-	67.1	53.8	-	-
Average debt (dollars)	2,862	2,867	2,393	3,333	3,307	3,488	-	-	3,243	2,610	-	-
2- to 4-family properties	2,662	2,608	321	590	253	337	10	32	186	1,404	65	54
Value of property (dollars)	13,578,600	13,291,000	1,597,000	3,394,200	1,507,600	1,886,600	47,300	227,800	960,400	6,725,400	338,900	287,600
Average value (dollars)	5,101	5,096	4,975	5,753	5,959	5,598	-	-	5,163	4,790	-	-
Debt on first and junior mortgages (dollars)	7,577,700	7,437,800	868,900	1,835,500	820,300	1,015,200	27,900	178,100	653,700	3,638,500	190,300	139,900
Percent of value of property	55.8	56.0	54.4	54.1	54.4	53.8	-	-	68.1	54.8	-	-
Average debt (dollars)	2,847	2,852	2,707	3,111	3,242	3,012	-	-	3,515	2,624	-	-
Debt on first mortgages (dollars)	7,484,900	7,352,600	852,100	1,820,600	810,200	1,010,400	27,900	177,100	650,300	3,637,100	187,500	132,300
Percent of value of property	55.1	55.3	53.4	53.6	53.7	53.6	-	-	67.7	54.1	-	-
Average debt (dollars)	2,812	2,819	2,655	3,086	3,202	2,998	-	-	3,496	2,591	-	-

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF PATERSON: 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	1,865	1,803	242	378	155	223	25	37	176	894	51	62
RACE OF OCCUPANTS												
White	1,856	1,794	240	376	153	223	25	37	176	889	51	62
Negro	8	8	2	2	2	-	-	-	-	4	-	-
Other nonwhite	1	1	-	-	-	-	-	-	-	1	-	-
YEAR BUILT												
Reporting year built	1,763	1,710	231	361	148	213	24	37	166	842	49	53
1930 to 1940	199	190	19	31	16	15	9	5	38	85	8	9
1920 to 1929	703	684	104	151	58	93	6	21	81	305	16	19
1910 to 1919	191	188	24	43	22	21	5	3	4	101	8	3
1900 to 1909	230	224	19	54	23	31	2	3	21	115	10	6
1880 to 1899	344	332	50	56	28	28	-	5	25	191	5	12
1879 or earlier	96	92	15	26	12	14	2	-	2	45	2	4

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF PATERSON: 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.....	1,865	1,803	242	378	155	223	25	37	176	894	51	62
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	1,715	1,678	220	349	147	202	23	36	162	847	41	37
Under \$500.....	50	50	6	10	3	7	1	1	-	31	1	-
\$500 to \$999.....	124	121	25	23	9	14	1	1	-	64	3	3
\$1,000 to \$1,499.....	236	231	35	47	17	30	2	2	9	130	6	5
\$1,500 to \$1,999.....	172	167	28	36	12	24	1	2	11	85	4	5
\$2,000 to \$2,499.....	265	260	40	42	20	22	1	4	26	142	5	5
\$2,500 to \$2,999.....	162	156	25	29	13	16	1	3	25	87	6	6
\$3,000 to \$3,999.....	294	289	30	58	25	33	3	7	42	148	6	5
\$4,000 to \$4,999.....	164	160	17	32	14	18	2	7	21	77	4	4
\$5,000 to \$5,999.....	119	117	5	32	15	17	1	5	11	59	4	2
\$6,000 to \$7,499.....	61	59	2	15	9	6	5	1	11	24	1	2
\$7,500 to \$9,999.....	85	85	4	14	5	9	4	2	-	11	-	-
\$10,000 to \$14,999.....	25	25	3	9	5	4	1	1	2	9	-	-
\$15,000 to \$19,999.....	8	8	-	7	-	7	-	-	-	-	1	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	1,751	1,725	221	363	153	210	24	36	176	860	45	26
Under 4.0%.....	12	12	3	1	-	1	-	-	-	8	-	-
4.0%.....	28	27	1	3	2	1	-	2	-	20	1	1
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	209	206	2	13	9	4	2	2	176	10	1	3
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	501	493	36	144	68	81	13	10	-	272	18	8
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	38	38	4	12	4	8	3	1	-	14	4	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	960	946	172	190	75	115	6	21	-	536	21	14
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	1	1	1	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent)	5.47	5.47	5.77	5.51	5.46	5.54	-	-	4.50	5.58	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	769	756	197	164	77	87	15	21	146	186	27	13
Real estate taxes included in payment.....	270	263	69	42	25	17	-	10	101	29	12	7
Monthly.....	238	231	65	34	23	11	-	9	100	12	11	7
Quarterly.....	8	8	2	3	1	2	-	-	-	3	-	-
Semiannual.....	16	16	-	3	-	3	-	1	-	12	-	-
Annual.....	5	5	1	2	1	1	-	-	-	2	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	3	3	1	-	-	-	-	-	1	-	1	-
Real estate taxes not included in payment.....	485	479	125	116	50	66	15	10	45	154	14	6
Monthly.....	274	271	114	44	22	22	10	4	43	47	9	3
Quarterly.....	61	61	7	26	11	15	2	2	-	21	3	-
Semiannual.....	131	129	1	39	18	26	3	4	1	79	2	2
Annual.....	10	10	2	3	2	1	-	-	-	5	-	-
Other.....	2	1	-	1	1	-	-	-	-	2	-	1
Not reporting frequency of payment.....	7	7	1	3	1	2	-	-	1	-	-	-
Not reporting tax payment requirements.....	14	14	3	6	2	4	-	1	-	3	1	-
Monthly.....	5	5	2	-	-	-	-	1	-	2	-	-
Quarterly.....	2	2	-	2	-	2	-	-	-	-	-	-
Semiannual.....	5	5	-	3	2	1	-	-	-	1	1	-
Annual.....	1	1	-	1	1	1	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	1	-	-	-	-	-	-	-	-	-
No principal payments required.....	922	911	35	186	69	117	9	15	21	623	22	11
Monthly.....	105	104	25	21	6	15	2	4	12	39	1	1
Quarterly.....	101	99	4	81	14	17	2	2	-	57	3	2
Semiannual.....	623	616	3	112	45	67	4	8	5	466	17	7
Annual.....	63	63	2	12	3	9	1	1	1	45	1	-
Other.....	8	8	-	4	1	3	-	-	-	4	-	-
Not reporting frequency of payment.....	22	21	1	5	-	6	-	-	2	12	-	1
Not reporting principal payment requirements.....	112	76	7	14	1	13	-	-	9	45	1	36
Monthly.....	24	19	6	5	-	5	-	-	1	2	-	5
Quarterly.....	5	5	-	-	-	-	-	-	-	4	-	-
Semiannual.....	28	23	-	6	1	5	-	-	-	17	-	5
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	54	28	1	3	-	3	-	-	2	21	1	26
No regular payments required.....	62	60	3	14	8	6	1	1	-	40	1	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 PATERSON: 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	1,715	243	463	885	124	Reporting interest rate	1,751	253	470	903	125
Under \$500	50	3	11	31	5	Under 4.0%	12	-	6	4	2
\$500 to \$999	124	10	41	55	8	4.0%	28	2	8	15	3
\$1,000 to \$1,499	285	20	54	142	20	4.1% to 4.4%	-	-	-	-	-
\$1,500 to \$1,999	172	27	43	85	11	4.5%	209	113	57	28	11
\$2,000 to \$2,499	265	30	78	134	23	4.6% to 4.9%	-	-	-	-	-
\$2,500 to \$2,999	162	32	47	72	11	5.0%	501	52	152	260	37
\$3,000 to \$3,999	294	52	82	141	19	5.1% to 5.4%	-	-	-	-	-
\$4,000 to \$4,999	164	26	42	82	14	5.5%	38	9	14	12	3
\$5,000 to \$5,999	119	22	24	70	3	5.6% to 5.9%	-	-	-	-	-
\$6,000 to \$7,499	61	13	17	26	5	6.0%	960	76	231	584	69
\$7,500 to \$9,999	35	3	14	17	1	6.1% to 6.4%	-	-	-	-	-
\$10,000 to \$14,999	25	5	5	12	3	6.5%	-	-	-	-	-
\$15,000 to \$19,999	8	-	-	7	1	6.6% to 6.9%	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	7.0%	1	-	1	-	-
						7.1% to 7.4%	-	-	-	-	-
						7.5%	-	-	-	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	1	1	-	-	-
						Average interest rate—(percent)	5.47	5.10	5.41	5.61	5.46

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 PATERSON: 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	1,444	607	218	383	6	837
Total first mortgage outstanding debt (dollars)	4,104,800	1,789,800	690,900	1,077,800	21,100	2,815,000
Total annual mortgage payment (dollars)	887,625	250,868	107,386	140,612	2,870	186,757
Average first mortgage outstanding debt (dollars)	2,843	2,949	3,169	2,814	-	2,766
Average value of property (dollars)	5,178	5,315	4,994	5,495	-	5,079
Average annual estimated rental value (dollars)	512	528	507	540	-	499
Average annual mortgage payment (dollars)	268	413	493	367	-	163
Percent which annual mortgage payment represents of—						
First mortgage debt	9.4	14.0	15.5	13.0	-	5.9
Value of property	5.2	7.8	9.9	6.7	-	3.2
Estimated annual rental value	52.5	78.2	97.2	67.9	-	32.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	536	441	200	237	4	95
Average first mortgage outstanding debt (dollars)	2,843	2,903	3,251	2,599	-	-
Average value of property (dollars)	4,913	4,985	5,041	4,938	-	-
Average annual estimated rental value (dollars)	498	500	511	492	-	-
Average annual mortgage payment (dollars)	402	444	510	389	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	14.1	15.3	15.7	15.0	-	-
Value of property	8.2	8.9	10.1	7.9	-	-
Estimated annual rental value	80.7	88.8	99.8	79.0	-	-
Monthly mortgage payment—						
Under \$10	37	8	2	5	-	29
\$10 to \$14	55	30	4	26	-	25
\$15 to \$19	42	29	6	23	-	13
\$20 to \$24	59	49	12	37	-	10
\$25 to \$29	63	56	15	40	1	7
\$30 to \$39	103	101	61	39	1	2
\$40 to \$49	77	74	42	31	1	3
\$50 to \$59	38	36	24	12	-	2
\$60 to \$74	33	30	19	10	1	3
\$75 to \$99	23	22	14	8	-	1
\$100 and over	6	6	1	5	-	-
Average monthly mortgage payment (dollars)	33.49	37.08	46.47	32.40	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	908	155	18	146	2	742
Average first mortgage outstanding debt (dollars)	2,842	3,069	-	3,163	-	2,792
Average value of property (dollars)	5,335	6,192	-	6,400	-	5,143
Average annual estimated rental value (dollars)	520	608	-	618	-	501
Average annual mortgage payment (dollars)	190	331	-	332	-	158
Percent which annual mortgage payment represents of—						
First mortgage debt	6.7	10.8	-	10.5	-	5.7
Value of property	3.6	5.3	-	5.2	-	3.1
Estimated annual rental value	36.5	54.9	-	53.7	-	31.6

Table I-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF TRENTON: 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	30,294	29,594	11,863	40.1	17,731	655	45	10,936	6,270	57.3	4,666
1930: Private families reporting tenure	-	26,796	14,542	54.3	12,254	-	-	-	-	-	-
1920: All families reporting tenure	-	25,149	9,583	38.1	15,566	-	-	9,510	6,960	73.2	2,550
Dwelling units: 1940	30,294	29,594	11,863	40.1	17,731	655	45	10,936	6,270	57.3	4,666
COLOR OF OCCUPANTS											
White	-	27,764	11,678	42.1	16,086	-	-	10,770	6,167	57.3	4,603
Nonwhite	-	1,830	185	10.1	1,645	-	-	166	103	62.0	63
TYPE OF STRUCTURE											
1-family	16,012	15,619	7,064	45.2	8,555	386	27	6,667	3,637	54.6	3,080
Other	14,282	13,975	4,799	34.3	9,176	269	18	4,269	2,633	61.7	1,636
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	15,847	15,482	6,975	45.1	8,507	388	27	6,625	3,616	54.6	3,009
Under \$5	17	17	7	-	10	-	-	5	1	-	4
\$5 to \$9	106	101	32	31.7	69	5	-	29	12	-	17
\$10 to \$14	1,186	1,164	241	20.7	923	22	-	229	97	42.4	132
\$15 to \$19	2,875	2,846	812	28.5	2,034	29	-	749	413	55.1	326
\$20 to \$24	3,263	3,216	1,266	39.4	1,950	43	4	1,179	579	49.1	600
\$25 to \$29	2,911	2,840	1,278	44.9	1,564	65	6	1,221	715	58.6	506
\$30 to \$39	2,667	2,599	1,459	56.1	1,140	61	7	1,411	826	58.5	525
\$40 to \$49	1,060	1,011	666	65.9	345	45	4	638	360	56.4	278
\$50 to \$59	527	495	349	70.5	146	29	3	331	186	56.2	145
\$60 to \$74	475	461	305	66.2	156	14	-	298	154	51.7	144
\$75 to \$99	365	348	256	73.6	92	15	2	246	135	54.9	111
\$100 and over	395	394	306	77.7	78	10	1	289	138	47.8	151
Median monthly rent (dollars)	25.32	25.20	28.93	-	22.62	30.32	-	29.09	29.44	-	28.61

Table I-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 TRENTON: 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.....	6,270	5,193	27	236	497	615	660	1,284	735	409	319	175	155	48	27	6	1,077
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	5,984	4,964	26	224	469	577	628	1,233	711	395	308	167	150	46	25	5	1,020
Average interest rate.....(%)	5.55	5.56	-	5.68	5.56	5.59	5.58	5.58	5.55	5.50	5.52	5.46	5.36	-	-	-	5.53
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	6,138	5,077	27	232	490	602	646	1,252	716	400	317	167	150	48	25	5	1,061
Building and loan association.....	889	724	4	39	87	109	93	186	107	35	37	10	11	4	1	1	165
Commercial bank.....	440	354	-	9	17	25	36	64	58	49	36	20	34	11	3	2	76
Savings bank.....	315	266	1	9	15	31	13	58	47	29	21	15	15	9	3	-	49
Life insurance company.....	130	112	1	1	3	4	7	24	16	21	15	9	8	1	2	-	18
Mortgage company.....	78	63	1	7	4	11	10	15	4	4	2	-	2	3	-	-	15
Home Owners' Loan Corporation.....	425	333	1	5	40	37	48	79	56	28	20	11	6	2	-	-	92
Individual.....	3,550	2,944	16	156	299	362	416	772	394	204	162	83	55	12	11	2	606
Other.....	311	271	3	6	25	23	23	54	34	30	24	19	19	6	5	-	40
Reporting debt and value.....	5,495	4,614	25	209	443	534	577	1,094	680	375	295	159	153	46	24	-	881
JUNIOR MORTGAGE																	
First mortgage only.....	204	180	-	-	3	11	19	49	53	22	14	6	3	-	-	-	24
First and junior mortgage.....	126	103	-	1	7	11	9	20	19	8	11	4	9	4	-	-	23
With 1st mtg.; not rptg. on junior.....	5,165	4,331	25	208	438	512	549	1,025	608	345	270	149	141	42	24	-	834
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	713	648	20	137	158	119	80	92	24	5	9	3	1	-	-	-	65
\$1,000 to \$1,499.....	1,146	983	5	56	188	208	183	224	72	28	12	5	1	-	1	-	163
\$1,500 to \$1,999.....	821	682	-	16	78	113	125	223	73	29	16	6	3	-	-	-	139
\$2,000 to \$2,499.....	876	747	-	-	19	79	114	280	147	56	42	4	5	1	-	-	129
\$2,500 to \$2,999.....	511	430	-	-	-	15	54	136	107	77	29	5	6	-	1	-	81
\$3,000 to \$3,999.....	724	583	-	-	-	-	21	128	195	117	79	30	12	1	-	-	141
\$4,000 to \$4,999.....	381	242	-	-	-	-	-	11	55	47	61	38	21	6	3	-	89
\$5,000 to \$5,999.....	153	125	-	-	-	-	-	-	7	14	33	38	25	6	2	-	28
\$6,000 to \$7,499.....	119	89	-	-	-	-	-	-	-	2	12	26	37	7	5	-	30
\$7,500 to \$9,999.....	62	53	-	-	-	-	-	-	-	-	2	4	32	11	4	-	9
\$10,000 to \$14,999.....	30	26	-	-	-	-	-	-	-	-	-	-	10	10	6	-	4
\$15,000 to \$19,999.....	8	6	-	-	-	-	-	-	-	-	-	-	-	4	2	-	2
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	22,226	18,441	19	246	724	1,117	1,487	3,569	2,861	1,925	1,888	1,293	1,739	732	841	-	3,785
Average value.....(dollars).....	4,045	3,997	-	1,178	1,634	2,091	2,577	3,263	4,207	5,134	5,400	8,132	11,367	-	-	-	4,297
Debt on first and jr. mtgs.(thous.).....	12,334	10,099	15	163	464	582	890	2,043	1,674	1,046	973	695	895	370	190	-	2,235
Percent of value of property.....	55.5	54.8	-	66.3	64.1	61.1	59.8	57.2	58.5	54.3	51.5	53.8	51.4	-	-	-	59.0
Average debt.....(dollars).....	2,245	2,189	-	781	1,048	1,277	1,542	1,867	2,461	2,790	3,297	4,371	5,848	-	-	-	2,537
Debt on first mtgs.....(thousands).....	12,215	10,021	15	163	462	576	881	2,034	1,659	1,042	960	691	888	360	190	-	2,194
Percent of value of property.....	55.0	54.3	-	66.3	63.8	60.6	59.2	57.0	58.0	54.1	50.9	53.4	51.1	-	-	-	57.9
Average debt.....(dollars).....	2,223	2,172	-	780	1,043	1,267	1,527	1,859	2,440	2,778	3,255	4,345	5,806	-	-	-	2,490

HOUSING—NONFARM MORTGAGES

Table I-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 TRENTON: 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	6,270	6,138	889	755	440	315	180	78	425	3,550	311	132
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,984	5,909	826	741	432	309	127	77	425	3,411	302	75
Average interest rate (percent)	5.55	5.55	5.83	5.54	5.55	5.52	5.55	-	4.50	5.62	5.50	-
Reporting debt and value	5,495	5,395	756	685	404	281	121	66	361	3,115	291	100
Percent distribution	-	100.0	14.0	12.7	7.5	5.2	2.2	1.2	6.7	57.7	5.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	5,495	5,395	756	685	404	281	121	66	361	3,115	291	100
First mortgage only	204	203	23	27	21	6	3	4	8	181	7	1
First and junior mortgage	125	119	11	21	17	4	3	-	5	78	1	7
With first mortgage; not reporting on junior mortgage	5,165	5,073	722	637	366	271	115	62	348	2,906	283	92
1-family properties	4,614	4,530	629	583	344	239	105	54	285	2,616	258	84
First mortgage only	180	180	19	26	20	6	2	4	8	114	7	-
First and junior mortgage	108	97	10	18	14	4	3	-	4	61	1	6
With first mortgage; not reporting on junior mortgage	4,331	4,253	600	539	310	229	100	50	273	2,441	250	78
2- to 4-family properties	881	865	127	102	60	42	16	12	76	499	33	16
First mortgage only	24	23	4	1	1	-	1	-	-	17	-	1
First and junior mortgage	23	22	1	3	3	-	-	-	1	17	-	1
With first mortgage; not reporting on junior mortgage	834	820	122	98	56	42	15	12	75	465	33	14
RELATION OF DEBT TO VALUE												
1- to 4-family properties	5,495	5,395	756	685	404	281	121	66	361	3,115	291	100
Value of property (dollars)	22,226,000	21,822,800	2,675,200	3,762,300	2,305,200	1,456,100	731,500	244,600	1,391,000	11,549,500	1,468,700	403,200
Average value (dollars)	4,045	4,045	3,559	5,492	5,708	5,182	6,045	-	3,853	3,708	5,047	4,032
Debt on first and junior mortgages (dollars)	12,334,100	12,090,500	1,432,800	2,040,200	1,225,000	815,200	370,400	134,400	881,700	6,410,400	820,600	243,600
Percent of value of property	55.5	55.4	53.6	54.2	53.1	56.0	50.6	-	63.4	55.5	55.9	60.4
Average debt (dollars)	2,245	2,241	1,895	2,978	3,032	2,901	3,061	-	2,442	2,058	2,820	2,436
Debt on first mortgages (dollars)	12,214,800	11,979,600	1,420,900	2,023,200	1,212,400	810,800	367,900	134,400	877,000	6,335,800	820,400	235,200
Percent distribution	-	100.0	11.9	16.9	10.1	6.8	3.1	1.1	7.3	52.9	6.8	-
Percent of value of property	55.0	54.9	53.1	53.8	52.6	55.7	50.3	-	63.0	54.9	55.9	58.3
Average debt (dollars)	2,223	2,221	1,879	2,954	3,001	2,885	3,040	-	2,429	2,034	2,819	2,352
1-family properties	4,614	4,530	629	583	344	239	105	54	285	2,616	258	84
Value of property (dollars)	18,440,600	18,104,600	2,211,900	3,081,200	1,908,700	1,172,500	640,500	193,300	1,067,000	9,578,800	1,331,900	336,000
Average value (dollars)	3,997	3,997	3,517	5,285	5,549	4,906	6,100	-	3,744	3,662	5,162	-
Debt on first and junior mortgages (dollars)	10,098,900	9,900,900	1,153,400	1,645,700	1,000,200	645,500	315,400	106,200	673,300	5,272,200	734,700	198,000
Percent of value of property	54.8	54.7	52.1	53.4	52.4	55.1	49.2	-	63.1	55.0	55.2	-
Average debt (dollars)	2,189	2,186	1,834	2,823	2,908	2,701	3,004	-	2,362	2,015	2,848	-
Debt on first mortgages (dollars)	10,021,300	9,830,300	1,142,400	1,638,200	992,100	641,100	312,900	106,200	669,800	5,231,300	734,500	191,000
Percent of value of property	54.3	54.3	51.6	53.0	52.0	54.7	48.9	-	62.8	54.6	55.1	-
Average debt (dollars)	2,172	2,170	1,816	2,801	2,864	2,682	2,980	-	2,350	2,000	2,847	-
2- to 4-family properties	881	865	127	102	60	42	16	12	76	499	33	16
Value of property (dollars)	3,785,400	3,718,200	463,300	681,100	397,500	288,600	91,000	51,300	324,000	1,970,700	136,800	67,200
Average value (dollars)	4,297	4,296	3,648	6,677	-	-	-	-	-	3,949	-	-
Debt on first and junior mortgages (dollars)	2,235,200	2,189,600	279,400	394,500	224,800	169,700	55,000	28,200	208,400	1,138,200	85,900	45,600
Percent of value of property	59.0	58.9	60.3	57.9	-	-	-	-	-	57.8	-	-
Average debt (dollars)	2,537	2,531	2,200	3,868	-	-	-	-	-	2,281	-	-
Debt on first mortgages (dollars)	2,193,500	2,149,300	278,500	390,000	220,300	169,700	55,000	28,200	207,200	1,104,500	85,900	44,200
Percent of value of property	57.9	57.8	60.1	57.3	-	-	-	-	-	56.0	-	-
Average debt (dollars)	2,490	2,485	2,138	3,824	-	-	-	-	-	2,213	-	-

Table I-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF TRENTON: 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	5,193	5,077	724	630	364	266	112	63	333	2,944	271	116
RACE OF OCCUPANTS												
White	5,116	5,000	702	624	362	262	112	63	322	2,906	271	116
Negro	75	75	21	6	2	4	-	-	11	37	-	-
Other nonwhite	2	2	1	-	-	-	-	-	-	1	-	-
YEAR BUILT												
Reporting year built	4,726	4,618	636	588	346	242	106	58	300	2,677	253	108
1930 to 1940	137	134	13	19	10	9	4	1	7	80	10	3
1920 to 1929	1,232	1,199	174	172	102	70	81	15	81	599	77	33
1910 to 1919	1,162	1,137	144	170	115	55	11	14	77	648	78	25
1900 to 1909	936	914	120	102	50	52	2	14	49	580	47	22
1880 to 1899	920	905	145	89	46	43	6	10	65	569	21	15
1879 or earlier	339	329	40	36	23	13	2	4	21	201	25	10

Table I-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF TRENTON: 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.....	5,193	5,077	724	630	364	266	112	68	338	2,944	271	116
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,619	4,534	629	585	346	239	105	54	285	2,618	256	85
Under \$500.....	119	115	28	12	6	6	-	3	4	64	4	4
\$500 to \$999.....	535	519	94	60	30	30	6	6	11	322	20	16
\$1,000 to \$1,499.....	988	976	146	92	58	34	6	15	50	626	41	12
\$1,500 to \$1,999.....	690	679	112	67	33	34	11	9	58	396	25	11
\$2,000 to \$2,499.....	752	745	88	97	56	41	15	9	56	435	45	7
\$2,500 to \$2,999.....	423	412	64	42	24	18	26	3	36	223	18	11
\$3,000 to \$3,999.....	577	564	62	79	52	27	20	2	38	321	42	18
\$4,000 to \$4,999.....	245	243	20	51	36	15	9	3	18	114	28	2
\$5,000 to \$5,999.....	119	116	6	34	19	15	6	1	6	54	9	8
\$6,000 to \$7,499.....	88	84	6	24	16	8	4	2	2	30	16	4
\$7,500 to \$9,999.....	51	49	1	12	7	5	1	1	4	23	7	2
\$10,000 to \$14,999.....	26	26	1	11	8	3	1	-	2	8	3	-
\$15,000 to \$19,999.....	6	6	-	4	1	3	-	-	-	2	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	4,964	4,901	676	619	357	262	109	62	338	2,839	263	63
Under 4.0%.....	35	35	7	4	2	2	-	1	-	22	1	-
4.0%.....	64	62	11	4	2	2	3	-	-	41	3	2
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	352	351	7	2	1	1	-	2	333	6	1	1
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,399	1,379	102	231	134	97	32	13	-	885	116	20
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	153	149	6	51	22	29	18	-	-	64	10	4
5.6% to 5.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
6.0%.....	2,928	2,892	524	324	195	129	55	46	-	1,813	180	36
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	1	1	-	-	-	-	-	-	-	1	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	20	20	11	2	1	1	-	-	-	5	2	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	2	2	1	1	-	1	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	9	9	7	-	-	-	-	-	-	2	-	-
Average interest rate.....(percent).....	5.56	5.56	5.81	5.55	5.56	5.53	5.57	-	4.50	5.63	5.50	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	1,549	1,526	588	215	121	94	63	19	272	263	86	23
Real estate taxes included in payment.....	452	445	149	66	35	31	13	6	119	42	50	7
Monthly.....	394	387	140	51	24	27	11	4	118	25	43	7
Quarterly.....	13	13	-	7	7	-	-	-	-	5	1	-
Semiannual.....	27	27	8	5	3	2	2	2	2	8	5	-
Annual.....	6	6	1	2	1	-	-	-	-	1	-	-
Other.....	3	3	1	1	1	-	-	-	-	-	-	-
Not reporting frequency of payment.....	9	9	5	-	-	-	-	-	4	-	-	-
Real estate taxes not included in payment.....	1,059	1,043	428	144	84	60	48	13	145	280	35	16
Monthly.....	706	697	408	37	25	12	36	4	133	56	18	9
Quarterly.....	83	82	2	47	30	17	1	3	1	27	1	1
Semiannual.....	227	221	10	52	25	27	10	6	2	130	11	6
Annual.....	18	18	1	4	-	4	-	-	-	11	2	-
Other.....	10	10	-	3	3	-	-	-	-	5	1	-
Not reporting frequency of payment.....	15	15	7	1	1	-	1	-	4	1	-	-
Not reporting tax payment requirements.....	38	38	11	5	2	3	2	-	8	11	1	-
Monthly.....	15	15	9	1	-	1	-	-	5	-	-	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	16	16	2	1	-	1	2	-	-	10	1	-
Annual.....	3	3	-	3	2	1	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	4	4	-	-	-	-	-	-	3	1	-	-
No principal payments required.....	3,223	3,188	122	387	222	165	45	38	51	2,379	166	40
Monthly.....	222	218	83	31	20	11	2	2	32	58	10	4
Quarterly.....	166	163	10	53	31	22	1	3	1	108	7	3
Semiannual.....	2,671	2,643	25	292	165	127	42	31	15	2,096	142	23
Annual.....	85	85	-	4	2	2	-	1	1	74	5	-
Other.....	7	7	-	2	-	2	-	-	-	5	-	-
Not reporting frequency of payment.....	57	52	4	5	4	1	-	1	2	38	2	5
Not reporting principal payment requirements.....	217	170	13	13	9	4	3	3	8	124	6	47
Monthly.....	17	18	8	1	1	-	-	2	1	1	-	4
Quarterly.....	10	7	-	2	-	2	-	1	1	3	1	3
Semiannual.....	111	104	2	4	3	1	2	1	-	90	5	7
Annual.....	8	7	-	1	1	-	-	-	-	6	-	1
Other.....	4	4	-	-	-	-	1	-	-	3	-	-
Not reporting frequency of payment.....	67	35	3	5	4	1	-	-	6	21	-	32
No regular payments required.....	199	193	1	15	12	3	1	3	2	158	13	6

HOUSING—NONFARM MORTGAGES

Table I-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF TRENTON: 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.....	4,619	409	946	2,949	315	Reporting interest rate.....	4,964	437	1,018	3,274	385
Under \$500.....	119	6	43	62	8	Under 4.0%.....	35	1	11	20	3
\$500 to \$999.....	535	22	134	335	44	4.0% to 4.4%.....	64	5	19	36	4
\$1,000 to \$1,499.....	988	55	178	691	54	4.4% to 4.8%.....	-	-	-	-	-
\$1,500 to \$1,999.....	690	66	146	433	45	4.8% to 5.2%.....	352	123	151	57	21
\$2,000 to \$2,499.....	752	75	125	503	39	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999.....	423	46	104	244	29	5.6% to 6.0%.....	1,399	90	199	1,008	102
\$3,000 to \$3,999.....	577	82	109	347	39	6.0% to 6.4%.....	-	-	-	-	-
\$4,000 to \$4,999.....	245	26	50	150	19	6.4% to 6.8%.....	153	13	29	101	10
\$5,000 to \$5,999.....	119	11	24	75	9	6.8% to 7.2%.....	1	-	-	-	1
\$6,000 to \$7,499.....	88	14	13	50	11	7.2% to 7.6%.....	2,928	198	599	1,989	192
\$7,500 to \$9,999.....	51	4	7	36	4	7.6% to 8.0%.....	-	-	-	-	-
\$10,000 to \$14,999.....	25	1	3	18	4	8.0% and over.....	1	-	1	-	-
\$15,000 to \$19,999.....	6	1	-	5	-	Average interest rate.....(percent).....	20	5	4	9	2
\$20,000 and over.....	-	-	-	-	-		-	-	-	-	-
							9	2	4	3	-
							5.56	5.85	5.52	5.60	5.54

Table I-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 TRENTON: 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.....	3,811	978	306	659	13	2,833
Total first mortgage outstanding debt..... (dollars).....	8,256,600	2,203,800	819,500	1,353,900	30,400	6,052,800
Total annual mortgage payment..... (dollars).....	668,344	315,077	122,717	189,788	2,572	353,267
Average first mortgage outstanding debt..... (dollars).....	2,167	2,253	2,678	2,054	-	2,137
Average value of property..... (dollars).....	3,961	3,937	4,105	3,844	-	3,970
Average annual estimated rental value..... (dollars).....	440	426	449	416	-	444
Average annual mortgage payment..... (dollars).....	175	322	401	288	-	125
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.1	14.8	15.0	14.0	-	5.8
Value of property.....	4.4	8.2	9.8	7.5	-	3.1
Estimated annual rental value.....	39.9	75.5	89.4	69.3	-	28.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	947	769	276	486	7	178
Average first mortgage outstanding debt..... (dollars).....	2,243	2,247	2,721	1,984	-	2,226
Average value of property..... (dollars).....	3,769	3,751	4,059	3,592	-	3,648
Average annual estimated rental value..... (dollars).....	414	415	444	399	-	412
Average annual mortgage payment..... (dollars).....	313	344	411	308	-	177
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.9	15.3	15.1	15.5	-	8.0
Value of property.....	8.3	9.2	10.1	8.6	-	4.6
Estimated annual rental value.....	75.5	88.0	92.5	77.2	-	43.0
Monthly mortgage payment—						
Under \$10.....	130	49	3	45	1	81
\$10 to \$14.....	141	105	10	94	1	36
\$15 to \$19.....	131	111	21	88	2	20
\$20 to \$24.....	137	123	45	76	2	14
\$25 to \$29.....	109	101	42	59	-	8
\$30 to \$39.....	158	151	81	69	1	7
\$40 to \$49.....	65	60	37	23	-	5
\$50 to \$59.....	27	26	15	11	-	1
\$60 to \$74.....	21	17	9	8	-	4
\$75 to \$99.....	15	13	8	5	-	2
\$100 and over.....	18	13	5	8	-	-
Average monthly mortgage payment..... (dollars).....	26.06	28.68	34.24	25.67	-	14.75
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,864	209	30	173	6	2,655
Average first mortgage outstanding debt..... (dollars).....	2,141	2,276	-	2,254	-	2,181
Average value of property..... (dollars).....	4,025	4,620	-	4,554	-	3,978
Average annual estimated rental value..... (dollars).....	448	470	-	462	-	447
Average annual mortgage payment..... (dollars).....	130	241	-	232	-	121
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.1	10.6	-	10.3	-	5.7
Value of property.....	3.2	5.2	-	5.1	-	3.0
Estimated annual rental value.....	29.0	51.3	-	50.1	-	27.1

Table J-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 TRENTON 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.....	49,108	47,933	21,048	43.9	26,885	1,038	137	19,718	11,340	57.5	8,378
Urban.....	35,160	34,319	18,821	40.3	20,498	783	58	12,807	6,990	54.6	5,817
Rural-nonfarm.....	13,948	13,614	7,227	53.1	6,387	255	79	6,911	4,350	62.9	2,561
COLOR OF OCCUPANTS											
White.....	-	45,156	20,548	45.5	24,608	-	-	19,257	11,098	57.6	8,159
Nonwhite.....	-	2,777	500	18.0	2,277	-	-	461	242	52.5	219
TYPE OF STRUCTURE											
1-family.....	29,512	28,779	14,680	51.0	14,099	628	105	14,012	7,796	55.6	6,216
Other.....	19,596	19,154	6,368	33.2	12,786	410	32	5,706	3,544	62.1	2,162
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	29,187	28,499	14,518	50.9	13,981	591	97	13,940	7,759	55.7	6,181
Under \$5.....	129	126	69	54.8	57	2	1	63	21	-	42
\$5 to \$9.....	488	478	220	46.5	258	11	4	202	49	24.3	153
\$10 to \$14.....	2,142	2,089	578	27.7	1,511	41	12	556	210	37.8	346
\$15 to \$19.....	4,130	4,068	1,299	31.9	2,769	52	10	1,216	628	51.6	588
\$20 to \$24.....	4,745	4,660	1,971	42.3	2,689	78	12	1,857	928	50.0	929
\$25 to \$29.....	4,671	4,574	2,090	45.7	2,484	84	18	2,020	1,200	59.4	820
\$30 to \$39.....	5,682	5,542	3,145	56.7	2,397	122	18	3,057	1,887	61.7	1,170
\$40 to \$49.....	2,718	2,622	1,785	68.1	837	84	12	1,722	1,028	59.7	694
\$50 to \$59.....	1,443	1,395	1,057	75.8	338	42	6	1,019	618	60.6	401
\$60 to \$74.....	1,196	1,165	896	76.9	269	30	1	871	539	61.9	382
\$75 to \$99.....	769	744	561	75.4	183	20	5	541	306	56.6	235
\$100 and over.....	1,074	1,041	847	81.4	194	30	3	816	345	42.3	471
Median monthly rent..... (dollars).....	27.67	27.60	32.78	-	23.96	32.16	-	32.95	33.97	-	31.82

Table J-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 TRENTON 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.....	11,840	9,685	90	375	696	966	1,042	2,259	1,438	937	865	463	343	95	101	15	1,655
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,876	9,284	79	355	662	910	996	2,178	1,394	905	682	444	331	91	94	13	1,592
Average interest rate..... (%).....	5.57	5.57	-	5.75	5.60	5.62	5.60	5.59	5.56	5.52	5.54	5.46	5.41	-	-	-	5.55
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	11,074	9,445	87	369	686	944	1,025	2,214	1,410	910	816	444	337	94	96	13	1,629
Building and loan association.....	2,128	1,823	17	80	151	229	212	440	281	153	144	59	40	12	4	1	305
Commercial bank.....	842	709	2	16	24	39	48	108	104	81	92	61	76	25	31	2	133
Savings bank.....	535	460	3	11	20	43	25	103	73	60	47	32	22	11	10	-	75
Life insurance company.....	285	262	1	1	4	5	12	58	52	55	33	21	15	2	3	-	23
Mortgage company.....	612	189	4	10	5	17	17	40	19	18	30	19	6	4	-	-	28
Home Owners' Loan Corporation.....	789	658	3	7	53	70	80	162	126	71	44	23	14	3	1	1	131
Individual.....	5,696	4,819	51	237	397	504	598	1,210	681	411	357	193	120	26	28	6	877
Other.....	587	525	6	7	32	37	33	93	74	61	69	36	44	11	19	3	62
Reporting debt and value.....	10,013	8,580	76	332	618	842	910	1,968	1,307	840	778	409	320	87	93	-	1,433
JUNIOR MORTGAGE																	
First mortgage only.....	565	506	8	17	25	39	68	127	95	45	34	31	15	2	-	-	59
First and junior mortgage.....	259	208	-	5	13	18	14	46	35	23	21	13	12	5	3	-	51
With 1st mtg.; not rptg. on junior.....	9,189	7,866	68	310	580	785	828	1,795	1,177	772	723	365	293	80	90	-	1,323
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,271	1,153	67	221	216	211	135	177	58	26	28	8	5	-	1	-	118
\$1,000 to \$1,499.....	1,896	1,672	9	88	279	316	279	406	161	70	44	14	4	-	2	-	224
\$1,500 to \$1,999.....	1,435	1,208	-	28	101	174	201	402	160	76	49	15	5	1	1	-	227
\$2,000 to \$2,499.....	1,641	1,415	-	-	22	119	188	491	298	153	103	27	12	1	1	-	226
\$2,500 to \$2,999.....	958	815	-	-	-	22	84	257	138	142	81	25	10	-	1	-	143
\$3,000 to \$3,999.....	1,380	1,160	-	-	-	-	23	220	342	243	197	82	41	8	4	-	220
\$4,000 to \$4,999.....	639	510	-	-	-	-	-	15	86	101	157	94	45	7	5	-	129
\$5,000 to \$5,999.....	341	286	-	-	-	-	-	-	9	27	91	78	63	14	4	-	55
\$6,000 to \$7,499.....	220	172	-	-	-	-	-	-	-	2	25	54	68	14	9	-	48
\$7,500 to \$9,999.....	110	89	-	-	-	-	-	-	-	-	8	12	49	16	9	-	21
\$10,000 to \$14,999.....	79	66	-	-	-	-	-	-	-	-	-	-	18	19	29	-	13
\$15,000 to \$19,999.....	22	16	-	-	-	-	-	-	-	-	-	-	-	7	9	-	6
\$20,000 and over.....	21	18	-	-	-	-	-	-	-	-	-	-	-	-	18	-	3
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	44,837	38,026	53	886	1,006	1,757	2,343	6,406	5,502	4,310	4,970	3,331	3,590	1,389	2,983	-	6,811
Average value..... (dollars).....	4,478	4,432	-	1,162	1,628	2,087	2,575	3,255	4,210	5,131	6,388	8,143	11,219	-	-	-	4,753
Debt on first & jr. mtgs. (thous.).....	23,875	20,057	37	252	637	1,049	1,386	3,636	3,085	2,244	2,508	1,680	1,734	677	1,134	-	3,818
Percent of value of property.....	53.2	52.7	-	65.3	63.8	59.7	59.2	56.8	56.1	52.1	50.5	50.4	48.3	-	-	-	56.1
Average debt..... (dollars).....	2,384	2,338	-	759	1,031	1,246	1,523	1,847	2,360	2,671	3,223	4,107	5,420	-	-	-	2,664
Debt on first mtgs. (thousands).....	23,623	19,883	37	250	633	1,042	1,375	3,610	3,055	2,222	2,487	1,664	1,723	665	1,120	-	3,740
Percent of value of property.....	52.7	52.3	-	64.8	62.9	59.3	58.7	56.4	55.5	51.6	50.0	50.0	48.0	-	-	-	54.9
Average debt..... (dollars).....	2,359	2,317	-	753	1,025	1,237	1,511	1,884	2,337	2,646	3,196	4,069	5,385	-	-	-	2,610

HOUSING—NONFARM MORTGAGES

Table J-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 TRENTON 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	11,340	11,074	2,128	1,377	842	535	285	212	789	5,696	587	266
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	10,876	10,701	2,006	1,345	827	518	278	209	789	5,508	566	175
Average interest rate (percent)	5.57	5.57	5.84	5.52	5.53	5.52	5.56	5.73	4.50	7.46	5.41	5.47
Reporting debt and value	10,013	9,808	1,838	1,260	781	479	265	192	679	5,054	520	205
Percent distribution	-	100.0	18.7	12.8	8.0	4.9	2.7	2.0	6.9	51.5	5.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	10,013	9,808	1,838	1,260	781	479	265	192	679	5,054	520	205
First mortgage only	565	562	118	77	51	26	3	7	42	303	12	3
First and junior mortgage	259	250	52	36	30	6	10	3	10	181	8	9
With first mortgage; not reporting on junior mortgage	9,189	8,996	1,668	1,147	700	447	252	182	627	4,620	500	193
1-family properties	8,580	8,401	1,580	1,080	667	413	244	172	564	4,295	466	179
First mortgage only	506	504	102	72	46	26	2	7	38	272	11	2
First and junior mortgage	208	201	46	25	21	4	9	1	8	106	6	7
With first mortgage; not reporting on junior mortgage	7,866	7,696	1,432	983	600	388	233	164	518	3,917	449	170
2- to 4-family properties	1,433	1,407	258	180	114	66	21	20	115	759	54	26
First mortgage only	59	58	16	5	5	-	1	-	4	31	1	1
First and junior mortgage	51	49	6	11	9	2	1	2	2	25	2	2
With first mortgage; not reporting on junior mortgage	1,323	1,300	226	164	100	64	19	18	109	703	51	23
RELATION OF DEBT TO VALUE												
1- to 4-family properties	10,013	9,808	1,838	1,260	781	479	265	192	679	5,054	520	205
Value of property (dollars)	44,886,600	43,769,200	7,061,600	8,209,700	5,646,700	2,568,000	1,490,500	891,800	2,740,600	20,327,100	3,047,900	1,067,400
Average value (dollars)	4,478	4,463	3,842	6,516	7,230	5,351	5,625	4,645	4,036	4,022	5,861	5,207
Debt on first and junior mortgages (dollars)	23,875,200	23,174,800	3,574,600	4,141,700	2,777,600	1,364,100	819,500	460,600	1,667,900	10,728,500	1,782,000	700,400
Percent of value of property	53.2	52.9	50.6	50.4	49.2	53.2	55.0	51.6	60.9	52.8	58.5	65.6
Average debt (dollars)	2,384	2,363	1,945	3,287	3,556	2,848	3,092	2,399	2,456	2,128	3,427	3,417
Debt on first mortgages (dollars)	23,623,200	22,932,800	3,530,400	4,097,900	2,739,200	1,358,700	806,900	459,400	1,659,200	10,604,700	1,774,800	690,400
Percent distribution	-	100.0	15.4	17.9	11.9	5.9	3.5	2.0	7.2	46.2	7.7	-
Percent of value of property	52.7	52.4	50.0	49.9	48.5	53.0	54.1	51.5	60.5	52.2	58.2	64.7
Average debt (dollars)	2,359	2,338	1,921	3,252	3,507	2,837	3,045	2,398	2,444	2,098	3,412	3,368
1-family properties	8,580	8,401	1,580	1,080	667	413	244	172	564	4,295	466	179
Value of property (dollars)	38,025,800	37,111,100	5,998,800	6,892,600	4,767,800	2,124,800	1,374,300	804,000	2,222,800	17,025,400	2,798,200	914,700
Average value (dollars)	4,432	4,417	3,794	6,382	7,148	5,145	5,632	4,674	3,941	3,964	5,005	5,110
Debt on first and junior mortgages (dollars)	20,057,400	19,459,000	2,992,300	3,393,600	2,273,200	1,120,400	750,600	419,100	1,341,200	8,938,100	1,629,100	598,400
Percent of value of property	52.7	52.4	49.9	49.2	47.7	52.7	54.6	52.1	60.3	52.5	58.2	65.4
Average debt (dollars)	2,338	2,316	1,894	3,142	3,408	2,713	3,076	2,437	2,378	2,080	3,496	3,343
Debt on first mortgages (dollars)	19,883,000	19,291,900	2,956,700	3,365,400	2,249,400	1,116,000	739,300	417,900	1,335,200	8,850,000	1,627,400	591,100
Percent of value of property	52.3	52.0	49.3	48.8	47.2	52.5	53.8	52.0	60.1	52.0	58.2	64.6
Average debt (dollars)	2,317	2,296	1,871	3,116	3,372	2,702	3,030	2,430	2,367	2,061	3,492	3,302
2- to 4-family properties	1,433	1,407	258	180	114	66	21	20	115	759	54	26
Value of property (dollars)	6,810,800	6,658,100	1,067,800	1,317,100	878,900	438,200	116,200	87,800	517,800	3,301,700	249,700	152,700
Average value (dollars)	4,753	4,732	4,139	7,317	7,710	-	-	-	4,503	4,850	-	-
Debt on first and junior mortgages (dollars)	3,817,800	3,715,800	582,300	748,100	504,400	243,700	68,900	41,500	326,700	1,795,400	152,900	102,000
Percent of value of property	56.1	55.8	54.5	56.8	57.4	-	-	-	63.1	54.4	-	-
Average debt (dollars)	2,664	2,641	2,257	4,156	4,425	-	-	-	2,841	2,365	-	-
Debt on first mortgages (dollars)	3,740,200	3,640,900	578,700	732,500	489,800	242,700	67,600	41,500	324,000	1,754,700	146,900	99,300
Percent of value of property	54.9	54.7	53.7	55.6	55.7	-	-	-	62.6	53.1	-	-
Average debt (dollars)	2,610	2,588	2,224	4,069	4,296	-	-	-	2,817	2,312	-	-

Table J-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE TRENTON 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	9,685	9,445	1,823	1,169	709	460	262	189	658	4,819	525	240
RACE OF OCCUPANTS												
White	9,481	9,245	1,746	1,150	700	450	262	186	639	4,739	523	236
Negro	200	196	75	19	9	10	-	3	19	78	2	4
Other nonwhite	4	4	2	-	-	-	-	-	-	2	-	-
YEAR BUILT												
Reporting year built	9,080	8,808	1,672	1,105	679	426	250	182	615	4,478	501	227
1930 to 1940	988	910	193	155	106	49	34	35	45	381	117	78
1920 to 1929	3,844	3,288	710	386	227	159	186	80	269	1,504	158	56
1910 to 1919	1,883	1,846	293	240	154	86	19	24	138	1,018	114	37
1900 to 1909	1,220	1,193	181	129	70	59	3	27	66	726	61	27
1880 to 1899	1,052	1,035	187	116	64	52	6	12	68	619	27	17
1879 or earlier	549	531	108	79	58	21	2	4	29	280	29	12

Table J-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE TRENTON 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	9,685	9,445	1,823	1,169	709	460	262	189	658	4,819	525	240
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	8,586	8,406	1,580	1,082	669	413	244	172	564	4,298	466	180
Under \$500	278	272	86	25	16	9	2	8	9	133	9	6
\$500 to \$999	888	871	210	99	51	48	7	9	21	493	32	17
\$1,000 to \$1,499	1,585	1,562	354	149	95	54	17	34	87	960	61	23
\$1,500 to \$1,999	1,216	1,200	259	118	60	58	19	16	105	641	42	16
\$2,000 to \$2,499	1,423	1,412	277	167	88	79	41	32	122	714	59	11
\$2,500 to \$2,999	812	794	180	96	57	39	48	12	78	388	42	18
\$3,000 to \$3,999	1,145	1,124	150	155	98	57	65	23	85	565	81	21
\$4,000 to \$4,999	509	484	61	92	73	19	21	25	31	193	61	25
\$5,000 to \$5,999	274	258	28	69	43	21	12	7	13	99	25	21
\$6,000 to \$7,499	174	156	17	47	36	11	6	5	5	54	22	18
\$7,500 to \$9,999	82	80	6	20	14	6	4	1	5	33	11	2
\$10,000 to \$14,999	66	66	2	29	23	6	1	-	3	19	12	-
\$15,000 to \$19,999	17	15	-	7	3	4	-	-	-	4	4	2
\$20,000 and over	17	17	-	9	7	2	1	-	-	2	5	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9,284	9,129	1,720	1,140	695	445	255	186	658	4,665	505	155
Under 4.0%	54	54	9	10	8	2	-	1	-	33	1	-
4.0%	117	115	20	12	9	3	4	2	-	63	14	2
4.1% to 4.4%	2	1	1	-	-	-	-	-	-	-	-	1
4.5%	763	747	13	14	11	3	3	4	658	15	40	16
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	2,383	2,346	244	430	259	171	77	38	-	1,355	202	37
5.1% to 5.4%	-	-	-	-	-	-	-	-	-	-	-	-
5.5%	338	300	28	97	47	50	40	3	-	105	27	38
5.6% to 5.9%	1	1	-	-	-	-	1	-	-	-	-	-
6.0%	5,571	5,510	1,374	571	357	214	129	138	-	3,080	218	61
6.1% to 6.4%	2	2	2	-	-	-	-	-	-	-	-	-
6.5%	2	2	-	-	-	-	-	-	-	2	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	28	28	14	2	1	1	-	-	-	10	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	2	2	1	1	-	1	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	21	21	14	3	3	-	1	-	-	2	1	-
Average interest rate (percent)	5.57	5.57	5.83	5.53	5.53	5.52	5.58	5.72	4.50	5.65	5.41	5.45
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	3,997	3,885	1,583	527	331	196	184	108	570	648	265	102
Real estate taxes included in payment	1,185	1,118	336	153	100	53	56	28	270	109	161	72
Monthly	1,076	1,005	325	129	82	47	52	22	262	63	152	71
Quarterly	20	20	-	7	7	-	-	4	-	8	1	-
Semiannual	61	61	4	10	6	4	4	2	2	33	6	-
Annual	8	8	-	2	-	2	-	-	-	4	2	-
Other	3	3	1	1	1	-	-	-	-	1	-	-
Not reporting frequency of payment	17	16	6	4	4	-	-	-	6	-	-	1
Real estate taxes not included in payment	2,717	2,687	1,201	365	226	139	126	80	238	525	102	30
Monthly	1,919	1,900	1,158	146	104	42	80	18	277	152	69	19
Quarterly	225	223	10	92	59	33	8	40	4	64	5	2
Semiannual	460	452	15	102	48	54	33	19	2	262	19	8
Annual	53	53	2	14	7	7	3	-	-	31	3	-
Other	22	22	-	8	7	1	-	-	-	9	5	-
Not reporting frequency of payment	38	37	16	3	1	2	2	3	5	7	1	1
Not reporting tax payment requirements	85	85	46	9	5	4	2	-	12	14	2	-
Monthly	56	56	44	1	-	1	-	-	9	1	1	-
Quarterly	2	2	-	2	1	1	-	-	-	-	-	-
Semiannual	20	20	2	3	2	1	2	-	-	12	1	-
Annual	3	3	-	3	2	1	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	-	-	-	-	-	-	3	1	-	-
No principal payments required	5,107	5,055	215	596	342	254	73	74	75	3,788	234	52
Monthly	475	468	160	62	43	19	11	8	43	159	25	7
Quarterly	318	313	12	81	50	31	4	7	1	196	12	5
Semiannual	4,045	4,010	37	426	232	194	58	54	25	3,223	187	35
Annual	164	164	1	11	6	5	-	3	2	140	7	-
Other	20	20	-	5	2	3	-	-	1	13	1	-
Not reporting frequency of payment	85	80	5	11	9	2	-	2	3	57	2	5
Not reporting principal payment requirements	300	221	22	22	15	7	3	3	11	150	10	79
Monthly	35	28	14	4	4	-	-	2	3	4	1	7
Quarterly	15	11	-	4	1	3	-	-	1	5	1	4
Semiannual	128	121	2	7	5	2	2	1	1	101	7	7
Annual	9	8	-	1	1	-	-	-	-	7	-	1
Other	4	4	-	-	-	-	1	-	-	3	-	-
Not reporting frequency of payment	109	49	6	6	4	2	-	-	6	30	1	60
No regular payments required	291	284	3	24	21	3	2	4	2	233	16	7

HOUSING—NONFARM MORTGAGES

Table J-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE TRENTON 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	8,586	1,038	2,407	4,652	489	Reporting interest rate.....	9,284	1,140	2,634	5,023	487
Under \$500	278	16	130	105	27	Under 4.0%.....	54	2	19	27	6
\$500 to \$999	888	48	290	489	61	4.0% to 4.4%.....	117	15	37	59	6
\$1,000 to \$1,499	1,685	110	448	1,029	98	4.4% to 4.8%.....	2	1	-	1	-
\$1,500 to \$1,999	1,216	117	355	682	63	4.8% to 5.2%.....	763	335	90	31	-
\$2,000 to \$2,499	1,423	179	398	788	63	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999	812	136	215	421	40	5.6% to 6.0%.....	2,383	241	557	1,454	131
\$3,000 to \$3,999	1,145	202	289	585	69	6.0% to 6.4%.....	-	-	-	-	-
\$4,000 to \$4,999	509	114	124	240	31	6.4% to 6.8%.....	388	82	76	166	14
\$5,000 to \$5,999	274	64	70	128	12	6.8% to 7.2%.....	1	-	-	-	1
\$6,000 to \$7,999	174	38	40	84	12	7.2% to 7.6%.....	5,571	456	1,613	3,207	295
\$7,500 to \$9,999	82	7	20	49	6	7.6% to 8.0%.....	2	-	2	-	-
\$10,000 to \$14,999	66	3	20	37	6	8.0% and over.....	28	5	8	12	8
\$15,000 to \$19,999	17	2	6	7	2	Average interest rate...(percent)....	21	2	13	6	-
\$20,000 and over	17	2	7	8	-		5.57	5.29	5.57	5.63	5.57

Table J-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 TRENTON 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.....	7,085	2,629	782	1,794	53	4,456
Total first mortgage outstanding debt..... (dollars)	16,285,700	6,353,800	2,324,700	3,905,500	123,600	9,931,900
Total annual mortgage payment..... (dollars)	1,441,704	860,953	324,997	521,786	14,170	580,751
Average first mortgage outstanding debt..... (dollars)	2,299	2,417	2,978	2,177	-	2,229
Average value of property..... (dollars)	4,372	4,428	4,506	4,403	-	4,389
Average annual estimated rental value..... (dollars)	478	470	481	465	-	474
Average annual mortgage payment..... (dollars)	203	327	416	291	-	130
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.9	13.6	14.0	13.4	-	5.8
Value of property.....	4.7	7.4	9.2	6.6	-	3.0
Estimated annual rental value.....	43.0	69.7	86.4	62.5	-	27.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,610	2,210	740	1,426	44	400
Average first mortgage outstanding debt..... (dollars)	2,441	2,425	3,013	2,131	-	2,526
Average value of property..... (dollars)	4,380	4,330	4,522	4,252	-	4,657
Average annual estimated rental value..... (dollars)	472	464	482	456	-	515
Average annual mortgage payment..... (dollars)	321	345	424	307	-	188
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	14.2	14.1	14.4	-	7.4
Value of property.....	7.3	8.0	9.4	7.2	-	4.0
Estimated annual rental value.....	68.1	74.4	87.8	67.3	-	36.5
Monthly mortgage payment—						
Under \$10.....	305	129	7	117	5	176
\$10 to \$14.....	391	309	25	276	8	82
\$15 to \$19.....	354	314	52	257	5	40
\$20 to \$24.....	369	342	96	238	8	27
\$25 to \$29.....	321	297	115	175	7	24
\$30 to \$39.....	434	416	232	175	9	18
\$40 to \$49.....	185	169	104	64	1	16
\$50 to \$59.....	108	103	54	49	-	5
\$60 to \$74.....	61	57	26	30	1	4
\$75 to \$99.....	38	33	18	15	-	5
\$100 and over.....	44	41	11	30	-	3
Average monthly mortgage payment..... (dollars)	26.75	28.75	35.30	25.57	-	15.68
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,475	419	42	368	9	4,056
Average first mortgage outstanding debt..... (dollars)	2,216	2,373	-	2,354	-	2,200
Average value of property..... (dollars)	4,368	4,942	-	4,988	-	4,308
Average annual estimated rental value..... (dollars)	473	501	-	501	-	471
Average annual mortgage payment..... (dollars)	135	235	-	229	-	125
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.1	9.9	-	9.7	-	5.7
Value of property.....	3.1	4.8	-	4.6	-	2.9
Estimated annual rental value.....	28.5	46.9	-	45.7	-	26.5

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	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.....	212,979	169,000	154,099	920,491,800	5,973	492,485,300	3,196	53.5	164,291	44,218	17,531	13,059	7,107	3,915	15,834	52,510	10,117	5.48
Urban.....	168,930	127,224	115,675	734,770,500	5,852	398,066,600	3,441	54.2	123,652	31,564	13,519	11,185	6,401	3,126	12,405	37,809	7,643	5.44
Rural-nonfarm.....	44,049	41,776	38,424	185,721,300	4,838	94,418,700	2,457	50.8	40,639	12,654	4,012	1,874	706	789	3,429	14,701	2,474	5.58
ATLANTIC COUNTY.....	4,407	3,704	3,082	15,442,800	5,011	8,288,800	2,689	53.7	3,564	1,160	235	98	155	31	693	997	192	5.46
Atlantic City.....	1,463	944	779	5,041,200	5,471	2,704,000	3,471	53.6	906	215	49	29	35	6	224	297	51	5.32
Egg Harbor City.....	144	140	75	221,100	2,948	137,300	1,831	62.1	138	71	15	2	-	1	13	30	6	5.62
Hammonctown.....	438	406	376	1,402,600	3,730	641,500	1,706	45.7	396	304	8	18	-	1	37	28	5	5.77
Margate City.....	273	263	151	1,141,100	7,557	813,000	5,384	71.2	259	33	8	7	49	4	38	83	12	5.34
Northfield.....	187	185	172	592,400	3,444	369,100	2,146	52.3	176	46	12	2	12	2	50	43	4	5.33
Pleasantville.....	440	413	351	1,254,300	3,574	628,300	1,790	50.1	402	107	10	14	9	2	108	126	26	5.37
Ventnor City.....	477	396	365	2,805,500	7,686	1,576,500	4,319	56.2	385	80	33	5	49	2	58	131	27	5.43
Rural-nonfarm.....	985	957	813	2,984,600	3,671	1,419,100	1,746	47.5	902	304	75	26	4	13	165	254	61	5.55
BERGEN COUNTY.....	35,607	30,502	29,135	191,079,800	6,558	106,330,600	3,650	55.6	29,909	7,841	4,053	1,967	1,939	1,807	2,702	7,869	2,231	5.42
Bergenfield borough.....	1,195	1,090	1,065	5,589,300	5,248	3,407,500	3,200	61.0	1,073	243	167	49	107	40	87	232	148	5.42
Bogota borough.....	618	727	710	4,167,400	5,870	2,185,500	3,078	52.4	702	153	72	61	70	37	84	191	34	5.52
Carlstadt borough.....	403	287	284	1,308,700	4,590	562,400	2,332	50.8	286	193	9	1	-	2	16	53	12	5.79
Cliffside Park borough.....	1,054	678	651	4,779,600	7,649	2,842,200	4,366	57.1	657	61	76	39	12	13	115	297	44	5.25
Closter borough.....	204	196	183	1,080,100	5,902	514,700	2,813	47.7	190	58	13	14	1	4	18	65	17	5.45
Dumont borough.....	1,001	961	941	4,601,100	4,890	2,956,500	3,142	64.3	939	272	93	192	68	96	41	143	34	5.49
East Paterson borough.....	354	280	274	1,318,400	4,793	679,900	2,481	51.8	274	74	3	22	-	1	36	114	24	5.52
East Rutherford borough.....	419	234	197	1,008,900	5,121	487,500	2,475	48.3	225	129	8	10	-	2	19	46	12	5.70
Edgewater borough.....	178	113	114	825,200	7,239	350,600	3,075	42.5	117	36	7	7	1	3	9	54	-	5.67
Englewood.....	1,174	1,041	981	8,949,100	9,122	4,456,900	4,543	49.8	1,022	331	89	83	69	57	108	248	37	5.34
Fair Lawn borough.....	1,096	1,060	1,020	5,700,200	5,588	3,322,800	3,748	67.1	1,044	112	43	148	96	64	52	294	235	5.27
Fairview borough.....	454	258	235	1,207,900	5,140	707,600	3,011	58.6	254	46	14	17	2	5	32	130	8	5.45
Fort Lee borough.....	567	421	403	2,727,300	6,767	1,462,200	3,628	53.6	412	105	40	22	4	16	56	153	16	5.54
Garfield.....	1,421	591	547	2,419,200	4,423	1,230,400	2,249	50.9	582	155	6	50	4	8	75	236	48	5.41
Glen Rock borough.....	589	576	556	4,379,400	7,866	2,501,600	4,499	57.2	567	68	76	56	35	17	40	210	65	5.42
Hackensack.....	1,568	1,173	1,092	7,464,100	6,835	3,932,700	3,601	52.7	1,142	302	152	98	25	21	107	871	66	5.52
Hackensack Heights borough.....	733	690	657	4,409,500	6,712	2,365,100	3,600	53.6	674	245	112	26	20	23	68	143	37	5.46
Hilldale borough.....	369	357	355	1,992,500	5,613	1,057,000	2,977	53.0	355	84	62	16	4	11	27	136	15	5.48
Leonia borough.....	547	508	425	3,394,000	7,986	1,916,000	4,508	56.5	480	94	103	4	36	35	29	162	17	5.39
Little Ferry borough.....	316	257	251	1,094,500	4,361	549,700	2,190	50.2	254	95	10	3	-	3	18	122	8	5.57
Lodi borough.....	602	303	298	1,206,300	4,048	671,600	2,254	55.7	299	127	15	7	-	7	35	99	9	5.60
Lyndhurst township.....	1,255	1,005	970	4,639,700	4,783	2,466,900	2,543	53.2	990	616	28	76	8	5	132	82	43	5.37
Maywood borough.....	508	459	451	2,988,800	6,656	1,572,400	3,708	56.0	450	114	50	4	32	14	54	113	69	5.30
Midland Park borough.....	429	394	378	1,946,200	5,149	1,002,900	2,653	51.5	379	64	11	10	1	2	37	231	23	5.49
New Milford borough.....	354	322	320	1,648,600	4,859	885,900	2,758	57.2	313	90	57	7	5	14	37	95	13	5.41
North Arlington borough.....	724	610	537	2,958,400	4,509	1,795,900	3,344	60.7	604	282	61	45	10	10	85	48	63	5.28
Oradell borough.....	293	276	270	2,046,900	7,561	1,133,200	4,197	55.4	275	52	71	6	29	9	20	85	8	5.42
Palisades Park borough.....	528	415	393	2,328,200	5,984	1,279,300	3,255	54.9	400	92	43	25	9	30	45	123	33	5.42
Paramus borough.....	394	372	369	1,913,600	5,186	1,191,200	3,228	62.2	361	52	66	73	7	45	16	100	2	5.30
Park Ridge borough.....	248	240	229	1,310,600	5,723	601,700	2,628	45.9	235	91	27	14	-	7	14	71	11	5.64
Ramsey borough.....	346	334	321	2,086,900	6,501	1,027,600	3,201	49.2	330	135	48	4	1	8	21	103	10	5.68
Ridgefield borough.....	543	441	437	2,696,200	6,170	1,593,600	3,647	59.1	439	72	32	13	11	18	54	181	58	5.43
Ridgefield Park village.....	1,066	894	835	4,684,700	5,610	2,556,400	3,062	54.6	874	298	52	50	41	15	68	298	67	5.54
Ridgewood village.....	1,692	1,637	1,568	15,313,600	9,766	8,279,200	5,280	54.1	1,604	247	351	187	113	77	83	475	71	5.35
River Edge borough.....	504	487	471	2,460,100	5,223	1,825,500	3,676	74.2	436	61	119	11	25	68	43	49	60	5.11
Rutherford borough.....	1,362	1,251	1,200	8,741,200	7,284	4,495,800	3,747	51.4	1,289	541	205	54	15	16	122	204	72	5.53
Teaneck township.....	3,743	3,619	3,539	27,386,800	7,724	16,421,800	4,640	60.1	3,973	444	739	172	90	177	247	490	408	5.28
Tenafly borough.....	639	605	639	5,604,600	8,771	3,002,400	4,699	53.6	778	181	247	40	56	41	62	135	16	5.19
Wallington borough.....	488	222	206	927,700	4,503	421,300	2,045	45.4	221	94	2	1	5	-	26	86	7	5.60
Westwood borough.....	516	471	459	2,913,800	6,348	1,559,900	3,898	53.5	465	110	51	24	16	37	179	24	5.49	
Wood-Ridge borough.....	697	651	648	3,927,400	6,061	2,215,800	3,419	55.4	649	188	58	30	28	96	101	110	38	5.51
Rural-nonfarm.....	4,016	3,791	3,556	22,900,100	6,264	12,141,600	3,321	53.0	3,740	1,039	565	196	54	174	326	1,122	264	5.46
BURLINGTON COUNTY.....	4,471	4,070	3,592	13,675,700	3,807	6,628,000	1,845	48.5	3,985	1,775	360	142	61	23	213	1,185	226	5.70
Beverly.....	125	112	111	888,200	3,497	180,000	1,622	46.4	112	71	6	2	-	-	1	31	1	5.88
Bordentown.....	152	118	111	367,300	3,309	167,400	1,508	45.6	116	64	8	3	-	-	3	37	1	5.73
Burlington city.....	544	490	370	1,145,600	3,096	562,300	1,520	49.1	480	265	23	9	2	-	8	154	19	5.86
Palmyra borough.....	371	330	327	1,462,000	4,471	736,300	2,252	50.4	328	174	17	11	1	-	23	87	15	5.72
Rural-nonfarm.....	3,279	3,020	2,678	10,312,600	3,858	4,982,000	1,864	48.3	2,949	1,201	306	117	58	23	178	876	190	5.66
CAMDEN COUNTY.....	13,554	12,642	11,513	44,307,600	3,848	23,916,000	2,077	54.0	12,442	4,956	870	365	935	458	1,336	2,742	779	5.64
Andover borough.....	942	909	809	3,416,100	4,223	1,876,000	2,319	54.9	903	400	76	9	79	19	70	207	43	5.75
Camden city.....	3,600	3,354	2,922	6,622,700	2,951	4,612,800	1,579	53.5	3,220	1,423	135	95	131	109	229	790	203	5.66
Clementon borough.....	175	169	124	405,400	3,269	205,100	1,654	50.6	167	86	8	2	-	-	41	29	1	5.88
Collingswood borough.....	1,019	879	840	4,278,200	5,093	2,193,200	2,611	51.3	857	291	70	39	4	25	108	191	89	5.58
Glouster City.....	603	563	448	1,802,100	2,906	710,000	1,585	54.5	530	355	23	4	2	11	55			

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	
ESSEX COUNTY																		
Essex County	39,067	28,330	24,756	206,298,400	8,333	113,674,700	4,592	55.1	27,348	5,659	3,460	4,001	2,236	684	2,908	6,981	1,419	5.28
Bellefield town	1,833	1,488	1,338	7,168,700	5,358	4,117,100	3,077	57.4	1,488	539	183	123	43	23	247	227	53	5.40
Bloomfield town	8,424	2,874	2,309	14,802,000	6,411	8,585,100	3,718	58.0	2,796	501	426	791	102	37	292	533	114	5.28
Caldwell borough	429	384	353	2,770,800	7,849	1,478,800	4,189	54.9	372	64	60	37	19	8	39	122	28	5.34
East Orange	2,910	2,012	1,785	13,561,800	7,598	7,614,800	4,266	56.1	1,971	872	229	356	77	25	166	663	88	5.33
Glen Ridge borough	828	807	693	7,648,500	11,037	4,157,500	5,999	54.4	763	75	183	124	88	13	36	226	18	5.24
Irrington town	3,159	1,837	1,745	10,189,300	5,839	5,952,600	3,411	58.4	1,804	515	103	219	42	19	254	558	94	5.85
Maplewood township	2,754	2,607	2,445	24,272,400	9,927	13,294,600	5,437	54.8	2,528	481	226	298	398	51	264	672	143	5.28
Millburn township	1,325	1,296	1,232	16,668,900	13,530	8,352,800	6,780	50.1	1,260	194	140	87	340	57	104	209	129	5.21
Montclair town	2,768	2,411	2,040	24,146,700	11,837	12,733,100	6,242	52.7	2,278	281	512	311	223	49	105	737	110	5.28
Newark	10,081	4,054	3,277	22,834,500	6,968	13,032,800	3,977	57.1	3,902	1,020	842	568	168	57	443	1,138	166	5.32
Nutley town	2,055	1,912	1,651	10,363,900	6,277	6,213,200	3,763	60.0	1,842	441	243	181	122	160	300	324	71	5.28
Orange	1,287	796	722	5,473,400	7,581	2,868,200	3,973	52.4	770	127	45	176	40	12	79	257	34	5.29
South Orange village	1,055	1,015	829	12,126,000	14,627	5,959,600	7,189	49.1	988	155	117	123	207	38	73	186	44	5.16
Verona borough	945	892	708	5,986,900	8,456	3,387,600	4,785	56.6	855	135	126	104	79	38	82	228	63	5.21
West Caldwell borough	417	415	367	2,551,000	7,223	1,610,500	4,388	60.8	400	90	64	35	31	18	29	96	37	5.34
West Orange town	2,119	1,834	1,675	14,171,300	8,455	7,844,100	4,680	55.4	1,777	313	140	356	192	44	195	446	91	5.23
Rural-nonfarm	1,758	1,696	1,586	11,462,300	7,227	6,472,900	4,081	56.5	1,654	406	321	117	65	45	200	339	141	5.27
GLoucester County																		
Gloucester County	8,491	3,283	3,056	11,669,200	3,818	5,839,700	1,927	50.5	3,171	1,265	234	82	17	31	216	1,185	141	5.71
Glassboro borough	238	222	213	816,900	3,835	450,700	2,116	55.2	216	94	8	-	3	3	19	80	9	5.73
Paulsboro borough	282	258	252	865,300	3,434	493,200	1,957	57.0	262	113	21	2	-	5	8	100	13	5.89
Pitman borough	394	389	333	1,603,800	4,816	796,800	2,391	49.7	352	122	16	18	3	4	13	149	27	5.71
Westville borough	218	190	156	566,200	3,629	293,000	1,878	51.7	179	80	7	1	5	-	21	59	6	5.70
Woodbury	565	516	482	2,562,300	5,316	1,310,900	2,720	51.2	491	125	88	15	3	11	40	185	24	5.56
Rural-nonfarm	1,794	1,718	1,620	5,254,700	3,244	2,545,600	1,571	48.4	1,671	731	94	46	3	8	115	612	62	5.73
Hudson County																		
Hudson County	17,482	7,070	6,581	39,372,300	5,983	21,424,900	3,256	54.4	6,837	1,515	781	544	50	52	1,195	2,899	301	5.37
Bayonne	2,784	1,039	994	5,715,500	5,750	3,225,800	3,245	56.4	1,010	217	101	103	7	5	194	344	39	5.43
Guttenberg town	221	74	72	447,100	6,210	252,300	3,504	56.4	74	19	9	-	-	2	12	31	1	5.45
Harrison town	313	118	107	472,300	4,414	256,800	2,400	54.4	113	49	9	4	1	2	17	29	2	5.59
Hoboken	610	223	213	1,217,200	5,715	759,500	3,566	62.4	215	23	6	32	1	4	40	91	18	5.17
Jersey City	6,473	2,338	2,032	11,904,300	5,809	6,256,600	3,079	53.0	2,143	502	241	174	7	16	338	773	92	5.86
Keany town	1,940	1,246	1,173	7,744,100	6,602	3,996,300	3,407	51.6	1,218	432	116	119	11	13	226	244	57	5.36
North Bergen township	1,772	986	937	5,252,400	5,606	3,043,200	3,248	57.9	964	127	151	49	12	6	180	394	55	5.34
Secaucus town	441	305	297	1,415,900	4,767	803,700	2,706	56.8	297	43	13	9	-	3	46	169	14	5.48
Union City	1,286	840	817	2,151,300	6,786	1,082,100	3,414	50.3	327	38	46	13	4	1	54	166	10	5.33
Westhewken township	565	178	163	1,552,200	9,523	794,200	4,872	51.2	165	21	39	14	4	-	19	62	6	5.29
West New York town	1,010	296	266	1,571,000	5,906	940,300	3,535	59.9	284	30	50	25	3	-	67	103	6	5.24
Rural-nonfarm	67	28	10	29,000	-	14,100	-	-	27	19	-	-	-	-	2	3	1	-
HUNTERDON COUNTY																		
Hunterdon County	1,163	1,070	973	4,070,800	4,184	1,753,000	1,802	43.1	1,039	245	94	20	-	4	13	638	19	5.48
Flemington borough	110	101	95	567,200	5,971	244,000	2,568	43.0	98	31	-	-	-	-	2	59	-	5.47
Lambertville	178	155	111	311,600	2,807	120,900	1,089	38.5	154	75	26	3	-	-	2	47	1	5.71
Rural-nonfarm	875	814	767	3,192,000	4,162	1,388,100	1,810	43.5	787	140	68	11	-	4	14	532	18	5.44
MERCER COUNTY																		
Mercer County	11,249	9,628	8,549	38,708,400	4,528	20,395,800	2,386	52.7	9,382	1,773	737	438	258	149	623	4,888	516	5.57
Hightstown borough	150	144	133	603,700	4,539	319,900	2,405	53.0	136	55	10	1	1	1	2	54	1	5.75
Princeton borough	322	234	233	2,831,300	12,152	1,296,500	5,564	45.8	230	42	62	15	1	1	8	78	23	5.53
Trenton	6,270	5,193	4,614	18,440,600	3,997	10,098,900	2,189	54.8	5,077	724	364	266	112	63	338	2,944	271	5.56
Rural-nonfarm	4,507	4,057	3,569	16,832,800	4,716	8,680,500	2,432	51.6	3,939	941	301	156	144	84	280	1,812	221	5.58
MIDDLESEX COUNTY																		
Middlesex County	11,644	9,595	8,757	44,144,600	5,041	22,052,200	2,518	50.0	9,370	2,475	631	758	37	171	1,471	3,226	551	5.46
Carteret borough	631	394	379	2,048,800	5,406	997,400	2,632	48.7	385	91	50	49	-	4	55	114	22	5.44
Dunellen borough	445	414	403	2,408,300	5,908	1,101,600	2,700	45.7	412	116	38	33	-	6	23	173	23	5.64
Highland Park borough	594	509	446	2,978,800	6,679	1,455,200	3,330	49.9	500	131	37	41	2	10	103	149	27	5.37
Metuchen borough	495	476	459	2,939,800	6,405	1,456,100	3,194	49.9	471	130	55	65	18	17	65	93	23	5.47
Middlesex borough	275	258	179	1,000,800	5,591	470,900	2,631	47.1	255	69	39	9	1	4	35	93	5	5.63
Milltown borough	193	162	150	875,000	5,833	430,300	2,869	49.2	153	45	13	1	-	3	23	62	6	5.39
New Brunswick	1,246	787	690	4,380,800	6,349	1,979,000	2,868	45.2	752	194	33	75	3	15	126	270	36	5.37
Perth Amboy	1,624	957	896	4,607,000	5,142	2,493,500	2,783	54.1	927	58	25	172	6	13	137	432	84	5.35
Sayreville borough	423	394	376	1,445,200	3,844	637,700	1,696	44.1	389	134	52	6	-	9	19	139	30	5.58
South Amboy	374	323	313	1,575,000	5,032	748,300	2,391	47.5	308	82	49	62	-	2	30	67	16	5.67
South Plainfield borough	376	349	290	1,313,300	4,529	759,400	2,619	57.8	331	105	16	17	-	6	70	109	8	5.51
South River borough	686	585	451	2,238,500	4,963	1,028,700	2,281	46.0	580	182	22	15	-	2	100	225	34	5.55
Woodbridge township	1,689	1,524	1,452	6,847,800	4,716	3,582,200	2,467	52.3	1,493	345	108	115	3	32	309	484	97	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—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		
PASSAIC COUNTY.....	14,182	8,919	8,597	46,189,300	5,373	24,920,100	2,899	54.0	8,678	1,465	723	602	114	176	668	4,035	675	5.49	
Bloomington borough.....	168	163	159	613,500	3,658	266,700	1,677	43.5	160	31	5	23	-	-	12	82	7	5.79	
Clifton.....	3,976	2,515	2,461	13,519,000	5,493	7,556,100	3,070	55.9	2,457	401	170	174	36	67	151	1,094	364	5.51	
Haledon borough.....	549	210	208	1,078,400	5,161	548,500	2,537	51.1	207	86	24	17	2	-	31	95	2	5.37	
Hawthorne borough.....	1,014	585	570	4,439,600	5,172	2,450,200	2,816	54.5	869	155	45	113	13	14	53	429	47	5.44	
North Haledon borough.....	223	195	195	896,900	4,599	498,500	2,531	55.0	194	16	20	21	1	-	11	109	25	5.43	
Passaic city.....	1,665	906	901	6,170,600	6,849	3,295,300	3,657	53.4	896	139	133	54	22	19	76	415	38	5.45	
Paterson.....	4,631	1,865	1,714	8,989,300	5,245	4,945,100	2,885	55.0	1,803	242	155	223	25	37	176	894	51	5.47	
Pompton Lakes borough.....	246	208	206	1,322,500	6,420	615,800	2,989	46.6	208	50	8	19	1	2	26	66	36	5.54	
Prospect Park borough.....	386	183	174	828,700	4,763	431,700	2,481	52.1	183	14	15	7	3	1	13	121	9	5.36	
Totowa borough.....	377	326	292	1,185,200	4,059	719,900	2,465	60.7	319	73	25	15	4	2	42	155	3	5.44	
Wanaque borough.....	183	178	176	650,300	3,694	267,100	1,518	41.1	172	38	14	3	-	6	7	95	9	5.74	
West Paterson borough.....	209	173	172	583,200	3,391	316,500	1,840	54.3	168	41	5	11	1	1	20	80	9	5.41	
Rural-nonfarm.....	1,150	1,112	1,069	5,857,300	5,479	3,013,700	2,819	51.5	1,042	229	103	122	6	27	70	421	75	5.56	
SALEM COUNTY.....	1,431	1,305	1,204	4,760,700	3,954	2,417,500	2,008	50.8	1,262	559	117	146	5	2	20	321	92	5.80	
Penns Grove borough.....	213	169	163	708,600	4,347	289,300	1,775	40.8	164	61	12	25	-	2	1	57	6	5.90	
Salem city.....	259	198	162	816,100	5,038	424,900	2,623	52.1	187	90	12	15	3	-	2	48	17	5.82	
Rural-nonfarm.....	959	938	879	3,236,000	3,681	1,703,300	1,938	52.6	911	408	93	106	2	-	17	216	69	5.78	
SOMERSET COUNTY.....	4,544	3,903	3,727	20,514,600	5,504	10,324,900	2,770	50.3	3,772	818	430	330	30	49	269	1,681	165	5.46	
Bernardsville borough.....	199	188	154	919,600	5,971	435,200	2,826	47.3	180	55	5	7	1	-	24	85	3	5.49	
Bound Brook borough.....	411	309	302	2,038,100	6,749	938,800	3,109	46.1	300	68	8	66	1	1	16	132	8	5.49	
Manville borough.....	466	342	334	1,254,700	3,757	570,600	1,708	45.5	337	90	13	55	2	5	39	130	3	5.64	
North Plainfield borough.....	858	719	678	4,084,500	6,024	2,354,300	3,472	57.6	700	134	68	81	19	15	41	271	71	5.51	
Raritan town.....	269	184	181	840,300	4,643	389,800	2,154	46.4	182	34	29	34	-	-	8	70	7	5.27	
Somerville borough.....	576	470	454	2,655,300	5,849	1,401,900	3,088	52.8	460	61	93	30	-	1	26	237	22	5.20	
Rural-nonfarm.....	1,765	1,691	1,624	8,722,100	5,371	4,234,300	2,607	46.5	1,613	386	214	57	7	27	115	756	51	5.49	
SUSSEX COUNTY.....	1,230	1,111	1,043	4,422,800	4,240	2,008,300	1,926	45.4	1,091	190	188	47	2	6	62	480	116	5.45	
Franklin borough.....	192	184	182	690,100	3,792	267,900	1,472	38.8	182	4	96	-	-	-	1	31	50	5.41	
Newton town.....	324	276	262	1,195,300	4,562	599,900	2,290	50.2	273	81	20	7	-	4	29	124	8	5.45	
Rural-nonfarm.....	714	651	599	2,537,400	4,236	1,140,500	1,904	44.9	636	105	72	40	2	2	32	325	58	5.46	
UNION COUNTY.....	23,760	20,006	18,450	126,507,300	6,857	69,969,200	3,792	55.3	19,483	5,337	2,585	2,292	1,028	552	1,964	4,406	1,319	5.42	
Cranford township.....	1,298	1,238	1,135	7,774,000	6,849	4,432,600	3,905	57.0	1,198	269	263	142	70	79	102	218	55	5.46	
Elizabeth.....	4,658	2,755	2,562	17,166,500	6,700	8,469,000	3,306	49.3	2,695	804	214	719	186	19	197	489	117	5.50	
Garwood borough.....	240	167	160	764,900	4,781	373,500	2,334	48.8	163	72	13	23	4	-	21	25	5	5.59	
Hillside township.....	1,568	1,374	1,235	7,520,900	6,090	4,290,500	3,474	57.0	1,931	322	90	119	46	18	251	337	78	5.29	
Linden.....	1,737	1,336	1,308	6,749,300	5,160	4,015,900	3,070	59.5	1,313	385	157	286	26	26	145	226	61	5.38	
Plainfield.....	2,891	2,003	1,777	12,680,700	7,136	6,778,100	3,814	53.5	1,933	322	301	138	115	51	122	720	164	5.56	
Rahway.....	1,391	1,066	956	4,955,000	5,184	2,691,700	2,816	54.3	1,046	440	93	59	21	26	74	230	103	5.60	
Roselle borough.....	989	925	913	5,487,600	6,011	2,930,900	3,208	53.4	877	270	90	140	56	9	49	228	35	5.58	
Roselle Park borough.....	1,230	1,088	957	12,074,800	12,617	6,138,400	4,414	50.8	1,054	192	202	66	117	33	23	332	69	5.39	
Summit.....	3,459	3,321	3,143	18,659,200	5,937	12,181,000	3,860	65.0	3,231	963	480	277	164	124	464	453	305	5.25	
Union township.....	1,891	1,836	1,688	17,027,800	10,088	8,665,000	5,132	50.9	1,792	372	380	81	207	74	131	432	115	5.37	
Westfield town.....	2,117	2,002	1,798	10,985,400	6,110	6,431,400	3,577	58.5	1,974	561	281	81	47	83	293	516	112	5.40	
Rural-nonfarm.....	1,776	1,577	1,507	5,179,200	4,100	2,807,700	1,863	45.4	1,589	235	188	78	-	6	64	907	61	5.40	
WARREN COUNTY.....	1,776	1,577	1,507	5,179,200	4,100	2,807,700	1,863	45.4	1,589	235	188	78	-	6	64	907	61	5.40	
Hackettstown town.....	160	147	141	689,000	4,887	329,200	2,335	47.8	140	30	16	8	-	-	4	37	5	5.56	
Phillipsburg town.....	691	569	573	2,480,900	4,380	1,078,800	1,874	43.3	581	101	70	17	-	4	36	312	35	5.37	
Washington borough.....	210	186	163	683,800	4,195	312,700	1,918	45.7	176	22	43	1	-	-	-	109	1	5.32	
Rural-nonfarm.....	715	655	630	2,325,500	3,691	1,092,000	1,733	47.0	642	82	59	52	-	2	24	403	20	5.42	

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	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	Ind			

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	
CAMDEN																		
THE CITY.....	3,600	3,354	2,922	8,622,700	2,951	4,612,800	1,579	53.5	3,220	1,423	135	95	131	109	329	790	208	5.66
Tract 1.....	122	117	113	279,000	2,469	154,400	1,366	55.3	116	51	2	3	2	2	12	40	4	5.71
Tract 2.....	111	100	93	234,600	2,523	131,900	1,418	56.2	96	38	8	4	3	6	12	19	4	5.58
Tract 3.....	208	199	176	486,900	2,766	266,000	1,511	54.6	195	92	2	-	22	15	16	42	6	5.58
Tract 4.....	96	89	83	187,600	2,260	101,900	1,228	54.3	70	35	2	3	-	2	7	20	1	5.84
Tract 5.....	206	197	150	538,700	3,591	283,700	1,891	52.7	189	84	10	8	6	2	10	35	34	5.75
Tract 6.....	293	276	209	751,000	3,593	391,500	1,873	52.1	267	125	20	2	19	11	19	66	5	5.74
Tract 7.....	186	163	146	482,400	3,304	246,000	1,685	51.0	159	66	11	10	1	2	7	58	4	5.81
Tract 8.....	85	79	57	144,900	2,542	77,100	1,353	53.2	73	20	2	-	1	4	11	23	12	5.25
Tract 9.....	138	134	106	279,000	2,632	138,500	1,307	49.6	127	62	2	10	-	1	8	41	3	5.68
Tract 10.....	56	54	42	163,300	3,888	72,000	1,714	44.1	53	19	-	6	-	3	3	19	3	5.63
Tract 11.....	92	75	73	305,500	4,185	161,700	2,215	52.9	74	31	3	3	2	3	11	18	3	5.51
Tract 12.....	127	114	108	248,400	2,300	128,500	1,144	49.7	112	61	-	3	-	2	18	12	16	5.75
Tract 13.....	34	33	31	74,400	2,400	37,800	1,219	50.8	31	15	-	2	-	5	2	4	3	4.72
Tract 14.....	176	160	138	421,000	3,051	194,800	1,412	46.3	157	60	1	8	2	4	20	50	12	5.70
Tract 15.....	86	84	47	137,900	2,934	80,200	1,706	58.2	74	38	6	3	-	-	7	18	2	5.97
Tract 16.....	92	87	62	156,500	2,524	68,700	1,108	43.9	72	42	2	-	-	2	5	19	2	5.76
Tract 17.....	80	77	57	149,700	2,626	82,200	1,442	54.9	66	24	1	4	1	4	8	17	7	5.56
Tract 18.....	93	90	84	217,000	2,583	128,200	1,526	59.1	88	54	1	2	-	2	7	19	3	5.64
Tract 19.....	139	126	119	287,700	2,418	160,400	1,348	55.8	125	52	-	3	1	3	15	42	9	5.56
Tract 20.....	261	224	219	823,200	3,759	435,800	1,990	52.9	224	66	20	9	14	12	23	66	14	5.61
Tract 21.....	180	168	126	300,100	2,382	167,000	1,325	55.6	165	80	1	1	-	3	16	49	15	5.65
Tract 22.....	249	238	234	632,100	2,701	391,200	1,672	61.9	235	98	4	1	20	10	40	54	8	5.82
Tract 23.....	87	86	84	217,900	2,594	106,700	1,270	49.0	85	47	1	3	2	1	11	9	11	5.80
Tract 24.....	403	384	365	1,103,900	3,024	611,600	1,676	55.4	367	163	36	7	35	8	41	50	27	5.61
ELIZABETH																		
THE CITY.....	4,658	2,755	2,562	17,166,500	6,700	8,469,000	3,306	49.3	2,695	804	214	719	136	19	197	489	117	5.50
Tract 1.....	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 2.....	183	49	43	179,500	4,174	76,300	1,774	42.5	49	20	1	16	1	-	5	5	1	5.55
Tract 3.....	136	35	31	143,900	4,642	60,700	1,958	42.2	34	14	-	15	-	-	-	5	-	5.85
Tract 4.....	173	66	42	152,700	3,636	80,800	1,924	52.9	66	24	1	13	-	1	6	17	4	5.60
Tract 5.....	245	110	107	435,100	4,066	207,300	1,937	47.6	109	52	3	22	-	1	12	18	-	5.48
Tract 6.....	142	71	71	311,700	4,390	171,400	2,414	55.0	71	23	4	33	1	-	1	9	-	5.65
Tract 7.....	323	157	149	767,400	5,150	379,400	2,546	49.4	154	57	11	84	2	1	16	30	3	5.64
Tract 8.....	98	55	53	296,000	5,585	180,000	2,453	43.9	48	20	3	11	-	-	4	7	3	5.60
Tract 9.....	222	69	68	259,200	3,812	115,500	1,699	44.6	69	31	5	19	-	-	5	9	-	5.66
Tract 10.....	131	36	33	135,100	4,094	76,400	2,315	56.6	35	17	-	7	-	-	2	7	2	5.76
Tract 11.....	221	104	95	491,300	5,172	250,000	2,632	50.9	101	39	5	28	-	-	10	19	-	5.66
Tract 12.....	212	84	70	323,800	4,626	143,800	2,054	44.4	79	31	1	7	-	-	11	27	2	5.51
Tract 13.....	333	172	161	798,700	4,961	366,500	2,276	45.9	172	74	6	55	-	-	17	20	-	5.70
Tract 14.....	159	87	86	464,200	5,398	228,600	2,658	49.2	84	29	6	27	1	-	5	13	3	5.56
Tract 15.....	164	77	77	494,500	6,422	222,400	2,888	45.0	76	30	4	22	-	-	6	18	1	5.46
Tract 16.....	171	121	112	740,700	6,613	394,000	3,518	53.2	118	32	20	26	7	2	10	18	3	5.53
Tract 17.....	109	106	68	1,056,400	15,535	476,800	7,012	45.1	104	7	14	31	12	-	6	14	20	5.24
Tract 18.....	260	217	209	1,542,400	7,380	780,900	3,736	50.6	210	51	38	33	12	3	10	57	6	5.40
Tract 19.....	179	126	117	760,800	6,674	390,200	3,335	50.0	123	34	8	35	2	1	8	31	4	5.35
Tract 20.....	394	248	233	1,521,200	6,529	747,700	3,209	49.2	239	80	5	73	14	5	17	32	13	5.54
Tract 21.....	798	765	737	6,271,900	8,510	3,170,300	4,302	50.5	754	139	79	212	84	5	46	137	52	5.39
JERSEY CITY AND ADJACENT AREA																		
JERSEY CITY.....	6,473	2,238	2,032	11,804,300	5,809	6,256,600	3,079	53.0	2,143	502	241	174	7	16	338	773	92	5.36
Tract 1.....	214	69	61	284,100	4,657	161,300	2,644	56.8	69	15	2	2	1	1	7	39	2	5.53
Tract 2.....	158	49	48	213,700	4,452	138,300	2,881	64.7	48	7	2	-	-	-	6	32	1	5.41
Tract 3.....	169	53	49	237,300	4,843	124,700	2,545	52.5	49	12	4	3	-	-	6	23	1	5.48
Tract 4.....	126	53	53	223,300	4,213	133,300	2,515	59.7	52	10	3	3	-	-	10	25	1	5.31
Tract 5.....	112	30	28	143,500	5,125	66,900	2,389	46.6	27	7	1	2	-	-	4	13	-	5.56
Tract 6.....	154	68	61	355,700	5,831	211,000	3,459	59.3	65	12	3	2	-	-	9	35	4	5.25
Tract 7.....	109	21	19	118,500	-	82,100	-	-	16	4	1	-	-	-	2	9	-	-
Tract 8.....	109	26	23	132,800	-	75,600	-	-	25	8	2	1	-	-	3	11	-	5.58
Tract 9.....	77	12	11	55,700	-	35,000	-	-	10	3	3	1	-	-	1	2	-	-
Tract 10.....	130	43	42	207,700	4,945	96,800	2,305	46.6	42	6	4	5	-	-	3	15	9	5.24
Tract 11.....	123	26	26	140,500	5,404	63,100	2,427	44.9	25	4	4	-	-	-	2	15	-	-
Tract 12.....	90	32	27	114,100	4,226	49,500	1,833	43.4	31	8	6	4	-	1	1	9	2	5.37
Tract 13.....	90	26	22	119,700	-	67,500	-	-	23	2	4	3	-	-	6	8	-	-
Tract 14.....	124	26	23	102,100	-	67,400	-	-	24	3	1	3	-	-	7	8	2	-
Tract 15.....	45	19	14	65,000	-	33,100	-	-	19	5	3	1	-	-	-	10	-	-
Tract 16.....	22	8	6	27,100	-	16,400	-	-	8	2	1	3	-	1	-	-	1	-
Tract 17.....	129	80	30	122,200	4,073	60,500	2,017	49.5	30	6	5	1	-	-	11	7	-	5.05
Tract 18.....	25	5	4	81,800	-	19,500	-	-	5	2	2	1	-	-	-	-	-	-
Tract 19.....	70	40	39	329,000	8,436	180,900	4,638	55.0	38	5	8	7	-	1	4	12	1	5.23
Tract 20.....	68	35	32	241,700	7,553	90,000	2,613	37.2	30	9	2	2	-	1	7	9	-	5.38
Tract 21.....	72	24	19	88,100	-	47,000	-	-	24	10	2	3	-	-	3	6	-	-
Tract 22.....	71	27	22	81,000	-	44,700	-	-	24	7	4	-	-	-	5	8	-	-
Tract 23.....	67	17	15	125,700	-	75,500	-	-	16	4	3	1	-	-	2	3	3	-
Tract 24.....	105	36	34	150,900	4,438	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	
JERSEY CITY AND ADJACENT AREA--Con.																		
Jersey City--Con.																		
Tract 36.....	79	21	19	123,900	-	80,400	-	-	21	4	4	-	-	1	4	7	1	-
Tract 37.....	42	19	15	98,500	-	47,200	-	-	18	2	3	2	-	-	1	10	-	-
Tract 38.....	25	3	1	4,000	-	1,000	-	-	2	2	-	-	-	-	-	-	-	-
Tract 39 ¹	19	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 40.....	172	82	68	334,800	4,924	172,200	2,532	51.4	78	25	5	8	-	1	14	25	-	5.39
Tract 41.....	180	119	110	1,146,500	10,423	554,500	5,041	48.4	114	21	10	9	-	1	17	89	17	4.75
Tract 42.....	126	70	65	437,700	6,734	192,500	2,962	44.0	89	14	11	8	1	-	9	22	4	5.47
Tract 43.....	132	90	86	458,600	5,333	225,100	2,617	49.1	86	29	2	12	-	-	12	28	3	5.56
Tract 44.....	94	51	41	299,300	7,300	114,300	2,788	38.2	48	15	4	3	-	-	13	13	-	5.10
Tract 45.....	188	98	92	480,700	5,225	278,000	3,022	57.8	93	27	13	6	1	-	23	20	3	5.44
Tract 46.....	85	28	27	119,700	4,433	39,400	1,459	32.9	26	10	3	-	-	-	7	6	-	5.30
Tract 47.....	118	25	24	102,500	-	53,400	-	-	22	11	1	1	-	1	4	4	-	-
Tract 48.....	127	49	48	261,900	5,456	117,700	2,452	44.9	47	7	3	3	-	1	6	25	2	5.50
Tract 49.....	94	35	33	226,100	6,852	124,800	3,782	55.2	34	6	4	7	-	-	1	15	1	5.66
Tract 50.....	51	23	22	101,800	-	46,200	-	-	23	8	2	-	-	-	6	6	1	-
Tract 51.....	71	19	18	98,800	-	50,900	-	-	18	8	1	2	-	-	2	5	-	-
Tract 52.....	147	23	19	149,100	-	65,800	-	-	21	2	2	2	-	1	3	10	1	-
Tract 53.....	134	31	29	155,300	5,355	88,900	3,066	57.2	28	11	3	1	-	-	3	9	1	5.18
Tract 54.....	146	49	48	290,600	6,054	191,500	3,990	65.9	47	11	12	3	-	-	9	10	2	5.39
Tract 55.....	123	30	26	173,400	6,669	108,600	4,177	62.6	28	11	1	4	-	-	4	7	1	-
Tract 56.....	188	47	43	329,500	7,663	186,300	4,333	56.5	46	8	15	2	1	-	9	8	3	5.22
Tract 57.....	67	9	8	42,400	-	24,100	-	-	9	-	-	-	-	-	3	5	1	-
Tract 58.....	159	52	51	251,300	4,927	125,300	2,457	49.9	52	15	8	3	-	-	5	17	4	5.61
Tract 59.....	176	65	61	317,500	5,205	185,700	3,044	56.5	65	9	11	2	-	2	8	31	2	5.30
Tract 60.....	141	28	24	154,800	-	84,400	-	-	27	5	2	3	-	-	3	13	1	5.43
Tract 61.....	99	37	34	135,000	3,971	84,800	2,494	62.8	37	7	2	2	-	-	6	12	8	5.07
Tract 62.....	101	41	29	154,200	5,317	90,500	3,121	58.7	41	7	3	4	-	-	7	19	1	5.46
Tract 63.....	142	65	56	291,300	5,202	171,500	3,063	58.9	64	14	7	9	2	-	11	17	4	5.49
Bayonne city.....	2,784	1,039	994	5,715,500	5,750	3,225,800	3,245	56.4	1,010	217	101	103	7	5	194	344	39	5.43
Tract C-1.....	117	50	49	224,100	4,573	142,100	2,900	63.4	50	11	4	3	-	-	17	15	-	5.13
Tract C-2.....	160	81	79	555,900	7,037	335,100	4,254	60.5	81	12	8	7	3	-	20	25	6	5.34
Tract C-3.....	167	51	50	260,000	5,200	154,900	3,098	59.6	48	8	2	5	-	-	9	22	2	5.40
Tract C-4.....	250	129	122	595,000	4,877	354,000	2,902	59.5	123	33	7	17	1	-	19	39	7	5.58
Tract C-5.....	242	148	148	948,500	6,409	530,300	3,583	55.9	147	21	18	18	1	-	23	61	5	5.36
Tract C-6.....	97	67	63	449,400	7,138	295,400	4,689	65.7	65	8	7	4	-	2	10	33	1	5.16
Tract C-7.....	136	65	62	311,300	5,021	155,600	2,510	50.0	63	15	13	3	-	-	9	21	1	5.42
Tract C-8.....	101	30	28	322,000	11,500	154,000	5,500	47.8	29	7	6	3	-	-	3	9	1	5.31
Tract C-9.....	154	14	14	85,400	-	53,600	-	-	14	1	1	1	-	-	3	6	1	-
Tract C-10.....	177	47	45	207,700	4,616	112,100	2,491	54.0	44	8	1	8	-	-	11	13	3	5.31
Tract C-11 ¹	68	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract C-12.....	79	29	25	119,200	4,768	71,100	2,844	59.6	27	6	2	2	-	-	4	9	4	-
Tract C-13.....	52	15	15	47,400	-	26,100	-	-	14	6	2	-	-	-	2	4	-	-
Tract C-14.....	23	4	4	22,800	-	10,100	-	-	4	1	-	-	-	-	-	2	1	-
Tract C-15.....	97	19	18	112,900	-	65,500	-	-	18	3	2	2	-	-	6	5	-	-
Tract C-16.....	164	16	16	74,000	-	42,100	-	-	16	1	-	3	-	-	2	10	-	-
Tract C-17.....	106	20	15	160,200	-	62,600	-	-	19	3	1	2	-	-	3	10	-	-
Tract C-18.....	66	25	25	51,200	2,048	31,700	1,268	61.9	24	10	1	-	-	1	8	4	-	-
Tract C-19.....	121	49	46	213,900	4,650	90,700	1,972	42.4	48	16	5	5	-	-	8	14	-	5.58
Tract C-20.....	116	29	23	104,800	-	55,100	-	-	28	6	2	5	-	-	6	9	-	5.48
Tract C-21.....	157	82	78	433,000	5,551	243,200	3,118	56.2	79	22	13	3	-	-	18	21	2	6.07
Tract C-22.....	134	67	67	408,300	6,094	234,500	3,500	57.4	67	18	5	12	1	1	13	12	5	5.37
Keany town.....	1,940	1,246	1,173	7,744,100	6,602	3,996,300	3,407	51.6	1,218	432	116	119	11	13	226	244	57	5.36
Tract C-23.....	153	124	120	752,800	6,273	420,400	3,503	55.8	124	47	4	16	1	1	27	7	21	5.32
Tract C-24.....	303	267	263	2,492,200	8,476	1,223,400	4,552	49.1	264	62	49	17	6	3	46	74	7	5.40
Tract C-25.....	241	211	172	1,362,500	7,322	627,100	3,646	46.0	203	51	15	35	2	-	35	56	9	5.35
Tract C-26.....	197	121	118	624,700	5,294	352,200	3,059	50.0	118	45	7	11	-	-	20	28	7	5.17
Tract C-27.....	222	152	151	644,600	4,289	397,400	2,632	61.7	149	79	15	10	-	-	27	17	1	5.32
Tract C-28.....	182	95	92	409,700	4,453	196,800	2,139	48.0	92	38	1	15	-	1	11	21	5	5.54
Tract C-29.....	211	101	97	544,900	5,618	267,800	2,761	49.1	99	45	6	6	-	5	17	14	6	5.47
Tract C-30.....	114	34	32	218,000	6,813	102,400	8,200	47.0	33	13	6	1	2	-	6	5	-	5.59
Tract C-31.....	92	44	41	258,700	6,188	150,800	3,673	59.4	40	11	4	6	-	1	10	8	-	5.21
Tract C-32.....	102	36	32	157,600	4,925	82,800	2,588	52.5	36	14	2	2	-	-	11	6	1	5.09
Tract C-33.....	123	61	55	283,400	5,153	165,400	3,007	58.4	60	27	7	-	-	2	16	8	-	5.51
East Newark borough.....	67	28	10	29,000	-	14,100	-	-	27	19	-	2	-	-	-	3	1	-
Tract C-34.....	67	28	10	29,000	-	14,100	-	-	27	19	-	2	-	-	-	3	1	-
Harrison town.....	313	118	107	472,300	4,414	256,800	2,400	54.4	113	49	9	4	1	2	17	29	2	5.59
Tract C-35.....	87	37	36	196,800	5,467	100,700	2,797	51.2	35	18	3	3	-	1	6	8	1	5.44
Tract C-36.....	51	18	18	81,000	-	44,200	-	-	18	3	-	-	-	-	5	7	-	-
Tract C-37.....	69	20	20	66,000	-	43,000	-	-	20	13	-	1	-	-	2	4	-	-
Tract C-38.....	49	23	16	59,400	-	32,500	-	-	22	11	2	-	1	-	2	5	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	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		
JERSEY CITY AND ADJACENT AREA--Con.																			
West New York town.....	1,010	295	266	1,571,000	5,906	940,300	3,535	59.9	284	30	50	25	3	-	67	103	6	5.24	
Tract C-52.....	133	41	39	260,100	5,669	164,300	4,213	63.2	39	1	4	10	1	-	13	9	1	4.94	
Tract C-53.....	89	16	15	101,400	-	58,600	-	-	14	1	5	-	-	-	4	4	-	-	
Tract C-54.....	206	60	58	308,700	5,322	172,100	2,967	55.7	58	14	7	3	-	-	14	17	3	5.42	
Tract C-55.....	135	61	56	314,200	5,611	180,900	3,230	57.6	60	8	10	1	1	-	11	28	1	5.28	
Tract C-56.....	64	34	29	144,600	4,966	78,800	2,717	54.5	32	1	6	1	1	-	8	14	1	5.25	
Tract C-57.....	106	15	10	81,800	-	49,200	-	-	15	-	1	3	-	-	3	8	-	-	
Tract C-58.....	111	26	23	166,200	-	106,000	-	-	25	2	7	3	-	-	7	6	-	-	
Tract C-59.....	75	20	17	104,700	-	74,100	-	-	19	-	8	2	-	-	2	7	-	-	
Tract C-60.....	91	22	19	89,800	-	56,100	-	-	22	3	2	2	-	-	5	10	-	-	
Union City.....	1,286	340	317	2,151,300	5,786	1,082,100	3,414	50.3	327	33	46	13	4	1	54	166	10	5.33	
Tract C-61.....	51	9	9	46,500	-	23,900	-	-	9	1	4	-	-	-	1	3	-	-	
Tract C-62.....	95	26	26	264,200	10,162	153,200	5,892	58.0	26	3	7	-	-	-	3	13	-	-	
Tract C-63.....	87	22	20	118,600	-	66,800	-	-	21	3	4	1	2	-	3	8	-	-	
Tract C-64.....	62	18	18	138,000	-	70,800	-	-	18	1	1	1	-	-	2	13	-	-	
Tract C-65.....	57	15	14	93,200	-	56,300	-	-	15	1	3	3	-	-	1	3	4	-	
Tract C-66.....	98	32	30	254,500	8,463	72,300	2,410	28.4	32	3	3	-	-	-	5	21	-	5.52	
Tract C-67.....	46	12	12	115,700	-	46,300	-	-	12	3	3	2	1	-	1	3	-	-	
Tract C-68.....	55	12	10	71,500	-	27,500	-	-	9	2	-	2	-	-	1	3	1	-	
Tract C-69.....	57	13	13	78,100	-	45,600	-	-	12	-	2	-	-	-	4	6	-	-	
Tract C-70.....	50	8	6	59,000	-	24,000	-	-	7	-	1	-	-	-	2	4	-	-	
Tract C-71.....	126	25	24	167,000	-	46,900	-	-	23	1	7	1	1	-	5	15	-	-	
Tract C-72.....	73	21	20	120,100	-	79,300	-	-	21	1	4	1	1	-	3	6	-	-	
Tract C-73.....	63	15	15	89,700	-	35,900	-	-	15	1	4	1	-	-	6	13	-	-	
Tract C-74.....	63	22	20	115,900	-	61,100	-	-	22	2	1	-	-	-	4	12	1	-	
Tract C-75.....	66	24	22	111,700	-	65,500	-	-	20	2	-	1	-	-	4	12	1	-	
Tract C-76.....	57	12	11	48,100	-	30,400	-	-	12	3	-	-	-	-	6	3	-	-	
Tract C-77.....	31	4	4	27,500	-	27,000	-	-	4	1	-	-	-	-	3	3	-	-	
Tract C-78.....	144	49	43	240,000	5,581	149,300	3,472	62.2	48	5	5	1	-	-	9	27	1	5.29	
Weehawken township.....	565	178	163	1,552,200	9,523	794,200	4,872	51.2	165	21	39	14	4	-	19	62	6	5.29	
Tract C-79.....	72	38	31	398,600	12,858	168,200	5,426	42.2	34	3	7	4	2	-	9	8	1	5.20	
Tract C-80.....	125	29	26	301,000	11,577	165,500	6,365	55.0	28	3	5	4	1	-	3	11	1	5.20	
Tract C-81.....	146	69	65	569,800	8,758	325,200	5,003	57.1	61	10	16	3	1	-	4	24	3	5.17	
Tract C-82.....	222	42	41	283,800	6,910	185,800	3,300	47.8	42	5	11	3	-	-	8	19	1	5.60	
Hoboken city.....	610	223	213	1,217,200	5,715	759,500	3,566	62.4	215	23	6	32	1	4	40	91	16	5.17	
Tract C-83.....	9	4	3	20,700	-	11,500	-	-	4	2	-	-	-	-	-	2	-	-	
Tract C-84.....	85	44	43	300,000	5,977	164,600	3,828	54.9	42	4	-	5	-	1	5	19	8	5.94	
Tract C-85.....	33	5	5	23,100	-	21,900	-	-	5	-	-	-	-	-	-	4	1	-	
Tract C-86.....	95	36	34	179,900	5,115	119,100	3,503	68.5	34	8	2	5	-	-	4	15	-	5.29	
Tract C-87.....	92	41	38	358,900	9,445	215,600	5,674	60.1	40	1	1	12	1	-	5	19	1	5.06	
Tract C-88.....	146	68	68	218,900	3,219	155,500	2,287	71.0	66	5	1	8	-	3	25	19	5	4.96	
Tract C-89.....	41	8	6	32,000	-	14,200	-	-	8	3	-	-	-	-	-	5	-	-	
Tract C-90.....	31	3	2	3,600	-	3,000	-	-	2	-	-	1	-	-	-	1	-	-	
Tract C-91.....	19	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract C-92.....	18	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract C-93.....	24	4	4	18,800	-	13,200	-	-	4	-	-	-	-	-	-	4	-	-	
Tract C-94.....	17	7	7	44,000	-	34,900	-	-	7	-	2	1	-	-	1	1	2	-	
Secaucus town.....	441	305	297	1,415,900	4,767	803,700	2,706	56.8	297	43	13	9	-	3	46	169	14	5.43	
Tract C-95.....	126	91	84	404,000	4,810	241,000	2,869	59.7	84	5	3	-	-	2	18	56	-	5.23	
Tract C-96.....	149	100	99	408,100	4,122	235,100	2,385	57.9	100	22	1	8	-	1	12	50	6	5.56	
Tract C-97.....	166	114	114	608,800	5,296	326,600	2,865	54.1	113	16	9	1	-	-	16	63	8	5.59	
NEWARK																			
THE CITY.....	10,081	4,054	3,277	22,834,500	5,966	13,032,200	3,977	57.1	3,902	1,020	342	568	168	57	443	1,138	165	5.32	
Tract 1.....	128	96	30	178,600	5,953	95,100	3,170	58.2	91	32	12	12	3	3	5	19	5	5.58	
Tract 2.....	36	8	4	11,800	-	9,500	-	-	8	3	-	1	-	-	1	3	-	-	
Tract 3.....	48	13	6	24,700	-	8,800	-	-	18	5	2	3	-	-	1	2	-	-	
Tract 4.....	74	12	7	23,800	-	11,800	-	-	10	7	1	1	-	-	-	1	-	-	
Tract 5.....	53	23	27	157,000	5,815	98,000	3,630	62.4	25	3	7	2	-	-	3	7	3	5.17	
Tract 6.....	181	76	69	473,900	6,868	256,400	3,716	54.1	76	16	10	6	3	2	14	24	-	5.25	
Tract 7.....	152	86	74	530,700	7,172	345,400	4,668	65.1	84	22	10	10	1	-	12	28	1	5.42	
Tract 8.....	134	49	45	282,500	6,278	147,400	3,276	52.2	46	14	7	3	1	-	8	13	-	5.40	
Tract 9.....	139	56	54	310,500	5,750	190,500	3,528	61.4	54	11	4	7	1	3	3	25	-	5.52	
Tract 10.....	84	12	12	48,000	-	28,200	-	-	10	7	-	1	-	1	-	1	-	-	
Tract 11.....	70	17	9	28,200	-	14,200	-	-	17	6	-	2	-	-	3	6	-	-	
Tract 12.....	63	10	4	18,400	-	9,500	-	-	8	3	-	1	-	-	2	2	-	-	
Tract 13.....	95	29	16	79,900	-	35,500	-	-	28	16	2	1	1	-	3	5	-	-	
Tract 14.....	140	29	20	117,900	-	75,600	-	-	28	10	3	4	-	-	5	5	1	5.26	
Tract 15.....	57	18	12	76,500	-	52,900	-	-	17	8	-	2	-	1	2	2	-	-	
Tract 16.....	116	54	40	272,800	6,820	121,100	3,028	44.4	48	17	5	7	-	-	5	12	2	5.30	
Tract 17.....	177	91	70	353,100	5,044	210,500	3,007	59.6	89	33	9	10	-	-	10	25	2	5.31	
Tract 18.....	133	35	30	122,600	4,087	64,900	2,163	52.9	35	16	-	4	-	-	3	12	-	5.48	
Tract 19.....	82	22	22	123,500	-	65,000	-	-	21	6	1	2	-	-	2	6	4	-	
Tract 20.....	215	91	75	503,700	6,716	287,900	3,889	57.2	89	36	9	5	1	4	8	24	2	5.35	
Tract 21.....	275	201	192	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)	Per cent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
NEWARK—Con.																			
Tract 39 ¹	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 40.....	46	6	5	30,200	-	14,300	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 41.....	168	97	90	843,800	9,376	544,900	6,054	64.6	95	11	9	26	5	2	10	30	2	5.22	
Tract 42.....	182	58	52	292,600	5,827	198,200	3,812	67.7	52	12	1	5	-	1	6	21	6	5.65	
Tract 43.....	184	49	47	273,000	5,809	151,200	3,217	55.4	46	18	2	10	1	2	2	15	1	5.41	
Tract 44.....	137	30	25	112,400	4,496	53,100	2,524	56.1	30	11	1	4	-	-	1	12	1	5.50	
Tract 45.....	145	74	69	525,900	7,522	345,900	5,013	65.8	65	9	9	13	1	1	6	17	9	5.17	
Tract 46.....	184	92	84	652,000	7,762	388,000	4,619	59.5	92	23	5	11	13	2	16	22	-	5.23	
Tract 47.....	260	168	161	1,725,200	10,716	991,600	6,159	57.5	165	15	35	32	17	10	21	38	2	5.14	
Tract 48.....	111	53	41	363,500	8,666	200,800	4,998	55.2	51	7	3	14	6	1	8	12	-	5.06	
Tract 49.....	179	70	43	455,100	10,584	207,100	4,816	45.5	66	8	6	12	4	-	5	28	3	5.30	
Tract 50.....	106	22	22	119,900	-	71,400	-	-	21	6	-	2	1	-	5	7	-	-	
Tract 51.....	170	29	27	193,500	7,167	125,700	4,656	65.0	28	7	5	3	-	-	3	10	-	5.49	
Tract 52.....	97	47	42	318,600	7,586	184,700	4,398	58.0	46	10	4	7	6	1	8	10	-	5.27	
Tract 53.....	172	63	61	553,000	9,066	363,400	5,957	65.7	63	6	13	14	3	-	6	17	4	5.23	
Tract 54.....	141	34	24	155,900	-	112,300	-	-	32	6	1	7	-	1	4	12	1	5.29	
Tract 55.....	58	8	7	52,200	-	22,700	-	-	8	-	-	4	-	-	3	1	-	-	
Tract 56.....	51	6	5	34,500	-	13,500	-	-	6	1	1	1	-	-	-	3	-	-	
Tract 57.....	67	27	24	139,300	-	86,700	-	-	27	8	5	-	-	-	2	12	-	5.48	
Tract 58.....	59	26	22	215,500	-	98,000	-	-	25	3	5	6	1	-	3	5	2	-	
Tract 59.....	80	55	37	321,100	8,678	212,400	5,741	66.1	55	19	6	13	-	-	5	11	1	5.14	
Tract 60.....	29	9	4	21,300	-	13,800	-	-	8	3	1	1	-	-	2	1	-	-	
Tract 61 ¹	10	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 62.....	21	3	1	5,000	-	3,200	-	-	2	-	-	-	-	-	1	-	1	-	
Tract 63 ¹	14	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 64.....	95	36	33	182,900	5,542	97,900	2,967	53.5	35	16	2	2	-	-	4	9	2	5.92	
Tract 65.....	30	12	10	55,700	-	30,700	-	-	12	4	-	1	-	1	3	1	2	-	
Tract 66.....	15	5	3	18,800	-	14,800	-	-	5	2	-	-	-	-	1	1	-	-	
Tract 67.....	36	24	21	210,200	-	97,000	-	-	24	4	1	4	2	-	3	10	-	-	
Tract 68.....	70	38	30	110,700	3,690	51,300	1,710	46.3	34	10	-	1	1	-	4	17	1	5.44	
Tract 69.....	81	17	14	58,100	-	30,100	-	-	17	3	1	1	-	-	5	7	-	-	
Tract 70.....	111	13	13	42,200	-	25,800	-	-	13	2	2	-	-	-	1	8	-	-	
Tract 71.....	81	18	17	82,800	-	38,500	-	-	17	8	-	3	-	1	1	4	-	-	
Tract 72.....	127	30	27	91,500	3,889	52,700	1,952	57.6	29	8	2	3	-	-	-	11	5	5.44	
Tract 73.....	107	39	38	122,500	3,224	70,200	1,847	57.3	38	9	1	1	-	-	6	22	-	5.49	
Tract 74.....	74	33	27	90,100	3,337	53,900	1,996	59.8	28	11	-	-	-	1	2	14	-	5.40	
Tract 75.....	135	49	19	101,100	-	44,800	-	-	48	23	1	1	-	2	4	16	1	5.54	
Tract 76.....	41	16	9	74,000	-	44,800	-	-	16	7	-	3	-	-	1	4	1	-	
Tract 77.....	84	16	12	52,400	-	30,000	-	-	15	4	2	1	-	-	1	6	1	-	
Tract 78.....	111	14	13	78,400	-	38,400	-	-	14	8	3	-	-	-	1	2	-	-	
Tract 79.....	61	15	14	90,500	-	65,200	-	-	13	5	1	2	-	-	1	3	1	-	
Tract 80.....	49	35	26	175,900	6,765	123,100	4,735	70.0	33	4	4	6	-	-	5	14	-	5.31	
Tract 81.....	35	19	15	103,500	-	57,000	-	-	19	6	1	1	-	-	1	8	2	-	
Tract 82.....	43	10	6	38,500	-	27,500	-	-	10	4	1	-	-	-	-	4	-	-	
Tract 83.....	44	5	4	13,200	-	6,600	-	-	4	-	-	-	-	-	-	2	5	-	
Tract 84.....	57	19	1	3,000	-	3,000	-	-	19	8	1	3	-	-	2	5	-	-	
Tract 85.....	65	46	31	250,600	8,064	107,500	3,468	42.9	42	8	4	5	1	-	4	18	2	5.42	
Tract 86.....	47	14	5	19,800	-	9,400	-	-	13	3	2	1	-	-	3	4	-	-	
Tract 87.....	168	81	53	308,900	5,828	165,700	3,126	58.6	80	24	6	8	1	-	10	20	11	5.45	
Tract 88.....	81	14	6	39,600	-	19,700	-	-	14	4	-	6	-	-	-	4	-	-	
Tract 89.....	85	18	14	83,800	-	50,900	-	-	17	5	-	2	-	-	1	6	3	-	
Tract 90 ¹	38	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 91.....	134	26	13	70,900	-	37,000	-	-	25	9	1	4	-	-	6	3	2	5.34	
Tract 92.....	56	37	31	149,200	4,313	88,100	2,842	59.0	36	17	1	5	1	-	4	5	3	5.10	
Tract 93.....	112	58	45	241,700	5,371	142,900	3,176	59.1	54	15	-	8	1	-	8	17	5	5.35	
Tract 94.....	167	129	108	1,297,700	12,016	676,400	6,263	52.1	111	12	22	23	12	-	6	21	15	5.14	
Tract 95.....	140	86	60	610,200	10,170	370,100	6,168	60.7	80	9	11	16	10	1	5	24	4	5.17	
Tract 96.....	136	55	40	201,900	5,048	137,100	3,428	67.9	54	25	4	1	1	-	7	15	1	5.45	
Tract 97.....	138	52	50	271,700	5,434	182,200	2,644	48.7	52	17	2	8	1	-	9	15	-	5.53	
Tract 98.....	10	3	3	20,000	-	4,500	-	-	3	2	-	1	-	-	-	-	-	-	
PATERSON																			
THE CITY.....	4,631	1,865	1,714	8,989,300	5,245	4,945,100	2,885	55.0	1,803	242	155	223	25	37	176	894	51	5.47	
Tract 1.....	265	200	198	964,400	4,371	619,900	3,131	64.3	193	19	15	20	2	10	32	90	5	5.40	
Tract 2.....	290	138	132	479,900	3,536	259,800	1,968	54.1	135	26	9	6	-	1	13	79	1	5.58	
Tract 3.....	182	62	61	237,100	3,887	122,000	2,000	51.5	62	7	4	6	-	-	6	38	1	5.48	
Tract 4.....	34	8	7	18,500	-	8,100	-	-	7	-	1	1	-	-	-	5	-	-	
Tract 5.....	52	8	8	21,800	-	13,300	-	-	8	-	1	1	-	-	-	6	-	-	
Tract 6.....	235	59	57	241,100	4,230	138,100	2,423	57.3	57	5	1	5	-	1	-	43	2	5.56	
Tract 7.....	127	21	17	54,200	-	31,400	-	-	19	4	1	3	-	-	-	11	-	-	
Tract 8.....	133	28	28	82,300	2,939	42,600	1,521	51.8	28	4	1	3	-	1	2	15	2	5.74	
Tract 9.....	118	38	38	127,900	3,366	73,000	1,921	57.1	38	5	-	5	-	-	4	24	-	5.70	
Tract 10.....	179	58	58	216,400	3,731	110,200	1,900	50.9	57	3	6	3	-	-	3	38	4	5.56	
Tract 11.....	231	111	109	521,700	4,786	332,000	3,046	63.6	111	10	8	9	2	8	23	48	3	5.30	
Tract 12.....	135	42	38	159,500	4,197	98,900	2,603	62.0	32	4	3	4	-	-	4	13	4	5.47	
Tract 13.....	111	68	65	519,900	7,998	266,800	4,105	51.											

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 mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																Av. inter- 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 (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		
PATERSON--Con.																			
Tract 27.....	202	53	52	250,500	4,817	152,100	2,925	60.7	52	6	6	4	1	1	9	23	2	5.39	
Tract 28.....	126	23	23	79,300	-	42,300	-	-	23	5	-	4	2	-	3	9	-	-	
Tract 29.....	60	14	13	49,100	-	20,100	-	-	14	1	2	2	-	1	2	6	-	-	
Tract 30.....	277	82	81	314,500	3,883	183,100	2,260	58.2	81	27	2	12	-	1	2	37	-	5.73	
Tract 31.....	361	224	163	792,600	4,863	418,400	2,567	52.8	218	45	14	13	1	3	29	107	6	5.33	
TRENTON																			
THE CITY.....	6,270	5,193	4,614	18,440,600	3,997	10,098,900	2,189	54.8	5,077	724	364	266	112	63	333	2,944	271	5.56	
Tract 1.....	182	164	160	403,300	2,521	213,700	1,336	53.0	162	23	4	7	-	3	9	106	5	5.66	
Tract 2.....	328	286	282	642,800	2,279	394,600	1,399	61.4	280	67	8	5	4	-	21	167	8	5.45	
Tract 3.....	436	376	288	887,000	3,080	545,100	1,893	61.5	370	64	14	16	7	5	21	230	13	5.55	
Tract 4.....	404	338	296	985,900	3,331	549,500	1,856	55.7	337	55	21	17	-	3	17	213	11	5.55	
Tract 5.....	352	380	270	677,700	2,510	405,500	1,502	59.8	320	36	12	7	1	2	29	212	21	5.49	
Tract 6.....	461	409	311	1,274,200	4,097	744,400	2,394	58.4	397	61	12	30	22	2	25	231	14	5.62	
Tract 7.....	295	252	250	709,800	2,339	412,400	1,650	58.1	246	31	8	9	1	5	11	173	8	5.67	
Tract 8.....	136	85	72	226,000	3,139	104,500	1,451	46.2	84	16	3	8	-	-	5	51	1	5.71	
Tract 9.....	216	148	144	550,700	4,519	348,200	2,413	53.5	143	18	9	8	-	-	13	87	8	5.58	
Tract 10.....	198	153	124	327,500	2,641	184,700	1,490	56.4	151	16	14	10	-	4	12	73	22	5.63	
Tract 11.....	390	312	295	1,682,600	5,684	938,700	3,171	55.8	305	28	28	30	6	1	24	175	13	5.59	
Tract 12.....	244	206	199	1,674,800	8,416	841,000	4,226	50.2	200	14	44	2	13	-	9	106	12	5.99	
Tract 13.....	291	259	254	2,318,600	9,128	1,099,000	4,327	47.4	256	20	37	25	12	7	9	91	55	5.36	
Tract 14.....	406	314	307	1,388,200	4,522	760,700	2,478	54.8	303	34	35	27	13	3	12	165	14	5.59	
Tract 15.....	159	137	133	390,300	2,935	209,000	1,571	53.5	180	17	12	15	3	2	17	62	2	5.51	
Tract 16.....	51	53	31	141,500	4,565	79,800	2,574	56.4	47	6	-	-	4	2	3	4	26	2	5.43
Tract 17.....	293	218	159	401,200	2,523	226,000	1,421	56.3	209	44	10	5	5	7	34	98	6	5.42	
Tract 18.....	310	262	176	466,500	2,651	261,800	1,488	56.1	258	47	8	15	1	8	11	166	2	5.63	
Tract 19.....	106	94	87	175,800	2,021	97,800	1,118	55.3	93	17	2	4	-	4	9	56	1	5.61	
Tract 20.....	153	120	118	310,000	2,627	159,700	1,345	51.2	119	12	6	7	1	1	6	83	3	5.62	
Tract 21.....	354	285	269	1,241,600	4,616	714,500	2,656	57.5	283	48	30	6	12	-	16	147	24	5.53	
Tract 22.....	460	391	388	1,464,600	3,775	809,800	2,087	55.3	384	45	47	9	9	3	19	226	26	5.63	

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)	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																		
TOTAL.....	212,979	169,000	154,099	920,491,800	5,973	492,485,300	3,196	53.5	164,291	44,218	17,531	13,059	7,107	3,915	15,834	52,510	10,117	5.48
Inside principal metropolitan districts.....	188,605	147,205	134,545	836,659,500	6,214	451,674,900	3,355	54.0	143,194	37,370	15,731	12,318	6,901	3,771	14,235	43,708	9,160	5.46
Outside principal metropolitan districts.....	24,374	21,795	19,454	83,832,300	4,309	40,810,400	2,098	48.7	21,097	6,848	1,800	741	206	144	1,599	8,802	957	5.61
Inside secondary metro- politan district.....	3,445	2,714	2,289	13,172,100	5,755	7,237,000	3,162	54.9	2,611	619	162	73	163	20	601	833	140	5.37
Outside secondary metro- politan district.....	20,928	19,081	17,165	70,660,200	4,117	33,573,400	1,956	47.5	18,486	6,229	1,638	668	43	124	998	7,969	817	5.65
URBAN.....	168,930	127,224	115,675	734,770,500	6,352	398,066,600	3,441	54.2	123,652	31,564	13,519	11,185	6,401	3,126	12,405	37,809	7,643	5.44
Inside principal metropolitan districts.....	158,762	118,896	108,525	700,471,400	6,454	380,658,200	3,508	54.3	115,558	28,858	12,862	10,866	6,220	3,082	11,580	34,837	7,253	5.43
Outside principal metropolitan districts.....	10,168	8,328	7,150	34,299,100	4,797	17,408,400	2,435	50.8	8,094	2,706	657	319	181	44	825	2,972	390	5.55
Inside secondary metro- politan district.....	3,087	2,370	1,959	11,709,800	5,977	6,523,900	3,330	55.7	2,291	539	142	66	162	19	506	730	127	5.37
Outside secondary metro- politan district.....	7,081	5,958	5,191	22,589,300	4,352	10,884,500	2,097	48.2	5,803	2,167	515	253	19	25	319	2,242	263	5.62
RURAL-NONFARM.....	44,049	41,776	38,424	185,721,300	4,833	94,418,700	2,457	50.3	40,639	12,654	4,012	1,874	706	789	3,429	14,701	2,474	5.58
Inside principal metropolitan districts.....	29,843	28,309	26,120	136,188,100	5,214	71,016,700	2,719	52.1	27,636	8,512	2,869	1,452	681	689	2,655	8,871	1,907	5.55
Outside principal metro- politan districts.....	14,206	13,467	12,304	49,533,200	4,026	23,402,000	1,902	47.2	13,003	4,142	1,143	422	25	100	774	5,830	567	5.65
Inside secondary metro- politan district.....	359	344	330	1,462,300	4,431	713,100	2,161	48.8	320	80	20	7	1	1	95	103	13	5.42
Outside second metro- politan district.....	13,847	13,123	11,974	48,070,900	4,015	22,688,900	1,895	47.2	12,683	4,062	1,123	415	24	99	679	5,727	554	5.66
PRINCIPAL METROPOLITAN DISTRICTS																		
TRENTON DISTRICT.....	11,340	9,685	8,580	38,025,800	4,432	20,057,400	2,338	52.7	9,445	1,823	709	460	262	189	658	4,819	525	5.57
Trenton city.....	5,270	5,193	4,614	18,440,600	3,997	10,098,900	2,189	54.8	5,077	724	364	266	112	63	333	2,944	271	5.56
Outside central city.....	5,070	4,492	3,966	19,585,200	4,938	9,958,500	2,511	50.8	4,368	1,099	345	194	150	126	325	1,875	254	5.58
Urban.....	720	578	567	4,057,600	7,156	1,895,700	3,343	46.7	572	152	75	36	2	38	45	193	31	5.60
Rural-nonfarm.....	4,350	3,914	3,399	15,527,600	4,568	8,062,800	2,372	51.9	3,795	947	270	158	148	88	280	1,682	223	5.56

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.																			
Trenton District—Con.																			
District includes following urban places and rural-nonfarm areas:																			
In Burlington County, N. J....	253	203	181	586,200	3,239	278,600	1,539	47.5	197	94	20	4	-	-	7	69	3	5.76	
Bordentown city*	152	118	111	367,300	3,309	167,400	1,508	45.6	116	64	8	3	-	-	3	37	1	5.73	
Rural-nonfarm**	101	85	70	218,900	3,127	111,200	1,589	50.8	81	30	12	1	-	-	4	32	2	5.81	
In Mercer County, N. J.....	10,563	8,989	7,995	35,826,400	4,481	19,003,900	2,377	53.0	8,760	1,571	661	427	256	146	607	4,597	495	5.56	
Princeton borough*	322	234	233	2,831,300	12,152	1,296,500	5,564	45.8	230	42	62	15	1	1	8	78	23	5.53	
Trenton city*	6,270	5,193	4,614	18,440,600	3,997	10,098,900	2,189	54.8	5,077	724	364	266	112	53	353	2,944	271	5.56	
Rural-nonfarm**	3,971	3,562	3,148	14,554,500	4,623	7,608,500	2,417	52.3	3,453	905	235	146	143	82	266	1,575	201	5.57	
In Bucks County, Pa.....	524	493	404	1,613,200	3,993	774,900	1,918	48.0	488	158	28	29	6	45	44	153	27	5.64	
Morrisville borough.....	246	226	223	859,000	3,852	431,800	1,936	50.3	228	46	5	18	1	37	34	78	7	5.59	
Rural-nonfarm.....	278	267	181	754,200	4,167	343,100	1,896	45.5	262	112	23	11	5	6	10	75	20	5.69	
ALLENTOWN-BETHLEHEM-EASTON, PA., DISTRICT (part in New Jersey)..																			
Urban.....	691	589	573	2,480,900	4,330	1,073,800	1,874	43.3	581	101	70	17	-	4	36	318	35	5.37	
Rural-nonfarm.....	231	206	201	752,500	3,744	384,400	1,912	51.1	204	32	13	13	-	-	12	121	13	5.52	
Part of district in New Jersey includes following urban places and rural-nonfarm areas:																			
In Warren County.....	922	795	774	3,233,400	4,178	1,458,200	1,884	45.1	785	133	83	30	-	4	48	439	48	5.41	
Phillipsburg town*	691	589	573	2,480,900	4,330	1,073,800	1,874	43.3	581	101	70	17	-	4	36	318	35	5.37	
Rural-nonfarm**	231	206	201	752,500	3,744	384,400	1,912	51.1	204	32	13	13	-	-	12	121	13	5.52	
NEW YORK-NORTHEASTERN NEW JERSEY DISTRICT (part in New Jersey)..																			
In central cities.....	25,793	10,912	9,585	60,794,500	6,343	32,702,900	3,412	53.8	10,543	2,568	952	1,684	336	129	1,154	3,294	426	5.40	
Elizabeth city.....	4,658	2,755	2,562	17,166,500	6,700	8,469,000	3,306	49.3	2,695	804	214	136	19	197	489	117	5.50		
Jersey City.....	6,473	2,238	2,032	11,804,300	5,809	6,256,600	3,079	53.0	2,143	502	241	174	7	16	338	773	92	5.36	
Newark city.....	10,031	4,054	3,277	22,834,500	6,968	13,032,200	3,977	57.1	3,902	1,020	342	568	168	57	443	1,132	166	5.32	
Paterson city.....	4,631	1,865	1,714	8,989,300	5,245	4,945,100	2,885	55.0	1,803	242	155	223	25	37	176	894	51	5.47	
Outside central cities.....	130,961	107,355	99,056	669,024,700	6,754	363,014,400	3,665	54.3	104,507	25,535	12,599	9,534	5,294	2,984	10,736	30,776	7,049	5.42	
Urban.....	112,299	89,616	82,523	571,648,000	6,927	312,237,400	3,784	54.6	87,095	20,545	10,566	8,539	5,020	2,532	8,947	25,178	5,768	5.40	
Rural-nonfarm.....	18,662	17,839	16,533	97,376,700	5,890	50,777,000	3,071	58.1	17,412	4,990	2,033	995	274	452	1,789	5,598	1,221	5.50	
Part of district in New Jersey includes following urban places and rural-nonfarm areas:																			
Bergen County.....	35,607	30,502	29,135	191,079,800	6,558	106,330,600	3,650	55.6	29,909	7,841	4,053	1,967	1,939	1,307	2,702	7,869	2,231	5.42	
Bergenfield borough*	1,195	1,090	1,065	5,589,300	5,248	3,407,500	3,200	61.0	1,073	243	167	49	107	40	87	232	148	5.42	
Bogota borough*	816	727	710	4,167,400	5,870	2,185,500	3,078	52.4	702	153	72	61	70	37	84	191	34	5.52	
Carlstadt borough*	403	287	284	1,303,700	4,590	662,400	2,332	50.8	286	193	9	1	-	2	16	53	12	5.79	
Cliffside Park borough*	1,054	678	651	4,379,600	7,649	2,842,200	4,365	57.1	657	61	76	39	12	13	115	297	44	5.25	
Closter borough*	204	196	183	1,080,100	5,902	514,700	2,613	47.7	190	58	13	14	1	4	18	65	17	5.45	
Dumont borough*	1,001	961	941	4,601,100	4,890	2,956,500	3,142	64.3	939	272	93	192	68	96	41	143	34	5.49	
East Paterson borough*	354	280	274	1,313,400	4,793	679,900	2,481	51.8	274	74	3	22	-	1	36	114	24	5.52	
East Rutherford borough*	419	234	197	1,008,900	5,121	487,500	2,475	48.3	226	129	8	10	-	2	19	46	12	5.70	
Edgewater borough*	178	118	114	825,200	7,239	350,600	3,075	42.5	117	36	7	7	1	3	9	54	-	5.67	
Englewood city*	1,174	1,041	981	8,949,100	9,122	4,456,900	4,543	49.8	1,022	331	89	83	69	57	108	248	37	5.34	
Fair Lawn borough*	1,096	1,060	1,020	5,700,200	5,588	3,822,800	3,748	67.1	1,044	112	43	148	96	64	52	294	235	5.27	
Fairview borough*	454	258	235	1,207,900	5,140	707,600	3,011	66.6	254	46	14	17	2	5	32	130	8	5.45	
Fort Lee borough*	567	421	403	2,727,300	6,767	1,462,200	3,628	53.6	412	105	40	22	4	16	56	153	16	5.54	
Garfield city*	1,421	591	547	2,419,200	4,423	1,230,400	2,249	50.9	582	155	6	50	4	8	75	236	48	5.41	
Glen Rock borough*	589	576	556	4,378,400	7,866	2,501,600	4,499	57.2	567	68	76	56	35	17	40	210	65	5.42	
Hackensack city*	1,568	1,173	1,092	7,464,100	6,835	3,932,700	3,601	52.7	1,142	302	152	98	25	21	107	371	66	5.52	
Hawthorne Heights borough*	733	690	657	4,409,500	6,712	2,365,100	3,600	53.6	674	245	112	26	20	23	68	143	37	5.46	
Hillsdale borough*	369	357	355	1,992,500	5,613	1,057,000	2,977	50.0	355	84	62	16	4	11	27	136	15	5.48	
Leonia borough*	547	508	425	3,394,000	7,986	1,916,000	4,508	56.5	480	94	103	4	36	35	29	162	17	5.39	
Little Ferry borough*	316	297	251	1,094,500	4,361	549,700	2,190	50.2	254	95	10	3	-	3	18	122	3	5.57	
Lodi borough*	602	303	298	1,206,300	4,048	671,600	2,254	55.7	299	127	15	7	-	7	35	99	9	5.60	
Lyndhurst township*	1,255	1,005	970	4,639,700	4,783	2,466,800	3,647	59.1	439	72	38	13	11	8	54	181	58	5.43	
Maywood borough*	508	459	451	2,938,300	6,626	1,672,400	3,708	56.0	450	114	50	4	32	14	54	113	69	5.30	
Midland Park borough*	429	394	378	1,946,200	5,149	1,002,900	2,653	51.5	379	64	11	10	1	2	37	231	23	5.49	
New Milford borough*	354	322	320	1,548,600	4,839	885,900	2,768	57.2	318	90	57	7	5	14	37	95	13	5.41	
North Arlington borough*	724	610	537	2,958,400	5,509	1,795,300	3,344	60.7	604	282	61	45	10	10	85	48	63	5.28	
Oradell borough*	293	276	270	2,046,900	7,581	1,135,200	4,197	55.4	275	52	71	6	29	9	20	85	3	5.42	
Palisades Park borough*	528	415	393	2,328,200	5,924	1,279,300	3,255	54.9	400	92	43	25	9	30	45	123	33	5.42	
Paramus Park borough*	394	372	369	1,913,600	5,185	1,191,200	3,228	62.2	361	52	66	73	7	45	16	100	2	5.30	
Park Ridge borough*	248	240	229	1,310,600	5,723	601,700	2												

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- mer- cial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
PRINCIPAL DISTRICTS—Con.																		
New York-Northeastern New Jersey District—Con.																		
Essex County.....	39,067	28,330	24,756	206,298,400	8,838	113,674,700	4,592	55.1	27,348	5,659	3,460	4,001	2,236	684	2,908	6,981	1,419	5.28
Belleville town*	1,833	1,488	1,338	7,168,700	5,358	4,117,100	3,077	57.4	1,438	539	183	123	43	23	247	227	53	5.40
Bloomfield town*	3,434	2,874	2,309	14,902,000	6,411	8,585,100	3,718	58.0	2,796	501	426	791	102	37	292	538	114	5.23
Caldwell borough*	429	384	353	2,770,800	7,849	1,478,900	4,189	53.4	372	64	60	37	19	8	39	122	23	5.34
East Orange city*	2,910	2,012	1,785	18,561,800	7,598	7,614,900	4,266	56.1	1,971	372	229	356	77	25	166	663	83	5.33
Glen Ridge borough*	828	807	693	7,648,500	11,027	4,157,500	5,399	54.4	763	75	183	124	88	13	36	226	18	5.24
Irvington town*	3,139	1,837	1,745	10,189,300	5,839	5,952,600	3,411	58.4	1,904	515	103	219	42	19	254	558	94	5.35
Maplewood township*	2,754	2,607	2,445	24,272,400	9,927	13,294,600	5,437	54.8	2,528	481	226	298	398	51	264	672	143	5.28
Millburn township*	1,325	1,296	1,232	16,668,900	13,530	8,352,900	6,780	50.1	1,260	194	140	87	340	57	104	209	129	5.21
Montclair town*	2,768	2,411	2,040	24,146,700	11,837	12,738,100	6,242	52.7	2,278	231	512	311	223	49	105	737	110	5.28
Newark city*	10,031	4,054	3,277	22,384,500	6,968	13,082,200	3,977	57.1	3,902	1,020	342	568	168	57	443	1,138	166	5.32
Nutley town*	2,055	1,912	1,651	10,363,900	6,277	6,213,200	3,768	60.0	1,842	441	243	181	122	160	300	324	71	5.28
Orange city*	1,237	796	722	5,478,400	7,581	2,868,200	3,973	52.4	770	127	45	176	40	12	79	257	34	5.28
South Orange village*	1,065	1,015	829	12,126,000	14,627	5,959,600	7,189	49.1	938	155	117	123	207	33	73	186	44	5.15
Verona borough*	945	892	708	5,986,900	8,456	3,867,600	4,785	56.6	855	135	126	104	79	38	82	228	68	5.21
West Caldwell borough*	417	415	367	2,651,000	7,223	1,610,500	4,388	60.8	400	90	64	35	31	18	29	96	37	5.34
West Orange town*	2,119	1,894	1,676	14,171,800	8,455	7,844,100	4,680	55.4	1,777	313	140	356	192	44	195	446	91	5.23
Rural-nonfarm**	1,758	1,696	1,586	11,462,800	7,227	6,472,900	4,081	56.5	1,654	406	321	117	65	45	200	359	141	5.27
Hudson County.....	17,482	7,070	6,581	39,372,800	5,983	21,424,900	3,256	54.4	6,837	1,515	781	544	50	52	1,195	2,399	301	5.37
Bayonne city*	2,784	1,089	994	5,715,500	5,750	3,225,800	3,245	56.4	1,010	217	101	108	7	5	194	344	39	5.43
Cuttenberg town*	221	74	72	447,100	6,210	252,300	3,504	56.4	74	19	9	-	-	2	12	31	1	5.45
Harrison town*	313	118	107	472,800	4,414	256,800	2,400	54.4	113	49	9	4	1	2	17	29	2	5.59
Hoboken city*	610	223	213	1,217,200	5,715	759,500	3,566	62.4	215	23	6	32	1	4	40	91	18	5.17
Jersey City*	6,478	2,238	2,082	11,904,300	5,809	6,256,600	3,079	53.0	2,143	502	241	174	7	16	338	773	92	5.36
Kearny town*	1,940	1,246	1,173	7,744,100	6,602	3,996,300	3,407	51.6	1,218	432	116	119	11	13	226	244	57	5.36
North Bergen township*	1,772	986	937	5,252,400	6,606	3,043,200	3,248	57.8	964	127	151	49	12	6	180	384	55	5.34
Secaucus town*	441	305	297	1,415,900	4,767	803,700	2,706	56.8	297	43	13	9	-	3	46	169	14	5.48
Union City*	1,286	940	317	2,131,800	6,786	1,062,100	3,414	50.3	327	33	46	13	4	1	54	166	10	5.28
Westchester township*	565	178	163	1,552,200	9,523	794,200	4,872	51.2	165	21	39	14	4	-	19	62	6	5.29
West New York town*	1,010	295	266	1,571,000	5,906	940,300	3,535	59.9	254	30	50	25	3	-	67	103	6	5.24
Rural-nonfarm**	67	28	10	29,000	-	14,100	-	-	27	19	-	2	-	-	2	3	1	-
In Middlesex County.....	11,439	9,404	8,576	43,282,800	5,047	21,536,600	2,511	49.8	9,133	2,437	645	753	37	171	1,457	3,136	547	5.46
Carteret borough*	631	394	379	2,048,800	5,406	997,400	2,632	48.7	385	91	50	49	-	4	55	114	22	5.44
Dunellen borough*	445	414	408	2,408,300	5,903	1,101,600	2,700	45.7	412	116	38	33	-	6	23	173	23	5.64
Highland Park borough*	594	509	446	2,978,800	6,679	1,485,200	3,380	49.9	500	131	37	41	2	10	103	149	27	5.37
Metuchen borough*	495	476	459	2,939,800	6,405	1,466,100	3,194	49.9	471	130	55	65	18	17	65	98	28	5.47
Middlesex borough*	275	258	179	1,000,800	5,591	470,900	2,631	47.1	255	69	39	9	1	4	35	93	5	5.63
Milltown borough*	193	162	150	875,000	5,833	430,300	2,869	49.2	153	45	13	1	-	3	23	62	6	5.39
New Brunswick city*	1,246	787	690	4,380,800	6,349	1,979,000	2,868	45.2	752	194	33	75	3	15	125	270	36	5.37
Perth Amboy city*	1,624	957	896	4,607,000	5,142	2,493,500	2,783	54.1	927	58	25	172	6	13	137	432	84	5.35
Sayreville borough*	428	394	376	1,445,200	3,844	637,700	1,696	44.1	389	134	52	6	-	9	19	189	30	5.58
South Amboy city*	374	323	313	1,575,000	5,032	748,300	2,391	47.5	308	82	49	62	-	2	30	67	16	5.67
South Plainfield borough*	376	349	290	1,813,800	4,529	759,400	2,619	57.8	331	105	16	17	-	6	70	109	8	5.51
South River borough*	666	586	551	2,238,500	4,963	1,028,700	2,281	46.0	580	182	22	15	-	2	100	225	34	5.55
Woodbridge township*	1,689	1,524	1,452	6,847,800	7,716	3,582,200	2,467	52.3	1,493	345	108	115	3	32	309	494	97	5.36
Rural-nonfarm**	2,403	2,271	2,087	8,623,200	4,132	4,356,300	2,087	50.5	2,227	755	108	93	4	48	362	726	131	5.51
In Monmouth County.....	7,706	7,214	6,195	34,088,400	5,503	16,807,000	2,713	49.3	6,984	2,234	405	171	77	68	594	2,993	442	5.66
Asbury Park city*	513	417	324	1,908,600	5,875	1,041,700	3,215	54.7	397	147	33	13	-	6	34	155	9	5.59
Belmar borough*	214	188	111	584,700	4,817	286,300	2,579	53.5	183	32	-	5	3	3	12	88	40	5.69
Bradley Beach borough*	225	175	164	963,200	5,873	549,900	3,353	57.1	166	26	8	6	1	5	7	101	12	5.69
Keansburg borough*	231	225	217	886,600	3,855	352,000	1,622	42.1	221	109	17	2	-	-	26	66	1	5.72
Keyport borough*	345	329	322	1,480,400	4,598	688,000	2,137	46.5	314	167	18	13	1	1	13	85	16	5.86
Long Branch city*	929	877	656	3,316,000	5,055	1,479,800	2,256	44.6	848	224	61	28	17	13	112	360	38	5.61
Metuchen borough*	232	213	198	1,218,900	6,156	558,500	2,821	45.8	195	49	32	-	1	-	9	90	14	5.64
Neptune township*	500	446	379	1,664,000	4,391	940,200	2,481											

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	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		
PRINCIPAL DISTRICTS--Con.																			
New York-Northeastern New Jersey District--Con.																			
Union County.....	23,760	20,006	18,450	126,507,300	6,857	69,969,200	3,792	55.3	19,488	5,337	2,585	2,292	1,028	552	1,964	4,406	1,319	5.42	
Cranford township*	1,298	1,238	1,135	7,774,000	6,849	4,432,600	3,905	57.0	1,198	269	263	142	70	79	102	218	55	5.46	
Elizabeth city*	4,658	2,755	2,562	17,156,500	6,700	8,469,000	3,306	49.3	2,695	804	214	719	186	19	197	489	117	5.50	
Garwood borough*	240	167	160	764,900	4,781	373,500	2,334	48.8	163	72	18	23	4	—	21	25	5	5.59	
Hillside township*	1,568	1,374	1,235	7,520,900	6,090	4,290,500	3,474	57.0	1,331	392	90	119	46	18	251	337	78	5.29	
Linden city*	1,737	1,336	1,308	6,749,300	5,160	4,015,800	3,070	59.5	1,313	385	157	286	26	26	146	226	61	5.38	
Plainfield city*	2,891	2,003	1,777	12,680,700	7,136	6,778,100	3,814	53.5	1,933	322	301	198	115	51	122	720	164	5.56	
Rahway city*	1,191	1,066	956	4,956,000	5,184	2,624,800	3,208	56.3	876	295	53	161	19	10	91	170	79	5.47	
Roselle borough*	991	895	818	4,450,200	5,697	2,330,900	3,210	53.4	877	270	90	140	56	9	49	228	35	5.58	
Roselle Park borough*	969	925	957	12,074,800	12,617	6,138,400	6,414	50.8	1,054	192	202	66	117	33	23	332	89	5.39	
Summit city*	3,459	3,321	3,143	18,659,200	9,937	12,131,000	3,860	55.0	3,231	963	450	277	164	124	464	483	306	5.26	
Union township*	3,459	3,321	3,143	18,659,200	9,937	12,131,000	3,860	55.0	3,231	963	450	277	164	124	464	483	306	5.26	
Westfield town*	1,891	1,836	1,688	17,027,800	10,088	8,662,000	5,132	50.9	1,792	372	380	81	207	74	181	432	115	5.37	
Rural-nonfarm**	2,117	2,002	1,798	10,985,400	6,110	6,431,400	3,577	58.5	1,974	561	281	81	47	88	293	516	112	5.40	
PHILADELPHIA, PA., DISTRICT (part in New Jersey)																			
Urban.....	19,434	18,319	16,444	64,650,700	3,932	33,953,400	2,065	52.5	17,782	7,197	1,345	538	1,014	506	1,679	4,420	1,083	5.65	
Rural-nonfarm.....	13,022	12,165	10,723	43,200,100	4,029	22,792,000	2,126	52.8	11,752	4,753	828	317	751	351	1,098	2,931	723	5.65	
Part of district in New Jersey includes following urban places and rural-nonfarm areas:																			
In Burlington County.....	3,275	3,025	2,625	10,749,100	4,095	5,215,800	1,987	48.5	2,960	1,358	264	109	61	21	184	776	187	5.68	
Beverly city*	125	112	111	388,200	3,497	180,000	1,622	46.4	112	71	6	2	—	—	1	31	1	5.86	
Burlington city*	544	490	370	1,145,600	3,096	562,300	1,520	49.1	480	265	23	9	2	—	8	154	19	5.86	
Palmyra borough*	371	330	327	1,462,000	4,471	736,300	2,252	50.4	328	174	17	11	1	—	23	87	15	5.72	
Rural-nonfarm**	2,235	2,098	1,817	7,753,800	4,267	3,787,200	2,057	48.2	2,040	848	218	87	58	21	152	504	152	5.62	
In Camden County.....	13,289	12,590	11,298	43,805,800	3,877	23,647,400	2,093	54.0	12,210	4,837	862	363	936	455	1,312	2,673	772	5.63	
Audubon borough*	942	909	809	3,416,100	4,223	1,876,000	2,319	54.9	903	400	76	9	79	19	70	207	43	5.75	
Camden city*	3,600	3,354	2,922	8,622,700	2,951	4,612,800	1,579	53.5	3,220	1,423	185	95	131	109	329	790	206	5.66	
Glenmont borough*	175	169	124	405,400	3,269	205,100	1,654	50.6	167	86	8	2	—	—	41	29	1	5.38	
Gollingswood borough*	1,019	879	840	4,278,200	5,093	2,193,200	2,611	51.3	857	291	70	39	44	25	103	191	89	5.58	
Gloucester City*	603	563	448	1,302,100	2,906	710,000	1,585	54.5	530	355	23	4	2	11	55	57	23	5.73	
Haddonfield borough*	904	876	765	5,040,700	6,589	2,632,200	3,441	52.2	901	179	103	21	150	27	88	196	42	5.48	
Haddon Heights borough*	461	436	426	2,277,600	5,346	1,204,600	2,828	52.9	421	141	23	20	52	15	44	102	24	5.71	
Lindenwald borough*	175	174	169	420,200	2,486	220,900	1,307	52.6	178	60	23	17	24	11	18	81	12	5.57	
Marlton city*	282	260	162	1,180,900	7,290	506,400	3,126	42.9	246	103	34	11	82	32	24	64	21	5.69	
Oaklyn borough*	396	379	375	1,630,100	4,347	929,900	2,460	57.0	371	103	34	11	82	32	24	64	21	5.69	
Pennsauken township*	1,352	1,308	1,112	4,229,100	3,802	2,344,500	2,108	55.5	1,285	402	142	33	165	57	105	283	98	5.64	
Rummenne borough*	182	182	160	454,800	2,843	237,700	1,486	52.3	181	82	2	3	3	15	37	31	8	5.51	
Wood-Lynne borough*	194	179	167	532,900	3,131	295,900	1,772	55.5	177	89	—	5	2	25	22	32	38	5.71	
Rural-nonfarm**	3,004	2,922	2,619	10,016,000	3,553	5,678,100	2,014	56.7	2,878	1,128	220	104	202	127	347	587	163	5.62	
In Gloucester County.....	2,870	2,704	2,521	10,095,800	4,005	5,090,200	2,019	50.4	2,612	1,002	219	66	17	30	—183	971	124	5.72	
Glassboro borough*	238	222	213	816,900	3,835	450,700	2,116	55.2	216	94	8	—	3	3	19	80	9	5.73	
Paulsboro borough*	228	268	252	865,300	3,434	493,200	1,957	57.0	262	113	21	2	—	5	8	100	13	5.89	
Pitman borough*	394	369	333	1,603,800	4,816	796,300	2,391	49.7	352	122	16	18	3	4	13	149	27	5.71	
Westville borough*	218	190	156	566,200	3,629	293,000	1,878	51.7	179	80	7	1	5	—	21	59	6	5.70	
Woodbury city*	565	516	482	2,562,300	5,316	1,310,900	2,720	51.2	491	125	88	15	3	11	40	185	24	5.56	
Rural-nonfarm**	1,173	1,139	1,085	3,681,300	3,393	1,746,100	1,609	47.4	1,112	468	79	30	3	7	82	898	45	5.75	
WILMINGTON, DEL., DISTRICT (part in New Jersey)																			
Urban.....	679	632	610	2,543,500	4,170	1,263,500	2,071	49.7	620	272	71	101	1	2	4	113	56	5.86	
Rural-nonfarm.....	213	169	163	708,600	4,347	289,300	1,775	40.8	164	61	12	25	—	2	1	57	6	5.90	
Part of district in New Jersey includes following urban places and rural-nonfarm areas:	466	463	447	1,834,900	4,105	974,200	2,179	53.1	456	211	59	76	1	—	3	56	50	5.84	
In Salem County.....	679	632	610	2,543,500	4,170	1,263,500	2,071	49.7	620	272	71	101	1	2	4	113	56	5.86	
Penn Grove borough*	213	169	163	708,600	4,347	289,300	1,775	40.8	164	61	12	25	—	2	1	57	6	5.90	
Rural-nonfarm**	466	463	447	1,834,900	4,105	974,200	2,179	53.1	456	211	59	76	1	—	3	56	50	5.84	
SECONDARY METROPOLITAN DISTRICT																			
ATLANTIC CITY DISTRICT.....	3,446	2,714	2,289	13,172,100	5,755	7,237,000	3,162	54.9	2,611	619	162	73	163	20	601	838	140	5.37	
Atlantic City.....	1,463	944	779	5,041,200	6,471	2,704,000	3,471	53.6	906	215	49	29	35	6	224	297	51	5.32	
Outside central city.....	1,983	1,770	1,510	8,130,900	5,385	4,533,000	3,002	55.8	1,705	404	113	44	128	14	377	536	89	5.40	
Urban.....	1,624	1,426	1,190	6,668,600	5,651	3,819,900	3,237	57.3	1,385	324	98	37	127	13	282	433	76	5.40	
Rural-nonfarm.....	359	344	320	1,462,300	4,431	713,100	2,16												

NEW MEXICO

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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	99,698	89,810	45,675	50.9	44,135	7,586	2,297	40,471	9,065	22.4	31,406
1930: Private families reporting tenure	-	62,080	30,821	49.6	31,259	-	-	-	-	-	-
1920: All families reporting tenure	-	46,270	20,892	45.2	25,378	-	-	20,008	2,909	14.5	17,099
Dwelling units: 1940	99,698	89,810	45,675	50.9	44,135	7,586	2,297	40,471	9,065	22.4	31,406
Urban	49,527	46,713	21,851	46.8	24,862	2,479	335	20,102	6,546	32.6	13,556
Rural-nonfarm	50,166	43,097	23,824	55.3	19,273	5,107	1,962	20,369	2,519	12.4	17,850
COLOR OF OCCUPANTS											
White	-	85,697	42,971	50.1	42,726	-	-	38,076	8,926	23.4	29,150
Nonwhite	-	4,113	2,704	65.7	1,409	-	-	2,395	139	5.6	2,256
TYPE OF STRUCTURE											
1-family	75,994	68,823	40,027	58.2	28,796	6,084	2,087	35,469	8,118	22.9	27,351
Other	22,699	20,987	5,648	26.9	15,339	1,502	210	5,002	947	18.9	4,055
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	74,679	67,040	39,248	58.5	27,792	5,804	1,835	35,240	8,078	22.9	27,162
Under \$5	19,090	17,244	12,709	73.7	4,535	1,101	745	10,529	492	4.6	10,137
\$5 to \$9	14,517	12,872	6,762	52.5	6,110	1,246	399	6,181	800	12.9	5,381
\$10 to \$14	10,715	9,171	4,331	47.2	4,840	1,232	312	4,012	771	19.2	3,241
\$15 to \$19	6,806	6,045	2,818	46.6	3,227	635	126	2,620	728	27.8	1,892
\$20 to \$24	5,542	4,996	2,496	50.0	2,500	455	91	2,338	791	33.9	1,547
\$25 to \$29	5,164	4,636	2,188	47.2	2,448	479	49	2,056	670	42.3	1,186
\$30 to \$39	6,505	6,016	3,317	55.1	2,699	431	58	3,093	1,461	47.2	1,632
\$40 to \$49	3,040	2,893	1,997	69.0	896	123	24	1,853	967	53.3	866
\$50 to \$59	1,699	1,621	1,285	79.3	386	68	15	1,212	615	50.7	597
\$60 to \$74	846	821	678	82.6	143	20	5	640	302	47.2	338
\$75 to \$99	389	374	338	90.4	36	12	3	320	150	46.9	170
\$100 and over	366	351	329	93.7	22	7	8	291	111	38.1	180
Median monthly rent (dollars)	11.24	11.36	9.68	-	12.86	11.75	6.66	10.51	27.13	-	7.70

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.....	9,065	8,225	1,686	724	689	656	620	1,385	947	653	423	205	150	36	29	22	840
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	8,298	7,520	1,388	656	646	614	586	1,311	894	617	409	189	135	36	28	11	778
Average interest rate.....(%)	6.42	6.42	7.39	6.93	6.70	6.46	6.32	6.15	5.79	5.72	5.82	5.75	5.91	-	-	-	6.38
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	8,692	7,886	1,608	694	668	633	592	1,329	909	629	409	194	139	35	28	19	806
Building and loan association.....	1,499	1,387	97	96	111	135	140	298	217	127	83	30	36	6	3	8	112
Commercial bank.....	751	689	61	32	54	49	36	104	118	67	26	13	7	4	-	-	52
Savings bank.....	262	236	25	17	19	22	17	49	34	28	12	6	2	2	3	-	26
Life insurance company.....	92	88	1	2	5	6	5	13	7	21	12	9	5	1	1	-	4
Mortgage company.....	383	363	67	35	34	29	31	59	41	40	11	8	5	2	1	-	20
Home Owners' Loan Corporation.....	1,310	1,126	74	85	89	114	110	225	179	85	89	40	25	3	5	3	154
Individual.....	3,591	3,244	1,154	369	305	233	203	450	205	132	83	56	33	8	9	4	347
Other.....	804	753	129	58	51	45	50	131	108	78	52	19	20	6	2	4	51
Reporting debt and value.....	7,825	7,098	1,376	605	581	577	563	1,216	845	589	381	183	123	31	28	-	727
JUNIOR MORTGAGE																	
First mortgage only.....	1,178	1,077	209	114	85	102	82	190	127	75	44	22	18	7	2	-	101
First and junior mortgage.....	96	82	13	6	5	7	10	18	7	6	5	3	1	-	1	-	14
With 1st mtg.; not rpt. on junior.....	6,551	5,939	1,154	485	491	468	471	1,008	711	508	332	158	104	24	25	-	612
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,484	3,175	1,358	542	392	246	176	279	94	46	27	11	2	1	1	-	309
\$1,000 to \$1,499.....	1,103	993	18	62	140	166	158	253	97	53	29	12	5	-	-	-	110
\$1,500 to \$1,999.....	839	766	-	1	45	126	107	228	141	67	32	11	6	-	2	-	73
\$2,000 to \$2,499.....	720	654	-	-	4	31	86	209	166	85	43	16	13	1	-	-	66
\$2,500 to \$2,999.....	455	424	-	-	-	8	32	150	97	73	43	13	6	2	-	-	31
\$3,000 to \$3,999.....	705	648	-	-	-	-	4	95	220	152	111	37	20	5	4	-	57
\$4,000 to \$4,999.....	296	264	-	-	-	-	-	2	30	103	63	38	20	3	5	-	32
\$5,000 to \$5,999.....	110	93	-	-	-	-	-	-	-	10	26	28	21	6	2	-	17
\$6,000 to \$7,499.....	65	53	-	-	-	-	-	-	-	-	6	16	22	6	3	-	12
\$7,500 to \$9,999.....	19	12	-	-	-	-	-	-	-	-	1	1	5	3	1	-	7
\$10,000 to \$14,999.....	16	9	-	-	-	-	-	-	-	-	-	-	2	4	3	-	7
\$15,000 to \$19,999.....	6	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3
\$20,000 and over.....	7	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	3
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	25,802	22,092	653	667	931	1,184	1,441	3,969	3,568	3,029	2,428	1,481	1,338	492	913	-	3,711
Average value.....(dollars)	3,297	3,112	475	1,102	1,602	2,051	2,559	3,264	4,222	5,143	6,373	8,091	10,876	-	-	-	5,104
Debt on first and jr. mtgs.(thous.)	11,988	10,629	326	310	446	617	732	2,008	1,857	1,566	1,139	644	601	173	214	-	1,360
Percent of value of property.....	46.5	48.1	49.9	46.5	47.9	52.1	50.8	50.5	52.1	51.7	46.9	48.5	45.0	-	-	-	26.6
Average debt.....(dollars)	1,532	1,497	237	513	758	1,069	1,300	1,647	2,198	2,659	2,989	3,520	4,889	-	-	-	1,870
Debt on first mtgs.....(thousands)	11,916	10,581	324	309	443	615	728	1,994	1,851	1,561	1,135	642	600	173	207	-	1,336
Percent of value of property.....	46.2	47.9	49.6	46.3	47.6	52.0	50.5	50.2	51.9	51.5	46.7	48.3	44.9	-	-	-	26.0
Average debt.....(dollars)	1,523	1,491	235	510	758	1,067	1,293	1,640	2,190	2,650	2,978	3,506	4,881	-	-	-	1,838

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	9,065	8,692	1,499	1,013	751	262	92	388	1,310	3,591	804	373
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,298	8,166	1,420	989	734	255	89	369	1,310	3,255	734	132
Average interest rate.....(percent)	6.42	6.42	6.74	6.38	6.28	6.48	-	6.19	4.50	7.18	6.24	6.07
Reporting debt and value	7,825	7,659	1,333	896	668	228	83	351	1,159	3,154	683	166
Percent distribution	-	100.0	17.4	11.7	8.7	3.0	1.1	4.6	15.1	41.2	8.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,825	7,659	1,333	896	668	228	83	351	1,159	3,154	683	166
First mortgage only	1,178	1,169	249	132	106	26	6	67	158	465	92	9
First and junior mortgage	96	87	16	15	11	4	-	2	17	29	8	9
With first mortgage; not reporting on junior mortgage	6,551	6,403	1,068	749	551	198	77	282	984	2,660	583	143
1-family properties	7,098	6,947	1,233	822	615	207	79	332	999	2,847	635	151
First mortgage only	1,077	1,069	232	124	100	24	6	64	132	422	89	8
First and junior mortgage	82	74	13	12	9	3	-	2	15	24	8	8
With first mortgage; not reporting on junior mortgage	5,939	5,804	988	686	506	180	73	266	852	2,401	538	135
2- to 4-family properties	727	712	100	74	53	21	4	19	160	307	48	15
First mortgage only	101	100	17	8	6	2	-	3	26	43	8	1
First and junior mortgage	14	13	3	3	2	1	-	-	2	5	-	1
With first mortgage; not reporting on junior mortgage	612	599	80	63	45	18	4	16	132	259	45	13
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,825	7,659	1,333	896	668	228	83	351	1,159	3,154	683	166
Value of property.....(dollars)	25,802,200	25,219,600	5,043,100	3,880,800	2,906,100	974,700	528,900	1,086,800	4,328,700	7,850,700	2,505,600	582,600
Average value.....(dollars)	3,297	3,293	3,783	4,331	4,350	4,275	-	3,096	3,735	2,489	3,669	3,510
Debt on first and junior mortgages.....(dollars)	11,988,200	11,681,000	2,263,700	1,991,200	1,589,700	401,500	257,100	575,500	1,796,800	3,484,000	1,812,700	307,200
Percent of value of property	46.5	46.3	44.9	51.3	54.7	41.2	-	53.0	41.5	44.4	52.4	52.7
Average debt.....(dollars)	1,582	1,525	1,698	2,222	2,380	1,761	-	1,640	1,550	1,105	1,922	1,851
Debt on first mortgages.....(dollars)	11,916,400	11,612,400	2,249,600	1,979,500	1,582,200	397,300	257,100	574,900	1,787,000	3,454,300	1,810,000	304,000
Percent distribution	-	100.0	19.4	17.0	13.6	3.4	2.2	5.0	15.4	29.7	11.3	-
Percent of value of property	46.2	46.0	44.6	51.0	54.4	40.8	-	52.9	41.3	44.0	52.3	52.2
Average debt.....(dollars)	1,523	1,516	1,688	2,209	2,369	1,743	-	1,638	1,542	1,095	1,918	1,831
1-family properties	7,098	6,947	1,233	822	615	207	79	332	999	2,847	635	151
Value of property.....(dollars)	22,091,700	21,557,400	4,372,800	3,436,100	2,623,800	812,300	477,900	1,023,800	3,637,300	6,368,800	2,240,700	534,300
Average value.....(dollars)	3,112	3,103	3,546	4,180	4,266	3,924	-	3,084	3,641	2,287	3,529	3,588
Debt on first and junior mortgages.....(dollars)	10,628,700	10,343,900	2,050,900	1,794,200	1,458,500	335,700	243,100	553,300	1,554,900	2,937,000	1,210,500	284,800
Percent of value of property	48.1	48.0	46.9	52.2	55.6	41.3	-	54.0	42.7	46.1	54.0	53.3
Average debt.....(dollars)	1,497	1,489	1,663	2,133	2,372	1,622	-	1,667	1,556	1,032	1,906	1,886
Debt on first mortgages.....(dollars)	10,580,500	10,297,800	2,040,600	1,788,200	1,454,700	333,500	243,100	552,700	1,546,800	2,918,600	1,207,800	282,700
Percent of value of property	47.9	47.8	46.7	52.0	55.4	41.1	-	54.0	42.5	45.8	53.9	52.9
Average debt.....(dollars)	1,491	1,482	1,655	2,175	2,365	1,611	-	1,665	1,548	1,025	1,902	1,872
2- to 4-family properties	727	712	100	74	53	21	4	19	160	307	48	15
Value of property.....(dollars)	3,710,500	3,662,200	670,300	444,700	282,300	162,400	46,000	63,000	691,400	1,481,900	264,900	48,300
Average value.....(dollars)	5,104	5,144	6,703	-	-	-	-	-	4,321	4,827	-	-
Debt on first and junior mortgages.....(dollars)	1,359,500	1,337,100	212,800	197,000	131,800	65,800	14,000	22,200	241,900	547,000	102,200	22,400
Percent of value of property	36.5	36.5	31.7	-	-	-	-	-	35.0	36.9	-	-
Average debt.....(dollars)	1,870	1,878	2,128	-	-	-	-	-	1,512	1,782	-	-
Debt on first mortgages.....(dollars)	1,335,900	1,314,600	209,000	191,300	127,500	63,800	14,000	22,200	240,200	535,700	102,200	21,300
Percent of value of property	36.0	35.9	31.2	-	-	-	-	-	34.7	36.1	-	-
Average debt.....(dollars)	1,838	1,846	2,090	-	-	-	-	-	1,501	1,745	-	-

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	3,225	7,866	1,387	925	689	236	83	363	1,126	3,244	753	339
RACE OF OCCUPANTS												
White	3,109	7,773	1,358	917	683	234	83	360	1,110	3,194	746	336
Negro	98	96	26	6	5	1	-	3	12	44	5	2
Other nonwhite	18	17	3	2	1	1	-	-	4	6	2	1
YEAR BUILT												
Reporting year built	7,953	7,627	1,237	910	681	229	87	355	1,085	3,133	720	326
1930 to 1940	4,410	4,231	760	612	468	144	69	268	300	1,743	479	179
1920 to 1929	1,782	1,724	285	159	114	45	14	49	398	707	112	58
1910 to 1919	997	992	170	82	59	23	2	25	205	345	63	45
1900 to 1909	552	524	86	36	30	6	1	7	120	230	42	28
1880 to 1899	196	185	25	15	8	7	1	5	47	78	14	11
1879 or earlier	76	71	9	6	2	4	-	1	15	30	10	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.....	8,225	7,886	1,387	925	689	236	88	363	1,126	3,244	753	339
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	7,107	6,955	1,236	822	615	207	79	331	1,001	2,850	636	152
Under \$500.....	1,905	1,879	184	149	101	48	3	81	138	1,180	149	26
\$500 to \$999.....	1,282	1,265	259	113	77	35	4	52	206	551	80	17
\$1,000 to \$1,499.....	998	976	227	90	58	32	6	43	211	345	54	22
\$1,500 to \$1,999.....	771	752	155	74	50	24	12	35	158	254	64	19
\$2,000 to \$2,499.....	652	634	138	80	56	24	8	27	104	204	73	18
\$2,500 to \$2,999.....	421	407	83	71	56	15	3	21	63	118	48	14
\$3,000 to \$3,999.....	646	622	113	127	113	14	23	48	85	131	95	24
\$4,000 to \$4,999.....	261	252	47	78	69	9	10	17	21	31	48	9
\$5,000 to \$5,999.....	92	91	14	24	22	2	8	2	12	15	16	1
\$6,000 to \$6,999.....	52	50	11	9	8	1	1	5	7	11	6	2
\$7,000 to \$7,999.....	12	12	2	3	2	1	-	-	1	4	2	-
\$8,000 to \$8,999.....	8	8	1	1	1	-	-	-	-	5	1	-
\$9,000 to \$9,999.....	3	3	1	1	1	-	-	-	-	-	-	-
\$10,000 to \$14,999.....	3	3	1	1	1	-	-	-	-	-	-	-
\$15,000 to \$19,999.....	3	3	1	1	1	-	-	-	-	-	-	-
\$20,000 and over.....	4	4	1	2	1	1	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	7,520	7,400	1,311	905	674	231	85	350	1,126	2,936	637	120
Under 4.0%.....	43	42	1	3	2	1	-	3	-	19	16	1
4.0% to 4.4%.....	106	97	13	13	11	2	3	2	-	49	17	9
4.4% to 4.8%.....	1	1	-	-	-	-	-	1	-	-	-	-
4.8% to 5.2%.....	1,361	1,346	32	105	91	14	5	32	1,126	5	41	15
5.2% to 5.6%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.6% to 6.0%.....	721	698	134	165	144	21	19	57	-	175	148	23
6.0% to 6.4%.....	15	15	6	3	2	1	1	3	-	1	1	-
6.4% to 6.8%.....	184	175	32	47	42	5	18	11	-	10	57	9
6.8% to 7.2%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.2% to 7.6%.....	2,213	2,175	270	307	188	119	27	132	-	1,225	213	38
7.6% to 8.0%.....	2	2	-	1	1	-	-	-	-	-	1	-
8.0% to 8.4%.....	49	49	7	4	3	1	5	22	-	9	2	-
8.4% to 8.8%.....	3	3	2	-	-	-	-	-	-	1	-	-
8.8% to 9.2%.....	623	620	205	51	35	16	2	31	-	276	55	8
9.2% to 9.6%.....	434	429	402	2	1	1	-	3	-	19	3	5
9.6% to 10.0%.....	36	36	25	1	1	-	-	1	-	9	-	-
10.0% to 10.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
10.4% to 10.8%.....	1,727	1,710	180	203	153	50	5	52	-	1,137	133	17
10.8% and over.....	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	6.42	6.43	6.74	6.31	6.25	6.50	-	6.16	4.50	7.17	6.22	5.96
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	7,022	6,879	1,329	820	618	202	86	350	1,064	2,576	654	143
Real estate taxes included in payment.....	1,880	1,824	559	299	270	29	43	106	209	334	274	56
Monthly.....	1,786	1,731	541	289	262	27	40	98	206	297	260	55
Quarterly.....	9	9	-	-	-	-	-	1	-	7	1	-
Semiannual.....	9	9	2	2	1	1	-	-	-	5	-	-
Annual.....	28	28	-	2	2	-	-	1	-	20	6	-
Other.....	3	3	-	-	-	-	-	1	-	1	1	-
Not reporting frequency of payment.....	45	44	16	6	5	1	3	6	3	4	6	1
Real estate taxes not included in payment.....	4,852	4,776	748	492	328	164	40	241	809	2,111	335	76
Monthly.....	4,365	4,297	724	438	290	148	34	232	790	1,784	295	68
Quarterly.....	75	73	2	15	6	9	2	3	-	48	3	2
Semiannual.....	90	90	2	8	7	1	-	1	-	68	11	-
Annual.....	202	199	3	20	17	3	3	1	2	153	17	3
Other.....	30	30	-	4	4	-	-	-	1	22	3	-
Not reporting frequency of payment.....	90	87	17	7	4	3	1	4	16	36	6	3
Not reporting tax payment requirements.....	290	279	28	29	20	9	3	3	46	131	45	11
Monthly.....	242	234	22	22	14	8	3	3	44	100	40	8
Quarterly.....	10	10	-	5	4	1	-	-	-	5	-	-
Semiannual.....	10	10	-	1	1	-	-	-	-	6	3	-
Annual.....	16	16	-	1	1	-	-	-	-	14	1	-
Other.....	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	10	7	-	-	-	-	-	-	2	4	1	3
No principal payments required.....	477	468	28	40	24	16	-	4	28	324	49	9
Monthly.....	196	193	21	20	13	7	-	2	26	109	15	3
Quarterly.....	94	94	-	11	6	5	-	1	1	74	7	-
Semiannual.....	54	52	-	2	-	2	-	-	-	40	10	2
Annual.....	110	108	2	6	5	1	-	1	-	86	13	2
Other.....	6	6	-	-	-	-	-	-	-	5	-	-
Not reporting frequency of payment.....	17	15	-	1	-	1	-	-	1	9	4	2
Not reporting principal payment requirements.....	415	238	33	30	17	13	1	5	27	110	32	177
Monthly.....	162	133	25	10	2	8	-	4	24	54	16	29
Quarterly.....	6	6	-	2	-	2	1	-	-	2	1	-
Semiannual.....	9	7	-	1	1	-	-	-	-	6	-	2
Annual.....	32	26	-	3	2	1	-	-	1	17	5	6
Other.....	8	8	-	1	-	1	-	-	-	6	1	-
Not reporting frequency of payment.....	198	58	8	13	12	1	-	1	2	25	9	140
No regular payments required.....	311	301	2	35	30	5	1	4	7	234	18	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	7,107	1,664	4,331	415	697	Reporting interest rate	7,520	1,781	4,600	429	702
Under \$500	1,905	270	1,227	156	252	Under 4.0%	43	6	23	6	8
\$500 to \$999	1,282	199	886	75	122	4.0%	106	28	62	6	10
\$1,000 to \$1,499	998	146	719	52	81	4.1% to 4.4%	1	1	-	-	-
\$1,500 to \$1,999	771	167	512	29	63	4.5%	1,861	383	860	30	88
\$2,000 to \$2,499	652	175	366	38	73	4.6% to 4.9%	-	-	-	-	-
\$2,500 to \$2,999	421	150	214	22	35	5.0%	721	371	277	18	55
\$3,000 to \$3,999	646	328	254	20	44	5.1% to 5.4%	15	10	3	-	2
\$4,000 to \$4,999	261	149	76	16	20	5.5%	184	119	48	2	15
\$5,000 to \$5,999	92	49	35	4	4	5.6% to 5.9%	1	-	1	-	-
\$6,000 to \$7,499	52	18	31	1	2	6.0%	2,213	291	1,558	139	225
\$7,500 to \$9,999	12	7	3	1	1	6.1% to 6.4%	2	-	2	-	-
\$10,000 to \$14,999	8	3	5	-	-	6.5%	49	6	40	-	3
\$15,000 to \$19,999	3	1	2	-	-	6.6% to 6.9%	3	1	-	1	1
\$20,000 and over	4	2	1	1	-	7.0%	623	118	406	43	56
						7.1% to 7.4%	434	234	183	3	14
						7.5%	36	9	20	5	2
						7.6% to 7.9%	1	-	1	-	-
						8.0% and over	1,727	204	1,124	176	223
						Average interest rate (percent)	6.42	5.97	6.49	7.14	6.72

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	5,793	5,426	1,427	3,840	159	367
Total first mortgage outstanding debt (dollars)	8,671,100	8,284,900	3,151,200	4,908,000	175,700	486,200
Total annual mortgage payment (dollars)	1,654,927	1,619,839	490,921	1,091,515	37,408	35,088
Average first mortgage outstanding debt (dollars)	1,497	1,518	2,208	1,278	1,105	1,189
Average value of property (dollars)	3,109	3,102	3,786	2,865	2,703	3,210
Average annual estimated rental value (dollars)	343	343	424	315	284	341
Average annual mortgage payment (dollars)	286	299	344	284	235	96
Percent which annual mortgage payment represents of—						
First mortgage debt	19.1	19.7	15.6	22.2	21.3	8.0
Value of property	9.2	9.6	9.1	9.9	8.7	3.0
Estimated annual rental value	83.3	87.0	81.2	90.1	82.9	28.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,308	5,155	1,405	3,607	143	153
Average first mortgage outstanding debt (dollars)	1,513	1,524	2,232	1,263	1,170	1,139
Average value of property (dollars)	3,051	3,065	3,816	2,783	2,822	2,580
Average annual estimated rental value (dollars)	341	343	427	313	293	277
Average annual mortgage payment (dollars)	292	297	346	280	246	114
Percent which annual mortgage payment represents of—						
First mortgage debt	19.3	19.5	15.5	22.2	21.0	10.0
Value of property	9.6	9.7	9.1	10.1	8.7	4.4
Estimated annual rental value	85.4	86.5	81.1	89.4	84.1	41.1
Monthly mortgage payment—						
Under \$10	629	534	105	407	22	95
\$10 to \$14	927	901	148	715	38	26
\$15 to \$19	697	681	144	521	16	6
\$20 to \$24	738	723	198	513	17	10
\$25 to \$29	758	752	210	521	21	6
\$30 to \$39	901	896	380	549	17	5
\$40 to \$49	322	319	137	180	2	3
\$50 to \$59	190	188	72	108	8	2
\$60 to \$74	82	82	34	48	-	-
\$75 to \$99	31	31	11	20	-	-
\$100 and over	43	43	16	25	2	-
Average monthly mortgage payment (dollars)	24.31	24.75	28.84	23.38	20.52	9.48
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	485	271	22	233	16	214
Average first mortgage outstanding debt (dollars)	1,319	1,394	-	1,519	-	1,224
Average value of property (dollars)	3,740	3,803	-	4,133	-	3,661
Average annual estimated rental value (dollars)	740	388	-	355	-	387
Average annual mortgage payment (dollars)	219	327	-	351	-	83
Percent which annual mortgage payment represents of—						
First mortgage debt	16.6	23.5	-	23.1	-	6.7
Value of property	5.9	8.6	-	8.5	-	2.3
Estimated annual rental value	61.0	96.8	-	98.9	-	21.3

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: 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.....	49,527	46,713	21,851	46.8	24,862	2,479	335	20,102	6,546	32.6	13,556
1930: Private families reporting tenure.....	-	25,748	12,773	49.6	12,975	-	-	-	-	-	-
1920: All families reporting tenure.....	-	15,476	7,055	45.6	8,421	-	-	5,907	1,744	29.2	5,163
Dwelling units: 1940.....	49,527	46,713	21,851	46.8	24,862	2,479	335	20,102	6,546	32.6	13,556
COLOR OF OCCUPANTS											
White.....	-	45,369	21,417	47.2	23,952	-	-	19,740	6,447	32.7	13,293
Nonwhite.....	-	1,344	434	32.3	910	-	-	362	99	27.3	268
TYPE OF STRUCTURE											
1-family.....	34,161	32,390	18,603	57.4	13,787	1,546	225	17,116	5,769	33.7	11,347
Other.....	15,366	14,323	3,248	22.7	11,075	983	110	2,986	777	26.0	2,209
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	33,284	31,598	18,091	57.3	13,507	1,480	206	16,992	5,737	33.8	11,255
Under \$5.....	3,609	3,493	2,461	70.5	1,032	85	31	2,263	208	9.2	2,055
\$5 to \$9.....	4,650	4,404	2,396	54.4	2,008	213	33	2,271	408	18.0	1,863
\$10 to \$14.....	4,137	3,886	2,005	51.6	1,881	228	23	1,903	428	22.5	1,475
\$15 to \$19.....	3,382	3,114	1,562	50.2	1,552	204	14	1,473	446	30.3	1,027
\$20 to \$24.....	3,502	3,269	1,578	48.3	1,691	212	21	1,493	533	35.7	960
\$25 to \$29.....	3,518	3,339	1,526	45.7	1,813	159	20	1,449	665	45.9	784
\$30 to \$39.....	5,071	4,822	2,559	53.1	2,263	219	30	2,392	1,139	47.6	1,253
\$40 to \$49.....	2,582	2,471	1,277	51.7	794	96	15	1,554	830	53.4	724
\$50 to \$59.....	1,465	1,415	719	50.8	296	40	10	1,057	561	53.1	496
\$60 to \$74.....	753	734	310	42.3	124	15	4	576	276	47.9	300
\$75 to \$99.....	348	339	306	90.3	33	7	2	293	139	47.4	154
\$100 and over.....	317	312	292	93.6	20	2	3	268	104	38.8	164
Median monthly rent.....(dollars).....	20.80	20.88	21.47	-	20.33	19.74	19.98	21.46	31.08	-	15.64

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: 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.....	6,546	5,836	890	420	437	446	463	1,058	791	565	366	186	137	33	26	18	710
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	5,998	5,336	726	378	408	414	433	992	741	531	353	170	124	33	25	8	662
Average interest rate (.....%).....	6.29	6.29	7.42	6.89	6.61	6.49	6.36	6.06	5.76	5.65	5.77	5.74	5.85	-	-	-	6.29
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	6,257	5,579	862	402	424	425	438	1,004	755	542	352	176	127	32	25	15	678
Building and loan association.....	1,316	1,208	70	70	94	115	122	268	196	113	79	29	36	5	3	8	108
Commercial bank.....	570	523	30	15	30	30	28	75	109	112	52	24	12	7	4	-	47
Savings bank.....	167	144	18	8	10	13	9	26	27	18	8	5	2	2	3	-	23
Life insurance company.....	76	72	-	2	1	3	4	9	7	18	12	9	5	1	1	-	4
Mortgage company.....	248	229	23	16	18	16	19	42	33	38	10	7	4	2	1	-	19
Home Owners' Loan Corporation.....	1,051	886	49	59	68	78	82	185	146	74	77	37	24	3	2	2	165
Individual.....	2,271	1,998	617	207	170	146	136	297	159	108	66	49	25	6	9	3	273
Other.....	558	519	60	25	33	24	43	102	78	61	48	16	19	6	2	2	39
Reporting debt and value.....	5,719	5,100	758	356	371	395	420	923	704	511	329	166	114	28	25	-	619
JUNIOR MORTGAGE																	
First mortgage only.....	845	766	144	69	48	66	58	138	100	62	36	20	16	7	2	-	79
First and junior mortgage.....	76	64	8	4	5	7	9	13	5	5	4	3	-	-	1	-	12
With 1st mtg.; not rptg. on junior.....	4,798	4,270	606	283	318	322	353	772	599	444	289	143	98	21	22	-	528
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,197	1,944	745	314	244	167	137	193	75	32	23	10	2	1	1	-	253
\$1,000 to \$1,499.....	793	704	13	41	94	111	110	165	72	42	21	11	4	-	-	-	69
\$1,500 to \$1,999.....	674	608	-	1	29	89	82	183	124	56	28	8	6	-	2	-	26
\$2,000 to \$2,499.....	584	525	-	-	4	22	64	156	146	71	35	14	12	1	-	-	59
\$2,500 to \$2,999.....	387	361	-	-	-	6	25	130	75	65	40	13	5	2	-	-	26
\$3,000 to \$3,999.....	604	551	-	-	-	-	2	74	187	136	95	33	17	4	3	-	53
\$4,000 to \$4,999.....	274	244	-	-	-	-	-	-	25	99	57	35	19	3	4	-	30
\$5,000 to \$5,999.....	103	88	-	-	-	-	-	-	-	10	25	26	20	6	1	-	15
\$6,000 to \$7,499.....	59	48	-	-	-	-	-	-	-	-	4	15	21	5	3	-	11
\$7,500 to \$9,999.....	18	12	-	-	-	-	-	-	-	-	-	1	6	3	1	-	6
\$10,000 to \$14,999.....	13	8	-	-	-	-	-	-	-	-	-	1	2	3	3	-	5
\$15,000 to \$19,999.....	6	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3
\$20,000 and over.....	7	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands).....	21,116	17,831	358	393	596	811	1,073	3,022	2,979	2,634	2,095	1,345	1,247	447	833	-	3,284
Average value (dollars).....	3,692	3,496	472	1,103	1,607	2,054	2,555	3,274	4,281	5,154	6,367	8,105	10,937	-	-	-	5,306
Debt on first and jr. mtgs. (thous.).....	9,900	8,695	187	186	294	421	545	1,565	1,564	1,409	1,006	591	574	152	201	-	1,205
Percent of value of property.....	46.9	48.8	52.2	47.5	49.2	51.9	50.8	51.8	52.5	53.5	48.0	43.9	46.1	-	-	-	36.7
Average debt (dollars).....	1,731	1,705	246	524	791	1,065	1,298	1,696	2,221	2,757	3,058	3,562	5,038	-	-	-	1,947
Debt on first mtgs. (thousands).....	9,840	8,655	186	185	291	419	541	1,558	1,559	1,404	1,003	589	574	152	194	-	1,185
Percent of value of property.....	46.6	48.5	51.8	47.1	48.8	51.7	50.4	51.6	52.3	53.3	47.9	43.8	46.1	-	-	-	36.1
Average debt (dollars).....	1,721	1,697	245	520	784	1,061	1,288	1,688	2,215	2,747	3,050	3,546	5,038	-	-	-	1,914

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.....	6,546	6,257	1,316	737	570	167	76	248	1,051	2,271	558	289
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,998	5,886	1,245	722	559	163	74	237	1,051	2,038	519	112
Average interest rate.....(percent).....	6.29	6.29	6.73	6.07	5.98	5.36	-	6.04	4.50	7.14	6.09	6.06
Reporting debt and value.....	5,719	5,574	1,167	669	526	143	70	233	943	1,999	493	145
Percent distribution.....	-	100.0	20.9	12.0	9.4	2.6	1.3	4.2	16.9	35.9	8.8	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	5,719	5,574	1,167	669	526	143	70	233	943	1,999	493	145
First mortgage only.....	845	837	239	103	92	11	5	41	109	293	47	8
First and junior mortgage.....	76	67	14	13	11	2	-	2	16	17	5	9
With first mortgage; not reporting on junior mortgage.....	4,798	4,670	914	553	423	130	65	190	818	1,689	441	128
1-family properties.....	5,100	4,988	1,071	608	485	123	66	215	798	1,755	455	132
First mortgage only.....	766	759	223	98	89	9	5	38	87	262	46	7
First and junior mortgage.....	64	56	11	10	9	1	-	2	14	14	5	8
With first mortgage; not reporting on junior mortgage.....	4,270	4,153	837	500	387	113	61	175	697	1,479	404	117
2- to 4-family properties.....	619	606	96	61	41	20	4	18	145	244	38	13
First mortgage only.....	79	78	16	5	3	2	-	3	22	31	1	1
First and junior mortgage.....	12	11	3	3	2	1	-	-	2	3	-	1
With first mortgage; not reporting on junior mortgage.....	528	517	77	53	36	17	4	15	121	210	37	11
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	5,719	5,574	1,167	669	526	143	70	233	943	1,999	493	145
Value of property.....(dollars).....	21,115,700	20,569,000	4,592,600	3,200,000	2,461,400	738,600	489,500	844,400	3,648,100	5,778,100	2,016,300	546,700
Average value.....(dollars).....	3,692	3,690	3,935	4,783	4,679	5,165	-	3,624	3,869	2,890	4,090	3,770
Debt on first and junior mortgages.....(dollars).....	9,899,800	9,609,600	2,058,600	1,721,500	1,424,500	297,000	235,800	452,400	1,526,500	2,533,500	1,081,300	290,600
Percent of value of property.....	46.9	46.7	44.8	53.8	57.9	40.2	-	53.6	41.8	43.8	53.6	53.1
Average debt.....(dollars).....	1,731	1,724	1,764	2,573	2,708	2,077	-	1,942	1,619	1,267	2,193	2,001
Debt on first mortgages.....(dollars).....	9,839,700	9,552,700	2,045,200	1,711,400	1,417,000	294,400	235,800	451,800	1,517,000	2,512,900	1,078,600	297,000
Percent distribution.....	-	100.0	21.4	17.9	14.8	8.1	2.5	4.7	15.9	26.3	11.3	-
Percent of value of property.....	46.6	46.4	44.5	53.5	57.6	39.9	-	53.5	41.6	43.5	53.4	52.5
Average debt.....(dollars).....	1,721	1,714	1,753	2,558	2,694	2,059	-	1,939	1,609	1,257	2,188	1,979
1-family properties.....	5,100	4,968	1,071	608	485	123	66	215	798	1,755	455	132
Value of property.....(dollars).....	17,831,400	17,326,500	3,946,100	2,845,900	2,266,700	579,200	443,500	785,400	3,007,300	4,489,300	1,809,000	504,900
Average value.....(dollars).....	3,496	3,488	3,685	4,581	4,674	4,709	-	3,653	3,769	2,558	3,976	3,825
Debt on first and junior mortgages.....(dollars).....	8,694,500	8,424,200	1,856,200	1,550,200	1,318,700	231,500	221,800	431,400	1,301,000	2,064,800	998,800	270,300
Percent of value of property.....	48.8	48.6	47.0	54.5	58.2	40.0	-	54.9	43.3	46.0	55.2	53.5
Average debt.....(dollars).....	1,705	1,696	1,733	2,550	2,719	1,882	-	2,007	1,630	1,177	2,195	2,048
Debt on first mortgages.....(dollars).....	8,654,700	8,386,500	1,846,600	1,545,800	1,314,900	230,900	221,800	430,800	1,293,200	2,052,200	995,100	268,200
Percent of value of property.....	48.5	48.4	46.8	54.3	58.0	39.9	-	54.9	43.0	45.7	55.1	53.1
Average debt.....(dollars).....	1,697	1,688	1,724	2,542	2,711	1,877	-	2,004	1,621	1,169	2,189	2,032
2- to 4-family properties.....	619	606	96	61	41	20	4	18	145	244	38	13
Value of property.....(dollars).....	3,284,300	3,242,500	646,500	354,100	194,700	159,400	46,000	59,000	640,800	1,288,800	207,300	41,800
Average value.....(dollars).....	5,306	5,351	-	-	-	-	-	-	4,419	5,282	-	-
Debt on first and junior mortgages.....(dollars).....	1,205,300	1,185,400	202,400	171,300	105,800	65,500	14,000	21,000	225,500	468,700	82,500	19,900
Percent of value of property.....	36.7	36.6	-	-	-	-	-	-	35.2	36.4	-	-
Average debt.....(dollars).....	1,947	1,956	-	-	-	-	-	-	1,555	1,921	-	-
Debt on first mortgages.....(dollars).....	1,185,000	1,166,200	198,600	165,600	102,100	63,500	14,000	21,000	223,800	460,700	82,500	18,800
Percent of value of property.....	36.1	36.0	-	-	-	-	-	-	34.9	35.7	-	-
Average debt.....(dollars).....	1,914	1,924	-	-	-	-	-	-	1,543	1,888	-	-

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.....	5,836	5,579	1,208	667	523	144	72	229	886	1,998	519	257
RACE OF OCCUPANTS												
White.....	5,752	5,495	1,182	662	519	143	72	227	872	1,965	515	257
Negro.....	74	74	23	5	4	1	-	2	11	30	3	-
Other nonwhite.....	10	10	3	-	-	-	-	-	3	3	1	-
YEAR BUILT												
Reporting year built.....	5,602	5,353	1,159	655	517	138	71	222	847	1,909	490	249
1930 to 1940.....	2,819	2,691	628	428	357	71	55	154	187	919	320	128
1920 to 1929.....	1,399	1,351	267	128	90	38	12	42	329	488	85	48
1910 to 1919.....	747	709	155	59	41	18	2	16	181	247	49	38
1900 to 1909.....	440	416	79	25	21	4	1	5	102	178	26	24
1880 to 1899.....	154	146	22	12	7	5	1	4	39	59	9	8
1879 or earlier.....	43	40	8	3	1	2	-	1	9	18	1	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: 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.....	5,836	5,579	1,208	667	523	144	72	229	886	1,998	519	257
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	5,107	4,974	1,074	608	485	123	66	214	799	1,757	456	133
Under \$500.....	1,089	1,075	149	85	60	25	1	38	85	643	74	14
\$500 to \$999.....	865	849	211	70	47	23	3	30	157	323	55	16
\$1,000 to \$1,499.....	708	690	195	47	33	14	3	21	171	219	34	18
\$1,500 to \$1,999.....	611	592	139	52	39	13	9	24	139	180	49	19
\$2,000 to \$2,499.....	522	504	128	61	47	14	6	13	87	145	59	18
\$2,500 to \$2,999.....	359	345	75	60	49	11	3	19	55	92	41	14
\$3,000 to \$3,999.....	552	530	104	119	109	10	22	43	69	99	74	22
\$4,000 to \$4,999.....	241	232	45	75	67	8	10	15	17	25	45	9
\$5,000 to \$5,999.....	87	86	13	24	22	2	7	2	11	13	16	1
\$6,000 to \$7,499.....	47	45	10	8	7	1	1	4	7	9	6	2
\$7,500 to \$9,999.....	12	12	2	3	2	1	-	-	1	4	2	-
\$10,000 to \$14,999.....	7	7	1	1	1	-	-	-	-	4	1	-
\$15,000 to \$19,999.....	3	3	1	1	1	-	1	-	-	-	-	-
\$20,000 and over.....	4	4	1	2	1	1	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,336	5,286	1,139	654	513	141	70	219	886	1,787	481	100
Under 4.0%.....	30	29	1	3	2	1	-	1	-	14	10	1
4.0%.....	79	74	12	11	9	2	3	2	-	36	10	5
4.1% to 4.4%.....	1	1	-	-	-	-	-	1	-	-	-	-
4.5%.....	1,093	1,080	31	93	81	12	5	31	886	2	32	13
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	594	573	122	149	135	14	19	57	-	116	110	21
5.1% to 5.4%.....	14	14	6	3	2	1	1	2	-	1	1	-
5.5%.....	173	164	28	46	41	5	17	11	-	9	53	9
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,373	1,342	198	208	143	65	21	59	-	718	138	31
6.1% to 6.4%.....	1	1	-	-	-	-	-	-	-	4	2	-
6.5%.....	14	14	7	1	-	1	-	-	-	1	-	-
6.6% to 6.9%.....	3	3	2	-	-	-	-	-	-	-	-	-
7.0%.....	441	439	188	27	18	9	2	18	-	154	40	2
7.1% to 7.4%.....	409	404	377	2	1	1	-	3	-	19	3	5
7.5%.....	32	32	23	-	-	-	-	1	-	8	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	1,079	1,066	144	111	81	30	2	33	-	695	81	13
Average interest rate.....(percent).....	6.29	6.30	6.73	6.03	5.93	6.39	-	5.99	4.50	7.14	6.07	5.93
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	5,003	4,888	1,161	588	468	120	70	219	836	1,553	461	115
Real estate taxes included in payment.....	1,609	1,557	521	275	249	26	42	92	161	232	234	52
Monthly.....	1,550	1,499	504	269	244	25	39	85	158	220	224	51
Quarterly.....	3	3	-	-	-	-	-	-	-	1	1	-
Semiannual.....	5	5	1	-	-	-	-	-	-	4	-	-
Annual.....	9	9	-	-	-	-	-	-	-	6	3	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	42	41	16	6	5	1	3	6	3	1	6	1
Real estate taxes not included in payment.....	3,241	3,185	620	299	208	91	27	127	641	1,262	209	56
Monthly.....	2,967	2,915	600	272	190	82	23	124	627	1,075	193	52
Quarterly.....	43	43	2	7	3	4	2	1	-	29	2	-
Semiannual.....	47	47	1	3	2	1	-	-	-	40	3	-
Annual.....	98	96	2	11	9	2	1	-	1	18	2	-
Other.....	23	23	-	2	2	-	-	-	13	22	4	2
Not reporting frequency of payment.....	63	61	15	4	2	2	1	2	1	59	18	7
Not reporting tax payment requirements.....	153	146	20	14	11	3	1	-	34	41	16	5
Monthly.....	127	122	20	12	10	2	1	-	32	41	16	5
Quarterly.....	4	4	-	2	1	1	-	-	-	2	-	-
Semiannual.....	3	3	-	-	-	-	-	-	-	3	-	-
Annual.....	11	11	-	-	-	-	-	-	-	10	1	-
Other.....	2	2	-	-	-	-	-	-	2	2	1	2
Not reporting frequency of payment.....	6	4	-	-	-	-	-	-	2	1	-	-
No principal payments required.....	317	313	16	23	21	3	-	3	20	217	28	4
Monthly.....	142	142	16	16	12	4	-	1	18	82	9	-
Quarterly.....	71	71	-	8	5	3	-	1	1	54	7	-
Semiannual.....	37	35	-	1	-	1	-	-	-	28	6	2
Annual.....	52	52	-	4	4	-	-	1	-	44	3	-
Other.....	5	5	-	-	-	-	-	-	1	5	-	-
Not reporting frequency of payment.....	10	8	-	-	-	-	-	-	-	4	3	2
Not reporting principal payment requirements.....	314	180	29	25	13	12	1	5	24	76	20	134
Monthly.....	142	114	22	10	2	8	-	4	22	43	13	28
Quarterly.....	6	6	-	2	1	2	1	-	-	2	1	-
Semiannual.....	7	5	-	1	1	-	-	-	-	4	-	2
Annual.....	13	9	-	1	1	-	-	-	-	8	-	4
Other.....	7	7	-	1	-	1	-	-	-	6	-	-
Not reporting frequency of payment.....	139	39	7	10	9	1	-	1	2	13	6	100
No regular payments required.....	202	198	2	25	21	4	1	2	6	152	10	4

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	5,107	1,442	2,908	280	477	Reporting interest rate	5,836	1,526	3,066	293	451
Under \$500	1,089	181	693	84	131	Under 4.0%	30	4	17	5	4
\$500 to \$999	865	162	553	57	98	4.0%	79	20	49	4	6
\$1,000 to \$1,499	708	114	503	33	58	4.1% to 4.4%	1	1	-	-	-
\$1,500 to \$1,999	611	154	382	22	53	4.5%	1,093	322	661	22	68
\$2,000 to \$2,499	522	164	270	28	60	4.6% to 4.9%	-	-	-	-	-
\$2,500 to \$2,999	359	142	171	19	27	5.0%	594	345	198	15	36
\$3,000 to \$3,999	552	305	194	17	36	5.1% to 5.4%	14	9	8	-	2
\$4,000 to \$4,999	241	144	66	14	17	5.5%	173	117	40	1	15
\$5,000 to \$5,999	87	47	33	3	4	5.6% to 5.9%	-	-	-	-	-
\$6,000 to \$7,499	47	16	28	1	2	6.0%	1,373	225	898	102	148
\$7,500 to \$9,999	12	7	3	1	1	6.1% to 6.4%	1	1	-	-	-
\$10,000 to \$14,999	7	3	4	-	-	6.5%	14	5	9	-	-
\$15,000 to \$19,999	3	1	2	-	-	6.6% to 6.9%	3	1	-	1	1
\$20,000 and over	4	2	1	1	-	7.0%	441	105	275	30	31
						7.1% to 7.4%	409	220	173	3	13
						7.5%	32	8	18	5	1
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	1,079	144	704	105	126
						Average interest rate (percent)	6.29	5.92	6.41	6.97	6.57

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	4,130	3,880	1,238	2,566	76	250
Total first mortgage outstanding debt (dollars)	6,990,500	6,656,500	2,922,300	3,643,200	91,000	334,000
Total annual mortgage payment (dollars)	1,264,465	1,237,818	441,842	776,989	18,987	26,647
Average first mortgage outstanding debt (dollars)	1,693	1,716	2,361	1,420	-	1,336
Average value of property (dollars)	3,471	3,460	3,994	3,218	-	3,638
Average annual estimated rental value (dollars)	381	381	447	351	-	387
Average annual mortgage payment (dollars)	306	319	357	303	-	107
Percent which annual mortgage payment represents of—						
First mortgage debt	18.1	18.6	15.1	21.3	-	8.0
Value of property	8.8	9.2	8.9	9.4	-	2.9
Estimated annual rental value	80.3	83.7	79.9	86.1	-	27.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,847	3,732	1,228	2,434	70	115
Average first mortgage outstanding debt (dollars)	1,695	1,713	2,372	1,393	-	1,131
Average value of property (dollars)	3,372	3,393	4,003	3,097	-	2,710
Average annual estimated rental value (dollars)	377	380	447	348	-	287
Average annual mortgage payment (dollars)	310	316	358	297	-	115
Percent which annual mortgage payment represents of—						
First mortgage debt	18.3	18.5	15.1	21.3	-	10.1
Value of property	9.2	9.3	8.9	9.6	-	4.2
Estimated annual rental value	82.4	83.4	80.0	85.6	-	39.9
Monthly mortgage payment—						
Under \$10	397	325	71	242	12	72
\$10 to \$14	598	581	111	449	21	17
\$15 to \$19	467	462	120	336	6	5
\$20 to \$24	546	538	181	349	8	8
\$25 to \$29	542	537	184	347	6	5
\$30 to \$39	731	728	310	408	10	3
\$40 to \$49	278	275	130	144	1	3
\$50 to \$59	152	150	67	79	4	2
\$60 to \$74	74	74	33	41	-	-
\$75 to \$99	28	28	10	18	-	-
\$100 and over	34	34	11	21	2	-
Average monthly mortgage payment (dollars)	25.87	26.37	29.80	24.79	-	9.56
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	283	148	10	132	6	135
Average first mortgage outstanding debt (dollars)	1,654	1,786	-	1,907	-	1,510
Average value of property (dollars)	4,814	5,166	-	5,448	-	4,428
Average annual estimated rental value (dollars)	444	419	-	425	-	472
Average annual mortgage payment (dollars)	248	383	-	401	-	100
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	21.4	-	21.1	-	6.6
Value of property	5.1	7.4	-	7.4	-	2.9
Estimated annual rental value	55.8	91.4	-	94.5	-	21.1

[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	50,166	43,097	28,824	55.8	19,273	5,107	1,962	20,369	2,519	12.4	17,850
1930: Private families reporting tenure	-	36,382	18,048	49.7	18,284	-	-	-	-	-	-
1920: All families reporting tenure	-	30,794	18,837	44.9	16,957	-	-	13,101	1,165	8.9	11,936
Dwelling units: 1940	50,166	43,097	28,824	55.8	19,273	5,107	1,962	20,369	2,519	12.4	17,850
COLOR OF OCCUPANTS											
White	-	40,328	21,554	53.4	18,774	-	-	18,336	2,479	13.5	15,857
Nonwhite	-	2,769	2,270	82.0	499	-	-	2,033	40	2.0	1,993
TYPE OF STRUCTURE											
1-family	42,833	36,433	21,424	58.6	15,009	4,536	1,862	18,353	2,849	12.8	16,004
Other	7,333	6,664	2,400	36.0	4,264	569	100	2,016	170	8.4	1,846
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	41,395	35,442	21,157	59.7	14,285	4,324	1,629	18,248	2,341	12.8	15,907
Under \$5	15,481	13,751	10,248	74.5	3,503	1,016	714	8,366	284	3.4	8,082
\$5 to \$9	9,867	8,468	4,366	51.6	4,102	1,033	366	3,910	392	10.0	3,518
\$10 to \$14	6,578	5,285	2,326	44.0	2,959	1,004	289	2,109	243	16.3	1,766
\$15 to \$19	3,474	2,931	1,256	42.9	1,675	481	112	1,147	282	24.6	865
\$20 to \$24	2,040	1,727	918	53.2	809	243	70	587	258	80.7	522
\$25 to \$29	1,646	1,297	665	51.0	685	320	29	405	205	33.8	402
\$30 to \$39	1,434	1,194	753	63.5	436	231	7	262	122	45.9	399
\$40 to \$49	458	422	320	75.8	102	27	9	299	157	52.5	142
\$50 to \$59	234	206	166	80.6	40	23	5	155	54	34.8	101
\$60 to \$74	93	87	68	-	19	5	1	64	26	-	38
\$75 to \$99	41	35	32	-	3	5	1	27	11	-	16
\$100 and over	49	39	37	-	2	5	5	23	7	-	16
Median monthly rent (dollars)	7.14	6.84	4.88	-	8.94	10.06	5.87	5.47	17.19	-	4.42

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

[illegible]

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: 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.....	2,519	2,435	183	276	181	95	16	135	259	1,320	246	84
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	2,300	2,280	175	267	175	92	15	132	259	1,217	215	20
Average interest rate.....(percent).....	6.75	6.76	6.78	7.04	7.22	-	-	6.46	4.50	7.23	6.62	-
Reporting debt and value.....	2,106	2,085	166	227	142	85	13	118	216	1,155	190	21
Percent distribution.....	-	100.0	8.0	10.9	6.8	4.1	0.6	5.7	10.4	55.4	9.1	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	2,106	2,085	166	227	142	85	13	118	216	1,155	190	21
First mortgage only.....	388	382	10	29	14	15	1	26	49	172	45	1
First and junior mortgage.....	20	20	2	2	-	2	-	-	1	12	3	-
With first mortgage; not reporting on junior mortgage.....	1,758	1,733	154	196	128	68	12	92	166	971	142	20
1-family properties.....	1,998	1,979	162	214	130	84	13	117	201	1,092	180	19
First mortgage only.....	311	310	9	26	11	15	-	26	45	160	43	1
First and junior mortgage.....	18	18	2	2	-	2	-	-	1	10	3	-
With first mortgage; not reporting on junior mortgage.....	1,669	1,651	151	186	119	67	12	91	155	922	134	18
2- to 4-family properties.....	108	106	4	13	12	1	-	1	15	63	10	2
First mortgage only.....	22	22	1	3	3	-	-	-	4	12	2	-
First and junior mortgage.....	2	2	-	-	-	-	-	-	-	2	-	-
With first mortgage; not reporting on junior mortgage.....	84	82	3	10	9	1	-	1	11	49	8	2
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	2,106	2,085	166	227	142	85	13	118	216	1,155	190	21
Value of property.....(dollars).....	4,686,500	4,650,600	450,500	580,800	444,700	286,100	34,400	242,400	680,600	2,072,600	489,300	35,900
Average value.....(dollars).....	2,225	2,281	2,714	2,999	3,132	-	-	2,054	3,151	1,794	2,575	-
Debt on first and junior mortgages.....(dollars).....	2,098,400	2,071,400	205,100	259,700	165,200	104,500	21,300	128,100	270,300	950,500	281,400	17,000
Percent of value of property.....	44.6	44.5	45.5	39.6	37.1	-	-	50.8	39.7	45.9	47.3	-
Average debt.....(dollars).....	992	993	1,236	1,188	1,163	-	-	1,043	1,251	823	1,218	-
Debt on first mortgages.....(dollars).....	2,076,700	2,059,700	204,400	258,100	165,200	102,900	21,300	128,100	270,000	941,400	281,400	17,000
Percent distribution.....	-	100.0	9.9	13.0	8.0	5.0	1.0	6.0	13.1	45.7	11.2	-
Percent of value of property.....	44.3	44.3	45.4	39.4	37.1	-	-	50.8	39.7	45.4	47.3	-
Average debt.....(dollars).....	966	968	1,231	1,161	1,163	-	-	1,043	1,250	815	1,218	-
1-family properties.....	1,998	1,979	162	214	130	84	13	117	201	1,092	180	19
Value of property.....(dollars).....	4,260,800	4,280,900	426,700	590,200	357,100	233,100	34,400	238,400	630,000	1,879,500	431,700	29,400
Average value.....(dollars).....	2,132	2,138	2,634	2,758	2,747	-	-	2,088	3,134	1,721	2,898	-
Debt on first and junior mortgages.....(dollars).....	1,934,200	1,919,700	194,700	244,000	139,800	104,200	21,300	121,900	258,900	872,200	211,700	14,500
Percent of value of property.....	45.4	45.4	45.6	41.3	39.1	-	-	51.1	40.8	45.4	45.0	-
Average debt.....(dollars).....	968	970	1,202	1,140	1,075	-	-	1,042	1,263	799	1,176	-
Debt on first mortgages.....(dollars).....	1,925,800	1,911,300	194,000	242,400	139,800	102,600	21,300	121,900	258,600	866,400	211,700	14,500
Percent of value of property.....	45.2	45.2	45.5	41.1	39.1	-	-	51.1	40.3	45.1	45.0	-
Average debt.....(dollars).....	964	966	1,198	1,133	1,075	-	-	1,042	1,262	798	1,176	-
2- to 4-family properties.....	108	106	4	13	12	1	-	1	15	63	10	2
Value of property.....(dollars).....	426,200	419,700	23,800	90,600	87,600	3,000	-	4,000	50,600	193,100	57,600	6,500
Average value.....(dollars).....	3,946	3,959	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages.....(dollars).....	154,200	151,700	10,400	25,700	25,400	300	-	1,200	16,400	78,300	19,700	2,500
Percent of value of property.....	36.2	36.1	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,428	1,421	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages.....(dollars).....	150,900	148,400	10,400	25,700	25,400	300	-	1,200	16,400	75,000	19,700	2,500
Percent of value of property.....	35.4	35.4	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,397	1,400	-	-	-	-	-	-	-	-	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-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.....	2,889	2,307	179	258	166	92	16	184	240	1,246	234	82
RACE OF OCCUPANTS												
White.....	2,857	2,278	176	255	164	91	16	183	238	1,229	231	79
Negro.....	24	22	3	1	1	-	-	1	1	14	2	2
Other nonwhite.....	8	7	-	2	1	1	-	-	1	3	1	1
YEAR BUILT												
Reporting year built.....	2,351	2,274	178	255	164	91	16	183	238	1,224	230	77
1930 to 1940.....	1,591	1,540	132	184	111	73	14	114	113	824	159	51
1920 to 1929.....	388	373	18	31	24	7	2	7	69	219	27	10
1910 to 1919.....	190	183	15	23	18	5	-	9	24	98	14	7
1900 to 1909.....	112	108	9	11	9	2	-	2	18	52	16	4
1880 to 1899.....	42	39	3	3	1	2	-	1	8	19	5	3
1879 or earlier.....	38	31	1	3	1	2	-	-	6	12	9	2

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.....	2,399	2,307	179	258	166	92	16	134	240	1,246	234	82
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	2,000	1,981	162	214	130	84	13	117	202	1,093	180	19
Under \$500.....	816	804	35	64	41	23	2	43	48	537	75	12
\$500 to \$999.....	417	415	48	43	30	13	1	22	49	222	25	1
\$1,000 to \$1,499.....	290	286	32	43	25	18	3	22	40	126	20	4
\$1,500 to \$1,999.....	160	160	16	22	11	11	3	11	19	74	15	-
\$2,000 to \$2,499.....	130	130	10	19	9	10	2	9	17	59	14	-
\$2,500 to \$2,999.....	62	62	8	11	7	4	-	2	8	26	7	-
\$3,000 to \$3,999.....	94	92	9	8	4	4	1	5	16	32	21	2
\$4,000 to \$4,999.....	20	20	2	3	2	1	-	2	4	6	3	-
\$5,000 to \$5,999.....	5	5	1	-	-	-	1	-	1	2	-	-
\$6,000 to \$7,499.....	5	5	1	1	1	-	-	1	-	2	-	-
\$7,500 to \$9,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$10,000 to \$14,999.....	1	1	-	-	-	-	-	-	-	1	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	2,184	2,164	172	251	161	90	15	131	240	1,149	206	20
Under 4.0%.....	13	13	-	-	-	-	-	2	-	5	6	-
4.0%.....	27	23	1	2	2	-	-	-	-	13	7	4
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	268	266	1	12	10	2	-	1	240	3	9	2
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	127	125	12	16	9	7	-	-	-	59	38	2
5.1% to 5.4%.....	1	1	-	-	-	-	-	1	-	-	-	-
5.5%.....	11	11	4	1	1	-	1	-	-	1	4	-
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.0%.....	840	833	72	99	45	54	6	73	-	508	75	7
6.1% to 6.4%.....	1	1	-	1	1	-	-	-	-	-	-	-
6.5%.....	35	35	-	3	3	-	5	22	-	5	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	182	181	17	24	17	7	-	13	-	112	15	1
7.1% to 7.4%.....	25	25	25	-	-	-	-	-	-	-	-	-
7.5%.....	4	4	2	1	1	-	-	-	-	1	-	-
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over.....	648	644	36	92	72	20	3	19	-	442	52	4
Average interest rate.....(percent).....	6.75	6.75	6.80	7.05	7.27	-	-	6.46	4.50	7.21	6.58	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,019	1,991	168	232	150	82	15	131	228	1,023	193	28
Real estate taxes included in payment.....	271	267	38	24	21	3	1	14	48	102	40	4
Monthly.....	236	232	37	20	18	2	1	13	48	77	36	4
Quarterly.....	6	6	-	-	-	-	-	-	-	6	-	-
Semiannual.....	4	4	1	2	1	1	-	-	-	1	-	-
Annual.....	19	19	-	2	2	-	-	-	-	14	3	-
Other.....	3	3	-	-	-	-	-	1	-	1	1	-
Not reporting frequency of payment.....	3	3	-	-	-	-	-	-	-	3	-	-
Real estate taxes not included in payment.....	1,611	1,591	128	193	120	73	13	114	168	849	126	20
Monthly.....	1,398	1,382	124	166	100	66	11	108	163	708	102	16
Quarterly.....	32	30	-	8	3	5	-	2	-	19	1	2
Semiannual.....	43	43	1	5	5	-	-	-	-	28	8	-
Annual.....	104	103	1	9	8	1	2	1	2	76	12	1
Other.....	7	7	-	2	2	-	-	-	3	4	1	-
Not reporting frequency of payment.....	27	26	2	3	2	1	-	2	3	14	2	1
Not reporting tax payment requirements.....	137	133	2	15	9	6	2	3	12	72	27	4
Monthly.....	115	112	2	10	4	6	2	3	12	59	24	3
Quarterly.....	6	6	-	3	3	-	-	-	-	3	-	-
Semiannual.....	7	7	-	1	1	-	-	-	-	3	3	-
Annual.....	5	5	-	1	1	-	-	-	-	4	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	1
Not reporting frequency of payment.....	4	3	-	-	-	-	-	-	-	3	-	-
No principal payments required.....	160	155	7	11	3	8	-	1	8	107	21	5
Monthly.....	54	51	5	4	1	3	-	1	8	27	6	3
Quarterly.....	23	23	-	3	1	2	-	-	-	20	-	-
Semiannual.....	17	17	-	1	-	1	-	-	-	12	4	-
Annual.....	58	56	2	2	1	1	-	-	-	42	10	2
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	7	7	-	1	-	1	-	-	-	5	1	-
Not reporting principal payment requirements.....	101	58	4	5	4	1	-	-	3	34	12	48
Monthly.....	20	19	3	-	-	-	-	-	-	11	3	1
Quarterly.....	-	-	-	-	-	-	-	-	-	2	-	-
Semiannual.....	2	2	-	-	1	1	-	-	1	9	5	2
Annual.....	19	17	-	2	1	-	-	-	-	-	1	-
Other.....	1	1	-	3	3	-	-	-	-	12	3	40
Not reporting frequency of payment.....	59	19	1	-	-	-	-	-	-	-	-	-
No regular payments required.....	109	103	-	10	9	1	-	2	1	82	5	6

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.....	2,000	222	1,423	135	220	Reporting interest rate.....	2,184	255	1,542	136	251
Under \$500.....	816	89	534	72	121	Under 4.0%.....	13	2	6	1	4
\$500 to \$999.....	417	37	328	18	34	4.0% to 4.4%.....	27	8	13	2	4
\$1,000 to \$1,499.....	290	32	215	19	23	4.4% to 4.8%.....	268	61	179	8	20
\$1,500 to \$1,999.....	150	13	130	7	10	4.8% to 5.2%.....	127	26	79	3	19
\$2,000 to \$2,499.....	130	11	96	10	18	5.2% to 5.6%.....	1	1	8	1	-
\$2,500 to \$2,999.....	62	8	43	3	8	5.6% to 6.0%.....	11	2	1	-	-
\$3,000 to \$3,999.....	94	23	60	3	8	6.0% to 6.4%.....	1	-	1	-	-
\$4,000 to \$4,999.....	20	5	10	2	3	6.4% to 6.8%.....	35	1	31	-	3
\$5,000 to \$5,999.....	5	2	2	1	-	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499.....	5	2	3	-	-	7.2% to 7.6%.....	182	13	131	13	25
\$7,500 to \$9,999.....	-	-	-	-	-	7.6% to 8.0%.....	25	14	10	-	1
\$10,000 to \$14,999.....	1	-	1	-	-	8.0% and over.....	4	1	2	-	1
\$15,000 to \$19,999.....	-	-	-	-	-	Average interest rate (percent).....	648	60	420	71	97
\$20,000 and over.....	-	-	-	-	-		6.75	6.33	6.73	7.62	7.08

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.....	1,663	1,546	189	1,274	83	117
Total first mortgage outstanding debt..... (dollars).....	1,680,600	1,578,400	228,900	1,264,800	84,700	102,200
Total annual mortgage payment..... (dollars).....	390,462	382,021	49,079	314,536	18,416	8,441
Average first mortgage outstanding debt..... (dollars).....	1,011	1,021	1,211	998	-	874
Average value of property..... (dollars).....	2,210	2,204	2,422	2,154	-	2,297
Average annual estimated rental value..... (dollars).....	247	248	274	243	-	244
Average annual mortgage payment..... (dollars).....	235	247	260	247	-	72
Percent which annual mortgage payment represents of—						
First mortgage debt.....	23.2	24.2	21.4	24.9	-	8.3
Value of property.....	10.6	11.2	10.7	11.5	-	3.1
Estimated annual rental value.....	94.9	99.8	94.6	101.6	-	29.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,461	1,423	177	1,178	78	38
Average first mortgage outstanding debt..... (dollars).....	1,033	1,030	1,257	991	-	-
Average value of property..... (dollars).....	2,207	2,207	2,513	2,131	-	-
Average annual estimated rental value..... (dollars).....	248	248	283	241	-	-
Average annual mortgage payment..... (dollars).....	242	246	267	244	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	23.5	23.9	21.2	24.6	-	-
Value of property.....	11.0	11.1	10.6	11.4	-	-
Estimated annual rental value.....	97.7	99.1	94.1	101.0	-	-
Monthly mortgage payment—						
Under \$10.....	232	209	34	165	10	23
\$10 to \$14.....	329	320	37	266	17	9
\$15 to \$19.....	220	219	24	185	10	1
\$20 to \$24.....	192	190	17	164	9	2
\$25 to \$29.....	216	215	26	174	15	1
\$30 to \$39.....	170	168	20	141	7	2
\$40 to \$49.....	44	44	7	36	1	-
\$50 to \$59.....	38	38	5	29	4	-
\$60 to \$74.....	8	8	1	7	-	-
\$75 to \$99.....	3	3	1	2	-	-
\$100 and over.....	9	9	5	4	-	-
Average monthly mortgage payment..... (dollars).....	20.21	20.50	22.23	20.30	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	202	123	12	101	10	79
Average first mortgage outstanding debt..... (dollars).....	949	922	-	1,013	-	-
Average value of property..... (dollars).....	2,236	2,163	-	2,416	-	-
Average annual estimated rental value..... (dollars).....	241	240	-	264	-	-
Average annual mortgage payment..... (dollars).....	179	260	-	285	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	21.1	28.2	-	33.2	-	-
Value of property.....	8.0	12.0	-	11.8	-	-
Estimated annual rental value.....	74.3	108.2	-	108.1	-	-

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 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 (dollar)	Total (dollars)	Average (dollar)	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.....	9,065	8,225	7,098	22,091,700	3,112	10,628,700	1,497	48.1	7,886	1,387	689	236	88	363	1,126	3,244	753	6.42	
Urban.....	6,546	5,836	5,100	17,881,400	3,496	8,694,500	1,705	48.8	5,579	1,208	523	144	72	229	886	1,998	519	6.29	
Rural-nonfarm.....	2,519	2,389	1,998	4,260,300	2,132	1,934,200	968	45.4	2,307	179	166	92	16	134	240	1,246	234	6.75	
BERNALILLO COUNTY.....	3,184	2,913	2,576	9,601,000	3,588	4,994,700	1,866	52.0	2,818	158	337	133	34	197	479	1,198	282	5.82	
Albuquerque.....	2,024	1,796	1,630	7,163,500	4,395	3,835,800	2,853	53.5	1,715	111	299	71	24	89	353	593	175	5.60	
Rural-nonfarm.....	1,160	1,117	1,046	2,437,500	2,330	1,158,900	1,108	47.5	1,103	47	38	62	10	108	126	605	107	6.18	
CATRON COUNTY.....	3	3	2	1,800	-	800	-	-	3	-	1	-	-	-	-	2	-	-	
CHAVES COUNTY.....	823	775	658	1,875,900	2,851	885,400	1,346	47.2	713	384	4	1	3	23	56	200	42	6.95	
Roswell.....	756	710	603	1,795,400	2,977	856,700	1,421	47.7	655	367	4	1	2	23	54	168	36	6.94	
Rural-nonfarm.....	67	65	55	80,500	1,464	23,700	522	35.7	58	17	-	-	1	-	2	32	6	7.00	
COLFAX COUNTY.....	301	276	245	714,300	2,916	343,200	1,401	48.0	264	37	29	11	-	1	59	106	21	6.06	
Raton.....	259	240	212	633,800	2,990	309,900	1,462	48.9	229	34	25	9	-	1	54	87	19	5.90	
Rural-nonfarm.....	42	36	38	80,500	2,439	33,300	1,009	41.4	35	3	4	2	-	-	5	19	2	7.10	
CURRY COUNTY.....	604	548	509	1,522,400	2,991	769,900	1,513	50.6	535	182	14	7	3	37	100	163	29	6.40	
Clovis.....	535	487	467	1,466,700	3,141	747,600	1,601	51.0	474	177	14	4	3	33	94	126	23	6.22	
Rural-nonfarm.....	69	61	42	55,700	1,326	22,300	531	40.0	61	5	-	3	-	4	6	37	6	7.83	
DE BACA COUNTY.....	45	45	35	70,100	2,003	24,700	706	35.2	40	2	-	-	1	2	-	29	6	7.06	
DONA ANA COUNTY.....	306	282	257	887,600	3,259	394,800	1,536	47.1	276	69	3	3	-	4	48	106	43	6.24	
Las Cruces town.....	216	200	189	676,600	3,580	316,500	1,675	46.8	194	49	1	3	-	2	34	67	38	6.13	
Rural-nonfarm.....	90	82	68	161,000	2,368	78,300	1,151	48.6	82	20	2	-	-	2	14	39	5	6.38	
EDDY COUNTY.....	562	522	430	1,381,200	3,096	576,800	1,341	43.3	510	190	32	14	36	16	37	163	22	6.62	
Artesia.....	123	109	78	228,700	2,932	101,400	1,300	44.3	104	43	4	2	4	-	11	33	7	6.80	
Carlsbad.....	294	268	214	902,400	4,217	403,300	1,855	44.7	261	115	16	11	31	14	23	39	12	6.27	
Rural-nonfarm.....	145	145	138	200,100	1,450	72,100	522	36.0	145	32	12	1	1	2	3	91	3	7.12	
GRANT COUNTY.....	102	94	67	178,300	2,661	73,200	1,093	41.1	90	4	6	1	-	5	8	58	8	7.17	
Silver City town.....	53	48	46	159,100	3,459	65,300	1,420	41.0	46	-	3	-	-	4	7	26	6	6.98	
Rural-nonfarm.....	49	46	21	19,200	-	7,900	-	-	44	4	3	1	-	1	1	32	2	7.50	
GUADALUPE COUNTY.....	93	85	72	96,700	1,343	42,900	596	44.4	82	-	4	-	-	-	15	59	4	8.23	
HARDING COUNTY.....	18	15	4	8,800	-	8,700	-	-	15	-	-	-	-	1	5	5	4	-	
HIDALGO COUNTY.....	85	74	69	117,500	1,703	50,000	725	42.6	73	-	14	-	2	-	14	42	1	6.95	
Lordsburg village.....	84	73	69	117,500	1,703	50,000	725	42.6	72	-	14	-	2	-	14	41	1	6.94	
Rural-nonfarm.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEA COUNTY.....	361	348	235	387,100	1,547	155,700	663	40.2	317	24	43	2	-	27	32	148	41	6.94	
Hobbs.....	247	236	154	157,400	1,022	59,200	384	37.6	218	13	33	2	-	21	10	119	20	6.99	
Rural-nonfarm.....	114	112	81	229,700	2,836	96,500	1,191	42.0	99	11	10	-	-	6	22	29	21	6.85	
LINCOLN COUNTY.....	53	47	41	51,400	1,254	17,800	434	34.6	45	2	7	1	-	-	-	33	2	9.07	
LUNA COUNTY.....	104	92	88	194,700	2,213	83,400	948	42.8	90	4	3	-	-	14	19	45	5	6.94	
Deming village.....	95	83	79	186,100	2,356	79,600	1,008	42.8	81	4	3	-	-	14	19	40	1	6.83	
Rural-nonfarm.....	9	9	9	8,600	-	3,800	-	-	9	-	-	-	-	-	-	5	4	-	
McKINLEY COUNTY.....	239	188	171	613,900	3,590	263,400	1,540	42.9	180	10	14	10	2	3	40	67	34	6.00	
Gallup town.....	201	156	141	529,600	3,756	236,200	1,675	44.6	148	6	9	6	2	3	38	51	33	5.91	
Rural-nonfarm.....	38	32	30	84,300	2,810	27,200	907	32.3	32	4	5	4	-	-	2	16	1	6.46	
MORA COUNTY.....	12	12	10	16,700	-	10,900	-	-	10	-	-	3	-	-	1	3	3	-	
OTERO COUNTY.....	157	139	115	220,600	1,918	99,400	864	45.1	135	17	6	4	1	3	16	78	10	7.53	
Alamogordo town.....	105	91	84	169,400	2,017	80,800	962	47.7	90	17	3	1	1	1	13	48	6	7.22	
Rural-nonfarm.....	52	48	31	51,200	1,652	18,600	600	36.3	45	-	3	3	-	2	3	30	4	8.23	
QUAY COUNTY.....	256	225	177	464,200	2,623	207,400	1,172	44.7	220	34	5	6	-	6	25	117	27	7.61	
Tucumcari.....	234	206	164	436,200	2,660	197,300	1,203	45.2	202	34	5	5	-	5	24	107	22	7.55	
Rural-nonfarm.....	22	19	13	28,000	-	10,100	-	-	18	-	-	1	-	1	1	10	5	-	
RIO ARRIBA COUNTY.....	33	33	10	17,900	-	3,900	-	-	26	-	4	1	1	-	1	8	11	7.85	
ROOSEVELT COUNTY.....	286	273	238	558,600	2,347	273,100	1,147	48.9	259	92	3	6	-	4	14	91	49	7.07	
Portales.....	268	256	222	544,900	2,455	267,000	1,203	49.0	243	92	3	6	-	4	14	76	48	6.99	
Rural-nonfarm.....	18	17	16	18,700	-	6,100	-	-	16	-	-	-	-	-	-	15	1	-	
SANDOVAL COUNTY.....	38	36	28	36,600	1,307	12,500	446	34.2	33	1	-	2	-	-	-	29	1	9.48	
SAN JUAN COUNTY.....	145	142	99	239,300	2,417	115,900	1,171	48.4	137	25	44	-	-	2	11	52	3	6.95	
SAN MIGUEL COUNTY.....	295	237	203	625,600	3,082	270,200	1,331	43.2	219	39	20	2	-	3	39	104	12	5.85	
Las Vegas city.....	223	181	157	529,100	3,370	227,800	1,451	43.1	167	29	20	-	-	3	31	75	9	5.69	
Las Vegas town.....	57	43	39	51,400	1,318	28,400	728	55.3	40	7	-	1	-	-	6	23	3	6.46	
Rural-nonfarm.....	15	13	7	45,100	-	14,000	-	-	12	3	-	1	-	-	2	6	-	-	
SANTA FE COUNTY.....	595	500	433	1,806,400	4,172	714,500	1,650	39.6	490	107	35	12	3	12	60	208	53	6.92	
Santa Fe city.....	570	476	415	1,763,700	4,250	700,300	1,687	39.7	470	107	35	10	2	12	58	206	40	6.95	
Rural-nonfarm.....	25	24	18	42,700	-	14,200	-	-	20	-	-	2	1	-	2	2	13	-	

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

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																
		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
SIERRA COUNTY.....	34	30	29	62,600	2,159	23,100	797	36.9	29	-	11	-	-	-	1	17	-	8.16
Hot Springs town.....	28	24	23	51,900	-	19,400	-	-	24	-	10	-	-	-	1	13	-	-
Rural-nonfarm.....	6	6	6	10,700	-	3,700	-	-	5	-	1	-	-	-	-	4	-	-
SOCORRO COUNTY.....	23	20	18	31,900	-	15,400	-	-	20	-	-	6	-	-	1	8	5	-
Socorro city.....	16	13	11	23,000	-	11,300	-	-	13	-	-	4	-	-	1	6	2	-
Rural-nonfarm.....	7	7	7	8,900	-	4,100	-	-	7	-	-	2	-	-	-	2	3	-
TAOS COUNTY.....	63	51	33	99,900	3,027	60,200	1,824	60.3	50	-	4	-	-	1	12	20	13	7.44
TORRANCE COUNTY.....	34	32	24	42,700	-	23,300	-	-	29	-	13	-	-	1	4	9	2	5.42
UNION COUNTY.....	123	106	84	185,600	2,210	72,200	860	38.9	101	2	7	-	1	-	22	53	16	6.81
Clayton town.....	101	86	72	175,800	2,442	65,300	907	37.1	83	1	5	-	1	-	20	42	14	6.24
Rural-nonfarm.....	22	20	12	9,800	-	6,900	-	-	18	1	2	-	-	-	2	11	2	-
VALENCIA COUNTY.....	88	82	38	80,400	2,116	41,300	1,087	51.4	77	4	26	11	1	1	7	23	4	5.98
Belen village.....	57	54	31	69,200	2,232	35,400	1,142	51.2	50	2	17	8	-	-	7	12	4	5.52
Rural-nonfarm.....	31	28	7	11,200	-	5,900	-	-	27	2	9	3	1	1	-	11	-	-

(Tables 9 and 10 of the standard series are omitted as there are no tracted cities and no metropolitan districts in the State)