

NEW YORK

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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.

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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.....	3,827,054	3,478,808	974,220	28.0	2,504,588	276,902	71,844	909,145	565,045	62.2	344,100
1930: Private families reporting tenure.....	-	2,948,802	1,019,598	34.6	1,924,204	-	-	-	-	-	-
1920: All families reporting tenure.....	-	2,218,267	590,374	26.7	1,622,893	-	-	579,261	319,247	55.1	260,014
Dwelling units: 1940.....	3,827,054	3,478,808	974,220	28.0	2,504,588	276,902	71,844	909,145	565,045	62.2	344,100
Urban.....	3,279,539	3,055,529	726,860	23.8	2,328,669	210,680	13,330	678,617	455,489	67.1	223,128
Rural-nonfarm.....	547,515	423,279	247,360	58.4	175,919	66,222	58,514	230,528	109,556	47.5	120,972
COLOR OF OCCUPANTS											
White.....	-	3,329,051	964,411	29.0	2,364,640	-	-	900,316	559,027	62.1	341,289
Nonwhite.....	-	149,757	9,809	6.5	139,948	-	-	8,829	6,018	68.2	2,811
TYPE OF STRUCTURE											
1-family.....	1,207,522	1,047,750	690,269	65.9	357,481	96,248	63,529	660,327	389,458	59.0	270,869
Other.....	2,619,532	2,431,058	288,951	11.7	2,147,107	180,659	7,315	248,818	175,587	70.6	78,231
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	1,178,805	1,029,718	678,968	65.9	350,750	85,179	58,908	655,722	386,832	59.0	268,890
Under \$5.....	11,385	9,153	5,839	63.8	3,314	1,315	917	4,862	804	16.5	4,058
\$5 to \$9.....	44,047	35,335	17,503	49.8	17,732	4,838	3,874	15,907	3,597	22.6	12,310
\$10 to \$14.....	79,175	63,211	31,615	50.0	31,596	8,776	7,188	29,742	8,926	30.0	20,816
\$15 to \$19.....	91,994	76,289	37,807	49.6	38,482	8,319	7,886	36,143	12,914	35.7	23,229
\$20 to \$24.....	105,158	88,729	49,667	56.0	39,062	9,126	7,803	47,901	19,701	41.1	28,200
\$25 to \$29.....	119,804	104,344	59,742	57.3	44,602	8,537	6,928	58,030	27,644	47.6	30,386
\$30 to \$34.....	201,218	183,790	115,850	63.0	67,940	10,317	7,111	112,546	64,494	57.3	48,052
\$35 to \$39.....	164,887	152,620	108,753	71.3	43,867	8,314	3,953	106,248	73,763	69.4	32,485
\$40 to \$44.....	118,888	107,946	82,487	76.4	25,509	7,088	3,854	80,350	58,085	72.3	22,265
\$45 to \$49.....	97,311	89,600	72,448	80.9	17,152	5,387	2,324	70,407	53,168	75.5	17,239
\$50 to \$54.....	63,924	57,358	46,132	80.4	11,226	4,176	2,390	44,548	32,495	72.8	12,053
\$55 to \$59.....	76,514	61,343	51,075	83.3	10,268	8,986	6,185	48,838	31,241	64.0	17,597
\$60 and over.....	-	-	-	-	-	-	-	-	-	-	-
Median monthly rent..... (dollars).....	36.23	37.00	41.46	-	29.59	31.13	28.51	41.63	47.00	-	32.71

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 \$6,999	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	565,045	395,763	4,597	7,772	10,387	15,173	17,878	52,227	64,570	52,296	70,855	44,186	28,056	8,781	7,674	1,311	169,282
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	544,146	380,197	4,084	7,254	9,817	14,453	17,091	50,237	62,466	60,382	68,515	42,462	26,907	8,348	7,216	895	163,949
Average interest rate..... (%).....	5.35	5.37	5.69	5.63	5.58	5.54	5.51	5.44	5.38	5.34	5.30	5.30	5.28	5.25	5.16	5.42	5.32
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	549,221	384,774	4,364	7,499	10,056	14,768	17,426	51,004	63,118	60,757	69,006	42,890	27,132	8,458	7,302	994	164,447
Building and loan association.....	48,692	39,339	271	791	1,352	2,072	2,618	6,748	6,790	6,223	6,197	3,526	1,797	472	367	120	9,353
Commercial bank.....	43,457	33,208	230	552	660	967	1,079	3,512	4,957	5,561	6,361	3,818	3,010	1,146	1,276	79	10,249
Savings bank.....	167,041	105,721	286	780	1,301	2,472	3,390	11,699	17,735	17,963	21,952	14,244	8,886	2,669	2,103	241	61,320
Life insurance company.....	18,639	15,040	7	26	37	67	97	648	2,038	2,428	3,223	2,712	2,207	785	738	32	3,599
Mortgage company.....	28,793	18,389	32	88	126	238	327	1,501	3,117	3,483	4,571	2,497	1,416	500	417	36	10,404
Home Owners' Loan Corporation.....	45,357	30,124	107	358	684	1,136	1,508	4,584	5,781	5,111	5,597	3,082	1,591	373	147	65	15,233
Individual.....	167,800	120,651	3,187	4,507	5,407	7,077	7,582	19,225	19,095	16,423	16,856	10,639	6,687	1,954	1,686	365	47,149
Other.....	29,442	22,802	294	397	489	689	830	3,087	3,610	3,565	4,239	2,382	1,538	559	568	55	7,140
Reporting debt and value.....	531,931	378,740	4,035	6,955	9,480	13,969	16,658	49,202	61,439	59,610	68,092	42,252	26,636	8,250	7,162	-	158,191
JUNIOR MORTGAGE																	
First mortgage only.....	81,836	59,774	396	808	1,220	2,058	2,458	8,265	10,607	10,028	11,085	6,356	3,985	1,416	1,097	-	22,062
First and junior mortgage.....	26,024	15,194	72	133	228	420	568	1,890	2,506	2,534	2,813	1,903	1,314	435	378	-	10,880
With 1st mtg.; not rptg. on junior.....	424,071	298,772	3,567	6,019	8,032	11,491	13,632	39,047	48,326	47,048	54,194	38,998	21,337	6,399	5,687	-	125,299
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	50,740	42,597	3,880	5,520	5,576	5,837	4,848	7,906	4,172	2,396	1,603	613	266	59	26	-	8,043
\$1,000 to \$1,499.....	42,154	33,058	155	1,201	2,605	3,776	4,051	5,639	5,515	3,381	2,272	942	356	96	69	-	9,096
\$1,500 to \$1,999.....	39,376	30,404	-	234	1,002	2,611	3,368	5,750	6,494	3,901	2,641	928	371	60	44	-	8,972
\$2,000 to \$2,499.....	51,804	37,854	-	297	1,380	2,592	3,589	9,177	9,804	6,776	4,970	1,965	723	105	85	-	13,595
\$2,500 to \$2,999.....	46,207	34,299	-	-	-	365	1,340	7,502	9,805	7,155	5,341	1,981	666	102	42	-	11,308
\$3,000 to \$3,999.....	99,611	71,546	-	-	-	-	464	6,422	18,848	18,561	17,609	6,935	2,188	356	168	-	22,065
\$4,000 to \$4,999.....	73,119	50,511	-	-	-	-	-	806	6,051	13,011	17,248	9,474	3,330	420	171	-	17,966
\$5,000 to \$5,999.....	50,207	32,221	-	-	-	-	-	-	755	3,874	12,438	9,344	4,628	814	368	-	17,717
\$6,000 to \$7,499.....	38,054	20,337	-	-	-	-	-	-	-	555	3,503	7,872	6,552	1,327	422	-	12,748
\$7,500 to \$9,999.....	28,834	11,086	-	-	-	-	-	-	-	-	367	2,138	5,573	2,155	653	-	5,349
\$10,000 to \$14,999.....	12,152	6,803	-	-	-	-	-	-	-	-	-	60	1,974	2,414	2,355	-	972
\$15,000 to \$19,999.....	2,670	1,698	-	-	-	-	-	-	-	-	-	-	9	337	1,352	-	877
\$20,000 and over.....	2,108	1,226	-	-	-	-	-	-	-	-	-	-	-	5	1,221	-	-
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	3,484,405	2,267,436	2,581	7,858	15,452	29,178	43,191	163,603	268,548	309,792	438,015	348,411	299,695	133,067	213,031	-	1,216,970
Average value..... (dollars).....	6,550	6,067	640	1,129	1,680	2,089	2,598	3,325	4,290	5,197	6,433	8,246	11,251	16,132	29,745	-	7,693
Debt on first and jr. mtgs. (thous.).....	1,959,963	1,261,098	1,463	4,261	8,059	15,565	23,262	91,759	157,856	185,462	255,209	192,896	160,190	67,337	98,359	-	698,865
Percent of value of property.....	56.2	55.6	56.7	54.5	52.2	53.3	53.9	56.1	59.7	59.9	58.3	55.4	53.5	50.6	46.2	-	57.4
Average debt..... (dollars).....	3,685	3,374	363	615	850	1,114	1,396	1,865	2,560	3,111	3,743	4,565	6,014	8,162	13,733	-	4,418
Debt on first mtgs. (thousands).....	1,924,403	1,249,428	1,451	4,239	7,965	15,860	22,943	90,475	155,207	183,033	251,913	190,254	157,677	66,250	96,661	-	680,975
Percent of value of property.....	55.2	54.9	56.2	54.0	51.5	52.6	53.1	55.3	58.9	59.1	57.5	54.6	52.6	49.8	45.4	-	56.0
Average debt..... (dollars).....	3,618	3,327	360	610	840	1,100	1,377	1,839	2,526	3,071	3,700	4,503	5,920	8,030	13,496	-	4,305

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	565,045	549,221	48,692	210,498	43,457	167,041	18,639	28,793	45,357	167,800	29,442	15,824
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	544,146	535,480	47,061	205,719	42,272	163,447	18,130	28,135	45,357	162,984	28,094	8,566
Average interest rate (percent)	5.35	5.35	5.61	5.31	5.43	5.28	5.38	5.49	4.50	5.55	5.31	5.38
Reporting debt and value	531,931	520,855	46,028	199,881	41,445	158,436	17,830	27,507	42,240	159,980	27,399	11,066
Percent distribution	-	100.0	8.8	38.4	8.0	30.4	3.4	5.3	8.1	80.7	5.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	531,931	520,855	46,028	199,881	41,445	158,436	17,830	27,507	42,240	159,980	27,399	11,066
First mortgage only	81,836	80,789	7,580	30,489	7,016	23,473	2,980	4,413	6,723	24,629	3,975	1,047
First and junior mortgage	26,024	24,208	1,872	9,720	1,901	7,819	946	1,373	1,195	8,060	1,042	1,816
With first mortgage; not reporting on junior mortgage	424,071	415,868	36,576	159,672	32,528	127,144	13,904	21,721	34,322	127,291	22,382	8,203
1-family properties	373,740	366,558	37,239	132,563	31,819	100,744	14,462	17,736	28,280	115,325	20,953	7,182
First mortgage only	59,774	59,079	6,202	21,160	5,580	15,580	2,500	3,016	4,664	18,349	3,188	685
First and junior mortgage	15,194	14,207	1,350	5,112	1,197	3,915	713	751	755	4,896	630	987
With first mortgage; not reporting on junior mortgage	298,772	293,272	29,687	106,291	25,042	81,249	11,249	13,969	22,861	92,080	17,135	5,500
2- to 4-family properties	158,191	154,307	8,789	67,318	9,626	57,692	3,368	9,771	13,960	44,655	6,446	3,884
First mortgage only	22,062	21,710	1,378	9,329	1,436	7,893	480	1,397	2,059	6,280	787	352
First and junior mortgage	10,830	10,001	522	4,608	704	3,904	233	622	440	3,164	412	829
With first mortgage; not reporting on junior mortgage	125,299	122,596	6,889	53,381	7,486	45,895	2,655	7,752	11,461	35,211	5,247	2,703
RELATION OF DEBT TO VALUE												
1- to 4-family properties	531,931	520,855	46,028	199,881	41,445	158,436	17,830	27,507	42,240	159,980	27,399	11,066
Value of property (dollars)	3,484,405,000	3,404,121,000	250,596,800	1,429,324,800	305,288,900	1,124,035,900	155,886,700	201,035,900	257,112,500	923,670,500	186,499,800	80,284,000
Average value (dollars)	6,550	6,536	5,444	7,151	7,365	7,095	8,743	7,309	6,087	5,774	6,807	7,255
Debt on first and junior mortgages (dollars)	1,959,962,600	1,912,170,500	126,725,200	802,700,900	172,656,200	630,044,700	94,179,800	122,200,600	171,819,200	485,835,600	108,709,200	47,792,100
Percent of value of property	56.2	56.2	50.6	56.2	56.6	56.0	60.4	60.8	66.8	52.6	58.3	59.5
Average debt (dollars)	3,685	3,671	2,753	4,016	4,166	3,977	5,282	4,443	4,068	3,037	3,968	4,319
Debt on first mortgages (dollars)	1,924,403,000	1,879,773,300	124,809,300	788,861,900	169,665,000	619,196,900	92,787,600	120,132,700	170,707,500	475,150,200	107,324,100	44,629,700
Percent distribution	-	100.0	6.8	42.0	9.0	32.9	4.9	6.4	9.1	25.3	5.7	-
Percent of value of property	55.2	55.2	49.8	55.2	55.6	55.1	59.5	59.8	66.4	51.4	57.5	55.6
Average debt (dollars)	3,618	3,609	2,712	3,947	4,094	3,908	5,204	4,367	4,041	2,970	3,917	4,033
1-family properties	373,740	366,558	37,239	132,563	31,819	100,744	14,462	17,736	28,280	115,325	20,953	7,182
Value of property (dollars)	2,267,435,500	2,219,907,800	195,543,300	884,309,800	224,041,600	660,268,200	123,537,300	121,307,200	154,505,700	607,343,800	133,360,700	47,527,700
Average value (dollars)	6,067	6,056	5,251	6,671	7,041	6,554	8,542	6,840	5,463	5,266	6,365	6,613
Debt on first and junior mortgages (dollars)	1,261,097,500	1,233,670,300	98,800,900	493,441,200	126,405,600	367,035,600	73,428,600	74,307,600	100,995,300	314,861,600	77,335,100	27,427,200
Percent of value of property	55.6	55.6	50.5	56.4	56.4	55.6	59.4	61.3	65.4	51.8	58.4	57.7
Average debt (dollars)	3,374	3,366	2,653	3,722	3,973	3,643	5,077	4,190	3,571	2,730	3,715	3,619
Debt on first mortgages (dollars)	1,243,427,900	1,217,320,600	97,524,700	487,191,400	124,653,000	362,538,400	72,521,600	73,347,200	100,402,400	309,242,700	77,090,600	26,107,300
Percent of value of property	54.8	54.8	49.9	55.1	55.6	54.9	58.7	60.5	65.0	50.9	57.8	54.9
Average debt (dollars)	3,327	3,321	2,619	3,675	3,918	3,599	5,015	4,135	3,550	2,681	3,679	3,635
2- to 4-family properties	158,191	154,307	8,789	67,318	9,626	57,692	3,368	9,771	13,960	44,655	6,446	3,884
Value of property (dollars)	1,216,969,500	1,184,213,200	55,053,500	545,015,000	81,197,300	463,817,700	32,349,400	79,728,700	102,606,800	318,326,700	53,133,100	32,756,300
Average value (dollars)	7,693	7,674	6,264	8,096	8,435	8,040	9,605	8,160	7,350	7,084	8,243	8,434
Debt on first and junior mortgages (dollars)	698,865,100	678,500,200	27,924,300	309,259,700	46,250,600	263,009,100	20,751,200	47,893,000	70,823,900	170,974,000	30,874,100	20,364,900
Percent of value of property	57.4	57.3	50.7	56.7	57.0	56.7	64.1	60.1	69.0	54.0	58.1	62.2
Average debt (dollars)	4,418	4,397	3,177	4,594	4,805	4,559	6,161	4,902	5,073	3,829	4,790	5,243
Debt on first mortgages (dollars)	680,975,100	662,452,700	27,284,600	301,670,500	45,012,000	256,658,500	20,266,000	46,785,500	70,305,100	165,907,500	30,233,500	18,522,400
Percent of value of property	56.0	55.9	49.6	55.4	55.4	55.3	62.6	58.7	68.5	52.4	56.9	56.5
Average debt (dollars)	4,305	4,293	3,104	4,481	4,676	4,449	6,017	4,788	5,036	3,715	4,690	4,789

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	395,763	384,774	39,339	138,929	33,808	105,721	15,040	18,389	30,124	120,651	22,302	10,989
RACE OF OCCUPANTS												
White	392,252	381,389	39,049	137,999	32,953	105,036	14,997	18,114	29,466	119,654	22,100	10,853
Negro	3,236	3,120	266	833	221	612	36	254	837	908	186	116
Other nonwhite	275	265	24	97	24	73	7	21	21	79	16	10
YEAR BUILT												
Reporting year built	380,155	370,039	37,932	133,673	32,256	101,417	14,826	17,917	29,009	115,216	21,466	10,116
1930 to 1940	69,750	67,388	11,556	31,702	10,824	20,878	6,136	5,536	4,626	19,650	8,182	2,362
1920 to 1929	155,381	151,858	12,820	56,104	11,341	44,763	7,828	9,070	15,625	42,906	7,505	3,523
1910 to 1919	48,881	47,471	4,359	18,886	3,534	15,352	442	1,705	3,513	16,428	2,138	1,410
1900 to 1909	32,440	31,448	3,299	11,316	2,424	8,892	196	818	2,171	12,234	1,414	992
1880 to 1899	32,299	31,263	3,703	10,337	2,353	7,984	142	540	2,016	13,217	1,308	1,035
1879 or earlier	21,404	20,611	2,195	5,328	1,780	3,548	82	248	1,058	10,781	919	793

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	395,763	384,774	39,339	138,929	33,208	105,721	15,040	18,389	30,124	120,651	22,302	10,989
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	374,557	357,323	37,337	132,809	31,875	100,933	14,481	17,762	28,324	115,621	20,989	7,234
Under \$500	16,171	15,812	2,099	3,525	1,225	2,300	66	195	408	8,695	821	359
\$500 to \$999	27,251	26,774	4,061	6,795	1,950	4,845	168	321	1,157	13,043	1,229	477
\$1,000 to \$1,499	33,741	33,123	5,034	9,350	2,322	7,022	265	632	1,715	14,509	1,618	618
\$1,500 to \$1,999	30,816	30,298	4,440	9,490	2,183	7,307	369	854	2,103	11,455	1,567	518
\$2,000 to \$2,499	38,382	37,740	4,570	12,679	2,705	9,974	772	1,368	2,937	13,453	1,951	642
\$2,500 to \$2,999	34,723	34,118	3,458	12,605	2,487	10,118	1,194	1,720	2,900	10,410	1,831	605
\$3,000 to \$3,999	72,152	70,825	5,932	27,893	5,713	22,180	3,367	4,195	6,434	18,984	4,021	1,336
\$4,000 to \$4,999	50,059	49,105	3,559	20,787	5,142	15,645	2,626	3,607	4,868	10,572	3,066	954
\$5,000 to \$5,999	31,514	30,787	2,011	13,232	3,336	9,896	1,932	2,354	2,732	6,373	2,153	727
\$6,000 to \$7,499	19,745	19,288	1,294	8,084	2,081	6,003	1,596	1,204	1,603	3,994	1,311	457
\$7,500 to \$9,999	10,626	10,365	508	4,394	1,267	3,127	1,117	702	894	2,064	686	261
\$10,000 to \$14,999	6,556	6,383	286	2,750	950	1,800	721	416	348	1,417	445	173
\$15,000 to \$19,999	1,631	1,567	51	679	262	417	176	111	20	365	145	64
\$20,000 and over	1,180	1,137	34	545	246	299	110	72	5	256	115	43
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	380,197	374,696	38,033	135,636	32,276	103,360	14,613	17,954	30,124	117,094	21,242	5,501
Under 4.0%	3,001	2,955	204	395	146	249	18	176	-	1,219	943	46
4.0%	6,052	5,952	274	1,580	451	1,129	99	120	-	3,480	399	100
4.1% to 4.4%	3,971	3,880	177	2,607	732	1,875	46	423	-	29	598	91
4.5%	40,784	40,451	878	4,943	1,516	3,427	1,024	827	30,124	1,537	1,118	333
4.6% to 4.9%	440	427	19	320	101	219	22	25	-	11	30	13
5.0%	126,164	124,181	10,025	63,635	11,540	52,095	5,988	4,911	-	32,053	7,609	1,983
5.1% to 5.4%	952	935	208	404	196	208	113	53	-	64	93	17
5.5%	48,266	47,370	4,194	24,414	3,999	20,415	3,126	3,727	-	9,157	2,752	896
5.6% to 5.9%	219	214	89	55	11	44	23	17	-	22	8	5
6.0%	149,467	147,474	21,794	37,043	13,512	23,531	4,178	7,628	-	59,228	7,503	1,993
6.1% to 6.4%	54	51	4	25	7	18	2	2	-	14	4	3
6.5%	307	301	43	84	26	58	11	21	-	119	23	6
6.6% to 6.9%	15	15	4	4	-	4	2	2	-	3	-	-
7.0%	188	176	42	40	11	29	4	11	-	51	28	7
7.1% to 7.4%	9	8	-	2	1	1	-	1	-	4	1	1
7.5%	23	22	4	6	1	5	-	2	-	9	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	290	284	74	79	26	53	5	9	-	84	33	6
Average interest rate (percent)	5.37	5.37	5.61	5.32	5.42	5.28	5.35	5.47	4.50	5.58	5.28	5.38
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	210,996	207,808	35,263	70,461	19,940	50,521	10,186	8,603	27,040	41,840	14,415	3,128
Real estate taxes included in payment	67,444	66,126	10,169	24,170	8,434	15,736	1,767	4,117	14,141	4,082	7,720	1,258
Monthly	59,181	58,085	9,352	21,328	7,832	13,496	1,539	3,627	13,611	2,356	6,272	1,096
Quarterly	2,043	2,013	80	1,137	195	942	78	108	108	402	100	30
Semiannual	2,350	2,315	68	897	193	704	101	119	89	665	176	35
Annual	430	427	21	112	30	82	9	11	9	232	33	3
Other	1,858	1,850	457	192	33	159	4	138	26	130	903	18
Not reporting frequency of payment	1,572	1,496	211	504	151	353	36	114	298	97	236	76
Real estate taxes not included in payment	138,632	136,975	24,415	44,734	11,109	33,625	8,176	4,325	12,434	36,517	6,374	1,657
Monthly	69,071	68,321	20,293	14,879	4,138	10,741	4,622	1,711	11,757	11,670	3,389	750
Quarterly	24,045	23,765	457	15,179	2,712	12,467	1,639	1,244	151	4,292	803	280
Semiannual	31,542	31,263	431	12,127	3,470	8,657	1,641	1,161	200	14,131	1,452	339
Annual	7,154	7,075	106	1,269	487	782	84	72	37	5,224	361	79
Other	4,034	3,997	2,593	485	77	408	22	43	59	462	333	37
Not reporting frequency of payment	2,786	2,614	473	795	225	570	168	94	230	738	116	172
Not reporting tax payment requirements	4,860	4,647	659	1,557	397	1,160	243	161	455	1,241	321	213
Monthly	2,160	2,076	492	464	134	330	121	63	425	384	177	84
Quarterly	804	768	15	491	92	399	39	37	5	132	48	36
Semiannual	1,171	1,122	17	456	133	323	59	47	9	470	64	49
Annual	316	308	5	57	22	35	8	5	4	219	10	8
Other	137	131	90	12	1	11	1	-	-	23	5	6
Not reporting frequency of payment	272	242	40	77	15	62	15	9	21	63	17	30
No principal payments required	151,000	148,584	3,028	59,215	10,888	48,327	4,309	8,985	2,239	64,642	6,165	2,416
Monthly	10,057	9,901	1,314	2,927	660	2,267	365	395	1,501	2,781	618	156
Quarterly	33,145	32,646	411	22,383	2,213	20,164	899	1,815	165	5,924	997	499
Semiannual	94,309	92,963	997	30,423	7,123	23,295	2,810	6,388	425	47,998	3,922	1,846
Annual	8,525	8,375	111	1,745	507	1,238	115	198	36	5,628	341	150
Other	1,053	1,033	106	332	69	263	15	25	13	444	98	20
Not reporting frequency of payment	3,911	3,666	89	1,404	305	1,099	105	164	98	1,607	199	245
Not reporting principal payment requirements	16,100	11,040	627	4,071	833	3,238	284	485	671	4,105	797	5,060
Monthly	2,032	1,761	349	447	101	346	66	44	405	310	140	271
Quarterly	1,734	1,580	19	964	132	832	45	72	12	304	114	204
Semiannual	4,043	3,655	46	1,300	283	1,017	108	216	45	1,722	218	388
Annual	644	585	10	149	41	106	8	12	10	373	23	59
Other	298	275	51	75	30	45	7	4	6	107	25	23
Not reporting frequency of payment	7,349	3,294	152	1,136	246	890	50	137	193	1,289	277	4,115
No regular payments required	17,727	17,342	421	5,182	1,547	3,635	251	315	174	10,064	925	385

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.....	374,557	68,812	132,291	145,960	32,494	Reporting interest rate.....	380,197	65,488	135,461	148,529	20,724
Under \$500.....	16,171	802	8,582	4,085	2,702	Under 4.0%.....	3,001	938	998	772	293
\$500 to \$999.....	27,251	1,815	13,225	5,647	3,554	4.0% to 4.4%.....	6,052	791	2,375	2,168	718
\$1,000 to \$1,499.....	33,741	2,972	14,279	12,688	3,802	4.4% to 4.8%.....	3,971	3,710	169	46	46
\$1,500 to \$1,999.....	30,816	3,416	13,155	11,411	2,834	4.8% to 5.2%.....	40,784	19,075	15,898	4,043	1,772
\$2,000 to \$2,499.....	38,382	4,787	14,445	15,807	3,343	5.2% to 5.6%.....	440	365	53	16	6
\$2,500 to \$2,999.....	34,728	5,182	12,716	14,251	2,574	5.6% to 6.0%.....	126,154	19,225	46,379	50,744	9,816
\$3,000 to \$3,499.....	72,162	13,593	22,657	31,029	4,883	6.0% to 6.4%.....	952	532	289	101	80
\$3,500 to \$3,999.....	50,059	13,885	13,590	19,453	3,131	6.4% to 6.8%.....	48,266	8,471	14,182	22,420	3,193
\$4,000 to \$4,499.....	31,514	10,256	7,539	11,636	2,083	6.8% to 7.2%.....	219	29	106	68	16
\$4,500 to \$4,999.....	19,745	4,582	5,642	7,966	1,555	7.2% to 7.6%.....	149,467	12,213	54,712	87,790	14,752
\$5,000 to \$5,499.....	10,626	1,708	3,511	4,471	941	7.6% to 8.0%.....	54	10	12	25	7
\$5,500 to \$5,999.....	6,556	708	2,109	3,027	717	8.0% and over.....	307	49	81	149	28
\$6,000 to \$6,499.....	1,631	87	540	798	206	Average interest rate—(percent).....	15	2	9	4	-
\$6,500 to \$6,999.....	1,180	29	301	691	159		183	34	77	55	17
							9	3	3	5	1
							23	3	8	12	-
							-	-	-	-	-
							290	35	115	111	29
							5.37	5.08	5.37	5.50	5.47

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.....	295,593	157,819	51,453	103,560	2,806	137,774
Total first mortgage outstanding debt..... (dollars).....	992,219,200	514,987,800	202,090,500	304,322,200	8,575,100	477,231,400
Total annual mortgage payment..... (dollars).....	91,358,721	54,022,444	27,048,458	35,983,858	990,128	27,341,277
Average first mortgage outstanding debt..... (dollars).....	3,357	3,263	3,928	2,939	3,056	3,464
Average value of property..... (dollars).....	6,057	5,718	5,782	5,681	5,894	6,447
Average annual estimated rental value..... (dollars).....	688	596	628	580	614	664
Average annual mortgage payment..... (dollars).....	309	406	526	347	353	198
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.2	12.4	13.4	11.8	11.5	5.7
Value of property.....	5.1	7.1	9.1	6.1	6.0	3.1
Estimated annual rental value.....	49.2	68.1	83.8	59.9	57.4	29.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	117,336	108,377	48,876	58,076	1,425	8,959
Average first mortgage outstanding debt..... (dollars).....	3,330	3,327	3,956	2,807	2,924	3,367
Average value of property..... (dollars).....	5,502	5,481	5,752	5,258	5,288	5,755
Average annual estimated rental value..... (dollars).....	582	580	626	543	558	605
Average annual mortgage payment..... (dollars).....	441	456	537	389	413	257
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.7	13.6	13.9	14.1	7.6
Value of property.....	8.0	8.3	9.3	7.4	7.8	4.5
Estimated annual rental value.....	75.7	78.6	85.7	71.7	74.1	42.5
Monthly mortgage payment—						
Under \$10.....	5,221	2,962	239	2,651	72	2,259
\$10 to \$14.....	8,314	6,501	722	5,739	140	1,713
\$15 to \$19.....	9,334	7,835	1,269	6,431	135	1,499
\$20 to \$24.....	11,732	10,751	2,313	8,263	175	981
\$25 to \$29.....	13,600	12,940	3,827	8,922	191	660
\$30 to \$39.....	25,459	24,857	12,417	12,160	280	802
\$40 to \$49.....	20,803	20,367	6,170	6,170	182	436
\$50 to \$59.....	11,097	10,856	7,233	3,508	115	241
\$60 to \$74.....	6,494	6,341	4,162	2,103	76	153
\$75 to \$99.....	3,058	2,956	1,723	1,200	38	102
\$100 and over.....	2,024	1,911	956	929	26	113
Average monthly mortgage payment..... (dollars).....	36.74	38.00	44.71	32.44	34.44	21.44
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	178,257	49,442	2,577	45,484	1,881	128,815
Average first mortgage outstanding debt..... (dollars).....	3,374	3,124	3,389	3,107	3,192	3,471
Average value of property..... (dollars).....	6,423	6,236	6,340	6,221	6,520	6,495
Average annual estimated rental value..... (dollars).....	658	680	662	627	672	668
Average annual mortgage payment..... (dollars).....	222	295	320	294	290	194
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.6	9.5	9.4	9.5	9.1	5.6
Value of property.....	3.5	4.7	5.0	4.7	4.5	3.0
Estimated annual rental value.....	33.8	46.9	48.3	46.9	43.2	29.1

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	329,560	314,210	144,460	46.0	169,750	13,358	1,992	135,012	58,086	43.0	76,926
COLOR OF OCCUPANTS											
White	-	310,465	143,541	46.2	166,944	-	-	134,156	57,692	43.0	76,464
Nonwhite	-	3,725	919	24.7	2,806	-	-	856	394	46.0	462
TYPE OF STRUCTURE											
1-family	171,289	164,471	110,240	67.0	54,231	5,526	1,292	104,749	44,033	42.0	60,716
Other	158,271	149,739	34,220	22.9	115,519	7,832	700	30,263	14,053	46.4	16,210
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	167,176	161,369	108,018	66.9	53,351	4,738	1,069	104,359	43,878	42.0	60,481
Under \$5	599	550	389	70.7	161	26	23	355	76	21.4	279
\$5 to \$9	3,431	3,229	1,686	52.2	1,543	182	20	1,565	380	24.3	1,185
\$10 to \$14	13,010	12,458	5,488	44.1	6,970	495	57	5,256	1,851	34.8	3,425
\$15 to \$19	20,628	19,890	9,282	46.7	10,608	644	94	8,956	3,454	38.6	5,502
\$20 to \$24	24,090	23,235	13,357	57.5	9,878	743	112	12,939	5,156	40.1	7,783
\$25 to \$29	26,392	25,454	16,211	63.7	9,243	785	153	15,784	6,476	41.2	9,308
\$30 to \$39	37,760	36,676	27,208	74.2	9,468	848	286	26,405	11,728	44.4	14,677
\$40 to \$49	18,522	18,079	14,879	82.3	3,200	419	124	14,473	6,503	44.9	7,970
\$50 to \$59	10,056	9,725	8,398	85.4	1,327	226	105	8,074	3,561	44.2	4,513
\$60 to \$74	6,015	5,854	5,283	90.2	571	118	43	5,064	2,377	46.9	2,687
\$75 to \$99	3,435	3,295	3,041	92.3	254	102	38	2,916	1,275	43.7	1,641
\$100 and over	3,138	2,924	2,796	95.6	128	150	64	2,622	1,012	38.6	1,610
Median monthly rent (dollars)	28.64	28.69	32.29	-	23.24	26.28	32.70	32.29	33.37	-	31.48

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	
Mortgaged properties	58,086	45,202	629	1,884	2,709	3,921	4,288	9,781	7,370	5,385	4,589	2,440	1,486	404	241	75
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	55,592	43,204	576	1,767	2,575	3,727	4,093	9,368	7,083	5,171	4,418	2,349	1,422	376	229	50
Average interest rate (%)	5.54	5.54	5.73	5.65	5.63	5.61	5.59	5.51	5.51	5.53	5.49	5.47	5.42	5.37	5.42	-
HOLDER OF FIRST MORTGAGE																
Reporting holder	56,567	44,021	608	1,829	2,636	3,826	4,181	9,528	7,195	5,251	4,467	2,373	1,447	391	232	57
Building and loan association	8,948	7,342	92	334	531	780	831	1,714	1,105	791	618	318	162	40	18	8
Commercial bank	4,711	3,659	28	115	140	230	221	679	587	495	508	311	223	71	45	6
Savings bank	11,554	8,448	82	293	402	624	681	1,650	1,408	1,084	1,077	599	376	101	67	4
Life insurance company	287	233	2	3	3	14	13	45	37	32	38	19	10	11	5	1
Mortgage company	480	370	3	16	24	20	42	144	73	23	16	4	4	-	1	60
Home Owners' Loan Corporation	3,395	2,685	22	110	211	283	332	605	426	270	230	105	59	24	5	3
Individual	24,187	18,757	338	847	1,192	1,685	1,838	4,064	3,116	2,267	1,773	874	535	122	73	33
Other	3,055	2,527	41	111	133	190	223	627	443	289	207	143	78	22	18	2
Reporting debt and value	53,278	41,351	557	1,648	2,400	3,516	3,870	8,921	6,830	5,010	4,323	2,285	1,389	385	217	-
JUNIOR MORTGAGE																
First mortgage only	9,709	7,693	72	227	388	569	616	1,691	1,400	1,013	900	436	255	82	44	-
First and junior mortgage	2,093	1,424	10	33	55	90	125	299	265	193	162	82	69	30	11	-
With 1st mtg.; not rptg. on junior	41,476	32,234	475	1,388	1,957	2,857	3,129	6,931	5,165	3,804	3,261	1,767	1,065	273	162	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	12,491	10,454	531	1,287	1,473	1,666	1,408	2,116	1,015	543	279	92	84	7	3	-
\$1,000 to \$1,499	9,011	7,136	26	306	619	935	1,036	1,978	1,109	580	352	135	50	8	2	-
\$1,500 to \$1,999	7,216	5,668	-	55	239	588	733	1,734	1,123	620	403	117	48	7	1	-
\$2,000 to \$2,499	6,846	5,176	-	-	69	266	455	1,459	1,256	803	564	204	69	14	4	-
\$2,500 to \$2,999	4,688	3,596	-	-	-	61	170	949	694	722	507	199	76	14	4	-
\$3,000 to \$3,999	6,499	4,799	-	-	-	-	68	622	1,147	1,124	456	204	32	20	-	-
\$4,000 to \$4,999	3,106	2,248	-	-	-	-	-	63	258	479	680	482	234	60	23	-
\$5,000 to \$5,999	1,593	1,080	-	-	-	-	-	-	28	99	306	345	219	64	24	-
\$6,000 to \$7,499	1,010	668	-	-	-	-	-	-	-	33	96	199	252	75	35	-
\$7,500 to \$9,999	490	331	-	-	-	-	-	-	-	-	12	54	85	57	53	-
\$10,000 to \$14,999	243	148	-	-	-	-	-	-	-	-	-	2	85	13	18	-
\$15,000 to \$19,999	52	32	-	-	-	-	-	-	-	-	-	-	1	13	18	-
\$20,000 and over	33	15	-	-	-	-	-	-	-	-	-	-	-	-	15	-
RELATION OF DEBT TO VALUE																
Value of property (thousands)	245,367	181,400	384	1,897	3,933	7,317	10,010	23,333	23,875	25,749	27,615	18,676	15,210	6,115	6,286	-
Average value (dollars)	4,605	4,387	689	1,151	1,689	2,081	2,587	3,288	4,228	5,139	6,888	8,173	10,950	15,684	28,965	-
Debt on first & jr. mtgs. (thous.)	112,687	83,339	227	1,055	1,985	3,613	4,781	14,051	13,607	11,935	12,543	8,398	6,583	2,532	2,027	-
Percent of value of property	45.9	45.9	59.3	55.6	50.5	49.4	47.8	47.9	47.1	46.4	45.4	44.9	43.3	41.4	32.2	-
Average debt (dollars)	2,115	2,015	408	640	827	1,029	1,235	1,575	1,992	2,382	2,901	3,673	4,740	6,576	9,841	-
Debt on first mtgs. (thousands)	110,619	82,023	225	1,045	1,960	3,574	4,712	13,840	13,405	11,746	12,380	8,250	6,448	2,447	1,992	-
Percent of value of property	45.1	45.2	58.7	55.1	49.8	48.3	47.1	47.2	46.4	45.6	44.8	44.2	42.4	40.0	31.7	-
Average debt (dollars)	2,076	1,984	404	634	817	1,017	1,218	1,551	1,953	2,344	2,864	3,610	4,642	6,355	9,180	-

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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	58,086	56,557	8,948	16,265	4,711	11,554	287	430	3,395	24,187	3,055	1,519
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	55,592	54,975	8,652	15,867	4,608	11,259	276	423	3,395	23,429	2,923	617
Average interest rate (percent)	5.54	5.54	5.74	5.57	5.69	5.53	5.63	4.83	4.50	5.65	5.23	5.60
Reporting debt and value	53,278	52,375	8,178	15,061	4,430	10,631	270	393	3,086	22,644	2,743	903
Percent distribution	-	100.0	15.6	28.8	8.5	20.3	0.5	0.8	5.9	43.2	5.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	53,278	52,375	8,178	15,061	4,430	10,631	270	393	3,086	22,644	2,743	903
First mortgage only	9,709	9,617	1,454	2,408	810	1,598	41	51	540	4,414	709	92
First and junior mortgage	2,093	1,973	250	595	179	416	10	12	65	960	80	120
With first mortgage; not reporting on junior mortgage	41,476	40,785	6,474	12,058	3,441	8,617	219	380	2,480	17,270	1,954	691
1-family properties	41,351	40,685	6,701	11,175	3,428	7,747	218	337	2,436	17,549	2,269	666
First mortgage only	7,623	7,525	1,173	1,823	622	1,201	34	44	447	3,474	630	69
First and junior mortgage	1,424	1,360	186	392	128	264	6	8	52	659	57	64
With first mortgage; not reporting on junior mortgage	32,284	31,700	5,342	8,960	2,678	6,282	178	285	1,937	13,416	1,582	534
2- to 4-family properties	11,927	11,690	1,477	3,886	1,002	2,884	52	56	650	5,095	474	237
First mortgage only	2,016	1,992	281	585	188	397	7	7	93	940	79	24
First and junior mortgage	669	613	64	203	51	152	4	4	14	301	23	56
With first mortgage; not reporting on junior mortgage	9,242	9,085	1,132	3,098	763	2,335	41	45	543	3,854	372	157
RELATION OF DEBT TO VALUE												
1- to 4-family properties	53,278	52,375	8,178	15,061	4,430	10,631	270	393	3,086	22,644	2,743	903
Value of property (dollars)	245,367,300	241,087,200	38,786,400	78,908,900	24,710,200	54,198,700	1,806,800	1,470,800	12,749,600	99,680,800	12,653,900	4,310,100
Average value (dollars)	4,605	4,603	4,731	5,239	5,578	5,098	6,692	4,181	4,402	4,402	4,613	4,773
Debt on first and junior mortgages (dollars)	112,637,300	110,603,900	14,365,900	35,307,200	11,349,500	23,957,700	911,200	733,300	7,147,900	45,992,800	6,145,600	2,083,400
Percent of value of property	45.9	45.9	42.5	44.7	45.9	44.2	50.4	49.9	56.1	46.1	48.6	48.3
Average debt (dollars)	2,115	2,112	1,757	2,344	2,562	2,254	3,375	1,866	2,316	2,031	2,240	2,307
Debt on first mortgages (dollars)	110,619,000	108,666,100	14,205,300	34,633,600	11,113,500	23,520,100	901,000	723,200	7,106,800	45,029,300	6,065,900	1,952,900
Percent distribution	-	100.0	13.1	31.9	10.2	21.6	0.8	0.7	5.5	41.4	5.6	-
Percent of value of property	45.1	45.1	42.0	43.9	45.0	43.4	49.9	49.2	55.7	45.2	47.9	45.3
Average debt (dollars)	2,076	2,075	1,737	2,300	2,509	2,212	3,337	1,840	2,303	1,939	2,211	2,163
1-family properties	41,351	40,685	6,701	11,175	3,428	7,747	218	337	2,436	17,549	2,269	666
Value of property (dollars)	181,400,300	178,484,900	26,692,200	56,044,700	18,452,600	37,592,100	1,297,800	1,196,500	9,649,200	73,425,000	10,179,500	2,915,400
Average value (dollars)	4,387	4,387	3,983	5,015	5,383	4,852	5,953	3,550	3,961	4,184	4,486	4,377
Debt on first and junior mortgages (dollars)	83,339,000	81,951,600	11,317,000	25,158,800	8,590,300	16,568,000	659,000	583,600	5,420,400	33,813,300	4,995,000	1,387,400
Percent of value of property	45.9	45.9	42.4	44.9	46.6	44.1	50.8	49.2	56.2	46.1	49.1	47.6
Average debt (dollars)	2,015	2,014	1,689	2,251	2,506	2,139	3,023	1,747	2,225	1,927	2,201	2,083
Debt on first mortgages (dollars)	82,022,900	80,698,300	11,170,100	24,788,000	8,437,900	16,300,100	650,200	583,000	5,390,600	33,222,200	4,944,200	1,324,600
Percent of value of property	45.2	45.2	41.8	44.1	45.7	43.4	50.1	48.7	55.9	45.2	48.6	45.4
Average debt (dollars)	1,984	1,983	1,667	2,214	2,461	2,104	2,983	1,730	2,213	1,893	2,179	1,989
2- to 4-family properties	11,927	11,690	1,477	3,886	1,002	2,884	52	56	650	5,095	474	237
Value of property (dollars)	63,967,000	62,572,300	7,094,200	22,864,700	6,257,600	16,606,600	509,000	274,300	3,100,400	26,255,800	2,474,400	1,394,700
Average value (dollars)	5,363	5,353	4,803	5,894	6,245	5,758	-	-	4,770	5,153	5,220	5,885
Debt on first and junior mortgages (dollars)	29,348,300	28,652,300	3,048,900	10,148,900	2,759,300	7,389,700	252,200	144,700	1,727,500	12,179,500	1,150,600	696,000
Percent of value of property	45.9	45.9	43.0	44.4	44.1	44.3	-	-	55.7	46.4	45.5	49.9
Average debt (dollars)	2,461	2,451	2,064	2,612	2,754	2,562	-	-	2,658	2,390	2,427	2,937
Debt on first mortgages (dollars)	28,596,100	27,967,800	3,036,200	9,995,600	2,675,600	7,220,000	250,800	140,200	1,716,200	11,807,100	1,121,700	628,300
Percent of value of property	44.7	44.7	42.8	43.3	42.8	43.5	-	-	55.4	45.0	45.3	45.0
Average debt (dollars)	2,398	2,392	2,056	2,546	2,670	2,503	-	-	2,640	2,317	2,366	2,651

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	45,202	44,021	7,342	12,107	3,659	8,448	233	370	2,685	18,757	2,527	1,181
RACE OF OCCUPANTS												
White	44,928	43,763	7,311	12,038	3,642	8,396	232	369	2,648	18,658	2,507	1,165
Negro	254	238	29	65	15	50	-	1	36	87	20	16
Other nonwhite	20	20	2	4	2	2	1	-	1	12	-	-
YEAR BUILT												
Reporting year built	41,290	40,273	6,741	10,784	3,417	7,367	221	359	2,476	17,351	2,341	1,017
1930 to 1940	5,806	5,190	809	1,330	557	773	46	168	248	2,081	558	116
1920 to 1929	9,442	9,242	1,896	2,607	796	1,811	84	78	595	3,894	588	200
1910 to 1919	6,898	6,741	1,033	1,882	568	1,314	43	43	420	2,960	360	157
1900 to 1909	6,101	5,950	1,103	1,525	459	1,066	12	34	373	2,640	263	161
1880 to 1899	8,421	8,207	1,543	2,136	639	1,497	27	30	537	3,585	349	214
1879 or earlier	5,122	4,943	857	1,304	398	906	9	6	303	2,241	223	179

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.....	45,202	44,021	7,342	12,107	3,659	8,448	233	370	2,685	18,757	2,527	1,181		
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE														
Reporting indebtedness.....	41,391	40,723	6,705	11,180	3,433	7,747	219	327	2,439	17,573	2,270	668		
Under \$500.....	3,776	3,709	730	1,021	302	719	9	28	99	1,630	192	67		
\$500 to \$999.....	6,880	6,724	1,340	1,698	474	1,224	19	59	305	2,987	316	106		
\$1,000 to \$1,499.....	7,252	7,136	1,369	1,786	487	1,299	22	76	382	3,153	348	116		
\$1,500 to \$1,999.....	5,682	5,595	1,028	1,369	391	978	28	55	413	2,390	312	87		
\$2,000 to \$2,499.....	5,199	5,122	782	1,305	377	928	26	36	370	2,306	277	77		
\$2,500 to \$2,999.....	3,577	3,509	477	987	305	682	27	37	233	1,517	231	68		
\$3,000 to \$3,999.....	4,745	4,672	573	1,408	470	938	39	33	253	1,984	282	75		
\$4,000 to \$4,999.....	2,157	2,118	210	736	260	476	16	8	164	886	148	39		
\$5,000 to \$5,999.....	1,041	1,023	102	373	144	229	13	2	53	409	71	18		
\$6,000 to \$7,499.....	649	639	67	262	110	152	12	2	41	217	39	10		
\$7,500 to \$9,999.....	302	297	17	134	62	72	2	-	22	57	25	5		
\$10,000 to \$14,999.....	140	139	8	79	40	39	3	-	4	37	8	1		
\$15,000 to \$19,999.....	26	26	1	13	6	7	3	1	-	7	1	-		
\$20,000 and over.....	15	14	1	9	5	4	-	-	-	3	1	1		
INTEREST RATE ON FIRST MORTGAGE														
Reporting interest rate.....	43,204	42,756	7,111	11,795	3,581	8,214	224	364	2,685	18,153	2,424	448		
Under 4.0%.....	832	826	41	49	16	33	2	142	-	245	347	6		
4.0% to 4.1%.....	756	747	38	82	36	46	5	2	-	562	43	9		
4.1% to 4.4%.....	2	2	-	1	-	1	-	-	-	1	-	-		
4.4% to 4.6%.....	3,008	2,998	60	97	42	55	1	4	2,685	96	53	10		
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	1	-	-		
5.0%.....	10,352	10,245	1,487	3,785	846	2,899	50	39	-	4,165	769	107		
5.1% to 5.4%.....	23	23	3	15	10	5	-	-	-	3	2	-		
5.5%.....	2,636	2,594	290	1,629	278	1,351	28	16	-	533	98	42		
5.6% to 5.9%.....	10	9	4	2	1	1	-	-	-	2	1	1		
6.0%.....	25,467	25,196	5,135	6,162	2,345	3,817	138	159	-	12,503	1,099	271		
6.1% to 6.4%.....	5	4	1	2	-	2	-	-	-	1	-	1		
6.5%.....	26	26	2	7	2	5	-	-	-	15	2	-		
6.6% to 6.9%.....	4	4	3	-	-	-	-	1	-	-	-	-		
7.0%.....	30	29	13	4	1	3	-	1	-	7	4	1		
7.1% to 7.4%.....	2	2	-	-	-	-	-	-	-	1	1	-		
7.5%.....	6	6	2	2	1	1	-	-	-	2	-	-		
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-		
8.0% and over.....	44	44	17	8	3	5	-	-	-	14	5	-		
Average interest rate..... (percent).....	5.54	5.54	5.74	5.58	5.68	5.54	5.63	4.68	4.50	5.65	5.17	5.60		
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE														
Principal payments required.....	26,460	26,138	6,676	6,129	2,130	3,999	151	316	2,483	8,599	1,784	322		
Real estate taxes included in payment.....	4,273	4,204	869	961	412	549	14	145	919	567	729	59		
Monthly.....	3,804	3,747	752	782	356	426	12	43	881	552	485	57		
Quarterly.....	96	95	5	29	6	23	-	-	1	55	5	1		
Semiannual.....	256	252	8	85	31	54	1	1	12	132	13	4		
Annual.....	77	77	4	12	3	9	-	3	1	48	9	-		
Other.....	438	432	75	26	4	22	-	95	6	24	206	6		
Not reporting frequency of payment.....	102	101	25	27	12	15	1	3	18	16	11	1		
Real estate taxes not included in payment.....	21,499	21,273	5,592	5,047	1,665	3,382	134	169	1,526	7,786	1,019	226		
Monthly.....	11,399	11,274	4,711	1,910	697	1,213	82	128	1,405	2,477	533	125		
Quarterly.....	1,168	1,160	43	598	226	372	7	10	6	436	60	8		
Semiannual.....	5,866	5,817	101	2,004	595	1,409	37	18	27	3,386	242	49		
Annual.....	1,548	1,531	35	244	95	149	1	4	9	1,152	56	17		
Other.....	1,056	1,047	579	193	19	174	3	5	24	133	110	9		
Not reporting frequency of payment.....	462	444	123	98	38	65	4	6	25	170	18	18		
Not reporting tax payment requirements.....	688	661	215	121	53	68	3	2	35	246	36	27		
Monthly.....	332	325	158	33	18	15	1	1	37	70	25	7		
Quarterly.....	33	30	1	13	4	9	-	-	1	13	2	3		
Semiannual.....	170	162	4	56	23	33	-	-	-	96	5	8		
Annual.....	59	58	1	10	6	4	1	1	-	43	2	1		
Other.....	51	50	37	4	-	4	-	-	-	7	1	1		
Not reporting frequency of payment.....	43	36	14	5	2	3	-	-	-	17	-	7		
No principal payments required.....	13,126	12,994	418	4,669	1,077	3,592	59	44	120	7,192	452	132		
Monthly.....	963	952	223	254	85	169	7	10	79	325	53	11		
Quarterly.....	1,364	1,346	21	934	169	765	7	2	3	346	33	18		
Semiannual.....	8,774	8,701	101	3,039	694	2,345	41	26	24	5,159	311	73		
Annual.....	1,378	1,358	16	230	71	159	3	5	5	1,039	55	25		
Other.....	252	251	40	86	27	59	1	1	1	101	21	1		
Not reporting frequency of payment.....	395	391	17	126	31	95	-	-	8	221	19	4		
Not reporting principal payment requirements.....	1,838	1,154	125	358	97	261	7	3	52	546	63	684		
Monthly.....	238	200	68	41	13	28	1	1	25	52	12	38		
Quarterly.....	72	65	3	42	13	29	-	-	-	15	2	7		
Semiannual.....	367	333	5	97	31	66	-	1	4	209	17	34		
Annual.....	98	94	2	20	11	9	-	-	1	66	4	4		
Other.....	52	45	11	11	4	7	2	-	-	17	4	7		
Not reporting frequency of payment.....	1,011	417	86	147	25	122	3	1	22	184	24	594		
No regular payments required.....	3,778	3,735	123	951	355	596	16	7	30	2,420	188	43		

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.....	41,391	3,839	19,855	12,446	5,251	Reporting interest rate.....	43,204	4,144	21,036	12,908	5,116
Under \$500.....	3,776	185	2,052	986	603	Under 4.0%.....	832	405	254	101	72
\$500 to \$999.....	6,880	470	3,584	1,838	938	4.0% to 4.4%.....	756	60	388	185	128
\$1,000 to \$1,499.....	7,252	642	3,588	2,112	910	4.4% to 4.8%.....	2	-	1	1	-
\$1,500 to \$1,999.....	5,682	503	2,993	1,554	632	4.8% to 4.9%.....	3,008	994	1,673	189	152
\$2,000 to \$2,499.....	5,199	507	2,459	1,606	627	4.9% to 5.0%.....	1	-	-	-	1
						5.0% to 5.1%.....	10,352	826	4,797	3,588	1,141
\$2,500 to \$2,999.....	3,577	454	1,575	1,101	446	5.1% to 5.4%.....	23	7	10	6	-
\$3,000 to \$3,999.....	4,745	563	2,034	1,612	535	5.4% to 5.5%.....	2,636	232	982	1,144	278
\$4,000 to \$4,999.....	2,157	305	824	778	250	5.5% to 5.6%.....	10	1	7	2	-
\$5,000 to \$5,999.....	1,041	106	367	432	135	5.6% to 5.9%.....	25,467	1,604	12,871	7,660	3,332
\$6,000 to \$7,499.....	649	71	233	248	97	6.0%.....	5	1	1	3	-
						6.1% to 6.4%.....	4	-	4	-	-
\$7,500 to \$9,999.....	302	25	92	138	47	6.4% to 6.5%.....	26	4	9	9	4
\$10,000 to \$14,999.....	140	7	40	70	23	6.5% to 6.6%.....	4	-	4	-	-
\$15,000 to \$19,999.....	26	1	7	14	4	6.6% to 6.9%.....	30	4	16	7	3
\$20,000 and over.....	15	-	6	7	2	7.0%.....	2	-	1	1	-
						7.1% to 7.4%.....	6	-	3	3	-
						7.4% to 7.5%.....	-	-	-	-	-
						7.5% to 7.6%.....	-	-	-	-	-
						7.6% to 7.9%.....	44	6	19	9	10
						8.0% and over.....					
						Average interest rate —(percent)....	5.54	5.10	5.56	5.61	5.62

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	29,616	18,020	2,728	15,000	292	11,596
Total first mortgage outstanding debt (dollars)	59,793,500	34,546,800	6,508,100	27,510,000	528,700	25,246,700
Total annual mortgage payment (dollars)	6,538,089	5,081,621	984,681	4,028,504	73,436	1,456,468
Average first mortgage outstanding debt (dollars)	2,019	1,917	2,386	1,834	1,811	2,177
Average value of property (dollars)	4,411	4,105	4,137	4,100	4,080	4,887
Average annual estimated rental value (dollars)	433	411	418	409	424	466
Average annual mortgage payment (dollars)	221	282	361	268	261	126
Percent which annual mortgage payment represents of—						
First mortgage debt	10.9	14.7	15.1	14.6	13.9	5.8
Value of property	5.0	6.9	8.7	6.5	6.2	2.6
Estimated annual rental value	51.0	68.6	86.3	65.5	59.3	26.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	12,779	11,951	2,503	9,259	189	828
Average first mortgage outstanding debt (dollars)	1,973	1,950	2,429	1,827	1,604	2,311
Average value of property (dollars)	3,993	3,958	4,150	3,913	3,644	4,493
Average annual estimated rental value (dollars)	403	400	420	395	372	449
Average annual mortgage payment (dollars)	309	320	376	305	280	163
Percent which annual mortgage payment represents of—						
First mortgage debt	15.7	16.4	15.5	16.7	17.5	7.1
Value of property	7.8	8.1	9.1	7.8	7.7	3.6
Estimated annual rental value	76.8	79.9	89.5	77.2	75.3	36.4
Monthly mortgage payment—						
Under \$10	1,246	881	49	808	24	365
\$10 to \$14	1,902	1,730	196	1,502	32	172
\$15 to \$19	1,901	1,786	276	1,486	24	115
\$20 to \$24	2,016	1,956	360	1,555	41	60
\$25 to \$29	1,856	1,819	370	1,422	27	37
\$30 to \$39	2,153	2,110	552	1,436	22	43
\$40 to \$49	818	802	310	484	8	16
\$50 to \$59	460	454	148	299	7	6
\$60 to \$74	225	217	85	132	-	8
\$75 to \$99	99	96	34	62	-	3
\$100 and over	103	100	28	73	4	3
Average monthly mortgage payment (dollars)	25.79	26.63	31.82	25.43	23.37	13.62
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	16,837	6,069	225	5,741	103	10,768
Average first mortgage outstanding debt (dollars)	2,054	1,853	1,900	1,845	2,190	2,167
Average value of property (dollars)	4,729	4,394	3,992	4,401	4,882	4,918
Average annual estimated rental value (dollars)	455	432	399	432	519	469
Average annual mortgage payment (dollars)	153	208	196	209	198	123
Percent which annual mortgage payment represents of—						
First mortgage debt	7.5	11.2	10.3	11.3	9.1	5.7
Value of property	3.2	4.7	4.9	4.7	4.1	2.5
Estimated annual rental value	38.7	48.1	49.0	48.3	38.3	26.2

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.....	367,680	265,949	155,952	58.6	109,997	50,939	50,792	142,777	51,790	36.3	90,987
COLOR OF OCCUPANTS											
White.....	-	263,025	154,577	58.8	108,448	-	-	141,700	51,539	36.4	90,161
Nonwhite.....	-	2,924	1,375	47.0	1,549	-	-	1,077	251	23.3	826
TYPE OF STRUCTURE											
1-family.....	307,263	215,369	139,922	65.0	75,447	42,666	49,228	131,305	47,498	36.2	83,807
Other.....	60,417	50,580	16,030	31.7	34,550	8,273	1,564	11,472	4,292	37.4	7,180
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	297,649	211,753	138,282	65.3	73,471	39,680	46,216	130,363	47,167	36.2	82,196
Under \$5.....	9,861	7,826	4,909	62.7	2,917	1,217	818	4,081	563	14.0	2,468
\$5 to \$9.....	36,581	28,879	14,215	49.2	14,664	4,119	3,583	12,746	2,808	22.0	9,938
\$10 to \$14.....	51,331	38,828	20,728	53.4	18,100	6,361	6,142	19,329	5,362	27.7	13,967
\$15 to \$19.....	43,267	32,371	19,055	58.9	13,316	5,395	5,501	18,125	5,698	31.4	12,427
\$20 to \$24.....	37,901	27,278	15,610	58.2	8,668	5,139	5,484	17,793	6,186	34.8	11,607
\$25 to \$29.....	33,128	24,496	17,262	70.5	7,224	3,842	4,790	16,660	6,750	40.5	9,910
\$30 to \$39.....	35,324	26,145	20,682	79.1	5,463	3,993	5,186	19,845	9,047	45.6	10,798
\$40 to \$49.....	16,380	11,046	9,365	84.8	1,681	2,308	3,026	9,015	4,372	48.5	4,643
\$50 to \$59.....	11,085	6,623	5,850	88.3	773	1,797	2,665	5,591	2,695	48.2	2,896
\$60 to \$74.....	6,835	3,773	3,451	91.5	322	1,145	1,917	3,291	1,744	53.0	1,547
\$75 to \$99.....	5,208	2,088	1,908	91.4	180	1,145	1,975	1,825	966	52.9	859
\$100 and over.....	10,748	2,400	2,247	93.6	153	3,219	5,129	2,112	976	46.2	1,136
Median monthly rent.....(dollars)....	20.53	19.19	22.25	-	14.90	22.17	26.15	22.58	26.70	-	20.27

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	51,790	48,264	3,404	4,070	4,298	4,367	4,405	8,878	6,024	4,656	3,937	1,952	1,248	400	312	313	3,326
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	49,062	45,710	3,017	3,802	4,022	4,119	4,182	8,528	5,791	4,458	3,768	1,863	1,211	390	295	264	3,352
Average interest rate.....(%).....	5.57	5.57	5.69	5.66	5.65	5.60	5.61	5.53	5.53	5.54	5.50	5.49	5.47	5.52	5.48	5.43	5.59
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	50,221	46,812	3,229	3,299	4,134	4,242	4,279	8,657	5,881	4,527	3,853	1,899	1,225	394	298	274	3,409
Building and loan association.....	4,481	4,195	115	229	314	335	435	869	613	454	393	207	105	31	25	70	286
Commercial bank.....	5,189	4,854	180	348	350	386	416	849	632	541	519	273	224	63	65	8	335
Savings bank.....	5,698	5,247	154	239	294	373	417	930	756	686	668	351	244	79	21	25	451
Life insurance company.....	213	196	3	4	10	9	10	21	28	24	24	31	15	7	10	-	17
Mortgage company.....	357	336	19	33	23	26	21	61	49	37	26	9	14	8	9	1	21
Home Owners' Loan Corporation.....	2,029	1,890	52	92	134	163	178	377	298	224	195	92	54	16	6	9	139
Individual.....	29,615	27,590	2,511	2,793	2,819	2,765	2,607	4,950	3,154	2,360	1,819	850	510	175	123	144	2,025
Other.....	2,639	2,504	195	182	190	185	195	600	351	201	209	86	59	15	19	17	135
Reporting debt and value.....	48,478	45,177	3,033	3,719	3,953	4,080	4,141	8,447	5,765	4,468	3,799	1,874	1,205	392	301	-	3,301
JUNIOR MORTGAGE																	
First mortgage only.....	6,458	6,060	257	313	355	416	512	1,227	947	737	661	312	205	69	49	-	396
First and junior mortgage.....	1,917	1,725	57	66	90	119	122	328	273	237	205	117	60	30	21	-	192
With 1st mtg.; not rptg. on junior.....	40,103	37,392	2,719	3,340	3,508	3,545	3,507	6,892	4,545	3,494	2,938	1,445	940	293	231	-	2,711
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	17,158	16,191	2,986	3,103	2,597	2,069	1,553	2,176	857	481	270	88	49	9	3	-	967
\$1,000 to \$1,499.....	8,427	7,843	97	526	967	1,079	1,064	1,982	954	627	354	126	45	14	8	-	584
\$1,500 to \$1,999.....	5,701	5,325	-	90	314	589	761	1,546	937	515	345	116	48	10	4	-	376
\$2,000 to \$2,499.....	5,276	4,911	-	-	75	291	463	1,353	1,145	749	532	181	101	11	10	-	365
\$2,500 to \$2,999.....	3,378	3,134	-	-	-	52	228	797	708	589	488	170	76	20	6	-	244
\$3,000 to \$3,999.....	4,420	4,109	-	-	-	-	72	533	886	963	944	452	201	39	19	-	311
\$4,000 to \$4,999.....	1,977	1,796	-	-	-	-	-	60	195	409	540	327	199	44	22	-	181
\$5,000 to \$5,999.....	988	881	-	-	-	-	-	33	113	223	235	186	63	28	-	-	107
\$6,000 to \$7,499.....	603	580	-	-	-	-	-	-	22	92	139	167	70	39	-	-	73
\$7,500 to \$9,999.....	294	253	-	-	-	-	-	-	-	10	40	42	60	52	-	-	41
\$10,000 to \$14,999.....	174	147	-	-	-	-	-	-	-	-	-	-	42	63	-	-	27
\$15,000 to \$19,999.....	53	40	-	-	-	-	-	-	-	-	-	-	-	30	-	-	13
\$20,000 and over.....	29	17	-	-	-	-	-	-	-	-	-	-	-	17	-	-	12
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	189,912	172,847	1,898	4,133	6,346	8,405	10,569	27,459	24,189	22,770	24,148	15,217	13,074	6,155	8,427	-	17,065
Average value.....(dollars).....	3,917	3,826	626	1,111	1,605	2,060	2,552	3,251	4,196	5,096	6,356	8,120	10,850	15,700	23,194	-	5,170
Debt on first & jr. mtgs.....(thous.).....	84,506	77,277	1,052	2,110	3,053	3,989	5,085	12,823	11,258	10,462	10,692	6,485	5,273	2,332	2,662	-	7,229
Percent of value of property.....	44.5	44.7	55.4	51.1	48.1	47.5	48.1	46.7	46.5	44.3	42.6	40.3	37.9	31.4	31.4	-	42.4
Average debt.....(dollars).....	1,743	1,711	847	567	772	978	1,228	1,518	1,953	2,342	2,815	3,461	4,376	5,949	8,843	-	2,190
Debt on first mtgs.....(thousands).....	82,689	75,713	1,043	2,093	3,019	3,933	5,016	12,580	11,080	10,218	10,459	6,328	5,157	2,288	2,597	-	6,976
Percent of value of property.....	43.5	43.8	55.0	50.6	47.6	46.8	47.5	45.8	45.6	44.9	43.3	41.6	39.4	36.4	30.6	-	40.9
Average debt.....(dollars).....	1,706	1,676	844	563	764	964	1,211	1,489	1,913	2,287	2,758	3,377	4,280	5,710	8,629	-	2,113

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	51,790	50,221	4,481	10,887	5,189	5,698	213	357	2,029	29,615	2,639	1,569
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	49,062	48,538	4,241	10,656	5,076	5,580	207	346	2,029	28,604	2,455	524
Average interest rate (percent)	5.57	5.57	5.68	5.64	5.71	5.58	5.60	5.67	4.50	5.64	5.11	5.63
Reporting debt and value	48,478	47,573	4,127	10,408	4,985	5,423	198	340	1,906	28,167	2,427	905
Percent distribution	-	100.0	8.7	21.9	10.5	11.4	0.4	0.7	4.0	59.2	5.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	48,478	47,573	4,127	10,408	4,985	5,423	198	340	1,906	28,167	2,427	905
First mortgage only	6,458	6,360	472	1,578	831	747	31	68	284	3,547	380	98
First and junior mortgage	1,917	1,817	138	480	209	271	12	15	51	1,061	60	100
With first mortgage; not reporting on junior mortgage	40,103	39,396	3,517	8,350	3,945	4,405	155	257	1,571	23,559	1,987	707
1-family properties	45,177	44,343	3,856	9,660	4,660	5,000	182	321	1,773	26,247	2,304	834
First mortgage only	6,060	5,968	442	1,477	782	695	30	56	263	3,329	361	92
First and junior mortgage	1,725	1,638	127	430	191	239	9	15	44	956	57	87
With first mortgage; not reporting on junior mortgage	37,392	36,737	3,287	7,753	3,687	4,066	143	240	1,466	21,962	1,886	655
2- to 4-family properties	3,301	3,230	271	748	325	423	16	19	133	1,920	123	71
First mortgage only	398	392	30	101	49	52	1	2	21	218	19	6
First and junior mortgage	192	179	11	50	18	32	3	-	7	105	8	13
With first mortgage; not reporting on junior mortgage	2,711	2,659	230	597	258	339	12	17	105	1,597	101	52
RELATION OF DEBT TO VALUE												
1- to 4-family properties	48,478	47,573	4,127	10,408	4,985	5,423	198	340	1,906	28,167	2,427	905
Value of property (dollars)	189,911,700	186,373,200	17,435,300	49,104,000	23,232,700	25,871,300	1,461,400	1,677,100	8,199,700	98,930,100	9,565,600	3,538,500
Average value (dollars)	3,917	3,918	4,225	4,718	4,661	4,771	7,381	4,933	4,302	3,612	3,941	3,910
Debt on first and junior mortgages (dollars)	84,505,700	82,854,500	7,597,300	21,423,800	10,280,800	11,193,000	660,300	799,000	4,332,700	43,555,400	4,486,000	1,651,200
Percent of value of property	44.5	44.5	43.6	43.6	44.0	43.3	45.2	47.6	52.9	44.0	46.9	46.7
Average debt (dollars)	1,743	1,742	1,841	2,058	2,052	2,064	3,335	2,350	2,273	1,546	1,848	1,325
Debt on first mortgages (dollars)	82,688,800	81,132,600	7,469,200	20,952,200	10,002,700	10,949,500	647,000	781,000	4,285,200	42,579,100	4,418,900	1,556,200
Percent distribution	-	100.0	9.2	25.8	12.3	13.5	0.8	1.0	5.3	52.5	5.4	-
Percent of value of property	43.5	43.5	42.8	42.7	43.1	42.3	44.3	46.6	52.3	43.0	46.2	44.0
Average debt (dollars)	1,706	1,705	1,810	2,013	2,007	2,019	3,268	2,297	2,248	1,512	1,821	1,720
1-family properties	45,177	44,343	3,856	9,660	4,660	5,000	182	321	1,773	26,247	2,304	834
Value of property (dollars)	172,847,000	169,707,400	15,969,400	44,578,600	21,282,600	23,296,200	1,309,100	1,554,100	7,435,600	89,894,800	8,945,600	3,139,600
Average value (dollars)	3,826	3,827	4,147	4,615	4,567	4,659	7,193	4,841	4,194	3,425	3,883	3,765
Debt on first and junior mortgages (dollars)	77,276,500	75,808,000	6,997,600	19,651,500	9,458,000	10,193,500	597,700	755,300	3,962,700	39,628,600	4,214,600	1,468,500
Percent of value of property	44.7	44.7	43.8	44.1	44.4	43.8	45.7	48.6	53.3	44.1	47.1	46.8
Average debt (dollars)	1,711	1,710	1,815	2,034	2,030	2,039	3,284	2,353	2,235	1,510	1,829	1,761
Debt on first mortgages (dollars)	75,713,100	74,322,600	6,885,400	19,240,800	9,249,600	9,991,200	588,400	737,300	3,929,300	38,791,300	4,150,100	1,390,500
Percent of value of property	43.8	43.8	43.1	43.2	43.5	42.9	44.9	47.4	52.8	43.2	46.4	44.3
Average debt (dollars)	1,676	1,676	1,766	1,992	1,985	1,998	3,233	2,297	2,216	1,478	1,801	1,667
2- to 4-family properties	3,301	3,230	271	748	325	423	16	19	133	1,920	123	71
Value of property (dollars)	17,064,700	16,665,800	1,445,900	4,525,200	1,950,100	2,575,100	152,300	123,000	764,100	9,025,300	620,000	398,900
Average value (dollars)	5,170	5,160	5,335	6,050	6,000	6,088	-	-	5,745	4,706	5,041	-
Debt on first and junior mortgages (dollars)	7,229,200	7,046,500	599,700	1,772,300	772,800	999,500	62,600	43,700	370,000	3,925,800	271,400	182,700
Percent of value of property	42.4	42.3	41.5	39.2	39.6	38.8	-	-	48.4	43.5	43.8	-
Average debt (dollars)	2,190	2,182	2,213	2,369	2,378	2,363	-	-	2,782	2,045	2,207	-
Debt on first mortgages (dollars)	6,975,700	6,810,000	583,800	1,711,400	753,100	958,300	58,600	43,700	355,900	3,787,800	268,800	165,700
Percent of value of property	40.9	40.9	40.4	37.8	38.6	37.2	-	-	46.6	41.9	43.4	-
Average debt (dollars)	2,113	2,108	2,154	2,288	2,317	2,265	-	-	2,676	1,973	2,185	-

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	48,264	46,812	4,195	10,101	4,854	5,247	196	336	1,890	27,590	2,504	1,452
RACE OF OCCUPANTS												
White	48,053	46,610	4,183	10,060	4,834	5,226	195	336	1,871	27,467	2,498	1,443
Negro	175	167	10	32	14	18	-	-	16	104	5	8
Other nonwhite	36	35	2	9	6	3	1	-	3	19	1	1
YEAR BUILT												
Reporting year built	45,889	44,563	4,015	9,639	4,666	4,973	191	331	1,816	26,194	2,377	1,326
1930 to 1940	12,057	11,765	1,520	2,644	1,349	1,295	73	127	494	6,056	851	292
1920 to 1929	9,966	9,746	879	2,353	1,017	1,336	64	80	563	5,238	569	220
1910 to 1919	4,355	4,249	379	997	427	570	29	29	180	2,464	198	108
1900 to 1909	3,967	3,840	299	784	365	399	15	24	134	2,424	160	127
1880 to 1899	6,389	6,169	396	1,232	614	618	9	29	206	4,080	217	220
1879 or earlier	9,155	8,794	542	1,629	874	755	18	42	239	5,932	392	361

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.....	48,264	46,812	4,195	10,101	4,854	5,247	196	336	1,890	27,590	2,504	1,452
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	45,419	44,580	3,920	9,686	4,665	5,021	182	321	1,761	26,372	2,318	639
Under \$500.....	7,357	7,189	459	1,149	633	516	9	43	91	5,120	318	168
\$500 to \$999.....	9,085	8,909	725	1,695	827	868	22	43	241	5,772	411	176
\$1,000 to \$1,499.....	7,980	7,833	728	1,548	760	788	20	58	287	4,780	412	147
\$1,500 to \$1,999.....	5,384	5,297	531	1,123	517	606	15	28	275	3,001	324	87
\$2,000 to \$2,499.....	4,981	4,909	453	1,153	529	624	24	39	263	2,713	264	72
\$2,500 to \$2,999.....	3,124	3,078	300	789	358	431	12	28	167	1,598	184	46
\$3,000 to \$3,999.....	4,048	3,971	413	1,127	479	648	23	34	233	1,917	224	77
\$4,000 to \$4,999.....	1,718	1,686	155	537	254	283	20	15	121	742	96	32
\$5,000 to \$5,999.....	834	823	77	268	143	125	13	13	50	368	34	11
\$6,000 to \$7,499.....	485	475	50	147	73	74	8	9	29	206	24	10
\$7,500 to \$9,999.....	236	227	17	85	52	33	11	3	16	81	14	9
\$10,000 to \$14,999.....	134	133	8	49	29	20	3	5	7	53	8	1
\$15,000 to \$19,999.....	37	35	3	11	7	4	2	2	1	12	3	2
\$20,000 and over.....	16	15	1	5	4	1	-	1	-	6	2	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	45,710	45,227	3,965	9,890	4,749	5,141	190	325	1,890	26,639	2,328	483
Under 4.0%.....	863	858	34	52	26	26	1	5	-	312	454	5
4.0% to 4.4%.....	1,150	1,132	41	84	52	32	1	6	-	940	60	18
4.5% to 4.9%.....	8	8	1	2	-	2	1	-	-	2	2	-
5.0% to 5.4%.....	2,313	2,306	74	92	55	37	5	6	1,890	180	59	7
5.5% to 5.9%.....	5	5	1	-	-	-	-	-	-	2	2	-
6.0% to 6.4%.....	10,265	10,157	899	2,452	970	1,482	56	60	-	6,171	519	108
6.5% to 6.9%.....	44	44	11	21	17	4	-	-	-	9	3	-
7.0% to 7.4%.....	2,289	2,260	209	1,384	350	984	14	27	-	577	99	29
7.5% to 7.9%.....	8	6	1	3	-	3	-	1	-	1	-	2
8.0% and over.....	28,651	28,338	2,673	5,823	3,267	2,556	112	219	-	18,390	1,121	313
Average interest rate..... (percent)	5.57	5.57	5.68	5.64	5.71	5.58	5.59	5.67	4.50	5.64	5.09	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	26,578	26,272	3,890	5,881	2,866	2,715	132	237	1,712	12,945	1,775	306
Real estate taxes included in payment.....	3,106	3,065	337	849	447	402	27	40	503	637	672	41
Monthly.....	2,244	2,210	320	743	391	352	23	37	489	326	272	34
Quarterly.....	56	56	3	26	15	11	-	1	2	24	-	-
Semiannual.....	179	178	2	35	18	17	3	-	-	127	11	1
Annual.....	163	161	2	24	13	11	1	1	2	127	4	2
Other.....	404	404	7	6	1	5	-	-	2	17	372	-
Not reporting frequency of payment.....	60	56	3	15	9	6	-	1	8	16	13	4
Real estate taxes not included in payment.....	22,498	22,270	3,436	4,526	2,334	2,192	105	191	1,152	11,817	1,043	228
Monthly.....	10,910	10,811	2,974	1,891	1,018	878	53	140	1,065	4,066	622	99
Quarterly.....	1,370	1,352	32	694	317	377	8	15	10	555	38	18
Semiannual.....	5,477	5,428	62	1,416	680	736	35	18	37	3,635	225	49
Annual.....	3,779	3,739	29	378	234	144	9	11	17	3,177	118	40
Other.....	476	472	251	55	30	25	-	2	4	130	30	4
Not reporting frequency of payment.....	486	468	88	92	55	37	-	5	19	254	10	18
Not reporting tax payment requirements.....	974	937	117	206	85	121	-	6	57	491	60	37
Monthly.....	398	384	103	62	29	33	-	4	50	130	35	14
Quarterly.....	55	54	2	28	14	14	-	-	-	21	3	1
Semiannual.....	262	253	2	80	32	48	-	2	-	157	12	9
Annual.....	192	187	3	23	9	14	-	-	3	152	6	5
Other.....	20	19	2	3	1	3	-	-	-	12	2	1
Not reporting frequency of payment.....	47	40	5	10	1	9	-	-	4	19	2	7
No principal payments required.....	14,599	14,453	162	3,314	1,413	1,901	50	80	94	10,327	426	146
Monthly.....	798	786	97	149	85	64	4	8	56	425	47	12
Quarterly.....	1,259	1,247	8	760	251	509	3	6	3	437	30	12
Semiannual.....	8,913	8,832	36	2,052	855	1,197	35	56	22	5,404	227	81
Annual.....	3,078	3,050	7	255	166	89	6	5	11	2,671	95	28
Other.....	143	140	8	19	12	7	1	2	-	98	12	3
Not reporting frequency of payment.....	408	398	6	79	44	25	1	3	2	292	15	10
Not reporting principal payment requirements.....	2,351	1,447	101	315	125	190	2	7	57	854	111	904
Monthly.....	259	229	70	31	18	13	-	2	31	74	21	30
Quarterly.....	68	61	-	30	14	16	-	-	-	28	3	7
Semiannual.....	400	356	4	94	35	59	1	3	3	238	13	44
Annual.....	244	223	4	28	12	11	-	-	1	188	7	21
Other.....	70	64	6	21	17	4	1	1	1	31	3	6
Not reporting frequency of payment.....	1,310	514	17	116	29	87	-	1	21	295	64	796
No regular payments required.....	4,736	4,640	42	891	450	441	12	12	27	3,464	192	96

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											
Reporting debt.....	45,419	2,928	21,319	14,210	5,962	Reporting interest rate.....	45,710	3,000	21,801	14,385	6,524
Under \$500.....	7,357	242	3,984	1,670	1,461	Under 4.0%.....	863	404	263	123	73
\$500 to \$999.....	9,085	349	4,610	2,642	1,484	4.0%.....	1,150	48	578	327	197
\$1,000 to \$1,499.....	7,980	363	3,741	2,659	1,217	4.1% to 4.4%.....	8	2	5	-	1
\$1,500 to \$1,999.....	5,384	357	2,554	1,755	718	4.5%.....	2,313	570	1,375	183	165
\$2,000 to \$2,499.....	4,981	359	2,145	1,814	663	4.6% to 4.9%.....	5	2	2	1	-
						5.0%.....	10,265	715	5,061	3,054	1,435
\$2,500 to \$2,999.....	3,124	269	1,358	1,094	403	5.1% to 5.4%.....	44	19	4	7	-
\$3,000 to \$3,999.....	4,048	500	1,646	1,345	557	5.5%.....	2,289	169	840	1,005	275
\$4,000 to \$4,999.....	1,718	274	675	544	225	5.6% to 5.9%.....	8	1	5	1	-
\$5,000 to \$5,999.....	834	119	293	332	90	6.0%.....	28,651	1,064	13,599	9,653	4,335
\$6,000 to \$7,499.....	485	54	175	175	81	6.1% to 6.4%.....	6	-	4	1	1
						6.5%.....	27	3	15	6	3
\$7,500 to \$9,999.....	236	29	88	93	26	6.6% to 6.9%.....	1	-	1	-	-
\$10,000 to \$14,999.....	134	10	33	62	29	7.0%.....	20	3	12	4	1
\$15,000 to \$19,999.....	37	3	14	-	6	7.1% to 7.4%.....	2	-	1	-	1
\$20,000 and over.....	16	-	3	11	2	7.5%.....	3	-	2	1	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	55	5	23	18	9
						Average interest rate — (percent).....	5.57	5.01	5.57	5.67	5.63

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	32,814	19,529	2,099	16,833	597	13,285
Total first mortgage outstanding debt.....(dollars)	57,101,200	32,794,500	5,539,500	26,356,800	898,200	24,306,700
Total annual mortgage payment.....(dollars)	6,347,681	4,914,052	765,187	4,009,469	139,396	1,433,629
Average first mortgage outstanding debt.....(dollars)	1,740	1,679	2,639	1,566	1,505	1,830
Average value of property.....(dollars)	3,950	3,656	4,602	3,546	3,453	4,382
Average annual estimated rental value.....(dollars)	369	347	428	338	334	400
Average annual mortgage payment.....(dollars)	193	252	365	238	233	108
Percent which annual mortgage payment represents of—						
First mortgage debt	11.1	15.0	13.8	15.2	15.5	5.9
Value of property	4.9	6.9	7.9	6.7	6.8	2.5
Estimated annual rental value	52.5	72.5	85.1	70.6	70.0	26.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	11,968	11,252	1,867	9,104	281	716
Average first mortgage outstanding debt.....(dollars)	1,862	1,867	2,797	1,687	1,528	1,789
Average value of property.....(dollars)	3,724	3,733	4,774	3,533	3,293	3,589
Average annual estimated rental value.....(dollars)	357	358	445	341	327	342
Average annual mortgage payment.....(dollars)	295	304	387	287	301	154
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	16.3	13.8	17.0	19.7	8.6
Value of property	7.9	8.1	8.1	8.1	9.2	4.3
Estimated annual rental value	82.5	84.8	87.1	84.0	92.1	44.9
Monthly mortgage payment—						
Under \$10	1,322	932	52	846	34	390
\$10 to \$14	2,136	1,997	142	1,802	53	139
\$15 to \$19	1,731	1,654	157	1,456	41	77
\$20 to \$24	1,821	1,787	213	1,532	42	34
\$25 to \$29	1,703	1,673	286	1,343	44	30
\$30 to \$39	1,782	1,755	540	1,171	44	27
\$40 to \$49	701	689	256	424	9	12
\$50 to \$59	390	386	118	260	8	4
\$60 to \$74	173	172	57	115	—	1
\$75 to \$99	100	99	25	73	1	1
\$100 and over	109	108	21	82	5	1
Average monthly mortgage payment.....(dollars)	24.56	25.31	32.28	23.89	25.12	12.80
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	20,846	8,277	232	7,729	316	12,569
Average first mortgage outstanding debt.....(dollars)	1,670	1,424	1,369	1,423	1,484	1,832
Average value of property.....(dollars)	4,079	3,551	3,217	3,559	3,596	4,427
Average annual estimated rental value.....(dollars)	375	332	295	333	339	404
Average annual mortgage payment.....(dollars)	135	181	181	181	173	105
Percent which annual mortgage payment represents of—						
First mortgage debt	8.1	12.7	13.2	12.7	11.7	5.7
Value of property	3.3	5.1	5.6	5.1	4.8	2.4
Estimated annual rental value	36.0	54.4	61.4	54.4	51.0	26.1

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 ALBANY: 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	40,448	37,976	11,787	31.0	26,189	2,363	109	10,923	5,893	54.0	5,030
1930: Private families reporting tenure	-	33,508	12,538	37.4	20,970	-	-	-	-	-	-
1920: All families reporting tenure	-	27,584	7,911	28.7	19,673	-	-	7,663	3,324	43.3	4,339
Dwelling units: 1940	40,448	37,976	11,787	31.0	26,189	2,363	109	10,923	5,893	54.0	5,030
COLOR OF OCCUPANTS											
White	-	37,057	11,705	31.6	25,352	-	-	10,855	5,852	53.9	5,003
Nonwhite	-	919	82	8.9	837	-	-	68	41	-	27
TYPE OF STRUCTURE											
1-family	10,496	10,040	6,840	68.1	3,200	425	31	6,594	3,609	54.7	2,985
Other	29,952	27,936	4,947	17.7	22,989	1,938	78	4,329	2,284	52.6	2,045
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	10,290	9,890	6,739	68.1	3,151	373	27	6,548	3,582	54.7	2,966
Under \$5	25	23	21	-	2	1	1	18	2	-	16
\$5 to \$9	56	44	19	-	25	12	-	18	6	-	12
\$10 to \$14	239	213	87	40.8	126	25	1	77	19	-	58
\$15 to \$19	439	415	151	36.4	264	20	4	134	40	29.9	94
\$20 to \$24	615	583	304	52.1	279	31	1	286	88	30.8	198
\$25 to \$29	583	560	261	46.6	299	22	1	246	92	37.4	154
\$30 to \$39	1,111	1,066	602	56.5	464	44	1	580	260	44.8	320
\$40 to \$49	1,422	1,379	901	65.3	478	41	2	880	461	52.4	419
\$50 to \$59	1,734	1,689	1,186	70.2	503	43	2	1,156	705	61.0	451
\$60 to \$74	1,798	1,733	1,331	76.8	402	60	5	1,311	828	63.2	488
\$75 to \$99	1,265	1,229	1,006	81.9	223	32	4	986	630	63.9	356
\$100 and over	1,003	956	870	91.0	86	42	5	856	451	52.7	405
Median monthly rent (dollars)	53.28	53.42	58.13	-	41.94	47.18	-	58.45	61.64	-	54.20

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 ALBANY: 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.....	5,893	3,610	7	23	30	52	61	189	291	429	895	980	483	104	64	2	2,288
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	5,741	3,526	7	22	29	52	59	184	279	415	876	966	473	103	60	1	2,215
Average interest rate.....(%).....	5.33	5.29	-	-	-	-	-	5.53	5.35	5.41	5.33	5.22	5.15	5.11	-	-	5.89
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	5,800	3,560	7	23	29	52	60	186	283	423	882	972	477	104	60	2	2,240
Building and loan association.....	283	200	2	1	4	6	8	21	25	42	46	36	7	1	1	-	83
Commercial bank.....	398	263	1	1	1	3	2	5	17	24	61	67	47	20	14	-	135
Savings bank.....	3,410	1,999	1	10	14	24	18	86	142	231	491	578	308	61	32	2	1,412
Life insurance company.....	59	54	-	1	-	-	-	1	3	5	11	21	10	2	-	-	5
Mortgage company.....	49	36	-	3	1	4	1	1	2	3	9	10	2	-	-	-	13
Home Owners' Loan Corporation.....	315	201	1	1	2	-	6	11	23	24	53	58	19	2	1	-	114
Individual.....	1,084	659	2	6	6	12	21	54	54	79	185	158	59	12	11	-	425
Other.....	202	149	-	-	1	3	4	7	17	15	26	44	25	6	1	-	53
Reporting debt and value.....	5,505	3,389	7	21	25	48	56	185	264	399	847	917	459	103	58	-	2,116
JUNIOR MORTGAGE																	
First mortgage only.....	524	425	1	2	-	3	9	44	50	64	116	97	36	3	-	-	99
First and junior mortgage.....	167	81	-	1	-	2	2	7	7	13	14	21	11	1	2	-	86
With 1st mtg.; not rptg. on junior.....	4,814	2,863	6	18	25	43	45	134	207	322	717	799	412	99	56	-	1,931
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	376	195	7	15	14	14	16	37	16	22	30	17	7	-	-	-	181
\$1,000 to \$1,499.....	394	210	-	5	3	20	21	28	37	35	35	16	9	-	-	-	184
\$1,500 to \$1,999.....	392	214	-	1	6	10	10	36	30	37	50	21	12	1	-	-	178
\$2,000 to \$2,499.....	543	288	-	-	2	2	7	32	43	57	80	50	11	2	2	-	255
\$2,500 to \$2,999.....	413	266	-	-	-	2	2	30	43	53	74	52	9	1	-	-	147
\$3,000 to \$3,999.....	941	534	-	-	-	-	-	21	65	109	205	186	44	3	1	-	307
\$4,000 to \$4,999.....	864	623	-	-	-	-	-	1	24	59	211	250	67	11	-	-	241
\$5,000 to \$5,999.....	613	429	-	-	-	-	-	-	6	20	127	160	95	12	9	-	184
\$6,000 to \$7,499.....	499	291	-	-	-	-	-	-	-	31	126	105	20	3	-	-	208
\$7,500 to \$9,999.....	319	164	-	-	-	-	-	-	-	-	4	39	74	11	-	-	155
\$10,000 to \$14,999.....	107	56	-	-	-	-	-	-	-	-	-	-	26	12	18	-	51
\$15,000 to \$19,999.....	26	14	-	-	-	-	-	-	-	-	-	-	-	5	9	-	12
\$20,000 and over.....	18	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	13
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	40,974	25,402	5	24	40	98	142	601	1,125	2,074	5,494	7,567	5,103	1,641	1,487	-	15,572
Average value.....(dollars).....	7,443	7,495	-	-	-	-	-	3,250	4,263	5,198	6,487	8,252	11,118	15,933	-	-	7,359
Debt on first and jr. mtgs.(thous.).....	21,590	13,229	3	15	24	55	68	327	648	1,130	2,990	3,961	2,579	782	647	-	8,362
Percent of value of property.....	52.7	52.1	-	-	-	-	-	54.4	57.6	54.5	54.4	52.3	50.5	47.7	-	-	53.7
Average debt.....(dollars).....	3,922	3,903	-	-	-	-	-	1,769	2,454	2,881	3,530	4,320	5,618	7,595	-	-	3,952
Debt on first mtgs.....(thousands).....	21,404	13,149	3	15	24	54	67	323	641	1,123	2,977	3,943	2,559	780	638	-	8,255
Percent of value of property.....	52.2	51.8	-	-	-	-	-	53.8	57.0	54.2	54.2	52.1	50.1	47.5	-	-	53.0
Average debt.....(dollars).....	3,888	3,880	-	-	-	-	-	1,748	2,429	2,815	3,515	4,300	5,575	7,571	-	-	3,901

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 ALBANY: 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	5,893	5,800	283	3,808	398	3,410	59	49	315	1,084	202	93
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,741	5,698	279	3,752	395	3,357	59	47	315	1,052	194	43
Average interest rate (percent)	5.33	5.33	5.55	5.36	5.18	5.38	-	-	4.50	5.45	5.23	-
Reporting debt and value	5,505	5,453	279	3,555	367	3,188	55	46	293	1,086	189	52
Percent distribution	-	100.0	5.1	65.2	6.7	58.5	1.0	0.8	5.4	19.0	3.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	5,505	5,453	279	3,555	367	3,188	55	46	293	1,086	189	52
First mortgage only	524	518	22	354	30	324	1	1	33	97	10	6
First and junior mortgage	167	166	10	104	12	92	1	1	10	34	6	1
With first mortgage; not reporting on junior mortgage	4,814	4,769	247	3,097	325	2,772	53	44	250	905	173	45
1-family properties	3,389	3,361	197	2,123	236	1,887	50	34	189	626	142	28
First mortgage only	425	421	21	286	29	257	1	-	27	79	7	4
First and junior mortgage	81	81	7	50	6	44	1	1	7	13	2	-
With first mortgage; not reporting on junior mortgage	2,883	2,859	169	1,787	201	1,586	48	33	155	534	133	24
2- to 4-family properties	2,116	2,092	82	1,432	131	1,301	5	12	104	410	47	24
First mortgage only	99	97	1	68	1	67	-	1	6	18	3	2
First and junior mortgage	86	85	3	54	6	48	-	-	3	21	4	1
With first mortgage; not reporting on junior mortgage	1,981	1,910	78	1,310	124	1,186	5	11	95	371	40	21
RELATION OF DEBT TO VALUE												
1- to 4-family properties	5,505	5,453	279	3,555	367	3,188	55	46	293	1,086	189	52
Value of property (dollars)	40,973,700	40,617,700	1,675,500	27,953,900	3,248,000	24,705,900	480,900	241,300	2,019,100	6,838,700	1,408,300	356,000
Average value (dollars)	7,443	7,449	6,005	7,863	8,850	7,750	-	-	6,891	6,601	7,451	-
Debt on first and junior mortgages (dollars)	21,590,400	21,414,600	829,800	14,688,100	1,756,000	12,932,100	288,700	118,700	1,236,100	3,459,600	793,600	175,800
Percent of value of property	52.7	52.7	49.5	52.5	54.1	52.3	-	-	61.2	50.6	56.4	-
Average debt (dollars)	3,922	3,927	2,974	4,132	4,785	4,056	-	-	4,213	3,339	4,199	-
Debt on first mortgages (dollars)	21,404,400	21,229,000	822,200	14,567,400	1,747,800	12,819,600	286,200	117,300	1,227,800	3,417,300	790,800	175,400
Percent distribution	-	100.0	3.9	68.6	8.2	60.4	1.3	0.5	5.8	16.1	3.7	-
Percent of value of property	52.2	52.3	49.1	52.1	53.8	51.9	-	-	60.8	50.0	56.2	-
Average debt (dollars)	3,888	3,893	2,947	4,098	4,762	4,021	-	-	4,190	3,299	4,184	-
1-family properties	3,389	3,361	197	2,123	236	1,887	50	34	189	626	142	28
Value of property (dollars)	25,402,000	25,219,700	1,113,500	16,829,700	2,195,200	14,634,500	413,300	188,600	1,281,200	4,316,700	1,076,700	182,300
Average value (dollars)	7,495	7,504	5,652	7,927	9,302	7,755	-	-	6,779	6,896	7,582	-
Debt on first and junior mortgages (dollars)	13,228,800	13,130,400	578,200	8,587,400	1,152,500	7,434,900	247,200	99,400	791,900	2,195,100	631,200	98,400
Percent of value of property	52.1	52.1	51.9	51.0	52.5	50.8	-	-	61.8	50.9	58.6	-
Average debt (dollars)	3,903	3,907	2,955	4,045	4,883	3,940	-	-	4,190	3,507	4,445	-
Debt on first mortgages (dollars)	13,149,000	13,050,600	572,700	8,539,400	1,149,000	7,390,400	244,700	98,000	787,700	2,177,000	631,100	98,400
Percent of value of property	51.8	51.7	51.4	50.7	52.3	50.5	-	-	61.5	50.4	58.6	-
Average debt (dollars)	3,880	3,883	2,907	4,022	4,869	3,916	-	-	4,168	3,478	4,444	-
2- to 4-family properties	2,116	2,092	82	1,432	131	1,301	5	12	104	410	47	24
Value of property (dollars)	15,571,700	15,398,000	562,000	11,124,200	1,052,800	10,071,400	67,600	52,700	737,900	2,522,000	331,600	173,700
Average value (dollars)	7,353	7,350	-	7,768	8,037	7,741	-	-	7,095	6,151	-	-
Debt on first and junior mortgages (dollars)	8,361,600	8,284,200	251,600	6,100,700	603,500	5,497,200	41,500	19,300	444,300	1,264,500	162,400	77,400
Percent of value of property	53.7	53.8	-	54.8	57.3	54.6	-	-	60.2	50.1	-	-
Average debt (dollars)	3,952	3,960	-	4,260	4,607	4,225	-	-	4,271	3,084	-	-
Debt on first mortgages (dollars)	8,255,400	8,178,400	249,500	6,028,000	598,800	5,429,200	41,500	19,300	440,100	1,240,300	159,700	77,000
Percent of value of property	53.0	53.1	-	54.2	56.9	53.9	-	-	59.6	49.2	-	-
Average debt (dollars)	3,901	3,909	-	4,209	4,571	4,173	-	-	4,232	3,025	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF ALBANY: 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	3,610	3,560	200	2,261	263	1,998	54	36	201	659	149	50
RACE OF OCCUPANTS												
White	3,589	3,539	199	2,249	263	1,986	54	35	200	655	147	50
Negro	21	21	1	12	-	12	-	1	1	4	2	-
Other nonwhite	-	-	-	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	3,550	3,504	196	2,220	259	1,961	54	36	196	654	148	45
1930 to 1940	913	904	78	457	112	345	42	17	47	177	91	14
1920 to 1929	1,450	1,445	48	1,053	78	975	7	6	89	220	27	15
1910 to 1919	475	466	30	306	82	224	2	-	27	90	11	10
1900 to 1909	164	164	10	95	9	86	1	1	8	42	7	-
1880 to 1899	294	291	21	178	15	163	2	4	12	74	5	3
1879 or earlier	233	234	19	136	13	123	-	8	13	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 ALBANY: 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.....	3,610	3,560	200	2,261	263	1,998	54	36	201	659	149	50
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	3,389	3,361	197	2,123	236	1,887	50	34	189	626	142	28
Under \$500.....	74	71	8	41	3	38	-	2	2	16	2	3
\$500 to \$999.....	127	126	17	65	4	61	-	2	4	34	4	1
\$1,000 to \$1,499.....	209	208	21	108	8	100	1	8	10	50	10	1
\$1,500 to \$1,999.....	212	208	19	133	10	123	1	-	7	42	6	4
\$2,000 to \$2,499.....	291	289	17	173	11	162	2	1	13	74	9	2
\$2,500 to \$2,999.....	289	288	17	179	14	165	4	3	14	43	8	1
\$3,000 to \$3,999.....	638	633	39	376	32	344	9	8	40	140	21	5
\$4,000 to \$4,999.....	622	620	28	424	55	369	7	7	41	89	24	2
\$5,000 to \$5,999.....	423	419	24	265	33	232	14	2	26	63	25	4
\$6,000 to \$7,499.....	290	287	4	201	35	166	6	1	15	42	18	3
\$7,500 to \$9,999.....	161	159	3	109	19	90	5	-	12	21	9	2
\$10,000 to \$14,999.....	54	54	-	35	8	27	1	-	5	9	4	-
\$15,000 to \$19,999.....	14	14	-	11	2	9	-	-	-	1	2	-
\$20,000 and over.....	5	5	-	3	2	1	-	-	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,526	3,508	197	2,236	262	1,974	54	35	201	640	145	18
Under 4.0%.....	25	25	-	12	2	10	-	-	-	9	4	-
4.0%.....	81	81	1	50	21	29	1	-	-	24	5	-
4.1% to 4.4%.....	1	1	-	1	1	-	-	-	-	-	-	-
4.5%.....	286	285	4	49	17	32	6	-	201	18	7	1
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,740	1,735	79	1,244	153	1,091	33	24	-	270	85	5
5.1% to 5.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
5.5%.....	190	188	17	132	11	121	6	-	-	20	13	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,195	1,185	95	746	57	689	8	11	-	295	30	10
6.1% to 6.4%.....	2	2	-	1	-	1	-	-	-	1	-	-
6.5%.....	1	1	-	-	-	-	-	-	-	1	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	-	-	-	-	-	-	-	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	3	3	1	1	-	1	-	-	-	1	-	-
Average interest rate..... (percent).....	5.29	5.29	5.53	5.32	5.11	5.35	-	-	4.50	5.41	5.14	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,190	2,179	165	1,357	179	1,178	47	28	181	281	120	11
Real estate taxes included in payment.....	468	466	40	241	44	197	8	15	83	28	51	2
Monthly.....	397	395	38	194	38	156	8	15	79	14	47	2
Quarterly.....	12	12	-	8	1	7	-	-	-	3	1	-
Semiannual.....	43	43	1	29	4	25	-	-	3	8	2	-
Annual.....	7	7	-	4	-	4	-	-	-	2	1	-
Other.....	4	4	1	3	-	3	-	-	-	-	-	-
Not reporting frequency of payment.....	5	5	-	3	1	2	-	-	1	1	-	-
Real estate taxes not included in payment.....	1,706	1,698	124	1,105	132	973	38	13	98	252	68	8
Monthly.....	543	538	104	213	23	190	26	10	91	56	38	5
Quarterly.....	235	233	1	193	31	162	6	-	-	24	8	2
Semiannual.....	836	835	12	640	75	565	5	2	5	155	15	1
Annual.....	69	69	1	47	2	45	1	-	1	13	6	-
Other.....	10	10	4	4	-	4	-	-	-	1	1	-
Not reporting frequency of payment.....	13	13	2	8	1	7	-	-	1	2	-	-
Not reporting tax payment requirements.....	16	15	1	11	3	8	1	-	-	1	1	1
Monthly.....	2	2	1	-	-	-	-	-	-	-	1	-
Quarterly.....	6	6	-	5	-	5	1	-	-	-	-	-
Semiannual.....	8	7	-	6	3	3	-	-	-	1	-	1
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-	-
No principal payments required.....	1,152	1,145	30	761	68	693	5	7	17	302	23	7
Monthly.....	124	124	22	60	5	55	-	-	13	24	5	-
Quarterly.....	153	153	1	111	7	104	-	2	2	35	2	-
Semiannual.....	811	806	6	551	54	497	5	3	2	224	15	5
Annual.....	49	49	1	31	2	29	-	1	-	15	1	-
Other.....	5	5	-	3	-	3	-	-	-	2	-	-
Not reporting frequency of payment.....	10	8	-	5	-	5	-	1	-	2	-	2
Not reporting principal payment requirements.....	71	44	3	29	4	25	-	-	1	8	3	27
Monthly.....	6	4	1	1	-	1	-	-	1	-	1	2
Quarterly.....	5	4	-	4	1	3	-	-	-	-	-	1
Semiannual.....	19	18	-	11	3	8	-	-	-	5	2	1
Annual.....	1	1	1	-	-	-	-	-	-	-	-	-
Other.....	1	1	-	1	-	1	-	-	-	-	-	-
Not reporting frequency of payment.....	39	16	1	12	-	12	-	-	-	3	-	23
No regular payments required.....	197	192	2	114	12	102	2	1	2	68	3	5

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 ALBANY: 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.....	3,389	430	1,613	1,111	235	Reporting interest rate.....	3,526	461	1,691	1,139	235
Under \$500.....	74	4	29	32	9	Under 4.0%.....	25	5	12	8	-
\$500 to \$999.....	127	7	65	36	19	4.0%.....	81	8	50	17	6
\$1,000 to \$1,499.....	209	11	99	80	19	4.1% to 4.4%.....	1	-	1	-	-
\$1,500 to \$1,999.....	212	19	97	80	16	4.5%.....	236	110	142	25	9
\$2,000 to \$2,499.....	291	28	137	106	20	4.6% to 4.9%.....	-	-	-	-	-
						5.0%.....	1,740	232	893	512	103
\$2,500 to \$2,999.....	269	27	154	66	22	5.1% to 5.4%.....	1	-	-	1	-
\$3,000 to \$3,999.....	638	77	332	197	32	5.5%.....	190	14	93	65	18
\$4,000 to \$4,999.....	622	110	269	208	35	5.6% to 5.9%.....	-	-	-	-	-
\$5,000 to \$5,999.....	423	63	197	130	28	6.0%.....	1,195	92	499	506	98
\$6,000 to \$7,499.....	290	53	123	97	17	6.1% to 6.4%.....	2	-	-	2	-
						6.5%.....	1	-	-	1	-
\$7,500 to \$9,999.....	161	18	77	55	11	6.6% to 6.9%.....	-	-	-	-	-
\$10,000 to \$14,999.....	54	6	29	17	2	7.0%.....	1	-	-	-	1
\$15,000 to \$19,999.....	14	1	2	7	4	7.1% to 7.4%.....	-	-	-	-	-
\$20,000 and over.....	5	1	3	-	1	7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	3	-	1	2	-
						Average interest rate (percent).....	5.29	5.06	5.24	5.44	5.42

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 ALBANY: 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	2,740	1,663	365	1,290	8	1,077
Total first mortgage outstanding debt (dollars)	10,648,900	6,554,500	1,580,500	4,987,900	36,100	4,094,400
Total annual mortgage payment (dollars)	1,035,429	805,914	249,802	553,056	3,056	229,515
Average first mortgage outstanding debt (dollars)	3,886	3,941	4,330	3,828	-	3,802
Average value of property (dollars)	7,522	7,472	7,185	7,545	-	7,600
Average annual estimated rental value (dollars)	783	783	775	786	-	781
Average annual mortgage payment (dollars)	378	485	694	429	-	213
Percent which annual mortgage payment represents of—						
First mortgage debt	9.7	12.3	15.8	11.2	-	5.6
Value of property	5.0	6.5	9.5	5.7	-	2.8
Estimated annual rental value	48.3	61.9	88.3	54.6	-	27.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	888	775	332	443	-	113
Average first mortgage outstanding debt (dollars)	3,898	3,947	4,466	3,557	-	3,565
Average value of property (dollars)	6,744	6,817	7,224	6,511	-	6,250
Average annual estimated rental value (dollars)	716	724	783	680	-	658
Average annual mortgage payment (dollars)	587	638	723	574	-	244
Percent which annual mortgage payment represents of—						
First mortgage debt	15.1	16.2	16.2	16.1	-	6.8
Value of property	8.7	9.4	10.0	8.8	-	3.9
Estimated annual rental value	82.1	88.0	92.3	84.4	-	37.0
Monthly mortgage payment—						
Under \$10	32	6	-	6	-	26
\$10 to \$14	41	23	-	23	-	18
\$15 to \$19	60	37	9	28	-	23
\$20 to \$24	82	67	15	52	-	15
\$25 to \$29	68	60	14	46	-	8
\$30 to \$39	151	143	45	98	-	8
\$40 to \$49	152	144	84	60	-	8
\$50 to \$59	149	145	84	61	-	4
\$60 to \$74	87	86	50	36	-	1
\$75 to \$99	36	34	19	15	-	2
\$100 and over	30	30	12	18	-	-
Average monthly mortgage payment (dollars)	48.96	53.13	60.23	47.81	-	20.32
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,852	888	33	847	8	964
Average first mortgage outstanding debt (dollars)	3,881	3,937	-	3,969	-	3,829
Average value of property (dollars)	7,895	8,043	-	8,086	-	7,753
Average annual estimated rental value (dollars)	815	835	-	841	-	796
Average annual mortgage payment (dollars)	277	351	-	353	-	210
Percent which annual mortgage payment represents of—						
First mortgage debt	7.1	8.9	-	8.9	-	5.5
Value of property	3.5	4.4	-	4.4	-	2.7
Estimated annual rental value	34.1	42.0	-	42.0	-	26.3

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE ALBANY-SCHENECTADY-TROY 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.....	126,439	119,493	49,363	40.5	71,130	6,196	750	45,638	23,911	52.4	21,727
Urban.....	106,137	100,564	35,638	35.5	64,926	5,333	240	35,308	16,834	50.5	16,474
Rural-nonfarm.....	20,302	18,929	12,675	67.0	6,254	863	510	12,330	7,077	57.4	5,253
COLOR OF OCCUPANTS											
White.....	-	118,031	46,207	40.8	69,824	-	-	45,501	23,833	52.4	21,668
Nonwhite.....	-	1,462	156	10.7	1,306	-	-	137	78	56.9	59
TYPE OF STRUCTURE											
1-family.....	46,879	44,656	31,456	70.5	13,190	1,638	585	30,527	16,763	54.9	13,764
Other.....	79,560	74,837	16,897	22.6	57,940	4,558	165	15,111	7,148	47.3	7,958
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	46,100	44,016	31,075	70.6	12,941	1,535	549	30,814	16,660	55.0	13,654
Under \$5.....	111	99	79	-	20	10	2	68	9	-	59
\$5 to \$9.....	667	582	293	50.3	289	54	31	279	67	24.0	212
\$10 to \$14.....	2,347	2,047	1,028	50.2	1,019	164	136	991	292	29.5	699
\$15 to \$19.....	3,484	3,173	1,609	50.7	1,564	183	128	1,557	563	36.2	994
\$20 to \$24.....	4,361	4,129	2,489	60.3	1,640	163	69	2,416	1,063	44.0	1,353
\$25 to \$29.....	5,395	5,153	3,247	65.0	1,906	185	57	3,278	1,701	51.9	1,577
\$30 to \$39.....	9,212	8,917	6,208	69.6	2,709	254	41	6,093	3,511	57.6	2,582
\$40 to \$49.....	6,535	6,455	4,799	74.3	1,656	161	19	4,690	2,770	59.1	1,920
\$50 to \$59.....	4,979	4,823	3,763	78.0	1,060	132	24	3,668	2,306	62.9	1,362
\$60 to \$74.....	4,180	4,043	3,338	82.6	705	117	20	3,255	2,035	62.5	1,223
\$75 to \$99.....	2,628	2,563	2,225	86.8	338	55	10	2,166	1,387	64.0	779
\$100 and over.....	2,101	2,032	1,897	93.4	135	57	12	1,850	956	51.7	894
Median monthly rent.....(dollars)	36.76	37.15	40.51	-	29.99	29.83	18.62	40.51	43.56	-	36.99

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE ALBANY-SCHENECTADY-TROY 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.....	23,911	16,957	101	296	488	710	971	2,678	2,682	2,411	2,900	2,177	1,081	249	161	52	6,954
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	23,076	16,348	83	275	470	697	947	2,587	2,598	2,325	2,778	2,116	1,046	242	151	33	6,728
Average interest rate.....(%)	5.43	5.41	-	5.52	5.55	5.58	5.54	5.48	5.43	5.43	5.39	5.27	5.24	5.18	5.14	-	5.47
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	23,454	16,628	95	289	481	699	959	2,631	2,642	2,365	2,843	2,127	1,054	248	152	42	6,826
Building and loan association.....	5,763	4,191	18	92	185	244	350	885	784	616	555	299	128	21	12	3	1,572
Commercial bank.....	1,662	1,284	6	8	12	19	28	122	167	164	230	268	168	45	35	12	378
Savings bank.....	7,332	4,624	8	29	48	109	134	448	638	676	981	879	476	116	68	14	2,708
Life insurance company.....	108	95	-	1	-	2	-	1	6	9	18	33	19	6	-	-	13
Mortgage company.....	134	107	2	4	4	6	7	19	12	9	27	14	3	-	-	-	27
Home Owners' Loan Corporation.....	1,665	1,193	6	14	33	50	94	244	225	180	191	108	36	6	4	2	472
Individual.....	5,892	4,366	42	125	182	242	304	796	694	598	712	426	173	34	25	11	1,465
Other.....	958	768	13	16	16	27	42	114	116	114	129	100	53	20	8	-	190
Reporting debt and value.....	22,637	16,149	88	268	459	669	932	2,589	2,565	2,302	2,790	2,065	1,037	240	145	-	6,488
JUNIOR MORTGAGE																	
First mortgage only.....	2,277	1,761	5	17	34	70	98	276	277	287	331	233	108	18	7	-	516
First and junior mortgage.....	883	598	1	6	6	19	35	126	94	72	105	78	44	6	6	-	285
With 1st mtg.; not rptg. on junior.....	19,477	13,790	82	245	419	580	799	2,187	2,194	1,943	2,354	1,754	885	216	132	-	5,687
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,800	1,969	82	205	234	242	228	412	255	143	99	46	17	5	1	-	831
\$1,000 to \$1,499.....	2,681	1,880	6	51	148	186	219	444	332	232	169	67	21	3	2	-	801
\$1,500 to \$1,999.....	2,476	1,763	-	12	54	127	190	508	361	240	191	52	28	4	1	-	713
\$2,000 to \$2,499.....	2,354	2,050	-	-	23	88	158	500	455	343	303	132	37	6	5	-	904
\$2,500 to \$2,999.....	2,210	1,632	-	-	-	26	89	345	411	311	267	142	38	2	1	-	578
\$3,000 to \$3,999.....	3,970	2,968	-	-	-	-	48	327	602	681	749	409	131	15	6	-	1,002
\$4,000 to \$4,999.....	2,392	1,750	-	-	-	-	-	53	124	269	633	486	153	27	5	-	642
\$5,000 to \$5,999.....	1,371	1,007	-	-	-	-	-	-	25	69	282	389	199	23	20	-	364
\$6,000 to \$7,499.....	1,002	666	-	-	-	-	-	-	-	14	89	278	225	48	12	-	336
\$7,500 to \$9,999.....	519	322	-	-	-	-	-	-	-	-	8	64	153	72	25	-	197
\$10,000 to \$14,999.....	190	108	-	-	-	-	-	-	-	-	-	-	40	27	41	-	82
\$15,000 to \$19,999.....	45	27	-	-	-	-	-	-	-	-	-	-	-	8	19	-	18
\$20,000 and over.....	27	7	-	-	-	-	-	-	-	-	-	-	-	-	7	-	20
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	130,926	90,453	59	310	753	1,404	2,436	8,587	10,946	11,931	17,973	17,001	11,446	3,832	3,778	-	40,472
Average value.....(dollars)	5,784	5,601	-	1,156	1,640	2,098	2,613	3,317	4,267	5,183	6,442	8,233	11,038	15,965	26,052	-	6,238
Debt on first & jr. mtgs.....(thous.)	65,416	45,939	35	178	418	801	1,413	4,819	5,775	6,123	9,161	8,627	5,525	1,662	1,404	-	19,477
Percent of value of property.....	50.0	50.8	-	57.4	55.5	57.1	58.0	56.1	52.8	51.3	51.0	50.7	48.3	43.4	37.2	-	48.1
Average debt.....(dollars)	2,890	2,845	-	664	910	1,198	1,516	1,861	2,252	2,660	3,283	4,178	5,327	6,924	9,684	-	3,002
Debt on first mtgs.....(thousands)	64,542	45,367	35	176	416	791	1,396	4,741	5,711	6,056	9,046	8,586	5,440	1,650	1,384	-	19,175
Percent of value of property.....	49.3	50.2	-	56.7	55.3	56.4	57.3	55.2	52.2	50.8	50.3	50.1	47.5	43.1	36.6	-	47.4
Average debt.....(dollars)	2,851	2,809	-	656	906	1,183	1,498	1,831	2,226	2,631	3,242	4,129	5,246	6,876	9,541	-	2,955

HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE ALBANY-SCHENECTADY-TROY 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	23,911	23,454	5,763	8,994	1,662	7,332	108	134	1,665	5,832	958	457
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	23,076	22,851	5,612	8,795	1,596	7,199	107	131	1,665	5,617	924	225
Average interest rate (percent)	5.43	5.43	5.54	5.43	5.34	5.45	5.19	5.55	4.50	5.59	5.51	5.47
Reporting debt and value	22,687	22,344	5,514	8,479	1,580	6,899	103	128	1,583	5,618	919	293
Percent distribution	-	100.0	24.7	37.9	7.1	30.9	0.5	0.6	7.1	25.1	4.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	22,637	22,344	5,514	8,479	1,580	6,899	103	128	1,583	5,618	919	293
First mortgage only	2,277	2,257	495	899	250	649	5	4	163	564	127	20
First and junior mortgage	883	844	229	302	63	239	3	4	48	216	42	39
With first mortgage; not reporting on junior mortgage	19,477	19,243	4,790	7,278	1,267	6,011	95	120	1,372	4,838	750	234
1-family properties	16,149	15,944	4,039	5,610	1,220	4,390	90	103	1,146	4,216	740	205
First mortgage only	1,761	1,750	375	589	205	484	4	2	132	448	100	11
First and junior mortgage	598	568	155	192	44	148	3	4	34	148	32	30
With first mortgage; not reporting on junior mortgage	13,790	13,626	3,509	4,729	971	3,758	83	97	980	3,620	608	164
2- to 4-family properties	6,488	6,400	1,475	2,869	360	2,509	13	25	437	1,402	179	88
First mortgage only	516	507	120	210	45	165	1	2	31	116	27	9
First and junior mortgage	285	276	74	110	19	91	-	-	14	68	10	9
With first mortgage; not reporting on junior mortgage	5,687	5,617	1,281	2,549	296	2,253	12	23	392	1,218	142	70
RELATION OF DEBT TO VALUE												
1- to 4-family properties	22,637	22,344	5,514	8,479	1,580	6,899	103	128	1,583	5,618	919	293
Value of property (dollars)	130,925,600	129,157,600	25,755,200	58,942,200	11,745,000	47,197,200	879,600	614,800	8,355,600	29,057,000	5,553,000	1,768,000
Average value (dollars)	5,784	5,780	4,671	6,952	7,434	6,841	8,540	4,803	5,278	5,172	6,042	6,034
Debt on first and junior mortgages (dollars)	65,416,300	64,506,100	12,343,500	29,194,400	6,040,900	23,153,500	506,100	299,900	5,115,600	14,177,100	2,869,500	910,200
Percent of value of property	50.0	49.9	47.9	49.5	51.4	49.1	57.5	48.8	61.2	48.8	51.7	51.5
Average debt (dollars)	2,890	2,887	2,239	3,443	3,823	3,356	4,914	2,843	3,232	2,524	3,122	3,106
Debt on first mortgages (dollars)	64,541,700	63,682,200	12,167,200	28,852,400	5,968,800	22,883,600	499,700	295,800	5,084,200	13,957,800	2,825,100	859,500
Percent distribution	-	100.0	19.1	45.3	9.4	35.9	0.8	0.5	8.0	21.9	4.4	-
Percent of value of property	49.3	49.3	47.2	49.0	50.8	48.5	56.8	48.1	60.8	48.0	50.9	48.6
Average debt (dollars)	2,851	2,850	2,207	3,403	3,778	3,317	4,851	2,811	3,212	2,484	3,074	2,933
1-family properties	16,149	15,944	4,039	5,610	1,220	4,390	90	103	1,146	4,216	740	205
Value of property (dollars)	90,453,200	89,277,100	18,725,100	38,460,900	9,006,500	29,454,400	759,600	503,900	5,652,200	20,900,200	4,275,800	1,176,100
Average value (dollars)	5,601	5,599	4,636	6,856	7,382	6,709	8,540	4,892	4,932	4,957	5,777	5,737
Debt on first and junior mortgages (dollars)	45,939,400	45,279,900	9,121,600	19,186,100	4,647,700	14,538,400	442,200	258,700	3,475,600	10,428,500	2,367,200	659,500
Percent of value of property	50.8	50.7	48.7	49.9	51.6	49.4	51.3	41.8	61.5	49.9	55.4	56.1
Average debt (dollars)	2,845	2,840	2,258	3,420	3,810	3,312	4,914	2,843	3,033	2,474	3,199	3,217
Debt on first mortgages (dollars)	45,366,800	44,748,300	9,005,300	18,980,800	4,596,300	14,384,500	435,800	254,600	3,459,300	10,275,700	2,336,800	618,500
Percent of value of property	50.2	50.1	48.1	49.4	51.0	48.8	50.5	41.2	61.2	49.2	54.7	52.6
Average debt (dollars)	2,809	2,807	2,230	3,388	3,767	3,277	4,851	2,811	3,019	2,437	3,158	3,017
2- to 4-family properties	6,488	6,400	1,475	2,869	360	2,509	13	25	437	1,402	179	88
Value of property (dollars)	40,472,400	39,880,500	7,030,100	20,481,300	2,738,500	17,742,800	120,000	110,900	2,703,600	8,156,800	1,277,800	591,900
Average value (dollars)	6,238	6,231	4,766	7,139	7,607	7,072	9,200	4,400	6,187	5,818	7,139	-
Debt on first and junior mortgages (dollars)	19,475,900	19,226,200	3,221,900	10,008,300	1,393,200	8,615,100	63,900	41,200	1,640,000	3,748,600	502,300	250,700
Percent of value of property	48.1	48.2	45.8	48.9	50.9	48.5	53.3	37.2	60.7	46.0	39.3	-
Average debt (dollars)	3,002	3,004	2,184	3,488	3,870	3,434	4,914	2,843	3,753	2,674	2,806	-
Debt on first mortgages (dollars)	19,174,900	18,933,900	3,161,900	9,871,600	1,372,500	8,499,100	63,900	41,200	1,624,900	3,682,100	488,300	241,000
Percent of value of property	47.4	47.5	45.0	48.2	50.1	47.9	53.3	37.2	60.1	45.1	38.2	-
Average debt (dollars)	2,955	2,958	2,144	3,441	3,813	3,387	4,851	2,811	3,718	2,626	2,728	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE ALBANY-SCHENECTADY-TROY 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	16,957	16,628	4,191	5,908	1,284	4,624	95	107	1,193	4,366	768	329
RACE OF OCCUPANTS												
White	16,916	16,538	4,182	5,891	1,284	4,607	95	106	1,190	4,358	766	328
Negro	37	37	9	15	-	15	-	1	3	7	2	-
Other nonwhite	4	3	-	2	-	2	-	-	-	1	-	1
YEAR BUILT												
Reporting year built	16,669	16,359	4,100	5,817	1,269	4,548	94	105	1,171	4,309	763	310
1930 to 1940	4,815	4,715	1,443	1,385	507	878	73	46	238	1,168	362	100
1920 to 1929	6,358	6,259	1,311	2,460	427	2,033	13	31	587	1,622	235	99
1910 to 1919	2,305	2,254	481	890	148	742	4	6	162	640	71	51
1900 to 1909	1,208	1,187	300	440	86	354	2	4	79	328	34	21
1880 to 1899	1,184	1,104	332	370	54	316	2	9	53	311	27	20
1879 or earlier	859	840	233	272	47	225	-	9	52	240	34	19

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE ALBANY-SCHENECTADY-TROY 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.....	16,957	16,628	4,191	5,908	1,284	4,624	95	107	1,193	4,366	768	329
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	16,184	15,977	4,041	5,629	1,230	4,399	90	103	1,147	4,227	740	207
Under \$500.....	721	711	191	187	41	146	1	13	19	261	89	10
\$500 to \$999.....	1,282	1,267	421	312	52	250	2	7	48	440	27	15
\$1,000 to \$1,499.....	1,910	1,883	534	456	80	376	3	15	81	613	81	27
\$1,500 to \$1,999.....	1,761	1,738	585	483	57	396	2	7	121	467	62	23
\$2,000 to \$2,499.....	2,085	2,063	641	611	119	492	5	10	150	563	73	22
\$2,500 to \$2,999.....	1,658	1,645	470	562	98	469	5	10	150	377	71	13
\$3,000 to \$3,999.....	2,976	2,939	604	1,078	235	843	12	20	289	775	161	37
\$4,000 to \$4,999.....	1,719	1,698	285	798	171	627	10	11	150	354	90	21
\$5,000 to \$5,999.....	977	958	115	491	132	359	23	9	58	206	56	19
\$6,000 to \$6,999.....	652	640	71	368	120	248	17	1	36	111	36	12
\$7,000 to \$7,999.....	306	299	18	192	61	131	8	-	19	43	19	7
\$8,000 to \$8,999.....	103	102	4	66	21	45	2	-	5	13	12	1
\$9,000 to \$9,999.....	27	27	1	21	6	15	-	-	-	2	3	-
\$10,000 and over.....	7	7	-	4	2	2	-	-	1	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	16,348	16,190	4,075	5,764	1,226	4,538	95	105	1,193	4,212	746	158
Under 4.0%.....	99	98	9	28	10	18	-	-	-	51	10	1
4.0%.....	270	266	9	118	50	68	1	1	-	166	11	4
4.1% to 4.4%.....	2	2	-	2	2	-	-	-	-	-	-	-
4.5%.....	1,521	1,514	67	163	82	81	9	2	1,192	53	27	7
4.5% to 4.9%.....	8	8	1	5	4	1	-	-	-	1	1	-
5.0%.....	6,071	6,012	1,573	2,825	602	2,223	60	43	-	1,233	278	59
5.1% to 5.4%.....	104	104	100	1	-	1	-	-	-	3	-	-
5.5%.....	782	760	356	262	47	215	12	4	-	81	45	22
5.6% to 5.9%.....	82	80	78	2	1	1	-	-	-	-	-	2
6.0%.....	7,370	7,308	1,871	2,347	423	1,924	13	55	-	2,651	372	62
6.1% to 6.4%.....	2	2	1	1	-	1	-	-	-	1	-	-
6.5%.....	12	12	4	2	1	1	-	-	-	6	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	2	2	-	-	-	-	-	-	-	1	1	-
7.1% to 7.4%.....	1	1	-	1	-	1	-	-	-	-	-	-
7.5%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	21	20	7	7	4	3	-	-	-	4	2	1
Average interest rate..... (percent).....	5.41	5.41	5.52	5.39	5.29	5.42	-	5.52	4.50	5.58	5.49	5.45
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	11,748	11,626	3,952	3,873	932	2,941	82	81	1,119	1,950	569	122
Real estate taxes included in payment.....	1,770	1,731	278	664	245	419	20	28	438	99	204	39
Monthly.....	1,577	1,540	255	560	223	337	19	28	427	59	192	37
Quarterly.....	59	57	4	39	8	31	-	-	3	7	4	2
Semiannual.....	71	71	1	40	-	32	1	-	3	23	3	-
Annual.....	14	14	-	7	-	7	-	-	1	-	-	-
Other.....	22	22	12	9	2	4	-	-	4	4	4	-
Not reporting frequency of payment.....	27	27	6	9	4	5	-	-	-	-	-	-
Real estate taxes not included in payment.....	9,765	9,688	3,580	3,153	674	2,479	60	52	664	1,819	360	77
Monthly.....	4,425	4,389	2,203	649	143	506	43	38	630	612	214	36
Quarterly.....	1,656	1,640	31	1,311	315	996	8	3	5	247	34	16
Semiannual.....	1,337	1,321	25	1,018	185	833	6	6	12	750	80	10
Annual.....	264	261	16	97	20	77	3	1	3	130	11	3
Other.....	1,354	1,347	1,254	38	2	35	-	3	7	30	16	7
Not reporting frequency of payment.....	129	124	51	40	9	31	-	-	1	20	5	5
Not reporting tax payment requirements.....	213	207	94	56	13	43	2	1	17	32	5	6
Monthly.....	79	78	43	11	5	6	1	1	15	6	1	1
Quarterly.....	37	35	1	27	3	24	1	-	-	5	1	2
Semiannual.....	37	36	-	15	4	11	-	-	-	18	3	1
Annual.....	2	2	-	1	1	-	-	-	-	1	-	2
Other.....	47	45	44	-	-	-	-	-	2	1	-	-
Not reporting frequency of payment.....	11	11	6	2	-	2	-	-	-	-	-	-
No principal payments required.....	4,028	3,988	152	1,683	286	1,397	10	21	35	1,922	144	40
Monthly.....	417	412	95	121	25	96	1	4	42	126	21	5
Quarterly.....	865	860	15	573	111	462	1	3	4	241	23	5
Semiannual.....	2,350	2,331	15	868	127	756	7	12	5	1,523	79	19
Annual.....	247	245	3	59	13	46	1	1	3	157	11	2
Other.....	53	52	23	8	-	8	-	-	1	15	5	1
Not reporting frequency of payment.....	96	88	1	39	10	29	-	1	-	42	5	8
Not reporting principal payment requirements.....	449	294	63	106	24	82	1	-	9	99	16	155
Monthly.....	55	50	26	10	3	7	-	-	-	7	4	3
Quarterly.....	45	40	29	6	6	23	-	-	-	-	10	5
Semiannual.....	68	63	1	23	4	19	1	-	-	35	3	5
Annual.....	13	12	1	4	-	4	-	-	-	7	-	1
Other.....	51	50	25	6	3	3	-	-	-	18	1	1
Not reporting frequency of payment.....	217	79	10	34	8	26	-	-	2	25	8	138
No regular payments required.....	732	720	24	246	42	204	2	5	9	395	39	12

HOUSING—NONFARM MORTGAGES

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE ALBANY-SCHENECTADY-TROY 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	16,184	1,688	9,436	3,893	1,172	Reporting interest rate	16,348	1,725	9,601	3,972	1,050
Under \$500	721	19	467	162	73	Under 4.0%	99	6	50	32	11
\$500 to \$999	1,282	47	805	314	116	4.0% to 4.4%	270	23	150	66	31
\$1,000 to \$1,499	1,910	98	1,179	489	145	4.4% to 4.8%	2	-	2	-	-
\$1,500 to \$1,999	1,761	139	1,142	379	101	4.8% to 5.2%	1,521	532	862	76	51
\$2,000 to \$2,499	2,085	169	1,279	492	145	5.2% to 5.6%	8	-	4	2	2
\$2,500 to \$2,999	1,658	154	1,070	342	92	5.6% to 6.0%	6,071	641	3,875	1,201	354
\$3,000 to \$3,999	2,976	366	1,670	728	212	6.0% to 6.4%	104	-	97	3	4
\$4,000 to \$4,999	1,719	296	873	423	127	6.4% to 6.8%	782	93	523	123	48
\$5,000 to \$5,999	977	198	447	254	78	6.8% to 7.2%	82	1	71	-	10
\$6,000 to \$7,499	652	135	292	182	43	7.2% to 7.6%	7,370	427	3,953	2,449	541
\$7,500 to \$9,999	306	44	156	81	25	7.6% to 8.0%	2	-	-	2	-
\$10,000 to \$14,999	103	16	47	33	7	8.0% and over	12	1	6	4	1
\$15,000 to \$19,999	27	1	6	13	7	Average interest rate—(percent)	5.41	5.10	5.38	5.61	5.48
\$20,000 and over	7	1	3	2	1						

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	12,396	8,732	1,510	7,109	113	3,664
Total first mortgage outstanding debt (dollars)	35,831,000	24,767,200	5,522,500	18,897,800	346,900	10,563,800
Total annual mortgage payment (dollars)	3,750,458	3,131,036	784,056	2,308,026	38,954	619,422
Average first mortgage outstanding debt (dollars)	2,850	2,836	3,657	2,658	3,070	2,833
Average value of property (dollars)	5,621	5,506	5,878	5,419	6,033	5,897
Average annual estimated rental value (dollars)	573	562	626	548	582	600
Average annual mortgage payment (dollars)	303	359	519	325	345	169
Percent which annual mortgage payment represents of—						
First mortgage debt	10.6	12.6	14.2	12.2	11.2	5.9
Value of property	5.4	6.5	8.8	6.0	5.7	2.9
Estimated annual rental value	52.8	63.8	83.0	59.3	58.7	23.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,843	5,459	1,418	3,978	63	384
Average first mortgage outstanding debt (dollars)	2,782	2,784	3,704	2,455	-	2,753
Average value of property (dollars)	5,026	5,023	5,859	4,726	-	5,070
Average annual estimated rental value (dollars)	519	517	624	479	-	548
Average annual mortgage payment (dollars)	389	402	536	354	-	209
Percent which annual mortgage payment represents of—						
First mortgage debt	14.0	14.4	14.5	14.4	-	7.6
Value of property	7.7	8.0	9.1	7.5	-	4.1
Estimated annual rental value	75.0	77.8	85.9	74.0	-	38.1
Monthly mortgage payment—						
Under \$10	347	220	7	213	-	127
\$10 to \$14	553	474	26	444	4	79
\$15 to \$19	678	612	66	540	6	56
\$20 to \$24	892	855	98	741	16	37
\$25 to \$29	757	733	144	581	8	24
\$30 to \$39	1,126	1,109	354	736	19	17
\$40 to \$49	662	647	286	356	5	15
\$50 to \$59	417	407	212	193	2	10
\$60 to \$74	248	246	150	94	2	2
\$75 to \$99	84	80	45	35	-	4
\$100 and over	79	76	30	45	1	3
Average monthly mortgage payment (dollars)	32.43	33.49	44.67	29.54	-	17.38
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	6,553	3,273	92	3,131	50	3,280
Average first mortgage outstanding debt (dollars)	2,911	2,923	-	2,916	-	2,898
Average value of property (dollars)	6,152	6,312	-	6,298	-	5,993
Average annual estimated rental value (dollars)	622	637	-	635	-	606
Average annual mortgage payment (dollars)	255	286	-	287	-	164
Percent which annual mortgage payment represents of—						
First mortgage debt	7.7	9.8	-	9.8	-	5.7
Value of property	3.7	4.5	-	4.6	-	2.7
Estimated annual rental value	36.3	45.0	-	45.1	-	27.1

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF BUFFALO: 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	157,780	151,937	48,871	32.2	103,066	5,370	473	45,884	27,887	60.8	17,997
1930: Private families reporting tenure	-	137,796	59,567	43.2	78,229	-	-	-	-	-	-
1920: All families reporting tenure	-	114,869	44,297	38.6	70,572	-	-	43,912	26,744	60.9	17,168
Dwelling units: 1940	157,780	151,937	48,871	32.2	103,066	5,370	473	45,884	27,887	60.8	17,997
COLOR OF OCCUPANTS											
White	-	147,093	48,613	33.0	98,480	-	-	45,652	27,747	60.8	17,905
Nonwhite	-	4,844	258	5.3	4,586	-	-	232	140	60.3	92
TYPE OF STRUCTURE											
1-family	46,487	45,089	26,043	57.8	19,046	1,208	190	25,282	14,777	58.4	10,505
Other	111,293	106,848	22,828	21.4	84,020	4,162	283	20,602	13,110	63.6	7,492
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	45,872	44,615	25,755	57.7	18,861	1,086	170	25,121	14,699	58.5	10,422
Under \$5	28	28	19	-	9	-	-	13	6	-	7
\$5 to \$9	115	107	40	37.4	67	8	-	89	11	-	28
\$10 to \$14	780	720	254	35.3	466	41	19	248	88	33.5	165
\$15 to \$19	3,385	3,262	864	26.5	2,398	107	16	831	318	38.3	513
\$20 to \$24	5,409	5,256	1,847	35.1	3,409	144	9	1,789	800	44.7	989
\$25 to \$29	6,526	6,383	3,093	48.5	3,290	131	12	3,016	1,520	50.4	1,496
\$30 to \$39	12,503	12,292	7,186	58.5	5,106	190	21	7,039	4,265	60.6	2,774
\$40 to \$49	8,110	7,916	5,713	72.2	2,203	161	13	5,599	3,764	67.2	1,835
\$50 to \$59	3,509	3,386	2,543	75.1	843	108	15	2,481	1,564	63.0	917
\$60 to \$74	2,389	2,289	1,739	76.0	550	77	23	1,688	1,047	62.0	641
\$75 to \$99	1,582	1,510	1,171	77.5	339	51	21	1,138	695	61.1	443
\$100 and over	1,536	1,467	1,286	87.7	181	48	21	1,240	626	50.5	614
Median monthly rent (dollars)	34.85	34.83	38.91	-	29.18	35.39	45.65	38.91	40.42	-	36.76

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 THE CITY OF BUFFALO: 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.....	27,887	15,004	17	98	254	577	826	3,083	3,253	2,174	1,915	1,356	838	291	294	28	12,883
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	27,110	14,542	17	94	236	563	811	3,003	3,163	2,118	1,864	1,308	795	276	278	16	12,568
Average interest rate.....(%)	5.28	5.30	-	-	5.38	5.42	5.38	5.36	5.32	5.31	5.25	5.20	5.15	5.12	5.01	-	5.26
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	27,263	14,649	17	95	243	567	803	3,023	3,180	2,127	1,881	1,322	804	285	280	22	12,614
Building and loan association.....	1,115	657	-	10	21	31	43	142	124	100	86	50	25	12	10	3	458
Commercial bank.....	1,087	586	-	4	6	16	19	94	105	102	88	67	46	19	25	-	501
Savings bank.....	12,830	6,335	3	26	74	169	271	1,128	1,226	904	883	749	507	181	204	10	6,495
Life insurance company.....	821	564	-	1	-	8	5	67	171	110	88	54	36	14	10	-	257
Mortgage company.....	479	292	-	-	1	11	10	50	71	52	45	33	10	6	3	-	187
Home Owners' Loan Corporation.....	1,843	1,001	2	9	27	45	79	269	237	123	119	56	22	12	1	-	842
Individual.....	8,052	4,626	10	40	100	257	339	1,158	1,085	668	501	276	139	33	17	8	3,425
Other.....	1,036	589	2	5	14	30	37	115	161	73	76	37	19	8	10	1	448
Reporting debt and value.....	26,548	14,312	15	89	239	542	801	2,927	3,136	2,087	1,843	1,298	790	266	279	-	12,236
JUNIOR MORTGAGE																	
First mortgage only.....	4,000	2,284	1	21	31	84	117	492	560	314	283	192	130	39	20	-	1,715
First and junior mortgage.....	1,637	754	1	1	9	21	38	122	181	139	98	74	38	15	17	-	883
With 1st mtg.; not rptg. on junior.....	20,911	11,274	13	67	199	437	646	2,313	2,395	1,634	1,462	1,032	622	212	242	-	9,637
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,835	1,580	13	61	132	218	242	460	255	93	65	25	14	2	-	-	1,255
\$1,000 to \$1,499.....	2,893	1,564	2	26	70	144	193	521	290	140	102	45	18	5	3	-	1,329
\$1,500 to \$1,999.....	2,713	1,532	-	2	28	103	183	513	354	193	102	38	14	-	2	-	1,181
\$2,000 to \$2,499.....	3,202	1,806	-	9	56	96	96	526	583	283	148	82	14	7	2	-	1,396
\$2,500 to \$2,999.....	2,697	1,657	-	-	-	21	60	456	529	313	179	78	19	-	2	-	1,040
\$3,000 to \$3,999.....	4,975	2,791	-	-	-	-	22	400	875	652	514	253	57	15	2	-	2,184
\$4,000 to \$4,999.....	2,862	1,433	-	-	-	-	-	51	224	329	420	287	102	15	5	-	1,429
\$5,000 to \$5,999.....	1,825	781	-	-	-	-	-	-	26	62	230	249	177	25	12	-	1,044
\$6,000 to \$7,499.....	1,383	516	-	-	-	-	-	-	-	22	69	182	179	48	16	-	867
\$7,500 to \$9,999.....	673	307	-	-	-	-	-	-	-	-	14	59	143	64	27	-	366
\$10,000 to \$14,999.....	323	222	-	-	-	-	-	-	-	-	-	-	53	72	97	-	101
\$15,000 to \$19,999.....	98	72	-	-	-	-	-	-	-	-	-	-	-	12	60	-	21
\$20,000 and over.....	74	51	-	-	-	-	-	-	-	-	-	-	-	-	51	-	23
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	157,027	82,772	14	105	403	1,168	2,123	9,978	13,584	10,872	11,858	10,802	8,900	4,344	8,672	-	74,255
Average value.....(dollars)	5,915	5,783	-	-	1,686	2,154	2,650	3,409	4,316	5,209	6,434	8,322	11,266	16,329	31,081	-	6,069
Debt on first and jr. mtgs.(thous.)	83,396	43,807	11	71	215	650	1,092	5,548	7,652	5,967	6,385	5,495	4,552	2,110	4,109	-	39,589
Percent of value of property.....	53.1	52.9	-	-	53.5	55.6	51.4	55.6	56.5	54.9	54.4	50.9	51.1	48.6	47.4	-	53.3
Average debt.....(dollars)	3,141	3,061	-	-	901	1,199	1,363	1,896	2,440	2,859	3,437	4,234	5,762	7,932	14,726	-	3,235
Debt on first mtgs. (thousands)	81,570	43,015	10	70	212	642	1,068	5,468	7,502	5,821	6,215	5,399	4,495	2,077	4,036	-	38,585
Percent of value of property.....	51.9	52.0	-	-	52.7	55.0	50.3	54.8	55.4	53.5	52.4	50.0	50.5	47.8	46.5	-	51.9
Average debt.....(dollars)	3,073	3,006	-	-	888	1,185	1,333	1,668	2,692	2,789	3,372	4,159	5,689	7,803	14,466	-	3,151

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 THE CITY OF BUFFALO: 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	27,887	27,263	1,115	13,917	1,087	12,830	821	479	1,843	8,052	1,036	624
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	27,110	26,717	1,080	13,644	1,063	12,581	808	474	1,843	7,879	989	393
Average interest rate (percent)	5.28	5.28	5.58	5.20	5.45	5.17	5.45	5.51	4.50	5.50	5.50	5.41
Reporting debt and value	26,548	26,052	1,057	13,385	1,052	12,283	779	455	1,736	7,724	966	495
Percent distribution	-	100.0	4.1	51.2	4.0	47.1	3.0	1.7	6.7	29.6	3.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	26,548	26,052	1,057	13,385	1,052	12,283	779	455	1,736	7,724	966	495
First mortgage only	4,000	3,958	165	1,929	160	1,769	175	72	302	1,167	148	42
First and junior mortgage	1,637	1,525	74	763	97	666	72	36	37	489	54	112
With first mortgage; not reporting on junior mortgage	20,911	20,569	818	10,643	795	9,848	582	347	1,397	6,068	764	342
1-family properties	14,312	14,066	632	6,665	569	6,096	536	278	944	4,459	552	246
First mortgage only	2,284	2,259	96	1,020	84	936	129	42	169	728	75	25
First and junior mortgage	754	712	43	316	50	266	45	23	15	248	22	42
With first mortgage; not reporting on junior mortgage	11,274	11,095	493	5,329	435	4,894	362	213	760	3,483	455	179
2- to 4-family properties	12,236	11,986	425	6,670	483	6,187	243	177	792	3,265	414	250
First mortgage only	1,716	1,699	69	909	76	833	46	30	133	439	73	17
First and junior mortgage	888	813	31	447	47	400	27	13	22	241	32	70
With first mortgage; not reporting on junior mortgage	9,637	9,474	325	5,314	360	4,954	170	134	637	2,585	309	163
RELATION OF DEBT TO VALUE												
1- to 4-family properties	26,548	26,052	1,057	13,385	1,052	12,283	779	455	1,736	7,724	966	495
Value of property (dollars)	157,026,500	153,971,000	6,019,500	87,463,700	7,208,200	80,255,500	5,165,800	2,693,300	8,735,000	38,742,400	5,151,300	3,055,500
Average value (dollars)	5,915	5,910	5,695	6,559	6,852	6,534	6,631	5,919	5,032	5,016	5,333	6,160
Debt on first and junior mortgages (dollars)	83,395,700	81,654,000	2,995,000	44,826,400	3,912,200	40,914,200	3,375,800	1,642,300	5,514,500	20,439,200	2,860,800	1,741,700
Percent of value of property	53.1	53.0	49.8	51.3	54.3	51.0	65.3	61.0	63.1	52.8	55.5	57.0
Average debt (dollars)	3,141	3,134	2,833	3,362	3,719	3,331	4,334	3,609	3,177	2,646	2,961	3,511
Debt on first mortgages (dollars)	81,570,300	79,970,700	2,897,900	43,999,400	3,746,700	40,252,700	3,270,500	1,598,500	5,485,500	19,909,500	2,809,400	1,599,600
Percent distribution	-	100.0	3.6	55.0	4.7	50.3	4.1	2.0	6.9	24.9	3.5	-
Percent of value of property	51.9	51.9	48.1	50.3	52.0	50.2	63.3	59.4	62.8	51.4	54.5	52.4
Average debt (dollars)	3,073	3,070	2,742	3,300	3,562	3,277	4,198	3,513	3,160	2,578	2,908	3,285
1-family properties	14,312	14,066	632	6,665	569	6,096	536	278	944	4,459	552	246
Value of property (dollars)	82,771,500	81,255,700	3,384,200	44,554,600	4,072,200	40,482,400	3,327,400	1,575,500	4,385,500	21,115,500	2,913,000	1,515,800
Average value (dollars)	5,783	5,777	5,355	6,685	7,157	6,641	6,208	5,667	4,846	4,735	5,277	6,162
Debt on first and junior mortgages (dollars)	43,806,900	42,947,700	1,691,900	22,575,000	2,166,800	20,408,200	2,028,100	946,100	2,724,800	11,345,600	1,636,400	859,200
Percent of value of property	52.9	52.9	50.0	50.7	53.2	50.4	61.0	60.1	62.1	53.7	56.2	56.7
Average debt (dollars)	3,061	3,053	2,677	3,387	3,908	3,348	3,784	3,403	2,885	2,544	2,964	3,493
Debt on first mortgages (dollars)	43,015,200	42,200,100	1,633,700	22,205,800	2,089,500	20,116,300	1,984,300	921,100	2,714,800	11,119,800	1,620,600	815,100
Percent of value of property	52.0	51.9	48.3	49.8	51.3	49.7	59.6	58.5	61.9	52.7	55.6	53.8
Average debt (dollars)	3,006	3,000	2,585	3,332	3,672	3,300	3,702	3,313	2,876	2,494	2,936	3,313
2- to 4-family properties	12,236	11,986	425	6,670	483	6,187	243	177	792	3,265	414	250
Value of property (dollars)	74,255,000	72,715,300	2,685,300	42,909,100	3,136,000	39,773,100	1,838,400	1,117,800	4,349,500	17,626,900	2,289,300	1,539,700
Average value (dollars)	6,069	6,067	6,201	6,433	6,493	6,428	7,565	6,315	5,492	5,399	5,407	6,159
Debt on first and junior mortgages (dollars)	39,588,800	38,706,300	1,303,100	22,251,400	1,745,400	20,506,000	1,347,700	695,200	2,789,900	9,093,600	1,224,400	882,500
Percent of value of property	53.3	53.2	49.4	51.9	55.7	51.6	73.3	62.3	64.1	51.6	54.7	57.3
Average debt (dollars)	3,235	3,229	3,066	3,336	3,614	3,314	5,546	3,933	3,523	2,785	2,957	3,530
Debt on first mortgages (dollars)	38,555,100	37,770,600	1,264,200	21,793,600	1,657,200	20,136,400	1,286,200	677,400	2,770,700	8,789,700	1,188,800	784,500
Percent of value of property	51.9	51.9	48.0	50.8	52.8	50.6	70.0	60.6	63.7	49.9	53.1	51.0
Average debt (dollars)	3,151	3,151	2,975	3,267	3,431	3,255	5,293	3,827	3,498	2,692	2,871	3,138

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	15,004	14,649	657	6,921	586	6,335	564	292	1,001	4,626	583	355
RACE OF OCCUPANTS												
White	14,937	14,585	653	6,888	583	6,305	563	292	993	4,614	582	352
Negro	59	57	4	27	3	24	1	-	8	12	5	2
Other nonwhite	8	7	-	6	-	6	-	-	-	-	1	1
YEAR BUILT												
Reporting year built	14,546	14,218	633	6,721	574	6,147	560	287	969	4,507	541	328
1930 to 1940	525	514	21	188	26	162	77	31	34	121	42	11
1920 to 1929	6,509	6,382	249	2,755	269	2,486	418	177	441	2,096	246	127
1910 to 1919	2,973	2,902	119	1,546	108	1,438	28	36	185	885	103	71
1900 to 1909	2,122	2,075	109	1,110	93	1,017	18	18	129	628	63	47
1880 to 1899	1,971	1,917	102	928	66	862	15	19	156	624	73	54
1879 or earlier	446	428	33	194	12	182	4	6	24	153	14	18

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	15,004	14,649	657	6,921	586	6,335	564	292	1,001	4,626	588	355
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	14,325	14,079	631	6,671	569	6,102	536	278	943	4,467	553	246
Under \$500	488	476	45	163	16	147	8	6	17	218	19	12
\$500 to \$999	1,120	1,097	75	439	41	398	15	11	47	456	54	23
\$1,000 to \$1,499	1,606	1,574	88	727	47	680	17	18	72	582	70	32
\$1,500 to \$1,999	1,558	1,537	92	732	62	670	27	24	106	493	63	21
\$2,000 to \$2,499	1,826	1,801	69	875	72	803	60	24	135	565	73	25
\$2,500 to \$2,999	1,694	1,670	58	757	78	679	71	33	158	531	62	24
\$3,000 to \$3,999	2,809	2,763	90	1,184	100	1,084	159	82	230	922	96	46
\$4,000 to \$4,999	1,371	1,350	39	642	55	587	93	45	98	384	49	21
\$5,000 to \$5,999	740	728	29	427	30	397	34	15	43	150	30	12
\$6,000 to \$7,499	489	479	20	293	23	270	22	11	23	98	12	10
\$7,500 to \$9,999	286	277	17	181	15	166	16	5	7	42	9	9
\$10,000 to \$14,999	220	213	5	163	18	145	8	3	7	18	9	7
\$15,000 to \$19,999	68	67	3	47	4	43	5	1	-	7	4	1
\$20,000 and over	50	47	1	41	8	33	1	-	-	1	3	3
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	14,542	14,354	644	6,778	572	6,206	555	288	1,001	4,533	555	188
Under 4.0%	78	77	12	10	2	8	-	-	-	50	5	1
4.0%	191	188	6	36	4	32	1	1	-	134	10	3
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	1,091	1,089	12	14	2	12	26	10	1,001	16	10	2
4.6% to 4.9%	1	1	1	-	-	-	-	-	-	-	-	-
5.0%	7,821	7,730	196	5,230	309	4,921	222	118	-	1,737	227	91
5.1% to 5.4%	3	3	1	1	-	1	1	-	-	-	-	-
5.5%	400	395	17	125	13	112	101	25	-	104	23	5
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	4,923	4,838	393	1,355	241	1,114	203	134	-	2,476	277	85
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	9	9	1	3	1	2	1	-	-	4	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	12	11	2	3	-	3	-	-	-	6	-	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	13	13	3	1	-	1	-	-	-	6	3	-
Average interest rate (percent)	5.30	5.29	5.57	5.20	5.42	5.18	5.43	5.49	4.50	5.51	5.49	5.44
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	5,553	5,479	396	2,134	245	1,889	393	170	815	1,309	261	74
Real estate taxes included in payment	959	950	66	300	42	258	30	31	324	131	68	9
Monthly	766	761	56	206	36	170	30	28	313	70	58	5
Quarterly	58	58	2	35	3	32	-	2	3	16	-	-
Semiannual	87	86	1	37	2	35	-	1	3	37	7	1
Annual	10	10	1	5	1	4	-	-	1	2	1	-
Other	17	16	4	8	-	8	-	-	1	1	2	1
Not reporting frequency of payment	21	19	2	9	-	9	-	-	3	5	-	2
Real estate taxes not included in payment	4,440	4,379	319	1,767	194	1,573	358	138	468	1,143	186	61
Monthly	1,642	1,613	232	388	43	345	199	57	442	211	84	29
Quarterly	887	882	15	593	62	531	72	15	6	161	19	5
Semiannual	1,601	1,583	36	677	82	595	73	60	8	673	56	18
Annual	152	150	9	59	4	55	4	1	2	63	12	2
Other	65	62	22	16	-	16	2	-	3	10	9	3
Not reporting frequency of payment	93	89	5	34	3	31	8	4	7	25	6	4
Not reporting tax payment requirements	154	150	11	67	9	58	5	1	24	35	7	4
Monthly	64	63	8	21	2	19	3	-	21	7	3	1
Quarterly	30	30	-	23	1	22	2	-	-	4	1	-
Semiannual	47	45	1	20	5	15	-	1	2	19	2	2
Annual	5	5	-	-	-	-	-	-	1	4	-	-
Other	4	4	1	2	1	1	-	-	-	1	-	-
Not reporting frequency of payment	4	3	1	1	-	1	-	-	-	1	-	1
No principal payments required	7,838	7,738	205	4,082	278	3,804	148	108	146	2,794	260	100
Monthly	608	595	60	203	27	176	34	18	92	154	34	13
Quarterly	2,070	2,057	30	1,795	62	1,733	24	15	10	159	24	13
Semiannual	4,540	4,481	97	1,777	161	1,616	79	62	37	2,262	167	59
Annual	341	336	7	187	20	137	5	2	2	143	20	5
Other	57	56	3	30	-	30	-	3	1	15	4	1
Not reporting frequency of payment	222	213	8	120	8	112	6	3	4	61	11	9
Not reporting principal payment requirements	603	444	23	241	19	222	11	3	25	116	25	159
Monthly	68	58	4	24	2	22	3	2	14	7	4	10
Quarterly	65	63	1	53	2	51	1	-	-	8	-	2
Semiannual	145	136	3	71	8	63	6	-	-	43	10	9
Annual	22	20	-	13	-	13	-	-	-	7	-	2
Other	12	11	2	3	-	3	-	-	-	6	-	1
Not reporting frequency of payment	291	156	13	77	7	70	1	1	8	45	11	135
No regular payments required	1,010	988	33	464	44	420	12	16	14	407	42	22

HOUSING—NONFARM MORTGAGES

Table F-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF BUFFALO: 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	14,325	917	4,230	7,612	1,566	Reporting interest rate	14,542	938	4,373	7,746	1,485
Under \$500	488	15	176	222	75	Under 4.0%	78	4	25	40	9
\$500 to \$999	1,120	47	370	567	136	4.0%	191	10	53	97	31
\$1,000 to \$1,499	1,606	74	438	889	205	4.1% to 4.4%	-	-	-	-	-
\$1,500 to \$1,999	1,558	90	514	792	162	4.5%	1,091	344	513	169	65
\$2,000 to \$2,499	1,826	114	601	944	167	4.6% to 4.9%	1	1	-	-	-
\$2,500 to \$2,999	1,694	108	569	887	135	5.0%	7,821	300	2,118	4,551	852
\$3,000 to \$3,999	2,809	232	831	1,506	240	5.1% to 5.4%	3	1	1	1	-
\$4,000 to \$4,999	1,371	124	376	715	156	5.5%	400	19	148	193	40
\$5,000 to \$5,999	740	62	150	431	97	5.6% to 5.9%	-	-	-	-	-
\$6,000 to \$7,499	489	29	103	279	78	6.0%	4,923	258	1,503	2,678	484
\$7,500 to \$9,999	286	17	48	171	50	6.1% to 6.4%	-	-	-	-	-
\$10,000 to \$14,999	220	7	34	139	40	6.5%	9	1	2	6	-
\$15,000 to \$19,999	68	2	12	38	16	6.6% to 6.9%	-	-	-	-	-
\$20,000 and over	50	1	8	32	9	7.0%	12	-	4	5	3
						7.1% to 7.4%	-	-	-	-	-
						7.5%	-	-	-	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	13	-	6	6	1
						Average interest rate—(percent)...	5.30	5.08	5.29	5.33	5.29

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 THE CITY OF BUFFALO: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	11,263	4,044	722	3,217	105	7,219
Total first mortgage outstanding debt (dollars)	33,730,900	11,536,500	2,349,800	8,992,400	294,300	22,194,400
Total annual mortgage payment (dollars)	2,649,020	1,413,043	327,973	1,045,906	39,164	1,235,977
Average first mortgage outstanding debt (dollars)	2,995	2,853	3,255	2,764	2,803	3,074
Average value of property (dollars)	5,715	5,354	5,203	5,388	5,355	5,918
Average annual estimated rental value (dollars)	530	509	477	515	525	542
Average annual mortgage payment (dollars)	235	349	454	325	373	171
Percent which annual mortgage payment represents of—						
First mortgage debt	7.9	12.2	14.0	11.8	13.3	5.6
Value of property	4.1	6.5	8.7	6.0	7.0	2.9
Estimated annual rental value	44.4	68.7	95.1	63.1	71.0	31.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,583	2,026	618	1,356	52	557
Average first mortgage outstanding debt (dollars)	2,866	2,801	3,142	2,657	-	3,104
Average value of property (dollars)	4,851	4,786	4,949	4,705	-	5,088
Average annual estimated rental value (dollars)	476	473	469	474	-	487
Average annual mortgage payment (dollars)	387	422	464	410	-	240
Percent which annual mortgage payment represents of—						
First mortgage debt	13.5	15.3	14.8	15.4	-	7.7
Value of property	8.0	8.9	9.4	8.7	-	4.7
Estimated annual rental value	81.4	90.5	99.1	86.5	-	49.4
Monthly mortgage payment—						
Under \$10	215	69	20	45	4	146
\$10 to \$14	251	124	12	104	8	127
\$15 to \$19	256	168	29	136	8	88
\$20 to \$24	296	235	39	192	5	60
\$25 to \$29	379	346	83	256	7	33
\$30 to \$39	617	574	195	370	9	43
\$40 to \$49	270	250	120	121	9	20
\$50 to \$59	150	133	67	62	4	17
\$60 to \$74	68	58	25	32	1	10
\$75 to \$99	41	36	15	20	1	5
\$100 and over	40	32	13	18	1	8
Average monthly mortgage payment (dollars)	32.27	35.64	38.69	34.15	-	20.04
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,680	2,018	104	1,861	53	6,662
Average first mortgage outstanding debt (dollars)	3,033	2,905	3,921	2,842	-	3,072
Average value of property (dollars)	5,973	5,925	6,708	5,886	-	5,987
Average annual estimated rental value (dollars)	547	545	530	546	-	547
Average annual mortgage payment (dollars)	190	271	394	263	-	165
Percent which annual mortgage payment represents of—						
First mortgage debt	6.3	9.3	10.1	9.3	-	5.4
Value of property	3.2	4.6	5.9	4.5	-	2.8
Estimated annual rental value	34.7	49.7	74.4	48.3	-	30.2

Table G-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 BUFFALO-NIAGARA 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.....	230,275	221,469	82,099	37.1	139,370	7,358	1,448	77,723	47,011	60.5	30,712
Urban.....	207,159	200,048	70,252	35.1	129,796	6,520	591	66,167	39,642	59.9	25,525
Rural-nonfarm.....	23,116	21,421	11,847	55.3	9,574	838	857	11,556	7,369	63.8	4,187
COLOR OF OCCUPANTS											
White.....	-	215,703	81,739	37.9	133,964	-	-	77,399	46,830	60.5	30,569
Nonwhite.....	-	5,766	360	6.2	5,406	-	-	324	181	55.9	143
TYPE OF STRUCTURE											
1-family.....	88,140	84,772	52,119	61.5	32,653	2,275	1,093	50,993	30,235	59.3	20,758
Other.....	142,135	136,697	29,980	21.9	106,717	5,083	355	26,730	16,776	62.8	9,954
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	87,145	83,963	51,615	61.5	32,348	2,122	1,060	50,783	30,133	59.3	20,650
Under \$5.....	95	87	54	-	33	1	7	45	13	-	33
\$5 to \$9.....	406	353	157	44.5	196	27	26	154	40	26.0	114
\$10 to \$14.....	2,048	1,885	836	44.4	1,049	101	62	817	273	33.4	544
\$15 to \$19.....	6,300	6,010	2,119	35.3	3,891	195	95	2,077	860	41.4	1,217
\$20 to \$24.....	9,955	9,535	4,195	44.0	5,340	236	184	4,123	1,936	47.0	2,187
\$25 to \$29.....	12,451	11,990	6,303	52.6	5,687	248	213	6,206	3,308	53.3	2,900
\$30 to \$39.....	22,622	22,057	13,471	61.1	8,586	393	172	13,279	7,917	59.6	5,362
\$40 to \$49.....	15,174	14,739	10,758	73.0	3,981	342	93	10,608	6,978	65.8	3,630
\$50 to \$59.....	7,488	7,205	5,421	75.2	1,784	231	52	5,335	3,539	66.3	1,796
\$60 to \$74.....	4,974	4,764	3,749	78.7	1,015	158	52	3,682	2,514	68.3	1,168
\$75 to \$99.....	3,065	2,917	2,367	81.1	550	104	44	2,323	1,553	66.9	770
\$100 and over.....	2,567	2,421	2,185	90.3	236	86	60	2,131	1,202	56.4	929
Median monthly rent..... (dollars).....	34.94	35.00	38.51	-	29.48	35.94	28.16	38.51	40.53	-	35.71

Table G-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 BUFFALO-NIAGARA 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.....	47,011	30,706	89	380	812	1,471	1,706	5,519	5,883	4,509	4,437	3,019	1,772	577	485	47	16,305
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	45,786	29,887	84	358	771	1,438	1,670	5,382	5,740	4,410	4,337	2,938	1,720	555	464	25	15,899
Average interest rate.....(%).....	5.35	5.38	-	5.55	5.46	5.47	5.48	5.44	5.39	5.37	5.33	5.29	5.25	5.18	5.11	-	5.31
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	46,086	30,119	89	372	794	1,451	1,677	5,428	5,766	4,433	4,370	2,952	1,722	564	468	38	15,967
Building and loan association.....	4,840	3,677	5	44	123	231	258	757	743	557	467	260	134	41	35	4	1,163
Commercial bank.....	2,670	1,914	2	19	55	100	74	240	317	324	326	208	150	46	52	1	756
Savings bank.....	16,075	8,941	5	41	105	219	838	1,454	1,690	1,341	1,404	1,099	722	249	263	11	7,184
Life insurance company.....	2,152	1,788	-	1	1	9	13	101	279	252	379	381	203	77	39	3	414
Mortgage company.....	1,111	862	1	3	34	95	29	86	114	126	147	125	55	34	12	1	249
Home Owners' Loan Corporation.....	3,400	2,143	5	30	79	132	160	506	461	305	277	113	49	21	4	1	1,257
Individual.....	13,858	9,418	61	210	369	611	714	2,039	1,883	1,312	1,140	630	327	69	43	10	4,440
Other.....	1,980	1,426	10	24	28	54	81	245	279	206	230	136	82	27	22	2	554
Reporting debt and value.....	45,239	29,659	80	362	784	1,406	1,661	5,305	5,717	4,378	4,327	2,923	1,707	545	464	-	15,580
JUNIOR MORTGAGE																	
First mortgage only.....	10,050	7,253	21	129	224	360	369	1,296	1,446	938	1,040	701	468	150	111	-	2,797
First and junior mortgage.....	2,516	1,409	2	7	29	45	65	210	239	244	219	158	79	28	29	-	1,107
With 1st mtg.; not rptg. on junior.....	32,673	20,997	57	226	531	1,001	1,227	3,799	3,982	3,195	3,068	2,059	1,160	367	324	-	11,676
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,405	3,721	76	267	393	526	488	919	533	250	182	51	31	4	1	-	1,684
\$1,000 to \$1,499.....	5,031	3,306	4	79	245	337	395	937	608	315	245	91	35	8	5	-	1,725
\$1,500 to \$1,999.....	4,798	3,233	-	16	119	359	359	939	653	416	228	101	36	2	5	-	1,560
\$2,000 to \$2,499.....	5,309	3,497	-	-	26	148	251	918	573	574	384	168	46	11	3	-	1,812
\$2,500 to \$2,999.....	4,327	2,972	-	-	-	35	125	774	868	585	365	171	40	4	4	-	1,355
\$3,000 to \$3,999.....	8,256	5,535	-	-	-	-	43	741	1,590	1,260	1,180	518	153	44	6	-	2,721
\$4,000 to \$4,999.....	5,107	3,278	-	-	-	-	-	77	448	780	1,013	695	224	31	10	-	1,829
\$5,000 to \$5,999.....	3,060	1,803	-	-	-	-	-	-	44	161	557	605	858	60	18	-	1,257
\$6,000 to \$7,499.....	2,187	1,146	-	-	-	-	-	-	-	37	154	428	407	88	32	-	1,041
\$7,500 to \$9,999.....	1,016	597	-	-	-	-	-	-	-	-	18	100	280	130	69	-	419
\$10,000 to \$14,999.....	529	404	-	-	-	-	-	-	-	-	-	-	97	143	164	-	125
\$15,000 to \$19,999.....	128	104	-	-	-	-	-	-	-	-	-	-	-	20	84	-	24
\$20,000 and over.....	91	68	-	-	-	-	-	-	-	-	-	-	-	-	63	-	28
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	261,418	157,686	59	419	1,810	2,987	4,354	17,898	24,554	22,753	27,791	24,125	19,107	8,802	13,589	-	93,731
Average value.....(dollars).....	5,779	5,654	-	1,156	1,671	2,124	2,621	3,374	4,295	5,197	6,423	8,253	11,198	16,151	29,156	-	6,016
Debt on first & jr. mtgs.....(thous.).....	137,851	88,612	31	248	746	1,705	2,318	9,875	13,819	12,539	14,825	12,535	9,607	4,217	6,149	-	49,239
Percent of value of property.....	52.7	52.8	-	59.2	55.9	57.1	53.2	55.2	56.3	55.1	53.3	52.0	50.3	47.9	45.5	-	52.5
Average debt.....(dollars).....	3,047	2,988	-	684	951	1,212	1,395	1,862	2,417	2,864	3,425	4,288	5,628	7,737	13,252	-	3,160
Debt on first mtgs.....(thousands).....	135,013	87,060	31	244	733	1,686	2,278	9,739	13,570	12,278	14,563	12,327	9,453	4,184	6,025	-	47,933
Percent of value of property.....	51.6	51.9	-	58.4	55.9	56.4	52.3	54.4	55.3	54.0	52.4	51.1	49.5	47.2	44.5	-	51.1
Average debt.....(dollars).....	2,984	2,936	-	675	935	1,199	1,372	1,836	2,374	2,805	3,365	4,217	5,538	7,621	12,986	-	3,077

HOUSING—NONFARM MORTGAGES

Table G-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 BUFFALO-NIAGARA 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	47,011	46,086	4,840	18,745	2,670	16,075	2,152	1,111	3,400	13,858	1,980	925
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	45,786	45,219	4,781	18,409	2,619	15,790	2,126	1,096	3,400	13,551	1,905	567
Average interest rate (percent)	5.35	5.35	5.78	5.27	5.50	5.23	5.33	5.43	4.50	5.51	5.41	5.45
Reporting debt and value	45,239	44,532	4,696	18,090	2,614	15,476	2,088	1,078	3,258	13,426	1,896	707
Percent distribution	-	100.0	10.5	40.6	5.9	34.8	4.7	2.4	7.3	30.1	4.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	45,239	44,532	4,696	18,090	2,614	15,476	2,088	1,078	3,258	13,426	1,896	707
First mortgage only	10,050	9,962	1,140	3,583	612	2,971	567	357	775	3,150	390	88
First and junior mortgage	2,516	2,371	274	983	156	827	156	59	78	738	83	145
With first mortgage; not reporting on junior mortgage	32,673	32,199	3,282	13,524	1,846	11,678	1,365	662	2,405	9,538	1,423	474
1-family properties	29,659	29,245	3,578	10,539	1,882	8,657	1,691	839	2,061	9,158	1,379	414
First mortgage only	7,253	7,196	871	2,383	463	1,920	488	304	505	2,357	288	57
First and junior mortgage	1,409	1,343	185	484	99	385	108	39	42	442	43	66
With first mortgage; not reporting on junior mortgage	20,997	20,706	2,522	7,672	1,320	6,352	1,095	496	1,514	6,359	1,048	291
2- to 4-family properties	15,580	15,287	1,118	7,551	732	6,819	397	239	1,197	4,268	517	293
First mortgage only	2,797	2,766	269	1,200	149	1,051	79	53	270	793	102	81
First and junior mortgage	1,107	1,028	89	499	57	442	48	20	36	296	40	79
With first mortgage; not reporting on junior mortgage	11,676	11,493	760	5,852	526	5,326	270	166	891	3,179	375	183
RELATION OF DEBT TO VALUE												
1- to 4-family properties	45,239	44,532	4,696	18,090	2,614	15,476	2,088	1,078	3,258	13,426	1,896	707
Value of property (dollars)	261,417,700	257,141,400	24,515,700	117,536,000	16,630,700	100,905,300	16,003,200	5,603,700	15,935,200	55,908,100	10,639,500	4,276,300
Average value (dollars)	5,779	5,774	5,221	6,497	6,362	6,520	7,664	6,126	4,891	4,909	5,612	6,049
Debt on first and junior mortgages (dollars)	137,851,100	135,477,200	11,830,400	60,203,500	8,780,300	51,423,200	10,020,200	4,062,900	9,554,400	33,811,800	5,994,000	2,373,200
Percent of value of property	52.7	52.7	48.3	51.2	52.8	51.0	62.6	61.5	60.0	51.3	56.3	55.5
Average debt (dollars)	3,047	3,042	2,519	3,328	3,359	3,323	4,799	3,769	2,933	2,513	3,161	3,358
Debt on first mortgages (dollars)	185,012,700	182,819,900	11,521,100	59,129,100	8,540,600	50,588,500	9,768,300	3,986,300	9,488,000	33,024,300	5,902,800	2,192,800
Percent distribution	100.0	100.0	8.7	44.5	6.4	38.1	7.4	3.0	7.1	24.9	4.4	-
Percent of value of property	51.6	51.7	47.0	50.3	51.4	50.1	61.0	60.4	59.5	50.1	55.5	51.3
Average debt (dollars)	2,984	2,983	2,453	3,269	3,267	3,269	4,678	3,698	2,912	2,460	3,113	3,102
1-family properties	29,659	29,245	3,578	10,539	1,882	8,657	1,691	839	2,061	9,158	1,379	414
Value of property (dollars)	167,686,400	165,214,300	17,773,500	69,183,900	11,954,300	57,229,600	12,944,500	5,120,000	9,466,300	42,948,800	7,777,300	2,472,100
Average value (dollars)	5,654	5,649	4,967	6,565	6,352	6,611	7,655	6,103	4,593	4,690	5,640	5,971
Debt on first and junior mortgages (dollars)	88,612,400	87,245,000	8,525,800	35,328,800	6,297,600	29,031,200	7,885,700	3,118,900	5,650,300	22,270,000	4,465,500	1,867,400
Percent of value of property	52.9	52.8	48.0	51.1	52.7	50.7	60.9	60.9	59.7	51.9	57.4	55.3
Average debt (dollars)	2,988	2,983	2,383	3,352	3,346	3,353	4,663	3,717	2,742	2,432	3,233	3,303
Debt on first mortgages (dollars)	87,080,100	85,783,700	8,322,200	34,778,900	6,159,500	28,619,400	7,721,200	3,070,900	5,613,100	21,847,700	4,429,700	1,296,400
Percent of value of property	51.9	51.9	46.8	50.3	51.5	50.0	59.6	60.0	59.3	50.9	57.0	52.4
Average debt (dollars)	2,936	2,933	2,325	3,300	3,273	3,306	4,566	3,660	2,723	2,386	3,212	3,131
2- to 4-family properties	15,580	15,287	1,118	7,551	732	6,819	397	239	1,197	4,268	517	293
Value of property (dollars)	93,731,300	91,927,100	6,742,200	48,352,100	4,676,400	43,675,700	3,058,700	1,483,700	6,468,900	22,959,300	2,862,200	1,804,200
Average value (dollars)	6,016	6,013	6,031	6,403	6,389	6,405	7,705	6,208	5,404	5,379	5,536	6,158
Debt on first and junior mortgages (dollars)	49,238,700	48,232,200	3,304,600	24,874,700	2,452,700	22,392,000	2,134,500	944,000	3,904,100	11,541,800	1,528,500	1,006,500
Percent of value of property	52.5	52.5	49.0	51.4	53.1	51.3	63.8	63.6	60.4	50.3	53.4	55.8
Average debt (dollars)	3,160	3,155	2,956	3,294	3,392	3,284	5,377	3,950	3,262	2,704	2,956	3,435
Debt on first mortgages (dollars)	47,932,600	47,036,200	3,198,900	24,350,200	2,381,100	21,969,100	2,047,100	915,400	3,874,900	11,176,600	1,473,100	896,400
Percent of value of property	51.1	51.2	47.4	50.4	50.9	50.3	66.9	61.7	59.9	48.7	51.5	49.7
Average debt (dollars)	3,077	3,077	2,861	3,225	3,253	3,222	5,156	3,830	3,237	2,619	2,849	3,059

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE BUFFALO-NIAGARA 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	30,706	30,119	3,677	10,855	1,914	8,941	1,738	862	2,143	9,418	1,426	587
RACE OF OCCUPANTS												
White	30,613	30,030	3,664	10,813	1,908	8,905	1,736	862	2,132	9,403	1,420	583
Negro	79	77	11	34	5	29	1	-	11	15	5	2
Other nonwhite	14	12	2	8	1	7	1	-	-	-	1	2
YEAR BUILT												
Reporting year built	30,185	29,626	3,637	10,642	1,897	8,745	1,732	857	2,103	9,279	1,376	559
1930 to 1940	5,251	5,182	784	1,499	461	1,038	608	277	176	1,395	493	69
1920 to 1929	13,005	12,795	1,822	4,448	884	3,614	1,015	456	1,019	4,086	449	210
1910 to 1919	5,030	4,926	638	2,005	248	1,757	57	57	387	1,596	191	104
1900 to 1909	3,227	3,163	445	1,345	173	1,172	27	31	228	986	101	64
1880 to 1899	2,828	2,749	400	1,060	131	929	19	27	244	891	108	79
1879 or earlier	844	811	103	285	50	235	6	9	49	325	34	33

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE BUFFALO-NIAGARA 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.....	30,706	30,119	3,677	10,655	1,914	8,941	1,738	862	2,143	9,418	1,426	587
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	29,675	29,261	3,576	10,546	1,882	8,664	1,691	839	2,061	9,166	1,380	414
Under \$500.....	1,280	1,258	239	305	71	234	11	16	42	551	54	22
\$500 to \$999.....	2,522	2,492	429	686	137	549	18	22	143	1,090	104	30
\$1,000 to \$1,499.....	3,365	3,307	561	1,072	191	881	28	40	225	1,244	137	58
\$1,500 to \$1,999.....	3,294	3,261	537	1,090	210	880	51	123	247	1,078	135	33
\$2,000 to \$2,499.....	3,518	3,478	448	1,274	209	1,065	97	83	288	1,136	152	40
\$2,500 to \$2,999.....	3,083	2,986	309	1,118	184	934	132	69	283	948	127	47
\$3,000 to \$3,999.....	5,550	5,476	527	1,990	349	1,641	410	170	478	1,644	257	74
\$4,000 to \$4,999.....	3,197	3,151	257	1,242	234	1,008	375	134	203	778	162	46
\$5,000 to \$5,999.....	1,720	1,694	127	708	117	591	238	88	78	336	117	26
\$6,000 to \$7,499.....	1,080	1,065	79	455	84	371	165	46	51	194	75	15
\$7,500 to \$9,999.....	562	552	40	276	42	234	97	21	13	74	31	10
\$10,000 to \$14,999.....	398	389	15	224	34	190	59	22	10	38	21	9
\$15,000 to \$19,999.....	95	94	7	58	9	49	7	4	-	13	5	1
\$20,000 and over.....	61	58	1	48	11	37	3	1	-	2	3	3
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	29,687	29,560	3,606	10,662	1,879	8,783	1,717	848	2,143	9,214	1,370	327
Under 4.0%.....	185	183	20	14	4	10	1	-	-	121	27	2
4.0%.....	454	450	17	66	14	52	4	5	-	329	29	4
4.1% to 4.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
4.5%.....	2,624	2,609	71	135	52	83	83	48	2,143	53	76	15
4.6% to 4.9%.....	4	4	2	1	1	-	1	-	-	-	-	-
5.0%.....	12,583	12,453	546	7,033	814	6,219	741	401	-	3,179	553	130
5.1% to 5.4%.....	33	32	8	10	5	5	8	-	-	3	3	1
5.5%.....	1,380	1,314	102	414	75	339	428	77	-	225	68	16
5.6% to 5.9%.....	5	5	-	1	1	-	4	-	-	-	-	-
6.0%.....	12,603	12,445	2,824	2,973	907	2,066	445	315	-	5,280	608	158
6.1% to 6.4%.....	2	2	1	-	-	-	-	1	-	-	7	-
6.5%.....	15	15	1	5	2	3	1	-	-	7	1	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	21	20	5	5	2	3	1	-	-	9	-	1
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	26	26	8	5	2	3	-	1	-	7	5	-
Average interest rate..... (percent).....	5.38	5.38	5.78	5.29	5.49	5.24	5.36	5.39	4.50	5.52	5.38	5.46
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	16,936	16,758	3,241	4,929	1,232	3,697	1,317	634	1,904	3,803	930	178
Real estate taxes included in payment.....	4,463	4,413	1,164	1,187	430	757	198	252	755	407	450	50
Monthly.....	4,032	3,991	1,063	1,085	409	626	188	245	734	293	433	41
Quarterly.....	111	111	10	62	5	57	3	4	3	29	-	-
Semiannual.....	142	140	3	49	6	43	3	2	5	70	8	2
Annual.....	15	15	2	7	2	5	-	-	1	4	1	-
Other.....	101	99	71	15	2	13	-	1	2	5	5	2
Not reporting frequency of payment.....	62	57	15	19	6	13	4	-	10	6	3	5
Real estate taxes not included in payment.....	12,238	12,120	2,049	3,446	786	2,662	1,106	380	1,120	3,347	470	118
Monthly.....	6,386	6,326	1,793	3,866	891	2,975	1,015	339	1,072	3,144	479	60
Quarterly.....	1,924	1,915	54	1,170	155	1,015	232	87	11	314	47	9
Semiannual.....	3,206	3,179	73	1,013	209	804	239	122	15	1,609	108	27
Annual.....	342	337	13	98	20	78	10	4	2	193	17	5
Other.....	180	172	89	33	3	30	5	1	4	31	9	8
Not reporting frequency of payment.....	200	191	27	57	13	44	21	7	16	56	7	9
Not reporting tax payment requirements.....	235	225	94	16	78	78	13	2	29	49	10	10
Monthly.....	113	108	24	34	5	29	7	-	25	12	6	5
Quarterly.....	42	42	-	32	2	30	4	-	-	5	1	-
Semiannual.....	62	58	2	24	8	16	1	2	-	6	-	-
Annual.....	8	8	-	1	-	1	-	-	-	-	-	-
Other.....	4	4	1	2	1	1	-	-	1	1	-	1
Not reporting frequency of payment.....	6	5	1	1	-	1	1	-	-	-	-	-
No principal payments required.....	11,026	10,896	324	4,975	529	4,446	349	193	185	4,524	346	130
Monthly.....	933	919	124	270	49	221	77	27	121	254	46	14
Quarterly.....	2,634	2,615	39	2,128	105	2,023	62	30	10	311	35	19
Semiannual.....	6,540	6,464	133	2,217	318	1,899	188	121	44	3,544	217	76
Annual.....	539	531	11	193	36	157	12	4	3	284	24	8
Other.....	84	83	5	33	3	30	1	5	2	25	12	1
Not reporting frequency of payment.....	296	284	12	134	18	116	9	6	5	106	12	12
Not reporting principal payment requirements.....	818	577	40	285	29	256	21	7	30	161	33	241
Monthly.....	106	87	13	28	2	26	6	3	18	12	7	19
Quarterly.....	82	79	1	61	4	57	3	-	-	13	1	3
Semiannual.....	168	178	3	87	9	78	9	3	3	61	12	10
Annual.....	26	24	-	15	1	14	-	-	-	9	-	2
Other.....	17	16	5	4	-	4	-	-	-	7	-	1
Not reporting frequency of payment.....	399	193	18	90	13	77	3	1	9	59	13	206
No regular payments required.....	1,926	1,888	72	666	124	542	51	28	24	930	117	38

HOUSING—NONFARM MORTGAGES

Table G-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE BUFFALO-NIAGARA 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.....	29,675	4,350	11,898	10,751	2,666	Reporting interest rate.....	29,887	4,376	12,053	10,899	2,549
Under \$500.....	1,280	95	675	342	168	Under 4.0%.....	185	6	69	72	38
\$500 to \$999.....	2,522	255	1,159	842	266	4.0% to 4.4%.....	454	44	159	173	73
\$1,000 to \$1,499.....	3,365	446	1,357	1,227	335	4.4% to 4.8%.....	1	1	-	-	-
\$1,500 to \$1,999.....	3,294	521	1,408	1,089	276	4.8% to 5.2%.....	2,624	1,007	1,294	225	97
\$2,000 to \$2,499.....	3,518	450	1,475	1,298	295	5.2% to 5.6%.....	4	2	2	-	-
\$2,500 to \$2,999.....	3,033	363	1,289	1,173	208	5.6% to 6.0%.....	12,583	1,441	4,316	5,682	1,194
\$3,000 to \$3,999.....	5,550	918	2,148	2,095	389	6.0% to 6.4%.....	33	15	14	2	2
\$4,000 to \$4,999.....	3,197	646	1,148	1,126	277	6.4% to 6.8%.....	1,330	208	599	418	105
\$5,000 to \$5,999.....	1,720	383	519	640	178	6.8% to 7.2%.....	5	1	1	2	1
\$6,000 to \$6,999.....	1,080	179	368	412	121	7.2% to 7.6%.....	12,603	1,642	5,580	4,346	1,035
\$7,000 to \$7,999.....	562	62	189	244	67	7.6% to 8.0%.....	2	2	2	-	-
\$8,000 to \$8,999.....	398	27	130	186	55	8.0% and over.....	15	2	6	7	-
\$9,000 to \$9,999.....	95	2	22	52	19	Average interest rate....(percent)....	5.38	5.28	5.42	5.38	5.35
\$10,000 to \$10,999.....	61	3	11	35	12						
\$11,000 to \$11,999.....											
\$12,000 to \$12,999.....											
\$13,000 to \$13,999.....											
\$14,000 to \$14,999.....											
\$15,000 to \$15,999.....											
\$16,000 to \$16,999.....											
\$17,000 to \$17,999.....											
\$18,000 to \$18,999.....											
\$19,000 to \$19,999.....											
\$20,000 and over.....											

Table G-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 BUFFALO-NIAGARA 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.....	24,389	14,151	3,873	10,110	168	10,238
Total first mortgage outstanding debt.....(dollars).....	71,795,100	40,364,200	12,285,000	27,523,400	455,800	31,430,900
Total annual mortgage payment.....(dollars).....	6,968,183	5,204,643	1,701,906	3,442,985	59,752	1,763,490
Average first mortgage outstanding debt.....(dollars).....	2,944	2,852	3,172	2,732	2,713	3,070
Average value of property.....(dollars).....	5,605	5,331	4,980	5,464	5,387	5,994
Average annual estimated rental value.....(dollars).....	524	506	485	516	538	546
Average annual mortgage payment.....(dollars).....	286	368	439	341	356	172
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.7	12.9	13.9	12.5	13.1	5.6
Value of property.....	5.1	6.9	8.8	6.2	6.5	2.9
Estimated annual rental value.....	54.6	72.4	90.5	66.0	66.1	31.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	10,497	9,624	3,683	5,852	89	873
Average first mortgage outstanding debt.....(dollars).....	2,823	2,800	3,162	2,578	-	3,080
Average value of property.....(dollars).....	4,972	4,945	4,913	4,966	-	5,277
Average annual estimated rental value.....(dollars).....	482	481	484	480	-	491
Average annual mortgage payment.....(dollars).....	388	402	444	375	-	233
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.7	14.4	14.1	14.5	-	7.6
Value of property.....	7.8	8.1	9.0	7.5	-	4.4
Estimated annual rental value.....	80.4	83.5	91.9	78.1	-	47.4
Monthly mortgage payment—						
Under \$10.....	487	248	53	191	4	239
\$10 to \$14.....	745	562	85	464	13	183
\$15 to \$19.....	1,004	861	198	654	9	143
\$20 to \$24.....	1,389	1,298	397	891	10	91
\$25 to \$29.....	1,595	1,533	501	1,019	18	62
\$30 to \$39.....	2,608	2,587	1,114	1,408	15	71
\$40 to \$49.....	1,831	1,300	689	598	13	31
\$50 to \$59.....	559	647	330	311	6	22
\$60 to \$74.....	383	371	201	167	3	12
\$75 to \$99.....	152	153	61	90	2	9
\$100 and over.....	124	114	54	59	1	10
Average monthly mortgage payment.....(dollars).....	32.31	33.48	37.03	31.24	-	19.40
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	13,892	4,527	190	4,258	79	9,365
Average first mortgage outstanding debt.....(dollars).....	3,035	2,965	3,362	2,944	-	3,059
Average value of property.....(dollars).....	6,082	6,151	6,276	6,148	-	6,049
Average annual estimated rental value.....(dollars).....	555	563	519	565	-	551
Average annual mortgage payment.....(dollars).....	209	295	344	293	-	187
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.9	10.0	10.2	10.0	-	5.4
Value of property.....	3.4	4.8	5.5	4.8	-	2.8
Estimated annual rental value.....	37.6	52.4	66.3	51.9	-	30.3

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 NEW YORK: 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.....	2,218,372	2,047,919	323,143	15.8	1,724,776	162,099	8,354	299,307	241,502	80.7	57,805
1930: Private families reporting tenure.....	-	1,703,248	348,778	20.5	1,354,470	-	-	-	-	-	-
1920: All families reporting tenure.....	-	1,266,607	180,707	12.7	1,105,900	-	-	157,223	123,855	78.8	33,358
Dwelling units: 1940.....	2,218,372	2,047,919	323,143	15.8	1,724,776	162,099	8,354	299,307	241,502	80.7	57,805
COLOR OF OCCUPANTS											
White.....	-	1,924,150	318,037	16.5	1,606,093	-	-	294,670	237,493	80.6	57,177
Nonwhite.....	-	123,769	5,086	4.1	118,683	-	-	4,637	4,009	86.5	628
TYPE OF STRUCTURE											
1-family.....	286,497	280,642	175,446	67.3	85,196	21,742	4,112	168,378	131,960	78.4	36,418
Other.....	1,931,875	1,767,277	147,697	8.3	1,639,580	140,356	4,242	130,929	109,542	83.7	21,387
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	278,654	256,251	172,431	67.3	83,820	18,676	3,727	166,762	130,753	78.4	36,009
Under \$5.....	199	184	134	72.8	50	12	3	116	60	51.7	56
\$5 to \$9.....	796	590	377	63.9	213	127	79	355	98	27.6	257
\$10 to \$14.....	3,453	2,278	1,035	45.4	1,243	741	434	964	327	33.9	537
\$15 to \$19.....	5,456	4,466	1,486	33.3	2,980	942	1,048	1,315	502	38.2	813
\$20 to \$24.....	9,705	7,533	2,806	36.3	4,827	1,556	517	2,652	1,243	46.7	1,419
\$25 to \$29.....	14,280	11,927	4,289	36.0	7,638	1,665	687	4,098	2,443	59.6	1,655
\$30 to \$39.....	39,555	37,071	18,325	49.4	18,746	2,170	315	17,755	13,066	73.6	4,689
\$40 to \$49.....	57,934	55,112	36,449	66.1	18,663	2,613	209	35,606	28,565	80.3	5,941
\$50 to \$59.....	49,940	47,284	35,092	74.2	12,192	2,495	161	34,282	28,580	83.4	5,702
\$60 to \$74.....	45,592	43,260	35,197	81.4	8,063	2,245	87	34,225	28,726	84.1	5,499
\$75 to \$99.....	25,498	24,128	19,522	80.9	4,606	1,308	62	18,790	14,805	78.8	3,985
\$100 and over.....	25,244	22,318	17,719	79.4	4,599	2,801	125	16,594	11,178	67.4	5,416
Median monthly rent..... (dollars).....	50.89	51.37	55.57	-	42.83	47.63	22.40	55.48	55.79	-	53.95

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 NEW YORK: 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.....	241,502	133,504	89	245	398	1,126	1,852	10,898	23,759	26,834	34,284	18,834	10,007	2,749	2,138	291	107,998
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	233,429	128,979	68	221	369	1,056	1,774	10,512	23,039	26,066	33,240	16,173	9,646	2,612	2,001	202	104,450
Average interest rate..... (%).....	5.27	5.27	-	5.41	5.46	5.42	5.34	5.34	5.31	5.25	5.23	5.28	5.27	5.10	5.30	5.27	
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	234,222	129,662	77	224	377	1,076	1,801	10,651	23,266	26,133	33,314	18,230	9,662	2,615	2,007	229	104,560
Building and loan association.....	12,775	9,481	24	25	43	134	221	1,034	1,955	2,047	2,279	1,072	443	113	75	15	3,294
Commercial bank.....	15,505	9,633	-	4	12	32	61	617	1,646	2,282	2,681	1,032	720	242	288	16	5,872
Savings bank.....	81,758	42,914	7	28	51	183	438	2,916	7,271	8,423	11,427	6,543	3,775	1,027	745	79	38,844
Life insurance company.....	8,723	5,849	1	3	4	12	16	197	991	1,248	1,607	1,058	487	111	109	5	2,874
Mortgage company.....	21,385	11,826	4	13	15	59	139	765	2,196	2,514	3,477	1,629	694	195	110	16	9,559
Home Owners' Loan Corporation.....	23,028	12,666	1	26	55	140	243	1,398	2,672	2,592	3,098	1,552	683	129	49	28	10,362
Individual.....	58,137	29,347	30	108	182	455	610	3,083	5,318	5,374	6,456	4,253	2,325	634	466	53	28,790
Other.....	12,911	7,946	10	17	15	61	73	641	1,217	1,653	2,289	1,091	535	164	163	17	4,965
Reporting debt and value.....	226,776	126,393	38	163	338	989	1,702	10,297	22,623	25,664	32,840	17,883	9,385	2,526	1,944	-	100,388
JUNIOR MORTGAGE																	
First mortgage only.....	30,484	17,074	3	18	43	168	257	1,655	3,323	3,615	4,353	2,147	1,017	284	191	-	13,410
First and junior mortgage.....	12,038	4,759	1	5	4	19	54	312	732	961	1,129	743	523	147	129	-	7,279
With 1st mtg.; not rptg. on junior.....	184,254	104,560	34	140	291	802	1,391	8,330	18,568	21,088	27,358	14,993	7,846	2,095	1,624	-	79,694
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,781	2,645	36	104	144	218	199	542	492	341	351	133	62	15	8	-	1,136
\$1,000 to \$1,499.....	6,595	4,243	2	43	96	278	322	1,055	933	652	494	235	84	18	24	-	2,352
\$1,500 to \$1,999.....	8,486	5,558	-	11	64	244	395	1,501	1,423	901	676	242	75	16	10	-	2,928
\$2,000 to \$2,499.....	17,637	10,839	-	-	32	170	436	2,335	3,132	2,242	1,641	622	183	27	19	-	6,798
\$2,500 to \$2,999.....	19,691	12,804	-	-	-	79	269	2,480	4,156	2,819	2,122	651	197	23	8	-	6,887
\$3,000 to \$3,999.....	51,219	32,456	-	-	-	-	81	2,094	9,062	9,061	8,502	2,879	671	97	49	-	16,763
\$4,000 to \$4,999.....	42,085	25,550	-	-	-	-	-	290	3,139	7,044	9,449	4,302	1,171	118	37	-	16,535
\$5,000 to \$5,999.....	30,490	16,670	-	-	-	-	-	-	326	2,373	7,499	4,341	1,772	255	104	-	13,820
\$6,000 to \$7,499.....	23,038	8,959	-	-	-	-	-	-	-	231	1,942	3,628	2,486	448	124	-	14,175
\$7,500 to \$9,999.....	14,904	3,944	-	-	-	-	-	-	-	-	164	843	2,005	714	218	-	10,960
\$10,000 to \$14,999.....	6,559	2,029	-	-	-	-	-	-	-	-	-	7	680	708	634	-	4,530
\$15,000 to \$19,999.....	1,198	407	-	-	-	-	-	-	-	-	-	-	-	87	320	-	791
\$20,000 and over.....	1,093	389	-	-	-	-	-	-	-	-	-	-	-	-	389	-	704
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	1,699,527	840,723	25	187	555	2,094	4,477	34,875	96,041	184,285	211,641	147,331	105,716	40,818	60,728	-	858,604
Average value..... (dollars).....	7,494	6,652	-	1,146	1,642	2,117	2,630	3,387	4,384	5,230	6,445	8,289	11,263	16,159	31,239	-	8,555
Debt on first and jr. mtgs. (thous.).....	1,022,633	506,654	16	123	356	1,420	3,004	23,413	55,684	66,647	132,467	84,338	57,624	20,582	28,760	-	515,979
Percent of value of property.....	60.2	60.3	-	66.0	64.2	67.8	67.1	67.1	67.2	66.0	62.6	57.2	54.5	50.4	47.4	-	60.1
Average debt..... (dollars).....	4,509	4,009	-	756	1,054	1,436	1,765	2,274	2,912	3,454	4,034	4,716	6,139	8,148	14,805	-	5,140
Debt on first mtgs. (thousands).....	1,002,965	500,368	16	121	355	1,407	2,972	23,190	65,284	87,749	131,110	83,292	56,530	20,214	28,189	-	502,597
Percent of value of property.....	59.0	59.5	-	64.5	64.0	67.2	66.4	66.5	65.6	65.4	61.9	56.5	53.5	49.5	46.3	-	58.5
Average debt..... (dollars).....	4,423	3,959	-	739	1,050	1,423	1,746	2,252	2,886	3,419	3,992	4,658	6,023	8,002	14,469	-	5,007

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 NEW YORK: 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	241,502	234,222	12,775	97,263	15,505	81,758	8,723	21,385	23,028	58,137	12,911	7,280
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	233,429	228,919	12,281	95,209	15,129	80,080	8,548	20,908	23,028	56,581	12,364	4,510
Average interest rate.....(percent)	5.27	5.27	5.53	5.25	5.31	5.24	5.45	5.50	4.50	5.44	5.31	5.33
Reporting debt and value	226,776	221,326	12,117	91,954	14,598	77,356	8,343	20,410	21,249	55,323	11,930	5,450
Percent distribution	-	100.0	5.5	41.5	6.6	35.0	3.8	9.2	9.6	25.0	5.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	226,776	221,326	12,117	91,954	14,598	77,356	8,343	20,410	21,249	55,323	11,930	5,450
First mortgage only	30,484	30,013	1,813	12,794	1,958	10,836	1,205	2,872	2,878	7,161	1,290	471
First and junior mortgage	12,038	11,100	448	4,780	704	4,026	372	1,003	600	3,426	521	938
With first mortgage; not reporting on junior mortgage	184,254	180,213	9,856	74,430	11,936	62,494	6,766	16,535	17,771	44,736	10,119	4,041
1-family properties	126,393	123,664	9,039	50,045	9,148	40,897	5,664	11,432	11,851	28,137	7,496	2,729
First mortgage only	17,074	16,835	1,354	5,871	1,212	5,659	851	1,624	1,620	3,690	825	239
First and junior mortgage	4,759	4,398	254	1,654	262	1,402	206	433	307	1,314	220	361
With first mortgage; not reporting on junior mortgage	104,560	102,431	7,431	41,510	7,674	33,835	4,607	9,375	9,924	23,133	6,451	2,129
2- to 4-family properties	100,383	97,662	3,078	41,909	5,450	36,459	2,679	8,978	9,398	27,186	4,434	2,721
First mortgage only	13,410	13,178	459	5,923	746	5,177	354	1,248	1,258	3,471	465	232
First and junior mortgage	7,279	6,702	194	3,066	442	2,624	166	293	293	2,112	301	577
With first mortgage; not reporting on junior mortgage	79,694	77,782	2,425	32,920	4,262	28,658	2,159	7,160	7,847	21,603	3,668	1,912
RELATION OF DEBT TO VALUE												
1- to 4-family properties	226,776	221,326	12,117	91,954	14,598	77,356	8,343	20,410	21,249	55,323	11,930	5,450
Value of property.....(dollars)	1,699,526,600	1,553,578,300	77,690,000	723,768,400	116,623,600	607,144,800	67,509,100	147,338,400	145,503,400	399,780,000	91,989,000	45,948,300
Average value.....(dollars)	7,494	7,471	6,412	7,871	7,999	7,849	8,092	7,219	6,848	7,226	7,711	8,431
Debt on first and junior mortgages.....(dollars)	1,022,632,900	993,997,900	42,672,300	433,184,600	73,198,400	359,986,200	41,896,200	90,596,300	102,166,300	226,971,800	55,509,900	28,635,000
Percent of value of property	60.2	60.1	54.9	59.9	62.8	59.3	62.1	61.5	70.2	56.8	61.4	62.3
Average debt.....(dollars)	4,509	4,491	3,522	4,711	5,014	4,654	5,022	4,439	4,808	4,103	4,737	5,254
Debt on first mortgages.....(dollars)	1,002,955,000	976,360,500	42,059,400	425,125,000	71,950,200	353,174,800	41,297,100	89,094,800	101,529,200	221,495,900	55,759,100	26,504,500
Percent distribution	-	100.0	4.3	43.5	7.4	36.2	4.2	9.1	10.4	22.7	5.7	-
Percent of value of property	59.0	59.0	54.1	58.7	61.7	58.2	61.2	60.5	69.8	55.4	60.6	57.9
Average debt.....(dollars)	4,423	4,411	3,471	4,623	4,929	4,566	4,950	4,365	4,778	4,004	4,674	4,882
1-family properties	126,393	123,664	9,039	50,045	9,148	40,897	5,664	11,432	11,851	28,137	7,496	2,729
Value of property.....(dollars)	840,722,800	819,991,200	58,625,500	348,233,100	55,220,500	283,012,600	40,858,400	73,095,400	69,964,100	182,638,600	51,381,100	20,731,600
Average value.....(dollars)	6,652	6,631	5,933	6,958	7,129	6,920	7,214	6,394	5,904	6,498	6,854	7,597
Debt on first and junior mortgages.....(dollars)	505,654,000	494,215,200	29,224,300	210,036,100	42,078,900	167,957,200	24,797,200	45,859,100	48,339,400	104,076,800	31,882,300	12,438,800
Percent of value of property	60.3	60.3	54.5	49.5	64.5	59.3	60.7	62.7	69.1	56.9	62.1	60.0
Average debt.....(dollars)	4,009	3,996	3,233	4,197	4,600	4,107	4,378	4,011	4,079	3,699	4,253	4,558
Debt on first mortgages.....(dollars)	500,367,600	488,531,800	28,951,800	207,736,400	41,644,800	166,091,600	24,567,400	45,378,000	48,084,700	102,242,600	31,570,900	11,885,200
Percent of value of property	59.5	59.6	54.0	49.7	63.9	58.7	60.1	62.1	68.7	55.9	61.4	57.1
Average debt.....(dollars)	3,959	3,950	3,203	4,151	4,552	4,061	4,337	3,969	4,057	3,634	4,212	4,337
2- to 4-family properties	100,383	97,662	3,078	41,909	5,450	36,459	2,679	8,978	9,398	27,186	4,434	2,721
Value of property.....(dollars)	858,803,800	835,587,100	24,064,500	375,535,300	51,403,100	324,132,200	26,650,700	74,243,000	75,539,300	216,946,400	40,607,900	25,216,700
Average value.....(dollars)	8,555	8,535	7,818	8,961	9,432	8,890	9,948	8,269	8,038	7,980	9,158	9,267
Debt on first and junior mortgages.....(dollars)	515,978,900	499,782,700	19,448,000	223,148,500	31,119,500	192,029,000	17,099,000	44,737,200	53,827,400	122,895,000	24,527,600	16,196,200
Percent of value of property	60.1	60.0	55.9	59.4	60.5	59.2	64.2	50.3	71.3	56.6	60.6	64.2
Average debt.....(dollars)	5,140	5,117	4,369	5,325	5,710	5,267	6,383	4,983	5,722	4,621	5,554	5,952
Debt on first mortgages.....(dollars)	502,597,400	487,828,700	13,107,600	217,388,600	30,305,400	187,083,200	16,729,700	43,716,800	53,444,500	119,253,300	24,188,200	14,768,700
Percent of value of property	58.5	58.5	54.5	57.9	59.0	57.7	62.8	58.9	70.8	55.0	59.6	58.6
Average debt.....(dollars)	5,007	4,995	4,258	5,187	5,561	5,131	6,245	4,869	5,687	4,387	5,455	5,428

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF NEW YORK: 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	138,504	129,662	9,431	52,547	9,633	42,914	5,849	11,826	12,666	29,347	7,946	3,842
RACE OF OCCUPANTS												
White	131,334	127,566	9,346	51,989	9,489	42,500	5,821	11,532	12,201	28,805	7,822	3,768
Negro	2,061	1,990	125	528	139	384	27	228	454	517	116	71
Other nonwhite	109	106	10	35	5	30	1	16	11	25	8	3
YEAR BUILT												
Reporting year built	128,369	124,856	9,220	50,682	9,361	41,321	5,728	11,486	12,199	27,685	7,656	3,513
1930 to 1940	30,479	29,599	3,153	13,267	4,364	8,903	1,834	3,152	1,856	3,408	2,929	880
1920 to 1929	68,128	66,573	4,260	26,242	5,553	22,689	3,654	6,126	8,099	14,877	3,315	1,555
1910 to 1919	14,043	13,586	815	5,594	6,853	4,741	119	1,212	1,116	4,109	621	457
1900 to 1909	8,157	7,842	487	2,981	416	2,565	69	536	587	2,754	423	315
1880 to 1899	5,769	5,539	396	2,015	300	1,715	40	337	400	2,064	287	230
1870 or earlier	1,793	1,717	109	583	99	484	12	123	141	673	76	76

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF NEW YORK: 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.....	133,504	123,662	9,431	52,547	9,633	42,914	5,849	11,826	12,666	29,347	7,946	3,842
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	126,585	123,840	9,052	50,121	9,159	40,962	5,667	11,446	11,869	28,180	7,505	2,745
Under \$500.....	789	783	175	189	33	156	21	43	44	232	59	26
\$500 to \$999.....	1,901	1,837	403	447	57	390	35	95	159	600	117	44
\$1,000 to \$1,499.....	4,338	4,250	718	1,156	161	995	83	270	270	1,504	249	88
\$1,500 to \$1,999.....	5,669	5,565	744	1,864	282	1,582	127	417	409	1,681	323	104
\$2,000 to \$2,499.....	11,018	10,808	1,118	3,844	535	3,309	328	857	869	3,191	601	210
\$2,500 to \$2,999.....	13,007	12,783	985	5,123	694	4,429	540	1,186	1,091	3,209	649	224
\$3,000 to \$3,999.....	32,964	32,314	2,097	13,482	2,110	11,372	1,715	3,032	3,051	7,220	1,716	650
\$4,000 to \$4,999.....	25,538	24,985	1,427	10,604	2,373	8,231	1,197	2,679	2,791	4,697	1,590	553
\$5,000 to \$5,999.....	16,371	15,960	774	7,001	1,635	5,366	829	1,695	1,643	2,839	1,179	411
\$6,000 to \$7,499.....	8,580	8,366	404	3,541	649	2,892	480	710	973	1,629	629	214
\$7,500 to \$9,999.....	3,753	3,646	125	1,633	318	1,315	179	301	432	764	212	107
\$10,000 to \$14,999.....	1,896	1,824	69	858	190	668	88	122	128	457	102	72
\$15,000 to \$19,999.....	386	361	7	181	47	134	14	24	6	88	41	25
\$20,000 and over.....	375	358	6	198	75	123	30	14	3	69	38	17
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	123,979	126,724	9,128	51,478	9,407	42,071	5,740	11,557	12,666	28,567	7,588	2,255
Under 4.0%.....	457	440	46	99	24	74	4	17	-	226	49	17
4.0%.....	1,844	1,805	70	745	122	623	29	71	-	757	133	39
4.1% to 4.4%.....	2,841	2,788	149	1,748	450	1,298	28	357	-	16	490	53
4.5%.....	17,650	17,474	290	2,632	755	1,877	213	485	12,666	669	519	176
4.6% to 4.9%.....	323	310	9	253	75	178	9	16	-	3	20	13
5.0%.....	42,763	41,972	2,335	22,799	3,553	19,246	2,129	3,005	-	9,101	2,608	791
5.1% to 5.4%.....	536	524	60	286	145	141	46	44	-	32	56	12
5.5%.....	28,005	27,445	1,922	14,220	1,710	12,510	1,385	2,854	-	5,533	1,531	560
5.6% to 5.9%.....	66	66	5	30	4	26	3	12	-	11	5	-
6.0%.....	34,196	33,617	4,194	8,580	2,521	6,059	1,684	4,665	-	12,146	2,148	579
6.1% to 6.4%.....	23	22	1	14	4	10	-	1	-	5	1	1
6.5%.....	129	125	24	33	7	26	3	15	-	36	14	4
6.6% to 6.9%.....	5	5	-	2	-	2	-	-	-	1	-	-
7.0%.....	66	63	10	14	3	11	1	8	-	16	14	3
7.1% to 7.4%.....	2	1	-	-	-	-	-	-	-	1	-	1
7.5%.....	8	7	2	1	-	1	1	1	-	2	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	65	60	11	23	4	19	3	6	-	12	5	5
Average interest rate..... (percent)	5.27	5.27	5.53	5.24	5.27	5.23	5.43	5.48	4.50	5.47	5.28	5.31
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	65,468	64,319	8,151	25,982	6,016	19,966	3,343	4,742	11,096	6,313	4,692	1,149
Real estate taxes included in payment.....	31,415	30,815	4,255	12,040	4,227	7,813	723	2,606	6,841	1,810	3,030	600
Monthly.....	28,120	27,588	4,072	10,710	3,988	6,722	590	2,316	6,556	688	2,651	537
Quarterly.....	1,317	1,229	45	738	111	647	44	88	81	215	71	18
Semiannual.....	928	913	28	263	52	211	68	102	44	327	84	15
Annual.....	93	93	12	29	6	23	6	4	3	31	8	-
Other.....	233	230	39	43	8	35	-	3	2	19	124	3
Not reporting frequency of payment.....	724	697	75	237	62	175	15	93	155	30	92	27
Real estate taxes not included in payment.....	32,712	32,229	3,802	13,446	1,714	11,732	2,510	2,047	4,076	4,824	1,584	483
Monthly.....	15,096	14,897	3,464	3,830	583	3,247	1,270	544	3,850	1,178	761	199
Quarterly.....	11,493	11,346	175	7,760	679	7,081	613	778	80	1,594	346	147
Semiannual.....	4,953	4,885	86	1,440	389	1,051	559	641	61	1,780	318	68
Annual.....	377	371	6	134	23	111	26	29	3	152	21	6
Other.....	166	162	18	56	7	49	4	9	5	32	38	4
Not reporting frequency of payment.....	627	568	58	226	33	193	38	46	77	88	40	59
Not reporting tax payment requirements.....	1,341	1,275	84	496	75	421	110	89	179	179	138	66
Monthly.....	568	538	68	132	18	114	36	27	165	36	73	30
Quarterly.....	445	425	9	278	38	240	19	29	3	55	32	20
Semiannual.....	237	230	2	59	15	44	47	25	4	71	22	7
Annual.....	20	19	-	6	1	5	2	1	-	9	1	1
Other.....	4	2	-	1	-	1	-	-	-	-	1	2
Not reporting frequency of payment.....	67	61	5	20	3	17	6	7	6	8	9	6
No principal payments required.....	60,259	59,120	1,129	24,261	3,279	20,982	2,324	6,603	1,179	20,875	2,749	1,139
Monthly.....	4,066	3,992	443	1,197	209	988	165	255	818	844	270	74
Quarterly.....	21,655	21,286	219	15,059	910	14,149	552	1,452	119	3,258	627	369
Semiannual.....	31,607	31,065	404	7,042	1,990	5,052	1,509	4,665	167	15,586	1,692	542
Annual.....	1,384	1,337	37	400	91	309	40	121	13	560	66	47
Other.....	227	218	3	88	7	81	5	8	7	91	16	9
Not reporting frequency of payment.....	1,320	1,222	23	475	72	403	53	102	55	486	78	98
Not reporting principal payment requirements.....	5,541	4,057	151	1,562	212	1,350	116	332	351	1,201	344	1,484
Monthly.....	753	664	88	191	20	161	25	19	220	78	53	89
Quarterly.....	1,134	1,005	11	641	53	588	24	59	12	164	94	129
Semiannual.....	1,433	1,282	19	356	68	288	42	152	22	584	107	151
Annual.....	120	100	2	31	4	27	2	6	8	46	5	20
Other.....	35	31	2	6	1	5	3	3	1	10	6	4
Not reporting frequency of payment.....	2,066	975	29	347	66	281	20	93	88	319	79	1,091
No regular payments required.....	2,286	2,166	50	742	126	616	66	149	40	958	161	70

Table H-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF NEW YORK: 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	126,585	29,626	31,488	57,990	7,481	Reporting interest rate.....	128,979	30,598	32,085	59,190	7,106
Under \$500.....	789	120	349	238	82	Under 4.0%.....	457	56	134	226	41
\$500 to \$999.....	1,901	277	778	675	171	4.0% to 4.4%.....	1,844	419	472	811	142
\$1,000 to \$1,499.....	4,338	638	1,372	1,995	333	4.4% to 4.8%.....	2,841	2,711	88	25	17
\$1,500 to \$1,999.....	5,659	924	1,824	2,553	368	4.8% to 5.2%.....	17,650	9,480	5,228	2,170	772
\$2,000 to \$2,499.....	11,018	1,816	3,157	5,334	711	5.2% to 5.6%.....	323	292	20	8	8
\$2,500 to \$2,999.....	13,007	2,199	3,793	6,284	731	5.6% to 6.0%.....	42,763	8,212	12,458	19,673	2,420
\$3,000 to \$3,999.....	32,964	6,487	8,421	16,354	1,702	6.0% to 6.4%.....	536	402	63	63	8
\$4,000 to \$4,999.....	25,538	7,819	5,505	10,934	1,280	6.4% to 6.8%.....	23,005	4,800	6,654	14,908	1,643
\$5,000 to \$5,999.....	16,371	6,307	2,905	6,269	890	6.8% to 7.2%.....	66	14	9	42	1
\$6,000 to \$7,499.....	8,580	2,259	1,865	3,866	590	7.2% to 7.6%.....	34,196	4,142	6,896	21,123	2,035
\$7,500 to \$9,999.....	3,753	558	928	1,929	338	7.6% to 8.0%.....	23	6	1	11	5
\$10,000 to \$14,999.....	1,896	182	436	1,078	200	8.0% and over.....	129	29	20	78	7
\$15,000 to \$19,999.....	386	30	85	234	37	Average interest rate — (percent)....	5	1	2	2	—
\$20,000 and over.....	375	10	70	247	48		66	18	20	20	8
							2	—	1	1	—
							8	2	1	5	—
							—	—	—	—	—
							65	14	18	29	4
							5.27	4.98	5.22	5.45	5.32

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 NEW YORK: 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	103,786	48,735	23,924	24,016	795	55,051
Total first mortgage outstanding debt..... (dollars)	406,658,000	188,929,900	99,698,400	86,205,900	3,026,200	217,723,100
Total annual mortgage payment..... (dollars)	35,206,084	22,696,692	13,009,787	9,360,535	326,370	12,509,392
Average first mortgage outstanding debt..... (dollars)	3,918	3,877	4,167	3,589	3,807	3,955
Average value of property..... (dollars)	6,533	6,161	5,905	6,392	6,870	6,863
Average annual estimated rental value..... (dollars)	716	682	665	695	762	747
Average annual mortgage payment..... (dollars)	339	466	544	390	411	227
Percent which annual mortgage payment represents of—						
First mortgage debt	8.7	12.0	13.0	10.9	10.8	5.7
Value of property	5.2	7.6	9.2	6.1	6.0	3.3
Estimated annual rental value	47.4	68.3	81.7	56.0	53.9	30.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	38,988	35,416	22,771	12,311	334	3,572
Average first mortgage outstanding debt..... (dollars)	3,892	3,910	4,179	3,418	3,719	3,713
Average value of property..... (dollars)	5,913	5,888	5,842	5,971	6,005	6,164
Average annual estimated rental value..... (dollars)	659	657	659	653	679	682
Average annual mortgage payment..... (dollars)	496	518	554	451	500	286
Percent which annual mortgage payment represents of—						
First mortgage debt	12.8	13.2	13.3	13.2	13.5	7.7
Value of property	8.4	8.8	9.5	7.6	8.3	4.6
Estimated annual rental value	75.8	78.8	84.0	69.0	73.7	42.0
Monthly mortgage payment—						
Under \$10.....	759	165	31	131	3	594
\$10 to \$14.....	1,167	478	102	369	7	689
\$15 to \$19.....	1,653	962	223	732	7	691
\$20 to \$24.....	2,440	1,973	557	1,400	16	467
\$25 to \$29.....	3,516	3,224	1,176	2,006	42	292
\$30 to \$39.....	9,154	8,795	5,105	3,608	87	359
\$40 to \$49.....	10,819	10,604	5,541	1,981	82	215
\$50 to \$59.....	5,348	5,234	4,139	1,047	48	114
\$60 to \$74.....	2,759	2,694	2,062	608	29	65
\$75 to \$99.....	905	855	595	259	11	50
\$100 and over.....	468	432	250	180	2	36
Average monthly mortgage payment..... (dollars)	41.37	43.13	46.15	37.59	41.69	23.87
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	64,798	13,319	1,153	11,705	461	51,479
Average first mortgage outstanding debt..... (dollars)	3,934	3,787	3,926	3,770	3,870	3,972
Average value of property..... (dollars)	6,906	6,887	7,168	6,835	7,497	6,911
Average annual estimated rental value..... (dollars)	750	747	788	740	821	751
Average annual mortgage payment..... (dollars)	245	328	346	325	346	223
Percent which annual mortgage payment represents of—						
First mortgage debt	6.2	8.7	8.8	8.6	8.9	5.6
Value of property	3.5	4.8	4.8	4.8	4.6	3.2
Estimated annual rental value	32.6	43.9	43.9	44.0	42.1	29.7

Table I-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR BRONX BOROUGH: 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.....	395,245	377,843	30,490	8.1	347,353	16,549	853	28,161	20,310	72.1	7,871
1930: Private families reporting tenure.....	-	318,642	33,975	10.7	284,667	-	-	-	-	-	-
1920: All families reporting tenure.....	-	165,380	13,591	8.2	151,789	-	-	13,280	10,391	78.5	2,839
Dwelling units: 1940.....	395,245	377,843	30,490	8.1	347,353	16,549	853	28,161	20,310	72.1	7,871
COLOR OF OCCUPANTS											
White.....	-	371,444	30,258	8.1	341,186	-	-	27,978	20,163	72.1	7,815
Nonwhite.....	-	6,399	282	3.6	6,167	-	-	203	147	72.4	56
TYPE OF STRUCTURE											
1-family.....	21,497	20,265	13,715	67.7	6,550	926	306	12,915	8,220	63.6	4,695
Other.....	373,748	357,578	16,775	4.7	340,803	15,623	547	15,266	12,090	79.2	3,176
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	20,928	19,836	13,437	67.7	6,399	805	287	12,751	8,115	63.6	4,636
Under \$5.....	18	18	14	-	4	-	-	13	1	-	12
\$5 to \$9.....	148	147	131	89.1	16	1	-	127	6	4.7	121
\$10 to \$14.....	361	353	275	82.6	59	26	2	254	20	7.6	244
\$15 to \$19.....	590	573	372	64.9	201	14	3	358	33	12.6	229
\$20 to \$24.....	599	541	259	47.9	282	47	11	292	59	29.7	163
\$25 to \$29.....	1,037	962	381	38.4	541	61	14	292	115	39.4	177
\$30 to \$39.....	2,773	2,469	1,015	41.1	1,454	183	171	965	514	53.3	451
\$40 to \$49.....	3,281	3,100	1,752	56.5	1,348	135	48	1,699	1,095	64.4	604
\$50 to \$59.....	3,765	3,585	2,545	71.0	1,039	154	28	2,451	1,746	71.2	705
\$60 to \$74.....	3,864	3,747	2,988	79.7	759	111	6	2,880	2,125	73.8	755
\$75 to \$99.....	2,322	2,272	1,924	84.7	348	49	1	1,848	1,297	70.2	551
\$100 and over.....	2,170	2,089	1,840	88.1	249	74	7	1,718	1,094	63.7	624
Median monthly rent..... (dollars).....	53.90	54.45	59.67	-	43.53	48.43	36.14	59.87	62.74	-	54.00

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 BRONX BOROUGH: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	20,310	8,354	4	15	29	58	76	394	864	1,390	2,385	1,662	862	325	276	14	11,956
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	19,554	8,020	4	14	28	51	73	376	834	1,335	2,295	1,592	880	313	268	7	11,534
Average interest rate..... (%).....	5.21	5.25	-	-	-	-	-	5.32	5.35	5.28	5.20	5.26	5.23	5.18	5.11	-	5.19
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	19,635	8,045	4	15	29	54	73	386	942	1,333	2,294	1,611	829	306	261	8	11,590
Building and loan association.....	1,708	1,019	1	2	5	8	18	74	163	179	276	192	68	19	14	-	889
Commercial bank.....	1,037	412	-	-	-	-	-	12	44	49	121	82	51	24	25	3	625
Savings bank.....	4,135	1,574	-	1	2	1	8	24	98	208	470	357	213	102	90	2	2,561
Life insurance company.....	272	108	-	-	-	-	-	-	15	30	18	18	9	4	14	-	154
Mortgage company.....	1,157	418	1	3	1	2	4	12	45	84	131	89	35	21	9	1	739
Home Owners' Loan Corporation.....	2,651	988	-	1	4	6	15	53	119	195	325	164	72	18	6	-	1,653
Individual.....	7,192	2,885	2	7	16	32	26	166	291	490	764	603	319	86	81	2	4,307
Other.....	1,488	641	-	1	1	5	4	35	67	118	189	106	62	32	21	-	842
Reporting debt and value.....	18,725	7,751	1	9	29	53	74	364	817	1,294	2,262	1,532	775	278	262	-	10,974
JUNIOR MORTGAGE																	
First mortgage only.....	1,953	892	-	1	7	8	13	32	89	177	290	188	54	21	12	-	1,061
First and junior mortgage.....	1,031	305	-	-	-	1	2	11	24	60	70	58	42	16	21	-	726
With 1st mtg.; not rptg. on junior.....	15,741	6,554	1	8	22	44	59	321	74	1,057	1,902	1,266	660	241	229	-	9,187
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	353	240	1	3	15	13	10	48	43	35	43	16	12	2	1	-	113
\$1,000 to \$1,499.....	505	319	-	5	6	20	17	52	59	58	52	32	7	3	8	-	186
\$1,500 to \$1,999.....	540	322	-	1	6	10	19	65	59	55	67	26	9	-	2	-	218
\$2,000 to \$2,499.....	1,187	666	-	-	2	5	14	81	161	160	144	66	27	5	1	-	521
\$2,500 to \$2,999.....	1,086	567	-	-	-	5	10	58	132	141	135	60	23	2	1	-	519
\$3,000 to \$3,999.....	3,021	1,526	-	-	-	-	4	50	237	395	512	233	75	16	4	-	1,495
\$4,000 to \$4,999.....	3,037	1,378	-	-	-	-	-	7	118	297	548	292	97	11	8	-	1,659
\$5,000 to \$5,999.....	2,874	1,182	-	-	-	-	-	-	8	135	502	348	130	42	17	-	1,692
\$6,000 to \$7,499.....	2,641	865	-	-	-	-	-	-	-	20	238	368	189	37	13	-	1,776
\$7,500 to \$9,999.....	1,865	368	-	-	-	-	-	-	-	-	21	91	154	68	34	-	1,497
\$10,000 to \$14,999.....	1,194	219	-	-	-	-	-	-	-	-	-	-	53	82	84	-	975
\$15,000 to \$19,999.....	210	49	-	-	-	-	-	-	-	-	-	-	-	10	39	-	161
\$20,000 and over.....	212	50	-	-	-	-	-	-	-	-	-	-	-	-	50	-	162
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	170,778	60,805	1	10	47	111	189	1,208	3,535	6,770	14,750	12,648	8,712	4,535	8,289	-	109,973
Average value..... (dollars).....	9,120	7,845	-	-	-	-	-	3,319	4,327	5,232	6,521	8,256	11,227	16,313	31,637	-	10,021
Debt on first and jr. mtgs. (thous.).....	101,600	34,065	1	8	28	71	125	728	2,203	4,243	9,107	7,283	4,534	2,240	3,556	-	67,536
Percent of value of property.....	59.5	56.0	-	-	-	-	-	60.2	62.3	62.7	61.7	57.1	52.0	49.4	42.9	-	61.4
Average debt..... (dollars).....	5,426	4,395	-	-	-	-	-	1,999	2,596	3,279	4,026	4,714	5,842	8,056	13,574	-	6,154
Debt on first mtgs. (thousands).....	99,570	33,578	1	8	28	70	122	720	2,185	4,200	9,018	7,125	4,451	2,191	3,461	-	65,992
Percent of value of property.....	58.3	55.2	-	-	-	-	-	59.6	61.8	62.0	61.1	56.3	51.1	48.3	41.8	-	60.0
Average debt..... (dollars).....	5,317	4,332	-	-	-	-	-	1,978	2,574	3,245	3,987	4,651	5,785	7,881	13,211	-	6,013

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 BRONX BOROUGH: 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	20,810	19,685	1,708	5,172	1,087	4,135	272	1,157	2,651	7,192	1,483	675
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	19,554	19,111	1,646	5,028	1,000	4,028	266	1,112	2,651	6,986	1,422	443
Average interest rate (percent)	5.21	5.21	5.61	5.20	5.28	5.18	5.41	5.88	4.50	5.35	5.28	5.24
Reporting debt and value	18,725	18,199	1,605	4,769	952	3,817	239	1,053	2,430	6,748	1,355	526
Percent distribution	-	100.0	8.8	26.2	5.2	21.0	1.3	5.8	13.4	37.1	7.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	18,725	18,199	1,605	4,769	952	3,817	239	1,053	2,430	6,748	1,355	526
First mortgage only	1,953	1,928	228	475	85	390	35	124	261	690	115	25
First and junior mortgage	1,031	971	73	297	62	235	16	48	84	385	68	60
With first mortgage; not reporting on junior mortgage	15,741	15,300	1,304	3,997	805	3,192	188	881	2,085	5,673	1,172	441
1-family properties	7,751	7,518	958	1,842	381	1,461	102	381	912	2,719	604	233
First mortgage only	892	878	143	190	37	153	23	59	107	293	63	14
First and junior mortgage	305	284	26	73	15	58	7	9	30	115	24	21
With first mortgage; not reporting on junior mortgage	6,554	6,356	789	1,579	329	1,250	72	313	775	2,311	517	198
2- to 4-family properties	10,974	10,681	647	2,927	571	2,356	137	672	1,518	4,029	751	293
First mortgage only	1,061	1,050	85	285	48	237	12	65	154	397	52	11
First and junior mortgage	726	687	47	224	47	177	9	39	54	270	44	39
With first mortgage; not reporting on junior mortgage	9,187	8,944	515	2,418	476	1,942	116	568	1,310	3,362	655	243
RELATION OF DEBT TO VALUE												
1- to 4-family properties	18,725	18,199	1,605	4,769	952	3,817	239	1,053	2,430	6,748	1,355	526
Value of property (dollars)	170,778,100	165,360,800	12,107,000	50,399,100	9,785,900	40,613,200	3,017,400	9,784,700	19,837,600	57,624,500	12,590,500	5,417,300
Average value (dollars)	9,120	9,086	7,543	10,568	10,279	10,640	12,625	9,292	8,164	8,539	9,292	10,299
Debt on first and junior mortgages (dollars)	101,600,300	98,298,000	6,391,000	30,388,200	5,635,200	24,758,000	1,792,600	6,030,100	13,612,600	32,637,300	7,446,200	3,302,300
Percent of value of property	59.5	59.4	52.8	60.3	57.6	60.9	61.6	61.6	68.6	56.6	59.1	61.0
Average debt (dollars)	5,426	5,401	3,982	6,372	5,919	6,485	7,500	5,727	5,602	4,837	5,495	6,278
Debt on first mortgages (dollars)	99,569,700	96,477,400	6,272,900	29,711,900	5,476,800	24,285,100	1,761,800	5,903,800	13,466,400	31,964,200	7,396,900	3,092,300
Percent distribution	-	100.0	6.5	30.8	5.7	25.1	1.8	6.1	14.0	33.1	7.7	-
Percent of value of property	58.3	58.3	51.8	59.0	56.0	59.7	58.4	60.3	67.9	55.5	58.7	57.1
Average debt (dollars)	5,317	5,301	3,908	6,230	5,753	6,349	7,369	5,607	5,542	4,737	5,459	5,879
1-family properties	7,751	7,518	958	1,842	381	1,461	102	381	912	2,719	604	233
Value of property (dollars)	60,805,100	58,822,300	6,409,900	17,048,500	3,524,700	13,523,800	1,203,800	2,861,500	5,930,200	20,585,800	4,782,600	1,982,800
Average value (dollars)	7,845	7,824	6,691	9,255	9,251	9,257	11,802	7,510	6,502	7,571	7,918	8,510
Debt on first and junior mortgages (dollars)	34,064,700	32,950,100	3,260,700	9,556,900	1,900,700	7,656,200	587,800	1,715,100	3,955,500	11,189,900	2,714,300	1,114,600
Percent of value of property	56.0	56.0	50.9	56.1	53.9	56.6	48.8	59.9	66.7	54.2	56.8	56.2
Average debt (dollars)	4,395	4,383	3,404	5,188	4,989	5,240	5,763	4,502	4,337	4,104	4,494	4,784
Debt on first mortgages (dollars)	33,577,900	32,503,600	3,227,000	9,435,400	1,878,100	7,562,300	575,200	1,697,700	3,930,600	10,969,400	2,668,300	1,074,300
Percent of value of property	55.2	55.3	50.3	55.3	53.1	55.9	47.8	59.3	66.3	53.3	55.8	54.2
Average debt (dollars)	4,332	4,323	3,368	5,122	4,916	5,176	5,639	4,456	4,310	4,034	4,418	4,611
2- to 4-family properties	10,974	10,681	647	2,927	571	2,356	137	672	1,518	4,029	751	293
Value of property (dollars)	109,973,000	106,538,500	5,697,100	33,350,600	6,261,200	27,089,400	1,813,600	6,923,200	13,907,400	37,038,700	7,807,900	3,434,500
Average value (dollars)	10,021	9,975	8,805	11,394	10,965	11,498	13,238	10,302	9,162	9,193	10,397	11,722
Debt on first and junior mortgages (dollars)	67,535,600	65,347,900	3,130,300	20,831,300	3,734,500	17,096,800	1,204,800	4,315,000	9,657,100	21,477,500	4,731,900	2,187,700
Percent of value of property	61.4	61.3	54.9	62.5	59.6	63.1	66.4	62.3	69.4	58.0	60.6	63.7
Average debt (dollars)	6,154	6,118	4,838	7,117	6,540	7,257	8,794	6,421	6,362	5,331	6,301	7,467
Debt on first mortgages (dollars)	65,991,800	63,973,800	3,045,900	20,276,500	3,603,700	16,672,800	1,186,100	4,206,100	9,535,800	20,994,800	4,728,600	2,018,000
Percent of value of property	60.0	60.0	53.5	60.8	57.6	61.5	65.4	60.8	68.6	56.7	60.6	63.8
Average debt (dollars)	6,013	5,989	4,708	6,927	6,311	7,077	8,658	6,259	6,282	5,211	6,296	6,887

Table I-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR BRONX BOROUGH: 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	8,354	8,045	1,019	1,985	412	1,574	108	418	988	2,885	641	309
RACE OF OCCUPANTS												
White	8,303	7,994	1,004	1,980	408	1,572	107	413	982	2,869	639	309
Negro	48	48	14	6	4	2	1	5	6	14	2	-
Other nonwhite	3	3	1	-	-	-	-	-	-	2	-	-
YEAR BUILT												
Reporting year built	8,046	7,760	1,000	1,900	398	1,502	106	405	960	2,768	621	286
1930 to 1940	1,753	1,686	246	455	102	353	17	97	172	499	200	67
1920 to 1929	4,150	4,017	629	904	185	719	77	219	614	1,302	272	133
1910 to 1919	532	515	41	146	21	125	2	17	48	230	31	17
1900 to 1909	815	782	42	198	42	156	7	45	59	368	63	33
1880 to 1899	671	643	35	158	33	125	3	25	57	317	48	28
1879 or earlier	125	117	7	39	15	24	-	2	10	52	7	8

Table I-5.— HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR BRONX BOROUGH: 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	8,354	8,045	1,019	1,986	412	1,574	108	418	988	2,885	641	309
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	7,755	7,521	958	1,845	382	1,463	102	382	911	2,720	608	234
Under \$500	77	75	27	12	2	10	2	5	2	23	4	2
\$500 to \$999	170	168	49	21	1	20	1	5	17	53	22	2
\$1,000 to \$1,499	327	320	79	41	15	26	5	9	28	120	38	7
\$1,500 to \$1,999	330	321	74	48	14	34	8	15	34	120	22	9
\$2,000 to \$2,499	676	655	125	135	30	105	8	26	56	253	52	21
\$2,500 to \$2,999	569	555	81	80	18	62	11	26	59	248	50	14
\$3,000 to \$3,999	1,545	1,495	187	324	66	258	26	76	186	599	97	50
\$4,000 to \$4,999	1,380	1,341	136	340	81	259	14	80	208	477	86	39
\$5,000 to \$5,999	1,178	1,128	95	336	47	289	7	62	152	383	93	50
\$6,000 to \$6,999	855	838	71	257	57	200	5	44	113	260	88	17
\$7,500 to \$9,999	346	338	13	122	32	90	4	24	43	102	25	8
\$10,000 to \$14,999	210	201	12	88	13	75	3	7	12	63	16	9
\$15,000 to \$19,999	46	42	1	22	2	20	1	2	-	11	5	4
\$20,000 and over	46	44	3	19	4	15	7	1	1	8	5	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,020	7,822	986	1,930	395	1,535	105	401	988	2,803	609	198
Under 4.0%	61	60	6	20	2	18	-	2	-	25	7	1
4.0%	235	230	9	70	10	60	2	8	-	112	29	5
4.1% to 4.4%	82	78	12	25	10	15	-	1	-	1	39	4
4.5%	1,411	1,399	36	178	27	151	8	29	988	101	49	22
4.6% to 4.9%	2	2	-	1	-	1	-	-	-	-	1	-
5.0%	2,612	2,544	224	843	153	690	33	135	-	1,098	211	68
5.1% to 5.4%	9	9	2	5	1	4	-	-	-	2	-	-
5.5%	1,006	973	93	363	51	312	23	50	-	369	75	33
5.6% to 5.9%	1	1	-	1	1	-	-	-	-	-	-	-
6.0%	2,578	2,513	600	418	140	278	39	176	-	1,086	194	65
6.1% to 6.4%	1	1	-	1	-	1	-	-	-	-	-	-
6.5%	9	9	2	2	-	2	-	-	-	4	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	8	8	-	2	-	2	-	-	-	3	3	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	4	4	1	1	-	1	-	-	-	2	-	-
Average interest rate (percent)	5.25	5.25	5.62	5.21	5.34	5.17	5.42	5.43	4.50	5.38	5.28	5.80
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	4,215	4,135	875	1,013	222	791	61	207	866	712	401	80
Real estate taxes included in payment	1,588	1,560	267	381	99	282	16	55	511	135	195	28
Monthly	1,319	1,297	254	290	76	214	9	43	490	53	158	22
Quarterly	73	71	2	32	7	25	3	7	7	23	2	2
Semiannual	116	113	1	36	12	24	3	7	4	49	13	3
Annual	17	17	2	8	3	8	1	1	1	3	2	-
Other	31	30	2	5	3	2	-	-	1	5	17	1
Not reporting frequency of payment	32	32	6	10	1	9	-	2	9	2	3	-
Real estate taxes not included in payment	2,563	2,516	601	611	120	491	45	149	348	562	200	47
Monthly	1,500	1,475	566	227	55	172	12	75	326	155	114	25
Quarterly	487	474	13	262	35	227	8	36	5	119	31	13
Semiannual	473	468	13	103	25	78	23	33	7	251	38	5
Annual	38	37	1	8	1	7	2	2	1	22	1	1
Other	24	24	3	3	1	2	-	1	1	8	3	-
Not reporting frequency of payment	41	38	5	8	3	5	-	2	8	7	8	3
Not reporting tax payment requirements	64	59	7	21	3	18	-	3	7	15	6	5
Monthly	22	21	4	4	-	4	-	3	6	2	3	1
Quarterly	19	17	1	12	2	10	-	-	-	4	-	2
Semiannual	13	12	1	2	-	2	-	1	1	6	1	1
Annual	3	3	-	-	-	-	-	-	-	3	-	-
Other	2	1	-	-	-	-	-	-	-	-	1	1
Not reporting frequency of payment	5	5	1	3	1	2	-	-	-	-	1	-
No principal payments required	3,545	3,460	125	888	173	715	42	190	89	1,925	201	85
Monthly	341	336	58	72	14	58	6	17	63	95	24	5
Quarterly	649	635	14	341	42	299	1	28	7	215	29	14
Semiannual	2,325	2,274	50	424	103	321	31	134	10	1,496	129	51
Annual	136	130	1	22	9	13	4	7	4	81	11	5
Other	26	24	1	7	-	7	-	1	2	11	2	2
Not reporting frequency of payment	68	61	1	22	5	17	-	3	3	26	6	7
Not reporting principal payment requirements	367	241	17	47	13	34	3	13	27	111	28	126
Monthly	60	46	11	6	2	4	1	1	14	9	4	14
Quarterly	41	32	-	13	3	10	1	3	2	11	2	9
Semiannual	95	79	1	13	2	11	1	7	3	48	6	16
Annual	12	8	1	3	1	2	-	-	-	3	1	4
Other	9	7	-	1	-	1	-	-	-	4	2	2
Not reporting frequency of payment	150	69	4	11	5	6	-	2	8	36	8	81
No regular payments required	227	209	2	38	4	34	2	8	6	137	16	18

HOUSING—NONFARM MORTGAGES

Table I-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR BRONX BOROUGH: 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	7,755	1,465	2,438	3,321	531	Reporting interest rate	8,020	1,546	2,510	3,478	486
Under \$500	77	10	45	14	8	Under 4.0%	61	8	22	27	4
\$500 to \$999	170	20	89	45	16	4.0%	235	39	68	107	21
\$1,000 to \$1,499	327	43	147	106	31	4.1% to 4.4%	82	71	5	2	4
\$1,500 to \$1,999	330	62	124	126	18	4.5%	1,411	550	492	205	64
\$2,000 to \$2,499	676	112	236	268	60	4.6% to 4.9%	2	-	2	-	-
						5.0%	2,612	377	781	1,275	179
\$2,500 to \$2,999	569	103	185	236	45	5.1% to 5.4%	9	6	1	2	-
\$3,000 to \$3,999	1,545	228	510	698	109	5.5%	1,005	126	260	556	64
\$4,000 to \$4,999	1,380	265	429	604	82	5.6% to 5.9%	1	-	-	1	-
\$5,000 to \$5,999	1,178	280	303	517	78	6.0%	2,578	264	871	1,294	149
\$6,000 to \$7,499	855	251	193	373	38	6.1% to 6.4%	1	-	-	1	-
						6.5%	9	1	2	5	1
\$7,500 to \$9,999	346	56	91	175	24	6.6% to 6.9%	-	-	-	-	-
\$10,000 to \$14,999	210	31	50	115	14	7.0%	8	2	4	2	-
\$15,000 to \$19,999	46	2	18	23	3	7.1% to 7.4%	-	-	-	-	-
\$20,000 and over	46	2	18	21	5	7.5%	1	1	-	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	4	1	2	1	-
						Average interest rate — (percent)	5.25	4.94	5.26	5.38	5.24

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 BRONX BOROUGH: 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	5,971	2,842	1,061	1,749	32	3,129
Total first mortgage outstanding debt (dollars)	25,538,600	11,591,200	4,750,000	6,715,800	125,400	13,947,400
Total annual mortgage payment (dollars)	2,224,385	1,427,175	527,128	788,563	16,484	797,210
Average first mortgage outstanding debt (dollars)	4,277	4,079	4,477	3,840	-	4,457
Average value of property (dollars)	7,743	7,054	6,955	7,104	-	8,369
Average annual estimated rental value (dollars)	820	764	762	768	-	872
Average annual mortgage payment (dollars)	373	502	591	448	-	255
Percent which annual mortgage payment represents of—						
First mortgage debt	8.7	12.3	13.2	11.7	-	5.7
Value of property	4.8	7.1	8.5	6.3	-	3.0
Estimated annual rental value	45.4	65.8	77.6	58.7	-	29.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,421	2,125	968	1,144	13	296
Average first mortgage outstanding debt (dollars)	3,918	3,842	4,422	3,354	-	4,465
Average value of property (dollars)	6,556	6,427	6,694	6,201	-	7,481
Average annual estimated rental value (dollars)	720	706	736	680	-	821
Average annual mortgage payment (dollars)	508	534	607	472	-	320
Percent which annual mortgage payment represents of—						
First mortgage debt	13.0	13.9	13.7	14.1	-	7.2
Value of property	7.7	8.3	9.1	7.6	-	4.3
Estimated annual rental value	70.6	75.7	82.6	69.5	-	39.0
Monthly mortgage payment—						
Under \$10	51	11	4	7	-	40
\$10 to \$14	77	35	6	28	1	42
\$15 to \$19	109	63	15	48	-	46
\$20 to \$24	190	133	29	104	-	57
\$25 to \$29	225	195	51	143	1	30
\$30 to \$39	484	456	145	309	2	28
\$40 to \$49	478	460	237	219	4	18
\$50 to \$59	411	396	247	148	8	13
\$60 to \$74	249	244	159	83	2	5
\$75 to \$99	98	88	55	33	-	10
\$100 and over	49	42	20	22	-	7
Average monthly mortgage payment (dollars)	42.33	44.51	50.61	39.35	-	26.68
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,550	717	93	605	19	2,833
Average first mortgage outstanding debt (dollars)	4,522	4,781	-	4,758	-	4,457
Average value of property (dollars)	8,552	8,911	-	8,812	-	8,461
Average annual estimated rental value (dollars)	889	985	-	921	-	877
Average annual mortgage payment (dollars)	280	408	-	402	-	248
Percent which annual mortgage payment represents of—						
First mortgage debt	6.2	8.5	-	8.5	-	5.6
Value of property	3.3	4.6	-	4.6	-	2.9
Estimated annual rental value	31.5	43.6	-	43.7	-	28.3

Table J-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR BROOKLYN BOROUGH: 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.....	762,526	716,933	134,718	18.8	582,215	44,066	1,527	122,050	101,723	83.3	20,327
1930: Private families reporting tenure.....	-	607,507	158,070	26.0	449,437	-	-	-	-	-	-
1920: All families reporting tenure.....	-	449,110	86,818	19.3	362,292	-	-	85,295	69,104	81.0	16,191
Dwelling units: 1940.....	762,526	716,933	134,718	18.8	582,215	44,066	1,527	122,050	101,723	83.3	20,327
COLOR OF OCCUPANTS											
White.....	-	687,011	132,695	19.3	554,316	-	-	120,240	100,142	83.3	20,098
Nonwhite.....	-	29,922	2,023	6.8	27,899	-	-	1,810	1,581	87.3	229
TYPE OF STRUCTURE											
1-family.....	85,269	80,086	51,677	64.5	28,409	4,761	422	48,916	38,519	78.7	10,397
Other.....	677,257	636,847	83,041	13.0	553,806	39,305	1,105	73,134	63,204	86.4	9,930
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	82,458	78,418	50,481	64.4	27,937	3,737	303	48,136	37,911	78.8	10,225
Under \$5.....	70	64	44	-	20	4	2	38	28	-	10
\$5 to \$9.....	293	163	68	41.7	95	82	48	63	37	-	26
\$10 to \$14.....	791	681	222	32.6	459	95	15	195	102	52.3	93
\$15 to \$19.....	1,601	1,444	311	21.5	1,133	150	7	278	157	56.5	121
\$20 to \$24.....	2,866	2,648	734	27.7	1,914	199	19	666	386	58.0	280
\$25 to \$29.....	4,173	3,891	1,159	29.8	2,732	266	16	1,078	707	65.6	371
\$30 to \$39.....	11,029	10,465	4,498	43.0	5,967	523	41	4,296	3,176	73.9	1,120
\$40 to \$49.....	12,400	11,890	6,507	55.6	5,283	428	22	6,318	5,090	80.6	1,228
\$50 to \$59.....	13,786	13,159	8,654	65.8	4,505	381	46	8,347	6,891	82.6	1,456
\$60 to \$74.....	16,250	15,970	12,182	76.2	3,388	649	31	11,712	9,938	84.9	1,774
\$75 to \$99.....	10,656	10,215	8,546	83.7	1,669	417	24	8,152	6,478	79.5	1,674
\$100 and over.....	8,543	8,228	7,456	90.6	772	283	32	6,993	4,921	70.4	2,072
Median monthly rent.....(dollars).....	55.31	55.55	63.12	-	42.62	50.55	41.09	63.07	63.09	-	62.95

Table J-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR BROOKLYN BOROUGH: 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.....	101,723	38,676	39	67	102	279	415	2,566	4,030	6,117	11,216	7,481	4,462	1,121	637	144	63,047
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	97,950	37,074	25	58	94	257	400	2,453	3,872	5,884	10,771	7,194	4,310	1,057	591	108	60,876
Average interest rate.....(%).....	5.27	5.27	-	-	-	5.44	5.35	5.32	5.30	5.28	5.24	5.29	5.26	5.26	5.21	5.25	5.27
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	98,103	37,266	30	58	96	256	400	2,488	3,922	5,904	10,831	7,179	4,306	1,077	603	116	60,837
Building and loan association.....	2,074	1,004	20	6	7	13	21	73	128	187	277	160	77	17	16	2	1,070
Commercial bank.....	6,306	2,549	-	2	6	14	18	244	311	356	611	403	359	126	94	5	3,757
Savings bank.....	37,926	13,582	3	8	20	47	85	654	1,162	1,930	4,053	2,920	1,940	476	237	47	24,344
Life insurance company.....	2,602	1,804	-	1	-	1	1	34	52	150	478	369	156	23	17	2	1,298
Mortgage company.....	11,025	4,387	1	4	9	30	61	267	498	968	1,424	678	315	75	48	9	6,688
Home Owners' Loan Corporation.....	8,790	3,300	-	7	10	29	58	317	494	540	954	534	281	49	11	16	5,490
Individual.....	24,276	8,777	3	28	44	112	140	711	1,037	1,420	2,237	1,670	961	251	135	28	15,499
Other.....	5,104	2,363	3	2	-	10	16	188	240	353	797	425	217	60	45	7	2,741
Reporting debt and value.....	94,410	36,140	5	36	83	238	383	2,406	3,759	5,748	10,513	7,085	4,178	1,084	572	-	58,270
JUNIOR MORTGAGE																	
First mortgage only.....	13,341	5,122	-	2	8	43	72	437	552	890	1,549	910	489	110	60	-	8,219
First and junior mortgage.....	5,435	1,228	1	3	1	5	10	59	115	156	308	266	218	52	34	-	4,207
With 1st mtg.; not rptg. on junior.....	75,534	29,790	4	31	74	190	301	1,910	3,092	4,702	8,756	5,909	3,471	872	478	-	45,844
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,178	604	5	21	47	54	50	101	99	75	83	39	22	5	3	-	574
\$1,000 to \$1,499.....	2,348	1,110	-	10	17	63	83	329	222	142	119	82	35	4	4	-	1,238
\$1,500 to \$1,999.....	3,361	1,605	-	5	15	58	112	451	407	289	168	82	27	7	4	-	1,756
\$2,000 to \$2,499.....	6,766	2,747	-	-	4	32	81	564	705	625	455	202	70	4	5	-	4,019
\$2,500 to \$2,999.....	7,084	2,908	-	-	-	31	43	510	714	1,399	2,527	1,049	247	33	13	-	10,436
\$3,000 to \$3,999.....	17,779	7,343	-	-	-	-	14	388	1,133	1,939	2,527	1,049	505	44	6	-	9,181
\$4,000 to \$4,999.....	16,752	7,571	-	-	-	-	-	63	415	1,434	3,314	1,790	837	91	30	-	7,680
\$5,000 to \$5,999.....	13,612	5,932	-	-	-	-	-	-	43	497	2,567	1,846	837	91	30	-	8,438
\$6,000 to \$7,499.....	12,076	3,688	-	-	-	-	-	-	64	497	2,567	1,846	837	91	30	-	8,438
\$7,500 to \$9,999.....	9,268	1,728	-	-	-	-	-	-	-	43	708	1,473	1,153	208	53	-	7,540
\$10,000 to \$14,999.....	3,354	783	-	-	-	-	-	-	-	-	53	319	941	319	58	-	2,571
\$15,000 to \$19,999.....	520	114	-	-	-	-	-	-	-	-	-	-	275	293	215	-	406
\$20,000 and over.....	362	57	-	-	-	-	-	-	-	-	-	-	-	21	57	-	305
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	763,239	263,100	3	42	137	495	994	8,054	16,063	30,132	68,882	58,520	47,413	16,814	15,551	-	500,139
Average value.....(dollars).....	8,084	7,280	-	-	-	2,080	2,595	3,348	4,273	5,242	6,490	8,260	11,348	16,261	27,187	-	8,583
Debt on first and jr. mtgs.(thous.).....	455,558	154,829	1	36	80	378	645	5,248	10,091	19,191	43,998	33,875	25,978	8,458	6,852	-	300,728
Percent of value of property.....	59.7	58.8	-	-	-	76.3	64.8	65.2	62.8	63.7	68.9	57.9	54.8	50.3	44.1	-	60.1
Average debt.....(dollars).....	4,825	4,284	-	-	-	1,588	1,683	2,181	2,684	3,389	4,146	4,781	6,218	8,179	11,980	-	5,161
Debt on first mtgs.....(thousands).....	446,629	153,139	1	35	79	374	639	5,206	10,010	19,049	43,615	33,517	25,526	8,837	6,751	-	293,490
Percent of value of property.....	58.5	58.2	-	-	-	75.5	64.3	64.6	62.3	63.2	68.3	57.3	53.8	49.6	43.4	-	58.7
Average debt.....(dollars).....	4,781	4,237	-	-	-	1,570	1,659	2,164	2,653	3,314	4,110	4,731	6,110	8,068	11,802	-	5,037

HOUSING—NONFARM MORTGAGES

Table J-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR BROOKLYN BOROUGH: 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	101,723	98,103	2,074	44,232	6,306	37,926	2,602	11,025	8,790	24,276	5,104	3,620
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	97,950	95,796	1,997	43,271	6,152	37,119	2,553	10,745	8,790	23,565	4,875	2,154
Average interest rate—(percent)	5.27	5.27	5.41	5.27	5.42	5.24	5.53	5.47	4.50	5.41	5.31	5.86
Reporting debt and value	94,410	91,864	1,892	41,559	5,874	35,685	2,486	10,436	7,899	22,972	4,620	2,546
Percent distribution	-	100.0	2.1	45.2	6.4	88.8	2.7	11.4	8.6	25.0	5.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	94,410	91,864	1,892	41,559	5,874	35,685	2,486	10,436	7,899	22,972	4,620	2,546
First mortgage only	13,341	13,116	286	6,141	927	5,214	411	1,492	1,127	3,125	534	225
First and junior mortgage	5,435	5,010	103	2,371	347	2,024	90	515	191	1,528	212	425
With first mortgage; not reporting on junior mortgage	75,634	73,738	1,508	33,047	4,600	28,447	1,985	8,429	6,581	18,319	3,874	1,896
1-family properties	36,140	35,226	910	15,277	2,389	12,888	1,279	4,205	3,008	8,355	2,192	914
First mortgage only	5,122	5,043	153	2,223	413	1,810	227	603	450	1,122	270	74
First and junior mortgage	1,228	1,132	31	479	85	394	33	121	60	355	53	96
With first mortgage; not reporting on junior mortgage	29,790	29,046	726	12,575	1,891	10,684	1,019	3,481	2,498	6,878	1,869	744
2- to 4-family properties	58,270	56,638	982	26,282	3,485	22,797	1,207	6,231	4,891	14,617	2,428	1,632
First mortgage only	8,219	8,068	133	3,918	514	3,404	184	889	677	2,003	264	151
First and junior mortgage	4,207	3,878	72	1,892	262	1,630	57	394	131	1,173	159	329
With first mortgage; not reporting on junior mortgage	45,844	44,692	777	20,472	2,709	17,763	966	4,948	4,083	11,441	2,005	1,152
RELATION OF DEBT TO VALUE												
1- to 4-family properties	94,410	91,864	1,892	41,559	5,874	35,685	2,486	10,436	7,899	22,972	4,620	2,546
Value of property—(dollars)	763,238,500	741,663,200	14,311,900	353,406,500	50,625,600	302,780,900	22,599,000	79,221,800	59,639,200	175,120,500	37,364,300	21,575,300
Average value—(dollars)	8,084	8,073	7,564	8,504	8,619	8,485	9,091	7,591	7,550	7,623	8,088	8,474
Debt on first and junior mortgages—(dollars)	455,557,900	442,205,700	8,044,900	207,597,200	30,296,300	177,300,900	14,786,200	47,989,000	42,061,100	99,077,100	22,650,200	13,852,100
Percent of value of property	59.7	59.6	56.2	59.8	58.6	58.6	65.4	60.6	70.5	56.6	60.6	61.9
Average debt—(dollars)	4,825	4,814	4,252	4,995	5,158	4,968	5,948	4,598	5,325	4,313	4,903	5,244
Debt on first mortgages—(dollars)	446,628,700	434,181,400	7,879,900	203,556,800	29,634,700	173,922,100	14,608,100	47,189,500	41,851,900	96,755,800	22,339,400	12,447,300
Percent distribution	-	100.0	1.8	46.9	6.8	40.1	10.9	9.6	22.3	5.1	-	-
Percent of value of property	58.5	58.5	55.1	57.6	58.5	57.4	64.6	59.6	70.2	55.3	59.8	57.7
Average debt—(dollars)	4,731	4,726	4,165	4,898	5,045	4,874	5,876	4,522	5,298	4,212	4,835	4,889
1-family properties	36,140	35,226	910	15,277	2,389	12,888	1,279	4,205	3,008	8,355	2,192	914
Value of property—(dollars)	263,099,600	256,137,800	6,197,900	117,520,300	18,587,800	98,933,000	10,024,900	28,056,500	19,384,600	59,158,000	15,795,100	6,962,300
Average value—(dollars)	7,280	7,271	6,811	7,693	7,780	7,676	7,838	6,672	6,444	7,081	7,206	7,617
Debt on first and junior mortgages—(dollars)	154,829,400	150,768,100	3,310,500	67,493,200	10,853,700	56,639,500	6,246,900	17,538,000	13,144,000	33,426,200	9,609,300	4,061,300
Percent of value of property	58.8	58.9	53.4	57.4	58.4	57.2	62.3	62.5	67.8	56.5	50.8	58.3
Average debt—(dollars)	4,284	4,280	3,638	4,418	4,545	4,394	4,884	4,171	4,370	4,001	4,384	4,443
Debt on first mortgages—(dollars)	153,138,800	149,243,100	3,266,000	66,812,000	10,713,100	56,098,900	6,199,000	17,418,300	13,079,100	32,930,200	9,538,500	3,895,700
Percent of value of property	58.2	58.3	52.7	56.9	57.6	56.7	61.8	62.1	67.5	55.7	50.4	56.0
Average debt—(dollars)	4,237	4,237	3,589	4,373	4,484	4,353	4,847	4,142	4,348	3,941	4,352	4,262
2- to 4-family properties	58,270	56,638	982	26,282	3,485	22,797	1,207	6,231	4,891	14,617	2,428	1,632
Value of property—(dollars)	500,138,900	485,525,900	8,114,000	235,886,200	32,039,300	203,847,900	12,574,100	51,165,300	40,254,600	115,962,500	21,569,200	14,613,000
Average value—(dollars)	8,583	8,572	8,263	8,975	9,193	8,942	10,418	8,211	8,230	7,933	8,684	8,954
Debt on first and junior mortgages—(dollars)	300,728,400	291,437,600	4,734,400	140,104,000	19,437,600	120,666,400	8,589,300	30,451,000	28,917,100	65,650,900	13,040,300	9,290,800
Percent of value of property	60.1	60.0	58.3	59.4	59.2	59.2	67.9	59.5	71.8	56.6	60.5	63.6
Average debt—(dollars)	5,161	5,146	4,821	5,331	5,578	5,293	7,075	4,887	5,912	4,491	5,371	5,693
Debt on first mortgages—(dollars)	293,439,900	284,938,300	4,613,900	136,744,800	18,921,600	117,823,200	8,409,100	29,771,200	28,772,800	63,825,600	12,800,900	8,551,600
Percent of value of property	58.7	58.7	56.9	58.0	59.1	57.8	66.9	58.2	71.5	55.0	59.3	58.5
Average debt—(dollars)	5,037	5,031	4,698	5,203	5,429	5,168	6,967	4,778	5,883	4,367	5,272	5,240

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	38,676	37,266	1,004	15,131	2,549	13,582	1,304	4,387	3,300	8,777	2,363	1,410
RACE OF OCCUPANTS												
White	38,276	36,883	996	16,001	2,531	13,470	1,301	4,347	3,243	8,647	2,348	1,393
Negro	367	352	6	121	17	104	3	36	51	123	12	15
Other nonwhite	33	31	2	9	1	8	-	4	6	7	3	2
YEAR BUILT												
Reporting year built	36,186	34,951	957	15,115	2,416	12,699	1,244	4,165	3,134	8,119	2,217	1,235
1930 to 1940	5,059	4,837	155	1,642	311	1,331	386	1,313	351	467	523	222
1920 to 1929	17,777	17,331	464	7,683	1,289	6,394	775	1,615	1,918	3,809	1,057	446
1910 to 1919	5,690	5,453	128	2,577	366	2,211	44	573	409	1,438	234	237
1900 to 1909	3,703	3,536	94	1,614	245	1,369	21	337	223	1,058	189	167
1880 to 1899	2,984	2,864	96	1,222	146	1,076	12	240	182	991	121	120
1879 or earlier	973	930	20	377	59	318	6	87	51	356	33	43

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	38,676	37,266	1,004	16,131	2,549	13,582	1,304	4,387	3,300	8,777	2,363	1,410
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	36,237	35,318	912	15,320	2,394	12,926	1,280	4,212	3,019	8,379	2,196	919
Under \$500.....	170	163	15	63	12	51	5	20	7	45	8	7
\$500 to \$999.....	447	433	37	137	18	119	4	36	40	158	21	14
\$1,000 to \$1,499.....	1,133	1,092	60	379	64	315	10	121	67	381	80	35
\$1,500 to \$1,999.....	1,634	1,592	53	698	161	537	18	165	109	452	103	36
\$2,000 to \$2,499.....	2,763	2,714	103	1,055	180	875	53	317	206	755	195	69
\$2,500 to \$2,999.....	2,988	2,883	90	1,253	237	1,016	56	347	234	757	146	55
\$3,000 to \$3,999.....	7,466	7,277	195	3,207	418	2,789	162	881	615	1,828	389	189
\$4,000 to \$4,999.....	7,636	7,438	149	3,232	487	2,745	353	974	641	1,661	428	198
\$5,000 to \$5,999.....	5,911	5,758	108	2,461	313	2,148	320	808	521	1,098	442	153
\$6,000 to \$7,499.....	3,571	3,480	64	1,583	228	1,355	223	344	356	671	289	91
\$7,500 to \$9,999.....	1,648	1,599	20	804	162	642	53	125	174	334	89	49
\$10,000 to \$14,999.....	740	720	17	364	89	275	20	59	47	174	39	20
\$15,000 to \$19,999.....	107	104	1	56	18	38	3	10	1	21	12	3
\$20,000 and over.....	53	53	-	28	7	21	-	5	1	14	5	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	37,074	36,313	962	15,756	2,488	13,268	1,280	4,264	3,300	8,517	2,234	761
Under 4.0%.....	123	119	7	31	7	24	1	5	-	61	14	4
4.0%.....	443	430	8	170	24	146	3	23	-	188	38	13
4.1% to 4.4%.....	615	603	6	223	6	217	1	219	-	6	148	12
4.5%.....	4,426	4,378	36	469	98	371	35	216	3,300	196	126	48
4.6% to 4.9%.....	22	22	3	16	1	15	1	2	-	-	-	-
5.0%.....	13,641	13,345	342	7,476	973	6,503	434	1,233	-	3,068	792	296
5.1% to 5.4%.....	70	70	1	25	2	23	8	18	-	8	10	-
5.5%.....	8,598	8,405	204	4,459	489	3,970	258	1,074	-	1,905	505	193
5.6% to 5.9%.....	23	23	1	9	-	9	-	6	-	4	3	-
6.0%.....	9,036	8,847	347	2,851	883	1,968	539	1,460	-	3,059	591	189
6.1% to 6.4%.....	8	8	-	4	-	4	-	1	-	3	-	-
6.5%.....	40	37	4	13	2	11	-	3	-	13	4	3
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.0%.....	12	11	-	4	2	2	-	3	-	3	1	1
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	2	1	-	-	-	-	-	-	1	-	1
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	13	12	2	6	1	5	-	1	-	1	2	1
Average interest rate..... (percent).....	5.27	5.27	5.43	5.29	5.42	5.26	5.51	5.40	4.50	5.43	5.28	5.32
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	14,654	14,318	642	5,904	881	5,023	599	1,864	2,667	1,587	1,035	336
Real estate taxes included in payment.....	6,583	6,390	289	1,894	345	1,539	142	1,287	1,758	338	692	193
Monthly.....	5,611	5,348	254	1,456	281	1,175	109	1,153	1,667	117	592	163
Quarterly.....	492	482	15	288	39	249	9	31	23	84	31	10
Semiannual.....	380	324	6	90	20	70	20	46	18	114	30	6
Annual.....	18	18	-	3	1	2	1	2	1	11	-	-
Other.....	36	34	4	4	1	3	-	1	-	4	21	2
Not reporting frequency of payment.....	196	184	9	43	3	40	3	54	49	8	18	12
Real estate taxes not included in payment.....	7,569	7,450	345	3,804	499	3,305	396	532	866	1,190	315	119
Monthly.....	2,530	2,505	260	878	113	765	179	111	795	131	61	23
Quarterly.....	3,391	3,338	47	2,356	213	2,143	109	203	29	494	100	53
Semiannual.....	1,864	1,838	26	451	152	299	97	195	22	445	108	26
Annual.....	94	92	2	36	8	28	7	7	-	34	6	2
Other.....	53	52	4	22	3	19	3	5	3	5	10	1
Not reporting frequency of payment.....	137	125	6	61	10	51	3	11	17	21	6	12
Not reporting tax payment requirements.....	502	478	8	216	37	179	59	45	63	59	28	24
Monthly.....	161	150	6	42	4	38	15	14	57	6	10	11
Quarterly.....	202	194	2	135	22	113	9	10	1	25	11	8
Semiannual.....	106	103	-	29	10	19	30	16	1	22	5	3
Annual.....	6	6	-	3	-	3	2	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	27	25	-	7	1	6	3	5	4	4	2	2
No principal payments required.....	20,788	20,355	313	9,101	1,509	7,592	663	2,305	431	6,469	1,073	433
Monthly.....	1,265	1,247	79	438	78	360	34	94	235	214	93	16
Quarterly.....	8,282	8,122	89	5,679	433	5,246	155	545	51	1,289	313	160
Semiannual.....	10,221	10,022	116	2,605	925	1,680	448	1,580	53	4,613	607	199
Annual.....	454	431	22	151	33	118	11	41	2	184	20	23
Other.....	67	67	-	37	1	36	-	3	2	20	5	-
Not reporting frequency of payment.....	499	466	7	191	39	152	15	41	28	149	35	33
Not reporting principal payment requirements.....	2,572	1,954	33	838	109	723	38	175	174	489	207	516
Monthly.....	295	267	15	94	8	86	4	9	103	20	22	28
Quarterly.....	639	564	6	365	24	331	12	23	7	81	80	75
Semiannual.....	648	583	7	184	39	145	14	73	15	231	59	65
Annual.....	51	45	-	16	3	13	2	3	7	15	2	6
Other.....	7	7	-	3	-	2	-	1	-	2	1	-
Not reporting frequency of payment.....	932	488	5	166	34	152	6	66	42	140	43	444
No regular payments required.....	662	639	16	288	50	238	4	43	8	232	48	23

HOUSING—NONFARM MORTGAGES

Table J-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES, ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR BROOKLYN BOROUGH: 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	86,237	6,086	7,251	19,832	3,018	Reporting interest rate	37,074	6,383	7,415	20,345	2,931
Under \$500	170	20	55	76	19	Under 4.0%	123	9	32	69	13
\$500 to \$999	447	55	146	201	45	4.0% to 4.4%	443	60	106	244	33
\$1,000 to \$1,499	1,133	109	277	629	118	4.5% to 4.9%	615	598	11	8	3
\$1,500 to \$1,999	1,634	158	447	895	134	5.0% to 5.4%	4,426	2,239	1,124	758	310
\$2,000 to \$2,499	2,783	288	635	1,593	267	5.5% to 5.9%	22	18	3	1	-
\$2,500 to \$2,999	2,938	352	705	1,683	243	6.0%	13,641	1,818	3,241	7,471	1,111
\$3,000 to \$3,999	7,466	1,024	1,627	4,294	521	6.5% to 6.9%	70	48	9	14	4
\$4,000 to \$4,999	7,636	1,527	1,397	4,149	563	7.0%	8,598	955	1,683	5,218	742
\$5,000 to \$5,999	5,911	1,683	853	2,928	447	7.5% to 7.9%	23	4	2	16	1
\$6,000 to \$7,499	3,571	660	640	1,924	347	8.0% and over	9,036	638	1,195	6,501	702
\$7,500 to \$9,999	1,643	169	300	992	187	Average interest rate (percent)	5.27	4.92	5.18	5.42	5.30
\$10,000 to \$14,999	740	37	143	458	102						
\$15,000 to \$19,999	107	3	16	80	12						
\$20,000 and over	53	1	10	30							

Table J-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR BROOKLYN BOROUGH: 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	28,784	10,095	4,645	5,144	306	18,689
Total first mortgage outstanding debt (dollars)	121,335,600	42,338,000	20,344,200	20,157,000	1,326,800	78,997,600
Total annual mortgage payment (dollars)	9,295,924	4,875,162	2,665,405	2,081,469	128,288	4,420,762
Average first mortgage outstanding debt (dollars)	4,215	4,194	4,487	3,920	4,336	4,227
Average value of property (dollars)	7,135	6,768	6,318	7,124	7,642	7,411
Average annual estimated rental value (dollars)	791	754	717	781	852	811
Average annual mortgage payment (dollars)	323	483	574	405	419	237
Percent which annual mortgage payment represents of—						
First mortgage debt	7.7	11.5	12.8	10.3	9.7	5.6
Value of property	4.5	7.1	9.1	5.7	5.5	3.2
Estimated annual rental value	40.8	64.0	80.0	51.8	49.2	29.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	7,441	6,364	4,273	1,986	105	1,077
Average first mortgage outstanding debt (dollars)	4,216	4,267	4,537	3,686	4,287	3,915
Average value of property (dollars)	6,396	6,343	6,256	6,501	6,904	6,712
Average annual estimated rental value (dollars)	719	715	711	721	780	745
Average annual mortgage payment (dollars)	521	561	594	493	533	281
Percent which annual mortgage payment represents of—						
First mortgage debt	12.4	13.2	13.1	13.4	12.4	7.2
Value of property	8.1	8.8	9.5	7.6	7.7	4.2
Estimated annual rental value	72.4	78.5	83.5	68.4	68.4	37.8
Monthly mortgage payment—						
Under \$10	215	18	4	14	-	197
\$10 to \$14	257	74	8	65	1	183
\$15 to \$19	365	157	34	120	3	208
\$20 to \$24	403	279	71	203	5	124
\$25 to \$29	516	433	159	264	10	83
\$30 to \$39	1,171	1,048	521	508	19	123
\$40 to \$49	2,038	1,972	1,610	331	31	66
\$50 to \$59	1,344	1,302	1,058	223	21	42
\$60 to \$74	746	724	568	146	10	22
\$75 to \$99	255	238	170	68	5	17
\$100 and over	131	119	70	49	-	12
Average monthly mortgage payment (dollars)	43.39	46.77	49.48	41.06	44.42	23.46
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	21,343	3,731	372	3,158	201	17,612
Average first mortgage outstanding debt (dollars)	4,215	4,069	3,920	4,068	4,362	4,246
Average value of property (dollars)	7,461	7,494	7,029	7,515	8,028	7,453
Average annual estimated rental value (dollars)	816	820	792	819	890	815
Average annual mortgage payment (dollars)	254	349	345	349	360	234
Percent which annual mortgage payment represents of—						
First mortgage debt	6.0	8.6	8.8	8.6	8.2	5.5
Value of property	3.4	4.7	4.9	4.6	4.5	3.1
Estimated annual rental value	31.1	42.6	43.6	42.6	40.4	23.7

Table K-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR MANHATTAN BOROUGH: 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.....	617,373	548,378	6,344	1.2	542,034	66,669	2,326	4,908	3,086	62.9	1,822
1930: Private families reporting tenure.....	-	465,598	11,689	2.5	453,909	-	-	-	-	-	-
1920: All families reporting tenure.....	-	520,951	10,768	2.1	510,183	-	-	9,888	6,075	61.4	3,813
Dwelling units: 1940.....	617,373	548,378	6,344	1.2	542,034	66,669	2,326	4,908	3,086	62.9	1,822
COLOR OF OCCUPANTS											
White.....	-	468,203	5,512	1.2	462,691	-	-	4,185	2,474	59.1	1,711
Nonwhite.....	-	80,175	832	1.0	79,343	-	-	723	612	84.6	111
TYPE OF STRUCTURE											
1-family.....	10,277	9,997	3,186	33.9	5,211	797	83	2,773	1,620	58.4	1,153
Other.....	607,096	538,981	3,158	0.6	535,823	65,872	2,243	2,135	1,465	68.7	669
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	9,725	8,978	3,037	33.8	5,941	678	69	2,674	1,559	58.3	1,115
Under \$5.....	10	8	5	-	3	2	-	4	2	-	2
\$5 to \$9.....	21	18	10	-	8	3	-	6	5	-	1
\$10 to \$14.....	206	144	9	5.3	135	61	1	8	5	-	3
\$15 to \$19.....	223	213	11	5.2	202	10	-	8	5	-	2
\$20 to \$24.....	344	304	17	5.6	287	39	1	11	10	-	1
\$25 to \$29.....	339	303	12	4.0	291	34	2	9	6	-	3
\$30 to \$39.....	707	637	24	3.8	613	66	4	16	12	-	4
\$40 to \$49.....	523	485	33	6.8	452	32	6	31	19	-	12
\$50 to \$59.....	394	370	59	15.9	311	23	1	54	39	-	15
\$60 to \$74.....	498	456	160	34.3	306	30	2	143	101	70.6	42
\$75 to \$99.....	1,078	1,041	347	33.3	694	36	1	321	236	73.5	85
\$100 and over.....	5,382	4,989	2,350	47.1	2,639	342	51	2,063	1,118	54.2	945
Median monthly rent..... (dollars).....	100+	100+	100+	-	87.56	100+	-	100+	100+	-	100+

Table K-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 MANHATTAN BOROUGH: 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.....	3,086	1,649	-	10	6	16	10	16	9	26	95	243	466	175	562	14	1,437
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	2,874	1,549	-	9	6	16	10	16	9	25	87	231	445	162	528	5	1,325
Average interest rate..... (%).....	5.04	5.01	-	-	-	-	-	-	-	-	-	5.19	5.12	5.00	4.77	-	5.08
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	2,862	1,544	-	10	6	14	9	16	9	23	90	232	443	161	520	11	1,318
Building and loan association.....	79	46	-	1	-	-	-	-	-	-	2	15	13	7	7	1	33
Commercial bank.....	369	192	-	-	1	-	-	1	1	-	8	14	44	23	99	1	177
Savings bank.....	965	543	-	7	4	11	7	12	3	11	23	63	153	57	185	7	422
Life insurance company.....	97	61	-	-	-	-	-	-	-	1	7	10	25	4	15	-	36
Mortgage company.....	115	61	-	-	-	-	-	-	-	-	7	26	31	8	7	-	54
Home Owners' Loan Corporation.....	152	82	-	-	-	-	-	-	-	2	9	78	134	43	104	-	70
Individual.....	817	402	-	2	1	1	2	2	5	8	16	20	32	15	56	1	415
Other.....	268	157	-	-	1	2	2	1	-	1	16	20	32	15	56	1	111
Reporting debt and value.....	2,620	1,390	-	-	1	-	2	3	7	15	88	222	422	150	485	-	1,230
JUNIOR MORTGAGE																	
First mortgage only.....	262	139	-	-	-	-	-	1	1	5	10	22	35	21	44	-	123
First and junior mortgage.....	355	165	-	-	-	-	1	-	-	1	7	32	60	17	47	-	190
With 1st mtg.; not rptg. on junior.....	2,003	1,086	-	-	1	-	1	2	6	9	66	168	327	112	394	-	917
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	34	18	-	-	1	-	-	-	-	-	5	5	4	1	1	-	16
\$1,000 to \$1,499.....	34	15	-	-	-	-	1	1	-	-	4	4	1	3	1	-	19
\$1,500 to \$1,999.....	22	14	-	-	-	-	1	1	1	-	2	2	3	2	2	-	8
\$2,000 to \$2,499.....	52	27	-	-	-	-	-	1	-	2	4	8	7	1	4	-	25
\$2,500 to \$2,999.....	40	19	-	-	-	-	-	-	2	1	3	2	11	-	-	-	21
\$3,000 to \$3,999.....	167	85	-	-	-	-	-	-	4	8	21	17	28	3	4	-	82
\$4,000 to \$4,999.....	188	95	-	-	-	-	-	-	-	3	16	37	30	6	3	-	93
\$5,000 to \$5,999.....	282	142	-	-	-	-	-	-	-	1	15	49	58	10	9	-	140
\$6,000 to \$7,499.....	363	196	-	-	-	-	-	-	-	-	8	64	88	25	11	-	167
\$7,500 to \$9,999.....	358	194	-	-	-	-	-	-	-	-	4	34	104	32	20	-	164
\$10,000 to \$14,999.....	499	256	-	-	-	-	-	-	-	-	-	-	88	55	113	-	243
\$15,000 to \$19,999.....	214	107	-	-	-	-	-	-	-	-	-	-	-	12	95	-	107
\$20,000 and over.....	367	222	-	-	-	-	-	-	-	-	-	-	-	-	222	-	145
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	51,377	29,237	-	-	2	-	5	10	29	77	554	1,913	4,934	2,459	19,254	-	22,140
Average value..... (dollars).....	19,610	21,034	-	-	-	-	-	-	-	-	-	8,618	11,692	16,393	39,698	-	18,000
Debt on first and jr. mtgs. (thous.).....	30,843	17,265	-	-	1	-	3	5	20	50	329	1,186	2,991	1,371	11,313	-	13,577
Percent of value of property.....	60.0	59.1	-	-	-	-	-	-	-	-	-	62.0	60.6	55.7	58.8	-	61.3
Average debt..... (dollars).....	11,772	12,422	-	-	-	-	-	-	-	-	-	5,340	7,088	9,137	23,325	-	11,038
Debt on first mtgs. (thousands).....	29,541	16,713	-	-	1	-	2	5	20	49	320	1,135	2,848	1,336	10,999	-	12,828
Percent of value of property.....	57.5	57.2	-	-	-	-	-	-	-	-	-	59.3	57.7	54.3	57.1	-	57.9
Average debt..... (dollars).....	11,275	12,024	-	-	-	-	-	-	-	-	-	5,112	6,748	8,906	22,678	-	10,429

HOUSING—NONFARM MORTGAGES

Table K-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR MANHATTAN BOROUGH: 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	3,086	2,862	79	1,334	369	965	97	115	152	817	268	224
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	2,874	2,754	76	1,280	352	928	93	114	152	788	256	120
Average interest rate—(percent)	5.04	5.04	-	4.97	4.99	4.96	-	5.29	4.50	5.17	5.07	5.19
Reporting debt and value	2,620	2,477	68	1,129	326	803	83	97	140	726	234	143
Percent distribution	-	100.0	2.7	45.6	13.2	32.4	3.4	3.9	5.7	29.3	9.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	2,620	2,477	68	1,129	326	803	83	97	140	726	234	143
First mortgage only	262	251	13	93	29	64	9	7	19	84	26	11
First and junior mortgage	855	810	4	181	47	84	9	13	10	110	33	45
With first mortgage; not reporting on junior mortgage	2,008	1,916	51	905	250	655	65	77	111	582	175	87
1-family properties	1,890	1,813	40	604	175	429	51	53	76	358	131	77
First mortgage only	139	132	7	50	22	28	9	3	10	41	12	7
First and junior mortgage	165	141	1	55	17	38	3	10	6	52	14	24
With first mortgage; not reporting on junior mortgage	1,086	1,040	32	499	136	363	39	40	60	265	105	46
2- to 4-family properties	1,230	1,164	28	525	151	374	32	44	64	368	103	66
First mortgage only	123	119	6	43	7	36	-	4	9	43	14	4
First and junior mortgage	190	169	3	76	30	46	6	3	4	58	19	21
With first mortgage; not reporting on junior mortgage	917	876	19	406	114	292	26	37	51	267	70	41
RELATION OF DEBT TO VALUE												
1- to 4-family properties	2,620	2,477	68	1,129	326	803	83	97	140	726	234	143
Value of property—(dollars)	51,377,300	48,417,100	962,100	24,569,500	7,957,100	16,612,400	2,605,900	1,489,300	1,657,400	11,984,300	5,148,600	2,950,200
Average value—(dollars)	19,610	19,547	-	21,762	24,408	20,688	-	-	11,839	16,507	22,003	20,701
Debt on first and junior mortgages—(dollars)	30,843,400	29,090,200	503,400	14,617,300	4,667,900	9,949,400	1,628,500	926,800	1,116,700	7,145,300	3,152,200	1,753,200
Percent of value of property	60.0	60.1	-	59.5	58.7	59.9	-	-	67.4	59.6	61.2	59.2
Average debt—(dollars)	11,772	11,744	-	12,947	14,319	12,390	-	-	7,976	9,842	13,471	12,280
Debt on first mortgages—(dollars)	29,541,000	27,929,000	485,800	14,126,000	4,506,700	9,619,300	1,584,500	889,800	1,104,600	6,683,300	3,055,000	1,612,000
Percent distribution	57.5	100.0	1.7	50.6	15.1	34.4	5.7	3.2	4.0	23.9	10.9	-
Percent of value of property	57.7	57.5	-	57.5	58.6	57.9	-	-	65.6	55.8	59.3	54.5
Average debt—(dollars)	11,275	11,275	-	12,612	13,824	11,979	-	-	7,890	9,206	13,056	11,273
1-family properties	1,890	1,813	40	604	175	429	51	53	76	358	131	77
Value of property—(dollars)	29,237,100	27,497,100	558,100	14,303,700	5,036,400	9,267,300	1,332,100	795,300	933,500	5,998,400	3,076,000	1,740,000
Average value—(dollars)	21,034	20,942	-	23,682	28,779	21,602	-	-	-	16,755	23,481	-
Debt on first and junior mortgages—(dollars)	17,266,200	16,384,600	265,500	8,432,500	2,946,600	5,485,900	1,143,400	442,200	536,800	3,567,200	1,897,700	881,600
Percent of value of property	59.1	59.6	-	59.0	58.5	59.2	-	-	-	59.5	61.7	-
Average debt—(dollars)	12,422	12,479	-	13,961	16,888	12,788	-	-	-	9,964	14,461	-
Debt on first mortgages—(dollars)	16,713,100	15,896,600	258,000	8,195,000	2,862,600	5,332,400	1,138,200	421,800	633,000	3,390,900	1,859,700	816,500
Percent of value of property	57.2	57.8	-	57.3	56.8	57.5	-	-	-	56.5	60.5	-
Average debt—(dollars)	12,024	12,107	-	13,568	16,358	12,430	-	-	-	9,472	14,196	-
2- to 4-family properties	1,230	1,164	28	525	151	374	32	44	64	368	103	66
Value of property—(dollars)	22,140,200	20,920,000	404,000	10,265,900	2,920,700	7,345,100	773,800	694,000	723,900	5,985,900	2,072,600	1,220,200
Average value—(dollars)	18,000	17,973	-	19,554	19,342	19,639	-	-	-	16,266	20,122	-
Debt on first and junior mortgages—(dollars)	13,577,200	12,705,600	237,900	6,184,800	1,721,300	4,463,500	485,100	484,600	479,900	3,578,100	1,255,200	871,600
Percent of value of property	61.3	60.7	-	60.2	58.9	60.8	-	-	-	59.8	60.5	-
Average debt—(dollars)	11,038	10,915	-	11,781	11,399	11,984	-	-	-	9,723	12,185	-
Debt on first mortgages—(dollars)	12,827,900	12,032,400	227,800	5,981,000	1,644,100	4,286,900	446,300	468,000	471,600	3,292,400	1,195,300	795,500
Percent of value of property	57.9	57.5	-	57.8	56.3	58.4	-	-	-	55.0	57.7	-
Average debt—(dollars)	10,429	10,337	-	11,297	10,888	11,462	-	-	-	8,947	11,605	-

Table K-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR MANHATTAN BOROUGH: 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	1,649	1,544	46	735	192	543	61	61	82	402	157	105
RACE OF OCCUPANTS												
White	1,249	1,167	24	613	153	460	50	38	32	299	111	82
Negro	398	375	22	122	39	83	11	22	50	103	45	23
Other nonwhite	2	2	-	-	-	-	-	1	-	-	1	-
YEAR BUILT												
Reporting year built	1,352	1,272	34	628	163	465	57	53	51	315	134	80
1930 to 1940	14	13	4	6	1	5	-	-	-	1	2	1
1920 to 1929	69	57	5	35	13	22	5	4	3	8	7	2
1910 to 1919	117	110	1	77	13	64	3	2	2	19	6	7
1900 to 1909	427	395	10	179	42	137	24	13	27	85	57	32
1880 to 1899	592	556	11	270	78	192	20	24	14	164	53	36
1879 or earlier	133	131	3	61	16	45	5	10	5	38	9	2

Table K-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR MANHATTAN BOROUGH: 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	1,649	1,544	46	735	192	543	61	61	82	402	157	105
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	1,399	1,320	41	610	176	434	51	53	76	358	131	79
Under \$500	13	13	-	4	-	4	-	-	3	3	3	-
\$500 to \$999	5	5	-	1	-	1	-	-	-	3	1	-
\$1,000 to \$1,499	23	20	2	11	5	6	1	-	-	2	2	-
\$1,500 to \$1,999	11	11	-	6	-	6	-	1	-	3	3	3
\$2,000 to \$2,499	26	24	1	8	1	7	1	1	-	13	1	2
\$2,500 to \$2,999	20	19	2	8	2	6	-	1	-	7	1	1
\$3,000 to \$3,999	93	90	4	35	8	27	2	3	3	27	16	8
\$4,000 to \$4,999	110	103	5	43	8	35	1	9	8	29	6	7
\$5,000 to \$5,999	144	136	6	56	14	42	-	10	10	41	13	6
\$6,000 to \$6,999	198	190	9	84	26	58	3	5	18	59	12	8
\$7,000 to \$7,999	197	186	4	75	19	56	5	11	20	53	18	11
\$8,000 to \$8,999	233	216	6	102	30	72	13	7	11	61	16	17
\$9,000 to \$9,999	108	97	-	54	11	43	5	1	2	25	10	11
\$10,000 to \$10,999	218	210	2	123	52	71	20	4	1	32	28	8
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,549	1,481	44	704	182	522	59	60	82	384	148	68
Under 4.0%	39	39	1	16	5	11	2	-	-	10	10	-
4.0%	176	171	3	103	34	69	2	6	-	39	18	5
4.1% to 4.4%	2	2	-	2	1	1	-	-	-	-	-	-
4.5%	249	240	4	88	31	57	11	5	82	36	14	9
4.6% to 4.9%	1	1	-	-	-	-	-	-	-	1	-	-
5.0%	576	555	14	296	51	245	30	22	-	148	45	21
5.1% to 5.4%	4	3	1	2	2	-	-	-	-	-	-	1
5.5%	240	223	1	119	30	89	6	8	-	58	31	17
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	259	245	20	78	28	50	8	19	-	92	28	14
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	1	1	-	-	-	-	-	-	-	-	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	1	1	-	-	-	-	-	-	-	-	1	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1	-	-	-	-	-	-	-	-	-	-	1
Average interest rate (percent)	5.01	4.99	-	4.94	4.92	4.95	-	-	-	5.11	5.01	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	659	632	30	295	64	231	21	24	74	127	61	27
Real estate taxes included in payment	244	237	14	122	19	103	1	7	49	34	10	7
Monthly	155	151	14	73	11	62	-	4	46	8	6	4
Quarterly	34	33	-	18	4	14	-	2	-	12	1	1
Semiannual	40	39	-	21	1	20	1	1	2	12	2	1
Annual	6	6	-	5	-	5	-	-	1	-	-	-
Other	3	3	-	2	1	1	-	-	-	1	-	-
Not reporting frequency of payment	6	5	-	3	2	1	-	-	-	1	1	1
Real estate taxes not included in payment	391	374	14	163	40	123	20	17	24	88	48	17
Monthly	76	74	9	16	4	12	3	2	20	19	6	2
Quarterly	160	153	3	79	19	60	5	8	4	38	16	7
Semiannual	128	121	1	57	14	43	8	5	-	26	24	7
Annual	16	16	1	5	2	3	4	1	-	4	1	-
Other	2	2	-	2	-	2	-	-	-	-	-	-
Not reporting frequency of payment	9	8	-	4	1	3	-	1	-	1	2	1
Not reporting tax payment requirements	24	21	2	10	5	5	-	-	1	5	3	3
Monthly	3	3	-	1	-	1	-	-	1	-	1	-
Quarterly	10	8	2	5	3	2	-	-	-	-	1	2
Semiannual	11	10	-	4	2	2	-	-	-	5	1	1
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	-	-	-	-	-	-	-	-	-	-	-	-
No principal payments required	827	789	11	386	109	277	37	29	5	243	78	38
Monthly	31	30	3	15	4	11	1	-	2	8	1	1
Quarterly	242	226	2	138	32	106	9	6	1	51	19	16
Semiannual	482	467	5	198	68	130	24	22	2	166	50	15
Annual	44	42	-	27	10	17	3	1	-	8	3	2
Other	3	3	-	1	-	1	-	-	-	2	-	-
Not reporting frequency of payment	25	21	1	7	-	7	-	-	-	8	5	4
Not reporting principal payment requirements	118	78	5	34	11	23	2	5	3	20	9	40
Monthly	16	15	2	3	-	3	1	-	3	4	2	1
Quarterly	29	25	2	15	7	8	-	3	-	3	2	4
Semiannual	22	16	-	7	1	6	-	-	-	6	1	6
Annual	1	-	-	-	-	1	-	-	-	-	-	-
Other	1	1	-	1	-	1	-	-	-	-	-	-
Not reporting frequency of payment	49	21	1	8	3	5	1	-	-	7	4	28
No regular payments required	45	45	-	20	8	12	1	3	-	12	9	-

HOUSING—NONFARM MORTGAGES

Table K-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR MANHATTAN BOROUGH: 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	1,399	175	349	725	150	Reporting interest rate	1,549	236	377	799	137
Under \$500	13	3	4	2	4	Under 4.0%.....	39	8	11	25	-
\$500 to \$999	5	-	4	1	-	4.0%.....	176	18	37	98	23
\$1,000 to \$1,499	23	5	7	8	3	4.1% to 4.4%.....	2	-	2	-	-
\$1,500 to \$1,999	11	1	2	8	-	4.5%.....	249	62	67	99	21
\$2,000 to \$2,499	25	7	5	13	1	4.6% to 4.9%.....	1	-	-	1	-
\$2,500 to \$2,999	20	3	8	7	2	5.0%.....	576	94	133	297	52
\$3,000 to \$3,999	98	7	41	33	12	5.1% to 5.4%.....	4	1	1	2	-
\$4,000 to \$4,999	110	17	27	51	15	5.5%.....	240	22	59	141	18
\$5,000 to \$5,999	144	20	39	65	20	5.6% to 5.9%.....	-	-	-	-	-
\$6,000 to \$7,499	198	38	42	97	21	6.0%.....	259	35	66	135	23
\$7,500 to \$9,999	197	30	62	87	18	6.1% to 6.4%.....	1	1	-	-	-
\$10,000 to \$14,999	233	25	52	133	23	6.5%.....	-	-	-	-	-
\$15,000 to \$19,999	108	13	24	59	12	6.6% to 6.9%.....	1	-	-	1	-
\$20,000 and over	218	6	32	161	19	7.0%.....	-	-	-	-	-
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	1	-	1	-	-
						Average interest rate (percent).....	5.01	4.97	5.02	5.01	4.99

Table K-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR MANHATTAN BOROUGH: 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	957	310	95	197	16	547
Total first mortgage outstanding debt (dollars)	11,790,200	2,495,000	795,200	1,599,400	100,400	9,295,200
Total annual mortgage payment (dollars)	808,741	278,303	102,438	163,881	11,984	530,438
Average first mortgage outstanding debt (dollars)	12,320	8,048	-	8,119	-	14,267
Average value of property (dollars)	20,757	14,353	-	14,580	-	23,825
Average annual estimated rental value (dollars)	2,279	1,528	-	1,569	-	2,639
Average annual mortgage payment (dollars)	845	898	-	882	-	820
Percent which annual mortgage payment represents of—						
First mortgage debt	5.9	11.2	-	10.2	-	5.7
Value of property	4.1	6.3	-	5.7	-	3.4
Estimated annual rental value	37.1	58.7	-	53.0	-	31.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	139	116	71	43	2	23
Average first mortgage outstanding debt (dollars)	8,273	7,753	-	-	-	-
Average value of property (dollars)	12,276	11,744	-	-	-	-
Average annual estimated rental value (dollars)	1,351	1,264	-	-	-	-
Average annual mortgage payment (dollars)	1,020	1,087	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.3	14.0	-	-	-	-
Value of property	8.3	9.3	-	-	-	-
Estimated annual rental value	75.5	86.0	-	-	-	-
Monthly mortgage payment—						
Under \$10	1	-	-	-	-	1
\$10 to \$14	-	-	-	-	-	-
\$15 to \$19	3	1	1	-	-	2
\$20 to \$24	6	1	-	1	-	5
\$25 to \$29	8	4	-	4	-	4
\$30 to \$39	2	1	-	1	-	1
\$40 to \$49	3	1	-	1	-	2
\$50 to \$59	12	12	6	6	-	2
\$60 to \$74	24	22	15	6	1	2
\$75 to \$99	38	36	24	11	1	4
\$100 and over	42	38	25	13	-	-
Average monthly mortgage payment (dollars)	85.01	90.60	-	-	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	813	194	24	154	16	624
Average first mortgage outstanding debt (dollars)	13,008	8,225	-	8,506	-	14,494
Average value of property (dollars)	22,199	15,913	-	15,586	-	24,152
Average annual estimated rental value (dollars)	2,437	1,687	-	1,651	-	2,670
Average annual mortgage payment (dollars)	815	784	-	780	-	825
Percent which annual mortgage payment represents of—						
First mortgage debt	6.3	9.5	-	9.2	-	5.7
Value of property	3.7	4.9	-	5.0	-	3.4
Estimated annual rental value	33.5	46.5	-	47.0	-	30.9

Table L-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR QUEENS BOROUGH: 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	394,389	361,689	132,889	36.7	228,800	29,687	3,013	126,584	105,358	83.2	21,226
1930: Private families reporting tenure	-	276,637	125,932	45.5	150,705	-	-	-	-	-	-
1920: All families reporting tenure	-	107,911	39,589	36.7	68,322	-	-	39,074	32,094	82.1	6,980
Dwelling units: 1940	394,389	361,689	132,889	36.7	228,800	29,687	3,013	126,584	105,358	83.2	21,226
COLOR OF OCCUPANTS											
White	-	355,208	131,021	36.9	224,187	-	-	124,803	103,758	83.1	21,045
Nonwhite	-	6,481	1,868	28.8	4,613	-	-	1,781	1,600	89.8	181
TYPE OF STRUCTURE											
1-family	141,729	127,743	92,399	72.3	35,344	11,279	2,707	89,817	75,032	83.5	14,785
Other	252,660	233,946	40,490	17.3	193,456	18,408	306	36,767	30,326	82.5	6,441
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	139,119	126,228	91,248	72.3	34,980	10,277	2,614	89,330	74,650	83.6	14,680
Under \$5	77	71	52	-	19	5	1	45	25	-	20
\$5 to \$9	204	187	128	76.6	39	14	23	121	43	35.5	78
\$10 to \$14	1,315	688	360	52.3	328	247	380	340	152	44.7	188
\$15 to \$19	2,657	1,339	529	39.5	810	332	986	515	214	41.6	301
\$20 to \$24	3,374	2,435	1,116	45.8	1,319	551	388	1,087	520	47.8	567
\$25 to \$29	5,679	4,315	1,727	40.0	2,588	800	564	1,098	1,098	65.4	582
\$30 to \$39	19,446	18,260	10,029	54.9	8,231	1,147	39	9,800	7,856	80.2	1,944
\$40 to \$49	36,686	34,958	24,933	71.3	10,025	1,686	42	24,500	21,447	87.5	3,053
\$50 to \$59	28,554	26,972	21,326	79.1	5,646	1,500	82	20,969	18,220	86.9	2,749
\$60 to \$74	22,606	21,283	17,968	84.4	3,315	1,279	44	17,630	15,323	86.9	2,307
\$75 to \$99	10,301	9,485	7,708	81.3	1,777	782	34	7,497	6,129	81.8	1,368
\$100 and over	8,220	6,255	5,372	85.9	883	1,934	31	5,146	3,623	70.4	1,523
Median monthly rent (dollars)	49.54	49.83	52.67	-	43.65	51.68	19.08	52.64	52.78	-	51.71

Table L-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR QUEENS BOROUGH: 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	105,358	78,124	38	104	190	539	1,048	6,809	17,141	17,521	18,833	8,490	3,744	1,008	572	87
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	102,575	74,076	33	95	178	514	1,008	6,619	16,690	17,132	18,401	8,240	3,606	965	532	63
Average interest rate (%)	5.28	5.26	-	-	5.51	5.41	5.33	5.35	5.30	5.23	5.21	5.26	5.29	5.33	5.26	5.32
HOLDER OF FIRST MORTGAGE																
Reporting holder	102,821	74,285	36	94	178	524	1,026	6,669	16,809	17,123	18,378	8,271	3,521	954	536	66
Building and loan association	5,258	4,439	1	8	14	31	84	476	1,019	1,059	1,103	415	161	40	24	4
Commercial bank	7,882	6,149	-	2	4	14	35	338	1,242	1,797	1,866	494	230	56	60	6
Savings bank	36,860	29,802	3	10	19	104	318	2,091	5,751	5,981	6,568	3,006	1,863	378	208	17
Life insurance company	5,703	4,335	1	2	4	11	14	161	919	1,061	1,097	635	807	80	41	2
Mortgage company	8,745	6,670	1	4	4	21	55	473	1,865	1,422	1,897	811	304	85	33	5
Home Owners' Loan Corporation	9,515	6,828	-	6	26	59	113	791	1,774	1,530	1,519	690	247	45	19	9
Individual	23,751	15,649	23	49	97	245	369	1,970	3,666	3,156	3,169	1,727	614	223	126	15
Other	5,607	4,417	7	13	10	39	42	369	843	1,117	1,199	493	195	52	30	8
Reporting debt and value	100,584	72,879	28	76	163	491	968	6,471	16,405	16,912	18,187	8,128	3,555	953	542	-
JUNIOR MORTGAGE																
First mortgage only	13,203	9,510	3	13	15	88	137	1,033	2,409	2,247	2,246	901	349	111	58	-
First and junior mortgage	4,913	2,844	-	1	3	11	37	218	550	703	690	855	194	57	25	-
With 1st mtg.: not rptg. on junior	82,468	60,425	25	62	145	392	794	5,220	13,446	13,962	15,251	5,972	3,012	785	459	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	1,489	1,155	26	51	59	91	75	240	231	147	152	50	23	7	3	-
\$1,000 to \$1,499	2,784	2,046	2	21	52	129	159	505	478	323	239	94	28	7	9	-
\$1,500 to \$1,999	3,688	2,911	-	4	32	133	207	803	787	457	351	100	31	4	2	-
\$2,000 to \$2,499	8,298	6,358	-	-	20	103	295	1,474	1,658	1,247	883	289	60	13	6	-
\$2,500 to \$2,999	10,506	8,509	-	-	-	35	174	1,775	3,082	1,762	1,250	332	79	16	4	-
\$3,000 to \$3,999	28,085	21,760	-	-	-	-	58	1,480	7,192	6,222	5,031	1,441	276	39	21	-
\$4,000 to \$4,999	20,536	15,256	-	-	-	-	-	194	2,428	4,967	5,149	1,983	470	51	14	-
\$5,000 to \$5,999	12,766	8,666	-	-	-	-	-	-	2,239	1,635	4,136	1,905	631	103	37	-
\$6,000 to \$7,499	7,438	3,789	-	-	-	-	-	-	-	152	925	1,562	955	155	40	-
\$7,500 to \$9,999	3,213	1,532	-	-	-	-	-	-	-	-	71	365	756	267	73	-
\$10,000 to \$14,999	1,406	703	-	-	-	-	-	-	-	-	-	7	246	253	197	-
\$15,000 to \$19,999	236	122	-	-	-	-	-	-	-	-	-	-	-	38	84	-
\$20,000 and over	139	52	-	-	-	-	-	-	-	-	-	-	-	-	52	-
RELATION OF DEBT TO VALUE																
Value of property (thousands)	651,868	439,495	19	87	267	1,056	2,576	22,116	71,436	88,448	116,561	66,743	39,692	15,250	15,247	-
Average value (dollars)	6,481	6,030	-	-	1,636	2,150	2,561	3,418	4,355	5,230	6,409	8,211	11,165	16,002	23,130	-
Debt on first and jr. mtgs. (thous.)	400,798	274,499	12	51	181	717	1,814	15,385	49,477	60,099	73,059	38,084	21,713	7,667	6,242	-
Percent of value of property	61.5	62.5	-	-	67.9	67.9	70.4	69.5	69.3	67.9	62.7	57.1	54.7	50.3	40.9	-
Average debt (dollars)	3,985	3,767	-	-	1,111	1,460	1,874	2,373	3,016	3,554	4,017	4,685	6,108	8,045	11,516	-
Debt on first mtgs. (thousands)	393,807	271,230	12	50	180	710	1,792	15,233	49,019	59,437	72,260	37,594	21,320	7,518	6,106	-
Percent of value of property	60.4	61.7	-	-	67.4	67.3	69.6	68.9	68.5	67.2	62.0	56.3	53.7	49.3	40.0	-
Average debt (dollars)	3,915	3,722	-	-	1,103	1,445	1,851	2,354	2,958	3,514	3,973	4,625	5,997	7,889	11,265	-

HOUSING—NONFARM MORTGAGES

Table L-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR QUEENS BOROUGH: 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	105,358	102,821	5,258	44,242	7,382	36,860	5,708	8,745	9,515	23,751	5,607	2,537
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	102,575	100,878	5,110	43,430	7,224	36,206	5,588	8,609	9,515	23,236	5,390	1,697
Average interest rate.....(percent)	5.28	5.28	5.41	5.24	5.24	5.24	5.42	5.55	4.50	5.50	5.32	5.30
Reporting debt and value	100,584	98,498	5,058	42,316	7,057	35,259	5,486	8,500	8,974	22,875	5,289	2,086
Percent distribution	-	100.0	5.1	43.0	7.2	35.8	5.6	8.6	9.1	23.2	5.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	100,584	98,498	5,058	42,316	7,057	35,259	5,486	8,500	8,974	22,875	5,289	2,086
First mortgage only	13,208	13,014	658	5,756	835	4,921	742	1,200	1,208	2,924	581	189
First and junior mortgage	4,913	4,524	182	1,557	233	1,324	255	417	292	1,328	193	389
With first mortgage; not reporting on junior mortgage	82,468	80,960	4,223	34,703	5,989	28,714	4,499	6,883	7,474	18,623	4,565	1,508
1-family properties	72,879	71,491	4,292	30,649	5,887	24,762	4,191	6,519	6,474	15,152	4,214	1,388
First mortgage only	9,610	9,482	569	4,161	672	3,489	585	924	861	1,971	411	128
First and junior mortgage	2,844	2,636	135	1,008	134	874	161	285	193	735	119	208
With first mortgage; not reporting on junior mortgage	60,425	59,373	3,588	25,480	5,081	20,399	3,445	5,310	5,420	12,446	3,684	1,052
2- to 4-family properties	27,705	27,007	766	11,667	1,170	10,497	1,295	1,981	2,500	7,723	1,075	698
First mortgage only	3,593	3,532	84	1,595	163	1,432	157	276	347	953	120	61
First and junior mortgage	2,069	1,888	47	849	99	750	94	132	99	593	74	181
With first mortgage; not reporting on junior mortgage	22,043	21,587	635	9,223	908	8,315	1,044	1,573	2,054	6,177	881	456
RELATION OF DEBT TO VALUE												
1- to 4-family properties	100,584	98,498	5,058	42,316	7,057	35,259	5,486	8,500	8,974	22,875	5,289	2,086
Value of property.....(dollars)	551,862,800	535,768,600	30,429,500	280,519,200	45,486,800	235,032,900	38,955,400	54,756,100	54,386,700	143,440,300	34,281,400	15,094,200
Average value.....(dollars)	6,481	6,465	6,016	6,629	6,446	6,666	7,101	6,442	6,060	6,271	6,482	7,286
Debt on first and junior mortgages.....(dollars)	400,798,200	391,084,600	17,835,300	172,726,800	31,001,700	141,725,100	23,581,000	34,345,000	38,767,200	82,106,100	21,778,200	9,713,600
Percent of value of property	61.5	61.4	58.6	61.6	68.2	60.3	60.4	62.7	71.3	57.2	63.5	64.4
Average debt.....(dollars)	3,985	3,970	3,526	4,082	4,393	4,020	4,289	4,041	4,320	3,589	4,117	4,687
Debt on first mortgages.....(dollars)	393,805,800	384,831,100	17,627,900	169,981,900	30,752,600	139,229,300	28,186,100	33,816,500	38,510,700	80,205,300	21,500,700	8,975,700
Percent distribution	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percent of value of property	60.4	60.4	57.9	60.6	67.6	59.2	59.5	61.8	70.8	55.9	62.7	59.5
Average debt.....(dollars)	3,915	3,907	3,485	4,017	4,358	3,949	4,227	3,978	4,291	3,506	4,065	4,303
1-family properties	72,879	71,491	4,292	30,649	5,887	24,762	4,191	6,519	6,474	15,152	4,214	1,388
Value of property.....(dollars)	439,495,400	430,164,200	24,621,800	188,182,500	35,765,500	152,417,000	27,523,800	39,636,300	36,334,500	88,243,400	25,621,900	9,381,200
Average value.....(dollars)	6,080	6,017	5,737	6,140	6,075	6,155	6,567	6,080	5,612	5,824	6,080	6,723
Debt on first and junior mortgages.....(dollars)	274,499,200	268,527,500	14,543,400	118,685,300	25,029,100	93,656,200	16,693,600	25,080,400	25,741,100	51,324,100	16,459,600	5,971,700
Percent of value of property	62.5	62.4	59.1	63.1	70.0	61.4	60.7	63.3	70.8	58.2	64.2	64.0
Average debt.....(dollars)	3,767	3,756	3,388	3,872	4,252	3,782	3,983	3,847	3,976	3,887	3,906	4,302
Debt on first mortgages.....(dollars)	271,229,900	265,564,500	14,428,700	117,489,700	24,563,500	92,626,200	16,532,300	24,765,500	25,593,600	50,440,200	16,314,500	5,665,400
Percent of value of property	61.7	61.7	58.6	62.4	69.5	60.3	60.1	62.5	70.4	57.2	63.7	60.7
Average debt.....(dollars)	3,722	3,715	3,362	3,833	4,223	3,741	3,945	3,799	3,953	3,329	3,871	4,082
2- to 4-family properties	27,705	27,007	766	11,667	1,170	10,497	1,295	1,981	2,500	7,723	1,075	698
Value of property.....(dollars)	212,367,400	206,604,400	5,807,700	92,336,700	9,720,800	82,615,900	11,431,600	15,119,800	18,052,200	55,196,900	8,659,500	5,768,000
Average value.....(dollars)	7,665	7,650	7,582	7,914	8,308	7,870	8,827	7,632	7,221	7,147	8,055	8,256
Debt on first and junior mortgages.....(dollars)	126,299,000	122,557,100	3,291,900	54,041,500	5,972,600	48,068,900	6,837,400	9,264,600	13,026,100	30,782,000	5,313,600	3,741,900
Percent of value of property	59.5	59.3	56.7	61.4	61.4	58.2	59.8	61.3	72.2	55.8	61.4	64.9
Average debt.....(dollars)	4,559	4,538	4,298	4,632	5,105	4,579	5,280	4,677	5,210	3,986	4,943	5,361
Debt on first mortgages.....(dollars)	122,576,900	119,266,600	3,199,200	52,492,200	5,889,100	46,603,100	6,655,800	9,051,000	12,917,100	29,765,100	5,186,200	3,810,300
Percent of value of property	57.7	57.7	55.1	56.8	60.6	56.4	58.2	59.9	71.6	53.9	59.9	57.4
Average debt.....(dollars)	4,424	4,416	4,177	4,499	5,033	4,440	5,140	4,569	5,167	3,854	4,824	4,743

Table L-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR QUEENS BOROUGH: 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	76,124	74,285	4,489	31,947	6,145	25,802	4,335	6,670	6,828	15,649	4,417	1,839
RACE OF OCCUPANTS												
White	74,868	73,050	4,366	31,654	6,066	25,588	4,322	6,494	6,492	15,368	4,359	1,808
Negro	1,205	1,175	70	270	77	193	12	165	332	271	55	30
Other nonwhite	61	60	3	23	2	21	1	11	4	15	3	1
YEAR BUILT												
Reporting year built	74,487	72,746	4,378	31,366	6,053	25,313	4,282	6,577	6,672	15,141	4,330	1,741
1930 to 1940	22,368	21,806	2,202	10,920	3,866	7,054	1,423	1,696	1,176	2,256	2,133	562
1920 to 1929	41,843	40,939	1,789	16,705	1,876	14,829	2,772	4,103	4,738	9,075	1,807	904
1910 to 1919	6,514	6,349	260	2,535	201	2,334	68	588	487	2,163	248	165
1900 to 1909	2,479	2,413	103	855	69	786	14	129	174	1,053	85	66
1880 to 1899	962	935	59	233	35	243	4	45	69	433	42	27
1879 or earlier	321	304	15	68	6	62	1	16	28	161	15	17

Table L-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR QUEENS BOROUGH: 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	76,124	74,285	4,439	31,947	6,145	25,802	4,335	6,670	6,828	15,649	4,417	1,839
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	72,941	71,545	4,296	30,668	5,891	24,777	4,193	6,525	6,490	15,168	4,280	1,396
Under \$500	355	341	45	82	11	71	14	17	24	119	40	14
\$500 to \$999	812	791	126	216	30	186	28	49	58	260	54	21
\$1,000 to \$1,499	2,084	2,051	242	602	65	537	67	127	103	806	104	33
\$1,500 to \$1,999	2,985	2,938	305	993	94	899	91	225	176	974	174	47
\$2,000 to \$2,499	6,479	6,376	470	2,447	303	2,144	260	491	462	1,937	309	103
\$2,500 to \$2,999	8,665	8,523	502	3,627	411	3,216	468	779	669	2,052	426	142
\$3,000 to \$3,999	22,102	21,716	1,161	9,529	1,553	7,976	1,517	2,009	1,910	4,456	1,134	386
\$4,000 to \$4,999	15,179	14,887	793	6,716	1,787	4,929	827	1,560	1,635	2,352	1,004	292
\$5,000 to \$5,999	8,430	8,239	404	3,963	1,204	2,759	496	780	799	1,186	589	191
\$6,000 to \$6,999	3,600	3,506	158	1,536	319	1,217	247	300	415	585	265	94
\$7,000 to \$7,999	1,440	1,405	57	590	91	499	116	135	177	253	77	35
\$8,000 to \$8,999	647	621	28	282	48	234	52	38	49	142	30	26
\$9,000 to \$9,999	113	107	4	42	14	28	5	11	3	28	14	6
\$10,000 to \$14,999	50	44	1	23	11	12	3	4	-	13	-	6
\$15,000 to \$19,999												
\$20,000 and over												
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	74,076	72,925	4,325	31,408	6,014	25,394	4,256	6,555	6,828	15,298	4,255	1,151
Under 4.0%	187	177	21	26	7	19	1	10	-	106	13	10
4.0%	879	863	26	333	46	337	22	28	-	363	41	16
4.1% to 4.4%	2,137	2,100	129	1,497	462	1,035	27	137	-	7	303	37
4.5%	9,943	9,849	173	1,857	584	1,273	158	215	6,828	314	304	94
4.6% to 4.9%	298	285	6	236	74	162	8	14	-	2	19	13
5.0%	24,419	24,087	1,363	13,624	2,271	11,353	1,622	1,561	-	4,426	1,431	392
5.1% to 5.4%	431	420	38	250	111	139	38	26	-	22	46	11
5.5%	16,996	16,689	1,106	8,826	1,105	7,721	1,091	1,686	-	3,087	893	307
5.6%	38	38	2	19	3	16	3	6	-	6	2	-
5.6% to 5.9%												
6.0%	18,586	18,322	1,445	4,641	1,310	3,331	1,276	2,850	-	6,926	1,184	264
6.1% to 6.4%	13	13	1	9	4	5	-	-	-	2	1	-
6.5%	67	66	11	14	5	9	3	12	-	18	8	1
6.6% to 6.9%	4	4	-	2	-	2	-	-	-	-	-	-
7.0%	35	33	3	8	1	7	1	4	-	9	8	2
7.1% to 7.4%	2	1	-	-	-	-	-	-	-	1	-	1
7.5%	4	4	-	1	-	1	1	1	-	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	37	34	1	15	3	12	3	5	-	8	2	3
Average interest rate (percent)	5.26	5.26	5.41	5.21	5.20	5.22	5.41	5.53	4.50	5.51	5.29	5.28
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	40,082	39,428	3,881	17,326	4,680	13,246	2,630	2,525	6,097	3,381	2,988	654
Real estate taxes included in payment	19,771	19,425	2,122	9,185	3,678	5,507	552	1,206	3,643	684	2,033	346
Monthly	18,090	17,765	2,011	8,480	3,548	4,932	467	1,073	3,497	632	1,805	325
Quarterly	668	663	19	590	52	338	32	50	49	88	35	5
Semiannual	361	377	15	101	16	85	38	44	18	126	35	4
Annual	41	41	8	11	6	11	4	1	1	12	4	-
Other	158	158	33	27	2	25	-	2	1	9	86	-
Not reporting frequency of payment	433	421	36	176	55	121	11	36	77	17	68	12
Real estate taxes not included in payment	19,623	19,345	1,714	8,500	375	7,525	2,027	1,282	2,359	2,607	856	278
Monthly	9,028	8,897	1,539	2,561	979	2,182	1,074	334	2,239	669	481	131
Quarterly	7,264	7,190	102	4,957	390	4,567	469	517	41	892	192	74
Semiannual	2,669	2,643	36	741	178	563	417	380	29	908	132	26
Annual	180	177	1	66	7	59	12	16	2	71	9	3
Other	78	75	11	27	3	24	1	3	-	13	20	3
Not reporting frequency of payment	404	369	25	148	18	130	34	32	48	54	22	41
Not reporting tax payment requirements	688	658	45	241	27	214	51	37	95	90	99	30
Monthly	342	326	38	82	13	69	21	9	91	27	58	16
Quarterly	211	203	4	124	10	114	10	19	2	24	20	8
Semiannual	95	94	1	22	2	20	17	7	1	32	14	1
Annual	9	9	-	3	1	2	-	1	-	4	1	-
Other	2	1	-	1	-	1	-	-	-	-	-	1
Not reporting frequency of payment	29	25	2	9	1	8	3	1	1	3	6	4
No principal payments required	32,765	32,215	473	13,099	1,342	11,757	1,575	3,981	581	11,295	1,261	550
Monthly	2,025	1,982	143	593	94	499	124	135	401	451	135	43
Quarterly	11,971	11,800	98	8,524	370	8,154	386	855	55	1,625	257	171
Semiannual	17,356	17,091	212	3,534	817	2,717	1,001	2,814	96	8,624	810	265
Annual	613	601	8	172	31	141	22	68	6	305	20	13
Other	112	105	1	35	4	31	5	4	3	50	7	7
Not reporting frequency of payment	688	656	11	241	26	215	37	55	20	240	32	52
Not reporting principal payment requirements	2,243	1,633	63	607	73	534	73	133	128	532	97	610
Monthly	325	285	37	73	10	63	19	9	88	36	23	40
Quarterly	410	373	3	252	17	235	11	30	3	65	9	37
Semiannual	640	580	10	145	26	119	27	66	4	289	39	60
Annual	45	41	1	10	-	10	-	3	-	25	2	4
Other	15	14	2	-	-	-	3	2	1	3	3	1
Not reporting frequency of payment	808	340	10	127	20	107	13	23	32	114	21	468
No regular payments required	1,084	1,009	22	315	50	265	57	81	22	441	71	25

HOUSING—NONFARM MORTGAGES

Table L-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR QUEENS BOROUGH: 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	72,941	18,842	18,983	31,811	3,305	Reporting interest rate	74,076	19,349	19,285	32,805	3,187
Under \$500	355	60	159	104	32	Under 4.0%.....	187	31	49	86	21
\$500 to \$999	812	103	346	293	70	4.0% to 4.4%.....	879	273	228	319	59
\$1,000 to \$1,499	2,084	252	662	1,025	145	4.5% to 4.9%.....	2,137	2,044	68	15	10
\$1,500 to \$1,999	2,985	451	1,009	1,346	179	5.0% to 5.4%.....	9,543	5,569	3,030	1,008	336
\$2,000 to \$2,499	6,479	996	1,969	3,184	330	5.5% to 5.9%.....	268	274	15	6	3
\$2,500 to \$2,999	8,665	1,414	2,642	4,208	401	6.0% to 6.4%.....	24,419	5,446	7,853	10,150	970
\$3,000 to \$3,999	22,102	4,507	5,784	10,838	978	6.5% to 6.9%.....	431	340	44	43	4
\$4,000 to \$4,999	15,179	5,462	3,353	5,819	545	7.0% to 7.4%.....	16,996	3,270	4,326	8,633	767
\$5,000 to \$5,999	8,430	4,052	1,519	2,560	299	7.5% to 7.9%.....	38	9	5	24	-
\$6,000 to \$7,499	3,600	1,190	887	1,366	157	8.0% and over.....	18,586	2,049	3,532	11,948	957
\$7,500 to \$9,999	1,440	271	440	631	98	Average interest rate...(percent).....	5.26	4.96	5.21	5.48	5.35
\$10,000 to \$14,999	647	73	180	339	55						
\$15,000 to \$19,999	113	10	24	66	13						
\$20,000 and over	50	1	9	32	8						

Table L-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR QUEENS BOROUGH: 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.....	61,328	30,873	15,566	14,907	400	30,455
Total first mortgage outstanding debt..... (dollars).....	227,216,000	118,574,200	65,212,300	52,003,000	1,858,900	108,641,800
Total annual mortgage payment..... (dollars).....	20,896,030	14,055,978	8,350,550	5,549,794	155,634	8,340,052
Average first mortgage outstanding debt..... (dollars).....	3,705	3,841	4,189	3,488	3,397	3,567
Average value of property..... (dollars).....	5,973	5,889	5,740	6,044	5,953	6,059
Average annual estimated rental value..... (dollars).....	658	656	653	659	658	661
Average annual mortgage payment..... (dollars).....	333	455	536	372	389	208
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.0	11.9	12.8	10.7	11.5	5.8
Value of property.....	5.6	7.7	9.3	6.2	6.5	3.4
Estimated annual rental value.....	50.5	69.4	82.2	56.5	58.3	31.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	24,507	22,689	14,986	7,516	187	1,818
Average first mortgage outstanding debt..... (dollars).....	3,923	3,965	4,210	3,488	3,507	3,532
Average value of property..... (dollars).....	5,756	5,766	5,713	5,875	5,630	5,639
Average annual estimated rental value..... (dollars).....	647	648	651	644	637	626
Average annual mortgage payment..... (dollars).....	494	511	545	443	489	287
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.9	12.9	12.7	14.0	8.1
Value of property.....	8.6	8.9	9.5	7.5	8.7	5.1
Estimated annual rental value.....	76.4	78.8	88.8	68.9	76.8	45.8
Monthly mortgage payment—						
Under \$10.....	353	88	17	68	3	255
\$10 to \$14.....	615	214	58	154	2	401
\$15 to \$19.....	874	496	101	394	1	378
\$20 to \$24.....	1,438	1,194	314	872	8	244
\$25 to \$29.....	2,288	2,140	719	1,392	29	148
\$30 to \$39.....	6,409	6,242	3,804	2,380	58	167
\$40 to \$49.....	7,362	7,257	6,015	1,197	45	105
\$50 to \$59.....	3,038	2,989	2,416	551	22	49
\$60 to \$74.....	1,510	1,476	1,158	305	13	34
\$75 to \$99.....	425	406	276	126	4	19
\$100 and over.....	195	187	108	77	2	8
Average monthly mortgage payment..... (dollars).....	41.19	42.58	45.42	36.95	40.77	28.88
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	36,821	8,184	580	7,391	213	28,637
Average first mortgage outstanding debt..... (dollars).....	3,553	3,495	3,653	3,439	3,301	3,570
Average value of property..... (dollars).....	6,118	6,232	6,433	6,216	6,237	6,085
Average annual estimated rental value..... (dollars).....	666	678	708	675	694	663
Average annual mortgage payment..... (dollars).....	225	301	315	300	301	203
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.3	8.6	8.6	8.6	9.1	5.7
Value of property.....	3.7	4.8	4.9	4.8	4.8	3.3
Estimated annual rental value.....	38.8	44.4	44.5	44.5	43.4	30.6

Table M-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR RICHMOND BOROUGH: 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.....	48,839	43,076	18,702	43.4	24,374	5,128	635	17,584	11,025	62.7	6,559
1930: Private families reporting tenure.....	-	34,864	19,112	54.8	15,752	-	-	-	-	-	-
1920: All families reporting tenure.....	-	23,255	9,941	42.7	13,314	-	-	2,735	6,201	63.7	3,535
Dwelling units: 1940.....	48,839	43,076	18,702	43.4	24,374	5,128	635	17,584	11,025	62.7	6,559
COLOR OF OCCUPANTS											
White.....	-	42,284	18,571	43.9	23,713	-	-	17,464	10,856	62.7	6,506
Nonwhite.....	-	792	131	16.5	661	-	-	120	69	57.5	51
TYPE OF STRUCTURE											
1-family.....	27,725	23,151	14,469	62.5	8,682	3,980	594	13,957	8,569	61.4	5,388
Other.....	21,114	19,925	4,233	21.2	15,692	1,148	41	3,527	2,456	67.7	1,171
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	26,424	22,791	14,228	62.4	8,563	3,179	454	13,871	8,518	61.4	5,353
Under \$5.....	24	23	19	-	4	1	-	15	4	-	12
\$5 to \$9.....	130	95	40	-	55	27	8	38	7	-	21
\$10 to \$14.....	780	432	169	39.1	263	312	36	157	48	30.6	109
\$15 to \$19.....	1,385	897	263	29.3	634	435	52	232	92	38.5	160
\$20 to \$24.....	2,523	1,705	580	33.9	1,025	720	98	665	258	38.7	408
\$25 to \$29.....	3,052	2,456	1,070	43.6	1,386	505	91	1,039	517	49.3	522
\$30 to \$39.....	5,601	5,240	2,759	52.7	2,481	301	60	2,678	1,508	56.3	1,170
\$40 to \$49.....	5,044	4,679	3,124	66.8	1,555	272	93	3,058	2,014	65.9	1,044
\$50 to \$59.....	3,441	3,198	2,507	78.4	691	237	6	2,451	1,684	68.4	777
\$60 to \$74.....	2,374	2,194	1,899	86.6	295	176	4	1,860	1,299	69.8	561
\$75 to \$99.....	1,141	1,115	997	89.4	118	24	2	972	665	68.4	307
\$100 and over.....	929	757	701	92.6	56	168	4	674	422	62.6	252
Median monthly rent.....(dollars).....	38.99	40.67	46.27	-	33.19	25.43	26.31	46.33	48.56	-	42.03

Table M-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 RICHMOND BOROUGH: 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.....	11,025	8,701	8	49	71	234	303	1,113	1,715	1,780	1,754	958	473	120	91	32	2,324
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,476	8,260	6	45	63	218	283	1,048	1,634	1,690	1,686	916	455	115	82	19	2,216
Average interest rate.....(%).....	5.41	5.41	-	-	-	5.43	5.39	5.41	5.43	5.37	5.43	5.41	5.40	5.56	-	-	5.41
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	10,801	8,522	7	47	68	228	293	1,092	1,684	1,750	1,721	937	463	117	87	26	2,279
Building and loan association.....	3,656	2,973	2	8	17	82	98	411	645	622	621	290	124	30	15	8	683
Commercial bank.....	411	395	-	-	1	4	7	22	48	80	75	39	36	13	9	1	76
Savings bank.....	1,878	1,413	1	2	6	20	27	135	257	293	313	197	106	19	31	6	459
Life insurance company.....	49	41	-	-	-	-	1	2	5	6	13	10	4	-	-	-	8
Mortgage company.....	343	290	1	2	1	6	19	13	58	60	58	41	15	10	5	1	53
Home Owners' Loan Corporation.....	1,920	1,468	1	12	15	46	57	227	285	325	292	138	52	9	6	3	452
Individual.....	2,101	1,634	2	22	25	65	75	234	319	300	261	175	97	31	20	8	467
Other.....	449	368	-	1	3	5	9	48	67	64	88	47	29	5	1	1	81
Reporting debt and value.....	10,437	8,233	4	42	62	207	275	1,053	1,635	1,695	1,685	916	455	111	83	-	2,204
JUNIOR MORTGAGE																	
First mortgage only.....	1,725	1,311	-	2	13	29	35	152	272	296	258	126	90	21	17	-	414
First and junior mortgage.....	304	217	-	1	-	2	4	24	43	41	54	32	9	5	2	-	87
With 1st mtg.; not rptg. on junior.....	8,408	6,705	4	39	49	176	238	877	1,320	1,358	1,383	758	356	85	64	-	1,703
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	727	628	4	29	22	60	64	153	119	86	67	23	1	-	-	-	99
\$1,000 to \$1,499.....	924	753	-	12	23	66	62	168	174	129	80	23	13	1	2	-	171
\$1,500 to \$1,999.....	875	706	-	1	11	43	56	178	169	120	88	32	5	3	-	-	169
\$2,000 to \$2,499.....	1,384	1,041	-	-	6	30	46	215	298	208	155	57	19	4	3	-	298
\$2,500 to \$2,999.....	1,025	801	-	-	-	8	42	137	226	191	125	54	18	-	-	-	224
\$3,000 to \$3,999.....	2,167	1,742	-	-	-	-	5	176	456	427	411	139	45	6	7	-	425
\$4,000 to \$4,999.....	1,572	1,250	-	-	-	-	-	26	178	343	422	200	69	6	6	-	322
\$5,000 to \$5,999.....	956	728	-	-	-	-	-	-	15	105	279	193	116	9	11	-	228
\$6,000 to \$7,499.....	580	371	-	-	-	-	-	-	-	16	68	161	101	23	7	-	149
\$7,500 to \$9,999.....	200	122	-	-	-	-	-	-	-	-	5	34	50	25	5	-	78
\$10,000 to \$14,999.....	106	68	-	-	-	-	-	-	-	-	-	-	18	25	25	-	36
\$15,000 to \$19,999.....	18	15	-	-	-	-	-	-	-	-	-	-	-	6	9	-	3
\$20,000 and over.....	13	8	-	-	-	-	-	-	-	-	-	-	-	-	8	-	5
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	62,270	48,086	2	48	102	432	713	3,487	6,978	8,808	10,894	7,508	4,965	1,761	2,388	-	14,184
Average value.....(dollars).....	5,966	5,841	-	-	-	2,068	2,592	3,312	4,268	5,197	6,427	8,196	10,912	15,865	-	-	6,436
Debt on first and jr. mtgs.(thous.).....	33,833	25,995	1	29	68	255	418	2,047	4,094	5,066	5,974	3,971	2,408	847	817	-	7,839
Percent of value of property.....	54.3	54.1	-	-	-	59.0	58.6	58.7	58.7	57.5	54.8	52.9	48.5	48.1	-	-	55.3
Average debt.....(dollars).....	3,242	3,157	-	-	-	1,231	1,520	1,944	2,504	2,989	3,525	4,335	5,292	7,632	-	-	3,557
Debt on first mtgs.....(thousands).....	33,419	25,708	1	28	68	254	417	2,026	4,051	5,015	5,898	3,921	2,386	832	812	-	7,711
Percent of value of property.....	53.7	53.5	-	-	-	58.9	58.5	58.1	58.1	56.9	54.1	52.2	48.0	47.2	-	-	54.4
Average debt.....(dollars).....	3,202	3,123	-	-	-	1,229	1,516	1,924	2,478	2,959	3,480	4,280	5,243	7,495	-	-	3,499

HOUSING—NONFARM MORTGAGES

Table M-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR RICHMOND BOROUGH: 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	11,025	10,801	3,656	2,283	411	1,872	49	343	1,920	2,101	449	224
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,476	10,380	3,452	2,200	401	1,799	48	328	1,920	2,011	421	96
Average interest rate.....(percent)	5.41	5.41	5.73	5.47	5.49	5.47	-	5.59	4.50	5.61	5.42	-
Reporting debt and value.....	10,437	10,288	3,494	2,181	389	1,792	49	324	1,806	2,002	432	149
Percent distribution.....		100.0	84.0	21.2	3.8	17.4	0.5	3.1	17.6	19.5	4.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	10,437	10,288	3,494	2,181	389	1,792	49	324	1,806	2,002	432	149
First mortgage only	1,725	1,704	633	329	82	247	8	49	263	338	84	21
First and junior mortgage	304	285	86	74	15	59	2	10	23	75	15	19
With first mortgage; not reporting on junior mortgage	8,408	8,299	2,775	1,778	292	1,486	39	265	1,520	1,589	333	109
1-family properties	8,233	8,116	2,839	1,673	316	1,357	41	274	1,381	1,553	355	117
First mortgage only	1,311	1,295	482	247	68	179	7	35	192	263	69	16
First and junior mortgage	217	205	61	49	11	38	2	8	18	57	10	12
With first mortgage; not reporting on junior mortgage	6,705	6,616	2,296	1,377	237	1,140	32	231	1,171	1,233	276	89
2- to 4-family properties	2,204	2,172	655	508	73	435	8	50	425	449	77	32
First mortgage only	414	409	151	82	14	68	1	14	71	75	15	5
First and junior mortgage	87	80	25	25	4	21	-	2	5	18	5	7
With first mortgage; not reporting on junior mortgage	1,703	1,683	479	401	55	346	7	34	349	356	57	20
RELATION OF DEBT TO VALUE												
1- to 4-family properties	10,437	10,288	3,494	2,181	389	1,792	49	324	1,806	2,002	432	149
Value of property.....(dollars)	62,269,900	61,368,600	19,879,500	14,874,100	2,768,700	12,105,400	331,400	2,086,500	9,982,500	11,610,400	2,604,200	901,300
Average value.....(dollars)	5,966	5,965	5,690	6,820	7,117	6,755	-	6,440	5,527	5,799	6,028	6,049
Debt on first and junior mortgages.....(dollars)	33,833,200	33,319,400	9,897,700	7,855,100	1,597,300	6,257,800	157,900	1,305,400	6,609,200	6,006,000	1,489,100	513,800
Percent of value of property	54.3	54.3	49.8	52.8	57.7	51.7	-	62.6	66.2	51.7	57.1	57.0
Average debt.....(dollars)	3,242	3,239	2,832	3,602	4,106	3,492	-	4,029	3,660	3,000	3,445	3,448
Debt on first mortgages.....(dollars)	33,418,800	32,941,600	9,792,900	7,748,400	1,579,400	6,169,000	155,100	1,295,200	6,595,600	5,887,300	1,467,100	477,200
Percent distribution	-	100.0	29.7	23.5	4.8	18.7	0.5	3.9	20.0	17.9	4.5	-
Percent of value of property	53.7	53.7	49.3	52.1	57.0	51.0	-	62.1	66.1	50.7	56.3	52.9
Average debt.....(dollars)	3,202	3,202	2,803	3,553	4,060	3,443	-	3,998	3,652	2,941	3,396	3,203
1-family properties	8,233	8,116	2,839	1,673	316	1,357	41	274	1,381	1,553	355	117
Value of property.....(dollars)	48,085,600	47,370,300	15,837,800	11,178,100	2,306,600	8,871,500	273,800	1,745,800	7,381,300	8,848,000	2,105,500	715,300
Average value.....(dollars)	5,841	5,837	5,579	6,681	7,299	6,538	-	6,372	5,345	5,697	5,931	6,114
Debt on first and junior mortgages.....(dollars)	25,994,500	25,584,900	7,844,200	5,868,200	1,343,800	4,524,400	125,500	1,083,400	4,862,000	4,599,500	1,202,100	409,600
Percent of value of property	54.1	54.0	49.5	52.5	58.3	51.0	-	62.1	65.9	52.0	57.1	57.3
Average debt.....(dollars)	3,157	3,152	2,763	3,508	4,253	3,334	-	3,954	3,521	2,962	3,386	3,501
Debt on first mortgages.....(dollars)	25,707,900	25,324,000	7,772,100	5,804,400	1,332,500	4,471,800	122,700	1,074,700	4,848,400	4,511,900	1,189,900	383,900
Percent of value of property	53.5	53.5	49.1	51.9	57.8	50.4	-	61.6	65.7	51.0	56.5	53.7
Average debt.....(dollars)	3,123	3,120	2,738	3,469	4,217	3,295	-	3,922	3,511	2,905	3,352	3,281
2- to 4-family properties	2,204	2,172	655	508	73	435	8	50	425	449	77	32
Value of property.....(dollars)	14,184,300	13,998,300	4,041,700	3,696,000	462,100	3,233,900	57,600	340,700	2,601,200	2,762,400	498,700	186,000
Average value.....(dollars)	6,436	6,445	6,171	7,276	-	7,434	-	-	6,120	6,132	-	-
Debt on first and junior mortgages.....(dollars)	7,833,700	7,734,500	2,053,500	1,986,900	253,500	1,733,400	32,400	222,000	1,747,200	1,406,500	286,000	104,200
Percent of value of property	55.3	55.3	50.8	53.8	-	53.6	-	67.2	67.2	50.9	-	-
Average debt.....(dollars)	3,557	3,561	3,135	3,911	-	3,985	-	-	4,111	3,133	-	-
Debt on first mortgages.....(dollars)	7,710,900	7,617,600	2,020,800	1,944,100	246,900	1,697,200	32,400	220,500	1,747,200	1,375,400	277,200	98,300
Percent of value of property	54.4	54.4	50.0	52.6	-	52.5	-	67.2	67.2	49.8	-	-
Average debt.....(dollars)	3,499	3,507	3,085	3,827	-	3,902	-	-	4,111	3,063	-	-

Table M-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR RICHMOND BOROUGH: 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	8,701	8,522	2,973	1,748	335	1,413	41	290	1,458	1,634	368	179
RACE OF OCCUPANTS												
White	8,648	8,472	2,956	1,741	331	1,410	41	290	1,452	1,627	365	176
Negro	43	40	13	4	2	2	-	-	15	6	2	3
Other nonwhite	10	10	4	3	2	1	-	-	1	1	1	-
YEAR BUILT												
Reporting year built	8,298	8,127	2,851	1,673	331	1,342	39	286	1,382	1,542	354	171
1930 to 1940	1,285	1,257	546	244	84	160	8	46	157	185	71	28
1920 to 1929	4,289	4,219	1,423	915	190	725	25	185	825	683	162	70
1910 to 1919	1,190	1,159	385	259	28	231	2	82	170	259	52	31
1900 to 1909	783	716	238	135	18	117	3	12	104	190	34	17
1880 to 1899	560	541	195	82	8	74	1	3	78	159	23	19
1879 or earlier	241	235	64	38	3	35	-	8	47	66	12	6

Table M-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR RICHMOND BOROUGH: 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.....	8,701	8,522	2,978	1,748	385	1,413	41	290	1,468	1,634	368	179
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,258	8,136	2,845	1,678	316	1,362	41	274	1,388	1,560	355	117
Under \$500.....	174	171	88	28	8	20	-	1	8	42	4	3
\$500 to \$999.....	467	460	191	72	8	64	2	6	44	125	19	7
\$1,000 to \$1,499.....	771	761	335	123	12	111	-	13	72	194	24	10
\$1,500 to \$1,999.....	709	697	312	119	13	106	10	11	90	138	22	12
\$2,000 to \$2,499.....	1,054	1,039	419	199	21	178	6	22	145	208	45	15
\$2,500 to \$2,999.....	815	803	310	155	26	129	5	33	129	145	26	12
\$3,000 to \$3,999.....	1,758	1,736	550	387	65	322	9	63	337	310	80	22
\$4,000 to \$4,999.....	1,233	1,216	344	273	50	213	2	56	299	178	64	17
\$5,000 to \$5,999.....	708	699	161	165	57	108	4	35	161	131	42	9
\$6,000 to \$7,499.....	356	352	102	81	19	62	2	17	71	54	25	4
\$7,500 to \$9,999.....	122	118	26	42	14	28	1	6	18	22	3	4
\$10,000 to \$14,999.....	66	66	6	22	10	12	-	11	9	17	1	-
\$15,000 to \$19,999.....	12	11	1	7	2	5	-	-	-	3	-	-
\$20,000 and over.....	8	7	-	5	1	4	-	-	-	2	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,260	8,183	2,811	1,680	328	1,352	40	277	1,468	1,565	342	77
Under 4.0%.....	47	45	11	5	3	2	-	-	-	24	5	2
4.0% to 4.4%.....	111	111	24	19	8	11	-	6	-	55	7	-
4.4% to 4.6%.....	5	5	2	1	1	-	-	-	-	2	-	-
4.6% to 4.9%.....	1,621	1,618	41	40	15	25	1	20	1,468	22	26	3
4.9% to 5.0%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0% to 5.4%.....	1,515	1,501	392	560	105	455	10	54	-	361	124	14
5.4% to 5.5%.....	22	22	18	4	1	3	-	-	-	-	-	-
5.5% to 5.6%.....	1,165	1,155	518	453	35	418	7	36	-	114	27	10
5.6% to 5.9%.....	4	4	2	1	-	1	-	-	-	1	-	-
5.9% to 6.0%.....	3,787	3,690	1,782	592	160	432	22	160	-	983	151	47
6.0% to 6.4%.....	1	-	-	-	-	-	-	-	-	-	-	-
6.4% to 6.5%.....	12	12	7	4	-	4	-	-	-	1	-	-
6.5% to 6.6%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.9% to 7.0%.....	10	10	7	-	-	-	-	1	-	1	1	-
7.0% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.4% to 7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5% to 7.6%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.9% to 8.0%.....	10	10	7	1	-	1	-	-	-	1	1	-
8.0% and over.....	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate.....(percent).....	5.41	5.41	5.72	5.47	5.48	5.46	-	5.59	4.58	5.60	5.41	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	5,858	5,806	2,723	844	169	675	32	122	1,372	506	207	52
Real estate taxes included in payment.....	3,229	3,203	1,573	458	86	382	12	51	880	119	100	26
Monthly.....	3,045	3,022	1,589	411	72	339	5	43	856	78	90	23
Quarterly.....	50	50	5	80	9	21	-	3	2	8	2	-
Semiannual.....	61	60	3	15	3	12	6	4	2	26	4	1
Annual.....	11	11	2	2	-	2	-	-	-	5	2	-
Other.....	5	5	-	5	1	4	1	1	20	2	2	2
Not reporting frequency of payment.....	57	55	24	5	-	4	-	-	-	-	-	-
Real estate taxes not included in payment.....	2,566	2,544	1,128	368	80	288	20	67	479	377	105	22
Monthly.....	1,962	1,946	1,090	148	32	116	2	22	470	144	70	16
Quarterly.....	191	191	10	105	22	84	2	14	1	51	7	-
Semiannual.....	819	815	10	88	20	68	14	28	3	150	22	4
Annual.....	49	49	1	19	5	14	1	3	-	21	4	-
Other.....	9	9	-	2	-	2	-	-	1	6	-	-
Not reporting frequency of payment.....	36	34	17	5	1	4	1	-	4	5	2	2
Not reporting tax payment requirements.....	63	59	22	9	3	5	-	4	13	10	2	4
Monthly.....	40	38	20	3	1	2	-	2	11	1	1	2
Quarterly.....	3	3	-	2	1	1	-	-	-	1	-	-
Semiannual.....	12	11	-	2	1	1	-	1	1	6	1	1
Annual.....	2	1	-	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	6	6	2	1	-	1	-	1	1	1	-	-
No principal payments required.....	2,334	2,301	207	787	146	641	7	148	78	943	136	23
Monthly.....	404	397	160	79	19	60	-	9	57	75	17	7
Quarterly.....	511	503	16	377	33	344	1	17	5	78	9	8
Semiannual.....	1,223	1,211	21	281	82	199	5	115	6	587	96	12
Annual.....	137	133	6	28	8	20	-	4	1	82	12	4
Other.....	19	19	1	8	2	6	-	-	-	8	2	-
Not reporting frequency of payment.....	40	38	3	14	2	12	1	3	4	18	-	2
Not reporting principal payment requirements.....	241	151	33	86	6	80	-	6	19	49	8	90
Monthly.....	57	51	23	5	-	5	-	-	12	9	2	5
Quarterly.....	15	11	-	2	2	4	-	-	-	4	1	4
Semiannual.....	28	24	1	7	-	7	-	4	-	10	2	4
Annual.....	11	5	-	2	-	2	-	-	1	3	-	5
Other.....	3	2	-	1	-	1	-	-	-	1	-	1
Not reporting frequency of payment.....	127	57	9	15	4	11	-	2	6	22	3	70
No regular payments required.....	268	264	10	81	14	67	2	14	4	136	17	4

Table M-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR RICHMOND BOROUGH: 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	8,253	3,058	2,467	2,251	477	Reporting interest rate	8,260	3,084	2,498	2,263	415
Under \$500	174	27	86	42	19	Under 4.0%	47	5	20	19	3
\$500 to \$999	467	99	193	135	40	4.0%	111	29	33	43	6
\$1,000 to \$1,499	771	229	279	227	36	4.1% to 4.4%	5	3	2	-	-
\$1,500 to \$1,999	709	252	242	178	37	4.5%	1,621	960	515	105	41
\$2,000 to \$2,499	1,054	413	312	276	53	4.6% to 4.9%	-	-	-	-	-
\$2,500 to \$2,999	815	327	253	200	35	5.0%	1,515	477	450	480	106
\$3,000 to \$3,999	1,758	721	459	491	87	5.1% to 5.4%	22	12	8	2	-
\$4,000 to \$4,999	1,233	548	299	311	75	5.5%	1,165	427	326	360	52
\$5,000 to \$5,999	708	272	191	199	46	5.6% to 5.9%	4	1	2	1	-
\$6,000 to \$7,499	355	120	103	106	27	6.0%	3,787	1,156	1,132	1,245	204
\$7,500 to \$9,999	122	32	35	44	11	6.1% to 6.4%	1	-	-	-	1
\$10,000 to \$14,999	66	16	11	38	6	6.5%	12	4	4	4	-
\$15,000 to \$19,999	12	2	3	6	1	6.6% to 6.9%	-	-	-	-	-
\$20,000 and over	8	-	1	3	4	7.0%	10	5	2	3	-
						7.1% to 7.4%	-	-	-	-	-
						7.5%	-	-	-	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	10	5	4	1	-
						Average interest rate (percent)	5.41	5.29	5.40	5.58	5.48

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	6,746	4,615	2,557	2,019	39	2,181
Total first mortgage outstanding debt (dollars)	20,777,600	13,931,500	8,096,700	5,720,100	114,700	5,846,100
Total annual mortgage payment (dollars)	2,481,004	2,060,074	1,264,266	781,828	13,980	420,980
Average first mortgage outstanding debt (dollars)	3,080	3,019	3,166	2,838	-	3,213
Average value of property (dollars)	5,749	5,549	5,448	5,684	-	6,182
Average annual estimated rental value (dollars)	605	589	578	562	-	641
Average annual mortgage payment (dollars)	368	446	494	387	-	198
Percent which annual mortgage payment represents of—						
First mortgage debt	11.9	14.8	15.6	13.7	-	6.1
Value of property	6.4	8.0	9.1	6.8	-	3.2
Estimated annual rental value	60.8	75.8	85.5	64.3	-	30.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,480	4,122	2,473	1,622	27	358
Average first mortgage outstanding debt (dollars)	2,982	2,985	3,159	2,721	-	2,946
Average value of property (dollars)	5,426	5,417	5,387	5,472	-	5,534
Average annual estimated rental value (dollars)	577	576	573	581	-	588
Average annual mortgage payment (dollars)	446	463	501	406	-	248
Percent which annual mortgage payment represents of—						
First mortgage debt	14.9	15.5	15.8	14.9	-	8.4
Value of property	8.2	8.5	9.3	7.4	-	4.5
Estimated annual rental value	77.3	80.4	87.4	69.8	-	42.2
Monthly mortgage payment—						
Under \$10	139	48	6	42	-	91
\$10 to \$14	218	155	30	122	3	63
\$15 to \$19	302	245	72	170	3	57
\$20 to \$24	403	366	143	220	3	37
\$25 to \$29	479	452	247	203	2	27
\$30 to \$39	1,088	1,048	635	405	8	40
\$40 to \$49	988	914	679	233	2	24
\$50 to \$59	543	533	412	119	2	10
\$60 to \$74	230	228	162	63	3	2
\$75 to \$99	89	87	60	26	1	2
\$100 and over	51	46	27	19	-	5
Average monthly mortgage payment (dollars)	37.13	38.55	41.71	33.82	-	20.68
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,266	493	84	397	12	1,773
Average first mortgage outstanding debt (dollars)	3,273	3,297	-	3,291	-	3,266
Average value of property (dollars)	6,388	6,659	-	6,551	-	6,313
Average annual estimated rental value (dollars)	662	698	-	687	-	652
Average annual mortgage payment (dollars)	214	310	-	311	-	187
Percent which annual mortgage payment represents of—						
First mortgage debt	6.5	9.4	-	9.5	-	5.7
Value of property	3.4	4.7	-	4.8	-	3.0
Estimated annual rental value	32.4	44.5	-	45.3	-	28.7

HOUSING—NONFARM MORTGAGES

Table N-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 NEW YORK-NORTHEASTERN NEW JERSEY 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	492,925	478,761	57,192	162,107	43,540	118,567	19,673	29,941	47,867	135,063	26,918	14,155
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	472,250	454,209	54,019	157,797	42,104	115,693	19,050	29,188	47,867	130,755	25,533	8,041
Average interest rate (percent)	5.33	5.33	5.69	5.23	5.34	5.26	5.34	5.50	4.50	5.52	5.31	5.35
Reporting debt and value	460,248	450,371	52,929	153,035	41,005	112,030	18,743	28,544	44,023	128,156	24,941	9,877
Percent distribution	-	100.0	11.8	34.0	9.1	24.9	4.2	6.3	9.8	28.5	5.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	460,248	450,371	52,929	153,035	41,005	112,030	18,743	28,544	44,023	128,156	24,941	9,877
First mortgage only	55,541	54,582	6,923	21,734	6,290	15,444	2,684	4,287	6,183	19,582	3,189	959
First and junior mortgage	21,120	19,618	1,952	6,835	1,566	5,269	814	1,354	1,351	6,486	816	1,502
With first mortgage; not reporting on junior mortgage	378,587	366,171	44,054	124,466	33,149	91,317	15,245	22,903	36,479	102,088	20,936	7,416
1-family properties	313,547	307,870	41,775	98,740	30,994	67,746	15,570	18,743	29,071	84,597	18,874	5,177
First mortgage only	44,658	44,076	5,451	14,132	4,862	9,270	2,252	2,860	4,152	12,762	2,467	592
First and junior mortgage	11,858	10,593	1,373	3,070	875	2,195	620	737	853	3,497	443	765
With first mortgage; not reporting on junior mortgage	257,521	252,701	34,951	81,538	25,257	56,281	12,698	15,146	24,066	68,338	15,964	4,820
2- to 4-family properties	146,701	143,001	11,154	54,295	10,011	44,284	3,173	9,801	14,952	43,559	6,067	3,700
First mortgage only	20,873	20,506	1,472	7,602	1,428	6,174	432	1,427	2,031	6,820	722	367
First and junior mortgage	9,762	9,025	579	3,765	691	3,074	194	617	508	2,989	373	737
With first mortgage; not reporting on junior mortgage	116,066	113,470	9,103	42,928	7,892	35,036	2,547	7,757	12,413	33,750	4,972	2,596
RELATION OF DEBT TO VALUE												
1- to 4-family properties	460,248	450,371	52,929	153,035	41,005	112,030	18,743	28,544	44,023	128,156	24,941	9,877
Value of property (dollars)	3,418,642,700	3,337,507,700	322,203,000	1,233,167,500	349,167,800	883,999,700	188,591,200	215,567,400	291,911,100	894,491,700	191,575,800	81,135,000
Average value (dollars)	7,428	7,411	6,087	8,058	8,515	7,891	10,062	7,552	6,631	6,980	7,681	8,215
Debt on first and junior mortgages (dollars)	1,973,089,200	1,923,919,000	171,010,100	712,757,000	200,815,300	511,941,700	109,279,600	181,432,200	197,451,200	486,987,200	115,101,600	49,170,200
Percent of value of property	57.7	57.6	53.1	57.8	57.5	57.9	57.9	61.0	67.6	54.4	60.1	60.6
Average debt (dollars)	4,287	4,272	3,231	4,657	4,897	4,570	5,830	4,605	4,485	3,799	6,151	4,978
Debt on first mortgages (dollars)	1,989,930,400	1,898,710,600	168,433,700	701,299,800	197,950,700	503,348,800	107,835,100	129,355,100	195,980,200	476,901,300	113,905,700	46,219,800
Percent distribution	-	100.0	8.9	87.0	10.5	26.6	5.7	6.8	10.3	25.2	5.0	-
Percent of value of property	56.7	56.7	52.3	56.9	56.7	56.9	57.2	60.0	67.1	53.5	59.5	57.0
Average debt (dollars)	4,215	4,205	3,182	4,393	4,827	4,493	5,753	4,532	4,452	3,721	4,567	4,680
1-family properties	313,547	307,370	41,775	98,740	30,994	67,746	15,570	18,743	29,071	84,597	18,874	5,177
Value of property (dollars)	2,224,347,200	2,176,056,400	246,394,100	755,911,600	259,179,500	496,732,100	156,861,900	184,327,100	177,238,400	566,745,900	138,531,200	46,290,800
Average value (dollars)	7,094	7,080	5,898	7,656	8,352	7,332	10,075	7,157	6,098	6,699	7,340	7,818
Debt on first and junior mortgages (dollars)	1,268,900,500	1,240,642,200	128,865,400	434,066,900	148,383,000	285,683,900	89,270,400	82,526,000	117,016,900	305,423,600	83,448,000	28,258,300
Percent of value of property	57.0	57.0	52.3	57.4	57.3	57.5	56.9	61.4	66.0	53.9	60.2	58.5
Average debt (dollars)	4,047	4,036	3,085	4,396	4,787	4,217	5,733	4,403	4,025	3,610	4,421	4,575
Debt on first mortgages (dollars)	1,253,343,300	1,226,290,800	127,257,900	429,633,100	146,830,300	282,802,800	88,269,700	81,546,600	116,216,800	300,556,600	82,810,100	27,062,500
Percent of value of property	56.3	56.4	51.6	56.7	56.7	56.9	56.8	60.7	65.6	53.0	59.8	56.0
Average debt (dollars)	3,997	3,990	3,046	4,351	4,737	4,174	5,669	4,351	3,998	3,553	4,388	4,380
2- to 4-family properties	146,701	143,001	11,154	54,295	10,011	44,284	3,173	9,801	14,952	43,559	6,067	3,700
Value of property (dollars)	1,194,295,500	1,161,451,300	75,808,900	477,255,900	89,988,300	387,267,600	31,729,300	81,240,300	114,626,500	327,745,800	53,044,600	32,844,200
Average value (dollars)	8,141	8,122	6,797	8,790	8,989	8,745	10,000	8,289	7,666	7,524	8,743	8,877
Debt on first and junior mortgages (dollars)	704,188,700	683,276,800	42,124,700	278,690,100	52,432,300	226,257,800	20,009,200	48,906,300	80,434,300	181,458,600	31,653,600	90,111,900
Percent of value of property	59.0	58.8	55.6	58.4	58.3	58.4	63.1	60.2	70.2	55.4	59.7	63.7
Average debt (dollars)	4,800	4,778	3,777	5,133	5,237	5,109	6,306	4,990	5,380	4,166	5,217	5,652
Debt on first mortgages (dollars)	686,587,100	667,419,800	41,175,800	271,666,400	51,120,400	220,546,000	19,565,400	47,808,500	79,763,400	176,344,700	31,095,600	19,167,300
Percent of value of property	57.5	57.5	54.3	56.9	56.8	56.9	61.7	58.8	69.6	53.8	58.6	58.4
Average debt (dollars)	4,680	4,667	3,692	5,004	5,106	4,980	6,166	4,878	5,335	4,048	5,125	5,180

Table N-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE NEW YORK-NORTHEASTERN NEW JERSEY 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	334,576	324,943	44,813	103,991	32,751	71,240	16,263	19,483	31,358	88,868	20,157	9,633
RACE OF OCCUPANTS												
White	330,035	320,556	43,843	103,123	32,477	70,646	16,218	19,177	30,516	87,727	19,952	9,479
Negro	4,298	4,152	930	800	255	545	41	284	824	1,073	200	146
Other nonwhite	243	235	40	68	19	49	4	22	18	58	15	8
YEAR BUILT												
Reporting year built	320,914	312,107	42,817	100,106	31,738	68,368	15,966	18,964	30,016	84,799	19,439	8,807
1930 to 1940	85,292	82,757	10,509	30,945	12,816	18,129	7,513	6,250	5,437	13,624	8,479	2,535
1920 to 1929	149,980	146,484	19,730	45,175	11,822	33,353	7,543	9,448	17,512	39,865	7,211	3,496
1910 to 1919	38,333	37,190	5,476	11,163	3,150	8,013	502	1,744	3,352	13,244	1,709	1,143
1900 to 1909	23,874	23,067	3,475	6,588	2,016	4,572	228	838	1,929	8,968	1,041	807
1880 to 1899	16,402	15,815	2,545	4,407	1,288	3,119	118	485	1,272	6,288	701	585
1879 or earlier	7,033	6,793	1,082	1,828	646	1,182	62	199	514	2,810	298	240

Table N-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE NEW YORK-NORTHEASTERN NEW JERSEY 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.....	384,576	384,943	44,813	103,991	32,751	71,240	15,253	19,483	31,358	88,868	20,157	9,638
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	814,875	808,131	41,855	98,991	31,084	67,907	15,610	18,779	29,131	84,848	18,917	6,244
Under \$500.....	3,815	3,713	1,085	711	250	461	40	116	173	1,400	238	102
\$500 to \$999.....	9,115	8,947	2,512	1,748	608	1,140	71	218	455	3,519	424	168
\$1,000 to \$1,499.....	17,643	17,383	4,380	3,522	1,135	2,387	190	515	1,008	6,977	741	310
\$1,500 to \$1,999.....	18,797	18,491	4,277	4,882	1,259	3,123	299	705	1,408	6,591	884	306
\$2,000 to \$2,499.....	30,037	29,552	5,568	7,681	2,133	5,548	652	1,343	2,503	10,260	1,445	485
\$2,500 to \$2,999.....	28,764	28,284	4,298	8,749	2,103	6,646	988	1,691	2,789	8,323	1,501	480
\$3,000 to \$3,999.....	68,496	67,229	8,458	22,447	6,002	16,445	2,989	4,370	6,984	18,075	3,906	1,267
\$4,000 to \$4,999.....	58,352	58,284	5,080	19,177	6,303	12,874	2,737	4,050	6,044	11,535	3,661	1,068
\$5,000 to \$5,999.....	36,524	35,645	2,939	13,523	4,784	8,744	2,291	2,749	3,639	7,626	2,879	879
\$6,000 to \$7,499.....	24,024	23,471	1,876	8,397	2,913	5,484	2,238	1,463	2,586	5,293	1,668	553
\$7,500 to \$9,999.....	12,583	12,270	814	4,475	1,712	2,763	1,534	863	1,161	2,615	808	313
\$10,000 to \$14,999.....	7,843	7,648	403	2,872	1,256	1,616	1,094	485	452	1,321	521	173
\$15,000 to \$19,999.....	1,938	1,915	71	782	330	452	305	129	28	484	156	75
\$20,000 and over.....	1,394	1,349	44	570	296	274	187	82	6	329	131	45
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	819,299	814,342	42,410	101,055	31,637	69,418	15,728	18,960	31,358	85,757	19,074	4,957
Under 4.0%.....	1,439	1,401	176	294	132	162	20	32	-	765	114	38
4.0% to 4.4%.....	5,089	4,992	811	1,462	494	968	184	133	-	2,582	370	97
4.5% to 4.9%.....	4,033	3,941	178	2,639	788	1,901	49	427	-	29	619	92
5.0% to 5.4%.....	43,874	43,454	844	5,867	2,891	3,476	1,159	986	31,358	1,476	1,754	420
5.5% to 5.9%.....	463	450	19	329	107	222	29	29	-	15	29	13
6.0% to 6.4%.....	101,263	99,437	9,328	45,685	13,185	32,500	6,878	5,285	-	24,914	7,347	1,826
6.5% to 6.9%.....	795	778	89	372	177	195	99	56	-	52	110	17
7.0% to 7.4%.....	43,709	42,858	4,208	19,994	4,065	15,909	3,381	3,942	-	8,498	2,835	851
7.5% to 7.9%.....	116	116	11	45	8	37	9	19	-	24	8	-
8.0% and over.....	117,419	115,856	26,816	24,171	10,260	13,911	3,932	7,997	-	47,146	5,794	1,563
Average interest rate..... (percent).....	5.34	5.34	5.68	5.27	5.31	5.26	5.31	5.48	4.50	5.55	5.29	5.33
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	189,036	185,918	40,259	60,408	22,010	38,398	11,765	9,570	28,413	21,967	13,536	3,118
Real estate taxes included in payment.....	80,033	78,375	15,812	26,756	12,007	14,749	2,301	4,981	16,275	3,457	8,833	1,658
Monthly.....	73,689	72,196	15,207	24,421	11,859	13,052	2,063	4,543	15,707	2,180	8,075	1,493
Quarterly.....	2,815	2,873	132	1,251	809	948	95	119	121	430	125	42
Semiannual.....	1,636	1,615	68	444	113	331	93	182	75	668	135	21
Annual.....	200	196	18	57	20	37	9	6	78	19	4	-
Other.....	352	347	61	67	21	46	-	7	12	35	165	5
Not reporting frequency of payment.....	1,841	1,748	326	516	185	331	41	121	354	76	314	93
Real estate taxes not included in payment.....	105,580	104,209	23,875	32,557	9,672	22,885	9,196	4,473	11,727	17,932	4,449	1,321
Monthly.....	62,068	61,408	22,421	11,381	3,608	7,773	5,941	1,823	11,181	6,049	2,612	660
Quarterly.....	24,269	23,978	544	15,042	3,714	11,328	1,744	1,381	164	4,300	803	291
Semiannual.....	15,027	14,828	810	4,994	1,953	3,041	1,230	1,106	140	5,255	793	199
Annual.....	1,508	1,492	45	433	169	264	75	60	8	793	79	15
Other.....	500	489	120	113	39	74	18	17	7	145	69	11
Not reporting frequency of payment.....	2,158	2,013	435	594	189	405	188	86	227	390	93	145
Not reporting tax payment requirements.....	3,473	3,334	572	1,095	381	764	268	166	411	568	254	139
Monthly.....	1,817	1,753	506	362	115	247	140	66	375	169	135	64
Quarterly.....	785	749	16	464	123	341	40	41	6	135	47	36
Semiannual.....	589	566	10	196	69	127	63	45	8	197	47	23
Annual.....	73	72	1	25	9	16	7	5	-	81	3	1
Other.....	12	9	1	4	2	2	-	-	-	3	1	3
Not reporting frequency of payment.....	197	185	38	44	13	31	18	9	22	33	21	12
No principal payments required.....	123,481	121,418	3,617	38,728	9,226	29,502	3,986	9,125	2,168	58,316	5,478	2,063
Monthly.....	10,927	10,752	2,214	2,477	740	1,737	396	447	1,480	3,112	626	175
Quarterly.....	32,827	32,289	415	19,770	2,608	17,162	993	1,899	179	7,948	1,090	538
Semiannual.....	72,268	71,233	817	14,738	5,369	9,369	2,397	6,409	386	43,141	3,345	1,030
Annual.....	4,017	3,931	72	771	260	511	100	194	21	2,569	204	86
Other.....	561	548	9	151	29	122	8	13	10	313	44	13
Not reporting frequency of payment.....	2,886	2,665	90	821	220	601	92	163	92	1,238	169	221
Not reporting principal payment requirements.....	13,357	9,148	726	2,790	730	2,060	320	510	657	3,489	646	4,209
Monthly.....	2,079	1,778	444	385	109	276	95	55	422	252	125	301
Quarterly.....	1,870	1,640	40	917	163	754	64	76	13	403	127	230
Semiannual.....	3,094	2,787	45	710	210	500	81	213	35	1,533	170	307
Annual.....	289	256	4	58	19	39	5	12	11	153	13	33
Other.....	106	96	4	17	8	9	3	8	4	49	16	10
Not reporting frequency of payment.....	5,919	2,991	189	703	221	482	72	151	182	1,099	195	3,328
No regular payments required.....	8,702	8,459	211	2,065	785	1,280	192	278	110	5,096	507	243

HOUSING—NONFARM MORTGAGES

Table N-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE NEW YORK-NORTHEASTERN NEW JERSEY 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	314,375	75,125	100,262	118,655	20,382	Reporting interest rate	319,299	77,177	102,425	120,869	18,828
Under \$500	3,815	354	1,979	1,000	482	Under 4.0%	1,439	180	510	593	156
\$500 to \$999	9,115	913	4,188	3,129	885	4.0% to 4.4%	5,089	855	1,665	2,091	478
\$1,000 to \$1,499	17,643	2,150	6,865	7,115	1,512	4.4% to 4.8%	4,033	3,770	169	41	46
\$1,500 to \$1,999	18,797	2,866	7,433	7,143	1,355	4.8% to 5.2%	43,874	23,111	15,125	3,993	1,645
\$2,000 to \$2,499	30,037	5,151	10,570	12,199	2,117	5.2% to 5.6%	463	376	62	17	8
\$2,500 to \$2,999	28,764	5,740	9,918	11,451	1,655	5.6% to 6.0%	101,263	22,619	35,351	37,250	6,043
\$3,000 to \$3,499	68,496	16,354	20,650	27,740	3,752	6.0% to 6.4%	795	539	154	85	17
\$3,500 to \$3,999	53,352	17,589	14,276	18,691	2,796	6.4% to 6.8%	43,709	9,675	12,703	18,911	2,420
\$4,000 to \$4,499	36,524	13,752	8,985	11,812	1,975	6.8% to 7.2%	116	32	24	58	2
\$4,500 to \$4,999	24,024	6,639	7,145	8,614	1,626	7.2% to 7.6%	117,419	15,813	36,217	57,446	7,938
\$5,000 to \$5,499	12,583	2,458	4,383	4,771	971	7.6% to 8.0%	45	14	6	20	5
\$5,500 to \$5,999	7,843	993	2,749	3,319	782	Average interest rate—(percent)	233	54	83	126	20
\$6,000 to \$6,499	1,988	132	715	909	232		15	2	6	7	—
\$6,500 to \$6,999	1,394	35	405	762	192		6	—	—	—	—
\$7,000 to \$7,499							246	49	110	68	19
\$7,500 to \$7,999							6	—	2	4	—
\$8,000 to \$8,499							32	7	12	10	3
\$8,500 to \$8,999							2	—	—	2	—
\$9,000 to \$9,499							470	76	226	140	28
\$9,500 to \$9,999											
\$10,000 and over											

Table N-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 NEW YORK-NORTHEASTERN NEW JERSEY 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	254,344	142,589	61,721	78,853	2,015	111,755
Total first mortgage outstanding debt.....(dollars)	1,005,593,700	561,566,500	258,150,400	295,655,000	7,761,100	444,027,200
Total annual mortgage payment.....(dollars)	95,072,856	69,480,740	34,547,420	34,076,219	857,101	25,592,116
Average first mortgage outstanding debt.....(dollars)	3,954	3,988	4,183	3,749	3,852	3,973
Average value of property.....(dollars)	6,958	6,723	6,197	7,122	7,205	7,258
Average annual estimated rental value.....(dollars)	737	715	678	744	774	765
Average annual mortgage payment.....(dollars)	374	487	560	432	425	229
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.5	12.4	13.4	11.5	11.0	5.8
Value of property.....	5.4	7.2	9.0	6.1	5.9	3.2
Estimated annual rental value.....	50.7	68.1	82.6	58.1	54.9	30.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	120,531	111,145	59,542	50,454	1,149	9,386
Average first mortgage outstanding debt.....(dollars)	3,848	3,856	4,189	3,459	3,598	3,755
Average value of property.....(dollars)	6,311	6,299	6,149	6,477	6,238	6,462
Average annual estimated rental value.....(dollars)	678	677	673	682	674	683
Average annual mortgage payment.....(dollars)	498	516	567	458	469	278
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	13.4	13.5	13.2	13.0	7.4
Value of property.....	7.9	8.2	9.2	7.1	7.5	4.3
Estimated annual rental value.....	73.5	76.3	84.2	67.2	69.7	40.7
Monthly mortgage payment—						
Under \$10	2,788	1,025	102	904	19	1,763
\$10 to \$14	5,007	3,224	410	2,747	67	1,783
\$15 to \$19	6,259	4,655	831	3,788	86	1,604
\$20 to \$24	9,001	7,798	1,904	5,791	103	1,203
\$25 to \$29	11,881	11,056	3,808	7,111	137	825
\$30 to \$34	28,184	27,226	14,610	12,360	256	958
\$35 to \$39	26,084	25,573	17,983	7,399	191	511
\$40 to \$44	14,760	14,463	9,788	4,541	134	297
\$45 to \$49	9,941	9,155	6,080	2,983	92	186
\$50 to \$54	4,566	4,440	2,686	1,714	40	126
\$55 to \$59	2,660	2,530	1,340	1,166	24	130
\$60 to \$64						
\$65 to \$69						
\$70 to \$74						
\$75 to \$79						
\$80 to \$84						
\$85 to \$89						
\$90 to \$94						
\$95 to \$99						
\$100 and over						
Average monthly mortgage payment.....(dollars)	41.48	43.03	47.22	38.17	39.10	23.16
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	133,813	31,444	2,179	28,399	866	102,369
Average first mortgage outstanding debt.....(dollars)	4,049	4,230	4,016	4,247	4,188	3,993
Average value of property.....(dollars)	7,540	8,222	7,500	8,269	8,490	7,331
Average annual estimated rental value.....(dollars)	791	852	803	854	908	772
Average annual mortgage payment.....(dollars)	262	384	371	386	367	225
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.5	9.1	9.2	9.1	8.8	5.6
Value of property.....	8.5	4.7	4.9	4.7	4.3	3.1
Estimated annual rental value.....	33.1	45.1	46.2	45.2	40.4	29.1

Table O-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF ROCHESTER: 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.....	93,893	90,039	35,782	39.7	54,257	3,569	285	33,690	23,827	70.7	9,853
1930: Private families reporting tenure.....	-	81,158	42,513	52.4	38,645	-	-	-	-	-	-
1920: All families reporting tenure.....	-	67,067	28,585	42.5	38,532	-	-	28,179	19,501	69.2	8,676
Dwelling units: 1940.....	93,893	90,039	35,782	39.7	54,257	3,569	285	33,690	23,827	70.7	9,853
COLOR OF OCCUPANTS											
White.....	-	88,982	35,615	40.0	53,367	-	-	33,521	23,712	70.7	9,809
Nonwhite.....	-	1,057	167	15.8	890	-	-	159	115	72.3	44
TYPE OF STRUCTURE											
1-family.....	45,712	44,212	28,025	63.4	16,187	1,306	194	26,856	18,665	69.5	8,191
Other.....	48,181	45,827	7,757	16.9	38,070	2,263	91	6,824	5,162	75.6	1,662
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	44,927	43,651	27,684	63.3	16,017	1,113	163	26,708	18,577	69.6	8,131
Under \$5.....	53	47	33	-	14	3	3	28	11	-	17
\$5 to \$9.....	80	73	44	-	29	7	-	37	14	-	23
\$10 to \$14.....	503	473	221	46.7	252	29	1	209	104	49.8	105
\$15 to \$19.....	1,674	1,616	592	36.6	1,024	55	3	554	305	55.1	249
\$20 to \$24.....	3,789	3,648	1,604	44.0	2,044	85	6	1,533	918	59.9	615
\$25 to \$29.....	5,599	5,489	2,699	49.2	2,790	99	11	2,605	1,625	62.4	990
\$30 to \$34.....	13,147	12,814	7,253	56.6	5,561	298	35	7,029	4,839	68.8	2,190
\$35 to \$39.....	10,679	10,349	7,333	70.9	3,016	308	22	7,132	5,356	75.1	1,774
\$40 to \$44.....	4,526	4,400	3,639	82.7	761	105	21	3,541	2,651	74.9	890
\$45 to \$49.....	2,700	2,621	2,301	87.8	320	67	12	2,211	1,595	72.1	616
\$50 to \$54.....	1,261	1,199	1,039	86.7	160	32	30	1,003	717	71.5	286
\$55 to \$59.....	966	922	876	95.0	46	25	19	826	440	53.3	386
\$60 and over.....	-	-	-	-	-	-	-	-	-	-	-
Median monthly rent..... (dollars).....	37.78	37.68	41.37	-	32.84	38.85	49.74	41.41	42.25	-	36.98

Table O-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 ROCHESTER: 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.....	23,827	19,134	14	148	379	1,070	1,345	3,748	4,676	3,367	2,465	1,158	514	139	83	28	4,693
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	22,944	18,416	14	139	367	1,028	1,275	3,613	4,512	3,262	2,379	1,116	490	126	78	17	4,528
Average interest rate..... (%).....	5.20	5.20	-	5.34	5.27	5.22	5.20	5.21	5.20	5.20	5.20	5.18	5.16	5.18	-	-	5.19
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	23,076	18,512	13	143	365	1,041	1,302	3,638	4,538	3,254	2,378	1,114	497	133	77	19	4,564
Building and loan association.....	846	712	1	8	23	57	68	177	184	98	67	19	7	-	2	1	134
Commercial bank.....	1,933	1,552	2	9	22	57	65	268	371	300	214	151	68	13	11	1	381
Savings bank.....	13,348	10,638	3	68	168	508	713	1,977	2,562	1,935	1,465	700	312	82	46	9	2,710
Life insurance company.....	643	584	-	-	-	1	3	41	144	165	141	45	27	11	6	-	59
Mortgage company.....	180	148	-	2	1	2	9	24	56	25	16	6	4	2	1	4	32
Home Owners' Loan Corporation.....	2,205	1,657	1	20	39	142	157	428	404	252	152	45	10	2	1	2	548
Individual.....	2,829	2,816	5	34	93	219	227	522	534	315	207	93	47	12	5	2	513
Other.....	1,092	905	1	2	19	55	60	201	193	163	116	55	22	11	5	2	187
Reporting debt and value.....	22,410	18,055	7	128	347	977	1,240	3,510	4,467	3,209	2,367	1,104	495	130	74	-	4,355
JUNIOR MORTGAGE																	
First mortgage only.....	3,778	3,184	4	14	33	125	148	594	612	609	396	213	152	56	26	-	594
First and junior mortgage.....	1,255	972	-	5	14	46	53	195	250	179	141	58	17	10	4	-	283
With 1st mtg.; not rptg. on junior.....	17,377	13,899	3	109	300	806	1,039	2,721	3,405	2,421	1,830	833	326	62	44	-	3,478
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,780	1,508	7	80	121	270	230	408	227	91	50	16	6	2	-	-	272
\$1,000 to \$1,499.....	2,711	2,250	-	38	148	331	372	670	386	200	82	15	5	2	1	-	461
\$1,500 to \$1,999.....	2,903	2,351	-	10	66	237	285	803	586	252	92	16	3	-	-	-	552
\$2,000 to \$2,499.....	3,293	2,611	-	-	12	111	229	678	827	433	252	55	11	3	-	-	682
\$2,500 to \$2,999.....	2,544	2,078	-	-	-	-	28	94	497	748	413	239	46	10	2	1	466
\$3,000 to \$3,999.....	4,744	3,940	-	-	-	-	-	29	324	531	573	289	79	4	2	-	804
\$4,000 to \$4,999.....	2,283	1,834	-	-	-	-	-	-	42	109	243	216	94	12	4	-	449
\$5,000 to \$5,999.....	991	720	-	-	-	-	-	-	-	19	90	178	123	27	9	-	271
\$6,000 to \$7,499.....	662	446	-	-	-	-	-	-	-	-	11	59	92	39	14	-	215
\$7,500 to \$9,999.....	322	215	-	-	-	-	-	-	-	-	-	-	30	30	24	-	107
\$10,000 to \$14,999.....	137	84	-	-	-	-	-	-	-	-	-	-	-	2	10	-	53
\$15,000 to \$19,999.....	28	12	-	-	-	-	-	-	-	-	-	-	-	-	6	-	16
\$20,000 and over.....	12	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	111,217	87,387	5	153	588	2,079	3,248	11,727	19,220	15,572	15,090	9,078	5,538	2,061	1,978	-	23,880
Average value..... (dollars).....	4,963	4,837	-	1,194	1,694	2,128	2,620	3,341	4,303	5,164	5,375	3,222	11,188	15,656	-	-	5,483
Debt on first and jr. mtgs. (thous.).....	62,624	49,023	3	103	381	1,248	1,867	6,612	11,276	9,554	8,275	4,982	2,913	1,005	804	-	18,600
Percent of value of property.....	56.3	56.1	-	67.4	64.8	60.0	57.5	56.4	58.7	57.7	54.8	54.9	52.6	48.8	-	-	57.0
Average debt..... (dollars).....	2,794	2,715	-	805	1,098	1,277	1,506	1,884	2,524	2,977	3,496	4,513	5,885	7,730	-	-	3,123
Debt on first mtgs. (thousands).....	61,445	48,149	3	101	375	1,222	1,834	6,483	11,076	9,388	8,126	4,891	2,887	983	780	-	13,296
Percent of value of property.....	55.2	55.1	-	66.2	63.8	58.8	56.5	55.3	57.6	56.5	53.9	53.9	52.1	47.7	-	-	55.7
Average debt..... (dollars).....	2,742	2,667	-	790	1,080	1,251	1,479	1,847	2,479	2,925	3,433	4,430	5,833	7,561	-	-	3,053

HOUSING—NONFARM MORTGAGES

Table O-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 ROCHESTER: 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	23,827	23,076	846	15,281	1,933	13,348	643	180	2,205	2,829	1,092	751
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,944	22,477	813	14,903	1,878	13,025	630	171	2,205	2,719	1,036	467
Average interest rate (percent)	5.20	5.20	5.42	5.23	5.31	5.22	5.34	5.41	4.50	5.42	5.33	5.27
Reporting debt and value	22,410	21,833	801	14,528	1,839	12,689	620	173	2,058	2,652	1,001	577
Percent distribution	-	100.0	3.7	66.5	8.4	58.1	2.8	0.8	9.4	12.1	4.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	22,410	21,833	801	14,528	1,839	12,689	620	173	2,058	2,652	1,001	577
First mortgage only	3,778	3,578	130	2,454	362	2,092	106	49	369	436	134	100
First and junior mortgage	1,255	1,123	47	753	126	627	40	7	52	160	64	132
With first mortgage; not reporting on junior mortgage	17,377	17,032	624	11,321	1,351	9,970	474	117	1,637	2,056	803	345
1-family properties	18,055	17,607	679	11,655	1,483	10,172	566	144	1,547	2,181	835	448
First mortgage only	3,184	3,099	120	2,079	314	1,765	92	45	279	367	117	85
First and junior mortgage	972	869	38	565	99	466	39	7	37	131	52	103
With first mortgage; not reporting on junior mortgage	13,899	13,639	521	9,011	1,070	7,941	435	92	1,231	1,683	666	260
2- to 4-family properties	4,355	4,226	122	2,873	356	2,517	54	29	511	471	166	129
First mortgage only	594	479	10	375	48	327	14	4	90	69	17	15
First and junior mortgage	283	254	9	188	27	161	1	-	15	29	12	29
With first mortgage; not reporting on junior mortgage	3,478	3,393	103	2,310	281	2,029	39	25	406	373	137	85
RELATION OF DEBT TO VALUE												
1- to 4-family properties	22,410	21,833	801	14,528	1,839	12,689	620	173	2,058	2,652	1,001	577
Value of property (dollars)	111,217,400	108,218,700	3,394,900	74,383,700	10,239,600	64,144,100	3,966,100	855,400	8,794,600	11,667,100	5,156,900	2,998,700
Average value (dollars)	4,963	4,937	4,238	5,120	5,568	5,055	6,397	4,945	4,273	4,399	5,152	5,197
Debt on first and junior mortgages (dollars)	62,623,600	60,828,200	1,789,900	40,830,200	5,843,900	34,986,300	2,553,200	497,800	5,966,200	6,273,400	2,917,500	1,795,400
Percent of value of property	56.3	56.2	52.7	54.9	57.1	54.5	64.4	58.2	67.8	53.8	56.6	59.9
Average debt (dollars)	2,794	2,786	2,235	2,810	3,178	2,757	4,118	2,877	2,899	2,366	2,915	3,112
Debt on first mortgages (dollars)	61,445,200	59,823,300	1,753,400	40,194,700	5,722,200	34,472,500	2,520,800	489,200	5,938,700	6,114,100	2,812,400	1,621,900
Percent of value of property	55.2	55.3	51.6	54.0	55.9	53.7	63.6	57.2	67.5	52.4	54.5	54.1
Average debt (dollars)	2,742	2,740	2,189	2,767	3,112	2,717	4,066	2,828	2,886	2,305	2,810	2,611
1-family properties	18,055	17,607	679	11,655	1,483	10,172	566	144	1,547	2,181	835	448
Value of property (dollars)	87,337,400	85,054,100	2,837,300	58,308,300	7,935,300	50,373,000	3,414,600	719,100	6,375,000	9,269,000	4,132,800	2,283,800
Average value (dollars)	4,837	4,831	4,179	5,003	5,351	4,952	6,033	4,994	4,120	4,250	4,949	5,097
Debt on first and junior mortgages (dollars)	49,023,300	47,667,800	1,481,100	31,927,000	4,535,100	27,391,900	2,186,200	418,400	4,297,300	5,031,800	2,326,000	1,855,500
Percent of value of property	56.1	56.0	52.2	54.8	57.2	54.4	64.0	58.2	67.4	54.3	56.3	59.4
Average debt (dollars)	2,715	2,707	2,181	2,739	3,058	2,693	3,863	2,906	2,778	2,307	2,786	3,026
Debt on first mortgages (dollars)	48,148,900	46,905,000	1,451,500	31,413,200	4,450,000	26,963,200	2,153,800	409,800	4,276,100	4,915,100	2,285,500	1,243,900
Percent of value of property	55.1	55.1	51.2	53.9	56.1	53.5	63.1	57.0	67.1	53.0	55.3	54.5
Average debt (dollars)	2,667	2,664	2,138	2,695	3,001	2,651	3,805	2,846	2,764	2,254	2,737	2,777
2- to 4-family properties	4,355	4,226	122	2,873	356	2,517	54	29	511	471	166	129
Value of property (dollars)	23,880,000	23,164,600	557,600	16,075,400	2,304,300	13,771,100	551,500	136,300	2,421,600	2,398,100	1,024,100	715,400
Average value (dollars)	5,483	5,481	4,570	5,595	6,473	5,471	-	-	4,739	5,092	6,169	5,546
Debt on first and junior mortgages (dollars)	13,600,300	13,160,400	308,800	8,903,200	1,308,800	7,594,400	367,000	79,400	1,668,900	1,241,600	591,500	489,900
Percent of value of property	57.0	56.8	55.4	55.4	56.8	55.1	-	-	68.9	51.8	57.8	61.5
Average debt (dollars)	3,123	3,114	2,531	3,099	3,676	3,017	-	-	3,266	2,636	3,563	3,410
Debt on first mortgages (dollars)	13,296,300	12,918,300	301,900	8,781,500	1,272,200	7,509,300	367,000	79,400	1,662,600	1,199,000	526,900	378,000
Percent of value of property	55.7	55.8	54.1	54.6	55.2	54.5	-	-	68.7	50.0	51.5	52.8
Average debt (dollars)	3,053	3,057	2,475	3,057	3,574	2,983	-	-	3,254	2,546	3,174	2,930

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	19,134	18,512	712	12,190	1,552	10,638	584	148	1,657	2,316	905	622
RACE OF OCCUPANTS												
White	19,053	18,484	710	12,145	1,543	10,602	583	146	1,644	2,307	899	619
Negro	69	67	2	37	9	28	1	2	13	8	4	2
Other nonwhite	12	11	-	8	-	8	-	-	-	1	2	1
YEAR BUILT												
Reporting year built	18,621	18,018	706	11,857	1,524	10,333	561	143	1,613	2,234	884	603
1930 to 1940	848	826	65	406	63	343	103	25	55	90	77	22
1920 to 1929	6,170	5,992	201	3,999	544	3,455	413	42	533	528	276	173
1910 to 1919	5,208	5,021	151	3,618	439	3,179	35	33	378	583	223	187
1900 to 1909	2,807	2,725	95	1,812	238	1,574	16	16	259	387	140	82
1880 to 1899	2,808	2,711	169	1,602	195	1,407	7	20	292	492	129	97
1879 or earlier	780	743	25	420	45	375	2	7	96	154	39	37

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	19,134	18,512	712	12,190	1,552	10,638	584	148	1,657	2,316	905	522
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	18,072	17,622	680	11,664	1,484	10,180	556	144	1,549	2,183	836	450
Under \$500.....	350	336	21	199	21	178	2	4	11	79	21	14
\$500 to \$999.....	1,212	1,181	74	706	65	641	6	5	53	255	72	31
\$1,000 to \$1,499.....	2,324	2,268	124	1,484	159	1,325	10	19	144	388	99	56
\$1,500 to \$1,999.....	2,395	2,346	122	1,567	176	1,391	14	13	197	322	111	49
\$2,000 to \$2,499.....	2,646	2,583	93	1,762	185	1,575	40	22	260	307	99	63
\$2,500 to \$2,999.....	2,074	2,019	80	1,386	177	1,161	73	20	217	206	85	55
\$3,000 to \$3,999.....	3,939	3,833	101	2,555	346	2,209	207	35	401	348	186	106
\$4,000 to \$4,999.....	1,745	1,710	40	1,103	187	916	135	18	187	145	82	35
\$5,000 to \$5,999.....	668	652	14	435	69	366	38	2	58	64	41	16
\$6,000 to \$7,499.....	427	412	9	313	58	255	17	3	14	36	20	15
\$7,500 to \$9,999.....	193	192	-	145	29	116	14	-	7	14	12	3
\$10,000 to \$14,999.....	79	74	2	47	9	38	8	3	-	7	7	5
\$15,000 to \$19,999.....	12	11	-	6	1	5	2	-	-	3	-	1
\$20,000 and over.....	5	5	-	4	1	3	-	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	18,416	18,058	687	11,907	1,510	10,397	575	139	1,657	2,233	860	358
Under 4.0%.....	60	59	3	20	3	17	-	-	-	30	6	1
4.0%.....	131	128	6	44	10	34	3	2	-	64	9	2
4.1% to 4.4%.....	2	2	1	-	-	-	-	-	-	1	-	-
4.5%.....	1,896	1,824	26	57	19	38	24	8	1,657	22	30	12
4.6% to 4.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
5.0%.....	9,914	9,709	241	7,808	771	7,037	258	59	-	924	419	205
5.1% to 5.4%.....	12	12	-	8	-	8	-	-	-	-	4	-
5.5%.....	3,129	3,066	204	2,310	416	1,894	150	23	-	242	137	63
5.6% to 5.9%.....	9	9	-	7	2	5	2	-	-	-	-	-
6.0%.....	3,286	3,212	201	1,641	284	1,357	136	47	-	940	247	74
6.1% to 6.4%.....	3	3	-	2	1	1	-	-	-	-	1	-
6.5%.....	14	14	3	3	3	-	-	-	-	6	2	-
6.6% to 6.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.0%.....	8	8	-	4	-	4	1	-	-	2	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	10	10	1	3	1	2	-	-	-	2	4	-
Average interest rate..... (percent).....	5.20	5.20	5.42	5.23	5.32	5.22	5.34	5.38	4.50	5.42	5.35	5.26
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	8,360	8,204	607	4,200	655	3,545	419	98	1,478	889	513	156
Real estate taxes included in payment.....	2,651	2,597	326	1,017	152	865	51	43	795	151	214	54
Monthly.....	1,889	1,855	194	638	108	530	37	27	760	68	131	34
Quarterly.....	85	85	3	46	6	40	8	-	4	19	5	-
Semiannual.....	324	315	11	241	30	211	5	1	6	38	13	9
Annual.....	27	26	-	17	2	15	1	1	1	4	2	1
Other.....	258	254	102	58	6	52	-	14	6	19	55	4
Not reporting frequency of payment.....	68	62	16	17	-	17	-	-	18	3	8	6
Real estate taxes not included in payment.....	5,389	5,254	273	2,953	465	2,488	351	59	651	691	282	84
Monthly.....	1,651	1,632	136	553	60	493	133	21	615	108	66	19
Quarterly.....	566	557	6	299	47	252	110	10	7	104	21	9
Semiannual.....	2,614	2,574	16	1,908	331	1,577	96	9	13	430	112	40
Annual.....	150	149	-	91	18	73	5	1	1	35	16	1
Other.....	263	261	108	54	3	51	4	12	6	17	60	2
Not reporting frequency of payment.....	94	81	7	48	6	42	3	-	9	7	7	13
Not reporting tax payment requirements.....	371	353	8	230	38	192	17	2	32	47	17	18
Monthly.....	93	90	2	38	12	26	8	-	28	9	5	3
Quarterly.....	42	42	1	34	4	30	4	-	1	1	1	-
Semiannual.....	195	187	5	135	18	117	5	2	-	31	9	9
Annual.....	7	6	-	6	1	5	-	-	-	-	-	1
Other.....	2	2	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment.....	31	26	-	16	3	13	-	-	3	5	2	5
No principal payments required.....	9,044	8,878	81	7,037	774	6,263	145	41	127	1,151	296	166
Monthly.....	490	479	27	255	81	225	19	1	89	53	34	11
Quarterly.....	387	380	6	231	29	202	45	3	3	71	21	7
Semiannual.....	7,514	7,385	35	6,105	662	5,443	69	81	26	315	204	129
Annual.....	309	301	4	225	28	197	2	2	-	53	15	8
Other.....	96	94	7	49	4	45	2	4	1	19	12	2
Not reporting frequency of payment.....	248	239	2	171	20	151	8	-	8	40	10	9
Not reporting principal payment requirements.....	1,015	747	13	499	54	445	9	4	47	118	57	268
Monthly.....	112	108	6	35	8	27	1	3	35	13	9	10
Quarterly.....	36	31	1	20	2	18	1	-	-	8	1	5
Semiannual.....	367	319	-	245	23	223	3	-	2	54	14	48
Annual.....	36	34	-	26	3	23	1	-	-	7	-	2
Other.....	81	29	1	17	3	14	1	-	1	5	4	2
Not reporting frequency of payment.....	483	232	5	155	15	140	2	1	9	31	29	201
No regular payments required.....	715	683	11	454	69	385	11	5	5	158	39	32

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	18,072	2,470	5,101	8,776	1,725	Reporting interest rate	18,416	2,590	5,229	8,902	1,695
Under \$500	850	38	119	154	44	Under 4.0%	60	5	21	24	10
\$500 to \$999	1,212	122	385	592	113	4.0%	131	16	46	51	18
\$1,000 to \$1,499	2,324	236	655	1,203	230	4.1% to 4.4%	2	1	1	—	—
\$1,500 to \$1,999	2,395	288	656	1,259	192	4.5%	1,886	857	709	172	98
\$2,000 to \$2,499	2,646	355	719	1,347	225	4.6% to 4.9%	1	—	—	1	—
						5.0%	9,914	858	2,588	5,503	965
\$2,500 to \$2,999	2,074	312	621	959	182	5.1% to 5.4%	12	3	3	5	1
\$3,000 to \$3,999	3,989	611	1,156	1,807	365	5.5%	3,129	450	899	1,489	291
\$4,000 to \$4,999	1,745	349	488	779	179	5.6% to 5.9%	9	—	4	4	1
\$5,000 to \$5,999	668	100	156	327	85	6.0%	3,286	396	944	1,639	307
\$6,000 to \$7,499	427	40	107	219	61	6.1% to 6.4%	3	—	1	2	—
						6.5%	14	3	4	4	3
\$7,500 to \$9,999	195	20	61	83	31	6.6% to 6.9%	1	—	1	—	—
\$10,000 to \$14,999	79	3	24	36	16	7.0%	8	—	4	—	—
\$15,000 to \$19,999	12	1	2	8	1	7.1% to 7.4%	—	—	—	—	—
\$20,000 and over	6	—	2	8	1	7.5%	—	—	—	—	—
						7.6% to 7.9%	—	—	—	—	—
						8.0% and over	10	1	4	4	1
						Average interest rate (percent)	5.20	5.07	5.19	5.25	5.22

Table O-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 ROCHESTER: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	13,703	5,484	1,634	3,707	143	8,219
Total first mortgage outstanding debt (dollars)	36,414,500	14,916,600	4,652,500	9,898,700	365,400	21,497,900
Total annual mortgage payment (dollars)	2,970,239	1,771,175	705,215	1,030,620	35,340	1,199,064
Average first mortgage outstanding debt (dollars)	2,657	2,720	2,847	2,670	2,555	2,616
Average value of property (dollars)	4,771	4,727	4,384	4,866	5,045	4,801
Average annual estimated rental value (dollars)	516	510	481	522	543	519
Average annual mortgage payment (dollars)	217	323	432	278	247	146
Percent which annual mortgage payment represents of—						
First mortgage debt	8.2	11.9	15.2	10.4	9.7	5.6
Value of property	4.5	6.8	9.8	5.7	4.9	3.0
Estimated annual rental value	42.0	63.3	89.8	53.2	45.5	28.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,254	2,810	1,450	1,323	37	444
Average first mortgage outstanding debt (dollars)	2,708	2,729	2,902	2,549	-	2,578
Average value of property (dollars)	4,886	4,898	4,377	4,421	-	4,310
Average annual estimated rental value (dollars)	482	483	482	483	-	480
Average annual mortgage payment (dollars)	380	403	452	352	-	229
Percent which annual mortgage payment represents of—						
First mortgage debt	14.0	14.8	15.6	13.8	-	8.9
Value of property	8.7	9.2	10.3	8.0	-	5.3
Estimated annual rental value	78.7	83.6	93.8	72.9	-	47.7
Monthly mortgage payment—						
Under \$10	180	50	3	45	2	130
\$10 to \$14	230	139	26	111	2	91
\$15 to \$19	292	233	58	172	3	59
\$20 to \$24	380	338	125	208	5	42
\$25 to \$29	446	422	182	230	10	24
\$30 to \$39	779	729	417	304	8	50
\$40 to \$49	540	515	377	133	5	25
\$50 to \$59	246	238	182	55	1	8
\$60 to \$74	102	92	55	36	1	10
\$75 to \$99	36	38	13	20	-	3
\$100 and over	23	21	12	9	-	2
Average monthly mortgage payment (dollars)	31.64	33.62	37.64	29.35	-	19.09
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	10,449	2,674	184	2,384	106	7,775
Average first mortgage outstanding debt (dollars)	2,642	2,711	2,420	2,738	2,621	2,618
Average value of property (dollars)	4,891	5,073	4,443	5,113	5,284	4,829
Average annual estimated rental value (dollars)	526	540	473	544	559	522
Average annual mortgage payment (dollars)	166	238	273	237	214	141
Percent which annual mortgage payment represents of—						
First mortgage debt	6.3	8.8	11.3	8.7	8.2	5.4
Value of property	3.4	4.7	6.1	4.6	4.1	2.9
Estimated annual rental value	31.6	44.2	57.7	43.6	38.3	27.1

Table P-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 ROCHESTER 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.....	117,213	111,331	49,912	44.8	61,419	5,338	544	47,239	33,544	71.0	13,695
Urban.....	104,134	99,690	41,827	42.0	57,863	4,116	328	39,415	28,066	71.2	11,349
Rural-nonfarm.....	13,079	11,641	8,085	69.5	3,556	1,222	216	7,824	5,478	70.0	2,346
COLOR OF OCCUPANTS											
White.....	-	110,245	49,726	45.1	60,519	-	-	47,061	33,418	71.0	13,543
Nonwhite.....	-	1,086	186	17.1	900	-	-	178	126	70.8	52
TYPE OF STRUCTURE											
1-family.....	66,373	62,950	41,364	65.7	21,586	2,978	445	39,744	28,009	70.5	11,735
Other.....	50,840	48,381	8,548	17.7	39,833	2,360	99	7,495	5,535	73.8	1,960
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	65,088	62,135	40,754	65.6	21,381	2,545	403	39,576	27,910	70.5	11,666
Under \$5.....	80	72	47	-	25	5	3	40	12	-	28
\$5 to \$9.....	280	224	139	62.1	85	43	8	130	33	25.4	97
\$10 to \$14.....	1,119	995	525	52.8	470	108	16	504	195	38.7	309
\$15 to \$19.....	2,719	2,561	1,030	40.2	1,531	131	27	972	495	50.9	477
\$20 to \$24.....	5,384	5,081	2,353	46.3	2,728	249	54	2,261	1,222	56.7	979
\$25 to \$29.....	7,797	7,304	3,747	51.3	3,557	447	46	3,638	2,235	61.5	1,400
\$30 to \$39.....	17,597	16,999	9,963	58.6	7,026	532	76	9,710	6,775	69.8	2,935
\$40 to \$49.....	15,337	14,731	10,823	73.5	3,902	558	38	10,573	8,207	77.6	2,366
\$50 to \$59.....	7,109	6,847	5,642	82.4	1,205	225	37	5,513	4,248	77.1	1,265
\$60 to \$74.....	4,100	3,914	3,377	86.3	537	156	30	3,266	2,459	75.3	807
\$75 to \$99.....	1,990	1,913	1,672	87.4	241	39	38	1,618	1,196	73.9	422
\$100 and over.....	1,571	1,504	1,430	95.1	74	37	30	1,351	770	57.0	581
Median monthly rent..... (dollars)	38.12	38.23	41.88	-	32.77	34.85	35.75	41.90	43.06	-	38.16

Table P-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 ROCHESTER 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.....	38,544	28,609	51	281	553	1,344	1,740	4,989	6,518	5,121	4,235	2,172	1,017	315	240	33	4,985
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	32,274	27,506	45	260	526	1,284	1,648	4,780	6,255	4,978	4,110	2,110	971	296	225	18	4,768
Average interest rate..... (%)	5.22	5.22	-	5.34	5.38	5.28	5.26	5.25	5.22	5.22	5.21	5.18	5.14	5.16	5.06	-	5.19
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	32,622	27,818	49	273	537	1,307	1,687	4,863	6,356	4,986	4,119	2,111	983	304	223	20	4,804
Building and loan association.....	2,332	2,164	1	21	40	100	141	374	419	422	318	213	89	12	13	1	168
Commercial bank.....	2,739	2,331	3	20	26	70	98	348	482	418	393	279	124	32	37	1	408
Savings bank.....	15,618	13,070	7	75	187	530	764	2,229	3,081	2,329	2,000	1,053	505	175	125	10	2,748
Life insurance company.....	1,599	1,534	-	3	5	4	9	105	376	365	385	156	73	30	23	-	65
Mortgage company.....	379	347	-	2	2	4	15	59	94	67	65	20	6	8	3	-	32
Home Owners' Loan Corporation.....	2,779	2,200	2	33	52	164	193	543	524	345	232	73	29	5	1	4	579
Individual.....	4,908	4,306	34	113	197	366	386	906	889	631	434	203	109	23	13	2	602
Other.....	2,068	1,866	2	6	28	69	81	299	491	409	292	114	46	19	8	2	202
Reporting debt and value.....	31,604	27,007	41	244	501	1,225	1,613	4,638	6,127	4,916	4,102	2,096	980	299	225	-	4,597
JUNIOR MORTGAGE																	
First mortgage only.....	5,911	5,279	12	29	56	175	206	788	1,062	1,072	973	503	240	105	63	-	632
First and junior mortgage.....	1,868	1,574	-	8	16	57	73	264	365	336	266	124	39	19	7	-	294
With 1st mtg.; not rptg. on junior.....	23,825	20,154	29	207	429	998	1,334	3,591	4,700	3,508	2,863	1,469	701	175	155	-	3,671
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,545	2,248	39	167	206	363	323	571	317	139	84	25	9	4	1	-	297
\$1,000 to \$1,499.....	3,385	2,897	2	60	192	411	457	838	506	266	121	23	14	5	2	-	488
\$1,500 to \$1,999.....	3,587	3,002	-	17	87	284	362	1,001	742	381	141	27	8	1	1	-	585
\$2,000 to \$2,499.....	4,136	3,416	-	-	16	134	299	895	1,032	573	352	87	22	4	2	-	720
\$2,500 to \$2,999.....	3,391	2,895	-	-	-	33	129	678	992	611	340	86	22	3	1	-	496
\$3,000 to \$3,499.....	6,704	5,558	-	-	-	-	43	606	1,917	1,696	1,162	386	77	12	9	-	846
\$3,500 to \$3,999.....	3,882	3,411	-	-	-	-	-	49	556	1,056	1,052	537	144	10	7	-	471
\$4,000 to \$4,999.....	1,917	1,634	-	-	-	-	-	65	213	657	469	189	26	15	-	-	283
\$5,000 to \$5,999.....	1,148	923	-	-	-	-	-	-	31	173	407	241	53	18	-	-	225
\$6,000 to \$7,499.....	573	462	-	-	-	-	-	-	-	-	20	99	195	109	38	-	111
\$7,500 to \$9,999.....	258	205	-	-	-	-	-	-	-	-	-	-	58	65	82	-	53
\$10,000 to \$14,999.....	58	42	-	-	-	-	-	-	-	-	-	-	-	7	35	-	16
\$15,000 to \$19,999.....	20	14	-	-	-	-	-	-	-	-	-	-	-	-	14	-	6
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	165,740	140,614	29	284	840	2,594	4,220	15,496	26,409	25,497	26,251	17,192	10,896	4,750	6,157	-	25,126
Average value.....(dollars).....	5,244	5,207	-	1,166	1,676	2,117	2,616	3,341	4,910	5,187	6,399	8,202	11,118	15,885	27,363	-	5,466
Debt on first & jr. mtgs.....(thous.).....	94,676	80,425	17	182	518	1,531	2,434	8,832	15,981	15,319	15,201	9,826	5,810	2,358	2,467	-	14,250
Percent of value of property.....	57.1	57.2	-	64.0	61.6	59.0	57.7	57.0	60.3	60.1	57.9	57.2	53.3	49.6	40.1	-	56.7
Average debt.....(dollars).....	2,996	2,978	-	745	1,033	1,250	1,509	1,904	2,600	3,116	3,706	4,688	5,923	7,887	10,964	-	3,100
Debt on first mtgs.....(thousands).....	92,946	79,008	17	179	511	1,501	2,391	8,688	15,658	15,029	14,919	9,635	5,748	2,311	2,422	-	13,938
Percent of value of property.....	56.1	56.2	-	63.0	60.9	57.9	56.7	56.1	59.3	58.9	56.8	56.0	52.8	48.7	39.3	-	55.5
Average debt.....(dollars).....	2,941	2,925	-	734	1,020	1,225	1,482	1,873	2,555	3,057	3,637	4,597	5,865	7,730	10,765	-	3,032

HOUSING—NONFARM MORTGAGES

Table P-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 ROCHESTER 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	33,544	32,622	2,332	18,557	2,739	15,818	1,599	379	2,779	4,908	2,058	922
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	32,274	31,734	2,268	18,081	2,671	15,410	1,520	361	2,779	4,729	1,996	540
Average interest rate (percent)	5.22	5.22	5.33	5.23	5.30	5.21	5.34	5.44	4.50	5.44	5.29	5.23
Reporting debt and value	31,604	30,917	2,242	17,639	2,632	15,007	1,463	360	2,608	4,647	1,958	687
Percent distribution	-	100.0	7.3	57.1	8.5	48.5	4.7	1.2	8.4	15.0	6.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	31,604	30,917	2,242	17,639	2,632	15,007	1,463	360	2,608	4,647	1,958	687
First mortgage only	5,911	5,803	562	3,273	534	2,739	342	112	491	820	203	108
First and junior mortgage	1,868	1,720	165	961	179	782	115	27	74	269	109	148
With first mortgage; not reporting on junior mortgage	23,825	23,394	1,515	13,405	1,919	11,486	1,006	221	2,043	3,558	1,646	431
1-family properties	27,007	26,451	2,086	14,701	2,249	12,452	1,403	331	2,066	4,087	1,777	556
First mortgage only	5,279	5,185	548	2,838	484	2,404	323	108	395	733	186	93
First and junior mortgage	1,574	1,456	154	771	151	620	114	27	57	233	95	118
With first mortgage; not reporting on junior mortgage	20,154	19,809	1,384	11,042	1,614	9,428	961	196	1,614	3,116	1,496	345
2- to 4-family properties	4,597	4,466	156	2,938	383	2,555	60	29	542	560	181	131
First mortgage only	632	617	14	385	50	335	14	4	96	87	17	15
First and junior mortgage	294	264	11	190	23	162	1	-	17	31	14	30
With first mortgage; not reporting on junior mortgage	3,671	3,585	131	2,363	305	2,058	45	25	429	442	150	86
RELATION OF DEBT TO VALUE												
1- to 4-family properties	31,604	30,917	2,242	17,639	2,632	15,007	1,463	360	2,608	4,647	1,958	687
Value of property (dollars)	165,739,700	162,019,100	11,570,400	96,622,600	15,820,100	80,802,500	9,607,900	1,950,800	11,385,600	20,612,700	10,269,100	3,720,600
Average value (dollars)	5,244	5,240	5,161	5,478	6,011	5,384	6,567	5,419	4,366	4,436	5,245	5,416
Debt on first and junior mortgages (dollars)	94,675,600	92,443,300	6,724,100	58,640,200	8,989,200	44,651,000	6,155,200	1,202,500	7,591,100	10,869,200	6,261,000	2,232,300
Percent of value of property	57.1	57.1	58.1	55.5	56.8	55.3	64.1	61.6	66.7	52.7	61.0	60.0
Average debt (dollars)	2,996	2,990	2,999	3,041	3,415	2,975	4,207	3,340	2,911	2,839	3,198	3,249
Debt on first mortgages (dollars)	92,946,300	90,902,200	6,597,500	52,760,500	8,792,700	43,967,800	6,045,900	1,168,900	7,553,300	10,640,800	6,135,300	2,044,100
Percent distribution	100.0	100.0	7.3	58.0	9.7	48.4	6.7	1.3	8.3	11.7	6.7	-
Percent of value of property	56.1	56.1	57.0	54.6	55.6	54.4	62.9	59.9	61.6	59.7	54.9	54.9
Average debt (dollars)	2,941	2,940	2,943	2,991	3,341	2,930	4,133	3,247	2,896	2,890	3,133	2,975
1-family properties	27,007	26,451	2,086	14,701	2,249	12,452	1,403	331	2,066	4,087	1,777	556
Value of property (dollars)	140,613,900	137,618,700	10,852,600	80,161,900	13,370,700	66,791,200	9,011,200	1,814,500	8,829,400	17,787,100	9,162,000	2,995,200
Average value (dollars)	5,207	5,203	5,203	5,453	5,945	5,364	6,423	5,482	4,274	4,352	5,156	5,397
Debt on first and junior mortgages (dollars)	80,425,400	78,638,500	6,336,000	44,526,900	7,601,500	36,925,400	5,757,800	1,123,100	5,840,000	9,424,400	5,630,300	1,786,900
Percent of value of property	57.2	57.1	58.4	55.5	56.9	55.3	63.9	61.9	66.1	53.0	61.5	59.7
Average debt (dollars)	2,973	2,973	3,037	3,029	3,380	2,965	4,104	3,393	2,827	2,806	3,168	3,214
Debt on first mortgages (dollars)	79,008,300	77,846,100	6,216,600	43,770,400	7,442,600	36,327,800	5,643,500	1,099,500	5,810,400	9,240,400	5,570,300	1,662,200
Percent of value of property	56.2	56.2	57.3	54.6	55.7	54.4	62.7	60.0	65.8	52.0	60.8	55.5
Average debt (dollars)	2,925	2,924	2,980	2,977	3,309	2,917	4,026	3,292	2,812	2,861	3,135	2,990
2- to 4-family properties	4,597	4,466	156	2,938	383	2,555	60	29	542	560	181	131
Value of property (dollars)	25,125,800	24,400,400	717,800	16,460,700	2,449,400	14,011,300	596,700	136,300	2,556,200	2,825,600	1,107,100	725,400
Average value (dollars)	5,466	5,464	4,601	5,603	6,395	5,484	-	-	4,716	5,046	6,117	5,537
Debt on first and junior mortgages (dollars)	14,250,200	13,804,800	888,100	9,113,300	1,387,700	7,725,600	397,400	79,400	1,751,100	1,444,800	630,700	445,400
Percent of value of property	56.7	56.6	54.1	55.4	56.7	55.1	-	-	68.5	51.1	57.0	61.4
Average debt (dollars)	3,100	3,091	2,498	3,102	3,623	3,024	-	-	3,231	2,580	3,485	3,400
Debt on first mortgages (dollars)	13,938,000	13,556,100	880,900	8,990,100	1,350,100	7,640,000	397,400	79,400	1,742,900	1,400,400	565,000	381,900
Percent of value of property	55.5	55.6	53.1	54.6	55.1	54.5	-	-	68.2	49.6	51.0	52.6
Average debt (dollars)	3,082	3,035	2,442	3,060	3,525	2,990	-	-	3,216	2,501	3,122	2,915

Table P-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE ROCHESTER 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	28,609	27,818	2,164	15,401	2,331	13,070	1,534	347	2,200	4,306	1,866	791
RACE OF OCCUPANTS												
White	28,519	27,731	2,160	15,352	2,319	13,033	1,532	345	2,186	4,296	1,860	788
Negro	75	73	4	39	10	29	2	2	13	9	4	2
Other nonwhite	15	14	-	10	2	8	-	-	1	1	2	1
YEAR BUILT												
Reporting year built	27,977	27,208	2,131	15,038	2,289	12,749	1,523	342	2,147	4,180	1,842	769
1930 to 1940	4,318	4,245	888	1,429	360	1,069	433	117	151	519	708	73
1920 to 1929	10,692	10,436	630	5,815	879	4,936	1,022	141	876	1,412	540	256
1910 to 1919	5,882	5,682	231	3,811	509	3,302	43	37	433	867	260	200
1900 to 1909	3,059	2,969	135	1,864	257	1,607	18	17	274	509	152	80
1880 to 1899	3,027	2,919	201	1,654	222	1,432	7	23	302	596	136	109
1879 or earlier	999	957	46	465	62	403	5	7	111	277	46	42

Table P-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE ROCHESTER 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.....	28,609	27,818	2,164	15,401	2,331	13,070	1,534	347	2,200	4,306	1,866	791
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	27,025	26,467	2,087	14,711	2,250	12,461	1,403	331	2,068	4,089	1,778	558
Under \$500.....	587	565	61	239	35	204	3	7	20	195	40	22
\$500 to \$999.....	1,727	1,693	162	795	99	696	10	13	75	547	91	34
\$1,000 to \$1,499.....	2,983	2,919	241	1,607	204	1,403	18	24	156	684	149	64
\$1,500 to \$1,999.....	3,072	3,011	232	1,731	226	1,505	39	30	243	565	171	61
\$2,000 to \$2,499.....	3,455	3,384	212	2,019	243	1,776	90	37	321	537	168	71
\$2,500 to \$2,999.....	2,943	2,884	203	1,626	239	1,387	169	41	297	380	168	59
\$3,000 to \$3,999.....	5,888	5,758	370	3,227	498	2,729	453	85	540	621	462	130
\$4,000 to \$4,999.....	3,284	3,235	315	1,689	337	1,352	337	50	245	298	301	49
\$5,000 to \$5,999.....	1,534	1,510	150	822	184	638	139	23	91	143	142	24
\$6,000 to \$7,499.....	874	850	96	523	97	426	72	10	25	69	55	24
\$7,500 to \$9,999.....	426	421	30	250	55	195	45	2	14	29	21	5
\$10,000 to \$14,999.....	197	186	13	117	21	96	23	7	1	16	9	11
\$15,000 to \$19,999.....	39	36	2	23	6	17	5	2	-	4	-	3
\$20,000 and over.....	16	15	-	13	3	10	-	-	-	1	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	27,508	27,075	2,108	15,020	2,276	12,744	1,459	329	2,200	4,154	1,805	481
Under 4.0%.....	98	96	4	26	6	20	-	-	-	56	10	2
4.0%.....	258	255	19	81	22	59	8	3	-	127	17	3
4.1% to 4.4%.....	4	4	1	2	-	2	-	-	-	1	-	-
4.5%.....	2,705	2,686	85	156	63	93	77	26	2,200	54	88	19
4.6% to 4.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
5.0%.....	14,050	13,812	866	9,685	1,124	8,561	606	117	-	1,624	914	238
5.1% to 5.4%.....	50	50	9	14	4	10	16	-	-	2	9	-
5.5%.....	4,868	4,794	572	2,990	613	2,377	408	56	-	417	351	74
5.6% to 5.9%.....	17	17	1	7	2	5	9	-	-	-	-	-
6.0%.....	5,409	5,314	541	2,045	436	1,609	332	125	-	1,863	408	95
6.1% to 6.4%.....	3	3	-	2	1	1	-	-	-	-	1	-
6.5%.....	19	19	4	5	4	1	1	1	-	6	2	-
6.6% to 6.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.0%.....	11	11	2	4	-	4	1	1	-	2	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	12	12	3	3	1	2	-	-	-	2	4	-
Average interest rate..... (percent).....	5.22	5.22	5.37	5.22	5.30	5.21	5.34	5.43	4.50	5.44	5.29	5.27
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	15,095	14,874	1,951	6,173	1,165	5,008	1,207	242	1,995	1,921	1,385	221
Real estate taxes included in payment.....	5,621	5,538	1,130	1,786	385	1,401	216	126	1,034	371	875	83
Monthly.....	4,347	4,290	846	1,325	319	1,006	182	85	990	217	645	57
Quarterly.....	125	125	7	58	8	50	15	8	6	28	8	-
Semiannual.....	410	401	14	276	40	235	12	1	7	57	34	9
Annual.....	38	37	1	20	2	18	1	1	1	5	8	1
Other.....	589	583	233	91	11	70	4	86	8	58	163	6
Not reporting frequency of payment.....	112	102	29	26	5	21	2	-	22	6	17	10
Real estate taxes not included in payment.....	9,042	8,925	807	4,135	785	3,399	965	113	924	1,491	490	117
Monthly.....	3,359	3,322	500	943	133	815	429	36	875	379	155	37
Quarterly.....	994	982	19	410	73	337	261	28	8	219	37	12
Semiannual.....	3,798	3,749	37	2,512	484	2,028	247	29	20	750	154	49
Annual.....	248	247	3	130	27	103	13	3	1	73	24	1
Other.....	500	496	232	73	6	67	5	16	7	51	112	4
Not reporting frequency of payment.....	143	129	16	62	13	49	10	1	13	19	8	14
Not reporting tax payment requirements.....	432	411	14	252	44	208	26	3	37	59	20	21
Monthly.....	124	120	6	45	13	32	15	1	33	14	6	4
Quarterly.....	50	50	1	37	4	33	5	-	1	5	1	-
Semiannual.....	215	204	5	146	22	124	6	2	-	84	11	11
Annual.....	7	6	-	6	1	5	-	-	-	-	-	1
Other.....	4	4	2	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment.....	32	27	-	17	4	18	-	-	3	5	2	5
No principal payments required.....	11,281	11,045	152	8,104	987	7,117	281	91	147	1,905	365	186
Monthly.....	615	602	38	291	39	252	40	2	102	92	37	13
Quarterly.....	564	556	21	273	37	236	82	19	8	132	26	8
Semiannual.....	9,175	9,033	58	7,037	845	6,192	137	58	38	1,463	257	142
Annual.....	470	462	20	264	36	228	6	7	-	147	13	8
Other.....	115	111	11	52	6	46	4	4	1	25	13	4
Not reporting frequency of payment.....	292	281	4	187	24	163	12	1	8	56	13	11
Not reporting principal payment requirements.....	1,219	980	22	551	69	482	24	6	52	160	65	339
Monthly.....	139	125	12	88	9	29	5	3	36	21	10	14
Quarterly.....	45	39	1	23	2	21	2	-	-	11	2	6
Semiannual.....	420	367	1	277	31	246	12	2	2	61	14	53
Annual.....	45	43	-	29	5	24	1	-	-	10	1	2
Other.....	45	43	2	20	3	17	1	-	1	11	8	2
Not reporting frequency of payment.....	525	263	6	164	19	145	8	1	13	46	30	262
No regular payments required.....	1,064	1,019	39	573	110	463	22	8	6	320	51	45

HOUSING—NONFARM MORTGAGES

Table P-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE ROCHESTER 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	27,025	5,335	8,515	10,932	2,243	Reporting interest rate.....	27,506	5,512	8,759	11,059	2,176
Under \$500	587	56	256	197	78	Under 4.0%	98	9	39	34	16
\$500 to \$999	1,727	186	658	722	161	4.0%	258	49	99	84	26
\$1,000 to \$1,499	2,983	361	954	1,388	285	4.1% to 4.4%	4	2	2	-	-
\$1,500 to \$1,999	3,072	433	957	1,449	233	4.5%	2,705	1,298	1,071	223	113
\$2,000 to \$2,499	3,455	526	1,089	1,568	277	4.6% to 4.9%	1	-	-	1	-
\$2,500 to \$2,999	2,943	561	995	1,171	216	5.0%	14,050	2,194	4,183	6,484	1,189
\$3,000 to \$3,999	5,888	1,351	1,860	2,222	455	5.1% to 5.4%	50	24	17	7	2
\$4,000 to \$4,999	8,284	1,062	898	1,091	238	5.5%	4,868	1,132	1,544	1,834	358
\$5,000 to \$5,999	1,534	519	371	513	131	5.6% to 5.9%	17	-	10	6	1
\$6,000 to \$7,499	874	199	241	341	93	6.0%	5,409	798	1,774	2,370	467
\$7,500 to \$9,999	426	59	155	165	47	6.1% to 6.4%	3	-	1	2	-
\$10,000 to \$14,999	197	18	67	86	26	6.5%	19	4	6	6	3
\$15,000 to \$19,999	39	3	11	19	6	6.6% to 6.9%	1	-	1	-	-
\$20,000 and over	16	1	3	10	2	7.0%	11	1	6	4	-
						7.1% to 7.4%	-	-	-	-	-
						7.5%	-	-	-	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	12	1	6	4	1
						Average interest rate..(percent)....	5.22	5.12	5.22	5.28	5.25

Table P-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 ROCHESTER 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.....	21,044	10,759	4,020	6,565	174	10,285
Total first mortgage outstanding debt..... (dollars).....	62,390,600	33,544,600	13,954,200	19,125,900	464,500	23,846,000
Total annual mortgage payment..... (dollars).....	5,520,574	3,922,744	1,876,828	2,000,466	45,450	1,597,830
Average first mortgage outstanding debt..... (dollars).....	2,965	3,118	3,471	2,913	2,670	2,805
Average value of property..... (dollars).....	5,191	5,259	5,150	5,326	5,286	5,118
Average annual estimated rental value..... (dollars).....	531	531	527	533	548	531
Average annual mortgage payment..... (dollars).....	262	365	467	305	261	155
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.8	11.7	13.4	10.5	9.8	5.5
Value of property.....	5.1	6.9	9.1	5.7	4.9	3.0
Estimated annual rental value.....	49.4	68.7	88.6	57.2	47.6	29.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,098	6,542	3,751	2,740	51	556
Average first mortgage outstanding debt..... (dollars).....	3,154	3,189	3,512	2,757	-	2,745
Average value of property..... (dollars).....	4,972	5,006	5,154	4,809	-	4,578
Average annual estimated rental value..... (dollars).....	507	510	527	486	-	481
Average annual mortgage payment..... (dollars).....	415	431	478	368	-	232
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.5	13.6	13.3	-	8.4
Value of property.....	8.3	8.6	9.3	7.6	-	5.1
Estimated annual rental value.....	81.8	84.5	90.6	75.6	-	48.2
Monthly mortgage payment—						
Under \$10.....	258	100	15	83	2	158
\$10 to \$14.....	377	261	60	199	2	116
\$15 to \$19.....	517	437	123	309	5	80
\$20 to \$24.....	723	671	226	438	7	52
\$25 to \$29.....	863	831	338	482	11	32
\$30 to \$39.....	1,888	1,828	1,164	651	13	60
\$40 to \$49.....	1,402	1,373	1,060	306	7	29
\$50 to \$59.....	654	644	511	132	1	10
\$60 to \$74.....	253	242	171	68	3	11
\$75 to \$99.....	91	87	46	41	-	4
\$100 and over.....	72	68	37	31	-	4
Average monthly mortgage payment..... (dollars).....	34.60	35.89	39.81	30.64	-	19.33
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	13,946	4,217	269	3,825	123	9,729
Average first mortgage outstanding debt..... (dollars).....	2,868	3,008	2,906	3,025	2,687	2,808
Average value of property..... (dollars).....	5,302	5,653	5,089	5,696	5,533	5,149
Average annual estimated rental value..... (dollars).....	542	563	522	566	568	533
Average annual mortgage payment..... (dollars).....	185	262	316	260	220	151
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.4	8.7	10.9	8.6	8.2	5.4
Value of property.....	3.5	4.6	6.2	4.6	4.0	2.9
Estimated annual rental value.....	34.0	46.5	60.5	45.9	38.7	28.3

Table Q-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF SYRACUSE: 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	59,603	57,009	19,314	33.9	37,695	2,455	139	18,328	12,876	70.3	5,452
1930: Private families reporting tenure	-	52,482	28,890	45.5	28,602	-	-	-	-	-	-
1920: All families reporting tenure	-	41,009	15,563	38.0	25,446	-	-	15,286	10,083	65.8	5,233
Dwelling units: 1940	59,603	57,009	19,314	33.9	37,695	2,455	139	18,328	12,876	70.3	5,452
COLOR OF OCCUPANTS											
White	-	56,385	19,268	34.2	37,067	-	-	18,282	12,840	70.2	5,442
Nonwhite	-	674	46	6.8	628	-	-	46	36	-	10
TYPE OF STRUCTURE											
1-family	22,812	22,127	13,557	61.3	8,570	622	53	13,044	9,065	69.5	3,979
Other	36,791	34,882	5,757	16.5	29,125	1,833	76	5,284	3,811	72.1	1,473
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	22,288	21,728	13,286	61.1	8,442	507	53	12,960	9,013	69.5	3,947
Under \$5	13	12	9	-	3	1	-	9	6	-	3
\$5 to \$9	50	49	12	-	37	1	-	11	2	-	9
\$10 to \$14	484	458	95	21.0	367	32	-	87	47	-	40
\$15 to \$19	1,083	1,044	291	27.9	753	38	1	284	134	47.2	150
\$20 to \$24	1,631	1,585	577	42.7	908	43	8	670	337	59.5	273
\$25 to \$29	2,461	2,403	1,189	49.5	1,214	55	8	1,167	708	60.7	459
\$30 to \$39	5,165	5,039	2,680	52.2	2,409	112	10	2,576	1,748	67.9	828
\$40 to \$49	4,394	4,279	2,818	65.9	1,461	105	13	2,765	2,079	75.2	686
\$50 to \$59	2,594	2,545	1,663	73.2	882	42	7	1,802	1,348	74.8	454
\$60 to \$74	2,048	1,997	1,581	79.2	416	38	2	1,540	1,151	74.7	389
\$75 to \$99	1,191	1,172	1,034	88.2	188	17	2	988	723	72.4	275
\$100 and over	1,174	1,151	1,087	94.4	64	17	6	1,051	670	63.7	381
Median monthly rent	40.08	40.15	45.67	-	33.44	36.58	-	45.56	46.54	-	42.58

Table Q-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 SYRACUSE: 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.....	12,876	9,231	9	33	138	300	307	1,128	1,347	1,527	1,883	1,339	808	252	185	30	3,545
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	12,479	8,912	9	31	138	288	294	1,092	1,304	1,471	1,826	1,294	776	243	129	22	3,567
Average interest rate.....(%)	5.23	5.24	-	-	5.33	5.28	5.27	5.24	5.30	5.23	5.24	5.22	5.22	5.23	5.03	-	5.19
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	12,412	8,872	8	30	135	291	292	1,086	1,290	1,464	1,808	1,298	773	245	131	21	3,540
Building and loan association.....	162	135	-	-	-	1	2	11	15	27	33	21	16	4	5	-	27
Commercial bank.....	1,207	884	2	1	11	14	19	86	139	120	170	137	106	49	23	2	323
Savings bank.....	8,027	5,407	3	15	85	197	184	695	761	895	1,148	826	421	115	48	14	2,620
Life insurance company.....	543	490	-	-	1	1	9	35	67	80	103	80	76	21	17	-	53
Mortgage company.....	88	64	1	-	-	-	1	4	7	12	19	8	5	4	3	-	19
Home Owners' Loan Corporation.....	502	362	-	1	6	5	18	42	54	91	71	51	18	4	-	1	140
Individual.....	1,580	1,272	1	13	28	66	52	186	211	205	214	143	96	32	22	3	308
Other.....	308	256	1	-	4	7	7	27	36	34	50	32	35	15	8	1	50
Reporting debt and value.....	12,354	8,869	5	28	134	284	290	1,075	1,296	1,477	1,829	1,302	777	241	131	-	3,485
JUNIOR MORTGAGE																	
First mortgage only.....	1,073	792	3	4	7	20	26	109	126	153	186	118	28	10	2	-	281
First and junior mortgage.....	953	672	-	-	6	18	22	68	105	107	143	108	69	20	6	-	281
With 1st mtg.; not rptg. on junior.....	10,328	7,405	2	24	121	246	242	898	1,065	1,217	1,500	1,076	680	211	123	-	2,923
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	963	740	4	20	66	114	80	180	111	73	57	26	8	1	-	-	223
\$1,000 to \$1,499.....	1,029	756	1	5	45	69	57	213	151	98	74	28	10	3	2	-	273
\$1,500 to \$1,999.....	1,110	826	-	3	15	57	60	222	197	129	96	28	13	3	-	-	284
\$2,000 to \$2,499.....	1,403	1,020	-	-	8	35	60	192	223	229	176	61	27	3	1	-	383
\$2,500 to \$2,999.....	1,169	880	-	-	-	9	25	141	233	207	182	61	17	4	1	-	289
\$3,000 to \$3,999.....	2,434	1,773	-	-	-	-	8	108	272	468	578	260	71	11	2	-	656
\$4,000 to \$4,999.....	1,897	1,325	-	-	-	-	-	19	66	231	443	386	134	22	4	-	512
\$5,000 to \$5,999.....	1,120	722	-	-	-	-	-	-	18	36	169	263	175	50	11	-	398
\$6,000 to \$7,499.....	736	435	-	-	-	-	-	-	-	6	47	154	171	46	11	-	301
\$7,500 to \$9,999.....	382	253	-	-	-	-	-	-	-	-	7	35	123	60	28	-	129
\$10,000 to \$14,999.....	142	119	-	-	-	-	-	-	-	-	-	7	28	33	58	-	23
\$15,000 to \$19,999.....	20	11	-	-	-	-	-	-	-	-	-	-	-	5	6	-	9
\$20,000 and over.....	9	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	5
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	80,663	56,776	4	32	222	598	750	3,518	5,489	7,591	11,715	10,683	8,566	3,807	3,781	-	23,887
Average value.....(dollars).....	6,529	6,402	-	-	1,658	2,106	2,585	3,272	4,235	5,140	6,405	8,205	11,051	15,798	28,863	-	6,854
Debt on first and jr. mtgs.(thous.).....	41,443	29,003	2	20	125	330	424	1,918	3,001	4,167	6,179	5,545	4,270	1,667	1,356	-	12,440
Percent of value of property.....	51.4	51.1	-	-	56.4	55.1	56.6	54.5	54.7	54.9	52.7	51.9	49.7	43.8	35.9	-	52.1
Average debt.....(dollars).....	3,355	3,270	-	-	935	1,160	1,463	1,784	2,315	2,821	3,878	4,259	5,496	6,917	10,850	-	3,570
Debt on first mtgs.....(thousands).....	40,456	28,339	2	20	120	320	410	1,877	2,922	4,084	6,020	5,424	4,178	1,622	1,340	-	12,117
Percent of value of property.....	50.2	49.9	-	-	54.1	53.5	54.7	53.3	53.2	53.8	51.4	50.8	48.7	42.6	35.4	-	50.7
Average debt.....(dollars).....	3,275	3,195	-	-	898	1,127	1,414	1,746	2,255	2,765	3,292	4,166	5,377	6,729	10,227	-	3,477

HOUSING—NONFARM MORTGAGES

Table Q-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 SYRACUSE: 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	12,876	12,412	162	9,284	1,207	8,027	543	83	502	1,580	308	464
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,479	12,163	161	9,064	1,187	7,877	527	80	502	1,532	297	316
Average interest rate (percent)	5.23	5.23	5.27	5.20	5.42	5.17	5.46	-	4.50	5.46	5.41	5.26
Reporting debt and value	12,354	11,984	157	8,902	1,171	7,731	531	81	478	1,539	296	370
Percent distribution	-	100.0	1.3	74.3	9.8	64.5	4.4	0.7	4.0	12.8	2.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,354	11,984	157	8,902	1,171	7,731	531	81	478	1,539	296	370
First mortgage only	1,073	1,056	15	763	91	672	40	6	51	168	13	17
First and junior mortgage	953	860	17	615	78	537	58	15	29	112	14	98
With first mortgage; not reporting on junior mortgage	10,328	10,068	125	7,524	1,002	6,522	433	60	398	1,259	269	260
1-family properties	8,869	8,604	132	6,094	866	5,228	481	63	345	1,241	248	255
First mortgage only	792	781	12	544	67	477	39	6	33	139	8	11
First and junior mortgage	672	605	17	402	58	344	54	12	22	86	12	67
With first mortgage; not reporting on junior mortgage	7,405	7,218	108	5,148	741	4,407	388	45	290	1,016	228	187
2- to 4-family properties	3,485	3,380	25	2,808	305	2,503	50	18	133	298	48	105
First mortgage only	281	275	3	219	24	195	1	-	18	29	5	6
First and junior mortgage	281	255	-	213	20	193	4	3	7	25	2	25
With first mortgage; not reporting on junior mortgage	2,923	2,850	22	2,376	261	2,115	45	15	108	243	41	78
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,354	11,984	157	8,902	1,171	7,731	531	81	478	1,539	296	370
Value of property (dollars)	80,668,300	78,420,600	1,274,100	57,768,900	8,788,200	49,045,700	4,120,800	650,100	2,878,000	9,361,300	2,852,400	2,242,700
Average value (dollars)	6,529	6,544	8,115	6,491	7,462	6,344	7,760	-	6,021	6,083	7,947	6,061
Debt on first and junior mortgages (dollars)	41,442,300	40,202,600	695,400	29,178,900	4,634,700	24,544,200	2,182,600	356,900	1,902,400	4,700,500	1,185,900	1,240,300
Percent of value of property	51.4	51.3	54.6	50.5	53.0	50.0	53.0	-	65.1	50.2	50.4	55.3
Average debt (dollars)	3,355	3,355	4,429	3,278	3,958	3,175	4,110	-	3,980	3,054	4,006	3,352
Debt on first mortgages (dollars)	40,456,300	39,329,900	679,500	28,538,200	4,528,000	24,010,200	2,131,800	389,800	1,887,600	4,584,500	1,168,500	1,126,400
Percent distribution	-	100.0	1.7	72.6	11.5	61.0	5.4	0.9	4.8	11.7	3.0	-
Percent of value of property	50.2	50.2	53.3	49.4	51.8	49.0	51.7	-	55.6	49.0	49.7	50.2
Average debt (dollars)	3,275	3,282	4,328	3,206	3,867	3,106	4,015	-	3,949	2,979	3,948	3,044
1-family properties	8,869	8,604	132	6,094	866	5,228	481	63	345	1,241	248	255
Value of property (dollars)	56,778,300	55,224,300	961,400	38,643,500	6,398,900	32,244,600	3,756,600	498,300	1,949,200	7,489,500	1,980,800	1,552,000
Average value (dollars)	6,402	6,418	7,283	6,341	7,389	6,168	7,810	-	6,650	6,085	7,785	5,857
Debt on first and junior mortgages (dollars)	29,008,000	28,147,600	520,700	19,388,000	3,396,500	15,991,500	1,979,400	259,600	1,276,400	3,738,100	985,400	855,400
Percent of value of property	51.1	51.0	54.2	50.2	53.1	49.6	52.7	-	65.5	49.9	51.0	55.1
Average debt (dollars)	3,270	3,271	3,945	3,181	3,922	3,059	4,115	-	3,700	3,012	3,978	3,228
Debt on first mortgages (dollars)	28,338,300	27,551,800	504,800	18,970,700	3,311,900	15,658,800	1,930,500	248,900	1,266,100	3,661,400	969,400	787,100
Percent of value of property	49.9	49.9	52.5	49.1	51.8	48.6	51.4	-	55.0	48.9	50.2	50.7
Average debt (dollars)	3,195	3,202	3,824	3,113	3,824	2,995	4,014	-	3,670	2,950	3,909	2,970
2- to 4-family properties	3,485	3,380	25	2,808	305	2,503	50	18	133	298	48	105
Value of property (dollars)	23,887,000	23,196,300	312,700	19,140,400	2,839,300	16,301,100	364,200	156,800	928,800	1,871,800	421,600	690,700
Average value (dollars)	6,854	6,863	-	6,816	7,670	6,712	-	-	6,983	6,281	-	6,578
Debt on first and junior mortgages (dollars)	12,439,900	12,055,000	174,700	9,790,900	1,238,200	8,552,700	203,200	97,300	626,000	962,400	200,500	384,900
Percent of value of property	52.1	52.0	-	51.2	52.9	50.9	-	-	67.4	51.4	-	55.7
Average debt (dollars)	3,570	3,567	-	3,487	4,060	3,417	-	-	4,707	3,230	-	3,666
Debt on first mortgages (dollars)	12,117,400	11,778,100	174,700	9,567,500	1,216,100	8,351,400	201,300	90,900	621,500	923,100	199,100	339,300
Percent of value of property	50.7	50.8	-	50.0	52.0	49.7	-	-	55.9	49.3	-	49.1
Average debt (dollars)	3,477	3,485	-	3,407	3,987	3,397	-	-	4,673	3,098	-	3,281

Table Q-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF SYRACUSE: 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	9,281	8,972	185	6,291	884	5,407	490	64	362	1,272	258	359
RACE OF OCCUPANTS												
White	9,209	8,850	134	6,274	882	5,392	489	64	362	1,270	257	359
Negro	15	15	-	11	1	10	1	-	-	2	1	-
Other nonwhite	7	7	1	6	1	5	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	8,845	8,515	134	6,013	861	5,152	480	62	346	1,234	246	330
1930 to 1940	863	829	25	427	80	347	112	11	45	142	67	84
1920 to 1929	3,661	3,547	69	2,361	398	1,963	296	36	175	523	87	114
1910 to 1919	1,679	1,601	19	1,277	151	1,126	86	8	40	181	40	78
1900 to 1909	1,209	1,161	14	900	126	774	16	3	44	165	19	48
1880 to 1899	1,135	1,089	6	855	84	771	13	3	33	158	21	46
1879 or earlier	298	288	1	198	22	171	7	1	9	65	12	10

Table Q-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF SYRACUSE: 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.....	9,231	8,872	135	6,291	884	5,407	490	64	362	1,272	258	359
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,889	8,622	132	6,109	868	5,241	481	63	345	1,243	249	287
Under \$500.....	206	204	-	138	13	120	1	1	4	55	5	2
\$500 to \$999.....	560	542	5	389	44	345	11	2	4	119	12	13
\$1,000 to \$1,499.....	787	761	10	562	53	509	17	4	9	137	22	26
\$1,500 to \$1,999.....	836	804	6	595	74	521	30	3	19	137	14	32
\$2,000 to \$2,499.....	1,051	1,016	9	734	91	643	50	5	54	139	25	35
\$2,500 to \$2,999.....	886	862	10	640	74	566	58	4	26	101	23	24
\$3,000 to \$3,999.....	1,823	1,756	37	1,245	155	1,090	110	23	91	204	46	67
\$4,000 to \$4,999.....	1,295	1,265	24	902	150	752	61	6	72	168	32	30
\$5,000 to \$5,999.....	685	670	15	443	55	388	64	3	32	90	23	15
\$6,000 to \$7,499.....	398	387	7	251	74	177	41	7	23	43	15	11
\$7,500 to \$9,999.....	238	233	5	133	48	90	27	3	8	29	23	5
\$10,000 to \$14,999.....	113	111	4	67	28	39	10	2	3	18	7	2
\$15,000 to \$19,999.....	7	7	-	3	3	1	1	-	-	1	2	-
\$20,000 and over.....	4	4	-	2	1	-	-	-	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,912	8,687	134	6,172	869	5,303	476	61	362	1,232	250	225
Under 4.0%.....	37	36	1	14	6	8	2	-	-	19	-	1
4.0%.....	61	61	2	18	5	13	1	-	-	34	6	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	412	410	3	16	1	15	13	4	362	8	4	2
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	5,732	5,582	66	4,622	447	4,175	218	22	-	513	141	150
5.1% to 5.4%.....	3	3	-	2	-	2	1	-	-	-	-	-
5.5%.....	387	380	6	288	41	247	39	-	-	40	7	7
5.6% to 5.9%.....	4	4	-	-	-	-	3	-	-	-	1	-
6.0%.....	2,250	2,185	56	1,201	368	833	195	34	-	611	88	65
6.1% to 6.4%.....	4	4	-	3	-	3	-	-	-	1	-	-
6.5%.....	12	12	-	3	1	2	3	1	-	5	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	-	-	-	-	-	-	-	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	1	-	1	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	8	8	-	4	-	4	1	-	-	1	2	-
Average interest rate.....(percent).....	5.24	5.24	5.38	5.21	5.42	5.18	5.45	-	4.50	5.46	5.40	5.28
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,866	2,802	66	1,670	292	1,378	274	29	303	372	88	64
Real estate taxes included in payment.....	378	364	20	141	28	113	16	3	135	30	19	14
Monthly.....	320	307	20	108	21	87	10	3	130	17	19	13
Quarterly.....	7	7	-	1	-	1	2	-	1	3	-	-
Semiannual.....	36	36	-	23	4	19	2	-	2	9	-	-
Annual.....	3	3	-	3	2	1	-	-	-	-	-	-
Other.....	2	2	-	1	1	-	-	-	1	-	-	-
Not reporting frequency of payment.....	10	9	-	5	1	4	2	-	1	1	-	1
Real estate taxes not included in payment.....	2,400	2,334	46	1,477	255	1,222	248	26	163	328	66	46
Monthly.....	929	918	34	550	51	499	99	8	158	51	18	11
Quarterly.....	257	252	1	147	26	121	47	1	2	48	6	5
Semiannual.....	1,063	1,058	11	704	163	541	95	16	-	196	36	25
Annual.....	66	66	-	39	10	29	3	-	-	20	4	-
Other.....	14	14	-	8	1	7	-	-	-	6	-	-
Not reporting frequency of payment.....	51	46	-	29	4	25	4	1	3	7	2	5
Not reporting tax payment requirements.....	88	84	-	52	9	43	10	-	5	14	3	4
Monthly.....	26	25	-	16	3	13	2	-	4	3	-	1
Quarterly.....	10	10	-	3	-	3	5	-	-	1	1	-
Semiannual.....	42	40	-	28	6	22	1	-	1	8	2	2
Annual.....	1	1	-	-	-	-	1	-	-	-	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	8	7	-	5	-	5	1	-	-	1	-	1
No principal payments required.....	5,421	5,258	60	4,045	529	3,516	185	28	47	754	139	163
Monthly.....	198	195	6	111	13	98	12	2	22	34	8	3
Quarterly.....	235	229	19	132	32	100	16	1	1	49	11	6
Semiannual.....	4,572	4,438	30	3,511	444	3,067	141	24	23	609	100	134
Annual.....	207	202	2	133	14	119	8	1	-	44	14	5
Other.....	11	11	1	7	-	7	2	-	-	-	1	-
Not reporting frequency of payment.....	198	183	2	151	26	125	6	-	1	18	5	15
Not reporting principal payment requirements.....	498	375	4	254	28	226	19	3	10	67	18	123
Monthly.....	41	39	1	20	2	18	2	1	5	4	6	2
Quarterly.....	24	24	-	16	3	13	2	1	-	4	1	-
Semiannual.....	220	206	2	144	16	128	11	1	1	37	10	14
Annual.....	17	15	-	9	1	8	2	-	-	4	-	2
Other.....	3	2	-	1	1	-	-	-	1	-	-	1
Not reporting frequency of payment.....	193	89	1	64	5	59	2	-	3	18	1	104
No regular payments required.....	446	437	5	322	35	287	12	4	2	79	13	9

HOUSING—NONFARM MORTGAGES

Table Q-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SYRACUSE: 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	8,889	356	2,334	5,285	904	Reporting interest rate.....	8,912	365	2,351	5,337	859
Under \$500.....	206	4	37	128	37	Under 4.0%.....	37	2	9	23	3
\$500 to \$999.....	560	11	117	351	81	4.0% to 4.4%.....	61	2	19	31	9
\$1,000 to \$1,499.....	787	15	172	505	95	4.4% to 4.8%.....	412	144	184	64	20
\$1,500 to \$1,999.....	836	18	239	498	81	4.8% to 5.2%.....	5,732	142	1,518	3,504	568
\$2,000 to \$2,499.....	1,051	45	288	613	105	5.2% to 5.6%.....	3	1	1	1	1
\$2,500 to \$2,999.....	886	31	267	515	73	5.6% to 6.0%.....	387	19	115	215	38
\$3,000 to \$3,999.....	1,823	98	527	1,042	156	6.0% to 6.4%.....	4	2	1	1	1
\$4,000 to \$4,999.....	1,295	78	329	771	117	6.4% to 6.8%.....	2,250	56	497	1,480	217
\$5,000 to \$5,999.....	685	28	163	428	66	6.8% to 7.2%.....	4	1	1	2	1
\$6,000 to \$7,499.....	398	24	99	241	34	7.2% to 7.6%.....	12	1	11	1	1
\$7,500 to \$9,999.....	288	11	67	128	32	7.6% to 8.0%.....	1	1	1	1	1
\$10,000 to \$14,999.....	113	3	24	61	25	8.0% and over.....	8	3	5	5	5
\$15,000 to \$19,999.....	7	-	4	3	-	Average interest rate (percent)....	5.24	4.97	5.19	5.28	5.25
\$20,000 and over.....	4	-	1	1	2						

Table Q-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 SYRACUSE: 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.....	7,251	2,281	324	1,903	54	4,970
Total first mortgage outstanding debt..... (dollars).....	23,031,300	7,441,300	1,168,600	6,056,900	215,800	15,590,000
Total annual mortgage payment..... (dollars).....	1,675,640	798,811	162,284	617,585	18,942	876,829
Average first mortgage outstanding debt..... (dollars).....	3,176	3,262	3,607	3,188	-	3,187
Average value of property..... (dollars).....	6,339	6,249	5,730	6,287	-	6,380
Average annual estimated rental value..... (dollars).....	612	593	545	597	-	622
Average annual mortgage payment..... (dollars).....	231	350	501	325	-	176
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.3	10.7	13.9	10.2	-	5.6
Value of property.....	3.6	5.6	8.7	5.2	-	2.8
Estimated annual rental value.....	37.7	59.1	92.0	54.4	-	28.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,301	1,121	285	816	20	180
Average first mortgage outstanding debt..... (dollars).....	3,287	3,258	3,664	3,120	-	3,469
Average value of property..... (dollars).....	5,889	5,862	5,577	5,927	-	6,056
Average annual estimated rental value..... (dollars).....	570	566	542	571	-	590
Average annual mortgage payment..... (dollars).....	378	400	528	357	-	243
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	12.3	14.4	11.4	-	7.0
Value of property.....	6.4	6.8	9.5	6.0	-	4.0
Estimated annual rental value.....	66.3	70.5	97.5	62.4	-	41.1
Monthly mortgage payment—						
Under \$10.....	113	64	4	59	1	49
\$10 to \$14.....	151	119	5	110	4	32
\$15 to \$19.....	168	135	10	125	-	38
\$20 to \$24.....	149	127	25	98	4	22
\$25 to \$29.....	176	168	40	124	4	8
\$30 to \$39.....	223	209	62	143	4	14
\$40 to \$49.....	151	143	68	73	2	8
\$50 to \$59.....	82	76	35	40	1	6
\$60 to \$74.....	50	44	19	25	-	6
\$75 to \$99.....	23	23	14	9	-	-
\$100 and over.....	15	13	3	10	-	2
Average monthly mortgage payment..... (dollars).....	31.49	33.30	44.01	29.72	-	20.22
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,950	1,160	39	1,087	34	4,790
Average first mortgage outstanding debt..... (dollars).....	3,152	3,267	-	3,230	-	3,124
Average value of property..... (dollars).....	6,437	6,522	-	6,556	-	6,393
Average annual estimated rental value..... (dollars).....	622	618	-	616	-	623
Average annual mortgage payment..... (dollars).....	199	302	-	300	-	174
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.3	9.3	-	9.3	-	5.6
Value of property.....	3.1	4.6	-	4.6	-	2.7
Estimated annual rental value.....	32.0	48.9	-	48.7	-	27.9

Table R-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 SYRACUSE 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	71,887	68,448	25,688	37.5	42,810	2,758	181	24,368	16,393	67.3	7,975	
Urban	68,508	60,819	21,183	34.8	39,636	2,544	145	20,116	13,875	69.0	6,241	
Rural-nonfarm	7,879	7,629	4,455	58.4	3,174	214	36	4,252	2,518	59.2	1,734	
COLOR OF OCCUPANTS												
White	-	67,741	25,573	37.8	42,168	-	-	24,303	16,345	67.3	7,958	
Nonwhite	-	707	65	9.2	642	-	-	65	48	-	17	
TYPE OF STRUCTURE												
1-family	31,554	30,641	19,110	62.4	11,531	811	102	18,424	12,185	66.1	6,239	
Other	39,833	37,807	6,528	17.3	31,279	1,947	79	5,944	4,208	70.8	1,736	
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT												
Units reporting rent	80,914	30,151	18,795	62.3	11,356	678	90	16,296	12,121	66.2	6,175	
Under \$5.	70	69	50	-	19	1	-	44	13	-	31	
\$5 to \$9.	261	251	141	56.2	110	9	1	127	21	16.5	106	
\$10 to \$14.	1,192	1,132	386	34.1	746	54	6	365	133	36.4	232	
\$15 to \$19.	2,072	2,005	740	36.9	1,265	62	5	718	317	44.2	401	
\$20 to \$24.	2,771	2,699	1,322	49.0	1,377	61	11	1,290	692	53.6	598	
\$25 to \$29.	3,883	3,806	2,008	52.8	1,798	69	8	1,972	1,166	59.1	806	
\$30 to \$39.	7,131	6,971	3,999	57.4	2,972	145	15	3,934	2,555	64.9	1,379	
\$40 to \$49.	5,325	5,175	3,562	68.8	1,613	136	14	3,498	2,597	74.2	901	
\$50 to \$59.	3,038	2,980	2,211	74.2	769	50	8	2,142	1,584	73.9	558	
\$60 to \$74.	2,397	2,337	1,871	80.1	466	46	14	1,826	1,362	75.7	464	
\$75 to \$99.	1,436	1,412	1,260	89.2	152	22	2	1,188	868	73.1	320	
\$100 and over	1,338	1,314	1,245	94.7	69	18	6	1,192	793	66.5	399	
Median monthly rent (dollars)	36.80	36.84	41.61	-	30.72	35.05	-	41.50	43.98	-	36.12	

Table R-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 SYRACUSE METROPOLITAN DISTRICT: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	16,393	12,396	49	117	247	472	491	1,679	1,869	1,987	2,318	1,700	995	281	153	38	3,997
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	15,857	11,947	46	106	288	451	467	1,422	1,809	1,915	2,247	1,642	961	270	146	26	3,910
Average interest rate.....(%)	5.28	5.30	-	5.51	5.39	5.36	5.38	5.33	5.36	5.28	5.27	5.23	5.24	5.25	5.02	-	5.21
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	15,819	11,938	47	111	240	457	469	1,422	1,794	1,913	2,228	1,552	957	273	148	26	3,881
Building and loan association.....	253	223	1	2	3	5	6	24	28	43	46	31	23	5	5	-	30
Commercial bank.....	1,559	1,181	3	9	21	26	28	127	192	166	218	171	129	55	34	2	378
Savings bank.....	8,836	6,093	7	18	94	218	212	813	885	1,023	1,269	900	465	120	52	17	2,743
Life insurance company.....	1,080	960	1	10	13	17	27	105	145	131	155	180	128	28	20	-	70
Mortgage company.....	140	118	2	-	1	3	5	12	11	15	84	18	10	4	3	-	22
Home Owners' Loan Corporation.....	755	594	5	7	12	16	35	83	96	135	111	67	21	4	1	1	161
Individual.....	2,673	2,263	20	61	76	151	135	385	367	319	313	231	137	40	24	4	410
Other.....	573	506	8	4	20	20	21	74	70	81	82	54	44	17	9	2	67
Reporting debt and value.....	15,742	11,929	38	102	238	448	466	1,609	1,807	1,927	2,257	1,654	965	269	149	-	3,813
JUNIOR MORTGAGE																	
First mortgage only.....	1,422	1,121	10	15	25	37	45	164	172	195	215	168	56	14	5	-	301
First and junior mortgage.....	1,174	871	-	1	7	23	26	111	135	136	174	144	84	23	7	-	303
With 1st mtg.; not rptg. on junior.....	13,146	9,937	28	86	206	388	395	1,334	1,500	1,596	1,868	1,342	825	232	137	-	3,209
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,608	1,322	34	78	126	199	149	813	191	111	79	30	10	2	-	-	286
\$1,000 to \$1,499.....	1,445	1,127	4	20	81	109	102	309	213	142	92	35	14	3	3	-	318
\$1,500 to \$1,999.....	1,437	1,168	-	4	19	81	97	320	288	175	121	40	15	4	3	-	319
\$2,000 to \$2,499.....	1,817	1,386	-	-	12	48	76	283	325	288	237	81	32	3	1	-	431
\$2,500 to \$2,999.....	1,513	1,192	-	-	-	11	30	218	299	285	236	85	22	4	2	-	321
\$3,000 to \$3,999.....	2,983	2,269	-	-	-	-	12	146	382	601	695	318	100	12	3	-	714
\$4,000 to \$4,999.....	2,108	1,577	-	-	-	-	-	20	91	274	533	465	166	23	5	-	531
\$5,000 to \$5,999.....	1,320	905	-	-	-	-	-	-	18	43	199	361	214	58	12	-	415
\$6,000 to \$7,499.....	848	543	-	-	-	-	-	-	-	8	55	201	214	50	15	-	305
\$7,500 to \$9,999.....	428	294	-	-	-	-	-	-	-	-	10	38	148	67	31	-	134
\$10,000 to \$14,999.....	155	130	-	-	-	-	-	-	-	-	-	-	29	38	68	-	25
\$15,000 to \$19,999.....	21	12	-	-	-	-	-	-	-	-	-	-	-	5	7	-	9
\$20,000 and over.....	9	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	5
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	98,166	72,577	24	114	391	936	1,200	5,268	7,649	9,890	14,457	13,552	10,632	4,246	4,216	-	25,589
Average value.....(dollars)	6,236	6,084	-	1,122	1,645	2,089	2,575	3,274	4,233	5,132	5,406	8,193	11,018	15,786	28,296	-	6,711
Debt on first & jr. mtgs.....(thous.)	49,941	36,780	15	66	216	492	633	2,788	4,028	5,311	7,529	7,067	5,231	1,857	1,497	-	13,212
Percent of value of property.....	50.9	50.6	-	57.7	55.1	52.6	52.7	52.9	52.7	53.7	52.1	52.2	49.2	43.7	35.5	-	51.6
Average debt.....(dollars)	3,172	3,079	-	647	907	1,099	1,358	1,783	2,229	2,756	3,386	4,273	5,421	6,903	10,045	-	3,465
Debt on first mtgs.....(thousands)	48,719	35,859	15	66	210	482	617	2,717	3,926	5,197	7,334	6,903	5,110	1,803	1,479	-	12,860
Percent of value of property.....	49.6	49.4	-	57.3	53.6	51.5	51.4	51.6	51.3	52.6	50.7	50.9	48.1	42.5	35.1	-	50.3
Average debt.....(dollars)	3,095	3,006	-	643	882	1,075	1,325	1,689	2,173	2,697	3,250	4,174	5,295	6,704	9,923	-	3,373

HOUSING—NONFARM MORTGAGES

Table R-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 SYRACUSE METROPOLITAN DISTRICT: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	16,393	15,819	253	10,395	1,559	8,836	1,030	140	755	2,673	573	574
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	15,857	15,482	249	10,203	1,534	8,669	1,003	136	755	2,583	553	375
Average interest rate (percent)	5.28	5.28	5.30	5.23	5.47	5.19	5.51	5.60	4.50	5.52	5.54	5.30
Reporting debt and value	15,742	15,291	245	10,031	1,516	8,515	1,005	136	722	2,598	554	451
Percent distribution	-	100.0	1.6	65.6	9.9	55.7	6.6	0.9	4.7	17.0	3.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	15,742	15,291	245	10,031	1,516	8,515	1,005	136	722	2,598	554	451
First mortgage only	1,422	1,401	30	846	112	734	79	16	80	271	79	21
First and junior mortgage	1,174	1,068	22	598	97	501	92	28	38	176	29	106
With first mortgage; not reporting on junior mortgage	13,146	12,822	193	8,497	1,307	7,190	834	97	604	2,151	446	324
1-family properties	11,929	11,594	217	7,054	1,159	5,895	940	116	570	2,206	491	335
First mortgage only	1,121	1,106	27	613	87	526	77	16	61	238	74	15
First and junior mortgage	871	791	22	465	71	394	86	19	31	142	26	80
With first mortgage; not reporting on junior mortgage	9,937	9,697	168	5,976	1,001	4,975	777	81	478	1,826	391	240
2- to 4-family properties	3,813	3,697	28	2,977	357	2,620	65	20	152	392	63	116
First mortgage only	301	295	3	233	25	208	2	-	19	33	5	6
First and junior mortgage	303	277	-	223	26	197	6	4	7	34	8	26
With first mortgage; not reporting on junior mortgage	3,209	3,125	25	2,521	306	2,215	57	16	126	325	55	84
RELATION OF DEBT TO VALUE												
1- to 4-family properties	15,742	15,291	245	10,031	1,516	8,515	1,005	136	722	2,598	554	451
Value of property (dollars)	98,165,900	95,511,500	1,757,800	64,111,000	10,743,100	53,367,900	7,029,800	974,200	3,992,000	14,094,200	3,552,500	2,654,400
Average value (dollars)	6,236	6,246	7,175	6,391	7,066	6,266	6,995	7,163	5,529	5,425	6,412	5,866
Debt on first and junior mortgages (dollars)	49,941,300	48,522,300	940,100	32,129,100	5,551,900	26,577,200	3,777,800	541,100	2,548,500	6,792,600	1,793,100	1,419,000
Percent of value of property	50.9	50.8	53.5	50.1	51.7	49.8	53.7	55.5	63.8	48.2	50.5	53.5
Average debt (dollars)	3,172	3,173	3,837	3,203	3,662	3,121	3,759	3,979	3,530	2,615	3,237	3,146
Debt on first mortgages (dollars)	48,718,900	47,432,600	920,900	31,419,200	5,430,300	25,988,900	3,690,500	515,100	2,527,800	6,598,900	1,760,200	1,286,300
Percent distribution	-	100.0	1.9	66.2	11.4	54.8	7.8	1.1	5.3	13.9	3.7	-
Percent of value of property	49.6	49.7	52.4	49.0	50.5	48.7	52.5	52.9	63.3	46.8	49.5	48.5
Average debt (dollars)	3,095	3,102	3,759	3,132	3,582	3,052	3,672	3,788	3,501	2,540	3,177	2,852
1-family properties	11,929	11,594	217	7,054	1,159	5,895	940	116	570	2,206	491	335
Value of property (dollars)	72,575,600	70,568,000	1,420,100	44,046,300	8,114,300	35,931,600	6,573,700	799,400	2,971,900	11,784,300	3,072,200	1,908,600
Average value (dollars)	6,084	6,095	6,544	6,244	7,002	6,095	6,998	6,891	5,214	5,342	6,257	5,897
Debt on first and junior mortgages (dollars)	36,729,600	35,712,000	755,700	21,912,300	4,168,000	17,744,300	3,528,700	432,800	1,867,800	5,652,500	1,562,200	1,017,600
Percent of value of property	50.6	50.5	53.2	49.7	51.4	49.4	53.7	54.1	62.8	48.0	50.8	53.3
Average debt (dollars)	3,079	3,080	3,482	3,106	3,596	3,010	3,754	3,731	3,277	2,562	3,132	3,038
Debt on first mortgages (dollars)	35,858,800	34,928,300	736,500	21,440,600	4,075,600	17,365,000	3,448,500	413,900	1,851,600	5,505,500	1,531,700	930,500
Percent of value of property	49.4	49.4	51.9	48.7	50.2	48.3	51.8	51.8	62.3	46.7	49.9	48.8
Average debt (dollars)	3,006	3,013	3,394	3,039	3,516	2,946	3,669	3,568	3,248	2,496	3,120	2,778
2- to 4-family properties	3,813	3,697	28	2,977	357	2,620	65	20	152	392	63	116
Value of property (dollars)	25,589,300	24,843,500	337,700	20,064,000	2,625,300	17,438,700	456,100	174,800	1,020,100	2,309,900	480,300	745,800
Average value (dollars)	6,711	6,720	-	6,740	7,362	6,655	-	-	6,711	5,898	-	6,429
Debt on first and junior mortgages (dollars)	13,211,700	12,810,300	184,400	10,216,800	1,393,900	8,832,900	249,100	108,300	680,700	1,140,100	230,900	401,400
Percent of value of property	51.6	51.6	-	50.9	52.7	50.7	-	-	66.7	49.4	-	53.8
Average debt (dollars)	3,465	3,465	-	3,432	3,976	3,371	-	-	4,478	2,908	-	3,460
Debt on first mortgages (dollars)	12,860,100	12,504,300	184,400	9,978,600	1,354,700	8,623,900	242,000	101,200	676,200	1,093,400	228,500	355,800
Percent of value of property	50.3	50.3	-	49.7	51.5	49.5	-	-	66.3	47.3	-	47.7
Average debt (dollars)	3,373	3,382	-	3,352	3,795	3,292	-	-	4,449	2,789	-	3,057

Table R-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE SYRACUSE 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	12,396	11,938	223	7,274	1,181	6,093	960	118	594	2,263	506	458
RACE OF OCCUPANTS												
White	12,362	11,904	222	7,254	1,179	6,075	957	118	593	2,259	501	458
Negro	20	20	-	18	1	12	1	-	-	3	3	-
Other nonwhite	14	14	1	7	1	6	2	-	1	1	2	-
YEAR BUILT												
Reporting year built	11,814	11,395	219	6,946	1,141	5,805	939	111	569	2,145	466	419
1930 to 1940	1,755	1,694	63	637	148	539	296	29	108	362	149	61
1920 to 1929	4,922	4,777	110	2,712	510	2,202	524	60	297	833	191	145
1910 to 1919	1,971	1,884	21	1,403	185	1,218	56	11	59	282	52	87
1900 to 1909	1,375	1,322	14	983	146	837	24	3	53	221	24	53
1880 to 1899	1,334	1,275	9	931	116	815	22	6	40	238	29	59
1879 or earlier	457	443	2	230	86	194	17	2	12	159	21	14

Table R-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE SYRACUSE 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.....	12,396	11,938	228	7,274	1,181	6,093	960	118	594	2,263	506	458
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	11,953	11,616	217	7,072	1,161	5,911	940	116	572	2,208	493	337
Under \$500.....	405	394	5	167	25	142	8	2	12	173	27	11
\$500 to \$999.....	957	981	14	505	88	417	47	8	18	225	44	26
\$1,000 to \$1,499.....	1,163	1,124	17	676	90	586	64	9	30	271	53	39
\$1,500 to \$1,999.....	1,195	1,156	15	714	106	608	69	8	42	255	40	39
\$2,000 to \$2,499.....	1,422	1,376	18	849	126	723	105	9	55	249	51	46
\$2,500 to \$2,999.....	1,201	1,171	24	748	107	641	108	5	52	176	52	30
\$3,000 to \$3,999.....	2,309	2,232	53	1,434	203	1,231	172	35	138	312	87	77
\$4,000 to \$4,999.....	1,548	1,517	28	998	177	821	108	16	100	219	46	31
\$5,000 to \$5,999.....	852	886	20	481	67	414	122	7	41	129	36	16
\$6,000 to \$6,999.....	497	482	14	277	88	189	80	10	24	51	22	15
\$7,000 to \$7,999.....	270	265	5	144	49	95	43	4	9	36	24	5
\$8,000 to \$8,999.....	122	120	4	73	30	43	13	2	3	18	7	2
\$9,000 to \$9,999.....	8	8	-	4	4	-	1	-	-	1	2	-
\$10,000 to \$14,999.....	8	8	-	4	1	-	-	-	-	2	-	-
\$15,000 to \$19,999.....	4	4	-	2	-	-	-	-	-	-	-	-
\$20,000 and over.....	4	4	-	2	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	11,947	11,672	219	7,136	1,163	5,973	935	114	594	2,182	492	275
Under 4.0%.....	56	55	2	19	7	12	3	-	-	26	3	-
4.0%.....	90	90	2	20	6	14	4	1	-	56	7	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	680	676	7	25	5	20	25	4	594	18	8	4
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	6,790	6,621	98	5,105	545	4,560	374	39	-	803	202	169
5.1% to 5.4%.....	5	5	-	2	-	2	3	-	-	-	-	-
5.5%.....	478	469	11	323	44	279	62	2	-	55	16	9
5.6% to 5.9%.....	5	5	-	-	-	-	3	-	-	1	1	-
6.0%.....	3,814	3,722	98	1,631	555	1,076	456	67	-	1,219	251	92
6.1% to 6.4%.....	5	5	-	3	-	3	1	-	-	5	-	-
6.5%.....	12	12	-	3	1	2	3	1	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	-	-	-	-	-	-	-	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	1	-	1	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	4	1	-	-	1	3	-
8.0% and over.....	10	10	1	4	-	-	-	-	-	-	-	-
Average interest rate..... (percent)	5.30	5.30	5.37	5.24	5.47	5.20	5.51	5.58	4.50	5.52	5.54	5.23
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	4,718	4,627	136	2,241	484	1,757	564	53	519	879	235	91
Real estate taxes included in payment.....	633	615	41	224	69	155	52	8	203	46	41	18
Monthly.....	566	549	40	189	62	127	45	8	196	30	41	17
Quarterly.....	9	9	1	2	-	2	2	-	1	3	-	-
Semiannual.....	41	41	-	24	4	20	3	-	-	-	-	-
Annual.....	3	3	-	3	2	1	-	-	1	-	-	-
Other.....	2	2	-	1	1	1	-	-	2	2	-	1
Not reporting frequency of payment.....	12	11	-	5	1	4	2	-	-	-	-	-
Real estate taxes not included in payment.....	3,954	3,888	90	1,949	395	1,553	499	45	309	807	189	66
Monthly.....	1,657	1,639	70	778	100	678	226	16	297	122	70	18
Quarterly.....	418	409	6	177	38	139	82	3	3	103	25	9
Semiannual.....	1,662	1,628	14	895	235	660	179	23	5	441	70	34
Annual.....	128	128	-	54	16	38	6	-	-	59	9	-
Other.....	21	21	-	10	1	9	-	-	-	15	1	-
Not reporting frequency of payment.....	68	68	-	34	5	29	6	3	4	12	4	5
Not reporting tax payment requirements.....	131	124	5	68	19	49	13	-	7	26	5	7
Monthly.....	48	46	4	28	7	15	3	-	6	8	2	2
Quarterly.....	13	12	-	3	-	3	6	-	-	2	1	1
Semiannual.....	55	52	-	34	10	24	2	-	1	13	2	3
Annual.....	3	3	-	1	1	-	-	-	-	1	-	-
Other.....	2	2	1	-	-	6	1	-	-	1	-	1
Not reporting frequency of payment.....	10	9	-	7	1	-	-	-	-	-	-	-
No principal payments required.....	6,405	6,221	73	4,384	603	3,781	344	52	60	1,098	215	184
Monthly.....	261	258	7	124	17	107	20	3	30	60	14	3
Quarterly.....	274	266	20	141	36	105	17	1	2	87	13	2
Semiannual.....	5,355	5,206	40	3,809	505	3,304	281	46	26	844	158	149
Annual.....	276	267	3	142	16	126	14	2	1	88	17	9
Other.....	18	18	1	10	-	10	2	-	-	3	2	-
Not reporting frequency of payment.....	221	206	2	158	29	129	10	-	1	29	6	15
Not reporting principal payment requirements.....	625	455	7	277	38	239	25	4	11	109	22	170
Monthly.....	54	51	3	23	3	20	3	2	5	9	6	3
Quarterly.....	29	28	-	16	3	13	3	1	-	7	1	1
Semiannual.....	260	245	3	159	22	137	13	-	-	54	13	15
Annual.....	18	16	-	9	1	8	2	-	-	5	-	2
Other.....	3	2	-	1	-	-	-	-	-	1	-	1
Not reporting frequency of payment.....	261	118	1	69	18	61	4	-	3	34	2	148
No regular payments required.....	648	635	7	372	56	316	27	9	4	182	34	13

Table R-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE SYRACUSE 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	11,953	617	3,852	6,254	1,230	Reporting interest rate	11,947	616	3,880	6,304	1,147
Under \$500	405	7	135	189	74	Under 4.0%	56	3	19	29	5
\$500 to \$999	957	24	299	500	134	4.0% to 4.4%	90	6	33	38	13
\$1,000 to \$1,499	1,163	26	355	546	136	4.4% to 4.8%	—	—	—	—	—
\$1,500 to \$1,999	1,195	28	437	605	125	4.8% to 5.2%	680	228	348	79	25
\$2,000 to \$2,499	1,422	66	483	734	139	5.2% to 5.6%	—	—	—	—	—
						5.6% to 6.0%	6,790	226	2,122	3,766	655
\$2,500 to \$2,999	1,201	61	428	610	102	6.0% to 6.4%	5	—	1	3	1
\$3,000 to \$3,999	2,309	154	758	1,194	203	6.4% to 6.8%	478	33	164	288	43
\$4,000 to \$4,999	1,548	118	446	845	139	6.8% to 7.2%	5	—	2	2	1
\$5,000 to \$5,999	852	57	247	469	79	7.2% to 7.6%	3,814	120	1,182	2,111	401
\$6,000 to \$7,499	497	53	144	268	37	7.6% to 8.0%	5	—	2	2	1
						8.0% and over	12	—	1	11	—
\$7,500 to \$9,999	270	18	86	131	35	Average interest rate — (percent)	—	—	—	—	—
\$10,000 to \$14,999	122	4	29	64	25		5.30	5.02	5.27	5.34	5.34
\$15,000 to \$19,999	8	1	4	3	—						
\$20,000 and over	4	—	1	1	2						

Table R-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 SYRACUSE METROPOLITAN DISTRICT: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	9,693	3,810	533	3,189	88	5,893
Total first mortgage outstanding debt.....(dollars).....	29,075,200	11,418,700	1,935,800	9,195,100	286,800	17,657,500
Total annual mortgage payment.....(dollars).....	2,268,561	1,268,737	254,828	985,175	28,734	999,824
Average first mortgage outstanding debt.....(dollars).....	3,000	2,997	3,632	2,884	-	3,001
Average value of property.....(dollars).....	6,039	5,822	5,739	5,813	-	6,180
Average annual estimated rental value.....(dollars).....	578	549	547	548	-	597
Average annual mortgage payment.....(dollars).....	234	333	478	309	-	170
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.8	11.1	13.2	10.7	-	5.7
Value of property.....	3.9	5.7	8.3	5.3	-	2.8
Estimated annual rental value.....	40.5	60.7	87.4	56.4	-	28.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,238	2,001	489	1,474	38	237
Average first mortgage outstanding debt.....(dollars).....	3,103	3,088	3,694	2,900	-	3,229
Average value of property.....(dollars).....	5,564	5,561	5,677	5,516	-	5,780
Average annual estimated rental value.....(dollars).....	535	581	548	524	-	559
Average annual mortgage payment.....(dollars).....	365	379	496	342	-	244
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	12.3	13.4	11.8	-	7.6
Value of property.....	6.5	6.8	8.7	6.2	-	4.2
Estimated annual rental value.....	68.2	71.4	90.4	65.2	-	42.9
Monthly mortgage payment—						
Under \$10.....	161	93	6	86	1	68
\$10 to \$14.....	264	217	14	193	5	47
\$15 to \$19.....	295	248	15	229	4	47
\$20 to \$24.....	281	257	37	213	7	24
\$25 to \$29.....	332	321	75	239	7	11
\$30 to \$39.....	406	390	118	264	8	16
\$40 to \$49.....	243	235	108	124	3	8
\$50 to \$59.....	135	128	64	61	3	7
\$60 to \$74.....	72	66	32	34	-	6
\$75 to \$99.....	28	28	16	12	-	-
\$100 and over.....	21	18	4	14	-	3
Average monthly mortgage payment.....(dollars).....	30.41	31.60	41.30	28.50	-	20.35
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,455	1,809	44	1,715	50	5,646
Average first mortgage outstanding debt.....(dollars).....	2,969	2,896	-	2,870	-	2,992
Average value of property.....(dollars).....	6,176	6,111	-	6,069	-	6,196
Average annual estimated rental value.....(dollars).....	591	569	-	567	-	598
Average annual mortgage payment.....(dollars).....	195	282	-	281	-	167
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.6	9.7	-	9.8	-	5.6
Value of property.....	3.2	4.6	-	4.6	-	2.7
Estimated annual rental value.....	32.9	49.5	-	49.4	-	27.9

Table S-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF UTICA: 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.....	28,146	26,915	8,931	33.2	17,984	1,163	68	8,405	4,507	53.6	3,898
1930: Private families reporting tenure.....	-	24,709	10,796	43.7	13,913	-	-	-	-	-	-
1920: All families reporting tenure.....	-	21,541	7,637	35.5	13,904	-	-	7,583	4,103	54.1	3,480
Dwelling units: 1940.....	28,146	26,915	8,931	33.2	17,984	1,163	68	8,405	4,507	53.6	3,898
COLOR OF OCCUPANTS											
White.....	-	26,730	8,920	33.4	17,810	-	-	8,396	4,502	53.6	3,894
Nonwhite.....	-	185	11	5.9	174	-	-	9	5	-	4
TYPE OF STRUCTURE											
1-family.....	7,522	7,296	4,635	63.5	2,661	200	26	4,499	2,375	52.8	2,124
Other.....	20,624	19,619	4,296	21.9	15,323	963	42	3,906	2,132	54.6	1,774
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	7,412	7,206	4,579	63.5	2,627	185	21	4,484	2,371	52.9	2,113
Under \$5.....	7	7	5	-	2	-	-	5	2	-	3
\$5 to \$9.....	46	44	24	-	20	2	-	23	9	-	14
\$10 to \$14.....	263	257	122	47.5	135	6	-	120	47	39.2	73
\$15 to \$19.....	492	481	224	46.6	257	11	-	223	104	46.6	119
\$20 to \$24.....	772	754	415	55.0	339	15	3	408	185	45.3	223
\$25 to \$29.....	1,044	1,024	579	56.5	445	18	2	570	254	46.3	306
\$30 to \$39.....	2,057	1,994	1,225	61.5	768	62	1	1,192	591	58.0	501
\$40 to \$49.....	1,140	1,115	786	66.0	379	22	3	728	399	54.8	329
\$50 to \$59.....	741	709	550	77.6	159	26	6	537	297	55.3	240
\$60 to \$74.....	517	503	418	83.1	85	11	3	405	234	57.8	171
\$75 to \$99.....	188	175	144	82.3	31	10	3	140	70	50.0	70
\$100 and over.....	145	143	136	95.1	7	2	-	133	69	51.9	64
Median monthly rent.....(dollars).....	34.76	34.70	37.01	-	31.00	36.08	-	36.99	37.81	-	35.86

Table S-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 UTICA: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	4,507	2,433	12	50	96	168	155	507	414	297	325	213	129	39	17	2,074
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	4,333	2,344	10	49	95	159	150	490	398	287	318	209	124	38	16	1,989
Average interest rate.....(%).....	5.43	5.45	-	-	-	5.47	5.49	5.46	5.42	5.49	5.49	5.30	5.40	-	-	5.40
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	4,413	2,275	10	48	94	159	153	502	405	290	325	207	126	38	17	2,038
Building and loan association.....	846	467	4	8	30	38	47	110	90	57	47	24	9	1	2	379
Commercial bank.....	417	265	-	3	6	11	9	51	39	35	50	29	19	7	6	152
Savings bank.....	1,307	655	1	7	11	28	27	189	107	92	106	73	44	16	3	552
Life insurance company.....	38	29	-	-	-	-	1	5	-	5	3	4	7	4	-	9
Mortgage company.....	164	76	-	4	5	11	5	15	14	11	6	3	2	-	-	88
Home Owners' Loan Corporation.....	400	197	1	6	12	12	16	58	39	16	17	12	4	1	1	203
Individual.....	964	521	2	14	25	46	37	96	92	57	72	49	20	7	4	443
Other.....	277	165	2	6	5	13	9	28	24	17	24	18	21	2	1	112
Reporting debt and value.....	4,336	2,340	11	48	94	157	152	487	399	283	323	205	126	38	17	1,996
JUNIOR MORTGAGE																
First mortgage only.....	708	400	-	2	3	14	27	114	58	42	55	38	38	12	7	308
First and junior mortgage.....	188	85	-	1	2	7	8	19	14	11	8	9	5	-	1	103
With 1st mtg.; not rptg. on junior.....	3,440	1,855	11	45	89	136	117	354	327	230	260	163	88	26	9	1,585
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	614	331	10	31	56	55	32	74	26	23	13	9	2	-	-	283
\$1,000 to \$1,499.....	507	303	1	14	28	46	52	64	53	20	20	9	1	-	-	304
\$1,500 to \$1,999.....	499	250	-	3	13	29	28	72	43	31	22	7	2	-	-	249
\$2,000 to \$2,499.....	577	290	-	-	2	21	25	91	73	33	29	14	2	-	-	287
\$2,500 to \$2,999.....	404	226	-	-	-	6	8	68	64	36	34	6	3	1	-	178
\$3,000 to \$3,999.....	721	435	-	-	-	-	7	96	105	80	97	37	10	2	1	286
\$4,000 to \$4,999.....	431	239	-	-	-	-	-	22	32	42	64	47	23	8	1	192
\$5,000 to \$5,999.....	228	116	-	-	-	-	-	3	15	25	36	28	5	4	-	112
\$6,000 to \$7,499.....	155	84	-	-	-	-	-	-	3	17	24	26	13	1	-	71
\$7,500 to \$9,999.....	70	45	-	-	-	-	-	-	-	2	16	18	4	5	-	25
\$10,000 to \$14,999.....	27	19	-	-	-	-	-	-	-	-	-	11	5	3	-	8
\$15,000 to \$19,999.....	2	2	-	-	-	-	-	-	-	-	-	-	-	2	-	-
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	21,582	11,869	7	54	154	332	394	1,616	1,699	1,458	2,071	1,676	1,374	602	434	9,713
Average value.....(dollars).....	4,977	5,072	-	-	-	2,111	2,593	3,318	4,257	5,151	6,412	8,178	10,901	-	-	4,886
Debt on first and jr. mtgs.(thous.).....	11,484	6,353	5	36	84	190	221	1,010	964	793	1,058	874	732	243	148	5,131
Percent of value of property.....	53.2	53.5	-	-	-	57.2	56.0	62.5	56.7	54.4	51.1	52.2	53.3	-	-	52.8
Average debt.....(dollars).....	2,649	2,715	-	-	-	1,207	1,453	2,074	2,415	2,804	3,276	4,265	5,807	-	-	2,571
Debt on first mtgs.....(thousands).....	11,279	6,275	5	36	83	186	219	997	954	782	1,048	851	724	243	138	5,005
Percent of value of property.....	52.3	52.9	-	-	-	56.0	55.6	61.7	56.2	58.6	50.6	51.3	52.7	-	-	51.5
Average debt.....(dollars).....	2,601	2,682	-	-	-	1,182	1,441	2,047	2,390	2,762	3,244	4,198	5,746	-	-	2,507

HOUSING—NONFARM MORTGAGES

Table S-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 UTICA: 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	4,507	4,413	846	1,724	417	1,307	38	164	400	964	277	94
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,333	4,289	822	1,689	411	1,278	37	159	400	924	258	44
Average interest rate (percent)	5.43	5.43	5.64	5.47	5.70	5.40	-	5.71	4.50	5.47	5.55	-
Reporting debt and value	4,336	4,265	831	1,667	405	1,262	35	158	378	938	258	71
Percent distribution	-	100.0	19.5	39.1	9.5	29.6	0.8	3.7	8.9	22.0	6.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	4,336	4,265	831	1,667	405	1,262	35	158	378	938	258	71
First mortgage only	708	705	156	293	77	216	13	33	48	188	24	3
First and junior mortgage	188	180	44	77	11	66	-	3	16	34	6	8
With first mortgage; not reporting on junior mortgage	3,440	3,380	631	1,297	317	980	22	122	314	766	228	60
1-family properties	2,340	2,303	459	295	258	637	27	78	187	508	154	37
First mortgage only	400	399	83	176	51	125	12	20	26	67	15	1
First and junior mortgage	85	80	17	81	4	27	-	2	7	20	3	5
With first mortgage; not reporting on junior mortgage	1,855	1,824	359	688	203	485	15	51	154	421	136	31
2- to 4-family properties	1,996	1,962	372	772	147	625	8	85	191	430	104	34
First mortgage only	303	306	73	117	26	91	1	18	22	71	9	2
First and junior mortgage	103	100	27	46	7	39	-	1	9	14	3	3
With first mortgage; not reporting on junior mortgage	1,585	1,556	272	609	114	495	7	71	160	345	92	29
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,336	4,265	831	1,667	405	1,262	35	158	378	938	258	71
Value of property (dollars)	21,582,400	21,277,300	3,683,800	9,259,100	2,416,800	6,842,300	255,800	666,700	1,593,300	4,452,600	1,366,000	305,100
Average value (dollars)	4,977	4,989	4,433	5,554	5,967	5,422	-	4,220	4,215	4,747	5,295	-
Debt on first and junior mortgages (dollars)	11,484,100	11,333,200	1,702,000	5,094,500	1,371,700	3,722,800	133,300	271,700	992,700	2,386,300	752,700	150,900
Percent of value of property	53.2	53.3	46.2	55.0	56.8	54.4	-	40.8	62.8	53.6	55.1	-
Average debt (dollars)	2,649	2,657	2,048	3,056	3,387	2,950	-	1,720	2,626	2,544	2,917	-
Debt on first mortgages (dollars)	11,279,400	11,132,900	1,660,100	4,994,000	1,350,900	3,643,100	133,300	269,500	984,800	2,344,800	746,400	146,500
Percent distribution	-	100.0	14.9	44.9	12.1	32.7	1.2	2.4	8.8	21.1	6.7	-
Percent of value of property	52.3	52.3	45.1	53.9	55.9	53.2	-	40.4	61.8	52.7	54.6	-
Average debt (dollars)	2,601	2,610	1,998	2,996	3,336	2,887	-	1,706	2,605	2,500	2,893	-
1-family properties	2,340	2,303	459	895	258	637	27	73	187	508	154	37
Value of property (dollars)	11,869,400	11,704,000	1,979,500	5,093,500	1,564,600	3,528,900	217,100	283,400	795,800	2,473,700	861,000	165,400
Average value (dollars)	5,072	5,082	4,313	5,691	6,064	5,540	-	4,256	4,256	4,869	5,591	-
Debt on first and junior mortgages (dollars)	6,352,700	6,265,500	905,700	2,783,900	888,500	1,895,400	115,800	126,200	490,900	1,348,700	494,300	87,200
Percent of value of property	53.5	53.5	45.8	54.7	56.8	53.7	-	61.7	54.5	55.4	57.4	-
Average debt (dollars)	2,715	2,721	1,973	3,111	3,444	2,976	-	1,720	2,625	2,555	3,210	-
Debt on first mortgages (dollars)	6,274,300	6,189,600	887,600	2,751,000	880,400	1,870,600	115,800	125,000	487,100	1,331,300	491,800	85,200
Percent of value of property	52.9	52.9	44.8	54.0	56.3	53.0	-	61.2	53.8	52.1	57.1	-
Average debt (dollars)	2,682	2,688	1,934	3,074	3,412	2,937	-	1,706	2,621	2,541	3,194	-
2- to 4-family properties	1,996	1,962	372	772	147	625	8	85	191	430	104	34
Value of property (dollars)	9,718,000	9,573,300	1,704,300	4,165,600	852,200	3,313,400	38,700	383,300	797,500	1,978,900	505,000	139,700
Average value (dollars)	4,866	4,879	4,581	5,396	5,797	5,301	-	4,175	4,175	4,602	4,856	-
Debt on first and junior mortgages (dollars)	5,131,400	5,067,700	796,300	2,310,600	483,200	1,827,400	17,500	145,500	501,800	1,037,600	258,400	63,700
Percent of value of property	52.8	52.9	46.7	55.5	56.7	55.2	-	62.9	52.4	52.4	51.2	-
Average debt (dollars)	2,571	2,583	2,141	2,993	3,287	2,924	-	1,720	2,627	2,413	2,485	-
Debt on first mortgages (dollars)	5,004,600	4,943,300	772,500	2,243,000	470,500	1,772,500	17,500	144,500	497,700	1,013,500	254,600	61,300
Percent of value of property	51.5	51.6	45.3	53.8	55.2	53.5	-	62.4	51.2	51.2	50.4	-
Average debt (dollars)	2,507	2,520	2,077	2,905	3,201	2,836	-	1,706	2,606	2,357	2,448	-

Table S-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF UTICA: 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	2,433	2,375	467	920	265	655	29	76	197	521	165	58
RACE OF OCCUPANTS												
White	2,429	2,371	466	917	264	653	29	76	197	521	165	58
Negro	4	4	1	3	1	2	-	-	-	-	-	-
Other nonwhite	-	-	-	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	2,370	2,316	457	886	258	628	29	76	189	514	165	54
1930 to 1940	257	255	44	110	26	84	11	2	13	56	19	2
1920 to 1929	945	927	166	409	128	281	13	82	82	176	49	18
1910 to 1919	405	391	73	162	45	117	1	9	25	93	28	14
1900 to 1909	245	239	53	65	19	46	1	11	26	54	23	6
1880 to 1899	236	231	73	72	18	54	2	12	21	72	23	5
1879 or earlier	232	223	48	68	22	46	1	10	22	63	11	9

Table S-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF UTICA: 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.....	2,438	2,375	467	920	265	655	29	76	197	521	165	58
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	2,341	2,304	459	896	258	638	27	73	187	508	154	37
Under \$500.....	97	94	34	24	5	19	-	6	8	17	5	3
\$500 to \$999.....	237	236	79	58	10	48	-	11	14	61	12	1
\$1,000 to \$1,499.....	318	311	92	88	31	57	-	13	24	71	23	7
\$1,500 to \$1,999.....	243	239	54	89	27	62	-	14	22	47	12	4
\$2,000 to \$2,499.....	288	281	58	110	22	88	-	10	23	61	16	7
\$2,500 to \$2,999.....	229	225	41	92	23	69	-	9	26	45	10	4
\$3,000 to \$3,999.....	436	430	64	200	55	145	-	7	34	99	21	6
\$4,000 to \$4,999.....	235	234	17	113	42	71	-	3	19	55	22	1
\$5,000 to \$5,999.....	113	109	10	43	13	30	-	2	11	25	18	4
\$6,000 to \$7,499.....	81	81	6	44	13	31	-	-	3	14	7	-
\$7,500 to \$9,999.....	46	46	4	25	9	16	-	-	2	10	4	-
\$10,000 to \$14,999.....	17	17	-	9	7	2	-	-	1	3	4	-
\$15,000 to \$19,999.....	1	1	-	1	1	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	2,344	2,319	454	909	263	646	28	75	197	505	151	25
Under 4.0%.....	15	14	1	3	-	3	-	-	-	9	1	1
4.0%.....	41	41	2	4	1	3	-	1	-	30	4	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	211	211	6	2	-	2	-	-	197	4	-	-
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	875	860	134	468	98	375	16	19	-	162	61	15
5.1% to 5.4%.....	1	1	-	-	-	-	-	-	-	-	1	-
5.5%.....	19	19	5	9	-	9	1	-	-	3	1	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,170	1,161	304	415	167	248	9	55	-	296	82	9
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	1	-	1	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	11	11	2	7	2	5	-	-	-	1	1	-
Average interest rate..... (percent).....	5.45	5.45	5.67	5.48	5.67	5.40	-	-	4.50	5.50	5.55	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	1,733	1,711	437	665	188	477	27	65	181	231	105	22
Real estate taxes included in payment.....	481	476	179	138	26	112	3	20	79	18	39	5
Monthly.....	435	431	171	112	18	94	2	20	78	12	36	4
Quarterly.....	2	2	2	-	-	-	-	-	-	-	-	-
Semiannual.....	33	32	2	23	8	15	1	-	-	5	1	1
Annual.....	3	3	-	2	-	2	-	-	-	-	1	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	8	4	1	-	1	-	-	1	1	1	-
Real estate taxes not included in payment.....	1,229	1,213	254	520	161	359	23	44	101	205	66	16
Monthly.....	517	512	231	58	17	41	15	37	97	43	31	5
Quarterly.....	34	33	3	15	9	6	-	-	-	15	-	1
Semiannual.....	601	596	14	417	125	292	7	5	2	120	31	5
Annual.....	49	49	2	28	7	16	1	1	1	18	3	-
Other.....	10	10	-	4	1	3	-	-	-	6	-	-
Not reporting frequency of payment.....	18	13	4	3	2	1	-	1	1	3	1	5
Not reporting tax payment requirements.....	23	22	4	7	1	6	1	1	1	8	-	1
Monthly.....	10	9	3	2	1	1	1	1	1	1	-	1
Quarterly.....	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual.....	11	11	-	5	-	5	-	-	-	6	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	1	-	-	-	-	-	-	-	-	-
No principal payments required.....	542	539	27	220	66	154	2	9	14	225	42	3
Monthly.....	89	88	21	26	5	21	-	8	8	16	9	1
Quarterly.....	18	18	-	6	3	3	-	-	-	11	1	-
Semiannual.....	395	393	6	174	53	121	2	-	6	177	28	2
Annual.....	27	27	-	9	3	6	-	1	-	14	3	-
Other.....	3	3	-	1	-	1	-	-	-	5	1	-
Not reporting frequency of payment.....	10	10	-	4	2	2	-	-	-	-	-	-
Not reporting principal payment requirements.....	57	25	1	9	2	7	-	2	1	6	6	32
Monthly.....	4	4	-	2	-	2	-	1	1	-	-	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	13	9	-	5	2	3	-	-	-	4	-	4
Annual.....	3	3	-	-	-	-	-	-	-	-	3	-
Other.....	1	1	-	1	-	1	-	-	-	2	3	28
Not reporting frequency of payment.....	36	8	1	1	-	1	-	1	-	-	-	-
No regular payments required.....	101	100	2	26	9	17	-	-	1	59	12	1

HOUSING—NONFARM MORTGAGES

Table S-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF UTICA: 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.....	2,341	463	1,206	525	147	Reporting interest rate.....	2,344	474	1,209	538	128
Under \$500.....	97	15	58	15	9	Under 4.0%.....	15	-	4	8	3
\$500 to \$999.....	287	39	138	45	15	4.0% to 4.4%.....	41	3	21	14	3
\$1,000 to \$1,499.....	318	64	176	55	23	4.1% to 4.4%.....	-	-	-	-	-
\$1,500 to \$1,999.....	243	48	140	47	8	4.5% to 4.9%.....	211	88	109	14	5
\$2,000 to \$2,499.....	288	65	152	55	16	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	229	54	126	40	9	5.0% to 5.4%.....	875	170	455	198	52
\$3,000 to \$3,999.....	436	106	182	124	24	5.1% to 5.4%.....	1	1	-	-	-
\$4,000 to \$4,999.....	235	41	113	63	18	5.5% to 5.9%.....	19	3	11	5	-
\$5,000 to \$5,999.....	113	17	45	33	18	5.6% to 5.9%.....	-	-	-	-	-
\$6,000 to \$7,499.....	81	9	48	20	4	6.0% to 6.4%.....	1,170	212	601	292	65
\$7,500 to \$9,999.....	46	5	17	22	2	6.1% to 6.4%.....	-	-	-	-	-
\$10,000 to \$14,999.....	17	-	10	6	1	6.5% to 6.9%.....	-	-	-	-	-
\$15,000 to \$19,999.....	1	-	1	-	-	7.0% to 7.4%.....	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	7.1% to 7.4%.....	-	-	-	-	-
						7.5% to 7.9%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	11	2	8	1	-
						Average interest rate (percent)....	5.45	5.37	5.46	5.49	5.42

Table S-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 UTICA: 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.....	1,932	1,436	409	1,011	16	496
Total first mortgage outstanding debt..... (dollars)	5,113,100	3,575,500	1,023,200	2,523,400	28,900	1,537,600
Total annual mortgage payment..... (dollars)	560,676	467,030	166,976	295,540	4,514	98,646
Average first mortgage outstanding debt..... (dollars)	2,647	2,490	2,502	2,496	-	3,100
Average value of property..... (dollars)	5,034	4,799	4,312	4,966	-	5,713
Average annual estimated rental value..... (dollars)	486	473	439	466	-	523
Average annual mortgage payment..... (dollars)	290	325	408	292	-	189
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	13.1	16.3	11.7	-	6.1
Value of property.....	5.8	6.8	9.5	5.9	-	3.8
Estimated annual rental value.....	59.7	68.8	98.1	60.2	-	36.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	941	860	377	477	6	81
Average first mortgage outstanding debt..... (dollars)	2,260	2,244	2,497	2,052	-	-
Average value of property..... (dollars)	4,260	4,273	4,286	4,284	-	-
Average annual estimated rental value..... (dollars)	428	428	438	419	-	-
Average annual mortgage payment..... (dollars)	345	356	419	308	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.3	15.9	16.8	15.0	-	-
Value of property.....	8.1	8.3	9.8	7.3	-	-
Estimated annual rental value.....	80.6	83.3	95.6	73.4	-	-
Monthly mortgage payment—						
Under \$10.....	68	36	1	34	1	32
\$10 to \$14.....	100	89	20	69	-	11
\$15 to \$19.....	109	104	29	74	1	5
\$20 to \$24.....	131	125	41	82	2	6
\$25 to \$29.....	133	126	53	73	-	7
\$30 to \$39.....	194	182	117	65	-	12
\$40 to \$49.....	106	102	61	40	1	4
\$50 to \$59.....	50	48	26	22	-	2
\$60 to \$74.....	27	26	17	8	1	1
\$75 to \$99.....	13	12	7	5	-	1
\$100 and over.....	10	10	5	5	-	-
Average monthly mortgage payment..... (dollars)	28.74	29.71	34.89	25.63	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	991	576	32	534	10	415
Average first mortgage outstanding debt..... (dollars)	3,013	2,857	-	2,892	-	3,231
Average value of property..... (dollars)	5,769	5,586	-	5,620	-	6,023
Average annual estimated rental value..... (dollars)	541	540	-	546	-	542
Average annual mortgage payment..... (dollars)	238	279	-	279	-	182
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.9	9.8	-	9.6	-	5.6
Value of property.....	4.1	5.0	-	5.0	-	3.0
Estimated annual rental value.....	44.0	51.6	-	51.1	-	33.6

Table T-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 UTICA-ROME 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.....	51,115	49,009	19,465	39.7	29,544	1,852	254	18,056	8,937	49.5	9,119
Urban.....	46,456	44,570	18,803	39.7	27,767	1,714	172	15,579	7,790	50.0	7,789
Rural-nonfarm.....	4,659	4,439	2,662	60.0	1,777	138	82	2,477	1,147	46.3	1,330
COLOR OF OCCUPANTS											
White.....	-	48,739	19,425	39.9	29,314	-	-	18,018	8,914	49.5	9,104
Nonwhite.....	-	270	40	14.8	230	-	-	38	23	-	15
TYPE OF STRUCTURE											
1-family.....	20,364	19,639	12,777	65.1	6,862	1,553	172	12,102	5,768	47.6	6,339
Other.....	30,751	29,370	6,688	22.8	22,682	1,299	82	5,954	3,174	53.3	2,780
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	19,832	19,155	12,366	64.6	6,789	519	158	12,061	5,743	47.6	6,318
Under \$5.....	60	59	42	-	17	-	1	39	7	-	32
\$5 to \$9.....	378	344	176	51.2	168	28	6	160	41	25.6	119
\$10 to \$14.....	1,354	1,290	523	40.5	767	50	14	501	180	35.9	321
\$15 to \$19.....	2,214	2,109	927	44.0	1,182	92	13	907	400	44.1	507
\$20 to \$24.....	2,655	2,766	1,577	57.2	1,179	75	24	1,536	705	45.9	831
\$25 to \$29.....	3,221	3,134	1,959	62.5	1,175	66	21	1,920	864	45.0	1,056
\$30 to \$34.....	4,744	4,608	3,243	70.4	1,365	107	22	3,163	1,598	50.4	1,570
\$35 to \$39.....	2,237	2,190	1,539	74.5	551	34	13	1,615	901	49.7	812
\$40 to \$49.....	1,285	1,231	1,011	82.1	220	35	19	989	523	52.9	466
\$50 to \$59.....	750	771	655	85.0	115	12	7	637	347	54.5	290
\$60 to \$74.....	375	353	313	88.7	40	14	8	301	143	47.5	158
\$75 to \$99.....	319	310	301	97.1	9	6	3	295	139	47.1	156
\$100 and over.....	-	-	-	-	-	-	-	-	-	-	-
Median monthly rent.....(dollars).....	29.24	29.32	32.52	-	24.85	25.50	29.50	32.56	33.78	-	31.37

Table T-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 UTICA-ROME 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.....	8,937	5,919	61	165	303	520	576	1,400	960	671	596	341	229	58	29	10	3,018
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	8,620	5,700	53	160	291	495	550	1,857	925	653	576	386	214	56	26	8	2,920
Average interest rate.....(%).....	5.51	5.52	-	5.66	5.55	5.61	5.55	5.51	5.50	5.54	5.48	5.35	5.49	-	-	-	5.48
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	8,742	5,774	54	162	294	501	566	1,373	941	659	581	328	223	56	28	8	2,958
Building and loan association.....	1,635	1,126	5	15	57	104	136	322	195	128	96	40	22	2	4	-	509
Commercial bank.....	712	492	3	10	13	22	28	98	80	63	75	45	33	14	8	-	220
Savings bank.....	2,644	1,560	10	34	63	108	116	346	263	206	183	115	78	21	10	7	1,064
Life insurance company.....	68	59	-	-	-	-	3	9	4	9	10	8	11	5	-	-	9
Mortgage company.....	242	142	-	6	9	27	11	32	26	14	11	4	2	-	-	-	100
Home Owners' Loan Corporation.....	713	447	5	16	35	40	55	126	73	36	32	22	5	1	1	-	266
Individual.....	2,293	1,627	28	71	101	175	197	860	231	175	135	74	46	9	4	1	566
Other.....	435	301	3	10	16	25	20	60	49	28	39	20	26	4	1	-	134
Reporting debt and value.....	8,539	5,657	56	156	288	489	549	1,389	929	646	579	329	214	56	27	-	2,882
JUNIOR MORTGAGE																	
First mortgage only.....	1,248	830	-	12	20	59	87	258	120	72	90	46	45	12	9	-	418
First and junior mortgage.....	822	183	1	3	10	13	17	46	30	22	18	13	7	1	2	-	189
With 1st mtg.; not rptg. on junior.....	6,969	4,644	55	141	258	417	445	1,035	779	552	471	270	162	43	16	-	2,325
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,711	1,223	51	117	173	200	187	282	104	64	28	15	2	-	-	-	468
\$1,000 to \$1,499.....	1,873	907	5	34	76	144	145	240	151	56	40	12	4	-	-	-	466
\$1,500 to \$1,999.....	1,099	725	-	5	32	64	96	254	120	69	43	16	5	1	-	-	374
\$2,000 to \$2,499.....	1,150	736	-	-	7	47	79	228	181	98	63	23	10	-	-	-	414
\$2,500 to \$2,999.....	736	471	-	-	-	14	28	149	123	84	51	13	7	2	-	-	265
\$3,000 to \$3,999.....	1,142	755	-	-	-	-	14	150	176	161	171	57	22	3	1	-	387
\$4,000 to \$4,999.....	640	408	-	-	-	-	-	36	65	79	107	74	34	11	2	-	232
\$5,000 to \$5,999.....	317	188	-	-	-	-	-	-	9	27	44	52	41	9	6	-	129
\$6,000 to \$7,499.....	219	134	-	-	-	-	-	-	-	8	29	37	39	18	3	-	85
\$7,500 to \$9,999.....	103	74	-	-	-	-	-	-	-	-	3	30	29	6	6	-	29
\$10,000 to \$14,999.....	44	33	-	-	-	-	-	-	-	-	-	-	21	5	7	-	11
\$15,000 to \$19,999.....	3	3	-	-	-	-	-	-	-	-	-	-	-	1	2	-	-
\$20,000 and over.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	38,547	25,103	36	179	474	1,029	1,430	4,407	3,923	3,316	3,696	2,694	2,855	878	689	-	13,444
Average value.....(dollars).....	4,514	4,438	-	1,147	1,644	2,103	2,604	3,291	4,222	5,133	6,383	8,188	11,004	-	-	-	4,665
Debt on first & jr. mtgs.....(thous.).....	19,718	12,766	24	105	248	550	714	2,368	2,036	1,702	1,848	1,396	1,200	350	225	-	6,951
Percent of value of property.....	51.2	50.9	-	58.9	52.3	53.4	49.9	53.7	51.9	51.3	50.0	51.8	51.0	-	-	-	51.7
Average debt.....(dollars).....	2,309	2,257	-	676	860	1,124	1,301	1,769	2,191	2,634	3,192	4,243	5,608	-	-	-	2,412
Debt on first mtgs.....(thousands).....	19,393	12,596	24	104	244	543	708	2,334	2,008	1,683	1,828	1,368	1,189	347	217	-	6,797
Percent of value of property.....	50.3	50.2	-	58.2	51.5	52.8	49.5	53.0	51.2	50.7	49.5	50.8	50.5	-	-	-	50.6
Average debt.....(dollars).....	2,271	2,227	-	668	848	1,110	1,290	1,743	2,162	2,605	3,156	4,158	5,554	-	-	-	2,388

Table T-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 UTICA-ROME 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	8,937	8,742	1,635	3,356	712	2,644	68	242	713	2,293	435	195
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,620	8,518	1,597	3,291	703	2,588	67	232	713	2,211	407	102
Average interest rate (percent)	5.51	5.51	5.61	5.61	5.73	5.58	-	5.74	4.50	5.57	5.53	5.49
Reporting debt and value	8,539	8,393	1,593	3,201	692	2,509	61	233	680	2,221	404	146
Percent distribution	-	100.0	19.0	38.1	8.2	29.9	0.7	2.8	8.1	26.5	4.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	8,539	8,393	1,593	3,201	692	2,509	61	233	680	2,221	404	146
First mortgage only	1,248	1,240	320	459	122	337	13	34	91	272	51	8
First and junior mortgage	322	295	67	124	23	101	2	3	21	69	9	27
With first mortgage; not reporting on junior mortgage	6,969	6,858	1,206	2,618	547	2,071	46	196	568	1,880	344	111
1-family properties	5,657	5,559	1,096	1,998	481	1,517	53	136	427	1,571	278	98
First mortgage only	830	825	223	292	85	207	12	21	62	178	37	5
First and junior mortgage	163	163	34	61	11	50	2	2	10	49	5	20
With first mortgage; not reporting on junior mortgage	4,644	4,571	839	1,645	385	1,260	39	113	355	1,344	236	73
2- to 4-family properties	2,882	2,834	497	1,203	211	992	8	97	253	650	126	48
First mortgage only	418	415	97	167	37	130	1	13	29	94	14	3
First and junior mortgage	139	132	33	63	12	51	-	1	11	20	4	7
With first mortgage; not reporting on junior mortgage	2,325	2,287	367	973	162	811	7	83	213	586	108	38
RELATION OF DEBT TO VALUE												
1- to 4-family properties	8,539	8,393	1,593	3,201	692	2,509	61	233	680	2,221	404	146
Value of property (dollars)	38,546,600	37,909,600	6,735,300	16,028,600	3,910,600	12,118,000	429,600	926,100	2,686,000	9,116,300	1,987,700	637,000
Average value (dollars)	4,514	4,517	4,228	5,007	5,651	4,830	-	3,975	3,950	4,105	4,920	4,353
Debt on first and junior mortgages (dollars)	19,717,500	19,399,800	3,050,600	8,405,000	2,076,000	6,329,000	267,000	391,200	1,637,100	4,572,300	1,076,100	318,200
Percent of value of property	51.2	51.2	45.3	52.4	53.1	52.2	-	42.2	60.9	50.2	54.1	50.0
Average debt (dollars)	2,309	2,311	1,915	2,626	3,000	2,523	-	1,679	2,408	2,059	2,664	2,179
Debt on first mortgages (dollars)	19,392,800	19,096,500	2,987,100	8,264,700	2,034,700	6,230,000	262,400	389,000	1,627,600	4,500,200	1,065,500	295,300
Percent distribution	-	100.0	15.6	43.3	10.7	32.6	1.4	2.0	8.5	23.6	5.6	-
Percent of value of property	50.3	50.4	44.3	51.6	52.0	51.4	-	42.0	60.6	49.4	53.6	46.5
Average debt (dollars)	2,271	2,275	1,875	2,582	2,940	2,483	-	1,670	2,394	2,026	2,637	2,029
1-family properties	5,657	5,559	1,096	1,998	481	1,517	53	136	427	1,571	278	98
Value of property (dollars)	25,108,100	24,655,000	4,475,300	10,006,900	2,705,300	7,301,600	390,900	493,500	1,629,300	6,269,200	1,399,400	438,100
Average value (dollars)	4,438	4,437	4,084	5,008	5,624	4,813	-	3,629	3,816	3,991	5,034	-
Debt on first and junior mortgages (dollars)	12,766,300	12,538,400	1,972,400	5,202,300	1,439,400	3,762,900	249,500	224,700	975,700	3,133,900	779,900	227,900
Percent of value of property	50.9	50.8	44.1	52.0	53.2	51.5	-	45.5	59.9	50.0	55.7	-
Average debt (dollars)	2,257	2,256	1,800	2,604	2,993	2,480	-	1,652	2,285	1,995	2,805	-
Debt on first mortgages (dollars)	12,595,900	12,385,600	1,936,600	5,144,900	1,418,700	3,726,200	244,900	223,500	970,800	3,091,700	773,200	210,300
Percent of value of property	50.2	50.2	43.3	51.4	52.4	51.0	-	45.3	59.6	49.3	55.3	-
Average debt (dollars)	2,227	2,228	1,767	2,575	2,949	2,456	-	1,643	2,274	1,968	2,781	-
2- to 4-family properties	2,882	2,834	497	1,203	211	992	8	97	253	650	126	48
Value of property (dollars)	13,443,500	13,244,600	2,259,500	6,021,700	1,205,300	4,816,400	38,700	432,600	1,056,700	2,847,100	588,300	198,900
Average value (dollars)	4,665	4,673	4,546	5,006	5,712	4,855	-	4,177	4,177	4,380	4,669	-
Debt on first and junior mortgages (dollars)	6,951,200	6,860,900	1,078,200	3,302,700	636,600	2,566,100	17,500	166,500	661,400	1,438,400	296,200	90,300
Percent of value of property	51.7	51.8	47.7	53.2	52.8	53.3	-	-	62.6	50.5	50.3	-
Average debt (dollars)	2,412	2,421	2,189	2,662	3,017	2,587	-	-	2,614	2,213	2,351	-
Debt on first mortgages (dollars)	6,796,900	6,710,900	1,050,500	3,119,800	616,000	2,503,800	17,500	165,500	656,800	1,408,500	292,300	86,000
Percent of value of property	50.6	50.7	46.5	51.8	51.1	52.0	-	-	62.2	49.5	49.7	-
Average debt (dollars)	2,358	2,368	2,114	2,593	2,919	2,524	-	-	2,596	2,167	2,380	-

Table T-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE UTICA-ROME 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	5,919	5,774	1,126	2,072	492	1,580	59	142	447	1,627	301	145
RACE OF OCCUPANTS												
White	5,899	5,754	1,124	2,061	491	1,570	59	142	447	1,622	299	145
Negro	15	15	2	8	1	7	-	-	-	4	1	-
Other nonwhite	5	5	-	3	-	3	-	-	-	1	-	-
YEAR BUILT												
Reporting year built	5,739	5,603	1,097	1,997	483	1,514	58	139	430	1,585	297	136
1930 to 1940	757	751	153	282	44	238	34	12	31	197	42	6
1920 to 1929	1,757	1,720	312	720	198	522	17	61	139	406	65	37
1910 to 1919	1,116	1,079	222	363	98	270	2	23	102	300	67	37
1900 to 1909	675	659	149	194	52	142	1	15	65	189	46	16
1880 to 1899	805	793	142	255	47	208	2	15	53	270	46	22
1879 or earlier	629	611	119	183	49	134	2	13	40	223	31	18

Table T-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE UTICA-ROME 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	5,919	5,774	1,126	2,072	492	1,580	59	142	447	1,627	301	145
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	5,665	5,567	1,096	2,005	481	1,524	53	136	427	1,572	276	98
Under \$500	405	393	85	107	20	87	1	19	23	137	21	12
\$500 to \$999	889	882	222	225	41	184	4	19	46	288	28	7
\$1,000 to \$1,499	934	916	231	271	65	206	-	25	57	292	40	18
\$1,500 to \$1,999	718	707	168	233	59	174	1	24	66	188	27	11
\$2,000 to \$2,499	728	711	185	271	50	221	3	18	62	193	29	17
\$2,500 to \$2,999	472	462	70	191	37	154	2	16	55	111	17	10
\$3,000 to \$3,999	754	742	112	326	86	240	7	9	65	185	38	12
\$4,000 to \$4,999	398	394	34	185	58	127	9	5	31	98	32	4
\$5,000 to \$5,999	183	179	22	76	22	54	8	-	13	34	26	4
\$6,000 to \$7,499	180	129	8	67	20	47	13	-	5	26	10	1
\$7,500 to \$9,999	71	70	8	35	11	24	5	1	3	12	6	1
\$10,000 to \$14,999	31	30	1	16	10	6	-	-	1	8	4	1
\$15,000 to \$19,999	2	2	-	2	2	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,700	5,629	1,102	2,033	483	1,545	53	137	447	1,573	279	71
Under 4.0%	35	34	3	4	-	4	-	-	-	21	6	1
4.0%	94	93	12	14	5	9	-	2	-	58	7	1
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	483	482	13	4	-	4	6	-	447	12	-	1
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	1,734	1,707	355	749	144	605	33	28	-	434	108	27
5.1% to 5.4%	8	8	7	-	-	-	-	-	-	-	1	-
5.5%	45	45	13	17	1	16	1	-	-	11	3	-
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	3,275	3,234	694	1,231	333	898	18	107	-	1,031	153	41
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-	-
6.5%	5	5	-	2	-	2	-	-	-	3	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	3	3	1	2	1	1	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	17	17	3	10	4	6	-	-	-	3	1	-
Average interest rate (percent)	5.52	5.52	5.62	5.62	5.72	5.59	-	5.77	4.50	5.60	5.51	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	3,880	3,829	1,045	1,215	302	913	53	127	413	779	197	51
Real estate taxes included in payment	962	949	323	264	39	225	7	44	126	47	73	13
Monthly	855	846	308	213	29	184	6	43	180	29	67	10
Quarterly	7	7	2	2	1	1	-	1	-	-	2	-
Semiannual	63	60	3	41	9	32	1	-	2	12	1	3
Annual	6	6	-	2	-	2	-	-	-	3	1	-
Other	12	12	8	2	-	2	-	-	1	1	-	-
Not reporting frequency of payment	18	18	7	4	-	4	-	-	3	2	2	-
Real estate taxes not included in payment	2,858	2,824	708	935	260	675	45	82	216	714	124	34
Monthly	1,228	1,215	510	139	42	97	32	67	198	201	68	13
Quarterly	112	111	5	46	22	24	1	1	1	53	4	1
Semiannual	1,140	1,131	23	684	177	507	11	8	4	358	43	9
Annual	138	128	4	41	18	28	1	2	1	74	5	5
Other	198	198	153	12	1	11	-	2	8	20	3	-
Not reporting frequency of payment	47	41	13	13	5	8	-	2	4	8	1	6
Not reporting tax payment requirements	60	56	9	16	3	13	1	1	11	18	-	4
Monthly	30	27	5	5	1	4	1	1	11	4	-	3
Quarterly	2	2	-	-	-	-	-	-	-	2	-	-
Semiannual	19	18	-	10	2	8	-	-	-	8	-	1
Annual	2	2	-	-	-	-	-	-	-	2	-	-
Other	3	3	3	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	1	1	-	1	-	-	-	2	-	-
No principal payments required	1,499	1,481	62	669	143	521	5	12	26	635	72	18
Monthly	159	157	33	53	9	44	-	8	18	34	11	2
Quarterly	52	51	2	20	8	12	1	-	-	25	2	1
Semiannual	1,095	1,088	11	540	118	422	4	2	8	473	50	11
Annual	122	119	3	35	8	27	-	2	-	74	5	3
Other	33	33	11	7	1	6	-	-	-	13	2	-
Not reporting frequency of payment	34	33	2	14	4	10	-	-	-	15	2	1
Not reporting principal payment requirements	161	89	5	32	6	26	-	2	3	37	10	72
Monthly	15	14	3	4	-	4	-	1	2	3	1	1
Quarterly	4	2	-	-	-	-	-	-	-	2	-	2
Semiannual	39	38	-	14	2	12	-	-	-	19	-	6
Annual	12	11	-	2	-	2	-	-	-	6	3	1
Other	2	2	-	2	-	2	-	-	-	-	-	-
Not reporting frequency of payment	89	27	2	10	4	6	-	1	1	7	6	62
No regular payments required	379	375	14	156	36	120	1	1	5	175	22	4

HOUSING—NONFARM MORTGAGES

Table T-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE UTICA-ROME 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	5,565	924	2,775	1,450	516	Reporting interest rate.....	5,700	943	2,803	1,475	479
Under \$500	405	24	281	95	55	Under 4.0%.....	35	-	17	9	9
\$500 to \$999	839	85	455	196	103	4.0% to 4.4%.....	94	7	48	29	10
\$1,000 to \$1,499	934	181	490	206	107	4.4% to 4.8%.....	-	-	-	-	-
\$1,500 to \$1,999	718	112	383	170	53	4.8% to 5.2%.....	483	198	233	29	23
\$2,000 to \$2,499	728	144	339	198	47	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999	472	108	230	105	29	5.6% to 6.0%.....	1,734	338	905	354	137
\$3,000 to \$3,999	754	176	296	281	51	6.0% to 6.4%.....	8	1	7	-	-
\$4,000 to \$4,999	398	80	167	122	29	6.4% to 6.8%.....	45	11	25	7	2
\$5,000 to \$5,999	183	36	71	52	24	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499	130	16	70	34	10	7.2% to 7.6%.....	3,275	386	1,551	1,040	298
\$7,500 to \$9,999	71	12	27	27	5	7.6% to 8.0%.....	1	-	1	-	-
\$10,000 to \$14,999	31	-	15	13	3	8.0% and over.....	5	-	1	4	-
\$15,000 to \$19,999	2	-	1	1	-	Average interest rate.....	5.52	5.31	5.51	5.68	5.54
\$20,000 and over	-	-	-	-	-						

Table T-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 UTICA-ROME 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	4,383	3,036	814	2,180	42	1,347
Total first mortgage outstanding debt (dollars)	10,015,200	6,723,400	2,083,500	4,612,700	77,200	3,291,800
Total annual mortgage payment (dollars)	1,141,327	980,807	325,279	594,964	10,564	210,520
Average first mortgage outstanding debt (dollars)	2,285	2,215	2,498	2,116	-	2,444
Average value of property (dollars)	4,487	4,386	4,281	4,347	-	4,829
Average annual estimated rental value (dollars)	436	427	430	426	-	458
Average annual mortgage payment (dollars)	260	307	400	278	-	156
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	13.8	16.0	12.9	-	6.4
Value of property	5.8	7.1	9.3	6.3	-	3.2
Estimated annual rental value	59.7	71.8	93.0	64.1	-	34.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,022	1,881	754	1,106	21	141
Average first mortgage outstanding debt (dollars)	2,125	2,098	2,499	1,884	-	2,487
Average value of property (dollars)	4,040	4,025	4,245	3,873	-	4,242
Average annual estimated rental value (dollars)	402	399	426	380	-	441
Average annual mortgage payment (dollars)	336	339	407	294	-	293
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	16.2	16.3	16.1	-	11.8
Value of property	8.3	8.4	9.6	7.6	-	6.9
Estimated annual rental value	83.7	85.2	95.5	77.5	-	66.4
Monthly mortgage payment—						
Under \$10	148	98	6	90	2	50
\$10 to \$14	248	222	35	182	5	26
\$15 to \$19	282	270	70	196	4	12
\$20 to \$24	331	318	100	215	3	13
\$25 to \$29	286	274	117	156	1	12
\$30 to \$39	371	357	224	131	2	14
\$40 to \$49	183	177	109	66	2	6
\$50 to \$59	91	87	45	42	-	4
\$60 to \$74	44	43	27	14	2	1
\$75 to \$99	22	21	15	6	-	1
\$100 and over	16	14	6	8	-	2
Average monthly mortgage payment (dollars)	28.02	26.29	33.93	24.53	-	24.41
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,361	1,155	60	1,074	21	1,206
Average first mortgage outstanding debt (dollars)	2,422	2,405	-	2,407	-	2,439
Average value of property (dollars)	4,870	4,842	-	4,835	-	4,897
Average annual estimated rental value (dollars)	466	473	-	460	-	460
Average annual mortgage payment (dollars)	195	253	-	251	-	140
Percent which annual mortgage payment represents of—						
First mortgage debt	6.1	10.5	-	10.4	-	5.8
Value of property	4.0	5.2	-	5.2	-	2.9
Estimated annual rental value	41.9	53.5	-	53.0	-	30.5

Table U-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF YONKERS: 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.....	40,764	38,516	9,474	24.6	29,042	2,152	96	8,761	6,401	73.1	2,360	
1930: Private families reporting tenure.....	-	31,354	10,265	32.1	21,689	-	-	-	-	-	-	-
1920: All families reporting tenure.....	-	21,949	5,161	23.5	16,788	-	-	5,134	3,890	75.8	1,244	
Dwelling units: 1940.....	40,764	38,516	9,474	24.6	29,042	2,152	96	8,761	6,401	73.1	2,360	
COLOR OF OCCUPANTS												
White.....	-	37,412	9,345	25.0	28,067	-	-	8,644	6,308	73.0	2,336	
Nonwhite.....	-	1,104	129	11.7	975	-	-	117	93	79.5	24	
TYPE OF STRUCTURE												
1-family.....	9,629	9,083	6,281	68.6	2,852	513	33	6,037	4,328	71.7	1,709	
Other.....	31,135	29,433	3,243	11.0	26,190	1,639	63	2,724	2,072	76.1	651	
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT												
Units reporting rent.....	9,478	8,975	6,161	68.6	2,814	478	30	6,015	4,312	71.7	1,703	
Under \$5.....	1	1	1	-	-	-	-	1	-	-	1	
\$5 to \$9.....	12	12	4	-	8	-	-	4	1	-	3	
\$10 to \$14.....	44	42	15	-	27	2	-	14	6	-	8	
\$15 to \$19.....	135	132	24	18.2	108	3	-	22	6	-	16	
\$20 to \$24.....	148	146	51	34.9	95	2	-	50	16	-	34	
\$25 to \$29.....	237	230	89	38.7	141	7	-	85	48	-	37	
\$30 to \$39.....	525	487	237	48.7	250	18	-	231	123	53.2	108	
\$40 to \$49.....	769	739	406	54.8	334	30	-	399	254	63.2	135	
\$50 to \$59.....	1,322	1,251	816	65.2	435	69	8	803	586	73.0	217	
\$60 to \$74.....	2,032	1,890	1,378	72.9	512	137	5	1,354	1,064	78.6	290	
\$75 to \$99.....	2,131	1,994	1,439	72.2	555	127	10	1,424	1,060	74.4	364	
\$100 and over.....	2,142	2,051	1,702	83.0	349	64	7	1,688	1,138	69.9	490	
Median monthly rent.....(dollars).....	71.06	70.99	75.55	-	59.76	71.71	-	75.28	75.49	-	74.67	

Table U-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 YONKERS: 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.....	6,401	4,435	-	4	8	28	38	107	213	331	881	1,148	1,130	338	197	12	1,966
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	6,172	4,228	-	4	7	28	36	106	204	325	854	1,104	1,060	315	181	3	1,944
Average interest rate.....(%).....	5.13	5.14	-	-	-	-	-	5.20	5.10	5.13	5.13	5.13	5.18	5.12	5.18	-	5.11
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	6,216	4,280	-	4	8	28	37	105	203	325	868	1,111	1,081	321	183	4	1,936
Building and loan association.....	728	598	-	1	1	6	5	20	33	52	159	158	127	25	11	-	130
Commercial bank.....	578	438	-	1	-	-	2	8	16	27	67	108	128	44	35	1	140
Savings bank.....	2,158	1,243	-	-	1	6	6	28	52	83	256	362	319	84	44	2	915
Life insurance company.....	218	209	-	-	-	-	1	-	-	1	11	15	92	62	27	-	9
Mortgage company.....	234	188	-	-	-	-	-	2	4	15	40	55	52	8	7	-	51
Home Owners' Loan Corporation.....	638	543	-	-	-	9	7	18	49	56	139	148	95	17	4	1	295
Individual.....	1,090	762	-	2	5	7	14	25	38	65	125	192	195	61	30	-	328
Other.....	372	304	-	-	1	-	2	4	11	27	70	73	72	20	24	-	68
Reporting debt and value.....	6,128	4,190	-	4	8	24	36	101	198	323	858	1,105	1,051	303	179	-	1,938
JUNIOR MORTGAGE																	
First mortgage only.....	1,098	826	-	1	1	1	10	8	39	68	185	245	201	49	18	-	272
First and junior mortgage.....	218	109	-	-	-	-	1	2	5	6	19	28	31	10	7	-	109
With 1st mtg.; not rptg. on junior.....	4,812	3,255	-	3	7	23	25	91	154	249	654	832	819	244	154	-	1,557
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	140	85	-	3	4	8	7	14	16	10	13	7	2	1	-	-	55
\$1,000 to \$1,499.....	216	147	-	1	4	12	7	18	26	16	31	18	9	2	3	-	69
\$1,500 to \$1,999.....	186	125	-	-	-	2	10	17	21	21	29	14	9	1	1	-	61
\$2,000 to \$2,499.....	374	226	-	-	-	1	6	23	35	31	68	41	19	2	-	-	148
\$2,500 to \$2,999.....	328	197	-	-	-	1	6	13	30	43	42	41	20	1	-	-	131
\$3,000 to \$3,999.....	800	495	-	-	-	-	-	11	38	89	167	126	54	6	4	-	305
\$4,000 to \$4,999.....	905	629	-	-	-	-	-	5	22	70	225	209	83	13	2	-	276
\$5,000 to \$5,999.....	958	700	-	-	-	-	-	-	10	35	187	280	156	20	11	-	258
\$6,000 to \$7,499.....	1,032	747	-	-	-	-	-	-	-	7	91	283	305	50	11	-	285
\$7,500 to \$9,999.....	697	496	-	-	-	-	-	-	-	-	5	86	292	89	24	-	201
\$10,000 to \$14,999.....	397	283	-	-	-	-	-	-	-	-	-	-	102	112	69	-	114
\$15,000 to \$19,999.....	60	40	-	-	-	-	-	-	-	-	-	-	-	6	34	-	20
\$20,000 and over.....	35	20	-	-	-	-	-	-	-	-	-	-	-	-	20	-	15
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	57,901	39,850	-	5	14	51	95	338	850	1,690	5,552	9,253	12,003	4,876	5,024	-	18,051
Average value.....(dollars).....	9,449	9,511	-	-	-	-	-	3,347	4,291	5,231	6,587	8,374	11,421	16,093	28,065	-	9,314
Debt on first and jr. mtgs.(thous.).....	32,563	22,655	-	3	7	25	56	196	494	1,065	3,456	5,540	7,012	2,596	2,207	-	9,908
Percent of value of property.....	56.2	56.9	-	-	-	-	-	58.0	58.1	63.0	61.1	59.9	58.4	53.2	43.9	-	54.9
Average debt.....(dollars).....	5,314	5,407	-	-	-	-	-	1,942	2,495	3,296	4,028	5,014	6,671	8,568	12,327	-	5,113
Debt on first mtgs.....(thousands).....	32,131	22,456	-	3	7	25	56	194	489	1,058	3,420	5,518	6,956	2,562	2,170	-	9,675
Percent of value of property.....	55.5	56.4	-	-	-	-	-	57.2	57.6	62.6	60.5	59.6	57.9	52.5	43.2	-	53.6
Average debt.....(dollars).....	5,243	5,359	-	-	-	-	-	1,918	2,471	3,275	3,986	4,998	6,618	8,455	12,124	-	4,992

HOUSING—NONFARM MORTGAGES

Table U-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 YONKERS: 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	6,401	6,216	728	2,736	578	2,158	218	234	838	1,090	372	185
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,172	6,095	706	2,706	566	2,140	207	228	838	1,056	354	77
Average interest rate (percent)	5.13	5.13	5.47	5.13	5.22	5.10	5.06	5.35	4.50	5.35	5.26	-
Reporting debt and value	6,128	6,015	712	2,668	561	2,107	185	226	799	1,062	363	113
Percent distribution	-	100.0	11.8	44.4	9.3	35.0	3.1	3.8	13.3	17.7	6.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	6,128	6,015	712	2,668	561	2,107	185	226	799	1,062	363	113
First mortgage only	1,098	1,087	111	483	124	359	27	54	168	177	67	11
First and junior mortgage	218	208	12	110	18	92	4	8	14	52	8	10
With first mortgage; not reporting on junior mortgage	4,812	4,720	589	2,075	419	1,656	154	164	617	833	288	92
1-family properties	4,190	4,107	583	1,627	426	1,201	176	177	512	737	295	88
First mortgage only	826	818	86	349	110	239	26	44	119	140	54	8
First and junior mortgage	109	104	7	40	9	31	4	4	7	36	6	5
With first mortgage; not reporting on junior mortgage	3,255	3,185	490	1,238	307	931	146	129	386	561	235	70
2- to 4-family properties	1,938	1,908	129	1,041	135	906	9	49	287	325	68	30
First mortgage only	272	269	25	134	14	120	1	10	49	37	13	3
First and junior mortgage	109	104	5	70	9	61	-	4	7	16	2	5
With first mortgage; not reporting on junior mortgage	1,557	1,535	99	837	112	725	8	35	231	272	53	22
RELATION OF DEBT TO VALUE												
1- to 4-family properties	6,128	6,015	712	2,668	561	2,107	185	226	799	1,062	363	113
Value of property (dollars)	57,900,700	56,605,800	6,012,300	25,146,800	5,952,300	20,194,500	2,688,400	2,133,300	6,424,500	9,648,700	3,551,800	2,295,400
Average value (dollars)	9,449	9,411	8,444	9,800	10,610	9,584	14,532	9,439	8,041	9,085	9,783	11,464
Debt on first and junior mortgages (dollars)	32,563,100	31,725,000	3,201,600	14,454,500	3,303,200	11,151,300	1,492,600	1,247,600	4,169,600	5,031,200	2,127,900	838,100
Percent of value of property	56.2	56.0	53.3	55.3	55.5	55.2	55.5	58.5	64.9	52.1	59.9	64.7
Average debt (dollars)	5,314	5,274	4,497	5,418	5,888	5,293	8,068	5,520	5,219	4,737	5,862	7,417
Debt on first mortgages (dollars)	32,130,800	31,336,300	3,186,900	14,248,100	3,256,200	10,991,900	1,479,800	1,235,000	4,144,700	4,932,300	2,109,500	794,500
Percent distribution	100.0	100.0	10.2	45.5	10.4	35.1	4.7	8.9	13.2	15.7	6.7	-
Percent of value of property	55.5	55.4	53.0	54.5	54.7	54.4	55.0	57.9	64.5	51.1	59.4	61.3
Average debt (dollars)	5,243	5,210	4,476	5,340	5,804	5,217	7,999	5,465	5,187	4,644	5,811	7,031
1-family properties	4,190	4,107	583	1,627	426	1,201	176	177	512	737	295	88
Value of property (dollars)	39,849,800	38,880,100	4,869,800	15,990,500	4,651,100	11,339,400	2,608,300	1,670,200	3,956,200	6,899,600	2,890,500	969,700
Average value (dollars)	9,511	9,467	8,353	9,828	10,918	9,442	14,791	9,436	7,727	9,362	9,798	-
Debt on first and junior mortgages (dollars)	22,654,900	22,082,500	2,685,600	8,933,700	2,610,800	6,322,900	1,448,600	990,000	2,569,100	3,685,000	1,770,500	572,400
Percent of value of property	56.9	56.8	55.1	55.9	56.1	55.8	55.5	59.3	64.9	53.4	61.3	-
Average debt (dollars)	5,407	5,377	4,607	5,491	6,129	5,265	8,231	5,593	5,018	5,000	6,002	-
Debt on first mortgages (dollars)	22,455,600	21,891,600	2,679,000	8,862,000	2,590,100	6,271,900	1,435,800	985,200	2,559,800	3,614,300	1,755,500	564,000
Percent of value of property	56.4	56.3	55.0	55.4	55.7	55.3	55.2	59.0	64.7	52.4	60.7	-
Average debt (dollars)	5,359	5,330	4,595	5,447	6,080	5,222	8,158	5,566	5,000	4,904	5,931	-
2- to 4-family properties	1,938	1,908	129	1,041	135	906	9	49	287	325	68	30
Value of property (dollars)	18,050,900	17,725,200	1,142,500	10,156,300	1,301,200	8,855,100	85,100	463,100	2,468,300	2,749,100	660,800	325,700
Average value (dollars)	9,314	9,290	8,857	9,756	9,639	9,774	-	-	8,600	8,459	-	-
Debt on first and junior mortgages (dollars)	9,908,200	9,642,500	515,000	5,520,800	692,400	4,828,400	44,000	257,600	1,600,500	1,346,200	357,400	265,700
Percent of value of property	54.9	54.4	45.2	54.4	53.2	54.5	-	-	64.8	49.0	-	-
Average debt (dollars)	5,113	5,054	4,000	5,303	5,129	5,329	-	-	5,577	4,142	-	-
Debt on first mortgages (dollars)	9,675,200	9,444,700	507,900	5,386,100	666,100	4,720,000	44,000	249,800	1,584,900	1,318,000	354,000	230,500
Percent of value of property	53.6	53.3	44.5	53.0	51.2	53.3	-	-	64.2	47.9	-	-
Average debt (dollars)	4,992	4,950	3,937	5,174	4,934	5,210	-	-	5,522	4,055	-	-

Table U-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF YONKERS: 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	4,435	4,280	598	1,681	438	1,243	209	183	543	752	304	155
RACE OF OCCUPANTS												
White	4,379	4,229	582	1,670	437	1,233	209	179	529	758	302	150
Negro	52	47	15	10	1	9	-	4	13	3	2	5
Other nonwhite	4	4	1	1	-	1	-	-	1	1	-	-
YEAR BUILT												
Reporting year built	4,323	4,177	589	1,632	428	1,204	208	181	526	742	299	146
1930 to 1940	1,492	1,439	266	443	163	280	154	84	142	203	147	53
1920 to 1929	1,574	1,527	226	598	157	436	46	61	248	270	83	47
1910 to 1919	558	536	49	261	57	204	4	17	56	118	31	22
1900 to 1909	417	406	38	191	35	156	3	14	49	91	25	11
1880 to 1899	217	205	9	109	10	99	1	4	26	46	10	12
1879 or earlier	65	64	6	35	6	29	-	1	5	14	3	1

Table U-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF YONKERS: 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	4,435	4,280	598	1,681	438	1,243	209	183	543	762	304	155
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	4,195	4,111	583	1,630	427	1,203	176	177	513	737	295	84
Under \$500	22	21	11	2	-	2	-	-	2	5	1	1
\$500 to \$999	68	61	13	22	6	16	-	1	5	17	8	2
\$1,000 to \$1,499	143	144	39	44	10	34	-	1	6	44	8	4
\$1,500 to \$1,999	128	127	16	52	6	46	-	5	12	33	9	1
\$2,000 to \$2,499	280	227	39	85	16	69	2	7	30	49	15	3
\$2,500 to \$2,999	203	202	25	86	22	64	3	10	36	36	6	1
\$3,000 to \$3,999	502	492	82	181	37	144	4	21	77	93	34	10
\$4,000 to \$4,999	635	631	104	268	62	206	14	31	92	88	34	4
\$5,000 to \$5,999	692	680	90	265	60	205	17	32	84	133	59	12
\$6,000 to \$7,499	747	734	96	317	95	222	29	33	96	113	50	13
\$7,500 to \$9,999	490	471	43	172	60	112	61	29	56	71	29	19
\$10,000 to \$14,999	278	270	24	118	43	70	37	4	17	48	27	8
\$15,000 to \$19,999	38	34	-	15	6	9	3	2	-	5	9	4
\$20,000 and over	19	17	1	8	4	4	4	1	-	2	1	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,228	4,175	579	1,653	428	1,225	198	178	543	735	289	53
Under 4.0%	17	16	2	4	2	2	-	2	-	6	2	1
4.0%	74	74	5	24	7	17	2	1	-	32	10	-
4.1% to 4.4%	11	11	1	9	3	6	-	-	-	-	1	-
4.5%	683	679	19	46	16	30	16	14	543	21	20	4
4.6% to 4.9%	1	1	1	-	-	-	-	-	-	-	-	-
5.0%	2,172	2,146	243	1,205	255	950	153	78	-	329	138	26
5.1% to 5.4%	8	8	1	2	1	1	-	1	-	2	2	-
5.5%	398	389	65	164	57	107	18	38	-	75	34	9
5.6% to 5.9%	1	1	-	-	-	-	-	-	-	1	-	-
6.0%	857	844	241	197	86	111	9	49	-	267	81	13
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	4	4	-	1	-	1	-	-	-	2	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	1	1	-	1	1	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1	1	1	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.14	5.14	5.45	5.13	5.22	5.10	5.04	5.30	4.50	5.34	5.26	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	2,637	2,599	509	925	279	646	179	106	499	191	190	38
Real estate taxes included in payment	852	836	194	238	112	126	15	35	225	22	107	16
Monthly	796	781	188	217	101	116	15	29	216	15	101	15
Quarterly	26	25	1	17	8	9	-	1	4	1	1	1
Semiannual	7	7	1	1	1	-	-	2	-	3	-	-
Annual	1	1	-	-	-	-	-	-	1	-	-	-
Other	8	8	1	1	1	-	-	-	-	2	4	-
Not reporting frequency of payment	14	14	3	2	1	1	-	3	4	1	1	-
Real estate taxes not included in payment	1,745	1,726	310	671	159	512	160	69	272	164	90	19
Monthly	966	954	291	159	49	110	116	27	259	47	55	12
Quarterly	548	542	8	426	78	348	20	21	5	49	13	6
Semiannual	167	167	8	62	27	35	15	18	2	53	9	-
Annual	24	24	-	13	1	12	1	1	-	9	-	-
Other	4	4	-	1	1	-	-	-	-	1	2	-
Not reporting frequency of payment	36	35	3	10	3	7	3	2	6	5	1	1
Not reporting tax payment requirements	40	37	5	16	8	8	4	2	2	5	3	3
Monthly	27	26	5	10	5	5	3	1	2	2	3	1
Quarterly	6	4	-	1	-	1	1	1	-	1	-	2
Semiannual	5	5	-	4	3	1	-	-	-	1	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	2	2	-	1	-	1	-	-	-	1	-	-
No principal payments required	1,422	1,403	68	652	126	526	24	62	36	469	92	19
Monthly	106	103	25	32	7	25	4	3	18	19	2	2
Quarterly	576	570	12	433	44	389	9	15	5	77	19	6
Semiannual	622	623	30	147	66	81	9	41	11	322	63	9
Annual	56	54	-	14	6	8	2	2	-	33	3	2
Other	17	17	1	5	1	4	-	1	-	6	4	-
Not reporting frequency of payment	36	36	-	21	2	19	-	-	2	12	1	-
Not reporting principal payment requirements	173	80	8	28	7	21	3	8	6	18	9	93
Monthly	22	14	3	2	1	1	-	3	3	1	2	8
Quarterly	20	14	-	9	-	9	1	1	-	2	1	6
Semiannual	19	14	-	4	2	2	-	3	-	6	1	5
Annual	6	4	-	3	-	3	-	-	-	1	-	2
Other	2	2	-	-	-	-	-	-	1	-	1	-
Not reporting frequency of payment	104	32	5	10	4	6	2	1	2	8	4	72
No regular payments required	208	198	13	76	26	50	3	7	2	84	13	5

Table U-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF YONKERS: 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	4,195	822	1,658	1,377	338	Reporting interest rate	4,228	833	1,709	1,401	285
Under \$500	22	-	14	5	3	Under 4.0%	17	4	4	7	2
\$500 to \$999	63	7	32	20	4	4.0%	74	11	27	31	5
\$1,000 to \$1,499	148	12	60	58	18	4.1% to 4.4%	11	9	1	1	-
\$1,500 to \$1,999	128	12	58	53	5	4.5%	683	267	335	64	17
\$2,000 to \$2,499	230	23	116	78	13	4.6% to 4.9%	1	1	-	-	-
\$2,500 to \$2,999	203	30	99	63	11	5.0%	2,172	356	895	783	136
\$3,000 to \$3,999	502	91	222	164	25	5.1% to 5.4%	8	5	1	1	1
\$4,000 to \$4,999	635	156	265	188	26	5.5%	398	78	135	137	48
\$5,000 to \$5,999	692	182	244	213	53	5.6% to 5.9%	1	-	-	1	-
\$6,000 to \$7,499	747	183	249	250	65	6.0%	857	101	308	375	73
\$7,500 to \$9,999	490	90	189	156	55	6.1% to 6.4%	-	-	-	-	-
\$10,000 to \$14,999	278	33	91	104	50	6.5%	4	1	1	1	1
\$15,000 to \$19,999	38	3	12	16	7	6.6% to 6.9%	-	-	-	-	-
\$20,000 and over	19	-	7	9	3	7.0%	1	-	1	-	-
						7.1% to 7.4%	-	-	-	-	-
						7.5%	-	-	-	-	-
						7.6% to 7.9%	-	-	1	-	-
						8.0% and over	1	-	-	-	-
						Average interest rate—(percent)	5.14	4.98	5.11	5.26	5.29

Table U-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 YONKERS: 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	3,520	2,214	759	1,426	29	1,306
Total first mortgage outstanding debt (dollars)	18,368,400	11,857,000	4,097,400	7,085,600	174,000	7,006,400
Total annual mortgage payment (dollars)	1,761,473	1,380,263	588,932	772,349	18,982	381,210
Average first mortgage outstanding debt (dollars)	5,217	5,180	5,398	4,969	-	5,865
Average value of property (dollars)	9,155	8,827	7,962	9,222	-	9,738
Average annual estimated rental value (dollars)	983	911	863	932	-	972
Average annual mortgage payment (dollars)	500	623	776	542	-	292
Percent which annual mortgage payment represents of—						
First mortgage debt	9.6	12.2	14.4	10.9	-	5.4
Value of property	5.5	7.1	9.7	5.9	-	3.0
Estimated annual rental value	53.6	68.4	89.9	58.1	-	30.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,681	1,585	733	832	20	96
Average first mortgage outstanding debt (dollars)	5,125	5,151	5,441	4,885	-	-
Average value of property (dollars)	8,493	8,505	7,977	8,938	-	-
Average annual estimated rental value (dollars)	888	889	867	904	-	-
Average annual mortgage payment (dollars)	682	703	788	628	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.3	13.6	14.5	12.9	-	-
Value of property	8.0	8.3	9.9	7.0	-	-
Estimated annual rental value	76.7	79.0	90.9	69.4	-	-
Monthly mortgage payment—						
Under \$10	21	6	2	3	1	15
\$10 to \$14	34	20	-	18	2	14
\$15 to \$19	47	37	3	33	1	10
\$20 to \$24	59	47	7	40	-	12
\$25 to \$29	85	77	9	66	2	8
\$30 to \$39	215	197	46	151	-	18
\$40 to \$49	254	246	98	144	4	8
\$50 to \$59	333	330	174	154	2	3
\$60 to \$74	321	319	191	125	3	2
\$75 to \$99	205	200	136	62	2	5
\$100 and over	107	106	57	36	3	1
Average monthly mortgage payment (dollars)	56.79	58.58	65.69	52.34	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,839	629	26	594	9	1,210
Average first mortgage outstanding debt (dollars)	5,301	5,076	-	5,087	-	5,418
Average value of property (dollars)	9,780	9,639	-	9,632	-	9,853
Average annual estimated rental value (dollars)	975	966	-	971	-	980
Average annual mortgage payment (dollars)	385	423	-	421	-	289
Percent which annual mortgage payment represents of—						
First mortgage debt	6.3	8.3	-	8.3	-	5.3
Value of property	3.4	4.4	-	4.4	-	2.9
Estimated annual rental value	34.3	43.8	-	44.3	-	29.3

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.....	565,045	395,763	373,740	2,267,435,500	6,067	1,261,097,500	3,374	55.6	384,774	39,339	33,208	105,721	15,040	16,389	30,124	120,651	22,302	5.37	
Urban.....	455,489	293,139	276,949	1,760,303,800	6,356	994,757,700	3,592	56.5	294,919	27,983	23,569	90,610	11,336	15,612	23,888	75,952	15,969	5.34	
Rural-nonfarm.....	109,556	102,624	96,791	507,131,700	5,239	266,339,800	2,752	52.5	99,855	11,356	9,639	15,111	3,704	2,777	6,236	44,699	6,333	5.47	
ALBANY COUNTY.....	10,497	7,252	6,844	44,424,200	6,491	22,341,100	3,264	50.3	7,095	1,066	551	2,790	84	60	424	1,750	370	5.36	
Albany city.....	5,893	3,610	3,389	25,402,000	7,495	13,228,800	3,908	52.1	3,560	200	263	1,998	54	36	201	659	149	5.29	
Cohoes.....	695	343	301	1,214,200	4,084	571,400	1,898	47.1	338	75	13	161	-	2	27	46	14	5.58	
Green Island village.....	126	44	28	110,600	3,950	46,000	1,714	43.4	42	26	4	5	-	-	1	6	-	5.09	
Watervliet.....	640	307	280	1,207,500	4,313	553,100	1,975	45.8	298	217	1	29	-	1	14	28	8	5.52	
Rural-nonfarm.....	3,143	2,948	2,846	16,489,900	5,794	7,939,800	2,790	48.1	2,857	548	270	597	30	21	181	1,011	199	5.41	
ALLEGANY COUNTY.....	1,259	1,172	1,085	3,028,600	2,791	1,494,500	1,377	49.3	1,131	121	112	101	1	5	25	679	87	5.77	
Wellsville village.....	272	247	214	807,700	3,774	449,100	2,099	55.6	228	13	14	40	-	2	8	134	17	5.79	
Rural-nonfarm.....	987	925	871	2,220,900	2,550	1,045,400	1,200	47.1	903	108	98	61	1	3	17	545	70	5.76	
BROOK COUNTY.....	20,310	8,354	7,751	60,805,100	7,845	34,064,700	4,895	56.0	8,045	1,019	412	1,574	108	418	988	2,885	641	5.25	
BROOME COUNTY.....	10,310	8,344	8,152	38,000,400	4,661	18,032,000	2,212	47.5	8,184	101	834	1,239	91	193	274	4,386	1,066	5.39	
Binghamton.....	3,909	2,688	2,617	14,268,400	5,452	6,746,400	2,578	47.3	2,534	22	337	530	48	10	130	1,400	157	5.60	
Endicott village.....	1,143	846	836	4,232,700	5,063	1,947,200	2,329	46.0	837	4	102	84	9	6	34	456	142	5.36	
Johnson City village.....	1,655	1,451	1,428	6,070,400	4,251	2,765,500	1,951	45.9	1,432	30	135	217	12	147	27	627	237	5.05	
Rural-nonfarm.....	3,593	3,359	3,271	13,428,900	4,105	6,551,900	2,003	48.8	3,281	45	260	408	22	30	83	1,908	530	5.38	
CATTARAUGUS COUNTY.....	2,575	2,327	2,095	7,047,500	3,364	3,106,300	1,483	44.1	2,238	233	222	136	8	17	207	1,258	157	5.64	
Gowanda village (part).....	131	118	106	464,500	4,382	190,100	1,793	40.9	114	65	7	1	-	-	2	29	10	5.77	
Olean.....	1,008	600	557	3,062,200	4,045	1,445,700	1,910	47.2	841	48	95	69	6	12	78	465	68	5.67	
Salamanca.....	380	357	329	1,151,800	3,501	443,400	1,948	38.5	346	82	22	30	-	-	92	111	9	5.38	
Rural-nonfarm.....	1,056	992	903	2,369,000	2,623	1,027,100	1,137	43.4	937	38	98	36	2	5	35	653	70	5.70	
CAYUGA COUNTY.....	2,970	2,347	2,004	8,142,100	4,063	3,426,700	1,710	42.1	2,275	160	110	1,030	6	5	52	793	119	5.33	
Auburn.....	2,210	1,620	1,384	6,097,800	4,406	2,566,000	1,854	42.1	1,590	133	61	939	2	2	37	337	79	5.27	
Rural-nonfarm.....	760	727	620	2,044,300	3,297	860,700	1,368	42.1	685	27	49	91	4	3	15	456	40	5.48	
CHAUTAUQUA COUNTY.....	5,241	4,402	4,078	13,816,400	3,388	6,582,900	1,614	47.6	4,270	477	213	297	69	27	508	2,398	261	5.57	
Dunkirk.....	885	738	713	2,074,200	2,909	925,800	1,298	44.6	727	312	16	47	-	-	49	291	12	5.65	
Falconer village.....	163	134	128	420,400	3,284	227,500	1,777	54.1	132	2	19	12	6	5	17	59	12	5.67	
Fredonia village.....	328	290	278	1,144,000	4,115	499,200	1,796	43.6	233	38	24	45	-	-	18	127	36	5.61	
Jameson.....	2,094	1,576	1,386	5,331,300	3,847	2,802,200	2,022	52.6	1,532	36	63	114	61	11	291	649	107	5.48	
Silver Creek village.....	150	136	132	435,000	3,295	182,800	1,355	42.0	132	19	8	10	-	-	10	83	2	5.67	
Westfield village.....	199	177	171	594,400	3,476	260,000	1,520	43.7	172	19	1	2	-	-	14	113	23	5.72	
Rural-nonfarm.....	1,422	1,351	1,270	3,817,100	3,006	1,685,400	1,327	44.2	1,292	56	82	67	22	11	109	876	69	5.57	
CHEMUNG COUNTY.....	3,341	2,904	2,508	10,797,200	4,305	5,039,100	2,009	46.7	2,796	625	241	820	50	4	221	754	81	5.70	
Elmira.....	1,828	1,463	1,254	5,311,900	4,236	2,557,300	2,039	48.1	1,409	303	154	462	19	-	113	311	47	5.68	
Elmira Heights village.....	263	242	231	827,900	3,584	351,700	1,523	42.5	234	33	32	80	1	1	23	61	8	5.67	
Horseheads village.....	138	135	128	483,500	3,777	194,500	1,441	38.2	128	72	3	5	-	-	3	43	2	5.36	
Rural-nonfarm.....	1,112	1,064	895	4,173,900	4,664	1,945,600	2,174	46.6	1,025	217	52	273	30	3	82	339	29	5.70	
CHEMUNGO COUNTY.....	1,000	820	758	2,363,800	3,118	1,038,000	1,369	43.9	795	194	53	40	1	-	17	447	43	5.64	
Norwich.....	421	323	295	1,144,200	3,879	483,600	1,639	42.3	314	173	25	25	1	-	6	80	5	5.23	
Rural-nonfarm.....	579	497	453	1,219,600	2,634	554,400	1,197	45.5	481	21	28	15	-	-	11	367	38	5.52	
CLINTON COUNTY.....	1,153	955	888	3,301,400	3,718	1,467,000	1,652	44.4	939	173	55	46	-	6	50	553	56	5.73	
Dannemora village.....	78	74	69	312,700	4,532	161,700	2,343	51.7	73	9	4	7	-	-	1	39	13	5.56	
Plattsburgh.....	536	395	364	1,798,000	4,940	615,900	2,241	45.4	398	70	34	29	-	-	24	214	17	5.76	
Rural-nonfarm.....	539	496	455	1,190,700	2,617	489,400	1,076	41.1	478	94	17	10	-	6	25	300	26	5.73	
COLUMBIA COUNTY.....	1,307	1,012	935	3,820,000	4,086	1,573,300	1,683	41.2	961	129	128	116	2	5	37	494	50	5.38	
Hudson.....	411	226	198	915,700	4,625	378,700	1,913	41.4	211	37	32	40	-	-	5	86	11	5.33	
Rural-nonfarm.....	896	786	737	2,904,300	3,941	1,194,600	1,621	41.1	750	92	96	76	2	5	32	408	39	5.40	
CORTLAND COUNTY.....	1,360	1,086	977	4,108,700	4,205	1,768,400	1,831	43.5	1,058	78	100	144	-	4	29	654	49	5.41	
Cortland city.....	910	713	656	3,271,700	4,987	1,423,300	2,170	43.5	698	64	75	112	-	-	2	391	31	5.39	
Homer village.....	171	125	122	433,000	3,549	173,500	1,422	40.1	124	3	9	13	-	-	3	90	6	5.40	
Rural-nonfarm.....	279	248	199	404,000	2,030	191,600	963	47.4	236	11	16	19	-	-	2	173	12	5.47	
DELAWARE COUNTY.....	1,050	906	840	2,616,200	3,115	1,074,100	1,279	41.1	877	113	25	47	1	1	25	634	31	5.42	
Sidney village.....	83	70	68	220,200	3,238	90,200	1,326	41.0	68	7	1	3	-	-	12	42	2	5.33	
Walton village.....	258	220	197	662,400	3,362	277,100	1,407	41.8	218	63	24	34	1	-	7	458	24	5.48	
Rural-nonfarm.....	709	616	575	1,733,600	3,015	706,800	1,229	40.8	591	43	24	34	1	-	7	458	24	5.48	
DUTCHESS COUNTY.....	5,168	4,030	3,533	20,760,500	5,876	9,427,000	2,685	45.7	3,912	472	237	1,946	3	11	133	1,557	153	5.39	
Beacon.....	767	635	422	1,859,600	4,407	819,900	1,943	44.1	616	49	24	413	2	2	15	83	18	5.46	
Poughkeepsie.....																			

HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage											
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other			
ESSEX COUNTY.....	1,028	943	867	2,982,700	3,440	1,194,000	1,377	40.0	906	138	80	52	2	22	52	495	65	5.74		
Lake Placid village.....	126	99	91	520,400	5,719	235,500	2,588	45.3	96	6	8	3	-	2	10	61	6	5.64		
Saranac Lake village (part)...	101	90	87	408,600	4,697	191,100	2,197	46.8	86	39	5	-	1	1	6	30	4	5.82		
Ticonderoga village.....	140	131	122	351,000	2,877	143,200	1,174	40.8	124	7	15	5	-	-	8	79	10	5.79		
Rural-nonfarm.....	561	623	567	1,702,700	3,003	624,200	1,101	36.7	600	86	52	44	1	19	28	325	45	5.74		
FRANKLIN COUNTY.....	967	806	700	2,163,400	3,091	966,200	1,380	44.7	775	115	59	45	1	3	59	459	35	5.73		
Malone village.....	260	201	186	593,100	3,189	269,000	1,446	45.4	190	26	25	2	-	1	3	114	19	5.76		
Saranac Lake village (part)...	234	173	166	738,500	4,449	361,400	2,177	48.9	167	52	19	4	1	-	18	68	5	5.80		
Tupper Lake village.....	196	168	113	860,100	3,187	135,600	1,200	37.7	166	21	8	17	-	2	21	92	5	5.77		
Rural-nonfarm.....	277	264	235	471,700	2,007	200,200	852	42.4	253	16	7	22	-	-	17	185	6	5.64		
FULTON COUNTY.....	2,885	2,179	2,114	8,987,700	4,252	4,515,600	2,136	50.2	2,136	141	140	156	7	25	59	1,512	96	5.77		
Dolgeville village (part)....	9	4	4	7,800	-	2,800	-	-	4	-	-	-	-	-	-	3	-	-		
Gloversville.....	1,630	1,100	1,082	5,366,100	4,961	2,791,900	2,580	52.0	1,088	93	72	77	6	19	26	741	54	5.78		
Johnstown.....	628	485	472	1,933,900	4,097	971,100	2,057	50.2	477	22	46	26	1	-	16	355	11	5.78		
Rural-nonfarm.....	618	590	556	1,677,900	3,018	749,800	1,349	44.7	567	26	22	52	-	6	17	413	31	5.76		
GENESEE COUNTY.....	1,813	1,574	1,468	5,165,100	3,518	2,291,200	1,561	44.4	1,523	216	125	107	-	4	84	915	72	5.50		
Batavia.....	1,034	861	787	3,018,300	3,885	1,364,900	1,734	45.2	830	191	63	66	-	3	49	422	36	5.46		
Le Roy village.....	255	219	210	822,300	3,916	349,000	1,662	42.4	213	3	18	17	-	1	6	158	15	5.60		
Rural-nonfarm.....	524	494	471	1,324,500	2,812	577,300	1,226	43.6	480	22	49	24	-	-	29	335	21	5.53		
CHENANGO COUNTY.....	1,186	1,008	980	4,038,500	4,121	1,546,600	1,578	38.3	991	179	45	82	-	6	26	631	22	5.74		
Catskill village.....	283	193	188	900,500	4,790	369,100	1,963	41.0	192	95	3	24	-	1	3	64	2	5.84		
Rural-nonfarm.....	923	810	792	3,138,000	3,962	1,177,500	1,487	37.5	799	84	42	58	-	5	23	567	20	5.72		
HAMILTON COUNTY.....	158	156	146	694,400	4,756	242,400	1,660	34.9	146	1	21	3	-	-	8	109	4	5.84		
HERKIMER COUNTY.....	2,078	1,711	1,577	5,211,700	3,305	2,219,000	1,407	42.6	1,657	368	92	164	5	18	198	741	71	5.54		
Dolgeville village (part)....	146	115	113	428,300	3,790	198,900	1,760	46.4	114	2	6	15	-	-	11	74	6	5.67		
Frankfort village.....	155	121	116	380,100	3,277	162,300	1,399	42.7	120	17	4	15	-	1	26	54	3	5.51		
Herkimer village.....	400	330	317	1,091,800	3,444	501,000	1,580	45.9	310	53	9	18	3	10	74	127	16	5.45		
Ilion village.....	506	432	405	1,458,300	3,601	570,600	1,409	39.1	421	190	20	29	-	-	38	123	21	5.43		
Little Falls.....	259	166	120	479,400	3,995	197,400	1,645	41.2	164	16	8	44	2	2	10	81	1	5.55		
Mohawk village.....	145	117	110	320,700	2,915	182,500	1,205	41.3	116	33	6	4	-	-	10	56	7	5.69		
Rural-nonfarm.....	467	430	396	1,053,100	2,659	456,300	1,152	43.8	412	57	39	39	-	5	29	225	17	5.67		
JEFFERSON COUNTY.....	2,872	2,398	2,209	8,285,400	3,751	3,875,200	1,754	46.8	2,328	381	380	667	6	4	108	707	80	5.57		
Carthage village.....	177	139	138	434,100	3,146	235,000	1,703	54.1	137	69	10	13	-	-	9	35	1	5.65		
Watertown.....	1,675	1,317	1,224	5,591,200	4,568	2,673,700	2,184	47.8	1,296	203	235	510	6	-	61	234	47	5.57		
Rural-nonfarm.....	1,020	942	847	2,260,100	2,668	965,500	1,141	42.8	895	109	135	144	-	4	33	438	32	5.56		
KINGS COUNTY ¹	101,723	38,676	36,140	263,099,600	7,280	154,829,400	4,284	58.8	37,266	1,004	2,549	13,582	1,304	4,387	3,300	8,777	2,363	5.27		
LEWIS COUNTY.....	453	414	373	930,700	2,495	424,400	1,138	45.6	406	17	19	14	1	-	14	322	19	5.36		
Lowville village.....	165	140	127	526,600	4,146	241,600	1,902	45.9	136	6	3	3	-	-	5	114	5	5.05		
Rural-nonfarm.....	288	274	246	404,100	1,643	182,800	743	45.2	270	11	16	11	1	-	9	208	14	5.51		
LIVINGSTON COUNTY.....	1,242	1,139	1,065	3,356,000	3,151	1,518,300	1,426	45.2	1,091	21	172	152	-	-	73	624	49	5.58		
Danville village.....	241	206	191	720,200	3,771	336,400	1,761	46.7	199	1	18	26	-	-	26	119	14	5.56		
Mount Morris village.....	202	171	163	491,800	3,017	201,000	1,233	40.9	167	8	38	56	-	-	8	58	4	5.73		
Rural-nonfarm.....	799	762	711	2,144,000	3,015	980,900	1,380	45.8	725	12	121	70	-	-	44	447	31	5.56		
MADISON COUNTY.....	1,413	1,235	1,092	3,727,700	3,414	1,663,200	1,523	44.6	1,197	140	124	273	5	1	64	558	32	5.44		
Canastota village.....	247	213	162	522,700	3,227	225,700	1,393	48.2	210	91	7	14	-	-	5	93	-	5.48		
Oneida.....	560	472	461	1,766,500	3,832	835,700	1,813	47.3	466	35	51	209	-	-	37	117	17	5.33		
Rural-nonfarm.....	606	550	469	1,438,500	3,067	601,800	1,283	41.8	521	14	66	50	5	1	22	348	15	5.53		
MONROE COUNTY.....	34,516	29,531	27,876	143,816,600	5,159	81,906,700	2,938	57.0	28,718	2,202	2,396	13,139	1,534	357	2,257	4,876	1,957	5.23		
Brookport village.....	191	176	173	553,000	3,197	227,700	1,316	41.2	174	9	10	13	-	3	20	116	3	5.31		
East Rochester village.....	524	453	437	1,550,400	3,548	864,800	1,979	55.8	449	90	14	34	-	1	74	205	31	5.48		
Fairport village.....	411	363	345	1,563,000	4,530	736,600	2,135	47.1	346	89	87	18	1	-	14	127	10	5.42		
Irondequoit town.....	3,304	3,259	3,207	18,523,000	5,776	11,580,500	3,611	62.5	3,217	473	336	945	422	92	180	476	293	5.22		
Rochester.....	23,827	19,134	18,055	87,337,400	4,837	49,023,300	2,715	56.1	18,512	712	1,552	10,638	584	148	1,657	2,316	905	5.20		
Rural-nonfarm.....	6,259	5,146	5,659	34,289,800	6,059	19,473,800	3,441	56.8	6,020	829	397	1,491	527	113	312	1,636	715	5.23		
MONTGOMERY COUNTY.....	2,522	1,518	1,446	6,846,300	4,736	2,982,700	2,063	43.6	1,465	92	143	549	1	5	63	575	37	5.52		
Amsterdam.....	1,575	696	677	3,998,200	5,906	1,797,100	2,655	44.9	678	12	81	402	1	2	35	181	14	5.43		
Canajoharie village.....	118	89	84	427,800	5,093	153,500	1,827	35.9	85	34	10	4	-	-	3	28	6	5.84		
Fort Plain village.....	148	117	110	393,500	3,577	164,400	1,495	41.8	112	10	32	-	-	-	1	66	3	5.57		
Rural-nonfarm.....	680	616	575	2,028,800	3,528	867,700	1,509	42.8	590	36	70	143	-	3	24	300	14	5.56		
NASSAU COUNTY.....	43,861	41,683	39,382	274,112,700	6,960	163,931,100	4,163	59.8	40,432	2,776	4,254	9,089	3,175	3,141	3,419	12,206	2,372	5.34		
Cedarhurst village.....	354	288	284	2,118,400	7,459	1,261,000	4,440	59.5	285	6	25	74	4	12	3					

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
NASSAU COUNTY—Con.																			
New Hyde Park village.....	568	504	492	2,473,900	5,028	1,689,700	3,434	68.3	495	37	44	194	4	28	57	116	15	5.04	
Rockville Centre village.....	2,316	2,227	2,127	19,585,500	9,208	11,411,000	5,365	58.3	2,161	123	320	448	307	120	103	682	58	5.36	
Sea Cliff village.....	311	256	240	1,669,200	6,955	904,500	3,769	54.2	251	3	18	39	8	6	13	164	5	5.64	
Valley Stream village.....	2,321	2,194	2,145	12,083,600	5,633	7,480,100	3,464	61.5	2,104	79	156	655	81	216	240	611	66	5.27	
Westbury village.....	381	357	325	2,808,600	7,103	1,151,500	3,543	49.9	347	35	63	48	6	18	29	142	6	5.62	
Williston Park village.....	985	967	942	4,798,400	5,094	3,154,000	3,348	65.7	962	47	77	271	21	163	112	182	89	5.32	
Rural-nonfarm.....	22,142	21,246	19,962	132,257,800	6,625	79,822,700	3,999	60.4	20,608	1,581	2,118	4,457	1,582	1,536	1,944	6,090	1,300	5.32	
NEW YORK COUNTY ¹																			
NIAGARA COUNTY.....	9,055	7,349	7,111	34,760,800	4,888	16,522,100	2,323	47.5	7,253	2,362	457	1,038	132	54	432	2,417	361	5.66	
Lockport.....	1,479	1,295	1,242	5,348,100	4,306	2,405,000	1,936	45.0	1,269	210	78	156	9	3	88	630	95	5.61	
Niagara Falls.....	4,711	3,502	3,435	19,575,000	5,699	9,489,000	2,762	48.5	3,455	1,415	262	700	78	25	186	606	183	5.72	
North Tonawanda.....	1,416	1,174	1,108	4,115,200	3,714	1,968,700	1,777	47.8	1,168	508	38	65	29	17	111	375	25	5.62	
Rural-nonfarm.....	1,449	1,378	1,326	5,722,500	4,316	2,659,400	2,006	46.5	1,361	229	79	117	16	9	47	806	58	5.59	
ONEIDA COUNTY.....																			
New York Mills village.....	103	48	44	156,100	3,548	64,400	1,464	41.3	45	15	1	8	-	1	4	14	2	5.43	
Rome.....	1,503	1,021	953	4,017,700	4,216	1,993,900	2,092	49.6	992	3	95	659	-	5	18	188	24	5.68	
Utica.....	4,507	2,433	2,340	11,869,400	5,072	6,352,700	2,715	53.5	2,375	467	265	655	29	76	197	521	165	5.45	
Whitesboro village.....	227	179	178	684,700	3,847	341,200	1,917	49.8	176	114	11	11	-	-	9	31	-	5.58	
Yorkville village.....	244	201	195	692,100	3,549	333,800	1,712	48.2	198	27	3	40	-	44	15	68	1	5.58	
Rural-nonfarm.....	2,101	1,904	1,808	6,979,400	3,860	3,461,000	1,914	49.6	1,861	211	200	315	29	5	68	920	113	5.50	
ONONDAGA COUNTY.....																			
Baldwinsville village.....	231	199	151	606,800	4,019	254,900	1,688	42.0	196	20	24	7	2	-	11	123	9	5.67	
East Syracuse village.....	196	154	148	622,200	4,204	289,700	1,957	46.6	151	4	45	41	7	1	14	31	8	5.41	
Liverpool village.....	205	187	177	816,100	4,611	366,600	2,071	44.9	183	4	30	24	14	3	16	91	1	5.54	
Solvay village.....	598	422	409	2,311,900	5,658	1,006,800	2,462	43.5	402	3	33	230	17	1	21	90	7	5.42	
Syracuse.....	12,876	9,281	8,869	56,776,300	6,402	29,003,000	3,270	51.1	8,572	135	884	5,407	490	64	362	1,272	258	5.24	
Rural-nonfarm.....	3,650	3,462	3,351	16,260,200	4,852	7,866,700	2,348	48.4	3,374	100	325	534	471	64	228	1,356	295	5.47	
ONTARIO COUNTY.....																			
Canandaigua.....	438	346	316	1,281,100	4,054	564,200	1,785	44.0	340	1	79	42	-	-	13	197	8	5.62	
Geneva.....	985	870	558	2,361,900	4,233	1,130,500	2,026	47.9	821	169	92	112	1	2	50	323	67	5.62	
Rural-nonfarm.....	830	778	736	2,028,300	2,756	955,000	1,298	47.1	751	27	77	35	-	-	23	565	24	5.53	
ORANGE COUNTY.....																			
Goshen village.....	162	143	132	619,000	4,689	306,400	2,321	49.5	137	50	6	26	-	1	2	50	2	5.70	
Highland Falls village.....	179	144	141	803,300	5,697	318,300	2,222	39.0	142	63	14	21	1	-	4	84	5	5.78	
Middletown.....	1,223	953	916	4,826,600	5,269	2,333,700	2,548	48.4	926	197	116	54	1	5	17	512	24	5.55	
Newburgh.....	1,559	899	853	4,910,800	5,757	2,412,900	2,529	49.1	876	197	48	78	1	1	28	480	43	5.58	
Port Jervis.....	538	467	456	1,641,700	3,600	808,300	1,774	49.3	457	368	-	7	-	1	27	51	3	5.79	
Walden village.....	250	197	190	728,600	3,835	337,000	1,774	46.3	196	36	4	65	1	-	9	76	5	5.47	
Warwick village.....	155	130	130	556,500	4,281	261,800	2,014	47.0	124	32	3	34	-	-	8	44	3	5.54	
Rural-nonfarm.....	2,508	2,282	2,082	9,886,900	4,509	4,437,200	2,131	47.3	2,229	705	154	253	1	12	73	953	78	5.65	
ORLEANS COUNTY.....																			
Albion village.....	311	271	258	744,700	2,886	354,000	1,372	47.5	268	37	14	5	-	-	50	126	36	5.42	
Medina village.....	372	319	314	988,800	2,990	365,300	1,163	38.9	307	132	3	39	1	-	50	76	6	5.61	
Rural-nonfarm.....	335	331	301	567,000	1,884	273,600	909	48.3	317	24	13	15	-	3	21	233	8	5.62	
OSWEGO COUNTY.....																			
Fulton.....	710	580	496	1,836,000	3,702	808,900	1,631	44.1	563	30	35	297	2	-	90	97	12	5.44	
Oswego city.....	1,196	1,098	969	3,082,100	3,129	1,315,100	1,357	43.4	1,053	380	32	227	1	1	245	147	20	5.44	
Rural-nonfarm.....	726	662	625	1,644,000	2,630	687,300	1,100	41.8	646	42	132	39	3	-	32	373	25	5.59	
OTSEGO COUNTY.....																			
Cooperstown village.....	147	113	109	483,600	4,437	220,000	2,018	45.5	108	10	20	8	-	-	6	55	9	5.16	
Onondaga.....	680	569	545	2,515,100	4,615	1,106,900	2,031	44.0	563	804	10	34	1	1	5	198	15	5.31	
Rural-nonfarm.....	698	651	590	1,504,100	2,593	642,300	1,107	42.7	622	128	34	38	-	-	11	394	22	5.40	
PUTNAM COUNTY.....																			
QUEENS COUNTY ²	105,358	76,124	72,879	439,495,400	6,030	274,499,200	3,767	62.5	74,285	4,439	6,145	25,802	4,385	6,670	6,828	15,649	4,417	5.26	
RENSSELAER COUNTY.....																			
Boosick Falls village.....	5,061	3,565	3,409	15,632,300	4,586	7,645,800	2,243	48.9	3,496	1,658	203	345	4	9	189	926	162	5.49	
Rensselaer city.....	132	88	72	187,900	2,610	65,500	910	34.9	84	51	2	4	-	-	5	16	6	5.74	
Troy.....	507	351	344	1,246,100	3,622	594,700	1,729	47.7	340	23	71	57	-	-	88	129	22	5.72	
Rural-nonfarm.....	2,447	1,253	1,179	6,269,700	5,318	3,050,100	2,587	48.6	1,232	839	43	104	1	3	48	171	28	5.40	
Rural-nonfarm.....	1,975	1,873	1,814	7,928,600	4,371	3,935,500	2,170	49.6	1,840	745	87	180	3	6	98	610	111	5.50	
RICHMOND COUNTY ³																			
ROCKLAND COUNTY.....	11,025	8,701	8,233	48,085,600	5,841	25,994,500	3,157	54.1	8,522	2,973	335	1,413	41	290	1,468	1,634	368	5.41	
Baverstraw village.....	4,041	3,579	3,446	19,922,800	5,781	9,331,200	2,708	46.8	3,513	1,561	358	135	3	14	336	1,003	108	5.67	
Rockville Centre village.....	229	167	158	759,000	4,804	308,500	1,953	40.6	160	110	1	7	-	-	16	24	2	5.73	
Spring Valley village.....	347	303	297	1,917,500	6,456	895,600	3,015	46.7	298	99	63	10	1	2	18	100	5	5.72	
West Haverstraw village.....	350	279	268	1,439,500	5,371	667,100	2,489	46.3	272	110	22	5	-	-	14	87	3	5.58	
West Haverstraw village.....	234	258	254	1,567,000	6,169	747,700	2,944	47.7	257	132	34	18	-	-	1	34	38	5.63	
West Haverstraw village.....	151	134	125	565,100	4,521	252,900	2,023	44.8	134	95	6	7	-	-	11	15	-	5.72	
Rural-nonfarm.....	2,680	2,438	2,344	13,674,700	5,884	6,459,400	2,756	47.2	2,897	1,015	232	88	2	10	213	739	98	5.67	

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.)			Report- ing holder	Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value		Building and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
ST. LAWRENCE COUNTY.....	2,302	2,086	1,745	5,254,900	3,011	2,284,400	1,309	43.5	1,999	386	279	397	-	2	39	622	274	5.51	
Canton village.....	169	160	142	541,000	3,810	241,300	1,699	44.6	154	81	29	5	-	-	2	34	3	5.44	
Gouverneur village.....	248	227	215	536,800	2,497	247,600	1,152	46.1	220	83	4	93	-	-	1	38	1	5.27	
Massena village.....	534	541	356	1,468,700	4,126	598,100	1,680	40.7	515	41	98	47	-	-	22	92	215	5.45	
Ogdensburg.....	428	386	330	903,100	2,822	373,900	1,168	41.4	355	33	55	156	-	1	2	106	13	5.74	
Potsdam village.....	213	192	182	790,800	4,845	384,400	2,112	48.6	184	63	27	15	-	-	1	68	10	5.58	
Rural-nonfarm.....	610	580	530	1,014,500	1,914	439,100	828	43.3	560	85	66	81	-	1	11	284	32	5.51	
SARATOGA COUNTY.....	2,190	1,733	1,687	6,201,300	3,676	2,670,300	1,583	43.1	1,709	190	141	85	3	17	90	1,091	92	5.72	
Ballston Spa village.....	142	115	107	426,000	3,981	164,000	1,533	38.5	112	11	9	7	-	-	1	79	5	5.83	
Corinth village.....	132	100	99	382,000	3,859	153,600	1,552	40.2	97	-	8	-	-	-	3	84	2	5.77	
Mechanicville.....	231	99	99	408,500	4,126	182,700	1,845	44.7	97	35	-	-	1	-	18	43	-	5.48	
Saratoga Springs.....	567	444	432	2,033,600	4,707	894,700	2,071	44.0	439	2	35	15	-	-	22	847	18	5.79	
South Glens Falls village.....	245	211	210	773,700	3,684	382,200	1,820	49.4	210	34	36	12	1	9	9	74	35	5.65	
Watford village.....	79	47	47	215,400	4,583	82,400	1,753	38.3	47	15	4	6	-	-	4	18	-	5.42	
Rural-nonfarm.....	794	717	693	1,962,100	2,831	810,700	1,170	41.3	707	93	49	45	1	8	33	446	32	5.72	
SCHENECTADY COUNTY.....	9,229	6,999	6,702	33,248,800	4,961	17,209,400	2,568	51.8	6,874	1,648	572	1,516	13	42	606	2,188	289	5.44	
Schenectady city.....	5,629	3,496	3,299	17,877,700	5,436	8,760,900	2,664	49.0	3,404	586	278	1,055	3	14	309	1,020	139	5.46	
Scotia village.....	818	754	732	3,081,900	4,210	1,787,800	2,442	58.0	744	110	83	170	-	3	69	272	37	5.43	
Rural-nonfarm.....	2,842	2,749	2,681	12,289,200	4,584	6,660,700	2,484	54.2	2,726	952	211	291	10	25	228	896	113	5.43	
SCHOMARIE COUNTY.....	462	399	375	1,232,600	3,287	508,400	1,356	41.2	392	72	23	6	2	-	7	275	7	5.51	
Cobleskill village.....	103	82	78	345,100	4,424	149,500	1,917	43.3	81	38	1	-	-	-	1	40	1	5.68	
Rural-nonfarm.....	359	317	297	887,500	2,988	358,900	1,208	40.4	311	34	22	6	2	-	6	235	6	5.47	
SCHUYLER COUNTY.....	362	329	249	704,100	2,828	276,100	1,109	39.2	317	21	37	5	-	1	10	230	13	5.67	
Watkins Glen village.....	151	127	122	420,200	3,444	167,200	1,370	39.8	123	-	19	1	-	-	6	95	2	5.81	
Rural-nonfarm.....	211	202	127	283,900	2,235	108,900	857	38.4	194	21	18	4	-	1	4	135	11	5.58	
SENECA COUNTY.....	840	801	732	2,085,700	2,849	851,700	1,164	40.8	760	13	149	122	3	2	40	358	73	5.54	
Seneca Falls village.....	368	348	335	1,078,000	3,218	419,100	1,251	38.9	332	2	68	92	3	-	29	102	36	5.40	
Watford village.....	280	214	165	371,800	2,253	156,200	947	42.0	196	5	26	13	-	1	9	114	28	5.74	
Rural-nonfarm.....	232	239	232	635,900	2,741	276,400	1,191	43.5	232	6	55	17	-	1	2	142	9	5.59	
STEBURN COUNTY.....	3,161	2,743	2,218	6,965,000	3,140	3,127,500	1,410	44.9	2,644	1,093	113	103	7	62	85	1,006	175	5.80	
Bath village.....	225	179	146	462,600	3,168	216,000	1,479	46.7	170	36	16	24	-	9	6	75	4	5.54	
Canisteo village.....	166	156	149	420,200	2,820	168,200	1,129	40.0	144	51	-	-	-	1	6	85	1	5.87	
Corning.....	916	760	621	2,308,300	3,717	1,039,000	1,673	50.0	748	485	23	20	6	15	20	132	47	5.88	
Hornell.....	718	585	381	1,246,100	3,271	623,700	1,637	50.1	565	216	3	39	-	33	26	188	60	5.75	
Rural-nonfarm.....	1,136	1,063	921	2,527,800	2,745	1,080,600	1,173	42.7	1,017	305	71	20	1	4	27	526	63	5.80	
SUFFOLK COUNTY.....	13,226	12,742	12,383	63,224,500	5,106	30,595,900	2,471	48.4	12,468	529	1,735	1,617	35	262	788	6,975	527	5.62	
Amityville village.....	398	368	366	2,133,400	5,829	1,074,200	2,935	50.4	363	34	54	13	3	11	19	224	5	5.60	
Baytown village.....	393	378	371	2,198,700	5,926	1,105,400	2,980	50.3	370	26	52	27	1	7	24	215	18	5.69	
Greenport village.....	189	155	153	690,800	4,515	314,000	2,052	45.5	154	-	3	55	-	-	3	92	1	5.45	
Lindenhurst village.....	465	453	443	2,042,100	4,610	980,600	2,214	48.0	449	42	45	49	-	-	3	53	245	12	5.52
Northport village.....	272	257	247	1,353,800	5,461	646,900	2,619	47.8	249	4	21	30	-	-	8	18	159	9	5.70
Patchogue village.....	515	470	459	2,150,300	4,685	1,063,500	2,317	49.5	461	9	76	143	1	12	16	166	18	5.70	
Sag Harbor village.....	133	121	104	247,800	2,383	138,200	1,329	55.8	112	-	-	43	-	-	4	85	-	5.57	
Southampton village.....	281	259	246	1,544,500	6,278	671,600	2,730	43.5	235	-	56	28	2	2	11	148	8	5.54	
Rural-nonfarm.....	10,579	10,291	9,994	50,869,100	5,089	24,601,500	2,462	48.4	10,055	414	1,428	1,229	28	219	640	5,641	456	5.62	
SULLIVAN COUNTY.....	1,660	1,324	1,298	6,675,900	5,143	2,736,700	2,108	41.0	1,295	97	124	49	-	7	44	931	43	5.69	
Liberty village.....	206	148	146	773,400	5,297	365,900	2,506	47.3	147	5	15	12	-	-	5	109	1	5.70	
Monticello village.....	233	150	148	1,145,600	7,741	439,700	2,971	38.4	147	11	8	7	-	1	12	106	2	5.78	
Rural-nonfarm.....	1,221	1,026	1,004	4,756,900	4,738	1,931,100	1,923	40.6	1,001	81	101	30	-	6	27	716	40	5.69	
TIOGA COUNTY.....	859	758	633	1,711,100	2,703	782,900	1,237	45.8	722	109	45	29	-	3	25	459	52	5.71	
Owego village.....	234	189	172	623,700	3,626	294,200	1,710	47.2	182	8	6	9	-	-	5	125	29	5.68	
Waverly village.....	234	208	194	382,000	2,851	167,000	1,246	43.7	201	93	7	4	-	1	13	81	2	5.78	
Rural-nonfarm.....	391	361	327	705,400	2,157	321,700	984	45.6	339	8	32	16	-	2	7	253	21	5.70	
TOMPKINS COUNTY.....	2,032	1,622	1,553	8,488,000	5,466	3,651,700	2,351	43.0	1,581	333	205	423	5	6	23	527	59	5.37	
Ithaca.....	1,185	836	809	4,968,400	6,141	2,092,100	2,586	42.1	813	187	112	259	3	1	17	206	28	5.38	
Rural-nonfarm.....	847	786	744	3,519,600	4,731	1,559,600	2,096	44.3	768	146	93	164	2	5	6	321	31	5.35	
ULSTER COUNTY.....	4,342	3,686	3,579	16,681,200	4,661	7,029,200	1,964	42.1	3,604	769	160	1,101	3	15	112	1,344	100	5.47	
Ellenville village.....	151	104	102	565,100	5,540	218,300	2,140	38.6	102	1	4	16	-	-	1	74	6	5.50	
Kingston.....	1,741	1,342	1,296	6,644,800	5,127	2,937,100	2,266	44.2	1,312	369	42	572	1	5	33	253	37	5.34	
Saugerties village.....	218	174	170	834,100	4,906	362,800	2,134	43.5	171	46	18	61	-	-	5	39	2	5.53	
Rural-nonfarm.....	2,232	2,066	2,011	8,637,200	4,295	3,511,000	1,746	40.6	2,019	353	96	452	2	10	73	978	55	5.55	
WARREN COUNTY.....	1,537																		

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		
WESTCHESTER COUNTY.....	31,798	24,914	23,640	252,203,600	11,092	145,830,600	6,169	55.6	24,070	2,295	2,687	5,196	1,193	994	2,202	7,555	1,745	5.29	
Bronxville village.....	271	262	253	6,341,500	25,065	3,422,200	13,526	54.0	253	9	43	44	32	15	12	73	25	5.04	
Croton-on-Hudson village.....	327	283	274	2,067,600	7,546	1,009,600	3,685	48.8	275	64	27	32	4	11	23	99	15	5.52	
Dobbs Ferry village.....	336	282	272	2,720,800	10,003	1,353,300	4,975	49.7	275	50	32	103	9	4	20	50	7	5.54	
Elmsford village.....	215	151	149	967,600	6,494	486,800	3,267	50.3	150	10	20	12	-	3	35	57	13	5.45	
Hastings-on-Hudson village.....	432	376	361	3,011,000	8,341	1,666,800	4,617	55.4	371	123	47	56	9	3	32	96	3	5.45	
Irvington village.....	183	140	132	1,875,400	14,208	1,016,900	7,704	54.2	138	22	11	38	12	4	5	29	11	5.38	
Larchmont village.....	450	442	416	6,426,700	15,449	3,580,200	8,606	55.7	413	34	42	94	26	31	31	130	35	5.26	
Mamaroneck village.....	733	607	591	5,670,600	9,595	3,042,300	5,148	53.7	593	64	70	117	13	20	66	206	35	5.44	
Mount Kisco village.....	317	216	205	1,574,000	7,678	826,400	4,031	52.5	210	3	27	16	2	2	27	128	5	5.62	
Mount Vernon.....	3,265	2,136	2,082	21,859,200	10,499	13,147,200	6,315	60.1	2,072	128	212	472	115	106	160	697	182	5.26	
New Rochelle.....	2,971	2,232	2,151	28,190,400	13,106	15,342,400	7,133	54.4	2,149	130	407	350	115	79	208	710	150	5.24	
North Pelham village.....	322	243	241	2,300,500	9,546	1,259,600	5,227	54.8	229	21	15	42	7	3	31	102	6	5.30	
North Tarrytown village.....	391	246	225	2,132,200	9,476	1,200,700	5,336	56.3	236	31	25	52	11	6	14	87	9	5.60	
Ossining village.....	900	601	591	4,412,000	7,465	2,292,900	3,860	52.0	594	69	27	177	2	6	30	224	57	5.35	
Peekskill.....	986	669	653	3,824,800	5,857	1,957,900	2,998	51.2	655	52	16	193	1	3	31	332	27	5.49	
Pelham Manor village.....	428	427	403	6,297,300	15,626	3,661,700	9,086	58.1	412	22	62	97	31	34	25	113	28	5.23	
Pleasantville village.....	330	273	271	2,235,400	8,249	1,171,500	4,323	52.4	270	13	45	14	1	4	26	159	8	5.67	
Port Chester village.....	1,168	684	649	5,600,900	8,938	3,237,500	4,988	55.8	659	12	85	247	10	11	58	168	53	5.12	
Rye village.....	555	491	473	7,254,500	15,337	4,016,800	8,492	55.4	479	10	62	106	22	32	26	142	59	5.24	
Scarsdale village.....	1,351	1,341	1,267	26,443,800	20,371	14,652,500	11,565	55.4	1,302	81	285	211	162	57	57	342	106	5.15	
Tarrytown village.....	299	218	192	1,617,800	9,468	835,200	4,350	45.9	209	27	23	71	1	4	9	59	15	5.60	
Tuckahoe village.....	353	250	248	1,977,100	7,972	1,185,200	4,779	59.9	246	46	27	34	7	13	30	67	22	5.96	
White Plains.....	2,101	1,798	1,692	19,993,600	11,817	11,070,100	6,545	55.4	1,709	94	176	480	88	71	126	579	95	5.28	
Yonkers.....	6,401	4,435	4,190	39,849,800	9,511	22,654,900	5,407	56.9	4,230	598	438	1,242	309	183	543	762	304	5.14	
Rural-nonfarm.....	6,713	6,111	5,659	57,159,100	10,101	31,740,000	5,609	55.5	5,591	576	641	905	304	287	575	2,127	476	5.25	
WYOMING COUNTY.....	692	798	761	2,112,000	2,775	995,200	1,308	47.1	769	8	132	57	4	1	41	490	36	5.50	
Perry village.....	183	147	143	855,100	2,483	184,500	1,290	52.0	141	2	10	18	-	1	5	100	5	5.31	
Warsaw village.....	206	193	190	642,100	3,379	262,200	1,360	40.8	190	-	29	6	4	-	7	126	6	5.44	
Rural-nonfarm.....	503	453	428	1,114,800	2,605	548,500	1,262	49.2	438	6	93	33	-	-	29	252	25	5.52	
YATES COUNTY.....	506	445	399	1,085,900	2,722	518,600	1,300	47.8	429	8	47	28	-	2	23	275	48	5.56	
Penn Yan village.....	281	231	205	698,500	3,407	342,100	1,669	49.0	220	6	20	17	-	2	14	153	8	5.57	
Rural-nonfarm.....	225	214	194	397,400	1,997	176,500	910	45.6	209	2	27	9	-	-	9	122	40	5.56	
TOTALS FOR URBAN PLACES IN TWO OR MORE COUNTIES																			
Dolgeville village.....	155	119	117	436,100	3,727	201,700	1,724	46.3	118	2	6	16	-	-	11	77	6	5.67	
Gowanda village.....	181	159	147	647,500	4,405	265,900	1,809	41.1	155	64	10	1	-	-	2	47	11	5.72	
New York City.....	241,502	133,504	126,393	840,722,800	6,652	506,654,000	4,009	50.3	129,662	9,481	9,633	42,914	5,849	11,826	12,656	29,347	9,946	5.27	
Saranac Lake village.....	385	263	253	1,147,100	4,534	552,500	2,184	48.2	253	91	24	4	2	1	24	38	9	5.21	

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGH AND HEALTH AREAS: 1940

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

CITY, CENSUS TRACT, WARD, OR HEALTH AREA	All 1- to 4- family mortgag- ed prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
ALBANY CITY.....	5,893	3,610	3,389	25,402,000	7,495	13,228,800	3,903	52.1	3,560	200	253	1,998	54	36	201	659	143	5.29	
Ward 1.....	949	697	658	4,420,700	6,718	2,235,800	3,398	50.6	692	31	36	361	4	5	56	171	28	5.32	
Ward 2.....	288	142	138	719,100	5,211	345,400	2,503	48.0	141	21	3	56	-	-	2	44	1	5.59	
Ward 3.....	60	12	11	21,700	-	11,900	-	-	12	1	1	7	-	-	-	3	-	-	
Ward 4.....	86	17	17	92,100	-	30,100	-	-	16	-	-	2	-	-	1	1	-	-	
Ward 5.....	110	4	4	16,900	-	5,100	-	-	4	1	2	1	-	-	-	2	-	-	
Ward 6.....	42	12	11	76,400	-	32,500	-	-	27	2	-	19	-	-	-	5	-	5.57	
Ward 7.....	158	27	26	95,200	3,652	43,200	1,662	45.4	41	4	1	20	1	-	-	5	-	4.54	
Ward 8.....	131	42	37	142,300	3,846	61,000	1,649	42.9	41	15	7	56	-	-	18	7	-	5.35	
Ward 9.....	170	106	99	630,000	6,964	322,700	3,260	51.2	102	3	7	20	1	-	3	19	3	5.25	
Ward 10.....	125	56	46	374,400	8,139	170,400	3,704	45.5	56	7	2	47	-	-	1	2	25	4	5.46
Ward 11.....	266	90	89	499,200	5,609	200,500	2,253	40.2	88	1	1	12	-	-	2	5	-	-	
Ward 12.....	131	21	20	87,100	-	46,800	-	-	21	71	146	618	44	18	50	136	75	5.20	
Ward 13.....	1,360	1,227	1,129	9,533,800	8,444	5,254,000	4,654	55.1	1,205	4	63	6	-	-	1	8	13	7	5.21
Ward 14.....	194	93	91	855,400	9,400	399,000	4,385	46.6	93	3	1	3	15	-	5	2	7	1	5.49
Ward 15.....	201	35	35	149,500	4,271	76,700	2,191	51.3	35	1	3	16	-	-	-	19	1	5.33	
Ward 16.....	243	113	87	852,200	9,795	480,800	5,526	56.4	109	4	10	72	-	-	9	32	15	5.44	
Ward 17.....	253	148	146	703,700	4,820	319,600	2,189	45.4	145	11	6	71	1	-	41	89	14	5.21	
Ward 18.....	954	661	644	5,441,900	8,450	2,839,900	4,410	52.2	658	14	28	459	2	-	5	23	-	5.42	
Ward 19.....	222	107	101	690,400	6,836	352,400	3,489	51.0	104	6	7	53	-	-	-	5	23	-	
BUFFALO CITY.....	27,887	15,004	14,312	82,771,500	5,788	43,806,900	3,061	52.9	14,649	657	586	6,335	564	292	1,001	4,526	568	5.30	
Tract 1.....	153	118	115	479,800	4,172	252,600	2,197	52.6	113	8	4	43	-	-	3	12	40	1	5.36
Tract 2.....	366	205	185	748,100	4,044	422,700	2,285	55.5	203	3	2	24	-	-	-	17	58	30	5.28
Tract 3.....	78	48	46	157,900	3,433	87,700	1,907	55.5	46	8	-	-	-	-	1	6	11	1	5.21
Tract 4.....	73	38	38	99,800	2,626	34,000	895	34.1	36	8	11	5	-	-	-	21	69	14	5.27
Tract 5.....	152	83	77	206,800	2,686	78,000	1,013	37.7	80	10	25	115	-	-	15	22	95	17	5.26
Tract 6.....	368	277	214	1,097,700	5,129	585,600	2,736	53.3	276	9	13	84	30	-	3	22	102	18	5.22
Tract 7.....	367	296	296	1,596,100	5,392	914,000	3,088	57.3	277	9	17	271	13	-	3	18	32	1	5.19
Tract 8.....	639	468	451	2,276,400	5,045	1,259,200	2,792	55.3	456	13	3	74	-	-	9	15	54	10	5.28
Tract 9.....	226	151	150	1,040,700	6,938	503,600	3,357	48.4	144	13	5	96	-	-	7	-	-	-	-
Tract 10.....	430	206	172	761,300	4,426	404,200	2,350	53.1	301	12	3	-	-	-	-	-	-	-	-

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGHES AND HEALTH AREAS: 1940—Con.

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

CITY, CENSUS TRACT, WARD, OR HEALTH 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		
BUFFALO CITY--Con.																			
Tract 11.....	235	114	112	513,200	4,582	273,400	2,441	53.3	113	4	3	71	-	1	7	22	5	5.24	
Tract 12.....	202	67	54	183,100	3,391	67,800	1,256	37.0	66	3	2	22	1	1	7	22	8	5.52	
Tract 13.....	131	37	27	188,000	6,963	82,600	3,059	43.9	35	-	1	15	-	2	3	9	5	5.57	
Tract 14.....	159	45	42	169,100	4,025	82,800	1,971	49.0	41	4	1	18	3	-	2	10	3	5.35	
Tract 15.....	353	141	135	419,900	3,110	172,400	1,277	41.1	137	9	6	37	1	6	11	60	7	5.32	
Tract 16.....	511	72	64	235,200	3,675	101,700	1,589	43.2	71	-	7	26	-	-	6	29	3	5.40	
Tract 17.....	206	92	89	235,000	2,640	97,400	1,094	41.4	88	5	2	20	1	-	11	43	6	5.38	
Tract 18.....	88	41	41	95,300	2,324	35,400	863	37.1	41	5	-	15	-	-	2	19	-	5.39	
Tract 19.....	339	251	246	870,800	3,540	474,900	1,930	54.5	247	2	27	92	4	-	18	95	9	5.34	
Tract 20.....	106	57	57	195,000	3,421	69,500	1,219	35.6	56	3	-	23	-	-	9	20	1	5.39	
Tract 21.....	77	22	19	57,700	-	24,800	-	-	22	3	-	6	1	-	1	10	1	-	
Tract 22.....	202	122	106	351,700	3,318	167,700	1,582	47.7	118	3	5	25	-	5	13	60	7	5.41	
Tract 23.....	322	207	193	645,300	3,344	294,200	1,524	45.6	200	7	4	59	-	1	19	102	8	5.43	
Tract 24.....	514	271	258	807,200	3,129	379,100	1,469	47.0	263	7	3	59	7	5	31	137	14	5.46	
Tract 25.....	284	69	64	234,900	3,514	105,000	1,641	46.7	63	6	2	23	1	1	6	21	3	5.43	
Tract 26.....	167	89	84	271,200	3,229	118,300	1,408	43.6	77	10	2	12	-	2	4	29	18	5.54	
Tract 27.....	1,019	293	281	1,290,700	4,593	596,800	2,124	46.2	298	9	7	122	3	2	15	105	25	5.32	
Tract 28.....	648	182	178	598,400	3,362	293,700	1,650	49.1	181	2	8	75	2	1	22	63	8	5.29	
Tract 29.....	503	181	181	783,200	4,327	358,100	1,978	45.7	176	11	5	67	2	1	12	72	6	5.30	
Tract 30.....	338	178	175	722,600	4,129	414,200	2,367	57.3	177	6	8	71	1	3	14	71	3	5.20	
Tract 31.....	476	205	199	820,400	4,123	352,400	1,771	43.0	196	13	7	82	1	-	6	76	11	5.25	
Tract 32.....	516	242	226	972,600	4,304	487,700	2,158	50.1	233	11	7	130	1	1	23	49	11	5.21	
Tract 33.....	878	379	357	2,197,100	6,154	1,069,800	2,995	48.7	372	14	11	198	4	2	25	106	12	5.20	
Tract 34.....	413	220	218	969,300	4,446	538,600	2,471	55.6	219	13	2	72	2	2	11	112	5	5.33	
Tract 35.....	519	196	194	834,200	4,300	408,100	2,104	48.9	192	2	9	76	-	3	10	87	5	5.28	
Tract 36.....	553	233	202	834,400	4,131	423,500	2,097	50.8	230	4	5	82	3	4	15	133	4	5.40	
Tract 37.....	672	464	457	1,956,500	4,281	1,088,100	2,381	55.6	462	20	10	133	9	16	37	222	15	5.38	
Tract 38.....	416	331	331	1,286,900	3,888	763,300	2,306	59.3	329	22	3	100	2	7	15	172	8	5.47	
Tract 39.....	661	457	454	2,305,400	5,078	1,220,300	2,688	52.9	437	23	11	169	4	7	23	182	18	5.34	
Tract 40.....	544	287	283	1,361,700	4,812	717,900	2,537	52.7	284	13	4	145	5	-	19	95	3	5.27	
Tract 41.....	544	339	323	1,550,200	4,799	818,700	2,535	52.8	335	14	11	72	20	23	26	156	13	5.34	
Tract 42.....	777	633	676	3,481,100	5,150	1,927,100	2,851	55.4	673	26	22	259	14	21	47	254	30	5.31	
Tract 43.....	997	771	748	4,083,200	5,459	2,409,300	3,221	59.0	756	21	35	186	100	32	50	280	52	5.32	
Tract 44.....	480	357	352	1,640,100	4,659	1,026,600	2,916	62.6	355	9	15	54	154	13	39	63	8	5.39	
Tract 45.....	459	388	372	4,720,500	12,690	2,470,000	6,640	52.3	372	15	20	225	26	5	7	53	20	5.18	
Tract 46.....	325	267	258	1,654,800	5,414	897,300	3,439	53.6	261	27	13	112	8	2	11	70	18	5.25	
Tract 47.....	850	595	585	3,652,000	6,243	2,058,800	3,519	56.4	591	34	36	239	22	16	36	192	16	5.26	
Tract 48.....	469	321	247	2,510,800	10,165	1,354,400	5,483	53.9	307	9	18	187	21	5	6	61	5	5.24	
Tract 49.....	585	198	191	1,315,600	6,888	705,800	3,695	53.6	191	10	5	132	5	3	5	25	6	5.23	
Tract 50.....	163	107	106	589,500	5,561	337,300	1,182	57.2	104	8	7	35	6	-	14	34	5	5.37	
Tract 51.....	248	193	187	1,227,300	5,563	682,800	3,651	55.6	191	9	7	110	7	4	15	28	11	5.31	
Tract 52.....	547	318	312	2,918,500	9,354	1,548,300	4,963	53.1	311	13	23	208	4	1	14	42	6	5.10	
Tract 53.....	86	58	57	799,800	14,023	352,400	6,182	44.1	58	8	4	41	1	2	-	7	-	5.02	
Tract 54.....	290	233	225	3,766,000	16,738	1,977,600	8,789	52.5	232	14	14	159	13	2	6	22	2	5.05	
Tract 55.....	372	77	76	213,900	2,814	106,700	1,404	49.9	75	2	4	33	2	-	11	23	-	5.31	
Tract 56.....	258	84	81	296,100	3,656	152,400	1,881	51.5	83	1	5	27	-	2	11	37	-	5.27	
Tract 57.....	219	141	138	537,600	8,896	312,600	2,265	58.1	134	9	4	50	2	1	22	43	3	5.45	
Tract 58.....	817	496	461	2,003,100	4,345	1,169,300	2,536	58.4	485	17	23	185	28	28	53	132	19	5.34	
Tract 59.....	269	158	154	494,300	3,210	260,500	1,692	52.7	152	9	2	60	-	1	15	64	1	5.61	
Tract 60.....	345	174	165	667,600	4,046	281,700	1,707	42.2	172	17	5	83	1	2	8	51	5	5.35	
Tract 61.....	366	163	143	649,700	4,543	302,500	2,115	46.6	157	15	6	80	-	-	8	42	6	5.33	
Tract 62.....	51	13	13	48,600	-	25,900	-	-	13	-	-	1	-	-	1	1	-	-	
Tract 63.....	572	316	300	3,421,400	11,405	1,749,400	5,881	51.1	301	14	15	231	3	1	3	29	5	5.09	
Tract 64.....	60	30	28	270,300	9,654	140,200	5,007	51.9	30	-	-	24	1	-	-	5	-	5.10	
Tract 65.....	460	268	253	2,737,100	10,819	1,478,600	5,825	53.8	263	9	21	168	7	5	6	44	3	5.13	
Tract 66.....	268	153	150	1,713,800	11,425	900,200	6,001	52.5	150	5	6	115	1	2	4	15	2	5.00	
Tract 67.....	256	164	149	2,037,700	13,676	1,063,000	7,134	52.2	155	9	13	107	1	1	7	12	5	5.05	
Tract 68.....	235	117	111	1,006,300	9,066	538,400	4,850	53.5	115	7	3	79	1	2	8	13	2	5.10	
Tract 69.....	680	193	192	921,300	4,798	475,400	2,476	51.6	189	9	6	109	1	3	12	37	12	5.31	
Tract 70.....	321	80	78	476,200	6,105	258,200	3,438	56.3	78	2	8	47	-	1	6	14	-	5.10	
Tract 71.....	584	112	108	496,400	4,596	205,300	1,901	41.4	109	3	-	63	1	-	8	33	1	5.25	
Tract 72.....	19	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NEW YORK CITY.....	241,502	133,504	126,393	840,722,800	6,652	506,654,000	4,009	60.3	129,562	9,481	9,633	42,914	5,849	11,826	12,666	29,347	7,946	5.27	
BRONX BOROUGH.....	20,310	8,354	7,751	60,805,100	7,845	34,064,700	4,395	56.0	8,045	1,019	412	1,574	108	418	988	2,885	641	5.25	
Health Area 1.....	478	393	323	6,161,400															

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGHES AND HEALTH AREAS: 1940—Con.

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

CITY, CENSUS TRACT, WARD, OR HEALTH AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dol- lars)	Total (dollars)	Average (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
NEW YORK CITY--Con.																			
Bronx Borough--Con.																			
Health Area 15.10.....	184	75	63	818,100	12,986	405,600	6,488	49.6	74	3	2	31	-	2	5	20	11	5.05	
Health Area 15.20.....	145	69	41	545,800	13,800	288,500	7,037	52.9	65	2	2	27	2	3	3	20	6	5.21	
Health Area 16.....	127	58	48	510,500	10,685	269,200	5,608	52.7	50	2	1	17	-	-	5	24	1	5.41	
Health Area 17.....	243	92	83	708,800	8,540	306,000	3,687	43.2	89	6	2	18	-	2	7	46	8	5.17	
Health Area 18.....	86	27	25	197,500	7,900	114,500	4,580	58.0	25	1	1	12	-	-	-	7	4	5.44	
Health Area 19.....	257	72	69	499,200	7,235	245,900	3,564	49.3	68	1	8	14	-	2	7	34	2	5.14	
Health Area 20.....	143	35	29	280,100	7,984	121,500	4,190	52.8	29	4	1	6	-	5	-	12	1	5.13	
Health Area 21.10.....	27	11	11	122,500	-	58,100	-	-	11	-	1	1	-	1	2	6	-	-	
Health Area 21.20.....	110	9	5	34,500	-	10,100	-	-	8	-	1	1	-	1	-	4	1	-	
Health Area 22.10.....	137	33	29	374,100	12,900	205,400	7,083	54.9	29	1	1	9	-	-	2	15	1	4.91	
Health Area 22.20.....	178	24	20	220,000	-	102,200	-	-	22	2	3	-	-	1	1	15	-	-	
Health Area 23.10.....	159	28	25	351,000	14,040	160,000	5,400	45.6	28	2	4	13	-	2	1	6	-	5.15	
Health Area 23.20 ¹	38	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Health Area 24.....	41	7	6	51,500	-	26,500	-	-	7	-	-	1	-	-	1	5	-	-	
Health Area 25.....	225	43	34	188,600	5,547	105,800	3,112	56.1	42	1	2	9	1	6	6	15	2	5.17	
Health Area 26.....	110	22	22	178,100	-	75,000	-	-	22	-	-	-	4	1	2	11	1	-	
Health Area 27.....	161	40	39	315,200	8,082	174,800	4,469	55.3	40	1	4	13	-	2	2	12	6	5.30	
Health Area 28.....	94	20	19	160,700	-	74,500	-	-	20	-	3	5	-	1	1	9	1	-	
Health Area 29.....	146	14	10	80,000	-	51,700	-	-	13	1	2	2	-	1	-	6	1	-	
Health Area 30.10.....	597	69	63	424,700	6,741	277,400	4,408	65.3	63	3	5	13	1	7	5	25	4	5.14	
Health Area 30.20.....	596	69	63	424,700	6,741	277,400	4,408	65.3	63	3	5	13	1	7	5	25	4	5.14	
Health Area 30.30.....	696	155	140	964,500	6,889	577,000	4,121	59.8	152	14	5	31	-	6	25	46	25	5.13	
Health Area 30.30.....	696	155	140	964,500	6,889	577,000	4,121	59.8	152	14	5	31	-	6	25	46	25	5.13	
Health Area 30.30.....	404	212	204	1,010,800	4,955	618,800	3,033	61.2	206	52	5	17	1	10	39	49	33	5.40	
Health Area 31.....	721	244	228	1,446,500	5,844	879,300	3,857	60.8	236	27	7	26	-	18	26	101	31	5.36	
Health Area 32.10.....	913	518	504	2,892,800	5,789	1,577,900	3,131	54.6	506	134	18	59	4	11	104	153	23	5.32	
Health Area 32.20.....	401	259	245	1,198,100	4,890	639,000	2,608	53.3	252	50	6	30	-	3	36	94	33	5.34	
Health Area 33.10.....	108	26	18	165,000	-	86,700	-	-	24	-	2	8	-	2	1	9	2	-	
Health Area 33.20.....	147	20	16	132,100	-	67,600	-	-	20	1	2	4	-	2	1	15	-	-	
Health Area 34.....	76	13	10	79,000	-	50,500	-	-	13	-	3	10	-	4	5	19	3	5.14	
Health Area 35.....	281	52	47	384,800	7,113	187,500	3,564	50.1	47	3	3	10	-	4	5	1	5	4	
Health Area 36.....	75	18	18	114,800	-	65,500	-	-	17	-	-	7	-	-	-	-	-	-	
Health Area 37 ¹	14	1	-	-	-	-	-	-	-	-	-	-	-	-	-	17	-	5.31	
Health Area 38.....	94	28	28	238,000	8,500	114,000	4,071	47.9	28	1	3	7	-	-	-	-	-	-	
Health Area 39.....	126	18	15	95,000	-	45,800	-	-	16	-	1	4	-	2	1	8	-	-	
Health Area 40.....	168	27	25	183,000	7,320	89,900	3,596	49.1	26	-	-	4	-	2	8	12	-	5.06	
Health Area 41.....	127	15	12	118,400	-	59,700	-	-	15	-	1	1	1	1	-	10	1	-	
Health Area 42.....	89	16	14	112,000	-	59,000	-	-	16	-	2	3	-	-	1	7	3	-	
Health Area 43.....	167	19	13	107,500	-	79,200	-	-	17	-	1	2	-	1	2	7	-	-	
Health Area 44.....	95	15	15	109,900	-	36,600	-	-	13	-	-	5	-	-	-	7	-	-	
Health Area 45.....	199	119	114	972,800	8,538	495,000	4,342	50.9	116	1	10	25	1	13	7	51	6	5.44	
Health Area 46.....	54	32	32	290,800	9,088	149,800	4,581	51.5	30	1	2	6	1	1	3	11	4	5.45	
Health Area 47.....	72	28	26	155,000	5,962	89,000	3,423	57.4	28	1	2	5	1	1	1	11	4	5.30	
Health Area 48.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Brooklyn Borough.....	101,723	38,676	36,140	263,099,600	7,280	154,829,400	4,284	58.8	37,266	1,004	2,549	13,582	1,304	4,387	2,300	8,777	2,363	5.27	
Health Area 1.....	548	89	86	623,400	7,249	277,400	3,226	44.5	86	1	8	45	-	5	2	20	5	5.24	
Health Area 2.....	607	42	41	208,500	5,085	103,500	2,524	49.6	40	-	1	23	-	1	2	13	1	5.24	
Health Area 3.....	467	48	47	262,800	5,581	117,100	2,491	44.6	44	2	1	24	-	1	2	13	1	5.28	
Health Area 4.....	261	23	22	126,100	-	69,200	-	-	21	-	-	5	-	-	1	13	1	-	
Health Area 5.....	888	66	63	444,800	7,060	235,700	3,741	53.0	62	2	3	25	-	5	5	20	2	5.25	
Health Area 6.....	297	22	22	185,100	-	107,100	-	-	22	1	1	11	-	1	-	8	-	-	
Health Area 7.....	576	54	51	320,100	6,276	163,800	3,212	51.2	50	1	2	19	-	3	2	22	3	5.22	
Health Area 8.....	329	55	53	375,400	7,083	157,900	2,979	42.1	53	1	4	14	-	3	2	28	1	5.46	
Health Area 9.....	445	63	56	296,200	5,289	128,600	2,296	48.4	62	1	-	15	-	3	3	38	1	5.35	
Health Area 10.....	195	31	30	204,200	6,807	84,400	2,813	41.3	24	-	1	6	1	1	1	12	2	5.28	
Health Area 11.....	301	43	37	194,000	5,243	86,700	2,343	44.7	43	4	1	3	2	11	1	21	-	5.50	
Health Area 12.....	716	244	222	1,994,400	8,984	996,800	4,490	50.0	234	7	20	103	2	13	11	72	6	5.36	
Health Area 13.....	707	286	238	1,741,600	7,318	964,700	4,053	55.4	277	-	18	99	-	23	28	96	13	5.36	
Health Area 14.....	744	105	95	478,600	5,088	214,100	2,254	44.7	97	1	11	44	-	5	7	27	2	5.40	
Health Area 15.....	144	12	12	105,900	-	50,800	-	-	12	-	-	5	-	-	2	4	-	-	
Health Area 16.....	124	12	12	78,500	-	50,900	-	-	12	-	-	6	-	2	1	4	1	-	
Health Area 17.....	340	14	14	101,700	-	60,800	-	-	14	-	2	16	-	6	-	15	2	5.41	
Health Area 18.....	669	43	34	176,300	5,185	106,800	3,141	60.6	42	1	4	36	-	4	3	33	2	5.31	
Health Area 19.....	520	86	79	395,100	5,001	241,600	3,058	61.1	83	1	4	36	-	10	4	40	5	5.35	
Health Area 20.....	624	101	98	563,200	5,747	334,200	3,410	59.3	99	3	1	36	-	10	4	55	4	5.31	
Health Area 21.....	746	163	153	809,200	5,289	485,200	3,171	60.0	157	4	3	75	-	10	6	55	4	5.31	
Health Area 22.....	444	91	85	591,800	6,956	342,200	4,025	57.9	64	-	1	7	-	2	39	15	-	4.86	
Health Area 23.....	370	132	114	1,573,300	13,801	733,300	6,482	46.6	127	3	25	41	1	10	7	35	5	5.24	
Health Area 24.....	400	79	69	500,900	7,259	264,600	3,885	52.8	76	4	4	21	1	7	5	30	4	5.27	
Health Area 25.....	460	59	49	266,200	5,438	125,100	2,553	47.0	50	4									

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, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGHES AND HEALTH AREAS: 1940—Con.

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

CITY, CENSUS TRACT, WARD, OR HEALTH 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		
NEW YORK CITY—Con.																			
Brooklyn Borough—Con.																			
Health Area 43.....	501	86	84	416,500	4,956	183,700	2,187	44.1	83	2	3	17	-	7	8	40	6	5.47	
Health Area 44.....	557	91	78	414,300	5,312	197,200	2,528	47.6	85	1	5	27	1	17	5	27	2	5.49	
Health Area 45.....	807	383	342	4,473,100	13,079	2,257,000	6,599	50.5	366	9	36	162	2	28	9	100	20	5.31	
Health Area 46.....	943	251	235	1,938,800	8,250	975,900	4,158	50.3	242	9	22	87	4	16	15	78	11	5.35	
Health Area 47.....	1,195	278	265	1,482,100	5,593	702,500	2,651	47.4	253	12	18	97	3	27	12	70	19	5.29	
Health Area 48.....	978	427	393	2,756,400	7,014	1,627,900	4,142	59.1	409	9	23	166	5	32	20	120	34	5.34	
Health Area 49.....	1,085	488	396	4,668,700	11,790	2,925,300	7,387	62.7	459	6	41	269	7	20	20	83	18	5.19	
Health Area 50.10.....	466	65	61	426,100	6,985	266,200	4,364	62.6	62	-	4	34	1	4	1	17	1	5.38	
Health Area 50.20.....	241	33	27	299,000	11,074	147,900	5,478	49.5	29	-	2	13	-	4	1	6	3	5.38	
Health Area 51.....	338	15	14	80,800	-	57,000	-	-	15	1	1	3	-	1	1	6	2	-	
Health Area 52.....	304	26	22	114,600	-	63,000	-	-	23	1	5	5	-	1	2	8	1	5.85	
Health Area 53.10.....	947	298	290	1,930,200	6,656	1,075,100	3,707	55.7	294	17	21	115	-	39	17	74	11	5.32	
Health Area 53.20.....	309	208	168	2,150,100	12,798	1,200,400	7,145	55.8	201	5	21	77	1	5	12	45	35	5.81	
Health Area 54.....	833	353	318	2,557,500	8,042	1,369,400	4,306	53.5	332	8	13	174	-	25	6	88	18	5.38	
Health Area 55.10.....	1,295	531	468	3,219,500	6,879	2,208,800	4,720	68.6	516	21	20	142	11	80	52	81	109	5.18	
Health Area 55.20.....	2,137	1,188	1,157	7,206,100	6,228	4,737,400	4,095	65.7	1,131	31	54	398	68	256	77	190	57	5.32	
Health Area 56.....	290	22	20	149,100	-	87,800	-	-	22	-	2	5	-	6	-	9	-	-	
Health Area 57.....	343	40	40	192,500	4,813	84,000	2,100	43.6	39	-	1	14	-	7	-	12	5	5.63	
Health Area 58.10.....	1,105	123	123	893,000	7,260	682,900	5,552	76.5	123	1	3	26	6	14	2	7	64	4.69	
Health Area 58.20.....	658	47	47	273,500	5,819	160,400	3,413	58.6	47	-	3	16	-	7	6	13	2	5.17	
Health Area 59.....	349	20	19	154,900	-	78,300	-	-	20	1	-	6	-	7	-	6	-	-	
Health Area 60.....	523	10	9	54,700	-	34,500	-	-	10	-	-	3	-	-	-	5	1	-	
Health Area 61.....	880	104	102	507,100	4,972	287,900	2,823	56.8	96	2	3	35	-	15	5	35	1	5.41	
Health Area 62.....	1,417	190	190	894,400	4,707	429,200	2,259	48.0	190	6	4	87	-	18	9	60	6	5.37	
Health Area 63.....	946	81	80	445,900	5,574	216,600	2,708	48.6	78	2	2	34	1	6	8	24	1	5.39	
Health Area 64.10.....	821	227	209	912,800	4,367	458,100	2,192	50.2	221	10	5	63	1	4	46	85	7	5.32	
Health Area 64.30.....	1,068	165	155	696,000	4,490	367,900	2,374	52.9	161	7	6	38	-	14	22	64	10	5.36	
Health Area 65.....	942	117	107	694,200	6,468	381,900	3,569	55.0	110	4	4	60	1	8	9	19	5	5.29	
Health Area 66.....	1,031	96	91	543,100	5,968	282,600	3,105	52.0	91	2	2	54	-	6	5	20	2	5.24	
Health Area 67.....	1,403	136	132	888,900	6,734	525,100	3,978	59.1	133	6	5	76	1	7	6	27	5	5.16	
Health Area 68.....	1,031	169	162	1,486,000	9,173	829,800	5,122	55.8	163	4	12	56	4	21	12	41	13	5.27	
Health Area 69.....	938	117	115	668,900	5,817	343,100	2,933	51.3	113	1	16	18	-	27	4	43	4	5.45	
Health Area 70.....	1,249	444	422	3,080,700	7,300	1,686,900	3,997	54.8	434	8	25	169	1	55	30	116	30	5.35	
Health Area 71.10.....	774	885	355	2,441,700	6,878	1,563,500	4,404	64.0	369	4	16	142	5	57	39	93	13	5.31	
Health Area 71.20.....	1,609	929	842	7,256,400	8,618	4,151,500	4,931	57.2	904	17	76	262	19	139	92	257	42	5.29	
Health Area 72.10.....	680	468	446	6,231,900	13,973	3,274,800	7,343	52.5	452	7	50	215	5	33	11	110	21	5.28	
Health Area 72.20.....	718	535	498	5,789,200	11,625	3,268,000	6,562	56.4	508	7	49	244	14	34	28	114	18	5.27	
Health Area 73.10.....	1,303	898	861	8,557,100	9,939	4,772,400	5,543	55.8	856	18	85	329	8	96	42	215	63	5.29	
Health Area 73.20.....	1,186	770	745	6,184,700	8,302	3,591,000	4,820	58.1	743	12	49	327	21	62	52	182	38	5.38	
Health Area 74.10.....	1,877	1,227	1,194	8,354,400	6,997	4,796,000	4,017	57.4	1,197	25	90	533	38	72	78	284	82	5.32	
Health Area 74.20.....	1,601	1,216	1,163	7,047,200	6,060	4,932,600	4,241	60.0	1,168	38	83	274	167	238	107	172	89	5.25	
Health Area 75.10.....	1,200	570	537	2,749,300	5,120	1,812,600	3,375	65.9	561	12	49	96	8	190	52	122	32	5.19	
Health Area 75.20.....	1,001	424	382	1,567,200	4,103	817,400	2,140	52.2	409	17	13	105	2	50	49	156	17	5.34	
Health Area 76.....	1,574	939	869	8,794,700	9,893	4,920,300	5,535	55.9	906	26	40	449	82	68	50	151	45	5.24	
Health Area 77.....	863	121	120	974,100	8,118	566,400	4,720	58.1	117	3	1	74	-	6	7	21	5	5.24	
Health Area 78.10.....	1,275	771	742	7,703,300	10,382	4,284,200	5,774	55.6	753	35	50	846	15	57	98	170	42	5.26	
Health Area 78.20.....	894	487	484	3,903,600	8,065	2,274,400	4,699	58.3	470	25	23	179	26	54	36	104	24	5.26	
Health Area 79.10.....	1,219	644	629	5,039,000	8,011	2,866,000	4,556	56.9	627	17	26	291	31	40	36	147	39	5.24	
Health Area 79.20.....	1,604	787	726	5,338,500	7,353	3,258,800	4,489	61.0	776	17	38	327	116	39	50	152	37	5.33	
Health Area 80.10.....	982	286	266	1,954,700	7,348	1,180,200	4,437	60.4	281	5	14	130	4	18	29	61	20	5.29	
Health Area 80.20.....	776	178	174	1,221,500	7,020	765,200	4,398	62.6	169	5	8	60	3	27	23	34	9	5.19	
Health Area 81.10.....	1,277	550	450	2,460,400	5,468	1,561,600	3,470	63.5	505	5	31	174	5	68	56	116	50	5.24	
Health Area 81.20.....	1,204	413	368	2,258,500	5,897	1,382,400	3,479	59.0	383	4	22	165	4	33	38	67	50	5.22	
Health Area 82.....	1,771	432	444	2,999,500	6,755	1,720,200	3,874	57.3	467	13	31	139	3	57	61	132	31	5.20	
Health Area 83.....	1,647	554	504	3,375,100	6,697	1,934,300	3,838	57.3	533	5	23	186	20	77	57	135	30	5.30	
Health Area 84.....	732	195	188	1,745,200	9,537	957,800	5,234	54.9	182	8	15	46	-	24	25	54	10	5.25	
Health Area 85.10.....	1,628	864	793	5,938,900	7,489	3,509,200	4,425	59.1	829	23	66	264	13	113	111	181	58	5.26	
Health Area 85.21.....	660	242	226	1,576,300	6,975	984,500	4,356	62.5	285	5	21	66	7	30	33	50	23	5.26	
Health Area 85.22.....	863	346	306	1,937,900	6,333	1,143,700	3,738	59.0	332	7	22	92	5	45	55	90	16	5.32	
Health Area 86.10.....	1,170	465	421	2,631,700	6,251	1,583,100	3,760	60.2	457	11	22	108	10	57	61	121	47	5.19	
Health Area 86.20.....	1,140	291	256	1,400,700	5,471	867,300	3,388	61.9	275	4	15	58	3	27	65	88	20	5.17	
Health Area 87.10.....	1,322	878	846	6,892,700	8,147	4,071,000	4,812	59.1	951	7	65	378	34	90	78	164	35	5.30	
Health Area 87.21.....	1,151	666	632	3,799,200	6,011														

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGHES AND HEALTH AREAS: 1940—Con.

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

CITY, CENSUS TRACT, WARD OR HEALTH AREA	All 1- to 4- family mortgaged 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	
NEW YORK CITY--Con.																		
Manhattan Borough--Con.																		
Health Area 10.....	123	65	56	694,500	12,402	385,700	6,888	55.5	63	3	9	13	1	7	8	18	4	5.35
Health Area 11.....	9	3	3	20,500	-	8,600	-	-	3	-	-	1	-	-	-	-	2	-
Health Area 12.....	187	148	142	1,835,800	12,928	974,300	6,861	53.1	141	12	21	35	1	8	16	37	11	5.26
Health Area 13.....	72	55	49	494,000	10,082	313,600	6,400	63.5	47	3	3	16	-	4	9	7	5	5.12
Health Area 14.....	9	5	3	26,000	-	11,700	-	-	5	-	-	1	1	-	-	2	1	-
Health Area 15.....	70	31	30	361,000	12,038	193,000	6,433	53.5	80	-	5	18	-	-	1	3	3	5.06
Health Area 16.....	122	94	86	879,500	10,227	460,100	5,350	52.3	92	2	3	37	1	8	7	32	2	5.13
Health Area 17.....	134	19	15	114,500	-	63,100	-	-	15	1	-	6	-	1	-	6	1	-
Health Area 18 ¹	8	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 19 ¹	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 20 ¹	27	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 21 ¹	35	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 22.....	110	13	12	141,800	-	67,800	-	-	13	2	1	2	-	-	2	6	-	-
Health Area 23.10.....	6	4	4	94,000	-	36,500	-	-	4	-	-	2	-	-	-	-	-	-
Health Area 23.20 ¹	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 24.....	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 25 ¹	51	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 26 ¹	12	2	-	-	-	-	-	-	8	-	-	3	1	-	-	2	2	-
Health Area 27.10.....	10	8	7	179,000	-	115,000	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 27.20 ¹	11	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 28.....	42	34	31	1,439,700	45,442	942,600	30,406	55.5	32	-	9	12	3	-	-	5	3	4.69
Health Area 29.....	40	21	13	307,000	-	194,600	-	-	19	-	3	8	2	-	-	3	3	-
Health Area 30.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 31.10.....	12	9	8	138,000	-	86,700	-	-	9	-	-	3	1	1	-	2	1	-
Health Area 31.20.....	18	15	9	253,000	-	156,000	-	-	15	-	2	7	-	-	-	4	2	-
Health Area 32.10.....	49	13	12	208,000	-	125,300	-	-	10	-	-	6	-	-	1	23	3	5.06
Health Area 32.20.....	113	74	69	1,341,500	19,442	882,800	12,794	65.8	68	1	13	26	-	2	-	4	5	-
Health Area 33 ¹	7	1	-	-	-	-	-	-	-	-	-	6	2	-	-	4	5	-
Health Area 34.....	36	24	21	544,000	-	327,700	-	-	22	-	5	3	22	2	3	16	7	4.66
Health Area 35.....	99	62	53	1,360,500	25,670	904,700	17,070	66.5	53	-	3	22	-	-	-	-	-	-
Health Area 36.....	91	82	63	3,195,300	50,719	2,252,500	35,754	70.5	78	1	21	26	4	1	1	10	14	4.56
Health Area 37.....	22	5	3	53,500	-	15,000	-	-	5	-	-	2	-	-	-	3	1	-
Health Area 38.....	32	8	8	151,000	-	54,300	-	-	5	-	-	-	-	-	-	2	1	-
Health Area 39.....	9	7	6	158,000	-	83,500	-	-	7	-	-	3	2	1	-	9	4	4.59
Health Area 40.....	61	47	43	1,388,100	32,281	770,400	17,916	55.5	47	2	4	26	1	1	-	8	14	4.64
Health Area 41.....	111	106	91	4,771,000	52,429	2,738,900	30,098	57.4	98	3	29	27	17	-	-	-	-	-
Health Area 42.....	14	7	4	77,000	-	32,500	-	-	4	1	1	1	-	-	-	-	-	-
Health Area 43.....	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 44.....	13	8	1	9,000	-	9,000	-	-	6	-	-	-	-	-	-	-	-	-
Health Area 45 ¹	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 46.....	7	4	3	68,000	-	36,500	-	-	4	-	-	-	-	-	-	1	1	-
Health Area 47.....	15	6	2	55,500	-	16,000	-	-	6	-	-	3	3	3	-	3	1	-
Health Area 48.....	21	18	13	823,800	-	435,500	-	-	16	-	-	6	-	-	1	4	3	-
Health Area 49.....	32	22	19	522,000	-	263,200	-	-	17	-	1	7	-	-	-	3	4	-
Health Area 50.....	42	15	14	304,500	-	137,500	-	-	13	-	5	1	-	-	-	3	-	-
Health Area 51.....	19	5	4	82,000	-	58,500	-	-	4	-	-	-	-	-	-	2	3	-
Health Area 52.....	20	11	10	304,000	-	192,400	-	-	11	-	5	9	1	2	-	5	2	-
Health Area 53.....	43	25	20	509,500	-	290,200	-	-	25	1	-	1	-	-	-	-	-	-
Health Area 54.....	8	3	3	78,500	-	25,500	-	-	3	-	-	-	-	-	1	3	-	-
Health Area 55.....	24	8	5	89,500	-	58,100	-	-	7	-	-	-	-	-	-	-	-	-
Health Area 56.....	56	26	21	472,400	-	180,400	-	-	26	-	1	14	-	2	-	8	1	5.12
Health Area 57.....	42	12	9	325,000	-	178,000	-	-	12	-	2	7	-	1	-	2	1	-
Health Area 58.....	24	4	1	17,500	-	5,000	-	-	4	-	-	-	-	-	-	-	-	-
Health Area 59.....	31	5	4	97,000	-	47,100	-	-	5	-	-	-	-	-	-	-	-	-
Health Area 60 ¹	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 61.....	43	13	12	289,500	-	105,200	-	-	13	1	2	2	1	1	1	4	1	-
Health Area 62.....	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 63.....	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 64.....	54	13	13	289,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 65 ¹	10	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 66.....	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 67.....	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 68 ¹	18	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 69 ¹	14	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 70 ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 71.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 72.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 73.....	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 74.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 75 ¹	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 76.....	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 77.....	9	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 78 ¹	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 79.....	15	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 80 ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 82.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Area 83.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Queens Borough.....	105,358	76,124	72,879	439,495,400	6,030	274,499,200	3,767	62.5	74,285	4,439	5,145	25,802	4,335	6,570	6,828	15,649	4,417	5.26
Health Area 1.10.....	1,193	304	285	2,045,700	7,178	914,500	3,209	44.7	292	11	9	68	91	13	36	53	16	5.26
Health Area 1.20.....	1,151	403	379	2,173,000	5,734	1,415,200	3,734	65.1	395	27	74	84	56	8	26	59	51	5.22
Health Area 2.10.....	957	517	468	3,265,700	7,053	1,728,500	3,733	52.9	427	23	11	190	9	15				

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

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, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGH AND HEALTH AREAS: 1940—Con.

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

CITY, CENSUS TRACT, WARD, OR HEALTH AREA	All 1- to 4- family mortgaged 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	
NEW YORK CITY--Con.																	
Queens Borough--Con.																	
Health Area 7.10.....	504	142	84	515,400	6,136	245,800	2,926	47.7	137	12	1	54	-	4	9	32	25 5.39
Health Area 7.20.....	191	56	52	302,600	5,819	138,900	2,671	45.9	53	1	1	12	-	6	5	24	4 5.49
Health Area 8.....	494	160	155	1,117,500	7,210	686,200	4,427	61.4	158	8	13	68	15	26	4	18	11 5.29
Health Area 9.10.....	432	184	173	1,097,700	6,345	620,600	3,587	56.5	175	2	2	51	23	31	12	31	23 5.51
Health Area 9.20.....	956	538	528	3,237,600	6,132	1,996,600	3,781	61.7	527	147	31	56	23	32	34	142	62 5.37
Health Area 10.10.....	629	268	241	2,704,200	11,221	1,744,500	7,239	64.5	262	3	14	68	46	31	80	50	20 5.29
Health Area 10.20.....	1,389	544	530	3,851,200	7,266	2,424,800	4,575	63.0	533	19	49	146	66	75	35	122	21 5.24
Health Area 11.....	1,551	387	364	2,376,000	6,527	1,123,700	3,087	47.3	378	14	14	65	3	41	40	184	17 5.43
Health Area 12.....	843	498	379	2,465,000	6,504	1,398,000	3,689	56.7	479	23	60	127	1	12	35	197	24 5.44
Health Area 13.10.....	1,907	1,701	1,647	14,505,500	8,807	8,692,700	5,278	59.9	1,631	97	72	518	195	116	99	401	133 5.36
Health Area 13.20.....	1,478	1,149	1,046	7,837,100	7,492	4,686,400	4,480	59.8	1,125	72	58	406	66	97	63	297	46 5.40
Health Area 14.10.....	908	624	612	3,557,400	5,813	2,222,900	3,632	62.5	616	77	148	122	2	69	31	149	18 5.38
Health Area 14.20.....	1,229	650	626	4,539,900	7,252	2,554,200	4,080	56.3	624	18	30	183	2	57	46	257	31 5.43
Health Area 15.....	1,016	397	357	1,761,300	4,934	971,100	2,720	55.1	385	25	11	87	11	45	47	141	18 5.47
Health Area 16.....	865	166	148	875,800	5,918	604,900	4,087	69.1	164	2	-	113	3	-	4	38	4 5.02
Health Area 17.....	2,512	1,139	1,110	5,481,200	4,938	3,509,600	3,162	64.0	1,118	40	30	357	21	86	98	339	152 5.35
Health Area 18.10.....	2,318	1,817	1,273	7,659,900	6,017	4,665,400	3,665	60.9	1,291	41	38	845	30	66	64	202	5 5.21
Health Area 18.21.....	1,603	1,167	1,154	6,259,500	5,424	4,402,100	3,815	70.3	1,157	62	269	382	3	49	32	249	111 5.12
Health Area 18.22.....	2,493	2,135	2,080	12,024,400	5,781	8,706,200	4,186	72.4	2,041	77	309	1,048	127	105	96	241	38 5.04
Health Area 19.10.....	2,555	2,232	2,175	15,099,100	6,942	9,738,700	4,478	64.5	2,159	76	211	745	274	270	187	233	163 5.16
Health Area 19.20.....	1,229	1,174	1,124	13,578,600	12,076	7,280,000	6,477	53.6	1,125	32	80	530	110	78	69	190	36 5.22
Health Area 20.....	2,632	2,296	2,161	12,382,700	5,730	8,360,100	3,869	67.5	2,248	128	199	810	70	119	266	384	272 5.08
Health Area 21.11.....	1,718	1,592	1,438	9,368,200	6,515	6,133,000	4,265	65.5	1,557	117	134	722	68	151	116	194	55 5.00
Health Area 21.12.....	2,382	2,230	2,189	13,820,300	6,314	9,163,500	4,186	66.3	2,201	144	382	457	223	177	160	256	402 5.16
Health Area 21.21.....	2,417	2,379	2,296	17,809,600	7,757	11,931,500	5,197	67.0	2,337	168	594	723	137	127	94	210	284 5.04
Health Area 21.22.....	2,355	2,240	1,929	9,545,300	4,948	6,844,100	3,548	71.7	2,178	276	263	605	211	167	191	269	196 5.21
Health Area 22.....	790	39	39	303,500	7,782	167,400	4,292	55.2	38	-	2	22	-	-	-	13	1 5.29
Health Area 23.....	976	74	72	498,600	6,925	269,700	3,745	54.1	73	1	-	44	-	-	3	21	4 5.28
Health Area 24.....	2,187	870	853	5,193,500	6,089	3,069,400	3,598	59.1	839	4	29	529	-	46	47	177	7 5.24
Health Area 25.....	2,521	1,448	1,424	7,915,700	5,559	4,111,800	2,888	51.9	1,424	50	43	622	4	70	74	531	30 5.33
Health Area 26.....	2,086	1,295	1,270	9,479,900	7,464	4,778,200	3,762	50.4	1,250	41	37	631	5	79	44	387	26 5.31
Health Area 27.....	2,142	1,424	1,354	9,751,100	7,202	5,458,500	4,031	56.0	1,353	51	77	502	48	132	94	391	58 5.34
Health Area 28.10.....	1,576	1,294	1,250	10,357,400	8,286	5,992,400	4,794	57.9	1,250	49	94	455	79	130	90	291	62 5.34
Health Area 28.20.....	2,510	2,290	2,184	13,402,200	6,137	8,316,400	3,808	62.1	2,223	96	141	899	185	227	167	431	127 5.27
Health Area 29.10.....	2,623	2,501	2,214	12,457,700	5,627	7,543,200	3,407	60.6	2,463	97	95	1,084	238	261	217	389	82 5.26
Health Area 29.20.....	3,134	2,970	2,822	15,224,600	5,395	10,199,800	3,614	67.0	2,915	165	368	1,135	103	299	271	453	122 5.22
Health Area 30.....	2,615	1,805	1,765	8,837,600	5,007	5,284,200	2,994	59.8	1,732	63	46	817	54	90	175	424	63 5.28
Health Area 31.....	3,306	2,192	1,161	11,740,900	5,433	6,654,600	3,079	56.7	2,157	46	40	1,109	79	196	131	495	61 5.34
Health Area 32.....	4,351	3,541	3,474	16,859,900	4,853	9,948,600	2,864	59.0	3,497	112	78	1,417	231	297	408	777	177 5.32
Health Area 33.....	2,223	1,585	1,559	6,813,500	4,370	4,295,000	2,755	63.0	1,566	48	39	458	120	193	242	368	98 5.35
Health Area 34.....	2,578	2,173	2,115	9,000,600	4,256	5,498,600	2,600	61.1	2,135	107	113	472	51	194	377	676	145 5.41
Health Area 35.10.....	2,246	1,958	1,879	11,378,200	6,055	7,289,100	3,879	64.1	1,905	91	196	546	171	261	252	326	62 5.27
Health Area 35.20.....	3,827	3,498	3,401	19,748,100	5,807	12,295,000	3,909	67.3	3,438	107	164	1,111	501	395	593	567	200 5.28
Health Area 35.31.....	3,780	3,602	3,537	19,166,200	5,419	13,584,000	3,841	70.9	3,557	428	522	765	118	485	347	647	245 5.18
Health Area 35.32.....	3,067	2,808	2,722	13,571,600	4,986	8,858,800	3,255	65.3	2,743	201	207	685	80	295	363	786	126 5.36
Health Area 36.11.....	1,927	1,602	1,494	6,919,500	4,632	4,330,200	2,898	62.6	1,565	105	89	470	98	172	216	341	74 5.29
Health Area 36.12.....	1,602	1,475	1,444	5,635,700	3,903	3,292,800	2,280	58.4	1,427	152	122	399	10	98	183	401	62 5.40
Health Area 36.20.....	1,370	1,211	1,148	4,896,800	4,266	3,071,400	2,675	62.7	1,198	88	55	285	39	105	211	348	67 5.37
Health Area 37.....	1,024	636	604	6,018,000	9,964	3,424,800	5,670	56.9	610	17	30	173	18	54	75	216	27 5.35
Health Area 38.....	832	523	506	3,779,200	7,469	2,156,400	4,262	57.1	515	14	28	155	8	82	56	150	27 5.32
Richmond Borough.....	11,025	8,701	8,233	48,085,600	5,841	25,994,500	3,157	54.1	8,522	2,973	335	1,413	41	290	1,468	1,634	268 5.41
Health Area 1.....	631	497	471	2,274,500	4,829	1,161,900	2,467	51.1	483	202	13	55	1	9	66	114	23 5.56
Health Area 2.....	1,191	801	779	3,723,200	4,779	1,979,900	2,542	53.2	781	352	16	88	2	10	138	135	40 5.54
Health Area 3.....	1,486	1,231	1,162	7,349,900	6,325	4,088,000	3,518	55.6	1,207	385	56	262	10	58	227	173	36 5.38
Health Area 4.....	1,289	867	831	6,307,400	7,590	3,308,600	3,981	52.5	852	221	46	196	8	44	114	179	44 5.39
Health Area 5.....	683	485	466	3,389,100	7,273	1,780,300	3,821	52.5	477	136	8	115	2	16	63	118	19 5.43
Health Area 6.....	1,767	1,485	1,418	8,591,500	6,059	4,802,200	3,387	55.9	1,449	589	70	244	10	41	224	207	64 5.43
Health Area 7.....	744	538	521	2,998,500	5,755	1,583,600	3,040	52.8	530	158	11	95	-	14	94	142	16 5.45
Health Area 8.....	1,029	970	817	4,086,400	5,002	2,096,000											

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGH AND HEALTH AREAS: 1940—Con.

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

CITY, CENSUS TRACT, WARD, OR HEALTH AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (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		
ROCHESTER CITY--Con.																			
Tract 25.....	138	77	56	160,100	2,859	74,100	1,323	46.3	72	2	5	27	-	-	20	15	3	5.31	
Tract 26.....	186	180	127	512,400	4,035	266,100	2,095	51.9	128	3	7	79	-	3	8	21	7	5.31	
Tract 27.....	174	116	113	368,800	3,259	173,700	1,537	47.2	113	3	6	47	-	1	22	28	11	5.23	
Tract 28.....	54	23	22	160,400	-	77,800	-	-	22	-	-	15	-	-	-	3	-	-	
Tract 29.....	202	88	77	718,100	9,325	414,800	5,387	57.8	85	-	14	42	1	2	4	14	8	5.05	
Tract 30.....	210	118	105	487,200	4,640	236,000	2,248	48.4	112	-	14	68	2	1	6	17	4	5.21	
Tract 31.....	370	302	282	2,649,200	9,394	1,382,500	4,902	52.2	285	7	53	163	3	3	8	33	15	5.15	
Tract 32.....	93	51	46	174,800	3,789	75,400	1,639	43.3	49	-	3	31	-	-	3	10	2	5.17	
Tract 33.....	86	65	62	190,100	3,056	107,100	1,727	56.3	64	13	5	22	-	1	4	19	-	5.49	
Tract 34.....	165	120	120	454,500	3,788	232,800	1,940	51.2	120	4	5	62	1	-	12	27	9	5.27	
Tract 35.....	163	151	143	846,800	5,922	494,700	3,459	58.4	147	11	8	88	2	-	1	30	7	5.23	
Tract 36.....	476	416	410	1,849,100	4,510	1,041,300	2,540	56.3	408	35	35	244	1	2	19	53	19	5.20	
Tract 37.....	258	186	186	1,223,000	6,575	612,900	3,295	50.1	185	1	22	96	4	-	4	30	28	5.34	
Tract 38.....	379	361	360	2,128,200	5,912	1,243,500	3,454	58.4	357	11	48	144	46	6	30	39	33	5.15	
Tract 39.....	113	69	67	304,600	4,546	170,500	2,545	56.0	68	3	5	42	1	-	2	8	7	5.36	
Tract 40.....	168	133	132	454,900	3,522	249,200	1,888	53.6	127	2	6	76	-	-	17	19	7	5.10	
Tract 41.....	284	146	145	421,800	2,909	213,200	1,470	50.5	146	4	7	80	-	-	20	31	4	5.16	
Tract 42.....	234	202	197	617,400	3,134	317,300	1,611	51.4	192	17	7	108	2	1	14	31	12	5.38	
Tract 43.....	97	72	67	138,200	2,063	61,200	1,212	58.8	64	-	-	42	-	-	14	8	-	5.16	
Tract 44.....	218	109	95	286,500	3,016	132,200	1,392	46.1	103	15	4	54	-	-	14	14	2	5.26	
Tract 45.....	89	45	45	231,300	5,140	113,800	2,529	49.2	43	1	6	27	-	-	2	6	1	5.22	
Tract 46.....	374	320	292	1,784,900	6,113	1,049,500	3,594	58.8	313	14	36	188	18	-	16	29	12	5.19	
Tract 47.....	273	239	235	1,077,000	4,583	640,500	2,726	59.5	237	15	17	127	10	2	23	31	12	5.18	
Tract 48.....	325	249	196	738,100	3,766	389,900	1,989	52.8	244	6	9	156	6	-	23	23	11	5.17	
Tract 49.....	345	273	260	984,600	3,595	539,900	2,077	57.8	271	25	8	160	2	1	24	34	17	5.21	
Tract 50.....	401	319	311	1,262,800	4,060	731,400	2,352	57.9	310	34	12	193	2	5	21	37	6	5.20	
Tract 51.....	147	112	98	378,600	3,863	208,800	1,131	55.2	107	7	7	51	1	-	10	25	6	5.30	
Tract 52.....	284	191	179	599,900	3,351	292,300	1,633	48.7	189	14	5	104	-	-	9	51	6	5.31	
Tract 53.....	322	229	223	783,300	3,513	410,600	1,841	52.4	218	6	10	134	1	-	40	23	4	5.15	
Tract 54.....	510	455	446	2,295,500	5,147	1,417,600	3,178	61.8	447	9	9	297	37	6	36	37	16	5.29	
Tract 55.....	323	166	160	514,500	3,216	261,000	1,631	50.7	165	1	15	82	-	3	38	24	2	5.06	
Tract 56.....	347	266	177	552,800	3,123	312,400	1,765	56.5	256	9	12	153	-	3	41	31	7	5.18	
Tract 57.....	197	112	111	480,000	4,324	247,800	2,262	51.6	106	2	4	77	-	1	5	10	7	5.25	
Tract 58.....	488	402	391	2,028,500	5,188	1,081,300	2,765	58.3	397	2	33	273	10	1	9	47	22	5.23	
Tract 59.....	181	132	130	311,700	4,705	331,100	2,547	54.1	125	3	12	81	-	2	6	17	4	5.32	
Tract 60.....	478	437	427	2,226,900	5,215	1,390,600	3,257	62.4	416	6	38	255	10	4	43	43	17	5.19	
Tract 61.....	400	388	385	2,053,300	5,333	1,418,300	3,684	69.1	373	3	31	198	37	9	40	44	11	5.17	
Tract 62.....	495	453	446	2,678,800	6,006	1,625,900	3,646	60.7	437	6	34	305	19	-	31	37	5	5.19	
Tract 63.....	443	377	360	2,037,900	5,651	1,119,000	3,108	54.9	367	9	42	235	4	2	26	39	10	5.12	
Tract 64.....	377	283	225	849,500	3,771	440,900	1,960	52.0	269	3	7	169	1	1	20	46	22	5.30	
Tract 65.....	197	142	131	434,900	3,320	221,600	1,692	51.0	123	3	2	65	1	2	22	22	6	5.29	
Tract 66.....	278	236	174	858,500	4,934	379,800	2,183	44.2	225	6	16	151	2	1	21	26	2	5.14	
Tract 67.....	469	433	378	2,528,300	6,689	1,430,800	3,785	56.6	403	3	21	319	1	2	12	33	12	5.22	
Tract 68.....	521	488	459	2,442,000	5,320	1,465,500	3,193	60.0	415	6	35	300	27	2	34	31	20	5.14	
Tract 69.....	269	235	225	841,400	3,740	484,700	2,154	57.6	218	1	7	189	-	1	20	14	36	5.34	
Tract 70.....	471	426	408	2,159,900	5,294	1,180,300	2,693	54.6	404	3	49	275	10	2	20	33	12	5.20	
Tract 71.....	567	519	486	2,541,700	5,230	1,593,000	3,278	62.7	506	7	60	302	27	2	47	41	20	5.19	
Tract 72.....	125	85	83	237,100	2,857	125,100	1,507	52.8	80	1	3	45	1	-	9	15	6	5.28	
Tract 73.....	152	125	123	378,600	3,078	184,300	1,498	48.7	123	11	1	68	1	-	16	23	3	5.33	
Tract 74.....	178	133	132	364,300	2,760	179,900	1,363	49.4	132	2	6	67	-	-	14	35	8	5.37	
Tract 75.....	309	265	260	1,254,600	4,825	689,100	2,650	54.9	263	9	38	156	3	1	25	26	5	5.23	
Tract 76.....	481	468	459	2,520,800	5,492	1,521,000	3,314	60.3	462	20	56	218	42	-	50	66	10	5.17	
Tract 77.....	309	282	275	1,514,900	5,489	877,700	3,180	57.9	278	4	27	162	14	3	21	34	13	5.15	
Tract 78.....	369	329	316	1,156,600	9,989	1,767,300	5,593	56.0	311	3	44	155	32	9	13	43	12	5.08	
Tract 79.....	297	228	227	779,200	3,433	412,600	1,818	53.0	227	7	7	154	1	2	20	28	8	5.11	
Tract 80.....	347	290	284	1,177,500	4,146	649,300	2,286	55.1	275	11	23	155	11	1	46	19	19	5.04	
Tract 81.....	488	448	432	1,776,500	4,113	1,062,100	2,459	59.8	436	12	10	279	10	3	27	20	5	5.30	
Tract 82.....	365	310	304	1,381,400	4,380	813,100	2,675	61.1	305	18	37	185	10	8	27	20	4	5.12	
Tract 83.....	221	191	176	756,600	4,299	443,500	2,520	58.6	186	5	20	83	13	2	35	24	5	5.16	
Tract 84.....	301	248	243	1,029,600	4,237	570,300	2,347	55.4	240	23	17	41	8	3	22	58	14	5.26	
Tract 85.....	215	190	143	752,700	5,264	357,600	2,501	47.5	186	3	19	151	61	4	44	92	56	5.25	
Tract 86.....	455	450	423	2,147,500	5,077	1,321,400	3,124	61.5	430	3	19	151	9	-	50	35	5	5.26	
Tract 87.....	370	360	352	1,240,500	3,524	650,000	1,847	52.4	357	16	55	186	9	-	34	29	5	5.13	
Tract 88.....	215</																		

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, FOR NONTRACT CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS, AND FOR NEW YORK CITY BY BOROUGH AND HEALTH AREAS: 1940—Con.

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

CITY, CENSUS TRACT, WARD, OR HEALTH 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	
SYRACUSE CITY--Con.																		
Tract 24.....	221	108	105	395,400	3,766	206,800	1,970	52.3	96	-	3	73	3	-	8	9	-	5.22
Tract 25.....	245	156	154	612,500	3,977	243,300	1,580	39.7	153	-	9	114	5	1	7	16	1	5.13
Tract 26.....	64	51	50	194,500	3,890	102,900	2,058	52.9	51	1	10	20	5	1	1	9	4	5.40
Tract 27.....	203	146	143	832,700	5,823	409,700	2,865	49.2	138	1	40	80	1	-	4	11	1	5.06
Tract 28.....	240	148	146	754,300	5,166	351,300	2,406	46.6	144	2	5	111	2	-	7	10	7	5.11
Tract 29.....	134	84	83	300,200	3,617	126,600	1,525	42.2	83	1	2	63	2	-	2	13	-	5.22
Tract 30.....	120	54	53	204,500	3,858	75,600	1,426	37.0	53	-	2	43	1	-	1	6	-	5.36
Tract 31.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 32.....	32	10	9	90,800	-	34,400	-	-	10	-	-	7	-	-	1	-	2	-
Tract 33.....	147	52	48	296,500	6,177	155,300	3,235	52.4	46	2	2	33	1	-	-	7	1	5.81
Tract 34.....	122	59	55	410,100	7,456	215,400	3,916	52.5	57	2	22	24	1	-	1	4	3	5.28
Tract 35.....	219	129	124	979,100	7,896	504,900	4,072	51.6	126	3	17	74	3	1	5	18	5	5.11
Tract 36.....	278	265	255	1,831,300	7,182	1,132,000	4,439	61.8	256	3	39	114	23	2	14	58	3	5.80
Tract 37.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 38.....	219	139	135	580,500	4,300	277,300	2,054	47.8	135	1	8	100	2	-	4	19	1	5.19
Tract 39.....	362	147	138	877,300	6,857	428,000	3,101	48.8	134	-	7	106	3	-	3	14	1	5.13
Tract 40.....	106	43	31	178,000	5,742	74,900	2,416	42.1	41	-	4	32	-	1	1	2	1	5.19
Tract 41.....	57	17	16	83,100	-	33,600	-	-	16	1	5	8	-	-	1	1	-	-
Tract 42.....	92	27	26	109,400	4,208	62,400	2,400	57.0	27	-	3	19	-	-	1	4	-	5.09
Tract 43.....	62	25	24	141,900	-	77,800	-	-	24	-	-	21	-	-	1	2	-	5.08
Tract 44.....	257	199	194	2,146,800	11,066	999,100	5,180	46.5	194	8	36	109	5	2	4	25	5	5.16
Tract 45.....	478	372	349	2,713,500	7,775	1,415,400	4,056	52.2	356	3	47	235	12	4	13	36	6	5.19
Tract 46.....	170	169	167	1,923,200	11,516	1,018,200	6,067	52.7	168	1	46	60	29	3	4	17	8	5.28
Tract 47.....	192	189	186	2,437,600	18,105	1,210,300	6,507	49.7	184	2	15	55	46	1	7	25	33	5.12
Tract 48.....	135	125	123	935,800	7,608	484,500	3,939	51.8	122	4	13	78	9	-	2	8	8	5.25
Tract 49.....	191	157	157	1,081,300	6,887	560,500	3,570	51.8	151	1	6	106	13	3	4	17	1	5.22
Tract 50.....	377	318	303	2,990,500	9,870	1,484,100	4,898	49.6	304	5	46	185	16	3	6	31	12	5.22
Tract 51.....	323	261	250	1,411,400	5,646	783,800	3,135	55.5	229	-	28	160	5	1	8	21	6	5.23
Tract 52.....	260	133	123	725,600	5,899	326,800	2,657	45.0	122	-	4	101	-	-	4	5	8	5.18
Tract 53.....	205	114	111	718,300	6,471	333,500	3,005	46.4	109	1	7	79	3	-	1	17	1	5.17
Tract 54.....	394	257	242	1,416,200	5,852	751,800	3,107	53.1	255	1	34	182	5	1	6	21	5	5.19
Tract 55.....	89	81	77	419,700	5,451	230,300	2,991	54.9	79	7	8	36	7	-	4	14	3	5.37
Tract 56.....	85	76	75	527,900	7,039	308,800	4,117	58.5	74	4	10	19	14	1	9	13	4	5.33
Tract 57.....	224	198	189	1,165,200	6,165	631,800	3,343	54.2	187	6	19	104	9	5	9	34	1	5.28
Tract 58.....	305	249	236	1,300,000	5,508	637,700	2,702	49.1	230	2	9	165	6	2	10	31	5	5.26
Tract 59.....	294	220	212	1,133,900	5,349	580,400	2,738	51.2	214	1	15	162	5	1	1	27	2	5.36
Tract 60.....	274	248	244	1,195,800	4,901	632,700	2,593	52.9	246	5	16	59	27	2	12	117	8	5.46
Tract 61.....	413	392	384	2,374,200	6,183	1,321,700	3,442	55.7	382	7	38	191	43	6	18	61	18	5.37
UTICA CITY.....																		
Ward 1.....	22	11	11	26,900	-	15,600	-	-	10	1	-	3	-	1	1	3	1	-
Ward 2.....	70	18	18	30,400	-	14,400	-	-	18	5	1	-	-	3	1	8	-	-
Ward 3.....	41	22	19	68,500	-	29,400	-	-	21	5	1	4	-	-	4	6	1	-
Ward 4.....	57	32	27	187,300	6,937	63,700	2,359	34.0	31	8	3	10	1	-	-	7	2	-
Ward 5.....	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ward 6.....	66	36	36	81,700	2,269	40,800	1,133	49.9	33	4	4	3	-	1	10	10	1	5.14
Ward 7.....	570	350	320	1,987,900	6,212	1,034,800	3,234	52.1	336	45	44	100	2	9	19	79	38	5.47
Ward 8.....	599	117	112	355,600	3,175	174,200	1,555	49.0	116	17	3	31	-	15	15	28	7	5.48
Ward 9.....	224	87	80	218,900	2,736	95,000	1,188	43.4	84	37	6	11	-	-	4	24	2	5.48
Ward 10.....	118	42	40	166,600	4,165	84,800	2,120	50.9	42	13	6	4	-	-	4	13	2	5.50
Ward 11.....	424	256	247	1,376,400	5,572	702,300	2,843	51.0	247	45	32	66	-	13	12	58	21	5.46
Ward 12.....	456	201	198	821,100	4,147	434,600	2,195	52.9	191	51	11	69	2	3	7	43	5	5.46
Ward 13.....	516	294	282	1,351,700	4,793	828,900	2,939	61.3	292	46	40	93	2	-	46	43	22	5.54
Ward 14.....	405	275	270	1,097,000	4,063	570,800	2,114	52.0	272	83	20	61	1	19	35	48	5	5.44
Ward 15.....	240	104	101	356,800	3,533	203,600	2,016	57.1	104	20	4	24	2	1	9	22	22	5.41
Ward 16.....	118	102	96	442,400	4,608	227,800	2,373	51.5	98	26	19	12	3	-	4	31	8	5.52
Ward 17.....	560	485	482	3,296,600	6,839	1,828,300	3,793	55.5	479	61	71	163	16	11	25	98	33	5.37
YONKERS CITY.....																		
Tract 1.....	176	43	43	387,700	9,016	192,900	4,486	49.8	43	-	2	22	-	2	7	8	2	5.03
Tract 2.....	327	206	194	2,432,200	12,537	1,264,600	6,519	52.0	191	15	28	96	4	3	18	14	13	5.09
Tract 3.....	64	11	9	74,700	-	35,100	-	-	10	1	-	6	-	-	1	-	2	-
Tract 4.....	173	66	64	589,800	9,216	290,200	4,584	49.2	64	3	6	90	-	2	9	12	2	5.08
Tract 5.....	99	19	19	145,600	-	36,000	-	-	19	-	1	9	-	-	2	-	6	1
Tract 6.....	107	46	44	386,600	8,786	187,000	4,250	48.4	41	5	4	20	-	1	2	7	2	5.13
Tract 7.....	176	143	143	1,716,500	12,003	985,800	6,894	57.4	145	22	9	72	5	6	9	19	3	5.10
Tract 8.....	547	359	356	2,996,000	8,413	1,702,200	4,781	56.8	356	26	33	167	2	13	54	51	10	5.11
Tract 9.....	70	54	53	301,500	5,689	148,800	2,808	49.4	54	9	-	13	-	4	13	13	2	5.24
Tract 10.....	35	6	5	19,900	-	10,700	-	-	6	-	-	-	-	-	3	3	-	-
Tract 11.....	293	65	64	452,800	7,075	219,000	3,422	48.4	64	6	3	19	-	-	14	18	4	5.13
Tract 12.....	133	18	18	99,500	-	58,600	-	-	18	1	-	10	-	-	3	3	1	-
Tract 13.....	397	300	288	3,183,900	11,055	1,753,900	6,090	55.1	293	34	32	114	3	11	30	48	21	5.15
Tract 14.....	603	489	457	4,305,700	9,422	2,640,100	5,777	61.3	473	38	37	153	17	31	55	91	51	5.13
Tract 15.....	629	502	491	3,440,400	7													

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	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																			
TOTAL.....	565,045	395,763	373,740	2,267,435,500	6,067	1,261,097,500	3,374	55.6	384,774	39,339	33,208	106,721	15,040	18,389	30,124	120,651	22,302	5.37	
Inside principal metropolitan districts.....	455,169	302,297	287,212	1,913,188,200	6,661	1,100,482,000	3,832	57.5	293,941	27,802	24,695	92,026	14,611	17,683	25,549	74,304	17,271	5.31	
Outside principal metropolitan districts.....	109,876	93,466	86,528	354,247,300	4,094	160,615,500	1,856	45.3	90,833	11,537	8,513	13,695	429	706	4,575	46,347	5,031	5.55	
Inside secondary metropolitan district.....	9,533	7,613	7,449	35,288,400	4,737	16,779,000	2,253	47.5	7,465	83	774	1,201	89	188	257	3,332	1,041	5.35	
Outside secondary metropolitan district.....	100,343	85,853	79,079	318,958,900	4,033	143,836,500	1,819	45.1	83,368	11,454	7,739	12,494	340	518	4,318	42,515	3,990	5.57	
URBAN.....	455,489	293,139	276,949	1,760,303,800	6,355	994,757,700	3,592	56.5	284,919	27,983	23,569	90,610	11,336	15,612	23,883	75,952	15,969	5.34	
Inside principal metropolitan districts.....	397,403	247,937	235,598	1,578,903,500	6,702	911,418,700	3,869	57.7	240,898	20,641	19,910	82,162	11,103	15,242	21,203	57,195	13,442	5.30	
Outside principal metropolitan districts.....	58,086	45,202	41,351	181,400,300	4,387	83,339,000	2,015	45.9	44,021	7,342	3,659	8,448	233	370	2,685	18,757	2,527	5.54	
Inside secondary metropolitan district.....	6,717	4,985	4,881	24,571,500	5,034	11,480,100	2,352	46.7	4,903	56	574	831	69	153	191	2,483	536	5.39	
Outside secondary metropolitan district.....	51,369	40,217	36,470	156,828,800	4,300	71,858,900	1,970	45.8	39,118	7,286	3,085	7,617	164	207	2,434	16,274	1,991	5.55	
RURAL-NONFARM.....	109,556	102,624	96,791	507,131,700	5,239	266,339,800	2,752	52.5	99,855	11,356	9,639	15,111	3,704	2,777	6,236	44,699	6,333	5.47	
Inside principal metropolitan districts.....	57,766	54,360	51,614	334,284,700	5,477	189,063,300	3,663	56.6	53,043	7,161	4,785	9,864	3,508	2,441	4,346	17,109	3,829	5.37	
Outside principal metropolitan districts.....	51,790	48,264	45,177	172,847,000	3,826	77,276,500	1,711	44.7	46,812	4,195	4,854	5,247	196	336	1,890	27,590	2,504	5.57	
Inside secondary metropolitan district.....	2,816	2,628	2,568	10,716,900	4,173	5,298,900	2,063	49.4	2,562	27	200	370	20	25	56	1,349	505	5.29	
Outside secondary metropolitan district.....	48,974	45,636	42,609	162,130,100	3,805	71,977,600	1,689	44.4	44,250	4,168	4,654	4,877	176	311	1,824	26,241	1,999	5.59	
PRINCIPAL METROPOLITAN DISTRICTS																			
ALBANY-SCHENECTADY-TROY DISTRICT.....	23,911	16,957	16,149	90,453,200	5,601	45,939,400	2,845	50.8	16,628	4,191	1,284	4,624	95	107	1,193	4,366	768	5.41	
In central cities.....	13,969	8,359	7,857	49,549,400	6,306	25,039,800	3,187	50.5	8,196	1,625	584	3,157	58	53	558	1,850	311	5.38	
Albany city.....	5,893	3,610	3,389	25,402,000	7,495	13,228,800	3,903	52.1	3,560	200	253	1,998	54	36	201	559	149	5.29	
Schenectady city.....	5,629	3,496	3,289	17,977,700	5,436	8,760,900	2,664	49.0	3,404	586	278	1,055	3	14	309	1,020	139	5.45	
Troy city.....	2,447	1,253	1,179	6,269,700	5,318	3,050,100	2,587	48.6	1,232	839	43	104	1	3	48	171	23	5.40	
Outside central cities.....	9,942	8,598	8,292	40,903,800	4,933	20,899,600	2,520	51.1	8,432	2,566	700	1,467	37	54	535	2,516	457	5.44	
Urban.....	2,865	1,846	1,732	7,075,700	4,085	3,637,400	2,100	51.4	1,809	466	176	428	-	6	153	499	81	5.51	
Rural-nonfarm.....	7,077	6,752	6,560	33,828,100	5,157	17,262,200	2,631	51.0	6,623	2,100	524	1,039	37	48	432	2,017	375	5.43	
District includes following urban places and rural-nonfarm areas:																			
In Albany County.....	10,195	6,989	6,595	43,404,300	6,581	21,917,100	3,323	50.5	6,836	1,058	531	2,783	79	57	413	1,557	358	5.36	
Albany city*.....	5,893	3,610	3,389	25,402,000	7,495	13,228,800	3,903	52.1	3,560	200	253	1,998	54	36	201	559	149	5.29	
Cohoes city*.....	695	343	301	1,214,200	4,034	571,400	1,898	47.1	338	75	13	161	-	2	27	46	14	5.58	
Green Island village*.....	126	44	28	110,600	3,950	48,000	1,714	43.4	42	26	4	5	-	-	1	6	-	5.09	
Watervliet city*.....	640	307	280	1,207,500	4,313	553,100	1,975	45.8	298	217	1	29	-	1	14	25	8	5.52	
Rural-nonfarm**.....	2,841	2,685	2,597	15,470,000	5,957	7,515,800	2,894	48.6	2,598	540	250	590	25	18	170	818	127	5.41	
In Rensselaer County.....	4,348	2,938	2,821	13,577,800	4,613	6,731,100	2,586	49.6	2,686	1,461	176	309	3	8	170	638	121	5.46	
Rensselaer city*.....	507	351	344	1,246,100	3,622	594,700	1,729	47.7	340	23	71	57	-	-	38	129	22	5.72	
Troy city*.....	2,447	1,253	1,179	6,269,700	5,318	3,050,100	2,587	48.6	1,232	839	43	104	1	3	48	171	23	5.40	
Rural-nonfarm**.....	1,394	1,334	1,298	6,062,000	4,670	3,086,300	2,378	50.9	1,314	599	62	142	2	5	84	328	76	5.45	
In Saratoga County.....	144	93	92	402,700	4,377	177,700	1,932	44.1	93	29	6	20	-	-	5	32	1	5.55	
Waterford village*.....	79	47	47	215,400	4,583	82,400	1,753	38.3	47	15	4	6	-	-	4	18	-	5.42	
Rural-nonfarm**.....	65	46	45	187,300	4,162	95,300	2,118	50.9	46	14	2	14	-	-	1	14	1	5.68	
In Schenectady County.....	9,224	6,937	6,641	33,068,400	4,979	17,113,500	2,577	51.8	6,813	1,643	571	1,512	13	42	505	2,139	228	5.44	
Schenectady city*.....	5,629	3,496	3,289	17,977,700	5,436	8,760,900	2,664	49.0	3,404	586	278	1,055	3	14	309	1,020	139	5.45	
Scotia village*.....	818	754	732	3,081,900	4,210	1,787,800	2,442	58.0	744	110	83	170	-	3	69	272	37	5.43	
Rural-nonfarm**.....	2,777	2,687	2,620	12,108,800	4,622	6,564,800	2,506	54.2	2,665	947	210	287	10	25	227	847	112	5.42	
BUFFALO-NIAGARA DISTRICT.....	47,011	30,706	29,659	167,686,400	5,654	86,612,400	2,938	52.8	30,119	3,677	1,914	8,941	1,738	862	2,143	9,418	1,425	5.38	
In central cities.....	32,598	18,506	17,747	102,346,500	5,767	53,295,900	3,003	52.1	18,104	2,072	948	7,035	642	817	1,187	5,232	771	5.35	
Buffalo city.....	27,887	15,004	14,312	82,771,500	5,783	43,806,900	3,061	52.9	14,649	657	586	6,335	544	292	1,001	4,626	593	5.30	
Niagara Falls city.....	4,711	3,502	3,435	19,575,000	5,699	9,489,000	2,762	48.5	3,455	1,415	262	700	78	25	156	606	139	5.72	
Outside central cities.....	14,413	12,200	11,912	65,339,900	4,585	35,316,500	2,965	54.1	12,015	1,605	1,066	1,906	1,096	545	956	4,136	655	5.35	
Urban.....	7,044	5,800	5,634	28,152,400	4,999	14,590,000	2,590	51.8	5,687	1,002	594	763	500	248	571	1,825	183	5.43	
Rural-nonfarm.....	7,369	6,400	6,278	37,177,500	5,922	20,726,500	3,301	55.8	6,328	603	472	1,143	596	297	325	2,360	472	5.33	
District includes following urban places and rural-nonfarm areas:																			
In Erie County.....	40,212	25,382	24,489	140,815,700	5,750	75,620,900	3,088	53.7	24,854	1,608	1,600	8,088	1,621	816	1,828	8,100	1,193	5.31	
Buffalo city*.....	27,887	15,004	14,312	82,771,500	5,783	43,806,900	3,061	52.9	14,649	657	586	6,335	544	292	1,001	4,626	593	5.30	
Depew village*.....	263	174	163	568,000	3,485	259,000	1,589	45.6	170	6	5	5	2	2	53	79	8	5.19	
East Aurora village*.....	385	344	336	2,093,100	6,229	959,200	2,855	45.8	321	-	79	18	4	2	15	159	24	5.32	
Hamburg village*.....	450	420	408	2,531,800	6,205	1,347,300	3,302	52.2	411	55	102	37	11	5	24	156	21	5.43	
Kenmore village*.....	1,837	1,621	1,59																

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

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

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL DISTRICTS—Con.																			
Buffalo-Niagara district—Con.																			
District includes following urban places and rural-nonfarm areas—Con.																			
In Niagara County.....	6,799	5,324	5,170	26,870,700	5,197	12,991,500	2,513	48.3	5,255	2,069	314	853	117	46	315	1,318	233	5.66	
Niagara Falls city*.....	4,711	3,502	3,435	19,575,000	5,699	9,489,000	2,762	48.5	3,455	1,415	262	700	78	25	186	606	183	5.72	
North Tonawanda city*....	1,416	1,174	1,108	4,115,200	3,714	1,968,700	1,777	47.8	1,168	508	38	65	29	17	111	375	25	5.62	
Rural-nonfarm**.....	672	648	627	3,180,500	5,073	1,533,800	2,446	48.2	642	146	14	88	10	4	18	337	25	5.57	
NEW YORK-NORTHEASTERN NEW JERSEY DISTRICT..																			
In central cities.....	492,926	334,576	313,547	2,224,347,200	7,094	1,268,900,500	4,047	57.0	324,943	44,813	32,751	71,240	16,263	19,483	31,358	38,868	20,167	5.34	
Outside central cities.....	267,295	144,416	135,978	901,517,400	6,630	539,356,900	3,967	59.8	140,205	12,049	10,585	44,598	6,185	11,955	13,820	32,641	8,372	5.28	
Urban.....	225,631	190,160	177,569	1,322,829,800	7,450	729,543,600	4,109	55.2	184,738	32,764	22,166	26,642	10,078	7,528	17,538	56,227	11,795	5.39	
Rural-nonfarm.....	167,801	135,517	126,424	961,918,800	7,609	530,896,000	4,199	55.2	131,671	24,312	16,024	19,105	7,598	4,969	12,508	36,853	8,302	5.38	
New York Division.....	57,830	54,643	51,145	360,911,000	7,057	198,647,600	3,884	55.0	53,067	8,452	6,142	7,537	2,480	2,559	5,030	17,374	3,493	5.41	
New York City.....	336,172	216,309	204,906	1,494,527,900	7,294	873,183,200	4,261	58.4	209,893	16,710	19,200	60,022	10,633	16,370	19,468	54,798	12,692	5.20	
Outside central city.....	241,502	133,504	126,393	840,722,800	6,652	506,654,000	4,009	60.3	129,662	9,481	9,633	42,914	5,849	11,825	12,666	29,347	7,946	5.27	
Urban.....	94,670	82,805	78,513	653,805,100	8,327	366,529,200	4,668	56.1	80,231	7,229	9,567	17,108	4,784	4,544	6,802	25,451	4,746	5.35	
Rural-nonfarm.....	55,502	46,001	43,901	390,270,800	6,890	218,658,600	4,981	56.0	44,576	3,767	5,458	10,566	2,578	2,437	3,561	13,675	2,534	5.33	
New Jersey Division.....	39,168	36,804	34,612	263,534,300	7,614	147,870,600	4,272	56.1	35,655	3,462	4,109	6,542	2,206	2,107	3,241	11,776	2,212	5.37	
In central cities.....	156,754	118,267	108,641	729,819,300	6,718	395,717,300	3,642	54.2	115,050	28,103	13,551	11,218	5,630	3,113	11,890	34,070	7,475	5.41	
Elizabeth city.....	25,793	10,912	9,585	60,794,600	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	
Jersey 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	459	117	5.50	
Newark 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	
Paterson city.....	10,031	4,054	3,277	22,834,500	6,958	13,032,200	3,977	57.1	3,902	1,020	342	568	168	57	443	1,138	166	5.32	
Outside central cities.....	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	
Urban.....	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	2,964	10,736	30,776	7,049	5.42	
Rural-nonfarm.....	112,299	89,516	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	
District includes following urban places and rural-nonfarm areas:	18,662	17,839	16,533	97,376,700	5,890	50,777,000	3,071	52.1	17,412	4,990	2,033	995	274	452	1,789	5,598	1,281	5.50	
Bronx County, N. Y. ¹	20,310	8,354	7,751	60,805,100	7,845	34,064,700	4,395	56.0	8,045	1,019	412	1,574	108	418	988	2,885	641	5.25	
Kings County, N. Y. ²	101,723	38,676	36,140	263,099,600	7,280	154,829,400	4,284	58.8	37,266	1,004	2,549	13,582	1,304	4,387	3,300	8,777	2,363	5.27	
Nassau County, N. Y.	43,861	41,683	39,382	274,112,700	6,960	163,931,100	4,163	59.8	40,432	2,776	4,254	9,089	3,175	3,141	3,419	12,206	2,372	5.34	
Cedarhurst village*.....	354	288	284	2,118,400	7,459	1,261,000	4,440	59.5	285	6	25	74	4	12	30	102	82	5.37	
East Rockaway village*....	626	522	515	3,625,900	7,041	2,022,000	3,926	55.8	563	47	97	63	21	48	44	190	53	5.36	
Farmingdale village*.....	246	230	223	1,375,100	6,166	633,300	2,840	46.1	228	4	28	41	-	6	17	127	5	5.73	
Floral Park village*.....	1,771	1,673	1,629	12,273,000	7,534	6,756,300	4,148	55.1	1,613	86	126	339	133	118	119	538	154	5.42	
Freeport village*.....	2,278	2,181	2,060	13,431,500	5,520	8,063,000	3,914	60.0	2,081	221	237	379	79	192	167	703	103	5.48	
Garden City village*.....	1,444	1,441	1,361	17,322,600	12,728	9,913,400	7,284	57.2	1,399	58	363	324	234	87	46	205	82	5.27	
Glen Cove city*.....	712	591	490	3,331,700	6,799	1,715,800	3,502	51.5	578	8	35	155	4	13	43	310	10	5.57	
Great Neck village*.....	608	581	574	5,168,500	9,004	3,342,600	5,823	64.7	568	32	40	90	160	69	20	149	8	5.23	
Hempstead village*.....	1,863	1,783	1,691	11,343,300	6,708	6,698,400	3,961	59.1	1,729	186	121	320	117	148	121	625	91	5.45	
Lawrenceville*.....	224	213	175	3,252,600	18,586	1,773,800	10,136	54.5	202	4	12	80	19	43	2	32	10	4.98	
Long Beach city*.....	565	469	445	2,905,500	6,529	1,890,500	4,248	65.1	439	44	62	37	5	72	55	141	23	5.37	
Lynbrook village*.....	1,973	1,826	1,741	10,425,000	5,988	6,730,300	3,856	64.6	1,791	78	206	434	155	122	148	561	87	5.38	
Malverne village*.....	949	948	859	5,825,700	7,782	3,734,200	4,347	64.1	930	27	13	424	85	46	33	184	118	5.11	
Mineola village*.....	1,224	1,126	1,102	6,536,900	5,932	3,833,000	3,478	58.6	1,098	70	93	217	155	78	76	352	57	5.39	
New Hyde Park village*....	568	504	492	2,473,900	5,023	1,689,700	3,434	58.3	495	37	44	194	4	28	57	116	15	5.04	
Rockville Centre village*..	2,316	2,227	2,127	19,585,500	9,208	11,411,000	5,365	58.3	2,161	123	320	448	307	120	103	682	58	5.36	
Sea Cliff village*.....	311	256	240	1,669,200	6,955	904,500	3,769	54.2	251	3	18	39	3	6	13	164	5	5.64	
Valley Stream village*....	2,321	2,194	2,145	12,083,600	5,633	7,430,100	3,464	61.5	2,104	79	156	655	81	216	240	611	66	5.27	
Westbury village*.....	381	357	325	2,308,600	7,103	1,151,500	3,543	49.9	347	35	63	48	6	18	29	142	6	5.52	
Williston Park village*....	985	967	942	4,798,400	5,094	3,154,000	3,348	65.7	962	47	77	271	21	163	112	132	89	5.32	
Rural-nonfarm**.....	22,142	21,246	19,962	132,257,800	6,625	79,822,700	3,999	60.4	20,608	1,581	2,118	4,457	1,582	1,536	1,944	6,090	1,300	5.32	
New York County, N. Y. ³	3,086	1,649	1,390	29,237,100	21,034	17,266,200	12,422	59.1	1,544	46	192	543	61	61	82	402	157	5.01	
Queens County, N. Y. ⁴	105,358	76,124	72,879	439,495,400	6,030	274,499,200	3,767	62.5	74,285	4,439	6,145	25,802	4,335	6,670	6,828	15,649	4,417	5.26	
Richmond County, N. Y. ⁵	11,025	8,701	8,233	48,085,600	5,841	25,994,500	3,157	54.1	8,522	2,973	335	1,413	41	290	1,468	1,634	368	5.41	
Rockland County, N. Y.	4,041	3,579	3,446	19,922,800	5,781	9,331,200	2,708	46.8	3,518	1,561	358	185	8	14	336	1,003	108	5.67	
Haverstraw village*.....	229	167	158	759,000	4,804	308,500	1,953	40.6	160	110	1	7	-	-	16	24	2	5.73	
Nyack village*.....	347	303	297	1,917,500	6,456	895,600	3,015	46.7	298	99	63	10	1	2	18	100	5	5.72	
Spring Valley village*....	350	279	268	1,439,500	5,371	667,100	2,489	46.3	272	110	22	5	-	1	44	87	3	5.58	
Suffern village*.....	234	258	254	1,567,000	6,169	747,700	2,944	47.7	257	132	34	18	-	1	34	38	-	5.63	
West Haverstraw village*..	151	134	125	555,100	4,521	252,900	2,023	44.8	134	95	6	7	-	-	11	15	-	5.72	
Rural-nonfarm**.....	2,680	2,438	2,344	13,674,700	5,834	6,459,400	2,756	47.2	2,397	1,015	232	88	2	10	213	739	98	5.67	
In Suffolk County, N. Y.	4,721	4,552	4,441	23,675,800	5,3														

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]

1-FAMILY MORTGAGED PROPERTIES																				
AREA	All 1- to 4-family mortgaged properties	Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage											Av. interest rate—first mtg. (%)
				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.																				
In Westchester County, N. Y.	31,248	24,892	23,149	258,320,900	11,159	144,192,800	6,229	55.8	23,572	2,276	2,851	5,165	1,183	978	2,160	7,252	1,707	5.29		
Bronxville village*.....	271	262	253	6,341,500	25,065	3,422,200	13,526	54.0	253	9	43	44	32	15	12	73	25	5.04		
Croton-on-Hudson village*.....	327	283	274	2,067,600	7,546	1,009,600	3,685	48.8	275	64	27	32	4	11	23	99	16	5.52		
Dobbs Ferry village*.....	386	282	272	2,720,800	10,003	1,353,800	4,975	49.7	275	50	32	103	9	4	20	50	7	5.54		
Elmsford village*.....	215	151	149	967,600	6,494	486,800	3,267	50.3	150	10	20	12	-	3	35	57	13	5.45		
Hastings-on-Hudson village*.....	432	376	361	3,011,000	8,341	1,666,800	4,617	55.4	371	123	47	56	9	3	32	98	3	5.45		
Irrington village*.....	183	140	132	1,875,400	14,208	1,016,900	7,704	54.2	138	28	11	38	12	4	5	29	11	5.38		
Larchmont village*.....	450	442	416	6,426,700	15,449	3,580,200	9,606	55.7	413	34	42	84	26	31	81	130	35	5.26		
Mamaroneck village*.....	733	607	591	5,670,600	9,595	3,042,300	5,148	53.7	593	64	70	117	13	20	68	206	35	5.44		
Mount Kisco village*.....	317	216	205	1,574,000	7,678	826,400	4,031	52.5	210	3	27	16	2	2	27	128	5	5.62		
Mount Vernon city*.....	3,265	2,136	2,082	21,859,200	10,499	13,147,200	6,315	60.1	2,072	128	212	472	115	106	160	697	182	5.26		
New Rochelle city*.....	2,971	2,232	2,151	28,190,400	13,106	15,342,400	7,133	54.4	2,149	130	407	350	115	79	208	710	150	5.24		
North Pelham village*.....	322	243	241	2,300,500	9,546	1,259,600	5,227	54.8	229	21	15	42	7	3	31	102	8	5.30		
North Tarrytown village*.....	391	246	225	2,132,200	9,476	1,200,700	5,336	56.3	286	31	26	52	11	6	14	87	9	5.60		
Ossining village*.....	900	601	591	4,412,000	7,465	2,292,900	3,880	52.0	594	69	27	177	2	8	30	224	57	5.53		
Peekskill city*.....	985	669	653	3,824,800	5,857	1,957,900	2,998	51.2	655	52	16	193	1	3	31	382	27	5.49		
Pelham Manor village*.....	428	427	403	6,297,300	15,626	3,661,700	9,086	58.1	412	22	62	97	31	34	25	113	28	5.23		
Pleasantville village*.....	330	273	271	2,235,400	8,249	1,171,500	4,323	52.4	270	13	45	14	1	4	26	159	8	5.67		
Port Chester village*.....	1,168	684	649	5,800,900	9,938	3,237,500	4,968	55.8	659	12	85	247	10	11	58	183	53	5.18		
Rye village*.....	555	491	473	7,254,500	15,337	4,016,800	8,492	55.4	479	10	82	106	22	32	26	142	59	5.24		
Scarsdale village*.....	1,351	1,341	1,267	26,443,800	20,871	14,552,500	11,565	55.4	1,302	81	286	211	162	57	57	342	106	5.15		
Tarrytown village*.....	299	218	192	1,817,800	9,468	935,200	4,350	45.9	209	27	23	71	1	4	9	59	15	5.60		
Tuckahoe village*.....	353	250	243	1,977,100	7,972	1,185,200	4,779	59.9	245	45	27	34	7	13	30	67	22	5.36		
White Plains city*.....	2,101	1,798	1,692	19,998,600	11,817	11,070,100	6,543	55.4	1,709	94	176	480	88	71	126	579	95	5.28		
Yonkers city*.....	6,401	4,435	4,168	39,849,800	9,511	22,654,900	5,407	56.9	4,280	598	488	1,243	209	183	543	762	304	5.14		
Rural-nonfarm**.....	6,163	5,589	5,168	58,276,400	10,309	30,102,200	5,825	56.5	5,393	557	605	874	294	271	533	1,624	435	5.34		
In Fairfield County, Conn.....	10,799	8,599	8,095	77,772,900	9,608	37,174,300	4,592	47.8	8,229	289	1,707	2,804	408	263	496	2,474	238	5.31		
Norwalk city.....	3,194	2,540	2,436	16,968,600	6,966	7,717,300	3,168	45.5	2,477	180	484	846	35	37	76	711	108	5.21		
Stamford city.....	2,614	1,624	1,535	12,426,700	8,096	6,053,400	3,950	48.3	1,544	21	294	631	56	55	146	813	28	5.38		
Rural-nonfarm.....	4,991	4,435	4,124	48,377,600	11,731	23,933,600	5,673	48.4	4,208	88	329	827	317	171	274	1,450	152	5.34		
Bergen County, N. J.....	35,607	30,502	29,135	191,079,800	6,558	106,380,600	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.....	818	727	710	4,167,400	5,870	2,185,500	3,078	52.4	702	153	72	61	70	37	64	131	34	5.52		
Carlstadt borough.....	403	237	234	1,303,700	4,590	662,400	2,332	50.8	226	193	9	1	-	2	16	53	12	5.79		
Cliffside Park borough.....	1,054	678	651	4,979,600	7,549	2,842,200	4,356	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	18	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	243	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	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 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	4,373,400	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		
Hasbrouck Heights bor- ough.....	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	19	122	3	5.57		
Lodi borough.....	602	303	298	1,205,300	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	2,543	53.2	990	616	28	76	8	5	132	82	43	5.57		
Maywood borough.....	508	459	451	2,988,300	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	1,795,900	3,844	60.7	604	282	61	45	10	10	65	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	3	5.42		
Palisades Park borough.....	523	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 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	2,08																

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	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.																			
District includes following urban places and rural-nonfarm areas--Con.																			
Essex County, N. J.	39,067	28,330	24,756	205,298,400	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	
Belleville town.	1,833	1,488	1,338	7,168,700	5,358	4,171,100	3,117	58.2	1,438	539	183	123	43	23	247	227	53	5.40	
Bloomfield town.	3,434	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	5.29	
Caldwell borough.	429	384	353	2,770,800	7,849	1,478,800	4,189	53.4	372	64	60	37	19	8	39	122	23	5.34	
East Orange city.	2,910	2,012	1,785	13,561,800	7,598	7,614,800	4,266	56.1	1,971	372	289	356	77	25	166	663	83	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	5.35	
Maplewood township.	2,754	2,607	2,445	24,272,400	9,927	13,294,600	5,437	54.8	2,528	481	226	293	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	231	512	311	223	49	105	737	110	5.28	
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	474	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 city.	1,237	796	722	5,473,400	7,581	2,668,200	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	938	155	117	123	207	33	73	186	44	5.16	
Verona borough.	945	892	708	5,986,900	8,456	3,887,600	4,785	56.6	655	135	126	104	79	33	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	1,834	1,676	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	359	141	5.27	
Hudson County, N. J.	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	2,399	301	5.37	
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	
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 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.	6,473	2,238	2,032	11,804,300	5,609	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	5,606	3,043,200	3,248	57.9	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	340	317	2,151,900	6,786	1,082,100	3,414	50.3	327	33	46	13	4	1	54	166	10	5.33	
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	
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	
Rural-nonfarm.	67	28	10	29,000	—	14,100	—	—	27	19	—	—	2	—	2	3	1	—	
In Middlesex County, N. J.	11,439	9,404	8,576	43,282,300	5,047	21,536,600	2,511	49.8	9,183	2,437	645	753	37	171	1,457	3,136	547	5.46	
Carlestown 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	38	—	6	23	173	23	5.64	
Highland Park borough.	594	509	446	2,978,800	6,679	1,485,200	3,330	49.9	500	131	37	41	2	10	103	149	27	5.37	
Metuchen borough.	495	475	459	2,939,800	6,405	1,466,100	3,194	49.9	471	130	55	65	18	17	65	93	28	5.47	
Middlesex borough.	275	258	179	1,000,800	5,591	470,900	2,681	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	732	194	38	75	3	15	126	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	139	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	1,313,300	4,529	759,400	2,619	57.8	331	105	16	17	—	6	70	109	8	5.51	
South River borough.	666	586	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	5.36	
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, N. J.	7,706	7,214	6,195	34,088,400	5,503	16,807,000	2,718	49.3	6,984	2,234	405	171	77	68	594	2,993	442	5.66	
Asbury Park city.	513	417	324	1,903,600	5,875	1,041,700	3,215	54.7	397	147	33	13	—	6	34	155	9	5.59	
Belmar borough.	214	183	111	534,700	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	836,600	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	33	5.61	
Matawan 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	56.5	434	113	5	13	4	1	39	227	32	5.61	
Oceanport borough.	102	98	77	494,500	5,422	225,700	2,931	45.6	88	20	2	—	1	2	4	51	8	5.78	
Red Bank borough.	627	551	500	3,215,000	6,430	1,644,900	3,290	51.2	538	175	13	5	3	4	30	273	35	5.71	
Rumson borough.	190	187	177	1,436,200	8,114	612,100	3,458	42.6	184	53	7	4	2	7	10	78	23	5.67	
Rural-nonfarm.	3,598	3,508	3,070	17,025,300	5,546	8,427,900	2,745	49.5	3,416	1,119	209	82	44	26	298	1,419	219	5.66	
In Morris County, N. J.	6,127	5,706	5,261	36,075,700	6,857	17,271,900	3,283	47.9	5,588	1,372	810	527	129	79	309	1,048	464	5.54	
Boonton town.	401	360	342	2,415,400	7,063	1,046,800	3,061	43.3	847	86	52	21	4	3	19	147	15	5.62	
Butler borough.	242	231	192	842,000	4,385	361,700	1,884	43.0	224	59	19	29	—						

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.																			
District includes following urban places and rural-nonfarm areas--Con.																			
In Somerset County, N. J.....	1,566	1,296	1,247	7,618,700	6,106	4,042,900	3,242	53.1	1,267	268	103	171	20	24	76	512	93	5.51	
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	
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	
Rural-nonfarm.....	297	268	267	1,491,100	5,585	749,800	2,808	50.3	267	66	27	24	-	8	19	109	14	5.55	
Union County, N. J.....	23,760	20,006	18,450	126,507,300	6,857	69,969,200	3,792	55.3	19,483	5,837	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	17,166,500	6,700	8,469,000	3,806	49.3	2,695	804	214	719	136	19	197	489	117	5.50	
Garwood borough.....	240	167	160	764,900	4,781	378,500	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	1,331	392	90	119	46	18	251	337	78	5.29	
Linden city.....	1,737	1,386	1,308	6,749,300	5,160	4,015,800	3,070	59.5	1,313	885	157	286	26	26	146	226	61	5.88	
Plainfield city.....	2,391	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 city.....	1,191	1,066	956	4,956,000	5,184	2,691,700	2,816	54.3	1,046	440	93	59	21	26	74	230	103	5.60	
Roselle borough.....	991	895	818	4,660,200	5,697	2,624,300	3,208	56.3	876	295	51	161	19	10	91	170	79	5.47	
Roselle Park borough.....	989	925	913	5,487,600	6,011	2,930,900	3,210	53.4	877	270	90	140	56	9	49	228	85	5.58	
Summit city.....	1,230	1,088	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	
Union township.....	3,459	3,321	3,143	18,659,200	5,937	12,131,000	3,860	55.0	3,231	963	450	277	164	124	464	428	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	131	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	63	293	516	112	5.40	
ROCHESTER DISTRICT.....																			
Rochester city.....	23,827	19,134	18,055	87,337,400	4,837	49,023,300	2,715	56.1	18,512	712	1,552	10,638	584	148	1,657	2,316	905	5.20	
Outside central city.....	9,717	9,475	8,952	59,275,500	5,951	31,402,100	3,508	58.9	9,306	1,452	779	2,432	950	199	543	1,990	961	5.26	
Urban.....	4,239	4,075	3,989	21,636,400	5,424	13,181,900	3,305	60.9	4,012	652	437	997	423	93	268	808	384	5.27	
Rural-nonfarm.....	5,478	5,400	4,963	31,640,100	6,375	18,220,200	3,671	57.6	5,294	800	342	1,435	527	106	275	1,182	627	5.26	
District includes following urban places and rural-nonfarm areas:																			
In Monroe County.....	33,544	28,609	27,007	140,613,900	5,207	80,425,400	2,978	57.2	27,818	2,164	2,331	13,070	1,584	347	2,200	4,306	1,866	5.22	
East Rochester village*..	524	453	437	1,550,400	3,548	864,800	1,979	55.8	449	90	14	34	-	1	74	205	31	5.43	
Fairport town*.....	411	363	345	1,568,000	4,530	786,600	2,135	47.1	346	89	87	18	1	-	14	127	10	5.48	
Irondequoit village*.....	3,304	3,259	3,207	18,523,000	5,776	11,580,500	3,611	62.5	3,217	473	386	945	422	92	180	476	293	5.22	
Rochester city*.....	23,827	19,134	18,055	87,337,400	4,837	49,023,300	2,715	56.1	18,512	712	1,552	10,638	584	148	1,657	2,316	905	5.20	
Rural-nonfarm**.....	5,478	5,400	4,963	31,640,100	6,375	18,220,200	3,671	57.6	5,294	800	342	1,435	527	106	275	1,182	627	5.26	
SYRACUSE DISTRICT.....																			
Syracuse city.....	16,393	12,396	11,929	72,576,600	6,084	36,729,600	3,079	50.6	11,938	223	1,181	6,093	960	118	594	2,263	506	5.30	
Syracuse city.....	12,876	9,231	8,859	56,776,300	6,402	29,003,000	3,270	51.1	8,872	135	884	5,407	490	64	362	1,272	258	5.24	
Outside central city.....	3,517	3,165	3,060	15,800,300	5,163	7,726,600	2,525	48.9	3,066	88	297	686	470	54	232	991	248	5.46	
Urban.....	999	763	734	3,750,200	5,109	1,663,100	2,266	44.3	736	11	108	296	38	5	51	212	16	5.45	
Rural-nonfarm.....	2,518	2,402	2,326	12,050,100	5,181	6,063,500	2,607	50.3	2,330	77	189	391	432	49	181	779	232	5.46	
District includes following urban places and rural-nonfarm areas:																			
In Onondaga County.....	16,393	12,396	11,929	72,576,600	6,084	36,729,600	3,079	50.6	11,938	223	1,181	6,093	960	118	594	2,263	506	5.30	
East Syracuse village*..	196	154	143	622,200	4,204	289,700	1,957	46.6	151	4	45	41	7	1	14	31	8	5.41	
Liverpool village*.....	205	187	177	816,100	4,611	366,600	2,071	44.9	183	4	30	24	14	3	16	91	1	5.54	
Solvay village*.....	598	422	409	2,311,900	5,653	1,006,800	2,462	43.5	402	3	38	230	17	1	21	90	7	5.42	
Syracuse city*.....	12,876	9,231	8,859	56,776,300	6,402	29,003,000	3,270	51.1	8,872	135	884	5,407	490	64	362	1,272	258	5.24	
Rural-nonfarm**.....	2,518	2,402	2,326	12,050,100	5,181	6,063,500	2,607	50.3	2,330	77	189	391	432	49	181	779	232	5.46	
UTICA-ROME DISTRICT.....																			
In central cities.....	6,010	3,454	3,293	15,887,100	4,825	8,346,600	2,535	52.5	3,367	470	360	1,314	29	81	215	709	189	5.51	
Utica city.....	4,507	2,433	2,340	11,869,400	5,072	6,352,700	2,715	53.5	2,375	467	265	655	29	75	197	521	165	5.45	
Rome city.....	1,503	1,021	953	4,017,700	4,216	1,993,900	2,092	49.6	992	8	95	659	-	5	18	188	24	5.68	
Outside central cities.....	2,927	2,465	2,364	9,216,000	3,898	4,419,700	1,870	48.0	2,407	656	132	266	30	61	232	913	112	5.53	
Urban.....	1,780	1,428	1,365	4,783,800	3,505	2,105,800	1,543	44.0	1,886	449	54	125	3	56	176	473	50	5.50	
Rural-nonfarm.....	1,147	1,037	999	4,432,200	4,437	2,313,900	2,316	52.2	1,021	207	78	141	27	5	56	445	62	5.56	
District includes following urban places and rural-nonfarm areas:																			
In Herkimer County.....	1,401	1,176	1,122	3,739,400	3,333	1,563,900	1,394	41.8	1,139	339	47	78	3	13	166	440	53	5.51	
Frankfort village*.....	155	121	116	380,100	3,277	162,300	1,399	42.7	120	17	4	15	3	1	26	54	3	5.51	
Herkimer village*.....	400	330	317	1,091,800	3,444	501,000	1,580	45.9	310	53	9	18	3	10	74	127	16	5.45	
Ilion village*.....	506	432	405	1,458,300	3,601	570,600	1,409	39.1	421	190	20	29	-	-	10	56	7	5.69	
Mohawk village*.....	145	117	110	320,700	2,915	132,500	1,205	41.3	116	38	6	12	-	-	2	18	80	6	5.69
Rural-nonfarm**.....	195	176	174	488,500	2,807	197,500	1,135	40.4	172	46	8	12	-	-	-	-	-	-	
In Oneida County.....	7,536	4,743	4,535	21,363,700	4,711	11,202,400	2,470	52.4	4,635	787	445	1,502	56	129	281	1,187	243	5.52	
New York Mills village*..	103	48	44	156,100	3,548	64,400	1,464	41.3	45	15	1	8	-	1	4	14	2	5.43	
Rome city*.....	1,503	1,021	953	4,017,700	4,216	1,993,900	2,092	49.6	992	8	95	659	29	75	197	521	165	5.45	
Utica city*.....	4,507	2,433	2,340	11,869,400	5,072	6,352,700	2,715	53.5	2,375	467	265	655	29	75	197	521	165	5.45	
Whitesboro village*.....	227	179	178	684,700	3,847	341,200	1,917	49.8	176	114	11	11	-	-	9	31	-	5.58	
Yorkville village*.....	244	201	195	692,100	3,549	333,800	1,712	48.2	198	27	3	40	-	44	15	68	1	5.58	
Rural-nonfarm**.....	952	861	825	3,943,700	4,780	2,116,400	2,565	53.7	849	161	70	129	27	3	38	365	56	5.54	

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 prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
SECONDARY METROPOLITAN DISTRICT																			
BINGHAMTON DISTRICT....	9,583	7,613	7,449	35,288,400	4,737	16,779,000	2,253	47.5	7,465	83	774	1,201	89	188	257	3,882	1,041	5.35	
Binghamton city.....	3,909	2,688	2,617	14,268,400	5,452	6,746,400	2,578	47.3	2,634	22	337	530	48	10	130	1,400	157	5.60	
Outside central city.....	5,624	4,925	4,832	21,020,000	4,350	10,032,600	2,076	47.7	4,831	61	437	671	41	178	127	2,432	884	5.22	
Urban.....	2,808	2,297	2,264	10,303,100	4,551	4,733,700	2,091	45.9	2,269	34	237	301	21	153	61	1,083	379	5.16	
Rural-nonfarm.....	2,816	2,628	2,568	10,716,900	4,173	5,298,900	2,063	49.4	2,562	27	200	370	20	25	66	1,349	505	5.28	
District includes following urban places and rural- nonfarm areas:																			
In Broome County.....	9,533	7,613	7,449	35,288,400	4,737	16,779,000	2,253	47.5	7,465	83	774	1,201	89	188	257	3,882	1,041	5.35	
Binghamton city.....	3,909	2,688	2,617	14,268,400	5,452	6,746,400	2,578	47.3	2,634	22	337	530	48	10	130	1,400	157	5.60	
Endicott village.....	1,143	846	836	4,232,700	5,063	1,947,200	2,329	46.0	837	4	102	84	9	6	34	456	142	5.86	
Johnson City village.....	1,665	1,428	1,428	6,070,400	4,251	2,786,500	1,951	45.9	1,432	30	135	217	12	147	27	627	237	5.05	
Rural-nonfarm.....	2,816	2,628	2,568	10,716,900	4,173	5,298,900	2,063	49.4	2,562	27	200	370	20	25	66	1,349	505	5.28	