

# OKLAHOMA

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### TABLES FOR CITIES AND PRINCIPAL METROPOLITAN DISTRICTS

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

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

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

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

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

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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	415,477	394,384	175,149	44.4	219,235	19,225	1,868	158,410	58,552	37.0	99,858
1930: Private families reporting tenure	-	338,394	149,849	44.3	188,545	-	-	-	-	-	-
1920: All families reporting tenure	-	228,120	105,242	46.1	122,878	-	-	99,278	30,270	30.5	69,003
Dwelling units: 1940	415,477	394,384	175,149	44.4	219,235	19,225	1,868	158,410	58,552	37.0	99,858
Urban	269,613	254,779	109,403	42.9	145,376	13,872	962	102,403	47,852	46.7	54,551
Rural-nonfarm	145,864	139,605	65,746	47.1	73,859	5,353	906	56,007	10,700	19.1	45,307
COLOR OF OCCUPANTS											
White	-	359,450	161,240	44.9	198,210	-	-	146,452	56,237	38.4	90,165
Nonwhite	-	34,934	13,909	39.8	21,025	-	-	11,958	2,265	18.9	9,693
TYPE OF STRUCTURE											
1-family	319,429	305,256	159,673	52.3	145,583	12,771	1,402	144,829	52,982	36.6	91,847
Other	96,048	89,128	15,476	17.4	73,652	6,454	466	13,581	5,570	41.0	8,011
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	312,421	299,031	156,136	52.2	142,895	12,135	1,255	143,716	52,683	36.7	91,033
Under \$5	59,667	57,659	38,522	58.1	24,137	1,774	234	27,536	2,632	9.6	24,904
\$5 to \$9	70,480	67,809	27,006	40.1	40,803	2,817	364	24,548	4,792	19.5	19,756
\$10 to \$14	49,181	46,537	20,042	43.1	26,495	2,377	287	16,750	5,584	33.4	12,866
\$15 to \$19	36,056	34,297	15,596	45.8	18,501	1,631	128	14,960	6,498	43.4	8,462
\$20 to \$24	26,742	25,529	13,321	52.2	12,208	1,128	85	12,792	6,504	50.8	6,288
\$25 to \$29	21,982	21,030	12,067	57.4	8,968	886	56	11,669	6,400	54.8	5,269
\$30 to \$39	23,194	22,371	14,835	66.3	7,536	773	50	14,389	8,385	58.3	6,003
\$40 to \$49	10,558	10,204	7,581	74.3	2,623	321	33	7,366	4,680	63.5	2,686
\$50 to \$59	6,197	6,045	4,907	81.2	1,138	134	18	4,793	2,901	60.5	1,892
\$60 to \$74	4,021	3,893	3,342	85.8	551	122	6	3,259	2,051	62.9	1,208
\$75 to \$99	2,220	2,112	1,861	88.1	251	103	5	1,796	1,045	58.2	750
\$100 and over	2,123	2,045	1,956	95.6	89	69	9	1,858	899	48.4	959
Median monthly rent (dollars)	12.15	12.14	13.88	-	10.82	12.61	10.24	14.84	24.52	-	9.83

**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.....	58,552	53,453	8,974	5,716	5,772	5,358	5,469	8,324	4,874	3,380	2,685	1,407	944	239	176	135	5,099
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	54,618	49,706	7,678	5,238	5,380	5,070	5,197	7,959	4,689	3,248	2,575	1,335	884	216	168	79	4,912
Average interest rate.....(%)	5.93	5.94	6.88	6.10	6.00	5.93	5.86	5.70	5.52	5.45	5.44	5.40	5.37	5.31	5.32	-	5.87
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	56,577	51,564	8,558	5,505	5,583	5,208	5,300	8,068	4,718	3,287	2,612	1,351	895	225	159	95	5,013
Building and loan association.....	17,170	15,676	1,340	1,733	2,057	2,013	2,029	2,754	1,462	935	701	364	192	42	29	25	1,494
Commercial bank.....	2,800	2,655	632	212	170	132	134	318	263	225	128	94	16	18	3	145	
Savings bank.....	1,631	1,475	300	145	160	160	167	228	116	98	55	21	18	1	2	4	156
Life insurance company.....	2,633	2,317	42	57	68	83	101	276	352	346	433	216	218	73	46	4	316
Mortgage company.....	3,522	3,216	308	250	250	248	294	633	454	339	223	126	52	23	12	4	306
Home Owners' Loan Corporation.....	13,398	11,907	1,108	1,330	1,504	1,425	1,460	2,227	1,155	726	486	271	141	30	21	23	1,491
Individual.....	10,447	9,642	4,001	1,350	929	723	652	815	417	251	229	116	90	20	14	25	805
Other.....	4,976	4,676	827	428	445	424	463	825	444	319	260	109	90	20	15	7	300
Reporting debt and value.....	51,781	47,200	7,132	4,874	5,048	4,799	4,968	7,737	4,582	3,132	2,471	1,256	845	209	147	-	4,581
JUNIOR MORTGAGE																	
First mortgage only.....	7,652	6,911	769	553	655	697	749	1,286	823	504	462	219	140	35	19	-	741
First and junior mortgage.....	1,041	901	81	87	107	121	131	167	81	59	32	18	15	2	-	-	140
With 1st mtg.; not rptg. on junior.....	43,088	39,388	6,282	4,234	4,236	3,981	4,088	6,284	3,676	2,569	1,977	1,019	690	172	128	-	3,700
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	19,667	18,843	6,983	3,956	2,711	1,723	1,216	1,114	386	184	68	30	15	5	2	-	1,324
\$1,000 to \$1,499.....	8,602	7,834	149	828	1,736	1,552	1,329	1,417	430	202	112	41	29	4	5	-	768
\$1,500 to \$1,999.....	6,339	5,759	-	90	531	1,150	1,266	1,643	589	270	147	45	22	1	-	-	580
\$2,000 to \$2,499.....	4,771	4,282	-	-	70	337	843	1,527	753	381	253	75	35	6	2	-	489
\$2,500 to \$2,999.....	3,256	2,932	-	-	-	37	284	1,222	691	378	191	90	30	6	3	-	324
\$3,000 to \$3,999.....	4,445	4,003	-	-	-	-	30	796	1,424	847	570	226	86	13	11	-	442
\$4,000 to \$4,999.....	2,300	2,070	-	-	-	-	-	13	356	759	581	236	105	12	8	-	230
\$5,000 to \$5,999.....	1,178	1,023	-	-	-	-	-	-	3	105	487	258	128	31	11	-	155
\$6,000 to \$7,499.....	667	552	-	-	-	-	-	-	-	6	60	225	205	37	19	-	115
\$7,500 to \$9,999.....	341	272	-	-	-	-	-	-	-	-	2	30	164	49	27	-	69
\$10,000 to \$14,999.....	155	107	-	-	-	-	-	-	-	-	-	-	26	44	37	-	48
\$15,000 to \$19,999.....	44	18	-	-	-	-	-	-	-	-	-	-	-	1	17	-	26
\$20,000 and over.....	16	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	11
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	163,422	142,944	3,585	5,367	8,099	9,857	12,691	25,294	19,435	16,100	15,739	10,208	9,322	8,303	3,945	-	20,477
Average value.....(dollars)	3,156	3,028	508	1,101	1,504	2,054	2,554	3,269	4,241	5,141	6,370	8,128	11,032	15,804	26,837	-	4,470
Debt on first and jr. mtgs.(thous.).....	88,983	78,730	2,147	3,091	4,513	5,529	7,011	14,145	11,423	9,322	8,818	5,337	4,539	1,429	1,367	-	10,254
Percent of value of property.....	54.5	55.1	59.9	57.6	55.7	56.1	55.2	55.9	58.8	57.9	56.0	52.3	49.3	43.3	34.7	-	50.1
Average debt.....(dollars)	1,718	1,668	301	634	894	1,152	1,411	1,828	2,493	2,976	3,569	4,249	5,442	6,886	9,302	-	2,288
Debt on first mtgs.....(thousands)	88,443	78,295	2,136	3,072	4,476	5,482	6,950	14,063	11,368	9,274	8,790	5,317	4,573	1,428	1,367	-	10,148
Percent of value of property.....	54.1	54.8	59.6	57.2	55.3	55.6	54.8	55.6	58.5	57.6	55.8	52.1	49.1	43.2	34.7	-	49.6
Average debt.....(dollars)	1,708	1,659	299	630	887	1,142	1,399	1,818	2,481	2,961	3,557	4,233	5,412	6,832	9,302	-	2,215



## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	58,552	56,577	17,170	4,431	2,800	1,631	2,633	3,522	13,398	10,447	4,976	1,975
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	54,618	53,818	16,517	4,196	2,658	1,536	2,547	3,398	13,398	9,222	4,540	800
Average interest rate (percent)	5.93	5.93	6.48	6.58	6.55	6.62	5.54	5.93	4.50	6.84	5.88	5.85
Reporting debt and value	51,781	50,673	15,705	3,880	2,429	1,451	2,456	3,245	11,984	8,978	4,425	1,108
Percent distribution	-	100.0	31.0	7.7	4.8	2.9	4.8	6.4	23.6	17.7	8.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	51,781	50,673	15,705	3,880	2,429	1,451	2,456	3,245	11,984	8,978	4,425	1,108
First mortgage only	7,652	7,561	2,473	531	342	189	401	558	1,775	1,180	643	91
First and junior mortgage	1,041	947	360	62	26	36	24	70	232	128	71	94
With first mortgage; not reporting on junior mortgage	43,088	42,165	12,872	3,287	2,061	1,226	2,031	2,617	9,977	7,670	3,711	923
1-family properties	47,200	46,163	14,324	3,607	2,298	1,309	2,166	2,967	10,654	8,272	4,173	1,037
First mortgage only	6,911	6,827	2,273	493	322	171	354	508	1,546	1,047	600	84
First and junior mortgage	901	817	317	54	24	30	19	61	188	112	66	84
With first mortgage; not reporting on junior mortgage	39,388	38,519	11,728	3,050	1,952	1,108	1,793	2,398	8,920	7,113	3,507	869
2- to 4-family properties	4,581	4,510	1,381	273	131	142	290	278	1,330	706	252	71
First mortgage only	741	734	194	38	20	18	47	50	229	133	43	7
First and junior mortgage	140	130	43	8	2	6	5	9	44	16	5	10
With first mortgage; not reporting on junior mortgage	3,700	3,646	1,144	227	109	118	238	219	1,057	557	204	54
RELATION OF DEBT TO VALUE												
1- to 4-family properties	51,781	50,673	15,705	3,880	2,429	1,451	2,456	3,245	11,984	8,978	4,425	1,108
Value of property (dollars)	163,421,600	159,882,800	48,275,900	13,678,100	9,568,500	4,109,600	16,426,100	12,246,100	36,843,400	18,289,900	14,123,300	3,538,800
Average value (dollars)	3,156	3,155	3,074	3,525	3,939	2,832	6,688	3,774	3,074	2,037	3,192	3,194
Debt on first and junior mortgages (dollars)	88,983,400	86,985,200	25,549,300	7,514,200	5,376,400	2,237,800	8,548,400	7,335,300	20,518,800	8,888,400	8,550,200	1,998,200
Percent of value of property	54.5	54.4	52.9	55.7	56.2	54.3	52.0	59.9	55.7	48.5	60.5	56.5
Average debt (dollars)	1,718	1,717	1,627	1,962	2,213	1,542	3,481	2,260	1,712	988	1,932	1,803
Debt on first mortgages (dollars)	88,443,100	86,497,700	25,357,300	7,583,000	5,366,700	2,216,300	8,527,100	7,295,900	20,406,800	8,807,600	8,520,000	1,945,400
Percent distribution	-	100.0	29.3	8.8	6.2	2.6	9.9	8.4	23.6	10.2	9.8	-
Percent of value of property	54.1	54.1	52.5	55.4	56.1	53.9	51.9	59.6	55.4	48.2	60.3	55.0
Average debt (dollars)	1,708	1,707	1,615	1,954	2,209	1,527	3,472	2,248	1,703	981	1,925	1,756
1-family properties	47,200	46,163	14,324	3,607	2,298	1,309	2,166	2,967	10,654	8,272	4,173	1,037
Value of property (dollars)	142,944,300	139,748,300	42,937,500	12,102,600	8,548,900	3,553,700	13,483,600	10,875,100	31,685,000	15,718,900	12,945,600	3,196,000
Average value (dollars)	3,028	3,027	2,998	3,355	3,720	2,715	6,225	3,665	2,974	1,900	3,102	3,082
Debt on first and junior mortgages (dollars)	78,729,500	76,894,100	22,913,900	6,861,800	4,915,600	1,946,200	7,125,200	6,632,400	17,682,800	7,705,700	7,972,300	1,835,400
Percent of value of property	55.1	55.0	53.4	56.7	57.5	54.8	52.8	61.0	55.8	49.0	61.6	57.4
Average debt (dollars)	1,668	1,666	1,600	1,902	2,139	1,487	3,290	2,235	1,660	932	1,910	1,770
Debt on first mortgages (dollars)	78,295,200	76,506,000	22,757,100	6,839,100	4,908,100	1,931,000	7,105,500	6,603,400	17,598,600	7,658,600	7,943,700	1,789,200
Percent of value of property	54.8	54.7	53.0	56.1	57.4	54.3	52.7	60.7	55.5	48.7	61.4	56.0
Average debt (dollars)	1,659	1,657	1,589	1,896	2,136	1,475	3,280	2,226	1,652	926	1,904	1,725
2- to 4-family properties	4,581	4,510	1,381	273	131	142	290	278	1,330	706	252	71
Value of property (dollars)	20,477,300	20,134,500	5,838,400	1,575,500	1,019,600	555,900	2,942,500	1,371,000	5,158,400	2,571,000	1,177,700	342,800
Average value (dollars)	4,470	4,464	3,866	5,771	7,783	3,915	10,147	4,932	3,878	3,642	4,673	-
Debt on first and junior mortgages (dollars)	10,253,900	10,091,100	2,636,000	752,400	460,800	291,600	1,423,200	702,900	2,836,000	1,162,700	577,900	162,800
Percent of value of property	50.1	50.1	49.4	47.8	45.2	52.5	48.4	51.3	55.0	45.2	49.1	-
Average debt (dollars)	2,238	2,237	1,909	2,756	3,518	2,054	4,908	2,528	2,132	1,547	2,293	-
Debt on first mortgages (dollars)	10,147,900	9,991,700	2,600,200	743,900	458,600	285,300	1,421,600	692,500	2,808,200	1,149,000	576,300	156,200
Percent of value of property	49.6	49.6	48.7	47.2	45.0	51.3	48.3	50.5	54.4	44.7	48.9	-
Average debt (dollars)	2,215	2,215	1,883	2,725	3,501	2,009	4,902	2,491	2,111	1,627	2,287	-

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	53,453	51,564	15,676	4,130	2,655	1,475	2,317	3,216	11,907	9,642	4,676	1,889
RACE OF OCCUPANTS												
White	51,338	49,537	15,324	3,999	2,579	1,420	2,300	3,135	11,488	8,790	4,501	1,801
Negro	1,854	1,774	290	107	54	53	9	67	358	794	149	80
Other nonwhite	261	253	62	24	22	2	8	14	61	58	26	8
YEAR BUILT												
Reporting year built	52,166	50,361	15,331	4,008	2,585	1,423	2,227	3,190	11,584	9,387	4,574	1,805
1930 to 1940	16,644	16,004	4,754	1,792	1,340	432	1,014	1,646	1,904	2,628	2,266	640
1920 to 1929	21,489	20,331	6,752	1,287	667	320	992	1,119	6,013	3,203	1,465	658
1910 to 1919	9,499	9,130	2,679	646	386	260	240	306	2,375	2,161	588	309
1900 to 1909	4,099	3,913	1,042	254	172	82	56	111	995	1,235	240	186
1880 to 1899	423	411	100	27	19	3	3	8	95	158	20	12
1870 or earlier	12	12	4	2	1	1	2	-	2	2	-	-

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	53,453	51,564	15,576	4,130	2,655	1,475	2,317	3,216	11,907	9,642	4,676	1,889
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	47,278	46,236	14,346	3,608	2,298	1,310	2,169	2,971	10,674	8,290	4,178	1,042
Under \$500	9,509	9,256	2,014	983	673	310	72	391	1,172	3,745	879	258
\$500 to \$999	8,973	8,801	3,238	539	291	242	146	439	2,045	1,745	661	172
\$1,000 to \$1,499	7,889	7,749	2,926	397	172	225	193	358	2,310	1,047	518	140
\$1,500 to \$1,999	5,742	5,648	2,120	297	118	179	202	295	1,722	627	385	94
\$2,000 to \$2,499	4,264	4,181	1,307	231	131	100	267	292	1,264	428	392	83
\$2,500 to \$2,999	2,904	2,828	791	229	142	87	188	255	783	220	362	76
\$3,000 to \$3,999	3,971	3,834	1,009	381	293	88	395	476	828	265	480	137
\$4,000 to \$4,999	2,054	2,006	513	294	255	39	276	257	315	103	248	48
\$5,000 to \$5,999	1,019	1,001	233	137	117	20	193	123	122	57	136	18
\$6,000 to \$7,499	545	537	107	80	67	13	130	57	65	23	75	8
\$7,500 to \$9,999	272	263	66	26	21	5	74	25	32	11	29	9
\$10,000 to \$14,999	103	101	21	14	12	2	28	7	10	12	9	2
\$15,000 to \$19,999	18	18	1	5	5	-	4	1	1	3	3	-
\$20,000 and over	15	13	-	1	1	-	1	1	5	4	1	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	49,706	48,957	15,057	3,907	2,522	1,385	2,241	3,104	11,907	8,482	4,259	749
Under 4.0%	236	230	31	31	16	15	2	10	-	108	48	6
4.0%	717	698	143	90	57	33	40	33	-	227	165	19
4.1% to 4.4%	8	7	3	-	-	-	-	-	-	1	3	1
4.5%	13,771	13,637	333	217	158	59	189	335	11,907	104	552	134
4.6% to 4.9%	10	10	1	3	1	2	1	1	-	1	3	-
5.0%	5,999	5,794	1,447	870	694	176	717	697	-	917	1,146	205
5.1% to 5.4%	44	44	10	13	10	3	3	9	-	-	9	-
5.5%	1,819	1,772	614	255	176	79	349	220	-	103	231	47
5.6% to 5.9%	8	7	3	-	-	-	-	2	-	-	2	1
6.0%	12,295	12,139	5,105	1,025	613	412	770	937	-	3,245	1,057	156
6.1% to 6.4%	43	43	33	2	1	1	1	5	-	2	-	-
6.5%	1,274	1,261	820	77	17	60	41	122	-	106	95	13
6.6% to 6.9%	94	92	77	7	1	6	-	1	-	1	6	2
7.0%	5,833	5,765	3,380	309	123	186	88	426	-	1,146	417	67
7.1% to 7.4%	538	536	448	24	4	20	3	21	-	10	30	2
7.5%	1,187	1,175	922	66	10	56	6	48	-	62	71	12
7.6% to 7.9%	75	74	60	3	1	2	-	6	-	2	3	1
8.0% and over	5,755	5,672	1,627	915	640	275	31	231	-	2,447	421	83
Average interest rate (percent)	5.94	5.94	6.47	6.57	6.55	6.62	5.53	5.95	4.50	6.85	5.86	5.85
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	48,106	47,217	15,227	3,678	2,331	1,347	2,197	3,046	11,521	7,241	4,307	889
Real estate taxes included in payment	14,446	14,074	4,910	1,610	1,107	503	736	1,470	2,345	945	2,058	372
Monthly	13,723	13,377	4,752	1,530	1,053	477	694	1,398	2,230	807	1,966	346
Quarterly	45	45	8	9	6	3	10	2	2	12	2	-
Semiannual	88	86	5	13	11	2	14	8	3	34	9	2
Annual	88	88	3	13	8	5	6	3	1	49	13	-
Other	13	13	-	3	2	1	-	2	-	8	-	-
Not reporting frequency of payment	489	465	142	42	27	15	12	57	109	35	68	24
Real estate taxes not included in payment	32,268	31,838	10,005	1,951	1,148	803	1,411	1,525	8,825	6,010	2,111	430
Monthly	28,956	28,589	9,672	1,650	920	729	1,009	1,193	8,575	4,661	1,829	367
Quarterly	306	303	31	40	30	10	77	24	8	105	18	3
Semiannual	1,123	1,112	44	85	67	18	247	196	12	412	116	11
Annual	971	962	45	111	90	21	35	61	5	620	85	9
Other	105	102	5	14	10	4	1	7	2	59	14	3
Not reporting frequency of payment	807	770	208	51	30	21	42	44	223	153	49	37
Not reporting tax payment requirements	1,392	1,305	312	117	76	41	50	51	351	286	138	87
Monthly	1,185	1,115	290	93	56	37	38	40	325	211	118	70
Quarterly	18	18	1	4	4	-	3	1	-	6	3	-
Semiannual	40	37	3	5	5	-	6	3	1	17	2	3
Annual	43	41	-	6	4	-	1	2	-	29	3	2
Other	10	9	1	2	-	2	-	1	1	1	3	1
Not reporting frequency of payment	96	85	17	7	7	-	2	4	24	22	9	11
No principal payments required	1,836	1,802	169	171	134	37	64	94	164	963	177	34
Monthly	845	834	142	63	46	17	25	22	154	325	103	11
Quarterly	45	44	3	8	7	1	4	4	-	22	3	1
Semiannual	357	350	9	31	26	5	21	42	1	230	26	7
Annual	453	448	6	49	39	10	11	19	2	331	30	5
Other	56	55	1	10	9	1	-	3	-	37	4	1
Not reporting frequency of payment	80	71	8	10	7	3	3	4	7	26	11	9
Not reporting principal payment requirements	2,198	1,262	256	121	74	47	43	44	213	459	126	936
Monthly	848	707	190	63	35	28	21	22	162	186	63	141
Quarterly	13	12	2	1	-	1	1	-	1	7	-	1
Semiannual	56	49	2	5	3	2	7	4	-	26	5	7
Annual	145	129	1	17	14	3	2	5	-	94	10	16
Other	36	34	2	5	4	1	-	-	1	22	4	2
Not reporting frequency of payment	1,100	331	59	30	18	12	12	13	49	124	44	769
No regular payments required	1,313	1,283	24	160	116	44	13	32	9	979	66	30

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	47,278	13,027	29,374	1,547	3,830	Reporting interest rate.....	49,706	13,869	30,902	1,691	3,244
Under \$500.....	9,509	1,192	6,438	553	1,826	Under 4.0%.....	286	40	153	17	26
\$500 to \$999.....	8,978	1,754	6,231	851	537	4.0% to 4.4%.....	717	242	390	21	64
\$1,000 to \$1,499.....	7,889	1,783	5,415	232	459	4.4% to 4.8%.....	8	3	3	2	623
\$1,500 to \$1,999.....	5,742	1,493	3,824	142	288	4.8% to 5.2%.....	13,771	3,588	9,349	211	—
\$2,000 to \$2,499.....	4,264	1,316	2,639	101	208	5.2% to 5.6%.....	10	5	4	1	334
\$2,500 to \$2,999.....	2,904	1,218	1,499	50	137	5.6% to 6.0%.....	5,999	2,867	2,647	151	3
\$3,000 to \$3,999.....	3,971	1,987	1,775	68	141	6.0% to 6.4%.....	44	24	16	1	52
\$4,000 to \$4,999.....	2,054	1,232	743	20	59	6.4% to 6.8%.....	1,819	909	823	35	1
\$5,000 to \$5,999.....	1,019	580	383	17	39	6.8% to 7.2%.....	8	5	2	—	871
\$6,000 to \$7,499.....	545	298	226	7	14	7.2% to 7.6%.....	12,295	3,230	7,560	534	—
\$7,500 to \$9,999.....	272	127	126	3	16	7.6% to 8.0%.....	43	24	16	3	—
\$10,000 to \$14,999.....	103	34	60	3	6	8.0% and over.....	1,274	306	879	31	58
\$15,000 to \$19,999.....	18	11	6	—	1	Average interest rate....(percent).....	94	55	35	—	4
\$20,000 and over.....	15	2	9	—	4		5,838	1,357	3,940	229	307
							588	239	231	4	14
							1,187	267	868	14	38
							75	20	53	—	2
							5,755	688	3,783	437	847
							5.94	5.64	5.97	6.59	6.45

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.....	38,804	37,556	11,514	25,275	767	1,248
Total first mortgage outstanding debt..... (dollars).....	67,370,000	65,944,100	27,856,000	37,056,000	1,032,100	1,425,900
Total annual mortgage payment..... (dollars).....	10,718,727	10,504,449	3,899,764	6,520,977	183,708	114,278
Average first mortgage outstanding debt..... (dollars).....	1,736	1,756	2,419	1,466	1,346	1,143
Average value of property..... (dollars).....	3,122	3,137	3,872	2,906	2,697	2,674
Average annual estimated rental value..... (dollars).....	340	342	403	315	306	284
Average annual mortgage payment..... (dollars).....	276	282	339	258	240	92
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.9	16.1	14.0	17.6	17.8	8.0
Value of property.....	8.8	9.0	9.2	8.9	8.9	3.4
Estimated annual rental value.....	81.2	82.5	84.0	81.8	78.3	32.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	36,344	35,763	11,390	23,655	718	561
Average first mortgage outstanding debt..... (dollars).....	1,757	1,767	2,428	1,461	1,364	1,121
Average value of property..... (dollars).....	3,083	3,096	3,669	2,831	2,708	2,814
Average annual estimated rental value..... (dollars).....	338	339	403	309	308	259
Average annual mortgage payment..... (dollars).....	282	285	340	259	244	105
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.0	16.1	14.0	17.7	17.9	9.4
Value of property.....	9.1	9.2	9.3	9.2	9.0	4.5
Estimated annual rental value.....	83.4	83.9	84.2	83.9	79.2	40.6
Monthly mortgage payment—						
Under \$10.....	4,259	3,833	542	3,147	144	426
\$10 to \$14.....	6,935	6,866	1,295	5,401	170	69
\$15 to \$19.....	6,276	6,246	1,705	4,443	98	30
\$20 to \$24.....	5,500	5,483	1,936	3,462	85	17
\$25 to \$29.....	4,368	4,351	1,645	2,641	65	17
\$30 to \$39.....	4,919	4,905	2,267	2,550	88	14
\$40 to \$49.....	1,988	1,985	999	953	33	3
\$50 to \$59.....	1,044	1,040	473	547	20	4
\$60 to \$74.....	539	539	283	249	7	—
\$75 to \$99.....	322	321	170	148	3	1
\$100 and over.....	194	194	75	114	5	—
Average monthly mortgage payment..... (dollars).....	23.47	23.71	28.29	21.61	20.36	8.76
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,460	1,793	124	1,620	49	667
Average first mortgage outstanding debt..... (dollars).....	1,431	1,531	1,632	1,537	—	1,161
Average value of property..... (dollars).....	3,693	3,956	3,933	4,001	—	2,987
Average annual estimated rental value..... (dollars).....	376	402	416	405	—	306
Average annual mortgage payment..... (dollars).....	196	239	264	239	—	80
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.7	15.6	16.1	15.6	—	6.9
Value of property.....	5.3	6.0	6.7	6.0	—	2.7
Estimated annual rental value.....	52.0	59.4	63.4	59.0	—	26.0

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.....	154,846	147,973	67,513	45.6	80,460	6,167	706	62,434	23,909	38.3	38,525
COLOR OF OCCUPANTS											
White.....	-	134,131	61,555	45.9	72,576	-	-	57,062	22,885	40.1	34,177
Nonwhite.....	-	13,842	5,958	43.0	7,884	-	-	5,372	1,024	19.1	4,348
TYPE OF STRUCTURE											
1-family.....	116,538	112,240	60,798	54.2	51,442	3,900	398	56,443	21,556	38.2	34,887
Other.....	38,308	35,733	6,715	18.8	29,018	2,267	308	5,991	2,353	39.3	3,638
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	114,213	110,204	59,404	53.9	50,800	3,674	335	56,018	21,434	38.3	34,584
Under \$5.....	12,250	11,994	8,208	68.4	3,786	240	16	7,149	875	12.3	6,273
\$5 to \$9.....	22,674	21,919	9,412	42.9	12,507	697	58	8,709	2,058	23.6	6,651
\$10 to \$14.....	19,444	18,649	8,171	43.8	10,478	730	65	7,770	2,843	36.6	4,927
\$15 to \$19.....	17,577	16,796	7,715	45.9	9,081	729	52	7,389	3,400	46.0	3,989
\$20 to \$24.....	13,680	13,063	6,820	52.2	6,243	576	41	6,572	3,261	49.6	3,311
\$25 to \$29.....	10,845	10,418	5,996	57.6	4,422	390	37	5,784	2,917	50.4	2,867
\$30 to \$39.....	10,221	9,977	6,842	68.6	3,135	213	31	6,622	3,327	50.2	3,295
\$40 to \$49.....	3,484	3,404	2,644	77.7	760	61	19	2,553	1,249	48.9	1,304
\$50 to \$59.....	1,942	1,909	1,663	87.1	246	24	9	1,615	688	42.6	927
\$60 to \$74.....	1,002	993	907	91.3	86	9	-	877	411	46.9	466
\$75 to \$99.....	573	567	522	92.1	45	4	2	501	244	48.7	257
\$100 and over.....	521	515	504	97.9	11	1	5	477	160	33.5	317
Median monthly rent..... (dollars).....	15.28	15.26	17.03	-	13.85	15.67	17.24	17.46	21.86	-	13.93

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.....	23,909	21,948	3,672	2,876	2,921	2,657	2,573	3,420	1,529	903	671	362	232	38	42	52	1,961
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	22,048	20,163	3,140	2,610	2,686	2,489	2,427	3,223	1,450	847	635	344	215	35	36	26	1,885
Average interest rate..... (%)	5.96	5.96	6.62	6.06	5.93	5.87	5.85	5.75	5.70	5.71	5.62	5.61	5.62	-	-	-	5.98
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	23,129	21,195	3,546	2,787	2,824	2,584	2,494	3,293	1,480	867	646	346	218	36	36	38	1,934
Building and loan association.....	7,745	7,134	709	1,004	1,096	1,023	952	1,179	517	265	188	127	50	7	11	6	611
Commercial bank.....	984	925	210	91	72	63	78	126	94	60	58	39	24	6	2	2	59
Savings bank.....	553	519	91	63	66	64	67	76	29	30	16	4	7	-	1	3	34
Life insurance company.....	420	375	22	32	41	42	48	59	35	30	30	20	15	1	-	-	45
Mortgage company.....	757	694	81	86	67	82	96	145	59	40	17	9	7	1	1	3	63
Home Owners' Loan Corporation.....	6,077	5,439	588	711	827	766	709	955	387	209	134	76	48	12	7	10	638
Individual.....	4,435	4,057	1,526	577	433	328	310	394	186	103	109	38	32	4	6	11	378
Other.....	2,158	2,052	319	223	222	216	234	357	173	130	94	33	35	5	8	3	106
Reporting debt and value.....	20,760	19,001	3,033	2,428	2,475	2,314	2,272	3,057	1,386	810	619	328	210	35	34	-	1,759
JUNIOR MORTGAGE																	
First mortgage only.....	3,632	3,257	423	379	362	360	358	554	314	160	174	87	66	13	7	-	375
First and junior mortgage.....	283	244	29	29	39	31	30	40	17	11	10	4	4	-	-	-	39
With 1st mtg.; not rptg. on junior.....	16,845	15,500	2,581	2,020	2,074	1,923	1,884	2,463	1,055	639	435	237	140	22	27	-	1,345
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	9,086	8,387	2,966	1,929	1,293	820	609	517	141	67	27	10	4	3	1	-	699
\$1,000 to \$1,499.....	4,129	3,771	57	455	870	765	608	647	200	77	48	16	12	2	4	-	358
\$1,500 to \$1,999.....	2,683	2,460	-	44	276	555	545	662	214	95	46	17	6	-	-	-	223
\$2,000 to \$2,499.....	1,618	1,646	-	-	36	153	358	578	259	120	91	33	16	1	1	-	172
\$2,500 to \$2,999.....	1,118	1,005	-	-	-	21	138	419	207	105	60	37	15	3	-	-	113
\$3,000 to \$3,999.....	1,105	998	-	-	-	-	14	228	303	209	140	67	30	3	4	-	107
\$4,000 to \$4,999.....	438	399	-	-	-	-	-	6	61	116	129	60	23	3	1	-	39
\$5,000 to \$5,999.....	201	182	-	-	-	-	-	-	1	21	67	51	36	3	3	-	19
\$6,000 to \$7,499.....	92	78	-	-	-	-	-	-	-	-	10	27	37	2	2	-	14
\$7,500 to \$9,999.....	59	50	-	-	-	-	-	-	-	-	1	10	24	9	6	-	9
\$10,000 to \$14,999.....	23	21	-	-	-	-	-	-	-	-	-	-	7	6	8	-	2
\$15,000 to \$19,999.....	5	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	2
\$20,000 and over.....	3	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	54,608	49,021	1,608	2,681	3,963	4,756	5,797	9,907	5,828	4,141	3,930	2,664	2,238	554	954	-	5,587
Average value..... (dollars).....	2,630	2,580	530	1,104	1,601	2,055	2,551	3,241	4,205	5,112	6,348	8,123	10,658	-	-	-	3,176
Debt on first & jr. mtgs. (thous.).....	28,273	25,597	966	1,587	2,242	2,669	3,133	5,245	3,025	2,117	1,937	1,215	989	207	267	-	2,676
Percent of value of property.....	51.8	52.2	60.1	59.2	56.6	56.1	54.0	52.9	51.9	51.1	49.3	45.6	44.2	-	-	-	47.9
Average debt..... (dollars).....	1,362	1,347	318	654	906	1,153	1,379	1,716	2,183	2,613	3,129	3,703	4,709	-	-	-	1,521
Debt on first mtgs. (thousands).....	28,145	25,500	964	1,580	2,229	2,657	3,119	5,228	3,013	2,107	1,932	1,211	986	207	267	-	2,645
Percent of value of property.....	51.5	52.0	60.0	58.9	56.2	55.9	53.8	52.8	51.7	50.9	49.2	45.5	44.0	-	-	-	47.3
Average debt..... (dollars).....	1,356	1,342	318	651	901	1,148	1,373	1,710	2,174	2,601	3,121	3,693	4,693	-	-	-	1,504

## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	23,909	23,129	7,745	1,537	984	553	420	757	6,077	4,435	2,158	780
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,048	21,763	7,341	1,422	919	503	399	725	6,077	3,860	1,939	285
Average interest rate (percent)	5.96	5.97	6.64	6.58	6.69	6.39	6.91	6.10	4.50	6.80	5.86	5.71
Reporting debt and value	20,760	20,338	6,928	1,322	845	477	378	662	5,305	3,818	1,925	422
Percent distribution	-	100.0	34.1	6.5	4.2	2.3	1.9	3.3	26.1	18.8	9.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	20,760	20,338	6,928	1,322	845	477	378	662	5,305	3,818	1,925	422
First mortgage only	3,632	3,594	1,151	238	209	79	75	130	956	650	344	38
First and junior mortgage	283	250	89	178	9	8	5	5	68	39	27	33
With first mortgage; not reporting on junior mortgage	16,845	16,494	5,688	1,017	627	390	298	527	4,281	3,129	1,554	351
1-family properties	19,001	18,606	6,367	1,233	789	444	340	606	4,743	3,484	1,833	395
First mortgage only	3,257	3,223	1,051	271	197	74	68	110	832	570	321	34
First and junior mortgage	244	215	78	15	7	8	4	4	56	33	25	29
With first mortgage; not reporting on junior mortgage	15,500	15,168	5,238	947	585	362	268	492	3,855	2,881	1,487	332
2- to 4-family properties	1,759	1,732	561	89	56	33	38	56	562	334	92	27
First mortgage only	375	371	100	17	12	5	7	20	124	80	23	4
First and junior mortgage	39	35	11	2	2	-	1	1	12	6	2	4
With first mortgage; not reporting on junior mortgage	1,345	1,326	450	70	42	28	30	35	426	248	67	19
RELATION OF DEBT TO VALUE												
1- to 4-family properties	20,760	20,338	6,928	1,322	845	477	378	662	5,305	3,818	1,925	422
Value of property (dollars)	54,608,100	53,305,200	18,435,000	4,029,700	2,786,800	1,242,900	1,479,700	1,883,200	14,129,200	7,634,700	5,713,700	1,302,900
Average value (dollars)	2,630	2,621	2,661	3,048	3,298	2,606	3,915	2,845	2,668	2,000	2,968	3,087
Debt on first and junior mortgages (dollars)	28,273,000	27,557,800	9,077,300	2,005,700	1,354,400	651,300	769,500	1,138,400	7,675,900	3,558,300	3,332,700	715,200
Percent of value of property	51.8	51.7	49.2	49.8	48.6	52.4	52.0	60.5	54.3	46.6	58.3	54.9
Average debt (dollars)	1,362	1,355	1,310	1,517	1,603	1,365	2,036	1,720	1,447	932	1,731	1,695
Debt on first mortgages (dollars)	28,145,100	27,445,200	9,047,000	1,995,600	1,349,200	646,400	767,500	1,135,800	7,638,300	3,537,300	3,323,700	699,900
Percent distribution	-	100.0	33.0	7.3	4.9	2.4	2.8	4.1	27.8	12.9	12.1	-
Percent of value of property	51.5	51.5	49.1	49.5	48.4	52.0	51.9	60.3	54.1	46.3	58.2	53.7
Average debt (dollars)	1,356	1,349	1,306	1,510	1,597	1,355	2,030	1,716	1,440	926	1,727	1,659
1-family properties	19,001	18,606	6,367	1,233	789	444	340	606	4,743	3,484	1,833	395
Value of property (dollars)	49,020,700	47,811,000	16,687,300	3,696,500	2,550,400	1,146,100	1,245,300	1,714,600	12,331,300	6,739,900	5,396,100	1,209,700
Average value (dollars)	2,580	2,570	2,621	2,998	3,232	2,581	3,663	2,829	2,600	1,935	2,944	3,063
Debt on first and junior mortgages (dollars)	25,596,900	24,924,000	8,291,900	1,850,100	1,247,700	602,400	642,300	1,054,500	6,729,800	3,171,000	3,184,400	672,900
Percent of value of property	52.2	52.1	49.7	50.1	48.9	52.6	51.6	61.5	54.6	47.0	59.0	55.6
Average debt (dollars)	1,347	1,340	1,302	1,500	1,581	1,357	1,889	1,740	1,419	910	1,737	1,704
Debt on first mortgages (dollars)	25,500,300	24,838,900	8,269,900	1,842,200	1,244,700	597,500	640,300	1,052,700	6,702,000	3,155,900	3,175,900	661,400
Percent of value of property	52.0	52.0	49.6	49.8	48.8	52.1	51.4	61.4	54.3	46.8	58.9	54.7
Average debt (dollars)	1,342	1,335	1,299	1,494	1,578	1,346	1,883	1,737	1,413	906	1,733	1,674
2- to 4-family properties	1,759	1,732	561	89	56	33	38	56	562	334	92	27
Value of property (dollars)	5,537,400	5,494,200	1,747,700	383,200	236,400	96,800	234,400	168,600	1,797,900	894,300	317,600	93,200
Average value (dollars)	3,176	3,172	3,115	-	-	-	-	-	3,199	2,679	-	-
Debt on first and junior mortgages (dollars)	2,676,100	2,633,800	785,400	155,600	106,700	48,900	127,200	83,900	946,100	387,300	148,300	42,300
Percent of value of property	47.9	47.9	44.9	-	-	-	-	-	52.6	43.3	-	-
Average debt (dollars)	1,521	1,521	1,400	-	-	-	-	-	1,693	1,160	-	-
Debt on first mortgages (dollars)	2,644,800	2,606,300	777,100	153,400	104,500	48,900	127,200	83,100	936,300	381,400	147,800	38,500
Percent of value of property	47.3	47.4	44.5	-	-	-	-	-	52.1	42.6	-	-
Average debt (dollars)	1,504	1,505	1,385	-	-	-	-	-	1,666	1,142	-	-

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	21,948	21,195	7,134	1,444	925	519	375	694	5,439	4,057	2,052	753
RACE OF OCCUPANTS												
White	20,975	20,254	6,968	1,397	887	510	371	676	5,218	3,646	1,978	721
Negro	858	828	131	39	30	9	3	13	195	383	64	30
Other nonwhite	115	113	35	8	8	-	1	5	26	28	10	2
YEAR BUILT												
Reporting year built	21,026	20,327	6,878	1,359	875	484	357	682	5,197	3,885	1,969	699
1930 to 1940	4,862	4,539	1,570	417	292	125	80	291	589	827	865	223
1920 to 1929	8,675	8,436	3,046	501	296	205	174	214	2,538	1,306	657	239
1910 to 1909	4,839	4,703	1,502	297	193	104	82	122	1,358	1,032	310	136
1900 to 1909	2,350	2,257	672	121	77	44	19	50	638	630	127	93
1880 to 1899	292	284	84	21	16	5	2	5	74	88	10	8
1879 or earlier	8	8	4	2	1	1	-	-	-	2	-	-

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.....	21,948	21,195	7,134	1,444	925	519	375	694	5,439	4,057	2,052	753
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	19,033	18,634	6,372	1,234	789	445	340	609	4,750	3,493	1,836	399
Under \$500.....	4,093	4,004	1,055	359	260	99	28	102	578	1,509	373	89
\$500 to \$999.....	4,336	4,261	1,675	215	118	97	56	109	1,085	772	339	75
\$1,000 to \$1,499.....	3,790	3,736	1,450	171	88	83	71	95	1,213	478	258	54
\$1,500 to \$1,999.....	2,454	2,417	962	118	59	59	39	49	797	281	171	37
\$2,000 to \$2,499.....	1,632	1,594	516	102	69	33	54	67	485	183	137	38
\$2,500 to \$2,999.....	999	964	271	87	56	31	19	79	255	95	158	35
\$3,000 to \$3,999.....	993	943	259	88	59	29	28	64	113	103	193	45
\$4,000 to \$4,999.....	395	382	100	45	37	8	15	30	73	34	85	13
\$5,000 to \$5,999.....	179	172	51	23	22	1	11	7	22	18	40	7
\$6,000 to \$7,499.....	80	78	18	15	13	2	6	3	12	9	15	2
\$7,500 to \$9,999.....	50	48	14	8	6	2	2	3	10	2	9	2
\$10,000 to \$14,999.....	21	21	1	3	2	1	1	1	5	4	6	-
\$15,000 to \$19,999.....	3	3	-	-	-	-	-	-	-	2	1	-
\$20,000 and over.....	8	6	-	-	-	-	-	-	2	3	1	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	20,163	19,894	6,745	1,334	864	70	355	665	5,439	3,515	1,840	269
Under 4.0%.....	92	91	13	7	4	3	1	2	-	50	18	1
4.0% to 4.4%.....	247	242	57	24	9	15	11	8	-	88	54	5
4.4% to 4.8%.....	2	2	1	-	-	-	-	-	-	-	1	-
4.8% to 5.2%.....	6,036	5,986	96	75	45	31	14	75	5,439	48	237	10
5.2% to 5.6%.....	4	4	-	3	1	2	-	-	-	-	1	-
5.6% to 6.0%.....	2,002	1,912	556	233	157	76	62	150	-	389	522	90
6.0% to 6.4%.....	26	26	6	7	6	1	-	5	-	-	8	-
6.4% to 6.8%.....	400	382	161	65	48	17	26	17	-	27	86	18
6.8% to 7.2%.....	4	3	2	-	-	-	-	1	-	-	-	1
7.2% to 7.6%.....	4,775	4,728	2,097	441	291	150	178	182	-	1,359	471	47
7.6% to 8.0%.....	9	9	8	-	-	-	-	1	-	-	-	-
8.0% to 8.4%.....	389	385	267	19	8	11	12	22	-	40	25	4
8.4% to 8.8%.....	22	22	21	-	-	-	-	-	-	1	-	-
8.8% to 9.2%.....	2,680	2,654	1,652	128	69	59	35	112	-	514	213	26
9.2% to 9.6%.....	290	290	254	9	3	6	1	6	-	3	17	-
9.6% to 10.0%.....	572	568	484	10	1	9	2	22	-	29	21	4
10.0% to 10.4%.....	41	41	37	1	-	1	-	1	-	1	1	-
10.4% and over.....	2,572	2,549	1,033	311	222	89	14	60	-	966	165	23
Average interest rate..... (percent).....	5.96	5.97	6.63	6.54	6.64	6.35	5.88	6.04	4.50	6.80	5.83	5.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	19,448	19,131	6,906	1,271	809	462	349	668	5,198	2,875	1,864	317
Real estate taxes included in payment.....	5,460	5,314	2,186	442	284	158	93	308	1,049	345	891	146
Monthly.....	5,212	5,073	2,112	423	271	152	85	295	1,010	292	856	139
Quarterly.....	18	18	6	4	3	1	2	-	-	5	1	-
Semiannual.....	33	33	2	6	5	1	1	-	-	18	6	-
Annual.....	27	27	2	3	2	1	-	-	-	16	6	-
Other.....	3	3	-	-	-	-	-	1	-	2	-	-
Not reporting frequency of payment.....	167	160	64	6	3	8	5	12	39	12	22	7
Real estate taxes not included in payment.....	13,451	13,310	4,558	796	504	292	250	341	4,015	2,425	925	141
Monthly.....	12,385	12,266	4,417	704	433	271	191	318	3,918	1,900	818	119
Quarterly.....	103	103	12	10	9	1	22	3	5	42	9	-
Semiannual.....	302	301	13	32	23	9	21	10	4	132	39	1
Annual.....	318	315	22	29	25	4	7	4	1	219	33	3
Other.....	29	29	2	4	3	1	-	1	1	15	6	-
Not reporting frequency of payment.....	314	296	92	17	11	6	9	5	86	67	20	18
Not reporting tax payment requirements.....	537	507	162	33	21	12	6	19	134	105	48	30
Monthly.....	454	430	153	28	16	12	3	15	117	73	40	24
Quarterly.....	6	6	-	1	1	-	-	1	-	1	1	-
Semiannual.....	18	17	1	2	2	-	1	-	-	12	1	-
Annual.....	12	12	-	1	-	-	-	-	-	10	1	-
Other.....	7	6	-	-	-	-	-	-	1	1	3	1
Not reporting frequency of payment.....	40	36	7	1	1	-	-	2	16	8	2	4
No principal payments required.....	861	869	71	72	59	13	14	9	101	497	105	12
Monthly.....	420	416	58	25	18	7	4	1	97	166	65	4
Quarterly.....	24	23	1	6	5	1	-	-	-	13	3	1
Semiannual.....	192	190	3	16	14	2	7	3	1	141	19	2
Annual.....	182	181	3	18	15	3	3	3	-	144	10	1
Other.....	26	26	-	2	2	-	-	1	-	19	4	-
Not reporting frequency of payment.....	37	33	6	5	5	-	-	1	3	14	4	4
Not reporting principal payment requirements.....	1,077	672	147	61	27	34	8	9	137	253	57	405
Monthly.....	469	400	117	31	13	18	4	8	100	114	31	69
Quarterly.....	7	7	1	1	-	1	-	-	-	5	-	-
Semiannual.....	24	21	-	3	1	2	1	1	-	14	2	3
Annual.....	54	50	1	4	2	2	-	1	-	41	3	4
Other.....	17	17	1	2	1	1	-	-	1	12	1	-
Not reporting frequency of payment.....	506	177	27	20	10	10	3	4	36	67	20	329
No regular payments required.....	542	523	10	40	30	10	4	8	3	432	26	19

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	19,038	4,700	12,182	752	1,399	Reporting interest rate.....	20,163	5,166	12,804	801	1,392
Under \$500.....	4,093	502	2,825	255	511	Under 4.0%.....	92	17	55	7	12
\$500 to \$999.....	4,335	875	2,991	176	294	4.0% to 4.4%.....	247	67	150	5	25
\$1,000 to \$1,499.....	3,790	848	2,590	119	233	4.4% to 4.8%.....	2	2	-	-	-
\$1,500 to \$1,999.....	2,454	643	1,602	80	123	4.8% to 5.2%.....	6,035	1,407	4,205	135	288
\$2,000 to \$2,499.....	1,682	534	963	48	87	5.2% to 5.6%.....	4	2	2	-	-
\$2,500 to \$2,999.....	999	445	476	28	50	5.6% to 6.0%.....	2,002	915	900	58	129
\$3,000 to \$3,999.....	993	474	443	27	49	6.0% to 6.4%.....	26	13	11	-	2
\$4,000 to \$4,999.....	395	193	170	9	18	6.4% to 6.8%.....	400	211	164	7	18
\$5,000 to \$5,999.....	179	98	60	4	17	6.8% to 7.2%.....	4	1	2	-	1
\$6,000 to \$7,999.....	80	45	29	2	4	7.2% to 7.6%.....	4,775	1,174	2,949	255	397
\$7,500 to \$9,999.....	50	28	18	2	2	7.6% to 8.0%.....	9	8	1	-	-
\$10,000 to \$14,999.....	21	7	10	2	2	8.0% and over.....	889	115	241	10	23
\$15,000 to \$19,999.....	3	1	2	-	-	Average interest rate...(percent).....	22	3	16	-	3
\$20,000 and over.....	8	2	3	-	3		2,680	610	1,773	128	159
							290	109	168	3	10
							572	165	379	7	20
							41	12	27	-	2
							2,572	334	1,759	186	293

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.....	15,140	14,589	4,013	10,240	286	601
Total first mortgage outstanding debt.....(dollars).....	20,922,800	20,237,600	7,472,500	12,388,800	376,300	685,200
Total annual mortgage payment.....(dollars).....	3,591,970	3,537,394	1,124,265	2,348,726	64,403	54,576
Average first mortgage outstanding debt.....(dollars).....	1,382	1,392	1,862	1,210	1,316	1,140
Average value of property.....(dollars).....	2,613	2,612	2,992	2,457	2,822	2,648
Average annual estimated rental value.....(dollars).....	286	286	326	269	318	283
Average annual mortgage payment.....(dollars).....	237	243	280	229	225	91
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.2	17.5	15.0	19.0	17.1	8.0
Value of property.....	9.1	9.3	9.4	9.3	8.0	3.4
Estimated annual rental value.....	83.0	85.1	85.8	85.2	70.7	32.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	14,297	14,030	3,977	9,783	270	257
Average first mortgage outstanding debt.....(dollars).....	1,394	1,401	1,870	1,213	1,323	993
Average value of property.....(dollars).....	2,588	2,600	2,993	2,434	2,800	1,975
Average annual estimated rental value.....(dollars).....	284	285	326	267	316	227
Average annual mortgage payment.....(dollars).....	242	245	281	231	227	91
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.4	17.5	15.0	19.0	17.1	9.2
Value of property.....	9.4	9.4	9.4	9.5	8.1	4.6
Estimated annual rental value.....	85.4	86.1	86.1	86.5	71.8	40.1
Monthly mortgage payment—						
Under \$10.....	2,089	1,863	231	1,568	64	226
\$10 to \$14.....	3,353	3,331	683	2,573	75	22
\$15 to \$19.....	2,999	2,991	858	2,098	85	8
\$20 to \$24.....	2,222	2,216	802	1,391	23	6
\$25 to \$29.....	1,452	1,448	524	905	19	4
\$30 to \$39.....	1,333	1,332	528	774	30	1
\$40 to \$49.....	369	369	143	214	12	-
\$50 to \$59.....	250	250	103	139	8	-
\$60 to \$74.....	103	103	52	49	2	-
\$75 to \$99.....	69	69	40	28	1	-
\$100 and over.....	58	58	13	44	1	-
Average monthly mortgage payment.....(dollars).....	20.17	20.41	23.44	19.22	18.90	7.60
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	843	509	36	457	16	334
Average first mortgage outstanding debt.....(dollars).....	1,181	1,131	-	1,136	-	1,257
Average value of property.....(dollars).....	3,043	2,949	-	2,953	-	3,185
Average annual estimated rental value.....(dollars).....	323	319	-	318	-	328
Average annual mortgage payment.....(dollars).....	155	198	-	201	-	90
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	17.5	-	17.7	-	7.2
Value of property.....	5.1	6.7	-	6.8	-	2.8
Estimated annual rental value.....	48.2	62.0	-	63.2	-	27.6



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.....	137,344	131,506	61,531	46.8	70,075	4,891	847	51,966	8,610	16.6	43,356
COLOR OF OCCUPANTS											
White.....	-	121,353	56,602	46.6	64,751	-	-	48,185	8,230	17.1	39,955
Nonwhite.....	-	10,253	4,929	48.1	5,324	-	-	3,781	380	10.1	3,401
TYPE OF STRUCTURE											
1-family.....	121,874	115,658	57,595	49.4	59,063	4,414	802	48,849	8,027	16.4	40,822
Other.....	15,470	14,948	3,936	26.3	11,012	477	45	3,117	583	18.7	2,534
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	118,838	113,828	56,262	49.4	57,566	4,278	732	48,417	7,962	16.4	40,455
Under \$5.....	43,226	41,629	22,792	54.8	18,837	1,893	204	18,122	1,378	7.6	16,749
\$5 to \$9.....	39,210	37,490	14,768	39.4	22,722	1,450	270	13,156	1,930	14.7	11,226
\$10 to \$14.....	18,768	17,862	8,470	47.4	9,392	752	154	7,733	1,634	21.1	6,099
\$15 to \$19.....	9,083	8,680	4,499	51.8	4,181	352	51	4,189	1,211	28.9	2,978
\$20 to \$24.....	4,056	3,883	2,495	64.3	1,388	144	29	2,308	758	32.8	1,550
\$25 to \$29.....	2,251	2,126	1,480	69.6	646	112	13	1,375	487	35.4	888
\$30 to \$39.....	1,399	1,366	1,077	78.8	289	29	4	969	365	37.7	604
\$40 to \$49.....	362	345	293	84.9	52	16	1	241	86	35.7	155
\$50 to \$59.....	216	212	178	84.0	34	3	1	150	58	38.7	92
\$60 to \$74.....	95	92	78	-	14	1	2	65	20	-	45
\$75 to \$99.....	59	55	45	-	10	4	-	36	13	-	23
\$100 and over.....	113	88	87	-	1	22	3	73	27	-	46
Median monthly rent.....(dollars).....	6.56	6.54	6.31	-	6.69	7.07	7.50	6.81	11.57	-	6.05

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.....	8,610	8,215	3,757	1,380	970	665	499	531	162	115	49	32	21	6	6	22	395
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	7,690	7,328	3,173	1,269	903	625	472	499	154	111	41	30	21	6	6	18	362
Average interest rate.....(%)	6.61	6.62	7.29	6.27	6.16	6.14	5.92	5.96	5.72	5.71	-	-	-	-	-	-	6.36
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	8,190	7,806	3,537	1,314	934	640	481	511	152	110	48	30	20	6	6	17	384
Building and loan association.....	1,686	1,612	419	330	269	194	129	165	37	36	14	6	5	2	3	3	74
Commercial bank.....	663	643	373	95	66	35	22	29	8	4	6	2	1	-	1	1	20
Savings bank.....	280	271	187	33	17	6	14	7	5	1	1	-	-	-	-	-	9
Life insurance company.....	50	48	13	12	6	4	3	5	1	1	1	-	2	-	-	-	2
Mortgage company.....	129	127	53	17	18	10	14	8	1	1	2	2	1	-	-	-	2
Home Owners' Loan Corporation.....	1,592	1,494	363	313	264	178	142	129	43	35	8	8	4	1	-	6	98
Individual.....	2,946	2,817	1,790	415	212	143	93	85	34	17	9	9	2	1	-	7	129
Other.....	844	794	339	99	82	70	64	83	23	15	7	3	5	2	2	-	50
Reporting debt and value.....	6,826	6,531	2,808	1,140	819	558	414	464	143	100	43	25	12	3	2	-	295
JUNIOR MORTGAGE																	
First mortgage only.....	636	604	220	78	74	62	53	68	27	13	6	2	1	-	-	-	32
First and junior mortgage.....	88	79	23	23	12	3	5	7	2	2	2	-	-	-	-	-	9
With 1st mtg.; not rptg. on junior.....	6,102	5,848	2,565	1,039	733	493	356	389	114	85	35	23	11	3	2	-	254
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,043	4,850	2,757	996	519	270	152	114	17	16	3	6	-	-	-	-	193
\$1,000 to \$1,499.....	879	836	51	132	235	157	121	95	24	14	3	2	2	-	-	-	43
\$1,500 to \$1,999.....	410	390	-	12	58	106	75	91	23	17	5	3	-	-	-	-	20
\$2,000 to \$2,499.....	222	210	-	-	7	24	52	72	30	21	9	3	2	-	-	-	12
\$2,500 to \$2,999.....	126	120	-	-	-	1	14	61	19	12	8	2	3	-	-	-	6
\$3,000 to \$3,999.....	100	89	-	-	-	-	-	31	25	16	10	3	2	-	-	-	11
\$4,000 to \$4,999.....	29	25	-	-	-	-	-	-	5	12	2	4	1	1	-	-	4
\$5,000 to \$5,999.....	2	2	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-
\$6,000 to \$7,499.....	9	6	-	-	-	-	-	-	-	-	-	2	-	2	-	-	3
\$7,500 to \$9,999.....	2	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1
\$10,000 to \$14,999.....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	9,944	9,258	1,268	1,233	1,287	1,131	1,050	1,499	594	505	272	198	124	48	50	-	696
Average value.....(dollars).....	1,457	1,418	451	1,082	1,572	2,027	2,537	3,231	4,150	5,049	-	-	-	-	-	-	2,325
Debt on first & jr. mtgs.....(thous.).....	4,902	4,574	756	639	641	549	496	731	292	219	112	62	38	17	23	-	328
Percent of value of property.....	49.3	49.4	59.6	51.8	49.8	48.5	47.2	48.8	49.1	43.4	-	-	-	-	-	-	47.9
Average debt.....(dollars).....	713	700	269	560	783	983	1,197	1,575	2,040	2,193	-	-	-	-	-	-	1,113
Debt on first mtgs.....(thousands).....	4,866	4,546	750	634	637	547	494	726	290	218	110	62	38	17	23	-	320
Percent of value of property.....	48.9	49.1	59.2	51.4	49.5	48.4	47.0	48.4	48.9	43.1	-	-	-	-	-	-	46.7
Average debt.....(dollars).....	713	696	267	556	778	980	1,192	1,564	2,028	2,177	-	-	-	-	-	-	1,086

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.....	8,610	8,190	1,686	943	663	280	50	129	1,592	2,946	844	420
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	7.690	7.539	1.607	889	630	259	47	119	1,592	2,540	745	151
Average interest rate.....(percent).....	6.61	6.61	6.61	8.26	8.33	8.11	-	6.96	4.50	7.45	6.28	6.52
Reporting debt and value	6,826	6,616	1,402	734	518	216	38	110	1,329	2,357	646	210
Percent distribution.....	-	100.0	21.2	11.1	7.8	3.3	0.6	1.7	20.1	35.6	9.8	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	6,826	6,616	1,402	734	518	216	38	110	1,329	2,357	646	210
First mortgage only.....	636	626	183	46	37	9	2	7	132	190	66	10
First and junior mortgage.....	88	77	17	9	8	1	-	1	18	28	4	11
With first mortgage; not reporting on junior mortgage.....	6,102	5,913	1,202	679	473	206	36	102	1,179	2,139	576	189
1-family properties.....	6,531	6,325	1,342	711	502	209	36	108	1,257	2,254	617	206
First mortgage only.....	504	594	177	42	35	7	2	7	120	183	63	10
First and junior mortgage.....	79	69	16	9	8	1	-	1	16	23	4	10
With first mortgage; not reporting on junior mortgage.....	5,848	5,662	1,149	660	459	201	34	100	1,121	2,048	550	186
2- to 4-family properties.....	295	291	60	23	16	7	2	2	72	103	29	4
First mortgage only.....	32	32	6	4	2	2	-	-	12	7	3	-
First and junior mortgage.....	9	8	1	-	-	-	-	-	2	5	-	1
With first mortgage; not reporting on junior mortgage.....	254	251	53	19	14	5	2	2	58	91	26	3
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	6,826	6,616	1,402	734	518	216	38	110	1,329	2,357	646	210
Value of property.....(dollars).....	9,944,400	9,685,100	2,584,800	817,900	624,200	193,700	68,700	163,800	2,438,000	2,422,100	1,194,800	259,300
Average value.....(dollars).....	1,457	1,464	1,844	1,114	1,205	897	-	1,489	1,831	1,023	1,850	1,235
Debt on first and junior mortgages.....(dollars).....	4,902,200	4,760,900	1,159,900	336,500	247,400	89,100	36,400	79,200	1,333,800	1,170,700	644,400	141,300
Percent of value of property.....	49.3	49.2	44.9	41.1	39.6	46.0	-	48.4	54.3	48.3	53.9	54.5
Average debt.....(dollars).....	718	720	827	458	478	413	-	720	1,004	497	998	673
Debt on first mortgages.....(dollars).....	4,866,000	4,732,000	1,156,000	334,100	245,100	89,000	36,400	79,000	1,325,800	1,158,800	641,900	134,000
Percent distribution.....	-	100.0	24.4	7.1	5.2	1.9	0.8	1.7	28.0	24.5	13.6	-
Percent of value of property.....	48.9	48.9	44.7	40.8	39.3	45.9	-	48.2	54.5	47.8	53.7	51.7
Average debt.....(dollars).....	713	715	825	455	473	412	-	718	998	492	994	638
1-family properties.....	6,531	6,325	1,342	711	502	209	36	108	1,257	2,254	617	206
Value of property.....(dollars).....	9,238,400	9,008,200	2,452,400	775,800	593,700	182,100	66,200	159,800	2,270,700	2,248,600	1,034,700	250,200
Average value.....(dollars).....	1,418	1,424	1,827	1,091	1,183	871	-	1,480	1,806	998	1,677	1,215
Debt on first and junior mortgages.....(dollars).....	4,573,800	4,435,400	1,105,200	322,800	237,400	85,400	35,900	77,500	1,242,100	1,086,000	565,900	138,400
Percent of value of property.....	49.4	49.2	45.1	41.6	40.0	46.9	-	48.5	54.7	48.3	54.7	55.3
Average debt.....(dollars).....	700	701	824	454	473	409	-	718	988	482	917	672
Debt on first mortgages.....(dollars).....	4,545,700	4,413,600	1,101,500	320,400	235,100	85,300	35,900	77,300	1,236,900	1,078,200	563,400	132,100
Percent of value of property.....	49.1	49.0	44.9	41.3	39.6	46.8	-	48.4	54.5	47.9	54.5	52.8
Average debt.....(dollars).....	696	698	821	451	468	408	-	716	984	478	913	641
2- to 4-family properties.....	295	291	60	23	16	7	2	2	72	103	29	4
Value of property.....(dollars).....	686,000	676,900	132,400	42,100	30,500	11,600	2,500	4,000	162,300	178,500	160,100	9,100
Average value.....(dollars).....	2,325	2,326	-	-	-	-	-	-	-	1,684	-	-
Debt on first and junior mortgages.....(dollars).....	328,400	325,500	54,700	13,700	10,000	3,700	500	1,700	91,700	84,700	78,500	2,900
Percent of value of property.....	47.9	48.1	-	-	-	-	-	-	-	48.8	-	-
Average debt.....(dollars).....	1,113	1,119	-	-	-	-	-	-	-	822	-	-
Debt on first mortgages.....(dollars).....	320,300	318,400	54,500	13,700	10,000	3,700	500	1,700	88,900	80,600	78,500	1,900
Percent of value of property.....	46.7	47.0	-	-	-	-	-	-	-	46.5	-	-
Average debt.....(dollars).....	1,086	1,094	-	-	-	-	-	-	-	783	-	-

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

[illegible]

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	8,215	7,805	1,612	914	643	271	48	127	1,494	2,817	794	409
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,544	6,338	1,344	711	502	209	35	108	1,253	2,259	617	206
Under \$500	3,168	3,053	457	477	328	149	8	52	313	1,474	272	115
\$500 to \$999	1,699	1,588	469	153	114	39	13	25	405	460	133	41
\$1,000 to \$1,499	835	811	205	49	38	11	6	14	276	190	70	25
\$1,500 to \$1,999	390	381	108	11	7	4	4	10	143	59	46	9
\$2,000 to \$2,499	210	203	54	8	5	3	2	3	68	38	30	7
\$2,500 to \$2,999	117	113	23	7	5	2	2	4	28	14	35	4
\$3,000 to \$3,999	88	83	21	3	2	1	1	-	16	17	25	5
\$4,000 to \$4,999	24	24	4	1	1	-	-	-	9	4	6	-
\$5,000 to \$5,999	2	2	-	1	1	-	-	-	1	-	-	-
\$6,000 to \$7,499	6	6	1	-	-	-	-	-	3	2	-	-
\$7,500 to \$9,999	1	1	-	-	-	-	-	-	-	1	-	-
\$10,000 to \$14,999	2	2	1	1	1	-	-	-	-	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	1	1	-	-	-	-	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,328	7,183	1,535	861	610	251	45	117	1,494	2,429	702	145
Under 4.0%	95	92	7	19	9	10	1	4	-	37	24	3
4.0% to 4.4%	206	197	42	27	13	14	1	5	-	75	47	9
4.5% to 4.9%	3	3	1	-	-	-	-	-	-	-	2	-
5.0% to 5.4%	1,623	1,612	36	8	5	3	-	3	1,494	16	55	11
5.5% to 5.9%	1	1	-	-	-	-	-	-	-	-	1	-
6.0% to 6.4%	700	665	193	63	50	13	10	18	-	215	166	35
6.5% to 6.9%	2	2	2	-	-	-	-	-	-	-	-	-
7.0% to 7.4%	61	58	15	4	3	-1	2	3	-	12	22	3
7.5% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1,693	1,659	505	168	124	44	22	28	-	769	167	34
Average interest rate (percent)	6.62	6.62	6.61	8.29	8.35	8.16	-	7.00	4.50	7.44	6.28	6.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	6,690	6,534	1,537	698	481	217	39	113	1,438	2,013	696	156
Real estate taxes included in payment	1,275	1,236	358	105	63	43	13	20	263	268	208	39
Monthly	1,151	1,117	346	82	45	37	12	18	245	216	197	34
Quarterly	10	10	-	3	2	1	-	-	2	5	-	-
Semiannual	13	13	1	4	4	-	-	-	-	8	-	-
Annual	43	43	-	9	6	3	1	-	1	28	4	-
Other	7	7	-	3	2	1	-	-	-	4	-	-
Not reporting frequency of payment	51	46	11	5	4	1	-	2	14	7	7	5
Real estate taxes not included in payment	5,005	4,914	1,118	530	374	155	22	86	1,081	1,622	455	91
Monthly	4,200	4,119	1,081	402	272	130	16	70	1,043	1,139	368	81
Quarterly	59	59	4	18	13	5	1	1	1	30	4	-
Semiannual	143	142	5	20	17	3	1	6	3	70	37	1
Annual	468	464	10	70	58	12	4	6	4	335	35	4
Other	35	34	-	9	7	2	-	1	1	21	2	1
Not reporting frequency of payment	100	96	18	11	7	4	-	2	29	27	9	4
Not reporting tax payment requirements	410	394	61	62	44	18	4	7	94	123	33	25
Monthly	398	315	57	45	30	15	3	6	91	91	25	20
Quarterly	7	7	-	3	3	-	-	-	-	2	2	-
Semiannual	9	8	1	3	3	-	-	-	-	4	-	1
Annual	23	21	-	4	3	1	1	1	-	14	1	2
Other	2	2	-	2	-	2	-	-	-	-	-	-
Not reporting frequency of payment	31	28	3	5	5	-	-	-	3	12	5	3
No principal payments required	487	476	35	69	52	17	6	7	24	295	40	11
Monthly	177	176	31	27	20	7	2	1	20	80	15	1
Quarterly	7	7	-	-	-	-	-	-	-	7	-	-
Semiannual	39	37	3	4	3	1	1	1	-	23	5	2
Annual	220	216	-	27	22	5	3	4	2	163	17	4
Other	22	21	1	6	5	1	-	-	-	14	-	1
Not reporting frequency of payment	22	19	-	5	2	3	-	1	2	8	3	3
Not reporting principal payment requirements	517	281	35	40	35	5	2	5	28	139	32	236
Monthly	145	111	18	18	15	3	-	-	24	40	11	34
Quarterly	3	2	-	-	-	-	-	-	-	2	-	1
Semiannual	13	12	1	1	1	-	-	-	-	9	1	1
Annual	75	65	-	12	11	1	1	3	-	45	4	10
Other	13	13	-	3	3	-	-	-	-	7	3	-
Not reporting frequency of payment	268	78	16	6	5	1	1	2	4	36	13	190
No regular payments required	521	515	5	107	75	32	1	2	4	370	26	6

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	6,544	1,060	4,102	369	1,013	Reporting interest rate.....	7,328	1,187	4,687	448	1,006
Under \$500	3,168	356	1,955	204	653	Under 4.0%.....	95	8	68	8	11
\$500 to \$999	1,699	297	1,108	98	196	4.0% to 4.4%.....	206	41	123	10	32
\$1,000 to \$1,499	886	158	535	47	96	4.4% to 4.8%.....	3	1	1	1	-
\$1,500 to \$1,999	390	98	258	7	27	4.8% to 5.2%.....	1,623	318	1,145	27	133
\$2,000 to \$2,499	210	61	117	9	23	5.2% to 5.6%.....	1	1	-	-	-
\$2,500 to \$2,999	117	38	66	3	10	5.6% to 6.0%.....	700	149	435	40	76
\$3,000 to \$3,999	88	36	44	1	7	6.0% to 6.4%.....	2	-	2	-	-
\$4,000 to \$4,999	24	9	14	-	1	6.4% to 6.8%.....	61	17	39	4	1
\$5,000 to \$5,999	2	1	1	-	-	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499	6	5	1	-	-	7.2% to 7.6%.....	1,693	282	1,079	117	215
\$7,500 to \$9,999	1	1	-	-	-	7.6% to 8.0%.....	3	2	-	1	-
\$10,000 to \$14,999	2	-	-	-	-	8.0% and over.....	43	9	29	1	4
\$15,000 to \$19,999	2	-	-	-	-	Average interest rate....(percent)....	6.62	6.07	6.50	7.33	7.30
\$20,000 and over	1	-	1	-	-						

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	4,660	4,385	883	3,305	197	275
Total first mortgage outstanding debt (dollars)	3,446,000	3,301,800	885,000	2,309,100	107,700	144,200
Total annual mortgage payment (dollars)	821,110	809,185	177,282	601,034	30,869	11,925
Average first mortgage outstanding debt (dollars)	739	753	1,002	699	547	524
Average value of property (dollars)	1,485	1,503	1,772	1,459	1,041	1,191
Average annual estimated rental value (dollars)	167	169	193	165	124	133
Average annual mortgage payment (dollars)	176	185	201	182	157	43
Percent which annual mortgage payment represents of—						
First mortgage debt	23.8	24.5	20.0	26.0	28.7	8.3
Value of property	11.9	12.3	11.3	12.5	15.1	3.6
Estimated annual rental value	105.6	109.2	103.8	110.1	126.5	32.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,101	3,993	854	2,961	178	108
Average first mortgage outstanding debt (dollars)	767	774	1,020	717	551	519
Average value of property (dollars)	1,515	1,522	1,796	1,474	1,008	1,264
Average annual estimated rental value (dollars)	170	171	195	166	121	145
Average annual mortgage payment (dollars)	185	189	202	187	159	47
Percent which annual mortgage payment represents of—						
First mortgage debt	24.1	24.4	19.8	26.1	28.9	9.0
Value of property	12.2	12.4	11.2	12.7	15.8	3.7
Estimated annual rental value	109.0	110.8	103.3	112.4	131.9	32.5
Monthly mortgage payment—						
Under \$10	1,205	1,109	186	861	62	96
\$10 to \$14	1,236	1,227	218	945	64	9
\$15 to \$19	686	683	179	482	22	3
\$20 to \$24	400	400	113	273	14	—
\$25 to \$29	283	283	75	202	6	—
\$30 to \$39	166	166	50	111	5	—
\$40 to \$49	49	49	19	29	1	—
\$50 to \$59	52	52	6	43	3	—
\$60 to \$74	9	9	4	5	—	—
\$75 to \$99	7	7	2	5	—	—
\$100 and over	8	8	2	5	1	—
Average monthly mortgage payment (dollars)	15.43	15.74	16.81	15.59	13.25	3.92
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	559	392	29	344	19	167
Average first mortgage outstanding debt (dollars)	534	537	—	543	—	528
Average value of property (dollars)	1,258	1,308	—	1,327	—	1,143
Average annual estimated rental value (dollars)	145	154	—	155	—	126
Average annual mortgage payment (dollars)	110	140	—	137	—	41
Percent which annual mortgage payment represents of—						
First mortgage debt	20.6	26.0	—	25.3	—	7.8
Value of property	8.8	10.7	—	10.3	—	3.6
Estimated annual rental value	75.8	90.9	—	88.5	—	32.6

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	64,569	59,494	22,027	37.0	37,467	4,915	160	20,872	12,804	61.3	8,068
1930: Private families reporting tenure.....	-	45,492	17,720	39.0	27,772	-	-	-	-	-	-
1920: All families reporting tenure.....	-	20,829	8,184	39.3	12,645	-	-	8,100	4,804	59.3	3,296
Dwelling units: 1940.....	64,569	59,494	22,027	37.0	37,467	4,915	160	20,872	12,804	61.3	8,068
COLOR OF OCCUPANTS											
White.....	-	54,047	20,968	38.8	33,079	-	-	19,868	12,402	62.4	7,466
Nonwhite.....	-	5,447	1,059	19.4	4,388	-	-	1,004	402	40.0	602
TYPE OF STRUCTURE											
1-family.....	38,915	36,454	19,156	52.5	17,298	2,389	72	18,215	11,207	61.5	7,008
Other.....	25,654	23,040	2,871	12.5	20,169	2,526	88	2,657	1,597	60.1	1,060
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	37,869	35,591	18,614	52.3	16,977	2,211	67	18,041	11,131	61.7	6,910
Under \$5.....	1,729	1,647	902	54.8	745	80	2	800	127	15.9	673
\$5 to \$9.....	3,142	2,837	869	30.6	1,968	298	7	814	283	34.8	531
\$10 to \$14.....	5,292	4,748	1,365	28.7	3,383	520	24	1,270	611	48.1	659
\$15 to \$19.....	4,589	4,267	1,521	35.6	2,746	313	9	1,450	862	59.0	598
\$20 to \$24.....	4,894	4,633	2,044	44.1	2,589	258	3	1,993	1,319	66.2	674
\$25 to \$29.....	4,642	4,405	2,376	53.9	2,029	234	3	2,237	1,573	67.3	764
\$30 to \$39.....	6,022	5,732	3,632	63.4	2,100	284	6	3,567	2,511	70.1	1,066
\$40 to \$49.....	3,017	2,912	2,130	73.1	782	97	8	2,093	1,505	71.9	588
\$50 to \$59.....	1,883	1,846	1,456	78.9	390	35	2	1,431	962	67.2	469
\$60 to \$74.....	1,343	1,303	1,147	88.0	156	38	2	1,129	737	65.3	392
\$75 to \$99.....	788	743	675	90.8	68	44	1	661	384	58.1	277
\$100 and over.....	528	518	497	95.9	21	10	-	486	267	54.9	219
Median monthly rent.....(dollars).....	23.77	24.14	30.13	-	18.86	17.81	-	30.47	32.66	-	26.59

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 OKLAHOMA CITY: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	12,804	11,078	537	572	809	935	1,171	2,288	1,536	1,122	1,047	535	347	94	43	1,726
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	12,351	10,671	473	537	774	901	1,133	2,241	1,500	1,090	1,017	513	334	90	41	1,680
Average interest rate.....(%).....	5.79	5.79	6.65	6.26	6.22	6.14	6.03	5.71	5.57	5.51	5.43	5.33	5.34	-	-	5.82
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	12,427	10,734	513	555	784	908	1,139	2,223	1,475	1,096	1,023	521	335	92	39	1,693
Building and loan association.....	4,142	3,590	78	167	346	438	535	791	445	314	263	111	65	19	6	552
Commercial bank.....	449	431	9	8	14	13	17	96	72	68	82	30	17	2	3	18
Savings bank.....	374	315	10	27	29	40	37	80	40	22	20	4	5	1	-	59
Life insurance company.....	1,248	1,070	1	6	11	15	23	133	178	184	223	125	113	37	17	178
Mortgage company.....	1,340	1,168	103	79	85	63	88	240	193	132	103	49	17	11	4	172
Home Owners' Loan Corporation.....	2,517	2,082	44	88	137	183	252	540	320	200	159	98	43	8	5	435
Individual.....	1,426	1,241	195	137	107	100	129	185	123	95	68	49	36	10	1	185
Other.....	931	837	73	43	55	56	58	158	104	81	105	55	39	4	3	94
Reporting debt and value.....	11,900	10,307	437	523	768	891	1,123	2,213	1,472	1,034	933	471	315	89	38	1,593
JUNIOR MORTGAGE																
First mortgage only.....	1,579	1,405	22	44	110	136	177	341	202	141	131	61	30	9	1	174
First and junior mortgage.....	443	368	13	17	39	64	66	80	34	27	15	10	2	1	-	75
With 1st mtg.; not rptg. on junior.....	9,878	8,534	402	462	619	691	880	1,792	1,236	866	787	400	283	79	37	1,344
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	2,408	2,158	426	412	395	292	207	236	96	52	22	12	8	-	-	250
\$1,000 to \$1,499.....	1,780	1,556	11	96	264	300	302	360	112	59	30	10	11	1	-	224
\$1,500 to \$1,999.....	1,716	1,494	-	15	96	211	312	486	206	95	49	17	7	-	-	222
\$2,000 to \$2,499.....	1,415	1,214	-	-	13	78	221	426	229	124	86	23	8	5	1	201
\$2,500 to \$2,999.....	1,091	950	-	-	-	10	71	391	231	140	69	26	8	3	1	141
\$3,000 to \$3,999.....	1,704	1,476	-	-	-	-	10	308	501	304	229	85	28	7	4	228
\$4,000 to \$4,999.....	830	702	-	-	-	-	-	6	96	232	238	85	33	6	6	128
\$5,000 to \$5,999.....	454	367	-	-	-	-	-	-	1	26	185	95	48	10	2	87
\$6,000 to \$7,499.....	305	252	-	-	-	-	-	-	-	2	25	111	87	21	6	53
\$7,500 to \$9,999.....	138	105	-	-	-	-	-	-	-	-	-	7	69	22	7	33
\$10,000 to \$14,999.....	44	29	-	-	-	-	-	-	-	-	-	-	8	14	7	15
\$15,000 to \$19,999.....	10	3	-	-	-	-	-	-	-	-	-	-	-	-	3	7
\$20,000 and over.....	5	1	-	-	-	-	-	-	-	-	-	-	-	-	1	4
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	50,097	41,587	257	579	1,251	1,839	2,882	7,313	6,262	5,322	5,972	3,880	3,549	1,401	1,130	8,510
Average value.....(dollars).....	4,210	4,035	588	1,107	1,629	2,064	2,566	3,305	4,254	5,147	6,401	8,131	11,263	-	-	5,342
Debt on first and jr. mtgs.(thous.).....	27,604	23,292	153	344	718	1,071	1,694	4,341	3,751	3,070	3,413	2,077	1,772	588	301	4,313
Percent of value of property.....	55.1	56.0	59.6	59.4	57.4	58.2	58.3	59.4	59.9	57.7	57.1	54.2	49.9	-	-	50.7
Average debt.....(dollars).....	2,320	2,260	351	658	935	1,202	1,509	1,962	2,548	2,969	3,658	4,410	5,624	-	-	2,707
Debt on first mtgs.....(thousands).....	27,361	23,106	151	340	705	1,046	1,661	4,301	3,732	3,052	3,396	2,065	1,769	588	301	4,256
Percent of value of property.....	54.6	55.6	58.8	58.7	56.3	56.9	57.6	58.8	59.6	57.8	56.9	53.9	49.8	-	-	50.0
Average debt.....(dollars).....	2,299	2,242	346	650	917	1,174	1,479	1,944	2,535	2,951	3,640	4,385	5,616	-	-	2,672

## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	12,804	12,427	4,142	823	449	374	1,248	1,340	2,517	1,426	981	377
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,351	12,136	4,060	802	438	364	1,221	1,309	2,517	1,336	891	215
Average interest rate... (percent)	5.79	5.79	6.50	5.85	5.40	6.38	5.44	5.93	4.50	6.31	5.70	5.67
Reporting debt and value	11,900	11,636	3,945	749	396	353	1,171	1,234	2,348	1,306	883	264
Percent distribution	-	100.0	33.9	6.4	3.4	3.0	10.1	10.6	20.2	11.2	7.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,900	11,636	3,945	749	396	353	1,171	1,234	2,348	1,306	883	264
First mortgage only	1,579	1,564	526	59	24	35	160	223	299	143	154	15
First and junior mortgage	443	410	192	21	3	13	15	36	87	35	24	33
With first mortgage; not reporting on junior mortgage	9,878	9,662	3,227	669	369	300	996	975	1,962	1,128	705	216
1-family properties	10,307	10,070	3,430	677	379	298	1,005	1,075	1,944	1,138	801	237
First mortgage only	1,405	1,391	476	52	23	29	140	203	254	123	143	14
First and junior mortgage	368	340	167	16	3	13	11	29	64	32	21	28
With first mortgage; not reporting on junior mortgage	8,534	8,339	2,787	609	353	256	854	843	1,626	983	637	195
2- to 4-family properties	1,593	1,566	515	72	17	55	166	159	404	168	82	27
First mortgage only	174	173	50	7	1	6	20	20	45	20	11	1
First and junior mortgage	75	70	25	5	-	5	4	7	23	3	3	5
With first mortgage; not reporting on junior mortgage	1,344	1,323	440	60	16	44	142	132	336	145	68	21
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,900	11,636	3,945	749	396	353	1,171	1,234	2,348	1,306	883	264
Value of property... (dollars)	50,096,700	48,953,100	14,635,900	3,242,300	2,054,900	1,187,400	8,271,000	4,985,100	9,356,500	4,665,100	3,797,200	1,143,600
Average value... (dollars)	4,210	4,207	3,710	4,329	5,189	3,364	7,063	4,040	3,985	3,572	4,300	4,332
Debt on first and junior mortgages... (dollars)	27,604,300	26,952,700	7,937,600	1,927,400	1,258,800	668,600	4,204,400	2,884,200	5,275,800	2,301,500	2,421,800	651,600
Percent of value of property	55.1	55.1	54.2	59.4	61.3	56.3	50.8	57.9	56.4	49.3	63.8	57.0
Average debt... (dollars)	2,320	2,316	2,012	2,573	3,179	1,894	3,590	2,337	2,247	1,762	2,743	2,468
Debt on first mortgages... (dollars)	27,361,400	26,726,900	7,820,800	1,916,800	1,257,800	659,000	4,193,600	2,883,600	5,236,600	2,283,900	2,411,600	634,500
Percent distribution	-	100.0	29.3	7.2	4.7	2.5	15.7	10.7	19.6	8.5	9.0	-
Percent of value of property	54.6	54.6	53.4	59.1	61.2	55.5	50.7	57.4	56.0	49.0	63.5	55.5
Average debt... (dollars)	2,299	2,297	1,982	2,559	3,176	1,867	3,581	2,321	2,230	1,749	2,731	2,403
1-family properties	10,307	10,070	3,430	677	379	298	1,005	1,075	1,944	1,138	801	237
Value of property... (dollars)	41,586,500	40,573,700	12,263,800	2,937,400	1,946,100	991,300	6,712,100	4,146,500	7,429,800	3,709,600	3,374,500	1,012,800
Average value... (dollars)	4,035	4,029	3,575	4,339	5,135	3,327	6,679	3,857	3,822	3,260	4,213	4,273
Debt on first and junior mortgages... (dollars)	23,291,600	22,704,600	6,733,900	1,774,800	1,214,900	559,900	3,466,700	2,461,300	4,216,000	1,841,200	2,210,700	587,000
Percent of value of property	56.0	56.0	54.9	60.4	62.4	56.5	51.6	59.4	56.7	49.6	65.5	58.0
Average debt... (dollars)	2,260	2,255	1,968	2,622	3,206	1,879	3,449	2,290	2,169	1,618	2,760	2,477
Debt on first mortgages... (dollars)	23,105,500	22,538,800	6,641,900	1,768,500	1,213,900	554,600	3,457,500	2,449,300	4,188,500	1,826,500	2,201,600	571,700
Percent of value of property	55.6	55.5	54.2	60.2	62.4	55.9	51.5	59.1	56.4	49.2	65.2	56.4
Average debt... (dollars)	2,242	2,238	1,936	2,612	3,203	1,861	3,440	2,278	2,155	1,605	2,749	2,412
2- to 4-family properties	1,593	1,566	515	72	17	55	166	159	404	168	82	27
Value of property... (dollars)	8,510,200	8,379,400	2,372,100	304,900	108,800	196,100	1,558,900	838,600	1,926,700	955,500	422,700	130,800
Average value... (dollars)	5,342	5,351	4,606	-	-	-	9,391	5,274	4,769	5,688	-	-
Debt on first and junior mortgages... (dollars)	4,312,700	4,246,100	1,203,700	152,600	43,900	108,700	737,700	422,900	1,059,800	460,300	211,100	64,600
Percent of value of property	50.7	50.7	50.7	-	-	-	47.3	50.4	55.0	48.2	-	-
Average debt... (dollars)	2,707	2,713	2,337	-	-	-	4,444	2,660	2,623	2,740	-	-
Debt on first mortgages... (dollars)	4,255,900	4,193,100	1,178,900	148,300	43,900	104,400	736,100	414,300	1,048,100	457,400	210,000	62,800
Percent of value of property	50.0	50.0	49.7	-	-	-	47.2	49.4	54.4	47.9	-	-
Average debt... (dollars)	2,672	2,678	2,289	-	-	-	4,434	2,606	2,594	2,723	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	11,078	10,734	3,590	746	431	315	1,070	1,168	2,062	1,241	837	344
RACE OF OCCUPANTS												
White	10,747	10,417	3,492	717	429	288	1,064	1,138	2,034	1,175	797	330
Negro	307	295	90	28	1	27	2	30	43	64	38	12
Other nonwhite	24	22	8	1	1	-	4	-	5	2	2	2
YEAR BUILT												
Reporting year built	10,948	10,615	3,551	734	427	307	1,065	1,161	2,052	1,219	833	333
1930 to 1940	4,922	4,763	1,473	476	337	139	550	689	538	511	526	159
1920 to 1929	4,405	4,290	1,527	187	58	119	422	330	1,103	491	230	115
1910 to 1919	1,261	1,222	437	54	19	35	83	98	335	155	60	39
1900 to 1909	351	331	110	17	3	14	10	43	74	61	16	20
1880 to 1899	8	8	4	-	-	-	-	-	1	1	1	-
1879 or earlier	1	1	-	-	-	-	-	-	1	-	-	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	11,078	10,734	3,590	746	431	315	1,070	1,168	2,082	1,241	337	344
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,332	10,094	3,441	677	379	298	1,008	1,076	1,948	1,141	803	238
Under \$500.....	891	875	233	46	19	27	21	123	95	245	112	16
\$500 to \$999.....	1,322	1,296	558	70	21	49	40	168	193	196	71	26
\$1,000 to \$1,499.....	1,581	1,551	723	77	21	56	63	106	331	185	66	30
\$1,500 to \$1,999.....	1,488	1,457	601	81	24	57	89	116	346	153	71	31
\$2,000 to \$2,499.....	1,203	1,177	415	66	30	36	129	91	291	118	67	26
\$2,500 to \$2,999.....	942	922	272	79	56	23	111	84	237	65	74	20
\$3,000 to \$3,999.....	1,460	1,402	332	119	93	26	218	232	270	98	133	58
\$4,000 to \$4,999.....	693	673	152	66	53	8	133	87	114	36	85	20
\$5,000 to \$5,999.....	369	365	81	40	32	8	80	39	97	29	59	4
\$6,000 to \$7,499.....	245	242	43	27	20	7	75	19	24	8	46	3
\$7,500 to \$9,999.....	105	102	22	4	3	1	39	9	7	4	17	3
\$10,000 to \$14,999.....	28	27	9	1	1	-	10	1	1	4	1	1
\$15,000 to \$19,999.....	3	3	-	-	-	-	-	1	1	-	1	-
\$20,000 and over.....	2	2	-	1	1	-	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,671	10,476	3,523	725	420	305	1,043	1,141	2,082	1,158	799	195
Under 4.0%.....	21	19	4	2	1	1	-	2	-	8	3	2
4.0% to 4.4%.....	102	100	22	8	5	3	7	7	-	32	24	2
4.5% to 4.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
5.0% to 5.4%.....	2,631	2,591	52	60	46	14	113	117	2,082	17	150	40
5.5% to 5.9%.....	4	4	1	-	-	-	1	-	-	1	1	-
6.0% to 6.4%.....	1,627	1,575	294	244	201	43	376	269	-	170	222	52
6.5% to 6.9%.....	4	4	1	1	-	1	-	2	-	-	-	-
7.0% to 7.4%.....	667	650	147	72	58	14	216	101	-	45	69	17
7.5% to 7.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
8.0% and over.....	2,544	2,507	1,093	167	80	37	286	342	-	471	148	37
Average interest rate..... (percent).....	5.79	5.79	6.48	5.78	5.38	6.33	5.41	5.90	4.50	6.32	5.67	5.65
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	10,375	10,138	3,511	707	405	302	1,017	1,069	2,043	999	792	237
Real estate taxes included in payment.....	2,756	2,658	611	376	300	76	317	430	433	98	393	98
Monthly.....	2,633	2,543	599	359	287	72	306	414	407	82	376	90
Quarterly.....	5	5	1	1	1	-	2	-	-	-	1	-
Semiannual.....	23	23	-	2	1	1	5	8	-	8	-	-
Annual.....	11	11	1	1	-	1	1	2	-	3	3	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	88	75	10	13	11	2	3	6	26	4	13	8
Real estate taxes not included in payment.....	7,452	7,330	2,849	323	102	221	689	629	1,585	873	382	122
Monthly.....	6,566	6,463	2,747	272	71	201	495	419	1,545	664	321	103
Quarterly.....	76	75	7	9	5	4	28	13	2	13	3	1
Semiannual.....	457	451	23	22	16	6	133	127	1	116	29	6
Annual.....	127	125	12	8	5	3	10	43	-	36	16	2
Other.....	33	31	2	1	-	1	1	5	-	18	4	2
Not reporting frequency of payment.....	193	185	53	11	5	6	22	22	37	25	9	8
Not reporting tax payment requirements.....	167	150	51	8	3	5	11	10	25	28	17	17
Monthly.....	138	123	46	6	2	4	5	5	24	21	16	15
Quarterly.....	4	4	1	-	-	-	-	-	-	2	-	-
Semiannual.....	6	5	-	-	-	-	3	1	-	1	-	1
Annual.....	6	6	-	1	-	-	1	-	-	3	1	-
Other.....	1	1	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	12	11	4	1	1	-	2	2	1	1	-	1
No principal payments required.....	292	286	34	20	15	5	30	66	20	102	14	6
Monthly.....	123	119	24	5	3	2	11	17	18	37	7	4
Quarterly.....	11	11	2	1	1	-	4	2	-	2	-	-
Semiannual.....	99	97	3	9	8	1	9	31	-	43	2	2
Annual.....	39	39	3	4	2	2	4	12	-	13	3	-
Other.....	6	6	-	1	1	-	-	2	-	3	-	-
Not reporting frequency of payment.....	14	14	2	-	-	-	2	2	2	4	2	-
Not reporting principal payment requirements.....	262	164	41	12	4	8	16	13	19	40	23	98
Monthly.....	113	99	32	10	3	7	7	8	14	17	11	14
Quarterly.....	2	2	1	-	-	-	-	-	1	-	-	-
Semiannual.....	13	10	1	-	-	-	4	2	-	2	1	3
Annual.....	12	11	-	-	-	-	-	1	-	7	3	1
Other.....	4	3	-	-	-	-	-	-	-	3	-	1
Not reporting frequency of payment.....	118	39	7	2	1	1	5	2	4	11	8	79
No regular payments required.....	149	146	4	7	7	-	7	20	-	100	8	3



## HOUSING—NONFARM MORTGAGES

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	10,332	2,519	7,115	274	424	Reporting interest rate.....	10,871	2,709	7,261	280	421
Under \$500.....	891	80	670	52	89	Under 4.0%.....	21	4	14	-	3
\$500 to \$999.....	1,322	143	1,049	50	80	4.0% to 4.4%.....	102	24	70	3	5
\$1,000 to \$1,499.....	1,581	202	1,279	43	57	4.4% to 4.8%.....	1	-	1	-	-
\$1,500 to \$1,999.....	1,488	225	1,174	33	56	4.8% to 5.2%.....	2,631	802	1,739	29	61
\$2,000 to \$2,499.....	1,203	245	887	32	89	5.2% to 5.6%.....	4	1	2	1	-
\$2,500 to \$2,999.....	942	317	585	14	26	5.6% to 6.0%.....	1,627	764	757	36	70
\$3,000 to \$3,999.....	1,460	641	764	28	27	6.0% to 6.4%.....	4	2	-	1	1
\$4,000 to \$4,999.....	693	330	338	6	19	6.4% to 6.8%.....	667	230	403	19	15
\$5,000 to \$5,999.....	369	173	172	10	14	6.8% to 7.2%.....	1	1	-	-	-
\$6,000 to \$7,499.....	245	114	119	5	7	7.2% to 7.6%.....	2,544	422	1,864	94	124
\$7,500 to \$9,999.....	105	40	57	-	8	7.6% to 8.0%.....	12	3	8	1	-
\$10,000 to \$14,999.....	28	8	17	1	2	8.0% and over.....	599	87	476	15	21
\$15,000 to \$19,999.....	3	1	2	-	-	Average interest rate.....(percent).....	6	3	3	-	-
\$20,000 and over.....	2	-	2	-	-		1,376	190	1,101	44	41
							13	6	7	-	-
							451	58	376	3	14
							18	3	15	-	-
							594	69	425	34	66
							5.79	5.41	5.93	6.22	6.19

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 OKLAHOMA CITY: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	9,224	8,982	2,349	6,525	108	242
Total first mortgage outstanding debt.....(dollars)	21,054,300	20,640,800	7,332,100	13,112,300	196,400	413,500
Total annual mortgage payment.....(dollars)	2,994,474	2,965,193	883,768	2,051,321	30,104	29,281
Average first mortgage outstanding debt.....(dollars)	2,283	2,298	3,121	2,010	1,819	1,709
Average value of property.....(dollars)	4,057	4,051	4,473	3,905	3,741	4,272
Average annual estimated rental value.....(dollars)	423	423	467	407	399	435
Average annual mortgage payment.....(dollars)	325	330	376	314	279	121
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	14.4	12.1	15.6	15.3	7.1
Value of property.....	8.0	8.1	8.4	8.1	7.5	2.8
Estimated annual rental value.....	76.8	78.1	80.6	77.3	69.9	27.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,490	8,385	2,317	5,971	97	105
Average first mortgage outstanding debt.....(dollars)	2,313	2,320	3,133	2,012	-	1,816
Average value of property.....(dollars)	3,964	3,963	4,460	3,773	-	4,011
Average annual estimated rental value.....(dollars)	416	416	465	397	-	428
Average annual mortgage payment.....(dollars)	330	338	376	317	-	152
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.3	14.3	12.0	15.7	-	8.3
Value of property.....	8.3	8.4	8.4	8.4	-	3.8
Estimated annual rental value.....	79.4	80.0	80.8	79.8	-	35.4
Monthly mortgage payment—						
Under \$10.....	361	312	37	264	11	49
\$10 to \$14.....	1,114	1,090	128	944	18	24
\$15 to \$19.....	1,305	1,293	265	1,008	20	12
\$20 to \$24.....	1,543	1,539	471	1,049	19	4
\$25 to \$29.....	1,320	1,313	396	908	9	7
\$30 to \$39.....	1,455	1,449	473	969	7	6
\$40 to \$49.....	690	689	275	410	4	1
\$50 to \$59.....	361	359	140	217	2	2
\$60 to \$74.....	184	184	73	107	4	-
\$75 to \$99.....	104	104	42	61	1	-
\$100 and over.....	53	53	17	34	2	-
Average monthly mortgage payment.....(dollars)	27.54	27.73	31.32	26.39	-	12.63
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	734	597	32	554	11	137
Average first mortgage outstanding debt.....(dollars)	1,925	1,993	-	1,981	-	1,626
Average value of property.....(dollars)	5,140	5,293	-	5,323	-	4,472
Average annual estimated rental value.....(dollars)	501	515	-	515	-	441
Average annual mortgage payment.....(dollars)	257	294	-	289	-	98
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.4	14.7	-	14.6	-	6.0
Value of property.....	5.0	5.5	-	5.4	-	2.2
Estimated annual rental value.....	51.3	57.0	-	56.1	-	22.1

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE OKLAHOMA CITY 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.....	68,317	62,900	23,951	38.1	38,939	5,239	178	22,725	13,877	61.1	8,848
Urban.....	65,312	60,174	22,409	37.2	37,765	4,976	162	21,243	13,084	61.6	8,159
Rural-nonfarm.....	3,005	2,726	1,552	56.9	1,174	263	16	1,482	793	53.5	689
COLOR OF OCCUPANTS											
White.....	-	57,368	22,892	39.9	34,476	-	-	21,713	13,472	62.0	8,241
Nonwhite.....	-	5,532	1,059	19.3	4,463	-	-	1,012	405	40.0	607
TYPE OF STRUCTURE											
1-family.....	42,236	39,476	20,969	53.1	18,507	2,672	88	19,951	12,214	61.2	7,737
Other.....	26,081	23,424	2,992	12.8	20,432	2,567	90	2,774	1,563	59.9	1,111
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	41,148	38,576	20,407	52.9	18,169	2,493	79	19,775	12,136	61.4	7,639
Under \$5.....	1,948	1,859	1,086	58.4	773	87	2	967	184	19.0	783
\$5 to \$9.....	3,638	3,295	1,051	31.9	2,244	331	12	991	386	33.9	655
\$10 to \$14.....	5,915	5,328	1,578	29.6	3,750	567	20	1,478	584	46.3	794
\$15 to \$19.....	5,169	4,810	1,770	36.8	3,040	347	12	1,705	1,003	58.8	702
\$20 to \$24.....	5,290	4,993	2,286	45.8	2,707	290	7	2,231	1,473	66.0	758
\$25 to \$29.....	4,915	4,559	2,582	55.4	2,077	250	6	2,539	1,767	69.7	812
\$30 to \$39.....	6,235	5,915	3,781	63.9	2,134	313	7	3,713	2,606	70.2	1,107
\$40 to \$49.....	3,127	3,003	2,206	73.5	797	116	8	2,163	1,566	72.4	597
\$50 to \$59.....	1,952	1,906	1,515	79.5	391	44	2	1,488	1,012	68.0	476
\$60 to \$74.....	1,440	1,381	1,217	88.1	164	57	2	1,198	797	66.5	401
\$75 to \$99.....	785	785	715	91.1	70	59	1	700	417	59.6	283
\$100 and over.....	674	642	620	96.6	22	32	-	602	331	55.0	271
Median monthly rent..... (dollars).....	23.19	23.50	29.21	-	18.31	18.27	-	29.45	32.04	-	25.29

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 OKLAHOMA CITY 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.....	13,877	12,086	634	661	906	1,044	1,280	2,458	1,644	1,185	1,118	566	385	106	57	42	1,791
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	13,373	11,631	557	620	867	1,006	1,238	2,406	1,605	1,151	1,085	544	370	101	54	27	1,742
Average interest rate..... (%).....	5.81	5.81	6.89	6.29	6.22	6.15	6.01	5.71	5.57	5.52	5.44	5.32	5.33	5.39	-	-	5.80
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	13,465	11,709	600	640	879	1,016	1,247	2,389	1,580	1,158	1,089	552	373	103	52	31	1,756
Building and loan association.....	4,473	3,902	82	188	378	490	584	851	476	337	280	118	80	19	7	12	571
Commercial bank.....	510	485	20	9	15	14	17	97	79	75	91	40	20	3	5	-	25
Savings bank.....	390	380	10	27	29	42	39	81	44	23	23	4	7	1	-	-	60
Life insurance company.....	1,313	1,121	1	6	13	15	25	134	181	188	233	128	124	43	26	4	192
Mortgage company.....	1,464	1,284	130	104	103	74	98	250	194	135	108	52	17	14	4	1	180
Home Owners' Loan Corporation.....	2,643	2,200	44	95	152	200	273	563	336	206	162	103	48	8	5	1	443
Individual.....	1,570	1,380	227	158	129	118	138	203	132	98	71	50	38	10	2	6	190
Other.....	1,102	1,007	86	53	60	53	78	210	138	96	121	57	39	5	3	3	95
Reporting debt and value.....	12,901	11,245	525	605	859	991	1,225	2,372	1,573	1,094	998	502	351	99	51	-	1,656
JUNIOR MORTGAGE																	
First mortgage only.....	1,720	1,512	48	47	113	139	178	342	203	144	147	74	51	16	10	-	208
First and junior mortgage.....	465	388	15	18	40	65	66	86	36	28	17	11	5	1	-	-	77
With 1st mtg.; not rptg. on junior.....	10,716	9,345	462	540	706	787	981	1,944	1,384	922	834	417	295	82	41	-	1,371
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,709	2,448	511	480	444	330	235	250	101	54	22	12	8	1	-	-	261
\$1,000 to \$1,499.....	1,944	1,716	14	109	295	340	329	390	118	64	38	10	12	2	-	-	228
\$1,500 to \$1,999.....	1,806	1,578	-	16	104	227	332	513	214	97	50	18	7	-	-	-	228
\$2,000 to \$2,499.....	1,498	1,295	-	-	16	84	239	456	289	133	91	23	8	5	1	-	203
\$2,500 to \$2,999.....	1,169	1,026	-	-	-	10	80	436	244	146	69	28	9	3	1	-	143
\$3,000 to \$3,999.....	1,799	1,569	-	-	-	-	10	321	546	321	239	88	30	8	4	-	230
\$4,000 to \$4,999.....	887	756	-	-	-	-	-	6	108	249	254	90	37	6	6	-	131
\$5,000 to \$5,999.....	510	416	-	-	-	-	-	-	1	28	214	105	53	13	2	-	94
\$6,000 to \$7,499.....	329	271	-	-	-	-	-	-	-	2	26	120	93	22	8	-	58
\$7,500 to \$9,999.....	159	124	-	-	-	-	-	-	-	-	-	8	83	23	10	-	35
\$10,000 to \$14,999.....	65	39	-	-	-	-	-	-	-	-	-	-	11	16	12	-	26
\$15,000 to \$19,999.....	18	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	13
\$20,000 and over.....	8	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	6
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	54,605	45,166	297	672	1,398	2,044	3,142	7,829	6,690	5,629	6,390	4,079	3,967	1,561	1,469	-	9,439
Average value..... (dollars).....	4,233	4,017	566	1,111	1,628	2,062	2,565	3,301	4,253	5,146	6,403	8,125	11,301	-	-	-	5,700
Debt on first & jr. mtgs..... (thous.).....	30,109	25,383	179	392	800	1,178	1,837	4,657	4,042	3,254	3,692	2,236	2,016	647	454	-	4,726
Percent of value of property.....	55.1	56.2	60.2	58.3	57.2	57.7	58.5	59.5	60.4	57.8	57.8	54.8	50.8	-	-	-	50.1
Average debt..... (dollars).....	2,334	2,257	341	648	931	1,189	1,500	1,963	2,570	2,974	3,700	4,453	5,743	-	-	-	2,854
Debt on first mtgs..... (thousands).....	29,849	25,182	176	388	787	1,154	1,804	4,615	4,022	3,236	3,673	2,222	2,007	646	454	-	4,667
Percent of value of property.....	54.7	55.8	59.3	57.7	56.3	56.4	57.4	58.9	60.1	57.5	57.5	54.5	50.6	-	-	-	49.5
Average debt..... (dollars).....	2,314	2,239	338	641	916	1,164	1,472	1,946	2,557	2,958	3,680	4,427	5,718	-	-	-	2,818

## HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE OKLAHOMA CITY 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	13,877	13,455	4,473	930	510	390	1,313	1,464	2,543	1,570	1,102	412
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,373	13,141	4,379	876	497	379	1,285	1,433	2,543	1,466	1,059	232
Average interest rate (percent)	5.81	5.81	6.48	5.85	5.45	6.37	5.41	6.00	4.50	6.34	5.73	5.77
Reporting debt and value	12,901	12,614	4,256	825	456	369	1,233	1,355	2,467	1,440	1,038	287
Percent distribution	-	100.0	33.7	6.5	3.6	2.9	9.8	10.7	19.6	11.4	8.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,901	12,614	4,256	825	456	369	1,233	1,355	2,467	1,440	1,038	287
First mortgage only	1,720	1,700	554	88	50	38	199	242	307	155	155	20
First and junior mortgage	465	431	201	24	3	21	16	40	89	35	26	34
With first mortgage; not reporting on junior mortgage	10,716	10,483	3,501	713	403	310	1,018	1,073	2,071	1,250	857	233
1-family properties	11,245	10,986	3,723	745	432	313	1,053	1,188	2,055	1,267	955	259
First mortgage only	1,512	1,493	495	78	46	32	167	219	259	132	143	19
First and junior mortgage	388	359	175	18	3	15	12	33	66	32	23	29
With first mortgage; not reporting on junior mortgage	9,345	9,134	3,053	649	383	266	874	936	1,730	1,103	789	211
2- to 4-family properties	1,656	1,628	533	80	24	56	180	167	412	173	83	28
First mortgage only	208	207	59	10	4	6	32	23	48	23	12	1
First and junior mortgage	77	72	26	6	-	6	4	7	23	3	3	5
With first mortgage; not reporting on junior mortgage	1,371	1,349	448	64	20	44	144	137	341	147	68	22
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,901	12,614	4,256	825	456	369	1,233	1,355	2,467	1,440	1,038	287
Value of property (dollars)	54,604,800	53,369,300	15,890,300	3,870,100	2,585,500	1,284,600	9,120,300	5,298,800	9,769,500	5,044,400	4,375,900	1,235,500
Average value (dollars)	4,233	4,231	3,734	4,691	5,670	3,481	7,397	3,911	3,960	3,503	4,216	4,305
Debt on first and junior mortgages (dollars)	30,109,400	29,401,400	8,641,100	2,294,000	1,556,300	737,700	4,656,600	3,037,700	5,492,200	2,483,100	2,796,700	708,000
Percent of value of property	55.1	55.1	54.4	59.3	60.2	57.4	51.1	57.3	56.2	49.2	63.9	57.3
Average debt (dollars)	2,334	2,331	2,030	2,781	3,413	1,999	3,777	2,242	2,226	1,724	2,694	2,467
Debt on first mortgages (dollars)	29,849,000	29,159,600	8,518,400	2,279,400	1,555,300	724,100	4,642,600	3,015,000	5,452,700	2,465,500	2,786,000	689,400
Percent distribution	-	100.0	29.2	7.8	5.3	2.5	15.9	10.3	18.7	8.5	9.6	-
Percent of value of property	54.7	54.6	53.6	58.9	60.2	56.4	50.9	56.9	55.8	48.9	63.7	55.8
Average debt (dollars)	2,314	2,312	2,002	2,763	3,411	1,962	3,765	2,225	2,210	1,712	2,684	2,402
1-family properties	11,245	10,986	3,723	745	432	313	1,053	1,188	2,055	1,267	955	259
Value of property (dollars)	45,166,300	44,092,100	13,828,100	3,325,900	2,257,900	1,068,000	7,291,900	4,411,600	7,799,500	3,997,900	3,937,200	1,074,200
Average value (dollars)	4,017	4,013	3,580	4,464	5,227	3,412	6,925	3,713	3,795	3,155	4,123	4,147
Debt on first and junior mortgages (dollars)	25,383,200	24,754,800	7,358,800	2,038,200	1,424,200	614,000	3,782,600	2,600,100	4,407,900	1,987,800	2,579,600	628,400
Percent of value of property	56.2	56.1	55.2	61.3	63.1	57.5	51.9	58.9	56.5	49.7	65.5	58.5
Average debt (dollars)	2,257	2,253	1,977	2,735	3,297	1,962	3,592	2,189	2,145	1,569	2,701	2,426
Debt on first mortgages (dollars)	25,181,600	24,570,000	7,260,700	2,029,900	1,423,200	606,700	3,770,200	2,586,000	4,380,100	1,973,100	2,570,000	611,600
Percent of value of property	55.8	55.7	54.5	61.0	63.0	56.8	51.7	58.6	56.2	49.4	65.3	56.9
Average debt (dollars)	2,239	2,236	1,950	2,725	3,294	1,938	3,580	2,177	2,131	1,557	2,691	2,361
2- to 4-family properties	1,656	1,628	533	80	24	56	180	167	412	173	83	28
Value of property (dollars)	9,438,500	9,277,200	2,562,200	544,200	327,600	216,600	1,828,200	887,300	1,970,000	1,046,500	438,700	161,300
Average value (dollars)	5,700	5,699	4,807	-	-	-	10,158	5,313	4,782	6,049	-	-
Debt on first and junior mortgages (dollars)	4,726,200	4,646,600	1,282,500	255,800	132,100	123,700	874,000	437,600	1,084,300	495,300	217,100	79,600
Percent of value of property	50.1	50.1	50.1	-	-	-	47.8	49.3	55.0	47.3	-	-
Average debt (dollars)	2,854	2,854	2,406	-	-	-	4,856	2,620	2,632	2,863	-	-
Debt on first mortgages (dollars)	4,667,400	4,589,600	1,257,700	249,500	132,100	117,400	872,400	429,000	1,072,600	492,400	216,000	77,800
Percent of value of property	49.5	49.5	49.1	-	-	-	47.7	48.4	54.4	47.1	-	-
Average debt (dollars)	2,813	2,819	2,360	-	-	-	4,847	2,569	2,603	2,846	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE OKLAHOMA CITY 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	12,086	11,709	3,902	815	485	330	1,121	1,284	2,200	1,380	1,007	377
RACE OF OCCUPANTS												
White	11,752	11,389	3,804	785	482	303	1,115	1,254	2,152	1,312	967	363
Negro	309	297	90	28	1	27	2	30	43	66	38	12
Other nonwhite	25	23	8	2	2	-	-	4	5	2	2	2
YEAR BUILT												
Reporting year built	11,949	11,583	3,860	803	481	322	1,116	1,277	2,168	1,356	1,003	366
1930 to 1940	5,646	5,461	1,673	539	388	151	598	762	593	605	691	185
1920 to 1929	4,656	4,505	1,615	191	70	121	425	367	1,145	527	235	121
1910 to 1919	1,305	1,265	456	55	20	35	83	103	347	161	60	40
1900 to 1909	851	841	112	18	3	15	10	43	81	61	16	20
1880 to 1899	10	10	4	-	-	-	-	-	1	2	1	-
1879 or earlier	1	1	-	-	-	-	-	-	1	-	-	-

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE OKLAHOMA CITY 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.....	12,086	11,709	3,902	815	485	330	1,121	1,284	2,200	1,380	1,007	377
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	11,270	11,010	3,734	745	432	313	1,056	1,189	2,059	1,270	957	250
Under \$500.....	1,036	1,012	250	60	32	28	22	158	107	286	129	24
\$500 to \$999.....	1,470	1,443	611	70	21	49	41	200	209	226	86	27
\$1,000 to \$1,499.....	1,738	1,705	780	80	23	57	64	129	364	210	78	33
\$1,500 to \$1,999.....	1,572	1,541	642	85	25	60	89	120	362	166	77	31
\$2,000 to \$2,499.....	1,287	1,261	449	69	31	38	129	98	306	126	84	26
\$2,500 to \$2,999.....	1,017	992	296	80	56	24	112	85	241	67	111	25
\$3,000 to \$3,999.....	1,554	1,493	363	128	100	28	221	234	279	108	165	61
\$4,000 to \$4,999.....	747	726	171	74	65	9	143	88	115	39	96	21
\$5,000 to \$5,999.....	417	412	87	54	43	11	91	44	40	30	66	5
\$6,000 to \$6,999.....	262	259	45	34	27	7	80	21	25	8	46	3
\$7,500 to \$9,999.....	125	122	30	6	5	1	47	10	8	4	17	3
\$10,000 to \$14,999.....	37	36	10	3	2	1	15	1	1	5	1	1
\$15,000 to \$19,999.....	5	5	-	1	1	-	1	1	1	-	1	-
\$20,000 and over.....	3	3	-	1	1	-	1	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	11,631	11,419	3,823	792	473	319	1,098	1,257	2,200	1,283	956	212
Under 4.0%.....	24	22	4	3	2	1	-	2	-	10	3	2
4.0%.....	108	106	22	9	6	3	8	8	-	38	25	2
4.1% to 4.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
4.5%.....	2,815	2,772	56	76	62	14	123	120	2,200	18	179	43
4.6% to 4.9%.....	4	4	1	-	-	-	1	-	-	1	1	-
5.0%.....	1,795	1,741	332	264	218	46	405	279	-	183	278	54
5.1% to 5.4%.....	6	6	1	3	1	2	-	2	-	-	-	-
5.5%.....	699	682	167	74	60	14	221	104	-	45	71	17
5.6% to 5.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
6.0%.....	2,769	2,729	1,193	173	83	90	290	383	-	519	171	40
6.1% to 6.4%.....	13	13	8	-	-	-	1	3	-	1	-	-
6.5%.....	660	653	432	39	3	36	16	71	-	43	52	7
6.6% to 6.9%.....	6	5	3	-	-	-	-	-	-	-	2	1
7.0%.....	1,545	1,526	979	68	19	49	23	163	-	207	86	19
7.1% to 7.4%.....	13	12	9	2	-	2	-	-	-	-	1	1
7.5%.....	475	468	353	39	4	35	3	18	-	19	36	7
7.6% to 7.9%.....	18	18	13	1	-	1	-	4	-	-	-	-
8.0% and over.....	679	660	249	41	15	26	7	100	-	204	59	19
Average interest rate..... (percent)	5.81	5.81	6.47	5.80	5.44	6.33	5.40	5.98	4.50	6.35	5.70	5.76
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	11,322	11,065	3,812	772	456	316	1,066	1,177	2,157	1,122	959	257
Real estate taxes included in payment.....	2,989	2,887	651	405	327	78	337	443	453	115	483	102
Monthly.....	2,864	2,770	639	387	313	74	326	427	427	98	466	94
Quarterly.....	5	5	1	1	1	-	2	-	-	-	1	-
Semiannual.....	23	23	-	2	1	1	5	8	-	8	-	-
Annual.....	12	12	1	1	-	1	1	2	-	4	3	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	84	76	10	14	12	2	3	6	26	4	13	8
Real estate taxes not included in payment.....	8,154	8,017	3,107	358	125	233	717	722	1,679	977	457	137
Monthly.....	7,199	7,083	2,999	305	92	213	516	487	1,637	746	393	116
Quarterly.....	81	80	8	9	5	4	29	14	2	15	3	1
Semiannual.....	490	483	24	23	17	6	136	145	1	124	30	7
Annual.....	144	142	13	8	5	3	11	49	-	45	16	2
Other.....	35	33	2	1	-	1	1	5	-	19	5	2
Not reporting frequency of payment.....	205	196	61	12	6	6	24	22	39	28	10	9
Not reporting tax payment requirements.....	179	161	54	9	4	5	12	12	25	30	19	18
Monthly.....	145	130	48	7	3	4	6	5	24	22	18	15
Quarterly.....	4	4	1	-	-	-	1	-	-	2	-	-
Semiannual.....	8	7	-	-	-	-	3	3	-	1	-	1
Annual.....	7	7	-	1	-	1	-	1	-	4	1	-
Other.....	1	1	-	-	-	-	-	1	-	-	-	-
Not reporting frequency of payment.....	14	12	5	1	1	-	2	2	1	1	-	2
No principal payments required.....	305	299	35	20	15	5	31	69	21	108	15	6
Monthly.....	129	125	25	5	3	2	12	18	19	38	8	4
Quarterly.....	11	11	2	1	-	-	4	2	-	2	-	-
Semiannual.....	102	100	3	9	8	1	9	33	-	44	2	2
Annual.....	43	43	3	4	2	2	4	12	-	17	3	-
Other.....	6	6	-	1	1	-	-	2	-	3	-	-
Not reporting frequency of payment.....	14	14	2	-	-	-	2	2	2	4	2	-
Not reporting principal payment requirements.....	298	188	51	15	7	8	17	16	22	42	25	110
Monthly.....	121	107	36	12	5	7	7	9	14	17	12	14
Quarterly.....	2	2	1	-	-	-	-	-	1	-	-	-
Semiannual.....	15	12	1	1	1	-	4	3	-	2	1	3
Annual.....	13	11	-	-	-	-	-	1	-	7	3	2
Other.....	4	3	-	-	-	-	-	-	-	3	-	1
Not reporting frequency of payment.....	143	53	13	2	1	1	6	3	7	13	9	90
No regular payments required.....	161	157	4	8	7	1	7	22	-	108	8	4

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	11,270	2,743	7,781	283	453	Reporting interest rate.....	11,631	2,940	7,939	293	459
Under \$500.....	1,036	87	796	56	97	Under 4.0%.....	24	5	15	1	3
\$500 to \$999.....	1,470	162	1,171	50	87	4.0% to 4.4%.....	108	26	78	3	6
\$1,000 to \$1,499.....	1,738	222	1,411	45	60	4.4% to 4.8%.....	1	-	1	-	-
\$1,500 to \$1,999.....	1,572	235	1,241	34	62	4.8% to 5.2%.....	2,815	872	1,848	30	65
\$2,000 to \$2,499.....	1,287	260	951	33	43	5.2% to 5.6%.....	4	1	2	1	-
\$2,500 to \$2,999.....	1,017	352	622	14	28	5.6% to 6.0%.....	1,795	844	837	38	75
\$3,000 to \$3,999.....	1,554	689	805	28	32	6.0% to 6.4%.....	6	3	1	1	1
\$4,000 to \$4,999.....	747	355	363	6	22	6.4% to 6.8%.....	699	244	420	19	16
\$5,000 to \$5,999.....	417	201	191	10	15	6.8% to 7.2%.....	1	1	-	-	-
\$6,000 to \$7,499.....	262	122	128	5	7	7.2% to 7.6%.....	2,769	494	2,042	100	133
\$7,500 to \$9,999.....	125	46	70	1	8	7.6% to 8.0%.....	13	3	9	1	-
\$10,000 to \$14,999.....	37	9	25	1	2	8.0% and over.....	660	94	526	16	24
\$15,000 to \$19,999.....	5	2	3	-	-	Average interest rate... (percent).....	6	3	3	-	-
\$20,000 and over.....	3	-	3	-	-		1,545	202	1,250	45	48
							13	6	7	-	-
							475	61	397	3	14
							16	3	15	-	-
							679	78	493	35	73
							5.81	5.40	5.95	6.20	6.21

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 OKLAHOMA CITY 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.....	9,901	9,651	2,522	7,015	114	250
Total first mortgage outstanding debt..... (dollars).....	22,619,000	22,191,400	7,959,200	14,027,400	204,800	427,600
Total annual mortgage payment..... (dollars).....	3,194,429	3,164,433	949,228	2,183,477	31,728	29,996
Average first mortgage outstanding debt..... (dollars).....	2,285	2,299	3,156	2,000	1,796	1,710
Average value of property..... (dollars).....	4,043	4,037	4,501	3,877	3,643	4,257
Average annual estimated rental value..... (dollars).....	420	419	469	402	390	433
Average annual mortgage payment..... (dollars).....	323	328	376	311	278	120
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	14.3	11.9	15.6	15.5	7.0
Value of property.....	8.0	8.1	8.4	8.0	7.6	2.2
Estimated annual rental value.....	76.9	78.2	80.2	77.4	71.4	27.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,126	9,018	2,490	6,426	102	108
Average first mortgage outstanding debt..... (dollars).....	2,315	2,320	3,167	2,000	1,815	1,860
Average value of property..... (dollars).....	3,950	3,949	4,490	3,743	3,686	4,060
Average annual estimated rental value..... (dollars).....	413	413	468	392	400	432
Average annual mortgage payment..... (dollars).....	328	331	376	314	289	153
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	14.2	11.9	15.7	15.9	8.2
Value of property.....	8.3	8.4	8.4	8.4	7.8	3.8
Estimated annual rental value.....	79.5	80.0	80.3	80.0	72.2	35.3
Monthly mortgage payment—						
Under \$10.....	406	356	39	306	11	50
\$10 to \$14.....	1,257	1,232	136	1,078	18	25
\$15 to \$19.....	1,398	1,386	281	1,083	22	12
\$20 to \$24.....	1,655	1,651	514	1,118	19	4
\$25 to \$29.....	1,383	1,376	423	943	10	7
\$30 to \$39.....	1,527	1,520	507	1,004	9	7
\$40 to \$49.....	739	738	295	439	4	1
\$50 to \$59.....	386	384	151	231	2	2
\$60 to \$74.....	204	204	83	117	4	-
\$75 to \$99.....	114	114	43	70	1	-
\$100 and over.....	57	57	18	37	2	-
Average monthly mortgage payment..... (dollars).....	27.37	27.54	31.34	26.13	24.06	12.71
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	775	633	32	589	12	142
Average first mortgage outstanding debt..... (dollars).....	1,927	2,001	-	1,992	-	1,596
Average value of property..... (dollars).....	5,136	5,300	-	5,336	-	4,406
Average annual estimated rental value..... (dollars).....	496	510	-	511	-	434
Average annual mortgage payment..... (dollars).....	255	291	-	287	-	95
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	14.5	-	14.4	-	6.0
Value of property.....	5.0	5.5	-	5.4	-	2.2
Estimated annual rental value.....	51.3	57.0	-	56.1	-	21.9

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 TULSA: 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.....	43,993	41,344	16,853	40.8	24,491	2,572	77	16,288	10,177	62.5	6,111
1930: Private families reporting tenure.....	-	36,389	13,864	38.1	22,525	-	-	-	-	-	-
1920: All families reporting tenure.....	-	16,156	5,959	36.9	10,197	-	-	5,743	2,528	45.8	3,115
Dwelling units: 1940.....	43,993	41,344	16,853	40.8	24,491	2,572	77	16,288	10,177	62.5	6,111
COLOR OF OCCUPANTS											
White.....	-	37,049	15,452	41.7	21,597	-	-	14,980	9,783	65.3	5,197
Nonwhite.....	-	4,295	1,401	32.6	2,894	-	-	1,308	394	30.1	914
TYPE OF STRUCTURE											
1-family.....	29,348	27,803	15,305	55.0	12,498	1,490	55	14,836	9,294	62.6	5,542
Other.....	14,645	13,541	1,548	11.4	11,993	1,082	22	1,452	883	60.8	569
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	29,002	27,542	15,123	54.9	12,419	1,408	52	14,771	9,264	62.7	5,507
Under \$5.....	579	554	358	64.6	195	24	1	311	74	23.8	237
\$5 to \$9.....	2,732	2,447	856	35.0	1,591	278	7	813	204	25.1	609
\$10 to \$14.....	3,314	3,036	1,066	35.1	1,970	269	9	1,085	450	43.5	585
\$15 to \$19.....	3,124	2,958	1,187	40.1	1,771	161	5	1,164	630	54.1	534
\$20 to \$24.....	2,913	2,815	1,282	45.5	1,533	96	2	1,252	799	63.0	463
\$25 to \$29.....	3,386	3,267	1,634	50.0	1,633	112	7	1,611	1,067	66.2	544
\$30 to \$39.....	4,778	4,578	2,741	59.9	1,837	194	6	2,698	1,850	68.6	848
\$40 to \$49.....	3,336	3,215	2,241	69.7	974	117	4	2,217	1,552	74.5	565
\$50 to \$59.....	1,969	1,908	1,451	76.0	457	55	6	1,440	1,072	74.4	368
\$60 to \$74.....	1,423	1,366	1,082	79.2	284	55	2	1,061	786	74.1	275
\$75 to \$99.....	706	669	546	81.6	123	35	2	527	348	66.0	179
\$100 and over.....	742	729	679	93.1	50	12	1	642	342	53.3	300
Median monthly rent.....(dollars).....	27.22	27.50	33.80	-	21.72	18.63	-	33.95	37.15	-	27.49

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 TULSA: 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.....	10,177	9,280	454	538	742	828	923	1,670	1,418	1,083	782	414	280	74	60	14	897
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	9,667	8,794	405	504	702	790	878	1,603	1,361	1,050	749	385	252	59	52	4	873
Average interest rate.....(%).....	5.49	5.48	6.24	5.72	5.88	5.74	5.65	5.49	5.23	5.14	5.24	5.26	5.22	-	-	-	5.56
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	9,887	9,001	439	520	722	811	890	1,635	1,386	1,060	764	391	259	65	54	5	886
Building and loan association.....	2,712	2,493	53	134	249	262	298	484	393	264	189	98	50	11	6	2	219
Commercial bank.....	558	521	13	11	9	15	11	48	128	118	68	45	44	5	6	-	37
Savings bank.....	355	304	7	17	43	43	37	48	35	41	15	13	3	-	1	1	51
Life insurance company.....	821	744	4	4	7	21	24	76	134	123	167	65	74	26	19	-	77
Mortgage company.....	1,073	1,012	29	36	51	72	76	213	188	157	93	60	23	5	7	-	61
Home Owners' Loan Corporation.....	2,672	2,371	56	165	200	237	290	505	360	252	165	77	40	7	7	-	301
Individual.....	976	885	238	118	99	99	79	103	45	31	21	17	14	4	6	1	91
Other.....	720	671	29	33	64	62	75	158	103	74	36	16	11	7	2	1	49
Reporting debt and value.....	9,499	8,672	386	471	677	780	881	1,606	1,363	1,039	749	368	246	57	49	-	827
JUNIOR MORTGAGE																	
First mortgage only.....	1,633	1,510	75	47	105	134	158	319	276	182	132	53	22	6	1	-	123
First and junior mortgage.....	174	159	13	16	10	19	23	29	23	16	3	3	4	-	-	-	15
With 1st mtg.; not rptg. on junior.....	7,692	7,003	298	408	562	627	700	1,258	1,064	841	614	312	220	51	48	-	689
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,952	1,797	374	373	333	241	177	181	62	38	12	2	2	1	1	-	155
\$1,000 to \$1,499.....	1,356	1,226	12	84	264	252	216	244	79	38	23	10	3	-	1	-	130
\$1,500 to \$1,999.....	1,251	1,148	-	14	71	219	271	340	121	54	42	7	9	-	-	-	103
\$2,000 to \$2,499.....	1,094	995	-	-	9	63	169	369	208	101	54	14	8	-	-	-	99
\$2,500 to \$2,999.....	768	708	-	-	-	5	42	269	209	108	49	22	2	-	2	-	60
\$3,000 to \$3,999.....	1,335	1,245	-	-	-	-	6	202	507	278	165	59	23	2	3	-	90
\$4,000 to \$4,999.....	895	839	-	-	-	-	-	1	176	366	185	71	37	2	1	-	56
\$5,000 to \$5,999.....	444	403	-	-	-	-	-	-	1	53	198	96	38	13	4	-	41
\$6,000 to \$7,499.....	222	183	-	-	-	-	-	-	-	3	20	78	69	6	7	-	39
\$7,500 to \$9,999.....	104	80	-	-	-	-	-	-	-	-	1	9	48	14	8	-	24
\$10,000 to \$14,999.....	56	38	-	-	-	-	-	-	-	-	-	-	7	18	13	-	18
\$15,000 to \$19,999.....	18	8	-	-	-	-	-	-	-	-	-	-	-	1	7	-	10
\$20,000 and over.....	4	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	39,364	34,781	218	527	1,104	1,608	2,254	5,286	5,826	5,371	4,750	3,002	2,708	907	1,220	-	4,583
Average value.....(dollars).....	4,144	4,011	566	1,118	1,631	2,062	2,559	3,291	4,275	5,169	6,342	8,157	11,007	-	-	-	5,541
Debt on first and jr. mtgs.(thous.).....	23,109	20,675	130	322	637	954	1,307	3,110	3,787	3,490	2,878	1,696	1,399	445	521	-	2,434
Percent of value of property.....	58.7	59.4	59.6	61.1	57.7	59.3	58.0	58.8	65.0	65.0	60.6	56.5	51.6	-	-	-	58.1
Average debt.....(dollars).....	2,433	2,384	337	683	941	1,223	1,483	1,936	2,779	3,359	3,842	4,610	5,685	-	-	-	2,943
Debt on first mtgs.....(thousands).....	23,008	20,582	129	319	633	946	1,298	3,094	3,769	3,475	2,876	1,693	1,385	445	521	-	2,426
Percent of value of property.....	58.4	59.2	58.8	60.6	57.4	58.8	57.5	58.5	64.7	64.7	60.6	56.4	51.2	-	-	-	52.9
Average debt.....(dollars).....	2,422	2,373	333	678	935	1,212	1,473	1,926	2,765	3,344	3,840	4,600	5,630	-	-	-	2,933

## HOUSING—NONFARM MORTGAGES

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 TULSA: 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	10,177	9,887	2,712	913	558	355	821	1,073	2,672	976	720	290
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9.667	9.555	2.645	878	529	349	788	1,026	2,672	888	658	112
Average interest rate (percent)	5.49	5.49	6.03	5.64	5.38	6.11	5.52	5.73	4.50	6.27	5.69	5.48
Reporting debt and value	9,499	9,345	2,596	869	529	340	780	1,025	2,510	892	673	154
Percent distribution	-	100.0	27.8	9.3	5.7	3.6	8.3	11.0	26.9	9.5	7.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	9,499	9,345	2,596	869	529	340	780	1,025	2,510	892	673	154
First mortgage only	1,633	1,610	573	108	46	62	123	179	374	175	78	23
First and junior mortgage	174	158	58	11	6	5	3	18	58	22	13	16
With first mortgage; not reporting on junior mortgage	7,692	7,577	1,985	750	477	273	654	828	2,083	695	582	115
1-family properties	8,672	8,529	2,382	793	498	295	710	972	2,235	812	625	143
First mortgage only	1,510	1,489	544	101	44	57	115	172	389	155	73	21
First and junior mortgage	159	143	33	11	6	5	3	17	46	20	13	16
With first mortgage; not reporting on junior mortgage	7,003	6,897	1,805	681	448	233	592	783	1,860	637	539	106
2- to 4-family properties	827	816	214	76	31	45	70	53	275	80	48	11
First mortgage only	153	121	29	7	2	5	8	7	45	20	5	2
First and junior mortgage	15	15	5	-	-	-	-	1	7	2	-	-
With first mortgage; not reporting on junior mortgage	659	680	180	69	29	40	62	45	223	58	43	9
RELATION OF DEBT TO VALUE												
1- to 4-family properties	9,499	9,345	2,596	869	529	340	780	1,025	2,510	892	673	154
Value of property (dollars)	39,363,900	38,686,300	9,815,800	4,419,000	3,168,400	1,255,600	5,519,800	4,562,700	9,424,900	2,368,300	2,575,800	677,600
Average value (dollars)	4,144	4,140	3,781	5,085	5,980	3,693	7,077	4,451	3,755	2,655	3,827	4,400
Debt on first and junior mortgages (dollars)	28,108,900	22,711,800	5,827,700	2,703,000	2,008,800	694,200	2,969,100	2,874,500	5,465,300	1,251,400	1,620,800	397,100
Percent of value of property	58.7	58.7	59.4	61.2	63.5	55.3	53.8	63.4	58.0	52.8	62.9	58.6
Average debt (dollars)	2,433	2,430	2,245	3,110	3,797	2,042	3,807	2,804	2,177	1,403	2,408	2,579
Debt on first mortgages (dollars)	28,007,500	22,622,000	5,800,200	2,700,000	2,007,600	692,400	2,963,800	2,863,100	5,439,600	1,242,300	1,613,000	385,500
Percent distribution	-	100.0	25.6	11.9	8.9	3.1	13.1	12.7	24.0	5.5	7.1	-
Percent of value of property	58.4	56.5	59.1	61.1	63.5	55.1	53.7	62.8	57.7	52.5	62.6	56.9
Average debt (dollars)	2,422	2,421	2,234	3,107	3,795	2,036	3,800	2,793	2,167	1,393	2,397	2,503
1-family properties	8,672	8,529	2,382	793	498	295	710	972	2,235	812	625	143
Value of property (dollars)	34,781,200	34,181,600	8,957,500	3,820,300	2,794,900	1,025,400	4,642,600	4,251,500	8,221,900	1,973,300	2,314,500	599,600
Average value (dollars)	4,011	4,008	3,760	4,818	5,612	3,476	6,539	4,374	3,679	2,430	3,703	4,193
Debt on first and junior mortgages (dollars)	20,675,100	20,314,900	5,334,900	2,402,100	1,828,100	579,000	2,547,600	2,694,800	4,763,000	1,065,700	1,486,800	360,200
Percent of value of property	59.4	59.4	59.6	62.9	57.5	55.5	54.9	63.4	57.9	55.0	64.2	60.1
Average debt (dollars)	2,384	2,382	2,240	3,029	3,661	1,963	3,588	2,772	2,151	1,387	2,379	2,519
Debt on first mortgages (dollars)	20,561,500	20,222,900	5,309,900	2,399,100	1,821,900	577,200	2,542,300	2,684,400	4,740,800	1,077,400	1,479,000	348,600
Percent of value of property	59.2	59.2	59.3	62.8	56.2	56.3	54.8	63.1	57.7	54.6	63.9	58.1
Average debt (dollars)	2,373	2,372	2,229	3,025	3,658	1,957	3,581	2,762	2,121	1,327	2,366	2,498
2- to 4-family properties	827	816	214	76	31	45	70	53	275	80	48	11
Value of property (dollars)	4,582,700	4,504,700	853,300	598,700	368,500	280,200	877,200	811,200	1,203,000	395,000	261,300	78,000
Average value (dollars)	5,541	5,520	4,011	-	-	-	-	-	4,375	-	-	-
Debt on first and junior mortgages (dollars)	2,433,800	2,396,900	492,800	300,900	185,700	115,200	421,500	179,700	702,300	165,700	134,000	36,900
Percent of value of property	53.1	53.2	57.4	-	-	-	-	-	58.4	-	-	-
Average debt (dollars)	2,943	2,937	2,303	-	-	-	-	-	2,554	-	-	-
Debt on first mortgages (dollars)	2,426,000	2,389,100	490,300	300,900	185,700	115,200	421,500	178,700	698,800	164,900	134,000	36,900
Percent of value of property	52.9	53.0	57.1	-	-	-	-	-	58.1	-	-	-
Average debt (dollars)	2,923	2,923	2,291	-	-	-	-	-	2,541	-	-	-

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF TULSA: 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	9,280	9,001	2,493	825	521	304	744	1,012	2,371	885	671	279
RACE OF OCCUPANTS												
White	8,902	8,644	2,438	808	516	292	742	994	2,252	768	642	258
Negro	349	329	51	15	3	12	2	14	107	113	27	20
Other nonwhite	29	28	4	2	2	-	-	4	12	4	2	1
YEAR BUILT												
Reporting year built	9,220	8,948	2,480	817	519	298	738	1,008	2,354	883	668	272
1930 to 1940	3,102	3,021	853	485	399	86	303	472	401	215	292	81
1920 to 1929	4,973	4,825	1,336	271	96	175	370	474	1,557	497	316	148
1910 to 1919	1,052	1,015	260	56	22	34	61	56	363	162	57	37
1900 to 1909	88	82	29	5	2	3	2	6	30	9	1	6
1880 to 1899	2	2	-	-	-	-	-	-	2	-	-	-
1879 or earlier	3	3	-	-	-	-	-	-	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 TULSA: 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.....	9,280	9,001	2,493	825	521	304	744	1,012	2,371	885	671	279
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,576	8,533	2,384	793	498	295	710	972	2,236	813	625	143
Under \$500.....	725	712	159	50	25	25	12	65	124	251	51	13
\$500 to \$999.....	1,090	1,069	362	77	29	48	23	82	268	183	74	21
\$1,000 to \$1,499.....	1,232	1,211	391	80	18	62	49	107	370	120	94	21
\$1,500 to \$1,999.....	1,148	1,133	358	72	22	50	69	102	363	96	73	15
\$2,000 to \$2,499.....	1,001	990	241	43	24	19	80	118	365	64	79	11
\$2,500 to \$2,999.....	696	685	176	50	21	29	55	82	239	29	54	11
\$3,000 to \$3,999.....	1,237	1,212	328	151	124	27	145	166	296	32	94	25
\$4,000 to \$4,999.....	837	825	216	167	145	22	114	135	115	20	58	12
\$5,000 to \$5,999.....	401	395	89	57	50	7	89	70	54	8	28	6
\$6,000 to \$7,499.....	183	180	42	29	25	4	38	32	23	2	14	3
\$7,500 to \$9,999.....	79	75	14	10	8	2	22	9	14	3	3	4
\$10,000 to \$14,999.....	36	35	7	5	5	-	11	3	4	3	2	1
\$15,000 to \$19,999.....	8	8	1	2	2	-	3	-	-	1	1	-
\$20,000 and over.....	3	3	-	-	-	-	-	1	1	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,794	8,691	2,426	795	496	299	714	970	2,371	803	612	103
Under 4.0%.....	19	19	7	-	-	-	-	2	-	8	2	-
4.0%.....	180	188	18	29	28	1	19	11	-	18	33	2
4.1% to 4.4%.....	2	1	-	-	-	-	-	-	-	1	-	-
4.5%.....	2,814	2,786	125	39	28	11	41	121	2,371	18	71	28
4.6% to 4.9%.....	1	1	-	-	-	-	-	1	-	-	-	-
5.0%.....	1,395	1,373	330	296	259	37	235	245	-	104	163	22
5.1% to 5.4%.....	10	10	1	3	3	-	3	2	-	-	1	-
5.5%.....	631	622	257	107	62	45	98	96	-	14	50	9
5.6% to 5.9%.....	3	3	1	-	-	-	-	1	-	-	1	-
6.0%.....	2,386	2,360	1,029	197	87	110	276	314	-	374	170	26
6.1% to 6.4%.....	15	15	13	1	1	-	-	1	-	-	-	-
6.5%.....	150	148	72	16	4	12	12	21	-	17	10	2
6.6% to 6.9%.....	49	49	42	5	-	5	-	-	-	-	2	-
7.0%.....	730	722	324	67	6	61	23	111	-	127	70	8
7.1% to 7.4%.....	142	142	114	7	1	6	1	10	-	3	7	-
7.5%.....	51	51	31	5	1	4	1	5	-	6	3	-
7.6% to 7.9%.....	5	4	2	-	-	-	-	1	-	1	-	1
8.0% and over.....	261	257	60	23	16	7	5	28	-	112	29	4
Average interest rate..... (percent).....	5.48	5.48	6.01	5.60	5.32	6.07	5.52	5.70	4.50	6.27	5.64	5.49
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	8,881	8,747	2,449	810	508	302	714	992	2,337	800	645	134
Real estate taxes included in payment.....	4,162	4,090	1,470	594	397	197	288	653	511	169	410	72
Monthly.....	3,954	3,888	1,415	575	388	187	261	613	481	157	386	66
Quarterly.....	12	12	1	1	-	1	6	2	-	2	-	-
Semiannual.....	19	17	2	1	1	-	8	-	3	-	3	2
Annual.....	5	5	-	-	-	-	4	1	-	-	-	-
Other.....	2	2	-	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment.....	170	166	52	17	8	9	4	36	27	9	21	4
Real estate taxes not included in payment.....	4,488	4,436	950	208	107	101	403	327	1,739	611	198	52
Monthly.....	4,059	4,016	910	184	90	94	272	272	1,674	527	177	43
Quarterly.....	52	51	6	1	1	-	24	5	-	13	2	1
Semiannual.....	179	177	2	9	9	-	85	33	4	34	10	2
Annual.....	32	32	-	3	1	2	13	2	-	13	1	-
Other.....	3	3	1	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	163	157	31	11	6	5	9	15	61	22	8	6
Not reporting tax payment requirements.....	231	221	29	8	4	4	28	12	87	20	37	10
Monthly.....	214	206	26	8	4	4	26	12	82	18	34	8
Quarterly.....	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual.....	5	5	1	-	-	-	2	-	1	-	1	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	11	9	2	-	-	-	-	-	4	1	2	2
No principal payments required.....	96	95	22	7	6	1	13	8	11	28	11	1
Monthly.....	66	66	22	4	3	1	7	2	11	10	10	-
Quarterly.....	2	2	-	1	1	-	-	1	-	-	-	-
Semiannual.....	19	19	-	1	1	-	4	5	-	9	-	-
Annual.....	3	3	-	-	-	-	1	-	-	2	-	-
Other.....	2	2	-	1	1	-	-	-	-	1	-	-
Not reporting frequency of payment.....	4	3	-	-	-	-	1	-	-	1	1	1
Not reporting principal payment requirements.....	247	104	19	5	5	-	16	12	21	20	11	143
Monthly.....	95	75	16	2	2	-	10	8	19	12	8	20
Quarterly.....	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual.....	4	4	-	-	-	-	2	-	-	1	-	-
Annual.....	3	3	-	1	1	-	1	-	-	1	-	-
Other.....	2	1	1	-	-	-	-	-	-	-	-	1
Not reporting frequency of payment.....	142	20	2	2	2	-	2	4	2	6	2	122
No regular payments required.....	56	55	3	3	2	1	1	-	2	42	4	1

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	8,676	3,987	4,225	88	376	Reporting interest rate	8,794	4,030	4,357	91	316
Under \$500	725	157	524	7	37	Under 4.0%	19	8	10	1	-
\$500 to \$999	1,090	317	718	16	39	4.0%	130	101	28	1	-
\$1,000 to \$1,499	1,232	471	688	16	57	4.1% to 4.4%	2	-	1	1	-
\$1,500 to \$1,999	1,148	452	608	18	60	4.5%	2,814	863	1,819	12	120
\$2,000 to \$2,499	1,001	410	528	9	54	4.6% to 4.9%	1	1	-	-	-
\$2,500 to \$2,999	696	345	304	2	45	5.0%	1,395	917	414	13	51
\$3,000 to \$3,999	1,237	733	442	12	50	5.1% to 5.4%	10	8	2	-	-
\$4,000 to \$4,999	837	637	179	5	16	5.5%	631	428	182	4	17
\$5,000 to \$5,999	401	270	121	3	7	5.6% to 5.9%	3	3	-	-	-
\$6,000 to \$7,499	183	123	58	-	2	6.0%	2,386	1,055	1,198	41	92
\$7,500 to \$9,999	79	42	31	-	6	6.1% to 6.4%	15	10	4	1	-
\$10,000 to \$14,999	36	14	21	-	1	6.5%	150	68	73	3	6
\$15,000 to \$19,999	8	6	1	-	1	6.6% to 6.9%	49	35	13	-	-
\$20,000 and over	3	-	2	-	1	7.0%	730	366	347	6	11
						7.1% to 7.4%	142	80	57	1	4
						7.5%	51	21	30	-	-
						7.6% to 7.9%	5	2	3	-	-
						8.0% and over	261	63	176	7	15
						Average interest rate..(percent)....	5.48	5.53	5.48	-	5.44

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 TULSA: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	7,627	7,553	3,633	3,765	155	74
Total first mortgage outstanding debt.....(dollars).....	18,240,400	18,104,300	10,596,900	7,178,100	329,300	136,100
Total annual mortgage payment.....(dollars).....	2,729,815	2,715,789	1,493,757	1,168,552	53,480	14,026
Average first mortgage outstanding debt.....(dollars).....	2,392	2,397	2,917	1,907	2,125	-
Average value of property.....(dollars).....	4,008	4,010	4,349	3,684	3,991	-
Average annual estimated rental value.....(dollars).....	459	459	498	422	462	-
Average annual mortgage payment.....(dollars).....	358	360	411	310	345	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.0	15.0	14.1	16.3	16.2	-
Value of property.....	8.9	9.0	9.5	8.4	8.6	-
Estimated annual rental value.....	76.0	78.3	82.5	73.6	74.7	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,376	7,321	3,607	3,561	153	55
Average first mortgage outstanding debt.....(dollars).....	2,382	2,386	2,916	1,861	2,125	-
Average value of property.....(dollars).....	3,917	3,922	4,329	3,507	3,991	-
Average annual estimated rental value.....(dollars).....	451	452	497	406	462	-
Average annual mortgage payment.....(dollars).....	359	360	412	308	348	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.1	15.1	14.1	16.6	16.4	-
Value of property.....	9.2	9.2	9.5	8.8	8.7	-
Estimated annual rental value.....	79.5	79.6	82.8	75.9	75.3	-
Monthly mortgage payment—						
Under \$10.....	355	332	53	274	5	23
\$10 to \$14.....	739	732	165	561	6	7
\$15 to \$19.....	929	925	320	586	19	4
\$20 to \$24.....	1,043	1,036	444	566	26	7
\$25 to \$29.....	1,095	1,091	562	500	29	4
\$30 to \$39.....	1,727	1,722	1,107	572	43	5
\$40 to \$49.....	778	776	512	248	16	2
\$50 to \$59.....	318	316	195	115	6	2
\$60 to \$74.....	206	206	134	71	1	-
\$75 to \$99.....	125	124	81	42	1	1
\$100 and over.....	61	61	34	26	1	-
Average monthly mortgage payment.....(dollars).....	29.90	30.00	34.30	25.68	28.99	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	251	232	26	204	2	19
Average first mortgage outstanding debt.....(dollars).....	2,676	2,733	-	2,707	-	-
Average value of property.....(dollars).....	6,659	6,776	-	6,768	-	-
Average annual estimated rental value.....(dollars).....	682	691	-	694	-	-
Average annual mortgage payment.....(dollars).....	381	347	-	350	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	12.7	-	12.9	-	-
Value of property.....	5.0	5.1	-	5.2	-	-
Estimated annual rental value.....	48.5	50.2	-	50.3	-	-

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 TULSA 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.....	54,970	51,905	22,144	42.7	29,761	2,928	137	21,285	12,156	57.1	9,129
Urban.....	49,455	46,632	19,481	41.8	27,151	2,729	94	18,726	10,859	58.0	7,867
Rural-nonfarm.....	5,515	5,273	2,663	50.5	2,610	199	43	2,559	1,297	50.7	1,262
COLOR OF OCCUPANTS											
White.....	-	46,598	20,191	43.3	26,407	-	-	19,492	11,700	60.0	7,792
Nonwhite.....	-	5,207	1,953	36.8	3,354	-	-	1,793	456	25.4	1,337
TYPE OF STRUCTURE											
1-family.....	38,781	36,882	20,311	55.1	16,571	1,785	114	19,586	11,185	57.1	8,401
Other.....	16,189	15,023	1,833	12.2	13,190	1,143	23	1,699	971	57.2	728
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	38,222	36,423	20,063	55.1	16,360	1,690	109	19,506	11,151	57.2	8,355
Under \$5.....	2,243	2,177	1,436	66.0	741	54	12	1,298	199	15.3	1,099
\$5 to \$9.....	4,958	4,605	1,775	38.5	2,830	339	14	1,692	468	27.7	1,224
\$10 to \$14.....	5,054	4,698	1,823	38.8	2,875	328	28	1,769	733	41.4	1,036
\$15 to \$19.....	4,227	4,011	1,712	42.7	2,299	203	13	1,677	884	52.7	793
\$20 to \$24.....	3,716	3,590	1,720	47.9	1,870	118	8	1,681	1,012	60.2	669
\$25 to \$29.....	3,971	3,827	2,009	52.5	1,818	134	10	1,971	1,269	64.4	702
\$30 to \$39.....	5,399	5,113	3,135	61.3	1,978	218	8	3,085	2,083	67.7	997
\$40 to \$49.....	3,585	3,452	2,438	70.6	1,014	128	5	2,409	1,779	73.8	630
\$50 to \$59.....	2,087	2,018	1,551	76.9	467	63	6	1,540	1,143	74.2	397
\$60 to \$74.....	1,484	1,427	1,140	79.9	287	55	2	1,119	823	73.5	296
\$75 to \$99.....	743	705	579	82.1	126	36	2	559	372	66.5	187
\$100 and over.....	815	800	745	93.1	55	14	1	706	381	54.0	325
Median monthly rent.....(dollars).....	23.04	23.29	28.40	-	18.27	17.55	14.69	28.65	34.34	-	19.69

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 TULSA 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.....	12,156	11,204	911	799	975	992	1,117	1,915	1,539	1,177	847	447	306	89	71	19	952
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	11,507	10,584	808	739	924	950	1,060	1,831	1,480	1,139	814	417	278	74	62	8	923
Average interest rate.....(%).....	5.55	5.55	6.24	5.81	5.87	5.76	5.69	5.51	5.27	5.17	5.27	5.27	5.22	-	-	-	5.59
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	11,793	10,854	875	764	946	968	1,078	1,875	1,506	1,152	829	423	284	80	65	9	939
Building and loan association.....	3,266	3,028	130	211	314	306	364	559	432	297	219	113	57	14	8	4	238
Commercial bank.....	643	602	29	17	17	20	17	58	137	124	70	47	49	7	10	-	41
Savings bank.....	408	355	12	22	48	48	47	62	38	44	15	13	4	-	1	1	53
Life insurance company.....	850	773	6	7	8	22	25	78	135	127	169	68	77	29	22	-	77
Mortgage company.....	1,172	1,111	44	43	62	82	86	230	200	163	96	63	27	8	7	-	61
Home Owners' Loan Corporation.....	3,086	2,774	113	211	261	281	336	580	389	276	182	84	41	9	9	2	312
Individual.....	1,496	1,388	458	200	155	134	111	133	65	43	40	19	18	5	6	1	108
Other.....	872	823	83	53	91	75	92	175	110	78	38	16	11	8	2	1	49
Reporting debt and value.....	11,294	10,423	766	701	895	936	1,057	1,844	1,480	1,128	811	401	272	72	60	-	871
JUNIOR MORTGAGE																	
First mortgage only.....	1,664	1,538	78	49	106	136	160	322	279	187	135	56	22	6	2	-	126
First and junior mortgage.....	205	190	14	17	16	22	30	34	26	18	3	3	6	1	-	-	15
With 1st mtg.; not rptg. on junior.....	9,425	8,695	674	635	773	778	867	1,488	1,175	923	673	342	244	65	58	-	730
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,329	2,658	749	551	455	303	220	233	77	47	16	2	3	1	1	-	171
\$1,000 to \$1,499.....	1,650	1,511	17	132	336	290	271	285	88	47	28	13	3	-	1	-	139
\$1,500 to \$1,999.....	1,440	1,331	-	18	93	262	314	382	138	61	46	7	9	1	-	-	109
\$2,000 to \$2,499.....	1,233	1,131	-	-	11	76	194	421	225	117	62	16	9	-	-	-	102
\$2,500 to \$2,999.....	843	781	-	-	-	5	52	306	221	115	54	23	3	-	2	-	62
\$3,000 to \$3,999.....	1,441	1,347	-	-	-	-	6	216	548	299	181	68	24	2	3	-	94
\$4,000 to \$4,999.....	946	890	-	-	-	-	-	1	182	382	196	82	44	2	1	-	56
\$5,000 to \$5,999.....	465	423	-	-	-	-	-	-	1	56	205	101	39	15	6	-	42
\$6,000 to \$7,499.....	237	197	-	-	-	-	-	-	-	4	22	78	73	11	9	-	40
\$7,500 to \$9,999.....	121	97	-	-	-	-	-	-	-	-	1	11	57	17	11	-	24
\$10,000 to \$14,999.....	64	45	-	-	-	-	-	-	-	-	-	-	8	22	15	-	19
\$15,000 to \$19,999.....	21	10	-	-	-	-	-	-	-	-	-	-	-	1	9	-	11
\$20,000 and over.....	4	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	44,264	39,499	412	781	1,450	1,926	2,702	6,059	6,823	5,826	5,147	3,267	2,993	1,141	1,473	-	4,765
Average value.....(dollars).....	3,919	3,790	538	1,114	1,620	2,058	2,556	3,286	4,272	5,165	6,346	8,148	11,003	-	-	-	5,471
Debt on first & jr. mtgs.....(thous.).....	25,699	23,176	247	473	829	1,133	1,546	3,512	4,064	3,731	3,077	1,825	1,557	558	624	-	2,523
Percent of value of property.....	58.1	58.7	59.9	60.6	57.2	58.8	57.2	58.0	64.3	64.1	59.8	55.8	52.0	-	-	-	52.9
Average debt.....(dollars).....	2,275	2,224	322	674	927	1,211	1,462	1,905	2,746	3,308	3,794	4,551	5,722	-	-	-	2,897
Debt on first mtgs.....(thousands).....	25,583	23,068	245	470	823	1,124	1,533	3,494	4,044	3,713	3,075	1,821	1,543	558	624	-	2,515
Percent of value of property.....	57.8	58.4	59.5	60.2	56.8	58.3	56.7	57.7	63.7	63.7	59.7	55.7	51.6	-	-	-	52.8
Average debt.....(dollars).....	2,265	2,213	320	670	920	1,200	1,451	1,895	2,732	3,292	3,792	4,542	5,673	-	-	-	2,888

## HOUSING—NONFARM MORTGAGES

Table G-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE TULSA 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	12,156	11,793	3,266	1,051	643	408	650	1,172	3,086	1,456	872	363
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	11,507	11,375	3,190	1,009	612	397	816	1,121	3,086	1,356	797	132
Average interest rate.....(percent)	5.55	5.55	6.06	5.71	5.41	6.17	5.32	5.77	4.50	6.36	5.75	5.52
Reporting debt and value	11,294	11,105	3,119	999	610	389	807	1,118	2,883	1,363	816	189
Percent distribution	-	100.0	28.1	9.0	5.5	3.5	7.3	10.1	26.0	12.3	7.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,294	11,105	3,119	999	610	389	807	1,118	2,883	1,363	816	189
First mortgage only	1,664	1,641	585	109	46	63	125	179	380	185	78	23
First and junior mortgage	205	189	53	12	6	6	3	24	57	26	14	16
With first mortgage; not reporting on junior mortgage	9,425	9,275	2,481	878	558	320	679	915	2,446	1,152	724	150
1-family properties	10,423	10,246	2,892	918	575	343	737	1,065	2,599	1,267	768	177
First mortgage only	1,538	1,517	556	102	44	58	117	172	335	162	73	21
First and junior mortgage	190	174	48	12	6	6	3	23	50	24	14	16
With first mortgage; not reporting on junior mortgage	8,695	8,555	2,288	804	525	279	617	870	2,214	1,081	681	140
2- to 4-family properties	871	859	227	81	35	46	70	53	284	96	48	12
First mortgage only	125	124	29	7	2	5	8	7	45	23	5	2
First and junior mortgage	15	15	5	-	-	-	-	1	7	2	-	-
With first mortgage; not reporting on junior mortgage	730	720	193	74	33	41	62	45	232	71	43	10
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,294	11,105	3,119	999	610	389	807	1,118	2,883	1,363	816	189
Value of property.....(dollars)	44,264,300	43,523,200	11,865,800	4,960,400	3,572,000	1,388,400	5,757,400	4,900,300	10,511,700	3,188,700	2,688,900	741,100
Average value.....(dollars)	3,919	3,919	3,644	4,965	5,856	3,569	7,134	4,383	3,646	2,339	3,479	3,921
Debt on first and junior mortgages.....(dollars)	25,698,800	25,265,100	6,671,600	2,978,000	2,218,300	759,700	3,085,900	3,080,000	6,015,900	1,656,300	1,776,400	433,700
Percent of value of property	58.0	58.0	56.7	60.0	62.1	54.7	53.6	62.9	57.2	51.9	62.6	58.5
Average debt.....(dollars)	2,275	2,275	2,139	2,981	3,637	1,953	3,824	2,755	2,087	1,215	2,177	2,295
Debt on first mortgages.....(dollars)	25,583,000	25,160,900	6,635,900	2,978,900	2,217,100	756,800	3,080,600	3,066,100	5,990,000	1,646,000	1,768,400	422,100
Percent distribution	-	100.0	26.4	11.8	8.8	3.0	12.2	12.2	23.8	6.5	7.0	-
Percent of value of property	57.8	57.8	56.4	60.0	62.1	54.5	53.5	62.6	57.0	51.6	62.3	57.0
Average debt.....(dollars)	2,265	2,265	2,128	2,977	3,635	1,946	3,817	2,742	2,078	1,208	2,167	2,233
1-family properties	10,423	10,246	2,892	918	575	343	737	1,065	2,599	1,267	768	177
Value of property.....(dollars)	39,498,900	38,837,000	10,469,700	4,304,400	3,146,900	1,157,500	4,880,200	4,589,100	9,282,500	2,732,500	2,577,600	661,900
Average value.....(dollars)	3,790	3,790	3,620	4,689	5,473	3,375	6,522	4,309	3,572	2,157	3,356	3,740
Debt on first and junior mortgages.....(dollars)	23,175,600	22,779,900	6,158,200	2,650,700	2,006,300	644,400	2,664,400	2,900,300	5,308,000	1,460,900	1,642,400	395,700
Percent of value of property	58.7	58.7	58.8	61.6	63.8	55.7	54.6	63.2	57.1	53.5	63.7	59.8
Average debt.....(dollars)	2,224	2,223	2,129	2,887	3,489	1,879	3,615	2,723	2,040	1,153	2,139	2,236
Debt on first mortgages.....(dollars)	23,067,600	22,683,500	6,125,000	2,646,600	2,005,100	641,500	2,659,100	2,887,400	5,279,600	1,451,400	1,634,400	384,100
Percent of value of property	58.4	58.4	58.5	61.5	63.7	55.4	54.5	62.9	56.9	53.1	63.4	58.0
Average debt.....(dollars)	2,213	2,214	2,118	2,883	3,487	1,870	3,608	2,711	2,031	1,146	2,128	2,170
2- to 4-family properties	871	859	227	81	35	46	70	53	284	96	48	12
Value of property.....(dollars)	4,765,400	4,686,200	896,100	656,000	425,100	230,900	877,200	811,200	1,228,200	456,200	261,300	79,200
Average value.....(dollars)	5,471	5,455	3,948	-	-	-	-	-	4,325	-	-	-
Debt on first and junior mortgages.....(dollars)	2,523,200	2,485,200	513,400	327,300	212,000	115,300	421,500	179,700	713,900	195,400	134,000	38,000
Percent of value of property	52.9	53.0	57.3	-	-	-	-	-	58.1	-	-	-
Average debt.....(dollars)	2,897	2,893	2,262	-	-	-	-	-	2,514	-	-	-
Debt on first mortgages.....(dollars)	2,515,400	2,477,400	510,900	327,300	212,000	115,300	421,500	178,700	710,400	194,600	134,000	38,000
Percent of value of property	52.8	52.9	57.0	-	-	-	-	-	57.8	-	-	-
Average debt.....(dollars)	2,888	2,884	2,251	-	-	-	-	-	2,501	-	-	-

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE TULSA 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	11,204	10,854	3,028	957	602	355	773	1,111	2,774	1,388	823	350
RACE OF OCCUPANTS												
White	10,768	10,443	2,968	936	594	342	770	1,092	2,651	1,289	787	325
Negro	402	378	55	18	6	12	2	15	109	145	34	24
Other nonwhite	34	33	5	3	2	1	1	4	14	4	2	1
YEAR BUILT												
Reporting year built	11,125	10,786	3,013	949	600	349	766	1,106	2,751	1,381	820	339
1930 to 1940	3,928	3,816	1,098	557	455	102	319	531	491	458	362	112
1920 to 1929	5,737	5,565	1,544	317	114	203	379	508	1,767	676	374	172
1910 to 1919	1,305	1,258	333	68	29	39	63	59	441	218	76	47
1900 to 1909	148	140	38	7	2	5	3	8	49	27	8	8
1880 to 1899	4	4	-	-	-	-	-	-	2	2	-	-
1879 or earlier	3	3	-	-	-	-	2	-	1	-	-	-

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE TULSA 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.....	11,204	10,854	3,028	957	602	355	773	1,111	2,774	1,388	823	350
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,431	10,254	2,896	918	575	343	737	1,065	2,602	1,268	768	177
Under \$500.....	1,212	1,187	252	87	53	34	14	79	174	476	105	25
\$500 to \$999.....	1,468	1,489	483	95	38	57	26	99	345	287	103	29
\$1,000 to \$1,499.....	1,525	1,497	490	97	23	74	52	120	457	169	112	28
\$1,500 to \$1,999.....	1,326	1,309	408	83	27	56	70	116	420	121	91	17
\$2,000 to \$2,499.....	1,135	1,123	288	52	26	82	124	405	81	91	12	12
\$2,500 to \$2,999.....	771	759	201	55	25	30	55	87	259	44	58	12
\$3,000 to \$3,999.....	1,336	1,310	366	162	132	30	145	178	320	42	97	26
\$4,000 to \$4,999.....	888	874	238	174	152	22	118	199	118	26	61	14
\$5,000 to \$5,999.....	421	415	95	59	51	8	91	72	59	9	30	6
\$6,000 to \$6,999.....	197	194	43	31	27	4	44	33	25	4	14	3
\$7,500 to \$9,999.....	96	92	22	12	10	2	25	12	14	4	3	4
\$10,000 to \$14,999.....	43	42	9	7	7	-	12	5	4	3	2	1
\$15,000 to \$19,999.....	10	10	1	4	4	-	3	-	-	1	1	-
\$20,000 and over.....	3	3	-	-	-	-	-	1	1	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,584	10,461	2,954	920	575	345	742	1,065	2,774	1,255	751	123
Under 4.0%.....	25	25	7	2	1	1	-	2	-	11	3	-
4.0%.....	156	153	22	30	29	1	20	12	-	31	38	3
4.1% to 4.4%.....	2	1	-	-	-	-	-	-	-	1	-	1
4.5%.....	3,297	3,267	145	57	46	11	52	136	2,774	22	81	30
4.6% to 4.9%.....	1	1	-	-	-	-	-	1	-	-	-	-
5.0%.....	1,502	1,476	365	310	269	41	240	250	-	130	180	25
5.1% to 5.4%.....	10	10	1	3	3	-	3	2	-	-	1	-
5.5%.....	659	650	271	112	65	47	100	96	-	19	52	9
5.6% to 5.9%.....	3	3	1	-	-	-	-	1	-	-	1	-
6.0%.....	3,058	3,023	1,310	243	115	128	280	344	-	598	248	35
6.1% to 6.4%.....	18	18	15	2	1	1	-	1	-	-	-	-
6.5%.....	182	180	94	17	4	13	12	27	-	19	11	2
6.6% to 6.9%.....	63	63	52	7	1	6	-	1	-	-	3	-
7.0%.....	955	943	416	79	14	65	26	136	-	207	79	12
7.1% to 7.4%.....	170	170	132	12	1	11	1	15	-	3	7	-
7.5%.....	63	63	35	8	2	6	1	7	-	8	4	-
7.6% to 7.9%.....	9	8	5	1	1	-	-	1	-	1	-	1
8.0% and over.....	411	407	82	37	23	14	7	33	-	205	43	4
Average interest rate..... (percent).....	5.55	5.55	6.05	5.67	5.39	6.13	5.52	5.74	4.50	6.36	5.72	5.53
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	10,646	10,487	2,972	937	585	352	743	1,088	2,728	1,231	788	159
Real estate taxes included in payment.....	4,722	4,637	1,715	657	433	224	293	699	580	217	476	85
Monthly.....	4,496	4,417	1,655	638	424	214	271	658	547	201	447	79
Quarterly.....	12	12	1	1	-	1	6	2	-	2	-	-
Semiannual.....	19	17	2	1	-	-	8	-	3	-	3	2
Annual.....	6	6	-	-	-	-	4	1	-	1	-	-
Other.....	2	2	-	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment.....	187	183	57	17	8	9	4	37	30	12	26	4
Real estate taxes not included in payment.....	5,658	5,597	1,222	267	145	122	422	376	2,050	986	274	61
Monthly.....	5,172	5,121	1,175	239	124	115	286	318	1,977	876	250	51
Quarterly.....	63	61	7	3	3	-	25	6	-	18	2	2
Semiannual.....	188	186	2	10	10	-	89	35	4	36	10	2
Annual.....	41	41	-	4	2	2	13	2	-	21	1	-
Other.....	6	6	1	-	-	-	-	-	-	4	1	-
Not reporting frequency of payment.....	188	182	37	11	6	5	9	15	69	31	10	6
Not reporting tax payment requirements.....	266	253	35	13	7	6	28	13	98	28	38	13
Monthly.....	248	237	32	13	7	6	26	13	93	25	35	11
Quarterly.....	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual.....	5	5	1	-	-	-	2	-	1	-	1	-
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	11	9	2	-	-	-	-	-	4	1	2	2
No principal payments required.....	163	158	28	10	8	2	13	9	18	63	17	5
Monthly.....	119	117	28	6	5	1	7	2	18	41	15	2
Quarterly.....	3	3	-	1	1	-	-	2	-	-	-	-
Semiannual.....	24	23	-	2	1	1	4	5	-	12	-	1
Annual.....	8	8	-	-	-	-	1	-	-	7	-	-
Other.....	2	2	-	1	1	-	-	-	-	1	-	-
Not reporting frequency of payment.....	7	5	-	-	-	-	1	-	-	2	2	2
Not reporting principal payment requirements.....	306	121	23	5	5	-	16	14	26	25	12	185
Monthly.....	113	89	19	2	2	-	10	10	24	15	9	24
Quarterly.....	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual.....	4	4	-	-	-	-	2	-	-	1	1	-
Annual.....	3	3	-	1	1	-	1	-	-	1	-	-
Other.....	2	1	1	-	-	-	-	-	-	-	-	1
Not reporting frequency of payment.....	183	23	3	2	2	-	2	4	2	8	2	160
No regular payments required.....	89	88	5	5	4	1	1	-	2	69	6	1

## HOUSING—NONFARM MORTGAGES

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	10,431	4,524	5,309	143	455	Reporting interest rate	10,584	4,576	5,472	149	387
Under \$500	1,212	247	862	38	65	Under 4.0%	25	10	14	1	-
\$500 to \$999	1,468	420	961	27	60	4.0% to 4.4%	156	108	44	3	1
\$1,000 to \$1,499	1,525	555	879	21	70	4.4% to 4.8%	2	-	1	1	-
\$1,500 to \$1,999	1,926	517	723	21	65	4.8% to 5.2%	3,297	991	2,150	19	137
\$2,000 to \$2,499	1,135	461	608	11	55	5.2% to 5.6%	1	1	-	-	-
						5.6% to 6.0%	1,502	959	475	15	53
\$2,500 to \$2,999	771	328	334	5	49	6.0% to 6.4%	10	6	2	-	-
\$3,000 to \$3,999	1,336	788	423	12	53	6.4% to 6.8%	659	437	200	5	17
\$4,000 to \$4,999	888	669	196	5	18	6.8% to 7.2%	3	3	-	-	-
\$5,000 to \$5,999	421	280	131	3	7	7.2% to 7.6%	3,058	1,220	1,590	62	126
\$6,000 to \$7,499	197	126	68	-	3	7.6% to 8.0%	18	11	6	1	-
						8.0% and over	122	88	83	4	7
\$7,500 to \$9,999	96	52	38	-	6	Average interest rate (percent)	63	47	15	-	1
\$10,000 to \$14,999	43	18	23	-	2		955	417	507	14	17
\$15,000 to \$19,999	10	8	1	-	1		170	91	74	1	4
\$20,000 and over	3	-	2	-	1		63	23	39	1	-
							9	4	5	-	-
							411	98	267	22	24
							5.55	5.57	5.56	6.19	5.56

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 TULSA 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.....	9,103	8,981	4,096	4,715	170	122
Total first mortgage outstanding debt.....(dollars)	20,382,200	20,213,300	11,539,300	8,330,700	343,300	168,900
Total annual mortgage payment.....(dollars)	3,111,218	3,093,437	1,648,989	1,387,740	56,708	17,781
Average first mortgage outstanding debt.....(dollars)	2,239	2,251	2,817	1,767	2,019	1,384
Average value of property.....(dollars)	3,804	3,816	4,238	3,451	3,772	2,902
Average annual estimated rental value.....(dollars)	433	435	484	392	440	326
Average annual mortgage payment.....(dollars)	342	344	403	294	334	146
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.3	15.3	14.3	16.7	16.5	10.5
Value of property.....	9.0	9.0	9.5	8.5	8.8	5.0
Estimated annual rental value.....	78.9	79.2	83.3	75.1	75.8	44.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,820	8,722	4,069	4,485	168	98
Average first mortgage outstanding debt.....(dollars)	2,228	2,238	2,817	1,721	2,018	-
Average value of property.....(dollars)	3,718	3,732	4,221	3,286	3,769	-
Average annual estimated rental value.....(dollars)	426	428	482	377	440	-
Average annual mortgage payment.....(dollars)	342	345	403	292	336	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.4	15.4	14.3	16.9	16.6	-
Value of property.....	9.2	9.2	9.5	8.9	8.9	-
Estimated annual rental value.....	80.4	80.6	83.5	77.3	76.4	-
Monthly mortgage payment—						
Under \$10.....	559	505	86	412	7	54
\$10 to \$14.....	1,069	1,075	258	805	13	13
\$15 to \$19.....	1,193	1,186	387	780	19	7
\$20 to \$24.....	1,223	1,216	507	680	29	7
\$25 to \$29.....	1,250	1,244	623	591	30	6
\$30 to \$39.....	1,893	1,887	1,182	661	44	6
\$40 to \$49.....	831	829	542	271	16	2
\$50 to \$59.....	356	354	213	134	7	2
\$60 to \$74.....	223	223	144	76	1	-
\$75 to \$99.....	132	131	85	45	1	1
\$100 and over.....	71	71	42	28	1	-
Average monthly mortgage payment.....(dollars)	28.53	28.71	33.59	24.31	28.00	-
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	283	259	27	230	2	24
Average first mortgage outstanding debt.....(dollars)	2,587	2,673	-	2,658	-	-
Average value of property.....(dollars)	6,490	6,659	-	6,668	-	-
Average annual estimated rental value.....(dollars)	662	676	-	680	-	-
Average annual mortgage payment.....(dollars)	323	342	-	345	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.8	-	13.0	-	-
Value of property.....	5.0	5.1	-	5.2	-	-
Estimated annual rental value.....	48.7	50.6	-	50.7	-	-

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE.....	58,552	53,453	47,200	142,944,300	3,028	78,729,500	1,668	55.1	51,564	15,676	2,655	1,475	2,317	3,216	11,907	9,648	4,675	5.94	
Urban.....	47,852	43,229	38,774	127,184,300	3,280	70,597,900	1,821	55.5	41,819	13,502	1,894	1,158	2,200	2,914	10,118	6,320	3,713	5.81	
Rural-nonfarm.....	10,700	10,224	8,426	15,760,000	1,870	8,131,600	965	51.6	9,745	2,174	761	317	117	302	1,789	3,322	963	6.50	
ADAIR COUNTY.....	41	37	33	24,300	736	10,400	315	42.8	37	5	2	-	2	3	7	18	-	7.43	
ALFALFA COUNTY.....	352	336	314	550,300	1,753	285,500	909	51.9	322	152	2	2	1	6	94	53	12	6.01	
Cherokee.....	216	206	201	413,600	2,058	211,800	1,054	51.2	200	114	-	-	1	6	59	20	-	5.79	
Rural-nonfarm.....	136	132	113	136,700	1,210	73,700	652	53.9	122	38	2	2	-	-	35	33	12	6.39	
ATOKA COUNTY.....	60	58	7	3,200	-	3,900	-	-	39	10	-	2	-	-	8	16	3	6.74	
Atoka city.....	49	49	-	-	-	-	-	-	32	10	-	2	-	-	6	12	2	6.69	
Rural-nonfarm.....	11	9	7	3,200	-	3,900	-	-	7	-	-	-	-	-	2	4	1	-	
BEAVER COUNTY.....	94	88	82	149,100	1,818	70,900	865	47.6	84	25	5	-	-	2	27	20	5	6.39	
BECKHAM COUNTY.....	462	435	332	611,200	1,841	337,200	1,016	55.2	415	175	9	6	4	3	127	65	26	5.67	
Elk City.....	280	262	181	334,500	1,848	195,400	1,080	58.4	258	116	6	1	2	3	83	34	13	5.58	
Sayre.....	104	97	91	196,400	2,158	99,400	1,092	50.6	91	37	2	4	1	-	25	22	-	5.59	
Rural-nonfarm.....	78	76	60	80,300	1,338	42,400	707	52.8	66	22	1	1	1	-	19	9	13	6.15	
ELAINE COUNTY.....	301	285	237	411,800	1,738	212,800	898	51.7	276	163	4	5	2	4	32	50	16	6.88	
Watonga.....	141	129	124	232,500	1,875	118,300	954	50.9	126	76	1	2	2	2	12	25	6	6.76	
Rural-nonfarm.....	160	156	113	179,300	1,587	94,500	836	52.7	150	87	3	3	-	2	20	25	10	6.99	
BRYAN COUNTY.....	475	425	392	823,000	2,099	406,900	1,038	49.4	408	169	31	7	5	1	113	69	13	6.01	
Durant.....	404	355	338	777,000	2,299	375,700	1,112	48.4	343	160	28	2	3	1	97	46	6	5.90	
Rural-nonfarm.....	71	70	54	46,000	852	31,200	578	67.8	65	9	3	5	2	-	16	23	7	6.41	
CADDO COUNTY.....	601	573	461	791,300	1,716	427,100	926	54.0	534	225	16	8	3	4	131	115	32	6.20	
Anadarko.....	249	229	204	450,200	2,207	244,000	1,196	54.2	204	84	1	-	1	2	69	37	10	5.93	
Rural-nonfarm.....	352	344	257	341,100	1,327	183,100	712	53.7	330	141	15	8	2	2	62	78	22	6.40	
CANADIAN COUNTY.....	773	723	646	1,610,800	2,493	804,100	1,245	49.9	703	254	7	7	3	5	158	170	99	5.72	
El Reno.....	637	594	542	1,362,900	2,515	685,800	1,265	50.3	582	225	2	4	2	5	139	124	81	5.79	
Rural-nonfarm.....	136	129	104	247,900	2,384	118,300	1,138	47.7	121	29	5	3	1	-	19	46	18	5.84	
CARTER COUNTY.....	879	786	704	1,671,200	2,374	834,900	1,186	50.0	775	224	11	10	11	3	235	147	134	5.63	
Ardmore.....	809	716	647	1,610,200	2,489	802,800	1,241	49.9	707	210	5	10	11	3	228	117	123	5.58	
Rural-nonfarm.....	70	70	57	61,000	1,070	32,100	563	52.6	68	14	6	-	-	-	7	30	11	6.33	
CHEROKEE COUNTY.....	78	75	21	44,900	-	21,600	-	-	61	29	1	3	1	-	1	23	3	6.47	
Tahlequah.....	63	60	16	40,700	-	20,100	-	-	47	28	-	3	1	-	-	12	3	6.75	
Rural-nonfarm.....	15	15	5	4,200	-	1,500	-	-	14	1	1	-	-	-	1	11	-	-	
CHOCTAW COUNTY.....	227	209	159	323,300	2,033	169,300	1,065	52.4	207	49	13	3	1	2	54	54	31	5.91	
Hugo.....	205	190	148	316,000	2,135	166,000	1,122	52.5	189	46	12	3	1	2	51	47	27	5.86	
Rural-nonfarm.....	22	19	11	7,300	-	3,300	-	-	18	3	1	-	-	-	3	7	4	-	
CIMARRON COUNTY.....	72	32	17	21,700	-	11,800	-	-	32	3	1	-	-	-	11	11	6	5.56	
CLEVELAND COUNTY.....	942	840	799	2,751,600	3,444	1,404,500	1,758	51.0	814	304	74	22	39	20	158	126	71	6.11	
Norman.....	818	720	699	2,552,500	3,652	1,318,500	1,886	51.7	697	281	63	11	38	20	154	76	54	5.94	
Rural-nonfarm.....	124	120	100	199,100	1,991	86,000	860	43.2	117	23	11	11	1	-	4	50	17	7.08	
COAL COUNTY.....	34	33	29	40,800	1,407	21,300	734	52.2	31	2	2	3	1	-	8	14	1	6.51	
COMANCHE COUNTY.....	1,360	1,201	1,112	2,799,400	2,517	1,541,900	1,387	55.1	1,180	399	34	48	6	155	114	277	147	6.80	
Lawton.....	1,279	1,128	1,082	2,764,600	2,555	1,529,200	1,413	55.3	1,108	393	27	47	6	154	103	240	138	6.74	
Rural-nonfarm.....	81	73	30	34,800	1,160	12,700	423	36.5	72	6	7	1	-	1	11	37	9	7.66	
COTTON COUNTY.....	135	131	103	112,700	1,094	59,100	574	52.4	129	17	19	-	1	-	26	60	6	5.93	
CRAIG COUNTY.....	246	214	128	239,500	1,871	99,600	778	41.6	209	98	15	5	-	5	19	52	15	6.39	
Vinita.....	190	159	83	164,800	1,986	67,800	817	41.1	155	89	12	5	-	4	18	26	1	6.13	
Rural-nonfarm.....	56	55	45	74,700	1,660	31,800	707	42.6	54	9	3	-	-	1	1	26	14	7.32	
CREEK COUNTY.....	630	595	445	857,200	1,926	457,100	1,027	53.3	563	87	40	50	18	14	184	119	51	5.97	
Bristow.....	147	132	111	200,900	1,810	125,100	1,127	62.3	122	28	14	6	6	3	45	13	7	6.22	
Drumright.....	87	85	73	135,800	1,860	63,400	868	46.7	84	10	8	22	2	2	19	7	14	6.39	
Sapulpa.....	337	320	216	457,900	2,120	246,300	1,140	53.8	299	43	6	17	10	5	111	80	27	5.39	
Rural-nonfarm.....	59	58	45	62,600	1,391	22,300	495	36.6	58	6	12	5	-	4	9	19	3	7.74	
CUSTER COUNTY.....	540	508	426	960,000	2,254	470,000	1,103	49.0	499	221	10	10	5	8	110	93	42	6.47	
Clinton.....	323	302	235	585,300	2,491	300,700	1,280	51.4	298	157	3	5	2	2	70	32	27	6.23	
Weatherford.....	141	130	122	258,100	2,116	124,600	1,021	48.3	125	50	2	2	3	6	31	23	8	6.30	
Rural-nonfarm.....	76	76	69	116,600	1,690	44,700	648	38.3	76	14	5	3	-	-	9	38	7	7.70	
DELAWARE COUNTY.....	83	81	63	77,700	1,233	21,200	337	27.3	77	14	16	2	-	2	2	37	4	7.59	
DEWEY COUNTY.....	111	105	88	119,500	1,358	51,500	585	43.1	103	24	3	2	-	2	14	55	3	6.91	
ELLIS COUNTY.....	124	120	109	194,900	1,788	89,000	817	45.7	116	15	10	1	1	-	25	28	36	6.28	
GARFIELD COUNTY.....	2,133	1,984	1,879	4,974,900	2,648	2,774,000	1,476	55.8	1,896	598	40	41	70	53	502	382	210	5.76	
Enid.....	1,992	1,846	1,757	4,805,400	2,735	2,680,800	1,526	55.8	1,762	556	30	38	70	51	469	345	203	5.74	
Rural-nonfarm.....	141	138	122	169,500	1,389	93,200	764	55.0	134	42	10	3	-	2	33	37	7	6.12	



## HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	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		
GARVIN COUNTY.....	398	372	210	324,200	1,544	190,100	905	58.6	356	78	16	7	4	7	87	124	33	6.76	
Pauls Valley.....	195	180	106	197,200	1,960	111,800	1,055	56.7	177	50	2	5	4	7	52	46	11	5.45	
Rural-nonfarm.....	198	192	104	127,000	1,221	78,800	753	61.7	179	28	14	2	-	-	35	78	22	7.01	
GRADY COUNTY.....	982	888	799	1,638,100	2,050	825,100	1,033	50.4	864	313	25	24	8	46	243	142	63	5.90	
Chickasha.....	800	722	651	1,451,700	2,230	734,700	1,129	50.6	702	271	11	15	7	46	205	108	39	5.87	
Rural-nonfarm.....	182	166	148	186,400	1,259	90,400	611	48.5	162	42	14	9	1	-	38	34	24	6.03	
GRANT COUNTY.....	143	136	123	220,200	1,790	108,800	880	49.2	129	40	9	1	1	2	23	46	7	5.99	
GREER COUNTY.....	184	170	139	222,000	1,597	140,900	1,014	63.5	163	46	1	2	1	2	59	35	17	5.51	
Mangum.....	132	126	97	173,000	1,784	119,300	1,230	69.0	121	24	1	2	1	2	54	26	11	5.29	
Rural-nonfarm.....	52	44	42	49,000	1,167	21,600	514	44.1	42	22	-	-	-	-	5	9	6	6.08	
HARMON COUNTY.....	78	74	21	29,100	-	19,100	-	-	71	-	-	-	-	-	42	3	26	5.05	
Hollis.....	56	64	14	20,400	-	13,500	-	-	61	-	-	-	-	-	36	1	24	4.84	
Rural-nonfarm.....	12	10	7	8,700	-	5,600	-	-	10	-	-	-	-	-	6	2	2	-	
HARPER COUNTY.....	106	103	101	167,800	1,661	77,700	769	46.3	101	21	9	-	-	-	28	38	5	5.89	
HASKELL COUNTY.....	114	108	100	155,500	1,555	61,400	614	39.5	99	43	1	4	2	1	26	21	1	5.82	
HUGHES COUNTY.....	375	354	325	737,300	2,269	371,200	1,142	50.3	348	70	12	13	-	2	130	102	19	6.10	
Holdenville.....	292	276	260	683,000	2,627	332,400	1,278	48.7	274	64	8	13	-	2	118	57	12	5.89	
Rural-nonfarm.....	83	78	65	54,300	835	38,800	597	71.5	74	6	4	-	-	-	12	45	7	6.84	
JACKSON COUNTY.....	500	451	410	836,200	2,040	490,000	1,195	58.6	446	136	20	18	10	18	154	68	22	5.59	
Altus.....	416	368	360	783,000	2,175	461,600	1,282	59.0	364	128	14	18	9	17	124	37	17	5.43	
Rural-nonfarm.....	84	83	50	53,200	1,064	28,400	568	53.4	82	8	6	-	1	1	30	31	5	6.36	
JEFFERSON COUNTY.....	189	180	156	199,500	1,279	114,300	733	57.3	173	27	11	-	1	-	35	50	49	6.22	
JOHNSTON COUNTY.....	47	41	37	39,700	1,073	17,300	468	43.6	38	3	1	2	1	1	6	22	2	7.57	
KAY COUNTY.....	1,893	1,785	1,635	4,916,000	3,007	2,632,400	1,610	53.4	1,741	683	40	28	27	98	405	278	182	6.02	
Blackwell.....	418	397	335	671,500	2,004	358,200	1,069	53.3	381	107	14	5	3	12	129	69	42	5.66	
Ponca City.....	1,200	1,119	1,061	3,802,800	3,584	2,059,600	1,941	54.2	1,103	525	15	15	21	61	216	121	129	6.14	
Tonkawa.....	125	119	108	183,400	1,698	97,600	904	58.2	115	31	5	3	1	10	29	36	-	6.07	
Rural-nonfarm.....	150	150	131	258,300	1,972	117,000	893	45.3	142	20	6	5	2	15	31	52	11	6.06	
KINGFISHER COUNTY.....	196	187	163	375,500	2,304	180,200	1,106	48.0	167	48	7	-	-	1	11	88	12	6.55	
Kingfisher city.....	180	123	109	261,400	2,398	124,400	1,141	47.6	116	41	-	-	-	1	10	53	11	6.43	
Rural-nonfarm.....	66	64	54	114,100	2,113	55,800	1,033	48.9	51	7	7	-	-	-	1	35	1	6.77	
KIOWA COUNTY.....	433	394	318	569,300	1,790	295,700	930	51.9	384	130	6	21	1	4	113	71	38	5.80	
Hobart.....	276	242	231	454,500	1,968	239,200	1,035	52.6	235	112	1	3	-	4	68	25	22	5.85	
Rural-nonfarm.....	157	152	87	114,800	1,320	56,500	649	49.2	149	18	5	18	1	-	45	46	16	5.69	
LATIMER COUNTY.....	59	55	50	58,200	1,164	26,400	528	45.4	48	4	14	3	-	1	5	18	3	7.37	
LE FLORE COUNTY.....	213	202	160	198,000	1,238	110,100	688	55.6	193	25	10	3	1	2	18	114	20	6.78	
Poteau.....	87	81	70	111,400	1,591	64,400	920	57.8	79	13	1	-	-	2	12	50	1	5.81	
Rural-nonfarm.....	126	121	90	86,600	962	45,700	508	52.8	114	12	9	3	1	-	6	64	19	7.45	
LINCOLN COUNTY.....	306	292	197	292,800	1,486	138,400	703	47.3	275	11	53	2	1	6	67	118	17	6.16	
Chandler.....	113	106	47	82,200	1,749	29,800	623	35.6	101	2	17	-	-	3	18	51	10	6.13	
Rural-nonfarm.....	193	186	150	210,600	1,404	109,100	727	51.8	174	9	36	2	1	3	49	67	7	6.18	
LOGAN COUNTY.....	400	392	271	571,000	2,107	237,700	877	41.6	345	94	21	14	3	2	56	139	14	6.49	
Guthrie.....	297	292	191	465,000	2,435	193,800	1,015	41.7	251	89	11	12	2	2	49	77	9	6.29	
Rural-nonfarm.....	103	100	80	106,000	1,325	43,900	549	41.4	94	5	10	2	1	-	9	62	5	6.97	
LOVE COUNTY.....	69	61	54	82,800	1,533	40,500	750	48.9	61	26	5	-	-	1	7	13	9	5.64	
McCLAIN COUNTY.....	131	127	103	227,100	2,205	103,700	1,007	45.7	123	16	16	5	1	2	38	33	12	6.02	
Parcell.....	83	81	67	179,400	2,678	78,400	1,170	43.7	78	12	10	2	-	2	23	21	8	6.05	
Rural-nonfarm.....	48	46	36	47,700	1,325	25,300	703	53.0	45	4	6	3	1	-	15	12	4	5.96	
McCURTAIN COUNTY.....	215	199	186	295,400	1,588	160,400	809	50.9	191	76	7	1	1	10	24	46	26	6.59	
Idabel.....	121	107	101	213,500	2,114	112,200	1,111	52.6	106	46	-	1	-	2	23	10	24	5.83	
Rural-nonfarm.....	94	92	85	81,900	964	38,200	449	46.6	85	30	7	-	1	8	1	36	2	7.49	
McINTOSH COUNTY.....	129	118	64	80,300	1,263	38,100	595	47.2	111	32	3	4	1	-	32	28	11	5.93	
MAJOR COUNTY.....	168	167	165	333,300	2,020	159,900	969	48.0	163	74	9	4	2	1	42	23	8	6.05	
MARSHALL COUNTY.....	68	62	55	100,000	1,818	57,900	1,053	57.9	60	22	3	-	-	1	13	7	14	5.56	
Madill.....	54	50	48	91,500	1,906	56,000	1,167	61.2	48	20	1	-	-	-	11	3	13	5.61	
Rural-nonfarm.....	14	12	7	8,500	-	1,900	-	-	12	2	2	-	-	-	1	2	4	1	-
MAYES COUNTY.....	180	172	125	236,300	1,890	100,300	802	42.4	160	50	9	7	-	3	25	51	15	6.53	
Pryor Creek.....	103	98	94	205,800	2,189	86,200	917	41.9	90	47	5	6	-	2	23	7	-	6.31	
Rural-nonfarm.....	77	74	31	30,500	984	14,100	455	46.2	70	3	4	1	-	1	2	44	15	6.88	
MURRAY COUNTY.....	171	160	109	198,600	1,822	96,000	881	48.3	157	13	5	7	-	5	38	61	28	6.16	
Sulphur.....	133	122	108	198,500	1,838	95,900	888	48.3	121	10	2	6	-	3	27	49	24	6.27	
Rural-nonfarm.....	38	38	1	100	-	100	-	-	36	3	3	1	-	2	11	12	4	5.89	

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
MUSKOGEE COUNTY.....	1,864	1,730	1,292	2,774,300	2,147	1,482,800	1,148	53.4	1,660	555	76	47	66	45	461	324	86	5.89	
Muskogee city.....	1,669	1,542	1,135	2,585,200	2,278	1,399,400	1,233	54.1	1,478	517	67	43	64	40	431	243	73	5.79	
Rural-nonfarm.....	195	188	157	189,100	1,204	83,400	531	44.1	182	38	9	4	2	5	30	81	13	6.72	
NOBLE COUNTY.....	236	214	145	293,700	2,026	144,700	998	49.3	204	70	27	4	3	11	28	57	4	6.06	
Perry.....	209	189	124	272,900	2,201	135,400	1,092	49.6	182	69	27	1	3	11	24	45	2	6.01	
Rural-nonfarm.....	27	25	21	20,800	-	9,300	-	-	22	1	-	3	-	-	4	12	2	-	
NOWATA COUNTY.....	178	172	155	219,800	1,418	91,600	591	41.7	164	15	35	15	-	1	27	47	24	6.88	
Nowata city.....	133	127	113	180,400	1,596	73,700	652	40.9	123	12	28	13	-	-	24	27	19	6.37	
Rural-nonfarm.....	45	45	42	39,400	938	17,900	426	45.4	41	3	7	2	-	1	3	20	5	8.17	
OKFUSKEE COUNTY.....	197	193	174	266,600	1,532	143,800	826	53.9	184	31	18	12	-	7	66	38	12	6.03	
Okemah.....	112	109	103	209,500	2,034	103,600	1,064	52.3	106	21	10	5	-	4	46	10	10	5.22	
Rural-nonfarm.....	85	84	71	57,100	804	34,200	482	59.9	78	10	8	7	-	3	20	28	2	7.08	
OKLAHOMA COUNTY.....	14,472	12,645	11,728	46,335,000	3,951	26,009,500	2,218	56.1	12,234	3,987	531	335	1,128	1,305	2,290	1,573	1,085	5.83	
Bethany.....	280	264	255	694,900	2,725	420,400	1,649	60.5	258	105	-	-	1	34	40	24	54	5.83	
Edmond.....	246	226	200	628,800	3,144	354,000	1,770	56.3	206	31	18	3	1	3	55	53	42	5.66	
Oklaoma City.....	12,804	11,078	10,307	41,586,500	4,035	23,291,600	2,260	56.0	10,734	3,590	431	315	1,070	1,168	2,082	1,241	837	5.79	
Rural-nonfarm.....	1,142	1,077	966	3,424,800	3,545	1,943,500	2,012	56.7	1,036	261	82	17	56	100	113	255	152	6.32	
OKMULGEE COUNTY.....	935	910	720	1,013,700	1,408	604,400	839	59.6	893	208	51	19	37	27	255	190	106	5.86	
Henrietta.....	251	246	120	139,100	1,159	67,900	566	48.8	240	69	31	6	4	12	56	51	11	6.05	
Okmulgee city.....	564	548	499	788,900	1,581	483,300	969	61.3	544	129	8	12	33	14	173	92	83	5.77	
Rural-nonfarm.....	120	116	101	85,700	849	53,200	527	62.1	109	10	12	1	-	1	26	47	12	5.92	
OSAGE COUNTY.....	368	350	266	502,900	1,891	257,000	966	51.1	318	59	47	9	3	2	92	69	37	6.38	
Hominy.....	76	66	64	90,400	1,413	37,600	588	41.6	65	9	9	2	-	2	18	22	3	6.52	
Pawhuska.....	130	122	96	227,300	2,368	118,900	1,238	52.3	110	25	-	1	2	-	48	11	23	5.48	
Rural-nonfarm.....	162	162	106	185,200	1,747	100,600	949	54.3	143	25	38	6	1	-	26	36	11	7.03	
OTTAWA COUNTY.....	735	709	470	622,700	1,325	319,200	679	51.3	686	152	97	93	4	6	139	174	21	6.93	
Miami.....	391	379	220	497,500	2,261	254,100	1,155	51.1	372	118	26	17	2	2	115	82	10	5.89	
Picher.....	82	73	66	18,600	282	9,500	144	51.1	71	-	29	5	-	-	-	30	7	9.62	
Rural-nonfarm.....	262	257	184	106,600	579	55,600	302	52.2	243	34	42	71	2	4	24	62	4	7.80	
PAWNEE COUNTY.....	208	204	104	118,200	1,137	60,700	584	51.4	192	11	13	7	-	-	64	83	14	6.10	
Cleveland.....	80	79	66	83,700	1,268	43,300	656	51.7	73	2	10	2	-	-	39	13	7	5.42	
Pawnee city.....	83	82	16	12,300	-	7,400	-	-	81	6	2	5	-	-	18	45	5	6.62	
Rural-nonfarm.....	45	43	22	22,200	-	10,000	-	-	38	3	1	-	-	-	7	25	2	6.78	
PAYNE COUNTY.....	995	918	780	2,540,800	3,257	1,248,800	1,601	49.1	871	191	50	29	-	7	179	313	102	5.97	
Cushing.....	318	308	252	539,500	2,141	271,600	1,078	50.3	292	63	22	21	-	2	91	40	53	5.91	
Stillwater.....	495	430	387	1,731,900	4,475	821,200	2,122	47.4	405	98	18	6	-	4	56	182	41	5.85	
Rural-nonfarm.....	182	180	141	269,400	1,911	156,000	1,106	57.9	174	30	10	2	-	1	32	91	8	6.41	
PITTSBURG COUNTY.....	543	501	424	853,600	2,013	415,700	980	48.7	485	104	24	9	4	8	152	140	44	6.02	
Hartshorne.....	28	28	26	19,600	754	14,000	538	71.4	28	5	3	3	-	1	7	9	-	5.98	
McAlester.....	435	398	345	783,400	2,271	372,300	1,079	47.5	386	94	16	3	-	6	135	94	38	5.86	
Rural-nonfarm.....	80	75	53	50,600	955	29,400	555	58.1	71	5	5	3	4	1	10	37	6	7.01	
PONTOTOC COUNTY.....	1,010	868	824	2,751,000	3,339	1,303,300	1,582	47.4	833	289	78	6	-	58	183	128	91	6.26	
Ada.....	882	743	718	2,531,100	3,525	1,198,800	1,670	47.4	716	258	59	6	-	51	169	101	72	6.16	
Rural-nonfarm.....	128	125	106	219,900	2,075	104,500	986	47.5	117	31	19	-	-	7	14	27	19	6.85	
POTTAWATOMIE COUNTY.....	1,118	1,045	933	2,241,300	2,402	1,150,900	1,234	51.3	1,024	295	31	24	30	25	311	260	48	5.87	
Shawnee.....	975	903	834	2,144,000	2,571	1,095,100	1,313	51.1	887	284	19	23	30	22	282	191	36	5.74	
Rural-nonfarm.....	143	142	99	97,300	983	55,800	564	57.3	137	11	12	1	-	3	29	69	12	6.72	
PUSHMATAHA COUNTY.....	79	70	57	75,300	1,321	40,800	716	54.2	62	4	3	2	2	-	16	22	13	6.00	
Antlers town.....	53	47	42	68,800	1,638	37,300	888	54.2	42	3	1	2	2	-	16	10	8	5.30	
Rural-nonfarm.....	26	23	15	6,500	-	3,500	-	-	20	1	2	-	-	-	-	12	5	-	
ROGER MILLS COUNTY.....	83	74	70	106,200	1,517	53,700	767	50.6	70	4	1	5	-	2	35	8	15	5.83	
ROGERS COUNTY.....	299	284	167	328,600	1,968	143,800	861	43.8	275	101	14	7	2	4	60	63	24	6.19	
Claremore.....	167	161	77	178,000	2,312	77,500	1,006	43.5	158	67	1	3	2	4	49	16	16	5.67	
Rural-nonfarm.....	132	123	90	150,600	1,673	66,300	737	44.0	117	34	13	4	-	-	11	47	8	6.83	
SEMINOLE COUNTY.....	836	792	539	932,400	1,730	506,900	940	54.4	725	84	80	45	5	17	143	203	148	6.90	
Seminole city.....	271	254	189	324,700	1,718	168,200	890	51.8	226	21	30	11	3	5	46	84	26	6.39	
Wewoka.....	267	252	147	408,600	2,780	239,300	1,628	58.6	237	37	3	4	1	-	71	34	87	5.72	
Rural-nonfarm.....	298	286	203	199,100	981	99,400	490	49.9	262	26	47	30	1	12	26	85	35	8.39	
SEQUOYAH COUNTY.....	60	55	39	48,700	1,249	27,100	695	55.6	53	12	1	-	-	2	9	22	7	6.17	
STEPHENS COUNTY.....	754	705	651	1,356,000	2,083	726,300	1,116	53.6	691	218	28	8	8	22	188	112	107	6.15	
Duncan.....	557	518	482	1,128,300	2,341	597,000	1,239	52.9	506	166	20	5	5	20	133	58	99	6.03	
Marlow.....	133	129	120	186,200	1,552	111,300	928	59.8	127	41	3	2	3	1	44	32	1	5.88	
Rural-nonfarm.....	64	58	49	41,500	847	18,000	367	43.4	58	11	5	1	-	1	11	22	7	7.68	
TEXAS COUNTY.....	247	229	214	459,800	2,149	220,500	1,030	48.0	216	42	3	1	-	1	94	58	17	6.11	
TILLMAN COUNTY.....	353	330	252	558,300	2,215	300,700	1,193	53.9	306	111	3	4	1	8	98	64	17	6.26	
Frederick.....	234	216	194	455,100	2,346	249,800	1,288	54.9	201	72	-	4	1	5	70	43	6	6.25	
Rural-nonfarm.....	119	114	58	103,200	1,779	50,900	878	49.3	105	39	3	-	-	3	28	21	11	6.28	

## HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4- family mortgaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
TULSA COUNTY.....	12,103	11,155	10,456	39,357,700	3,764	23,083,200	2,208	58.6	10,814	3,048	616	344	764	1,109	2,712	1,400	821	5.58	
Sand Springs.....	345	339	323	643,100	1,991	367,600	1,138	57.2	332	137	11	3	-	1	75	33	72	5.80	
Tulsa city.....	10,177	9,280	8,672	34,781,200	4,011	20,675,100	2,384	59.4	9,001	2,493	521	304	744	1,012	2,371	885	671	5.48	
Rural-nonfarm.....	1,581	1,536	1,461	3,933,400	2,692	2,040,500	1,397	51.9	1,481	418	84	37	20	95	265	482	78	6.08	
WAGONER COUNTY.....	150	141	118	165,000	1,398	71,100	603	43.1	136	31	10	7	2	4	26	40	16	6.99	
Wagoner city.....	105	101	87	141,400	1,625	58,500	672	41.4	98	25	6	6	1	4	24	24	8	5.89	
Rural-nonfarm.....	45	40	31	23,600	761	12,600	406	53.4	38	6	4	1	1	-	2	16	8	9.39	
WASHINGTON COUNTY.....	1,158	1,063	1,037	3,650,000	3,520	1,943,500	1,874	53.2	1,048	386	114	25	12	27	140	260	84	6.36	
Bartlesville.....	963	879	861	3,392,100	3,940	1,813,400	2,106	53.5	864	368	110	23	12	27	99	188	37	6.39	
Rural-nonfarm.....	195	184	176	257,900	1,465	130,100	739	50.4	184	18	4	2	-	-	41	72	47	6.27	
WASHITA COUNTY.....	264	247	219	344,300	1,572	177,400	810	51.5	230	92	8	2	-	-	53	55	20	6.40	
Cordell.....	136	122	107	197,600	1,847	112,300	1,050	56.8	114	56	2	1	-	-	29	13	13	6.37	
Rural-nonfarm.....	128	125	112	146,700	1,310	65,100	581	44.4	116	36	6	1	-	-	24	42	7	6.43	
WOODS COUNTY.....	427	377	368	924,300	2,512	388,500	1,056	42.0	370	174	14	2	4	1	103	58	14	5.89	
Alva.....	340	296	293	815,800	2,784	337,200	1,151	41.3	293	147	10	1	4	1	78	41	11	5.91	
Rural-nonfarm.....	87	81	75	108,500	1,447	51,300	694	47.3	77	27	4	1	-	-	25	17	3	5.80	
WOODWARD COUNTY.....	385	346	336	835,100	2,485	444,900	1,324	53.3	343	59	4	7	2	9	94	88	80	5.58	
Woodward city.....	349	313	306	809,400	2,645	430,200	1,406	53.2	311	59	3	7	2	9	88	68	75	5.52	
Rural-nonfarm.....	36	33	30	25,700	857	14,700	490	57.2	32	-	1	-	-	-	6	20	5	6.23	

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: 1940

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

CITY AND CENSUS TRACT	All 1-to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest- rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
OKLAHOMA CITY AND ADJACENT AREA																			
OKLAHOMA CITY.....	12,804	11,078	10,807	41,586,500	4,065	23,291,600	2,260	56.0	10,734	3,590	431	315	1,070	1,168	2,082	1,241	837	5.79	
Tract 1.....	455	424	417	1,599,900	3,834	995,800	2,388	62.3	420	149	11	35	36	24	74	43	48	5.70	
Tract 2.....	676	640	633	2,607,700	4,120	1,684,900	2,636	64.0	530	216	98	12	60	91	48	75	30	5.63	
Tract 3.....	446	426	417	3,555,900	8,527	1,906,100	4,571	53.6	400	90	14	5	116	20	55	38	62	5.31	
Tract 4.....	79	73	73	190,500	2,610	108,800	1,490	57.1	73	22	-	2	2	9	27	4	7	5.80	
Tract 5.....	75	67	61	243,700	3,995	123,000	2,016	50.5	66	31	-	6	2	4	8	15	-	5.92	
Tract 6.....	160	137	135	1,172,800	8,687	583,600	4,323	49.8	137	29	9	2	39	15	25	13	5	5.36	
Tract 7.....	279	260	255	1,305,600	5,120	618,700	2,426	47.4	247	61	-	4	50	14	78	26	14	5.51	
Tract 8.....	313	290	283	1,166,700	4,123	686,900	2,434	59.0	286	112	4	7	47	16	55	21	24	5.71	
Tract 9.....	435	434	186	1,353,900	7,279	927,700	4,988	68.5	428	90	67	13	83	59	57	25	34	5.14	
Tract 10.....	330	257	249	986,900	3,963	498,900	2,003	50.5	250	90	1	4	21	29	65	32	8	5.84	
Tract 11.....	100	72	70	267,900	3,827	126,000	1,800	47.0	70	25	-	-	9	4	27	4	1	5.31	
Tract 12.....	123	94	47	133,300	3,900	88,000	1,872	48.0	93	37	-	3	20	5	16	7	5	5.96	
Tract 13.....	252	244	239	843,000	3,527	566,700	2,371	67.2	236	51	5	19	10	40	51	15	45	5.45	
Tract 14.....	239	213	212	943,400	4,450	420,700	1,984	44.6	212	69	2	3	14	31	60	27	6	5.95	
Tract 15.....	220	190	181	1,361,200	7,520	681,200	3,487	46.4	186	53	9	7	35	12	46	18	6	5.54	
Tract 16.....	47	33	28	144,700	5,168	76,400	2,729	52.8	31	14	-	-	-	2	9	4	2	5.68	
Tract 17.....	156	124	110	1,066,700	3,697	528,900	4,808	49.6	116	14	5	1	43	3	36	9	5	5.27	
Tract 18.....	130	126	120	701,300	5,844	397,000	2,808	48.1	122	42	1	1	20	5	34	16	3	5.53	
Tract 19.....	410	343	317	2,083,300	6,572	1,013,200	3,196	48.6	331	62	6	6	88	17	76	35	41	5.43	
Tract 20.....	544	473	464	2,417,500	5,210	1,354,400	2,919	56.7	466	108	43	3	113	48	90	32	29	5.49	
Tract 21.....	553	499	488	2,334,800	4,784	1,397,500	2,864	59.9	460	104	10	10	75	36	81	48	96	5.53	
Tract 22.....	445	419	419	1,492,200	3,561	1,019,100	2,432	68.3	416	143	54	3	36	56	49	44	1	5.77	
Tract 23.....	532	453	450	1,830,800	4,068	1,028,000	2,273	55.9	447	157	11	12	44	54	119	27	23	5.70	
Tract 24.....	443	382	329	1,200,400	3,649	603,300	1,834	50.3	380	118	3	12	25	18	99	43	12	5.77	
Tract 25.....	77	41	41	205,500	5,012	79,200	1,932	38.5	41	13	-	2	5	6	9	5	1	5.67	
Tract 26.....	125	63	54	293,700	5,439	128,300	2,376	43.7	57	20	1	1	6	18	7	3	3	5.56	
Tract 27.....	164	119	117	471,500	4,030	220,300	1,883	46.7	114	51	-	5	9	13	23	12	1	5.97	
Tract 28.....	281	239	235	581,700	2,475	311,900	1,327	53.6	236	65	1	10	9	16	64	41	30	5.89	
Tract 29.....	99	85	77	114,000	1,481	65,300	848	57.3	83	36	-	1	-	2	15	23	6	6.07	
Tract 30.....	181	123	118	303,700	2,574	133,400	1,131	43.9	120	40	2	20	-	17	25	12	4	6.09	
Tract 31.....	7	3	3	17,000	-	7,500	-	-	3	1	-	-	-	-	-	2	-	-	-
Tract 32.....	97	34	31	114,300	3,687	46,700	1,506	40.9	32	11	-	-	-	-	-	8	-	-	-
Tract 33.....	200	128	120	344,500	2,871	157,400	1,812	45.7	121	49	1	1	5	11	29	19	6	5.85	
Tract 34.....	87	66	64	143,600	2,244	69,900	1,092	48.7	65	23	-	-	-	8	13	7	9	6.29	
Tract 35.....	92	57	55	134,900	2,453	53,300	969	39.5	53	14	2	5	1	8	12	6	5	6.08	
Tract 36.....	23	16	12	19,700	-	11,700	-	-	15	7	-	-	-	2	2	2	2	-	-
Tract 37.....	71	41	33	66,700	2,021	32,200	976	48.1	41	19	-	-	-	4	6	11	-	-	6.41
Tract 38.....	64	46	38	67,900	1,787	29,800	784	43.9	41	8	-	2	1	8	1	15	6	6.85	
Tract 39.....	219	171	160	272,400	1,703	155,100	969	56.9	167	35	1	4	1	14	23	28	11	6.49	
Tract 40.....	34	29	20	45,900	-	22,900	-	-	28	9	1	-	-	4	7	7	-	-	6.92

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: 1940—Con.

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

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
OKLAHOMA CITY—Con.																		
Tract 41.....	198	182	177	452,200	2,555	288,300	1,629	63.8	171	43	14	12	1	30	45	9	17	5.72
Tract 42.....	131	123	93	136,800	1,471	77,200	830	56.4	108	53	1	—	3	7	17	16	11	6.37
Tract 43.....	392	338	319	589,300	1,691	310,200	972	57.5	304	89	1	8	5	59	63	22	57	5.99
Tract 44.....	321	307	286	503,100	1,759	282,500	988	56.2	302	122	7	15	3	17	56	40	42	6.24
Tract 45.....	369	360	353	1,011,000	2,864	689,300	1,953	68.2	358	159	6	3	2	32	134	14	8	5.59
Tract 46.....	103	74	73	178,500	2,445	108,100	1,481	60.6	74	38	—	—	—	9	18	7	2	6.00
Tract 47.....	127	98	53	181,800	3,430	87,500	1,651	48.1	90	46	1	—	2	2	21	12	6	6.49
Tract 48.....	210	197	193	369,000	1,912	194,500	1,008	52.7	191	103	1	17	4	21	20	23	2	6.57
Tract 49.....	405	312	300	780,800	2,603	409,500	1,365	52.4	300	161	4	5	6	19	71	28	6	6.10
Tract 50.....	247	235	234	639,600	2,733	390,600	1,669	61.1	230	110	22	14	5	6	45	20	8	6.18
Tract 51.....	35	32	32	58,700	1,834	27,700	866	47.2	32	6	2	1	—	6	3	13	1	6.44
Tract 52.....	15	15	15	98,800	—	27,500	—	—	15	6	2	—	—	5	—	2	—	—
Tract 53.....	36	35	21	20,900	—	8,000	—	—	34	1	1	1	—	6	2	16	7	8.18
Tract 54.....	53	47	47	71,700	1,526	37,700	802	52.6	47	18	—	3	—	9	4	12	1	7.33
Tract 55.....	33	33	29	29,300	1,010	16,200	559	55.3	32	6	1	—	—	1	2	18	4	7.02
Tract 56.....	82	82	76	63,100	830	42,100	554	66.7	81	14	2	—	—	20	4	38	3	5.77
Tract 57.....	17	17	7	16,800	—	8,500	—	—	17	4	—	—	—	3	2	7	1	—
Tract 58.....	50	49	—	—	—	—	—	—	48	3	1	—	—	23	3	17	1	6.38
Tract 59.....	440	434	427	1,235,900	2,894	809,000	1,895	65.5	411	199	3	11	6	55	17	78	42	6.21
Tract 60.....	226	224	211	949,100	4,498	646,500	3,064	68.1	219	66	—	3	13	74	13	23	27	5.58
Bethany city.....	280	264	255	694,900	2,725	420,400	1,649	60.5	258	105	—	—	1	34	40	24	54	5.83
Tract OC-8.....	280	264	255	694,900	2,725	420,400	1,649	60.5	258	105	—	—	1	34	40	24	54	5.83
Other tracted area in Oklahoma County:																		
Tract OC-1.....	17	16	—	—	—	—	—	—	15	5	—	—	2	—	1	1	6	—
Tract OC-2.....	32	31	28	83,900	2,996	42,900	1,532	51.1	31	16	—	1	—	—	3	9	2	6.23
Tract OC-3.....	164	163	156	374,000	2,397	192,700	1,235	51.5	159	77	1	—	2	7	42	24	6	5.70
Tract OC-4.....	132	91	88	1,087,800	12,361	606,700	6,894	55.8	90	20	17	2	33	8	8	2	—	5.09
Tract OC-5.....	45	45	45	231,800	5,153	168,900	3,753	72.8	45	7	17	—	10	4	2	3	3	5.17
Tract OC-6.....	22	21	20	65,400	—	43,500	—	—	21	13	—	1	—	2	4	1	—	—
Tract OC-7.....	27	27	12	50,000	—	32,500	—	—	24	14	2	—	1	1	3	2	1	—
Tract OC-9.....	153	153	141	500,300	3,548	242,700	1,721	48.5	146	22	4	4	—	11	1	37	67	6.62
Tract OC-10.....	57	55	50	57,800	1,156	30,900	618	53.5	53	3	2	—	—	33	—	9	2	6.49
Tract OC-11.....	8	8	1	1,300	—	1,000	—	—	8	3	—	—	—	—	—	3	2	—
Tract OC-12.....	19	19	19	40,000	—	21,400	—	—	19	4	—	1	1	1	3	9	—	—
Tract OC-13.....	55	52	52	40,100	771	20,400	392	50.9	46	4	10	1	—	12	—	12	7	9.58
TULSA																		
THE CITY (no census tracts or wards).....	10,177	9,280	8,672	34,781,200	4,011	20,675,100	2,384	59.4	9,001	2,493	521	304	744	1,012	2,371	885	671	5.48

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

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

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate - first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE	*																		
TOTAL.....	58,552	53,453	47,200	142,944,300	3,028	78,729,500	1,668	55.1	51,564	15,676	2,655	1,475	2,317	3,216	11,907	9,642	4,676	5.94	
Inside principal metropolitan districts.....	26,033	23,290	21,668	84,665,200	3,907	48,558,800	2,241	57.4	22,563	6,930	1,087	685	1,894	2,395	4,974	2,768	1,830	5.68	
Outside principal metropolitan districts.....	32,519	30,163	25,532	58,279,100	2,283	30,170,700	1,182	51.8	29,001	8,746	1,568	790	423	821	6,933	6,874	2,846	6.14	
URBAN.....	47,852	43,229	38,774	127,184,300	3,280	70,597,900	1,821	55.5	41,819	13,502	1,894	1,158	2,200	2,914	10,118	6,320	3,713	5.81	
Inside principal metropolitan districts.....	23,943	21,281	19,773	78,163,600	3,953	45,001,000	2,276	57.6	20,624	6,368	969	639	1,825	2,220	4,679	2,268	1,661	5.65	
Outside principal metropolitan districts.....	23,909	21,948	19,001	49,020,700	2,580	25,596,900	1,347	52.2	21,195	7,134	925	519	375	694	5,439	4,057	2,052	5.96	
RURAL-NONFARM.....	10,700	10,224	8,426	15,760,000	1,870	8,181,600	965	51.6	9,745	2,174	761	317	117	302	1,789	3,322	963	6.50	
Inside principal metropolitan districts.....	2,090	2,009	1,895	6,501,600	3,431	3,557,800	1,877	54.7	1,939	562	118	46	69	175	295	505	169	6.04	
Outside principal metropolitan districts.....	8,610	8,215	6,531	9,258,400	1,418	4,573,800	700	49.4	7,806	1,612	643	271	48	127	1,494	2,817	794	6.62	

## HOUSING—NONFARM MORTGAGES

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

[Figures for the places marked with an asterisk (\*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (\*\*) comprise the rural-nonfarm total inside principal metropolitan districts. † 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. in-terest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Aver- age (dollars)	Total (dollars)	Aver- age (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL METROPOLITAN DISTRICTS																			
OKLAHOMA CITY DISTRICT.	13,877	12,086	11,245	45,166,300	4,017	25,383,200	2,257	56.2	11,709	3,902	485	330	1,121	1,284	2,200	1,380	1,007	5.81	
Oklahoma City.....	12,804	11,078	10,307	41,586,500	4,035	23,291,600	2,260	56.0	10,734	3,590	431	315	1,070	1,168	2,082	1,241	837	5.79	
Outside central city.....	1,073	1,008	938	3,579,800	3,816	2,091,600	2,230	58.4	975	312	54	15	51	116	118	139	170	6.04	
Urban.....	280	264	255	594,900	2,725	420,400	1,649	60.5	258	105	-	-	1	34	40	24	54	5.88	
Rural-nonfarm.....	793	744	683	2,884,900	4,224	1,671,200	2,447	57.9	717	207	54	15	50	82	78	115	116	6.11	
District includes following urban places and rural-nonfarm areas:																			
In Oklahoma County.....	13,877	12,086	11,245	45,166,300	4,017	25,383,200	2,257	56.2	11,709	3,902	485	330	1,121	1,284	2,200	1,380	1,007	5.81	
Bethany city*.....	280	264	255	594,900	2,725	420,400	1,649	60.5	258	105	-	-	1	34	40	24	54	5.88	
Oklahoma City*.....	12,804	11,078	10,307	41,586,500	4,035	23,291,600	2,260	56.0	10,734	3,590	431	315	1,070	1,168	2,082	1,241	837	5.79	
Rural-nonfarm**.....	793	744	683	2,884,900	4,224	1,671,200	2,447	57.9	717	207	54	15	50	82	78	115	116	6.11	
TULSA DISTRICT.....	12,156	11,204	10,423	39,498,900	3,790	23,175,600	2,224	58.7	10,854	3,028	602	355	773	1,111	2,774	1,388	823	5.55	
Tulsa city.....	10,177	9,280	8,672	34,781,200	4,011	20,675,100	2,384	59.4	9,001	2,498	521	304	744	1,012	2,371	885	671	5.48	
Outside central city.....	1,979	1,924	1,751	4,717,700	2,694	2,500,500	1,428	53.0	1,853	535	81	51	29	99	403	503	152	5.87	
Urban.....	682	659	539	1,101,000	2,043	613,900	1,139	55.8	631	180	17	20	10	6	186	113	99	5.61	
Rural-nonfarm.....	1,297	1,265	1,212	3,616,700	2,984	1,886,600	1,557	52.2	1,222	355	64	31	19	93	217	390	53	5.99	
District includes following urban places and rural-nonfarm areas:																			
In Creek County.....	346	329	225	497,800	2,212	257,600	1,145	51.7	308	44	8	18	10	6	114	80	28	5.39	
Sapulpa city*.....	337	320	216	457,900	2,120	246,300	1,140	53.8	299	43	6	17	10	5	111	80	27	5.39	
Rural-nonfarm**.....	9	9	9	39,900	-	11,300	-	-	9	1	2	1	-	1	3	-	1	-	
In Osage County**.....	42	41	38	97,500	2,566	57,400	1,511	58.9	38	15	1	-	-	-	15	6	1	5.64	
In Tulsa County.....	11,768	10,834	10,160	38,903,600	3,829	22,860,600	2,250	58.8	10,508	2,969	593	337	763	1,105	2,645	1,302	794	5.55	
Sand Springs city*.....	345	339	323	643,100	1,991	367,600	1,138	57.2	332	137	11	3	-	1	75	33	72	5.80	
Tulsa city*.....	10,177	9,280	8,672	34,781,200	4,011	20,675,100	2,384	59.4	9,001	2,498	521	304	744	1,012	2,371	885	671	5.48	
Rural-nonfarm**.....	1,245	1,215	1,165	3,479,300	2,987	1,817,900	1,560	52.2	1,175	339	61	30	19	92	199	384	51	6.01	

# OREGON

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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.....	288,813	265,227	135,775	51.2	129,452	17,341	6,245	126,312	53,822	42.6	72,490
1930: Private families reporting tenure.....	-	205,354	112,151	54.6	93,203	-	-	-	-	-	-
1920: All families reporting tenure.....	-	146,719	70,564	48.1	76,155	-	-	-	24,149	34.8	45,170
Dwelling units: 1940.....	288,813	265,227	135,775	51.2	129,452	17,341	6,245	126,312	53,822	42.6	72,490
Urban.....	184,069	172,560	84,211	48.8	88,349	10,209	1,300	79,658	36,857	46.3	42,801
Rural-nonfarm.....	104,744	92,667	51,564	55.6	41,103	7,132	4,945	46,654	16,965	36.4	29,689
COLOR OF OCCUPANTS											
White.....	-	262,500	134,868	51.4	127,632	-	-	125,548	53,594	42.7	71,954
Nonwhite.....	-	2,727	907	33.3	1,820	-	-	764	228	29.8	536
TYPE OF STRUCTURE											
1-family.....	223,238	206,601	127,124	61.5	79,477	10,971	5,666	119,295	51,338	43.0	67,957
Other.....	65,575	58,626	8,551	14.8	49,975	6,370	579	7,017	2,484	35.4	4,533
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	218,844	203,087	125,257	61.7	77,830	10,381	5,376	118,892	51,193	43.1	67,699
Under \$5.....	12,754	11,043	6,718	60.8	4,325	1,132	579	5,269	853	16.2	4,416
\$5 to \$9.....	28,372	25,286	12,169	48.1	13,117	2,088	998	11,145	3,074	27.6	8,072
\$10 to \$14.....	36,773	33,801	16,946	50.1	16,855	1,807	1,165	16,050	5,403	33.7	10,647
\$15 to \$19.....	36,644	34,644	18,069	52.6	16,292	1,399	884	17,344	6,972	39.6	10,472
\$20 to \$24.....	27,917	26,351	16,282	61.8	10,069	1,014	552	15,671	6,784	43.3	8,887
\$25 to \$29.....	25,017	23,833	16,025	67.2	7,808	850	334	15,495	7,469	48.2	8,026
\$30 to \$39.....	27,815	26,621	20,147	75.7	6,474	932	262	19,547	10,525	53.8	9,022
\$40 to \$49.....	11,845	11,166	9,403	84.2	1,763	517	162	9,157	5,301	57.9	3,856
\$50 to \$59.....	5,557	5,246	4,577	87.2	669	196	115	4,438	2,474	55.7	1,964
\$60 to \$74.....	2,957	2,687	2,413	89.8	274	193	77	2,349	1,291	55.0	1,058
\$75 to \$99.....	1,767	1,544	1,404	90.9	140	124	99	1,356	693	51.1	663
\$100 and over.....	1,426	1,148	1,104	96.2	44	129	149	1,070	454	42.4	616
Median monthly rent..... (dollars).....	18.80	19.07	22.18	-	15.92	15.08	14.27	22.57	26.25	-	19.64

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.....	53,822	51,723	4,550	4,972	5,874	5,211	6,095	10,651	6,143	3,534	2,379	1,164	712	239	134	65	2,099
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	51,333	49,326	4,063	4,656	5,590	5,005	5,867	10,263	5,946	3,430	2,303	1,125	682	229	124	43	2,007
Average interest rate.....(%).....	5.63	5.62	5.99	5.90	5.82	5.74	5.64	5.53	5.38	5.36	5.30	5.31	5.31	5.33	5.52	-	5.73
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	52,340	50,320	4,384	4,837	5,727	5,089	5,952	10,375	5,983	3,427	2,310	1,132	689	235	128	52	2,020
Building and loan association.....	4,938	4,724	191	371	540	506	584	1,020	630	360	276	130	72	25	16	3	214
Commercial bank.....	3,011	2,861	188	217	324	284	289	544	346	244	191	116	67	30	18	3	150
Savings bank.....	2,979	2,859	75	156	234	265	368	779	446	244	144	75	49	11	13	1	120
Life insurance company.....	3,050	2,965	15	33	56	92	225	750	645	422	325	193	126	52	31	-	85
Mortgage company.....	4,631	4,505	206	239	336	413	448	1,009	684	483	320	172	130	52	9	4	126
Home Owners' Loan Corporation.....	6,215	5,970	122	351	618	695	927	1,513	846	409	278	119	62	18	5	7	245
Individual.....	19,631	18,799	3,027	2,990	2,989	2,187	2,202	2,833	1,210	626	380	166	110	32	24	23	832
Other.....	7,885	7,637	560	480	630	647	909	1,927	1,176	639	396	161	74	15	12	11	248
Reporting debt and value.....	50,247	48,301	4,096	4,579	5,419	4,858	5,713	10,016	5,833	3,392	2,268	1,106	674	227	120	-	1,946
JUNIOR MORTGAGE																	
First mortgage only.....	9,766	9,366	775	874	1,015	939	1,093	1,963	1,216	673	430	206	130	35	17	-	400
First and junior mortgage.....	1,018	953	30	70	114	76	136	220	152	70	47	20	9	5	4	-	65
With 1st mtg.; not rptg. on junior.....	39,463	37,982	3,291	3,635	4,290	3,843	4,484	7,833	4,465	2,649	1,791	880	535	187	99	-	1,481
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	19,567	18,991	4,050	3,984	3,499	2,226	2,007	2,105	629	289	115	62	16	6	3	-	576
\$1,000 to \$1,499.....	8,800	8,457	46	555	1,474	1,402	1,457	2,094	795	368	195	48	26	4	2	-	343
\$1,500 to \$1,999.....	7,281	6,985	-	40	422	974	1,247	2,291	1,113	481	236	86	33	5	7	-	296
\$2,000 to \$2,499.....	5,233	5,048	-	-	24	224	795	1,793	1,111	578	330	129	47	13	4	-	185
\$2,500 to \$2,999.....	3,317	3,174	-	-	-	32	190	1,236	864	481	249	64	45	6	7	-	143
\$3,000 to \$3,999.....	3,548	3,378	-	-	-	-	17	484	1,165	787	539	245	107	34	10	-	170
\$4,000 to \$4,999.....	1,355	1,289	-	-	-	-	-	13	155	365	396	214	115	35	6	-	66
\$5,000 to \$5,999.....	569	520	-	-	-	-	-	-	10	41	174	152	99	34	10	-	49
\$6,000 to \$7,499.....	342	313	-	-	-	-	-	-	-	2	33	96	120	42	20	-	29
\$7,500 to \$9,999.....	166	138	-	-	-	-	-	-	-	-	1	10	60	47	20	-	38
\$10,000 to \$14,999.....	75	41	-	-	-	-	-	-	-	-	-	-	6	18	17	-	34
\$15,000 to \$19,999.....	22	12	-	-	-	-	-	-	-	-	-	-	-	3	9	-	10
\$20,000 and over.....	22	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	17
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	165,025	154,080	2,423	5,130	8,764	10,104	14,687	32,918	24,798	17,462	14,451	8,952	7,429	3,554	3,409	-	10,946
Average value.....(dollars).....	3,284	3,190	592	1,120	1,617	2,080	2,571	3,287	4,251	5,146	6,372	8,094	11,023	15,655	28,407	-	5,625
Debt on first and jr. mtgs.(thous.).....	77,253	72,679	1,228	2,505	4,259	5,048	7,139	16,196	12,322	8,269	6,598	3,866	2,996	1,331	921	-	4,574
Percent of value of property.....	46.8	47.2	50.7	48.8	48.6	50.0	48.6	49.2	49.7	47.4	45.7	43.2	40.3	37.4	27.0	-	41.8
Average debt.....(dollars).....	1,537	1,505	300	547	786	1,039	1,250	1,617	2,112	2,438	2,909	3,496	4,445	5,862	7,676	-	2,350
Debt on first mtgs.....(thousands).....	76,627	72,132	1,223	2,485	4,221	5,019	7,079	16,072	12,226	8,223	6,546	3,832	2,981	1,319	907	-	4,495
Percent of value of property.....	46.4	46.8	50.5	48.4	48.2	49.7	48.2	48.8	49.3	47.1	45.3	42.8	40.1	37.1	26.6	-	41.1
Average debt.....(dollars).....	1,525	1,493	299	543	779	1,038	1,239	1,605	2,096	2,424	2,886	3,465	4,422	5,809	7,558	-	2,310



## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	53,822	52,340	4,938	5,990	3,011	2,979	3,050	4,631	6,215	19,631	7,885	1,432
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	51,333	50,540	4,803	5,852	2,940	2,912	2,994	4,522	6,215	18,639	7,515	793
Average interest rate (percent)	5.63	5.63	6.02	5.81	5.77	5.86	5.57	5.78	4.50	5.96	5.27	5.56
Reporting debt and value	50,247	49,262	4,665	5,698	2,874	2,824	2,953	4,472	5,858	18,365	7,251	985
Percent distribution	-	100.0	9.5	11.6	5.8	5.7	6.0	9.1	11.9	37.3	14.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	50,247	49,262	4,665	5,698	2,874	2,824	2,953	4,472	5,858	18,365	7,251	985
First mortgage only	9,766	9,636	881	1,052	596	456	635	919	1,114	3,612	1,423	130
First and junior mortgage	1,018	942	153	116	47	69	74	81	135	273	110	76
With first mortgage; not reporting on junior mortgage	39,463	38,684	3,631	4,530	2,231	2,299	2,244	3,472	4,609	14,490	5,718	779
1-family properties	48,301	47,368	4,463	5,450	2,737	2,713	2,872	4,351	5,625	17,581	7,026	933
First mortgage only	9,366	9,246	842	1,004	570	434	618	892	1,070	3,437	1,383	120
First and junior mortgage	953	880	145	106	42	64	74	74	124	254	103	73
With first mortgage; not reporting on junior mortgage	37,982	37,242	3,476	4,340	2,125	2,215	2,180	3,385	4,431	13,890	5,540	740
2- to 4-family properties	1,946	1,894	202	248	137	111	81	121	233	784	225	52
First mortgage only	400	390	39	48	26	22	17	27	44	175	40	10
First and junior mortgage	65	62	8	10	5	5	-	7	11	19	7	3
With first mortgage; not reporting on junior mortgage	1,481	1,442	155	190	106	84	64	87	178	590	178	39
RELATION OF DEBT TO VALUE												
1- to 4-family properties	50,247	49,262	4,665	5,698	2,874	2,824	2,953	4,472	5,858	18,365	7,251	985
Value of property (dollars)	165,025,200	161,667,200	16,495,700	21,987,100	11,246,200	10,740,900	15,672,700	18,000,500	19,929,900	44,949,800	24,631,500	3,358,000
Average value (dollars)	3,284	3,282	3,536	3,859	3,913	3,803	5,307	4,025	3,402	2,448	3,397	3,409
Debt on first and junior mortgages (dollars)	77,252,500	75,578,900	7,877,200	9,612,600	4,743,000	4,869,600	7,734,800	8,896,400	9,107,200	20,412,900	11,937,800	1,573,600
Percent of value of property	46.8	46.7	47.8	43.7	42.2	45.3	49.4	49.4	45.7	45.4	48.5	49.8
Average debt (dollars)	1,537	1,534	1,689	1,687	1,650	1,724	2,619	1,989	1,555	1,112	1,646	1,699
Debt on first mortgages (dollars)	75,625,500	75,012,800	7,769,900	9,542,800	4,706,500	4,836,200	7,676,000	8,845,300	9,049,400	20,241,700	11,887,700	1,613,700
Percent distribution	-	100.0	10.4	12.7	6.3	5.4	10.2	11.8	12.1	27.0	15.8	-
Percent of value of property	46.4	46.4	47.1	43.4	41.9	45.0	49.0	49.1	45.4	45.0	48.3	48.1
Average debt (dollars)	1,525	1,523	1,666	1,675	1,638	1,713	2,599	1,978	1,545	1,102	1,639	1,638
1-family properties	48,301	47,368	4,463	5,450	2,737	2,713	2,872	4,351	5,625	17,581	7,026	933
Value of property (dollars)	154,079,500	151,128,700	15,409,100	20,859,300	10,217,700	10,138,000	14,559,700	17,279,800	18,740,100	41,232,900	23,551,200	2,950,800
Average value (dollars)	3,190	3,191	3,453	3,735	3,733	3,737	5,070	3,971	3,332	2,345	3,352	3,163
Debt on first and junior mortgages (dollars)	72,678,700	71,180,400	7,399,000	9,048,700	4,427,700	4,621,000	7,200,600	8,547,500	8,650,100	18,877,700	11,456,800	1,498,300
Percent of value of property	47.2	47.1	48.0	44.5	43.3	45.6	49.5	49.5	46.2	45.8	48.6	50.8
Average debt (dollars)	1,505	1,503	1,658	1,660	1,618	1,703	2,507	1,964	1,538	1,074	1,631	1,606
Debt on first mortgages (dollars)	72,131,900	70,683,800	7,302,300	8,987,300	4,397,300	4,590,000	7,141,800	8,504,000	8,601,200	18,734,000	11,413,200	1,448,100
Percent of value of property	46.8	46.8	47.4	44.2	43.0	45.3	49.1	49.2	45.9	45.4	48.5	49.1
Average debt (dollars)	1,493	1,492	1,636	1,649	1,607	1,692	2,487	1,954	1,529	1,066	1,624	1,552
2- to 4-family properties	1,946	1,894	202	248	137	111	81	121	233	784	225	52
Value of property (dollars)	10,945,700	10,538,500	1,086,600	1,631,200	1,028,300	602,900	1,113,000	720,700	1,189,800	3,716,900	1,080,300	407,200
Average value (dollars)	5,625	5,564	5,379	6,577	7,506	5,432	-	5,956	5,106	4,741	4,801	-
Debt on first and junior mortgages (dollars)	4,573,800	4,398,500	478,200	563,900	315,300	248,600	534,200	348,900	457,100	1,535,200	481,000	175,300
Percent of value of property	41.8	41.7	44.0	34.6	30.7	41.2	-	48.4	38.4	41.3	44.5	-
Average debt (dollars)	2,350	2,322	2,367	2,274	2,301	2,240	-	2,883	1,962	1,958	2,138	-
Debt on first mortgages (dollars)	4,494,600	4,329,000	467,600	555,500	309,300	246,200	534,200	341,300	448,200	1,507,700	474,500	165,600
Percent of value of property	41.1	41.1	43.0	34.1	30.1	40.8	-	47.4	37.7	40.6	43.9	-
Average debt (dollars)	2,310	2,286	2,315	2,240	2,258	2,218	-	2,821	1,924	1,923	2,109	-

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	51,723	50,320	4,724	5,720	2,861	2,859	2,955	4,505	5,970	18,799	7,637	1,403
RACE OF OCCUPANTS												
White	51,514	50,119	4,715	5,702	2,854	2,848	2,961	4,485	5,938	18,712	7,605	1,395
Negro	112	106	4	10	4	6	1	12	19	43	17	6
Other nonwhite	97	95	5	8	3	5	3	8	13	44	14	2
YEAR BUILT												
Reporting year built	50,999	49,630	4,655	5,638	2,807	2,831	2,942	4,476	5,897	18,493	7,529	1,369
1930 to 1940	14,459	14,026	1,784	2,088	1,083	1,005	957	1,460	752	5,068	1,917	433
1920 to 1929	20,576	20,122	1,687	2,233	1,046	1,187	1,530	2,113	2,802	6,317	3,440	454
1910 to 1919	9,572	9,308	729	856	421	435	346	647	1,491	3,941	1,298	264
1900 to 1909	4,527	4,385	316	339	181	158	88	214	635	2,180	613	142
1880 to 1899	1,697	1,630	129	108	69	39	18	37	203	893	242	67
1879 or earlier	168	159	10	14	7	7	3	5	14	94	19	9

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.....	51,723	50,320	4,724	5,720	2,861	2,859	2,965	4,505	5,970	18,799	7,637	1,403
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	48,340	47,407	4,464	5,454	2,740	2,714	2,872	4,354	5,631	17,598	7,034	933
Under \$500.....	9,173	8,963	575	875	553	322	153	504	661	5,184	1,011	210
\$500 to \$999.....	9,966	9,791	1,010	1,050	529	521	258	691	1,139	4,649	994	175
\$1,000 to \$1,499.....	8,479	8,347	823	924	415	509	363	668	1,265	3,092	1,212	132
\$1,500 to \$1,999.....	6,960	6,881	681	787	353	414	375	655	1,016	1,934	1,443	129
\$2,000 to \$2,499.....	5,024	4,936	476	610	276	334	427	487	656	1,234	1,046	88
\$2,500 to \$2,999.....	3,151	3,089	333	452	195	257	387	389	353	658	517	62
\$3,000 to \$3,999.....	3,322	3,253	348	470	242	228	494	513	354	531	543	69
\$4,000 to \$4,999.....	1,265	1,219	140	162	96	66	215	237	119	187	159	46
\$5,000 to \$5,999.....	499	487	67	77	40	37	88	99	30	57	69	12
\$6,000 to \$7,499.....	307	301	37	33	21	12	61	68	25	45	31	5
\$7,500 to \$9,999.....	137	135	20	23	15	8	36	27	8	14	7	2
\$10,000 to \$14,999.....	41	39	4	5	3	2	11	6	4	9	-	2
\$15,000 to \$19,999.....	10	10	-	4	2	2	3	-	-	2	1	-
\$20,000 and over.....	6	6	-	2	-	2	1	-	-	2	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	49,326	48,571	4,594	5,587	2,793	2,794	2,911	4,396	5,970	17,827	7,286	755
Under 4.0%.....	425	414	20	23	11	12	7	13	-	181	170	11
4.0% to 4.4%.....	2,290	2,235	63	87	39	48	29	37	-	470	1,549	55
4.4% to 4.6%.....	10	9	1	1	1	-	-	5	-	-	2	1
4.6% to 4.9%.....	7,123	7,060	92	169	113	56	60	143	5,970	89	537	63
4.9% to 5.0%.....	4	4	-	-	-	-	1	1	-	1	1	-
5.0% to 5.1%.....	7,531	7,362	689	1,227	748	479	959	883	-	2,299	1,305	169
5.1% to 5.4%.....	43	42	6	7	6	1	4	7	-	2	16	1
5.4% to 5.5%.....	1,969	1,915	282	352	152	200	461	364	-	208	248	54
5.5% to 5.6%.....	15	15	4	4	1	3	3	-	-	-	4	-
5.6% to 6.0%.....	25,072	24,749	2,512	3,091	1,427	1,664	1,248	2,596	-	12,186	3,116	323
6.0% to 6.1%.....	14	10	3	1	-	1	1	1	-	3	1	4
6.1% to 6.4%.....	405	398	67	64	22	42	73	57	-	109	28	7
6.4% to 6.6%.....	7	6	5	1	-	1	-	-	-	-	-	1
6.6% to 7.0%.....	2,759	2,721	555	324	151	178	50	206	-	1,426	160	38
7.0% to 7.1%.....	38	35	14	9	2	7	2	2	-	1	7	3
7.1% to 7.4%.....	33	33	5	6	3	3	-	5	-	13	4	-
7.4% to 7.6%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	1,587	1,562	275	221	117	104	13	76	-	839	138	25
7.9% and over.....												
Average interest rate..... (percent).....	5.62	5.62	6.01	5.81	5.75	5.88	5.57	5.78	4.50	5.96	5.26	5.55
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	45,964	45,187	4,614	5,378	2,630	2,748	2,853	4,294	5,824	15,016	7,208	777
Real estate taxes included in payment.....	11,179	10,977	1,900	1,782	780	1,002	620	1,301	1,466	1,546	2,362	202
Monthly.....	10,678	10,483	1,854	1,744	760	984	597	1,255	1,420	1,396	2,222	190
Quarterly.....	141	140	6	8	3	5	8	14	11	33	60	1
Semiannual.....	59	57	5	4	2	2	6	8	-	23	11	2
Annual.....	82	81	1	-	-	-	-	5	3	51	22	1
Other.....	15	15	-	-	-	-	-	2	-	9	3	-
Not reporting frequency of payment.....	204	196	34	25	15	11	9	17	32	34	44	8
Real estate taxes not included in payment.....	34,140	33,610	2,672	3,518	1,812	1,706	2,204	2,938	4,288	13,246	4,744	530
Monthly.....	28,507	28,096	2,554	3,227	1,615	1,612	1,747	2,457	4,139	11,244	2,728	411
Quarterly.....	2,315	2,279	16	88	59	29	97	123	48	451	1,456	36
Semiannual.....	1,381	1,351	31	72	48	24	293	269	11	505	170	30
Annual.....	1,139	1,118	12	69	55	14	29	29	7	680	292	21
Other.....	154	151	4	9	6	3	4	8	2	103	21	3
Not reporting frequency of payment.....	644	615	55	53	29	24	34	52	81	263	77	29
Not reporting tax payment requirements.....	645	600	42	78	38	40	29	55	70	224	102	45
Monthly.....	476	445	38	66	32	34	15	48	58	165	52	31
Quarterly.....	52	50	-	1	1	-	4	-	3	12	30	2
Semiannual.....	36	34	1	1	1	-	7	5	1	12	7	2
Annual.....	35	33	-	3	2	1	1	1	-	22	6	2
Other.....	4	3	-	1	-	1	-	-	-	2	-	1
Not reporting frequency of payment.....	42	35	3	6	2	4	2	1	8	8	7	7
No principal payments required.....	2,584	2,538	52	173	119	54	64	118	61	1,898	172	46
Monthly.....	802	783	39	93	62	31	28	41	52	467	63	19
Quarterly.....	538	531	3	28	22	6	13	36	3	410	38	7
Semiannual.....	649	642	6	29	15	14	16	32	1	530	28	7
Annual.....	438	430	2	19	17	2	4	6	3	363	33	8
Other.....	77	76	-	1	-	1	1	3	1	68	2	1
Not reporting frequency of payment.....	80	76	2	3	3	-	2	-	1	60	8	4
Not reporting principal payment requirements.....	1,264	720	41	63	31	32	26	36	78	346	128	544
Monthly.....	426	359	33	43	17	26	11	24	54	127	67	67
Quarterly.....	47	40	-	2	2	-	1	1	1	17	18	7
Semiannual.....	55	48	1	2	2	-	3	8	1	25	8	7
Annual.....	68	62	1	4	3	1	2	1	-	47	7	6
Other.....	40	35	-	4	2	2	-	-	2	27	2	5
Not reporting frequency of payment.....	628	176	6	8	5	3	9	4	20	103	26	452
No regular payments required.....	1,911	1,875	17	106	81	25	22	55	7	1,539	129	36

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	48,340	10,488	32,299	2,415	3,138	Reporting interest rate	49,326	10,835	33,055	2,498	2,938
Under \$500	9,173	798	6,843	603	929	Under 4.0%	425	53	306	26	40
\$500 to \$999	9,966	1,400	7,143	619	804	4.0% to 4.4%	2,290	265	1,843	61	121
\$1,000 to \$1,499	8,479	1,584	5,941	449	505	4.4% to 4.8%	10	5	5	-	-
\$1,500 to \$1,999	6,960	1,723	4,665	276	296	4.8% to 5.2%	7,123	2,063	4,789	78	193
\$2,000 to \$2,499	5,024	1,511	3,098	187	228	5.2% to 5.6%	4	2	2	-	-
\$2,500 to \$2,999	3,151	1,195	1,750	89	117	5.6% to 6.0%	7,531	2,205	4,663	291	372
\$3,000 to \$3,999	3,322	1,358	1,705	115	144	6.0% to 6.4%	43	29	12	-	2
\$4,000 to \$4,999	1,265	566	617	37	45	6.4% to 6.8%	1,969	737	1,128	44	60
\$5,000 to \$5,999	499	192	256	17	34	6.8% to 7.2%	15	6	9	-	-
\$6,000 to \$7,499	307	108	167	16	16	7.2% to 7.6%	25,072	4,711	17,322	1,435	1,604
\$7,500 to \$9,999	137	44	82	5	6	7.6% to 8.0%	14	1	11	-	2
\$10,000 to \$14,999	41	7	24	2	8	8.0% and over	405	83	266	27	29
\$15,000 to \$19,999	10	2	6	-	2	Average interest rate (percent)	7	-	6	-	1
\$20,000 and over	6	-	2	-	4		2,759	400	1,699	380	310
							38	6	30	-	2
							33	5	21	3	4
							1	-	1	-	-
							1,587	264	942	183	198
							5.62	5.53	5.63	6.11	5.96

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.....	40,895	38,728	9,540	28,761	427	2,167
Total first mortgage outstanding debt.....(dollars).....	62,641,800	60,033,100	19,726,100	39,738,000	569,000	2,608,700
Total annual mortgage payment.....(dollars).....	10,853,158	10,664,280	3,195,443	7,365,055	103,782	188,878
Average first mortgage outstanding debt.....(dollars).....	1,532	1,550	2,068	1,382	1,333	1,204
Average value of property.....(dollars).....	3,228	3,240	3,508	3,122	2,963	3,008
Average annual estimated rental value.....(dollars).....	334	336	377	323	311	300
Average annual mortgage payment.....(dollars).....	265	275	335	256	243	87
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.3	17.6	16.2	18.5	18.2	7.2
Value of property.....	8.2	8.5	9.3	8.2	8.2	2.9
Estimated annual rental value.....	79.4	81.9	88.8	79.2	78.1	29.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	35,242	34,545	9,332	24,861	352	697
Average first mortgage outstanding debt.....(dollars).....	1,563	1,571	2,083	1,382	1,330	1,170
Average value of property.....(dollars).....	3,160	3,169	3,609	3,008	2,836	2,711
Average annual estimated rental value.....(dollars).....	330	331	377	314	297	279
Average annual mortgage payment.....(dollars).....	281	284	337	265	261	109
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.0	18.1	16.2	19.2	19.6	9.3
Value of property.....	8.9	9.0	9.3	8.8	9.2	4.0
Estimated annual rental value.....	85.2	86.0	89.3	84.4	87.7	39.1
Monthly mortgage payment—						
Under \$10.....	2,332	1,880	213	1,636	31	452
\$10 to \$14.....	5,944	5,848	753	5,025	70	96
\$15 to \$19.....	6,710	6,643	1,197	5,360	86	67
\$20 to \$24.....	6,045	6,012	1,688	4,274	50	33
\$25 to \$29.....	5,803	5,781	1,851	3,883	47	22
\$30 to \$39.....	5,275	5,261	2,351	2,883	27	14
\$40 to \$49.....	1,613	1,609	711	877	21	4
\$50 to \$59.....	864	860	327	519	14	4
\$60 to \$74.....	331	327	135	187	5	4
\$75 to \$99.....	176	175	72	103	-	1
\$100 and over.....	149	149	34	114	1	-
Average monthly mortgage payment.....(dollars).....	28.41	28.70	28.11	22.07	21.74	9.09
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,653	4,183	208	3,900	75	1,470
Average first mortgage outstanding debt.....(dollars).....	1,338	1,380	1,386	1,281	-	1,220
Average value of property.....(dollars).....	3,650	3,826	3,572	3,845	-	3,150
Average annual estimated rental value.....(dollars).....	363	382	359	333	-	310
Average annual mortgage payment.....(dollars).....	169	201	231	200	-	77
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	14.5	16.7	14.5	-	6.3
Value of property.....	4.6	5.2	6.5	5.2	-	2.4
Estimated annual rental value.....	46.4	52.6	64.3	52.2	-	24.8

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.....	73,242	58,520	33,832	49.4	34,688	3,855	867	31,480	12,939	41.1	18,541
COLOR OF OCCUPANTS											
White.....	-	58,173	33,711	49.4	34,462	-	-	31,378	12,914	41.2	18,464
Nonwhite.....	-	347	121	34.9	226	-	-	102	25	24.5	77
TYPE OF STRUCTURE											
1-family.....	54,680	51,985	30,902	59.4	21,084	2,061	633	28,928	11,920	41.2	17,008
Other.....	18,562	16,534	2,930	17.7	13,604	1,794	234	2,552	1,019	39.9	1,533
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	53,462	50,901	30,114	59.2	20,787	1,963	598	28,847	11,890	41.2	16,957
Under \$5.....	1,219	1,132	809	71.5	323	56	31	721	137	19.0	584
\$5 to \$9.....	4,566	4,269	2,337	54.7	1,932	240	57	2,214	601	27.1	1,613
\$10 to \$14.....	8,040	7,646	3,827	50.1	3,819	312	82	3,650	1,222	33.5	2,428
\$15 to \$19.....	9,795	9,398	4,658	49.7	4,730	328	70	4,467	1,748	39.1	2,719
\$20 to \$24.....	8,031	7,705	4,218	54.7	3,487	273	53	4,039	1,636	40.5	2,403
\$25 to \$29.....	7,531	7,243	4,242	58.6	3,001	232	56	4,072	1,859	45.7	2,213
\$30 to \$39.....	8,163	7,896	5,297	67.1	2,599	209	58	5,128	2,480	48.4	2,648
\$40 to \$49.....	3,205	3,029	2,415	79.8	613	131	45	2,345	1,209	51.6	1,136
\$50 to \$59.....	1,521	1,441	1,244	86.3	197	47	33	1,200	570	47.5	630
\$60 to \$74.....	747	671	617	92.0	54	52	24	592	256	43.2	336
\$75 to \$99.....	351	294	271	92.2	23	33	24	259	115	44.4	144
\$100 and over.....	292	177	168	94.9	9	50	65	160	57	35.6	103
Median monthly rent.....(dollars).....	21.44	21.45	23.55	-	19.07	20.33	25.04	23.67	26.12	-	21.86

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.....	12,939	12,096	1,050	1,288	1,576	1,349	1,447	2,359	1,263	758	523	272	124	43	25	19	843
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	12,222	11,442	927	1,201	1,481	1,292	1,383	2,252	1,215	730	507	262	117	40	22	13	780
Average interest rate.....(%).....	5.70	5.70	6.06	6.00	5.89	5.82	5.72	5.57	5.41	5.38	5.37	5.37	5.36	-	-	-	5.78
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	12,531	11,727	1,008	1,245	1,529	1,319	1,417	2,287	1,226	729	508	259	118	43	24	15	804
Building and loan association.....	1,819	1,695	96	176	241	201	231	329	175	105	80	38	14	4	4	1	124
Commercial bank.....	800	750	44	53	75	76	69	147	92	68	61	37	12	9	2	1	50
Savings bank.....	542	490	11	41	37	57	62	119	76	39	28	13	6	1	-	-	52
Life insurance company.....	302	287	2	7	9	14	20	55	58	46	28	20	8	6	4	-	15
Mortgage company.....	443	419	21	39	55	54	46	84	57	28	16	9	8	2	-	-	24
Home Owners' Loan Corporation.....	1,376	1,288	32	81	145	150	167	295	182	108	67	37	15	7	-	1	88
Individual.....	4,601	4,284	617	671	736	535	514	635	242	144	95	44	23	10	9	9	317
Other.....	2,648	2,514	185	177	227	232	308	612	344	191	133	61	32	4	5	3	134
Reporting debt and value.....	11,953	11,191	947	1,183	1,431	1,260	1,348	2,202	1,182	713	497	251	115	39	23	-	762
JUNIOR MORTGAGE																	
First mortgage only.....	2,541	2,378	256	298	339	288	300	424	226	111	77	34	13	6	6	-	163
First and junior mortgage.....	210	186	7	17	21	18	27	41	25	17	8	4	-	1	-	-	24
With 1st mtg.; not rptg. on junior.....	9,202	8,627	684	868	1,071	954	1,021	1,737	931	585	412	213	102	32	17	-	575
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	4,872	4,653	940	1,030	920	594	471	473	128	64	30	12	-	1	-	-	219
\$1,000 to \$1,499.....	2,230	2,090	7	143	399	368	371	484	163	81	53	12	9	-	-	-	140
\$1,500 to \$1,999.....	1,720	1,608	-	10	106	252	274	514	235	124	61	24	7	-	1	-	112
\$2,000 to \$2,499.....	1,154	1,078	-	-	6	49	132	371	228	119	83	26	10	4	-	-	76
\$2,500 to \$2,999.....	695	629	-	-	-	7	45	229	168	96	49	21	13	-	1	-	66
\$3,000 to \$3,999.....	771	701	-	-	-	-	5	127	225	154	107	57	21	3	2	-	70
\$4,000 to \$4,999.....	266	243	-	-	-	-	-	4	30	68	78	39	20	2	2	-	23
\$5,000 to \$5,999.....	121	98	-	-	-	-	-	-	5	5	29	34	15	8	2	-	23
\$6,000 to \$7,499.....	69	63	-	-	-	-	-	-	-	2	7	23	16	9	6	-	6
\$7,500 to \$9,999.....	28	18	-	-	-	-	-	-	-	-	-	3	4	7	4	-	10
\$10,000 to \$14,999.....	14	5	-	-	-	-	-	-	-	-	-	-	-	3	2	-	9
\$15,000 to \$19,999.....	9	5	-	-	-	-	-	-	-	-	-	-	-	2	3	-	4
\$20,000 and over.....	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	37,914	33,789	572	1,331	2,316	2,612	3,453	7,217	5,002	3,659	3,143	2,021	1,243	613	605	-	4,125
Average value.....(dollars).....	3,172	3,019	604	1,125	1,619	2,073	2,552	3,277	4,232	5,132	6,325	8,053	10,808	-	-	-	5,414
Debt on first & jr. mtgs.....(thous.).....	17,444	15,794	285	652	1,141	1,290	1,685	3,507	2,480	1,666	1,349	864	450	248	177	-	1,650
Percent of value of property.....	46.0	46.7	49.9	49.0	49.2	49.4	48.8	48.6	49.6	45.5	42.9	42.8	36.2	-	-	-	40.0
Average debt.....(dollars).....	1,459	1,411	301	551	797	1,024	1,250	1,593	2,098	2,337	2,713	3,444	3,914	-	-	-	2,165
Debt on first mtgs.....(thousands).....	17,314	15,695	284	648	1,134	1,282	1,672	3,487	2,461	1,659	1,342	852	450	246	177	-	1,619
Percent of value of property.....	45.7	46.5	49.6	48.7	49.0	49.1	48.4	48.3	49.2	45.3	42.7	42.2	36.2	-	-	-	39.2
Average debt.....(dollars).....	1,449	1,403	300	548	793	1,017	1,241	1,584	2,082	2,327	2,701	3,396	3,914	-	-	-	2,124

## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	12,939	12,531	1,819	1,342	800	542	302	443	1,376	4,601	2,648	408
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,222	11,999	1,768	1,315	785	530	295	424	1,376	4,343	2,478	223
Average interest rate (percent)	5.70	5.70	6.20	5.88	5.85	5.93	5.59	5.98	4.50	6.01	5.34	5.74
Reporting debt and value	11,953	11,673	1,685	1,278	763	515	298	428	1,285	4,289	2,410	280
Percent distribution	-	100.0	14.4	10.9	6.5	4.4	2.6	3.7	11.0	36.7	20.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,953	11,673	1,685	1,278	763	515	298	428	1,285	4,289	2,410	280
First mortgage only	2,541	2,484	353	219	152	67	60	97	258	1,026	471	57
First and junior mortgage	210	191	40	18	7	11	5	5	21	65	37	19
With first mortgage; not reporting on junior mortgage	9,202	8,998	1,292	1,041	604	437	233	326	1,006	3,198	1,902	204
1-family properties	11,191	10,935	1,572	1,186	718	468	284	406	1,201	3,996	2,290	256
First mortgage only	2,378	2,326	329	202	142	60	57	92	245	950	451	52
First and junior mortgage	186	168	36	15	6	9	5	3	18	57	34	18
With first mortgage; not reporting on junior mortgage	8,627	8,441	1,207	969	570	399	222	311	938	2,989	1,805	186
2- to 4-family properties	762	738	113	92	45	47	14	22	84	293	120	24
First mortgage only	163	158	24	17	10	7	3	5	13	75	20	5
First and junior mortgage	24	23	4	3	1	2	-	2	3	8	3	1
With first mortgage; not reporting on junior mortgage	575	557	85	72	34	38	11	15	68	209	97	18
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,953	11,673	1,685	1,278	763	515	298	428	1,285	4,289	2,410	280
Value of property (dollars)	37,913,900	36,955,900	5,404,200	4,879,300	3,038,000	1,841,800	1,564,900	1,404,400	4,503,600	11,034,500	8,165,000	958,000
Average value (dollars)	3,172	3,166	3,207	3,818	3,982	3,575	5,251	3,281	3,505	2,573	3,388	3,421
Debt on first and junior mortgages (dollars)	17,448,500	16,955,200	2,542,500	2,148,700	1,291,600	857,100	739,500	715,400	1,888,200	5,067,700	3,853,200	488,300
Percent of value of property	46.0	45.9	47.0	44.0	42.5	46.5	47.3	50.9	41.9	45.9	47.2	51.0
Average debt (dollars)	1,459	1,453	1,509	1,681	1,693	1,664	2,482	1,671	1,469	1,182	1,599	1,744
Debt on first mortgages (dollars)	17,314,400	16,840,300	2,516,500	2,135,400	1,283,500	851,900	737,600	709,700	1,879,300	5,023,600	3,838,200	474,100
Percent distribution	-	100.0	14.9	12.7	7.6	5.1	4.4	4.2	11.2	29.8	22.8	-
Percent of value of property	45.7	45.6	46.6	43.8	42.2	46.3	47.1	50.5	41.7	45.5	47.0	49.5
Average debt (dollars)	1,449	1,443	1,493	1,671	1,682	1,654	2,475	1,658	1,462	1,171	1,593	1,693
1-family properties	11,191	10,935	1,572	1,186	718	468	284	406	1,201	3,996	2,290	256
Value of property (dollars)	33,788,500	32,985,800	4,794,800	4,311,100	2,716,300	1,594,800	1,406,900	1,301,400	4,078,200	9,523,000	7,570,400	802,700
Average value (dollars)	3,019	3,017	3,050	3,635	3,783	3,408	4,954	3,205	3,396	2,383	3,306	3,136
Debt on first and junior mortgages (dollars)	15,794,000	15,374,000	2,230,300	1,961,800	1,203,000	758,800	668,000	663,700	1,720,700	4,453,100	3,626,400	420,000
Percent of value of property	46.7	46.8	47.0	45.5	44.3	47.6	47.5	51.0	42.2	46.8	47.9	52.3
Average debt (dollars)	1,411	1,408	1,451	1,654	1,675	1,621	2,352	1,635	1,433	1,114	1,584	1,641
Debt on first mortgages (dollars)	15,695,600	15,289,100	2,260,600	1,949,200	1,195,500	753,700	666,100	662,400	1,714,800	4,422,600	3,613,400	406,500
Percent of value of property	46.4	46.4	47.1	45.2	44.0	47.3	47.3	50.9	42.0	46.4	47.7	50.6
Average debt (dollars)	1,403	1,398	1,438	1,644	1,665	1,610	2,345	1,632	1,428	1,107	1,578	1,588
2- to 4-family properties	762	738	113	92	45	47	14	22	84	293	120	24
Value of property (dollars)	4,125,400	3,970,100	609,400	568,200	321,700	246,500	158,000	103,000	425,400	1,511,500	594,600	155,300
Average value (dollars)	5,414	5,380	5,393	-	-	-	-	-	-	5,159	4,955	-
Debt on first and junior mortgages (dollars)	1,649,500	1,581,200	262,200	186,900	88,600	98,300	71,500	51,700	167,500	614,600	226,800	68,300
Percent of value of property	40.0	39.8	43.0	-	-	-	-	-	-	40.7	38.1	-
Average debt (dollars)	2,165	2,143	2,320	-	-	-	-	-	-	2,098	1,890	-
Debt on first mortgages (dollars)	1,618,800	1,551,200	255,900	186,200	88,000	98,200	71,500	47,300	164,500	601,000	224,800	67,600
Percent of value of property	39.2	39.1	42.0	-	-	-	-	-	-	39.8	37.8	-
Average debt (dollars)	2,124	2,102	2,265	-	-	-	-	-	-	2,051	1,873	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	12,096	11,727	1,695	1,240	750	490	287	419	1,288	4,284	2,514	369
RACE OF OCCUPANTS												
White	12,074	11,708	1,694	1,240	750	490	287	417	1,282	4,278	2,510	366
Negro	11	8	1	-	-	-	-	-	2	3	2	3
Other nonwhite	11	11	-	-	-	-	-	2	4	3	2	-
YEAR BUILT												
Reporting year built	11,810	11,451	1,669	1,202	718	484	283	416	1,269	4,162	2,450	359
1930 to 1940	2,945	2,837	539	454	289	165	105	141	205	814	579	108
1920 to 1929	4,400	4,310	572	419	227	192	137	179	542	1,419	1,042	90
1910 to 1919	2,329	2,247	314	190	112	78	25	48	269	958	443	82
1900 to 1909	1,353	1,307	168	88	60	28	7	34	166	601	243	46
1880 to 1899	699	668	69	43	26	17	6	12	79	328	131	31
1879 or earlier	84	82	7	8	4	4	3	2	8	42	12	2

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	12,096	11,727	1,695	1,240	750	490	287	419	1,288	4,284	2,514	369
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	11,202	10,946	1,572	1,187	719	468	284	406	1,202	4,003	2,292	256
Under \$500	2,148	2,099	226	211	146	65	22	57	161	1,073	349	49
\$500 to \$999	2,539	2,490	412	240	140	100	32	85	276	1,073	372	49
\$1,000 to \$1,499	2,095	2,056	308	186	100	86	36	67	265	778	416	39
\$1,500 to \$1,999	1,615	1,575	218	140	80	60	34	65	211	465	442	40
\$2,000 to \$2,499	1,066	1,041	147	126	79	47	38	41	126	259	304	25
\$2,500 to \$2,999	625	610	106	101	55	46	28	39	56	140	140	15
\$3,000 to \$3,999	691	669	98	106	66	40	58	34	68	132	173	22
\$4,000 to \$4,999	239	230	37	36	23	15	22	10	30	46	47	9
\$5,000 to \$5,999	94	88	12	25	18	7	4	2	3	12	29	6
\$6,000 to \$7,499	62	60	6	8	7	1	7	3	4	15	17	2
\$7,500 to \$9,999	18	18	2	4	3	1	3	3	4	4	2	-
\$10,000 to \$14,999	5	5	-	-	-	-	-	-	2	3	-	-
\$15,000 to \$19,999	5	5	-	2	2	-	-	-	-	2	1	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	11,442	11,234	1,648	1,216	736	480	281	400	1,288	4,041	2,360	208
Under 4.0%	100	97	8	3	2	1	2	4	-	30	50	3
4.0%	642	629	18	26	12	14	9	4	-	117	455	13
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	-	1	-
4.5%	1,614	1,598	32	53	37	16	21	14	1,288	16	174	16
4.6% to 4.9%	2	2	-	-	-	-	-	1	-	1	-	-
5.0%	1,474	1,435	180	211	134	77	76	58	-	504	411	39
5.1% to 5.4%	15	15	3	2	2	-	1	1	-	-	8	-
5.5%	221	211	48	50	38	12	23	14	-	28	48	10
5.6% to 5.9%	5	5	2	1	1	-	-	-	-	-	2	-
6.0%	5,818	5,792	885	703	427	276	124	250	-	2,707	1,063	86
6.1% to 6.4%	7	3	2	-	-	-	-	-	-	1	-	4
6.5%	87	83	22	13	6	7	8	5	-	24	11	4
6.6% to 6.9%	3	2	2	-	-	-	-	-	-	-	-	1
7.0%	821	802	283	92	41	51	12	32	-	318	65	19
7.1% to 7.4%	23	21	13	2	1	1	-	-	-	1	5	2
7.5%	9	9	4	2	1	1	-	-	-	1	2	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	599	588	145	58	34	24	5	22	-	293	65	11
Average interest rate (percent)	5.70	5.70	6.13	5.87	5.83	5.94	5.58	5.96	4.50	6.02	5.34	5.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	10,723	10,516	1,656	1,130	670	460	277	403	1,275	3,418	2,357	207
Real estate taxes included in payment	2,878	2,824	707	358	187	171	77	128	396	402	756	54
Monthly	2,744	2,698	698	351	184	167	75	125	379	367	703	51
Quarterly	48	47	2	1	-	1	1	-	6	9	28	1
Semiannual	14	13	1	1	1	-	-	-	-	8	3	1
Annual	19	19	-	-	-	-	-	1	2	7	9	-
Other	5	5	1	-	-	-	-	1	-	2	1	-
Not reporting frequency of payment	48	47	10	5	2	3	1	1	9	9	12	1
Real estate taxes not included in payment	7,675	7,590	936	747	469	278	197	258	867	2,962	1,563	145
Monthly	6,428	6,306	904	687	427	260	182	238	849	2,534	912	122
Quarterly	534	523	3	18	14	4	2	5	7	31	457	11
Semiannual	217	213	2	11	8	3	10	3	-	144	43	4
Annual	312	311	4	13	10	3	-	4	-	168	122	1
Other	82	82	2	4	4	-	1	2	1	14	8	-
Not reporting frequency of payment	152	145	21	14	6	8	2	6	10	71	21	7
Not reporting tax payment requirements	170	162	13	25	14	11	3	17	12	54	38	8
Monthly	126	119	11	21	12	9	1	17	9	42	18	7
Quarterly	16	16	-	-	-	-	-	-	2	2	12	-
Semiannual	11	10	-	1	1	-	2	-	-	4	3	1
Annual	10	10	-	-	-	-	-	-	-	6	4	-
Other	1	1	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	6	6	2	2	1	1	-	-	1	-	1	-
No principal payments required	512	502	15	49	37	12	5	10	6	359	58	10
Monthly	151	145	12	23	19	4	2	3	5	85	15	6
Quarterly	35	32	6	6	1	1	2	2	-	15	7	2
Semiannual	164	164	1	11	6	5	-	3	-	138	11	-
Annual	122	121	-	8	7	1	1	2	1	89	20	1
Other	24	23	-	1	-	1	-	-	-	21	1	1
Not reporting frequency of payment	16	16	1	-	-	-	-	-	-	11	4	-
Not reporting principal payment requirements	327	186	18	17	9	8	3	-	7	90	51	141
Monthly	106	85	15	9	4	5	2	-	5	32	22	20
Quarterly	15	13	-	1	1	-	-	-	-	4	8	2
Semiannual	14	14	-	-	-	-	-	-	1	9	4	-
Annual	19	17	-	-	-	-	-	-	-	12	5	2
Other	13	9	-	2	1	1	-	-	-	6	1	4
Not reporting frequency of payment	161	48	3	5	3	2	1	-	1	27	11	113
No regular payments required	534	523	6	44	34	10	2	6	-	417	48	11

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	11,202	2,664	7,203	471	864	Reporting interest rate	11,442	2,778	7,364	496	804
Under \$500	2,148	206	1,601	114	227	Under 4.0%	100	10	71	7	12
\$500 to \$999	2,539	457	1,748	110	224	4.0% to 4.4%	642	86	504	15	37
\$1,000 to \$1,499	2,095	477	1,379	93	146	4.4% to 4.8%	1	-	1	-	-
\$1,500 to \$1,999	1,615	421	1,062	55	77	4.8% to 5.2%	1,614	571	999	15	29
\$2,000 to \$2,499	1,056	347	615	33	71	5.2% to 5.6%	2	2	-	-	-
\$2,500 to \$2,999	625	252	320	28	31	5.6% to 6.0%	1,474	481	853	45	95
\$3,000 to \$3,999	691	316	297	27	51	6.0% to 6.4%	15	11	3	-	1
\$4,000 to \$4,999	239	105	115	5	14	6.4% to 6.8%	221	111	92	4	14
\$5,000 to \$5,999	94	45	31	6	12	6.8% to 7.2%	5	3	2	-	-
\$6,000 to \$7,499	62	28	23	6	5	7.2% to 7.6%	5,818	1,162	3,907	289	460
\$7,500 to \$9,999	18	8	8	-	2	7.6% to 8.0%	7	-	5	-	2
\$10,000 to \$14,999	5	1	2	-	2	8.0% and over	87	25	41	8	13
\$15,000 to \$19,999	5	1	2	-	2	Average interest rate (percent)	3	-	2	-	1
\$20,000 and over	-	-	-	-	-		821	187	499	69	66
							23	5	18	-	-
							9	4	3	1	1
							1	-	1	-	-
							599	120	363	43	73
							5.70	5.62	5.71	6.13	6.01

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	9,359	8,951	2,414	6,416	121	408
Total first mortgage outstanding debt.....(dollars).....	13,360,500	12,837,200	4,655,200	8,008,300	172,700	523,300
Total annual mortgage payment.....(dollars).....	2,456,111	2,418,966	797,230	1,590,914	30,822	37,145
Average first mortgage outstanding debt.....(dollars).....	1,428	1,434	1,929	1,248	1,427	1,283
Average value of property.....(dollars).....	3,017	3,009	3,478	2,833	2,991	3,185
Average annual estimated rental value.....(dollars).....	326	326	370	310	318	311
Average annual mortgage payment.....(dollars).....	263	270	330	248	255	91
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.4	18.8	17.1	19.9	17.8	7.1
Value of property.....	8.7	9.0	9.5	8.8	8.5	2.9
Estimated annual rental value.....	80.6	82.9	89.1	80.1	80.2	29.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,134	8,011	2,350	5,568	93	123
Average first mortgage outstanding debt.....(dollars).....	1,454	1,458	1,953	1,248	-	1,198
Average value of property.....(dollars).....	2,965	2,966	3,504	2,740	-	2,874
Average annual estimated rental value.....(dollars).....	323	323	373	303	-	286
Average annual mortgage payment.....(dollars).....	278	280	334	258	-	110
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.1	19.2	17.1	20.6	-	9.2
Value of property.....	9.4	9.4	9.5	9.4	-	3.8
Estimated annual rental value.....	86.0	86.7	89.6	85.1	-	38.5
Monthly mortgage payment—						
Under \$10.....	484	408	40	360	8	76
\$10 to \$14.....	1,279	1,261	192	1,056	12	18
\$15 to \$19.....	1,591	1,577	330	1,224	23	14
\$20 to \$24.....	1,480	1,473	446	1,011	16	7
\$25 to \$29.....	1,380	1,375	460	904	11	5
\$30 to \$39.....	1,192	1,189	545	634	10	3
\$40 to \$49.....	385	385	185	193	7	-
\$50 to \$59.....	219	219	92	124	3	-
\$60 to \$74.....	66	66	33	30	3	-
\$75 to \$99.....	31	31	16	15	-	-
\$100 and over.....	27	27	10	17	-	-
Average monthly mortgage payment.....(dollars).....	23.14	23.35	27.82	21.47	-	9.19
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,225	940	64	848	28	285
Average first mortgage outstanding debt.....(dollars).....	1,255	1,235	-	1,249	-	1,319
Average value of property.....(dollars).....	3,362	3,375	-	3,445	-	3,319
Average annual estimated rental value.....(dollars).....	344	350	-	356	-	322
Average annual mortgage payment.....(dollars).....	161	185	-	185	-	83
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	15.0	-	14.8	-	6.3
Value of property.....	4.8	5.5	-	5.4	-	2.5
Estimated annual rental value.....	47.0	52.9	-	51.9	-	25.7



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 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.....	83,419	72,607	37,057	51.0	35,550	6,185	4,627	32,645	9,539	29.2	23,106
COLOR OF OCCUPANTS											
White.....	-	71,885	36,717	51.1	35,168	-	-	32,395	9,514	29.4	22,881
Nonwhite.....	-	722	340	47.1	382	-	-	250	25	10.0	225
TYPE OF STRUCTURE											
1-family.....	74,559	64,671	34,431	53.2	30,240	5,419	4,469	30,803	9,088	29.5	21,715
Other.....	8,860	7,936	2,626	33.1	5,310	766	188	1,842	451	24.5	1,391
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	72,612	63,134	33,976	53.8	29,158	5,207	4,271	30,625	9,049	29.5	21,576
Under \$5.....	10,556	9,049	5,252	58.0	3,797	996	511	3,991	567	14.2	3,424
\$5 to \$9.....	19,021	16,607	7,254	43.7	9,353	1,560	854	6,465	1,486	23.0	4,979
\$10 to \$14.....	16,991	14,960	7,261	48.5	7,699	1,029	1,002	6,747	1,876	27.8	4,871
\$15 to \$19.....	10,843	9,603	5,062	52.7	4,541	504	736	4,782	1,549	32.4	3,233
\$20 to \$24.....	6,064	5,362	3,408	63.6	1,954	268	434	3,218	1,170	36.4	2,048
\$25 to \$29.....	3,868	3,457	2,327	67.3	1,130	187	224	2,204	883	40.1	1,321
\$30 to \$39.....	3,133	2,699	2,144	79.4	555	281	153	2,030	942	46.4	1,088
\$40 to \$49.....	985	750	675	90.0	75	147	88	635	320	50.4	315
\$50 to \$59.....	471	344	309	89.8	35	55	72	294	143	48.6	151
\$60 to \$74.....	280	152	144	94.7	8	82	46	136	53	39.0	83
\$75 to \$99.....	178	71	64	-	7	39	68	54	24	-	30
\$100 and over.....	222	80	76	-	4	59	83	69	36	-	33
Median monthly rent.....(dollars).....	11.48	11.48	12.59	-	16.43	9.73	13.34	13.10	16.42	-	11.95

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.....	9,539	9,151	2,325	1,593	1,352	876	856	1,067	474	277	168	67	52	17	17	10	388
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	8,816	8,456	2,028	1,466	1,269	836	812	1,025	449	258	165	64	49	17	14	4	360
Average interest rate.....(%).....	5.86	5.85	6.01	5.94	5.87	5.89	5.82	5.71	5.51	5.59	5.51	-	-	-	-	-	6.03
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	9,176	8,813	2,228	1,546	1,314	847	822	1,028	451	262	160	67	49	17	14	8	363
Building and loan association.....	943	911	71	119	155	122	113	170	74	38	22	13	10	2	1	1	32
Commercial bank.....	779	731	111	110	121	95	80	105	38	32	19	10	5	3	2	-	48
Savings bank.....	382	368	37	50	41	47	49	71	40	13	5	4	4	1	5	1	14
Life insurance company.....	46	46	7	6	6	4	4	5	4	3	3	1	3	-	-	-	-
Mortgage company.....	244	230	47	40	39	21	23	36	16	3	3	2	-	-	-	-	14
Home Owners' Loan Corporation.....	567	554	41	83	87	50	86	99	55	25	22	3	1	2	-	-	13
Individual.....	4,965	4,766	1,636	986	702	406	348	372	123	88	46	24	21	5	5	4	199
Other.....	1,250	1,207	278	152	163	102	119	170	101	60	40	10	5	4	1	2	43
Reporting debt and value.....	8,579	8,231	2,051	1,447	1,220	788	779	974	430	255	150	63	47	16	11	-	348
JUNIOR MORTGAGE																	
First mortgage only.....	939	894	267	170	109	80	90	93	39	23	15	4	3	-	1	-	45
First and junior mortgage.....	112	104	11	16	21	11	11	19	8	3	4	-	-	-	-	-	8
With 1st mtg.; not rptg. on junior.....	7,528	7,233	1,773	1,261	1,090	697	678	862	383	229	131	59	44	16	10	-	295
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,556	5,399	2,035	1,299	887	423	347	262	66	46	17	13	3	-	1	-	157
\$1,000 to \$1,499.....	1,200	1,143	16	134	254	208	170	221	71	39	20	4	4	1	1	-	57
\$1,500 to \$1,999.....	738	698	-	14	75	114	150	205	76	39	15	4	5	-	1	-	40
\$2,000 to \$2,499.....	458	435	-	-	4	40	93	151	73	43	19	8	2	1	1	-	23
\$2,500 to \$2,999.....	261	248	-	-	-	3	16	105	64	30	18	5	4	1	2	-	13
\$3,000 to \$3,999.....	233	207	-	-	-	-	3	29	74	43	34	15	6	2	1	-	26
\$4,000 to \$4,999.....	64	55	-	-	-	-	-	1	6	10	15	7	14	2	-	-	9
\$5,000 to \$5,999.....	35	26	-	-	-	-	-	-	-	5	7	5	4	3	2	-	9
\$6,000 to \$7,499.....	16	12	-	-	-	-	-	-	-	4	2	2	3	2	1	-	4
\$7,500 to \$9,999.....	11	5	-	-	-	-	-	-	-	-	1	-	1	3	-	-	6
\$10,000 to \$14,999.....	5	2	-	-	-	-	-	-	-	-	-	-	1	1	-	-	3
\$15,000 to \$19,999.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	16,806	17,154	1,135	1,594	1,946	1,625	1,990	3,167	1,808	1,295	952	514	503	251	375	-	1,651
Average value.....(dollars).....	2,192	2,084	554	1,102	1,595	2,062	2,554	3,251	4,205	5,080	6,343	-	-	-	-	-	4,745
Debt on first & jr. mtgs.....(thous.).....	7,938	7,350	535	713	843	736	881	1,431	836	516	387	166	165	85	55	-	598
Percent of value of property.....	42.2	42.8	47.1	44.7	43.3	45.3	44.3	45.2	46.2	39.9	40.7	-	-	-	-	-	35.6
Average debt.....(dollars).....	925	893	261	493	691	934	1,131	1,470	1,944	2,024	2,579	-	-	-	-	-	1,689
Debt on first mtgs.....(thousands).....	7,877	7,302	534	708	837	733	876	1,419	830	515	380	166	165	85	55	-	575
Percent of value of property.....	41.9	42.6	47.0	44.4	43.0	45.1	44.0	44.8	45.9	39.7	39.9	-	-	-	-	-	34.8
Average debt.....(dollars).....	918	887	260	489	686	930	1,125	1,457	1,931	2,018	2,533	-	-	-	-	-	1,653

## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	9,539	9,176	943	1,161	779	382	46	244	567	4,965	1,250	363
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,816	8,638	898	1,124	757	367	42	238	567	4,605	1,164	178
Average interest rate.....(percent).....	5.86	5.87	6.18	6.00	5.91	6.20	-	5.91	4.50	6.04	5.48	5.58
Reporting debt and value.....	8,579	8,347	884	1,070	725	345	41	232	514	4,527	1,079	232
Percent distribution.....	-	100.0	10.6	12.8	8.7	4.1	0.5	2.8	6.2	54.2	12.9	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	8,579	8,347	884	1,070	725	345	41	232	514	4,527	1,079	232
First mortgage only.....	939	927	87	113	80	33	3	34	47	483	160	12
First and junior mortgage.....	112	105	21	24	19	5	-	4	6	38	12	7
With first mortgage; not reporting on junior mortgage.....	7,528	7,315	776	933	626	307	38	194	461	4,006	907	213
1-family properties.....	8,231	8,012	853	1,014	680	334	41	219	501	4,342	1,042	219
First mortgage only.....	894	883	81	107	75	32	3	32	45	460	155	11
First and junior mortgage.....	104	97	21	21	16	5	-	3	5	36	11	7
With first mortgage; not reporting on junior mortgage.....	7,233	7,032	751	886	589	297	38	184	451	3,846	876	201
2- to 4-family properties.....	348	335	31	56	45	11	-	13	13	185	37	13
First mortgage only.....	45	44	6	6	5	1	-	2	2	23	5	1
First and junior mortgage.....	8	8	-	3	3	-	-	1	-	2	1	-
With first mortgage; not reporting on junior mortgage.....	295	283	25	47	37	10	-	10	10	160	31	12
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	8,579	8,347	884	1,070	725	345	41	232	514	4,527	1,079	232
Value of property.....(dollars).....	18,805,500	18,281,400	2,405,400	3,077,000	1,999,800	1,077,200	133,900	531,200	1,396,200	8,085,400	2,652,300	524,100
Average value.....(dollars).....	2,192	2,190	2,721	2,876	2,758	3,122	-	2,290	2,716	1,786	2,458	2,259
Debt on first and junior mortgages.....(dollars).....	7,937,900	7,714,300	1,116,200	1,234,400	794,900	439,500	62,700	267,900	558,000	3,290,600	1,184,500	223,600
Percent of value of property.....	42.2	42.2	46.4	40.1	39.7	40.8	-	50.4	40.0	40.7	44.7	42.7
Average debt.....(dollars).....	925	924	1,263	1,154	1,096	1,274	-	1,155	1,086	727	1,098	964
Debt on first mortgages.....(dollars).....	7,877,300	7,656,200	1,109,300	1,213,000	775,400	437,600	62,700	265,900	553,700	3,272,200	1,179,400	221,100
Percent distribution.....	-	100.0	14.5	15.8	10.1	5.7	0.8	3.5	7.2	42.7	15.4	-
Percent of value of property.....	41.9	41.9	46.1	39.4	38.8	40.6	-	50.1	39.7	40.5	44.5	42.2
Average debt.....(dollars).....	918	917	1,255	1,134	1,070	1,268	-	1,146	1,077	723	1,093	953
1-family properties.....	8,231	8,012	853	1,014	680	334	41	219	501	4,342	1,042	219
Value of property.....(dollars).....	17,154,200	16,682,000	2,288,300	2,684,800	1,639,600	1,045,200	133,900	445,800	1,351,800	7,296,700	2,480,700	472,200
Average value.....(dollars).....	2,084	2,082	2,683	2,648	2,411	3,129	-	2,036	2,698	1,680	2,381	2,156
Debt on first and junior mortgages.....(dollars).....	7,350,300	7,145,900	1,069,300	1,127,500	695,400	432,100	62,700	222,700	542,900	3,008,500	1,112,300	204,400
Percent of value of property.....	42.8	42.8	46.7	42.0	42.4	41.3	-	50.0	40.2	41.2	44.8	43.3
Average debt.....(dollars).....	893	892	1,254	1,112	1,023	1,294	-	1,017	1,084	693	1,067	933
Debt on first mortgages.....(dollars).....	7,301,900	7,100,000	1,062,400	1,111,200	681,000	430,200	62,700	221,900	539,100	2,994,000	1,108,700	201,900
Percent of value of property.....	42.5	42.5	46.4	41.4	41.5	41.2	-	49.8	39.9	41.1	44.7	42.8
Average debt.....(dollars).....	887	886	1,245	1,096	1,001	1,288	-	1,013	1,076	690	1,064	922
2- to 4-family properties.....	348	335	31	56	45	11	-	13	13	185	37	13
Value of property.....(dollars).....	1,651,300	1,599,400	117,100	392,800	360,200	32,000	-	85,400	44,400	788,700	171,600	51,900
Average value.....(dollars).....	4,745	4,774	-	-	-	-	-	-	-	4,263	-	-
Debt on first and junior mortgages.....(dollars).....	587,600	568,400	46,900	106,900	99,500	7,400	-	45,200	15,100	282,100	72,200	19,200
Percent of value of property.....	35.5	35.5	-	-	-	-	-	-	-	35.8	-	-
Average debt.....(dollars).....	1,689	1,697	-	-	-	-	-	-	-	1,525	-	-
Debt on first mortgages.....(dollars).....	575,400	556,200	46,900	101,800	94,400	7,400	-	44,000	14,600	278,200	70,700	19,200
Percent of value of property.....	34.8	34.8	-	-	-	-	-	-	-	35.3	-	-
Average debt.....(dollars).....	1,553	1,560	-	-	-	-	-	-	-	1,504	-	-

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.....	9,151	8,813	911	1,099	731	368	46	230	554	4,766	1,207	338
RACE OF OCCUPANTS												
White.....	9,130	8,793	911	1,099	731	368	46	229	554	4,753	1,201	337
Negro.....	3	3	-	-	-	-	-	-	-	1	2	-
Other nonwhite.....	18	17	-	-	-	-	-	1	-	12	4	1
YEAR BUILT												
Reporting year built.....	8,972	8,644	886	1,080	722	358	45	225	541	4,673	1,194	328
1930 to 1940.....	4,531	4,355	475	600	365	235	29	150	157	2,368	576	176
1920 to 1929.....	2,082	2,011	234	283	213	70	11	42	182	966	293	71
1910 to 1919.....	1,152	1,117	98	101	76	25	1	22	116	622	151	35
1900 to 1909.....	709	687	40	50	40	20	3	5	54	408	114	22
1880 to 1899.....	447	429	36	32	26	6	1	1	31	272	56	18
1879 or earlier.....	51	45	3	4	2	2	-	2	1	31	4	6

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.....	9,151	8,613	911	1,099	781	368	46	230	554	4,766	1,207	338
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,236	8,017	853	1,015	680	335	41	219	501	4,345	1,043	219
Under \$500.....	3,380	3,283	174	315	238	77	7	85	135	2,194	373	97
\$500 to \$999.....	2,042	1,994	241	237	158	79	13	50	120	1,134	199	48
\$1,000 to \$1,499.....	1,135	1,116	171	169	103	66	5	24	119	478	150	19
\$1,500 to \$1,999.....	700	679	98	129	87	42	4	22	54	236	136	21
\$2,000 to \$2,499.....	433	419	69	73	47	26	3	13	30	143	83	14
\$2,500 to \$2,999.....	246	236	46	37	16	21	2	11	20	74	46	10
\$3,000 to \$3,999.....	201	193	30	41	23	18	4	12	20	46	40	8
\$4,000 to \$4,999.....	54	53	12	9	5	4	2	1	2	18	9	1
\$5,000 to \$5,999.....	25	24	6	4	3	1	1	1	1	5	7	1
\$6,000 to \$7,499.....	11	11	4	-	-	-	1	-	-	6	-	-
\$7,500 to \$9,999.....	5	5	2	-	-	-	-	-	-	3	-	-
\$10,000 to \$14,999.....	2	2	-	-	-	-	-	-	-	2	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	2	2	-	1	-	1	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,456	8,286	867	1,064	711	353	42	224	554	4,411	1,124	170
Under 4.0%.....	118	113	5	9	5	4	2	3	-	55	39	5
4.0%.....	357	343	24	27	16	11	-	6	-	108	178	14
4.1% to 4.4%.....	3	3	-	-	-	-	-	3	-	-	-	-
4.5%.....	676	670	21	28	20	8	-	10	554	11	46	6
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
5.0%.....	1,179	1,132	123	259	211	48	9	21	-	584	186	47
5.1% to 5.4%.....	4	4	-	-	-	-	-	1	-	1	2	-
5.5%.....	82	80	21	17	9	8	3	4	-	15	20	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	4,693	4,613	406	472	307	165	23	149	-	2,999	564	80
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	41	41	14	7	4	3	1	3	-	12	4	-
6.6% to 6.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.0%.....	617	611	145	112	67	45	3	14	-	302	35	6
7.1% to 7.4%.....	2	1	1	-	-	-	-	-	-	-	-	1
7.5%.....	6	6	1	1	-	1	-	-	-	4	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	676	667	105	182	72	60	1	10	-	370	49	9
Average interest rate.....(percent).....	5.85	5.86	6.18	5.99	5.89	6.19	-	5.90	4.50	6.04	5.47	5.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	7,688	7,524	888	992	654	338	43	213	532	3,757	1,099	164
Real estate taxes included in payment.....	1,533	1,498	359	281	171	110	6	72	141	375	264	35
Monthly.....	1,420	1,390	351	271	162	109	6	64	139	320	239	30
Quarterly.....	11	11	-	-	-	-	-	2	1	3	5	-
Semiannual.....	15	14	2	-	-	-	-	2	-	8	2	1
Annual.....	48	47	-	-	-	-	-	2	1	33	11	1
Other.....	3	3	-	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment.....	36	33	6	10	9	1	-	2	-	8	7	3
Real estate taxes not included in payment.....	5,983	5,862	517	692	471	221	37	140	383	3,284	809	121
Monthly.....	4,835	4,748	497	615	408	207	31	123	362	2,618	502	87
Quarterly.....	285	279	1	12	9	3	2	3	6	70	185	6
Semiannual.....	228	220	4	16	12	4	1	3	4	149	43	8
Annual.....	506	490	6	38	34	4	2	6	1	373	64	16
Other.....	29	28	1	1	-	1	1	-	-	21	4	1
Not reporting frequency of payment.....	100	97	6	10	8	2	-	5	10	53	11	3
Not reporting tax payment requirements.....	172	164	12	19	12	7	-	1	8	98	26	8
Monthly.....	123	118	11	16	11	5	-	1	8	67	15	5
Quarterly.....	10	10	-	-	-	-	-	-	-	6	4	-
Semiannual.....	10	10	1	-	-	-	-	-	-	6	3	-
Annual.....	20	19	-	2	1	1	-	-	-	15	2	1
Other.....	2	1	-	-	-	-	-	-	-	1	-	1
Not reporting frequency of payment.....	7	6	-	1	-	1	-	-	-	3	2	1
No principal payments required.....	623	604	11	46	37	9	2	13	8	482	42	19
Monthly.....	216	209	5	24	16	8	1	6	7	147	19	7
Quarterly.....	42	41	-	9	9	-	-	-	-	26	6	1
Semiannual.....	152	150	3	3	2	1	-	4	-	136	4	2
Annual.....	186	180	2	8	8	-	-	3	1	155	11	6
Other.....	12	12	-	-	-	-	-	-	-	11	1	-
Not reporting frequency of payment.....	15	12	1	2	2	-	1	-	-	7	1	3
Not reporting principal payment requirements.....	325	184	9	26	13	13	-	-	13	102	34	141
Monthly.....	120	105	8	21	9	12	-	-	10	46	20	15
Quarterly.....	7	6	-	1	1	-	-	-	1	2	2	1
Semiannual.....	8	7	-	-	-	-	-	-	-	5	2	1
Annual.....	25	22	-	2	2	-	-	-	-	18	2	3
Other.....	7	6	-	-	-	-	-	-	1	5	-	1
Not reporting frequency of payment.....	158	38	1	2	1	1	-	-	1	26	8	120
No regular payments required.....	515	501	3	35	27	8	1	4	1	425	32	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	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	8,286	1,373	5,496	557	810	Reporting interest rate	8,456	1,440	5,564	590	762
Under \$500	3,890	298	2,405	264	412	Under 4.0%.....	118	17	85	7	9
\$500 to \$999	2,042	300	1,381	161	200	4.0% to 4.4%.....	357	43	273	13	28
\$1,000 to \$1,499	1,135	226	745	63	101	4.4% to 4.8%.....	3	3	-	-	-
\$1,500 to \$1,999	700	196	435	32	37	4.8% to 4.9%.....	676	205	435	10	26
\$2,000 to \$2,499	433	127	266	13	27	4.9% to 5.0%.....	1	-	1	-	-
\$2,500 to \$2,999	246	99	122	8	17	5.0% to 5.4%.....	1,179	315	723	55	86
\$3,000 to \$3,999	201	90	92	10	9	5.4% to 5.5%.....	4	2	2	-	-
\$4,000 to \$4,999	54	20	26	5	3	5.5% to 5.9%.....	82	31	43	5	3
\$5,000 to \$5,999	25	11	13	-	1	6.0%.....	-	-	-	-	-
\$6,000 to \$7,499	11	4	4	1	2	6.1% to 6.4%.....	4,693	577	3,330	344	442
\$7,500 to \$9,999	5	1	4	-	-	6.4% to 6.5%.....	-	-	-	-	-
\$10,000 to \$14,999	2	1	1	-	-	6.5% to 6.9%.....	41	17	16	5	3
\$15,000 to \$19,999	-	-	-	-	-	6.9% to 7.0%.....	1	-	1	-	-
\$20,000 and over	2	-	1	-	1	7.0% to 7.4%.....	617	103	377	67	70
						7.4% to 7.6%.....	2	1	1	-	-
						7.6% to 7.9%.....	6	-	6	-	-
						7.9% to 8.0%.....	-	-	-	-	-
						8.0% and over.....	676	126	371	84	95
						Average interest rate..(percent)....	5.85	5.70	5.79	6.21	6.07

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.....	6,606	6,095	1,227	4,761	107	511
Total first mortgage outstanding debt..... (dollars).....	5,983,300	5,625,900	1,670,500	3,896,400	59,000	357,400
Total annual mortgage payment..... (dollars).....	1,324,755	1,296,967	316,857	961,059	19,551	27,788
Average first mortgage outstanding debt..... (dollars).....	906	923	1,361	818	551	699
Average value of property..... (dollars).....	2,089	2,109	2,637	1,983	1,706	1,840
Average annual estimated rental value..... (dollars).....	218	221	277	207	174	189
Average annual mortgage payment..... (dollars).....	201	213	258	202	183	54
Percent which annual mortgage payment represents of—						
First mortgage debt.....	22.1	23.1	18.9	24.7	33.1	7.8
Value of property.....	9.6	10.1	9.8	10.2	10.7	3.0
Estimated annual rental value.....	91.8	96.3	93.1	97.3	105.0	28.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,510	5,326	1,181	4,055	90	184
Average first mortgage outstanding debt..... (dollars).....	932	942	1,386	822	-	632
Average value of property..... (dollars).....	2,051	2,072	2,621	1,920	-	1,467
Average annual estimated rental value..... (dollars).....	218	220	278	203	-	178
Average annual mortgage payment..... (dollars).....	215	220	262	209	-	56
Percent which annual mortgage payment represents of—						
First mortgage debt.....	23.1	23.4	18.9	25.4	-	8.9
Value of property.....	10.5	10.6	10.0	10.9	-	3.9
Estimated annual rental value.....	98.5	100.4	94.0	102.7	-	31.7
Monthly mortgage payment—						
Under \$10.....	886	729	99	616	14	157
\$10 to \$14.....	1,468	1,456	203	1,226	27	12
\$15 to \$19.....	1,084	1,076	211	839	26	8
\$20 to \$24.....	789	785	224	555	6	4
\$25 to \$29.....	633	630	196	424	10	3
\$30 to \$39.....	405	405	179	224	2	-
\$40 to \$49.....	107	107	42	64	1	-
\$50 to \$59.....	83	83	13	66	4	-
\$60 to \$74.....	24	24	8	16	-	-
\$75 to \$99.....	11	11	4	7	-	-
\$100 and over.....	20	20	2	18	-	-
Average monthly mortgage payment..... (dollars).....	17.91	18.37	21.82	17.41	-	4.71
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,096	769	46	706	17	327
Average first mortgage outstanding debt..... (dollars).....	775	791	-	798	-	737
Average value of property..... (dollars).....	2,276	2,371	-	2,342	-	2,050
Average annual estimated rental value..... (dollars).....	219	230	-	231	-	195
Average annual mortgage payment..... (dollars).....	128	160	-	162	-	53
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.5	20.2	-	20.2	-	7.2
Value of property.....	5.6	6.7	-	6.9	-	2.6
Estimated annual rental value.....	58.4	69.6	-	70.1	-	27.3

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 PORTLAND: 1940

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	108,745	102,063	49,303	48.3	52,760	6,258	424	47,146	23,519	49.9	23,627
1930: Private families reporting tenure.....	-	85,471	46,916	54.9	38,555	-	-	-	-	-	-
1920: All families reporting tenure.....	-	66,663	29,752	44.6	36,911	-	-	29,550	13,552	45.9	15,998
Dwelling units: 1940.....	108,745	102,063	49,303	48.3	52,760	6,258	424	47,146	23,519	49.9	23,627
COLOR OF OCCUPANTS											
White.....	-	100,484	48,900	48.7	51,584	-	-	46,775	23,356	49.9	23,419
Nonwhite.....	-	1,579	403	25.5	1,176	-	-	371	163	43.9	208
TYPE OF STRUCTURE											
1-family.....	72,110	69,328	46,667	67.3	22,661	2,541	241	44,938	22,646	50.4	22,292
Other.....	36,635	32,735	2,636	8.1	30,099	3,717	183	2,208	873	39.5	1,385
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	71,162	68,662	46,189	67.3	22,473	2,307	193	44,852	22,604	50.4	22,248
Under \$5.....	346	317	233	73.5	84	25	4	166	32	19.3	134
\$5 to \$9.....	2,126	2,000	1,064	53.2	936	117	9	1,002	295	29.4	707
\$10 to \$14.....	7,559	7,245	3,409	47.1	3,836	291	23	3,252	1,125	34.6	2,127
\$15 to \$19.....	11,758	11,314	5,706	50.4	5,608	416	28	5,497	2,259	41.1	3,238
\$20 to \$24.....	10,806	10,404	6,467	62.2	3,937	372	30	6,275	2,821	45.0	3,454
\$25 to \$29.....	11,087	10,720	7,453	69.5	3,267	339	28	7,260	3,645	50.2	3,614
\$30 to \$39.....	14,283	13,874	10,801	77.9	3,073	375	34	10,554	6,048	57.4	4,486
\$40 to \$49.....	6,739	6,538	5,527	84.5	1,011	185	16	5,428	3,316	61.1	2,112
\$50 to \$59.....	3,059	2,971	2,565	86.3	405	61	7	2,519	1,488	59.1	1,031
\$60 to \$74.....	1,638	1,630	1,438	88.2	192	46	7	1,416	850	60.0	566
\$75 to \$99.....	1,045	996	897	90.1	99	43	6	885	456	51.5	429
\$100 and over.....	671	653	629	96.3	24	17	1	618	268	43.4	350
Median monthly rent.....(dollars).....	25.85	25.92	28.67	-	20.48	23.59	24.95	28.79	31.36	-	26.53

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 PORTLAND: 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.....	23,519	22,754	430	1,118	1,901	2,069	2,913	5,919	3,729	2,036	1,343	676	412	129	56	23	765
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	22,707	21,942	394	1,049	1,827	1,995	2,815	5,720	3,623	1,986	1,296	651	374	123	52	17	765
Average interest rate.....(%).....	5.48	5.48	5.83	5.80	5.75	5.61	5.55	5.48	5.34	5.32	5.25	5.24	5.23	5.26	-	-	5.55
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	22,921	22,171	415	1,083	1,852	2,017	2,846	5,778	3,640	1,981	1,303	659	398	125	54	20	750
Building and loan association.....	1,569	1,521	10	43	93	113	186	398	288	155	125	57	32	18	7	-	48
Commercial bank.....	1,055	1,014	11	26	61	80	94	231	176	116	97	59	41	13	9	-	41
Savings bank.....	1,517	1,471	13	35	102	109	201	469	264	139	70	36	25	5	3	-	46
Life insurance company.....	2,559	2,490	5	16	36	70	192	560	368	351	272	161	103	35	21	-	69
Mortgage company.....	3,088	3,009	35	78	162	197	308	786	555	375	242	145	83	36	3	4	79
Home Owners' Loan Corporation.....	3,348	3,219	32	121	277	361	509	886	523	229	150	57	40	6	3	5	129
Individual.....	6,552	6,279	277	685	947	824	956	1,352	639	290	166	71	48	13	5	6	273
Other.....	3,233	3,168	32	79	174	243	400	996	627	326	180	73	26	4	3	5	65
Reporting debt and value.....	22,286	21,553	406	1,027	1,777	1,937	2,735	5,603	3,579	1,977	1,293	648	395	125	51	-	733
JUNIOR MORTGAGE																	
First mortgage only.....	4,575	4,398	52	159	314	354	505	1,146	827	479	290	146	97	22	7	-	177
First and junior mortgage.....	525	500	6	21	39	34	71	134	102	42	32	8	6	3	2	-	25
With 1st mtg.; not rptg. on junior.....	17,186	16,655	348	847	1,424	1,549	2,159	4,323	2,650	1,456	971	494	292	100	42	-	531
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,714	5,547	395	858	1,052	789	843	1,043	338	138	50	31	8	2	-	-	167
\$1,000 to \$1,499.....	4,025	3,897	11	159	547	596	708	1,098	452	238	91	26	9	2	-	-	128
\$1,500 to \$1,999.....	3,824	3,698	-	10	168	426	648	1,321	679	250	131	49	12	3	1	-	126
\$2,000 to \$2,499.....	3,018	2,940	-	-	108	425	1,074	693	342	181	72	27	7	1	-	-	78
\$2,500 to \$2,999.....	2,020	1,962	-	-	18	108	780	556	294	145	31	23	5	2	-	-	58
\$3,000 to \$3,999.....	2,163	2,098	-	-	-	-	8	282	753	497	337	142	59	15	5	-	65
\$4,000 to \$4,999.....	819	788	-	-	-	-	-	5	104	233	134	61	13	2	-	-	31
\$5,000 to \$5,999.....	318	305	-	-	-	-	-	-	4	20	102	60	14	5	-	-	13
\$6,000 to \$7,499.....	212	194	-	-	-	-	-	-	-	20	59	83	21	11	-	-	18
\$7,500 to \$9,999.....	102	92	-	-	-	-	-	-	-	-	4	48	29	11	-	-	20
\$10,000 to \$14,999.....	47	26	-	-	-	-	-	-	-	-	-	-	5	13	8	-	11
\$15,000 to \$19,999.....	9	4	-	-	-	-	-	-	-	-	-	-	-	1	3	-	5
\$20,000 and over.....	15	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	13
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	85,212	80,581	278	1,171	2,896	4,047	7,063	18,491	15,264	10,198	8,260	5,243	4,391	1,960	1,320	-	4,630
Average value.....(dollars).....	3,824	3,789	584	1,140	1,630	2,089	2,582	3,300	4,265	5,158	6,389	8,091	11,117	15,682	-	-	6,317
Debt on first and jr. mtgs.(thous.).....	41,615	39,471	171	633	1,510	2,146	3,594	9,396	7,743	4,987	3,889	2,338	1,901	754	410	-	2,145
Percent of value of property.....	48.8	49.0	61.6	54.1	52.1	53.0	50.9	50.8	50.7	48.9	47.1	44.6	43.3	38.5	-	-	46.3
Average debt.....(dollars).....	1,867	1,831	421	616	850	1,108	1,314	1,677	2,163	2,522	3,008	3,607	4,812	6,032	-	-	2,926
Debt on first mtgs.....(thousands).....	41,281	39,167	169	626	1,496	2,131	3,564	9,320	7,683	4,954	3,856	2,329	1,888	746	406	-	2,114
Percent of value of property.....	48.4	48.6	61.0	53.4	51.7	52.7	50.5	50.4	50.3	48.6	46.7	44.4	43.0	38.0	-	-	45.7
Average debt.....(dollars).....	1,852	1,817	417	609	842	1,100	1,303	1,663	2,147	2,506	2,982	3,594	4,779	5,966	-	-	2,884

## HOUSING—NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF PORTLAND: 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.....	23,519	22,921	1,569	2,572	1,055	1,517	2,559	3,068	3,348	6,552	3,233	598
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	22,707	22,366	1,538	2,511	1,028	1,485	2,516	3,016	3,348	6,298	3,139	341
Average interest rate.....(percent).....	5.48	5.48	5.77	5.69	5.59	5.77	5.57	5.74	4.50	5.88	5.12	5.38
Reporting debt and value.....	22,286	21,878	1,510	2,468	1,023	1,445	2,475	2,976	3,189	6,219	3,041	408
Percent distribution.....	-	100.0	6.9	11.8	4.7	6.6	11.3	13.6	14.6	28.4	13.9	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	22,286	21,878	1,510	2,468	1,023	1,445	2,475	2,976	3,189	6,219	3,041	408
First mortgage only.....	4,575	4,525	388	521	251	270	538	598	613	1,273	644	50
First and junior mortgage.....	525	478	64	59	18	41	64	55	76	112	48	47
With first mortgage; not reporting on junior mortgage.....	17,186	16,875	1,108	1,888	754	1,134	1,873	2,323	2,500	4,834	2,349	311
1-family properties.....	21,553	21,160	1,462	2,387	987	1,400	2,409	2,899	3,068	5,956	2,979	393
First mortgage only.....	4,398	4,352	329	501	242	259	524	578	587	1,202	681	46
First and junior mortgage.....	500	455	61	55	17	38	64	55	72	103	45	45
With first mortgage; not reporting on junior mortgage.....	16,655	16,353	1,072	1,831	728	1,103	1,821	2,266	2,409	4,651	2,303	302
2- to 4-family properties.....	733	718	48	81	36	45	66	77	121	263	62	15
First mortgage only.....	177	173	9	20	9	11	14	20	26	71	13	4
First and junior mortgage.....	25	23	3	4	1	3	-	-	4	9	3	2
With first mortgage; not reporting on junior mortgage.....	581	522	36	57	26	31	52	57	91	183	46	9
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	22,286	21,878	1,510	2,468	1,023	1,445	2,475	2,976	3,189	6,219	3,041	408
Value of property.....(dollars).....	85,211,800	83,522,700	6,348,100	10,502,500	4,825,700	5,676,800	12,995,300	12,948,900	11,249,500	18,112,600	11,365,800	1,689,100
Average value.....(dollars).....	3,824	3,818	4,204	4,255	4,717	3,929	5,251	4,351	3,528	2,912	3,738	4,140
Debt on first and junior mortgages.....(dollars).....	41,615,000	40,751,700	3,146,700	4,749,800	2,180,700	2,619,100	6,481,700	6,441,900	5,488,400	8,628,800	5,814,400	863,300
Percent of value of property.....	48.8	48.8	49.6	45.2	44.2	46.1	49.9	49.7	48.8	47.6	51.2	51.1
Average debt.....(dollars).....	1,867	1,863	2,084	1,925	2,083	1,813	2,619	2,165	1,721	1,387	1,912	2,115
Debt on first mortgages.....(dollars).....	41,280,700	40,457,600	3,099,700	4,721,400	2,123,600	2,597,800	6,426,000	6,407,800	5,459,000	8,550,700	5,793,000	823,100
Percent distribution.....	-	100.0	7.7	11.7	5.2	6.4	15.9	15.8	13.5	21.1	14.3	-
Percent of value of property.....	48.4	48.4	48.8	45.0	44.0	45.8	49.4	49.5	48.5	47.2	51.0	48.7
Average debt.....(dollars).....	1,852	1,849	2,053	1,913	2,076	1,798	2,596	2,153	1,712	1,375	1,905	2,017
1-family properties.....	21,553	21,160	1,462	2,387	987	1,400	2,409	2,899	3,068	5,956	2,979	393
Value of property.....(dollars).....	80,581,400	79,092,300	6,051,500	9,956,200	4,551,100	5,405,100	12,065,300	12,457,000	10,584,200	16,905,200	11,072,900	1,489,100
Average value.....(dollars).....	3,739	3,738	4,139	4,171	4,611	3,861	5,008	4,297	3,450	2,838	3,717	3,789
Debt on first and junior mortgages.....(dollars).....	39,470,500	38,695,000	2,997,600	4,512,200	2,023,700	2,488,500	6,031,000	6,209,500	5,237,500	8,065,500	5,641,600	775,500
Percent of value of property.....	49.0	48.9	49.5	45.3	44.5	46.0	50.0	49.8	49.5	47.7	50.9	52.1
Average debt.....(dollars).....	1,831	1,829	2,050	1,890	2,050	1,778	2,504	2,142	1,707	1,354	1,894	1,973
Debt on first mortgages.....(dollars).....	39,166,700	38,422,400	2,954,700	4,486,400	2,016,900	2,469,500	5,975,300	6,175,400	5,210,000	7,997,400	5,623,200	744,300
Percent of value of property.....	48.6	48.6	48.8	45.1	44.3	45.7	49.6	49.6	49.2	47.3	50.8	50.0
Average debt.....(dollars).....	1,817	1,816	2,021	1,880	2,043	1,764	2,480	2,130	1,698	1,343	1,888	1,894
2- to 4-family properties.....	733	718	48	81	36	45	66	77	121	263	62	15
Value of property.....(dollars).....	4,630,400	4,430,400	296,600	546,300	274,600	271,700	930,000	491,900	665,300	1,207,400	292,900	200,000
Average value.....(dollars).....	5,317	6,170	-	-	-	-	5,498	-	5,498	4,591	-	-
Debt on first and junior mortgages.....(dollars).....	2,144,500	2,056,700	149,100	237,600	107,000	130,600	450,700	232,400	250,800	563,300	172,800	87,800
Percent of value of property.....	46.3	46.4	-	-	-	-	-	-	37.7	46.7	-	-
Average debt.....(dollars).....	2,926	2,864	-	-	-	-	-	-	2,078	2,142	-	-
Debt on first mortgages.....(dollars).....	2,114,000	2,035,200	145,000	235,000	106,700	128,300	450,700	232,400	249,000	553,300	169,800	78,800
Percent of value of property.....	45.7	45.9	-	-	-	-	-	-	37.4	45.8	-	-
Average debt.....(dollars).....	2,884	2,835	-	-	-	-	-	-	2,058	2,104	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF PORTLAND: 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.....	22,754	22,171	1,521	2,485	1,014	1,471	2,490	3,009	3,219	6,279	3,168	583
RACE OF OCCUPANTS												
White.....	22,602	22,022	1,513	2,470	1,009	1,461	2,487	2,993	3,193	6,219	3,147	580
Negro.....	89	86	8	7	2	5	5	11	17	35	11	3
Other nonwhite.....	63	63	5	8	3	5	8	5	9	25	8	-
YEAR BUILT												
Reporting year built.....	22,563	21,991	1,508	2,464	1,003	1,461	2,473	2,993	3,190	6,220	3,143	572
1930 to 1940.....	3,854	3,739	435	554	248	306	747	703	216	600	484	115
1920 to 1929.....	10,817	10,578	682	1,214	463	751	1,332	1,568	1,543	2,489	1,750	239
1910 to 1919.....	5,285	5,103	272	500	203	297	307	536	965	1,901	622	132
1900 to 1909.....	2,217	2,145	98	170	75	95	76	164	387	1,011	239	72
1880 to 1899.....	420	407	21	24	13	11	11	21	76	207	47	13
1879 or earlier.....	20	19	-	2	1	1	-	1	3	12	1	1

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF PORTLAND: 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.....	22,754	22,171	1,521	2,485	1,014	1,471	2,490	3,009	3,219	6,279	3,168	583
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	21,568	21,175	1,462	2,387	987	1,400	2,409	2,902	3,072	5,960	2,983	393
Under \$500.....	1,976	1,932	99	191	83	108	115	191	235	934	167	44
\$500 to \$999.....	3,634	3,568	253	395	153	242	201	403	532	1,506	278	66
\$1,000 to \$1,499.....	3,919	3,852	239	432	159	273	309	452	557	1,246	517	67
\$1,500 to \$1,999.....	3,714	3,651	233	389	140	249	325	454	530	888	732	63
\$2,000 to \$2,499.....	2,934	2,892	189	318	120	198	367	385	438	617	578	42
\$2,500 to \$2,999.....	1,951	1,918	142	258	109	149	350	302	228	348	290	33
\$3,000 to \$3,999.....	2,065	2,031	168	255	129	126	408	403	224	282	291	34
\$4,000 to \$4,999.....	772	739	66	80	54	26	169	171	78	85	90	33
\$5,000 to \$5,999.....	290	287	36	30	15	15	77	69	23	26	26	3
\$6,000 to \$7,499.....	190	186	19	21	13	8	47	50	20	20	9	4
\$7,500 to \$9,999.....	92	90	14	14	10	4	31	16	5	5	5	2
\$10,000 to \$14,999.....	26	24	4	3	2	1	7	6	2	2	-	2
\$15,000 to \$19,999.....	3	3	-	1	-	1	2	-	-	-	-	-
\$20,000 and over.....	2	2	-	-	-	-	1	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	21,942	21,616	1,490	2,424	985	1,439	2,447	2,937	3,219	6,025	3,074	326
Under 4.0%.....	152	149	4	9	3	6	3	4	-	67	62	3
4.0%.....	1,050	1,024	15	25	9	16	18	21	-	168	777	26
4.1% to 4.4%.....	4	3	1	-	-	-	-	1	-	-	1	1
4.5%.....	3,789	3,750	35	66	46	20	34	79	3,219	48	269	39
4.6% to 4.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
5.0%.....	3,971	3,898	301	596	324	272	819	685	-	897	600	73
5.1% to 5.4%.....	17	17	2	4	4	-	2	4	-	1	4	-
5.5%.....	1,453	1,413	177	231	92	139	413	310	-	134	148	40
5.6% to 5.9%.....	9	9	1	3	-	3	3	-	-	-	2	-
6.0%.....	10,093	9,963	820	1,340	460	880	1,052	1,625	-	3,993	1,133	130
6.1% to 6.4%.....	6	6	1	1	-	1	1	1	-	2	-	-
6.5%.....	244	241	21	37	12	25	63	47	-	63	10	3
6.6% to 6.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.0%.....	938	928	88	89	27	62	32	121	-	548	50	10
7.1% to 7.4%.....	9	9	-	7	1	6	-	1	-	-	1	-
7.5%.....	11	11	-	2	1	1	-	3	-	6	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	194	193	23	14	6	8	6	35	-	98	17	1
Average interest rate..... (percent).....	5.48	5.48	5.77	5.70	5.58	5.77	5.57	5.73	4.50	5.87	5.12	5.88
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	20,680	20,306	1,484	2,402	964	1,438	2,395	2,858	3,135	4,990	3,042	354
Real estate taxes included in payment.....	5,265	5,165	604	870	331	539	496	783	746	540	1,126	100
Monthly.....	5,056	4,958	587	854	325	529	476	752	722	492	1,075	98
Quarterly.....	72	72	4	7	3	4	6	10	3	19	23	-
Semiannual.....	25	25	2	2	-	2	6	6	-	4	5	-
Annual.....	14	14	-	-	-	-	-	2	-	10	2	-
Other.....	7	7	-	-	-	-	-	12	-	11	19	2
Not reporting frequency of payment.....	91	89	11	7	3	4	8	1	21	11	19	2
Real estate taxes not included in payment.....	15,155	14,927	867	1,509	624	895	1,873	2,046	2,346	4,400	1,886	228
Monthly.....	12,430	12,258	808	1,374	544	830	1,448	1,622	2,256	3,752	998	172
Quarterly.....	1,296	1,278	12	52	32	20	89	110	29	284	702	18
Semiannual.....	831	814	24	44	28	16	278	260	6	149	53	17
Annual.....	239	236	2	14	9	5	24	17	4	89	86	3
Other.....	68	67	1	4	2	2	2	5	1	46	8	1
Not reporting frequency of payment.....	291	274	20	21	9	12	32	32	50	80	39	17
Not reporting tax payment requirements.....	240	214	13	23	9	14	26	29	43	50	30	26
Monthly.....	175	159	12	20	6	14	14	23	34	41	15	16
Quarterly.....	21	19	-	1	1	-	4	-	1	3	10	2
Semiannual.....	15	14	-	-	-	-	5	5	1	2	1	1
Annual.....	3	2	-	1	1	-	1	-	-	-	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	25	19	1	1	1	-	2	1	7	3	4	6
No principal payments required.....	1,053	1,041	21	48	28	20	54	83	32	745	58	12
Monthly.....	304	299	17	29	16	13	25	27	28	153	20	5
Quarterly.....	379	375	2	10	7	3	10	29	2	299	23	4
Semiannual.....	221	219	2	7	4	3	16	24	-	160	10	2
Annual.....	78	77	-	2	1	1	2	1	1	69	2	1
Other.....	29	29	-	-	-	-	-	2	-	27	-	-
Not reporting frequency of payment.....	42	42	-	-	-	-	1	-	1	37	3	-
Not reporting principal payment requirements.....	490	280	11	18	8	10	23	34	48	108	38	210
Monthly.....	166	140	9	13	4	9	9	21	32	34	22	26
Quarterly.....	20	17	-	-	-	-	1	1	-	8	7	3
Semiannual.....	28	22	1	2	2	-	3	8	-	6	2	6
Annual.....	15	14	1	1	1	-	2	-	-	10	-	1
Other.....	11	11	-	1	-	1	-	-	-	9	1	-
Not reporting frequency of payment.....	250	76	-	1	1	-	8	4	16	41	6	174
No regular payments required.....	551	544	5	17	14	3	18	34	4	436	30	7



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

[Median not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	21,568	5,015	14,517	1,008	1,028	Reporting interest rate.....	21,942	5,144	14,810	1,026	962
Under \$500.....	1,976	176	1,532	118	150	Under 4.0%.....	152	20	108	8	16
\$500 to \$999.....	3,634	425	2,705	249	255	4.0% to 4.4%.....	1,050	103	878	28	41
\$1,000 to \$1,499.....	3,919	655	2,865	216	183	4.4% to 4.8%.....	4	-	4	-	-
\$1,500 to \$1,999.....	3,714	828	2,598	147	141	4.8% to 5.2%.....	3,789	1,033	2,607	36	113
\$2,000 to \$2,499.....	2,934	874	1,841	114	105	5.2% to 5.6%.....	1	-	1	-	-
\$2,500 to \$2,999.....	1,951	738	1,101	52	60	5.6% to 6.0%.....	3,971	1,141	2,523	159	148
\$3,000 to \$3,999.....	2,065	804	1,115	69	77	6.0% to 6.4%.....	17	13	4	-	-
\$4,000 to \$4,999.....	772	330	401	21	20	6.4% to 6.8%.....	1,453	509	876	27	41
\$5,000 to \$5,999.....	290	95	168	9	18	6.8% to 7.2%.....	9	3	6	-	-
\$6,000 to \$7,499.....	190	57	116	8	9	7.2% to 7.6%.....	10,093	2,191	6,879	567	456
\$7,500 to \$9,999.....	92	28	57	4	3	7.6% to 8.0%.....	6	1	5	-	-
\$10,000 to \$14,999.....	26	5	15	1	5	8.0% and over.....	244	33	186	12	13
\$15,000 to \$19,999.....	3	-	3	-	-	Average interest rate... (percent).....	1	-	1	-	-
\$20,000 and over.....	2	-	-	-	2		938	82	589	152	115
							11	1	6	2	2
							-	-	-	-	-
							194	14	130	35	15
							5.48	5.40	5.47	5.96	5.69

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 PORTLAND: 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.....	18,697	17,786	4,572	13,062	152	911
Total first mortgage outstanding debt..... (dollars).....	34,560,200	33,200,400	10,651,200	22,272,400	276,800	1,359,800
Total annual mortgage payment..... (dollars).....	5,548,272	5,453,426	1,663,296	3,746,278	43,852	94,846
Average first mortgage outstanding debt..... (dollars).....	1,848	1,867	2,330	1,705	1,821	1,493
Average value of property..... (dollars).....	3,774	3,782	3,902	3,740	3,825	3,607
Average annual estimated rental value..... (dollars).....	394	395	412	389	408	372
Average annual mortgage payment..... (dollars).....	297	307	364	287	289	104
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.1	16.4	15.6	16.8	15.8	7.0
Value of property.....	7.9	8.1	9.3	7.7	7.5	2.9
Estimated annual rental value.....	75.4	77.7	88.4	73.8	70.7	28.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	15,919	15,645	4,487	11,080	128	274
Average first mortgage outstanding debt..... (dollars).....	1,891	1,896	2,341	1,717	1,777	1,577
Average value of property..... (dollars).....	3,680	3,684	3,894	3,600	3,536	3,450
Average annual estimated rental value..... (dollars).....	386	387	411	377	377	354
Average annual mortgage payment..... (dollars).....	315	318	365	299	307	139
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	16.8	15.6	17.4	17.3	8.8
Value of property.....	8.6	8.6	9.4	8.3	8.7	4.0
Estimated annual rental value.....	81.5	82.2	88.9	79.2	81.5	39.3
Monthly mortgage payment—						
Under \$10.....	506	356	32	318	6	150
\$10 to \$14.....	1,886	1,842	214	1,605	23	44
\$15 to \$19.....	2,810	2,773	446	2,304	23	37
\$20 to \$24.....	2,860	2,842	748	2,074	20	18
\$25 to \$29.....	3,041	3,032	974	2,036	22	9
\$30 to \$39.....	3,065	3,059	1,373	1,673	13	6
\$40 to \$49.....	923	920	388	521	11	3
\$50 to \$59.....	456	453	180	266	7	3
\$60 to \$74.....	186	183	73	108	2	3
\$75 to \$99.....	105	104	40	64	-	1
\$100 and over.....	81	81	19	61	1	-
Average monthly mortgage payment..... (dollars).....	26.22	26.48	30.45	24.88	25.59	11.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,778	2,141	85	2,032	24	637
Average first mortgage outstanding debt..... (dollars).....	1,606	1,651	-	1,642	-	1,456
Average value of property..... (dollars).....	4,312	4,502	-	4,498	-	3,675
Average annual estimated rental value..... (dollars).....	436	453	-	451	-	379
Average annual mortgage payment..... (dollars).....	194	225	-	223	-	89
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.1	13.6	-	13.6	-	6.1
Value of property.....	4.5	5.0	-	5.0	-	2.4
Estimated annual rental value.....	44.5	49.8	-	49.5	-	28.5

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 PORTLAND 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.....	138,246	129,884	68,030	52.4	61,854	7,592	770	65,216	32,881	50.4	32,335
Urban.....	116,633	109,546	58,318	48.7	56,228	6,636	451	51,003	25,360	49.7	25,643
Rural-nonfarm.....	21,613	20,338	14,712	72.3	5,626	956	319	14,213	7,521	52.9	6,692
COLOR OF OCCUPANTS											
White.....	-	128,208	67,580	52.7	60,628	-	-	64,800	32,700	50.5	32,100
Nonwhite.....	-	1,676	450	26.8	1,226	-	-	416	181	43.5	235
TYPE OF STRUCTURE											
1-family.....	98,505	94,300	64,735	68.6	29,565	3,627	579	62,404	31,776	50.9	30,628
Other.....	39,740	35,584	3,295	9.3	32,289	3,965	191	2,812	1,105	39.3	1,707
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	97,223	93,357	64,067	68.6	29,290	3,345	521	62,254	31,696	50.9	30,558
Under \$5.....	1,055	938	720	76.8	218	80	37	617	169	27.4	446
\$5 to \$9.....	5,165	4,774	2,814	58.9	1,960	301	90	2,695	1,061	39.4	1,634
\$10 to \$14.....	12,479	11,903	6,254	52.5	5,649	489	87	6,041	2,469	40.9	3,572
\$15 to \$19.....	16,875	16,207	8,791	54.2	7,416	589	79	8,538	3,791	44.4	4,747
\$20 to \$24.....	14,486	13,925	9,065	65.1	4,860	494	66	8,820	4,193	47.5	4,627
\$25 to \$29.....	14,193	13,687	9,849	72.0	3,838	450	56	9,602	4,956	51.6	4,646
\$30 to \$39.....	17,243	16,718	13,268	79.3	3,455	473	52	12,935	7,413	57.3	5,522
\$40 to \$49.....	7,916	7,543	6,544	85.6	1,099	244	29	6,403	3,906	61.0	2,497
\$50 to \$59.....	3,654	3,560	3,119	87.6	441	94	10	3,036	1,805	59.5	1,231
\$60 to \$74.....	1,973	1,907	1,694	88.8	213	59	7	1,661	1,006	60.6	655
\$75 to \$99.....	1,249	1,190	1,060	90.8	110	52	7	1,054	560	53.1	494
\$100 and over.....	925	904	873	96.6	31	20	1	852	367	43.1	485
Median monthly rent.....(dollars).....	24.00	24.12	25.73	-	19.10	21.66	17.44	26.80	28.70	-	24.77

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 PORTLAND 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.....	32,881	31,939	1,304	2,241	3,126	3,167	3,989	7,534	4,563	2,580	1,733	843	547	161	92	39	942
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	31,776	30,839	1,229	2,136	3,013	3,055	3,862	7,282	4,435	2,522	1,675	816	527	173	88	26	937
Average interest rate.....(%).....	5.54	5.54	5.93	5.84	5.78	5.67	5.58	5.50	5.88	5.34	5.28	5.26	5.28	5.30	-	-	5.61
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	32,138	31,215	1,275	2,195	3,061	3,102	3,907	7,360	4,460	2,515	1,687	823	533	177	90	30	923
Building and loan association.....	2,501	2,424	34	104	176	222	286	597	419	238	183	84	49	20	11	1	77
Commercial bank.....	1,549	1,489	38	60	133	124	152	310	240	154	118	72	53	18	14	3	50
Savings bank.....	2,272	2,212	86	88	174	193	281	636	362	203	121	61	42	9	8	-	60
Life insurance company.....	3,983	2,674	6	20	43	82	204	639	589	380	295	172	117	46	27	-	71
Mortgage company.....	2,745	3,894	140	160	248	341	384	897	619	454	303	161	123	51	9	4	89
Home Owners' Loan Corporation.....	4,402	4,254	51	193	395	510	702	1,154	621	286	194	82	46	9	5	6	148
Individual.....	10,282	10,282	848	1,411	1,644	1,315	1,407	1,918	876	409	250	101	66	17	10	10	344
Other.....	4,060	3,986	122	161	248	315	491	1,155	734	391	223	90	37	7	6	6	74
Reporting debt and value.....	31,127	30,224	1,209	2,086	2,929	2,978	3,763	7,131	4,370	2,502	1,665	809	523	173	86	-	903
JUNIOR MORTGAGE																	
First mortgage only.....	6,386	6,192	269	427	586	588	713	1,458	952	540	338	168	114	29	10	-	194
First and junior mortgage.....	715	678	12	37	75	47	102	164	121	51	36	16	9	4	4	-	37
With 1st mtg.; not rptg. on junior.....	24,026	23,354	928	1,622	2,268	2,343	2,948	5,509	3,297	1,911	1,291	625	400	140	72	-	672
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	9,773	9,553	1,186	1,786	1,802	1,298	1,262	1,440	457	189	73	39	14	5	2	-	220
\$1,000 to \$1,499.....	5,609	5,446	23	284	857	878	959	1,449	564	252	131	32	13	3	1	-	163
\$1,500 to \$1,999.....	4,965	4,809	-	16	256	639	854	1,636	828	328	162	59	21	5	5	-	156
\$2,000 to \$2,499.....	3,765	3,672	-	-	14	141	545	1,326	837	430	233	96	38	9	3	-	93
\$2,500 to \$2,999.....	2,452	2,387	-	-	-	22	134	929	663	373	190	39	28	5	4	-	65
\$3,000 to \$3,999.....	2,621	2,543	-	-	-	-	9	343	893	608	406	176	82	19	7	-	78
\$4,000 to \$4,999.....	1,042	1,007	-	-	-	-	-	8	123	290	308	172	81	21	4	-	35
\$5,000 to \$5,999.....	423	404	-	-	-	-	-	-	5	32	139	118	81	23	6	-	19
\$6,000 to \$7,499.....	259	240	-	-	-	-	-	-	-	-	23	71	102	31	13	-	19
\$7,500 to \$9,999.....	131	116	-	-	-	-	-	-	-	-	-	7	58	37	16	-	13
\$10,000 to \$14,999.....	58	34	-	-	-	-	-	-	-	-	-	-	5	14	15	-	24
\$15,000 to \$19,999.....	12	7	-	-	-	-	-	-	-	-	-	-	-	1	6	-	5
\$20,000 and over.....	17	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	13
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	112,458	106,939	778	2,354	4,762	6,214	9,701	23,484	18,616	12,907	10,634	6,549	5,806	2,705	2,429	-	5,520
Average value.....(dollars).....	3,613	3,538	644	1,128	1,626	2,087	2,578	3,293	4,260	5,159	6,387	8,095	11,101	15,634	-	-	6,113
Debt on first & jr. mtgs.....(thous.).....	58,751	51,287	432	1,204	2,394	3,190	4,783	11,713	9,318	6,270	4,971	2,696	2,429	999	689	-	2,463
Percent of value of property.....	47.8	48.0	55.5	51.1	50.3	51.3	49.3	49.9	50.1	48.6	46.7	44.2	41.8	36.9	-	-	44.6
Average debt.....(dollars).....	1,727	1,697	357	577	617	1,071	1,271	1,642	2,182	2,506	2,986	3,580	4,645	5,776	-	-	2,728
Debt on first mtgs.....(thousands).....	58,300	50,880	430	1,192	2,368	3,173	4,737	11,619	9,245	6,231	4,932	2,874	2,414	989	675	-	2,420
Percent of value of property.....	47.4	47.6	55.2	50.6	49.7	51.1	48.8	49.5	49.7	48.3	46.4	43.9	41.6	36.6	-	-	43.8
Average debt.....(dollars).....	1,712	1,683	355	571	609	1,065	1,259	1,629	2,116	2,491	2,962	3,553	4,616	5,716	-	-	2,680

## HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE PORTLAND 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	32,881	32,138	2,501	3,821	1,549	2,272	2,745	3,983	4,402	10,626	4,060	743
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	31,775	31,356	2,458	3,783	1,507	2,226	2,698	3,896	4,402	10,236	3,943	410
Average interest rate.....(percent)	5.54	5.54	5.85	5.74	5.64	5.81	5.57	5.75	4.50	5.91	5.17	5.46
Reporting debt and value	31,127	30,636	2,407	3,660	1,494	2,166	2,656	3,847	4,181	10,053	3,832	491
Percent distribution	-	100.0	7.9	11.9	4.9	7.1	8.7	12.6	13.6	32.8	12.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	31,127	30,636	2,407	3,660	1,494	2,166	2,656	3,847	4,181	10,053	3,832	491
First mortgage only	6,386	6,324	454	787	367	370	572	789	817	2,148	807	52
First and junior mortgage	715	663	94	79	22	57	69	72	110	176	53	58
With first mortgage; not reporting on junior mortgage	24,026	23,649	1,859	2,844	1,105	1,739	2,015	2,986	3,254	7,729	2,962	377
1-family properties	30,224	29,750	2,331	3,549	1,441	2,108	2,588	3,760	4,041	9,720	3,761	474
First mortgage only	6,192	6,134	445	712	356	356	558	769	788	2,072	790	58
First and junior mortgage	678	629	89	75	21	54	69	68	102	166	60	49
With first mortgage; not reporting on junior mortgage	23,354	22,987	1,797	2,762	1,064	1,698	1,961	2,923	3,151	7,482	2,911	367
2- to 4-family properties	903	886	76	111	53	58	68	87	140	333	71	17
First mortgage only	194	190	9	25	11	14	14	20	29	76	17	4
First and junior mortgage	37	34	5	4	1	3	-	4	8	10	3	3
With first mortgage; not reporting on junior mortgage	672	662	62	82	41	41	54	63	103	247	51	10
RELATION OF DEBT TO VALUE												
1- to 4-family properties	31,127	30,636	2,407	3,660	1,494	2,166	2,656	3,847	4,181	10,053	3,832	491
Value of property.....(dollars)	112,458,400	110,531,100	9,699,500	15,082,500	6,612,200	8,470,300	14,140,400	16,182,600	14,423,300	27,067,800	13,935,000	1,927,300
Average value.....(dollars)	3,613	3,608	4,080	4,121	4,426	3,911	5,324	4,207	3,450	2,693	3,636	3,925
Debt on first and junior mortgages.....(dollars)	53,750,500	52,764,800	4,704,100	6,730,300	2,854,300	3,876,000	6,999,500	7,976,400	6,835,200	12,562,200	6,957,100	985,700
Percent of value of property	47.8	47.7	48.5	44.6	43.2	45.8	49.3	49.3	47.4	46.4	49.9	51.1
Average debt.....(dollars)	1,727	1,722	1,954	1,839	1,911	1,789	2,635	2,073	1,635	1,250	1,816	2,008
Debt on first mortgages.....(dollars)	53,299,500	52,358,200	4,629,200	6,691,900	2,845,400	3,846,500	6,942,500	7,933,000	6,789,900	12,445,200	6,926,400	941,300
Percent distribution	-	100.0	8.8	12.8	5.4	7.3	13.8	15.2	13.0	23.8	13.2	-
Percent of value of property	47.4	47.4	47.7	44.4	43.0	45.4	49.1	49.0	47.1	46.0	49.7	48.8
Average debt.....(dollars)	1,712	1,709	1,928	1,828	1,905	1,776	2,614	2,062	1,624	1,238	1,808	1,917
1-family properties	30,224	29,750	2,331	3,549	1,441	2,108	2,588	3,760	4,041	9,720	3,761	474
Value of property.....(dollars)	106,938,600	105,217,300	9,222,300	14,362,200	6,246,800	8,115,400	13,179,400	15,648,500	13,688,900	25,498,500	13,617,500	1,721,300
Average value.....(dollars)	3,538	3,537	3,956	4,047	4,335	3,850	5,093	4,162	3,388	2,623	3,621	3,631
Debt on first and junior mortgages.....(dollars)	51,287,200	50,392,300	4,494,700	6,433,300	2,717,500	3,715,800	6,533,800	7,724,000	6,555,900	11,876,700	6,772,900	894,900
Percent of value of property	48.0	47.9	48.7	44.8	43.5	45.6	49.6	49.4	47.9	46.6	49.7	52.0
Average debt.....(dollars)	1,697	1,694	1,928	1,813	1,886	1,763	2,525	2,054	1,623	1,222	1,801	1,888
Debt on first mortgages.....(dollars)	50,879,600	50,019,800	4,424,200	6,397,500	2,708,900	3,688,600	6,476,900	7,682,600	6,517,200	11,776,200	6,745,800	859,800
Percent of value of property	47.6	47.5	48.0	44.5	43.4	45.5	49.1	49.1	47.6	46.2	49.5	50.0
Average debt.....(dollars)	1,683	1,681	1,898	1,803	1,880	1,750	2,503	2,043	1,613	1,212	1,798	1,812
2- to 4-family properties	903	886	76	111	53	58	68	87	140	333	71	17
Value of property.....(dollars)	5,519,800	5,313,800	477,200	720,300	365,400	354,900	961,000	534,100	734,400	1,569,300	317,500	206,000
Average value.....(dollars)	6,113	5,998	-	6,489	-	-	14,100	5,246	5,246	4,713	-	-
Debt on first and junior mortgages.....(dollars)	2,463,300	2,372,500	209,400	297,000	136,800	160,200	465,700	252,400	278,300	685,500	184,200	90,600
Percent of value of property	44.6	44.6	-	41.2	-	-	-	-	37.9	43.7	-	-
Average debt.....(dollars)	2,728	2,678	-	2,678	-	-	-	-	1,988	2,059	-	-
Debt on first mortgages.....(dollars)	2,419,900	2,338,400	205,000	294,400	136,500	157,900	465,700	250,400	272,700	669,000	181,200	81,500
Percent of value of property	43.8	44.0	-	40.9	-	-	-	-	37.1	42.6	-	-
Average debt.....(dollars)	2,680	2,639	-	2,652	-	-	-	-	1,948	2,009	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE PORTLAND 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	31,939	31,215	2,424	3,701	1,489	2,212	2,674	3,894	4,254	10,282	3,986	724
RACE OF OCCUPANTS												
White	31,770	31,050	2,416	3,683	1,482	2,201	2,669	3,877	4,227	10,213	3,965	720
Negro	100	97	8	10	4	6	1	12	18	40	13	3
Other nonwhite	69	68	5	8	3	5	4	5	9	29	8	1
YEAR BUILT												
Reporting year built	31,668	30,959	2,406	3,672	1,474	2,198	2,656	3,872	4,213	10,185	3,955	709
1930 to 1940	7,497	7,343	895	1,174	488	686	830	1,186	407	2,050	801	154
1920 to 1929	14,621	14,315	987	1,649	637	1,012	1,408	1,905	2,130	4,109	2,127	305
1910 to 1919	6,342	6,190	355	605	243	362	581	1,148	2,466	710	152	152
1900 to 1909	2,589	2,512	140	204	86	118	81	175	428	1,226	258	77
1880 to 1899	582	563	28	38	19	19	12	24	95	310	56	19
1879 or earlier	37	36	1	2	1	1	-	1	5	24	3	1

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE PORTLAND 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.....	31,939	31,215	2,424	3,701	1,489	2,212	2,674	3,694	4,254	10,282	3,986	724
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	30,249	29,774	2,332	3,552	1,444	2,108	2,588	3,763	4,046	9,727	3,766	475
Under \$500.....	3,960	3,894	212	407	186	221	126	368	377	2,075	327	66
\$500 to \$999.....	5,669	5,605	419	533	247	286	222	557	773	2,569	432	84
\$1,000 to \$1,499.....	5,468	5,392	400	506	224	282	322	582	911	1,918	647	77
\$1,500 to \$1,999.....	4,829	4,753	366	537	197	340	348	564	768	1,283	873	70
\$2,000 to \$2,499.....	3,659	3,609	289	449	165	284	390	440	516	860	655	50
\$2,500 to \$2,999.....	2,368	2,328	213	341	133	208	362	342	261	455	334	40
\$3,000 to \$3,999.....	2,503	2,464	240	352	170	182	438	472	271	364	332	39
\$4,000 to \$4,999.....	968	952	93	123	72	51	191	225	89	127	103	36
\$5,000 to \$5,999.....	388	383	52	50	20	30	84	97	27	40	33	5
\$6,000 to \$7,499.....	236	232	28	25	14	11	53	65	23	24	14	4
\$7,500 to \$9,999.....	117	115	16	21	13	8	34	24	8	7	5	2
\$10,000 to \$14,999.....	34	32	4	5	3	2	11	6	2	4	-	2
\$15,000 to \$19,999.....	5	5	-	2	-	2	3	-	-	-	-	-
\$20,000 and over.....	4	4	-	1	-	1	1	-	-	1	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	30,839	30,446	2,381	3,615	1,448	2,167	2,628	3,807	4,254	9,692	3,869	393
Under 4.0%.....	214	210	7	12	4	8	3	6	-	100	82	4
4.0% to 4.4%.....	1,309	1,281	25	35	11	24	20	27	-	257	917	28
4.4% to 4.8%.....	5	5	1	1	-	-	-	2	-	-	1	-
4.8% to 5.2%.....	4,980	4,939	42	97	62	34	44	121	4,254	62	319	41
5.2% to 5.6%.....	2	2	-	1	-	1	1	-	-	-	-	-
5.6% to 6.0%.....	5,004	4,919	402	789	422	367	881	811	-	1,317	719	85
6.0% to 6.4%.....	33	32	4	9	4	5	3	5	-	1	10	1
6.4% to 6.8%.....	1,696	1,653	216	308	116	187	436	346	-	169	183	43
6.8% to 7.2%.....	12	12	4	3	-	3	3	-	-	-	2	-
7.2% to 7.6%.....	15,377	15,209	1,413	2,106	754	1,352	1,123	2,223	-	6,815	1,529	168
7.6% to 8.0%.....	10	10	4	1	-	1	1	1	-	2	1	-
8.0% and over.....	289	286	36	47	12	35	64	50	-	76	13	3
Average interest rate..... (percent).....	5.54	5.54	5.84	5.75	5.64	5.82	5.57	5.75	4.50	5.90	5.17	5.46
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	28,888	28,466	2,372	3,580	1,408	2,152	2,574	3,714	4,142	8,283	3,821	422
Real estate taxes included in payment.....	7,022	6,906	698	1,208	453	755	547	1,108	965	815	1,365	116
Monthly.....	6,750	6,638	673	1,185	444	741	526	1,073	937	751	1,293	112
Quarterly.....	84	84	4	7	3	4	7	12	4	23	27	-
Semiannual.....	30	30	2	3	1	2	6	6	-	7	6	-
Annual.....	25	25	-	-	-	-	-	2	-	11	12	-
Other.....	9	9	-	-	-	-	-	1	-	6	2	-
Not reporting frequency of payment.....	124	120	19	13	5	8	8	14	24	17	25	4
Real estate taxes not included in payment.....	21,552	21,275	1,455	2,313	942	1,371	2,001	2,569	3,127	7,392	2,418	277
Monthly.....	18,285	18,022	1,381	2,153	846	1,307	1,564	2,123	3,016	6,437	1,348	213
Quarterly.....	1,502	1,483	12	58	22	22	94	116	35	354	814	19
Semiannual.....	961	942	25	45	28	17	282	264	7	235	84	19
Annual.....	343	339	2	18	11	7	27	19	6	149	118	4
Other.....	94	91	1	4	2	2	2	6	1	58	9	3
Not reporting frequency of payment.....	417	398	34	35	19	16	32	41	62	149	45	19
Not reporting tax payment requirements.....	314	285	19	39	13	26	26	37	50	76	38	29
Monthly.....	237	218	18	34	10	24	14	30	41	62	19	19
Quarterly.....	26	24	-	1	1	-	4	-	1	4	14	2
Semiannual.....	15	14	-	-	-	-	5	5	1	2	1	1
Annual.....	6	5	-	1	1	-	1	1	-	2	-	1
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	29	23	1	3	1	2	2	1	7	5	4	6
No principal payments required.....	1,511	1,493	29	86	47	39	57	96	48	1,104	73	18
Monthly.....	456	450	24	53	28	25	25	33	41	245	29	6
Quarterly.....	465	461	2	14	9	5	11	34	3	372	25	4
Semiannual.....	355	349	2	15	7	8	16	25	1	277	13	6
Annual.....	140	139	-	3	2	1	3	1	1	128	3	1
Other.....	46	46	1	-	-	-	1	3	1	40	-	-
Not reporting frequency of payment.....	49	48	-	1	1	-	1	-	1	42	3	1
Not reporting principal payment requirements.....	631	359	14	24	10	14	24	39	58	157	43	272
Monthly.....	207	173	10	15	5	10	10	25	39	49	25	34
Quarterly.....	25	21	-	-	-	-	1	1	-	11	8	4
Semiannual.....	34	28	1	2	2	-	1	8	-	12	2	6
Annual.....	24	23	1	2	1	1	2	1	-	17	-	1
Other.....	21	20	-	2	1	1	-	-	1	16	1	1
Not reporting frequency of payment.....	320	94	2	8	1	2	8	4	18	52	7	226
No regular payments required.....	909	897	9	31	24	7	19	45	6	786	49	12

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	30,249	6,687	20,586	1,443	1,533	Reporting interest rate	30,839	6,857	21,073	1,473	1,436
Under \$500	3,960	381	3,081	246	302	Under 4.0%	214	26	156	12	20
\$500 to \$999	5,689	665	4,256	369	399	4.0%	1,309	138	1,078	34	59
\$1,000 to \$1,499	5,469	925	3,968	299	277	4.1% to 4.4%	6	2	4	-	-
\$1,500 to \$1,999	4,829	1,143	3,302	193	191	4.5%	4,980	1,331	3,457	54	138
\$2,000 to \$2,499	3,659	1,064	2,317	142	136	4.6% to 4.9%	2	-	1	-	1
						5.0%	5,004	1,444	3,171	193	196
\$2,500 to \$2,999	2,368	870	1,366	60	72	5.1% to 5.4%	33	24	8	-	1
\$3,000 to \$3,999	2,503	980	1,360	79	84	5.5%	1,696	607	1,011	35	43
\$4,000 to \$4,999	988	450	482	28	28	5.6% to 5.9%	12	3	9	-	-
\$5,000 to \$5,999	388	140	215	11	22	6.0%	15,377	3,083	10,723	885	736
\$6,000 to \$7,499	236	77	141	9	9	6.1% to 6.4%	10	1	9	-	-
						6.5%	289	43	218	14	14
\$7,500 to \$9,999	117	36	72	5	4	6.6% to 6.9%	9	-	9	-	-
\$10,000 to \$14,999	34	5	21	2	6	7.0%	1,492	130	947	228	187
\$15,000 to \$19,999	5	1	4	-	-	7.1% to 7.4%	14	-	12	-	2
\$20,000 and over	4	-	1	-	3	7.5%	20	2	13	2	3
						7.6% to 7.9%	1	-	1	-	-
						8.0% and over	371	23	246	66	36
						Average interest rate (percent)	5.54	5.43	5.54	6.03	5.79

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 PORTLAND 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	25,984	24,688	6,080	18,399	209	1,296
Total first mortgage outstanding debt.....(dollars)	44,685,300	42,922,100	13,727,000	28,844,700	350,400	1,763,200
Total annual mortgage payment.....(dollars)	7,312,910	7,183,266	2,132,595	4,994,842	55,829	129,644
Average first mortgage outstanding debt.....(dollars)	1,720	1,739	2,258	1,568	1,677	1,360
Average value of property.....(dollars)	3,577	3,586	3,847	3,500	3,595	3,401
Average annual estimated rental value.....(dollars)	366	367	399	357	377	341
Average annual mortgage payment.....(dollars)	281	291	351	271	267	100
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.4	16.7	15.5	17.3	15.9	7.4
Value of property.....	7.9	8.1	9.1	7.8	7.4	2.9
Estimated annual rental value.....	76.9	79.2	87.8	76.1	70.8	29.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	22,575	22,166	5,972	16,016	178	409
Average first mortgage outstanding debt.....(dollars)	1,748	1,755	2,267	1,565	1,652	1,364
Average value of property.....(dollars)	3,488	3,493	3,841	3,365	3,360	3,191
Average annual estimated rental value.....(dollars)	359	359	399	345	352	321
Average annual mortgage payment.....(dollars)	296	299	352	280	282	138
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.0	17.1	15.5	17.9	17.1	10.0
Value of property.....	8.5	8.6	9.2	8.3	8.4	4.3
Estimated annual rental value.....	82.6	83.3	88.4	81.1	80.2	42.9
Monthly mortgage payment—						
Under \$10.....	1,047	814	75	729	10	233
\$10 to \$14.....	3,398	3,331	378	2,920	33	67
\$15 to \$19.....	4,249	4,202	688	3,475	39	47
\$20 to \$24.....	3,950	3,927	1,049	2,849	29	23
\$25 to \$29.....	3,933	3,919	1,229	2,662	26	14
\$30 to \$39.....	3,803	3,792	1,667	2,109	16	11
\$40 to \$49.....	1,139	1,135	493	629	13	4
\$50 to \$59.....	570	566	223	336	7	4
\$60 to \$74.....	247	243	95	146	4	4
\$75 to \$99.....	136	135	53	82	2	4
\$100 and over.....	103	102	22	79	1	1
Average monthly mortgage payment.....(dollars)	24.71	24.95	29.36	23.32	23.52	11.49
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,409	2,522	108	2,383	31	887
Average first mortgage outstanding debt.....(dollars)	1,533	1,597	1,748	1,587	-	1,350
Average value of property.....(dollars)	4,169	4,405	4,162	4,409	-	3,498
Average annual estimated rental value.....(dollars)	414	437	431	436	-	350
Average annual mortgage payment.....(dollars)	182	217	264	215	-	83
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	13.6	15.1	13.6	-	6.1
Value of property.....	4.4	4.9	6.3	4.9	-	2.4
Estimated annual rental value.....	43.9	49.6	61.2	49.3	-	23.6

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE.....	53,822	51,723	48,301	154,079,500	3,190	72,678,700	1,505	47.2	50,320	4,724	2,861	2,859	2,965	4,505	5,970	18,799	7,637	5.62	
Urban.....	36,857	35,225	33,114	115,210,000	3,479	55,624,300	1,680	48.3	34,265	3,242	1,776	1,963	2,779	3,440	4,540	10,798	5,727	5.56	
Rural-nonfarm.....	16,965	16,498	15,187	38,869,500	2,559	17,054,400	1,123	43.9	16,055	1,482	1,085	896	186	1,055	1,430	8,001	1,910	5.76	
BAKER COUNTY.....	658	601	544	1,197,300	2,201	553,800	1,018	46.3	589	147	20	7	4	15	40	238	118	6.02	
Baker city.....	567	514	482	1,090,500	2,262	501,700	1,041	46.0	504	128	17	2	3	15	36	198	105	6.00	
Rural-nonfarm.....	91	87	62	106,800	1,723	52,100	840	48.8	85	19	3	5	1	-	4	40	13	5.90	
BENTON COUNTY.....	708	677	650	2,388,200	3,674	1,124,500	1,730	47.1	662	56	116	70	2	5	51	279	83	5.66	
Corvallis.....	527	501	480	1,907,900	3,975	894,900	1,864	46.9	489	38	100	37	2	4	46	202	60	5.65	
Rural-nonfarm.....	181	176	170	480,300	2,825	229,600	1,351	47.8	173	18	16	33	-	1	5	77	23	5.68	
CLACKAMAS COUNTY.....	3,033	2,981	2,804	8,885,300	3,169	3,769,400	1,344	42.4	2,913	222	231	203	52	178	327	1,401	299	5.66	
Oregon City.....	399	375	370	840,100	2,271	359,800	972	42.8	367	26	12	2	2	12	33	235	45	5.68	
Rural-nonfarm.....	2,634	2,606	2,434	8,045,200	3,305	3,409,600	1,401	42.4	2,546	196	219	201	50	166	294	1,166	254	5.65	
CLATSOP COUNTY.....	707	632	523	1,599,900	3,059	609,700	1,166	38.1	597	16	82	27	1	10	88	219	154	5.24	
Astoria.....	419	360	301	1,037,700	3,448	378,200	1,256	36.4	345	11	29	20	1	4	64	100	116	5.17	
Seaside.....	67	59	41	152,200	3,712	78,900	1,924	51.8	54	-	8	1	-	2	5	28	10	5.68	
Rural-nonfarm.....	221	213	181	410,000	2,265	152,600	843	37.2	198	5	45	6	-	4	19	91	28	5.24	
COLUMBIA COUNTY.....	588	567	538	1,109,900	2,063	423,600	787	38.2	554	75	49	15	5	53	48	244	65	5.83	
St. Helens.....	280	275	267	634,900	2,378	251,600	942	39.6	268	53	16	3	4	44	26	94	28	5.92	
Rural-nonfarm.....	308	292	271	475,000	1,753	172,000	635	36.2	286	22	33	12	1	9	22	150	37	5.74	
COOS COUNTY.....	1,019	953	822	1,581,100	1,923	654,800	797	41.4	901	66	45	13	5	8	80	362	322	5.78	
Coquille.....	225	207	185	391,000	2,114	171,300	926	43.8	187	39	9	1	1	1	16	75	45	5.95	
Marshfield.....	221	203	175	502,400	2,871	222,300	1,270	44.2	188	9	11	1	3	2	28	65	69	5.55	
North Bend.....	137	126	99	161,900	1,635	68,900	696	42.6	121	6	2	3	1	1	16	56	36	5.82	
Rural-nonfarm.....	436	417	363	525,800	1,448	192,300	530	36.6	405	12	23	8	-	4	20	166	172	5.83	
CROOK COUNTY.....	133	129	128	240,200	1,977	124,700	974	51.9	109	2	17	2	-	-	-	70	18	5.81	
CURRY COUNTY.....	32	29	19	44,700	-	12,700	-	-	26	-	8	1	-	-	1	12	4	6.16	
DESCHUTES COUNTY.....	896	853	816	2,072,200	2,539	951,200	1,166	45.9	826	153	50	38	2	18	107	331	127	5.86	
Bend.....	719	691	666	1,674,400	2,514	756,600	1,136	45.2	668	123	38	9	2	15	94	278	109	5.81	
Rural-nonfarm.....	177	162	150	397,800	2,652	194,600	1,297	48.9	158	30	12	29	-	3	13	53	18	6.09	
DOUGLAS COUNTY.....	503	476	402	791,500	1,969	340,800	848	43.1	445	126	24	10	1	-	15	179	90	5.77	
Roseburg.....	234	222	198	482,600	2,567	205,200	1,091	42.5	203	81	7	5	-	-	4	64	42	5.73	
Rural-nonfarm.....	269	254	214	308,900	1,443	135,600	634	43.9	242	45	17	5	1	-	11	115	48	5.80	
GILLIAM COUNTY.....	57	56	17	24,700	-	14,900	-	-	55	-	1	-	-	-	7	32	15	5.55	
GRANT COUNTY.....	46	36	31	90,500	2,919	32,700	1,055	36.1	34	2	4	-	-	3	1	13	11	6.44	
HARNEY COUNTY.....	221	208	174	357,100	2,052	202,900	1,166	56.8	205	30	101	2	-	5	13	18	36	5.21	
Burns.....	101	91	58	142,000	2,448	51,300	884	36.1	90	10	7	2	-	5	13	17	36	5.62	
Rural-nonfarm.....	120	117	116	215,100	1,854	151,600	1,307	70.5	115	20	94	-	-	-	-	1	-	5.00	
HOOD RIVER COUNTY.....	270	252	179	516,800	2,887	210,900	1,178	40.8	242	-	18	4	-	2	36	97	85	5.54	
Hood River city.....	213	202	137	431,200	3,147	175,300	1,280	40.7	195	-	14	4	-	1	34	65	77	5.36	
Rural-nonfarm.....	57	50	42	85,600	2,038	35,600	848	41.6	47	-	4	-	-	1	2	32	8	6.15	
JACKSON COUNTY.....	1,525	1,458	1,289	3,595,900	2,790	1,648,900	1,279	45.9	1,430	413	100	50	18	22	131	482	214	5.93	
Ashland.....	208	194	177	421,700	2,382	169,900	960	40.3	185	15	13	1	-	-	25	107	24	5.71	
Medford.....	889	841	721	2,321,500	3,220	1,117,700	1,550	48.1	834	262	71	37	18	15	94	182	155	5.87	
Rural-nonfarm.....	428	423	391	852,700	2,181	361,300	924	42.4	411	136	16	12	-	7	12	193	35	6.15	
JEFFERSON COUNTY.....	5	5	5	32,200	-	10,500	-	-	5	-	-	-	-	-	-	4	1	-	
JOSEPHINE COUNTY.....	398	378	350	754,500	2,156	303,600	867	40.2	354	70	46	2	3	6	16	152	59	6.10	
Grants Pass.....	281	265	254	576,900	2,271	234,000	921	40.6	252	56	30	-	3	4	15	99	45	6.04	
Rural-nonfarm.....	117	108	96	177,600	1,850	69,600	725	39.2	102	14	16	2	-	2	1	53	14	6.25	
KLAMATH COUNTY.....	2,041	1,943	1,812	4,995,600	2,757	2,267,700	1,251	45.4	1,904	232	87	144	53	66	206	833	283	5.97	
Klamath Falls.....	999	917	876	3,141,200	3,586	1,508,100	1,722	48.0	895	130	54	62	40	33	148	253	175	5.75	
Rural-nonfarm.....	1,042	1,026	936	1,854,400	1,981	759,600	812	41.0	1,009	102	33	82	13	33	58	580	108	6.17	
LAKE COUNTY.....	131	123	90	277,900	3,088	116,400	1,293	41.9	115	2	28	1	2	1	19	36	26	5.63	
LANE COUNTY.....	2,472	2,328	2,208	6,786,900	3,074	3,072,400	1,391	45.3	2,247	233	155	116	68	77	242	953	403	5.63	
Cottage Grove.....	153	145	138	262,300	1,901	105,300	763	40.1	140	3	31	2	1	8	69	26	5.77		
Eugene.....	1,244	1,152	1,104	4,257,400	3,856	2,042,000	1,850	48.0	1,127	173	61	55	66	58	164	317	233	5.31	
Springfield.....	172	164	140	248,300	1,774	88,600	634	35.8	153	13	5	16	-	1	15	76	27	5.37	
Rural-nonfarm.....	903	867	826	2,018,900	2,444	836,300	1,012	41.4	827	44	58	43	1	18	55	491	117	5.77	
LINCOLN COUNTY.....	369	301	277	647,300	2,337	214,400	774	33.1	280	12	45	5	-	1	32	147	38	5.82	
LINN COUNTY.....	772	748	666	1,480,600	2,223	665,800	1,000	45.0	721	63	80	24	2	6	51	397	98	5.76	
Albany.....	266	254	222	668,100	3,009	320,500	1,444	48.0	242	42	21	5	2	4	37	92	39	5.50	
Lebanon.....	176	172	159	388,600	2,444	171,400	1,078	44.1	168	3	34	5	-	-	9	87	30	5.85	
Rural-nonfarm.....	330	322	285	423,900	1,487	173,900	610	41.0	311	18	25	14	-	2	5	218	29	5.93	
MALHEUR COUNTY.....	267	249	222	495,200	2,231	252,500	1,137	51.0	236	63	12	8	1	11	25	72	44	5.85	
Ontario town.....	179	163	159	376,200	2,366	191,400	1,204	50.9	155	48	4	8	1	11	17	49	17	5.93	
Rural-nonfarm.....	86	86	63	119,000	1,889	61,100	970	51.3	81	15	8	-	-	-	8	23	27	5.70	

## HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4- family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
MARION COUNTY.....	3,441	3,280	3,147	9,393,300	2,985	4,505,500	1,463	49.0	3,192	257	143	159	133	220	257	1,484	539	5.62	
Salem.....	2,118	1,984	1,932	6,749,800	3,494	3,346,600	1,732	49.6	1,940	143	78	144	117	151	179	713	415	5.58	
Silverton.....	115	110	104	221,600	2,131	101,200	973	45.7	108	-	5	5	-	3	15	59	21	5.57	
Rural-nonfarm.....	1,208	1,186	1,111	2,421,900	2,180	1,157,700	1,042	47.8	1,144	114	60	10	16	66	63	712	103	5.70	
MORROW COUNTY.....	68	64	60	85,900	1,432	38,500	642	44.8	62	-	3	-	-	-	4	42	13	6.46	
MULTNOMAH COUNTY.....	28,092	27,280	25,824	92,943,100	3,599	44,923,100	1,740	48.3	26,645	1,844	1,167	1,743	2,572	3,623	3,773	8,333	3,590	5.51	
Portland.....	23,519	22,754	21,553	80,581,400	3,739	39,470,500	1,831	49.0	22,171	1,521	1,014	1,471	2,490	3,009	3,219	6,279	3,168	5.48	
Rural-nonfarm.....	4,573	4,526	4,271	12,361,700	2,894	5,452,600	1,277	44.1	4,474	323	153	272	82	614	554	2,054	422	5.66	
POLK COUNTY.....	674	657	621	1,289,500	2,077	626,500	1,009	48.6	638	149	29	19	3	24	33	270	111	5.94	
Dallas.....	293	287	277	566,600	2,045	264,800	956	46.7	279	84	12	5	-	-	4	108	66	6.00	
Rural-nonfarm.....	381	370	344	723,000	2,102	361,700	1,051	50.0	359	65	17	14	3	24	29	162	45	5.89	
SHERMAN COUNTY.....	22	22	8	20,500	-	7,300	-	-	21	-	3	-	-	-	3	9	6	-	
TILLAMOOK COUNTY.....	313	303	256	580,300	2,267	262,700	1,026	45.3	292	30	12	7	1	3	40	144	55	5.74	
Tillamook city.....	128	124	114	328,600	2,882	158,300	1,389	48.2	116	15	4	4	-	1	25	34	33	5.74	
Rural-nonfarm.....	185	179	142	251,700	1,773	104,400	735	41.5	176	15	8	3	1	2	15	110	22	5.75	
UMATILLA COUNTY.....	592	532	482	1,383,300	2,870	645,600	1,339	46.7	517	54	23	36	1	8	47	230	118	5.79	
Fondleton.....	332	295	265	901,300	3,401	429,900	1,622	47.7	284	32	10	19	-	4	21	112	86	5.67	
Rural-nonfarm.....	260	237	217	482,000	2,221	215,700	994	44.8	233	22	13	17	1	4	26	118	32	5.95	
UNION COUNTY.....	763	723	682	1,417,100	2,078	666,800	978	47.1	709	104	23	11	17	12	70	294	178	5.79	
La Grande.....	583	547	517	1,173,700	2,270	562,600	1,088	47.9	536	77	18	6	16	10	55	196	158	5.70	
Rural-nonfarm.....	180	175	165	243,400	1,475	104,200	632	42.8	173	27	5	5	1	2	15	98	20	6.11	
WALLOWA COUNTY.....	113	107	93	158,100	1,700	66,100	711	41.8	104	2	2	1	-	2	13	47	37	5.88	
WASCO COUNTY.....	548	519	483	1,279,600	2,649	592,600	1,227	46.3	510	27	17	4	4	13	34	279	132	5.81	
The Dalles.....	440	414	388	1,113,700	2,870	523,000	1,348	47.0	408	24	12	3	4	11	27	208	119	5.79	
Rural-nonfarm.....	108	105	95	165,900	1,746	69,500	733	42.0	102	3	5	1	-	2	7	71	13	5.93	
WASHINGTON COUNTY.....	1,589	1,546	1,426	4,020,000	2,819	1,952,700	1,376	48.8	1,499	221	83	92	13	80	119	735	156	5.67	
Hillsboro.....	286	263	220	570,100	2,591	266,200	1,210	46.7	255	60	9	2	1	1	24	123	35	5.62	
Rural-nonfarm.....	1,303	1,283	1,206	3,449,900	2,861	1,686,500	1,407	49.2	1,244	161	74	90	12	79	95	612	121	5.67	
WHEELER COUNTY.....	27	26	13	24,100	-	12,200	-	-	25	-	1	-	-	-	-	22	2	6.16	
YAMHILL COUNTY.....	729	686	640	1,519,100	2,374	690,300	1,079	45.4	656	53	36	45	2	33	41	339	107	5.91	
McMinnville.....	230	221	215	646,800	3,008	328,300	1,527	50.8	206	14	14	19	1	18	10	78	52	5.71	
Newberg.....	137	133	130	245,400	1,888	107,800	829	43.9	132	3	6	4	-	-	14	80	25	5.85	
Rural-nonfarm.....	362	332	295	626,900	2,125	254,200	862	40.5	318	36	16	22	1	15	17	181	30	6.07	

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

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

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PORTLAND CITY.....	23,519	22,754	21,553	80,581,400	3,739	39,470,500	1,831	49.0	22,171	1,521	1,014	1,471	2,490	3,009	3,219	6,279	3,168	5.48	
Tract 1.....	446	426	409	1,203,900	2,944	518,100	1,287	43.0	409	12	15	27	40	39	76	145	55	5.48	
Tract 2.....	576	572	526	1,633,600	3,106	836,200	1,590	51.2	554	26	29	66	58	69	76	144	86	5.57	
Tract 3.....	840	834	822	4,749,600	5,778	2,396,700	2,916	50.5	825	95	54	32	150	190	97	128	79	5.32	
Tract 4.....	474	473	453	1,102,100	2,433	498,500	1,100	45.2	468	32	11	16	15	36	78	212	68	5.62	
Tract 5.....	506	503	464	975,500	2,102	450,100	970	46.1	491	29	26	19	4	30	80	235	68	5.73	
Tract 6.....	401	396	362	623,400	1,736	278,500	769	44.3	381	24	12	18	8	22	81	186	30	5.69	
Tract 7.....	533	532	514	1,381,000	2,687	686,000	1,335	49.7	517	35	11	36	36	49	74	200	76	5.53	
Tract 8.....	691	682	665	1,951,500	2,950	1,007,500	1,515	51.4	663	46	44	25	76	85	100	195	92	5.54	
Tract 9.....	510	499	492	1,497,400	3,043	741,500	1,507	49.5	495	29	13	39	50	68	72	152	72	5.58	
Tract 10.....	371	345	286	815,200	2,850	371,200	1,298	45.5	336	21	22	15	9	36	71	122	40	5.42	
Tract 11.....	150	123	118	426,100	3,611	215,100	1,823	50.5	119	3	7	10	12	10	17	41	19	5.48	
Tract 12.....	480	429	415	1,762,300	4,247	867,200	2,090	49.2	425	17	31	27	37	73	53	121	66	5.48	
Tract 13.....	389	361	345	965,600	2,799	497,400	1,442	51.5	350	20	7	13	25	36	56	142	51	5.61	
Tract 14.....	559	540	517	1,506,400	2,914	728,000	1,408	48.3	530	37	16	32	40	57	90	172	86	5.54	
Tract 15.....	450	450	446	1,879,000	4,213	878,800	1,970	46.8	447	22	22	37	47	61	73	117	68	5.47	
Tract 16.....	387	383	370	1,217,800	3,291	592,300	1,601	48.6	366	43	22	13	28	40	53	113	49	5.57	
Tract 17.....	652	644	629	1,651,300	2,625	790,700	1,257	47.9	631	56	19	29	57	52	102	226	90	5.61	
Tract 18.....	496	479	465	1,619,000	3,482	841,300	1,809	52.0	473	31	32	27	58	46	74	129	76	5.45	
Tract 19.....	707	706	687	3,698,300	5,383	1,763,500	2,567	47.7	687	47	38	52	127	133	93	91	106	5.32	
Tract 20.....	317	266	249	775,700	3,115	377,300	1,515	48.6	258	29	16	11	12	28	33	89	40	5.47	
Tract 21.....	94	64	61	165,600	2,715	83,500	1,369	50.4	63	6	2	3	-	4	9	25	14	5.32	
Tract 22.....	112	95	93	177,200	1,905	80,500	866	45.4	95	2	2	2	1	7	15	57	9	5.71	
Tract 23.....	159	122	115	290,000	2,522	145,300	1,263	50.1	118	1	3	7	6	14	22	54	11	5.63	
Tract 24.....	454	408	398	1,869,600	4,697	875,800	2,201	46.8	398	24	20	26	55	65	56	94	58	5.41	



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

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

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PORTLAND CITY--Con.																			
Tract 25.....	1,016	999	958	5,578,300	5,823	2,612,000	2,727	46.8	968	54	45	48	187	202	94	171	167	5.30	
Tract 26.....	469	463	441	2,205,100	5,000	1,069,900	2,426	48.5	444	29	25	29	74	105	56	74	52	5.32	
Tract 27.....	812	771	739	3,356,700	4,542	1,613,000	2,183	48.1	746	45	35	57	126	113	110	130	130	5.37	
Tract 28.....	867	856	811	3,276,500	4,040	1,685,300	2,078	51.4	821	52	52	37	137	135	106	153	149	5.42	
Tract 29.....	930	930	887	3,067,400	3,458	1,634,300	1,843	53.3	922	77	24	116	120	105	114	205	161	5.49	
Tract 30.....	544	543	534	2,123,700	3,977	1,140,300	2,135	53.7	539	52	17	30	61	102	66	109	102	5.37	
Tract 31.....	575	570	549	2,460,000	4,481	1,187,500	2,163	48.3	561	39	34	37	104	65	71	130	81	5.40	
Tract 32.....	478	465	425	1,597,200	3,758	782,700	1,842	49.0	438	27	14	26	52	63	68	110	78	5.36	
Tract 33.....	388	378	324	785,600	2,425	346,600	1,070	44.1	366	15	16	18	18	31	48	178	42	5.56	
Tract 34.....	374	341	287	793,200	2,764	367,400	1,280	46.3	332	19	11	19	23	34	54	125	47	5.58	
Tract 35.....	434	419	378	1,245,000	3,294	582,400	1,541	46.8	403	21	33	33	38	25	51	136	66	5.43	
Tract 36.....	1,005	1,003	975	3,187,100	3,269	1,748,400	1,793	54.9	945	54	42	95	89	137	122	282	118	5.50	
Tract 37.....	654	646	601	2,272,600	3,781	1,194,500	1,988	52.6	636	30	13	79	104	100	96	129	85	5.43	
Tract 38.....	1,157	1,153	1,110	3,397,600	3,061	1,763,900	1,589	51.9	1,132	95	26	107	133	160	171	305	135	5.55	
Tract 39.....	661	658	510	1,559,500	3,058	809,100	1,586	51.9	647	24	16	57	64	113	81	195	97	5.56	
Tract 40.....	438	422	405	969,300	2,393	441,200	1,089	45.5	415	29	15	31	10	64	85	137	44	5.60	
Tract 41.....	425	401	383	857,900	2,240	357,300	933	41.6	397	24	15	10	6	57	80	154	51	5.65	
Tract 42.....	152	142	130	274,100	2,108	119,700	921	43.7	133	1	2	3	1	18	16	73	19	5.71	
Tract 43.....	56	56	58	131,900	2,489	53,100	1,002	40.3	55	2	3	1	1	12	7	19	10	5.67	
Tract 44.....	12	11	10	43,900	-	17,700	-	-	10	-	-	-	-	4	1	4	1	-	
Tract 45.....	125	119	119	531,900	4,470	234,600	1,971	44.1	119	17	5	6	14	13	17	29	18	5.43	
Tract 46.....	310	297	288	3,028,900	10,517	1,349,300	4,685	44.5	289	25	25	15	88	57	24	27	28	5.19	
Tract 47.....	93	83	75	353,100	4,708	187,600	2,501	53.1	79	8	12	7	8	3	7	25	9	5.48	
Tract 48.....	24	17	17	96,600	-	37,300	-	-	17	1	2	1	-	-	4	7	2	-	
Tract 49.....	35	22	21	102,100	-	50,300	-	-	22	1	-	1	-	-	8	9	3	-	
Tract 50.....	10	4	2	2,700	-	800	-	-	4	-	-	-	-	-	1	3	-	-	
Tract 51.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 52.....	17	9	8	30,300	-	14,800	-	-	8	1	-	-	-	-	2	4	1	-	
Tract 53 <sup>1</sup> .....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 54.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 55.....	33	20	18	106,700	-	42,400	-	-	20	1	2	-	1	1	3	9	3	-	
Tract 56.....	46	30	26	147,900	5,688	65,900	2,535	44.6	30	-	2	1	-	-	9	15	3	5.13	
Tract 57.....	44	33	32	76,500	2,391	38,800	1,213	50.7	30	1	3	1	-	1	11	8	5	5.27	
Tract 58.....	223	215	197	1,352,100	6,863	600,000	3,046	44.4	202	24	27	8	35	15	29	41	23	5.25	
Tract 59.....	118	111	108	568,600	5,265	242,600	2,246	42.7	108	8	4	6	12	7	16	49	6	5.62	
Tract 60.....	237	234	230	1,045,800	4,547	556,300	2,419	53.2	233	58	20	10	33	17	29	44	22	5.41	

\* 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

[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 100]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									Av. in- terest rate— first mtg. (%)
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	53,822	51,723	48,301	154,079,500	3,190	72,678,700	1,505	47.2	50,320	4,724	2,861	2,859	2,955	4,505	5,970	18,799	7,637	5.62
Inside principal metropol- itan district.....	31,344	30,476	28,879	103,136,800	3,571	49,534,400	1,715	48.0	29,780	2,118	1,380	2,001	2,632	3,856	4,128	9,749	3,916	5.52
Outside principal metropol- itan district.....	22,478	21,247	19,422	50,942,700	2,623	23,144,300	1,192	45.4	20,540	2,606	1,481	858	333	649	1,842	9,050	3,721	5.76
URBAN.....	36,857	35,225	33,114	115,210,000	3,479	55,624,300	1,680	48.3	34,265	3,242	1,776	1,963	2,779	3,440	4,540	10,798	5,727	5.55
Inside principal metropol- itan district.....	23,918	23,129	21,923	81,421,500	3,714	39,830,300	1,817	48.9	22,538	1,547	1,026	1,473	2,492	3,021	3,252	6,514	3,213	5.48
Outside principal metropol- itan district.....	12,939	12,096	11,191	33,788,500	3,019	15,794,000	1,411	46.7	11,727	1,695	750	490	287	419	1,288	4,284	2,514	5.70
RURAL-NONFARM.....	16,965	16,498	15,187	38,869,500	2,559	17,054,400	1,123	43.9	16,055	1,482	1,085	896	186	1,065	1,430	8,001	1,910	5.76
Inside principal metropol- itan district.....	7,426	7,347	6,956	21,715,300	3,122	9,704,100	1,395	44.7	7,242	571	354	523	140	835	876	3,235	703	5.65
Outside principal metropol- itan district.....	9,539	9,151	8,231	17,154,200	2,084	7,350,300	893	42.8	8,813	911	731	368	46	230	554	4,766	1,207	5.85
PRINCIPAL METROPOLITAN DISTRICT																		
PORTLAND DISTRICT.....	32,881	31,939	30,224	106,938,600	3,538	51,287,200	1,697	48.0	31,215	2,424	1,489	2,212	2,674	3,894	4,254	10,282	3,986	5.54
Portland city.....	23,519	22,754	21,553	80,581,400	3,739	39,470,500	1,831	49.0	22,171	1,521	1,014	1,471	2,490	3,009	3,219	6,279	3,168	5.48
Outside central city.....	9,362	9,185	8,671	26,357,200	3,040	11,816,700	1,363	44.8	9,044	908	475	741	184	885	1,035	4,003	818	5.70
Urban.....	1,841	1,743	1,621	4,410,800	2,721	2,014,000	1,242	45.7	1,708	380	119	175	43	49	157	723	112	5.85
Rural-nonfarm.....	7,521	7,442	7,050	21,946,400	3,113	9,802,700	1,390	44.7	7,336	573	356	566	141	836	878	3,280	706	5.65

## HOUSING—NONFARM MORTGAGES

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

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

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL DISTRICT--Con.																			
Portland district--Con.																			
District includes following urban places and rural- nonfarm areas:																			
In Clackamas County, Oreg...	2,681	2,584	2,444	8,236,600	3,370	3,511,400	1,437	42.6	2,535	214	174	196	50	167	305	1,149	230	5.63	
Oregon City*.....	399	375	370	840,100	2,271	359,800	972	42.8	367	26	12	2	2	12	33	235	45	5.68	
Rural-nonfarm**.....	2,282	2,209	2,074	7,396,500	3,566	3,151,600	1,520	42.6	2,168	188	162	194	48	155	272	914	235	5.62	
In Multnomah County, Oreg...	27,996	27,186	25,751	92,694,500	3,600	44,841,700	1,741	48.4	26,556	1,838	1,157	1,739	2,571	3,620	3,765	8,289	3,577	5.51	
Portland city*.....	23,519	22,754	21,553	80,581,400	3,739	39,470,500	1,831	49.0	22,171	1,521	1,014	1,471	2,490	3,009	3,219	6,279	3,168	5.48	
Rural-nonfarm**.....	4,477	4,432	4,198	12,113,100	2,385	5,371,200	1,279	44.3	4,385	317	143	268	81	611	546	2,010	409	5.66	
In Washington County, Oreg.**	717	706	684	2,205,700	3,225	1,181,300	1,727	53.6	689	66	49	66	11	69	58	311	59	5.68	
In Clark County, Wash.....	1,537	1,463	1,345	3,801,800	2,827	1,752,800	1,303	46.1	1,435	306	109	211	42	38	126	533	70	5.91	
Vancouver city.....	1,442	1,368	1,251	3,570,700	2,854	1,654,200	1,322	46.3	1,341	304	107	173	41	37	124	488	67	5.90	
Rural-nonfarm.....	95	95	94	281,100	2,459	98,600	1,049	42.7	94	2	2	38	1	1	2	45	3	6.15	

PENNSYLVANIA

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TABLES FOR CITIES AND PRINCIPAL METROPOLITAN DISTRICTS

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

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

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

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

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

## CITIES OF 100,000 OR MORE

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[illegible]

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.....	2,397,815	2,306,474	1,005,772	43.6	1,300,702	68,643	22,698	941,860	384,599	40.8	557,261
1930: Private families reporting tenure.....	-	2,022,178	1,057,603	52.3	964,375	-	-	-	-	-	-
1920: All families reporting tenure.....	-	1,684,178	703,602	41.8	980,576	-	-	689,076	301,230	43.7	387,846
Dwelling units: 1940.....	2,397,815	2,306,474	1,005,772	43.6	1,300,702	68,643	22,698	941,860	384,599	40.8	557,261
Urban.....	1,764,597	1,711,133	704,192	41.2	1,006,941	49,962	3,502	660,171	293,428	44.4	366,743
Rural-nonfarm.....	633,218	595,341	301,580	50.7	293,761	18,681	19,196	281,689	91,171	32.4	190,518
COLOR OF OCCUPANTS											
White.....	-	2,189,052	988,521	45.2	1,200,531	-	-	926,028	377,213	40.7	548,815
Nonwhite.....	-	117,422	17,251	14.7	100,171	-	-	15,832	7,386	46.7	8,446
TYPE OF STRUCTURE											
1-family.....	1,477,314	1,416,416	791,290	55.9	625,126	40,210	20,688	755,515	302,321	40.0	453,194
Other.....	920,501	890,058	214,482	24.1	675,576	28,433	2,010	186,345	82,278	44.2	104,067
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	1,455,957	1,400,841	782,574	55.9	618,267	37,055	18,061	751,712	300,931	40.0	450,781
Under \$5.....	29,739	27,739	14,966	54.0	12,773	1,035	965	13,239	1,544	11.7	11,695
\$5 to \$9.....	105,717	98,938	42,127	42.6	56,811	3,624	3,155	39,231	7,150	18.2	32,081
\$10 to \$14.....	156,418	158,464	66,015	41.7	92,449	4,402	3,552	62,374	16,118	25.8	46,256
\$15 to \$19.....	189,471	183,144	80,814	44.1	102,330	4,019	2,308	77,411	24,867	32.1	52,544
\$20 to \$24.....	208,719	202,828	100,936	49.8	101,892	4,162	1,729	96,773	35,408	36.6	61,365
\$25 to \$29.....	202,276	196,514	103,451	52.6	93,063	4,302	1,460	100,071	40,356	40.3	59,715
\$30 to \$39.....	251,923	244,447	150,626	61.6	93,819	5,693	1,793	145,940	66,371	45.5	79,569
\$40 to \$49.....	126,813	122,134	67,431	55.2	54,703	3,714	911	84,801	42,617	50.3	42,184
\$50 to \$59.....	69,925	66,953	35,903	52.9	31,051	2,266	681	50,363	25,680	51.0	24,683
\$60 to \$74.....	47,176	45,168	25,667	56.8	19,505	1,537	471	35,739	19,003	53.2	16,736
\$75 to \$99.....	28,384	26,747	14,217	53.1	12,530	1,194	383	21,500	11,116	51.7	10,384
\$100 and over.....	29,450	27,700	15,219	54.9	12,481	1,087	663	24,270	10,701	44.1	13,569
Median monthly rent..... (dollars).....	25.19	25.25	28.68	-	21.70	25.99	17.44	28.84	33.27	-	26.30

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.....	384,599	333,190	10,782	16,335	23,550	32,377	30,555	65,123	48,152	35,339	31,946	18,699	12,080	4,150	3,427	675	51,409
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	364,838	315,543	9,366	14,975	21,947	30,445	28,988	62,020	46,139	33,870	30,692	17,924	11,533	3,947	3,217	480	49,295
Average interest rate..... (%).....	5.60	5.59	5.69	5.65	5.64	5.62	5.61	5.62	5.57	5.55	5.55	5.55	5.53	5.47	5.44	5.62	5.62
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	374,416	324,058	10,314	15,839	22,957	31,589	29,839	63,486	46,971	34,391	31,091	18,109	11,675	3,993	3,249	555	50,358
Building and loan association.....	83,390	72,250	1,410	3,478	6,157	8,630	7,858	15,668	10,466	7,021	5,980	3,204	1,633	408	225	112	11,140
Commercial bank.....	55,910	48,225	1,280	2,119	2,699	3,523	3,718	8,405	6,787	5,341	5,436	3,657	2,815	1,170	1,194	81	7,685
Savings bank.....	43,423	36,423	1,503	2,058	2,470	3,287	2,879	6,330	5,218	4,236	3,705	2,174	1,558	482	428	95	7,000
Life insurance company.....	12,762	11,609	25	67	88	158	312	1,794	2,179	1,664	1,862	1,286	1,185	537	432	18	953
Mortgage company.....	10,871	9,834	150	205	472	793	691	1,744	1,584	1,358	1,312	755	498	153	106	12	1,037
Home Owners' Loan Corporation.....	40,170	33,739	474	1,862	2,609	4,081	3,674	7,363	5,117	3,983	2,962	1,573	771	210	78	42	6,431
Individual.....	100,678	88,003	4,354	5,604	7,213	9,399	8,831	17,844	12,234	8,336	6,936	3,712	2,235	678	481	151	12,675
Other.....	27,212	23,775	1,118	945	1,249	1,718	1,876	4,313	3,386	2,852	2,878	1,746	980	360	305	44	3,437
Reporting debt and value.....	352,467	306,268	9,191	14,348	21,102	29,289	28,107	60,316	45,046	33,101	30,063	17,534	11,196	3,868	3,107	-	46,199
JUNIOR MORTGAGE																	
First mortgage only.....	41,784	36,518	1,633	2,219	2,885	3,613	3,204	6,730	4,883	3,679	3,329	2,082	1,422	514	325	-	5,266
First and junior mortgage.....	9,710	8,036	165	237	380	553	535	1,597	1,298	1,024	973	563	374	123	114	-	1,674
With 1st mtg.; not rptg. on junior.....	800,973	261,714	7,393	11,892	17,837	25,123	24,268	51,969	38,865	28,398	25,761	14,889	9,400	3,231	2,668	-	39,259
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	71,961	63,593	8,655	10,327	9,994	9,409	6,689	9,518	4,449	2,298	1,459	538	200	39	18	-	8,368
\$1,000 to \$1,499.....	53,867	47,309	536	3,228	6,962	8,844	6,742	10,440	5,045	2,712	1,732	695	274	61	38	-	6,558
\$1,500 to \$1,999.....	43,985	38,467	-	793	3,127	6,539	6,094	10,775	5,280	2,899	1,811	708	255	48	38	-	5,518
\$2,000 to \$2,499.....	45,848	39,586	-	-	1,019	3,497	5,161	12,098	8,081	4,578	3,244	1,254	502	110	42	-	6,262
\$2,500 to \$2,999.....	30,177	26,114	-	-	-	899	2,331	8,374	6,295	3,958	2,639	1,059	439	85	35	-	4,063
\$3,000 to \$3,999.....	47,097	40,408	-	-	-	1	1,090	7,873	11,243	8,395	7,238	3,189	1,265	237	77	-	6,489
\$4,000 to \$4,999.....	26,580	22,932	-	-	-	-	-	1,238	4,088	6,064	6,113	3,440	1,566	306	117	-	3,648
\$5,000 to \$5,999.....	14,407	12,380	-	-	-	-	-	-	555	1,838	4,103	3,137	1,982	508	247	-	2,027
\$6,000 to \$7,499.....	9,699	8,080	-	-	-	-	-	-	358	1,531	2,786	2,440	691	274	-	-	1,619
\$7,500 to \$9,999.....	4,658	3,869	-	-	-	-	-	-	1	193	705	1,701	838	431	-	-	789
\$10,000 to \$14,999.....	2,927	2,382	-	-	-	-	-	-	-	-	23	567	837	955	-	-	545
\$15,000 to \$19,999.....	739	577	-	-	-	-	-	-	-	-	-	5	108	464	-	-	162
\$20,000 and over.....	522	371	-	-	-	-	-	-	-	-	-	-	-	371	-	-	151
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	1,600,495	1,360,947	5,720	16,359	34,672	61,209	72,727	197,377	190,509	170,445	192,361	143,991	124,110	61,795	89,673	-	239,548
Average value..... (dollars).....	4,541	4,444	622	1,140	1,643	2,090	2,537	3,272	4,229	5,149	6,399	8,212	11,085	15,976	28,862	-	5,185
Debt on first and jr. mtgs. (thous.).....	847,941	725,633	8,592	10,038	20,331	35,687	41,775	112,872	107,515	94,376	101,821	72,732	60,010	27,799	37,091	-	122,309
Percent of value of property.....	53.0	53.3	62.8	61.3	58.6	58.3	57.4	57.2	56.4	55.4	52.9	50.5	48.4	45.0	41.4	-	51.1
Average debt..... (dollars).....	2,405	2,369	391	699	963	1,218	1,486	1,871	2,387	2,851	3,387	4,148	5,360	7,187	11,938	-	2,647
Debt on first mtgs. (thousands).....	837,493	717,382	3,562	9,964	20,185	35,422	41,369	111,604	106,302	93,237	100,542	71,857	59,296	27,459	36,585	-	120,111
Percent of value of property.....	52.3	52.7	62.3	60.9	58.2	57.9	56.9	56.5	55.8	54.7	52.3	49.9	47.8	44.4	40.8	-	50.1
Average debt..... (dollars).....	2,376	2,342	388	694	957	1,209	1,472	1,850	2,360	2,817	3,344	4,098	5,296	7,099	11,775	-	2,600

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.....	384,599	374,416	83,390	99,333	55,910	43,423	12,762	10,871	40,170	100,678	27,212	10,183
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	364,638	359,961	79,309	96,410	54,455	41,955	12,431	10,570	40,170	95,565	25,528	4,857
Average interest rate..... (percent).....	5.60	5.60	5.91	5.77	5.77	5.79	5.51	5.60	4.50	5.64	5.53	5.59
Reporting debt and value.....	352,467	346,112	76,203	91,760	52,556	39,204	12,190	10,299	36,876	93,933	24,851	6,355
Percent distribution.....	-	100.0	22.0	26.5	15.2	11.3	3.5	3.0	10.7	27.1	7.2	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	352,467	346,112	76,203	91,760	52,556	39,204	12,190	10,299	36,876	93,933	24,851	6,355
First mortgage only.....	41,784	41,210	8,756	11,052	6,722	4,330	1,473	1,303	4,670	10,972	2,984	574
First and junior mortgage.....	9,710	9,001	2,466	2,309	1,354	955	387	223	1,044	2,134	433	709
With first mortgage; not reporting on junior mortgage.....	300,973	295,901	64,981	78,399	44,480	33,919	10,330	8,768	31,162	80,827	21,434	5,072
1-family properties.....	306,268	300,759	66,194	78,605	45,556	33,049	11,318	9,377	31,106	82,341	21,818	5,509
First mortgage only.....	36,518	36,010	7,686	9,510	5,837	3,673	1,381	1,210	3,977	9,621	2,625	508
First and junior mortgage.....	8,036	7,438	2,075	1,882	1,142	740	355	191	815	1,754	366	598
With first mortgage; not reporting on junior mortgage.....	261,714	257,311	56,433	67,213	38,577	28,636	9,582	7,976	26,314	70,966	18,827	4,403
2- to 4-family properties.....	46,199	45,353	10,009	13,155	7,000	6,155	872	922	5,770	11,592	3,033	846
First mortgage only.....	5,265	5,200	1,070	1,542	885	657	92	93	693	1,351	359	66
First and junior mortgage.....	1,574	1,563	391	427	212	215	32	37	229	380	67	111
With first mortgage; not reporting on junior mortgage.....	39,259	38,590	8,548	11,186	5,903	5,283	748	792	4,848	9,861	2,607	669
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	352,467	346,112	76,203	91,760	52,556	39,204	12,190	10,299	36,876	93,933	24,851	6,355
Value of property..... (dollars).....	1,600,494,500	1,569,515,000	306,276,800	472,341,800	288,690,300	189,651,500	87,028,700	52,772,500	152,104,000	376,961,800	122,036,000	30,979,500
Average value..... (dollars).....	4,541	4,585	4,019	5,148	5,493	4,685	7,139	5,124	4,125	4,013	4,911	4,875
Debt on first and junior mortgages..... (dollars).....	847,941,300	830,120,100	156,829,200	236,297,400	146,098,800	90,198,600	50,288,900	32,362,200	87,785,500	196,412,700	70,144,200	17,821,200
Percent of value of property.....	53.0	52.9	51.2	50.0	50.6	49.1	57.8	61.3	57.7	52.1	57.5	57.5
Average debt..... (dollars).....	2,406	2,398	2,058	2,575	2,780	2,301	4,125	3,142	2,381	2,091	2,823	2,804
Debt on first mortgages..... (dollars).....	837,493,100	820,550,300	154,006,500	233,677,100	144,424,200	89,252,900	49,828,800	32,170,800	87,013,500	194,203,600	69,652,000	16,942,800
Percent distribution.....	-	100.0	18.8	28.5	17.6	10.9	6.1	3.9	10.6	23.7	8.5	-
Percent of value of property.....	52.3	52.3	50.3	49.5	50.0	49.6	57.3	61.0	57.2	51.5	57.1	54.7
Average debt..... (dollars).....	2,376	2,371	2,021	2,547	2,748	2,277	4,098	3,124	2,360	2,067	2,803	2,666
1-family properties.....	306,268	300,759	66,194	78,605	45,556	33,049	11,318	9,377	31,106	82,341	21,818	5,509
Value of property..... (dollars).....	1,360,946,900	1,334,508,200	259,030,800	396,341,500	245,258,100	151,053,400	80,073,400	47,681,200	124,181,700	320,561,100	106,638,500	26,438,700
Average value..... (dollars).....	4,444	4,437	3,913	5,042	5,384	4,571	7,075	5,085	3,992	3,893	4,888	4,799
Debt on first and junior mortgages..... (dollars).....	725,632,600	710,425,900	133,022,400	199,046,400	124,326,000	74,720,400	46,429,700	29,509,900	72,228,700	168,345,400	61,943,400	15,206,700
Percent of value of property.....	53.3	53.2	51.4	50.2	50.7	49.5	58.0	61.9	58.2	52.5	58.0	57.5
Average debt..... (dollars).....	2,369	2,362	2,010	2,532	2,729	2,261	4,102	3,147	2,322	2,044	2,835	2,760
Debt on first mortgages..... (dollars).....	717,382,100	702,981,500	130,697,500	197,015,700	122,977,300	74,038,400	46,011,600	29,366,100	71,658,200	166,690,800	61,441,600	14,500,600
Percent of value of property.....	52.7	52.7	50.5	49.7	50.1	49.0	57.5	61.6	57.7	52.0	57.6	54.8
Average debt..... (dollars).....	2,342	2,337	1,974	2,506	2,699	2,240	4,065	3,132	2,304	2,024	2,816	2,632
2- to 4-family properties.....	46,199	45,353	10,009	13,155	7,000	6,155	872	922	5,770	11,592	3,033	846
Value of property..... (dollars).....	239,547,600	235,006,800	47,245,400	76,000,300	43,432,200	32,568,100	6,949,300	5,091,800	27,922,300	56,400,700	15,397,500	4,540,800
Average value..... (dollars).....	5,185	5,182	4,720	5,777	6,205	5,291	7,969	5,522	4,839	4,865	5,077	5,367
Debt on first and junior mortgages..... (dollars).....	122,308,700	119,694,200	23,806,800	37,251,000	21,772,800	15,478,200	3,859,200	2,852,300	15,556,800	28,067,300	8,300,800	2,614,500
Percent of value of property.....	51.1	50.9	50.4	49.0	50.1	47.5	55.5	56.0	55.7	49.8	53.9	57.6
Average debt..... (dollars).....	2,647	2,589	2,379	2,832	3,110	2,515	4,426	3,094	2,696	2,421	2,737	3,090
Debt on first mortgages..... (dollars).....	120,111,000	117,668,800	23,309,000	36,661,400	21,446,900	15,214,500	3,815,200	2,804,700	15,355,300	27,512,800	8,210,400	2,442,200
Percent of value of property.....	50.1	50.1	49.3	48.2	49.4	46.7	54.9	55.1	55.0	48.8	53.3	53.8
Average debt..... (dollars).....	2,600	2,595	2,329	2,787	3,064	2,472	4,375	3,042	2,661	2,373	2,707	2,687

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.....	333,190	324,058	72,250	84,648	48,225	36,423	11,809	9,834	33,739	88,003	23,775	9,132
RACE OF OCCUPANTS												
White.....	327,295	318,365	70,306	83,705	47,677	36,028	11,715	9,557	32,750	86,900	23,432	8,930
Negro.....	5,725	5,538	1,905	908	377	377	90	274	972	1,049	335	193
Other nonwhite.....	169	160	39	35	17	18	4	3	17	54	8	9
YEAR BUILT												
Reporting year built.....	314,722	306,301	67,834	79,982	45,870	34,112	11,600	9,477	31,640	83,194	22,574	8,421
1930 to 1940.....	49,485	47,955	7,753	13,949	7,375	6,574	4,200	2,849	3,205	10,515	5,484	1,530
1920 to 1929.....	95,591	93,371	19,890	24,269	14,537	9,732	5,791	3,269	10,026	23,164	6,962	2,220
1910 to 1919.....	54,471	53,106	11,857	13,535	7,895	5,640	943	1,384	6,218	15,384	3,885	1,365
1900 to 1909.....	52,371	51,041	12,628	12,522	6,968	5,554	459	1,092	6,174	15,128	3,039	1,330
1890 to 1899.....	44,384	43,035	11,398	10,839	6,183	4,656	222	676	4,602	12,953	2,345	1,349
1879 or earlier.....	18,420	17,793	4,308	4,868	2,912	1,956	86	207	1,415	6,050	859	627

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.....	333,190	324,058	72,250	84,648	43,225	36,423	11,809	9,834	33,739	88,003	23,775	9,132
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	306,681	301,151	66,260	78,734	45,613	33,121	11,325	9,385	31,136	82,461	21,850	5,530
Under \$500.....	24,891	24,444	4,583	8,538	4,239	4,299	134	359	1,015	8,109	1,706	447
\$500 to \$999.....	39,307	38,555	9,792	33,555	5,408	4,970	280	573	2,906	12,756	2,091	551
\$1,000 to \$1,499.....	47,796	47,057	12,943	10,737	6,031	4,706	400	894	5,412	14,258	2,413	739
\$1,500 to \$1,999.....	38,777	38,139	9,388	5,541	4,942	3,599	499	1,036	5,294	10,599	2,232	638
\$2,000 to \$2,499.....	39,995	39,373	9,600	8,387	5,306	3,561	1,125	1,064	5,196	10,811	2,695	617
\$2,500 to \$2,999.....	26,265	25,829	5,547	6,179	3,757	2,422	1,303	883	3,511	6,546	1,960	456
\$3,000 to \$3,999.....	40,372	39,551	7,586	10,348	6,258	4,090	2,729	1,694	4,139	9,374	3,231	821
\$4,000 to \$4,999.....	22,446	21,937	3,391	6,078	3,636	2,442	2,038	1,378	2,045	4,568	2,439	509
\$5,000 to \$5,999.....	12,090	11,806	1,496	3,712	2,358	1,354	1,049	731	962	2,368	1,488	284
\$6,000 to \$7,499.....	7,782	7,601	892	2,543	1,647	896	824	460	600	1,408	874	181
\$7,500 to \$9,999.....	3,699	3,598	356	1,381	955	426	503	182	254	538	384	101
\$10,000 to \$14,999.....	2,321	2,258	142	933	697	236	368	110	94	368	243	63
\$15,000 to \$19,999.....	560	548	29	287	224	63	71	9	4	94	54	12
\$20,000 and over.....	360	349	15	192	155	37	22	12	4	64	40	11
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	315,543	311,338	68,611	82,117	46,937	35,180	11,514	9,569	33,739	83,494	22,294	4,205
Under 4.0%.....	2,486	2,450	311	297	150	147	33	36	-	1,547	226	36
4.0%.....	6,015	5,877	697	652	346	306	110	139	-	3,604	675	138
4.1% to 4.4%.....	50	57	13	8	5	3	3	3	-	16	14	3
4.5%.....	40,353	40,115	689	1,647	919	728	770	705	33,739	1,103	1,462	238
4.6% to 4.9%.....	68	67	21	10	6	4	8	-	-	20	8	1
5.0%.....	47,252	46,278	4,944	13,577	8,182	5,395	3,646	2,406	-	15,619	6,086	974
5.1% to 5.4%.....	362	346	79	55	38	17	31	17	-	114	50	16
5.5%.....	10,247	10,032	1,260	3,091	1,893	1,198	1,185	484	-	2,713	1,299	215
5.6% to 5.9%.....	67	65	14	8	4	4	3	2	-	31	7	2
6.0%.....	206,728	204,175	59,406	62,541	35,254	27,287	5,702	5,723	-	58,474	12,329	2,553
6.1% to 6.4%.....	41	41	20	9	5	4	1	2	-	8	1	-
6.5%.....	258	256	95	52	33	19	8	6	-	56	39	2
6.6% to 6.9%.....	15	14	6	3	2	1	-	-	-	3	2	1
7.0%.....	538	530	362	62	36	26	4	9	-	64	29	8
7.1% to 7.4%.....	9	9	3	1	1	-	-	-	-	4	1	-
7.5%.....	59	56	31	8	3	5	-	5	-	10	2	3
7.6% to 7.9%.....	4	4	2	1	-	1	-	-	-	1	-	-
8.0% and over.....	981	966	658	95	60	35	10	32	-	107	64	15
Average interest rate..... (percent).....	5.59	5.59	5.91	5.76	5.76	5.77	5.50	5.59	4.50	5.64	5.52	5.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	220,324	217,107	63,802	52,694	27,858	24,836	9,783	7,611	31,422	35,368	16,477	3,217
Real estate taxes included in payment.....	53,377	52,095	9,293	11,353	5,928	5,425	2,931	3,540	13,605	4,002	7,371	1,282
Monthly.....	48,901	47,733	8,769	10,041	5,226	4,815	2,701	3,371	13,162	2,823	6,866	1,168
Quarterly.....	904	890	79	432	215	217	53	27	38	210	51	14
Semiannual.....	1,506	1,487	89	513	314	199	70	53	51	587	124	19
Annual.....	419	410	25	91	38	53	5	6	9	243	31	9
Other.....	383	378	137	44	25	19	4	7	13	39	134	5
Not reporting frequency of payment.....	1,264	1,197	194	232	110	122	98	76	332	100	165	67
Real estate taxes not included in payment.....	162,270	160,485	53,156	40,113	21,329	18,789	6,673	3,981	17,296	30,408	8,853	1,785
Monthly.....	119,480	118,305	49,376	23,486	11,232	12,254	4,676	2,784	16,735	15,091	6,157	1,175
Quarterly.....	11,206	11,088	406	6,768	3,623	3,145	503	220	84	2,612	495	118
Semiannual.....	21,417	21,155	701	7,648	5,227	2,421	1,293	832	139	8,882	1,660	262
Annual.....	4,236	4,201	118	940	569	371	71	44	19	2,779	230	35
Other.....	2,595	2,574	1,476	512	290	222	21	22	17	392	134	21
Not reporting frequency of payment.....	3,336	3,162	1,079	764	388	376	109	79	302	652	177	174
Not reporting tax payment requirements.....	4,677	4,527	1,353	1,223	601	622	129	90	521	958	253	150
Monthly.....	3,254	3,153	1,236	669	285	384	83	63	482	455	165	101
Quarterly.....	335	323	11	196	98	98	16	3	4	79	14	12
Semiannual.....	625	612	19	244	162	82	22	18	5	263	41	13
Annual.....	165	159	3	42	26	16	2	-	1	99	12	6
Other.....	53	53	20	18	9	10	-	1	2	10	2	-
Not reporting frequency of payment.....	245	227	64	54	22	32	6	5	27	52	19	18
No principal payments required.....	82,814	81,713	6,392	24,558	16,114	8,444	1,743	1,944	1,528	40,072	5,476	1,101
Monthly.....	16,418	16,199	4,689	4,672	2,306	2,365	396	337	1,221	3,973	911	219
Quarterly.....	9,001	8,834	193	5,480	3,141	2,839	135	120	33	2,592	331	117
Semiannual.....	48,811	48,206	1,060	12,699	9,580	3,119	1,094	1,357	183	23,082	3,731	605
Annual.....	6,070	6,012	160	901	593	308	78	82	38	4,400	353	58
Other.....	797	784	122	302	174	128	4	7	3	302	44	13
Not reporting frequency of payment.....	1,717	1,628	168	504	320	184	36	41	50	723	106	89
Not reporting principal payment requirements.....	12,362	7,813	1,450	2,087	1,124	963	194	144	655	2,668	615	4,549
Monthly.....	3,176	2,799	958	567	260	307	87	60	478	438	211	377
Quarterly.....	596	536	19	319	164	155	11	9	6	136	36	60
Semiannual.....	1,774	1,574	47	497	291	206	34	33	7	829	127	200
Annual.....	486	436	12	77	41	36	2	4	8	306	27	50
Other.....	349	319	108	88	69	19	9	4	3	94	13	30
Not reporting frequency of payment.....	5,981	2,149	306	539	299	240	51	34	153	865	201	3,832
No regular payments required.....	17,690	17,425	606	5,309	3,129	2,180	139	135	134	9,895	1,207	265

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	306,681	49,702	150,735	78,488	27,756	Reporting interest rate.....	315,543	51,453	157,149	80,842	26,099
Under \$500.....	24,891	1,582	14,204	4,575	4,580	Under 4.0%.....	2,486	240	1,203	580	463
\$500 to \$999.....	39,807	3,122	21,898	9,145	5,142	4.0% to 4.4%.....	6,015	863	2,646	1,615	891
\$1,000 to \$1,499.....	47,796	5,861	25,110	12,804	4,521	4.4% to 4.8%.....	60	27	19	12	2
\$1,500 to \$1,999.....	38,777	5,438	20,269	9,956	3,114	4.8% to 5.2%.....	40,353	17,164	19,250	2,394	1,605
\$2,000 to \$2,499.....	39,995	6,571	19,596	10,916	2,912	5.2% to 5.6%.....	68	12	33	18	5
\$2,500 to \$2,999.....	26,285	5,059	12,654	6,928	1,649	5.6% to 6.0%.....	47,252	10,434	18,925	13,787	4,105
\$3,000 to \$3,999.....	40,372	9,056	17,860	10,922	2,534	6.0% to 6.4%.....	362	92	130	124	16
\$4,000 to \$4,999.....	22,446	6,869	8,695	5,567	1,315	6.4% to 6.8%.....	10,247	2,984	3,522	3,103	638
\$5,000 to \$5,999.....	12,090	3,615	4,567	3,216	792	6.8% to 7.2%.....	67	7	24	31	5
\$6,000 to \$7,499.....	7,782	2,036	3,043	2,160	543	7.2% to 7.6%.....	206,728	19,423	110,176	58,981	18,248
\$7,500 to \$9,999.....	3,699	752	1,577	1,068	302	7.6% to 8.0%.....	41	5	16	13	7
\$10,000 to \$14,999.....	2,321	318	955	614	234	8.0% and over.....	258	54	129	59	16
\$15,000 to \$19,999.....	560	55	196	239	70	Average interest rate—(percent).....	15	2	8	5	-
\$20,000 and over.....	360	18	111	183	48		538	62	366	74	36
							9	-	5	4	-
							59	5	30	17	7
							4	1	3	-	-
							981	78	663	185	55
							5.59	5.22	5.64	5.71	5.62

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.....	239,970	166,200	42,102	121,462	2,636	73,770
Total first mortgage outstanding debt..... (dollars).....	576,650,200	393,168,200	126,917,900	260,907,000	5,343,300	183,482,000
Total annual mortgage payment..... (dollars).....	66,611,985	55,609,146	17,610,202	37,183,314	815,630	11,002,839
Average first mortgage outstanding debt..... (dollars).....	2,403	2,366	3,015	2,148	2,027	2,487
Average value of property..... (dollars).....	4,484	4,381	4,690	4,281	4,073	4,717
Average annual estimated rental value..... (dollars).....	459	452	496	438	426	475
Average annual mortgage payment..... (dollars).....	278	335	418	306	309	149
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	14.1	13.9	14.3	15.3	6.0
Value of property.....	6.2	7.6	8.9	7.2	7.6	3.2
Estimated annual rental value.....	60.5	74.0	84.4	70.0	72.6	31.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	153,113	138,967	40,475	96,407	2,085	14,146
Average first mortgage outstanding debt..... (dollars).....	2,349	2,354	3,037	2,075	1,979	2,300
Average value of property..... (dollars).....	4,234	4,247	4,684	4,072	3,842	4,109
Average annual estimated rental value..... (dollars).....	440	442	495	420	407	471
Average annual mortgage payment..... (dollars).....	333	349	424	319	326	174
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	14.8	14.0	15.4	16.5	7.5
Value of property.....	7.9	8.2	9.1	7.8	8.5	4.2
Estimated annual rental value.....	75.8	79.1	85.6	75.8	80.1	41.3
Monthly mortgage payment—						
Under \$10.....	13,258	7,032	518	6,382	182	6,226
\$10 to \$14.....	21,628	18,723	2,157	16,201	365	2,905
\$15 to \$19.....	19,966	18,221	3,327	14,588	906	1,745
\$20 to \$24.....	21,472	20,341	4,614	15,424	303	1,131
\$25 to \$29.....	20,529	19,766	5,813	13,679	283	763
\$30 to \$39.....	27,680	26,974	11,530	15,116	328	706
\$40 to \$49.....	13,241	12,962	6,234	6,594	134	279
\$50 to \$59.....	7,706	7,549	3,113	4,357	79	157
\$60 to \$74.....	3,997	3,906	1,888	1,966	52	91
\$75 to \$99.....	1,981	1,911	789	1,096	26	70
\$100 and over.....	1,655	1,582	482	1,063	27	73
Average monthly mortgage payment..... (dollars).....	27.76	29.11	35.38	26.54	27.13	14.46
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	86,857	27,233	1,627	25,055	551	59,624
Average first mortgage outstanding debt..... (dollars).....	2,499	2,427	2,465	2,430	2,210	2,532
Average value of property..... (dollars).....	4,926	5,066	4,843	5,083	4,946	4,862
Average annual estimated rental value..... (dollars).....	493	505	506	505	500	487
Average annual mortgage payment..... (dollars).....	180	259	276	258	248	143
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.2	10.7	11.2	10.6	11.2	5.7
Value of property.....	3.6	5.1	5.7	5.1	5.0	2.9
Estimated annual rental value.....	36.5	51.3	54.5	51.1	49.7	29.4



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 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	385,696	378,096	170,550	45.1	207,546	6,672	928	158,603	56,247	35.5	102,356
COLOR OF OCCUPANTS											
White	-	371,698	168,808	45.4	202,890	-	-	156,947	55,530	35.4	101,417
Nonwhite	-	6,398	1,742	27.2	4,656	-	-	1,656	717	43.3	939
TYPE OF STRUCTURE											
1-family	230,752	226,423	130,231	57.5	96,192	3,632	697	123,182	42,660	34.6	80,522
Other	154,944	151,673	40,319	26.6	111,354	3,040	231	35,421	13,587	38.4	21,834
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	227,281	223,386	128,326	57.4	95,060	3,329	566	122,494	42,425	34.6	80,068
Under \$5	1,397	1,370	737	53.8	633	21	6	566	75	11.4	590
\$5 to \$9	9,426	9,238	3,771	40.8	5,467	118	70	3,477	847	24.4	2,630
\$10 to \$14	26,031	25,524	9,124	35.7	16,400	461	46	8,622	2,599	30.1	6,023
\$15 to \$19	38,317	37,714	15,427	40.9	22,287	540	63	14,751	4,812	32.6	9,939
\$20 to \$24	38,159	37,567	19,366	51.6	18,201	513	79	18,494	6,349	34.3	12,145
\$25 to \$29	36,889	36,246	21,141	58.3	15,105	562	81	20,321	7,206	35.5	13,115
\$30 to \$39	40,160	39,477	27,876	70.6	11,601	593	90	26,798	10,033	37.4	16,765
\$40 to \$49	17,474	17,148	13,690	79.8	3,458	273	53	13,082	4,785	36.6	8,297
\$50 to \$59	8,844	8,699	7,522	86.5	1,177	110	35	7,160	2,532	35.4	4,628
\$60 to \$74	5,326	5,237	4,773	91.1	464	66	23	4,507	1,697	37.7	2,810
\$75 to \$99	2,796	2,736	2,549	93.2	187	50	10	2,429	837	34.5	1,592
\$100 and over	2,462	2,430	2,350	96.7	80	22	10	2,187	653	29.9	1,534
Median monthly rent (dollars)	24.54	24.54	28.22	-	20.25	24.60	25.67	28.25	29.08	-	27.82

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.....	56,247	48,196	1,415	2,807	3,876	5,278	5,071	10,205	6,919	4,805	3,743	2,005	1,313	399	281	129	8,051
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	53,063	45,393	1,254	2,563	3,607	4,958	4,881	9,693	6,572	4,545	3,568	1,892	1,243	374	210	83	7,670
Average interest rate.....(%).....	5.62	5.62	5.74	5.74	5.69	5.66	5.62	5.61	5.57	5.59	5.57	5.55	5.59	5.58	5.59	-	5.62
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	54,709	46,829	1,365	2,726	3,776	5,146	4,946	9,946	6,726	4,659	3,637	1,936	1,264	385	213	104	7,880
Building and loan association.....	12,846	11,362	325	704	997	1,377	1,240	2,534	1,621	1,084	777	377	225	57	23	21	1,484
Commercial bank.....	9,739	8,189	199	438	547	771	812	1,583	1,140	864	773	505	344	121	82	20	1,550
Savings bank.....	8,759	7,250	213	493	604	802	718	1,429	1,017	726	552	297	249	71	53	26	1,509
Life insurance company.....	198	182	3	9	11	9	20	36	24	10	23	11	15	8	2	1	16
Mortgage company.....	320	282	13	20	35	41	34	46	35	16	12	15	10	4	-	1	38
Home Owners' Loan Corporation.....	5,164	4,437	76	189	338	516	490	1,067	701	424	346	192	68	16	9	5	727
Individual.....	14,860	12,645	438	727	1,069	1,432	1,405	2,736	1,818	1,258	927	411	285	84	34	21	2,215
Other.....	2,823	2,482	108	146	175	198	227	515	370	277	227	128	68	24	10	9	341
Reporting debt and value.....	50,461	43,358	1,212	2,410	3,459	4,714	4,638	9,302	6,322	4,312	3,419	1,819	1,161	368	202	-	7,103
JUNIOR MORTGAGE																	
First mortgage only.....	10,508	9,364	328	558	826	1,104	1,039	1,946	1,256	837	668	409	291	78	24	-	1,144
First and junior mortgage.....	1,293	1,013	24	50	68	72	101	228	158	97	104	55	41	9	6	-	280
With 1st mtg. not rptg. on junior.....	38,660	32,981	860	1,802	2,565	3,538	3,498	7,128	4,908	3,376	2,647	1,355	849	281	172	-	5,679
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	13,811	12,801	1,131	1,791	1,884	1,954	1,515	2,183	1,007	467	263	68	32	3	3	-	1,510
\$1,000 to \$1,499.....	9,067	7,913	81	509	1,039	1,864	1,119	1,918	941	491	300	100	40	7	4	-	1,154
\$1,500 to \$1,999.....	6,732	5,858	-	110	415	948	903	1,751	919	485	275	101	40	7	4	-	874
\$2,000 to \$2,499.....	6,560	5,595	-	-	121	442	701	1,647	1,238	725	463	176	63	14	5	-	965
\$2,500 to \$2,999.....	3,840	3,284	-	-	-	106	278	983	775	587	329	145	66	10	5	-	556
\$3,000 to \$3,999.....	5,066	4,227	-	-	-	-	122	719	1,081	940	800	361	175	25	4	-	839
\$4,000 to \$4,999.....	2,389	1,959	-	-	-	-	-	101	316	418	570	304	186	50	14	-	430
\$5,000 to \$5,999.....	1,295	1,043	-	-	-	-	-	-	45	164	266	302	200	50	16	-	252
\$6,000 to \$7,499.....	895	652	-	-	-	-	-	-	-	35	134	186	212	58	27	-	243
\$7,500 to \$9,999.....	422	306	-	-	-	-	-	-	-	-	19	75	114	69	29	-	116
\$10,000 to \$14,999.....	261	171	-	-	-	-	-	-	-	-	-	1	53	69	48	-	90
\$15,000 to \$19,999.....	62	21	-	-	-	-	-	-	-	-	-	-	-	6	15	-	41
\$20,000 and over.....	61	28	-	-	-	-	-	-	-	-	-	-	-	-	28	-	38
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	208,878	170,804	832	2,742	5,654	9,790	11,914	30,152	26,534	22,066	21,748	14,851	12,999	5,801	5,721	-	88,074
Average value.....(dollars).....	4,139	3,939	686	1,138	1,635	2,077	2,569	3,241	4,197	5,117	6,361	8,164	11,007	15,764	28,324	-	5,360
Debt on first & jr. mtgs.....(thous.).....	100,305	82,193	522	1,631	3,098	5,213	6,175	15,001	12,826	10,596	10,165	6,894	5,682	2,419	2,031	-	18,112
Percent of value of property.....	48.0	48.1	62.8	59.5	54.8	53.3	51.8	49.8	48.3	47.7	46.7	46.4	43.7	41.7	35.5	-	47.6
Average debt.....(dollars).....	1,988	1,896	431	677	896	1,106	1,331	1,613	2,029	2,443	2,973	3,790	4,811	6,574	10,053	-	2,550
Debt on first mtgs.....(thousands).....	99,010	81,307	518	1,615	3,073	5,174	6,118	14,833	12,694	10,431	10,021	6,801	5,610	2,405	2,015	-	17,703
Percent of value of property.....	47.4	47.6	62.2	58.9	54.3	52.9	51.4	49.2	47.8	47.3	46.1	45.8	43.2	41.5	35.2	-	46.5
Average debt.....(dollars).....	1,962	1,875	427	670	888	1,098	1,319	1,595	2,008	2,419	2,931	3,739	4,750	6,535	9,976	-	2,492

## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not-reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	56,247	54,709	12,845	18,498	9,739	8,759	198	320	5,164	14,860	2,823	1,538
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	53,063	52,452	12,185	17,890	9,459	8,431	194	306	5,164	14,100	2,613	611
Average interest rate—(percent)	5.62	5.62	5.95	5.80	5.77	5.84	5.68	5.78	4.50	5.52	5.56	5.67
Reporting debt and value	50,461	49,630	11,481	16,723	8,965	7,758	172	308	4,640	13,791	2,515	831
Percent distribution	-	100.0	23.1	33.7	18.1	15.6	0.3	0.6	9.3	27.8	5.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	50,461	49,630	11,481	16,723	8,965	7,758	172	308	4,640	13,791	2,515	831
First mortgage only	10,508	10,310	2,987	2,711	1,521	1,190	65	85	1,247	2,645	570	198
First and junior mortgage	1,293	1,196	273	431	247	184	4	7	136	299	46	97
With first mortgage; not reporting on junior mortgage	38,660	38,124	8,221	13,581	7,197	6,384	103	216	3,257	10,847	1,899	536
1-family properties	43,358	42,649	10,203	14,007	7,571	6,436	157	271	4,022	11,772	2,217	709
First mortgage only	9,364	9,188	2,772	2,326	1,307	1,029	62	76	1,110	2,317	515	176
First and junior mortgage	1,013	935	227	326	192	134	3	6	117	222	34	78
With first mortgage; not reporting on junior mortgage	32,981	32,526	7,204	11,345	6,072	5,273	92	189	2,795	9,233	1,668	455
2- to 4-family properties	7,103	6,981	1,278	2,716	1,394	1,322	15	37	618	2,019	298	122
First mortgage only	1,144	1,122	215	375	214	161	3	9	137	328	55	22
First and junior mortgage	280	261	46	105	55	50	1	1	19	77	12	19
With first mortgage; not reporting on junior mortgage	5,679	5,598	1,017	2,236	1,125	1,111	11	27	462	1,614	281	81
RELATION OF DEBT TO VALUE												
1- to 4-family properties	50,461	49,630	11,481	16,723	8,965	7,758	172	308	4,640	13,791	2,515	831
Value of property—(dollars)	208,877,700	205,178,500	43,544,500	76,400,100	42,754,900	38,645,200	945,800	1,162,800	18,214,700	53,968,800	10,941,800	3,699,200
Average value—(dollars)	4,139	4,134	3,793	4,569	4,769	4,387	5,499	3,775	3,926	3,913	4,351	4,452
Debt on first and junior mortgages—(dollars)	100,304,900	98,437,400	20,429,700	35,291,700	19,834,400	15,457,300	469,700	627,300	9,867,900	26,148,600	5,602,500	1,867,500
Percent of value of property	48.0	48.0	46.9	46.2	46.4	45.9	49.7	53.9	54.2	48.5	51.2	50.5
Average debt—(dollars)	1,988	1,983	1,779	2,110	2,212	1,992	2,781	2,037	2,127	1,896	2,228	2,247
Debt on first mortgages—(dollars)	99,009,800	97,245,700	20,175,900	34,810,200	19,563,200	15,247,000	466,100	622,800	9,770,500	25,836,900	5,563,300	1,764,100
Percent distribution	-	100.0	20.7	35.8	20.1	15.7	0.5	0.6	10.0	26.6	5.7	-
Percent of value of property	47.4	47.4	46.3	45.6	45.8	45.3	49.3	52.6	53.6	47.9	50.2	47.7
Average debt—(dollars)	1,962	1,959	1,757	2,082	2,182	1,965	2,710	2,022	2,106	1,873	2,212	2,123
1-family properties	43,358	42,649	10,203	14,007	7,571	6,436	157	271	4,022	11,772	2,217	709
Value of property—(dollars)	170,804,100	167,755,000	37,284,500	60,138,200	34,000,500	26,137,700	874,400	986,400	15,283,400	43,950,000	9,238,100	3,049,100
Average value—(dollars)	3,939	3,933	3,654	4,293	4,491	4,061	5,569	3,640	3,800	3,733	4,167	4,301
Debt on first and junior mortgages—(dollars)	82,192,600	80,649,900	17,524,800	27,707,500	15,763,400	11,944,100	435,000	521,100	8,283,700	21,463,700	4,714,100	1,542,700
Percent of value of property	48.1	48.1	47.0	46.1	46.4	45.7	49.7	52.8	54.2	48.8	51.0	50.6
Average debt—(dollars)	1,896	1,891	1,718	1,978	2,082	1,856	2,771	1,923	2,060	1,823	2,126	2,176
Debt on first mortgages—(dollars)	31,307,200	29,842,000	17,331,400	27,406,100	15,588,800	11,817,300	421,600	518,600	8,197,100	21,269,200	4,688,000	1,465,200
Percent of value of property	47.6	47.6	46.5	45.6	45.8	45.2	49.4	52.6	53.6	48.4	50.7	48.1
Average debt—(dollars)	1,875	1,872	1,699	1,957	2,059	1,836	2,749	1,914	2,038	1,807	2,115	2,067
2- to 4-family properties	7,103	6,981	1,278	2,716	1,394	1,322	15	37	618	2,019	298	122
Value of property—(dollars)	38,078,600	37,423,500	6,260,000	16,261,900	8,754,400	7,507,500	71,400	176,400	2,931,300	10,018,800	1,703,700	650,100
Average value—(dollars)	5,360	5,361	4,898	5,987	6,280	5,679	-	-	4,743	4,962	5,717	5,329
Debt on first and junior mortgages—(dollars)	18,112,300	17,787,500	2,904,900	7,584,200	4,071,000	3,513,200	34,700	106,200	1,584,200	4,684,900	888,400	324,800
Percent of value of property	47.6	47.5	46.4	46.6	46.5	46.8	-	-	54.0	46.8	52.1	50.0
Average debt—(dollars)	2,550	2,548	2,273	2,792	2,920	2,657	-	-	2,563	2,320	2,981	2,662
Debt on first mortgages—(dollars)	17,702,600	17,403,700	2,844,500	7,404,100	3,974,400	3,429,700	34,500	104,200	1,573,400	4,567,700	875,300	298,900
Percent of value of property	46.5	46.5	45.4	45.5	45.4	45.7	-	-	53.7	45.6	51.4	46.0
Average debt—(dollars)	2,492	2,493	2,226	2,726	2,851	2,594	-	-	2,546	2,262	2,937	2,450

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	48,196	46,829	11,362	15,439	8,189	7,250	182	282	4,437	12,645	2,482	1,367
RACE OF OCCUPANTS												
White	47,656	46,302	11,190	15,296	8,125	7,171	181	282	4,384	12,512	2,457	1,394
Negro	513	501	166	133	60	73	1	-	52	124	25	12
Other nonwhite	27	26	6	10	4	6	-	-	1	9	-	1
YEAR BUILT												
Reporting year built	44,757	43,509	10,564	14,246	7,661	6,585	177	259	4,154	11,826	2,283	1,248
1930 to 1940	3,808	3,707	793	1,345	810	535	27	31	247	941	323	101
1920 to 1929	11,061	10,771	2,717	3,451	1,937	1,514	67	65	1,206	2,684	581	290
1910 to 1919	7,897	7,673	1,869	2,359	1,151	1,208	21	59	826	2,147	392	214
1900 to 1909	9,056	8,798	2,132	2,816	1,557	1,459	27	45	860	2,464	394	258
1880 to 1899	9,487	9,223	2,286	3,045	1,670	1,375	24	45	765	2,634	424	264
1879 or earlier	3,458	3,337	707	1,230	736	494	11	14	250	956	169	121

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.....	48,196	46,829	11,362	15,439	8,189	7,250	182	282	4,437	12,645	2,482	1,867
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	43,442	42,729	10,215	14,043	7,586	6,457	158	272	4,028	11,788	2,225	713
Under \$500.....	4,739	4,655	1,145	1,873	938	935	11	39	168	1,198	221	84
\$500 to \$999.....	7,887	7,574	1,988	2,503	1,281	1,222	14	48	475	2,201	345	113
\$1,000 to \$1,499.....	7,974	7,863	1,996	2,408	1,274	1,134	25	48	791	2,256	339	111
\$1,500 to \$1,999.....	5,881	5,789	1,459	1,727	889	838	18	36	704	1,603	242	92
\$2,000 to \$2,499.....	5,641	5,552	1,332	1,681	899	782	26	34	747	1,474	308	89
\$2,500 to \$2,999.....	3,268	3,205	749	968	559	409	10	13	366	893	206	58
\$3,000 to \$3,999.....	4,198	4,129	890	1,313	780	533	16	17	448	1,171	274	69
\$4,000 to \$4,999.....	1,917	1,873	344	680	404	276	9	12	191	499	138	44
\$5,000 to \$5,999.....	1,022	1,003	170	390	230	150	13	12	74	262	82	19
\$6,000 to \$6,999.....	619	602	89	276	164	112	9	10	42	135	41	17
\$7,000 to \$7,999.....	283	271	32	144	87	57	3	3	13	58	18	12
\$8,000 to \$8,999.....	170	166	15	99	60	39	4	4	7	31	10	4
\$9,000 to \$9,999.....	21	21	4	13	9	4	-	-	-	4	-	-
\$10,000 to \$14,999.....	27	26	2	18	12	6	-	-	2	3	1	1
\$15,000 to \$19,999.....												
\$20,000 and over.....												
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	45,393	44,879	10,787	14,925	7,947	6,978	178	268	4,437	11,990	2,294	514
Under 4.0%.....	440	437	45	64	35	29	-	5	-	299	24	3
4.0% to 4.1%.....	909	900	74	90	37	53	3	4	-	651	78	9
4.1% to 4.4%.....	8	8	4	-	-	-	-	-	-	3	1	-
4.4% to 4.5%.....	5,072	5,038	115	114	56	58	2	8	4,437	237	125	34
4.5% to 4.9%.....	16	16	7	-	-	-	-	-	-	8	1	-
5.0% to 5.1%.....	6,678	6,596	792	2,165	1,409	756	53	47	-	2,968	571	82
5.1% to 5.4%.....	33	32	12	3	3	-	-	1	-	10	6	1
5.4% to 5.5%.....	1,716	1,692	217	603	384	219	5	10	-	667	190	24
5.5% to 5.6%.....	9	8	4	1	-	1	-	-	-	2	1	1
5.6% to 6.0%.....	30,047	29,690	9,183	11,849	6,001	5,848	113	185	-	7,106	1,254	357
6.0% to 6.1%.....	6	6	2	1	1	-	1	-	-	2	-	-
6.1% to 6.4%.....	49	49	14	5	4	2	-	-	-	11	18	-
6.4% to 6.6%.....	2	2	1	1	1	-	-	-	-	-	-	-
6.6% to 7.0%.....	147	146	108	13	6	7	-	1	-	12	12	1
7.0% to 7.1%.....	2	2	-	-	-	-	-	-	-	1	1	-
7.1% to 7.4%.....	9	9	7	2	-	2	-	-	-	-	-	-
7.4% to 7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5% to 7.6%.....	250	248	202	13	10	3	1	7	-	13	12	2
7.6% to 7.9%.....												
7.9% to 8.0% and over.....												
Average interest rate..... (percent).....	5.62	5.62	5.95	5.80	5.77	5.84	5.66	5.78	4.50	5.51	5.55	5.67
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	31,572	31,146	10,526	9,055	4,431	4,634	125	238	4,170	5,304	1,718	426
Real estate taxes included in payment.....	5,114	5,031	1,172	1,191	573	618	18	43	1,562	405	640	83
Monthly.....	4,656	4,581	1,120	985	479	516	16	41	1,527	272	610	75
Quarterly.....	135	135	6	92	48	44	-	1	3	28	5	-
Semiannual.....	114	114	3	42	18	24	2	1	3	57	6	-
Annual.....	63	62	12	23	11	12	-	-	-	34	3	1
Other.....	33	33	10	6	4	4	-	-	-	6	3	-
Not reporting frequency of payment.....	113	106	29	19	11	18	-	-	27	8	13	7
Real estate taxes not included in payment.....	25,479	25,166	9,055	7,548	3,720	3,828	102	188	2,512	4,722	1,039	313
Monthly.....	19,732	19,491	8,670	4,932	2,720	2,662	74	164	2,428	794	241	241
Quarterly.....	1,998	1,978	57	1,430	812	618	5	7	11	408	60	20
Semiannual.....	2,106	2,091	33	719	383	336	21	10	10	1,193	105	15
Annual.....	769	764	14	184	93	91	1	1	3	523	38	5
Other.....	309	305	100	116	68	48	1	1	4	60	23	4
Not reporting frequency of payment.....	565	537	181	167	94	73	-	5	55	110	19	28
Not reporting tax payment requirements.....	979	949	299	326	138	188	5	7	96	177	39	30
Monthly.....	689	672	282	197	80	117	4	5	88	75	21	17
Quarterly.....	85	78	1	58	29	29	-	-	1	14	4	7
Semiannual.....	98	97	-	34	13	21	-	1	1	55	6	1
Annual.....	39	38	1	16	9	7	-	-	-	17	4	1
Other.....	6	6	1	3	2	1	-	-	-	1	1	-
Not reporting frequency of payment.....	62	58	14	18	5	13	1	1	6	15	3	4
No principal payments required.....	10,896	10,785	487	4,463	2,588	1,875	44	31	145	5,129	486	111
Monthly.....	2,228	2,199	413	1,022	493	529	7	9	117	541	90	29
Quarterly.....	2,121	2,095	19	1,626	950	676	6	6	4	400	34	26
Semiannual.....	5,000	4,961	30	1,471	950	521	25	15	14	3,121	285	39
Annual.....	1,131	1,122	5	156	83	73	6	1	6	891	57	9
Other.....	151	150	8	77	49	28	-	-	-	57	8	1
Not reporting frequency of payment.....	265	258	12	111	63	48	-	-	4	119	12	7
Not reporting principal payment requirements.....	2,093	1,315	259	479	279	200	-	3	99	388	87	778
Monthly.....	545	495	191	139	69	70	-	3	70	67	25	50
Quarterly.....	133	121	6	89	47	42	-	-	1	21	4	12
Semiannual.....	168	152	4	55	35	20	-	-	1	69	3	16
Annual.....	68	61	1	14	5	6	-	-	1	42	3	7
Other.....	84	78	3	43	36	6	-	-	-	31	1	6
Not reporting frequency of payment.....	1,095	408	54	139	82	57	-	-	25	138	51	687
No regular payments required.....	3,635	3,583	90	1,432	891	541	13	10	23	1,824	191	52

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	43,442	4,707	23,109	10,286	5,340	Reporting interest rate.....	45,393	4,970	24,617	10,633	5,173
Under \$500.....	4,739	233	2,814	852	840	Under 4.0%.....	440	34	229	98	79
\$500 to \$999.....	7,687	522	4,380	1,784	1,051	4.0% to 4.4%.....	909	64	392	298	155
\$1,000 to \$1,499.....	7,974	774	4,374	1,878	948	4.4% to 4.8%.....	8	1	4	2	1
\$1,500 to \$1,999.....	5,881	687	3,164	1,405	625	4.8% to 5.2%.....	5,072	1,737	2,749	819	267
\$2,000 to \$2,499.....	5,641	771	2,915	1,397	558	5.2% to 5.6%.....	16	—	11	4	1
\$2,500 to \$2,999.....	3,263	488	1,618	882	325	5.6% to 6.0%.....	6,678	627	2,469	2,729	853
\$3,000 to \$3,999.....	4,198	645	2,036	1,083	434	6.0% to 6.4%.....	23	7	14	7	5
\$4,000 to \$4,999.....	1,917	299	858	516	244	6.4% to 6.8%.....	1,716	206	513	839	158
\$5,000 to \$5,999.....	1,022	143	478	259	142	6.8% to 7.2%.....	9	2	4	2	1
\$6,000 to \$7,499.....	619	89	278	175	77	7.2% to 7.6%.....	30,047	2,239	17,903	6,283	3,622
\$7,500 to \$9,999.....	283	36	121	75	51	7.6% to 8.0%.....	6	—	2	2	2
\$10,000 to \$14,999.....	170	15	58	61	36	8.0% and over.....	49	17	24	8	—
\$15,000 to \$19,999.....	21	3	8	10	5	Average interest rate.....(percent).....	2	—	—	—	—
\$20,000 and over.....	27	2	12	9	4		147	20	103	10	14
							2	—	1	1	—
							9	—	5	2	2
							—	—	—	—	—
							250	16	194	27	13
							5.62	5.30	5.69	5.58	5.65

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.....	32,398	22,886	3,961	18,414	511	9,512
Total first mortgage outstanding debt.....(dollars).....	61,241,400	42,121,500	8,985,300	32,281,700	854,500	19,119,900
Total annual mortgage payment.....(dollars).....	7,780,619	6,649,591	1,366,465	5,188,304	144,822	1,131,028
Average first mortgage outstanding debt.....(dollars).....	1,890	1,840	2,268	1,753	1,672	2,010
Average value of property.....(dollars).....	3,902	3,795	3,992	3,758	3,576	4,159
Average annual estimated rental value.....(dollars).....	373	367	383	364	354	356
Average annual mortgage payment.....(dollars).....	240	291	345	279	283	119
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	15.8	15.2	15.9	16.9	5.9
Value of property.....	6.2	7.7	8.6	7.4	7.9	2.9
Estimated annual rental value.....	64.4	79.1	90.1	76.6	80.0	30.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	21,523	19,627	3,796	15,410	421	1,896
Average first mortgage outstanding debt.....(dollars).....	1,869	1,849	2,279	1,747	1,707	2,082
Average value of property.....(dollars).....	3,749	3,730	3,982	3,676	3,409	3,954
Average annual estimated rental value.....(dollars).....	354	363	383	359	351	371
Average annual mortgage payment.....(dollars).....	289	302	350	291	295	147
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.4	16.3	15.4	16.6	17.3	7.1
Value of property.....	7.7	8.1	8.8	7.9	8.7	3.7
Estimated annual rental value.....	79.3	83.3	91.4	81.1	83.9	39.6
Monthly mortgage payment—						
Under \$10.....	2,561	1,571	97	1,435	39	990
\$10 to \$14.....	3,752	3,359	357	2,916	86	893
\$15 to \$19.....	3,275	3,077	496	2,580	61	198
\$20 to \$24.....	3,283	3,170	603	2,506	61	118
\$25 to \$29.....	2,995	2,914	676	2,177	61	81
\$30 to \$39.....	3,005	2,943	842	2,085	66	62
\$40 to \$49.....	1,228	1,210	403	785	22	18
\$50 to \$59.....	788	767	173	581	13	21
\$60 to \$74.....	323	317	88	225	4	6
\$75 to \$99.....	128	123	33	87	3	5
\$100 and over.....	185	176	28	143	5	9
Average monthly mortgage payment.....(dollars).....	24.05	25.19	29.15	24.23	24.58	12.27
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	10,875	3,259	165	3,004	90	7,616
Average first mortgage outstanding debt.....(dollars).....	1,932	1,790	2,037	1,785	—	1,992
Average value of property.....(dollars).....	4,203	4,187	4,222	4,180	—	4,210
Average annual estimated rental value.....(dollars).....	391	393	381	394	—	390
Average annual mortgage payment.....(dollars).....	144	220	284	219	—	112
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.5	12.3	11.5	12.3	—	5.6
Value of property.....	3.4	5.3	5.5	5.2	—	2.7
Estimated annual rental value.....	36.9	56.1	61.3	55.6	—	28.7

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 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.....	413,213	382,632	198,596	51.9	184,036	14,333	16,248	183,756	50,360	27.4	133,396
COLOR OF OCCUPANTS											
White.....	-	379,076	197,422	52.1	181,654	-	-	182,702	50,056	27.4	132,646
Nonwhite.....	-	3,556	1,174	33.0	2,382	-	-	1,054	304	28.8	750
TYPE OF STRUCTURE											
1-family.....	319,059	290,852	171,417	59.0	119,435	12,448	15,759	161,061	43,392	26.9	117,669
Other.....	94,154	91,780	27,179	29.6	64,601	1,885	489	22,695	6,968	30.7	15,727
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	312,208	286,426	169,761	59.3	116,665	11,719	14,063	160,017	43,144	27.0	116,873
Under \$5.....	23,658	21,869	11,888	54.4	9,981	871	918	10,480	1,125	10.7	9,355
\$5 to \$9.....	71,014	65,643	28,639	43.6	37,004	2,640	2,731	26,678	4,411	16.5	22,267
\$10 to \$14.....	71,659	66,409	33,167	49.9	33,242	2,389	2,861	31,268	7,123	22.8	24,145
\$15 to \$19.....	47,828	44,628	26,517	59.6	18,011	1,380	1,820	25,461	6,995	27.5	18,466
\$20 to \$24.....	32,414	30,187	21,475	71.1	8,712	971	1,256	20,326	6,251	30.8	14,075
\$25 to \$29.....	23,121	21,158	16,011	75.7	5,147	985	978	15,423	5,293	34.3	10,130
\$30 to \$39.....	21,850	19,675	16,599	84.4	3,076	861	1,314	15,872	5,926	37.3	9,946
\$40 to \$49.....	8,799	7,678	6,887	89.7	791	485	636	6,523	2,649	40.6	3,874
\$50 to \$59.....	5,094	4,313	3,942	91.4	371	317	464	3,709	1,496	40.3	2,213
\$60 to \$74.....	3,019	2,430	2,243	92.3	187	271	318	2,125	963	45.3	1,162
\$75 to \$99.....	1,740	1,198	1,107	92.4	91	265	277	1,033	477	46.2	556
\$100 and over.....	2,012	1,288	1,186	95.8	52	284	490	1,119	435	38.9	684
Median monthly rent.....(dollars)....	13.79	13.69	16.60	-	11.21	14.42	15.93	16.77	21.03	-	15.22

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.....	50,360	46,614	5,950	5,518	5,240	5,252	4,511	7,654	4,508	3,050	2,461	1,181	761	239	197	92	3,746
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	47,020	43,457	5,078	5,051	4,889	4,968	4,266	7,280	4,315	2,920	2,352	1,132	724	229	188	65	3,563
Average interest rate..... (%).....	5.57	5.57	5.65	5.64	5.61	5.60	5.56	5.56	5.49	5.50	5.48	5.46	5.44	5.49	5.51	-	5.58
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	48,911	45,220	5,654	5,338	5,103	5,129	4,385	7,457	4,410	2,972	2,397	1,143	735	229	191	77	3,691
Building and loan association.....	8,519	7,814	576	772	891	934	856	1,542	899	544	436	202	106	20	17	19	705
Commercial bank.....	8,937	8,196	835	930	862	803	756	1,316	783	602	583	323	214	79	99	11	741
Savings bank.....	6,520	6,018	827	699	712	768	552	888	521	384	316	147	122	42	28	12	502
Life insurance company.....	119	108	11	12	7	3	9	12	12	10	8	6	10	5	3	-	11
Mortgage company.....	383	360	88	39	40	45	22	48	35	15	14	6	6	4	2	1	23
Home Owners' Loan Corporation.....	3,136	2,885	203	258	315	369	320	592	327	231	144	68	42	12	1	3	251
Individual.....	18,822	17,516	2,673	2,327	2,036	2,017	1,687	2,746	1,624	1,026	755	326	190	56	29	24	1,806
Other.....	2,475	2,323	446	301	240	190	183	313	209	160	141	65	45	11	12	7	152
Reporting debt and value.....	45,491	42,065	5,040	4,844	4,700	4,759	4,128	7,043	4,175	2,851	2,315	1,108	702	224	176	-	3,426
JUNIOR MORTGAGE																	
First mortgage only.....	7,377	6,906	1,010	945	818	751	654	1,096	588	460	321	124	93	28	18	-	471
First and junior mortgage.....	1,040	932	86	77	82	96	90	151	110	87	66	41	28	6	12	-	108
With 1st mtg.; not rptg. on junior.....	37,074	34,227	3,944	3,822	3,800	3,912	3,384	5,796	3,477	2,304	1,928	943	581	190	146	-	2,847
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	19,550	18,311	4,823	3,936	2,894	2,199	1,457	1,772	629	341	165	59	31	5	-	-	1,239
\$1,000 to \$1,499.....	8,033	7,395	217	729	1,219	1,346	1,067	1,537	663	331	183	62	33	5	3	-	638
\$1,500 to \$1,999.....	5,158	4,706	-	179	469	755	770	1,300	610	341	190	65	23	3	1	-	452
\$2,000 to \$2,499.....	4,286	3,900	-	-	118	379	549	1,155	818	428	307	98	38	9	1	-	386
\$2,500 to \$2,999.....	2,525	2,310	-	-	-	80	200	740	524	396	244	75	40	10	1	-	215
\$3,000 to \$3,999.....	3,126	2,870	-	-	-	-	85	493	726	615	576	237	103	25	10	-	256
\$4,000 to \$4,999.....	1,422	1,319	-	-	-	-	-	46	183	320	402	240	100	21	7	-	103
\$5,000 to \$5,999.....	629	574	-	-	-	-	-	22	68	173	142	118	36	15	-	-	55
\$6,000 to \$7,499.....	396	357	-	-	-	-	-	-	11	67	96	124	42	17	-	-	39
\$7,500 to \$9,999.....	204	181	-	-	-	-	-	-	-	8	34	71	44	24	-	-	23
\$10,000 to \$14,999.....	112	96	-	-	-	-	-	-	-	-	-	-	21	21	54	-	16
\$15,000 to \$19,999.....	38	34	-	-	-	-	-	-	-	-	-	-	-	3	31	-	4
\$20,000 and over.....	12	12	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	142,993	130,872	3,005	5,356	7,577	9,766	10,528	22,718	17,459	14,575	14,734	9,033	7,631	3,547	4,944	-	12,121
Average value..... (dollars).....	3,143	3,111	596	1,106	1,612	2,052	2,550	3,226	4,182	5,112	6,364	8,152	10,871	15,835	28,090	-	3,538
Debt on first & jr. mtgs. (thous.).....	68,175	62,497	1,812	2,929	3,877	4,908	5,215	10,990	8,432	6,823	6,868	4,022	3,252	1,333	2,086	-	5,678
Percent of value of property.....	47.7	47.8	60.3	54.7	51.2	50.3	49.5	48.4	48.3	46.8	46.6	44.5	42.6	37.6	41.2	-	46.8
Average debt..... (dollars).....	1,499	1,486	359	605	825	1,031	1,263	1,560	2,020	2,393	2,967	3,630	4,632	5,953	11,567	-	1,657
Debt on first mtgs. (thousands).....	67,249	61,682	1,796	2,905	3,849	4,872	5,164	10,888	8,334	6,726	6,790	3,953	3,189	1,316	1,901	-	5,567
Percent of value of property.....	47.0	47.1	59.8	54.2	50.8	49.9	49.1	47.9	47.7	46.1	46.1	43.8	41.8	37.1	38.5	-	46.9
Average debt..... (dollars).....	1,478	1,466	356	600	819	1,024	1,251	1,546	1,996	2,359	2,933	3,567	4,542	5,874	10,803	-	1,624

## HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	50,360	48,911	8,519	15,457	8,937	6,520	119	383	3,136	18,822	2,475	1,449
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	47,020	46,504	8,124	15,001	8,725	6,276	111	365	3,136	17,542	2,225	516
Average interest rate (percent)	5.57	5.57	5.93	5.79	5.77	5.82	5.54	5.83	4.50	5.42	5.47	5.53
Reporting debt and value	45,491	44,703	7,719	14,118	8,318	5,800	110	352	2,874	17,284	2,246	788
Percent distribution	-	100.0	17.3	81.6	18.6	18.0	0.2	0.8	6.4	38.7	5.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	45,491	44,703	7,719	14,118	8,318	5,800	110	352	2,874	17,284	2,246	788
First mortgage only	7,377	7,295	1,187	2,145	1,400	748	20	129	645	2,674	492	82
First and junior mortgage	1,040	945	212	333	201	132	1	4	70	294	31	95
With first mortgage; not reporting on junior mortgage	37,074	36,463	6,320	11,637	6,717	4,920	89	219	2,159	14,316	1,723	611
1-family properties	42,065	41,330	7,094	12,992	7,623	5,369	100	334	2,639	16,059	2,112	735
First mortgage only	6,906	6,828	1,126	1,995	1,291	704	20	122	593	2,518	454	78
First and junior mortgage	932	847	183	301	180	121	1	4	66	263	29	85
With first mortgage; not reporting on junior mortgage	34,227	33,655	5,785	10,696	6,152	4,544	79	208	1,980	13,278	1,629	572
2- to 4-family properties	3,426	3,373	625	1,126	695	431	10	18	235	1,225	134	53
First mortgage only	471	467	61	153	109	44	-	-	52	156	38	4
First and junior mortgage	108	98	29	32	21	11	-	-	4	31	2	10
With first mortgage; not reporting on junior mortgage	2,847	2,808	535	941	565	376	10	11	179	1,038	94	39
RELATION OF DEBT TO VALUE												
1- to 4-family properties	45,491	44,703	7,719	14,118	8,318	5,800	110	352	2,874	17,284	2,246	788
Value of property (dollars)	142,992,900	140,538,600	25,149,300	48,868,700	30,886,200	18,032,500	579,000	978,800	9,349,600	48,686,100	6,927,100	2,454,300
Average value (dollars)	3,143	3,144	3,258	3,461	3,707	3,109	5,264	2,781	3,253	2,817	3,084	3,115
Debt on first and junior mortgages (dollars)	68,174,800	66,940,600	11,905,300	22,097,400	14,219,400	7,878,000	268,200	518,800	4,860,800	23,620,300	3,669,800	1,234,200
Percent of value of property	47.7	47.6	47.3	45.2	46.1	43.7	46.3	53.0	52.0	48.5	53.0	50.3
Average debt (dollars)	1,499	1,497	1,542	1,565	1,709	1,358	2,438	1,474	1,691	1,367	1,634	1,566
Debt on first mortgages (dollars)	67,248,800	66,111,800	11,748,900	21,744,900	13,961,700	7,783,200	268,100	516,500	4,827,200	22,368,800	3,637,400	1,137,000
Percent distribution	-	100.0	17.8	32.9	21.1	11.8	0.4	0.8	7.3	35.3	5.5	-
Percent of value of property	47.0	47.0	46.7	44.5	45.3	43.2	46.3	52.8	51.6	48.0	52.5	46.3
Average debt (dollars)	1,478	1,479	1,522	1,540	1,678	1,342	2,437	1,467	1,680	1,352	1,620	1,443
1-family properties	42,065	41,330	7,094	12,992	7,623	5,369	100	334	2,639	16,059	2,112	735
Value of property (dollars)	130,871,500	128,597,700	22,901,400	44,702,500	28,137,800	16,504,700	537,500	930,800	8,466,900	44,490,400	6,568,200	2,273,800
Average value (dollars)	3,111	3,111	3,228	3,441	3,699	3,074	5,375	2,787	3,208	2,770	3,110	3,094
Debt on first and junior mortgages (dollars)	62,496,900	61,359,200	10,837,800	20,208,200	13,019,800	7,138,400	256,000	495,300	4,394,000	21,688,800	3,479,100	1,137,700
Percent of value of property	47.8	47.7	47.3	45.2	46.2	43.6	47.6	53.2	51.9	48.7	53.0	50.0
Average debt (dollars)	1,485	1,485	1,528	1,555	1,708	1,339	2,560	1,483	1,665	1,351	1,647	1,548
Debt on first mortgages (dollars)	61,682,000	60,681,400	10,699,700	19,892,500	12,785,200	7,107,300	255,900	493,000	4,362,000	21,480,400	3,447,900	1,050,600
Percent of value of property	47.1	47.1	46.7	44.5	45.1	43.1	47.6	53.0	51.5	48.3	52.5	46.2
Average debt (dollars)	1,466	1,467	1,508	1,531	1,677	1,324	2,559	1,476	1,653	1,338	1,633	1,429
2- to 4-family properties	3,426	3,373	625	1,126	695	431	10	18	235	1,225	134	53
Value of property (dollars)	12,121,400	11,940,900	2,247,900	4,166,200	2,638,400	1,527,800	41,500	48,000	882,700	4,195,700	358,900	180,500
Average value (dollars)	3,588	3,540	3,597	3,700	3,796	3,545	-	-	3,756	3,425	2,678	-
Debt on first and junior mortgages (dollars)	5,677,900	5,581,400	1,067,500	1,889,200	1,199,500	689,800	12,200	23,500	466,800	1,931,500	190,700	96,500
Percent of value of property	46.8	46.7	47.5	45.3	45.5	45.1	-	-	52.9	46.0	58.1	-
Average debt (dollars)	1,657	1,655	1,708	1,678	1,726	1,600	-	-	1,986	1,577	1,423	-
Debt on first mortgages (dollars)	5,566,800	5,480,400	1,049,200	1,852,400	1,175,500	675,900	12,200	23,500	465,200	1,888,400	189,500	86,400
Percent of value of property	45.9	45.9	46.7	44.5	44.6	44.2	-	-	52.7	45.0	52.8	-
Average debt (dollars)	1,625	1,625	1,679	1,645	1,693	1,568	-	-	1,980	1,542	1,414	-

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	46,614	45,220	7,814	14,214	8,196	6,018	108	360	2,885	17,516	2,323	1,394
RACE OF OCCUPANTS												
White	46,381	44,995	7,749	14,175	8,167	6,008	108	359	2,873	17,429	2,302	1,386
Negro	225	217	65	37	28	9	-	1	12	81	21	8
Other nonwhite	8	8	-	2	1	1	-	-	-	6	-	-
YEAR BUILT												
Reporting year built	44,560	43,260	7,505	13,567	7,911	5,656	104	350	2,771	16,736	2,227	1,300
1930 to 1940	10,920	10,604	1,833	3,477	2,104	1,373	38	128	374	4,016	738	316
1920 to 1929	11,406	11,133	2,374	3,372	1,948	1,424	22	53	1,118	3,650	544	273
1910 to 1919	5,045	4,920	899	1,452	792	660	11	35	410	1,853	260	125
1900 to 1909	5,174	5,018	857	1,544	883	661	8	28	347	2,012	222	156
1880 to 1899	6,584	6,340	889	2,040	1,174	866	11	54	325	2,739	232	244
1879 or earlier	5,481	5,245	653	1,682	1,010	672	14	52	197	2,466	181	186

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.....	46,614	45,220	7,814	14,214	8,196	6,018	108	360	2,885	17,516	2,323	1,894
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	42,123	41,385	7,108	13,008	7,631	5,377	100	334	2,641	16,077	2,117	738
Under \$500.....	8,931	8,753	1,078	3,159	1,703	1,456	22	106	240	3,606	542	178
\$500 to \$999.....	9,532	9,359	1,609	2,876	1,602	1,274	14	73	521	3,824	448	173
\$1,000 to \$1,499.....	7,427	7,311	1,376	2,084	1,176	908	9	39	590	2,325	288	116
\$1,500 to \$1,999.....	4,710	4,635	949	1,285	767	519	12	24	428	1,754	151	75
\$2,000 to \$2,499.....	3,902	3,842	770	1,063	659	404	9	29	347	1,473	121	34
\$2,500 to \$2,999.....	2,297	2,263	453	665	440	225	-	14	136	813	176	55
\$3,000 to \$3,999.....	2,946	2,791	517	906	595	311	12	22	194	964	116	27
\$4,000 to \$4,999.....	1,274	1,247	222	410	288	122	6	10	57	416	49	8
\$5,000 to \$5,999.....	556	548	76	224	151	73	4	4	31	160	25	9
\$6,000 to \$7,499.....	346	337	36	165	120	45	4	7	16	83	16	2
\$7,500 to \$9,999.....	165	163	13	87	67	20	4	3	7	33	4	-
\$10,000 to \$14,999.....	92	92	8	50	38	12	4	3	4	19	2	1
\$15,000 to \$19,999.....	32	31	1	24	19	5	-	-	-	4	3	-
\$20,000 and over.....	13	13	-	7	6	1	-	-	-	3	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	43,457	42,979	7,465	13,797	8,002	5,795	101	344	2,885	16,300	2,087	478
Under 4.0%.....	727	716	51	70	37	33	2	4	-	540	49	11
4.0% to 4.1%.....	1,730	1,713	78	131	60	71	2	14	-	1,341	147	17
4.1% to 4.4%.....	13	13	2	-	-	-	-	-	-	8	3	-
4.5% to 4.6%.....	3,568	3,550	72	104	80	24	5	13	2,885	256	115	18
4.6% to 4.9%.....	13	13	8	-	-	-	-	-	-	5	-	-
5.0%.....	7,745	7,626	563	2,119	1,381	738	32	32	-	4,322	558	119
5.1% to 5.4%.....	65	64	29	7	5	2	-	-	-	22	6	1
5.5%.....	1,371	1,368	170	550	428	122	1	16	-	523	78	33
5.6% to 5.9%.....	9	9	2	1	1	-	-	-	-	5	1	-
6.0%.....	27,823	27,548	6,260	10,756	5,971	4,785	57	254	-	9,114	1,107	275
6.1% to 6.4%.....	6	6	1	3	2	1	-	-	-	2	-	-
6.5%.....	40	39	17	7	5	2	1	-	-	14	-	1
6.6% to 6.9%.....	2	2	-	-	-	-	-	-	-	1	1	-
7.0%.....	97	97	59	18	16	2	-	2	-	14	4	-
7.1% to 7.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.5%.....	11	10	3	3	2	1	-	2	-	2	-	1
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	236	234	150	28	14	14	1	7	-	30	18	2
Average interest rate..... (percent).....	5.57	5.57	5.93	5.79	5.77	5.82	5.55	5.83	4.50	5.42	5.46	5.53
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	28,943	28,589	7,239	8,607	4,658	3,949	71	302	2,705	8,020	1,645	354
Real estate taxes included in payment.....	3,982	3,902	901	899	490	409	9	46	974	563	510	80
Monthly.....	3,500	3,430	863	775	422	353	3	43	948	350	448	70
Quarterly.....	96	94	7	53	30	23	1	-	1	25	7	2
Semiannual.....	116	114	1	33	16	17	3	1	4	67	5	2
Annual.....	114	114	2	14	5	9	-	-	1	91	6	-
Other.....	72	72	13	8	5	3	-	1	-	11	39	-
Not reporting frequency of payment.....	84	78	15	16	12	4	2	1	20	19	5	6
Real estate taxes not included in payment.....	24,102	23,855	6,147	7,440	4,014	3,426	61	251	1,673	7,199	1,085	246
Monthly.....	17,012	16,867	5,827	4,621	2,365	2,256	43	211	1,617	3,739	810	145
Quarterly.....	2,252	2,231	36	1,585	891	694	6	5	6	539	55	21
Semiannual.....	2,261	2,235	29	714	425	289	9	15	14	1,362	92	26
Annual.....	1,593	1,583	15	243	153	90	5	2	2	1,263	53	10
Other.....	444	437	130	135	82	53	-	5	3	115	49	7
Not reporting frequency of payment.....	540	503	110	142	98	44	-	13	31	181	26	37
Not reporting tax payment requirements.....	859	831	191	268	154	114	1	5	58	258	50	28
Monthly.....	584	548	180	146	82	66	1	4	54	126	35	16
Quarterly.....	81	80	2	57	34	23	-	-	-	16	5	1
Semiannual.....	95	91	4	31	20	11	-	-	1	50	5	4
Annual.....	71	67	1	13	9	4	-	-	-	49	4	4
Other.....	9	9	-	5	3	2	-	1	-	3	-	-
Not reporting frequency of payment.....	39	36	4	14	6	8	-	-	3	14	1	3
No principal payments required.....	10,065	9,949	360	3,557	2,334	1,223	19	37	92	5,567	317	116
Monthly.....	1,756	1,734	297	738	397	341	5	17	78	538	61	22
Quarterly.....	1,717	1,696	12	788	478	309	1	4	2	403	28	21
Semiannual.....	4,064	4,006	26	1,154	899	255	5	10	6	2,670	135	38
Annual.....	2,092	2,072	14	231	150	81	8	5	5	1,740	69	20
Other.....	158	157	3	84	57	27	-	-	-	63	7	1
Not reporting frequency of payment.....	296	284	8	104	63	41	-	1	1	153	17	14
Not reporting principal payment requirements.....	2,278	1,422	121	471	286	185	6	5	58	666	95	856
Monthly.....	393	337	80	112	66	44	4	4	34	84	19	56
Quarterly.....	120	112	1	88	47	41	-	-	1	19	3	8
Semiannual.....	205	191	3	58	45	13	-	1	2	116	11	14
Annual.....	251	235	1	42	24	18	-	-	3	160	9	16
Other.....	44	42	1	21	16	5	-	-	1	16	3	2
Not reporting frequency of payment.....	1,265	505	35	150	86	64	2	-	17	251	50	760
No regular payments required.....	5,328	5,260	94	1,579	918	661	12	16	30	3,263	266	68



## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	42,123	3,645	22,033	9,424	7,021	Reporting interest rate	43,457	3,831	23,183	9,839	6,604
Under \$500	8,981	416	4,958	1,500	2,057	Under 4.0%	727	40	340	159	188
\$500 to \$999	9,532	520	5,203	1,952	1,757	4.0% to 4.4%	1,730	123	794	472	351
\$1,000 to \$1,499	7,427	502	3,916	1,787	1,122	4.4% to 4.8%	13	5	3	4	1
\$1,500 to \$1,999	4,710	467	2,517	1,071	655	4.8% to 5.2%	3,568	1,113	1,922	290	243
\$2,000 to \$2,499	3,902	413	1,990	961	588	5.2% to 5.6%	13	-	9	3	1
						5.6% to 6.0%	7,745	606	2,972	2,853	1,314
\$2,500 to \$2,999	2,297	292	1,135	526	243	6.0% to 6.4%	65	5	41	16	3
\$3,000 to \$3,999	2,846	413	1,321	759	353	6.4% to 6.8%	1,371	126	450	632	163
\$4,000 to \$4,999	1,274	220	555	371	128	6.8% to 7.2%	9	-	3	5	1
\$5,000 to \$5,999	556	114	200	181	61	7.2% to 7.6%	27,823	1,794	16,357	5,357	4,315
\$6,000 to \$7,499	346	60	121	112	53	7.6% to 8.0%	6	-	1	3	2
						8.0% and over	40	3	23	12	2
\$7,500 to \$9,999	165	19	65	52	29	Average interest rate... (percent)	2	-	2	-	-
\$10,000 to \$14,999	92	7	37	34	14		97	3	77	9	8
\$15,000 to \$19,999	32	2	10	13	7		1	-	1	-	-
\$20,000 and over	13	-	4	5	4		11	3	6	1	1
							-	-	-	-	-
							236	10	192	23	11
							5.57	5.30	5.65	5.50	5.55

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.....	28,842	20,251	2,941	16,918	392	8,591
Total first mortgage outstanding debt..... (dollars).....	44,663,000	30,003,900	6,091,600	23,426,300	486,000	14,659,100
Total annual mortgage payment..... (dollars).....	5,997,996	5,148,102	968,400	4,095,127	88,575	849,894
Average first mortgage outstanding debt..... (dollars).....	1,549	1,482	2,071	1,385	1,240	1,706
Average value of property..... (dollars).....	3,221	3,061	3,548	2,985	2,673	3,598
Average annual estimated rental value..... (dollars).....	299	291	334	284	272	319
Average annual mortgage payment..... (dollars).....	208	254	329	242	213	99
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.4	17.2	15.9	17.5	17.2	5.8
Value of property.....	6.5	8.3	9.3	8.1	8.0	2.7
Estimated annual rental value.....	69.5	87.4	98.7	85.3	78.5	31.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	17,799	16,343	2,801	13,244	298	1,456
Average first mortgage outstanding debt..... (dollars).....	1,513	1,508	2,121	1,388	1,294	1,577
Average value of property..... (dollars).....	3,022	3,080	3,609	2,916	2,692	2,927
Average annual estimated rental value..... (dollars).....	290	291	338	281	278	275
Average annual mortgage payment..... (dollars).....	255	268	337	254	233	107
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.9	17.8	15.9	18.4	18.0	5.8
Value of property.....	8.4	8.9	9.3	8.7	8.7	3.7
Estimated annual rental value.....	88.1	92.2	99.7	90.5	83.9	38.9
Monthly mortgage payment—						
Under \$10.....	2,724	1,787	117	1,618	52	937
\$10 to \$14.....	4,004	3,755	432	3,251	72	249
\$15 to \$19.....	2,816	2,695	420	2,224	51	121
\$20 to \$24.....	2,610	2,546	431	2,077	38	64
\$25 to \$29.....	2,281	2,190	436	1,713	41	41
\$30 to \$39.....	1,945	1,924	550	1,349	25	21
\$40 to \$49.....	702	691	211	474	6	11
\$50 to \$59.....	435	430	111	313	6	5
\$60 to \$74.....	165	162	61	98	3	3
\$75 to \$99.....	64	62	12	48	2	2
\$100 and over.....	103	101	20	79	2	2
Average monthly mortgage payment..... (dollars).....	21.25	22.35	28.10	21.20	19.42	8.92
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,043	3,908	140	3,674	94	7,135
Average first mortgage outstanding debt..... (dollars).....	1,605	1,372	1,084	1,391	-	1,733
Average value of property..... (dollars).....	3,541	3,188	2,321	3,236	-	3,735
Average annual estimated rental value..... (dollars).....	314	290	242	292	-	328
Average annual mortgage payment..... (dollars).....	132	195	172	198	-	97
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.2	14.3	15.9	14.2	-	5.6
Value of property.....	3.7	6.1	7.4	6.1	-	2.6
Estimated annual rental value.....	42.0	67.5	71.1	67.6	-	29.7

Table D-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 ALLENTOWN-BETHLEHEM-EASTON 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.....	88,540	81,322	35,101	43.2	46,221	1,786	432	33,426	15,018	44.9	18,408
Urban.....	69,539	67,990	28,203	41.5	39,787	1,430	119	26,769	12,364	46.2	14,405
Rural-nonfarm.....	14,001	13,332	6,898	51.7	6,434	356	313	6,657	2,654	39.9	4,003
COLOR OF OCCUPANTS											
White.....	-	80,841	35,080	43.3	45,811	-	-	33,362	14,993	44.9	18,369
Nonwhite.....	-	481	71	14.8	410	-	-	64	25	-	89
TYPE OF STRUCTURE											
1-family.....	51,508	49,865	26,262	52.7	23,603	1,249	392	25,457	11,219	44.1	14,238
Other.....	32,084	31,457	8,839	28.1	22,618	537	40	7,969	3,799	47.7	4,170
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	50,862	49,325	25,946	52.6	23,379	1,155	382	25,332	11,152	44.1	14,170
Under \$5.....	315	300	134	44.7	166	6	9	131	16	12.2	115
\$5 to \$9.....	2,027	1,779	512	28.8	1,267	193	55	475	112	23.6	363
\$10 to \$14.....	5,424	5,218	1,545	29.6	3,673	132	74	1,491	483	32.4	1,008
\$15 to \$19.....	7,802	7,579	2,471	32.6	5,108	156	67	2,393	912	38.1	1,481
\$20 to \$24.....	7,663	7,314	3,405	46.6	3,909	295	53	3,385	1,446	43.4	1,899
\$25 to \$29.....	7,820	7,679	3,875	50.5	3,804	100	41	3,808	1,681	44.1	2,127
\$30 to \$39.....	9,735	9,565	6,095	63.7	3,470	123	46	5,967	2,860	48.0	3,097
\$40 to \$49.....	4,710	4,633	3,473	75.0	1,160	64	13	3,401	1,623	47.7	1,778
\$50 to \$59.....	2,177	2,143	1,695	79.1	448	24	10	1,659	787	47.4	872
\$60 to \$74.....	1,856	1,831	1,136	62.3	195	21	4	1,108	532	48.0	576
\$75 to \$99.....	871	848	732	86.3	116	21	2	720	335	46.5	385
\$100 and over.....	961	936	873	93.3	63	19	6	854	375	43.9	479
Median monthly rent.....(dollars).....	25.91	26.11	31.19	-	21.39	21.03	18.46	31.23	32.76	-	29.83

Table D-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 ALLENTOWN-BETHLEHEM-EASTON 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.....	15,018	13,266	161	537	853	1,272	1,315	2,855	2,003	1,452	1,250	752	486	155	146	29	1,752
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	14,428	12,729	147	504	819	1,223	1,265	2,738	1,937	1,391	1,200	726	465	149	142	23	1,699
Average interest rate.....(%).....	5.56	5.56	5.60	5.62	5.64	5.60	5.57	5.57	5.54	5.55	5.50	5.54	5.45	5.37	5.49	-	5.59
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	14,681	12,956	156	518	840	1,250	1,292	2,786	1,958	1,422	1,222	731	466	151	139	25	1,725
Building and loan association.....	2,354	2,077	30	85	138	216	230	442	317	213	201	117	58	15	13	2	277
Commercial bank.....	1,862	1,672	18	53	75	118	157	296	244	201	186	125	104	48	39	8	190
Savings bank.....	1,256	1,059	13	34	58	85	108	244	159	138	95	53	38	16	14	4	197
Life insurance company.....	87	80	-	1	3	-	3	4	11	7	4	13	17	3	14	-	11
Mortgage company.....	207	196	2	3	13	25	22	36	33	27	21	8	5	1	-	2	156
Home Owners' Loan Corporation.....	1,298	1,142	10	37	73	131	118	262	186	134	98	52	30	9	2	9	778
Individual.....	5,564	5,786	74	289	441	611	577	1,305	878	591	510	271	153	44	33	9	778
Other.....	1,053	944	9	16	39	64	77	197	180	111	107	92	61	15	24	2	109
Reporting debt and value.....	13,899	12,334	141	492	788	1,166	1,234	2,671	1,878	1,359	1,162	702	456	146	139	-	1,565
JUNIOR MORTGAGE																	
First mortgage only.....	663	620	9	22	38	49	41	114	104	75	55	77	15	8	12	-	43
First and junior mortgage.....	359	295	3	7	17	27	18	47	60	39	36	18	16	3	4	-	64
With 1st mtg.; not rptg. on junior.....	12,877	11,419	129	463	733	1,090	1,175	2,510	1,714	1,244	1,071	607	425	135	123	-	1,458
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,380	2,154	127	310	321	351	259	424	182	86	50	31	12	-	1	-	226
\$1,000 to \$1,499.....	2,154	1,933	14	138	252	329	259	474	231	124	81	20	6	4	1	-	221
\$1,500 to \$1,999.....	1,814	1,618	-	44	163	262	286	428	245	129	73	27	11	-	-	-	196
\$2,000 to \$2,499.....	2,028	1,756	-	-	52	163	274	529	335	190	131	52	21	4	-	-	267
\$2,500 to \$2,999.....	1,284	1,141	-	-	-	56	132	353	247	169	112	42	23	6	1	-	143
\$3,000 to \$3,999.....	1,830	1,636	-	-	-	-	74	371	425	320	247	130	51	13	5	-	194
\$4,000 to \$4,999.....	1,059	937	-	-	-	-	-	92	169	223	239	125	66	17	6	-	122
\$5,000 to \$5,999.....	589	523	-	-	-	-	-	44	90	144	132	79	20	14	-	-	66
\$6,000 to \$7,499.....	423	354	-	-	-	-	-	-	28	77	99	102	30	18	-	-	69
\$7,500 to \$9,999.....	181	155	-	-	-	-	-	-	-	8	40	57	21	29	-	-	26
\$10,000 to \$14,999.....	107	85	-	-	-	-	-	-	-	-	-	4	28	24	29	-	22
\$15,000 to \$19,999.....	32	26	-	-	-	-	-	-	-	-	-	-	-	7	21	-	4
\$20,000 and over.....	23	14	-	-	-	-	-	-	-	-	-	-	-	-	14	-	9
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	63,683	55,627	98	570	1,291	2,421	3,199	8,694	7,886	6,957	7,393	5,750	5,026	2,311	4,038	-	8,056
Average value.....(dollars).....	4,582	4,510	595	1,159	1,638	2,076	2,592	3,255	4,199	5,119	6,362	8,190	11,022	15,829	29,017	-	5,148
Debt on first & jr. mtgs.....(thous.).....	34,411	30,028	71	387	842	1,493	1,978	5,096	4,444	3,867	3,927	2,928	2,422	999	1,575	-	4,383
Percent of value of property.....	54.0	54.0	72.0	67.9	65.2	61.7	61.8	58.6	56.3	55.6	53.1	50.9	48.2	43.2	39.0	-	54.4
Average debt.....(dollars).....	2,476	2,435	501	787	1,068	1,280	1,603	1,908	2,366	2,845	3,379	4,171	5,311	6,843	11,329	-	2,801
Debt on first mtgs.....(thousands).....	34,036	29,756	69	386	836	1,481	1,967	5,055	4,392	3,828	3,887	2,903	2,389	995	1,566	-	4,279
Percent of value of property.....	53.4	53.5	70.6	67.6	64.7	61.2	61.5	58.1	55.7	55.0	52.6	50.5	47.5	43.1	38.9	-	53.1
Average debt.....(dollars).....	2,449	2,413	491	784	1,060	1,270	1,594	1,893	2,339	2,816	3,345	4,136	5,240	6,814	11,283	-	2,734

## HOUSING—NONFARM MORTGAGES

Table D-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 ALLENTOWN-BETHLEHEM-EASTON 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.....	15,018	14,681	2,354	3,118	1,862	1,256	87	207	1,298	6,564	1,053	387
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	14.428	14.258	2.241	3.043	1.823	1.220	84	204	1.298	6.375	1.013	170
Average interest rate..... (percent).....	5.56	5.56	5.65	5.74	5.72	5.78	-	5.73	4.50	5.59	5.52	5.51
Reporting debt and value.....	13,899	13,691	2,178	2,864	1,744	1,120	82	197	1,210	6,185	975	208
Percent distribution.....	-	100.0	15.9	20.9	12.7	8.2	0.6	1.4	8.8	45.2	7.1	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	13,899	13,691	2,178	2,864	1,744	1,120	82	197	1,210	6,185	975	208
First mortgage only.....	663	657	142	136	97	89	6	31	61	238	43	6
First and junior mortgage.....	359	350	53	72	41	31	2	11	32	154	21	9
With first mortgage; not reporting on junior mortgage.....	12,877	12,684	1,978	2,656	1,606	1,050	74	155	1,117	5,793	911	193
1-family properties.....	12,334	12,152	1,932	2,538	1,580	958	76	187	1,080	5,462	877	182
First mortgage only.....	680	614	132	130	93	87	6	31	57	218	40	6
First and junior mortgage.....	295	287	50	54	33	21	1	11	26	127	18	8
With first mortgage; not reporting on junior mortgage.....	11,419	11,251	1,750	2,354	1,454	900	69	145	997	5,117	819	168
2- to 4-family properties.....	1,565	1,539	246	326	164	162	6	10	130	723	98	26
First mortgage only.....	43	43	10	6	4	2	-	-	4	20	3	-
First and junior mortgage.....	64	63	8	18	8	10	1	-	6	27	3	1
With first mortgage; not reporting on junior mortgage.....	1,458	1,433	228	302	152	150	5	10	120	676	92	25
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	13,899	13,691	2,178	2,864	1,744	1,120	82	197	1,210	6,185	975	208
Value of property..... (dollars).....	63,683,400	62,743,400	9,207,000	15,293,500	9,808,100	5,485,400	881,000	853,700	5,028,200	26,004,100	5,475,900	940,000
Average value..... (dollars).....	4,582	4,583	4,227	5,340	5,624	4,898	-	4,334	4,156	4,204	5,616	4,519
Debt on first and junior mortgages..... (dollars).....	34,410,800	33,856,400	4,731,100	7,917,000	5,115,300	2,801,700	456,700	516,800	3,062,500	14,188,600	2,983,700	554,400
Percent of value of property.....	54.0	54.0	51.4	51.8	52.2	51.1	-	60.5	60.9	54.6	54.5	59.0
Average debt..... (dollars).....	2,476	2,473	2,172	2,764	2,938	2,502	-	2,623	2,531	2,294	3,060	2,665
Debt on first mortgages..... (dollars).....	34,036,600	33,492,900	4,664,400	7,840,300	5,069,400	2,770,900	454,700	508,300	3,032,600	14,040,500	2,951,600	542,700
Percent distribution.....	-	100.0	13.9	23.4	15.1	8.3	1.4	1.5	9.1	41.9	8.8	-
Percent of value of property.....	53.4	53.4	50.7	51.3	51.7	50.5	-	59.6	60.3	54.0	53.9	57.7
Average debt..... (dollars).....	2,449	2,446	2,142	2,738	2,907	2,474	-	2,583	2,506	2,270	3,027	2,609
1-family properties.....	12,334	12,152	1,932	2,538	1,580	958	76	187	1,080	5,462	877	182
Value of property..... (dollars).....	55,627,400	54,781,100	8,086,400	13,288,600	8,732,600	4,556,400	846,700	767,600	4,420,700	22,530,500	4,840,600	846,300
Average value..... (dollars).....	4,510	4,508	4,186	5,236	5,567	4,756	-	4,105	4,093	4,125	5,519	4,650
Debt on first and junior mortgages..... (dollars).....	30,027,500	29,528,200	4,159,100	6,865,800	4,564,100	2,801,700	440,400	464,200	2,717,400	12,237,100	2,642,200	501,300
Percent of value of property.....	54.0	53.9	51.4	51.7	52.3	50.5	-	60.5	61.5	54.3	54.6	59.2
Average debt..... (dollars).....	2,435	2,430	2,153	2,705	2,889	2,403	-	2,432	2,516	2,240	3,013	2,754
Debt on first mortgages..... (dollars).....	29,756,400	29,262,800	4,106,900	6,819,200	4,535,100	2,284,100	440,400	456,200	2,700,500	12,119,200	2,619,900	494,100
Percent of value of property.....	53.5	53.4	50.8	51.3	51.9	50.1	-	59.4	61.1	53.8	54.1	58.4
Average debt..... (dollars).....	2,413	2,408	2,126	2,687	2,870	2,384	-	2,440	2,500	2,219	2,937	2,715
2- to 4-family properties.....	1,565	1,539	246	326	164	162	6	10	130	723	98	26
Value of property..... (dollars).....	8,056,000	7,962,300	1,120,600	2,004,900	1,075,500	929,400	34,300	86,100	607,500	3,473,600	635,300	93,700
Average value..... (dollars).....	5,148	5,174	4,555	6,150	6,558	5,737	-	4,673	4,804	-	-	-
Debt on first and junior mortgages..... (dollars).....	4,383,300	4,330,200	572,000	1,051,200	551,200	500,000	16,300	52,600	345,100	1,951,500	341,500	53,100
Percent of value of property.....	54.4	54.4	51.0	52.4	51.3	53.8	-	-	56.8	56.2	-	-
Average debt..... (dollars).....	2,801	2,814	2,325	3,225	3,361	3,086	-	-	2,655	2,699	-	-
Debt on first mortgages..... (dollars).....	4,279,200	4,230,600	557,500	1,021,100	534,300	486,800	14,300	52,600	332,100	1,921,300	331,700	43,600
Percent of value of property.....	53.1	53.1	49.8	50.9	49.7	52.4	-	-	54.7	55.3	-	-
Average debt..... (dollars).....	2,734	2,749	2,266	3,132	3,253	3,005	-	-	2,555	2,657	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE ALLENTOWN-BETHLEHEM-EASTON 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.....	13,266	12,955	2,077	2,731	1,672	1,059	80	196	1,142	5,786	944	310
RACE OF OCCUPANTS												
White.....	13,244	12,934	2,077	2,729	1,670	1,059	79	195	1,139	5,775	940	310
Negro.....	17	17	-	2	2	-	1	1	2	7	4	-
Other nonwhite.....	5	5	-	-	-	-	-	-	1	4	-	-
YEAR BUILT												
Reporting year built.....	12,628	12,340	1,999	2,579	1,602	977	79	190	1,098	5,486	909	238
1930 to 1940.....	1,215	1,182	262	266	196	70	34	19	94	373	134	33
1920 to 1929.....	3,590	3,523	578	790	540	250	20	43	296	1,479	317	67
1910 to 1919.....	2,992	2,925	415	602	381	221	14	77	292	1,322	203	67
1900 to 1909.....	2,208	2,154	290	414	285	189	5	33	200	1,088	124	54
1880 to 1899.....	1,781	1,737	297	343	179	164	4	15	163	823	92	44
1879 or earlier.....	842	819	157	164	81	83	2	3	53	401	39	23

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE ALLENTOWN-BETHLEHEM-EASTON 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.....	13,266	12,956	2,077	2,781	1,672	1,059	80	196	1,142	5,786	944	310
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	12,351	12,168	1,933	2,546	1,586	960	76	187	1,080	5,468	878	183
Under \$500.....	690	683	113	173	113	60	2	11	24	320	40	7
\$500 to \$999.....	1,464	1,468	275	319	181	138	2	13	85	717	57	16
\$1,000 to \$1,499.....	1,945	1,923	351	341	177	164	3	23	144	975	86	22
\$1,500 to \$1,999.....	1,627	1,606	271	304	177	127	3	29	164	736	99	21
\$2,000 to \$2,499.....	1,776	1,753	276	340	214	126	5	36	193	787	116	23
\$2,500 to \$2,999.....	1,143	1,117	193	204	133	71	3	12	146	463	96	26
\$3,000 to \$3,999.....	1,634	1,604	208	325	216	109	8	26	169	706	162	30
\$4,000 to \$4,999.....	924	908	136	221	150	71	11	23	81	358	78	16
\$5,000 to \$5,999.....	516	505	47	116	75	41	9	10	37	223	64	10
\$6,000 to \$6,999.....	340	334	39	102	73	29	13	4	22	110	44	6
\$7,000 to \$7,999.....	149	146	19	51	42	9	7	-	7	44	18	3
\$10,000 to \$14,999.....	81	78	3	30	22	8	5	-	7	19	14	3
\$15,000 to \$19,999.....	28	28	1	14	8	6	4	-	1	4	4	-
\$20,000 and over.....	14	14	1	6	5	1	1	-	-	6	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	12,729	12,574	1,978	2,667	1,637	1,030	77	193	1,142	5,610	907	155
Under 4.0%.....	146	142	8	5	3	2	-	2	-	107	20	4
4.0% to 4.1%.....	266	264	17	20	15	5	1	2	-	201	23	2
4.1% to 4.4%.....	2	1	-	-	-	-	-	-	-	1	-	1
4.4% to 4.5%.....	1,341	1,335	30	44	28	16	1	4	1,142	76	38	6
4.5% to 4.6%.....	2	2	-	-	-	-	1	-	-	-	1	-
4.6% to 4.9%.....	2,420	2,376	247	531	363	168	33	23	-	1,293	249	44
5.0% to 5.1%.....	23	22	2	2	2	-	-	1	-	14	3	1
5.1% to 5.4%.....	639	625	54	103	65	38	7	7	-	363	91	14
5.4% to 5.6%.....	4	4	1	-	-	-	-	-	-	3	-	-
5.6% to 5.9%.....	7,838	7,755	1,593	1,956	1,157	799	34	154	-	3,539	479	83
6.0% to 6.1%.....	1	1	-	-	-	-	-	-	-	1	-	-
6.1% to 6.4%.....	6	6	-	-	-	-	-	-	-	4	2	-
6.4% to 6.5%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.5% to 6.9%.....	13	13	8	4	2	2	-	-	-	1	-	-
7.0% to 7.1%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.1% to 7.4%.....	3	3	2	-	-	-	-	-	-	1	-	-
7.4% to 7.5%.....	3	3	-	-	-	-	-	-	-	-	-	-
7.5% to 7.6%.....	23	23	15	2	2	-	-	-	-	5	1	-
7.6% to 7.9%.....	23	23	15	2	2	-	-	-	-	5	1	-
8.0% and over.....	23	23	15	2	2	-	-	-	-	5	1	-
Average interest rate..... (percent)	5.56	5.56	5.84	5.74	5.71	5.78	-	5.76	4.50	5.59	5.50	5.49
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	6,191	6,101	1,922	1,296	784	512	45	112	1,049	1,294	483	90
Real estate taxes included in payment.....	1,285	1,246	142	272	167	105	7	53	443	131	198	39
Monthly.....	1,164	1,128	131	232	149	83	7	52	433	82	191	36
Quarterly.....	20	20	2	8	5	3	-	-	-	9	1	-
Semiannual.....	51	50	-	14	5	9	-	-	2	33	1	1
Annual.....	20	18	5	7	-	7	-	-	-	5	1	2
Other.....	7	7	-	5	4	1	-	-	-	1	1	-
Not reporting frequency of payment.....	23	23	4	6	4	4	-	1	8	1	3	-
Real estate taxes not included in payment.....	4,782	4,733	1,640	998	601	397	37	59	595	1,132	272	49
Monthly.....	3,513	3,478	1,579	609	384	225	31	44	577	452	186	35
Quarterly.....	234	231	6	127	67	60	-	5	4	73	16	3
Semiannual.....	824	817	19	221	123	98	6	8	5	497	61	7
Annual.....	101	98	4	18	12	6	-	-	-	72	4	3
Other.....	34	34	1	12	7	5	-	1	-	18	2	-
Not reporting frequency of payment.....	76	75	31	11	8	3	-	1	9	20	3	1
Not reporting tax payment requirements.....	124	122	40	26	16	10	1	-	11	31	13	2
Monthly.....	91	89	37	17	11	6	1	-	11	15	8	2
Quarterly.....	11	11	1	5	3	2	-	-	-	4	1	-
Semiannual.....	12	12	-	3	2	1	-	-	-	8	1	-
Annual.....	6	6	-	-	-	-	-	-	-	4	2	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	4	4	2	1	-	1	-	-	-	-	1	-
No principal payments required.....	5,917	5,854	201	1,238	775	463	29	77	76	3,651	382	63
Monthly.....	377	365	151	240	142	98	6	16	55	357	40	12
Quarterly.....	640	633	5	321	185	136	5	6	2	271	23	7
Semiannual.....	3,929	3,892	29	604	401	203	12	48	13	2,694	292	37
Annual.....	340	336	10	35	25	10	5	4	1	259	22	4
Other.....	49	48	-	16	7	9	-	-	-	30	2	1
Not reporting frequency of payment.....	82	80	6	22	15	7	1	3	5	40	3	2
Not reporting principal payment requirements.....	443	297	43	61	26	35	3	-	11	151	28	146
Monthly.....	88	81	38	12	5	7	1	-	7	15	8	7
Quarterly.....	39	38	1	15	4	11	-	-	-	18	4	1
Semiannual.....	99	93	-	15	9	6	1	-	-	70	7	6
Annual.....	25	24	-	2	-	2	1	-	1	17	3	1
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	192	61	4	17	8	9	-	-	3	31	6	131
No regular payments required.....	715	704	11	136	87	49	3	7	6	490	51	11

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	12,351	1,185	4,551	5,612	1,003	Reporting interest rate	12,729	1,252	4,655	5,819	1,003
Under \$500	690	23	304	269	94	Under 4.0%	146	6	53	62	25
\$500 to \$999	1,484	50	602	670	152	4.0% to 4.4%	266	11	79	134	42
\$1,000 to \$1,499	1,945	119	772	891	163	4.4% to 4.8%	2	1	-	1	-
\$1,500 to \$1,999	1,627	157	680	721	119	4.8% to 5.2%	1,341	489	664	145	43
\$2,000 to \$2,499	1,776	222	635	779	140	5.2% to 5.6%	2	-	1	1	-
\$2,500 to \$2,999	1,143	144	446	495	58	5.6% to 6.0%	2,420	237	800	1,147	236
\$3,000 to \$3,999	1,634	220	535	777	102	6.0% to 6.4%	23	-	6	17	-
\$4,000 to \$4,999	924	124	309	421	70	6.4% to 6.8%	639	63	162	359	55
\$5,000 to \$5,999	516	50	158	255	53	6.8% to 7.2%	4	-	1	3	-
\$6,000 to \$7,499	340	38	93	185	24	7.2% to 7.6%	7,838	443	2,861	3,933	601
\$7,500 to \$9,999	149	10	43	78	18	7.6% to 8.0%	1	-	-	1	-
\$10,000 to \$14,999	81	12	13	50	6	8.0% and over	6	1	1	4	-
\$15,000 to \$19,999	28	5	9	14	-	Average interest rate—(percent)—	13	-	12	1	-
\$20,000 and over	14	1	2	7	4		1	-	2	1	-
							23	1	12	9	1
							5.56	5.17	5.54	5.66	5.52

Table D-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 ALLENTOWN-BETHLEHEM-EASTON 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	9,883	4,533	962	3,503	68	5,350
Total first mortgage outstanding debt (dollars)	23,824,900	10,495,900	2,688,700	7,659,200	148,000	13,329,000
Total annual mortgage payment (dollars)	2,182,132	1,400,939	354,505	1,015,664	20,770	781,193
Average first mortgage outstanding debt (dollars)	2,411	2,315	2,795	2,186	-	2,491
Average value of property (dollars)	4,484	4,289	4,369	4,271	-	4,650
Average annual estimated rental value (dollars)	430	412	425	408	-	446
Average annual mortgage payment (dollars)	221	309	379	290	-	146
Percent which annual mortgage payment represents of—						
First mortgage debt	9.2	13.3	13.6	13.3	-	5.9
Value of property	4.9	7.2	8.7	6.8	-	3.1
Estimated annual rental value	51.8	75.1	89.1	71.1	-	32.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,496	3,729	915	2,760	54	767
Average first mortgage outstanding debt (dollars)	2,382	2,325	2,835	2,156	-	2,662
Average value of property (dollars)	4,243	4,201	4,374	4,144	-	4,448
Average annual estimated rental value (dollars)	412	408	426	402	-	430
Average annual mortgage payment (dollars)	300	324	386	303	-	188
Percent which annual mortgage payment represents of—						
First mortgage debt	12.6	13.9	13.6	14.0	-	7.0
Value of property	7.1	7.7	8.8	7.3	-	4.2
Estimated annual rental value	73.0	79.3	90.5	75.4	-	43.6
Monthly mortgage payment—						
Under \$10	498	189	14	174	1	309
\$10 to \$14	629	484	48	431	5	145
\$15 to \$19	685	559	82	468	9	126
\$20 to \$24	715	634	137	485	12	81
\$25 to \$29	605	562	177	378	7	43
\$30 to \$39	764	731	255	469	7	33
\$40 to \$49	299	286	108	172	6	13
\$50 to \$59	150	147	48	97	2	3
\$60 to \$74	77	72	25	43	4	5
\$75 to \$99	37	33	8	24	1	4
\$100 and over	37	32	13	19	-	5
Average monthly mortgage payment (dollars)	25.04	26.97	32.14	25.22	-	15.63
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,387	804	47	743	14	4,583
Average first mortgage outstanding debt (dollars)	2,435	2,273	-	2,301	-	2,463
Average value of property (dollars)	4,685	4,695	-	4,744	-	4,683
Average annual estimated rental value (dollars)	446	429	-	431	-	449
Average annual mortgage payment (dollars)	154	241	-	243	-	139
Percent which annual mortgage payment represents of—						
First mortgage debt	6.3	10.6	-	10.5	-	5.6
Value of property	3.3	5.1	-	5.1	-	3.0
Estimated annual rental value	34.6	56.3	-	56.3	-	31.0

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	31,461	30,721	11,897	38.7	18,824	645	95	11,041	5,121	46.4	5,920
1930: Private families reporting tenure.....	-	27,857	13,694	49.2	14,163	-	-	-	-	-	-
1920: All families reporting tenure.....	-	21,149	9,566	45.2	11,583	-	-	9,466	4,725	49.9	4,741
Dwelling units: 1940.....	31,461	30,721	11,897	38.7	18,824	645	95	11,041	5,121	46.4	5,920
COLOR OF OCCUPANTS											
White.....	-	30,819	11,832	39.0	18,487	-	-	10,979	5,089	46.4	5,890
Nonwhite.....	-	402	65	16.2	337	-	-	62	32	-	80
TYPE OF STRUCTURE											
1-family.....	15,828	15,505	8,835	57.0	6,670	270	58	8,321	3,880	46.6	4,441
Other.....	15,633	15,216	3,062	20.1	12,154	375	42	2,720	1,241	45.6	1,479
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	15,583	15,301	8,695	56.8	6,606	243	39	8,256	3,850	46.6	4,406
Under \$5.....	69	69	47	-	22	-	-	46	8	-	38
\$5 to \$9.....	209	205	105	51.2	100	4	-	98	32	-	66
\$10 to \$14.....	800	784	316	40.3	468	14	2	305	110	36.1	195
\$15 to \$19.....	1,828	1,803	686	38.0	1,117	18	7	554	297	45.4	357
\$20 to \$24.....	2,431	2,390	1,105	46.2	1,285	35	6	1,047	453	43.3	594
\$25 to \$29.....	2,871	2,828	1,366	48.3	1,462	40	3	1,302	621	47.7	681
\$30 to \$39.....	3,843	3,780	2,370	62.7	1,410	53	10	2,254	1,115	49.5	1,139
\$40 to \$49.....	1,559	1,515	1,072	70.8	443	38	6	1,020	490	48.0	580
\$50 to \$59.....	806	781	597	76.4	184	23	2	566	283	50.0	283
\$60 to \$74.....	540	530	469	88.5	61	8	2	441	218	49.4	223
\$75 to \$99.....	332	326	292	89.6	34	6	-	268	180	48.5	138
\$100 and over.....	295	290	270	93.1	20	4	1	255	93	36.5	162
Median monthly rent.....(dollars).....	28.77	28.74	32.55	-	25.56	31.48	-	32.50	38.12	-	31.89

Table E-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF ERIE: 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.....	5,121	4,105	41	170	243	419	486	1,027	689	401	314	177	119	38	22	9	1,016
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	4,781	3,814	40	124	230	387	451	965	609	372	299	167	114	37	17	2	967
Average interest rate.....(%).....	5.51	5.51	-	5.58	5.57	5.49	5.45	5.48	5.54	5.54	5.45	5.51	5.48	-	-	-	5.51
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	4,930	3,956	41	165	233	403	466	992	612	385	308	173	117	37	21	3	974
Building and loan association.....	920	794	1	17	48	87	106	238	131	71	53	25	12	3	2	-	126
Commercial bank.....	314	261	2	46	10	25	20	41	27	22	22	18	21	5	2	-	53
Savings bank.....	480	344	1	7	16	23	33	89	60	38	30	17	18	6	6	-	86
Life insurance company.....	65	57	-	-	3	-	2	4	4	5	15	13	9	2	-	-	8
Mortgage company.....	40	34	-	2	1	5	2	11	2	3	3	8	2	-	-	-	6
Home Owners' Loan Corporation.....	887	680	2	15	44	79	104	203	98	55	47	21	7	4	1	-	207
Individual.....	1,852	1,433	32	67	100	155	169	338	224	143	103	51	31	10	7	3	419
Other.....	422	353	3	11	11	29	30	68	66	48	35	25	17	7	3	-	69
Reporting debt and value.....	4,429	3,523	34	140	216	367	415	857	556	340	278	162	103	36	19	-	906
JUNIOR MORTGAGE																	
First mortgage only.....	676	525	-	15	26	43	58	131	100	57	50	17	18	8	2	-	151
First and junior mortgage.....	89	56	-	-	3	5	6	18	8	2	6	3	3	-	2	-	33
With 1st mtg.; not rptg. on junior.....	3,664	2,942	34	125	187	319	351	708	448	281	222	142	82	28	15	-	722
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	743	587	34	66	98	106	92	106	48	25	7	5	-	-	-	-	156
\$1,000 to \$1,499.....	749	598	-	71	74	108	85	144	57	37	14	7	1	-	-	-	151
\$1,500 to \$1,999.....	682	539	-	3	32	94	92	166	86	35	20	7	2	2	-	-	143
\$2,000 to \$2,499.....	714	562	-	-	12	45	94	181	126	49	44	9	1	1	-	-	152
\$2,500 to \$2,999.....	422	346	-	-	-	14	38	145	61	37	19	8	2	2	-	-	76
\$3,000 to \$3,999.....	568	458	-	-	-	-	14	107	119	95	70	32	20	-	-	-	110
\$4,000 to \$4,999.....	243	192	-	-	-	-	-	8	31	42	61	35	11	4	-	-	51
\$5,000 to \$5,999.....	146	123	-	-	-	-	-	-	15	29	36	23	7	4	-	-	23
\$6,000 to \$7,499.....	91	65	-	-	-	-	-	-	3	12	18	21	9	2	-	-	26
\$7,500 to \$9,999.....	39	33	-	-	-	-	-	-	-	2	5	18	5	3	-	-	6
\$10,000 to \$14,999.....	26	18	-	-	-	-	-	-	-	-	-	4	6	8	-	-	8
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-
\$20,000 and over.....	5	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	4
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	18,624	14,567	23	166	356	776	1,078	2,828	2,385	1,741	1,785	1,318	1,140	561	560	-	3,957
Average value.....(dollars).....	4,205	4,163	-	1,183	1,647	2,113	2,598	3,300	4,199	5,121	6,422	8,137	11,072	-	-	-	4,368
Debt on first and jr. mtgs.(thous.).....	9,997	7,840	10	115	215	473	645	1,630	1,266	903	925	662	572	229	195	-	2,156
Percent of value of property.....	53.7	53.5	-	69.6	60.4	61.0	59.8	57.6	54.2	51.9	51.8	50.2	50.2	-	-	-	54.5
Average debt.....(dollars).....	2,257	2,225	-	823	995	1,288	1,553	1,902	2,276	2,657	3,328	4,088	5,554	-	-	-	2,380
Debt on first mtgs.(thousands).....	9,881	7,786	10	115	214	470	643	1,619	1,259	900	911	655	568	229	192	-	2,095
Percent of value of property.....	53.1	53.1	-	69.6	60.1	60.7	59.7	57.3	53.9	51.7	51.0	49.7	49.8	-	-	-	52.9
Average debt.....(dollars).....	2,231	2,210	-	823	989	1,282	1,550	1,869	2,264	2,646	3,276	4,045	5,518	-	-	-	2,313

## HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE. FOR THE CITY OF ERIE: 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	5,121	4,930	920	744	314	430	65	40	887	1,852	422	191
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,781	4,666	866	672	263	409	60	38	887	1,753	390	115
Average interest rate (percent)	5.51	5.50	5.78	5.74	5.72	5.76	-	-	4.50	5.76	5.61	5.75
Reporting debt and value	4,429	4,311	784	651	280	371	56	37	775	1,630	378	118
Percent distribution	-	100.0	18.2	15.1	6.5	8.6	1.3	0.9	18.0	37.8	8.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	4,429	4,311	784	651	280	371	56	37	775	1,630	378	118
First mortgage only	676	668	112	102	36	66	6	3	141	246	58	8
First and junior mortgage	89	86	15	9	2	7	1	2	7	49	3	3
With first mortgage; not reporting on junior mortgage	3,664	3,557	657	540	242	298	49	32	627	1,335	317	107
1-family properties	3,523	3,439	678	528	231	297	48	32	590	1,248	315	84
First mortgage only	525	517	99	84	32	52	4	2	96	191	41	8
First and junior mortgage	56	55	12	6	1	5	1	2	4	28	2	1
With first mortgage; not reporting on junior mortgage	2,942	2,867	567	438	198	240	43	28	490	1,029	272	75
2- to 4-family properties	906	872	106	123	49	74	8	5	185	382	63	34
First mortgage only	151	151	13	18	4	14	2	1	47	55	17	-
First and junior mortgage	38	31	3	3	1	2	-	-	3	21	1	2
With first mortgage; not reporting on junior mortgage	722	690	90	102	44	58	6	4	137	306	45	32
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,429	4,311	784	651	280	371	56	37	775	1,630	378	118
Value of property (dollars)	18,624,100	18,167,200	3,023,000	3,181,500	1,352,200	1,829,300	408,500	162,800	2,921,500	6,562,800	1,907,100	456,900
Average value (dollars)	4,205	4,214	3,856	4,887	4,829	4,931	-	-	3,770	4,026	5,045	3,872
Debt on first and junior mortgages (dollars)	9,996,800	9,739,200	1,476,500	1,576,700	673,400	903,300	217,700	99,400	1,834,800	3,465,200	1,069,400	257,600
Percent of value of property	53.7	53.6	48.8	49.5	49.8	49.4	-	-	62.8	52.8	56.1	56.4
Average debt (dollars)	2,257	2,259	1,888	2,422	2,405	2,435	-	-	2,367	2,126	2,829	2,183
Debt on first mortgages (dollars)	9,881,100	9,626,400	1,467,500	1,562,100	664,400	897,700	213,200	96,400	1,829,200	3,400,200	1,057,800	254,700
Percent distribution	-	100.0	15.2	15.2	6.9	9.3	2.2	1.0	19.0	35.3	11.0	-
Percent of value of property	53.1	53.0	48.5	49.1	49.1	49.1	-	-	62.6	51.8	55.5	55.7
Average debt (dollars)	2,231	2,233	1,872	2,400	2,373	2,420	-	-	2,360	2,086	2,798	2,158
1-family properties	3,523	3,439	678	528	231	297	48	32	590	1,248	315	84
Value of property (dollars)	14,666,700	14,354,700	2,603,600	2,610,200	1,059,300	1,550,900	343,600	134,500	2,188,600	4,908,700	1,565,500	312,000
Average value (dollars)	4,163	4,174	3,844	4,944	4,586	5,222	-	-	3,709	3,933	4,970	-
Debt on first and junior mortgages (dollars)	7,840,400	7,656,500	1,259,400	1,296,600	538,000	758,600	170,800	77,600	1,816,800	2,639,400	895,900	183,900
Percent of value of property	53.5	53.3	48.4	49.7	50.8	48.9	-	-	60.2	53.8	57.2	-
Average debt (dollars)	2,225	2,226	1,858	2,456	2,329	2,554	-	-	2,232	2,115	2,844	-
Debt on first mortgages (dollars)	7,785,900	7,602,500	1,252,100	1,291,700	537,000	754,700	166,800	74,600	1,814,700	2,608,800	894,300	183,400
Percent of value of property	53.1	53.0	48.1	49.5	50.7	48.7	-	-	60.1	53.1	57.1	-
Average debt (dollars)	2,210	2,211	1,847	2,446	2,325	2,541	-	-	2,228	2,090	2,839	-
2- to 4-family properties	906	872	106	123	49	74	8	5	185	382	63	34
Value of property (dollars)	3,957,400	3,812,500	419,400	571,300	292,900	278,400	64,900	28,800	782,900	1,654,100	341,600	144,900
Average value (dollars)	4,368	4,372	3,957	4,645	-	-	-	-	3,962	4,330	-	-
Debt on first and junior mortgages (dollars)	2,156,400	2,082,700	217,100	280,100	135,400	144,700	46,900	21,800	517,500	825,800	173,500	73,700
Percent of value of property	54.5	54.6	51.8	49.0	-	-	-	-	70.6	49.9	-	-
Average debt (dollars)	2,380	2,388	2,048	2,277	-	-	-	-	2,797	2,162	-	-
Debt on first mortgages (dollars)	2,095,200	2,023,900	215,400	270,400	127,400	143,000	46,900	21,800	514,500	791,400	163,500	71,800
Percent of value of property	52.9	53.1	51.4	47.3	-	-	-	-	70.2	47.8	-	-
Average debt (dollars)	2,318	2,321	2,032	2,198	-	-	-	-	2,781	2,072	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF ERIE: 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	4,105	3,956	794	605	261	344	57	34	680	1,433	353	149
RACE OF OCCUPANTS												
White	4,082	3,936	788	604	261	343	57	34	675	1,426	352	146
Negro	21	18	5	1	-	1	-	-	5	6	1	3
Other nonwhite	2	2	1	-	-	-	-	-	-	1	-	-
YEAR BUILT												
Reporting year built	4,051	3,918	785	600	261	339	57	33	675	1,417	351	133
1930 to 1940	455	449	77	89	36	53	18	5	45	135	80	6
1920 to 1929	1,280	1,248	249	172	75	97	29	9	220	447	122	32
1910 to 1919	1,090	1,050	228	170	86	84	8	12	182	373	87	30
1900 to 1909	564	539	99	81	31	50	1	4	115	208	31	25
1890 to 1899	513	483	105	68	27	36	1	2	100	189	23	30
1879 or earlier	149	139	27	25	6	19	-	1	13	65	8	10



Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF ERIE: 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.....	4,105	3,956	794	605	261	344	57	34	680	1,438	353	149
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	3,526	3,441	678	528	231	297	48	32	590	1,250	315	85
Under \$500.....	191	187	45	27	12	15	3	2	11	90	9	4
\$500 to \$999.....	402	391	105	65	28	37	-	3	37	153	28	11
\$1,000 to \$1,499.....	605	596	143	103	63	40	2	5	91	222	30	9
\$1,500 to \$1,999.....	535	521	103	70	24	46	8	2	111	180	47	14
\$2,000 to \$2,499.....	559	548	122	54	25	29	2	5	124	193	48	11
\$2,500 to \$2,999.....	349	341	56	49	14	35	3	5	90	111	27	8
\$3,000 to \$3,999.....	457	436	58	66	26	40	13	5	84	160	50	21
\$4,000 to \$4,999.....	195	191	24	34	16	18	4	4	24	65	36	4
\$5,000 to \$5,999.....	122	120	12	28	7	21	7	1	9	44	19	2
\$6,000 to \$7,499.....	61	60	6	18	8	10	4	-	6	16	10	1
\$7,500 to \$9,999.....	32	32	3	8	5	3	2	-	3	10	6	-
\$10,000 to \$14,999.....	16	16	1	5	3	2	-	-	-	5	5	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	1	-	-
\$20,000 and over.....	1	1	-	1	-	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,814	3,740	749	542	214	328	54	33	680	1,351	331	74
Under 4.0%.....	35	35	2	11	2	9	1	2	-	17	2	-
4.0%.....	75	74	7	10	4	6	1	-	-	49	7	1
4.1% to 4.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
4.5%.....	765	758	27	12	7	5	1	4	680	16	18	7
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	429	421	91	73	36	37	19	5	-	160	73	8
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	107	106	33	27	11	16	7	4	-	11	24	1
5.6% to 5.9%.....	2	2	1	-	-	-	-	1	-	-	-	-
6.0%.....	2,389	2,382	584	406	152	254	25	17	-	1,095	205	57
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	6	6	-	2	2	-	-	-	-	3	1	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	2	2	1	-	-	-	-	-	-	-	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	3	3	2	1	-	1	-	-	-	-	-	-
Average interest rate..... (percent).....	5.51	5.50	5.78	5.72	5.70	5.73	-	-	4.50	5.75	5.61	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,986	2,938	740	479	213	266	44	27	649	722	272	53
Real estate taxes included in payment.....	1,158	1,135	359	207	105	102	2	11	285	131	140	23
Monthly.....	1,044	1,026	338	192	101	91	1	11	269	96	129	16
Quarterly.....	13	12	2	7	1	6	-	-	-	2	1	1
Semiannual.....	38	38	2	6	2	4	-	-	1	24	5	-
Annual.....	15	14	1	-	-	-	-	-	-	12	1	1
Other.....	6	6	5	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	42	39	11	2	1	1	1	-	15	7	3	3
Real estate taxes not included in payment.....	1,775	1,749	369	254	106	158	40	16	354	579	127	26
Monthly.....	1,298	1,279	352	164	69	95	28	15	339	258	88	19
Quarterly.....	34	33	-	7	3	4	5	-	-	18	3	1
Semiannual.....	309	303	4	73	26	47	5	1	3	159	28	6
Annual.....	77	77	3	13	4	9	1	-	1	56	3	-
Other.....	23	23	5	1	1	-	-	-	1	13	3	-
Not reporting frequency of payment.....	34	34	5	6	3	3	1	-	10	10	2	-
Not reporting tax payment requirements.....	53	49	12	8	2	6	2	-	10	12	5	4
Monthly.....	38	36	12	6	1	5	2	-	9	5	2	1
Quarterly.....	2	1	-	-	-	-	-	-	-	1	-	-
Semiannual.....	8	7	-	2	1	1	-	-	1	3	1	1
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	1	1	-	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	3	3	-	-	-	-	-	-	-	-	-	-
No principal payments required.....	657	635	23	82	32	50	9	5	13	456	47	22
Monthly.....	182	127	15	13	7	6	5	2	11	71	10	5
Quarterly.....	32	32	1	9	5	4	-	-	-	19	9	-
Semiannual.....	393	380	4	53	16	37	1	2	2	294	24	13
Annual.....	70	68	2	5	3	2	1	1	-	54	5	2
Other.....	14	14	-	-	-	-	1	-	-	9	4	-
Not reporting frequency of payment.....	16	14	1	2	1	1	1	-	-	9	1	2
Not reporting principal payment requirements.....	212	140	27	14	2	12	2	-	16	66	15	72
Monthly.....	77	73	24	7	1	6	1	-	16	19	6	4
Quarterly.....	4	3	1	1	-	1	-	-	-	-	1	1
Semiannual.....	32	28	-	4	1	3	-	-	-	23	1	4
Annual.....	4	3	-	-	-	-	-	-	-	3	-	1
Other.....	5	3	-	-	-	-	-	-	-	2	1	2
Not reporting frequency of payment.....	90	30	2	2	-	2	1	-	-	19	6	60
No regular payments required.....	250	243	4	30	14	16	2	2	2	189	19	2

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	3,526	1,028	1,548	595	355	Reporting interest rate	3,814	1,078	1,725	638	378
Under \$500	191	43	110	23	15	Under 4.0%	35	9	15	8	3
\$500 to \$999	402	66	201	77	58	4.0%	75	15	34	12	14
\$1,000 to \$1,499	605	183	278	102	47	4.1% to 4.4%	1	1	-	-	-
\$1,500 to \$1,999	535	154	247	72	62	4.5%	765	338	376	15	36
\$2,000 to \$2,499	559	198	219	85	57	4.6% to 4.9%	-	-	-	-	-
						5.0%	429	144	184	72	29
\$2,500 to \$2,999	349	124	141	57	27	5.1% to 5.4%	-	-	-	-	-
\$3,000 to \$3,999	457	137	190	89	41	5.5%	107	64	34	5	4
\$4,000 to \$4,999	195	65	73	34	28	5.6% to 5.9%	2	1	1	-	-
\$5,000 to \$5,999	122	32	46	29	15	6.0%	2,389	500	1,078	520	291
\$6,000 to \$7,499	61	18	26	13	4	6.1% to 6.4%	-	-	-	-	-
						6.5%	6	2	2	1	1
\$7,500 to \$9,999	32	5	16	9	2	6.6% to 6.9%	-	-	-	-	-
\$10,000 to \$14,999	16	3	5	5	3	7.0%	2	2	-	-	-
\$15,000 to \$19,999	1	-	1	-	-	7.1% to 7.4%	-	-	-	-	-
\$20,000 and over	1	-	-	-	1	7.5%	-	-	-	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	3	2	1	-	-
						Average interest rate...(percent)	5.51	5.32	5.49	5.77	5.68

Table E-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF ERIE: 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	2,437	1,904	747	1,145	12	533
Total first mortgage outstanding debt (dollars)	5,407,900	4,142,000	1,732,600	2,387,900	21,500	1,265,900
Total annual mortgage payment (dollars)	708,051	629,459	266,107	360,074	3,278	78,592
Average first mortgage outstanding debt (dollars)	2,219	2,175	2,319	2,086	-	2,375
Average value of property (dollars)	4,132	4,010	3,938	4,062	-	4,570
Average annual estimated rental value (dollars)	427	416	412	419	-	464
Average annual mortgage payment (dollars)	291	331	356	314	-	147
Percent which annual mortgage payment represents of—						
First mortgage debt	13.1	15.2	15.4	15.1	-	6.2
Value of property	7.0	8.2	9.0	7.7	-	3.2
Estimated annual rental value	68.1	79.4	86.4	75.0	-	31.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,744	1,647	721	916	10	97
Average first mortgage outstanding debt (dollars)	2,191	2,172	2,333	2,051	-	-
Average value of property (dollars)	3,948	3,940	3,936	3,949	-	-
Average annual estimated rental value (dollars)	411	410	411	409	-	-
Average annual mortgage payment (dollars)	335	344	362	331	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	15.8	15.5	16.1	-	-
Value of property	8.5	8.7	9.2	8.4	-	-
Estimated annual rental value	81.5	84.0	87.9	80.9	-	-
Monthly mortgage payment—						
Under \$10	79	49	12	36	1	30
\$10 to \$14	184	166	34	132	-	18
\$15 to \$19	290	269	122	145	2	21
\$20 to \$24	306	297	125	168	4	11
\$25 to \$29	318	311	143	166	2	7
\$30 to \$39	313	305	157	147	1	8
\$40 to \$49	108	106	54	52	-	2
\$50 to \$59	66	66	35	31	-	-
\$60 to \$74	40	40	22	18	-	-
\$75 to \$99	13	13	9	4	-	-
\$100 and over	25	25	8	17	-	-
Average monthly mortgage payment (dollars)	27.90	28.66	30.14	27.58	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	693	257	26	229	2	436
Average first mortgage outstanding debt (dollars)	2,289	2,196	-	2,225	-	2,344
Average value of property (dollars)	4,597	4,457	-	4,512	-	4,680
Average annual estimated rental value (dollars)	467	459	-	461	-	472
Average annual mortgage payment (dollars)	179	245	-	249	-	140
Percent which annual mortgage payment represents of—						
First mortgage debt	7.8	11.2	-	11.2	-	5.0
Value of property	3.9	5.5	-	5.5	-	3.0
Estimated annual rental value	38.4	53.5	-	54.0	-	29.7

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE ERIE 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.....	86,003	34,902	14,534	41.6	20,368	723	378	13,627	6,647	48.8	6,980
Urban.....	32,253	31,498	12,180	38.7	19,318	659	96	11,321	5,285	46.7	6,036
Rural-nonfarm.....	3,750	3,404	2,354	69.2	1,050	64	282	2,306	1,362	59.1	944
COLOR OF OCCUPANTS											
White.....	-	34,490	14,466	41.9	20,024	-	-	13,562	6,613	48.8	6,949
Nonwhite.....	-	412	68	16.5	344	-	-	65	34	-	31
TYPE OF STRUCTURE											
1-family.....	19,868	19,192	11,322	59.0	7,870	340	336	10,771	5,344	49.6	5,427
Other.....	16,135	15,710	3,212	20.4	12,498	383	42	2,856	1,303	45.6	1,553
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	19,852	18,969	11,174	58.9	7,795	300	83	10,701	5,311	49.6	5,390
Under \$5.....	111	110	85	77.3	25	-	1	83	16	-	67
\$5 to \$9.....	393	387	235	60.7	152	5	1	223	69	30.9	154
\$10 to \$14.....	1,189	1,142	523	45.8	619	26	21	511	212	41.5	299
\$15 to \$19.....	2,348	2,293	950	41.4	1,343	44	11	916	455	49.7	461
\$20 to \$24.....	3,221	3,167	1,588	50.1	1,579	41	13	1,527	783	51.3	744
\$25 to \$29.....	3,507	3,454	1,757	50.9	1,697	46	7	1,689	865	51.3	823
\$30 to \$39.....	4,564	4,492	2,893	64.4	1,599	57	15	2,770	1,422	51.3	1,348
\$40 to \$49.....	1,845	1,797	1,331	74.1	466	40	8	1,275	653	51.2	622
\$50 to \$59.....	906	881	687	78.0	194	23	2	653	348	53.3	305
\$60 to \$74.....	596	585	519	88.7	66	8	3	490	244	49.8	246
\$75 to \$99.....	354	348	313	89.9	35	6	-	288	145	50.3	143
\$100 and over.....	318	313	293	93.6	20	4	1	276	98	35.5	178
Median monthly rent..... (dollars).....	27.94	27.95	31.05	-	25.03	28.20	-	30.95	31.29	-	30.59

Table F-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE ERIE 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	6,647	5,591	98	254	367	744	587	1,291	829	555	418	226	142	43	26	11	1,056
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	6,257	5,254	91	205	349	707	548	1,223	797	522	398	216	132	42	21	3	1,003
Average interest rate..... (%).....	5.52	5.52	-	5.64	5.62	5.59	5.47	5.49	5.49	5.52	5.44	5.49	5.51	-	-	-	5.52
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	6,427	5,416	98	247	354	726	566	1,253	797	536	407	222	139	42	25	4	1,011
Building and loan association.....	1,088	961	3	20	66	103	125	275	156	96	68	30	14	3	2	-	127
Commercial bank.....	420	365	5	49	10	34	26	58	53	35	30	30	25	6	4	-	55
Savings bank.....	543	454	3	19	24	31	38	114	74	56	42	21	20	6	6	-	89
Life insurance company.....	97	85	-	-	3	-	2	6	6	11	24	16	15	2	-	-	12
Mortgage company.....	334	322	3	10	46	211	4	17	7	8	7	5	4	-	-	-	213
Home Owners' Loan Corporation.....	1,042	829	2	20	54	97	122	243	124	72	57	26	7	4	1	-	12
Individual.....	2,333	1,902	73	114	136	210	206	441	286	187	128	61	35	13	8	4	431
Other.....	570	498	9	15	15	40	43	99	91	71	51	33	19	8	4	-	72
Reporting debt and value.....	5,912	4,968	87	223	334	687	512	1,112	745	493	376	209	126	41	23	-	944
JUNIOR MORTGAGE																	
First mortgage only.....	1,149	970	5	30	81	262	72	176	124	81	75	26	26	10	2	-	179
First and junior mortgage.....	121	88	1	1	6	9	11	25	13	5	7	4	4	-	2	-	33
With 1st mtg.; not rptg. on junior.....	4,642	3,910	81	192	247	416	429	911	608	407	294	179	96	31	19	-	732
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,024	865	85	127	137	157	109	141	59	35	10	5	-	-	-	-	159
\$1,000 to \$1,499.....	971	814	2	90	125	152	113	184	70	48	21	8	1	-	-	-	157
\$1,500 to \$1,999.....	1,030	871	-	6	60	289	112	219	106	45	21	8	3	2	-	-	159
\$2,000 to \$2,499.....	946	790	-	-	12	75	117	242	178	90	58	13	2	1	-	-	156
\$2,500 to \$2,999.....	514	434	-	-	-	14	46	180	103	51	23	11	4	2	-	-	80
\$3,000 to \$3,999.....	742	628	-	-	-	-	15	136	170	135	107	42	21	1	1	-	114
\$4,000 to \$4,999.....	319	267	-	-	-	-	-	10	50	61	80	46	16	4	-	-	52
\$5,000 to \$5,999.....	181	158	-	-	-	-	-	-	9	23	41	44	29	7	5	-	23
\$6,000 to \$7,499.....	108	82	-	-	-	-	-	-	-	5	13	26	26	9	3	-	26
\$7,500 to \$9,999.....	43	37	-	-	-	-	-	-	-	-	2	6	20	6	3	-	6
\$10,000 to \$14,999.....	28	20	-	-	-	-	-	-	-	-	-	-	-	4	8	-	8
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
\$20,000 and over.....	5	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	4
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	23,891	19,767	54	259	545	1,453	1,328	3,671	3,138	2,527	2,405	1,695	1,405	540	645	-	4,124
Average value..... (dollars).....	4,041	3,979	-	1,163	1,633	2,115	2,594	3,301	4,212	5,126	6,397	8,111	11,150	-	-	-	4,369
Debt on first & jr. mtgs. (thous.).....	12,950	10,707	30	175	345	955	791	2,101	1,740	1,311	1,239	859	688	265	212	-	2,243
Percent of value of property.....	54.2	54.2	-	67.6	63.2	65.7	59.5	57.2	55.5	51.9	51.5	50.7	48.6	-	-	-	54.4
Average debt..... (dollars).....	2,190	2,155	-	787	1,033	1,390	1,545	1,889	2,336	2,660	3,295	4,111	5,420	-	-	-	2,376
Debt on first mtgs. (thousands).....	12,807	10,625	30	175	341	952	788	2,084	1,727	1,302	1,222	851	677	255	209	-	2,182
Percent of value of property.....	53.6	53.8	-	67.6	62.6	65.5	59.3	56.8	55.0	51.5	50.8	50.2	48.2	-	-	-	52.9
Average debt..... (dollars).....	2,166	2,139	-	786	1,022	1,386	1,589	1,874	2,318	2,642	3,251	4,074	5,371	-	-	-	2,312

## HOUSING—NONFARM MORTGAGES

Table F-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE ERIE 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	6,647	6,427	1,088	968	420	548	97	394	1,042	2,333	570	220
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,257	6,128	1,081	887	367	520	90	327	1,042	2,218	533	129
Average interest rate (percent)	5.52	5.52	5.76	5.70	5.63	5.75	-	5.76	4.50	5.77	5.58	5.71
Reporting debt and value	5,912	5,773	950	867	384	483	86	313	924	2,097	521	189
Percent distribution	-	100.0	16.5	15.0	6.7	8.4	1.5	5.7	16.0	36.3	9.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	5,912	5,773	950	867	384	483	86	328	924	2,097	521	189
First mortgage only	1,149	1,134	188	128	44	84	30	277	175	304	82	15
First and junior mortgage	121	117	21	10	2	8	3	6	9	62	6	4
With first mortgage; not reporting on junior mortgage	4,642	4,522	791	729	338	391	53	45	740	1,731	433	180
1-family properties	4,968	4,864	843	739	333	406	74	317	733	1,703	455	104
First mortgage only	970	956	124	107	39	68	24	270	126	242	63	14
First and junior mortgage	88	86	18	7	1	6	3	6	6	41	5	2
With first mortgage; not reporting on junior mortgage	3,910	3,822	701	625	293	332	47	41	601	1,420	387	88
2- to 4-family properties	944	909	107	128	51	77	12	11	191	394	66	35
First mortgage only	179	178	14	21	5	16	6	7	49	62	19	1
First and junior mortgage	33	31	3	3	1	2	-	-	3	21	1	2
With first mortgage; not reporting on junior mortgage	732	700	90	104	45	59	6	4	139	311	46	32
RELATION OF DEBT TO VALUE												
1- to 4-family properties	5,912	5,773	950	867	384	483	86	328	924	2,097	521	189
Value of property (dollars)	23,891,000	23,347,100	3,649,500	4,129,800	1,872,300	2,257,500	622,000	841,400	3,462,100	8,111,400	2,530,900	543,900
Average value (dollars)	4,041	4,044	3,842	4,763	4,876	4,674	-	2,565	3,747	3,868	4,568	3,913
Debt on first and junior mortgages (dollars)	12,950,200	12,642,200	1,786,200	2,105,200	968,300	1,136,900	336,800	591,400	2,143,800	4,255,400	1,424,400	308,000
Percent of value of property	54.2	54.1	48.9	51.0	51.7	50.4	-	70.3	61.9	52.5	56.3	56.6
Average debt (dollars)	2,190	2,190	1,880	2,428	2,522	2,354	-	1,908	2,320	2,029	2,734	2,216
Debt on first mortgages (dollars)	12,806,900	12,503,800	1,770,800	2,090,200	959,300	1,130,900	327,100	588,000	2,137,400	4,178,700	1,411,600	303,100
Percent distribution	-	100.0	14.2	16.7	7.7	9.0	2.6	4.7	17.1	33.4	11.3	-
Percent of value of property	53.6	53.6	48.5	50.6	51.2	50.1	-	69.9	61.7	51.5	55.8	55.7
Average debt (dollars)	2,166	2,166	1,864	2,411	2,498	2,341	-	1,793	2,313	1,993	2,709	2,181
1-family properties	4,968	4,864	843	739	333	406	74	317	733	1,703	455	104
Value of property (dollars)	19,767,000	19,373,000	3,228,100	3,546,200	1,576,800	1,968,400	538,000	788,500	2,702,700	6,402,700	2,172,800	394,000
Average value (dollars)	3,979	3,983	3,829	4,797	4,735	4,848	-	2,487	3,687	3,760	4,775	3,788
Debt on first and junior mortgages (dollars)	10,706,900	10,473,300	1,567,100	1,815,400	831,000	984,400	274,800	559,000	1,610,200	3,405,500	1,241,300	233,600
Percent of value of property	54.2	54.1	48.5	51.2	52.7	50.0	-	70.9	59.6	53.2	57.1	59.3
Average debt (dollars)	2,155	2,153	1,859	2,457	2,495	2,425	-	1,763	2,197	2,000	2,728	2,246
Debt on first mortgages (dollars)	10,624,800	10,393,700	1,553,400	1,810,100	830,000	980,100	265,600	555,600	1,607,300	3,363,200	1,238,500	231,100
Percent of value of property	53.8	53.7	48.1	51.1	52.6	49.8	-	70.5	59.5	52.5	57.0	58.7
Average debt (dollars)	2,139	2,137	1,843	2,449	2,492	2,414	-	1,753	2,193	1,975	2,722	2,222
2- to 4-family properties	944	909	107	128	51	77	12	11	191	394	66	35
Value of property (dollars)	4,124,000	3,974,100	421,400	584,600	295,500	289,100	89,000	52,900	759,400	1,708,700	358,100	149,900
Average value (dollars)	4,369	4,372	3,938	4,567	-	-	-	-	3,976	4,337	-	-
Debt on first and junior mortgages (dollars)	2,243,300	2,168,900	219,100	289,800	137,300	152,500	61,500	32,400	533,100	849,900	183,100	74,400
Percent of value of property	54.4	54.6	52.0	49.6	-	-	-	-	70.2	49.7	-	-
Average debt (dollars)	2,376	2,386	2,048	2,264	-	-	-	-	2,791	2,157	-	-
Debt on first mortgages (dollars)	2,182,100	2,110,100	217,400	280,100	129,300	150,800	61,500	32,400	530,100	815,500	173,100	72,000
Percent of value of property	52.9	53.1	51.6	47.9	-	-	-	-	69.8	47.7	-	-
Average debt (dollars)	2,312	2,321	2,082	2,188	-	-	-	-	2,775	2,070	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	5,591	5,416	961	619	365	454	85	322	829	1,902	498	175
RACE OF OCCUPANTS												
White	5,566	5,394	955	617	365	452	85	322	824	1,894	497	172
Negro	21	18	5	1	-	1	-	-	5	6	1	3
Other nonwhite	4	4	1	1	-	1	-	-	-	2	-	-
YEAR BUILT												
Reporting year built	5,528	5,370	951	614	365	449	85	319	824	1,881	496	158
1930 to 1940	949	941	130	214	94	120	23	14	76	336	148	8
1920 to 1929	1,766	1,720	332	227	99	128	47	20	302	622	170	46
1910 to 1919	1,505	1,470	247	196	101	95	13	278	213	416	107	35
1900 to 1909	593	564	103	85	35	50	1	4	117	220	34	29
1880 to 1899	540	510	107	64	28	36	1	2	101	208	27	30
1879 or earlier	175	165	32	28	8	20	-	1	15	79	10	10

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	5,591	5,416	961	819	365	454	85	322	829	1,902	498	175
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,971	4,866	843	739	333	406	74	317	723	1,705	455	105
Under \$500.....	300	296	52	45	19	26	3	4	16	159	17	4
\$500 to \$999.....	574	580	131	88	33	55	1	16	44	244	36	14
\$1,000 to \$1,499.....	823	811	176	120	70	50	3	60	113	282	57	12
\$1,500 to \$1,999.....	866	850	126	91	32	59	8	182	146	241	56	16
\$2,000 to \$2,499.....	785	771	158	86	40	46	4	29	159	260	75	14
\$2,500 to \$2,999.....	442	431	70	71	25	46	6	7	103	138	36	11
\$3,000 to \$3,999.....	626	602	75	107	50	57	21	10	104	210	75	24
\$4,000 to \$4,999.....	287	262	30	51	26	25	8	8	27	86	52	5
\$5,000 to \$5,999.....	156	153	15	41	17	24	10	1	10	50	25	3
\$6,000 to \$7,499.....	75	74	6	25	13	12	6	-	7	17	13	2
\$7,500 to \$9,999.....	36	36	3	8	5	3	4	-	4	11	8	-
\$10,000 to \$14,999.....	18	18	1	5	3	2	-	-	-	6	6	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	1	-	-
\$20,000 and over.....	1	1	-	1	-	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,254	5,167	913	752	316	436	82	316	829	1,804	471	87
Under 4.0%.....	39	39	3	11	2	9	1	2	-	19	3	-
4.0%.....	91	90	10	12	5	7	1	-	-	60	7	1
4.1% to 4.4%.....	2	2	1	-	-	-	-	-	-	1	-	-
4.5%.....	946	937	35	29	21	8	1	4	829	17	22	9
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	701	689	126	130	71	59	29	50	-	222	132	12
5.1% to 5.4%.....	1	1	-	1	-	1	-	-	-	-	-	-
5.5%.....	175	171	36	44	21	23	19	22	-	14	36	4
5.6% to 5.9%.....	3	3	1	-	-	-	-	1	-	-	1	-
6.0%.....	3,281	3,220	597	521	193	328	31	237	-	1,467	267	61
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	7	7	-	3	3	-	-	-	-	3	1	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	3	3	1	-	-	-	-	-	-	1	1	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	5	5	3	1	-	1	-	-	-	-	1	-
Average interest rate..... (percent).....	5.52	5.52	5.75	5.67	5.60	5.73	-	5.76	4.50	5.76	5.57	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	4,150	4,086	899	666	308	358	68	301	787	971	394	64
Real estate taxes included in payment.....	1,508	1,477	432	304	166	138	2	39	337	160	203	31
Monthly.....	1,374	1,348	410	286	159	127	1	37	317	107	190	26
Quarterly.....	15	14	2	8	2	6	-	-	-	3	1	-
Semiannual.....	44	44	2	6	2	4	-	-	2	28	6	-
Annual.....	17	16	1	1	1	-	-	-	-	13	1	-
Other.....	8	8	5	-	-	-	-	-	-	1	2	-
Not reporting frequency of payment.....	50	47	12	3	2	1	1	2	18	8	3	3
Real estate taxes not included in payment.....	2,583	2,554	455	354	140	214	64	251	438	796	166	29
Monthly.....	1,969	1,947	435	230	94	136	46	256	420	426	134	22
Quarterly.....	48	47	-	13	7	6	6	-	-	24	4	1
Semiannual.....	391	385	6	86	31	55	7	1	4	246	35	6
Annual.....	99	99	3	14	4	10	1	1	1	72	7	-
Other.....	25	25	6	1	1	-	-	-	-	14	3	-
Not reporting frequency of payment.....	51	51	5	10	3	7	4	3	12	14	3	-
Not reporting tax payment requirements.....	59	55	12	8	2	6	2	1	12	15	5	4
Monthly.....	43	41	12	6	1	5	2	1	10	8	2	2
Quarterly.....	2	1	-	-	-	-	-	-	-	1	-	1
Semiannual.....	8	7	-	2	1	1	-	-	1	3	1	1
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	1	1	-	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment.....	4	4	-	-	-	-	-	-	1	2	1	-
No principal payments required.....	808	779	27	95	36	59	11	13	17	561	55	24
Monthly.....	179	173	16	18	8	10	6	10	14	95	14	6
Quarterly.....	37	37	1	10	6	4	1	-	-	22	3	-
Semiannual.....	459	446	5	59	18	41	1	2	2	349	28	13
Annual.....	87	84	2	5	3	2	1	1	-	70	5	3
Other.....	17	17	-	-	-	-	1	-	-	12	4	-
Not reporting frequency of payment.....	24	22	3	3	1	2	1	-	1	13	1	2
Not reporting principal payment requirements.....	279	195	31	20	4	16	4	5	22	89	24	84
Monthly.....	124	117	27	11	3	8	3	4	21	36	15	7
Quarterly.....	4	3	1	1	-	1	-	-	-	-	1	1
Semiannual.....	35	31	-	4	1	3	-	-	-	26	1	4
Annual.....	5	4	-	-	-	-	-	-	-	4	-	1
Other.....	6	4	-	-	-	-	-	-	-	3	1	2
Not reporting frequency of payment.....	105	36	3	4	-	4	1	1	1	20	6	69
No regular payments required.....	359	356	4	38	17	21	2	3	3	281	25	3

## HOUSING—NONFARM MORTGAGES

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	4,971	1,359	2,340	740	522	Reporting interest rate	5,254	1,424	2,518	774	538
Under \$500	300	51	174	29	46	Under 4.0%	39	10	17	9	3
\$500 to \$999	574	94	291	101	88	4.0% to 4.4%	91	20	41	13	17
\$1,000 to \$1,499	823	280	394	125	74	4.4% to 4.8%	2	1	-	1	-
\$1,500 to \$1,999	866	193	492	98	83	4.8% to 5.2%	946	413	469	19	45
\$2,000 to \$2,499	785	264	388	107	76	5.2% to 5.6%	-	-	-	-	-
\$2,500 to \$2,999	442	159	178	64	41	5.6% to 6.0%	701	248	311	95	47
\$3,000 to \$3,999	526	203	257	109	57	6.0% to 6.4%	1	-	1	-	-
\$4,000 to \$4,999	267	99	96	44	28	6.4% to 6.8%	175	88	73	8	6
\$5,000 to \$5,999	156	43	53	33	17	6.8% to 7.2%	3	1	2	-	-
\$6,000 to \$7,499	76	24	32	14	6	7.2% to 7.6%	3,281	684	1,601	628	418
\$7,500 to \$9,999	36	6	18	10	2	7.6% to 8.0%	-	-	-	-	-
\$10,000 to \$14,999	18	3	6	6	3	8.0% and over	7	3	2	1	1
\$15,000 to \$19,999	1	-	1	-	-	Average interest rate... (percent)	3	2	-	-	1
\$20,000 and over	1	-	-	-	1		5	4	1	-	-
							5.52	5.32	5.53	5.77	5.70

Table F-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE ERIE 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	3,514	2,856	1,020	1,822	14	658
Total first mortgage outstanding debt (dollars)	7,550,400	6,029,000	2,399,800	3,605,200	24,000	1,521,400
Total annual mortgage payment (dollars)	992,199	898,119	350,421	544,204	3,494	94,080
Average first mortgage outstanding debt (dollars)	2,149	2,111	2,353	1,979	-	2,312
Average value of property (dollars)	3,939	3,822	3,946	3,756	-	4,444
Average annual estimated rental value (dollars)	397	387	402	379	-	441
Average annual mortgage payment (dollars)	282	314	344	299	-	143
Percent which annual mortgage payment represents of—						
First mortgage debt	13.1	14.9	14.6	15.1	-	6.2
Value of property	7.2	8.2	8.7	8.0	-	3.2
Estimated annual rental value	71.1	81.2	85.5	78.7	-	32.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,660	2,523	988	1,523	12	137
Average first mortgage outstanding debt (dollars)	2,117	2,109	2,368	1,945	-	2,251
Average value of property (dollars)	3,754	3,757	3,953	3,633	-	3,698
Average annual estimated rental value (dollars)	381	381	401	368	-	385
Average annual mortgage payment (dollars)	315	324	348	309	-	159
Percent which annual mortgage payment represents of—						
First mortgage debt	14.9	15.3	14.7	15.9	-	7.1
Value of property	8.4	8.6	8.8	8.5	-	4.3
Estimated annual rental value	82.7	85.0	86.6	83.9	-	41.3
Monthly mortgage payment—						
Under \$10	117	64	18	44	2	53
\$10 to \$14	285	259	54	204	1	26
\$15 to \$19	442	416	162	252	2	26
\$20 to \$24	613	600	180	416	4	13
\$25 to \$29	440	431	192	237	2	9
\$30 to \$39	444	436	232	203	1	8
\$40 to \$49	144	142	67	75	-	2
\$50 to \$59	85	85	43	42	-	-
\$60 to \$74	47	47	23	24	-	-
\$75 to \$99	15	15	9	6	-	-
\$100 and over	28	28	8	20	-	-
Average monthly mortgage payment (dollars)	26.25	26.96	28.98	25.71	-	13.23
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	854	383	32	299	2	521
Average first mortgage outstanding debt (dollars)	2,249	2,124	-	2,149	-	2,328
Average value of property (dollars)	4,515	4,320	-	4,388	-	4,640
Average annual estimated rental value (dollars)	448	436	-	439	-	456
Average annual mortgage payment (dollars)	181	246	-	249	-	139
Percent which annual mortgage payment represents of—						
First mortgage debt	8.0	11.6	-	11.6	-	6.0
Value of property	4.0	5.7	-	5.7	-	3.0
Estimated annual rental value	40.3	56.4	-	56.6	-	30.4

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 HARRISBURG 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.....	47,002	45,624	19,723	43.2	25,901	1,081	297	18,951	7,874	41.5	11,077
Urban.....	36,886	35,939	14,562	40.5	21,377	862	85	13,968	5,813	41.6	8,155
Rural-nonfarm.....	10,116	9,685	5,161	53.3	4,524	219	212	4,983	2,061	41.4	2,922
COLOR OF OCCUPANTS											
White.....	-	42,956	19,093	44.4	23,863	-	-	18,354	7,687	41.6	10,717
Nonwhite.....	-	2,668	630	23.6	2,038	-	-	597	237	39.7	360
TYPE OF STRUCTURE											
1-family.....	24,296	23,581	12,192	51.8	11,389	529	236	11,909	4,754	39.9	7,155
Other.....	22,706	22,093	7,531	34.1	14,562	552	61	7,042	3,120	44.3	3,922
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	24,151	23,412	12,116	51.8	11,296	507	232	11,883	4,743	39.9	7,140
Under \$5.....	196	176	116	65.9	60	15	5	111	8	7.2	103
\$5 to \$9.....	886	842	369	43.8	473	33	11	362	71	19.6	291
\$10 to \$14.....	2,572	2,457	726	29.4	1,741	62	43	691	215	31.1	476
\$15 to \$19.....	3,459	3,348	1,012	30.2	2,336	66	45	988	331	33.7	652
\$20 to \$24.....	3,154	3,071	1,257	40.9	1,814	54	29	1,226	441	36.0	785
\$25 to \$29.....	3,098	3,027	1,367	45.2	1,660	41	30	1,343	495	36.9	848
\$30 to \$39.....	4,378	4,269	2,475	58.0	1,794	81	28	2,432	988	40.6	1,444
\$40 to \$49.....	2,912	2,840	2,094	73.7	746	54	18	2,078	893	43.0	1,185
\$50 to \$59.....	1,522	1,468	1,127	76.8	341	40	14	1,112	559	50.3	558
\$60 to \$74.....	931	892	705	79.0	187	36	3	696	354	50.9	342
\$75 to \$99.....	573	555	448	80.7	107	16	2	439	215	49.0	224
\$100 and over.....	470	457	420	91.9	37	9	4	410	173	42.2	237
Median monthly rent..... (dollars).....	27.42	27.48	34.39	-	22.36	27.37	21.57	34.54	37.70	-	32.37

Table G-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, AND OUTSTANDING DEBT, FOR THE HARRISBURG 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.....	7,874	6,685	172	288	363	383	444	1,059	1,019	839	1,040	603	296	95	80	4	1,189
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	7,604	6,452	165	269	350	374	430	1,026	972	807	1,014	585	287	93	77	3	1,152
Average interest rate.....(%).....	5.73	5.73	5.86	5.74	5.75	5.76	5.77	5.77	5.72	5.71	5.68	5.69	5.69	-	-	-	5.77
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	7,592	6,527	169	281	354	378	438	1,043	980	823	1,010	591	287	93	77	3	1,165
Building and loan association.....	723	622	31	18	39	37	47	123	88	78	88	40	23	5	5	-	101
Commercial bank.....	3,080	2,615	53	107	126	136	152	380	406	347	419	253	143	49	42	2	465
Savings bank.....	1,363	1,114	37	50	59	68	80	176	156	139	167	116	48	9	9	-	249
Life insurance company.....	87	75	-	-	2	-	-	4	3	5	18	15	18	6	4	-	12
Mortgage company.....	40	36	1	-	2	1	-	5	5	1	8	9	3	1	-	-	4
Home Owners' Loan Corporation.....	491	428	6	20	20	24	35	75	67	53	81	36	9	1	1	-	63
Individual.....	1,581	1,346	37	80	97	97	112	242	219	158	167	80	30	18	9	-	235
Other.....	327	291	4	6	9	15	12	38	36	42	62	42	13	4	7	1	36
Reporting debt and value.....	7,353	6,271	153	267	348	363	429	990	937	783	981	567	284	93	76	-	1,082
JUNIOR MORTGAGE																	
First mortgage only.....	406	334	6	8	21	16	28	83	63	42	34	22	8	3	-	-	72
First and junior mortgage.....	186	158	2	5	6	7	9	26	21	22	33	15	6	4	2	-	28
With 1st mtg.; not rptg. on junior.....	6,761	5,779	145	254	321	340	392	881	853	719	914	530	270	86	74	-	982
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,633	1,454	148	207	218	147	171	235	138	87	69	24	7	3	-	-	179
\$1,000 to \$1,499.....	1,082	918	5	44	84	119	102	222	161	79	59	26	13	3	1	-	164
\$1,500 to \$1,999.....	830	694	-	16	35	66	78	191	127	72	66	28	9	2	4	-	136
\$2,000 to \$2,499.....	865	734	-	-	11	23	48	166	186	124	110	45	18	2	1	-	131
\$2,500 to \$2,999.....	613	524	-	-	-	8	22	117	115	105	98	44	7	6	2	-	89
\$3,000 to \$3,999.....	1,018	873	-	-	-	-	8	53	186	186	278	134	23	5	-	-	145
\$4,000 to \$4,999.....	555	468	-	-	-	-	-	6	22	99	178	110	44	7	2	-	87
\$5,000 to \$5,999.....	344	288	-	-	-	-	-	-	2	28	103	85	55	10	5	-	56
\$6,000 to \$7,499.....	221	176	-	-	-	-	-	-	-	3	20	62	69	17	5	-	45
\$7,500 to \$9,999.....	88	64	-	-	-	-	-	-	-	-	9	30	16	9	9	-	24
\$10,000 to \$14,999.....	68	55	-	-	-	-	-	-	-	-	-	-	9	20	26	-	13
\$15,000 to \$19,999.....	19	14	-	-	-	-	-	-	-	-	-	-	-	2	12	-	5
\$20,000 and over.....	17	9	-	-	-	-	-	-	-	-	-	-	-	-	9	-	8
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	38,674	31,903	97	301	574	754	1,107	3,255	3,990	4,054	6,329	4,664	3,120	1,475	2,183	-	6,771
Average value.....(dollars).....	5,260	5,087	637	1,125	1,650	2,077	2,581	3,287	4,258	5,178	6,451	8,226	10,987	-	-	-	6,258
Debt on first & jr. mtgs.....(thous.).....	18,063	14,976	60	180	293	394	528	1,544	1,876	1,996	3,033	2,115	1,431	616	912	-	3,087
Percent of value of property.....	46.7	46.9	61.8	59.9	50.9	52.2	47.7	47.4	47.0	49.2	47.9	45.3	45.9	-	-	-	45.6
Average debt.....(dollars).....	2,456	2,388	393	674	841	1,084	1,231	1,559	2,002	2,549	3,092	3,781	5,039	-	-	-	2,853
Debt on first mtgs.....(thousands).....	17,898	14,845	60	179	290	391	521	1,524	1,859	1,974	3,009	2,096	1,425	609	910	-	3,053
Percent of value of property.....	46.3	46.5	61.4	59.5	50.5	51.8	47.0	46.8	46.6	48.7	47.6	44.9	45.7	-	-	-	45.1
Average debt.....(dollars).....	2,434	2,367	391	670	834	1,076	1,214	1,539	1,984	2,521	3,068	3,697	5,017	-	-	-	2,821



## HOUSING—NONFARM MORTGAGES

Table G-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE HARRISBURG 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	7,874	7,692	723	4,443	3,080	1,363	87	40	491	1,581	327	182
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,604	7,513	705	4,361	3,034	1,327	82	40	491	1,533	301	91
Average interest rate.....(percent)	5.73	5.73	5.88	5.87	5.92	5.76	-	-	4.50	5.72	5.60	-
Reporting debt and value	7,358	7,235	677	4,187	2,971	1,216	82	39	464	1,486	300	118
Percent distribution	-	100.0	9.4	57.9	41.1	16.8	1.1	0.5	6.4	20.5	4.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,353	7,235	677	4,187	2,971	1,216	82	39	464	1,486	300	118
First mortgage only	406	402	48	233	219	14	1	3	29	82	6	4
First and junior mortgage	186	178	13	115	90	25	2	1	13	27	7	8
With first mortgage; not reporting on junior mortgage	6,761	6,655	616	3,839	2,662	1,177	79	35	422	1,377	287	106
1-family properties	6,271	6,168	583	3,534	2,535	999	71	35	407	1,271	267	103
First mortgage only	334	331	35	191	182	9	1	2	24	72	6	3
First and junior mortgage	158	150	13	95	75	19	2	1	11	22	6	8
With first mortgage; not reporting on junior mortgage	5,779	5,687	535	3,248	2,277	971	68	32	372	1,177	255	92
2- to 4-family properties	1,082	1,067	94	653	436	217	11	4	57	215	33	15
First mortgage only	72	71	13	42	37	5	-	1	5	10	-	1
First and junior mortgage	28	28	-	20	14	6	-	-	2	5	1	-
With first mortgage; not reporting on junior mortgage	982	968	81	591	385	206	11	3	50	200	32	14
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,353	7,235	677	4,187	2,971	1,216	82	39	464	1,486	300	118
Value of property.....(dollars)	38,873,600	38,030,400	3,198,500	22,849,700	16,780,400	6,069,300	897,300	289,500	2,141,600	6,756,900	1,896,900	643,200
Average value.....(dollars)	5,260	5,256	4,725	5,457	5,648	4,991	-	-	4,616	4,547	6,323	5,451
Debt on first and junior mortgages.....(dollars)	18,062,600	17,751,900	1,390,500	10,415,700	7,680,100	2,735,600	490,000	139,900	1,117,300	3,229,500	969,000	310,700
Percent of value of property	46.7	46.7	43.5	45.6	45.8	45.1	-	-	52.2	47.8	51.1	48.3
Average debt.....(dollars)	2,456	2,454	2,054	2,468	2,585	2,250	-	-	2,408	2,173	3,230	2,633
Debt on first mortgages.....(dollars)	17,897,800	17,598,000	1,381,200	10,315,600	7,600,400	2,715,200	489,300	137,900	1,110,100	3,201,900	962,000	299,800
Percent distribution	-	100.0	7.8	58.6	43.2	15.4	2.8	0.8	6.3	18.2	5.5	-
Percent of value of property	46.3	46.3	43.2	45.1	45.3	44.7	-	-	51.8	47.4	50.7	46.6
Average debt.....(dollars)	2,434	2,432	2,040	2,464	2,558	2,233	-	-	2,392	2,155	3,207	2,541
1-family properties	6,271	6,168	583	3,534	2,535	999	71	35	407	1,271	267	103
Value of property.....(dollars)	31,375,200	30,669,000	2,669,500	18,700,600	13,793,400	4,907,200	656,300	219,500	1,865,500	5,592,100	1,672,200	527,500
Average value.....(dollars)	5,087	5,087	4,578	5,292	5,441	4,912	-	-	4,584	4,547	6,263	5,121
Debt on first and junior mortgages.....(dollars)	14,975,900	14,713,700	1,154,900	8,517,800	6,347,400	2,170,400	353,000	111,700	978,000	2,715,300	883,000	262,200
Percent of value of property	46.9	46.9	43.3	45.5	45.4	44.2	-	-	52.4	48.6	52.8	49.7
Average debt.....(dollars)	2,388	2,385	1,981	2,410	2,504	2,173	-	-	2,403	2,136	3,307	2,546
Debt on first mortgages.....(dollars)	14,845,200	14,598,900	1,145,600	8,439,100	6,282,200	2,156,900	352,300	109,700	973,100	2,697,100	877,000	251,300
Percent of value of property	46.5	46.5	42.9	45.1	45.5	44.0	-	-	52.2	48.2	50.7	47.6
Average debt.....(dollars)	2,367	2,366	1,965	2,388	2,478	2,159	-	-	2,391	2,122	3,285	2,440
2- to 4-family properties	1,082	1,067	94	653	436	217	11	4	57	215	33	15
Value of property.....(dollars)	6,770,900	6,655,200	529,500	4,149,100	2,987,000	1,162,100	241,000	70,000	276,100	1,164,800	224,700	115,700
Average value.....(dollars)	6,258	6,237	5,634	6,354	6,851	5,355	-	-	5,418	5,418	-	-
Debt on first and junior mortgages.....(dollars)	3,086,700	3,038,200	235,600	1,897,900	1,332,700	565,200	137,000	28,200	139,300	514,200	86,000	48,500
Percent of value of property	45.6	45.7	-	45.7	44.6	48.6	-	-	-	44.1	-	-
Average debt.....(dollars)	2,853	2,847	-	2,906	3,057	2,605	-	-	-	2,392	-	-
Debt on first mortgages.....(dollars)	3,052,600	3,004,100	235,600	1,876,500	1,318,200	558,300	137,000	28,200	137,000	504,800	85,000	48,500
Percent of value of property	45.1	45.1	-	45.2	44.1	48.0	-	-	-	43.3	-	-
Average debt.....(dollars)	2,821	2,815	-	2,874	3,023	2,573	-	-	-	2,348	-	-

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE HARRISBURG 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	6,685	6,527	622	3,729	2,615	1,114	75	36	428	1,346	291	158
RACE OF OCCUPANTS												
White	6,470	6,314	591	3,617	2,537	1,080	75	36	402	1,306	287	156
Negro	213	211	31	110	77	33	-	-	26	40	4	2
Other nonwhite	2	2	-	2	1	1	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	6,546	6,388	605	3,658	2,577	1,081	75	36	420	1,303	291	158
1930 to 1940	993	976	88	499	304	195	41	15	60	183	90	17
1920 to 1929	1,987	1,927	201	1,136	819	317	19	5	130	357	79	60
1910 to 1919	1,229	1,199	113	709	504	205	6	9	69	238	55	30
1900 to 1909	1,158	1,144	108	640	471	169	5	5	93	263	30	14
1880 to 1899	867	839	72	504	373	131	3	2	50	184	24	28
1879 or earlier	312	303	23	170	106	64	1	-	18	78	13	9

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE HARRISBURG 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.....	6,685	6,527	622	3,729	2,615	1,114	75	36	428	1,346	291	158
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	6,275	6,171	583	3,537	2,537	1,000	71	35	407	1,271	267	104
Under \$500.....	552	544	59	352	242	110	-	3	14	107	9	8
\$500 to \$999.....	916	899	95	523	365	158	4	4	43	209	21	17
\$1,000 to \$1,499.....	922	906	110	503	347	156	2	2	51	214	24	16
\$1,500 to \$1,999.....	699	690	70	388	285	103	7	2	47	151	25	9
\$2,000 to \$2,499.....	743	731	64	386	281	105	6	2	74	174	25	12
\$2,500 to \$2,999.....	518	511	50	263	184	79	3	2	57	110	26	7
\$3,000 to \$3,999.....	873	856	69	505	362	143	5	6	67	146	58	17
\$4,000 to \$4,999.....	462	457	43	268	199	69	8	7	30	76	25	5
\$5,000 to \$5,999.....	279	271	16	167	127	40	10	3	16	37	22	8
\$6,000 to \$7,499.....	172	171	3	92	69	23	17	4	7	28	20	1
\$7,500 to \$9,999.....	62	60	2	45	36	10	2	-	-	3	7	2
\$10,000 to \$14,999.....	54	52	1	30	27	3	6	-	1	12	2	2
\$15,000 to \$19,999.....	14	14	-	7	7	-	1	-	-	4	2	-
\$20,000 and over.....	9	9	1	7	6	1	-	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	6,452	6,374	608	3,661	2,576	1,085	71	36	428	1,304	266	78
Under 4.0%.....	24	23	1	8	7	1	1	-	-	12	1	1
4.0%.....	64	64	6	8	4	4	2	1	-	39	8	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	491	488	7	31	26	5	6	1	428	8	7	3
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	766	754	49	373	135	238	33	3	-	229	67	12
5.1% to 5.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
5.5%.....	113	113	24	24	17	7	2	3	-	33	27	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	4,972	4,911	513	3,208	2,383	825	27	28	-	980	155	61
6.1% to 6.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.5%.....	7	7	1	5	3	2	-	-	-	-	1	-
6.6% to 6.9%.....	1	1	-	1	-	1	-	-	-	-	-	-
7.0%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	2	-	2	-	2	-	-	-	-	-	1
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	8	8	6	1	1	-	-	-	-	1	-	-
Average interest rate..... (percent).....	5.73	5.73	5.88	5.87	5.92	5.76	-	-	4.50	5.71	5.58	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	3,721	3,677	545	1,834	1,330	504	59	31	400	616	192	44
Real estate taxes included in payment.....	561	559	48	237	163	74	3	11	119	62	79	2
Monthly.....	468	467	45	184	130	54	3	9	115	37	74	1
Quarterly.....	32	32	-	18	12	6	-	2	1	8	3	-
Semiannual.....	46	46	2	28	18	10	-	-	2	13	1	-
Annual.....	6	6	-	3	1	2	-	-	-	3	-	-
Other.....	4	4	-	3	1	2	-	-	-	1	-	-
Not reporting frequency of payment.....	5	4	1	1	1	-	-	-	1	-	1	-
Real estate taxes not included in payment.....	3,069	3,032	491	1,550	1,133	417	55	19	279	538	110	37
Monthly.....	1,572	1,554	462	491	335	156	36	13	272	239	51	18
Quarterly.....	503	492	11	364	268	96	12	3	2	79	21	11
Semiannual.....	803	798	6	592	457	135	3	1	3	165	28	5
Annual.....	119	119	-	68	47	21	1	-	-	44	6	-
Other.....	30	30	8	18	14	4	-	-	-	2	2	-
Not reporting frequency of payment.....	42	39	4	17	12	5	3	2	2	9	2	3
Not reporting tax payment requirements.....	91	86	6	47	34	13	1	1	2	26	3	5
Monthly.....	44	42	5	19	11	8	-	1	2	13	2	2
Quarterly.....	18	16	-	7	5	2	1	-	-	8	-	2
Semiannual.....	23	23	1	17	15	2	-	-	-	4	1	-
Annual.....	2	1	-	1	1	-	-	-	-	-	-	1
Other.....	2	2	-	2	1	1	-	-	-	-	-	-
Not reporting frequency of payment.....	2	2	-	1	1	-	-	-	-	1	-	-
No principal payments required.....	1,909	1,879	59	1,246	946	300	13	4	19	467	71	30
Monthly.....	225	216	28	115	76	39	1	-	14	52	6	9
Quarterly.....	416	410	5	321	246	75	3	-	1	69	11	6
Semiannual.....	1,081	1,068	22	711	557	154	5	3	2	276	49	13
Annual.....	104	104	-	44	31	13	4	1	-	51	4	-
Other.....	24	24	-	16	9	7	-	-	-	8	-	-
Not reporting frequency of payment.....	59	57	4	39	27	12	-	-	2	11	1	2
Not reporting principal payment requirements.....	269	191	5	147	51	96	1	-	6	27	5	78
Monthly.....	33	31	3	12	6	6	-	-	6	8	2	2
Quarterly.....	23	19	-	17	11	6	-	-	-	2	-	4
Semiannual.....	117	113	-	101	22	79	1	-	-	10	1	4
Annual.....	5	5	-	2	1	1	-	-	-	3	-	-
Other.....	4	4	-	3	3	-	-	-	-	1	-	-
Not reporting frequency of payment.....	87	-	-	12	8	4	-	-	-	3	2	68
No regular payments required.....	786	780	13	502	288	214	2	1	3	236	23	6

## HOUSING—NONFARM MORTGAGES

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	6,275	581	2,886	1,808	1,050	Reporting interest rate.....	6,452	530	3,005	1,884	1,083
Under \$500.....	552	17	260	158	122	Under 4.0%.....	24	4	11	1	8
\$500 to \$999.....	915	40	436	276	154	4.0% to 4.4%.....	491	152	299	24	16
\$1,000 to \$1,499.....	922	54	428	275	165	4.5% to 4.9%.....	766	88	295	173	210
\$1,500 to \$1,999.....	699	44	359	185	111	5.0% to 5.4%.....	1	-	-	1	-
\$2,000 to \$2,499.....	743	58	380	202	108	5.5% to 5.9%.....	113	28	45	23	17
\$2,500 to \$2,999.....	518	53	266	132	67	6.0%.....	4,972	251	2,306	1,648	767
\$3,000 to \$3,999.....	873	111	371	243	148	6.1% to 6.4%.....	1	-	1	-	-
\$4,000 to \$4,999.....	462	67	185	140	70	6.5%.....	7	2	4	-	1
\$5,000 to \$5,999.....	279	49	90	95	44	6.6% to 6.9%.....	1	-	1	-	-
\$6,000 to \$7,499.....	172	28	63	53	28	7.0%.....	1	-	-	-	-
\$7,500 to \$9,999.....	62	8	22	24	8	7.1% to 7.4%.....	3	-	1	-	-
\$10,000 to \$14,999.....	54	2	18	21	13	7.5%.....	8	-	5	-	1
\$15,000 to \$19,999.....	14	-	4	3	7	7.6% to 7.9%.....	8	-	-	2	-
\$20,000 and over.....	9	-	4	5	-	8.0% and over.....	5.73	5.84	5.72	5.88	5.72
						Average interest rate—(percent).....					

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 HARRISBURG METROPOLITAN DISTRICT: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	4,492	2,851	459	2,357	35	1,641
Total first mortgage outstanding debt (dollars)	10,767,900	6,690,200	1,421,100	5,213,800	55,300	4,077,700
Total annual mortgage payment (dollars)	1,222,614	970,649	190,198	770,579	9,872	251,965
Average first mortgage outstanding debt (dollars)	2,397	2,347	3,096	2,212	-	2,485
Average value of property (dollars)	5,019	4,847	5,014	4,824	-	5,318
Average annual estimated rental value (dollars)	485	473	517	465	-	504
Average annual mortgage payment (dollars)	272	340	414	327	-	154
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	14.5	13.4	14.8	-	6.2
Value of property	5.4	7.0	8.3	6.8	-	2.9
Estimated annual rental value	56.2	72.0	80.2	70.2	-	30.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,967	1,765	401	1,344	20	202
Average first mortgage outstanding debt (dollars)	2,343	2,358	3,234	2,104	-	2,215
Average value of property (dollars)	4,533	4,554	5,076	4,389	-	4,352
Average annual estimated rental value (dollars)	448	452	524	430	-	412
Average annual mortgage payment (dollars)	356	377	431	360	-	172
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	16.0	13.3	17.1	-	7.8
Value of property	7.8	8.3	8.5	8.2	-	4.0
Estimated annual rental value	79.4	83.3	82.2	83.8	-	41.8
Monthly mortgage payment—						
Under \$10	177	83	4	78	1	94
\$10 to \$14	218	185	21	161	3	33
\$15 to \$19	254	236	28	205	3	18
\$20 to \$24	280	260	31	227	2	20
\$25 to \$29	272	258	53	201	4	14
\$30 to \$39	361	349	108	239	2	12
\$40 to \$49	208	200	83	116	1	3
\$50 to \$59	113	109	42	66	1	4
\$60 to \$74	51	48	22	24	2	3
\$75 to \$99	15	15	4	11	-	-
\$100 and over	23	22	5	16	1	1
Average monthly mortgage payment (dollars)	29.68	31.38	35.91	30.01	-	14.33
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,525	1,086	58	1,013	15	1,439
Average first mortgage outstanding debt (dollars)	2,439	2,328	-	2,356	-	2,523
Average value of property (dollars)	5,398	5,324	-	5,401	-	5,454
Average annual estimated rental value (dollars)	513	508	-	513	-	517
Average annual mortgage payment (dollars)	207	232	-	233	-	151
Percent which annual mortgage payment represents of—						
First mortgage debt	8.5	12.1	-	12.0	-	6.0
Value of property	3.8	5.3	-	5.2	-	2.8
Estimated annual rental value	40.4	55.5	-	55.2	-	29.2

Table H-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 JOHNSTOWN 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	34,982	34,381	14,012	40.8	20,369	419	132	13,156	4,554	34.6	8,602
Urban	23,889	23,650	8,848	37.4	14,802	223	16	8,385	2,941	35.1	5,444
Rural-nonfarm	11,043	10,731	5,164	48.1	5,567	196	116	4,771	1,613	33.8	3,158
COLOR OF OCCUPANTS											
White	-	33,816	13,935	41.2	19,881	-	-	13,081	4,524	34.6	8,557
Nonwhite	-	565	77	13.6	488	-	-	75	30	-	45
TYPE OF STRUCTURE											
1-family	18,038	17,765	10,552	59.4	7,213	209	64	10,030	3,509	35.0	6,521
Other	16,894	16,616	3,460	20.8	13,156	210	68	3,126	1,045	33.4	2,081
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	17,931	17,667	10,505	59.5	7,162	202	62	10,010	3,497	34.9	6,513
Under \$5	262	257	140	54.5	117	4	1	122	14	11.5	108
\$5 to \$9	1,724	1,690	685	40.5	1,005	24	10	587	76	12.9	511
\$10 to \$14	3,054	2,991	1,221	40.8	1,770	45	18	1,113	253	22.7	860
\$15 to \$19	3,091	3,040	1,588	52.0	1,452	41	10	1,485	432	29.1	1,053
\$20 to \$24	2,835	2,814	1,460	51.9	1,354	18	3	1,414	432	30.6	982
\$25 to \$29	2,180	2,151	1,098	50.9	1,053	20	9	1,363	539	39.5	824
\$30 to \$39	2,690	2,670	1,229	45.9	1,441	16	4	1,879	818	43.5	1,061
\$40 to \$49	1,208	1,195	548	45.9	647	13	-	921	414	45.0	507
\$50 to \$59	632	622	292	46.9	330	9	1	486	216	44.4	270
\$60 to \$74	440	428	200	46.9	228	8	4	366	191	52.2	175
\$75 to \$99	197	195	102	52.3	93	2	-	168	80	47.6	88
\$100 and over	118	114	60	52.6	54	2	2	106	32	30.2	74
Median monthly rent (dollars)	21.29	21.35	25.09	-	16.86	17.91	-	25.54	29.53	-	23.19

Table H-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 JOHNSTOWN 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	4,554	3,717	213	243	327	398	347	728	454	323	287	199	129	38	25	6	837
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	4,355	3,552	180	228	312	378	333	702	440	317	279	192	126	36	25	4	808
Average interest rate (%)	5.43	5.43	5.77	5.41	5.44	5.38	5.38	5.40	5.42	5.38	5.40	5.55	5.52	-	-	-	5.43
HOLDER OF FIRST MORTGAGE																	
Reporting holder	4,456	3,644	199	234	322	394	342	720	445	320	283	193	126	37	25	4	812
Building and loan association	788	642	13	24	47	46	50	122	100	66	70	64	29	8	2	1	146
Commercial bank	490	405	8	24	26	24	23	77	62	40	35	35	30	12	9	-	85
Savings bank	628	509	15	34	50	55	65	111	70	43	31	18	11	4	1	1	119
Life insurance company	27	21	-	3	1	2	-	2	-	-	3	4	1	-	2	-	6
Mortgage company	175	145	4	10	15	17	23	43	12	8	7	1	1	2	2	-	30
Home Owners' Loan Corporation	995	785	7	45	68	107	90	173	104	80	62	26	21	8	3	1	210
Individual	845	698	69	69	88	100	66	112	62	52	42	24	13	2	3	1	147
Other	508	439	83	25	32	43	35	80	35	31	33	21	17	1	3	-	69
Reporting debt and value	4,293	3,507	187	218	299	363	328	695	437	317	284	194	127	35	23	-	786
JUNIOR MORTGAGE																	
First mortgage only	3,405	2,814	99	167	226	289	260	577	376	270	255	156	98	28	13	-	592
First and junior mortgage	97	71	2	2	6	7	8	15	11	5	5	3	4	3	-	-	26
With 1st mtg.; not rptg. on junior	790	622	86	49	67	67	60	103	50	42	24	35	25	4	10	-	168
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	1,098	940	181	170	141	131	86	124	46	29	22	9	-	1	-	-	158
\$1,000 to \$1,499	639	522	6	36	92	90	72	106	51	35	21	9	8	-	1	-	111
\$1,500 to \$1,999	510	416	-	12	45	80	63	93	66	27	22	7	1	-	-	-	94
\$2,000 to \$2,499	543	424	-	-	21	49	62	123	77	42	28	13	6	2	1	-	119
\$2,500 to \$2,999	330	276	-	-	-	13	33	117	39	33	19	16	5	1	-	-	54
\$3,000 to \$3,999	504	402	-	-	-	-	12	112	99	70	55	37	15	2	-	-	102
\$4,000 to \$4,999	291	239	-	-	-	-	-	20	47	54	58	36	17	5	2	-	52
\$5,000 to \$5,999	175	131	-	-	-	-	-	-	12	20	35	35	24	3	2	-	44
\$6,000 to \$7,499	120	92	-	-	-	-	-	-	7	20	26	32	6	1	-	-	28
\$7,500 to \$9,999	55	42	-	-	-	-	-	-	-	4	6	16	12	4	-	-	13
\$10,000 to \$14,999	24	18	-	-	-	-	-	-	-	-	-	8	3	7	-	-	6
\$15,000 to \$19,999	4	2	-	-	-	-	-	-	-	-	-	-	1	1	-	-	2
\$20,000 and over	6	3	-	-	-	-	-	-	-	-	-	-	-	3	-	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	18,264	14,170	115	250	492	760	853	2,270	1,837	1,628	1,811	1,600	1,434	548	572	-	4,094
Average value (dollars)	4,254	4,040	617	1,148	1,644	2,092	2,601	3,266	4,204	5,134	6,378	8,248	11,294	-	-	-	5,209
Debt on first & jr. mtgs. (thous.)	9,637	7,616	75	142	299	437	500	1,362	1,045	882	947	773	692	236	227	-	2,021
Percent of value of property	52.8	53.8	55.1	56.7	60.8	57.5	58.6	60.0	56.9	54.2	52.3	48.3	48.2	-	-	-	49.4
Average debt (dollars)	2,245	2,172	402	651	999	1,202	1,523	1,960	2,392	2,783	3,335	3,984	5,449	-	-	-	2,571
Debt on first mtgs. (thousands)	9,535	7,544	75	142	295	433	498	1,352	1,033	879	942	771	679	219	227	-	1,991
Percent of value of property	52.2	53.2	64.9	56.6	60.1	57.1	58.3	59.6	56.3	54.0	52.0	48.2	47.3	-	-	-	48.6
Average debt (dollars)	2,221	2,151	401	649	988	1,194	1,517	1,946	2,365	2,772	3,315	3,972	5,347	-	-	-	2,533

## HOUSING—NONFARM MORTGAGES

Table H-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 JOHNSTOWN 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	4,554	4,456	788	1,118	490	628	27	175	995	845	508	98
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,355	4,314	779	1,096	483	613	26	167	995	771	490	41
Average interest rate—(percent)	5.43	5.43	5.79	5.80	5.72	5.86	—	5.63	4.50	5.58	5.61	—
Reporting debt and value	4,298	4,234	768	1,064	471	593	26	165	940	798	473	59
Percent distribution	—	100.0	18.1	25.1	11.1	14.0	0.6	3.9	22.2	18.8	11.2	—
JUNIOR MORTGAGE												
1- to 4-family properties	4,298	4,234	768	1,064	471	593	26	165	940	798	473	59
First mortgage only	3,406	3,367	663	837	375	462	20	149	746	606	346	39
First and junior mortgage	97	93	17	23	7	16	1	3	25	19	5	4
With first mortgage; not reporting on junior mortgage	790	774	88	204	89	115	5	13	169	173	122	16
1-family properties	3,507	3,460	629	866	388	478	20	141	740	654	410	47
First mortgage only	2,614	2,783	546	692	310	382	16	127	591	512	299	31
First and junior mortgage	71	68	18	17	6	11	1	2	19	13	3	3
With first mortgage; not reporting on junior mortgage	622	609	70	157	72	85	3	12	130	129	108	13
2- to 4-family properties	786	774	139	198	83	115	6	24	200	144	63	12
First mortgage only	592	584	117	145	65	80	4	22	155	94	47	8
First and junior mortgage	25	25	4	6	1	5	—	1	6	6	2	1
With first mortgage; not reporting on junior mortgage	168	165	18	47	17	30	2	1	39	44	14	3
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,298	4,234	768	1,064	471	593	26	165	940	798	473	59
Value of property—(dollars)	18,263,900	17,974,100	3,656,900	4,991,100	2,682,900	2,308,200	204,900	602,900	3,937,900	2,813,500	1,766,900	289,800
Average value—(dollars)	4,254	4,245	4,762	4,691	5,696	3,892	—	3,654	4,189	3,526	3,786	—
Debt on first and junior mortgages—(dollars)	9,637,100	9,496,200	2,026,400	2,590,600	1,415,100	1,175,500	96,000	329,500	2,085,100	1,348,100	1,060,500	150,900
Percent of value of property	52.8	52.8	55.4	51.9	52.7	50.9	—	54.7	51.7	47.9	60.0	—
Average debt—(dollars)	2,245	2,240	2,639	2,435	3,004	1,982	—	1,997	2,165	1,689	2,242	—
Debt on first mortgages—(dollars)	9,535,100	9,391,200	1,999,300	2,570,700	1,408,300	1,162,400	95,500	328,000	2,005,100	1,333,700	1,058,900	143,900
Percent of value of property	52.2	52.2	54.7	51.5	52.5	50.4	—	54.4	50.9	47.4	59.9	—
Average debt—(dollars)	2,231	2,218	2,603	2,416	2,990	1,960	—	1,988	2,133	1,671	2,239	—
1-family properties	3,507	3,460	629	866	388	478	20	141	740	654	410	47
Value of property—(dollars)	14,169,800	13,966,600	2,943,100	3,805,900	2,091,800	1,714,600	161,600	484,100	2,930,500	2,160,200	1,491,200	203,200
Average value—(dollars)	4,040	4,037	4,679	4,895	5,390	3,587	—	3,433	3,947	3,303	3,637	—
Debt on first and junior mortgages—(dollars)	7,616,400	7,510,700	1,662,200	1,993,200	1,128,300	864,900	78,800	275,700	1,512,500	1,067,600	920,700	105,700
Percent of value of property	53.8	53.8	56.5	52.4	54.0	50.4	—	57.0	51.8	49.4	61.7	—
Average debt—(dollars)	2,172	2,171	2,643	2,302	2,908	1,809	—	1,955	2,044	1,682	2,246	—
Debt on first mortgages—(dollars)	7,544,200	7,440,500	1,637,800	1,983,200	1,123,800	859,400	78,300	274,700	1,486,600	1,060,000	919,900	103,700
Percent of value of property	53.2	53.2	55.6	52.1	53.7	50.1	—	56.7	50.9	49.1	61.7	—
Average debt—(dollars)	2,151	2,150	2,604	2,290	2,896	1,798	—	1,948	2,009	1,621	2,244	—
2- to 4-family properties	786	774	139	198	83	115	6	24	200	144	63	12
Value of property—(dollars)	4,094,100	4,007,500	713,800	1,185,200	591,600	593,600	43,300	118,800	1,017,400	653,300	275,700	86,500
Average value—(dollars)	5,209	5,178	5,135	5,986	—	5,162	—	5,087	5,087	4,587	—	—
Debt on first and junior mortgages—(dollars)	2,080,700	1,975,500	364,200	597,400	286,800	310,600	17,200	53,800	522,600	280,500	139,800	45,200
Percent of value of property	49.4	49.3	51.0	50.4	—	52.3	—	—	51.4	42.9	—	—
Average debt—(dollars)	2,571	2,552	2,620	3,017	—	2,701	—	—	2,613	1,948	—	—
Debt on first mortgages—(dollars)	1,990,900	1,950,700	361,500	587,500	284,500	303,000	17,200	53,300	518,500	273,700	139,000	40,200
Percent of value of property	48.6	48.7	50.6	49.6	—	51.0	—	—	51.0	41.9	—	—
Average debt—(dollars)	2,533	2,520	2,601	2,967	—	2,635	—	—	2,593	1,901	—	—

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE JOHNSTOWN 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	3,717	3,644	642	914	405	509	21	145	785	698	439	73
RACE OF OCCUPANTS												
White	3,692	3,620	634	909	403	506	21	144	782	693	437	72
Negro	21	20	7	3	1	2	—	1	3	4	2	1
Other nonwhite	4	4	1	2	1	1	—	—	—	1	—	—
YEAR BUILT												
Reporting year built	3,644	3,571	635	899	397	502	20	141	760	685	431	73
1930 to 1940	543	537	119	148	88	60	2	11	54	92	111	6
1920 to 1929	1,364	1,344	257	310	149	161	10	75	326	226	140	20
1910 to 1919	757	741	115	160	59	101	2	20	180	144	120	16
1900 to 1909	558	541	75	179	59	120	4	17	115	123	28	17
1890 to 1899	376	364	65	88	37	51	2	16	79	84	30	12
1879 or earlier	46	44	4	14	5	9	—	2	6	16	2	2

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE JOHNSTOWN 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.....	3,717	3,644	642	914	405	509	21	145	785	698	439	73
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	3,511	3,464	630	867	388	479	20	141	741	655	410	47
Under \$500.....	412	404	35	119	38	81	2	12	32	126	77	6
\$500 to \$999.....	531	528	75	133	47	86	3	23	104	126	64	3
\$1,000 to \$1,499.....	533	520	52	112	36	76	1	16	147	122	38	13
\$1,500 to \$1,999.....	424	419	69	89	33	56	-	17	138	70	36	5
\$2,000 to \$2,499.....	418	416	70	101	47	54	3	17	118	74	33	2
\$2,500 to \$2,999.....	276	273	54	61	35	26	2	32	58	30	36	3
\$3,000 to \$3,999.....	399	396	99	97	46	51	2	16	78	57	47	3
\$4,000 to \$4,999.....	238	234	72	64	34	30	3	3	31	23	38	4
\$5,000 to \$5,999.....	129	127	41	34	26	8	1	1	19	12	19	2
\$6,000 to \$7,499.....	90	87	24	32	28	4	-	1	12	8	10	3
\$7,500 to \$9,999.....	40	39	5	15	9	6	2	-	4	4	9	1
\$10,000 to \$14,999.....	16	16	2	8	7	1	-	1	-	3	2	-
\$15,000 to \$19,999.....	2	2	-	2	2	-	-	-	-	-	-	-
\$20,000 and over.....	3	3	1	-	-	-	1	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	3,552	3,520	634	895	399	496	20	138	785	632	416	32
Under 4.0%.....	50	48	5	2	-	2	-	1	-	32	8	2
4.0%.....	80	80	9	7	4	3	1	1	-	48	14	-
4.1% to 4.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
4.5%.....	893	890	15	41	29	12	-	6	785	6	37	3
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	372	365	59	107	68	39	4	49	-	85	62	6
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	53	53	21	15	6	9	1	1	-	4	11	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	2,086	2,066	519	721	291	430	14	77	-	453	282	20
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	8	8	3	1	1	-	-	-	-	2	2	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	2	2	1	1	-	1	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	7	6	1	-	-	-	-	3	-	2	-	1
Average interest rate..... (percent).....	5.43	5.43	5.61	5.78	5.69	5.85	-	5.65	4.50	5.55	5.58	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	3,113	3,081	608	718	315	403	18	133	755	475	379	32
Real estate taxes included in payment.....	745	730	72	147	94	53	1	50	252	46	162	15
Monthly.....	641	629	71	142	90	52	1	48	249	32	86	12
Quarterly.....	6	6	1	1	1	-	-	-	-	4	-	-
Semiannual.....	4	4	-	-	-	-	-	-	-	4	-	-
Annual.....	8	8	-	1	1	-	-	-	1	5	1	-
Other.....	66	65	-	1	1	-	-	-	-	-	64	1
Not reporting frequency of payment.....	20	18	-	2	1	1	-	2	2	1	11	2
Real estate taxes not included in payment.....	2,316	2,299	524	561	221	340	17	81	469	415	212	17
Monthly.....	2,071	2,055	509	475	184	291	15	72	479	323	182	16
Quarterly.....	60	60	-	37	16	21	1	2	-	20	-	-
Semiannual.....	77	77	3	18	8	10	1	4	-	36	13	-
Annual.....	36	36	1	9	1	8	-	1	-	19	5	-
Other.....	30	30	2	14	9	5	-	2	-	8	4	-
Not reporting frequency of payment.....	42	41	9	8	3	5	-	-	9	7	8	1
Not reporting tax payment requirements.....	52	52	7	10	-	10	-	2	14	14	5	-
Monthly.....	41	41	7	7	-	7	-	2	14	7	4	-
Quarterly.....	4	4	-	-	-	-	-	-	-	4	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-	-
Annual.....	4	4	-	1	-	1	-	-	-	2	1	-
Other.....	1	1	-	1	-	1	-	-	-	-	-	-
Not reporting frequency of payment.....	2	2	-	1	-	1	-	-	-	1	-	-
No principal payments required.....	262	262	22	108	49	54	1	7	12	75	42	-
Monthly.....	173	173	18	73	39	34	1	5	12	32	32	-
Quarterly.....	14	14	-	10	2	8	-	-	-	3	1	-
Semiannual.....	37	37	1	11	4	7	-	-	-	23	1	-
Annual.....	26	26	1	2	2	4	-	1	-	17	5	-
Other.....	7	7	-	6	2	4	-	-	-	-	1	-
Not reporting frequency of payment.....	5	5	2	1	-	1	-	-	-	-	2	-
Not reporting principal payment requirements.....	118	80	10	29	3	26	-	3	18	15	5	38
Monthly.....	65	61	10	21	2	19	-	1	18	9	2	4
Quarterly.....	2	2	-	-	-	-	-	-	-	2	-	-
Semiannual.....	5	4	-	3	-	3	-	-	-	1	-	1
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	4	3	-	2	-	2	-	-	-	-	1	1
Not reporting frequency of payment.....	42	10	-	3	1	2	-	2	-	3	2	32
No regular payments required.....	224	221	7	64	38	26	2	2	-	133	13	3

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	3,511	717	2,210	240	344	Reporting interest rate.....	3,552	729	2,252	257	314
Under \$500.....	412	60	280	42	80	Under 4.0%.....	50	4	34	8	4
\$500 to \$999.....	581	79	342	47	63	4.0%.....	80	13	42	13	12
\$1,000 to \$1,499.....	538	84	356	32	61	4.1% to 4.4%.....	1	-	1	-	-
\$1,500 to \$1,999.....	424	79	287	19	39	4.5%.....	893	289	526	44	34
\$2,000 to \$2,499.....	418	89	278	22	29	4.6% to 4.9%.....	-	-	-	-	-
						5.0%.....	372	123	191	27	31
\$2,500 to \$2,999.....	276	89	154	14	19	5.1% to 5.4%.....	-	-	-	-	-
\$3,000 to \$3,999.....	399	108	244	24	23	5.5%.....	53	23	23	5	2
\$4,000 to \$4,999.....	288	56	160	15	7	5.6% to 5.9%.....	-	-	-	-	-
\$5,000 to \$5,999.....	129	31	80	12	6	6.0%.....	2,086	277	1,422	158	229
\$6,000 to \$7,499.....	90	27	51	6	6	6.1% to 6.4%.....	-	-	-	-	-
						6.5%.....	8	-	6	1	1
\$7,500 to \$9,999.....	40	13	19	5	3	6.6% to 6.9%.....	-	-	-	-	-
\$10,000 to \$14,999.....	16	2	7	1	6	7.0%.....	2	-	2	-	-
\$15,000 to \$19,999.....	2	-	-	-	2	7.1% to 7.4%.....	-	-	-	-	-
\$20,000 and over.....	3	-	2	1	-	7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	7	-	5	1	1
						Average interest rate...(percent)....	5.43	5.17	5.49	5.45	5.63

Table H-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 JOHNSTOWN 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.....	2,820	2,600	591	1,971	38	220
Total first mortgage outstanding debt.....(dollars).....	6,367,600	5,895,400	1,596,500	4,244,600	54,300	472,200
Total annual mortgage payment.....(dollars).....	986,648	945,553	264,516	671,865	9,172	41,095
Average first mortgage outstanding debt.....(dollars).....	2,258	2,267	2,701	2,154	-	2,146
Average value of property.....(dollars).....	4,139	4,186	4,268	4,189	-	3,585
Average annual estimated rental value.....(dollars).....	386	390	402	388	-	343
Average annual mortgage payment.....(dollars).....	350	364	448	341	-	187
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.5	16.0	16.6	15.8	-	8.7
Value of property.....	8.5	8.7	10.5	8.1	-	5.2
Estimated annual rental value.....	90.6	93.2	111.2	87.8	-	54.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,604	2,455	577	1,844	34	149
Average first mortgage outstanding debt.....(dollars).....	2,291	2,291	2,738	2,184	-	2,303
Average value of property.....(dollars).....	4,135	4,179	4,304	4,166	-	3,419
Average annual estimated rental value.....(dollars).....	388	391	405	388	-	331
Average annual mortgage payment.....(dollars).....	352	370	453	347	-	223
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.8	16.2	16.6	16.0	-	9.7
Value of property.....	8.8	8.9	10.5	8.3	-	6.5
Estimated annual rental value.....	93.4	94.7	111.8	89.2	-	67.8
Monthly mortgage payment—						
Under \$10.....	125	58	8	48	2	67
\$10 to \$14.....	367	358	40	306	7	14
\$15 to \$19.....	333	318	55	255	8	15
\$20 to \$24.....	388	382	78	298	6	6
\$25 to \$29.....	371	364	88	272	4	7
\$30 to \$39.....	503	483	160	319	4	20
\$40 to \$49.....	233	225	63	155	2	8
\$50 to \$59.....	145	140	35	104	1	5
\$60 to \$74.....	67	62	21	41	-	5
\$75 to \$99.....	44	43	15	28	-	1
\$100 and over.....	28	27	9	18	-	1
Average monthly mortgage payment.....(dollars).....	30.15	30.86	37.77	28.88	-	18.55
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	216	145	14	127	4	71
Average first mortgage outstanding debt.....(dollars).....	1,857	1,877	-	1,995	-	-
Average value of property.....(dollars).....	4,182	4,305	-	4,527	-	-
Average annual estimated rental value.....(dollars).....	371	373	-	386	-	-
Average annual mortgage payment.....(dollars).....	206	252	-	259	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.1	13.4	-	13.0	-	-
Value of property.....	4.9	5.8	-	5.7	-	-
Estimated annual rental value.....	55.4	67.4	-	67.1	-	-



Table I-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF PHILADELPHIA: 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.....	533,332	506,980	197,017	38.9	309,963	25,226	1,126	183,716	94,027	51.2	89,689
1930: Private families reporting tenure.....	-	449,018	232,734	51.8	216,284	-	-	-	-	-	-
1920: All families reporting tenure.....	-	396,052	156,354	39.5	239,698	-	-	153,776	107,974	70.2	45,802
Dwelling units: 1940.....	533,332	506,980	197,017	38.9	309,963	25,226	1,126	183,716	94,027	51.2	89,689
COLOR OF OCCUPANTS											
White.....	-	441,488	190,323	43.1	251,165	-	-	177,774	90,898	51.1	86,876
Nonwhite.....	-	65,492	6,694	10.2	58,798	-	-	5,942	3,129	52.7	2,813
TYPE OF STRUCTURE											
1-family.....	344,321	331,477	162,332	49.0	169,145	12,290	554	156,186	78,919	50.5	77,287
Other.....	189,011	175,503	34,685	19.8	140,818	12,936	572	27,530	15,108	54.9	12,422
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	341,003	329,375	160,924	48.9	168,451	11,182	446	155,698	78,714	50.6	76,984
Under \$5.....	291	286	175	61.2	111	5	-	158	49	31.0	109
\$5 to \$9.....	2,346	2,174	516	23.7	1,658	170	2	462	139	30.1	323
\$10 to \$14.....	14,142	13,508	4,224	31.3	9,284	619	15	3,840	1,428	37.2	2,412
\$15 to \$19.....	37,889	36,721	12,073	32.9	24,648	1,145	23	11,575	4,568	39.5	7,007
\$20 to \$24.....	65,434	63,644	25,051	39.4	38,593	1,536	54	24,134	10,328	42.8	13,806
\$25 to \$29.....	66,197	64,397	27,488	42.7	36,909	1,734	66	26,604	12,351	46.4	14,253
\$30 to \$39.....	85,961	83,123	44,310	53.3	38,813	2,720	118	43,172	23,112	53.5	20,060
\$40 to \$49.....	37,397	35,648	23,557	66.1	12,091	1,674	75	22,969	13,859	60.3	9,110
\$50 to \$59.....	15,170	14,320	10,628	74.2	3,692	816	34	10,385	6,336	61.0	4,049
\$60 to \$74.....	8,348	7,969	6,503	81.6	1,466	281	28	6,309	3,754	59.5	2,555
\$75 to \$99.....	3,830	3,606	2,875	79.7	731	210	14	2,757	1,440	52.2	1,317
\$100 and over.....	4,198	3,979	3,524	88.6	455	202	17	3,333	1,350	40.5	1,983
Median monthly rent..... (dollars).....	28.32	28.25	31.97	-	25.85	30.90	34.84	32.07	34.04	-	29.79

Table I-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF PHILADELPHIA: 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.....	94,027	85,878	236	2,232	6,461	10,799	10,008	22,013	14,503	8,630	6,114	2,522	1,411	495	382	72	8,149
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	88,945	81,168	201	2,030	5,915	10,034	9,429	20,935	13,835	8,286	5,884	2,407	1,347	457	357	51	7,777
Average interest rate..... (%).....	5.58	5.58	5.80	5.57	5.61	5.60	5.63	5.63	5.56	5.52	5.51	5.57	5.47	5.38	5.34	-	5.58
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	91,388	83,424	225	2,169	6,291	10,508	9,779	21,420	14,085	8,350	5,930	2,430	1,349	469	355	64	7,964
Building and loan association.....	23,189	21,359	115	983	2,588	3,887	3,126	5,292	2,700	1,286	833	334	125	42	30	18	1,830
Commercial bank.....	12,107	10,725	8	152	509	849	1,009	2,718	1,972	1,278	1,056	507	370	147	139	11	1,382
Savings bank.....	6,916	6,330	11	69	204	437	428	1,369	1,451	1,130	708	288	147	45	37	6	586
Life insurance company.....	5,130	4,920	4	12	28	78	193	1,246	1,303	921	648	252	127	67	39	2	210
Mortgage company.....	4,271	3,967	9	53	199	300	434	1,138	725	405	424	145	95	25	11	1	304
Home Owners' Loan Corporation.....	10,891	9,842	15	375	1,044	1,816	1,427	2,476	1,410	669	405	109	67	17	6	1	1,049
Individual.....	22,091	20,150	48	434	1,377	2,526	2,497	5,520	3,475	1,922	1,346	569	283	80	57	16	1,941
Other.....	6,793	6,131	15	91	342	615	665	1,661	1,049	739	510	223	135	46	36	4	652
Reporting debt and value.....	86,760	79,564	191	1,968	5,756	9,760	9,200	20,506	13,689	8,263	5,808	2,332	1,299	448	344	-	7,196
JUNIOR MORTGAGE																	
First mortgage only.....	2,409	2,237	8	63	162	257	255	696	388	146	151	38	23	33	17	-	172
First and junior mortgage.....	2,626	2,303	4	33	101	194	223	569	442	321	243	90	55	19	9	-	323
With 1st mtg.; not rptg. on junior.....	81,725	75,024	179	1,872	5,493	9,309	8,722	19,241	12,859	7,796	5,414	2,204	1,221	396	318	-	6,701
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	8,053	7,531	162	959	1,684	1,694	1,076	1,211	427	149	97	28	10	2	2	-	522
\$1,000 to \$1,499.....	14,406	13,441	29	823	2,537	3,490	2,253	2,780	920	388	168	71	19	6	7	-	965
\$1,500 to \$1,999.....	12,976	11,996	-	156	1,159	2,753	2,404	3,622	1,185	445	190	52	17	6	7	-	980
\$2,000 to \$2,499.....	13,938	12,789	-	-	376	1,466	4,216	2,325	4,916	2,325	971	524	129	42	10	-	1,149
\$2,500 to \$2,999.....	9,577	8,764	-	-	-	354	973	3,595	2,245	941	483	120	38	5	4	-	813
\$3,000 to \$3,999.....	14,840	13,567	-	-	-	1	462	3,777	4,630	2,591	1,570	400	107	22	7	-	1,273
\$4,000 to \$4,999.....	7,173	6,493	-	-	-	-	-	655	1,755	2,067	1,320	498	164	26	8	-	680
\$5,000 to \$5,999.....	2,869	2,574	-	-	-	-	-	-	202	584	1,009	462	229	57	31	-	295
\$6,000 to \$7,499.....	1,577	1,324	-	-	-	-	-	-	-	377	419	308	65	29	-	-	253
\$7,500 to \$9,999.....	726	613	-	-	-	-	-	-	-	1	70	148	257	94	43	-	113
\$10,000 to \$14,999.....	498	339	-	-	-	-	-	-	-	-	-	5	105	128	101	-	99
\$15,000 to \$19,999.....	123	94	-	-	-	-	-	-	-	-	-	-	3	27	64	-	29
\$20,000 and over.....	64	39	-	-	-	-	-	-	-	-	-	-	-	-	39	-	25
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	348,548	313,657	152	2,394	9,711	20,718	24,074	67,849	58,182	42,616	37,117	19,167	14,428	7,241	9,808	-	34,891
Average value..... (dollars).....	4,017	3,942	796	1,216	1,687	2,123	2,617	3,309	4,250	5,182	6,391	8,219	11,107	16,163	28,513	-	4,849
Debt on first and jr. mtgs. (thous.).....	215,419	194,460	121	1,784	6,604	13,527	15,411	44,555	37,769	26,989	21,894	10,612	7,757	3,581	3,957	-	20,959
Percent of value of property.....	61.8	62.0	79.3	74.5	68.0	65.3	64.0	65.7	64.9	63.0	59.0	54.8	53.8	49.5	40.3	-	60.1
Average debt..... (dollars).....	2,483	2,444	631	906	1,147	1,386	1,675	2,173	2,759	3,266	3,770	4,508	5,972	7,994	11,503	-	2,913
Debt on first mtgs. (thousands).....	212,663	192,112	120	1,774	6,561	13,423	15,236	44,046	37,311	26,620	21,571	10,370	7,655	3,526	3,897	-	20,552
Percent of value of property.....	61.0	61.2	79.2	74.1	67.6	64.8	63.3	64.9	64.1	62.2	58.1	54.1	53.1	48.7	39.7	-	58.9
Average debt..... (dollars).....	2,451	2,415	630	902	1,140	1,375	1,656	2,148	2,726	3,222	3,714	4,447	5,893	7,871	11,328	-	2,856

## HOUSING—NONFARM MORTGAGES

Table I-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF PHILADELPHIA: 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	94,027	91,388	23,189	19,023	12,107	6,916	5,130	4,271	10,891	22,091	6,793	2,639
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	88,945	87,443	21,585	18,389	11,738	6,651	4,980	4,152	10,891	21,183	6,322	1,502
Average interest rate (percent)	5.58	5.58	5.87	5.65	5.72	5.54	5.58	5.62	4.50	5.78	5.61	5.55
Reporting debt and value	86,760	84,937	21,141	17,909	11,436	6,473	4,913	4,057	9,856	20,870	6,191	1,823
Percent distribution	-	100.0	24.9	21.1	13.5	7.6	5.8	4.8	11.6	24.6	7.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	86,760	84,937	21,141	17,909	11,436	6,473	4,913	4,057	9,856	20,870	6,191	1,823
First mortgage only	2,409	2,375	606	475	350	125	223	111	231	591	138	34
First and junior mortgage	2,626	2,397	826	414	276	188	193	99	272	484	109	229
With first mortgage; not reporting on junior mortgage	81,725	80,155	19,709	17,020	10,810	6,210	4,497	3,847	9,353	19,795	5,944	1,560
1-family properties	79,564	77,924	19,511	16,165	10,195	5,970	4,717	3,796	8,946	19,137	5,652	1,640
First mortgage only	2,237	2,208	556	431	321	110	219	105	218	550	129	29
First and junior mortgage	2,303	2,099	717	354	233	121	183	87	230	432	96	204
With first mortgage; not reporting on junior mortgage	75,024	75,617	18,238	15,380	9,641	5,739	4,315	3,604	8,498	18,155	5,427	1,407
2- to 4-family properties	7,196	7,013	1,630	1,744	1,241	503	196	261	910	1,733	539	183
First mortgage only	172	157	50	44	29	15	4	6	18	41	9	5
First and junior mortgage	323	298	109	60	43	17	10	12	42	52	13	25
With first mortgage; not reporting on junior mortgage	6,701	6,548	1,471	1,640	1,169	471	182	243	855	1,640	517	153
RELATION OF DEBT TO VALUE												
1- to 4-family properties	86,760	84,937	21,141	17,909	11,436	6,473	4,913	4,057	9,856	20,870	6,191	1,823
Value of property (dollars)	348,547,700	340,536,800	69,798,900	55,985,100	55,113,600	30,871,500	25,579,400	17,613,800	32,878,400	81,727,800	27,013,400	8,010,900
Average value (dollars)	4,017	4,009	3,299	4,801	4,819	4,769	5,206	4,342	3,386	3,916	4,363	4,394
Debt on first and junior mortgages (dollars)	215,418,900	210,120,700	41,017,000	52,744,300	33,778,500	18,965,800	16,712,500	11,468,600	21,652,800	49,385,100	17,140,400	5,298,200
Percent of value of property	61.8	61.7	58.8	61.3	61.3	61.4	65.3	65.1	65.9	60.4	63.5	66.1
Average debt (dollars)	2,483	2,474	1,940	2,945	2,954	2,930	3,402	2,827	2,197	2,366	2,769	2,906
Debt on first mortgages (dollars)	212,663,300	207,660,400	40,115,400	52,246,100	33,439,900	18,806,200	16,483,600	11,408,500	21,426,600	48,892,700	17,027,500	5,002,900
Percent of value of property	61.0	61.0	57.5	60.7	60.7	60.9	64.4	64.8	65.4	59.8	63.0	62.5
Average debt (dollars)	2,451	2,445	1,899	2,917	2,924	2,905	3,355	2,812	2,180	2,343	2,750	2,744
1-family properties	79,564	77,924	19,511	16,165	10,195	5,970	4,717	3,796	8,946	19,137	5,652	1,640
Value of property (dollars)	313,656,600	306,570,300	62,324,600	76,340,300	48,316,400	28,028,900	24,172,300	15,279,100	29,375,900	73,292,400	24,234,700	7,086,300
Average value (dollars)	3,942	3,934	3,220	4,723	4,739	4,694	5,125	4,228	3,284	3,830	4,297	4,321
Debt on first and junior mortgages (dollars)	194,460,200	189,785,400	37,100,700	46,763,200	29,421,500	17,341,700	15,836,400	10,652,000	19,422,900	44,516,600	15,491,600	4,676,800
Percent of value of property	62.0	61.9	59.1	61.3	60.9	61.9	65.3	65.4	65.1	60.7	63.8	66.0
Average debt (dollars)	2,444	2,435	1,902	2,898	2,886	2,905	3,357	2,806	2,171	2,356	2,741	2,852
Debt on first mortgages (dollars)	192,111,700	187,676,000	36,318,000	46,340,000	29,142,800	17,197,700	15,623,000	10,602,700	19,286,700	44,106,000	15,399,600	4,435,700
Percent of value of property	61.2	61.2	57.8	60.7	60.3	61.4	64.6	65.1	65.7	60.2	63.4	62.6
Average debt (dollars)	2,415	2,408	1,861	2,867	2,858	2,881	3,312	2,793	2,155	2,305	2,725	2,705
2- to 4-family properties	7,196	7,013	1,630	1,744	1,241	503	196	261	910	1,733	539	183
Value of property (dollars)	34,891,100	33,966,500	5,914,300	9,644,800	6,797,200	2,847,600	1,407,100	1,334,700	3,501,500	8,435,400	2,723,700	924,600
Average value (dollars)	4,843	4,843	4,242	5,530	5,477	5,661	7,179	5,114	3,848	4,868	5,053	5,052
Debt on first and junior mortgages (dollars)	20,958,700	20,337,300	3,916,300	5,961,100	4,357,000	1,524,100	876,100	816,600	2,229,900	4,868,500	1,648,800	621,400
Percent of value of property	60.1	59.9	56.6	62.0	64.1	57.0	62.3	61.2	63.7	57.7	60.4	67.2
Average debt (dollars)	2,913	2,900	2,403	3,430	3,511	3,229	4,470	3,129	2,450	2,809	3,059	3,396
Debt on first mortgages (dollars)	20,551,600	19,984,400	3,797,400	5,906,100	4,297,600	1,608,500	860,600	805,800	2,199,900	4,786,700	1,627,900	567,200
Percent of value of property	58.9	58.8	54.9	61.2	63.2	56.5	61.2	60.4	62.8	56.7	59.7	61.3
Average debt (dollars)	2,856	2,850	2,380	3,327	3,463	3,198	4,391	3,087	2,417	2,762	3,020	3,099

Table I-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF PHILADELPHIA: 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	85,878	83,424	21,359	17,055	10,725	6,380	4,920	3,967	9,842	20,150	6,131	2,454
RACE OF OCCUPANTS												
White	83,276	80,939	20,520	15,741	10,534	6,207	4,839	3,783	9,279	19,785	5,992	2,337
Negro	2,543	2,482	823	307	187	120	79	181	553	354	135	111
Other nonwhite	59	53	16	7	4	3	2	3	10	11	4	6
YEAR BUILT												
Reporting year built	79,802	77,556	19,447	15,077	10,051	6,026	4,327	3,781	8,915	18,819	5,690	2,246
1930 to 1940	9,192	8,820	882	2,893	1,029	1,864	1,537	775	644	1,190	899	372
1920 to 1929	21,315	21,314	4,228	4,803	3,145	1,658	2,611	1,337	1,597	5,135	1,603	502
1910 to 1919	16,581	16,151	3,893	3,391	2,333	1,058	325	560	2,016	4,680	1,285	430
1900 to 1909	16,360	15,936	4,675	2,725	1,880	845	238	663	2,333	4,253	1,039	424
1880 to 1899	11,840	11,469	4,150	1,723	1,277	446	90	357	1,765	2,719	665	371
1879 or earlier	4,013	3,866	1,619	542	387	155	25	89	560	832	199	147

Table I-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF PHILADELPHIA: 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.....	85,878	83,424	21,359	17,055	10,725	6,330	4,920	3,967	9,842	20,150	6,181	2,454
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	79,612	77,971	19,524	16,177	10,203	5,974	4,717	3,797	8,949	19,150	5,657	1,641
Under \$500.....	1,582	1,553	637	263	156	107	33	39	129	379	73	29
\$500 to \$999.....	6,037	5,939	2,407	857	564	293	70	168	540	1,577	320	98
\$1,000 to \$1,499.....	13,638	13,419	4,862	1,962	1,343	619	181	432	1,840	3,382	760	219
\$1,500 to \$1,999.....	12,143	11,903	3,608	1,993	1,323	670	243	505	1,817	2,940	797	240
\$2,000 to \$2,499.....	12,964	12,743	3,218	2,442	1,639	803	628	582	1,689	3,259	915	221
\$2,500 to \$2,999.....	8,850	8,668	1,635	1,887	1,177	710	819	491	1,055	2,102	678	182
\$3,000 to \$3,999.....	13,425	13,085	2,084	3,330	1,923	1,407	1,544	790	1,136	3,215	986	340
\$4,000 to \$4,999.....	6,217	6,038	688	1,798	921	817	708	463	495	1,293	653	179
\$5,000 to \$5,999.....	2,475	2,398	215	830	506	324	253	200	152	520	228	77
\$6,000 to \$7,499.....	1,254	1,230	107	443	309	139	122	77	59	281	136	24
\$7,500 to \$9,999.....	567	550	38	222	170	52	67	41	28	104	60	17
\$10,000 to \$14,999.....	332	321	19	139	113	26	40	16	7	65	35	11
\$15,000 to \$19,999.....	91	88	5	49	43	6	6	1	1	16	10	3
\$20,000 and over.....	37	36	1	17	16	1	3	2	-	7	6	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	81,168	79,817	19,821	16,474	10,388	5,086	4,773	3,861	9,842	19,386	5,704	1,351
Under 4.0%.....	310	305	87	39	25	14	12	8	-	117	42	5
4.0% to 4.4%.....	1,036	956	303	162	101	61	23	42	-	339	87	80
4.4% to 4.6%.....	9	7	3	2	1	1	1	-	-	-	1	2
4.6% to 4.9%.....	11,567	11,495	179	562	186	376	200	254	9,842	208	250	72
4.9% to 5.0%.....	4	4	1	3	2	1	-	-	-	-	-	-
5.0% to 5.4%.....	12,720	12,400	1,679	4,223	2,284	1,939	1,350	916	-	2,734	1,498	320
5.4% to 5.5%.....	127	119	22	10	2	8	26	5	-	39	17	8
5.5% to 5.6%.....	2,664	2,619	292	791	386	405	607	198	-	457	274	45
5.6% to 5.9%.....	18	17	3	1	-	1	1	1	-	9	2	1
6.0% to 6.4%.....	52,390	51,581	17,074	10,642	7,373	3,269	2,549	2,427	-	15,374	3,515	809
6.4% to 6.5%.....	7	7	3	-	-	-	-	2	-	2	-	-
6.5% to 6.6%.....	44	43	16	7	4	3	4	2	-	10	4	1
6.6% to 6.9%.....	5	4	1	1	1	-	-	-	-	2	-	1
7.0% to 7.4%.....	73	70	39	8	5	3	2	2	-	16	3	3
7.4% to 7.5%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5% to 7.6%.....	16	15	8	1	1	-	-	1	-	4	1	1
7.6% to 7.9%.....	3	3	2	-	-	-	-	-	-	1	-	-
8.0% and over.....	174	171	108	22	17	5	4	3	-	24	10	3
Average interest rate..... (percent).....	5.58	5.58	5.87	5.65	5.71	5.53	5.57	5.61	4.50	5.78	5.60	5.54
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	55,664	54,646	17,708	10,762	5,944	4,818	4,047	2,658	8,962	6,833	3,676	1,018
Real estate taxes included in payment.....	17,949	17,439	3,267	3,638	1,697	1,941	1,401	1,405	4,577	1,284	1,860	516
Monthly.....	16,899	15,927	3,095	3,210	1,459	1,751	1,285	1,328	4,376	980	1,712	472
Quarterly.....	290	285	37	113	49	64	21	8	20	73	13	5
Semiannual.....	663	652	59	250	155	65	31	33	28	212	69	11
Annual.....	76	73	8	15	7	8	3	6	3	34	4	3
Other.....	23	23	3	2	-	2	1	2	2	8	5	-
Not reporting frequency of payment.....	498	473	65	78	27	51	59	29	143	37	57	25
Real estate taxes not included in payment.....	36,741	36,277	14,067	6,958	4,145	2,813	2,590	1,225	4,262	5,388	1,767	464
Monthly.....	25,087	24,834	13,174	2,599	1,247	1,352	1,902	598	4,071	1,715	775	253
Quarterly.....	2,509	2,476	147	1,267	601	665	155	95	36	593	183	33
Semiannual.....	7,795	7,674	389	2,784	2,124	660	467	495	65	2,736	738	121
Annual.....	482	476	34	149	102	47	23	21	6	208	35	6
Other.....	95	93	7	33	20	13	5	4	2	36	6	2
Not reporting frequency of payment.....	773	724	336	126	51	75	38	12	82	100	30	49
Not reporting tax payment requirements.....	974	936	354	166	102	64	56	27	123	161	49	38
Monthly.....	639	613	322	52	24	28	34	11	116	53	25	26
Quarterly.....	53	52	4	22	12	10	6	1	1	16	2	1
Semiannual.....	215	210	9	83	58	25	11	14	-	78	15	5
Annual.....	13	13	-	4	3	1	2	-	-	7	-	-
Other.....	1	1	-	1	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	53	47	19	4	4	-	3	1	6	7	7	6
No principal payments required.....	26,507	26,097	3,162	5,842	4,467	1,375	757	1,225	645	12,318	2,148	410
Monthly.....	4,817	4,741	2,203	606	345	261	195	152	506	810	269	76
Quarterly.....	1,306	1,288	90	431	257	174	40	65	11	545	106	18
Semiannual.....	18,858	18,587	677	4,536	3,639	897	483	938	82	10,220	1,651	271
Annual.....	1,014	1,003	96	203	160	43	24	46	22	530	82	11
Other.....	61	60	3	6	6	-	-	3	2	38	8	1
Not reporting frequency of payment.....	451	418	93	60	60	-	15	21	22	175	32	33
Not reporting principal payment requirements.....	2,765	1,751	444	306	204	102	95	53	221	485	147	1,014
Monthly.....	834	728	323	68	28	40	50	12	160	67	48	106
Quarterly.....	100	82	7	32	23	9	5	2	-	21	10	18
Semiannual.....	575	486	28	124	94	30	14	20	-	245	55	89
Annual.....	37	44	3	5	5	1	-	3	3	22	7	13
Other.....	37	36	6	8	6	2	8	3	1	10	-	1
Not reporting frequency of payment.....	1,162	375	77	68	48	20	18	10	55	120	27	787
No regular payments required.....	942	980	45	145	110	35	21	31	14	514	160	12

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

[Average not shown where base is less than 100]

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	79,612	16,706	34,407	25,162	3,337	Reporting interest rate	81,168	17,155	35,358	25,729	2,926
Under \$500	1,582	154	934	366	128	Under 4.0%	310	58	143	88	21
\$500 to \$999	6,037	700	3,289	1,699	349	4.0%	1,036	296	381	307	52
\$1,000 to \$1,499	13,638	1,945	6,696	4,344	653	4.1% to 4.4%	9	5	2	2	-
\$1,500 to \$1,999	12,143	2,140	5,726	3,767	510	4.5%	11,567	5,666	4,708	790	403
\$2,000 to \$2,499	12,964	2,583	5,550	4,348	483	4.6% to 4.9%	4	1	1	2	-
\$2,500 to \$2,999	8,850	2,037	3,784	2,717	312	5.0%	12,720	3,896	5,183	3,185	456
\$3,000 to \$3,999	13,425	3,643	5,039	4,285	458	5.1% to 5.4%	127	39	41	44	3
\$4,000 to \$4,999	6,217	2,321	1,846	1,839	211	5.5%	2,664	1,240	862	491	71
\$5,000 to \$5,999	2,475	817	709	850	99	5.6% to 5.9%	2	4	6	6	2
\$6,000 to \$7,499	1,254	250	450	488	66	6.0%	52,390	5,909	23,893	20,686	1,902
\$7,500 to \$9,999	567	74	216	244	33	6.1% to 6.4%	7	1	4	2	-
\$10,000 to \$14,999	332	34	127	148	23	6.5%	44	9	15	16	4
\$15,000 to \$19,999	91	4	34	44	9	6.6% to 6.9%	5	1	1	3	-
\$20,000 and over	37	4	7	23	3	7.0%	73	8	30	32	3
						7.1% to 7.4%	1	-	1	-	-
						7.5%	16	-	6	8	2
						7.6% to 7.9%	3	-	3	-	-
						8.0% and over	174	22	78	67	7
						Average interest rate—(percent)....	5.58	5.20	5.61	5.79	5.58

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

		PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
SUBJECT	1-family mortgaged properties	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	66,380	42,294	13,919	27,780	595	24,086
Total first mortgage outstanding debt (dollars)	161,006,600	101,527,200	39,219,700	60,972,700	1,334,800	59,479,400
Total annual mortgage payment (dollars)	16,721,800	13,037,451	5,288,965	7,578,891	169,595	3,683,749
Average first mortgage outstanding debt (dollars)	2,426	2,401	2,818	2,195	2,243	2,469
Average value of property (dollars)	3,929	3,849	4,043	3,749	3,939	4,069
Average annual estimated rental value (dollars)	446	438	462	425	459	460
Average annual mortgage payment (dollars)	252	308	380	278	265	153
Percent which annual mortgage payment represents of—						
First mortgage debt	10.4	12.8	13.5	12.4	12.7	6.2
Value of property	6.4	8.0	9.4	7.3	7.2	8.6
Estimated annual rental value	56.5	70.5	82.3	64.2	62.1	38.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	37,813	33,718	13,296	19,996	426	4,095
Average first mortgage outstanding debt (dollars)	2,355	2,376	2,829	2,081	2,108	2,183
Average value of property (dollars)	3,672	3,694	4,022	3,480	3,524	3,485
Average annual estimated rental value (dollars)	420	428	460	398	411	402
Average annual mortgage payment (dollars)	307	323	386	283	291	174
Percent which annual mortgage payment represents of—						
First mortgage debt	13.0	13.6	13.5	13.6	13.8	8.0
Value of property	8.4	8.8	9.6	8.1	8.3	5.0
Estimated annual rental value	73.1	76.5	88.9	71.0	70.8	43.3
Monthly mortgage payment—						
Under \$10	3,065	1,876	114	1,230	32	1,689
\$10 to \$14	5,664	4,710	584	4,058	68	954
\$15 to \$19	5,569	4,901	1,149	3,752	79	548
\$20 to \$24	5,550	5,523	1,777	3,674	72	327
\$25 to \$29	5,180	4,985	2,186	2,739	60	195
\$30 to \$39	7,785	7,585	4,575	2,940	70	200
\$40 to \$49	2,958	2,859	1,992	850	27	89
\$50 to \$59	923	887	515	363	9	36
\$60 to \$74	436	414	247	161	6	22
\$75 to \$99	218	200	92	108	-	18
\$100 and over	205	188	65	120	3	17
Average monthly mortgage payment (dollars)	25.61	26.95	32.14	23.56	24.27	14.52
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	28,567	8,576	623	7,784	169	19,991
Average first mortgage outstanding debt (dollars)	2,513	2,496	2,575	2,487	2,595	2,525
Average value of property (dollars)	4,269	4,454	4,496	4,439	4,985	4,189
Average annual estimated rental value (dollars)	479	496	507	493	578	472
Average annual mortgage payment (dollars)	179	248	258	247	269	145
Percent which annual mortgage payment represents of—						
First mortgage debt	7.1	10.0	10.0	9.9	10.4	5.5
Value of property	4.2	5.6	5.7	5.6	5.4	3.1
Estimated annual rental value	37.3	50.1	50.9	50.1	46.6	31.1

Table J-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE PHILADELPHIA 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.....	786,858	748,807	318,366	42.5	430,441	34,270	3,781	298,663	155,642	52.1	143,021
Urban.....	714,972	681,158	282,087	41.4	399,071	31,802	2,012	263,981	137,954	52.3	126,027
Rural-nonfarm.....	71,886	67,649	36,279	53.6	31,370	2,468	1,769	34,682	17,688	51.0	16,994
COLOR OF OCCUPANTS											
White.....	-	669,467	307,800	46.0	361,667	-	-	289,175	151,105	52.3	138,070
Nonwhite.....	-	79,340	10,566	13.3	68,774	-	-	9,488	4,537	47.8	4,951
TYPE OF STRUCTURE											
1-family.....	521,965	500,227	258,690	51.7	241,537	18,663	3,075	248,809	127,693	51.3	121,116
Other.....	264,893	248,580	59,676	24.0	188,904	15,607	706	49,854	27,949	56.1	21,905
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	515,743	496,272	256,077	51.6	240,195	17,038	2,433	247,846	127,266	51.3	120,582
Under \$5.....	1,180	1,081	669	61.9	412	55	44	594	101	17.0	493
\$5 to \$9.....	6,843	6,037	2,247	37.2	3,790	509	297	2,053	449	21.9	1,604
\$10 to \$14.....	26,851	25,043	7,885	31.3	17,208	1,315	493	7,259	2,556	35.2	4,703
\$15 to \$19.....	55,331	53,847	17,581	33.0	35,766	1,679	305	16,820	6,705	39.9	10,115
\$20 to \$24.....	85,798	83,494	33,633	40.3	49,861	2,015	289	32,424	13,973	43.1	18,451
\$25 to \$29.....	89,807	87,824	37,834	43.4	49,990	2,282	301	36,646	17,251	47.1	19,395
\$30 to \$39.....	120,923	117,125	63,856	54.5	53,269	3,540	258	62,169	33,656	54.1	28,513
\$40 to \$49.....	56,785	54,362	37,005	68.1	17,357	2,270	153	36,116	21,877	60.6	14,239
\$50 to \$59.....	27,966	26,465	20,061	75.8	6,404	1,402	99	19,571	11,944	61.0	7,627
\$60 to \$74.....	18,645	17,783	14,421	81.1	3,362	797	65	14,022	8,456	60.3	5,566
\$75 to \$99.....	11,277	10,639	8,563	80.5	2,076	591	47	8,282	4,735	57.2	3,547
\$100 and over.....	14,337	13,672	12,372	90.5	1,300	583	82	11,892	5,563	46.8	6,329
Median monthly rent.....(dollars).....	29.06	29.04	38.92	-	25.82	31.38	20.84	34.02	36.21	-	31.44

Table J-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE PHILADELPHIA 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													Not reporting	2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	155,642	142,460	661	3,559	8,737	14,546	14,054	32,018	23,371	15,960	13,368	7,108	4,969	2,032	1,868	13,182
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	147,638	134,957	567	3,247	8,032	13,556	13,264	30,442	22,394	15,340	12,826	6,784	4,715	1,902	1,737	12,681
Average interest rate.....(%).....	5.60	5.60	5.79	5.64	5.65	5.64	5.66	5.66	5.59	5.54	5.55	5.55	5.49	5.39	5.35	5.61
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	151,270	138,370	632	3,469	8,503	14,154	13,721	31,185	22,773	15,503	12,960	6,846	4,758	1,934	1,755	12,900
Building and loan association.....	40,747	37,523	279	1,644	3,714	5,636	4,876	9,143	5,248	2,890	2,188	1,023	552	172	114	3,224
Commercial bank.....	20,619	18,459	38	218	667	1,150	1,328	3,775	3,146	2,308	2,201	1,815	1,127	539	621	2,160
Savings bank.....	9,809	8,911	20	108	275	571	605	1,762	1,823	1,499	1,066	529	365	149	127	898
Life insurance company.....	10,828	10,231	5	16	49	168	349	1,837	2,155	1,745	1,566	903	741	374	306	1,597
Mortgage company.....	7,082	6,596	15	75	250	367	544	1,439	1,218	967	833	404	296	100	86	486
Home Owners' Loan Corporation.....	15,217	13,814	31	461	1,215	2,130	1,791	3,325	2,140	1,191	863	352	201	71	27	1,403
Individual.....	35,197	32,152	200	805	1,884	3,337	3,357	7,643	5,325	3,494	2,937	1,549	981	323	270	47
Other.....	11,771	10,684	44	142	449	795	871	2,261	1,718	1,409	1,306	771	495	206	203	1,087
Reporting debt and value.....	143,453	131,816	554	3,121	7,749	13,082	12,842	29,714	22,031	15,241	12,689	6,654	4,567	1,868	1,704	11,637
JUNIOR MORTGAGE																
First mortgage only.....	9,657	9,012	23	143	332	505	539	1,613	1,492	1,216	1,250	835	609	260	195	645
First and junior mortgage.....	4,665	4,148	7	43	122	262	303	899	725	610	537	281	204	81	74	517
With 1st mtg.; not rptg. on junior.....	129,131	118,656	524	2,935	7,295	12,315	12,000	27,202	19,814	13,415	10,902	5,538	3,754	1,527	1,435	10,475
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	14,312	13,360	512	1,741	2,468	2,559	1,807	2,354	995	441	313	114	39	9	8	952
\$1,000 to \$1,499.....	21,182	19,741	42	1,180	3,307	4,476	3,101	4,281	1,722	841	495	180	76	21	19	1,441
\$1,500 to \$1,999.....	19,244	17,807	-	200	1,528	3,695	3,231	5,283	2,049	1,003	551	160	72	16	19	1,437
\$2,000 to \$2,499.....	21,517	19,775	-	-	446	1,907	2,858	7,007	3,867	1,881	1,178	386	185	41	19	1,742
\$2,500 to \$2,999.....	15,012	13,747	-	-	-	444	1,285	5,043	3,579	1,759	1,084	359	145	35	14	1,265
\$3,000 to \$3,999.....	23,980	21,912	-	-	-	1	560	4,979	6,873	4,444	3,280	1,188	472	80	35	2,068
\$4,000 to \$4,999.....	13,421	12,184	-	-	-	-	-	767	2,569	3,687	2,627	1,450	629	107	48	1,237
\$5,000 to \$5,999.....	6,518	5,906	-	-	-	-	-	-	277	1,010	2,123	1,316	812	238	130	612
\$6,000 to \$6,999.....	4,018	3,594	-	-	-	-	-	-	-	174	730	1,188	1,046	333	123	424
\$7,000 to \$7,999.....	2,046	1,836	-	-	-	-	-	-	-	1	108	303	799	415	210	210
\$8,000 to \$8,999.....	1,474	1,319	-	-	-	-	-	-	-	-	-	10	287	501	521	155
\$9,000 to \$9,999.....	434	387	-	-	-	-	-	-	-	-	-	-	-	72	310	47
\$10,000 to \$14,999.....	295	248	-	-	-	-	-	-	-	-	-	-	-	-	248	47
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	677,859	616,830	393	3,715	12,973	27,638	33,460	98,054	93,580	78,819	81,170	54,796	50,756	30,029	51,447	61,030
Average value.....(dollars).....	4,725	4,679	710	1,130	1,674	2,113	2,505	3,300	4,248	5,172	6,397	8,235	11,114	16,076	30,192	5,244
Debt on first & jr. mtgs.....(thous.).....	392,853	357,819	275	2,664	8,668	17,833	21,005	62,201	58,791	48,251	46,256	29,240	25,904	14,502	22,230	35,035
Percent of value of property.....	58.0	58.0	69.9	71.7	66.8	64.5	62.8	63.4	62.8	61.2	57.0	53.4	51.0	48.3	43.2	57.4
Average debt.....(dollars).....	2,739	2,715	496	854	1,119	1,363	1,536	2,093	2,569	3,166	3,645	4,394	5,672	7,763	13,046	3,011
Debt on first mtgs.....(thousands).....	387,290	353,001	275	2,654	8,618	17,695	20,787	61,428	58,050	47,541	45,504	28,789	25,522	14,256	21,882	34,290
Percent of value of property.....	57.1	57.2	69.9	71.4	66.4	64.0	62.1	62.6	62.0	60.3	56.1	52.5	50.3	47.5	42.5	56.2
Average debt.....(dollars).....	2,700	2,678	496	850	1,112	1,353	1,619	2,067	2,535	3,119	3,586	4,326	5,588	7,632	12,842	2,947

## HOUSING—NONFARM MORTGAGES

Table J-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE PHILADELPHIA 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	155,642	151,270	40,747	30,428	20,619	9,809	10,828	7,082	15,217	35,197	11,771	4,872
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	147,688	145,218	38,285	29,475	20,030	9,445	10,547	6,885	15,217	33,772	11,037	2,420
Average interest rate.....(percent)...	5.60	5.60	5.89	5.67	5.70	5.58	5.53	5.57	4.50	5.77	5.53	5.57
Reporting debt and value	143,453	140,546	37,116	28,568	19,483	9,085	10,328	6,717	13,846	33,095	10,876	2,907
Percent distribution	-	100.0	26.4	20.3	13.9	6.5	7.3	4.8	9.9	23.5	7.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	143,453	140,546	37,116	28,568	19,483	9,085	10,328	6,717	13,846	33,095	10,876	2,907
First mortgage only	9,657	9,508	2,063	2,059	1,658	411	1,240	487	712	2,088	849	149
First and junior mortgage	4,665	4,272	1,533	769	548	221	354	161	367	865	223	393
With first mortgage; not reporting on junior mortgage	129,131	126,765	33,520	25,730	17,277	8,453	8,734	6,069	12,767	30,142	9,804	2,365
1-family properties	131,816	129,180	34,271	25,874	17,562	8,312	9,786	6,295	12,634	30,372	9,948	2,636
First mortgage only	9,012	8,875	1,911	1,920	1,547	373	1,187	463	671	1,935	789	136
First and junior mortgage	4,148	3,804	1,355	684	469	195	328	145	319	775	198	344
With first mortgage; not reporting on junior mortgage	118,656	116,500	31,005	23,270	15,526	7,744	8,271	5,687	11,644	27,662	8,961	2,156
2- to 4-family properties	11,637	11,366	2,845	2,694	1,921	773	542	422	1,212	2,723	928	271
First mortgage only	645	632	152	149	111	38	53	24	41	153	60	13
First and junior mortgage	517	468	178	85	59	26	26	16	48	90	25	49
With first mortgage; not reporting on junior mortgage	10,475	10,266	2,515	2,460	1,751	709	463	382	1,123	2,480	843	209
RELATION OF DEBT TO VALUE												
1- to 4-family properties	143,453	140,546	37,116	28,568	19,483	9,085	10,328	6,717	13,846	33,095	10,876	2,907
Value of property.....(dollars).....	677,859,100	662,472,100	135,980,400	164,940,800	116,972,200	47,968,600	67,994,800	34,457,800	51,605,400	148,235,000	59,257,900	15,387,000
Average value.....(dollars).....	4,725	4,714	3,664	5,774	6,004	5,280	6,584	5,130	3,727	4,479	5,449	5,293
Debt on first and junior mortgages.....(dollars).....	392,853,100	383,379,600	74,808,600	93,774,900	66,010,700	27,764,200	40,513,300	21,904,100	32,601,400	83,831,900	35,945,400	9,473,500
Percent of value of property	58.0	57.9	55.0	56.9	56.4	57.9	59.6	63.6	63.2	56.6	60.7	61.6
Average debt.....(dollars).....	2,739	2,728	2,016	3,283	3,388	3,056	3,923	3,261	2,355	2,533	3,305	3,259
Debt on first mortgages.....(dollars).....	387,290,300	378,334,100	72,921,100	92,708,000	65,218,100	27,489,900	40,094,000	21,780,400	32,352,100	82,530,800	35,647,700	8,956,200
Percent distribution	-	100.0	19.3	24.5	17.2	57.6	10.6	5.8	8.6	21.9	9.4	-
Percent of value of property	57.1	57.1	53.6	56.2	55.8	57.3	59.0	63.2	62.7	55.9	60.2	58.2
Average debt.....(dollars).....	2,700	2,692	1,965	3,245	3,347	3,026	3,882	3,243	2,337	2,503	3,278	3,081
1-family properties	131,816	129,180	34,271	25,874	17,562	8,312	9,786	6,295	12,634	30,372	9,948	2,636
Value of property.....(dollars).....	616,829,500	602,918,300	123,849,400	148,759,500	105,235,600	43,523,900	64,007,300	32,276,000	46,586,200	134,002,400	53,997,500	13,911,200
Average value.....(dollars).....	4,679	4,667	3,599	5,749	5,992	5,236	6,541	5,127	3,683	4,412	5,428	5,277
Debt on first and junior mortgages.....(dollars).....	357,818,500	349,815,700	67,966,900	84,313,800	59,011,300	25,308,500	38,195,300	20,539,600	29,477,800	76,005,600	32,810,700	8,502,800
Percent of value of property	58.0	57.9	55.0	56.7	56.1	58.1	59.7	63.6	63.4	56.7	60.8	61.1
Average debt.....(dollars).....	2,715	2,704	1,983	3,259	3,360	3,045	3,903	3,253	2,333	2,502	3,298	3,226
Debt on first mortgages.....(dollars).....	353,000,600	344,924,800	66,323,100	83,368,500	58,298,500	25,070,000	37,815,000	20,431,600	29,264,800	75,179,200	32,542,600	8,075,800
Percent of value of property	57.2	57.2	53.6	56.0	55.4	57.6	59.1	63.3	62.9	56.1	60.3	58.1
Average debt.....(dollars).....	2,678	2,670	1,935	3,222	3,320	3,016	3,864	3,246	2,316	2,475	3,271	3,064
2- to 4-family properties	11,637	11,366	2,845	2,694	1,921	773	542	422	1,212	2,723	928	271
Value of property.....(dollars).....	61,029,600	59,553,800	12,631,000	16,181,000	11,736,600	4,444,700	3,987,500	2,181,800	5,079,200	14,232,600	5,260,400	1,475,800
Average value.....(dollars).....	5,244	5,240	4,440	6,006	6,110	5,750	7,357	5,170	4,191	5,227	5,669	5,446
Debt on first and junior mortgages.....(dollars).....	35,034,600	34,053,900	6,841,700	9,455,100	6,999,400	2,455,700	2,318,000	1,364,500	3,123,600	7,826,300	3,134,700	970,700
Percent of value of property	57.4	57.2	54.2	58.4	59.6	55.3	58.1	62.5	61.5	55.0	59.6	65.8
Average debt.....(dollars).....	3,011	2,997	2,405	3,510	3,644	3,177	4,277	3,233	2,577	2,874	3,378	3,582
Debt on first mortgages.....(dollars).....	34,289,700	33,409,300	6,598,000	9,339,500	6,919,600	2,419,900	2,279,000	1,348,800	3,087,300	7,651,600	3,105,100	880,400
Percent of value of property	56.2	56.1	52.2	57.7	59.0	54.4	57.2	61.8	60.8	53.8	59.0	59.7
Average debt.....(dollars).....	2,947	2,939	2,319	3,467	3,602	3,131	4,205	3,196	2,547	2,810	3,346	3,249

Table J-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE PHILADELPHIA 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	142,460	138,370	37,523	27,370	18,459	8,911	10,231	6,596	12,814	32,152	10,684	4,090
RACE OF OCCUPANTS												
White	138,580	134,645	35,984	26,926	18,184	8,742	10,145	6,376	13,124	31,585	10,505	3,935
Negro	3,787	3,689	1,513	430	266	164	82	217	676	549	172	148
Other nonwhite	93	86	26	14	9	5	4	3	14	18	7	7
YEAR BUILT												
Reporting year built	134,087	130,812	34,815	25,930	17,453	8,477	10,070	6,354	12,726	30,316	10,101	3,775
1930 to 1940	18,512	17,841	2,186	4,674	2,888	2,386	3,887	1,879	1,082	2,411	2,222	671
1920 to 1929	46,379	45,239	11,065	9,062	6,418	2,644	5,512	2,462	3,558	10,153	3,427	1,140
1910 to 1919	25,422	24,779	5,870	5,033	3,613	1,420	687	725	2,643	6,867	1,929	643
1900 to 1909	21,461	20,859	6,452	3,696	2,587	1,109	318	750	2,784	5,571	1,343	592
1880 to 1899	16,127	15,604	5,832	2,500	1,823	672	116	420	2,084	3,944	858	523
1879 or earlier	6,186	5,980	2,410	965	719	246	50	118	670	1,450	317	206



Table J-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE PHILADELPHIA 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.....	142,460	138,370	37,523	27,370	18,459	8,911	10,231	6,596	13,814	32,152	10,684	4,090
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	131,960	129,319	34,303	25,901	17,579	8,322	9,797	6,298	12,645	30,413	9,962	2,641
Under \$500.....	3,307	3,247	1,439	525	340	185	56	78	190	809	150	60
\$500 to \$999.....	10,221	10,057	4,402	1,395	935	460	181	245	705	2,631	497	164
\$1,000 to \$1,499.....	20,042	19,714	7,691	2,851	1,982	869	354	566	2,298	4,916	1,038	328
\$1,500 to \$1,999.....	18,019	17,697	5,956	2,911	1,995	916	511	652	2,327	4,229	1,111	322
\$2,000 to \$2,499.....	20,071	19,718	5,608	3,594	2,476	1,118	1,087	801	2,380	4,863	1,885	253
\$2,500 to \$2,999.....	13,942	13,686	3,069	2,798	1,863	935	1,807	719	1,527	3,214	1,052	256
\$3,000 to \$3,999.....	21,758	21,246	3,733	5,011	3,249	1,762	2,539	1,317	1,814	5,126	1,706	512
\$4,000 to \$4,999.....	11,815	11,519	1,358	2,904	1,832	1,072	1,751	1,003	813	2,297	1,393	296
\$5,000 to \$5,999.....	5,718	5,555	515	1,613	1,113	500	802	453	323	1,088	761	163
\$6,000 to \$7,499.....	3,415	3,338	308	994	733	261	543	246	164	655	428	78
\$7,500 to \$9,999.....	1,752	1,696	127	558	429	129	335	123	71	263	219	56
\$10,000 to \$14,999.....	1,290	1,253	66	458	385	73	260	78	30	212	149	37
\$15,000 to \$19,999.....	371	362	20	174	145	29	55	6	1	65	41	9
\$20,000 and over.....	238	231	11	115	102	13	16	11	1	45	32	7
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	134,957	132,780	35,213	26,502	17,919	8,583	9,972	6,418	13,814	30,852	10,009	2,177
Under 4.0%.....	525	516	125	59	41	18	15	16	-	235	66	9
4.0%.....	1,651	1,562	378	257	167	90	76	71	-	586	194	89
4.1% to 4.4%.....	17	15	3	6	3	3	2	-	-	2	2	2
4.5%.....	17,383	17,279	319	1,001	528	473	650	502	13,814	293	700	104
4.6% to 4.9%.....	25	24	4	6	5	1	5	-	-	4	5	1
5.0%.....	21,751	21,210	2,551	6,410	3,903	2,507	3,085	1,725	-	4,542	2,897	541
5.1% to 5.4%.....	202	192	30	33	24	9	29	13	-	58	29	10
5.5%.....	4,565	4,467	569	1,195	684	511	1,028	323	-	760	592	96
5.6% to 5.9%.....	31	30	4	4	3	1	1	1	-	17	3	1
6.0%.....	88,235	86,925	30,886	17,472	12,517	4,955	5,058	3,752	-	24,271	5,486	1,310
6.1% to 6.4%.....	16	16	6	4	3	1	-	3	-	3	-	-
6.5%.....	80	79	32	13	9	4	7	2	-	17	8	1
6.6% to 6.9%.....	7	6	3	1	1	-	-	-	-	2	-	1
7.0%.....	140	136	84	11	7	4	5	2	-	25	9	4
7.1% to 7.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5%.....	26	25	11	2	1	1	2	2	-	6	2	1
7.6% to 7.9%.....	3	3	2	-	-	-	-	-	-	1	-	-
8.0% and over.....	299	294	205	28	23	5	9	6	-	30	16	5
Average interest rate.....(percent).....	5.60	5.60	5.90	5.66	5.70	5.57	5.52	5.56	4.50	5.77	5.52	5.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	93,981	92,298	32,131	16,368	9,966	6,402	8,468	4,820	12,636	11,000	6,825	1,683
Real estate taxes included in payment.....	30,213	29,403	6,124	5,597	3,140	2,457	2,745	2,675	6,499	2,003	3,760	810
Monthly.....	27,802	27,060	5,843	4,986	2,770	2,216	2,533	2,519	6,224	1,453	3,502	742
Quarterly.....	430	424	48	145	69	76	44	23	28	112	24	6
Semiannual.....	952	937	73	303	212	91	66	55	36	308	95	15
Annual.....	122	118	11	25	15	10	6	7	3	60	4	4
Other.....	67	66	12	5	-	5	3	5	9	14	18	1
Not reporting frequency of payment.....	840	798	137	133	74	59	93	65	199	56	115	42
Real estate taxes not included in payment.....	52,186	51,379	25,394	10,512	6,555	3,857	5,619	2,092	6,024	3,754	2,984	807
Monthly.....	43,602	43,134	23,874	4,068	2,233	1,835	3,844	1,056	5,757	3,083	1,452	468
Quarterly.....	3,705	3,655	213	1,649	847	802	411	160	45	916	261	50
Semiannual.....	12,399	12,220	546	4,288	3,263	1,025	1,225	807	84	4,137	1,133	179
Annual.....	857	844	49	262	188	74	51	35	7	374	66	13
Other.....	245	242	84	53	31	22	11	5	5	68	16	3
Not reporting frequency of payment.....	1,378	1,284	628	192	93	99	77	29	126	176	56	94
Not reporting tax payment requirements.....	1,582	1,516	613	259	171	88	104	53	163	243	81	66
Monthly.....	1,050	1,000	548	84	44	40	59	33	151	80	45	50
Quarterly.....	80	79	6	29	16	13	11	3	1	26	3	1
Semiannual.....	319	311	11	129	95	34	24	15	-	110	22	8
Annual.....	22	22	7	7	6	1	2	-	-	12	-	-
Other.....	10	10	7	1	-	-	-	-	1	1	-	-
Not reporting frequency of payment.....	101	94	40	9	9	-	8	2	10	14	11	7
No principal payments required.....	41,870	41,265	4,552	10,136	7,858	2,278	1,565	1,645	823	19,204	3,340	605
Monthly.....	7,440	7,338	3,272	978	621	357	349	209	642	1,472	416	102
Quarterly.....	2,337	2,301	124	840	548	292	109	97	14	955	162	36
Semiannual.....	29,517	29,119	898	7,819	6,290	1,529	1,032	1,238	116	15,457	2,559	398
Annual.....	1,718	1,701	117	345	271	74	44	60	22	979	134	17
Other.....	137	133	12	27	22	5	1	6	3	71	13	4
Not reporting frequency of payment.....	721	673	129	127	106	21	30	35	26	270	56	48
Not reporting principal payment requirements.....	4,671	2,902	751	511	348	163	156	91	285	848	260	1,769
Monthly.....	1,289	1,126	531	108	58	50	62	25	209	109	82	163
Quarterly.....	170	148	8	54	36	18	15	7	2	46	14	22
Semiannual.....	955	808	38	222	163	59	27	30	-	403	88	147
Annual.....	108	86	5	15	10	5	3	4	4	44	11	22
Other.....	61	54	8	11	8	3	11	4	1	15	4	7
Not reporting frequency of payment.....	2,088	680	161	101	73	28	38	21	69	229	61	1,408
No regular payments required.....	1,938	1,905	89	355	287	68	42	40	20	1,100	259	33



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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	131,960	28,148	58,119	39,810	5,883	Reporting interest rate.....	134,957	29,021	59,996	40,764	5,176
Under \$500.....	3,307	819	2,028	674	288	Under 4.0%.....	525	92	234	155	44
\$500 to \$999.....	10,221	1,158	5,757	2,679	627	4.0% to 4.4%.....	1,651	445	628	483	97
\$1,000 to \$1,499.....	20,042	2,929	10,078	6,047	988	4.4% to 4.8%.....	17,383	8,832	6,939	1,066	546
\$1,500 to \$1,999.....	18,019	3,361	8,711	5,140	807	4.8% to 5.2%.....	25	4	10	10	1
\$2,000 to \$2,499.....	20,071	4,061	8,920	6,320	770	5.2% to 5.6%.....	21,751	6,860	8,623	5,433	835
\$2,500 to \$2,999.....	13,942	3,230	6,077	4,098	537	5.6% to 6.0%.....	202	66	56	75	5
\$3,000 to \$3,999.....	21,758	5,581	8,452	6,819	806	6.0% to 6.4%.....	4,565	1,910	1,642	863	150
\$4,000 to \$4,999.....	11,815	4,289	3,707	3,409	410	6.4% to 6.8%.....	31	4	10	14	3
\$5,000 to \$5,999.....	5,718	1,850	1,755	1,580	223	6.8% to 7.2%.....	88,235	10,713	41,558	32,493	3,471
\$6,000 to \$7,499.....	3,416	809	1,203	1,222	182	7.2% to 7.6%.....	16	3	7	5	1
\$7,500 to \$9,999.....	1,752	283	715	655	99	7.6% to 8.0%.....	80	21	32	23	4
\$10,000 to \$14,999.....	1,240	134	524	547	85	8.0% and over.....	7	1	3	3	-
\$15,000 to \$19,999.....	371	25	128	181	37	Average interest rate... (percent).....	140	19	72	44	5
\$20,000 and over.....	288	9	66	139	24		1	-	1	-	-
							26	2	12	10	2
							3	-	3	-	-
							299	41	163	83	12
							5.60	5.24	5.65	5.79	5.61

Table J-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE PHILADELPHIA 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	109,029	71,065	23,467	46,552	946	37,964
Total first mortgage outstanding debt.....(dollars)	293,218,100	185,316,100	71,014,400	111,901,900	2,399,800	107,902,000
Total annual mortgage payment.....(dollars)	30,217,172	23,600,090	9,464,557	13,837,909	297,624	6,617,082
Average first mortgage outstanding debt.....(dollars)	2,689	2,608	3,026	2,399	2,537	2,842
Average value of property.....(dollars)	4,659	4,412	4,440	4,389	4,810	5,123
Average annual estimated rental value.....(dollars)	501	479	492	472	518	541
Average annual mortgage payment.....(dollars)	277	332	403	297	315	174
Percent which annual mortgage payment represents of—						
First mortgage debt	10.3	12.7	13.3	12.4	12.4	6.1
Value of property	5.9	7.5	9.1	6.8	6.5	3.4
Estimated annual rental value	55.3	69.3	82.0	62.8	60.8	32.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	64,174	57,852	22,554	34,607	4,691	6,322
Average first mortgage outstanding debt.....(dollars)	2,538	2,548	3,036	2,233	2,369	2,445
Average value of property.....(dollars)	4,164	4,169	4,412	4,010	4,236	4,116
Average annual estimated rental value.....(dollars)	457	458	469	438	463	449
Average annual mortgage payment.....(dollars)	328	342	408	300	321	193
Percent which annual mortgage payment represents of—						
First mortgage debt	12.9	13.4	13.4	13.4	13.6	7.9
Value of property	7.9	8.2	9.2	7.5	7.6	4.7
Estimated annual rental value	71.6	74.7	83.3	68.6	69.3	42.9
Monthly mortgage payment—						
Under \$10	4,931	2,538	183	2,295	60	2,393
\$10 to \$14	8,610	7,157	861	6,197	99	1,453
\$15 to \$19	8,589	7,696	1,684	5,896	116	893
\$20 to \$24	9,373	8,828	2,686	6,033	109	545
\$25 to \$29	8,888	8,556	3,623	4,846	87	332
\$30 to \$39	13,744	13,388	7,749	5,515	124	356
\$40 to \$49	5,622	5,462	3,510	1,912	40	160
\$50 to \$59	2,207	2,141	1,225	898	17	66
\$60 to \$74	1,158	1,110	627	465	18	48
\$75 to \$99	565	529	251	269	9	36
\$100 and over	487	447	154	281	12	40
Average monthly mortgage payment.....(dollars)	27.30	28.53	33.97	25.03	26.76	16.08
REGULAR QUARTERLY, SEMIANNUAL OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	44,855	13,213	913	12,045	255	31,642
Average first mortgage outstanding debt.....(dollars)	2,906	2,870	2,782	2,874	2,991	2,922
Average value of property.....(dollars)	5,368	5,474	5,147	5,480	6,366	5,324
Average annual estimated rental value.....(dollars)	563	572	552	572	666	550
Average annual mortgage payment.....(dollars)	205	227	298	286	297	171
Percent which annual mortgage payment represents of—						
First mortgage debt	7.0	10.0	10.7	10.0	9.9	5.8
Value of property	3.8	5.2	5.8	5.2	4.7	3.2
Estimated annual rental value	36.4	50.1	54.0	50.0	44.6	30.5

Table K-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF PITTSBURGH: 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.....	179,867	175,163	56,381	32.2	118,782	4,356	348	54,159	23,617	43.6	30,542
1930: Private families reporting tenure.....	-	153,150	62,341	40.7	90,809	-	-	-	-	-	-
1920: All families reporting tenure.....	-	128,297	36,363	28.3	91,934	-	-	35,651	16,500	46.3	19,151
Dwelling units: 1940.....	179,867	175,163	56,381	32.2	118,782	4,356	348	54,159	23,617	43.6	30,542
COLOR OF OCCUPANTS											
White.....	-	159,660	54,417	34.1	105,243	-	-	52,287	22,625	43.3	29,662
Nonwhite.....	-	15,503	1,964	12.7	13,539	-	-	1,872	992	53.0	880
TYPE OF STRUCTURE											
1-family.....	76,545	74,622	38,915	52.0	35,907	1,558	165	38,002	16,092	42.3	21,910
Other.....	103,322	100,341	17,466	17.4	82,875	2,798	183	16,157	7,525	46.6	8,632
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	76,041	74,446	38,664	51.9	35,782	1,444	151	37,905	16,062	42.3	21,853
Under \$5.....	97	94	54	-	40	3	-	52	19	-	33
\$5 to \$9.....	509	497	133	26.8	364	11	1	125	23	18.3	103
\$10 to \$14.....	2,527	2,476	582	23.5	1,894	49	2	561	133	23.7	428
\$15 to \$19.....	6,276	6,179	1,432	23.2	4,747	94	3	1,332	411	29.7	971
\$20 to \$24.....	8,566	8,444	2,686	31.8	5,758	113	9	2,625	856	32.6	1,769
\$25 to \$29.....	9,256	9,094	3,790	41.7	5,304	150	12	3,704	1,404	37.9	2,300
\$30 to \$39.....	14,707	14,458	7,407	51.2	7,051	228	21	7,260	2,973	41.0	4,287
\$40 to \$49.....	11,479	11,262	6,767	60.1	4,495	195	21	6,446	2,996	45.1	3,450
\$50 to \$59.....	8,377	8,181	5,575	68.2	2,605	183	13	5,482	2,564	48.6	2,818
\$60 to \$74.....	6,343	6,149	4,228	68.8	1,921	177	17	4,153	2,099	50.5	2,054
\$75 to \$99.....	3,961	3,881	2,797	73.0	1,034	112	18	2,749	1,252	45.5	1,497
\$100 and over.....	3,943	3,781	3,212	85.0	569	128	34	3,165	1,222	38.6	1,943
Median monthly rent.....(dollars)....	36.84	36.72	44.30	-	29.30	43.28	54.50	44.38	46.87	-	42.34

Table K-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF PITTSBURGH: 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.....	23,617	16,950	66	223	467	805	956	2,491	2,583	2,477	2,891	1,970	1,198	411	400	12	6,667
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	22,904	16,396	61	216	448	768	919	2,400	2,490	2,423	2,797	1,921	1,159	401	386	7	6,508
Average interest rate.....(%).....	5.68	5.68	-	5.75	5.77	5.69	5.74	5.71	5.70	5.67	5.65	5.62	5.66	5.57	5.56	-	5.68
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	23,211	16,640	62	219	460	786	936	2,439	2,548	2,441	2,831	1,936	1,177	404	390	11	6,571
Building and loan association.....	9,844	7,065	33	127	261	438	574	1,365	1,325	1,104	1,010	550	205	48	23	2	2,779
Commercial bank.....	2,270	1,683	2	11	14	35	40	100	132	186	289	311	275	130	156	2	587
Savings bank.....	2,070	1,456	3	13	26	43	49	145	178	182	283	211	193	55	72	3	614
Life insurance company.....	653	531	-	1	2	5	5	23	49	61	104	88	45	44	-	-	122
Mortgage company.....	695	568	-	3	15	15	18	41	73	107	145	81	48	13	8	1	969
Home Owners' Loan Corporation.....	2,923	1,954	3	17	43	87	98	303	315	322	322	235	101	35	13	-	1,058
Individual.....	3,460	2,402	17	34	83	131	120	352	367	341	393	285	188	42	47	2	1,058
Other.....	1,296	961	4	-13	16	32	32	110	109	138	225	159	79	36	27	1	315
Reporting debt and value.....	22,823	16,007	59	201	438	749	900	2,368	2,447	2,351	2,755	1,887	1,128	379	345	-	6,316
JUNIOR MORTGAGE																	
First mortgage only.....	2,196	1,565	10	29	81	88	117	241	229	194	223	147	125	52	29	-	631
First and junior mortgage.....	478	320	1	3	11	11	17	40	52	44	56	45	22	9	9	-	158
With 1st mtg.; not rptg. on junior.....	19,649	14,122	48	169	346	650	766	2,087	2,166	2,113	2,476	1,695	981	318	307	-	5,527
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,114	2,279	52	141	220	285	279	506	321	218	155	77	22	1	2	-	835
\$1,000 to \$1,499.....	2,691	1,925	7	51	137	210	218	455	299	234	181	88	37	6	2	-	766
\$1,500 to \$1,999.....	2,450	1,750	-	9	63	166	183	438	310	246	214	89	24	5	3	-	700
\$2,000 to \$2,499.....	2,903	2,027	-	-	18	74	132	430	464	358	316	155	60	15	5	-	876
\$2,500 to \$2,999.....	1,930	1,324	-	-	-	14	60	251	308	279	215	128	58	5	6	-	606
\$3,000 to \$3,999.....	3,466	2,470	-	-	-	-	28	253	537	539	620	328	132	25	8	-	996
\$4,000 to \$4,999.....	2,227	1,635	-	-	-	-	-	35	181	335	535	352	151	26	20	-	592
\$5,000 to \$5,999.....	1,477	1,115	-	-	-	-	-	-	27	111	377	320	199	55	26	-	362
\$6,000 to \$7,499.....	1,115	812	-	-	-	-	-	-	-	31	134	285	239	80	43	-	303
\$7,500 to \$9,999.....	506	352	-	-	-	-	-	-	-	-	8	61	152	86	45	-	154
\$10,000 to \$14,999.....	334	246	-	-	-	-	-	-	-	-	-	4	54	71	117	-	88
\$15,000 to \$19,999.....	64	44	-	-	-	-	-	-	-	-	-	-	-	4	40	-	20
\$20,000 and over.....	46	28	-	-	-	-	-	-	-	-	-	-	-	-	28	-	18
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	134,116	96,620	42	235	719	1,557	2,316	7,764	10,364	12,088	17,701	15,487	12,628	6,076	9,645	-	37,495
Average value.....(dollars).....	6,098	6,036	-	1,170	1,642	2,078	2,573	3,279	4,235	5,142	6,425	8,207	11,195	16,031	27,957	-	5,937
Debt on first and jr. mtgs.(thous.).....	65,502	46,868	30	141	217	758	1,219	4,037	5,434	6,244	9,034	7,538	5,845	2,627	3,743	-	18,634
Percent of value of property.....	48.8	48.5	-	60.0	30.1	48.7	52.6	52.0	51.7	51.0	51.0	48.7	46.3	43.2	38.8	-	49.7
Average debt.....(dollars).....	2,934	2,928	-	702	495	1,013	1,355	1,705	2,221	2,656	3,279	3,995	5,182	6,930	10,850	-	2,950
Debt on first mtgs.....(thousands).....	64,919	46,498	30	141	211	752	1,206	4,009	5,383	6,211	8,952	7,463	5,800	2,608	3,732	-	18,421
Percent of value of property.....	48.4	48.1	-	59.8	29.3	48.3	52.1	51.6	51.4	51.4	50.6	48.2	45.9	42.9	38.7	-	49.1
Average debt.....(dollars).....	2,908	2,905	-	700	481	1,005	1,340	1,693	2,200	2,642	3,249	3,955	5,142	6,881	10,818	-	2,917

## HOUSING—NONFARM MORTGAGES

Table K-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF PITTSBURGH: 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	23,617	23,211	9,844	4,340	2,270	2,070	653	695	2,923	3,460	1,296	406
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,904	22,712	9,706	4,246	2,236	2,010	638	684	2,923	3,285	1,230	192
Average interest rate (percent)	5.68	5.68	5.95	5.83	5.82	5.84	5.60	5.68	4.50	5.74	5.61	5.71
Reporting debt and value	22,323	22,008	9,391	4,106	2,155	1,951	604	656	2,748	3,284	1,219	315
Percent distribution	-	100.0	42.7	18.7	9.8	8.9	2.7	3.0	12.5	14.9	5.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	22,323	22,008	9,391	4,106	2,155	1,951	604	656	2,748	3,284	1,219	315
First mortgage only	2,196	2,155	1,063	351	224	127	65	49	223	300	114	31
First and junior mortgage	473	456	180	87	49	38	3	16	89	65	16	22
With first mortgage; not reporting on junior mortgage	19,649	19,387	8,148	3,668	1,882	1,786	536	591	2,436	2,919	1,089	262
1-family properties	16,007	15,788	6,727	2,970	1,597	1,373	492	539	1,843	2,291	926	219
First mortgage only	1,565	1,544	729	275	172	103	54	44	155	206	81	21
First and junior mortgage	320	306	125	61	36	25	2	12	52	41	13	14
With first mortgage; not reporting on junior mortgage	14,122	13,938	5,873	2,634	1,389	1,245	436	483	1,636	2,044	832	184
2- to 4-family properties	6,316	6,220	2,664	1,136	558	578	112	117	905	993	293	96
First mortgage only	631	621	334	76	52	24	11	5	68	94	38	10
First and junior mortgage	158	150	55	26	13	13	1	4	37	24	3	8
With first mortgage; not reporting on junior mortgage	5,527	5,449	2,275	1,034	493	541	100	108	800	875	257	78
RELATION OF DEBT TO VALUE												
1- to 4-family properties	22,323	22,008	9,391	4,106	2,155	1,951	604	656	2,748	3,284	1,219	315
Value of property (dollars)	134,115,600	132,023,900	44,855,100	33,728,900	19,516,900	14,212,000	5,801,500	4,312,300	15,811,900	19,461,700	8,052,500	2,091,700
Average value (dollars)	6,008	5,999	4,776	8,215	9,057	7,284	9,605	6,574	5,754	5,926	6,606	6,640
Debt on first and junior mortgages (dollars)	55,501,500	54,412,400	21,015,100	15,411,500	9,030,000	6,381,500	2,997,400	2,407,900	8,889,200	9,443,900	4,247,400	1,089,100
Percent of value of property	48.8	48.8	46.9	45.7	46.3	44.9	51.7	55.8	56.2	48.5	52.7	52.1
Average debt (dollars)	2,934	2,927	2,238	3,753	4,190	3,271	4,963	3,671	3,235	2,876	3,484	3,457
Debt on first mortgages (dollars)	64,919,100	63,876,700	20,804,100	15,300,400	8,964,900	6,335,500	2,994,400	2,384,800	8,817,400	9,340,000	4,235,600	1,042,400
Percent distribution	-	100.0	32.5	24.0	14.0	9.9	4.7	3.7	13.8	14.6	6.6	-
Percent of value of property	48.4	48.4	46.4	45.4	45.9	44.6	51.6	55.3	55.8	48.0	52.6	49.8
Average debt (dollars)	2,908	2,902	2,215	3,726	4,160	3,247	4,958	3,635	3,209	2,844	3,475	3,309
1-family properties	16,007	15,788	6,727	2,970	1,597	1,373	492	539	1,843	2,291	926	219
Value of property (dollars)	96,620,400	95,238,500	31,794,100	25,181,200	14,814,500	10,366,700	4,632,400	3,501,300	10,385,200	13,504,300	6,240,100	1,381,900
Average value (dollars)	6,036	6,032	4,726	8,479	9,276	7,550	9,415	6,496	5,685	5,996	6,739	6,310
Debt on first and junior mortgages (dollars)	46,867,900	46,144,500	14,729,100	11,309,600	6,720,100	4,589,500	2,376,300	1,979,500	5,890,900	6,495,300	3,363,800	723,400
Percent of value of property	48.5	48.5	46.3	44.9	45.4	44.3	51.3	56.5	56.7	48.1	53.9	52.4
Average debt (dollars)	2,928	2,923	2,190	3,808	4,208	3,343	4,880	3,673	3,196	2,835	3,633	3,303
Debt on first mortgages (dollars)	46,497,700	45,802,000	14,592,000	11,236,500	6,676,300	4,560,200	2,373,900	1,965,400	5,848,200	6,432,900	3,353,200	695,700
Percent of value of property	48.1	48.1	45.9	44.6	45.1	44.0	51.2	56.1	56.3	47.6	53.6	50.3
Average debt (dollars)	2,905	2,901	2,169	3,753	4,181	3,321	4,825	3,646	3,173	2,808	3,621	3,177
2- to 4-family properties	6,316	6,220	2,664	1,136	558	578	112	117	905	993	293	96
Value of property (dollars)	37,495,200	36,785,300	13,061,000	8,547,700	4,702,400	3,845,300	1,169,100	811,000	5,426,700	5,957,400	1,812,400	709,900
Average value (dollars)	5,937	5,914	4,903	7,524	8,427	6,553	10,438	6,932	5,996	5,999	6,186	-
Debt on first and junior mortgages (dollars)	18,633,600	18,267,900	6,286,000	4,101,900	2,309,900	1,792,000	621,100	428,400	2,998,300	2,948,600	883,600	365,700
Percent of value of property	49.7	49.7	48.1	48.0	49.1	46.6	53.1	52.8	55.3	49.5	48.8	-
Average debt (dollars)	2,950	2,937	2,360	3,611	4,140	3,100	5,546	3,662	3,313	2,869	3,016	-
Debt on first mortgages (dollars)	18,421,400	18,074,700	6,212,100	4,063,900	2,288,600	1,775,300	620,600	419,400	2,969,200	2,907,100	882,400	345,700
Percent of value of property	49.1	49.1	47.6	47.5	48.7	46.2	53.1	51.7	54.7	48.8	48.7	-
Average debt (dollars)	2,917	2,906	2,332	3,577	4,101	3,071	5,541	3,585	3,281	2,928	3,012	-

Table K-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF PITTSBURGH: 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	16,950	16,640	7,065	3,139	1,683	1,456	531	568	1,954	2,402	981	310
RACE OF OCCUPANTS												
White	16,283	15,990	6,844	3,041	1,628	1,413	527	531	1,848	2,260	939	293
Negro	662	645	219	96	54	42	4	37	106	141	42	17
Other nonwhite	5	5	2	2	1	1	-	-	-	1	-	-
YEAR BUILT												
Reporting year built	16,707	16,410	6,962	3,100	1,661	1,439	521	565	1,929	2,373	960	297
1930 to 1940	1,861	1,810	540	366	189	177	145	144	194	217	204	51
1920 to 1929	5,228	5,158	1,840	1,193	684	509	265	262	632	650	316	70
1910 to 1919	2,565	2,502	1,112	490	295	195	48	42	313	380	117	63
1900 to 1909	3,673	3,620	1,740	588	294	294	37	72	412	604	167	53
1880 to 1899	2,759	2,715	1,411	380	167	213	23	38	310	426	127	44
1879 or earlier	621	605	319	83	32	51	3	7	68	96	29	16

Table K-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF PITTSBURGH: 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.....	16,950	16,640	7,065	3,139	1,683	1,456	531	568	1,954	2,402	981	310
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	16,017	15,798	6,731	2,973	1,599	1,374	492	599	1,843	2,293	927	219
Under \$500.....	713	704	388	134	53	81	6	14	27	96	39	9
\$500 to \$999.....	1,591	1,560	922	206	85	121	13	34	84	238	63	31
\$1,000 to \$1,499.....	1,940	1,911	1,087	242	118	124	18	38	179	273	74	29
\$1,500 to \$1,999.....	1,763	1,751	905	252	127	125	21	35	209	259	70	12
\$2,000 to \$2,499.....	2,031	2,010	971	315	160	155	23	48	242	321	90	21
\$2,500 to \$2,999.....	1,332	1,320	563	234	109	125	39	38	196	181	69	12
\$3,000 to \$3,999.....	2,453	2,434	977	431	236	195	102	89	352	329	154	29
\$4,000 to \$4,999.....	1,629	1,602	497	330	181	149	78	94	247	217	139	27
\$5,000 to \$5,999.....	1,113	1,091	229	303	201	102	56	78	160	174	91	22
\$6,000 to \$7,499.....	787	773	119	239	136	103	59	52	106	122	76	14
\$7,500 to \$9,999.....	343	335	51	137	91	46	40	11	27	40	30	7
\$10,000 to \$14,999.....	241	236	18	111	76	35	33	5	11	33	25	5
\$15,000 to \$19,999.....	44	44	4	22	15	7	3	3	1	6	5	-
\$20,000 and over.....	27	26	-	17	11	6	1	-	2	4	2	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	16,396	16,257	6,939	3,067	1,655	1,412	520	561	1,954	2,278	938	139
Under 4.0%.....	77	75	21	10	2	8	1	4	-	27	12	2
4.0%.....	261	258	72	23	8	15	3	11	-	120	29	3
4.1% to 4.4%.....	3	3	1	1	1	-	-	-	-	1	-	-
4.5%.....	2,202	2,193	54	37	22	15	26	41	1,954	17	64	9
4.6% to 4.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
5.0%.....	1,407	1,389	284	413	235	178	157	100	-	253	182	18
5.1% to 5.4%.....	7	7	3	3	1	2	-	-	-	1	-	-
5.5%.....	314	306	70	78	38	40	38	51	-	30	39	8
5.6% to 5.9%.....	3	3	2	-	-	-	1	-	-	-	-	-
6.0%.....	11,979	11,883	6,322	2,494	1,345	1,149	292	347	-	1,822	606	96
6.1% to 6.4%.....	6	6	-	-	-	-	-	-	-	-	-	-
6.5%.....	21	21	11	3	1	2	-	2	-	2	3	-
6.6% to 6.9%.....	2	2	2	-	-	-	-	-	-	-	-	-
7.0%.....	39	39	36	-	-	-	-	-	-	2	1	-
7.1% to 7.4%.....	1	1	-	1	1	-	-	-	-	-	-	-
7.5%.....	4	4	2	-	-	-	-	2	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	69	66	53	4	1	3	1	3	-	3	2	3
Average interest rate..... (percent).....	5.68	5.67	5.95	5.81	5.81	5.81	5.58	5.63	4.50	5.73	5.59	5.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	13,867	13,730	6,240	2,477	1,315	1,162	470	492	1,865	1,421	765	137
Real estate taxes included in payment.....	2,623	2,579	745	459	245	214	77	162	757	125	254	44
Monthly.....	2,424	2,380	665	398	210	188	69	158	745	103	242	44
Quarterly.....	44	44	7	20	12	8	4	3	2	6	2	-
Semiannual.....	44	44	5	25	15	10	2	1	-	8	3	-
Annual.....	15	15	2	5	4	1	-	-	-	4	4	-
Other.....	66	66	57	3	2	1	1	-	-	4	1	-
Not reporting frequency of payment.....	30	30	9	8	2	6	1	-	10	-	2	-
Real estate taxes not included in payment.....	11,040	10,950	5,397	1,984	1,054	930	388	323	1,080	1,269	509	90
Monthly.....	8,745	8,680	4,497	1,825	685	640	296	269	1,061	828	404	65
Quarterly.....	422	419	54	205	122	83	25	21	3	91	20	3
Semiannual.....	786	774	47	348	191	157	49	21	3	250	56	12
Annual.....	161	157	17	61	35	26	6	4	-	55	14	4
Other.....	781	777	704	23	10	13	4	1	2	32	11	4
Not reporting frequency of payment.....	145	143	78	22	11	11	8	7	11	13	4	2
Not reporting tax payment requirements.....	204	201	98	34	16	18	5	7	28	27	2	3
Monthly.....	164	161	83	24	12	12	4	6	24	20	-	3
Quarterly.....	7	7	1	5	2	3	1	-	-	-	-	-
Semiannual.....	10	10	-	3	1	2	-	-	-	6	1	-
Annual.....	2	2	-	1	-	1	-	-	-	1	-	-
Other.....	9	9	9	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	12	12	5	1	1	-	-	1	4	-	1	-
No principal payments required.....	1,967	1,957	508	472	270	202	44	64	56	657	146	10
Monthly.....	861	857	382	180	97	83	26	30	51	145	43	4
Quarterly.....	172	172	15	67	34	33	3	4	-	64	19	-
Semiannual.....	715	710	25	191	120	71	10	22	3	394	65	5
Annual.....	97	97	5	19	12	7	4	7	-	46	16	-
Other.....	96	95	73	7	3	4	1	1	-	11	2	1
Not reporting frequency of payment.....	26	26	8	8	4	4	-	-	2	7	1	-
Not reporting principal payment requirements.....	442	287	158	41	15	26	3	2	25	43	15	155
Monthly.....	143	118	58	18	5	13	2	-	19	15	6	25
Quarterly.....	8	5	-	2	1	1	-	-	2	-	1	3
Semiannual.....	17	15	-	4	2	2	1	-	-	8	2	2
Annual.....	6	6	3	2	1	1	-	1	-	-	-	-
Other.....	114	101	91	2	1	1	-	-	1	5	2	13
Not reporting frequency of payment.....	154	42	6	13	5	8	-	1	3	15	4	112
No regular payments required.....	674	666	159	149	83	66	14	10	8	271	55	8

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	16,017	2,472	10,532	1,860	1,153	Reporting interest rate.....	16,396	2,566	10,835	1,932	1,063
Under \$500.....	713	45	528	58	82	Under 4.0%.....	77	12	46	10	9
\$500 to \$999.....	1,591	107	1,148	160	176	4.0%.....	261	21	169	33	38
\$1,000 to \$1,499.....	1,940	220	1,368	191	161	4.1% to 4.4%.....	3	-	2	1	-
\$1,500 to \$1,999.....	1,763	214	1,260	183	106	4.5%.....	2,202	867	1,189	73	73
\$2,000 to \$2,499.....	2,031	272	1,376	230	153	4.6% to 4.9%.....	1	-	1	-	-
						5.0%.....	1,407	330	826	153	98
\$2,500 to \$2,999.....	1,332	220	900	137	75	5.1% to 5.4%.....	7	3	3	-	1
\$3,000 to \$3,999.....	2,463	435	1,607	280	141	5.5%.....	314	91	185	29	9
\$4,000 to \$4,999.....	1,629	406	986	152	85	5.6% to 5.9%.....	3	-	2	1	-
\$5,000 to \$5,999.....	1,113	252	604	192	65	6.0%.....	11,979	1,234	8,311	1,608	826
\$6,000 to \$7,499.....	787	183	422	137	45	6.1% to 6.4%.....	6	-	4	1	1
						6.5%.....	21	1	17	3	-
\$7,500 to \$9,999.....	343	68	184	72	19	6.6% to 6.9%.....	2	-	2	-	-
\$10,000 to \$14,999.....	241	39	120	50	32	7.0%.....	39	3	33	1	2
\$15,000 to \$19,999.....	44	8	10	10	8	7.1% to 7.4%.....	1	-	1	1	-
\$20,000 and over.....	27	3	11	8	5	7.5%.....	4	-	2	1	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	69	4	42	18	5
						Average interest rate...(percent).....	5.66	5.32	5.72	5.84	5.72

Table K-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF PITTSBURGH: 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	12,645	10,954	2,202	8,604	148	1,691
Total first mortgage outstanding debt.....(dollars)	37,803,200	31,959,000	7,888,900	23,692,500	377,600	5,844,200
Total annual mortgage payment.....(dollars)	5,143,379	4,758,673	1,209,850	3,490,943	57,880	384,706
Average first mortgage outstanding debt.....(dollars)	2,990	2,918	3,583	2,754	2,551	3,456
Average value of property.....(dollars)	6,128	5,974	6,144	5,943	5,287	7,120
Average annual estimated rental value.....(dollars)	621	611	639	605	549	684
Average annual mortgage payment.....(dollars)	407	434	549	406	391	228
Percent which annual mortgage payment represents of—						
First mortgage debt	13.6	14.9	15.3	14.7	15.3	6.6
Value of property	6.6	7.3	8.9	6.8	7.4	3.2
Estimated annual rental value	65.5	71.1	85.9	67.0	71.2	33.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	10,545	9,774	2,138	7,503	133	771
Average first mortgage outstanding debt.....(dollars)	2,842	2,832	3,582	2,624	2,531	2,961
Average value of property.....(dollars)	5,634	5,620	6,064	5,499	5,300	5,807
Average annual estimated rental value.....(dollars)	579	581	632	567	545	560
Average annual mortgage payment.....(dollars)	421	437	551	405	395	222
Percent which annual mortgage payment represents of—						
First mortgage debt	14.8	15.4	15.4	15.4	15.6	7.5
Value of property	7.5	7.8	9.1	7.4	7.5	3.8
Estimated annual rental value	72.8	75.3	87.3	71.5	72.6	39.6
Monthly mortgage payment—						
Under \$10	475	232	12	214	6	243
\$10 to \$14	836	684	44	628	12	152
\$15 to \$19	951	856	106	738	10	95
\$20 to \$24	1,241	1,155	164	989	12	76
\$25 to \$29	1,359	1,285	221	1,045	19	74
\$30 to \$39	2,113	2,055	434	1,588	33	58
\$40 to \$49	1,434	1,408	417	973	18	26
\$50 to \$59	1,040	1,017	315	693	9	23
\$60 to \$74	571	559	221	327	11	12
\$75 to \$99	296	288	114	172	2	8
\$100 and over	229	225	88	136	1	4
Average monthly mortgage payment.....(dollars)	35.12	36.43	45.94	33.79	32.98	18.49
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,100	1,180	64	1,101	15	920
Average first mortgage outstanding debt.....(dollars)	3,731	3,623	-	3,635	-	3,871
Average value of property.....(dollars)	8,608	8,909	-	8,964	-	8,221
Average annual estimated rental value.....(dollars)	831	865	-	867	-	787
Average annual mortgage payment.....(dollars)	383	411	-	408	-	232
Percent which annual mortgage payment represents of—						
First mortgage debt	8.9	11.4	-	11.2	-	6.0
Value of property	8.9	4.6	-	4.5	-	2.8
Estimated annual rental value	40.1	47.6	-	47.1	-	29.5

Table L-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 PITTSBURGH 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.....	501,782	491,575	189,275	38.5	302,300	9,141	1,066	179,267	77,532	43.2	101,735
Urban.....	391,478	383,425	141,705	37.0	241,720	7,376	677	134,311	60,336	44.9	73,975
Rural-nonfarm.....	110,304	108,150	47,570	44.0	60,580	1,765	389	44,956	17,196	38.3	27,760
COLOR OF OCCUPANTS											
White.....	-	463,156	184,922	39.9	278,234	-	-	175,173	75,681	43.2	99,492
Nonwhite.....	-	28,419	4,353	15.3	24,066	-	-	4,094	1,851	45.2	2,243
TYPE OF STRUCTURE											
1-family.....	258,599	253,537	143,437	56.6	110,100	4,317	745	138,111	58,840	42.6	79,271
Other.....	243,183	238,038	45,838	19.3	192,200	4,824	321	41,156	18,692	45.4	22,464
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	255,797	251,147	141,995	56.5	109,152	3,989	661	137,538	58,621	42.6	78,917
Under \$5.....	2,597	2,495	1,148	46.0	1,347	93	9	1,022	173	16.9	849
\$5 to \$9.....	12,323	11,965	4,546	38.0	7,419	300	58	4,287	879	20.5	3,408
\$10 to \$14.....	24,165	23,696	8,746	36.9	14,952	376	91	8,412	2,096	24.9	6,315
\$15 to \$19.....	26,985	26,650	10,698	40.1	15,952	290	45	10,269	3,211	31.3	7,058
\$20 to \$24.....	29,303	28,886	13,596	47.1	15,290	350	67	13,036	4,515	34.6	8,521
\$25 to \$29.....	29,768	29,358	15,234	51.9	14,124	361	49	14,676	5,866	40.0	8,810
\$30 to \$39.....	43,580	42,960	25,135	58.5	17,825	505	65	24,399	10,639	43.6	13,760
\$40 to \$49.....	31,215	30,621	20,429	66.7	10,192	550	44	19,876	9,641	48.5	10,235
\$50 to \$59.....	21,560	21,116	15,386	72.9	5,730	380	64	15,057	7,713	51.2	7,344
\$60 to \$74.....	16,150	15,745	12,115	76.9	3,630	355	50	11,871	6,475	54.5	5,396
\$75 to \$99.....	9,913	9,616	7,812	81.2	1,804	249	48	7,642	4,142	54.2	3,500
\$100 and over.....	8,288	8,037	7,150	89.0	887	180	71	6,991	3,271	46.8	3,720
Median monthly rent.....(dollars)....	30.13	30.09	36.28	-	24.37	33.95	31.27	36.49	41.50	-	32.77

Table L-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 PITTSBURGH 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.....	77,532	61,154	1,690	2,240	2,988	3,703	4,096	9,120	8,667	7,867	8,850	6,158	3,790	1,071	792	122	16,378
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	74,130	58,376	1,501	2,051	2,805	3,496	3,920	8,707	8,315	7,570	8,510	5,954	3,656	1,043	758	90	15,754
Average interest rate.....(%).....	5.59	5.58	5.74	5.63	5.61	5.60	5.58	5.59	5.59	5.58	5.56	5.55	5.56	5.52	5.50	-	5.61
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	75,756	59,701	1,638	2,175	2,917	3,623	4,007	8,925	8,497	7,675	8,631	5,999	3,708	1,050	767	94	16,055
Building and loan association.....	20,231	15,688	178	416	686	982	1,167	2,806	2,684	2,317	2,251	1,366	633	130	51	21	4,543
Commercial bank.....	8,158	6,550	102	174	223	249	303	652	747	761	1,071	935	763	285	274	11	1,608
Savings bank.....	9,160	7,223	219	278	314	444	424	924	922	887	1,101	787	594	147	158	24	1,937
Life insurance company.....	1,899	1,635	5	16	16	14	19	68	105	155	277	352	372	134	101	1	264
Mortgage company.....	2,448	2,078	31	36	74	69	82	167	291	348	426	306	181	45	21	3	370
Home Owners' Loan Corporation.....	11,406	8,596	105	254	421	583	657	1,528	1,377	1,150	1,248	769	374	87	30	13	2,810
Individual.....	15,578	12,319	640	792	958	987	958	1,999	1,623	1,328	1,345	923	524	131	85	19	3,259
Other.....	6,876	5,612	358	209	225	295	397	781	748	731	912	561	255	91	47	2	1,264
Reporting debt and value.....	72,123	56,929	1,464	2,010	2,713	3,371	3,826	8,534	8,137	7,361	8,351	5,862	3,571	1,016	713	-	15,194
JUNIOR MORTGAGE																	
First mortgage only.....	4,987	3,653	69	127	258	241	297	601	550	482	552	386	216	80	44	-	1,134
First and junior mortgage.....	1,608	1,131	29	36	48	55	75	177	175	140	169	124	68	17	18	-	472
With 1st mtg.; not rptg. on junior.....	65,538	51,945	1,366	1,847	2,407	3,075	3,454	7,756	7,412	6,739	7,630	5,402	3,287	919	651	-	13,588
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	13,676	11,045	1,362	1,454	1,417	1,302	1,098	1,806	1,152	677	485	211	67	9	5	-	2,631
\$1,000 to \$1,499.....	9,187	7,223	102	409	775	861	846	1,625	1,040	686	508	246	97	21	7	-	1,964
\$1,500 to \$1,999.....	7,929	6,250	-	147	371	697	733	1,518	1,053	780	559	275	91	16	9	-	1,679
\$2,000 to \$2,499.....	8,762	6,763	-	-	150	403	659	1,480	1,434	1,084	925	422	160	33	12	-	1,999
\$2,500 to \$2,999.....	5,876	4,497	-	-	-	108	338	1,006	989	833	705	344	149	17	8	-	1,379
\$3,000 to \$3,999.....	10,135	7,850	-	-	-	-	152	948	1,726	1,669	1,860	1,003	400	71	21	-	2,285
\$4,000 to \$4,999.....	6,578	5,270	-	-	-	-	-	151	610	1,151	1,682	1,063	487	66	41	-	1,308
\$5,000 to \$5,999.....	4,304	3,530	-	-	-	-	-	-	133	396	1,175	1,031	616	131	48	-	774
\$6,000 to \$7,499.....	3,242	2,615	-	-	-	-	-	-	-	85	421	1,047	791	191	80	-	627
\$7,500 to \$9,999.....	1,445	1,156	-	-	-	-	-	-	-	-	30	211	572	235	108	-	289
\$10,000 to \$14,999.....	771	593	-	-	-	-	-	-	-	-	-	8	141	191	253	-	178
\$15,000 to \$19,999.....	135	88	-	-	-	-	-	-	-	-	-	-	-	16	72	-	47
\$20,000 and over.....	83	49	-	-	-	-	-	-	-	-	-	-	-	-	49	-	34
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	385,993	301,929	879	2,297	4,421	7,022	9,907	27,927	34,522	37,893	53,630	48,178	39,798	16,235	19,221	-	84,064
Average value.....(dollars).....	5,352	5,304	600	1,143	1,629	2,083	2,569	3,272	4,243	5,148	6,422	8,219	11,145	15,799	26,957	-	5,533
Debt on first & jr. mtgs.....(thous.).....	193,720	152,079	556	1,419	2,341	3,830	5,528	14,775	18,092	19,887	27,906	24,342	18,916	7,037	7,457	-	41,641
Percent of value of property.....	50.2	50.4	63.3	61.8	53.0	54.5	55.8	52.9	52.4	52.5	52.0	50.5	47.5	43.0	38.8	-	49.5
Average debt.....(dollars).....	2,686	2,671	380	706	863	1,136	1,445	1,731	2,223	2,702	3,342	4,153	5,297	6,920	10,459	-	2,741
Debt on first mtgs.....(thousands).....	192,105	151,015	551	1,408	2,321	3,805	5,477	14,651	17,957	19,766	27,697	24,175	18,791	6,988	7,428	-	41,090
Percent of value of property.....	49.8	50.0	62.7	61.3	52.5	54.2	55.3	52.5	52.0	52.2	51.6	50.2	47.2	43.0	38.6	-	48.9
Average debt.....(dollars).....	2,664	2,653	376	700	855	1,129	1,432	1,717	2,207	2,685	3,317	4,124	5,262	6,878	10,418	-	2,704

## HOUSING—NONFARM MORTGAGES

Table L-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 PITTSBURGH 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	77,532	75,756	20,231	17,318	6,158	9,160	1,899	2,448	11,406	15,578	6,876	1,776
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	74,130	73,324	19,716	16,878	7,965	8,913	1,854	2,389	11,406	14,554	6,527	806
Average interest rate (percent)	5.59	5.59	5.94	5.83	5.80	5.85	5.53	5.58	4.50	5.73	5.52	5.55
Reporting debt and value	72,123	70,953	19,043	16,195	7,782	8,413	1,789	2,293	10,681	14,630	6,322	1,170
Percent distribution	-	100.0	26.8	22.8	11.0	11.9	2.5	3.2	15.1	20.6	8.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	72,123	70,953	19,043	16,195	7,782	8,413	1,789	2,293	10,681	14,630	6,322	1,170
First mortgage only	4,987	4,910	1,531	1,106	585	521	104	90	657	1,038	384	77
First and junior mortgage	1,603	1,516	384	358	156	202	28	38	349	220	79	87
With first mortgage; not reporting on junior mortgage	65,533	64,527	17,128	14,731	7,041	7,690	1,657	2,165	9,675	13,312	5,859	1,006
1-family properties	56,929	55,987	14,756	12,902	6,256	6,646	1,545	1,953	8,075	11,593	5,163	942
First mortgage only	3,853	3,789	1,101	907	481	428	89	80	503	800	309	64
First and junior mortgage	1,131	1,068	277	267	123	144	23	24	229	191	57	63
With first mortgage; not reporting on junior mortgage	51,945	51,130	13,378	11,728	5,652	6,076	1,433	1,849	7,343	10,602	4,797	815
2- to 4-family properties	15,194	14,966	4,287	3,293	1,526	1,767	244	340	2,606	3,037	1,159	228
First mortgage only	1,134	1,121	430	199	104	95	15	10	154	238	75	13
First and junior mortgage	472	448	107	91	33	58	5	14	120	89	22	24
With first mortgage; not reporting on junior mortgage	13,588	13,397	3,750	3,003	1,389	1,614	224	316	2,332	2,710	1,062	191
RELATION OF DEBT TO VALUE												
1- to 4-family properties	72,123	70,953	19,043	16,195	7,782	8,413	1,789	2,293	10,681	14,630	6,322	1,170
Value of property (dollars)	385,993,100	379,479,200	93,012,200	103,695,900	55,256,200	48,439,700	16,856,200	14,116,500	53,213,400	67,427,400	31,157,600	6,513,900
Average value (dollars)	5,352	5,348	4,864	6,403	7,101	5,758	9,422	6,156	4,982	4,609	4,928	5,567
Debt on first and junior mortgages (dollars)	193,719,600	190,020,300	45,304,200	46,139,300	25,654,500	22,484,800	8,770,200	8,011,700	29,579,300	32,517,200	17,698,400	3,699,300
Percent of value of property	50.2	50.1	48.7	46.4	46.4	46.4	52.0	56.8	55.6	48.2	56.8	56.8
Average debt (dollars)	2,686	2,678	2,379	2,972	3,297	2,673	4,902	3,494	2,769	2,223	2,799	3,162
Debt on first mortgages (dollars)	192,105,100	188,518,800	44,874,600	47,779,400	25,483,100	22,296,300	8,734,100	7,975,000	29,289,500	32,239,200	17,627,000	3,586,300
Percent distribution	-	100.0	23.8	25.3	13.5	11.8	4.6	4.2	15.5	17.1	9.4	-
Percent of value of property	49.8	49.7	48.2	46.1	46.1	46.0	51.8	56.5	55.0	47.8	56.6	55.1
Average debt (dollars)	2,664	2,657	2,356	2,950	3,275	2,650	4,882	3,478	2,742	2,204	2,788	3,065
1-family properties	56,929	55,987	14,756	12,902	6,256	6,646	1,545	1,953	8,075	11,593	5,163	942
Value of property (dollars)	301,923,400	296,827,600	71,509,100	82,337,600	44,138,900	38,198,700	14,616,900	12,068,200	39,165,100	51,230,800	25,899,900	5,101,800
Average value (dollars)	5,304	5,302	4,846	6,382	7,055	5,748	9,461	6,179	4,850	4,419	5,016	5,416
Debt on first and junior mortgages (dollars)	152,078,600	149,183,700	34,609,000	38,317,800	20,455,100	17,862,700	7,565,000	6,973,500	21,977,400	24,328,600	14,912,400	2,894,900
Percent of value of property	50.4	50.3	48.4	46.5	46.3	46.8	51.8	57.8	56.1	48.5	57.6	56.7
Average debt (dollars)	2,671	2,665	2,345	2,970	3,270	2,688	4,896	3,571	2,722	2,142	2,888	3,073
Debt on first mortgages (dollars)	151,014,900	148,197,800	34,312,300	38,077,800	20,339,600	17,738,200	7,535,000	6,954,300	21,795,400	24,556,000	14,867,000	2,817,100
Percent of value of property	50.0	49.9	48.0	46.2	46.1	46.4	51.5	57.6	55.7	48.1	57.4	55.2
Average debt (dollars)	2,653	2,647	2,325	2,951	3,251	2,669	4,877	3,561	2,699	2,127	2,880	2,991
2- to 4-family properties	15,194	14,966	4,287	3,293	1,526	1,767	244	340	2,606	3,037	1,159	228
Value of property (dollars)	84,063,700	82,651,600	21,503,100	21,358,300	11,117,300	10,241,000	2,239,300	2,048,300	14,048,300	16,196,600	5,237,700	1,412,100
Average value (dollars)	5,533	5,523	5,016	6,486	7,285	5,796	9,177	6,024	5,391	5,383	4,536	6,193
Debt on first and junior mortgages (dollars)	41,641,000	40,836,600	10,695,200	9,821,500	5,199,400	4,622,100	1,205,200	1,038,200	7,601,900	7,688,500	2,766,000	804,400
Percent of value of property	49.5	49.4	49.7	46.0	46.8	45.1	53.8	50.7	54.1	47.5	53.0	57.0
Average debt (dollars)	2,741	2,729	2,495	2,983	3,407	2,616	4,939	3,054	2,917	2,532	2,404	3,528
Debt on first mortgages (dollars)	41,090,200	40,321,000	10,562,300	9,701,600	5,143,500	4,558,100	1,199,100	1,020,700	7,494,100	7,583,200	2,760,000	769,200
Percent of value of property	48.9	48.8	49.1	45.4	46.3	44.5	53.5	49.8	53.8	46.8	52.5	54.5
Average debt (dollars)	2,704	2,694	2,464	2,946	3,371	2,580	4,914	3,002	2,876	2,497	2,361	3,374

Table L-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE PITTSBURGH 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	61,154	59,701	15,688	13,773	6,550	7,223	1,635	2,078	8,596	12,319	5,612	1,433
RACE OF OCCUPANTS												
White	59,846	58,423	15,336	13,567	6,446	7,121	1,631	2,016	8,366	12,011	5,496	1,423
Negro	1,287	1,258	344	203	103	100	4	62	228	301	116	29
Other nonwhite	21	20	8	3	1	2	-	-	2	7	-	1
YEAR BUILT												
Reporting year built	58,362	57,006	15,256	13,043	6,210	6,833	1,594	2,022	8,171	11,524	5,396	1,356
1930 to 1940	12,101	11,725	2,492	2,984	1,431	1,553	656	788	1,223	1,918	1,664	376
1920 to 1929	19,692	19,308	4,857	4,433	2,175	2,258	655	748	1,375	3,703	1,737	384
1910 to 1919	9,416	9,180	2,415	2,117	1,000	1,117	146	197	1,433	2,029	843	236
1900 to 1909	9,730	9,548	2,884	2,060	978	1,082	86	185	1,416	2,251	666	182
1880 to 1899	6,037	5,898	2,120	1,181	506	675	45	90	783	1,289	390	139
1879 or earlier	1,386	1,347	488	268	120	148	6	14	141	334	96	39



Table L-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE PITTSBURGH 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	61,154	59,701	15,688	13,773	6,550	7,223	1,635	2,078	8,596	12,319	5,612	1,453
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	55,984	56,037	14,759	12,929	6,263	6,666	1,540	1,953	8,082	11,610	5,164	947
Under \$500	4,462	4,388	894	1,284	530	754	28	100	267	1,280	535	74
\$500 to \$999	6,678	6,568	1,866	1,482	594	888	46	148	650	1,889	487	110
\$1,000 to \$1,499	7,278	7,178	2,219	1,452	665	787	58	153	1,075	1,784	437	100
\$1,500 to \$1,999	6,283	6,192	1,837	1,211	578	633	55	135	1,169	1,356	429	91
\$2,000 to \$2,499	6,804	6,708	2,038	1,245	575	670	108	155	1,154	1,393	620	96
\$2,500 to \$2,999	4,497	4,438	1,807	867	425	442	93	114	816	818	423	59
\$3,000 to \$3,999	7,827	7,707	2,198	1,682	857	825	223	297	1,235	1,323	754	120
\$4,000 to \$4,999	5,250	5,133	1,212	1,249	619	630	245	318	768	784	607	117
\$5,000 to \$5,999	3,500	3,420	612	996	568	428	204	247	448	458	425	80
\$6,000 to \$7,499	2,560	2,503	383	751	402	349	234	195	310	345	285	57
\$7,500 to \$9,999	1,134	1,109	149	401	250	151	146	56	147	115	95	25
\$10,000 to \$14,999	575	559	49	230	150	80	84	31	39	68	58	16
\$15,000 to \$19,999	89	89	5	50	32	18	12	4	2	10	6	-
\$20,000 and over	47	45	-	29	18	11	4	-	2	7	3	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	58,376	57,701	15,244	13,416	6,386	7,030	1,598	2,028	8,596	11,486	5,333	675
Under 4.0%	430	425	68	48	21	27	10	11	-	226	62	5
4.0% to 4.4%	1,121	1,104	144	119	57	62	37	52	-	574	178	17
4.4% to 4.6%	15	15	2	1	1	-	-	3	-	1	8	-
4.6% to 4.9%	9,941	9,876	144	348	210	138	114	166	8,596	74	434	65
4.9% to 5.0%	12	12	2	5	2	3	3	-	-	1	1	-
5.0% to 5.4%	6,064	5,902	785	1,532	802	730	462	507	-	1,189	1,427	162
5.4% to 5.6%	26	23	7	8	4	4	-	2	-	1	5	3
5.6% to 5.9%	1,278	1,226	229	422	210	212	130	105	-	82	258	52
5.9% to 6.0%	3	3	2	-	-	-	1	-	-	-	-	-
6.0% to 6.4%	39,025	38,663	13,538	10,890	5,068	5,827	838	1,166	-	9,301	2,935	362
6.4% to 6.6%	11	11	10	1	-	1	-	-	-	-	-	-
6.6% to 6.9%	65	65	35	13	4	9	-	4	-	6	7	-
6.9% to 7.0%	3	3	2	-	-	-	-	-	-	-	1	-
7.0% to 7.4%	165	162	135	8	2	6	1	4	-	10	4	3
7.4% to 7.6%	3	3	2	1	1	-	-	-	-	-	-	-
7.6% to 7.9%	14	14	9	-	-	-	-	2	-	2	1	-
7.9% to 8.0%	1	1	-	1	-	1	-	-	-	-	-	-
8.0% and over	199	193	135	19	9	10	2	6	-	19	12	6
Average interest rate (percent)	5.58	5.58	5.94	5.81	5.79	5.83	5.50	5.54	4.50	5.73	5.49	5.53
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	48,609	47,975	14,153	10,915	5,150	5,765	1,440	1,811	8,181	6,776	4,699	634
Real estate taxes included in payment	12,376	12,071	2,045	2,778	1,375	1,403	267	752	3,482	754	1,993	305
Monthly	11,703	11,415	1,904	2,592	1,290	1,302	245	731	3,406	611	1,926	288
Quarterly	137	136	11	61	33	28	10	7	7	29	11	1
Semiannual	156	154	9	58	28	30	4	3	2	63	15	2
Annual	64	64	2	13	4	9	-	-	-	35	10	-
Other	106	104	82	7	4	3	1	1	1	7	5	2
Not reporting frequency of payment	210	198	37	47	16	31	7	10	62	9	26	12
Real estate taxes not included in payment	35,486	35,177	11,908	7,973	3,711	4,262	1,154	1,038	4,575	5,873	2,661	309
Monthly	29,239	28,986	10,382	6,123	2,781	3,342	896	905	4,479	3,886	2,315	253
Quarterly	1,405	1,394	93	689	343	346	84	37	13	412	66	11
Semiannual	2,205	2,186	83	746	388	358	119	54	18	1,001	165	19
Annual	590	584	32	126	71	55	21	12	4	348	41	6
Other	1,446	1,439	1,142	140	68	72	9	8	5	107	28	7
Not reporting frequency of payment	601	588	171	149	50	89	25	22	56	119	46	13
Not reporting tax payment requirements	747	727	205	164	64	100	19	21	124	149	45	20
Monthly	587	568	178	114	48	66	15	16	114	91	40	19
Quarterly	34	34	2	17	4	13	4	1	1	9	-	-
Semiannual	53	53	4	15	7	8	-	2	2	28	2	-
Annual	17	17	-	3	1	2	-	-	1	12	1	-
Other	18	18	12	4	1	3	-	-	-	2	-	-
Not reporting frequency of payment	38	37	9	11	3	8	-	2	6	7	2	1
No principal payments required	7,110	7,044	993	1,812	835	977	125	176	255	3,162	521	66
Monthly	2,965	2,939	784	838	347	491	60	67	221	743	226	26
Quarterly	724	714	24	324	146	178	7	17	4	286	52	10
Semiannual	2,546	2,528	56	492	271	221	41	73	19	1,673	174	18
Annual	465	462	14	60	26	34	11	15	2	312	48	3
Other	221	218	100	46	19	27	1	2	-	59	10	3
Not reporting frequency of payment	189	183	15	52	26	26	5	2	9	89	11	6
Not reporting principal payment requirements	1,758	1,071	257	199	81	118	22	37	117	341	98	687
Monthly	541	453	111	86	34	52	9	25	80	91	51	88
Quarterly	60	50	2	24	9	15	1	-	2	17	4	10
Semiannual	110	99	-	18	7	11	2	3	2	62	12	11
Annual	34	33	5	7	1	6	-	1	-	16	4	1
Other	140	124	98	5	3	2	-	-	1	18	2	16
Not reporting frequency of payment	873	312	41	59	27	32	10	8	32	137	25	561
No regular payments required	3,677	3,611	285	847	484	363	48	54	43	2,040	294	66

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	56,984	11,628	33,463	6,781	5,162	Reporting interest rate.....	58,376	11,999	34,604	6,933	4,840
Under \$500.....	4,462	416	2,805	492	749	Under 4.0%.....	430	52	236	59	83
\$500 to \$999.....	6,678	648	4,277	826	927	4.0% to 4.4%.....	1,121	213	596	132	180
\$1,000 to \$1,499.....	7,278	923	4,642	985	728	4.4% to 4.8%.....	15	10	4	1	-
\$1,500 to \$1,999.....	6,283	950	4,017	759	557	4.8% to 5.2%.....	9,941	4,325	4,991	352	328
\$2,000 to \$2,499.....	6,804	1,212	4,213	811	568	5.2% to 5.6%.....	12	7	3	1	1
\$2,500 to \$2,999.....	4,497	949	2,777	471	300	5.6% to 6.0%.....	6,064	2,059	3,021	541	443
\$3,000 to \$3,999.....	7,827	1,986	4,482	849	510	6.0% to 6.4%.....	26	14	7	2	3
\$4,000 to \$4,999.....	5,250	1,804	2,623	506	315	6.4% to 6.8%.....	1,278	681	539	70	88
\$5,000 to \$5,999.....	3,500	1,247	1,613	440	200	6.8% to 7.2%.....	3	-	2	1	-
\$6,000 to \$7,499.....	2,560	956	1,136	324	144	7.2% to 7.6%.....	39,025	4,631	24,891	5,765	3,738
\$7,500 to \$9,999.....	1,134	373	543	143	75	7.6% to 8.0%.....	11	2	6	1	2
\$10,000 to \$14,999.....	575	139	276	93	67	8.0% and over.....	65	8	42	9	6
\$15,000 to \$19,999.....	89	20	17	14	14	Average interest rate..(percent).....	3	1	2	-	-
\$20,000 and over.....	47	5	21	13	8		165	26	123	9	7
							3	1	2	1	2
							14	1	10	1	-
							1	18	129	38	14
							199	5.22	5.65	5.81	5.69

Table L-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 PITTSBURGH 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	44,961	38,838	10,403	27,968	467	6,123
Total first mortgage outstanding debt..... (dollars).....	123,132,100	106,785,600	36,432,300	69,272,200	1,081,100	16,346,500
Total annual mortgage payment..... (dollars).....	16,954,405	16,081,067	5,280,656	10,597,417	202,994	873,388
Average first mortgage outstanding debt..... (dollars).....	2,739	2,750	3,502	2,477	2,315	2,670
Average value of property..... (dollars).....	5,384	5,360	5,716	5,238	4,709	5,539
Average annual estimated rental value..... (dollars).....	551	551	595	556	487	547
Average annual mortgage payment..... (dollars).....	377	414	508	379	435	143
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.8	15.1	14.5	15.3	18.8	5.3
Value of property.....	7.0	7.7	8.9	7.2	9.2	2.6
Estimated annual rental value.....	68.5	75.1	85.3	70.7	89.3	26.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	38,125	35,465	10,174	24,876	415	2,660
Average first mortgage outstanding debt..... (dollars).....	2,713	2,728	3,517	2,413	2,229	2,514
Average value of property..... (dollars).....	5,176	5,195	5,701	4,999	4,574	4,921
Average annual estimated rental value..... (dollars).....	534	538	594	516	471	490
Average annual mortgage payment..... (dollars).....	409	426	512	390	449	187
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.1	15.6	14.6	16.2	20.1	7.4
Value of property.....	7.9	8.2	9.0	7.8	9.8	3.8
Estimated annual rental value.....	76.5	79.2	86.2	75.6	95.2	38.2
Monthly mortgage payment—						
Under \$10.....	1,875	832	87	723	22	1,043
\$10 to \$14.....	3,582	3,053	373	2,625	55	529
\$15 to \$19.....	3,575	3,272	553	2,678	41	303
\$20 to \$24.....	4,462	4,210	776	3,384	50	252
\$25 to \$29.....	4,900	4,689	1,001	3,636	52	211
\$30 to \$39.....	7,368	7,195	2,237	4,882	76	173
\$40 to \$49.....	4,836	4,779	1,959	2,772	48	57
\$50 to \$59.....	3,663	3,616	1,457	2,126	33	47
\$60 to \$74.....	2,092	2,072	1,033	1,017	22	20
\$75 to \$99.....	1,048	1,035	450	577	8	13
\$100 and over.....	724	712	248	456	8	12
Average monthly mortgage payment..... (dollars).....	34.09	35.47	42.65	32.50	37.40	15.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	6,836	3,373	229	3,092	52	3,463
Average first mortgage outstanding debt..... (dollars).....	2,882	2,978	2,841	2,968	-	2,789
Average value of property..... (dollars).....	6,544	7,088	6,418	7,159	-	6,013
Average annual estimated rental value..... (dollars).....	641	694	670	697	-	590
Average annual mortgage payment..... (dollars).....	199	292	323	289	-	108
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.9	9.8	11.4	9.7	-	3.9
Value of property.....	3.0	4.1	5.0	4.0	-	1.8
Estimated annual rental value.....	31.0	42.1	48.2	41.5	-	18.4

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	30,624	29,798	13,107	44.0	16,691	796	30	12,423	5,459	43.9	6,964
1930: Private families reporting tenure.....	-	27,194	16,462	60.5	10,732	-	-	-	-	-	-
1920: All families reporting tenure.....	-	24,894	11,603	46.6	13,291	-	-	11,342	5,963	52.6	5,379
Dwelling units: 1940.....	30,624	29,798	13,107	44.0	16,691	796	30	12,423	5,459	43.9	6,964
COLOR OF OCCUPANTS											
White.....	-	29,261	13,041	44.6	16,220	-	-	12,359	5,419	43.8	6,940
Nonwhite.....	-	537	66	12.3	471	-	-	64	40	-	24
TYPE OF STRUCTURE											
1-family.....	19,814	19,356	10,684	55.2	8,672	424	24	10,410	4,444	42.7	5,966
Other.....	10,810	10,442	2,423	23.2	8,019	362	6	2,013	1,015	50.4	998
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	19,664	19,245	10,615	55.2	8,680	399	20	10,388	4,431	42.7	5,957
Under \$5.....	34	32	14	-	18	1	1	13	3	-	10
\$5 to \$9.....	220	207	75	36.2	132	11	2	73	20	-	53
\$10 to \$14.....	1,098	1,084	359	33.1	725	14	-	342	146	42.7	157
\$15 to \$19.....	3,081	3,027	1,058	35.0	1,969	52	2	1,023	476	46.5	547
\$20 to \$24.....	3,963	3,899	1,856	47.6	2,043	60	4	1,818	814	44.8	1,004
\$25 to \$29.....	4,738	4,636	2,545	54.9	2,091	98	4	2,513	1,106	44.0	1,407
\$30 to \$39.....	3,887	3,805	2,592	68.1	1,213	79	3	2,549	996	39.1	1,558
\$40 to \$49.....	1,241	1,209	983	81.3	226	29	3	966	401	41.5	565
\$50 to \$59.....	542	517	416	80.5	101	25	-	397	160	40.3	237
\$60 to \$74.....	359	350	283	80.9	67	19	-	279	128	45.9	151
\$75 to \$99.....	246	239	207	86.6	32	7	-	201	88	43.8	113
\$100 and over.....	245	240	227	94.6	13	4	1	214	93	43.5	121
Median monthly rent..... (dollars).....	26.02	25.98	26.32	-	28.10	27.64	-	28.38	27.92	-	28.65

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	5,459	4,957	44	215	479	709	730	1,119	636	341	309	202	88	45	35	502
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	5,304	4,804	43	208	463	688	708	1,085	619	332	298	200	79	43	33	500
Average interest rate..... (%).....	5.50	5.50	-	5.56	5.54	5.53	5.54	5.50	5.46	5.45	5.41	5.44	-	-	-	5.52
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	5,262	4,794	40	204	461	687	713	1,086	620	329	298	187	86	44	34	488
Building and loan association.....	181	167	-	14	23	23	23	33	16	12	10	7	3	-	1	14
Commercial bank.....	848	740	3	14	50	66	76	123	114	80	81	65	38	15	14	108
Savings bank.....	295	258	2	4	18	35	26	61	25	14	28	18	15	5	6	37
Life insurance company.....	73	70	-	2	1	2	3	8	5	7	8	19	4	7	4	3
Mortgage company.....	24	20	-	1	5	5	4	2	-	-	1	1	1	-	-	48
Home Owners' Loan Corporation.....	512	464	2	19	46	67	83	121	62	24	19	10	5	2	2	251
Individual.....	2,970	2,719	28	123	277	430	432	569	357	175	135	55	15	14	6	28
Other.....	379	356	5	27	39	59	66	69	39	17	16	12	5	1	1	-
Reporting debt and value.....	5,217	4,737	43	204	455	667	704	1,077	609	330	304	193	78	42	31	480
JUNIOR MORTGAGE																
First mortgage only.....	561	507	2	22	52	61	63	113	90	36	31	26	5	5	1	54
First and junior mortgage.....	160	141	-	3	14	12	21	30	20	16	12	10	2	1	-	19
With 1st mtg.; not rptg. on junior.....	4,496	4,089	41	179	389	594	620	934	499	278	261	157	71	36	30	407
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	1,008	951	39	122	191	198	126	179	58	18	10	3	4	1	2	52
\$1,000 to \$1,499.....	1,022	963	4	70	147	193	179	216	84	35	17	11	2	3	2	59
\$1,500 to \$1,999.....	830	775	-	12	74	150	170	213	102	28	18	6	2	1	-	54
\$2,000 to \$2,499.....	747	678	-	-	48	88	131	201	114	49	38	13	4	1	1	69
\$2,500 to \$2,999.....	448	394	-	-	-	38	66	121	80	43	30	12	3	-	1	54
\$3,000 to \$3,999.....	544	482	-	-	-	-	32	119	119	93	74	36	5	4	-	62
\$4,000 to \$4,999.....	254	214	-	-	-	-	-	28	39	46	54	44	14	6	5	31
\$5,000 to \$5,999.....	170	139	-	-	-	-	-	13	14	43	43	28	17	5	1	20
\$6,000 to \$7,499.....	96	76	-	-	-	-	-	-	4	21	21	9	11	7	7	19
\$7,500 to \$9,999.....	57	38	-	-	-	-	-	-	-	-	-	-	6	6	5	14
\$10,000 to \$14,999.....	31	17	-	-	-	-	-	-	-	-	-	-	-	2	5	1
\$15,000 to \$19,999.....	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	5
\$20,000 and over.....	7	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																
Value of property..... (thousands).....	20,899	17,988	32	250	772	1,417	1,845	3,526	2,584	1,709	1,954	1,600	877	675	748	2,911
Average value..... (dollars).....	4,006	3,797	-	1,224	1,696	2,124	2,621	3,274	4,242	5,180	6,429	8,292	-	-	-	6,064
Debt on first and jr. mtgs. (thous.).....	11,308	9,738	23	170	493	867	1,106	1,945	1,365	906	1,060	816	426	283	277	1,570
Percent of value of property.....	54.1	54.1	-	68.2	63.9	61.2	59.9	55.2	52.8	53.0	54.3	51.0	-	-	-	54.0
Average debt..... (dollars).....	2,168	2,056	-	835	1,084	1,300	1,571	1,806	2,241	2,745	3,488	4,229	-	-	-	3,272
Debt on first mtgs. (thousands).....	11,154	9,620	23	170	489	862	1,095	1,921	1,345	887	1,047	807	417	280	277	1,584
Percent of value of property.....	53.4	53.5	-	68.0	63.4	60.8	59.4	54.5	52.1	51.9	53.6	50.4	-	-	-	52.7
Average debt..... (dollars).....	2,138	2,031	-	833	1,075	1,292	1,556	1,783	2,209	2,689	3,444	4,183	-	-	-	3,195

## HOUSING—NONFARM MORTGAGES

Table M-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF READING: 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	5,459	5,282	181	1,143	848	295	73	24	512	2,970	379	177
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5.304	5.185	1.68	1.117	836	281	73	23	512	2,924	358	119
Average interest rate (percent)	5.50	5.50	5.69	5.64	5.62	5.69	-	-	4.50	5.62	5.42	5.63
Reporting debt and value	5,217	5,069	172	1,088	811	277	70	23	492	2,861	363	148
Percent distribution	-	100.0	3.4	21.5	16.0	5.5	1.4	0.5	9.7	56.4	7.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	5,217	5,069	172	1,088	811	277	70	23	492	2,861	363	148
First mortgage only	581	549	10	117	84	33	4	4	61	324	29	12
First and junior mortgage	180	151	7	32	22	10	2	1	13	84	12	9
With first mortgage; not reporting on junior mortgage	4,496	4,369	155	939	705	234	64	18	418	2,453	322	127
1-family properties	4,737	4,603	158	953	713	240	68	19	446	2,618	341	134
First mortgage only	507	495	10	106	78	28	4	3	57	289	26	12
First and junior mortgage	141	132	7	25	17	8	2	-	10	76	12	9
With first mortgage; not reporting on junior mortgage	4,089	3,976	141	822	618	204	62	16	379	2,253	303	113
2- to 4-family properties	480	466	14	135	98	37	2	4	46	243	22	14
First mortgage only	54	54	-	11	6	5	-	1	4	35	3	-
First and junior mortgage	19	19	-	7	5	2	-	1	3	8	-	-
With first mortgage; not reporting on junior mortgage	407	393	14	117	87	30	2	2	39	200	19	14
RELATION OF DEBT TO VALUE												
1- to 4-family properties	5,217	5,069	172	1,088	811	277	70	23	492	2,861	363	148
Value of property (dollars)	20,898,600	20,307,800	623,800	5,928,800	4,545,000	1,383,800	548,800	84,800	1,770,600	10,096,400	1,255,100	590,800
Average value (dollars)	4,006	4,006	3,624	5,449	5,604	4,996	-	-	3,599	3,529	3,458	3,992
Debt on first and junior mortgages (dollars)	11,307,900	10,952,300	346,700	3,260,700	2,449,100	811,600	324,700	48,000	1,025,100	5,251,400	695,700	355,600
Percent of value of property	54.1	53.9	55.6	55.0	53.9	58.7	-	-	57.9	52.0	55.4	60.2
Average debt (dollars)	2,168	2,161	2,016	2,997	3,020	2,930	-	-	2,084	1,836	1,917	2,403
Debt on first mortgages (dollars)	11,153,600	10,805,900	339,900	3,221,500	2,418,600	802,900	324,700	47,000	1,019,300	5,163,000	690,500	347,700
Percent distribution	-	100.0	3.1	29.8	22.4	7.4	3.0	0.4	9.4	47.8	6.4	-
Percent of value of property	53.4	53.2	54.5	54.3	53.2	58.0	-	-	57.6	51.1	55.0	58.9
Average debt (dollars)	2,138	2,132	1,976	2,961	2,982	2,899	-	-	2,072	1,805	1,902	2,349
1-family properties	4,737	4,603	158	953	713	240	68	19	446	2,618	341	134
Value of property (dollars)	17,988,000	17,466,200	558,900	4,798,400	3,671,900	1,127,100	538,200	58,200	1,537,400	8,841,900	1,133,200	521,800
Average value (dollars)	3,797	3,795	3,537	5,035	5,149	4,696	-	-	3,447	3,377	3,323	3,694
Debt on first and junior mortgages (dollars)	9,737,500	9,418,800	312,000	2,600,200	1,951,700	646,500	316,200	33,900	888,300	4,630,100	638,100	318,700
Percent of value of property	54.1	53.9	55.8	54.2	53.2	57.5	-	-	57.8	52.4	56.3	61.1
Average debt (dollars)	2,056	2,046	1,975	2,728	2,737	2,702	-	-	1,992	1,769	1,871	2,378
Debt on first mortgages (dollars)	9,620,000	9,309,200	305,200	2,575,100	1,933,900	641,200	316,200	33,900	884,700	4,561,200	632,900	310,800
Percent of value of property	53.5	53.3	54.6	53.7	52.7	56.9	-	-	57.5	51.6	55.9	59.6
Average debt (dollars)	2,081	2,022	1,932	2,702	2,712	2,672	-	-	1,984	1,742	1,856	2,319
2- to 4-family properties	480	466	14	135	98	37	2	4	46	243	22	14
Value of property (dollars)	2,910,600	2,841,600	64,400	1,130,400	873,700	256,700	10,600	26,600	233,200	1,254,500	121,900	69,000
Average value (dollars)	6,064	6,098	-	8,373	-	-	-	-	5,163	-	-	-
Debt on first and junior mortgages (dollars)	1,570,400	1,538,500	34,700	660,500	497,400	163,100	8,500	14,100	136,800	621,300	57,600	36,900
Percent of value of property	54.0	54.0	-	58.4	-	-	-	-	-	49.5	-	-
Average debt (dollars)	3,272	3,291	-	4,893	-	-	-	-	-	2,557	-	-
Debt on first mortgages (dollars)	1,533,500	1,496,700	34,700	646,400	484,700	161,700	8,500	13,100	134,600	601,800	57,600	36,900
Percent of value of property	52.7	52.7	-	57.2	-	-	-	-	-	48.0	-	-
Average debt (dollars)	3,195	3,212	-	4,788	-	-	-	-	-	2,477	-	-

Table M-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF READING: 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	4,957	4,794	167	998	740	258	70	20	464	2,719	356	163
RACE OF OCCUPANTS												
White	4,923	4,762	165	989	734	255	70	20	459	2,707	352	161
Negro	26	24	2	8	5	3	-	-	5	6	3	2
Other nonwhite	8	8	-	1	1	-	-	-	-	6	1	-
YEAR BUILT												
Reporting year built	4,854	4,698	167	980	723	257	70	20	453	2,667	341	156
1930 to 1940	218	209	13	65	50	15	46	-	13	56	16	9
1920 to 1929	681	650	24	238	195	43	13	1	64	286	34	21
1910 to 1919	607	592	17	115	90	25	2	2	63	348	45	15
1900 to 1909	1,436	1,402	53	225	161	64	3	5	127	899	90	34
1880 to 1899	1,476	1,416	49	243	166	77	4	9	138	849	124	60
1879 or earlier	436	419	11	94	61	33	2	3	48	229	32	17

Table M-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF READING: 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.....	4,957	4,794	167	998	740	258	70	20	464	2,719	356	163
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,787	4,603	158	953	713	240	68	19	446	2,618	341	134
Under \$500.....	234	224	11	46	30	16	1	4	18	121	23	10
\$500 to \$999.....	722	703	27	97	72	25	-	2	39	479	59	19
\$1,000 to \$1,499.....	974	945	31	122	91	31	5	3	89	632	63	29
\$1,500 to \$1,999.....	788	769	27	128	96	32	5	4	109	436	60	19
\$2,000 to \$2,499.....	674	660	20	123	91	32	6	1	65	385	60	14
\$2,500 to \$2,999.....	400	391	12	99	72	27	3	2	57	193	25	9
\$3,000 to \$3,999.....	469	459	13	145	119	26	9	1	43	225	23	10
\$4,000 to \$4,999.....	209	201	7	75	55	20	12	-	11	83	13	8
\$5,000 to \$5,999.....	133	127	5	57	48	9	10	1	6	37	11	6
\$6,000 to \$7,499.....	74	68	5	28	18	10	8	1	6	17	3	6
\$7,500 to \$9,999.....	36	34	-	21	12	9	4	-	2	7	-	2
\$10,000 to \$14,999.....	15	14	-	7	4	3	5	-	1	1	-	1
\$15,000 to \$19,999.....	7	6	-	4	4	-	-	-	-	2	-	1
\$20,000 and over.....	2	2	-	1	1	-	-	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	4,804	4,698	155	972	728	244	70	19	464	2,673	345	106
Under 4.0%.....	45	44	2	3	2	1	2	-	-	32	5	1
4.0% to 4.4%.....	98	96	5	17	12	5	-	-	-	54	20	2
4.4% to 4.6%.....	1	1	-	-	-	-	1	-	-	-	-	-
4.6% to 4.8%.....	520	518	6	14	10	4	1	-	464	21	12	2
4.8% to 4.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
5.0%.....	1,121	1,097	21	241	192	49	36	2	-	673	124	24
5.1% to 5.4%.....	5	5	-	-	-	-	-	-	-	4	1	-
5.5%.....	380	371	9	101	79	22	11	2	-	223	25	9
5.6% to 5.9%.....	6	6	-	1	-	1	1	-	-	3	1	-
6.0%.....	2,612	2,544	111	591	430	161	18	14	-	1,657	153	68
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	6	6	-	2	2	-	-	-	-	2	2	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	4	4	-	2	1	1	-	-	-	1	1	-
7.1% to 7.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	4	4	1	-	-	-	-	1	-	1	1	-
Average interest rate..... (percent).....	5.50	5.49	5.67	5.64	5.62	5.68	-	-	4.50	5.62	5.40	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	1,583	1,553	134	473	350	123	58	6	404	386	92	30
Real estate taxes included in payment.....	443	431	36	109	84	25	11	-	157	80	38	12
Monthly.....	368	358	29	86	68	18	10	-	153	47	33	10
Quarterly.....	17	16	1	4	3	1	1	-	2	6	2	1
Semiannual.....	38	38	-	14	10	4	-	-	-	21	3	-
Annual.....	6	6	-	2	1	1	-	-	-	4	-	-
Other.....	7	7	5	1	1	-	-	-	-	1	-	-
Not reporting frequency of payment.....	7	6	1	2	1	1	-	-	2	1	-	1
Real estate taxes not included in payment.....	1,118	1,100	96	354	258	96	47	6	244	300	53	18
Monthly.....	637	626	91	124	84	40	39	3	236	103	30	11
Quarterly.....	139	137	-	100	72	28	4	1	3	26	3	2
Semiannual.....	300	296	1	123	96	27	2	1	2	151	16	4
Annual.....	19	19	-	3	2	1	1	-	-	15	-	-
Other.....	6	6	1	2	2	-	-	1	-	1	1	-
Not reporting frequency of payment.....	17	16	3	2	2	-	1	-	3	4	3	1
Not reporting tax payment requirements.....	22	22	2	10	8	2	-	-	3	6	1	-
Monthly.....	11	11	2	3	2	1	-	-	3	3	-	-
Quarterly.....	3	3	-	3	2	1	-	-	-	-	-	-
Semiannual.....	8	8	-	4	4	-	-	-	-	3	1	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-	-
No principal payments required.....	2,991	2,920	28	475	352	123	8	13	55	2,100	241	71
Monthly.....	225	222	14	59	41	18	-	3	41	96	9	3
Quarterly.....	222	216	3	108	78	30	1	-	2	92	10	6
Semiannual.....	2,890	2,835	11	292	220	72	6	10	11	1,796	209	55
Annual.....	108	106	-	6	4	2	1	-	-	89	10	2
Other.....	13	12	-	4	3	1	-	-	-	8	-	1
Not reporting frequency of payment.....	33	29	-	6	6	-	-	-	1	19	3	4
Not reporting principal payment requirements.....	170	115	3	26	17	9	4	-	5	70	7	55
Monthly.....	13	11	-	4	4	-	-	-	5	2	-	2
Quarterly.....	7	6	-	2	2	-	-	-	-	3	1	1
Semiannual.....	68	59	3	10	7	3	1	-	-	40	5	4
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	4	4	-	2	2	-	-	-	-	2	-	-
Not reporting frequency of payment.....	88	35	-	8	2	6	3	-	-	23	1	48
No regular payments required.....	213	206	2	24	21	3	-	1	-	163	16	7

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	4,787	407	1,080	2,897	353	Reporting interest rate	4,804	423	1,092	2,972	317
Under \$500	234	7	55	141	31	Under 4.0%	45	2	10	26	7
\$500 to \$999	722	24	147	501	50	4.0%	98	4	28	57	9
\$1,000 to \$1,499	974	68	184	641	81	4.1% to 4.4%	1	-	1	-	-
\$1,500 to \$1,999	788	73	176	482	57	4.5%	520	171	263	74	12
\$2,000 to \$2,499	674	72	135	423	44	4.6% to 4.9%	1	-	-	-	1
						5.0%	1,121	62	277	701	81
\$2,500 to \$2,999	400	54	100	218	28	5.1% to 5.4%	5	-	-	4	1
\$3,000 to \$3,999	469	42	124	275	28	5.5%	380	21	83	239	37
\$4,000 to \$4,999	209	20	69	109	11	5.6% to 5.9%	6	-	1	5	-
\$5,000 to \$5,999	133	25	46	50	12	6.0%	2,612	159	425	1,860	168
\$6,000 to \$7,499	74	11	22	35	6	6.1% to 6.4%	-	-	-	-	-
						6.5%	6	3	-	2	1
\$7,500 to \$9,999	36	8	11	13	4	6.6% to 6.9%	-	-	-	-	-
\$10,000 to \$14,999	15	2	7	5	1	7.0%	4	-	2	2	-
\$15,000 to \$19,999	7	1	3	3	-	7.1% to 7.4%	1	-	-	1	-
\$20,000 and over	2	-	1	1	-	7.5%	-	-	-	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	4	1	2	1	-
						Average interest rate (percent)	5.50	5.20	5.27	5.62	5.50

Table M-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF READING: 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	4,012	1,224	309	902	13	2,786
Total first mortgage outstanding debt (dollars)	8,091,300	2,883,400	772,600	2,079,300	31,500	5,207,900
Total annual mortgage payment (dollars)	666,168	358,147	103,286	251,523	3,338	308,021
Average first mortgage outstanding debt (dollars)	2,017	2,356	2,500	2,305	-	1,868
Average value of property (dollars)	3,737	4,204	3,881	4,306	-	3,532
Average annual estimated rental value (dollars)	385	424	405	431	-	368
Average annual mortgage payment (dollars)	166	293	334	279	-	110
Percent which annual mortgage payment represents of—						
First mortgage debt	8.2	12.4	13.4	12.1	-	5.9
Value of property	4.4	7.0	8.6	6.5	-	3.1
Estimated annual rental value	43.2	69.0	82.6	64.7	-	30.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,026	822	269	550	3	204
Average first mortgage outstanding debt (dollars)	2,368	2,851	2,580	2,241	-	2,435
Average value of property (dollars)	3,916	3,971	3,889	4,012	-	3,696
Average annual estimated rental value (dollars)	399	407	401	410	-	369
Average annual mortgage payment (dollars)	290	318	357	298	-	177
Percent which annual mortgage payment represents of—						
First mortgage debt	12.2	13.5	13.8	13.3	-	7.3
Value of property	7.4	8.0	9.2	7.4	-	4.8
Estimated annual rental value	72.6	78.1	89.0	72.9	-	47.9
Monthly mortgage payment—						
Under \$10	78	16	1	15	-	62
\$10 to \$14	178	124	17	107	-	54
\$15 to \$19	178	144	28	115	1	34
\$20 to \$24	178	153	58	95	-	25
\$25 to \$29	146	135	55	80	-	11
\$30 to \$39	158	146	61	83	2	12
\$40 to \$49	49	45	29	16	-	4
\$50 to \$59	26	25	10	15	-	1
\$60 to \$74	11	11	3	8	-	-
\$75 to \$99	16	15	6	9	-	1
\$100 and over	8	8	1	7	-	-
Average monthly mortgage payment (dollars)	24.14	26.47	29.71	24.87	-	14.75
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,986	402	40	352	10	2,584
Average first mortgage outstanding debt (dollars)	1,896	2,364	-	2,406	-	1,823
Average value of property (dollars)	3,675	4,680	-	4,766	-	3,519
Average annual estimated rental value (dollars)	380	459	-	464	-	367
Average annual mortgage payment (dollars)	124	241	-	248	-	105
Percent which annual mortgage payment represents of—						
First mortgage debt	6.5	10.2	-	10.3	-	5.8
Value of property	3.4	5.2	-	5.2	-	3.0
Estimated annual rental value	32.5	52.6	-	53.5	-	28.6

Table N-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 READING 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.....	46,994	45,542	21,646	47.5	23,896	1,127	325	20,683	9,443	45.7	11,240
Urban.....	37,266	36,294	16,580	45.7	19,714	926	46	15,803	7,230	45.8	8,573
Rural-nonfarm.....	9,728	9,248	5,066	54.8	4,182	201	279	4,880	2,213	45.3	2,667
COLOR OF OCCUPANTS											
White.....	-	44,937	21,555	48.0	23,382	-	-	20,594	9,394	45.6	11,200
Nonwhite.....	-	605	91	15.0	514	-	-	89	49	-	40
TYPE OF STRUCTURE											
1-family.....	32,023	31,013	17,695	57.1	13,318	705	305	17,255	7,679	44.5	9,576
Other.....	14,971	14,529	3,951	27.2	10,578	422	20	3,428	1,764	51.5	1,664
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	31,683	30,758	17,556	57.1	13,202	639	286	17,198	7,649	44.5	9,549
Under \$5.....	173	156	87	55.8	69	3	14	83	11	-	72
\$5 to \$9.....	813	713	280	39.3	433	32	68	275	59	21.5	216
\$10 to \$14.....	2,245	2,107	739	35.1	1,368	48	90	711	252	35.4	459
\$15 to \$19.....	4,352	4,219	1,635	38.8	2,578	81	38	1,590	697	43.8	893
\$20 to \$24.....	5,350	5,242	2,618	49.9	2,624	81	27	2,556	1,130	44.0	1,436
\$25 to \$29.....	6,383	6,243	3,366	53.9	2,877	124	16	3,319	1,489	44.9	1,830
\$30 to \$39.....	6,365	6,218	3,996	64.3	2,222	135	12	3,934	1,699	43.2	2,235
\$40 to \$49.....	2,684	2,520	2,023	77.2	597	57	7	1,992	974	48.9	1,018
\$50 to \$59.....	1,412	1,356	1,131	82.8	235	40	6	1,100	547	49.7	553
\$60 to \$74.....	907	876	752	85.8	124	26	5	736	375	51.0	361
\$75 to \$99.....	521	513	456	88.9	57	7	1	443	219	49.4	224
\$100 and over.....	498	491	473	96.3	18	5	2	449	197	43.9	252
Median monthly rent.....(dollars).....	26.79	26.86	29.63	-	23.60	27.50	12.89	29.54	30.60	-	29.14

Table N-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 READING 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.....	9,443	8,706	107	367	682	946	1,003	1,675	1,228	928	834	514	244	96	60	22	737
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	9,132	8,409	104	353	659	917	975	1,622	1,189	891	805	496	229	94	58	17	723
Average interest rate.....(%).....	5.49	5.49	5.65	5.58	5.53	5.53	5.55	5.51	5.49	5.46	5.40	5.41	5.35	-	-	-	5.51
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	9,161	8,447	101	352	660	916	985	1,623	1,203	904	810	482	238	94	58	21	714
Building and loan association.....	387	364	4	22	41	97	39	67	44	31	48	18	10	1	2	-	23
Commercial bank.....	1,435	1,287	11	25	71	81	102	189	189	176	181	133	72	32	23	2	148
Savings bank.....	747	686	5	10	24	53	54	105	102	98	101	65	41	18	8	2	61
Life insurance company.....	187	182	-	3	2	2	3	13	15	21	30	40	28	15	10	-	5
Mortgage company.....	42	37	-	2	5	5	5	5	2	4	4	2	2	1	-	-	5
Home Owners' Loan Corporation.....	816	756	4	24	64	85	99	168	112	67	70	38	16	5	3	1	60
Individual.....	5,001	4,621	70	233	405	585	606	977	679	460	340	159	60	20	11	16	380
Other.....	546	514	7	33	48	68	77	99	60	47	35	27	9	2	1	-	32
Reporting debt and value.....	8,987	8,289	101	343	642	886	960	1,611	1,176	898	809	489	227	92	55	-	698
JUNIOR MORTGAGE																	
First mortgage only.....	824	736	3	25	62	78	83	157	120	65	66	50	19	6	2	-	88
First and junior mortgage.....	265	241	-	5	18	14	24	44	41	34	29	22	5	4	1	-	24
With 1st mtg.; not rptg. on junior.....	7,898	7,312	98	313	562	794	853	1,410	1,015	799	714	417	203	82	52	-	586
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,487	1,413	87	210	262	261	161	243	92	46	28	9	8	4	2	-	74
\$1,000 to \$1,499.....	1,539	1,457	14	109	209	256	246	319	150	77	41	22	7	4	3	-	82
\$1,500 to \$1,999.....	1,283	1,201	-	24	115	201	235	306	167	76	53	16	7	1	-	-	82
\$2,000 to \$2,499.....	1,237	1,133	-	-	56	123	181	298	212	127	84	39	10	2	1	-	104
\$2,500 to \$2,999.....	849	761	-	-	-	45	93	206	164	124	85	32	9	1	-	-	88
\$3,000 to \$3,999.....	1,227	1,125	-	-	-	-	44	202	289	256	201	105	20	8	2	-	102
\$4,000 to \$4,999.....	607	548	-	-	-	-	-	37	84	129	160	91	33	12	2	-	59
\$5,000 to \$5,999.....	368	331	-	-	-	-	-	-	18	51	104	94	47	9	8	-	37
\$6,000 to \$7,499.....	205	181	-	-	-	-	-	-	-	12	45	62	45	13	4	-	24
\$7,500 to \$9,999.....	108	89	-	-	-	-	-	-	-	-	8	19	32	21	9	-	19
\$10,000 to \$14,999.....	55	36	-	-	-	-	-	-	-	-	-	-	9	15	12	-	2
\$15,000 to \$19,999.....	12	10	-	-	-	-	-	-	-	-	-	-	-	2	8	-	2
\$20,000 and over.....	10	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	6
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	39,581	35,348	72	406	1,076	1,875	2,506	5,274	4,986	4,628	5,155	4,022	2,507	1,471	1,361	-	4,233
Average value.....(dollars).....	4,404	4,264	716	1,183	1,677	2,117	2,610	3,274	4,240	5,153	5,384	5,225	11,044	-	-	-	6,064
Debt on first & jr. mtgs.....(thous.).....	21,279	19,095	57	279	701	1,155	1,522	2,986	2,776	2,542	2,778	1,997	1,177	614	512	-	2,184
Percent of value of property.....	53.8	54.0	78.3	68.8	65.1	61.6	60.7	56.5	55.7	54.9	53.8	49.6	46.9	-	-	-	51.6
Average debt.....(dollars).....	2,368	2,304	560	815	1,092	1,303	1,585	1,854	2,361	2,831	3,433	4,083	5,183	-	-	-	3,129
Debt on first mtgs.....(thousands).....	21,016	18,874	57	279	695	1,149	1,510	2,952	2,741	2,503	2,747	1,961	1,165	608	508	-	2,141
Percent of value of property.....	53.1	53.4	78.3	68.8	64.6	61.2	60.3	56.0	54.1	53.2	51.1	48.8	46.5	-	-	-	50.6
Average debt.....(dollars).....	2,388	2,277	560	812	1,083	1,295	1,573	1,833	2,381	2,787	3,395	4,011	5,131	-	-	-	3,068



## HOUSING—NONFARM MORTGAGES

Table N-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE READING 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.....	9,443	9,161	387	2,182	1,435	747	187	42	816	5,001	546	282
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	9,132	8,965	364	2,126	1,410	716	183	41	816	4,905	531	166
Average interest rate.....(percent).....	5.49	5.49	5.66	5.64	5.62	5.66	5.29	-	4.50	5.59	5.37	5.58
Reporting debt and value.....	8,987	8,777	364	2,084	1,378	706	182	40	783	4,805	519	210
Percent distribution.....	-	100.0	4.1	23.7	15.7	8.0	2.1	0.5	8.9	54.7	5.9	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	8,987	8,777	364	2,084	1,378	706	182	40	783	4,805	519	210
First mortgage only.....	824	804	21	197	149	48	11	4	74	463	34	20
First and junior mortgage.....	265	249	15	66	40	26	3	2	17	132	14	16
With first mortgage; not reporting on junior mortgage.....	7,898	7,724	328	1,821	1,189	632	168	34	692	4,210	471	174
1-family properties.....	8,289	8,100	342	1,888	1,241	647	178	35	725	4,444	488	189
First mortgage only.....	736	716	20	175	133	42	10	3	69	408	31	20
First and junior mortgage.....	241	225	13	57	34	23	3	1	14	123	14	16
With first mortgage; not reporting on junior mortgage.....	7,312	7,159	309	1,656	1,074	582	165	31	642	3,913	443	153
2- to 4-family properties.....	698	677	22	196	137	59	4	5	58	361	31	21
First mortgage only.....	88	88	1	22	16	6	1	1	5	55	3	-
First and junior mortgage.....	24	24	2	9	6	3	-	1	3	9	-	-
With first mortgage; not reporting on junior mortgage.....	586	565	19	165	115	50	3	3	50	297	28	21
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	8,987	8,777	364	2,084	1,378	706	182	40	783	4,805	519	210
Value of property.....(dollars).....	39,580,800	38,561,400	1,502,000	11,847,500	7,945,200	3,899,300	1,586,200	183,300	3,252,700	18,276,800	2,010,900	919,400
Average value.....(dollars).....	4,404	4,405	4,126	5,685	5,768	5,523	8,715	-	4,154	3,804	3,875	4,378
Debt on first and junior mortgages.....(dollars).....	21,279,100	20,760,500	831,600	6,415,600	4,236,400	2,180,200	832,600	100,300	1,864,800	9,598,600	1,115,000	518,600
Percent of value of property.....	53.8	53.7	55.4	54.2	53.3	55.9	52.5	-	57.3	52.5	55.5	56.4
Average debt.....(dollars).....	2,368	2,365	2,285	3,079	3,074	3,088	4,575	-	2,382	1,998	2,150	2,470
Debt on first mortgages.....(dollars).....	21,015,700	20,517,000	816,300	6,341,700	4,187,100	2,154,600	831,300	98,700	1,856,800	9,464,100	1,108,100	498,700
Percent distribution.....	-	100.0	4.0	30.9	20.4	10.5	4.1	0.5	9.1	46.1	5.4	-
Percent of value of property.....	53.1	53.1	54.3	53.5	52.7	55.3	52.4	-	57.1	51.8	55.1	54.2
Average debt.....(dollars).....	2,338	2,338	2,248	3,048	3,039	3,052	4,568	-	2,371	1,970	2,135	2,375
1-family properties.....	8,289	8,100	342	1,888	1,241	647	178	35	725	4,444	488	189
Value of property.....(dollars).....	35,347,800	34,531,500	1,397,600	10,311,400	6,847,100	3,464,300	1,495,600	152,700	2,935,900	16,428,400	1,809,900	816,300
Average value.....(dollars).....	4,264	4,263	4,087	5,462	5,517	5,254	8,402	-	4,050	3,697	3,709	4,319
Debt on first and junior mortgages.....(dollars).....	19,095,100	18,630,400	780,200	5,549,300	3,623,000	1,925,300	810,100	83,700	1,686,900	8,692,300	1,028,900	464,700
Percent of value of property.....	54.0	54.0	55.8	53.8	52.9	55.6	54.2	-	57.5	52.9	56.8	56.9
Average debt.....(dollars).....	2,304	2,300	2,281	2,989	2,919	2,976	4,551	-	2,327	1,956	2,108	2,459
Debt on first mortgages.....(dollars).....	18,874,300	18,429,500	766,000	5,491,500	3,588,200	1,903,300	808,800	83,100	1,681,100	8,578,000	1,021,000	444,800
Percent of value of property.....	53.4	53.4	54.8	53.3	52.4	54.9	54.1	-	51.3	52.2	56.4	54.5
Average debt.....(dollars).....	2,277	2,275	2,240	2,909	2,891	2,942	4,544	-	2,319	1,930	2,092	2,353
2- to 4-family properties.....	698	677	22	196	137	59	4	5	58	361	31	21
Value of property.....(dollars).....	4,233,000	4,129,900	104,400	1,586,100	1,101,100	435,000	90,600	30,600	315,800	1,850,400	201,000	103,100
Average value.....(dollars).....	5,064	5,100	-	7,887	8,037	-	-	-	5,126	-	-	-
Debt on first and junior mortgages.....(dollars).....	2,184,000	2,130,100	51,400	868,300	613,400	254,900	22,500	15,600	177,900	906,300	87,100	53,900
Percent of value of property.....	51.6	51.6	-	55.5	55.7	-	-	-	-	49.0	-	-
Average debt.....(dollars).....	3,129	3,146	-	4,430	4,477	-	-	-	-	2,511	-	-
Debt on first mortgages.....(dollars).....	2,141,400	2,087,500	50,800	850,200	598,900	251,300	22,500	15,600	175,700	886,100	87,100	53,900
Percent of value of property.....	50.6	50.5	-	53.3	54.4	-	-	-	-	47.9	-	-
Average debt.....(dollars).....	3,068	3,083	-	4,338	4,372	-	-	-	-	2,455	-	-

Table N-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE READING 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.....	8,706	8,447	364	1,973	1,287	686	182	37	756	4,621	514	259
RACE OF OCCUPANTS												
White.....	8,664	8,408	360	1,963	1,280	683	182	37	751	4,605	510	256
Negro.....	31	28	3	9	6	3	-	-	5	8	3	3
Other nonwhite.....	11	11	1	1	1	-	-	-	-	8	1	-
YEAR BUILT												
Reporting year built.....	8,569	8,318	361	1,949	1,267	682	182	37	744	4,547	498	251
1930 to 1940.....	716	696	40	178	119	54	115	4	50	259	55	20
1920 to 1929.....	2,513	2,452	131	776	496	280	48	12	207	1,178	100	61
1910 to 1919.....	1,327	1,283	48	293	186	107	8	3	124	739	68	44
1900 to 1909.....	1,761	1,720	70	294	191	103	5	5	155	1,088	103	41
1880 to 1899.....	1,681	1,616	57	284	191	93	4	9	149	977	136	65
1879 or earlier.....	571	551	15	129	84	45	2	4	59	306	36	20

Table N-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE READING 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.....	8,706	8,447	364	1,973	1,287	686	182	37	756	4,621	514	259
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,306	8,116	342	1,890	1,242	648	178	35	727	4,456	488	190
Under \$500.....	365	352	21	72	46	26	3	4	21	203	28	13
\$500 to \$999.....	1,058	1,032	46	156	106	50	-	6	49	707	68	26
\$1,000 to \$1,499.....	1,476	1,441	58	224	154	70	9	3	121	941	85	35
\$1,500 to \$1,999.....	1,223	1,198	49	208	143	65	7	4	146	703	81	25
\$2,000 to \$2,499.....	1,135	1,111	40	248	166	82	11	4	106	623	79	24
\$2,500 to \$2,999.....	768	753	29	207	129	78	12	4	103	363	35	15
\$3,000 to \$3,999.....	1,116	1,096	50	319	204	115	31	3	95	544	54	20
\$4,000 to \$4,999.....	540	527	22	192	111	81	37	2	43	209	22	13
\$5,000 to \$5,999.....	321	314	16	118	88	30	27	3	21	101	28	7
\$6,000 to \$6,999.....	175	168	6	74	50	24	21	1	16	43	7	2
\$7,000 to \$7,999.....	81	79	5	44	27	17	13	1	3	13	-	2
\$8,000 to \$8,999.....	35	33	-	20	11	9	7	-	3	3	-	1
\$9,000 to \$9,999.....	9	8	-	5	5	-	-	-	-	3	-	1
\$10,000 to \$10,999.....	4	4	-	3	2	1	-	-	-	-	1	-
\$11,000 to \$11,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$12,000 to \$12,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$13,000 to \$13,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$14,000 to \$14,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$15,000 to \$15,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$16,000 to \$16,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$17,000 to \$17,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$18,000 to \$18,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$19,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,409	8,281	343	1,920	1,263	657	178	36	756	4,529	499	148
Under 4.0%.....	72	70	5	6	4	2	4	-	-	47	8	2
4.0% to 4.4%.....	161	159	6	22	15	7	2	-	-	105	24	2
4.4% to 4.8%.....	2	2	-	-	-	-	1	-	-	1	-	-
4.8% to 5.2%.....	868	866	11	22	15	7	4	3	756	42	28	2
5.2% to 5.6%.....	1	1	-	-	-	-	-	-	-	1	-	-
5.6% to 6.0%.....	2,146	2,104	62	514	351	163	77	7	-	1,257	187	42
6.0% to 6.4%.....	11	11	-	-	-	-	2	-	-	8	1	-
6.4% to 6.8%.....	627	614	21	185	135	50	37	4	-	323	39	13
6.8% to 7.2%.....	9	9	-	2	-	2	1	-	-	5	1	-
7.2% to 7.6%.....	4,493	4,406	237	1,164	740	424	50	21	-	2,727	207	87
7.6% to 8.0%.....	1	1	-	1	-	1	-	-	-	-	-	-
8.0% to 8.4%.....	6	6	-	2	-	2	-	-	-	2	2	-
8.4% to 8.8%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.8% to 9.2%.....	-	-	-	-	-	-	-	-	-	-	-	-
9.2% to 9.6%.....	-	-	-	-	-	-	-	-	-	-	-	-
9.6% to 10.0%.....	5	5	-	2	1	1	-	-	-	2	1	-
10.0% to 10.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
10.4% to 10.8%.....	-	-	-	-	-	-	-	-	-	-	-	-
10.8% to 11.2%.....	-	-	-	-	-	-	-	-	-	-	-	-
11.2% to 11.6%.....	-	-	-	-	-	-	-	-	-	-	-	-
11.6% to 12.0%.....	-	-	-	-	-	-	-	-	-	-	-	-
12.0% and over.....	6	6	1	-	-	-	-	1	-	3	1	-
Average interest rate..... (percent).....	5.49	5.49	5.65	5.63	5.62	5.66	5.30	-	4.50	5.60	5.37	5.57
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	3,275	3,227	308	1,018	655	363	151	17	566	890	177	48
Real estate taxes included in payment.....	826	809	91	213	138	75	18	6	255	139	87	17
Monthly.....	681	667	80	153	110	43	17	6	248	82	81	14
Quarterly.....	30	29	1	13	4	9	1	-	2	10	2	1
Semiannual.....	81	80	1	37	18	19	-	-	2	37	3	1
Annual.....	10	10	-	4	1	3	-	-	-	6	-	-
Other.....	9	9	5	3	3	-	-	-	-	1	-	-
Not reporting frequency of payment.....	15	14	4	3	2	1	-	-	3	3	1	1
Real estate taxes not included in payment.....	2,388	2,358	214	775	501	274	130	11	405	735	88	30
Monthly.....	1,290	1,274	205	281	162	119	106	8	391	235	48	16
Quarterly.....	267	265	1	194	131	63	12	1	3	50	4	2
Semiannual.....	719	710	2	276	194	82	7	1	4	393	27	9
Annual.....	68	67	-	14	7	7	1	-	-	50	2	1
Other.....	8	8	1	4	3	1	-	-	-	1	2	-
Not reporting frequency of payment.....	36	34	5	6	4	2	4	1	7	6	5	2
Not reporting tax payment requirements.....	61	60	3	30	16	14	3	-	6	16	2	1
Monthly.....	33	33	3	12	6	6	3	-	6	8	1	-
Quarterly.....	7	7	-	7	2	5	-	-	-	-	-	-
Semiannual.....	18	18	-	9	7	2	-	-	-	8	1	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	3	2	-	2	1	1	-	-	-	-	-	1
No principal payments required.....	4,690	4,598	45	882	555	284	21	18	80	3,290	305	92
Monthly.....	381	375	27	103	63	40	2	4	59	163	18	5
Quarterly.....	361	353	3	183	119	64	4	-	2	150	11	8
Semiannual.....	3,652	3,585	15	522	351	171	14	14	15	2,747	258	67
Annual.....	212	209	-	14	8	5	1	-	1	179	14	3
Other.....	17	16	-	7	6	1	-	-	-	9	-	1
Not reporting frequency of payment.....	67	59	-	10	8	2	-	-	3	42	4	8
Not reporting principal payment requirements.....	315	205	5	48	27	21	7	1	10	124	10	110
Monthly.....	29	26	1	7	5	2	2	-	8	8	-	3
Quarterly.....	12	10	-	5	3	2	-	-	-	4	1	2
Semiannual.....	110	103	3	20	12	8	2	-	1	71	6	7
Annual.....	4	3	-	-	-	-	-	-	-	3	-	1
Other.....	4	4	-	2	2	-	-	-	-	2	-	-
Not reporting frequency of payment.....	156	59	1	14	5	9	3	1	1	36	3	97
No regular payments required.....	426	417	6	68	50	18	3	1	-	317	22	9

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	8,306	769	2,290	4,554	693	Reporting interest rate.....	8,409	796	2,335	4,649	629
Under \$500.....	865	14	106	197	43	Under 4.0%.....	72	4	20	36	12
\$500 to \$999.....	1,058	46	259	670	83	4.0%.....	161	9	50	88	14
\$1,000 to \$1,499.....	1,476	106	330	901	139	4.1% to 4.4%.....	2	-	2	-	-
\$1,500 to \$1,999.....	1,223	110	304	711	98	4.5%.....	858	287	439	120	22
\$2,000 to \$2,499.....	1,135	109	290	644	92	4.6% to 4.9%.....	1	-	-	-	1
\$2,500 to \$2,999.....	768	98	239	373	58	5.0%.....	2,146	156	617	1,194	179
\$3,000 to \$3,999.....	1,116	129	338	571	78	5.1% to 5.4%.....	11	-	3	7	1
\$4,000 to \$4,999.....	540	59	198	246	37	5.5%.....	627	43	178	354	57
\$5,000 to \$5,999.....	321	55	112	123	31	5.6% to 5.9%.....	9	-	2	7	-
\$6,000 to \$7,499.....	175	23	62	73	17	6.0%.....	4,493	293	1,025	2,833	342
\$7,500 to \$9,999.....	81	13	32	28	8	6.1% to 6.4%.....	1	-	-	1	-
\$10,000 to \$14,999.....	35	6	15	11	3	6.5%.....	6	3	-	2	1
\$15,000 to \$19,999.....	9	1	3	4	1	6.6% to 6.9%.....	-	-	-	-	-
\$20,000 and over.....	4	-	2	2	-	7.0%.....	5	-	2	3	-
						7.1% to 7.4%.....	1	-	-	1	-
						7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	6	1	2	3	-
						8.0% and over.....	-	-	-	-	-
						Average interest rate...(percent)....	5.49	5.20	5.35	5.61	5.51

Table N-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE READING 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	6,668	2,321	572	1,706	43	4,347
Total first mortgage outstanding debt (dollars)	14,996,700	6,024,700	1,580,400	4,313,500	130,800	8,972,000
Total annual mortgage payment (dollars)	1,271,153	743,352	210,544	518,066	14,742	527,801
Average first mortgage outstanding debt (dollars)	2,249	2,596	2,763	2,528	-	2,064
Average value of property (dollars)	4,164	4,682	4,378	4,754	-	3,887
Average annual estimated rental value (dollars)	416	460	458	459	-	392
Average annual mortgage payment (dollars)	191	320	368	304	-	121
Percent which annual mortgage payment represents of—						
First mortgage debt	8.5	12.3	13.3	12.0	-	5.9
Value of property	4.6	6.8	8.4	6.4	-	3.1
Estimated annual rental value	45.8	69.6	80.4	66.2	-	30.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,895	1,552	493	1,034	25	343
Average first mortgage outstanding debt (dollars)	2,622	2,609	2,832	2,484	-	2,683
Average value of property (dollars)	4,445	4,508	4,359	4,531	-	4,186
Average annual estimated rental value (dollars)	445	452	453	446	-	412
Average annual mortgage payment (dollars)	323	351	386	333	-	199
Percent which annual mortgage payment represents of—						
First mortgage debt	12.3	13.5	13.6	13.4	-	7.4
Value of property	7.3	7.8	8.9	7.3	-	4.8
Estimated annual rental value	72.7	77.7	85.3	74.6	-	48.2
Monthly mortgage payment—						
Under \$10	133	38	5	28	-	100
\$10 to \$14	267	187	25	161	1	80
\$15 to \$19	267	212	45	165	2	55
\$20 to \$24	287	244	75	166	3	43
\$25 to \$29	302	279	100	175	4	23
\$30 to \$39	343	319	134	179	6	24
\$40 to \$49	144	134	55	72	7	10
\$50 to \$59	70	67	25	42	-	3
\$60 to \$74	30	30	13	16	1	-
\$75 to \$99	32	28	10	17	1	4
\$100 and over	20	19	6	13	-	1
Average monthly mortgage payment (dollars)	26.95	29.25	32.18	27.73	-	16.57
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,773	769	79	672	18	4,004
Average first mortgage outstanding debt (dollars)	2,101	2,569	-	2,597	-	2,011
Average value of property (dollars)	4,052	5,044	-	5,098	-	3,862
Average annual estimated rental value (dollars)	405	478	-	479	-	391
Average annual mortgage payment (dollars)	138	258	-	259	-	115
Percent which annual mortgage payment represents of—						
First mortgage debt	6.6	10.1	-	10.0	-	5.7
Value of property	3.4	5.1	-	5.1	-	3.0
Estimated annual rental value	34.1	54.1	-	54.1	-	29.4

Table O-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF SCRANTON: 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.....	36,334	35,631	13,667	38.4	21,964	662	41	12,351	4,718	38.2	7,633
1930: Private families reporting tenure.....	-	32,264	14,531	45.0	17,753	-	-	-	-	-	-
1920: All families reporting tenure.....	-	29,242	10,371	35.5	18,871	-	-	10,307	3,285	31.9	7,021
Dwelling units: 1940.....	36,334	35,631	13,667	38.4	21,964	662	41	12,351	4,718	38.2	7,633
COLOR OF OCCUPANTS											
White.....	-	35,362	13,650	38.6	21,712	-	-	12,334	4,711	38.2	7,623
Nonwhite.....	-	269	17	6.3	252	-	-	17	7	-	10
TYPE OF STRUCTURE											
1-family.....	12,821	12,631	7,973	63.1	4,658	180	10	7,421	2,630	35.4	4,791
Other.....	23,513	23,000	5,694	24.8	17,306	482	31	4,930	2,088	42.4	2,842
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	12,452	12,318	7,736	62.8	4,582	126	8	7,285	2,572	35.3	4,713
Under \$5.....	22	22	19	-	3	-	-	19	2	-	17
\$5 to \$9.....	240	240	155	64.6	85	-	-	139	39	28.1	100
\$10 to \$14.....	976	968	523	54.0	445	8	-	481	137	28.5	344
\$15 to \$19.....	1,846	1,826	826	45.2	1,000	19	1	766	236	30.8	530
\$20 to \$24.....	2,072	2,033	1,064	52.3	969	37	2	1,007	323	32.1	684
\$25 to \$29.....	1,877	1,855	952	51.3	903	20	2	912	327	35.9	585
\$30 to \$39.....	2,326	2,305	1,634	70.9	671	21	-	1,547	587	37.9	960
\$40 to \$49.....	1,160	1,155	912	79.0	243	5	-	861	325	37.7	536
\$50 to \$59.....	752	744	613	82.4	131	8	-	580	213	36.7	367
\$60 to \$74.....	541	536	455	85.1	80	4	1	425	188	43.2	247
\$75 to \$99.....	333	329	292	88.8	37	3	1	278	114	41.8	159
\$100 and over.....	307	305	290	95.1	15	1	1	255	81	30.6	184
Median monthly rent..... (dollars).....	27.35	27.38	31.51	-	23.41	24.36	-	31.56	33.28	-	30.51

Table O-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF SCRANTON: 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.....	4,718	2,713	47	159	225	313	271	585	337	269	237	142	69	21	14	24	2,005
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	4,361	2,487	41	141	208	283	245	534	321	246	226	133	63	20	13	13	1,874
Average interest rate.....(%).....	5.74	5.73	-	5.74	5.75	5.72	5.67	5.75	5.72	5.79	5.73	5.69	-	-	-	-	5.75
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	4,585	2,523	46	153	220	307	263	567	329	259	230	135	65	17	14	18	1,962
Building and loan association.....	1,611	969	19	65	71	135	98	228	128	87	72	33	18	7	1	7	642
Commercial bank.....	359	181	3	10	14	15	15	43	24	19	17	14	3	1	3	-	178
Savings bank.....	1,043	582	5	24	54	53	62	125	76	66	53	31	16	6	5	6	461
Life insurance company.....	53	28	-	2	2	1	3	3	3	4	3	5	1	-	-	1	25
Mortgage company.....	60	39	-	2	3	4	3	5	7	5	1	5	1	-	1	2	21
Home Owners' Loan Corporation.....	471	267	3	15	21	29	30	56	34	22	29	15	12	1	-	-	204
Individual.....	713	403	11	28	44	51	40	74	36	43	36	24	10	1	3	2	310
Other.....	275	154	5	7	11	19	12	33	21	13	19	8	4	1	1	-	121
Reporting debt and value.....	3,659	2,148	35	124	178	251	208	477	274	210	190	122	56	14	9	-	1,511
JUNIOR MORTGAGE																	
First mortgage only.....	35	18	2	5	2	1	4	1	-	-	3	-	-	-	-	-	17
First and junior mortgage.....	108	51	1	2	5	6	10	6	7	6	4	3	-	1	-	-	57
With 1st mtg.; not rptg. on junior.....	3,516	2,079	32	117	171	244	194	470	267	204	183	119	56	13	9	-	1,437
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	968	609	30	78	92	107	67	126	54	24	18	11	1	1	-	-	359
\$1,000 to \$1,499.....	641	389	5	34	53	67	45	92	36	21	19	14	3	-	-	-	252
\$1,500 to \$1,999.....	449	287	-	12	21	36	34	93	38	24	19	6	4	-	-	-	162
\$2,000 to \$2,499.....	500	293	-	-	12	37	33	62	61	36	25	19	4	2	2	-	207
\$2,500 to \$2,999.....	243	142	-	-	-	4	19	35	30	24	20	7	2	-	1	-	101
\$3,000 to \$3,999.....	376	205	-	-	-	-	10	60	31	44	34	18	7	1	-	-	171
\$4,000 to \$4,999.....	206	99	-	-	-	-	-	9	21	18	27	18	5	-	1	-	107
\$5,000 to \$5,999.....	124	67	-	-	-	-	-	-	8	18	19	11	11	4	1	-	57
\$6,000 to \$7,499.....	70	32	-	-	-	-	-	-	-	1	8	14	7	2	-	-	38
\$7,500 to \$9,999.....	47	15	-	-	-	-	-	-	-	-	1	4	6	2	2	-	32
\$10,000 to \$14,999.....	27	9	-	-	-	-	-	-	-	-	-	-	6	2	1	-	18
\$15,000 to \$19,999.....	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
\$20,000 and over.....	3	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	15,782	8,474	26	146	287	522	538	1,518	1,137	1,064	1,202	994	601	215	231	-	7,308
Average value.....(dollars).....	4,313	3,945	-	1,173	1,610	2,080	2,564	3,183	4,149	5,065	6,325	8,144	-	-	-	-	4,836
Debt on first and jr. mtgs.(thous.).....	7,678	4,080	17	98	167	279	292	776	540	529	545	404	282	79	70	-	3,598
Percent of value of property.....	48.7	48.1	-	67.3	58.4	53.5	54.7	51.1	47.5	49.7	45.4	40.7	-	-	-	-	49.2
Average debt.....(dollars).....	2,098	1,899	-	790	940	1,113	1,403	1,627	1,972	2,518	2,871	3,311	-	-	-	-	2,381
Debt on first mtgs.....(thousands).....	7,565	4,037	17	98	166	276	286	771	536	523	538	401	282	73	70	-	3,528
Percent of value of property.....	47.9	47.6	-	67.1	57.9	52.9	53.6	50.8	47.1	49.2	44.8	40.4	-	-	-	-	48.3
Average debt.....(dollars).....	2,068	1,879	-	788	933	1,101	1,375	1,616	1,954	2,490	2,833	3,288	-	-	-	-	2,335

## HOUSING—NONFARM MORTGAGES

Table O-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF SCRANTON: 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	4,718	4,585	1,611	1,402	359	1,043	53	60	471	713	275	133
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,361	4,304	1,478	1,351	350	1,001	50	57	471	645	252	57
Average interest rate (percent)	5.74	5.74	5.95	5.94	5.92	5.94	-	-	4.50	5.71	5.74	-
Reporting debt and value	3,659	3,593	1,247	1,084	265	819	38	50	378	578	218	66
Percent distribution	-	100.0	34.7	30.2	7.4	22.8	1.1	1.4	10.5	16.1	6.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,659	3,593	1,247	1,084	265	819	38	50	378	578	218	66
First mortgage only	35	35	11	10	2	8	-	-	6	3	5	-
First and junior mortgage	108	101	36	29	10	19	2	2	11	17	4	7
With first mortgage; not reporting on junior mortgage	3,516	3,457	1,200	1,045	253	792	36	48	361	558	209	59
1-family properties	2,148	2,109	771	604	146	458	18	33	224	330	139	39
First mortgage only	18	18	5	5	1	4	-	-	2	2	4	-
First and junior mortgage	51	46	18	10	5	5	1	1	6	6	4	5
With first mortgage; not reporting on junior mortgage	2,079	2,045	748	589	140	449	17	32	216	322	121	34
2- to 4-family properties	1,511	1,484	476	480	119	361	20	17	154	248	89	27
First mortgage only	17	17	6	5	1	4	-	-	4	1	1	-
First and junior mortgage	57	55	18	19	5	14	1	1	5	11	-	2
With first mortgage; not reporting on junior mortgage	1,437	1,412	452	456	113	343	19	16	145	236	88	25
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,659	3,593	1,247	1,084	265	819	38	50	378	578	218	66
Value of property (dollars)	15,781,900	15,465,400	4,872,500	4,952,100	1,248,500	3,703,600	179,800	274,500	1,608,800	2,502,700	1,080,000	316,500
Average value (dollars)	4,313	4,304	3,907	4,568	4,711	4,522	-	-	4,243	4,330	4,954	-
Debt on first and junior mortgages (dollars)	7,677,900	7,510,600	2,458,700	2,232,400	571,100	1,661,300	94,900	181,200	921,100	1,139,600	482,700	167,900
Percent of value of property	48.7	48.6	50.5	45.1	45.7	44.9	-	-	57.4	45.5	44.7	-
Average debt (dollars)	2,098	2,090	1,972	2,059	2,155	2,028	-	-	2,437	1,972	2,214	-
Debt on first mortgages (dollars)	7,565,400	7,409,500	2,416,300	2,209,000	562,000	1,647,000	93,200	176,300	910,300	1,124,600	479,800	155,900
Percent distribution	-	100.0	32.6	29.8	7.6	22.2	1.3	2.4	12.3	15.2	6.5	-
Percent of value of property	47.9	47.9	49.6	44.6	45.0	44.5	-	-	56.8	44.9	44.4	-
Average debt (dollars)	2,068	2,062	1,938	2,088	2,121	2,011	-	-	2,408	1,946	2,201	-
1-family properties	2,148	2,109	771	604	146	458	18	33	224	330	139	39
Value of property (dollars)	8,474,300	8,285,200	2,831,900	2,469,900	587,400	1,902,500	82,000	153,600	905,400	1,285,800	526,600	189,100
Average value (dollars)	3,945	3,928	3,673	4,122	4,023	4,154	-	-	4,042	3,896	4,082	-
Debt on first and junior mortgages (dollars)	4,079,800	3,985,900	1,396,700	1,087,800	258,400	829,400	44,600	100,700	525,000	579,300	251,800	93,900
Percent of value of property	48.1	48.1	49.3	43.7	44.0	43.6	-	-	58.0	45.1	47.8	-
Average debt (dollars)	1,899	1,890	1,812	1,801	1,770	1,811	-	-	2,344	1,755	1,952	-
Debt on first mortgages (dollars)	4,037,100	3,953,100	1,380,300	1,081,000	255,500	825,500	43,600	100,400	522,600	576,300	248,900	84,000
Percent of value of property	47.6	47.7	48.7	43.4	43.5	43.4	-	-	57.7	44.8	47.3	-
Average debt (dollars)	1,879	1,874	1,790	1,790	1,750	1,802	-	-	2,338	1,746	1,929	-
2- to 4-family properties	1,511	1,484	476	480	119	361	20	17	154	248	89	27
Value of property (dollars)	7,307,600	7,180,200	2,040,600	2,462,200	661,100	1,801,100	97,800	110,900	698,400	1,216,900	553,400	127,400
Average value (dollars)	4,838	4,838	4,287	5,130	5,555	4,989	-	-	4,535	4,907	-	-
Debt on first and junior mortgages (dollars)	3,598,100	3,524,700	1,062,000	1,144,600	312,700	831,900	50,300	80,500	396,100	560,300	230,900	73,400
Percent of value of property	49.2	49.1	52.0	46.5	47.3	46.2	-	-	56.7	46.0	-	-
Average debt (dollars)	2,361	2,375	2,231	2,385	2,628	2,304	-	-	2,572	2,259	-	-
Debt on first mortgages (dollars)	3,528,300	3,456,400	1,036,000	1,128,000	306,500	821,500	49,600	75,900	387,700	548,300	230,900	71,900
Percent of value of property	48.3	48.1	50.8	45.8	46.4	45.6	-	-	55.5	45.1	-	-
Average debt (dollars)	2,325	2,329	2,176	2,350	2,576	2,276	-	-	2,518	2,211	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	2,713	2,623	969	753	181	582	28	39	267	403	154	90
RACE OF OCCUPANTS												
White	2,709	2,619	968	753	181	582	28	39	266	401	154	90
Negro	4	4	1	-	-	-	-	-	1	2	-	-
Other nonwhite	-	-	-	-	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	2,230	2,170	797	617	143	474	25	36	230	337	128	60
1930 to 1940	126	124	56	25	1	24	1	2	14	15	11	2
1920 to 1929	560	541	207	141	33	108	10	7	58	89	29	19
1910 to 1919	396	386	132	120	36	84	3	9	42	61	19	10
1900 to 1909	527	513	167	156	32	124	7	12	67	76	28	14
1890 to 1899	504	490	181	150	35	115	3	5	44	74	33	14
1879 or earlier	117	116	54	25	6	19	1	1	5	22	8	1

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	2,713	2,623	969	763	181	582	28	39	267	403	154	90
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	2,156	2,117	774	606	146	460	18	35	224	331	129	39
Under \$500.....	222	218	43	96	22	76	1	4	14	41	17	4
\$500 to \$999.....	396	387	157	110	30	80	4	3	22	72	19	9
\$1,000 to \$1,499.....	391	386	159	97	20	77	3	2	46	60	19	5
\$1,500 to \$1,999.....	289	283	124	75	22	53	1	4	24	39	16	6
\$2,000 to \$2,499.....	296	296	119	79	20	59	3	4	32	36	22	5
\$2,500 to \$2,999.....	187	182	67	28	10	24	1	3	28	20	10	5
\$3,000 to \$3,999.....	204	200	57	53	4	43	3	6	29	32	10	4
\$4,000 to \$4,999.....	104	103	31	30	10	20	-	6	15	14	7	1
\$5,000 to \$5,999.....	63	59	13	21	5	16	-	1	8	11	5	4
\$6,000 to \$7,499.....	31	31	10	6	1	5	1	1	8	4	1	-
\$7,500 to \$9,999.....	13	13	3	6	2	4	1	1	1	1	1	-
\$10,000 to \$14,999.....	9	8	1	3	-	3	-	-	2	1	1	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	2,487	2,454	887	731	177	554	26	37	267	365	140	33
Under 4.0%.....	30	29	7	3	-	3	-	-	-	15	3	1
4.0%.....	33	31	6	5	1	4	-	-	-	15	5	2
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5% to 4.8%.....	284	284	6	5	2	3	1	-	267	2	3	-
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
5.0%.....	133	128	34	35	13	22	5	1	-	28	25	5
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	9	8	3	3	1	2	-	-	-	-	2	1
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,983	1,959	823	678	159	519	20	35	-	302	101	24
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	4	4	2	1	-	1	-	-	-	1	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	10	10	6	1	1	-	-	1	-	1	1	-
Average interest rate..... (percent)	5.73	5.73	5.94	5.92	5.93	5.92	-	-	4.50	5.71	5.68	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	2,035	2,011	862	503	124	379	18	33	238	250	107	24
Real estate taxes included in payment.....	296	294	62	79	17	62	2	6	92	22	31	2
Monthly.....	262	260	62	62	14	48	-	5	89	14	28	2
Quarterly.....	15	15	-	11	2	9	1	-	1	2	-	-
Semiannual.....	11	11	-	3	1	2	1	-	-	5	2	-
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	7	7	-	3	-	3	-	1	2	-	1	-
Real estate taxes not included in payment.....	1,677	1,658	774	413	104	309	15	27	136	221	72	19
Monthly.....	1,403	1,388	749	289	78	211	11	21	134	124	60	15
Quarterly.....	124	122	5	88	16	72	3	3	1	22	1	2
Semiannual.....	71	71	4	12	7	8	2	1	-	45	7	-
Annual.....	28	27	2	7	5	2	-	-	-	16	2	1
Other.....	9	9	3	3	-	3	-	-	-	4	2	-
Not reporting frequency of payment.....	42	41	15	14	1	13	-	2	1	9	-	1
Not reporting tax payment requirements.....	62	59	26	11	3	8	1	-	10	7	4	3
Monthly.....	50	49	24	8	-	8	-	-	9	5	3	1
Quarterly.....	3	3	-	2	2	-	-	-	-	1	-	-
Semiannual.....	4	4	-	1	1	-	1	-	-	1	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	5	3	2	-	-	-	-	-	1	-	-	2
No principal payments required.....	422	413	74	192	45	147	7	4	17	96	23	9
Monthly.....	228	225	70	97	19	78	-	1	14	31	12	3
Quarterly.....	89	88	-	66	15	51	1	-	1	17	3	1
Semiannual.....	68	65	1	13	6	7	4	2	1	39	5	3
Annual.....	17	16	2	3	1	2	1	-	-	8	2	1
Other.....	3	3	-	2	-	2	-	-	-	-	1	-
Not reporting frequency of payment.....	17	16	1	11	4	7	1	1	1	1	-	1
Not reporting principal payment requirements.....	159	107	23	37	1	36	2	2	10	25	8	52
Monthly.....	72	67	18	28	1	27	1	1	7	9	3	5
Quarterly.....	8	8	-	5	-	5	-	-	-	2	1	-
Semiannual.....	6	4	1	-	-	-	-	1	-	2	-	2
Annual.....	2	2	-	-	-	-	-	-	-	2	-	-
Other.....	3	3	-	1	-	1	-	-	-	2	-	-
Not reporting frequency of payment.....	68	23	4	3	-	3	1	-	3	8	4	45
No regular payments required.....	97	92	10	31	11	20	1	-	2	32	16	5

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	2,156	239	1,343	354	220	Reporting interest rate	2,487	288	1,579	406	214
Under \$500	222	13	135	32	42	Under 4.0%.....	30	1	17	5	7
\$500 to \$999	396	29	263	60	44	4.0% to 4.4%.....	33	6	20	5	2
\$1,000 to \$1,499	391	33	266	66	26	4.4% to 4.8%.....	-	-	-	-	-
\$1,500 to \$1,999	289	24	197	40	28	4.8% to 5.2%.....	284	98	143	20	23
\$2,000 to \$2,499	295	42	184	44	26	5.2% to 5.6%.....	1	1	-	-	-
\$2,500 to \$2,999	137	21	80	24	12	5.6% to 6.0%.....	133	24	77	21	11
\$3,000 to \$3,999	204	38	109	37	20	6.0% to 6.4%.....	-	-	-	-	-
\$4,000 to \$4,999	104	20	54	23	7	6.4% to 6.8%.....	9	2	7	-	-
\$5,000 to \$5,999	63	5	32	14	12	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499	31	11	13	5	2	7.2% to 7.6%.....	-	-	-	-	-
\$7,500 to \$9,999	13	-	8	5	-	7.6% to 8.0%.....	1,983	155	1,806	353	169
\$10,000 to \$14,999	9	2	2	4	1	8.0% and over.....	-	-	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	Average interest rate (percent)	5.73	5.35	5.77	5.82	5.69
\$20,000 and over	1	1	-	-	-						

Table O-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SCRANTON: 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	1,522	1,203	172	997	34	319
Total first mortgage outstanding debt (dollars)	2,906,300	2,250,700	454,600	1,732,600	63,500	655,600
Total annual mortgage payment (dollars)	407,797	361,506	69,638	281,680	10,188	46,291
Average first mortgage outstanding debt (dollars)	1,910	1,871	2,643	1,788	-	2,055
Average value of property (dollars)	3,979	3,881	4,468	3,789	-	4,348
Average annual estimated rental value (dollars)	444	433	473	427	-	482
Average annual mortgage payment (dollars)	268	301	405	283	-	145
Percent which annual mortgage payment represents of—						
First mortgage debt	14.0	16.1	15.3	16.3	-	7.1
Value of property	6.7	7.7	9.1	7.5	-	3.3
Estimated annual rental value	60.4	69.4	85.5	66.1	-	30.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,258	1,077	159	888	30	181
Average first mortgage outstanding debt (dollars)	1,924	1,889	2,669	1,745	-	2,129
Average value of property (dollars)	3,848	3,794	4,478	3,679	-	4,169
Average annual estimated rental value (dollars)	434	429	469	422	-	466
Average annual mortgage payment (dollars)	288	308	417	288	-	166
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	16.3	15.6	16.5	-	7.8
Value of property	7.5	8.1	9.3	7.8	-	4.0
Estimated annual rental value	66.3	71.9	88.9	68.3	-	35.7
Monthly mortgage payment—						
Under \$10	177	103	4	96	3	74
\$10 to \$14	215	169	10	156	3	46
\$15 to \$19	174	152	8	142	2	22
\$20 to \$24	177	166	22	136	8	11
\$25 to \$29	156	144	26	113	5	12
\$30 to \$39	185	177	46	124	7	8
\$40 to \$49	74	70	15	54	1	4
\$50 to \$59	49	49	14	35	-	-
\$60 to \$74	25	24	7	17	-	1
\$75 to \$99	12	9	3	6	-	3
\$100 and over	14	14	4	9	1	-
Average monthly mortgage payment (dollars)	23.97	25.67	34.74	24.03	-	13.85
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	264	126	13	109	4	138
Average first mortgage outstanding debt (dollars)	1,842	1,714	-	1,678	-	1,959
Average value of property (dollars)	4,601	4,621	-	4,685	-	4,583
Average annual estimated rental value (dollars)	489	472	-	468	-	504
Average annual mortgage payment (dollars)	174	236	-	235	-	117
Percent which annual mortgage payment represents of—						
First mortgage debt	9.4	13.8	-	14.0	-	6.0
Value of property	3.8	5.1	-	5.0	-	2.6
Estimated annual rental value	35.6	50.0	-	50.2	-	23.3



Table P-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE SCRANTON-WILKES-BARRE 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.....	150,511	147,645	63,331	42.9	64,314	2,432	384	58,504	18,522	31.7	39,982
Urban.....	134,957	132,569	55,887	42.2	76,682	2,277	111	51,428	16,504	32.1	34,924
Rural-nonfarm.....	15,554	15,076	7,444	49.4	7,632	205	273	7,076	2,018	28.5	5,058
COLOR OF OCCUPANTS											
White.....	-	147,049	63,242	43.0	63,807	-	-	58,415	18,493	31.7	39,922
Nonwhite.....	-	596	89	14.9	507	-	-	89	29	-	60
TYPE OF STRUCTURE											
1-family.....	69,616	68,448	42,918	62.7	25,530	846	322	40,914	12,243	29.9	28,671
Other.....	80,895	79,197	20,413	25.8	58,784	1,636	62	17,590	6,279	35.7	11,311
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	68,510	67,469	42,181	62.5	25,288	732	309	40,532	12,073	29.8	28,459
Under \$5.....	389	389	283	72.8	106	-	-	232	27	11.6	205
\$5 to \$9.....	2,820	2,795	1,846	66.0	949	9	16	1,734	331	19.1	1,403
\$10 to \$14.....	10,403	10,265	4,216	41.1	6,049	63	75	4,018	886	22.1	3,132
\$15 to \$19.....	10,011	9,797	5,804	59.2	3,993	129	85	5,574	1,463	26.2	4,111
\$20 to \$24.....	12,191	11,993	7,040	58.7	4,953	139	59	6,792	1,936	28.5	4,856
\$25 to \$29.....	11,053	10,891	6,628	60.9	4,263	129	33	6,455	1,988	30.8	4,467
\$30 to \$39.....	11,252	11,107	7,949	71.6	3,158	127	18	7,645	2,545	33.3	5,100
\$40 to \$49.....	4,511	4,438	3,485	78.5	953	65	8	3,361	1,206	35.9	2,155
\$50 to \$59.....	2,608	2,570	2,096	81.6	474	27	6	2,018	707	35.0	1,311
\$60 to \$74.....	1,576	1,549	1,317	85.0	232	23	4	1,258	481	38.2	777
\$75 to \$99.....	948	932	819	87.9	113	14	2	787	298	37.9	489
\$100 and over.....	753	743	698	93.9	45	7	3	658	205	31.2	453
Median monthly rent.....(dollars).....	23.86	23.97	25.93	-	21.06	25.51	18.24	25.98	28.00	-	25.08

Table P-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE SCRANTON-WILKES-BARRE 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.....	18,522	13,049	505	1,170	1,260	1,674	1,135	2,569	1,567	1,197	934	526	290	91	65	66	5,473
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	17,521	12,300	454	1,088	1,186	1,569	1,055	2,437	1,504	1,145	902	496	274	85	60	45	5,221
Average interest rate.....(%).....	5.69	5.69	5.69	5.72	5.72	5.69	5.66	5.67	5.67	5.70	5.67	5.70	5.72	-	-	-	5.71
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	18,096	12,715	483	1,136	1,233	1,636	1,107	2,509	1,541	1,166	916	512	282	80	60	54	5,381
Building and loan association.....	2,729	1,836	52	136	146	223	164	404	252	170	157	67	41	11	4	9	898
Commercial bank.....	2,344	1,580	21	107	110	194	131	302	220	187	122	93	49	19	21	4	764
Savings bank.....	4,810	3,358	151	332	346	421	264	627	380	306	252	140	82	23	21	13	1,452
Life insurance company.....	177	115	2	6	10	9	11	22	10	15	11	10	6	-	2	1	62
Mortgage company.....	265	193	1	21	23	33	22	34	18	15	7	11	2	1	1	4	72
Home Owners' Loan Corporation.....	2,099	1,486	35	97	132	190	141	321	199	147	132	53	28	5	4	2	613
Individual.....	4,562	3,357	162	363	397	474	314	642	362	266	181	103	59	13	6	15	1,805
Other.....	1,110	790	59	74	69	92	60	157	100	60	54	35	15	8	1	-6	320
Reporting debt and value.....	16,146	11,462	406	991	1,075	1,484	1,001	2,314	1,431	1,060	845	465	259	77	53	-	4,684
JUNIOR MORTGAGE																	
First mortgage only.....	3,512	2,592	85	214	256	359	222	520	339	248	166	92	58	16	15	-	920
First and junior mortgage.....	382	233	13	11	18	23	29	53	24	27	16	14	4	1	-	-	149
With 1st mtg.; not rptg. on junior.....	12,252	8,637	308	766	801	1,102	750	1,741	1,068	785	661	350	197	60	38	-	3,615
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,499	4,141	352	725	614	755	361	701	333	159	101	29	6	5	-	-	1,358
\$1,000 to \$1,499.....	2,859	2,082	54	200	267	331	219	447	253	156	96	47	11	1	-	-	777
\$1,500 to \$1,999.....	2,023	1,497	-	66	132	204	173	416	229	128	93	39	11	4	2	-	526
\$2,000 to \$2,499.....	1,891	1,319	-	-	62	155	139	331	235	184	122	65	20	4	2	-	572
\$2,500 to \$2,999.....	1,954	1,313	-	-	-	89	68	177	133	116	72	34	14	4	2	-	300
\$3,000 to \$3,999.....	1,367	877	-	-	-	-	46	212	178	176	149	72	34	8	2	-	490
\$4,000 to \$4,999.....	656	390	-	-	-	-	-	30	58	90	101	69	32	8	2	-	266
\$5,000 to \$5,999.....	378	235	-	-	-	-	-	-	12	45	67	49	43	14	5	-	143
\$6,000 to \$7,499.....	260	149	-	-	-	-	-	-	-	6	36	49	44	12	2	-	111
\$7,500 to \$9,999.....	141	67	-	-	-	-	-	-	-	-	8	13	25	10	11	-	74
\$10,000 to \$14,999.....	81	35	-	-	-	-	-	-	-	-	-	-	19	5	11	-	46
\$15,000 to \$19,999.....	16	5	-	-	-	-	-	-	-	-	-	-	-	2	3	-	11
\$20,000 and over.....	21	11	-	-	-	-	-	-	-	-	-	-	-	-	11	-	10
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	63,196	41,731	279	1,120	1,717	3,035	2,548	7,353	5,924	5,365	5,361	3,782	2,759	1,195	1,293	-	21,465
Average value.....(dollars).....	3,914	3,641	688	1,130	1,598	2,045	2,546	3,178	4,139	5,061	5,344	8,116	10,651	-	-	-	4,583
Debt on first & jr. mtgs.....(thous.).....	29,440	19,248	205	673	939	1,516	1,315	3,517	2,561	2,390	2,316	1,552	1,288	406	569	-	10,191
Percent of value of property.....	46.6	46.1	78.4	60.1	54.7	50.0	51.6	47.8	43.2	44.6	43.2	41.0	46.7	-	-	-	47.5
Average debt.....(dollars).....	1,823	1,679	505	679	874	1,022	1,314	1,520	1,790	2,255	2,740	3,331	4,974	-	-	-	2,176
Debt on first mtgs.....(thousands).....	29,093	19,067	202	670	935	1,506	1,299	3,487	2,550	2,358	2,290	1,527	1,275	400	569	-	10,025
Percent of value of property.....	46.0	45.7	72.4	59.8	54.4	49.6	51.0	47.4	43.0	44.0	42.7	40.4	46.2	-	-	-	45.7
Average debt.....(dollars).....	1,802	1,664	498	676	869	1,015	1,298	1,507	1,782	2,285	2,710	3,276	4,922	-	-	-	2,140

## HOUSING—NONFARM MORTGAGES

Table P-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SCRANTON-WILKES-BARRE 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	18,522	18,096	2,729	7,154	2,344	4,810	177	255	2,099	4,562	1,110	426	
INTEREST RATE ON FIRST MORTGAGE													
Reporting interest rate	17,521	17,338	2,541	6,957	2,294	4,663	169	254	2,099	4,293	1,025	183	
Average interest rate (percent)	5.69	5.69	5.90	5.95	5.95	5.94	5.68	5.92	4.50	5.74	5.67	5.77	
Reporting debt and value	16,146	15,901	2,256	6,350	2,149	4,201	155	237	1,872	4,086	945	245	
Percent distribution	-	100.0	14.2	39.9	13.5	26.4	1.0	1.5	11.8	25.7	5.9	-	
JUNIOR MORTGAGE													
1- to 4-family properties	16,146	15,901	2,256	6,350	2,149	4,201	155	237	1,872	4,086	945	245	
First mortgage only	3,512	3,481	234	1,558	746	812	27	59	371	1,008	224	31	
First and junior mortgage	382	364	60	160	51	109	3	7	40	80	14	18	
With first mortgage; not reporting on junior mortgage	12,252	12,056	1,962	4,632	1,352	3,280	125	171	1,461	2,998	707	196	
1-family properties	11,462	11,292	1,543	4,437	1,484	2,953	96	173	1,344	3,018	679	170	
First mortgage only	2,592	2,568	174	1,123	522	601	17	47	280	762	165	24	
First and junior mortgage	233	220	36	99	34	65	2	3	23	45	12	13	
With first mortgage; not reporting on junior mortgage	8,637	8,504	1,333	3,215	928	2,287	79	123	1,041	2,211	502	133	
2- to 4-family properties	4,684	4,609	713	1,913	665	1,248	57	64	528	1,068	266	75	
First mortgage only	920	913	60	435	224	211	10	12	91	246	59	7	
First and junior mortgage	149	144	24	61	17	44	1	4	17	35	2	5	
With first mortgage; not reporting on junior mortgage	3,615	3,552	629	1,417	424	993	46	48	420	787	205	63	
RELATION OF DEBT TO VALUE													
1- to 4-family properties	16,146	15,901	2,256	6,350	2,149	4,201	155	237	1,872	4,086	945	245	
Value of property (dollars)	63,195,900	62,280,900	8,846,600	26,243,000	9,881,400	16,361,600	766,800	933,600	7,291,500	14,385,500	3,753,900	975,000	
Average value (dollars)	3,914	3,913	3,921	4,138	4,257	3,895	4,947	3,939	3,695	3,521	3,972	3,980	
Debt on first and junior mortgages (dollars)	29,439,500	28,945,200	4,246,100	11,519,100	4,399,700	7,119,400	385,700	487,900	3,887,500	6,655,200	1,763,700	494,300	
Percent of value of property	46.6	46.5	48.0	43.9	44.5	43.5	50.3	52.3	53.3	46.3	47.0	50.7	
Average debt (dollars)	1,823	1,820	1,882	1,814	2,047	1,695	2,488	2,059	2,077	1,629	1,866	2,018	
Debt on first mortgages (dollars)	29,092,700	28,614,300	4,183,800	11,376,700	4,350,100	7,026,600	384,000	474,900	3,859,300	6,578,600	1,757,000	478,400	
Percent distribution	-	100.0	14.6	39.8	15.2	24.6	1.3	1.7	13.5	23.0	6.1	-	
Percent of value of property	46.0	46.0	47.3	43.4	44.0	42.9	50.1	50.9	52.9	45.7	46.8	49.1	
Average debt (dollars)	1,802	1,800	1,855	1,792	2,024	1,673	2,477	2,004	2,062	1,610	1,859	1,958	
1-family properties	11,462	11,292	1,543	4,437	1,484	2,953	96	173	1,344	3,018	679	170	
Value of property (dollars)	41,731,400	41,093,700	5,763,100	17,138,000	6,817,000	10,821,000	452,700	581,000	4,976,400	9,775,700	2,406,800	637,700	
Average value (dollars)	3,641	3,639	3,725	3,863	4,257	3,664	-	3,358	3,703	3,239	3,545	3,751	
Debt on first and junior mortgages (dollars)	19,248,800	18,933,900	2,725,100	7,422,100	2,792,900	4,629,200	229,900	299,700	2,660,600	4,430,800	1,165,700	314,400	
Percent of value of property	46.1	46.1	47.3	43.3	44.2	42.8	-	51.6	53.5	45.3	48.4	49.3	
Average debt (dollars)	1,679	1,677	1,766	1,673	1,832	1,568	-	1,732	1,980	1,468	1,717	1,849	
Debt on first mortgages (dollars)	19,067,400	18,766,700	2,695,700	7,334,100	2,764,200	4,569,900	228,900	297,600	2,649,600	4,401,100	1,159,700	300,700	
Percent of value of property	45.7	45.7	46.8	42.8	43.8	42.2	-	51.2	53.2	45.0	48.2	47.2	
Average debt (dollars)	1,664	1,662	1,747	1,653	1,863	1,548	-	1,720	1,971	1,458	1,708	1,769	
2- to 4-family properties	4,684	4,609	713	1,913	665	1,248	57	64	528	1,068	266	75	
Value of property (dollars)	21,464,500	21,127,200	3,083,500	9,105,000	3,564,400	5,540,600	314,100	352,600	2,315,100	4,809,800	1,847,100	337,300	
Average value (dollars)	4,583	4,584	4,325	4,760	5,360	4,440	-	4,385	4,385	4,316	5,064	-	
Debt on first and junior mortgages (dollars)	10,191,200	10,011,300	1,521,000	4,097,000	1,606,800	2,490,200	155,800	188,200	1,226,900	2,224,400	598,000	179,900	
Percent of value of property	47.5	47.4	49.3	45.0	45.1	44.9	-	-	53.0	46.3	44.4	-	
Average debt (dollars)	2,172	2,172	2,138	2,142	2,416	1,995	-	-	2,324	2,083	2,248	-	
Debt on first mortgages (dollars)	10,025,300	9,847,600	1,488,100	4,042,600	1,585,900	2,456,700	155,100	177,300	1,209,700	2,177,500	597,300	177,700	
Percent of value of property	46.7	46.6	48.3	44.4	44.5	44.3	-	-	52.3	47.2	44.3	-	
Average debt (dollars)	2,140	2,137	2,087	2,113	2,385	1,969	-	-	2,291	2,039	2,245	-	

Table P-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE SCRANTON-WILKES-BARRE 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	13,049	12,715	1,836	4,938	1,580	3,358	115	193	1,486	3,357	790	334
RACE OF OCCUPANTS												
White	13,034	12,701	1,835	4,929	1,577	3,352	-	193	1,485	3,354	790	333
Negro	14	13	1	8	3	5	-	-	-	3	-	1
Other nonwhite	1	1	-	1	-	-	-	-	-	-	-	-
YEAR BUILT												
Reporting year built	11,981	11,655	1,596	4,558	1,503	3,055	111	179	1,370	3,112	729	276
1930 to 1940	952	933	131	357	115	242	6	7	75	263	94	19
1920 to 1929	3,676	3,595	470	1,385	513	872	41	43	484	963	209	81
1910 to 1919	2,070	2,031	268	804	271	533	22	32	255	534	116	39
1900 to 1909	2,263	2,206	315	870	259	611	21	42	256	567	135	57
1880 to 1899	2,339	2,277	320	877	289	608	15	47	254	622	142	62
1879 or earlier	631	613	92	265	76	189	6	8	46	163	33	18

Table P-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE SCRANTON-WILKES-BARRE 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.....	13,049	12,715	1,836	4,938	1,580	3,358	115	193	1,486	3,357	790	334
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	11,497	11,327	1,548	4,446	1,486	2,960	98	177	1,344	3,032	682	170
Under \$500.....	1,793	1,767	122	925	274	651	14	24	67	510	105	26
\$500 to \$999.....	2,378	2,338	314	910	277	633	20	32	178	751	133	40
\$1,000 to \$1,499.....	2,098	2,060	297	745	245	500	12	38	271	573	124	38
\$1,500 to \$1,999.....	1,503	1,484	237	498	160	318	11	20	255	368	95	19
\$2,000 to \$2,499.....	1,329	1,320	246	438	145	293	8	22	209	321	76	9
\$2,500 to \$2,999.....	650	639	95	224	85	139	3	13	115	153	36	11
\$3,000 to \$3,999.....	870	856	128	321	108	213	14	14	137	197	45	14
\$4,000 to \$4,999.....	397	395	57	154	74	80	6	11	69	71	27	2
\$5,000 to \$5,999.....	223	218	25	99	41	58	3	1	19	44	27	5
\$6,000 to \$7,499.....	142	140	20	63	24	39	3	1	16	27	10	2
\$7,500 to \$9,999.....	64	63	6	41	17	24	1	-	4	9	2	1
\$10,000 to \$14,999.....	34	33	1	17	8	9	2	-	4	7	2	1
\$15,000 to \$19,999.....	5	4	-	3	3	-	1	-	-	-	-	1
\$20,000 and over.....	11	10	-	8	5	3	-	1	-	1	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	12,300	12,176	1,713	4,793	1,546	3,247	110	185	1,486	3,163	726	124
Under 4.0%.....	157	155	17	29	4	25	1	-	-	98	10	2
4.0%.....	190	186	12	19	6	13	-	2	-	119	34	4
4.1% to 4.4%.....	2	2	-	1	1	-	-	-	-	-	1	-
4.5%.....	1,581	1,577	23	22	7	15	1	4	1,486	19	22	4
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
5.0%.....	717	700	100	152	53	99	29	12	-	266	141	17
5.1% to 5.4%.....	2	2	-	2	1	1	-	-	-	-	-	-
5.5%.....	48	47	10	16	8	8	1	2	-	10	6	1
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	9,553	9,457	1,586	4,539	1,459	3,080	78	161	-	2,638	505	96
6.1% to 6.4%.....	2	2	1	-	-	-	-	-	-	1	-	-
6.5%.....	4	4	1	3	2	1	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	10	10	2	5	2	3	-	-	-	3	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	32	32	10	5	3	2	-	4	-	8	5	-
Average interest rate.....(percent).....	5.69	5.69	5.90	5.94	5.95	5.93	5.69	5.99	4.50	5.74	5.65	5.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	8,583	8,496	1,607	2,985	976	2,009	61	150	1,372	1,820	501	87
Real estate taxes included in payment.....	1,259	1,230	164	325	107	218	5	23	494	117	102	29
Monthly.....	1,104	1,080	146	261	82	179	1	21	481	76	94	24
Quarterly.....	60	57	4	40	17	23	1	1	3	8	-	3
Semiannual.....	35	35	2	9	3	6	3	-	-	19	2	-
Annual.....	16	15	2	3	1	2	-	-	-	7	3	1
Other.....	16	15	9	2	1	1	-	-	1	2	1	1
Not reporting frequency of payment.....	28	28	1	10	3	7	-	1	9	5	2	-
Real estate taxes not included in payment.....	7,074	7,020	1,398	2,569	852	1,717	55	125	841	1,650	382	54
Monthly.....	5,018	4,981	1,343	1,574	485	1,089	27	104	822	849	262	37
Quarterly.....	1,050	1,045	12	711	260	451	14	9	7	260	32	5
Semiannual.....	664	656	12	179	76	103	10	9	5	382	59	8
Annual.....	158	157	4	33	12	21	1	1	1	102	15	1
Other.....	57	56	5	21	7	14	1	-	-	23	6	1
Not reporting frequency of payment.....	127	125	22	51	12	39	2	2	6	34	8	2
Not reporting tax payment requirements.....	250	246	45	91	17	74	1	2	37	53	17	4
Monthly.....	192	190	42	65	8	57	-	2	34	36	11	2
Quarterly.....	22	22	-	14	4	10	-	-	1	4	3	-
Semiannual.....	17	17	-	8	4	4	1	-	-	5	3	-
Annual.....	4	4	-	2	1	1	-	-	-	2	-	-
Other.....	7	7	-	2	-	2	-	-	1	4	-	-
Not reporting frequency of payment.....	8	6	3	-	-	-	-	-	1	2	-	2
No principal payments required.....	2,926	2,885	148	1,504	473	1,031	39	28	71	925	170	41
Monthly.....	1,050	1,037	120	588	157	431	7	12	58	201	51	13
Quarterly.....	878	869	12	643	202	441	7	2	6	176	23	9
Semiannual.....	717	707	8	166	79	87	19	12	5	417	80	10
Annual.....	154	152	4	38	15	23	3	1	1	95	10	2
Other.....	50	48	2	28	7	21	1	-	-	15	2	2
Not reporting frequency of payment.....	77	72	2	41	13	28	2	1	1	21	4	5
Not reporting principal payment requirements.....	575	391	59	128	24	104	6	8	33	121	36	184
Monthly.....	153	141	34	51	7	44	1	1	22	19	13	12
Quarterly.....	52	50	-	25	3	22	-	2	-	15	8	2
Semiannual.....	41	38	1	10	4	6	-	1	1	23	2	3
Annual.....	12	10	1	-	-	-	-	-	-	9	-	2
Other.....	13	13	-	2	-	2	-	1	-	10	-	-
Not reporting frequency of payment.....	304	139	23	40	10	30	5	3	10	45	13	165
No regular payments required.....	965	943	22	321	107	214	9	7	10	491	83	22

## HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	11,497	1,102	6,340	2,683	1,372	Reporting interest rate	12,300	1,218	6,865	2,835	1,382
Under \$500	1,793	82	928	485	298	Under 4.0%.....	157	7	91	29	30
\$500 to \$999	2,378	156	1,339	568	315	4.0% to 4.4%.....	190	20	100	42	28
\$1,000 to \$1,499	2,098	171	1,191	488	248	4.4% to 4.8%.....	2	2	-	-	-
\$1,500 to \$1,999	1,503	172	882	314	135	4.8% to 5.2%.....	1,581	524	892	81	84
\$2,000 to \$2,499	1,329	172	761	268	128	5.2% to 5.6%.....	1	1	-	-	-
\$2,500 to \$2,999	550	95	361	134	60	5.6% to 6.0%.....	717	87	377	166	87
\$3,000 to \$3,999	870	126	456	196	92	6.0% to 6.4%.....	2	-	2	-	-
\$4,000 to \$4,999	397	67	203	94	33	6.4% to 6.8%.....	48	12	30	3	3
\$5,000 to \$5,999	223	27	111	54	31	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499	142	25	67	36	14	7.2% to 7.6%.....	9,553	560	5,348	2,502	1,143
\$7,500 to \$9,999	64	4	25	24	10	7.6% to 8.0%.....	2	-	1	1	-
\$10,000 to \$14,999	34	3	11	16	4	8.0% and over.....	4	2	2	-	-
\$15,000 to \$19,999	5	-	3	1	1	Average interest rate (percent).....	10	2	2	4	2
\$20,000 and over	11	2	1	5	3		32	1	20	6	5
							5.69	5.23	5.69	5.85	5.75

Table P-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SCRANTON-WILKES-BARRE 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	8,635	6,178	895	5,121	162	2,457
Total first mortgage outstanding debt (dollars)	14,544,200	10,404,700	1,925,100	8,253,500	226,100	4,139,500
Total annual mortgage payment (dollars)	1,942,541	1,652,420	296,318	3,315,889	40,213	290,121
Average first mortgage outstanding debt (dollars)	1,684	1,684	2,151	1,612	1,396	1,685
Average value of property (dollars)	3,667	3,671	3,987	3,631	3,206	3,658
Average annual estimated rental value (dollars)	373	374	391	372	358	369
Average annual mortgage payment (dollars)	225	267	331	257	248	118
Percent which annual mortgage payment represents of—						
First mortgage debt	13.4	15.9	15.4	15.9	17.8	7.0
Value of property	6.1	7.3	8.3	7.1	7.7	3.2
Estimated annual rental value	60.3	71.4	94.7	69.1	69.4	32.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,598	4,714	834	3,747	133	884
Average first mortgage outstanding debt (dollars)	1,740	1,744	2,203	1,651	1,465	1,722
Average value of property (dollars)	3,611	3,643	4,030	3,570	3,247	3,444
Average annual estimated rental value (dollars)	374	376	395	372	361	363
Average annual mortgage payment (dollars)	268	291	345	280	268	144
Percent which annual mortgage payment represents of—						
First mortgage debt	15.4	15.7	15.6	17.0	18.3	8.4
Value of property	7.4	8.0	8.6	7.8	8.3	4.2
Estimated annual rental value	71.7	77.5	87.3	75.3	74.3	39.7
Monthly mortgage payment—						
Under \$10	854	345	28	306	11	509
\$10 to \$14	1,029	862	84	744	34	167
\$15 to \$19	866	790	129	644	17	76
\$20 to \$24	811	770	145	603	22	41
\$25 to \$29	722	685	119	547	19	37
\$30 to \$39	648	623	157	449	17	25
\$40 to \$49	288	280	78	197	5	8
\$50 to \$59	213	205	55	145	5	8
\$60 to \$74	72	69	18	51	-	3
\$75 to \$99	48	43	12	29	2	5
\$100 and over	47	42	9	32	1	5
Average monthly mortgage payment (dollars)	22.33	24.26	28.72	23.33	22.37	12.03
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,037	1,464	61	1,374	29	1,573
Average first mortgage outstanding debt (dollars)	1,581	1,493	-	1,504	-	1,564
Average value of property (dollars)	3,771	3,764	-	3,796	-	3,778
Average annual estimated rental value (dollars)	372	370	-	372	-	373
Average annual mortgage payment (dollars)	146	191	-	194	-	107
Percent which annual mortgage payment represents of—						
First mortgage debt	9.2	12.8	-	12.9	-	6.2
Value of property	3.9	5.1	-	5.1	-	2.7
Estimated annual rental value	39.2	51.6	-	52.1	-	27.7

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE.....	384,599	333,190	306,268	1,360,946,900	4,444	725,632,600	2,369	53.3	324,058	72,250	48,225	36,423	11,809	9,834	33,739	88,003	23,775	5.59	
Urban.....	293,428	249,569	229,763	1,069,976,700	4,657	581,088,400	2,529	54.3	242,781	56,363	35,173	26,210	10,987	8,300	27,277	60,276	18,195	5.59	
Rural-nonfarm.....	91,171	83,621	76,505	290,970,200	3,803	144,544,200	1,889	49.7	81,277	15,887	13,052	10,213	822	1,534	6,462	27,727	5,580	5.59	
ADAMS COUNTY.....	963	868	802	2,451,800	3,057	1,256,200	1,579	51.6	844	75	368	106	3	2	22	240	28	5.33	
Gettysburg borough.....	201	154	142	764,700	5,385	389,200	2,741	50.9	148	35	69	16	2	1	4	17	4	5.32	
Rural-nonfarm.....	762	714	660	1,687,100	2,556	877,000	1,329	52.0	696	40	299	90	1	1	16	223	24	5.33	
ALLEGHENY COUNTY.....	59,172	46,541	43,336	249,935,600	5,767	127,436,200	2,941	51.0	45,564	14,337	4,724	4,886	1,547	1,755	6,260	7,934	4,121	5.59	
Aspinwall borough.....	224	176	139	839,700	6,041	401,500	2,888	47.8	173	60	17	35	7	—	21	30	5	5.75	
Avalon borough.....	413	309	276	1,454,200	5,269	797,600	2,890	54.8	305	117	27	46	8	7	40	43	17	5.73	
Bellevue borough.....	638	484	478	3,187,500	6,668	1,557,500	3,258	48.9	480	144	85	46	29	4	57	85	30	5.57	
Ben Avon borough.....	189	164	163	1,438,300	8,224	672,800	4,128	46.8	163	40	73	2	8	2	13	22	3	5.57	
Brackenridge borough.....	305	232	228	903,700	3,525	397,100	1,742	49.4	231	31	14	23	1	15	77	57	13	5.31	
Braddock borough.....	272	170	156	656,300	4,207	284,200	1,822	43.3	163	18	24	30	1	4	43	32	11	5.47	
Brentwood borough.....	778	672	545	3,729,800	6,844	2,352,700	4,335	63.3	657	247	49	71	35	47	36	65	107	5.49	
Bridgeville borough.....	229	192	184	953,800	5,184	468,800	2,548	49.2	189	54	50	—	—	—	10	40	25	5.68	
Carnegie borough.....	462	373	350	1,630,700	4,659	832,500	2,379	51.1	364	227	23	30	2	8	18	38	18	5.89	
Castle Shannon borough.....	204	191	186	835,300	4,491	458,000	2,462	54.8	191	98	19	3	2	—	26	28	15	5.56	
Clairton.....	1,002	770	701	2,896,300	4,132	1,976,200	2,819	68.2	761	17	27	34	6	157	54	141	325	5.15	
Coraopolis borough.....	478	421	292	1,243,500	4,259	597,300	2,046	48.0	413	46	45	158	13	2	82	45	22	5.59	
Crafton borough.....	426	364	353	2,573,000	7,289	1,275,600	3,614	49.6	360	104	50	59	12	13	40	56	26	5.65	
Dormont borough.....	896	800	729	4,991,500	6,847	2,840,100	3,896	56.9	773	205	93	145	45	16	67	143	59	5.73	
Duquesne.....	747	510	460	2,106,900	4,580	1,082,700	2,354	51.4	501	12	118	157	1	21	116	47	29	5.52	
East McKeesport borough.....	247	209	205	951,800	4,643	437,200	2,133	45.9	207	30	51	8	1	15	54	46	7	5.44	
East Pittsburgh borough.....	193	129	127	582,000	4,583	289,100	2,276	49.7	127	10	4	22	6	4	15	9	57	5.31	
Edgewood borough.....	369	318	309	2,664,000	8,621	1,163,700	3,765	43.7	314	51	65	37	20	12	39	58	32	5.59	
Elizabeth borough.....	88	69	57	244,900	4,296	104,200	1,828	42.5	66	—	25	4	—	—	14	22	1	5.68	
Elmworth borough.....	207	192	190	970,000	5,105	476,600	2,508	49.1	188	94	20	12	6	3	26	16	11	5.60	
Etna borough.....	344	279	270	1,175,300	4,353	604,700	2,240	51.5	274	154	16	27	—	—	2	18	48	9	5.81
Forest Hills borough.....	462	433	396	2,967,700	7,494	1,586,500	4,006	53.5	398	90	66	13	57	43	39	53	37	5.46	
Glassport borough.....	287	182	166	622,700	3,751	337,900	2,036	54.3	170	12	22	8	1	17	34	54	22	5.54	
Harrison township.....	617	508	443	1,928,700	4,354	940,300	2,123	48.8	498	30	37	74	3	5	118	162	69	5.40	
Homestead borough.....	375	242	207	840,500	4,060	377,800	1,825	44.9	239	50	23	23	1	6	36	54	46	5.60	
Ingram borough.....	264	234	193	1,062,800	5,507	551,800	2,859	51.9	224	83	15	31	8	2	25	49	11	5.61	
McDonald borough (part).....	16	13	—	—	—	—	—	—	13	—	—	—	2	—	—	8	1	—	
McKeesport.....	2,656	2,081	1,971	8,668,000	4,398	4,357,900	2,211	50.3	2,050	111	112	242	26	127	454	667	311	5.54	
McKees Rocks borough.....	490	311	298	1,318,700	4,425	639,100	2,145	48.5	301	57	57	16	8	6	79	51	27	5.42	
Millvale borough.....	272	215	209	850,300	4,068	452,000	2,163	53.2	213	137	16	14	2	1	10	22	11	5.81	
Mount Lebanon township.....	1,955	1,918	1,863	20,699,200	11,111	11,228,900	6,027	54.2	1,879	288	244	210	370	145	293	165	164	5.39	
Mount Oliver borough.....	390	249	200	850,800	4,254	418,000	2,090	49.1	232	162	10	7	6	—	19	22	6	5.82	
Munhall borough.....	915	781	742	3,587,300	4,835	1,936,000	2,609	54.0	768	125	32	65	9	52	112	136	237	5.41	
North Braddock borough.....	663	485	469	1,659,400	3,466	801,800	1,710	48.9	478	47	51	52	1	16	144	90	77	5.31	
Oakmont borough.....	269	237	221	1,549,800	7,013	773,000	3,498	49.9	232	44	17	58	13	8	33	43	16	5.57	
Pittsburgh.....	267	203	198	659,000	3,227	344,100	1,738	53.8	201	83	9	2	2	1	56	42	6	5.42	
Pittsburgh.....	23,617	16,950	16,007	96,620,400	6,036	46,867,900	2,928	48.5	16,640	7,065	1,683	1,456	531	568	1,954	2,402	981	5.68	
Port Vue borough.....	181	156	152	553,200	3,705	303,300	1,935	53.9	152	21	7	9	1	7	42	39	26	5.44	
Rankin borough.....	173	101	82	339,200	4,137	166,300	2,028	49.0	95	4	8	17	1	2	35	18	10	5.20	
Sewickley borough.....	233	183	180	1,375,300	7,641	559,400	3,108	40.7	181	96	37	3	2	—	13	12	18	5.77	
Shaler township.....	773	710	683	3,776,900	5,530	1,846,000	2,703	48.9	699	352	76	85	4	9	57	100	16	5.71	
Sharpsburg borough.....	236	168	156	575,500	3,690	248,800	1,595	43.2	166	69	13	45	—	—	11	15	13	5.70	
Springdale borough.....	237	174	142	565,000	3,979	289,000	2,035	51.2	173	69	15	17	1	—	37	13	21	5.60	
Stowe township.....	487	312	231	896,200	3,880	486,700	2,107	54.3	305	60	15	31	9	10	90	55	35	5.37	
Swissvale borough.....	798	612	585	3,368,100	5,757	1,715,000	2,932	50.9	590	114	84	57	15	19	158	106	37	5.39	
Tarentum borough.....	386	247	239	1,099,500	4,600	539,800	2,259	49.1	234	18	22	39	1	3	75	58	18	5.42	
Trafford borough (part).....	2	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Turtle Creek borough.....	436	348	320	1,492,600	4,664	735,500	2,298	49.3	341	83	30	52	2	2	59	61	52	5.51	
Verona borough.....	166	135	130	491,000	3,777	238,800	1,837	48.6	132	29	26	8	3	1	42	18	5	5.35	
West Homestead borough.....	84	51	29	98,500	3,397	46,600	1,607	47.3	50	8	7	2	—	—	2	9	12	10	5.38
West View borough.....	673	590	577	3,332,300	5,775	1,659,700	2,876	49.8	573	255	45	45	15	22	65	95	21	5.68	
Wilkinsburg borough.....	1,477	1,126	1,038	6,953,300	6,731	3,912,800	3,788	56.3	1,113	261	163	73	56	81	129	244	106	5.50	
Wilmerding borough.....	143	112	69	252,000	3,652	120,000	1,739	47.6	111	28	13	15	—	12	20	14	9	5.21	
Rural-nonfarm.....	10,461	9,448	8,745	44,974,100	5,143	23,870,900	2,730	53.1	9,209,										

## HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
BERKS COUNTY.....	10,993	10,153	9,593	39,515,800	4,130	21,351,800	2,226	53.9	9,863		524	1,509	860	184	40	791	5,389	566	5.48
Birdsboro borough.....	95	84	75	235,100	3,093	107,100	1,409	45.6	77	1	4	15	-	-	-	6	50	1	5.60
Boyetown borough.....	126	123	116	424,900	3,663	239,400	2,064	56.3	117	34	13	7	-	-	-	-	59	4	5.44
Hamburg borough.....	150	143	132	518,800	3,930	283,700	2,149	54.7	139	4	3	77	-	-	-	9	45	1	5.18
Kutztown borough.....	139	130	124	555,100	4,477	269,400	2,173	48.5	127	16	16	14	1	-	-	1	72	7	5.35
Laureldale borough.....	268	228	205	681,500	3,308	400,100	1,942	58.7	222	16	42	-	2	-	-	23	135	4	5.59
Mount Penn borough.....	321	316	300	1,841,600	6,139	992,800	3,309	53.9	300	12	70	49	17	2	26	118	6	5.39	
Reading.....	5,459	4,957	4,737	17,988,000	3,797	9,737,500	2,056	54.1	4,794	167	740	258	70	20	464	2,719	356	5.50	
Shillington borough.....	468	438	429	2,490,700	5,806	1,307,100	3,047	52.5	431	30	29	34	39	-	33	247	19	5.36	
West Reading borough.....	359	331	323	1,564,000	4,842	890,300	2,756	56.9	321	20	41	92	1	5	21	126	15	5.50	
Wyomissing borough.....	260	248	233	1,720,500	7,384	930,800	3,995	54.1	241	13	99	2	8	-	20	89	10	5.44	
Rural-nonfarm.....	3,348	3,155	2,917	11,595,600	3,975	6,193,600	2,123	53.4	3,094	211	452	312	46	13	188	1,729	143	5.49	
BLAIR COUNTY.....	5,288	4,948	4,329	14,352,400	3,315	7,425,700	1,715	51.7	4,781	2,121	344	810	40	47	618	1,193	213	5.70	
Altoona.....	3,499	3,277	3,064	10,832,900	3,536	5,721,000	1,867	52.8	3,149	1,563	182	149	33	38	438	612	134	5.71	
Bellwood borough.....	106	98	95	69,900	1,997	31,400	897	44.9	89	3	44	1	-	-	11	29	1	5.57	
Holidaysburg borough.....	191	166	127	427,600	3,367	200,400	1,578	46.9	165	16	20	12	2	2	24	78	11	5.55	
Roaring Spring borough.....	96	83	53	186,100	3,511	83,300	1,572	44.8	81	16	7	9	-	1	4	36	8	5.83	
Tyrone borough.....	326	267	267	819,500	3,069	388,100	1,454	47.4	275	183	19	2	-	1	13	43	14	5.88	
Rural-nonfarm.....	1,070	1,037	783	2,016,400	2,575	1,001,500	1,279	49.7	1,022	340	72	37	5	5	123	395	45	5.64	
BRADFORD COUNTY.....	1,001	918	856	2,129,400	2,482	885,500	1,032	41.6	892	289	105	46	1	-	17	394	40	5.76	
Athens borough.....	182	172	169	387,700	2,294	174,700	1,034	45.1	167	85	5	7	-	-	2	61	7	5.91	
Sayre borough.....	299	277	254	761,600	2,998	277,700	1,093	36.5	275	145	18	6	-	-	7	83	17	5.77	
Towanda borough.....	111	89	87	246,300	2,831	106,000	1,241	43.8	87	22	16	5	-	-	4	39	1	5.72	
Rural-nonfarm.....	405	380	348	738,800	2,109	325,100	994	44.3	362	37	66	28	1	-	4	211	15	5.68	
BUCKS COUNTY.....	5,128	4,700	4,296	17,841,200	4,153	8,420,300	1,960	47.2	4,518	1,673	645	195	17	69	261	1,579	179	5.65	
Bristol borough.....	557	485	336	1,063,400	3,165	478,500	1,424	45.0	476	237	50	49	1	11	42	79	7	5.80	
Doylestown borough.....	297	253	244	1,459,300	5,981	649,600	2,662	44.5	246	46	108	1	2	1	6	78	4	5.46	
Morrisville borough.....	245	226	223	859,000	3,852	431,600	1,936	50.3	226	46	5	18	1	37	34	78	7	5.59	
Perkasie borough.....	283	246	234	1,003,300	4,288	474,500	2,028	47.3	243	77	12	10	1	-	6	134	3	5.54	
Quakertown borough.....	310	263	245	1,144,600	4,673	500,300	2,042	43.7	254	58	39	17	1	-	6	133	-	5.45	
Rural-nonfarm.....	3,435	3,227	3,014	12,311,400	4,085	5,885,600	1,953	47.8	3,173	1,209	431	100	11	20	167	1,077	158	5.68	
BUTLER COUNTY.....	2,513	2,259	2,179	7,871,600	3,612	3,823,500	1,755	48.6	2,198	145	274	210	3	34	274	1,077	181	5.59	
Butler city.....	997	886	806	3,640,800	4,517	1,756,400	2,179	48.2	808	60	96	91	2	3	147	342	67	5.54	
Rural-nonfarm.....	1,516	1,423	1,373	4,230,800	3,081	2,067,200	1,506	48.9	1,390	85	178	119	1	31	127	735	114	5.61	
CAMBERLA COUNTY.....	5,060	4,199	3,930	14,938,900	3,801	8,115,200	2,065	54.3	4,101	759	493	566	27	149	824	843	440	5.47	
Barnesboro borough.....	51	46	43	64,200	1,493	42,400	986	66.0	45	4	-	25	-	-	-	5	8	3	5.79
Cresson borough.....	83	79	76	270,200	3,555	127,800	1,582	47.3	77	24	3	21	2	-	17	9	1	5.57	
Dale borough.....	103	79	72	296,800	4,122	143,000	1,986	48.2	77	9	8	15	-	7	16	17	5	5.45	
East Conemaugh borough.....	65	61	57	166,700	2,925	69,900	1,286	41.9	59	17	1	15	-	2	5	15	4	5.61	
Ebensburg borough.....	104	93	85	347,500	4,088	204,900	2,411	59.0	90	19	13	23	1	-	3	26	5	5.77	
Ferrisville borough.....	198	182	179	861,000	4,810	465,300	2,599	54.0	181	56	11	16	-	3	50	23	22	5.41	
Gallitzin borough.....	99	86	83	158,700	1,912	86,900	1,047	54.8	83	34	20	-	-	-	10	9	10	5.86	
Johnstown.....	1,870	1,344	1,300	4,845,200	3,727	2,597,100	1,958	53.6	1,325	245	113	172	7	43	354	256	136	5.41	
Nanty-Glo borough.....	106	81	72	77,300	1,074	36,300	504	47.0	74	8	13	20	-	-	4	9	20	5.85	
Fatton borough.....	33	33	29	44,900	1,548	26,500	914	59.0	33	1	1	13	-	1	3	6	8	5.61	
Fortage borough.....	121	105	53	100,300	1,892	54,000	1,019	53.8	95	3	2	14	-	3	32	28	13	5.42	
South Fork borough.....	19	17	17	34,700	-	17,300	-	-	17	1	2	7	-	-	3	2	2	-	
Spangler borough.....	40	37	33	72,800	2,206	34,300	1,039	47.1	32	-	12	1	-	-	2	16	1	5.82	
Westmont borough.....	317	273	269	2,399,300	8,919	1,217,600	4,566	50.7	267	84	57	5	7	6	36	35	37	5.58	
Rural-nonfarm.....	1,831	1,587	1,562	5,199,300	3,329	2,991,900	1,915	57.5	1,645	254	237	219	10	84	284	384	173	5.42	
CAMERON COUNTY.....	179	146	136	470,100	3,457	238,300	1,752	50.7	138	10	20	58	-	-	17	30	3	5.65	
Emporium borough.....	114	83	78	299,800	3,844	139,900	1,794	46.7	77	7	17	34	-	-	1	17	1	5.74	
Rural-nonfarm.....	65	63	58	170,300	2,936	98,400	1,697	57.8	61	3	3	24	-	-	16	13	2	5.52	
CARBON COUNTY.....	1,887	1,621	1,514	5,421,200	3,581	2,463,000	1,627	45.4	1,584	662	217	247	4	6	70	336	42	5.86	
East Mauch Chunk borough.....	88	84	56	139,800	2,496	64,300	1,148	46.0	82	48	3	8	-	-	10	12	1	5.70	
Lansford borough.....	229	203	187	765,500	4,094	356,900	1,909	46.6	198	80	24	53	-	2	3	25	11	6.30	
Leighton borough.....	212	154	146	718,700	4,923	315,400	2,160	43.9	149	22	27	42	-	-	4	53	1	5.63	
Mauch Chunk borough.....	85	76	73	140,800	1,929	63,800	874	45.3	75	36	14	3	-	-	10	8	4	5.60	
Palmerton borough.....	316	278	270	1,185,200	4,390	575,400	2,131	48.5	277	165	18	35	-	-	9	43	7	5.62	
Summit Hill borough.....	206	196	172	576,200	3,350	265,300	1,542	46.0	184	82	36	25	-	-	13	26	2	6.41	
Weatherly borough.....	156	138	137	493,100	3,599	196,200	1,432	39.8	137	112	10	-	-	1	5	5	4	5.91	
Rural-nonfarm.....	595	492	473	1,401,900	2,964	625,700	1,323	44.6	482	117	85	81	4	3	16	164	12	5.73	
CENTRE COUNTY.....	1,445	1,329	1,217	5,222,600	5,113	3,027,0													



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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
CLEARFIELD COUNTY.....	1,829	1,694	1,588	4,633,600	2,918	1,925,800	1,213	41.6	1,647	264	284	224	5	22	354	375	119	5.55	
Clearfield borough.....	383	338	326	1,808,300	4,013	582,600	1,787	44.5	333	20	100	62	1	1	101	31	17	5.44	
Curtisville borough.....	178	158	155	452,800	2,921	159,700	1,030	35.3	156	37	47	—	2	—	35	31	4	5.60	
Du Bois.....	436	397	376	1,449,000	3,354	623,200	1,657	43.0	385	98	48	47	—	7	65	96	24	5.67	
Rural-nonfarm.....	332	801	731	1,428,500	1,947	561,300	768	39.4	773	109	89	115	2	14	153	217	74	5.52	
CLINTON COUNTY.....	835	729	574	1,559,900	2,718	655,800	1,143	42.0	703	139	159	154	2	2	69	147	31	5.74	
Lock Haven.....	272	216	121	550,200	4,547	231,700	1,915	42.1	206	43	59	57	—	—	19	19	9	5.82	
Renovo borough.....	56	39	38	100,000	3,030	40,600	1,280	40.6	38	8	7	—	1	1	17	3	1	5.20	
Rural-nonfarm.....	507	474	420	909,700	2,166	383,500	913	42.2	459	88	93	97	1	1	33	125	21	5.75	
COLUMBIA COUNTY.....	1,431	1,205	1,108	2,735,900	2,469	1,322,700	1,194	48.3	1,173	143	202	191	—	2	95	502	38	5.63	
Berwick borough.....	481	408	379	882,400	2,328	375,000	989	42.5	400	39	76	55	—	—	62	158	10	5.64	
Bloomsburg town.....	317	252	237	868,000	3,662	455,600	1,922	52.5	247	60	41	34	—	1	10	93	8	5.70	
Rural-nonfarm.....	633	545	492	985,500	2,003	492,100	1,000	49.9	526	44	85	102	—	1	23	251	20	5.59	
CRAWFORD COUNTY.....	2,103	1,839	1,524	6,003,300	3,939	2,640,000	1,732	44.0	1,777	362	240	206	12	32	104	700	121	5.77	
Meadville.....	700	532	451	2,500,000	5,543	1,113,500	2,469	44.5	516	49	59	105	9	7	38	209	40	5.63	
Titusville.....	431	379	228	564,000	2,474	273,300	1,199	48.5	371	199	51	17	2	4	18	48	32	6.13	
Rural-nonfarm.....	972	928	845	2,939,300	3,478	1,253,200	1,483	42.6	890	114	130	84	1	21	48	443	49	5.73	
CUMBERLAND COUNTY.....	2,771	2,515	2,417	10,897,400	4,509	5,180,500	2,143	47.5	2,436	210	942	510	25	6	90	587	66	5.73	
Camp Hill borough.....	420	405	400	3,169,100	7,923	1,522,200	3,806	48.0	402	35	146	122	16	—	10	45	22	5.79	
Carlisle borough.....	550	493	478	2,009,900	4,205	1,008,300	2,109	50.2	484	56	160	152	—	—	4	104	8	5.75	
Lemoyne borough.....	309	260	251	1,167,800	4,653	560,000	2,231	48.0	247	6	163	6	2	—	21	48	1	5.78	
Mechanicsburg borough.....	228	196	175	650,300	3,716	295,700	1,690	45.5	187	4	71	50	—	1	5	54	2	5.81	
New Cumberland borough.....	271	239	234	1,103,700	4,717	515,600	2,203	46.7	230	56	37	43	2	2	18	59	13	5.74	
Shippensburg borough (part).....	116	94	91	308,200	3,887	139,200	1,530	45.2	94	—	45	19	—	—	1	29	—	5.40	
Rural-nonfarm.....	877	828	788	2,488,400	3,158	1,139,500	1,446	45.8	792	53	320	118	5	3	25	248	20	5.70	
DAUPHIN COUNTY.....	7,168	6,057	5,667	27,200,000	4,800	12,842,900	2,266	47.2	5,926	559	2,380	942	60	32	434	1,223	295	5.69	
Harrisburg.....	3,444	2,762	2,499	14,535,100	5,816	6,778,100	2,712	46.6	2,693	255	1,174	328	30	14	197	566	129	5.78	
Hummelstown borough.....	99	83	76	271,100	3,567	131,800	1,734	48.6	81	4	17	16	—	—	—	39	5	5.49	
Lykens borough.....	97	87	82	163,000	1,988	84,000	1,024	51.5	85	2	3	31	—	—	34	12	3	4.98	
Middletown borough.....	290	248	242	865,600	3,577	403,900	1,669	46.7	245	67	80	42	—	1	6	36	13	5.80	
Millersburg borough.....	77	63	61	176,900	2,900	89,600	1,469	50.7	61	4	40	—	—	—	1	9	7	5.80	
Penbrook borough.....	281	211	205	895,300	4,367	425,600	2,076	47.5	209	8	124	5	—	1	12	53	6	5.84	
Steelton borough.....	471	441	427	1,281,200	3,000	619,200	1,450	48.3	435	44	223	56	—	1	50	52	9	5.66	
Williamstown borough.....	101	84	80	139,100	1,739	66,300	829	47.7	60	1	29	30	—	—	10	9	1	5.75	
Rural-nonfarm.....	2,308	2,078	1,995	8,872,700	4,447	4,244,400	2,128	47.8	2,037	174	690	484	30	15	124	447	123	5.59	
DELAWARE COUNTY.....	23,176	20,573	19,704	122,316,400	6,208	70,052,500	3,555	57.3	20,016	4,083	3,209	786	3,292	1,554	1,305	3,473	2,314	5.57	
Aldan borough.....	325	304	300	1,563,800	5,213	990,100	3,300	63.3	298	47	28	22	31	34	24	61	51	5.41	
Chester.....	2,396	2,083	1,945	7,774,300	3,997	4,088,100	2,102	52.6	2,032	739	494	61	137	4	86	402	109	5.85	
Clifton Heights borough.....	266	260	249	809,500	3,251	476,100	1,912	58.8	257	122	17	15	2	—	29	42	30	5.63	
Collingdale borough.....	607	471	431	2,059,200	4,778	1,065,800	2,473	51.8	465	122	44	42	34	9	63	108	43	5.56	
Darby borough.....	457	416	383	1,375,700	3,592	789,900	2,062	57.4	405	115	28	11	41	12	59	105	34	5.68	
East Lansdowne borough.....	249	162	148	669,600	4,524	399,500	2,699	59.7	155	34	19	7	—	—	5	25	41	5.61	
Glenolden borough.....	448	409	400	2,035,100	5,088	1,147,700	2,869	56.4	405	96	121	2	37	14	18	96	21	5.77	
Haverford township.....	3,382	3,280	3,228	23,728,100	7,351	14,351,500	4,446	60.5	3,237	256	449	167	892	229	211	532	501	5.38	
Lansdowne borough.....	1,042	825	790	5,790,100	7,329	3,368,300	1,464	58.2	809	112	118	25	224	60	30	180	110	5.54	
Marcus Hook borough.....	115	79	78	260,600	3,341	133,900	1,717	51.4	75	32	26	—	—	—	2	11	2	6.03	
Media borough.....	298	266	263	1,302,200	4,951	693,400	2,637	53.2	259	103	36	7	5	1	24	61	22	5.70	
Norwood borough.....	342	280	271	1,420,300	5,241	759,800	2,804	53.5	272	71	68	12	14	1	29	52	25	5.74	
Prospect Park borough.....	478	359	290	1,329,700	4,585	814,500	2,809	61.3	344	105	93	4	29	5	37	51	20	5.72	
Ridley Park borough.....	367	340	328	2,010,500	6,130	1,127,400	3,437	56.1	330	81	77	—	—	27	62	24	36	5.58	
Sharon Hill borough.....	376	349	344	1,630,000	4,738	1,001,800	2,912	61.5	335	69	49	37	37	27	26	71	19	5.51	
Swarthmore borough.....	328	310	303	3,938,000	12,997	1,869,700	6,171	47.5	305	59	59	3	36	6	9	83	50	5.53	
Upper Darby township.....	5,675	4,962	4,761	33,042,800	6,940	19,602,200	4,117	59.3	4,763	395	623	151	1,221	754	281	730	598	5.49	
Yeadon borough.....	1,068	846	832	5,294,700	6,364	3,191,700	3,836	60.3	826	66	90	37	248	103	49	75	158	5.53	
Rural-nonfarm.....	4,957	4,573	4,360	26,282,100	6,028	14,181,100	3,253	54.0	4,444	1,459	770	183	268	218	279	786	481	5.63	
ELK COUNTY.....	1,004	924	733	2,499,400	3,410	1,138,500	1,553	45.6	889	415	102	143	—	14	22	186	57	5.88	
Johnsonburg borough.....	140	117	111	332,700	2,997	135,800	1,223	40.8	117	20	41	15	—	—	5	13	23	5.90	
Ridgway borough.....	291	271	243	977,900	4,024	479,400	1,973	49.0	251	187	10	8	—	1	1	37	7	5.89	
St. Marys borough.....	276	243	178	742,400	4,171	331,100	1,860	44.6	234	110	19	49	—	9	10	26	11	5.88	
Rural-nonfarm.....	297	293	201	446,400	2,221	192,200	956	43.1	287	98	32	71	—	4	6	60	16	5.87	
ERIE COUNTY.....	7,832	6,559	5,980	22,400,000	3,746	11,928,200	1,995	53.3	6,437	1,016	467	553	86	326	923	2,491	575	5.55	
Corry.....	268	244																	



## HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual		Other
FULTON COUNTY.....	71	69	65	112,200	1,726	46,900	722	41.8	63	-	1	33	1	-	1	25	2	5.68
GREENE COUNTY.....	896	799	694	2,315,600	3,337	1,093,500	1,576	47.2	787	236	84	95	1	4	124	153	90	5.61
Waynesburg borough.....	239	213	209	1,062,700	5,085	463,000	2,215	43.6	210	66	17	31	-	1	40	43	10	5.66
rural-nonfarm.....	657	566	485	1,252,900	2,583	630,500	1,300	50.3	577	168	67	64	1	3	84	110	80	5.62
HUNTINGDON COUNTY.....	884	802	703	1,943,200	2,764	944,200	1,343	48.6	773	318	130	97	2	7	38	158	23	5.69
Huntingdon borough.....	321	276	247	967,000	3,915	440,500	1,783	45.6	271	160	43	13	-	3	11	32	9	5.60
Mount Union borough.....	123	113	108	268,400	2,485	137,900	1,277	51.4	107	24	20	29	-	-	8	18	8	5.91
Rural-nonfarm.....	440	413	348	707,800	2,034	365,800	1,051	51.7	395	134	67	55	2	4	19	108	6	5.70
INDIANA COUNTY.....	1,023	938	881	2,533,400	2,876	1,255,100	1,425	49.5	910	171	106	146	1	5	154	246	81	5.55
Blairsville borough.....	170	156	154	415,000	2,695	247,600	1,606	59.7	156	48	13	14	-	1	45	21	14	5.67
Clymer borough.....	26	26	26	56,000	2,154	27,000	1,038	48.2	25	1	-	10	-	-	6	8	-	5.60
Indiana borough.....	302	260	253	1,139,500	4,504	565,800	2,266	49.7	254	54	50	57	-	-	22	39	32	5.68
Rural-nonfarm.....	525	496	448	922,900	2,060	414,700	926	44.9	475	68	43	65	1	4	81	178	35	5.42
JEFFERSON COUNTY.....	986	888	828	1,944,600	2,349	875,600	1,057	45.0	867	114	234	103	1	7	130	234	44	5.70
Brookway borough.....	91	78	77	280,500	2,994	103,900	1,849	45.1	78	38	7	13	-	2	10	5	3	6.18
Brookville borough.....	104	92	86	276,000	3,209	135,600	1,577	49.1	92	-	47	10	-	-	12	20	3	5.61
Punxsutawney borough.....	302	259	254	784,200	3,087	362,500	1,427	46.2	255	-	117	13	-	1	52	62	10	5.62
Reynoldsville borough.....	105	104	84	144,200	1,717	62,100	739	43.1	98	52	17	1	-	-	12	14	2	5.69
Rural-nonfarm.....	384	355	327	509,700	1,550	211,500	647	41.5	344	24	46	66	1	4	44	133	26	5.67
JUNIATA COUNTY.....	317	278	260	605,100	2,327	272,300	1,047	45.0	266	35	114	51	-	-	2	62	2	5.75
LACKAWANNA COUNTY.....	9,442	6,256	5,043	18,216,900	3,612	8,475,100	1,681	46.5	6,034	1,400	427	1,638	56	77	796	1,300	340	5.67
Archbald borough.....	272	224	178	574,200	3,226	215,600	1,211	37.5	220	13	-	62	1	-	68	70	6	5.46
Elakely borough.....	274	218	96	230,300	2,451	113,400	1,181	48.2	209	27	5	88	-	-	19	58	12	5.71
Carbondale.....	522	424	361	1,122,200	3,109	526,300	1,458	46.9	402	14	20	128	-	8	104	116	12	5.44
Clarks Summit borough.....	159	157	78	316,500	4,058	188,000	2,410	59.4	151	41	9	25	3	2	18	40	13	5.67
Dickson City borough.....	303	192	149	474,200	3,183	192,400	1,291	40.6	187	30	14	43	5	2	31	50	12	5.45
Dunmore borough.....	884	590	548	2,211,200	4,035	1,046,800	1,910	47.3	566	92	86	260	7	6	33	64	18	5.86
Jermyn borough.....	62	46	26	71,100	2,735	28,000	1,077	39.4	45	2	-	18	-	1	5	17	2	5.65
Mayfield borough.....	95	72	67	162,900	2,431	80,200	1,197	49.2	72	5	1	35	-	-	11	17	3	5.74
Moosic borough.....	150	120	91	213,500	2,346	103,300	1,135	48.4	120	27	2	31	-	1	12	39	8	5.65
Old Forge borough.....	335	203	176	515,100	2,927	222,800	1,266	43.3	199	13	13	61	1	6	28	59	18	5.65
Olyphant borough.....	240	178	155	563,600	3,636	217,300	1,402	38.6	176	7	10	33	3	2	50	59	12	5.39
Seranton.....	4,718	2,713	2,148	8,474,300	3,945	4,079,800	1,899	48.1	2,622	969	181	582	28	39	267	408	154	5.73
Taylor borough.....	203	126	96	261,300	2,722	118,000	1,229	45.2	123	28	1	12	3	-	35	27	17	5.22
Thorop borough.....	178	115	106	242,600	2,289	125,300	1,182	51.6	100	20	7	20	1	-	23	18	11	5.53
Winton borough.....	226	187	122	310,200	2,543	141,400	1,159	45.6	178	3	11	112	-	2	7	36	7	5.86
Rural-nonfarm.....	821	691	646	2,468,700	3,822	1,076,500	1,666	43.6	563	109	67	128	4	8	85	227	35	5.64
LANCASTER COUNTY.....	8,540	7,759	7,440	34,038,000	4,575	15,986,600	2,283	49.9	7,606	1,137	1,386	519	22	15	353	3,862	362	5.19
Columbia borough.....	641	579	561	1,576,000	2,809	697,400	1,243	44.3	570	138	257	46	2	2	13	100	12	5.75
Elizabethtown borough.....	140	95	93	501,200	5,389	254,200	2,733	50.7	94	13	23	10	-	-	47	1	5.33	
Ephrata borough.....	251	235	230	1,054,800	4,386	435,700	1,894	41.3	231	39	40	3	-	-	142	7	5.02	
Lancaster city.....	3,228	2,846	2,762	12,301,600	4,454	6,355,400	2,301	51.7	2,793	486	321	157	9	200	1,373	240	5.27	
Lititz borough.....	268	254	249	1,061,400	4,263	567,100	2,278	53.4	253	11	28	5	7	-	1	24	7	4.96
Manheim borough.....	204	190	174	661,000	3,799	334,000	1,920	50.5	189	43	8	39	-	-	2	95	2	4.99
Mount Joy borough.....	106	94	91	447,000	4,912	211,800	2,327	47.4	92	18	6	38	-	-	29	1	5.25	
Rural-nonfarm.....	3,702	3,466	3,280	16,434,800	5,011	8,131,000	2,479	49.5	3,384	389	653	221	6	4	137	1,882	92	5.06
LAWRENCE COUNTY.....	4,385	3,965	3,810	14,051,800	3,688	7,108,700	1,866	50.6	3,902	1,069	145	482	33	69	609	1,234	261	5.59
Ellwood City borough (part).....	885	757	744	3,417,700	4,594	1,707,200	2,295	50.0	745	348	8	32	6	14	97	169	75	5.59
New Castle.....	2,332	2,041	1,937	7,487,900	3,856	3,746,300	1,934	50.0	2,010	413	99	292	22	39	366	645	134	5.60
Rural-nonfarm.....	1,218	1,167	1,129	3,146,200	2,787	1,655,200	1,466	52.6	1,143	308	38	158	5	16	146	420	52	5.93
LEBANON COUNTY.....	2,575	2,185	2,095	6,663,200	3,181	3,415,700	1,630	51.3	2,130	65	625	298	2	4	40	1,012	84	5.18
Lebanon city.....	1,180	972	953	3,507,100	3,680	1,759,600	1,846	50.2	934	34	318	113	1	1	23	411	33	5.23
Myerstown borough.....	88	75	75	219,500	2,927	123,800	1,651	56.4	74	1	30	3	1	-	-	35	4	5.27
Palmyra borough.....	230	148	123	538,100	4,375	253,000	2,057	47.0	144	-	73	16	-	-	-	46	9	5.04
Rural-nonfarm.....	1,077	990	944	2,398,500	2,541	1,279,300	1,355	53.3	978	30	204	166	-	3	17	520	38	5.14
LEHIGH COUNTY.....	8,168	7,280	6,785	31,166,300	4,593	17,431,600	2,569	55.9	7,085	683	932	522	43	97	611	3,675	522	5.53
Allentown.....	4,638	4,126	3,850	18,596,500	4,830	10,914,900	2,835	58.7	4,022	190	536	324	30	57	353	2,241	291	5.52
Bethlehem city (part).....	773	664	580	3,604,500	6,215	1,741,600	3,003	48.3	630	147	104	36	7	21	51	202	62	5.60
Catasauque borough.....	195	181	177	612,100	3,458	297,200	1,679	48.6	178	49	11	9	-	1	19	84	5	5.65
Coplay borough.....	104	88	86	294,500	3,424	139,800	1,626	47.5	88	8	22	17	-	-	6	33	2	5.53
Emmaus borough.....	412	357	348	1,234,200	3,547	688,600	1,979	55.8	350	26	46	7	-	1	60	196	14	5.36
Fountain Hill borough.....	409	358	337	1,659,400	4,924	893,300	2,651	53.8	337	77	55	12	-	6	37	83	67	5.55
Slatington borough.....	90	81	70															

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)		
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual		Other	
LUZERNE COUNTY--Con.																			
Pittston.....	518	350	334	1,179,800	3,532	567,400	1,699	48.1	345		13	52	151	1	3	54	53	13	5.66
Plains township.....	407	310	291	901,400	3,098	364,500	1,253	40.4	302		9	12	23	3	8	58	147	42	5.49
Plymouth borough.....	330	196	175	542,100	3,098	208,800	1,193	38.5	193		4	63	74	-	-	7	38	7	5.83
Sugar Notch borough.....	31	19	7	30,300	-	11,000	-	-	17		-	1	9	-	-	2	4	1	-
Swoyerville borough.....	201	162	157	420,200	2,676	183,700	1,170	43.7	162		7	9	31	4	1	18	83	9	5.51
West Hazleton borough.....	199	87	82	295,100	3,599	109,400	1,334	37.1	84		14	12	26	-	-	7	21	4	5.62
West Pittston borough.....	283	222	210	1,040,700	4,956	467,500	2,228	44.9	218		3	3	133	-	4	26	43	6	5.75
West Wyoming borough.....	130	99	97	277,200	2,858	115,900	1,195	41.8	96		7	6	29	-	3	5	41	5	5.54
Wyoming borough.....	2,239	1,704	1,609	6,317,200	3,926	3,130,300	1,945	49.6	1,665		158	227	247	19	42	225	623	124	5.65
Rural-nonfarm.....	186	154	148	618,700	4,180	286,000	1,932	46.2	153		-	19	68	1	2	19	41	3	5.76
	2,636	2,242	2,070	6,027,500	2,912	2,605,000	1,258	43.2	2,194		214	365	472	13	94	132	770	134	5.77
LYCOMING COUNTY.....																			
	3,147	2,709	2,237	8,321,500	3,720	3,830,000	1,712	46.0	2,556		106	403	553	10	37	524	678	245	5.52
Jersey Shore borough.....	163	141	131	439,300	3,353	187,000	1,427	42.6	135		2	33	3	-	2	55	24	16	5.14
Montoursville borough.....	127	109	104	359,200	3,454	173,700	1,670	48.4	103		2	13	21	1	-	13	45	7	5.61
Muncy borough.....	141	129	87	308,100	3,541	140,600	1,616	45.6	123		-	24	40	1	-	13	32	13	5.60
South Williamsport borough.....	305	279	267	876,000	3,281	432,600	1,620	49.4	275		14	53	62	1	6	59	68	12	5.55
Williamsport.....	1,654	1,329	982	4,374,400	4,455	2,020,800	2,058	46.2	1,228		55	145	327	4	19	281	259	138	5.47
Rural-nonfarm.....	757	722	666	1,964,500	2,950	875,300	1,314	44.6	692		33	135	100	3	10	103	249	59	5.59
McKEAN COUNTY.....																			
	1,831	1,710	1,554	6,515,200	4,193	2,899,900	1,866	44.5	1,659		504	335	199	-	24	80	438	79	5.82
Bradford.....	686	573	509	2,715,100	5,334	1,163,100	2,285	42.8	553		232	87	36	-	5	44	129	20	5.84
Kane borough.....	191	175	172	580,800	3,377	226,600	1,317	39.0	167		30	25	52	-	2	14	36	8	5.68
Rural-nonfarm.....	1,004	962	873	3,219,300	3,688	1,510,200	1,730	46.9	939		242	223	111	-	17	22	273	51	5.82
MERCER COUNTY.....																			
	3,787	3,510	3,090	11,732,400	3,797	5,714,000	1,849	48.7	3,415		612	435	675	104	59	387	787	356	5.61
Ferrell.....	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
Greenville borough.....	364	337	318	1,240,100	3,900	592,800	1,854	47.8	329		45	67	102	-	-	35	76	3	5.71
Grove City borough.....	356	334	317	1,508,700	4,759	723,000	2,300	48.3	328		48	15	69	1	-	49	122	24	5.45
Sharon.....	1,430	1,329	1,104	4,902,100	4,440	2,447,500	2,217	49.9	1,305		318	112	280	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.....	846	794	681	1,779,600	2,613	885,500	1,300	49.8	763		109	77	165	-	5	57	308	42	5.63
MIFFLIN COUNTY.....																			
	1,412	1,280	948	2,711,900	2,861	1,141,900	1,205	42.1	1,172		330	407	146	-	7	47	149	86	5.82
Burnham borough.....	122	103	100	267,900	2,679	132,200	1,322	49.3	101		24	28	28	-	1	4	12	4	5.87
Lewistown borough.....	562	466	271	1,182,100	4,362	432,500	1,596	36.6	441		126	157	68	-	-	38	39	13	5.76
Rural-nonfarm.....	728	661	577	1,261,900	2,187	577,200	1,000	45.7	630		180	222	50	-	6	5	98	69	5.86
MONROE COUNTY.....																			
	1,182	1,020	836	3,664,700	4,384	1,701,700	2,036	46.4	1,004		91	118	164	2	5	52	532	45	5.75
East Stroudsburg borough.....	300	251	199	722,300	3,630	351,100	1,764	48.6	246		32	21	21	1	2	15	143	11	5.73
Stroudsburg borough.....	260	183	180	935,100	5,195	484,100	2,689	51.8	182		6	41	16	1	1	8	99	10	5.73
Rural-nonfarm.....	622	586	457	2,007,300	4,392	866,500	1,896	43.2	576		53	51	127	-	2	29	290	24	5.77
MONTGOMERY COUNTY.....																			
	18,271	16,978	15,661	112,610,900	7,191	58,149,800	3,713	51.6	16,487		4,140	3,402	1,278	995	542	765	4,276	1,089	5.65
Abington township.....	2,134	2,080	1,848	11,954,900	6,469	6,646,400	3,597	55.6	2,010		497	377	82	138	136	150	468	162	5.58
Ambler borough.....	211	181	147	937,800	6,380	465,900	3,169	49.7	179		77	37	41	1	5	6	39	3	5.85
Bridgeport borough.....	307	228	216	835,200	3,867	396,000	1,833	47.4	221		48	37	84	-	5	20	21	6	5.79
Cheltenham township.....	1,782	1,741	1,658	15,466,200	9,328	7,995,200	4,822	51.7	1,708		342	316	131	279	58	115	313	154	5.47
Conshohocken borough.....	601	490	474	2,009,900	4,240	1,002,500	2,115	49.9	483		183	155	29	1	-	29	78	8	5.87
Hatboro borough.....	228	217	203	979,500	4,825	554,900	2,783	56.7	214		35	9	10	10	15	3	101	31	5.77
Jenkintown borough.....	332	330	277	2,668,600	9,634	1,207,700	4,860	45.3	317		56	85	29	11	4	16	94	22	5.66
Lansdale borough.....	784	723	660	3,422,000	5,185	1,712,800	2,595	50.1	702		358	55	27	2	3	10	228	19	5.86
Lower Merion township.....	2,427	2,301	2,162	32,451,300	15,028	16,794,900	7,768	51.7	2,193		238	463	130	418	139	70	432	303	5.40
Narberth borough.....	425	404	390	2,776,800	7,120	1,567,400	4,019	56.4	395		50	98	17	42	11	43	84	50	5.58
Norristown borough.....	1,858	1,587	1,393	6,757,600	4,851	3,528,000	2,533	52.2	1,518		284	478	240	2	8	50	406	50	5.87
Pottstown borough.....	1,193	1,075	1,040	3,964,000	3,812	2,056,700	1,978	51.9	1,059		178	355	86	1	2	29	365	43	5.82
Royersford borough.....	239	208	119	467,200	3,926	201,400	1,692	43.1	205		84	20	14	-	-	8	78	6	5.76
Souderton borough.....	313	296	284	1,091,200	3,842	581,000	2,046	53.2	292		134	48	7	-	1	2	97	3	5.58
Rural-nonfarm.....	5,437	5,117	4,790	26,788,700	5,593	13,489,000	2,806	50.2	4,991		1,576	869	381	90	155	214	1,477	229	5.69
MONTGOMERY COUNTY.....																			
	204	175	141	311,900	2,212	130,200	923	41.7	167		1	23	53	1	-	6	80	3	5.41
Danville borough.....	131	107	104	251,100	2,414	106,800	1,027	42.5	103		-	20	32	-	-	5	43	3	5.66
Rural-nonfarm.....	73	68	37	60,800	1,643	23,400	632	38.5	64		1	3	21	1	-	1	37	-	5.01
NORTHAMPTON COUNTY.....																			
	7,207	6,339	5,785	24,511,800	4,237	12,748,100	2,204	52.0	6,210		1,546	749	561	37	98	521	2,278	420	5.63
Bangor borough.....	253	207	195	765,800	3,927	391,000	2,005	51.1	206		71	10	7	-	-	8	105	5	5.31
Bethlehem city (part).....	2,400	2,150	2,083	9,373,000	4,500	5,025,000	2,412	53.6	2,113		482	277	165	28	82	251	608	225	5.51
Easton.....	1,234	1,044	956	4,492,500	4,699														

## HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	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		
PHILADELPHIA COUNTY <sup>1</sup> .....	94,027	85,878	79,564	313,656,600	3,942	194,460,200	2,444	62.0	83,424	21,359	10,725	6,380	4,920	3,967	9,842	20,150	6,131	5.58	
Philadelphia city.....	94,027	85,878	79,564	313,656,600	3,942	194,460,200	2,444	62.0	83,424	21,359	10,725	6,380	4,920	3,967	9,842	20,150	6,131	5.58	
PIKE COUNTY.....	309	291	267	916,200	3,431	392,500	1,470	42.8	272	66	57	30	-	-	5	106	8	5.86	
POTTER COUNTY.....	319	300	210	472,300	2,249	218,500	1,040	46.3	250	2	26	94	1	-	10	106	11	5.81	
Coudersport borough.....	119	103	99	322,800	3,261	158,800	1,554	47.6	101	-	4	64	-	-	5	27	1	5.78	
Rural-nonfarm.....	200	197	111	149,500	1,847	64,700	583	43.3	149	2	22	30	1	-	5	79	10	5.83	
SCHUYLKILL COUNTY.....	6,059	5,309	4,067	13,482,400	3,315	6,318,900	1,554	46.9	5,112	1,215	586	1,466	13	18	495	1,130	189	5.70	
Ashland borough.....	242	200	176	476,400	2,707	224,100	1,273	47.0	199	111	14	10	-	-	3	23	36	5.96	
Coudersport borough.....	174	137	92	332,400	3,613	143,200	1,557	43.1	133	45	24	23	-	-	28	10	2	5.57	
Frankville borough.....	275	247	234	637,000	2,722	313,000	1,338	49.1	239	130	31	28	-	-	13	35	2	5.86	
Gilberton borough.....	8	7	5	10,700	-	2,900	-	-	6	1	-	4	-	-	-	-	1	-	
Girardville borough.....	171	150	109	399,500	3,665	167,000	1,532	41.8	147	25	16	46	1	-	34	23	2	5.57	
Madison borough.....	114	50	44	150,800	3,427	62,200	1,414	41.2	48	7	-	9	-	-	8	21	3	5.67	
Mahanoy City borough.....	410	394	291	1,084,000	3,725	670,800	2,305	61.9	378	46	33	209	2	2	48	30	8	5.66	
Minersville borough.....	538	270	219	622,000	2,840	276,900	1,264	44.5	263	79	33	84	-	-	28	36	3	5.71	
Port Carbon borough.....	154	117	109	365,800	3,351	149,400	1,371	40.9	116	16	20	22	-	3	22	33	-	5.71	
Pottsville.....	722	657	372	1,732,900	4,658	761,400	2,047	43.9	605	146	74	193	6	-	31	139	16	5.80	
St. Clair borough.....	210	164	150	615,200	4,108	253,700	1,591	41.2	160	18	5	42	-	-	65	27	3	5.21	
Schuylkill Haven borough.....	278	263	216	624,400	2,891	325,700	1,508	52.2	260	73	90	41	-	-	5	40	11	6.00	
Shenandoah borough.....	373	316	198	776,900	3,324	423,300	2,138	54.5	298	88	15	98	1	1	23	58	19	5.74	
Tamaqua borough.....	325	315	255	909,800	3,568	414,000	1,624	45.5	307	62	64	129	-	-	6	45	1	5.92	
Rural-nonfarm.....	2,230	2,022	1,597	4,744,100	2,971	2,131,300	1,335	44.9	1,953	373	167	528	2	12	181	610	-	5.60	
SNYDER COUNTY.....	308	271	200	582,200	2,911	278,700	1,394	47.9	254	23	105	35	1	1	17	72	10	5.67	
Selinsgrove borough.....	112	96	84	307,500	3,661	162,000	1,929	52.7	93	14	48	1	1	-	10	17	2	5.64	
Rural-nonfarm.....	196	175	116	274,700	2,368	116,700	1,006	42.5	171	9	57	34	-	1	7	55	8	5.68	
SOMERSET COUNTY.....	1,449	1,222	1,129	3,062,600	2,713	1,388,700	1,230	45.3	1,188	35	254	270	-	3	153	324	149	5.50	
Meyersdale borough.....	91	77	69	168,700	2,445	83,300	1,207	49.4	72	-	40	5	-	-	2	24	1	5.96	
Somerset borough.....	255	191	187	924,500	4,944	453,400	2,425	49.0	190	6	75	35	-	-	29	30	15	5.45	
Windber borough.....	228	176	170	534,700	3,145	207,400	1,220	38.8	173	19	19	78	-	-	17	14	6	5.60	
Rural-nonfarm.....	905	778	703	1,434,700	2,041	644,600	917	44.9	753	10	120	132	-	3	105	256	127	5.45	
SULLIVAN COUNTY.....	86	60	74	133,500	1,804	47,900	647	35.9	79	-	12	21	-	1	5	37	3	5.56	
SUSQUEHANNA COUNTY.....	481	400	375	839,300	2,238	372,600	994	44.4	389	33	23	96	-	1	16	199	21	5.64	
Forest City borough.....	52	27	27	53,800	1,993	19,000	1,074	53.9	27	-	4	8	-	-	5	10	-	5.60	
Susquehanna Depot borough.....	42	34	32	89,000	2,781	34,900	1,091	39.2	31	2	-	11	-	-	6	8	3	4.82	
Rural-nonfarm.....	387	339	316	696,500	2,204	308,700	977	44.3	331	31	19	77	-	-	5	181	18	5.73	
TIOGA COUNTY.....	636	571	511	1,260,100	2,466	562,500	1,101	44.6	536	7	140	110	1	5	17	249	7	5.67	
Wellsville borough.....	191	173	162	522,800	3,227	244,000	1,506	46.7	163	1	79	21	-	-	5	53	4	5.71	
Rural-nonfarm.....	445	398	349	737,300	2,113	318,500	913	43.2	373	6	61	89	1	5	12	196	3	5.66	
UNION COUNTY.....	297	266	202	532,500	2,636	261,800	1,296	49.2	256	11	139	46	-	-	3	51	6	5.76	
Lewisburg borough.....	82	61	33	174,000	5,273	83,400	2,527	47.9	56	-	17	31	-	-	1	6	1	5.78	
Rural-nonfarm.....	215	205	169	358,500	2,121	178,400	1,056	49.8	200	11	122	15	-	-	2	45	5	5.76	
VENANGO COUNTY.....	2,055	1,882	1,476	5,091,300	3,449	2,476,800	1,678	48.6	1,806	643	315	337	5	13	110	301	82	5.97	
Franklin.....	350	305	284	1,218,000	4,289	558,200	1,965	45.8	295	52	63	125	-	-	12	42	1	5.91	
Oil City.....	844	753	502	1,874,100	3,733	941,700	1,876	50.2	716	322	76	94	4	9	63	107	41	5.86	
Polk borough.....	17	16	8	27,500	-	9,500	-	-	16	6	1	6	-	-	-	1	2	-	
Rural-nonfarm.....	844	808	682	1,971,700	2,891	967,400	1,418	49.1	779	263	175	112	1	4	35	151	38	6.09	
WARREN COUNTY.....	1,509	1,354	1,236	4,281,700	3,464	2,084,700	1,587	48.7	1,311	20	415	239	1	7	189	285	155	5.66	
Warren borough.....	825	698	635	2,591,100	4,080	1,341,900	2,113	51.8	672	8	189	136	-	1	123	104	111	5.57	
Rural-nonfarm.....	684	656	601	1,690,600	2,813	742,800	1,236	43.9	639	12	226	103	1	6	66	181	44	5.76	
WASHINGTON COUNTY.....	5,452	4,572	4,377	15,734,900	3,595	7,180,700	1,641	45.6	4,426	359	644	856	30	27	658	1,473	379	5.61	
Bentleyville borough.....	103	98	95	172,700	1,818	80,700	849	46.7	95	2	2	19	1	-	22	45	4	5.37	
California borough.....	87	66	64	290,700	4,542	98,400	1,538	33.8	61	-	-	41	-	-	5	15	-	5.81	
Canonsburg borough.....	539	403	394	1,755,600	4,456	766,200	1,945	43.6	396	41	68	136	5	4	67	50	25	5.66	
Centerville borough.....	56	54	50	100,900	2,018	46,300	925	45.9	48	4	2	10	1	-	5	19	7	5.69	
Charleroi borough.....	345	265	253	1,160,300	4,586	460,300	1,819	39.7	258	4	42	78	-	-	1	59	62	5.50	
Donora borough.....	390	284	273	973,800	3,567	438,400	1,606	45.0	274	3	18	95	1	5	50	7	23	5.50	
McDonald borough (part).....	59	44	39	127,600	3,272	80,800	2,072	63.3	40	-	3	23	1	2	-	10	1	5.93	
Monongahela.....	299	250	210	897,400	4,273	443,800	2,113	49.5	245	18	46	41	-	-	74	39	27	5.34	
North Charleroi borough.....	115	92	90	353,100	3,923	162,700	1,808	46.1	91	3	15	17	1	-	22	28	5	5.41	
Washington city.....	832	702	685	2,443,200	3,567	1,229,600	1,795	50.3	682	87	79	58	3	2	108	282	63	5.62	
Rural-nonfarm.....	2,627	2,313	2,224	7,459,600	3,354	3,378,500	1,517	45.2	2,236	197	369	338	17	13	246	846	210	5.66	
WAYNE COUNTY.....	615	547	500	1,613,600	3,227	744,500	1,489	46.1	529	72	72	142	3	-	30	192	18	5.69	
Honesdale borough.....	232	194	175	628,100	3,589	285,300	1,630	45.4	186	37	32	53	3	-	9	50	2	5.70	
Rural-nonfarm.....	384	353	325	985,500	3,032	459,200	1,413	46.6											

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties #	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		Total	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	
WESTMORELAND COUNTY—Con.																		
North Bellevernon borough.....	137	117	110	350,300	3,275	166,300	1,512	46.2	113	2	26	9	-	5	28	41	2	5.47
Scottdale borough.....	176	152	111	280,000	2,523	142,900	1,287	51.0	142	1	12	53	-	-	33	39	4	5.49
South Greensburg borough.....	121	104	100	299,000	2,990	175,300	1,753	58.6	103	-	-	27	-	2	13	48	13	5.59
Southwest Greensburg borough.....	151	123	116	508,200	4,381	220,100	1,897	43.3	116	1	33	19	1	1	14	34	13	5.49
Trafford borough (part).....	183	137	132	608,300	4,608	262,400	1,988	43.1	134	11	10	13	1	14	52	20	13	5.11
Vandergrift borough.....	497	445	385	1,276,100	3,315	601,200	1,562	47.1	422	25	45	177	-	9	51	44	71	5.71
West Newton borough.....	109	94	82	162,800	1,985	117,400	1,432	72.1	89	11	29	-	-	1	14	27	7	5.72
Youngwood borough.....	82	75	72	231,100	3,210	123,000	1,708	53.2	74	5	27	4	-	-	4	29	5	5.73
Rural-nonfarm.....	3,893	3,486	3,111	8,695,900	2,840	4,135,400	1,329	46.8	3,360	318	356	746	6	46	366	1,181	341	5.60
WYOMING COUNTY.....																		
	258	241	191	495,800	2,596	247,100	1,294	49.8	237	-	4	45	-	-	6	171	11	5.73
YORK COUNTY.....																		
	6,528	5,654	5,421	20,514,100	3,784	10,279,300	1,896	50.1	5,490	143	1,877	991	25	20	55	2,220	159	5.41
Dallastown borough.....	153	126	118	328,000	2,780	212,400	1,800	64.8	123	-	34	46	-	-	-	42	1	5.35
Hanover borough.....	512	410	399	1,632,200	4,091	835,000	2,093	51.2	407	20	139	69	1	1	5	162	10	5.29
Red Lion borough.....	216	189	188	560,200	3,512	386,400	2,055	58.5	188	-	98	-	-	-	2	77	11	5.22
West York borough.....	382	317	308	1,206,700	3,918	590,900	1,919	49.0	313	6	129	55	2	2	2	109	8	5.45
York city.....	2,344	1,908	1,792	6,888,200	3,844	3,384,200	1,889	49.1	1,863	8	758	359	9	10	24	640	45	5.57
Rural-nonfarm.....	2,921	2,704	2,616	9,798,800	3,746	4,870,400	1,862	49.7	2,596	109	719	452	13	7	22	1,190	84	5.32
TOTALS FOR URBAN PLACES IN TWO COUNTIES																		
Bethlehem city.....	3,173	2,814	2,663	12,977,500	4,373	6,756,600	2,541	52.1	2,743	629	381	201	35	103	302	805	287	5.53
Ellwood City borough.....	926	838	824	3,691,200	4,480	1,855,300	2,252	50.3	829	385	11	33	6	15	110	182	87	5.59
McDonald borough.....	75	57	39	127,500	3,272	80,800	2,072	63.3	53	-	3	25	1	2	2	18	2	5.86
Shippensburg borough.....	132	110	102	365,500	3,583	168,100	1,648	46.0	110	-	46	27	-	-	1	35	1	5.37
Trafford borough.....	185	139	134	617,300	4,607	266,900	1,992	43.2	136	11	10	13	2	14	52	21	13	5.12

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																Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
ERIE																		
THE CITY.....	5,121	4,105	3,523	14,666,700	4,163	7,840,400	2,225	53.5	3,956	794	261	344	57	34	680	1,433	358	5.51
Ward 1.....	674	498	473	1,631,600	3,449	865,500	1,830	53.0	479	94	14	38	7	4	87	183	52	5.56
Ward 2.....	531	316	287	711,700	2,480	395,800	1,379	55.6	310	40	59	28	-	1	53	114	15	5.54
Ward 3.....	565	399	343	1,545,200	4,505	818,300	2,366	53.0	379	65	39	28	6	4	89	112	36	5.46
Ward 4.....	547	436	342	2,186,300	6,393	1,117,800	3,268	51.1	416	74	27	43	16	4	58	160	34	5.47
Ward 5.....	1,596	1,395	1,139	5,014,100	4,402	2,679,900	2,353	53.4	1,337	290	68	145	22	8	206	451	147	5.50
Ward 6.....	1,208	1,060	939	3,577,800	3,810	1,963,100	2,091	54.9	1,005	231	54	52	6	13	187	413	69	5.51
PHILADELPHIA																		
THE CITY.....	94,027	85,878	79,564	313,656,600	3,942	194,460,200	2,444	62.0	83,424	21,359	10,725	6,330	4,920	3,967	9,842	20,150	6,131	5.58
Tract 1-A.....	9	9	9	26,400	-	17,600	-	-	9	3	1	-	-	-	1	3	1	-
Tract 1-B.....	696	541	505	1,224,600	2,425	770,400	1,526	62.9	513	123	124	24	2	37	80	93	35	5.59
Tract 1-C.....	1,042	839	668	1,679,200	2,514	981,300	1,469	58.4	819	254	100	18	4	19	184	163	77	5.50
Tract 2-A.....	223	140	96	218,100	2,272	138,100	1,439	63.3	138	47	7	13	3	7	18	25	18	5.61
Tract 2-B.....	294	222	195	729,000	3,738	360,500	1,849	49.5	215	74	35	9	-	-	33	54	10	5.58
Tract 2-C.....	25	14	14	46,000	-	25,300	-	-	14	3	-	-	-	-	2	9	-	-
Tract 3-A.....	302	178	169	510,000	3,018	273,400	1,618	53.6	173	55	16	3	1	8	24	52	14	5.64
Tract 3-B.....	41	24	21	57,800	-	39,000	-	-	23	8	3	1	-	1	5	4	1	-
Tract 4-A.....	118	80	74	266,500	3,601	166,100	2,245	62.3	76	18	7	2	1	-	13	30	5	5.50
Tract 4-B.....	4	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 5-A.....	121	62	60	338,000	5,633	189,600	3,160	56.1	62	8	18	5	-	1	6	20	4	5.67
Tract 6-A.....	11	8	8	55,000	-	29,000	-	-	8	1	1	-	-	3	-	3	-	-
Tract 7-A.....	38	23	19	172,700	-	98,000	-	-	22	-	10	1	-	2	1	6	2	3.78
Tract 7-B.....	29	20	19	148,500	-	93,100	-	-	20	-	11	2	-	1	2	2	2	-
Tract 7-C.....	109	83	72	783,800	10,886	476,200	6,614	60.8	79	11	26	2	-	2	4	24	10	5.05
Tract 7-D.....	44	39	34	121,000	3,559	75,300	2,215	62.2	34	10	15	-	-	1	1	6	1	5.81
Tract 8-A.....	9	6	6	77,200	-	56,000	-	-	6	1	2	-	-	1	-	1	1	-
Tract 8-B.....	77	58	53	666,300	12,572	377,700	7,126	56.7	58	3	18	7	10	3	2	8	7	5.39
Tract 9-A.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 9-B.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 10-A.....	5	5	4	40,800	-	16,800	-	-	4	-	1	-	-	-	-	1	2	-
Tract 10-B.....	26	21	17	67,000	-	47,100	-	-	18	2	2	2	1	3	2	4	2	-
Tract 11-A.....	23	21	11	56,800	-	47,000	-	-	20	8	4	1	1	-	3	3	3	-
Tract 11-B.....	12	8	7	39,400	-	35,100	-	-	8	-	1	1	-	-	-	5	1	-
Tract 12-A.....	63	33	33	94,800	2,873	46,500	1,409	49.1	33	9	5	-	-	-	4	14	1	5.28
Tract 12-B.....	21	16	16	57,700	-	26,900	-	-	16	2	5	3	-	1	1	4	-	-
Tract 13-A.....	103	44	41	136,000	3,317	79,400	1,937	58.4	44	6	11	3	-	-	13	10	1	5.56
Tract 13-B.....	25	11	11	49,100	-	31,900	-	-	11	1	1	1	-	3	-	3	2	-
Tract 14-A.....	51	35	21	71,800	-	40,900	-	-	32	10	-	2	1	-	4	9	6	5.52
Tract 14-B.....	25	21	15	66,300	-	31,100	-	-	20	7	-	-	-	1	2	8	2	-

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

## HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, 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	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PHILADELPHIA--Con.																			
Tract 15-A.....	209	90	76	357,100	4,830	206,300	2,714	56.2	84	13	8	17	3	4	10	26	3	5.70	
Tract 15-B.....	17	12	11	51,300	-	21,500	-	-	12	3	3	1	-	2	3	-	-	-	
Tract 15-C.....	238	181	161	604,900	3,757	331,700	2,060	54.8	175	53	15	6	9	7	11	49	25	5.63	
Tract 15-D.....	390	342	300	859,700	2,866	469,300	1,564	54.6	335	133	19	20	4	10	73	59	17	5.54	
Tract 15-E.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 16-A.....	159	95	98	286,100	3,076	156,900	1,687	54.8	92	35	12	5	1	2	8	23	6	5.63	
Tract 17-A.....	167	116	94	315,100	3,352	159,000	1,691	50.5	110	52	10	2	1	-	14	30	1	5.61	
Tract 18-A.....	96	73	67	145,500	2,172	94,500	1,410	64.9	73	42	2	-	-	2	5	21	1	5.47	
Tract 18-B.....	212	204	193	514,500	2,666	300,900	1,559	58.5	195	112	8	2	-	3	27	29	14	5.56	
Tract 18-C.....	121	114	76	176,500	2,324	100,000	1,316	56.6	114	65	4	2	1	2	10	24	6	5.79	
Tract 18-D.....	141	134	130	345,700	2,659	170,400	1,311	49.3	134	88	3	4	-	2	21	15	1	5.60	
Tract 19-A.....	456	414	376	886,200	2,357	515,000	1,370	58.1	394	195	11	18	-	8	52	91	19	5.66	
Tract 19-B.....	389	351	326	860,700	2,640	485,900	1,490	56.5	325	113	22	7	-	5	52	100	26	5.62	
Tract 19-C.....	401	351	334	793,700	2,376	461,600	1,382	58.2	342	159	38	8	1	8	57	69	2	5.66	
Tract 20-A.....	358	160	113	317,700	2,812	190,600	1,687	60.0	153	29	12	11	-	4	19	48	30	5.63	
Tract 20-B.....	76	66	51	114,100	2,237	75,900	1,488	66.5	61	19	1	2	1	1	11	22	4	5.36	
Tract 20-C.....	38	15	14	62,700	-	43,000	-	-	15	1	5	2	-	-	2	4	-	-	
Tract 20-D.....	180	84	40	185,900	4,648	114,900	2,873	61.8	82	18	13	5	1	1	14	22	8	5.58	
Tract 21-A.....	13	13	13	55,000	-	21,400	-	-	12	1	4	-	-	-	4	3	-	-	
Tract 21-B.....	43	43	4	250,800	-	84,700	-	-	39	14	7	1	2	2	2	11	-	5.27	
Tract 21-C.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 21-D.....	27	25	25	149,000	5,960	68,700	2,748	46.1	25	11	5	-	-	1	2	5	1	-	
Tract 21-E.....	21	19	11	61,300	-	28,400	-	-	19	7	-	2	-	1	5	2	2	-	
Tract 21-F.....	5	5	-	-	-	-	-	-	5	2	-	-	-	-	1	2	-	-	
Tract 21-G.....	12	12	5	29,700	-	20,200	-	-	10	3	-	-	-	-	3	4	-	-	
Tract 21-H.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 21-I.....	7	6	3	10,000	-	3,100	-	-	6	4	-	1	-	-	-	1	-	-	
Tract 21-J.....	51	50	39	192,200	4,928	104,300	2,674	54.3	50	15	2	4	1	1	11	16	-	5.42	
Tract 21-K.....	25	25	23	155,000	-	72,500	-	-	24	9	2	2	-	-	3	7	1	-	
Tract 21-L.....	8	7	6	38,200	-	12,700	-	-	7	3	-	3	-	-	-	1	-	-	
Tract 21-M.....	9	7	7	42,300	-	14,500	-	-	7	2	1	-	-	-	-	4	-	-	
Tract 21-N.....	142	135	127	362,600	2,855	185,100	1,457	51.0	130	58	4	3	-	6	20	35	9	5.72	
Tract 21-O.....	109	108	86	286,400	3,330	159,100	1,850	55.6	106	47	1	2	4	7	20	24	1	5.64	
Tract 21-P.....	87	72	70	444,400	6,349	239,600	3,423	58.9	68	20	5	7	1	1	9	21	4	5.61	
Tract 21-Q.....	153	117	114	412,200	3,616	279,700	2,454	67.9	114	42	3	3	-	3	21	35	7	5.56	
Tract 21-R.....	252	204	104	399,000	3,837	228,700	2,139	57.3	196	79	4	4	1	6	26	70	6	5.71	
Tract 21-S.....	339	311	222	607,400	2,736	310,000	1,396	51.0	306	153	3	4	-	6	36	60	44	5.59	
Tract 21-T.....	457	430	365	1,076,000	2,948	641,100	1,756	59.6	409	178	16	17	1	2	60	111	24	5.47	
Tract 21-U.....	126	118	76	391,000	5,145	207,500	2,730	53.1	115	44	6	5	3	3	8	28	18	5.82	
Tract 21-V.....	205	186	168	576,500	3,432	323,800	1,927	56.2	181	71	12	8	-	-	23	46	21	5.60	
Tract 22-A.....	331	320	293	968,600	3,306	668,800	2,283	69.0	306	74	39	32	36	26	23	71	5	5.74	
Tract 22-B.....	31	30	26	73,000	2,808	50,600	1,946	69.3	30	10	3	-	-	-	10	6	1	5.42	
Tract 22-C.....	53	50	34	129,700	3,615	93,000	2,735	71.7	50	15	9	6	5	-	7	3	5	5.51	
Tract 22-D.....	293	292	273	1,935,600	7,090	1,157,800	4,241	59.8	273	28	75	28	42	40	5	50	5	5.49	
Tract 22-E.....	230	214	188	1,763,900	9,382	957,000	5,090	54.3	211	26	26	25	26	6	7	26	69	5.40	
Tract 22-F.....	288	288	276	2,345,400	8,498	1,306,900	4,735	55.7	283	25	45	40	61	12	6	59	35	5.37	
Tract 22-G.....	96	90	85	468,800	5,515	253,100	2,978	54.0	83	20	21	10	-	3	6	16	7	5.71	
Tract 22-H.....	105	96	86	902,500	10,494	347,900	4,045	38.5	85	23	27	5	4	3	2	8	13	5.62	
Tract 22-I.....	7	7	4	115,000	-	53,500	-	-	3	-	2	1	-	-	-	-	-	-	
Tract 22-J.....	18	18	15	384,800	-	158,700	-	-	16	-	8	1	1	1	-	3	2	-	
Tract 22-K.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 22-L.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 22-M.....	4	3	3	126,000	-	37,000	-	-	3	1	1	-	-	-	-	-	-	-	
Tract 22-N.....	49	47	29	411,700	14,197	185,800	5,390	45.0	42	8	21	1	-	2	3	4	3	5.50	
Tract 22-P.....	58	58	50	612,800	12,256	284,800	5,696	46.5	55	9	24	1	1	-	7	10	3	5.53	
Tract 22-Q.....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 22-R.....	38	33	32	347,700	10,866	234,600	7,331	67.5	32	3	10	3	-	-	-	11	5	5.45	
Tract 22-S.....	30	30	60	1,008,900	16,815	481,500	8,025	47.7	70	-	10	1	23	7	1	20	8	5.55	
Tract 22-T.....	251	240	222	1,338,800	6,081	781,000	3,293	54.6	232	39	44	29	17	19	15	49	20	5.56	
Tract 22-U.....	116	89	80	568,200	10,853	430,100	5,376	49.5	86	10	29	11	10	3	3	11	9	5.58	
Tract 22-V.....	196	191	182	1,869,000	10,269	1,007,300	5,535	58.9	184	14	51	11	20	1	4	42	41	5.50	
Tract 22-W.....	153	140	139	1,165,700	8,386	597,100	4,296	51.2	133	24	37	7	10	5	9	26	15	5.72	
Tract 22-X.....	358	349	285	979,400	3,696	596,400	2,258	61.1	328	112	31	19	18	10	51	69	18	5.55	
Tract 22-Y.....	539	480	394	1,842,400	4,676	1,092,800	2,774	59.3	470	147	90	23	34	17	39	99	21	5.72	
Tract 22-Z.....	240	202	177	1,035,500	5,850	597,100	3,373	57.7	197	40	58	28	6	1	23	44	7	5.48	
Tract 22-AA.....	39	35	34	271,700	7,991	152,000	4,471	55.9	34	3	10	6	4	2	1	8	-	5.45	
Tract 22-AB.....	47	40	38	265,800	6,732	148,500	3,908	58.1	39	3	16	4	2	1	2	10	1	5.58	
Tract 22-AC.....	30	25	21	219,100	-	116,500	-	-	24	1	8	4	2	1	1	7	-	-	
Tract 22-AD.....	258	217	200	714,500	3,573	391,000	1,955	54.7	215	88	18	12	4	5	49	32	7	5.58	
Tract 22-AE.....	255	246	234	1,184,700	5,063	713,100	3,047	60.2											

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

<sup>1</sup> Detailed mortgage data not shown for areas containing fewer than three mortgaged units.



## HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, 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
PHILADELPHIA—Con.																		
Tract 35-U.....	3	3	2	11,000	-	6,800	-	-	2	-	1	-	-	-	1	-	-	
Tract 35-V <sup>1</sup> .....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 35-W.....	25	25	25	121,200	4,848	72,400	2,896	59.7	25	10	1	2	-	-	4	8	5.58	
Tract 35-X.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 35-Y.....	150	141	140	589,700	4,212	278,900	1,992	47.3	137	49	15	-	1	-	20	49	5.57	
Tract 35-Z.....	153	127	123	656,400	5,337	396,600	3,224	60.4	123	43	20	1	3	4	11	30	5.57	
Tract 35-AA.....	26	34	34	177,600	5,224	114,800	3,376	64.6	32	9	-	1	-	2	4	15	5.64	
Tract 35-BB <sup>1</sup> .....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 35-CC.....	118	113	113	572,200	5,064	304,100	2,691	53.1	108	26	27	-	1	6	11	37	5.59	
Tract 35-DD.....	190	189	186	989,200	5,318	572,200	3,076	57.8	185	53	5	44	6	3	35	37	5.62	
Tract 35-EE.....	26	26	26	139,700	5,373	46,800	1,800	33.5	26	8	4	4	-	3	4	2	5.58	
Tract 35-FF.....	149	147	144	712,700	4,949	376,300	2,613	52.8	147	50	22	3	1	2	13	42	5.54	
Tract 35-GG.....	802	793	786	4,015,700	5,109	2,723,500	3,465	67.8	785	82	38	302	82	60	71	93	5.52	
Tract 35-HH.....	44	42	42	213,500	5,083	152,700	3,636	71.5	41	5	10	2	3	12	4	4	5.44	
Tract 35-II.....	6	6	6	22,500	-	16,800	-	-	6	2	1	1	-	-	1	1	-	
Tract 35-IJ.....	63	63	56	275,800	4,925	173,700	3,102	63.0	63	12	2	10	14	7	4	13	5.51	
Tract 35-KK.....	413	389	383	1,667,500	4,354	986,000	2,574	59.1	386	113	28	25	8	5	34	132	5.67	
Tract 35-LL.....	115	106	104	463,100	4,453	284,000	2,731	61.3	106	27	12	4	5	1	5	34	5.75	
Tract 35-MM.....	25	24	24	120,500	-	67,800	-	-	24	8	11	-	-	1	1	3	-	
Tract 35-NN.....	196	185	182	883,700	4,855	459,400	2,524	52.0	183	39	29	9	5	3	22	75	5.61	
Tract 35-OO.....	127	124	124	812,200	6,550	426,400	3,439	52.5	124	10	19	10	15	4	8	41	5.52	
Tract 35-PP.....	232	213	217	1,168,600	5,385	695,400	3,205	59.5	217	33	58	34	17	12	4	51	5.50	
Tract 35-QQ.....	104	104	104	563,500	5,418	375,000	3,606	66.5	104	9	14	13	4	5	21	15	5.21	
Tract 35-RR.....	704	687	686	3,710,000	5,408	2,170,900	3,165	58.5	665	141	14	103	86	26	55	127	5.43	
Tract 35-SS.....	402	398	396	1,848,400	4,668	1,233,800	3,116	66.7	388	59	34	25	18	3	5	62	5.34	
Tract 35-TT.....	574	565	555	2,537,200	4,572	1,975,500	3,559	77.9	561	28	71	148	124	136	10	26	5.05	
Tract 35-UU.....	130	130	128	749,500	5,855	523,000	4,086	69.8	129	6	3	103	14	2	-	1	5.02	
Tract 35-VV.....	428	414	409	1,853,000	4,531	1,073,000	2,628	57.9	410	95	71	37	11	21	32	119	5.74	
Tract 35-WW.....	302	291	289	1,349,800	4,671	922,500	3,192	68.3	290	34	22	12	4	87	58	51	5.30	
Tract 35-XX.....	691	678	673	2,685,000	3,990	1,866,500	2,773	69.5	677	93	52	25	104	37	172	136	5.22	
Tract 35-YY.....	776	773	761	3,095,500	4,068	2,241,300	2,945	72.4	755	78	161	127	151	85	53	79	5.44	
Tract 35-ZZ.....	450	440	440	2,195,000	4,989	1,506,400	3,424	68.6	417	37	49	203	49	1	17	47	5.04	
Tract 35-AAA.....	84	81	81	269,600	3,328	179,100	2,211	66.4	81	5	21	-	3	8	-	29	5.64	
Tract 35-BBB.....	28	28	26	272,200	10,469	122,300	4,704	44.9	28	3	13	-	1	2	2	3	5.61	
Tract 35-CCC.....	135	135	135	641,300	4,750	411,200	3,046	64.1	135	20	8	4	17	37	11	22	5.39	
Tract 35-DDD.....	136	133	132	832,500	6,307	409,000	3,098	49.1	133	13	15	4	17	44	7	22	5.79	
Tract 35-EEE.....	162	161	157	1,436,000	9,146	681,600	4,341	47.5	137	24	40	6	11	5	8	34	5.66	
Tract 36-A.....	36	32	19	40,600	-	20,500	-	-	20	12	5	1	-	-	-	1	-	
Tract 36-B.....	420	398	315	958,000	3,035	495,600	1,573	51.8	392	127	13	18	4	7	105	57	5.39	
Tract 36-C.....	589	572	515	1,358,800	2,638	781,200	1,517	57.5	558	244	25	31	3	29	103	98	5.48	
Tract 36-D.....	447	439	343	869,800	2,536	559,700	1,632	64.3	431	138	16	15	47	3	82	72	5.54	
Tract 36-E.....	35	35	23	55,900	-	22,200	-	-	34	17	1	6	-	-	9	1	5.36	
Tract 37-A.....	76	61	54	190,700	3,581	113,400	2,100	59.5	59	22	4	3	-	-	7	20	5.62	
Tract 37-B.....	232	197	190	699,200	3,680	391,600	2,061	56.0	194	43	16	5	1	2	26	94	5.63	
Tract 37-C.....	39	26	25	86,400	3,855	61,000	2,440	63.3	26	7	3	-	-	-	6	10	5.52	
Tract 37-D.....	54	38	34	103,700	3,050	56,800	1,671	54.8	37	13	4	1	-	1	8	9	5.32	
Tract 37-E <sup>1</sup> .....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 37-F.....	238	193	187	520,300	2,782	315,800	1,689	60.7	189	69	14	7	-	4	22	69	5.67	
Tract 38-A.....	174	158	112	301,600	2,693	174,300	1,556	57.8	157	46	14	10	1	6	39	31	5.52	
Tract 38-B.....	14	14	14	21,900	-	12,400	-	-	14	3	2	-	-	-	8	1	-	
Tract 38-C.....	54	54	52	785,500	15,106	391,500	7,529	49.8	53	5	20	4	5	-	3	9	5.40	
Tract 38-D.....	209	209	197	1,201,300	6,098	701,500	3,561	58.4	207	59	23	19	18	10	37	34	5.41	
Tract 38-E.....	323	311	273	1,123,500	4,115	672,400	2,463	59.8	309	93	38	13	4	6	36	76	5.41	
Tract 38-F.....	627	625	599	2,088,500	3,403	1,177,100	1,965	57.7	616	156	63	37	5	10	132	160	5.58	
Tract 38-G.....	422	343	314	1,259,700	4,012	741,700	2,362	58.9	332	88	46	14	2	13	37	97	5.67	
Tract 38-H.....	270	255	242	1,430,200	2,096	851,200	1,842	59.5	488	116	86	33	6	24	69	117	5.64	
Tract 38-I.....	627	625	599	2,088,500	3,403	1,177,100	1,965	57.7	616	156	63	37	5	10	132	160	5.58	
Tract 38-J.....	905	883	824	2,264,000	2,748	1,363,500	1,855	60.2	867	199	92	20	6	18	157	311	5.60	
Tract 39-B.....	1,127	1,002	975	2,215,300	2,272	1,386,300	1,422	62.6	986	170	220	41	11	89	162	256	5.63	
Tract 39-C.....	1,620	1,455	1,420	3,319,000	2,387	2,166,000	1,525	65.3	1,415	205	261	45	6	142	291	368	5.53	
Tract 39-D.....	1,133	997	874	2,265,400	2,592	1,331,700	1,524	58.8	983	332	84	32	4	66	217	215	5.56	
Tract 39-E.....	272	270	247	1,045,100	4,281	640,000	2,591	61.2	251	42	18	17	4	22	13	32	5.82	
Tract 39-F.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 39-G.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 39-H.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 39-I.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 40-A.....	4	4	3	5,000	-	6,300	-	-	4	2	-	-	-	-	-	2	-	
Tract 40-B.....	352	330	308	973,800	3,162	645,600	2,096	66.3	319	71	38	17	4	24	42	98	5.59	
Tract 40-C.....	315	256	250	946,000	3,784	611,600	2,446	64.7	250	48	39	24	4	22	19	84	5.72	
Tract 40-D.....	687	635	598	2,255,500	3,804	1,501,600	2,582	66.6										



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	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PHILADELPHIA--Con.																			
Tract 40-U.....	77	67	52	122,500	2,356	85,700	1,648	70.0	62	30	3	1	-	-	13	14	1	5.47	
Tract 40-V.....	84	78	73	198,300	2,716	93,200	1,277	47.0	78	38	6	1	-	1	14	16	2	5.73	
Tract 40-W.....	18	18	17	42,400	-	19,900	-	-	17	6	2	-	-	-	2	3	4	-	
Tract 40-X.....	77	72	68	144,300	2,122	85,000	1,250	58.9	72	35	1	3	1	-	20	11	1	5.51	
Tract 40-Y.....	23	20	18	44,600	-	20,000	-	-	19	9	-	1	-	-	5	3	1	-	
Tract 40-Z.....	4	4	4	4,400	-	1,800	-	-	4	-	-	-	-	-	1	-	3	-	
Tract 40-AA.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 40-BB.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 41-B.....	21	21	21	169,000	-	72,700	-	-	18	7	-	1	3	1	-	5	1	-	
Tract 41-C.....	36	33	32	98,700	3,084	63,600	1,988	64.4	30	13	5	-	-	-	2	8	2	5.96	
Tract 41-D.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 41-E.....	21	20	20	95,600	-	42,900	-	-	20	4	8	-	-	-	4	2	2	-	
Tract 41-F.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 41-G.....	198	182	175	638,000	3,646	406,400	2,322	63.7	177	69	16	8	15	4	13	32	20	5.71	
Tract 41-H.....	493	475	467	1,736,500	3,718	1,234,400	2,643	71.1	467	90	47	36	90	74	27	74	29	5.56	
Tract 41-I.....	809	771	755	3,000,100	3,974	1,869,400	2,476	62.3	758	231	74	45	46	48	94	134	86	5.54	
Tract 41-J.....	517	509	495	1,992,200	4,025	1,281,300	2,588	64.3	424	122	50	43	82	10	29	68	20	5.74	
Tract 41-K.....	397	364	346	1,287,500	3,721	835,000	2,413	64.9	363	141	26	44	10	21	20	60	41	5.77	
Tract 41-L.....	298	248	225	749,800	3,332	471,200	2,094	62.8	241	96	23	5	6	6	25	30	50	5.71	
Tract 41-M.....	257	236	233	742,100	3,185	491,400	2,109	66.2	234	78	11	6	27	66	12	30	4	5.71	
Tract 41-N.....	379	297	295	1,024,200	3,472	603,200	2,045	58.9	297	143	20	23	2	8	31	47	23	5.69	
Tract 41-O.....	10	4	4	8,300	-	5,100	-	-	4	3	-	-	-	-	-	-	-	-	
Tract 41-P.....	8	8	8	13,800	-	9,300	-	-	8	6	-	-	-	-	-	1	1	-	
Tract 41-Q.....	49	31	29	46,600	1,607	27,900	962	59.9	31	18	-	-	-	-	7	4	2	5.63	
Tract 41-R.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 41-T.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 41-U.....	16	16	16	25,100	-	14,400	-	-	16	8	1	-	-	-	2	5	-	-	
Tract 41-V.....	16	16	16	125,600	-	48,400	-	-	16	5	1	3	-	2	-	4	1	-	
Tract 42-A.....	201	199	196	808,500	4,125	565,200	2,984	69.9	192	96	18	12	26	2	2	33	3	5.84	
Tract 42-B.....	708	701	663	2,554,300	3,853	1,629,100	2,457	63.8	691	157	68	39	20	13	44	212	38	5.76	
Tract 42-C.....	86	75	73	624,300	8,552	350,900	4,807	56.2	70	20	17	2	1	2	2	20	6	5.55	
Tract 42-D.....	234	216	203	1,504,400	7,411	872,100	4,296	58.0	208	15	50	28	13	7	10	67	18	5.56	
Tract 42-E.....	1,378	1,369	1,309	6,282,800	4,800	3,853,700	2,944	61.3	1,278	209	143	104	341	8	48	356	69	5.74	
Tract 42-F.....	989	971	955	5,066,800	5,306	3,309,600	3,466	65.3	949	112	118	232	175	34	28	167	83	5.43	
Tract 42-G.....	32	32	5	38,800	-	24,200	-	-	32	1	1	5	10	-	11	1	3	4.53	
Tract 42-H.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 42-I.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 42-J.....	17	17	17	124,400	-	75,000	-	-	17	1	4	1	3	4	-	2	2	-	
Tract 42-K.....	64	63	34	201,700	5,932	107,100	3,150	53.1	58	1	3	4	38	-	-	11	1	4.82	
Tract 42-L.....	773	751	740	3,947,400	5,334	2,874,200	3,884	72.8	724	9	20	170	411	6	2	48	58	5.34	
Tract 42-M.....	428	423	410	1,893,500	4,618	1,253,000	3,056	66.2	419	48	25	32	143	34	24	93	20	5.51	
Tract 42-N.....	874	846	821	4,134,200	5,036	2,814,200	3,428	68.1	819	84	215	94	80	45	37	214	50	5.58	
Tract 42-O.....	150	145	135	1,517,100	11,238	827,500	6,130	54.5	135	19	31	14	24	7	4	24	12	5.45	
Tract 42-P.....	499	451	329	1,285,600	3,908	975,600	2,965	75.9	375	75	36	100	17	5	26	101	15	5.32	
Tract 42-Q.....	657	581	574	2,210,500	3,851	1,469,400	2,560	66.5	567	116	66	29	23	12	44	223	54	5.66	
Tract 42-R.....	476	472	463	2,264,000	4,890	1,412,700	3,051	62.4	467	76	79	54	23	2	13	194	26	5.68	
Tract 42-S.....	298	280	278	1,660,200	5,972	1,070,600	3,851	64.5	277	39	51	18	23	52	12	74	8	5.45	
Tract 42-T.....	435	420	389	2,290,100	5,887	1,375,800	3,537	60.1	410	46	57	55	61	26	15	66	84	5.49	
Tract 42-U.....	487	472	387	1,362,500	3,521	356,800	2,214	62.9	454	119	45	58	31	7	51	116	27	5.63	
Tract 42-V.....	467	467	444	1,748,900	3,939	1,288,500	2,902	73.7	460	90	68	71	36	25	31	103	36	5.55	
Tract 42-W.....	264	262	259	1,704,900	6,583	1,164,600	4,497	68.3	260	12	74	49	18	12	6	74	15	5.63	
Tract 42-X.....	3	3	3	23,400	-	12,800	-	-	3	-	2	-	-	-	-	-	-	-	
Tract 42-Y.....	164	158	152	701,500	4,615	507,400	3,338	72.3	153	21	13	24	16	4	14	59	2	5.54	
Tract 42-Z.....	299	294	283	1,229,800	4,346	821,400	2,902	65.8	290	45	20	24	12	1	58	112	18	5.57	
Tract 42-AA.....	635	606	590	2,104,600	3,567	1,244,300	2,109	59.1	583	149	59	45	19	20	48	207	36	5.69	
Tract 42-BB.....	299	279	273	1,215,600	4,453	810,600	2,969	66.7	273	39	45	23	16	6	25	105	14	5.55	
Tract 42-CC.....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 42-DD.....	824	773	760	2,780,100	3,658	2,076,700	2,733	74.7	763	102	136	39	135	20	66	171	94	5.53	
Tract 42-EE.....	430	400	384	1,338,300	3,485	878,200	2,287	65.6	394	106	50	17	10	4	42	142	23	5.70	
Tract 42-FF.....	172	172	164	529,100	3,226	362,200	2,209	68.5	166	28	17	18	1	8	24	65	5	5.63	
Tract 42-GG.....	685	664	648	2,667,400	4,116	1,972,300	3,044	73.9	658	56	156	88	23	33	107	209	36	5.53	
Tract 42-HH.....	673	645	591	2,711,300	4,588	1,750,600	2,962	64.6	626	56	130	71	25	28	54	230	32	5.60	
Tract 42-II.....	352	339	328	1,554,000	4,738	942,200	2,873	60.6	322	54	62	32	9	10	21	103	31	5.56	
Tract 42-JJ.....	129	129	129	454,800	3,526	336,000	2,605	73.9	128	23	24	-	29	12	9	22	9	5.75	
Tract 42-KK.....	290	284	259	786,400	3,036	481,100	1,858	61.2	275	76	20	16	3	2	40	103	15	5.68	
Tract 43-A.....	584	560	527	1,594,000	3,025	1,029,200	1,953	64.6	544	138	65	28	10	4	49	224	26	5.76	
Tract 43-B.....	246	213	211	628,200	2,977	351,900	1,668	56.0	211	67	21	9	-	-	35	63	16	5.60	
Tract 43-C.....	302	269	259	1,062,600	4,103	558,100	2,155	52.5	267	71	29	13	2	4	39	97	22	5.67	
Tract 43-D.....	943	884	829	2,374,00															

## HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, 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
PHILADELPHIA--Con.																		
Tract 46-A.....	245	212	204	1,345,100	6,594	825,800	4,048	61.4	205	17	56	16	12	7	13	53	31	5.65
Tract 46-B.....	526	450	423	1,874,700	4,432	1,178,000	2,785	52.8	427	46	70	41	26	27	44	131	40	5.64
Tract 46-C.....	463	427	418	1,566,800	3,748	1,003,700	2,401	64.1	416	23	64	50	13	53	55	134	24	5.61
Tract 46-D.....	934	899	884	3,212,100	3,634	2,146,200	2,428	56.8	889	81	216	74	15	29	103	323	48	5.64
Tract 46-E.....	846	805	772	3,719,500	4,818	2,444,400	3,156	55.7	775	84	181	63	20	36	80	257	54	5.55
Tract 46-F.....	863	827	814	2,764,800	3,397	1,843,000	2,264	66.7	815	89	145	78	24	59	72	258	90	5.69
Tract 46-G.....	368	315	308	1,346,400	4,371	791,900	2,571	58.8	307	39	55	31	11	13	26	98	34	5.68
Tract 46-H.....	358	317	309	2,473,500	8,005	1,433,200	4,638	57.9	297	22	79	28	16	12	15	98	27	5.59
Tract 46-I.....	229	142	113	637,800	5,644	385,500	3,412	60.4	124	22	43	7	1	5	8	24	14	5.63
Tract 47-A.....	188	99	91	351,900	3,867	227,800	2,503	64.7	95	21	14	11	3	6	11	21	8	5.56
Tract 47-B.....	48	29	12	61,000	-	44,300	-	-	29	10	2	6	-	1	4	5	1	-
Tract 47-C.....	91	69	51	190,600	3,737	99,900	1,959	52.4	58	20	4	3	1	7	8	14	1	5.66
Tract 47-D.....	6	4	4	12,000	-	4,800	-	-	3	2	-	-	-	-	-	1	-	-
Tract 48-A.....	1,114	1,070	958	2,697,700	2,816	1,592,800	1,653	59.0	1,046	372	69	30	5	29	242	267	32	5.56
Tract 48-B.....	134	134	133	381,900	2,871	271,500	2,041	71.1	133	80	4	5	-	3	8	29	4	5.82
Tract 48-C.....	284	267	250	819,800	3,279	497,800	1,991	60.7	256	64	24	5	1	1	33	109	19	5.65
Tract 48-D.....	7	6	6	19,600	-	14,900	-	-	5	2	-	1	-	2	-	-	-	-
Tract 48-E.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 48-F.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PITTSBURGH AND ADJACENT AREA																		
PITTSBURGH CITY.....																		
	23,617	16,950	16,007	96,620,400	6,036	46,867,900	2,928	48.5	16,640	7,065	1,683	1,456	581	568	1,954	2,402	981	5.68
Tract 1-A <sup>1</sup> .....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 1-B.....	75	46	26	168,000	6,462	55,600	2,138	33.1	46	12	1	2	-	-	8	23	-	5.53
Tract 2-A.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 2-B <sup>1</sup> .....	4	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 2-C.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 2-D.....	5	5	5	16,500	-	8,600	-	-	5	1	-	-	1	2	-	1	-	-
Tract 2-E.....	4	3	3	5,500	-	2,300	-	-	3	2	-	-	-	-	1	-	-	-
Tract 3-A.....	27	10	9	40,300	-	13,700	-	-	9	4	2	-	-	-	1	2	-	-
Tract 3-B.....	50	28	27	162,300	6,011	71,200	2,637	43.9	28	1	1	5	-	1	5	13	2	5.70
Tract 3-C.....	28	12	11	51,500	-	23,700	-	-	12	4	-	3	-	1	-	2	2	-
Tract 3-D.....	41	17	14	66,400	-	24,800	-	-	17	-	-	3	-	-	4	5	5	-
Tract 3-E.....	101	38	35	128,500	3,671	64,400	1,840	50.1	38	7	-	3	1	1	10	9	7	5.51
Tract 4-A.....	64	48	48	268,900	5,602	111,000	2,313	41.3	46	16	1	3	2	1	7	5	11	5.82
Tract 4-B.....	9	4	4	26,500	-	9,700	-	-	4	2	1	-	-	-	-	1	-	-
Tract 4-C.....	97	63	62	449,000	7,242	180,300	2,908	40.2	62	17	17	7	1	-	3	17	-	5.73
Tract 4-D.....	42	40	21	516,300	-	215,000	-	-	37	2	11	14	-	-	1	8	1	5.72
Tract 4-E.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 4-F.....	147	74	66	501,500	7,596	224,400	3,400	44.7	71	19	18	9	-	-	8	14	3	5.68
Tract 4-G.....	17	8	7	37,500	-	21,200	-	-	8	2	2	-	1	-	-	2	1	-
Tract 4-H.....	159	83	81	426,000	5,259	189,700	2,342	44.5	82	25	5	6	1	17	14	9	5	5.50
Tract 4-I.....	133	77	76	404,100	5,317	183,000	2,408	45.3	77	30	8	8	1	-	5	18	7	5.75
Tract 5-A.....	15	15	15	39,400	-	23,300	-	-	15	5	2	-	-	-	3	3	2	-
Tract 5-B.....	18	7	7	35,200	-	13,000	-	-	7	1	1	-	-	-	2	3	-	-
Tract 5-C.....	97	42	36	148,700	4,131	78,900	2,192	53.1	42	7	3	9	-	1	7	14	1	5.59
Tract 5-D.....	88	56	53	188,100	3,549	89,000	1,679	47.3	56	11	4	2	-	6	14	19	-	5.45
Tract 5-E.....	80	57	54	217,500	4,028	107,300	1,987	49.3	55	12	18	4	-	5	1	14	1	5.86
Tract 5-F <sup>1</sup> .....	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 5-G.....	34	30	29	142,400	4,910	75,200	2,593	52.8	30	10	5	2	1	6	2	4	-	5.72
Tract 5-H.....	18	12	12	68,600	-	33,900	-	-	12	1	5	1	-	-	1	4	-	-
Tract 5-I.....	222	148	128	781,000	6,102	341,900	2,671	43.8	145	41	14	13	-	16	13	42	6	5.65
Tract 5-J.....	12	6	3	17,000	-	6,700	-	-	4	1	1	-	1	-	-	1	-	-
Tract 6-A.....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 6-B.....	67	16	16	39,200	-	16,000	-	-	16	9	-	-	-	-	-	3	4	-
Tract 6-C.....	75	51	46	272,300	5,920	90,300	1,963	33.2	50	26	2	2	-	1	10	8	4	5.58
Tract 6-D.....	66	38	37	145,800	3,941	72,100	1,949	49.5	38	26	3	1	-	1	3	1	3	5.68
Tract 6-E.....	55	27	26	106,500	4,096	45,800	1,762	43.0	27	19	1	2	-	-	2	1	2	5.62
Tract 7-A.....	28	28	27	526,000	19,481	240,700	8,915	45.8	28	-	19	3	2	-	1	-	3	5.63
Tract 7-B.....	44	32	30	229,900	7,663	108,000	3,600	47.0	31	13	9	-	-	-	3	6	-	5.79
Tract 7-C.....	78	50	47	542,700	11,547	218,700	4,653	40.3	48	9	13	9	-	1	5	9	2	5.76
Tract 7-D.....	38	22	18	84,300	-	42,700	-	-	22	5	3	5	1	1	2	4	1	-
Tract 7-E.....	71	40	38	273,600	7,200	124,300	3,271	45.4	38	9	7	3	2	2	7	3	5	5.63
Tract 7-F.....	57	44	43	484,900	11,277	228,300	5,309	47.1	43	4	1	14	3	-	5	10	6	5.71
Tract 7-G.....	34	21	20	122,300	-	60,600	-	-	21	1	1	5	1	2	4	5	2	-
Tract 7-H.....	29	14	14	120,500	-	64,300	-	-	14	3	-	2	-	-	3	6	-	-
Tract 8-A.....	60	22	19	118,500	-	47,800	-	-	21	11	2	3	1	-	1	3	-	-
Tract 8-B.....	154	88	81	262,800	3,244	146,800	1,612	55.9	87	58	1	1	1	2	10	10	4	5.55
Tract 8-C.....	32	16	13	108,800	-	50,500	-	-	14	4	3	1	-	-	3	3	-	-
Tract 8-D.....	58	33	32	177,700	5,553	91,300	2,853	51.4	32	14	4	1	-	-	3	7	3	5.83
Tract 8-E.....	28	18	14	80,000	-	39,400	-	-	18	11	-	1	-	-	1	5	-	-
Tract 8-F.....	129	86	86	783,200	9,107	414,900	4,824	53.0	83	20	12	14	2	2	12	20	1	5.66
Tract 8-G.....	71	46	45	416,200	9,249	254,800	5,662	61.2	46	7	20	5	1	-	4	8	1	5.61
Tract 8-H.....	36	17	17	121,200	-	62,700	-	-	17	2	1	5	-	-	6	3	-	-
Tract 9-A.....	110	49	47	194,800	4,145	79,400	1,689	40.8	47	11	7	11	1	2	5	10	-	5.72
Tract 9-B.....																		

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	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
PITTSBURGH AND ADJACENT AREA—Con.																		
Pittsburgh city—Con.																		
Tract 11-A.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 11-B.....	114	71	71	783,700	11,038	369,100	5,199	47.1	70	7	25	5	4	1	14	9	5.67	
Tract 11-C.....	165	113	110	1,118,300	10,166	567,300	5,157	50.7	112	13	31	15	7	4	8	30	4.69	
Tract 11-D.....	187	167	164	1,827,100	11,141	998,800	6,090	54.7	165	19	47	22	15	13	12	20	17.548	
Tract 11-E.....	9	7	7	26,100	-	13,300	-	-	7	1	-	-	-	-	-	-	-	
Tract 11-F.....	53	21	21	113,900	-	54,600	-	-	21	3	6	1	1	-	4	6	-	
Tract 11-G.....	58	31	31	247,800	7,994	100,200	3,232	40.4	31	8	3	8	-	2	2	7	1.52	
Tract 11-H.....	176	87	84	564,500	6,720	304,400	3,624	53.9	86	33	10	12	1	1	9	14	6.77	
Tract 11-I.....	62	36	36	186,300	5,175	91,000	2,528	48.8	36	4	4	11	-	-	3	13	1.79	
Tract 11-J.....	31	20	20	120,100	-	64,100	-	-	20	2	2	2	-	-	5	9	-	
Tract 12-A.....	73	62	59	282,200	4,783	146,400	2,481	51.9	61	27	7	3	2	3	8	7	4.64	
Tract 12-B.....	193	152	151	661,200	4,379	351,500	2,328	53.2	151	62	8	18	4	7	30	17	5.59	
Tract 12-C.....	251	181	171	778,000	4,550	391,900	2,292	50.4	181	72	12	8	1	4	23	46	15.63	
Tract 12-D.....	185	116	103	403,300	3,916	237,200	2,303	58.8	109	32	5	10	1	4	21	25	11.61	
Tract 12-E.....	116	73	61	287,900	4,720	114,400	1,875	39.7	73	15	4	6	1	3	21	20	3.43	
Tract 12-F.....	22	12	12	77,800	-	39,700	-	-	12	3	2	-	-	1	2	4	-	
Tract 12-G.....	81	52	51	200,200	3,925	104,900	2,057	52.4	52	26	2	5	-	-	7	8	3.74	
Tract 12-H.....	60	31	31	155,000	5,000	77,500	2,500	50.0	31	16	1	3	-	2	6	2	1.91	
Tract 13-A.....	184	126	125	482,800	3,862	226,400	1,811	46.9	125	64	12	4	-	3	18	16	8.62	
Tract 13-B.....	277	127	120	647,400	5,895	309,300	2,573	47.8	122	37	13	9	1	7	22	27	6.62	
Tract 13-C.....	105	53	50	245,100	4,902	104,800	2,096	42.8	52	19	4	5	-	-	13	10	1.49	
Tract 13-D.....	174	101	93	434,400	4,671	223,500	2,403	51.5	100	27	12	5	1	10	16	23	6.58	
Tract 13-E.....	151	111	107	380,800	3,559	193,400	1,807	50.8	108	47	3	4	-	3	21	16	14.59	
Tract 13-F.....	217	182	180	944,000	5,244	460,700	2,559	48.8	179	52	11	10	6	5	25	44	26.52	
Tract 13-G.....	27	21	21	105,400	-	60,800	-	-	21	8	-	1	-	1	4	-	7	
Tract 14-A.....	207	199	117	2,549,800	21,793	1,052,600	8,997	41.3	199	8	80	27	35	8	9	19	13.58	
Tract 14-B.....	70	65	65	1,123,400	17,283	445,800	5,858	39.7	65	3	16	15	7	1	6	11	3.50	
Tract 14-C.....	196	169	164	2,418,200	14,745	1,074,800	5,554	44.4	163	7	54	19	17	3	13	32	18.54	
Tract 14-D.....	170	151	130	1,740,200	13,886	781,200	5,009	44.9	149	17	51	23	16	6	15	16	5.52	
Tract 14-E.....	111	73	72	861,000	11,958	367,500	5,104	42.7	70	12	11	17	3	-	7	6	14.66	
Tract 14-F.....	294	243	235	2,835,500	12,066	1,271,600	5,411	44.8	239	45	55	23	27	5	17	42	25.63	
Tract 14-G.....	205	175	172	1,998,400	11,619	1,110,700	5,458	55.6	172	13	60	27	16	16	10	16	14.53	
Tract 14-H.....	400	284	276	3,265,600	11,832	1,627,200	5,896	49.8	280	19	134	18	16	10	26	38	19.62	
Tract 14-I.....	229	202	198	1,976,800	9,984	939,500	4,745	47.5	198	26	53	13	17	27	27	24	11.53	
Tract 14-J.....	133	113	117	1,026,400	8,773	457,800	3,913	44.6	117	27	14	22	8	-	15	24	7.61	
Tract 14-K.....	128	121	120	552,200	4,602	341,800	2,848	61.9	119	40	6	13	4	8	17	14	17.50	
Tract 15-A.....	233	200	196	1,331,900	6,795	673,900	3,438	50.6	196	66	14	20	18	27	19	23	11.57	
Tract 15-B.....	350	278	273	1,360,700	4,984	683,800	2,505	50.3	278	137	24	17	5	10	36	38	11.72	
Tract 15-C.....	104	76	75	246,700	3,289	114,000	1,520	46.2	75	31	5	6	-	3	16	6	8.51	
Tract 15-D.....	71	54	53	189,300	3,572	81,800	1,543	43.2	54	26	2	-	1	-	11	9	5.73	
Tract 15-E.....	342	231	227	1,025,600	4,518	443,600	1,954	43.3	229	95	5	26	6	2	56	27	12.54	
Tract 16-A.....	151	62	58	268,400	4,628	131,200	2,262	48.9	61	31	4	11	2	-	6	6	1.80	
Tract 16-B.....	321	193	190	560,500	2,950	282,500	1,437	50.4	191	162	5	8	1	-	4	7	4.97	
Tract 16-C.....	466	311	305	1,063,900	3,488	464,500	1,523	43.7	297	240	5	5	2	2	13	19	11.91	
Tract 17-A.....	22	9	9	40,000	-	10,400	-	-	9	7	1	-	-	-	-	-	1	
Tract 17-B.....	341	144	127	553,100	4,355	218,600	1,721	39.5	143	73	14	26	1	1	7	13	8.90	
Tract 17-C.....	226	147	146	416,800	2,855	195,800	1,841	47.0	146	120	1	12	-	-	4	8	1.93	
Tract 18-A.....	210	129	126	699,900	5,555	317,700	2,321	45.4	129	72	8	12	-	2	14	16	5.81	
Tract 18-B.....	143	86	84	248,900	2,963	125,000	1,488	50.2	86	69	2	5	-	2	2	5	1.93	
Tract 18-C.....	205	115	113	469,100	4,151	222,900	1,972	47.5	115	97	4	7	-	-	9	6	2.78	
Tract 18-D.....	406	279	275	1,033,600	3,759	497,700	1,810	48.2	274	178	11	15	1	3	22	40	4.83	
Tract 18-E.....	43	33	33	161,500	4,894	70,900	2,148	43.9	33	23	1	2	1	-	1	3	2.95	
Tract 19-A.....	233	189	185	743,100	4,017	339,800	1,837	45.7	189	118	5	9	3	2	16	31	5.69	
Tract 19-B.....	121	88	85	483,000	5,682	224,700	2,644	46.5	87	49	4	12	-	-	4	10	8.86	
Tract 19-C.....	68	58	56	272,400	4,864	130,900	2,338	48.1	58	33	3	8	2	2	3	5	2.79	
Tract 19-D.....	235	139	132	495,900	3,757	247,800	1,877	50.0	136	93	3	9	2	1	14	12	2.83	
Tract 19-E.....	187	147	144	570,200	3,960	272,400	1,892	47.8	143	87	11	5	1	-	10	25	3.78	
Tract 19-F.....	316	225	224	1,174,300	5,242	580,200	2,590	49.4	225	96	28	8	5	6	34	34	14.51	
Tract 19-G.....	328	276	269	1,517,500	5,641	737,800	2,743	48.6	274	125	25	18	11	4	34	35	13.72	
Tract 19-H.....	1,028	880	872	5,338,200	6,122	2,678,500	3,301	53.9	873	334	99	60	44	57	100	88	91.61	
Tract 19-I.....	164	136	136	732,000	5,382	405,900	2,995	55.5	136	52	11	8	8	5	23	20	9.56	
Tract 20-A.....	39	30	25	93,100	3,724	42,100	1,694	45.2	30	9	3	3	-	1	6	8	-5.33	
Tract 20-B.....	117	110	99	504,600	5,097	245,300	2,478	48.6	109	39	5	20	3	2	13	19	8.76	
Tract 20-C.....	142	118	110	536,800	4,880	279,800	2,544	52.1	114	51	3	12	6	4	22	12	4.56	
Tract 20-D.....	127	107	72	427,900	5,943	191,600	2,651	44.8	107	40	10	20	6	1	12	13	5.60	
Tract 20-E.....	194	141	141	570,500	4,046	301,600	2,139	52.9	137	63	7	20	2	3	17	21	4.76	
Tract 20-F.....	35	25	24	101,800	-	53,300	-	-	25	16	1	2	-	-	3	3	-5.64	
Tract 20-G.....	165	132	108	467,800	4,331	200,600	1,857	42.9	131	92	-	7	3	1	9	13	6.88	
Tract 20-H.....	133	96	74	292,600	3,954	131,900	1,782	45.1	94	53	5	5	2	-	12	10	7.77	
Tract 20-I.....	11	5	5	14,500	-	7,300	-											

## HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, 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		
PITTSBURGH AND ADJACENT AREA--Con.																			
Pittsburgh city--Con.																			
Tract 23-A.....	87	36	36	149,200	4,144	67,700	1,881	45.4	33	17	1	3	1	-	2	8	1	5.85	
Tract 23-B.....	92	49	46	288,200	6,265	134,000	2,913	46.5	49	23	3	2	1	-	1	19	-	5.97	
Tract 23-C.....	16	10	10	34,700	-	18,300	-	-	10	4	1	-	-	-	1	4	-	-	
Tract 24-A.....	198	135	133	502,700	3,780	229,400	1,725	45.6	134	88	-	3	-	3	9	22	9	5.80	
Tract 24-B.....	116	65	63	246,100	3,906	121,300	1,925	49.3	65	44	1	2	-	1	2	15	-	5.81	
Tract 24-C.....	124	75	70	298,000	4,257	138,100	1,973	46.3	75	50	3	4	-	1	2	11	4	6.00	
Tract 25-A.....	108	69	68	246,500	3,525	122,000	1,794	49.5	64	33	3	1	1	-	10	14	2	5.74	
Tract 25-B.....	126	77	69	278,700	4,039	116,000	1,681	41.6	72	33	3	5	1	2	8	18	2	5.71	
Tract 25-C.....	68	43	43	165,800	3,856	91,200	2,121	55.0	43	31	1	-	-	-	5	6	-	5.62	
Tract 25-D.....	58	38	37	122,500	3,311	48,400	1,308	39.5	38	20	1	5	-	1	2	7	2	5.86	
Tract 26-A.....	115	97	97	555,700	5,832	252,800	2,606	44.7	97	42	5	7	-	2	14	18	9	5.65	
Tract 26-B.....	110	97	94	617,800	6,572	291,400	3,100	47.2	97	47	3	9	6	-	4	10	18	5.66	
Tract 26-C.....	73	51	51	288,300	5,653	134,400	2,635	45.6	51	31	-	5	-	1	4	10	-	5.67	
Tract 26-D.....	56	39	38	265,100	7,003	116,600	3,068	43.8	37	15	1	5	2	1	3	5	5	5.74	
Tract 26-E.....	45	30	30	136,800	4,560	72,500	2,417	53.0	30	16	2	2	1	-	2	5	2	5.87	
Tract 26-F.....	117	98	95	932,800	9,819	425,800	4,482	45.6	97	30	24	4	5	3	11	18	2	5.69	
Tract 26-G.....	49	37	37	198,500	5,365	87,800	2,373	44.2	37	19	10	-	-	-	1	2	2	5.76	
Tract 26-H.....	178	128	121	606,400	5,012	277,300	2,292	45.7	128	61	10	14	2	2	7	26	6	5.75	
Tract 26-I.....	124	82	79	454,100	5,748	187,300	2,371	41.2	77	36	8	4	-	2	10	14	3	5.71	
Tract 26-J.....	90	63	60	367,800	6,130	135,000	2,280	36.7	62	25	3	4	3	1	10	15	2	5.75	
Tract 26-K.....	139	105	104	394,400	3,792	213,200	2,050	54.1	104	63	2	4	-	1	5	16	13	6.10	
Tract 26-L.....	3	3	3	20,800	-	6,100	-	-	3	1	-	-	-	-	1	1	-	-	
Tract 26-M.....	89	73	72	391,000	5,431	196,100	2,751	50.7	72	34	3	4	7	-	13	11	-	5.49	
Tract 27-A.....	239	188	177	1,385,000	7,825	662,400	3,742	47.8	179	60	14	21	12	6	22	19	25	5.65	
Tract 27-B.....	263	232	227	1,623,100	7,150	761,300	3,354	46.9	227	83	17	34	13	8	23	37	12	5.60	
Tract 27-C.....	161	121	100	591,500	5,915	271,500	2,715	45.9	119	58	16	6	3	1	16	15	4	5.58	
Tract 27-D.....	17	12	12	38,300	-	15,100	-	-	12	5	1	-	-	-	4	2	-	-	
Tract 27-E.....	292	215	193	816,200	4,229	370,900	1,922	45.4	213	102	8	11	3	7	38	28	16	5.54	
Tract 27-F.....	76	49	48	175,500	3,656	77,000	1,604	43.9	48	32	-	2	-	-	3	7	4	5.73	
Tract 27-G.....	151	104	87	518,500	5,960	270,500	3,109	52.2	101	37	1	16	2	2	15	14	14	5.66	
Tract 28-A.....	96	85	80	459,400	5,743	255,400	3,193	55.6	82	27	8	11	2	4	14	13	3	5.64	
Tract 28-B.....	153	134	131	690,100	5,268	426,300	3,254	61.8	134	61	6	8	1	15	24	16	3	5.70	
Tract 28-C.....	88	72	70	314,100	4,487	158,000	2,257	50.3	72	27	2	12	1	-	12	10	8	5.65	
Tract 28-D.....	122	110	107	629,600	5,884	330,400	3,088	52.5	105	35	6	24	4	2	17	14	3	5.54	
Tract 28-E.....	63	60	60	232,600	3,877	114,700	1,912	49.3	57	38	6	-	-	-	4	9	-	5.81	
Tract 28-F.....	84	72	72	372,300	5,171	181,300	2,518	48.7	70	31	7	5	5	1	11	9	1	5.50	
Tract 29-A.....	268	195	122	566,300	4,642	282,900	2,319	50.0	194	115	9	6	2	9	28	18	7	5.71	
Tract 29-B.....	424	345	327	1,803,500	5,515	923,700	2,825	51.2	339	245	14	7	9	5	27	23	9	5.86	
Tract 29-C.....	353	262	245	1,554,500	6,345	775,000	3,163	49.9	247	170	7	25	4	1	24	10	6	5.83	
Tract 30-A.....	436	353	317	1,621,600	5,115	739,400	2,332	45.6	347	245	20	19	10	2	21	18	12	5.86	
Tract 31-A.....	45	38	20	60,100	-	23,300	-	-	36	22	3	1	-	-	7	3	-	5.68	
Tract 31-B.....	287	265	254	1,165,500	4,589	540,600	2,128	46.4	257	88	21	13	1	30	45	14	5	5.43	
Tract 31-C.....	31	31	31	75,800	2,445	42,100	1,358	55.5	31	8	1	2	-	7	7	5	1	5.41	
Tract 32-A.....	96	81	79	434,000	5,494	225,800	2,858	52.0	81	39	1	9	1	-	13	13	5	5.61	
Tract 32-B.....	215	183	174	855,500	5,147	538,600	3,095	60.1	176	85	3	11	14	13	18	24	8	5.62	
Tract 32-C.....	160	147	141	770,400	5,664	485,100	3,440	53.0	117	66	1	7	7	4	11	11	10	5.77	
Tract 32-Z.....	24	14	14	74,300	-	27,200	-	-	14	10	1	1	-	-	1	1	-	-	
Aspinwall borough.....	224	176	139	839,700	6,041	401,500	2,888	47.8	175	60	17	35	7	-	21	30	5	5.75	
Tract 2.....	224	176	139	839,700	6,041	401,500	2,888	47.8	175	60	17	35	7	-	21	30	5	5.75	
Avalon borough.....	413	309	276	1,454,200	5,269	797,600	2,890	54.8	305	117	27	46	8	7	40	43	17	5.73	
Tract 3.....	132	81	78	369,100	4,732	183,700	2,355	49.8	81	33	10	3	4	-	19	8	4	5.55	
Tract 4.....	104	85	81	480,900	5,937	229,100	2,822	47.6	84	29	15	6	2	1	5	21	5	5.85	
Tract 5.....	50	33	9	47,800	-	22,100	-	-	32	19	-	9	1	-	2	1	-	5.81	
Tract 6.....	127	110	108	556,400	5,152	362,700	3,358	65.2	108	36	2	28	1	6	14	13	8	5.76	
Bellevue borough.....	638	484	478	3,127,500	6,668	1,557,500	3,258	48.9	480	144	85	46	29	4	57	85	30	5.57	
Tract 10.....	215	161	158	1,171,900	7,417	555,300	3,515	47.4	159	42	40	8	6	1	21	38	3	5.51	
Tract 11.....	97	72	71	363,500	5,120	202,900	2,858	55.8	70	22	2	17	7	-	9	13	-	5.65	
Tract 12.....	192	152	150	946,300	6,309	467,500	3,117	49.4	152	50	10	19	14	3	18	21	17	5.54	
Tract 13.....	134	99	99	705,800	7,129	331,800	3,352	47.0	99	30	33	2	2	-	9	13	10	5.68	
Ben Avon borough.....	189	164	163	1,438,300	8,824	672,800	4,128	46.8	163	40	73	2	8	2	13	22	3	5.57	
Tract 14.....	189	164	163	1,438,300	8,824	672,800	4,128	46.8	163	40	73	2	8	2	13	22	3	5.57	
Brackenridge borough..	305	232	228	803,700	3,525	397,100	1,742	49.4	231	31	14	23	1	15	77	57	13	5.31	
Tract 15.....	103	68	67	209,000	3,119	92,100	1,375	44.1	68	12	5	6	-	2	25	16	2	5.30	
Tract 19.....	202	164	161	594,700	3,694	305,000	1,894	51.3	163	19	9	17	1	13	52	41	11	5.32	
Braddock borough.....	272	170	156	656,300	4,207	284,200	1,822	43.3	163	18	24	30	1	4	43	32	11	5.47	
Tract 20.....	7	4	4	22,100	-	9,900	-	-	4	-	-	-	-	-	2	-	-	-	
Tract 21.....	6	4	4	9,000	-	5,500	-	-	4	-	-	-	-	-	1	2	-	-	
Tract 22.....	23	18	18	93,100															

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	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PITTSBURGH AND ADJACENT AREA—Con.																			
Bridgeville borough...	229	192	184	953,800	5,184	468,800	2,548	49.2	189	64	50	-	-	-	10	40	25	5.68	
Tract 30.....	78	63	61	289,100	4,739	118,500	1,943	41.0	62	20	27	-	-	-	2	13	-	5.87	
Tract 31.....	151	129	123	664,700	5,404	350,300	2,848	52.7	127	44	23	-	-	-	8	27	25	5.60	
Carnegie borough.....	462	373	350	1,630,700	4,659	832,500	2,379	51.1	354	227	23	30	2	8	18	38	18	5.89	
Tract 32.....	90	69	68	280,800	4,129	158,600	2,332	56.5	69	56	2	4	-	1	2	4	-	5.93	
Tract 33.....	113	98	89	313,000	3,517	175,800	1,975	56.2	96	69	-	6	-	-	5	7	9	5.85	
Tract 34.....	34	22	20	82,400	-	37,200	-	-	21	16	-	-	-	-	3	2	-	-	
Tract 35.....	27	24	24	92,500	-	34,900	-	-	24	16	3	-	-	-	1	3	1	-	
Tract 36.....	54	40	36	297,600	8,267	134,900	3,747	45.3	37	14	4	10	-	-	2	7	-	5.93	
Tract 37.....	144	120	113	564,400	4,995	291,100	2,576	51.6	117	56	14	10	2	7	5	15	8	5.92	
Castle Shannon borough	204	191	186	835,300	4,491	458,000	2,462	54.8	191	98	19	3	2	-	26	28	15	5.56	
Tract 38.....	111	108	104	444,500	4,274	244,900	2,355	55.1	108	68	7	-	-	-	17	12	4	5.44	
Tract 39.....	38	37	36	192,800	5,356	102,600	2,850	53.2	37	7	9	-	2	-	5	7	7	5.53	
Tract 40.....	55	46	46	198,000	4,304	110,500	2,402	55.8	46	23	3	3	-	-	4	9	4	5.85	
Clairton city.....	1,002	770	701	2,896,300	4,132	1,976,200	2,819	68.2	761	17	27	34	6	157	54	141	325	5.15	
Tract 43.....	151	144	118	388,800	3,295	214,600	2,566	80.9	144	-	-	1	-	-	-	-	-	143	5.07
Tract 44.....	132	104	101	430,800	4,265	220,300	2,181	51.1	101	8	17	8	3	1	12	31	22	5.53	
Tract 45.....	99	52	49	165,700	3,382	104,600	2,135	63.1	52	1	2	7	2	-	10	18	12	5.60	
Tract 46.....	163	118	95	417,600	4,396	215,500	2,258	51.6	117	4	1	7	-	15	14	66	10	5.21	
Tract 47.....	31	29	29	245,800	8,476	117,200	4,041	47.7	28	1	5	4	1	2	5	7	3	5.55	
Tract 48.....	169	84	72	271,200	3,767	122,100	2,946	78.2	83	-	1	6	-	2	8	4	62	5.03	
Tract 49.....	257	239	237	976,400	4,120	791,900	3,341	81.1	236	3	1	1	-	137	5	15	74	4.91	
Coraopolis borough.....	478	421	292	1,243,500	4,259	597,300	2,046	48.0	413	46	45	158	13	2	82	45	22	5.59	
Tract 51.....	31	20	12	34,800	-	22,300	-	-	20	3	1	9	-	-	7	-	-	-	
Tract 52.....	162	143	90	318,700	3,541	107,700	1,197	33.8	141	15	11	54	2	1	34	15	9	5.61	
Tract 53.....	54	44	30	106,800	3,560	53,200	1,773	49.8	43	4	8	17	-	-	6	6	2	5.53	
Tract 54.....	126	114	62	330,400	5,329	163,200	2,632	49.4	111	11	17	39	9	1	17	15	2	5.68	
Tract 55.....	105	100	98	452,800	4,620	250,900	2,560	55.4	98	13	8	39	2	-	18	9	9	5.65	
Crafton borough.....	426	364	353	2,573,000	7,289	1,275,600	3,614	49.6	360	104	50	59	12	13	40	56	26	5.65	
Tract 56.....	118	96	90	688,400	7,649	378,600	4,207	55.0	95	24	4	25	5	2	15	16	4	5.70	
Tract 57.....	116	104	101	799,300	7,914	404,700	4,007	50.6	103	25	4	27	5	3	9	17	13	5.66	
Tract 58.....	8	7	7	63,500	-	26,400	-	-	7	5	1	1	-	-	-	-	-	-	
Tract 59.....	115	96	94	643,700	6,848	292,700	3,114	45.5	94	25	29	6	2	7	11	11	3	5.68	
Tract 60.....	69	61	61	378,100	6,198	173,200	2,839	45.8	61	25	12	-	-	1	5	12	6	5.48	
Dormont borough.....	896	800	729	4,991,500	6,847	2,840,100	3,896	56.9	773	205	93	145	45	16	67	143	59	5.73	
Tract 62.....	228	203	186	1,406,600	7,562	741,200	3,985	52.7	196	51	14	44	13	5	22	35	12	5.73	
Tract 63.....	225	198	171	1,338,900	7,880	684,400	4,002	51.1	186	45	21	39	11	4	14	38	14	5.69	
Tract 64.....	183	148	136	831,700	6,115	454,200	3,413	55.8	145	52	6	23	6	3	10	30	16	5.78	
Tract 65.....	260	251	286	1,414,300	5,993	950,300	4,027	67.2	245	57	52	39	15	4	21	40	17	5.73	
Duquesne city.....	747	510	460	2,106,900	4,580	1,082,700	2,354	51.4	501	12	118	157	1	21	116	47	29	5.52	
Tract 67.....	82	55	51	293,900	5,763	172,600	3,388	58.8	52	1	19	2	-	1	15	5	9	5.38	
Tract 68.....	139	87	53	223,800	4,223	103,000	1,943	46.0	86	3	32	28	-	-	14	7	2	5.66	
Tract 69.....	31	19	19	102,900	-	58,300	-	-	18	-	-	-	-	-	3	-	-	-	
Tract 70.....	145	120	112	538,000	4,759	285,100	2,546	53.5	119	3	-	62	-	1	36	8	9	5.46	
Tract 71.....	96	58	57	250,800	4,400	139,000	2,439	55.4	58	-	-	37	-	1	12	7	1	5.61	
Tract 72.....	49	33	32	178,300	5,572	88,400	2,763	49.6	32	-	8	12	1	-	10	1	-	5.69	
Tract 73.....	106	73	72	299,900	4,165	146,100	2,029	48.7	72	3	33	-	-	15	13	7	1	5.47	
Tract 74.....	99	65	64	224,300	3,505	95,000	1,484	42.4	64	2	26	3	-	-	16	10	7	5.42	
East McKeesport borough	247	209	205	951,800	4,643	437,200	2,133	45.9	207	30	51	3	1	15	54	46	7	5.44	
Tract 76.....	104	92	91	367,400	4,037	186,700	1,832	45.4	91	11	14	3	-	-	32	26	5	5.36	
Tract 77.....	143	117	114	584,400	5,126	270,500	2,373	46.3	116	19	37	-	1	15	22	20	2	5.52	
East Pittsburgh borough	193	129	127	582,000	4,583	289,100	2,276	49.7	127	10	4	22	6	4	15	9	57	5.31	
Tract 78.....	33	20	19	95,700	-	47,700	-	-	20	3	2	-	-	4	8	1	2	-	
Tract 79.....	149	104	104	472,500	4,543	231,900	2,230	49.1	102	5	2	21	5	-	7	55	5.32		
Tract 80.....	11	5	4	13,800	-	9,500	-	-	5	2	-	1	1	-	-	1	-	-	
Edgewood borough.....	369	318	309	2,664,000	8,621	1,163,700	3,766	43.7	314	51	65	37	20	12	39	58	32	5.59	
Tract 81.....	217	187	182	1,501,600	8,251	688,200	3,754	45.5	184	32	38	15	17	11	18	31	22	5.62	
Tract 82.....	152	131	127	1,162,400	9,153	480,500	3,783	41.3	130	19	27	22	3	1	21	27	10	5.54	
Elizabeth borough.....	88	69	57	244,900	4,296	104,200	1,828	42.5	66	-	25	4	-	-	14	22	1	5.68	
Tract 84.....	88	69	57	244,900	4,296	104,200	1,828	42.5	66	-	25	4	-	-	14	22	1	5.68	
Emsworth borough.....	207	192	190	970,000	5,105	476,600	2,508	49.1	188	94	20	12	6	3	26	16	11	5.60	
Tract 86.....	207	192	190	970,000	5,105	476,600	2,508	49.1	188	94	20	12	6	3	26	16	11	5.60	
Etna borough.....	344	279	270	1,175,300	4,353	604,700	2,240	51.5	274	154	16	27	-	2	18	48	9	5.81	
Tract 87.....	52	41	38	143,900	3,787	63,500	1,671	44.1	39	28	-	4	-	-	4	2	1	5.68	
Tract 88.....	75	61	59	271,700	4,605	177,500	3,008	65.3	58	24	3	15	-	2	5	9	-	5.68	
Tract 89.....	33	16	15	48,800	-	23,400	-	-	16	9	-	2	-	-	-	5	-	-	
Tract 90.....	112	91	90	420,500	4,672	206,600	2,296	49.1	91	56	7	6	-	-	7	13	2	5.85	
Tract 91.....	72	70	67	290,400	4,334	133,700	1,996	46.0	70	37	6	-	-	-	2	19	6	5.89	
Forest Hills borough..	462	433	396	2,967,700	7,td														

## HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, 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. in-terest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PITTSBURGH AND ADJACENT AREA--Con.																			
Glassport borough.....	287	182	166	622,700	3,751	337,900	2,036	54.3	170	12	22	8	1	17	34	54	22	5.54	
Tract 98.....	36	31	25	115,800	4,632	70,500	2,820	60.9	29	1	3	-	1	2	2	1	19	5.52	
Tract 99.....	70	49	46	174,900	3,802	97,700	2,124	55.9	45	3	8	6	-	6	6	13	3	5.57	
Tract 100.....	7	6	6	24,600	-	16,400	-	-	6	1	-	-	-	-	4	1	-	-	
Tract 101.....	174	96	89	307,400	3,454	153,300	1,722	49.9	90	7	11	2	-	9	22	39	-	5.57	
Harrison township.....	617	508	443	1,928,700	4,354	940,300	2,123	48.8	498	30	37	74	3	5	118	162	69	5.40	
Tract 106.....	617	508	443	1,928,700	4,354	940,300	2,123	48.8	498	30	37	74	3	5	118	162	69	5.40	
Homestead borough.....	375	242	207	840,500	4,060	377,800	1,825	44.9	289	50	23	23	1	6	36	54	46	5.60	
Tract 109.....	26	8	8	21,200	-	14,500	-	-	8	1	1	1	-	-	2	1	2	-	
Tract 110.....	30	20	20	67,600	-	31,900	-	-	20	5	2	4	-	-	1	3	5	-	
Tract 111.....	20	10	8	27,200	-	14,100	-	-	10	-	3	-	-	-	2	5	-	-	
Tract 112.....	6	4	1	2,900	-	500	-	-	4	2	1	1	-	-	-	-	-	-	
Tract 113.....	73	61	60	249,200	4,153	117,800	1,955	47.1	60	21	1	6	-	5	9	6	12	5.69	
Tract 114.....	119	84	82	293,900	3,584	137,600	1,678	46.8	83	14	8	6	1	-	17	24	13	5.57	
Tract 115.....	11	5	3	46,100	-	14,000	-	-	5	1	-	2	-	-	-	2	-	-	
Tract 116.....	14	7	6	43,000	-	10,000	-	-	7	1	3	-	-	-	1	2	-	-	
Tract 117.....	18	12	11	60,800	-	25,300	-	-	12	1	1	-	-	-	3	5	2	-	
Tract 118.....	58	31	8	28,600	-	12,600	-	-	30	4	3	3	-	1	1	6	12	5.46	
Ingram borough.....	254	234	193	1,062,800	5,507	551,800	2,859	51.9	224	83	15	31	8	2	25	49	11	5.61	
Tract 120.....	144	133	100	601,600	6,016	333,300	3,383	55.4	123	31	11	19	7	1	17	34	3	5.65	
Tract 121.....	120	101	93	461,200	4,959	218,500	2,349	47.4	101	52	4	12	1	1	8	15	8	5.55	
McDonald borough (part) <sup>1</sup>	16	13	-	-	-	-	-	-	13	-	-	2	-	-	2	8	1	-	
Tract 131.....	16	13	-	-	-	-	-	-	13	-	-	2	-	-	2	8	1	-	
McKees Rocks borough...	490	311	298	1,318,700	4,425	639,100	2,145	48.5	301	57	57	16	8	6	79	51	27	5.42	
Tract 132.....	60	36	34	112,900	3,321	52,600	1,576	47.5	35	4	10	-	-	-	11	6	4	5.22	
Tract 133.....	14	5	5	54,000	-	10,000	-	-	5	-	4	-	-	-	1	-	-	-	
Tract 134.....	91	57	57	230,300	4,040	101,100	1,774	43.9	55	16	9	1	-	-	18	8	3	5.51	
Tract 135.....	68	32	29	107,000	3,890	56,000	1,931	52.3	28	2	4	6	2	-	5	7	2	5.34	
Tract 136.....	50	47	47	177,900	3,785	97,200	2,068	54.6	46	11	11	-	-	2	9	11	2	5.41	
Tract 137.....	87	64	61	332,200	5,446	162,600	2,666	48.9	64	12	5	3	6	1	12	17	8	5.44	
Tract 138.....	110	70	65	304,400	4,683	158,600	2,440	52.1	68	12	14	6	-	3	23	2	8	5.43	
McKeesport city.....	2,656	2,081	1,971	8,668,000	4,398	4,357,900	2,211	50.3	2,050	111	112	242	26	127	454	667	311	5.54	
Tract 139.....	20	6	6	27,900	-	13,300	-	-	6	-	-	1	-	-	2	3	-	-	
Tract 140.....	22	19	19	102,500	-	50,600	-	-	19	-	1	3	1	-	4	10	-	-	
Tract 141.....	14	12	12	74,000	-	28,600	-	-	12	-	-	-	-	-	3	9	-	-	
Tract 142.....	39	19	6	40,500	-	23,600	-	-	16	-	-	4	-	-	10	1	1	-	
Tract 143.....	29	21	17	62,400	-	24,000	-	-	21	-	1	4	-	-	1	14	1	-	
Tract 144.....	122	84	82	282,300	3,443	148,400	1,810	52.6	82	3	3	15	2	17	16	24	2	5.61	
Tract 145 <sup>2</sup> .....	9	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 146.....	25	15	15	64,100	-	30,600	-	-	15	-	-	3	-	1	6	4	1	-	
Tract 147.....	53	40	27	166,600	6,170	90,500	3,352	54.3	38	-	-	9	2	1	14	7	5	5.39	
Tract 148.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 149.....	165	98	96	351,900	3,666	171,300	1,784	48.7	96	7	8	10	-	6	29	29	7	5.45	
Tract 150.....	34	31	15	122,300	-	32,500	-	-	29	-	4	6	1	1	-	11	6	5.97	
Tract 151.....	210	160	158	691,200	4,375	343,000	2,171	49.6	159	15	22	19	1	4	31	55	12	5.62	
Tract 152.....	424	354	345	1,629,300	4,723	824,800	2,391	50.6	351	22	16	39	-	28	79	103	64	5.53	
Tract 153.....	190	153	150	712,200	4,748	337,200	2,248	47.3	148	1	1	24	-	13	21	63	25	5.57	
Tract 154.....	105	93	92	238,600	2,596	118,500	1,288	49.6	93	4	3	7	-	5	16	35	23	5.52	
Tract 155.....	184	155	147	807,500	5,493	388,700	2,644	48.1	152	16	4	21	2	6	39	39	25	5.46	
Tract 156.....	149	130	124	501,200	4,042	235,400	1,898	47.0	130	4	9	17	1	9	35	45	10	5.51	
Tract 157.....	186	163	162	648,800	4,405	396,700	2,449	61.1	164	6	1	18	1	5	38	51	44	5.41	
Tract 158.....	170	131	127	566,800	4,463	294,400	2,318	51.9	131	9	21	4	-	12	19	45	21	5.73	
Tract 159.....	119	92	84	299,900	3,570	145,900	1,737	48.6	91	1	5	10	7	8	24	24	12	5.50	
Tract 160.....	116	90	89	293,000	3,292	170,300	1,913	58.1	89	7	3	9	-	6	32	24	8	5.34	
Tract 161.....	164	129	127	730,200	5,750	358,400	2,822	49.1	127	11	6	13	-	5	16	47	29	5.68	
Tract 162.....	105	80	71	254,600	3,586	131,200	1,848	51.5	80	5	4	5	8	-	19	24	15	5.49	
Munhall borough.....	915	781	742	3,587,300	4,835	1,936,000	2,609	54.0	768	125	32	65	9	52	112	136	237	5.41	
Tract 165.....	563	509	490	2,568,700	5,242	1,453,800	2,967	56.6	501	87	27	40	8	46	78	53	162	5.39	
Tract 163.....	142	117	105	373,100	3,553	180,300	1,717	48.3	116	17	3	8	1	1	6	25	55	5.51	
Tract 164.....	89	69	69	353,600	5,128	167,300	2,425	47.3	68	5	1	9	-	-	4	37	12	5.65	
Tract 165.....	121	86	78	291,700	3,740	134,600	1,726	46.1	83	16	1	8	-	5	24	21	8	5.19	
Millvale borough.....	272	215	209	850,300	4,068	452,000	2,163	53.2	213	137	16	14	2	1	10	22	11	5.81	
Tract 170.....	25	20	20	95,200	-	53,200	-	-	20	13	-	2	1	-	1	3	-	-	
Tract 171.....	26	18	17	47,200	-	26,300	-	-	18	7	-	3	-	-	1	-	6	-	
Tract 172.....	91	73	72	239,300	3,324	136,200	1,892	56.9	73	51	9	1	1	-	4	6	1	5.61	
Tract 173.....	32	28	27	132,800	4,919	72,300	2,678	54.4	27	17	6	-	-	-	1	1	2	6.10	
Tract 174.....	98	76	73	335,800	4,600	164,000	2,247	48.3	75	49	1	8	-	-	3	12	2	5.98	
Mount Lebanon township.	1,955	1,918	1,863	20,699,200	11,111	11,228,900	6,027	54.2	1,879	288	244	210	370	145	293	165	164	5.39	
Tract 176.....	404	403	395	4,156,900	10,524	2,162,900	5,450	51.8	396	76	51	34	84	39	29	61	22	5.44	
Tract 177.....	272	254	240	2,233,300	9,305	1,255,100	5,230	56.2	241	47	44	29	34	18	21	34	14	5.73	
Tract 178.....	764	747	734	8,092,700	11,025	4,569,100	6,225	56.5	735	96	109	72	120	44	179	52	63	5.30	
Tract 179.....	515	514	494	6,216,300	12,584	3,251,800	6,583	52.3	507	69									

<sup>1</sup> Remainder in Washington County.<sup>2</sup> 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	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
PITTSBURGH AND ADJACENT AREA--Con.																		
Mount Oliver borough...	390	249	200	850,800	4,254	418,000	2,090	49.1	232	162	10	7	6	-	19	22	6	5.82
Tract 180.....	88	40	36	137,100	3,808	61,600	1,711	44.9	37	22	1	2	2	-	3	6	1	5.64
Tract 181.....	180	121	96	407,100	4,241	212,300	2,211	52.1	119	90	6	1	3	-	8	3	3	5.84
Tract 182.....	122	88	68	306,600	4,509	144,100	2,119	47.0	76	50	3	4	1	-	8	8	2	5.84
North Braddock borough.	663	485	469	1,639,400	3,496	801,800	1,710	48.9	478	47	51	52	1	16	144	90	77	5.31
Tract 187.....	86	51	49	159,600	3,257	80,200	1,637	50.3	48	6	2	8	-	1	6	10	15	5.64
Tract 188.....	114	78	77	237,000	3,078	114,800	1,491	48.4	76	8	14	2	-	3	27	12	10	5.25
Tract 189.....	36	35	33	116,800	3,539	79,300	2,403	67.9	35	1	2	-	-	-	11	-	21	4.90
Tract 190.....	26	16	16	39,800	-	24,600	-	-	16	3	3	-	-	1	4	1	-	-
Tract 191.....	75	69	63	180,000	2,857	98,000	1,556	54.4	69	9	10	-	-	-	20	26	4	5.22
Tract 192.....	118	67	56	297,900	4,514	115,400	1,748	38.7	66	2	3	18	1	5	23	7	7	5.15
Tract 193.....	123	103	100	293,800	2,938	145,900	1,459	49.7	102	10	15	9	-	3	34	24	7	5.39
Tract 194.....	85	56	55	314,500	4,838	143,600	2,209	45.7	56	8	2	15	-	3	19	10	9	5.46
Oakmont borough.....	269	237	221	1,549,800	7,013	773,000	3,498	49.9	232	44	17	58	13	8	33	43	16	5.57
Tract 199.....	65	55	50	387,000	7,740	185,800	3,716	48.0	51	11	10	4	2	3	5	9	7	5.58
Tract 200.....	93	73	68	444,100	6,531	205,800	3,026	46.3	72	15	4	13	5	2	15	17	1	5.57
Tract 201.....	111	109	103	718,700	6,978	381,400	3,703	53.1	109	18	3	41	6	3	13	17	8	5.57
Pitcairn borough.....	267	203	198	639,000	3,227	344,100	1,738	53.8	201	83	9	2	2	1	56	42	6	5.42
Tract 215.....	81	75	75	258,700	3,449	132,900	1,772	51.4	75	32	4	-	2	-	18	19	-	5.45
Tract 216.....	87	70	69	189,700	2,749	95,800	1,388	50.5	69	27	3	1	-	-	26	8	4	5.29
Tract 217.....	99	58	54	190,600	3,530	115,400	2,137	60.5	57	24	2	1	-	1	12	15	2	5.52
Port Vue borough.....	181	156	152	563,200	3,705	303,300	1,995	53.9	152	21	7	9	1	7	42	39	26	5.44
Tract 219.....	93	80	80	291,800	3,648	123,800	1,548	42.4	80	18	5	3	1	7	20	20	6	5.57
Tract 220.....	98	76	72	271,400	3,769	179,500	2,493	66.1	72	3	2	6	-	-	22	19	20	5.30
Rankin borough.....	173	101	82	339,200	4,137	166,300	2,028	49.0	95	4	8	17	1	2	35	18	10	5.20
Tract 221.....	38	21	9	39,300	-	8,900	-	-	20	1	-	5	1	-	2	6	5	-
Tract 222.....	48	20	17	95,400	-	39,800	-	-	19	1	3	4	-	-	6	4	1	-
Tract 223.....	87	60	56	204,500	3,652	117,600	2,100	57.5	56	2	5	8	-	2	27	8	4	5.00
Sewickley borough.....	233	183	180	1,375,300	7,641	559,400	3,108	40.7	181	96	37	3	2	-	13	12	18	5.77
Tract 234.....	81	64	61	390,000	6,393	174,500	2,861	44.7	63	32	15	1	1	-	4	6	4	5.86
Tract 235.....	66	56	56	499,300	8,916	164,900	2,945	33.0	56	32	8	-	-	-	4	4	8	5.71
Tract 236.....	86	63	63	486,000	7,714	220,000	3,492	45.3	62	32	14	2	1	-	5	2	6	5.75
Shaler township.....	773	710	683	3,775,900	5,530	1,846,000	2,703	48.9	699	352	76	85	4	9	57	100	16	5.71
Tract 239.....	566	535	512	3,126,800	6,107	1,481,600	2,894	47.4	526	245	62	73	4	7	46	80	9	5.69
Tract 240.....	24	16	14	44,500	-	24,500	-	-	16	12	-	1	-	-	-	-	3	-
Tract 241.....	183	159	157	605,600	3,857	339,800	2,164	56.1	157	95	14	11	-	2	11	20	4	5.78
Sharpsburg borough.....	236	168	156	575,600	3,690	248,800	1,595	43.2	166	69	13	45	-	-	11	15	13	5.70
Tract 242.....	100	71	69	266,600	3,864	122,500	1,775	45.9	71	22	-	37	-	-	2	3	7	5.75
Tract 243.....	45	30	28	90,600	3,236	39,000	1,393	43.0	29	18	1	1	-	-	6	1	5	5.66
Tract 244.....	91	67	59	218,400	3,702	87,300	1,480	40.0	66	29	12	7	-	-	7	6	5	5.66
Springdale borough.....	237	174	142	565,000	3,979	289,000	2,035	51.2	173	69	15	17	1	-	37	13	21	5.60
Tract 248.....	137	116	85	362,800	4,268	180,200	2,120	49.7	115	50	11	13	-	-	23	8	10	5.61
Tract 249.....	100	58	57	202,200	3,547	108,800	1,909	53.8	58	19	4	4	1	-	14	5	11	5.57
Stowe township.....	487	312	281	696,200	3,860	486,700	2,107	54.3	305	60	15	31	9	10	90	55	35	5.37
Tract 251.....	84	61	26	75,100	2,682	54,500	1,946	72.6	60	17	2	1	-	2	11	19	8	5.51
Tract 252.....	137	94	73	209,700	2,873	121,200	1,650	57.8	93	9	2	13	1	-	34	16	18	5.20
Tract 253.....	52	37	17	79,400	-	49,000	-	-	34	7	1	7	1	-	11	4	3	5.40
Tract 254.....	108	63	60	254,200	4,237	136,900	2,282	53.9	62	19	5	6	3	6	17	6	-	5.40
Tract 255.....	106	57	53	277,800	5,242	125,100	2,360	45.0	56	8	5	4	4	2	17	10	6	5.51
Swissvale borough.....	798	612	585	3,368,100	5,757	1,715,000	2,932	50.9	590	114	84	57	15	19	158	106	37	5.39
Tract 256.....	83	66	63	494,600	7,851	265,300	4,211	53.6	65	14	5	12	5	1	6	19	3	5.66
Tract 257.....	176	147	144	810,600	5,629	479,700	3,381	59.2	141	27	22	9	3	5	54	16	5	5.34
Tract 258.....	106	64	59	308,700	5,232	148,300	2,514	48.0	60	8	9	4	1	-	18	11	9	5.22
Tract 259.....	207	145	140	694,900	4,964	341,900	2,442	49.2	140	22	22	13	1	2	34	36	10	5.34
Tract 260.....	226	190	179	1,059,300	5,918	479,800	2,680	45.3	184	43	26	19	5	11	46	24	10	5.43
Tarentum borough.....	386	247	239	1,099,500	4,600	539,800	2,259	49.1	234	18	22	39	1	3	75	58	18	5.42
Tract 261.....	184	135	132	733,800	5,559	360,500	2,731	49.1	133	11	16	27	1	2	40	27	9	5.50
Tract 262.....	71	34	34	131,100	3,856	70,700	2,079	53.9	34	1	1	10	-	1	9	11	1	5.54
Tract 263.....	131	78	73	234,600	3,214	108,600	1,488	46.3	67	6	5	2	-	-	26	20	8	5.18
Trafford borough (part) <sup>1</sup>	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 265 <sup>2</sup> .....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Turtle Creek borough...	436	348	320	1,492,600	4,664	785,500	2,298	49.3	341	83	30	52	2	2	59	61	52	5.51
Tract 266.....	237	205	204	938,200	4,599	492,000	2,412	52.4	201	47	14	31	2	2	40	45	20	5.52
Tract 267.....	76	55	41	239,800	5,849	103,400	2,522	43.1	63	10	9	5	-	-	7	7	25	5.19
Tract 268.....	58	35	34	145,200	4,271	69,900	2,056	48.1	34	13	-	9	-	-	5	4	3	5.63
Tract 269.....	17	11	10	49,000	-	17,500	-	-	11	4	6	1	-	-	-	-	-	-
Tract 270.....	48	32	31	120,400	3,884	52,700	1,700	43.8	32	9	1	6	-	-	7	5	4	5.80
Verona borough.....	166	135	130	491,000	3,777	238,800	1,837	48.5	132	29	26	8	3	1	42	18	5	5.35
Tract 272.....	106	88	86	357,300	4,155	168,400	1,958	47.1	86	19	23	2	2	-	24	11	5	5.38
Tract 273.....	60	47	44	133,700	3,039	70,400	1,500											

<sup>1</sup> Remainder in Westmoreland County.

<sup>2</sup> Detailed mortgage data not shown for areas containing fewer than three mortgaged units.



## HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS, 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	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PITTSBURGH AND ADJACENT AREA—Con.																			
West Homestead borough.	84	51	29	98,500	3,397	46,600	1,607	47.3	50	8	7	2	-	2	9	12	10	5.38	
Tract 280.....	44	29	11	39,200	-	15,700	-	-	28	4	5	1	-	1	5	4	8	5.48	
Tract 281.....	29	13	9	34,800	-	18,500	-	-	13	3	-	1	-	-	2	5	2	-	
Tract 282.....	11	9	9	24,500	-	12,400	-	-	9	1	2	-	-	1	2	3	-	-	
West View borough.....	673	590	577	3,332,300	5,775	1,659,700	2,876	49.8	573	265	45	45	15	22	65	95	21	5.68	
Tract 283.....	431	381	375	2,262,000	6,032	1,144,900	3,053	50.6	367	165	32	26	12	16	41	65	10	5.65	
Tract 284.....	242	209	202	1,070,300	5,299	514,800	2,549	48.1	206	100	13	19	3	6	24	30	11	5.72	
Wilkinsburg borough.....	1,477	1,126	1,033	6,953,300	6,731	3,912,800	3,788	56.3	1,113	261	163	73	56	81	129	244	106	5.50	
Tract 287.....	113	84	68	446,100	6,560	245,000	3,603	54.9	82	26	13	3	1	1	10	18	10	5.60	
Tract 288.....	92	75	53	288,500	5,443	176,900	3,338	61.3	75	27	4	5	1	-	11	16	11	5.48	
Tract 289.....	374	364	342	2,647,600	7,742	1,703,700	4,982	64.3	361	40	87	18	39	58	22	52	45	5.19	
Tract 290.....	49	34	34	216,000	6,353	128,500	3,779	59.5	34	7	3	1	-	-	6	12	5	5.68	
Tract 291.....	87	64	62	255,400	4,119	128,100	2,066	50.2	61	23	2	9	-	2	10	13	2	5.74	
Tract 292.....	105	43	40	247,900	6,198	114,800	2,870	46.3	40	10	5	7	-	-	4	10	4	5.76	
Tract 293.....	162	110	107	540,600	5,052	260,400	2,434	48.2	109	42	7	4	3	3	17	29	4	5.61	
Tract 294.....	161	152	150	1,100,400	7,336	548,800	3,659	49.9	152	37	6	16	7	9	26	39	12	5.63	
Tract 295.....	126	57	56	346,300	6,184	176,900	3,151	51.1	57	23	7	3	1	1	2	18	2	5.79	
Tract 296.....	203	143	121	864,500	7,145	429,700	3,551	49.7	142	26	29	7	4	7	21	37	11	5.70	
Wilmerding borough.....	143	112	69	252,000	3,652	120,000	1,739	47.6	111	28	13	15	-	12	20	14	9	5.21	
Tract 297.....	88	72	48	162,800	3,392	75,700	1,577	46.5	71	13	-	15	-	11	19	6	7	5.04	
Tract 298.....	21	20	2	9,600	-	3,900	-	-	20	10	5	-	-	1	-	2	2	-	
Tract 299.....	34	20	19	79,600	-	40,400	-	-	20	5	8	-	-	-	1	6	-	-	
Other tracted area in Allegheny County:																			
Tract 1.....	11	10	10	29,100	-	16,900	-	-	10	6	-	-	-	-	2	2	-	-	
Tract 7.....	282	258	210	886,400	4,221	605,300	2,882	68.3	249	107	7	12	5	1	69	28	20	5.47	
Tract 8.....	203	193	183	1,356,300	7,411	906,800	4,955	66.9	135	68	19	15	9	8	1	13	2	5.34	
Tract 9.....	87	83	76	522,600	6,876	317,000	4,171	60.7	82	27	5	3	2	29	3	8	5	5.42	
Tract 15.....	57	57	56	626,500	11,188	262,900	4,695	42.0	56	6	22	-	8	1	7	10	2	5.34	
Tract 16.....	321	310	288	2,193,900	7,618	1,093,700	3,798	49.9	305	74	29	32	13	1	37	68	51	5.52	
Tract 17.....	67	52	50	216,100	4,322	136,000	2,720	62.9	52	22	4	7	-	-	12	7	-	5.60	
Tract 27.....	93	77	75	244,900	3,265	94,400	1,259	38.5	77	12	1	7	1	2	36	13	5	5.13	
Tract 28.....	33	32	28	176,800	6,314	51,200	1,829	29.0	27	14	-	3	-	-	5	3	2	-	
Tract 41.....	74	43	43	173,000	4,023	94,600	2,200	54.7	43	9	-	2	9	-	12	6	5	4.99	
Tract 42.....	80	64	63	344,800	5,473	161,000	2,556	46.7	62	21	8	6	1	-	5	14	7	5.72	
Tract 50.....	156	136	129	448,400	3,476	245,300	1,902	54.7	129	80	2	19	-	2	3	16	7	5.98	
Tract 61.....	58	54	52	156,900	2,998	79,600	1,531	51.1	53	18	3	12	-	-	3	12	5	5.89	
Tract 66.....	72	59	12	48,400	-	17,100	-	-	57	2	1	28	-	-	13	9	3	5.60	
Tract 75.....	95	80	74	205,300	2,774	114,700	1,550	55.9	75	18	8	4	-	-	23	25	1	5.42	
Tract 83.....	95	89	89	1,191,900	13,392	523,200	5,879	43.9	88	31	33	-	6	1	9	6	2	5.51	
Tract 85.....	156	142	115	322,900	2,808	181,100	1,575	55.1	128	6	3	24	-	1	23	56	15	5.52	
Tract 92.....	50	45	42	129,700	3,088	57,100	1,360	44.0	44	3	1	6	-	3	7	21	3	5.58	
Tract 93.....	70	68	61	145,900	2,392	91,900	1,507	63.0	64	19	9	7	-	2	16	9	5	5.75	
Tract 95.....	78	74	64	139,800	2,091	66,200	1,034	49.5	73	1	5	22	-	-	12	28	5	5.71	
Tract 96.....	47	46	41	205,500	5,012	110,200	2,688	53.6	45	15	3	3	-	-	2	16	6	5.97	
Tract 97.....	48	46	45	124,500	2,767	59,900	1,331	48.1	42	2	-	5	-	-	11	17	7	5.45	
Tract 102.....	19	19	-	-	-	-	-	-	19	12	-	3	-	-	2	2	-	-	
Tract 103.....	181	166	147	1,052,500	7,160	588,000	4,000	55.9	163	51	10	27	7	13	6	25	24	5.52	
Tract 104.....	211	204	198	876,600	4,427	412,300	2,082	47.0	199	85	7	17	-	5	22	60	3	5.54	
Tract 105.....	88	72	70	166,900	2,384	101,000	1,443	60.5	70	14	1	25	-	1	6	23	-	5.55	
Tract 107.....	4	4	3	10,600	-	6,100	-	-	4	2	-	-	-	-	1	1	-	-	
Tract 108.....	106	85	81	321,900	3,974	148,400	1,832	46.1	84	58	8	4	-	-	6	9	-	5.95	
Tract 119.....	89	87	81	416,900	5,172	205,800	2,541	49.1	84	18	9	12	-	-	7	32	11	5.78	
Tract 122.....	159	156	149	943,900	6,335	670,800	4,502	71.1	154	17	35	30	8	34	8	21	1	5.20	
Tract 123.....	132	126	68	372,200	5,474	260,500	3,831	70.0	124	10	-	-	-	1	7	18	88	5.25	
Tract 124.....	108	104	103	352,600	3,423	220,900	2,145	62.6	102	15	35	3	1	1	15	16	16	5.52	
Tract 125.....	37	35	34	187,500	5,515	92,600	2,724	49.4	35	8	7	6	-	-	1	11	2	5.41	
Tract 126.....	106	86	86	312,800	3,637	184,400	2,144	59.0	85	53	-	3	-	4	14	7	4	5.72	
Tract 127.....	72	57	57	214,800	3,768	122,200	2,144	56.9	57	29	4	3	1	-	8	9	3	5.55	
Tract 128.....	77	67	64	218,500	3,414	92,700	1,448	42.4	63	1	7	10	1	5	8	19	12	5.59	
Tract 129.....	23	22	22	64,400	-	26,200	-	-	22	1	5	-	-	2	3	9	2	-	
Tract 130.....	251	243	241	1,537,300	5,379	829,100	3,440	53.9	239	97	32	20	2	-	12	62	14	5.67	
Tract 163.....	61	61	60	212,200	3,537	118,100	1,968	55.7	60	30	1	5	1	-	5	17	1	5.76	
Tract 166.....	281	252	248	778,800	3,140	439,300	1,771	56.4	250	48	6	17	-	5	57	55	62	5.44	
Tract 167.....	206	180	173	703,900	4,069	442,500	2,558	62.9	177	15	37	21	-	-	35	15	54	5.38	
Tract 168.....	58	57	57	288,800	5,067	201,000	3,326	69.6	57	5	1	32	-	-	2	5	12	5.50	
Tract 169.....	22	19	19	86,200	-	47,900	-	-	18	-	-	5	-	-	4	7	-	-	
Tract 175.....	163	151	146	764,500	5,236	384,200	2,632	50.3	150	26	23	40	1	-	16	38	6	5.68	
Tract 186.....	38	33	25	95,100	3,944	54,500	2,180	56.7	32	8	7	2	-	-	2	6	3	5.67	
Tract 195.....	67	64	60	170,900	2,948	63,600	1,060	37.2	59	8	3	16	1	-	2	26	3	5.65	
Tract 196.....	59	50	48	201,200	4,10														

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	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PITTSBURGH AND ADJACENT AREA--Con.																			
Other tracted area in Allegheny County--Con.																			
Tract 212.....	287	287	264	1,269,900	4,810	653,500	2,475	51.5	266	72	-	65	7	3	43	52	24	5.60	
Tract 213.....	564	538	528	3,377,600	6,397	1,883,100	3,566	55.8	532	127	48	90	28	49	45	78	67	5.44	
Tract 214.....	41	36	34	157,700	4,638	79,400	2,335	50.3	35	12	3	1	-	-	6	11	2	5.53	
Tract 218.....	153	146	140	523,100	3,736	242,700	1,734	46.4	143	16	35	13	-	1	15	45	18	5.72	
Tract 224.....	47	38	36	123,800	3,439	71,100	1,975	57.4	38	24	-	-	1	-	2	7	4	5.45	
Tract 225.....	87	62	62	282,600	4,558	114,000	1,839	40.3	62	48	-	-	-	-	1	11	2	5.92	
Tract 226.....	92	90	90	380,900	4,232	166,600	1,851	43.7	89	35	7	-	1	-	5	38	2	5.82	
Tract 227.....	104	94	94	332,100	3,533	159,900	1,701	48.1	94	32	7	18	-	1	3	28	5	5.71	
Tract 228.....	569	512	499	3,288,200	6,590	1,764,200	3,535	53.7	508	215	81	63	18	2	30	83	16	5.61	
Tract 229.....	232	187	183	972,400	5,314	478,300	2,614	49.2	186	76	17	21	3	6	16	37	10	5.63	
Tract 230.....	130	112	112	484,200	4,323	273,700	2,444	56.5	112	60	16	1	2	-	10	21	2	5.81	
Tract 231.....	190	178	175	1,070,700	6,118	536,500	3,065	50.1	177	76	3	25	1	-	3	49	20	5.75	
Tract 232.....	51	50	50	694,200	13,884	282,600	5,652	40.7	50	10	20	-	3	1	4	11	1	5.56	
Tract 233.....	269	214	204	702,300	3,443	365,300	1,791	52.0	206	141	11	11	2	2	18	21	-	5.94	
Tract 237.....	32	32	31	113,600	3,665	55,200	1,781	48.6	31	16	4	-	-	5	1	4	1	5.85	
Tract 238.....	11	10	10	52,700	-	25,900	-	-	10	8	1	-	-	-	-	1	-	-	
Tract 245.....	81	52	46	146,500	3,185	61,000	1,326	41.6	50	10	8	3	-	-	1	27	1	5.70	
Tract 246.....	116	99	95	234,000	2,463	151,300	1,593	64.7	96	25	4	26	1	1	9	20	10	5.53	
Tract 247.....	5	4	4	11,800	-	4,000	-	-	4	-	-	3	-	-	1	-	-	-	
Tract 250.....	42	38	30	101,400	3,380	52,400	1,747	51.7	37	9	-	9	-	1	8	10	-	5.58	
Tract 264.....	26	25	23	247,300	-	95,800	-	-	23	3	6	8	1	-	4	1	-	-	
Tract 271.....	154	136	131	1,047,100	7,993	504,400	3,850	48.2	134	44	45	5	11	7	3	13	6	5.71	
Tract 274.....	101	80	73	220,700	3,023	139,100	1,905	63.0	77	4	1	6	-	12	25	24	5	5.27	
Tract 275.....	417	380	343	1,432,400	4,176	834,400	2,433	58.3	373	20	13	99	3	20	52	134	32	5.72	
Tract 276.....	36	30	28	66,100	2,361	26,600	950	40.2	30	3	-	7	-	1	9	10	-	-	
Tract 277.....	28	24	24	58,800	-	22,000	-	-	24	7	1	4	-	1	9	2	-	-	
Tract 278.....	63	60	51	125,700	2,465	64,700	1,269	51.5	78	32	7	5	-	-	8	20	6	5.43	
Tract 279.....	28	23	23	103,800	-	57,000	-	-	22	1	6	3	-	-	4	7	1	-	
Tract 279.....	28	23	23	103,800	-	57,000	-	-	22	1	6	3	-	-	4	7	1	-	
Tract 285.....	127	102	84	305,000	3,631	153,900	1,832	50.5	101	17	1	11	-	-	28	18	26	5.25	
Tract 286.....	225	206	203	693,500	3,416	347,400	1,711	50.1	203	78	9	8	2	4	38	33	31	5.52	
READING																			
THE CITY.....	5,459	4,957	4,737	17,988,000	3,797	9,737,500	2,056	54.1	4,794	167	740	258	70	20	464	2,719	356	5.50	
Ward 1.....	139	111	110	301,000	2,736	147,200	1,338	48.9	96	-	14	3	-	-	6	55	18	5.48	
Ward 2.....	272	254	246	674,600	2,742	351,800	1,430	52.1	243	20	22	25	1	2	21	123	29	5.51	
Ward 3.....	113	92	88	385,200	4,377	200,100	2,274	51.9	31	8	7	17	-	-	8	50	6	5.56	
Ward 4.....	59	36	35	151,000	4,314	80,500	2,800	53.3	35	3	7	2	-	-	4	17	2	5.59	
Ward 5.....	83	68	66	262,300	3,974	125,600	1,903	47.9	69	2	12	5	-	2	14	26	2	5.44	
Ward 6.....	311	278	257	793,900	3,089	444,400	1,729	56.0	263	11	36	9	-	-	29	162	16	5.52	
Ward 7.....	77	59	54	319,400	5,915	155,600	2,861	48.7	58	2	9	9	-	1	4	31	2	5.37	
Ward 8.....	73	51	50	277,000	5,540	117,500	2,950	52.4	46	3	12	1	1	1	4	19	5	5.61	
Ward 9.....	245	222	211	669,200	3,172	358,600	1,676	52.8	218	4	32	19	1	-	24	122	16	5.59	
Ward 10.....	231	220	209	507,200	2,427	276,900	1,334	55.0	210	6	13	8	1	-	29	122	31	5.36	
Ward 11.....	332	307	292	893,500	3,060	467,400	1,601	52.3	304	13	29	13	1	4	22	196	26	5.60	
Ward 12.....	364	319	305	1,009,200	3,309	516,300	1,693	51.2	312	23	35	15	1	1	24	194	20	5.52	
Ward 13.....	380	355	338	1,095,900	3,242	605,700	1,792	55.3	350	7	46	6	5	-	28	228	30	5.49	
Ward 14.....	408	359	327	1,266,000	3,872	700,200	2,141	55.3	350	8	65	15	-	2	22	218	20	5.47	
Ward 15.....	782	710	691	2,729,500	3,950	1,502,600	2,175	55.1	687	26	99	37	17	2	76	998	37	5.45	
Ward 16.....	527	496	479	1,871,200	3,906	1,070,700	2,235	57.2	480	10	79	18	10	4	52	277	30	5.50	
Ward 17.....	733	696	663	3,279,900	4,947	1,869,400	2,820	57.0	674	10	174	44	16	1	56	319	54	5.52	
Ward 18.....	330	324	316	1,502,000	4,753	750,000	2,373	49.9	314	16	49	12	17	-	41	167	12	5.46	
SCRANTON																			
THE CITY.....	4,718	2,713	2,148	8,474,300	3,945	4,079,800	1,899	48.1	2,623	969	181	582	28	39	267	403	154	5.73	
Ward 1.....	171	94	81	281,500	3,475	105,200	1,299	37.4	94	20	16	29	-	-	8	19	2	5.69	
Ward 2.....	304	171	122	372,000	3,049	191,700	1,571	51.5	167	36	23	55	1	-	22	29	1	5.71	
Ward 3.....	99	73	70	156,500	2,286	75,100	1,073	48.0	69	8	2	16	-	3	11	15	14	5.64	
Ward 4.....	261	134	126	401,800	3,189	188,600	1,497	46.9	132	24	19	30	-	2	21	26	10	5.62	
Ward 5.....	233	104	75	255,800	3,411	120,200	1,603	47.0	102	33	9	29	-	2	12	16	1	5.70	
Ward 6.....	116	65	35	92,800	2,651	59,800	1,694	63.9	63	25	1	10	-	-	6	13	8	5.73	
Ward 7.....	30	16	7	29,700	-	13,200	-	-	14	12	-	-	-	-	-	1	1	-	
Ward 8.....	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ward 9.....	177	74	36	253,100	7,031	144,800	4,022	57.2	69	13	13	15	2	6	3	14	3	5.75	
Ward 10.....	339	236	173	780,500	4,512	414,700	2,397	53.1	223	76	9	60	4	10	25	33	6	5.81	
Ward 11.....	135	64	37	155,600	4,205	63,000	1,703	40.5	64	31	5	8	3	-	4	11	2	6.01	
Ward 12.....	189	129	79	379,000	4,797	181,800	2,301	48.0	126	65	1	22	3	1	14	14	6	5.69	
Ward 13.....	220	109	87	471,300	5,417	211,800	2,434	44.9	103	30	9	25	1	-	7	23	8	5.61	
Ward 14.....	80	26	17	45,900	-	23,900	-	-	24	6	-	-	-	-	1	2	-	5.76	
Ward 15.....	155	77	51	166,500	3,265	71,000	1,392	42.6	70	25	1	20	-	-	10	11	3	5.75	
Ward 16.....	29	12	8	59,000	-	28,600	-	-	9	-	-	-	-	-	2	3	1	-	
Ward 17.....	212	109	65	503,600	7,748	256,700	3,949	51.0	103	33	8	21	2	2	14	18	5	5.72	
Ward 18.....	23	12	10	27,900	-	11,000	-	-	12	4	1	3	-	-	1	2	1	-	
Ward 19.....	23	12	10	27,900	-	11,000	-	-	12	4	1	3	-	-	1	2	1	-	
W																			

## HOUSING—NONFARM MORTGAGES

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

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

1-FAMILY MORTGAGED PROPERTIES																		
AREA	All 1- to 4-family mortgaged properties	Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									Av. in- terest rate—first mtg. (%)
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	384,599	333,190	306,268	1,350,946,900	4,444	725,632,600	2,369	53.3	324,058	72,250	48,225	36,423	11,809	9,834	33,739	88,003	23,775	5.59
Inside principal metropolitan districts.....	277,992	238,380	220,845	1,059,271,300	4,796	580,943,100	2,631	54.8	232,009	53,074	31,840	23,155	11,519	9,192	26,417	57,842	18,970	5.59
Outside principal metro- politan districts.....	106,607	94,810	85,423	301,675,600	3,532	144,689,500	1,694	48.0	92,049	19,176	16,385	13,268	290	642	7,322	30,161	4,805	5.60
Inside secondary metro- politan districts.....	15,689	14,178	13,346	56,713,800	4,249	28,654,000	2,147	50.5	13,843	2,858	2,823	1,291	81	68	957	5,137	628	5.43
Outside secondary metro- politan districts.....	90,918	80,632	72,077	244,961,800	3,399	116,035,500	1,610	47.4	78,206	16,318	13,562	11,977	209	574	6,365	25,024	4,177	5.63
URBAN.....	293,428	249,569	229,763	1,069,976,700	4,657	581,088,400	2,529	54.3	242,781	56,363	35,173	26,210	10,987	8,300	27,277	60,276	18,195	5.59
Inside principal metropolitan districts.....	237,181	201,373	186,405	899,172,600	4,824	498,895,800	2,676	55.5	195,952	45,001	26,984	18,960	10,805	8,018	22,840	47,631	15,713	5.59
Outside principal metro- politan districts.....	56,247	48,196	43,358	170,804,100	3,939	82,192,600	1,896	48.1	46,829	11,362	8,189	7,250	182	282	4,437	12,645	2,482	5.62
Inside secondary metro- politan districts.....	11,355	10,062	9,558	36,766,500	3,847	18,765,600	1,963	51.0	9,808	2,325	1,890	863	64	63	731	3,385	487	5.50
Outside secondary metro- politan districts.....	44,892	38,134	33,800	134,037,600	3,966	63,427,000	1,877	47.3	37,021	9,037	6,299	6,387	118	219	3,706	9,260	1,995	5.65
RURAL-NONFARM.....	91,171	83,521	76,505	290,970,200	3,803	144,544,200	1,889	49.7	81,277	15,887	13,052	10,213	822	1,534	6,462	27,727	5,580	5.59
Inside principal metropolitan districts.....	40,811	37,007	34,440	160,098,700	4,649	82,047,300	2,382	51.2	36,057	8,073	4,856	4,195	714	1,174	3,577	10,211	3,257	5.61
Outside principal metro- politan districts.....	50,360	46,514	42,065	130,871,500	3,111	62,496,900	1,486	47.8	45,220	7,814	8,196	6,018	108	360	2,885	17,516	2,323	5.57
Inside secondary metro- politan districts.....	4,334	4,116	3,788	19,947,300	5,266	9,888,400	2,610	49.6	4,035	533	933	428	17	5	226	1,752	141	5.24
Outside secondary metro- politan districts.....	46,026	42,498	38,277	110,924,200	2,898	52,608,500	1,374	47.4	41,185	7,281	7,263	5,590	91	355	2,659	15,764	2,182	5.60
PRINCIPAL METROPOLITAN DISTRICTS																		
ALLENTOWN-BETHLEHEM- EASTON DISTRICT.....	15,018	13,266	12,334	55,627,400	4,510	30,027,500	2,435	54.0	12,956	2,077	1,672	1,059	80	196	1,142	5,786	944	5.56
In central cities.....	9,045	7,984	7,469	36,066,500	4,829	20,117,500	2,693	55.8	7,778	1,051	1,057	694	72	166	714	3,403	621	5.55
Allentown city.....	4,638	4,126	3,850	18,596,500	4,830	10,914,900	2,835	58.7	4,022	190	526	324	30	57	353	2,241	291	5.52
Bethlehem city.....	3,173	2,814	2,668	12,977,500	4,873	6,765,600	2,541	52.1	2,743	629	381	201	35	103	302	805	287	5.53
Easton city.....	1,234	1,044	956	4,492,500	4,699	2,436,000	2,548	54.2	1,013	232	140	169	7	6	59	357	43	5.75
Outside central cities.....	5,973	5,282	4,865	19,560,900	4,021	9,910,000	2,037	50.7	5,178	1,026	615	365	8	30	428	2,383	323	5.56
Urban.....	3,319	2,834	2,611	10,797,800	4,136	5,409,600	2,072	50.1	2,779	554	376	173	1	14	288	1,181	192	5.52
Rural-nonfarm.....	2,654	2,448	2,254	8,763,100	3,888	4,500,400	1,997	51.4	2,399	472	239	192	7	16	140	1,202	131	5.61
District includes following urban places and rural-nonfarm areas:																		
In Bucks County, Pa.**.....	28	23	23	110,400	-	49,800	-	-	23	10	2	-	-	-	-	11	-	-
In Lehigh County, Pa.....	7,993	7,120	6,641	30,769,200	4,533	17,218,600	2,593	56.0	6,927	670	915	514	43	96	600	3,575	514	5.53
Allentown city*.....	4,638	4,126	3,850	18,596,500	4,830	10,914,900	2,835	58.7	4,022	190	526	324	30	57	353	2,241	291	5.52
Bethlehem city (part)*.....	773	664	580	3,604,500	6,215	1,741,600	3,003	48.3	630	147	104	36	7	21	51	202	62	5.60
Catasauqua borough*.....	195	181	177	612,100	3,458	297,200	1,679	48.6	178	49	11	9	-	1	19	84	5	5.65
Coplay borough*.....	104	88	86	294,500	3,424	139,800	1,626	47.5	88	8	22	17	-	-	6	33	2	5.53
Emmaus borough*.....	412	357	348	1,234,200	3,547	688,500	1,979	55.8	350	26	46	7	-	1	60	196	14	5.86
Fountain Hill borough*.....	409	358	337	1,659,400	4,924	893,300	2,651	53.8	337	77	55	12	-	6	37	83	67	5.55
Slatersburg borough*.....	90	81	70	248,400	3,477	134,600	1,923	55.3	79	7	9	1	-	-	1	46	15	5.50
Rural-nonfarm**.....	1,372	1,265	1,193	4,524,600	3,793	2,408,600	2,019	53.2	1,243	166	132	108	6	10	73	690	58	5.57
In Northampton County, Pa.....	6,075	5,328	4,896	21,514,400	4,394	11,300,900	2,308	52.5	5,221	1,264	672	515	37	96	494	1,761	382	5.61
Bethlehem city (part)*.....	2,400	2,150	2,083	9,373,000	4,500	5,025,000	2,412	53.6	2,113	482	277	165	28	82	251	603	225	5.51
Easton city*.....	1,234	1,044	956	4,492,500	4,699	2,436,000	2,548	54.2	1,013	232	140	169	7	6	59	357	43	5.75
Hellertown borough*.....	238	224	218	861,400	3,951	461,700	2,118	53.6	216	44	55	2	-	-	16	83	16	5.69
Nazareth borough*.....	248	210	203	1,042,900	5,137	460,000	2,266	44.1	210	98	23	21	-	-	-	92	9	5.29
Northampton borough*.....	357	300	285	1,098,400	3,854	543,400	1,907	49.5	299	50	19	41	1	-	82	99	7	5.78
North Catasauqua borough*.....	110	107	100	302,100	3,021	153,800	1,538	50.9	107	26	18	4	-	1	10	45	3	5.64
Wilson borough*.....	465	389	374	968,500	4,526	563,400	2,633	58.2	334	68	48	42	-	1	21	132	22	5.73
Rural-nonfarm**.....	1,023	954	837	3,375,600	4,033	1,657,600	1,980	49.1	929	264	92	71	1	6	55	380	60	5.68
In Warren County, N. J.....	922	795	774	3,233,400	4,178	1,458,200	1,884	45.1	785	133	83	30	-	4	48	439	48	5.41
Phillipsburg town.....	691	589	573	2,490,900	4,330	1,073,800	1,874	43.3	581	101	70	17	-	4	36	318	35	5.37
Rural-nonfarm.....	231	206	201	752,500	3,744	384,400	1,912	51.1	204	32	18	13	-	-	12	121	13	5.52
ERIE DISTRICT.....	6,647	5,591	4,968	19,767,000	3,979	10,706,900	2,155	54.2	5,416	961	365	454	85	322	829	1,902	498	5.52
Erie city.....	5,121	4,105	3,523	14,666,700	4,163	7,840,400	2,225	53.5	3,955	794	261	344	57	34	680	1,433	353	5.51
Outside central city.....	1,526	1,486	1,445	5,100,300	3,580	2,866,500	1,984	56.2	1,450	167	104	110	28	288	149	469	145	5.57
Urban.....	164	150	148	555,000	3,750	307,800	2,080	55.5	142	26	14	12	1	2	32	42	13	5.35
Rural-nonfarm.....	1,362	1,336	1,297	4,545,300	3,504	2,558,700	1,973	56.3	1,318	141	90	98	27	286	117	427	132	5.59
District includes following urban places and rural-nonfarm areas:																		
In Erie County.....	6,647	5,591	4,968	19,767,000	3,979	10,706,900	2,155	54.2	5,416	961	365	454	85	322	829	1,902	498	5.52
Erie city*.....	5,121	4,105	3,523	14,666,700	4,163	7,840,400	2,225	53.5	3,955	794	261	344	57	34	680	1,433	353	5.51
Wesleyville borough*.....	164	150	148	555,000	3,750	307,800	2,080	55.5	142	26	14	12	1	2	32	42	13	5.35
Rural-nonfarm**.....	1,362	1,336	1,297	4,545,300	3,504	2,558,700	1,973	56.3	1,318	141	90	98	27	286	117	427	132	5.59

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

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

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dol- lars)	Total (dollars)	Average (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL DISTRICTS—Con.																			
HARRISBURG DISTRICT.....		7,874	6,685	6,271	31,902,700	5,087	14,975,900	2,388	46.9	6,527	622	2,615	1,114	75	36	428	1,346	291	5.73
Harrisburg city.....		3,444	2,762	2,499	14,535,100	5,816	6,778,100	2,712	46.6	2,693	255	1,174	328	30	14	197	566	129	5.78
Outside central city.....		4,430	3,923	3,772	17,367,600	4,604	8,197,800	2,173	47.2	3,834	367	1,441	785	45	22	231	780	162	5.69
Urban.....		2,869	2,083	2,010	9,404,100	4,679	4,474,000	2,226	47.6	2,036	224	861	340	20	6	128	386	71	5.75
Rural-nonfarm.....		2,061	1,840	1,762	7,963,500	4,520	3,723,800	2,113	46.8	1,798	143	580	445	25	16	103	394	91	5.62
District includes following urban places and rural-nonfarm areas:																			
In Cumberland County.....		1,710	1,542	1,488	7,755,700	5,230	3,632,100	2,449	46.8	1,490	135	557	309	25	5	81	326	52	5.77
Camp Hill borough*.....		420	405	400	3,169,100	7,923	1,522,200	3,806	48.0	402	35	145	122	16	—	16	45	22	5.79
Lemoyne borough*.....		309	260	251	1,167,800	4,653	560,000	2,281	48.0	247	6	163	6	2	—	21	48	1	5.78
Mechanicsburg borough*.....		228	195	175	850,300	3,716	295,700	1,690	45.5	187	4	71	50	—	1	5	54	2	5.81
New Cumberland borough*.....		271	239	234	1,103,700	4,717	515,600	2,203	46.7	230	56	37	43	2	2	18	59	13	5.74
Rural-nonfarm**.....		482	442	423	1,664,800	3,936	738,600	1,746	44.4	424	34	140	88	5	2	21	120	14	5.73
In Dauphin County.....		6,080	5,064	4,712	23,961,200	5,085	11,268,300	2,391	47.0	4,960	485	2,004	805	50	30	346	1,001	239	5.71
Harrisburg city*.....		3,444	2,762	2,499	14,535,100	5,816	6,778,100	2,712	46.6	2,693	255	1,174	328	30	14	197	566	129	5.78
Hummelstown borough*.....		99	83	76	271,100	3,567	131,800	1,734	48.6	81	4	17	16	—	—	—	39	5	5.49
Middletown borough*.....		290	248	242	865,600	3,577	403,900	1,669	46.7	245	67	80	42	—	1	6	36	13	5.80
Penbrook borough*.....		281	211	205	895,300	4,367	425,600	2,076	47.5	209	8	124	5	—	1	12	53	6	5.84
Steelton borough*.....		471	441	427	1,281,200	3,000	619,200	1,450	48.3	435	44	223	56	—	1	50	52	9	5.66
Rural-nonfarm**.....		1,495	1,319	1,263	6,112,900	4,840	2,909,700	2,304	47.6	1,297	107	386	358	20	13	81	255	77	5.56
In Perry County**.....		84	79	76	185,800	2,445	75,500	993	40.6	77	2	54	—	—	1	1	19	—	5.97
JOHNSTOWN DISTRICT.....		4,554	3,717	3,507	14,169,800	4,040	7,616,400	2,172	53.8	3,644	642	405	509	21	145	785	698	439	5.43
Johnstown city.....		1,870	1,344	1,300	4,845,200	3,727	2,597,100	1,998	53.6	1,326	245	113	172	7	43	354	256	136	5.41
Outside central city.....		2,684	2,373	2,207	9,324,600	4,225	5,019,300	2,274	53.8	2,318	397	292	337	14	102	431	442	303	5.44
Urban.....		1,071	893	817	4,393,500	5,378	2,174,500	2,562	49.5	869	189	100	170	7	21	159	134	89	5.53
Rural-nonfarm.....		1,613	1,480	1,390	4,931,100	3,548	2,844,800	2,047	57.7	1,449	208	192	167	7	81	272	308	214	5.39
District includes following urban places and rural-nonfarm areas:																			
In Cambria County.....		4,096	3,348	3,159	13,264,200	4,199	7,231,600	2,289	54.5	3,289	621	362	400	21	144	742	649	350	5.42
Dale borough*.....		103	79	72	296,800	4,122	143,000	1,986	48.2	77	9	8	15	—	7	16	17	5	5.45
East Conemaugh borough*.....		85	61	57	166,700	2,925	69,900	1,226	41.9	59	17	1	15	—	2	5	15	4	5.61
Fernside borough*.....		198	182	179	861,000	4,810	465,300	2,599	54.0	181	56	11	16	—	3	50	23	22	5.41
Johnstown city*.....		1,870	1,344	1,300	4,845,200	3,727	2,597,100	1,998	53.6	1,326	245	113	172	7	43	354	256	136	5.41
Portage borough*.....		121	105	53	100,300	1,892	54,000	1,019	53.8	95	3	2	14	—	3	32	28	13	5.42
South Fork borough*.....		19	17	17	34,700	—	17,300	—	—	17	1	2	7	—	—	3	2	2	—
Westmont borough*.....		317	273	269	2,399,300	8,919	1,217,600	4,526	50.7	267	84	57	5	7	6	36	35	37	5.58
Rural-nonfarm**.....		1,383	1,287	1,212	4,560,200	3,763	2,667,400	2,201	58.5	1,267	206	168	156	7	80	246	273	131	5.37
In Somerset County.....		458	369	348	905,600	2,602	384,800	1,106	42.5	355	21	43	109	—	1	43	49	89	5.58
Windber borough*.....		228	176	170	534,700	3,145	207,400	1,220	38.8	173	19	19	98	—	—	17	14	6	5.60
Rural-nonfarm**.....		230	193	178	370,900	2,084	177,400	997	47.8	182	2	24	11	—	1	26	35	88	5.56
PHILADELPHIA DISTRICT.....		155,642	142,460	131,816	616,829,500	4,679	357,818,500	2,715	58.0	138,370	37,523	18,459	8,911	10,231	6,596	13,814	32,152	10,684	5.60
Philadelphia city.....		94,027	85,878	79,564	313,556,600	3,942	194,460,200	2,444	62.0	83,424	21,359	10,725	6,380	4,920	3,967	9,842	20,150	6,131	5.58
Outside central city.....		61,615	56,592	52,252	308,172,900	5,902	163,358,300	3,125	53.9	54,946	16,164	7,734	2,581	5,311	2,629	3,972	12,002	4,553	5.62
Urban.....		43,927	39,813	36,575	223,746,700	6,117	122,418,000	3,347	54.7	38,596	10,171	5,540	1,780	4,680	2,083	2,737	8,206	3,899	5.61
Rural-nonfarm.....		17,688	16,769	15,677	79,426,200	5,066	40,940,300	2,611	51.5	16,350	5,993	2,194	801	631	546	1,235	3,796	1,154	5.66
District includes following urban places and rural-nonfarm areas:																			
In Bucks County, Pa.....		2,080	1,975	1,760	6,472,100	3,677	3,138,700	1,783	48.5	1,941	896	194	91	4	21	168	472	95	5.76
Bristol borough*.....		557	485	336	1,063,400	3,165	478,500	1,424	45.0	476	237	50	49	1	11	42	79	7	5.80
Rural-nonfarm**.....		1,523	1,490	1,424	5,408,700	3,798	2,660,200	1,868	49.2	1,465	659	144	42	3	10	126	393	88	5.75
In Chester County, Pa.....		1,473	1,286	1,148	6,715,900	5,850	3,006,000	2,618	44.8	1,235	520	182	28	9	15	115	325	41	5.67
Phoenixville borough*.....		616	555	515	2,362,100	4,587	1,049,500	2,038	44.4	540	239	89	4	—	1	46	143	18	5.77
Spring City borough*.....		185	118	110	319,800	2,907	153,500	1,395	48.0	111	66	4	3	—	—	5	29	4	5.80
Rural-nonfarm**.....		672	613	523	4,084,000	7,713	1,803,000	3,447	44.7	584	215	89	21	9	14	64	153	19	5.53
In Delaware County, Pa.....		23,071	20,474	19,606	121,763,800	6,211	69,733,700	3,557	57.3	19,918	4,045	3,196	785	3,292	1,554	1,301	3,432	2,313	5.57
Aldan borough*.....		325	304	300	1,563,800	5,213	990,100	3,300	63.3	298	47	28	22	31	34	24	61	51	5.41
Chester city*.....		2,396	2,083	1,945	7,774,400	3,997	4,088,100	2,102	52.6	2,032	739	494	61	137	4	86	402	109	5.85
Clifton Heights borough*.....		266	260	249	809,500	3,851	476,100	1,912	58.6	257	122	17	15	2	—	—	42	30	5.63
Collingsdale borough*.....		607	471	431	2,059,200	4,778	1,065,800	2,473	51.8	465	122	44	42	34	9	63	108	43	5.56
Darby borough*.....		457	416	383	1,375,700	3,592	789,900	2,062	57.4	405	115	28	11	41	12	59	105	34	5.68
East Lansdowne borough*.....		249	162	148	669,600	4,524	399,500	2,699	59.7	155	34	19	7	—	—	5	25	41	5.61
Glenolden borough*.....		448	409	400	2,035,100	5,088	1,147,700	2,869	56.4	405	96	121	2	37	14	18	96	21	5.77
Haverford township*.....		3,382	3,280	3,228	23,728,100	7,351	14,851,500	4,446	60.5	3,237	256	449	167	892	229	211	532	501	5.38
Lansdowne borough*.....		1,042	825	790	5,790,100	7,329	3,368,300	4,264	58.2	809	112	118	25	224	60	30	130	110	5.54
Marcus Hook borough*.....		115	79	78	260,600	3,341	133,900	1,717	51.4	75	32	26	—	—	2	—	11	2	6.03
Media borough*.....		298	266	263	1,302,200	4,951	693,400	2,637	53.2	259	103	36							

## HOUSING—NONFARM MORTGAGES

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

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

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual		Other
PRINCIPAL DISTRICTS—Con.																		
Philadelphia district --Con.																		
District includes following urban places and rural-nonfarm areas—Con.																		
In Montgomery County, Pa.....	15,557	14,528	13,294	103,570,400	7,791	53,526,500	4,026	51.7	14,070	3,506	2,817	1,139	992	533	709	3,353	1,021	5.64
Abington township*.....	2,134	2,080	1,848	11,954,900	6,469	6,646,400	3,597	55.6	2,010	497	377	82	138	136	150	468	162	5.58
Ambler borough*.....	211	181	147	937,800	6,380	465,900	3,169	49.7	179	77	37	11	1	5	6	89	3	5.85
Bridgeport borough*.....	307	228	216	835,200	3,867	396,000	1,833	47.4	221	48	37	84	-	5	20	21	6	5.79
Cheltenham township*.....	1,782	1,741	1,658	15,466,200	9,328	7,995,200	4,822	51.7	1,708	342	316	131	279	58	115	313	154	5.47
Conshohocken borough*.....	501	490	474	2,009,900	4,240	1,002,500	2,115	49.9	483	183	155	29	1	-	29	78	8	5.87
Hatboro borough*.....	228	217	203	979,500	4,825	554,900	2,733	56.7	214	35	9	10	10	15	3	101	31	5.77
Jenkintown borough*.....	332	330	277	2,668,600	9,634	1,207,700	4,360	45.3	317	56	85	29	11	4	16	94	22	5.68
Lansdale borough*.....	784	723	560	3,422,000	5,185	1,712,800	2,595	50.1	702	358	55	27	2	3	10	225	19	5.85
Lower Merion township*.....	2,427	2,301	2,162	32,491,300	15,028	16,794,900	7,763	51.7	2,193	238	463	130	418	139	70	432	305	5.40
Narberth borough*.....	425	404	390	2,775,800	7,120	1,567,400	4,019	56.4	395	50	98	17	42	11	43	84	50	5.58
Norristown borough*.....	1,858	1,587	1,393	6,757,600	4,851	3,528,000	2,533	52.2	1,518	284	478	240	2	8	50	406	50	5.37
Roystersford borough*.....	239	208	119	467,200	3,925	201,400	1,692	43.1	205	84	20	14	-	-	8	73	6	5.75
Rural-nonfarm**.....	4,225	4,038	3,747	22,803,400	6,086	11,453,400	3,057	50.2	3,925	1,254	687	335	88	149	189	1,016	207	5.71
Philadelphia County, Pa.....	94,027	85,878	79,564	313,656,600	3,942	194,460,200	2,444	52.0	83,424	21,359	10,725	6,330	4,920	3,967	9,842	20,130	6,131	5.59
Philadelphia city*.....	94,027	85,878	79,564	313,656,600	3,942	194,460,200	2,444	52.0	83,424	21,359	10,725	6,330	4,920	3,967	9,842	20,150	6,131	5.58
In Burlington County, N. J.....	3,275	3,025	2,625	10,749,100	4,095	5,215,800	1,987	48.5	2,960	1,358	264	109	61	21	184	776	187	5.66
Beverly city.....	125	112	111	388,200	3,497	180,000	1,622	46.4	112	71	6	2	-	-	1	31	1	5.82
Burlington city.....	544	490	370	1,145,600	3,096	562,300	1,520	49.1	480	265	23	9	2	-	8	154	19	5.26
Palmyra borough.....	371	330	327	1,462,000	4,471	736,300	2,252	50.4	328	174	17	11	1	-	23	87	15	5.72
Rural-nonfarm.....	2,235	2,093	1,817	7,753,300	4,267	3,737,200	2,057	48.2	2,040	848	218	87	58	21	152	504	152	5.62
In Camden County, N. J.....	13,289	12,590	11,298	43,805,800	3,877	23,647,400	2,093	54.0	12,210	4,837	862	363	936	455	1,312	2,673	772	5.63
Audubon borough.....	942	909	809	3,416,100	4,223	1,876,000	2,319	54.9	908	400	76	9	79	19	70	207	43	5.75
Camden city.....	3,600	3,354	2,922	8,622,700	2,951	4,612,800	1,579	53.5	3,220	1,423	135	95	131	109	329	790	208	5.66
Clementon borough.....	175	169	124	405,400	3,269	205,100	1,654	50.6	167	86	8	2	-	-	41	29	1	5.38
Collingswood borough.....	1,019	879	840	4,278,200	5,093	2,193,200	2,611	51.3	857	291	70	39	44	25	108	191	89	5.58
Gloucester City.....	503	553	448	1,302,100	2,906	710,000	1,585	54.5	530	355	23	4	2	11	55	57	23	5.73
Haddonfield borough.....	904	876	755	5,040,700	6,589	2,632,200	3,441	52.2	801	179	103	21	150	27	83	196	42	4.48
Haddon Heights borough.....	461	436	425	2,277,600	5,345	1,204,600	2,828	52.9	421	141	23	20	52	15	44	102	24	5.71
Lindenwald borough.....	175	174	159	420,200	2,486	220,900	1,307	52.6	173	98	3	-	-	-	5	26	3	5.58
Merchantville borough.....	282	260	162	1,180,900	7,290	506,400	3,126	42.9	246	60	23	17	24	11	18	61	12	5.57
Oaklyn borough.....	396	379	375	1,630,100	4,347	929,900	2,480	57.0	371	103	34	11	82	32	24	64	21	5.69
Pennsauken township.....	1,352	1,308	1,112	4,228,100	3,802	2,344,600	2,108	55.5	1,285	402	142	33	165	57	105	283	98	5.64
Runnemede borough.....	182	182	160	454,800	2,843	237,700	1,486	52.3	181	82	2	3	3	15	37	31	8	5.31
Wood-Lynne borough.....	194	179	167	532,900	3,191	295,900	1,772	55.5	177	69	-	5	2	2	25	32	2	5.71
Rural-nonfarm.....	3,004	2,922	2,619	10,016,000	3,553	5,678,100	2,014	56.7	2,878	1,128	220	104	202	127	347	537	163	5.62
In Gloucester County, N. J.....	2,870	2,704	2,521	10,095,800	4,005	5,090,200	2,019	50.4	2,612	1,002	219	66	17	30	183	971	124	5.72
Glassboro borough.....	238	222	213	816,900	3,835	450,700	2,116	55.2	216	94	8	-	3	3	19	80	9	5.73
Paulsboro borough.....	282	268	252	865,300	3,434	493,200	1,957	57.0	262	113	21	2	-	5	8	100	13	5.89
Pitman borough.....	394	369	333	1,603,800	4,616	795,300	2,891	49.7	352	122	16	18	3	4	13	149	27	5.71
Westville borough.....	218	190	156	566,200	3,629	293,000	1,878	51.7	179	80	7	1	5	-	21	59	6	5.70
Woodbury city.....	565	516	482	2,562,300	5,316	1,310,900	2,720	51.2	491	125	88	15	3	11	40	185	24	5.56
Rural-nonfarm.....	1,173	1,139	1,085	3,681,300	3,393	1,746,100	1,609	47.4	1,112	468	79	30	3	7	82	398	45	5.75
PITTSBURGH DISTRICT.....																		
Pittsburgh city.....	23,617	16,950	15,007	96,520,400	5,036	46,887,900	2,928	48.5	16,640	7,065	1,683	1,456	531	568	1,954	2,402	981	5.68
Outside central city.....	59,915	44,204	40,922	205,309,000	5,017	105,210,700	2,971	51.2	43,061	8,623	4,867	5,767	1,104	1,510	6,642	9,917	4,631	5.55
Urban.....	36,719	29,055	26,955	144,400,600	5,857	73,941,600	2,743	51.2	28,331	5,544	3,351	3,890	897	1,173	4,677	6,059	2,950	5.53
Rural-nonfarm.....	17,196	15,149	13,967	60,908,400	4,361	31,269,100	2,239	51.3	14,730	3,079	1,516	2,077	217	337	1,965	3,858	1,681	5.57
District includes following urban places and rural-nonfarm areas:																		
In Allegheny County.....	58,516	45,916	42,743	247,477,900	5,790	126,258,700	2,954	51.0	44,960	14,158	4,570	4,805	1,543	1,745	6,209	7,744	4,086	5.59
Aspinwall borough*.....	224	176	139	839,700	6,041	401,500	2,888	47.8	175	60	17	35	7	-	21	30	5	5.75
Avalon borough*.....	413	309	276	1,454,200	5,259	797,600	2,890	54.8	305	117	27	46	8	7	40	43	17	5.73
Bellvue borough*.....	538	484	478	3,187,500	6,668	1,557,500	3,258	48.9	480	144	85	46	29	4	57	85	30	5.37
Ben Avon borough*.....	189	164	163	1,438,300	8,624	672,800	4,128	46.8	163	40	73	2	8	2	13	22	3	5.57
Brackenridge borough*.....	305	232	228	808,700	3,525	397,100	1,742	49.4	231	81	14	23	1	15	77	57	13	5.41
Breadcoke borough*.....	272	170	156	656,300	4,207	284,200	1,322	48.3	163	18	24	30	1	4	43	32	11	5.47
Brentwood borough*.....	778	672	545	3,729,800	5,844	2,362,700	4,335	63.3	557	247	49	71	35	47	36	65	107	5.49
Bridgeville borough*.....	229	192	184	953,800	5,184	468,800	2,548	49.2	189	64	50	-	-	10	40	25	568	10
Carnegie borough*.....	462	373	350	1,630,700	4,559	832,500	2,379	51.1	364	227	23	30	2	8	18	38	18	5.89
Castle Shannon borough*..	204	191	185	835,300	4,491	458,000	2,462	54.8	191	98	19	3	2	-	26	28	15	5.56
Clairton city*.....	1,002	770	701	2,896,300	4,132	1,976,200	2,819	68.2	761	17	27	34	6	157	54	141	325	5.15
Coraopolis borough*.....	478	421	292	1,243,500	4,259	597,300	2,046	48.0	413	46	45	158	13	2	82	45	22	5.59
Crafton borough*.....	426	364	353	2,573,000	7,289	1,275,600	3,614	49.6	360	104	50	59	12	13	40	56	26	5.65
Dormont borough*.....	896	800	729	4,991,500	6,847	2,840,100	3,896	56.9	773	205	93	145	45	16	67	143	5	



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

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

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL DISTRICTS--Con.																			
Pittsburgh district --Con.																			
District includes following urban places and rural-nonfarm areas--Con.																			
In Allegheny County--Con.																			
McKeesport city*.....	2,656	2,081	1,971	8,668,000	4,398	4,357,900	2,211	50.3	2,050	111	112	242	26	127	454	667	311	5.54	
McKees Rocks borough*....	490	311	298	1,312,700	4,425	539,100	2,145	48.5	301	57	57	16	8	6	79	51	27	5.42	
Millvale borough*.....	272	215	209	850,300	4,068	452,000	2,163	53.2	213	137	16	14	2	1	10	22	11	5.81	
Mount Lebanon township*..	1,955	1,918	1,863	20,699,200	11,111	11,228,900	6,027	54.2	1,879	283	244	210	370	145	293	165	164	5.39	
Mount Oliver borough*....	390	249	240	850,300	4,254	418,000	2,090	49.1	232	162	10	7	6	—	19	22	6	5.82	
Munhall borough*.....	915	761	742	3,587,300	4,835	1,986,000	2,609	54.0	768	125	32	65	9	52	112	136	297	5.41	
North Braddock borough*..	563	455	459	1,639,400	3,496	801,800	1,710	48.9	478	47	51	52	1	16	144	90	77	5.31	
Oakmont borough*.....	269	237	221	1,549,800	7,013	773,000	3,498	49.9	232	44	17	58	13	8	33	43	16	5.57	
Pittsford borough*.....	267	203	198	639,000	3,227	344,100	1,738	53.8	201	83	9	2	2	1	56	42	6	5.42	
Pittsburgh city*.....	23,617	16,950	16,007	96,620,400	6,036	46,867,900	2,928	48.5	16,640	7,065	1,683	1,456	531	568	1,954	2,402	981	5.68	
Port Vue borough*.....	181	156	152	563,200	3,705	303,300	1,995	53.9	152	21	7	9	1	7	42	39	26	5.44	
Rankin borough*.....	173	101	82	339,200	4,137	166,800	2,028	49.0	95	4	8	17	1	2	35	18	10	5.20	
Sewickley borough*.....	233	183	180	1,375,300	7,641	559,400	3,108	40.7	181	96	37	3	2	—	13	12	18	5.77	
Shaler township*.....	773	710	683	3,776,900	5,530	1,846,000	2,703	48.9	699	352	76	85	4	9	57	100	16	5.71	
Sharpsburg borough*.....	236	168	156	575,600	3,690	248,800	1,595	43.2	166	69	13	45	1	—	11	15	13	5.70	
Springdale borough*.....	237	174	142	565,000	3,979	289,000	2,035	51.2	173	69	15	17	1	—	37	13	21	5.60	
Stowe township*.....	497	312	231	896,200	3,880	486,700	2,107	54.3	306	60	13	51	9	10	90	55	35	5.37	
Swissvale borough*.....	798	612	585	3,368,100	5,757	1,715,000	2,932	50.9	590	114	64	57	15	19	158	106	37	5.39	
Tarentum borough*.....	386	247	239	1,099,500	4,600	539,800	2,259	49.1	234	18	22	39	1	3	75	58	13	5.42	
Trafford borough (part)*..	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Turtle Creek borough*....	436	348	320	1,492,600	4,664	735,500	2,298	49.3	341	83	30	52	2	2	59	61	52	5.51	
Verona borough*.....	166	135	130	491,000	3,777	238,800	1,837	48.6	132	29	26	8	3	1	42	18	5	5.35	
West Homestead borough*..	84	51	29	98,500	3,397	46,500	1,607	47.3	50	8	7	2	—	2	9	12	10	5.38	
West View borough*.....	673	590	577	3,332,300	5,775	1,659,700	2,876	49.8	573	265	45	45	15	22	65	95	21	5.68	
Wilkinsburg borough*.....	1,477	1,126	1,033	6,953,300	6,731	3,912,800	3,788	56.3	1,113	261	163	73	55	81	129	244	106	5.50	
Wilmerding borough*.....	143	112	69	252,000	3,652	120,000	1,739	47.6	111	28	13	15	—	12	20	14	9	5.21	
Rural-nonfarm**.....	9,805	8,823	8,152	42,516,400	5,215	22,693,400	2,784	53.4	8,605	2,528	820	1,090	191	246	1,093	1,792	845	5.56	
In Beaver County.....	2,580	1,763	1,684	8,139,800	4,834	3,972,200	2,359	48.8	1,716	591	99	157	16	129	231	221	272	5.52	
Aliquippa borough*.....	1,139	855	799	3,642,300	4,559	1,729,800	2,165	47.5	835	269	55	97	1	120	98	79	116	5.70	
Ambridge borough*.....	1,003	540	529	2,761,800	5,221	1,302,900	2,463	47.2	531	223	38	33	10	6	84	99	88	5.60	
Rural-nonfarm**.....	438	368	356	1,785,700	4,876	939,500	2,639	54.1	350	99	6	27	5	3	49	43	118	5.42	
In Fayette County.....	3,267	2,712	2,479	7,984,000	3,221	3,663,900	1,478	45.9	2,626	113	210	305	15	66	554	942	421	5.49	
Brownsville borough*.....	163	130	120	512,700	4,273	223,300	1,861	43.6	124	4	40	9	—	—	32	30	9	5.44	
Masontown borough*.....	125	108	103	276,700	2,686	123,600	1,200	44.7	104	5	11	21	—	1	34	29	3	5.28	
Uniontown city*.....	780	673	631	2,953,900	4,631	1,427,700	2,263	48.3	651	53	61	67	6	26	152	233	53	5.45	
Rural-nonfarm**.....	2,199	1,801	1,625	4,240,700	2,610	1,889,300	1,163	44.6	1,747	51	98	208	9	39	336	650	356	5.52	
In Greene County**.....	260	234	200	589,800	2,949	285,500	1,428	48.4	230	68	19	43	—	1	42	40	17	5.61	
In Washington County.....	4,672	3,860	3,715	13,975,600	3,762	6,348,800	1,709	45.4	3,759	278	560	758	20	21	613	1,183	326	5.59	
Bentleyville borough*....	103	98	95	172,700	1,818	80,700	849	46.7	95	2	2	19	1	—	22	45	4	5.37	
California borough*.....	87	66	64	290,700	4,542	98,400	1,538	33.8	61	—	—	41	—	—	5	15	—	5.81	
Canonsburg borough*.....	539	403	394	1,755,600	4,456	766,200	1,945	43.6	396	41	68	136	5	4	67	50	25	5.66	
Centerville borough*.....	56	54	50	100,900	2,018	46,300	926	45.9	48	4	2	10	1	—	5	19	7	5.69	
Charlertoi borough*.....	345	266	253	1,150,300	4,586	460,300	1,819	39.7	258	4	42	78	—	1	59	62	12	5.50	
Donora borough*.....	390	284	273	973,600	3,567	438,400	1,606	45.0	274	3	18	95	1	5	50	77	25	5.50	
McDonald borough (part)*..	59	44	39	127,600	3,272	80,800	2,072	63.3	40	—	3	23	1	2	—	10	1	5.93	
Monongahela city*.....	299	250	210	897,400	4,273	443,800	2,113	49.5	245	18	46	41	—	—	74	39	27	5.34	
North Charleroi borough*..	115	92	90	353,100	3,923	162,700	1,808	46.1	91	3	15	17	1	—	22	28	5	5.41	
Washington city*.....	832	702	665	2,443,200	3,567	1,229,600	1,795	50.3	682	87	79	58	3	2	108	282	63	5.62	
Rural-nonfarm**.....	1,847	1,621	1,562	5,700,300	3,649	2,541,600	1,267	44.6	1,569	116	285	240	7	7	201	556	157	5.64	
In Westmoreland County.....	8,237	6,649	6,108	23,762,300	3,890	11,549,500	1,891	48.6	6,410	480	992	1,155	41	116	947	2,189	490	5.58	
Arnold borough*.....	542	346	338	1,512,900	4,476	761,500	2,253	50.3	334	29	60	45	1	4	39	140	16	5.71	
Greensburg city*.....	597	491	423	2,505,000	5,922	1,211,500	2,864	48.4	462	14	88	103	1	2	66	124	64	5.56	
Irwin borough*.....	134	100	92	457,800	4,976	181,200	1,970	39.6	97	—	33	34	—	—	5	21	4	5.83	
Jeanette city*.....	811	625	603	2,468,300	4,093	1,103,600	1,830	44.7	603	7	105	135	5	2	132	163	54	5.44	
Latrobe borough*.....	525	467	443	1,833,300	4,138	871,300	1,967	47.5	458	40	91	29	—	2	137	148	11	5.34	
Monessen city*.....	783	531	510	1,694,000	3,322	857,000	1,680	50.6	524	32	52	28	6	34	84	254	34	5.59	
Mount Pleasant borough*..	155	134	125	270,600	3,184	116,500	1,371	43.1	128	47	3	23	—	1	13	34	7	5.55	
New Kensington city*.....	1,084	851	819	4,445,200	5,428	2,319,700	2,632	52.2	804	63	135	164	21	7	69	290	55	5.64	
North Bellevernon borough*	137	117	110	360,300	3,275	166,300	1,512	46.2	113	2	26	9	—	5	28	41	2	5.47	
Scottdale borough*.....	176	152	111	280,000	2,523	142,900	1,287	51.0	142	1	12	58	—	—	33	39	4	5.49	
South Greensburg borough*	121	104	100	299,000	2,990	175,300	1,753	58.6	103	—	—	27	—	2	13	48	13	5.59	
Southwest Greensburg borough*	151	123	116	508,200	4,381	220,100	1,897	43.3	116	1	33	19	1	1	14	34	13	5.49	
Trafford borough (part)*..	183	137	132	608,300	4,608	262,400	1,988	43.1	134	11	10	13	1	14	52	20	13	5.11	
West Newton borough*.....	109	94	82	162,800	1,985	117,400	1,432	72.1	89	11	29	—	—	1	14	27	7	5.72	
Youngwood borough*.....	82	75	72	281,100	3,210	123,000	1,708	53.2	74	5	27	4	—	4	29	5	5.73		
Rural																			

## HOUSING—NONFARM MORTGAGES

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

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

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL DISTRICTS--Con.																			
Reading district--Con.																			
District includes following urban places and rural-nonfarm area:																			
In Berks County.....	9,443	8,706	8,289	35,347,800	4,264	19,095,100	2,304	54.0	6,447	354	1,237	666	182	37	756	4,621	514	5.49	
Birdsboro borough*.....	95	84	76	235,100	3,093	107,100	1,409	45.6	77	1	4	15	-	-	6	50	1	5.60	
Laureldale borough*.....	268	228	206	681,500	3,308	400,100	1,942	58.7	222	16	42	-	2	-	23	135	4	5.59	
Mount Penn borough*.....	321	316	300	1,841,600	6,139	992,800	3,309	53.9	300	12	70	49	17	2	26	118	6	5.39	
Reading city*.....	5,459	4,957	4,737	17,988,000	3,797	9,787,500	2,055	54.1	4,794	167	740	258	70	20	454	2,719	356	5.50	
Shillington borough*.....	468	438	429	2,490,700	5,806	1,307,100	3,047	52.5	431	30	29	34	39	-	33	247	19	5.36	
West Reading borough*.....	359	331	323	1,564,000	4,842	890,300	2,755	55.9	321	20	41	92	1	5	21	126	15	5.50	
Wyomissing borough*.....	260	248	233	1,720,500	7,384	930,800	3,995	54.1	241	13	99	2	8	-	20	89	10	5.44	
Rural-nonfarm**.....	2,213	2,104	1,985	8,825,400	4,447	4,729,400	2,383	53.6	2,061	105	262	236	45	10	163	1,137	103	5.50	
SCRANTON--WILKES-BARRE DISTRICT.	18,522	13,049	11,462	41,781,400	3,641	19,248,300	1,679	46.1	12,715	1,836	1,580	3,358	115	193	1,486	3,357	790	5.69	
In central cities.....	6,957	4,417	3,757	14,791,500	3,937	7,210,100	1,919	48.7	4,288	1,127	408	829	47	81	492	1,026	278	5.70	
Scranton city.....	4,718	2,713	2,148	8,474,300	3,945	4,079,800	1,899	48.1	2,623	969	181	582	28	39	267	403	154	5.73	
Wilkes-Barre city.....	2,239	1,704	1,509	6,517,200	3,926	3,130,300	1,945	49.6	1,655	158	227	247	19	42	225	623	124	5.65	
Outside central cities.....	11,565	8,632	7,705	26,939,900	3,496	12,038,200	1,562	44.7	8,427	709	1,172	2,522	68	112	994	2,331	512	5.68	
Urban.....	9,547	6,986	6,165	21,789,500	3,534	9,860,600	1,599	45.3	6,820	537	913	2,169	55	83	847	1,793	423	5.67	
Rural-nonfarm.....	2,018	1,646	1,540	5,150,400	3,344	2,177,600	1,414	42.3	1,607	172	259	360	13	29	147	538	89	5.73	
District includes following urban places and rural-nonfarm areas:																			
In Lackawanna County.....	9,304	6,158	4,957	18,001,200	3,631	8,379,200	1,690	46.5	5,944	1,392	420	1,614	56	75	785	1,265	337	5.67	
Archbald borough*.....	272	224	178	574,200	3,226	215,600	1,211	37.5	220	13	-	62	1	-	68	70	6	5.46	
Blakely borough*.....	274	218	96	235,300	2,451	113,400	1,181	48.2	209	27	5	88	-	-	19	58	12	5.71	
Carbondale city*.....	522	424	361	1,122,200	3,109	525,300	1,458	49.9	402	14	20	128	-	8	104	116	12	5.44	
Clarks Summit borough*.....	159	157	78	316,500	4,058	188,000	2,410	56.4	151	41	9	25	3	2	18	40	13	5.67	
Dickson City borough*.....	303	192	149	474,200	3,183	192,400	1,291	40.6	187	30	14	43	5	2	31	50	12	5.45	
Dumore borough*.....	884	590	548	2,211,200	4,035	1,046,800	1,910	47.3	566	92	86	260	7	6	33	64	18	5.86	
Jermyn borough*.....	62	46	26	71,100	2,735	28,000	1,077	39.4	45	2	-	18	-	1	5	17	2	5.65	
Mayfield borough*.....	95	72	67	162,900	2,431	80,200	1,197	49.2	72	5	1	35	-	-	11	17	3	5.74	
Moscow borough*.....	150	120	91	213,500	2,346	103,300	1,135	48.4	120	27	2	31	-	1	12	39	8	5.65	
Old Forge borough*.....	335	203	176	515,100	2,927	222,800	1,266	43.3	199	13	13	61	1	6	28	59	18	5.65	
Olyphant borough*.....	240	178	155	563,600	3,636	217,300	1,408	38.6	176	7	10	33	3	2	50	59	12	5.59	
Scranton city*.....	4,718	2,713	2,148	8,474,300	3,945	4,079,800	1,899	48.1	2,623	969	181	582	28	39	267	403	154	5.73	
Taylor borough*.....	208	126	96	261,300	2,722	118,000	1,229	45.2	123	28	1	12	3	-	35	27	17	5.22	
Thorop borough*.....	178	115	106	242,600	2,289	125,300	1,182	51.6	100	20	7	20	1	-	23	18	11	5.53	
Winton borough*.....	226	187	122	310,200	2,543	141,400	1,159	45.6	178	3	11	112	-	2	7	36	7	5.86	
Rural-nonfarm**.....	688	593	560	2,253,000	4,028	980,600	1,751	43.5	573	101	60	104	4	6	74	192	32	5.64	
In Luzerne County.....	9,141	6,841	6,457	23,622,100	3,658	10,816,200	1,675	45.8	6,722	444	1,155	1,733	59	118	696	2,065	452	5.71	
Ashley borough*.....	117	95	93	255,900	2,752	121,100	1,302	47.3	95	10	7	28	1	1	11	36	1	5.82	
Avoca borough*.....	142	121	120	374,000	3,117	123,200	1,027	32.9	121	-	41	50	-	-	6	19	5	5.68	
Dupont borough*.....	160	124	119	399,000	2,513	107,300	902	35.9	123	7	-	70	1	-	4	12	29	5.89	
Durysa borough*.....	249	189	173	517,500	2,991	202,600	1,171	39.1	183	2	10	55	-	1	34	52	29	5.52	
Edwardsville borough*.....	159	98	88	335,900	3,817	120,700	1,372	35.9	98	1	19	13	-	9	7	42	7	5.73	
Exeter borough*.....	191	165	154	470,700	3,056	269,200	1,748	57.2	163	8	4	95	4	1	21	23	7	5.72	
Forty Fort borough*.....	303	252	244	1,448,300	5,936	702,900	2,881	48.5	250	37	24	78	2	1	30	65	13	5.73	
Hanover township*.....	586	438	431	1,497,400	3,474	614,100	1,425	41.0	432	47	109	66	2	36	146	24	5.70		
Kingston borough*.....	701	497	470	2,562,400	5,452	1,245,300	2,650	48.6	485	47	108	94	5	4	42	150	35	5.73	
Larksville borough*.....	67	50	48	123,700	2,577	31,800	663	25.7	49	-	12	13	-	-	3	21	-	5.82	
Luzerne borough*.....	138	93	90	293,700	3,263	122,600	1,362	41.7	92	4	5	36	-	1	8	28	10	5.64	
Nanticoke city*.....	687	473	440	1,272,900	2,893	647,200	1,471	50.8	468	4	226	117	7	12	7	69	26	5.97	
Pittston city*.....	518	350	334	1,179,800	3,532	567,400	1,699	48.1	345	18	52	151	1	3	54	53	13	5.66	
Plains township*.....	407	310	291	901,400	3,098	364,500	1,253	40.4	302	9	12	23	3	8	58	147	42	5.49	
Plymouth borough*.....	330	196	175	542,100	3,098	208,800	1,193	38.5	193	4	63	74	-	-	7	38	7	5.83	
Sugar Notch borough*.....	31	19	7	30,300	-	11,000	-	-	17	-	1	9	-	-	2	4	1	-	
Swoyerville borough*.....	201	162	157	420,200	2,676	183,700	1,170	43.7	162	7	9	31	4	1	18	39	9	5.51	
West Pittston borough*.....	283	222	210	1,040,700	4,956	467,500	2,226	44.9	213	3	3	193	-	4	26	43	6	5.75	
West Wyoming borough*.....	130	99	97	277,200	2,858	115,900	1,195	41.8	96	7	6	29	-	3	5	41	5	5.54	
Wilkes-Barre city*.....	2,239	1,704	1,509	6,517,200	3,926	3,130,300	1,945	49.5	1,655	158	227	247	19	42	225	623	124	5.65	
Wyoming borough*.....	186	154	148	618,700	4,180	286,000	1,932	46.2	153	-	19	68	1	2	19	41	3	5.76	
Rural-nonfarm**.....	1,310	1,030	959	2,843,100	2,965	1,178,100	1,223	41.3	1,012	71	198	253	9	23	73	329	56	5.78	
In Susquehanna County.....	52	27	27	53,800	1,993	29,000	1,074	53.9	27	-	4	3	-	-	5	10	-	5.60	
Forest City borough*.....	52	27	27	53,800	1,993	29,000	1,074	53.9	27	-	4	3	-	-	5	10	-	5.60	
In Wyoming County**.....	25	23	21	54,300	-	23,900	-	-	22	-	1	3	-	-	-	17	1	-	
TRENTON, N. J., DIS- TRICT (part in Pa.)...	524	493	404	1,613,200	3,993	774,900	1,918	48.0	488	158	28	29	6	43	44	153	27	5.64	
Urban.....	246	225	223	859,000	3,852	431,800	1,936	50.3	226	46	5	18	1	37	34	78	7	5.59	
Rural-nonfarm.....	278	267	181	754,200	4,167	343,100	1,896	45.5	262	112	23	11	5	6	10	75	20	5.69	
Part of district in Pennsylv- ania includes following ur- ban place and rural-nonfarm area:																			
In Bucks County.....	524	493	404	1,613,200	3,993	774,900	1,918	48.0	488	158	28	29	6	43	44	153	27	5.64	
Morrisville borough*.....	246	225	223	859,000	3,852	431,800	1,936	50.3	226	46	5	18	1	37	34	78	7	5.59	
Rural-nonfarm**.....	2																		



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

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

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
PRINCIPAL DISTRICTS--Con.																		
WILMINGTON, DEL., DIS- TRICT (part in Pa.)....	138	125	119	409,400	3,440	185,300	1,557	45.3	121	62	11	1	-	-	4	41	2	5.91
Rural-nonfarm.....	138	125	119	409,400	3,440	185,300	1,557	45.3	121	62	11	1	-	-	4	41	2	5.91
Part of district in Pennsyl- vania includes following rural-nonfarm areas:																		
In Chester County**.....	89	77	71	204,300	2,877	92,600	1,304	45.3	74	48	6	1	-	-	2	16	1	5.92
In Delaware County**.....	49	48	48	205,100	4,273	92,700	1,931	45.2	47	14	5	-	-	-	2	25	1	5.89
YOUNGSTOWN, OHIO, DIS- TRICT (part in 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
Urban.....	2,221	2,045	1,774	7,204,000	4,061	3,506,700	1,977	48.7	1,995	409	276	339	103	54	246	281	287	5.62
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
Part of district in Pennsyl- vania includes following urban places and rural-nonfarm areas:																		
In Mercer County.....	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
Parrell 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
SECONDARY METROPOLITAN DISTRICTS																		
ALTOONA DISTRICT.....	4,587	4,296	3,823	12,959,200	3,390	6,784,300	1,775	52.4	4,148	1,890	266	196	40	42	588	948	178	5.69
Altoona city.....	3,499	3,277	3,064	10,832,900	3,536	5,721,000	1,887	52.8	3,149	1,563	182	149	33	38	438	612	134	5.71
Outside central city.....	1,088	1,019	759	2,126,300	2,801	1,063,300	1,401	50.0	999	327	84	47	7	4	150	336	44	5.64
Urban.....	373	331	286	856,500	2,995	415,100	1,451	48.5	325	74	43	33	4	2	51	96	22	5.63
Rural-nonfarm.....	715	688	473	1,269,800	2,685	648,200	1,370	51.0	674	253	41	14	3	2	99	240	22	5.65
District includes following urban places and rural-nonfarm areas:																		
In Blair County.....	4,351	4,081	3,620	12,463,900	3,443	6,538,000	1,806	52.5	3,944	1,821	237	168	37	42	554	922	163	5.69
Altoona city.....	3,499	3,277	3,064	10,832,900	3,536	5,721,000	1,887	52.8	3,149	1,563	182	149	33	38	438	612	134	5.71
Holidaysburg borough....	191	166	127	427,600	3,367	200,400	1,578	46.9	165	16	20	12	2	2	24	78	11	5.55
Rural-nonfarm.....	661	638	429	1,203,400	2,805	616,600	1,437	51.2	630	242	35	7	2	2	92	232	18	5.65
In Cambria County.....	236	215	203	495,300	2,440	246,300	1,213	49.7	204	69	29	28	3	-	34	26	15	5.68
Cresson borough.....	83	79	75	270,200	3,555	127,800	1,682	47.3	77	24	3	21	2	-	17	9	1	5.57
Gallitzin borough.....	99	86	83	158,700	1,912	86,900	1,047	54.8	83	34	20	-	-	-	10	9	10	5.86
Rural-nonfarm.....	54	50	44	66,400	1,509	31,600	718	47.6	44	11	6	7	1	-	7	8	4	5.52
LANCASTER DISTRICT.....	6,656	6,065	5,855	28,421,600	4,854	14,216,700	2,428	50.0	5,955	935	1,111	331	20	12	330	2,877	339	5.21
Lancaster city.....	3,228	2,846	2,762	12,301,600	4,454	6,355,400	2,301	51.7	2,793	486	321	157	7	9	200	1,373	240	5.27
Outside central city.....	3,428	3,219	3,093	16,120,000	5,212	7,861,300	2,542	48.8	3,162	449	730	174	13	3	130	1,504	99	5.16
Urban.....	1,160	1,068	1,040	3,692,400	3,550	1,700,200	1,635	46.0	1,054	188	325	54	9	2	14	436	26	5.39
Rural-nonfarm.....	2,268	2,151	2,053	12,427,600	6,053	6,161,100	3,001	49.6	2,108	261	465	120	4	1	116	1,068	73	5.05
District includes following urban places and rural-nonfarm area:																		
In Lancaster County.....	6,656	6,065	5,855	28,421,600	4,854	14,216,700	2,428	50.0	5,955	935	1,111	331	20	12	330	2,877	339	5.21
Columbia borough.....	641	579	561	1,576,000	2,809	697,400	1,243	44.3	570	138	257	46	2	2	13	100	12	5.75
Ephrata borough.....	251	235	230	1,054,800	4,586	435,700	1,894	41.3	231	39	40	3	-	-	-	142	7	5.02
Lancaster city.....	3,228	2,846	2,762	12,301,600	4,454	6,355,400	2,301	51.7	2,793	486	321	157	7	9	290	1,373	240	5.27
Litzitz borough.....	268	254	249	1,061,600	4,263	567,100	2,278	53.4	253	11	28	5	7	-	1	194	7	4.96
Rural-nonfarm.....	2,268	2,151	2,053	12,427,600	6,053	6,161,100	3,001	49.6	2,108	261	465	120	4	1	116	1,068	73	5.05
YORK DISTRICT.....	4,446	3,817	3,568	15,333,000	4,180	7,653,000	2,086	49.9	3,740	33	1,446	764	21	14	39	1,312	111	5.46
York city.....	2,344	1,908	1,792	6,888,200	3,844	3,384,200	1,889	49.1	1,863	8	758	369	9	10	24	640	45	5.57
Outside central city.....	2,102	1,909	1,876	8,444,800	4,501	4,268,800	2,275	50.5	1,877	25	688	395	12	4	15	672	66	5.36
Urban.....	751	632	614	2,194,900	3,575	1,189,700	1,938	54.2	624	6	261	101	2	2	4	228	20	5.36
Rural-nonfarm.....	1,351	1,277	1,262	6,249,900	4,952	3,079,100	2,440	49.3	1,253	19	427	294	10	2	11	444	46	5.36
District includes following urban places and rural-nonfarm area:																		
In York County.....	4,446	3,817	3,568	15,333,000	4,180	7,653,000	2,086	49.9	3,740	33	1,446	764	21	14	39	1,312	111	5.46
Dallastown borough.....	153	126	118	328,000	2,780	212,400	1,800	64.8	123	-	34	46	-	-	-	42	1	5.35
Red Lion borough.....	216	189	188	650,200	3,512	386,400	2,055	58.5	188	-	98	-	-	-	2	77	11	5.22
West York borough.....	382	317	308	1,206,700	3,918	590,900	1,919	49.0	313	6	129	55	2	2	2	109	8	5.45
York city.....	2,344	1,908	1,792	6,888,200	3,844	3,384,200	1,889	49.1	1,863	8	758	369	9	10	24	640	45	5.57
Rural-nonfarm.....	1,351	1,277	1,262	6,249,900	4,952	3,079,100	2,440	49.3	1,253	19	427	294	10	2	11	444	46	5.36