NORTH CAROLINA

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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	473,741	457,620	169,545	37.0	288,075	12,349	3,772	147,613	55,589	37.7	92,024
1930: Private families reporting tenure	-	337,841	135,621	40.1	202,220	-	-	-	-	-	-
1920: All families reporting tenure	-	222,027	87,300	39.3	134,727	-	-	82,332	16,838	20.5	65,494
Dwelling units: 1940	473,741	457,620	169,545	37.0	288,075	12,349	3,772	147,613	55,589	37.7	92,024
Urban	246,060	239,917	76,758	32.0	163,159	5,508	635	70,865	30,486	43.0	40,379
Rural-nonfarm	227,681	217,703	92,787	42.6	124,916	6,841	3,137	76,748	25,103	32.7	51,645
COLOR OF OCCUPANTS											
White	-	341,590	137,683	40.3	203,907	-	-	121,306	49,233	40.6	72,073
Nonwhite	-	116,030	31,862	27.5	84,168	-	-	26,307	6,356	24.2	19,951
TYPE OF STRUCTURE											
1-family	362,595	349,540	155,704	44.5	193,836	9,466	3,589	135,575	50,956	37.6	84,619
Other	111,146	108,080	13,841	12.8	94,239	2,883	183	12,038	4,633	38.5	7,405
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	356,882	344,469	153,237	44.5	191,232	9,026	3,387	134,771	50,735	37.6	84,036
Under $5	62,552	60,805	18,473	30.4	42,332	1,459	288	13,226	1,482	11.2	11,744
$5 to $9	89,459	87,271	25,142	28.8	62,129	1,743	445	20,848	5,441	26.1	15,407
$10 to $14	65,913	64,218	24,392	38.0	39,826	1,315	380	21,754	8,528	39.2	13,226
$15 to $19	35,645	34,546	17,580	50.9	16,966	833	266	16,012	6,586	41.1	9,426
$20 to $24	25,348	24,195	13,897	57.4	10,298	892	261	12,664	5,256	41.5	7,408
$25 to $29	19,544	18,695	11,556	61.8	7,139	637	312	10,724	4,690	43.7	6,094
$30 to $39	23,642	22,445	15,750	70.2	6,695	768	429	14,575	6,881	47.2	7,694
$40 to $49	12,864	12,184	9,202	75.5	2,982	444	236	8,668	4,287	49.5	4,381
$50 to $59	8,464	7,985	6,421	80.4	1,564	251	228	6,034	2,869	47.5	3,165
$60 to $74	5,644	5,405	4,598	85.1	807	139	100	4,382	2,265	51.7	2,117
$75 to $99	3,983	3,679	3,329	90.5	350	139	165	3,172	1,527	48.1	1,645
$100 and over	3,724	3,041	2,897	95.3	144	406	277	2,712	923	34.0	1,789
Median monthly rent (dollars)	11.50	11.38	16.95	-	8.79	14.48	25.36	18.11	22.67	-	15.37

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	55,589	51,999	8,112	7,304	6,110	4,767	4,020	6,813	4,288	3,152	2,987	2,140	1,527	463	222	94	3,590
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	52,560	49,057	7,459	6,913	5,802	4,523	3,820	6,456	4,032	2,998	2,831	2,044	1,468	443	206	62	3,503
Average interest rate (%)	5.64	5.64	5.80	5.75	5.75	5.69	5.67	5.60	5.52	5.48	5.46	5.41	5.39	5.28	5.21	-	5.59
HOLDER OF FIRST MORTGAGE																	
Reporting holder	54,137	50,604	7,865	7,127	5,992	4,651	3,912	6,634	4,200	3,053	2,895	2,065	1,475	449	216	70	3,533
Building and loan association	24,881	23,410	3,108	3,940	3,513	2,641	2,142	3,228	1,697	1,167	941	533	347	84	39	30	1,471
Commercial bank	2,344	2,204	237	290	208	164	134	297	240	171	168	152	91	34	13	5	140
Savings bank	1,472	1,391	163	167	151	113	111	190	154	100	93	75	48	17	8	1	81
Life insurance company	5,245	4,848	18	73	139	197	229	664	661	616	763	656	554	176	98	4	397
Mortgage company	2,193	2,020	221	173	220	178	154	351	249	149	135	95	57	24	11	3	173
Home Owners' Loan Corporation	6,122	5,503	339	571	556	544	457	905	592	467	422	307	213	78	33	9	619
Individual	7,498	7,090	2,553	1,271	929	570	458	545	288	154	142	77	68	16	5	14	408
Other	4,382	4,138	1,226	642	276	244	217	454	319	229	231	170	97	20	9	4	244
Reporting debt and value	49,954	46,712	7,065	6,524	5,432	4,314	3,616	6,150	3,928	2,905	2,772	2,002	1,390	417	197	-	3,242
JUNIOR MORTGAGE																	
First mortgage only	12,789	12,082	1,454	1,475	1,294	1,129	947	1,691	1,197	906	810	575	400	132	72	-	707
First and junior mortgage	1,128	1,044	234	173	103	80	70	125	59	51	52	45	36	8	8	-	84
With 1st mtg.; not rptg. on junior	36,037	33,586	5,377	4,876	4,035	3,105	2,599	4,334	2,672	1,948	1,910	1,382	954	277	117	-	2,451
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	21,405	20,468	6,976	5,247	3,117	1,763	1,133	1,220	489	221	174	74	43	6	5	-	937
$1,000 to $1,499	7,513	7,005	89	1,198	1,694	1,208	839	1,061	397	228	154	75	45	13	4	-	508
$1,500 to $1,999	4,920	4,541	-	79	560	937	787	1,082	500	294	160	90	38	10	4	-	379
$2,000 to $2,499	4,186	3,813	-	-	61	351	613	1,198	639	392	324	140	75	13	7	-	373
$2,500 to $2,999	2,628	2,375	-	-	-	55	207	913	477	340	205	118	47	8	4	-	253
$3,000 to $3,999	4,156	3,816	-	-	-	-	37	634	1,155	779	648	349	174	34	6	-	340
$4,000 to $4,999	2,241	2,052	-	-	-	-	-	42	254	530	622	380	175	44	5	-	189
$5,000 to $5,999	1,214	1,109	-	-	-	-	-	-	17	99	374	357	198	44	20	-	105
$6,000 to $7,499	944	858	-	-	-	-	-	-	-	22	101	348	293	72	22	-	86
$7,500 to $9,999	485	442	-	-	-	-	-	-	-	-	9	65	243	94	31	-	43
$10,000 to $14,999	216	198	-	-	-	-	-	-	-	-	-	6	58	68	66	-	18
$15,000 to $19,999	29	24	-	-	-	-	-	-	-	-	-	-	1	10	13	-	5
$20,000 and over	17	11	-	-	-	-	-	-	-	-	-	-	-	1	10	-	6
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	165,356	151,501	4,617	7,293	8,729	8,909	9,226	19,971	16,521	14,875	17,707	16,326	15,276	6,604	5,446	-	13,856
Average value (dollars)	3,310	3,243	653	1,118	1,607	2,065	2,552	3,247	4,206	5,121	6,388	8,155	10,990	15,837	27,646	-	4,274
Debt on first and jr. mtgs. (thous.)	85,265	78,351	2,820	4,166	4,599	4,740	4,787	10,775	9,056	8,009	9,132	8,305	7,458	2,804	1,700	-	6,914
Percent of value of property	51.6	51.7	61.1	57.1	52.7	53.2	51.9	54.0	54.8	53.8	51.6	50.9	48.8	42.5	31.2	-	49.9
Average debt (dollars)	1,707	1,677	399	639	847	1,099	1,324	1,752	2,305	2,757	3,294	4,148	5,366	6,725	8,629	-	2,133
Debt on first mtgs. (thousands)	84,522	77,672	2,748	4,106	4,559	4,716	4,740	10,694	9,004	7,959	9,078	8,250	7,390	2,772	1,657	-	6,851
Percent of value of property	51.1	51.3	59.5	56.3	52.2	52.9	51.4	53.5	54.5	53.5	51.3	50.5	48.4	42.0	30.4	-	49.4
Average debt (dollars)	1,692	1,663	389	629	839	1,093	1,311	1,739	2,292	2,740	3,275	4,121	5,317	6,648	8,409	-	2,113

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	55,589	54,137	24,881	3,816	2,344	1,472	5,245	2,193	6,122	7,498	4,382	1,452
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	52,560	51,927	24,179	3,633	2,223	1,410	5,053	2,078	6,122	6,731	4,131	633
Average interest rate (percent)	5.64	5.64	5.88	5.71	5.68	5.75	5.62	5.65	4.50	5.85	5.58	5.59
Reporting debt and value	49,954	49,120	22,798	3,477	2,139	1,338	4,909	2,026	5,409	6,526	3,975	834
Percent distribution	-	100.0	46.4	7.1	4.4	2.7	10.0	4.1	11.0	13.3	8.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	49,954	49,120	22,798	3,477	2,139	1,338	4,909	2,026	5,409	6,526	3,975	834
First mortgage only	12,789	12,680	5,858	1,122	585	537	1,577	682	1,281	1,110	1,050	109
First and junior mortgage	1,128	1,062	673	79	56	23	99	20	87	73	31	66
With first mortgage; not reporting on junior mortgage	36,037	35,378	16,267	2,276	1,498	778	3,233	1,324	4,041	5,343	2,894	659
1-family properties	46,712	45,935	21,456	3,284	2,023	1,261	4,540	1,864	4,865	6,168	3,758	777
First mortgage only	12,082	11,979	5,565	1,065	556	509	1,480	646	1,151	1,064	1,008	103
First and junior mortgage	1,044	988	636	74	53	21	89	16	80	65	28	56
With first mortgage; not reporting on junior mortgage	33,586	32,968	15,255	2,145	1,414	731	2,971	1,202	3,634	5,039	2,722	618
2- to 4-family properties	3,242	3,185	1,342	193	116	77	369	162	544	358	217	57
First mortgage only	707	701	293	57	29	28	97	36	130	46	42	6
First and junior mortgage	84	74	37	5	3	2	10	4	7	8	3	10
With first mortgage; not reporting on junior mortgage	2,451	2,410	1,012	131	84	47	262	122	407	304	172	41
RELATION OF DEBT TO VALUE												
1- to 4-family properties	49,954	49,120	22,798	3,477	2,139	1,338	4,909	2,026	5,409	6,526	3,975	834
Value of property (dollars)	165,356,200	162,443,100	63,258,500	13,642,400	8,589,900	5,052,500	32,025,500	7,576,600	21,878,200	12,694,600	11,367,300	2,913,100
Average value (dollars)	3,310	3,307	2,775	3,924	4,016	3,776	6,524	3,740	4,045	1,945	2,860	3,493
Debt on first and junior mortgages (dollars)	85,265,100	83,557,800	30,598,500	6,909,200	4,290,500	2,618,700	16,792,600	4,490,600	11,587,100	6,287,900	6,891,900	1,707,300
Percent of value of property	51.6	51.4	48.4	50.6	49.9	51.8	52.4	59.3	53.0	49.5	60.6	58.6
Average debt (dollars)	1,707	1,701	1,342	1,987	2,006	1,957	3,421	2,216	2,142	964	1,734	2,047
Debt on first mortgages (dollars)	84,522,100	82,870,100	30,256,100	6,862,200	4,259,400	2,602,800	16,635,700	4,475,100	11,525,500	6,255,900	6,859,600	1,652,000
Percent distribution	-	100.0	36.5	8.3	5.1	3.1	20.1	5.4	13.9	7.5	8.3	-
Percent of value of property	51.1	51.0	47.8	50.3	49.6	51.5	51.9	59.1	52.7	49.3	60.3	56.7
Average debt (dollars)	1,692	1,687	1,327	1,974	1,991	1,945	3,389	2,209	2,131	959	1,726	1,981
1-family properties	46,712	45,935	21,456	3,284	2,023	1,261	4,540	1,864	4,865	6,168	3,758	777
Value of property (dollars)	151,500,700	148,820,200	58,208,000	12,679,900	7,955,300	4,724,600	29,665,500	6,849,400	19,344,700	11,517,900	10,554,800	2,680,500
Average value (dollars)	3,243	3,240	2,713	3,861	3,932	3,747	6,534	3,675	3,976	1,867	2,809	3,450
Debt on first and junior mortgages (dollars)	78,351,200	76,781,500	28,317,900	6,482,000	4,030,000	2,452,000	15,532,000	4,063,300	10,215,400	5,718,600	6,452,300	1,569,700
Percent of value of property	51.7	51.6	48.6	51.1	50.7	51.9	52.4	59.3	52.8	49.6	61.1	58.6
Average debt (dollars)	1,677	1,672	1,320	1,974	1,992	1,944	3,421	2,180	2,100	927	1,717	2,020
Debt on first mortgages (dollars)	77,671,500	76,148,100	27,999,500	6,437,800	4,000,000	2,437,800	15,390,800	4,048,900	10,157,300	5,693,400	6,420,400	1,523,400
Percent of value of property	51.3	51.2	48.1	50.8	50.3	51.6	51.9	59.1	52.5	49.4	60.8	56.8
Average debt (dollars)	1,663	1,658	1,305	1,960	1,977	1,933	3,390	2,172	2,088	923	1,708	1,961
2- to 4-family properties	3,242	3,185	1,342	193	116	77	369	162	544	358	217	57
Value of property (dollars)	13,855,500	13,622,900	5,050,500	962,500	634,600	327,900	2,360,000	727,200	2,533,500	1,176,700	812,500	232,600
Average value (dollars)	4,274	4,277	3,763	4,987	5,471	-	6,395	4,489	4,657	3,287	3,744	-
Debt on first and junior mortgages (dollars)	6,913,900	6,776,300	2,280,600	427,200	260,500	166,700	1,260,600	427,300	1,371,700	569,300	439,600	137,600
Percent of value of property	49.9	49.7	45.2	44.4	41.0	-	53.4	58.8	54.1	48.4	54.1	-
Average debt (dollars)	2,133	2,128	1,699	2,213	2,246	-	3,416	2,638	2,522	1,590	2,026	-
Debt on first mortgages (dollars)	6,850,500	6,722,000	2,256,600	424,400	259,400	165,000	1,244,900	426,200	1,368,200	562,500	439,200	128,600
Percent of value of property	49.4	49.3	44.7	44.1	40.9	-	52.8	58.6	54.0	47.8	54.1	-
Average debt (dollars)	2,113	2,111	1,682	2,199	2,236	-	3,374	2,631	2,515	1,571	2,024	-

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	51,999	50,604	23,410	3,595	2,204	1,391	4,848	2,020	5,503	7,090	4,138	1,395
RACE OF OCCUPANTS												
White	45,886	44,706	20,771	3,294	2,012	1,282	4,699	1,876	4,592	5,603	3,871	1,180
Negro	6,072	5,866	2,627	294	186	108	148	142	909	1,483	263	206
Other nonwhite	41	32	12	7	6	1	1	2	2	4	4	9
YEAR BUILT												
Reporting year built	50,526	49,216	22,791	3,485	2,132	1,353	4,775	1,972	5,324	6,848	4,021	1,310
1930 to 1940	20,731	20,175	11,140	1,764	1,069	695	1,830	669	938	2,609	1,225	556
1920 to 1929	17,305	16,908	6,952	912	564	348	2,374	892	2,584	1,938	1,256	397
1910 to 1919	6,824	6,678	2,537	425	267	158	359	273	915	1,097	1,072	146
1900 to 1909	3,523	3,396	1,391	239	140	99	138	83	537	705	303	127
1880 to 1899	1,665	1,602	614	106	71	35	52	41	275	391	123	63
1879 or earlier	478	457	157	39	21	18	22	14	75	108	42	21

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	51,999	50,604	23,410	3,595	2,204	1,391	4,848	2,020	5,503	7,090	4,138	1,395
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	46,749	45,965	21,464	3,290	2,027	1,263	4,541	1,866	4,869	6,176	3,759	784
Under $500	9,600	9,431	4,718	717	442	275	115	153	475	2,658	595	169
$500 to $999	11,023	10,876	5,929	594	375	219	261	379	927	1,523	1,263	147
$1,000 to $1,499	6,980	6,880	3,793	392	251	141	403	254	794	798	446	100
$1,500 to $1,999	4,532	4,469	2,256	288	171	117	439	216	520	394	256	63
$2,000 to $2,499	3,826	3,758	1,677	256	143	113	534	201	536	296	258	68
$2,500 to $2,999	2,364	2,321	900	188	113	75	439	143	340	134	177	43
$3,000 to $3,999	3,788	3,711	1,226	341	200	141	848	245	522	201	328	77
$4,000 to $4,999	2,041	1,987	502	228	146	82	558	125	280	88	206	54
$5,000 to $5,999	1,082	1,053	213	141	90	51	355	70	151	32	91	29
$6,000 to $7,499	852	830	160	88	56	32	310	54	118	22	78	22
$7,500 to $9,999	440	434	62	35	25	10	187	16	77	13	44	6
$10,000 to $14,999	191	187	22	20	13	7	81	10	26	12	16	4
$15,000 to $19,999	22	22	5	2	2	-	9	-	2	3	1	-
$20,000 and over	8	6	1	-	-	-	2	-	1	2	-	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	49,057	48,463	22,708	3,423	2,092	1,331	4,659	1,912	5,503	6,356	3,902	594
Under 4.0%	342	336	47	15	12	3	10	8	-	62	194	6
4.0%	614	603	130	59	40	19	29	50	-	178	157	11
4.1% to 4.4%	5	4	1	-	-	-	1	-	-	-	2	1
4.5%	6,438	6,405	137	175	132	43	195	119	5,503	40	236	33
4.6% to 4.9%	4	4	-	-	-	-	3	-	-	-	1	-
5.0%	5,283	5,147	2,046	562	339	223	1,232	349	-	428	532	136
5.1% to 5.4%	59	59	5	2	2	-	10	4	-	-	38	-
5.5%	1,216	1,186	376	118	62	56	450	86	-	30	126	30
5.6% to 5.9%	4	4	2	1	-	1	1	-	-	-	-	-
6.0%	34,932	34,557	19,890	2,477	1,497	980	2,717	1,292	-	5,585	2,596	375
6.1% to 6.4%	3	2	1	-	-	-	1	-	-	-	-	1
6.5%	27	27	16	1	1	-	1	1	-	3	5	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	23	23	14	1	-	1	1	-	-	4	3	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	-	-	-	-	-	1	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	106	105	43	12	7	5	8	2	-	28	12	1
Average interest rate (percent)	5.64	5.64	5.88	5.70	5.68	5.74	5.61	5.64	4.50	5.85	5.53	5.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	46,052	45,456	22,038	3,024	1,839	1,185	4,611	1,927	5,227	4,928	3,701	596
Real estate taxes included in payment	8,389	8,222	1,837	849	562	287	1,183	629	1,579	534	1,611	167
Monthly	6,809	6,658	1,657	776	510	266	1,092	467	1,519	334	813	151
Quarterly	78	76	9	14	10	4	24	4	5	17	3	2
Semiannual	78	74	3	8	5	3	33	6	3	11	10	4
Annual	110	108	4	16	11	5	6	4	6	56	16	2
Other	1,127	1,125	142	2	2	-	1	136	5	101	738	2
Not reporting frequency of payment	187	181	22	33	24	9	27	12	41	15	31	6
Real estate taxes not included in payment	36,125	35,741	19,255	2,112	1,236	876	3,367	1,279	3,518	4,210	2,000	384
Monthly	29,859	29,558	16,984	1,561	878	683	2,325	1,094	3,343	2,667	1,584	301
Quarterly	714	705	40	145	75	70	304	39	14	131	32	9
Semiannual	1,087	1,073	34	84	65	19	572	79	22	200	82	14
Annual	1,512	1,496	45	210	153	57	95	25	31	964	126	16
Other	2,310	2,289	1,903	58	40	18	9	18	21	139	141	21
Not reporting frequency of payment	643	620	249	54	25	29	62	24	87	109	35	23
Not reporting tax payment requirements	1,538	1,493	946	63	41	22	61	19	130	184	90	45
Monthly	966	934	591	32	24	8	41	15	117	88	50	32
Quarterly	27	26	3	7	3	4	4	-	-	9	3	1
Semiannual	35	34	1	4	1	3	9	2	2	8	8	1
Annual	107	102	2	12	8	4	4	-	3	58	23	5
Other	57	54	46	4	2	2	-	-	-	3	1	3
Not reporting frequency of payment	346	343	303	4	3	1	3	2	8	18	5	3
No principal payments required	2,157	2,110	748	218	136	82	110	48	125	698	168	47
Monthly	1,207	1,183	596	99	53	46	55	32	111	213	77	24
Quarterly	99	98	8	44	30	14	12	1	2	26	5	1
Semiannual	150	146	3	13	9	4	30	10	-	58	32	4
Annual	450	441	9	40	31	9	7	3	4	338	40	9
Other	173	171	114	18	11	7	-	2	-	29	8	2
Not reporting frequency of payment	78	71	13	4	2	2	6	-	8	34	6	7
Not reporting principal payment requirements	2,076	1,361	549	103	53	50	84	33	142	329	121	715
Monthly	834	711	372	42	22	20	41	25	99	81	51	123
Quarterly	45	42	3	15	10	5	11	-	3	7	3	3
Semiannual	51	43	6	7	1	6	11	1	2	11	5	8
Annual	151	137	4	15	6	9	2	1	4	95	16	14
Other	95	89	59	5	3	2	-	1	2	17	5	6
Not reporting frequency of payment	900	339	105	19	11	8	19	5	32	118	41	561
No regular payments required	1,714	1,677	80	250	176	74	43	12	9	1,135	148	37

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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	46,749	7,666	33,198	1,902	3,983
Under $500	9,600	684	6,989	566	1,361
$500 to $999	11,023	1,611	8,031	457	924
$1,000 to $1,499	6,980	787	5,382	297	514
$1,500 to $1,999	4,532	599	3,461	163	309
$2,000 to $2,499	3,826	695	2,747	118	266
$2,500 to $2,999	2,364	567	1,584	70	143
$3,000 to $3,999	3,788	1,175	2,290	114	209
$4,000 to $4,999	2,041	685	1,203	48	105
$5,000 to $5,999	1,082	400	598	23	61
$6,000 to $7,499	852	298	499	21	39
$7,500 to $9,999	440	128	269	10	33
$10,000 to $14,999	191	41	128	13	14
$15,000 to $19,999	22	1	16	2	3
$20,000 and over	8	-	6	-	2

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	49,057	7,949	35,210	2,048	3,850
Under 4.0%	342	45	244	19	34
4.0%	614	149	350	56	59
4.1% to 4.4%	5	3	2	-	-
4.5%	6,438	2,139	3,835	143	321
4.6% to 4.9%	4	1	3	-	-
5.0%	5,283	1,473	3,295	189	326
5.1% to 5.4%	59	42	12	2	3
5.5%	1,216	357	776	31	52
5.6% to 5.9%	4	-	3	1	-
6.0%	34,932	3,716	26,595	1,586	3,035
6.1% to 6.4%	3	-	2	1	-
6.5%	27	3	14	4	6
6.6% to 6.9%	-	-	-	-	-
7.0%	23	1	18	3	1
7.1% to 7.4%	-	-	-	-	-
7.5%	1	-	1	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	105	20	60	13	13
Average interest rate (percent)	5.64	5.34	5.70	5.73	5.74

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	35,463	33,876	5,912	27,219	745	1,587
Total first mortgage outstanding debt (dollars)	64,207,000	62,001,400	15,176,400	44,745,000	1,080,000	2,205,600
Total annual mortgage payment (dollars)	10,575,015	10,379,896	2,289,581	7,892,661	197,654	195,119
Average first mortgage outstanding debt (dollars)	1,811	1,830	2,736	1,644	1,450	1,390
Average value of property (dollars)	3,480	3,499	4,360	3,326	3,003	3,058
Average annual estimated rental value (dollars)	354	356	445	337	324	312
Average annual mortgage payment (dollars)	298	306	387	290	265	123
Percent which annual mortgage payment represents of—						
First mortgage debt	16.5	16.7	14.2	17.6	18.3	8.8
Value of property	8.6	8.8	8.9	8.7	8.8	4.0
Estimated annual rental value	84.3	86.1	87.0	86.0	81.9	39.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	32,334	31,326	5,740	24,923	663	1,008
Average first mortgage outstanding debt (dollars)	1,803	1,816	2,755	1,608	1,502	1,393
Average value of property (dollars)	3,367	3,386	4,354	3,172	3,030	2,780
Average annual estimated rental value (dollars)	345	348	446	326	329	289
Average annual mortgage payment (dollars)	300	306	389	287	273	142
Percent which annual mortgage payment represents of—						
First mortgage debt	16.7	16.8	14.1	17.9	18.2	10.2
Value of property	8.9	9.0	8.9	9.1	9.0	5.1
Estimated annual rental value	86.9	87.9	87.3	86.2	83.0	49.1
Monthly mortgage payment—						
Under $10	4,697	4,072	399	3,548	125	625
$10 to $14	5,737	5,606	575	4,894	137	131
$15 to $19	4,760	4,677	514	4,048	115	83
$20 to $24	3,953	3,904	662	3,177	65	49
$25 to $29	3,445	3,397	810	2,525	62	48
$30 to $39	4,625	4,590	1,234	3,275	81	35
$40 to $49	2,274	2,254	662	1,559	33	20
$50 to $59	1,336	1,330	425	888	17	6
$60 to $74	828	822	272	536	14	6
$75 to $99	419	418	128	285	5	1
$100 and over	260	256	59	188	9	4
Average monthly mortgage payment (dollars)	25.04	25.46	32.41	23.93	22.76	11.84
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,129	2,550	172	2,296	82	579
Average first mortgage outstanding debt (dollars)	1,890	2,005	2,118	2,032	-	1,384
Average value of property (dollars)	4,643	4,893	4,561	4,993	-	3,541
Average annual estimated rental value (dollars)	436	455	431	463	-	350
Average annual mortgage payment (dollars)	275	317	333	320	-	90
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	15.8	15.7	15.8	-	6.5
Value of property	5.9	6.5	7.3	6.4	-	2.5
Estimated annual rental value	63.2	69.7	77.2	69.2	-	25.6

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	220,658	214,951	69,904	32.5	145,047	5,086	621	64,335	26,773	41.6	37,562
COLOR OF OCCUPANTS											
White	-	149,691	55,273	36.9	94,418	-	-	51,346	22,691	44.2	28,655
Nonwhite	-	65,260	14,631	22.4	50,629	-	-	12,989	4,082	31.4	8,907
TYPE OF STRUCTURE											
1-family	147,890	144,378	61,581	42.7	82,797	3,010	502	56,824	23,699	41.7	33,125
Other	72,768	70,573	8,323	11.8	62,250	2,076	119	7,511	3,074	40.9	4,437
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	145,794	142,586	60,527	42.4	82,059	2,786	422	56,500	23,592	41.8	32,908
Under $5	7,979	7,865	1,694	21.5	6,171	101	13	1,382	195	14.1	1,187
$5 to $9	30,991	30,423	6,273	20.6	24,150	539	29	5,585	1,639	29.3	3,946
$10 to $14	29,959	29,420	8,098	27.5	21,322	506	33	7,532	2,995	39.8	4,537
$15 to $19	17,098	16,774	6,829	40.7	9,945	308	21	6,417	2,745	42.8	3,671
$20 to $24	13,307	12,950	6,199	47.9	6,751	324	33	5,814	2,493	42.9	3,321
$25 to $29	11,048	10,758	5,946	55.3	4,807	252	43	5,641	2,563	45.4	3,078
$30 to $39	14,165	13,778	8,951	65.0	4,827	344	43	8,437	3,935	46.6	4,502
$40 to $49	8,152	7,884	5,707	72.4	2,177	238	30	5,435	2,597	47.8	2,838
$50 to $59	5,224	5,094	4,030	79.1	1,064	92	38	3,815	1,718	45.0	2,097
$60 to $74	3,522	3,455	2,914	84.3	541	43	24	2,778	1,331	47.9	1,447
$75 to $99	2,266	2,221	2,013	90.6	208	22	23	1,906	824	43.2	1,082
$100 and over	2,083	1,969	1,873	95.1	96	22	92	1,756	556	31.6	1,202
Median monthly rent (dollars)	15.66	15.57	25.48	-	12.01	18.58	38.57	25.85	27.87	-	24.19

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 $7,499	$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	26,773	24,319	2,469	2,764	2,600	2,137	2,010	3,698	2,432	1,847	1,778	1,226	905	285	116	52	2,454
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	25,352	22,964	2,247	2,587	2,446	2,026	1,909	3,527	2,327	1,758	1,688	1,172	869	267	106	35	2,388
Average interest rate (%)	5.62	5.62	5.77	5.76	5.74	5.68	5.64	5.63	5.54	5.51	5.48	5.42	5.42	5.30	5.27	-	5.58
HOLDER OF FIRST MORTGAGE																	
Reporting holder	26,083	23,672	2,385	2,704	2,543	2,096	1,949	3,611	2,376	1,788	1,721	1,193	879	274	112	41	2,411
Building and loan association	12,223	11,199	1,196	1,555	1,483	1,183	1,007	1,747	1,001	724	620	344	236	56	25	22	1,024
Commercial bank	828	748	59	78	63	43	53	104	80	71	66	61	50	15	5	-	80
Savings bank	583	536	40	50	42	43	58	83	66	43	38	34	30	9	5	-	47
Life insurance company	3,309	3,012	8	51	105	146	169	483	461	369	442	341	297	96	40	4	297
Mortgage company	1,381	1,258	125	109	154	123	102	224	138	95	81	53	31	16	6	1	123
Home Owners' Loan Corporation	3,634	3,186	173	313	298	276	269	486	355	284	280	211	147	50	27	7	448
Individual	2,331	2,093	511	354	274	175	180	232	113	64	73	54	47	10	1	5	238
Other	1,794	1,640	273	194	124	107	116	252	162	138	121	95	41	12	3	2	154
Reporting debt and value	23,909	21,719	2,144	2,430	2,286	1,922	1,789	3,324	2,225	1,692	1,627	1,122	811	247	100	-	2,190
JUNIOR MORTGAGE																	
First mortgage only	6,081	5,619	501	612	571	525	461	878	601	486	397	284	220	60	23	-	462
First and junior mortgage	511	459	93	52	38	35	33	58	35	32	26	29	20	5	3	-	52
With 1st mtg.; not rptg. on junior	17,217	15,641	1,550	1,766	1,677	1,362	1,295	2,388	1,589	1,174	1,204	809	571	182	74	-	1,676
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	8,373	7,805	2,114	1,943	1,279	758	517	625	265	117	108	41	32	4	2	-	568
$1,000 to $1,499	3,562	3,224	30	454	710	517	415	564	215	127	100	49	33	8	2	-	338
$1,500 to $1,999	2,585	2,333	-	33	264	434	382	563	285	179	100	56	26	9	2	-	252
$2,000 to $2,499	2,416	2,147	-	-	33	192	319	646	395	237	190	83	42	6	4	-	269
$2,500 to $2,999	1,605	1,399	-	-	-	21	131	512	282	208	139	72	26	6	2	-	206
$3,000 to $3,999	2,496	2,248	-	-	-	-	25	380	634	451	418	215	98	24	3	-	248
$4,000 to $4,999	1,296	1,166	-	-	-	-	-	34	137	295	342	219	108	28	3	-	130
$5,000 to $5,999	633	561	-	-	-	-	-	-	12	59	174	165	117	23	11	-	72
$6,000 to $7,499	511	458	-	-	-	-	-	-	-	19	50	181	148	46	14	-	53
$7,500 to $9,999	279	248	-	-	-	-	-	-	-	-	6	37	143	45	17	-	31
$10,000 to $14,999	126	113	-	-	-	-	-	-	-	-	-	4	38	40	31	-	13
$15,000 to $19,999	16	11	-	-	-	-	-	-	-	-	-	-	-	8	3	-	5
$20,000 and over	11	6	-	-	-	-	-	-	-	-	-	-	-	-	6	-	5
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	90,107	80,357	1,468	2,726	3,693	3,991	4,579	10,803	9,366	8,666	10,382	9,115	8,889	3,912	2,767	-	9,750
Average value (dollars)	3,769	3,700	685	1,122	1,616	2,076	2,559	3,250	4,210	5,122	6,381	8,124	10,960	15,837	27,667	-	4,452
Debt on first & jr. mtgs. (thous.)	46,120	41,232	906	1,527	1,992	2,171	2,492	5,990	5,121	4,687	5,157	4,501	4,275	1,608	804	-	4,889
Percent of value of property	51.2	51.3	61.7	56.0	53.9	54.4	54.4	55.4	54.7	54.1	49.7	49.4	48.1	41.1	29.1	-	50.1
Average debt (dollars)	1,929	1,898	423	628	871	1,130	1,393	1,802	2,302	2,770	3,169	4,012	5,272	6,511	8,041	-	2,232
Debt on first mtgs. (thousands)	45,722	40,883	873	1,509	1,975	2,157	2,469	5,953	5,091	4,650	5,124	4,469	4,236	1,600	778	-	4,839
Percent of value of property	50.7	50.9	59.5	55.3	53.5	54.1	53.9	55.1	54.3	53.7	49.4	49.0	47.7	40.9	28.1	-	49.6
Average debt (dollars)	1,912	1,882	407	621	864	1,122	1,380	1,791	2,288	2,748	3,149	3,983	5,224	6,477	7,784	-	2,210

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	26,773	26,083	12,223	1,411	828	583	3,309	1,381	3,634	2,331	1,794	690
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	25,352	25,079	11,833	1,340	786	554	3,183	1,324	3,634	2,089	1,676	273
Average interest rate (percent)	5.62	5.62	5.88	5.75	5.69	5.84	5.69	5.70	4.50	5.83	5.61	5.58
Reporting debt and value	23,909	23,517	11,055	1,274	744	530	3,063	1,311	3,200	2,054	1,560	392
Percent distribution		100.0	47.0	5.4	3.2	2.3	13.0	5.6	13.6	8.7	6.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	23,909	23,517	11,055	1,274	744	530	3,063	1,311	3,200	2,054	1,560	392
First mortgage only	6,081	6,031	2,852	465	228	237	831	437	714	355	377	50
First and junior mortgage	511	472	306	16	10	6	58	15	43	20	14	39
With first mortgage; not reporting on junior mortgage	17,317	17,014	7,897	793	506	287	2,174	859	2,443	1,679	1,169	303
1-family properties	21,719	21,370	10,135	1,166	680	486	2,791	1,194	2,809	1,848	1,427	349
First mortgage only	5,619	5,574	2,652	435	215	220	777	412	628	322	348	45
First and junior mortgage	459	427	283	15	10	5	51	11	40	15	12	32
With first mortgage; not reporting on junior mortgage	15,641	15,369	7,200	716	455	261	1,963	771	2,141	1,511	1,067	272
2- to 4-family properties	2,190	2,147	920	108	64	44	272	117	391	206	133	43
First mortgage only	462	457	200	80	13	17	54	25	86	33	29	5
First and junior mortgage	52	45	23	1	-	1	7	4	3	5	2	7
With first mortgage; not reporting on junior mortgage	1,676	1,645	697	77	51	26	211	88	302	168	102	31
RELATION OF DEBT TO VALUE												
1- to 4-family properties	23,909	23,517	11,055	1,274	744	530	3,063	1,311	3,200	2,054	1,560	392
Value of property (dollars)	90,107,200	88,599,800	34,888,300	5,731,800	3,390,100	2,341,700	18,328,100	4,821,500	13,891,700	5,391,200	5,547,200	1,507,400
Average value (dollars)	3,769	3,767	3,156	4,499	4,557	4,418	5,984	3,678	4,341	2,625	3,556	3,845
Debt on first and junior mortgages (dollars)	46,120,100	45,280,800	16,682,500	2,723,400	1,600,900	1,122,500	9,585,500	2,857,400	7,418,100	2,668,200	3,345,700	839,300
Percent of value of property	51.2	51.1	47.8	47.5	47.2	47.9	52.3	59.3	53.4	49.5	60.3	55.7
Average debt (dollars)	1,929	1,925	1,509	2,138	2,152	2,118	3,129	2,180	2,318	1,299	2,145	2,141
Debt on first mortgages (dollars)	45,721,900	44,924,100	16,494,900	2,701,100	1,586,600	1,114,500	9,506,900	2,849,100	7,392,200	2,653,000	3,326,900	797,800
Percent distribution	-	100.0	36.7	6.0	3.5	2.5	21.2	6.3	16.5	5.9	7.4	-
Percent of value of property	50.7	50.7	47.3	47.1	46.8	47.6	51.9	59.1	53.2	49.2	60.0	52.9
Average debt (dollars)	1,912	1,910	1,492	2,120	2,133	2,103	3,104	2,173	2,310	1,292	2,133	2,035
1-family properties	21,719	21,370	10,135	1,166	680	486	2,791	1,194	2,809	1,848	1,427	349
Value of property (dollars)	80,357,100	79,046,600	31,275,100	5,178,400	3,057,800	2,120,600	16,662,900	4,253,000	12,052,500	4,609,300	5,004,400	1,310,500
Average value (dollars)	3,700	3,699	3,086	4,441	4,497	4,363	5,970	3,570	4,291	2,494	3,507	3,755
Debt on first and junior mortgages (dollars)	41,231,600	40,506,900	15,025,400	2,478,000	1,466,200	1,011,800	8,721,700	2,537,500	6,416,800	2,275,200	3,052,300	724,700
Percent of value of property	51.3	51.2	48.0	47.9	47.9	47.7	52.3	59.5	53.2	49.4	61.0	55.3
Average debt (dollars)	1,898	1,896	1,488	2,125	2,156	2,082	3,125	2,125	2,284	1,231	2,139	2,077
Debt on first mortgages (dollars)	40,882,900	40,192,600	14,854,300	2,456,800	1,451,900	1,004,900	8,657,800	2,530,300	6,393,300	2,266,200	3,033,900	690,300
Percent of value of property	50.9	50.8	47.5	47.4	47.5	47.4	52.0	59.4	53.0	49.2	60.6	52.7
Average debt (dollars)	1,882	1,881	1,466	2,107	2,135	2,068	3,102	2,119	2,276	1,226	2,126	1,978
2- to 4-family properties	2,190	2,147	920	108	64	44	272	117	391	206	133	43
Value of property (dollars)	9,750,100	9,553,200	3,612,200	553,400	332,300	221,100	1,665,200	558,500	1,839,200	781,900	542,800	196,900
Average value (dollars)	4,452	4,450	3,926	5,124	-	-	6,122	4,774	4,704	3,796	4,081	-
Debt on first and junior mortgages (dollars)	4,888,500	4,773,900	1,657,100	245,400	134,700	110,700	868,800	319,900	1,001,300	393,000	293,400	114,600
Percent of value of property	50.1	50.0	45.9	44.3	-	-	51.9	57.3	54.4	50.3	54.1	-
Average debt (dollars)	2,232	2,224	1,801	2,272	-	-	3,176	2,734	2,561	1,908	2,206	-
Debt on first mortgages (dollars)	4,839,000	4,731,500	1,640,600	244,300	134,700	109,600	849,100	318,800	998,900	386,800	293,000	107,500
Percent of value of property	49.6	49.5	45.4	44.1	-	-	51.0	57.1	54.3	49.5	54.0	-
Average debt (dollars)	2,210	2,204	1,783	2,262	-	-	3,122	2,725	2,555	1,878	2,203	-

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	24,319	23,672	11,199	1,284	748	536	3,012	1,258	3,186	2,093	1,640	647
RACE OF OCCUPANTS												
White	20,419	19,914	9,313	1,088	622	466	2,876	1,153	2,524	1,471	1,489	505
Negro	3,884	3,743	1,876	196	126	70	136	104	660	621	150	141
Other nonwhite	16	15	10	-	-	-	-	1	2	1	1	1
YEAR BUILT												
Reporting year built	23,491	22,902	10,843	1,281	722	509	2,955	1,225	3,065	1,997	1,586	589
1930 to 1940	6,875	6,722	3,744	393	218	175	861	312	445	452	515	153
1920 to 1929	9,487	9,252	3,891	460	280	180	1,647	584	1,455	669	546	235
1910 to 1919	3,789	3,711	1,693	194	118	76	289	231	572	430	302	78
1900 to 1909	2,117	2,037	954	117	68	49	102	64	347	288	165	80
1880 to 1899	985	951	453	53	33	20	38	29	194	133	51	34
1879 or earlier	238	229	108	14	5	9	18	5	52	25	7	9

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	24,319	23,672	11,199	1,284	748	536	3,012	1,258	3,186	2,093	1,640	647
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	21,732	21,381	10,138	1,167	680	487	2,792	1,195	2,812	1,850	1,427	351
Under $500	3,504	3,441	2,040	205	123	82	79	91	257	587	182	63
$500 to $999	4,349	4,294	2,506	156	93	63	179	235	463	455	300	55
$1,000 to $1,499	3,228	3,179	1,695	158	106	52	294	171	428	269	164	49
$1,500 to $1,999	2,333	2,302	1,068	139	72	67	298	163	352	156	126	31
$2,000 to $2,499	2,156	2,119	891	118	57	61	354	152	313	145	146	37
$2,500 to $2,999	1,398	1,377	547	80	43	37	302	90	214	56	88	21
$3,000 to $3,999	2,239	2,201	773	130	73	57	538	137	340	91	192	38
$4,000 to $4,999	1,158	1,125	325	79	48	31	316	69	179	88	119	33
$5,000 to $5,999	546	534	131	41	24	17	157	40	106	15	44	12
$6,000 to $7,499	451	444	105	33	21	12	142	29	81	19	35	7
$7,500 to $9,999	244	242	38	20	16	4	89	9	55	9	22	2
$10,000 to $14,999	112	109	16	6	2	4	40	9	21	8	9	3
$15,000 to $19,999	11	11	3	2	2	-	2	-	2	2	-	-
$20,000 and over	3	3	-	-	-	-	2	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,964	22,719	10,809	1,218	710	508	2,888	1,208	3,186	1,876	1,534	245
Under 4.0%	56	56	13	4	3	1	4	6	-	15	14	-
4.0%	202	195	51	20	13	7	14	10	-	62	38	7
4.1% to 4.4%	1	-	-	-	-	-	-	-	-	-	-	1
4.5%	3,598	3,582	57	58	43	15	76	80	3,186	12	113	16
4.6% to 4.9%	1	1	-	-	-	-	1	-	-	-	-	-
5.0%	2,606	2,559	1,081	178	128	50	684	190	-	142	284	47
5.1% to 5.4%	11	11	1	-	-	-	6	1	-	-	3	-
5.5%	502	489	109	34	16	18	224	41	-	14	67	13
5.6% to 5.9%	1	1	-	-	-	-	1	-	-	-	-	-
6.0%	15,915	15,755	9,455	917	503	414	1,871	879	-	1,621	1,012	160
6.1% to 6.4%	3	2	1	-	-	-	1	-	-	-	-	1
6.5%	14	14	11	1	1	-	1	-	-	1	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	10	10	6	1	-	1	-	-	-	1	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	-	-	-	-	-	1	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	43	43	24	5	3	2	5	-	-	8	1	-
Average interest rate (percent)	5.62	5.62	5.88	5.74	5.68	5.83	5.67	5.69	4.50	5.84	5.60	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	22,016	21,741	10,557	1,082	620	462	2,859	1,212	3,027	1,524	1,480	275
Real estate taxes included in payment	3,897	3,839	973	230	168	62	591	340	919	166	620	58
Monthly	3,305	3,253	873	200	147	53	545	242	881	121	391	52
Quarterly	33	33	4	6	3	3	9	3	3	7	1	-
Semiannual	35	33	1	3	-	3	16	5	1	5	2	2
Annual	27	26	1	1	1	-	2	-	4	11	7	1
Other	414	413	94	2	2	-	-	84	4	18	211	1
Not reporting frequency of payment	83	81	-	18	15	3	19	6	25	4	8	2
Real estate taxes not included in payment	17,138	16,940	8,893	821	429	392	2,233	857	2,025	1,305	806	198
Monthly	14,454	14,295	7,750	651	311	340	1,566	731	1,939	951	707	159
Quarterly	331	329	15	43	24	19	183	29	7	36	16	2
Semiannual	613	602	20	44	35	9	373	58	12	70	25	11
Annual	343	338	25	36	31	5	56	11	9	168	33	5
Other	1,216	1,205	1,083	28	20	8	7	14	17	45	11	11
Not reporting frequency of payment	181	171	-	19	8	11	48	14	41	35	14	10
Not reporting tax payment requirements	961	962	691	31	23	8	35	15	83	53	54	19
Monthly	599	584	374	22	17	5	24	12	78	38	36	15
Quarterly	6	6	-	1	-	1	2	-	-	2	1	-
Semiannual	12	12	-	1	-	1	3	2	-	3	3	-
Annual	25	24	1	3	2	1	3	-	-	6	11	1
Other	46	43	39	2	2	-	-	-	-	1	1	3
Not reporting frequency of payment	293	293	277	2	2	-	3	1	5	3	2	-
No principal payments required	847	834	344	82	49	33	68	29	69	179	63	13
Monthly	536	528	267	35	19	16	36	22	61	70	37	8
Quarterly	42	42	-	19	12	7	8	-	1	14	-	-
Semiannual	64	62	2	5	3	2	17	6	-	22	10	2
Annual	80	80	4	8	7	1	2	-	1	55	10	-
Other	100	99	71	14	8	6	-	1	-	10	3	1
Not reporting frequency of payment	25	23	-	1	-	1	5	-	6	8	3	2
Not reporting principal payment requirements	909	573	248	27	14	13	60	11	87	82	58	336
Monthly	403	335	158	13	6	7	34	9	60	29	32	68
Quarterly	22	19	2	3	3	-	7	-	3	2	2	3
Semiannual	28	23	6	2	-	2	10	1	1	2	1	5
Annual	26	25	-	2	1	1	1	-	1	16	5	1
Other	49	45	36	1	-	1	-	1	2	4	1	4
Not reporting frequency of payment	381	126	46	6	4	2	8	-	20	29	17	255
No regular payments required	547	524	50	93	65	28	25	6	3	308	39	23

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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	21,732	3,521	15,685	715	1,811
Under $500	3,504	327	2,584	169	424
$500 to $999	4,349	641	3,139	149	420
$1,000 to $1,499	3,228	411	2,474	103	240
$1,500 to $1,999	2,333	327	1,779	75	152
$2,000 to $2,499	2,156	390	1,556	54	156
$2,500 to $2,999	1,398	280	999	34	85
$3,000 to $3,999	2,239	534	1,483	65	157
$4,000 to $4,999	1,158	286	765	28	79
$5,000 to $5,999	546	145	351	9	41
$6,000 to $7,499	451	105	303	15	28
$7,500 to $9,999	244	58	160	6	20
$10,000 to $14,999	112	17	81	7	7
$15,000 to $19,999	11	-	8	1	2
$20,000 and over	3	-	3	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	22,964	3,750	16,684	791	1,739
Under 4.0%	56	8	37	6	5
4.0%	202	34	124	21	23
4.1% to 4.4%	1	1	-	-	-
4.5%	3,598	1,146	2,181	81	190
4.6% to 4.9%	1	1	-	-	-
5.0%	2,606	558	1,777	104	167
5.1% to 5.4%	11	5	3	2	1
5.5%	502	135	326	14	27
5.6% to 5.9%	1	-	-	1	-
6.0%	15,915	1,857	12,190	552	1,316
6.1% to 6.4%	3	-	2	1	-
6.5%	14	-	9	1	4
6.6% to 6.9%	-	-	-	-	-
7.0%	10	-	8	2	-
7.1% to 7.4%	-	-	-	-	-
7.5%	1	-	1	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	43	5	26	6	6
Average interest rate (percent)	5.62	5.35	5.67	5.65	5.71

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	17,066	16,471	2,838	13,190	443	595
Total first mortgage outstanding debt (dollars)	34,194,100	33,151,200	7,148,500	25,258,800	743,900	1,042,900
Total annual mortgage payment (dollars)	5,482,087	5,395,652	1,057,662	4,204,843	133,147	86,435
Average first mortgage outstanding debt (dollars)	2,004	2,013	2,519	1,915	1,679	1,753
Average value of property (dollars)	3,902	3,904	4,160	3,865	3,401	3,862
Average annual estimated rental value (dollars)	399	399	429	393	377	402
Average annual mortgage payment (dollars)	321	328	373	319	301	145
Percent which annual mortgage payment represents of—						
First mortgage debt	16.0	16.3	14.8	16.6	17.9	8.3
Value of property	8.2	8.4	9.0	8.2	8.8	3.8
Estimated annual rental value	80.5	82.1	86.8	81.1	79.8	36.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	15,777	15,341	2,774	12,145	422	436
Average first mortgage outstanding debt (dollars)	1,967	1,977	2,521	1,868	1,667	1,615
Average value of property (dollars)	3,738	3,752	4,186	3,679	3,344	3,226
Average annual estimated rental value (dollars)	386	387	427	378	371	346
Average annual mortgage payment (dollars)	321	326	373	316	301	149
Percent which annual mortgage payment represents of—						
First mortgage debt	16.3	16.5	14.8	17.0	18.0	9.2
Value of property	8.6	8.7	9.0	8.6	9.0	4.6
Estimated annual rental value	83.3	84.3	87.4	83.6	81.0	42.9
Monthly mortgage payment—						
Under $10	1,837	1,606	194	1,345	67	231
$10 to $14	2,185	2,118	281	1,761	76	67
$15 to $19	2,236	2,193	290	1,831	72	43
$20 to $24	2,037	2,009	355	1,615	39	28
$25 to $29	1,830	1,805	368	1,394	43	25
$30 to $39	2,699	2,680	578	2,033	69	19
$40 to $49	1,354	1,339	308	1,006	25	15
$50 to $59	748	746	185	551	10	2
$60 to $74	461	456	122	323	11	5
$75 to $99	248	248	66	179	3	-
$100 and over	142	141	27	107	7	1
Average monthly mortgage payment (dollars)	26.76	27.17	31.12	26.34	25.07	18.39
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,289	1,130	64	1,045	21	159
Average first mortgage outstanding debt (dollars)	2,452	2,498	-	2,514	-	2,130
Average value of property (dollars)	5,917	5,961	-	6,035	-	5,607
Average annual estimated rental value (dollars)	562	563	-	567	-	554
Average annual mortgage payment (dollars)	322	349	-	350	-	136
Percent which annual mortgage payment represents of—						
First mortgage debt	13.1	14.0	-	14.0	-	6.4
Value of property	5.4	5.8	-	5.8	-	2.4
Estimated annual rental value	57.4	61.9	-	61.8	-	24.5

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	224,988	215,051	91,411	42.5	123,640	6,806	3,131	75,410	24,258	32.2	51,152
COLOR OF OCCUPANTS											
White	-	172,246	75,221	43.7	97,025	-	-	63,091	22,382	35.5	40,709
Nonwhite	-	42,805	16,190	37.8	26,615	-	-	12,319	1,876	15.2	10,443
TYPE OF STRUCTURE											
1-family	197,982	188,709	86,720	46.0	101,989	6,201	3,072	71,591	23,087	32.2	48,504
Other	27,006	26,342	4,691	17.8	21,651	605	59	3,819	1,171	30.7	2,648
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	194,522	185,580	85,370	46.0	100,210	5,992	2,950	71,121	22,980	32.3	48,141
Under $5	53,953	52,333	16,746	32.0	35,587	1,345	275	11,813	1,277	10.8	10,536
$5 to $9	56,256	54,653	18,695	34.2	35,958	1,189	414	15,094	3,766	25.0	11,328
$10 to $14	33,400	32,262	15,878	49.2	16,384	792	346	13,823	5,374	38.9	8,449
$15 to $19	16,855	16,093	10,174	63.2	5,919	519	243	9,041	3,572	39.5	5,469
$20 to $24	10,576	9,798	7,004	71.5	2,794	550	228	6,178	2,419	39.2	3,759
$25 to $29	7,338	6,714	4,992	74.4	1,722	356	268	4,481	1,795	40.1	2,686
$30 to $39	7,344	6,597	5,495	83.3	1,102	365	382	4,896	2,123	43.4	2,773
$40 to $49	3,152	2,773	2,430	87.6	343	175	204	2,180	998	45.8	1,182
$50 to $59	2,139	1,808	1,586	87.7	222	141	190	1,432	624	43.6	808
$60 to $74	1,203	1,053	960	91.2	93	75	75	885	450	50.8	435
$75 to $99	1,014	769	711	92.5	58	103	142	667	356	53.4	311
$100 and over	1,292	727	699	96.1	28	382	183	631	226	35.8	405
Median monthly rent (dollars)	8.35	8.20	11.78	-	6.52	12.42	23.82	12.68	16.00	-	10.81

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	24,258	23,443	5,574	4,378	3,222	2,376	1,723	2,422	1,247	788	676	503	363	80	52	39	815
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	22,934	22,138	5,148	4,173	3,073	2,248	1,628	2,309	1,192	757	643	469	346	80	47	25	796
Average interest rate (%)	5.71	5.71	5.81	5.76	5.79	5.73	5.72	5.61	5.56	5.49	5.50	5.52	5.42	-	-	-	5.70
HOLDER OF FIRST MORTGAGE																	
Reporting holder	23,550	22,748	5,411	4,264	3,165	2,303	1,678	2,341	1,220	753	649	465	342	79	50	28	802
Building and loan association	11,176	10,846	1,886	2,298	1,854	1,309	958	1,201	531	302	231	151	87	18	13	7	330
Commercial bank	1,133	1,090	178	207	137	117	73	127	85	49	42	37	24	7	2	5	43
Savings bank	644	618	120	111	103	65	52	68	35	19	18	12	9	4	1	1	26
Life insurance company	883	842	10	22	33	42	43	99	87	91	116	129	115	31	24	-	41
Mortgage company	548	519	94	61	50	46	37	79	58	32	23	18	15	3	1	2	29
Home Owners' Loan Corporation	1,851	1,760	155	224	211	215	160	324	166	117	87	50	38	9	2	2	91
Individual	4,924	4,760	2,019	896	634	379	262	267	132	72	52	16	15	5	2	9	164
Other	2,391	2,313	949	445	143	130	93	176	126	71	80	52	39	2	5	2	78
Reporting debt and value	21,652	20,914	4,855	3,941	2,868	2,148	1,549	2,164	1,121	717	625	478	330	75	43	-	738
JUNIOR MORTGAGE																	
First mortgage only	4,294	4,209	919	773	563	464	346	444	284	134	131	107	60	20	14	-	85
First and junior mortgage	524	503	140	116	58	41	28	52	13	14	16	11	11	1	2	-	21
With 1st mtg.; not rptg. on junior	16,834	16,202	3,796	3,052	2,247	1,643	1,175	1,668	874	569	478	360	259	54	27	-	632
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	12,235	11,919	4,796	3,180	1,680	920	517	502	176	65	48	25	6	1	3	-	316
$1,000 to $1,499	3,443	3,317	59	715	893	606	361	410	137	63	40	20	10	2	1	-	126
$1,500 to $1,999	1,890	1,800	-	46	268	445	338	396	156	77	41	21	9	1	2	-	90
$2,000 to $2,499	1,321	1,254	-	-	27	145	252	418	176	95	76	35	24	4	2	-	67
$2,500 to $2,999	693	669	-	-	-	32	71	270	129	88	39	25	13	1	1	-	24
$3,000 to $3,999	919	870	-	-	-	-	10	162	278	181	116	73	47	2	1	-	49
$4,000 to $4,999	472	442	-	-	-	-	-	6	67	116	135	77	34	6	1	-	30
$5,000 to $5,999	289	277	-	-	-	-	-	-	2	29	95	99	39	10	3	-	12
$6,000 to $7,499	230	216	-	-	-	-	-	-	-	3	33	84	80	14	2	-	14
$7,500 to $9,999	110	102	-	-	-	-	-	-	-	-	2	18	54	21	7	-	8
$10,000 to $14,999	41	39	-	-	-	-	-	-	-	-	-	1	13	12	13	-	2
$15,000 to $19,999	8	8	-	-	-	-	-	-	-	-	-	-	1	1	6	-	-
$20,000 and over	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	52,166	49,755	3,105	4,392	4,583	4,406	3,937	6,992	4,690	3,650	3,987	3,915	3,588	1,168	1,342	-	2,412
Average value (dollars)	2,409	2,379	640	1,115	1,598	2,051	2,542	3,231	4,184	5,091	6,380	8,190	10,873	-	-	-	3,268
Debt on first & jr. mtgs. (thous.)	26,758	25,590	1,890	2,588	2,373	2,298	1,951	3,501	2,403	1,907	2,055	1,995	1,806	524	350	-	1,168
Percent of value of property	51.3	51.4	60.9	57.8	51.8	52.2	49.6	50.1	51.2	52.2	51.5	51.0	50.3	-	-	-	48.4
Average debt (dollars)	1,236	1,224	389	644	827	1,070	1,260	1,618	2,143	2,659	3,288	4,174	5,472	-	-	-	1,582
Debt on first mtgs. (thousands)	26,514	25,355	1,851	2,497	2,353	2,289	1,934	3,467	2,390	1,897	2,042	1,981	1,786	523	345	-	1,159
Percent of value of property	50.8	51.0	59.6	56.9	51.3	52.0	49.1	49.6	51.0	52.0	51.2	50.6	49.8	-	-	-	48.1
Average debt (dollars)	1,225	1,212	381	634	820	1,066	1,249	1,602	2,132	2,645	3,267	4,145	5,412	-	-	-	1,571

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	24,258	23,550	11,176	1,777	1,133	644	883	548	1,851	4,924	2,391	708
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,934	22,608	10,918	1,718	1,104	614	843	531	1,851	4,481	2,266	326
Average interest rate (percent)	5.71	5.71	5.90	5.85	5.85	5.87	5.60	5.58	4.50	5.87	5.48	5.62
Reporting debt and value	21,652	21,253	10,313	1,600	1,031	569	817	458	1,602	4,235	2,228	399
Percent distribution	-	100.0	48.5	7.5	4.9	2.7	3.8	2.2	7.5	19.9	10.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	21,652	21,253	10,313	1,600	1,031	569	817	458	1,602	4,235	2,228	399
First mortgage only	4,294	4,250	2,256	256	128	128	206	57	271	607	587	44
First and junior mortgage	524	499	322	59	45	14	18	5	31	49	15	25
With first mortgage; not reporting on junior mortgage	16,834	16,504	7,735	1,275	858	417	593	396	1,300	3,579	1,626	330
1-family properties	20,914	20,528	10,008	1,539	996	543	779	434	1,523	4,089	2,156	386
First mortgage only	4,209	4,166	2,220	256	124	132	196	55	264	595	580	43
First and junior mortgage	503	480	312	56	42	14	17	5	30	46	14	23
With first mortgage; not reporting on junior mortgage	16,202	15,882	7,476	1,227	830	397	566	374	1,229	3,448	1,562	320
2- to 4-family properties	738	725	305	61	35	26	38	24	79	146	72	13
First mortgage only	85	84	36	10	4	6	10	2	7	12	7	1
First and junior mortgage	21	19	10	3	3	-	1	-	1	3	1	2
With first mortgage; not reporting on junior mortgage	632	622	259	46	28	20	27	22	71	131	64	10
RELATION OF DEBT TO VALUE												
1- to 4-family properties	21,652	21,253	10,313	1,600	1,031	569	817	458	1,602	4,235	2,228	399
Value of property (dollars)	52,166,100	50,984,100	23,217,800	4,343,200	2,938,200	1,410,000	5,690,100	1,444,600	5,137,400	6,420,400	4,730,600	1,182,000
Average value (dollars)	2,409	2,399	2,251	2,715	2,845	2,478	6,965	3,154	3,207	1,516	2,123	2,962
Debt on first and junior mortgages (dollars)	26,757,500	26,026,500	11,586,300	1,943,700	1,299,800	643,900	2,965,800	840,600	2,655,000	3,073,800	2,961,300	731,000
Percent of value of property	51.3	51.0	49.9	44.8	44.3	45.7	52.1	58.2	51.7	47.9	62.6	61.8
Average debt (dollars)	1,236	1,225	1,123	1,215	1,261	1,132	3,630	1,835	1,657	726	1,329	1,832
Debt on first mortgages (dollars)	26,514,300	25,795,500	11,456,200	1,922,300	1,284,500	637,800	2,947,800	833,400	2,627,200	3,060,400	2,948,200	718,800
Percent distribution	-	100.0	44.4	7.5	5.0	2.5	11.4	3.2	10.2	11.9	11.4	-
Percent of value of property	50.8	50.6	49.3	44.3	43.8	45.2	51.8	57.7	51.1	47.7	62.3	60.8
Average debt (dollars)	1,225	1,214	1,111	1,201	1,246	1,121	3,608	1,820	1,640	723	1,323	1,802
1-family properties	20,914	20,528	10,008	1,539	996	543	779	434	1,523	4,089	2,156	386
Value of property (dollars)	49,754,600	48,602,300	22,272,300	4,108,000	2,767,500	1,340,500	5,413,700	1,362,500	4,854,300	6,062,100	4,529,400	1,152,300
Average value (dollars)	2,379	2,368	2,225	2,569	2,779	2,469	6,950	3,139	3,187	1,483	2,101	2,985
Debt on first and junior mortgages (dollars)	25,589,700	24,877,300	11,158,000	1,850,200	1,237,700	612,500	2,821,500	783,700	2,503,700	2,909,500	2,850,700	712,400
Percent of value of property	51.4	51.2	50.1	45.0	44.7	45.7	52.1	57.5	51.6	48.0	62.9	61.8
Average debt (dollars)	1,224	1,212	1,115	1,202	1,243	1,128	3,622	1,806	1,644	712	1,322	1,846
Debt on first mortgages (dollars)	25,354,900	24,653,800	11,033,000	1,829,900	1,228,500	606,400	2,804,000	776,500	2,476,100	2,896,700	2,837,600	701,100
Percent of value of property	51.0	50.7	49.5	44.5	44.2	45.2	51.8	57.0	51.0	47.8	62.6	60.8
Average debt (dollars)	1,212	1,201	1,102	1,189	1,228	1,117	3,599	1,789	1,626	708	1,316	1,816
2- to 4-family properties	738	725	305	61	35	26	38	24	79	146	72	13
Value of property (dollars)	2,411,500	2,381,800	945,500	235,200	165,700	69,500	276,400	82,100	283,100	358,300	201,200	29,700
Average value (dollars)	3,268	3,285	3,100	-	-	-	-	-	-	2,454	-	-
Debt on first and junior mortgages (dollars)	1,167,800	1,149,200	428,300	93,500	62,100	31,400	144,300	56,900	151,300	164,300	110,600	18,600
Percent of value of property	48.4	48.2	45.3	-	-	-	-	-	-	45.9	-	-
Average debt (dollars)	1,582	1,585	1,404	-	-	-	-	-	-	1,125	-	-
Debt on first mortgages (dollars)	1,159,400	1,141,700	423,200	92,400	61,000	31,400	143,800	56,900	151,100	163,700	110,600	17,700
Percent of value of property	48.1	47.9	44.8	-	-	-	-	-	-	45.7	-	-
Average debt (dollars)	1,571	1,575	1,388	-	-	-	-	-	-	1,121	-	-

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	23,443	22,748	10,846	1,708	1,090	618	842	519	1,760	4,760	2,313	695
RACE OF OCCUPANTS												
White	21,615	20,991	10,288	1,616	1,030	586	832	494	1,624	3,931	2,206	624
Negro	1,803	1,740	556	85	54	31	9	24	136	826	104	63
Other nonwhite	25	17	2	7	6	1	1	1	-	3	3	8
YEAR BUILT												
Reporting year built	22,824	22,156	10,589	1,655	1,046	609	833	505	1,707	4,615	2,252	668
1930 to 1940	12,008	11,629	6,948	894	557	337	486	215	401	2,039	651	374
1920 to 1929	6,017	5,873	2,413	350	225	125	282	219	790	1,195	624	144
1910 to 1919	2,671	2,606	675	215	140	75	27	37	257	645	750	65
1900 to 1909	1,272	1,228	371	119	71	48	25	15	163	407	128	44
1880 to 1899	628	599	140	52	37	15	9	11	73	247	67	29
1879 or earlier	233	221	47	25	16	9	4	8	23	82	32	12

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	28,443	22,748	10,846	1,708	1,090	618	842	519	1,760	4,760	2,313	695
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	20,937	20,547	10,018	1,544	1,000	544	779	435	1,524	4,095	2,158	390
Under $500	5,830	5,726	2,524	488	310	178	29	54	197	2,027	407	104
$500 to $999	6,183	6,093	3,109	423	276	147	55	130	389	1,034	953	90
$1,000 to $1,499	3,292	3,248	1,843	216	134	82	69	59	281	508	272	44
$1,500 to $1,999	1,791	1,763	1,001	128	84	44	73	37	187	220	117	28
$2,000 to $2,499	1,251	1,225	639	89	53	36	83	32	160	138	84	26
$2,500 to $2,999	662	644	293	47	33	14	63	24	83	65	69	18
$3,000 to $3,999	855	823	345	68	49	19	100	49	110	55	96	32
$4,000 to $4,999	440	422	122	39	28	11	79	21	62	30	69	18
$5,000 to $5,999	270	256	64	25	18	7	86	16	18	10	37	14
$6,000 to $7,499	215	204	45	10	7	3	79	11	25	2	32	11
$7,500 to $9,999	102	99	21	6	5	1	42	2	9	2	17	3
$10,000 to $14,999	37	37	4	5	3	2	18	-	3	3	4	-
$15,000 to $19,999	7	7	2	-	-	-	3	-	-	1	1	-
$20,000 and over	2	-	-	-	-	-	-	-	-	-	-	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,138	21,822	10,588	1,654	1,065	589	803	502	1,760	4,325	2,190	316
Under 4.0%	274	269	32	8	6	2	3	2	-	44	180	5
4.0%	381	377	75	26	16	10	8	38	-	118	117	4
4.1% to 4.4%	4	4	1	-	-	-	1	-	-	-	2	-
4.5%	2,040	2,026	38	25	15	10	46	23	1,760	22	112	14
4.6% to 4.9%	1	1	-	-	-	-	-	-	-	-	1	-
5.0%	1,681	1,606	773	131	90	41	187	81	-	254	180	75
5.1% to 5.4%	46	46	4	1	1	-	3	3	-	-	35	-
5.5%	368	354	144	35	21	14	89	25	-	13	48	14
5.6% to 5.9%	3	3	2	1	-	1	-	-	-	-	-	-
6.0%	17,260	17,057	9,489	1,420	912	508	463	328	-	3,855	1,502	203
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	8	8	4	-	-	-	-	-	-	2	2	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	12	12	8	-	-	-	1	-	-	2	1	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	60	59	18	7	4	3	2	2	-	20	10	1
Average interest rate (percent)	5.71	5.71	5.90	5.85	5.85	5.86	5.59	5.58	4.50	5.86	5.48	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	20,086	19,794	10,200	1,372	876	496	792	482	1,657	3,218	2,073	292
Real estate taxes included in payment	3,015	2,925	687	173	127	46	210	162	473	293	927	90
Monthly	2,113	2,031	630	143	105	38	186	103	456	146	367	82
Quarterly	36	36	5	7	6	1	9	1	2	10	2	-
Semiannual	29	27	1	4	4	-	9	1	2	6	4	2
Annual	82	81	3	15	10	5	3	4	2	45	9	1
Other	693	692	31	-	-	-	-	51	-	83	527	1
Not reporting frequency of payment	62	58	17	4	2	2	3	2	11	3	18	4
Real estate taxes not included in payment	16,553	16,376	9,276	1,168	732	436	566	316	1,139	2,798	1,113	177
Monthly	13,513	13,377	8,397	806	506	300	381	276	1,065	1,636	816	136
Quarterly	310	304	20	96	46	50	72	6	6	92	12	6
Semiannual	315	313	9	38	28	10	82	11	8	120	45	2
Annual	1,141	1,130	17	172	120	52	26	12	21	790	92	11
Other	871	862	617	24	15	9	-	4	2	87	128	9
Not reporting frequency of payment	403	390	216	32	17	15	5	7	37	73	20	13
Not reporting tax payment requirements	518	493	237	31	17	14	16	4	45	127	33	25
Monthly	341	325	205	10	7	3	9	3	37	48	13	16
Quarterly	20	19	3	6	3	3	1	-	-	7	2	1
Semiannual	20	19	-	3	1	2	5	-	2	5	4	1
Annual	81	77	1	9	6	3	1	-	3	51	12	4
Other	7	7	3	2	-	2	-	-	-	2	-	-
Not reporting frequency of payment	49	46	25	1	-	1	-	1	3	14	2	3
No principal payments required	1,172	1,140	349	123	78	45	21	12	48	501	86	32
Monthly	603	588	293	61	32	29	8	8	44	138	36	15
Quarterly	50	49	7	23	16	7	2	-	1	11	5	1
Semiannual	52	50	-	2	2	-	7	-	-	28	13	2
Annual	361	353	4	32	24	8	4	3	2	281	27	8
Other	60	59	34	3	2	1	-	1	-	17	4	1
Not reporting frequency of payment	46	41	11	2	2	-	-	-	1	26	1	5
Not reporting principal payment requirements	1,090	733	275	70	36	34	22	19	51	236	60	357
Monthly	399	353	204	26	14	12	7	13	36	48	19	46
Quarterly	22	22	-	12	7	5	4	-	-	5	1	-
Semiannual	22	19	-	4	1	3	1	-	1	9	4	3
Annual	125	112	4	13	5	8	1	1	3	79	11	13
Other	21	21	8	3	2	1	-	-	-	7	3	-
Not reporting frequency of payment	501	206	59	12	7	5	9	5	11	88	22	295
No regular payments required	1,095	1,081	22	143	100	43	7	6	4	805	94	14

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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	20,937	2,716	15,153	1,053	2,005
Under $500	5,830	331	4,199	390	910
$500 to $999	6,183	933	4,481	292	477
$1,000 to $1,499	3,292	322	2,543	174	253
$1,500 to $1,999	1,791	186	1,396	70	139
$2,000 to $2,499	1,251	184	927	47	93
$2,500 to $2,999	662	149	436	27	50
$3,000 to $3,999	855	242	541	32	40
$4,000 to $4,999	440	147	267	11	15
$5,000 to $5,999	270	99	152	7	12
$6,000 to $7,499	215	80	128	-	7
$7,500 to $9,999	102	32	64	1	5
$10,000 to $14,999	37	11	23	1	2
$15,000 to $19,999	7	-	5	1	1
$20,000 and over	2	-	1	-	1

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	22,138	2,909	16,142	1,122	1,965
Under 4.0%	274	32	202	13	27
4.0%	381	107	212	32	30
4.1% to 4.4%	4	2	2	-	-
4.5%	2,040	645	1,226	53	116
4.6% to 4.9%	1	-	1	-	-
5.0%	1,681	417	1,071	52	141
5.1% to 5.4%	46	35	9	-	2
5.5%	368	95	245	9	19
5.6% to 5.9%	3	-	3	-	-
6.0%	17,260	1,560	13,125	954	1,621
6.1% to 6.4%	-	-	-	-	-
6.5%	8	1	4	2	1
6.6% to 6.9%	-	-	-	-	-
7.0%	12	1	9	1	1
7.1% to 7.4%	-	-	-	-	-
7.5%	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	60	14	33	6	7
Average interest rate...(percent)	5.71	5.41	5.75	5.80	5.77

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	14,887	14,011	1,732	12,001	278	876
Total first mortgage outstanding debt...(dollars)	19,714,600	18,895,900	4,004,200	14,615,500	276,200	818,700
Total annual mortgage payment...(dollars)	3,487,009	3,407,685	558,983	2,794,949	53,753	79,324
Average first mortgage outstanding debt...(dollars)	1,324	1,349	2,312	1,218	994	935
Average value of property...(dollars)	2,542	2,573	3,695	2,421	2,166	2,044
Average annual estimated rental value...(dollars)	259	262	371	247	223	213
Average annual mortgage payment...(dollars)	234	243	323	233	198	91
Percent which annual mortgage payment represents of—						
First mortgage debt	17.7	18.0	14.0	19.1	19.5	9.7
Value of property	9.2	9.5	8.7	9.6	8.9	4.4
Estimated annual rental value	90.3	92.7	86.9	94.1	86.9	42.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	13,359	12,855	1,645	10,990	220	504
Average first mortgage outstanding debt...(dollars)	1,356	1,366	2,356	1,224	1,080	1,086
Average value of property...(dollars)	2,527	2,544	3,718	2,376	2,221	2,085
Average annual estimated rental value...(dollars)	259	261	375	244	230	211
Average annual mortgage payment...(dollars)	239	244	325	233	204	119
Percent which annual mortgage payment represents of—						
First mortgage debt	17.7	17.9	13.8	19.0	18.9	10.9
Value of property	9.5	9.6	8.7	9.8	9.2	5.7
Estimated annual rental value	92.4	93.5	86.5	95.2	88.6	56.3
Monthly mortgage payment—						
Under $10	2,697	2,331	189	2,085	57	366
$10 to $14	3,294	3,242	268	2,916	58	52
$15 to $19	2,244	2,208	178	1,991	39	36
$20 to $24	1,567	1,552	176	1,352	24	15
$25 to $29	1,211	1,194	252	924	18	17
$30 to $39	1,186	1,178	259	907	12	8
$40 to $49	492	488	136	347	5	4
$50 to $59	318	315	91	220	4	3
$60 to $74	194	193	56	136	1	1
$75 to $99	91	90	28	62	-	1
$100 and over	65	64	12	50	2	1
Average monthly mortgage payment...(dollars)	19.94	20.34	27.05	19.40	17.01	9.88
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,528	1,156	87	1,011	58	372
Average first mortgage outstanding debt...(dollars)	1,048	1,151	-	1,150	-	729
Average value of property...(dollars)	2,671	2,890	-	2,904	-	1,989
Average annual estimated rental value...(dollars)	262	276	-	280	-	217
Average annual mortgage payment...(dollars)	190	234	-	234	-	58
Percent which annual mortgage payment represents of—						
First mortgage debt	18.1	20.3	-	20.3	-	7.2
Value of property	7.1	8.1	-	8.0	-	2.6
Estimated annual rental value	72.4	84.6	-	83.6	-	24.3

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 CHARLOTTE: 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	25,402	24,966	6,854	27.5	18,112	422	14	6,580	3,713	56.9	2,817
1930: Private families reporting tenure	-	18,610	6,194	33.3	12,416	-	-	-	-	-	-
1920: All families reporting tenure	-	10,377	3,320	32.0	7,057	-	-	3,095	1,008	32.6	2,087
Dwelling units: 1940	25,402	24,966	6,854	27.5	18,112	422	14	6,580	3,713	56.9	2,817
COLOR OF OCCUPANTS											
White	-	17,285	5,925	34.3	11,360	-	-	5,640	3,363	59.6	2,277
Nonwhite	-	7,681	929	12.1	6,752	-	-	890	350	39.3	540
TYPE OF STRUCTURE											
1-family	14,424	14,192	6,106	43.0	8,086	223	9	5,882	3,352	57.0	2,530
Other	10,978	10,774	748	6.9	10,026	199	5	648	361	55.7	287
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	14,274	14,049	6,044	43.0	8,005	216	9	5,874	3,347	57.0	2,527
Under $5	421	408	17	4.2	391	13	-	15	4	-	11
$5 to $9	1,935	1,922	91	4.7	1,831	11	2	87	16	-	71
$10 to $14	2,185	2,169	285	13.1	1,884	15	1	271	99	36.5	172
$15 to $19	1,373	1,364	403	29.5	961	9	-	385	182	47.3	203
$20 to $24	1,220	1,208	526	43.5	682	12	-	509	245	48.1	264
$25 to $29	1,015	991	437	44.1	554	24	-	425	217	51.1	208
$30 to $39	1,903	1,848	1,120	60.6	728	54	1	1,060	695	65.6	365
$40 to $49	1,469	1,439	990	68.8	449	28	2	978	681	64.5	347
$50 to $59	1,001	986	717	72.7	269	15	-	699	446	63.8	253
$60 to $74	787	767	611	79.7	156	19	1	606	388	64.0	218
$75 to $99	626	612	531	86.8	81	14	-	525	289	55.0	236
$100 and over	339	335	316	94.3	19	2	2	314	135	43.0	179
Median monthly rent (dollars)	24.51	24.31	40.94	-	14.23	33.94	-	41.39	42.92	-	38.66

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 CHARLOTTE: 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	3,713	3,415	33	107	199	177	197	563	548	461	433	334	223	87	50	3	298
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	3,443	3,147	32	101	195	174	193	492	452	427	401	327	217	85	49	2	296
Average interest rate (%)	5.38	5.38	-	5.31	5.44	5.53	5.63	5.43	5.31	5.41	5.40	5.31	5.26	-	-	-	5.42
HOLDER OF FIRST MORTGAGE																	
Reporting holder	3,666	3,368	33	105	196	176	196	552	543	456	426	331	218	85	50	1	298
Building and loan association	1,179	1,072	15	57	126	108	120	216	148	134	84	31	22	9	1	1	107
Commercial bank	311	296	-	2	2	3	5	54	69	46	47	41	11	11	5	-	15
Savings bank	156	148	1	2	6	2	6	24	39	26	18	13	6	3	2	-	8
Life insurance company	921	866	-	-	-	9	14	76	107	138	165	157	123	44	33	-	55
Mortgage company	198	180	-	1	10	4	11	45	48	14	15	19	7	4	2	-	18
Home Owners' Loan Corporation	537	460	9	29	35	32	26	73	63	61	52	41	27	8	4	-	77
Individual	182	176	5	11	10	11	6	40	42	18	17	7	6	1	2	-	6
Other	182	170	3	3	7	7	8	24	27	19	28	22	16	5	1	-	12
Reporting debt and value	3,556	3,265	30	99	189	168	188	535	521	440	421	326	213	85	50	-	291
JUNIOR MORTGAGE																	
First mortgage only	1,860	1,710	12	52	108	91	106	318	325	241	189	110	85	42	31	-	150
First and junior mortgage	74	64	1	2	4	3	5	13	11	4	8	4	4	2	3	-	10
With 1st mtg.; not rptg. on junior	1,622	1,491	17	45	77	74	77	204	185	195	224	212	124	41	16	-	131
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	560	513	30	77	110	56	64	69	42	36	18	7	4	-	-	-	47
$1,000 to $1,499	384	344	-	22	56	59	41	66	39	36	14	5	2	3	1	-	40
$1,500 to $1,999	352	318	-	-	22	40	49	89	52	36	17	10	3	-	-	-	34
$2,000 to $2,499	400	364	-	-	1	12	31	114	61	57	54	22	8	3	1	-	36
$2,500 to $2,999	296	273	-	-	-	1	2	116	56	40	28	20	8	1	1	-	23
$3,000 to $3,999	663	621	-	-	-	-	1	81	223	132	96	51	27	8	2	-	42
$4,000 to $4,999	392	366	-	-	-	-	-	-	45	92	113	74	31	10	1	-	26
$5,000 to $5,999	218	200	-	-	-	-	-	-	3	11	65	72	33	11	5	-	18
$6,000 to $7,499	158	140	-	-	-	-	-	-	-	-	15	55	54	10	6	-	18
$7,500 to $9,999	80	76	-	-	-	-	-	-	-	-	1	9	36	24	6	-	4
$10,000 to $14,999	43	41	-	-	-	-	-	-	-	-	-	1	7	13	20	-	2
$15,000 to $19,999	5	5	-	-	-	-	-	-	-	-	-	-	-	1	4	-	-
$20,000 and over	5	4	-	-	-	-	-	-	-	-	-	-	-	1	3	-	1
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	19,457	17,886	22	114	307	356	480	1,762	2,208	2,264	2,692	2,680	2,399	1,363	1,241	-	1,570
Average value (dollars)	5,471	5,478	-	-	1,622	2,117	2,555	3,293	4,238	5,146	6,395	8,221	11,265	-	-	-	5,396
Debt on first and jr. mtgs. (thous.)	10,273	9,484	14	67	161	191	236	1,066	1,385	1,221	1,472	1,417	1,156	590	508	-	790
Percent of value of property	52.8	53.0	-	-	52.6	53.6	49.1	60.5	62.7	53.9	54.7	52.9	48.2	-	-	-	50.3
Average debt (dollars)	2,889	2,905	-	-	853	1,135	1,255	1,993	2,658	2,776	3,495	4,348	5,428	-	-	-	2,714
Debt on first mtgs. (thousands)	10,182	9,397	13	67	159	189	232	1,058	1,376	1,219	1,465	1,410	1,148	568	495	-	785
Percent of value of property	52.3	52.5	-	-	51.9	53.2	48.2	60.0	62.3	53.8	54.4	52.6	47.8	-	-	-	50.0
Average debt (dollars)	2,863	2,878	-	-	842	1,127	1,231	1,977	2,641	2,770	3,479	4,324	5,389	-	-	-	2,690

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 CHARLOTTE: 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	3,713	3,666	1,179	467	311	156	921	198	537	182	182	47
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,443	3,414	1,129	415	261	154	895	157	537	107	174	29
Average interest rate.....(percent)	5.38	5.38	5.77	5.15	5.06	5.28	5.47	5.54	4.50	5.57	5.47	-
Reporting debt and value	3,556	3,520	1,130	443	292	151	897	191	509	177	173	36
Percent distribution	-	100.0	32.1	12.6	8.3	4.3	25.5	5.4	14.5	5.0	4.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,556	3,520	1,130	443	292	151	897	191	509	177	173	36
First mortgage only	1,860	1,850	582	270	163	107	418	136	251	115	78	10
First and junior mortgage	74	73	36	8	1	2	21	-	8	3	2	1
With first mortgage; not reporting on junior mortgage	1,622	1,597	512	170	128	42	458	55	250	59	93	25
1-family properties	3,265	3,229	1,023	421	277	144	842	173	438	171	161	36
First mortgage only	1,710	1,700	529	255	153	102	389	127	214	114	72	10
First and junior mortgage	64	63	32	2	1	1	19	-	5	3	2	1
With first mortgage; not reporting on junior mortgage	1,491	1,466	462	164	123	41	434	46	219	54	87	25
2- to 4-family properties	291	291	107	22	15	7	55	18	71	6	12	-
First mortgage only	150	150	53	15	10	5	29	9	37	1	6	-
First and junior mortgage	10	10	4	1	-	1	2	-	3	-	-	-
With first mortgage; not reporting on junior mortgage	131	131	50	6	5	1	24	9	31	5	6	-
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,556	3,520	1,130	443	292	151	897	191	509	177	173	36
Value of property.....(dollars)	19,456,600	19,261,600	4,333,800	2,640,900	1,816,600	824,300	6,999,100	947,500	2,529,200	787,600	1,023,500	195,000
Average value.....(dollars)	5,471	5,472	3,835	5,961	6,221	5,459	7,803	4,961	4,969	4,450	5,916	-
Debt on first and junior mortgages.....(dollars)	10,273,400	10,157,700	1,966,200	1,626,800	1,112,800	514,000	3,584,100	571,100	1,352,000	504,600	552,900	115,700
Percent of value of property	52.8	52.7	45.4	61.6	61.3	62.4	51.2	60.3	53.5	64.1	54.0	-
Average debt.....(dollars)	2,889	2,886	1,740	3,672	3,811	3,404	3,996	2,990	2,656	2,851	3,196	-
Debt on first mortgages.....(dollars)	10,182,400	10,067,300	1,945,500	1,624,100	1,111,300	512,800	3,525,600	571,100	1,346,300	502,200	552,500	115,100
Percent distribution	-	100.0	19.3	16.1	11.0	5.1	35.0	5.7	13.4	5.0	5.5	-
Percent of value of property	52.3	52.3	44.9	61.5	61.2	62.2	50.4	60.3	53.2	63.8	54.0	-
Average debt.....(dollars)	2,863	2,860	1,722	3,666	3,806	3,396	3,930	2,990	2,645	2,837	3,194	-
1-family properties	3,265	3,229	1,023	421	277	144	842	173	438	171	161	36
Value of property.....(dollars)	17,886,400	17,691,400	3,878,300	2,504,000	1,717,000	787,000	6,509,900	868,400	2,124,700	751,100	955,000	195,000
Average value.....(dollars)	5,478	5,479	3,791	5,948	6,199	5,465	7,850	5,020	4,851	4,392	5,932	-
Debt on first and junior mortgages.....(dollars)	9,483,700	9,368,000	1,787,500	1,556,700	1,067,300	489,400	3,353,400	525,800	1,135,200	492,600	517,300	115,700
Percent of value of property	53.0	53.0	46.1	62.2	62.2	62.2	50.7	60.5	53.4	65.6	54.2	-
Average debt.....(dollars)	2,905	2,901	1,747	3,698	3,853	3,399	3,983	3,036	2,592	2,881	3,213	-
Debt on first mortgages.....(dollars)	9,397,100	9,282,000	1,769,200	1,554,600	1,065,800	488,800	3,295,400	525,800	1,130,400	490,200	516,900	115,100
Percent of value of property	52.5	52.5	45.6	62.1	62.1	62.1	49.9	60.5	53.2	65.3	54.1	-
Average debt.....(dollars)	2,878	2,875	1,729	3,693	3,848	3,394	3,914	3,036	2,581	2,867	3,211	-
2- to 4-family properties	291	291	107	22	15	7	55	18	71	6	12	-
Value of property.....(dollars)	1,570,200	1,570,200	455,500	136,900	99,600	37,300	389,200	79,100	404,500	36,500	68,500	-
Average value.....(dollars)	5,396	5,396	4,257	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages.....(dollars)	789,700	789,700	178,700	70,100	45,500	24,600	230,700	45,800	216,800	12,000	35,600	-
Percent of value of property	50.3	50.3	39.2	-	-	-	-	-	-	-	-	-
Average debt.....(dollars)	2,714	2,714	1,670	-	-	-	-	-	-	-	-	-
Debt on first mortgages.....(dollars)	785,300	785,300	176,300	69,500	45,500	24,000	230,200	45,800	215,900	12,000	35,600	-
Percent of value of property	50.0	50.0	38.7	-	-	-	-	-	-	-	-	-
Average debt.....(dollars)	2,699	2,699	1,648	-	-	-	-	-	-	-	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF CHARLOTTE: 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	3,415	3,368	1,072	444	296	148	866	180	460	176	170	47
RACE OF OCCUPANTS												
White	3,077	3,031	893	435	293	142	863	168	363	148	161	46
Negro	338	337	179	9	3	6	3	12	97	28	9	1
Other nonwhite	-	-	-	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	3,389	3,342	1,066	440	294	146	859	179	455	175	168	47
1930 to 1940	1,342	1,316	318	336	234	102	364	96	62	91	49	26
1920 to 1929	1,530	1,515	512	87	51	36	437	72	281	45	81	15
1910 to 1919	330	327	150	13	7	6	42	5	78	19	20	3
1900 to 1909	128	125	63	3	1	2	11	4	26	8	10	3
1880 to 1899	52	52	21	1	1	-	5	1	8	11	5	-
1879 or earlier	7	7	2	-	-	-	-	1	-	1	3	-

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF CHARLOTTE: 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	3,415	3,368	1,072	444	296	148	866	180	460	176	170	47
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	3,266	3,229	1,024	421	277	144	842	173	438	171	160	37
Under $500	180	178	116	14	4	10	7	1	13	22	5	2
$500 to $999	340	340	222	8	3	5	28	7	59	12	9	-
$1,000 to $1,499	344	338	185	13	7	6	38	21	61	11	9	6
$1,500 to $1,999	319	315	140	13	9	4	67	12	60	15	8	4
$2,000 to $2,499	371	366	126	40	27	13	95	15	53	11	26	5
$2,500 to $2,999	270	266	53	45	30	15	72	25	39	12	20	4
$3,000 to $3,999	618	612	98	118	71	47	184	53	65	55	39	6
$4,000 to $4,999	363	360	53	81	62	19	132	22	36	20	16	3
$5,000 to $5,999	197	195	15	43	34	9	88	5	27	7	10	2
$6,000 to $7,499	141	138	10	34	22	12	63	9	11	1	10	3
$7,500 to $9,999	79	78	3	5	2	3	49	2	12	2	5	1
$10,000 to $14,999	37	36	2	7	6	1	20	1	2	1	3	1
$15,000 to $19,999	4	4	-	-	-	-	4	-	-	-	-	-
$20,000 and over	3	3	1	-	-	-	-	-	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,147	3,118	1,022	393	247	146	840	139	460	101	163	29
Under 4.0%	11	10	2	3	3	-	3	-	-	2	-	1
4.0%	24	24	2	11	9	2	6	1	-	3	1	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	647	645	40	68	64	4	49	11	460	6	11	2
4.6% to 4.9%	2	2	-	-	-	-	2	-	-	-	-	-
5.0%	782	769	165	185	95	90	290	47	-	21	61	13
5.1% to 5.4%	2	2	-	1	1	-	1	-	-	-	-	-
5.5%	224	221	43	31	16	15	122	12	-	2	11	3
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	1,447	1,437	768	94	59	35	366	67	-	67	75	10
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	5	5	1	-	-	-	-	1	-	-	3	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	-	-	-	-	-	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	3	3	1	-	-	-	1	-	-	-	1	-
Average interest rate (percent)	5.38	5.35	5.75	5.14	5.07	5.26	5.46	5.49	4.50	5.56	5.47	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	3,169	3,144	1,004	417	278	139	832	170	449	137	135	25
Real estate taxes included in payment	1,148	1,131	153	324	220	104	287	92	148	71	56	17
Monthly	1,076	1,061	136	314	212	102	269	87	143	63	49	15
Quarterly	7	5	-	1	1	-	4	-	-	-	-	2
Semiannual	14	14	1	1	1	-	8	-	-	-	4	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	14	14	11	-	-	-	1	1	1	-	-	-
Not reporting frequency of payment	37	37	5	8	6	2	5	4	4	8	3	-
Real estate taxes not included in payment	1,992	1,985	841	92	57	35	535	78	299	64	76	7
Monthly	1,514	1,510	628	77	45	32	352	63	290	44	56	4
Quarterly	68	67	5	6	5	1	45	4	1	2	4	1
Semiannual	151	150	4	2	2	-	114	8	2	8	12	1
Annual	25	25	2	2	2	-	13	2	1	4	1	-
Other	195	194	181	3	3	-	2	-	1	5	2	1
Not reporting frequency of payment	39	39	21	2	-	2	9	1	4	1	1	-
Not reporting tax payment requirements	29	28	10	1	1	-	10	-	2	2	3	1
Monthly	20	19	8	-	-	-	8	-	2	-	1	1
Quarterly	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual	3	3	1	-	-	-	1	-	-	-	1	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	1	1	1	-	-	-	-	1	1	-
No principal payments required	125	123	43	12	9	3	21	7	6	16	18	2
Monthly	56	55	29	2	2	-	11	2	4	4	3	1
Quarterly	7	7	1	2	2	-	2	1	-	1	-	-
Semiannual	33	33	1	6	4	2	6	4	-	7	9	-
Annual	9	8	1	-	-	-	1	-	1	2	3	1
Other	13	13	9	1	1	-	-	-	-	2	1	-
Not reporting frequency of payment	7	7	2	1	-	1	1	-	1	-	2	-
Not reporting principal payment requirements	62	42	18	6	3	3	2	3	4	6	3	20
Monthly	28	20	9	3	2	1	-	3	3	2	-	8
Quarterly	1	1	1	-	-	-	-	-	-	-	-	-
Semiannual	1	1	-	1	-	1	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	14	13	8	1	1	-	-	-	-	3	1	1
Not reporting frequency of payment	18	7	-	1	-	1	2	-	1	1	2	11
No regular payments required	59	59	7	9	6	3	11	-	1	17	14	-

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CHARLOTTE: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	3,266	1,102	1,913	121	130
Under $500	180	20	136	6	18
$500 to $999	340	26	287	12	15
$1,000 to $1,499	344	39	271	20	14
$1,500 to $1,999	319	59	232	13	15
$2,000 to $2,499	371	101	237	17	16
$2,500 to $2,999	270	119	136	7	8
$3,000 to $3,999	618	345	245	17	11
$4,000 to $4,999	363	181	164	9	9
$5,000 to $5,999	197	97	86	7	7
$6,000 to $7,499	141	73	59	5	4
$7,500 to $9,999	79	31	38	3	7
$10,000 to $14,999	37	10	17	5	5
$15,000 to $19,999	4	1	3	-	-
$20,000 and over	3	-	2	-	1

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	3,147	963	1,947	122	115
Under 4.0%	11	5	4	-	2
4.0%	24	6	10	3	5
4.1% to 4.4%	-	-	-	-	-
4.5%	647	259	367	7	14
4.6% to 4.9%	2	-	2	-	-
5.0%	782	349	389	29	15
5.1% to 5.4%	2	2	-	-	-
5.5%	224	99	112	7	6
5.6% to 5.9%	-	-	-	-	-
6.0%	1,447	240	1,061	74	72
6.1% to 6.4%	-	-	-	-	-
6.5%	5	2	1	1	1
6.6% to 6.9%	-	-	-	-	-
7.0%	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-
7.5%	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	3	1	1	1	-
Average interest rate (percent)	5.38	5.16	5.47	5.63	5.53

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 CHARLOTTE: 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	2,797	2,694	1,029	1,646	19	103
Total first mortgage outstanding debt (dollars)	8,401,300	8,079,400	3,762,800	4,251,400	55,200	321,900
Total annual mortgage payment (dollars)	1,332,933	1,305,991	533,176	762,829	9,986	26,942
Average first mortgage outstanding debt (dollars)	3,004	2,999	3,657	2,589	-	3,125
Average value of property (dollars)	5,630	5,580	5,579	5,573	-	6,942
Average annual estimated rental value (dollars)	556	554	571	543	-	619
Average annual mortgage payment (dollars)	477	485	518	463	-	262
Percent which annual mortgage payment represents of—						
First mortgage debt	15.9	16.2	14.2	17.9	-	8.4
Value of property	8.5	8.7	9.3	8.3	-	3.8
Estimated annual rental value	85.6	87.5	90.7	85.4	-	42.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,505	2,449	1,011	1,422	16	56
Average first mortgage outstanding debt (dollars)	2,917	2,930	3,650	2,416	-	-
Average value of property (dollars)	5,221	5,218	5,545	4,975	-	-
Average annual estimated rental value (dollars)	531	530	568	503	-	-
Average annual mortgage payment (dollars)	473	478	518	448	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	16.2	16.3	14.2	18.6	-	-
Value of property	9.1	9.2	9.3	9.0	-	-
Estimated annual rental value	89.2	90.1	91.2	89.1	-	-
Monthly mortgage payment—						
Under $10	98	76	7	69	-	22
$10 to $14	175	163	19	142	2	12
$15 to $19	196	193	28	164	1	3
$20 to $24	265	260	97	161	2	5
$25 to $29	319	315	158	156	1	4
$30 to $39	630	624	324	300	-	6
$40 to $49	336	335	148	184	3	1
$50 to $59	211	210	98	109	3	1
$60 to $74	155	155	83	70	2	-
$75 to $99	71	71	30	39	2	-
$100 and over	49	47	19	28	-	2
Average monthly mortgage payment (dollars)	39.46	39.80	43.19	37.35	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	292	245	18	224	3	47
Average first mortgage outstanding debt (dollars)	3,743	3,691	-	3,688	-	-
Average value of property (dollars)	9,138	9,198	-	9,370	-	-
Average annual estimated rental value (dollars)	778	790	-	796	-	-
Average annual mortgage payment (dollars)	503	556	-	560	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.4	15.1	-	15.2	-	-
Value of property	5.5	6.0	-	6.0	-	-
Estimated annual rental value	64.6	70.4	-	70.4	-	-

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CHARLOTTE 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	28,095	27,618	8,230	29.8	19,388	457	20	7,868	4,558	57.9	3,310
Urban	25,402	24,966	6,854	27.5	18,112	422	14	6,530	3,713	56.9	2,817
Rural-nonfarm	2,693	2,652	1,376	51.9	1,276	35	6	1,338	845	63.2	493
COLOR OF OCCUPANTS											
White	-	19,653	7,189	36.6	12,464	-	-	6,869	4,160	60.6	2,709
Nonwhite	-	7,965	1,041	13.1	6,924	-	-	999	398	39.8	601
TYPE OF STRUCTURE											
1-family	16,723	16,453	7,403	45.0	9,050	255	15	7,160	4,170	58.2	2,990
Other	11,372	11,165	827	7.4	10,338	202	5	708	388	54.8	320
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	16,566	16,303	7,340	45.0	8,963	248	15	7,151	4,164	58.2	2,987
Under $5	620	607	33	5.4	574	13	-	31	10	-	21
$5 to $9	2,212	2,195	174	7.9	2,021	15	2	169	36	21.3	133
$10 to $14	2,554	2,536	416	16.4	2,120	17	1	399	159	39.8	240
$15 to $19	1,692	1,679	577	34.4	1,102	11	2	554	268	48.4	286
$20 to $24	1,465	1,447	694	48.0	753	18	-	672	344	51.2	328
$25 to $29	1,258	1,228	618	50.3	610	29	1	602	332	55.1	270
$30 to $39	2,133	2,070	1,304	63.0	766	59	4	1,243	824	66.3	419
$40 to $49	1,560	1,527	1,065	69.7	462	31	2	1,053	692	65.7	361
$50 to $59	1,101	1,083	805	74.3	278	18	-	787	527	67.0	260
$60 to $74	919	897	724	80.7	173	21	1	719	484	67.3	235
$75 to $99	703	689	605	87.8	84	14	-	599	347	57.9	252
$100 and over	349	345	325	94.2	20	2	2	323	141	43.7	182
Median monthly rent (dollars)	23.61	23.42	38.88	-	13.95	33.06	-	38.74	41.08	-	34.64

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 CHARLOTTE 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	4,558	4,237	69	162	288	254	287	693	609	517	533	411	259	98	54	3	321
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	4,274	3,955	64	153	283	249	283	620	513	483	500	403	253	96	53	2	319
Average interest rate (%)	5.38	5.38	-	5.42	5.49	5.47	5.63	5.43	5.31	5.37	5.33	5.26	5.25	-	-	-	5.42
HOLDER OF FIRST MORTGAGE																	
Reporting holder	4,504	4,184	69	159	284	252	285	682	604	512	525	407	254	96	54	1	320
Building and loan association	1,482	1,365	26	87	176	149	177	280	165	141	90	38	24	10	1	1	117
Commercial bank	383	366	-	5	8	4	8	66	75	51	60	54	17	12	6	-	17
Savings bank	245	237	3	6	6	5	6	39	53	38	37	29	9	4	2	-	8
Life insurance company	1,053	994	-	-	1	9	17	82	113	156	205	186	142	49	34	-	59
Mortgage company	264	243	2	3	16	9	15	48	53	22	31	24	11	5	4	-	21
Home Owners' Loan Corporation	637	557	11	34	47	53	38	95	71	66	55	46	28	9	4	-	80
Individual	243	237	23	21	21	16	16	46	43	18	17	7	6	1	2	-	6
Other	197	185	4	3	9	7	8	26	31	20	30	23	17	6	1	-	12
Reporting debt and value	4,393	4,079	66	153	278	244	278	662	582	496	520	402	249	95	54	-	314
JUNIOR MORTGAGE																	
First mortgage only	2,414	2,254	34	90	160	140	140	369	362	286	282	184	120	52	35	-	160
First and junior mortgage	93	82	1	5	7	4	9	15	11	5	10	5	5	2	3	-	11
With 1st mtg.; not rptg. on junior	1,886	1,743	31	58	111	100	129	278	209	205	228	213	124	41	16	-	143
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	797	744	66	124	158	85	99	93	48	39	18	8	5	1	-	-	53
$1,000 to $1,499	508	464	-	29	91	85	63	87	45	38	14	6	2	3	1	-	44
$1,500 to $1,999	445	408	-	-	28	58	67	123	59	38	19	13	3	-	-	-	37
$2,000 to $2,499	449	412	-	-	1	14	42	134	68	60	58	22	9	3	1	-	37
$2,500 to $2,999	330	307	-	-	-	2	5	131	66	44	28	21	8	1	1	-	23
$3,000 to $3,999	741	698	-	-	-	-	2	92	243	147	114	61	29	8	2	-	43
$4,000 to $4,999	473	444	-	-	-	-	-	2	50	119	145	84	33	10	1	-	29
$5,000 to $5,999	292	271	-	-	-	-	-	-	3	11	105	93	42	11	6	-	21
$6,000 to $7,499	203	184	-	-	-	-	-	-	-	-	18	83	65	12	6	-	19
$7,500 to $9,999	96	92	-	-	-	-	-	-	-	-	1	10	46	28	7	-	4
$10,000 to $14,999	49	46	-	-	-	-	-	-	-	-	-	1	7	16	22	-	3
$15,000 to $19,999	5	5	-	-	-	-	-	-	-	-	-	-	-	1	4	-	-
$20,000 and over	5	4	-	-	-	-	-	-	-	-	-	-	-	1	3	-	1
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	23,083	21,389	44	175	453	512	711	2,176	2,465	2,560	3,338	3,296	2,799	1,525	1,338	-	1,694
Average value (dollars)	5,254	5,244	-	1,141	1,630	2,098	2,556	3,287	4,235	5,160	6,419	8,199	11,241	-	-	-	5,395
Debt on first & jr. mtgs. (thous.)	12,388	11,530	25	102	235	271	344	1,284	1,532	1,416	1,920	1,808	1,377	672	546	-	858
Percent of value of property	53.7	53.9	-	58.4	51.8	52.9	48.3	59.0	62.1	55.3	57.5	54.8	49.2	-	-	-	50.6
Average debt (dollars)	2,820	2,827	-	667	845	1,110	1,235	1,939	2,632	2,855	3,693	4,497	5,530	-	-	-	2,731
Debt on first mtgs. (thousands)	12,286	11,484	24	101	231	269	337	1,274	1,523	1,412	1,912	1,800	1,368	650	532	-	852
Percent of value of property	53.2	53.5	-	57.6	51.0	52.6	47.4	58.6	61.8	55.2	57.3	54.6	48.9	-	-	-	50.3
Average debt (dollars)	2,797	2,803	-	658	832	1,104	1,212	1,925	2,616	2,848	3,677	4,477	5,495	-	-	-	2,714

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 CHARLOTTE 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	4,558	4,504	1,482	628	383	245	1,053	264	637	243	197	54
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,274	4,240	1,428	575	333	242	1,027	223	637	161	189	34
Average interest rate (percent)	5.38	5.38	5.76	5.18	5.12	5.26	5.42	5.48	4.50	5.64	5.47	-
Reporting debt and value	4,393	4,350	1,430	603	364	239	1,029	257	607	237	187	43
Percent distribution	-	100.0	32.9	13.9	8.4	5.5	23.7	5.9	14.0	5.4	4.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	4,393	4,350	1,430	603	364	239	1,029	257	607	237	187	43
First mortgage only	2,414	2,399	750	391	229	162	540	188	296	148	86	15
First and junior mortgage	93	91	45	4	1	3	23	-	13	4	2	2
With first mortgage; not reporting on junior mortgage	1,886	1,860	635	208	134	74	466	69	298	85	99	26
1-family properties	4,079	4,037	1,313	579	347	232	970	236	533	231	175	42
First mortgage only	2,254	2,239	693	374	217	157	507	179	259	147	80	15
First and junior mortgage	82	81	41	3	1	2	21	-	10	4	2	1
With first mortgage; not reporting on junior mortgage	1,743	1,717	579	202	129	73	442	57	264	80	93	26
2- to 4-family properties	314	313	117	24	17	7	59	21	74	6	12	1
First mortgage only	160	160	57	17	12	5	33	9	37	1	6	-
First and junior mortgage	11	10	4	1	-	1	2	-	3	-	-	1
With first mortgage; not reporting on junior mortgage	143	143	56	6	5	1	24	12	34	5	6	-
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,393	4,350	1,430	603	364	239	1,029	257	607	237	187	43
Value of property (dollars)	23,082,900	22,859,200	5,152,400	3,567,400	2,266,600	1,300,800	8,007,300	1,310,500	2,849,100	883,000	1,089,500	223,700
Average value (dollars)	5,254	5,255	3,603	5,916	6,227	5,443	7,782	5,099	4,694	3,726	5,826	-
Debt on first and junior mortgages (dollars)	12,387,500	12,250,500	2,329,700	2,242,100	1,389,800	852,300	4,241,300	792,600	1,514,000	545,900	584,900	137,000
Percent of value of property	53.7	53.6	45.2	62.8	61.3	65.5	53.0	60.5	53.1	61.8	53.7	-
Average debt (dollars)	2,820	2,816	1,629	3,718	3,818	3,566	4,122	3,084	2,494	2,303	3,128	-
Debt on first mortgages (dollars)	12,285,900	12,150,500	2,305,000	2,238,800	1,388,300	850,500	4,181,000	792,600	1,506,100	542,500	584,500	135,400
Percent distribution	-	100.0	19.0	18.4	11.4	7.0	34.4	6.5	12.4	4.5	4.8	-
Percent of value of property	53.2	53.2	44.7	62.8	61.3	65.4	52.2	60.5	52.9	61.4	53.6	-
Average debt (dollars)	2,797	2,793	1,612	3,713	3,814	3,559	4,063	3,084	2,481	2,289	3,126	-
1-family properties	4,079	4,037	1,313	579	347	232	970	236	533	231	175	42
Value of property (dollars)	21,389,000	21,171,300	4,659,600	3,393,500	2,130,000	1,263,500	7,588,900	1,223,900	2,437,900	846,500	1,021,000	217,700
Average value (dollars)	5,244	5,244	3,549	5,861	6,138	5,446	7,824	5,186	4,574	3,665	5,834	-
Debt on first and junior mortgages (dollars)	11,529,900	11,397,300	2,134,500	2,153,800	1,326,100	827,700	3,988,800	742,100	1,294,900	533,900	549,300	132,600
Percent of value of property	53.9	53.8	45.8	63.5	62.3	65.5	52.6	60.6	53.1	63.1	53.8	-
Average debt (dollars)	2,827	2,823	1,626	3,720	3,822	3,568	4,112	3,144	2,429	2,311	3,139	-
Debt on first mortgages (dollars)	11,433,700	11,301,700	2,112,200	2,151,100	1,324,600	826,500	3,929,000	742,100	1,287,900	530,500	548,900	132,000
Percent of value of property	53.5	53.4	45.3	63.4	62.2	65.4	51.8	60.6	52.8	62.7	53.8	-
Average debt (dollars)	2,803	2,800	1,609	3,715	3,817	3,563	4,051	3,144	2,416	2,297	3,137	-
2- to 4-family properties	314	313	117	24	17	7	59	21	74	6	12	1
Value of property (dollars)	1,693,900	1,687,900	492,800	173,900	136,600	37,300	418,400	86,600	411,200	36,500	68,500	6,000
Average value (dollars)	5,395	5,393	4,212	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	857,600	853,200	195,200	88,300	63,700	24,600	252,500	50,500	219,100	12,000	35,600	4,400
Percent of value of property	50.6	50.5	39.6	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,731	2,726	1,668	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	852,200	848,800	192,800	87,700	63,700	24,000	252,000	50,500	218,200	12,000	35,600	3,400
Percent of value of property	50.3	50.3	39.1	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,714	2,712	1,648	-	-	-	-	-	-	-	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CHARLOTTE 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	4,237	4,184	1,365	603	366	237	994	243	557	237	185	53
RACE OF OCCUPANTS												
White	3,852	3,801	1,170	590	360	230	991	229	444	201	176	51
Negro	385	383	195	13	6	7	3	14	113	36	9	2
Other nonwhite	-	-	-	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	4,211	4,158	1,359	599	364	235	987	242	552	236	183	53
1930 to 1940	1,853	1,824	453	477	294	183	483	142	92	118	59	29
1920 to 1929	1,801	1,783	648	102	59	43	445	89	339	74	86	18
1910 to 1919	364	361	169	16	9	7	43	5	86	22	20	3
1900 to 1909	134	131	66	3	1	2	11	4	27	10	10	3
1880 to 1899	52	52	21	1	1	-	5	1	8	11	5	-
1879 or earlier	7	7	2	-	-	-	-	1	-	1	3	-

Table E–5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CHARLOTTE 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	4,237	4,184	1,365	603	366	237	994	243	557	237	185	53
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	4,080	4,037	1,314	579	347	232	970	236	533	231	174	43
Under $500	266	264	154	24	9	15	7	8	21	44	6	2
$500 to $999	491	489	314	15	6	9	27	14	75	34	10	2
$1,000 to $1,499	460	453	255	18	11	7	40	24	85	21	10	7
$1,500 to $1,999	408	404	187	21	15	6	68	16	81	18	13	4
$2,000 to $2,499	419	414	147	49	33	16	97	17	63	13	28	5
$2,500 to $2,999	304	300	60	61	37	24	74	29	43	13	20	4
$3,000 to $3,999	694	687	108	143	78	65	210	59	72	55	40	7
$4,000 to $4,999	443	440	55	110	70	40	163	35	39	20	18	3
$5,000 to $5,999	266	263	18	75	48	27	112	14	27	7	10	3
$6,000 to $7,499	186	182	10	45	28	17	89	14	12	1	11	4
$7,500 to $9,999	94	93	3	9	4	5	56	5	13	2	5	1
$10,000 to $14,999	42	41	2	9	8	1	23	1	2	1	3	1
$15,000 to $19,999	4	4	-	-	-	-	4	-	-	-	-	-
$20,000 and over	3	3	1	-	-	-	-	-	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,955	3,922	1,311	551	317	234	968	202	557	155	178	33
Under 4.0%	12	11	2	3	3	-	3	-	-	3	-	1
4.0%	31	31	4	13	11	2	7	2	-	3	2	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	800	797	42	92	74	18	73	16	557	6	11	3
4.6% to 4.9%	2	2	-	-	-	-	2	-	-	-	-	-
5.0%	996	982	192	253	121	132	361	78	-	30	68	14
5.1% to 5.4%	2	2	-	1	1	-	1	-	-	-	-	-
5.5%	346	343	123	49	25	24	137	20	-	3	11	3
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	1,757	1,745	946	140	82	58	383	85	-	109	82	12
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	5	5	1	-	-	-	-	1	-	-	3	-
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	-
Average interest rate (percent)	5.38	5.38	5.75	5.17	5.12	5.25	5.41	5.43	4.50	5.64	5.46	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	3,950	3,921	1,281	570	343	227	960	233	543	186	148	29
Real estate taxes included in payment	1,477	1,458	177	446	267	179	382	127	187	75	64	19
Monthly	1,391	1,374	154	433	258	175	361	122	182	67	55	17
Quarterly	9	7	-	1	1	-	6	-	-	-	-	2
Semiannual	14	14	1	1	1	-	8	-	-	-	4	-
Annual	1	1	-	-	-	-	1	-	-	-	-	-
Other	20	20	17	-	-	-	1	1	1	-	-	-
Not reporting frequency of payment	42	42	5	11	7	4	5	4	4	8	5	-
Real estate taxes not included in payment	2,434	2,425	1,086	123	75	48	568	106	354	107	81	9
Monthly	1,892	1,886	837	104	61	43	378	87	339	80	61	6
Quarterly	73	72	5	6	5	1	49	4	1	3	4	1
Semiannual	159	158	5	2	2	-	117	10	2	10	12	1
Annual	28	28	3	2	2	-	13	2	1	6	1	-
Other	223	222	203	6	5	1	2	-	2	7	2	1
Not reporting frequency of payment	59	59	33	3	-	3	9	3	9	1	1	-
Not reporting tax payment requirements	39	38	18	1	1	-	10	-	2	4	3	1
Monthly	26	25	12	-	-	-	8	-	2	2	1	1
Quarterly	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual	3	3	1	-	-	-	1	-	-	-	1	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	4	4	4	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	1	1	1	-	-	-	-	1	1	-
No principal payments required	138	136	50	13	9	4	21	7	8	18	19	2
Monthly	68	67	35	3	2	1	11	2	6	5	4	1
Quarterly	7	7	1	2	2	-	2	1	-	1	-	-
Semiannual	34	34	1	6	4	2	6	4	-	8	9	-
Annual	9	8	1	-	-	-	1	-	1	2	3	1
Other	13	13	9	1	1	-	-	-	-	2	1	-
Not reporting frequency of payment	7	7	2	1	-	1	1	-	1	-	2	-
Not reporting principal payment requirements	77	55	26	6	3	3	2	3	4	11	3	22
Monthly	32	23	10	3	2	1	-	3	3	4	-	9
Quarterly	1	1	1	-	-	-	-	-	-	-	-	-
Semiannual	1	1	-	1	-	1	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	25	23	15	1	1	-	-	-	-	6	1	2
Not reporting frequency of payment	18	7	-	1	-	1	2	-	1	1	2	11
No regular payments required	72	72	8	14	11	3	11	-	2	22	15	-

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CHARLOTTE 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	4,080	1,429	2,350	134	167
Under $500	266	26	206	7	27
$500 to $999	491	37	411	16	27
$1,000 to $1,499	460	54	365	20	21
$1,500 to $1,999	408	86	286	18	18
$2,000 to $2,499	419	121	264	17	17
$2,500 to $2,999	304	138	149	9	8
$3,000 to $3,999	694	399	266	17	12
$4,000 to $4,999	443	252	171	9	11
$5,000 to $5,999	266	156	95	7	8
$6,000 to $7,499	186	108	68	6	4
$7,500 to $9,999	94	38	45	3	8
$10,000 to $14,999	42	13	19	5	5
$15,000 to $19,999	4	1	3	-	-
$20,000 and over	3	-	2	-	1

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	3,955	1,290	2,384	135	146
Under 4.0%	12	5	5	-	2
4.0%	31	8	14	3	6
4.1% to 4.4%	-	-	-	-	-
4.5%	800	348	428	9	15
4.6% to 4.9%	2	-	2	-	-
5.0%	996	498	447	33	18
5.1% to 5.4%	2	2	-	-	-
5.5%	346	127	205	8	6
5.6% to 5.9%	-	-	-	-	-
6.0%	1,757	299	1,280	80	98
6.1% to 6.4%	-	-	-	-	-
6.5%	5	2	1	1	1
6.6% to 6.9%	-	-	-	-	-
7.0%	1	-	1	-	-
7.1% to 7.4%	-	-	-	-	-
7.5%	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	3	1	1	1	-
Average interest rate (percent)	5.38	5.14	5.48	5.61	5.58

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 CHARLOTTE 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	3,510	3,394	1,342	2,028	24	116
Total first mortgage outstanding debt (dollars)	10,298,300	9,954,300	5,023,700	4,870,700	59,900	344,000
Total annual mortgage payment (dollars)	1,605,919	1,576,559	672,986	892,869	10,754	29,360
Average first mortgage outstanding debt (dollars)	2,934	2,933	3,743	2,402	-	2,966
Average value of property (dollars)	5,402	5,362	5,640	5,178	-	6,589
Average annual estimated rental value (dollars)	535	533	574	505	-	592
Average annual mortgage payment (dollars)	458	465	501	440	-	258
Percent which annual mortgage payment represents of—						
First mortgage debt	15.6	15.8	13.4	18.3	-	8.5
Value of property	8.5	8.7	8.9	8.5	-	3.8
Estimated annual rental value	85.6	87.2	87.3	97.1	-	42.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,198	3,180	1,321	1,788	21	68
Average first mortgage outstanding debt (dollars)	2,860	2,873	3,742	2,235	-	-
Average value of property (dollars)	5,048	5,047	5,609	4,630	-	-
Average annual estimated rental value (dollars)	512	512	572	468	-	-
Average annual mortgage payment (dollars)	454	457	501	425	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	15.9	15.9	13.4	19.0	-	-
Value of property	9.0	9.1	8.9	9.2	-	-
Estimated annual rental value	88.5	89.3	87.7	90.8	-	-
Monthly mortgage payment—						
Under $10	163	135	16	118	1	28
$10 to $14	258	246	26	217	3	12
$15 to $19	280	276	46	226	4	4
$20 to $24	349	343	131	210	2	6
$25 to $29	404	398	190	207	1	6
$30 to $39	740	732	397	335	-	8
$40 to $49	428	427	218	206	3	1
$50 to $59	270	269	149	117	3	1
$60 to $74	178	178	94	77	2	-
$75 to $99	80	80	34	44	2	-
$100 and over	53	51	20	31	-	2
Average monthly mortgage payment (dollars)	37.79	38.12	41.78	35.43	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	312	264	21	240	3	48
Average first mortgage outstanding debt (dollars)	3,694	3,641	-	3,645	-	-
Average value of property (dollars)	9,038	9,094	-	9,258	-	-
Average annual estimated rental value (dollars)	765	775	-	780	-	-
Average annual mortgage payment (dollars)	499	549	-	553	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.5	15.1	-	15.2	-	-
Value of property	5.5	6.0	-	6.0	-	-
Estimated annual rental value	65.2	70.8	-	70.8	-	-

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	55,589	51,999	46,712	151,500,700	3,243	78,351,200	1,677	51.7	50,604	23,410	2,204	1,391	4,848	2,020	5,503	7,090	4,138	5.64
Urban	30,486	27,734	24,984	98,243,500	3,932	50,715,300	2,030	51.6	27,040	12,271	1,044	684	3,878	1,438	3,646	2,269	1,810	5.59
Rural-nonfarm	25,103	24,265	21,728	53,257,200	2,451	27,635,900	1,272	51.9	23,564	11,139	1,160	707	970	582	1,857	4,821	2,328	5.70
ALAMANCE COUNTY	1,529	1,449	1,397	3,431,200	2,456	1,771,100	1,268	51.6	1,375	714	32	21	39	39	78	233	219	5.79
Burlington	374	321	304	1,051,700	3,460	520,700	1,713	49.5	306	107	8	5	16	12	32	34	92	5.76
Graham town	133	133	131	302,300	2,308	164,300	1,254	54.3	131	103	1	5	2	2	-	16	2	5.81
Rural-nonfarm	1,022	995	962	2,077,200	2,159	1,086,100	1,129	52.3	938	504	23	11	21	25	46	183	125	5.79
ALEXANDER COUNTY	65	65	62	117,500	18.95	52,800	852	44.9	64	35	8	2	1	2	7	7	2	5.70
ALLEGHANY COUNTY	16	16	16	53,500	-	20,800	-	-	16	-	4	-	-	-	2	10	-	-
ANSON COUNTY	223	215	176	462,100	2,626	228,600	1,299	49.5	200	89	10	5	2	3	25	38	28	5.56
Wadesboro town	123	116	108	324,600	3,006	164,700	1,525	50.7	111	67	7	-	2	2	9	20	4	5.64
Rural-nonfarm	100	99	68	137,500	2,022	63,900	940	46.5	89	22	3	5	-	1	16	18	24	5.43
ASHE COUNTY	29	27	22	61,000	-	26,900	-	-	25	1	6	1	-	-	5	10	2	5.67
AVERY COUNTY	46	44	36	60,400	1,678	21,700	603	35.9	42	2	23	-	-	1	1	14	1	6.14
BEAUFORT COUNTY	357	323	103	216,900	2,106	102,600	996	47.3	320	170	20	1	2	3	51	58	15	5.62
Washington	248	216	23	43,000	-	20,600	-	-	215	137	11	-	2	-	42	22	1	5.56
Rural-nonfarm	109	107	80	173,900	2,174	82,000	1,025	47.2	105	33	9	1	-	3	9	36	14	5.73
BERTIE COUNTY	111	104	63	131,100	2,081	66,800	1,060	51.0	99	-	9	6	-	-	23	41	20	5.41
BLADEN COUNTY	119	113	104	224,600	2,160	97,200	935	43.3	112	44	15	1	5	-	10	30	7	5.71
BRUNSWICK COUNTY	56	49	22	40,200	-	18,200	-	-	47	18	2	-	-	1	3	23	-	5.84
BUNCOMBE COUNTY	2,719	2,511	2,122	7,542,800	3,555	3,691,100	1,739	48.9	2,427	98	95	77	529	275	547	557	249	5.47
Asheville	1,861	1,677	1,376	5,804,000	4,218	2,936,000	2,134	50.6	1,626	34	37	50	470	225	409	215	186	5.42
Rural-nonfarm	858	834	746	1,738,800	2,331	755,100	1,012	43.4	801	64	58	27	59	50	138	342	63	5.58
BURKE COUNTY	1,019	988	933	1,903,900	2,041	858,300	920	45.1	979	817	4	1	-	2	37	98	20	5.92
Morganton town	309	290	272	794,800	2,922	330,300	1,214	41.6	289	243	2	-	-	2	22	12	8	5.86
Valdese town	129	123	121	305,600	2,526	133,000	1,099	43.5	123	103	-	-	-	-	-	14	6	6.00
Rural-nonfarm	581	575	540	803,500	1,483	395,000	731	49.2	567	471	2	1	-	-	15	72	6	5.92
CABARRUS COUNTY	1,741	1,649	1,526	3,218,300	2,109	1,580,000	1,035	49.1	1,520	1,165	97	73	10	12	67	142	54	5.88
Concord	536	489	469	1,258,700	2,684	607,400	1,295	48.3	483	374	5	8	6	2	37	37	14	5.80
Rural-nonfarm	1,205	1,160	1,057	1,959,600	1,854	972,600	920	49.6	1,137	791	92	65	4	10	30	105	40	5.91
CALDWELL COUNTY	1,036	981	925	1,889,600	2,043	842,300	911	44.6	956	859	5	-	2	2	24	56	8	5.94
Lenoir town	389	354	344	1,048,100	3,047	482,700	1,403	46.1	337	287	4	-	2	1	21	18	4	5.87
Rural-nonfarm	647	627	581	841,500	1,448	359,600	619	42.7	619	572	1	-	-	1	3	38	4	5.98
CAMDEN COUNTY	27	27	17	30,600	-	15,400	-	-	25	6	5	5	1	-	-	6	3	6.08
CARTERET COUNTY	276	253	243	543,000	2,235	262,300	1,079	48.3	245	5	6	17	12	24	125	35	21	5.13
Beaufort town	88	88	87	172,700	1,985	79,100	909	45.8	86	3	1	10	3	8	47	10	4	5.14
Morehead City town	150	130	127	325,900	2,566	155,000	1,220	47.6	125	2	4	2	9	11	70	14	13	5.02
Rural-nonfarm	38	35	29	44,400	1,531	28,200	972	63.5	34	-	1	5	-	5	8	11	4	5.52
CASWELL COUNTY	62	56	52	117,200	2,254	49,100	944	41.9	54	13	4	3	-	-	1	31	2	6.01
CATAWBA COUNTY	1,509	1,403	1,316	2,946,400	2,239	1,406,700	1,069	47.7	1,372	1,137	4	3	19	17	44	108	40	5.92
Hickory	538	467	414	1,186,800	2,867	511,600	1,236	43.1	462	367	2	-	14	10	24	25	20	5.86
Newton town	322	315	300	566,700	1,889	316,400	1,055	55.8	301	290	-	1	1	-	2	-	7	5.98
Rural-nonfarm	649	621	602	1,192,900	1,982	578,700	961	48.5	609	480	2	2	4	7	18	83	13	5.93
CHATHAM COUNTY	82	80	40	96,100	2,403	46,000	1,150	47.9	75	2	5	-	10	8	16	31	2	5.54
CHEROKEE COUNTY	49	44	19	32,300	-	12,200	-	-	42	1	2	4	2	1	16	14	2	5.23
CHOWAN COUNTY	125	107	106	279,300	2,635	131,800	1,243	47.2	104	60	10	1	-	-	10	12	11	5.62
Edenton town	121	103	102	270,800	2,655	129,200	1,267	47.7	100	58	10	1	-	-	10	11	10	5.64
Rural-nonfarm	4	4	4	8,500	-	2,600	-	-	4	2	-	-	-	-	-	1	1	-
CLAY COUNTY	3	3	3	8,500	-	2,000	-	-	3	-	-	-	1	-	-	1	1	-
CLEVELAND COUNTY	1,091	1,031	972	2,184,500	2,247	1,118,200	1,150	51.2	1,017	759	6	6	22	90	57	32	45	5.88
Kings Mountain town	295	282	280	458,300	1,637	287,600	1,027	62.8	281	174	-	2	3	85	7	9	1	5.96
Shelby	650	614	580	1,457,700	2,531	707,000	1,219	48.2	603	484	5	2	15	3	48	8	38	5.85
Rural-nonfarm	146	135	112	258,500	2,308	123,600	1,104	47.8	133	101	1	2	4	2	2	15	6	5.82
COLUMBUS COUNTY	178	172	130	376,100	2,893	151,600	1,166	40.3	159	41	9	8	4	-	14	77	16	5.81
Whiteville town	83	80	76	274,400	3,611	111,900	1,472	40.8	79	41	1	3	1	-	5	17	11	5.79
Rural-nonfarm	95	92	54	101,700	1,883	39,700	735	39.0	90	-	8	5	3	-	9	60	5	5.82
CRAVEN COUNTY	410	367	302	855,700	2,833	408,000	1,351	47.7	344	119	12	3	30	7	84	76	13	5.60
New Bern	246	210	172	591,900	3,441	271,900	1,581	45.9	198	67	9	2	29	2	56	27	6	5.57
Rural-nonfarm	164	157	130	263,800	2,029	136,100	1,047	51.6	146	52	3	1	1	5	28	49	7	5.68
CUMBERLAND COUNTY	646	591	539	1,910,800	3,545	969,700	1,799	50.7	579	348	22	7	36	9	77	65	15	5.64
Fayetteville	408	372	338	1,567,700	4,638	781,200	2,311	49.8	370	228	19	2	32	8	58	21	2	5.57
Rural-nonfarm	238	219	201	343,100	1,707	188,500	938	54.9	209	120	3	5	4	1	19	44	13	5.78

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	
CURRITUCK COUNTY	15	15	13	21,600	-	10,100	-	-	11	-	-	2	-	-	-	8	1	-
DARE COUNTY	105	104	90	178,400	1,982	58,400	649	32.7	102	9	8	39	-	1	19	25	1	5.61
DAVIDSON COUNTY	1,049	992	761	1,231,400	1,618	699,500	919	56.8	975	622	8	3	10	11	63	222	36	5.77
Lexington	343	324	218	434,600	1,994	247,300	1,134	56.9	316	220	2	-	8	3	34	38	11	5.75
Thomasville	311	291	245	433,000	1,767	243,000	992	56.1	285	184	3	2	1	6	25	47	17	5.74
Rural-nonfarm	395	377	298	363,800	1,221	209,200	702	57.5	374	218	3	1	1	2	4	137	8	5.80
DAVIE COUNTY	55	55	42	123,200	2,933	46,500	1,107	37.7	50	34	2	-	-	-	1	13	-	5.90
DUPLIN COUNTY	141	133	110	235,600	2,142	98,400	895	41.8	132	1	16	6	5	12	13	70	9	5.68
DURHAM COUNTY	2,078	1,894	1,778	7,369,500	4,157	4,050,400	2,284	55.0	1,861	915	158	102	220	61	139	165	101	5.65
Durham city	1,489	1,312	1,223	5,427,800	4,438	2,939,300	2,403	54.2	1,290	615	99	81	183	49	110	83	70	5.61
Rural-nonfarm	589	582	550	1,941,700	3,530	1,111,100	2,020	57.2	571	300	59	21	37	12	29	82	31	5.75
EDGECOMBE COUNTY	549	489	387	1,276,700	3,299	654,400	1,691	51.3	474	281	17	9	26	3	56	41	41	5.60
Rocky Mount city (part)	331	288	223	837,400	3,755	423,100	1,897	50.5	280	164	7	9	21	1	36	19	23	5.63
Tarboro town	135	126	104	300,100	2,886	178,000	1,712	59.3	122	91	2	-	5	1	6	7	10	5.65
Rural-nonfarm	83	75	60	139,200	2,320	53,300	888	38.3	72	26	8	-	-	1	14	15	8	5.40
FORSYTH COUNTY	5,350	5,128	5,037	17,020,000	3,379	9,566,000	1,899	56.2	5,053	3,082	120	198	557	223	371	339	163	5.75
Winston-Salem	2,970	2,777	2,718	10,878,600	4,002	6,025,200	2,217	55.4	2,737	1,831	98	126	512	201	280	106	88	5.66
Rural-nonfarm	2,380	2,351	2,319	6,141,400	2,648	3,540,800	1,527	57.7	2,316	1,751	22	72	45	22	91	233	80	5.87
FRANKLIN COUNTY	112	109	75	212,300	2,831	88,600	1,181	41.7	104	-	8	2	5	3	17	53	16	5.65
GASTON COUNTY	2,914	2,805	2,707	4,978,400	1,839	2,866,200	1,059	57.6	2,755	891	50	26	147	90	152	232	1,167	5.61
Belmont town	70	67	65	205,200	3,157	88,500	1,362	43.1	66	58	1	1	-	-	2	3	1	5.91
Bessemer City town	75	68	66	100,200	1,518	47,600	721	47.5	64	32	3	1	-	2	8	17	1	5.75
Cherryville town	71	71	67	149,900	2,237	60,500	903	40.4	70	58	4	-	1	1	2	4	-	5.90
Gastonia	767	698	640	1,754,500	2,741	860,500	1,345	49.0	675	220	28	12	73	33	74	43	192	5.60
Rural-nonfarm	1,931	1,901	1,869	2,768,600	1,481	1,809,100	968	65.3	1,880	523	14	12	73	54	66	165	973	5.58
GATES COUNTY[1]	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAHAM COUNTY	10	10	10	8,600	-	5,600	-	-	10	-	-	-	-	1	-	3	6	-
GRANVILLE COUNTY	161	151	135	484,600	3,590	226,800	1,680	46.8	146	45	8	2	2	1	18	63	7	5.61
Oxford town	81	74	63	350,300	5,560	168,300	2,671	48.0	74	28	4	-	2	1	12	22	5	5.56
Rural-nonfarm	80	77	72	134,300	1,865	58,500	813	43.6	72	17	4	2	-	-	6	41	2	5.65
GREENE COUNTY	24	24	23	88,900	-	53,000	-	-	22	-	5	-	1	2	7	6	1	-
GUILFORD COUNTY	4,692	4,399	3,968	14,872,500	3,748	8,001,500	2,017	53.8	4,303	1,754	83	22	718	326	610	534	256	5.38
Greensboro	1,834	1,652	1,500	7,072,900	4,715	3,901,100	2,601	55.2	1,600	681	22	6	320	153	237	105	76	5.21
High Point	1,473	1,371	1,303	4,865,300	3,734	2,675,900	2,054	55.0	1,350	356	44	11	342	132	262	82	121	5.53
Rural-nonfarm	1,385	1,376	1,165	2,934,300	2,519	1,424,500	1,223	48.5	1,353	717	17	5	56	41	111	347	59	5.43
HALIFAX COUNTY	446	412	359	1,085,800	3,025	528,000	1,471	48.6	391	217	29	11	7	4	41	57	25	5.71
Roanoke Rapids	136	126	117	393,300	3,362	200,700	1,715	51.0	119	93	4	2	1	1	6	4	8	5.86
Scotland Neck town	49	46	38	125,400	3,300	57,500	1,513	45.9	40	12	3	-	-	-	10	11	4	5.59
Rural-nonfarm	261	240	204	567,100	2,780	269,800	1,323	47.6	232	112	22	9	6	3	25	42	13	5.64
HARNETT COUNTY	115	108	102	298,400	2,925	141,700	1,389	47.5	104	28	10	2	5	3	11	27	18	5.70
Dunn town	74	67	62	184,600	2,977	99,700	1,608	54.0	63	28	5	-	3	2	9	7	9	5.66
Rural-nonfarm	41	41	40	113,800	2,845	42,000	1,050	36.9	41	-	5	2	2	1	2	20	9	5.76
HAYWOOD COUNTY	537	521	491	1,024,200	2,086	446,900	910	43.6	510	303	5	4	11	11	35	92	49	5.76
Canton town	169	162	147	424,000	2,884	186,800	1,271	44.1	160	90	2	-	7	5	16	15	25	5.74
Waynesville town	62	54	53	136,300	2,572	54,300	1,025	39.8	54	29	-	1	2	4	5	8	5	5.86
Rural-nonfarm	306	305	291	463,900	1,594	205,800	707	44.4	296	184	3	3	2	2	14	69	19	5.76
HENDERSON COUNTY	356	331	290	836,800	2,886	384,200	1,325	45.9	322	49	11	12	10	32	82	99	27	5.45
Hendersonville	175	157	136	448,000	3,294	217,800	1,601	48.6	152	24	4	8	7	19	37	34	19	5.54
Rural-nonfarm	181	174	154	388,800	2,525	166,400	1,081	42.8	170	25	7	4	3	13	45	65	8	5.36
HERTFORD COUNTY	171	153	145	375,100	2,587	169,000	1,166	45.1	149	33	10	-	6	3	16	54	27	5.74
HOKE COUNTY	43	34	31	95,600	3,084	56,100	1,810	58.7	33	28	-	-	-	1	3	1	-	5.02
HYDE COUNTY	28	27	17	21,700	-	8,400	-	-	21	-	5	-	-	-	1	10	5	-
IREDELL COUNTY	873	811	742	1,818,500	2,451	965,300	1,301	53.1	796	517	14	9	60	30	82	61	23	5.76
Mooresville town	167	155	151	322,400	2,135	154,800	1,025	48.0	148	112	2	6	1	4	11	6	6	5.89
Statesville	419	372	359	952,200	2,652	517,100	1,440	54.3	369	214	9	3	39	9	56	27	12	5.69
Rural-nonfarm	287	284	232	543,900	2,344	293,400	1,265	53.9	279	191	3	-	20	17	15	28	5	5.80
JACKSON COUNTY	62	58	47	111,000	2,362	42,700	909	38.5	56	-	5	3	4	10	10	22	2	5.52
JOHNSTON COUNTY	302	281	252	867,900	3,444	398,800	1,583	45.9	269	94	22	3	19	21	52	44	14	5.51
Smithfield town	146	131	123	514,600	4,184	241,500	1,963	46.9	128	49	12	1	10	14	24	16	2	5.53
Rural-nonfarm	156	150	129	353,300	2,739	157,300	1,219	44.5	141	45	10	2	9	7	28	28	12	5.50
JONES COUNTY	43	37	21	39,900	-	21,200	-	-	37	-	4	-	2	1	8	20	2	5.55

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

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																	
		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	
LEE COUNTY	284	208	166	586,600	3,233	255,800	1,541	47.7	198	102	9	-	14	13	30	25	5	5.66
Sanford town	176	151	125	425,800	3,406	210,000	1,680	49.3	145	80	7	-	9	9	24	12	4	5.66
Rural-nonfarm	58	57	41	110,800	2,702	45,800	1,117	41.3	53	22	2	-	5	4	6	13	1	5.68
LENOIR COUNTY	349	324	283	1,179,600	4,168	579,000	2,046	49.1	307	118	18	6	50	7	32	66	10	5.70
Kinston	321	297	266	1,143,300	4,298	560,900	2,109	49.1	282	114	16	5	49	7	31	52	8	5.70
Rural-nonfarm	28	27	17	36,300	-	18,100	-	-	25	4	2	1	1	-	1	14	2	5.69
LINCOLN COUNTY	238	222	214	607,400	2,838	274,100	1,281	45.1	218	122	3	3	12	-	31	41	6	5.68
Lincolnton town	159	146	146	479,800	3,286	218,400	1,496	45.5	142	82	3	2	10	-	25	15	5	5.62
Rural-nonfarm	79	76	68	127,600	1,876	55,700	819	43.7	76	40	-	1	2	-	6	26	1	5.80
McDOWELL COUNTY	229	220	168	358,400	2,104	153,600	914	43.5	215	138	1	6	1	1	17	42	9	5.71
Marion town	66	59	52	208,100	4,002	86,100	1,656	41.4	59	37	-	3	1	-	4	8	6	5.60
Rural-nonfarm	163	161	116	145,300	1,253	67,500	582	46.5	156	101	1	3	-	1	13	34	3	5.75
MACON COUNTY	62	52	50	114,600	2,292	48,900	978	42.7	51	20	2	4	-	1	6	13	5	5.86
MADISON COUNTY	63	60	48	86,300	1,798	36,200	754	41.9	59	-	11	5	-	-	8	28	7	5.86
MARTIN COUNTY	169	151	134	359,000	2,679	179,200	1,337	49.9	143	55	10	-	3	-	18	53	4	5.74
Williamston town	84	73	60	200,900	3,348	108,000	1,800	53.8	68	45	1	-	2	-	5	12	3	5.85
Rural-nonfarm	85	78	74	158,100	2,136	71,200	962	45.0	75	10	9	-	1	-	13	41	1	5.63
MECKLENBURG COUNTY	5,189	4,854	4,643	23,908,300	5,149	12,837,400	2,765	53.7	4,751	1,611	408	263	1,029	260	601	331	248	5.39
Charlotte	3,713	3,415	3,265	17,886,400	5,478	9,483,700	2,905	53.0	3,368	1,072	296	148	865	180	460	176	170	5.38
Rural-nonfarm	1,476	1,439	1,378	6,021,900	4,370	3,353,700	2,434	55.7	1,383	539	112	115	163	80	141	155	78	5.41
MITCHELL COUNTY	39	39	35	84,400	2,344	41,000	1,139	48.6	36	24	1	-	-	-	1	9	1	5.83
MONTGOMERY COUNTY	130	126	68	152,100	2,237	75,700	1,113	49.8	124	79	10	-	-	2	16	14	3	5.75
MOORE COUNTY	333	312	248	719,800	2,902	306,200	1,235	42.5	292	105	8	2	12	9	54	86	16	5.59
Southern Pines town	158	145	124	322,100	2,598	120,100	969	37.3	133	30	3	2	4	2	31	50	11	5.48
Rural-nonfarm	175	167	124	397,700	3,207	186,100	1,501	46.8	159	75	5	-	8	7	23	36	5	5.69
NASH COUNTY	564	506	416	1,398,000	3,361	724,400	1,741	51.8	489	287	28	24	18	3	49	66	14	5.74
Rocky Mount city (part)	379	336	256	952,100	3,690	489,000	1,895	51.4	326	232	9	13	11	1	28	28	4	5.74
Rural-nonfarm	185	170	158	445,900	2,822	235,400	1,490	52.8	163	55	19	11	7	2	21	38	10	5.73
NEW HANOVER COUNTY	1,301	1,209	1,044	3,986,500	3,818	1,920,400	1,839	48.2	1,178	862	14	11	29	6	100	101	55	5.78
Wilmington	663	604	503	1,788,900	3,547	745,100	1,481	41.8	585	438	9	8	15	4	69	31	11	5.77
Rural-nonfarm	638	605	541	2,202,600	4,071	1,175,300	2,172	53.4	593	424	5	3	14	2	31	70	44	5.78
NORTHAMPTON COUNTY	161	152	122	301,700	2,473	132,800	1,089	44.0	143	17	40	6	4	-	11	63	2	5.77
ONSLOW COUNTY	45	42	17	31,200	-	15,800	-	-	37	1	-	-	1	-	1	30	4	5.82
ORANGE COUNTY	275	268	215	1,234,500	5,742	618,400	2,875	50.1	263	91	15	23	31	10	36	44	13	5.50
Chapel Hill town	131	129	114	737,500	6,469	373,400	3,275	50.6	129	55	2	8	24	6	18	8	8	5.49
Rural-nonfarm	144	139	101	497,000	4,921	245,000	2,426	49.3	134	36	13	15	7	4	18	36	5	5.51
PAMLICO COUNTY	65	62	50	80,900	1,618	37,000	740	45.7	58	1	3	1	1	3	6	31	12	5.50
PASQUOTANK COUNTY	408	375	280	869,800	2,392	287,100	1,025	42.9	365	189	7	20	14	2	41	52	40	5.76
Elizabeth City town	309	278	196	502,000	2,561	216,900	1,107	43.2	270	137	4	15	14	2	36	28	34	5.71
Rural-nonfarm	99	97	84	167,800	1,998	70,200	836	41.8	95	52	3	5	-	-	5	24	6	5.91
PENDER COUNTY	66	62	18	26,700	-	16,700	-	-	59	2	2	-	-	-	6	39	10	5.68
PERQUIMANS COUNTY	78	70	65	182,500	2,808	76,600	1,178	42.0	65	20	5	2	-	1	11	24	2	5.73
PERSON COUNTY	181	170	161	536,700	3,334	241,000	1,497	44.9	170	105	10	-	-	-	7	36	12	5.82
Roxboro town	166	155	153	521,400	3,408	236,100	1,543	45.3	155	94	10	-	-	-	7	34	10	5.81
Rural-nonfarm	15	15	8	15,300	-	4,900	-	-	15	11	-	-	-	-	-	2	2	-
PITT COUNTY	517	475	365	1,277,100	3,499	611,200	1,675	47.9	460	193	21	16	24	12	88	72	34	5.55
Farmville town	70	61	60	247,900	4,132	112,500	1,875	45.4	61	40	3	1	1	4	1	5	6	5.85
Greenville town	358	326	231	880,500	3,812	429,700	1,860	48.8	316	149	8	12	21	8	70	23	25	5.52
Rural-nonfarm	89	88	74	148,700	2,009	69,000	932	46.4	83	4	10	3	2	-	17	44	3	5.44
POLK COUNTY	144	136	90	230,300	2,559	106,900	1,188	46.4	134	17	2	5	-	4	68	39	4	5.20
RANDOLPH COUNTY	858	834	771	1,785,700	2,316	708,400	919	39.7	810	453	17	17	5	34	52	177	55	5.72
Asheboro town	270	254	238	698,900	2,937	289,200	1,215	41.4	248	158	7	2	-	8	16	45	12	5.82
Rural-nonfarm	588	580	533	1,086,800	2,039	419,200	786	38.6	562	295	10	15	5	26	36	132	43	5.67
RICHMOND COUNTY	440	408	314	1,054,200	3,357	486,600	1,550	46.2	388	194	15	-	25	18	62	56	18	5.53
Hamlet town	153	138	94	420,500	4,473	174,100	1,852	41.4	132	57	1	-	14	7	31	8	14	5.50
Rockingham town	90	81	81	335,800	4,146	167,200	2,064	49.8	79	40	9	-	6	1	14	9	-	5.65
Rural-nonfarm	197	189	139	297,900	2,143	145,300	1,045	48.8	177	97	5	-	5	10	17	39	4	5.50
ROBESON COUNTY	420	395	321	1,005,900	3,134	467,400	1,456	46.5	376	60	47	5	39	13	37	77	98	5.63
Lumberton town	157	145	122	543,300	4,453	246,700	2,022	45.4	142	41	15	3	24	1	14	10	34	5.60
Rural-nonfarm	263	250	199	462,600	2,325	220,700	1,109	47.7	234	19	32	2	15	12	23	67	64	5.65

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																
		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	
ROCKINGHAM COUNTY	853	816	782	2,017,500	2,580	1,025,100	1,311	50.8	801	254	118	74	40	5	66	202	42	5.78
Reidsville	337	316	312	1,016,900	3,259	534,800	1,713	52.5	314	118	28	24	34	4	34	61	16	5.73
Rural-nonfarm	516	500	470	1,000,600	2,129	490,800	1,044	49.1	487	141	90	50	6	1	32	141	26	5.82
ROWAN COUNTY	1,719	1,639	1,557	3,992,700	2,564	2,050,800	1,317	51.4	1,612	821	117	67	93	28	123	295	68	5.84
Salisbury	583	516	467	1,972,100	4,223	1,006,700	2,156	51.0	501	221	5	9	81	22	66	60	37	5.73
Spencer	115	106	101	259,600	2,570	128,900	1,276	49.7	104	46	3	-	3	1	21	29	1	5.67
Rural-nonfarm	1,021	1,017	989	1,761,000	1,781	915,200	925	52.0	1,007	554	109	58	9	5	36	206	30	5.91
RUTHERFORD COUNTY	390	365	315	699,800	2,222	355,700	1,129	50.8	353	153	9	6	32	23	48	51	31	5.64
Forest City town	97	92	75	181,800	2,424	77,800	1,037	42.8	89	40	6	3	2	17	12	8	1	5.73
Spindale town	121	112	108	177,000	1,639	88,300	818	49.9	109	81	1	-	3	1	5	3	15	5.79
Rural-nonfarm	172	161	132	341,000	2,583	189,600	1,436	55.6	155	32	2	3	27	5	31	40	15	5.47
SAMPSON COUNTY	132	120	106	246,600	2,326	119,500	1,127	48.5	105	25	3	-	2	3	13	43	16	5.53
Clinton town	95	83	71	192,200	2,707	95,200	1,341	49.5	68	24	-	-	1	3	6	23	11	5.44
Rural-nonfarm	37	37	35	54,400	1,554	24,300	694	44.7	37	1	3	-	1	-	7	20	5	5.71
SCOTLAND COUNTY	168	153	134	474,200	3,539	219,700	1,640	46.3	137	55	10	-	6	7	20	30	9	5.62
Laurinburg town	149	134	123	451,000	3,667	207,800	1,689	46.1	126	50	9	-	5	7	19	29	7	5.62
Rural-nonfarm	19	19	11	23,200	-	11,900	-	-	11	5	1	-	1	-	1	1	2	
STANLY COUNTY	338	309	273	577,800	2,116	301,400	1,104	52.2	304	194	3	5	5	-	24	58	15	5.81
Albemarle town	59	56	51	204,900	4,018	125,100	2,453	61.1	56	34	1	1	-	-	9	8	3	5.69
Rural-nonfarm	279	253	222	372,900	1,680	176,300	794	47.3	248	160	2	4	5	-	15	50	12	5.83
STOKES COUNTY	60	60	57	126,500	2,225	70,500	1,237	55.6	60	4	3	-	9	-	17	12	15	5.53
SURRY COUNTY	684	644	621	1,486,300	2,393	746,400	1,202	50.2	636	385	19	34	13	4	60	84	37	5.74
Elkin town	106	94	88	238,600	2,711	147,700	1,678	61.9	94	49	12	-	9	2	8	11	3	5.65
Mount Airy town	221	206	202	746,400	3,695	357,300	1,769	47.9	205	131	-	13	3	2	31	20	5	5.73
Rural-nonfarm	357	344	331	501,300	1,515	241,400	729	48.2	337	205	7	21	1	-	21	53	29	5.77
SWAIN COUNTY	16	15	3	3,900	-	2,800	-	-	13	-	1	2	-	2	3	2	3	
TRANSYLVANIA COUNTY	135	116	108	322,300	2,984	180,700	1,673	56.1	114	40	4	2	7	19	23	11	8	5.36
Brevard town	110	91	88	267,800	3,043	143,800	1,634	53.7	90	33	4	-	4	19	17	5	8	5.34
Rural-nonfarm	25	25	20	54,500	-	36,900	-	-	24	7	-	2	3	-	6	6	-	-
TYRRELL COUNTY	38	31	25	44,800	1,723	19,700	758	44.0	30	-	3	-	-	-	6	18	3	5.67
UNION COUNTY	242	225	197	539,300	2,738	258,200	1,311	47.9	213	39	23	-	27	15	36	56	17	5.63
Monroe	156	144	121	420,300	3,474	193,500	1,599	46.0	136	24	9	-	26	11	28	28	10	5.56
Rural-nonfarm	86	81	76	119,000	1,566	64,700	851	54.4	77	15	14	-	1	4	8	28	7	5.74
VANCE COUNTY	303	269	245	882,000	3,600	391,400	1,598	44.4	263	94	23	4	17	-	33	83	9	5.56
Henderson	156	129	123	484,500	3,939	206,700	1,680	42.7	126	41	14	2	10	-	23	35	1	5.41
Rural-nonfarm	147	140	122	397,500	3,258	184,700	1,514	46.5	137	53	9	2	7	-	10	48	8	5.69
WAKE COUNTY	2,316	2,004	1,750	10,042,700	5,739	5,597,800	3,199	55.7	1,920	330	67	45	608	99	312	182	277	5.48
Raleigh	1,379	1,159	1,021	5,964,300	5,842	3,251,300	2,184	54.5	1,124	204	34	27	383	58	206	82	130	5.48
Rural-nonfarm	937	845	729	4,078,400	5,595	2,346,500	3,219	57.5	796	126	33	18	225	41	106	100	147	5.47
WARREN COUNTY	81	77	55	149,300	2,715	61,000	1,109	40.9	71	11	3	1	2	-	14	36	4	5.64
WASHINGTON COUNTY	108	102	70	118,900	1,699	75,100	1,073	63.2	100	8	2	-	2	28	16	28	16	5.00
WATAUGA COUNTY	141	129	121	361,900	2,991	143,400	1,185	39.6	123	68	5	-	9	2	24	12	3	5.58
WAYNE COUNTY	573	521	432	1,552,900	3,595	780,300	1,806	50.2	487	211	20	11	73	17	55	69	31	5.75
Goldsboro	397	347	317	1,243,100	3,921	625,400	1,973	50.3	326	149	8	9	56	15	38	31	20	5.77
Mount Olive town	42	41	7	21,000	-	16,500	-	-	36	20	5	-	-	1	1	2	7	5.89
Rural-nonfarm	134	133	108	288,800	2,674	138,400	1,281	47.9	125	42	7	2	17	1	16	36	4	5.71
WILKES COUNTY	343	331	188	475,100	2,527	176,400	938	37.1	306	228	10	5	5	-	11	36	11	5.76
North Wilkesboro town	115	109	24	150,600	-	49,900	-	-	87	64	2	1	-	-	9	6	5	5.64
Rural-nonfarm	228	222	164	324,500	1,979	126,500	771	39.0	219	164	8	4	5	-	2	30	6	5.80
WILSON COUNTY	543	502	409	1,934,900	4,731	934,700	2,285	48.3	485	204	18	12	43	22	76	71	39	5.62
Wilson town	475	437	352	1,834,900	5,213	892,900	2,537	48.7	421	188	16	10	42	21	68	40	36	5.62
Rural-nonfarm	68	65	57	100,000	1,754	41,800	733	41.8	64	16	2	2	1	1	8	31	3	5.64
YADKIN COUNTY	50	48	41	70,400	1,717	36,100	880	51.3	44	13	2	4	1	1	1	19	3	5.92
YANCEY COUNTY	41	40	39	65,200	1,672	26,200	672	40.2	38	1	20	-	-	-	7	9	1	5.59
TOTALS FOR URBAN PLACE IN TWO COUNTIES																		
Rocky Mount city	710	624	481	1,789,500	3,720	912,100	1,896	51.0	606	396	16	22	32	2	64	47	27	5.69

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS: 1940

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

CITY AND WARD	All 1- to 4-family mortgaged properties	1-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	
CHARLOTTE CITY	3,713	3,415	3,265	17,886,400	5,478	9,483,700	2,905	53.0	3,368	1,072	296	148	866	180	460	176	170	5.38
Ward 1	64	53	53	223,300	4,213	80,700	1,523	36.1	52	16	2	1	1	8	9	11	4	5.64
Ward 2	110	101	89	423,700	4,761	247,900	2,785	58.5	99	32	3	5	35	-	17	2	5	5.47
Ward 3	47	44	12	51,600	-	29,800	-	-	43	9	16	-	1	1	10	3	3	4.93
Ward 4	64	42	39	215,200	5,518	107,900	2,767	50.1	42	16	-	-	3	2	15	1	5	5.28
Ward 5	193	181	164	400,800	2,444	216,600	1,321	54.0	178	116	1	10	10	6	17	7	11	5.71
Ward 6	952	870	852	3,661,100	4,297	2,239,700	2,629	61.2	859	817	71	78	126	78	88	78	28	5.37
Ward 7	898	861	824	7,221,100	8,763	3,588,900	4,355	49.7	847	131	66	30	406	30	101	27	56	5.33
Ward 8	587	532	516	3,297,100	6,390	1,690,300	3,276	51.3	529	125	67	10	177	24	80	18	28	5.39
Ward 9	259	234	233	897,200	3,851	507,000	2,176	56.5	230	81	38	3	51	13	32	8	4	5.44
Ward 10	329	293	289	1,071,800	3,709	543,800	1,882	50.7	285	131	31	4	47	10	42	6	14	5.49
Ward 11	210	204	194	423,500	2,183	231,100	1,191	54.6	204	98	1	7	9	8	54	15	12	5.06

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

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

AREA	All 1- to 4-family mortgaged properties	1-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	
THE STATE																		
TOTAL	55,589	51,999	46,712	151,500,700	3,243	78,351,200	1,677	51.7	50,604	23,410	2,204	1,391	4,848	2,020	5,503	7,090	4,138	5.64
Inside principal metropolitan district	4,558	4,237	4,079	21,389,000	5,244	11,529,900	2,827	53.9	4,184	1,365	366	237	994	243	557	237	185	5.38
Outside principal metropolitan district	51,031	47,762	42,633	130,111,700	3,052	66,821,300	1,567	51.4	46,420	22,045	1,838	1,154	3,854	1,777	4,946	6,853	3,953	5.67
Inside secondary metropolitan districts	11,817	11,029	10,305	39,042,400	3,789	21,200,500	2,057	54.3	10,793	4,835	345	343	1,633	696	1,286	1,078	577	5.56
Outside secondary metropolitan districts	39,214	36,733	32,328	91,069,300	2,817	45,620,800	1,411	50.1	35,627	17,210	1,493	811	2,221	1,081	3,660	5,775	3,376	5.70
URBAN	30,486	27,734	24,984	98,243,500	3,932	50,715,300	2,030	51.6	27,040	12,271	1,044	684	3,678	1,438	3,646	2,269	1,810	5.59
Inside principal metropolitan district	3,713	3,415	3,265	17,886,400	5,478	9,483,700	2,905	53.0	3,368	1,072	296	148	866	180	460	176	170	5.38
Outside principal metropolitan district	26,773	24,319	21,719	80,357,100	3,700	41,231,600	1,898	51.3	23,672	11,199	748	536	3,012	1,258	3,186	2,093	1,640	5.62
Inside secondary metropolitan districts	8,154	7,418	6,817	29,183,300	4,281	15,801,600	2,318	54.1	7,253	2,661	256	263	1,485	628	1,036	509	415	5.50
Outside secondary metropolitan districts	18,619	16,901	14,902	51,173,800	3,434	25,430,000	1,706	49.7	16,419	8,538	492	273	1,527	630	2,150	1,584	1,225	5.68
RURAL-NONFARM	25,103	24,265	21,728	53,257,200	2,451	27,635,900	1,272	51.9	23,564	11,139	1,160	707	970	582	1,857	4,821	2,328	5.70
Inside principal metropolitan district	845	822	814	3,502,600	4,303	2,046,200	2,514	58.4	816	293	70	89	128	63	97	61	15	5.36
Outside principal metropolitan district	24,258	23,443	20,914	49,754,600	2,379	25,589,700	1,224	51.4	22,748	10,846	1,090	618	842	519	1,760	4,760	2,313	5.71
Inside secondary metropolitan districts	3,663	3,611	3,488	9,859,100	2,827	5,398,900	1,548	54.8	3,540	2,174	89	80	148	68	250	569	162	5.70
Outside secondary metropolitan districts	20,595	19,832	17,426	39,895,500	2,289	20,190,800	1,159	50.6	19,208	8,672	1,001	538	694	451	1,510	4,191	2,151	5.71
PRINCIPAL METROPOLITAN DISTRICT																		
CHARLOTTE DISTRICT	4,558	4,237	4,079	21,389,000	5,244	11,529,900	2,827	53.9	4,184	1,365	366	237	994	243	557	237	185	5.38
Charlotte city	3,713	3,415	3,265	17,886,400	5,478	9,483,700	2,905	53.0	3,368	1,072	296	148	866	180	460	176	170	5.38
Outside central city[1]	845	822	814	3,502,600	4,303	2,046,200	2,514	58.4	816	293	70	89	128	63	97	61	15	5.36
Rural-nonfarm	845	822	814	3,502,600	4,303	2,046,200	2,514	58.4	816	293	70	89	128	63	97	61	15	5.36
SECONDARY METROPOLITAN DISTRICTS																		
ASHEVILLE DISTRICT	2,411	2,210	1,858	6,924,000	3,727	3,407,600	1,834	49.2	2,133	56	69	67	514	254	515	427	231	5.44
Asheville city	1,861	1,677	1,376	5,804,000	4,218	2,936,000	2,134	50.6	1,626	34	37	50	470	225	409	215	186	5.42
Outside central city[2]	550	533	482	1,120,000	2,324	471,600	978	42.1	507	22	32	17	44	29	106	212	45	5.50
Rural-nonfarm	550	533	482	1,120,000	2,324	471,600	978	42.1	507	22	32	17	44	29	106	212	45	5.50
DURHAM DISTRICT	1,924	1,741	1,635	7,127,700	4,359	3,908,600	2,391	54.8	1,711	839	135	96	219	56	132	134	100	5.65
Durham city	1,489	1,312	1,223	5,427,800	4,438	2,939,300	2,408	54.2	1,290	615	99	81	183	49	110	83	70	5.61
Outside central city[3]	435	429	412	1,699,900	4,126	969,300	2,353	57.0	421	224	36	15	36	7	22	51	30	5.76
Rural-nonfarm	435	429	412	1,699,900	4,126	969,300	2,353	57.0	421	224	36	15	36	7	22	51	30	5.75

[1] Comprising part of township 1, Charlotte, in Mecklenburg County, outside Charlotte city.
[2] Comprising Lower Hominy and Swannanoa townships, and parts of Asheville and Limestone townships, in Buncombe County, outside Asheville city.
[3] Comprising parts of Durham and Patterson townships, in Durham County, outside Durham city.

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

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

AREA	All 1- to 4-family mortgaged properties	1-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	
SECONDARY DISTRICTS--Con.																	
GREENSBORO DISTRICT.....	2,447	2,265	2,084	8,652,200	4,152	4,672,200	2,242	54.0	2,204	1,069	25	6	343	166	278	230	87	5.22
Greensboro city.....	1,834	1,652	1,500	7,072,900	4,715	3,901,100	2,601	55.2	1,600	681	22	6	320	153	237	105	76	5.21
Outside central city[1].....	613	613	584	1,579,300	2,704	771,100	1,320	48.8	604	388	3	-	23	13	41	125	11	5.25
Rural-nonfarm.....	613	613	584	1,579,300	2,704	771,100	1,320	48.8	604	388	3	-	23	13	41	125	11	5.25
WINSTON-SALEM DISTRICT..	5,085	4,813	4,728	16,338,500	3,456	9,212,100	1,948	56.4	4,745	2,871	116	174	557	220	361	287	159	5.75
Winston-Salem city.....	2,970	2,777	2,718	10,878,600	4,002	6,025,200	2,217	55.4	2,737	1,331	98	126	512	201	280	106	83	5.66
Outside central city[2].....	2,065	2,036	2,010	5,459,900	2,716	3,186,900	1,586	58.4	2,008	1,540	18	48	45	19	81	181	76	5.86
Rural-nonfarm.....	2,065	2,036	2,010	5,459,900	2,716	3,186,900	1,586	58.4	2,008	1,540	18	48	45	19	81	181	76	5.86

[1] Comprising parts of Gilmer and Morehead townships, in Guilford County, outside Greensboro city.
[2] Comprising 5 townships in Forsyth County, outside Winston-Salem city.

NORTH DAKOTA

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

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	84,181	81,093	38,075	47.0	43,018	2,458	630	34,668	9,574	27.6	25,094
1930: Private families reporting tenure	-	65,634	35,928	54.7	29,706	-	-	-	-	-	-
1920: All families reporting tenure	-	54,814	31,147	56.8	23,667	-	-	29,492	9,061	30.7	20,431
Dwelling units: 1940	84,181	81,093	38,075	47.0	43,018	2,458	630	34,668	9,574	27.6	25,094
Urban	35,118	34,069	13,549	39.8	20,520	919	130	12,629	5,630	44.6	6,999
Rural-nonfarm	49,063	47,024	24,526	52.2	22,498	1,539	500	22,039	3,944	17.9	18,095
COLOR OF OCCUPANTS											
White	-	80,242	37,613	46.9	42,629	-	-	34,339	9,549	27.8	24,790
Nonwhite	-	851	462	54.3	389	-	-	329	25	7.6	304
TYPE OF STRUCTURE											
1-family	59,090	56,866	33,110	58.2	23,756	1,700	524	30,345	7,884	26.0	22,461
Other	25,091	24,227	4,965	20.5	19,262	758	106	4,323	1,690	39.1	2,633
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	57,913	55,943	32,687	58.4	23,256	1,566	404	30,202	7,847	26.0	22,355
Under $5	4,910	4,670	3,506	75.1	1,164	204	36	2,884	252	9.1	2,622
$5 to $9	13,421	12,728	6,373	50.1	6,355	551	142	5,808	858	14.8	4,950
$10 to $14	11,768	11,364	5,656	49.8	5,708	310	94	5,281	1,019	19.3	4,252
$15 to $19	7,190	7,006	3,837	54.8	3,169	147	37	3,588	877	24.4	2,711
$20 to $24	4,793	4,675	2,793	59.7	1,882	91	27	2,640	808	30.6	1,832
$25 to $29	4,173	4,058	2,325	57.3	1,733	87	28	2,209	722	32.7	1,487
$30 to $39	5,639	5,522	3,450	62.5	2,072	95	22	3,273	1,254	38.3	2,019
$40 to $49	2,969	2,909	2,088	71.8	821	51	9	1,993	938	47.1	1,055
$50 to $59	1,611	1,590	1,325	83.3	265	17	4	1,260	576	45.7	684
$60 to $74	935	927	859	92.7	68	7	1	818	371	45.4	447
$75 to $99	343	336	323	96.1	13	4	3	304	120	39.5	184
$100 and over	161	158	152	96.2	6	2	1	144	42	29.2	102
Median monthly rent (dollars)	14.01	14.15	15.55	-	13.10	9.95	10.78	16.07	25.19	-	13.73

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	9,574	8,183	1,332	920	824	734	697	1,229	951	647	523	193	90	12	16	15	1,391
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	8,651	7,326	1,089	824	748	663	647	1,123	874	585	479	172	83	10	16	13	1,325
Average interest rate (%)	5.47	5.46	5.66	5.54	5.53	5.46	5.47	5.43	5.40	5.36	5.24	5.19	-	-	-	-	5.54
HOLDER OF FIRST MORTGAGE																	
Reporting holder	9,207	7,843	1,246	894	793	698	672	1,198	915	625	499	180	86	12	16	14	1,364
Building and loan association	1,868	1,543	86	127	130	151	153	325	252	161	99	33	11	2	1	2	325
Commercial bank	648	561	88	81	68	47	32	66	69	57	28	13	6	3	1	2	87
Savings bank	344	293	26	13	20	23	28	47	51	33	32	12	5	1	2	-	51
Life insurance company	147	126	4	2	6	3	5	16	22	22	22	11	10	-	2	1	21
Mortgage company	249	197	22	25	26	17	19	38	19	15	10	3	2	-	1	-	52
Home Owners' Loan Corporation	2,580	2,178	152	226	228	220	229	394	289	171	172	59	28	2	4	4	402
Individual	2,459	2,158	654	333	245	177	155	213	145	113	71	29	15	3	1	4	301
Other	912	787	214	87	70	60	51	94	56	53	65	20	9	1	4	1	125
Reporting debt and value	7,835	6,634	1,023	727	668	593	566	1,060	777	536	433	151	73	11	16	-	1,201
JUNIOR MORTGAGE																	
First mortgage only	725	590	89	62	53	78	54	107	57	38	32	12	6	2	-	-	135
First and junior mortgage	103	73	8	5	7	12	5	15	9	4	2	3	2	-	1	-	30
With 1st mtg.; not rptg. on junior	7,007	5,971	926	660	608	503	507	938	711	494	399	136	65	9	15	-	1,036
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	3,345	3,023	1,004	636	457	285	220	243	107	47	17	6	1	-	-	-	322
$1,000 to $1,499	1,149	986	19	81	166	178	142	212	92	58	24	10	3	-	1	-	168
$1,500 to $1,999	902	758	-	10	41	100	105	236	121	77	53	11	4	-	-	-	144
$2,000 to $2,499	780	619	-	-	4	26	82	175	167	94	55	9	7	-	-	-	161
$2,500 to $2,999	502	405	-	-	-	4	15	124	93	91	56	16	6	-	-	-	97
$3,000 to $3,999	675	518	-	-	-	-	2	57	172	115	115	35	9	2	1	-	157
$4,000 to $4,999	286	200	-	-	-	-	-	3	24	41	78	30	18	3	3	-	86
$5,000 to $5,999	107	81	-	-	-	-	-	-	1	13	30	21	9	4	3	-	26
$6,000 to $7,499	54	26	-	-	-	-	-	-	-	-	5	11	7	2	1	-	28
$7,500 to $9,999	15	11	-	-	-	-	-	-	-	-	-	2	8	-	1	-	4
$10,000 to $14,999	12	2	-	-	-	-	-	-	-	-	-	-	1	-	1	-	10
$15,000 to $19,999	3	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	1
$20,000 and over	5	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	2
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	25,635	20,099	580	804	1,064	1,214	1,444	3,478	3,289	2,745	2,737	1,210	785	169	579	-	5,536
Average value (dollars)	3,272	3,030	567	1,106	1,593	2,048	2,551	3,281	4,233	5,122	6,320	8,013	-	-	-	-	4,610
Debt on first and jr. mtgs. (thous.)	11,993	9,367	301	402	484	596	683	1,691	1,611	1,266	1,279	524	311	51	167	-	2,627
Percent of value of property	46.8	46.6	51.9	49.9	45.5	49.1	47.3	48.6	49.0	46.1	46.7	43.3	-	-	-	-	47.4
Average debt (dollars)	1,531	1,412	294	552	725	1,005	1,207	1,596	2,074	2,361	2,955	3,468	-	-	-	-	2,187
Debt on first mtgs. (thousands)	11,925	9,324	300	400	482	593	679	1,682	1,604	1,261	1,279	520	307	51	166	-	2,600
Percent of value of property	46.5	46.4	51.6	49.8	45.3	48.8	47.1	48.4	48.8	45.9	46.7	43.0	-	-	-	-	47.0
Average debt (dollars)	1,522	1,406	293	550	722	1,000	1,200	1,587	2,064	2,353	2,954	3,444	-	-	-	-	2,165

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	9,574	9,207	1,868	992	648	344	147	249	2,580	2,459	912	367
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,651	8,518	1,737	916	600	316	135	234	2,580	2,127	788	133
Average interest rate (percent)	5.47	5.48	6.16	6.03	6.02	6.06	5.49	5.94	4.50	5.73	5.68	5.40
Reporting debt and value	7,835	7,664	1,638	862	572	290	130	221	2,124	1,986	703	171
Percent distribution	-	100.0	21.4	11.2	7.5	3.8	1.7	2.9	27.7	25.9	9.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,835	7,664	1,638	862	572	290	130	221	2,124	1,986	703	171
First mortgage only	725	718	177	63	49	14	9	9	229	159	72	7
First and junior mortgage	103	92	22	7	4	3	1	7	25	20	9	11
With first mortgage; not reporting on junior mortgage	7,007	6,854	1,439	792	519	273	120	205	1,869	1,807	622	153
1-family properties	6,634	6,490	1,331	741	493	248	112	172	1,793	1,734	607	144
First mortgage only	590	584	137	48	37	11	6	6	199	126	62	6
First and junior mortgage	73	66	18	5	2	3	1	5	18	15	4	7
With first mortgage; not reporting on junior mortgage	5,971	5,840	1,176	688	454	234	105	161	1,576	1,593	541	131
2- to 4-family properties	1,201	1,174	307	121	79	42	18	49	331	252	96	27
First mortgage only	135	134	40	15	12	3	3	3	30	33	10	1
First and junior mortgage	30	26	4	2	2	-	-	2	8	5	5	4
With first mortgage; not reporting on junior mortgage	1,036	1,014	263	104	65	39	15	44	293	214	81	22
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,835	7,664	1,638	862	572	290	130	221	2,124	1,986	703	171
Value of property (dollars)	25,634,800	25,096,200	6,010,200	3,016,500	1,794,100	1,222,400	787,400	858,000	7,373,900	4,806,200	2,249,000	538,600
Average value (dollars)	3,272	3,275	3,659	3,499	3,137	4,215	6,057	3,860	3,472	2,420	3,199	3,150
Debt on first and junior mortgages (dollars)	11,993,400	11,735,900	2,927,900	1,215,700	671,600	544,100	370,100	401,100	3,800,800	2,027,800	992,500	257,500
Percent of value of property	46.8	46.8	48.7	40.3	37.4	44.5	47.0	47.0	51.5	42.2	44.1	47.8
Average debt (dollars)	1,531	1,531	1,787	1,410	1,174	1,876	2,847	1,815	1,789	1,021	1,412	1,506
Debt on first mortgages (dollars)	11,924,800	11,678,700	2,913,600	1,213,000	670,300	542,700	370,000	397,100	3,784,800	2,013,900	986,300	246,100
Percent distribution	-	100.0	24.9	10.4	5.7	4.6	3.2	3.4	32.4	17.2	8.4	-
Percent of value of property	46.5	46.5	48.5	40.2	37.4	44.4	47.0	46.6	51.3	41.9	43.9	45.7
Average debt (dollars)	1,522	1,524	1,779	1,407	1,172	1,871	2,846	1,797	1,782	1,014	1,403	1,439
1-family properties	6,634	6,490	1,331	741	493	248	112	172	1,793	1,734	607	144
Value of property (dollars)	20,098,500	19,677,400	4,510,300	2,503,400	1,498,300	1,005,100	662,400	543,500	5,895,100	3,777,700	1,785,000	421,100
Average value (dollars)	3,030	3,032	3,389	3,378	3,039	4,053	5,914	3,160	3,288	2,179	2,941	2,924
Debt on first and junior mortgages (dollars)	9,366,500	9,162,500	2,154,000	1,006,500	565,800	440,800	310,900	228,400	3,041,200	1,612,500	808,900	204,000
Percent of value of property	46.6	46.6	47.8	40.2	37.8	43.9	46.9	42.0	51.6	42.7	45.3	48.4
Average debt (dollars)	1,412	1,412	1,618	1,358	1,148	1,777	2,776	1,328	1,696	980	1,333	1,417
Debt on first mortgages (dollars)	9,324,400	9,125,300	2,142,400	1,004,400	565,000	439,400	310,800	225,700	3,030,600	1,604,600	806,800	199,100
Percent of value of property	46.4	46.4	47.5	40.1	37.7	43.7	46.9	41.5	51.4	42.5	45.2	47.3
Average debt (dollars)	1,406	1,406	1,610	1,355	1,146	1,772	2,775	1,312	1,690	925	1,329	1,383
2- to 4-family properties	1,201	1,174	307	121	79	42	18	49	331	252	96	27
Value of property (dollars)	5,536,300	5,418,800	1,499,900	513,100	295,800	217,300	125,000	309,500	1,478,800	1,028,500	464,000	117,500
Average value (dollars)	4,610	4,516	4,886	4,240	-	-	-	-	4,468	4,081	-	-
Debt on first and junior mortgages (dollars)	2,626,900	2,573,400	773,900	209,100	105,800	103,300	59,200	172,700	759,600	415,300	183,600	58,500
Percent of value of property	47.4	47.5	51.6	40.8	-	-	-	-	51.4	40.4	-	-
Average debt (dollars)	2,187	2,192	2,581	1,728	-	-	-	-	2,295	1,648	-	-
Debt on first mortgages (dollars)	2,600,400	2,553,400	771,200	208,600	105,300	103,300	59,200	171,400	754,200	409,300	179,500	47,000
Percent of value of property	47.0	47.1	51.4	40.7	-	-	-	-	51.0	39.8	-	-
Average debt (dollars)	2,165	2,175	2,512	1,724	-	-	-	-	2,279	1,624	-	-

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	8,188	7,843	1,543	854	561	293	126	197	2,178	2,158	787	340
RACE OF OCCUPANTS												
White	8,161	7,824	1,539	852	560	292	126	197	2,174	2,151	785	337
Negro	12	12	2	2	1	1	-	-	3	5	-	-
Other nonwhite	10	7	2	-	-	-	-	-	1	2	2	3
YEAR BUILT												
Reporting year built	7,921	7,598	1,487	830	544	286	124	194	2,120	2,083	760	323
1930 to 1940	1,630	1,567	413	213	128	85	30	52	235	397	227	53
1920 to 1929	1,843	1,773	380	164	94	70	44	45	578	419	143	70
1910 to 1919	2,198	2,100	360	186	115	71	29	50	702	577	196	98
1900 to 1909	1,615	1,550	249	179	140	39	17	33	431	499	142	65
1880 to 1899	630	603	85	88	67	21	3	14	173	189	51	27
1879 or earlier	5	5	-	-	-	-	1	-	1	2	1	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	8,183	7,843	1,543	854	561	293	126	197	2,178	2,158	787	340
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,644	6,500	1,382	743	495	248	113	172	1,795	1,737	608	144
Under $500	1,604	1,565	184	212	169	43	8	48	181	723	209	39
$500 to $999	1,427	1,400	302	153	112	41	8	39	392	397	109	27
$1,000 to $1,499	993	972	220	94	55	39	7	29	323	229	70	21
$1,500 to $1,999	759	745	157	77	48	29	18	24	268	141	60	14
$2,000 to $2,499	622	608	154	66	45	21	16	11	218	88	55	14
$2,500 to $2,999	400	387	107	44	22	22	10	10	126	63	27	13
$3,000 to $3,999	516	510	136	55	26	29	24	7	189	57	42	6
$4,000 to $4,999	198	190	53	24	5	19	13	2	57	23	18	8
$5,000 to $5,999	81	79	10	11	9	2	6	-	29	13	10	2
$6,000 to $7,499	25	25	6	4	3	1	1	-	7	2	5	-
$7,500 to $9,999	11	11	1	2	-	2	1	1	3	1	2	-
$10,000 to $14,999	2	2	1	-	-	-	-	-	1	-	-	-
$15,000 to $19,999	3	3	1	1	1	-	-	-	1	-	-	-
$20,000 and over	3	3	-	-	-	-	1	1	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,326	7,213	1,414	789	520	269	116	183	2,178	1,860	673	113
Under 4.0%	91	85	6	6	5	1	-	2	-	59	12	6
4.0%	222	215	17	21	18	3	2	4	-	126	45	7
4.1% to 4.4%	1	1	-	-	-	-	-	1	-	-	-	-
4.5%	2,333	2,315	32	27	12	15	13	3	2,178	20	42	18
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	1,077	1,051	172	158	114	44	40	34	-	459	188	26
5.1% to 5.4%	4	4	-	1	1	-	-	-	-	1	2	-
5.5%	166	157	48	29	18	11	20	8	-	20	32	9
5.6% to 5.9%	2	2	1	1	1	-	-	-	-	-	-	-
6.0%	2,153	2,122	637	314	193	121	32	90	-	818	231	31
6.1% to 6.4%	4	4	2	1	1	-	-	-	-	-	1	-
6.5%	204	202	144	18	6	12	3	7	-	22	8	2
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	861	850	290	177	130	47	6	28	-	263	86	11
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	12	12	6	2	1	1	-	-	-	3	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	196	193	59	34	20	14	-	6	-	69	25	3
Average interest rate (percent)	5.46	5.46	6.15	6.00	5.98	6.03	5.43	5.91	4.50	5.73	5.66	5.35
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	6,474	6,353	1,426	627	393	234	104	160	2,045	1,402	589	121
Real estate taxes included in payment	2,678	2,617	788	238	118	120	59	66	989	224	253	61
Monthly	2,531	2,478	769	223	108	115	58	60	953	180	240	53
Quarterly	4	3	-	-	-	-	-	-	2	1	-	1
Semiannual	18	18	1	-	-	-	-	1	2	11	3	-
Annual	51	50	3	8	6	2	3	3	3	23	7	1
Other	8	8	-	1	1	-	-	2	2	2	1	-
Not reporting frequency of payment	66	60	15	6	3	3	3	-	27	7	2	6
Real estate taxes not included in payment	3,644	3,589	621	367	260	107	45	91	1,018	1,133	314	55
Monthly	3,008	2,971	592	267	181	86	33	68	971	800	240	37
Quarterly	37	37	2	8	6	2	3	-	2	19	3	-
Semiannual	125	121	4	22	18	4	6	13	3	51	17	4
Annual	328	320	7	52	44	8	1	6	6	203	45	8
Other	31	29	-	4	4	-	-	1	1	17	6	2
Not reporting frequency of payment	115	111	16	14	7	7	2	3	30	43	3	4
Not reporting tax payment requirements	152	147	17	22	15	7	-	3	38	45	22	5
Monthly	117	115	16	18	12	6	-	2	33	27	19	2
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	6	6	-	1	1	-	-	-	-	5	-	-
Annual	14	13	-	2	2	-	-	-	1	9	1	1
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	14	12	1	1	-	1	-	1	4	3	2	2
No principal payments required	479	447	37	68	52	16	7	13	42	226	54	32
Monthly	180	172	29	28	20	8	1	3	33	50	28	8
Quarterly	5	5	1	-	-	-	-	-	-	3	1	-
Semiannual	45	43	3	9	7	2	2	5	1	20	3	2
Annual	181	181	3	29	24	5	3	3	1	125	17	-
Other	15	15	-	1	-	1	1	-	1	9	3	-
Not reporting frequency of payment	53	31	1	1	1	-	-	2	6	19	2	22
Not reporting principal payment requirements	611	433	75	57	37	20	8	4	80	154	55	178
Monthly	238	216	52	30	20	10	5	3	61	38	27	22
Quarterly	5	4	2	1	1	-	-	-	-	1	-	1
Semiannual	19	18	2	1	-	1	1	1	2	8	3	1
Annual	48	45	-	11	6	5	-	-	-	29	5	3
Other	23	23	8	2	1	1	1	-	-	11	1	-
Not reporting frequency of payment	278	127	11	12	9	3	1	-	17	67	19	151
No regular payments required	619	610	5	102	79	23	7	20	11	376	89	9

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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	6,644	2,254	3,058	354	978
Under $500	1,604	225	906	111	362
$500 to $999	1,427	393	719	93	222
$1,000 to $1,499	993	357	443	54	139
$1,500 to $1,999	759	320	331	32	76
$2,000 to $2,499	522	296	227	33	66
$2,500 to $2,999	400	191	153	12	44
$3,000 to $3,999	516	290	176	11	39
$4,000 to $4,999	198	118	53	6	21
$5,000 to $5,999	81	46	28	1	6
$6,000 to $7,499	25	13	9	1	2
$7,500 to $9,999	11	4	6	-	1
$10,000 to $14,999	2	-	2	-	-
$15,000 to $19,999	3	-	3	-	-
$20,000 and over	3	1	2	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	7,326	2,542	3,405	420	959
Under 4.0%	91	18	46	6	21
4.0%	222	50	121	19	32
4.1% to 4.4%	1	-	1	-	-
4.5%	2,333	1,064	1,077	46	146
4.6% to 4.9%	-	-	-	-	-
5.0%	1,077	295	504	81	197
5.1% to 5.4%	4	2	1	1	-
5.5%	166	88	64	5	9
5.6% to 5.9%	2	1	1	-	-
6.0%	2,153	619	1,024	168	342
6.1% to 6.4%	4	3	1	-	-
6.5%	204	122	68	7	7
6.6% to 6.9%	-	-	-	-	-
7.0%	861	242	408	59	152
7.1% to 7.4%	-	-	-	-	-
7.5%	12	8	3	1	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	196	30	86	27	53
Average interest rate (percent)	5.46	5.34	5.46	5.85	5.76

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	4,737	4,434	1,941	2,425	68	303
Total first mortgage outstanding debt (dollars)	7,049,200	6,726,900	3,647,000	2,974,100	105,800	322,300
Total annual mortgage payment (dollars)	1,276,995	1,246,463	652,831	574,220	19,412	30,532
Average first mortgage outstanding debt (dollars)	1,488	1,517	1,879	1,226	-	1,064
Average value of property (dollars)	3,098	3,122	3,556	2,777	-	2,741
Average annual estimated rental value (dollars)	344	347	391	311	-	304
Average annual mortgage payment (dollars)	270	281	336	237	-	101
Percent which annual mortgage payment represents of—						
First mortgage debt	18.1	18.5	17.9	19.3	-	9.5
Value of property	8.7	9.0	9.5	8.5	-	3.7
Estimated annual rental value	78.4	81.1	85.9	76.2	-	33.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,262	4,137	1,906	2,170	61	125
Average first mortgage outstanding debt (dollars)	1,545	1,556	1,891	1,260	-	1,200
Average value of property (dollars)	3,145	3,159	3,561	2,808	-	2,664
Average annual estimated rental value (dollars)	349	350	391	314	-	305
Average annual mortgage payment (dollars)	284	288	339	243	-	156
Percent which annual mortgage payment represents of—						
First mortgage debt	18.4	18.5	17.9	19.3	-	13.0
Value of property	9.0	9.1	9.5	8.7	-	5.9
Estimated annual rental value	81.4	82.2	86.5	77.4	-	51.3
Monthly mortgage payment—						
Under $10	577	514	126	379	9	63
$10 to $14	706	686	210	472	4	20
$15 to $19	619	611	245	355	11	8
$20 to $24	470	462	214	237	11	8
$25 to $29	567	559	261	290	8	8
$30 to $39	694	681	441	233	7	13
$40 to $49	357	354	244	105	5	3
$50 to $59	181	180	110	66	4	1
$60 to $74	58	57	37	18	2	1
$75 to $99	19	19	10	9	-	-
$100 and over	14	14	8	6	-	-
Average monthly mortgage payment (dollars)	23.67	23.99	28.22	20.26	-	13.01
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	475	297	35	255	7	178
Average first mortgage outstanding debt (dollars)	973	977	-	940	-	968
Average value of property (dollars)	2,678	2,608	-	2,521	-	2,795
Average annual estimated rental value (dollars)	299	296	-	285	-	304
Average annual mortgage payment (dollars)	140	186	-	183	-	62
Percent which annual mortgage payment represents of—						
First mortgage debt	14.3	19.1	-	19.5	-	6.4
Value of property	5.2	7.1	-	7.3	-	2.2
Estimated annual rental value	46.7	62.9	-	64.3	-	20.4

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	35,118	34,069	13,549	39.8	20,520	919	130	12,629	5,630	44.6	6,999
1930: Private families reporting tenure	-	25,379	12,021	47.4	13,358	-	-	-	-	-	-
1920: All families reporting tenure	-	18,911	8,903	47.1	10,008	-	-	8,561	3,275	38.3	5,286
Dwelling units: 1940	35,118	34,069	13,549	39.8	20,520	919	130	12,629	5,630	44.6	6,999
COLOR OF OCCUPANTS											
White	-	33,899	13,502	39.8	20,397	-	-	12,587	5,615	44.6	6,972
Nonwhite	-	170	47	27.6	123	-	-	42	15	-	27
TYPE OF STRUCTURE											
1-family	19,282	18,801	11,003	58.5	7,798	415	66	10,320	4,394	42.6	5,926
Other	15,836	15,268	2,546	16.7	12,722	504	64	2,309	1,236	53.5	1,073
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	18,949	18,520	10,835	58.5	7,685	368	61	10,272	4,374	42.6	5,898
Under $5	424	417	364	87.3	53	7	-	299	35	11.7	264
$5 to $9	1,209	1,167	700	60.0	467	36	6	649	156	24.0	493
$10 to $14	2,092	2,037	925	45.4	1,112	47	8	864	254	29.4	610
$15 to $19	1,934	1,890	832	44.0	1,058	39	5	789	303	38.4	486
$20 to $24	1,808	1,766	859	48.6	907	36	6	829	379	45.7	450
$25 to $29	2,124	2,062	950	46.1	1,112	51	11	913	403	44.1	510
$30 to $39	4,070	3,982	2,138	53.7	1,844	77	11	2,036	958	47.1	1,078
$40 to $49	2,559	2,508	1,710	68.2	798	45	6	1,635	839	51.3	796
$50 to $59	1,425	1,404	1,149	81.8	255	17	4	1,101	539	49.0	562
$60 to $74	845	837	772	92.2	65	7	1	739	354	47.9	385
$75 to $99	313	307	296	96.4	11	4	2	282	113	40.1	169
$100 and over	146	143	140	97.9	3	2	1	136	41	30.1	95
Median monthly rent (dollars)	29.23	29.31	33.18	-	25.60	26.36	-	33.39	36.36	-	30.76

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	5,630	4,548	314	257	296	331	367	862	787	558	479	180	86	11	15	5	1,082
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	5,178	4,142	273	237	273	292	348	787	721	503	440	162	79	9	15	3	1,036
Average interest rate (%)	5.51	5.50	5.98	5.68	5.64	5.61	5.59	5.51	5.44	5.40	5.23	5.19	-	-	-	-	5.55
HOLDER OF FIRST MORTGAGE																	
Reporting holder	5,451	4,389	304	254	289	313	356	840	754	538	460	169	82	11	15	4	1,062
Building and loan association	1,536	1,238	42	67	83	102	108	286	248	159	98	30	11	1	1	2	298
Commercial bank	285	233	20	14	17	13	3	32	45	43	23	12	6	3	1	1	52
Savings bank	264	220	10	4	7	17	18	35	47	31	31	12	5	1	2	-	44
Life insurance company	137	116	3	-	1	3	5	15	21	22	22	11	10	-	2	1	21
Mortgage company	218	172	14	20	21	15	18	37	19	13	9	3	2	-	1	-	46
Home Owners' Loan Corporation	1,532	1,212	25	60	66	86	113	252	226	137	158	56	27	2	4	-	320
Individual	1,047	849	145	68	71	58	70	127	113	94	59	26	14	3	1	-	198
Other	432	349	45	21	23	19	21	56	35	39	60	19	7	1	3	-	83
Reporting debt and value	4,755	3,817	261	220	261	285	311	745	641	460	396	143	69	10	15	-	938
JUNIOR MORTGAGE																	
First mortgage only	467	358	47	25	23	46	25	77	40	31	25	11	6	2	-	-	109
First and junior mortgage	71	48	3	1	1	8	5	12	8	3	2	2	2	-	1	-	23
With 1st mtg.; not rptg. on junior	4,217	3,411	211	194	237	231	281	656	593	426	369	130	61	8	14	-	806
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	1,281	1,117	261	191	168	117	102	138	84	39	11	5	1	-	-	-	164
$1,000 to $1,499	645	530	-	27	71	89	75	130	63	44	19	8	3	-	1	-	115
$1,500 to $1,999	661	542	-	2	21	62	70	174	92	60	47	11	3	-	-	-	119
$2,000 to $2,499	639	493	-	-	1	17	56	142	137	78	47	9	6	-	-	-	146
$2,500 to $2,999	444	352	-	-	-	-	8	99	82	88	53	16	6	-	-	-	92
$3,000 to $3,999	632	479	-	-	-	-	-	60	158	107	110	34	8	1	1	-	153
$4,000 to $4,999	269	189	-	-	-	-	-	2	24	35	75	29	18	3	3	-	80
$5,000 to $5,999	101	76	-	-	-	-	-	-	1	9	29	21	9	4	3	-	25
$6,000 to $7,499	49	22	-	-	-	-	-	-	-	-	5	8	7	2	-	-	27
$7,500 to $9,999	14	10	-	-	-	-	-	-	-	-	-	2	7	-	1	-	4
$10,000 to $14,999	12	2	-	-	-	-	-	-	-	-	-	-	1	-	1	-	10
$15,000 to $19,999	3	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	1
$20,000 and over	5	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	2
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	19,699	14,835	149	248	420	587	797	2,461	2,722	2,360	2,505	1,144	745	154	544	-	4,864
Average value (dollars)	4,143	3,887	569	1,127	1,610	2,058	2,563	3,303	4,246	5,131	6,326	8,003	-	-	-	-	5,186
Debt on first and jr. mtgs. (thous.)	9,455	7,085	72	126	199	307	409	1,275	1,386	1,107	1,203	498	296	48	161	-	2,370
Percent of value of property	48.0	47.8	48.3	50.7	47.3	52.3	51.3	51.8	50.9	46.9	48.0	43.5	-	-	-	-	48.7
Average debt (dollars)	1,988	1,856	275	571	761	1,077	1,315	1,711	2,162	2,407	3,037	3,483	-	-	-	-	2,526
Debt on first mtgs. (thousands)	9,398	7,049	71	125	198	305	405	1,266	1,379	1,103	1,202	495	292	48	160	-	2,349
Percent of value of property	47.7	47.5	48.0	50.6	47.2	52.0	50.8	51.4	50.7	46.7	48.0	43.2	-	-	-	-	48.3
Average debt (dollars)	1,976	1,847	273	570	760	1,071	1,303	1,699	2,151	2,398	3,036	3,458	-	-	-	-	2,504

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	5,630	5,451	1,536	549	285	264	137	218	1,532	1,047	432	179
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,178	5,097	1,443	504	263	241	126	203	1,532	907	382	81
Average interest rate (percent)	5.51	5.51	6.17	5.88	5.81	5.96	5.50	6.03	4.50	5.72	5.80	-
Reporting debt and value	4,755	4,656	1,371	482	261	221	122	193	1,266	874	348	99
Percent distribution	-	100.0	29.4	10.4	5.6	4.7	2.6	4.1	27.2	18.8	7.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	4,755	4,656	1,371	482	261	221	122	193	1,266	874	348	99
First mortgage only	467	461	167	38	26	12	6	7	128	79	34	6
First and junior mortgage	71	66	19	5	3	3	1	7	21	7	5	5
With first mortgage; not reporting on junior mortgage	4,217	4,129	1,185	438	232	206	113	179	1,117	788	309	88
1-family properties	3,817	3,738	1,088	395	212	186	104	150	1,001	711	286	79
First mortgage only	358	353	127	27	18	9	5	4	106	55	29	5
First and junior mortgage	48	45	15	4	1	3	1	5	14	5	1	3
With first mortgage; not reporting on junior mortgage	3,411	3,340	946	367	193	174	98	141	881	651	256	71
2- to 4-family properties	938	918	283	84	49	35	18	43	265	163	62	20
First mortgage only	109	108	40	11	8	3	3	3	22	24	5	1
First and junior mortgage	23	21	4	2	2	-	-	2	7	2	4	2
With first mortgage; not reporting on junior mortgage	806	789	239	71	39	32	15	38	236	137	53	17
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,755	4,656	1,371	482	261	221	122	193	1,266	874	348	99
Value of property (dollars)	19,699,400	19,294,900	5,448,400	2,222,400	1,146,700	1,075,700	772,400	792,000	5,404,400	3,072,500	1,582,800	404,500
Average value (dollars)	4,143	4,144	3,974	4,611	4,393	4,867	6,331	4,104	4,269	3,515	4,548	-
Debt on first and junior mortgages (dollars)	9,454,500	9,258,000	2,690,600	912,900	426,100	486,800	361,400	376,500	2,871,200	1,325,600	719,800	196,500
Percent of value of property	48.0	48.0	49.4	41.1	37.2	45.3	46.8	47.5	53.1	43.1	45.5	-
Average debt (dollars)	1,988	1,983	1,963	1,894	1,633	2,203	2,962	1,951	2,268	1,517	2,068	-
Debt on first mortgages (dollars)	9,398,100	9,208,100	2,676,800	910,700	425,300	485,400	361,300	372,500	2,856,700	1,315,200	714,900	190,000
Percent distribution	-	100.0	29.1	9.9	4.6	5.3	3.9	4.0	31.0	14.3	7.8	-
Percent of value of property	47.7	47.7	49.1	41.0	37.1	45.1	46.8	47.0	52.9	42.8	45.2	-
Average debt (dollars)	1,976	1,978	1,952	1,889	1,630	2,196	2,961	1,930	2,256	1,505	2,054	-
1-family properties	3,817	3,738	1,088	398	212	186	104	150	1,001	711	286	79
Value of property (dollars)	14,835,300	14,522,300	4,005,500	1,808,700	936,300	872,400	647,400	504,400	4,108,000	2,258,400	1,189,900	313,000
Average value (dollars)	3,887	3,885	3,682	4,544	4,417	4,690	6,225	3,363	4,104	3,176	4,160	-
Debt on first and junior mortgages (dollars)	7,084,900	6,928,600	1,942,600	732,300	343,500	388,800	302,200	209,200	2,190,400	990,100	561,800	156,300
Percent of value of property	47.8	47.7	48.5	40.5	36.7	44.6	46.7	41.5	53.3	43.8	47.2	-
Average debt (dollars)	1,856	1,854	1,785	1,840	1,620	2,090	2,906	1,395	2,188	1,393	1,964	-
Debt on first mortgages (dollars)	7,049,200	6,896,400	1,931,500	730,500	343,200	387,400	302,100	206,500	2,180,800	984,200	560,700	152,800
Percent of value of property	47.5	47.5	48.2	40.4	36.7	44.4	46.7	40.9	53.1	43.6	47.1	-
Average debt (dollars)	1,847	1,845	1,775	1,836	1,619	2,083	2,905	1,377	2,179	1,384	1,960	-
2- to 4-family properties	938	918	283	84	49	35	18	43	265	163	62	20
Value of property (dollars)	4,864,100	4,772,600	1,442,900	413,700	210,400	203,300	125,000	287,600	1,296,400	814,100	392,900	91,500
Average value (dollars)	5,186	5,199	5,099	-	-	-	-	-	4,892	4,994	-	-
Debt on first and junior mortgages (dollars)	2,369,600	2,329,400	748,000	180,600	82,600	98,000	59,200	167,300	680,800	335,500	158,000	40,200
Percent of value of property	48.7	48.8	51.8	-	-	-	-	-	52.5	41.2	-	-
Average debt (dollars)	2,526	2,537	2,643	-	-	-	-	-	2,569	2,058	-	-
Debt on first mortgages (dollars)	2,348,900	2,311,700	745,300	180,100	82,100	98,000	59,200	166,000	675,900	331,000	154,200	37,200
Percent of value of property	48.3	48.4	51.7	-	-	-	-	-	52.1	40.7	-	-
Average debt (dollars)	2,504	2,518	2,634	-	-	-	-	-	2,551	2,031	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	4,548	4,389	1,238	453	233	220	116	172	1,212	849	349	159
RACE OF OCCUPANTS												
White	4,536	4,377	1,234	451	232	219	116	172	1,210	845	349	159
Negro	10	10	2	2	1	1	-	-	2	4	-	-
Other nonwhite	2	2	2	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	4,398	4,252	1,201	441	228	213	114	169	1,174	815	338	146
1930 to 1940	1,107	1,070	359	135	65	70	29	43	169	197	138	37
1920 to 1929	1,312	1,269	320	122	61	61	42	42	435	226	82	43
1910 to 1919	1,035	998	283	83	38	45	26	42	313	189	62	37
1900 to 1909	648	631	178	58	37	21	13	30	175	137	40	17
1880 to 1899	294	282	61	43	27	16	3	12	82	65	16	12
1879 or earlier	2	2	-	-	-	-	1	-	-	1	-	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS		Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank					
1-family mortgaged properties	4,548	4,389	1,238	453	233	220	116	172	1,212	849	349	159
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	3,820	3,741	1,089	399	213	186	105	150	1,001	711	286	79
Under $500	518	510	117	61	42	19	7	39	45	183	58	8
$500 to $999	608	590	211	57	35	22	6	33	121	130	32	13
$1,000 to $1,499	535	523	170	52	21	31	4	24	136	106	31	12
$1,500 to $1,999	545	538	141	57	32	25	17	24	167	97	35	7
$2,000 to $2,499	494	483	148	49	31	18	15	11	161	61	38	11
$2,500 to $2,999	347	335	99	39	19	20	10	10	106	48	23	12
$3,000 to $3,999	476	470	132	48	20	28	24	6	174	49	37	6
$4,000 to $4,999	187	179	53	22	4	18	13	1	51	22	17	8
$5,000 to $5,999	76	74	10	8	6	2	6	-	29	12	9	2
$6,000 to $7,499	21	21	5	3	2	1	1	-	6	2	4	-
$7,500 to $9,999	10	10	1	2	-	2	1	1	3	1	1	-
$10,000 to $14,999	2	2	1	-	-	-	-	-	1	-	-	-
$15,000 to $19,999	3	3	1	1	1	-	-	-	1	-	-	-
$20,000 and over	3	3	-	-	-	-	1	1	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,142	4,077	1,147	417	216	201	106	158	1,212	733	304	65
Under 4.0%	29	26	4	2	1	1	-	1	-	16	3	3
4.0%	76	73	8	11	9	2	2	3	-	40	9	3
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	1,311	1,299	19	14	4	10	11	3	1,212	13	27	12
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	550	533	117	101	65	36	37	23	-	183	72	17
5.1% to 5.4%	1	1	-	-	-	-	-	-	-	-	1	-
5.5%	133	127	44	23	12	11	19	7	-	12	22	6
5.6% to 5.9%	2	2	1	1	1	-	-	-	-	-	-	-
6.0%	1,307	1,291	543	182	83	99	28	82	-	345	111	16
6.1% to 6.4%	3	3	1	1	1	-	-	-	-	-	1	-
6.5%	195	193	142	17	5	12	3	7	-	18	6	2
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	455	451	235	52	31	21	6	27	-	93	38	4
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	6	6	3	2	1	1	-	-	-	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	74	72	30	11	3	8	-	5	-	12	14	2
Average interest rate (percent)	5.50	5.50	6.16	5.83	5.74	5.92	5.44	6.00	4.50	5.72	5.77	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	3,834	3,764	1,150	364	178	186	98	141	1,186	583	292	70
Real estate taxes included in payment	1,878	1,830	693	162	61	101	59	61	566	136	153	48
Monthly	1,795	1,750	675	157	59	98	53	56	545	116	148	45
Quarterly	1	-	-	-	-	-	-	-	-	-	-	1
Semiannual	13	13	1	-	-	-	-	1	1	9	1	-
Annual	17	17	3	1	-	1	3	3	1	5	1	-
Other	5	5	-	-	-	-	-	1	2	1	1	-
Not reporting frequency of payment	47	45	14	4	2	2	3	-	17	5	2	2
Real estate taxes not included in payment	1,886	1,864	443	188	110	78	39	77	552	436	129	22
Monthly	1,627	1,611	422	148	81	67	28	56	526	318	113	16
Quarterly	17	17	1	5	4	1	3	-	-	8	-	-
Semiannual	90	88	4	14	11	3	5	12	5	40	8	2
Annual	80	80	3	12	10	2	1	5	3	49	7	-
Other	9	9	-	1	1	-	-	1	-	7	-	-
Not reporting frequency of payment	63	59	13	8	3	5	2	3	18	14	1	4
Not reporting tax payment requirements	70	70	14	14	7	7	-	3	18	11	10	-
Monthly	57	57	13	12	6	6	-	2	15	5	10	-
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	4	4	-	-	-	-	-	-	-	4	-	-
Annual	3	3	-	1	1	-	-	-	-	2	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	6	6	1	1	-	1	-	1	3	-	-	-
No principal payments required	186	182	27	28	19	9	5	11	23	74	14	4
Monthly	90	89	23	12	8	4	1	3	18	23	9	1
Quarterly	2	2	-	-	-	-	-	-	-	2	-	-
Semiannual	33	31	1	7	5	2	2	4	1	13	3	2
Annual	47	47	2	9	6	3	2	2	-	30	2	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	13	12	1	-	-	-	-	2	4	5	-	1
Not reporting principal payment requirements	323	243	61	26	16	10	7	4	47	70	28	80
Monthly	160	147	43	19	12	7	5	3	38	20	19	13
Quarterly	2	1	1	-	-	-	-	-	-	-	-	1
Semiannual	15	14	2	1	-	1	1	1	1	5	3	1
Annual	17	17	-	5	3	2	-	-	-	12	-	-
Other	16	16	8	-	-	-	1	-	-	6	1	-
Not reporting frequency of payment	113	48	7	1	1	-	-	-	8	27	5	65
No regular payments required	205	200	-	35	20	15	6	16	6	122	15	5

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	3,820	1,628	1,639	150	403
Under $500	518	119	284	25	90
$500 to $999	603	211	310	25	57
$1,000 to $1,499	535	218	235	21	61
$1,500 to $1,999	545	230	240	24	51
$2,000 to $2,499	494	243	180	27	44
$2,500 to $2,999	347	157	133	11	36
$3,000 to $3,999	476	272	159	10	35
$4,000 to $4,999	187	111	51	5	20
$5,000 to $5,999	76	42	27	1	6
$6,000 to $7,499	21	10	8	1	2
$7,500 to $9,999	10	4	5	-	1
$10,000 to $14,999	2	-	2	-	-
$15,000 to $19,999	3	-	3	-	-
$20,000 and over	3	1	2	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	4,142	1,781	1,790	170	401
Under 4.0%	29	6	19	1	3
4.0%	76	27	32	7	10
4.1% to 4.4%	-	-	-	-	-
4.5%	1,311	622	584	26	79
4.6% to 4.9%	-	-	-	-	-
5.0%	550	186	235	34	95
5.1% to 5.4%	1	1	-	-	-
5.5%	138	79	45	3	6
5.6% to 5.9%	2	1	1	-	-
6.0%	1,307	519	572	69	147
6.1% to 6.4%	3	3	-	-	-
6.5%	195	119	62	7	7
6.6% to 6.9%	-	-	-	-	-
7.0%	455	197	199	18	41
7.1% to 7.4%	-	-	-	-	-
7.5%	6	4	2	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	74	17	39	5	13
Average interest rate (percent)	5.50	5.48	5.49	5.68	5.60

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,988	2,848	1,455	1,355	38	140
Total first mortgage outstanding debt (dollars)	5,543,100	5,323,700	3,055,000	2,190,400	78,300	219,400
Total annual mortgage payment (dollars)	965,683	944,726	543,194	388,672	12,860	20,957
Average first mortgage outstanding debt (dollars)	1,855	1,869	2,100	1,617	-	1,567
Average value of property (dollars)	3,752	3,738	3,900	3,559	-	4,081
Average annual estimated rental value (dollars)	419	418	434	400	-	447
Average annual mortgage payment (dollars)	323	332	373	287	-	150
Percent which annual mortgage payment represents of—						
First mortgage debt	17.4	17.7	17.8	17.7	-	9.6
Value of property	8.6	8.9	9.6	8.1	-	3.7
Estimated annual rental value	77.0	79.3	86.1	71.7	-	33.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,802	2,727	1,436	1,256	35	75
Average first mortgage outstanding debt (dollars)	1,877	1,885	2,105	1,627	-	-
Average value of property (dollars)	3,720	3,725	3,895	3,525	-	-
Average annual estimated rental value (dollars)	416	416	433	395	-	-
Average annual mortgage payment (dollars)	332	335	375	290	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	17.7	17.8	17.8	17.8	-	-
Value of property	8.9	9.0	9.6	8.2	-	-
Estimated annual rental value	79.8	80.7	86.6	73.4	-	-
Monthly mortgage payment—						
Under $10	190	160	33	126	1	30
$10 to $14	324	312	109	202	1	12
$15 to $19	367	361	159	196	6	6
$20 to $24	336	332	160	163	9	4
$25 to $29	419	411	201	206	4	8
$30 to $39	590	579	388	186	5	11
$40 to $49	332	330	232	94	4	2
$50 to $59	160	159	103	53	3	1
$60 to $74	57	56	37	17	2	1
$75 to $99	18	18	9	9	-	-
$100 and over	9	9	5	4	-	-
Average monthly mortgage payment (dollars)	27.64	27.96	31.23	24.16	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	186	121	19	99	3	65
Average first mortgage outstanding debt (dollars)	1,524	1,525	-	-	-	-
Average value of property (dollars)	4,234	4,026	-	-	-	-
Average annual estimated rental value (dollars)	478	469	-	-	-	-
Average annual mortgage payment (dollars)	195	247	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.8	16.2	-	-	-	-
Value of property	4.6	6.1	-	-	-	-
Estimated annual rental value	40.8	52.7	-	-	-	-

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

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

DWELLING UNITS, BY SUBJECT	Rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	49,063	47,024	24,526	52.2	22,498	1,539	500	22,039	3,944	17.9	18,095
1930: Private families reporting tenure	-	40,255	23,907	59.4	16,348	-	-	-	-	-	-
1920: All families reporting tenure	-	35,903	22,244	62.0	13,659	-	-	20,931	5,786	27.6	15,145
Dwelling units: 1940	49,063	47,024	24,526	52.2	22,498	1,539	500	22,039	3,944	17.9	18,095
COLOR OF OCCUPANTS											
White	-	46,343	24,111	52.0	22,232	-	-	21,752	3,934	18.1	17,818
Nonwhite	-	681	415	60.9	266	-	-	287	10	3.5	277
TYPE OF STRUCTURE											
1-family	39,808	38,065	22,107	58.1	15,958	1,285	458	20,025	3,490	17.4	16,535
Other	9,255	8,959	2,419	27.0	6,540	254	42	2,014	454	22.5	1,560
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	38,964	37,423	21,852	58.4	15,571	1,198	343	19,930	3,473	17.4	16,457
Under $5	4,486	4,253	3,142	73.9	1,111	197	36	2,585	227	8.8	2,358
$5 to $9	12,212	11,561	5,673	49.1	5,888	515	136	5,159	702	13.6	4,457
$10 to $14	9,676	9,327	4,731	50.7	4,596	263	86	4,417	765	17.3	3,652
$15 to $19	5,256	5,116	3,005	58.7	2,111	108	32	2,799	574	20.5	2,225
$20 to $24	2,985	2,909	1,934	66.5	975	55	21	1,811	429	23.7	1,382
$25 to $29	2,049	1,996	1,375	68.9	621	36	17	1,296	319	24.6	977
$30 to $39	1,569	1,540	1,312	85.2	228	18	11	1,237	296	23.9	941
$40 to $49	410	401	378	94.3	23	6	3	358	99	27.7	259
$50 to $59	186	186	176	94.6	10	-	-	159	37	23.3	122
$60 to $74	90	90	87	-	3	-	-	79	17	-	62
$75 to $99	30	29	27	-	2	-	1	22	7	-	15
$100 and over	15	15	12	-	3	-	-	8	1	-	7
Median monthly rent (dollars)	10.94	11.05	11.73	-	10.36	8.40	9.48	12.01	14.87	-	11.44

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	3,944	3,635	1,018	663	528	403	330	367	164	89	44	13	4	1	1	10	309
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	3,473	3,184	816	587	475	371	299	336	153	82	39	10	4	1	1	10	289
Average interest rate (%)	5.42	5.42	5.55	5.49	5.47	5.34	5.34	5.24	5.19	-	-	-	-	-	-	-	5.51
HOLDER OF FIRST MORTGAGE																	
Reporting holder	3,756	3,454	942	640	504	385	316	353	161	87	39	11	4	1	1	10	302
Building and loan association	332	305	44	60	47	49	45	39	14	2	1	3	-	1	-	-	27
Commercial bank	363	328	68	67	51	34	29	34	24	14	5	1	-	-	-	1	35
Savings bank	80	73	16	9	13	6	10	12	4	2	1	-	-	-	-	-	7
Life insurance company	10	10	1	2	5	-	-	1	1	-	-	-	-	-	-	-	-
Mortgage company	31	25	8	5	5	2	1	1	-	2	1	-	-	-	-	-	6
Home Owners' Loan Corporation	1,048	966	127	166	162	134	116	142	68	34	14	3	1	-	-	4	82
Individual	1,412	1,309	509	265	174	119	85	86	32	19	12	3	1	-	-	4	103
Other	480	438	169	66	47	41	30	38	23	14	5	1	2	-	1	1	42
Reporting debt and value	3,080	2,817	752	507	407	308	255	315	136	76	37	8	4	1	1	-	263
JUNIOR MORTGAGE																	
First mortgage only	258	232	42	37	30	32	29	30	17	7	7	1	-	-	-	-	26
First and junior mortgage	32	25	5	4	6	4	-	3	1	1	-	1	-	-	-	-	7
With 1st mtg.; not rptg. on junior	2,790	2,560	715	466	371	272	226	282	118	68	30	6	4	1	1	-	230
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	2,064	1,906	743	445	289	168	118	105	23	8	6	1	-	-	-	-	158
$1,000 to $1,499	504	456	19	54	95	89	57	82	29	14	5	2	-	-	-	-	48
$1,500 to $1,999	241	216	-	8	20	38	35	52	29	17	6	-	1	-	-	-	25
$2,000 to $2,499	141	126	-	-	3	9	26	33	30	16	8	-	1	-	-	-	15
$2,500 to $2,999	58	53	-	-	-	4	7	25	11	3	3	-	-	-	-	-	5
$3,000 to $3,999	43	39	-	-	-	-	2	7	14	8	5	1	1	1	-	-	4
$4,000 to $4,999	17	11	-	-	-	-	-	1	-	6	3	1	-	-	-	-	6
$5,000 to $5,999	6	5	-	-	-	-	-	-	-	4	1	-	-	-	-	-	1
$6,000 to $7,499	5	4	-	-	-	-	-	-	-	-	-	3	-	-	1	-	1
$7,500 to $9,999	1	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-
$10,000 to $14,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
$15,000 to $19,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	5,935	5,263	432	556	644	628	647	1,018	567	385	232	66	40	15	35	-	672
Average value (dollars)	1,927	1,866	567	1,097	1,582	2,038	2,536	3,230	4,171	-	-	-	-	-	-	-	2,556
Debt on first and jr. mtgs. (thous.)	2,539	2,282	229	276	286	289	274	417	226	159	77	26	15	3	6	-	257
Percent of value of property	42.8	43.4	53.1	49.6	44.4	46.1	42.4	40.9	39.7	-	-	-	-	-	-	-	38.3
Average debt (dollars)	824	810	301	544	702	939	1,075	1,323	1,658	-	-	-	-	-	-	-	978
Debt on first mtgs. (thousands)	2,527	2,275	228	275	284	288	274	416	225	158	77	26	15	3	6	-	252
Percent of value of property	42.6	43.2	52.9	49.4	44.1	45.9	42.4	40.9	39.7	-	-	-	-	-	-	-	37.4
Average debt (dollars)	820	808	300	542	698	935	1,075	1,322	1,655	-	-	-	-	-	-	-	956

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	3,944	3,756	332	443	363	80	10	31	1,048	1,412	480	188
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,473	3,421	294	412	337	75	10	31	1,048	1,220	406	52
Average interest rate (percent)	5.42	5.42	6.12	6.22	6.18	-	-	-	4.50	5.74	5.57	-
Reporting debt and value	3,080	3,008	267	380	311	69	8	28	858	1,112	355	72
Percent distribution	-	100.0	8.9	12.6	10.3	2.3	0.3	0.9	28.5	37.0	11.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,080	3,008	267	380	311	69	8	28	858	1,112	355	72
First mortgage only	258	257	10	25	23	2	1	2	101	80	38	1
First and junior mortgage	32	26	3	1	1	-	-	-	5	13	4	6
With first mortgage; not reporting on junior mortgage	2,790	2,725	254	354	287	67	7	26	752	1,019	313	65
1-family properties	2,817	2,752	243	343	281	62	8	22	792	1,023	321	65
First mortgage only	232	231	10	21	19	2	1	2	93	71	33	1
First and junior mortgage	25	21	3	1	1	-	-	-	4	10	3	4
With first mortgage; not reporting on junior mortgage	2,560	2,500	230	321	261	60	7	20	695	942	285	60
2- to 4-family properties	263	256	24	37	30	7	-	6	66	89	34	7
First mortgage only	26	26	-	4	4	-	-	-	8	9	5	-
First and junior mortgage	7	5	-	-	-	-	-	-	1	3	1	2
With first mortgage; not reporting on junior mortgage	230	225	24	33	26	7	-	6	57	77	28	5
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,080	3,008	267	380	311	69	8	28	858	1,112	355	72
Value of property (dollars)	5,935,400	5,801,300	561,800	794,100	647,400	146,700	15,000	61,000	1,969,500	1,733,700	666,200	134,100
Average value (dollars)	1,927	1,929	2,104	2,090	2,082	-	-	-	2,295	1,559	1,877	-
Debt on first and junior mortgages (dollars)	2,538,900	2,477,900	237,300	302,800	245,500	57,300	8,700	24,600	929,600	702,200	272,700	61,000
Percent of value of property	42.8	42.7	42.2	38.1	37.9	-	-	-	47.2	40.5	40.9	-
Average debt (dollars)	824	824	889	797	789	-	-	-	1,083	631	768	-
Debt on first mortgages (dollars)	2,526,700	2,470,600	236,800	302,300	245,000	57,300	8,700	24,600	928,100	698,700	271,400	56,100
Percent distribution	-	100.0	9.6	12.2	9.9	2.3	0.4	1.0	37.6	28.3	11.0	-
Percent of value of property	42.6	42.6	42.2	38.1	37.8	-	-	-	47.1	40.3	40.7	-
Average debt (dollars)	820	821	887	796	788	-	-	-	1,082	628	765	-
1-family properties	2,817	2,752	243	343	281	62	8	22	792	1,023	321	65
Value of property (dollars)	5,263,200	5,155,100	504,800	694,700	562,000	132,700	15,000	39,100	1,787,100	1,519,300	595,100	108,100
Average value (dollars)	1,868	1,873	2,077	2,025	2,000	-	-	-	2,256	1,485	1,854	-
Debt on first and junior mortgages (dollars)	2,281,600	2,233,900	211,400	274,300	222,300	52,000	8,700	19,200	850,800	622,400	247,100	47,700
Percent of value of property	43.4	43.3	41.9	39.5	39.6	-	-	-	47.6	41.0	41.5	-
Average debt (dollars)	810	812	870	800	791	-	-	-	1,074	608	770	-
Debt on first mortgages (dollars)	2,275,200	2,228,900	210,900	273,800	221,800	52,000	8,700	19,200	849,800	620,400	246,100	46,300
Percent of value of property	43.2	43.2	41.8	39.4	39.5	-	-	-	47.6	40.8	41.4	-
Average debt (dollars)	808	810	868	798	789	-	-	-	1,073	606	767	-
2- to 4-family properties	263	256	24	37	30	7	-	6	66	89	34	7
Value of property (dollars)	672,200	646,200	57,000	99,400	85,400	14,000	-	21,900	182,400	214,400	71,100	26,000
Average value (dollars)	2,556	2,524	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	257,300	244,000	25,900	28,500	23,200	5,300	-	5,400	78,800	79,800	25,600	13,300
Percent of value of property	38.3	37.8	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	978	953	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	251,500	241,700	25,900	28,500	23,200	5,300	-	5,400	78,300	78,300	25,300	9,800
Percent of value of property	37.4	37.4	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	956	944	-	-	-	-	-	-	-	-	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	3,685	3,454	305	401	328	73	10	25	966	1,309	438	181
RACE OF OCCUPANTS												
White	3,625	3,447	305	401	328	73	10	25	964	1,306	436	178
Negro	2	2	-	-	-	-	-	-	1	1	-	-
Other nonwhite	8	5	-	-	-	-	-	-	1	2	2	3
YEAR BUILT												
Reporting year built	3,523	3,346	286	389	316	73	10	25	946	1,268	422	177
1930 to 1940	523	497	54	78	63	15	1	9	66	200	89	26
1920 to 1929	531	504	60	42	33	9	2	3	143	193	61	27
1910 to 1919	1,163	1,102	77	103	77	26	3	8	389	388	134	61
1900 to 1909	967	919	71	121	103	18	4	3	256	362	102	48
1880 to 1899	336	321	24	45	40	5	-	2	91	124	35	15
1879 or earlier	3	3	-	-	-	-	-	-	1	1	1	-

Table C–5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 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	3,685	3,454	305	401	328	73	10	25	965	1,309	438	181
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	2,824	2,759	248	344	282	62	8	22	794	1,026	322	65
Under $500	1,086	1,055	67	151	127	24	1	9	136	540	151	31
$500 to $999	824	810	91	96	77	19	2	6	271	267	77	14
$1,000 to $1,499	458	449	50	42	34	8	3	5	187	123	89	9
$1,500 to $1,999	214	207	16	20	16	4	1	-	101	44	25	7
$2,000 to $2,499	128	125	6	17	14	3	1	-	57	27	17	3
$2,500 to $2,999	53	52	8	5	3	2	-	-	20	15	4	1
$3,000 to $3,999	40	40	4	7	6	1	-	1	15	8	5	-
$4,000 to $4,999	11	11	-	2	1	1	-	1	6	1	1	-
$5,000 to $5,999	5	5	-	3	3	-	-	-	-	1	1	-
$6,000 to $7,499	4	4	1	1	1	-	-	-	1	-	1	-
$7,500 to $9,999	1	1	-	-	-	-	-	-	-	-	1	-
$10,000 to $14,999	-	-	-	-	-	-	-	-	-	-	-	-
$15,000 to $19,999	-	-	-	-	-	-	-	-	-	-	-	-
$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,184	3,136	267	372	304	68	10	25	966	1,127	369	48
Under 4.0%	62	59	2	4	4	-	-	1	-	43	9	3
4.0%	146	142	9	10	9	1	-	1	-	86	36	4
4.1% to 4.4%	1	1	-	-	-	-	-	1	-	-	-	-
4.5%	1,022	1,016	13	13	8	5	2	-	966	7	15	6
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	527	518	55	57	49	8	3	11	-	276	116	9
5.1% to 5.4%	3	3	-	1	1	-	-	-	-	1	1	-
5.5%	33	30	4	6	6	-	1	1	-	8	10	3
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	846	831	94	132	110	22	4	8	-	473	120	15
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-	-
6.5%	9	9	2	1	1	-	-	-	-	4	2	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	406	399	55	125	99	26	-	1	-	170	48	7
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	6	6	3	-	-	-	-	-	-	2	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	122	121	29	23	17	6	-	1	-	57	11	1
Average interest rate (percent)	5.42	5.42	6.13	6.19	6.15	-	-	-	4.50	5.74	5.56	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	2,640	2,589	276	263	215	48	6	19	909	819	297	51
Real estate taxes included in payment	800	787	95	76	57	19	-	5	423	88	100	13
Monthly	786	728	94	66	49	17	-	4	408	64	92	8
Quarterly	3	3	-	-	-	-	-	-	2	1	-	-
Semiannual	5	5	-	-	-	-	-	-	1	2	2	-
Annual	34	33	-	7	6	1	-	-	2	18	6	1
Other	3	3	-	1	1	-	-	1	-	1	-	-
Not reporting frequency of payment	19	15	1	2	1	1	-	-	10	2	-	4
Real estate taxes not included in payment	1,758	1,725	178	179	150	29	6	14	466	697	185	33
Monthly	1,381	1,360	170	119	100	19	5	12	445	482	127	21
Quarterly	20	20	1	3	2	1	-	-	2	11	3	-
Semiannual	35	33	-	8	7	1	1	1	3	11	9	2
Annual	248	240	4	40	34	6	-	1	3	154	38	8
Other	22	20	-	3	3	-	-	-	1	10	6	2
Not reporting frequency of payment	52	52	3	6	4	2	-	-	12	29	2	-
Not reporting tax payment requirements	82	77	3	8	8	-	-	-	20	34	12	5
Monthly	60	58	3	6	6	-	-	-	18	22	9	2
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	2	2	-	1	1	-	-	-	-	1	-	-
Annual	11	10	-	1	1	-	-	-	1	7	1	1
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	8	6	-	-	-	-	-	-	1	3	2	2
No principal payments required	293	265	10	40	33	7	2	2	19	152	40	28
Monthly	90	83	6	16	12	4	-	-	15	27	19	7
Quarterly	3	3	1	-	-	-	-	-	-	1	1	-
Semiannual	12	12	2	2	2	-	-	1	-	7	-	-
Annual	134	134	1	20	18	2	1	1	1	95	15	-
Other	14	14	-	1	-	1	1	-	1	8	3	-
Not reporting frequency of payment	40	19	-	1	1	-	-	-	2	14	2	21
Not reporting principal payment requirements	288	190	14	31	21	10	1	-	33	84	27	98
Monthly	78	69	9	11	8	3	-	-	23	18	8	9
Quarterly	3	3	1	1	1	-	-	-	-	1	-	-
Semiannual	4	4	-	-	-	-	-	-	1	3	-	-
Annual	31	28	-	6	3	3	-	-	-	17	5	3
Other	7	7	-	2	1	1	-	-	-	5	-	-
Not reporting frequency of payment	165	79	4	11	8	3	1	-	9	40	14	86
No regular payments required	414	410	5	67	59	8	1	4	5	254	74	4

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	2,824	626	1,419	204	575
Under $500	1,086	106	622	86	272
$500 to $999	824	182	409	68	165
$1,000 to $1,499	458	139	208	33	78
$1,500 to $1,999	214	90	91	8	25
$2,000 to $2,499	128	53	47	6	22
$2,500 to $2,999	53	24	20	1	8
$3,000 to $3,999	40	18	17	1	4
$4,000 to $4,999	11	7	2	1	1
$5,000 to $5,999	5	4	1	-	-
$6,000 to $7,499	4	3	1	-	-
$7,500 to $9,999	1	-	1	-	-
$10,000 to $14,999	-	-	-	-	-
$15,000 to $19,999	-	-	-	-	-
$20,000 and over	-	-	-	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	3,184	761	1,615	250	558
Under 4.0%	62	12	27	5	18
4.0%	146	23	89	12	22
4.1% to 4.4%	1	-	1	-	-
4.5%	1,022	442	493	20	67
4.6% to 4.9%	-	-	-	-	-
5.0%	527	109	269	47	102
5.1% to 5.4%	3	1	1	1	-
5.5%	33	9	19	2	3
5.6% to 5.9%	-	-	-	-	-
6.0%	846	100	452	99	195
6.1% to 6.4%	1	-	1	-	-
6.5%	9	3	6	-	-
6.6% to 6.9%	-	-	-	-	-
7.0%	406	45	209	41	111
7.1% to 7.4%	-	-	-	-	-
7.5%	6	4	1	1	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	122	18	47	22	40
Average interest rate (percent)	5.42	4.99	5.43	5.96	5.87

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	1,749	1,586	486	1,070	30	163
Total first mortgage outstanding debt (dollars)	1,506,100	1,403,200	592,000	783,700	27,500	102,900
Total annual mortgage payment (dollars)	311,312	301,737	109,537	185,548	6,552	9,575
Average first mortgage outstanding debt (dollars)	861	885	1,218	732	-	631
Average value of property (dollars)	1,981	2,017	2,528	1,787	-	1,633
Average annual estimated rental value (dollars)	215	218	264	198	-	181
Average annual mortgage payment (dollars)	178	190	226	173	-	59
Percent which annual mortgage payment represents of—						
First mortgage debt	20.7	21.5	18.5	23.7	-	9.3
Value of property	9.0	9.4	8.9	9.7	-	3.6
Estimated annual rental value	82.8	87.1	85.3	87.5	-	32.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,460	1,410	470	914	26	50
Average first mortgage outstanding debt (dollars)	909	920	1,237	756	-	-
Average value of property (dollars)	2,041	2,065	2,543	1,821	-	-
Average annual estimated rental value (dollars)	221	223	265	208	-	-
Average annual mortgage payment (dollars)	198	196	228	179	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	21.2	21.3	18.4	23.6	-	-
Value of property	9.4	9.5	9.0	9.8	-	-
Estimated annual rental value	87.1	87.7	86.1	88.2	-	-
Monthly mortgage payment—						
Under $10	387	354	93	253	8	33
$10 to $14	382	374	101	270	3	8
$15 to $19	252	250	86	159	5	2
$20 to $24	134	130	54	74	2	4
$25 to $29	148	148	60	84	4	-
$30 to $39	104	102	53	47	2	2
$40 to $49	25	24	12	11	1	1
$50 to $59	21	21	7	13	1	-
$60 to $74	1	1	-	1	-	-
$75 to $99	1	1	1	-	-	-
$100 and over	5	5	3	2	-	-
Average monthly mortgage payment (dollars)	16.05	16.38	19.02	14.90	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	289	176	16	156	4	113
Average first mortgage outstanding debt (dollars)	619	600	-	594	-	650
Average value of property (dollars)	1,677	1,634	-	1,590	-	1,744
Average annual estimated rental value (dollars)	184	177	-	171	-	194
Average annual mortgage payment (dollars)	104	144	-	142	-	42
Percent which annual mortgage payment represents of—						
First mortgage debt	16.8	24.1	-	23.9	-	6.4
Value of property	6.2	8.8	-	8.9	-	2.4
Estimated annual rental value	56.7	81.5	-	82.9	-	21.4

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																
		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	
THE STATE	9,574	8,183	6,634	20,098,500	3,030	9,366,500	1,412	46.6	7,843	1,543	561	293	126	197	2,178	2,158	787	5.46
Urban	5,630	4,548	3,817	14,835,300	3,887	7,084,900	1,856	47.8	4,389	1,238	233	220	116	172	1,212	849	349	5.50
Rural-nonfarm	3,944	3,635	2,817	5,263,200	1,868	2,281,600	810	43.4	3,454	305	328	73	10	25	966	1,309	438	5.42
ADAMS COUNTY	32	31	25	62,700	2,508	26,800	1,072	42.7	27	1	-	-	-	1	10	9	6	4.91
BARNES COUNTY	223	191	154	634,500	4,120	256,900	1,668	40.5	186	36	4	5	6	4	41	78	17	5.31
Valley City	183	152	124	601,900	4,854	241,800	1,950	40.2	148	35	2	5	6	4	31	54	11	5.40
Rural-nonfarm	40	39	30	32,600	1,087	15,100	503	46.3	38	1	2	-	-	-	10	19	6	4.92
BENSON COUNTY	92	90	67	105,400	1,573	37,700	563	35.8	87	9	11	-	-	2	20	33	12	5.41
BILLINGS COUNTY	10	10	10	7,200	-	4,400	-	-	10	-	1	-	-	-	1	6	2	-
BOTTINEAU COUNTY	90	83	76	182,400	2,400	67,500	888	37.0	78	6	-	1	-	-	28	23	20	5.07
BOWMAN COUNTY	39	37	18	23,800	-	13,500	-	-	37	3	1	1	-	-	18	10	4	5.01
BURKE COUNTY	51	47	32	61,700	1,928	34,400	1,075	55.8	45	4	4	-	-	1	14	18	4	5.21
BURLEIGH COUNTY	684	458	421	1,860,700	4,420	876,400	2,082	47.1	443	143	6	12	14	8	106	84	70	5.62
Bismarck	665	441	410	1,844,400	4,499	869,900	2,122	47.2	426	142	5	11	14	7	101	78	68	5.63
Rural-nonfarm	19	17	11	16,300	-	6,500	-	-	17	1	1	1	-	1	5	6	2	-
CASS COUNTY	1,809	1,448	1,160	4,920,200	4,242	2,380,900	2,053	48.4	1,403	342	66	129	62	48	384	267	105	5.44
Fargo	1,572	1,228	985	4,604,400	4,675	2,245,100	2,279	48.8	1,192	286	53	120	62	48	347	194	82	5.38
Rural-nonfarm	237	220	175	315,800	1,805	135,800	776	43.0	211	56	13	9	-	-	37	73	23	5.85
CAVALIER COUNTY	89	80	65	142,900	2,198	61,000	938	42.7	75	2	5	-	-	1	23	29	15	5.31
DICKEY COUNTY	126	115	101	168,400	1,667	75,200	745	44.7	112	32	1	1	-	1	21	30	26	5.68
DIVIDE COUNTY	80	76	46	96,800	2,104	48,800	1,061	50.4	76	3	3	-	-	-	29	35	6	5.30
DUNN COUNTY	39	37	33	56,000	1,697	25,400	770	45.4	37	4	1	1	-	-	11	12	8	5.53
EDDY COUNTY	77	73	72	160,100	2,224	69,600	967	43.5	72	2	8	-	-	-	28	24	10	5.28
EMMONS COUNTY	59	57	45	70,700	1,571	35,000	778	49.5	58	1	3	-	1	-	11	23	14	5.09
FOSTER COUNTY	57	51	42	99,200	2,362	36,300	864	36.6	49	3	3	-	-	1	21	15	6	5.28
GOLDEN VALLEY COUNTY	44	42	32	38,000	1,188	13,500	422	35.5	39	-	2	2	-	-	4	21	10	5.57
GRAND FORKS COUNTY	1,168	971	889	3,135,400	3,527	1,492,000	1,678	47.6	947	355	69	22	16	57	199	194	35	5.65
Grand Forks city	1,065	886	817	2,989,400	3,659	1,429,700	1,750	47.8	864	350	49	22	16	57	179	158	33	5.70
Rural-nonfarm	103	85	72	145,000	2,028	62,300	865	42.7	83	5	20	-	-	-	20	36	2	5.14
GRANT COUNTY	26	24	23	50,500	-	19,700	-	-	24	2	4	-	-	-	10	3	5	-
GRIGGS COUNTY	47	46	34	71,100	2,091	29,100	856	40.9	45	5	1	1	-	-	20	13	5	5.09
HETTINGER COUNTY	50	41	39	75,100	1,926	38,500	987	51.3	40	-	3	2	-	-	19	8	8	5.35
KIDDER COUNTY	40	32	8	9,300	-	3,500	-	-	31	4	1	-	-	-	9	12	5	5.08
LA MOURE COUNTY	114	109	35	55,400	1,583	22,800	651	41.2	104	20	3	7	1	3	16	39	15	5.78
LOGAN COUNTY	92	86	52	91,500	1,760	38,200	735	41.7	58	2	-	6	-	-	13	36	1	5.20
McHENRY COUNTY	95	87	66	89,500	1,356	40,500	614	45.3	75	2	7	4	-	1	25	33	3	5.51
McINTOSH COUNTY	51	48	40	61,100	1,528	29,400	735	48.1	48	1	10	-	1	-	7	23	6	5.90
McKENZIE COUNTY	42	42	41	84,300	2,056	36,900	900	43.8	42	2	4	-	-	-	9	17	10	5.85
McLEAN COUNTY	133	127	112	203,200	1,814	94,500	844	46.5	120	4	21	-	-	-	41	42	12	5.52
MERCER COUNTY	111	105	100	111,100	1,111	53,100	531	47.8	104	16	8	-	3	1	21	41	14	5.51
MORTON COUNTY	313	264	179	545,700	3,049	252,600	1,411	46.3	246	55	9	7	1	4	82	69	19	5.47
Mandan	216	181	121	421,200	3,481	195,300	1,614	46.4	165	52	6	5	1	4	46	39	12	5.64
Rural-nonfarm	97	83	58	124,500	2,147	57,300	988	46.0	81	3	3	2	-	-	36	30	7	5.14
MOUNTRAIL COUNTY	60	58	42	64,200	1,529	34,100	812	53.1	53	-	1	8	-	-	17	20	7	5.15
NELSON COUNTY	101	99	73	144,200	1,975	58,700	804	40.7	95	7	13	2	-	-	26	30	17	5.63
OLIVER COUNTY	10	9	-	-	-	-	-	-	6	1	1	-	-	-	4	-	-	-
PEMBINA COUNTY	158	139	110	229,700	2,088	98,300	894	42.8	135	7	30	5	-	-	26	58	9	5.43
PIERCE COUNTY	85	71	68	148,000	2,176	65,700	966	44.4	69	6	6	1	-	-	16	20	20	5.64
RAMSEY COUNTY	230	184	157	428,700	2,699	201,700	1,285	47.6	174	22	3	3	1	6	60	55	24	5.40
Devils Lake	187	146	127	382,800	3,014	185,400	1,460	48.4	138	20	2	3	1	5	48	40	19	5.34
Rural-nonfarm	43	38	30	40,900	1,363	16,300	543	39.9	36	2	1	-	-	1	12	15	5	5.64
RANSOM COUNTY	126	117	81	190,100	2,347	84,600	1,044	44.5	110	15	34	1	-	-	30	16	14	5.57
RENVILLE COUNTY	50	50	40	78,200	1,955	41,500	1,038	53.1	47	2	2	1	-	-	26	9	7	4.94

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																
		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	
RICHLAND COUNTY	274	246	214	594,400	2,778	262,000	1,224	44.1	226	19	48	13	2	1	50	71	22	5.65
Wahpeton	147	125	111	410,400	3,697	187,100	1,686	45.6	113	12	25	10	-	-	33	21	12	5.54
Rural-nonfarm	127	121	103	184,000	1,786	74,900	727	40.7	113	7	23	3	2	1	17	50	10	5.77
ROLETTE COUNTY	48	42	23	37,900	-	15,500	-	-	39	5	2	1	-	-	5	24	2	5.63
SARGENT COUNTY	103	94	71	114,900	1,618	45,500	641	39.6	92	4	10	-	1	1	18	42	16	5.54
SHERIDAN COUNTY	38	32	14	20,000	-	8,300	-	-	30	6	2	-	-	-	8	6	8	-
SIOUX COUNTY	25	22	14	20,300	-	10,100	-	-	18	2	-	-	-	-	6	9	1	-
SLOPE COUNTY	7	7	6	13,100	-	6,100	-	-	7	-	-	-	-	-	7	-	-	-
STARK COUNTY	314	262	205	488,000	2,380	217,700	1,062	44.6	252	58	24	6	1	2	77	62	22	5.48
Dickinson	244	195	155	403,200	2,601	180,400	1,164	44.7	191	58	17	5	-	1	54	42	13	5.55
Rural-nonfarm	70	67	50	84,800	1,696	37,300	746	44.0	61	-	7	-	1	1	23	20	9	5.28
STEELE COUNTY	34	25	17	28,200	-	12,800	-	-	24	4	1	-	-	1	4	11	3	-
STUTSMAN COUNTY	459	412	322	893,400	2,775	419,100	1,302	46.9	395	98	5	10	4	27	91	119	41	5.62
Jamestown	397	353	278	829,100	2,982	390,100	1,403	47.1	339	90	3	7	4	25	81	91	38	5.64
Rural-nonfarm	62	59	44	64,300	1,461	29,000	659	45.1	56	8	2	3	-	2	10	28	3	5.45
TOWNER COUNTY	77	74	56	120,100	2,145	48,000	857	40.0	72	6	3	2	-	-	22	31	8	5.29
TRAILL COUNTY	153	132	115	288,600	2,510	123,400	1,073	42.8	128	8	28	4	-	-	39	46	3	5.13
WALSH COUNTY	253	224	189	464,800	2,459	208,900	1,105	44.9	213	30	47	5	-	3	43	69	16	5.45
Grafton	138	124	116	318,300	2,744	145,900	1,266	46.2	118	23	40	3	-	-	16	25	11	5.47
Rural-nonfarm	115	100	73	146,500	2,007	62,000	849	42.3	95	7	7	2	-	3	27	44	5	5.42
WARD COUNTY	663	618	471	1,615,300	3,430	801,700	1,702	49.6	600	163	20	21	12	4	244	103	33	5.25
Minot	574	529	391	1,480,000	3,785	743,000	1,900	50.2	514	153	18	20	12	4	218	62	27	5.26
Rural-nonfarm	89	89	80	135,300	1,691	58,700	734	43.4	86	10	2	1	-	-	26	41	6	5.17
WELLS COUNTY	95	86	74	199,400	2,695	74,600	1,008	37.4	83	2	7	1	-	1	38	30	4	5.21
WILLIAMS COUNTY	328	272	255	648,100	2,542	314,100	1,232	48.5	262	19	15	8	-	18	80	85	37	5.45
Williston	242	188	182	550,200	3,023	270,200	1,485	49.1	181	17	13	8	-	17	58	45	23	5.47
Rural-nonfarm	86	84	73	97,900	1,341	43,900	601	44.8	81	2	2	-	-	1	22	40	14	5.40

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

OHIO

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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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CITIES OF 100,000 OR MORE

Table 1.—Occupancy, tenure, and mortgage status of dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family properties, and value of 1-family properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
Table 3.—Holder of first mortgage on 1- to 4-family properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
Table 4.—Holder of first mortgage on 1-family properties, by race of occupants and year built: 1940.
Table 5.—Holder of first mortgage on 1-family properties, by outstanding debt, interest rate, and type of payments: 1940.
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PRINCIPAL METROPOLITAN DISTRICTS

Table 1.—Occupancy, tenure, and mortgage status of urban and rural-nonfarm dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family nonfarm properties, and value of 1-family nonfarm properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
Table 3.—Holder of first mortgage on 1- to 4-family nonfarm properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
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Table A–1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

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

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	1,696,738	1,629,412	768,937	47.2	860,475	54,007	13,319	731,918	363,523	49.7	368,395
1930: Private families reporting tenure	-	1,441,094	749,891	52.0	691,203	-	-	-	-	-	-
1920: All families reporting tenure	-	1,127,699	539,537	47.8	588,162	-	-	530,233	223,749	42.2	306,484
Dwelling units: 1940	1,696,738	1,629,412	768,937	47.2	860,475	54,007	13,319	731,918	363,523	49.7	368,395
Urban[1]	1,331,713	1,291,248	568,057	44.0	723,191	37,473	2,992	545,508	292,108	53.5	253,400
Rural-nonfarm	365,025	338,164	200,880	59.4	137,284	16,534	10,327	186,410	71,415	38.3	114,995
COLOR OF OCCUPANTS											
White	-	1,542,411	750,607	48.7	791,804	-	-	714,516	354,405	49.6	360,111
Nonwhite	-	87,001	18,330	21.1	68,671	-	-	17,402	9,118	52.4	8,284
TYPE OF STRUCTURE											
1-family	1,072,406	1,030,520	660,254	64.1	370,266	29,787	12,099	682,456	310,062	49.0	322,394
Other	624,332	598,892	108,683	18.1	490,209	24,220	1,220	99,462	53,461	53.8	46,001
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	1,058,503	1,018,957	651,993	64.0	366,964	28,090	11,456	630,175	309,200	49.1	320,975
Under $5	26,963	25,519	15,631	61.3	9,888	1,100	344	13,458	2,241	16.7	11,217
$5 to $9	87,878	83,212	40,311	48.4	42,901	3,167	1,499	37,085	9,946	26.8	27,139
$10 to $14	119,351	113,428	53,791	47.4	59,632	3,804	2,124	50,849	18,213	35.8	32,636
$15 to $19	127,335	122,509	61,009	49.8	61,500	3,383	1,443	58,705	24,963	42.5	33,742
$20 to $24	122,756	118,403	67,092	56.7	51,311	3,029	1,324	65,051	30,271	46.5	34,780
$25 to $29	131,332	127,542	78,694	61.7	48,848	2,757	1,033	76,688	38,684	50.4	38,004
$30 to $39	189,509	184,779	131,288	71.1	53,491	3,661	1,069	128,361	70,503	54.9	57,858
$40 to $49	110,652	107,642	86,349	80.2	21,293	2,403	607	84,640	49,088	58.0	35,552
$50 to $59	57,281	55,502	45,154	83.2	9,348	1,396	383	45,200	26,043	57.6	19,157
$60 to $74	40,421	38,569	33,499	86.9	5,070	1,396	456	32,779	19,430	59.3	13,349
$75 to $99	24,120	22,488	20,148	89.6	2,340	1,065	567	19,733	11,413	57.8	8,320
$100 and over	20,905	19,369	18,027	93.1	1,342	929	607	17,626	8,405	47.7	9,221
Median monthly rent (dollars)	26.21	26.32	30.22	-	20.43	23.78	20.70	30.53	33.80	-	27.26

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	363,523	317,781	13,301	16,094	20,671	23,896	27,360	60,793	49,040	36,324	33,267	19,972	10,868	3,451	2,360	384	45,742
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	351,472	306,559	12,088	15,210	19,768	22,920	26,459	58,911	47,678	35,339	32,406	19,455	10,501	3,326	2,243	255	44,913
Average interest rate (%)	5.50	5.51	5.92	5.82	5.72	5.65	5.63	5.54	5.45	5.40	5.35	5.28	5.21	5.18	5.11	5.57	5.45
HOLDER OF FIRST MORTGAGE																	
Reporting holder	356,544	311,414	12,874	15,743	20,227	23,414	26,910	59,679	48,175	35,652	32,673	19,574	10,577	3,358	2,272	286	45,130
Building and loan association	115,401	102,904	4,158	5,854	7,555	8,404	9,914	20,761	15,629	11,588	10,278	5,369	2,368	607	303	116	12,497
Commercial bank	41,712	34,406	1,079	1,376	1,656	2,153	2,394	5,887	5,205	4,162	4,303	3,066	1,858	688	551	28	7,306
Savings bank	52,453	44,641	1,265	2,087	2,924	3,671	4,209	9,388	7,191	5,123	4,453	2,515	1,196	349	230	40	7,812
Life insurance company	15,882	14,510	34	42	68	128	235	956	1,636	1,799	2,683	2,688	2,470	964	789	18	1,372
Mortgage company	7,213	6,593	249	204	277	342	492	1,105	1,041	840	826	625	378	135	77	2	620
Home Owners' Loan Corporation	65,825	55,633	717	1,612	2,786	4,079	4,946	12,543	10,785	7,524	5,934	3,003	1,228	331	102	43	10,192
Individual	41,603	37,833	4,517	3,763	4,089	3,681	3,670	6,515	4,317	2,832	2,298	1,240	614	155	113	29	3,770
Other	16,455	14,894	855	805	872	956	1,050	2,524	2,371	1,784	1,898	1,068	465	129	107	10	1,561
Reporting debt and value	343,128	299,267	11,581	14,332	18,815	21,911	25,603	57,542	46,990	34,996	32,193	19,349	10,425	3,281	2,249	-	43,861
JUNIOR MORTGAGE																	
First mortgage only	110,277	95,394	1,874	2,684	3,918	5,182	6,542	16,119	15,547	12,983	13,039	9,371	5,254	1,628	1,253	-	14,883
First and junior mortgage	7,666	6,289	113	220	314	413	605	1,425	1,101	750	675	374	202	55	42	-	1,377
With 1st mtg.; not rptg. on junior	225,185	197,584	9,594	11,428	14,583	16,316	18,456	39,998	30,342	21,263	18,479	9,604	4,969	1,598	954	-	27,601
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	72,312	66,366	11,298	11,257	9,932	7,636	6,405	9,630	5,064	2,674	1,593	622	203	35	18	-	5,946
$1,000 to $1,499	45,666	40,830	284	2,563	5,896	6,055	5,787	9,218	5,171	2,934	1,838	694	228	39	23	-	4,836
$1,500 to $1,999	44,359	39,244	-	412	2,496	5,592	6,097	11,500	6,385	3,453	2,206	796	247	42	18	-	5,115
$2,000 to $2,499	45,466	39,563	-	-	491	2,133	5,042	12,263	8,946	5,205	3,494	1,406	449	91	43	-	5,903
$2,500 to $2,999	32,886	28,600	-	-	-	495	1,782	8,827	7,671	4,861	3,257	1,199	400	83	25	-	4,286
$3,000 to $3,999	47,499	39,908	-	-	-	-	490	5,637	11,088	9,536	8,009	3,690	1,158	238	62	-	7,591
$4,000 to $4,999	25,801	20,773	-	-	-	-	-	467	2,463	5,166	6,755	4,061	1,500	264	97	-	4,528
$5,000 to $5,999	13,687	11,175	-	-	-	-	-	-	202	1,061	4,007	3,547	1,807	389	162	-	2,512
$6,000 to $7,499	8,949	7,129	-	-	-	-	-	-	-	106	964	2,833	2,374	641	211	-	1,820
$7,500 to $9,999	4,269	3,502	-	-	-	-	-	-	-	-	70	500	1,727	800	405	-	767
$10,000 to $14,999	2,033	1,658	-	-	-	-	-	-	-	-	-	1	332	615	710	-	375
$15,000 to $19,999	422	340	-	-	-	-	-	-	-	-	-	-	-	44	296	-	82
$20,000 and over	279	179	-	-	-	-	-	-	-	-	-	-	-	-	179	-	100
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	1,572,386	1,334,397	7,171	16,343	30,830	45,783	66,275	189,671	199,821	180,924	206,194	158,463	116,536	52,493	63,893	-	237,989
Average value (dollars)	4,583	4,459	619	1,140	1,639	2,089	2,589	3,296	4,252	5,170	6,405	8,190	11,179	15,999	28,410	-	5,426
Debt on first and jr. mtgs. (thous.)	813,058	687,728	3,934	9,221	17,220	26,342	37,583	104,966	106,880	94,378	105,613	78,805	55,653	22,842	24,342	-	125,330
Percent of value of property	51.7	51.5	54.9	56.4	55.9	57.5	56.6	55.3	53.5	52.2	51.2	49.7	47.8	43.5	38.1	-	52.7
Average debt (dollars)	2,370	2,298	340	643	915	1,202	1,466	1,824	2,275	2,697	3,281	4,073	5,338	6,962	10,823	-	2,857
Debt on first mtgs. (thousands)	806,790	683,046	3,915	9,164	17,109	26,178	37,208	104,116	106,071	93,850	104,932	78,348	55,303	22,734	24,123	-	123,744
Percent of value of property	51.3	51.2	54.6	56.1	55.5	57.2	56.1	54.9	53.1	51.9	50.9	49.4	47.5	43.3	37.8	-	52.0
Average debt (dollars)	2,351	2,282	338	639	909	1,195	1,453	1,809	2,257	2,682	3,259	4,049	5,305	6,929	10,726	-	2,821

[1] The urban and the rural-nonfarm figures shown separately in this bulletin do not include corrections for Fairfield village, Greene County, erroneously classified as urban; or for Rossford village, Wood County (in the Toledo metropolitan district), erroneously classified as rural. Information as to these corrections was received too late for changes in the urban and the rural-nonfarm tabulations.

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	363,523	356,544	115,401	94,165	41,712	52,453	15,882	7,213	65,825	41,603	16,455	6,979
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	351,472	348,167	113,070	92,350	40,974	51,376	15,578	7,068	65,825	38,707	15,569	3,305
Average interest rate (percent)	5.50	5.50	5.92	5.70	5.62	5.77	5.33	5.59	4.50	5.59	5.46	5.55
Reporting debt and value	343,128	338,680	108,651	90,137	40,191	49,946	15,503	6,989	63,063	38,976	15,361	4,448
Percent distribution	-	100.0	32.1	26.6	11.9	14.7	4.6	2.1	18.6	11.5	4.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	343,128	338,680	108,651	90,137	40,191	49,946	15,503	6,989	63,063	38,976	15,361	4,448
First mortgage only	110,277	109,286	29,048	32,626	15,745	16,881	6,807	2,575	22,593	10,946	4,641	1,041
First and junior mortgage	7,666	7,231	1,960	2,042	924	1,118	330	163	1,929	559	248	435
With first mortgage; not reporting on junior mortgage	225,185	222,213	77,643	55,469	23,522	31,947	8,366	4,251	38,541	27,471	10,472	2,972
1-family properties	299,267	295,410	96,728	75,549	33,108	42,441	14,181	6,398	53,287	35,369	13,898	3,857
First mortgage only	95,394	94,477	25,270	27,328	12,928	14,400	6,293	2,352	19,172	9,859	4,193	917
First and junior mortgage	6,289	5,952	1,696	1,619	703	916	287	143	1,532	471	204	337
With first mortgage; not reporting on junior mortgage	197,584	194,981	69,762	46,602	19,477	27,125	7,601	3,893	32,583	25,039	9,501	2,603
2- to 4-family properties	43,861	43,270	11,923	14,588	7,083	7,505	1,322	591	9,776	3,607	1,463	591
First mortgage only	14,883	14,759	3,778	5,298	2,817	2,481	514	213	3,421	1,087	448	124
First and junior mortgage	1,377	1,279	264	423	221	202	43	20	397	88	44	98
With first mortgage; not reporting on junior mortgage	27,601	27,232	7,881	8,867	4,045	4,822	765	358	5,958	2,432	971	369
RELATION OF DEBT TO VALUE												
1- to 4-family properties	343,128	338,680	108,651	90,137	40,191	49,946	15,503	6,989	63,063	38,976	15,361	4,448
Value of property (dollars)	1,572,386,100	1,551,087,000	454,896,000	436,722,900	215,621,900	221,101,000	135,430,700	36,934,500	281,844,000	133,377,400	71,881,500	21,299,100
Average value (dollars)	4,583	4,580	4,187	4,845	5,365	4,427	8,736	5,285	4,469	3,422	4,679	4,788
Debt on first and junior mortgages (dollars)	813,058,100	801,595,600	238,197,400	210,487,600	100,605,200	109,882,400	67,089,300	20,638,100	157,937,700	67,434,600	39,860,900	11,462,500
Percent of value of property	51.7	51.7	52.4	48.2	46.7	49.7	49.5	55.9	56.0	50.6	55.5	53.8
Average debt (dollars)	2,370	2,367	2,192	2,335	2,503	2,200	4,324	2,953	2,504	1,730	2,595	2,577
Debt on first mortgages (dollars)	806,790,100	795,701,400	236,706,800	208,664,600	99,709,600	108,955,000	66,520,000	20,513,300	156,564,200	66,982,500	39,650,000	11,088,700
Percent distribution	-	100.0	29.7	26.2	12.5	13.7	8.4	2.6	19.7	8.4	5.0	-
Percent of value of property	51.3	51.3	52.0	47.8	46.2	49.3	49.1	55.5	55.6	50.2	55.2	52.1
Average debt (dollars)	2,351	2,349	2,179	2,315	2,481	2,181	4,291	2,935	2,484	1,719	2,581	2,493
1-family properties	299,267	295,410	96,728	75,549	33,108	42,441	14,181	6,398	53,287	35,369	13,898	3,857
Value of property (dollars)	1,334,397,100	1,316,536,400	393,950,400	355,448,600	174,435,400	181,013,200	123,462,300	33,543,100	230,574,800	115,753,300	63,803,900	17,860,700
Average value (dollars)	4,459	4,457	4,073	4,705	5,269	4,265	8,706	5,248	4,327	3,273	4,591	4,631
Debt on first and junior mortgages (dollars)	687,728,400	678,164,800	205,376,600	170,822,800	80,761,200	90,061,600	60,508,600	18,783,600	128,252,700	58,854,400	35,566,100	9,563,600
Percent of value of property	51.5	51.5	52.1	48.1	46.3	49.8	49.0	56.0	55.6	50.8	55.7	53.5
Average debt (dollars)	2,298	2,296	2,123	2,261	2,439	2,122	4,267	2,936	2,407	1,664	2,559	2,480
Debt on first mortgages (dollars)	683,045,800	673,755,400	204,193,200	169,510,600	80,128,300	89,382,300	60,117,100	18,689,400	127,313,200	58,510,000	35,421,900	9,290,400
Percent of value of property	51.2	51.2	51.8	47.7	45.9	49.4	48.7	55.7	55.2	50.5	55.5	52.0
Average debt (dollars)	2,282	2,281	2,111	2,244	2,420	2,106	4,239	2,921	2,389	1,654	2,549	2,409
2- to 4-family properties	43,861	43,270	11,923	14,588	7,083	7,505	1,322	591	9,776	3,607	1,463	591
Value of property (dollars)	237,989,000	234,550,600	60,945,600	81,274,300	41,186,500	40,087,800	11,968,400	3,391,400	51,269,200	17,624,100	8,077,600	3,438,400
Average value (dollars)	5,426	5,421	5,112	5,571	5,815	5,341	9,053	5,738	5,244	4,886	5,521	5,818
Debt on first and junior mortgages (dollars)	125,329,700	123,430,800	32,820,600	39,664,800	19,844,000	19,820,800	6,530,700	1,854,500	29,685,000	8,580,200	4,294,800	1,898,900
Percent of value of property	52.7	52.6	53.9	48.8	48.2	49.4	54.6	54.7	57.9	48.7	53.2	55.2
Average debt (dollars)	2,857	2,853	2,753	2,719	2,802	2,641	4,940	3,138	3,037	2,379	2,936	3,213
Debt on first mortgages (dollars)	123,744,300	121,946,000	32,513,600	39,154,000	19,581,300	19,572,700	6,402,900	1,823,900	29,351,000	8,472,500	4,228,100	1,798,300
Percent of value of property	52.0	52.0	53.3	48.2	47.5	48.8	53.5	53.8	57.2	48.1	52.3	52.3
Average debt (dollars)	2,821	2,818	2,727	2,684	2,765	2,608	4,843	3,086	3,002	2,349	2,890	3,043

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	317,781	311,414	102,904	79,047	34,406	44,641	14,510	6,593	55,633	37,833	14,894	6,367
RACE OF OCCUPANTS												
White	310,158	303,990	99,784	77,772	33,896	43,876	14,465	6,455	54,016	36,898	14,600	6,178
Negro	7,392	7,209	3,032	1,227	489	738	38	136	1,581	910	285	183
Other nonwhite	221	215	88	48	21	27	7	2	36	25	9	6
YEAR BUILT												
Reporting year built	309,179	303,171	99,549	77,061	33,512	43,549	14,366	6,517	54,440	36,684	14,554	6,008
1930 to 1940	55,032	53,939	17,025	14,208	6,389	7,819	4,861	1,890	4,346	7,504	4,105	1,093
1920 to 1929	115,763	114,023	34,096	28,389	11,929	16,460	7,258	2,850	25,396	10,811	5,221	1,740
1910 to 1919	56,022	54,912	17,609	14,410	6,249	8,161	1,608	1,055	11,991	6,048	2,191	1,110
1900 to 1909	37,200	36,309	13,372	9,353	4,010	5,343	411	407	6,765	4,634	1,367	891
1880 to 1899	32,142	31,372	12,561	7,588	3,405	4,183	170	237	4,585	5,068	1,163	770
1879 or earlier	13,020	12,616	4,886	3,113	1,530	1,583	58	78	1,355	2,619	507	404

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	317,781	311,414	102,904	79,047	34,406	44,641	14,510	6,593	55,633	37,833	14,894	6,367
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	299,442	295,577	96,794	75,588	33,131	42,457	14,190	6,398	53,311	35,395	13,901	3,865
Under $500	28,615	28,199	9,604	7,619	3,528	4,091	218	467	1,795	6,981	1,515	416
$500 to $999	38,284	37,804	14,014	10,294	4,382	5,912	411	519	4,574	6,514	1,478	480
$1,000 to $1,499	41,187	40,695	14,275	10,860	4,435	6,425	680	607	7,150	5,608	1,515	492
$1,500 to $1,999	39,516	39,047	13,265	10,186	4,040	6,146	1,002	649	8,148	4,358	1,439	469
$2,000 to $2,499	39,668	39,175	12,648	9,714	4,029	5,685	1,366	744	9,190	3,876	1,637	493
$2,500 to $2,999	28,532	28,208	8,793	6,848	2,851	3,997	1,286	693	6,943	2,321	1,324	324
$3,000 to $3,999	39,586	39,064	12,053	9,404	4,109	5,295	2,586	1,070	8,892	2,955	2,104	522
$4,000 to $4,999	20,499	20,236	6,150	4,749	2,272	2,477	2,115	662	3,800	1,423	1,337	268
$5,000 to $5,999	10,970	10,780	3,105	2,691	1,464	1,227	1,595	444	1,495	662	788	190
$6,000 to $7,499	7,015	6,898	1,787	1,726	1,020	706	1,384	311	816	405	469	117
$7,500 to $9,999	3,424	3,365	772	833	522	311	879	150	383	178	170	59
$10,000 to $14,999	1,635	1,608	264	482	350	132	507	70	116	75	94	27
$15,000 to $19,999	339	331	48	112	80	32	118	5	7	24	17	8
$20,000 and over	172	167	16	70	49	21	43	7	2	15	14	5
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	306,359	303,723	100,718	77,443	33,759	43,684	14,224	6,457	55,633	35,154	14,094	2,836
Under 4.0%	2,149	2,125	286	266	115	151	40	121	-	1,187	225	24
4.0%	4,530	4,476	480	941	465	476	264	79	-	2,305	407	54
4.1% to 4.4%	39	38	10	7	6	1	13	2	-	4	2	1
4.5%	65,692	65,311	1,303	3,281	2,054	1,227	2,211	650	55,633	498	1,735	381
4.6% to 4.9%	58	56	5	14	12	2	30	1	-	2	4	2
5.0%	39,265	38,704	7,515	15,023	7,988	7,035	4,778	1,402	-	6,493	3,493	561
5.1% to 5.4%	212	206	80	59	30	29	37	8	-	3	19	6
5.5%	21,037	20,758	9,011	7,353	3,797	3,556	1,938	488	-	865	1,103	279
5.6% to 5.9%	117	112	74	19	5	14	10	1	-	5	3	5
6.0%	158,395	157,020	73,246	46,952	17,985	28,967	4,762	3,383	-	22,059	6,618	1,375
6.1% to 6.4%	448	440	398	22	1	21	1	2	-	10	7	8
6.5%	2,611	2,585	1,947	404	144	260	46	30	-	113	45	26
6.6% to 6.9%	111	108	89	19	2	17	-	-	-	-	-	3
7.0%	10,337	10,247	5,428	2,843	1,060	1,783	72	211	-	1,355	338	90
7.1% to 7.4%	207	205	190	10	1	9	-	-	-	3	2	2
7.5%	151	150	96	29	6	23	-	5	-	11	9	1
7.6% to 7.9%	13	12	10	1	-	1	-	-	-	1	-	1
8.0% and over	1,187	1,170	550	200	88	112	22	74	-	240	84	17
Average interest rate (percent)	5.51	5.51	5.92	5.70	5.62	5.77	5.32	5.58	4.50	5.60	5.46	5.54
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	289,960	286,912	97,059	72,172	30,788	41,389	13,980	6,269	54,218	29,744	13,470	3,048
Real estate taxes included in payment	62,563	61,676	11,745	17,689	7,742	9,947	2,751	2,194	19,376	2,864	5,057	887
Monthly	60,152	59,326	11,322	16,903	7,334	9,569	2,604	2,123	18,940	2,540	4,894	826
Quarterly	647	639	55	373	222	151	58	21	40	65	27	8
Semiannual	295	291	33	93	50	43	36	5	6	90	28	4
Annual	142	140	15	23	12	11	3	1	3	84	11	2
Other	209	207	101	25	11	14	5	13	17	24	22	2
Not reporting frequency of payment	1,118	1,073	219	272	113	159	45	31	370	61	75	45
Real estate taxes not included in payment	223,773	221,765	83,978	53,686	22,705	30,981	11,127	3,998	34,331	26,434	8,211	2,008
Monthly	192,667	190,994	76,222	42,010	15,594	26,416	8,031	3,108	33,537	21,115	6,971	1,673
Quarterly	12,758	12,661	545	8,229	5,414	2,815	1,701	488	88	1,141	469	97
Semiannual	6,310	6,253	854	1,716	892	824	1,069	277	54	1,906	377	57
Annual	2,705	2,678	229	614	345	269	99	26	23	1,538	149	27
Other	5,462	5,420	4,722	269	130	139	29	32	24	246	98	42
Not reporting frequency of payment	3,871	3,759	1,406	848	330	518	198	67	605	588	147	112
Not reporting tax payment requirements	3,624	3,471	1,336	797	336	461	102	77	511	446	202	153
Monthly	2,941	2,820	1,167	603	228	375	57	69	471	295	158	121
Quarterly	158	146	18	71	43	28	19	3	2	26	7	7
Semiannual	156	150	29	51	28	23	13	2	1	40	14	6
Annual	79	76	4	16	12	4	4	-	1	43	8	3
Other	50	46	33	6	5	1	-	-	-	7	-	4
Not reporting frequency of payment	245	233	85	50	20	30	9	3	36	35	15	12
No principal payments required	11,276	11,119	3,110	3,231	1,629	1,602	315	221	768	2,888	586	157
Monthly	6,105	6,042	2,293	1,411	535	876	144	148	720	1,030	296	63
Quarterly	1,289	1,273	70	802	489	313	72	25	4	223	77	16
Semiannual	1,946	1,914	305	634	364	270	68	29	11	746	121	32
Annual	1,078	1,069	77	219	145	74	13	8	6	690	56	9
Other	454	450	284	51	33	18	2	6	1	88	18	4
Not reporting frequency of payment	404	371	81	114	63	51	16	5	26	111	18	33
Not reporting principal payment requirements	7,691	4,690	1,397	1,201	554	647	116	44	561	1,015	356	3,001
Monthly	2,837	2,496	928	558	227	331	62	21	425	348	154	341
Quarterly	242	209	18	136	72	64	15	5	5	22	8	33
Semiannual	300	274	40	90	49	41	14	5	1	94	30	26
Annual	233	212	16	47	22	25	4	1	1	131	12	21
Other	248	223	133	39	29	10	2	-	3	36	10	25
Not reporting frequency of payment	3,831	1,276	262	331	155	176	19	12	126	384	142	2,555
No regular payments required	8,854	8,693	1,338	2,443	1,440	1,003	99	59	86	4,186	482	161

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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	299,442	60,210	212,994	10,469	15,769
Under $500	28,615	2,046	21,244	1,776	3,549
$500 to $999	38,284	3,781	29,719	1,825	2,959
$1,000 to $1,499	41,187	5,770	31,479	1,545	2,393
$1,500 to $1,999	39,516	6,952	29,758	1,215	1,591
$2,000 to $2,499	39,668	8,499	28,517	1,070	1,582
$2,500 to $2,999	28,582	7,282	19,697	727	876
$3,000 to $3,999	39,586	11,629	25,638	1,042	1,277
$4,000 to $4,999	20,499	6,734	12,601	548	616
$5,000 to $5,999	10,970	3,869	6,436	300	363
$6,000 to $7,499	7,015	2,248	4,259	190	278
$7,500 to $9,999	3,424	1,008	2,182	104	130
$10,000 to $14,999	1,635	384	1,077	82	92
$15,000 to $19,999	389	44	241	22	32
$20,000 and over	172	14	104	23	31

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	306,559	61,487	219,259	10,883	14,930
Under 4.0%	2,149	340	1,378	149	282
4.0%	4,530	580	3,111	305	534
4.1% to 4.4%	39	15	22	1	1
4.5%	65,692	24,359	39,008	913	1,412
4.6% to 4.9%	58	9	45	2	2
5.0%	39,265	9,778	26,158	1,398	1,931
5.1% to 5.4%	212	72	129	6	5
5.5%	21,037	4,624	15,331	521	561
5.6% to 5.9%	117	8	108	1	5
6.0%	158,395	20,521	122,285	6,604	8,985
6.1% to 6.4%	448	28	384	12	24
6.5%	2,611	182	2,214	118	97
6.6% to 6.9%	111	6	99	1	5
7.0%	10,337	841	7,828	729	939
7.1% to 7.4%	207	10	179	8	10
7.5%	151	15	121	9	6
7.6% to 7.9%	13	1	10	1	1
8.0% and over	1,187	96	854	105	130
Average interest rate (percent)	5.51	5.19	5.59	5.73	5.68

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	249,780	240,643	54,724	183,755	2,164	9,137
Total first mortgage outstanding debt (dollars)	583,955,000	565,719,000	161,222,500	400,144,700	4,351,800	18,236,000
Total annual mortgage payment (dollars)	82,079,917	80,739,587	22,265,567	57,831,144	642,876	1,340,330
Average first mortgage outstanding debt (dollars)	2,338	2,351	2,946	2,178	2,011	1,996
Average value of property (dollars)	4,511	4,519	4,825	4,484	4,028	4,297
Average annual estimated rental value (dollars)	443	444	477	435	409	413
Average annual mortgage payment (dollars)	329	336	407	315	297	147
Percent which annual mortgage payment represents of—						
First mortgage debt	14.1	14.3	13.8	14.5	14.8	7.3
Value of property	7.3	7.4	8.4	7.1	7.4	3.4
Estimated annual rental value	74.2	75.5	85.3	72.4	72.6	35.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	227,821	222,488	53,950	166,580	1,958	5,333
Average first mortgage outstanding debt (dollars)	2,340	2,347	2,951	2,155	1,977	2,042
Average value of property (dollars)	4,371	4,381	4,805	4,251	3,835	3,920
Average annual estimated rental value (dollars)	432	433	476	420	395	387
Average annual mortgage payment (dollars)	338	342	408	321	298	170
Percent which annual mortgage payment represents of—						
First mortgage debt	14.4	14.6	13.8	14.9	15.1	8.3
Value of property	7.7	7.8	8.5	7.5	7.8	4.3
Estimated annual rental value	78.2	78.9	85.8	76.4	75.6	44.0
Monthly mortgage payment—						
Under $10	14,910	12,365	993	11,171	201	2,545
$10 to $14	27,583	26,648	3,142	23,204	302	935
$15 to $19	28,693	28,081	4,618	23,182	281	612
$20 to $24	32,773	32,328	6,507	25,532	289	445
$25 to $29	33,849	33,582	7,916	25,395	271	267
$30 to $39	46,455	46,174	14,722	31,125	327	281
$40 to $49	22,091	21,968	8,390	13,437	141	123
$50 to $59	11,089	11,033	3,992	6,965	76	56
$60 to $74	5,579	5,558	2,114	3,410	34	21
$75 to $99	2,796	2,775	1,000	1,750	25	21
$100 and over	2,008	1,976	556	1,409	11	27
Average monthly mortgage payment (dollars)	28.15	28.48	34.02	26.73	24.87	14.17
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	21,959	18,155	774	17,175	206	3,804
Average first mortgage outstanding debt (dollars)	2,321	2,402	2,627	2,393	2,330	1,931
Average value of property (dollars)	5,964	6,203	6,195	6,208	5,861	4,825
Average annual estimated rental value (dollars)	557	580	574	580	548	450
Average annual mortgage payment (dollars)	288	258	310	256	284	114
Percent which annual mortgage payment represents of—						
First mortgage debt	10.1	10.8	11.8	10.7	12.2	5.9
Value of property	3.9	4.2	5.0	4.1	4.8	2.4
Estimated annual rental value	41.9	44.5	54.0	44.0	51.8	25.3

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	363,311	354,776	179,819	50.7	174,957	7,313	1,222	170,549	73,714	43.2	96,835
COLOR OF OCCUPANTS											
White	-	342,450	174,892	51.1	167,558	-	-	165,881	71,544	43.1	94,337
Nonwhite	-	12,326	4,927	40.0	7,399	-	-	4,668	2,170	46.5	2,498
TYPE OF STRUCTURE											
1-family	263,517	257,787	160,237	62.2	97,550	4,747	983	152,931	66,019	43.2	86,912
Other	99,794	96,989	19,582	20.2	77,407	2,566	239	17,618	7,695	43.7	9,923
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	259,312	254,114	157,418	61.9	96,696	4,338	860	152,331	65,843	43.2	86,488
Under $5	3,320	3,225	2,111	65.5	1,114	79	16	1,918	388	20.2	1,530
$5 to $9	16,475	16,057	7,651	47.6	8,406	331	87	7,212	2,533	35.1	4,679
$10 to $14	33,187	32,456	14,098	43.4	18,358	626	105	13,497	5,889	43.6	7,608
$15 to $19	40,977	40,173	19,210	47.8	20,963	692	112	18,565	8,520	45.9	10,045
$20 to $24	37,509	36,735	20,577	56.0	16,158	652	122	19,988	8,977	44.9	11,011
$25 to $29	39,033	38,260	24,208	63.3	14,052	661	112	23,551	10,571	44.9	12,980
$30 to $39	46,568	45,768	33,316	72.8	12,452	658	142	32,444	14,418	44.4	18,026
$40 to $49	21,452	21,086	17,563	83.3	3,523	285	81	17,097	7,372	43.1	9,725
$50 to $59	9,953	9,791	8,653	88.4	1,138	123	39	8,408	3,425	40.8	4,978
$60 to $74	5,662	5,582	5,211	93.4	371	56	24	5,035	2,076	41.2	2,959
$75 to $99	2,845	2,793	2,682	96.0	111	41	11	2,592	1,024	39.5	1,568
$100 and over	2,331	2,188	2,138	97.7	50	134	9	2,029	650	32.0	1,379
Median monthly rent (dollars)	24.26	24.28	27.61	-	19.38	22.88	24.01	27.68	27.63	-	27.72

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	73,714	67,780	3,476	5,202	6,761	7,129	7,877	14,228	9,157	5,699	4,392	2,131	1,112	309	181	126	5,934
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	70,549	64,727	3,184	4,950	6,476	6,822	7,557	13,658	8,789	5,462	4,197	2,039	1,041	289	171	92	5,822
Average interest rate (%)	5.69	5.69	5.92	5.87	5.79	5.75	5.72	5.66	5.61	5.56	5.56	5.52	5.50	5.57	5.40	-	5.68
HOLDER OF FIRST MORTGAGE																	
Reporting holder	71,974	66,110	3,374	5,098	6,605	6,993	7,727	13,873	8,942	5,550	4,269	2,055	1,057	292	175	100	5,864
Building and loan association	33,984	31,336	1,664	2,755	3,483	3,539	3,894	6,738	3,945	2,340	1,702	728	354	88	51	55	2,648
Commercial bank	6,815	6,138	191	323	460	586	638	1,206	979	613	573	300	171	66	21	11	677
Savings bank	8,299	7,557	274	482	660	778	808	1,571	1,076	735	594	328	157	49	35	10	742
Life insurance company	812	776	4	10	9	8	23	69	112	108	161	120	94	26	31	1	36
Mortgage company	476	451	42	26	24	41	45	72	55	50	45	23	15	7	6	-	25
Home Owners' Loan Corporation	9,729	8,856	228	496	811	960	1,089	2,091	1,341	852	555	259	116	30	13	15	873
Individual	9,052	8,375	836	833	977	866	999	1,579	1,007	568	404	184	93	15	10	5	676
Other	2,807	2,620	135	173	181	215	231	547	427	284	235	113	57	11	8	3	187
Reporting debt and value	66,893	61,390	3,054	4,636	6,084	6,408	7,181	12,913	8,431	5,246	4,055	1,958	987	273	164	-	5,503
JUNIOR MORTGAGE																	
First mortgage only	12,483	11,282	357	582	884	1,110	1,321	2,628	1,788	1,097	824	439	168	49	35	-	1,201
First and junior mortgage	934	813	36	64	88	82	105	180	105	62	45	23	18	2	2	-	121
With 1st mtg.; not rptg. on junior	53,476	49,295	2,661	3,990	5,112	5,216	5,755	10,105	6,538	4,087	31,85	1,496	801	222	127	-	4,181
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	20,486	19,184	2,986	3,581	3,244	2,393	2,070	2,705	1,225	583	296	112	31	5	3	-	1,302
$1,000 to $1,499	11,800	10,953	68	980	1,974	1,864	1,700	2,280	1,122	511	318	104	25	3	3	-	847
$1,500 to $1,999	9,901	9,118	-	125	762	1,511	1,683	2,701	1,291	566	326	111	34	7	1	-	783
$2,000 to $2,499	8,611	7,845	-	-	104	547	1,240	2,610	1,671	877	519	206	57	13	1	-	766
$2,500 to $2,999	5,178	4,676	-	-	-	93	395	1,627	1,216	701	460	123	44	10	7	-	502
$3,000 to $3,999	6,240	5,569	-	-	-	-	93	912	1,563	1,335	1,048	430	157	25	6	-	671
$4,000 to $4,999	2,518	2,215	-	-	-	-	-	78	313	550	706	391	141	24	12	-	303
$5,000 to $5,999	1,107	970	-	-	-	-	-	-	30	106	297	291	181	40	25	-	137
$6,000 to $7,499	624	519	-	-	-	-	-	-	-	17	77	159	184	60	22	-	105
$7,500 to $9,999	262	226	-	-	-	-	-	-	-	-	8	31	103	56	28	-	36
$10,000 to $14,999	130	93	-	-	-	-	-	-	-	-	-	-	29	28	36	-	37
$15,000 to $19,999	22	15	-	-	-	-	-	-	-	-	-	-	-	2	13	-	7
$20,000 and over	14	7	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	240,233	215,805	2,002	5,330	10,020	13,409	18,614	42,410	35,683	26,976	25,808	15,904	10,793	4,296	4,560	-	24,428
Average value (dollars)	3,591	3,515	655	1,150	1,647	2,093	2,592	3,284	4,232	5,142	6,364	8,122	10,935	15,742	27,804	-	4,439
Debt on first & jr. mtgs. (thous.)	117,609	105,817	1,128	3,105	5,494	7,384	9,926	21,686	17,464	12,943	11,906	6,977	4,714	1,649	1,440	-	11,792
Percent of value of property	49.0	49.0	56.4	58.3	54.8	55.1	53.3	51.1	48.9	48.0	46.1	43.9	43.7	38.4	31.6	-	48.3
Average debt (dollars)	1,758	1,724	369	670	903	1,152	1,382	1,679	2,071	2,467	2,936	3,563	4,776	6,041	8,779	-	2,143
Debt on first mtgs. (thousands)	116,943	105,388	1,123	3,089	5,464	7,350	9,870	21,580	17,391	12,895	11,862	6,948	4,684	1,645	1,428	-	11,615
Percent of value of property	48.7	48.8	56.1	58.0	54.5	54.8	53.0	50.9	48.7	47.8	46.0	43.7	43.4	38.3	31.3	-	47.5
Average debt (dollars)	1,748	1,716	368	666	898	1,147	1,374	1,671	2,063	2,458	2,925	3,548	4,746	6,026	8,708	-	2,111

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	73,714	71,974	33,984	15,114	6,815	8,299	812	476	9,729	9,052	2,807	1,740
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	70,549	69,795	33,254	14,683	6,617	8,066	782	462	9,729	8,298	2,587	754
Average interest rate (percent)	5.69	5.69	5.99	5.86	5.85	5.88	5.41	5.61	4.50	5.64	5.54	5.69
Reporting debt and value	66,893	65,922	31,124	13,816	6,339	7,477	777	439	8,989	8,231	2,546	971
Percent distribution	-	100.0	47.2	21.0	9.6	11.3	1.2	0.7	13.6	12.5	3.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	66,893	65,922	31,124	13,816	6,339	7,477	777	439	8,989	8,231	2,546	971
First mortgage only	12,483	12,377	5,986	2,193	1,055	1,138	167	91	2,090	1,409	441	106
First and junior mortgage	934	880	403	223	96	127	6	3	106	102	37	54
With first mortgage; not reporting on junior mortgage	53,476	52,665	24,735	11,400	5,188	6,212	604	345	6,793	6,720	2,068	811
1-family properties	61,390	60,489	28,652	12,522	5,708	6,814	744	418	8,172	7,606	2,375	901
First mortgage only	11,282	11,180	5,430	1,960	952	1,008	158	85	1,857	1,288	402	102
First and junior mortgage	813	768	352	194	84	110	6	3	95	87	31	45
With first mortgage; not reporting on junior mortgage	49,295	48,541	22,870	10,368	4,672	5,696	580	330	6,220	6,231	1,942	754
2- to 4-family properties	5,503	5,433	2,472	1,294	631	663	33	21	817	625	171	70
First mortgage only	1,201	1,197	556	233	103	130	9	6	233	121	39	4
First and junior mortgage	121	112	51	29	12	17	-	-	11	15	6	9
With first mortgage; not reporting on junior mortgage	4,181	4,124	1,865	1,032	516	516	24	15	573	489	126	57
RELATION OF DEBT TO VALUE												
1- to 4-family properties	66,893	65,922	31,124	13,816	6,339	7,477	777	439	8,989	8,231	2,546	971
Value of property (dollars)	240,232,900	236,290,100	104,026,400	56,018,600	26,693,300	29,325,300	5,777,100	1,853,400	32,892,300	25,541,600	10,180,700	3,942,800
Average value (dollars)	3,591	3,584	3,342	4,055	4,211	3,922	7,435	4,222	3,659	3,103	3,999	4,061
Debt on first and junior mortgages (dollars)	117,608,600	115,508,300	49,952,200	25,496,100	11,881,300	13,614,800	2,667,200	1,050,700	18,071,500	13,021,300	5,244,300	2,105,300
Percent of value of property	49.0	48.9	48.0	45.5	44.5	46.4	46.2	56.7	54.9	51.0	51.5	53.4
Average debt (dollars)	1,758	1,752	1,605	1,845	1,874	1,821	3,433	2,398	2,010	1,582	2,060	2,168
Debt on first mortgages (dollars)	116,943,300	114,890,800	49,667,200	25,320,200	11,799,600	13,520,600	2,666,700	1,048,500	18,011,400	12,958,200	5,218,600	2,052,500
Percent distribution	-	100.0	43.2	22.0	10.3	11.8	2.3	0.9	15.7	11.3	4.5	-
Percent of value of property	48.7	48.6	47.7	45.2	44.2	46.1	46.2	56.6	54.8	50.7	51.3	52.1
Average debt (dollars)	1,748	1,743	1,596	1,833	1,861	1,808	3,432	2,388	2,004	1,574	2,050	2,114
1-family properties	61,390	60,489	28,652	12,522	5,708	6,814	744	418	8,172	7,606	2,375	901
Value of property (dollars)	215,805,400	212,330,600	93,757,400	49,536,500	23,332,500	26,204,000	5,550,700	1,765,000	29,364,400	23,025,000	9,331,600	3,474,800
Average value (dollars)	3,515	3,510	3,272	3,956	4,088	3,846	7,461	4,222	3,593	3,027	3,929	3,857
Debt on first and junior mortgages (dollars)	105,816,600	103,989,200	44,933,100	22,654,500	10,416,900	12,237,600	2,563,000	1,012,300	16,170,200	11,811,000	4,845,100	1,827,400
Percent of value of property	49.0	49.0	47.9	45.7	44.6	46.7	46.2	57.4	55.1	51.3	51.9	52.6
Average debt (dollars)	1,724	1,719	1,568	1,809	1,825	1,796	3,445	2,422	1,979	1,553	2,040	2,028
Debt on first mortgages (dollars)	105,328,200	103,533,700	44,726,900	22,520,700	10,358,900	12,161,800	2,562,500	1,010,100	16,120,800	11,764,500	4,828,200	1,794,500
Percent of value of property	48.8	48.8	47.7	45.5	44.4	46.4	46.2	57.2	54.9	51.1	51.7	51.6
Average debt (dollars)	1,716	1,712	1,561	1,798	1,815	1,785	3,444	2,417	1,973	1,547	2,033	1,992
2- to 4-family properties	5,503	5,433	2,472	1,294	631	663	33	21	817	625	171	70
Value of property (dollars)	24,427,500	23,959,500	10,269,000	6,482,100	3,360,800	3,121,300	226,400	88,400	3,527,900	2,516,600	849,100	468,000
Average value (dollars)	4,439	4,410	4,154	5,009	5,326	4,708	-	-	4,318	4,027	4,965	-
Debt on first and junior mortgages (dollars)	11,792,000	11,514,100	5,019,100	2,841,600	1,464,400	1,377,200	104,200	38,400	1,901,300	1,210,300	399,200	277,900
Percent of value of property	48.3	48.1	48.9	43.8	43.6	44.1	-	-	53.9	48.1	47.0	-
Average debt (dollars)	2,143	2,119	2,030	2,196	2,321	2,077	-	-	2,327	1,936	2,335	-
Debt on first mortgages (dollars)	11,615,100	11,357,100	4,940,300	2,799,500	1,440,700	1,358,800	104,200	38,400	1,890,600	1,193,700	390,400	258,000
Percent of value of property	47.5	47.4	48.1	43.2	42.9	43.5	-	-	53.6	47.4	46.0	-
Average debt (dollars)	2,111	2,090	1,999	2,163	2,283	2,049	-	-	2,314	1,910	2,283	-

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	67,780	66,110	31,336	13,695	6,138	7,557	776	451	8,856	8,376	2,620	1,670
RACE OF OCCUPANTS												
White	65,829	64,200	30,278	13,462	6,052	7,410	773	432	8,554	8,131	2,570	1,629
Negro	1,876	1,836	1,014	219	80	139	1	19	297	236	50	40
Other nonwhite	75	74	44	14	6	8	2	-	5	9	-	1
YEAR BUILT												
Reporting year built	64,156	62,658	29,655	12,983	5,784	7,199	752	440	8,455	7,880	2,493	1,498
1930 to 1940	7,133	6,926	2,704	1,828	733	1,095	248	145	584	951	466	207
1920 to 1929	15,149	15,838	6,928	3,863	1,432	1,931	323	116	2,669	1,722	717	311
1910 to 1919	12,525	12,255	6,097	2,371	1,104	1,267	91	51	1,817	1,413	415	270
1900 to 1909	12,078	11,795	5,888	2,405	1,108	1,297	51	44	1,591	1,440	376	283
1880 to 1899	11,894	11,631	5,945	2,178	1,033	1,140	30	61	1,368	1,681	378	263
1879 or earlier	4,377	4,213	2,093	843	374	469	9	23	431	673	141	164

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	67,780	66,110	31,336	13,695	6,138	7,557	776	451	8,856	8,376	2,620	1,670
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	61,447	60,542	28,683	12,531	5,717	6,814	745	418	8,179	7,610	2,376	905
Under $500	7,997	7,882	4,092	1,689	823	866	29	56	403	1,347	266	115
$500 to $999	11,288	11,161	5,907	2,203	969	1,234	39	56	1,125	1,478	353	127
$1,000 to $1,499	11,018	10,878	5,480	2,162	986	1,176	42	47	1,521	1,295	331	140
$1,500 to $1,999	9,121	9,002	4,357	1,745	748	997	65	36	1,422	1,056	319	119
$2,000 to $2,499	7,842	7,725	3,459	1,566	708	858	70	50	1,331	980	319	117
$2,500 to $2,999	4,650	4,572	2,001	875	381	494	69	35	890	498	204	78
$3,000 to $3,999	5,541	5,435	2,107	1,260	580	680	159	54	944	600	311	106
$4,000 to $4,999	2,192	2,142	709	519	259	260	130	48	336	238	162	50
$5,000 to $5,999	951	918	318	259	136	123	61	13	108	99	60	33
$6,000 to $7,499	513	499	163	144	76	68	43	10	60	44	35	14
$7,500 to $9,999	222	217	64	66	32	34	28	8	26	16	9	5
$10,000 to $14,999	91	91	19	35	17	18	8	5	11	6	7	-
$15,000 to $19,999	14	13	3	6	2	4	2	-	1	1	-	1
$20,000 and over	7	7	4	2	-	2	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	64,727	64,032	30,615	13,293	5,953	7,340	747	437	8,856	7,668	2,416	695
Under 4.0%	374	371	58	36	12	24	1	13	-	228	35	3
4.0%	740	729	130	62	22	40	15	1	-	448	73	11
4.1% to 4.4%	5	5	2	1	-	1	-	-	-	-	2	-
4.5%	9,634	9,568	184	172	95	77	69	29	8,856	72	186	66
4.6% to 4.9%	8	8	-	1	1	-	7	-	-	-	-	-
5.0%	5,516	5,413	1,276	1,731	913	818	268	104	-	1,405	629	103
5.1% to 5.4%	28	28	12	6	3	3	2	3	-	2	3	-
5.5%	4,740	4,671	3,349	857	251	606	80	30	-	193	162	69
5.6% to 5.9%	16	14	9	4	-	4	-	-	-	-	1	2
6.0%	38,699	38,307	22,099	9,555	4,287	5,268	294	228	-	4,901	1,230	392
6.1% to 6.4%	155	152	144	4	-	4	-	1	-	3	-	3
6.5%	667	657	549	67	25	42	2	6	-	26	7	10
6.6% to 6.9%	44	44	43	1	1	-	-	-	-	-	-	-
7.0%	3,592	3,562	2,386	739	322	417	7	19	-	340	71	30
7.1% to 7.4%	155	154	147	6	-	6	-	-	-	-	1	1
7.5%	51	51	40	7	3	4	-	1	-	2	1	-
7.6% to 7.9%	6	5	4	-	-	-	-	-	-	1	-	1
8.0% and over	297	293	183	44	18	26	2	2	-	47	15	4
Average interest rate (percent)	5.69	5.69	5.99	5.87	5.85	5.88	5.41	5.59	4.50	5.64	5.53	5.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	59,957	59,195	29,265	11,565	5,024	6,541	732	421	8,558	6,360	2,294	762
Real estate taxes included in payment	7,513	7,342	1,866	1,560	705	854	102	83	2,598	483	650	171
Monthly	7,180	7,020	1,786	1,469	658	811	95	81	2,545	419	625	160
Quarterly	57	55	8	32	16	16	1	1	2	9	2	2
Semiannual	68	67	11	28	12	16	4	-	1	19	4	1
Annual	33	31	6	4	3	1	-	-	1	17	3	2
Other	29	29	11	4	2	2	-	-	3	7	4	-
Not reporting frequency of payment	146	140	44	23	15	8	2	1	46	12	12	6
Real estate taxes not included in payment	51,380	50,881	26,901	9,796	4,225	5,571	612	335	5,836	5,748	1,603	549
Monthly	46,437	45,946	25,413	8,084	3,404	4,680	474	294	5,679	4,618	1,384	491
Quarterly	995	989	132	658	340	318	41	6	9	115	28	6
Semiannual	1,726	1,710	393	606	252	354	73	8	13	514	103	16
Annual	691	685	119	189	109	80	8	1	5	324	39	6
Other	563	557	392	67	34	33	1	9	6	66	16	6
Not reporting frequency of payment	968	944	452	192	86	106	15	17	124	111	33	24
Not reporting tax payment requirements	1,064	1,022	498	209	93	116	18	3	124	129	41	42
Monthly	877	842	440	164	74	90	12	2	114	79	31	35
Quarterly	32	32	6	9	5	4	3	-	-	11	3	-
Semiannual	51	49	16	16	7	9	-	-	-	14	3	2
Annual	13	12	1	2	1	1	-	-	-	8	1	1
Other	4	4	3	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	87	83	32	18	6	12	3	1	10	16	3	4
No principal payments required	2,945	2,906	1,077	863	428	440	20	12	131	697	106	39
Monthly	1,595	1,573	825	345	146	199	8	8	123	229	35	22
Quarterly	238	236	22	164	88	76	2	-	-	40	8	2
Semiannual	666	659	152	246	127	119	6	3	3	207	42	7
Annual	290	286	33	61	32	29	3	-	2	174	13	4
Other	64	63	22	17	11	6	-	-	-	20	4	1
Not reporting frequency of payment	92	89	23	30	19	11	1	1	3	27	4	3
Not reporting principal payment requirements	2,163	1,831	423	355	173	182	16	5	144	291	97	832
Monthly	792	704	293	145	75	70	7	4	94	113	48	88
Quarterly	55	50	4	38	12	26	-	-	1	7	-	5
Semiannual	111	104	18	39	19	20	2	-	-	38	7	7
Annual	61	53	7	15	5	10	1	-	-	28	2	8
Other	33	29	6	13	10	3	-	-	-	8	2	4
Not reporting frequency of payment	1,111	891	95	105	52	53	6	1	49	97	38	720
No regular payments required	2,715	2,678	571	912	518	394	8	13	23	1,028	123	37

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— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	61,447	6,933	47,268	2,704	4,542
Under $500	7,997	373	6,200	488	936
$500 to $999	11,288	776	9,086	567	859
$1,000 to $1,499	11,018	1,032	8,768	465	753
$1,500 to $1,999	9,121	985	7,277	329	530
$2,000 to $2,499	7,842	1,035	6,016	286	505
$2,500 to $2,999	4,650	729	3,472	174	275
$3,000 to $3,999	5,541	1,085	3,892	196	368
$4,000 to $4,999	2,192	542	1,399	102	149
$5,000 to $5,999	951	218	594	48	91
$6,000 to $7,499	513	99	346	21	47
$7,500 to $9,999	222	46	142	18	16
$10,000 to $14,999	91	10	63	7	11
$15,000 to $19,999	14	1	10	2	1
$20,000 and over	7	2	3	1	1

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	64,727	7,320	50,162	2,835	4,410
Under 4.0%	374	32	272	28	42
4.0%	740	68	518	48	106
4.1% to 4.4%	5	2	2	1	-
4.5%	9,634	2,913	6,243	145	333
4.6% to 4.9%	8	1	7	-	-
5.0%	5,516	1,029	3,788	248	451
5.1% to 5.4%	28	6	20	1	1
5.5%	4,740	424	3,968	144	204
5.6% to 5.9%	16	1	14	1	-
6.0%	38,699	2,576	31,292	1,947	2,884
6.1% to 6.4%	155	10	132	4	9
6.5%	667	37	584	21	25
6.6% to 6.9%	44	1	40	-	3
7.0%	3,592	188	2,879	214	311
7.1% to 7.4%	155	8	133	5	9
7.5%	51	5	40	4	2
7.6% to 7.9%	6	1	4	1	-
8.0% and over	297	18	226	23	30
Average interest rate (percent)	5.69	5.24	5.74	5.85	5.78

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: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	49,179	46,783	5,984	40,217	582	2,396
Total first mortgage outstanding debt (dollars)	85,196,200	81,351,000	13,925,900	66,418,300	1,006,800	3,845,200
Total annual mortgage payment (dollars)	12,798,141	12,504,534	1,936,055	10,415,644	152,835	293,607
Average first mortgage outstanding debt (dollars)	1,732	1,739	2,327	1,651	1,730	1,605
Average value of property (dollars)	3,476	3,468	3,881	3,404	3,635	3,640
Average annual estimated rental value (dollars)	346	345	375	340	372	356
Average annual mortgage payment (dollars)	260	267	324	259	263	123
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	15.4	13.9	15.7	15.2	7.6
Value of property	7.5	7.7	8.3	7.6	7.2	3.4
Estimated annual rental value	75.3	77.5	86.3	76.1	70.6	34.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	45,806	44,432	5,912	37,993	527	1,374
Average first mortgage outstanding debt (dollars)	1,735	1,740	2,328	1,649	1,730	1,574
Average value of property (dollars)	3,408	3,412	3,862	3,341	3,523	3,268
Average annual estimated rental value (dollars)	341	341	373	336	363	328
Average annual mortgage payment (dollars)	265	269	324	261	264	140
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	15.5	13.9	15.8	15.2	8.9
Value of property	7.8	7.9	8.4	7.8	7.5	4.3
Estimated annual rental value	77.8	78.8	86.8	77.6	72.6	42.7
Monthly mortgage payment—						
Under $10	5,445	4,648	240	4,344	64	797
$10 to $14	8,737	8,485	756	7,636	93	252
$15 to $19	7,685	7,572	840	6,654	78	113
$20 to $24	7,222	7,126	871	6,174	81	96
$25 to $29	6,325	6,274	970	5,219	85	51
$30 to $39	6,247	6,211	1,378	4,746	87	36
$40 to $49	2,129	2,114	484	1,613	17	15
$50 to $59	1,207	1,200	217	972	11	7
$60 to $74	431	429	97	326	6	2
$75 to $99	190	187	36	147	4	3
$100 and over	188	186	23	162	1	2
Average monthly mortgage payment (dollars)	22.10	22.42	27.01	21.71	21.97	11.67
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,373	2,351	72	2,224	55	1,022
Average first mortgage outstanding debt (dollars)	1,698	1,720	-	1,702	-	1,646
Average value of property (dollars)	4,408	4,524	-	4,490	-	4,141
Average annual estimated rental value (dollars)	411	418	-	415	-	394
Average annual mortgage payment (dollars)	193	234	-	232	-	99
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	13.6	-	13.6	-	6.0
Value of property	4.4	5.2	-	5.2	-	2.4
Estimated annual rental value	47.0	55.9	-	55.9	-	25.2

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	271,446	248,780	144,948	58.3	103,832	13,611	9,055	132,760	40,736	30.7	92,024
COLOR OF OCCUPANTS											
White	-	245,095	143,075	58.4	102,020	-	-	131,013	40,288	30.7	90,730
Nonwhite	-	3,685	1,873	50.8	1,812	-	-	1,747	453	25.9	1,294
TYPE OF STRUCTURE											
1-family	242,024	220,394	136,312	61.8	84,082	12,773	8,857	125,760	38,639	30.7	87,121
Other	29,422	28,386	8,636	30.4	19,750	838	198	7,000	2,097	30.0	4,903
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	238,583	217,587	134,800	62.0	82,787	12,395	8,601	125,042	38,445	30.7	86,597
Under $5	20,737	19,449	11,662	60.0	7,787	971	317	9,837	1,450	14.7	8,387
$5 to $9	58,286	54,678	26,929	49.3	27,749	2,362	1,246	24,419	5,564	22.8	18,855
$10 to $14	53,757	49,767	26,925	54.1	22,842	2,269	1,721	25,077	7,088	28.3	17,989
$15 to $19	35,449	32,639	20,417	62.6	12,222	1,658	1,152	19,324	6,150	31.8	13,174
$20 to $24	22,872	20,823	15,162	72.8	5,661	1,035	1,014	14,411	4,960	34.4	9,451
$25 to $29	17,523	15,867	12,154	76.6	3,713	880	776	11,599	4,321	37.3	7,278
$30 to $39	15,724	13,995	12,065	86.2	1,930	1,055	674	11,409	4,763	41.7	6,646
$40 to $49	5,905	5,092	4,633	91.0	459	504	309	4,391	1,998	45.5	2,393
$50 to $59	3,077	2,563	2,337	91.2	226	321	193	2,214	995	44.9	1,219
$60 to $74	2,273	1,405	1,285	91.5	120	544	324	1,209	594	49.1	615
$75 to $99	1,590	695	638	91.8	57	466	429	602	311	51.7	291
$100 and over	1,390	614	593	96.6	21	330	446	550	251	45.6	299
Median monthly rent (dollars)	13.25	12.98	14.96	-	10.78	16.30	18.91	15.32	18.66	-	13.96

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	40,736	39,521	6,992	5,701	5,074	4,166	3,848	5,887	3,191	1,921	1,375	676	380	144	98	73	1,215
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	38,440	37,299	6,304	5,341	4,811	3,954	3,687	5,658	3,065	1,851	1,329	655	368	141	88	47	1,141
Average interest rate (%)	5.77	5.77	5.96	5.90	5.82	5.79	5.74	5.67	5.61	5.56	5.53	5.49	5.47	5.50	-	-	5.82
HOLDER OF FIRST MORTGAGE																	
Reporting holder	39,662	38,472	6,726	5,558	4,953	4,062	3,769	5,755	3,117	1,874	1,343	657	372	144	88	54	1,190
Building and loan association	12,709	12,350	1,915	1,860	1,705	1,355	1,344	1,887	960	586	393	194	82	36	14	19	359
Commercial bank	5,608	5,397	743	719	608	555	517	892	501	305	231	144	98	42	27	5	211
Savings bank	5,179	5,010	699	711	626	549	490	808	478	252	209	95	56	16	10	11	169
Life insurance company	213	209	19	12	10	12	5	19	14	22	29	17	22	13	14	1	4
Mortgage company	292	278	62	35	30	30	25	29	17	19	11	11	6	2	1	-	14
Home Owners' Loan Corporation	3,649	3,552	276	365	410	397	388	712	418	271	174	76	40	13	7	5	97
Individual	9,769	9,497	2,529	1,588	1,320	963	809	1,127	517	285	205	79	42	14	7	12	272
Other	2,243	2,179	483	268	244	191	191	281	212	134	91	41	26	8	8	1	64
Reporting debt and value	36,818	35,729	5,990	5,007	4,566	3,785	3,533	5,469	3,006	1,822	1,313	650	361	139	88	-	1,084
JUNIOR MORTGAGE																	
First mortgage only	5,738	5,586	682	646	664	594	622	946	577	341	253	126	76	31	28	-	147
First and junior mortgage	546	517	58	77	63	54	66	85	48	29	17	11	7	-	2	-	29
With 1st mtg.; not rptg. on junior	30,534	29,626	5,250	4,284	3,839	3,137	2,845	4,438	2,381	1,452	1,043	513	278	108	58	-	908
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	18,651	18,159	5,872	4,270	2,926	1,810	1,225	1,305	445	185	77	35	7	1	1	-	492
$1,000 to $1,499	6,024	5,817	118	645	1,186	1,009	932	1,152	422	185	113	40	11	1	3	-	207
$1,500 to $1,999	4,083	3,946	-	92	385	724	739	1,118	466	246	108	45	18	4	1	-	137
$2,000 to $2,499	2,838	2,757	-	-	69	194	458	939	558	276	174	59	22	7	1	-	81
$2,500 to $2,999	1,811	1,760	-	-	-	48	144	592	440	285	172	57	18	3	1	-	51
$3,000 to $3,999	1,954	1,897	-	-	-	-	35	334	563	410	341	145	50	13	6	-	57
$4,000 to $4,999	765	727	-	-	-	-	-	29	106	188	199	114	70	18	3	-	38
$5,000 to $5,999	315	306	-	-	-	-	-	-	6	39	96	81	56	21	7	-	9
$6,000 to $7,499	214	204	-	-	-	-	-	-	-	8	28	61	70	26	11	-	10
$7,500 to $9,999	92	90	-	-	-	-	-	-	-	-	5	13	29	27	16	-	2
$10,000 to $14,999	53	53	-	-	-	-	-	-	-	-	-	-	10	18	25	-	-
$15,000 to $19,999	9	9	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-
$20,000 and over	4	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	98,912	95,598	3,554	5,614	7,380	7,808	9,061	17,826	12,659	9,348	8,346	5,294	3,927	2,182	2,600	-	3,314
Average value (dollars)	2,687	2,676	593	1,121	1,616	2,063	2,565	3,259	4,211	5,131	6,356	8,145	10,879	15,694	-	-	3,058
Debt on first & jr. mtgs. (thous.)	46,871	45,409	1,860	2,814	3,619	3,853	4,417	8,657	6,153	4,471	3,862	2,306	1,692	842	864	-	1,462
Percent of value of property	47.4	47.5	52.3	50.1	49.0	49.3	48.8	48.6	48.6	47.8	46.3	43.5	43.1	38.6	-	-	44.1
Average debt (dollars)	1,273	1,271	311	562	793	1,018	1,250	1,583	2,047	2,454	2,942	3,547	4,587	6,054	-	-	1,348
Debt on first mtgs. (thousands)	46,569	45,123	1,851	2,798	3,596	3,832	4,381	8,604	6,114	4,448	3,839	2,290	1,677	842	853	-	1,446
Percent of value of property	47.1	47.2	52.1	49.8	48.7	49.1	48.4	48.3	48.3	47.6	46.0	43.3	42.7	38.6	-	-	43.6
Average debt (dollars)	1,265	1,263	309	559	788	1,012	1,240	1,573	2,034	2,441	2,924	3,528	4,645	6,054	-	-	1,334

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	40,736	39,662	12,709	10,787	5,608	5,179	213	292	3,649	9,769	2,243	1,074
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	38,440	38,096	12,340	10,506	5,483	5,023	209	279	3,649	9,042	2,071	344
Average interest rate (percent)	5.77	5.77	6.08	5.93	5.94	5.92	5.29	5.92	4.50	5.71	5.65	5.72
Reporting debt and value	36,813	36,268	11,660	9,965	5,223	4,742	200	271	3,367	8,839	1,966	545
Percent distribution	-	100.0	32.1	27.5	14.4	13.1	0.6	0.7	9.3	24.4	5.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	36,813	36,268	11,660	9,965	5,223	4,742	200	271	3,367	8,839	1,966	545
First mortgage only	5,733	5,676	1,967	1,522	756	766	52	57	576	1,283	219	57
First and junior mortgage	546	514	166	179	94	85	2	6	51	78	32	32
With first mortgage; not reporting on junior mortgage	30,534	30,078	9,527	8,264	4,373	3,891	146	208	2,740	7,478	1,715	456
1-family properties	35,729	35,200	11,340	9,624	5,029	4,595	198	259	3,276	8,590	1,913	529
First mortgage only	5,586	5,529	1,921	1,468	723	745	51	54	568	1,252	215	57
First and junior mortgage	517	487	158	170	89	81	2	6	47	75	29	30
With first mortgage; not reporting on junior mortgage	29,626	29,184	9,261	7,986	4,217	3,769	145	199	2,661	7,263	1,669	442
2- to 4-family properties	1,084	1,068	320	341	194	147	2	12	91	249	53	16
First mortgage only	147	147	46	54	33	21	1	3	8	31	4	-
First and junior mortgage	29	27	8	9	5	4	-	-	4	3	3	2
With first mortgage; not reporting on junior mortgage	908	894	266	278	156	122	1	9	79	215	46	14
RELATION OF DEBT TO VALUE												
1- to 4-family properties	36,813	36,268	11,660	9,965	5,223	4,742	200	271	3,367	8,839	1,966	545
Value of property (dollars)	98,912,400	97,478,300	30,374,300	29,847,900	16,376,600	13,471,300	1,424,700	788,800	10,868,700	18,565,200	5,618,700	1,434,100
Average value (dollars)	2,687	2,688	2,605	2,995	3,135	2,841	7,124	2,892	3,228	2,100	2,855	2,631
Debt on first and junior mortgages (dollars)	46,870,900	46,107,300	14,504,100	13,116,600	7,060,300	6,056,300	677,200	380,500	5,654,400	9,030,900	2,743,600	763,600
Percent of value of property	47.4	47.3	47.8	43.9	43.1	45.0	47.5	48.5	52.0	48.6	48.9	53.2
Average debt (dollars)	1,273	1,271	1,244	1,316	1,352	1,277	3,386	1,404	1,679	1,022	1,396	1,401
Debt on first mortgages (dollars)	46,569,100	45,826,900	14,422,000	13,004,600	7,005,100	5,999,500	674,700	377,500	5,626,500	8,991,600	2,730,000	742,200
Percent distribution	-	100.0	31.5	28.4	15.3	13.1	1.5	0.8	12.3	19.6	6.0	-
Percent of value of property	47.1	47.0	47.5	43.6	42.8	44.5	47.4	48.2	51.8	48.4	48.6	51.8
Average debt (dollars)	1,265	1,264	1,237	1,305	1,341	1,265	3,374	1,393	1,671	1,017	1,389	1,362
1-family properties	35,729	35,200	11,340	9,624	5,029	4,595	198	259	3,276	8,590	1,913	529
Value of property (dollars)	95,598,000	94,198,400	29,424,700	28,725,000	15,749,200	12,975,800	1,404,700	750,000	10,548,600	17,905,100	5,430,300	1,399,600
Average value (dollars)	2,676	2,676	2,595	2,985	3,132	2,824	7,094	2,934	3,220	2,084	2,839	2,646
Debt on first and junior mortgages (dollars)	45,409,200	44,658,800	14,074,600	12,667,200	6,791,000	5,876,200	667,500	371,500	5,481,100	8,734,700	2,662,200	750,400
Percent of value of property	47.5	47.4	47.8	44.1	43.1	45.3	47.5	48.9	52.0	48.8	49.0	53.6
Average debt (dollars)	1,271	1,269	1,241	1,316	1,350	1,279	3,371	1,434	1,673	1,017	1,392	1,419
Debt on first mortgages (dollars)	45,122,900	44,393,100	13,996,400	12,560,500	6,739,400	5,821,100	665,000	368,500	5,456,200	8,697,600	2,648,900	729,800
Percent of value of property	47.2	47.1	47.6	43.7	42.8	44.9	47.3	48.5	51.7	48.6	48.8	52.1
Average debt (dollars)	1,263	1,261	1,234	1,305	1,340	1,267	3,359	1,423	1,666	1,013	1,385	1,380
2- to 4-family properties	1,084	1,068	320	341	194	147	2	12	91	249	53	16
Value of property (dollars)	3,314,400	3,279,900	949,600	1,122,900	627,400	495,500	20,000	38,800	320,100	660,100	183,400	34,500
Average value (dollars)	3,058	3,071	2,968	3,293	3,234	3,371	-	-	-	2,651	-	-
Debt on first and junior mortgages (dollars)	1,461,700	1,448,500	429,500	449,400	269,300	180,100	9,700	9,000	173,800	296,200	81,400	13,200
Percent of value of property	44.1	44.2	45.2	40.0	42.9	36.3	-	-	-	44.9	-	-
Average debt (dollars)	1,348	1,356	1,342	1,318	1,388	1,225	-	-	-	1,190	-	-
Debt on first mortgages (dollars)	1,446,200	1,433,800	425,600	444,100	265,700	178,400	9,700	9,000	170,300	294,000	81,100	12,400
Percent of value of property	43.6	43.7	44.8	39.5	42.3	36.0	-	-	-	44.5	-	-
Average debt (dollars)	1,334	1,343	1,330	1,302	1,370	1,214	-	-	-	1,181	-	-

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	39,521	38,472	12,350	10,407	5,397	5,010	209	278	3,552	9,497	2,179	1,049
RACE OF OCCUPANTS												
White	39,084	38,055	12,147	10,354	5,366	4,988	208	275	3,519	9,386	2,166	1,029
Negro	431	411	201	51	31	20	1	3	32	111	12	20
Other nonwhite	6	6	2	2	-	2	-	-	1	-	1	-
YEAR BUILT												
Reporting year built	37,992	37,025	11,778	10,032	5,181	4,851	205	272	3,446	9,191	2,101	967
1930 to 1940	8,882	8,692	2,369	2,584	1,249	1,335	94	112	501	2,288	744	190
1920 to 1929	8,489	8,336	2,844	1,966	895	1,071	58	61	1,347	1,678	387	153
1910 to 1919	4,312	4,206	1,438	1,142	633	509	12	22	448	951	193	106
1900 to 1909	4,664	4,520	1,561	1,239	661	578	20	31	370	1,099	200	144
1880 to 1899	6,679	6,466	2,113	1,778	988	790	10	28	458	1,760	324	213
1879 or earlier	4,966	4,805	1,453	1,323	755	568	16	18	327	1,415	253	161

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	39,521	38,472	12,350	10,407	5,397	5,010	209	278	3,552	9,497	2,179	1,049
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	35,769	35,240	11,351	9,636	5,033	4,603	199	259	3,280	8,601	1,914	529
Under $500	9,783	9,622	2,885	2,594	1,402	1,192	26	80	367	3,109	561	161
$500 to $999	8,474	8,348	2,903	2,289	1,181	1,108	20	58	636	2,054	388	126
$1,000 to $1,499	5,827	5,751	1,948	1,523	739	784	16	38	637	1,327	262	76
$1,500 to $1,999	3,955	3,906	1,321	1,034	523	511	8	21	550	780	192	49
$2,000 to $2,499	2,745	2,707	833	743	389	354	19	14	400	553	145	38
$2,500 to $2,999	1,744	1,722	538	513	254	259	15	6	252	297	101	22
$3,000 to $3,999	1,869	1,834	574	502	270	232	17	21	276	289	155	35
$4,000 to $4,999	713	707	180	203	126	77	39	10	102	111	62	6
$5,000 to $5,999	307	300	84	108	66	42	12	4	27	45	20	7
$6,000 to $7,499	197	192	55	76	46	30	6	4	17	19	15	5
$7,500 to $9,999	89	87	15	28	20	8	9	3	13	10	9	2
$10,000 to $14,999	52	51	12	20	14	6	9	-	3	4	3	1
$15,000 to $19,999	10	10	2	2	2	-	3	-	-	2	1	-
$20,000 and over	4	3	1	1	1	-	-	-	-	1	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	37,299	36,964	11,996	10,137	5,280	4,857	206	265	3,552	8,795	2,013	335
Under 4.0%	404	393	56	35	16	20	1	2	-	246	52	11
4.0%	776	764	78	99	52	47	12	6	-	498	71	12
4.1% to 4.4%	3	2	-	1	1	-	-	-	-	1	-	1
4.5%	4,044	4,026	82	156	83	73	24	14	3,552	54	144	18
4.6% to 4.9%	2	2	-	1	1	-	-	-	-	1	-	-
5.0%	3,353	3,316	557	883	469	414	64	31	-	1,443	338	37
5.1% to 5.4%	14	14	4	9	3	6	-	-	-	1	-	-
5.5%	1,302	1,288	616	437	216	221	36	13	-	117	69	14
5.6% to 5.9%	7	7	4	2	-	2	-	-	-	-	1	-
6.0%	23,672	23,464	8,631	7,619	3,923	3,696	65	159	-	5,781	1,209	208
6.1% to 6.4%	61	60	57	1	-	1	-	-	-	1	1	1
6.5%	280	278	188	64	40	24	1	2	-	15	8	2
6.6% to 6.9%	1	1	-	1	-	1	-	-	-	-	-	-
7.0%	2,826	2,803	1,427	754	433	321	3	28	-	506	85	23
7.1% to 7.4%	38	38	33	2	1	1	-	-	-	3	-	-
7.5%	23	22	11	6	2	4	-	-	-	2	3	1
7.6% to 7.9%	4	4	4	-	-	-	-	-	-	-	-	-
8.0% and over	489	482	248	66	40	26	-	10	-	126	32	7
Average interest rate (percent)	5.77	5.77	6.08	5.93	5.94	5.92	5.31	5.92	4.50	5.71	5.65	5.71
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	32,165	31,868	11,292	8,269	4,090	4,179	189	240	3,401	6,668	1,814	297
Real estate taxes included in payment	3,548	3,499	750	854	446	408	35	40	934	555	331	49
Monthly	3,278	3,236	710	780	398	382	30	37	916	447	316	42
Quarterly	44	44	7	20	14	6	-	1	2	13	1	-
Semiannual	63	62	7	21	17	4	1	-	2	29	2	1
Annual	72	72	5	13	7	6	1	-	-	47	6	-
Other	24	24	10	5	3	2	1	1	-	6	1	-
Not reporting frequency of payment	67	61	11	15	7	8	2	1	14	13	5	6
Real estate taxes not included in payment	27,836	27,615	10,299	7,224	3,549	3,675	150	193	2,393	5,932	1,424	221
Monthly	23,333	23,157	9,570	5,630	2,613	3,017	95	165	2,323	4,208	1,166	176
Quarterly	793	787	64	477	302	175	18	4	5	179	40	6
Semiannual	1,609	1,593	247	640	376	264	21	10	15	557	103	16
Annual	1,288	1,278	63	293	158	135	13	8	11	828	62	10
Other	390	386	220	66	38	28	2	2	4	61	31	4
Not reporting frequency of payment	423	414	135	118	62	56	1	4	35	99	22	9
Not reporting tax payment requirements	781	754	243	191	95	96	4	7	74	176	59	27
Monthly	592	572	213	128	52	76	1	7	69	113	41	20
Quarterly	30	29	4	16	9	7	-	-	-	7	2	1
Semiannual	64	62	11	25	15	10	2	-	1	16	7	2
Annual	46	45	1	11	9	2	1	-	1	28	3	1
Other	10	9	2	3	3	-	-	-	-	4	-	1
Not reporting frequency of payment	39	37	12	8	7	1	-	-	3	8	6	2
No principal payments required	2,310	2,277	408	770	486	284	11	18	66	894	110	33
Monthly	778	766	245	203	113	90	1	9	52	211	45	12
Quarterly	142	142	14	87	59	28	3	1	1	29	7	-
Semiannual	665	656	82	302	188	114	5	3	4	230	30	9
Annual	544	539	27	125	89	36	2	5	3	355	22	5
Other	83	81	26	19	16	3	-	-	-	32	4	2
Not reporting frequency of payment	98	93	14	34	21	13	-	-	6	37	2	5
Not reporting principal payment requirements	1,819	1,152	290	326	177	149	1	5	71	348	111	667
Monthly	548	501	188	126	60	66	1	2	50	99	35	47
Quarterly	34	29	4	17	13	4	-	-	2	4	2	5
Semiannual	99	89	11	37	22	15	-	2	1	26	12	10
Annual	126	115	5	26	14	12	-	-	1	77	6	11
Other	51	50	28	8	7	1	-	-	1	8	5	1
Not reporting frequency of payment	961	368	54	112	61	51	-	1	16	134	51	593
No regular payments required	3,227	3,175	360	1,042	644	398	8	15	14	1,592	144	52

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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	35,769	3,264	25,864	2,048	4,593
Under $500	9,783	524	6,684	790	1,785
$500 to $999	8,474	470	6,330	510	1,164
$1,000 to $1,499	5,827	460	4,413	281	673
$1,500 to $1,999	3,955	413	3,032	154	356
$2,000 to $2,499	2,745	345	1,997	126	277
$2,500 to $2,999	1,744	259	1,299	62	124
$3,000 to $3,999	1,869	412	1,271	67	119
$4,000 to $4,999	718	193	444	28	48
$5,000 to $5,999	307	89	184	12	22
$6,000 to $7,499	197	50	129	7	11
$7,500 to $9,999	89	27	53	2	7
$10,000 to $14,999	52	20	20	8	4
$15,000 to $19,999	10	2	6	-	2
$20,000 and over	4	-	2	1	1

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	37,299	3,427	27,091	2,236	4,545
Under 4.0%	404	24	261	30	89
4.0%	776	50	515	58	153
4.1% to 4.4%	3	-	2	-	1
4.5%	4,044	1,133	2,641	76	194
4.6% to 4.9%	2	1	-	-	1
5.0%	3,353	446	2,259	197	451
5.1% to 5.4%	14	7	5	-	2
5.5%	1,302	166	1,027	36	73
5.6% to 5.9%	7	-	7	-	-
6.0%	23,672	1,459	17,700	1,468	3,045
6.1% to 6.4%	61	1	59	-	1
6.5%	280	12	226	13	29
6.6% to 6.9%	1	-	1	-	-
7.0%	2,826	106	1,979	307	434
7.1% to 7.4%	38	-	34	3	1
7.5%	23	-	20	2	1
7.6% to 7.9%	4	-	3	-	1
8.0% and over	489	22	352	46	69
Average interest rate (percent)	5.77	5.35	5.80	5.97	5.85

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	25,282	23,531	2,818	20,380	333	1,751
Total first mortgage outstanding debt (dollars)	34,229,900	32,396,800	5,905,000	26,109,000	382,800	1,833,100
Total annual mortgage payment (dollars)	5,518,750	5,381,228	846,508	4,470,555	64,165	137,522
Average first mortgage outstanding debt (dollars)	1,354	1,377	2,095	1,281	1,150	1,047
Average value of property (dollars)	2,823	2,854	3,723	2,739	2,500	2,405
Average annual estimated rental value (dollars)	269	272	341	262	243	232
Average annual mortgage payment (dollars)	218	229	300	219	193	79
Percent which annual mortgage payment represents of—						
First mortgage debt	16.1	16.6	14.3	17.1	16.8	7.5
Value of property	7.7	8.0	8.1	8.0	7.7	3.3
Estimated annual rental value	81.2	84.2	88.0	83.6	79.2	33.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	21,750	21,142	2,707	18,143	292	608
Average first mortgage outstanding debt (dollars)	1,391	1,398	2,128	1,294	1,180	1,133
Average value of property (dollars)	2,815	2,830	3,737	2,700	2,500	2,328
Average annual estimated rental value (dollars)	270	271	343	260	243	235
Average annual mortgage payment (dollars)	230	234	304	224	204	105
Percent which annual mortgage payment represents of—						
First mortgage debt	16.5	16.7	14.3	17.3	17.3	9.2
Value of property	8.2	8.3	8.1	8.3	8.2	4.5
Estimated annual rental value	85.4	86.4	88.7	86.0	83.9	44.5
Monthly mortgage payment—						
Under $10	4,092	3,687	260	3,359	68	405
$10 to $14	5,015	4,929	448	4,404	77	86
$15 to $19	3,518	3,473	396	3,023	54	45
$20 to $24	2,935	2,911	377	2,496	38	24
$25 to $29	2,474	2,459	373	2,064	22	15
$30 to $39	2,198	2,179	475	1,686	17	19
$40 to $49	728	723	188	529	6	5
$50 to $59	435	428	85	339	4	7
$60 to $74	180	179	53	123	3	1
$75 to $99	88	88	30	56	2	-
$100 and over	87	86	21	64	1	1
Average monthly mortgage payment (dollars)	19.18	19.48	25.34	18.65	16.98	8.72
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,532	2,389	111	2,237	41	1,143
Average first mortgage outstanding debt (dollars)	1,125	1,185	1,421	1,177	-	1,001
Average value of property (dollars)	2,864	3,064	3,398	3,058	-	2,446
Average annual estimated rental value (dollars)	264	279	306	279	-	231
Average annual mortgage payment (dollars)	145	183	212	183	-	65
Percent which annual mortgage payment represents of—						
First mortgage debt	12.9	15.5	14.9	15.6	-	6.5
Value of property	5.1	6.0	6.2	6.0	-	2.6
Estimated annual rental value	55.0	65.6	69.1	65.7	-	28.1

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 AKRON: 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	67,898	66,501	32,489	48.9	34,012	1,348	49	31,623	20,086	63.5	11,537
1930: Private families reporting tenure	-	61,216	31,729	51.8	29,487	-	-	-	-	-	-
1920: All families reporting tenure	-	43,585	19,504	44.7	24,081	-	-	19,079	12,376	64.9	6,703
Dwelling units: 1940	67,898	66,501	32,489	48.9	34,012	1,348	49	31,623	20,086	63.5	11,537
COLOR OF OCCUPANTS											
White	-	63,557	31,816	50.1	31,741	-	-	30,975	19,648	63.4	11,327
Nonwhite	-	2,944	673	22.9	2,271	-	-	648	438	67.6	210
TYPE OF STRUCTURE											
1-family	46,600	45,709	28,568	62.5	17,141	855	36	27,988	17,850	63.8	10,138
Other	21,298	20,792	3,921	18.9	16,871	493	13	3,635	2,236	61.5	1,399
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	46,232	45,370	28,298	62.4	17,072	829	33	27,964	17,883	63.8	10,131
Under $5	106	106	58	54.7	48	-	-	55	20	-	35
$5 to $9	612	601	280	46.6	321	11	-	270	126	46.7	144
$10 to $14	2,310	2,227	974	43.7	1,253	81	2	962	516	53.6	446
$15 to $19	4,908	4,794	2,095	43.7	2,699	113	1	2,061	1,169	56.7	892
$20 to $24	7,938	7,742	3,687	47.6	4,055	191	5	3,636	2,184	60.1	1,452
$25 to $29	10,015	9,851	5,717	58.0	4,134	159	5	5,661	3,773	66.6	1,888
$30 to $39	11,447	11,288	8,279	73.3	3,009	157	2	8,205	5,549	67.6	2,656
$40 to $49	4,373	4,313	3,486	80.8	827	58	2	3,455	2,219	64.2	1,236
$50 to $59	1,799	1,781	1,423	79.9	358	15	3	1,405	879	62.6	526
$60 to $74	1,321	1,291	1,062	82.3	229	23	7	1,045	701	67.1	344
$75 to $99	760	740	658	88.9	82	15	5	645	408	63.3	237
$100 and over	643	636	579	91.0	57	6	1	564	289	51.2	275
Median monthly rent (dollars)	28.12	28.16	31.12	-	24.69	25.08	-	31.13	31.53	-	30.29

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 AKRON: 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	20,086	18,326	189	504	938	1,534	2,195	5,476	3,242	1,667	1,214	707	406	137	105	12	1,760
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	19,665	17,905	176	480	902	1,479	2,159	5,373	3,191	1,634	1,184	697	392	132	100	6	1,760
Average interest rate (%)	5.60	5.59	5.75	5.78	5.75	5.70	5.73	5.63	5.53	5.47	5.45	5.35	5.31	5.14	5.21	-	5.62
HOLDER OF FIRST MORTGAGE																	
Reporting holder	19,767	18,021	184	493	913	1,500	2,170	5,409	3,199	1,643	1,190	689	391	132	102	6	1,746
Building and loan association	3,562	3,248	24	67	142	259	467	1,261	579	229	132	50	23	4	10	1	314
Commercial bank	1,461	1,355	4	26	48	109	149	352	249	125	123	95	45	21	8	1	106
Savings bank	4,094	3,748	32	121	267	394	625	1,178	558	257	165	76	47	16	10	2	345
Life insurance company	1,748	1,644	2	2	8	20	46	225	309	288	268	214	148	58	56	-	104
Mortgage company	1,299	1,183	17	44	69	119	170	372	204	81	54	28	20	3	2	-	116
Home Owners' Loan Corporation	3,943	3,547	9	61	134	263	358	1,137	778	382	248	109	46	14	7	1	396
Individual	2,332	2,084	87	135	186	249	247	530	291	162	100	56	32	5	4	-	248
Other	1,328	1,212	9	37	59	87	108	354	231	119	100	61	30	11	5	1	116
Reporting debt and value	19,474	17,774	165	442	891	1,454	2,147	5,363	3,174	1,631	1,188	697	393	130	99	-	1,700
JUNIOR MORTGAGE																	
First mortgage only	3,115	2,946	27	74	125	245	445	862	333	193	200	241	153	26	22	-	169
First and junior mortgage	642	584	2	12	22	42	78	195	102	54	42	20	11	4	-	-	58
With 1st mtg.; not rptg. on junior	15,717	14,244	136	356	744	1,167	1,624	4,306	2,739	1,384	946	436	229	100	77	-	1,473
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	2,499	2,283	155	292	316	297	307	504	239	96	57	13	3	2	2	-	216
$1,000 to $1,499	2,624	2,396	10	118	320	354	337	613	351	179	80	24	8	2	-	-	228
$1,500 to $1,999	3,356	3,063	-	32	206	508	534	1,025	434	179	106	29	10	-	-	-	293
$2,000 to $2,499	3,725	3,451	-	-	49	232	550	1,317	683	279	170	51	12	4	4	-	274
$2,500 to $2,999	2,774	2,574	-	-	-	53	271	1,185	581	261	144	56	10	3	-	-	200
$3,000 to $3,999	2,779	2,488	-	-	-	-	48	683	766	451	324	155	48	11	2	-	291
$4,000 to $4,999	830	750	-	-	-	-	-	36	112	163	200	160	65	11	3	-	80
$5,000 to $5,999	369	318	-	-	-	-	-	-	8	23	85	115	68	10	9	-	51
$6,000 to $7,499	275	237	-	-	-	-	-	-	-	-	20	80	88	35	14	-	38
$7,500 to $9,999	150	133	-	-	-	-	-	-	-	-	2	14	71	35	11	-	17
$10,000 to $14,999	70	64	-	-	-	-	-	-	-	-	-	-	10	17	37	-	6
$15,000 to $19,999	16	13	-	-	-	-	-	-	-	-	-	-	-	-	13	-	3
$20,000 and over	7	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	79,995	72,607	108	512	1,486	3,045	5,589	17,646	13,404	8,384	7,552	5,710	4,358	2,081	2,732	-	7,388
Average value (dollars)	4,108	4,085	654	1,157	1,668	2,094	2,603	3,290	4,223	5,140	6,357	8,193	11,090	16,004	-	-	4,345
Debt on first and jr. mtgs. (thous.)	44,265	40,105	68	345	994	2,088	3,746	11,076	7,298	4,156	3,565	2,774	2,144	865	988	-	4,160
Percent of value of property	55.3	55.2	63.3	67.4	66.9	68.6	67.0	62.8	54.4	49.6	47.2	48.6	49.2	41.6	-	-	56.3
Average debt (dollars)	2,273	2,256	414	780	1,115	1,436	1,745	2,065	2,299	2,548	3,001	3,980	5,455	6,652	-	-	2,447
Debt on first mtgs. (thousands)	43,816	39,716	68	341	986	2,071	3,691	10,958	7,229	4,109	3,529	2,754	2,130	862	988	-	4,099
Percent of value of property	54.8	54.7	63.0	66.6	66.4	68.0	66.0	62.1	53.9	49.0	46.7	48.2	48.9	41.4	-	-	55.5
Average debt (dollars)	2,250	2,235	412	771	1,107	1,424	1,719	2,043	2,278	2,519	2,971	3,951	5,421	6,628	-	-	2,411

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 AKRON: 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	20,086	19,767	3,562	5,555	1,461	4,094	1,748	1,299	3,943	2,332	1,328	319
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	19,665	19,500	3,516	5,477	1,446	4,031	1,724	1,283	3,943	2,260	1,297	165
Average interest rate (percent)	5.60	5.59	5.99	5.91	5.80	5.95	5.67	5.94	4.50	5.78	5.75	5.65
Reporting debt and value	19,474	19,248	3,485	5,386	1,416	3,970	1,719	1,274	3,845	2,259	1,280	226
Percent distribution	-	100.0	18.1	28.0	7.4	20.6	8.9	6.6	20.0	11.7	6.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	19,474	19,248	3,485	5,386	1,416	3,970	1,719	1,274	3,845	2,259	1,280	226
First mortgage only	3,115	3,063	579	821	237	584	339	276	567	314	167	52
First and junior mortgage	642	607	154	163	49	114	68	42	70	66	44	35
With first mortgage; not reporting on junior mortgage	15,717	15,578	2,752	4,402	1,130	3,272	1,312	956	3,208	1,879	1,069	139
1-family properties	17,774	17,562	3,180	4,948	1,316	3,632	1,619	1,162	3,464	2,014	1,175	212
First mortgage only	2,946	2,896	555	775	225	551	333	258	520	298	156	50
First and junior mortgage	584	553	138	153	46	107	62	38	61	59	42	31
With first mortgage; not reporting on junior mortgage	14,244	14,113	2,487	4,019	1,045	2,974	1,224	866	2,883	1,657	977	131
2- to 4-family properties	1,700	1,686	305	438	100	338	100	112	381	245	105	14
First mortgage only	169	167	24	45	12	33	6	18	47	16	11	2
First and junior mortgage	58	54	16	10	3	7	6	4	9	7	2	4
With first mortgage; not reporting on junior mortgage	1,473	1,465	265	383	85	298	88	90	325	222	92	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties	19,474	19,248	3,485	5,386	1,416	3,970	1,719	1,274	3,845	2,259	1,280	226
Value of property (dollars)	79,995,000	78,932,900	12,700,200	20,788,700	5,548,000	14,240,700	11,834,200	4,716,000	15,583,300	7,805,300	5,505,200	1,062,100
Average value (dollars)	4,108	4,101	3,644	3,860	4,624	3,587	6,884	3,702	4,053	3,455	4,301	4,700
Debt on first and junior mortgages (dollars)	44,265,200	43,613,400	7,445,800	11,530,200	3,458,900	8,071,300	5,557,600	2,739,800	8,986,800	4,223,100	3,130,100	651,800
Percent of value of property	55.3	55.3	58.6	55.5	52.8	56.7	47.0	58.1	57.7	54.1	56.9	61.4
Average debt (dollars)	2,273	2,266	2,137	2,141	2,443	2,033	3,233	2,151	2,337	1,869	2,445	2,884
Debt on first mortgages (dollars)	43,815,500	43,190,700	7,346,400	11,417,700	3,424,800	7,992,900	5,482,300	2,716,000	8,952,100	4,173,500	3,102,700	624,800
Percent distribution	-	100.0	17.0	26.4	7.9	18.5	12.7	6.3	20.7	9.7	7.2	-
Percent of value of property	54.8	54.7	57.8	54.9	52.3	56.1	46.3	57.6	57.4	53.5	56.4	58.8
Average debt (dollars)	2,250	2,244	2,108	2,120	2,419	2,013	3,189	2,132	2,328	1,847	2,424	2,765
1-family properties	17,774	17,562	3,180	4,948	1,316	3,632	1,619	1,162	3,464	2,014	1,175	212
Value of property (dollars)	72,606,600	71,604,000	11,447,300	18,974,400	6,077,100	12,897,300	11,163,600	4,232,300	13,932,100	6,847,700	5,006,600	1,002,600
Average value (dollars)	4,085	4,077	3,600	3,835	4,618	3,551	6,895	3,642	4,022	3,400	4,261	4,729
Debt on first and junior mortgages (dollars)	40,105,400	39,488,900	6,746,500	10,500,200	3,214,800	7,285,400	5,165,700	2,476,800	8,059,900	3,674,400	2,865,400	616,500
Percent of value of property	55.2	55.1	58.9	55.3	52.9	56.5	46.3	58.5	57.9	53.7	57.2	61.5
Average debt (dollars)	2,256	2,249	2,122	2,122	2,443	2,006	3,191	2,131	2,327	1,824	2,439	2,908
Debt on first mortgages (dollars)	39,716,200	39,125,700	6,657,700	10,397,500	3,184,100	7,213,400	5,101,800	2,456,900	8,036,300	3,633,500	2,842,000	590,500
Percent of value of property	54.7	54.6	58.2	54.8	52.4	55.9	45.7	58.1	57.7	53.1	56.8	58.9
Average debt (dollars)	2,235	2,228	2,094	2,101	2,420	1,986	3,151	2,114	2,320	1,804	2,419	2,785
2- to 4-family properties	1,700	1,686	305	438	100	338	100	112	381	245	105	14
Value of property (dollars)	7,388,400	7,328,900	1,252,900	1,814,300	470,900	1,343,400	670,600	483,700	1,651,200	957,600	498,600	59,500
Average value (dollars)	4,346	4,347	4,108	4,142	4,709	3,975	6,706	4,319	4,334	3,909	4,749	-
Debt on first and junior mortgages (dollars)	4,159,800	4,124,500	699,300	1,030,000	244,100	785,900	391,900	263,000	926,900	548,700	264,700	35,300
Percent of value of property	56.3	56.3	55.8	56.8	51.8	58.5	58.4	54.4	56.1	57.3	53.1	-
Average debt (dollars)	2,447	2,446	2,293	2,352	2,441	2,325	3,919	2,348	2,433	2,240	2,521	-
Debt on first mortgages (dollars)	4,099,300	4,065,000	688,700	1,020,200	240,700	779,500	380,500	259,100	915,800	540,000	260,700	34,300
Percent of value of property	55.5	55.5	55.0	56.2	51.1	58.0	56.7	53.6	55.5	56.4	52.3	-
Average debt (dollars)	2,411	2,411	2,258	2,329	2,407	2,306	3,805	2,313	2,404	2,204	2,483	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	18,326	18,021	3,248	5,103	1,355	3,748	1,644	1,183	3,547	2,084	1,212	305
RACE OF OCCUPANTS												
White	17,931	17,633	3,176	4,947	1,322	3,625	1,641	1,152	3,487	2,040	1,190	298
Negro	382	375	71	151	31	120	2	31	57	42	21	7
Other nonwhite	13	13	1	5	2	3	1	-	3	2	1	-
YEAR BUILT												
Reporting year built	18,099	17,802	3,206	5,014	1,337	3,677	1,632	1,173	3,510	2,062	1,205	297
1930 to 1940	1,700	1,659	273	487	173	314	234	93	199	218	155	41
1920 to 1929	9,906	9,761	1,920	2,717	742	1,975	980	606	1,952	880	706	145
1910 to 1919	4,920	4,839	769	1,352	315	1,037	385	378	1,046	650	259	81
1900 to 1909	962	941	167	271	59	212	23	67	193	172	48	21
1880 to 1899	499	495	61	154	36	118	7	23	104	114	32	4
1879 or earlier	112	107	16	33	12	21	3	6	16	28	5	5

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	18,326	18,021	3,248	5,103	1,355	3,748	1,644	1,183	3,547	2,084	1,212	305
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	17,779	17,566	3,181	4,949	1,317	3,632	1,619	1,163	3,465	2,015	1,174	213
Under $500	792	782	122	199	44	155	42	68	70	227	54	10
$500 to $999	1,544	1,527	270	507	105	402	81	109	176	293	91	17
$1,000 to $1,499	2,449	2,418	394	795	179	616	168	178	400	343	140	31
$1,500 to $1,999	3,100	3,072	592	936	233	703	214	193	637	336	164	28
$2,000 to $2,499	3,441	3,403	694	939	241	698	217	204	803	331	215	38
$2,500 to $2,999	2,547	2,524	578	671	176	495	178	166	577	165	189	23
$3,000 to $3,999	2,438	2,410	429	572	174	398	284	175	576	188	186	28
$4,000 to $4,999	718	708	60	159	68	91	177	35	134	75	68	10
$5,000 to $5,999	311	300	20	76	42	34	100	16	41	25	22	11
$6,000 to $7,499	227	221	10	57	33	24	72	11	25	21	25	6
$7,500 to $9,999	131	127	3	22	11	11	55	7	17	8	15	4
$10,000 to $14,999	64	58	6	14	10	4	23	1	7	2	5	6
$15,000 to $19,999	13	13	3	-	-	-	7	-	2	1	-	-
$20,000 and over	4	3	-	2	1	1	1	-	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	17,905	17,754	3,202	5,025	1,340	3,685	1,620	1,167	3,547	2,012	1,181	151
Under 4.0%	77	76	6	15	6	9	3	3	-	44	5	1
4.0%	121	119	11	23	4	19	4	5	-	65	11	2
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	3,885	3,859	30	114	62	52	47	28	3,547	21	72	26
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	1,495	1,476	161	452	191	261	315	88	-	278	182	19
5.1% to 5.4%	1	1	-	-	-	-	1	-	-	-	-	-
5.5%	689	679	35	184	69	115	333	26	-	53	48	10
5.6% to 5.9%	1	1	-	-	-	-	1	-	-	-	-	-
6.0%	10,772	10,693	2,752	3,897	947	2,950	893	923	-	1,419	809	79
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	59	58	12	17	5	12	7	7	-	7	8	1
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	777	764	188	314	54	260	15	84	-	118	45	13
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	7	7	4	2	-	2	-	1	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	21	21	3	7	2	5	1	2	-	7	1	-
Average interest rate (percent)	5.59	5.59	5.98	5.91	5.79	5.95	5.66	5.94	4.50	5.77	5.75	5.63
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	17,474	17,300	3,167	4,935	1,299	3,636	1,578	1,140	3,484	1,851	1,145	174
Real estate taxes included in payment	6,158	6,088	1,123	2,142	580	1,562	284	373	1,447	283	436	70
Monthly	5,943	5,875	1,096	2,077	557	1,520	266	352	1,405	261	418	68
Quarterly	9	9	3	2	1	1	2	-	-	1	1	-
Semiannual	25	25	1	9	5	4	7	-	1	6	1	-
Annual	3	3	1	-	-	-	1	-	-	-	1	-
Other	24	24	2	2	-	2	2	12	3	1	2	-
Not reporting frequency of payment	154	152	20	52	17	35	6	9	38	14	13	2
Real estate taxes not included in payment	11,185	11,086	2,022	2,765	713	2,052	1,279	760	2,005	1,559	696	99
Monthly	10,401	10,312	1,943	2,605	653	1,952	1,048	704	1,962	1,401	649	89
Quarterly	136	135	3	24	11	13	65	4	3	21	15	1
Semiannual	324	321	18	52	31	21	131	23	3	74	20	3
Annual	45	45	3	8	1	7	6	5	-	22	1	-
Other	25	25	3	4	-	4	6	7	-	5	-	-
Not reporting frequency of payment	254	248	52	72	17	55	23	17	37	36	11	6
Not reporting tax payment requirements	131	126	22	28	6	22	15	7	32	9	13	5
Monthly	111	107	20	28	6	22	7	6	30	4	12	4
Quarterly	6	6	1	-	-	-	4	-	-	-	1	-
Semiannual	7	7	1	-	-	-	4	-	-	2	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	7	6	-	-	-	-	-	1	2	3	-	1
No principal payments required	476	455	56	114	33	81	51	34	39	115	46	21
Monthly	320	317	43	89	21	68	27	24	38	71	25	2
Quarterly	23	22	1	6	2	4	6	1	-	5	3	1
Semiannual	60	60	6	10	3	7	11	4	-	17	12	-
Annual	18	18	3	4	3	1	1	-	-	8	2	-
Other	11	11	-	-	-	-	-	4	-	5	2	-
Not reporting frequency of payment	44	27	3	5	4	1	6	1	1	9	2	17
Not reporting principal payment requirements	238	130	20	36	10	26	9	4	23	27	11	108
Monthly	107	85	13	26	7	19	6	3	21	11	5	22
Quarterly	3	2	-	1	1	-	-	-	-	1	-	1
Semiannual	12	11	3	-	-	-	2	-	-	5	1	1
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	114	30	4	9	2	7	1	1	2	8	5	84
No regular payments required	138	136	5	18	13	5	6	5	1	91	10	2

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF AKRON: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	17,779	6,003	10,922	435	419
Under $500	792	126	585	37	44
$500 to $999	1,544	358	1,091	51	44
$1,000 to $1,499	2,449	686	1,638	60	65
$1,500 to $1,999	3,100	991	1,991	67	51
$2,000 to $2,499	3,441	1,238	2,052	75	76
$2,500 to $2,999	2,547	1,048	1,409	52	38
$3,000 to $3,999	2,438	992	1,354	51	41
$4,000 to $4,999	718	264	417	17	20
$5,000 to $5,999	311	119	171	10	11
$6,000 to $7,499	227	94	110	8	15
$7,500 to $9,999	131	63	59	4	5
$10,000 to $14,999	64	22	35	1	6
$15,000 to $19,999	13	2	7	1	3
$20,000 and over	4	-	3	1	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	17,905	6,095	10,998	444	368
Under 4.0%	77	17	49	4	7
4.0%	121	50	53	12	6
4.1% to 4.4%	-	-	-	-	-
4.5%	3,885	1,662	2,118	42	63
4.6% to 4.9%	-	-	-	-	-
5.0%	1,495	556	834	43	62
5.1% to 5.4%	1	-	1	-	-
5.5%	689	207	442	23	17
5.6% to 5.9%	1	-	1	-	-
6.0%	10,772	3,409	6,892	279	192
6.1% to 6.4%	-	-	-	-	-
6.5%	59	20	37	2	-
6.6% to 6.9%	-	-	-	-	-
7.0%	777	169	552	36	20
7.1% to 7.4%	-	-	-	-	-
7.5%	7	3	3	-	1
7.6% to 7.9%	-	-	-	-	-
8.0% and over	21	2	16	3	-
Average interest rate (percent)	5.59	5.49	5.65	5.76	5.52

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 AKRON: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	16,258	15,876	5,572	10,198	106	382
Total first mortgage outstanding debt (dollars)	36,314,000	35,487,300	13,597,800	21,609,800	279,700	826,700
Total annual mortgage payment (dollars)	5,454,536	5,383,627	1,999,448	3,343,581	40,598	70,909
Average first mortgage outstanding debt (dollars)	2,234	2,235	2,440	2,119	2,689	2,164
Average value of property (dollars)	4,076	4,070	3,938	4,128	5,514	4,327
Average annual estimated rental value (dollars)	404	403	394	407	547	426
Average annual mortgage payment (dollars)	335	339	359	328	383	186
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	15.2	14.7	15.5	14.5	8.6
Value of property	8.2	8.3	9.1	7.9	6.9	4.3
Estimated annual rental value	83.1	84.1	91.2	80.5	70.0	43.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	15,690	15,408	5,544	9,762	97	287
Average first mortgage outstanding debt (dollars)	2,207	2,212	2,437	2,081	-	1,972
Average value of property (dollars)	3,951	3,956	3,918	3,968	-	3,689
Average annual estimated rental value (dollars)	393	393	392	393	-	373
Average annual mortgage payment (dollars)	335	338	359	326	-	195
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.3	14.7	15.7	-	9.9
Value of property	8.5	8.5	9.2	8.2	-	5.3
Estimated annual rental value	85.3	85.9	91.5	82.8	-	52.3
Monthly mortgage payment—						
Under $10	274	183	43	138	2	91
$10 to $14	1,194	1,133	281	842	10	61
$15 to $19	1,973	1,932	554	1,365	13	41
$20 to $24	2,936	2,900	961	1,918	21	36
$25 to $29	3,337	3,312	1,223	2,076	13	25
$30 to $39	3,929	3,910	1,616	2,277	17	19
$40 to $49	1,093	1,083	464	613	6	10
$50 to $59	481	479	188	286	5	2
$60 to $74	226	226	110	112	4	-
$75 to $99	158	157	68	84	5	1
$100 and over	89	88	36	51	1	1
Average monthly mortgage payment (dollars)	27.93	28.15	29.88	27.15	-	16.26
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	568	473	28	436	9	95
Average first mortgage outstanding debt (dollars)	2,960	3,004	-	2,969	-	-
Average value of property (dollars)	7,586	7,796	-	7,695	-	-
Average annual estimated rental value (dollars)	702	725	-	714	-	-
Average annual mortgage payment (dollars)	344	361	-	375	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.6	12.7	-	12.6	-	-
Value of property	4.6	4.9	-	4.9	-	-
Estimated annual rental value	49.0	52.6	-	52.5	-	-

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 AKRON 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	95,232	93,114	48,455	52.0	44,659	1,892	226	46,710	28,593	61.2	18,117
Urban	87,861	86,125	43,725	50.8	42,400	1,647	89	42,241	26,091	61.8	16,150
Rural-nonfarm	7,371	6,989	4,730	67.7	2,259	245	137	4,469	2,502	56.0	1,967
COLOR OF OCCUPANTS											
White	-	89,638	47,559	53.1	42,074	-	-	45,848	28,064	61.2	17,784
Nonwhite	-	3,481	896	25.7	2,585	-	-	862	529	61.4	333
TYPE OF STRUCTURE											
1-family	69,108	67,604	43,340	64.1	24,264	1,300	204	41,989	25,809	61.5	16,180
Other	26,124	25,510	5,115	20.1	20,395	592	22	4,721	2,784	59.0	1,937
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT [1]											
Units reporting rent	68,355	66,898	42,733	63.9	24,165	1,259	198	41,938	25,782	61.5	16,156
Under $5	267	260	170	65.4	90	7	-	157	46	29.3	111
$5 to $9	1,476	1,448	761	52.6	687	26	2	737	312	42.3	425
$10 to $14	4,616	4,445	2,212	49.8	2,233	138	33	2,153	1,067	49.6	1,086
$15 to $19	7,853	7,601	3,737	49.2	3,864	213	39	3,643	2,034	55.8	1,609
$20 to $24	11,195	10,885	5,600	51.4	5,285	254	56	5,484	3,253	59.3	2,231
$25 to $29	13,809	13,576	8,161	60.1	5,415	215	18	8,037	5,172	64.4	2,865
$30 to $39	16,259	16,005	11,690	73.0	4,315	231	23	11,515	7,546	65.5	3,969
$40 to $49	6,778	6,674	5,333	79.9	1,341	98	6	5,253	3,314	63.1	1,939
$50 to $59	2,651	2,616	2,099	80.2	517	27	8	2,061	1,263	61.3	798
$60 to $74	1,764	1,730	1,464	84.6	266	27	7	1,427	936	65.6	491
$75 to $99	951	929	838	90.2	91	17	5	821	503	61.3	318
$100 and over	736	729	668	91.6	61	6	1	650	336	51.7	314
Median monthly rent (dollars)	27.68	27.74	30.12	-	24.43	24.33	21.73	30.16	30.83	-	29.07

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 AKRON 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	28,593	26,493	491	939	1,545	2,273	3,073	7,376	4,580	2,455	1,869	1,034	551	170	120	17	2,100
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	27,911	25,814	455	898	1,490	2,192	3,018	7,228	4,487	2,395	1,818	1,017	534	163	114	10	2,097
Average interest rate (%)	5.61	5.61	5.81	5.83	5.75	5.72	5.72	5.64	5.53	5.49	5.47	5.41	5.32	5.17	5.19	-	5.62
HOLDER OF FIRST MORTGAGE																	
Reporting holder	28,110	26,027	478	918	1,508	2,223	3,035	7,278	4,514	2,409	1,828	1,013	531	165	117	10	2,083
Building and loan association	5,542	5,147	46	123	251	432	704	1,805	920	430	262	109	42	7	13	3	395
Commercial bank	2,140	1,997	31	51	91	155	199	482	359	197	195	138	59	28	11	1	143
Savings bank	5,509	5,103	56	194	365	539	800	1,500	765	377	273	133	66	19	13	3	406
Life insurance company	2,080	1,968	2	2	14	27	59	253	363	340	347	257	178	66	60	-	112
Mortgage company	1,622	1,489	27	61	100	141	211	459	254	107	66	34	23	3	3	-	133
Home Owners' Loan Corporation	5,431	4,974	24	96	208	377	490	1,504	1,085	541	373	169	75	23	8	1	457
Individual	3,998	3,687	241	319	390	429	428	843	471	245	165	94	49	8	4	1	311
Other	1,788	1,662	51	72	89	123	144	432	297	172	147	79	39	11	5	1	126
Reporting debt and value	27,429	25,401	452	844	1,458	2,156	2,978	7,138	4,395	2,372	1,799	1,004	531	161	113	-	2,028
JUNIOR MORTGAGE																	
First mortgage only	6,199	5,917	123	205	322	494	762	1,552	839	524	458	384	200	80	24	-	282
First and junior mortgage	949	879	8	16	30	69	102	282	161	84	75	29	17	6	-	-	70
With 1st mtg.; not rptg. on junior	20,281	18,605	321	623	1,106	1,593	2,114	5,304	3,395	1,764	1,266	591	314	125	89	-	1,676
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	4,389	4,105	439	619	623	511	505	751	382	140	97	25	9	2	2	-	284
$1,000 to $1,499	3,900	3,616	13	187	499	545	532	897	490	271	122	44	13	3	-	-	284
$1,500 to $1,999	4,656	4,315	-	38	276	725	732	1,418	635	261	162	49	17	1	-	-	341
$2,000 to $2,499	4,936	4,613	-	-	60	297	826	1,722	926	408	256	89	20	5	4	-	323
$2,500 to $2,999	3,621	3,386	-	-	-	77	331	1,482	793	375	220	86	17	4	1	-	235
$3,000 to $3,999	3,681	3,351	-	-	-	-	52	829	1,011	656	492	224	69	14	4	-	330
$4,000 to $4,999	1,137	1,043	-	-	-	-	-	39	148	231	295	218	92	15	5	-	94
$5,000 to $5,999	478	419	-	-	-	-	-	-	10	29	120	151	85	13	11	-	59
$6,000 to $7,499	338	295	-	-	-	-	-	-	-	1	32	100	107	40	15	-	43
$7,500 to $9,999	189	171	-	-	-	-	-	-	-	-	3	18	90	44	16	-	18
$10,000 to $14,999	78	69	-	-	-	-	-	-	-	-	-	-	12	19	38	-	9
$15,000 to $19,999	18	14	-	-	-	-	-	-	-	-	-	-	-	1	13	-	4
$20,000 and over	8	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	4
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	110,045	101,261	290	965	2,402	4,508	7,743	23,479	18,573	12,199	11,438	8,178	5,859	2,575	3,052	-	8,784
Average value (dollars)	4,012	3,986	642	1,143	1,648	2,091	2,600	3,289	4,226	5,143	6,358	8,145	11,035	15,994	27,009	-	4,331
Debt on first & jr. mtgs. (thous.)	59,388	54,497	168	598	1,497	2,967	4,959	14,351	9,922	5,986	5,337	3,814	2,762	1,061	1,081	-	4,886
Percent of value of property	54.0	53.8	56.2	62.0	62.3	65.8	64.0	61.1	53.4	49.1	46.7	46.6	47.1	41.2	35.4	-	55.6
Average debt (dollars)	2,165	2,145	361	709	1,026	1,376	1,665	2,011	2,257	2,524	2,967	3,799	5,201	6,591	9,564	-	2,409
Debt on first mtgs. (thousands)	58,710	53,892	162	593	1,485	2,936	4,892	14,181	9,805	5,911	5,252	3,781	2,745	1,057	1,081	-	4,818
Percent of value of property	53.4	53.2	55.8	61.5	61.8	65.1	63.2	60.4	52.8	48.5	46.0	46.2	46.9	41.0	35.4	-	54.8
Average debt (dollars)	2,140	2,122	359	703	1,019	1,362	1,643	1,987	2,231	2,492	2,925	3,766	5,170	6,562	9,564	-	2,376

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 AKRON 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	28,593	28,110	5,542	7,649	2,140	5,509	2,080	1,622	5,431	3,998	1,788	483
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	27,911	27,678	5,468	7,586	2,109	5,427	2,051	1,601	5,431	3,851	1,740	233
Average interest rate (percent)	5.61	5.61	5.99	5.93	5.83	5.96	5.66	5.93	4.50	5.79	5.73	5.61
Reporting debt and value	27,429	27,113	5,277	7,403	2,072	5,331	2,033	1,589	5,241	3,855	1,715	316
Percent distribution	-	100.0	19.5	27.3	7.6	19.7	7.5	5.9	19.3	14.2	6.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	27,429	27,113	5,277	7,403	2,072	5,331	2,033	1,589	5,241	3,855	1,715	316
First mortgage only	6,199	6,117	1,231	1,668	474	1,194	452	396	1,170	917	283	82
First and junior mortgage	949	903	248	241	69	172	88	56	115	102	53	46
With first mortgage; not reporting on junior mortgage	20,281	20,093	3,798	5,494	1,529	3,965	1,493	1,137	3,956	2,836	1,379	188
1-family properties	25,401	25,102	4,893	6,869	1,935	4,934	1,925	1,462	4,806	3,547	1,600	299
First mortgage only	5,917	5,838	1,181	1,596	453	1,143	445	377	1,100	871	268	79
First and junior mortgage	879	837	231	225	64	161	81	52	103	94	51	42
With first mortgage; not reporting on junior mortgage	18,605	18,427	3,481	5,048	1,418	3,630	1,399	1,033	3,603	2,582	1,281	178
2- to 4-family properties	2,028	2,011	384	534	137	397	108	127	435	308	115	17
First mortgage only	282	279	50	72	21	51	7	19	70	46	15	3
First and junior mortgage	70	66	17	16	5	11	7	4	12	8	2	4
With first mortgage; not reporting on junior mortgage	1,676	1,666	317	446	111	335	94	104	353	254	98	10
RELATION OF DEBT TO VALUE												
1- to 4-family properties	27,429	27,113	5,277	7,403	2,072	5,331	2,033	1,589	5,241	3,855	1,715	316
Value of property (dollars)	110,044,500	108,601,000	19,418,800	28,690,500	9,343,400	19,347,100	13,879,400	5,799,600	21,307,000	12,436,800	7,068,900	1,443,500
Average value (dollars)	4,012	4,005	3,680	3,875	4,509	3,629	6,827	3,650	4,065	3,226	4,122	4,568
Debt on first and junior mortgages (dollars)	59,383,200	58,541,800	10,856,500	15,862,400	4,781,600	10,580,800	6,500,000	3,299,500	12,048,900	6,546,000	3,928,500	841,400
Percent of value of property	54.0	53.9	55.9	55.5	51.2	54.7	46.8	56.9	56.5	52.6	55.6	58.3
Average debt (dollars)	2,165	2,159	2,057	2,075	2,308	1,985	3,197	2,076	2,299	1,698	2,291	2,663
Debt on first mortgages (dollars)	58,709,800	57,904,400	10,682,900	15,190,100	4,725,000	10,464,100	6,408,700	3,266,400	11,985,900	6,477,200	3,893,200	805,400
Percent distribution	-	100.0	18.4	26.2	8.2	18.1	11.1	5.6	20.7	11.2	6.7	-
Percent of value of property	53.4	53.3	55.0	52.9	50.6	54.1	46.2	56.3	56.3	52.1	55.1	55.8
Average debt (dollars)	2,140	2,136	2,024	2,052	2,281	1,963	3,152	2,056	2,287	1,680	2,270	2,549
1-family properties	25,401	25,102	4,893	6,869	1,935	4,934	1,925	1,462	4,806	3,547	1,600	299
Value of property (dollars)	101,250,500	99,887,600	17,840,900	26,463,700	8,707,500	17,756,200	13,093,900	5,253,000	19,450,700	11,249,300	6,536,100	1,373,000
Average value (dollars)	3,986	3,979	3,646	3,853	4,500	3,599	6,802	3,593	4,047	3,171	4,085	4,592
Debt on first and junior mortgages (dollars)	54,496,800	53,696,300	9,997,000	14,122,300	4,452,900	9,669,400	6,052,500	3,002,800	10,998,700	5,879,400	3,643,600	800,500
Percent of value of property	53.8	53.8	56.0	53.4	51.1	54.5	46.2	57.2	56.5	52.3	55.7	58.3
Average debt (dollars)	2,145	2,139	2,043	2,056	2,301	1,960	3,144	2,054	2,289	1,658	2,277	2,677
Debt on first mortgages (dollars)	53,891,900	53,126,400	9,834,100	13,964,600	4,403,400	9,561,200	5,973,600	2,973,600	10,948,000	5,820,200	3,612,300	765,500
Percent of value of property	53.2	53.2	55.1	52.8	50.6	53.8	45.6	56.6	56.3	51.7	55.3	55.8
Average debt (dollars)	2,122	2,116	2,010	2,033	2,276	1,938	3,103	2,034	2,278	1,641	2,258	2,560
2- to 4-family properties	2,028	2,011	384	534	137	397	108	127	435	308	115	17
Value of property (dollars)	8,783,900	8,713,400	1,577,900	2,226,800	685,900	1,590,900	785,500	546,600	1,856,300	1,187,500	532,800	70,500
Average value (dollars)	4,331	4,333	4,109	4,170	4,642	4,007	7,273	4,304	4,267	3,856	4,633	-
Debt on first and junior mortgages (dollars)	4,886,400	4,845,500	859,500	1,240,100	328,700	911,400	447,500	296,700	1,050,200	666,600	284,900	40,900
Percent of value of property	55.6	55.6	54.5	55.7	51.7	57.3	57.0	54.3	56.6	56.1	53.5	-
Average debt (dollars)	2,409	2,409	2,238	2,322	2,399	2,296	4,144	2,336	2,414	2,164	2,477	-
Debt on first mortgages (dollars)	4,817,900	4,778,000	848,800	1,225,500	322,600	902,900	435,100	292,800	1,037,900	657,000	280,900	39,900
Percent of value of property	54.8	54.8	53.8	55.0	50.7	56.8	55.4	53.6	55.9	55.3	52.7	-
Average debt (dollars)	2,376	2,376	2,210	2,295	2,355	2,274	4,029	2,306	2,386	2,133	2,443	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE AKRON 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	26,493	26,027	5,147	7,100	1,997	5,103	1,968	1,489	4,974	3,687	1,662	466
RACE OF OCCUPANTS												
White	25,013	25,559	5,061	6,929	1,962	4,967	1,965	1,457	4,900	3,619	1,628	454
Negro	464	452	83	165	33	132	2	32	71	66	33	12
Other nonwhite	16	16	3	6	2	4	1	-	3	2	1	-
YEAR BUILT												
Reporting year built	26,052	25,602	5,050	6,965	1,963	5,002	1,952	1,471	4,903	3,615	1,646	450
1930 to 1940	3,537	3,475	579	894	337	557	329	202	352	799	320	62
1920 to 1929	13,623	13,429	2,834	3,672	1,089	2,583	1,167	740	2,724	1,416	876	194
1910 to 1919	6,114	6,005	1,104	1,635	385	1,250	409	413	1,304	832	308	109
1900 to 1909	1,577	1,513	328	415	96	319	32	82	307	270	79	64
1880 to 1899	827	815	138	254	75	179	9	25	145	194	49	12
1879 or earlier	374	365	67	95	31	64	6	9	70	104	14	9

Table E–5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE AKRON 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	26,493	26,027	5,147	7,100	1,997	5,103	1,968	1,489	4,974	3,687	1,662	466
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	25,408	25,108	4,896	6,870	1,936	4,934	1,925	1,463	4,806	3,549	1,599	300
Under $500	1,609	1,594	245	386	122	264	48	94	124	557	140	15
$500 to $999	2,576	2,541	488	768	178	590	99	161	291	586	148	35
$1,000 to $1,499	3,686	3,646	713	1,123	267	856	190	236	589	610	185	40
$1,500 to $1,999	4,379	4,339	913	1,268	321	947	255	242	888	546	227	40
$2,000 to $2,499	4,600	4,550	973	1,219	332	887	271	246	1,058	518	265	50
$2,500 to $2,999	3,349	3,317	776	865	248	617	219	200	769	263	225	32
$3,000 to $3,999	3,285	3,241	615	788	247	541	347	203	774	279	235	44
$4,000 to $4,999	988	974	105	233	98	135	207	42	187	105	95	14
$5,000 to $5,999	400	388	33	106	57	49	115	17	54	36	27	12
$6,000 to $7,499	281	275	17	72	41	31	79	12	35	31	29	6
$7,500 to $9,999	168	163	8	25	14	11	63	9	26	14	18	5
$10,000 to $14,999	69	63	7	15	10	5	24	1	8	3	5	6
$15,000 to $19,999	14	14	3	-	-	-	7	-	3	1	-	-
$20,000 and over	4	3	-	2	1	1	1	-	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	25,814	25,597	5,073	6,989	1,968	5,021	1,939	1,468	4,974	3,540	1,614	217
Under 4.0%	108	106	10	18	9	9	4	3	-	62	9	2
4.0%	186	182	16	26	7	19	7	5	-	111	17	4
4.1% to 4.4%	1	1	-	-	-	-	-	1	-	-	-	-
4.5%	5,398	5,364	42	131	73	58	63	35	4,974	25	94	34
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	2,118	2,086	257	591	254	337	386	111	-	477	264	32
5.1% to 5.4%	3	3	1	-	-	-	2	-	-	-	-	-
5.5%	849	835	59	223	91	132	382	31	-	73	67	14
5.6% to 5.9%	1	1	-	-	-	-	1	-	-	-	-	-
6.0%	15,921	15,807	4,352	5,531	1,433	4,098	1,066	1,177	-	2,587	1,094	114
6.1% to 6.4%	2	1	-	-	-	-	-	-	-	1	-	1
6.5%	98	97	21	42	10	32	9	7	-	10	8	1
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	1,094	1,080	307	417	88	329	18	94	-	184	60	14
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	7	7	4	2	-	2	-	1	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	28	27	4	8	3	5	1	3	-	10	1	1
Average interest rate (percent)	5.61	5.61	5.98	5.92	5.82	5.96	5.65	5.94	4.50	5.79	5.73	5.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	25,015	24,769	4,989	6,805	1,898	4,907	1,883	1,403	4,864	3,257	1,568	246
Real estate taxes included in payment	8,160	8,060	1,499	2,721	760	1,961	334	434	2,011	487	574	100
Monthly	7,894	7,796	1,464	2,647	735	1,912	313	412	1,950	457	553	98
Quarterly	13	13	3	4	3	1	2	-	2	1	1	-
Semiannual	34	34	2	10	5	5	8	-	1	10	3	-
Annual	6	6	1	-	-	-	2	-	-	2	1	-
Other	26	26	2	2	-	2	2	12	4	1	3	-
Not reporting frequency of payment	187	185	27	58	17	41	7	10	54	16	13	2
Real estate taxes not included in payment	16,669	16,528	3,455	4,044	1,128	2,916	1,530	962	2,811	2,754	972	141
Monthly	15,585	15,456	3,344	3,804	1,036	2,768	1,261	899	2,742	2,493	913	129
Quarterly	183	182	4	48	24	24	74	6	4	29	17	1
Semiannual	438	435	27	76	37	39	154	26	5	122	25	3
Annual	86	86	8	17	5	12	6	5	2	46	2	-
Other	35	35	3	7	1	6	7	8	-	9	1	-
Not reporting frequency of payment	342	334	69	92	25	67	28	18	58	55	14	8
Not reporting tax payment requirements	186	181	35	40	10	30	19	7	42	16	22	5
Monthly	156	152	30	39	9	30	9	6	39	8	21	4
Quarterly	8	8	1	-	-	-	5	-	-	1	1	-
Semiannual	9	9	1	1	1	-	4	-	-	3	-	-
Annual	2	2	-	-	-	-	1	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	11	10	3	-	-	-	-	1	3	3	-	1
No principal payments required	789	768	104	189	53	136	63	74	73	209	56	21
Monthly	581	578	89	150	31	119	37	62	72	134	34	3
Quarterly	31	30	1	12	8	4	6	2	-	6	3	1
Semiannual	81	81	7	13	4	9	13	5	-	31	12	-
Annual	27	27	3	5	3	2	1	-	-	16	2	-
Other	16	16	-	1	1	-	-	4	-	8	3	-
Not reporting frequency of payment	53	36	4	8	6	2	6	1	1	14	2	17
Not reporting principal payment requirements	427	232	38	65	22	43	14	5	35	58	17	195
Monthly	186	152	25	45	15	30	10	4	31	28	9	34
Quarterly	4	3	-	2	1	1	-	-	-	1	-	1
Semiannual	20	19	4	1	-	1	3	-	-	9	2	1
Annual	5	4	1	-	-	-	-	-	-	3	-	1
Other	5	4	-	1	1	-	-	-	-	3	-	1
Not reporting frequency of payment	207	50	8	16	5	11	1	1	4	14	6	157
No regular payments required	262	258	16	41	24	17	8	7	2	163	21	4

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE AKRON 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	25,408	7,849	16,137	724	698
Under $500	1,509	253	1,196	68	92
$500 to $999	2,576	526	1,843	107	100
$1,000 to $1,499	3,686	938	2,524	122	102
$1,500 to $1,999	4,379	1,295	2,884	116	84
$2,000 to $2,499	4,600	1,549	2,818	118	115
$2,500 to $2,999	3,349	1,295	1,926	70	58
$3,000 to $3,999	3,285	1,253	1,889	74	69
$4,000 to $4,999	988	364	574	21	29
$5,000 to $5,999	400	156	217	12	15
$6,000 to $7,499	281	113	139	9	20
$7,500 to $9,999	168	82	77	4	5
$10,000 to $14,999	69	23	39	1	6
$15,000 to $19,999	14	2	8	1	3
$20,000 and over	4	-	3	1	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	25,814	8,059	16,394	744	617
Under 4.0%	108	22	72	4	10
4.0%	186	59	97	18	12
4.1% to 4.4%	1	-	1	-	-
4.5%	5,398	2,274	2,960	76	88
4.6% to 4.9%	-	-	-	-	-
5.0%	2,118	757	1,196	87	78
5.1% to 5.4%	3	2	1	-	-
5.5%	849	257	547	26	19
5.6% to 5.9%	1	-	1	-	-
6.0%	15,921	4,415	10,661	478	367
6.1% to 6.4%	2	1	1	-	-
6.5%	98	24	71	2	1
6.6% to 6.9%	-	-	-	-	-
7.0%	1,094	241	764	49	40
7.1% to 7.4%	-	-	-	-	-
7.5%	7	3	3	-	1
7.6% to 7.9%	-	-	-	-	-
8.0% and over	28	4	19	4	1
Average interest rate (percent)	5.61	5.48	5.67	5.73	5.63

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 AKRON 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	23,091	22,448	7,292	15,011	145	643
Total first mortgage outstanding debt (dollars)	49,152,500	47,926,200	17,402,700	30,165,100	358,400	1,226,300
Total annual mortgage payment (dollars)	7,472,721	7,371,077	2,563,796	4,753,596	53,685	101,644
Average first mortgage outstanding debt (dollars)	2,129	2,135	2,387	2,010	2,472	1,907
Average value of property (dollars)	3,984	3,985	3,904	4,013	5,223	3,939
Average annual estimated rental value (dollars)	391	391	389	391	501	386
Average annual mortgage payment (dollars)	324	328	352	317	370	158
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.4	14.7	15.8	15.0	8.3
Value of property	8.1	8.2	9.0	7.9	7.1	4.0
Estimated annual rental value	82.8	84.0	90.4	81.0	73.9	41.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	22,320	21,800	7,252	14,418	130	520
Average first mortgage outstanding debt (dollars)	2,109	2,117	2,385	1,980	2,335	1,774
Average value of property (dollars)	3,880	3,891	3,885	3,887	4,638	3,453
Average annual estimated rental value (dollars)	382	383	387	381	447	346
Average annual mortgage payment (dollars)	323	327	351	315	346	162
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	15.5	14.7	15.9	14.8	9.1
Value of property	8.3	8.4	9.0	8.1	7.5	4.7
Estimated annual rental value	84.6	85.4	90.7	82.7	77.3	46.8
Monthly mortgage payment—						
Under $10	675	447	108	336	3	228
$10 to $14	2,170	2,056	457	1,596	13	104
$15 to $19	2,949	2,887	776	2,092	19	62
$20 to $24	4,037	3,984	1,235	2,721	28	53
$25 to $29	4,428	4,396	1,515	2,864	17	32
$30 to $39	5,221	5,197	2,016	3,154	27	24
$40 to $49	1,557	1,545	626	912	7	12
$50 to $59	673	670	256	409	5	3
$60 to $74	304	304	142	158	4	-
$75 to $99	196	195	84	105	6	1
$100 and over	110	109	37	71	1	1
Average monthly mortgage payment (dollars)	26.94	27.26	29.28	26.24	28.83	13.50
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	771	648	40	593	15	123
Average first mortgage outstanding debt (dollars)	2,702	2,746	-	2,726	-	2,468
Average value of property (dollars)	6,986	7,174	-	7,081	-	5,995
Average annual estimated rental value (dollars)	639	655	-	644	-	554
Average annual mortgage payment (dollars)	333	369	-	362	-	141
Percent which annual mortgage payment represents of—						
First mortgage debt	12.3	13.4	-	13.3	-	5.7
Value of property	4.8	5.1	-	5.1	-	2.4
Estimated annual rental value	52.1	56.3	-	56.1	-	25.5

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 CANTON: 1940

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	29,929	29,466	14,141	48.0	15,325	443	20	13,635	7,793	57.2	5,842
1930: Private families reporting tenure	-	26,028	13,863	53.3	12,165	-	-	-	-	-	-
1920: All families reporting tenure	-	20,167	10,883	54.0	9,284	-	-	10,590	5,888	55.6	4,702
Dwelling units: 1940	29,929	29,466	14,141	48.0	15,325	443	20	13,635	7,793	57.2	5,842
COLOR OF OCCUPANTS											
White	-	28,391	13,950	49.1	14,441	-	-	13,455	7,663	57.0	5,792
Nonwhite	-	1,075	191	17.8	884	-	-	180	130	72.2	50
TYPE OF STRUCTURE											
1-family	19,616	19,358	12,217	63.1	7,141	249	9	11,913	6,832	57.3	5,081
Other	10,313	10,108	1,924	19.0	8,184	194	11	1,722	961	55.8	761
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	19,409	19,174	12,072	63.0	7,102	229	6	11,835	6,788	57.4	5,047
Under $5	32	32	15	-	17	-	-	14	5	-	9
$5 to $9	221	220	88	40.0	132	-	1	85	34	-	51
$10 to $14	776	765	313	40.9	452	11	-	305	146	47.9	159
$15 to $19	1,705	1,687	729	43.2	958	18	-	721	383	53.1	338
$20 to $24	2,418	2,391	1,139	47.6	1,252	25	2	1,118	636	56.9	482
$25 to $29	3,341	3,277	1,622	49.5	1,655	63	1	1,600	981	61.3	619
$30 to $39	5,644	5,583	3,713	66.5	1,870	60	1	3,650	2,187	59.9	1,463
$40 to $49	2,575	2,543	2,055	80.8	488	32	-	2,006	1,149	57.3	857
$50 to $59	1,169	1,159	993	85.7	166	9	1	971	534	55.0	437
$60 to $74	781	773	705	91.2	68	8	-	685	380	55.5	305
$75 to $99	380	378	348	92.1	30	2	-	336	180	53.6	156
$100 and over	367	366	352	96.2	14	1	-	344	173	50.3	171
Median monthly rent (dollars)	31.65	31.68	35.24	-	26.74	29.30	-	35.18	35.03	-	35.42

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 CANTON: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	7,793	6,924	42	169	388	556	728	1,858	1,310	755	552	291	172	57	35	15	869
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	7,526	6,678	39	153	375	536	701	1,807	1,272	728	533	283	163	51	27	10	848
Average interest rate (%)	5.58	5.58	-	5.75	5.69	5.68	5.66	5.57	5.51	5.56	5.58	5.52	5.49	-	-	-	5.58
HOLDER OF FIRST MORTGAGE																	
Reporting holder	7,634	6,782	42	165	383	545	713	1,819	1,286	737	538	286	168	56	32	12	852
Building and loan association	2,225	1,999	11	41	141	180	262	567	340	204	148	68	21	8	5	3	226
Commercial bank	435	375	1	9	12	24	30	82	63	36	32	35	30	10	10	1	60
Savings bank	1,757	1,566	8	35	87	138	163	461	298	186	106	44	30	6	3	1	191
Life insurance company	583	529	-	1	1	7	11	71	103	78	97	67	52	25	11	5	54
Mortgage company	116	106	-	3	7	10	19	30	15	12	8	1	1	-	-	-	10
Home Owners' Loan Corporation	1,457	1,274	2	21	54	96	128	380	309	139	76	42	19	5	3	-	183
Individual	784	686	18	44	65	76	71	167	104	49	54	23	12	2	-	1	98
Other	277	247	2	11	16	14	29	61	54	33	17	6	3	-	-	1	30
Reporting debt and value	7,014	6,238	31	124	321	484	637	1,715	1,239	684	506	269	157	44	27	-	776
JUNIOR MORTGAGE																	
First mortgage only	1,389	1,221	2	9	39	71	121	411	308	142	82	22	12	2	-	-	168
First and junior mortgage	211	183	1	-	8	16	21	67	37	16	10	5	2	-	-	-	28
With 1st mtg.; not rptg. on junior	5,414	4,834	28	115	274	397	495	1,237	894	526	414	242	143	42	27	-	580
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	969	869	27	80	121	109	83	219	116	63	39	8	4	-	-	-	100
$1,000 to $1,499	980	884	4	38	128	132	109	239	125	52	34	11	11	1	-	-	96
$1,500 to $1,999	1,222	1,099	-	6	62	164	218	350	175	54	43	11	6	-	-	-	123
$2,000 to $2,499	1,269	1,139	-	-	10	68	162	425	249	114	68	29	9	4	1	-	130
$2,500 to $2,999	937	834	-	-	-	11	59	335	225	110	59	22	10	3	-	-	103
$3,000 to $3,999	995	868	-	-	-	-	6	140	298	205	142	53	19	4	1	-	127
$4,000 to $4,999	341	299	-	-	-	-	-	7	49	67	84	55	26	7	4	-	42
$5,000 to $5,999	142	117	-	-	-	-	-	-	2	8	27	46	24	8	2	-	25
$6,000 to $7,499	95	76	-	-	-	-	-	-	-	1	9	29	28	5	4	-	19
$7,500 to $9,999	42	36	-	-	-	-	-	-	-	-	1	5	17	5	8	-	6
$10,000 to $14,999	18	14	-	-	-	-	-	-	-	-	-	-	3	6	5	-	4
$15,000 to $19,999	3	3	-	-	-	-	-	-	-	-	-	-	-	1	2	-	-
$20,000 and over	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	30,055	26,871	20	146	533	1,022	1,653	5,656	5,257	3,506	3,220	2,209	1,722	696	731	-	3,684
Average value (dollars)	4,285	4,227	-	1,174	1,660	2,111	2,595	3,298	4,243	5,126	6,364	8,213	10,965	-	-	-	4,747
Debt on first and jr. mtgs. (thous.)	15,587	13,703	17	95	341	673	1,061	3,282	2,826	1,734	1,460	1,025	716	254	220	-	1,884
Percent of value of property	51.9	52.0	-	65.5	64.0	65.9	64.2	58.0	53.8	49.4	45.3	46.4	41.6	-	-	-	51.1
Average debt (dollars)	2,222	2,197	-	769	1,063	1,390	1,666	1,914	2,280	2,535	2,885	3,809	4,561	-	-	-	2,427
Debt on first mtgs. (thousands)	15,430	13,573	17	95	338	666	1,049	3,244	2,798	1,719	1,448	1,014	712	254	220	-	1,858
Percent of value of property	51.3	51.5	-	65.5	63.4	65.1	63.4	57.4	53.2	49.0	45.0	45.9	41.4	-	-	-	50.4
Average debt (dollars)	2,200	2,176	-	769	1,052	1,375	1,646	1,892	2,258	2,513	2,861	3,768	4,536	-	-	-	2,394

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 CANTON: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	7,793	7,634	2,225	2,192	435	1,757	583	116	1,457	784	277	159
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,526	7,440	2,178	2,149	431	1,718	557	114	1,457	781	254	86
Average interest rate (percent)	5.58	5.58	5.94	5.89	5.82	5.91	5.64	5.88	4.50	5.64	5.66	-
Reporting debt and value	7,014	6,904	2,028	1,979	381	1,598	544	106	1,310	704	233	110
Percent distribution	-	100.0	29.4	28.7	5.5	23.1	7.9	1.5	19.0	10.2	3.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,014	6,904	2,028	1,979	381	1,598	544	106	1,310	704	233	110
First mortgage only	1,389	1,375	417	355	44	311	91	22	279	131	80	14
First and junior mortgage	211	185	63	60	10	50	17	6	18	16	5	26
With first mortgage; not reporting on junior mortgage	5,414	5,344	1,548	1,564	327	1,237	436	78	1,013	557	148	70
1-family properties	6,238	6,145	1,824	1,754	331	1,423	493	97	1,157	612	208	93
First mortgage only	1,221	1,209	378	304	36	268	79	20	245	113	70	12
First and junior mortgage	183	159	55	53	10	43	12	6	16	13	4	24
With first mortgage; not reporting on junior mortgage	4,834	4,777	1,391	1,397	285	1,112	402	71	896	486	134	57
2- to 4-family properties	776	759	204	225	50	175	51	9	153	92	25	17
First mortgage only	168	166	39	51	8	43	12	2	34	18	10	2
First and junior mortgage	28	26	8	7	-	7	5	-	2	3	1	2
With first mortgage; not reporting on junior mortgage	580	567	157	167	42	125	34	7	117	71	14	13
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,014	6,904	2,028	1,979	381	1,598	544	106	1,310	704	233	110
Value of property (dollars)	30,055,000	29,551,300	7,919,900	8,722,800	2,244,500	6,478,300	3,578,900	389,000	5,411,200	2,602,100	927,400	503,700
Average value (dollars)	4,285	4,280	3,905	4,408	5,891	4,054	6,579	3,670	4,131	3,696	3,980	4,579
Debt on first and junior mortgages (dollars)	15,586,900	15,308,900	4,230,500	4,295,600	1,010,700	3,284,900	1,638,500	228,500	3,061,900	1,331,600	522,300	278,000
Percent of value of property	51.9	51.8	53.4	49.2	45.0	50.7	45.8	58.7	56.6	51.2	56.3	55.2
Average debt (dollars)	2,222	2,217	2,086	2,171	2,653	2,056	3,012	2,156	2,337	1,891	2,242	2,527
Debt on first mortgages (dollars)	15,430,100	15,178,500	4,184,400	4,259,700	1,003,900	3,255,800	1,618,500	222,900	3,051,500	1,317,900	518,600	256,600
Percent distribution	-	100.0	27.6	28.1	6.6	21.5	10.7	1.5	20.1	8.7	3.4	-
Percent of value of property	51.3	51.3	52.8	48.8	44.7	50.3	45.2	57.3	56.4	50.6	55.9	50.9
Average debt (dollars)	2,200	2,198	2,063	2,152	2,635	2,037	2,975	2,103	2,329	1,872	2,226	2,333
1-family properties	6,238	6,145	1,824	1,754	331	1,423	493	97	1,157	612	208	93
Value of property (dollars)	26,371,000	25,953,400	7,075,200	7,640,200	1,967,500	5,672,700	3,181,700	345,000	4,692,600	2,206,000	812,700	417,600
Average value (dollars)	4,227	4,223	3,879	4,356	5,944	3,986	6,454	-	4,056	3,605	3,907	-
Debt on first and junior mortgages (dollars)	13,703,400	13,479,800	3,756,400	3,776,500	898,500	2,878,000	1,447,000	202,900	2,684,400	1,147,000	455,600	223,600
Percent of value of property	52.0	51.9	53.2	49.4	45.7	50.7	45.5	-	57.2	52.0	56.1	-
Average debt (dollars)	2,197	2,194	2,065	2,153	2,715	2,022	2,935	-	2,320	1,874	2,190	-
Debt on first mortgages (dollars)	13,572,600	13,369,300	3,726,100	3,747,000	891,700	2,855,300	1,434,000	197,300	2,676,000	1,135,500	453,400	203,300
Percent of value of property	51.5	51.5	52.7	49.0	45.3	50.3	45.1	-	57.0	51.5	55.8	-
Average debt (dollars)	2,176	2,176	2,043	2,136	2,694	2,007	2,909	-	2,313	1,855	2,180	-
2- to 4-family properties	776	759	204	225	50	175	51	9	153	92	25	17
Value of property (dollars)	3,684,000	3,597,900	844,700	1,082,600	277,000	805,600	397,200	44,000	718,600	396,100	114,700	86,100
Average value (dollars)	4,747	4,740	4,141	4,812	-	4,603	-	-	4,697	-	-	-
Debt on first and junior mortgages (dollars)	1,883,500	1,829,100	464,100	519,100	112,200	406,900	191,500	25,600	377,500	184,600	66,700	54,400
Percent of value of property	51.1	50.8	54.9	47.9	-	50.5	-	-	52.5	-	-	-
Average debt (dollars)	2,427	2,410	2,275	2,307	-	2,325	-	-	2,467	-	-	-
Debt on first mortgages (dollars)	1,857,500	1,804,200	458,300	512,700	112,200	400,500	184,500	25,600	375,500	182,400	65,200	53,300
Percent of value of property	50.4	50.1	54.3	47.4	-	49.7	-	-	52.3	-	-	-
Average debt (dollars)	2,394	2,377	2,247	2,279	-	2,289	-	-	2,454	-	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,924	6,782	1,999	1,941	375	1,566	529	106	1,274	686	247	142
RACE OF OCCUPANTS												
White	6,810	6,669	1,966	1,909	368	1,541	528	101	1,252	668	245	141
Negro	109	108	32	31	6	25	1	5	20	17	2	1
Other nonwhite	5	5	1	1	1	-	-	-	2	1	-	-
YEAR BUILT												
Reporting year built	6,792	6,654	1,972	1,899	367	1,532	518	105	1,250	670	240	138
1930 to 1940	599	592	208	181	42	139	55	5	59	51	33	7
1920 to 1929	3,038	2,973	806	819	177	642	367	54	559	246	122	65
1910 to 1919	1,685	1,648	495	487	84	403	73	27	367	153	46	37
1900 to 1909	799	782	252	228	42	186	15	10	144	107	26	17
1880 to 1899	556	545	172	160	18	142	8	9	98	87	11	11
1879 or earlier	115	114	39	24	4	20	-	-	23	26	2	1

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,924	6,782	1,999	1,941	375	1,566	529	106	1,274	686	247	142
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,244	6,151	1,824	1,756	332	1,424	496	97	1,157	612	209	93
Under $500	274	269	81	93	18	75	3	9	15	57	11	5
$500 to $999	612	604	185	210	32	178	22	12	70	84	21	8
$1,000 to $1,499	901	887	298	264	36	228	45	5	136	113	26	14
$1,500 to $1,999	1,116	1,096	366	306	37	269	61	16	215	98	34	20
$2,000 to $2,499	1,142	1,126	335	315	62	253	80	16	253	90	37	16
$2,500 to $2,999	822	815	232	193	38	155	67	20	213	61	29	7
$3,000 to $3,999	848	834	206	220	49	171	119	16	168	71	34	14
$4,000 to $4,999	288	281	74	79	21	58	41	2	54	22	9	7
$5,000 to $5,999	115	114	21	31	13	18	31	1	18	9	3	1
$6,000 to $7,499	74	74	17	23	12	11	15	-	9	5	5	-
$7,500 to $9,999	35	34	8	13	8	5	8	-	4	1	-	1
$10,000 to $14,999	14	14	1	7	5	2	4	-	2	-	-	-
$15,000 to $19,999	3	3	-	2	1	1	-	-	-	1	-	-
$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,678	6,601	1,957	1,901	371	1,530	503	104	1,274	637	225	77
Under 4.0%	25	23	1	2	-	2	1	-	-	18	1	2
4.0%	66	66	10	5	1	4	2	1	-	42	6	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	1,378	1,369	26	37	17	20	6	1	1,274	10	15	9
4.6% to 4.9%	2	2	-	-	-	-	2	-	-	-	-	-
5.0%	627	618	119	187	57	130	155	14	-	101	42	9
5.1% to 5.4%	-	-	-	-	-	-	-	-	-	-	-	-
5.5%	100	97	11	31	6	25	43	2	-	3	7	3
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	4,313	4,262	1,729	1,584	279	1,305	288	80	-	434	147	51
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	15	14	5	6	1	5	1	-	-	1	1	1
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	145	143	54	47	8	39	4	6	-	27	5	2
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	7	7	2	2	2	-	1	-	-	1	1	-
Average interest rate (percent)	5.58	5.58	5.94	5.88	5.80	5.90	5.63	5.88	4.50	5.64	5.67	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	6,593	6,502	1,955	1,879	355	1,524	516	100	1,238	588	226	91
Real estate taxes included in payment	976	958	188	183	36	147	70	14	427	36	45	18
Monthly	942	925	173	176	34	142	66	13	419	33	45	17
Quarterly	4	4	2	-	-	-	2	-	-	-	-	-
Semiannual	3	3	-	1	-	1	-	1	-	1	-	-
Annual	1	1	-	-	-	-	-	-	1	-	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	25	24	8	6	2	4	2	-	7	1	-	1
Real estate taxes not included in payment	5,505	5,437	1,743	1,664	313	1,351	440	85	788	539	178	68
Monthly	5,213	5,150	1,688	1,609	300	1,309	350	77	772	484	170	63
Quarterly	39	36	4	2	1	1	26	1	-	2	1	3
Semiannual	86	86	7	9	3	6	49	2	-	17	2	-
Annual	18	18	-	3	1	2	3	1	-	11	-	-
Other	8	8	-	1	-	1	-	1	-	5	1	-
Not reporting frequency of payment	141	139	44	40	8	32	12	3	16	20	4	2
Not reporting tax payment requirements	112	107	29	32	6	26	6	1	23	13	3	5
Monthly	84	79	16	29	5	24	2	1	18	10	3	5
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannua	1	1	-	-	-	-	1	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	27	27	13	3	1	2	3	-	5	3	-	-
No principal payments required	140	140	20	37	18	24	4	4	20	46	9	-
Monthly	111	111	20	30	10	20	3	3	20	28	7	-
Quarterly	4	4	-	1	1	-	-	-	-	3	-	-
Semiannual	9	9	-	1	1	-	-	1	-	6	1	-
Annual	9	9	-	1	-	1	1	-	-	7	-	-
Other	2	2	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment	5	5	-	3	1	2	-	-	-	1	1	-
Not reporting principal payment requirements	151	101	23	21	3	18	6	2	16	23	10	50
Monthly	73	64	19	16	3	13	5	-	12	10	2	9
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	2	1	-	-	-	-	-	-	-	1	-	1
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	2	2	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	72	32	3	5	-	5	1	2	4	9	8	40
No regular payments required	40	39	1	4	4	-	3	-	-	29	2	1

Table F-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CANTON: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	6,244	891	5,033	116	204
Under $500	274	12	240	8	14
$500 to $999	612	47	530	10	25
$1,000 to $1,499	901	77	771	18	35
$1,500 to $1,999	1,116	115	944	23	34
$2,000 to $2,499	1,142	157	925	23	37
$2,500 to $2,999	822	162	634	11	15
$3,000 to $3,999	848	190	621	16	21
$4,000 to $4,999	288	73	200	2	13
$5,000 to $5,999	115	32	78	3	2
$6,000 to $7,499	74	19	50	-	5
$7,500 to $9,999	35	6	27	-	2
$10,000 to $14,999	14	1	11	2	-
$15,000 to $19,999	3	-	2	-	1
$20,000 and over	-	-	-	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	6,678	959	5,383	135	201
Under 4.0%	25	3	20	-	2
4.0%	66	10	45	4	7
4.1% to 4.4%	-	-	-	-	-
4.5%	1,378	473	832	23	50
4.6% to 4.9%	2	-	2	-	-
5.0%	627	91	494	12	30
5.1% to 5.4%	-	-	-	-	-
5.5%	100	16	81	2	1
5.6% to 5.9%	-	-	-	-	-
6.0%	4,313	353	3,770	85	105
6.1% to 6.4%	-	-	-	-	-
6.5%	15	2	13	-	-
6.6% to 6.9%	-	-	-	-	-
7.0%	145	9	121	9	6
7.1% to 7.4%	-	-	-	-	-
7.5%	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	7	2	5	-	-
Average interest rate...(percent)	5.58	5.14	5.67	5.66	5.41

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 CANTON: 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	5,148	5,045	736	4,261	48	103
Total first mortgage outstanding debt...(dollars)	10,944,000	10,731,500	1,922,400	8,710,400	98,700	212,500
Total annual mortgage payment...(dollars)	1,615,001	1,597,465	264,458	1,318,127	14,880	17,536
Average first mortgage outstanding debt...(dollars)	2,126	2,127	2,612	2,044	-	2,063
Average value of property...(dollars)	4,039	4,033	4,302	3,989	-	4,356
Average annual estimated rental value...(dollars)	428	427	452	423	-	444
Average annual mortgage payment...(dollars)	314	317	359	309	-	170
Percent which annual mortgage payment represents of—						
First mortgage debt	14.8	14.9	13.8	15.1	-	8.3
Value of property	7.8	7.9	8.4	7.8	-	3.9
Estimated annual rental value	73.3	74.1	79.5	73.1	-	38.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,040	4,958	730	4,181	47	82
Average first mortgage outstanding debt...(dollars)	2,114	2,118	2,605	2,033	-	-
Average value of property...(dollars)	3,973	3,983	4,280	3,934	-	-
Average annual estimated rental value...(dollars)	422	423	450	419	-	-
Average annual mortgage payment...(dollars)	313	315	358	308	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	14.8	14.9	13.8	15.2	-	-
Value of property	7.9	7.9	8.4	7.8	-	-
Estimated annual rental value	74.1	74.5	79.6	73.6	-	-
Monthly mortgage payment—						
Under $10	86	58	4	53	1	28
$10 to $14	503	483	34	445	4	20
$15 to $19	757	743	82	651	10	14
$20 to $24	972	961	116	837	8	11
$25 to $29	1,075	1,071	136	927	8	4
$30 to $39	1,094	1,091	238	843	10	3
$40 to $49	318	317	67	245	5	1
$50 to $59	141	140	36	103	1	1
$60 to $74	48	48	10	38	-	-
$75 to $99	25	25	5	20	-	-
$100 and over	21	21	2	19	-	-
Average monthly mortgage payment...(dollars)	26.09	26.29	29.86	25.67	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	108	87	6	80	1	21
Average first mortgage outstanding debt...(dollars)	2,689	-	-	-	-	-
Average value of property...(dollars)	7,119	-	-	-	-	-
Average annual estimated rental value...(dollars)	679	-	-	-	-	-
Average annual mortgage payment...(dollars)	345	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	12.8	-	-	-	-	-
Value of property	4.9	-	-	-	-	-
Estimated annual rental value	50.9	-	-	-	-	-

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 CANTON 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	51,962	50,990	26,423	51.8	24,567	891	81	25,303	13,623	53.8	11,680
Urban	45,799	44,967	22,153	49.3	22,814	785	47	21,372	11,257	52.7	10,115
Rural-nonfarm	6,163	6,023	4,270	70.9	1,753	106	34	3,931	2,366	60.2	1,565
COLOR OF OCCUPANTS											
White	-	49,274	26,057	52.9	23,217	-	-	24,955	13,403	53.7	11,552
Nonwhite	-	1,716	366	21.3	1,350	-	-	348	220	63.2	128
TYPE OF STRUCTURE											
1-family	37,267	36,624	23,621	64.5	13,003	578	65	22,822	12,334	54.0	10,488
Other	14,695	14,366	2,802	19.5	11,564	313	16	2,481	1,289	52.0	1,192
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	36,888	36,300	23,381	64.4	12,919	532	56	22,718	12,284	54.1	10,434
Under $5	142	142	84	59.2	58	-	-	68	15	-	53
$5 to $9	801	785	358	45.6	427	10	6	334	120	35.9	214
$10 to $14	2,222	2,180	968	44.4	1,212	35	7	915	408	44.6	507
$15 to $19	3,920	3,852	1,751	45.5	2,101	62	6	1,702	864	50.8	838
$20 to $24	5,101	5,018	2,560	51.0	2,458	74	9	2,492	1,304	52.3	1,188
$25 to $29	6,446	6,322	3,522	55.7	2,800	120	4	3,448	1,911	55.4	1,537
$30 to $39	9,430	9,299	6,528	70.2	2,771	119	12	6,384	3,570	55.9	2,814
$40 to $49	4,378	4,308	3,614	83.9	694	64	6	3,508	2,023	57.7	1,485
$50 to $59	1,964	1,937	1,699	87.7	238	24	3	1,643	900	54.8	743
$60 to $74	1,279	1,264	1,167	92.3	97	14	1	1,132	617	54.5	515
$75 to $99	625	620	575	92.7	45	5	-	551	291	52.8	260
$100 and over	580	573	555	96.9	18	5	2	541	261	48.2	280
Median monthly rent (dollars)	29.35	29.38	33.25	-	24.86	28.04	-	33.26	33.76	-	32.63

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 CANTON 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	13,623	12,493	136	399	763	1,041	1,372	3,165	2,228	1,356	1,038	498	295	117	65	20	1,130
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	13,187	12,082	124	374	735	1,012	1,332	3,075	2,159	1,316	1,009	489	281	109	54	13	1,105
Average interest rate (%)	5.60	5.60	5.71	5.72	5.69	5.68	5.70	5.59	5.55	5.57	5.56	5.51	5.50	5.36	-	-	5.59
HOLDER OF FIRST MORTGAGE																	
Reporting holder	13,356	12,245	135	392	749	1,025	1,353	3,108	2,185	1,320	1,015	487	285	114	62	15	1,111
Building and loan association	4,340	4,017	33	105	264	348	508	1,074	706	428	328	142	50	19	7	5	323
Commercial bank	765	682	2	20	27	44	54	154	116	66	73	55	44	13	13	1	83
Savings bank	2,919	2,682	20	73	163	246	307	725	459	309	212	82	55	20	10	1	237
Life insurance company	713	657	-	1	2	7	13	77	121	98	128	77	69	37	22	5	56
Mortgage company	160	148	2	7	13	14	26	38	17	14	10	3	2	1	1	-	12
Home Owners' Loan Corporation	2,349	2,118	6	43	97	164	223	610	474	235	145	68	33	16	3	1	231
Individual	1,660	1,525	66	123	160	179	178	335	212	116	84	43	17	7	5	1	134
Other	450	415	6	20	23	23	44	95	80	54	35	17	15	1	1	1	35
Reporting debt and value	12,212	11,199	108	328	662	916	1,206	2,862	2,044	1,235	958	462	267	96	55	-	1,013
JUNIOR MORTGAGE																	
First mortgage only	2,276	2,057	13	28	86	142	207	610	482	258	144	53	28	5	1	-	219
First and junior mortgage	293	261	1	2	10	19	35	84	55	26	20	6	2	-	1	-	32
With 1st mtg ; not rptg. on junior	9,643	8,881	94	298	566	755	964	2,168	1,507	951	794	403	237	91	58	-	762
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	2,028	1,888	101	234	288	258	220	400	209	95	63	13	7	-	-	-	140
$1,000 to $1,499	1,762	1,625	7	83	244	251	235	408	203	105	58	19	11	1	-	-	137
$1,500 to $1,999	1,995	1,839	-	11	110	276	348	592	274	122	75	19	11	1	-	-	156
$2,000 to $2,499	2,028	1,856	-	-	20	113	283	674	411	179	116	39	14	6	1	-	172
$2,500 to $2,999	1,523	1,396	-	-	-	18	106	509	376	210	119	36	16	5	1	-	127
$3,000 to $3,999	1,702	1,547	-	-	-	-	14	267	492	365	264	95	39	8	2	-	155
$4,000 to $4,999	639	586	-	-	-	-	-	12	76	140	182	104	50	16	6	-	53
$5,000 to $5,999	266	229	-	-	-	-	-	-	3	17	64	77	47	15	6	-	37
$6,000 to $7,499	157	134	-	-	-	-	-	-	-	2	14	51	45	15	7	-	23
$7,500 to $9,999	71	64	-	-	-	-	-	-	-	-	3	8	24	16	13	-	7
$10,000 to $14,999	32	28	-	-	-	-	-	-	-	-	-	-	3	12	13	-	4
$15,000 to $19,999	6	6	-	-	-	-	-	-	-	-	-	-	-	1	5	-	-
$20,000 and over	3	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	51,574	46,766	68	377	1,092	1,922	3,127	9,434	8,575	6,350	6,106	3,766	2,935	1,530	1,384	-	4,808
Average value (dollars)	4,223	4,176	631	1,150	1,549	2,099	2,593	3,296	4,244	5,142	6,374	8,152	10,993	-	-	-	4,746
Debt on first & jr. mtgs. (thous.)	26,647	24,211	44	237	667	1,190	1,924	5,400	4,638	3,194	2,881	1,779	1,202	576	480	-	2,436
Percent of value of property	51.7	51.8	65.1	62.8	61.1	61.9	61.5	57.2	53.5	50.3	47.2	47.2	40.9	-	-	-	50.7
Average debt (dollars)	2,182	2,162	410	722	1,008	1,299	1,595	1,887	2,269	2,586	3,007	3,852	4,500	-	-	-	2,405
Debt on first mtgs. (thousands)	26,428	24,020	44	236	664	1,181	1,904	5,347	4,597	3,171	2,857	1,768	1,198	576	479	-	2,408
Percent of value of property	51.2	51.4	64.6	62.6	60.8	61.4	60.9	56.7	53.0	49.9	46.8	46.9	40.8	-	-	-	50.1
Average debt (dollars)	2,164	2,145	407	719	1,003	1,289	1,579	1,868	2,249	2,568	2,982	3,826	4,485	-	-	-	2,377

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 CANTON 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	13,623	13,356	4,340	3,684	765	2,919	713	160	2,349	1,660	450	267
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,187	13,053	4,265	3,611	753	2,858	687	158	2,349	1,561	422	134
Average interest rate (percent)	5.60	5.60	5.95	5.89	5.85	5.90	5.61	5.84	4.50	5.58	5.64	5.52
Reporting debt and value	12,212	12,035	3,927	3,305	655	2,650	671	145	2,108	1,506	373	177
Percent distribution	-	100.0	32.6	27.5	5.4	22.0	5.6	1.2	17.5	12.5	3.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,212	12,035	3,927	3,305	655	2,650	671	145	2,108	1,506	373	177
First mortgage only	2,276	2,244	755	506	122	384	126	28	415	321	93	32
First and junior mortgage	293	266	100	85	14	71	19	6	29	22	5	27
With first mortgage; not reporting on junior mortgage	9,643	9,525	3,072	2,714	519	2,195	526	111	1,664	1,163	275	118
1-family properties	11,199	11,041	3,630	3,020	588	2,432	618	134	1,916	1,378	345	158
First mortgage only	2,057	2,027	693	446	107	339	113	26	374	292	83	30
First and junior mortgage	261	236	90	77	13	64	14	6	27	18	4	25
With first mortgage; not reporting on junior mortgage	8,881	8,778	2,847	2,497	468	2,029	491	102	1,515	1,068	258	103
2- to 4-family properties	1,013	994	297	285	67	218	53	11	192	128	28	19
First mortgage only	219	217	62	60	15	45	13	2	41	29	10	2
First and junior mortgage	32	30	10	8	1	7	5	-	2	4	1	2
With first mortgage; not reporting on junior mortgage	762	747	225	217	51	166	35	9	149	95	17	15
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,212	12,035	3,927	3,305	655	2,650	671	145	2,108	1,506	373	177
Value of property (dollars)	51,573,900	50,771,300	15,611,000	14,425,200	3,559,500	10,865,700	4,709,200	539,400	8,638,300	5,245,900	1,602,300	802,600
Average value (dollars)	4,223	4,219	3,975	4,365	5,434	4,100	7,018	3,720	4,098	3,483	4,296	4,534
Debt on first and junior mortgages (dollars)	26,647,200	26,193,100	8,195,600	7,167,500	1,628,900	5,538,600	2,136,300	312,600	4,884,600	2,586,700	909,800	454,100
Percent of value of property	51.7	51.6	52.5	49.7	45.8	51.0	45.4	58.0	56.5	49.3	56.8	56.6
Average debt (dollars)	2,182	2,176	2,087	2,169	2,487	2,090	3,184	2,156	2,317	1,718	2,439	2,566
Debt on first mortgages (dollars)	26,428,300	25,996,200	8,122,400	7,114,000	1,618,600	5,495,400	2,114,700	307,000	4,864,500	2,567,500	906,100	432,100
Percent distribution	-	100.0	31.2	27.4	6.2	21.1	8.1	1.2	18.7	9.9	3.5	-
Percent of value of property	51.2	51.2	52.0	49.3	45.5	50.6	44.9	56.9	56.3	48.9	56.5	53.8
Average debt (dollars)	2,164	2,160	2,068	2,152	2,471	2,074	3,152	2,117	2,308	1,705	2,429	2,441
1-family properties	11,199	11,041	3,630	3,020	588	2,432	618	134	1,916	1,378	345	158
Value of property (dollars)	45,766,200	46,059,700	14,275,400	13,067,200	3,205,300	9,861,900	4,299,000	490,600	7,751,800	4,702,300	1,473,400	706,500
Average value (dollars)	4,176	4,172	3,933	4,327	5,451	4,055	6,956	3,661	4,046	3,412	4,271	4,472
Debt on first and junior mortgages (dollars)	24,211,400	23,814,900	7,495,500	6,504,400	1,476,300	5,028,100	1,938,600	283,100	4,411,100	2,342,700	839,500	396,500
Percent of value of property	51.8	51.7	52.5	49.8	46.1	51.0	45.1	57.7	56.9	49.8	57.0	56.1
Average debt (dollars)	2,162	2,157	2,065	2,154	2,511	2,067	3,137	2,113	2,302	1,700	2,433	2,509
Debt on first mortgages (dollars)	24,020,300	23,644,700	7,428,600	6,458,200	1,466,900	4,991,300	1,924,000	277,500	4,393,000	2,326,100	837,300	375,600
Percent of value of property	51.4	51.3	52.0	49.4	45.8	50.6	44.8	56.6	56.7	49.5	56.8	53.2
Average debt (dollars)	2,145	2,142	2,046	2,138	2,495	2,052	3,113	2,071	2,293	1,688	2,427	2,377
2- to 4-family properties	1,013	994	297	285	67	218	53	11	192	128	28	19
Value of property (dollars)	4,807,700	4,711,600	1,335,600	1,358,000	354,200	1,003,800	410,200	48,800	886,500	543,600	128,900	96,100
Average value (dollars)	4,746	4,740	4,497	4,765	-	4,605	-	-	4,617	4,247	-	-
Debt on first and junior mortgages (dollars)	2,435,800	2,378,200	700,100	663,100	152,600	510,500	197,700	29,500	473,500	244,000	70,300	57,600
Percent of value of property	50.7	50.5	52.4	48.8	-	50.9	-	-	53.4	44.9	-	-
Average debt (dollars)	2,405	2,393	2,357	2,327	-	2,342	-	-	2,466	1,906	-	-
Debt on first mortgages (dollars)	2,408,000	2,351,500	693,800	655,800	151,700	504,100	190,700	29,500	471,500	241,400	68,800	56,500
Percent of value of property	50.1	49.9	51.9	48.3	-	50.2	-	-	53.2	44.4	-	-
Average debt (dollars)	2,377	2,365	2,336	2,301	-	2,312	-	-	2,456	1,886	-	-

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CANTON 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	12,493	12,245	4,017	3,354	682	2,682	657	148	2,118	1,526	415	248
RACE OF OCCUPANTS												
White	12,297	12,050	3,951	3,307	671	2,636	656	142	2,080	1,503	411	247
Negro	184	183	63	53	10	43	1	6	35	22	3	1
Other nonwhite	12	12	3	4	1	3	-	-	3	1	1	-
YEAR BUILT												
Reporting year built	12,279	12,036	3,954	3,304	669	2,635	646	147	2,085	1,492	408	243
1930 to 1940	1,795	1,755	622	509	103	406	89	20	141	294	80	40
1920 to 1929	5,332	5,234	1,599	1,366	289	1,077	453	69	1,003	550	194	98
1910 to 1919	2,498	2,448	836	659	138	521	80	31	530	250	62	50
1900 to 1909	1,322	1,289	451	379	69	310	16	13	214	173	43	33
1880 to 1899	998	979	332	308	51	257	8	9	144	159	19	19
1879 or earlier	334	331	114	83	19	64	-	5	53	66	10	3

Table G–5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CANTON 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	12,493	12,245	4,017	3,364	682	2,682	657	148	2,118	1,526	415	248
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	11,203	11,045	3,629	3,021	589	2,432	621	134	1,916	1,378	346	158
Under $500	668	658	219	194	44	150	4	12	31	177	21	10
$500 to $999	1,243	1,228	410	384	62	322	25	16	120	240	33	15
$1,000 to $1,499	1,648	1,624	555	471	78	393	51	12	247	251	37	24
$1,500 to $1,999	1,863	1,840	652	483	65	418	70	22	359	204	50	23
$2,000 to $2,499	1,864	1,843	615	493	99	394	98	22	394	177	44	21
$2,500 to $2,999	1,376	1,362	441	300	62	238	82	24	338	122	55	14
$3,000 to $3,999	1,516	1,492	459	392	84	308	148	20	279	134	60	24
$4,000 to $4,999	572	554	185	152	35	117	61	3	90	42	21	18
$5,000 to $5,999	225	220	48	74	23	51	35	1	31	19	12	5
$6,000 to $7,499	130	127	28	43	20	23	23	-	15	9	9	3
$7,500 to $9,999	63	62	14	18	9	9	15	1	10	1	3	1
$10,000 to $14,999	28	28	3	13	6	7	8	1	2	1	-	-
$15,000 to $19,999	6	6	-	4	2	2	-	-	-	1	1	-
$20,000 and over	1	1	-	-	-	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,082	11,958	3,948	3,296	671	2,625	631	146	2,118	1,431	388	124
Under 4.0%	70	66	2	7	1	6	1	-	-	53	3	4
4.0%	142	140	13	19	3	16	3	2	-	92	11	2
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	1	-	-
4.5%	2,303	2,285	36	70	24	46	11	4	2,118	20	26	18
4.6% to 4.9%	3	3	-	-	-	-	3	-	-	-	-	-
5.0%	1,090	1,067	208	298	88	210	205	20	-	258	78	23
5.1% to 5.4%	-	-	-	-	-	-	-	-	-	-	-	-
5.5%	175	171	35	57	15	42	53	2	-	12	12	4
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	7,966	7,898	3,527	2,716	514	2,202	349	108	-	951	247	68
6.1% to 6.4%	2	2	-	1	-	1	-	-	-	1	-	-
6.5%	68	66	26	32	6	26	1	1	-	4	2	2
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	250	248	98	93	18	75	4	9	-	37	7	2
7.1% to 7.4%	2	1	-	1	-	1	-	-	-	-	-	1
7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	10	10	3	2	2	-	1	-	-	2	2	-
Average interest rate (percent)	5.60	5.60	5.95	5.89	5.83	5.90	5.60	5.85	4.50	5.58	5.65	5.48
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	11,770	11,627	3,856	3,241	637	2,604	639	140	2,052	1,312	387	143
Real estate taxes included in payment	1,658	1,620	337	302	65	237	89	19	706	83	84	38
Monthly	1,612	1,575	325	293	62	231	85	18	696	74	84	37
Quarterly	6	6	2	-	-	-	2	-	-	2	-	-
Semiannual	3	3	-	1	-	1	-	1	-	1	-	-
Annual	3	3	-	-	-	-	-	-	1	2	-	-
Other	2	2	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	32	31	9	8	3	5	2	-	9	3	-	1
Real estate taxes not included in payment	9,965	9,868	3,480	2,898	562	2,336	544	119	1,319	1,209	299	97
Monthly	9,461	9,371	3,390	2,801	535	2,266	438	108	1,296	1,055	283	90
Quarterly	78	75	9	15	6	9	34	2	1	10	4	3
Semiannual	156	156	13	17	3	14	57	4	-	63	2	-
Annual	59	58	1	8	2	6	3	1	-	44	1	1
Other	19	19	1	7	3	4	-	1	-	8	2	-
Not reporting frequency of payment	192	189	66	50	13	37	12	3	22	29	7	3
Not reporting tax payment requirements	147	139	39	41	10	31	6	2	27	20	4	8
Monthly	117	110	26	38	9	29	2	2	22	16	4	7
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	1	1	-	-	-	-	1	-	-	-	-	-
Annual	2	1	-	-	-	-	-	-	-	1	-	1
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	27	27	13	3	1	2	3	-	5	3	-	-
No principal payments required	246	246	70	55	19	36	5	5	24	76	11	-
Monthly	200	200	69	47	16	31	3	4	24	44	9	-
Quarterly	5	5	-	1	1	-	-	-	-	4	-	-
Semiannual	17	17	1	2	1	1	1	1	-	11	1	-
Annual	15	15	-	1	-	1	1	-	-	13	-	-
Other	3	3	-	1	-	1	-	-	-	2	-	-
Not reporting frequency of payment	6	6	-	3	1	2	-	-	-	2	1	-
Not reporting principal payment requirements	339	240	86	52	17	35	7	2	42	39	12	99
Monthly	196	180	76	41	13	28	6	-	37	17	3	16
Quarterly	3	3	-	1	1	-	-	-	-	1	1	-
Semiannual	3	2	-	1	1	-	-	-	-	1	-	1
Annual	5	4	-	1	1	-	-	-	-	3	-	1
Other	5	5	2	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment	127	46	8	8	1	7	1	2	5	14	8	81
No regular payments required	138	132	5	16	9	7	6	1	-	99	5	6

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

[Average not snown where base is less than 100]

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	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	11,203	1,516	9,072	203	412
Under $500	668	30	571	17	50
$500 to $999	1,243	96	1,058	25	64
$1,000 to $1,499	1,648	131	1,409	31	77
$1,500 to $1,999	1,863	183	1,584	36	60
$2,000 to $2,499	1,864	256	1,517	34	57
$2,500 to $2,999	1,376	245	1,085	19	27
$3,000 to $3,999	1,516	313	1,137	28	38
$4,000 to $4,999	572	150	398	5	19
$5,000 to $5,999	225	63	151	4	7
$6,000 to $7,499	130	32	89	1	8
$7,500 to $9,999	68	14	45	-	4
$10,000 to $14,999	28	3	22	3	-
$15,000 to $19,999	6	-	5	-	1
$20,000 and over	1	-	1	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	12,082	1,633	9,764	238	447
Under 4.0%	70	8	53	2	7
4.0%	142	25	95	6	16
4.1% to 4.4%	1	-	1	-	-
4.5%	2,303	797	1,396	27	83
4.6% to 4.9%	3	-	3	-	-
5.0%	1,090	185	828	19	58
5.1% to 5.4%	-	-	-	-	-
5.5%	175	33	137	3	2
5.6% to 5.9%	-	-	-	-	-
6.0%	7,966	567	6,967	167	265
6.1% to 6.4%	2	-	2	-	-
6.5%	68	3	59	3	3
6.6% to 6.9%	-	-	-	-	-
7.0%	250	12	215	11	12
7.1% to 7.4%	2	-	2	-	-
7.5%	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	10	3	6	-	1
Average interest rate (percent)	5.60	5.11	5.68	5.72	5.51

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 CANTON 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	9,222	9,037	1,266	7,694	77	185
Total first mortgage outstanding debt (dollars)	19,730,600	19,366,100	3,413,000	15,812,000	141,100	364,500
Total annual mortgage payment (dollars)	2,904,734	2,876,915	455,090	2,400,201	21,624	27,819
Average first mortgage outstanding debt (dollars)	2,140	2,143	2,696	2,055	-	1,970
Average value of property (dollars)	4,090	4,087	4,412	4,038	-	4,246
Average annual estimated rental value (dollars)	413	413	445	408	-	428
Average annual mortgage payment (dollars)	315	318	359	312	-	150
Percent which annual mortgage payment represents of—						
First mortgage debt	14.7	14.9	13.3	15.2	-	7.6
Value of property	7.7	7.8	8.1	7.7	-	3.5
Estimated annual rental value	76.2	77.1	80.7	76.5	-	35.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,998	8,847	1,258	7,515	74	151
Average first mortgage outstanding debt (dollars)	2,132	2,137	2,695	2,047	-	1,830
Average value of property (dollars)	4,035	4,043	4,404	3,988	-	3,557
Average annual estimated rental value (dollars)	409	409	445	404	-	378
Average annual mortgage payment (dollars)	315	317	359	311	-	146
Percent which annual mortgage payment represents of—						
First mortgage debt	14.8	14.9	13.3	15.2	-	8.0
Value of property	7.8	7.9	8.2	7.8	-	4.1
Estimated annual rental value	77.0	77.6	80.7	77.0	-	38.8
Monthly mortgage payment—						
Under $10	249	187	15	169	3	62
$10 to $14	1,009	969	73	885	11	40
$15 to $19	1,286	1,263	129	1,118	16	23
$20 to $24	1,618	1,604	199	1,394	11	14
$25 to $29	1,768	1,762	238	1,512	12	6
$30 to $39	1,946	1,943	376	1,553	14	3
$40 to $49	637	635	137	493	5	2
$50 to $59	284	283	53	229	1	1
$60 to $74	106	106	25	81	-	-
$75 to $99	53	53	8	44	1	-
$100 and over	42	42	5	37	-	-
Average monthly mortgage payment (dollars)	26.22	26.46	29.92	25.91	-	12.20
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	224	190	8	179	3	34
Average first mortgage outstanding debt (dollars)	2,439	2,412	-	2,402	-	-
Average value of property (dollars)	6,308	6,129	-	6,172	-	-
Average annual estimated rental value (dollars)	596	586	-	589	-	-
Average annual mortgage payment (dollars)	331	360	-	357	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.6	14.9	-	14.9	-	-
Value of property	5.2	5.9	-	5.8	-	-
Estimated annual rental value	55.5	61.3	-	60.6	-	-

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 CINCINNATI: 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	144,284	135,809	45,127	33.2	90,682	8,206	269	43,621	21,679	49.7	21,942
1930: Private families reporting tenure	-	120,664	45,253	37.5	75,411	-	-	-	-	-	-
1920: All families reporting tenure	-	105,358	30,266	28.7	75,092	-	-	29,975	12,935	43.2	17,040
Dwelling units: 1940	144,284	135,809	45,127	33.2	90,682	8,206	269	43,621	21,679	49.7	21,942
COLOR OF OCCUPANTS											
White	-	118,877	43,877	36.9	75,000	-	-	42,444	21,074	49.7	21,370
Nonwhite	-	16,932	1,250	7.4	15,682	-	-	1,177	605	51.4	572
TYPE OF STRUCTURE											
1-family	45,016	43,551	31,917	73.3	11,634	1,355	110	31,117	15,404	49.5	15,713
Other	99,268	92,258	13,210	14.3	79,048	6,851	159	12,504	6,275	50.2	6,229
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	44,430	43,084	31,562	73.3	11,522	1,249	97	31,013	15,369	49.6	15,644
Under $5	53	52	31	-	21	1	-	27	8	-	19
$5 to $9	441	419	63	15.0	356	21	1	53	13	-	40
$10 to $14	1,359	1,288	273	21.2	1,015	70	1	262	98	37.4	164
$15 to $19	2,183	2,103	698	33.2	1,405	73	7	676	274	40.5	402
$20 to $24	2,700	2,613	1,263	48.3	1,350	80	7	1,237	559	45.2	678
$25 to $29	3,350	3,257	1,868	57.4	1,389	88	5	1,839	891	48.5	948
$30 to $39	7,773	7,603	5,307	69.8	2,296	158	12	5,232	2,759	52.7	2,473
$40 to $49	8,262	8,040	6,572	81.7	1,468	212	10	6,482	3,458	53.3	3,024
$50 to $59	6,285	6,112	5,062	82.8	1,050	158	15	4,983	2,583	51.8	2,400
$60 to $74	5,318	5,141	4,499	87.5	642	165	12	4,410	2,330	52.8	2,080
$75 to $99	3,480	3,348	3,025	90.4	323	122	10	2,962	1,451	49.0	1,511
$100 and over	3,226	3,108	2,901	93.3	207	101	17	2,850	945	33.2	1,905
Median monthly rent (dollars)	44.77	44.73	49.05	-	30.48	45.80	-	49.03	48.41	-	49.81

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 CINCINNATI: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	21,679	15,889	29	100	203	354	510	1,680	2,303	2,567	3,350	2,666	1,433	438	247	9	5,790
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	21,029	15,377	23	93	193	343	488	1,599	2,236	2,497	3,263	2,578	1,397	429	233	5	5,652
Average interest rate (%)	5.70	5.68	-	-	5.92	5.84	5.85	5.81	5.78	5.74	5.65	5.59	5.47	5.33	5.30	-	5.77
HOLDER OF FIRST MORTGAGE																	
Reporting holder	21,157	15,498	26	97	194	345	495	1,632	2,233	2,504	3,288	2,604	1,402	432	235	6	5,564
Building and loan association	15,762	11,432	13	78	156	300	418	1,413	1,872	2,031	2,463	1,719	739	163	62	5	4,330
Commercial bank	1,391	1,013	3	2	9	8	11	43	53	119	207	239	178	75	66	-	378
Savings bank	834	599	2	3	5	5	12	31	64	67	109	149	98	32	22	-	235
Life insurance company	791	718	-	-	-	-	2	3	11	24	100	176	234	103	64	1	73
Mortgage company	54	46	1	-	2	-	1	-	2	1	9	8	17	5	-	-	8
Home Owners' Loan Corporation	1,069	735	1	4	10	9	26	72	111	130	195	104	55	15	3	-	334
Individual	807	586	3	8	12	16	19	55	76	91	108	121	51	17	9	-	221
Other	449	364	3	2	-	7	6	15	44	41	97	88	30	22	9	-	85
Reporting debt and value	21,032	15,438	23	95	191	330	492	1,629	2,250	2,497	3,266	2,599	1,402	429	235	-	5,594
JUNIOR MORTGAGE																	
First mortgage only	11,263	8,778	13	44	89	157	232	788	1,093	1,303	1,833	1,677	1,017	341	191	-	2,485
First and junior mortgage	361	244	1	1	5	3	13	31	31	38	45	37	27	8	4	-	117
With 1st mtg.; not rptg. on junior	9,408	6,416	9	50	97	170	247	810	1,126	1,156	1,388	885	358	80	40	-	2,992
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	1,854	1,317	23	64	98	91	126	245	211	208	139	81	25	3	3	-	537
$1,000 to $1,499	1,761	1,248	-	24	57	77	101	239	228	195	185	105	33	3	1	-	513
$1,500 to $1,999	1,790	1,295	-	7	27	89	116	267	264	190	201	98	28	4	4	-	495
$2,000 to $2,499	2,370	1,739	-	-	9	43	93	321	351	321	328	201	54	15	3	-	631
$2,500 to $2,999	1,762	1,310	-	-	-	30	36	245	290	276	242	130	50	7	4	-	452
$3,000 to $3,999	3,847	2,847	-	-	-	-	20	272	632	647	721	407	110	31	7	-	1,000
$4,000 to $4,999	3,034	2,227	-	-	-	-	-	40	246	511	732	476	177	34	11	-	807
$5,000 to $5,999	1,957	1,502	-	-	-	-	-	-	28	137	536	489	241	46	25	-	455
$6,000 to $7,499	1,452	1,072	-	-	-	-	-	-	-	12	175	463	324	76	22	-	380
$7,500 to $9,999	780	585	-	-	-	-	-	-	-	-	7	149	283	106	40	-	195
$10,000 to $14,999	330	241	-	-	-	-	-	-	-	-	-	-	77	89	75	-	89
$15,000 to $19,999	70	43	-	-	-	-	-	-	-	-	-	-	-	15	28	-	27
$20,000 and over	25	12	-	-	-	-	-	-	-	-	-	-	-	-	12	-	13
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	137,993	102,456	15	118	312	690	1,273	5,423	9,664	12,967	21,087	21,416	15,854	6,929	6,714	-	35,537
Average value (dollars)	6,561	6,637	-	-	1,631	2,091	2,586	3,329	4,295	5,193	6,457	8,240	11,308	16,151	28,571	-	6,353
Debt on first and jr. mtgs. (thous.)	72,216	53,157	11	81	181	454	728	3,208	5,531	7,092	11,312	11,097	7,961	3,120	2,380	-	19,060
Percent of value of property	52.3	51.9	-	-	58.0	65.8	57.2	59.2	57.2	54.7	53.6	51.8	50.2	45.0	35.4	-	53.6
Average debt (dollars)	3,434	3,443	-	-	946	1,377	1,480	1,969	2,458	2,840	3,464	4,270	5,678	7,274	10,127	-	3,407
Debt on first mtgs. (thousands)	71,803	52,920	11	81	179	454	722	3,190	5,504	7,074	11,263	11,047	7,917	3,109	2,370	-	18,883
Percent of value of property	52.0	51.7	-	-	57.4	65.7	56.7	58.8	57.0	54.6	53.4	51.6	49.9	44.9	35.3	-	53.1
Average debt (dollars)	3,414	3,428	-	-	936	1,374	1,467	1,959	2,446	2,833	3,448	4,250	5,647	7,247	10,085	-	3,376

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 CINCINNATI: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	21,679	21,157	15,762	2,225	1,391	834	791	54	1,069	807	449	522
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	21,029	20,702	15,483	2,179	1,363	816	775	53	1,069	721	422	327
Average interest rate (percent)	5.70	5.70	5.86	5.57	5.55	5.59	5.15	-	4.50	5.20	5.25	5.82
Reporting debt and value	21,032	20,614	15,358	2,176	1,361	815	780	52	1,035	774	439	418
Percent distribution	-	100.0	74.5	10.6	6.6	4.0	3.8	0.3	5.0	3.8	2.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	21,032	20,614	15,358	2,176	1,361	815	780	52	1,035	774	439	418
First mortgage only	11,263	11,085	7,770	1,396	891	505	597	38	613	408	263	178
First and junior mortgage	361	349	255	28	16	12	14	-	35	10	7	12
With first mortgage; not reporting on junior mortgage	9,408	9,180	7,333	752	454	298	169	14	387	356	169	228
1-family properties	15,438	15,146	11,170	1,583	995	588	708	44	718	565	358	292
First mortgage only	8,778	8,634	6,004	1,054	670	384	546	32	456	319	223	144
First and junior mortgage	244	237	174	19	12	7	13	-	20	6	5	7
With first mortgage; not reporting on junior mortgage	5,416	5,275	4,992	510	313	197	149	12	242	240	130	141
2- to 4-family properties	5,594	5,468	4,188	593	366	227	72	8	317	209	81	126
First mortgage only	2,485	2,451	1,766	342	221	121	51	6	157	89	40	34
First and junior mortgage	117	112	81	9	4	5	1	-	15	4	2	5
With first mortgage; not reporting on junior mortgage	2,992	2,905	2,341	242	141	101	20	2	145	116	39	87
RELATION OF DEBT TO VALUE												
1- to 4-family properties	21,032	20,614	15,358	2,176	1,361	815	780	52	1,035	774	439	418
Value of property (dollars)	137,993,100	135,465,000	91,229,100	19,451,000	12,635,000	6,816,000	9,223,400	456,100	6,608,800	5,152,200	3,344,400	2,528,100
Average value (dollars)	6,561	6,572	5,940	8,939	9,284	8,363	11,825	-	6,385	6,657	7,618	6,048
Debt on first and junior mortgages (dollars)	72,216,400	70,988,900	49,116,100	8,820,100	5,611,600	3,208,500	4,421,700	245,500	4,041,300	2,582,200	1,762,000	1,227,500
Percent of value of property	52.3	52.4	53.8	45.3	44.4	47.1	47.9	-	61.2	50.1	52.7	48.6
Average debt (dollars)	3,434	3,444	3,198	4,053	4,123	3,937	5,669	-	3,905	3,336	4,014	2,937
Debt on first mortgages (dollars)	71,803,400	70,592,000	48,854,800	8,781,800	5,588,000	3,193,800	4,388,300	245,500	4,005,200	2,565,300	1,751,100	1,211,400
Percent distribution	-	100.0	69.2	12.4	7.9	4.5	6.2	0.3	5.7	3.6	2.5	-
Percent of value of property	52.0	52.1	53.6	45.1	44.2	46.9	47.6	-	60.6	49.8	52.4	47.9
Average debt (dollars)	3,414	3,424	3,181	4,036	4,106	3,919	5,626	-	3,870	3,314	3,989	2,898
1-family properties	15,438	15,146	11,170	1,583	995	588	708	44	718	565	358	292
Value of property (dollars)	102,455,700	100,646,600	66,601,700	14,260,900	9,421,200	4,839,700	8,305,300	407,700	4,496,200	3,758,700	2,816,100	1,809,100
Average value (dollars)	6,637	6,645	5,963	9,009	9,469	8,231	11,731	-	6,262	6,653	7,866	6,196
Debt on first and junior mortgages (dollars)	53,156,800	52,301,500	35,670,900	6,341,700	4,115,000	2,226,700	4,003,800	213,700	2,735,900	1,851,800	1,483,700	855,300
Percent of value of property	51.9	52.0	53.6	44.5	43.7	46.0	48.2	-	60.8	49.3	52.7	47.3
Average debt (dollars)	3,443	3,453	3,193	4,006	4,136	3,787	5,655	-	3,810	3,278	4,144	2,929
Debt on first mortgages (dollars)	52,920,000	52,070,500	35,519,200	6,318,200	4,094,200	2,224,000	3,983,400	213,700	2,716,400	1,843,000	1,476,600	849,500
Percent of value of property	51.7	51.7	53.3	44.3	43.5	46.0	48.0	-	60.4	49.0	52.4	47.0
Average debt (dollars)	3,428	3,438	3,180	3,991	4,115	3,782	5,626	-	3,783	3,262	4,125	2,909
2- to 4-family properties	5,594	5,468	4,188	593	366	227	72	8	317	209	81	126
Value of property (dollars)	35,537,400	34,818,400	24,627,400	5,190,100	3,213,800	1,976,300	918,100	48,400	2,112,600	1,393,500	528,300	719,000
Average value (dollars)	6,353	6,368	5,880	8,752	8,781	8,706	-	-	6,664	6,667	-	5,706
Debt on first and junior mortgages (dollars)	19,059,600	18,687,400	13,445,200	2,478,400	1,496,600	981,800	417,900	31,800	1,305,400	730,400	278,300	372,200
Percent of value of property	53.6	53.7	54.6	47.8	46.6	49.7	-	-	61.8	52.4	-	51.8
Average debt (dollars)	3,407	3,418	3,210	4,179	4,089	4,325	-	-	4,118	3,495	-	2,954
Debt on first mortgages (dollars)	18,883,400	18,521,500	13,335,600	2,463,600	1,493,800	969,800	404,900	31,800	1,288,800	722,300	274,500	361,900
Percent of value of property	53.1	53.2	54.1	47.5	46.5	49.1	-	-	61.0	51.8	-	50.3
Average debt (dollars)	3,376	3,387	3,184	4,154	4,081	4,272	-	-	4,066	3,456	-	2,872

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF CINCINNATI: 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	15,889	15,493	11,432	1,612	1,013	599	718	46	735	586	364	396
RACE OF OCCUPANTS												
White	15,515	15,131	11,137	1,588	1,000	588	718	46	713	575	354	384
Negro	360	348	284	21	11	10	-	-	22	11	10	12
Other nonwhite	14	14	11	3	2	1	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	15,615	15,226	11,223	1,580	992	588	715	44	720	581	363	389
1930 to 1940	3,826	3,758	2,462	424	264	160	405	18	140	155	154	68
1920 to 1929	5,437	5,308	3,882	539	337	202	263	19	307	182	116	129
1910 to 1919	2,613	2,535	1,940	301	202	99	29	2	125	95	43	78
1900 to 1909	1,612	1,563	1,249	140	87	53	14	4	73	59	24	49
1880 to 1899	1,607	1,561	1,292	125	68	57	3	1	54	69	17	46
1879 or earlier	520	501	398	51	34	17	1	-	21	21	9	19

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF CINCINNATI: 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	15,889	15,493	11,432	1,612	1,013	599	718	46	735	586	364	396
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	15,442	15,150	11,174	1,583	995	588	709	44	718	565	357	292
Under $500	400	385	298	46	31	15	2	-	2	26	11	15
$500 to $999	923	898	730	89	50	39	6	3	20	39	11	25
$1,000 to $1,499	1,253	1,225	969	125	81	44	12	4	35	61	19	28
$1,500 to $1,999	1,295	1,266	1,040	102	68	34	14	1	44	46	19	29
$2,000 to $2,499	1,756	1,715	1,353	157	99	58	33	4	71	71	26	41
$2,500 to $2,999	1,311	1,281	996	126	70	56	44	2	58	36	19	30
$3,000 to $3,999	2,868	2,828	2,186	234	130	104	89	1	158	93	67	40
$4,000 to $4,999	2,223	2,189	1,574	208	128	80	104	10	156	80	57	34
$5,000 to $5,999	1,483	1,458	961	182	122	60	116	3	91	49	56	25
$6,000 to $7,499	1,062	1,045	636	140	94	46	135	8	45	36	45	17
$7,500 to $9,999	578	573	329	96	66	30	88	5	28	15	12	5
$10,000 to $14,999	235	232	82	64	48	16	53	2	10	9	12	3
$15,000 to $19,999	43	43	18	9	6	3	10	1	-	3	2	-
$20,000 and over	12	12	2	5	2	3	3	-	-	1	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	15,377	15,149	11,222	1,577	993	584	704	45	735	520	346	228
Under 4.0%	77	77	27	11	4	7	1	-	-	31	7	-
4.0%	211	207	57	22	10	12	14	-	-	90	24	4
4.1% to 4.4%	3	3	1	1	1	-	1	-	-	-	-	-
4.5%	1,146	1,140	102	65	48	17	175	6	735	20	37	6
4.6% to 4.9%	9	9	2	-	-	-	6	-	-	1	-	-
5.0%	2,235	2,202	1,196	483	318	165	246	11	-	153	113	33
5.1% to 5.4%	36	35	25	2	2	-	8	-	-	-	-	1
5.5%	1,777	1,754	1,313	243	165	78	116	12	-	25	45	23
5.6% to 5.9%	41	41	33	4	4	-	3	-	-	1	-	-
6.0%	8,963	8,818	7,674	696	416	280	128	15	-	187	118	145
6.1% to 6.4%	87	84	83	1	-	1	-	-	-	-	-	3
6.5%	478	471	432	32	15	17	5	-	-	2	-	7
6.6% to 6.9%	36	33	33	-	-	-	-	-	-	-	-	3
7.0%	225	223	197	17	10	7	1	-	-	7	1	2
7.1% to 7.4%	5	5	5	-	-	-	-	-	-	-	-	-
7.5%	17	17	16	-	-	-	-	1	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	31	30	26	-	-	-	-	-	-	3	1	1
Average interest rate (percent)	5.68	5.68	5.85	5.52	5.51	5.56	5.13	-	4.50	5.11	5.25	5.78
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	14,573	14,334	10,760	1,427	887	540	689	42	701	403	312	239
Real estate taxes included in payment	1,083	1,045	509	119	66	53	62	8	253	18	75	38
Monthly	973	938	439	103	58	45	57	8	249	9	73	35
Quarterly	21	21	3	12	6	6	4	-	1	1	-	-
Semiannual	6	6	1	-	-	-	1	-	-	3	1	-
Annual	4	4	-	-	-	-	-	-	-	4	-	-
Other	47	45	43	1	1	-	-	-	-	1	-	2
Not reporting frequency of payment	32	31	23	3	1	2	-	-	3	-	2	1
Real estate taxes not included in payment	13,321	13,128	10,131	1,292	807	485	622	34	443	374	232	193
Monthly	9,885	9,752	7,562	912	544	368	446	26	418	209	179	133
Quarterly	497	490	86	273	198	75	78	5	2	31	15	7
Semiannual	209	208	23	32	17	15	72	2	1	59	19	1
Annual	90	88	10	17	15	2	10	-	-	43	8	2
Other	2,383	2,357	2,277	36	18	18	6	1	4	23	10	26
Not reporting frequency of payment	257	233	173	22	15	7	10	-	18	9	1	24
Not reporting tax payment requirements	169	161	120	16	14	2	5	-	5	11	4	8
Monthly	118	115	91	8	7	1	3	-	5	5	3	3
Quarterly	10	8	2	3	3	-	2	-	-	1	-	2
Semiannual	4	3	-	1	1	-	-	-	-	1	1	1
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	23	21	18	2	1	1	-	-	-	1	-	2
Not reporting frequency of payment	13	13	9	2	2	-	-	-	-	2	-	-
No principal payments required	593	589	354	103	67	36	15	4	21	73	19	4
Monthly	323	322	223	41	21	20	7	3	19	19	10	1
Quarterly	70	70	9	48	38	10	3	-	1	8	1	-
Semiannual	47	46	10	4	3	1	2	1	-	29	-	1
Annual	26	26	1	6	5	1	-	-	-	14	5	-
Other	102	101	99	-	-	-	-	-	-	-	2	1
Not reporting frequency of payment	25	24	12	4	-	4	3	-	1	3	1	1
Not reporting principal payment requirements	402	259	182	25	22	3	6	-	13	21	10	143
Monthly	158	140	104	13	11	2	5	-	9	6	3	18
Quarterly	11	10	2	6	6	-	1	-	-	1	-	1
Semiannual	4	2	-	1	1	-	-	-	-	1	-	2
Annual	6	6	1	-	-	-	-	-	-	4	1	-
Other	68	55	52	1	1	-	-	-	1	1	-	13
Not reporting frequency of payment	155	46	23	4	3	1	2	-	3	8	6	109
No regular payments required	321	311	136	57	37	20	6	-	-	89	23	10

Table H-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CINCINNATI: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	15,442	1,065	13,044	578	755
Under $500	400	22	325	17	36
$500 to $999	923	31	806	36	50
$1,000 to $1,499	1,253	42	1,071	57	83
$1,500 to $1,999	1,295	53	1,125	56	61
$2,000 to $2,499	1,756	81	1,512	62	101
$2,500 to $2,999	1,311	56	1,142	44	69
$3,000 to $3,999	2,868	186	2,444	103	135
$4,000 to $4,999	2,223	189	1,870	83	81
$5,000 to $5,999	1,488	191	1,181	53	58
$6,000 to $7,499	1,062	104	878	38	42
$7,500 to $9,999	578	85	458	12	23
$10,000 to $14,999	235	21	186	15	13
$15,000 to $19,999	43	3	37	2	1
$20,000 and over	12	1	9	-	2

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	15,377	1,053	13,080	574	670
Under 4.0%	77	3	58	6	10
4.0%	211	11	147	23	30
4.1% to 4.4%	3	-	3	-	-
4.5%	1,146	357	725	30	34
4.6% to 4.9%	9	-	8	-	1
5.0%	2,235	168	1,850	86	131
5.1% to 5.4%	36	1	33	-	2
5.5%	1,777	143	1,535	41	57
5.6% to 5.9%	41	-	39	-	2
6.0%	8,963	330	7,930	340	363
6.1% to 6.4%	87	6	72	4	5
6.5%	478	16	414	28	20
6.6% to 6.9%	36	-	33	1	2
7.0%	225	13	190	10	12
7.1% to 7.4%	5	-	5	-	-
7.5%	17	2	14	-	1
7.6% to 7.9%	-	-	-	-	-
8.0% and over	31	3	23	5	-
Average interest rate (percent)	5.68	5.27	5.72	5.70	5.59

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 CINCINNATI: 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	11,295	10,862	936	9,808	118	433
Total first mortgage outstanding debt (dollars)	41,005,900	39,532,600	4,118,600	34,980,000	434,000	1,473,300
Total annual mortgage payment (dollars)	5,181,884	5,072,935	520,752	4,500,919	51,264	108,949
Average first mortgage outstanding debt (dollars)	3,630	3,640	4,400	3,566	3,678	3,403
Average value of property (dollars)	6,922	6,928	7,106	6,907	6,754	6,908
Average annual estimated rental value (dollars)	643	644	657	642	698	630
Average annual mortgage payment (dollars)	459	457	556	459	434	252
Percent which annual mortgage payment represents of—						
First mortgage debt	12.6	12.8	12.6	12.9	11.8	7.4
Value of property	6.6	6.7	7.8	6.6	6.4	3.6
Estimated annual rental value	71.3	72.6	84.6	71.5	62.7	39.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	10,454	10,152	910	9,139	103	302
Average first mortgage outstanding debt (dollars)	3,599	3,608	4,370	3,533	3,568	3,302
Average value of property (dollars)	6,705	6,716	7,047	6,687	6,345	6,339
Average annual estimated rental value (dollars)	625	626	653	623	663	564
Average annual mortgage payment (dollars)	459	464	557	455	441	275
Percent which annual mortgage payment represents of—						
First mortgage debt	12.7	12.9	12.7	12.9	12.4	8.3
Value of property	6.8	6.9	7.9	6.8	7.0	4.3
Estimated annual rental value	73.5	74.2	85.3	73.1	66.5	47.2
Monthly mortgage payment—						
Under $10	360	283	15	265	3	77
$10 to $14	560	507	23	478	6	53
$15 to $19	685	644	35	604	5	41
$20 to $24	1,018	975	41	919	15	43
$25 to $29	1,150	1,124	64	1,047	13	26
$30 to $39	2,415	2,381	182	2,184	15	34
$40 to $49	1,939	1,924	222	1,674	28	15
$50 to $59	1,012	1,010	135	863	12	2
$60 to $74	716	710	109	600	1	6
$75 to $99	362	359	51	305	3	3
$100 and over	287	285	33	200	2	2
Average monthly mortgage payment (dollars)	38.24	38.70	46.42	37.95	36.75	22.96
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	841	710	26	669	15	131
Average first mortgage outstanding debt (dollars)	4,019	4,090	-	4,029	-	3,634
Average value of property (dollars)	9,618	9,876	-	9,909	-	8,220
Average annual estimated rental value (dollars)	872	898	-	901	-	737
Average annual mortgage payment (dollars)	457	506	-	507	-	197
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	12.4	-	12.6	-	5.4
Value of property	4.8	5.1	-	5.1	-	2.4
Estimated annual rental value	52.4	56.3	-	56.3	-	26.7

Table I-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CINCINNATI 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	236,759	224,001	88,618	39.6	135,383	11,994	764	84,858	45,241	53.3	39,617
Urban	212,219	201,075	74,652	37.1	126,423	10,765	379	71,540	36,884	51.6	34,656
Rural-nonfarm	24,540	22,926	13,966	60.9	8,960	1,229	385	13,318	8,357	62.7	4,961
COLOR OF OCCUPANTS											
White	-	203,118	86,060	42.4	117,058	-	-	82,436	44,089	53.5	38,347
Nonwhite	-	20,883	2,558	12.2	18,325	-	-	2,422	1,152	47.6	1,270
TYPE OF STRUCTURE											
1-family	100,594	96,695	67,725	70.0	28,970	3,354	545	65,272	35,229	54.0	30,043
Other	136,165	127,306	20,893	16.4	106,413	8,640	219	19,586	10,012	51.1	9,574
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	99,299	95,674	67,005	70.0	28,669	3,112	513	65,003	35,102	54.0	29,901
Under $5	449	433	275	63.5	158	15	1	238	37	15.5	201
$5 to $9	2,520	2,138	827	38.7	1,311	276	106	761	214	28.1	547
$10 to $14	5,329	4,844	1,615	33.3	3,229	341	144	1,530	684	44.7	846
$15 to $19	7,413	7,036	2,805	39.9	4,231	316	61	2,684	1,318	49.1	1,366
$20 to $24	8,317	8,042	4,172	51.9	3,870	235	40	4,005	2,094	52.3	1,911
$25 to $29	10,314	10,032	5,823	58.0	4,209	264	18	5,638	3,087	54.8	2,551
$30 to $39	20,151	19,666	13,937	70.9	5,729	444	41	13,548	7,839	57.9	5,709
$40 to $49	16,646	16,180	13,352	82.5	2,828	441	25	13,031	7,597	58.3	5,434
$50 to $59	10,588	10,287	8,734	84.9	1,553	280	21	8,500	4,736	55.7	3,764
$60 to $74	8,113	7,874	7,001	88.9	873	224	15	6,817	3,818	56.0	2,999
$75 to $99	4,981	4,802	4,379	91.2	423	161	18	4,263	2,188	51.3	2,075
$100 and over	4,478	4,340	4,085	94.1	255	115	23	3,988	1,490	37.4	2,498
Median monthly rent (dollars)	37.10	37.29	42.53	-	26.32	31.95	14.95	42.64	42.50	-	42.85

Table I-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CINCINNATI 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	45,241	36,391	280	599	917	1,304	1,724	5,072	6,082	6,019	6,719	4,437	2,163	646	380	49	8,850
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	43,784	35,155	247	568	875	1,237	1,655	4,877	5,910	5,847	6,534	4,280	2,103	629	362	31	8,629
Average interest rate (%)	5.74	5.78	5.86	5.83	5.87	5.84	5.87	5.84	5.80	5.76	5.67	5.61	5.51	5.39	5.34	-	5.76
HOLDER OF FIRST MORTGAGE																	
Reporting holder	44,262	35,587	264	584	890	1,268	1,686	4,966	5,956	5,893	6,600	4,341	2,111	631	362	35	8,675
Building and loan association	34,208	27,408	158	456	742	1,061	1,431	4,287	4,958	4,777	5,020	2,949	1,158	262	116	28	6,800
Commercial bank	2,269	1,787	12	14	23	42	32	115	151	257	360	340	248	101	91	1	482
Savings bank	1,389	1,085	6	14	22	21	37	85	129	137	208	216	129	51	30	-	304
Life insurance company	1,185	1,101	1	3	-	2	5	7	33	46	158	275	322	148	100	1	84
Mortgage company	141	127	2	-	4	2	3	8	10	15	33	23	22	5	-	-	14
Home Owners' Loan Corporation	2,353	1,833	8	30	38	55	88	248	348	339	368	193	92	19	4	3	520
Individual	1,811	1,472	64	54	54	72	67	150	217	216	256	197	90	21	12	2	339
Other	911	779	13	13	7	13	23	66	110	106	197	148	50	24	9	-	132
Reporting debt and value	42,906	34,561	228	515	791	1,140	1,595	4,773	5,839	5,805	6,493	4,300	2,100	621	361	-	8,345
JUNIOR MORTGAGE																	
First mortgage only	17,303	14,107	39	102	190	295	459	1,495	2,175	2,354	2,894	2,276	1,218	384	226	-	3,196
First and junior mortgage	706	539	2	8	10	16	34	87	82	94	86	66	37	10	7	-	167
With 1st mtg.; not rptg. on junior	24,897	19,915	187	405	591	829	1,102	3,191	3,582	3,357	3,513	1,958	845	227	128	-	4,982
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	4,840	3,930	222	393	387	371	401	735	588	417	288	130	39	6	3	-	910
$1,000 to $1,499	4,015	3,235	6	102	249	294	309	685	559	441	346	184	50	8	2	-	780
$1,500 to $1,999	4,045	3,272	-	20	122	273	354	801	660	436	376	169	48	7	6	-	773
$2,000 to $2,499	4,990	4,005	-	-	33	139	335	892	864	696	596	333	89	20	8	-	985
$2,500 to $2,999	3,946	3,220	-	-	-	63	133	800	824	621	477	211	72	11	8	-	726
$3,000 to $3,999	7,989	6,457	-	-	-	-	63	767	1,739	1,584	1,360	707	175	49	13	-	1,532
$4,000 to $4,999	5,724	4,595	-	-	-	-	-	93	599	1,259	1,528	777	269	50	20	-	1,129
$5,000 to $5,999	3,437	2,810	-	-	-	-	-	-	56	319	1,165	817	351	67	35	-	627
$6,000 to $7,499	2,267	1,775	-	-	-	-	-	-	-	32	343	782	486	104	28	-	492
$7,500 to $9,999	1,062	821	-	-	-	-	-	-	-	-	14	189	415	141	62	-	241
$10,000 to $14,999	458	353	-	-	-	-	-	-	-	-	-	1	105	137	110	-	105
$15,000 to $19,999	99	68	-	-	-	-	-	-	-	-	-	-	1	21	46	-	31
$20,000 and over	34	20	-	-	-	-	-	-	-	-	-	-	-	-	20	-	14
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	250,171	200,330	151	583	1,280	2,366	4,113	15,813	25,022	30,060	41,755	35,291	23,563	9,998	10,320	-	49,842
Average value (dollars)	5,831	5,796	663	1,133	1,618	2,075	2,579	3,313	4,285	5,182	6,431	8,207	11,220	16,091	28,586	-	5,973
Debt on first & jr. mtgs. (thous.)	138,659	106,803	89	358	765	1,439	2,411	9,331	14,516	16,957	22,905	18,152	11,765	4,476	3,641	-	26,856
Percent of value of property	53.4	53.3	59.0	61.4	59.7	60.6	58.6	59.0	58.0	56.4	54.9	51.4	49.9	44.8	35.3	-	53.9
Average debt (dollars)	3,115	3,090	391	596	967	1,262	1,512	1,955	2,486	2,921	3,528	4,221	5,602	7,207	10,086	-	3,218
Debt on first mtgs. (thousands)	132,937	106,328	89	355	761	1,431	2,397	9,281	14,453	16,891	22,812	18,074	11,708	4,452	3,624	-	26,609
Percent of value of property	53.1	53.1	58.6	60.9	59.5	60.5	58.3	58.7	57.8	56.2	54.6	51.2	49.7	44.6	35.1	-	53.4
Average debt (dollars)	3,098	3,077	389	590	962	1,255	1,503	1,945	2,475	2,910	3,513	4,203	5,575	7,170	10,038	-	3,189

Table I-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CINCINNATI 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	45,241	44,262	34,203	3,658	2,269	1,389	1,185	141	2,353	1,811	911	979
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	43,784	42,283	33,570	3,588	2,228	1,360	1,159	140	2,353	1,616	857	501
Average interest rate (percent)	5.74	5.74	5.90	5.61	5.60	5.63	5.15	5.37	4.50	5.24	5.24	5.76
Reporting debt and value	42,906	42,240	32,603	3,539	2,202	1,337	1,156	134	2,215	1,718	875	666
Percent distribution	-	100.0	77.2	8.4	5.2	3.2	2.7	0.3	5.2	4.1	2.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	42,906	42,240	32,603	3,539	2,202	1,337	1,156	134	2,215	1,718	875	666
First mortgage only	17,303	17,071	12,361	1,853	1,159	694	746	86	931	675	419	232
First and junior mortgage	705	685	520	43	27	16	17	-	70	22	13	21
With first mortgage; not reporting on junior mortgage	24,897	24,484	19,722	1,643	1,016	627	393	48	1,214	1,021	443	413
1-family properties	34,561	34,057	25,187	2,785	1,738	1,047	1,074	121	1,739	1,399	752	504
First mortgage only	14,107	13,916	10,033	1,460	912	548	691	78	730	559	365	191
First and junior mortgage	539	524	400	31	21	10	16	-	52	16	9	15
With first mortgage; not reporting on junior mortgage	19,915	19,617	15,754	1,294	805	489	367	43	957	824	378	298
2- to 4-family properties	8,345	8,183	6,416	754	464	290	82	13	476	319	123	162
First mortgage only	3,196	3,155	2,328	393	247	146	55	8	201	116	54	41
First and junior mortgage	167	161	120	12	6	6	1	-	18	6	4	6
With first mortgage; not reporting on junior mortgage	4,982	4,867	3,968	349	211	138	26	5	257	197	65	115
RELATION OF DEBT TO VALUE												
1- to 4-family properties	42,906	42,240	32,603	3,539	2,202	1,337	1,156	134	2,215	1,718	875	666
Value of property (dollars)	250,171,200	246,246,000	175,739,700	28,344,100	18,319,300	10,024,800	13,233,700	951,500	12,514,500	9,690,300	5,772,200	3,925,200
Average value (dollars)	5,831	5,830	5,390	8,009	8,319	7,498	11,448	7,101	5,650	5,640	6,597	5,894
Debt on first and junior mortgages (dollars)	133,658,900	131,628,200	95,465,200	13,244,800	8,356,500	4,888,300	6,496,600	568,200	7,568,700	4,968,100	3,316,600	2,030,700
Percent of value of property	53.4	53.5	54.3	46.7	45.6	48.8	49.1	59.7	60.5	51.3	57.5	51.7
Average debt (dollars)	3,115	3,116	2,928	3,743	3,795	3,656	5,620	4,240	3,417	2,892	3,790	3,049
Debt on first mortgages (dollars)	132,937,200	130,930,400	94,996,000	13,162,300	8,313,000	4,849,300	6,454,200	568,200	7,511,100	4,937,100	3,301,500	2,006,800
Percent distribution	-	100.0	72.6	10.1	6.3	3.7	4.9	0.4	5.7	3.8	2.5	-
Percent of value of property	53.1	53.2	54.1	46.4	45.4	48.4	48.8	59.7	60.0	50.9	57.2	51.1
Average debt (dollars)	3,098	3,100	2,914	3,719	3,775	3,627	5,588	4,240	3,391	2,874	3,773	3,013
1-family properties	34,561	34,057	25,187	2,785	1,738	1,047	1,074	121	1,739	1,399	752	504
Value of property (dollars)	200,329,600	197,297,300	139,913,700	22,098,800	14,446,600	7,652,200	12,212,500	874,600	9,529,900	7,661,200	5,006,600	3,032,300
Average value (dollars)	5,796	5,793	5,343	7,935	8,312	7,309	11,371	7,228	5,480	5,476	6,658	6,016
Debt on first and junior mortgages (dollars)	106,803,000	105,227,700	75,817,100	10,249,600	6,546,500	3,703,100	6,028,700	527,200	5,738,000	3,960,500	2,906,600	1,575,300
Percent of value of property	53.3	53.3	54.2	46.4	45.3	48.4	49.4	60.3	60.2	51.7	58.1	52.0
Average debt (dollars)	3,090	3,090	2,895	3,680	3,767	3,537	5,613	4,357	3,300	2,831	3,865	3,126
Debt on first mortgages (dollars)	106,328,300	104,766,400	75,496,000	10,205,800	6,509,700	3,696,100	5,999,300	527,200	5,699,700	3,942,600	2,895,800	1,561,900
Percent of value of property	53.1	53.1	54.0	46.2	45.1	48.3	49.1	60.3	59.8	51.5	57.8	51.5
Average debt (dollars)	3,077	3,076	2,883	3,665	3,745	3,530	5,586	4,357	3,278	2,818	3,851	3,099
2- to 4-family properties	8,345	8,183	6,416	754	464	290	82	13	476	319	123	162
Value of property (dollars)	49,841,600	48,948,700	35,826,000	6,245,300	3,872,700	2,372,600	1,021,200	76,900	2,984,600	2,029,100	765,600	892,900
Average value (dollars)	5,973	5,982	5,584	8,283	8,346	8,181	-	-	6,270	6,361	6,224	5,512
Debt on first and junior mortgages (dollars)	26,855,900	26,400,500	19,648,100	2,995,200	1,810,000	1,185,200	467,900	41,000	1,830,700	1,007,600	410,000	455,400
Percent of value of property	53.9	53.9	54.8	48.0	46.7	50.0	-	-	61.3	49.7	53.6	51.0
Average debt (dollars)	3,218	3,226	3,062	3,972	3,901	4,087	-	-	3,846	3,159	3,333	2,811
Debt on first mortgages (dollars)	26,608,900	26,164,000	19,500,000	2,956,500	1,803,300	1,153,200	454,900	41,000	1,811,400	994,500	405,700	444,900
Percent of value of property	53.4	53.5	54.4	47.3	46.6	48.6	-	-	60.7	49.0	53.0	49.8
Average debt (dollars)	3,189	3,197	3,039	3,921	3,886	3,977	-	-	3,805	3,118	3,298	2,746

Table I-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CINCINNATI 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	36,391	35,587	27,403	2,872	1,787	1,085	1,101	127	1,833	1,472	779	804
RACE OF OCCUPANTS												
White	35,570	34,793	26,797	2,829	1,758	1,071	1,101	125	1,781	1,408	757	777
Negro	789	763	584	40	27	13	-	2	50	67	20	26
Other nonwhite	32	31	22	3	2	1	-	-	2	2	2	1
YEAR BUILT												
Reporting year built	35,737	34,954	26,897	2,821	1,755	1,066	1,096	125	1,792	1,458	770	783
1930 to 1940	9,759	9,570	6,681	862	532	330	659	81	360	524	403	189
1920 to 1929	12,398	12,169	9,881	948	608	340	371	30	786	451	202	229
1910 to 1919	5,246	5,117	4,071	468	301	167	39	5	282	181	71	129
1900 to 1909	3,365	3,277	2,703	240	140	100	17	6	162	106	43	88
1880 to 1899	3,583	3,478	2,954	203	112	91	4	3	144	139	31	105
1879 or earlier	1,386	1,343	1,107	100	62	38	6	-	58	52	20	43

Table I–5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CINCINNATI 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	36,391	35,587	27,403	2,872	1,787	1,085	1,101	127	1,833	1,472	779	804
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	34,581	34,077	26,205	2,785	1,738	1,047	1,075	120	1,740	1,401	751	504
Under $500	1,351	1,323	1,007	124	82	42	7	2	18	132	33	28
$500 to $999	2,591	2,551	2,115	181	103	78	7	5	72	140	31	40
$1,000 to $1,499	3,265	3,218	2,644	251	164	87	16	4	120	148	35	47
$1,500 to $1,999	3,283	3,240	2,700	205	135	70	25	6	153	114	37	43
$2,000 to $2,499	4,023	3,954	3,187	274	169	105	42	11	227	158	55	69
$2,500 to $2,999	3,234	3,185	2,572	223	133	90	62	5	169	103	51	49
$3,000 to $3,999	6,434	6,407	5,041	441	252	189	145	11	406	215	148	77
$4,000 to $4,999	4,575	4,520	3,377	351	223	128	188	25	289	162	128	55
$5,000 to $5,999	2,779	2,732	1,847	288	176	112	173	25	164	119	116	47
$6,000 to $7,499	1,750	1,722	1,100	209	136	73	178	16	77	62	80	28
$7,500 to $9,999	812	803	458	128	88	40	129	7	33	28	20	9
$10,000 to $14,999	347	338	128	86	61	25	80	2	12	16	14	9
$15,000 to $19,999	67	66	25	16	13	3	19	1	-	3	2	1
$20,000 and over	20	18	4	8	3	5	4	-	-	1	1	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	35,155	34,779	26,876	2,819	1,757	1,062	1,077	126	1,833	1,311	737	376
Under 4.0%	162	161	53	14	6	8	1	-	-	74	19	1
4.0%	434	427	123	40	20	20	27	1	-	201	35	7
4.1% to 4.4%	9	9	3	1	1	-	3	-	-	2	-	-
4.5%	2,541	2,524	166	105	74	31	264	24	1,833	41	91	17
4.6% to 4.9%	17	16	4	1	-	1	8	-	-	1	2	1
5.0%	3,946	3,883	2,126	760	500	260	374	45	-	336	242	63
5.1% to 5.4%	66	65	43	3	3	-	14	1	-	-	4	1
5.5%	3,007	2,967	2,278	346	216	130	174	16	-	52	101	40
5.6% to 5.9%	69	67	57	5	4	1	3	-	-	1	1	2
6.0%	23,279	23,055	20,538	1,474	898	576	200	36	-	575	232	224
6.1% to 6.4%	179	176	173	1	-	1	-	-	-	1	1	3
6.5%	875	866	811	42	21	21	5	1	-	5	2	9
6.6% to 6.9%	43	40	40	-	-	-	-	-	-	-	-	3
7.0%	411	408	361	25	13	12	3	-	-	14	5	3
7.1% to 7.4%	7	7	7	-	-	-	-	-	-	-	-	-
7.5%	31	31	30	-	-	-	-	1	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	79	77	63	2	1	1	1	1	-	8	2	2
Average interest rate (percent)	5.73	5.73	5.89	5.59	5.57	5.61	5.14	5.33	4.50	5.22	5.24	5.71
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	33,082	32,688	25,514	2,560	1,577	983	1,055	114	1,745	1,018	682	394
Real estate taxes included in payment	2,805	2,722	1,425	232	127	105	122	32	591	51	269	83
Monthly	2,544	2,468	1,255	199	113	86	112	32	576	37	257	76
Quarterly	27	27	4	15	7	8	5	-	1	1	1	-
Semiannual	10	10	2	-	-	-	3	-	-	4	1	-
Annual	5	5	1	-	-	-	-	-	-	4	-	-
Other	114	112	100	3	1	2	1	-	1	4	3	2
Not reporting frequency of payment	105	100	63	15	6	9	1	-	13	1	7	5
Real estate taxes not included in payment	29,663	29,370	23,645	2,274	1,424	850	915	80	1,126	928	401	293
Monthly	22,535	22,329	17,956	1,644	992	652	671	66	1,070	603	319	206
Quarterly	722	713	115	414	296	118	106	6	3	53	16	9
Semiannual	329	327	43	63	34	29	89	3	2	103	24	2
Annual	206	202	51	31	23	8	12	-	-	90	18	4
Other	5,061	5,022	4,862	70	42	28	7	4	7	52	20	39
Not reporting frequency of payment	810	777	619	52	37	15	30	1	44	27	4	33
Not reporting tax payment requirements	614	596	443	54	26	28	18	2	28	39	12	18
Monthly	478	468	363	33	13	20	14	2	26	21	9	10
Quarterly	18	16	3	6	4	2	3	-	-	4	-	2
Semiannual	11	10	-	5	3	2	-	-	-	4	1	1
Annual	8	8	1	2	2	-	-	-	-	5	-	-
Other	40	37	32	3	2	1	-	-	-	2	-	3
Not reporting frequency of payment	59	57	44	5	2	3	1	-	2	3	2	2
No principal payments required	1,568	1,557	1,069	175	114	61	24	12	43	191	43	11
Monthly	944	938	723	65	38	27	12	9	38	65	26	6
Quarterly	110	109	15	74	55	19	4	-	1	13	2	1
Semiannual	90	89	19	14	8	6	4	1	-	49	2	1
Annual	74	74	5	9	7	2	-	-	1	54	5	-
Other	300	298	277	6	4	2	-	1	1	6	7	2
Not reporting frequency of payment	50	49	30	7	2	5	4	1	2	4	1	1
Not reporting principal payment requirements	1,055	672	495	44	32	12	15	1	42	58	17	383
Monthly	364	302	221	22	15	7	11	1	26	14	7	62
Quarterly	13	12	3	7	7	-	1	-	-	1	-	1
Semiannual	6	4	-	1	1	-	-	-	-	3	-	2
Annual	11	11	1	-	-	-	-	-	-	9	1	-
Other	192	176	167	2	2	-	1	-	1	3	2	16
Not reporting frequency of payment	469	167	103	12	7	5	2	-	15	28	7	302
No regular payments required	686	670	325	93	64	29	7	-	3	205	37	16

Table I-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CINCINNATI 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	34,581	2,686	28,481	1,504	1,910
Under $500	1,351	49	1,093	81	128
$500 to $999	2,591	102	2,178	120	191
$1,000 to $1,499	3,265	124	2,732	159	250
$1,500 to $1,999	3,283	154	2,794	140	195
$2,000 to $2,499	4,023	228	3,403	151	241
$2,500 to $2,999	3,234	210	2,753	113	158
$3,000 to $3,999	6,484	559	5,339	292	294
$4,000 to $4,999	4,575	499	3,573	214	189
$5,000 to $5,999	2,779	410	2,134	114	121
$6,000 to $7,499	1,750	199	1,401	69	81
$7,500 to $9,999	812	111	650	22	29
$10,000 to $14,999	347	35	265	23	24
$15,000 to $19,999	67	4	54	4	5
$20,000 and over	20	2	12	2	4

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	35,155	2,732	29,100	1,537	1,786
Under 4.0%	162	5	113	22	22
4.0%	434	28	305	48	53
4.1% to 4.4%	9	1	8	-	-
4.5%	2,541	791	1,583	64	103
4.6% to 4.9%	17	1	13	2	1
5.0%	3,945	446	3,086	184	230
5.1% to 5.4%	66	8	54	2	2
5.5%	3,007	374	2,458	87	88
5.6% to 5.9%	69	1	64	-	4
6.0%	23,279	1,001	20,049	1,028	1,201
6.1% to 6.4%	179	11	151	6	11
6.5%	875	35	753	54	33
6.6% to 6.9%	43	-	40	1	2
7.0%	411	19	333	32	27
7.1% to 7.4%	7	-	7	-	-
7.5%	31	3	26	-	2
7.6% to 7.9%	-	-	-	-	-
8.0% and over	79	8	57	7	7
Average interest rate (percent)	5.73	5.33	5.77	5.74	5.70

Table I-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CINCINNATI 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	24,904	23,792	2,329	21,063	400	1,112
Total first mortgage outstanding debt (dollars)	80,850,800	77,368,100	9,202,100	66,954,200	1,211,800	3,482,700
Total annual mortgage payment (dollars)	10,510,682	10,255,795	1,195,736	8,906,664	153,395	254,887
Average first mortgage outstanding debt (dollars)	3,246	3,252	3,951	3,179	3,030	3,132
Average value of property (dollars)	6,029	6,036	6,089	6,038	5,627	5,881
Average annual estimated rental value (dollars)	561	563	563	562	601	539
Average annual mortgage payment (dollars)	422	431	513	423	383	229
Percent which annual mortgage payment represents of—						
First mortgage debt	13.0	13.3	13.0	13.3	12.7	7.3
Value of property	7.0	7.1	8.4	7.0	6.8	3.9
Estimated annual rental value	75.2	75.6	91.2	75.3	63.8	42.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	23,553	22,695	2,296	20,027	372	858
Average first mortgage outstanding debt (dollars)	3,222	3,226	3,935	3,149	2,982	3,125
Average value of property (dollars)	5,877	5,891	6,033	5,883	5,445	5,521
Average annual estimated rental value (dollars)	548	550	559	548	586	513
Average annual mortgage payment (dollars)	423	429	513	421	385	247
Percent which annual mortgage payment represents of—						
First mortgage debt	13.1	13.3	13.0	13.4	12.9	7.9
Value of property	7.2	7.3	8.5	7.2	7.1	4.5
Estimated annual rental value	77.1	78.1	91.8	76.8	65.8	48.1
Monthly mortgage payment—						
Under $10	1,264	1,036	53	950	33	228
$10 to $14	1,720	1,578	83	1,462	33	142
$15 to $19	1,938	1,783	109	1,637	37	155
$20 to $24	2,741	2,623	188	2,399	41	118
$25 to $29	2,924	2,868	228	2,600	40	56
$30 to $39	5,627	5,535	618	4,848	69	92
$40 to $49	3,678	3,642	491	3,084	67	36
$50 to $59	1,717	1,704	253	1,420	31	13
$60 to $74	1,055	1,046	161	878	7	9
$75 to $99	536	532	74	453	5	4
$100 and over	353	348	43	296	9	5
Average monthly mortgage payment (dollars)	35.23	35.79	42.76	35.06	32.12	20.55
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,351	1,097	33	1,036	28	254
Average first mortgage outstanding debt (dollars)	3,674	3,795	-	3,758	-	3,155
Average value of property (dollars)	8,684	9,052	-	9,049	-	7,095
Average annual estimated rental value (dollars)	789	826	-	826	-	626
Average annual mortgage payment (dollars)	409	465	-	465	-	171
Percent which annual mortgage payment represents of—						
First mortgage debt	11.1	12.2	-	12.4	-	5.4
Value of property	4.7	5.1	-	5.1	-	2.4
Estimated annual rental value	51.9	56.2	-	56.3	-	27.2

Table J–1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF CLEVELAND: 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	249,896	242,257	80,540	33.2	161,727	7,337	292	77,785	48,020	61.7	29,765
1930: Private families reporting tenure	-	218,859	81,155	37.1	137,714	-	-	-	-	-	-
1920: All families reporting tenure	-	180,876	63,502	35.1	117,374	-	-	62,852	37,075	59.0	25,777
Dwelling units: 1940	249,896	242,257	80,540	33.2	161,727	7,337	292	77,785	48,020	61.7	29,765
COLOR OF OCCUPANTS											
White	-	220,269	78,225	35.5	142,044	-	-	75,560	46,482	61.5	29,078
Nonwhite	-	21,998	2,315	10.5	19,683	-	-	2,225	1,538	69.1	687
TYPE OF STRUCTURE											
1-family	78,350	77,067	51,197	66.4	25,870	1,165	118	50,140	30,115	60.1	20,025
Other	171,546	165,200	29,343	17.8	135,857	6,172	174	27,645	17,905	64.8	9,740
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	77,687	76,516	50,785	66.4	25,731	1,068	108	49,966	30,000	60.0	19,966
Under $5	93	90	72	-	18	3	-	70	42	-	28
$5 to $9	434	422	136	32.2	286	11	1	132	53	40.2	79
$10 to $14	2,239	2,164	683	31.6	1,481	69	6	652	269	41.3	383
$15 to $19	5,435	5,341	1,922	36.0	3,419	92	2	1,891	891	47.1	1,000
$20 to $24	8,075	7,964	4,147	52.1	3,817	105	6	4,081	2,136	52.3	1,945
$25 to $29	11,137	11,002	6,623	60.2	4,379	119	16	6,504	3,669	56.4	2,835
$30 to $39	24,011	23,722	16,548	69.8	7,174	263	26	16,297	9,794	60.1	6,503
$40 to $49	15,993	15,750	12,094	76.8	3,656	215	28	11,946	7,758	64.9	4,188
$50 to $59	5,739	5,646	4,698	83.2	948	89	4	4,631	3,057	66.0	1,574
$60 to $74	2,759	2,702	2,381	88.1	321	48	9	2,327	1,545	66.4	782
$75 to $99	1,128	1,092	950	87.0	142	30	6	921	562	61.0	359
$100 and over	644	621	531	85.5	90	19	4	514	224	43.6	290
Median monthly rent (dollars)	34.26	34.25	36.64	-	28.89	34.54	38.35	36.65	37.61	-	35.21

Table J-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF CLEVELAND: 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	48,020	30,903	121	418	835	1,645	2,139	7,084	7,172	5,207	3,837	1,730	513	108	68	26	17,117
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	47,020	30,188	110	402	800	1,587	2,091	6,905	7,010	5,105	3,781	1,704	505	102	64	17	16,837
Average interest rate (%)	5.19	5.17	5.37	5.41	5.38	5.29	5.26	5.23	5.16	5.11	5.06	5.05	5.08	5.21	-	-	5.23
HOLDER OF FIRST MORTGAGE																	
Reporting holder	47,282	30,375	117	408	810	1,608	2,102	6,958	7,054	5,130	3,792	1,709	504	102	63	18	16,907
Building and loan association	2,567	1,769	6	16	59	107	144	447	385	279	221	78	21	2	3	1	798
Commercial bank	11,582	7,200	23	89	167	373	472	1,709	1,656	1,260	855	411	111	34	26	4	4,382
Savings bank	10,689	6,642	30	112	216	408	515	1,534	1,568	1,013	742	367	105	22	6	4	4,047
Life insurance company	1,571	1,107	2	6	14	25	34	125	186	199	245	163	80	13	14	1	464
Mortgage company	723	531	1	6	16	12	22	92	82	103	118	65	10	2	2	-	192
Home Owners' Loan Corporation	14,301	9,100	23	94	199	449	616	2,157	2,297	1,669	1,060	400	102	22	6	6	5,201
Individual	3,817	2,613	25	64	111	173	228	624	547	392	302	103	37	4	2	1	1,204
Other	2,032	1,413	7	21	28	61	71	270	323	215	249	122	38	3	4	1	619
Reporting debt and value	46,909	30,266	113	397	799	1,591	2,085	6,958	7,042	5,108	3,794	1,706	502	105	66	-	16,643
JUNIOR MORTGAGE																	
First mortgage only	18,455	13,119	33	86	194	415	651	2,428	3,080	2,705	2,236	996	283	44	18	-	5,336
First and junior mortgage	1,570	981	1	9	22	48	74	251	228	155	120	45	25	3	-	-	589
With 1st mtg.; not rptg. on junior	26,784	16,166	79	302	583	1,128	1,360	4,279	3,764	2,248	1,438	665	194	58	48	-	10,618
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	6,618	4,627	101	273	381	534	527	1,250	832	443	210	59	14	1	2	-	1,991
$1,000 to $1,499	5,913	4,123	12	93	239	457	458	1,227	862	464	237	62	10	2	-	-	1,790
$1,500 to $1,999	6,371	4,380	-	31	128	374	494	1,327	1,006	625	295	80	18	2	-	-	1,991
$2,000 to $2,499	7,176	4,771	-	-	51	169	383	1,404	1,357	800	439	136	26	5	1	-	2,405
$2,500 to $2,999	5,258	3,506	-	-	-	57	134	944	1,097	671	433	142	21	5	2	-	1,752
$3,000 to $3,999	8,159	5,029	-	-	-	-	89	716	1,567	1,327	901	343	78	6	2	-	3,130
$4,000 to $4,999	3,984	2,184	-	-	-	-	-	90	289	640	734	339	80	11	1	-	1,800
$5,000 to $5,999	1,895	993	-	-	-	-	-	-	82	124	454	293	73	11	6	-	902
$6,000 to $7,499	1,011	457	-	-	-	-	-	-	-	14	86	229	99	17	12	-	554
$7,500 to $9,999	294	125	-	-	-	-	-	-	-	-	5	23	69	21	7	-	169
$10,000 to $14,999	159	54	-	-	-	-	-	-	-	-	-	-	14	21	19	-	105
$15,000 to $19,999	30	8	-	-	-	-	-	-	-	-	-	-	-	3	5	-	22
$20,000 and over	41	9	-	-	-	-	-	-	-	-	-	-	-	-	9	-	32
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	223,893	136,510	82	463	1,308	3,304	5,381	22,811	29,810	26,425	24,203	13,893	5,456	1,663	1,711	-	87,383
Average value (dollars)	4,773	4,510	728	1,166	1,637	2,077	2,581	3,278	4,233	5,173	6,379	8,143	10,869	15,838	-	-	5,250
Debt on first and jr. mtgs. (thous.)	117,058	70,326	59	303	802	1,966	3,108	12,528	15,567	13,199	12,113	6,714	2,504	728	736	-	46,732
Percent of value of property	52.3	51.5	72.2	65.5	61.3	59.5	57.8	54.9	52.2	49.9	50.0	48.3	45.9	43.8	-	-	53.5
Average debt (dollars)	2,495	2,324	526	764	1,003	1,236	1,491	1,800	2,211	2,584	3,193	3,936	4,987	6,932	-	-	2,808
Debt on first mtgs. (thousands)	115,619	69,636	59	301	793	1,955	3,071	12,363	15,391	13,133	11,998	6,666	2,450	720	736	-	45,983
Percent of value of property	51.6	51.0	71.4	64.9	60.6	59.2	57.1	54.2	51.6	49.7	49.6	48.0	44.9	43.3	-	-	52.6
Average debt (dollars)	2,465	2,301	520	757	992	1,229	1,473	1,777	2,186	2,571	3,162	3,907	4,880	6,854	-	-	2,763

Table J-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF CLEVELAND: 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	48,020	47,282	2,567	22,271	11,582	10,689	1,571	723	14,301	3,817	2,032	738
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	47,020	46,575	2,537	21,941	11,434	10,507	1,551	716	14,301	3,579	1,950	445
Average interest rate (percent)	5.19	5.19	5.67	5.57	5.54	5.60	5.38	5.44	4.50	5.19	5.17	5.34
Reporting debt and value	46,909	46,345	2,519	21,845	11,372	10,473	1,546	704	14,005	3,747	1,979	564
Percent distribution	-	100.0	5.4	47.1	24.5	22.6	3.3	1.5	30.2	8.1	4.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	46,909	46,345	2,519	21,845	11,372	10,473	1,546	704	14,005	3,747	1,979	564
First mortgage only	18,455	18,324	1,090	8,366	4,875	3,491	776	371	5,353	1,531	837	131
First and junior mortgage	1,670	1,546	97	646	352	294	29	23	645	69	37	124
With first mortgage; not reporting on junior mortgage	26,784	26,475	1,332	12,833	6,145	6,688	741	310	8,007	2,147	1,105	309
1-family properties	30,266	29,912	1,747	13,621	7,091	6,530	1,097	523	8,969	2,569	1,386	354
First mortgage only	13,119	13,024	844	5,654	3,276	2,378	603	289	3,811	1,131	692	95
First and junior mortgage	981	915	65	354	194	170	20	14	395	40	17	66
With first mortgage; not reporting on junior mortgage	16,166	15,973	838	7,603	3,621	3,982	474	220	4,763	1,398	677	193
2- to 4-family properties	16,643	16,433	772	8,224	4,281	3,943	449	181	5,036	1,178	593	210
First mortgage only	5,336	5,300	246	2,712	1,599	1,113	173	82	1,542	400	145	36
First and junior mortgage	689	631	32	282	158	124	9	9	250	29	20	58
With first mortgage; not reporting on junior mortgage	10,618	10,502	494	5,230	2,524	2,706	267	90	3,244	749	428	116
RELATION OF DEBT TO VALUE												
1- to 4-family properties	46,909	46,345	2,519	21,845	11,372	10,473	1,546	704	14,005	3,747	1,979	564
Value of property (dollars)	223,892,700	221,077,200	11,402,300	103,832,500	55,105,000	48,727,500	10,246,100	3,795,900	65,129,700	16,908,600	9,762,100	2,815,500
Average value (dollars)	4,773	4,770	4,527	4,753	4,846	4,653	6,627	5,392	4,650	4,513	4,933	4,992
Debt on first and junior mortgages (dollars)	117,057,900	115,579,800	6,678,600	50,126,200	26,047,000	24,079,200	5,613,100	2,255,800	37,056,900	8,141,800	5,707,400	1,478,100
Percent of value of property	52.3	52.3	58.6	48.3	47.3	49.4	54.8	59.4	56.9	48.2	58.5	52.5
Average debt (dollars)	2,495	2,494	2,651	2,295	2,290	2,299	3,631	3,204	2,646	2,173	2,884	2,621
Debt on first mortgages (dollars)	115,618,600	114,240,700	6,600,300	49,498,400	25,686,900	23,811,500	5,532,500	2,238,700	36,654,100	8,060,500	5,656,200	1,377,900
Percent distribution	-	100.0	5.8	43.3	22.5	20.8	4.8	2.0	32.1	7.1	5.0	-
Percent of value of property	51.6	51.7	57.9	47.7	46.6	48.9	54.0	59.0	56.3	47.7	57.9	48.9
Average debt (dollars)	2,465	2,465	2,620	2,266	2,259	2,274	3,579	3,180	2,617	2,151	2,858	2,443
1-family properties	30,266	29,912	1,747	13,621	7,091	6,530	1,097	523	8,969	2,569	1,386	354
Value of property (dollars)	136,509,500	134,908,600	7,565,500	60,911,300	32,347,300	28,564,000	6,699,600	2,776,900	39,445,900	10,706,200	6,798,200	1,605,900
Average value (dollars)	4,510	4,510	4,331	4,472	4,562	4,374	6,107	5,310	4,398	4,167	4,905	4,536
Debt on first and junior mortgages (dollars)	70,325,700	69,501,300	4,341,800	28,881,700	14,912,900	13,968,800	3,491,000	1,670,000	21,905,500	5,183,400	4,027,900	824,400
Percent of value of property	51.5	51.5	57.4	47.4	46.1	48.9	52.1	60.1	55.5	48.4	59.2	51.3
Average debt (dollars)	2,324	2,324	2,485	2,120	2,103	2,139	3,182	3,193	2,442	2,018	2,906	2,329
Debt on first mortgages (dollars)	69,635,800	68,861,700	4,292,200	28,575,000	14,732,500	13,842,400	3,472,300	1,664,400	21,702,200	5,139,400	4,016,200	774,100
Percent of value of property	51.0	51.0	56.7	46.9	45.5	48.5	51.8	59.9	55.0	48.0	59.1	48.2
Average debt (dollars)	2,301	2,302	2,457	2,098	2,078	2,120	3,165	3,182	2,420	2,001	2,898	2,187
2- to 4-family properties	16,643	16,433	772	8,224	4,281	3,943	449	181	5,036	1,178	593	210
Value of property (dollars)	87,383,200	86,173,600	3,836,800	42,921,200	22,757,700	20,163,500	3,546,500	1,019,000	25,683,800	6,202,400	2,963,900	1,209,600
Average value (dollars)	5,250	5,244	4,970	5,219	5,316	5,114	7,899	5,630	5,100	5,265	4,998	5,760
Debt on first and junior mortgages (dollars)	46,732,200	46,078,500	2,336,800	21,244,500	11,134,100	10,110,400	2,122,100	585,800	15,151,400	2,958,400	1,679,500	653,700
Percent of value of property	53.5	53.5	60.9	49.5	48.9	50.1	59.8	57.5	59.0	47.7	56.7	54.0
Average debt (dollars)	2,808	2,804	3,027	2,583	2,601	2,564	4,726	3,236	3,009	2,511	2,832	3,113
Debt on first mortgages (dollars)	45,982,800	45,379,000	2,308,100	20,923,400	10,954,300	9,969,100	2,060,200	574,300	14,951,900	2,921,100	1,640,000	603,800
Percent of value of property	52.6	52.7	60.2	48.7	48.1	49.4	58.1	56.4	58.2	47.1	55.3	49.9
Average debt (dollars)	2,763	2,761	2,990	2,544	2,559	2,528	4,588	3,173	2,969	2,480	2,766	2,875

Table J-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF CLEVELAND: 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	30,903	30,375	1,769	13,842	7,200	6,642	1,107	531	9,100	2,613	1,413	528
RACE OF OCCUPANTS												
White	29,945	29,450	1,717	13,427	6,965	6,462	1,095	502	8,802	2,522	1,385	495
Negro	928	897	50	405	229	176	11	29	288	87	27	31
Other nonwhite	30	28	2	10	6	4	1	-	10	4	1	2
YEAR BUILT												
Reporting year built	30,477	29,965	1,745	13,646	7,099	6,547	1,093	527	8,975	2,579	1,401	511
1930 to 1940	3,037	3,011	272	1,252	598	654	285	145	482	249	326	26
1920 to 1929	11,211	11,089	532	4,636	2,500	2,136	487	182	3,776	858	518	122
1910 to 1919	7,207	7,067	329	3,308	1,850	1,458	194	110	2,267	591	268	140
1900 to 1909	5,094	4,963	289	2,480	1,248	1,232	73	55	1,441	466	159	131
1880 to 1899	3,400	3,314	196	1,686	775	911	49	30	895	356	102	86
1879 or earlier	528	522	27	284	128	156	5	5	114	59	28	6

Table J-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF CLEVELAND: 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	30,903	30,375	1,769	13,842	7,200	6,642	1,107	531	9,100	2,613	1,413	528
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	30,282	29,927	1,747	13,628	7,094	6,534	1,096	523	8,975	2,571	1,387	355
Under $500	1,574	1,553	65	932	483	449	36	16	238	200	66	21
$500 to $999	3,124	3,080	161	1,734	955	779	60	30	622	381	92	44
$1,000 to $1,499	4,194	4,143	209	2,165	1,147	1,018	86	41	1,100	412	130	51
$1,500 to $1,999	4,421	4,367	249	2,176	1,132	1,044	122	53	1,276	363	128	54
$2,000 to $2,499	4,812	4,739	266	2,078	1,089	989	128	49	1,539	390	189	73
$2,500 to $2,999	3,525	3,487	232	1,399	720	679	108	57	1,291	241	159	38
$3,000 to $3,999	4,937	4,900	331	1,808	912	896	217	114	1,835	332	263	37
$4,000 to $4,999	2,121	2,101	134	735	344	391	160	83	665	151	173	20
$5,000 to $5,999	945	936	68	345	177	168	101	43	202	60	117	9
$6,000 to $7,499	444	440	24	173	84	89	53	31	76	29	54	4
$7,500 to $9,999	113	111	2	48	23	25	14	3	24	10	10	2
$10,000 to $14,999	53	53	4	27	22	5	9	2	5	2	4	-
$15,000 to $19,999	8	7	-	5	3	2	-	-	1	-	1	1
$20,000 and over	11	10	2	3	3	-	2	1	1	-	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	30,183	29,918	1,753	13,641	7,106	6,535	1,094	527	9,100	2,438	1,365	265
Under 4.0%	258	257	3	42	17	25	4	6	-	177	25	1
4.0%	467	462	6	143	88	55	10	5	-	262	36	5
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	10,643	10,591	155	688	380	308	122	73	9,100	88	365	52
4.6% to 4.9%	1	1	1	-	-	-	-	-	-	-	-	-
5.0%	5,969	5,892	322	3,830	2,117	1,713	421	178	-	700	441	77
5.1% to 5.4%	24	23	-	14	6	8	3	1	-	-	5	1
5.5%	3,381	3,351	219	2,550	1,542	1,108	153	73	-	132	124	30
5.6% to 5.9%	10	10	1	7	1	6	-	1	-	1	-	-
6.0%	9,052	8,956	960	6,060	2,897	3,163	368	178	-	1,036	354	96
6.1% to 6.4%	4	4	1	2	-	2	-	-	-	-	1	-
6.5%	66	65	11	41	11	30	5	-	-	6	2	1
6.6% to 6.9%	15	15	5	10	-	10	-	-	-	-	-	-
7.0%	241	240	64	124	39	85	4	9	-	29	10	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	4	4	-	4	1	3	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	48	47	5	26	7	19	4	3	-	7	2	1
Average interest rate (percent)	5.17	5.17	5.65	5.53	5.49	5.58	5.36	5.35	4.50	5.21	5.13	5.32
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	29,027	28,759	1,708	13,195	6,873	6,322	1,057	517	8,930	2,065	1,292	268
Real estate taxes included in payment	8,760	8,680	523	3,688	2,043	1,645	252	254	3,141	172	650	80
Monthly	8,392	8,317	513	3,455	1,914	1,541	243	249	3,083	143	631	75
Quarterly	229	227	5	179	108	71	4	3	14	13	9	2
Semiannual	26	26	-	10	2	8	2	1	1	10	2	-
Annual	5	5	-	3	1	2	-	-	-	2	-	-
Other	9	9	-	3	2	1	-	-	1	1	4	-
Not reporting frequency of payment	99	96	5	38	16	22	3	1	42	3	4	3
Real estate taxes not included in payment	20,088	19,916	1,169	9,416	4,782	4,634	800	260	5,747	1,886	638	172
Monthly	14,812	14,689	1,095	5,452	2,225	3,227	534	190	5,651	1,332	435	123
Quarterly	4,577	4,545	50	3,716	2,439	1,277	196	52	34	352	145	32
Semiannual	391	384	8	124	67	57	58	15	7	138	34	7
Annual	51	49	-	12	6	6	3	-	-	27	7	2
Other	41	41	-	22	7	15	-	2	-	11	6	-
Not reporting frequency of payment	216	208	16	90	38	52	9	1	55	26	11	8
Not reporting tax payment requirements	179	163	11	91	48	43	5	3	42	7	4	16
Monthly	135	123	11	58	29	29	2	2	40	6	4	12
Quarterly	32	31	-	26	16	10	3	1	-	1	-	1
Semiannual	4	3	-	3	2	1	-	-	-	-	-	1
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	8	6	-	4	1	3	-	-	2	-	-	2
No principal payments required	976	964	49	477	245	232	35	9	112	215	67	12
Monthly	455	453	38	184	73	111	13	5	110	70	33	2
Quarterly	362	354	5	256	151	105	15	2	-	55	21	8
Semiannual	108	108	5	24	16	8	6	2	1	60	10	-
Annual	22	22	1	-	-	-	1	-	-	19	1	-
Other	12	12	-	6	2	4	-	-	-	5	-	-
Not reporting frequency of payment	17	15	-	7	3	4	-	-	1	5	2	2
Not reporting principal payment requirements	437	214	8	89	40	49	5	1	52	87	22	223
Monthly	125	103	5	27	11	16	2	1	42	16	10	22
Quarterly	52	46	1	37	18	19	2	-	2	2	2	6
Semiannual	12	11	-	5	3	2	1	-	-	2	3	1
Annual	2	2	-	-	-	-	-	-	-	1	1	-
Other	7	6	-	4	1	3	-	-	-	1	1	1
Not reporting frequency of payment	239	46	2	16	7	9	-	-	8	15	5	193
No regular payments required	463	438	9	81	42	39	10	4	6	296	32	25

Table J–6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CLEVELAND: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	30,282	8,635	19,809	959	879
Under $500	1,574	134	1,217	112	111
$500 to $999	3,124	362	2,421	173	168
$1,000 to $1,499	4,194	688	3,156	188	162
$1,500 to $1,999	4,421	924	3,262	136	99
$2,000 to $2,499	4,812	1,330	3,255	119	108
$2,500 to $2,999	3,525	1,219	2,172	78	56
$3,000 to $3,999	4,937	2,089	2,672	90	86
$4,000 to $4,999	2,121	1,068	981	31	41
$5,000 to $5,999	945	526	385	9	25
$6,000 to $7,499	444	227	190	14	13
$7,500 to $9,999	113	43	60	6	4
$10,000 to $14,999	53	20	30	2	1
$15,000 to $19,999	8	3	2	-	3
$20,000 and over	11	2	6	1	2

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	30,183	8,662	19,832	955	734
Under 4.0%	258	34	164	24	36
4.0%	467	60	316	36	55
4.1% to 4.4%	-	-	-	-	-
4.5%	10,643	4,038	6,348	130	127
4.6% to 4.9%	1	1	-	-	-
5.0%	5,969	1,724	3,843	204	198
5.1% to 5.4%	24	9	15	-	-
5.5%	3,381	978	2,257	95	51
5.6% to 5.9%	10	1	8	-	1
6.0%	9,052	1,771	6,592	435	254
6.1% to 6.4%	4	-	4	-	-
6.5%	66	8	52	5	1
6.6% to 6.9%	15	4	11	-	-
7.0%	241	28	186	19	8
7.1% to 7.4%	-	-	-	-	-
7.5%	4	-	4	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	48	6	32	7	3
Average interest rate (percent)	5.17	5.02	5.23	5.43	5.16

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	27,263	26,356	8,044	18,170	142	907
Total first mortgage outstanding debt (dollars)	63,171,900	61,565,300	23,650,100	37,608,000	307,200	1,606,500
Total annual mortgage payment (dollars)	8,140,028	8,025,502	3,262,314	4,718,312	44,876	114,526
Average first mortgage outstanding debt (dollars)	2,317	2,336	2,940	2,070	2,163	1,771
Average value of property (dollars)	4,514	4,525	4,766	4,419	4,336	4,219
Average annual estimated rental value (dollars)	452	453	476	443	436	429
Average annual mortgage payment (dollars)	299	305	406	260	316	126
Percent which annual mortgage payment represents of—						
First mortgage debt	12.9	13.0	13.8	12.5	14.6	7.1
Value of property	6.6	6.7	8.5	5.9	7.3	3.0
Estimated annual rental value	66.1	67.2	85.2	58.7	72.6	29.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	22,109	21,676	7,842	13,718	116	433
Average first mortgage outstanding debt (dollars)	2,466	2,478	2,969	2,200	2,180	1,869
Average value of property (dollars)	4,504	4,519	4,773	4,378	4,048	3,777
Average annual estimated rental value (dollars)	451	452	477	438	426	393
Average annual mortgage payment (dollars)	356	360	410	332	326	155
Percent which annual mortgage payment represents of—						
First mortgage debt	14.4	14.5	13.8	15.1	14.9	8.3
Value of property	7.9	8.0	8.6	7.6	8.0	4.1
Estimated annual rental value	79.0	79.7	86.1	75.8	76.5	39.6
Monthly mortgage payment—						
Under $10	571	362	35	321	6	209
$10 to $14	1,889	1,801	266	1,514	21	88
$15 to $19	2,332	2,291	495	1,784	12	41
$20 to $24	3,261	3,229	839	2,372	18	32
$25 to $29	3,828	3,805	1,226	2,565	14	23
$30 to $39	5,838	5,815	2,607	3,182	26	23
$40 to $49	2,699	2,693	1,512	1,171	10	6
$50 to $59	1,115	1,109	575	528	6	6
$60 to $74	363	360	196	162	2	3
$75 to $99	121	120	55	65	-	1
$100 and over	92	91	36	54	1	1
Average monthly mortgage payment (dollars)	29.70	30.03	34.19	27.67	27.16	12.96
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,154	4,680	202	4,452	26	474
Average first mortgage outstanding debt (dollars)	1,678	1,677	1,831	1,668	-	1,682
Average value of property (dollars)	4,557	4,550	4,475	4,548	-	4,623
Average annual estimated rental value (dollars)	457	457	446	457	-	463
Average annual mortgage payment (dollars)	51	46	220	37	-	100
Percent which annual mortgage payment represents of—						
First mortgage debt	3.0	2.7	12.0	2.2	-	5.9
Value of property	1.1	1.0	4.9	0.8	-	2.2
Estimated annual rental value	11.1	10.0	49.4	8.0	-	21.5

Table K-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CLEVELAND 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	346,609	334,699	130,189	38.9	204,510	10,705	1,205	125,870	80,674	64.1	45,196
Urban	339,476	328,576	126,172	38.4	202,404	10,177	723	122,023	78,190	64.1	43,833
Rural-nonfarm	7,133	6,123	4,017	65.6	2,106	528	482	3,847	2,484	64.6	1,363
COLOR OF OCCUPANTS											
White	-	312,399	127,782	40.9	184,617	-	-	123,553	79,090	64.0	44,463
Nonwhite	-	22,300	2,407	10.8	19,893	-	-	2,317	1,584	68.4	733
TYPE OF STRUCTURE											
1-family	139,392	135,379	94,597	69.9	40,782	3,124	889	92,315	58,805	63.7	33,510
Other	207,217	199,320	35,592	17.9	163,728	7,581	316	33,555	21,869	65.2	11,686
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	137,460	133,884	93,358	69.7	40,526	2,861	715	92,075	58,649	63.7	33,426
Under $5	185	179	137	76.5	42	4	2	121	68	56.2	53
$5 to $9	747	708	292	41.2	416	26	13	271	114	42.1	157
$10 to $14	3,253	3,123	1,179	37.8	1,944	90	40	1,111	471	42.4	640
$15 to $19	6,875	6,708	2,603	38.8	4,105	138	30	2,556	1,242	48.6	1,314
$20 to $24	10,072	9,846	5,217	53.0	4,629	190	36	5,130	2,735	53.3	2,395
$25 to $29	14,524	14,234	8,523	59.9	5,711	231	59	8,379	4,834	57.7	3,545
$30 to $39	32,992	32,393	22,204	68.5	10,189	487	112	21,898	13,716	62.6	8,182
$40 to $49	26,452	25,806	19,342	75.0	6,464	512	134	19,124	12,858	67.2	6,266
$50 to $59	15,140	14,729	11,468	77.9	3,261	334	77	11,349	7,850	69.2	3,499
$60 to $74	12,213	11,812	9,734	82.4	2,078	339	62	9,526	6,795	70.6	2,831
$75 to $99	7,758	7,425	6,428	86.6	997	260	73	6,359	4,410	69.4	1,949
$100 and over	7,248	6,921	6,231	90.0	690	250	77	6,151	3,556	57.8	2,595
Median monthly rent (dollars)	39.53	39.42	42.87	-	32.85	44.67	44.39	42.94	44.28	-	40.18

Table K-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CLEVELAND 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	80,674	60,011	222	600	1,127	2,097	2,775	9,515	10,749	9,485	9,845	7,302	3,985	1,309	955	45	20,663
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	79,076	58,721	200	576	1,084	2,028	2,711	9,296	10,539	9,324	9,695	7,178	3,882	1,266	909	33	20,355
Average interest rate (%)	5.15	5.13	5.54	5.47	5.41	5.31	5.29	5.24	5.17	5.10	5.05	5.01	4.96	4.98	4.97	-	5.22
HOLDER OF FIRST MORTGAGE																	
Reporting holder	79,522	59,095	212	588	1,100	2,056	2,731	9,363	10,594	9,359	9,742	7,224	3,896	1,275	919	36	20,427
Building and loan association	4,602	3,684	13	18	74	134	182	630	714	625	618	398	163	40	23	2	968
Commercial bank	19,592	14,241	28	114	212	463	611	2,259	2,456	2,232	2,410	1,803	997	350	298	8	5,351
Savings bank	15,851	11,117	46	147	271	498	636	2,054	2,239	1,786	1,668	1,113	442	132	77	8	4,734
Life insurance company	5,803	5,049	2	6	14	30	41	154	310	446	939	1,208	1,122	405	368	4	754
Mortgage company	1,833	1,568	6	8	22	19	30	126	165	234	325	338	176	77	42	-	265
Home Owners' Loan Corporation	21,842	15,705	28	115	241	555	761	2,791	3,332	2,894	2,556	1,593	620	168	42	9	6,137
Individual	6,449	5,007	57	131	215	279	371	948	879	728	701	409	201	53	32	3	1,442
Other	3,550	2,774	32	49	51	78	99	401	499	414	525	362	175	50	37	2	776
Reporting debt and value	79,195	59,050	210	577	1,088	2,037	2,715	9,375	10,607	9,357	9,748	7,215	3,920	1,276	925	-	20,145
JUNIOR MORTGAGE																	
First mortgage only	39,986	32,332	59	156	310	618	973	3,754	5,264	5,285	6,210	5,107	2,891	953	742	-	7,654
First and junior mortgage	2,564	1,746	1	14	23	58	97	331	345	272	294	177	92	25	17	-	818
With 1st mtg.; not rptg. on junior	36,645	24,972	150	407	755	1,361	1,645	5,280	4,998	3,800	3,244	1,931	937	298	166	-	11,673
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	9,045	6,814	197	417	554	702	703	1,674	1,159	687	441	191	69	14	6	-	2,231
$1,000 to $1,499	7,936	5,960	13	117	326	578	617	1,582	1,215	756	478	196	65	12	5	-	1,976
$1,500 to $1,999	8,735	6,545	-	43	152	485	623	1,783	1,445	1,003	643	277	70	14	7	-	2,190
$2,000 to $2,499	10,304	7,608	-	-	56	201	489	1,909	1,961	1,359	986	460	145	27	15	-	2,696
$2,500 to $2,999	8,292	6,278	-	-	-	71	179	1,347	1,764	1,304	991	447	137	33	5	-	2,014
$3,000 to $3,999	14,189	10,396	-	-	-	-	104	975	2,518	2,611	2,370	1,311	414	79	14	-	3,793
$4,000 to $4,999	8,735	6,411	-	-	-	-	-	105	501	1,365	2,186	1,603	533	85	33	-	2,324
$5,000 to $5,999	5,223	3,884	-	-	-	-	-	-	44	244	1,339	1,413	675	128	41	-	1,339
$6,000 to $7,499	3,749	2,798	-	-	-	-	-	-	-	28	295	1,165	980	250	80	-	951
$7,500 to $9,999	1,729	1,368	-	-	-	-	-	-	-	-	19	151	714	329	155	-	361
$10,000 to $14,999	902	719	-	-	-	-	-	-	-	-	-	1	118	286	314	-	183
$15,000 to $19,999	196	165	-	-	-	-	-	-	-	-	-	-	-	19	146	-	31
$20,000 and over	160	104	-	-	-	-	-	-	-	-	-	-	-	-	104	-	56
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	467,645	351,835	147	666	1,778	4,235	7,010	30,905	45,134	48,515	62,772	59,154	44,208	20,493	26,817	-	115,810
Average value (dollars)	5,905	5,958	698	1,154	1,634	2,079	2,582	3,297	4,255	5,185	6,439	8,199	11,278	16,061	28,991	-	5,749
Debt on first & jr. mtgs. (thous.)	241,603	180,116	94	420	1,036	2,499	4,005	17,033	24,127	25,326	33,012	30,330	21,711	9,382	11,142	-	61,487
Percent of value of property	51.7	51.2	63.8	63.0	58.3	59.0	57.1	55.1	53.5	52.2	52.6	51.3	49.1	45.8	41.5	-	53.1
Average debt (dollars)	3,051	3,050	446	728	952	1,227	1,475	1,817	2,275	2,707	3,387	4,204	5,538	7,353	12,046	-	3,052
Debt on first mtgs. (thousands)	239,157	178,606	93	417	1,027	2,483	3,956	16,825	23,853	25,167	32,728	30,122	21,541	9,327	11,067	-	60,551
Percent of value of property	51.1	50.8	63.4	62.6	57.8	58.6	56.4	54.4	52.8	51.9	52.1	50.9	48.7	45.5	41.3	-	52.3
Average debt (dollars)	3,020	3,025	443	723	944	1,219	1,457	1,795	2,249	2,690	3,357	4,175	5,495	7,309	11,965	-	3,006

Table K-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CLEVELAND 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	80,674	79,522	4,602	35,448	19,592	15,851	5,803	1,833	21,842	6,449	3,550	1,152
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	79,076	78,419	4,562	34,979	19,368	15,611	5,732	1,811	21,842	6,058	3,435	657
Average interest rate (percent)	5.15	5.15	5.58	5.48	5.42	5.55	5.15	5.28	4.50	5.22	5.19	5.26
Reporting debt and value	79,195	78,333	4,537	34,929	19,333	15,596	5,741	1,806	21,479	6,357	3,484	862
Percent distribution	-	100.0	5.8	44.6	24.7	19.9	7.3	2.3	27.4	8.1	4.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	79,195	78,333	4,537	34,929	19,333	15,596	5,741	1,806	21,479	6,357	3,484	862
First mortgage only	39,986	39,679	2,399	17,145	10,404	6,742	4,010	1,135	10,086	3,114	1,789	307
First and junior mortgage	2,564	2,413	149	946	545	401	113	42	989	120	54	151
With first mortgage; not reporting on junior mortgage	36,645	36,241	1,989	16,837	8,384	8,453	1,618	629	10,404	3,123	1,641	404
1-family properties	59,050	58,424	3,599	25,055	14,083	10,972	5,011	1,552	15,532	4,941	2,734	626
First mortgage only	32,332	32,072	2,031	13,343	8,165	5,178	3,645	1,000	7,959	2,564	1,530	260
First and junior mortgage	1,746	1,658	110	618	358	260	93	30	692	84	31	88
With first mortgage; not reporting on junior mortgage	24,972	24,694	1,458	11,094	5,560	5,534	1,273	522	6,881	2,293	1,173	278
2- to 4-family properties	20,145	19,909	938	9,874	5,250	4,624	730	254	5,947	1,416	750	236
First mortgage only	7,654	7,607	368	3,803	2,239	1,564	365	135	2,127	550	259	47
First and junior mortgage	818	755	39	328	187	141	20	12	297	36	23	63
With first mortgage; not reporting on junior mortgage	11,673	11,547	531	5,743	2,824	2,919	345	107	3,528	830	468	126
RELATION OF DEBT TO VALUE												
1- to 4-family properties	79,195	78,333	4,537	34,929	19,333	15,596	5,741	1,806	21,479	6,357	3,484	862
Value of property (dollars)	467,544,900	462,346,500	24,575,600	200,586,800	118,179,400	82,407,400	57,076,200	13,338,400	113,776,500	32,349,200	20,643,800	5,298,400
Average value (dollars)	5,905	5,902	5,417	5,743	6,113	5,284	9,942	7,386	5,297	5,089	5,925	6,147
Debt on first and junior mortgages (dollars)	241,603,000	238,860,200	14,251,100	96,654,200	55,943,700	40,710,500	29,088,400	7,535,900	63,826,200	15,867,000	11,637,400	2,742,800
Percent of value of property	51.7	51.7	58.0	48.2	47.3	49.4	51.0	56.5	56.1	49.0	56.4	51.8
Average debt (dollars)	3,051	3,049	3,141	2,767	2,894	2,610	5,067	4,173	2,972	2,496	3,340	3,182
Debt on first mortgages (dollars)	239,156,600	236,545,000	14,127,500	95,661,400	55,353,700	40,307,700	28,854,700	7,491,200	63,105,400	15,729,900	11,574,900	2,611,600
Percent distribution	-	100.0	6.0	40.4	23.4	17.0	12.2	3.2	26.7	6.6	4.9	-
Percent of value of property	51.1	51.2	57.5	47.7	46.8	48.9	50.6	56.2	55.5	48.6	56.1	49.3
Average debt (dollars)	3,020	3,020	3,114	2,739	2,863	2,584	5,026	4,148	2,938	2,474	3,322	3,030
1-family properties	59,050	58,424	3,599	25,055	14,083	10,972	5,011	1,522	15,532	4,941	2,734	626
Value of property (dollars)	351,834,600	347,980,800	19,423,300	144,856,500	87,755,600	57,100,900	50,173,300	11,644,500	81,170,500	24,358,900	16,353,800	3,853,800
Average value (dollars)	5,958	5,956	5,397	5,782	6,231	5,204	10,013	7,651	5,226	4,930	5,982	6,156
Debt on first and junior mortgages (dollars)	180,115,900	178,160,800	11,238,200	69,170,700	41,102,400	28,068,300	25,197,200	6,579,700	44,675,000	12,053,700	9,246,300	1,955,100
Percent of value of property	51.2	51.2	57.9	47.8	46.8	49.2	50.2	56.5	55.0	49.5	56.5	50.7
Average debt (dollars)	3,050	3,049	3,123	2,761	2,919	2,558	5,028	4,323	2,876	2,440	3,382	3,123
Debt on first mortgages (dollars)	178,605,700	176,728,500	11,153,400	68,571,500	40,727,000	27,844,500	25,045,900	6,559,400	44,210,100	11,962,300	9,225,900	1,877,200
Percent of value of property	50.8	50.8	57.4	47.3	46.4	48.8	49.9	56.3	54.5	49.1	56.4	48.7
Average debt (dollars)	3,025	3,025	3,099	2,737	2,892	2,538	4,998	4,310	2,846	2,421	3,375	2,999
2- to 4-family properties	20,145	19,909	938	9,874	5,250	4,624	730	254	5,947	1,416	750	236
Value of property (dollars)	115,810,300	114,365,700	5,152,300	55,730,300	30,423,800	25,306,500	6,902,900	1,693,900	32,606,000	7,990,300	4,290,000	1,444,600
Average value (dollars)	5,749	5,744	5,493	5,644	5,795	5,473	9,456	6,669	5,483	5,643	5,720	6,121
Debt on first and junior mortgages (dollars)	61,487,100	60,699,400	3,012,900	27,483,500	14,841,300	12,642,200	3,891,200	956,200	19,151,200	3,813,300	2,391,100	787,700
Percent of value of property	53.1	53.1	58.5	49.3	48.8	50.0	56.4	56.4	58.7	47.7	55.7	54.5
Average debt (dollars)	3,052	3,049	3,212	2,783	2,827	2,734	5,330	3,765	3,220	2,693	3,188	3,338
Debt on first mortgages (dollars)	60,550,900	59,816,500	2,974,100	27,089,900	14,626,700	12,463,200	3,808,800	931,800	18,895,800	3,767,600	2,349,000	734,400
Percent of value of property	52.3	52.3	57.7	48.6	48.1	49.2	55.2	55.0	58.0	47.2	54.8	50.8
Average debt (dollars)	3,006	3,004	3,171	2,744	2,786	2,695	5,218	3,669	3,177	2,661	3,132	3,112

Table K-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CLEVELAND 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	60,011	59,095	3,634	25,358	14,241	11,117	5,049	1,568	15,705	5,007	2,774	916
RACE OF OCCUPANTS												
White	59,017	58,135	3,579	24,931	13,998	10,933	5,035	1,538	15,398	4,909	2,745	882
Negro	957	926	53	414	234	180	13	30	294	94	28	31
Other nonwhite	37	34	2	13	9	4	1	-	13	4	1	3
YEAR BUILT												
Reporting year built	59,427	58,532	3,602	25,082	14,085	10,997	5,015	1,562	15,552	4,965	2,754	895
1930 to 1940	11,228	11,090	1,067	4,340	2,440	1,900	2,115	598	1,250	939	781	138
1920 to 1929	26,466	26,175	1,525	10,517	6,086	4,431	2,209	648	8,058	2,079	1,139	291
1910 to 1919	11,095	10,871	438	5,007	2,944	2,063	502	211	3,356	872	485	224
1900 to 1909	6,159	6,014	328	2,982	1,547	1,435	124	68	1,743	563	206	145
1880 to 1899	3,738	3,650	211	1,850	883	967	58	31	975	414	111	88
1879 or earlier	741	732	33	386	185	201	7	6	170	98	32	9

Table K-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CLEVELAND 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	60,011	59,095	3,634	25,358	14,241	11,117	5,049	1,568	15,705	5,007	2,774	916
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	59,082	58,455	3,600	25,069	14,091	10,978	5,012	1,552	15,541	4,945	2,736	627
Under $500	2,396	2,366	101	1,358	731	627	50	29	310	388	135	30
$500 to $999	4,523	4,464	228	2,466	1,363	1,103	96	50	826	634	164	59
$1,000 to $1,499	6,047	5,981	303	3,060	1,571	1,489	156	61	1,520	676	205	66
$1,500 to $1,999	6,613	6,536	385	3,204	1,709	1,495	249	81	1,796	612	209	77
$2,000 to $2,499	7,687	7,589	453	3,326	1,811	1,515	324	120	2,405	534	327	98
$2,500 to $2,999	6,319	6,263	425	2,590	1,414	1,176	327	127	2,076	436	282	56
$3,000 to $3,999	10,332	10,247	735	3,854	2,148	1,706	783	293	3,401	707	474	85
$4,000 to $4,999	6,318	6,267	450	2,196	1,248	953	817	278	1,740	402	384	51
$5,000 to $5,999	3,789	3,752	271	1,323	837	486	725	194	765	201	273	37
$6,000 to $7,499	2,757	2,726	157	893	579	314	720	184	445	155	171	31
$7,500 to $9,999	1,328	1,304	54	438	294	144	410	86	196	66	54	24
$10,000 to $14,999	705	698	29	246	198	48	255	42	57	24	45	7
$15,000 to $19,999	166	161	3	57	53	14	72	3	2	8	6	5
$20,000 and over	102	101	6	48	40	8	28	4	1	7	7	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	58,721	58,262	3,608	25,023	14,071	10,952	4,985	1,550	15,705	4,697	2,694	459
Under 4.0%	458	457	10	92	43	44	17	10	-	290	38	1
4.0%	925	919	14	259	168	91	78	23	-	478	67	6
4.1% to 4.4%	12	12	1	3	3	-	8	-	-	-	-	-
4.5%	20,733	20,618	377	2,174	1,502	672	1,241	316	15,705	175	630	115
4.6% to 4.9%	17	17	1	9	8	1	5	-	-	-	2	-
5.0%	13,885	13,739	782	8,155	4,906	3,249	1,990	570	-	1,333	909	146
5.1% to 5.4%	40	38	3	20	11	9	8	2	-	-	5	2
5.5%	6,789	6,727	569	4,708	2,778	1,930	669	224	-	277	280	62
5.6% to 5.9%	12	12	2	7	1	6	-	1	-	2	-	-
6.0%	15,296	15,174	1,736	9,318	4,561	4,757	939	380	-	2,065	736	122
6.1% to 6.4%	5	5	1	2	-	2	-	-	-	1	1	-
6.5%	95	94	14	53	15	38	14	-	-	10	3	1
6.6% to 6.9%	18	18	6	12	1	11	-	-	-	-	-	-
7.0%	345	343	82	169	56	113	8	16	-	52	16	2
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	9	9	1	5	1	4	-	-	-	1	2	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	82	80	9	37	12	25	8	8	-	13	5	2
Average interest rate (percent)	5.13	5.13	5.56	5.43	5.36	5.51	5.12	5.22	4.50	5.25	5.18	5.22
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	56,708	56,219	3,526	24,227	13,608	10,624	4,905	1,530	15,481	3,987	3,563	489
Real estate taxes included in payment	18,371	18,201	1,396	7,682	4,524	3,158	1,233	706	5,516	398	1,270	170
Monthly	17,651	17,494	1,371	7,275	4,288	2,987	1,171	694	5,409	344	1,230	157
Quarterly	423	420	14	287	174	113	33	8	29	28	21	3
Semiannual	51	49	-	24	12	12	8	1	1	13	2	2
Annual	12	12	-	5	2	3	-	1	-	5	-	-
Other	15	15	-	7	4	3	-	-	1	1	6	-
Not reporting frequency of payment	219	211	11	84	44	40	21	2	76	6	11	8
Real estate taxes not included in payment	38,035	37,739	2,112	16,410	9,010	7,400	3,653	812	9,897	3,573	1,282	296
Monthly	27,955	27,748	1,992	9,627	4,399	5,228	2,862	579	9,698	2,592	898	207
Quarterly	8,596	8,534	86	6,329	4,358	1,971	974	187	59	608	291	62
Semiannual	799	790	14	207	135	72	235	36	14	229	55	9
Annual	155	152	-	39	28	11	25	3	2	71	12	3
Other	82	82	-	39	10	29	3	2	2	24	12	-
Not reporting frequency of payment	448	433	20	169	80	89	54	5	122	49	14	15
Not reporting tax payment requirements	302	279	18	135	69	66	19	12	68	16	11	23
Monthly	226	211	18	87	41	46	11	11	54	12	8	15
Quarterly	51	48	-	38	24	14	5	1	1	2	1	3
Semiannual	8	7	-	3	2	1	1	-	-	2	1	1
Annual	2	2	-	-	-	-	1	-	-	-	1	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	15	11	-	7	2	5	1	-	3	-	-	4
No principal payments required	1,656	1,627	75	771	428	343	98	29	142	393	119	29
Monthly	691	688	57	278	120	158	33	11	140	120	49	3
Quarterly	641	630	8	419	261	158	43	13	-	102	45	11
Semiannual	213	200	8	40	29	11	18	3	1	113	17	13
Annual	58	58	2	10	8	2	3	2	-	37	4	-
Other	14	14	-	7	2	5	-	-	-	7	-	-
Not reporting frequency of payment	39	37	-	17	8	9	1	-	1	14	4	2
Not reporting principal payment requirements	735	370	11	165	86	79	19	2	69	69	35	365
Monthly	198	161	7	50	25	25	12	2	57	19	14	37
Quarterly	86	71	1	57	33	24	4	-	2	3	4	15
Semiannual	17	14	1	6	4	2	1	-	-	2	4	3
Annual	5	5	-	-	-	-	-	-	-	3	2	-
Other	24	22	-	14	9	5	-	-	-	7	1	2
Not reporting frequency of payment	405	97	2	38	15	23	2	-	10	35	10	308
No regular payments required	912	879	22	195	124	71	27	7	13	558	57	33

Table K-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CLEVELAND 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	59,082	18,191	37,642	1,616	1,633
Under $500	2,396	226	1,821	154	195
$500 to $999	4,523	556	3,492	227	248
$1,000 to $1,499	6,047	1,029	4,562	230	226
$1,500 to $1,999	6,613	1,398	4,867	186	162
$2,000 to $2,499	7,687	2,076	5,266	175	170
$2,500 to $2,999	6,319	2,085	4,004	133	97
$3,000 to $3,999	10,332	4,105	5,857	187	183
$4,000 to $4,999	6,318	2,846	3,267	96	109
$5,000 to $5,999	3,789	1,852	1,807	65	65
$6,000 to $7,499	2,757	1,241	1,384	60	72
$7,500 to $9,999	1,328	516	731	43	38
$10,000 to $14,999	705	222	420	32	31
$15,000 to $19,999	166	29	109	10	18
$20,000 and over	102	10	55	18	19

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	58,721	18,183	37,575	1,610	1,353
Under 4.0%	458	57	295	42	64
4.0%	925	137	616	70	102
4.1% to 4.4%	12	6	6	-	-
4.5%	20,733	8,213	12,107	197	216
4.6% to 4.9%	17	4	13	-	-
5.0%	13,885	4,214	8,893	400	378
5.1% to 5.4%	40	18	21	1	-
5.5%	6,789	2,181	4,331	174	103
5.6% to 5.9%	12	2	9	-	1
6.0%	15,296	3,283	10,865	682	466
6.1% to 6.4%	5	-	5	-	-
6.5%	95	14	75	5	1
6.6% to 6.9%	18	4	14	-	-
7.0%	345	41	260	32	12
7.1% to 7.4%	-	-	-	-	-
7.5%	9	1	8	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	82	8	57	7	10
Average interest rate (percent)	5.13	5.01	5.18	5.38	5.18

Table K-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CLEVELAND 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	58,452	51,927	16,997	34,685	245	1,525
Total first mortgage outstanding debt (dollars)	162,062,200	157,735,800	61,288,200	95,757,500	690,100	4,326,400
Total annual mortgage payment (dollars)	20,947,826	20,657,548	8,255,214	12,303,070	99,264	290,278
Average first mortgage outstanding debt (dollars)	3,032	3,088	3,606	2,761	2,817	2,837
Average value of property (dollars)	5,928	5,914	5,906	5,920	5,650	6,421
Average annual estimated rental value (dollars)	577	576	583	573	555	607
Average annual mortgage payment (dollars)	392	398	486	355	405	190
Percent which annual mortgage payment represents of—						
First mortgage debt	12.9	13.1	13.5	12.8	14.4	6.7
Value of property	6.6	6.7	8.2	6.0	7.2	3.0
Estimated annual rental value	67.9	69.1	83.4	61.9	73.0	31.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	43,602	42,941	16,611	26,131	199	661
Average first mortgage outstanding debt (dollars)	3,131	3,136	3,625	2,827	2,790	2,815
Average value of property (dollars)	5,733	5,739	5,886	5,649	5,194	5,373
Average annual estimated rental value (dollars)	562	563	581	551	539	526
Average annual mortgage payment (dollars)	432	435	490	400	423	223
Percent which annual mortgage payment represents of—						
First mortgage debt	13.8	13.9	13.5	14.2	15.1	7.9
Value of property	7.5	7.6	8.3	7.1	8.1	4.2
Estimated annual rental value	76.8	77.3	84.2	72.6	78.3	42.5
Monthly mortgage payment—						
Under $10	778	515	56	453	6	263
$10 to $14	2,582	2,467	361	2,084	22	115
$15 to $19	3,315	3,250	688	2,547	15	65
$20 to $24	4,802	4,739	1,202	3,514	23	63
$25 to $29	6,048	6,009	1,837	4,147	25	39
$30 to $39	11,263	11,218	4,828	6,346	44	45
$40 to $49	6,988	6,961	3,683	3,254	24	27
$50 to $59	3,913	3,896	2,022	1,855	19	17
$60 to $74	2,108	2,102	1,103	987	12	6
$75 to $99	1,074	1,066	527	535	4	8
$100 and over	731	718	304	409	5	13
Average monthly mortgage payment (dollars)	35.97	36.23	40.80	33.34	35.21	18.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	9,850	8,986	386	8,554	46	864
Average first mortgage outstanding debt (dollars)	2,594	2,570	2,781	2,558	-	2,854
Average value of property (dollars)	6,791	6,750	6,747	6,745	-	7,222
Average annual estimated rental value (dollars)	642	639	639	639	-	669
Average annual mortgage payment (dollars)	215	221	318	216	-	165
Percent which annual mortgage payment represents of—						
First mortgage debt	8.3	8.6	11.4	8.5	-	5.8
Value of property	3.2	3.3	4.7	3.2	-	2.3
Estimated annual rental value	33.7	34.6	49.7	33.8	-	24.7

Table L-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF COLUMBUS: 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	86,752	83,597	30,950	37.0	52,647	2,906	249	29,370	16,848	57.4	12,522
1930: Private families reporting tenure	-	74,834	32,366	43.3	42,468	-	-	-	-	-	-
1920: All families reporting tenure	-	58,153	21,258	36.6	36,895	-	-	21,113	11,177	52.9	9,936
Dwelling units: 1940	86,752	83,597	30,950	37.0	52,647	2,906	249	29,370	16,848	57.4	12,522
COLOR OF OCCUPANTS											
White	-	75,107	29,180	38.9	45,927	-	-	27,730	15,803	57.0	11,927
Nonwhite	-	8,490	1,770	20.8	6,720	-	-	1,640	1,045	63.7	595
TYPE OF STRUCTURE											
1-family	48,922	47,413	27,143	57.2	20,270	1,364	145	25,934	15,040	58.0	10,894
Other	37,830	36,184	3,807	10.5	32,377	1,542	104	3,436	1,808	52.6	1,528
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	48,128	46,834	26,727	57.1	20,107	1,171	123	25,812	14,983	58.0	10,829
Under $5	135	134	87	64.9	47	-	1	76	29	-	47
$5 to $9	766	742	340	45.8	402	22	2	301	136	45.2	165
$10 to $14	3,232	3,140	897	28.6	2,243	82	10	833	386	46.3	447
$15 to $19	5,390	5,258	1,651	31.4	3,607	127	5	1,554	777	50.0	777
$20 to $24	5,718	5,571	2,156	38.7	3,415	137	10	2,043	1,099	53.8	944
$25 to $29	6,202	6,025	2,503	41.5	3,522	166	11	2,425	1,409	58.1	1,016
$30 to $39	10,477	10,218	6,030	59.0	4,188	237	22	5,865	3,549	60.5	2,316
$40 to $49	6,722	6,539	5,039	77.1	1,500	172	11	4,923	3,025	61.4	1,898
$50 to $59	4,143	4,030	3,308	82.1	722	105	8	3,211	1,911	59.5	1,300
$60 to $74	3,043	2,968	2,640	88.9	328	71	4	2,568	1,571	61.2	997
$75 to $99	1,474	1,424	1,336	93.8	88	40	10	1,294	757	58.5	537
$100 and over	826	785	740	94.3	45	12	29	719	334	46.5	385
Median monthly rent (dollars)	32.00	31.99	39.00	-	24.98	31.67	39.95	39.17	39.85	-	38.22

Table L-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF COLUMBUS: 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	16,848	15,415	162	420	746	969	1,061	3,051	2,923	2,205	2,204	1,075	435	88	45	31	1,433
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	16,063	14,685	148	379	698	909	1,013	2,931	2,811	2,100	2,123	1,023	407	83	44	16	1,378
Average interest rate (%)	5.48	5.47	5.50	5.62	5.58	5.57	5.56	5.55	5.50	5.44	5.34	5.27	5.20	-	-	-	5.58
HOLDER OF FIRST MORTGAGE																	
Reporting holder	16,379	14,965	160	409	726	938	1,036	2,966	2,868	2,140	2,137	1,029	410	83	42	21	1,414
Building and loan association	8,212	7,445	71	205	366	490	584	1,625	1,484	1,046	956	416	146	30	18	8	767
Commercial bank	749	677	3	12	17	38	34	117	109	108	117	70	41	6	4	1	72
Savings bank	1,227	1,128	3	19	52	67	59	198	210	180	225	84	23	4	2	2	99
Life insurance company	1,070	983	-	-	5	8	14	74	165	183	239	175	89	23	6	2	87
Mortgage company	441	421	6	10	5	6	8	31	84	67	89	57	35	9	2	2	20
Home Owners' Loan Corporation	2,789	2,568	39	77	153	212	226	597	536	323	263	95	35	5	3	4	221
Individual	952	854	30	55	83	77	74	185	123	91	68	40	22	2	3	1	98
Other	939	889	8	31	45	40	37	139	157	142	180	82	19	4	4	1	50
Reporting debt and value	15,077	13,825	125	332	603	798	924	2,735	2,687	2,048	2,070	983	400	81	39	-	1,252
JUNIOR MORTGAGE																	
First mortgage only	1,132	993	5	30	56	73	101	237	217	140	86	32	18	2	1	-	139
First and junior mortgage	315	285	-	7	10	20	24	69	58	38	31	10	11	3	4	-	30
With 1st mtg.; not rptg. on junior	13,630	12,547	120	295	537	705	799	2,429	2,412	1,870	1,953	941	376	76	34	-	1,083
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	2,150	2,016	114	219	259	220	195	418	272	158	108	38	13	2	-	-	134
$1,000 to $1,499	2,011	1,871	11	94	196	227	233	449	304	181	131	31	10	3	1	-	140
$1,500 to $1,999	2,171	2,012	-	19	107	220	234	613	400	224	142	40	10	1	2	-	159
$2,000 to $2,499	2,365	2,160	-	-	41	105	162	579	586	337	248	75	20	4	2	-	205
$2,500 to $2,999	1,630	1,517	-	-	-	25	77	401	448	291	186	70	18	1	-	-	113
$3,000 to $3,999	2,330	2,085	-	-	-	-	23	253	545	517	513	177	53	3	1	-	245
$4,000 to $4,999	1,238	1,116	-	-	-	-	-	22	118	283	419	203	64	6	1	-	122
$5,000 to $5,999	676	616	-	-	-	-	-	-	14	52	267	199	65	18	1	-	60
$6,000 to $7,499	327	288	-	-	-	-	-	-	-	5	52	130	86	12	3	-	39
$7,500 to $9,999	114	94	-	-	-	-	-	-	-	-	4	20	46	15	9	-	20
$10,000 to $14,999	47	39	-	-	-	-	-	-	-	-	-	-	15	15	9	-	8
$15,000 to $19,999	8	5	-	-	-	-	-	-	-	-	-	-	-	1	4	-	3
$20,000 and over	10	6	-	-	-	-	-	-	-	-	-	-	-	-	6	-	4
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	71,526	64,580	85	387	991	1,672	2,381	9,023	11,415	10,581	13,281	8,022	4,360	1,285	1,100	-	6,946
Average value (dollars)	4,744	4,671	678	1,164	1,643	2,095	2,577	3,299	4,248	5,166	6,416	8,161	10,901	-	-	-	5,548
Debt on first and jr. mtgs. (thous.)	36,777	33,302	61	257	532	1,030	1,390	4,994	5,946	5,370	6,707	3,953	1,991	524	446	-	3,476
Percent of value of property	51.4	51.6	72.3	66.5	53.8	61.6	58.4	55.3	52.1	50.8	50.5	49.3	45.7	-	-	-	50.0
Average debt (dollars)	2,439	2,409	490	775	1,048	1,291	1,504	1,826	2,213	2,622	3,240	4,021	4,977	-	-	-	2,776
Debt on first mtgs. (thousands)	36,528	33,056	61	254	626	1,020	1,375	4,966	5,916	5,348	6,674	3,942	1,975	515	395	-	3,457
Percent of value of property	51.1	51.2	72.3	65.6	63.1	61.0	57.8	55.0	51.8	50.5	50.3	49.1	45.3	-	-	-	49.8
Average debt (dollars)	2,422	2,392	490	764	1,038	1,278	1,488	1,816	2,202	2,611	3,224	4,010	4,937	-	-	-	2,761

Table L-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF COLUMBUS: 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	16,848	16,379	8,212	1,976	749	1,227	1,070	441	2,789	952	939	469
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	16,063	15,828	7,966	1,906	718	1,188	1,029	422	2,789	876	840	235
Average interest rate.....(percent)	5.48	5.48	5.81	5.60	5.53	5.64	5.40	5.36	4.50	5.58	5.33	5.31
Reporting debt and value	15,077	14,782	7,477	1,815	693	1,122	1,006	415	2,449	843	777	295
Percent distribution	-	100.0	50.6	12.3	4.7	7.6	6.8	2.8	16.6	5.7	5.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	15,077	14,782	7,477	1,815	693	1,122	1,006	415	2,449	843	777	295
First mortgage only	1,132	1,111	568	136	47	89	66	25	197	69	50	21
First and junior mortgage	315	294	157	28	9	19	19	3	49	19	9	21
With first mortgage; not reporting on junior mortgage	13,630	13,377	6,742	1,651	637	1,014	921	387	2,203	755	718	253
1-family properties	13,825	13,549	6,797	1,659	628	1,031	927	396	2,263	766	741	276
First mortgage only	993	977	499	116	40	76	58	24	175	56	49	16
First and junior mortgage	285	265	151	27	9	18	15	3	42	17	9	20
With first mortgage; not reporting on junior mortgage	12,547	12,307	6,147	1,516	579	937	853	369	2,046	693	683	240
2- to 4-family properties	1,252	1,233	680	156	65	91	79	19	186	77	36	19
First mortgage only	139	134	69	20	7	13	8	1	22	13	1	5
First and junior mortgage	30	29	16	1	-	1	3	-	7	2	-	1
With first mortgage; not reporting on junior mortgage	1,083	1,070	595	135	58	77	68	18	157	62	35	13
RELATION OF DEBT TO VALUE												
1- to 4-family properties	15,077	14,782	7,477	1,815	693	1,122	1,006	415	2,449	843	777	295
Value of property.....(dollars)	71,525,500	69,941,800	33,568,800	9,315,800	3,852,000	5,463,800	6,723,400	2,645,900	10,227,800	3,392,000	4,067,500	1,584,200
Average value.....(dollars)	4,744	4,732	4,490	5,133	5,558	4,870	6,683	6,376	4,176	4,024	5,235	5,370
Debt on first and junior mortgages.....(dollars)	36,777,200	35,862,100	16,027,800	4,687,500	1,858,500	2,829,000	3,577,800	1,446,700	5,864,700	1,846,700	2,410,900	915,100
Percent of value of property	51.4	51.3	47.7	50.3	48.2	51.8	53.2	54.7	57.3	54.4	59.3	57.8
Average debt.....(dollars)	2,439	2,426	2,144	2,583	2,682	2,521	3,556	3,486	2,395	2,191	3,103	3,102
Debt on first mortgages.....(dollars)	36,523,400	35,623,700	15,891,600	4,660,800	1,840,700	2,820,100	3,550,400	1,444,600	5,843,900	1,831,000	2,401,400	899,700
Percent distribution	-	100.0	44.6	13.1	5.2	7.9	10.0	4.1	16.4	5.1	6.7	-
Percent of value of property	51.1	50.9	47.3	50.0	47.8	51.6	52.8	54.6	57.1	54.0	59.0	56.8
Average debt.....(dollars)	2,422	2,410	2,125	2,568	2,656	2,513	3,529	3,481	2,386	2,172	3,091	3,050
1-family properties	13,825	13,549	6,797	1,659	628	1,031	927	396	2,263	766	741	276
Value of property.....(dollars)	64,580,000	63,095,600	29,979,200	8,384,100	3,394,400	4,989,700	6,112,000	2,496,200	9,275,900	2,956,100	3,892,100	1,484,400
Average value.....(dollars)	4,671	4,657	4,411	5,054	5,405	4,840	6,593	6,304	4,099	3,859	5,252	5,378
Debt on first and junior mortgages.....(dollars)	33,301,600	32,447,800	14,336,800	4,224,800	1,657,500	2,566,800	3,257,300	1,378,000	5,308,700	1,628,100	2,314,600	853,800
Percent of value of property	51.6	51.4	47.8	50.4	48.8	51.4	53.3	55.2	57.2	55.1	59.5	57.5
Average debt.....(dollars)	2,409	2,395	2,109	2,546	2,639	2,490	3,514	3,480	2,346	2,125	3,124	3,093
Debt on first mortgages.....(dollars)	33,066,300	32,227,600	14,212,400	4,198,600	1,639,700	2,558,900	3,232,600	1,375,900	5,288,600	1,614,400	2,305,100	838,700
Percent of value of property	51.2	51.1	47.4	50.1	48.3	51.3	52.9	55.1	57.0	54.6	59.2	56.5
Average debt.....(dollars)	2,392	2,379	2,091	2,531	2,611	2,482	3,487	3,474	2,337	2,108	3,111	3,039
2- to 4-family properties	1,252	1,233	680	156	65	91	79	19	186	77	36	19
Value of property.....(dollars)	6,945,500	6,845,700	3,589,600	931,700	457,600	474,100	611,400	149,700	951,900	435,900	175,500	99,800
Average value.....(dollars)	5,548	5,552	5,279	5,972	-	-	-	-	5,118	-	-	-
Debt on first and junior mortgages.....(dollars)	3,475,600	3,414,300	1,691,000	463,200	201,000	262,200	320,500	68,700	556,000	218,600	96,300	61,300
Percent of value of property	50.0	49.9	47.1	49.7	-	-	-	-	58.4	-	-	-
Average debt.....(dollars)	2,776	2,769	2,487	2,969	-	-	-	-	2,989	-	-	-
Debt on first mortgages.....(dollars)	3,457,100	3,396,100	1,679,200	462,200	201,000	261,200	317,800	68,700	555,800	216,600	96,300	61,000
Percent of value of property	49.8	49.6	46.8	49.6	-	-	-	-	58.3	-	-	-
Average debt.....(dollars)	2,761	2,754	2,469	2,963	-	-	-	-	2,985	-	-	-

Table L-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF COLUMBUS: 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	15,415	14,965	7,445	1,805	677	1,128	988	421	2,568	854	889	450
RACE OF OCCUPANTS												
White	14,476	14,046	6,968	1,760	661	1,099	978	405	2,326	778	831	430
Negro	926	907	470	43	15	28	5	16	241	74	58	19
Other nonwhite	13	12	7	2	1	1	-	-	1	2	-	1
YEAR BUILT												
Reporting year built	14,764	14,338	7,113	1,734	654	1,080	961	415	2,447	818	850	426
1930 to 1940	2,412	2,307	935	420	123	297	250	128	205	98	271	105
1920 to 1929	6,458	6,305	3,031	702	257	445	584	213	1,114	351	310	148
1910 to 1919	2,844	2,776	1,519	300	136	164	87	41	528	167	134	68
1900 to 1909	1,878	1,816	1,004	170	70	100	31	23	386	115	87	62
1880 to 1899	1,017	981	536	126	60	66	8	9	183	77	42	36
1879 or earlier	160	153	88	16	8	8	1	1	31	10	6	7

Table L-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF COLUMBUS: 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	15,415	14,965	7,445	1,805	677	1,128	983	421	2,568	854	889	450
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	13,832	13,555	6,802	1,660	628	1,032	927	396	2,264	766	740	277
Under $500	690	676	413	90	28	62	6	15	67	61	24	14
$500 to $999	1,349	1,334	865	143	57	86	12	9	162	101	42	15
$1,000 to $1,499	1,889	1,859	1,107	200	77	123	35	26	288	138	65	30
$1,500 to $1,999	2,017	1,968	1,135	216	72	144	70	22	380	99	61	34
$2,000 to $2,499	2,170	2,135	1,058	236	91	145	143	39	460	111	88	35
$2,500 to $2,999	1,511	1,486	686	181	70	111	111	49	319	68	72	25
$3,000 to $3,999	2,061	2,019	827	278	112	166	226	93	339	98	158	42
$4,000 to $4,999	1,111	1,081	393	178	68	110	150	59	141	51	109	30
$5,000 to $5,999	615	590	190	90	29	61	104	45	67	22	72	25
$6,000 to $7,499	281	261	79	33	15	18	43	28	32	10	36	20
$7,500 to $9,999	89	84	35	9	5	4	15	6	6	4	9	5
$10,000 to $14,999	40	39	11	5	3	2	11	4	3	1	4	1
$15,000 to $19,999	5	4	3	-	-	-	1	-	-	-	-	1
$20,000 and over	4	4	-	1	1	-	-	1	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	14,685	14,457	7,221	1,737	647	1,090	946	403	2,568	786	796	228
Under 4.0%	82	82	27	11	3	8	4	1	-	29	10	-
4.0%	186	180	72	21	10	11	28	6	-	37	21	6
4.1% to 4.4%	4	4	2	1	1	-	-	1	-	-	-	-
4.5%	3,174	3,133	127	89	49	40	114	59	2,568	21	155	41
4.6% to 4.9%	2	1	-	1	1	-	-	-	-	-	-	1
5.0%	2,098	2,033	808	449	185	264	278	127	-	161	210	65
5.1% to 5.4%	18	15	2	7	4	3	5	-	-	-	1	3
5.5%	1,535	1,496	887	219	73	146	161	79	-	39	111	39
5.6% to 5.9%	6	5	1	-	-	-	3	-	-	1	-	1
6.0%	6,980	6,910	4,867	855	294	561	342	124	-	451	271	70
6.1% to 6.4%	2	2	1	1	1	-	-	-	-	-	-	-
6.5%	381	380	289	53	15	38	9	3	-	21	5	1
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	187	186	123	25	10	15	7	2	-	22	7	1
7.1% to 7.4%	2	2	1	-	-	-	-	-	-	-	1	-
7.5%	8	8	5	-	-	-	-	1	-	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	20	20	9	5	1	4	-	-	-	2	4	-
Average interest rate (percent)	5.47	5.47	5.81	5.59	5.52	5.63	5.39	5.34	4.50	5.58	5.31	5.30
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	14,436	14,193	7,083	1,734	650	1,084	934	406	2,467	742	827	243
Real estate taxes included in payment	2,555	2,452	508	370	116	154	164	127	920	58	405	103
Monthly	2,467	2,369	487	362	114	148	158	123	889	56	394	98
Quarterly	10	9	4	1	-	1	3	1	1	-	-	1
Semiannual	10	10	3	2	1	1	1	-	-	2	2	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	2	2	-	-	-	-	-	-	1	-	1	-
Not reporting frequency of payment	66	62	14	5	1	4	3	3	29	-	8	4
Real estate taxes not included in payment	11,664	11,540	6,486	1,439	522	917	762	271	1,510	681	391	124
Monthly	10,971	10,863	6,257	1,364	488	876	608	211	1,477	585	361	108
Quarterly	169	167	37	11	7	4	73	32	-	9	5	2
Semiannual	189	188	33	25	15	10	55	23	-	42	10	1
Annual	30	30	4	6	3	3	4	2	-	12	2	-
Other	16	16	8	-	-	-	-	1	2	4	1	-
Not reporting frequency of payment	289	276	147	33	9	24	22	2	31	29	12	13
Not reporting tax payment requirements	217	201	89	25	12	13	8	8	37	3	31	16
Monthly	193	178	81	23	11	12	4	7	33	2	28	15
Quarterly	5	4	2	-	-	-	1	-	1	-	-	1
Semiannual	4	4	-	-	-	-	1	1	-	1	1	-
Annual	1	1	-	-	-	-	1	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	14	14	6	2	1	1	1	-	3	-	2	-
No principal payments required	444	431	282	38	15	23	22	9	48	53	29	13
Monthly	348	338	198	25	7	18	13	5	47	29	21	10
Quarterly	19	18	2	7	6	1	5	1	-	2	1	1
Semiannual	40	39	15	4	1	3	2	2	-	13	3	1
Annual	13	13	6	-	-	-	-	1	-	4	2	-
Other	3	3	2	-	-	-	1	-	-	-	-	-
Not reporting frequency of payment	21	20	9	2	1	1	1	-	1	5	2	1
Not reporting principal payment requirements	474	281	117	31	11	20	25	5	53	28	22	193
Monthly	198	171	76	23	6	17	12	1	35	11	13	27
Quarterly	10	9	3	1	1	-	4	1	-	-	-	1
Semiannual	16	15	4	-	-	-	4	1	-	4	2	1
Annual	7	7	1	-	-	-	1	1	-	4	-	-
Other	5	4	2	-	-	-	1	-	-	1	-	1
Not reporting frequency of payment	238	75	31	7	4	3	3	1	18	8	7	163
No regular payments required	61	60	13	2	1	1	2	1	-	31	11	1

Table L-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF COLUMBUS: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	13,882	2,252	10,713	388	479
Under $500	690	39	590	24	37
$500 to $999	1,349	109	1,134	45	61
$1,000 to $1,499	1,889	166	1,585	53	85
$1,500 to $1,999	2,017	201	1,685	70	61
$2,000 to $2,499	2,170	327	1,741	46	56
$2,500 to $2,999	1,511	286	1,138	50	37
$3,000 to $3,999	2,061	474	1,464	61	62
$4,000 to $4,999	1,111	326	734	19	32
$5,000 to $5,999	615	216	369	7	23
$6,000 to $7,499	281	82	175	6	18
$7,500 to $9,999	89	28	60	3	3
$10,000 to $14,999	40	3	30	4	3
$15,000 to $19,999	5	-	4	-	1
$20,000 and over	4	-	4	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	14,685	2,469	11,853	413	450
Under 4.0%	82	11	63	4	4
4.0%	186	35	138	7	6
4.1% to 4.4%	4	4	-	-	-
4.5%	3,174	1,197	1,804	59	114
4.6% to 4.9%	2	-	2	-	-
5.0%	2,098	419	1,549	57	73
5.1% to 5.4%	18	12	6	-	-
5.5%	1,535	247	1,227	32	29
5.6% to 5.9%	6	1	5	-	-
6.0%	6,980	509	6,031	225	215
6.1% to 6.4%	2	-	2	-	-
6.5%	381	22	337	19	3
6.6% to 6.9%	-	-	-	-	-
7.0%	187	11	163	8	5
7.1% to 7.4%	2	1	1	-	-
7.5%	8	-	6	2	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	20	-	19	-	1
Average interest rate...(percent)	5.47	5.01	5.56	5.60	5.39

Table L-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF COLUMBUS: 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	11,063	10,756	1,880	8,765	111	307
Total first mortgage outstanding debt (dollars)	26,720,700	26,032,700	5,909,600	19,865,200	257,900	688,000
Total annual mortgage payment (dollars)	3,712,709	3,661,918	736,272	2,889,820	35,826	50,791
Average first mortgage outstanding debt (dollars)	2,415	2,420	3,143	2,266	2,323	2,241
Average value of property (dollars)	4,672	4,669	4,914	4,621	4,241	4,801
Average annual estimated rental value (dollars)	502	501	529	495	472	520
Average annual mortgage payment (dollars)	336	340	392	330	323	165
Percent which annual mortgage payment represents of—						
First mortgage debt	13.9	14.1	12.5	14.5	13.9	7.4
Value of property	7.2	7.3	8.0	7.1	7.6	3.4
Estimated annual rental value	66.9	67.9	74.0	66.5	68.4	31.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	10,707	10,463	1,870	8,485	108	244
Average first mortgage outstanding debt (dollars)	2,404	2,407	3,142	2,247	2,306	2,240
Average value of property (dollars)	4,592	4,594	4,905	4,530	4,246	4,498
Average annual estimated rental value (dollars)	495	495	529	488	472	494
Average annual mortgage payment (dollars)	336	340	392	329	319	176
Percent which annual mortgage payment represents of—						
First mortgage debt	14.0	14.1	12.5	14.6	13.8	7.8
Value of property	7.3	7.4	8.0	7.3	7.5	3.9
Estimated annual rental value	67.9	68.6	74.1	67.3	67.6	35.6
Monthly mortgage payment—						
Under $10	436	337	37	298	2	99
$10 to $14	1,115	1,059	93	953	13	56
$15 to $19	1,412	1,383	165	1,201	17	29
$20 to $24	1,734	1,715	250	1,446	19	19
$25 to $29	1,765	1,749	302	1,426	21	16
$30 to $39	2,362	2,346	505	1,823	18	16
$40 to $49	1,105	1,100	336	754	10	5
$50 to $59	486	485	126	353	6	1
$60 to $74	168	168	37	130	1	-
$75 to $99	69	68	14	53	1	1
$100 and over	55	53	5	48	-	2
Average monthly mortgage payment (dollars)	28.00	28.31	32.66	27.38	26.60	14.64
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	356	293	10	280	3	63
Average first mortgage outstanding debt (dollars)	2,767	2,878	-	2,858	-	-
Average value of property (dollars)	7,091	7,332	-	7,391	-	-
Average annual estimated rental value (dollars)	700	718	-	725	-	-
Average annual mortgage payment (dollars)	322	365	-	364	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.7	12.7	-	12.8	-	-
Value of property	4.5	5.0	-	4.9	-	-
Estimated annual rental value	46.0	50.8	-	50.3	-	-

Table M-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE COLUMBUS 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	101,479	97,796	39,950	40.9	57,846	3,310	373	37,910	21,761	57.4	16,149
Urban	93,828	90,418	35,579	39.3	54,839	3,137	273	33,837	19,546	57.8	14,291
Rural-nonfarm	7,651	7,378	4,371	59.2	3,007	173	100	4,073	2,215	54.4	1,858
COLOR OF OCCUPANTS											
White	-	88,827	37,934	42.7	50,893	-	-	36,043	20,639	57.3	15,404
Nonwhite	-	8,969	2,016	22.5	6,953	-	-	1,867	1,122	60.1	745
TYPE OF STRUCTURE											
1-family	61,572	59,680	35,856	60.1	23,774	1,682	260	34,221	19,837	58.0	14,384
Other	39,907	38,166	4,094	10.7	34,072	1,628	113	3,689	1,924	52.2	1,765
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	60,544	58,850	35,280	59.9	23,570	1,462	232	34,046	19,762	58.0	14,284
Under $5	403	395	304	77.0	91	1	7	274	71	25.9	203
$5 to $9	1,445	1,397	721	51.6	676	29	19	654	269	41.1	385
$10 to $14	4,286	4,123	1,347	32.7	2,776	120	43	1,252	564	45.0	688
$15 to $19	6,499	6,344	2,154	34.0	4,190	138	17	2,034	1,016	50.0	1,018
$20 to $24	6,630	6,455	2,687	41.6	3,768	157	18	2,546	1,375	54.0	1,171
$25 to $29	7,117	6,922	3,046	44.0	3,876	177	18	2,942	1,725	58.6	1,217
$30 to $39	11,745	11,455	6,901	60.2	4,554	265	25	6,706	4,077	60.8	2,629
$40 to $49	7,798	7,578	5,748	75.9	1,830	201	19	5,608	3,495	62.3	2,113
$50 to $59	5,096	4,936	3,992	80.9	944	147	13	3,866	2,332	60.3	1,534
$60 to $74	4,224	4,118	3,609	87.6	509	100	6	3,509	2,170	61.8	1,339
$75 to $99	2,829	2,732	2,489	91.1	243	85	12	2,419	1,489	61.6	930
$100 and over	2,472	2,395	2,282	95.3	113	42	35	2,236	1,179	52.7	1,057
Median monthly rent (dollars)	32.81	32.81	40.34	-	24.87	33.61	27.83	40.60	41.74	-	38.86

Table M-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE COLUMBUS 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	21,761	20,284	333	589	953	1,208	1,328	3,531	3,381	2,695	2,804	1,658	1,164	365	231	44	1,477
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	20,779	19,357	314	541	898	1,138	1,275	3,395	3,256	2,575	2,698	1,586	1,098	345	220	23	1,422
Average interest rate (%)	5.45	5.44	5.58	5.64	5.60	5.58	5.56	5.55	5.49	5.43	5.34	5.26	5.13	5.13	5.02	-	5.57
HOLDER OF FIRST MORTGAGE																	
Reporting holder	21,182	19,724	328	577	930	1,172	1,301	3,442	3,320	2,622	2,722	1,594	1,122	347	218	29	1,458
Building and loan association	9,997	9,220	101	251	447	583	701	1,848	1,676	1,256	1,184	623	380	108	54	8	777
Commercial bank	1,022	949	5	14	21	45	48	135	133	135	151	99	98	40	23	2	73
Savings bank	1,623	1,521	5	26	61	77	72	250	255	230	296	139	76	16	15	3	102
Life insurance company	1,775	1,679	-	1	6	9	16	83	182	228	305	305	324	130	84	6	96
Mortgage company	637	614	12	10	6	8	13	37	92	81	120	94	97	26	16	2	23
Home Owners' Loan Corporation	3,356	3,128	53	97	185	257	278	685	642	389	327	135	60	11	5	4	228
Individual	1,527	1,423	131	129	142	138	121	239	152	126	101	65	51	11	14	3	104
Other	1,245	1,190	21	49	62	55	52	165	188	177	238	134	36	5	7	1	55
Reporting debt and value	19,643	18,347	260	477	789	1,012	1,178	3,195	3,130	2,517	2,644	1,539	1,060	338	214	-	1,296
JUNIOR MORTGAGE																	
First mortgage only	1,620	1,477	13	50	69	100	132	293	257	180	113	87	100	39	44	-	143
First and junior mortgage	388	357	1	10	15	30	32	80	64	47	37	14	16	5	7	-	31
With 1st mtg.; not rptg. on junior	17,635	16,513	246	417	705	882	1,014	2,822	2,809	2,290	2,494	1,438	945	288	163	-	1,122
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	2,834	2,692	245	325	357	294	257	492	330	184	123	52	27	6	-	-	142
$1,000 to $1,499	2,512	2,368	15	130	245	286	321	548	353	228	165	48	19	7	3	-	144
$1,500 to $1,999	2,592	2,432	-	22	143	273	284	717	455	269	182	62	21	1	3	-	160
$2,000 to $2,499	2,802	2,591	-	-	44	132	197	665	674	393	306	109	50	10	5	-	211
$2,500 to $2,999	1,967	1,853	-	-	-	27	93	460	518	360	241	98	48	5	3	-	114
$3,000 to $3,999	2,935	2,686	-	-	-	-	26	286	645	633	669	278	125	20	4	-	249
$4,000 to $4,999	1,696	1,568	-	-	-	-	-	27	139	375	537	301	151	25	13	-	128
$5,000 to $5,999	1,056	989	-	-	-	-	-	-	16	53	344	321	181	53	11	-	67
$6,000 to $7,499	680	639	-	-	-	-	-	-	-	6	72	230	238	71	22	-	41
$7,500 to $9,999	355	334	-	-	-	-	-	-	-	-	5	40	164	74	51	-	21
$10,000 to $14,999	170	160	-	-	-	-	-	-	-	-	-	-	36	58	66	-	10
$15,000 to $19,999	24	21	-	-	-	-	-	-	-	-	-	-	-	2	19	-	3
$20,000 and over	20	14	-	-	-	-	-	-	-	-	-	-	-	-	14	-	6
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	103,787	96,469	160	550	1,274	2,114	3,023	10,527	13,305	13,006	16,968	12,683	11,823	5,304	5,781	-	7,317
Average value (dollars)	5,284	5,258	617	1,152	1,615	2,089	2,566	3,295	4,251	5,167	6,418	8,241	11,154	15,977	26,781	-	5,646
Debt on first & jr. mtgs. (thous.)	52,303	48,636	104	353	802	1,287	1,742	5,797	6,939	6,685	8,640	6,354	5,538	2,266	2,130	-	3,667
Percent of value of property	50.4	50.4	64.6	64.3	63.0	60.9	57.6	55.1	52.2	51.4	50.9	50.1	46.8	42.7	37.2	-	50.1
Average debt (dollars)	2,663	2,651	398	741	1,016	1,272	1,478	1,814	2,217	2,656	3,268	4,129	5,225	6,826	9,952	-	2,829
Debt on first mtgs. (thousands)	51,981	48,335	104	348	795	1,273	1,723	5,764	6,906	6,653	8,595	6,334	5,513	2,256	2,071	-	3,646
Percent of value of property	50.1	50.1	64.6	63.4	62.4	60.2	57.0	54.8	51.9	51.2	50.7	49.9	46.6	42.5	36.1	-	49.8
Average debt (dollars)	2,646	2,634	398	730	1,008	1,258	1,463	1,804	2,206	2,648	3,251	4,115	5,201	6,796	9,679	-	2,814

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	21,761	21,182	9,997	2,645	1,022	1,623	1,775	637	3,356	1,527	1,245	579
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	20,779	20,498	9,710	2,556	984	1,572	1,711	610	3,356	1,420	1,135	281
Average interest rate (percent)	5.45	5.45	5.79	5.55	5.47	5.60	5.25	5.26	4.50	5.60	5.38	5.31
Reporting debt and value	19,643	19,293	9,180	2,449	946	1,503	1,664	596	2,977	1,358	1,069	350
Percent distribution	-	100.0	47.6	12.7	4.9	7.8	8.6	3.1	15.4	7.0	5.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	19,643	19,293	9,180	2,449	946	1,503	1,664	596	2,977	1,358	1,069	350
First mortgage only	1,620	1,591	751	193	71	122	156	48	245	120	78	29
First and junior mortgage	388	366	194	33	12	21	27	7	61	31	13	22
With first mortgage; not reporting on junior mortgage	17,635	17,336	8,235	2,223	863	1,360	1,481	541	2,671	1,207	978	299
1-family properties	18,347	18,016	8,490	2,289	880	1,409	1,576	574	2,784	1,275	1,028	331
First mortgage only	1,477	1,453	682	173	64	109	148	47	220	107	76	24
First and junior mortgage	357	336	178	32	12	20	24	7	54	29	12	21
With first mortgage; not reporting on junior mortgage	16,513	16,227	7,630	2,084	804	1,280	1,404	520	2,510	1,139	940	286
2- to 4-family properties	1,296	1,277	690	160	66	94	88	22	193	83	41	19
First mortgage only	143	138	69	20	7	13	8	1	25	13	2	5
First and junior mortgage	31	30	16	1	-	1	3	-	7	2	1	1
With first mortgage; not reporting on junior mortgage	1,122	1,109	605	139	59	80	77	21	161	68	38	13
RELATION OF DEBT TO VALUE												
1- to 4-family properties	19,643	19,293	9,180	2,449	946	1,503	1,664	596	2,977	1,358	1,069	350
Value of property (dollars)	103,786,500	101,716,100	44,341,000	14,328,800	6,187,200	8,141,600	14,566,100	4,628,100	12,704,700	5,452,000	5,695,400	2,070,400
Average value (dollars)	5,284	5,272	4,830	5,851	6,540	5,417	8,754	7,765	4,268	4,015	5,328	5,915
Debt on first and junior mortgages (dollars)	52,303,000	51,153,500	21,206,500	6,981,200	2,807,200	4,174,000	7,213,500	2,366,800	7,251,100	2,861,000	3,273,400	1,149,500
Percent of value of property	50.4	50.3	47.8	48.7	45.4	51.3	49.5	51.1	57.1	52.5	57.5	55.5
Average debt (dollars)	2,663	2,651	2,310	2,851	2,967	2,777	4,335	3,971	2,436	2,107	3,062	3,284
Debt on first mortgages (dollars)	51,981,400	50,853,000	21,048,000	6,948,300	2,784,100	4,164,200	7,170,200	2,362,900	7,224,000	2,839,900	3,259,700	1,128,400
Percent distribution	-	100.0	41.4	13.7	5.5	8.2	14.1	4.6	14.2	5.6	6.4	-
Percent of value of property	50.1	50.0	47.5	48.5	45.0	51.1	49.2	51.1	56.9	52.1	57.2	54.5
Average debt (dollars)	2,646	2,636	2,293	2,837	2,943	2,771	4,309	3,965	2,427	2,091	3,049	3,224
1-family properties	18,347	18,016	8,490	2,289	880	1,409	1,576	574	2,784	1,275	1,028	331
Value of property (dollars)	96,469,100	94,498,500	40,663,200	13,361,100	5,720,600	7,640,500	13,848,800	4,450,400	11,716,500	4,998,600	5,459,900	1,970,600
Average value (dollars)	5,258	5,245	4,790	5,837	6,501	5,423	8,787	7,753	4,209	3,920	5,311	5,953
Debt on first and junior mortgages (dollars)	48,636,200	47,548,000	19,476,100	6,497,900	2,599,700	3,898,200	6,830,500	2,278,100	6,669,700	2,632,200	3,163,500	1,088,200
Percent of value of property	50.4	50.3	47.9	48.6	45.4	51.0	49.3	51.2	56.9	52.7	57.9	55.2
Average debt (dollars)	2,651	2,639	2,294	2,839	2,954	2,767	4,334	3,969	2,396	2,064	3,077	3,288
Debt on first mortgages (dollars)	48,335,100	47,267,700	19,329,400	6,466,000	2,576,600	3,889,400	6,789,900	2,274,200	6,643,300	2,613,100	3,151,800	1,067,400
Percent of value of property	50.1	50.0	47.5	48.4	45.0	50.9	49.0	51.1	56.7	52.3	57.7	54.2
Average debt (dollars)	2,634	2,624	2,277	2,825	2,928	2,760	4,308	3,962	2,386	2,049	3,066	3,225
2- to 4-family properties	1,296	1,277	690	160	66	94	88	22	193	83	41	19
Value of property (dollars)	7,317,400	7,217,600	3,677,800	967,700	466,600	501,100	717,300	177,700	988,200	453,400	235,500	99,800
Average value (dollars)	5,646	5,652	5,330	6,048	-	-	-	-	5,120	-	-	-
Debt on first and junior mortgages (dollars)	3,666,800	3,605,500	1,730,400	483,300	207,500	275,800	383,000	88,700	581,400	228,800	109,900	61,300
Percent of value of property	50.1	50.0	47.0	49.9	-	-	-	-	58.8	-	-	-
Average debt (dollars)	2,829	2,823	2,508	3,021	-	-	-	-	3,012	-	-	-
Debt on first mortgages (dollars)	3,646,300	3,585,300	1,718,600	482,300	207,500	274,800	380,300	88,700	580,700	226,800	107,900	61,000
Percent of value of property	49.8	49.7	46.7	49.8	-	-	-	-	58.8	-	-	-
Average debt (dollars)	2,814	2,808	2,491	3,014	-	-	-	-	3,009	-	-	-

Table M-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE COLUMBUS 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	20,284	19,724	9,220	2,470	949	1,521	1,679	614	3,128	1,423	1,190	560
RACE OF OCCUPANTS												
White	19,269	18,732	8,725	2,425	933	1,492	1,672	592	2,867	1,321	1,130	537
Negro	1,001	979	488	43	15	28	6	22	260	100	60	22
Other nonwhite	14	13	7	2	1	1	1	-	1	2	-	1
YEAR BUILT												
Reporting year built	19,517	18,983	8,863	2,390	924	1,466	1,549	601	2,974	1,359	1,147	534
1930 to 1940	4,106	3,962	1,505	714	246	468	529	225	278	329	332	144
1920 to 1929	8,766	8,566	3,922	972	370	602	946	292	1,451	544	439	200
1910 to 1919	3,265	3,182	1,674	357	157	200	125	45	592	227	162	83
1900 to 1909	2,039	1,977	1,072	186	76	110	37	28	417	136	101	62
1880 to 1899	1,104	1,066	571	133	62	71	8	9	195	101	49	38
1879 or earlier	237	230	119	28	13	15	4	2	41	22	14	7

Table M-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE COLUMBUS 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	20,284	19,724	9,220	2,470	949	1,521	1,679	614	3,128	1,423	1,190	560
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	18,359	18,027	8,495	2,291	881	1,410	1,578	574	2,785	1,277	1,027	332
Under $500	988	973	497	121	43	78	9	16	87	183	60	15
$500 to $999	1,732	1,714	1,043	185	76	109	17	12	215	185	57	18
$1,000 to $1,499	2,395	2,357	1,352	256	97	159	45	32	365	210	97	38
$1,500 to $1,999	2,441	2,403	1,333	263	90	173	85	27	451	159	85	38
$2,000 to $2,499	2,596	2,558	1,246	290	110	180	176	50	533	156	105	38
$2,500 to $2,999	1,846	1,818	805	235	92	143	158	58	367	93	102	28
$3,000 to $3,999	2,661	2,610	1,032	383	146	237	325	120	423	129	198	51
$4,000 to $4,999	1,560	1,522	542	260	95	165	237	91	172	76	144	38
$5,000 to $5,999	987	956	308	149	57	92	195	72	99	31	102	31
$6,000 to $7,499	633	610	179	86	39	47	166	53	49	23	54	23
$7,500 to $9,999	324	316	100	38	23	15	98	28	18	16	18	8
$10,000 to $14,999	162	158	50	18	11	7	59	12	6	8	5	4
$15,000 to $19,999	22	21	6	3	1	2	7	1	-	4	-	1
$20,000 and over	12	11	2	4	1	3	1	2	-	2	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	19,357	19,083	8,955	2,383	912	1,471	1,619	588	3,128	1,324	1,086	274
Under 4.0%	110	110	34	16	5	11	5	3	-	39	13	-
4.0%	315	309	93	39	18	21	49	21	-	72	35	6
4.1% to 4.4%	6	6	2	1	1	-	2	1	-	-	-	-
4.5%	4,077	4,026	188	131	70	61	273	91	3,128	37	178	51
4.6% to 4.9%	5	4	-	1	1	-	3	-	-	-	-	1
5.0%	3,291	3,214	1,182	691	302	389	589	206	-	264	282	77
5.1% to 5.4%	27	24	4	10	5	5	7	1	-	-	2	3
5.5%	1,966	1,917	1,083	292	108	184	243	104	-	60	135	49
5.6% to 5.9%	8	7	1	1	-	1	3	-	-	2	-	1
6.0%	8,803	8,720	5,858	1,097	369	728	429	155	-	770	411	83
6.1% to 6.4%	2	2	1	1	1	-	-	-	-	-	-	-
6.5%	456	454	336	65	20	45	9	3	-	30	11	2
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	253	252	158	33	11	22	7	2	-	40	12	1
7.1% to 7.4%	2	2	1	-	-	-	-	-	-	-	1	-
7.5%	9	9	5	-	-	-	-	1	-	3	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	27	27	9	5	1	4	-	-	-	7	6	-
Average interest rate (percent)	5.44	5.44	5.78	5.54	5.45	5.59	5.24	5.25	4.50	5.60	5.36	5.30
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	19,004	18,712	8,807	2,362	908	1,454	1,604	590	3,015	1,229	1,105	292
Real estate taxes included in payment	3,283	3,161	628	375	165	210	249	177	1,132	103	497	122
Monthly	3,174	3,057	602	366	162	204	242	171	1,093	97	486	117
Quarterly	16	15	6	2	1	1	2	2	1	2	-	1
Semiannual	13	13	4	2	1	1	2	1	-	2	2	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	3	3	-	-	-	-	-	-	2	-	1	-
Not reporting frequency of payment	76	72	16	5	1	4	3	3	36	1	8	4
Real estate taxes not included in payment	15,454	15,302	8,071	1,957	728	1,229	1,340	405	1,841	1,118	570	152
Monthly	14,207	14,078	7,728	1,823	664	1,159	958	296	1,792	962	519	129
Quarterly	394	392	83	36	18	18	179	65	1	18	10	2
Semiannual	401	396	65	45	30	15	160	34	2	70	20	5
Annual	61	59	8	12	5	7	11	4	-	19	5	2
Other	29	29	11	1	-	1	3	2	2	9	1	-
Not reporting frequency of payment	362	348	176	40	11	29	29	4	44	40	15	14
Not reporting tax payment requirements	267	249	108	30	15	15	15	8	42	8	38	18
Monthly	232	215	99	26	12	14	8	7	37	5	33	17
Quarterly	7	6	2	-	-	-	2	-	1	1	-	1
Semiannual	8	8	-	1	1	-	3	1	-	1	2	-
Annual	2	2	-	-	-	-	1	-	-	1	-	-
Other	1	1	-	1	1	-	-	-	-	-	-	-
Not reporting frequency of payment	17	17	7	2	1	1	1	-	.4	-	3	-
No principal payments required	562	548	255	55	18	37	39	15	58	89	37	14
Monthly	415	405	215	34	8	26	16	7	57	51	25	10
Quarterly	30	29	5	9	7	2	8	1	-	4	2	1
Semiannual	71	69	18	9	2	7	12	5	-	20	5	2
Annual	17	17	6	1	-	1	-	1	-	6	3	-
Other	4	4	2	-	-	-	1	-	-	1	-	-
Not reporting frequency of payment	25	24	9	2	1	1	2	1	1	7	2	1
Not reporting principal payment requirements	592	340	133	44	19	25	29	8	55	43	28	252
Monthly	237	201	89	29	8	21	13	2	37	16	15	36
Quarterly	13	11	3	1	1	-	5	2	-	-	-	2
Semiannual	20	19	5	1	1	-	4	1	-	6	2	1
Annual	8	8	1	-	-	-	1	1	-	4	1	-
Other	6	5	2	-	-	-	2	-	-	1	-	1
Not reporting frequency of payment	308	96	33	13	9	4	4	2	18	16	10	212
No regular payments required	126	124	25	9	4	5	7	1	-	62	20	2

Table M-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE COLUMBUS 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	18,359	2,951	14,277	486	645
Under $500	988	64	842	31	51
$500 to $999	1,732	135	1,458	56	83
$1,000 to $1,499	2,395	202	2,017	66	110
$1,500 to $1,999	2,441	253	2,027	82	79
$2,000 to $2,499	2,596	382	2,091	52	71
$2,500 to $2,999	1,846	343	1,398	56	49
$3,000 to $3,999	2,661	586	1,927	72	76
$4,000 to $4,999	1,560	431	1,057	28	44
$5,000 to $5,999	987	314	624	17	32
$6,000 to $7,499	633	156	437	11	29
$7,500 to $9,999	324	69	244	5	6
$10,000 to $14,999	162	15	129	8	10
$15,000 to $19,999	22	-	16	2	4
$20,000 and over	12	1	10	-	1

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	19,357	3,187	15,045	526	599
Under 4.0%	110	16	82	5	7
4.0%	315	68	222	11	14
4.1% to 4.4%	6	5	1	-	-
4.5%	4,077	1,495	2,375	79	128
4.6% to 4.9%	5	1	4	-	-
5.0%	3,291	598	2,495	88	110
5.1% to 5.4%	27	17	10	-	-
5.5%	1,966	321	1,566	35	44
5.6% to 5.9%	8	2	6	-	-
6.0%	8,803	627	7,621	276	279
6.1% to 6.4%	2	-	2	-	-
6.5%	456	22	406	20	8
6.6% to 6.9%	-	-	-	-	-
7.0%	253	14	222	10	7
7.1% to 7.4%	2	1	1	-	-
7.5%	9	-	7	2	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	27	-	25	-	2
Average interest rate (percent)	5.44	5.00	5.53	5.55	5.41

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	14,440	14,050	2,415	11,494	141	390
Total first mortgage outstanding debt (dollars)	38,275,000	37,301,100	8,102,700	28,864,300	334,100	973,900
Total annual mortgage payment (dollars)	5,187,354	5,120,043	990,182	4,084,767	45,094	67,311
Average first mortgage outstanding debt (dollars)	2,651	2,655	3,355	2,511	2,370	2,497
Average value of property (dollars)	5,233	5,222	5,273	5,221	4,449	5,620
Average annual estimated rental value (dollars)	556	555	569	553	482	586
Average annual mortgage payment (dollars)	359	364	410	355	320	173
Percent which annual mortgage payment represents of—						
First mortgage debt	13.6	13.7	12.2	14.2	13.5	6.9
Value of property	6.9	7.0	7.8	6.8	7.2	3.1
Estimated annual rental value	64.6	65.6	72.1	64.2	66.4	29.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	13,704	13,418	2,398	10,888	132	286
Average first mortgage outstanding debt (dollars)	2,583	2,591	3,351	2,427	2,343	2,198
Average value of property (dollars)	4,982	4,995	5,254	4,946	4,332	4,372
Average annual estimated rental value (dollars)	533	534	567	528	473	482
Average annual mortgage payment (dollars)	356	360	410	349	319	171
Percent which annual mortgage payment represents of—						
First mortgage debt	13.8	13.9	12.2	14.4	13.6	7.8
Value of property	7.1	7.2	7.8	7.1	7.4	3.9
Estimated annual rental value	66.7	67.3	72.3	66.1	67.5	35.4
Monthly mortgage payment—						
Under $10	602	481	56	422	3	121
$10 to $14	1,459	1,397	114	1,266	17	62
$15 to $19	1,765	1,728	200	1,505	23	37
$20 to $24	2,035	2,015	296	1,697	22	20
$25 to $29	2,080	2,062	364	1,677	21	18
$30 to $39	2,849	2,831	604	2,206	21	18
$40 to $49	1,462	1,456	445	997	14	6
$50 to $59	718	717	183	526	8	1
$60 to $74	386	386	82	302	2	-
$75 to $99	201	200	38	161	1	1
$100 and over	147	145	16	129	-	2
Average monthly mortgage payment (dollars)	29.64	29.96	34.18	29.08	26.61	14.23
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	736	682	17	656	9	104
Average first mortgage outstanding debt (dollars)	3,905	4,002	-	4,022	-	3,320
Average value of property (dollars)	9,911	10,053	-	10,167	-	9,050
Average annual estimated rental value (dollars)	980	998	-	1,008	-	871
Average annual mortgage payment (dollars)	426	467	-	472	-	178
Percent which annual mortgage payment represents of—						
First mortgage debt	10.9	11.7	-	11.7	-	5.4
Value of property	4.3	4.6	-	4.6	-	2.0
Estimated annual rental value	43.5	46.8	-	46.8	-	20.4

Table N-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF DAYTON: 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	60,962	59,740	24,053	40.3	35,687	1,182	40	23,345	15,206	65.1	8,139
1930: Private families reporting tenure	-	52,028	25,006	48.1	27,022	-	-	-	-	-	-
1920: All families reporting tenure	-	37,886	15,889	41.9	21,997	-	-	15,722	9,196	58.5	6,526
Dwelling units: 1940	60,962	59,740	24,053	40.3	35,687	1,182	40	23,345	15,206	65.1	8,139
COLOR OF OCCUPANTS											
White	-	54,550	22,827	41.8	31,723	-	-	22,173	14,403	65.0	7,770
Nonwhite	-	5,190	1,226	23.6	3,964	-	-	1,172	803	68.5	369
TYPE OF STRUCTURE											
1-family	34,958	34,428	20,828	60.5	13,600	503	22	20,404	13,374	65.5	7,030
Other	26,009	25,312	3,225	12.7	22,087	679	18	2,941	1,832	62.3	1,109
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	34,663	34,231	20,687	60.4	13,544	415	17	20,359	13,345	65.5	7,014
Under $5	44	44	32	-	12	-	-	31	13	-	18
$5 to $9	350	347	117	33.7	230	3	-	116	41	35.3	75
$10 to $14	1,665	1,635	424	25.9	1,211	29	1	411	208	50.6	203
$15 to $19	3,181	3,141	920	29.3	2,221	37	3	895	528	59.0	367
$20 to $24	4,146	4,086	1,808	44.2	2,278	60	2	1,755	1,140	65.0	615
$25 to $29	5,312	5,237	2,718	51.9	2,519	74	1	2,654	1,747	65.8	907
$30 to $39	9,956	9,862	6,474	65.6	3,388	90	4	6,395	4,469	69.9	1,926
$40 to $49	5,747	5,680	4,610	81.2	1,070	64	3	4,557	3,103	68.1	1,454
$50 to $59	2,220	2,191	1,841	84.0	350	26	3	1,824	1,165	63.9	659
$60 to $74	1,205	1,192	1,015	85.2	177	13	-	1,001	562	56.1	439
$75 to $99	520	510	435	85.3	75	10	-	430	229	53.3	201
$100 and over	315	306	293	95.8	13	9	-	290	140	48.3	150
Median monthly rent (dollars)	32.14	32.16	36.18	-	26.13	30.00	-	36.25	36.20	-	36.36

Table N-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 DAYTON: 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	15,206	13,817	75	241	606	1,087	1,460	3,428	2,718	1,886	1,369	546	273	83	38	7	1,389
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	14,873	13,493	66	227	582	1,050	1,422	3,363	2,666	1,851	1,345	533	267	80	37	4	1,380
Average interest rate (%)	5.45	5.44	-	5.61	5.58	5.60	5.54	5.49	5.40	5.34	5.33	5.35	5.24	-	-	-	5.47
HOLDER OF FIRST MORTGAGE																	
Reporting holder	15,010	13,643	75	238	597	1,066	1,444	3,383	2,690	1,866	1,348	540	271	82	38	5	1,367
Building and loan association	8,426	7,672	48	139	346	671	897	2,018	1,459	964	703	253	126	34	11	3	754
Commercial bank	263	230	-	1	8	11	12	40	40	45	35	18	12	4	4	-	33
Savings bank	467	416	4	14	22	31	45	112	71	47	37	16	11	5	1	-	51
Life insurance company	662	611	-	-	1	4	11	44	109	122	108	100	72	30	10	-	51
Mortgage company	65	59	2	2	4	3	2	15	16	6	4	3	2	-	-	-	6
Home Owners' Loan Corporation	3,978	3,601	7	53	149	257	391	948	793	520	341	102	27	7	5	1	377
Individual	694	626	7	23	50	64	61	133	102	79	60	28	16	1	2	-	68
Other	455	428	7	6	17	25	25	73	100	83	60	20	5	1	5	1	27
Reporting debt and value	14,614	13,264	63	201	582	979	1,400	3,327	2,658	1,847	1,343	537	264	78	35	-	1,350
JUNIOR MORTGAGE																	
First mortgage only	1,238	1,172	6	14	25	54	84	259	284	225	145	61	12	1	2	-	66
First and junior mortgage	215	192	-	4	8	20	23	51	43	25	12	4	2	-	-	-	23
With 1st mtg.; not rptg. on junior	13,161	11,900	57	183	499	905	1,293	3,017	2,331	1,597	1,186	472	250	77	33	-	1,261
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	1,483	1,376	55	151	197	172	192	292	155	87	56	15	4	-	-	-	107
$1,000 to $1,499	1,696	1,553	8	44	206	267	259	391	178	114	64	14	7	-	1	-	143
$1,500 to $1,999	2,325	2,138	-	6	108	344	406	686	315	159	88	20	5	1	-	-	187
$2,000 to $2,499	2,881	2,650	-	-	21	160	381	938	628	303	172	35	10	2	-	-	231
$2,500 to $2,999	2,073	1,914	-	-	-	36	124	667	573	301	167	32	10	2	2	-	159
$3,000 to $3,999	2,386	2,142	-	-	-	-	38	325	589	554	373	123	29	8	3	-	244
$4,000 to $4,999	1,016	874	-	-	-	-	-	28	109	283	262	135	45	11	1	-	142
$5,000 to $5,999	404	345	-	-	-	-	-	-	11	44	128	102	45	10	5	-	59
$6,000 to $7,499	205	163	-	-	-	-	-	-	-	2	29	46	66	14	6	-	42
$7,500 to $9,999	106	86	-	-	-	-	-	-	-	-	4	15	41	20	6	-	20
$10,000 to $14,999	26	18	-	-	-	-	-	-	-	-	-	-	2	9	7	-	8
$15,000 to $19,999	9	4	-	-	-	-	-	-	-	-	-	-	-	1	3	-	5
$20,000 and over	4	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	63,937	57,047	47	234	901	2,084	3,659	11,092	11,386	9,590	8,542	4,372	2,949	1,251	941	-	6,890
Average value (dollars)	4,375	4,301	-	1,162	1,693	2,129	2,614	3,334	4,284	5,192	6,360	8,142	11,170	-	-	-	5,104
Debt on first and jr. mtgs. (thous.)	35,425	31,563	34	144	586	1,418	2,365	6,728	6,486	5,191	4,296	2,141	1,377	512	285	-	3,862
Percent of value of property	55.4	55.3	-	61.6	65.1	68.0	64.6	60.7	57.0	54.1	50.3	49.0	46.7	-	-	-	56.1
Average debt (dollars)	2,424	2,380	-	715	1,102	1,449	1,689	2,022	2,440	2,810	3,199	3,988	5,216	-	-	-	2,861
Debt on first mtgs. (thousands)	35,298	31,452	34	142	584	1,413	2,356	6,703	6,459	5,173	4,281	2,137	1,373	512	285	-	3,846
Percent of value of property	55.2	55.1	-	60.9	64.8	67.8	64.4	60.4	56.7	53.9	50.1	48.9	46.6	-	-	-	55.8
Average debt (dollars)	2,415	2,371	-	708	1,097	1,444	1,688	2,015	2,430	2,801	3,187	3,989	5,201	-	-	-	2,849

Table N-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 DAYTON: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	15,206	15,010	8,426	730	263	467	662	65	3,978	694	455	196
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	14,873	14,763	8,268	718	255	463	650	62	3,978	652	435	110
Average interest rate (percent)	5.45	5.45	5.88	5.69	5.64	5.71	5.37	-	4.50	5.54	5.45	5.51
Reporting debt and value	14,614	14,475	8,093	713	253	460	657	63	3,843	670	436	139
Percent distribution	-	100.0	55.9	4.9	1.7	3.2	4.5	0.4	26.5	4.6	3.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	14,614	14,475	8,093	713	253	460	657	63	3,843	670	436	139
First mortgage only	1,238	1,235	623	82	23	59	80	20	334	59	37	3
First and junior mortgage	215	210	99	8	4	4	7	1	86	5	4	5
With first mortgage; not reporting on junior mortgage	13,161	13,030	7,371	623	226	397	570	42	3,423	606	395	131
1-family properties	13,264	13,147	7,362	633	224	409	606	57	3,478	602	409	117
First mortgage only	1,172	1,169	592	75	21	54	76	19	314	57	36	3
First and junior mortgage	192	189	92	6	2	4	6	1	76	4	4	3
With first mortgage; not reporting on junior mortgage	11,900	11,789	6,678	552	201	351	524	37	3,088	541	369	111
2- to 4-family properties	1,350	1,328	731	80	29	51	51	6	365	68	27	22
First mortgage only	66	66	31	7	2	5	4	1	20	2	1	-
First and junior mortgage	23	21	7	2	2	-	1	-	10	1	-	2
With first mortgage; not reporting on junior mortgage	1,261	1,241	693	71	25	46	46	5	335	65	26	20
RELATION OF DEBT TO VALUE												
1- to 4-family properties	14,614	14,475	8,093	713	253	460	657	63	3,843	670	436	139
Value of property (dollars)	63,936,900	63,329,100	38,872,100	3,539,400	1,425,600	2,113,800	4,801,200	269,300	16,026,700	2,741,700	2,078,700	607,800
Average value (dollars)	4,375	4,375	4,135	4,964	5,635	4,595	7,308	-	4,170	4,092	4,768	4,373
Debt on first and junior mortgages (dollars)	35,425,300	35,051,500	19,193,200	1,685,600	646,100	1,039,500	2,298,300	168,300	8,900,500	1,517,200	1,287,900	373,800
Percent of value of property	55.4	55.3	56.7	47.6	45.3	49.2	47.9	-	55.5	55.3	62.0	61.5
Average debt (dollars)	2,424	2,422	2,372	2,364	2,554	2,260	3,498	-	2,316	2,264	2,954	2,689
Debt on first mortgages (dollars)	35,297,600	34,928,200	19,132,300	1,679,700	640,900	1,038,900	2,292,000	168,300	8,857,800	1,512,900	1,285,200	369,400
Percent distribution	-	100.0	54.8	4.8	1.8	3.0	6.6	0.5	25.4	4.3	3.7	-
Percent of value of property	55.2	55.2	56.5	47.5	44.9	49.1	47.7	-	55.3	55.2	61.8	60.8
Average debt (dollars)	2,415	2,413	2,364	2,356	2,533	2,258	3,489	-	2,305	2,258	2,948	2,658
1-family properties	13,264	13,147	7,362	633	224	409	606	57	3,478	602	409	117
Value of property (dollars)	57,046,600	56,564,700	36,346,900	2,976,100	1,264,200	1,711,900	4,354,900	239,300	14,255,700	2,433,000	1,948,800	481,900
Average value (dollars)	4,301	4,302	4,122	4,702	5,644	4,186	7,186	-	4,102	4,042	4,765	4,119
Debt on first and junior mortgages (dollars)	31,563,200	31,268,200	17,135,000	1,443,800	540,900	902,900	2,078,400	152,200	7,903,100	1,347,000	1,208,700	295,000
Percent of value of property	55.3	55.3	56.5	48.5	42.8	52.7	47.7	-	55.4	55.4	62.0	61.2
Average debt (dollars)	2,380	2,378	2,327	2,281	2,415	2,208	3,430	-	2,272	2,238	2,955	2,521
Debt on first mortgages (dollars)	31,452,100	31,159,700	17,080,600	1,438,500	536,200	902,300	2,072,700	151,700	7,865,000	1,345,200	1,206,000	292,400
Percent of value of property	55.1	55.1	56.3	48.3	42.4	52.7	47.6	-	55.1	55.3	61.9	60.7
Average debt (dollars)	2,371	2,370	2,320	2,273	2,394	2,206	3,420	-	2,261	2,235	2,949	2,499
2- to 4-family properties	1,350	1,328	731	80	29	51	51	6	365	68	27	22
Value of property (dollars)	6,890,300	6,764,400	3,525,200	563,300	161,400	401,900	446,300	30,000	1,761,000	308,700	129,900	125,900
Average value (dollars)	5,104	5,094	4,822	-	-	-	-	-	4,825	-	-	-
Debt on first and junior mortgages (dollars)	3,862,100	3,783,300	2,058,200	241,800	105,200	136,600	219,900	16,600	997,400	170,200	79,200	78,800
Percent of value of property	56.1	55.9	58.4	-	-	-	-	-	56.6	-	-	-
Average debt (dollars)	2,861	2,849	2,816	-	-	-	-	-	2,733	-	-	-
Debt on first mortgages (dollars)	3,845,500	3,768,500	2,051,700	241,200	104,600	136,600	219,300	16,600	992,800	167,700	79,200	77,000
Percent of value of property	55.8	55.7	58.2	-	-	-	-	-	56.4	-	-	-
Average debt (dollars)	2,849	2,838	2,807	-	-	-	-	-	2,720	-	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	13,317	13,643	7,672	646	230	416	611	59	3,601	526	428	174
RACE OF OCCUPANTS												
White	13,089	12,937	7,225	634	226	408	608	58	3,404	592	416	152
Negro	716	695	441	12	4	8	2	1	194	33	12	21
Other nonwhite	12	11	6	-	-	-	1	-	3	1	-	1
YEAR BUILT												
Reporting year built	13,638	13,471	7,579	637	228	409	607	58	3,551	613	426	167
1930 to 1940	1,444	1,429	795	97	33	64	155	22	176	54	130	15
1920 to 1929	6,803	6,132	3,428	268	85	183	347	19	1,653	245	172	71
1910 to 1919	2,516	2,485	1,390	124	55	69	73	7	710	126	55	31
1900 to 1909	1,835	1,817	1,030	78	29	49	23	5	548	91	42	18
1880 to 1899	1,396	1,372	798	62	20	42	6	5	394	80	27	24
1879 or earlier	244	236	138	8	6	2	5	-	70	17	-	8

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	13,817	13,643	7,672	646	230	416	611	59	3,601	626	428	174
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	13,268	13,151	7,364	634	224	410	606	57	3,478	602	410	117
Under $500	390	388	234	39	16	23	10	5	59	25	16	2
$500 to $999	992	983	559	67	22	45	19	4	226	85	23	9
$1,000 to $1,499	1,562	1,554	909	83	30	53	34	4	410	79	35	8
$1,500 to $1,999	2,155	2,132	1,223	96	28	68	48	4	645	88	28	23
$2,000 to $2,499	2,653	2,633	1,452	103	37	66	86	7	842	98	45	20
$2,500 to $2,999	1,916	1,904	1,065	77	25	52	84	7	548	65	58	12
$3,000 to $3,999	2,126	2,099	1,188	93	30	63	125	14	484	87	108	27
$4,000 to $4,999	867	857	430	38	17	21	80	9	189	44	67	10
$5,000 to $5,999	339	334	173	20	9	11	61	3	45	15	17	5
$6,000 to $7,499	161	161	84	9	5	4	33	-	18	10	7	-
$7,500 to $9,999	84	83	35	6	3	3	23	-	11	5	3	1
$10,000 to $14,999	18	18	10	2	1	1	2	-	1	1	2	-
$15,000 to $19,999	4	4	2	1	1	-	-	-	-	-	1	-
$20,000 and over	1	1	-	-	-	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,493	13,400	7,514	634	222	412	599	56	3,601	587	409	93
Under 4.0%	48	48	12	3	1	2	4	-	-	24	5	-
4.0%	78	76	11	10	3	7	8	2	-	35	10	2
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	3,906	3,892	123	21	13	8	79	9	3,601	14	45	14
4.6% to 4.9%	1	1	-	-	-	-	1	-	-	-	-	-
5.0%	1,026	1,007	502	113	45	68	185	18	-	102	87	19
5.1% to 5.4%	2	2	-	-	-	-	1	-	-	-	1	-
5.5%	958	947	657	66	24	42	91	4	-	18	111	11
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	7,297	7,251	6,079	405	132	273	224	20	-	383	140	46
6.1% to 6.4%	2	2	2	-	-	-	-	-	-	-	-	-
6.5%	29	29	19	4	2	2	3	1	-	1	1	-
6.6% to 6.9%	1	1	-	1	-	1	-	-	-	-	-	-
7.0%	132	131	99	11	2	9	3	2	-	8	8	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	11	11	8	-	-	-	-	-	-	2	1	-
Average interest rate (percent)	5.44	5.44	5.87	5.70	5.63	5.73	5.37	-	4.50	5.54	5.43	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	13,330	13,226	7,468	627	223	404	591	58	3,544	539	399	104
Real estate taxes included in payment	3,649	3,610	1,785	262	87	175	115	31	1,160	52	205	39
Monthly	3,544	3,510	1,743	256	84	172	108	30	1,128	47	198	34
Quarterly	10	10	5	1	1	-	2	-	1	1	-	-
Semiannual	10	10	3	1	1	-	1	-	-	2	3	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	1	1	-	-	-	-	-	-	1	-	-	-
Not reporting frequency of payment	83	78	34	4	1	3	4	1	30	1	4	5
Real estate taxes not included in payment	9,590	9,531	5,633	362	135	227	474	26	2,361	483	192	59
Monthly	9,103	9,049	5,473	326	110	216	336	24	2,310	414	166	54
Quarterly	68	68	13	15	9	6	21	-	2	10	7	-
Semiannual	164	163	21	10	8	2	99	2	-	24	7	1
Annual	29	29	4	6	4	2	3	-	-	14	2	-
Other	9	9	2	1	1	-	-	-	1	4	1	-
Not reporting frequency of payment	217	213	120	4	3	1	15	-	48	17	9	4
Not reporting tax payment requirements	91	85	50	3	1	2	2	1	23	4	2	6
Monthly	86	80	48	3	1	2	1	1	21	4	2	6
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	1	1	-	-	-	-	1	-	-	-	-	-
Annual	1	1	1	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	3	3	1	-	-	-	-	-	2	-	-	-
No principal payments required	245	243	133	13	4	9	15	-	26	46	10	2
Monthly	179	177	111	10	2	8	10	-	23	18	5	2
Quarterly	5	5	2	-	-	-	1	-	-	1	1	-
Semiannual	36	36	12	1	1	-	3	-	1	16	3	-
Annual	11	11	-	-	-	-	-	-	-	10	1	-
Other	2	2	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	12	12	7	2	1	1	1	-	2	-	-	-
Not reporting principal payment requirements	177	112	54	4	2	2	3	1	29	12	9	65
Monthly	96	87	44	3	2	1	2	1	26	4	7	9
Quarterly	2	1	1	-	-	-	-	-	-	-	-	1
Semiannual	2	2	1	-	-	-	-	-	-	-	1	-
Annual	4	4	-	1	-	1	1	-	-	2	-	-
Other	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	71	16	8	-	-	-	-	-	3	4	1	55
No regular payments required	65	62	17	2	1	1	2	-	2	29	10	3

Table N-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF DAYTON: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	13,268	3,508	9,284	230	246
Under $500	390	60	299	12	19
$500 to $999	992	187	747	28	30
$1,000 to $1,499	1,562	342	1,149	40	31
$1,500 to $1,999	2,155	490	1,587	45	32
$2,000 to $2,499	2,658	680	1,895	33	45
$2,500 to $2,999	1,916	527	1,344	20	25
$3,000 to $3,999	2,125	694	1,368	24	40
$4,000 to $4,999	867	323	514	17	13
$5,000 to $5,999	339	124	209	4	2
$6,000 to $7,499	161	47	108	5	6
$7,500 to $9,999	84	27	54	1	2
$10,000 to $14,999	18	6	11	-	1
$15,000 to $19,999	4	1	3	-	-
$20,000 and over	1	-	1	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	13,493	3,583	9,440	237	233
Under 4.0%	48	13	32	2	1
4.0%	78	15	53	3	7
4.1% to 4.4%	-	-	-	-	-
4.5%	3,906	1,324	2,495	29	58
4.6% to 4.9%	1	-	1	-	-
5.0%	1,026	305	673	30	18
5.1% to 5.4%	2	2	-	-	-
5.5%	958	302	635	7	14
5.6% to 5.9%	-	-	-	-	-
6.0%	7,297	1,595	5,412	159	131
6.1% to 6.4%	2	-	2	-	-
6.5%	29	6	21	1	1
6.6% to 6.9%	1	-	1	-	-
7.0%	132	18	105	6	3
7.1% to 7.4%	-	-	-	-	-
7.5%	1	-	1	-	-
7.6% to 7.9%	1	-	1	-	-
8.0% and over	11	3	8	-	-
Average interest rate (percent)	5.44	5.31	5.49	5.65	5.46

Table N-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 DAYTON: 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	12,018	11,806	3,246	8,496	64	212
Total first mortgage outstanding debt (dollars)	28,669,500	28,230,600	8,557,500	19,546,800	126,300	438,900
Total annual mortgage payment (dollars)	4,137,267	4,103,379	1,290,156	2,794,671	18,552	33,888
Average first mortgage outstanding debt (dollars)	2,386	2,391	2,636	2,301	-	2,070
Average value of property (dollars)	4,310	4,310	4,391	4,284	-	4,318
Average annual estimated rental value (dollars)	444	444	451	441	-	441
Average annual mortgage payment (dollars)	344	348	397	329	-	160
Percent which annual mortgage payment represents of—						
First mortgage debt	14.4	14.5	15.1	14.3	-	7.7
Value of property	8.0	8.1	9.1	7.7	-	3.7
Estimated annual rental value	77.6	78.3	88.0	74.5	-	36.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	11,738	11,573	3,225	8,286	62	165
Average first mortgage outstanding debt (dollars)	2,372	2,376	2,634	2,279	-	2,079
Average value of property (dollars)	4,244	4,246	4,380	4,199	-	4,055
Average annual estimated rental value (dollars)	439	439	451	435	-	421
Average annual mortgage payment (dollars)	345	348	397	329	-	176
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	14.6	15.1	14.4	-	8.5
Value of property	8.1	8.2	9.1	7.8	-	4.3
Estimated annual rental value	78.6	79.1	88.1	75.5	-	41.8
Monthly mortgage payment—						
Under $10	306	235	20	210	5	71
$10 to $14	831	800	117	674	9	31
$15 to $19	1,415	1,393	265	1,122	6	22
$20 to $24	1,950	1,936	475	1,455	6	14
$25 to $29	2,274	2,266	594	1,660	12	8
$30 to $39	3,065	3,055	1,040	1,995	20	10
$40 to $49	1,105	1,102	426	673	3	3
$50 to $59	460	457	161	295	-	3
$60 to $74	202	200	72	127	1	2
$75 to $99	89	88	38	50	-	1
$100 and over	41	41	17	24	-	-
Average monthly mortgage payment (dollars)	28.76	28.96	33.11	27.38	-	14.67
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	280	238	21	210	2	47
Average first mortgage outstanding debt (dollars)	2,956	3,141	-	3,168	-	-
Average value of property (dollars)	7,100	7,475	-	7,640	-	-
Average annual estimated rental value (dollars)	641	666	-	679	-	-
Average annual mortgage payment (dollars)	308	349	-	344	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	10.4	11.1	-	10.9	-	-
Value of property	4.3	4.7	-	4.5	-	-
Estimated annual rental value	48.1	52.4	-	50.6	-	-

Table O-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 DAYTON 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	75,338	73,711	33,091	44.9	40,620	1,541	86	32,179	20,567	63.9	11,612
Urban	64,931	63,626	26,462	41.6	37,164	1,256	49	25,682	16,477	64.2	9,205
Rural-nonfarm	10,407	10,085	6,629	65.7	3,456	285	37	6,497	4,090	63.0	2,407
COLOR OF OCCUPANTS											
White	-	68,364	31,774	46.5	36,590	-	-	30,916	19,721	63.8	11,195
Nonwhite	-	5,347	1,317	24.6	4,030	-	-	1,263	846	67.0	417
TYPE OF STRUCTURE											
1-family	47,379	46,485	29,389	63.2	17,096	827	67	28,812	18,524	64.3	10,288
Other	27,959	27,226	3,702	13.6	23,524	714	19	3,367	2,043	60.7	1,324
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	46,997	46,215	29,206	63.2	17,009	720	62	28,753	18,491	64.3	10,262
Under $5	160	160	113	70.6	47	-	-	109	26	23.9	83
$5 to $9	996	975	575	59.0	400	16	5	561	192	34.2	369
$10 to $14	2,834	2,769	1,058	38.2	1,711	56	9	1,030	483	46.9	547
$15 to $19	4,625	4,562	1,673	36.7	2,889	53	10	1,632	933	57.2	699
$20 to $24	5,546	5,392	2,636	48.9	2,755	149	5	2,572	1,626	63.2	946
$25 to $29	6,817	6,722	3,700	55.0	3,022	87	8	3,617	2,368	65.5	1,249
$30 to $39	12,034	11,897	8,048	67.6	3,849	128	9	7,950	5,543	69.7	2,407
$40 to $49	7,035	6,942	5,620	81.0	1,322	88	5	5,557	3,827	68.9	1,730
$50 to $59	3,179	3,126	2,620	83.8	506	47	6	2,593	1,728	66.6	865
$60 to $74	1,942	1,881	1,574	83.7	307	60	1	1,557	936	60.1	621
$75 to $99	1,066	1,049	901	85.9	148	16	1	892	516	57.8	376
$100 and over	763	740	688	93.0	52	20	3	683	313	45.8	370
Median monthly rent (dollars)	31.59	31.62	35.52	-	25.66	29.44	-	35.61	36.03	-	34.64

Table O-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 DAYTON 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	20,567	19,061	294	480	925	1,425	1,840	4,316	3,890	2,464	2,051	1,007	539	183	140	7	1,506
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	20,100	18,607	271	450	888	1,382	1,795	4,229	3,328	2,416	2,016	984	530	178	136	4	1,493
Average interest rate (%)	5.47	5.47	6.00	5.69	5.62	5.62	5.55	5.52	5.42	5.37	5.36	5.36	5.26	5.22	5.00	-	5.47
HOLDER OF FIRST MORTGAGE																	
Reporting holder	20,272	18,790	292	473	910	1,402	1,816	4,258	3,347	2,428	2,018	991	530	181	139	5	1,482
Building and loan association	11,109	10,294	79	228	483	856	1,110	2,529	1,821	1,280	1,043	509	249	67	37	3	815
Commercial bank	486	447	7	8	18	19	23	72	76	73	61	32	30	13	15	-	39
Savings bank	691	637	11	29	39	53	64	147	97	58	63	33	29	11	3	-	54
Life insurance company	973	920	-	-	2	8	15	60	118	142	170	163	128	69	45	-	53
Mortgage company	118	110	18	7	6	3	3	19	21	13	10	5	4	1	-	-	8
Home Owners' Loan Corporation	4,807	4,402	14	71	195	313	467	1,113	923	624	457	152	53	13	6	1	405
Individual	1,294	1,218	129	95	126	106	91	212	153	114	94	49	29	5	15	-	76
Other	794	762	34	35	41	44	43	106	138	124	120	48	8	2	18	1	32
Reporting debt and value	19,844	18,380	282	430	840	1,303	1,762	4,203	3,318	2,414	2,015	982	521	175	135	-	1,464
JUNIOR MORTGAGE																	
First mortgage only	1,605	1,533	8	19	26	62	92	291	346	283	215	106	68	9	8	-	72
First and junior mortgage	288	263	-	7	11	22	30	69	55	33	19	11	4	1	-	-	25
With 1st mtg.; not rptg. on junior	17,951	16,584	274	404	803	1,219	1,640	3,843	2,916	2,098	1,781	865	449	165	127	-	1,367
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	2,545	2,423	272	352	365	301	274	410	207	113	88	32	9	-	-	-	122
$1,000 to $1,499	2,375	2,216	10	66	309	360	380	575	226	150	93	29	15	2	1	-	159
$1,500 to $1,999	3,016	2,812	-	12	140	425	499	906	438	218	126	34	10	4	-	-	204
$2,000 to $2,499	3,562	3,315	-	-	26	177	429	1,153	790	396	249	66	23	4	2	-	247
$2,500 to $2,999	2,532	2,358	-	-	-	40	135	766	685	402	247	58	20	3	2	-	174
$3,000 to $3,999	3,049	2,790	-	-	-	-	45	364	827	728	548	204	54	14	6	-	259
$4,000 to $4,999	1,437	1,292	-	-	-	-	-	29	133	353	431	239	83	20	4	-	145
$5,000 to $5,999	637	571	-	-	-	-	-	-	12	51	186	186	97	28	11	-	66
$6,000 to $7,499	377	329	-	-	-	-	-	-	-	3	42	115	126	30	13	-	48
$7,500 to $9,999	187	165	-	-	-	-	-	-	-	-	5	19	77	39	25	-	22
$10,000 to $14,999	81	71	-	-	-	-	-	-	-	-	-	-	7	29	35	-	10
$15,000 to $19,999	27	22	-	-	-	-	-	-	-	-	-	-	-	2	20	-	5
$20,000 and over	19	16	-	-	-	-	-	-	-	-	-	-	-	-	16	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	91,336	83,818	177	486	1,406	2,757	4,598	13,982	14,220	12,538	12,826	8,041	5,848	2,825	4,115	-	7,518
Average value (dollars)	4,603	4,560	629	1,131	1,673	2,116	2,610	3,327	4,286	5,194	6,365	8,188	11,224	16,142	30,484	-	5,135
Debt on first & jr. mtgs. (thous.)	48,799	44,632	94	270	859	1,786	2,866	8,235	7,977	6,728	6,469	3,944	2,708	1,182	1,514	-	4,167
Percent of value of property	53.4	53.2	53.0	55.6	61.1	64.8	62.3	58.9	56.1	53.7	50.4	49.1	46.3	41.8	36.8	-	55.4
Average debt (dollars)	2,459	2,428	334	629	1,023	1,371	1,626	1,959	2,404	2,787	3,210	4,017	5,198	6,753	11,216	-	2,846
Debt on first mtgs. (thousands)	48,619	44,475	94	268	856	1,781	2,851	8,202	7,941	6,706	6,447	3,936	2,700	1,179	1,514	-	4,145
Percent of value of property	53.2	53.1	53.0	55.2	60.9	64.6	62.0	58.7	55.8	53.5	50.3	49.0	46.2	41.7	36.8	-	55.1
Average debt (dollars)	2,450	2,420	334	624	1,019	1,366	1,618	1,952	2,393	2,778	3,199	4,009	5,182	6,735	11,216	-	2,881

Table O-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 DAYTON 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	20,567	20,272	11,109	1,177	486	691	973	118	4,807	1,294	794	295
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	20,100	19,941	10,920	1,162	477	685	958	113	4,807	1,219	762	159
Average interest rate (percent)	5.47	5.47	5.86	5.71	5.69	5.72	5.32	5.60	4.50	5.64	5.46	5.58
Reporting debt and value	19,844	19,630	10,709	1,155	475	680	960	116	4,662	1,261	767	214
Percent distribution	-	100.0	54.6	5.9	2.4	3.5	4.9	0.6	23.7	6.4	3.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	19,844	19,630	10,709	1,155	475	680	960	116	4,662	1,261	767	214
First mortgage only	1,605	1,587	803	111	29	82	127	25	391	89	41	18
First and junior mortgage	288	278	136	13	6	7	9	1	101	10	8	10
With first mortgage; not reporting on junior mortgage	17,951	17,765	9,770	1,031	440	591	824	90	4,170	1,162	718	186
1-family properties	18,380	18,189	9,919	1,066	440	626	907	108	4,269	1,185	735	191
First mortgage only	1,538	1,515	770	103	27	76	123	23	370	87	39	18
First and junior mortgage	263	256	128	11	4	7	8	1	91	9	8	7
With first mortgage; not reporting on junior mortgage	16,584	16,418	9,021	952	409	543	776	84	3,808	1,089	688	166
2- to 4-family properties	1,464	1,441	790	89	35	54	53	8	393	76	32	23
First mortgage only	72	72	33	8	2	6	4	2	21	2	2	-
First and junior mortgage	25	22	8	2	2	-	1	-	10	1	-	3
With first mortgage; not reporting on junior mortgage	1,367	1,347	749	79	31	48	48	6	362	73	30	20
RELATION OF DEBT TO VALUE												
1- to 4-family properties	19,844	19,630	10,709	1,155	475	680	960	116	4,662	1,261	767	214
Value of property (dollars)	91,335,600	90,315,100	46,869,000	6,127,700	2,893,800	3,233,900	8,329,400	468,900	19,753,400	4,830,200	3,936,500	1,020,500
Average value (dollars)	4,603	4,601	4,377	5,305	6,092	4,756	8,676	4,042	4,237	3,830	5,132	4,769
Debt on first and junior mortgages (dollars)	48,799,000	48,207,800	25,864,800	2,757,300	1,214,700	1,542,600	3,833,700	280,000	10,730,400	2,546,900	2,194,700	591,200
Percent of value of property	53.4	53.4	55.2	45.0	42.0	47.7	46.0	59.7	54.3	52.7	55.8	57.9
Average debt (dollars)	2,459	2,456	2,415	2,387	2,557	2,269	3,993	2,414	2,302	2,020	2,861	2,763
Debt on first mortgages (dollars)	48,619,200	48,086,800	25,777,300	2,747,500	1,207,700	1,539,800	3,820,500	279,500	10,680,400	2,540,300	2,191,300	582,400
Percent distribution	-	100.0	53.7	5.7	2.5	3.2	8.0	0.6	22.2	5.3	4.6	-
Percent of value of property	53.2	53.2	55.0	44.8	41.7	47.6	45.9	59.6	54.1	52.6	55.7	57.1
Average debt (dollars)	2,450	2,447	2,407	2,379	2,543	2,264	3,980	2,409	2,291	2,015	2,857	2,721
1-family properties	18,380	18,189	9,919	1,066	440	626	907	108	4,269	1,185	735	191
Value of property (dollars)	83,817,900	82,935,600	43,044,000	5,498,600	2,705,900	2,792,700	7,865,100	423,400	17,836,200	4,491,400	3,776,900	882,300
Average value (dollars)	4,560	4,560	4,340	5,158	6,150	4,461	8,672	3,920	4,178	3,790	5,139	4,619
Debt on first and junior mortgages (dollars)	44,631,900	44,127,800	23,659,900	2,487,200	1,102,700	1,384,500	3,604,000	257,900	9,661,200	2,360,000	2,097,600	504,100
Percent of value of property	53.2	53.2	55.0	45.2	40.8	49.6	45.8	60.9	54.2	52.5	55.5	57.1
Average debt (dollars)	2,428	2,426	2,385	2,333	2,506	2,212	3,974	2,388	2,263	1,992	2,854	2,639
Debt on first mortgages (dollars)	44,474,500	43,975,600	23,582,900	2,478,000	1,096,300	1,381,700	3,591,400	257,400	9,615,800	2,355,900	2,094,200	498,900
Percent of value of property	53.1	53.0	54.8	45.1	40.5	49.5	45.7	60.8	53.9	52.5	55.4	56.5
Average debt (dollars)	2,420	2,418	2,378	2,325	2,492	2,207	3,960	2,383	2,252	1,988	2,849	2,612
2- to 4-family properties	1,464	1,441	790	89	35	54	53	8	393	76	32	23
Value of property (dollars)	7,517,700	7,379,500	3,825,000	629,100	187,900	441,200	464,300	45,500	1,917,200	338,800	159,600	138,200
Average value (dollars)	5,135	5,121	4,842	-	-	-	-	-	4,878	-	-	-
Debt on first and junior mortgages (dollars)	4,157,100	4,080,000	2,204,900	270,100	112,000	158,100	229,700	22,100	1,069,200	186,900	97,100	87,100
Percent of value of property	55.4	55.3	57.6	-	-	-	-	-	55.8	-	-	-
Average debt (dollars)	2,846	2,831	2,791	-	-	-	-	-	2,721	-	-	-
Debt on first mortgages (dollars)	4,144,700	4,061,200	2,194,400	269,500	111,400	158,100	229,100	22,100	1,064,600	184,400	97,100	83,500
Percent of value of property	55.1	55.0	57.4	-	-	-	-	-	55.5	-	-	-
Average debt (dollars)	2,831	2,818	2,778	-	-	-	-	-	2,709	-	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	19,061	18,790	10,294	1,084	447	637	920	110	4,402	1,218	762	271
RACE OF OCCUPANTS												
White	18,297	18,048	9,837	1,072	443	629	915	109	4,197	1,168	750	249
Negro	751	730	450	12	4	8	4	1	202	49	12	21
Other nonwhite	13	12	7	-	-	-	1	-	3	1	-	1
YEAR BUILT												
Reporting year built	18,824	18,561	10,168	1,073	445	628	914	109	4,343	1,195	759	263
1930 to 1940	3,331	3,285	1,620	292	122	170	290	64	280	379	360	46
1920 to 1929	8,670	8,557	4,734	420	162	258	493	25	2,219	414	252	113
1910 to 1919	2,949	2,912	1,631	153	67	86	94	10	788	170	66	37
1900 to 1909	2,008	1,986	1,123	104	46	58	26	5	571	110	47	22
1880 to 1899	1,540	1,508	878	86	36	50	7	5	408	95	29	32
1879 or earlier	326	313	182	18	12	6	4	-	77	27	5	13

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	19,061	18,790	10,294	1,084	447	637	920	110	4,402	1,218	762	271
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	18,383	18,192	9,921	1,065	440	625	907	108	4,270	1,185	736	191
Under $500	894	887	372	91	40	51	13	27	84	216	84	7
$500 to $999	1,541	1,529	808	137	54	83	26	7	304	186	61	12
$1,000 to $1,499	2,232	2,212	1,265	136	50	86	44	4	544	157	62	20
$1,500 to $1,999	2,828	2,800	1,619	146	59	87	66	6	789	128	46	28
$2,000 to $2,499	3,317	3,284	1,818	154	62	92	109	11	976	148	68	33
$2,500 to $2,999	2,352	2,331	1,295	99	39	60	106	8	651	90	82	21
$3,000 to $3,999	2,775	2,734	1,534	150	58	92	175	21	573	128	153	41
$4,000 to $4,999	1,285	1,272	652	57	25	32	126	18	237	64	118	13
$5,000 to $5,999	563	555	280	45	25	20	100	5	65	30	30	8
$6,000 to $7,499	325	321	172	28	14	14	63	-	29	15	14	4
$7,500 to $9,999	162	160	67	14	8	6	47	-	15	10	7	2
$10,000 to $14,999	72	70	29	4	3	1	22	1	3	7	4	2
$15,000 to $19,999	21	21	9	2	2	-	5	-	-	2	3	-
$20,000 and over	16	16	1	2	1	1	5	-	-	4	4	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	18,607	18,465	10,106	1,069	438	631	905	105	4,402	1,147	731	142
Under 4.0%	81	80	15	4	2	2	4	2	-	42	13	1
4.0%	148	146	20	13	3	10	21	5	-	65	22	2
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	4,832	4,816	143	27	17	10	125	10	4,402	22	87	16
4.6% to 4.9%	4	4	1	-	-	-	3	-	-	-	-	-
5.0%	1,703	1,676	807	205	90	115	309	30	-	176	149	27
5.1% to 5.4%	6	6	1	1	1	-	3	-	-	-	1	-
5.5%	1,358	1,339	917	88	35	53	136	6	-	32	160	19
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	10,186	10,111	8,030	711	284	427	298	44	-	750	268	75
6.1% to 6.4%	2	2	2	-	-	-	-	-	-	-	-	-
6.5%	36	36	24	4	2	2	3	1	-	3	1	-
6.6% to 6.9%	1	1	-	1	-	1	-	-	-	-	-	-
7.0%	215	213	136	14	3	11	3	2	-	32	26	2
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	2	2	1	-	-	-	-	-	-	1	-	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	32	32	8	1	1	-	-	5	-	14	4	-
Average interest rate (percent)	5.47	5.47	5.86	5.71	5.68	5.73	5.31	5.61	4.50	5.64	5.45	5.52
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	18,384	18,176	10,024	1,036	421	615	890	108	4,339	1,068	711	158
Real estate taxes included in payment	5,199	5,136	2,557	377	140	237	187	55	1,445	158	357	63
Monthly	5,055	5,000	2,501	366	134	232	172	53	1,412	150	346	55
Quarterly	15	14	6	2	1	1	3	-	1	2	-	1
Semiannual	21	21	5	3	2	1	6	-	-	3	4	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	6	6	1	1	1	-	1	-	1	-	2	-
Not reporting frequency of payment	101	94	44	5	2	3	5	2	31	2	5	7
Real estate taxes not included in payment	12,997	12,909	7,401	653	280	373	701	41	2,866	897	350	88
Monthly	12,304	12,224	7,202	576	232	344	505	39	2,812	775	315	80
Quarterly	116	116	16	39	24	15	34	-	2	17	8	-
Semiannual	248	246	29	22	14	8	133	2	-	51	9	2
Annual	52	52	6	10	5	5	8	-	-	25	3	-
Other	25	25	6	1	1	-	4	-	1	9	4	-
Not reporting frequency of payment	252	246	142	5	4	1	17	-	51	20	11	6
Not reporting tax payment requirements	138	131	66	6	1	5	2	12	28	13	4	7
Monthly	130	123	64	6	1	5	1	12	25	11	4	7
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	1	1	-	-	-	-	1	-	-	-	-	-
Annual	1	1	1	-	-	-	-	-	-	-	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	4	4	1	-	-	-	-	-	3	-	-	-
No principal payments required	321	316	165	25	12	13	18	1	28	66	13	5
Monthly	225	221	137	15	4	11	12	1	25	24	7	4
Quarterly	10	10	3	3	2	1	1	-	-	2	1	-
Semiannual	49	49	15	3	3	-	4	-	1	22	4	-
Annual	20	20	-	2	2	-	-	-	-	17	1	-
Other	2	2	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	15	14	9	2	1	1	1	-	2	-	-	1
Not reporting principal payment requirements	254	150	74	10	5	5	5	1	33	17	10	104
Monthly	121	105	54	6	4	2	2	1	28	6	8	16
Quarterly	4	3	2	1	1	-	-	-	-	-	-	1
Semiannual	5	5	1	1	-	1	1	-	-	1	1	-
Annual	5	5	1	1	-	1	1	-	-	2	-	-
Other	4	3	-	-	-	-	-	-	-	3	-	1
Not reporting frequency of payment	115	29	16	1	-	1	1	-	5	5	1	86
No regular payments required	152	148	81	13	9	4	7	-	2	67	28	4

Table O-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE DAYTON 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	18,333	5,012	12,645	302	424
Under $500	894	176	632	20	66
$500 to $999	1,541	322	1,128	40	51
$1,000 to $1,499	2,232	533	1,595	53	51
$1,500 to $1,999	2,828	691	2,044	52	41
$2,000 to $2,499	3,317	858	2,360	40	59
$2,500 to $2,999	2,352	648	1,642	24	38
$3,000 to $3,999	2,775	906	1,785	32	52
$4,000 to $4,999	1,255	495	747	19	24
$5,000 to $5,999	563	201	345	12	5
$6,000 to $7,499	325	112	195	6	12
$7,500 to $9,999	162	50	99	2	11
$10,000 to $14,999	72	17	44	2	9
$15,000 to $19,999	21	3	18	-	-
$20,000 and over	16	-	11	-	5

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	18,607	5,106	12,802	312	387
Under 4.0%	81	17	49	2	13
4.0%	148	31	96	5	16
4.1% to 4.4%	-	-	-	-	-
4.5%	4,832	1,669	3,059	32	72
4.6% to 4.9%	4	-	4	-	-
5.0%	1,703	524	1,094	37	48
5.1% to 5.4%	6	4	2	-	-
5.5%	1,358	447	881	11	19
5.6% to 5.9%	-	-	-	-	-
6.0%	10,186	2,371	7,396	211	208
6.1% to 6.4%	2	-	2	-	-
6.5%	36	9	25	1	1
6.6% to 6.9%	1	-	1	-	-
7.0%	215	24	173	11	7
7.1% to 7.4%	-	-	-	-	-
7.5%	2	-	2	-	-
7.6% to 7.9%	1	-	1	-	-
8.0% and over	32	10	17	2	3
Average interest rate (percent)	5.47	5.35	5.51	5.71	5.43

Table O-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 DAYTON 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	16,528	16,248	4,466	11,680	102	280
Total first mortgage outstanding debt (dollars)	40,245,800	39,645,200	12,048,700	27,403,800	192,700	600,600
Total annual mortgage payment (dollars)	5,770,510	5,725,417	1,793,942	3,902,715	28,760	45,093
Average first mortgage outstanding debt (dollars)	2,435	2,440	2,698	2,346	1,889	2,145
Average value of property (dollars)	4,556	4,552	4,628	4,535	3,515	4,777
Average annual estimated rental value (dollars)	449	449	460	446	348	464
Average annual mortgage payment (dollars)	349	352	402	334	282	161
Percent which annual mortgage payment represents of—						
First mortgage debt	14.3	14.4	14.9	14.2	14.9	7.5
Value of property	7.7	7.7	8.7	7.4	8.0	3.4
Estimated annual rental value	77.7	78.5	87.4	75.0	81.1	34.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	16,080	15,872	4,432	11,341	99	208
Average first mortgage outstanding debt (dollars)	2,411	2,415	2,695	2,311	-	2,116
Average value of property (dollars)	4,448	4,450	4,605	4,398	-	4,284
Average annual estimated rental value (dollars)	442	442	459	437	-	425
Average annual mortgage payment (dollars)	349	351	402	332	-	176
Percent which annual mortgage payment represents of—						
First mortgage debt	14.5	14.5	14.9	14.4	-	8.3
Value of property	7.8	7.9	8.7	7.6	-	4.1
Estimated annual rental value	79.0	79.4	87.6	76.1	-	41.4
Monthly mortgage payment—						
Under $10	581	492	63	415	14	89
$10 to $14	1,343	1,305	212	1,081	12	38
$15 to $19	1,969	1,940	392	1,537	11	29
$20 to $24	2,605	2,588	637	1,942	9	17
$25 to $29	2,831	2,818	739	2,051	18	13
$30 to $39	3,865	3,854	1,313	2,513	28	11
$40 to $49	1,554	1,551	596	950	5	3
$50 to $59	669	665	233	431	1	4
$60 to $74	379	376	140	235	1	3
$75 to $99	156	155	66	89	-	1
$100 and over	128	128	41	87	-	-
Average monthly mortgage payment (dollars)	29.09	29.28	33.47	27.70	-	14.66
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	448	376	34	339	3	72
Average first mortgage outstanding debt (dollars)	3,281	3,482	-	3,536	-	-
Average value of property (dollars)	8,433	8,861	-	9,108	-	-
Average annual estimated rental value (dollars)	695	717	-	734	-	-
Average annual mortgage payment (dollars)	349	393	-	394	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	10.6	11.3	-	11.1	-	-
Value of property	4.1	4.4	-	4.3	-	-
Estimated annual rental value	50.2	54.8	-	53.6	-	-

Table P-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF TOLEDO: 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	82,607	79,341	36,651	46.2	42,690	3,081	185	35,849	17,645	49.2	18,204
1930: Private families reporting tenure	-	73,281	37,091	50.6	36,190	-	-	-	-	-	-
1920: All families reporting tenure	-	57,304	28,295	49.4	29,009	-	-	28,026	14,182	50.6	13,844
Dwelling units: 1940	82,607	79,341	36,651	46.2	42,690	3,081	185	35,849	17,645	49.2	18,204
COLOR OF OCCUPANTS											
White	-	75,556	35,939	47.6	39,617	-	-	35,167	17,270	49.1	17,897
Nonwhite	-	3,785	712	18.8	3,073	-	-	682	375	55.0	307
TYPE OF STRUCTURE											
1-family	51,323	50,124	31,856	63.6	18,268	1,075	124	31,444	15,669	49.8	15,775
Other	31,284	29,217	4,795	16.4	24,422	2,006	61	4,405	1,976	44.9	2,429
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	51,096	49,932	31,711	63.5	18,221	1,047	117	31,420	15,655	49.8	15,765
Under $5	123	122	93	76.2	29	1	-	78	7	-	71
$5 to $9	417	411	154	37.5	257	6	-	149	37	24.8	112
$10 to $14	2,531	2,464	1,074	43.6	1,390	65	2	1,056	347	32.9	709
$15 to $19	6,168	6,037	2,803	46.4	3,234	121	10	2,763	1,109	40.1	1,654
$20 to $24	8,061	7,806	4,012	51.4	3,794	238	17	3,978	1,662	41.8	2,316
$25 to $29	8,276	8,125	4,914	60.5	3,211	141	10	4,873	2,227	45.7	2,646
$30 to $39	12,624	12,387	8,399	67.8	3,988	219	18	8,322	4,390	52.8	3,932
$40 to $49	7,009	6,837	5,424	79.3	1,413	156	16	5,388	3,107	57.7	2,281
$50 to $59	2,981	2,915	2,384	81.8	531	52	14	2,871	1,441	50.8	930
$60 to $74	1,519	1,493	1,260	84.4	233	21	5	1,254	752	60.0	502
$75 to $99	892	862	756	87.7	106	16	14	752	391	52.0	361
$100 and over	495	478	438	92.6	35	11	11	436	185	42.4	251
Median monthly rent (dollars)	29.48	29.50	32.84	-	25.13	27.78	40.44	32.88	35.05	-	30.45

Table P-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 TOLEDO: 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	17,645	16,043	76	469	1,027	1,443	1,598	3,559	3,002	2,001	1,676	714	327	101	45	5	1,602
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	17,117	15,536	68	454	991	1,388	1,546	3,430	2,924	1,942	1,637	698	312	99	44	3	1,581
Average interest rate (%)	5.37	5.36	-	5.42	5.43	5.37	5.43	5.39	5.36	5.32	5.31	5.27	5.23	-	-	-	5.40
HOLDER OF FIRST MORTGAGE																	
Reporting holder	17,445	15,858	75	461	1,016	1,421	1,582	3,526	2,964	1,977	1,657	706	323	101	45	4	1,587
Building and loan association	1,770	1,593	11	31	91	121	176	425	325	207	132	51	17	5	1	-	177
Commercial bank	784	708	7	18	55	77	61	148	107	74	73	37	24	19	8	-	76
Savings bank	3,551	3,221	14	102	219	340	363	748	585	399	288	98	54	6	4	1	330
Life insurance company	1,583	1,451	-	4	6	18	45	181	276	240	331	178	108	43	21	-	132
Mortgage company	1,156	1,068	1	12	32	47	97	219	267	176	120	65	20	7	5	-	88
Home Owners' Loan Corporation	4,751	4,269	6	110	270	431	462	1,059	834	506	382	141	52	11	3	2	482
Individual	2,531	2,305	28	143	264	277	267	515	336	215	155	70	27	5	2	1	226
Other	1,319	1,243	8	41	79	110	111	231	234	160	176	66	21	5	1	-	76
Reporting debt and value	17,131	15,567	71	451	990	1,374	1,535	3,449	2,926	1,964	1,646	699	318	99	45	-	1,564
JUNIOR MORTGAGE																	
First mortgage only	4,972	4,632	15	109	234	349	414	924	1,055	733	529	147	80	29	14	-	340
First and junior mortgage	380	349	-	8	15	22	37	88	79	49	32	12	4	1	2	-	31
With 1st mtg.; not rptg. on junior	11,779	10,586	56	334	741	1,003	1,084	2,437	1,792	1,182	1,085	540	234	69	29	-	1,193
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	2,617	2,429	64	293	393	415	313	477	260	120	68	19	4	2	1	-	188
$1,000 to $1,499	2,335	2,164	7	137	358	370	312	460	272	142	77	19	7	1	2	-	171
$1,500 to $1,999	2,478	2,266	-	21	195	403	345	665	337	162	106	23	8	1	-	-	212
$2,000 to $2,499	2,512	2,293	-	-	44	159	395	741	503	259	144	38	9	-	1	-	219
$2,500 to $2,999	1,970	1,819	-	-	-	27	138	645	507	281	159	53	6	3	-	-	151
$3,000 to $3,999	2,715	2,481	-	-	-	-	32	436	813	561	457	142	29	10	1	-	234
$4,000 to $4,999	1,311	1,151	-	-	-	-	-	25	219	336	348	164	54	5	-	-	160
$5,000 to $5,999	627	545	-	-	-	-	-	-	15	96	238	125	59	11	1	-	82
$6,000 to $7,499	320	235	-	-	-	-	-	-	-	7	44	98	65	19	2	-	85
$7,500 to $9,999	169	128	-	-	-	-	-	-	-	-	5	18	68	31	6	-	41
$10,000 to $14,999	63	48	-	-	-	-	-	-	-	-	-	-	9	16	23	-	15
$15,000 to $19,999	7	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	2
$20,000 and over	7	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	4
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	74,538	65,717	50	535	1,689	2,901	3,981	11,447	12,499	10,175	10,499	5,705	3,550	1,580	1,157	-	8,921
Average value (dollars)	4,357	4,222	-	1,186	1,655	2,111	2,594	3,319	4,272	5,181	6,378	8,162	11,165	-	-	-	5,704
Debt on first and jr. mtgs. (thous.)	41,185	36,593	36	354	1,055	1,745	2,441	6,706	7,150	5,666	5,606	2,892	1,777	681	483	-	4,592
Percent of value of property	55.2	55.7	-	66.2	64.4	60.2	61.3	58.6	57.2	55.7	53.4	50.7	50.0	-	-	-	51.5
Average debt (dollars)	2,404	2,351	-	785	1,065	1,270	1,590	1,944	2,444	2,885	3,406	4,137	5,588	-	-	-	2,936
Debt on first mtgs. (thousands)	40,881	36,329	36	351	1,051	1,734	2,421	6,652	7,092	5,626	5,576	2,872	1,766	680	472	-	4,552
Percent of value of property	54.8	55.3	-	65.7	64.2	59.8	60.8	58.1	56.7	55.3	53.1	50.3	49.7	-	-	-	51.0
Average debt (dollars)	2,386	2,334	-	779	1,062	1,262	1,577	1,929	2,424	2,864	3,387	4,109	5,553	-	-	-	2,910

Table P-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 TOLEDO: 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	17,645	17,445	1,770	4,335	784	3,551	1,583	1,156	4,751	2,531	1,819	200
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	17,117	17,022	1,733	4,232	761	3,471	1,550	1,121	4,751	2,362	1,273	95
Average interest rate (percent)	5.37	5.37	5.78	5.80	5.70	5.82	5.58	5.71	4.50	5.67	5.48	-
Reporting debt and value	17,131	16,985	1,729	4,224	760	3,464	1,552	1,126	4,599	2,463	1,292	146
Percent distribution	-	100.0	10.2	24.9	4.5	20.4	9.1	6.6	27.1	14.5	7.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	17,131	16,985	1,729	4,224	760	3,464	1,552	1,126	4,599	2,463	1,292	146
First mortgage only	4,972	4,919	502	1,206	156	1,050	451	318	1,292	701	419	53
First and junior mortgage	380	367	41	87	14	73	27	21	143	29	19	13
With first mortgage; not reporting on junior mortgage	11,779	11,699	1,186	2,931	590	2,341	1,044	787	3,164	1,733	854	80
1-family properties	15,567	15,436	1,554	3,822	687	3,135	1,423	1,041	4,136	2,242	1,218	131
First mortgage only	4,632	4,585	470	1,114	144	970	454	302	1,195	653	397	47
First and junior mortgage	349	337	32	80	12	68	24	20	132	25	18	12
With first mortgage; not reporting on junior mortgage	10,586	10,514	1,046	2,628	531	2,097	945	719	2,809	1,564	803	72
2- to 4-family properties	1,564	1,549	175	402	73	329	129	85	463	221	74	15
First mortgage only	340	334	32	92	12	80	27	16	97	48	22	6
First and junior mortgage	31	30	3	7	2	5	3	1	11	4	1	1
With first mortgage; not reporting on junior mortgage	1,193	1,185	140	303	59	244	99	68	355	169	51	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties	17,131	16,985	1,729	4,224	760	3,464	1,552	1,126	4,599	2,463	1,292	146
Value of property (dollars)	74,688,200	73,986,100	7,197,100	17,747,700	3,643,900	14,103,800	10,234,900	5,338,300	18,792,800	8,957,900	5,717,400	652,100
Average value (dollars)	4,357	4,356	4,163	4,202	4,795	4,072	6,595	4,741	4,086	3,637	4,425	4,466
Debt on first and junior mortgages (dollars)	41,184,700	40,857,400	4,074,100	9,754,400	1,939,600	7,814,600	5,550,000	2,915,600	10,527,500	4,641,100	3,394,700	327,300
Percent of value of property	55.2	55.2	56.6	55.0	53.2	55.4	54.2	54.6	56.0	51.8	59.4	50.2
Average debt (dollars)	2,404	2,405	2,356	2,309	2,552	2,256	3,576	2,589	2,289	1,884	2,627	2,242
Debt on first mortgages (dollars)	40,880,500	40,559,900	4,044,700	9,678,800	1,925,700	7,753,100	5,509,500	2,899,500	10,439,000	4,615,700	3,372,600	320,500
Percent distribution	-	100.0	10.0	23.9	4.7	19.1	13.6	7.1	25.7	11.4	8.3	-
Percent of value of property	54.8	54.8	56.2	54.5	52.8	55.0	53.8	54.3	55.5	51.5	59.0	49.2
Average debt (dollars)	2,386	2,388	2,339	2,291	2,534	2,238	3,550	2,575	2,270	1,874	2,610	2,196
1-family properties	15,567	15,436	1,554	3,822	687	3,135	1,423	1,041	4,136	2,242	1,218	131
Value of property (dollars)	65,717,200	65,182,300	6,176,900	15,575,800	3,208,500	12,367,300	9,153,700	4,842,700	16,337,200	7,898,200	5,195,800	534,900
Average value (dollars)	4,222	4,223	3,976	4,075	4,670	3,945	6,433	4,652	3,950	3,523	4,266	4,083
Debt on first and junior mortgages (dollars)	36,592,600	36,300,000	3,560,800	8,644,200	1,715,800	6,928,400	4,911,700	2,653,300	9,239,600	4,139,300	3,151,100	292,500
Percent of value of property	55.7	55.7	57.6	55.5	53.5	56.0	53.7	54.8	56.6	52.4	60.6	54.7
Average debt (dollars)	2,351	2,352	2,291	2,262	2,498	2,210	3,452	2,549	2,234	1,846	2,587	2,234
Debt on first mortgages (dollars)	36,328,500	36,042,100	3,533,000	8,582,500	1,706,800	6,875,700	4,877,000	2,637,600	9,163,500	4,119,000	3,129,500	286,400
Percent of value of property	55.3	55.3	57.2	55.1	53.2	55.6	53.3	54.5	56.1	52.2	60.2	53.5
Average debt (dollars)	2,334	2,335	2,273	2,246	2,484	2,193	3,427	2,534	2,216	1,837	2,569	2,186
2- to 4-family properties	1,564	1,549	175	402	73	329	129	85	463	221	74	15
Value of property (dollars)	8,921,000	8,803,800	1,018,200	2,171,900	435,400	1,736,500	1,081,200	495,600	2,455,600	1,059,700	521,600	117,200
Average value (dollars)	5,704	5,684	5,818	5,403	-	5,278	8,381	-	5,304	4,795	-	-
Debt on first and junior mortgages (dollars)	4,592,100	4,557,400	513,300	1,110,200	224,000	886,200	638,300	262,300	1,287,900	501,800	243,600	34,700
Percent of value of property	51.5	51.8	50.4	51.1	-	51.0	59.0	-	52.4	47.4	-	-
Average debt (dollars)	2,936	2,942	2,933	2,762	-	2,694	4,948	-	2,782	2,271	-	-
Debt on first mortgages (dollars)	4,552,000	4,517,800	511,700	1,096,300	218,900	877,400	632,600	261,900	1,275,500	496,700	243,100	34,200
Percent of value of property	51.0	51.3	50.3	50.5	-	50.5	58.5	-	51.9	46.9	-	-
Average debt (dollars)	2,910	2,917	2,924	2,727	-	2,667	4,904	-	2,755	2,248	-	-

Table P-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF TOLEDO: 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	16,043	15,858	1,593	3,929	708	3,221	1,451	1,068	4,269	2,305	1,243	185
RACE OF OCCUPANTS												
White	15,710	15,529	1,565	3,854	690	3,164	1,445	1,059	4,166	2,228	1,211	181
Negro	320	316	26	73	18	55	5	7	99	75	31	4
Other nonwhite	13	13	1	2	-	2	1	2	4	2	1	-
YEAR BUILT												
Reporting year built	15,894	15,712	1,582	3,882	693	3,189	1,439	1,054	4,241	2,282	1,232	182
1930 to 1940	1,431	1,416	105	388	89	299	296	139	164	123	201	15
1920 to 1929	5,441	5,385	621	1,487	205	1,282	837	544	1,700	698	498	56
1910 to 1919	3,536	3,491	388	859	170	689	197	195	1,070	570	212	45
1900 to 1909	2,499	2,461	246	641	123	518	72	110	743	461	188	38
1880 to 1899	1,778	1,756	204	452	90	362	34	56	512	375	122	22
1879 or earlier	209	203	18	55	16	39	3	10	52	54	11	6

Table P-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF TOLEDO: 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	16,043	15,858	1,593	3,929	708	3,221	1,451	1,068	4,269	2,305	1,243	185
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	15,568	15,437	1,554	3,823	687	3,136	1,423	1,041	4,136	2,242	1,218	131
Under $500	808	801	92	235	44	191	23	48	139	199	65	7
$500 to $999	1,641	1,622	166	423	86	337	53	82	408	391	99	19
$1,000 to $1,499	2,182	2,166	190	582	99	483	81	107	642	404	160	16
$1,500 to $1,999	2,285	2,267	232	602	103	499	127	154	649	358	145	18
$2,000 to $2,499	2,311	2,293	250	564	100	464	169	148	706	282	174	18
$2,500 to $2,999	1,817	1,806	183	420	53	367	181	150	551	205	116	11
$3,000 to $3,999	2,450	2,422	255	511	71	440	340	194	676	225	221	28
$4,000 to $4,999	1,133	1,124	115	247	50	197	203	81	245	115	118	9
$5,000 to $5,999	532	529	39	141	40	101	112	49	71	32	85	3
$6,000 to $7,499	233	233	20	58	22	36	64	18	28	18	27	-
$7,500 to $9,999	122	120	10	27	8	19	46	4	15	11	7	2
$10,000 to $14,999	47	47	2	12	10	2	20	5	6	2	-	-
$15,000 to $19,999	5	5	-	1	1	-	3	-	-	-	1	-
$20,000 and over	2	2	-	-	-	-	1	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	15,536	15,454	1,557	3,827	686	3,141	1,421	1,036	4,269	2,144	1,200	82
Under 4.0%	86	85	5	10	4	6	3	6	-	47	14	1
4.0%	233	233	13	26	8	18	27	11	-	125	31	-
4.1% to 4.4%	3	3	2	-	-	-	1	-	-	-	-	-
4.5%	4,745	4,734	46	130	39	91	89	44	4,269	23	133	11
4.6% to 4.9%	1	1	-	-	-	-	1	-	-	-	-	-
5.0%	1,930	1,911	210	515	113	402	362	188	-	337	299	19
5.1% to 5.4%	27	23	11	7	2	5	3	-	-	-	2	-
5.5%	469	463	71	138	30	108	113	47	-	22	72	6
5.6% to 5.9%	3	3	1	-	-	-	2	-	-	-	-	-
6.0%	7,890	7,845	1,148	2,963	489	2,474	812	727	-	1,558	637	45
6.1% to 6.4%	39	39	24	10	-	10	-	1	-	1	3	-
6.5%	26	26	11	7	-	7	-	1	-	5	2	-
6.6% to 6.9%	1	1	1	-	-	-	-	-	-	-	-	-
7.0%	52	52	10	14	-	14	2	4	-	20	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	3	3	-	1	-	1	-	-	-	1	1	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	31	31	3	6	1	5	6	7	-	5	4	-
Average interest rate (percent)	5.36	5.36	5.78	5.78	5.69	5.80	5.57	5.71	4.50	5.65	5.48	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	15,081	14,976	1,541	3,773	672	3,101	1,396	1,008	4,171	1,935	1,152	105
Real estate taxes included in payment	4,339	4,309	421	1,113	233	880	301	347	1,400	199	528	30
Monthly	4,191	4,163	415	1,085	224	861	286	327	1,358	177	515	28
Quarterly	25	24	1	4	3	1	6	9	-	4	-	1
Semiannual	26	26	-	2	-	2	6	2	-	10	6	-
Annual	2	2	-	-	-	-	-	-	-	1	1	-
Other	8	8	-	1	-	1	-	-	4	2	1	-
Not reporting frequency of payment	87	86	5	21	6	15	3	9	38	5	5	1
Real estate taxes not included in payment	10,616	10,544	1,103	2,634	432	2,202	1,087	650	2,734	1,718	618	72
Monthly	9,381	9,319	1,051	2,480	400	2,080	792	332	2,669	1,455	540	62
Quarterly	546	542	16	72	19	53	175	179	2	62	36	4
Semiannual	420	415	13	26	6	20	92	123	3	135	23	5
Annual	56	56	2	5	3	2	8	2	1	34	4	-
Other	19	19	6	3	-	3	2	3	1	3	1	-
Not reporting frequency of payment	194	193	15	48	4	44	18	11	58	29	14	1
Not reporting tax payment requirements	126	123	17	26	7	19	8	11	37	18	6	3
Monthly	112	109	15	23	7	16	6	8	37	15	5	3
Quarterly	2	2	-	-	-	-	-	1	-	1	-	-
Semiannual	4	4	-	-	-	-	1	1	-	2	-	-
Annual	1	1	-	-	-	-	-	-	-	-	1	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	7	7	2	3	-	3	1	1	-	-	-	-
No principal payments required	458	456	25	104	26	78	27	40	54	150	56	2
Monthly	330	329	22	94	22	72	17	25	49	80	42	1
Quarterly	34	34	-	2	-	2	4	8	-	12	8	-
Semiannual	57	57	1	4	2	2	4	5	2	37	4	-
Annual	14	14	-	-	-	-	1	-	-	12	1	-
Other	9	9	-	1	1	-	1	1	-	6	-	-
Not reporting frequency of payment	14	13	2	3	1	2	-	1	3	3	1	1
Not reporting principal payment requirements	227	155	15	32	4	28	12	12	37	38	9	72
Monthly	95	86	10	21	3	18	3	3	30	14	5	9
Quarterly	14	12	1	2	-	2	5	3	-	1	-	2
Semiannual	9	9	-	1	-	1	2	2	-	3	1	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	108	47	4	8	1	7	2	4	7	19	3	61
No regular payments required	277	271	12	20	6	14	16	8	7	182	26	-

Table P-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF TOLEDO: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	15,568	4,237	10,339	450	542
Under $500	808	72	638	33	65
$500 to $999	1,641	238	1,265	61	82
$1,000 to $1,499	2,182	407	1,607	63	105
$1,500 to $1,999	2,285	548	1,599	63	75
$2,000 to $2,499	2,311	628	1,553	64	66
$2,500 to $2,999	1,817	560	1,174	44	39
$3,000 to $3,999	2,450	891	1,442	62	55
$4,000 to $4,999	1,133	479	608	27	19
$5,000 to $5,999	532	265	242	13	12
$6,000 to $7,499	233	104	105	11	13
$7,500 to $9,999	122	40	65	8	9
$10,000 to $14,999	47	10	35	-	2
$15,000 to $19,999	5	-	5	-	-
$20,000 and over	2	-	1	1	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	15,586	4,250	10,379	449	458
Under 4.0%	86	11	58	9	8
4.0%	233	41	148	18	26
4.1% to 4.4%	3	1	2	-	-
4.5%	4,745	1,680	2,915	62	88
4.6% to 4.9%	1	-	1	-	-
5.0%	1,980	684	1,122	58	66
5.1% to 5.4%	23	7	14	2	-
5.5%	469	214	246	5	4
5.6% to 5.9%	3	2	1	-	-
6.0%	7,890	1,596	5,759	277	258
6.1% to 6.4%	39	5	31	1	2
6.5%	26	5	21	-	-
6.6% to 6.9%	1	-	1	-	-
7.0%	52	3	41	5	3
7.1% to 7.4%	-	-	-	-	-
7.5%	3	-	3	-	-
7.6% to 7.9%	1	-	1	-	-
8.0% and over	31	1	15	12	3
Average interest rate...(percent)	5.36	5.19	5.42	5.61	5.42

Table P-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 TOLEDO: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	14,300	13,885	4,084	9,754	97	415
Total first mortgage outstanding debt...(dollars)	33,557,700	32,598,900	11,445,400	20,955,600	197,900	958,800
Total annual mortgage payment...(dollars)	4,908,645	4,838,514	1,588,098	3,220,462	29,954	70,131
Average first mortgage outstanding debt...(dollars)	2,347	2,348	2,837	2,148	-	2,310
Average value of property...(dollars)	4,214	4,215	4,389	4,146	-	4,179
Average annual estimated rental value...(dollars)	431	431	447	424	-	422
Average annual mortgage payment...(dollars)	343	348	394	330	-	169
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	14.8	13.9	15.4	-	7.3
Value of property	8.1	8.3	9.0	8.0	-	4.0
Estimated annual rental value	79.7	80.9	88.1	77.8	-	40.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	13,215	12,899	3,983	8,825	91	316
Average first mortgage outstanding debt...(dollars)	2,366	2,365	2,849	2,151	-	2,415
Average value of property...(dollars)	4,135	4,136	4,391	4,025	-	4,129
Average annual estimated rental value...(dollars)	424	424	447	414	-	417
Average annual mortgage payment...(dollars)	348	352	396	333	-	182
Percent which annual mortgage payment represents of—						
First mortgage debt	14.7	14.9	13.9	15.5	-	7.5
Value of property	8.4	8.5	9.0	8.3	-	4.4
Estimated annual rental value	82.1	83.0	88.5	80.3	-	43.6
Monthly mortgage payment—						
Under $10	456	336	35	298	3	120
$10 to $14	1,268	1,207	204	989	14	61
$15 to $19	1,660	1,609	352	1,243	14	51
$20 to $24	1,981	1,953	478	1,458	17	28
$25 to $29	2,098	2,081	602	1,466	13	17
$30 to $39	3,187	3,164	1,200	1,948	16	23
$40 to $49	1,493	1,483	659	815	9	10
$50 to $59	614	611	258	352	1	3
$60 to $74	252	252	120	129	3	-
$75 to $99	128	126	57	68	1	2
$100 and over	78	77	18	59	-	1
Average monthly mortgage payment...(dollars)	28.99	29.33	32.98	27.72	-	15.16
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,085	986	51	929	6	99
Average first mortgage outstanding debt...(dollars)	2,110	2,124	-	2,127	-	-
Average value of property...(dollars)	5,167	5,251	-	5,294	-	-
Average annual estimated rental value...(dollars)	512	519	-	523	-	-
Average annual mortgage payment...(dollars)	287	303	-	307	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.6	14.3	-	14.4	-	-
Value of property	5.6	5.8	-	5.8	-	-
Estimated annual rental value	56.1	58.4	-	58.7	-	-

Table Q-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 TOLEDO 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	97,309	93,698	46,411	49.5	47,287	3,375	236	45,391	23,255	51.2	22,136
Urban	84,879	81,556	37,994	46.6	43,562	3,131	192	37,120	18,169	48.9	18,951
Rural-nonfarm	12,430	12,142	8,417	69.3	3,725	244	44	8,271	5,086	61.5	3,185
COLOR OF OCCUPANTS											
White	-	89,808	45,657	50.8	44,151	-	-	44,669	22,863	51.2	21,806
Nonwhite	-	3,890	754	19.4	3,136	-	-	722	392	54.3	330
TYPE OF STRUCTURE											
1-family	64,433	62,932	41,005	65.2	21,927	1,328	173	40,440	21,053	52.1	19,387
Other	32,876	30,766	5,406	17.6	25,360	2,047	63	4,951	2,202	44.5	2,749
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	64,118	62,658	40,805	65.1	21,853	1,297	163	40,398	21,036	52.1	19,362
Under $5	373	367	281	76.6	86	6	-	259	79	30.5	180
$5 to $9	1,213	1,173	647	55.2	526	34	6	636	230	36.2	406
$10 to $14	4,099	4,004	1,986	49.6	2,018	88	7	1,953	753	38.6	1,200
$15 to $19	7,897	7,735	3,776	48.8	3,959	149	13	3,722	1,633	43.9	2,089
$20 to $24	9,637	9,342	5,051	54.1	4,291	272	23	5,000	2,249	45.0	2,751
$25 to $29	9,840	9,665	5,941	61.5	3,724	161	14	5,889	2,833	48.1	3,056
$30 to $39	15,023	14,740	10,183	69.1	4,557	256	27	10,085	5,574	55.3	4,511
$40 to $49	8,417	8,213	6,628	80.7	1,585	186	18	6,584	3,983	60.5	2,601
$50 to $59	3,582	3,494	2,890	82.7	604	73	15	2,871	1,800	62.7	1,071
$60 to $74	1,910	1,875	1,597	85.2	278	28	7	1,583	987	62.3	596
$75 to $99	1,215	1,177	1,015	86.2	162	21	17	1,010	554	54.9	456
$100 and over	912	873	810	92.8	63	23	16	806	361	44.8	445
Median monthly rent (dollars)	28.99	29.00	32.17	-	24.56	27.59	36.35	32.22	34.42	-	29.50

Table Q-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 TOLEDO 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	23,255	21,571	515	875	1,491	1,887	2,040	4,514	3,799	2,564	2,126	946	501	171	135	7	1,684
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	22,586	20,923	480	846	1,433	1,823	1,971	4,373	3,706	2,502	2,075	926	482	169	132	5	1,663
Average interest rate (%)	5.39	5.39	5.95	5.57	5.49	5.43	5.45	5.41	5.37	5.31	5.30	5.26	5.21	5.20	5.14	-	5.41
HOLDER OF FIRST MORTGAGE																	
Reporting holder	22,994	21,325	509	861	1,475	1,861	2,020	4,473	3,750	2,537	2,098	933	497	171	134	6	1,669
Building and loan association	2,140	1,956	18	52	118	150	207	500	397	246	170	67	21	7	3	-	184
Commercial bank	1,259	1,175	25	45	78	120	93	228	176	133	112	55	51	27	32	-	84
Savings bank	4,735	4,382	55	186	336	454	465	1,009	761	496	382	133	76	14	13	2	353
Life insurance company	1,975	1,832	3	5	7	19	52	212	335	301	381	220	173	71	53	-	143
Mortgage company	1,569	1,476	59	20	44	56	116	271	347	246	184	84	33	8	8	-	93
Home Owners' Loan Corporation	5,802	5,310	40	163	352	511	570	1,282	1,018	639	458	184	68	16	7	2	492
Individual	3,881	3,588	259	320	434	411	379	693	447	287	201	87	40	17	11	2	243
Other	1,683	1,606	50	70	105	140	138	278	269	189	210	103	35	11	7	-	77
Reporting debt and value	22,477	20,831	455	817	1,413	1,782	1,960	4,376	3,706	2,521	2,082	926	491	169	133	-	1,646
JUNIOR MORTGAGE																	
First mortgage only	7,918	7,539	267	370	512	617	654	1,442	1,374	921	714	286	213	73	86	-	379
First and junior mortgage	478	445	-	10	26	25	49	103	96	54	47	19	9	3	4	-	33
With 1st mtg.; not rptg. on junior	14,081	12,847	188	437	875	1,140	1,247	2,831	2,236	1,546	1,321	621	269	93	43	-	1,234
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	3,891	3,692	440	578	572	525	407	593	307	142	91	26	8	2	1	-	199
$1,000 to $1,499	3,016	2,838	15	207	525	488	396	571	328	173	96	25	9	1	4	-	178
$1,500 to $1,999	3,111	2,894	-	32	259	535	450	846	401	195	134	29	11	2	-	-	217
$2,000 to $2,499	3,136	2,909	-	-	57	199	496	953	623	330	180	52	15	1	3	-	227
$2,500 to $2,999	2,466	2,305	-	-	-	35	173	815	662	351	195	60	8	6	-	-	161
$3,000 to $3,999	3,441	3,193	-	-	-	-	38	562	1,071	710	556	198	45	14	4	-	248
$4,000 to $4,999	1,723	1,552	-	-	-	-	-	36	297	470	450	209	81	6	3	-	171
$5,000 to $5,999	852	761	-	-	-	-	-	-	17	141	322	169	87	17	8	-	91
$6,000 to $7,499	434	347	-	-	-	-	-	-	-	9	52	140	108	30	8	-	87
$7,500 to $9,999	260	214	-	-	-	-	-	-	-	-	6	23	105	55	25	-	46
$10,000 to $14,999	117	102	-	-	-	-	-	-	-	-	-	-	14	34	54	-	15
$15,000 to $19,999	17	15	-	-	-	-	-	-	-	-	-	-	-	1	14	-	2
$20,000 and over	13	9	-	-	-	-	-	-	-	-	-	-	-	-	9	-	4
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	98,058	88,636	278	955	2,337	3,765	5,085	14,554	15,864	13,089	13,288	7,580	5,524	2,693	3,624	-	9,422
Average value (dollars)	4,363	4,255	611	1,169	1,654	2,113	2,594	3,326	4,281	5,192	6,382	8,186	11,251	15,934	27,248	-	5,724
Debt on first & jr. mtgs. (thous.)	54,071	49,216	163	601	1,488	2,274	3,102	8,564	9,231	7,429	7,131	3,860	2,762	1,223	1,388	-	4,855
Percent of value of property	55.1	55.5	58.6	62.9	63.7	60.4	61.0	58.8	58.2	56.8	53.7	50.9	50.0	45.4	38.3	-	51.5
Average debt (dollars)	2,406	2,363	358	736	1,053	1,276	1,583	1,957	2,491	2,947	3,425	4,168	5,625	7,237	10,438	-	2,950
Debt on first mtgs. (thousands)	53,661	48,849	163	598	1,481	2,262	3,077	8,499	9,157	7,384	7,083	3,830	2,737	1,221	1,359	-	4,812
Percent of value of property	54.7	55.1	58.6	62.6	63.4	60.1	60.5	58.4	57.7	56.4	53.3	50.5	49.5	45.3	37.5	-	51.1
Average debt (dollars)	2,387	2,345	358	732	1,048	1,269	1,570	1,942	2,471	2,929	3,402	4,136	5,574	7,223	10,214	-	2,923

Table Q-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 TOLEDO 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	23,255	22,994	2,140	5,994	1,259	4,735	1,975	1,569	5,802	3,831	1,683	261
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,586	22,472	2,099	5,864	1,226	4,638	1,940	1,534	5,802	3,606	1,627	114
Average interest rate (percent)	5.39	5.39	5.79	5.79	5.66	5.83	5.52	5.74	4.50	5.70	5.48	5.46
Reporting debt and value	22,477	22,299	2,079	5,812	1,223	4,589	1,941	1,531	5,615	3,682	1,639	178
Percent distribution	-	100.0	9.3	26.1	5.5	20.6	8.7	6.9	25.2	16.5	7.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	22,477	22,299	2,079	5,812	1,223	4,589	1,941	1,531	5,615	3,682	1,639	178
First mortgage only	7,918	7,848	681	2,025	352	1,673	663	435	1,863	1,510	671	70
First and junior mortgage	478	462	51	116	21	95	39	28	171	38	19	16
With first mortgage; not reporting on junior mortgage	14,081	13,989	1,347	3,671	850	2,821	1,239	1,068	3,581	2,134	949	92
1-family properties	20,831	20,668	1,897	5,379	1,142	4,237	1,801	1,441	5,142	3,444	1,564	163
First mortgage only	7,539	7,475	645	1,917	334	1,583	634	418	1,759	1,453	649	64
First and junior mortgage	445	430	48	109	19	90	34	27	160	34	18	15
With first mortgage; not reporting on junior mortgage	12,847	12,763	1,204	3,353	789	2,564	1,133	996	3,223	1,957	897	84
2- to 4-family properties	1,646	1,631	182	433	81	352	140	90	473	238	75	15
First mortgage only	379	373	36	108	18	90	29	17	104	57	22	5
First and junior mortgage	33	32	3	7	2	5	5	1	11	4	1	1
With first mortgage; not reporting on junior mortgage	1,234	1,226	143	318	61	257	106	72	358	177	52	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties	22,477	22,299	2,079	5,812	1,223	4,589	1,941	1,531	5,615	3,682	1,639	178
Value of property (dollars)	98,052,000	97,312,200	8,706,100	24,782,400	6,226,700	18,555,700	13,839,800	7,191,700	22,873,400	12,571,400	7,347,400	745,800
Average value (dollars)	4,363	4,364	4,188	4,264	5,091	4,044	7,130	4,697	4,074	3,414	4,483	4,190
Debt on first and junior mortgages (dollars)	54,071,300	53,693,200	4,988,900	13,473,400	3,218,300	10,255,100	7,284,600	4,070,700	12,869,600	6,589,500	4,416,500	378,100
Percent of value of property	55.1	55.2	57.3	54.4	51.7	55.3	52.6	56.6	56.3	52.4	60.1	50.7
Average debt (dollars)	2,406	2,408	2,400	2,318	2,631	2,235	3,753	2,659	2,292	1,790	2,695	2,124
Debt on first mortgages (dollars)	53,661,300	53,291,100	4,938,500	13,375,400	3,197,800	10,177,600	7,225,700	4,048,500	12,761,100	6,547,500	4,394,400	370,200
Percent distribution	-	100.0	9.3	25.1	6.0	19.1	13.6	7.6	23.9	12.3	8.2	-
Percent of value of property	54.7	54.8	56.7	54.0	51.4	54.8	52.2	56.3	55.8	52.1	59.8	49.6
Average debt (dollars)	2,387	2,390	2,375	2,301	2,615	2,218	3,723	2,644	2,273	1,778	2,681	2,080
1-family properties	20,831	20,668	1,897	5,379	1,142	4,237	1,801	1,441	5,142	3,444	1,564	163
Value of property (dollars)	88,636,000	88,007,400	7,647,500	22,453,000	5,759,900	16,693,100	12,676,800	6,651,000	20,369,900	11,390,900	6,818,300	628,600
Average value (dollars)	4,255	4,258	4,031	4,174	5,044	3,940	7,039	4,616	3,961	3,307	4,360	3,856
Debt on first and junior mortgages (dollars)	49,216,200	48,872,800	4,452,200	12,290,800	2,979,200	9,311,600	6,594,500	3,784,100	11,550,900	6,032,900	4,167,400	343,400
Percent of value of property	55.5	55.5	58.2	54.7	51.7	55.8	52.0	56.9	56.7	53.0	61.1	54.6
Average debt (dollars)	2,363	2,365	2,347	2,285	2,609	2,198	3,662	2,626	2,246	1,752	2,665	2,107
Debt on first mortgages (dollars)	48,849,300	48,513,300	4,403,400	12,206,700	2,963,800	9,242,900	6,544,300	3,762,300	11,454,800	5,996,000	4,145,800	336,000
Percent of value of property	55.1	55.1	57.6	54.4	51.5	55.4	51.6	56.6	56.2	52.6	60.8	53.5
Average debt (dollars)	2,345	2,347	2,321	2,269	2,595	2,181	3,634	2,611	2,228	1,741	2,651	2,061
2- to 4-family properties	1,646	1,631	182	433	81	352	140	90	473	238	75	15
Value of property (dollars)	9,422,000	9,304,800	1,058,600	2,329,400	466,800	1,862,600	1,163,000	540,700	2,503,500	1,180,500	529,100	117,200
Average value (dollars)	5,724	5,705	5,816	5,380	-	5,291	8,307	-	5,293	4,960	-	-
Debt on first and junior mortgages (dollars)	4,855,100	4,820,400	536,700	1,182,600	239,100	943,500	690,100	286,600	1,318,700	556,600	249,100	34,700
Percent of value of property	51.5	51.8	50.7	50.8	-	50.7	59.3	-	52.7	47.1	-	-
Average debt (dollars)	2,950	2,955	2,949	2,731	-	2,680	4,929	-	2,788	2,339	-	-
Debt on first mortgages (dollars)	4,812,000	4,777,800	535,100	1,168,700	234,000	934,700	681,400	286,200	1,306,300	551,500	248,600	34,200
Percent of value of property	51.1	51.3	50.5	50.2	-	50.2	58.6	-	52.2	46.7	-	-
Average debt (dollars)	2,923	2,929	2,940	2,699	-	2,655	4,867	-	2,762	2,317	-	-

Table Q-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE TOLEDO 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	21,571	21,325	1,956	5,557	1,175	4,382	1,832	1,476	5,310	3,588	1,606	246
RACE OF OCCUPANTS												
White	21,221	20,979	1,928	5,475	1,155	4,320	1,826	1,467	5,205	3,505	1,573	242
Negro	337	333	27	80	20	60	5	7	101	81	32	4
Other nonwhite	13	13	1	2	-	2	1	2	4	2	1	-
YEAR BUILT												
Reporting year built	21,393	21,150	1,945	5,499	1,156	4,343	1,820	1,462	5,280	3,551	1,593	243
1930 to 1940	3,373	3,330	218	927	248	679	464	377	332	621	391	43
1920 to 1929	9,188	9,105	828	2,270	415	1,855	1,038	703	2,398	1,233	635	83
1910 to 1919	3,976	3,928	408	1,006	204	802	205	200	1,178	698	233	48
1900 to 1909	2,639	2,599	256	699	134	565	74	113	766	495	196	40
1880 to 1899	1,890	1,868	209	494	108	386	34	57	532	417	125	22
1879 or earlier	327	320	26	103	47	56	5	12	74	87	13	7

Table Q-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE TOLEDO 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	21,571	21,325	1,956	5,557	1,175	4,382	1,832	1,476	5,310	3,588	1,606	246
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	20,834	20,671	1,897	5,381	1,142	4,239	1,801	1,441	5,142	3,445	1,564	163
Under $500	1,415	1,402	102	371	81	290	27	88	189	508	117	13
$500 to $999	2,305	2,277	193	635	142	493	66	118	520	611	134	28
$1,000 to $1,499	2,864	2,846	228	814	154	660	89	136	794	588	197	18
$1,500 to $1,999	2,923	2,900	287	828	159	669	142	180	787	503	173	23
$2,000 to $2,499	2,922	2,900	301	747	145	602	208	190	860	389	205	22
$2,500 to $2,999	2,300	2,288	224	555	96	459	214	201	672	279	143	12
$3,000 to $3,999	3,161	3,130	320	717	133	584	421	257	856	305	254	31
$4,000 to $4,999	1,525	1,515	152	361	92	269	265	128	307	150	152	10
$5,000 to $5,999	745	742	53	184	60	124	154	101	85	50	115	4
$6,000 to $7,499	345	345	20	86	36	50	94	28	38	30	49	-
$7,500 to $9,999	204	202	13	47	19	28	76	7	24	19	16	2
$10,000 to $14,999	103	103	4	29	21	8	39	6	10	11	4	-
$15,000 to $19,999	15	15	-	6	4	2	4	-	-	2	3	-
$20,000 and over	6	6	-	1	-	1	2	1	-	-	2	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	20,923	20,822	1,916	5,428	1,143	4,285	1,800	1,444	5,310	3,371	1,553	101
Under 4.0%	135	134	11	15	6	9	4	9	-	76	19	1
4.0%	311	309	13	37	16	21	43	14	-	168	34	2
4.1% to 4.4%	3	3	2	-	-	-	1	-	-	-	-	-
4.5%	6,039	6,025	56	190	73	117	145	119	5,310	27	178	14
4.6% to 4.9%	3	3	-	1	1	-	2	-	-	-	-	-
5.0%	2,583	2,560	240	717	213	504	496	255	-	449	403	23
5.1% to 5.4%	30	30	12	10	4	6	4	1	-	-	3	-
5.5%	576	569	81	183	43	140	137	59	-	30	79	7
5.6% to 5.9%	3	3	1	-	-	-	2	-	-	-	-	-
6.0%	10,995	10,942	1,435	4,222	782	3,440	955	934	-	2,578	818	53
6.1% to 6.4%	49	49	31	12	-	12	1	1	-	1	3	-
6.5%	37	37	15	12	1	11	-	2	-	6	2	-
6.6% to 6.9%	1	1	1	-	-	-	-	-	-	-	-	-
7.0%	73	73	12	19	2	17	3	7	-	28	4	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	4	4	1	1	-	1	-	-	-	1	1	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	80	79	4	9	2	7	7	43	-	7	9	1
Average interest rate (percent)	5.39	5.39	5.79	5.78	5.65	5.82	5.52	5.74	4.50	5.69	5.48	5.49
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	20,346	20,215	1,897	5,342	1,111	4,231	1,767	1,412	5,204	3,092	1,501	181
Real estate taxes included in payment	5,711	5,668	521	1,551	377	1,174	373	504	1,715	305	699	43
Monthly	5,549	5,508	515	1,516	364	1,152	357	488	1,671	281	685	41
Quarterly	28	27	1	5	4	1	7	9	-	5	-	1
Semiannual	27	27	-	2	-	2	6	2	-	10	7	-
Annual	4	4	-	-	-	-	-	-	1	2	1	-
Other	9	9	-	2	-	2	-	-	4	2	1	-
Not reporting frequency of payment	94	93	5	26	9	17	3	10	39	5	5	1
Real estate taxes not included in payment	14,481	14,398	1,357	3,760	726	3,034	1,386	884	3,450	2,767	794	83
Monthly	12,866	12,795	1,302	3,503	669	2,834	983	502	3,381	2,421	703	71
Quarterly	737	732	17	144	34	110	233	211	3	83	41	5
Semiannual	537	532	15	39	10	29	139	150	3	160	26	5
Annual	90	90	2	10	7	3	11	4	1	56	6	-
Other	32	32	6	10	-	10	2	3	1	7	3	-
Not reporting frequency of payment	219	217	15	54	6	48	18	14	61	40	15	2
Not reporting tax payment requirements	154	149	19	31	8	23	8	24	39	20	8	5
Monthly	137	132	17	26	8	18	6	20	39	17	7	5
Quarterly	4	4	-	1	-	1	-	2	-	1	-	-
Semiannual	4	4	-	-	-	-	1	1	-	2	-	-
Annual	1	1	-	-	-	-	-	-	-	-	1	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	8	8	2	4	-	4	1	1	-	-	-	-
No principal payments required	542	540	29	130	44	86	31	41	57	189	63	2
Monthly	375	374	25	105	29	76	18	26	52	101	47	1
Quarterly	41	41	-	7	4	3	4	8	-	14	8	-
Semiannual	72	72	1	6	3	3	6	5	2	47	5	-
Annual	22	22	-	4	3	1	2	-	-	15	1	-
Other	13	13	-	2	1	1	1	1	-	9	-	-
Not reporting frequency of payment	19	18	3	6	4	2	-	1	3	3	2	1
Not reporting principal payment requirements	299	193	16	44	5	39	14	14	41	52	12	106
Monthly	122	110	11	31	4	27	4	4	34	20	6	12
Quarterly	19	17	1	4	-	4	5	3	-	3	1	2
Semiannual	12	11	-	1	-	1	3	2	-	4	1	1
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	144	58	4	8	1	7	2	5	7	23	4	91
No regular payments required	384	377	14	41	15	26	20	9	8	255	30	7

Table Q-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE TOLEDO 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	20,834	5,577	14,028	524	705
Under $500	1,415	122	1,137	43	113
$500 to $999	2,305	334	1,791	73	107
$1,000 to $1,499	2,864	555	2,112	74	123
$1,500 to $1,999	2,923	689	2,076	68	90
$2,000 to $2,499	2,922	772	2,004	70	76
$2,500 to $2,999	2,300	693	1,511	51	45
$3,000 to $3,999	3,161	1,167	1,856	70	68
$4,000 to $4,999	1,525	648	821	29	27
$5,000 to $5,999	746	368	342	16	20
$6,000 to $7,499	345	148	173	13	16
$7,500 to $9,999	204	61	118	10	15
$10,000 to $14,999	103	24	71	3	5
$15,000 to $19,999	15	1	12	2	-
$20,000 and over	6	-	4	2	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	20,923	5,600	14,176	531	616
Under 4.0%	135	16	91	12	16
4.0%	311	55	201	22	33
4.1% to 4.4%	3	1	2	-	-
4.5%	6,039	2,149	3,729	65	96
4.6% to 4.9%	3	1	2	-	-
5.0%	2,583	939	1,486	71	87
5.1% to 5.4%	30	10	18	2	-
5.5%	576	268	297	5	6
5.6% to 5.9%	3	2	1	-	-
6.0%	10,995	2,139	8,157	335	364
6.1% to 6.4%	49	5	40	2	2
6.5%	37	6	31	-	-
6.6% to 6.9%	1	-	1	-	-
7.0%	73	5	58	5	5
7.1% to 7.4%	-	-	-	-	-
7.5%	4	-	4	-	-
7.6% to 7.9%	1	-	1	-	-
8.0% and over	80	4	57	12	7
Average interest rate (percent)	5.39	5.21	5.46	5.60	5.48

Table Q-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 TOLEDO 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	19,233	18,752	5,347	13,284	121	481
Total first mortgage outstanding debt (dollars)	45,302,300	44,142,100	15,327,400	28,597,000	217,700	1,160,200
Total annual mortgage payment (dollars)	6,601,480	6,516,997	2,119,256	4,360,203	37,538	84,483
Average first mortgage outstanding debt (dollars)	2,355	2,354	2,867	2,153	1,799	2,412
Average value of property (dollars)	4,287	4,283	4,435	4,159	3,415	4,403
Average annual estimated rental value (dollars)	428	427	449	419	353	440
Average annual mortgage payment (dollars)	343	348	396	328	310	176
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	14.8	13.8	15.2	17.2	7.3
Value of property	8.1	8.2	8.9	7.9	9.1	4.0
Estimated annual rental value	80.3	81.3	88.2	78.3	87.9	39.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	17,819	17,463	5,290	12,060	113	356
Average first mortgage outstanding debt (dollars)	2,358	2,354	2,876	2,131	1,711	2,534
Average value of property (dollars)	4,112	4,108	4,437	3,973	3,165	4,275
Average annual estimated rental value (dollars)	416	418	449	405	328	422
Average annual mortgage payment (dollars)	346	349	398	328	308	192
Percent which annual mortgage payment represents of—						
First mortgage debt	14.7	14.8	13.8	15.4	18.0	7.6
Value of property	8.4	8.5	9.0	8.3	9.7	4.5
Estimated annual rental value	82.8	83.6	88.6	81.0	93.8	45.5
Monthly mortgage payment—						
Under $10	734	601	63	533	5	133
$10 to $14	1,837	1,768	288	1,471	14	69
$15 to $19	2,321	2,263	507	1,738	18	58
$20 to $24	2,615	2,585	619	1,946	20	30
$25 to $29	2,753	2,732	757	1,957	18	21
$30 to $39	4,155	4,132	1,570	2,540	22	23
$40 to $49	1,929	1,916	874	1,032	10	13
$50 to $59	780	776	331	443	2	4
$60 to $74	350	350	163	184	3	-
$75 to $99	205	203	84	118	1	2
$100 and over	140	137	39	98	-	3
Average monthly mortgage payment (dollars)	28.82	29.08	33.17	27.32	25.65	15.98
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,414	1,289	57	1,224	8	125
Average first mortgage outstanding debt (dollars)	2,326	2,351	-	2,363	-	2,066
Average value of property (dollars)	5,822	5,924	-	5,993	-	4,768
Average annual estimated rental value (dollars)	550	556	-	561	-	492
Average annual mortgage payment (dollars)	310	328	-	332	-	130
Percent which annual mortgage payment represents of—						
First mortgage debt	13.3	13.9	-	14.0	-	6.3
Value of property	5.3	5.5	-	5.5	-	2.7
Estimated annual rental value	56.3	58.9	-	59.1	-	26.4

Table R-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF YOUNGSTOWN: 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	41,877	41,197	20,069	48.7	21,128	642	38	19,466	10,886	55.9	8,580
1930: Private families reporting tenure	-	38,719	20,188	52.1	18,531	-	-	-	-	-	-
1920: All families reporting tenure	-	28,382	13,561	47.8	14,821	-	-	13,415	7,319	54.6	6,096
Dwelling units: 1940	41,877	41,197	20,069	48.7	21,128	642	38	19,466	10,886	55.9	8,580
COLOR OF OCCUPANTS											
White	-	37,821	19,294	51.0	18,527	-	-	18,716	10,446	55.8	8,270
Nonwhite	-	3,376	775	23.0	2,601	-	-	750	440	58.7	310
TYPE OF STRUCTURE											
1-family	28,209	27,850	17,066	61.3	10,784	336	23	16,691	9,176	55.0	7,515
Other	13,668	13,347	3,003	22.5	10,344	306	15	2,775	1,710	61.6	1,065
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	27,999	27,659	16,914	61.2	10,745	319	21	16,656	9,154	55.0	7,502
Under $5	102	102	60	58.8	42	-	-	57	19	-	38
$5 to $9	412	405	109	26.9	296	7	-	108	32	29.6	76
$10 to $14	1,608	1,582	412	26.0	1,170	26	-	404	157	38.9	247
$15 to $19	2,680	2,638	891	33.8	1,747	41	1	882	426	48.3	456
$20 to $24	3,329	3,292	1,584	48.1	1,708	35	2	1,566	783	50.0	783
$25 to $29	3,861	3,831	2,089	54.5	1,742	29	1	2,055	1,093	53.2	962
$30 to $39	7,152	7,080	4,658	65.8	2,422	76	6	4,601	2,584	56.2	2,017
$40 to $49	4,620	4,563	3,500	76.7	1,063	55	2	3,436	2,028	59.0	1,408
$50 to $59	1,992	1,966	1,651	84.0	315	23	3	1,618	945	58.4	673
$60 to $74	1,318	1,298	1,138	87.7	160	15	5	1,124	652	58.0	472
$75 to $99	572	564	502	89.0	62	7	1	493	285	57.8	208
$100 and over	343	338	320	94.7	18	5	-	312	150	48.1	162
Median monthly rent (dollars)	32.30	32.30	36.61	-	25.68	32.33	-	36.58	37.50	-	35.39

Table R-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 YOUNGSTOWN: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting	
Mortgaged properties	10,886	9,479	51	149	375	647	765	2,115	2,006	1,405	1,014	550	282	56	63	1	1,407
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	10,664	9,270	49	144	367	624	752	2,086	1,963	1,377	990	530	273	56	59	-	1,394
Average interest rate (%)	5.32	5.32	-	5.33	5.39	5.36	5.38	5.34	5.29	5.26	5.28	5.35	5.24	-	-	-	5.35
HOLDER OF FIRST MORTGAGE																	
Reporting holder	10,753	9,356	51	147	369	636	759	2,102	1,975	1,394	996	537	274	56	60	-	1,397
Building and loan association	2,018	1,736	2	14	57	96	117	386	366	299	225	125	36	8	5	-	282
Commercial bank	557	482	5	8	21	31	27	91	102	51	35	52	39	8	12	-	75
Savings bank	2,595	2,259	9	28	93	148	209	529	458	331	217	130	76	12	19	-	336
Life insurance company	298	265	3	3	3	4	3	15	38	44	39	49	43	8	13	-	33
Mortgage company	221	195	1	5	8	13	9	31	52	52	13	6	2	3	-	-	26
Home Owners' Loan Corporation	3,823	3,308	13	50	114	234	275	835	748	483	357	130	51	12	6	-	515
Individual	797	708	16	28	56	87	73	144	137	64	49	31	19	1	3	-	89
Other	444	403	2	11	17	23	46	71	74	70	61	14	8	4	2	-	41
Reporting debt and value	10,675	9,275	49	142	361	621	737	2,075	1,976	1,396	992	537	274	54	61	-	1,400
JUNIOR MORTGAGE																	
First mortgage only	7,430	6,484	41	116	289	466	533	1,458	1,336	990	625	367	192	35	36	-	945
First and junior mortgage	322	285	1	3	12	20	29	78	60	28	27	18	4	2	3	-	37
With 1st mtg.; not rptg. on junior	2,923	2,506	7	23	60	135	175	539	580	378	340	152	78	17	22	-	417
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	1,504	1,381	48	101	159	198	161	330	206	95	50	16	6	-	1	-	123
$1,000 to $1,499	1,331	1,220	1	39	137	184	164	304	202	99	55	19	12	2	2	-	111
$1,500 to $1,999	1,427	1,265	-	2	60	161	187	396	238	114	74	23	9	-	1	-	162
$2,000 to $2,499	1,570	1,376	-	-	5	67	159	434	351	215	96	33	10	2	4	-	194
$2,500 to $2,999	1,214	1,048	-	-	-	11	55	340	317	187	100	22	14	2	-	-	166
$3,000 to $3,999	1,995	1,694	-	-	-	-	11	260	550	434	289	110	32	7	1	-	301
$4,000 to $4,999	870	706	-	-	-	-	-	11	106	214	194	128	42	9	2	-	164
$5,000 to $5,999	403	304	-	-	-	-	-	-	6	36	101	96	59	5	1	-	99
$6,000 to $7,499	210	171	-	-	-	-	-	-	-	2	22	79	57	8	3	-	39
$7,500 to $9,999	91	66	-	-	-	-	-	-	-	-	1	11	26	13	15	-	25
$10,000 to $14,999	42	31	-	-	-	-	-	-	-	-	-	-	7	6	18	-	11
$15,000 to $19,999	12	10	-	-	-	-	-	-	-	-	-	-	-	-	10	-	2
$20,000 and over	6	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	50,432	42,683	31	168	601	1,304	1,920	6,863	8,421	7,204	6,321	4,414	3,006	859	1,570	-	7,749
Average value (dollars)	4,724	4,502	-	1,183	1,666	2,100	2,606	3,308	4,262	5,160	6,372	8,220	10,972	-	-	-	5,535
Debt on first and jr. mtgs. (thous.)	26,633	22,406	22	105	352	775	1,110	3,927	4,641	3,852	3,136	2,178	1,343	325	642	-	4,226
Percent of value of property	52.8	52.5	-	62.7	58.5	59.4	57.8	57.2	55.1	53.5	49.6	49.3	44.7	-	-	-	54.5
Average debt (dollars)	2,495	2,416	-	742	975	1,248	1,506	1,892	2,348	2,760	3,161	4,055	4,902	-	-	-	3,019
Debt on first mtgs. (thousands)	25,393	22,204	21	105	348	768	1,096	3,881	4,609	3,831	3,111	2,156	1,334	322	622	-	4,189
Percent of value of property	52.3	52.0	-	62.4	57.8	58.9	57.1	56.5	54.7	53.2	49.2	48.8	44.4	-	-	-	54.1
Average debt (dollars)	2,472	2,394	-	739	963	1,237	1,487	1,870	2,332	2,744	3,136	4,015	4,869	-	-	-	2,992

Table R-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 YOUNGSTOWN: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	10,886	10,753	2,018	3,152	557	2,595	298	221	3,823	797	444	133
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	10,664	10,594	1,978	3,108	545	2,563	289	218	3,823	753	425	70
Average interest rate (percent)	5.32	5.32	5.96	5.89	5.76	5.92	5.56	4.82	4.50	5.45	5.43	-
Reporting debt and value	10,675	10,578	1,998	3,097	549	2,548	295	218	3,771	786	413	97
Percent distribution	-	100.0	18.9	29.3	5.2	24.1	2.8	2.1	35.6	7.4	3.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	10,675	10,578	1,998	3,097	549	2,548	295	218	3,771	786	413	97
First mortgage only	7,430	7,390	1,362	2,191	412	1,779	204	175	2,640	544	274	40
First and junior mortgage	322	301	44	63	14	49	6	9	155	18	6	21
With first mortgage; not reporting on junior mortgage	2,923	2,887	592	843	123	720	85	34	976	224	133	36
1-family properties	9,275	9,188	1,716	2,689	474	2,215	264	192	3,258	697	372	87
First mortgage only	6,484	6,450	1,176	1,912	353	1,559	187	158	2,277	489	251	34
First and junior mortgage	285	265	39	58	14	44	5	7	138	13	5	20
With first mortgage; not reporting on junior mortgage	2,506	2,473	501	719	107	612	72	27	843	195	116	33
2- to 4-family properties	1,400	1,390	282	408	75	333	31	26	513	89	41	10
First mortgage only	946	940	186	279	59	220	17	17	363	55	23	6
First and junior mortgage	37	36	5	5	-	5	1	2	17	5	1	1
With first mortgage; not reporting on junior mortgage	417	414	91	124	16	108	13	7	133	29	17	3
RELATION OF DEBT TO VALUE												
1- to 4-family properties	10,675	10,578	1,998	3,097	549	2,548	295	218	3,771	786	413	97
Value of property (dollars)	50,432,300	49,944,700	9,521,900	15,223,600	3,082,300	12,141,300	2,349,500	976,900	16,606,100	3,247,700	2,019,000	487,600
Average value (dollars)	4,724	4,722	4,766	4,916	5,614	4,765	7,964	4,481	4,404	4,132	4,889	-
Debt on first and junior mortgages (dollars)	26,632,500	26,338,900	4,794,500	7,613,800	1,560,500	6,053,300	1,084,000	552,600	9,569,700	1,610,400	1,108,900	298,600
Percent of value of property	52.8	52.7	50.4	50.0	50.6	49.9	46.1	56.6	57.6	49.6	54.9	-
Average debt (dollars)	2,495	2,489	2,400	2,458	2,842	2,376	3,675	2,535	2,538	2,049	2,685	-
Debt on first mortgages (dollars)	25,392,800	26,111,100	4,762,000	7,555,300	1,554,700	6,000,600	1,074,500	545,800	9,472,900	1,598,700	1,101,900	281,700
Percent distribution	-	100.0	18.2	28.9	6.0	23.0	4.1	2.1	36.3	6.1	4.2	-
Percent of value of property	52.3	52.3	50.0	49.6	50.4	49.4	45.7	55.9	57.0	49.2	54.6	-
Average debt (dollars)	2,472	2,466	2,383	2,440	2,832	2,355	3,642	2,504	2,512	2,034	2,668	-
1-family properties	9,275	9,188	1,716	2,689	474	2,215	264	192	3,258	697	372	87
Value of property (dollars)	42,683,400	42,252,700	8,007,000	12,868,300	2,649,800	10,218,500	2,087,100	850,900	13,940,700	2,772,100	1,726,600	430,700
Average value (dollars)	4,602	4,599	4,666	4,786	5,590	4,613	7,906	4,432	4,279	3,977	4,641	-
Debt on first and junior mortgages (dollars)	22,406,200	22,144,000	3,976,500	6,353,900	1,309,800	5,044,100	960,900	482,500	8,018,800	1,394,500	961,900	262,200
Percent of value of property	52.5	52.4	49.7	49.4	49.4	49.4	46.0	56.7	57.5	50.3	55.7	-
Average debt (dollars)	2,416	2,410	2,317	2,363	2,763	2,277	3,640	2,513	2,460	2,001	2,586	-
Debt on first mortgages (dollars)	22,204,000	21,956,400	3,951,200	6,303,500	1,304,000	4,999,500	952,400	476,900	7,926,900	1,388,600	956,900	247,600
Percent of value of property	52.0	52.0	49.3	49.0	49.2	48.9	45.6	56.0	56.9	50.1	55.4	-
Average debt (dollars)	2,394	2,390	2,303	2,344	2,751	2,257	3,608	2,484	2,433	1,992	2,572	-
2- to 4-family properties	1,400	1,390	282	408	75	333	31	26	513	89	41	10
Value of property (dollars)	7,748,900	7,692,000	1,514,900	2,355,300	432,500	1,922,800	262,400	126,000	2,665,400	475,600	292,400	56,900
Average value (dollars)	5,535	5,534	5,372	5,773	-	5,774	-	-	5,196	-	-	-
Debt on first and junior mortgages (dollars)	4,226,300	4,189,900	818,000	1,259,900	250,700	1,009,200	123,100	70,100	1,555,900	215,900	147,000	36,400
Percent of value of property	54.5	54.5	54.0	53.5	-	52.5	-	-	58.4	-	-	-
Average debt (dollars)	3,019	3,014	2,901	3,088	-	3,031	-	-	3,033	-	-	-
Debt on first mortgages (dollars)	4,188,800	4,154,700	810,800	1,251,800	250,700	1,001,100	122,100	68,900	1,546,000	210,100	145,000	34,100
Percent of value of property	54.1	54.0	53.5	53.1	-	52.1	-	-	58.0	-	-	-
Average debt (dollars)	2,992	2,989	2,875	3,068	-	3,006	-	-	3,014	-	-	-

Table R-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF YOUNGSTOWN: 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	9,479	9,356	1,736	2,741	482	2,259	265	195	3,308	708	403	123
RACE OF OCCUPANTS												
White	9,087	8,965	1,676	2,652	473	2,179	260	187	3,149	664	377	122
Negro	386	385	57	88	9	79	5	8	158	44	25	1
Other nonwhite	6	6	3	1	-	1	-	-	1	-	1	-
YEAR BUILT												
Reporting year built	9,294	9,177	1,703	2,693	478	2,215	263	191	3,240	694	393	117
1930 to 1940	689	667	141	256	53	203	42	14	106	62	46	22
1920 to 1929	4,207	4,159	875	1,162	232	930	167	109	1,416	253	177	48
1910 to 1919	2,663	2,633	424	772	109	663	40	48	1,058	194	97	30
1900 to 1909	1,168	1,162	181	349	58	291	12	13	453	113	41	6
1880 to 1899	484	474	73	131	20	111	2	6	176	57	29	10
1879 or earlier	83	82	9	23	6	17	-	1	31	15	3	1

Table R–5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF YOUNGSTOWN: 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	9,479	9,356	1,736	2,741	482	2,259	265	195	3,808	708	403	123
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	9,275	9,188	1,716	2,689	474	2,215	264	192	3,258	697	372	87
Under $500	479	474	102	182	29	153	7	15	80	61	27	5
$500 to $999	916	912	196	323	53	270	11	15	220	111	36	4
$1,000 to $1,499	1,222	1,213	238	367	48	319	19	17	408	126	38	9
$1,500 to $1,999	1,801	1,286	226	363	60	303	24	22	516	89	46	15
$2,000 to $2,499	1,374	1,364	247	373	56	317	32	24	570	68	50	10
$2,500 to $2,999	1,056	1,049	169	279	58	221	26	19	446	74	36	7
$3,000 to $3,999	1,663	1,643	305	434	76	358	56	56	634	91	67	20
$4,000 to $4,999	694	690	147	177	30	147	36	13	238	39	40	4
$5,000 to $5,999	298	292	52	88	22	66	23	7	81	20	21	6
$6,000 to $7,499	164	160	23	61	20	41	12	3	43	16	2	4
$7,500 to $9,999	68	65	7	23	14	9	10	1	17	2	5	3
$10,000 to $14,999	28	28	2	12	6	6	7	-	4	-	3	-
$15,000 to $19,999	9	9	2	5	1	4	-	-	1	-	1	-
$20,000 and over	3	3	-	2	1	1	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9,270	9,207	1,700	2,698	471	2,227	256	192	3,308	665	388	63
Under 4.0%	142	142	3	12	4	8	2	78	-	39	8	-
4.0%	178	178	4	53	14	39	10	-	-	86	20	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	3,458	3,442	20	43	10	33	10	5	3,308	14	42	16
4.6% to 4.9%	1	1	-	-	-	-	-	1	-	-	-	-
5.0%	742	725	155	267	76	191	77	12	-	114	100	17
5.1% to 5.4%	1	1	-	-	-	-	-	-	-	-	1	-
5.5%	215	210	38	106	22	84	31	1	-	9	25	5
5.6% to 5.9%	1	1	-	-	-	-	1	-	-	-	-	-
6.0%	4,074	4,050	1,329	2,002	314	1,688	109	82	-	357	171	24
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	46	46	30	12	1	11	1	1	-	1	1	-
6.6% to 6.9%	3	3	-	3	-	3	-	-	-	-	-	-
7.0%	375	374	109	181	28	153	13	11	-	44	16	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	9	9	1	5	-	5	-	1	-	-	2	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	30	30	11	14	2	12	2	-	-	1	2	-
Average interest rate (percent)	5.32	5.32	5.96	5.89	5.76	5.91	5.55	4.74	4.50	5.42	5.42	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	8,996	8,925	1,688	2,634	459	2,175	255	182	3,181	609	376	71
Real estate taxes included in payment	3,832	3,801	725	1,054	184	870	25	99	1,652	84	162	31
Monthly	3,742	3,714	712	1,031	180	851	24	98	1,613	82	154	28
Quarterly	7	7	2	1	1	-	1	-	2	-	1	-
Semiannual	3	3	-	-	-	-	-	-	1	-	2	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	2	2	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment	77	74	11	21	3	18	-	1	36	-	5	3
Real estate taxes not included in payment	5,055	5,015	949	1,541	269	1,272	226	83	1,488	517	211	40
Monthly	4,844	4,806	922	1,483	255	1,228	204	78	1,449	477	193	38
Quarterly	39	39	2	17	4	13	8	1	1	7	3	-
Semiannual	29	29	3	3	2	1	7	3	-	11	2	-
Annual	14	14	-	1	1	-	-	-	1	11	1	-
Other	9	9	-	2	1	1	-	-	2	1	4	-
Not reporting frequency of payment	120	118	22	35	6	29	7	1	35	10	8	2
Not reporting tax payment requirements	109	109	14	39	6	33	4	-	41	8	3	-
Monthly	99	99	14	37	5	32	3	-	36	7	2	-
Quarterly	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	9	9	-	2	1	1	-	-	5	1	1	-
No principal payments required	277	274	37	78	16	62	8	8	96	34	13	3
Monthly	232	230	33	68	13	55	5	6	92	17	9	2
Quarterly	12	12	1	6	3	3	1	-	-	3	1	-
Semiannual	14	14	1	1	-	1	-	2	-	9	1	-
Annual	6	6	-	-	-	-	1	-	-	3	2	-
Other	2	2	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment	11	10	2	2	-	2	1	-	4	1	-	1
Not reporting principal payment requirements	133	85	9	21	2	19	1	1	29	14	10	48
Monthly	77	71	9	19	1	18	1	1	25	8	8	6
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	2	2	-	-	-	-	-	-	-	2	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	54	12	-	2	1	1	-	-	4	4	2	42
No regular payments required	73	72	2	8	5	3	1	4	2	51	4	1

Table R-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF YOUNGSTOWN: 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	9,275	3,753	4,978	274	270
Under $500	479	90	338	27	24
$500 to $999	916	234	583	56	43
$1,000 to $1,499	1,222	437	710	37	38
$1,500 to $1,999	1,301	514	713	43	31
$2,000 to $2,499	1,374	599	711	31	33
$2,500 to $2,999	1,056	474	539	18	25
$3,000 to $3,999	1,663	820	770	29	44
$4,000 to $4,999	694	346	314	16	18
$5,000 to $5,999	298	125	157	8	8
$6,000 to $7,499	164	83	73	3	5
$7,500 to $9,999	68	18	44	5	1
$10,000 to $14,999	28	11	17	-	-
$15,000 to $19,999	9	2	6	1	-
$20,000 and over	3	-	3	-	-

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	9,270	3,790	4,971	266	243
Under 4.0%	142	86	49	1	6
4.0%	173	26	120	14	13
4.1% to 4.4%	-	-	-	-	-
4.5%	3,458	1,731	1,545	101	81
4.6% to 4.9%	1	-	1	-	-
5.0%	742	271	405	34	32
5.1% to 5.4%	1	-	1	-	-
5.5%	215	112	97	2	4
5.6% to 5.9%	1	-	1	-	-
6.0%	4,074	1,427	2,462	89	96
6.1% to 6.4%	-	-	-	-	-
6.5%	46	18	28	-	-
6.6% to 6.9%	3	1	2	-	-
7.0%	375	105	238	21	11
7.1% to 7.4%	-	-	-	-	-
7.5%	9	2	7	-	-
7.6% to 7.9%	-	-	-	-	-
8.0% and over	30	11	15	4	-
Average interest rate (percent)	5.32	5.19	5.43	5.31	5.22

Table R-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 YOUNGSTOWN: 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	8,329	8,080	3,421	4,575	84	249
Total first mortgage outstanding debt (dollars)	20,124,900	19,524,000	9,044,500	10,406,900	172,600	500,900
Total annual mortgage payment (dollars)	3,031,253	2,992,534	1,335,882	1,630,348	25,304	38,719
Average first mortgage outstanding debt (dollars)	2,416	2,429	2,644	2,275	-	2,012
Average value of property (dollars)	4,616	4,630	4,391	4,818	-	4,168
Average annual estimated rental value (dollars)	464	465	446	481	-	401
Average annual mortgage payment (dollars)	364	370	390	356	-	155
Percent which annual mortgage payment represents of—						
First mortgage debt	15.1	15.2	14.8	15.7	-	7.7
Value of property	7.9	8.0	8.9	7.4	-	3.7
Estimated annual rental value	78.5	79.6	87.6	74.1	-	38.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,219	8,000	3,413	4,504	83	219
Average first mortgage outstanding debt (dollars)	2,405	2,418	2,643	2,255	-	1,946
Average value of property (dollars)	4,566	4,587	4,384	4,751	-	3,808
Average annual estimated rental value (dollars)	461	463	445	477	-	376
Average annual mortgage payment (dollars)	366	371	391	358	-	156
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.4	14.8	15.9	-	8.0
Value of property	8.0	8.1	8.9	7.5	-	4.1
Estimated annual rental value	79.3	80.2	87.8	74.9	-	41.6
Monthly mortgage payment—						
Under $10	207	84	21	61	2	123
$10 to $14	649	626	146	469	11	23
$15 to $19	926	904	322	569	13	22
$20 to $24	1,210	1,197	518	669	15	13
$25 to $29	1,295	1,287	512	758	17	8
$30 to $39	2,033	2,014	949	1,053	12	19
$40 to $49	995	991	534	452	5	4
$50 to $59	525	522	260	256	6	3
$60 to $74	232	230	105	125	-	2
$75 to $99	88	87	37	48	2	1
$100 and over	59	58	14	44	-	1
Average monthly mortgage payment (dollars)	30.48	30.96	32.58	29.82	-	13.04
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	110	80	8	71	1	30
Average first mortgage outstanding debt (dollars)	3,225	-	-	-	-	-
Average value of property (dollars)	8,307	-	-	-	-	-
Average annual estimated rental value (dollars)	554	-	-	-	-	-
Average annual mortgage payment (dollars)	228	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	7.1	-	-	-	-	-
Value of property	2.8	-	-	-	-	-
Estimated annual rental value	34.9	-	-	-	-	-

Table S-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 YOUNGSTOWN 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	91,188	89,981	46,802	52.0	43,179	1,058	149	44,968	24,190	53.8	20,778
Urban	77,880	76,828	38,398	50.0	38,430	956	96	36,872	19,874	53.9	16,998
Rural-nonfarm	13,308	13,153	8,404	63.9	4,749	102	53	8,096	4,316	53.3	3,780
COLOR OF OCCUPANTS											
White	-	84,487	45,506	53.9	38,981	-	-	43,720	23,484	53.7	20,236
Nonwhite	-	5,494	1,296	23.6	4,198	-	-	1,248	706	56.6	542
TYPE OF STRUCTURE											
1-family	65,093	64,365	40,733	63.3	23,632	627	101	39,486	21,042	53.3	18,444
Other	26,095	25,616	6,069	23.7	19,547	431	48	5,482	3,148	57.4	2,334
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	64,495	63,831	40,372	63.2	23,459	573	91	39,398	20,994	53.3	18,404
Under $5	395	392	257	65.6	135	2	1	232	44	19.0	188
$5 to $9	1,686	1,668	748	44.8	920	15	3	705	200	28.4	505
$10 to $14	4,707	4,642	1,890	40.7	2,752	53	12	1,811	723	39.9	1,088
$15 to $19	7,352	7,265	3,109	42.8	4,156	75	12	3,030	1,428	47.1	1,602
$20 to $24	8,287	8,208	4,435	54.0	3,773	73	6	4,347	2,182	50.2	2,165
$25 to $29	9,435	9,368	5,427	57.9	3,941	60	7	5,319	2,825	53.1	2,494
$30 to $39	15,340	15,203	10,284	67.6	4,919	120	17	10,072	5,569	55.3	4,503
$40 to $49	9,082	8,981	7,068	78.7	1,913	91	10	6,891	4,020	58.3	2,871
$50 to $59	3,979	3,922	3,354	85.5	568	46	11	3,283	1,909	58.1	1,374
$60 to $74	2,393	2,365	2,109	89.2	256	20	8	2,064	1,203	58.3	861
$75 to $99	1,101	1,089	994	91.3	95	9	3	971	563	58.0	408
$100 and over	738	728	697	95.7	31	9	1	673	328	48.7	345
Median monthly rent (dollars)	29.75	29.75	33.70	-	24.49	30.21	-	33.72	35.06	-	32.08

Table S-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 YOUNGSTOWN 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	24,190	21,665	361	726	1,205	1,762	2,030	4,815	3,951	2,786	2,169	1,056	552	125	118	9	2,525
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	23,497	21,027	328	689	1,158	1,697	1,972	4,692	3,855	2,721	2,112	1,023	539	123	113	5	2,470
Average interest rate (%)	5.36	5.36	5.64	5.59	5.54	5.44	5.45	5.35	5.29	5.29	5.31	5.32	5.24	5.20	5.26	-	5.36
HOLDER OF FIRST MORTGAGE																	
Reporting holder	23,826	21,334	356	715	1,187	1,733	2,003	4,758	3,887	2,754	2,127	1,032	540	123	114	5	2,492
Building and loan association	4,024	3,587	45	80	152	270	316	855	695	491	382	204	72	17	8	-	437
Commercial bank	2,106	1,899	23	66	114	126	195	384	325	192	174	136	105	26	33	-	207
Savings bank	6,072	5,443	71	178	321	429	511	1,208	946	743	577	265	131	27	32	3	629
Life insurance company	590	544	3	5	5	15	13	40	72	86	96	92	81	16	20	-	46
Mortgage company	412	370	15	32	28	45	26	51	57	62	25	10	4	5	-	-	42
Home Owners' Loan Corporation	6,984	6,153	33	125	249	493	599	1,608	1,304	817	592	217	84	22	8	2	831
Individual	2,462	2,248	141	176	261	265	246	438	294	191	139	57	30	4	6	-	214
Other	1,176	1,090	25	53	57	90	97	174	184	172	142	50	33	6	7	-	86
Reporting debt and value	23,355	20,915	348	690	1,158	1,687	1,949	4,657	3,843	2,700	2,093	1,020	538	118	114	-	2,440
JUNIOR MORTGAGE																	
First mortgage only	15,432	13,803	260	480	809	1,112	1,299	3,094	2,482	1,802	1,336	666	329	65	69	-	1,629
First and junior mortgage	538	572	3	16	32	47	65	150	115	56	45	26	10	3	4	-	66
With 1st mtg.; not rptg. on junior	7,285	6,540	85	194	317	528	585	1,413	1,246	842	712	328	199	50	41	-	745
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under $1,000	4,459	4,161	337	526	605	558	476	812	441	246	118	30	11	-	1	-	298
$1,000 to $1,499	3,276	3,023	11	145	368	465	441	769	432	205	122	41	19	2	3	-	253
$1,500 to $1,999	3,287	2,980	-	19	152	446	485	891	511	239	157	47	19	2	2	-	307
$2,000 to $2,499	3,342	2,983	-	-	23	175	398	984	683	411	214	57	31	2	5	-	359
$2,500 to $2,999	2,425	2,141	-	-	-	43	119	675	598	383	221	66	31	4	1	-	284
$3,000 to $3,999	3,613	3,141	-	-	-	-	30	502	963	760	571	225	69	16	5	-	472
$4,000 to $4,999	1,627	1,392	-	-	-	-	-	24	204	365	438	242	85	12	2	-	235
$5,000 to $5,999	691	563	-	-	-	-	-	-	11	66	201	167	95	12	11	-	128
$6,000 to $7,499	365	311	-	-	-	-	-	-	-	5	48	127	103	20	8	-	54
$7,500 to $9,999	172	138	-	-	-	-	-	-	-	-	3	18	61	34	22	-	34
$10,000 to $14,999	75	64	-	-	-	-	-	-	-	-	-	-	14	14	36	-	11
$15,000 to $19,999	15	13	-	-	-	-	-	-	-	-	-	-	-	-	13	-	2
$20,000 and over	8	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	102,283	89,721	224	799	1,914	3,548	5,065	15,374	16,327	13,919	13,335	8,365	5,895	1,855	3,103	-	12,561
Average value (dollars)	4,379	4,290	643	1,159	1,653	2,103	2,599	3,301	4,248	5,155	6,371	8,200	10,957	15,717	27,218	-	5,148
Debt on first & jr. mtgs. (thous.)	52,697	46,133	126	473	1,063	2,085	2,836	8,456	8,748	7,175	6,608	4,009	2,621	747	1,185	-	6,564
Percent of value of property	51.5	51.4	56.5	59.2	55.5	58.8	56.0	55.0	53.6	51.6	49.6	47.9	44.5	40.3	38.2	-	52.3
Average debt (dollars)	2,256	2,206	363	686	918	1,236	1,455	1,816	2,276	2,658	3,157	3,930	4,872	6,332	10,396	-	2,590
Debt on first mtgs. (thousands)	52,244	45,744	126	469	1,053	2,067	2,802	8,367	8,669	7,134	6,566	3,975	2,609	742	1,165	-	6,501
Percent of value of property	51.1	51.0	56.3	58.7	55.0	58.3	55.3	54.4	53.1	51.3	49.2	47.5	44.3	40.0	37.5	-	51.7
Average debt (dollars)	2,237	2,187	362	680	909	1,225	1,438	1,797	2,256	2,642	3,137	3,897	4,849	6,290	10,218	-	2,664

Table S-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 YOUNGSTOWN 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	24,190	23,826	4,024	8,178	2,106	6,072	590	412	6,984	2,462	1,176	364
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	23,497	23,321	3,949	8,019	2,069	5,950	578	406	6,984	2,273	1,112	176
Average interest rate (percent)	5.36	5.36	5.87	5.78	5.66	5.82	5.50	5.34	4.50	5.55	5.42	5.47
Reporting debt and value	23,355	23,097	3,909	7,913	2,045	5,868	573	404	6,823	2,405	1,070	258
Percent distribution	-	100.0	16.9	34.3	8.9	25.4	2.5	1.7	29.5	10.4	4.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	23,355	23,097	3,909	7,913	2,045	5,868	573	404	6,823	2,405	1,070	258
First mortgage only	15,432	15,317	2,421	5,417	1,330	4,087	345	273	4,758	1,494	609	115
First and junior mortgage	638	589	100	165	44	121	14	13	244	37	16	49
With first mortgage; not reporting on junior mortgage	7,285	7,191	1,388	2,331	671	1,660	214	118	1,821	874	445	94
1-family properties	20,915	20,687	3,488	7,114	1,847	5,267	531	364	6,004	2,199	987	228
First mortgage only	13,803	13,705	2,153	4,869	1,195	3,674	320	252	4,169	1,375	567	98
First and junior mortgage	572	527	90	153	41	112	13	10	217	29	15	45
With first mortgage; not reporting on junior mortgage	6,540	6,455	1,245	2,092	611	1,481	198	102	1,618	795	405	85
2- to 4-family properties	2,440	2,410	421	799	198	601	42	40	819	206	83	30
First mortgage only	1,629	1,612	268	548	135	413	25	21	589	119	42	17
First and junior mortgage	66	62	10	12	3	9	1	3	27	8	1	4
With first mortgage; not reporting on junior mortgage	745	736	143	239	60	179	16	16	203	79	40	9
RELATION OF DEBT TO VALUE												
1- to 4-family properties	23,355	23,097	3,909	7,913	2,045	5,868	573	404	6,823	2,405	1,070	258
Value of property (dollars)	102,282,700	101,160,000	17,056,400	36,321,600	10,335,200	25,986,400	4,334,400	1,562,100	28,739,800	8,292,800	4,852,900	1,122,700
Average value (dollars)	4,379	4,380	4,363	4,590	5,054	4,428	7,564	3,867	4,212	3,448	4,535	4,352
Debt on first and junior mortgages (dollars)	52,696,700	52,042,900	8,611,200	17,506,100	4,824,500	12,681,600	2,019,400	872,000	16,241,100	4,178,600	2,614,500	653,800
Percent of value of property	51.5	51.4	50.5	48.2	46.7	48.8	46.6	55.8	56.5	50.4	53.9	58.2
Average debt (dollars)	2,256	2,253	2,203	2,212	2,359	2,161	3,524	2,158	2,380	1,737	2,443	2,534
Debt on first mortgages (dollars)	52,244,100	51,631,900	8,586,800	17,384,600	4,803,600	12,581,000	2,005,600	862,400	16,093,700	4,149,800	2,599,000	612,200
Percent distribution	-	100.0	16.5	33.7	9.3	24.4	3.9	1.7	31.2	8.0	5.0	-
Percent of value of property	51.1	51.0	50.1	47.9	46.5	48.4	46.3	55.2	56.0	50.0	53.6	54.5
Average debt (dollars)	2,237	2,235	2,184	2,197	2,349	2,144	3,500	2,135	2,359	1,725	2,429	2,373
1-family properties	20,915	20,687	3,488	7,114	1,847	5,267	531	364	6,004	2,199	987	228
Value of property (dollars)	89,721,300	88,732,600	14,933,800	32,012,800	9,269,700	22,743,100	3,973,000	1,375,500	24,714,700	7,349,600	4,372,200	988,700
Average value (dollars)	4,290	4,289	4,281	4,500	5,019	4,318	7,482	3,782	4,116	3,342	4,430	4,336
Debt on first and junior mortgages (dollars)	46,132,500	45,559,000	7,510,100	15,406,700	4,307,500	11,099,200	1,860,200	770,100	13,913,900	3,716,000	2,382,000	573,500
Percent of value of property	51.4	51.3	50.3	48.1	46.5	48.8	46.8	55.9	56.3	50.6	54.5	58.0
Average debt (dollars)	2,206	2,202	2,153	2,166	2,382	2,107	3,503	2,116	2,317	1,690	2,413	2,515
Debt on first mortgages (dollars)	45,743,600	45,205,300	7,447,600	15,297,900	4,289,500	11,008,400	1,847,400	762,400	13,788,800	3,697,700	2,368,500	538,300
Percent of value of property	51.0	50.9	49.9	47.8	46.3	48.4	46.5	55.4	55.8	50.3	54.2	54.4
Average debt (dollars)	2,187	2,185	2,135	2,150	2,322	2,090	3,479	2,095	2,296	1,682	2,400	2,361
2- to 4-family properties	2,440	2,410	421	799	198	601	42	40	819	206	83	30
Value of property (dollars)	12,561,400	12,427,400	2,122,600	4,308,800	1,065,500	3,243,300	361,400	185,600	4,025,100	943,200	480,700	134,000
Average value (dollars)	5,148	5,157	5,042	5,393	5,381	5,397	-	-	4,915	4,579	-	-
Debt on first and junior mortgages (dollars)	6,564,200	6,483,900	1,101,100	2,099,400	517,000	1,582,400	159,200	101,900	2,327,200	462,600	232,500	80,300
Percent of value of property	52.3	52.2	51.9	48.7	48.5	48.8	-	-	57.8	49.0	-	-
Average debt (dollars)	2,690	2,690	2,615	2,628	2,611	2,633	-	-	2,842	2,246	-	-
Debt on first mortgages (dollars)	6,500,500	6,426,600	1,089,200	2,086,700	514,100	1,572,600	158,200	100,000	2,309,900	452,100	230,500	73,900
Percent of value of property	51.7	51.7	51.3	48.4	48.2	48.5	-	-	57.4	47.9	-	-
Average debt (dollars)	2,664	2,667	2,587	2,612	2,596	2,617	-	-	2,820	2,195	-	-

Table S-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE YOUNGSTOWN 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	21,665	21,334	3,587	7,342	1,899	5,443	544	370	6,153	2,248	1,090	331
RACE OF OCCUPANTS												
White	21,040	20,712	3,504	7,195	1,865	5,330	537	355	5,906	2,163	1,052	328
Negro	614	611	79	145	34	111	7	15	245	88	37	3
Other nonwhite	11	11	4	2	-	2	-	-	2	2	1	-
YEAR BUILT												
Reporting year built	21,052	20,742	3,475	7,152	1,857	5,295	538	362	6,006	2,168	1,041	310
1930 to 1940	3,037	2,965	472	1,323	443	880	143	68	307	423	229	72
1920 to 1929	9,425	9,316	1,642	3,039	759	2,280	300	173	2,919	803	440	109
1910 to 1919	5,058	4,985	796	1,608	373	1,235	71	84	1,752	465	199	73
1900 to 1909	2,171	2,142	327	736	174	562	16	22	682	255	104	29
1880 to 1899	1,007	985	183	315	72	243	6	9	265	149	58	22
1879 or earlier	354	349	55	131	36	95	2	6	71	73	11	5

Table S–5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE YOUNGSTOWN 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	21,665	21,334	3,587	7,342	1,899	5,443	544	370	6,153	2,248	1,090	331
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	20,919	20,690	3,489	7,115	1,847	5,268	531	364	3,005	2,199	987	229
Under $500	1,612	1,590	273	647	170	477	18	58	176	326	97	22
$500 to $999	2,593	2,565	459	1,029	286	743	23	46	465	415	128	28
$1,000 to $1,499	3,045	3,013	509	1,057	265	792	43	43	863	379	119	32
$1,500 to $1,999	3,020	2,986	478	997	248	749	51	35	1,005	305	115	34
$2,000 to $2,499	2,989	2,972	512	920	222	698	56	36	1,073	242	123	17
$2,500 to $2,999	2,141	2,124	345	641	163	478	47	32	808	150	91	17
$3,000 to $3,999	3,082	3,040	532	960	230	730	98	75	1,025	208	142	42
$4,000 to $4,999	1,370	1,354	232	468	110	358	88	20	388	91	82	16
$5,000 to $5,999	552	542	83	192	50	142	50	12	116	43	46	10
$6,000 to $7,499	297	290	39	116	47	69	29	4	50	23	19	7
$7,500 to $9,999	140	136	18	55	34	21	15	3	24	6	15	4
$10,000 to $14,999	61	61	7	27	17	10	12	-	6	1	8	-
$15,000 to $19,999	12	12	2	7	2	5	-	-	1	-	2	-
$20,000 and over	5	5	-	4	3	1	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	21,027	20,871	3,519	7,200	1,867	5,333	532	365	6,153	2,068	1,034	156
Under 4.0%	274	274	54	25	10	15	2	79	-	83	31	-
4.0%	642	639	36	358	167	191	12	2	-	183	48	3
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	6,586	6,501	42	132	48	84	18	9	6,153	31	116	35
4.6% to 4.9%	1	1	-	-	-	-	-	1	-	-	-	-
5.0%	2,243	2,210	366	1,037	288	749	152	33	-	368	254	33
5.1% to 5.4%	1	1	-	-	-	-	-	-	-	-	1	-
5.5%	453	446	125	175	50	125	50	9	-	23	64	7
5.6% to 5.9%	2	2	1	-	-	-	1	-	-	-	-	-
6.0%	9,957	9,884	2,665	5,009	1,210	3,799	277	194	-	1,262	477	73
6.1% to 6.4%	2	2	-	-	-	-	-	-	-	-	2	-
6.5%	70	70	34	21	4	17	2	7	-	4	2	-
6.6% to 6.9%	4	4	-	4	-	4	-	-	-	-	-	-
7.0%	774	771	182	405	82	324	16	28	-	109	30	3
7.1% to 7.4%	1	1	-	1	-	1	-	-	-	-	-	-
7.5%	12	12	1	7	-	7	-	1	-	1	2	-
7.6% to 7.9%	1	1	-	1	-	1	-	-	-	-	-	-
8.0% and over	54	52	13	24	8	16	2	2	-	4	7	2
Average interest rate (percent)	5.36	5.36	5.86	5.77	5.65	5.81	5.60	5.32	4.50	5.55	5.42	5.48
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	20,334	20,158	3,470	6,964	1,763	5,201	522	348	5,923	1,915	1,016	176
Real estate taxes included in payment	6,999	6,939	1,166	2,095	478	1,617	70	145	2,788	268	407	60
Monthly	6,825	6,771	1,145	2,045	463	1,582	66	143	2,726	258	388	54
Quarterly	18	18	3	6	2	4	3	-	2	3	1	-
Semiannual	9	9	1	2	1	1	1	-	1	1	3	-
Annual	2	2	-	1	-	1	-	-	-	1	-	-
Other	7	7	1	1	-	1	-	-	1	2	2	-
Not reporting frequency of payment	138	132	16	40	12	28	-	2	58	3	13	6
Real estate taxes not included in payment	13,118	13,009	2,269	4,800	1,273	3,527	448	203	3,074	1,620	595	109
Monthly	12,498	12,395	2,216	4,575	1,194	3,381	397	194	3,009	1,468	536	103
Quarterly	146	145	10	81	37	44	15	1	2	30	6	1
Semiannual	121	121	7	20	4	16	20	4	-	55	15	-
Annual	53	53	-	8	6	2	2	-	1	32	10	-
Other	27	27	-	10	5	5	-	1	2	5	9	-
Not reporting frequency of payment	273	268	36	106	27	79	14	3	60	30	19	5
Not reporting tax payment requirements	217	210	35	69	12	57	4	-	61	27	14	7
Monthly	200	193	34	66	11	55	3	-	56	23	11	7
Quarterly	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual	2	2	-	-	-	-	-	-	-	2	-	-
Annual	2	2	-	-	-	-	-	-	-	1	1	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	12	12	1	3	1	2	-	-	5	1	2	-
No principal payments required	594	586	64	213	55	158	10	14	150	108	27	8
Monthly	484	479	56	184	42	142	6	11	141	63	18	5
Quarterly	27	27	1	16	8	8	1	-	1	7	1	-
Semiannual	41	40	1	7	3	4	1	3	-	24	4	1
Annual	15	15	1	-	-	-	1	-	-	9	4	-
Other	4	4	1	1	-	1	-	-	-	2	-	-
Not reporting frequency of payment	23	21	4	5	2	3	1	-	8	3	-	2
Not reporting principal payment requirements	407	265	36	74	34	40	9	2	76	47	21	142
Monthly	224	207	33	57	21	36	7	2	70	23	15	17
Quarterly	13	11	-	8	7	1	-	-	-	3	-	2
Semiannual	10	10	1	1	1	-	2	-	-	5	1	-
Annual	1	1	-	1	1	-	-	-	-	-	-	-
Other	2	1	-	-	-	-	-	-	-	-	1	1
Not reporting frequency of payment	157	35	2	7	4	3	-	-	6	16	4	122
No regular payments required	330	325	17	91	47	44	3	6	4	178	26	5

Table S–6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE YOUNGSTOWN 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
		Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	20,919	6,788	12,745	583	803
Under $500	1,612	219	1,181	75	137
$500 to $999	2,593	472	1,836	127	158
$1,000 to $1,499	3,045	809	1,998	99	139
$1,500 to $1,999	3,020	946	1,919	76	79
$2,000 to $2,499	2,989	1,086	1,766	52	85
$2,500 to $2,999	2,141	813	1,238	43	47
$3,000 to $3,999	3,082	1,363	1,578	54	87
$4,000 to $4,999	1,370	637	666	30	37
$5,000 to $5,999	552	283	287	12	20
$6,000 to $7,499	297	139	144	5	9
$7,500 to $9,999	140	45	84	7	4
$10,000 to $14,999	61	24	35	2	-
$15,000 to $19,999	12	2	9	1	-
$20,000 and over	5	-	4	-	1

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	
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	21,027	6,906	12,845	569	707
Under 4.0%	274	148	103	6	17
4.0%	642	75	505	25	37
4.1% to 4.4%	-	-	-	-	-
4.5%	6,536	2,990	3,233	158	155
4.6% to 4.9%	1	-	1	-	-
5.0%	2,243	710	1,378	71	84
5.1% to 5.4%	1	-	1	-	-
5.5%	453	206	234	2	11
5.6% to 5.9%	2	-	2	-	-
6.0%	9,957	2,558	6,771	263	365
6.1% to 6.4%	2	2	-	-	-
6.5%	70	21	48	1	-
6.6% to 6.9%	4	1	3	-	-
7.0%	774	172	529	38	35
7.1% to 7.4%	1	1	-	-	-
7.5%	12	3	8	1	-
7.6% to 7.9%	1	-	1	-	-
8.0% and over	54	19	28	4	3
Average interest rate (percent)	5.36	5.18	5.45	5.43	5.43

Table S–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 YOUNGSTOWN 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	18,668	18,137	6,239	11,741	157	531
Total first mortgage outstanding debt (dollars)	41,150,300	40,194,200	16,161,100	23,752,000	281,100	956,100
Total annual mortgage payment (dollars)	6,385,909	6,312,378	2,399,724	3,864,822	47,832	73,531
Average first mortgage outstanding debt (dollars)	2,204	2,216	2,590	2,023	1,790	1,801
Average value of property (dollars)	4,295	4,304	4,344	4,291	3,669	3,976
Average annual estimated rental value (dollars)	432	434	438	432	396	369
Average annual mortgage payment (dollars)	342	348	385	329	305	138
Percent which annual mortgage payment represents of—						
First mortgage debt	15.5	15.7	14.8	16.3	17.0	7.7
Value of property	8.0	8.1	8.9	7.7	8.3	3.5
Estimated annual rental value	79.1	80.2	87.8	76.1	77.0	37.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	18,336	17,883	6,218	11,509	156	453
Average first mortgage outstanding debt (dollars)	2,199	2,211	2,588	2,014	1,773	1,730
Average value of property (dollars)	4,255	4,274	4,329	4,253	3,629	3,496
Average annual estimated rental value (dollars)	430	432	437	430	391	346
Average annual mortgage payment (dollars)	344	350	385	331	304	142
Percent which annual mortgage payment represents of—						
First mortgage debt	15.7	15.8	14.9	16.4	17.1	8.2
Value of property	8.1	8.2	8.9	7.8	8.4	4.1
Estimated annual rental value	80.1	80.9	88.0	77.0	77.8	41.1
Monthly mortgage payment—						
Under $10	626	370	57	308	5	256
$10 to $14	1,982	1,923	362	1,536	25	59
$15 to $19	2,373	2,323	595	1,705	23	50
$20 to $24	2,856	2,833	947	1,858	28	23
$25 to $29	2,919	2,898	957	1,915	26	21
$30 to $39	4,084	4,060	1,698	2,336	26	24
$40 to $49	1,879	1,869	929	931	9	10
$50 to $59	923	917	396	510	11	6
$60 to $74	393	391	175	216	-	2
$75 to $99	170	169	66	100	3	1
$100 and over	131	130	36	94	-	1
Average monthly mortgage payment (dollars)	28.70	29.13	32.09	27.58	25.33	11.83
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	332	254	21	232	1	78
Average first mortgage outstanding debt (dollars)	2,472	2,553	-	2,484	-	-
Average value of property (dollars)	6,497	6,414	-	6,189	-	-
Average annual estimated rental value (dollars)	550	564	-	552	-	-
Average annual mortgage payment (dollars)	212	241	-	240	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	8.6	9.4	-	9.7	-	-
Value of property	3.3	3.8	-	3.9	-	-
Estimated annual rental value	38.6	42.7	-	43.5	-	-

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES							Holder of first mortgage									Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value										
THE STATE	363,523	317,781	299,267	1,334,397,100	4,459	687,728,400	2,298	51.5	311,414	102,904	34,406	44,541	14,510	6,593	55,633	37,833	14,894	5.51
Urban	292,108	248,447	234,842	1,113,854,100	4,743	576,158,600	2,453	51.7	243,543	80,619	26,795	34,996	13,338	5,495	48,087	23,132	11,081	5.45
Rural-nonfarm	71,415	69,334	64,425	220,543,000	3,423	111,569,800	1,732	50.6	67,871	22,285	7,611	9,545	1,172	1,098	7,546	14,701	3,813	5.69
ADAMS COUNTY	233	221	209	351,800	1,683	148,200	709	42.1	218	96	28	24	-	-	11	55	4	6.68
ALLEN COUNTY	4,147	3,878	3,711	11,361,700	3,062	5,892,100	1,588	51.9	3,813	2,176	187	137	128	36	492	494	163	5.73
Delphos city (part)	135	131	110	210,300	1,912	98,300	894	46.7	130	62	21	3	-	-	13	28	3	5.67
Lima	3,290	3,049	2,977	9,467,800	3,180	4,998,500	1,679	52.8	3,002	1,829	78	100	114	29	412	344	96	5.71
Rural-nonfarm	722	698	624	1,683,600	2,698	795,300	1,275	47.2	681	285	88	34	14	7	67	122	64	5.82
ASHLAND COUNTY	932	868	785	2,586,700	3,295	1,296,400	1,651	50.1	842	162	120	119	5	3	54	346	33	5.72
Ashland city	728	666	639	2,227,800	3,486	1,111,700	1,740	49.9	654	140	91	82	5	2	39	268	27	5.73
Rural-nonfarm	204	202	146	358,900	2,458	184,700	1,265	51.5	188	22	29	37	-	1	15	78	6	5.66
ASHTABULA COUNTY	3,864	3,564	3,429	10,435,500	3,043	5,442,100	1,587	52.1	3,528	1,628	159	356	5	13	845	390	132	5.60
Ashtabula city	1,709	1,513	1,492	4,610,600	3,090	2,493,800	1,671	54.1	1,501	773	37	106	1	4	470	66	44	5.49
Conneaut	633	581	570	1,572,100	2,758	794,100	1,393	50.5	573	264	25	50	2	2	114	89	26	5.62
Geneva village	312	289	288	1,050,800	3,649	543,500	1,887	51.7	286	127	3	42	1	1	58	42	12	5.64
Rural-nonfarm	1,210	1,181	1,079	3,202,000	2,968	1,610,700	1,493	50.3	1,168	464	93	158	1	6	203	193	50	5.72
ATHENS COUNTY	949	884	793	2,432,000	3,067	1,059,900	1,337	43.6	849	191	38	197	2	4	52	324	41	5.90
Athens city	342	310	285	1,527,200	5,359	664,000	2,330	43.5	288	52	13	94	2	1	14	93	19	5.72
Glouster village	67	65	51	91,400	1,792	34,900	684	38.2	62	8	5	9	-	1	5	26	8	6.07
Nelsonville	206	186	176	377,000	2,142	166,000	943	44.0	183	93	12	18	-	-	12	47	1	6.23
Rural-nonfarm	334	323	281	435,400	1,553	195,000	694	44.7	316	38	8	76	-	2	21	158	13	5.85
AUGLAIZE COUNTY	961	934	877	1,904,600	2,172	867,600	989	45.6	907	462	135	53	-	11	99	124	23	5.96
St. Marys	376	368	358	729,400	2,066	306,900	869	42.1	359	267	16	7	-	10	32	22	5	6.14
Wapakoneta	256	247	229	601,100	2,625	279,300	1,220	46.5	245	101	48	18	-	-	43	28	7	5.83
Rural-nonfarm	329	319	295	574,100	1,946	281,400	954	49.0	303	94	71	28	-	1	24	74	11	5.85
BELMONT COUNTY	3,143	2,711	2,230	6,222,000	2,790	3,009,300	1,349	48.4	2,624	895	245	729	5	19	219	323	189	5.99
Barnesville village	281	261	195	396,700	2,034	191,200	981	48.2	249	190	12	15	-	-	4	26	2	6.21
Bellaire	389	264	176	558,900	3,176	291,900	1,659	52.2	248	68	34	71	-	1	47	6	21	5.87
Bridgeport village	173	141	132	368,800	2,794	176,000	1,333	47.7	138	49	5	35	-	2	11	24	12	5.99
Martins Ferry	618	501	454	1,746,100	3,846	832,600	1,834	47.7	484	143	35	173	-	4	40	27	62	6.09
St. Clairsville village	127	127	-	-	-	-	-	-	120	9	2	78	-	-	17	8	6	5.45
Shadyside village	293	265	260	756,500	2,910	386,500	1,487	51.1	261	66	66	60	-	1	28	18	22	5.87
Rural-nonfarm	1,262	1,152	1,013	2,395,000	2,364	1,131,100	1,117	47.2	1,124	370	91	297	5	11	72	214	64	5.99
BROWN COUNTY	248	227	182	390,300	2,145	161,000	885	41.3	218	71	67	13	-	-	10	56	1	6.08
BUTLER COUNTY	7,283	6,835	6,501	27,476,600	4,227	13,633,400	2,097	49.6	6,660	4,516	200	315	62	51	690	514	312	5.52
Hamilton	3,540	3,294	3,056	12,544,200	4,105	6,377,900	2,087	50.8	3,179	2,375	39	122	17	27	351	184	64	5.47
Middletown	1,863	1,703	1,686	8,721,800	5,173	4,198,600	2,490	48.1	1,675	1,068	66	124	41	3	209	90	74	5.48
Oxford village	137	124	104	585,100	5,626	208,500	2,005	35.6	116	84	4	2	-	-	7	14	5	5.85
Rural-nonfarm	1,743	1,714	1,655	5,625,500	3,399	2,848,400	1,721	50.6	1,690	989	91	67	4	21	123	226	169	5.63
CARROLL COUNTY	340	318	283	643,900	2,275	288,600	1,020	44.8	304	14	117	30	-	-	63	75	5	5.52
Carrollton village	114	99	85	265,800	3,127	96,300	1,133	36.2	86	3	46	2	-	-	14	21	-	5.67
Minerva village (part)	85	81	77	156,400	2,031	105,000	1,364	67.1	81	3	43	-	-	-	20	14	1	5.49
Rural-nonfarm	141	138	121	221,700	1,832	87,300	721	39.4	137	8	28	28	-	-	29	40	4	5.44
CHAMPAIGN COUNTY	945	881	854	2,073,000	2,427	915,300	1,072	44.2	872	648	49	28	-	2	61	81	3	5.86
Urbana	586	542	526	1,555,500	2,957	695,300	1,322	44.7	536	416	17	15	-	1	44	42	1	5.72
Rural-nonfarm	359	339	328	517,500	1,578	220,000	671	42.5	336	232	32	13	-	1	17	39	2	6.10
CLARK COUNTY	5,419	4,861	4,728	19,309,200	4,084	9,484,900	2,006	49.1	4,781	2,171	349	718	159	50	480	522	332	5.47
Springfield	4,440	3,903	3,792	16,132,700	4,254	7,947,800	2,096	49.3	3,836	1,954	217	498	143	46	424	321	233	5.45
Rural-nonfarm	979	958	936	3,176,500	3,394	1,537,100	1,642	48.4	945	217	132	220	16	4	56	201	99	5.58
CLERMONT COUNTY	1,137	1,075	1,018	3,068,900	3,015	1,444,400	1,419	47.1	1,055	725	69	22	2	6	30	190	11	6.02
CLINTON COUNTY	609	590	497	1,300,900	2,618	609,900	1,227	46.9	567	394	39	24	2	10	19	65	14	5.94
Wilmington	309	296	216	761,500	3,525	378,400	1,752	49.7	283	211	17	11	1	10	12	13	7	5.90
Rural-nonfarm	300	294	281	539,400	1,920	231,500	824	42.9	285	183	22	13	1	-	7	52	7	5.99
COLUMBIANA COUNTY	4,161	3,919	3,460	9,980,300	2,884	4,919,700	1,422	49.3	3,848	1,838	465	470	2	10	469	538	56	5.78
Columbiana village	152	136	126	492,800	3,911	237,900	1,888	48.3	132	68	26	-	-	-	14	23	1	5.66
East Liverpool	1,631	1,511	1,282	3,938,500	3,072	2,008,800	1,567	51.0	1,493	913	95	196	-	3	177	100	8	5.86
East Palestine	187	184	87	162,900	1,872	68,300	785	41.9	180	82	36	2	-	-	24	34	2	5.83
Lisbon village	147	137	125	269,400	2,155	127,600	1,021	47.4	131	31	56	8	-	-	2	33	1	5.94
Salem	718	660	627	2,277,800	3,633	1,055,700	1,684	46.3	647	129	131	106	2	1	88	174	16	5.60
Wellsville	429	413	376	884,900	2,220	451,500	1,201	54.1	403	239	8	57	-	1	79	7	12	5.61
Rural-nonfarm	897	878	837	2,004,000	2,394	969,900	1,159	48.4	862	376	112	101	-	5	85	167	16	5.82
COSHOCTON COUNTY	862	841	782	2,115,000	2,705	992,300	1,269	46.9	832	400	119	55	-	2	54	180	22	5.98
Coshocton city	550	533	504	1,469,100	2,915	749,000	1,486	51.0	529	270	63	38	-	2	46	101	9	5.92
Rural-nonfarm	312	308	278	645,900	2,323	243,300	875	37.7	303	130	56	17	-	-	8	79	13	6.08
CRAWFORD COUNTY	1,551	1,472	1,291	3,891,300	3,014	1,855,400	1,437	47.7	1,439	858	144	59	2	1	95	250	30	5.79
Bucyrus	501	483	457	1,404,500	3,007	699,200	1,497	49.8	473	291	25	24	-	1	31	94	7	5.75
Crestline village	280	265	258	739,200	2,865	357,000	1,384	48.3	258	196	17	2	-	-	8	33	2	5.93
Galion	630	587	456	1,540,000	3,377	700,000	1,535	45.5	574	331	84	23	1	-	47	74	14	5.78
Rural-nonfarm	140	137	110	207,600	1,887	99,200	902	47.8	134	40	18	10	1	-	9	49	7	5.69

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	
CUYAHOGA COUNTY	80,465	59,825	58,865	352,232,500	5,984	180,404,900	3,065	51.2	58,910	3,697	14,216	11,013	5,065	1,579	15,661	4,938	2,741	5.13
Bay village	476	474	473	3,620,100	7,653	1,858,400	3,918	51.2	478	79	107	30	58	16	96	52	35	5.01
Bedford	615	582	575	2,420,900	4,210	1,197,500	2,083	49.5	570	34	134	100	5	1	192	60	44	5.17
Berea	458	432	423	2,229,000	5,270	1,170,900	2,768	52.5	428	20	97	53	9	1	153	55	30	5.16
Chagrin Falls village	114	106	103	457,700	4,444	220,100	2,137	48.1	104	7	13	23	-	1	35	24	1	5.28
Cleveland	48,020	30,903	30,266	136,509,500	4,510	70,325,700	2,324	51.5	30,375	1,769	7,200	6,642	1,107	531	9,100	2,613	1,413	5.17
Cleveland Heights	5,636	5,164	5,084	45,092,600	8,870	23,818,100	4,685	52.8	5,102	209	1,380	650	1,134	256	1,048	207	218	4.98
Dover village	208	203	202	919,400	4,551	432,000	2,139	47.0	203	4	80	8	2	1	36	62	10	5.25
East Cleveland	2,240	1,511	1,487	9,531,200	6,410	4,809,300	3,234	50.5	1,484	31	469	257	132	32	352	122	89	5.10
Euclid	2,497	2,383	2,377	14,798,600	6,226	7,987,500	3,360	54.0	2,375	278	519	417	238	127	544	161	91	5.05
Fairview village	704	691	683	4,439,800	6,500	2,313,600	3,387	52.1	677	62	184	109	72	38	145	51	16	5.15
Garfield Heights	2,024	1,810	1,798	8,845,300	4,920	4,687,100	2,607	53.0	1,794	161	308	281	60	37	715	153	79	5.07
Lakewood	5,302	4,137	4,082	30,542,900	7,482	14,681,300	3,597	48.1	4,064	127	1,237	547	524	159	1,041	230	199	5.06
Maple Heights	863	832	830	3,728,300	4,492	2,009,900	2,422	53.9	827	84	173	146	7	11	280	73	53	5.16
Mayfield Heights village	379	373	373	1,655,100	4,437	817,900	2,193	49.4	373	85	99	12	8	11	100	54	4	5.38
Newburgh Heights village	300	173	172	846,500	4,922	387,000	2,250	45.7	173	6	22	32	2	3	87	14	7	4.95
North Olmsted village	315	302	299	1,442,600	4,825	774,200	2,589	53.7	299	11	101	49	4	6	62	55	11	5.32
North Royalton village	212	212	208	909,400	4,373	472,400	2,271	51.9	208	10	5	109	1	2	24	51	6	5.49
Parma	2,121	2,025	2,017	10,482,700	5,197	5,584,700	2,769	53.3	2,007	180	296	653	41	23	508	221	85	5.21
Rocky River	1,113	1,084	1,074	10,905,200	10,154	5,455,400	5,080	50.0	1,049	52	198	159	322	55	142	69	52	4.99
Shaker Heights	2,420	2,098	2,054	32,943,800	16,039	15,427,600	7,511	46.8	2,041	45	526	155	752	99	293	83	88	4.90
South Euclid village	935	907	901	6,066,900	6,734	3,477,800	3,859	57.3	902	79	223	108	148	39	204	75	26	5.02
University Heights village	1,039	1,015	1,007	10,250,200	10,179	5,548,500	5,510	54.1	1,001	70	223	95	344	76	115	55	23	4.87
Rural-nonfarm	2,479	2,408	2,377	13,594,800	5,719	6,953,500	2,925	51.1	2,381	294	622	378	95	54	379	398	161	5.31
DARKE COUNTY	916	866	774	1,933,400	2,498	825,800	1,067	42.7	841	413	153	47	2	2	39	166	19	5.85
Greenville	416	383	349	1,174,900	3,366	478,200	1,370	40.7	371	192	52	21	-	1	21	78	6	5.84
Rural-nonfarm	500	483	425	758,500	1,785	347,600	818	45.8	470	221	101	26	2	1	18	88	13	5.87
DEFIANCE COUNTY	880	826	768	1,836,900	2,392	882,100	1,149	48.0	802	574	25	31	2	1	37	116	16	5.84
Defiance city	689	639	597	1,603,500	2,686	756,700	1,268	47.2	620	463	14	20	1	-	28	83	11	5.84
Hicksville village	124	120	112	132,700	1,185	74,100	662	55.8	118	77	2	10	1	-	4	20	4	5.90
Rural-nonfarm	67	67	59	100,700	1,707	51,300	869	50.9	64	34	9	1	-	1	5	13	1	5.78
DELAWARE COUNTY	759	712	586	1,458,200	2,488	622,700	1,063	42.7	660	378	47	31	3	3	47	122	29	5.82
Delaware city	536	495	394	1,108,200	2,813	456,900	1,160	41.2	453	269	27	13	1	2	40	81	20	5.72
Rural-nonfarm	223	217	192	350,000	1,823	165,800	864	47.4	207	109	20	18	2	1	7	41	9	6.08
ERIE COUNTY	1,993	1,859	1,594	5,797,200	3,637	2,889,400	1,813	49.8	1,796	644	336	165	7	6	260	267	111	5.70
Sandusky	1,487	1,369	1,145	4,375,700	3,822	2,229,200	1,947	50.9	1,329	579	196	153	5	4	209	147	36	5.70
Rural-nonfarm	506	490	449	1,421,500	3,166	660,200	1,470	46.4	467	65	140	12	2	2	51	120	75	5.69
FAIRFIELD COUNTY	1,940	1,850	1,660	4,728,400	2,848	2,350,500	1,416	49.7	1,812	1,146	226	91	2	3	88	228	28	6.21
Lancaster	1,347	1,266	1,143	3,683,100	3,222	1,849,100	1,618	50.2	1,248	946	76	44	1	1	67	107	6	6.24
Rural-nonfarm	593	584	517	1,045,300	2,022	501,400	970	48.0	564	200	150	47	1	2	21	121	22	6.15
FAYETTE COUNTY	617	600	567	1,285,900	2,268	581,400	1,025	45.2	581	280	18	30	1	-	79	157	16	5.74
Washington Court House	469	454	432	1,084,200	2,510	486,200	1,125	44.8	449	219	6	24	1	-	68	122	9	5.70
Rural-nonfarm	148	146	135	201,700	1,494	95,200	705	47.2	132	61	12	6	-	-	11	35	7	5.86
FRANKLIN COUNTY	22,573	21,087	19,089	98,759,500	5,174	49,650,200	2,601	50.3	20,506	9,459	1,062	1,598	1,684	617	3,236	1,610	1,240	5.45
Bexley	1,022	1,020	973	10,413,700	10,703	4,842,700	4,977	46.5	992	400	62	86	249	54	50	30	61	5.25
Columbus	16,848	15,415	13,825	64,580,000	4,671	33,301,600	2,409	51.6	14,965	7,445	677	1,128	983	421	2,568	854	889	5.47
Grandview Heights	698	675	642	3,975,700	6,193	2,082,300	3,243	52.4	661	224	28	76	120	24	95	27	67	5.25
Upper Arlington village	715	714	618	8,321,900	13,466	3,845,500	6,222	46.2	687	189	66	43	264	73	15	30	7	4.95
Westerville village	263	260	253	1,029,900	4,071	501,900	1,984	48.7	257	89	10	18	6	1	44	33	56	5.65
Rural-nonfarm	3,027	3,003	2,778	10,448,300	3,761	5,076,200	1,827	48.6	2,944	1,112	219	247	62	44	464	636	160	5.58
FULTON COUNTY	548	532	457	1,167,000	2,554	550,400	1,204	47.2	520	108	62	119	1	5	37	156	32	5.67
Wauseon village	128	121	115	301,400	2,621	143,000	1,243	47.4	117	33	9	37	-	-	5	27	6	5.70
Rural-nonfarm	420	411	342	865,600	2,531	407,400	1,191	47.1	403	75	53	82	1	5	32	129	26	5.66
GALLIA COUNTY	299	282	222	494,700	2,228	209,600	944	42.4	269	66	47	34	2	3	14	88	15	6.11
Gallipolis	158	145	98	312,100	3,185	128,100	1,307	41.0	138	38	22	20	-	1	7	40	10	6.13
Rural-nonfarm	141	137	124	182,600	1,473	81,500	657	44.6	131	28	25	14	2	2	7	48	5	6.08
GEAUGA COUNTY	432	414	399	1,643,700	4,120	711,000	1,782	43.3	406	13	148	37	10	-	55	123	20	5.57
GREENE COUNTY	1,591	1,530	1,486	4,458,100	3,000	2,311,200	1,555	51.8	1,505	1,157	25	27	4	-	136	124	32	5.80
Fairfield village[1]	128	120	114	375,200	3,291	191,100	1,676	50.9	118	96	6	-	-	-	8	8	-	5.90
Xenia	676	635	624	1,616,900	2,591	803,600	1,288	49.7	628	522	1	3	-	-	58	37	7	5.79
Rural-nonfarm	787	775	748	2,456,000	3,297	1,316,500	1,760	53.4	759	539	18	24	4	-	70	79	25	5.79
GUERNSEY COUNTY	1,108	1,059	868	1,983,400	2,285	991,300	1,142	50.0	1,038	420	91	89	1	2	232	161	42	5.73
Cambridge	839	791	626	1,733,500	2,769	868,500	1,387	50.1	780	362	48	59	1	-	196	90	24	5.67
Rural-nonfarm	269	268	242	249,900	1,033	122,800	507	49.1	258	58	43	30	-	2	36	71	16	5.90
HAMILTON COUNTY	34,884	27,675	26,824	163,157,700	6,088	88,513,400	3,300	54.3	27,094	20,302	1,560	932	970	122	1,316	1,225	667	5.70
Cheviot	928	752	733	4,359,200	5,947	2,405,700	3,282	55.2	740	614	22	7	5	3	34	47	8	5.80
Cincinnati	21,679	15,869	15,438	102,455,700	6,637	53,156,800	3,443	51.9	15,493	11,432	1,013	599	718	46	735	586	364	5.68
Deer Park village	546	533	492	2,611,700	5,308	1,616,800	3,286	61.9	515	436	7	14	1	1	31	11	14	5.82
Elmwood Place village	226	154	152	587,500	3,865	332,800	2,189	56.6	154	133	2	3	-	1	13	1	1	5.84
Greenhills village	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lockland	364	316	308	1,357,400	4,407	776,400	2,521	57.2	311	285	3	3	1	-	9	9	1	5.86
Mount Healthy village	430	370	351	1,596,000	4,547	991,200	2,824	62.1	365	289	19	12	4	1	9	20	11	5.62
North College Hill village	776	730	657	2,980,900	4,537	1,869,200	2,875	63.4	713	577	14	26	5	4	47	26	14	5.77

[1] Fairfield village was tabulated as urban prior to receipt of information that an area outside the village had been erroneously included. Rural-nonfarm figures for Greene County have not been adjusted.

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																
		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	
HAMILTON COUNTY--Con.																		
Norwood	2,177	1,651	1,598	8,647,000	5,411	4,844,700	3,032	56.0	1,627	1,226	87	85	24	3	110	56	34	5.69
Reading	416	367	359	1,494,900	4,164	831,800	2,317	55.6	363	301	5	6	-	-	30	18	3	5.92
St. Bernard	392	260	251	1,399,300	5,575	692,700	2,760	49.5	258	212	14	1	6	-	8	13	4	5.81
Silverton village	440	424	422	2,742,700	6,499	1,775,100	4,206	64.7	420	280	34	30	19	25	9	11	12	5.60
Wyoming village	414	375	364	3,386,400	9,303	1,687,400	4,636	49.8	363	229	28	12	46	2	13	15	18	5.49
Rural-nonfarm	6,096	5,854	5,699	29,539,000	5,183	17,512,800	3,073	59.3	5,772	4,286	312	134	141	36	268	412	183	5.73
HANCOCK COUNTY	1,400	1,314	1,230	3,730,100	3,033	1,665,300	1,354	44.6	1,285	371	115	216	2	16	120	316	129	5.85
Findlay	1,060	982	926	3,073,200	3,319	1,333,300	1,440	43.4	961	317	65	172	1	4	91	218	93	5.86
Fostoria city (part)	143	138	119	374,900	3,150	215,800	1,813	57.6	136	24	9	31	1	11	11	24	25	5.74
Rural-nonfarm	197	194	185	282,000	1,524	116,200	628	41.2	188	30	41	13	-	1	18	74	11	5.87
HARDIN COUNTY	667	636	611	1,327,200	2,172	610,900	1,000	46.0	625	169	133	50	2	2	38	194	37	5.79
Kenton	323	306	292	733,100	2,511	349,400	1,197	47.7	299	80	45	36	1	-	22	87	28	5.65
Rural-nonfarm	344	330	319	594,100	1,862	261,500	820	44.0	326	89	88	14	1	2	16	107	9	5.93
HARRISON COUNTY	467	430	353	756,800	2,144	369,300	1,046	48.8	419	145	61	59	-	-	15	136	3	5.91
Cadiz village	135	116	109	331,600	3,042	173,300	1,590	52.3	114	79	2	4	-	-	2	27	-	5.84
Rural-nonfarm	332	314	244	425,200	1,743	196,000	803	46.1	305	66	59	55	-	-	13	109	3	5.94
HENRY COUNTY	473	456	422	1,115,100	2,642	522,200	1,237	46.8	441	66	46	75	1	14	87	127	25	5.53
Napoleon village	242	231	217	703,300	3,241	339,700	1,565	48.3	223	33	36	2	1	7	68	66	10	5.32
Rural-nonfarm	231	225	205	411,800	2,009	182,500	890	44.3	218	33	10	73	-	7	19	61	15	5.76
HIGHLAND COUNTY	639	611	564	1,368,600	2,427	600,300	1,064	43.9	590	414	29	11	3	2	12	94	25	6.13
Greenfield village	228	214	191	514,300	2,693	219,800	1,151	42.7	196	154	7	1	1	-	7	19	7	6.49
Hillsboro village	212	208	203	590,900	2,910	267,300	1,317	45.2	208	144	12	5	1	1	4	32	9	5.88
Rural-nonfarm	199	189	170	263,400	1,549	113,200	666	43.0	186	116	10	5	1	1	1	43	9	6.02
HOCKING COUNTY	418	400	319	850,900	2,667	350,100	1,097	41.1	391	161	20	7	1	-	89	103	10	5.46
Logan	286	271	213	701,300	3,292	281,000	1,319	40.1	267	113	17	-	1	-	67	62	7	5.44
Rural-nonfarm	132	129	106	149,600	1,411	69,100	652	46.2	124	48	3	7	-	-	22	41	3	5.51
HOLMES COUNTY	213	206	185	384,100	2,076	172,900	935	45.0	203	24	54	31	-	-	16	67	11	5.55
HURON COUNTY	1,244	1,177	881	2,461,800	2,794	1,125,500	1,278	45.7	1,103	241	188	190	37	5	126	198	118	5.68
Bellevue city (part)	236	224	97	206,800	2,132	106,800	1,101	51.6	208	115	17	35	-	-	27	10	4	5.78
Norwalk	434	408	318	986,700	3,103	453,200	1,425	45.9	393	83	100	48	1	1	42	79	39	5.64
Willard village	248	237	200	644,400	3,222	295,300	1,477	45.8	209	32	23	26	35	2	37	27	27	5.63
Rural-nonfarm	326	308	266	623,900	2,345	270,200	1,016	43.3	293	11	48	81	1	2	20	82	48	5.71
JACKSON COUNTY	602	573	545	1,128,300	2,070	500,900	919	44.4	558	373	24	38	2	1	30	72	18	6.34
Jackson city	352	331	317	766,700	2,419	335,700	1,059	43.8	324	250	7	16	1	-	9	29	12	6.45
Wellston	121	117	112	140,300	1,253	53,900	481	38.4	114	73	16	6	-	1	3	12	3	6.35
Rural-nonfarm	129	125	116	221,300	1,908	111,300	959	50.3	120	50	1	16	1	-	18	31	3	6.06
JEFFERSON COUNTY	4,004	3,474	3,128	13,626,200	4,356	6,770,800	2,165	49.7	3,398	1,283	651	590	21	12	275	454	112	5.85
Mingo Junction	298	238	216	659,200	3,052	330,400	1,530	50.1	235	153	10	34	-	1	10	13	14	5.91
Steubenville	1,893	1,578	1,471	8,699,600	5,914	4,391,200	2,985	50.5	1,544	623	315	327	18	7	136	87	31	5.84
Toronto	340	301	294	1,139,600	3,876	551,500	1,876	48.4	300	88	10	70	-	-	60	62	10	5.91
Rural-nonfarm	1,473	1,357	1,147	3,127,800	2,727	1,497,700	1,306	47.9	1,319	419	316	159	3	4	69	292	57	5.84
KNOX COUNTY	1,125	1,063	781	2,421,300	3,100	1,094,400	1,401	45.2	1,029	527	65	106	2	3	115	179	32	5.73
Mount Vernon	659	609	458	1,598,500	3,490	725,500	1,584	45.4	589	341	16	53	2	2	79	76	20	5.71
Rural-nonfarm	466	454	323	822,800	2,547	368,900	1,142	44.8	440	186	49	53	-	1	36	103	12	5.74
LAKE COUNTY	3,190	3,003	2,939	12,798,700	4,355	5,995,100	2,040	46.8	2,966	200	590	619	37	50	530	788	152	5.40
Fairport village	216	174	170	612,400	3,602	258,700	1,492	41.4	172	34	31	27	3	1	30	31	15	5.48
Painesville	763	687	668	3,069,600	4,595	1,415,200	2,119	46.1	677	62	158	53	11	30	125	203	35	5.42
Wickliffe village	274	251	250	1,008,000	4,032	544,900	2,180	54.1	249	8	90	41	2	-	58	39	11	5.18
Willoughby village	256	243	232	1,358,600	5,856	636,400	2,743	46.8	237	11	52	79	4	1	47	41	2	5.37
Rural-nonfarm	1,681	1,648	1,619	6,750,100	4,169	3,144,900	1,942	46.6	1,631	85	259	419	17	18	270	474	89	5.43
LAWRENCE COUNTY	1,205	1,158	1,099	2,636,000	2,399	1,307,200	1,189	49.6	1,138	767	17	30	2	9	169	88	56	5.68
Ironton	750	709	681	1,947,000	2,859	991,600	1,456	50.9	692	449	14	22	2	2	138	29	36	5.59
Rural-nonfarm	455	449	418	689,000	1,648	315,600	755	45.8	446	318	3	8	-	7	31	59	20	5.81
LICKING COUNTY	2,643	2,549	1,959	6,313,200	3,223	2,943,800	1,503	46.6	2,460	716	413	449	5	26	399	312	140	5.68
Newark	1,907	1,837	1,341	4,389,300	3,273	2,086,600	1,556	47.5	1,791	548	252	352	4	22	335	174	104	5.66
Rural-nonfarm	736	712	618	1,923,900	3,113	857,200	1,387	44.6	669	168	161	97	1	4	64	138	36	5.73
LOGAN COUNTY	1,405	1,376	1,324	3,034,400	2,292	1,479,700	1,118	48.8	1,351	1,079	24	29	2	-	59	134	24	5.90
Bellefontaine	861	842	808	2,219,900	2,747	1,115,300	1,380	50.2	829	727	2	-	-	-	43	40	17	5.89
Rural-nonfarm	544	534	516	814,500	1,578	364,400	706	44.7	522	352	22	29	2	-	16	94	7	5.92
LORAIN COUNTY	6,679	5,997	5,721	23,117,200	4,041	11,218,600	1,961	48.5	5,882	174	1,006	1,450	107	60	1,765	802	518	5.26
Amherst village	220	209	195	771,000	3,954	390,700	2,004	50.7	200	4	5	72	-	1	62	28	28	5.26
Elyria	1,675	1,540	1,486	6,162,300	4,291	3,057,600	2,129	49.6	1,506	87	155	367	52	30	546	157	112	5.30
Lorain city	3,225	2,757	2,719	11,489,600	4,226	5,528,500	2,033	48.1	2,711	53	571	577	50	12	869	261	298	5.12
Oberlin village	210	173	95	415,400	4,373	170,800	1,798	41.1	171	1	23	95	1	1	9	35	6	5.86
Wellington village	93	91	78	203,400	2,608	114,900	1,473	56.5	91	-	41	14	-	-	10	24	2	5.68
Rural-nonfarm	1,256	1,227	1,198	4,075,500	3,402	1,956,100	1,633	48.0	1,203	29	211	325	4	16	269	277	72	5.42
LUCAS COUNTY	23,074	21,407	20,833	87,687,800	4,209	48,723,700	2,339	55.6	21,179	1,943	1,130	4,261	1,823	1,470	5,257	3,649	1,646	5.40
Maumee village	303	283	259	1,349,100	5,209	661,200	2,553	49.0	281	37	10	70	13	3	67	62	19	5.52
Toledo	17,645	16,043	15,567	65,717,200	4,222	36,592,600	2,351	55.7	15,858	1,593	708	3,221	1,451	1,068	4,269	2,305	1,243	5.36
Rural-nonfarm	5,126	5,081	5,007	20,621,500	4,119	11,469,900	2,291	55.6	5,040	313	412	970	359	399	921	1,282	384	5.50

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																
		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	
MADISON COUNTY	548	516	496	1,304,800	2,631	578,200	1,166	44.3	504	322	49	16	1	7	47	42	20	6.32
London village	212	191	182	638,500	3,508	288,300	1,584	45.2	186	127	29	1	1	1	14	7	6	5.76
Rural-nonfarm	336	325	314	666,300	2,122	289,900	923	43.5	318	195	20	15	-	6	33	35	14	6.65
MAHONING COUNTY	15,560	13,789	13,522	60,893,700	4,503	31,893,500	2,359	52.4	13,598	2,432	765	3,445	369	240	4,483	1,267	597	5.34
Campbell	767	613	610	2,012,800	3,300	1,015,900	1,665	50.5	605	6	3	194	1	4	316	47	34	5.10
Sebring village	267	261	259	745,100	2,877	398,100	1,537	53.4	259	174	11	19	-	1	31	22	1	5.76
Struthers	923	848	841	3,099,100	3,685	1,723,400	2,049	55.6	839	182	49	160	3	5	383	42	15	5.07
Youngstown city (total)[1]	10,886	9,479	9,275	42,683,400	4,602	22,406,200	2,416	52.5	9,356	1,736	482	2,259	265	195	3,308	708	403	5.32
Rural-nonfarm	2,717	2,588	2,537	12,353,300	4,869	6,349,900	2,503	51.4	2,539	334	220	813	100	35	445	448	144	5.53
MARION COUNTY	2,129	2,045	1,851	4,899,300	2,647	2,541,900	1,373	51.9	1,987	943	221	105	24	6	359	265	64	5.62
Marion city	1,940	1,860	1,695	4,542,500	2,680	2,370,600	1,399	52.2	1,813	929	168	105	21	6	334	199	51	5.60
Rural-nonfarm	189	185	156	356,800	2,287	171,300	1,098	48.0	174	14	53	-	3	-	25	66	13	5.77
MEDINA COUNTY	1,266	1,189	1,155	4,102,100	3,552	1,902,000	1,647	46.4	1,163	181	107	352	34	13	125	259	92	5.63
Medina village	299	269	268	1,107,500	4,132	481,700	1,797	43.5	268	5	46	138	-	1	19	47	12	5.71
Wadsworth	519	493	487	1,796,900	3,690	890,100	1,828	49.5	478	141	13	75	32	6	83	81	47	5.51
Rural-nonfarm	448	427	400	1,197,700	2,994	530,200	1,326	44.3	417	35	48	139	2	6	23	131	33	5.71
MEIGS COUNTY	347	327	307	609,500	1,985	282,200	919	46.3	320	48	58	50	-	1	31	86	46	5.86
Middleport village	167	156	153	332,700	2,175	155,200	1,014	46.6	153	31	37	11	-	1	12	25	36	5.85
Pomeroy village	77	68	62	154,300	2,489	71,400	1,152	46.3	67	15	4	28	-	-	10	5	5	5.86
Rural-nonfarm	103	103	92	122,500	1,332	55,600	604	45.4	100	2	17	11	-	-	9	56	5	5.88
MERCER COUNTY	752	728	672	1,651,200	2,457	817,300	1,216	49.5	703	295	188	59	5	-	38	100	18	5.76
Celina village	346	324	290	868,600	2,995	422,600	1,457	48.7	310	122	64	47	5	-	16	41	15	5.82
Rural-nonfarm	416	404	382	782,600	2,049	394,700	1,033	50.4	393	173	124	12	-	-	22	59	3	5.72
MIAMI COUNTY	2,463	2,301	2,101	6,183,900	2,943	2,957,900	1,408	47.8	2,272	1,685	64	80	21	7	172	214	29	5.84
Piqua	999	902	858	2,371,900	2,764	1,181,900	1,319	47.7	894	641	33	44	-	1	91	74	10	5.81
Tippecanoe City village	287	276	270	781,600	2,895	436,900	1,618	55.9	274	229	10	1	-	1	20	13	-	5.90
Troy	633	591	526	2,007,400	3,816	930,100	1,768	46.3	582	484	5	15	3	1	21	45	8	5.89
Rural-nonfarm	544	532	447	1,023,000	2,289	459,000	1,027	44.9	522	331	16	20	18	4	40	82	11	5.80
MONROE COUNTY	137	131	95	199,600	2,101	87,100	917	43.6	122	43	6	8	1	-	14	48	2	5.69
MONTGOMERY COUNTY	21,393	19,865	19,141	86,605,700	4,525	45,017,700	2,404	53.1	19,584	10,639	558	684	928	116	4,491	1,373	795	5.48
Dayton	15,206	13,817	13,264	57,046,600	4,301	31,563,200	2,380	55.3	13,643	7,672	230	416	611	59	3,601	626	428	5.44
Miamisburg	321	301	268	1,052,500	3,927	474,100	1,769	45.0	274	226	8	12	1	-	9	15	3	5.93
Oakwood	950	928	906	9,283,900	10,247	4,273,800	4,717	46.0	905	425	62	24	196	3	138	43	14	5.30
Rural-nonfarm	4,916	4,819	4,703	19,222,700	4,087	9,706,600	2,064	50.5	4,752	2,316	258	232	120	54	743	689	350	5.59
MORGAN COUNTY	129	123	96	235,700	2,455	92,100	959	39.1	120	8	37	47	-	-	4	22	2	6.00
MORROW COUNTY	249	230	196	390,100	1,990	178,200	909	45.7	217	44	27	43	-	1	16	76	10	5.81
MUSKINGUM COUNTY	3,177	2,978	2,708	8,033,800	2,967	4,110,500	1,518	51.2	2,834	522	204	1,134	13	12	356	429	164	5.74
Zanesville	2,214	2,035	1,823	5,829,100	3,198	3,040,200	1,668	52.2	1,915	325	148	839	4	4	274	242	79	5.74
Rural-nonfarm	963	943	885	2,204,700	2,491	1,070,300	1,209	48.5	919	197	56	295	9	8	82	187	85	5.73
NOBLE COUNTY	238	222	199	333,600	1,676	147,600	742	44.2	220	142	29	12	-	-	4	31	2	6.35
OTTAWA COUNTY	808	772	745	2,380,800	3,195	1,167,400	1,567	49.0	763	80	150	195	2	3	106	194	33	5.66
Port Clinton village	295	276	272	1,051,800	3,867	514,400	1,891	48.9	274	-	104	31	2	-	61	66	10	5.65
Rural-nonfarm	513	496	473	1,329,000	2,810	653,000	1,381	49.1	489	80	46	164	-	3	45	128	23	5.67
PAULDING COUNTY	342	333	272	438,100	1,611	194,500	715	44.4	310	85	45	28	5	3	13	110	21	5.88
PERRY COUNTY	760	745	616	1,082,800	1,758	517,200	840	47.8	715	241	168	76	1	3	83	107	36	5.99
Crooksville village	170	162	157	280,700	1,788	126,600	806	45.1	158	45	40	11	-	2	15	28	17	5.88
New Lexington village	189	189	179	422,500	2,360	208,800	1,166	49.4	180	64	30	34	1	-	31	18	2	6.17
Rural-nonfarm	401	394	280	379,600	1,356	181,800	649	47.9	377	132	98	31	-	1	37	61	17	5.95
PICKAWAY COUNTY	588	545	506	1,314,400	2,598	589,400	1,165	44.8	529	142	96	42	-	6	22	206	15	5.88
Circleville	401	363	347	963,600	2,777	438,100	1,263	45.5	354	129	40	35	-	6	10	130	4	5.88
Rural-nonfarm	187	182	159	350,800	2,206	151,300	952	43.1	175	13	56	7	-	-	12	76	11	5.89
PIKE COUNTY	198	187	152	266,300	1,752	102,100	672	38.3	182	111	9	2	-	-	4	52	4	6.66
PORTAGE COUNTY	1,717	1,611	1,525	5,754,900	3,774	2,572,700	1,687	44.7	1,575	247	250	296	23	7	152	447	153	5.73
Kent	528	475	428	2,017,700	4,714	880,600	2,057	43.6	463	94	108	40	9	4	61	95	52	5.73
Ravenna	456	436	425	1,556,000	3,661	757,700	1,783	48.7	425	68	29	129	2	2	48	128	19	5.72
Rural-nonfarm	723	700	672	2,181,200	3,246	934,400	1,390	42.8	687	85	113	127	12	1	43	224	82	5.75
PREBLE COUNTY	527	493	470	1,089,700	2,319	475,600	1,012	43.6	482	223	69	22	1	3	26	134	4	5.95
Eaton village	179	168	162	422,400	2,607	185,300	1,144	43.9	162	81	36	1	-	-	7	36	1	5.91
Rural-nonfarm	348	325	308	667,300	2,167	290,300	943	43.5	320	142	33	21	1	3	19	98	3	5.97
PUTNAM COUNTY	603	577	477	848,100	1,778	373,200	782	44.0	543	285	60	26	1	-	57	95	19	5.83
RICHLAND COUNTY	4,231	3,906	3,500	14,475,200	4,136	6,948,700	1,985	48.0	3,792	2,275	198	212	168	97	207	486	149	5.75
Mansfield	2,627	2,371	2,112	9,969,800	4,721	4,785,900	2,266	48.0	2,290	1,463	91	95	145	75	153	232	36	5.74
Shelby	591	550	546	2,086,500	3,821	936,800	1,716	44.9	542	351	57	20	3	12	8	69	22	5.86
Rural-nonfarm	1,013	985	842	2,418,900	2,873	1,226,000	1,456	50.7	960	461	50	97	20	10	46	185	91	5.74
ROSS COUNTY	1,142	1,054	945	3,108,200	3,289	1,382,100	1,463	44.5	1,032	592	81	97	-	10	71	129	52	5.85
Chillicothe	799	723	657	2,404,900	3,660	1,058,300	1,611	44.0	708	463	40	75	-	7	49	50	24	5.86
Rural-nonfarm	343	331	288	703,300	2,442	323,800	1,124	46.0	324	129	41	22	-	3	22	79	28	5.82

[1] No dwelling units reported for that part of Youngstown city in Trumbull County.

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	
SANDUSKY COUNTY	1,754	1,696	1,430	4,305,200	3,011	2,186,400	1,529	50.8	1,608	520	303	243	-	6	214	277	45	5.62
Bellevue city (part)	167	162	140	502,300	3,588	249,100	1,779	49.6	157	73	44	4	-	-	17	18	1	5.74
Clyde village	216	208	170	352,500	2,074	172,600	1,015	49.0	176	109	9	13	-	-	15	22	8	5.80
Fremont	883	845	729	2,400,700	3,293	1,225,300	1,681	51.0	818	247	114	154	-	3	126	151	23	5.59
Rural-nonfarm	488	481	391	1,049,700	2,685	539,400	1,380	51.4	457	91	136	72	-	3	56	86	13	5.55
SCIOTO COUNTY	2,837	2,616	2,284	6,582,300	2,882	3,462,800	1,516	52.6	2,577	1,055	149	196	32	11	436	610	88	5.85
New Boston	157	124	116	308,100	2,656	151,500	1,306	49.2	123	32	8	11	-	3	47	17	5	5.47
Portsmouth	1,763	1,586	1,309	4,818,000	3,681	2,565,000	1,960	53.2	1,554	779	101	135	31	3	275	193	37	5.88
Rural-nonfarm	917	906	859	1,456,200	1,695	746,300	869	51.2	900	244	40	50	1	5	114	400	46	5.95
SENECA COUNTY	1,914	1,758	1,340	4,277,800	3,192	2,193,100	1,640	51.4	1,717	905	162	86	2	10	138	363	51	5.80
Fostoria city (part)	693	637	616	1,862,900	3,024	965,200	1,567	51.8	624	235	58	32	2	2	85	183	27	5.70
Tiffin	1,029	939	602	2,199,100	3,653	1,135,900	1,887	51.7	915	637	73	23	-	7	43	118	14	5.89
Rural-nonfarm	192	182	122	215,800	1,769	97,000	795	44.9	178	33	31	31	-	1	10	62	10	5.75
SHELBY COUNTY	861	799	773	2,120,200	2,743	1,026,200	1,328	48.4	779	429	65	20	6	6	121	98	34	5.70
Sidney	606	553	542	1,756,900	3,242	824,000	1,520	46.9	541	338	50	5	4	-	96	34	14	5.69
Rural-nonfarm	255	246	231	363,300	1,573	202,200	875	55.7	238	91	15	15	2	6	25	64	20	5.71
STARK COUNTY	14,945	13,764	12,350	50,552,300	4,093	26,097,300	2,113	51.6	13,472	4,316	788	2,949	662	153	2,237	1,881	486	5.61
Alliance	1,162	1,084	1,014	3,728,400	3,677	1,976,100	1,949	53.0	1,063	450	77	116	19	8	221	122	50	5.57
Canton	7,793	6,924	6,238	26,371,000	4,227	13,703,400	2,197	52.0	6,782	1,999	375	1,566	529	106	1,274	686	247	5.58
Louisville village	187	167	166	645,600	3,889	321,700	1,938	49.8	165	11	18	38	2	-	32	59	5	5.40
Massillon	1,864	1,761	1,488	5,995,200	4,029	3,179,200	2,137	53.0	1,739	748	117	405	23	9	278	109	50	5.71
Minerva village (part)	82	74	71	215,200	3,031	116,600	1,642	54.2	72	10	4	27	-	-	19	12	-	5.64
North Canton village	251	239	237	1,172,700	4,948	611,700	2,581	52.2	222	93	24	6	32	1	25	39	2	5.62
Rural-nonfarm	3,606	3,515	3,136	12,424,200	3,962	6,188,600	1,973	49.8	3,429	1,005	173	791	57	29	388	854	132	5.64
SUMMIT COUNTY	27,663	25,639	24,603	98,567,700	4,006	53,090,300	2,158	53.9	25,205	4,846	2,006	4,916	1,919	1,494	4,855	3,598	1,571	5.60
Akron	20,086	18,326	17,774	72,606,600	4,085	40,105,400	2,256	55.2	18,021	3,248	1,355	3,748	1,644	1,183	3,547	2,084	1,212	5.59
Barberton	1,933	1,825	1,435	4,621,300	3,220	2,444,900	1,704	52.9	1,762	676	100	243	44	35	372	219	73	5.62
Cuyahoga Falls	2,305	2,217	2,176	9,527,900	4,379	5,137,100	2,361	53.9	2,186	495	223	342	187	98	494	252	95	5.54
Tallmadge village	254	247	241	646,500	2,683	318,300	1,321	49.2	243	31	28	4	2	38	22	109	9	5.77
Rural-nonfarm	3,085	3,024	2,977	11,165,400	3,751	5,084,600	1,708	45.5	2,993	396	300	579	42	140	420	934	182	5.70
TRUMBULL COUNTY	7,815	7,218	6,966	25,125,200	3,607	12,502,500	1,795	49.8	7,118	1,090	996	1,893	76	89	1,648	1,072	254	5.37
Girard	612	583	522	1,953,100	3,742	974,300	1,866	49.9	527	172	35	128	1	-	130	37	24	5.55
Hubbard village	182	171	164	703,800	4,291	322,300	1,965	45.8	168	5	20	75	-	-	43	19	6	5.55
Newton Falls village	160	155	152	475,400	3,128	238,900	1,572	50.3	153	33	10	29	-	3	47	30	1	5.30
Niles	1,147	1,028	901	2,959,800	3,285	1,516,300	1,683	51.2	1,010	200	151	267	-	2	287	80	23	5.49
Warren	3,136	2,839	2,774	11,672,100	4,208	5,849,500	2,109	50.1	2,797	418	377	756	64	19	786	306	71	5.12
Rural-nonfarm	2,578	2,492	2,453	7,361,000	3,001	3,601,200	1,468	48.9	2,463	262	403	638	11	65	355	600	129	5.55
TUSCARAWAS COUNTY	2,740	2,626	2,224	5,240,000	2,356	2,849,600	1,281	54.4	2,559	732	403	418	3	5	357	530	111	5.74
Dennison village	243	227	191	378,900	1,984	198,900	1,041	52.5	222	128	14	9	2	-	39	21	9	6.01
Dover	417	389	298	857,100	2,876	448,600	1,505	52.3	377	37	79	115	1	-	51	79	15	5.64
Newcomerstown village	218	209	189	361,000	1,910	196,500	1,040	54.4	208	61	43	15	-	-	39	41	9	5.76
New Philadelphia	611	582	512	1,488,100	2,906	806,200	1,575	54.2	569	85	140	114	-	1	85	128	16	5.66
Uhrichsville	447	429	379	843,800	2,226	490,400	1,294	58.1	419	254	36	26	-	-	40	40	23	6.04
Rural-nonfarm	804	790	655	1,311,100	2,002	709,000	1,082	54.1	764	167	91	139	-	4	103	221	39	5.60
UNION COUNTY	700	666	648	1,326,900	2,048	653,900	1,009	49.3	653	414	37	47	1	3	53	73	25	6.15
Marysville village	361	334	327	818,200	2,502	423,300	1,294	51.7	329	248	14	8	1	-	37	21	-	6.25
Rural-nonfarm	339	332	321	508,700	1,585	230,600	718	45.3	324	166	23	39	-	3	16	52	25	6.05
VAN WERT COUNTY	949	898	623	1,392,200	2,235	676,700	1,086	48.6	872	463	93	56	8	1	60	156	35	5.86
Delphos city (part)	127	124	77	193,300	2,510	76,100	988	39.4	123	52	23	13	-	-	10	15	10	5.61
Van Wert city	660	619	461	1,098,600	2,383	562,400	1,220	51.2	599	375	42	39	8	1	40	75	19	5.84
Rural-nonfarm	162	155	85	100,300	1,180	38,200	449	38.1	150	36	28	4	-	-	10	66	6	6.17
VINTON COUNTY	97	94	86	184,400	2,144	64,900	755	35.2	87	47	9	3	-	-	5	19	4	6.28
WARREN COUNTY	823	757	717	2,343,300	3,268	985,200	1,374	42.0	741	494	65	10	1	4	29	127	11	5.93
Franklin village	242	222	212	753,300	3,553	309,500	1,460	41.1	215	171	1	1	-	-	15	27	-	5.96
Lebanon village	165	144	142	616,900	4,344	264,800	1,865	42.9	142	79	41	-	-	-	-	21	1	5.92
Rural-nonfarm	416	391	363	973,100	2,681	410,900	1,132	42.2	384	244	23	9	1	4	14	79	10	5.91
WASHINGTON COUNTY	1,173	1,087	899	2,610,800	2,904	1,188,500	1,322	45.5	1,017	488	71	166	10	21	75	135	51	5.91
Marietta	697	620	551	1,842,300	3,344	822,600	1,493	44.7	593	361	22	85	9	8	27	59	22	5.97
Rural-nonfarm	476	467	348	768,500	2,208	365,900	1,051	47.6	424	127	49	81	1	13	48	76	29	5.80
WAYNE COUNTY	1,787	1,670	1,559	6,000,300	3,849	2,725,200	1,748	45.4	1,630	516	190	236	1	2	150	321	214	5.66
Orrville village	297	284	277	1,054,000	3,805	495,800	1,790	47.0	282	30	78	64	-	-	25	57	28	5.48
Rittman village	216	210	205	770,400	3,758	363,700	1,774	47.2	202	45	-	28	1	-	15	29	84	5.68
Wooster	706	633	605	2,952,400	4,880	1,304,700	2,157	44.2	618	316	58	55	-	1	68	80	40	5.69
Rural-nonfarm	568	543	472	1,223,500	2,592	561,000	1,189	45.9	528	125	54	89	-	1	42	155	62	5.73
WILLIAMS COUNTY	692	664	602	1,819,000	2,191	632,900	1,051	48.0	643	59	188	119	3	1	49	170	54	5.61
Bryan village	242	224	207	569,700	2,752	266,500	1,287	46.8	210	19	61	35	2	-	14	55	24	5.83
Montpelier village	221	214	192	431,500	2,247	217,400	1,132	50.4	212	30	64	52	-	-	21	44	1	5.28
Rural-nonfarm	229	226	203	817,800	1,566	149,000	734	46.9	221	10	63	32	1	1	14	71	29	5.74
WOOD COUNTY	1,757	1,681	1,299	4,003,300	3,082	2,031,200	1,564	50.7	1,606	305	198	367	13	21	216	400	86	5.59
Bowling Green	475	431	342	1,131,300	3,308	636,600	1,861	56.3	417	124	62	50	2	9	55	91	24	5.53
North Baltimore village	106	106	91	144,800	1,591	49,900	548	34.5	102	61	13	10	-	-	3	13	2	6.13
Perrysburg village	221	212	194	875,100	4,511	449,600	2,318	51.4	211	14	92	12	3	4	25	47	14	5.54
Rossford village[1]	229	214	188	772,800	4,111	370,800	1,972	48.0	191	2	2	119	6	1	31	29	1	5.57
Rural-nonfarm	955	932	672	1,852,100	2,756	895,100	1,332	48.3	876	106	31	295	8	8	133	249	46	5.58

[1] Figures shown separately for Rossford village are also included in the rural-nonfarm figures for Wood County. Information as to the incorporation of this village in 1939 was received too late for changes in the urban and the rural-nonfarm tabulations.

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																
		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	
WYANDOT COUNTY	465	455	434	996,700	2,297	462,500	1,066	46.4	448	85	132	81	1	-	27	110	12	5.79
Carey village	131	128	128	298,500	2,332	144,200	1,127	48.3	128	4	50	25	1	-	13	32	3	5.84
Upper Sandusky village	220	214	201	548,700	2,730	254,600	1,267	46.4	209	75	56	19	-	-	9	44	6	5.78
Rural-nonfarm	114	113	105	149,500	1,424	63,700	607	42.6	111	6	26	37	-	-	5	34	3	5.76
TOTALS FOR URBAN PLACES IN TWO COUNTIES[1]																		
Bellevue city	403	386	237	709,100	2,992	355,900	1,502	50.2	365	108	61	39	-	-	44	28	5	5.76
Delphos city	262	255	187	403,600	2,158	174,400	933	43.2	253	114	44	16	-	-	23	43	13	5.64
Fostoria city	836	775	735	2,237,800	3,045	1,181,100	1,607	52.8	760	259	67	63	3	13	96	207	52	5.71
Minerva village	167	155	148	371,600	2,511	221,600	1,497	59.6	153	13	47	27	-	-	39	26	1	5.56

[1] Youngstown city located in Mahoning and Trumbull Counties; no dwelling units reported for that part in Trumbull County.

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-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	
AKRON AND ADJACENT AREA																		
AKRON CITY	20,086	18,326	17,774	72,606,600	4,085	40,105,400	2,256	55.2	18,021	3,248	1,355	3,748	1,644	1,188	3,547	2,084	1,212	5.59
Tract A-1	113	96	89	264,200	2,969	136,300	1,531	51.6	95	11	3	24	-	5	20	21	11	5.72
Tract A-2	141	96	82	246,300	3,004	168,100	2,050	68.3	96	4	9	20	1	2	27	22	11	5.55
Tract A-3	76	53	49	141,700	2,892	90,400	1,845	63.8	53	20	2	1	-	5	14	9	2	5.64
Tract A-4	206	130	123	466,100	3,789	252,500	2,053	54.2	128	17	2	39	4	5	24	24	13	5.68
Tract A-5	134	98	97	273,900	2,824	154,800	1,596	56.5	98	12	18	15	1	9	19	24	5	5.69
Tract A-6	114	95	88	227,800	2,589	131,700	1,497	57.8	94	13	11	11	1	14	25	17	2	5.82
Tract A-7	167	130	127	354,300	2,790	218,000	1,717	61.5	127	12	7	27	2	13	29	31	6	5.56
Tract A-8	286	258	245	627,500	2,561	388,800	1,587	62.0	258	38	21	61	8	33	56	31	10	5.73
Tract A-9	234	174	171	531,700	3,109	295,100	1,726	55.5	167	38	5	34	11	11	30	33	5	5.69
Tract B-1	447	411	398	1,394,100	3,503	787,000	1,977	56.5	401	41	72	58	26	44	91	60	9	5.60
Tract B-2	747	710	699	2,360,200	3,377	1,407,700	2,014	59.6	705	124	43	167	43	33	163	73	59	5.61
Tract B-3	572	558	533	1,569,700	2,945	1,099,600	2,063	70.1	550	137	23	166	13	26	121	45	19	5.64
Tract B-4	180	135	134	400,000	2,985	224,100	1,672	56.0	134	34	7	21	7	13	28	15	9	5.58
Tract B-5	179	128	123	393,900	3,202	229,200	1,863	58.2	127	16	12	26	14	12	29	15	3	5.54
Tract B-6	566	506	498	1,915,700	3,888	987,800	2,004	51.5	505	60	96	98	81	14	94	40	22	5.59
Tract B-7	545	538	527	1,840,500	3,492	1,100,700	2,089	59.8	535	69	37	132	54	93	78	59	13	5.71
Tract B-8	503	499	485	1,610,300	3,320	993,200	2,048	61.7	491	47	34	173	16	26	84	47	64	5.67
Tract C-1	219	161	154	428,100	2,780	257,000	1,669	60.0	160	22	4	36	4	9	12	36	37	5.77
Tract C-2	408	390	383	1,300,100	3,395	783,200	2,045	60.2	384	39	9	44	8	14	82	33	155	5.63
Tract C-3	427	420	416	1,361,000	3,272	827,600	1,989	60.8	414	165	21	49	6	37	82	45	9	5.66
Tract C-4	297	247	239	585,700	2,451	323,200	1,352	55.2	240	31	26	60	2	18	52	40	11	5.72
Tract C-5	481	457	447	1,220,700	2,731	746,300	1,670	61.1	452	126	23	121	3	32	96	43	8	5.68
Tract C-6	248	232	229	725,500	3,168	402,500	1,758	55.5	229	57	25	50	8	8	36	37	8	5.71
Tract C-7	553	536	517	1,832,200	3,544	942,200	1,822	51.4	533	82	21	187	10	23	85	109	16	5.68
Tract C-8	133	127	122	347,500	2,848	204,900	1,680	59.0	127	4	3	8	-	8	12	40	52	5.81
Tract D-1	324	250	239	734,500	3,073	404,600	1,693	55.1	241	50	16	61	3	14	63	25	9	5.58
Tract D-2	276	227	219	612,400	2,796	361,600	1,651	59.0	225	25	3	82	8	12	53	27	15	5.68
Tract D-3	130	105	104	246,500	2,370	141,700	1,363	57.5	104	22	2	40	-	2	24	9	5	5.41
Tract D-4	280	215	192	595,800	3,103	344,300	1,793	57.8	194	46	20	17	8	22	50	26	5	5.48
Tract D-5	356	321	312	1,001,200	3,209	609,500	1,954	60.9	316	48	35	66	10	32	87	23	15	5.53
Tract D-6	756	739	721	2,320,300	3,218	1,495,000	2,074	64.4	725	261	46	135	6	45	136	23	72	5.68
Tract D-7	718	661	652	3,079,600	4,723	1,519,300	2,330	49.3	652	134	65	159	88	28	80	28	70	5.63
Tract D-8	327	320	317	1,544,200	4,871	852,400	2,689	55.2	315	38	64	30	48	1	60	33	41	5.53
Tract E-1	229	222	219	586,600	2,679	352,400	1,609	60.1	219	58	9	42	7	18	45	28	12	5.58
Tract E-2	383	358	355	1,262,600	3,557	698,400	1,967	55.3	357	60	11	77	30	26	71	33	49	5.67
Tract E-3	190	131	126	414,500	3,290	211,200	1,676	51.0	128	27	6	30	3	9	19	24	10	5.71
Tract E-4	570	542	527	1,666,300	3,162	1,056,900	2,006	63.4	523	102	24	136	14	34	125	80	8	5.51
Tract E-5	321	298	289	1,084,900	3,754	626,700	2,169	57.8	296	82	13	75	14	16	67	20	9	5.59
Tract E-6	257	218	212	618,700	2,918	345,700	1,631	55.9	216	40	20	36	2	19	49	46	4	5.59
Tract E-7	491	424	416	1,270,600	3,054	744,100	1,789	58.6	417	101	20	112	8	33	81	54	8	5.67
Tract E-8	374	359	350	908,500	2,596	598,700	1,711	65.9	356	157	10	69	1	22	64	28	5	5.67
Tract E-9	297	289	285	968,200	3,397	608,300	2,134	62.8	288	109	7	38	1	23	79	27	4	5.52
Tract F-1	274	272	256	2,976,900	11,191	1,383,600	5,202	46.5	265	25	41	35	71	23	29	13	28	5.28
Tract F-2	449	448	443	3,681,800	8,198	1,867,200	4,215	51.4	422	12	41	72	181	16	51	25	24	5.35
Tract F-3	911	897	883	4,446,200	5,035	2,379,700	2,695	53.5	889	86	47	167	159	83	191	94	62	5.46
Tract F-4	357	336	328	1,886,400	5,751	919,000	2,802	48.7	332	24	21	63	80	27	57	50	10	5.49
Tract F-5	561	529	519	2,729,200	5,259	1,470,700	2,834	53.9	522	70	60	56	130	9	98	68	31	5.55
Tract F-6	194	163	161	758,400	4,711	331,400	2,058	43.7	163	33	17	35	24	2	28	18	6	5.66
Tract F-7	331	304	298	1,016,800	3,412	598,700	2,009	58.9	304	32	24	87	12	22	81	29	17	5.53
Tract F-8	236	184	179	548,900	3,066	330,300	1,845	60.2	179	33	9	23	7	23	46	30	8	5.52
Tract F-9	111	77	60	229,200	3,820	133,600	2,227	58.3	77	12	1	21	-	3	21	18	1	5.58
Tract G-1	152	152	140	2,057,500	14,768	934,500	6,675	45.2	146	21	29	8	50	4	11	8	15	5.23
Tract G-2	413	408	397	4,056,600	10,218	1,964,200	4,948	48.4	397	28	43	45	139	12	57	33	40	5.30
Tract G-3	284	260	250	1,644,600	6,578	844,800	3,379	51.4	252	32	18	35	43	19	53	35	17	5.49
Tract G-4	167	135	97	277,400	2,860	136,900	1,411	49.4	133	12	10	32	8	6	29	26	10	5.62
Tract G-5	674	617	604	2,578,500	4,269	1,308,200	2,166	50.7	605	93	47	118	94	21	122	90	20	5.59
Tract G-6	707	680	644	2,423,100	3,763	1,379,900	2,143	56.9	660	156	47	118	72	49	131	64	23	5.64

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

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

CITY AND CENSUS TRACT OR WARD	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
AKRON AND ADJACENT AREA--Con.																	
Barberton city	1,933	1,825	1,435	4,621,300	3,220	2,444,900	1,704	52.9	1,762	676	100	243	44	35	372	219	73	5.62
Tract BC-1	338	295	269	1,032,400	3,838	475,800	1,769	46.1	273	103	28	27	6	9	53	32	15	5.58
Tract BC-2	474	457	419	1,488,100	3,552	799,100	1,907	53.7	451	184	24	65	8	7	98	53	12	5.64
Tract BC-3	449	440	259	676,400	2,612	384,700	1,485	56.9	416	140	25	67	23	7	79	51	24	5.66
Tract BC-4	180	172	161	495,600	3,078	269,100	1,671	54.3	164	61	10	22	3	2	37	24	5	5.58
Tract BC-5	492	461	327	928,800	2,840	516,200	1,579	55.6	458	188	13	62	4	10	105	59	17	5.60
Cuyahoga Falls city	2,305	2,217	2,176	9,527,900	4,379	5,137,100	2,361	53.9	2,186	495	223	342	187	98	494	252	95	5.54
Tract CFC-1	422	401	394	1,168,100	2,965	648,200	1,645	55.5	400	129	47	29	6	10	93	79	7	5.59
Tract CFC-2	802	775	757	3,936,800	5,201	2,013,600	2,660	51.1	753	148	44	161	102	10	161	69	58	5.52
Tract CFC-3	303	300	299	1,555,600	5,203	841,800	2,815	54.1	299	74	43	38	44	8	63	21	8	5.47
Tract CFC-4	233	214	210	870,600	4,146	469,900	2,238	54.0	212	59	28	5	8	12	64	24	12	5.40
Tract CFC-5	279	269	258	1,025,200	3,974	607,500	2,355	59.3	265	55	50	14	21	27	60	32	6	5.60
Tract CFC-6	266	258	258	971,600	3,766	556,100	2,155	57.2	257	30	11	95	6	31	53	27	4	5.65
CANTON																	
THE CITY	7,793	6,924	6,238	26,371,000	4,227	13,703,400	2,197	52.0	6,782	1,999	375	1,566	529	106	1,274	686	247	5.58
Ward-1	374	288	271	1,372,200	5,063	687,700	2,538	50.1	278	70	22	70	20	5	56	30	5	5.62
Ward-2	748	642	548	1,775,500	3,242	997,700	1,821	56.2	626	205	38	140	28	12	120	67	16	5.61
Ward-3	539	429	417	1,340,700	3,215	737,200	1,768	55.0	420	176	25	73	7	4	77	48	10	5.67
Ward-4	847	729	623	1,884,100	3,024	1,028,300	1,651	54.5	722	176	29	173	12	11	177	104	40	5.54
Ward-5	975	891	722	1,945,700	2,695	1,105,000	1,530	56.8	876	269	50	212	10	14	177	108	36	5.65
Ward-6	924	845	822	3,428,700	4,171	1,808,900	2,201	52.8	827	210	29	239	83	10	155	81	20	5.55
Ward-7	436	360	313	1,832,400	5,854	837,100	2,674	45.7	348	75	33	80	41	4	64	34	17	5.59
Ward-8	432	405	311	1,868,900	6,009	826,700	2,658	44.2	401	108	31	102	71	3	60	22	4	5.56
Ward-9	702	617	607	2,896,800	4,772	1,471,600	2,424	50.8	600	166	28	140	67	7	118	52	22	5.57
Ward-10	1,228	1,153	1,108	4,421,900	3,991	2,491,400	2,249	56.3	1,143	388	29	247	64	29	219	97	70	5.56
Ward-11	588	565	496	3,603,100	7,264	1,711,800	3,451	47.5	541	156	61	90	126	7	51	43	7	5.52
CINCINNATI AND ADJACENT AREA																	
CINCINNATI CITY	21,679	15,889	15,438	102,455,700	6,637	58,156,800	3,443	51.9	15,493	11,432	1,013	599	718	46	735	586	364	5.68
Tract-1	13	4	3	10,000	-	2,700	-	-	4	3	-	-	-	-	-	-	1	-
Tract-2	54	25	25	86,200	3,448	48,200	1,928	55.9	24	24	-	-	-	-	-	-	-	-
Tract-3	16	3	3	11,500	-	6,600	-	-	3	3	-	-	-	-	-	-	-	-
Tract-4	43	17	15	67,100	-	29,200	-	-	16	13	1	-	-	-	1	-	1	-
Tract-5	14	5	3	11,400	-	5,100	-	-	5	3	1	-	-	-	1	-	-	-
Tract-6	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract-7[1]	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract-8[1]	10	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract-9	37	10	9	41,700	-	20,600	-	-	10	7	-	-	-	-	2	1	-	-
Tract-10[1]	19	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract-11	25	3	3	8,400	-	4,300	-	-	3	3	-	-	-	-	-	-	-	-
Tract-12	36	20	20	53,300	-	21,500	-	-	14	12	-	-	-	-	1	-	1	-
Tract-13	75	39	36	115,200	3,200	46,900	1,303	40.7	37	30	3	-	-	-	2	2	-	5.82
Tract-14	61	23	23	67,900	-	29,100	-	-	23	20	-	-	-	-	1	2	-	-
Tract-15	123	41	40	124,200	3,105	56,100	1,403	45.2	39	31	2	-	-	-	3	2	1	5.65
Tract-16	40	5	3	11,300	-	7,000	-	-	4	4	-	-	-	-	-	-	-	-
Tract-17	26	6	5	11,500	-	4,000	-	-	6	5	-	-	-	-	1	-	-	-
Tract-18	145	91	50	201,300	4,026	100,800	2,016	50.1	89	71	5	2	-	-	6	4	1	5.89
Tract-19	96	38	24	168,900	-	72,900	-	-	31	24	3	1	1	-	2	-	-	-
Tract-20	57	27	14	149,900	-	76,100	-	-	14	6	2	4	1	-	1	-	-	5.54
Tract-21	134	91	89	313,900	3,527	156,100	1,754	49.7	91	74	10	3	-	-	3	1	-	5.88
Tract-22	132	74	74	511,500	6,914	262,200	3,543	51.3	74	56	12	-	-	1	8	2	-	5.80
Tract-23	53	24	23	108,300	-	64,000	-	-	22	13	-	1	-	-	2	6	-	-
Tract-24	48	22	21	56,500	-	29,800	-	-	22	17	1	-	-	-	1	2	1	-
Tract-25	179	61	60	329,500	5,492	159,800	2,663	48.5	60	50	4	4	-	-	-	2	-	5.80
Tract-26	281	105	98	427,800	4,365	218,300	2,228	51.0	99	90	4	-	-	-	3	2	-	5.84
Tract-27	186	90	85	381,200	4,485	206,300	2,427	54.1	89	70	2	8	-	-	4	3	2	5.76
Tract-28	206	80	79	348,700	4,414	186,100	2,356	53.4	79	66	4	2	-	-	2	5	-	5.90
Tract-29	198	122	110	665,800	6,053	296,200	2,693	44.5	116	94	4	3	1	-	4	10	-	5.81
Tract-30	108	44	18	100,400	-	41,200	-	-	44	37	-	3	1	-	1	-	2	5.64
Tract-31	136	57	37	168,700	4,559	73,400	1,984	43.5	57	51	1	1	-	-	1	3	-	5.89
Tract-32	199	112	106	622,400	5,872	318,900	3,008	51.2	109	87	5	2	-	-	4	9	2	5.76
Tract-33	90	45	42	236,700	5,636	114,000	2,714	48.2	44	37	4	1	-	-	1	1	-	5.94
Tract-34	143	73	72	390,700	5,426	202,200	2,808	51.8	71	53	2	6	-	-	4	5	1	5.83
Tract-35	83	27	27	175,900	6,515	98,900	3,663	56.2	27	19	5	1	-	-	2	-	-	5.95
Tract-36	91	49	48	209,800	4,371	106,900	2,227	51.0	48	43	1	1	-	-	2	-	1	5.88
Tract-37	90	43	40	189,300	4,733	100,300	2,508	53.0	41	28	5	1	-	-	3	2	2	5.70
Tract-38	232	146	139	768,300	5,527	386,500	2,781	50.3	142	107	11	9	-	-	10	4	1	5.80
Tract-39	156	57	57	380,100	6,668	169,500	2,974	44.6	57	41	6	-	2	-	7	-	1	5.71
Tract-40	193	148	143	954,700	6,676	482,200	3,372	50.5	145	96	10	5	7	-	17	3	7	5.68
Tract-41	264	195	194	1,551,300	7,996	560,400	2,889	36.1	194	142	25	1	3	1	12	3	7	5.67
Tract-42	130	82	81	738,100	9,112	306,400	3,783	41.5	72	50	5	7	2	-	6	2	-	5.81
Tract-43	46	13	12	45,200	-	11,500	-	-	13	12	-	-	-	-	1	-	-	-
Tract-44	203	125	125	365,600	2,925	147,000	1,176	40.2	119	101	-	4	-	-	5	8	1	6.05
Tract-45	69	62	61	250,900	4,113	118,000	1,934	47.0	62	40	5	1	-	-	3	13	-	6.05
Tract-46	306	290	285	1,708,700	5,995	1,062,900	3,729	62.2	287	200	16	11	10	-	15	9	26	5.67
Tract-47	298	250	248	1,914,700	7,721	979,500	3,950	51.2	240	156	17	14	30	6	3	9	5	5.73
Tract-48	442	390	390	4,173,700	10,702	2,151,300	5,516	51.5	387	206	45	8	83	-	16	15	14	5.26
Tract-49	395	348	348	3,309,900	9,650	1,526,700	4,451	46.1	341	202	43	29	24	5	19	14	5	5.67
Tract-50	412	330	321	2,634,200	8,206	1,280,500	3,989	48.6	322	196	39	37	9	-	16	15	10	5.57
Tract-51	293	273	267	2,584,600	9,680	1,166,900	4,370	45.1	267	143	34	9	34	1	20	21	5	5.54
Tract-52	484	365	363	2,287,800	6,302	1,132,500	3,120	49.5	363	272	25	29	2	-	18	10	7	5.70
Tract-53	683	551	542	3,390,800	6,256	1,821,400	3,361	53.7	525	373	32	13	30	2	21	24	30	5.53
Tract-54	123	119	118	583,300	4,943	380,900	3,228	65.3	116	91	4	1	1	-	17	1	1	5.76
Tract-55	429	351	345	1,729,300	5,012	925,900	2,684	53.5	348	292	6	9	7	-	24	7	3	5.66

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

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

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

CITY AND CENSUS TRACT OR WARD	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	
CINCINNATI AND ADJACENT AREA--Con.																		
Cincinnati city--Con.																		
Tract 56	625	536	532	2,798,900	5,261	1,557,000	2,927	55.6	523	426	15	9	14	-	41	15	3	5.64
Tract 57	734	676	663	5,109,100	7,706	2,639,300	3,981	51.7	657	455	52	27	39	2	39	21	22	5.55
Tract 58	409	386	379	3,103,900	8,190	1,569,200	4,140	50.6	380	229	35	8	48	-	19	21	20	5.59
Tract 59	98	95	94	827,500	8,803	443,900	4,722	53.6	95	64	8	4	14	-	1	3	1	5.27
Tract 60	403	287	279	1,509,000	5,409	796,100	2,853	52.8	280	237	3	7	1	4	13	10	5	5.77
Tract 61	338	275	272	1,235,500	4,542	682,800	2,510	55.3	270	244	3	-	-	-	14	9	-	5.87
Tract 62	290	288	287	2,885,300	10,053	1,901,500	6,625	65.9	286	194	23	4	48	4	7	5	1	5.59
Tract 63	503	475	474	3,702,100	7,810	1,799,400	3,796	48.6	472	325	26	38	39	1	22	10	10	5.59
Tract 64	350	301	298	2,264,800	7,598	1,159,900	3,892	51.2	299	206	21	18	22	-	14	11	7	5.46
Tract 65	247	233	225	2,564,800	11,399	1,402,100	6,232	54.7	227	80	33	34	54	9	8	8	1	5.33
Tract 66	112	57	54	563,900	10,443	253,900	4,702	45.0	55	27	3	13	1	1	7	3	-	5.28
Tract 67	276	104	99	712,100	7,193	422,100	4,264	59.3	101	55	20	11	2	1	9	1	2	5.69
Tract 68	110	53	53	543,500	10,255	295,300	5,572	54.3	52	25	4	8	5	-	4	3	2	5.46
Tract 69	354	234	228	1,474,600	6,468	844,900	3,706	57.3	231	167	18	6	10	1	19	9	1	5.55
Tract 70	162	113	110	907,600	8,251	463,600	4,215	51.1	109	70	10	6	7	-	6	5	5	5.67
Tract 71	154	128	125	1,366,600	10,933	606,600	4,853	44.4	126	58	27	11	19	1	2	2	6	5.50
Tract 72	115	87	85	853,900	10,046	423,100	4,978	49.5	86	58	13	1	6	-	2	3	3	5.73
Tract 73	213	171	171	949,100	5,550	457,100	2,673	48.2	171	135	7	7	2	-	3	7	10	5.81
Tract 74	236	141	138	541,300	3,922	291,700	2,114	53.9	139	116	5	5	-	-	5	5	3	5.85
Tract 75	170	129	124	731,200	5,897	375,700	3,030	51.4	126	96	5	8	1	-	7	5	4	5.74
Tract 76	261	163	159	619,200	3,894	343,700	2,162	55.5	159	141	2	9	-	-	1	3	3	5.73
Tract 77	141	97	96	413,700	4,309	200,000	2,083	48.3	96	85	1	-	-	-	4	6	-	5.82
Tract 78	256	149	142	735,500	5,180	364,000	2,563	49.5	149	125	4	6	-	-	4	9	1	5.81
Tract 79	212	170	164	818,200	4,989	392,900	2,396	48.0	166	145	8	2	-	-	6	5	-	5.82
Tract 80	23	23	23	151,700	-	64,600	-	-	22	20	-	1	-	-	-	1	-	-
Tract 81	64	57	54	398,800	7,385	194,800	3,598	48.7	57	40	1	10	1	-	-	4	1	5.78
Tract 82	662	592	579	4,395,500	7,592	2,354,100	4,066	53.6	582	379	72	21	48	1	10	37	14	5.61
Tract 83	72	65	65	496,500	7,638	241,600	3,717	48.7	64	48	2	5	4	-	-	3	2	5.60
Tract 84	81	77	73	604,900	8,286	251,500	3,445	41.6	74	48	6	5	3	-	4	3	5	5.55
Tract 85	122	116	112	546,900	4,883	303,300	2,708	55.5	114	107	-	2	-	-	3	-	2	5.94
Tract 86	338	232	228	857,200	3,760	411,300	1,804	48.0	183	159	4	-	1	1	4	13	1	5.94
Tract 87	148	61	60	204,900	3,415	118,100	1,968	57.6	61	52	1	1	-	-	6	1	-	5.64
Tract 88	195	154	150	744,900	4,966	439,100	2,927	58.9	152	132	2	1	1	1	5	6	4	5.72
Tract 89	292	195	189	965,800	5,110	483,200	2,557	50.0	187	160	6	2	2	-	7	6	4	5.93
Tract 90	67	49	48	179,200	3,733	94,700	1,973	52.8	49	40	-	1	-	-	2	2	4	5.90
Tract 91	56	31	24	69,300	-	39,300	-	-	26	23	1	1	-	1	-	-	-	6.38
Tract 92	203	153	151	694,700	4,601	410,100	2,716	59.0	151	136	2	-	1	-	8	2	2	5.80
Tract 93	289	201	196	913,900	4,663	515,900	2,632	56.5	200	174	5	4	-	-	10	6	1	5.73
Tract 94	228	155	146	765,300	5,242	413,900	2,835	54.1	151	138	2	2	-	-	6	2	1	5.88
Tract 95	229	127	125	691,900	5,535	372,100	2,977	53.8	124	97	8	4	1	-	11	2	1	5.82
Tract 96	412	259	242	1,221,100	5,046	671,000	2,773	55.0	244	208	10	3	4	-	9	4	6	5.87
Tract 97	482	333	325	1,942,300	5,976	1,030,300	3,170	53.0	326	275	15	9	8	-	12	-	7	5.76
Tract 98	201	115	113	511,300	4,525	326,400	2,888	63.8	114	102	1	-	1	-	9	1	-	5.78
Tract 99	549	448	427	3,166,100	7,415	1,702,600	3,987	53.8	444	323	29	10	21	-	18	20	23	5.56
Tract 100	286	241	239	1,806,500	7,559	973,000	4,071	53.9	240	179	9	14	19	2	3	11	3	5.76
Tract 101	244	216	215	1,589,300	7,392	795,000	3,698	50.0	214	175	21	1	1	-	7	5	4	5.77
Tract 102	460	419	415	3,078,500	7,418	1,610,700	3,881	52.3	405	298	34	6	15	-	17	22	13	5.54
Tract 103	192	126	126	485,200	3,851	263,000	2,087	54.2	126	95	6	4	-	-	9	7	5	5.58
Tract 104	111	93	93	313,800	3,374	165,500	1,780	52.7	91	80	1	3	-	-	6	1	-	5.92
Tract 105	102	93	92	379,500	4,125	214,200	2,328	56.4	93	67	7	3	-	-	9	7	-	5.70
Tract 106	119	104	104	614,000	5,904	315,000	3,029	51.3	104	65	18	1	2	-	5	6	7	5.75
Tract 107	271	231	231	1,662,700	7,198	913,800	3,956	55.0	221	180	-	12	5	-	7	12	5	5.76
Norwood city	2,177	1,651	1,598	8,647,000	5,411	4,844,700	3,032	56.0	1,627	1,228	87	85	24	3	110	56	34	5.69
Tract C-9	314	253	245	1,382,200	5,642	889,000	3,424	60.7	251	174	28	10	11	-	13	10	5	5.65
Tract C-10	589	530	521	2,745,800	5,270	1,601,400	3,074	58.3	526	399	12	27	6	2	41	19	20	5.71
Tract C-11	529	391	378	2,210,900	5,849	1,148,600	3,039	52.0	384	279	35	19	5	1	30	13	2	5.63
Tract C-12	426	255	249	1,133,000	4,550	643,200	2,583	56.8	252	213	4	17	2	-	11	4	1	5.83
Tract C-13	319	222	205	1,175,100	5,732	612,500	2,988	52.1	214	163	8	12	-	-	15	10	6	5.65
Elmwood Place village	226	154	152	587,500	3,865	332,800	2,189	56.6	154	133	2	3	-	1	13	1	1	5.84
Tract C-23	226	154	152	587,500	3,865	332,800	2,189	56.6	154	133	2	3	-	1	13	1	1	5.84
St. Bernard city	392	260	251	1,399,300	5,575	692,700	2,760	49.5	258	212	14	1	6	-	8	13	4	5.81
Tract C-24	392	260	251	1,399,300	5,575	692,700	2,760	49.5	258	212	14	1	6	-	8	13	4	5.81
Lockland city	364	316	308	1,357,400	4,407	776,400	2,521	57.2	311	285	3	3	1	-	9	9	1	5.86
Tract C-30	364	316	308	1,357,400	4,407	776,400	2,521	57.2	311	285	3	3	1	-	9	9	1	5.86
Other tracted area in Hamilton County:																		
Tract C-1	150	148	147	514,400	3,499	308,600	2,099	60.0	146	120	3	1	-	1	6	13	2	5.91
Tract C-2	379	372	370	2,238,600	6,050	1,374,600	3,715	61.4	372	249	14	20	9	1	47	25	7	5.66
Tract C-3	300	296	278	1,455,400	5,235	752,000	2,705	51.7	287	206	29	6	1	-	7	36	2	5.72
Tract C-4A	19	19	19	131,200	-	75,200	-	-	18	16	-	-	-	-	-	2	-	-
Tract C-4B	27	24	24	71,700	-	34,300	-	-	24	20	-	2	-	-	1	1	-	-
Tract C-5	186	180	179	1,332,800	7,446	715,800	3,999	53.7	179	112	6	6	6	1	13	8	27	5.40
Tract C-6A	69	69	66	462,700	7,011	300,400	4,552	64.9	69	37	2	1	17	1	5	-	6	5.41
Tract C-6B	584	568	563	2,710,700	4,815	1,758,800	3,115	64.7	551	451	18	8	11	5	22	12	24	5.65
Tract C-7A	307	297	292	1,620,700	5,550	929,800	3,184	57.4	288	240	11	4	11	-	11	11	-	5.72
Tract C-7B	94	92	90	548,800	6,098	290,400	3,227	52.9	91	70	1	1	4	-	10	4	1	5.56
Tract C-8	73	72	72	292,700	4,065	153,600	2,133	52.5	72	30	18	3	2	7	-	12	-	5.90
Tract C-14A	436	425	422	2,995,700	7,099	1,786,700	4,234	59.6	421	239	63	11	34	32	5	25	12	5.55
Tract C-14B	840	820	777	4,561,400	5,871	2,875,800	3,701	63.0	801	619	38	42	19	2	43	19	19	5.75
Tract C-14C	86	77	76	366,700	4,825	217,800	2,866	59.4	76	63	3	-	-	-	4	5	1	5.82
Tract C-15	22	20	20	37,500	-	20,400	-	-	20	8	4	-	-	-	-	8	-	-
Tract C-16	378	357	353	2,081,000	5,895	1,352,500	3,831	65.0	350	281	4	16	11	1	10	17	10	5.88

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-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	
CINCINNATI AND ADJACENT AREA--Con.																		
Other tracted area in Hamilton County--Con.																		
Tract C-17	502	478	478	2,684,200	5,511	1,627,500	3,405	61.8	475	388	12	9	3	1	13	40	9	5.80
Tract C-18	557	461	457	2,664,700	5,831	1,544,000	3,379	57.9	448	377	14	3	5	3	15	30	-	5.88
Tract C-19	534	445	425	2,542,900	5,983	1,382,900	3,254	54.4	439	353	11	6	1	-	24	31	13	5.74
Tract C-20	371	352	337	2,394,500	7,106	1,443,500	4,283	60.3	352	277	15	-	19	2	1	28	10	5.59
Tract C-21	105	104	100	388,100	3,881	200,100	2,001	51.6	100	61	19	-	-	1	3	13	3	5.78
Tract C-22	264	256	235	665,800	2,831	363,100	1,545	54.6	252	173	16	29	-	-	17	14	3	5.86
Tract C-25A	215	205	197	948,700	4,816	466,200	2,366	49.1	204	158	6	-	2	2	15	15	6	5.80
Tract C-25B	13	13	13	45,500	-	25,700	-	-	13	12	-	-	-	-	-	1	-	-
Tract C-26	98	97	91	458,600	5,040	258,000	2,835	56.3	94	74	2	1	-	1	2	7	7	5.67
Tract C-27	444	384	365	1,675,000	4,589	1,035,100	2,836	61.8	378	300	19	13	4	1	9	21	11	5.62
Tract C-28	844	796	720	3,386,200	4,703	2,097,600	2,913	61.9	778	611	27	28	12	4	47	30	19	5.77
Tract C-29	628	585	562	4,484,000	7,979	2,394,200	4,260	53.4	573	383	40	12	50	3	40	26	19	5.55
Tract C-30A	137	126	116	235,000	1,992	109,700	930	46.7	121	69	2	2	-	1	9	36	2	5.64
Tract C-30B	34	30	28	44,400	1,586	26,600	950	59.9	30	25	2	-	-	-	1	2	-	5.86
Tract C-31A	46	31	31	135,700	4,377	76,600	2,471	56.4	31	24	3	-	-	1	2	1	-	5.84
Tract C-31B	507	443	422	1,792,400	4,247	994,800	2,357	55.5	439	369	5	7	-	-	31	20	7	5.92
Tract C-32	216	205	203	733,900	3,615	404,400	1,992	55.1	203	149	12	1	-	1	9	22	9	5.88
Tract C-33	420	407	399	1,602,200	4,016	1,068,100	2,677	66.7	402	344	3	6	-	-	12	6	31	5.76
Tract C-34	83	80	74	244,900	3,309	145,000	1,959	59.2	79	59	1	2	-	-	5	9	3	5.94
Tract C-35	78	76	74	212,500	2,872	105,200	1,422	49.5	75	45	18	1	-	-	1	10	-	5.96
CLEVELAND AND ADJACENT AREA																		
CLEVELAND CITY	48,020	30,903	30,266	136,509,500	4,510	70,325,700	2,324	51.5	30,375	1,769	7,200	6,642	1,107	581	9,100	2,613	1,413	5.17
Tract A-1	341	215	206	1,790,700	8,693	805,600	3,911	45.0	208	13	92	10	13	2	63	13	2	5.16
Tract A-2	132	81	73	281,400	3,855	145,200	1,989	51.5	74	8	19	11	-	-	16	14	6	5.33
Tract A-3	83	59	58	253,400	4,781	127,200	2,400	50.2	56	3	6	26	1	-	11	3	6	5.23
Tract A-4	385	293	273	1,130,300	4,140	591,800	2,168	52.4	290	11	88	62	9	6	86	12	16	5.21
Tract A-5	341	239	235	892,800	3,799	478,700	2,037	53.6	238	16	49	80	2	1	72	8	10	5.08
Tract A-6	280	219	211	710,900	3,369	450,900	2,137	63.4	215	6	73	61	6	4	45	16	4	5.29
Tract A-7	236	166	162	677,700	4,183	365,700	2,264	54.1	161	6	38	47	3	1	39	22	5	5.23
Tract A-8	294	183	177	596,000	3,367	306,200	1,730	51.4	182	7	61	42	2	4	50	12	4	5.42
Tract A-9	138	80	75	312,400	4,165	148,600	1,981	47.6	75	5	13	31	-	-	17	6	3	5.21
Tract B-1	652	493	486	2,293,400	4,719	1,185,100	2,438	51.7	486	33	133	119	15	7	121	50	8	5.18
Tract B-2	255	202	196	915,900	4,673	506,600	2,585	55.3	194	12	65	40	5	2	52	7	11	5.19
Tract B-3	226	173	170	769,100	4,524	396,100	2,330	51.5	167	1	36	61	2	2	47	13	5	5.31
Tract B-4	665	503	494	2,026,300	4,102	1,037,000	2,099	51.2	494	33	90	185	7	5	128	30	16	5.30
Tract B-5	249	155	154	524,100	3,403	239,100	1,553	45.6	155	8	57	43	-	-	29	14	4	5.51
Tract B-6	255	127	123	358,300	2,913	176,200	1,433	49.2	124	1	13	63	-	-	32	11	4	5.34
Tract B-7	449	293	284	818,600	2,882	417,900	1,471	51.1	288	26	55	112	-	3	49	38	5	5.56
Tract B-8	195	108	107	305,400	2,854	162,000	1,514	53.0	108	23	10	45	1	-	16	12	1	5.64
Tract B-9	242	126	124	437,600	3,529	235,200	1,897	53.7	124	20	30	39	1	1	20	5	8	5.44
Tract C-1	117	58	56	238,000	4,250	98,600	1,761	41.4	55	6	8	18	-	-	17	4	2	5.25
Tract C-2	39	8	7	45,000	-	18,900	-	-	8	-	7	1	-	-	-	-	-	-
Tract C-3	32	10	6	22,600	-	13,200	-	-	10	1	2	5	-	-	1	1	-	-
Tract C-4	284	143	134	445,200	3,322	228,900	1,708	51.4	140	13	57	16	-	2	32	15	5	5.46
Tract C-5	264	94	91	342,300	3,762	143,500	1,577	41.9	94	1	32	30	-	-	17	12	2	5.33
Tract C-6	114	44	43	166,900	3,881	71,500	1,663	42.8	44	4	12	15	-	-	9	4	-	5.39
Tract C-7	21	6	4	8,500	-	2,800	-	-	6	1	2	1	-	-	-	2	-	-
Tract C-8	313	129	128	426,300	3,330	193,400	1,511	45.4	126	3	17	68	-	1	21	11	5	5.51
Tract C-9	306	127	122	350,400	2,872	169,100	1,386	48.3	123	9	35	41	-	1	23	12	2	5.37
Tract D-1	219	100	99	300,000	3,030	105,800	1,069	35.3	99	4	13	50	-	1	19	10	2	5.49
Tract D-2	109	22	22	126,300	-	34,100	-	-	22	1	9	6	-	-	4	1	1	-
Tract D-3	117	20	19	63,600	-	21,200	-	-	18	3	6	3	-	1	4	1	-	-
Tract D-4	201	88	84	297,700	3,544	152,300	1,813	51.2	88	7	27	30	-	2	14	4	4	5.61
Tract D-5	180	44	44	202,600	4,605	67,000	1,523	33.1	44	4	13	15	-	-	8	3	1	5.56
Tract D-6	102	44	44	157,600	3,582	64,800	1,473	41.1	43	2	21	5	-	-	12	2	1	5.09
Tract D-7	222	104	104	290,200	2,790	113,100	1,088	39.0	104	15	24	32	-	1	14	13	5	5.65
Tract D-8	250	109	106	404,200	3,813	165,800	1,564	41.0	106	5	49	21	1	1	13	12	4	5.42
Tract D-9	332	211	206	746,700	3,625	386,000	1,874	51.7	208	8	58	74	3	-	41	24	-	5.46
Tract E-1	358	206	204	702,000	3,441	355,700	1,744	50.7	203	46	60	31	1	3	41	15	6	5.43
Tract E-2	133	78	78	283,300	3,632	147,400	1,890	52.0	78	2	28	21	1	1	16	9	-	5.36
Tract E-3	329	218	218	732,300	3,438	340,300	1,598	46.5	215	17	60	71	3	2	35	20	7	5.34
Tract E-4	365	265	262	1,091,200	4,165	536,400	2,047	49.2	255	36	66	84	1	2	26	33	7	5.43
Tract E-5	136	86	84	401,100	4,775	186,500	2,220	46.5	81	12	33	6	2	-	22	4	2	5.20
Tract E-6	434	246	243	910,700	3,748	439,000	1,807	48.2	240	10	33	83	1	1	57	28	17	5.38
Tract E-7	358	316	314	1,387,000	4,417	677,200	2,157	48.8	314	13	92	75	6	-	77	22	29	5.12
Tract E-8	562	433	431	1,931,600	4,482	930,900	2,160	48.2	430	21	129	112	11	2	114	35	6	5.25
Tract E-9	370	323	322	1,507,000	4,680	815,800	2,534	54.1	321	16	77	99	20	2	70	29	8	5.35
Tract F-1	355	343	343	2,085,000	6,079	1,266,900	3,694	60.8	343	25	95	57	27	15	48	25	51	5.05
Tract F-2	365	294	293	1,499,500	5,118	708,400	2,418	47.2	293	2	98	46	12	5	85	26	19	5.11
Tract F-3	289	221	219	980,700	4,478	447,800	2,045	45.7	218	8	62	63	1	11	36	35	2	5.33
Tract F-4	131	80	80	338,900	4,236	156,100	1,951	46.1	80	6	46	1	2	-	18	6	1	5.37
Tract F-5	331	295	288	1,274,600	4,426	681,400	2,356	53.5	292	3	75	59	9	4	90	42	10	5.24
Tract F-6	499	417	413	1,593,800	3,859	881,800	2,135	55.3	414	52	122	54	5	3	137	26	5	5.19
Tract F-7	294	283	282	2,029,400	7,196	972,100	3,447	47.9	281	16	116	19	16	4	70	37	3	5.06
Tract G-1[1]	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract G-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract G-3	27	8	8	24,600	-	12,500	-	-	8	-	5	2	-	-	1	-	-	-
Tract G-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract G-5	58	18	18	80,100	-	34,400	-	-	18	-	7	6	-	1	1	2	1	-
Tract G-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract G-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract G-8	4	3	3	11,100	-	4,700	-	-	3	-	2	-	-	-	-	1	-	-
Tract G-9[1]	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-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	
CLEVELAND AND ADJACENT AREA--Con.																		
Cleveland city--Con.																		
Tract H-1[1]	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract H-2	51	17	17	58,000	-	26,200	-	-	17	-	11	-	-	-	2	3	1	-
Tract H-3	89	28	28	86,000	3,071	34,600	1,236	40.2	28	2	4	10	1	-	11	-	-	5.14
Tract H-4	106	25	23	109,200	-	49,300	-	-	25	-	14	2	-	-	6	3	-	5.34
Tract H-5	28	19	18	44,400	-	24,900	-	-	19	1	3	9	-	-	4	2	-	-
Tract H-6	56	27	26	79,300	3,050	33,400	1,285	42.1	27	-	12	6	1	-	5	3	-	5.48
Tract H-7	24	13	10	27,500	-	11,100	-	-	13	-	3	6	-	-	2	1	1	-
Tract H-8	33	15	14	66,900	-	34,300	-	-	15	-	7	2	-	1	4	-	1	-
Tract H-9	45	23	23	99,800	-	48,300	-	-	23	1	11	5	-	2	3	-	1	-
Tract I-1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract I-2	21	9	7	17,900	-	8,400	-	-	9	-	3	3	-	-	1	2	-	-
Tract I-3	63	17	17	57,400	-	25,100	-	-	17	-	8	5	-	-	1	-	3	-
Tract I-4[1]	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract I-5	35	6	6	25,500	-	4,600	-	-	6	-	2	2	-	-	-	2	-	-
Tract I-6	39	12	10	30,800	-	8,700	-	-	11	-	2	5	-	-	1	2	1	-
Tract I-7	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract I-8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract I-9	32	6	3	12,000	-	6,000	-	-	5	-	-	2	-	-	2	-	1	-
Tract J-1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract J-2	14	5	5	15,000	-	4,900	-	-	5	1	-	2	-	-	2	-	-	-
Tract J-3[1]	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract J-4	99	58	58	142,000	2,448	56,700	978	39.9	58	2	4	21	-	1	20	10	-	5.25
Tract J-5	116	77	75	201,400	2,685	86,300	1,151	42.9	76	1	2	26	1	-	35	8	3	5.15
Tract J-6	121	91	90	262,300	2,914	112,600	1,251	42.9	90	-	28	9	1	-	42	9	1	5.13
Tract J-7	153	121	119	383,900	3,226	182,900	1,537	47.6	121	7	22	23	5	-	40	21	3	5.22
Tract J-8	178	127	125	309,600	2,477	145,500	1,164	47.0	126	16	15	29	2	-	46	17	1	5.14
Tract J-9	321	183	181	573,900	3,171	290,300	1,604	50.6	180	8	2	35	5	5	99	24	2	4.98
Tract K-1	73	24	23	79,400	-	39,100	-	-	24	-	2	9	2	2	2	5	2	-
Tract K-2	101	40	38	111,200	2,926	60,900	1,603	54.8	37	-	12	11	-	-	6	4	4	5.23
Tract K-3	97	38	36	113,300	3,147	53,500	1,486	47.2	37	2	9	9	-	-	7	7	3	5.21
Tract K-4	301	144	143	531,500	3,717	278,600	1,948	52.4	140	2	37	29	4	3	43	19	3	5.30
Tract K-5	144	62	60	238,100	3,968	124,300	2,072	52.2	57	1	6	16	9	-	13	6	6	5.14
Tract K-6	216	88	82	265,000	3,232	130,500	1,591	49.2	84	2	11	26	2	-	19	8	16	5.25
Tract K-7	309	127	126	368,700	2,926	181,300	1,439	49.2	126	3	32	38	5	2	30	13	3	5.12
Tract K-8	240	130	127	433,200	3,411	205,400	1,617	47.4	128	5	30	37	2	1	37	12	4	5.30
Tract K-9	364	146	144	833,700	5,790	468,900	3,256	56.2	143	4	41	28	11	1	40	13	5	5.25
Tract L-1	179	64	62	214,900	3,466	103,200	1,665	48.0	62	1	18	24	-	-	9	9	1	5.43
Tract L-2	262	173	158	591,800	3,745	308,400	1,952	52.1	171	3	60	39	2	-	41	20	6	5.25
Tract L-3	108	44	42	141,500	3,369	77,500	1,845	54.8	44	1	4	17	-	1	12	6	3	5.27
Tract L-4	229	110	107	365,500	3,425	191,200	1,787	52.2	105	4	39	22	1	1	27	8	3	5.21
Tract L-5	225	130	128	532,900	4,163	279,700	2,185	52.5	124	6	22	43	1	2	32	18	-	5.29
Tract L-6	97	54	53	213,400	4,026	109,600	2,068	51.4	53	5	9	21	-	1	10	5	2	5.24
Tract L-7	42	14	14	46,400	-	30,700	-	-	14	-	6	1	-	1	5	1	-	-
Tract L-8	74	41	39	231,200	5,928	111,900	2,869	48.4	39	-	12	8	1	-	17	1	-	5.24
Tract L-9	52	30	30	97,400	3,247	51,600	1,720	53.0	30	3	14	2	-	1	9	1	-	5.20
Tract M-1	19	7	7	42,400	-	27,700	-	-	7	-	3	2	-	-	2	-	-	-
Tract M-2	44	26	25	116,000	4,640	56,600	2,264	48.8	26	-	10	3	-	-	8	5	-	5.38
Tract M-3	122	90	86	304,100	3,536	170,700	1,985	56.1	87	1	13	25	-	2	29	14	3	5.34
Tract M-4	129	72	64	193,100	3,017	118,400	1,850	61.3	64	4	29	6	-	5	13	7	-	5.42
Tract M-5	264	158	155	493,200	3,182	272,700	1,759	55.3	153	15	30	20	1	6	56	10	5	5.22
Tract M-6	226	139	136	430,100	3,163	236,700	1,740	55.0	136	5	30	21	-	4	54	22	-	5.28
Tract M-7	25	6	6	14,400	-	7,000	-	-	6	1	3	2	-	-	-	-	-	-
Tract M-8	63	30	30	82,800	2,760	34,100	1,137	41.2	29	1	6	13	-	-	9	-	-	5.66
Tract M-9	15	6	6	16,900	-	11,900	-	-	6	-	1	-	1	-	4	-	-	-
Tract N-1	109	45	43	127,200	2,958	60,700	1,412	47.7	44	1	10	9	-	2	16	6	-	5.30
Tract N-2	96	47	33	87,900	2,664	37,300	1,130	42.4	31	1	-	15	-	2	9	3	1	5.35
Tract N-3	92	44	44	94,800	2,155	46,800	1,064	49.4	44	2	9	13	-	1	14	5	-	5.30
Tract N-4	76	38	37	101,500	2,743	52,500	1,419	51.7	38	1	2	10	-	-	17	6	2	5.99
Tract N-5	116	45	43	141,700	3,295	65,900	1,533	46.5	44	-	1	16	-	1	18	4	4	5.13
Tract N-6	240	102	101	294,900	2,920	138,500	1,371	47.0	102	4	8	26	11	1	46	5	1	5.06
Tract N-7	60	29	28	72,500	2,589	32,800	1,171	45.2	28	1	7	2	-	-	14	2	2	5.04
Tract N-8	182	85	82	197,100	2,404	78,800	961	40.0	82	-	15	22	2	2	37	3	1	5.19
Tract N-9	394	221	207	609,200	2,943	318,900	1,516	51.5	212	15	30	30	3	2	100	22	10	4.98
Tract O-1	229	103	101	316,800	3,137	166,900	1,652	52.7	103	2	14	21	9	-	39	5	13	5.08
Tract O-2	152	55	54	218,800	4,052	117,600	2,178	53.7	53	3	1	9	6	1	28	3	2	4.83
Tract O-3	237	93	88	273,000	3,102	132,900	1,510	48.7	91	6	16	8	4	2	41	11	3	5.18
Tract O-4	353	142	141	468,300	3,321	206,300	1,463	44.1	145	5	11	30	10	-	71	12	6	5.07
Tract O-5	89	64	62	201,900	3,256	79,200	1,277	39.2	62	6	3	30	-	-	15	6	2	5.17
Tract O-6	336	253	251	908,400	3,619	431,000	1,717	47.4	248	37	59	30	3	-	87	27	5	5.29
Tract O-7	326	188	186	612,500	3,293	282,800	1,520	46.2	187	11	16	31	9	1	99	14	6	5.00
Tract O-8	579	398	392	1,514,500	3,864	638,200	1,628	42.1	394	15	30	113	30	2	171	29	4	5.12
Tract O-9	518	408	406	1,835,700	4,521	880,600	2,169	48.0	405	24	52	92	12	5	154	37	19	5.06
Tract P-1	110	77	74	274,000	3,703	155,100	2,096	56.6	77	3	36	8	1	-	14	12	3	5.36
Tract P-2	127	84	82	379,500	4,628	174,200	2,124	45.9	83	1	17	32	1	-	21	10	1	5.17
Tract P-3	309	211	203	950,200	4,681	500,500	2,466	52.7	207	3	35	61	11	4	75	16	2	5.10
Tract P-4	433	332	323	1,465,500	4,537	799,500	2,475	54.6	323	9	94	58	13	7	93	34	15	5.14
Tract P-5	443	285	275	1,118,900	4,069	652,300	2,372	58.3	273	6	90	33	6	3	105	24	6	5.06
Tract P-6	410	101	80	389,900	4,874	186,900	2,336	47.9	99	-	12	43	4	1	30	4	5	4.98
Tract P-7	348	254	252	1,103,100	4,377	595,700	2,364	54.0	247	7	90	33	12	4	66	21	14	5.24
Tract P-8	538	303	302	1,260,900	4,175	654,600	2,168	51.9	300	23	99	63	15	10	61	19	10	5.24
Tract P-9	307	173	169	739,000	4,373	379,100	2,243	51.3	169	7	41	54	10	5	41	6	5	5.26

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

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES							Holder of first mortgage								Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value										
CLEVELAND AND ADJACENT AREA--Con.																		
Cleveland city--Con.																		
Tract Q-1	769	460	455	2,284,100	5,020	1,119,900	2,461	49.0	454	15	176	50	27	12	119	30	25	5.18
Tract Q-2	488	308	306	1,288,200	4,210	648,600	2,120	50.3	303	6	118	44	11	5	70	22	27	5.21
Tract Q-3	400	256	253	992,200	3,922	466,400	1,843	47.0	246	7	82	43	5	3	65	25	14	4.80
Tract Q-4	284	140	138	476,500	3,453	234,500	1,699	49.2	138	6	42	24	4	-	29	26	7	5.29
Tract Q-5	462	188	188	804,000	4,277	385,600	2,051	48.0	186	4	63	24	7	2	68	7	11	5.14
Tract Q-6	557	404	403	2,013,500	4,995	1,067,300	2,648	53.0	404	8	127	44	21	6	99	30	69	5.20
Tract Q-7	684	602	598	3,481,300	5,822	1,909,100	3,192	54.8	599	13	132	103	51	36	166	58	36	5.09
Tract Q-8	361	322	320	1,267,200	3,960	695,300	2,173	54.9	319	7	82	56	11	2	115	29	15	5.08
Tract Q-9	435	262	260	1,449,100	5,573	788,000	3,031	54.4	255	5	41	48	16	12	77	20	36	5.02
Tract R-1	231	92	90	381,900	4,243	225,400	2,504	59.0	92	1	35	5	4	3	32	11	1	5.17
Tract R-2	393	304	296	1,324,200	4,474	702,600	2,374	53.1	293	10	110	49	6	5	77	24	12	5.28
Tract R-3	243	172	137	665,700	4,866	360,400	2,631	54.1	166	1	79	16	2	2	39	19	8	5.29
Tract R-4	269	187	184	965,200	5,246	458,500	2,492	47.5	183	8	88	8	6	6	44	19	4	5.20
Tract R-5	194	124	109	383,600	3,519	183,900	1,687	47.9	118	2	60	10	1	2	31	10	2	5.19
Tract R-6	152	81	64	314,800	4,919	174,500	2,727	55.4	77	8	21	12	1	2	24	3	6	5.19
Tract R-7	81	62	58	477,700	8,236	227,200	3,917	47.6	37	2	13	14	2	-	5	1	-	5.26
Tract R-8	197	70	67	329,900	4,924	151,500	2,261	45.9	68	1	28	9	-	-	27	2	1	5.27
Tract R-9	151	94	90	608,300	6,759	327,800	3,642	53.9	90	6	34	22	-	-	21	6	1	5.36
Tract S-1	40	17	15	113,000	-	39,600	-	-	16	-	8	2	-	-	2	2	2	-
Tract S-2	89	35	34	174,100	5,121	72,400	2,129	41.6	35	1	12	6	2	-	11	2	1	5.41
Tract S-3	402	187	178	613,400	3,445	342,400	1,924	55.8	186	2	22	50	3	-	95	8	5	5.04
Tract S-4	528	185	182	1,071,300	5,886	486,100	2,671	45.4	183	-	40	36	9	4	75	16	2	4.96
Tract S-5	156	77	73	716,600	9,816	356,300	4,881	49.7	70	3	16	10	12	-	21	6	2	4.96
Tract S-6	391	169	164	749,300	4,569	372,200	2,270	49.7	167	8	24	31	3	1	78	13	9	5.16
Tract S-7	532	271	266	1,507,200	5,666	800,100	3,008	53.1	268	15	25	67	18	5	117	10	11	4.98
Tract S-8	606	354	346	1,434,200	4,145	764,400	2,209	53.3	345	28	48	68	4	3	162	17	15	5.13
Tract S-9	240	112	110	458,500	4,168	228,900	2,081	49.9	110	6	14	15	5	3	53	14	-	4.90
Tract T-1	136	71	67	217,100	3,240	103,700	1,548	47.8	70	1	18	17	1	2	25	3	3	5.43
Tract T-2	327	77	74	330,300	4,464	146,500	1,980	44.4	77	1	4	28	3	-	27	5	9	5.18
Tract T-3	113	61	59	172,400	2,922	80,600	1,366	46.8	60	9	1	10	6	-	27	6	1	4.96
Tract T-4	445	286	280	933,700	3,335	459,800	1,642	49.2	283	18	32	76	5	1	106	19	26	5.21
Tract T-5	497	377	372	1,567,300	4,213	743,200	1,998	47.4	372	12	6	115	9	8	165	35	22	5.04
Tract T-6	558	254	251	1,096,200	4,367	590,400	2,352	53.9	250	20	39	81	6	3	81	16	4	5.07
Tract T-7	609	392	384	1,626,500	4,236	847,900	2,208	52.1	388	25	49	64	9	4	186	31	20	5.01
Tract T-8	717	353	352	1,564,200	4,444	870,200	2,472	55.6	350	21	48	55	10	8	151	27	30	5.09
Tract T-9	424	294	289	1,196,000	4,138	650,100	2,249	54.4	288	25	6	76	4	2	139	23	13	5.06
Tract U-1	427	319	315	1,440,500	4,573	696,000	2,210	48.3	317	18	56	38	8	5	153	32	7	4.91
Tract U-2	403	281	278	1,216,000	4,374	595,500	2,142	49.0	279	7	18	67	6	1	145	30	5	4.99
Tract U-3	213	169	168	766,900	4,565	301,700	1,796	39.3	164	6	43	38	3	2	48	19	5	5.15
Tract U-4	554	424	418	2,026,500	4,848	937,200	2,242	46.2	420	43	106	38	6	7	162	45	13	5.08
Tract U-5	395	300	300	1,377,200	4,591	721,600	2,405	52.4	298	23	43	48	3	1	124	21	35	5.00
Tract U-6	71	65	65	313,300	4,820	175,600	2,702	56.0	65	11	12	9	1	1	21	6	4	5.30
Tract U-7	175	174	174	1,258,400	7,232	752,200	4,380	60.6	173	4	18	38	12	2	40	11	48	4.84
Tract U-8	4	4	4	31,000	-	20,800	-	-	4	-	3	-	-	-	1	-	-	-
Tract U-9	108	108	107	492,700	4,605	284,100	2,655	57.7	107	7	8	20	2	-	35	11	24	5.07
Tract V-1	15	14	14	69,600	-	39,000	-	-	14	-	3	3	-	-	5	-	3	-
Tract V-2	123	118	115	281,000	2,443	133,600	1,162	47.5	117	6	19	20	-	-	40	29	3	5.37
Tract V-3	73	72	71	208,400	2,935	116,300	1,638	55.8	72	9	20	2	-	-	31	10	-	5.27
Tract W-1	348	335	335	2,768,700	8,265	1,496,900	4,468	54.1	333	13	9	132	56	8	36	15	64	4.99
Tract W-2	210	206	205	1,266,400	6,178	741,800	3,619	58.6	203	12	75	32	23	12	36	10	3	5.11
Tract W-3	117	93	93	334,300	3,595	163,000	1,753	48.8	91	8	38	7	2	2	25	9	-	5.26
Tract W-4	514	482	481	3,793,100	7,886	1,908,800	3,968	50.3	482	15	115	115	71	25	99	34	8	5.00
Tract W-5	755	626	621	3,335,300	5,371	1,773,500	2,856	53.2	612	35	181	110	32	28	166	32	28	5.13
Tract W-6	970	911	904	5,845,300	6,467	3,184,400	3,523	54.5	904	129	213	177	78	36	171	67	33	5.00
Tract W-7	127	123	123	611,200	4,969	333,900	2,715	54.6	123	16	61	8	1	-	25	9	3	5.28
Tract W-8	92	91	90	564,700	6,274	368,500	4,094	65.3	91	4	14	23	20	6	14	4	6	5.06
Tract W-9	577	513	509	2,570,400	5,050	1,405,000	2,760	54.7	508	31	56	142	24	5	180	36	34	5.08
Tract X-1	831	779	775	3,997,300	5,158	2,280,500	2,943	57.1	770	40	224	120	41	25	227	36	57	5.06
Tract X-2	164	160	160	710,100	4,438	409,100	2,557	57.6	159	45	36	12	4	3	42	16	1	5.21
Tract X-3	193	187	187	879,800	4,705	511,700	2,736	58.2	187	15	40	38	8	9	61	13	3	5.15
Tract X-4	108	98	98	272,300	2,779	145,400	1,484	53.4	97	17	25	14	1	1	26	13	-	5.47
Tract X-5	97	92	91	341,200	3,749	168,700	1,854	49.4	90	29	16	5	-	-	26	10	4	5.24
Tract X-6	216	176	176	537,200	3,052	302,400	1,718	56.3	174	5	37	26	1	6	69	20	10	5.03
Tract Z-1	13	12	12	78,500	-	43,300	-	-	12	1	-	7	1	-	1	-	2	-
Lakewood city	5,302	4,137	4,082	30,542,900	7,482	14,681,300	3,597	48.1	4,064	127	1,237	547	524	159	1,041	230	199	5.06
Tract LW-1	243	224	216	2,789,000	12,912	1,377,800	6,379	49.4	221	2	44	62	45	4	42	20	2	5.02
Tract LW-2	189	150	147	879,600	5,984	404,900	2,754	46.0	145	1	40	34	10	7	32	11	10	5.18
Tract LW-3	217	179	175	1,419,800	8,113	636,700	3,638	44.8	176	9	62	21	19	-	41	6	18	5.03
Tract LW-4	373	314	309	2,359,200	7,635	1,144,900	3,705	48.5	310	11	75	60	29	13	86	13	23	5.01
Tract LW-5	334	263	263	3,067,400	11,663	1,415,900	5,384	46.2	261	2	100	15	60	15	54	6	9	4.98
Tract LW-6	216	160	158	1,232,200	7,799	569,900	3,607	46.3	159	3	60	25	14	10	30	12	5	5.11
Tract LW-7	68	53	52	248,200	4,773	136,500	2,625	55.0	53	2	10	10	6	1	20	1	3	5.16
Tract LW-8	90	68	66	403,600	6,115	178,100	2,698	44.1	67	3	21	12	6	5	17	3	-	5.19
Tract LW-9	548	482	477	3,767,600	7,899	1,845,300	3,869	49.0	477	12	172	15	82	29	128	24	15	5.03
Tract LW-10	202	172	170	1,018,900	5,994	474,400	2,791	46.6	170	3	40	32	24	5	40	7	19	5.09
Tract LW-11	528	441	440	3,040,600	6,910	1,420,100	3,228	46.7	439	17	119	33	57	17	136	29	31	5.01
Tract LW-12	406	317	308	2,137,400	6,940	1,041,700	3,382	48.7	310	17	101	23	42	17	78	17	15	5.04
Tract LW-13	399	360	356	2,446,500	6,872	1,237,400	3,476	50.6	345	12	110	30	47	12	98	22	15	5.07
Tract LW-14	432	345	344	2,172,000	6,314	1,088,800	3,165	50.1	336	7	106	43	42	5	105	17	11	5.03
Tract LW-15	578	369	365	2,391,200	6,551	1,157,600	3,172	48.4	358	18	117	61	35	15	76	19	17	5.12
Tract LW-16	183	110	108	676,600	6,265	324,900	3,008	48.0	108	3	13	43	5	4	26	8	4	5.11
Tract LW-17	163	100	99	389,800	3,937	182,600	1,844	46.8	98	-	35	21	1	-	27	13	1	5.32
Tract LW-18	133	30	29	103,300	3,562	43,800	1,510	42.4	30	5	10	7	-	-	5	2	1	5.30

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

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

CITY AND CENSUS TRACT OR WARD	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	
CLEVELAND AND ADJACENT AREA—Con.																		
Cleveland Heights city	5,636	5,164	5,084	45,092,600	8,870	23,818,100	4,685	52.8	5,102	209	1,380	650	1,134	256	1,048	207	218	4.98
Tract CH-1	106	104	104	626,600	6,025	363,800	3,498	58.1	104	22	27	6	19	10	17	3	-	5.16
Tract CH-2	43	43	42	655,300	15,602	363,500	8,655	55.5	43	2	18	5	9	5	5	1	3	4.79
Tract CH-3	815	783	779	5,656,600	7,261	3,149,500	4,043	55.7	779	25	203	113	171	78	133	33	23	4.93
Tract CH-4	495	492	491	4,124,200	8,400	2,205,600	4,492	53.5	489	22	180	30	136	13	77	18	13	4.88
Tract CH-5	504	496	494	3,583,700	7,254	2,011,800	4,072	56.1	495	46	113	36	104	19	120	23	34	4.97
Tract CH-6	165	134	133	1,125,800	8,455	611,400	4,597	54.3	134	10	50	1	21	2	41	7	2	4.95
Tract CH-7	675	566	563	4,462,200	7,926	2,391,000	4,247	53.6	565	14	157	58	111	17	151	28	29	5.07
Tract CH-8	210	201	200	1,746,500	8,733	945,200	4,726	54.1	201	7	31	20	55	21	37	12	18	5.01
Tract CH-9	401	400	400	3,378,000	8,445	1,949,700	4,874	57.7	399	12	118	31	133	23	55	11	16	4.81
Tract CH-10	92	20	20	96,400	-	53,700	-	-	20	-	5	4	2	2	7	-	-	-
Tract CH-11	158	118	111	1,141,200	10,281	582,100	5,244	51.0	115	9	29	21	18	4	23	3	8	5.12
Tract CH-12	312	274	252	2,995,300	11,886	1,590,400	6,311	53.1	267	3	70	44	56	13	61	9	11	5.02
Tract CH-13	167	142	140	2,225,100	15,894	1,016,400	7,260	45.7	137	5	65	8	27	4	18	4	6	4.97
Tract CH-14	371	365	352	4,685,100	13,310	2,362,600	6,712	50.4	352	6	94	75	85	8	56	13	15	5.10
Tract CH-15	217	153	147	1,741,500	11,847	784,700	5,338	45.1	149	2	25	44	29	5	35	3	6	5.13
Tract CH-16	626	596	581	4,565,500	7,858	2,330,400	4,011	51.0	580	15	164	80	117	21	139	24	20	5.01
Tract CH-17	279	277	275	2,283,600	8,304	1,106,300	4,023	48.4	273	9	36	74	41	11	78	15	14	5.02
East Cleveland city	2,240	1,511	1,487	9,581,200	6,410	4,809,300	3,234	50.5	1,484	31	469	257	132	32	352	122	89	5.10
Tract EC-1	448	281	276	1,398,800	5,068	701,800	2,543	50.2	275	1	111	36	15	7	54	22	29	5.15
Tract EC-2	208	137	137	964,100	7,037	492,600	3,596	51.1	133	2	43	15	13	2	38	7	13	5.06
Tract EC-3	245	150	150	768,800	5,125	382,600	2,551	49.8	149	7	38	38	10	3	40	11	2	5.05
Tract EC-4	320	214	214	952,400	4,450	494,300	2,310	51.9	212	5	50	53	15	6	56	22	4	5.21
Tract EC-5	147	123	123	1,404,300	11,417	639,000	5,195	45.5	122	6	31	15	37	5	15	8	5	4.99
Tract EC-6	196	183	180	1,652,900	9,183	822,500	4,569	49.8	182	5	79	17	22	6	31	17	5	5.13
Tract EC-7	299	203	200	1,132,000	5,660	581,500	2,908	51.4	196	1	78	20	10	2	60	15	10	5.02
Tract EC-8	61	29	28	181,400	4,693	76,800	2,743	58.4	29	2	1	9	1	-	11	1	4	4.91
Tract EC-9	86	65	65	395,400	6,083	211,000	3,246	53.4	64	1	17	19	1	-	18	8	-	5.18
Tract EC-10	230	126	114	731,100	6,413	407,200	3,572	55.7	122	1	21	35	7	1	29	11	17	5.14
Shaker Heights city	2,420	2,098	2,054	32,943,800	16,039	15,427,600	7,511	46.8	2,041	45	526	155	752	99	293	83	88	4.90
Tract SH-1	167	160	143	2,724,000	19,049	1,345,300	9,408	49.4	143	3	42	16	41	6	22	5	8	4.98
Tract SH-2	209	209	200	5,975,600	29,878	2,461,700	12,309	41.2	200	4	70	9	92	3	8	6	8	4.92
Tract SH-3	194	194	194	5,029,400	25,925	2,152,500	11,095	42.8	191	5	45	4	109	10	6	9	3	4.75
Tract SH-4	419	384	380	4,855,000	12,776	2,399,300	6,314	49.4	381	13	120	13	95	15	83	14	28	4.94
Tract SH-5	496	457	452	7,081,900	15,668	3,377,500	7,472	47.7	445	7	100	35	166	25	79	18	15	4.89
Tract SH-6	935	694	685	7,277,900	10,625	3,691,300	5,389	50.7	681	13	149	78	249	40	95	31	26	4.91
Euclid city	2,497	2,383	2,377	14,798,600	6,226	7,987,500	3,360	54.0	2,375	278	519	417	238	127	544	161	91	5.05
Tract EU-1	838	818	816	6,294,300	7,714	3,415,900	4,186	54.3	817	82	248	86	152	53	146	39	11	4.97
Tract EU-2	187	185	185	1,003,800	5,426	470,100	2,541	46.8	185	1	6	74	13	15	38	31	7	5.26
Tract EU-3	276	272	270	1,908,900	7,070	1,036,900	3,840	54.3	269	74	71	14	18	21	54	17	-	4.94
Tract EU-4	387	369	368	1,864,300	5,066	977,700	2,657	52.4	367	39	102	23	24	10	104	22	43	5.18
Tract EU-5	465	406	406	1,721,900	4,241	983,100	2,421	57.1	406	73	87	49	12	10	118	35	22	5.02
Tract EU-6	149	143	142	792,200	5,579	444,100	3,127	56.1	141	7	-	76	6	5	32	11	4	5.06
Tract EU-7	195	190	190	1,213,200	6,385	659,700	3,472	54.4	190	2	5	95	13	13	52	6	4	5.15
Garfield Heights city	2,024	1,810	1,798	8,845,300	4,920	4,687,100	2,607	53.0	1,794	161	308	281	60	37	715	153	79	5.07
Tract GH-1	320	284	283	1,365,500	4,825	741,200	2,619	54.3	281	67	59	7	4	7	120	12	5	5.10
Tract GH-2	191	141	139	740,000	5,324	362,500	2,608	49.0	140	11	30	19	2	-	61	15	2	4.98
Tract GH-3	181	169	167	891,000	5,335	432,000	2,587	48.5	161	9	39	17	11	7	66	7	5	5.01
Tract GH-4	286	245	244	1,057,200	4,333	596,900	2,446	56.5	244	11	10	68	4	4	109	13	25	5.12
Tract GH-5	338	308	307	1,574,600	5,129	823,700	2,683	52.3	307	25	62	49	15	12	106	29	9	5.13
Tract GH-6	359	320	317	1,606,900	5,069	854,000	2,694	53.1	318	11	63	54	8	3	128	36	15	5.02
Tract GH-7	349	343	341	1,610,100	4,722	876,800	2,571	54.5	343	27	45	67	16	4	125	41	18	5.05
Parma city	2,121	2,025	2,017	10,482,700	5,197	5,584,700	2,769	53.3	2,007	180	296	653	41	23	508	221	85	5.21
Tract PR-1	484	466	466	2,559,800	5,493	1,317,000	2,826	51.4	466	13	95	149	18	10	114	44	23	5.14
Tract PR-2	425	402	400	1,885,100	4,713	1,048,200	2,621	55.6	400	62	53	101	6	2	116	35	25	5.22
Tract PR-3	369	347	343	1,768,700	5,157	944,100	2,752	53.4	340	25	53	97	2	4	85	52	22	5.25
Tract PR-4	660	636	636	3,518,600	5,532	1,858,800	2,923	52.8	632	44	85	246	14	5	162	66	9	5.17
Tract PR-5	107	103	103	420,700	4,084	234,900	2,281	55.8	101	25	2	31	-	1	24	16	2	5.47
Tract PR-6	76	71	69	329,800	4,780	181,700	2,633	55.1	68	11	8	29	1	-	7	8	4	5.50
Rocky River city	1,113	1,084	1,074	10,905,200	10,154	5,455,400	5,080	50.0	1,049	52	198	159	322	55	142	69	52	4.99
Tract RR-1	638	628	622	7,639,000	12,281	3,609,100	5,802	47.2	594	18	113	56	235	22	85	33	32	4.85
Tract RR-2	475	456	452	3,266,200	7,226	1,846,300	4,085	56.5	455	34	85	103	87	33	57	36	20	5.17
Bedford city	615	582	575	2,420,900	4,210	1,197,500	2,083	49.5	570	34	134	100	5	1	192	60	44	5.17
Tract BD-1	225	211	210	974,500	4,640	506,400	2,411	52.0	210	28	43	42	1	1	60	26	9	5.19
Tract BD-2	216	209	204	928,600	4,552	433,200	2,124	46.7	207	4	65	40	4	-	70	20	4	5.21
Tract BD-3	174	162	161	517,800	3,216	257,900	1,602	49.8	153	2	26	18	-	-	62	14	31	5.08
Maple Heights city	863	832	830	3,728,300	4,492	2,009,900	2,422	53.9	827	84	173	146	7	11	280	73	53	5.16
Tract MH-1	618	608	606	2,967,000	4,896	1,612,300	2,661	54.3	604	79	107	127	4	7	194	41	45	5.12
Tract MH-2	245	224	224	761,300	3,399	397,600	1,775	52.2	223	5	66	19	3	4	86	32	8	5.25
Berea city	453	432	423	2,229,000	5,270	1,170,900	2,768	52.5	428	20	97	53	9	1	163	55	30	5.16
Tract BE-1	11	11	11	68,400	-	33,700	-	-	11	2	4	2	-	-	1	1	1	-
Tract BE-2	295	287	283	1,460,800	5,162	754,900	2,667	51.7	285	15	68	30	6	1	100	44	21	5.22
Tract BE-3	147	134	129	699,800	5,425	382,300	2,964	54.6	132	3	25	21	3	-	62	10	8	5.01
Bay village	476	474	473	3,620,100	7,653	1,853,400	3,918	51.2	473	79	107	30	58	16	96	52	35	5.01
Tract CC-1	476	474	473	3,620,100	7,653	1,853,400	3,918	51.2	473	79	107	30	58	16	96	52	35	5.01
Dover village	208	203	202	919,400	4,551	432,000	2,139	47.0	203	4	80	8	2	1	36	62	10	5.25
Tract CC-2	208	203	202	919,400	4,551	432,000	2,139	47.0	203	4	80	8	2	1	36	62	10	5.25

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-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	
CLEVELAND AND ADJACENT AREA--Con.																		
North Olmsted village..	315	302	299	1,442,600	4,825	774,200	2,589	53.7	299	11	101	49	4	6	62	55	11	5.32
Tract CC-3	144	135	134	612,500	4,571	327,800	2,446	53.5	135	10	55	22	2	-	17	20	9	5.34
Tract CC-4	171	167	165	830,100	5,031	446,400	2,705	53.8	164	1	46	27	2	6	45	35	2	5.30
Fairview village	704	691	683	4,439,800	6,500	2,313,600	3,387	52.1	677	62	184	109	72	38	145	51	16	5.15
Tract CC-8	704	691	683	4,439,800	6,500	2,313,600	3,387	52.1	677	62	184	109	72	38	145	51	16	5.15
North Royalton village.	212	212	208	909,400	4,372	472,400	2,271	51.9	208	10	5	109	1	2	24	51	6	5.49
Tract CC-18	134	134	131	538,200	4,108	280,200	2,139	52.1	133	7	4	58	1	2	17	41	3	5.48
Tract CC-19	78	78	77	371,200	4,821	192,200	2,496	51.8	75	3	1	51	-	-	7	10	3	5.49
Newburgh Heights village	300	173	172	846,500	4,922	387,000	2,250	45.7	173	6	22	32	2	3	87	14	7	4.95
Tract CC-20	158	121	120	622,700	5,189	272,200	2,268	43.7	121	2	18	19	1	1	64	9	7	4.92
Tract CC-21	142	52	52	223,800	4,304	114,800	2,208	51.3	52	4	4	13	1	2	23	5	-	5.02
South Euclid village...	935	907	901	6,066,900	6,734	3,477,300	3,859	57.3	902	79	223	108	148	39	204	75	26	5.02
Tract CC-32	528	518	515	3,217,800	6,248	1,868,300	3,628	58.1	515	34	147	57	74	20	123	39	21	5.02
Tract CC-33	407	389	386	2,849,100	7,381	1,609,000	4,168	56.5	387	45	76	51	74	19	81	36	5	5.02
University Heights village	1,039	1,015	1,007	10,250,200	10,179	5,548,500	5,510	54.1	1,001	70	223	95	344	76	115	55	23	4.87
Tract CC-34	1,039	1,015	1,007	10,250,200	10,179	5,548,500	5,510	54.1	1,001	70	223	95	344	76	115	55	23	4.87
Mayfield Heights village	379	373	373	1,655,100	4,437	817,900	2,193	49.4	373	85	99	12	8	11	100	54	4	5.38
Tract CC-44	379	373	373	1,655,100	4,437	817,900	2,193	49.4	373	85	99	12	8	11	100	54	4	5.38
Chagrin Falls village..	114	106	103	457,700	4,444	220,100	2,137	48.1	104	7	13	23	-	1	35	24	1	5.28
Tract CC-55	5	4	3	26,500	-	9,500	-	-	4	-	-	2	-	-	2	-	-	-
Tract CC-56	109	102	100	431,200	4,312	210,600	2,106	48.8	100	7	13	21	-	1	33	24	1	5.28
Other tracted area in Cuyahoga County:																		
Tract CC-5	103	103	103	220,000	2,136	97,200	944	44.2	103	1	6	12	1	3	3	22	55	5.89
Tract CC-6	73	71	69	435,200	6,307	204,900	2,970	47.1	71	1	16	8	1	1	26	18	-	5.08
Tract CC-7	23	19	19	70,500	-	33,300	-	-	19	1	4	1	-	-	4	7	2	-
Tract CC-9	23	23	23	163,000	-	70,800	-	-	23	-	6	5	-	-	5	2	5	-
Tract CC-10	4	4	4	17,000	-	7,400	-	-	4	-	1	3	-	-	-	-	-	-
Tract CC-11	74	69	68	327,500	4,816	164,700	2,422	50.3	69	23	20	2	2	-	10	11	1	5.50
Tract CC-12	57	56	55	258,600	4,702	128,700	2,340	49.8	55	6	21	5	1	1	10	10	1	5.40
Tract CC-13	64	61	60	211,300	3,522	108,700	1,812	51.4	61	-	24	3	-	3	15	7	9	5.57
Tract CC-14	66	65	63	199,900	3,173	89,600	1,422	44.8	63	-	23	8	-	-	5	23	4	5.58
Tract CC-15	21	11	11	34,000	-	11,500	-	-	10	-	2	4	-	-	2	2	-	-
Tract CC-16	121	118	118	451,200	3,824	308,100	2,611	68.3	118	10	26	41	3	9	14	12	3	5.55
Tract CC-17	174	172	172	1,251,600	7,277	619,100	3,599	49.5	169	6	48	37	16	3	31	19	9	5.18
Tract CC-22	34	30	30	163,400	5,447	75,600	2,520	46.3	28	-	6	3	-	-	6	11	2	4.95
Tract CC-23	23	19	19	80,700	-	41,000	-	-	19	2	1	8	-	-	3	2	3	-
Tract CC-24	51	48	48	249,600	5,200	150,000	3,125	60.1	48	-	1	25	-	-	3	19	-	5.35
Tract CC-25	123	121	121	638,600	5,278	340,500	2,814	53.3	121	28	33	10	1	-	17	23	9	5.35
Tract CC-26	83	81	81	345,400	4,264	181,600	2,242	52.6	79	5	19	26	-	-	7	20	2	5.38
Tract CC-27	128	127	127	852,600	6,713	394,900	3,109	46.3	124	12	12	55	5	1	10	20	9	5.26
Tract CC-28	72	69	68	789,400	11,609	344,000	5,059	43.6	69	-	33	2	7	1	10	8	8	5.19
Tract CC-29	54	52	50	180,000	3,600	94,100	1,882	52.3	49	-	29	6	-	1	6	6	1	5.59
Tract CC-30	15	15	15	81,000	-	34,900	-	-	15	2	5	1	-	1	1	3	2	-
Tract CC-31	372	370	369	2,328,400	6,310	1,293,500	3,505	55.6	369	118	99	1	33	19	77	21	1	5.18
Tract CC-35	25	25	24	386,500	-	161,500	-	-	25	1	-	8	3	-	6	-	7	-
Tract CC-37	120	113	110	514,600	4,678	296,500	2,695	57.6	111	4	31	23	3	2	32	11	5	5.26
Tract CC-38	3	3	3	35,000	-	16,400	-	-	3	-	-	1	-	-	1	1	-	-
Tract CC-39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract CC-40	107	106	102	391,500	3,838	224,200	2,198	57.3	101	22	1	39	-	-	11	26	2	5.18
Tract CC-41	125	125	118	302,700	2,565	193,500	1,640	63.9	124	10	68	3	-	-	17	25	1	5.42
Tract CC-42	28	27	26	154,700	5,950	82,800	3,185	53.5	27	-	8	3	-	-	5	9	2	5.20
Tract CC-43	50	45	45	302,300	6,718	148,800	3,307	49.2	45	8	10	2	2	1	4	17	1	5.11
Tract CC-45	36	36	36	552,500	15,347	223,900	6,219	40.5	36	1	14	5	2	-	4	10	-	5.31
Tract CC-46	24	24	24	295,000	-	150,700	-	-	24	5	6	1	3	4	2	3	-	-
Tract CC-47	4	4	4	84,500	-	40,600	-	-	4	-	1	-	3	-	-	-	-	-
Tract CC-48	24	23	21	79,600	-	38,800	-	-	22	3	-	7	-	-	7	5	-	-
Tract CC-49	35	34	34	225,300	6,626	111,000	3,265	49.3	34	-	13	8	2	-	7	4	-	5.26
Tract CC-50	80	80	79	390,700	4,946	188,600	2,387	48.3	80	13	20	8	2	4	9	12	12	5.44
Tract CC-51[1]	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract CC-52	52	51	51	494,000	9,686	261,900	5,135	53.0	51	12	13	-	4	-	9	8	5	5.09
Tract CC-53	6	6	5	24,500	-	10,700	-	-	6	-	2	2	1	-	-	1	-	-
Tract CC-54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Lake County																		
Wickliffe village	274	251	250	1,008,000	4,032	544,900	2,180	54.1	249	8	90	41	2	-	58	39	11	5.18
Tract LC-2	274	251	250	1,008,000	4,032	544,900	2,180	54.1	249	8	90	41	2	-	58	39	11	5.18
Willoughby village	256	243	232	1,358,600	5,856	636,400	2,743	46.8	237	11	52	79	4	1	47	41	2	5.37
Tract LC-5	256	243	232	1,358,600	5,856	636,400	2,743	46.8	237	11	52	79	4	1	47	41	2	5.37
Other tracted area in Lake County:																		
Tract LC-1	116	114	113	555,600	4,917	264,500	2,341	47.6	110	10	9	39	-	-	20	15	17	5.34
Tract LC-3	6	6	6	51,500	-	23,500	-	-	6	-	4	1	-	-	-	1	-	-
Tract LC-4	719	715	702	2,457,500	3,501	1,156,400	1,647	47.1	706	8	104	243	1	3	81	212	54	5.55
Tract LC-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES							Holder of first mortgage								Av. interest rate - first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value										
COLUMBUS																		
THE CITY	16,848	15,415	13,825	64,580,000	4,671	33,301,600	2,409	51.6	14,965	7,445	677	1,128	983	421	2,568	854	889	5.47
Tract 1	529	528	511	3,915,400	7,662	2,291,300	4,484	58.5	479	161	50	68	74	37	26	11	52	5.08
Tract 2	938	937	870	6,537,900	7,515	3,275,100	3,764	50.1	900	327	80	101	167	69	102	44	10	5.19
Tract 3	85	84	83	220,300	2,654	105,800	1,275	48.0	84	34	-	10	-	4	15	19	2	5.75
Tract 4	691	647	628	3,959,400	6,305	1,941,360	3,091	49.0	631	262	40	75	70	26	85	24	49	5.31
Tract 5	328	316	297	1,599,800	5,387	750,800	2,528	46.9	306	138	12	21	36	15	39	18	27	5.44
Tract 6	280	289	225	1,054,800	4,688	580,500	2,358	50.3	233	116	17	21	11	5	41	14	8	5.57
Tract 7	529	506	482	1,701,800	3,531	960,700	1,993	56.5	494	224	3	41	29	10	109	44	34	5.45
Tract 8	366	355	317	1,119,900	3,533	570,200	1,799	50.9	325	161	13	31	8	8	76	21	8	5.46
Tract 9	603	588	485	1,907,100	3,932	990,600	2,042	51.9	575	260	20	33	23	7	96	44	92	5.52
Tract 10	328	272	248	1,130,900	4,560	560,300	2,259	49.5	266	138	16	15	12	6	48	16	15	5.50
Tract 11	162	120	116	561,100	4,837	257,000	2,216	45.8	118	60	6	14	5	-	16	7	10	5.69
Tract 12	114	106	41	289,200	7,054	137,700	3,359	47.6	102	51	9	3	13	1	17	7	1	5.40
Tract 13	150	120	113	1,097,500	9,712	557,900	4,937	50.8	119	63	10	9	3	4	18	7	5	5.52
Tract 14	286	216	195	716,400	3,674	345,900	1,774	48.3	213	99	8	9	10	2	63	4	18	5.44
Tract 15	188	176	147	488,500	3,323	230,200	1,566	47.1	168	65	2	23	4	1	46	22	5	5.55
Tract 16	75	54	40	139,900	3,498	72,500	1,813	51.8	51	32	2	2	-	-	11	4	-	5.70
Tract 17	65	45	43	150,000	3,488	81,200	1,888	54.1	45	30	2	4	-	-	3	3	3	5.78
Tract 18	344	253	242	1,426,500	5,895	682,800	2,821	47.9	250	128	15	25	10	7	37	18	9	5.59
Tract 19	159	141	131	567,200	4,330	301,900	2,305	53.2	136	67	4	11	11	3	23	9	8	5.54
Tract 20	244	204	177	560,900	3,169	279,400	1,579	49.8	190	102	15	17	2	1	41	9	3	5.49
Tract 21	52	37	37	184,300	4,981	79,900	2,159	43.4	36	20	2	8	-	-	4	2	-	5.88
Tract 22	67	45	39	97,500	2,500	58,500	1,500	60.0	43	27	2	4	-	1	5	1	3	5.74
Tract 23	237	222	196	538,100	2,745	271,100	1,383	50.4	222	132	4	14	-	3	58	10	1	5.57
Tract 24	58	56	54	148,200	2,744	105,400	1,952	71.1	56	22	1	-	-	1	31	1	-	5.23
Tract 25	249	238	217	1,170,800	5,395	576,200	2,655	49.2	236	101	6	17	21	6	49	12	24	5.35
Tract 26	177	175	163	502,000	3,080	252,200	1,547	50.2	174	81	4	4	15	6	47	15	2	5.55
Tract 27	160	158	136	1,108,900	8,154	599,700	4,410	54.1	146	60	10	10	22	8	20	13	3	5.18
Tract 28	324	303	210	730,500	3,479	380,700	1,813	52.1	298	154	6	8	3	4	82	20	21	5.54
Tract 29	117	102	80	184,600	2,308	94,400	1,180	51.1	95	51	-	4	-	-	20	13	7	5.52
Tract 30	64	52	25	73,400	2,936	47,900	1,916	65.3	46	36	-	-	-	-	7	2	1	5.69
Tract 31	29	21	4	10,900	-	7,500	-	-	21	13	-	-	-	-	6	1	1	-
Tract 32	64	45	42	116,700	2,779	59,800	1,424	51.2	45	26	3	1	-	-	11	3	1	5.34
Tract 34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 35	96	79	69	261,100	3,784	117,800	1,708	45.1	75	32	5	2	-	2	14	4	16	5.41
Tract 36	164	139	107	413,000	3,860	185,300	1,732	44.9	137	83	3	5	1	-	31	14	-	5.64
Tract 37	231	191	141	980,900	6,957	508,100	3,604	51.8	186	89	13	16	20	16	20	6	6	5.48
Tract 38	155	120	117	621,100	5,309	352,500	3,013	56.8	107	69	7	4	6	2	8	11	-	5.73
Tract 39	83	53	52	249,300	4,794	117,100	2,252	47.0	53	23	3	1	-	1	11	5	9	5.34
Tract 40	29	19	12	40,700	-	17,100	-	-	16	6	4	2	-	-	2	1	1	-
Tract 41	135	108	85	225,800	2,656	113,000	1,329	50.0	104	48	12	6	2	1	28	6	1	5.58
Tract 42	96	88	27	53,700	1,989	27,600	1,022	51.4	78	27	-	4	-	-	33	12	2	5.32
Tract 43	302	260	199	553,200	2,780	281,600	1,415	50.9	257	123	14	17	7	2	67	12	15	5.52
Tract 44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 45	596	552	529	2,394,300	4,526	1,203,300	2,275	50.3	540	286	18	22	55	25	91	20	23	5.46
Tract 46	702	682	657	3,747,600	5,619	1,967,300	2,949	52.5	674	285	19	79	71	42	57	13	108	5.32
Tract 47	698	649	637	2,309,400	3,625	1,187,500	1,864	51.4	647	355	58	32	25	10	127	36	4	5.51
Tract 48	643	623	618	2,835,800	4,589	1,649,000	2,668	58.1	617	294	17	25	84	36	81	28	52	5.47
Tract 49	610	566	557	2,402,900	4,314	1,250,400	2,245	52.0	562	255	15	87	50	15	96	20	24	5.47
Tract 50	407	383	330	994,000	3,012	531,400	1,610	53.5	375	175	4	28	16	1	86	25	40	5.48
Tract 51	158	150	81	227,300	2,806	111,500	1,377	49.1	150	77	6	15	-	2	32	17	1	5.62
Tract 52	147	119	104	252,200	2,425	130,400	1,254	51.7	117	76	5	2	-	-	20	11	3	5.59
Tract 53	280	238	218	865,100	3,968	424,000	1,945	49.0	230	149	11	6	7	5	33	13	6	5.69
Tract 54	436	395	384	1,842,300	4,798	846,400	2,204	45.9	387	250	25	12	12	-	51	18	19	5.56
Tract 55	518	480	462	2,855,200	5,098	1,296,800	2,807	55.1	458	269	12	30	19	15	48	21	44	5.51
Tract 56	549	519	395	1,432,400	3,626	754,200	1,909	52.7	504	265	4	24	16	6	110	36	43	5.53
Tract 57	289	271	208	677,500	3,257	310,000	1,490	45.8	260	177	13	13	1	1	35	20	-	5.72
Tract 58	632	590	479	1,815,800	3,791	880,100	1,837	48.5	578	371	28	26	15	2	101	24	11	5.58
Tract 59	350	309	301	1,555,600	5,168	844,600	2,806	54.3	306	167	10	23	20	2	57	18	9	5.44
Tract 60	214	203	193	695,700	3,605	365,100	1,892	52.5	194	118	6	15	5	-	30	9	11	5.64
Tract 61	316	273	259	767,700	2,954	373,100	1,441	48.6	249	135	3	28	2	-	47	16	18	5.63
DAYTON AND ADJACENT AREA																		
DAYTON CITY	15,206	13,817	13,264	57,046,600	4,301	31,563,200	2,380	55.3	13,643	7,672	230	416	611	59	3,601	626	428	5.44
Tract 1-1	26	10	9	58,500	-	39,700	-	-	10	5	-	-	1	-	4	-	-	-
Tract 1-2	26	12	11	37,700	-	21,300	-	-	11	9	-	-	-	-	2	-	-	-
Tract 1-3	9	4	4	20,900	-	9,100	-	-	4	3	-	-	-	-	-	1	-	-
Tract 1-4	21	17	2	13,500	-	4,900	-	-	15	9	-	-	-	-	2	4	-	-
Tract 2-1	273	243	240	683,100	2,846	407,000	1,696	59.6	243	139	2	6	-	4	80	12	-	5.50
Tract 2-2	598	535	532	1,680,500	3,159	881,100	1,656	52.4	530	291	4	-	2	3	206	22	2	5.38
Tract 3-1	86	52	51	188,100	3,688	101,000	1,980	53.7	51	26	-	4	1	-	19	1	-	5.41
Tract 3-2	128	76	69	253,400	3,672	140,300	2,033	55.4	76	37	-	4	-	-	28	7	-	5.29
Tract 3-3	161	127	122	480,100	3,935	234,800	1,925	48.9	127	70	2	2	-	-	48	3	2	5.35
Tract 4-1	412	364	348	1,956,800	5,623	1,068,900	3,072	54.6	350	180	7	7	42	-	86	9	19	5.42
Tract 4-2	601	578	572	2,877,100	5,030	1,590,900	2,781	55.3	567	308	22	12	44	7	140	27	7	5.39
Tract 4-3	717	691	682	4,164,300	6,106	2,183,800	3,202	52.4	684	371	11	33	88	4	135	32	10	5.15
Tract 5-1	439	359	350	2,952,100	8,435	1,367,800	3,908	46.3	356	150	22	12	52	2	75	23	20	5.37
Tract 5-2	665	636	628	5,795,500	9,229	2,950,300	4,698	50.9	627	318	23	28	143	-	78	27	10	5.23
Tract 6-1	126	94	94	395,800	4,211	206,200	2,194	52.1	91	45	3	8	4	1	21	7	2	5.55
Tract 6-2	44	35	35	92,200	2,634	40,400	1,154	43.8	35	19	2	2	-	-	11	1	-	5.56
Tract 6-3	290	252	245	1,350,500	5,512	682,800	2,787	50.6	250	145	6	3	15	-	67	10	4	5.56
Tract 6-4	121	98	95	481,900	5,073	276,200	2,907	57.3	97	40	-	-	1	-	24	-	32	5.11
Tract 7-1	143	112	109	330,500	3,032	199,200	1,828	60.3	109	71	-	4	2	1	25	4	2	5.60
Tract 7-2	1,306	1,270	1,259	4,496,000	3,571	2,761,400	2,193	61.4	1,264	775	7	52	26	7	315	36	46	5.52
Tract 7-3	196	194	193	838,500	4,345	473,300	2,452	56.4	193	134	1	-	4	-	50	3	1	5.30

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-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	
DAYTON AND ADJACENT AREA--Con.																		
Dayton city--Con.																		
Tract 8-1	395	353	257	676,800	2,633	403,200	1,569	59.6	342	207	4	3	-	-	113	11	4	5.39
Tract 8-2	287	247	160	399,200	2,495	226,500	1,416	56.7	244	167	2	5	2	1	52	12	3	5.60
Tract 8-3	456	422	312	777,800	2,493	447,900	1,436	57.6	413	267	4	7	1	-	104	26	4	5.60
Tract 8-4	156	139	138	422,900	3,064	242,100	1,754	57.2	130	70	3	9	2	1	26	12	7	5.57
Tract 8-5	51	49	49	147,700	3,014	69,000	1,408	46.7	49	29	-	5	-	-	13	-	2	5.42
Tract 8-6	184	125	124	381,200	3,074	190,500	1,536	50.0	125	63	1	17	-	1	36	4	3	5.45
Tract 9-1	188	138	131	387,300	2,956	224,800	1,716	58.0	137	81	-	-	-	-	44	7	5	5.47
Tract 9-2	99	99	93	349,900	3,762	201,900	2,171	57.7	99	54	2	1	3	-	31	1	7	5.52
Tract 9-3	137	119	118	409,000	3,466	237,700	2,014	58.1	119	81	1	1	-	-	31	3	2	5.58
Tract 10-1	188	141	133	444,800	3,344	255,900	1,924	57.5	137	84	4	2	-	-	36	11	-	5.49
Tract 10-2	226	202	199	769,700	3,868	386,100	1,940	50.2	202	129	-	3	2	-	62	4	2	5.45
Tract 10-3	167	129	119	362,800	3,049	204,400	1,718	56.3	126	73	4	2	3	-	30	13	1	5.52
Tract 10-4	165	131	129	518,900	3,984	281,900	2,185	54.9	131	83	1	-	4	-	27	14	2	5.61
Tract 10-5	372	336	334	986,000	2,952	563,400	1,687	57.1	332	190	11	12	2	-	86	26	5	5.50
Tract 10-6	66	44	42	111,900	2,664	51,200	1,219	45.8	43	27	-	1	1	-	11	3	-	5.44
Tract 10-7	160	147	146	391,500	2,682	214,300	1,468	54.7	145	93	-	8	-	-	35	7	2	5.62
Tract 10-8	298	243	225	719,800	3,199	407,000	1,809	56.5	240	139	7	8	1	1	74	8	2	5.52
Tract 10-9	344	332	329	1,014,200	3,083	591,700	1,798	58.3	329	169	2	20	2	-	86	18	32	5.59
Tract 10-10	406	362	346	1,275,100	3,685	722,200	2,087	56.6	357	223	9	4	7	3	84	23	4	5.60
Tract 11-1	39	34	28	59,100	2,111	42,300	1,511	71.6	34	22	-	-	-	-	9	3	-	5.59
Tract 11-2	587	523	502	1,584,300	3,156	1,024,200	2,040	64.6	510	277	6	16	7	4	162	28	10	5.56
Tract 11-3	144	138	135	511,900	3,792	317,600	2,353	62.0	137	74	1	4	7	-	30	11	10	5.58
Tract 11-4	312	306	300	1,389,700	4,466	746,600	2,489	55.7	303	161	2	4	13	4	96	20	3	5.35
Tract 11-5	191	179	173	584,300	3,377	352,400	2,037	60.3	177	122	-	-	-	-	46	8	1	5.57
Tract 11-6	145	134	133	581,000	4,368	290,000	2,180	49.9	134	77	3	-	2	-	39	13	-	5.42
Tract 12-1	321	311	309	1,456,600	4,714	745,200	2,412	51.2	308	168	15	4	12	-	94	12	3	5.45
Tract 12-2	531	504	499	2,375,400	4,760	1,151,900	2,308	48.5	494	268	14	6	27	1	141	22	15	5.47
Tract 12-3	611	595	591	2,608,800	4,414	1,543,000	2,611	59.1	591	317	8	9	41	3	172	14	27	5.30
Tract 12-4	69	65	65	287,400	4,422	163,900	2,522	57.0	65	37	-	-	2	-	22	4	-	5.35
Tract 12-5	470	463	457	1,807,200	3,954	1,082,200	2,368	59.9	460	228	1	31	18	1	130	21	30	5.46
Tract 12-6	644	635	629	2,145,700	3,411	1,353,300	2,152	63.1	631	353	11	45	12	10	167	22	11	5.48
Tract 12-7	414	413	409	2,016,700	4,931	1,188,500	2,906	58.9	409	194	2	12	15	-	96	16	74	5.44
Oakwood city	950	928	906	9,283,900	10,247	4,273,800	4,717	46.0	905	425	62	24	196	3	138	43	14	5.30
Tract C-1	950	928	906	9,283,900	10,247	4,273,800	4,717	46.0	905	425	62	24	196	3	138	43	14	5.30
TOLEDO																		
THE CITY	17,645	16,043	15,567	65,717,200	4,222	36,592,600	2,351	55.7	15,858	1,593	708	3,221	1,451	1,068	4,269	2,305	1,243	5.36
Tract 1	793	780	771	4,747,200	6,157	2,718,900	3,526	57.3	771	43	24	150	208	59	139	78	70	5.25
Tract 2	596	585	581	3,220,600	5,543	1,773,400	3,052	55.1	572	39	16	71	115	40	117	45	129	5.33
Tract 3	486	462	444	2,446,600	5,510	1,393,400	3,138	57.0	458	15	6	110	98	51	110	38	30	5.43
Tract 4	395	376	369	1,625,600	4,405	968,300	2,624	59.6	370	42	7	58	48	21	110	35	49	5.31
Tract 5	69	67	66	185,300	2,808	96,000	1,455	51.8	66	6	6	17	1	5	16	11	4	5.60
Tract 6	626	604	594	2,871,600	4,834	1,602,900	2,698	55.8	596	30	6	144	81	53	140	69	73	5.37
Tract 7	854	846	835	3,164,800	3,790	2,030,900	2,432	64.2	842	113	17	212	67	105	218	67	43	5.42
Tract 8	242	193	189	840,000	4,444	463,600	2,453	55.2	191	20	12	33	14	5	63	31	13	5.35
Tract 9	294	282	277	902,300	3,257	469,800	1,696	52.1	280	27	8	64	20	18	81	47	15	5.21
Tract 10	483	451	449	1,537,500	3,424	787,600	1,754	51.2	449	15	35	61	18	66	183	52	19	5.21
Tract 11	375	371	365	1,175,300	3,220	708,800	1,942	60.3	367	57	8	86	24	34	98	54	6	5.48
Tract 12	209	193	186	454,400	2,443	238,300	1,281	52.4	190	48	10	28	2	8	45	48	5	5.48
Tract 13	689	645	632	5,615,600	8,885	2,973,500	4,705	53.0	642	45	46	98	203	72	99	58	21	5.20
Tract 14	309	267	267	1,057,700	3,961	603,500	2,260	57.1	267	19	14	70	17	13	33	41	10	5.40
Tract 15	257	214	208	800,700	3,850	435,400	2,093	54.4	210	18	8	54	10	15	61	40	4	5.43
Tract 16	403	318	310	1,963,800	6,335	1,085,900	3,503	55.3	313	20	26	67	44	19	79	39	19	5.37
Tract 17	231	190	187	505,400	2,703	263,800	1,411	52.2	187	44	5	36	4	11	46	34	7	5.37
Tract 18	327	292	284	780,400	2,748	400,500	1,410	51.3	290	25	21	59	8	23	89	54	10	5.27
Tract 19	239	234	212	512,200	2,416	307,700	1,451	60.1	232	25	24	55	5	4	69	35	15	5.37
Tract 20	236	192	190	551,100	2,901	284,700	1,498	51.7	189	15	11	45	5	18	51	37	7	5.49
Tract 21	241	160	149	983,900	6,603	570,400	3,828	58.0	155	14	20	17	14	6	34	28	22	5.36
Tract 22	225	145	140	640,200	4,573	349,100	2,494	54.5	144	20	12	18	11	14	46	20	3	5.35
Tract 23	94	46	46	171,800	3,735	95,900	2,085	55.8	46	3	6	9	1	3	13	10	1	5.44
Tract 24	569	524	507	3,053,900	6,023	1,573,100	3,103	51.5	521	23	24	97	107	31	136	47	56	5.37
Tract 25	352	288	285	927,500	3,254	500,300	1,755	53.9	282	39	28	56	5	12	87	39	16	5.36
Tract 26	297	221	215	855,900	3,981	471,600	2,193	55.1	220	23	15	44	9	11	62	44	12	5.45
Tract 27	21	13	13	71,000	-	40,700	-	-	13	2	1	3	2	-	4	1	-	-
Tract 28[1]	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 29	54	32	31	95,700	3,087	43,900	1,416	45.9	31	3	7	5	1	1	9	5	-	5.52
Tract 30	237	160	156	452,300	2,899	253,200	1,623	56.0	157	11	5	39	3	16	45	34	4	5.47
Tract 31	235	220	161	534,700	3,321	293,400	1,822	54.9	217	11	8	42	6	10	74	52	14	5.35
Tract 32	279	249	243	680,200	2,799	374,800	1,542	55.1	244	8	3	36	11	6	64	70	46	5.23
Tract 33	240	214	208	528,500	2,541	269,700	1,297	51.0	210	17	8	29	3	2	60	58	33	5.46
Tract 34	72	45	42	136,000	3,238	67,100	1,598	49.3	45	1	4	11	1	3	18	6	1	5.26
Tract 35	252	235	233	584,700	2,509	323,900	1,390	55.4	234	7	4	34	6	3	100	58	22	5.14
Tract 36	324	308	303	824,500	2,721	420,200	1,387	51.0	304	23	9	54	2	4	92	96	24	5.23
Tract 37	65	57	56	131,100	2,341	69,800	1,246	53.2	56	4	1	15	1	-	16	19	-	5.31
Tract 38	57	40	39	85,100	2,182	46,000	1,179	54.1	40	11	-	8	-	-	10	11	-	5.43
Tract 39	604	577	572	2,175,100	3,803	1,322,300	2,312	60.8	574	74	11	146	47	32	159	73	32	5.37
Tract 40	273	256	254	747,500	2,943	443,400	1,746	59.3	253	44	15	46	5	7	71	46	19	5.44
Tract 41	119	92	88	222,500	2,528	123,000	1,398	55.3	89	18	7	12	1	2	26	18	5	5.35
Tract 42	182	138	136	427,900	3,146	234,000	1,721	54.7	136	36	2	29	2	3	28	26	10	5.68
Tract 43	373	372	371	1,775,000	4,784	990,600	2,670	55.8	372	53	7	80	26	32	98	36	40	5.36
Tract 44	510	494	484	1,963,300	4,056	1,043,800	2,157	53.2	482	108	7	108	34	31	116	50	28	5.43
Tract 45	525	506	495	3,462,000	6,994	1,891,900	3,822	54.6	497	81	45	79	67	52	79	61	33	5.39

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

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

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

CITY AND CENSUS TRACT OR WARD	All 1- to 4-family mortgaged properties	1-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	
TOLEDO—Con.																		
Tract 46	296	272	172	422,200	2,455	214,900	1,249	50.9	267	18	11	52	1	12	109	36	28	5.19
Tract 47	464	442	424	1,425,000	3,361	817,600	1,928	57.4	435	34	10	83	6	22	164	70	46	5.25
Tract 48	311	254	251	847,500	3,376	462,400	1,842	54.6	252	24	24	45	6	8	83	49	13	5.34
Tract 49	287	252	245	751,200	3,066	429,800	1,754	57.2	250	30	8	65	9	15	70	46	7	5.51
Tract 50	214	208	208	636,500	3,060	383,400	1,843	60.2	207	10	2	48	10	6	62	37	32	5.44
Tract 51	393	362	344	1,108,500	3,222	593,900	1,726	53.6	355	39	12	109	10	21	99	52	13	5.46
Tract 52	330	315	313	948,400	3,030	555,900	1,776	58.6	313	17	13	81	11	11	83	53	44	5.43
Tract 53	288	228	227	634,600	2,796	361,800	1,594	57.0	225	20	21	60	8	6	70	37	3	5.40
Tract 54	374	334	324	888,800	2,748	506,400	1,563	57.0	328	79	8	57	12	7	76	47	42	5.50
Tract 55	422	421	415	1,564,100	3,769	846,500	2,040	54.1	421	21	39	91	21	39	108	57	45	5.46
YOUNGSTOWN																		
THE CITY	10,886	9,479	9,275	42,688,400	4,602	22,406,200	2,416	52.5	9,356	1,736	482	2,259	265	195	3,308	708	403	5.32
Ward 1	1,107	957	928	5,191,600	5,594	2,628,700	2,833	50.6	931	104	72	267	39	16	329	61	43	5.30
Ward 2	1,506	1,337	1,267	3,810,700	3,008	2,075,000	1,638	54.5	1,332	218	30	306	7	27	552	128	69	5.25
Ward 3	1,055	966	946	5,126,700	5,419	2,607,100	2,756	50.9	957	151	69	195	44	2	352	92	52	5.31
Ward 4	1,744	1,538	1,504	5,888,900	3,912	2,999,800	1,995	51.0	1,524	174	90	466	18	32	561	124	59	5.37
Ward 5	1,974	1,687	1,665	8,949,500	5,375	4,674,400	2,807	52.2	1,661	493	92	334	76	15	462	110	79	5.41
Ward 6	1,259	1,001	991	5,004,400	5,050	2,583,800	2,607	51.6	985	226	31	267	39	3	316	75	28	5.41
Ward 7	2,241	1,993	1,974	8,716,600	4,416	4,837,400	2,451	55.5	1,966	370	98	424	42	100	736	123	73	5.20

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																
		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	
THE STATE																		
TOTAL	363,523	317,781	299,267	1,334,397,100	4,459	687,728,400	2,298	51.5	311,414	102,904	34,406	44,641	14,510	6,593	55,633	37,833	14,894	5.51
Inside principal metropolitan districts	249,073	210,480	202,148	1,022,993,700	5,061	536,502,600	2,654	52.4	206,832	59,218	22,871	32,074	13,525	5,864	43,225	19,960	10,095	5.41
Outside principal metropolitan districts	114,450	107,301	97,119	311,403,100	3,206	151,225,800	1,557	48.6	104,582	43,686	11,535	12,567	985	729	12,408	17,873	4,799	5.72
Inside secondary metropolitan districts	12,078	11,095	10,678	45,002,800	4,215	22,261,300	2,085	49.5	10,857	6,499	479	915	218	98	1,141	899	608	5.50
Outside secondary metropolitan districts	102,372	96,206	86,441	266,400,600	3,082	128,964,500	1,492	48.4	93,725	37,187	11,056	11,652	767	631	11,267	16,974	4,191	5.74
URBAN	292,108	248,447	234,842	1,113,854,100	4,743	576,158,600	2,453	51.7	243,543	80,619	26,795	34,996	13,338	5,495	48,087	23,132	11,061	5.46
Inside principal metropolitan districts	218,394	180,667	173,452	898,048,700	5,178	470,342,000	2,712	52.4	177,433	49,288	20,657	27,439	12,562	5,044	39,231	14,756	8,461	5.38
Outside principal metropolitan districts	73,714	67,780	61,390	215,805,400	3,515	105,816,600	1,724	49.0	66,110	31,336	6,138	7,557	776	451	8,856	8,376	2,620	5.69
Inside secondary metropolitan districts	10,085	9,122	8,746	38,152,000	4,362	18,833,800	2,153	49.4	8,905	5,568	323	745	201	76	999	622	371	5.48
Outside secondary metropolitan districts	63,629	58,658	52,644	177,653,400	3,375	86,982,800	1,652	49.0	57,205	25,768	5,815	6,812	575	375	7,857	7,754	2,249	5.72
RURAL-NONFARM	71,415	69,334	64,425	220,543,000	3,423	111,569,800	1,732	50.6	67,871	22,285	7,611	9,645	1,172	1,098	7,546	14,701	3,813	5.69
Inside principal metropolitan districts	30,679	29,813	28,696	124,945,000	4,354	66,160,600	2,306	53.0	29,399	9,935	2,214	4,635	963	820	3,994	5,204	1,634	5.60
Outside principal metropolitan districts	40,736	39,521	35,729	95,598,000	2,575	45,409,200	1,271	47.5	38,472	12,350	5,397	5,010	209	278	3,552	9,497	2,179	5.77
Inside secondary metropolitan districts	1,993	1,973	1,932	6,850,800	3,546	3,427,500	1,774	50.0	1,952	931	156	170	17	22	142	277	237	5.61
Outside secondary metropolitan districts	38,743	37,548	33,797	88,747,200	2,626	41,981,700	1,242	47.3	36,520	11,419	5,241	4,840	192	256	3,410	9,220	1,942	5.78
PRINCIPAL METROPOLITAN DISTRICTS																		
AKRON DISTRICT	28,593	26,493	25,401	101,260,600	3,986	54,496,800	2,145	53.8	26,027	5,147	1,997	5,103	1,968	1,489	4,974	3,687	1,662	5.61
Akron city	20,086	18,326	17,774	72,605,600	4,085	40,105,400	2,256	55.2	18,021	3,248	1,355	3,748	1,644	1,183	3,547	2,084	1,212	5.59
Outside central city	8,507	8,167	7,627	28,654,000	3,757	14,391,400	1,887	50.2	8,006	1,899	642	1,355	324	306	1,427	1,603	450	5.64
Urban	6,005	5,693	5,192	20,166,300	3,884	10,428,700	2,009	51.7	5,557	1,505	501	833	276	183	1,080	884	295	5.60
Rural-nonfarm	2,502	2,474	2,435	8,487,700	3,486	3,962,700	1,627	46.7	2,449	394	141	522	48	123	347	719	155	5.73
District includes following urban places and rural-nonfarm areas:																		
In Medina County	590	564	558	1,995,200	3,576	984,500	1,764	49.3	549	169	14	90	33	7	91	97	48	5.53
Wadsworth city*	519	493	487	1,796,900	3,690	890,100	1,828	49.5	478	141	13	75	32	6	88	81	47	5.51
Rural-nonfarm**	71	71	71	198,300	2,793	94,400	1,330	47.6	71	28	1	15	1	1	3	16	1	5.70

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.																		
Akron district--Con.																		
District includes following urban places and rural-nonfarm areas--Con.																		
In Portage County	1,207	1,119	1,048	4,189,200	3,997	1,925,700	1,838	46.0	1,091	207	154	217	21	6	127	269	90	5.73
Kent city*	528	475	428	2,017,700	4,714	880,600	2,057	43.6	463	94	108	40	9	4	61	95	52	5.73
Ravenna city*	466	436	425	1,556,000	3,661	757,700	1,783	48.7	425	68	29	129	2	2	48	128	19	5.72
Rural-nonfarm**	213	208	195	615,500	3,156	287,400	1,474	46.7	203	45	17	48	10	-	18	46	19	5.77
In Summit County	26,796	24,810	23,795	95,076,200	3,996	51,586,600	2,168	54.3	24,387	4,771	1,829	4,796	1,914	1,476	4,756	3,321	1,524	5.60
Akron city*	20,086	18,326	17,774	72,606,600	4,085	40,105,400	2,256	55.2	18,021	3,248	1,355	3,748	1,644	1,183	3,547	2,084	1,212	5.59
Barberton city*	1,933	1,825	1,435	4,621,300	3,220	2,444,900	1,704	52.9	1,762	676	100	243	44	35	372	219	73	5.62
Cuyahoga Falls city*	2,305	2,217	2,176	9,527,900	4,379	5,137,100	2,361	53.9	2,186	495	223	342	187	98	494	252	95	5.54
Tallmadge village*	254	247	241	646,500	2,663	318,300	1,321	49.2	243	31	28	4	2	38	22	109	9	5.77
Rural-nonfarm**	2,218	2,195	2,169	7,673,900	3,538	3,580,900	1,651	46.7	2,175	321	123	459	37	122	321	657	135	5.73
CANTON DISTRICT	13,623	12,493	11,199	46,766,200	4,176	24,211,400	2,162	51.8	12,245	4,017	682	2,682	657	148	2,118	1,526	415	5.60
Canton city	7,793	6,924	6,238	26,371,000	4,227	13,703,400	2,197	52.0	6,782	1,999	375	1,566	529	106	1,274	686	247	5.58
Outside central city	5,830	5,569	4,961	20,395,200	4,111	10,508,000	2,118	51.5	5,463	2,018	307	1,116	128	42	844	840	168	5.62
Urban	3,464	3,251	2,905	11,541,900	3,973	6,088,700	2,096	52.8	3,189	1,302	236	565	76	18	556	329	107	5.64
Rural-nonfarm	2,366	2,318	2,056	8,853,300	4,306	4,419,300	2,149	49.9	2,274	716	71	551	52	24	288	511	61	5.60
District includes following urban places and rural-nonfarm area:																		
In Stark County	13,623	12,493	11,199	46,766,200	4,176	24,211,400	2,162	51.8	12,245	4,017	682	2,682	657	148	2,118	1,526	415	5.60
Alliance city*	1,162	1,084	1,014	3,728,400	3,677	1,976,100	1,949	53.0	1,063	450	77	116	19	8	221	122	50	5.57
Canton city*	7,793	6,924	6,238	26,371,000	4,227	13,703,400	2,197	52.0	6,782	1,999	375	1,566	529	106	1,274	686	247	5.58
Louisville village*	187	167	166	645,600	3,889	321,700	1,938	49.8	165	11	18	38	2	-	32	59	5	5.40
Massillon city*	1,864	1,761	1,488	5,995,200	4,029	3,179,200	2,137	53.0	1,739	748	117	405	23	9	278	109	50	5.71
North Canton village*	251	239	237	1,172,700	4,948	611,700	2,581	52.2	222	93	24	6	32	1	25	39	2	5.62
Rural-nonfarm**	2,366	2,318	2,056	8,853,300	4,306	4,419,300	2,149	49.9	2,274	716	71	551	52	24	288	511	61	5.60
CINCINNATI DISTRICT	45,241	36,391	34,561	200,329,600	5,796	106,803,000	3,090	53.3	35,587	27,403	1,787	1,085	1,101	127	1,833	1,472	779	5.73
Cincinnati city	21,679	15,889	15,438	102,455,700	6,637	53,156,800	3,443	51.9	15,493	11,432	1,013	599	718	46	735	586	364	5.68
Outside central city	23,562	20,502	19,123	97,873,900	5,118	53,646,200	2,805	54.8	20,094	15,971	774	486	383	81	1,098	886	415	5.77
Urban	15,205	12,474	11,366	56,823,100	4,999	30,126,000	2,651	53.0	12,211	10,003	421	309	145	41	699	394	199	5.78
Rural-nonfarm	8,357	8,028	7,757	41,050,800	5,292	23,520,200	3,032	57.3	7,883	5,968	353	177	238	40	399	492	216	5.74
District includes following urban places and rural-nonfarm areas:																		
In Clermont County, Ohio**	399	376	367	1,384,400	3,772	646,300	1,761	46.7	375	317	9	5	-	-	14	24	6	6.01
In Hamilton County, Ohio	34,679	27,475	26,630	162,519,600	6,103	88,187,700	3,312	54.3	26,899	20,188	1,519	931	970	121	1,312	1,194	654	5.70
Cheviot city*	928	752	733	4,359,200	5,947	2,405,700	3,282	55.2	740	614	22	7	5	3	34	47	8	5.80
Cincinnati city*	21,679	15,889	15,438	102,455,700	6,637	53,156,800	3,443	51.9	15,493	11,432	1,013	599	718	46	735	586	364	5.68
Deer Park village*	546	533	492	2,611,700	5,308	1,616,800	3,286	61.9	515	436	7	14	1	1	31	11	14	5.82
Elmwood Place village*	226	154	152	587,500	3,865	332,800	2,189	56.6	154	133	2	3	-	1	13	1	1	5.84
Greenhills village*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lockland city*	364	316	308	1,357,400	4,407	776,400	2,521	57.2	311	285	3	3	1	-	9	9	1	5.86
Mount Healthy village*	430	370	351	1,596,000	4,547	991,200	2,824	62.1	365	289	19	12	4	1	9	20	11	5.62
North College Hill village*	776	730	657	2,980,900	4,537	1,889,200	2,875	63.4	713	577	14	26	5	4	47	26	14	5.77
Norwood city*	2,177	1,651	1,598	8,647,000	5,411	4,844,700	3,032	56.0	1,627	1,228	87	85	24	3	110	56	34	5.69
Reading city*	416	367	359	1,494,900	4,164	831,800	2,317	55.6	363	301	5	6	-	-	30	18	3	5.92
St. Bernard city*	392	260	251	1,399,300	5,575	692,700	2,760	49.5	258	212	14	1	6	-	8	13	4	5.81
Silverton village*	440	424	422	2,742,700	6,499	1,775,100	4,206	64.7	420	280	34	30	19	25	9	11	12	5.60
Wyoming village*	414	375	364	3,386,400	9,303	1,687,400	4,636	49.8	363	229	28	12	46	2	13	15	18	5.49
Rural-nonfarm**	5,891	5,654	5,505	28,900,900	5,250	17,187,100	3,122	59.5	5,577	4,172	271	133	141	35	264	381	180	5.73
In Warren County, Ohio**[1]	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Dearborn County, Ind.	652	555	528	2,017,700	3,821	878,700	1,664	43.5	542	481	20	4	-	-	3	13	21	6.01
Aurora city	238	178	162	511,400	3,157	185,300	1,144	36.2	174	163	3	2	-	-	1	4	1	5.98
Lawrenceburg city	198	155	152	485,800	3,196	182,900	1,203	37.6	154	142	2	-	-	-	1	3	6	6.16
Rural-nonfarm	226	222	214	1,020,500	4,769	510,500	2,386	50.0	214	176	15	2	-	-	1	6	14	5.92
In Campbell County, Ky.	4,131	3,362	2,952	15,583,600	5,279	7,378,000	2,499	47.3	3,255	2,716	142	69	28	2	146	101	51	5.85
Bellevue city	664	568	428	2,040,700	4,768	964,000	2,252	47.2	548	471	24	13	1	-	7	22	10	5.90
Dayton city	623	539	511	1,806,700	3,536	823,300	1,611	45.6	529	446	35	15	-	-	18	5	10	5.94
Fort Thomas city	850	784	731	6,159,900	8,427	2,809,500	3,843	45.6	760	578	58	19	23	1	39	30	12	5.77
Newport city	1,599	1,099	939	3,980,500	4,239	1,951,900	2,079	49.0	1,058	928	14	13	2	-	58	27	16	5.83
Rural-nonfarm	395	372	343	1,595,800	4,652	829,300	2,418	52.0	360	293	11	9	2	1	24	17	3	5.83
In Kenton County, Ky.	5,379	4,622	4,083	18,821,500	4,610	9,711,200	2,378	51.6	4,515	3,700	97	76	103	4	358	140	37	5.75
Covington city	3,214	2,560	2,201	8,706,100	3,956	4,350,100	1,976	50.0	2,507	2,139	22	40	7	-	227	52	20	5.77
Elsmere town	285	279	263	712,900	2,711	423,000	1,608	59.3	278	229	17	-	-	-	21	10	1	5.72
Ludlow city	435	380	292	1,256,100	4,302	592,200	2,028	47.1	374	323	11	8	1	-	14	14	3	5.97
Rural-nonfarm	1,445	1,403	1,327	8,146,400	6,139	4,345,900	3,275	53.3	1,356	1,009	47	28	95	4	96	64	13	5.66
CLEVELAND DISTRICT	80,674	60,011	59,050	351,834,600	5,958	180,115,900	3,050	51.2	59,095	3,634	14,241	11,117	5,049	1,568	15,705	5,007	2,774	5.13
Cleveland city	48,020	30,903	30,266	186,509,500	4,510	70,325,700	2,324	51.5	30,375	1,769	7,200	6,642	1,107	531	9,100	2,613	1,413	5.17
Outside central city	32,654	29,108	28,784	215,325,100	7,481	109,790,200	3,814	51.0	28,720	1,865	7,041	4,475	3,942	1,037	6,605	2,394	1,361	5.08
Urban	30,170	26,690	26,393	203,127,700	7,696	103,614,500	3,926	51.0	26,328	1,636	6,518	3,981	3,868	992	6,228	1,932	1,173	5.06
Rural-nonfarm	2,484	2,418	2,391	12,197,400	5,101	6,175,700	2,583	50.6	2,392	229	523	494	74	45	377	462	188	5.38

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

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.																		
Cleveland district--Con.																		
District includes following urban places and rural-nonfarm areas:																		
In Cuyahoga County	79,303	58,682	57,747	346,403,400	5,999	177,490,200	3,074	51.2	57,787	3,597	13,982	10,714	5,042	1,564	15,499	4,699	2,690	5.12
Bay village*	476	474	473	3,620,100	7,653	1,853,400	3,918	51.2	473	79	107	30	58	16	96	52	35	5.01
Bedford city*	615	582	575	2,420,900	4,210	1,197,500	2,083	49.5	570	34	134	100	5	1	192	60	44	5.17
Berea city*	453	432	423	2,229,000	5,270	1,170,900	2,768	52.5	428	20	97	53	9	1	163	55	30	5.16
Cleveland city*	48,020	30,903	30,266	136,509,500	4,510	70,325,700	2,324	51.5	30,375	1,769	7,200	6,642	1,107	531	9,100	2,613	1,413	5.17
Cleveland Heights city*	5,636	5,164	5,084	45,092,600	8,870	23,818,100	4,685	52.8	5,102	209	1,380	650	1,134	256	1,048	207	218	4.98
Dover village*	208	203	202	919,400	4,551	432,000	2,139	47.0	203	4	80	8	2	1	36	62	10	5.25
East Cleveland city*	2,240	1,511	1,487	9,531,200	6,410	4,809,300	3,234	50.5	1,484	31	459	257	132	32	352	122	89	5.10
Euclid city*	2,497	2,383	2,377	14,798,600	6,226	7,987,500	3,360	54.0	2,375	278	519	417	238	127	544	161	91	5.05
Fairview village*	704	691	683	4,439,800	6,500	2,313,600	3,387	52.1	677	62	184	109	72	38	145	51	16	5.15
Garfield Heights city*	2,024	1,810	1,798	8,845,300	4,920	4,687,100	2,607	53.0	1,794	161	308	281	60	37	715	153	79	5.07
Lakewood city*	5,302	4,137	4,082	30,542,900	7,482	14,681,300	3,597	48.1	4,054	127	1,237	547	524	159	1,041	230	199	5.06
Maple Heights city*	863	832	830	3,728,300	4,492	2,009,900	2,422	53.9	827	84	173	146	7	11	280	73	53	5.16
Mayfield Heights village*	379	373	373	1,655,100	4,437	817,900	2,193	49.4	373	85	99	12	8	11	100	54	4	5.38
Newburgh Heights village*	300	173	172	846,500	4,922	387,000	2,250	45.7	173	6	22	32	2	3	87	14	7	4.95
North Olmsted village*	315	302	299	1,442,600	4,825	774,200	2,589	53.7	299	11	101	49	4	6	62	55	11	5.32
Parma city*	2,121	2,025	2,017	10,482,700	5,197	5,584,700	2,769	53.3	2,007	180	296	653	41	23	508	221	85	5.21
Rocky River city*	1,113	1,084	1,074	10,905,200	10,154	5,455,400	5,080	50.0	1,049	52	198	159	322	55	142	69	52	4.99
Shaker Heights city*	2,420	2,098	2,054	32,943,800	16,039	15,427,600	7,511	46.8	2,041	45	526	155	752	99	293	83	88	4.90
South Euclid village*	935	907	901	6,066,900	6,734	3,477,300	3,859	57.3	902	79	223	108	148	39	204	75	26	5.02
University Heights village*	1,089	1,015	1,007	10,250,200	10,179	5,548,500	5,510	54.1	1,001	70	223	95	344	76	115	55	23	4.87
Rural-nonfarm**	1,643	1,583	1,570	9,132,800	5,817	4,731,300	3,014	51.8	1,570	211	406	211	73	42	276	234	117	5.30
In Lake County	1,371	1,329	1,303	5,431,200	4,168	2,625,700	2,015	48.3	1,308	37	259	403	7	4	206	308	84	5.43
Wickliffe village*	274	251	250	1,008,000	4,032	544,900	2,180	54.1	249	8	90	41	2	-	58	39	11	5.18
Willoughby village*	256	243	232	1,358,600	5,856	636,400	2,743	46.8	237	11	52	79	4	1	47	41	2	5.37
Rural-nonfarm**	841	835	821	3,064,600	3,733	1,444,400	1,759	47.1	822	18	117	283	1	3	101	228	71	5.52
COLUMBUS DISTRICT	21,761	20,284	18,347	96,469,100	5,258	48,636,200	2,651	50.4	19,724	9,220	949	1,521	1,679	614	3,128	1,423	1,190	5.44
Columbus city	16,848	15,415	13,825	64,580,000	4,671	33,301,600	2,409	51.6	14,965	7,445	677	1,128	983	421	2,568	854	889	5.47
Outside central city	4,913	4,869	4,522	31,889,100	7,052	15,334,600	3,391	48.1	4,759	1,775	272	393	696	193	560	569	301	5.36
Urban	2,698	2,669	2,486	23,741,200	9,550	11,272,400	4,534	47.5	2,597	902	166	223	639	152	204	120	191	5.21
Rural-nonfarm	2,215	2,200	2,036	8,147,900	4,002	4,062,200	1,995	49.9	2,162	873	106	170	57	41	356	449	110	5.54
District includes following urban places and rural-nonfarm area:																		
In Franklin County	21,761	20,284	18,347	96,469,100	5,258	48,636,200	2,651	50.4	19,724	9,220	949	1,521	1,679	614	3,128	1,423	1,190	5.44
Bexley city*	1,022	1,020	973	10,413,700	10,703	4,842,700	4,977	46.5	992	400	62	86	249	54	50	30	61	5.25
Columbus city*	16,848	15,415	13,825	64,580,000	4,671	33,301,600	2,409	51.6	14,965	7,445	677	1,128	983	421	2,568	854	889	5.47
Grandview Heights city*	698	675	642	3,975,700	6,193	2,082,300	3,243	52.4	661	224	28	76	120	24	95	27	67	5.25
Upper Arlington village*	715	714	618	8,321,900	13,466	3,845,500	6,222	46.2	687	189	66	43	264	73	15	30	7	4.95
Westerville village*	263	260	253	1,029,900	4,071	501,900	1,984	48.7	257	89	10	18	6	1	44	33	56	5.65
Rural-nonfarm**	2,215	2,200	2,036	8,147,900	4,002	4,062,200	1,995	49.9	2,162	873	106	170	57	41	356	449	110	5.54
DAYTON DISTRICT	20,567	19,061	18,380	83,817,900	4,560	44,631,900	2,428	53.2	18,790	10,294	447	637	920	110	4,402	1,218	762	5.47
Dayton city	15,206	13,817	13,264	57,046,600	4,301	31,563,200	2,380	55.3	13,643	7,672	230	416	611	59	3,601	626	428	5.44
Outside central city	5,361	5,244	5,116	26,771,300	5,233	13,068,700	2,554	48.8	5,147	2,622	217	221	309	51	801	592	334	5.54
Urban	1,271	1,229	1,174	10,336,400	8,804	4,747,900	4,044	45.9	1,179	651	70	36	197	3	147	58	17	5.45
Rural-nonfarm	4,090	4,015	3,942	16,434,900	4,169	8,320,800	2,111	50.6	3,968	1,971	147	185	112	48	654	534	317	5.57
District includes following urban places and rural-nonfarm area:																		
In Montgomery County	20,567	19,061	18,380	83,817,900	4,560	44,631,900	2,428	53.2	18,790	10,294	447	637	920	110	4,402	1,218	762	5.47
Dayton city*	15,206	13,817	13,264	57,046,600	4,301	31,563,200	2,380	55.3	13,643	7,672	230	416	611	59	3,601	626	428	5.44
Miamisburg city*	321	301	268	1,052,500	3,927	474,100	1,769	45.0	274	226	8	12	1	-	9	15	3	5.93
Oakwood city*	950	928	906	9,283,900	10,247	4,273,800	4,717	46.0	905	425	62	24	196	3	138	43	14	5.30
Rural-nonfarm**	4,090	4,015	3,942	16,434,900	4,169	8,320,800	2,111	50.6	3,968	1,971	147	185	112	48	654	534	317	5.57
TOLEDO DISTRICT	23,255	21,571	20,881	88,636,000	4,255	49,216,200	2,363	55.5	21,325	1,956	1,175	4,382	1,832	1,476	5,310	3,588	1,606	5.39
Toledo city	17,645	16,043	15,567	65,717,200	4,222	36,592,600	2,351	55.7	15,858	1,593	708	3,221	1,451	1,068	4,269	2,305	1,243	5.36
Outside central city	5,610	5,528	5,254	22,918,800	4,354	12,623,600	2,398	55.1	5,467	363	467	1,161	381	408	1,041	1,283	363	5.48
Urban	524	495	453	2,224,200	4,910	1,110,800	2,452	49.9	492	51	102	82	16	7	92	109	33	5.53
Rural-nonfarm	5,086	5,083	4,811	20,694,600	4,302	11,512,800	2,393	55.6	4,975	312	365	1,079	365	401	949	1,174	330	5.48
District includes following urban places and rural-nonfarm areas:																		
In Lucas County	22,601	20,941	20,393	86,734,000	4,253	48,284,700	2,368	55.7	20,722	1,920	1,078	4,192	1,822	1,465	5,224	3,441	1,580	5.39
Maumee village*	303	283	259	1,349,100	5,209	661,200	2,553	49.0	281	37	10	70	13	3	67	62	19	5.52
Toledo city*	17,645	16,043	15,567	65,717,200	4,222	36,592,600	2,351	55.7	15,858	1,593	708	3,221	1,451	1,068	4,269	2,305	1,243	5.36
Rural-nonfarm**	4,653	4,615	4,567	19,667,700	4,306	11,030,900	2,415	56.1	4,583	290	360	901	358	394	888	1,074	318	5.47
In Wood County	654	630	438	1,902,000	4,342	931,500	2,127	49.0	603	36	97	190	10	11	86	147	26	5.58
Perrysburg village*	221	212	194	875,100	4,511	449,600	2,318	51.4	211	14	92	12	3	4	25	47	14	5.54
Rossford village[1]	229	214	186	772,800	4,111	370,800	1,972	48.0	191	2	2	119	6	1	31	29	1	5.57
Rural-nonfarm**	433	418	244	1,026,900	4,209	481,900	1,975	46.9	392	22	5	178	7	7	61	100	12	5.53

[1] Figures shown separately for Rossford village are also included in the rural-nonfarm figures for Wood County. Information as to the incorporation of this village in 1939 was received too late for changes in the urban and the rural-nonfarm tabulations. Figures shown separately for the urban and the rural-nonfarm parts of the Toledo metropolitan district have not been adjusted.

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																
		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.																		
YOUNGSTOWN DISTRICT....	24,190	21,665	20,915	89,721,300	4,290	46,132,500	2,206	51.4	21,334	3,587	1,899	5,443	544	370	6,153	2,248	1,090	5.36
Youngstown city.....	10,886	9,479	9,275	42,683,400	4,602	22,406,200	2,416	52.5	9,356	1,736	482	2,259	265	195	3,308	708	403	5.32
Outside central city.....	13,304	12,186	11,640	47,037,900	4,041	23,726,300	2,038	50.4	11,978	1,851	1,417	3,184	279	175	2,845	1,540	687	5.40
Urban.....	8,988	8,077	7,586	29,604,700	3,903	14,908,400	1,965	50.4	7,941	1,392	911	1,919	172	84	2,191	812	460	5.32
Rural-nonfarm.....	4,316	4,109	4,054	17,433,200	4,300	8,817,900	2,175	50.6	4,037	459	506	1,265	107	91	654	728	227	5.54
District includes following urban places and rural-nonfarm areas:																		
In Mahoning County, Ohio.....	14,682	12,936	12,696	58,694,700	4,623	30,781,400	2,424	52.4	12,754	2,092	706	3,348	368	232	4,383	1,049	576	5.31
Campbell city*.....	767	613	610	2,012,800	3,300	1,015,900	1,665	50.5	605	6	3	194	1	4	316	47	34	5.10
Struthers city*.....	923	848	841	3,099,100	3,685	1,723,400	2,049	55.6	839	182	49	160	3	5	383	42	15	5.07
Youngstown city (total)*[1]	10,886	9,479	9,275	42,683,400	4,602	22,406,200	2,416	52.5	9,356	1,736	482	2,259	265	195	3,308	708	403	5.32
Rural-nonfarm**.....	2,106	1,996	1,970	10,899,400	5,533	5,635,900	2,861	51.7	1,954	168	172	735	99	28	376	252	124	5.49
In Trumbull County, Ohio.....	7,054	6,481	6,255	23,198,800	3,709	11,523,800	1,842	49.7	6,389	1,024	897	1,716	73	82	1,510	873	214	5.36
Girard city*.....	612	533	522	1,953,100	3,742	974,300	1,866	49.9	527	172	35	128	1	-	130	37	24	5.55
Hubbard village*.....	182	171	164	703,800	4,291	322,300	1,965	45.8	168	5	20	75	-	-	43	19	6	5.55
Niles city*.....	1,147	1,028	901	2,959,800	3,285	1,516,300	1,683	51.2	1,010	200	151	267	-	2	287	80	23	5.49
Warren city*.....	3,136	2,839	2,774	11,672,100	4,208	5,849,500	2,109	50.1	2,797	418	377	756	54	19	786	306	71	5.12
Rural-nonfarm**.....	1,977	1,910	1,894	5,910,000	3,120	2,861,400	1,511	48.4	1,887	229	314	490	8	61	264	431	90	5.58
In Mercer County, Pa.....	2,454	2,248	1,964	7,827,800	3,986	3,827,300	1,949	48.9	2,191	471	296	379	103	56	260	326	300	5.63
Farrell city.....	539	479	456	1,518,300	3,330	703,700	1,543	46.3	464	44	116	48	14	11	87	82	62	5.54
Sharon city.....	1,430	1,329	1,104	4,902,100	4,440	2,447,500	2,217	49.9	1,305	313	112	260	86	39	138	146	211	5.65
Sharpsville borough.....	252	237	214	783,600	3,662	355,500	1,661	45.4	226	52	48	31	3	4	21	53	14	5.63
Rural-nonfarm.....	233	203	190	623,800	3,283	320,600	1,687	51.4	196	62	20	40	-	2	14	45	13	5.69
HUNTINGTON, W. VA.-ASHLAND, KY., DISTRICT (part in Ohio).....	1,150	1,103	1,051	2,576,600	2,452	1,280,000	1,218	49.7	1,086	741	16	27	2	5	166	78	51	5.67
Urban.....	750	709	681	1,947,000	2,859	991,600	1,456	50.9	692	449	14	22	2	2	138	29	36	5.59
Rural-nonfarm.....	400	394	370	629,600	1,702	288,400	779	45.8	394	292	2	5	-	3	28	49	15	5.83
Part of district in Ohio includes following urban place and rural-nonfarm area:																		
In Lawrence County.....	1,150	1,103	1,051	2,576,600	2,452	1,280,000	1,218	49.7	1,086	741	16	27	2	5	166	78	51	5.67
Ironton city*.....	750	709	681	1,947,000	2,859	991,600	1,456	50.9	692	449	14	22	2	2	138	29	36	5.59
Rural-nonfarm**.....	400	394	370	629,600	1,702	288,400	779	45.8	394	292	2	5	-	3	28	49	15	5.83
WHEELING, W. VA., DISTRICT (part in Ohio)..	2,635	2,195	1,940	5,832,400	3,006	2,773,900	1,430	47.6	2,122	587	233	605	7	19	203	293	175	5.96
Urban.....	1,473	1,171	1,022	3,430,300	3,356	1,687,000	1,651	49.2	1,131	326	140	339	-	8	126	75	117	5.98
Rural-nonfarm.....	1,162	1,024	918	2,402,100	2,617	1,086,900	1,184	45.2	991	261	93	266	7	11	77	218	58	5.94
Part of district in Ohio includes following urban places and rural-nonfarm areas:																		
In Belmont County.....	2,206	1,830	1,617	5,055,900	3,127	2,441,000	1,510	48.3	1,775	535	166	528	4	19	187	188	148	5.98
Bellaire city*.....	389	264	176	558,900	3,176	291,900	1,659	52.2	248	68	34	71	-	1	47	6	21	5.87
Bridgeport village*.....	173	141	132	368,800	2,794	176,000	1,333	47.7	138	49	5	35	-	2	11	24	12	5.99
Martins Ferry city*.....	518	501	454	1,746,100	3,846	832,600	1,834	47.7	484	143	35	173	-	4	40	27	62	6.09
Shadyside village*.....	293	265	250	756,500	2,910	386,500	1,487	51.1	261	66	56	60	-	1	28	18	22	5.87
Rural-nonfarm**.....	733	659	595	1,625,600	2,732	754,000	1,267	46.4	644	209	26	189	4	11	61	113	31	5.98
In Jefferson County**.....	429	365	323	776,500	2,404	332,900	1,031	42.9	347	52	67	77	3	-	16	105	27	5.86
SECONDARY METROPOLITAN DISTRICTS																		
HAMILTON-MIDDLETOWN DISTRICT.....	7,222	6,782	6,480	27,319,200	4,216	13,556,900	2,092	49.6	6,614	4,487	194	309	63	51	697	505	308	5.53
In central cities.....	5,403	4,997	4,742	21,266,000	4,485	10,576,500	2,230	49.7	4,854	3,443	105	246	58	30	560	274	138	5.47
Hamilton city.....	3,540	3,294	3,056	12,544,200	4,105	6,377,900	2,087	50.8	3,179	2,375	39	122	17	27	351	184	64	5.47
Middletown city.....	1,863	1,703	1,686	8,721,800	5,173	4,198,600	2,490	48.1	1,675	1,068	66	124	41	3	209	90	74	5.48
Outside central cities.....	1,819	1,785	1,738	6,053,200	3,483	2,980,400	1,715	49.2	1,760	1,044	89	63	5	21	137	231	170	5.68
Urban.....	242	222	212	753,300	3,553	309,500	1,460	41.1	215	171	1	1	-	-	15	27	-	5.96
Rural-nonfarm.....	1,577	1,563	1,526	5,299,900	3,473	2,670,900	1,750	50.4	1,545	873	88	62	5	21	122	204	170	5.64
District includes following urban places and rural-nonfarm areas:																		
In Butler County.....	6,917	6,497	6,209	26,844,000	4,243	13,153,600	2,118	49.9	6,336	4,290	191	306	62	51	676	457	308	5.51
Hamilton city.....	3,540	3,294	3,056	12,544,200	4,105	6,377,900	2,087	50.8	3,179	2,375	39	122	17	27	351	184	64	5.47
Middletown city.....	1,863	1,703	1,686	8,721,800	5,173	4,198,600	2,490	48.1	1,675	1,068	66	124	41	3	209	90	74	5.48
Rural-nonfarm.....	1,514	1,500	1,467	5,078,000	3,461	2,577,100	1,757	50.8	1,482	847	86	60	4	21	116	183	165	5.63
In Warren County.....	305	285	271	975,200	3,599	408,300	1,488	41.4	278	197	3	3	1	-	21	48	5	5.95
Franklin village.....	242	222	212	753,300	3,553	309,500	1,460	41.1	215	171	1	1	-	-	15	27	-	5.96
Rural-nonfarm.....	63	63	59	221,900	3,761	98,800	1,590	42.3	63	26	2	2	1	-	6	21	5	5.92
SPRINGFIELD DISTRICT...	4,856	4,313	4,198	17,683,600	4,212	8,704,400	2,073	49.2	4,243	2,012	285	606	155	47	444	394	300	5.45
Springfield city.....	4,440	3,903	3,792	16,132,700	4,254	7,947,800	2,096	49.3	3,836	1,954	217	498	143	46	424	321	233	5.45
Outside central city[2].....	416	410	406	1,550,900	3,820	756,600	1,864	48.8	407	58	68	108	12	1	20	73	67	5.50
Rural-nonfarm.....	416	410	406	1,550,900	3,820	756,600	1,864	48.8	407	58	68	108	12	1	20	73	67	5.50

[1] No dwelling units reported for that part of Youngstown city in Trumbull County.
[2] Comprising Springfield township, in Clark County, outside Springfield city.