

WASHINGTON

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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.....	487,910	443,881	238,032	53.6	205,849	33,054	10,975	223,314	98,275	44.0	125,039
1930: Private families reporting tenure.....	-	339,322	189,330	55.8	149,992	-	-	-	-	-	-
1920: All families reporting tenure.....	-	267,176	138,804	49.9	138,872	-	-	130,262	51,243	39.3	79,019
Dwelling units: 1940.....	487,910	443,881	238,032	53.6	205,849	33,054	10,975	223,314	98,275	44.0	125,039
Urban.....	322,164	302,208	152,059	50.3	150,149	18,323	1,633	144,228	68,714	47.6	75,514
Rural-nonfarm.....	165,746	141,673	85,973	60.7	55,700	14,731	9,342	79,086	29,561	37.4	49,525
COLOR OF OCCUPANTS											
White.....	-	435,958	235,591	54.0	200,367	-	-	221,335	97,747	44.2	123,588
Nonwhite.....	-	7,923	2,441	30.8	5,482	-	-	1,979	528	26.7	1,461
TYPE OF STRUCTURE											
1-family.....	367,732	337,422	224,172	66.4	113,250	20,333	9,977	211,553	93,668	44.3	117,885
Other.....	120,178	106,459	13,860	13.0	92,599	12,721	998	11,761	4,607	39.2	7,154
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	360,394	331,833	221,031	66.6	110,802	19,312	9,249	210,694	93,414	44.3	117,280
Under \$5.....	18,193	16,110	10,932	67.9	5,178	1,315	768	8,633	1,445	15.7	7,188
\$5 to \$9.....	44,517	38,636	20,149	52.2	18,487	3,956	1,695	19,646	5,237	28.1	13,409
\$10 to \$14.....	59,300	53,171	28,465	53.5	24,706	3,980	2,149	27,153	9,508	35.0	17,645
\$15 to \$19.....	59,671	55,556	32,136	57.8	23,420	2,850	1,255	30,975	12,713	41.0	18,262
\$20 to \$24.....	47,458	44,226	29,451	66.6	14,775	2,259	973	28,562	12,561	44.0	16,001
\$25 to \$29.....	41,747	39,220	22,415	72.5	10,505	1,734	793	27,639	13,262	48.0	14,377
\$30 to \$39.....	47,391	45,019	36,140	80.3	8,879	1,642	730	35,151	18,856	53.6	16,295
\$40 to \$49.....	20,678	19,558	15,915	81.4	2,671	777	315	16,472	9,630	58.5	6,842
\$50 to \$59.....	10,182	9,579	8,568	89.4	1,011	441	162	7,915	4,784	60.4	3,131
\$60 to \$74.....	5,562	5,312	4,814	90.6	498	175	75	4,658	2,809	60.3	1,849
\$75 to \$99.....	3,042	2,888	2,667	92.3	221	104	50	2,592	1,476	56.9	1,116
\$100 and over.....	2,653	2,530	2,379	94.0	151	49	74	2,298	1,133	49.3	1,165
Median monthly rent..... (dollars).....	19.88	19.78	22.70	-	16.00	15.16	14.06	22.99	26.48	-	20.17

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.....	98,275	94,316	7,638	9,207	11,651	10,209	11,412	18,752	10,584	6,107	4,424	2,166	1,430	384	259	93
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	94,787	90,977	6,999	8,803	11,240	9,886	11,085	18,266	10,317	5,931	4,297	2,095	1,378	367	245	67
Average interest rate..... (%).....	5.68	5.68	6.09	5.98	5.88	5.80	5.71	5.57	5.46	5.37	5.34	5.29	5.22	5.18	5.14	5.71
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	96,051	92,187	7,395	9,016	11,418	9,995	11,192	18,393	10,334	5,935	4,312	2,108	1,390	378	247	74
Building and loan association.....	9,709	9,228	377	760	1,208	1,152	1,264	1,968	1,080	629	439	209	116	36	16	4
Commercial bank.....	10,242	9,836	685	1,107	1,043	1,214	2,012	1,189	708	508	240	168	55	38	14	406
Savings bank.....	14,764	14,167	317	755	1,293	1,339	1,753	3,426	2,105	1,202	977	568	377	91	61	3
Life insurance company.....	4,645	4,511	14	34	54	102	219	1,050	1,017	698	588	359	231	83	49	3
Mortgage company.....	5,527	5,845	271	387	503	414	539	1,065	755	574	443	203	123	42	24	2
Home Owners' Loan Corporation.....	14,327	13,672	305	831	1,551	1,625	2,008	3,445	1,881	950	621	262	145	24	16	1
Individual.....	30,280	29,105	4,973	4,428	4,862	3,717	3,517	4,434	1,838	885	551	256	152	33	51	28
Other.....	6,557	6,323	1,103	839	830	603	678	993	519	289	197	102	77	14	12	13
Reporting debt and value.....	92,084	88,451	6,370	8,544	10,880	9,584	10,732	17,599	10,061	5,816	4,216	2,092	1,354	366	237	-
JUNIOR MORTGAGE																
First mortgage only.....	22,803	22,061	1,287	2,162	2,890	2,581	2,910	4,655	2,416	1,314	973	452	314	87	40	-
First and junior mortgage.....	1,299	1,179	38	104	145	144	149	257	143	84	58	28	20	5	4	-
With 1st mtg.; not rptg. on junior.....	67,982	65,211	5,545	6,278	7,845	6,859	7,673	12,787	7,502	4,418	3,185	1,612	1,020	294	193	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	37,515	36,410	6,816	7,501	6,983	4,628	3,981	4,144	1,365	545	274	108	53	8	4	-
\$1,000 to \$1,499.....	16,225	15,558	54	1,016	3,037	2,582	2,739	3,569	1,494	589	308	119	43	6	2	-
\$1,500 to \$1,999.....	12,068	11,572	-	27	833	1,947	2,158	3,653	1,698	685	370	124	71	5	1	-
\$2,000 to \$2,499.....	9,074	8,688	-	-	27	399	1,527	3,144	1,799	985	512	184	89	17	5	-
\$2,500 to \$2,999.....	5,733	5,486	-	-	-	28	313	2,162	1,497	748	486	164	69	13	6	-
\$3,000 to \$3,999.....	6,301	6,030	-	-	-	-	14	1,915	1,365	1,024	434	206	41	17	-	-
\$4,000 to \$4,999.....	2,629	2,485	-	-	-	-	-	13	286	773	366	195	42	17	-	-
\$5,000 to \$5,999.....	1,210	1,111	-	-	-	-	-	-	7	121	385	324	196	55	23	-
\$6,000 to \$7,499.....	704	648	-	-	-	-	-	-	-	5	2	236	249	65	31	-
\$7,500 to \$9,999.....	349	293	-	-	-	-	-	-	-	-	-	33	155	65	38	-
\$10,000 to \$14,999.....	174	126	-	-	-	-	-	-	-	-	-	28	47	51	48	-
\$15,000 to \$19,999.....	56	29	-	-	-	-	-	-	-	-	-	-	2	27	27	-
\$20,000 and over.....	46	15	-	-	-	-	-	-	-	-	-	-	-	15	31	-
RELATION OF DEBT TO VALUE																
Value of property..... (thousands).....	301,309	280,762	4,167	5,979	17,650	19,845	27,561	58,133	42,610	30,013	26,865	17,026	14,851	5,746	6,716	-
Average value..... (dollars).....	3,272	3,174	606	1,121	1,622	2,071	2,568	3,285	4,235	5,160	6,372	8,139	10,968	15,700	23,337	-
Debt on first and jr. mtgs. (thous.).....	141,367	132,727	2,114	4,668	8,474	9,571	13,069	28,317	20,717	14,715	12,714	7,662	6,261	2,194	2,252	-
Percent of value of property.....	46.9	47.8	50.7	48.7	48.0	48.2	47.4	48.6	49.0	47.3	47.3	45.0	42.2	38.2	38.5	-
Average debt..... (dollars).....	1,535	1,501	308	546	779	999	1,218	1,600	2,059	2,530	3,016	3,663	4,624	5,999	9,504	-
Debt on first mtgs. (thousands).....	140,558	132,067	2,111	4,647	8,429	9,516	12,996	28,173	20,615	14,650	12,652	7,631	6,234	2,186	2,229	-
Percent of value of property.....	46.6	47.0	50.7	48.5	47.8	48.0	47.2	48.5	48.4	48.8	47.1	44.8	42.0	38.0	38.2	-
Average debt..... (dollars).....	1,526	1,493	307	544	775	993	1,211	1,592	2,049	2,519	3,001	3,648	4,604	5,971	9,406	-

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	98,275	96,051	9,709	25,006	10,242	14,764	4,645	5,527	14,327	30,280	6,557	2,224
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	94,787	93,809	9,513	24,589	10,002	14,527	4,557	5,431	14,327	28,963	6,289	1,178
Average interest rate (percent)	5.68	5.68	6.08	5.83	5.93	5.76	5.48	5.74	4.50	6.00	5.81	5.54
Reporting debt and value	92,084	90,836	9,096	23,792	9,733	14,059	4,475	5,307	13,609	28,304	6,053	1,448
Percent distribution	-	100.0	10.0	26.3	10.7	15.5	4.9	5.9	15.0	31.2	6.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	92,084	90,836	9,096	23,792	9,733	14,059	4,475	5,307	13,609	28,304	6,053	1,448
First mortgage only	22,803	22,545	2,041	5,926	2,245	3,681	1,301	1,259	3,362	7,156	1,500	259
First and junior mortgage	1,299	1,201	120	328	129	199	50	69	309	254	71	98
With first mortgage; not reporting on junior mortgage	67,982	66,890	6,935	17,538	7,359	10,179	3,124	3,979	9,938	20,894	4,482	1,092
1-family properties	88,451	87,069	8,654	22,854	9,347	13,507	4,354	5,138	12,998	27,228	5,843	1,382
First mortgage only	22,061	21,810	1,969	5,750	2,173	3,577	1,280	1,220	3,223	6,912	1,456	251
First and junior mortgage	1,179	1,090	109	300	119	181	44	66	275	232	64	89
With first mortgage; not reporting on junior mortgage	65,211	64,169	6,576	16,804	7,055	9,749	3,030	3,852	9,500	20,084	4,323	1,042
2- to 4-family properties	3,633	3,567	442	938	386	552	121	169	611	1,076	210	66
First mortgage only	742	735	72	176	72	104	21	39	139	244	44	7
First and junior mortgage	120	111	11	28	10	18	6	3	34	22	7	9
With first mortgage; not reporting on junior mortgage	2,771	2,721	359	734	304	430	94	127	438	810	159	50
RELATION OF DEBT TO VALUE												
1- to 4-family properties	92,084	90,836	9,096	23,792	9,733	14,059	4,475	5,307	13,609	28,304	6,053	1,448
Value of property (dollars)	301,309,300	295,769,400	30,194,100	89,231,600	33,695,500	55,536,100	24,862,100	20,943,200	45,332,000	68,754,600	16,451,800	5,539,900
Average value (dollars)	3,272	3,253	3,319	3,750	3,462	3,950	5,556	3,946	3,331	2,429	2,718	3,826
Debt on first and junior mortgages (dollars)	141,366,500	138,372,800	14,162,100	39,381,900	14,674,300	24,707,600	12,012,200	10,874,200	20,951,600	32,847,400	8,142,300	2,994,300
Percent of value of property	46.9	46.8	46.9	44.1	43.5	44.5	45.2	51.9	46.2	47.8	49.5	54.0
Average debt (dollars)	1,535	1,527	1,557	1,655	1,508	1,757	2,684	2,049	1,540	1,161	1,345	2,068
Debt on first mortgages (dollars)	140,558,400	137,630,200	14,078,700	39,157,200	14,602,800	24,554,400	11,966,200	10,829,000	20,795,000	32,706,300	8,097,800	2,928,200
Percent distribution	-	100.0	10.2	28.5	10.6	17.8	8.7	7.9	15.1	23.8	5.9	-
Percent of value of property	46.6	46.5	46.6	43.3	44.2	44.2	48.1	51.7	45.9	47.6	49.2	52.9
Average debt (dollars)	1,526	1,518	1,548	1,646	1,500	1,747	2,674	2,041	1,528	1,156	1,338	2,022
1-family properties	88,451	87,069	8,654	22,854	9,347	13,507	4,354	5,138	12,998	27,228	5,843	1,382
Value of property (dollars)	280,762,200	275,965,400	27,731,400	83,077,600	31,805,900	51,771,700	23,511,000	19,858,200	42,827,800	63,606,800	15,352,600	4,795,800
Average value (dollars)	3,174	3,170	3,204	3,635	3,349	3,833	5,400	3,865	3,255	2,336	2,628	3,471
Debt on first and junior mortgages (dollars)	132,727,400	130,226,800	13,147,000	37,018,400	13,862,500	23,155,900	11,386,300	10,437,400	19,906,700	30,653,900	7,677,100	2,500,600
Percent of value of property	47.3	47.2	47.4	44.5	44.3	44.7	48.4	52.6	46.5	48.2	50.0	52.1
Average debt (dollars)	1,501	1,496	1,519	1,680	1,483	1,714	2,615	2,031	1,532	1,126	1,314	1,809
Debt on first mortgages (dollars)	132,066,900	129,617,600	13,077,500	36,843,700	13,804,900	23,038,800	11,346,500	10,396,900	19,768,100	30,541,800	7,643,100	2,449,300
Percent of value of property	47.0	47.0	47.2	44.3	44.3	44.3	48.3	52.4	46.2	48.0	49.8	51.1
Average debt (dollars)	1,493	1,489	1,511	1,612	1,477	1,706	2,606	2,024	1,521	1,122	1,308	1,772
2- to 4-family properties	3,633	3,567	442	938	386	552	121	169	611	1,076	210	66
Value of property (dollars)	20,547,100	19,804,000	2,462,700	5,154,000	2,389,600	3,764,400	1,351,100	1,085,000	2,504,200	5,147,800	1,099,200	743,100
Average value (dollars)	5,656	5,552	5,572	6,561	6,191	6,820	11,166	6,420	4,099	4,784	5,234	-
Debt on first and junior mortgages (dollars)	8,639,100	8,145,400	1,015,100	2,363,500	811,800	1,551,700	625,900	436,800	1,044,900	2,193,500	465,700	493,700
Percent of value of property	42.0	41.1	41.2	38.4	34.0	41.2	46.3	40.3	41.7	42.6	42.4	-
Average debt (dollars)	2,378	2,284	2,297	2,520	2,103	2,811	5,173	2,585	1,710	2,039	2,218	-
Debt on first mortgages (dollars)	8,491,500	8,012,600	1,001,200	2,313,500	797,900	1,515,600	619,700	432,100	1,025,900	2,164,500	454,700	478,900
Percent of value of property	41.3	40.5	40.7	37.6	33.4	40.3	45.9	39.8	41.0	42.0	41.4	-
Average debt (dollars)	2,337	2,246	2,265	2,466	2,067	2,745	5,121	2,557	1,681	2,012	2,165	-

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	94,316	92,187	9,228	24,003	9,836	14,167	4,511	5,345	13,672	29,105	6,323	2,129
RACE OF OCCUPANTS												
White	93,860	91,758	9,193	23,923	9,799	14,124	4,508	5,325	13,564	28,968	6,276	2,102
Negro	268	263	24	42	17	25	-	10	83	76	28	5
Other nonwhite	188	166	11	38	20	18	3	9	25	61	19	22
YEAR BUILT												
Reporting year built	93,379	91,307	9,130	23,784	9,756	14,028	4,482	5,310	13,563	28,773	6,265	2,072
1930 to 1940	28,091	27,368	3,206	7,718	3,565	4,153	1,482	2,048	2,294	8,033	2,587	723
1920 to 1929	33,077	32,459	3,278	8,530	3,070	5,460	2,141	1,977	5,550	9,157	1,726	618
1910 to 1919	19,789	19,376	1,597	4,861	1,952	2,909	643	826	3,535	6,794	1,110	413
1900 to 1909	10,105	9,863	806	2,157	956	1,201	198	392	1,843	3,803	559	242
1880 to 1899	2,245	2,171	240	387	206	181	17	64	332	958	173	74
1879 or earlier	72	70	13	11	7	4	1	3	9	23	10	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.....	94,316	92,187	9,228	24,008	9,836	14,167	4,511	5,345	13,672	29,105	6,323	2,129
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	88,513	87,128	8,656	22,867	9,857	13,510	4,357	5,138	13,004	27,252	5,854	1,385
Under \$500.....	17,351	17,046	1,417	3,826	2,014	1,812	141	678	1,657	7,510	1,817	805
\$500 to \$999.....	19,805	19,058	1,997	4,787	2,042	2,745	336	809	2,869	7,052	1,208	247
\$1,000 to \$1,499.....	15,538	15,344	1,621	4,003	1,557	2,446	549	799	2,747	4,831	794	194
\$1,500 to \$1,999.....	11,570	11,412	1,236	3,085	1,141	1,944	611	606	2,074	3,203	597	158
\$2,000 to \$2,499.....	8,668	8,528	825	2,445	888	1,557	680	581	1,476	2,041	480	140
\$2,500 to \$2,999.....	5,463	5,376	524	1,529	549	980	585	453	836	1,115	334	87
\$3,000 to \$3,999.....	5,963	5,843	604	1,760	663	1,097	722	552	867	989	349	120
\$4,000 to \$4,999.....	2,459	2,391	230	709	274	435	357	364	282	296	153	68
\$5,000 to \$5,999.....	1,099	1,062	98	343	114	229	188	156	101	112	64	37
\$6,000 to \$7,499.....	637	621	73	207	53	154	102	79	58	71	31	16
\$7,500 to \$9,999.....	287	279	19	107	35	72	52	45	27	13	16	8
\$10,000 to \$14,999.....	126	123	6	49	19	30	29	14	9	9	7	3
\$15,000 to \$19,999.....	30	29	3	11	4	7	3	2	1	7	2	1
\$20,000 and over.....	17	16	3	6	4	2	2	-	-	3	2	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	90,977	89,849	9,046	23,552	9,609	13,943	4,428	5,252	13,672	27,830	6,069	1,128
Under 4.0%.....	511	504	15	58	32	26	8	26	-	317	80	7
4.0% to 4.4%.....	1,079	1,054	51	182	80	102	47	45	-	593	186	25
4.1% to 4.4%.....	7	7	-	3	1	2	1	1	-	-	2	-
4.5% to 4.9%.....	16,139	16,017	261	841	359	482	324	395	13,672	146	378	122
4.6% to 4.9%.....	5	4	1	2	1	1	-	1	-	-	-	1
5.0% to 5.4%.....	15,062	14,785	1,081	6,045	2,044	4,001	1,541	1,246	-	3,817	1,055	277
5.1% to 5.4%.....	74	70	9	21	6	15	15	6	-	4	15	4
5.5% to 5.9%.....	3,910	3,781	473	1,548	512	1,036	655	389	-	410	306	129
5.6% to 5.9%.....	19	16	3	9	1	8	1	2	-	1	-	3
6.0% to 6.4%.....	41,235	40,822	4,805	11,314	4,810	6,504	1,656	2,376	-	17,408	3,262	413
6.1% to 6.4%.....	24	24	10	7	4	3	1	-	-	4	2	-
6.5% to 6.9%.....	1,222	1,205	352	389	115	274	87	105	-	229	43	17
6.6% to 6.9%.....	16	16	6	7	3	4	1	-	-	2	-	-
7.0% to 7.4%.....	8,629	8,547	1,592	2,121	1,016	1,105	72	549	-	3,616	597	82
7.1% to 7.4%.....	3	3	-	2	1	1	-	1	-	-	-	-
7.5% to 7.9%.....	100	99	17	27	8	19	2	7	-	39	7	1
7.6% to 7.9%.....	2	2	-	1	-	1	-	-	-	1	-	-
8.0% and over.....	2,940	2,893	369	975	616	359	17	103	-	1,243	186	47
Average interest rate.....(percent).....	5.68	5.68	6.08	5.82	5.93	5.75	5.47	5.74	4.50	6.00	5.81	5.64
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	87,579	86,387	8,991	23,092	9,343	13,749	4,359	5,135	13,369	25,546	5,895	1,192
Real estate taxes included in payment.....	20,776	20,411	3,096	6,281	2,150	4,081	1,470	1,733	3,708	2,326	1,847	365
Monthly.....	19,952	19,606	3,029	6,051	2,064	3,987	1,412	1,686	3,599	2,158	1,671	346
Quarterly.....	58	57	-	13	10	3	5	8	4	21	6	1
Semiannual.....	98	96	1	14	3	11	15	10	4	29	23	2
Annual.....	195	192	4	11	7	4	2	4	1	55	115	3
Other.....	31	31	1	7	5	2	1	-	2	15	5	-
Not reporting frequency of payment.....	442	429	61	185	61	74	35	25	98	48	27	13
Real estate taxes not included in payment.....	65,618	64,847	5,787	16,560	7,061	9,499	2,843	3,352	9,500	22,835	3,970	771
Monthly.....	60,561	59,877	5,606	15,636	6,604	9,032	2,388	2,870	9,253	20,765	3,359	684
Quarterly.....	508	499	14	94	56	38	85	92	18	178	18	9
Semiannual.....	1,665	1,641	35	281	110	171	261	249	28	583	204	24
Annual.....	1,345	1,332	21	168	123	45	40	51	9	740	303	13
Other.....	161	159	5	25	16	9	5	6	4	98	16	2
Not reporting frequency of payment.....	1,378	1,339	106	356	152	204	64	84	188	471	70	39
Not reporting tax payment requirements.....	1,185	1,129	108	301	132	169	46	50	161	385	78	56
Monthly.....	1,007	966	101	266	114	152	39	41	142	320	57	41
Quarterly.....	10	9	-	3	1	2	1	2	-	3	-	1
Semiannual.....	28	25	1	5	4	1	1	-	2	13	3	3
Annual.....	51	46	1	8	5	3	2	1	2	18	14	5
Other.....	4	4	-	-	-	-	-	-	-	2	2	-
Not reporting frequency of payment.....	85	79	5	19	8	11	3	6	15	29	2	6
No principal payments required.....	2,656	2,608	109	438	227	211	92	116	147	1,527	179	48
Monthly.....	1,328	1,302	93	279	128	151	43	53	139	616	79	26
Quarterly.....	112	110	1	23	23	5	9	3	-	55	4	2
Semiannual.....	603	594	6	63	35	28	21	37	3	433	31	9
Annual.....	420	413	6	37	26	11	10	11	1	298	50	7
Other.....	61	61	1	7	5	2	1	3	-	43	6	-
Not reporting frequency of payment.....	132	128	2	24	10	14	8	9	4	72	9	4
Not reporting principal payment requirements.....	1,851	1,003	81	239	108	181	36	46	128	367	104	848
Monthly.....	764	606	66	187	76	91	25	28	99	157	64	158
Quarterly.....	21	16	1	4	2	2	4	-	-	7	-	5
Semiannual.....	67	57	1	9	4	5	3	5	1	31	7	10
Annual.....	38	34	2	10	9	1	1	3	-	48	10	14
Other.....	41	34	1	2	2	-	-	1	1	26	3	7
Not reporting frequency of payment.....	870	216	10	47	15	32	5	9	27	98	20	654
No regular payments required.....	2,230	2,189	47	234	158	76	22	48	28	1,665	145	41

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	88,513	19,750	62,024	2,433	4,806	Reporting interest rate	90,977	20,325	64,107	2,565	3,979
Under \$500	17,351	1,814	13,476	711	1,850	Under 4.0%	511	68	352	27	64
\$500 to \$999	19,305	2,551	15,034	675	1,045	4.0% to 4.4%	1,079	204	742	46	87
\$1,000 to \$1,499	15,538	2,823	11,662	406	647	4.4% to 4.8%	7	2	4	-	1
\$1,500 to \$1,999	11,570	2,653	8,275	209	433	4.8% to 5.2%	16,139	5,121	10,437	180	401
\$2,000 to \$2,499	8,668	2,673	5,512	171	312	5.2% to 5.6%	5	2	2	-	1
\$2,500 to \$2,999	5,463	2,129	3,100	81	153	5.6% to 6.0%	15,062	4,491	9,530	401	540
\$3,000 to \$3,999	5,958	2,717	2,968	90	188	6.0% to 6.4%	74	42	81	1	-
\$4,000 to \$4,999	2,459	1,325	1,016	40	78	6.4% to 6.8%	8,910	1,541	2,216	55	98
\$5,000 to \$5,999	1,099	580	453	23	43	6.8% to 7.2%	19	8	11	-	-
\$6,000 to \$7,499	637	295	301	12	29	7.2% to 7.6%	41,235	6,904	31,374	1,167	1,790
\$7,500 to \$9,999	287	137	133	7	10	7.6% to 8.0%	24	7	17	-	-
\$10,000 to \$14,999	126	41	68	4	13	8.0% and over	1,222	278	859	39	51
\$15,000 to \$19,999	30	6	18	3	3	Average interest rate — (percent)	16	1	14	1	-
\$20,000 and over	17	6	8	1	2		8,629	1,297	6,467	398	467
							3	1	2	-	-
							100	11	72	5	12
							2	-	2	-	-
							2,940	352	1,975	246	367
							5.68	5.45	5.75	6.11	5.99

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	77,961	75,808	18,190	56,762	856	2,133
Total first mortgage outstanding debt.....(dollars)	118,235,600	115,789,500	39,979,400	74,699,400	1,110,700	2,446,100
Total annual mortgage payment.....(dollars)	21,222,128	20,996,201	6,079,704	14,702,639	213,858	225,927
Average first mortgage outstanding debt.....(dollars)	1,517	1,527	2,198	1,316	1,298	1,136
Average value of property.....(dollars)	3,192	3,198	3,825	3,001	2,895	3,003
Average annual estimated rental value.....(dollars)	343	344	411	323	316	317
Average annual mortgage payment.....(dollars)	272	277	334	259	250	105
Percent which annual mortgage payment represents of—						
First mortgage debt	17.9	18.1	15.2	19.7	19.3	9.2
Value of property	8.5	8.7	8.7	8.6	8.6	3.5
Estimated annual rental value	79.3	80.5	81.3	80.3	79.2	33.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	73,945	72,798	17,945	54,046	807	1,147
Average first mortgage outstanding debt.....(dollars)	1,531	1,537	2,214	1,316	1,211	1,100
Average value of property.....(dollars)	3,159	3,167	3,839	2,949	2,845	2,669
Average annual estimated rental value.....(dollars)	341	342	412	319	312	294
Average annual mortgage payment.....(dollars)	278	280	337	262	251	126
Percent which annual mortgage payment represents of—						
First mortgage debt	18.1	18.2	15.2	19.9	19.2	11.4
Value of property	8.8	8.8	8.8	8.9	8.8	4.7
Estimated annual rental value	81.4	81.9	81.6	82.1	80.5	42.9
Monthly mortgage payment—						
Under \$10	4,517	3,839	460	3,305	74	678
\$10 to \$14	12,480	12,309	1,695	10,433	181	171
\$15 to \$19	14,244	14,143	2,504	11,461	158	101
\$20 to \$24	13,270	13,189	3,079	10,000	110	81
\$25 to \$29	12,015	11,965	3,247	8,598	120	50
\$30 to \$39	10,658	10,628	4,305	6,428	95	30
\$40 to \$49	3,270	3,253	1,432	1,783	38	17
\$50 to \$59	1,892	1,883	679	1,189	15	9
\$60 to \$74	717	715	319	385	11	2
\$75 to \$99	382	379	147	228	4	3
\$100 and over	300	295	78	216	1	5
Average monthly mortgage payment.....(dollars)	23.13	23.33	28.05	21.80	20.92	10.49
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,016	3,010	245	2,716	49	1,006
Average first mortgage outstanding debt.....(dollars)	1,259	1,286	986	1,317	-	1,177
Average value of property.....(dollars)	3,802	3,942	2,838	4,046	-	3,384
Average annual estimated rental value.....(dollars)	381	394	307	402	-	343
Average annual mortgage payment.....(dollars)	174	205	162	208	-	81
Percent which annual mortgage payment represents of—						
First mortgage debt	13.8	15.9	16.4	15.8	-	6.9
Value of property	4.6	5.2	5.7	5.1	-	2.4
Estimated annual rental value	45.6	52.0	52.8	51.8	-	23.5

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	96,109	90,003	47,866	53.2	42,137	5,560	546	45,022	20,007	44.4	25,015
COLOR OF OCCUPANTS											
White	-	89,245	47,576	53.3	41,669	-	-	44,760	19,924	44.5	24,836
Nonwhite	-	758	290	38.3	468	-	-	262	83	31.7	179
TYPE OF STRUCTURE											
1-family	72,008	68,870	44,195	64.2	24,675	2,784	354	41,752	18,596	44.5	23,156
Other	24,101	21,133	3,671	17.4	17,462	2,776	192	3,270	1,411	43.1	1,859
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	70,501	67,606	43,261	64.0	24,345	2,598	297	41,577	18,530	44.6	23,047
Under \$5	1,904	1,774	1,298	73.2	476	111	19	1,163	189	16.3	974
\$5 to \$9	6,084	5,665	3,134	55.3	2,531	371	48	2,976	924	31.0	2,052
\$10 to \$14	11,317	10,729	5,582	52.0	5,147	541	47	5,349	2,053	38.4	3,296
\$15 to \$19	13,734	13,167	7,134	54.2	6,033	526	41	6,861	3,050	44.6	3,811
\$20 to \$24	11,078	10,643	6,518	61.2	4,125	399	36	6,291	2,943	46.8	3,348
\$25 to \$29	9,228	8,894	6,006	67.5	2,888	304	30	5,805	2,639	45.9	3,166
\$30 to \$39	9,406	9,141	6,921	75.7	2,220	224	41	6,678	3,667	55.4	3,011
\$40 to \$49	4,050	3,949	3,315	83.9	634	81	20	3,223	1,649	51.1	1,579
\$50 to \$59	1,924	1,892	1,706	90.2	186	24	8	1,544	780	47.4	864
\$60 to \$74	1,053	1,038	962	92.7	76	13	2	928	465	50.2	462
\$75 to \$99	437	434	411	94.7	23	2	1	396	161	40.7	235
\$100 and over	286	280	274	97.9	6	2	4	258	99	38.4	159
Median monthly rent.....(dollars)	20.50	20.66	22.94	-	17.83	17.12	18.71	23.03	24.67	-	21.59

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.....	20,007	18,711	1,417	2,189	2,786	2,399	2,410	3,410	1,775	972	737	322	196	41	33	24	1,296
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	19,145	17,883	1,294	2,085	2,674	2,315	2,318	3,284	1,704	932	694	308	186	40	33	15	1,262
Average interest rate.....(%)	5.88	5.88	6.12	6.08	5.99	5.97	5.87	5.80	5.71	5.62	5.57	5.55	5.41	-	-	-	5.88
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	19,474	18,202	1,360	2,139	2,732	2,344	2,362	3,322	1,710	944	708	307	186	40	32	16	1,272
Building and loan association.....	4,139	3,872	136	349	570	555	542	783	403	227	172	82	36	7	7	3	267
Commercial bank.....	1,671	1,556	98	161	205	176	192	312	169	104	84	27	17	5	6	-	115
Savings bank.....	2,022	1,851	70	152	263	243	238	397	215	111	89	36	28	6	3	8	171
Life insurance company.....	586	553	1	14	16	18	41	186	111	80	67	35	20	11	3	-	33
Mortgage company.....	733	690	47	84	110	88	76	180	52	38	32	16	12	4	1	-	43
Home Owners' Loan Corporation.....	2,569	2,392	88	186	318	310	385	517	276	144	94	40	26	-	3	5	177
Individual.....	6,102	5,732	699	949	1,013	771	698	883	371	177	125	47	31	6	6	8	370
Other.....	1,652	1,556	221	244	287	183	190	214	113	63	44	24	16	1	3	-	96
Reporting debt and value.....	18,116	16,954	1,238	1,984	2,524	2,203	2,200	3,099	1,614	895	654	300	175	37	31	-	1,162
JUNIOR MORTGAGE																	
First mortgage only.....	2,525	2,390	192	300	356	296	324	408	210	112	115	44	25	7	2	-	135
First and junior mortgage.....	232	201	8	15	36	26	18	38	32	12	10	1	3	1	1	-	31
With 1st mtg.; not rptg. on junior.....	15,359	14,363	1,038	1,669	2,132	1,881	1,858	2,653	1,372	772	529	255	147	29	28	-	996
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	7,686	7,336	1,229	1,707	1,528	1,031	785	700	207	90	36	16	4	3	-	-	350
\$1,000 to \$1,499.....	3,515	3,290	9	273	765	620	577	632	218	106	59	22	9	-	-	-	225
\$1,500 to \$1,999.....	2,479	2,321	-	4	226	437	472	704	281	104	62	21	9	1	-	-	158
\$2,000 to \$2,499.....	1,611	1,483	-	-	5	107	298	517	274	161	75	31	14	-	1	-	123
\$2,500 to \$2,999.....	990	911	-	-	-	8	67	357	280	107	61	22	7	2	-	-	79
\$3,000 to \$3,999.....	1,128	1,042	-	-	-	-	1	186	317	248	182	66	30	8	4	-	86
\$4,000 to \$4,999.....	376	325	-	-	-	-	-	3	35	70	121	60	28	7	1	-	51
\$5,000 to \$5,999.....	153	126	-	-	-	-	-	-	2	9	47	34	30	3	1	-	27
\$6,000 to \$7,499.....	94	76	-	-	-	-	-	-	-	-	1	1	14	6	3	-	16
\$7,500 to \$9,999.....	41	25	-	-	-	-	-	-	-	-	-	2	2	1	5	-	12
\$10,000 to \$14,999.....	20	8	-	-	-	-	-	-	-	-	-	-	-	-	8	-	3
\$15,000 to \$19,999.....	6	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9
\$20,000 and over.....	17	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	55,235	48,964	785	2,238	4,108	4,580	5,653	10,120	6,802	4,589	4,160	2,425	1,888	578	1,038	-	6,272
Average value.....(dollars)	3,049	2,888	634	1,128	1,628	2,079	2,570	3,255	4,214	5,127	6,360	8,083	10,786	-	-	-	5,397
Debt on first & jr. mtgs. (thous.).....	25,882	23,272	410	1,137	2,064	2,243	2,707	4,955	3,346	2,126	1,955	1,013	752	182	380	-	2,610
Percent of value of property.....	46.9	47.5	52.2	50.8	50.2	49.0	47.9	49.0	49.2	46.4	47.0	41.8	39.8	-	-	-	41.6
Average debt.....(dollars)	1,429	1,373	331	573	818	1,018	1,231	1,599	2,073	2,378	2,989	3,375	4,298	-	-	-	2,246
Debt on first mtgs. (thousands).....	25,722	23,150	409	1,136	2,053	2,236	2,700	4,929	3,316	2,120	1,945	1,011	748	179	367	-	2,573
Percent of value of property.....	46.6	47.3	52.1	50.8	50.0	48.8	47.8	48.8	46.2	46.8	46.8	41.7	39.6	-	-	-	41.0
Average debt.....(dollars)	1,420	1,365	331	572	813	1,015	1,227	1,591	2,055	2,369	2,974	3,370	4,275	-	-	-	2,214

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.....	20,007	19,474	4,139	3,693	1,671	2,022	536	733	2,569	6,102	1,652	533
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	19,145	18,852	4,042	3,615	1,630	1,985	553	712	2,569	5,795	1,561	293
Average interest rate.....(percent).....	5.88	5.88	6.21	6.17	6.14	6.21	5.58	6.00	4.50	6.07	5.96	5.84
Reporting debt and value.....	18,116	17,803	3,762	3,434	1,556	1,878	530	689	2,354	5,562	1,472	313
Percent distribution.....	-	100.0	21.1	19.3	8.7	10.5	3.0	3.9	13.2	31.2	8.3	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	18,116	17,803	3,762	3,434	1,556	1,878	530	689	2,354	5,562	1,472	313
First mortgage only.....	2,525	2,479	441	449	175	274	104	148	307	763	267	46
First and junior mortgage.....	232	206	40	43	17	26	8	8	49	41	17	26
With first mortgage; not reporting on junior mortgage.....	15,359	15,118	3,281	2,942	1,364	1,578	418	533	1,998	4,758	1,188	241
1-family properties.....	16,954	16,665	3,526	3,173	1,446	1,727	502	649	2,192	5,234	1,389	239
First mortgage only.....	2,390	2,347	420	421	161	260	101	138	237	723	257	43
First and junior mortgage.....	201	178	33	34	13	21	7	8	43	35	13	23
With first mortgage; not reporting on junior mortgage.....	14,363	14,140	3,063	2,718	1,272	1,446	394	503	1,862	4,476	1,119	223
2- to 4-family properties.....	1,162	1,138	236	261	110	151	28	40	162	328	83	24
First mortgage only.....	135	132	21	28	14	14	3	10	20	40	10	3
First and junior mortgage.....	31	28	2	9	4	5	1	-	6	6	4	3
With first mortgage; not reporting on junior mortgage.....	996	978	213	224	92	132	24	30	136	282	69	18
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	18,116	17,803	3,762	3,434	1,556	1,878	530	689	2,354	5,562	1,472	313
Value of property.....(dollars).....	55,235,100	53,911,600	11,994,500	11,665,600	5,285,000	6,380,600	2,705,200	2,169,600	7,474,900	13,877,400	4,024,400	1,323,500
Average value.....(dollars).....	3,049	3,028	3,168	3,397	3,397	3,398	5,104	3,149	3,175	2,495	2,734	4,228
Debt on first and junior mortgages.....(dollars).....	25,882,000	25,129,300	5,631,500	5,129,300	2,309,000	2,820,300	1,219,900	1,048,600	3,468,300	6,576,600	2,055,100	752,700
Percent of value of property.....	46.9	46.6	47.0	44.0	43.7	44.2	45.1	48.3	46.4	47.4	51.1	56.9
Average debt.....(dollars).....	1,429	1,412	1,497	1,494	1,484	1,502	2,302	1,522	1,473	1,182	1,396	2,405
Debt on first mortgages.....(dollars).....	25,722,200	24,991,000	5,594,100	5,105,500	2,300,700	2,804,800	1,212,800	1,045,200	3,445,500	6,547,200	2,040,700	731,200
Percent distribution.....	-	100.0	22.4	20.4	9.2	11.2	4.9	4.2	13.8	26.2	8.2	-
Percent of value of property.....	46.5	46.4	46.6	43.8	43.5	44.0	44.8	48.2	46.1	47.2	50.7	55.2
Average debt.....(dollars).....	1,420	1,404	1,487	1,487	1,479	1,494	2,288	1,517	1,464	1,177	1,386	2,336
1-family properties.....	16,954	16,665	3,526	3,173	1,446	1,727	502	649	2,192	5,234	1,389	239
Value of property.....(dollars).....	48,963,500	48,016,900	10,759,900	10,031,600	4,538,000	5,498,600	2,492,900	1,955,500	6,806,700	12,390,300	3,580,000	946,600
Average value.....(dollars).....	2,888	2,881	3,052	3,162	3,135	3,184	4,966	3,013	3,105	2,367	2,577	3,275
Debt on first and junior mortgages.....(dollars).....	23,271,700	22,786,200	5,102,200	4,545,300	2,069,600	2,475,700	1,133,500	974,400	3,199,300	5,970,500	1,861,000	485,600
Percent of value of property.....	47.5	47.5	47.4	45.3	45.7	45.0	45.5	49.8	47.0	48.2	52.0	51.3
Average debt.....(dollars).....	1,373	1,367	1,447	1,432	1,431	1,434	2,258	1,501	1,460	1,141	1,340	1,680
Debt on first mortgages.....(dollars).....	23,149,600	22,679,600	5,071,400	4,527,800	2,064,200	2,468,600	1,126,700	971,000	3,177,600	5,952,800	1,852,900	470,000
Percent of value of property.....	47.1	47.2	47.1	45.1	45.5	44.8	45.2	49.7	46.7	48.0	51.6	49.7
Average debt.....(dollars).....	1,365	1,361	1,438	1,427	1,428	1,427	2,244	1,496	1,450	1,137	1,334	1,626
2- to 4-family properties.....	1,162	1,138	236	261	110	151	28	40	162	328	83	24
Value of property.....(dollars).....	6,271,500	5,894,700	1,234,500	1,634,000	752,000	882,000	212,800	214,100	668,200	1,487,100	444,400	376,900
Average value.....(dollars).....	5,397	5,180	5,231	6,261	6,836	5,841	-	4,125	4,534	4,534	-	-
Debt on first and junior mortgages.....(dollars).....	2,610,300	2,343,100	529,300	584,000	239,400	344,600	86,400	74,200	269,000	606,100	194,100	267,200
Percent of value of property.....	41.6	39.7	42.9	35.7	31.8	39.1	-	-	40.3	40.8	-	-
Average debt.....(dollars).....	2,246	2,059	2,243	2,263	2,176	2,282	-	-	1,660	1,848	-	-
Debt on first mortgages.....(dollars).....	2,572,600	2,311,400	522,700	577,700	236,500	341,200	86,100	74,200	267,000	595,000	187,800	261,200
Percent of value of property.....	41.0	39.2	42.3	35.4	31.4	38.7	-	-	40.1	40.0	-	-
Average debt.....(dollars).....	2,214	2,031	2,215	2,213	2,150	2,260	-	-	1,654	1,814	-	-

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.....	18,711	18,202	3,872	3,407	1,556	1,851	553	690	2,392	5,732	1,556	509
RACE OF OCCUPANTS												
White.....	18,642	18,136	3,858	3,400	1,550	1,850	553	687	2,388	5,707	1,543	506
Negro.....	42	40	10	5	4	1	-	2	3	12	8	2
Other nonwhite.....	27	26	4	2	2	-	-	1	1	13	5	1
YEAR BUILT												
Reporting year built.....	18,413	17,924	3,800	3,349	1,540	1,809	550	680	2,361	5,655	1,529	489
1930 to 1940.....	4,687	4,489	1,014	1,041	524	517	221	207	424	1,046	536	148
1920 to 1929.....	6,661	6,506	1,515	1,158	472	686	236	249	918	1,893	537	155
1910 to 1919.....	3,949	3,852	746	652	309	343	69	125	557	1,459	245	97
1900 to 1909.....	2,392	2,333	370	382	179	203	20	76	366	960	159	59
1880 to 1899.....	750	722	150	113	54	59	4	23	93	286	61	23
1879 or earlier.....	24	22	5	3	2	1	1	-	3	9	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.....	18,711	18,202	3,872	3,407	1,556	1,851	553	690	2,392	5,732	1,556	509
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	16,970	16,679	3,527	3,173	1,446	1,727	502	649	2,197	5,239	1,392	291
Under \$500.....	3,337	3,271	535	593	302	291	40	113	285	1,306	399	66
\$500 to \$999.....	4,043	3,992	849	778	350	428	41	152	524	1,390	258	51
\$1,000 to \$1,499.....	3,283	3,242	753	556	231	325	61	136	483	1,035	217	41
\$1,500 to \$1,999.....	2,320	2,287	537	425	195	230	83	77	341	659	165	33
\$2,000 to \$2,499.....	1,485	1,447	306	287	119	168	71	59	213	363	148	38
\$2,500 to \$2,999.....	918	901	198	188	74	114	70	28	144	204	69	17
\$3,000 to \$3,999.....	1,017	995	219	220	102	118	81	44	150	198	83	22
\$4,000 to \$4,999.....	326	316	75	75	46	29	27	21	36	51	31	10
\$5,000 to \$5,999.....	124	116	30	28	13	10	20	9	10	14	10	8
\$6,000 to \$6,999.....	74	71	17	17	9	8	6	7	7	12	5	3
\$7,000 to \$7,999.....	23	22	3	7	2	5	2	3	4	-	3	1
\$7,500 to \$9,999.....	8	7	2	1	1	-	-	-	-	2	2	1
\$10,000 to \$14,999.....	3	3	1	1	1	-	-	-	-	1	-	-
\$15,000 to \$19,999.....	3	3	1	1	1	-	-	-	-	3	2	-
\$20,000 and over.....	9	9	2	2	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	17,883	17,610	3,783	3,388	1,519	1,819	527	669	2,392	5,430	1,471	273
Under 4.0%.....	103	101	4	5	3	2	3	1	-	58	30	2
4.0% to 4.4%.....	210	207	19	24	12	12	5	5	1	123	31	3
4.4% to 4.8%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.8% to 5.2%.....	2,699	2,652	72	53	29	24	25	25	2,392	25	69	37
5.2% to 5.6%.....	1	1	1	-	-	-	-	-	-	-	-	-
5.6% to 6.0%.....	1,900	1,850	294	414	234	180	166	86	-	701	189	50
6.0% to 6.4%.....	18	17	2	5	3	2	3	1	-	1	5	1
6.4% to 6.8%.....	537	521	169	138	71	67	70	23	-	56	65	16
6.8% to 7.2%.....	2	2	1	1	-	1	-	-	-	-	-	-
7.2% to 7.6%.....	8,435	8,333	1,977	1,724	757	967	219	407	-	3,268	738	102
7.6% to 8.0%.....	4	4	1	2	-	2	-	-	-	1	-	-
8.0% to 8.4%.....	397	388	194	103	19	84	11	12	-	54	14	9
8.4% to 8.8%.....	2	2	-	-	-	-	1	-	-	1	-	-
8.8% to 9.2%.....	2,646	2,616	858	607	256	351	19	83	-	783	256	30
9.2% to 9.6%.....	-	-	-	-	-	-	-	-	-	-	-	-
9.6% to 10.0%.....	27	26	9	6	1	5	-	2	-	8	1	1
10.0% to 10.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
10.4% to 10.8%.....	902	880	182	256	134	122	5	24	-	350	63	22
10.8% and over.....	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	5.88	5.88	6.21	6.18	6.14	6.21	5.57	5.99	4.50	6.06	5.97	5.86
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	17,277	17,006	3,772	3,274	1,471	1,808	542	662	2,340	4,965	1,451	271
Real estate taxes included in payment.....	4,433	4,344	1,320	876	364	512	218	197	764	431	538	89
Monthly.....	4,295	4,208	1,293	864	358	506	210	195	752	402	492	87
Quarterly.....	8	8	2	2	1	1	1	-	1	2	2	-
Semiannual.....	17	17	1	1	-	1	1	1	1	9	4	-
Annual.....	44	44	1	1	1	-	-	1	-	11	30	-
Other.....	5	5	1	1	1	-	-	-	-	2	1	-
Not reporting frequency of payment.....	64	62	25	7	3	4	6	-	10	5	9	2
Real estate taxes not included in payment.....	12,827	12,859	2,394	2,340	1,084	1,256	311	456	1,540	4,425	893	168
Monthly.....	11,773	11,623	2,329	2,245	1,031	1,214	298	437	1,508	4,031	775	150
Quarterly.....	56	54	5	9	5	4	2	2	3	29	4	2
Semiannual.....	186	184	7	24	14	10	6	3	8	112	29	2
Annual.....	254	249	9	21	16	5	2	3	1	146	67	5
Other.....	38	37	-	5	4	1	-	2	-	29	1	1
Not reporting frequency of payment.....	220	212	44	36	14	22	3	9	25	78	17	6
Not reporting tax payment requirements.....	317	303	58	58	23	35	13	9	36	109	20	14
Monthly.....	281	271	55	56	22	34	11	8	34	95	12	10
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	6	5	-	1	1	-	-	-	-	4	-	1
Annual.....	15	12	1	1	-	1	-	-	-	4	6	3
Other.....	2	2	-	-	-	-	-	-	-	-	2	-
Not reporting frequency of payment.....	13	13	2	-	-	-	2	1	2	6	-	-
No principal payments required.....	523	515	43	65	38	27	5	15	22	322	43	8
Monthly.....	277	270	35	45	23	22	3	8	20	142	17	7
Quarterly.....	16	16	1	3	2	1	-	-	-	12	-	-
Semiannual.....	97	96	3	10	8	2	-	4	-	74	5	1
Annual.....	102	102	3	6	4	2	1	-	1	74	17	-
Other.....	15	15	-	1	1	-	1	-	-	10	2	-
Not reporting frequency of payment.....	16	16	1	-	-	-	-	2	1	10	2	-
Not reporting principal payment requirements.....	415	195	36	27	16	11	5	3	23	75	26	220
Monthly.....	173	110	28	19	10	9	5	3	14	27	14	68
Quarterly.....	6	4	1	-	-	-	-	-	-	3	-	2
Semiannual.....	10	6	-	-	-	-	-	-	-	5	-	2
Annual.....	8	6	-	1	1	-	-	-	-	10	1	1
Other.....	13	12	7	6	4	2	-	-	9	27	8	148
Not reporting frequency of payment.....	205	57	-	-	-	-	-	-	-	-	-	-
No regular payments required.....	496	486	21	41	31	10	1	10	7	370	36	10

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.....	16,970	4,051	11,491	467	961	Reporting interest rate.....	17,883	4,293	12,155	504	921
Under \$500.....	3,387	477	2,424	143	293	Under 4.0%.....	103	27	60	4	12
\$500 to \$999.....	4,043	688	2,989	133	233	4.0% to 4.4%.....	210	45	141	6	18
\$1,000 to \$1,499.....	3,283	742	2,298	80	163	4.4% to 4.8%.....	2,699	398	1,643	27	91
\$1,500 to \$1,999.....	2,320	590	1,589	46	95	4.8% to 5.2%.....	1	—	1	—	—
\$2,000 to \$2,499.....	1,485	491	894	30	70	5.2% to 5.6%.....	1,900	597	1,144	54	105
\$2,500 to \$2,999.....	918	341	580	16	41	5.6% to 6.0%.....	18	9	8	1	—
\$3,000 to \$3,999.....	1,017	454	522	11	30	6.0% to 6.4%.....	537	225	289	7	16
\$4,000 to \$4,999.....	326	163	142	3	18	6.4% to 6.8%.....	2	1	1	—	—
\$5,000 to \$5,999.....	124	60	52	2	10	6.8% to 7.2%.....	8,435	1,645	6,108	245	436
\$6,000 to \$7,499.....	74	27	39	2	6	7.2% to 7.6%.....	4	1	8	—	—
\$7,500 to \$9,999.....	23	15	8	—	—	7.6% to 8.0%.....	397	83	282	8	24
\$10,000 to \$14,999.....	8	—	8	—	—	8.0% and over.....	2	—	2	—	—
\$15,000 to \$19,999.....	3	—	2	1	—	Average interest rate — (percent).....	2,646	587	1,849	84	126
\$20,000 and over.....	9	3	4	—	2		902	182	613	67	90
							5.88	5.69	5.96	6.31	6.07

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.....	14,571	14,156	3,683	10,283	240	415
Total first mortgage outstanding debt..... (dollars).....	20,204,400	19,787,100	6,691,900	12,617,400	277,800	417,300
Total annual mortgage payment..... (dollars).....	3,932,449	3,891,833	1,132,403	2,702,896	56,534	40,616
Average first mortgage outstanding debt..... (dollars).....	1,387	1,398	1,842	1,246	1,158	1,005
Average value of property..... (dollars).....	2,891	2,900	3,328	2,757	2,535	2,596
Average annual estimated rental value..... (dollars).....	315	316	358	302	282	285
Average annual mortgage payment..... (dollars).....	270	275	312	263	236	98
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.5	19.7	16.9	21.1	20.4	9.7
Value of property.....	9.3	9.5	9.4	9.5	9.3	3.8
Estimated annual rental value.....	85.6	87.0	87.0	87.0	83.4	34.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	13,985	13,759	3,592	9,940	227	226
Average first mortgage outstanding debt..... (dollars).....	1,402	1,407	1,858	1,252	1,170	1,046
Average value of property..... (dollars).....	2,889	2,896	3,342	2,743	2,529	2,486
Average annual estimated rental value..... (dollars).....	316	317	360	302	282	287
Average annual mortgage payment..... (dollars).....	275	278	314	266	237	122
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.7	19.8	16.9	21.3	20.3	11.6
Value of property.....	9.5	9.6	9.4	9.7	9.4	4.9
Estimated annual rental value.....	87.1	87.8	87.2	88.1	84.0	42.5
Monthly mortgage payment—						
Under \$10.....	734	613	111	489	13	121
\$10 to \$14.....	2,478	2,434	475	1,903	56	44
\$15 to \$19.....	2,869	2,843	540	2,156	52	21
\$20 to \$24.....	2,550	2,530	635	1,861	34	20
\$25 to \$29.....	2,265	2,257	619	1,606	32	8
\$30 to \$39.....	1,946	1,938	712	1,198	28	8
\$40 to \$49.....	589	587	225	354	8	2
\$50 to \$59.....	342	341	107	230	4	1
\$60 to \$74.....	102	102	43	59	-	-
\$75 to \$99.....	52	51	13	38	-	1
\$100 and over.....	58	58	12	46	-	-
Average monthly mortgage payment..... (dollars).....	22.95	23.16	26.14	22.17	19.78	10.15
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	586	397	41	343	13	189
Average first mortgage outstanding debt..... (dollars).....	1,031	1,056	-	1,094	-	957
Average value of property..... (dollars).....	2,936	3,035	-	3,159	-	2,728
Average annual estimated rental value..... (dollars).....	293	298	-	307	-	284
Average annual mortgage payment..... (dollars).....	137	169	-	171	-	69
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	15.9	-	15.6	-	7.2
Value of property.....	4.7	5.6	-	5.4	-	2.5
Estimated annual rental value.....	46.7	56.8	-	55.8	-	24.4

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.....	128,476	107,792	61,168	56.7	46,624	12,524	8,160	55,374	17,554	31.7	37,820
COLOR OF OCCUPANTS											
White.....	-	105,013	60,208	56.8	45,805	-	-	54,669	17,481	32.0	37,188
Nonwhite.....	-	1,779	960	54.0	819	-	-	705	73	10.4	632
TYPE OF STRUCTURE											
1-family.....	117,615	98,608	58,194	59.0	40,414	11,108	7,899	58,071	16,920	31.9	36,151
Other.....	10,861	9,184	2,974	32.4	6,210	1,416	261	2,303	634	27.5	1,669
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	114,695	96,590	57,401	59.4	39,189	10,707	7,398	52,668	16,814	31.9	35,854
Under \$5.....	12,950	11,238	7,296	64.9	3,942	1,059	653	5,915	946	16.0	4,969
\$5 to \$9.....	28,144	23,641	11,496	48.6	12,145	2,933	1,570	10,362	2,562	24.7	7,800
\$10 to \$14.....	27,163	22,725	11,645	51.2	11,080	2,605	1,832	10,852	3,305	30.5	7,547
\$15 to \$19.....	17,726	15,309	8,993	58.7	6,316	1,392	1,025	8,494	2,903	34.2	5,591
\$20 to \$24.....	10,805	9,059	6,183	68.3	2,876	1,005	741	5,880	2,196	37.3	3,684
\$25 to \$29.....	7,741	6,518	4,689	74.2	1,679	621	602	4,609	1,946	42.2	2,663
\$30 to \$39.....	6,268	5,230	4,340	83.0	890	534	504	4,131	1,641	44.6	2,290
\$40 to \$49.....	1,995	1,492	1,348	90.3	144	281	222	1,270	608	47.9	662
\$50 to \$59.....	1,102	790	710	89.9	80	205	107	664	289	43.5	375
\$60 to \$74.....	409	309	283	91.6	26	50	50	252	108	42.9	144
\$75 to \$99.....	213	168	160	95.2	8	12	33	149	71	47.7	78
\$100 and over.....	179	111	108	97.3	3	9	59	90	39	-	51
Median monthly rent.....(dollars).....	12.49	12.45	13.75	-	11.08	12.11	13.53	14.13	17.25	-	12.92

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	17,554	17,019	3,779	2,843	2,571	1,819	1,761	2,210	896	525	313	137	82	22	18	43	535
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	16,653	16,147	3,444	2,715	2,453	1,745	1,701	2,136	866	499	305	127	81	21	17	37	506
Average interest rate (%)	6.04	6.04	6.19	6.13	6.08	6.04	5.97	5.92	5.81	5.80	5.73	5.78	-	-	-	-	6.06
HOLDER OF FIRST MORTGAGE																	
Reporting holder	17,059	16,539	3,651	2,777	2,503	1,773	1,711	2,151	864	506	310	133	79	22	18	41	520
Building and loan association	1,880	1,816	142	230	275	210	252	375	141	89	61	21	13	4	3	-	64
Commercial bank	2,348	2,268	373	355	318	267	263	321	148	102	50	23	21	5	3	9	80
Savings bank	1,323	1,266	108	169	200	149	165	237	102	65	35	17	15	4	4	1	62
Life insurance company	130	128	9	4	5	5	13	45	16	14	12	4	-	1	-	-	2
Mortgage company	611	599	141	117	95	52	76	60	30	13	7	3	2	1	1	1	12
Home Owners' Loan Corporation	1,355	1,310	101	170	215	190	181	240	109	57	31	9	4	2	-	1	45
Individual	7,732	7,516	2,292	1,441	1,191	787	630	651	226	124	77	42	19	2	4	20	216
Other	1,675	1,686	490	291	204	113	131	212	92	42	27	14	5	3	3	9	39
Reporting debt and value	15,885	15,383	3,329	2,574	2,335	1,653	1,618	2,034	827	477	295	131	75	21	15	-	502
JUNIOR MORTGAGE																	
First mortgage only	2,803	2,718	411	456	406	323	324	454	148	97	51	22	13	7	1	-	85
First and junior mortgage	172	160	17	32	25	27	22	19	11	6	1	-	-	-	-	-	12
With 1st mtg.; not rptg. on junior	12,910	12,505	2,901	2,085	1,905	1,298	1,272	1,561	668	374	243	109	62	14	12	-	405
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	10,116	9,895	3,306	2,342	1,686	918	713	608	173	78	41	12	13	3	2	-	221
\$1,000 to \$1,499	2,289	2,221	23	225	500	374	377	446	152	68	37	14	4	-	1	-	68
\$1,500 to \$1,999	1,450	1,389	-	7	141	297	270	402	139	74	35	14	10	-	-	-	61
\$2,000 to \$2,499	904	858	-	-	9	59	201	326	118	68	39	18	12	1	2	-	51
\$2,500 to \$2,999	457	434	-	-	-	5	51	166	105	55	35	18	1	2	1	-	23
\$3,000 to \$3,999	445	409	-	-	-	-	6	84	124	95	59	26	10	3	2	-	36
\$4,000 to \$4,999	128	112	-	-	-	-	-	2	16	34	37	12	9	2	-	-	16
\$5,000 to \$5,999	53	41	-	-	-	-	-	-	-	5	12	10	8	3	3	-	12
\$6,000 to \$7,499	19	17	-	-	-	-	-	-	-	-	-	7	6	3	1	-	2
\$7,500 to \$9,999	16	10	-	-	-	-	-	-	-	-	-	5	2	3	-	-	6
\$10,000 to \$14,999	5	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	4
\$15,000 to \$19,999	3	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	35,842	32,955	1,900	2,837	3,741	3,394	4,138	5,595	3,466	2,433	1,871	1,062	808	328	386	-	2,387
Average value (dollars)	2,225	2,142	571	1,102	1,601	2,053	2,557	3,242	4,191	5,100	6,342	8,104	-	-	-	-	4,756
Debt on first & jr. mtgs. (thous.)	14,937	14,105	958	1,270	1,633	1,501	1,837	2,916	1,505	1,012	714	391	219	99	52	-	832
Percent of value of property	42.3	42.8	50.4	44.8	43.7	44.2	44.4	44.2	43.4	41.6	38.2	36.8	-	-	-	-	34.8
Average debt (dollars)	940	917	288	493	699	908	1,135	1,434	1,820	2,121	2,421	2,982	-	-	-	-	1,557
Debt on first mtgs. (thousands)	14,850	14,034	956	1,263	1,625	1,489	1,826	2,902	1,497	1,003	714	391	219	99	52	-	816
Percent of value of property	42.0	42.6	50.3	44.5	43.4	43.9	44.1	44.0	43.2	41.2	38.2	36.8	-	-	-	-	34.2
Average debt (dollars)	935	912	287	491	696	901	1,123	1,427	1,810	2,103	2,420	2,982	-	-	-	-	1,625

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	17,554	17,059	1,880	3,676	2,348	1,328	130	611	1,855	7,732	1,675	495
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	16,653	16,423	1,845	3,601	2,297	1,304	129	602	1,355	7,288	1,603	280
Average interest rate (percent)	6.04	6.04	6.27	6.37	6.41	6.31	5.70	6.09	4.50	6.15	5.87	5.89
Reporting debt and value	15,885	15,588	1,745	3,369	2,161	1,208	122	582	1,252	7,017	1,501	297
Percent distribution	-	100.0	11.2	21.6	13.9	7.7	0.8	3.7	8.0	45.0	9.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	15,885	15,588	1,745	3,369	2,161	1,208	122	582	1,252	7,017	1,501	297
First mortgage only	2,803	2,766	371	591	295	296	21	37	190	1,224	332	37
First and junior mortgage	172	149	22	29	16	13	2	4	25	55	12	23
With first mortgage; not reporting on junior mortgage	12,910	12,673	1,352	2,749	1,850	899	99	541	1,037	5,738	1,157	237
1-family properties	15,383	15,095	1,681	3,233	2,085	1,148	120	570	1,209	6,818	1,464	288
First mortgage only	2,713	2,681	358	572	284	288	21	37	183	1,191	319	37
First and junior mortgage	160	138	21	27	16	11	1	3	23	51	12	22
With first mortgage; not reporting on junior mortgage	12,505	12,276	1,302	2,634	1,785	849	98	530	1,003	5,575	1,133	229
2- to 4-family properties	502	493	64	136	76	60	2	12	43	199	37	9
First mortgage only	85	85	13	19	11	8	-	-	7	33	13	-
First and junior mortgage	12	11	1	2	-	2	1	1	2	4	-	1
With first mortgage; not reporting on junior mortgage	405	397	50	115	65	50	1	11	34	162	24	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties	15,885	15,588	1,745	3,369	2,161	1,208	122	582	1,252	7,017	1,501	297
Value of property (dollars)	35,342,000	34,686,000	4,939,300	8,949,700	5,464,800	3,484,900	454,800	1,238,400	3,233,800	12,737,900	3,132,100	656,000
Average value (dollars)	2,225	2,225	2,831	2,656	2,529	2,885	3,728	2,128	2,583	1,815	2,087	2,209
Debt on first and junior mortgages (dollars)	14,936,600	14,615,900	2,075,200	3,468,300	2,036,300	1,432,000	238,000	581,900	1,328,400	5,602,500	1,321,600	320,700
Percent of value of property	42.3	42.0	42.0	38.8	37.2	41.1	52.3	47.0	41.1	44.0	42.2	48.9
Average debt (dollars)	940	938	1,189	1,029	942	1,185	1,951	1,000	1,061	798	880	1,080
Debt on first mortgages (dollars)	14,850,000	14,547,300	2,051,800	3,457,300	2,028,800	1,428,500	236,400	576,300	1,317,700	5,580,500	1,315,300	308,700
Percent distribution	-	100.0	14.2	33.8	13.9	9.8	1.6	4.0	9.1	38.4	9.0	-
Percent of value of property	42.0	41.9	41.7	38.6	37.1	41.0	52.0	46.7	40.7	43.8	42.0	48.1
Average debt (dollars)	935	933	1,182	1,026	939	1,183	1,938	994	1,052	795	876	1,019
1-family properties	15,383	15,095	1,681	3,233	2,085	1,148	120	570	1,209	6,818	1,464	288
Value of property (dollars)	32,954,700	32,347,500	4,630,900	8,259,300	5,073,800	3,186,000	446,600	1,134,100	3,083,400	11,839,900	2,953,300	607,200
Average value (dollars)	2,142	2,143	2,755	2,555	2,433	2,775	3,722	1,990	2,550	1,737	2,017	2,108
Debt on first and junior mortgages (dollars)	14,105,000	13,811,000	1,978,700	3,243,800	1,914,300	1,329,500	233,400	550,400	1,276,600	5,265,900	1,262,200	294,000
Percent of value of property	42.8	42.7	42.7	39.3	37.7	41.7	52.3	48.5	41.4	44.5	42.7	48.4
Average debt (dollars)	917	915	1,177	1,003	918	1,158	1,945	956	1,056	772	862	1,021
Debt on first mortgages (dollars)	14,034,100	13,751,600	1,966,800	3,233,900	1,906,800	1,327,100	232,300	547,900	1,266,800	5,248,000	1,255,900	292,500
Percent of value of property	42.6	42.5	42.5	39.2	37.6	41.7	52.0	48.3	41.1	44.3	42.5	48.5
Average debt (dollars)	912	911	1,170	1,000	915	1,156	1,936	961	1,048	770	858	981
2- to 4-family properties	502	493	64	136	76	60	2	12	43	199	37	9
Value of property (dollars)	2,387,300	2,338,500	308,400	590,400	391,500	238,900	8,200	104,300	150,400	898,000	178,800	46,800
Average value (dollars)	4,756	4,743	-	5,076	-	-	-	-	-	4,513	-	-
Debt on first and junior mortgages (dollars)	681,600	604,900	96,500	224,500	122,000	102,500	4,600	31,500	51,800	336,600	59,400	26,700
Percent of value of property	34.8	34.4	-	38.5	-	-	-	-	-	37.5	-	-
Average debt (dollars)	1,657	1,633	-	1,651	-	-	-	-	-	1,691	-	-
Debt on first mortgages (dollars)	615,900	795,700	95,000	223,400	122,000	101,400	4,100	30,400	50,900	332,500	59,400	20,200
Percent of value of property	34.2	34.0	-	32.4	-	-	-	-	-	37.0	-	-
Average debt (dollars)	1,625	1,614	-	1,643	-	-	-	-	-	1,671	-	-

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	17,019	16,539	1,816	3,584	2,268	1,266	128	599	1,310	7,516	1,636	480
RACE OF OCCUPANTS												
White	16,955	16,490	1,814	3,581	2,265	1,266	128	599	1,302	7,491	1,625	465
Negro	21	19	2	-	-	-	-	-	5	9	3	2
Other nonwhite	43	30	-	3	3	-	-	-	3	16	8	13
YEAR BUILT												
Reporting year built	16,850	16,379	1,808	3,504	2,248	1,256	128	596	1,301	7,419	1,623	471
1930 to 1940	8,507	8,264	967	1,876	1,158	718	97	384	411	3,569	960	245
1920 to 1929	4,050	3,958	499	756	460	296	22	140	494	1,776	265	97
1910 to 1919	2,446	2,371	199	503	345	158	4	44	231	1,175	215	75
1900 to 1909	1,889	1,348	107	273	209	64	5	18	124	684	137	41
1880 to 1899	443	428	33	92	72	20	-	9	40	212	42	15
1879 or earlier	15	15	3	4	4	-	-	1	1	3	3	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	17,019	16,539	1,816	3,534	2,268	1,266	128	599	1,310	7,516	1,636	480
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	15,415	15,127	1,681	3,240	2,091	1,149	120	570	1,210	6,835	1,471	288
Under \$500.....	5,841	5,728	391	1,099	805	294	9	230	300	3,041	658	113
\$500 to \$999.....	4,104	4,032	482	833	538	295	10	131	351	1,854	371	72
\$1,000 to \$1,499.....	2,221	2,196	288	535	308	227	18	80	252	857	166	25
\$1,500 to \$1,999.....	1,391	1,381	227	309	173	136	22	42	150	516	89	30
\$2,000 to \$2,499.....	846	829	121	199	118	81	18	38	74	307	72	17
\$2,500 to \$2,999.....	432	416	65	106	61	45	16	29	45	105	50	16
\$3,000 to \$3,999.....	400	387	77	108	63	45	13	15	24	104	46	13
\$4,000 to \$4,999.....	110	108	18	31	17	14	8	3	9	29	10	2
\$5,000 to \$5,999.....	41	41	5	11	4	7	-	-	5	15	5	-
\$6,000 to \$7,499.....	17	17	5	5	3	2	-	-	-	5	2	-
\$7,500 to \$9,999.....	10	10	2	4	1	3	-	1	-	1	2	-
\$10,000 to \$14,999.....	1	1	-	-	-	-	-	-	-	1	-	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	1	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	16,147	15,924	1,783	3,463	2,219	1,244	127	592	1,310	7,084	1,565	223
Under 4.0%.....	139	138	4	18	11	7	1	19	-	66	30	1
4.0%.....	296	287	10	30	20	10	3	6	-	185	53	9
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,496	1,481	38	34	20	14	3	9	1,310	15	72	15
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,550	1,512	164	318	226	92	30	45	-	726	229	38
5.1% to 5.4%.....	9	9	2	1	1	-	3	1	-	1	1	-
5.5%.....	201	183	33	67	40	27	8	9	-	34	32	18
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	8,292	8,198	878	1,782	1,098	684	70	352	-	4,225	891	94
6.1% to 6.4%.....	8	8	3	1	-	1	-	-	-	2	2	-
6.5%.....	183	181	70	57	18	39	-	4	-	41	8	2
6.6% to 6.9%.....	6	6	3	3	1	2	-	-	-	-	-	-
7.0%.....	2,683	2,656	453	649	399	250	7	115	-	1,254	178	27
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	18	18	5	4	3	1	-	-	-	5	3	-
7.6% to 7.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
8.0% and over.....	1,265	1,246	120	499	382	117	1	32	-	528	66	19
Average interest rate..... (percent).....	6.04	6.04	6.27	6.37	6.41	6.29	5.68	6.09	4.50	6.15	5.87	5.90
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	15,186	14,911	1,759	3,258	2,064	1,194	119	575	1,275	6,408	1,517	225
Real estate taxes included in payment.....	2,318	2,274	461	459	238	221	58	70	313	595	318	44
Monthly.....	2,168	2,129	447	446	230	216	57	67	304	536	272	39
Quarterly.....	11	11	-	1	1	-	-	-	1	8	1	-
Semiannual.....	21	20	1	-	-	-	-	1	1	9	8	1
Annual.....	80	80	3	5	4	1	1	2	1	32	36	-
Other.....	7	7	-	4	3	1	-	-	-	3	-	-
Not reporting frequency of payment.....	31	27	10	3	-	3	-	-	6	7	1	4
Real estate taxes not included in payment.....	12,509	12,341	1,277	2,799	1,774	955	60	494	942	5,666	1,173	168
Monthly.....	11,179	11,038	1,241	2,519	1,603	916	57	466	903	4,903	949	141
Quarterly.....	113	109	4	30	25	5	-	1	6	63	5	4
Semiannual.....	352	344	9	40	30	10	1	9	13	170	102	8
Annual.....	579	574	9	82	72	10	1	11	3	376	92	5
Other.....	34	34	1	9	8	1	1	-	2	17	4	-
Not reporting frequency of payment.....	252	242	13	49	36	13	-	7	15	137	21	10
Not reporting tax payment requirements.....	309	296	21	70	52	18	1	11	20	147	26	13
Monthly.....	249	240	19	56	43	13	1	9	17	121	17	9
Quarterly.....	4	3	-	1	1	-	-	1	-	1	-	1
Semiannual.....	9	9	1	3	3	-	-	-	-	3	2	-
Annual.....	27	25	-	5	3	2	-	-	2	11	7	2
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	20	19	1	5	2	3	-	1	1	11	-	1
No principal payments required.....	595	683	28	140	98	42	4	20	16	434	40	12
Monthly.....	352	345	26	87	51	36	4	14	14	184	16	7
Quarterly.....	37	35	-	14	14	-	-	-	-	18	3	2
Semiannual.....	120	119	1	13	11	2	-	2	2	95	6	1
Annual.....	145	144	2	17	15	2	-	3	-	109	13	1
Other.....	11	11	-	4	2	2	-	-	-	7	-	-
Not reporting frequency of payment.....	30	29	-	5	5	-	-	1	-	21	2	1
Not reporting principal payment requirements.....	468	234	14	43	31	12	3	-	16	119	39	234
Monthly.....	153	126	13	24	17	7	3	-	11	50	25	27
Quarterly.....	6	5	-	3	2	1	-	-	-	2	-	1
Semiannual.....	14	11	-	3	2	1	-	-	1	6	1	3
Annual.....	48	40	-	7	6	1	-	-	-	25	8	8
Other.....	11	7	-	-	-	-	-	-	1	6	-	4
Not reporting frequency of payment.....	236	45	1	6	4	2	-	-	3	30	5	191
No regular payments required.....	720	711	14	93	75	18	2	4	3	555	40	9

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.....	15,415	2,166	11,403	523	1,223	Reporting interest rate.....	16,147	2,246	12,100	671	1,130
Under \$500.....	5,841	575	4,402	265	599	Under 4.0%.....	139	19	97	9	20
\$500 to \$999.....	4,104	460	3,137	188	319	4.0% to 4.4%.....	296	41	215	17	23
\$1,000 to \$1,499.....	2,221	332	1,676	91	122	4.4% to 4.8%.....	1,496	390	1,033	17	56
\$1,500 to \$1,999.....	1,391	253	1,016	40	82	4.8% to 5.2%.....	1,550	312	1,024	63	151
\$2,000 to \$2,499.....	846	192	585	21	46	5.2% to 5.6%.....	9	3	6	—	—
\$2,500 to \$2,999.....	432	131	274	8	19	5.6% to 6.0%.....	201	63	124	6	8
\$3,000 to \$3,999.....	400	161	211	8	20	6.0% to 6.4%.....	—	—	—	—	—
\$4,000 to \$4,999.....	110	42	56	1	11	6.4% to 6.8%.....	8,292	979	6,475	326	512
\$5,000 to \$5,999.....	41	10	27	1	3	6.8% to 7.2%.....	8	2	6	—	—
\$6,000 to \$7,499.....	17	7	10	—	—	7.2% to 7.6%.....	183	30	135	7	11
\$7,500 to \$9,999.....	10	3	7	—	—	7.6% to 8.0%.....	6	1	4	1	—
\$10,000 to \$14,999.....	1	—	1	—	—	8.0% and over.....	2,683	239	2,110	126	158
\$15,000 to \$19,999.....	1	—	1	—	—	Average interest rate — (percent).....	—	—	—	—	—
\$20,000 and over.....	—	—	—	—	—		1,865	121	856	99	189
							6.04	5.80	6.08	6.34	6.26

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.....	12,692	12,138	1,920	10,014	204	554
Total first mortgage outstanding debt..... (dollars).....	11,863,700	11,463,900	2,560,200	8,757,000	145,700	399,800
Total annual mortgage payment..... (dollars).....	2,675,676	2,635,250	484,183	2,110,840	40,727	40,426
Average first mortgage outstanding debt..... (dollars).....	935	944	1,333	874	719	722
Average value of property..... (dollars).....	2,156	2,158	2,591	2,084	1,716	2,097
Average annual estimated rental value..... (dollars).....	226	227	270	219	186	211
Average annual mortgage payment..... (dollars).....	211	217	252	211	200	73
Percent which annual mortgage payment represents of—						
First mortgage debt.....	22.6	23.0	18.9	24.1	27.8	10.1
Value of property.....	9.8	10.1	9.7	10.1	11.6	3.5
Estimated annual rental value.....	93.3	95.8	98.5	96.1	107.6	34.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,655	11,352	1,847	9,317	188	303
Average first mortgage outstanding debt..... (dollars).....	957	964	1,368	889	743	670
Average value of property..... (dollars).....	2,160	2,165	2,643	2,079	1,745	1,953
Average annual estimated rental value..... (dollars).....	228	229	275	220	189	209
Average annual mortgage payment..... (dollars).....	219	223	258	216	202	88
Percent which annual mortgage payment represents of—						
First mortgage debt.....	22.9	23.1	18.9	24.3	27.1	13.1
Value of property.....	10.1	10.3	9.8	10.4	11.6	4.5
Estimated annual rental value.....	96.0	97.3	98.9	98.1	106.8	42.0
Monthly mortgage payment—						
Under \$10.....	1,581	1,365	158	1,172	35	216
\$10 to \$14.....	3,092	3,054	387	2,610	57	38
\$15 to \$19.....	2,365	2,351	365	1,953	33	14
\$20 to \$24.....	1,782	1,769	380	1,419	20	13
\$25 to \$29.....	1,389	1,374	284	1,068	22	15
\$30 to \$39.....	919	916	214	697	12	3
\$40 to \$49.....	246	244	62	178	4	2
\$50 to \$59.....	185	183	27	153	3	2
\$60 to \$74.....	46	46	12	33	1	—
\$75 to \$99.....	25	25	5	19	1	—
\$100 and over.....	25	25	3	22	—	—
Average monthly mortgage payment..... (dollars).....	18.25	18.55	21.54	17.99	16.79	7.32
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,037	786	73	697	16	251
Average first mortgage outstanding debt..... (dollars).....	686	655	—	682	—	784
Average value of property..... (dollars).....	2,109	2,057	—	2,154	—	2,271
Average annual estimated rental value..... (dollars).....	203	199	—	208	—	214
Average annual mortgage payment..... (dollars).....	118	139	—	142	—	55
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.2	21.1	—	20.9	—	7.0
Value of property.....	5.6	6.7	—	6.6	—	2.4
Estimated annual rental value.....	58.4	69.6	—	68.5	—	25.7

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 SEATTLE: 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.....	134,807	126,354	56,080	44.4	70,274	7,752	701	53,081	28,096	52.9	24,985
1930: Private families reporting tenure.....	-	99,064	50,412	50.9	48,652	-	-	-	18,010	50.7	17,543
1920: All families reporting tenure.....	-	78,639	36,420	46.3	42,219	-	-	35,553	28,096	52.9	24,985
Dwelling units: 1940.....	134,807	126,354	56,080	44.4	70,274	7,752	701	53,081	28,096	52.9	24,985
COLOR OF OCCUPANTS											
White.....	-	122,138	55,326	45.3	66,812	-	-	52,472	27,875	53.1	24,597
Nonwhite.....	-	4,216	754	17.9	3,462	-	-	609	221	36.3	388
TYPE OF STRUCTURE											
1-family.....	77,883	75,171	52,267	69.5	22,904	2,453	259	49,796	26,760	53.7	23,036
Other.....	56,924	51,183	3,813	7.4	47,370	5,299	442	3,285	1,336	40.7	1,949
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	76,656	74,112	51,781	69.9	22,331	2,319	225	49,668	26,728	53.8	22,940
Under \$5.....	984	951	676	71.1	275	28	5	206	44	21.4	162
\$5 to \$9.....	2,104	1,968	904	45.9	1,064	126	10	843	258	30.6	585
\$10 to \$14.....	6,368	6,078	2,792	45.9	3,286	269	21	2,686	964	35.9	1,722
\$15 to \$19.....	10,082	9,756	5,050	51.9	4,696	314	32	4,898	2,087	42.6	2,811
\$20 to \$24.....	10,144	9,814	5,155	52.7	4,659	303	27	6,000	2,661	44.4	3,339
\$25 to \$29.....	11,263	10,906	7,502	68.8	3,404	317	30	7,337	3,632	49.5	3,705
\$30 to \$39.....	17,014	16,586	12,973	78.5	3,553	438	50	12,710	7,370	58.0	5,340
\$40 to \$49.....	8,578	8,397	7,068	84.8	1,269	283	18	6,925	4,383	63.3	2,542
\$50 to \$59.....	4,308	4,145	3,597	86.8	548	152	11	3,118	2,244	72.0	874
\$60 to \$74.....	2,586	2,511	2,201	87.7	310	64	11	2,141	1,448	67.6	693
\$75 to \$99.....	1,676	1,612	1,454	90.2	158	57	7	1,417	861	62.2	536
\$100 and over.....	1,559	1,528	1,409	92.2	119	28	3	1,387	756	54.5	631
Median monthly rent.....(dollars).....	28.34	28.40	31.67	-	22.03	26.38	27.42	31.75	34.54	-	28.35

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 SEATTLE: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	28,096	26,994	464	1,119	2,008	2,234	2,985	6,742	4,507	2,687	2,016	1,095	744	224	157	1,102
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	27,270	26,221	422	1,060	1,938	2,162	2,905	6,591	4,397	2,617	1,970	1,067	720	215	148	1,049
Average interest rate.....(%).....	5.32	5.32	5.79	5.66	5.57	5.47	5.42	5.33	5.24	5.16	5.14	5.11	5.03	4.95	4.94	5.36
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	27,558	26,498	448	1,097	1,964	2,180	2,941	6,642	4,429	2,629	1,983	1,078	728	221	150	1,060
Building and loan association.....	999	945	6	30	67	85	104	243	135	118	76	48	22	9	2	54
Commercial bank.....	2,295	2,212	23	91	141	170	247	544	344	233	168	115	79	33	22	83
Savings bank.....	6,803	6,564	36	150	367	459	699	1,740	1,207	685	570	292	247	66	44	239
Life insurance company.....	2,625	2,557	-	4	19	31	94	584	614	398	333	234	153	54	37	68
Mortgage company.....	2,515	2,443	25	59	118	132	204	515	451	362	303	136	88	30	20	72
Home-Owners' Loan Corporation.....	5,449	5,197	37	164	398	509	690	1,487	931	454	300	181	74	14	8	252
Individual.....	5,585	5,284	199	458	722	677	756	1,278	597	284	165	85	38	11	13	251
Other.....	1,337	1,266	122	141	132	117	147	251	150	95	68	37	27	4	4	41
Reporting debt and value.....	26,601	25,607	424	1,042	1,887	2,108	2,805	6,366	4,303	2,577	1,954	1,063	713	218	147	994
JUNIOR MORTGAGE																
First mortgage only.....	5,757	5,565	66	211	376	435	589	1,440	934	549	455	242	197	40	31	192
First and junior mortgage.....	409	375	4	19	27	33	52	94	51	36	31	15	11	1	1	34
With 1st mtg.; not rptg. on junior.....	20,435	19,667	354	812	1,484	1,640	2,164	4,832	3,318	1,992	1,468	806	505	177	115	768
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	6,792	6,562	416	884	1,087	923	984	1,368	527	211	101	38	18	2	1	230
\$1,000 to \$1,499.....	4,672	4,497	6	154	632	634	726	1,262	644	253	119	47	15	4	1	175
\$1,500 to \$1,999.....	4,055	3,911	-	4	163	453	602	1,377	756	296	169	56	34	1	-	144
\$2,000 to \$2,499.....	3,427	3,325	-	-	52	92	407	1,155	820	460	232	89	37	7	1	102
\$2,500 to \$2,999.....	2,357	2,270	-	-	-	6	83	838	637	336	230	90	40	5	4	87
\$3,000 to \$3,999.....	2,597	2,518	-	-	-	-	3	363	791	553	453	224	100	23	8	79
\$4,000 to \$4,999.....	1,268	1,219	-	-	-	-	-	3	126	393	385	179	103	22	8	49
\$5,000 to \$5,999.....	556	619	-	-	-	-	-	-	2	71	212	165	104	30	15	37
\$6,000 to \$7,499.....	398	378	-	-	-	-	-	-	-	4	33	139	139	43	20	20
\$7,500 to \$9,999.....	214	191	-	-	-	-	-	-	-	-	-	16	102	44	23	18
\$10,000 to \$14,999.....	112	94	-	-	-	-	-	-	-	-	-	-	21	36	17	11
\$15,000 to \$19,999.....	28	17	-	-	-	-	-	-	-	-	-	-	-	-	-	11
\$20,000 and over.....	25	6	-	-	-	-	-	-	-	-	-	-	-	-	6	19
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	111,945	105,441	289	1,197	3,072	4,372	7,215	21,079	18,295	13,856	12,470	8,699	7,893	3,448	4,068	6,504
Average value.....(dollars).....	4,208	4,118	682	1,149	1,628	2,074	2,572	3,311	4,252	5,183	6,382	8,174	11,059	15,815	26,672	6,543
Debt on first and jr. mtgs.(thous.).....	53,893	50,753	154	640	1,598	2,208	3,513	10,426	8,935	6,715	6,095	4,079	3,545	1,403	1,442	3,140
Percent of value of property.....	48.1	48.1	53.4	53.5	52.0	50.5	48.7	49.5	48.8	50.3	48.9	46.9	44.9	40.7	35.4	48.3
Average debt.....(dollars).....	2,026	1,982	364	615	847	1,047	1,252	1,638	2,076	2,606	3,119	3,837	4,972	6,434	9,807	3,159
Debt on first mtgs.....(thousands).....	53,611	50,520	154	636	1,590	2,194	3,488	10,390	8,902	6,691	6,059	4,063	3,529	1,400	1,434	3,092
Percent of value of property.....	47.9	47.9	53.3	53.1	51.8	50.2	48.3	49.2	48.7	50.1	48.6	46.8	44.7	40.6	35.2	47.5
Average debt.....(dollars).....	2,015	1,973	364	610	843	1,041	1,244	1,631	2,069	2,597	3,101	3,822	4,949	6,422	9,752	3,110

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 SEATTLE: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	26,096	27,558	999	9,098	2,295	6,803	2,625	2,515	5,449	5,535	1,337	538
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	27,270	27,000	983	8,912	2,223	6,689	2,583	2,474	5,449	5,384	1,275	270
Average interest rate.....(percent).....	5.32	5.32	5.59	5.44	5.46	5.43	5.37	5.53	4.50	5.75	5.54	5.42
Reporting debt and value.....	26,501	26,244	962	8,683	2,180	6,503	2,538	2,411	5,191	5,212	1,247	357
Percent distribution.....	-	100.0	3.7	38.1	8.3	24.8	9.7	9.2	19.8	19.9	4.8	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	26,501	26,244	962	8,683	2,180	6,503	2,538	2,411	5,191	5,212	1,247	357
First mortgage only.....	5,757	5,703	220	1,848	415	1,433	638	476	1,086	1,180	255	54
First and junior mortgage.....	409	385	17	130	35	95	25	30	113	54	15	24
With first mortgage; not reporting on junior mortgage.....	20,435	20,156	725	6,705	1,730	4,975	1,874	1,905	3,992	3,978	977	279
1-family properties.....	25,607	25,272	912	8,384	2,102	6,282	2,478	2,344	4,962	4,982	1,210	335
First mortgage only.....	5,565	5,513	211	1,797	405	1,391	629	464	1,040	1,123	249	52
First and junior mortgage.....	375	353	14	121	35	88	25	29	100	49	15	22
With first mortgage; not reporting on junior mortgage.....	19,667	19,406	687	6,466	1,663	4,803	1,824	1,851	3,822	3,810	945	261
2- to 4-family properties.....	994	972	50	299	78	221	60	67	229	230	37	22
First mortgage only.....	192	190	9	51	9	42	9	12	46	57	6	2
First and junior mortgage.....	34	32	3	9	2	7	1	1	13	5	-	2
With first mortgage; not reporting on junior mortgage.....	768	750	38	239	67	172	50	54	170	168	31	18
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	26,501	26,244	962	8,683	2,180	6,503	2,538	2,411	5,191	5,212	1,247	357
Value of property.....(dollars).....	111,944,900	110,181,500	4,121,600	39,346,700	9,893,500	29,453,200	15,029,700	11,827,800	19,232,800	16,421,000	4,201,900	1,768,400
Average value.....(dollars).....	4,208	4,198	4,284	4,531	4,538	4,529	5,922	4,905	3,705	3,151	3,370	4,939
Debt on first and junior mortgages.....(dollars).....	53,893,300	52,965,300	2,089,500	17,406,200	4,456,900	12,949,300	7,377,300	6,172,900	9,275,300	8,417,100	2,227,000	928,000
Percent of value of property.....	48.1	48.1	50.7	44.2	45.0	44.0	49.1	52.2	48.2	51.3	53.0	52.6
Average debt.....(dollars).....	2,026	2,018	2,172	2,005	2,044	1,991	2,907	2,560	1,787	1,615	1,786	2,599
Debt on first mortgages.....(dollars).....	53,611,300	52,686,900	2,079,300	17,297,300	4,445,300	12,852,000	7,348,000	6,151,800	9,218,000	8,386,200	2,216,300	914,400
Percent distribution.....	-	100.0	3.9	32.8	8.4	24.4	13.9	11.7	17.5	15.9	4.2	-
Percent of value of property.....	47.9	47.8	50.4	44.0	44.9	43.6	48.9	52.0	47.9	51.1	52.7	51.9
Average debt.....(dollars).....	2,015	2,008	2,161	1,992	2,039	1,976	2,895	2,552	1,776	1,609	1,777	2,551
1-family properties.....	25,607	25,272	912	8,384	2,102	6,282	2,478	2,344	4,962	4,982	1,210	335
Value of property.....(dollars).....	105,441,200	103,928,200	3,780,300	37,190,100	9,454,500	27,735,600	14,183,300	11,273,200	18,274,900	15,257,200	3,969,200	1,513,000
Average value.....(dollars).....	4,118	4,112	4,145	4,436	4,498	4,415	5,724	4,809	3,683	3,062	3,280	4,516
Debt on first and junior mortgages.....(dollars).....	50,753,300	50,000,500	1,905,500	16,431,700	4,257,300	12,174,400	6,945,700	5,927,700	8,848,100	7,837,800	2,104,000	752,800
Percent of value of property.....	48.1	48.1	50.4	44.2	45.0	43.9	49.0	52.6	48.4	51.4	53.0	49.8
Average debt.....(dollars).....	1,992	1,978	2,089	1,960	2,025	1,938	2,803	2,529	1,783	1,573	1,739	2,247
Debt on first mortgages.....(dollars).....	50,519,800	49,779,700	1,898,100	16,353,100	4,246,400	12,106,700	6,919,100	5,907,000	8,798,300	7,810,800	2,093,300	740,100
Percent of value of property.....	47.9	47.9	50.2	44.0	44.9	43.7	48.8	52.4	48.1	51.2	52.7	48.9
Average debt.....(dollars).....	1,973	1,970	2,081	1,951	2,020	1,927	2,792	2,520	1,773	1,568	1,730	2,209
2- to 4-family properties.....	994	972	50	299	78	221	60	67	229	230	37	22
Value of property.....(dollars).....	6,503,700	6,253,300	341,300	2,156,600	489,000	1,717,600	846,400	554,600	957,900	1,168,800	232,700	250,400
Average value.....(dollars).....	6,543	6,433	-	7,213	-	7,772	-	-	4,133	5,050	-	-
Debt on first and junior mortgages.....(dollars).....	3,140,000	2,964,800	184,000	974,500	199,600	774,900	431,600	245,200	427,200	579,300	123,000	175,200
Percent of value of property.....	48.3	47.4	-	45.2	-	45.1	-	-	44.6	49.6	-	-
Average debt.....(dollars).....	3,159	3,050	-	3,259	-	3,505	-	-	1,866	2,519	-	-
Debt on first mortgages.....(dollars).....	3,091,500	2,917,200	181,200	944,200	198,900	745,300	428,900	244,800	419,700	575,400	123,000	174,800
Percent of value of property.....	47.5	46.7	-	43.8	-	43.4	-	-	43.8	49.4	-	-
Average debt.....(dollars).....	3,110	3,001	-	3,158	-	3,372	-	-	1,833	2,502	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	26,994	26,498	945	8,776	2,212	6,564	2,557	2,443	5,197	5,284	1,295	496
RACE OF OCCUPANTS												
White.....	26,797	26,306	938	8,726	2,194	6,532	2,555	2,433	5,183	5,240	1,281	491
Negro.....	121	121	6	24	7	17	-	4	48	28	11	-
Other nonwhite.....	76	71	1	26	11	15	2	6	16	16	4	5
YEAR BUILT												
Reporting year built.....	26,762	26,280	937	8,699	2,194	6,505	2,537	2,433	5,155	5,231	1,288	482
1930 to 1940.....	4,741	4,660	237	1,624	401	1,223	675	700	561	568	275	81
1920 to 1929.....	11,840	11,658	395	4,014	964	3,050	1,348	1,122	2,244	2,091	444	182
1910 to 1919.....	6,764	6,633	191	2,155	563	1,592	895	421	1,514	1,615	342	131
1900 to 1909.....	3,042	2,964	102	822	238	584	111	179	743	806	191	78
1880 to 1899.....	365	355	11	72	28	44	8	10	89	130	85	10
1879 or earlier.....	10	10	1	2	-	-	-	1	4	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 SEATTLE: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	26,994	26,498	945	8,776	2,212	6,564	2,557	2,443	5,197	5,284	1,296	496
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	25,614	25,279	912	8,387	2,103	6,284	2,480	2,344	4,962	4,983	1,211	335
Under \$500.....	2,357	2,308	87	814	220	594	43	124	385	605	249	49
\$500 to \$999.....	4,275	4,225	154	1,544	391	1,153	166	252	831	1,068	210	50
\$1,000 to \$1,499.....	4,485	4,438	153	1,465	331	1,134	307	332	995	998	188	47
\$1,500 to \$1,999.....	3,919	3,870	124	1,242	296	946	322	301	935	807	139	49
\$2,000 to \$2,499.....	3,325	3,280	101	1,030	247	783	401	305	742	590	111	45
\$2,500 to \$2,999.....	2,253	2,227	80	690	185	505	337	265	386	370	99	26
\$3,000 to \$3,999.....	2,498	2,463	95	753	201	552	409	316	427	340	113	35
\$4,000 to \$4,999.....	1,213	1,198	52	366	102	264	228	160	227	115	50	15
\$5,000 to \$5,999.....	813	804	30	218	62	156	124	113	47	44	28	9
\$6,000 to \$7,499.....	370	366	27	132	29	103	77	57	37	29	11	4
\$7,500 to \$9,999.....	169	165	6	75	20	55	39	39	12	6	8	4
\$10,000 to \$14,999.....	94	93	2	38	15	23	24	12	8	5	4	1
\$15,000 to \$19,999.....	18	18	1	7	2	5	2	1	1	5	1	-
\$20,000 and over.....	5	4	-	3	2	1	1	-	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	26,221	25,965	929	8,596	2,143	6,453	2,512	2,402	5,197	5,084	1,239	256
Under 4.0%.....	111	109	3	16	8	8	2	2	-	77	9	2
4.0%.....	268	265	6	77	21	56	34	22	-	99	27	3
4.1% to 4.4%.....	3	3	-	2	1	1	-	1	-	-	-	-
4.5%.....	6,439	6,408	73	462	151	311	233	252	5,197	58	133	31
4.6% to 4.9%.....	1	1	-	-	-	-	-	1	-	-	-	-
5.0%.....	7,675	7,588	289	3,889	891	2,998	1,042	811	-	1,211	346	88
5.1% to 5.4%.....	12	11	2	4	-	4	2	1	-	2	-	1
5.5%.....	1,773	1,735	92	766	173	593	361	254	-	175	88	37
5.6% to 5.9%.....	4	4	-	3	-	3	1	-	-	-	-	-
6.0%.....	8,604	8,525	385	3,046	802	2,244	761	811	-	2,947	575	79
6.1% to 6.4%.....	2	2	1	-	-	-	1	-	-	-	-	-
6.5%.....	264	261	19	76	22	54	55	58	-	48	5	3
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	942	931	49	222	66	156	21	175	-	420	44	11
7.1% to 7.4%.....	2	2	-	1	1	-	-	1	-	-	-	-
7.5%.....	13	13	-	3	-	3	2	-	-	6	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	107	106	10	29	7	22	3	12	-	41	11	1
Average interest rate.....(percent).....	5.32	5.32	5.59	5.44	5.45	5.43	5.37	5.53	4.50	5.74	5.53	5.41
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	25,456	25,160	916	8,468	2,117	6,351	2,459	2,341	5,067	4,705	1,204	296
Real estate taxes included in payment.....	6,817	6,725	371	2,351	619	1,732	794	935	1,288	506	480	92
Monthly.....	6,534	6,448	359	2,224	604	1,680	759	907	1,233	475	431	86
Quarterly.....	23	23	-	5	3	2	3	6	1	6	2	-
Semiannual.....	34	33	-	11	2	9	11	3	1	2	5	1
Annual.....	45	43	-	2	-	2	1	1	-	7	32	2
Other.....	5	5	-	1	1	-	-	-	-	2	2	-
Not reporting frequency of payment.....	176	173	12	43	9	39	20	18	53	14	8	3
Real estate taxes not included in payment.....	18,341	18,148	539	6,025	1,476	4,549	1,640	1,385	3,717	4,139	703	193
Monthly.....	16,693	16,522	506	5,623	1,387	4,236	1,291	1,086	3,627	3,834	555	171
Quarterly.....	220	218	5	33	12	21	70	66	5	35	4	2
Semiannual.....	709	702	11	186	47	139	202	170	4	104	25	7
Annual.....	235	235	-	29	10	19	25	25	1	59	96	-
Other.....	39	39	2	7	1	6	8	2	2	15	8	-
Not reporting frequency of payment.....	445	432	15	147	39	108	49	36	78	92	15	13
Not reporting tax payment requirements.....	298	287	6	92	22	70	25	21	62	60	21	11
Monthly.....	248	240	5	81	19	62	20	16	53	48	17	8
Quarterly.....	8	3	-	2	-	2	1	-	-	-	-	-
Semiannual.....	9	7	-	1	-	1	1	-	1	3	1	2
Annual.....	7	7	-	1	1	-	2	1	-	2	1	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	30	29	1	7	2	5	1	4	8	6	2	1
No principal payments required.....	658	646	11	140	42	98	64	51	55	277	48	12
Monthly.....	313	310	9	87	28	59	27	18	54	98	22	3
Quarterly.....	38	33	-	4	-	4	3	3	-	18	-	-
Semiannual.....	174	170	1	26	6	18	16	21	-	97	9	4
Annual.....	74	72	-	6	2	4	6	3	-	43	14	2
Other.....	10	10	-	1	1	-	1	1	-	6	2	-
Not reporting frequency of payment.....	54	51	1	16	3	18	7	5	1	20	1	3
Not reporting principal payment requirements.....	526	344	14	117	38	84	26	35	64	69	19	182
Monthly.....	256	220	11	85	23	62	14	17	54	28	11	36
Quarterly.....	6	4	-	1	-	1	3	-	-	-	-	-
Semiannual.....	21	20	1	3	2	3	3	5	-	6	-	1
Annual.....	17	15	1	1	1	-	1	3	-	7	2	2
Other.....	8	8	1	-	-	-	-	1	-	5	1	-
Not reporting frequency of payment.....	218	77	-	25	7	18	5	9	10	23	5	141
No regular payments required.....	354	348	4	51	20	31	8	16	11	233	25	6

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	25,614	6,484	17,571	599	960	Reporting interest rate.....	25,221	6,689	18,008	634	890
Under \$500.....	2,357	281	1,938	69	129	Under 4.0%.....	111	9	78	8	16
\$500 to \$999.....	4,275	513	3,466	117	179	4.0% to 4.4%.....	268	60	179	11	18
\$1,000 to \$1,499.....	4,485	705	3,490	127	163	4.4% to 4.8%.....	3	2	1	-	-
\$1,500 to \$1,999.....	3,919	861	2,858	71	134	4.8% to 5.2%.....	6,489	2,005	4,196	78	165
\$2,000 to \$2,499.....	3,225	912	2,205	82	126	5.2% to 5.6%.....	1	1	-	-	-
\$2,500 to \$2,999.....	2,253	856	1,295	40	62	5.6% to 6.0%.....	7,675	2,192	5,029	205	250
\$3,000 to \$3,999.....	2,498	1,092	1,279	36	91	6.0% to 6.4%.....	12	7	5	-	-
\$4,000 to \$4,999.....	1,213	643	518	26	26	6.4% to 6.8%.....	1,773	624	1,077	26	46
\$5,000 to \$5,999.....	613	367	218	14	14	6.8% to 7.2%.....	4	3	1	-	-
\$6,000 to \$7,499.....	870	190	157	6	17	7.2% to 7.6%.....	8,604	1,628	6,433	230	313
\$7,500 to \$9,999.....	189	87	89	5	8	7.6% to 8.0%.....	2	1	1	-	-
\$10,000 to \$14,999.....	94	34	47	4	9	8.0% and over.....	284	42	198	18	11
\$15,000 to \$19,999.....	18	2	13	1	2	Average interest rate ____ (percent).....	942	100	738	54	55
\$20,000 and over.....	5	1	3	1	-		13	2	8	-	3
							107	12	78	9	13

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 SEATTLE: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment- requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	23,097	22,577	6,046	16,302	229	520
Total first mortgage outstanding debt..... (dollars).....	45,641,700	44,719,800	16,641,100	27,648,000	430,700	921,900
Total annual mortgage payment..... (dollars).....	7,266,577	7,151,919	2,311,563	4,810,195	70,161	74,658
Average first mortgage outstanding debt..... (dollars).....	1,976	1,981	2,752	1,696	1,881	1,773
Average value of property..... (dollars).....	4,104	4,098	4,606	3,911	4,052	4,349
Average annual estimated rental value..... (dollars).....	446	445	501	425	436	460
Average annual mortgage payment..... (dollars).....	315	319	382	295	306	144
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.9	16.1	13.9	17.4	16.3	8.1
Value of property.....	7.7	7.8	8.3	7.5	7.6	3.3
Estimated annual rental value.....	70.6	71.6	76.3	69.5	70.3	31.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	21,782	21,474	5,967	15,293	214	258
Average first mortgage outstanding debt..... (dollars).....	1,983	1,986	2,759	1,682	1,879	1,783
Average value of property..... (dollars).....	4,008	4,010	4,605	3,780	3,867	3,884
Average annual estimated rental value..... (dollars).....	437	438	501	413	421	416
Average annual mortgage payment..... (dollars).....	319	321	385	297	307	168
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.1	16.2	13.9	17.6	16.3	9.7
Value of property.....	8.0	8.0	8.4	7.9	7.9	4.4
Estimated annual rental value.....	78.0	78.4	76.8	71.8	72.9	40.4
Monthly mortgage payment—						
Under \$10.....	554	427	48	370	9	127
\$10 to \$14.....	2,412	2,378	257	2,086	30	39
\$15 to \$19.....	3,654	3,681	612	2,983	36	23
\$20 to \$24.....	3,929	3,904	863	3,012	29	25
\$25 to \$29.....	4,053	4,039	1,084	2,909	46	14
\$30 to \$39.....	4,252	4,237	1,814	2,391	32	15
\$40 to \$49.....	1,396	1,389	552	718	19	7
\$50 to \$59.....	778	773	323	445	5	5
\$60 to \$74.....	352	352	177	169	6	-
\$75 to \$99.....	202	201	91	109	1	1
\$100 and over.....	150	148	46	101	1	2
Average monthly mortgage payment..... (dollars).....	26.62	26.77	32.05	24.73	25.58	24.03
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,365	1,103	79	1,009	15	262
Average first mortgage outstanding debt..... (dollars).....	1,863	1,875	-	1,902	-	1,813
Average value of property..... (dollars).....	5,640	5,826	-	5,900	-	4,856
Average annual estimated rental value..... (dollars).....	576	593	-	597	-	504
Average annual mortgage payment..... (dollars).....	238	287	-	270	-	119
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	14.2	-	14.2	-	6.6
Value of property.....	4.2	4.6	-	4.6	-	2.5
Estimated annual rental value.....	41.4	45.0	-	45.3	-	23.7

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 SEATTLE 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.....	162,243	151,288	74,640	49.3	76,648	9,391	1,564	70,922	37,593	53.0	33,329
Urban.....	136,288	127,797	56,840	44.5	70,957	7,789	702	53,773	28,317	52.7	25,456
Rural-nonfarm.....	25,955	23,491	17,800	75.8	5,691	1,602	862	17,149	9,276	54.1	7,873
COLOR OF OCCUPANTS											
White.....	-	146,956	73,829	50.2	73,127	-	-	70,264	37,350	53.2	32,914
Nonwhite.....	-	4,332	811	18.7	3,521	-	-	658	243	36.9	415
TYPE OF STRUCTURE											
1-family.....	103,757	98,559	70,388	71.3	28,271	3,980	1,118	67,285	36,097	53.6	31,188
Other.....	58,486	52,629	4,252	8.1	48,377	5,411	446	3,637	1,496	41.1	2,141
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	101,993	97,338	69,777	71.7	27,561	3,661	994	67,097	36,041	53.7	31,056
Under \$5.....	1,698	1,551	1,132	73.0	419	82	65	634	168	26.5	466
\$5 to \$9.....	4,903	4,372	2,478	56.7	1,894	376	155	2,365	889	37.6	1,476
\$10 to \$14.....	10,447	9,778	5,253	53.7	4,525	504	165	5,075	1,995	39.3	3,080
\$15 to \$19.....	14,212	13,599	7,722	56.8	5,877	483	130	7,427	3,285	43.9	4,202
\$20 to \$24.....	18,608	13,021	8,618	66.2	4,403	460	127	8,377	3,898	46.5	4,479
\$25 to \$29.....	14,561	13,977	9,980	71.4	3,997	436	98	9,750	4,990	51.2	4,760
\$30 to \$39.....	20,528	19,805	15,905	80.3	3,900	589	134	15,561	9,211	59.2	6,350
\$40 to \$49.....	10,131	9,773	8,428	86.2	1,345	308	50	8,241	5,270	63.9	2,971
\$50 to \$59.....	5,170	4,959	4,375	88.2	584	179	32	3,867	2,752	71.2	1,115
\$60 to \$74.....	3,029	2,926	2,599	88.8	327	86	17	2,525	1,698	67.2	827
\$75 to \$99.....	1,913	1,825	1,660	91.0	165	75	13	1,620	1,022	63.1	598
\$100 and over.....	1,793	1,752	1,627	92.9	125	33	8	1,595	863	54.1	732
Median monthly rent.....(dollars).....	26.60	26.77	29.35	-	20.71	23.69	18.81	29.43	32.53	-	26.42

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 SEATTLE 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	37,593	36,370	1,086	1,916	3,077	3,217	4,169	8,682	5,605	3,391	2,511	1,328	923	266	183	16	1,223
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	36,539	35,369	1,006	1,825	2,981	3,124	4,066	8,493	5,478	3,310	2,458	1,296	893	253	174	12	1,170
Average interest rate (%)	5.38	5.38	5.84	5.75	5.65	5.55	5.48	5.36	5.26	5.18	5.13	5.14	5.08	5.02	4.96	-	5.37
HOLDER OF FIRST MORTGAGE																	
Reporting holder	36,776	35,595	1,051	1,871	3,014	3,146	4,093	8,544	5,491	3,295	2,444	1,295	903	262	175	11	1,181
Building and loan association	1,589	1,520	40	66	116	143	185	367	206	170	112	57	37	17	4	-	69
Commercial bank	3,676	3,573	66	179	276	302	436	860	557	337	242	150	103	38	25	2	108
Savings bank	8,315	8,065	62	220	484	598	887	2,091	1,428	829	694	350	294	75	51	2	250
Life insurance company	2,787	2,718	2	6	24	33	104	617	642	428	350	246	167	58	39	2	69
Mortgage company	3,188	3,109	44	90	164	178	267	678	557	465	355	162	95	33	21	-	79
Home Owners' Loan Corporation	6,860	6,589	58	231	541	647	890	1,855	1,121	569	383	166	98	17	12	1	271
Individual	8,423	8,129	554	852	1,195	1,054	1,111	1,745	786	380	224	120	69	18	18	3	294
Other	1,938	1,892	225	227	214	191	213	331	194	117	84	44	40	6	5	1	46
Reporting debt and value	35,674	34,559	1,002	1,805	2,898	3,037	3,932	8,238	5,368	3,252	2,426	1,291	897	257	171	-	1,115
JUNIOR MORTGAGE																	
First mortgage only	6,806	6,600	181	293	464	539	696	1,701	1,093	641	496	265	207	43	31	-	206
First and junior mortgage	558	519	7	28	40	51	72	131	68	46	35	20	17	3	1	-	39
With 1st mtg.; not rptg. on junior	28,310	27,440	864	1,484	2,394	2,447	3,164	6,401	4,207	2,565	1,895	1,006	663	211	139	-	870
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	10,345	10,078	991	1,562	1,774	1,870	1,892	1,800	680	277	144	56	29	2	1	-	267
\$1,000 to \$1,499	6,171	5,978	11	236	381	378	992	1,631	793	310	155	64	22	4	1	-	193
\$1,500 to \$1,999	5,144	4,991	-	7	234	643	821	1,690	902	365	214	70	43	2	-	-	153
\$2,000 to \$2,499	4,331	4,220	-	-	9	138	602	1,495	966	546	297	107	48	10	2	-	111
\$2,500 to \$2,999	2,937	2,857	-	-	-	8	121	1,097	777	413	270	107	51	8	5	-	100
\$3,000 to \$3,999	3,352	3,260	-	-	-	-	4	515	1,059	695	554	265	133	26	9	-	92
\$4,000 to \$4,999	1,666	1,607	-	-	-	-	-	5	187	549	480	218	128	27	13	-	59
\$5,000 to \$5,999	803	763	-	-	-	-	-	-	4	92	270	127	124	39	17	-	40
\$6,000 to \$7,499	477	455	-	-	-	-	-	-	-	5	42	164	170	49	25	-	22
\$7,500 to \$9,999	243	220	-	-	-	-	-	-	-	-	-	23	115	49	33	-	23
\$10,000 to \$14,999	129	105	-	-	-	-	-	-	-	-	-	-	24	40	41	-	24
\$15,000 to \$19,999	31	19	-	-	-	-	-	-	-	-	-	-	-	1	18	-	12
\$20,000 and over	25	6	-	-	-	-	-	-	-	-	-	-	-	-	6	-	19
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	142,617	135,255	653	2,041	4,711	6,297	10,117	27,225	22,807	16,840	15,470	10,553	9,806	4,049	4,686	-	7,362
Average value (dollars)	3,998	3,914	651	1,131	1,626	2,073	2,573	3,307	4,249	5,178	6,377	8,175	11,055	15,754	27,402	-	6,503
Debt on first & jr. mtgs. (thous.)	68,609	65,171	334	1,045	2,346	3,142	4,912	13,586	11,298	8,587	7,545	4,913	4,282	1,631	1,611	-	3,438
Percent of value of property	48.1	48.2	51.1	51.2	49.8	49.9	48.5	49.7	49.5	51.0	48.8	46.6	43.7	40.3	34.4	-	46.7
Average debt (dollars)	1,923	1,886	333	579	810	1,035	1,249	1,643	2,105	2,641	3,110	3,805	4,527	6,345	9,420	-	3,083
Debt on first mtgs. (thousands)	68,254	64,866	333	1,039	2,385	3,123	4,875	13,460	11,256	8,558	7,506	4,898	4,258	1,627	1,603	-	3,388
Percent of value of property	47.9	48.0	51.1	50.9	49.6	49.6	48.2	49.4	49.4	50.8	48.5	46.4	43.4	40.2	34.2	-	46.0
Average debt (dollars)	1,913	1,877	333	576	806	1,028	1,240	1,635	2,097	2,631	3,094	3,790	4,801	6,332	9,373	-	3,038

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 SEATTLE 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	37,593	36,776	1,589	11,991	3,676	8,315	2,787	3,188	6,860	8,423	1,988	617
INTEREST RATE ON FIRST-MORTGAGE												
Reporting interest rate	36,539	36,067	1,565	11,764	3,583	8,181	2,743	3,140	6,860	8,126	1,869	472
Average interest rate (percent)	5.38	5.38	5.66	5.49	5.53	5.48	5.37	5.53	4.50	5.81	5.68	5.37
Reporting debt and value	85,674	85,094	1,584	11,457	3,508	7,949	2,695	3,072	6,538	7,959	1,889	580
Percent distribution	-	100.0	4.4	82.6	10.0	22.7	7.7	8.8	18.6	22.7	5.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	35,674	35,094	1,584	11,457	3,508	7,949	2,695	3,072	6,538	7,959	1,889	580
First mortgage only	6,806	6,741	343	2,175	605	1,569	670	575	1,205	1,475	297	65
First and junior mortgage	558	526	30	177	58	119	27	38	150	82	22	32
With first mortgage; not reporting on junior mortgage	28,310	27,827	1,161	9,105	2,844	6,261	1,998	2,459	5,182	6,402	1,580	483
1-family properties	34,559	34,001	1,469	11,127	3,410	7,717	2,634	2,998	6,290	7,686	1,797	558
First mortgage only	6,600	6,537	332	2,118	594	1,524	661	562	1,158	1,415	291	63
First and junior mortgage	519	489	27	166	55	111	26	37	136	75	22	30
With first mortgage; not reporting on junior mortgage	27,440	26,975	1,110	8,843	2,761	6,082	1,947	2,399	4,996	6,196	1,484	465
2- to 4-family properties	1,115	1,093	65	330	98	232	61	74	248	273	42	22
First mortgage only	206	204	11	57	12	45	9	13	48	60	6	2
First and junior mortgage	39	37	3	11	3	8	1	1	14	7	-	2
With first mortgage; not reporting on junior mortgage	870	852	51	262	83	179	51	60	186	206	36	18
RELATION OF DEBT TO VALUE												
1- to 4-family properties	35,674	35,094	1,584	11,457	3,508	7,949	2,695	3,072	6,538	7,959	1,889	580
Value of property (dollars)	142,616,600	139,913,000	6,227,300	49,980,200	14,628,000	35,352,200	15,921,400	14,422,300	24,087,700	23,513,600	5,760,500	2,703,600
Average value (dollars)	3,998	3,987	4,060	4,362	4,170	4,447	5,908	4,695	3,684	2,954	3,132	4,661
Debt on first and junior mortgages (dollars)	68,608,600	67,095,600	3,144,700	22,191,700	6,574,800	15,616,900	7,844,600	7,766,400	11,537,000	11,622,900	2,988,300	1,513,000
Percent of value of property	48.1	48.0	50.5	44.4	44.9	44.2	49.3	53.8	47.9	49.4	51.9	56.0
Average debt (dollars)	1,923	1,912	2,050	1,987	1,874	1,965	2,911	2,582	1,765	1,460	1,625	2,609
Debt on first mortgages (dollars)	68,254,100	66,759,600	3,128,900	22,059,700	6,553,000	15,506,700	7,814,400	7,739,700	11,461,500	11,579,900	2,975,500	1,494,500
Percent distribution	-	100.0	4.7	33.0	9.8	23.2	11.7	11.6	17.2	17.8	4.5	-
Percent of value of property	47.9	47.7	50.2	44.1	44.8	43.9	49.1	53.7	47.6	49.2	51.7	55.3
Average debt (dollars)	1,913	1,902	2,040	1,925	1,868	1,951	2,900	2,519	1,753	1,455	1,618	2,577
1-family properties	34,559	34,001	1,469	11,127	3,410	7,717	2,634	2,998	6,290	7,686	1,797	558
Value of property (dollars)	135,254,500	132,801,300	5,788,600	47,562,900	14,029,400	33,533,500	15,043,000	13,839,700	23,082,500	22,062,000	5,482,500	2,453,200
Average value (dollars)	3,914	3,906	3,941	4,275	4,114	4,345	5,711	4,616	3,660	2,870	3,051	4,396
Debt on first and junior mortgages (dollars)	65,170,800	63,888,000	2,927,100	21,162,600	6,341,300	14,821,300	7,400,300	7,508,100	11,064,000	10,918,900	2,852,000	1,337,800
Percent of value of property	48.2	48.1	50.6	44.5	44.2	44.2	49.2	54.3	48.0	49.5	52.0	54.5
Average debt (dollars)	1,886	1,877	1,993	1,902	1,860	1,921	2,810	2,504	1,759	1,421	1,587	2,397
Debt on first mortgages (dollars)	64,866,200	63,546,000	2,914,100	21,061,600	6,320,700	14,740,900	7,372,800	7,481,800	10,996,100	10,880,400	2,839,200	1,330,200
Percent of value of property	48.0	47.9	50.3	44.3	45.1	44.0	49.0	54.1	47.8	49.3	51.8	53.8
Average debt (dollars)	1,877	1,869	1,984	1,893	1,854	1,910	2,799	2,496	1,748	1,416	1,580	2,366
2- to 4-family properties	1,115	1,093	65	330	98	232	61	74	248	273	42	22
Value of property (dollars)	7,352,100	7,111,700	438,700	2,417,300	598,600	1,818,700	878,400	582,600	1,065,100	1,451,600	278,000	250,400
Average value (dollars)	6,603	6,507	-	7,325	-	7,839	-	-	4,295	5,317	-	-
Debt on first and junior mortgages (dollars)	3,437,800	3,262,600	217,600	1,029,100	233,500	795,600	444,300	258,300	473,000	704,000	136,300	175,200
Percent of value of property	46.7	45.9	-	42.6	-	43.7	-	-	44.4	48.5	-	-
Average debt (dollars)	3,088	2,985	-	3,118	-	3,429	-	-	1,907	2,579	-	-
Debt on first mortgages (dollars)	3,387,900	3,213,600	214,800	998,100	232,300	765,800	441,600	257,900	465,400	699,500	136,300	174,300
Percent of value of property	46.0	45.2	-	41.3	-	42.1	-	-	43.7	48.2	-	-
Average debt (dollars)	3,038	2,940	-	3,025	-	3,301	-	-	1,877	2,562	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	36,370	35,595	1,520	11,688	3,573	8,065	2,718	3,109	6,569	8,129	1,892	775
RACE OF OCCUPANTS												
White	35,151	35,382	1,512	11,581	3,552	8,029	2,716	3,099	6,520	8,079	1,875	769
Negro	133	133	7	28	8	20	-	4	50	32	12	-
Other nonwhite	86	80	1	29	13	16	2	6	19	18	5	6
YEAR BUILT												
Reporting year built	36,044	35,290	1,508	11,543	3,550	7,993	2,698	3,093	6,538	8,038	1,882	754
1930 to 1940	9,841	9,591	608	3,267	1,186	2,081	776	1,187	1,064	1,978	711	250
1920 to 1929	14,773	14,526	542	4,876	1,333	3,543	1,400	1,267	2,874	3,006	561	247
1910 to 1919	7,706	7,551	225	2,415	716	1,699	403	447	1,714	1,977	370	155
1900 to 1909	3,297	3,208	118	901	282	619	111	180	785	913	200	89
1880 to 1899	411	398	13	80	32	48	8	11	92	157	37	13
1879 or earlier	16	16	2	4	1	3	-	1	4	2	3	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	36,870	35,595	1,520	11,638	3,573	8,065	2,718	3,109	6,589	8,129	1,892	775
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	34,568	34,010	1,469	11,131	3,412	7,719	2,636	2,998	6,280	7,668	1,798	558
Under \$500.....	4,095	4,011	184	1,242	469	773	47	188	553	1,342	445	84
\$500 to \$999.....	6,078	6,001	235	2,057	649	1,408	170	323	1,076	1,790	349	72
\$1,000 to \$1,499.....	5,976	5,899	239	1,923	560	1,363	317	416	1,273	1,480	251	77
\$1,500 to \$1,999.....	4,969	4,926	192	1,617	444	1,173	342	357	1,185	1,068	195	63
\$2,000 to \$2,499.....	4,218	4,159	177	1,352	389	963	435	376	874	801	144	59
\$2,500 to \$2,999.....	2,834	2,795	118	875	263	612	357	342	496	478	129	39
\$3,000 to \$3,999.....	3,233	3,169	156	1,019	322	697	435	421	547	448	143	64
\$4,000 to \$4,999.....	1,598	1,547	78	490	160	330	252	318	191	142	76	51
\$5,000 to \$5,999.....	756	727	41	262	77	185	131	135	67	57	38	29
\$6,000 to \$7,499.....	447	435	35	152	32	120	83	68	38	40	19	12
\$7,500 to \$9,999.....	217	212	8	86	26	60	39	39	20	11	9	5
\$10,000 to \$14,999.....	105	103	3	43	15	28	25	13	9	6	4	2
\$15,000 to \$19,999.....	20	20	1	9	3	6	2	1	1	5	1	-
\$20,000 and over.....	7	6	1	4	3	1	1	-	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	35,369	34,911	1,496	11,417	3,483	7,934	2,677	3,061	6,589	7,843	1,828	458
Under 4.0%.....	149	146	6	25	15	10	3	4	-	96	12	3
4.0%.....	375	362	12	97	32	65	36	29	-	154	34	13
4.1% to 4.4%.....	4	4	-	3	1	2	-	1	-	-	-	-
4.5%.....	8,168	8,111	96	601	232	369	252	334	6,589	76	163	57
4.6% to 4.9%.....	2	2	-	1	1	-	-	1	-	-	-	-
5.0%.....	9,389	9,234	400	4,664	1,279	3,385	1,103	1,019	-	1,619	429	155
5.1% to 5.4%.....	19	17	2	7	2	5	2	3	-	2	1	2
5.5%.....	2,188	2,110	124	963	249	714	353	305	-	218	117	78
5.6% to 5.9%.....	13	10	-	7	1	6	1	1	-	1	-	3
6.0%.....	13,002	12,879	725	4,525	1,462	3,063	810	1,040	-	4,809	970	123
6.1% to 6.4%.....	4	4	2	1	1	-	1	-	-	-	-	-
6.5%.....	341	337	31	109	35	74	57	65	-	68	7	4
6.6% to 6.9%.....	1	1	-	1	1	-	-	-	-	-	-	-
7.0%.....	1,469	1,451	82	343	141	202	28	242	-	689	72	18
7.1% to 7.4%.....	2	2	-	1	1	-	-	1	-	-	-	-
7.5%.....	20	20	1	4	-	4	2	2	-	9	2	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	14	-	-	-	-
8.0% and over.....	223	221	15	65	30	35	4	14	-	102	21	2
Average interest rate..... (percent).....	5.38	5.38	5.65	5.49	5.53	5.48	5.37	5.53	4.50	5.81	5.62	5.36
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	34,187	33,683	1,472	11,241	3,427	7,814	2,617	2,985	6,418	7,194	1,756	504
Real estate taxes included in payment.....	9,046	8,875	542	3,167	992	2,175	832	1,264	1,708	690	622	171
Monthly.....	8,655	8,492	527	3,044	933	2,111	844	1,230	1,639	643	565	163
Quarterly.....	29	29	-	9	7	2	3	7	1	7	2	-
Semiannual.....	39	38	-	13	3	10	11	3	1	4	6	1
Annual.....	51	48	-	2	-	2	1	1	-	10	34	3
Other.....	10	10	-	1	1	-	-	-	1	5	3	-
Not reporting frequency of payment.....	262	258	15	98	48	50	23	23	66	21	12	4
Real estate taxes not included in payment.....	24,755	24,445	920	7,952	2,399	5,553	1,709	1,697	4,633	6,422	1,112	310
Monthly.....	22,736	22,455	878	7,466	2,247	5,219	1,353	1,356	4,515	5,948	929	281
Quarterly.....	251	248	6	41	17	24	72	70	6	50	4	3
Semiannual.....	793	785	12	197	52	145	206	179	6	150	35	8
Annual.....	301	299	-	43	20	23	25	28	2	89	112	2
Other.....	54	54	8	9	2	7	4	4	2	24	8	-
Not reporting frequency of payment.....	620	604	22	196	61	135	49	50	102	161	24	16
Not reporting tax payment requirements.....	386	363	10	122	36	86	26	24	77	82	22	23
Monthly.....	322	304	9	106	31	75	21	19	67	64	18	18
Quarterly.....	3	3	-	2	-	2	1	-	-	-	-	-
Semiannual.....	10	8	-	1	-	1	1	-	1	4	1	2
Annual.....	7	7	-	1	1	-	2	1	-	2	1	-
Other.....	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	42	39	1	12	4	8	1	4	9	10	2	3
No principal payments required.....	932	911	18	182	65	117	65	60	82	436	68	21
Monthly.....	486	478	15	112	38	74	28	25	78	185	35	8
Quarterly.....	41	41	-	6	2	4	8	3	-	24	-	-
Semiannual.....	222	218	2	95	14	21	16	22	1	131	11	4
Annual.....	98	92	-	10	5	5	6	4	-	57	15	6
Other.....	15	15	-	1	1	-	-	1	-	11	2	-
Not reporting frequency of payment.....	70	67	1	18	5	13	7	5	3	28	5	3
Not reporting principal payment requirements.....	688	446	28	141	47	94	26	39	77	112	28	242
Monthly.....	398	291	18	104	36	68	14	21	63	52	19	47
Quarterly.....	8	6	-	1	-	1	3	-	-	2	-	2
Semiannual.....	28	26	1	5	2	3	3	5	-	11	1	2
Annual.....	23	20	2	1	1	-	1	3	-	11	2	3
Other.....	11	11	1	1	1	-	-	1	-	7	1	-
Not reporting frequency of payment.....	280	92	1	29	7	22	5	9	14	29	5	188
No regular payments required.....	563	555	7	74	34	40	10	25	12	327	40	8

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 SEATTLE 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	34,568	8,660	23,700	857	1,351	Reporting interest rate	35,369	8,893	24,322	900	1,254
Under \$500	4,095	832	3,369	151	243	Under 4.0%	149	14	107	9	19
\$500 to \$999	8,072	685	4,909	201	277	4.0% to 4.4%	375	86	246	15	28
\$1,000 to \$1,499	5,976	958	4,694	165	219	4.4% to 4.8%	8,168	2,651	5,214	102	201
\$1,500 to \$1,999	4,989	1,110	3,613	91	175	4.8% to 5.2%	2	1	1	—	—
\$2,000 to \$2,499	4,218	1,249	2,732	94	143	5.2% to 5.6%	9,389	2,682	5,967	238	307
\$2,500 to \$2,999	2,834	1,188	1,582	43	71	5.6% to 6.0%	19	11	8	—	—
\$3,000 to \$3,999	3,233	1,487	1,582	47	117	6.0% to 6.4%	2,138	818	1,286	30	60
\$4,000 to \$4,999	1,598	904	629	29	86	6.4% to 6.8%	13	5	8	—	—
\$5,000 to \$5,999	1,756	433	280	16	27	6.8% to 7.2%	13,002	2,201	9,929	379	493
\$6,000 to \$6,999	447	217	202	7	21	7.2% to 7.6%	4	1	3	—	—
\$7,000 to \$7,999	217	103	98	7	9	7.6% to 8.0%	341	65	244	19	13
\$8,000 to \$8,999	105	37	53	4	11	8.0% and over	1	—	1	—	—
\$9,000 to \$9,999	20	3	14	1	2	Average interest rate — (percent)	2	1	1	—	—
\$10,000 to \$10,999	7	3	3	1	—		20	2	13	—	5
\$11,000 to \$11,999							—	—	—	—	—
\$12,000 to \$12,999							228	20	150	21	32
\$13,000 to \$13,999							5.38	5.18	5.44	5.67	5.56
\$14,000 to \$14,999											
\$15,000 to \$15,999											
\$16,000 to \$16,999											
\$17,000 to \$17,999											
\$18,000 to \$18,999											
\$19,000 to \$19,999											
\$20,000 and over											

Table 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 SEATTLE 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	31,059	30,311	8,036	21,985	290	743
Total first mortgage outstanding debt (dollars)	58,503,600	57,352,700	21,703,500	35,105,100	544,100	1,180,900
Total annual mortgage payment (dollars)	9,435,130	9,337,154	2,965,974	6,282,827	88,353	97,976
Average first mortgage outstanding debt (dollars)	1,884	1,892	2,701	1,597	1,876	1,539
Average value of property (dollars)	3,902	3,902	4,490	3,685	4,075	3,878
Average annual estimated rental value (dollars)	415	416	482	392	442	407
Average annual mortgage payment (dollars)	304	308	369	286	305	131
Percent which annual mortgage payment represents of—						
First mortgage debt	16.1	16.3	13.7	17.9	16.2	8.5
Value of property	7.8	7.9	8.2	7.6	7.5	3.4
Estimated annual rental value	73.0	74.0	76.6	72.8	69.0	32.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	29,476	29,057	7,946	20,836	275	419
Average first mortgage outstanding debt (dollars)	1,890	1,897	2,714	1,585	1,874	1,425
Average value of property (dollars)	3,822	3,830	4,489	3,577	3,938	3,274
Average annual estimated rental value (dollars)	409	410	481	388	430	357
Average annual mortgage payment (dollars)	308	310	371	287	305	142
Percent which annual mortgage payment represents of—						
First mortgage debt	16.3	16.4	13.7	18.1	16.3	9.9
Value of property	8.1	8.1	8.3	8.0	7.8	4.3
Estimated annual rental value	75.2	75.6	77.0	75.1	70.9	39.8
Monthly mortgage payment—						
Under \$10	1,209	972	94	865	13	237
\$10 to \$14	3,785	3,727	407	3,280	40	58
\$15 to \$19	5,102	5,064	857	4,158	49	38
\$20 to \$24	5,286	5,253	1,287	3,929	37	38
\$25 to \$29	5,285	5,267	1,471	3,741	55	18
\$30 to \$39	5,340	5,323	2,313	2,971	39	17
\$40 to \$49	1,672	1,663	770	871	22	9
\$50 to \$59	967	962	386	568	8	5
\$60 to \$74	424	424	206	209	9	—
\$75 to \$99	234	233	104	127	2	1
\$100 and over	172	169	51	117	1	3
Average monthly mortgage payment (dollars)	25.66	25.86	30.90	23.94	25.42	11.82
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,583	1,254	90	1,149	15	329
Average first mortgage outstanding debt (dollars)	1,768	1,791	—	1,812	—	1,682
Average value of property (dollars)	5,387	5,584	—	5,653	—	4,634
Average annual estimated rental value (dollars)	543	562	—	566	—	470
Average annual mortgage payment (dollars)	227	256	—	258	—	117
Percent which annual mortgage payment represents of—						
First mortgage debt	12.8	14.3	—	14.2	—	7.0
Value of property	4.2	4.6	—	4.6	—	2.5
Estimated annual rental value	41.8	45.5	—	45.6	—	24.9

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 SPOKANE: 1940

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	41,779	38,918	21,339	54.8	17,579	2,722	139	20,828	9,490	45.6	11,338
1930: Private families reporting tenure.....	-	31,170	18,321	58.8	12,849	-	-	-	-	-	-
1920: All families reporting tenure.....	-	27,063	12,083	-	14,980	-	-	12,016	5,154	-	6,862
Dwelling units: 1940.....	41,779	38,918	21,339	54.8	17,579	2,722	139	20,828	9,490	45.6	11,338
COLOR OF OCCUPANTS											
White.....	-	38,571	21,182	54.9	17,389	-	-	20,675	9,433	45.6	11,242
Nonwhite.....	-	347	157	45.2	190	-	-	153	57	37.3	96
TYPE OF STRUCTURE											
1-family.....	28,809	27,241	19,958	73.3	7,283	974	94	19,590	8,967	45.8	10,623
Other.....	13,470	11,677	1,381	11.8	10,296	1,748	45	1,238	523	42.2	715
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	27,982	26,976	19,739	73.2	7,237	925	81	19,550	8,956	45.8	10,594
Under \$5.....	407	380	310	81.6	70	23	4	289	18	6.2	271
\$5 to \$9.....	1,360	1,278	862	67.4	416	78	4	851	207	24.3	644
\$10 to \$14.....	3,125	3,003	1,857	62.2	1,136	111	11	1,856	676	36.4	1,180
\$15 to \$19.....	5,336	5,125	3,179	62.0	1,946	201	10	3,144	1,312	41.7	1,832
\$20 to \$24.....	4,709	4,523	3,172	70.1	1,356	166	15	3,136	1,329	42.4	1,807
\$25 to \$29.....	4,119	3,966	3,046	76.8	920	138	15	3,022	1,430	47.3	1,592
\$30 to \$39.....	4,805	4,670	3,753	80.4	917	122	13	3,733	1,960	52.5	1,773
\$40 to \$49.....	2,037	1,990	1,680	84.4	310	43	4	1,671	982	58.8	689
\$50 to \$59.....	1,029	1,007	904	89.8	103	20	2	896	536	59.8	360
\$60 to \$74.....	614	597	562	94.1	35	16	1	556	323	58.1	233
\$75 to \$99.....	235	229	213	93.0	16	6	-	211	116	55.0	95
\$100 and over.....	206	203	191	94.1	12	1	2	185	67	36.2	118
Median monthly rent.....(dollars).....	23.50	23.59	25.29	-	19.69	20.99	-	25.33	27.77	-	23.29

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 SPOKANE: 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.....	9,490	9,057	379	831	1,337	1,101	1,246	1,809	967	558	480	179	89	17	11	3	433
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	9,230	8,806	347	803	1,297	1,074	1,214	1,870	954	540	419	175	85	16	10	2	424
Average interest rate.....(%).....	5.73	5.73	6.05	5.93	5.89	5.79	5.82	5.62	5.59	5.50	5.43	5.43	-	-	-	-	5.70
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	9,330	8,900	371	815	1,315	1,082	1,231	1,875	950	546	424	176	86	17	10	2	430
Building and loan association.....	409	397	5	24	35	36	50	88	62	33	30	20	12	1	1	-	12
Commercial bank.....	1,481	1,411	51	107	182	174	186	315	170	100	71	28	17	7	2	1	70
Savings bank.....	1,325	1,272	33	86	172	145	214	286	142	94	58	31	8	2	1	-	53
Life insurance company.....	587	574	2	1	10	13	21	130	133	95	101	42	20	2	3	1	13
Mortgage company.....	491	462	12	43	59	39	49	107	67	36	31	11	6	1	-	-	29
Home Owners' Loan Corporation.....	1,656	1,501	25	108	229	224	248	396	176	92	69	22	10	2	-	-	95
Individual.....	2,868	2,733	208	405	560	403	402	457	159	65	47	16	8	2	1	-	135
Other.....	473	450	35	41	68	48	61	96	41	31	17	6	5	1	-	-	23
Reporting debt and value.....	9,299	8,881	372	812	1,308	1,080	1,220	1,880	958	545	422	174	83	16	11	-	418
JUNIOR MORTGAGE																	
First mortgage only.....	5,160	5,033	227	507	856	687	739	993	443	241	194	87	42	4	3	-	127
First and junior mortgage.....	191	168	3	16	21	25	25	40	14	11	8	5	-	-	-	-	23
With 1st mtg.; not rptg. on junior.....	3,948	3,680	142	289	421	368	456	847	501	293	220	82	41	12	8	-	268
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,540	3,417	368	700	822	525	424	405	110	35	19	7	2	-	-	-	123
\$1,000 to \$1,499.....	1,751	1,659	4	109	373	283	326	354	133	42	22	9	3	1	-	-	92
\$1,500 to \$1,999.....	1,290	1,234	-	3	111	225	254	331	156	57	30	6	-	1	-	-	56
\$2,000 to \$2,499.....	997	946	-	-	2	44	131	183	197	90	51	13	4	1	-	-	51
\$2,500 to \$2,999.....	627	605	-	-	-	3	33	263	143	85	55	8	3	1	-	-	22
\$3,000 to \$3,999.....	652	620	-	-	-	-	2	103	130	165	109	35	17	2	2	-	32
\$4,000 to \$4,999.....	259	243	-	-	-	-	-	1	24	65	99	40	15	2	2	-	11
\$5,000 to \$5,999.....	88	79	-	-	-	-	-	-	-	5	33	28	10	2	1	-	9
\$6,000 to \$7,499.....	59	49	-	-	-	-	-	-	-	-	4	24	19	2	-	-	10
\$7,500 to \$9,999.....	21	16	-	-	-	-	-	-	-	-	-	4	10	2	-	-	5
\$10,000 to \$14,999.....	5	3	-	-	-	-	-	-	-	-	-	-	2	1	-	-	2
\$15,000 to \$19,999.....	8	4	-	-	-	-	-	-	-	-	-	-	-	4	-	-	4
\$20,000 and over.....	2	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	29,556	27,336	254	928	2,150	2,247	3,141	6,177	4,060	2,822	2,707	1,415	900	246	291	-	2,220
Average value.....(dollars).....	3,178	3,078	684	1,143	1,643	2,080	2,575	3,286	4,238	5,177	6,414	8,129	-	-	-	-	5,310
Debt on first and jr. mtgs.(thous.).....	14,228	13,384	123	455	1,040	1,087	1,527	3,118	2,003	1,429	1,319	683	399	83	119	-	844
Percent of value of property.....	48.1	48.2	49.0	48.4	48.4	48.6	48.6	50.5	49.3	50.6	48.7	48.3	-	-	-	-	38.0
Average debt.....(dollars).....	1,530	1,507	330	560	795	1,006	1,251	1,659	2,091	2,621	3,125	3,924	-	-	-	-	2,013
Debt on first mtgs.....(thousands).....	14,103	13,282	122	450	1,032	1,077	1,513	3,092	1,992	1,418	1,310	674	399	83	119	-	821
Percent of value of property.....	47.7	48.0	48.5	48.5	47.9	48.2	48.2	50.1	49.1	50.3	48.4	47.6	-	-	-	-	37.0
Average debt.....(dollars).....	1,517	1,496	328	554	789	997	1,240	1,645	2,080	2,602	3,103	3,872	-	-	-	-	1,955

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 SPOKANE: 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	9,490	9,380	409	2,806	1,481	1,325	587	491	1,696	2,668	473	160
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9,280	9,156	396	2,760	1,457	1,303	580	484	1,696	2,776	464	74
Average interest rate—(percent)	5.73	5.73	5.94	6.03	6.03	6.04	5.61	6.03	4.50	6.09	5.80	-
Reporting debt and value	9,299	9,194	406	2,770	1,470	1,300	580	477	1,675	2,619	467	105
Percent distribution	-	100.0	4.4	30.1	16.0	14.1	6.3	5.2	18.2	30.7	5.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	9,299	9,194	406	2,770	1,470	1,300	580	477	1,675	2,619	467	105
First mortgage only	5,160	5,102	222	1,582	783	799	298	290	867	1,563	280	58
First and junior mortgage	191	182	13	35	18	17	7	11	60	43	13	9
With first mortgage; not reporting on junior mortgage	3,948	3,910	171	1,153	669	484	275	176	748	1,213	174	38
1-family properties	8,881	8,779	394	2,649	1,400	1,249	567	452	1,582	2,691	444	102
First mortgage only	5,038	4,975	220	1,543	758	785	297	284	834	1,521	276	58
First and junior mortgage	168	161	11	31	15	15	4	11	52	42	10	7
With first mortgage; not reporting on junior mortgage	3,680	3,643	163	1,075	626	449	265	157	696	1,128	158	37
2- to 4-family properties	418	415	12	121	70	51	13	25	93	128	23	3
First mortgage only	127	127	2	39	25	14	1	6	33	42	4	-
First and junior mortgage	23	21	2	4	2	2	3	-	8	1	3	2
With first mortgage; not reporting on junior mortgage	268	267	8	78	43	35	9	19	52	85	16	1
RELATION OF DEBT TO VALUE												
1- to 4-family properties	9,299	9,194	406	2,770	1,470	1,300	580	477	1,675	2,619	467	105
Value of property—(dollars)	29,555,800	29,217,300	1,618,000	9,298,400	4,984,700	4,313,700	3,038,700	1,636,400	5,280,600	6,987,300	1,407,900	338,500
Average value—(dollars)	3,178	3,178	3,985	3,357	3,391	3,318	5,239	3,431	3,123	2,479	8,015	3,224
Debt on first and junior mortgages—(dollars)	14,227,700	14,050,400	873,500	4,379,100	2,216,000	2,163,100	1,432,800	773,800	2,278,600	3,554,700	757,900	177,300
Percent of value of property	48.1	48.1	54.0	47.1	44.5	50.1	47.2	47.3	43.6	50.9	53.8	52.4
Average debt—(dollars)	1,530	1,528	2,151	1,581	1,507	1,664	2,470	1,622	1,360	1,261	1,623	1,689
Debt on first mortgages—(dollars)	14,103,800	13,930,900	862,700	4,354,600	2,201,300	2,153,300	1,427,500	766,600	2,243,200	3,528,000	748,300	172,300
Percent distribution	-	100.0	6.2	31.3	15.8	15.5	10.2	5.5	16.1	25.3	5.4	-
Percent of value of property	47.7	47.7	53.3	46.8	44.2	49.9	47.0	46.8	42.9	50.5	53.2	50.9
Average debt—(dollars)	1,517	1,515	2,125	1,572	1,497	1,656	2,461	1,607	1,339	1,252	1,602	1,641
1-family properties	8,881	8,779	394	2,649	1,400	1,249	567	452	1,582	2,691	444	102
Value of property—(dollars)	27,336,300	27,006,300	1,520,800	8,560,200	4,572,200	3,988,000	2,873,400	1,530,400	4,852,800	6,349,800	1,318,900	330,000
Average value—(dollars)	3,078	3,076	3,860	3,231	3,266	3,193	5,068	3,386	3,068	2,360	2,970	3,235
Debt on first and junior mortgages—(dollars)	13,384,200	13,211,400	829,700	4,121,400	2,080,200	2,041,200	1,373,100	734,300	2,119,900	3,311,800	721,200	172,800
Percent of value of property	49.0	48.9	54.6	48.1	45.5	51.2	47.8	48.0	43.7	52.2	54.7	52.4
Average debt—(dollars)	1,507	1,505	2,106	1,556	1,486	1,634	2,422	1,625	1,340	1,231	1,624	1,694
Debt on first mortgages—(dollars)	13,282,000	13,113,100	821,200	4,100,800	2,067,800	2,033,000	1,370,500	727,100	2,090,900	3,286,300	716,300	168,900
Percent of value of property	48.6	48.6	54.0	47.9	45.2	51.0	47.7	47.5	43.1	51.8	54.3	51.2
Average debt—(dollars)	1,496	1,494	2,094	1,548	1,477	1,628	2,417	1,609	1,322	1,221	1,613	1,656
2- to 4-family properties	418	415	12	121	70	51	13	25	93	128	23	3
Value of property—(dollars)	2,219,500	2,211,000	97,200	738,200	412,500	325,700	165,300	106,000	377,800	637,500	89,000	8,500
Average value—(dollars)	5,310	5,328	-	6,101	-	-	-	-	-	4,980	-	-
Debt on first and junior mortgages—(dollars)	843,500	839,000	43,600	257,700	135,800	121,900	59,700	39,500	158,700	242,900	35,700	4,500
Percent of value of property	38.0	37.9	-	34.9	-	-	-	-	-	38.1	-	-
Average debt—(dollars)	2,018	2,022	-	2,130	-	-	-	-	-	1,898	-	-
Debt on first mortgages—(dollars)	821,200	817,800	41,500	253,800	133,500	120,300	57,000	39,500	152,300	241,700	32,000	3,400
Percent of value of property	37.0	37.0	-	34.4	-	-	-	-	-	37.9	-	-
Average debt—(dollars)	1,965	1,971	-	2,098	-	-	-	-	-	1,888	-	-

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF SPOKANE: 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	9,057	8,900	397	2,683	1,411	1,272	574	462	1,601	2,733	450	157
RACE OF OCCUPANTS												
White	9,013	8,857	393	2,678	1,407	1,271	574	459	1,586	2,720	447	156
Negro	35	34	2	4	3	1	-	3	14	8	3	1
Other nonwhite	9	9	2	1	1	-	-	-	1	5	-	-
YEAR BUILT												
Reporting year built	9,000	8,845	396	2,666	1,399	1,267	572	458	1,599	2,705	448	155
1930 to 1940	1,998	1,953	152	687	300	387	242	153	195	390	134	45
1920 to 1929	2,395	2,360	105	751	426	325	201	116	479	604	104	35
1910 to 1919	2,693	2,656	89	766	416	350	90	114	538	945	114	37
1900 to 1909	1,663	1,633	47	414	225	189	37	69	332	657	77	30
1880 to 1899	249	241	3	48	32	16	2	6	54	109	19	8
1879 or earlier	2	2	-	-	-	-	-	-	1	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 SPOKANE: 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.....	9,057	8,900	397	2,683	1,411	1,272	574	462	1,601	2,738	450	157
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,882	8,780	394	2,649	1,400	1,249	568	452	1,582	2,691	444	102
Under \$500.....	1,470	1,455	84	418	243	175	22	68	258	578	87	15
\$500 to \$999.....	1,921	1,964	65	521	288	233	57	90	451	715	85	17
\$1,000 to \$1,499.....	1,557	1,592	65	512	281	231	70	71	340	517	56	25
\$1,500 to \$1,999.....	1,227	1,215	51	400	204	196	75	70	209	352	58	12
\$2,000 to \$2,499.....	942	931	51	302	154	148	76	64	154	228	56	11
\$2,500 to \$2,999.....	601	593	28	183	88	95	83	30	78	153	38	8
\$3,000 to \$3,999.....	620	609	50	208	92	111	111	37	76	101	31	11
\$4,000 to \$4,999.....	237	235	31	60	31	29	43	12	28	38	23	2
\$5,000 to \$5,999.....	76	76	7	22	12	10	19	5	8	8	7	1
\$6,000 to \$7,499.....	47	47	8	19	7	12	7	3	3	5	1	1
\$7,500 to \$9,999.....	16	16	2	5	3	2	4	2	2	1	1	1
\$10,000 to \$14,999.....	3	3	1	3	2	1	1	1	1	1	1	1
\$15,000 to \$19,999.....	4	3	1	1	1	1	1	1	1	1	1	1
\$20,000 and over.....	1	1	1	1	1	1	1	1	1	1	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,806	8,785	384	2,639	1,387	1,252	567	456	1,601	2,647	441	71
Under 4.0%.....	37	37	1	6	2	4	1	2	1	27	2	1
4.0%.....	67	67	1	11	5	6	2	5	1	40	8	1
4.1% to 4.4%.....	1	1	1	1	1	1	1	1	1	1	1	1
4.5%.....	1,730	1,725	17	38	12	26	24	7	1,601	8	31	4
4.6% to 4.9%.....	1	1	1	1	1	1	1	1	1	1	1	1
5.0%.....	888	824	43	279	146	133	142	49	1	240	71	14
5.1% to 5.4%.....	8	7	1	1	1	1	3	1	1	1	2	1
5.5%.....	436	424	38	167	82	85	110	29	1	39	41	12
5.6% to 5.9%.....	1	1	1	1	1	1	1	1	1	1	1	1
6.0%.....	4,449	4,415	221	1,661	904	757	267	263	1	1,776	227	34
6.1% to 6.4%.....	4	4	1	3	3	1	1	1	1	1	1	1
6.5%.....	127	127	15	64	26	38	4	11	1	28	5	1
6.6% to 6.9%.....	1	1	1	1	1	1	1	1	1	1	1	1
7.0%.....	792	789	34	298	156	137	10	68	1	350	39	3
7.1% to 7.4%.....	1	1	1	1	1	1	1	1	1	1	1	1
7.5%.....	21	21	1	12	4	8	1	2	1	7	1	1
7.6% to 7.9%.....	1	1	1	1	1	1	1	1	1	1	1	1
8.0% and over.....	296	293	13	105	47	58	4	24	1	132	15	3
Average interest rate..... (percent).....	5.73	5.73	5.94	6.03	6.03	6.04	5.61	6.07	4.50	6.09	5.60	1
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	8,625	8,545	390	2,633	1,378	1,255	558	437	1,581	2,518	433	81
Real estate taxes included in payment.....	2,282	2,248	213	884	307	577	208	91	427	266	164	34
Monthly.....	2,233	2,203	207	875	303	572	198	86	422	256	159	30
Quarterly.....	3	2	1	1	1	1	1	1	1	1	1	1
Semiannual.....	8	8	1	1	1	1	1	1	1	1	1	1
Annual.....	2	2	1	1	1	1	1	1	1	1	1	1
Other.....	35	33	6	6	2	4	5	1	4	8	8	3
Not reporting frequency of payment.....	1	1	1	1	1	1	1	1	1	1	1	1
Real estate taxes not included in payment.....	6,286	6,243	177	1,728	1,059	659	352	345	1,145	2,234	262	43
Monthly.....	5,994	5,954	171	1,661	1,010	651	328	290	1,134	2,128	247	40
Quarterly.....	24	24	1	6	5	1	2	8	1	7	1	1
Semiannual.....	110	108	3	11	9	2	17	33	1	34	9	2
Annual.....	67	66	2	13	9	4	8	6	1	39	8	1
Other.....	9	9	1	2	2	1	1	1	1	6	1	1
Not reporting frequency of payment.....	82	82	1	35	24	11	7	8	10	20	1	1
Not reporting tax payment requirements.....	58	54	1	21	12	9	3	1	9	13	7	4
Monthly.....	58	49	1	19	10	9	3	1	8	11	7	4
Quarterly.....	1	1	1	1	1	1	1	1	1	1	1	1
Semiannual.....	1	1	1	1	1	1	1	1	1	1	1	1
Annual.....	1	1	1	1	1	1	1	1	1	1	1	1
Other.....	4	4	1	1	1	1	1	1	1	2	1	1
Not reporting frequency of payment.....	1	1	1	1	1	1	1	1	1	1	1	1
No principal payments required.....	174	171	3	26	16	10	8	17	11	100	6	3
Monthly.....	73	71	2	14	10	4	4	4	11	33	3	2
Quarterly.....	6	6	1	2	2	1	1	1	1	3	1	1
Semiannual.....	65	64	1	5	2	3	2	8	1	46	3	1
Annual.....	22	22	1	3	1	2	1	4	1	13	1	1
Other.....	2	2	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment.....	6	6	1	1	1	1	1	1	1	5	1	1
Not reporting principal payment requirements.....	125	54	2	10	6	4	1	2	7	25	6	71
Monthly.....	48	37	1	7	5	2	1	2	7	15	4	11
Quarterly.....	3	3	1	1	1	1	1	1	1	3	1	1
Semiannual.....	4	4	1	1	1	1	1	1	1	3	1	1
Annual.....	1	1	1	1	1	1	1	1	1	1	1	1
Other.....	66	7	1	1	1	1	1	1	1	4	1	59
Not reporting frequency of payment.....	1	1	1	1	1	1	1	1	1	1	1	1
No regular payments required.....	132	130	2	14	11	3	7	6	2	94	5	2

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 SPOKANE: 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	8,882	2,255	6,196	171	250	Reporting interest rate	8,806	2,243	6,176	167	220
Under \$500	1,470	147	1,208	44	71	Under 4.0%	37	3	30	1	3
\$500 to \$999	1,981	271	1,581	62	67	4.0%	67	18	48	2	4
\$1,000 to \$1,499	1,657	339	1,237	27	54	4.1% to 4.4%	1	-	-	-	1
\$1,500 to \$1,999	1,227	298	896	8	25	4.5%	1,730	506	1,194	11	19
\$2,000 to \$2,499	942	375	541	13	18	4.6% to 4.9%	-	-	-	-	-
						5.0%	838	301	498	15	24
\$2,500 to \$2,999	601	265	319	8	9	5.1% to 5.4%	8	7	1	-	-
\$3,000 to \$3,999	620	338	271	5	11	5.5%	436	229	199	4	4
\$4,000 to \$4,999	237	147	81	1	8	5.6% to 5.9%	-	-	-	-	-
\$5,000 to \$5,999	76	89	35	1	1	6.0%	4,449	920	3,356	66	107
\$6,000 to \$7,499	47	28	18	1	-	6.1% to 6.4%	4	3	1	-	-
\$7,500 to \$9,999	16	10	6	-	-	6.5%	127	59	66	1	1
\$10,000 to \$14,999	3	1	2	-	-	6.6% to 6.9%	-	-	-	-	-
\$15,000 to \$19,999	4	2	-	1	1	7.0%	792	143	584	36	29
\$20,000 and over	1	-	1	-	-	7.1% to 7.4%	-	-	-	-	-
						7.5%	21	3	15	3	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	296	51	189	23	28
						Average interest rate — (percent)	5.73	5.60	5.73	6.51	6.18

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 SPOKANE: 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.....	8,248	8,089	2,156	5,886	47	159
Total first mortgage outstanding debt..... (dollars).....	12,505,300	12,323,700	4,694,400	7,574,100	55,200	181,600
Total annual mortgage payment..... (dollars).....	2,324,358	2,309,568	768,222	1,530,970	10,376	14,790
Average first mortgage outstanding debt..... (dollars).....	1,516	1,524	2,177	1,287	-	1,142
Average value of property..... (dollars).....	3,101	3,101	3,804	2,850	-	3,100
Average annual estimated rental value..... (dollars).....	354	354	434	326	-	344
Average annual mortgage payment..... (dollars).....	282	286	356	260	-	93
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.6	18.7	16.4	20.2	-	8.1
Value of property.....	9.1	9.2	9.4	9.1	-	3.0
Estimated annual rental value.....	79.6	80.6	82.1	79.8	-	27.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,968	7,899	2,146	5,707	46	69
Average first mortgage outstanding debt..... (dollars).....	1,520	1,524	2,177	1,281	-	-
Average value of property..... (dollars).....	3,071	3,076	3,799	2,811	-	-
Average annual estimated rental value..... (dollars).....	352	352	433	323	-	-
Average annual mortgage payment..... (dollars).....	285	286	356	261	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.7	18.8	16.4	20.3	-	-
Value of property.....	9.3	9.3	9.4	9.3	-	-
Estimated annual rental value.....	81.0	81.3	82.3	80.8	-	-
Monthly mortgage payment—						
Under \$10.....	380	336	33	296	7	44
\$10 to \$14.....	1,015	1,005	125	869	11	10
\$15 to \$19.....	1,485	1,477	232	1,238	7	8
\$20 to \$24.....	1,558	1,556	352	1,197	7	2
\$25 to \$29.....	1,441	1,436	413	1,018	5	5
\$30 to \$39.....	1,336	1,336	602	726	8	-
\$40 to \$49.....	441	441	242	198	1	-
\$50 to \$59.....	189	189	90	99	-	-
\$60 to \$74.....	73	73	37	36	-	-
\$75 to \$99.....	32	32	14	18	-	-
\$100 and over.....	18	18	6	12	-	-
Average monthly mortgage payment..... (dollars).....	23.73	23.87	29.71	21.72	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	280	190	10	179	1	90
Average first mortgage outstanding debt..... (dollars).....	1,419	1,492	-	1,459	-	-
Average value of property..... (dollars).....	3,956	4,147	-	4,106	-	-
Average annual estimated rental value..... (dollars).....	422	438	-	431	-	-
Average annual mortgage payment..... (dollars).....	197	248	-	245	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.9	16.7	-	16.8	-	-
Value of property.....	5.0	6.0	-	6.0	-	-
Estimated annual rental value.....	46.6	56.7	-	56.8	-	-

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 SPOKANE METROPOLITAN DISTRICT: 1940

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

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	45,242	42,195	23,607	55.9	18,588	2,879	168	22,859	10,362	45.3	12,497
Urban.....	41,779	38,918	21,339	54.8	17,579	2,722	139	20,828	9,490	45.6	11,338
Rural-nonfarm.....	3,463	3,277	2,268	69.2	1,009	157	29	2,031	872	42.9	1,159
COLOR OF OCCUPANTS											
White.....	-	41,821	23,445	56.1	18,376	-	-	22,702	10,304	45.4	12,398
Nonwhite.....	-	374	162	43.3	212	-	-	157	58	36.9	99
TYPE OF STRUCTURE											
1-family.....	31,502	30,273	22,133	73.1	8,140	1,107	122	21,554	9,811	45.5	11,743
Other.....	13,740	11,922	1,474	12.4	10,448	1,772	46	1,305	551	42.2	754
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	31,140	29,980	21,903	73.1	8,077	1,052	108	21,508	9,798	45.6	11,710
Under \$5.....	663	617	488	79.1	129	36	10	446	58	13.0	388
\$5 to \$9.....	1,839	1,718	1,146	66.7	572	106	15	1,105	286	25.9	819
\$10 to \$14.....	3,698	3,547	2,223	62.7	1,324	137	14	2,198	792	36.0	1,406
\$15 to \$19.....	5,820	5,591	3,480	62.2	2,111	217	12	3,418	1,433	41.9	1,985
\$20 to \$24.....	5,104	4,903	3,431	70.0	1,472	185	16	3,374	1,454	43.1	1,920
\$25 to \$29.....	4,511	4,346	3,322	76.4	1,024	150	15	3,281	1,564	47.7	1,717
\$30 to \$39.....	5,202	5,054	4,095	81.0	959	133	15	4,030	2,118	52.6	1,912
\$40 to \$49.....	2,146	2,099	1,780	84.8	319	44	5	1,755	1,080	58.7	725
\$50 to \$59.....	1,071	1,048	945	90.2	103	20	3	927	546	58.9	381
\$60 to \$74.....	633	616	580	94.2	36	16	1	572	333	58.2	239
\$75 to \$99.....	241	235	219	93.2	16	6	2	215	116	54.0	99
\$100 and over.....	210	206	194	94.2	12	2	2	187	68	36.4	119
Median monthly rent..... (dollars).....	22.98	28.09	24.78	-	19.27	20.31	20.44	24.82	27.30	-	22.77

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 SPOKANE 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.....	10,362	9,907	510	909	1,456	1,190	1,356	2,093	1,056	585	447	182	91	17	11	4	455
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,061	9,617	457	878	1,412	1,162	1,319	2,052	1,041	567	436	178	87	16	10	2	444
Average interest rate..... (%).....	5.73	5.73	6.04	5.92	5.90	5.79	5.81	5.63	5.60	5.51	5.42	5.42	-	-	-	-	5.70
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	10,192	9,740	502	892	1,430	1,171	1,338	2,057	1,039	573	441	179	88	17	10	3	452
Building and loan association.....	463	448	9	25	44	45	58	96	69	36	32	20	12	1	1	-	15
Commercial bank.....	1,702	1,627	65	126	218	199	216	361	200	110	75	28	18	7	2	2	75
Savings bank.....	1,371	1,318	34	89	178	147	222	302	147	95	61	31	9	2	1	-	53
Life insurance company.....	595	582	2	2	11	14	21	135	133	95	101	42	20	2	3	1	13
Mortgage company.....	511	481	12	44	62	41	51	115	69	36	31	12	6	1	1	-	30
Home Owners' Loan Corporation.....	1,798	1,699	28	114	237	235	263	423	195	97	72	23	10	2	-	-	99
Individual.....	3,177	3,035	276	442	601	437	437	511	182	70	51	17	8	2	1	-	142
Other.....	575	550	76	50	79	53	70	114	44	34	18	6	5	-	1	-	25
Reporting debt and value.....	10,151	9,712	502	888	1,422	1,168	1,326	2,060	1,047	571	439	177	85	16	11	-	439
JUNIOR MORTGAGE																	
First mortgage only.....	5,308	5,178	236	520	885	701	755	1,084	468	248	195	87	42	4	3	-	180
First and junior mortgage.....	201	178	3	17	28	28	25	42	15	12	8	5	-	-	-	-	23
With 1st mtg.; not rptg. on junior.....	4,642	4,856	263	351	514	439	546	984	564	311	236	85	43	12	8	-	285
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,946	3,814	498	765	895	563	455	450	119	40	20	7	2	-	-	-	132
\$1,000 to \$1,499.....	1,915	1,819	4	120	405	306	363	388	153	44	23	9	3	1	-	-	96
\$1,500 to \$1,999.....	1,397	1,336	-	3	120	248	276	411	178	58	33	7	1	-	-	-	61
\$2,000 to \$2,499.....	1,068	1,017	-	-	2	47	194	397	212	94	53	13	4	1	-	-	51
\$2,500 to \$2,999.....	681	658	-	-	-	4	36	295	165	68	57	8	4	1	-	-	23
\$3,000 to \$3,999.....	687	655	-	-	-	-	2	118	193	172	113	36	17	2	2	-	32
\$4,000 to \$4,999.....	268	257	-	-	-	-	-	1	27	69	101	40	15	2	2	-	11
\$5,000 to \$5,999.....	90	81	-	-	-	-	-	-	-	6	34	28	10	2	1	-	9
\$6,000 to \$7,499.....	62	51	-	-	-	-	-	-	-	-	5	25	19	2	-	-	11
\$7,500 to \$9,999.....	21	16	-	-	-	-	-	-	-	-	-	4	10	2	-	-	5
\$10,000 to \$14,999.....	5	3	-	-	-	-	-	-	-	-	-	-	-	2	1	-	2
\$15,000 to \$19,999.....	9	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	5
\$20,000 and over.....	2	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	31,697	29,381	321	1,012	2,334	2,430	3,413	6,769	4,435	2,955	2,814	1,439	922	246	291	-	2,317
Average value..... (dollars).....	3,123	3,025	638	1,139	1,641	2,081	2,574	3,286	4,236	5,175	6,410	8,131	-	-	-	-	5,277
Debt on first & jr. mtgs..... (thous.).....	15,240	14,356	149	494	1,123	1,181	1,656	3,408	2,182	1,494	1,368	694	404	83	119	-	884
Percent of value of property.....	48.1	48.9	46.6	48.9	48.1	48.6	48.5	50.3	49.2	50.5	48.6	48.2	-	-	-	-	38.1
Average debt..... (dollars).....	1,501	1,478	297	557	790	1,011	1,249	1,654	2,084	2,616	3,117	3,920	-	-	-	-	2,013
Debt on first mtgs..... (thousands).....	15,109	14,247	149	489	1,115	1,169	1,643	3,381	2,170	1,482	1,359	685	404	83	119	-	861
Percent of value of property.....	47.7	48.5	46.4	48.3	47.8	48.1	48.1	49.9	48.9	50.1	48.3	47.6	-	-	-	-	37.2
Average debt..... (dollars).....	1,488	1,467	296	551	784	1,001	1,239	1,641	2,078	2,595	3,097	3,869	-	-	-	-	1,962

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 SPOKANE 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.....	10,362	10,192	463	3,073	1,702	1,371	595	511	1,798	3,177	575	170
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,061	9,985	450	3,025	1,675	1,349	588	504	1,798	3,059	561	76
Average interest rate.....(percent).....	5.73	5.73	5.92	6.04	6.04	6.04	5.61	6.07	4.50	6.08	5.61	-
Reporting debt and value.....	10,151	10,040	459	3,030	1,684	1,346	587	497	1,776	3,122	569	111
Percent distribution.....	-	100.0	4.6	30.2	16.8	13.4	5.8	5.0	17.7	31.1	5.7	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	10,151	10,040	459	3,030	1,684	1,346	587	497	1,776	3,122	569	111
First mortgage only.....	5,308	5,249	226	1,641	880	811	301	297	884	1,604	296	59
First and junior mortgage.....	201	191	13	41	23	18	7	11	62	44	13	10
With first mortgage; not reporting on junior mortgage.....	4,642	4,600	220	1,848	881	517	279	189	830	1,474	260	42
1-family properties.....	9,712	9,604	444	2,904	1,609	1,295	574	471	1,679	2,988	544	108
First mortgage only.....	5,178	5,119	224	1,602	805	797	300	291	850	1,560	292	59
First and junior mortgage.....	178	170	11	37	21	16	4	11	54	43	10	8
With first mortgage; not reporting on junior mortgage.....	4,356	4,315	209	1,265	783	482	270	169	775	1,385	242	41
2- to 4-family properties.....	439	436	15	126	75	51	13	26	97	134	25	3
First mortgage only.....	130	130	2	39	25	14	1	6	34	44	4	-
First and junior mortgage.....	23	21	2	4	2	2	3	-	8	1	3	2
With first mortgage; not reporting on junior mortgage.....	286	285	11	83	48	35	9	20	55	89	18	1
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	10,151	10,040	459	3,030	1,684	1,346	587	497	1,776	3,122	569	111
Value of property.....(dollars).....	31,697,200	31,345,200	1,770,400	10,028,500	5,567,800	4,460,700	3,058,500	1,692,900	5,549,000	7,652,500	1,593,400	352,000
Average value.....(dollars).....	3,123	3,123	3,857	3,310	3,306	3,314	5,210	3,406	3,124	2,451	2,800	3,171
Debt on first and junior mortgages.....(dollars).....	15,239,500	15,055,800	950,300	4,722,700	2,480,800	2,241,900	1,441,400	797,000	2,411,700	3,890,600	842,100	183,700
Percent of value of property.....	48.1	48.0	53.7	47.1	44.6	50.3	47.1	47.1	43.5	50.8	52.8	52.2
Average debt.....(dollars).....	1,501	1,500	2,070	1,559	1,473	1,666	2,456	1,604	1,358	1,245	1,480	1,655
Debt on first mortgages.....(dollars).....	15,108,700	14,930,300	939,500	4,695,100	2,464,000	2,231,100	1,436,100	789,800	2,373,800	3,863,500	832,500	178,400
Percent distribution.....	-	100.0	6.3	31.4	16.5	14.9	9.6	5.3	15.9	25.9	5.6	-
Percent of value of property.....	47.7	47.6	53.1	46.8	44.3	50.0	47.0	46.7	42.8	50.5	52.2	50.7
Average debt.....(dollars).....	1,488	1,487	2,047	1,550	1,463	1,658	2,447	1,589	1,337	1,238	1,463	1,607
1-family properties.....	9,712	9,604	444	2,904	1,609	1,295	574	471	1,679	2,988	544	108
Value of property.....(dollars).....	29,380,500	29,037,000	1,650,000	9,273,800	5,138,800	4,135,000	2,893,200	1,586,600	5,159,800	6,974,500	1,489,100	343,500
Average value.....(dollars).....	3,025	3,023	3,739	3,193	3,194	3,193	5,040	3,369	3,078	2,384	2,787	3,181
Debt on first and junior mortgages.....(dollars).....	14,355,800	14,176,600	901,100	4,462,400	2,342,400	2,120,000	1,381,700	757,400	2,248,700	3,626,000	799,300	179,200
Percent of value of property.....	48.8	48.8	54.3	48.1	45.6	51.3	47.8	47.7	43.6	52.0	53.7	52.2
Average debt.....(dollars).....	1,478	1,476	2,030	1,537	1,456	1,637	2,407	1,608	1,339	1,214	1,469	1,659
Debt on first mortgages.....(dollars).....	14,247,300	14,072,300	892,600	4,438,700	2,327,900	2,110,800	1,379,100	750,200	2,217,800	3,600,100	794,400	175,000
Percent of value of property.....	48.5	48.5	53.8	47.9	45.3	51.0	47.7	47.3	43.0	51.6	53.3	50.9
Average debt.....(dollars).....	1,467	1,465	2,010	1,528	1,447	1,630	2,403	1,593	1,321	1,205	1,460	1,620
2- to 4-family properties.....	439	436	15	126	75	51	13	26	97	134	25	3
Value of property.....(dollars).....	2,316,700	2,308,200	110,400	754,700	429,000	325,700	165,300	106,800	389,200	678,000	104,300	8,500
Average value.....(dollars).....	5,277	5,294	-	5,990	-	-	-	-	-	5,060	-	-
Debt on first and junior mortgages.....(dollars).....	883,700	879,200	49,200	260,300	138,400	121,900	59,700	39,600	163,000	264,600	42,800	4,500
Percent of value of property.....	38.1	38.1	-	34.5	-	-	-	-	-	39.0	-	-
Average debt.....(dollars).....	2,013	2,017	-	2,066	-	-	-	-	-	1,975	-	-
Debt on first mortgages.....(dollars).....	861,400	858,000	46,900	256,400	136,100	120,300	57,000	39,600	156,600	263,400	38,100	3,400
Percent of value of property.....	37.2	37.2	-	34.0	-	-	-	-	-	38.8	-	-
Average debt.....(dollars).....	1,952	1,958	-	2,035	-	-	-	-	-	1,966	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	9,907	9,740	448	2,945	1,627	1,318	582	461	1,699	3,035	550	167
RACE OF OCCUPANTS												
White.....	9,862	9,696	444	2,940	1,623	1,317	582	478	1,684	3,022	546	166
Negro.....	35	34	2	4	3	1	-	3	14	8	8	1
Other nonwhite.....	10	10	2	1	1	-	-	-	1	5	1	-
YEAR BUILT												
Reporting year built.....	9,846	9,681	447	2,925	1,613	1,312	580	477	1,697	3,007	548	165
1930 to 1940.....	2,449	2,398	190	846	430	416	244	166	213	544	195	51
1920 to 1929.....	2,646	2,609	114	823	487	336	205	121	529	694	123	37
1910 to 1919.....	2,812	2,773	92	786	453	353	92	115	566	992	180	39
1900 to 1909.....	1,683	1,653	47	420	229	191	37	62	334	655	61	30
1880 to 1899.....	254	245	4	50	34	16	2	6	54	111	19	8
1879 or earlier.....	2	2	-	-	-	-	-	-	1	1	-	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	9,907	9,740	448	2,945	1,627	1,318	582	481	1,699	3,085	550	167
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	9,714	9,606	444	2,905	1,610	1,295	575	471	1,679	2,988	544	108
Under \$500	1,729	1,713	47	483	300	183	22	71	264	681	145	16
\$500 to \$999	2,121	2,102	70	558	317	241	59	94	452	774	95	19
\$1,000 to \$1,499	1,816	1,789	76	562	325	237	73	77	370	565	66	27
\$1,500 to \$1,999	1,331	1,319	59	438	233	205	76	73	228	379	66	12
\$2,000 to \$2,499	1,012	1,000	55	331	173	158	77	65	161	248	63	12
\$2,500 to \$2,999	654	646	38	201	101	100	88	31	84	172	42	8
\$3,000 to \$3,999	656	645	54	217	102	115	111	38	78	113	34	11
\$4,000 to \$4,999	244	242	32	64	34	30	43	12	29	39	23	2
\$5,000 to \$5,999	78	78	7	22	12	10	19	5	8	10	7	-
\$6,000 to \$7,499	49	49	8	20	8	12	7	3	3	6	2	-
\$7,500 to \$9,999	16	16	2	5	3	2	4	2	2	-	1	-
\$10,000 to \$14,999	3	3	-	3	2	1	-	-	-	-	-	-
\$15,000 to \$19,999	4	3	1	1	-	1	-	-	-	1	-	1
\$20,000 and over	1	1	-	-	-	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9,617	9,544	435	2,900	1,602	1,298	575	475	1,699	2,924	536	73
Under 4.0%	42	42	-	6	2	4	-	2	-	31	3	-
4.0% to 4.4%	76	76	2	14	7	7	2	5	-	45	8	-
4.4% to 4.6%	1	1	-	-	-	-	1	-	-	-	-	-
4.6% to 4.9%	1,839	1,835	18	42	15	27	24	7	1,699	8	37	4
4.9% to 5.0%	-	-	-	-	-	-	-	-	-	-	-	-
5.0% to 5.4%	934	920	57	301	166	135	148	52	-	278	89	14
5.4% to 5.5%	8	7	1	-	-	-	8	1	-	-	2	1
5.5% to 5.6%	463	450	40	181	91	90	111	30	-	41	47	13
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0% to 6.4%	4,905	4,870	247	1,633	1,050	783	273	276	-	1,960	281	35
6.4% to 6.5%	4	4	1	3	3	-	-	-	-	-	-	-
6.5% to 6.6%	140	140	17	70	30	40	4	11	-	33	5	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0% to 7.4%	853	850	39	318	173	145	10	64	-	376	43	3
7.4% to 7.5%	-	-	-	-	-	-	-	-	-	-	-	-
7.5% to 7.6%	22	22	-	12	4	8	-	2	-	8	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	330	327	13	120	61	59	4	25	-	144	21	3
Average interest rate (percent)	5.73	5.73	5.92	6.04	6.04	6.04	5.61	6.06	4.50	6.08	5.81	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	9,420	9,335	440	2,891	1,590	1,301	566	456	1,677	2,781	524	85
Real estate taxes included in payment	2,438	2,403	238	949	348	601	206	92	453	281	184	35
Monthly	2,381	2,350	232	938	342	596	199	87	445	270	179	31
Quarterly	3	2	-	1	1	-	-	1	-	-	-	1
Semiannual	9	9	-	-	-	-	1	3	1	2	2	-
Annual	3	3	-	3	2	1	-	-	-	-	-	-
Other	1	1	-	-	-	-	-	-	1	-	-	-
Not reporting frequency of payment	41	38	6	7	8	4	6	1	6	9	3	3
Real estate taxes not included in payment	6,917	6,871	202	1,921	1,230	691	357	362	1,215	2,481	333	46
Monthly	6,570	6,527	193	1,842	1,169	673	328	301	1,204	2,345	313	43
Quarterly	22	23	-	8	7	1	2	8	-	9	1	-
Semiannual	125	123	3	12	10	2	17	38	1	41	11	2
Annual	84	83	2	17	13	4	3	6	-	50	5	1
Other	14	14	-	2	2	-	-	-	-	11	1	-
Not reporting frequency of payment	96	96	4	40	29	11	7	9	10	24	2	-
Not reporting tax payment requirements	65	61	-	21	12	9	3	2	9	19	7	4
Monthly	58	54	-	19	10	9	3	2	8	15	7	4
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	1	1	-	-	-	-	-	-	-	1	-	-
Annual	1	1	-	1	1	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	-	1	1	-	-	-	1	2	-	-
No principal payments required	186	183	3	28	18	10	8	17	12	107	8	3
Monthly	78	76	2	15	11	4	4	4	12	36	3	2
Quarterly	7	7	-	3	3	-	1	-	-	3	-	-
Semiannual	69	68	-	5	2	3	2	8	-	48	5	1
Annual	23	23	1	3	1	2	1	4	-	14	-	-
Other	2	2	-	1	1	-	-	1	-	-	-	-
Not reporting frequency of payment	7	7	-	1	-	1	-	-	-	6	-	-
Not reporting principal payment requirements	135	58	2	12	8	4	1	2	7	28	6	77
Monthly	51	40	1	9	7	2	1	2	7	16	4	11
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	7	6	-	1	-	1	-	-	-	4	1	1
Annual	5	4	-	1	1	-	-	-	-	8	-	1
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	71	7	1	1	-	1	-	-	-	4	1	64
No regular payments required	166	164	3	14	11	3	7	6	-	119	12	2

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 SPOKANE 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	9,714	2,407	6,820	183	304	Reporting interest rate.....	9,617	2,399	6,784	179	255
Under \$500	1,729	165	1,419	51	94	Under 4.0%	42	3	34	1	4
\$500 to \$999	2,121	290	1,695	62	74	4.0% to 4.4%	76	20	49	2	5
\$1,000 to \$1,499	1,816	364	1,365	29	58	4.4% to 4.8%	1	-	-	-	1
\$1,500 to \$1,999	1,881	319	973	9	30	4.8% to 5.2%	1,839	536	1,271	12	20
\$2,000 to \$2,499	1,012	402	582	15	13	5.2% to 5.6%	-	-	-	-	-
						5.6% to 6.0%	934	325	564	15	30
\$2,500 to \$2,999	654	288	347	8	11	6.0% to 6.4%	8	7	1	-	4
\$3,000 to \$3,999	656	350	288	5	13	6.4% to 6.8%	463	243	212	4	4
\$4,000 to \$4,999	244	149	86	1	8	6.8% to 7.2%	-	-	-	-	-
\$5,000 to \$5,999	78	39	36	1	2	7.2% to 7.6%	4,905	988	3,723	71	123
\$6,000 to \$7,499	49	28	20	1	-	7.6% to 8.0%	4	3	1	-	-
						8.0% and over	140	63	75	1	1
\$7,500 to \$9,999	16	10	6	-	-	Average interest rate — (percent)	-	-	-	-	-
\$10,000 to \$14,999	3	1	2	-	-		853	153	626	41	33
\$15,000 to \$19,999	4	2	-	1	1		-	-	-	-	-
\$20,000 and over	1	-	1	-	-		22	3	16	3	-
							-	-	-	-	-
							330	55	212	29	34
							5.73	5.60	5.79	6.51	6.80

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 SPOKANE 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	8,929	8,760	2,284	6,425	51	169
Total first mortgage outstanding debt.....(dollars)	13,316,600	13,127,500	4,923,800	8,143,100	60,600	189,100
Total annual mortgage payment.....(dollars)	2,498,063	2,482,848	808,208	1,668,424	11,216	15,215
Average first mortgage outstanding debt.....(dollars)	1,491	1,499	2,156	1,267	-	1,119
Average value of property.....(dollars)	3,052	3,052	3,765	2,804	-	3,059
Average annual estimated rental value.....(dollars)	347	347	427	319	-	338
Average annual mortgage payment.....(dollars)	280	283	354	259	-	90
Percent which annual mortgage payment represents of—						
First mortgage debt	18.8	18.9	16.4	20.4	-	8.0
Value of property	9.2	9.3	9.4	9.2	-	2.9
Estimated annual rental value	80.7	81.7	82.9	81.2	-	26.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,614	8,541	2,273	6,218	50	73
Average first mortgage outstanding debt.....(dollars)	1,496	1,500	2,157	1,263	-	-
Average value of property.....(dollars)	3,025	3,029	3,762	2,767	-	-
Average annual estimated rental value.....(dollars)	345	345	426	316	-	-
Average annual mortgage payment.....(dollars)	283	285	354	260	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	18.9	19.0	16.4	20.6	-	-
Value of property	9.4	9.4	9.4	9.4	-	-
Estimated annual rental value	82.1	82.4	83.0	82.1	-	-
Monthly mortgage payment—						
Under \$10	420	373	37	329	7	47
\$10 to \$14	1,139	1,128	136	981	11	11
\$15 to \$19	1,609	1,601	247	1,344	10	8
\$20 to \$24	1,681	1,679	374	1,297	8	2
\$25 to \$29	1,550	1,545	442	1,098	5	5
\$30 to \$39	1,424	1,424	636	780	8	-
\$40 to \$49	460	460	250	209	1	-
\$50 to \$59	201	201	93	108	-	-
\$60 to \$74	74	74	36	36	-	-
\$75 to \$99	34	34	14	20	-	-
\$100 and over	22	22	6	16	-	-
Average monthly mortgage payment.....(dollars)	23.58	23.71	29.51	21.63	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	315	219	11	207	1	96
Average first mortgage outstanding debt.....(dollars)	1,866	1,434	-	1,409	-	-
Average value of property.....(dollars)	3,806	3,946	-	3,916	-	-
Average annual estimated rental value.....(dollars)	403	413	-	407	-	-
Average annual mortgage payment.....(dollars)	192	240	-	237	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	14.1	16.7	-	16.8	-	-
Value of property	5.1	6.1	-	6.1	-	-
Estimated annual rental value	47.8	58.2	-	58.3	-	-

Table H-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF TACOMA: 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.....	38,115	36,085	20,865	57.8	15,221	1,814	215	19,890	8,736	43.9	11,154
1930: Private families reporting tenure.....	-	29,936	18,535	61.9	11,401	-	-	-	-	-	-
1920: All families reporting tenure.....	-	24,181	13,525	55.9	10,656	-	-	13,373	5,882	44.0	7,491
Dwelling units: 1940.....	38,115	36,085	20,865	57.8	15,221	1,814	215	19,890	8,736	43.9	11,154
COLOR OF OCCUPANTS											
White.....	-	35,574	20,705	58.2	14,868	-	-	19,749	8,585	44.0	11,064
Nonwhite.....	-	512	159	31.1	353	-	-	141	51	36.2	90
TYPE OF STRUCTURE											
1-family.....	27,950	27,027	19,846	73.4	7,181	751	172	19,048	8,403	44.1	10,645
Other.....	10,165	9,059	1,019	11.2	8,040	1,063	43	842	333	39.5	509
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	27,595	26,716	19,596	73.3	7,122	715	161	19,031	8,398	44.1	10,633
Under \$5.....	614	594	480	80.8	114	12	8	259	37	14.3	222
\$5 to \$9.....	1,733	1,603	992	61.9	611	81	49	975	297	30.5	678
\$10 to \$14.....	3,977	3,852	2,952	61.3	1,490	95	30	2,328	857	37.2	1,461
\$15 to \$19.....	5,377	5,237	3,239	63.0	1,938	122	18	3,255	1,404	43.1	1,851
\$20 to \$24.....	4,813	4,674	3,402	72.8	1,272	127	17	3,972	1,497	44.4	1,875
\$25 to \$29.....	3,977	3,856	3,034	78.7	822	103	18	2,994	1,338	44.7	1,556
\$30 to \$39.....	4,209	4,095	3,469	84.7	626	102	12	3,368	1,648	48.9	1,720
\$40 to \$49.....	1,713	1,656	1,483	89.6	173	52	5	1,432	789	55.1	643
\$50 to \$59.....	597	585	544	93.0	41	9	3	532	270	50.8	262
\$60 to \$74.....	295	288	263	91.3	25	6	1	256	141	55.1	115
\$75 to \$99.....	162	156	150	95.2	6	6	-	146	69	47.3	77
\$100 and over.....	123	122	118	96.7	4	1	-	114	41	36.0	73
Median monthly rent.....(dollars)	21.68	21.72	23.42	-	17.97	21.39	13.42	23.50	24.86	-	22.45

Table H-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF TACOMA: 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.....	8,736	8,439	472	910	1,247	1,119	1,179	1,638	896	423	290	136	95	23	10	1	297
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	8,516	8,234	448	881	1,221	1,086	1,159	1,607	882	415	281	130	92	23	9	-	282
Average interest rate.....(%).....	5.68	5.68	5.95	5.86	5.76	5.73	5.69	5.59	5.56	5.49	5.50	5.42	-	-	-	-	5.57
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	8,598	8,308	462	904	1,232	1,102	1,162	1,611	883	409	283	134	93	23	9	1	290
Building and loan association.....	1,021	986	24	62	144	133	139	221	137	59	36	16	8	6	1	-	35
Commercial bank.....	530	512	19	53	50	67	61	112	74	33	33	5	4	-	-	-	42
Savings bank.....	1,212	1,170	30	92	119	151	179	278	148	66	55	32	19	1	-	-	14
Life insurance company.....	483	469	-	7	6	24	35	100	106	73	55	30	21	6	4	-	13
Mortgage company.....	403	390	22	47	61	50	54	68	35	18	16	9	7	2	-	1	47
Home Owners' Loan Corporation.....	1,274	1,227	18	92	184	185	210	301	139	49	30	14	4	-	-	-	100
Individual.....	3,160	3,060	303	495	590	443	430	439	186	89	43	16	20	3	2	-	21
Other.....	515	494	46	55	78	49	54	92	58	22	15	12	10	3	-	-	21
Reporting debt and value.....	8,531	8,261	455	890	1,220	1,091	1,156	1,612	879	420	283	134	92	21	8	-	270
JUNIOR MORTGAGE																	
First mortgage only.....	4,770	4,595	246	511	710	637	744	969	443	187	95	28	20	2	2	-	175
First and junior mortgage.....	94	84	3	10	12	10	6	17	15	5	3	2	-	-	1	-	10
With 1st mtg.; not rptg. on junior.....	3,667	3,582	206	369	498	444	406	626	421	228	184	104	72	19	5	-	85
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,588	3,499	452	758	758	519	422	397	127	33	21	10	1	-	1	-	89
\$1,000 to \$1,499.....	1,696	1,642	3	127	373	239	308	336	139	37	18	9	3	-	-	-	54
\$1,500 to \$1,999.....	1,158	1,116	-	5	87	250	238	308	138	59	18	6	7	-	-	-	42
\$2,000 to \$2,499.....	830	798	-	-	2	31	165	297	171	82	31	10	6	3	-	-	32
\$2,500 to \$2,999.....	458	444	-	-	-	2	23	189	119	52	45	8	6	-	-	-	14
\$3,000 to \$3,999.....	509	494	-	-	-	-	-	83	169	111	89	29	11	2	-	-	15
\$4,000 to \$4,999.....	148	142	-	-	-	-	-	2	16	41	29	11	2	-	-	-	6
\$5,000 to \$5,999.....	73	68	-	-	-	-	-	-	-	5	16	22	21	3	1	-	5
\$6,000 to \$7,499.....	39	36	-	-	-	-	-	-	-	-	3	11	18	4	-	-	3
\$7,500 to \$9,999.....	15	13	-	-	-	-	-	-	-	-	1	-	7	3	2	-	2
\$10,000 to \$14,999.....	10	7	-	-	-	-	-	-	-	-	-	-	1	3	3	-	3
\$15,000 to \$19,999.....	6	2	-	-	-	-	-	-	-	-	-	-	-	1	1	-	4
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	25,460	24,120	302	1,003	1,984	2,256	2,960	5,277	3,727	2,170	1,801	1,078	988	327	250	-	1,340
Average value.....(dollars).....	2,984	2,920	663	1,127	1,626	2,067	2,560	3,274	4,240	5,165	6,362	8,048	-	-	-	-	4,963
Debt on first and jr. mtgs.(thous.).....	11,916	11,366	159	516	964	1,094	1,387	2,540	1,756	1,040	819	461	424	135	73	-	550
Percent of value of property.....	46.8	47.1	52.7	51.5	48.6	48.5	46.8	48.1	47.1	47.9	45.5	42.7	-	-	-	-	41.1
Average debt.....(dollars).....	1,397	1,376	349	580	790	1,003	1,199	1,575	1,997	2,477	2,894	3,438	-	-	-	-	2,038
Debt on first mtgs.....(thousands).....	11,864	11,328	159	515	960	1,090	1,384	2,532	1,747	1,034	815	461	424	135	73	-	536
Percent of value of property.....	46.6	47.0	52.6	51.4	48.4	48.3	46.8	48.0	46.9	47.7	45.3	42.7	-	-	-	-	40.0
Average debt.....(dollars).....	1,391	1,371	349	579	787	999	1,197	1,571	1,987	2,463	2,880	3,437	-	-	-	-	1,956

HOUSING—NONFARM MORTGAGES

Table H-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF TACOMA: 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	8,786	8,598	1,021	1,742	530	1,212	483	403	1,274	3,160	515	138
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,516	8,449	1,010	1,718	517	1,201	478	398	1,274	3,068	505	67
Average interest rate (percent)	5.68	5.68	5.93	5.82	5.69	5.88	5.71	5.97	4.50	5.94	5.79	-
Reporting debt and value	8,531	8,429	1,001	1,710	523	1,187	478	391	1,251	3,100	498	102
Percent distribution		100.0	11.9	20.3	6.2	14.1	5.7	4.6	14.8	36.8	5.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	8,531	8,429	1,001	1,710	523	1,187	478	391	1,251	3,100	498	102
First mortgage only	4,770	4,728	574	938	311	627	200	187	715	1,835	274	47
First and junior mortgage	94	89	9	27	11	16	5	8	16	21	3	5
With first mortgage; not reporting on junior mortgage	3,667	3,617	418	745	201	544	273	196	520	1,244	221	50
1-family properties	8,261	8,165	969	1,655	509	1,146	464	379	1,206	3,010	482	96
First mortgage only	4,595	4,550	551	907	302	605	192	178	686	1,771	265	45
First and junior mortgage	84	79	7	25	10	15	5	7	14	18	3	5
With first mortgage; not reporting on junior mortgage	3,582	3,536	411	723	197	526	267	194	506	1,221	214	46
2- to 4-family properties	270	264	32	55	14	41	14	12	45	90	16	6
First mortgage only	175	173	23	31	9	22	8	9	29	64	9	2
First and junior mortgage	10	10	2	2	1	1	-	1	2	3	-	-
With first mortgage; not reporting on junior mortgage	85	91	7	22	4	18	6	2	14	23	7	4
RELATION OF DEBT TO VALUE												
1- to 4-family properties	8,531	8,429	1,001	1,710	523	1,187	478	391	1,251	3,100	498	102
Value of property (dollars)	25,460,000	25,090,400	3,238,400	5,750,800	1,729,200	4,021,600	2,419,000	1,186,500	3,616,200	7,354,900	1,524,600	369,600
Average value (dollars)	2,984	2,977	3,235	3,363	3,306	3,388	5,061	3,035	2,891	2,373	3,061	3,624
Debt on first and junior mortgages (dollars)	11,916,000	11,751,400	1,448,000	2,660,300	820,300	1,840,000	1,149,000	560,000	1,616,700	3,565,600	751,800	164,600
Percent of value of property	46.8	46.8	44.7	46.3	47.4	45.8	47.5	47.2	44.7	48.5	49.3	44.5
Average debt (dollars)	1,397	1,394	1,447	1,556	1,568	1,550	2,404	1,432	1,292	1,150	1,510	1,614
Debt on first mortgages (dollars)	11,863,700	11,700,700	1,443,900	2,636,700	804,300	1,832,400	1,147,200	555,700	1,611,000	3,555,200	751,000	163,000
Percent distribution	-	100.0	12.3	22.5	6.9	15.7	9.8	4.7	13.8	30.4	6.4	-
Percent of value of property	46.6	46.6	44.6	45.8	46.5	45.6	47.4	46.8	44.5	48.3	49.3	44.1
Average debt (dollars)	1,391	1,388	1,442	1,542	1,538	1,544	2,400	1,421	1,288	1,147	1,508	1,598
1-family properties	8,261	8,165	969	1,655	509	1,146	464	379	1,206	3,010	482	96
Value of property (dollars)	24,120,100	23,808,000	3,061,800	5,338,700	1,601,400	3,737,300	2,351,600	1,132,400	3,458,600	7,014,400	1,445,500	317,100
Average value (dollars)	2,920	2,915	3,160	3,226	3,146	3,261	5,068	2,988	2,868	2,330	2,999	-
Debt on first and junior mortgages (dollars)	11,865,800	11,218,300	1,382,600	2,484,800	773,600	1,711,200	1,125,300	538,200	1,553,000	3,407,700	726,700	147,500
Percent of value of property	47.1	47.1	45.2	46.5	48.3	45.8	47.9	47.5	44.9	48.6	50.3	-
Average debt (dollars)	1,375	1,374	1,427	1,501	1,520	1,493	2,425	1,420	1,288	1,132	1,508	-
Debt on first mortgages (dollars)	11,327,500	11,181,700	1,379,100	2,468,900	765,100	1,703,800	1,123,500	537,100	1,548,300	3,398,900	725,900	145,900
Percent of value of property	47.0	47.0	45.0	46.2	47.8	45.6	47.8	47.4	44.8	48.5	50.2	-
Average debt (dollars)	1,371	1,369	1,423	1,492	1,503	1,487	2,421	1,417	1,284	1,129	1,506	-
2- to 4-family properties	270	264	32	55	14	41	14	12	45	90	16	6
Value of property (dollars)	1,339,900	1,287,400	176,600	412,100	127,800	284,300	67,400	54,100	157,600	340,500	79,100	52,500
Average value (dollars)	4,959	4,877	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	550,200	533,100	65,400	175,500	46,700	128,800	23,700	21,800	63,700	157,900	25,100	17,100
Percent of value of property	41.1	41.4	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,038	2,019	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	535,100	519,000	64,800	167,800	39,200	123,600	23,700	18,600	62,700	156,300	25,100	17,100
Percent of value of property	40.0	40.3	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	1,986	1,965	-	-	-	-	-	-	-	-	-	-

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF TACOMA: 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	8,439	8,308	986	1,682	512	1,170	469	390	1,227	3,050	494	131
RACE OF OCCUPANTS												
White	8,397	8,267	980	1,676	511	1,165	469	387	1,217	3,045	493	130
Negro	30	30	3	4	1	3	-	1	9	12	1	-
Other nonwhite	12	11	3	2	-	2	-	2	1	3	-	1
YEAR BUILT												
Reporting year built	8,395	8,268	981	1,674	509	1,165	465	389	1,222	3,045	492	127
1930 to 1940	1,267	1,253	189	339	126	213	122	65	96	358	84	14
1920 to 1929	3,597	3,548	407	735	229	507	248	176	544	1,250	162	54
1910 to 1919	2,192	2,157	239	417	107	310	71	86	350	668	126	35
1900 to 1909	1,048	1,029	112	146	39	107	22	46	198	435	75	19
1880 to 1899	284	279	32	36	8	28	2	15	89	138	22	5
1879 or earlier	7	7	2	-	-	-	-	1	-	1	3	-

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF TACOMA: 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	8,439	8,308	986	1,682	512	1,170	469	390	1,227	3,060	494	131
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	8,261	8,165	969	1,655	509	1,146	464	379	1,206	3,010	482	96
Under \$500	1,493	1,475	171	267	84	183	18	61	183	679	96	18
\$500 to \$999	2,023	2,005	235	361	105	256	44	98	341	817	109	18
\$1,000 to \$1,499	1,639	1,623	171	308	94	214	72	81	273	688	80	16
\$1,500 to \$1,999	1,113	1,098	130	209	65	144	69	47	168	412	63	15
\$2,000 to \$2,499	796	783	106	197	60	137	73	32	113	221	41	13
\$2,500 to \$2,999	445	443	62	114	37	77	52	17	54	108	36	2
\$3,000 to \$3,999	487	478	59	139	48	91	78	26	50	94	32	9
\$4,000 to \$4,999	199	196	19	94	10	24	27	10	12	23	11	3
\$5,000 to \$5,999	68	68	8	16	4	12	14	5	6	11	8	-
\$6,000 to \$6,999	36	35	5	8	1	7	6	1	5	7	3	1
\$7,000 to \$7,999	19	12	3	1	-	1	6	-	1	-	1	1
\$10,000 to \$14,999	7	7	-	1	1	-	4	1	-	-	1	-
\$15,000 to \$19,999	2	2	-	-	-	-	1	-	-	-	1	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,234	8,171	977	1,660	501	1,159	464	383	1,227	2,974	486	63
Under 4.0%	52	52	1	2	1	1	1	-	-	47	1	-
4.0%	75	75	2	13	8	5	1	-	-	52	7	-
4.1% to 4.4%	2	2	-	-	-	-	-	-	-	-	2	-
4.5%	1,410	1,404	26	81	42	39	14	14	1,227	16	26	6
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	889	875	112	250	87	163	84	38	-	808	83	14
5.1% to 5.4%	10	10	1	3	-	3	4	-	-	-	2	-
5.5%	418	415	89	150	41	109	82	20	-	43	21	3
5.6% to 5.9%	2	2	-	1	-	1	-	1	-	-	-	-
6.0%	4,539	4,503	621	976	280	696	254	253	-	2,114	285	36
6.1% to 6.4%	1	1	-	-	-	-	-	-	-	1	-	-
6.5%	130	128	30	40	10	30	14	12	-	23	9	2
6.6% to 6.9%	1	1	-	-	-	-	-	-	-	1	-	-
7.0%	595	593	75	122	27	95	10	37	-	316	33	2
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	6	6	1	-	-	-	-	1	-	4	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	104	104	19	22	5	17	-	7	-	49	7	-
Average interest rate (percent)	5.68	5.68	5.93	5.83	5.70	5.88	5.71	5.97	4.50	5.94	5.79	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	8,018	7,951	972	1,659	502	1,157	455	384	1,211	2,807	463	67
Real estate taxes included in payment	1,893	1,874	391	605	146	459	90	95	345	224	124	19
Monthly	1,839	1,820	387	589	141	448	86	92	337	214	115	19
Quarterly	3	3	-	-	-	-	-	1	-	-	1	-
Semiannual	10	10	-	-	-	-	2	2	-	3	3	-
Annual	5	5	-	-	-	-	-	-	-	1	4	-
Other	4	4	-	1	-	1	1	-	-	1	1	-
Not reporting frequency of payment	32	32	4	15	5	10	-	1	7	5	-	-
Real estate taxes not included in payment	6,062	6,015	573	1,035	352	683	362	286	855	2,566	338	47
Monthly	5,699	5,648	550	1,003	341	662	310	248	823	2,407	297	41
Quarterly	45	45	-	4	1	3	8	9	3	17	4	-
Semiannual	126	123	3	4	2	2	31	18	1	47	19	3
Annual	58	58	-	2	1	1	9	3	2	31	11	-
Other	16	16	1	-	-	-	-	-	-	14	1	-
Not reporting frequency of payment	128	125	9	22	7	15	4	8	25	50	6	3
Not reporting tax payment requirements	63	62	8	19	4	15	3	3	11	17	1	1
Monthly	57	57	7	18	3	15	3	2	10	16	1	-
Quarterly	2	2	-	-	-	-	-	1	-	1	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	3	1	1	1	-	-	-	1	-	-	1
No principal payments required	182	179	18	12	6	6	10	3	11	118	12	3
Monthly	84	82	13	10	4	6	4	1	11	38	5	2
Quarterly	5	5	-	1	1	-	-	-	-	4	-	-
Semiannual	54	53	-	-	-	-	3	1	-	46	3	1
Annual	22	22	-	1	1	-	2	-	-	16	3	-
Other	10	10	-	-	-	-	-	-	-	9	1	-
Not reporting frequency of payment	7	7	-	-	-	-	1	1	-	5	-	-
Not reporting principal payment requirements	92	37	-	7	2	5	2	1	3	19	5	55
Monthly	25	18	-	4	2	2	1	1	2	8	2	7
Quarterly	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual	4	4	-	-	-	-	-	-	-	3	1	-
Annual	2	2	-	-	-	-	-	-	-	2	-	-
Other	3	2	-	-	-	-	-	-	-	1	1	1
Not reporting frequency of payment	57	10	-	3	-	3	-	-	1	5	1	47
No regular payments required	147	141	1	4	2	2	2	2	2	116	14	6

HOUSING—NONFARM MORTGAGES

Table H-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF TACOMA: 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.....	8,261	1,864	5,962	175	260	Reporting interest rate.....	8,234	1,873	5,965	176	220
Under \$500.....	1,493	182	1,199	46	66	Under 4.0%.....	52	6	39	8	4
\$500 to \$999.....	2,023	331	1,567	51	74	4.0%.....	75	6	50	3	6
\$1,000 to \$1,499.....	1,639	330	1,234	28	47	4.1% to 4.4%.....	2	-	2	-	-
\$1,500 to \$1,999.....	1,113	292	776	16	29	4.5%.....	1,410	446	927	17	20
\$2,000 to \$2,499.....	796	267	497	6	26	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	445	172	265	5	3	5.0%.....	869	280	557	24	28
\$3,000 to \$3,999.....	487	200	266	13	6	5.1% to 5.4%.....	10	4	6	-	-
\$4,000 to \$4,999.....	139	46	85	4	4	5.5%.....	418	157	246	7	8
\$5,000 to \$5,999.....	68	28	88	2	-	5.6% to 5.9%.....	2	2	-	-	-
\$6,000 to \$7,499.....	36	9	23	2	2	6.0%.....	4,539	839	3,495	79	126
\$7,500 to \$9,999.....	13	3	9	-	1	6.1% to 6.4%.....	1	-	1	-	-
\$10,000 to \$14,999.....	7	3	-	-	2	6.5%.....	130	28	100	1	1
\$15,000 to \$19,999.....	2	1	1	-	-	6.6% to 6.9%.....	1	-	1	-	-
\$20,000 and over.....	-	-	-	-	-	7.0%.....	595	91	454	32	18
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	6	-	4	1	1
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	104	14	73	9	8
						Average interest rate — (percent).....	5.68	5.51	5.73	5.96	5.81

Table H-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF TACOMA: 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.....	7,709	7,552	1,796	5,707	49	157
Total first mortgage outstanding debt..... (dollars).....	10,574,600	10,370,200	3,173,700	7,189,000	57,500	204,400
Total annual mortgage payment..... (dollars).....	1,977,663	1,956,120	537,841	1,406,167	12,612	21,548
Average first mortgage outstanding debt..... (dollars).....	1,372	1,373	1,767	1,251	-	1,302
Average value of property..... (dollars).....	2,912	2,905	3,348	2,764	-	3,235
Average annual estimated rental value..... (dollars).....	308	308	348	295	-	340
Average annual mortgage payment..... (dollars).....	257	259	299	246	-	137
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.7	18.9	16.9	19.7	-	10.5
Value of property.....	8.8	8.9	8.9	8.9	-	4.2
Estimated annual rental value.....	83.2	84.2	86.0	83.6	-	40.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,409	7,380	1,779	5,504	47	79
Average first mortgage outstanding debt..... (dollars).....	1,379	1,378	1,776	1,250	-	-
Average value of property..... (dollars).....	2,881	2,878	3,348	2,724	-	-
Average annual estimated rental value..... (dollars).....	306	306	349	292	-	-
Average annual mortgage payment..... (dollars).....	260	260	300	247	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.8	18.9	16.9	19.8	-	-
Value of property.....	9.0	9.0	9.0	9.1	-	-
Estimated annual rental value.....	84.8	85.1	86.1	84.8	-	-
Monthly mortgage payment—						
Under \$10.....	347	321	46	271	4	26
\$10 to \$14.....	1,354	1,341	214	1,117	10	13
\$15 to \$19.....	1,682	1,666	313	1,344	9	16
\$20 to \$24.....	1,504	1,495	359	1,127	9	9
\$25 to \$29.....	1,129	1,125	328	793	4	4
\$30 to \$39.....	922	920	345	569	6	2
\$40 to \$49.....	240	236	97	136	3	4
\$50 to \$59.....	143	142	53	89	-	1
\$60 to \$74.....	45	43	12	30	1	2
\$75 to \$99.....	27	26	7	18	1	1
\$100 and over.....	16	15	5	10	-	1
Average monthly mortgage payment..... (dollars).....	21.64	21.68	25.08	20.61	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	300	222	17	208	2	78
Average first mortgage outstanding debt..... (dollars).....	1,199	1,230	-	1,264	-	-
Average value of property..... (dollars).....	3,655	3,782	-	3,867	-	-
Average annual estimated rental value..... (dollars).....	365	372	-	381	-	-
Average annual mortgage payment..... (dollars).....	178	220	-	223	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.9	17.9	-	17.6	-	-
Value of property.....	4.9	5.8	-	5.8	-	-
Estimated annual rental value.....	48.8	58.9	-	58.4	-	-

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

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

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	49,746	46,819	27,607	59.0	19,212	2,409	518	26,108	11,222	43.0	14,886
Urban	42,182	39,984	23,075	57.7	16,909	1,970	228	21,780	9,458	43.4	12,322
Rural-nonfarm	7,564	6,835	4,532	66.3	2,303	439	290	4,328	1,764	40.8	2,564
COLOR OF OCCUPANTS											
White	-	46,158	27,393	59.3	18,765	-	-	25,915	11,154	43.0	14,761
Nonwhite	-	661	214	32.4	447	-	-	193	68	35.2	125
TYPE OF STRUCTURE											
1-family	38,348	36,656	25,318	71.8	10,338	1,218	469	25,051	10,798	43.1	14,253
Other	11,403	10,168	1,289	12.7	8,874	1,191	49	1,057	424	40.1	633
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	37,612	36,014	25,789	71.6	10,225	1,160	438	25,010	10,789	43.1	14,221
Under \$5	902	854	655	76.7	199	27	21	415	64	15.4	351
\$5 to \$9	3,167	2,876	1,659	57.7	1,217	167	104	1,610	502	31.2	1,108
\$10 to \$14	5,938	5,684	3,366	59.2	2,318	169	85	3,291	1,199	36.4	2,092
\$15 to \$19	7,309	7,043	4,355	61.8	2,688	210	56	4,272	1,816	42.5	2,456
\$20 to \$24	6,199	5,958	4,291	72.0	1,667	189	52	4,234	1,855	43.8	2,379
\$25 to \$29	5,131	4,931	3,875	78.6	1,056	154	46	3,811	1,694	44.5	2,117
\$30 to \$39	5,263	5,097	4,322	84.8	775	131	35	4,205	2,009	47.8	2,196
\$40 to \$49	2,093	2,017	1,812	89.8	205	58	18	1,752	939	53.6	813
\$50 to \$59	616	791	737	93.2	54	18	12	721	373	51.7	348
\$60 to \$74	395	380	348	91.6	32	10	5	341	180	52.8	161
\$75 to \$99	227	215	206	95.8	9	9	3	201	100	49.8	101
\$100 and over	172	168	163	97.0	5	3	1	157	58	36.9	99
Median monthly rent (dollars)	20.70	20.80	22.83	-	17.06	19.19	15.30	22.94	24.39	-	21.82

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	11,222	10,846	717	1,200	1,581	1,403	1,519	2,048	1,095	553	371	179	127	36	14	3	376
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,908	10,550	677	1,153	1,547	1,361	1,491	2,005	1,075	543	360	169	120	36	12	1	358
Average interest rate.....(%)	5.69	5.69	5.94	5.86	5.77	5.75	5.69	5.61	5.56	5.48	5.52	5.45	5.43	-	-	-	5.61
HOLDER OF FIRST MORTGAGE																	
Reporting holder	11,045	10,676	704	1,188	1,562	1,382	1,494	2,019	1,076	538	364	177	123	35	12	2	369
Building and loan association.....	1,313	1,266	40	82	171	160	181	271	173	86	53	24	17	6	1	1	47
Commercial bank	728	703	28	78	81	88	95	140	91	45	40	9	6	-	2	-	25
Savings bank	1,511	1,456	39	107	150	170	217	352	181	91	76	40	27	4	2	-	55
Life insurance company	504	488	-	8	6	24	37	104	109	74	57	32	22	11	4	-	16
Mortgage company	445	428	25	52	66	52	64	74	39	20	16	10	7	2	-	1	17
Home Owners' Loan Corporation	1,615	1,556	28	124	231	228	261	374	168	73	36	21	8	3	1	-	59
Individual	4,285	4,160	478	666	769	599	574	592	242	119	62	27	25	5	2	-	125
Other	644	619	66	71	88	61	65	112	73	30	24	14	11	4	-	-	25
Reporting debt and value	10,846	10,498	688	1,156	1,539	1,355	1,479	1,982	1,056	543	358	176	121	34	11	-	348
JUNIOR MORTGAGE																	
First mortgage only	5,261	5,077	300	572	760	700	801	1,046	496	216	116	34	27	6	3	-	184
First and junior mortgage	117	106	3	12	18	12	8	23	15	7	3	2	-	1	2	-	11
With 1st mtg.; not rptg. on junior	5,468	5,315	385	572	761	643	670	913	545	320	239	140	94	27	6	-	153
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	4,788	4,673	681	994	990	667	563	516	164	50	28	15	4	-	1	-	115
\$1,000 to \$1,499	2,096	2,028	7	156	450	352	387	412	166	57	25	10	5	1	-	-	68
\$1,500 to \$1,999	1,406	1,355	-	6	97	291	288	382	172	74	24	11	8	1	1	-	51
\$2,000 to \$2,499	1,016	978	-	-	2	42	207	354	202	102	43	14	8	4	-	-	38
\$2,500 to \$2,999	557	536	-	-	-	3	33	220	139	67	55	13	6	-	-	-	21
\$3,000 to \$3,999	612	591	-	-	-	-	1	96	195	137	108	38	14	2	-	-	21
\$4,000 to \$4,999	174	168	-	-	-	-	-	2	17	48	49	32	15	4	1	-	6
\$5,000 to \$5,999	101	92	-	-	-	-	-	-	1	8	21	30	23	8	1	-	9
\$6,000 to \$7,499	50	47	-	-	-	-	-	-	-	-	4	13	25	5	-	-	3
\$7,500 to \$9,999	24	19	-	-	-	-	-	-	-	-	1	-	11	5	2	-	5
\$10,000 to \$14,999	13	9	-	-	-	-	-	-	-	-	-	-	2	3	4	-	4
\$15,000 to \$19,999	7	2	-	-	-	-	-	-	-	-	-	-	-	1	1	-	5
\$20,000 and over	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	32,266	30,407	446	1,303	2,495	2,795	3,784	6,474	4,471	2,797	2,273	1,414	1,308	581	315	-	1,859
Average value.....(dollars)	2,975	2,896	648	1,127	1,621	2,063	2,558	3,266	4,234	5,152	6,349	8,036	10,810	-	-	-	5,341
Debt on first & jr. mtgs. (thous.)	14,820	14,071	239	658	1,188	1,336	1,748	3,057	2,074	1,312	1,024	592	556	197	91	-	749
Percent of value of property	45.9	46.3	53.6	50.5	47.6	47.8	46.2	47.2	46.4	46.9	45.0	41.9	42.5	-	-	-	40.3
Average debt.....(dollars)	1,866	1,340	348	570	772	986	1,182	1,542	1,964	2,415	2,859	3,363	4,593	-	-	-	2,153
Debt on first mtgs. (thousands)	14,759	14,025	239	657	1,183	1,331	1,746	3,048	2,066	1,305	1,020	592	556	195	89	-	734
Percent of value of property	45.7	46.1	53.6	50.4	47.4	47.6	46.1	47.1	46.2	46.6	44.9	41.8	42.5	-	-	-	39.5
Average debt.....(dollars)	1,361	1,336	347	568	769	982	1,180	1,538	1,956	2,403	2,848	3,362	4,593	-	-	-	2,110

HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	11,222	11,045	1,818	2,239	728	1,511	504	445	1,615	4,285	644	177
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	10,908	10,819	1,280	2,204	707	1,497	498	437	1,615	4,150	625	89
Average interest rate.....(percent)	5.69	5.69	5.94	5.83	5.72	5.89	5.70	5.96	4.50	5.95	5.78	-
Reporting debt and value	10,846	10,717	1,285	2,192	716	1,476	499	432	1,567	4,140	602	129
Percent distribution	-	100.0	12.0	20.5	6.7	13.8	4.7	4.0	14.6	36.6	5.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	10,846	10,717	1,285	2,192	716	1,476	499	432	1,567	4,140	602	129
First mortgage only	5,261	5,211	647	1,053	386	717	205	201	767	2,045	293	50
First and junior mortgage	117	112	13	33	14	19	6	8	21	26	5	5
With first mortgage; not reporting on junior mortgage	5,468	5,394	625	1,106	366	740	288	223	779	2,069	304	74
1-family properties	10,498	10,375	1,241	2,118	695	1,428	483	416	1,510	4,025	582	123
First mortgage only	5,077	5,029	622	1,020	326	694	197	191	737	1,978	284	48
First and junior mortgage	106	101	11	31	13	18	6	7	18	23	5	5
With first mortgage; not reporting on junior mortgage	5,315	5,245	608	1,067	356	711	280	218	755	2,024	293	70
2- to 4-family properties	348	342	44	74	21	53	16	16	57	115	20	6
First mortgage only	184	182	25	33	10	23	8	10	30	67	9	2
First and junior mortgage	11	11	2	2	1	1	-	1	3	3	-	-
With first mortgage; not reporting on junior mortgage	158	149	17	39	10	29	8	5	24	45	11	4
RELATION OF DEBT TO VALUE												
1- to 4-family properties	10,846	10,717	1,285	2,192	716	1,476	499	432	1,567	4,140	602	129
Value of property.....(dollars)	32,265,800	31,812,400	4,249,200	7,555,900	2,346,100	5,209,800	2,555,700	1,302,300	4,592,400	9,735,300	1,820,600	458,400
Average value.....(dollars)	2,975	2,968	3,407	3,447	3,277	3,530	5,122	3,015	2,981	2,352	3,024	3,515
Debt on first and junior mortgages.....(dollars)	14,820,400	14,620,200	1,874,800	3,369,100	1,075,600	2,293,500	1,201,400	617,000	2,032,000	4,647,200	878,700	200,200
Percent of value of property	45.9	46.0	44.1	44.6	45.8	44.0	47.0	47.4	44.2	47.7	48.3	44.2
Average debt.....(dollars)	1,366	1,364	1,459	1,537	1,502	1,554	2,408	1,428	1,297	1,128	1,460	1,552
Debt on first mortgages.....(dollars)	14,758,700	14,560,100	1,869,300	3,342,100	1,058,600	2,283,500	1,199,600	612,700	2,023,000	4,635,900	877,500	198,600
Percent distribution	-	100.0	12.8	23.0	7.3	15.7	8.2	4.2	13.9	31.8	6.0	-
Percent of value of property	45.7	45.8	44.0	44.2	45.1	43.8	46.9	47.0	44.0	47.6	48.2	43.8
Average debt.....(dollars)	1,361	1,359	1,455	1,525	1,478	1,547	2,404	1,418	1,291	1,120	1,458	1,540
1-family properties	10,498	10,375	1,241	2,118	695	1,428	483	416	1,510	4,025	582	123
Value of property.....(dollars)	30,407,200	30,006,300	3,995,700	6,947,800	2,146,600	4,801,200	2,474,800	1,226,400	4,376,500	9,254,800	1,730,300	400,900
Average value.....(dollars)	2,896	2,892	3,220	3,280	3,089	3,374	5,124	2,948	2,898	2,299	2,973	3,259
Debt on first and junior mortgages.....(dollars)	14,071,300	13,888,200	1,792,600	3,130,400	1,006,700	2,123,700	1,173,500	584,200	1,947,700	4,412,000	847,800	183,100
Percent of value of property	46.3	46.3	44.9	45.1	46.9	44.2	47.4	47.6	44.5	47.7	49.0	45.7
Average debt.....(dollars)	1,340	1,339	1,444	1,478	1,448	1,492	2,430	1,404	1,290	1,095	1,457	1,489
Debt on first mortgages.....(dollars)	14,024,500	13,843,000	1,787,700	3,111,100	997,200	2,113,900	1,171,700	583,100	1,940,500	4,402,300	846,600	181,600
Percent of value of property	46.1	46.1	44.7	44.8	46.5	44.0	47.3	47.5	44.3	47.6	48.9	45.3
Average debt.....(dollars)	1,336	1,334	1,441	1,469	1,435	1,486	2,426	1,402	1,285	1,094	1,455	1,476
2- to 4-family properties	348	342	44	74	21	53	16	16	57	115	20	6
Value of property.....(dollars)	1,858,600	1,806,100	253,500	608,100	199,500	408,600	80,900	75,900	216,900	480,500	90,300	58,500
Average value.....(dollars)	5,341	5,281	-	-	-	-	-	-	-	4,178	-	-
Debt on first and junior mortgages.....(dollars)	749,100	732,000	82,200	238,700	68,900	169,800	27,900	32,800	84,300	235,200	30,900	17,100
Percent of value of property	40.3	40.5	-	-	-	-	-	-	-	48.9	-	-
Average debt.....(dollars)	2,153	2,140	-	-	-	-	-	-	-	2,045	-	-
Debt on first mortgages.....(dollars)	734,200	717,100	81,600	231,000	61,400	169,600	27,900	29,600	82,500	233,600	30,900	17,100
Percent of value of property	39.5	39.7	-	-	-	-	-	-	-	48.6	-	-
Average debt.....(dollars)	2,110	2,097	-	-	-	-	-	-	-	2,031	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	10,846	10,676	1,266	2,159	703	1,456	488	428	1,556	4,160	619	170
RACE OF OCCUPANTS												
White	10,790	10,622	1,259	2,151	700	1,451	488	425	1,545	4,137	617	168
Negro	35	35	3	5	2	3	-	1	10	14	2	-
Other nonwhite	21	19	4	3	1	2	-	2	1	9	-	2
YEAR BUILT												
Reporting year built	10,775	10,609	1,261	2,147	698	1,449	484	427	1,545	4,132	618	166
1930 to 1940	2,143	2,117	302	548	208	340	137	87	165	732	146	26
1920 to 1929	4,420	4,351	502	899	287	612	252	187	683	1,611	217	69
1910 to 1919	2,625	2,583	287	465	189	346	71	91	425	1,080	144	42
1900 to 1909	1,220	1,200	132	168	52	116	22	46	221	531	80	20
1880 to 1899	356	347	36	47	12	35	2	15	51	173	23	9
1879 or earlier	11	11	2	-	-	-	-	1	-	5	8	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	10,846	10,676	1,266	2,159	703	1,456	488	428	1,556	4,160	619	170
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,499	10,376	1,242	2,118	695	1,423	483	416	1,510	4,025	582	123
Under \$500.....	2,034	2,010	223	351	121	230	19	70	233	962	132	24
\$500 to \$999.....	2,660	2,633	298	501	172	329	47	108	436	1,117	125	27
\$1,000 to \$1,499.....	2,022	2,001	209	390	121	269	74	85	389	511	93	21
\$1,500 to \$1,999.....	1,855	1,837	170	257	85	172	71	51	203	511	74	15
\$2,000 to \$2,499.....	973	960	137	238	74	164	75	35	138	289	47	13
\$2,500 to \$2,999.....	537	533	78	132	41	91	54	20	63	145	41	4
\$3,000 to \$3,999.....	584	574	78	157	57	110	81	29	63	115	41	10
\$4,000 to \$4,999.....	165	162	25	41	13	28	27	10	15	31	13	3
\$5,000 to \$5,999.....	92	92	12	23	7	16	18	5	10	15	9	-
\$6,000 to \$7,499.....	48	47	7	13	1	12	6	1	9	8	3	1
\$7,500 to \$9,999.....	18	16	4	3	2	1	6	-	1	1	1	2
\$10,000 to \$14,999.....	9	9	1	2	1	1	4	1	-	-	1	-
\$15,000 to \$19,999.....	2	2	-	-	-	-	1	-	-	-	1	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,550	10,465	1,247	2,126	684	1,442	482	420	1,556	4,032	602	85
Under 4.0%.....	71	71	1	3	1	2	1	-	-	52	4	-
4.0%.....	104	104	4	16	9	7	1	-	-	74	9	-
4.1% to 4.4%.....	2	2	-	-	-	-	-	-	-	-	2	-
4.5%.....	1,790	1,781	84	102	56	46	15	18	1,556	21	35	9
4.6% to 4.9%.....	1	-	-	-	-	-	-	-	-	-	-	1
5.0%.....	1,163	1,145	150	316	120	196	92	42	-	437	108	18
5.1% to 5.4%.....	11	11	1	4	-	4	4	-	-	-	2	-
5.5%.....	491	488	104	181	50	131	82	22	-	57	42	3
5.6% to 5.9%.....	2	2	-	1	-	1	-	1	-	-	-	-
6.0%.....	5,785	5,737	787	1,260	382	878	262	275	-	2,811	342	48
6.1% to 6.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
6.5%.....	149	147	35	47	13	34	14	12	-	30	9	2
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.0%.....	807	803	101	169	45	124	11	41	-	444	37	4
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	11	11	1	1	-	1	-	1	-	8	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	161	161	29	26	8	18	-	8	-	86	12	-
Average interest rate.....(percent).....	5.69	5.69	5.94	5.84	5.73	5.89	5.70	5.96	4.50	5.95	5.78	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	10,224	10,133	1,246	2,124	689	1,435	474	421	1,534	3,756	578	91
Real estate taxes included in payment.....	2,287	2,264	471	715	177	538	95	103	434	283	162	23
Monthly.....	2,217	2,194	467	695	171	525	92	100	424	265	150	23
Quarterly.....	5	5	-	-	-	-	1	-	1	2	1	-
Semiannual.....	12	12	-	-	-	-	2	-	-	5	3	-
Annual.....	7	7	-	-	-	-	-	-	-	2	5	-
Other.....	6	6	-	-	-	-	1	-	-	3	1	-
Not reporting frequency of payment.....	40	40	4	18	6	12	-	1	9	6	2	-
Real estate taxes not included in payment.....	7,840	7,774	758	1,304	504	800	375	314	1,081	3,449	413	66
Monthly.....	7,812	7,754	737	1,305	488	808	322	273	1,035	3,192	359	58
Quarterly.....	54	54	-	6	2	4	8	10	3	23	4	-
Semiannual.....	184	181	4	8	4	4	31	19	5	87	27	3
Annual.....	105	105	1	5	2	3	9	3	3	69	15	-
Other.....	20	20	1	-	-	-	-	-	-	17	2	-
Not reporting frequency of payment.....	165	160	15	29	8	21	5	9	35	61	6	5
Not reporting tax payment requirements.....	97	95	17	25	8	17	3	4	19	24	3	2
Monthly.....	87	87	16	24	7	17	3	3	16	22	3	-
Quarterly.....	2	2	-	-	-	-	-	1	-	1	-	-
Semiannual.....	2	2	-	-	-	-	-	-	1	1	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	6	4	1	1	1	-	-	-	2	-	-	2
No principal payments required.....	258	255	13	15	6	9	10	3	14	181	19	3
Monthly.....	114	112	13	13	4	9	4	1	14	59	8	2
Quarterly.....	7	7	-	1	1	-	-	-	-	5	1	-
Semiannual.....	73	72	-	-	-	-	3	1	-	64	4	1
Annual.....	42	42	-	1	1	-	-	-	-	35	4	-
Other.....	13	13	-	-	-	-	-	-	-	11	2	-
Not reporting frequency of payment.....	9	9	-	-	-	-	1	1	-	7	-	-
Not reporting principal payment requirements.....	126	61	6	12	5	7	2	1	5	30	5	65
Monthly.....	43	35	6	9	5	4	1	1	4	12	2	8
Quarterly.....	1	1	-	-	-	-	1	-	-	6	1	-
Semiannual.....	7	7	-	-	-	-	-	-	-	4	-	-
Annual.....	4	4	-	-	-	-	-	-	-	2	1	1
Other.....	4	3	-	-	-	-	-	-	-	6	1	56
Not reporting frequency of payment.....	67	11	-	3	-	3	-	-	1	6	1	-
No regular payments required.....	238	227	1	8	3	5	2	3	3	193	17	11

HOUSING—NONFARM MORTGAGES

Table I-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE TACOMA 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	10,499	2,230	7,624	247	398	Reporting interest rate.....	10,550	2,254	7,690	251	355
Under \$500.....	2,034	228	1,617	80	109	Under 4.0%.....	71	11	48	4	8
\$500 to \$999.....	2,660	405	2,062	70	128	4.0%.....	104	10	79	5	10
\$1,000 to \$1,499.....	2,022	383	1,538	35	66	4.1% to 4.4%.....	2	-	2	-	-
\$1,500 to \$1,999.....	1,355	344	950	19	42	4.5%.....	1,790	562	1,174	21	83
\$2,000 to \$2,499.....	973	312	619	10	32	4.6% to 4.9%.....	1	1	-	-	-
						5.0%.....	1,163	340	747	34	42
\$2,500 to \$2,999.....	537	205	319	5	8	5.1% to 5.4%.....	11	4	7	-	10
\$3,000 to \$3,999.....	584	237	321	18	8	5.5%.....	491	185	287	8	10
\$4,000 to \$4,999.....	165	58	97	5	5	5.6% to 5.9%.....	2	2	-	-	-
\$5,000 to \$5,999.....	92	34	55	3	3	6.0%.....	5,785	980	4,501	112	192
\$6,000 to \$7,499.....	48	15	29	2	2	6.1% to 6.4%.....	1	-	-	-	-
						6.5%.....	149	30	114	4	1
\$7,500 to \$9,999.....	18	5	12	-	1	6.6% to 6.9%.....	1	-	1	-	-
\$10,000 to \$14,999.....	9	3	4	-	2	7.0%.....	807	109	616	41	41
\$15,000 to \$19,999.....	2	1	-	-	-	7.1% to 7.4%.....	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	7.5%.....	11	-	7	2	2
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	161	19	106	20	16
						Average interest rate(percent)...	5.69	5.49	5.75	6.06	5.86

Table I-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE TACOMA 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.....	9,656	9,437	2,136	7,240	61	219
Total first mortgage outstanding debt.....(dollars).....	12,960,000	12,706,200	3,772,400	8,865,400	68,400	253,800
Total annual mortgage payment.....(dollars).....	2,440,192	2,414,197	688,197	1,761,392	14,608	25,995
Average first mortgage outstanding debt.....(dollars).....	1,342	1,346	1,766	1,225	-	1,159
Average value of property.....(dollars).....	2,897	2,891	3,390	2,743	-	3,180
Average annual estimated rental value.....(dollars).....	304	304	351	290	-	323
Average annual mortgage payment.....(dollars).....	253	256	299	243	-	119
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.8	19.0	16.9	19.9	-	10.2
Value of property.....	8.7	8.8	8.8	8.9	-	3.8
Estimated annual rental value.....	83.0	84.2	85.2	83.9	-	36.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,238	9,131	2,116	6,957	58	107
Average first mortgage outstanding debt.....(dollars).....	1,352	1,353	1,775	1,227	-	1,294
Average value of property.....(dollars).....	2,871	2,870	3,398	2,709	-	2,945
Average annual estimated rental value.....(dollars).....	303	303	352	287	-	315
Average annual mortgage payment.....(dollars).....	257	257	300	245	-	181
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.0	19.0	16.9	19.9	-	14.0
Value of property.....	8.9	9.0	8.8	9.0	-	6.1
Estimated annual rental value.....	84.8	85.1	85.3	85.1	-	57.5
Monthly mortgage payment—						
Under \$10.....	488	445	59	381	5	43
\$10 to \$14.....	1,785	1,766	269	1,482	15	19
\$15 to \$19.....	2,085	2,067	363	1,692	12	18
\$20 to \$24.....	1,797	1,785	422	1,353	10	12
\$25 to \$29.....	1,383	1,379	397	978	4	4
\$30 to \$39.....	1,104	1,102	390	705	7	2
\$40 to \$49.....	285	281	116	162	3	4
\$50 to \$59.....	189	188	65	123	-	1
\$60 to \$74.....	65	63	19	43	1	2
\$75 to \$99.....	35	34	10	23	1	1
\$100 and over.....	22	21	6	15	-	1
Average monthly mortgage payment.....(dollars).....	21.38	21.45	24.99	20.39	-	15.08
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	418	306	20	283	3	112
Average first mortgage outstanding debt.....(dollars).....	1,115	1,146	-	1,173	-	1,029
Average value of property.....(dollars).....	3,465	3,523	-	3,573	-	3,306
Average annual estimated rental value.....(dollars).....	342	345	-	350	-	331
Average annual mortgage payment.....(dollars).....	168	207	-	209	-	59
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.0	18.1	-	17.9	-	5.7
Value of property.....	4.8	5.9	-	5.9	-	1.8
Estimated annual rental value.....	49.1	60.0	-	59.9	-	17.9

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.....	98,275	94,316	88,451	280,762,200	3,174	132,727,400	1,501	47.8	92,187	9,228	9,836	14,167	4,511	5,345	13,672	29,105	6,323	5.68	
Urban.....	68,714	65,462	61,808	211,664,400	3,425	101,383,000	1,640	47.9	64,114	5,623	5,921	11,107	4,199	4,031	10,685	17,658	3,890	5.60	
Rural-nonfarm.....	29,561	28,854	26,643	69,097,800	2,593	31,344,400	1,176	45.4	28,073	2,605	3,915	3,060	312	1,314	2,987	11,447	2,433	5.86	
ADAMS COUNTY.....	18	17	16	33,400	-	11,500	-	-	15	-	3	2	-	-	2	6	2	-	
ASOTIN COUNTY.....	375	365	344	688,900	2,003	356,700	1,037	51.8	358	18	46	26	-	5	41	186	36	5.75	
Clarkston.....	241	231	223	458,700	2,067	254,400	1,141	55.5	228	12	24	17	-	4	24	123	24	5.75	
Rural-nonfarm.....	134	134	121	230,200	1,902	102,300	845	44.4	130	6	22	9	-	1	17	63	12	5.75	
BENTON COUNTY.....	111	108	53	107,700	2,032	57,600	1,087	53.5	95	6	19	4	-	4	6	38	18	6.19	
CHELAN COUNTY.....	1,542	1,378	1,336	3,812,600	2,854	1,868,300	1,398	49.0	1,336	205	67	134	42	63	232	438	155	5.99	
Wenatchee.....	913	792	778	2,559,000	3,289	1,294,300	1,664	50.6	766	133	22	90	40	54	150	179	98	5.83	
Rural-nonfarm.....	629	586	558	1,253,600	2,247	574,000	1,029	45.8	570	72	45	44	2	9	82	259	57	6.20	
CLALLAM COUNTY.....	1,039	993	831	1,893,900	2,279	857,100	1,031	45.3	971	235	100	83	32	13	128	292	88	5.98	
Port Angeles.....	693	665	565	1,391,800	2,463	658,300	1,156	46.9	650	151	60	54	27	9	103	177	69	5.85	
Rural-nonfarm.....	346	328	266	502,100	1,888	203,800	766	40.6	321	84	40	29	5	4	25	115	19	6.22	
CLARK COUNTY.....	2,485	2,397	2,115	5,835,200	2,759	2,649,400	1,253	45.4	2,335	501	317	220	54	53	169	850	111	6.03	
Camas.....	347	345	260	813,000	3,127	366,300	1,409	45.1	332	71	113	33	4	3	11	91	6	6.24	
Vancouver.....	1,442	1,368	1,251	3,570,700	2,854	1,654,200	1,322	48.3	1,341	304	107	173	41	37	124	488	67	5.90	
Rural-nonfarm.....	696	684	604	1,451,500	2,403	628,900	1,041	43.3	662	126	97	74	9	13	34	271	38	6.17	
COLUMBIA COUNTY.....	207	196	195	402,600	2,065	189,000	969	46.9	192	37	25	8	-	9	8	97	8	6.57	
Dayton.....	193	182	181	395,600	2,186	186,400	1,030	47.1	178	36	25	8	-	8	8	93	-	6.61	
Rural-nonfarm.....	14	14	14	7,000	-	2,600	-	-	14	1	-	-	-	1	-	4	8	-	
COWLITZ COUNTY.....	2,570	2,489	2,421	6,076,900	2,510	2,954,600	1,220	48.6	2,436	468	204	204	34	290	150	550	536	5.98	
Kelso.....	431	402	385	892,800	2,319	395,800	1,028	44.3	393	67	37	41	3	19	33	111	82	6.06	
Longview.....	1,173	1,127	1,099	3,195,500	2,908	1,741,400	1,585	54.5	1,098	297	55	119	19	104	92	114	296	5.94	
Rural-nonfarm.....	966	960	937	1,988,600	2,122	817,400	872	41.1	945	104	112	44	12	167	25	325	156	6.01	
DOUGLAS COUNTY.....	140	136	115	228,400	1,986	94,200	819	41.2	130	10	11	14	1	2	10	65	17	6.14	
FERRY COUNTY.....	8	7	4	3,600	-	900	-	-	7	1	2	-	-	-	-	2	2	-	
FRANKLIN COUNTY.....	215	203	164	392,100	2,391	187,100	1,141	47.7	165	18	27	9	1	6	13	73	13	5.87	
Pasco.....	198	186	151	371,300	2,459	180,300	1,194	48.6	149	17	23	9	1	5	14	68	12	5.83	
Rural-nonfarm.....	17	17	13	20,800	-	6,800	-	-	16	1	4	-	-	1	4	5	1	-	
GARFIELD COUNTY.....	62	58	54	125,600	2,326	58,900	1,091	46.9	58	9	-	-	-	-	8	34	7	5.91	
GRANT COUNTY.....	132	111	105	184,200	1,754	84,200	802	45.7	109	5	14	19	2	3	4	54	8	6.43	
Grand Coulee.....	10	10	10	5,500	-	1,600	-	-	10	-	-	1	-	1	1	6	1	-	
Rural-nonfarm.....	122	101	95	178,700	1,881	82,600	869	46.2	99	5	14	18	2	2	3	48	7	6.50	
GRAYS HARBOR COUNTY.....	2,745	2,597	2,164	5,394,700	2,493	2,452,800	1,133	45.5	2,522	949	114	171	51	45	852	639	201	5.99	
Aberdeen.....	1,184	1,096	975	2,903,000	2,977	1,321,400	1,355	45.5	1,054	428	40	79	34	11	161	236	65	5.94	
Hoquiam.....	861	815	614	1,469,200	2,393	716,500	1,167	48.8	802	371	24	44	9	19	126	178	36	5.96	
Rural-nonfarm.....	700	686	575	1,022,500	1,778	414,900	722	40.6	666	150	50	48	8	15	65	230	100	6.12	
ISLAND COUNTY.....	121	119	112	229,200	2,046	86,300	771	37.7	112	1	27	5	-	5	7	56	11	5.89	
JEFFERSON COUNTY.....	239	232	219	483,000	2,206	216,400	988	44.8	229	9	88	49	2	-	17	61	8	6.72	
Port Townsend.....	208	202	194	436,500	2,250	195,000	1,005	44.7	199	5	78	48	2	-	15	49	7	6.79	
Rural-nonfarm.....	31	30	25	46,500	1,860	21,400	856	46.0	30	4	10	1	-	-	2	12	1	6.24	
KING COUNTY.....	39,531	38,277	36,248	138,781,300	3,827	66,724,000	1,841	48.1	37,435	1,628	3,965	8,143	2,725	3,115	6,813	8,902	2,144	5.40	
Auburn.....	269	265	255	582,900	2,286	259,700	1,018	44.6	259	55	37	18	1	3	42	86	17	5.78	
Enumclaw town.....	225	225	215	627,400	2,918	307,700	1,431	49.0	224	1	74	-	1	-	42	103	3	5.48	
Kent.....	163	157	137	293,800	2,145	147,100	1,074	50.1	153	4	22	1	-	2	39	73	12	5.72	
Renton.....	221	205	198	575,600	2,907	257,600	1,301	44.8	193	34	52	29	-	1	26	50	1	5.89	
Seattle.....	28,096	26,994	25,607	105,441,200	4,118	50,753,300	1,982	48.1	26,498	945	2,212	6,564	2,557	2,443	5,197	5,284	1,296	5.32	
Rural-nonfarm.....	10,557	10,431	9,836	31,210,400	3,173	14,998,600	1,525	48.1	10,108	589	1,568	1,531	166	666	1,467	3,306	815	5.58	
KITSAP COUNTY.....	2,739	2,582	2,501	7,917,600	3,166	3,437,900	1,375	43.4	2,532	203	545	332	19	26	129	1,102	176	6.15	
Bremerton.....	1,152	1,051	1,024	3,654,000	3,549	1,680,200	1,641	46.2	1,036	155	224	151	12	11	51	391	41	6.18	
Rural-nonfarm.....	1,587	1,531	1,477	4,288,600	2,900	1,757,700	1,190	41.0	1,496	48	321	181	7	15	78	711	135	6.13	
KITTITAS COUNTY.....	446	414	388	970,100	2,500	460,000	1,186	47.4	406	91	39	42	13	4	23	152	42	6.10	
Ellensburg.....	286	261	246	731,100	2,972	355,900	1,447	48.7	257	-	74	22	19	9	2	14	81	36	6.01
Rural-nonfarm.....	160	153	142	239,000	1,683	104,100	733	43.6	149	17	17	23	4	2	9	71	6	6.24	
Klickitat County.....	196	191	155	350,000	2,258	139,700	901	39.9	186	4	44	5	-	1	13	104	15	6.00	
LEWIS COUNTY.....	1,230	1,180	1,085	2,197,500	2,025	982,500	906	44.7	1,142	218	141	111	11	19	175	415	52	5.78	
Centralia.....	496	481	452	801,000	1,772	372,600	824	46.5	471	124	22	67	1	6	88	151	17	5.84	
Chehalis.....	282	273	251	730,900	2,912	323,500	1,289	44.3	261	46	40	21	8	8	44	77	17	5.65	
Rural-nonfarm.....	452	426	382	665,600	1,742	286,400	750	43.0	410	48	79	23	2	5	48	187	18	5.81	
LINCOLN COUNTY.....	137	129	117	237,800	2,032	100,600	860	42.3	129	1	31	4	-	-	16	74	3	5.66	
MASON COUNTY.....	508	465	451	981,000	2,175	407,700	904	41.6	454	95	40	35	-	-	30	214	40	6.27	
Shelton.....	252	237	226	590,200	2,612	259,700	1,149	44.0	230	60	17	25	-	-	20	101	7	6.33	
Rural-nonfarm.....	256	228	225	390,800	1,737	148,000	658	37.9	224	35	23	10	-	-	10	113	33	6.21	

HOUSING—NONFARM MORTGAGES

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
OKANOGAN COUNTY.....	494	483	318	553,700	2,056	264,800	833	40.5	464	34	65	12	-	2	27	261	63	6.72	
Omak town.....	156	154	45	74,400	1,653	23,900	531	32.1	147	24	25	8	-	2	4	72	12	6.97	
Rural-nonfarm.....	338	329	273	579,300	2,122	240,900	882	41.6	317	10	40	4	-	-	23	189	51	6.60	
PACIFIC COUNTY.....	544	508	458	781,600	1,707	305,900	668	39.1	496	104	39	31	-	4	44	282	42	5.96	
Raymond.....	190	175	142	271,200	1,910	118,900	802	42.0	169	46	9	17	-	1	18	58	20	5.93	
Rural-nonfarm.....	354	333	316	510,400	1,615	192,000	608	37.6	327	58	30	14	-	3	26	174	22	5.98	
PEND OREILLE COUNTY.....	80	79	69	102,500	1,486	34,600	501	33.8	76	-	26	3	-	-	5	40	2	6.89	
PIERCE COUNTY.....	11,289	10,905	10,461	30,203,200	2,887	13,948,400	1,333	46.2	10,713	1,210	692	1,470	489	431	1,541	4,275	605	5.69	
Puyallup.....	453	429	401	1,074,100	2,679	436,500	1,089	40.6	413	30	34	30	4	5	76	225	9	5.72	
Tacoma.....	8,736	8,439	8,261	24,120,100	2,920	11,365,800	1,376	47.1	8,308	986	512	1,170	469	390	1,227	3,060	494	5.63	
Rural-nonfarm.....	2,100	2,043	1,799	5,009,000	2,784	2,146,100	1,193	42.8	1,992	194	146	270	16	36	238	990	102	5.75	
SAN JUAN COUNTY.....	57	56	48	85,800	1,788	42,300	881	49.3	55	-	25	-	1	-	4	24	1	6.19	
SEACIT COUNTY.....	1,247	1,215	1,008	2,190,900	2,174	1,038,900	1,026	47.2	1,174	85	223	64	25	63	181	424	109	5.80	
Anacortes.....	360	348	316	508,800	1,610	228,000	722	44.8	335	5	32	19	2	7	66	169	35	5.83	
Mount Vernon.....	332	327	198	687,700	3,473	346,800	1,752	50.4	314	65	27	13	16	39	49	79	26	5.56	
Sedro-Woolley.....	170	166	151	313,900	2,079	148,100	981	47.2	163	-	69	5	1	-	31	43	14	5.78	
Rural-nonfarm.....	385	374	343	680,500	1,984	311,000	907	45.7	362	15	95	27	6	17	35	133	34	5.98	
SKAMANIA COUNTY.....	75	72	51	77,600	1,522	29,100	571	37.5	66	1	17	-	-	2	-	35	11	6.02	
SNOHOMISH COUNTY.....	4,590	4,423	4,017	10,047,500	2,501	4,376,500	1,089	43.6	4,336	247	419	527	51	217	589	1,871	415	5.76	
Everett.....	1,978	1,840	1,719	4,835,800	2,813	2,185,100	1,271	45.2	1,792	122	123	242	48	101	293	721	142	5.65	
Snohomish city.....	170	157	162	343,100	2,118	138,900	857	40.5	166	1	20	23	-	1	17	95	9	5.96	
Rural-nonfarm.....	2,442	2,416	2,136	4,868,600	2,279	2,052,500	961	42.2	2,378	124	276	262	3	115	279	1,055	264	5.83	
SPOKANE COUNTY.....	10,593	10,122	9,908	29,768,100	3,004	14,504,900	1,464	48.7	9,947	448	1,678	1,322	583	483	1,721	3,152	560	5.74	
Spokane city.....	9,490	9,057	8,881	27,336,300	3,078	13,384,200	1,507	49.0	8,900	397	1,411	1,272	574	462	1,601	2,738	450	5.73	
Rural-nonfarm.....	1,103	1,065	1,027	2,431,800	2,368	1,120,700	1,091	46.1	1,047	51	267	50	9	21	120	419	110	5.81	
STEVENS COUNTY.....	214	203	186	328,400	1,766	111,300	598	33.9	197	1	62	1	-	4	16	105	8	6.23	
THEURSTON COUNTY.....	2,078	1,993	1,857	5,440,800	2,930	2,579,100	1,389	47.4	1,955	819	102	144	39	15	140	626	70	6.03	
Olympia.....	1,085	1,020	971	3,188,300	3,284	1,556,000	1,602	48.8	993	437	67	87	33	9	88	258	19	5.97	
Rural-nonfarm.....	993	973	886	2,252,500	2,542	1,023,100	1,155	45.4	957	382	35	57	6	6	52	268	51	6.09	
WAHIAKUM COUNTY.....	46	44	43	83,300	1,937	27,000	628	32.4	44	-	3	-	1	-	5	32	3	5.63	
WALLA WALLA COUNTY.....	1,427	1,329	1,152	3,406,300	2,957	1,745,800	1,515	51.3	1,288	363	47	165	42	57	140	388	86	6.04	
Walla Walla city.....	1,035	965	801	2,564,600	3,202	1,333,800	1,665	52.0	934	254	30	134	36	53	116	259	58	5.99	
Rural-nonfarm.....	392	364	351	841,700	2,398	412,000	1,174	48.9	354	109	17	31	6	4	24	129	84	6.15	
WHEATCORN COUNTY.....	3,260	3,131	2,936	7,074,500	2,410	3,280,700	1,117	45.4	3,059	456	205	170	123	192	560	1,095	258	5.64	
Bellingham.....	2,460	2,350	2,187	5,329,400	2,437	2,507,300	1,146	47.0	2,300	415	100	114	115	119	454	810	173	5.62	
Rural-nonfarm.....	800	781	749	1,745,100	2,330	778,400	1,033	44.3	759	41	105	56	8	78	106	285	85	5.72	
WHITMAN COUNTY.....	611	545	492	2,108,400	4,285	974,400	1,980	46.2	515	101	124	53	11	3	19	181	23	5.94	
Colfax.....	129	109	100	310,000	3,100	137,900	1,379	44.5	104	36	4	17	4	1	5	32	5	5.96	
Pullman.....	266	225	212	1,388,000	6,547	673,300	3,176	48.5	207	56	40	34	2	1	6	56	12	5.67	
Rural-nonfarm.....	217	211	180	410,400	2,280	163,200	907	39.8	204	9	80	2	5	1	8	93	6	6.24	
YAKIMA COUNTY.....	4,874	4,564	4,254	11,132,300	2,617	5,091,300	1,197	45.7	4,448	647	245	525	159	209	329	1,960	374	6.05	
Toppenish.....	302	196	188	386,900	2,058	195,700	1,041	50.6	193	24	26	44	0	1	22	59	16	5.88	
Yakima city.....	2,167	1,931	1,776	6,461,100	3,638	2,929,600	1,650	45.3	1,889	335	67	267	125	89	192	624	190	5.83	
Rural-nonfarm.....	2,505	2,437	2,290	4,284,300	1,871	1,966,000	859	45.9	2,366	288	152	214	33	119	115	1,277	168	6.24	

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	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		
SEATTLE CITY.....	28,096	26,994	25,607	105,441,200	4,118	50,753,300	1,982	48.1	26,498	945	2,212	6,564	2,557	2,443	5,197	5,284	1,896	5.32	
Tract A-1.....	666	662	660	2,466,800	3,738	1,320,300	2,000	53.5	649	47	42	135	38	46	124	151	21	5.27	
Tract A-2.....	789	788	786	2,795,900	3,557	1,587,500	2,020	56.8	783	35	42	198	159	74	122	151	8	5.29	
Tract A-3.....	549	514	504	1,383,400	2,745	666,600	1,323	48.2	506	11	33	115	36	32	94	166	19	5.52	
Tract A-4.....	489	473	457	1,509,700	3,304	742,700	1,625	49.2	451	27	56	71	37	29	81	135	15	5.44	
Tract A-5.....	286	251	161	351,600	2,184	146,300	909	41.6	244	12	23	37	3	4	42	98	25	5.49	
Tract B-1.....	573	572	547	1,834,600	3,354	912,700	1,659	49.7	559	18	29	149	59	37	110	125	32	5.26	
Tract B-2.....	607	595	589	1,844,700	3,132	933,100	1,584	50.6	584	9	34	143	86	41	108	149	14	5.42	
Tract B-3.....	443	430	423	1,575,700	3,725	744,000	1,759	47.2	425	21	25	121	33	50	86	74	15	5.38	
Tract B-4.....	459	445	439	1,408,400	3,208	679,800	1,549	48.3	441	15	50	98	36	39	90	98	15	5.41	
Tract B-5.....	360	353	332	936,000	2,819	447,300	1,347	47.8	336	8	36	103	12	11	66	91	9	5.42	
Tract B-6.....	305	280	277	893,500	3,226	406,400	1,474	45.7	278	8	17	69	22	14	60	78	10	5.37	

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		
SEATTLE CITY--Con.																			
Tract C-1.....	769	763	747	3,093,500	4,141	1,538,200	2,059	49.7	747	31	37	207	93	105	148	105	21	5.31	
Tract C-2.....	543	524	401	1,320,200	3,292	621,300	1,549	47.1	521	16	41	139	35	53	116	109	12	5.37	
Tract C-3.....	454	442	281	986,400	3,510	486,900	1,733	49.4	426	6	22	128	32	42	72	108	16	5.43	
Tract C-4.....	464	451	359	1,242,600	3,461	636,700	1,774	51.2	455	5	31	148	50	37	86	76	22	5.31	
Tract D-1.....	764	761	751	3,217,000	4,284	1,631,400	2,172	50.7	750	36	79	165	114	87	161	95	13	5.23	
Tract D-2.....	441	429	413	1,970,500	4,771	872,600	2,113	44.3	423	10	43	124	57	24	79	60	26	5.30	
Tract D-3.....	495	478	475	2,024,000	4,261	1,031,300	2,171	51.0	476	17	47	145	72	56	69	66	4	5.30	
Tract D-4.....	630	629	611	2,687,100	4,398	1,409,800	2,307	52.5	620	1	80	154	57	126	89	108	5	5.15	
Tract D-5.....	556	555	544	5,134,400	9,438	2,486,200	4,570	48.4	545	11	70	136	98	88	51	33	58	4.99	
Tract D-6.....	173	135	128	1,011,600	7,903	404,100	3,157	39.9	133	1	15	32	5	8	31	38	3	5.42	
Tract E-1.....	297	283	277	1,082,600	3,908	565,400	2,041	52.2	277	7	10	85	27	32	57	43	16	5.27	
Tract E-2.....	429	415	388	1,480,400	3,815	703,600	1,813	47.5	408	20	39	114	32	25	111	58	9	5.24	
Tract E-3.....	420	397	383	1,340,400	3,500	587,800	1,535	43.9	394	15	44	77	39	31	88	91	9	5.33	
Tract E-4.....	356	332	330	1,102,900	3,342	502,300	1,522	45.5	330	10	24	76	22	25	55	84	33	5.46	
Tract F-1.....	974	971	967	6,595,000	6,820	3,553,400	3,675	53.9	966	75	94	309	148	140	90	90	20	5.08	
Tract F-2.....	246	220	217	653,000	3,009	308,100	1,420	47.2	218	7	17	46	12	18	35	65	18	5.56	
Tract G-1.....	432	415	404	1,669,200	4,132	804,100	1,990	48.2	411	17	37	106	44	31	85	83	8	5.24	
Tract G-2.....	473	454	444	1,718,400	3,970	827,100	1,863	48.1	439	12	42	96	52	49	97	77	14	5.35	
Tract G-3.....	240	213	209	1,166,400	5,581	503,200	2,408	43.1	209	9	4	61	32	15	42	39	7	5.23	
Tract G-4.....	316	299	294	1,108,800	3,771	526,200	1,790	47.5	292	22	16	90	36	19	42	60	7	5.35	
Tract G-5.....	311	272	270	1,434,700	5,314	620,800	2,299	43.3	271	4	35	66	32	29	43	50	12	5.25	
Tract G-6.....	170	149	138	945,700	6,853	394,300	2,657	41.7	140	2	12	38	20	19	27	18	4	5.25	
Tract H-1.....	311	285	257	1,433,900	5,579	691,300	2,690	48.2	276	9	60	54	33	26	44	39	11	5.17	
Tract H-2.....	245	233	227	1,454,100	6,406	651,100	2,868	44.8	223	12	31	63	42	16	21	38	5	5.25	
Tract H-3.....	129	104	97	381,000	3,928	160,900	1,659	41.2	102	-	3	24	11	9	18	30	7	5.34	
Tract I-1.....	667	662	638	4,050,800	6,349	1,933,800	3,031	47.7	637	5	31	220	121	110	84	51	15	5.15	
Tract I-2.....	393	383	375	3,393,100	9,048	1,478,400	3,929	43.4	380	2	33	125	73	51	40	47	9	5.11	
Tract I-3.....	339	326	300	1,621,600	5,405	701,100	2,337	43.2	320	7	19	88	52	27	84	38	5	5.18	
Tract J-1.....	165	156	145	363,200	2,505	186,700	1,288	51.4	154	3	18	29	7	5	56	21	13	5.24	
Tract J-2.....	629	617	610	3,624,100	5,941	1,625,800	2,665	44.9	611	24	28	181	114	45	113	87	19	5.21	
Tract J-3.....	359	336	325	1,002,100	3,083	457,200	1,407	45.6	328	5	28	88	24	38	91	42	12	5.39	
Tract K-1.....	105	80	60	191,400	3,190	92,300	1,538	48.2	75	1	12	12	3	6	21	20	-	5.34	
Tract K-2.....	160	134	117	396,400	3,388	185,700	1,587	46.8	132	1	11	29	9	8	37	32	5	5.42	
Tract K-3.....	125	98	95	281,500	2,963	131,500	1,384	46.7	96	5	8	18	2	1	21	38	3	5.40	
Tract K-4.....	67	39	32	75,100	2,347	32,200	1,006	42.9	38	-	2	11	-	1	9	13	2	5.23	
Tract K-5.....	145	124	119	281,400	2,365	133,800	1,124	47.5	122	7	6	21	2	1	35	37	13	5.28	
Tract L-1.....	40	18	16	55,100	-	30,500	-	-	18	-	-	-	1	2	-	6	8	1	-
Tract L-2.....	10	3	3	19,500	-	4,900	-	-	3	2	-	-	-	-	1	-	-	-	-
Tract L-3.....	22	10	9	44,000	-	17,600	-	-	10	-	1	1	-	-	2	5	1	-	-
Tract L-4.....	88	42	34	170,200	5,006	69,000	2,029	40.5	38	2	2	7	2	3	15	4	3	4.99	-
Tract L-5.....	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract M-1.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract M-2.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract M-3.....	14	7	5	65,000	-	38,700	-	-	7	-	-	-	-	-	2	3	2	-	-
Tract M-4.....	11	4	3	55,000	-	13,800	-	-	4	-	2	1	-	1	-	-	-	-	-
Tract M-5.....	15	5	5	40,000	-	25,300	-	-	3	1	-	-	-	-	-	2	-	-	-
Tract N-1.....	473	455	452	2,042,800	4,519	951,000	2,104	46.6	454	26	35	108	60	56	57	79	33	5.36	-
Tract N-2.....	743	737	727	2,754,400	3,789	1,348,800	1,855	49.0	716	38	37	187	66	78	149	120	41	5.41	-
Tract N-3.....	575	557	545	1,869,800	3,425	970,600	1,778	51.9	549	23	77	109	20	22	102	127	69	5.39	-
Tract N-4.....	396	384	377	1,131,800	3,135	541,100	1,435	45.8	378	29	37	74	22	25	111	73	7	5.43	-
Tract O-1.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract O-2.....	8	6	4	8,500	-	2,100	-	-	6	-	1	-	-	-	3	-	2	-	-
Tract O-3.....	85	84	67	137,000	2,045	60,300	900	44.0	77	4	9	8	1	2	15	25	13	5.41	-
Tract O-4.....	365	353	343	935,400	2,727	466,000	1,359	49.8	352	10	19	76	3	21	80	109	34	5.45	-
Tract P-1.....	34	30	27	75,600	2,800	35,800	1,326	47.4	30	-	1	7	-	1	13	5	3	5.12	-
Tract P-2.....	184	169	69	179,700	2,604	80,600	1,168	44.9	149	1	30	13	2	3	26	52	22	5.44	-
Tract P-3.....	378	365	298	1,063,700	3,569	496,500	1,666	46.7	354	15	12	106	20	19	66	63	33	5.19	-
Tract Q-1.....	233	206	197	814,700	4,136	329,200	1,671	40.4	204	4	24	39	14	14	69	35	5	5.20	-
Tract Q-2.....	563	548	499	2,759,300	5,530	1,303,500	2,612	47.2	525	17	38	171	66	63	76	70	24	5.13	-
Tract Q-3.....	400	393	378	1,402,700	3,711	653,400	1,729	46.6	374	1	18	93	14	37	83	89	39	5.23	-
Tract R-1.....	363	349	342	719,800	2,105	338,200	989	47.0	340	9	15	52	1	15	79	108	61	5.52	-
Tract R-2.....	298	296	226	635,800	2,813	294,300	1,302	46.3	293	19	15	47	6	32	63	83	28	5.41	-
Tract R-3.....	617	601	581	1,690,000	2,909	846,900	1,458	50.1	596	25	66	124	13	43	128	165	32	5.44	-
Tract R-4.....	469	468	463	1,541,700	3,330	696,900	1,505	45.2	465	23	55	78	15	33	105	120	36	5.47	-
Tract R-5.....	557	550	547	1,598,100	2,922	686,900	1,256	43.0	549	8	55								

HOUSING—NONFARM MORTGAGES

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

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

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
THE STATE																			
TOTAL.....	98,275	94,316	88,451	280,762,200	3,174	182,727,400	1,501	47.3	92,187	9,228	9,836	14,167	4,511	5,345	13,672	29,105	6,323	5.68	
Inside principal metropolitan districts.....	60,714	58,566	56,114	198,844,000	3,544	95,850,700	1,699	48.0	57,446	3,540	6,012	11,050	3,880	4,056	9,970	15,857	3,131	5.51	
Outside principal metropolitan districts.....	37,561	35,730	32,337	81,918,200	2,533	87,876,700	1,156	45.6	34,741	5,688	3,824	3,117	681	1,289	3,703	13,248	3,192	5.95	
URBAN.....	58,714	55,462	51,808	211,664,400	3,425	101,383,000	1,640	47.9	64,114	6,623	5,921	11,107	4,199	4,031	10,685	17,658	3,890	5.60	
Inside principal metropolitan districts.....	48,707	46,751	44,854	162,700,900	3,627	78,111,300	1,741	48.0	45,912	2,751	4,365	9,256	3,646	3,341	8,293	11,926	2,334	5.49	
Outside principal metropolitan districts.....	20,007	18,711	16,954	48,963,500	2,868	23,271,700	1,373	47.5	18,202	3,872	1,556	1,851	553	690	2,392	5,732	1,556	5.88	
RURAL-NONFARM.....	29,561	28,854	26,643	69,097,800	2,593	31,344,400	1,176	45.4	22,073	2,606	3,915	3,060	312	1,314	2,987	11,447	2,433	5.86	
Inside principal metropolitan districts.....	12,007	11,835	11,260	36,143,100	3,210	17,239,400	1,531	47.7	11,534	789	1,647	1,794	184	715	1,677	3,931	797	5.61	
Outside principal metropolitan districts.....	17,554	17,019	15,383	32,954,700	2,142	14,105,000	917	42.8	16,539	1,816	2,268	1,266	128	599	1,310	7,516	1,636	6.04	
PRINCIPAL METROPOLITAN DISTRICTS																			
SEATTLE DISTRICT.....																			
Seattle city.....	28,096	26,994	25,607	105,441,200	4,118	50,753,300	1,982	48.1	26,498	945	2,212	6,564	2,557	2,448	5,197	5,284	1,296	5.32	
Outside central city.....	9,497	9,376	8,952	29,813,300	3,330	14,417,500	1,611	48.4	9,097	575	1,361	1,501	161	666	1,392	2,845	596	5.56	
Urban.....	221	205	198	575,600	2,907	257,600	1,301	44.8	193	34	52	29	-	1	26	50	1	5.59	
Rural-nonfarm.....	9,276	9,171	8,754	29,237,700	3,340	14,159,900	1,618	48.4	8,904	541	1,309	1,472	161	665	1,366	2,795	595	5.56	
District includes following urban places and rural-nonfarm areas:																			
In King County.....	27,315	26,097	24,312	134,441,500	3,918	64,836,700	1,890	48.2	35,337	1,518	3,538	8,051	2,718	3,103	6,549	7,984	1,876	5.38	
Renton city*.....	221	205	198	575,600	2,907	257,600	1,301	44.8	193	34	52	29	-	1	26	50	1	5.59	
Seattle city*.....	28,096	26,994	25,607	105,441,200	4,118	50,753,300	1,982	48.1	26,498	945	2,212	6,564	2,557	2,448	5,197	5,284	1,296	5.32	
Rural-nonfarm**.....	8,998	8,898	8,507	28,424,700	3,341	13,825,800	1,625	48.6	8,636	539	1,274	1,458	161	659	1,326	2,650	579	5.56	
In Kitsap County**.....	51	49	44	138,300	3,143	46,800	1,064	33.8	39	-	5	6	-	1	6	20	1	5.73	
In Snohomish County**.....	227	224	203	674,700	3,324	287,300	1,415	42.6	219	2	30	8	-	5	34	125	15	5.71	
SPOKANE DISTRICT.....																			
Spokane city.....	9,490	9,057	8,881	27,336,300	3,078	13,384,200	1,507	48.9	9,740	443	1,627	1,318	582	461	1,699	3,035	550	5.73	
Outside central city.....	872	850	831	2,044,200	2,460	971,600	1,169	47.5	840	397	1,411	1,272	574	462	1,601	2,733	450	5.73	
Rural-nonfarm.....	872	850	831	2,044,200	2,460	971,600	1,169	47.5	840	51	216	46	8	19	96	302	100	5.81	
TACOMA DISTRICT.....																			
Tacoma city.....	8,736	8,439	8,261	24,120,100	2,920	11,365,800	1,375	47.1	8,308	986	512	1,170	469	390	1,227	3,060	494	5.68	
Outside central city.....	2,486	2,407	2,237	6,287,100	2,811	2,705,500	1,209	43.0	2,368	280	191	286	19	38	329	1,100	125	5.72	
Urban.....	722	688	656	1,657,000	2,526	696,200	1,061	42.0	672	85	71	42	5	8	118	311	26	5.72	
Rural-nonfarm.....	1,764	1,719	1,581	4,630,100	2,929	2,009,300	1,271	43.4	1,696	195	120	238	14	30	211	789	99	5.72	
District includes following urban places and rural-nonfarm areas:																			
In King County.....	465	457	428	917,400	2,143	408,100	954	44.5	449	70	55	31	2	3	68	188	32	5.73	
Auburn city*.....	269	265	255	582,900	2,286	259,700	1,018	44.6	259	55	37	18	1	3	42	86	17	5.73	
Rural-nonfarm**.....	196	192	173	334,500	1,934	148,400	858	44.4	190	15	18	13	1	-	26	102	15	5.73	
In Pierce County.....	10,757	10,389	10,070	29,489,800	2,928	13,663,200	1,357	46.3	10,227	1,195	648	1,425	486	425	1,498	3,972	587	5.69	
Puyallup city*.....	453	423	401	1,074,100	2,679	486,500	1,089	40.6	413	30	34	30	4	5	76	225	9	5.72	
Tacoma city*.....	8,736	8,439	8,261	24,120,100	2,920	11,365,800	1,375	47.1	8,308	986	512	1,170	469	390	1,227	3,060	494	5.68	
Rural-nonfarm**.....	1,568	1,527	1,408	4,295,600	3,051	1,860,900	1,322	43.3	1,506	180	102	225	13	30	185	687	84	5.72	
PORTLAND, OREG., DISTRICT (part in Washington).....																			
Urban.....	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	231,100	2,459	98,600	1,049	42.7	94	2	2	38	1	1	2	45	3	6.15	
Part of district in Washington includes following urban place and rural-nonfarm area:																			
In Clark County.....	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	231,100	2,459	98,600	1,049	42.7	94	2	2	38	1	1	2	45	3	6.15	
1 Comprising 9 townships and Millwood town, a rural town.																			

¹ Comprising 9 townships and Millwood town, a rural incorporated place, in Spokane County.

WEST VIRGINIA

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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.....	343,812	333,327	118,508	35.6	214,819	9,339	1,146	104,232	38,609	32.2	70,623
1930: Private families reporting tenure.....	-	252,498	117,138	46.4	135,360	-	-	-	-	-	-
1920: All families reporting tenure.....	-	211,424	72,677	34.4	138,747	-	-	59,010	18,188	26.4	50,822
Dwelling units: 1940.....	343,812	333,327	118,508	35.6	214,819	9,339	1,146	104,232	38,609	32.2	70,623
Urban.....	144,152	140,556	56,588	40.3	83,968	3,397	209	51,968	20,399	39.3	31,569
Rural-nonfarm.....	199,660	192,771	61,920	32.1	130,851	5,952	937	52,264	18,210	25.3	39,054
COLOR OF OCCUPANTS											
White.....	-	306,024	113,360	37.0	192,664	-	-	99,651	32,254	32.4	67,397
Nonwhite.....	-	27,303	5,148	18.9	22,155	-	-	4,581	1,355	29.6	3,226
TYPE OF STRUCTURE											
1-family.....	261,833	253,911	106,146	41.8	147,765	6,862	1,060	93,727	29,924	31.9	63,803
Other.....	81,979	79,416	12,362	15.6	67,054	2,477	86	10,505	3,685	35.1	6,820
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	255,953	248,756	104,761	42.1	143,995	6,220	977	93,266	29,812	32.0	63,454
Under \$5.....	27,560	26,559	8,726	32.9	17,833	850	151	6,431	663	10.3	5,768
\$5 to \$9.....	51,391	50,021	14,363	24.3	35,658	2,139	231	12,110	2,031	16.8	10,079
\$10 to \$14.....	50,851	49,443	14,516	29.4	34,927	1,205	202	12,788	3,095	24.2	9,693
\$15 to \$19.....	30,345	29,635	12,088	40.8	17,547	609	101	10,864	3,896	31.3	7,468
\$20 to \$24.....	21,439	20,949	11,231	53.6	9,718	396	94	10,173	3,595	35.3	6,578
\$25 to \$29.....	17,450	17,057	9,653	56.6	7,404	328	65	8,925	3,399	38.1	5,526
\$30 to \$39.....	20,089	19,726	12,994	65.9	6,732	317	46	12,076	4,977	41.2	7,099
\$40 to \$49.....	10,639	10,441	7,649	73.3	2,792	174	24	7,231	3,255	45.2	3,985
\$50 to \$59.....	6,459	6,346	5,058	79.7	1,288	97	16	4,738	2,074	43.8	2,664
\$60 to \$74.....	4,509	4,442	3,750	84.4	692	48	19	3,536	1,624	45.9	1,912
\$75 to \$99.....	2,831	2,787	2,421	87.4	296	38	11	2,386	995	42.6	1,341
\$100 and over.....	2,390	2,350	2,242	95.4	108	23	17	2,058	598	29.9	1,360
Median monthly rent.....(dollars).....	13.34	13.42	20.70	-	10.86	10.00	12.14	21.68	27.63	-	18.64

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.....	33,609	30,729	2,869	2,652	2,702	2,847	2,575	4,922	3,405	2,776	2,566	1,605	1,157	343	243	67	2,880
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	30,956	28,216	2,364	2,371	2,445	2,602	2,396	4,629	3,191	2,615	2,413	1,528	1,083	314	222	43	2,740
Average interest rate.....(%)	5.65	5.65	5.80	5.82	5.80	5.74	5.74	5.65	5.60	5.53	5.46	5.43	5.40	5.39	5.41	-	5.65
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	32,348	29,549	2,717	2,539	2,621	2,739	2,491	4,785	3,301	2,658	2,439	1,549	1,104	324	229	53	2,799
Building and loan association.....	6,194	5,668	376	542	634	662	667	1,106	648	458	332	131	78	15	8	11	526
Commercial bank.....	5,532	5,086	353	399	411	430	373	807	552	532	488	335	253	84	59	9	446
Savings bank.....	3,572	3,172	243	257	263	290	242	509	363	336	300	185	125	31	22	6	400
Life insurance company.....	2,058	1,895	9	17	22	41	55	217	258	258	293	302	268	77	71	7	163
Mortgage company.....	909	840	49	70	66	73	83	126	104	61	72	76	42	11	6	1	69
Home Owners' Loan Corporation.....	5,079	4,522	183	262	327	387	370	877	612	511	482	265	162	51	27	6	557
Individual.....	5,520	5,095	1,149	687	578	521	405	635	391	252	215	112	81	30	23	6	425
Other.....	3,484	3,271	855	805	320	335	296	503	373	240	257	142	95	25	13	7	213
Reporting debt and value.....	29,350	26,798	2,406	2,249	2,290	2,455	2,233	4,379	3,026	2,460	2,254	1,448	1,037	298	213	-	2,552
JUNIOR MORTGAGE																	
First mortgage only.....	741	677	42	46	41	40	50	108	91	79	86	55	28	6	5	-	64
First and junior mortgage.....	707	613	40	29	38	57	53	106	85	66	62	28	33	7	9	-	94
With 1st mtg.: not rptg. on junior.....	27,902	25,508	2,324	2,174	2,211	2,358	2,180	4,165	2,850	2,315	2,106	1,365	976	285	199	-	2,394
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	10,424	9,788	2,349	1,829	1,421	1,195	770	1,091	540	292	195	60	36	7	3	-	636
\$1,000 to \$1,499.....	4,599	4,131	57	357	604	631	580	934	452	280	167	83	35	7	4	-	408
\$1,500 to \$1,999.....	3,406	3,106	-	63	223	432	482	809	470	272	211	90	40	10	4	-	300
\$2,000 to \$2,499.....	2,871	2,590	-	-	42	165	319	736	476	353	274	141	64	15	5	-	281
\$2,500 to \$2,999.....	1,826	1,619	-	-	-	32	107	483	356	300	188	90	57	5	1	-	207
\$3,000 to \$3,999.....	2,644	2,349	-	-	-	-	25	298	561	514	495	298	121	26	10	-	295
\$4,000 to \$4,999.....	1,557	1,400	-	-	-	-	-	28	154	354	414	247	156	31	16	-	157
\$5,000 to \$5,999.....	891	794	-	-	-	-	-	-	17	94	229	223	175	34	22	-	97
\$6,000 to \$7,499.....	626	546	-	-	-	-	-	-	-	1	73	175	210	58	29	-	80
\$7,500 to \$9,999.....	294	260	-	-	-	-	-	-	-	-	7	86	117	61	39	-	84
\$10,000 to \$14,999.....	149	113	-	-	-	-	-	-	-	-	-	5	26	39	44	-	86
\$15,000 to \$19,999.....	37	26	-	-	-	-	-	-	-	-	-	-	1	5	20	-	11
\$20,000 and over.....	26	16	-	-	-	-	-	-	-	-	-	-	-	-	16	-	10
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	119,821	105,943	1,336	2,484	3,662	5,022	5,822	14,186	12,699	12,590	14,434	11,852	11,389	4,678	5,789	-	13,878
Average value.....(dollars).....	4,083	3,953	555	1,104	1,599	2,045	2,550	3,240	4,197	5,118	6,404	8,185	10,982	15,699	27,180	-	5,438
Debt on first and jr. mtgs.(thous.).....	55,899	49,673	722	1,335	1,861	2,496	2,925	6,928	6,114	6,170	6,831	5,479	4,951	1,863	1,987	-	6,226
Percent of value of property.....	46.7	46.9	54.0	53.8	50.8	49.7	50.2	48.8	48.1	49.0	47.3	46.2	43.6	39.8	34.3	-	44.9
Average debt.....(dollars).....	1,905	1,654	300	594	813	1,017	1,231	1,562	2,020	2,508	3,031	3,754	4,784	6,252	9,329	-	2,440
Debt on first mtgs.....(thousands).....	55,258	49,142	715	1,327	1,851	2,469	2,898	6,867	6,054	6,112	6,750	5,435	4,881	1,848	1,936	-	6,116
Percent of value of property.....	46.1	46.4	53.5	53.4	50.5	49.2	49.8	48.4	47.7	48.5	46.8	45.9	42.9	39.5	33.4	-	44.1
Average debt.....(dollars).....	1,883	1,634	297	590	808	1,006	1,269	1,568	2,001	2,485	2,994	3,753	4,707	6,200	9,090	-	2,397

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	38,609	32,348	6,194	9,104	5,532	3,572	2,058	909	5,079	5,520	3,484	1,261
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	30,956	30,339	5,767	8,788	5,356	3,432	1,942	868	5,079	4,812	3,083	617
Average interest rate (percent)	5.65	5.65	6.11	5.97	5.85	5.91	5.69	5.84	4.50	5.80	5.73	5.56
Reporting debt and value	29,350	28,572	5,625	7,998	4,923	3,075	1,871	851	4,463	4,857	2,907	778
Percent distribution	-	100.0	19.7	28.0	17.2	10.8	6.5	3.0	15.6	17.0	10.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	29,350	28,572	5,625	7,998	4,923	3,075	1,871	851	4,463	4,857	2,907	778
First mortgage only	741	726	173	180	110	70	66	8	157	110	32	15
First and junior mortgage	707	587	132	161	96	55	58	19	97	77	43	120
With first mortgage; not reporting on junior mortgage	27,902	27,259	5,320	7,657	4,717	2,940	1,747	824	4,209	4,670	2,832	643
1-family properties	26,798	26,100	5,139	7,263	4,545	2,718	1,726	792	3,968	4,484	2,728	698
First mortgage only	677	665	157	172	106	66	59	7	140	100	30	12
First and junior mortgage	613	514	122	134	77	57	53	17	85	66	37	99
With first mortgage; not reporting on junior mortgage	25,508	24,921	4,860	6,957	4,362	2,595	1,614	768	3,748	4,318	2,661	587
2- to 4-family properties	2,552	2,472	486	735	378	357	145	59	495	373	179	80
First mortgage only	64	61	16	8	4	4	7	1	17	10	2	3
First and junior mortgage	94	73	10	27	19	8	5	2	12	11	6	21
With first mortgage; not reporting on junior mortgage	2,394	2,338	460	700	355	345	133	56	466	352	171	56
RELATION OF DEBT TO VALUE												
1- to 4-family properties	29,350	28,572	5,625	7,998	4,923	3,075	1,871	851	4,463	4,857	2,907	778
Value of property (dollars)	119,821,400	116,397,200	18,646,600	35,681,600	22,696,500	12,985,100	14,410,500	3,725,400	19,568,700	18,828,000	10,541,400	3,424,200
Average value (dollars)	4,083	4,074	3,315	4,461	4,610	4,223	7,702	4,378	4,384	2,847	3,626	4,401
Debt on first and junior mortgages (dollars)	55,898,700	54,065,700	9,197,500	15,964,100	10,102,600	5,861,500	6,374,500	1,888,600	8,923,100	6,894,100	5,323,800	1,833,000
Percent of value of property	46.7	46.4	49.3	44.7	44.5	45.1	44.2	50.7	45.6	45.2	50.5	53.5
Average debt (dollars)	1,905	1,892	1,635	1,996	2,052	1,906	3,407	2,219	1,999	1,816	1,831	2,356
Debt on first mortgages (dollars)	55,258,200	53,542,000	9,100,200	15,836,200	10,086,500	5,803,700	6,258,700	1,876,300	8,860,200	6,824,900	5,285,500	1,716,200
Percent distribution	-	100.0	17.0	29.6	18.7	10.9	11.7	3.5	16.5	11.8	9.9	-
Percent of value of property	46.1	46.0	48.8	44.4	44.2	44.7	43.4	50.4	45.3	45.7	50.1	50.1
Average debt (dollars)	1,888	1,874	1,618	1,980	2,037	1,889	3,345	2,205	1,985	1,802	1,818	2,206
1-family properties	26,798	26,100	5,139	7,263	4,545	2,718	1,726	792	3,968	4,484	2,728	698
Value of property (dollars)	105,943,400	102,971,900	16,466,400	31,208,700	20,247,700	10,956,000	13,046,700	3,438,400	16,916,000	12,167,900	9,782,800	2,971,500
Average value (dollars)	3,953	3,945	3,204	4,296	4,455	4,031	7,559	4,341	4,263	2,714	3,568	4,257
Debt on first and junior mortgages (dollars)	49,672,600	48,071,900	8,136,300	14,066,800	9,047,100	5,019,700	5,747,500	1,742,700	7,756,100	5,631,900	4,990,600	1,600,700
Percent of value of property	46.9	46.7	49.4	45.1	44.7	45.8	44.1	50.7	45.9	46.3	51.3	53.9
Average debt (dollars)	1,854	1,842	1,583	1,937	1,991	1,847	3,330	2,200	1,955	1,755	1,829	2,293
Debt on first mortgages (dollars)	49,142,800	47,630,800	8,049,400	13,959,500	8,987,300	4,972,200	5,642,900	1,731,300	7,703,600	5,586,800	4,957,300	1,511,500
Percent of value of property	46.4	46.3	48.9	44.7	44.4	45.4	43.3	50.4	45.5	45.9	50.9	50.9
Average debt (dollars)	1,834	1,825	1,556	1,922	1,977	1,829	3,269	2,186	1,941	1,745	1,817	2,165
2- to 4-family properties	2,552	2,472	486	735	378	357	145	59	495	373	179	80
Value of property (dollars)	13,878,000	13,426,300	2,180,200	4,477,900	2,448,800	2,029,100	1,363,800	287,000	2,647,700	1,660,100	808,600	452,700
Average value (dollars)	5,438	5,431	4,486	6,092	6,478	5,684	9,406	-	5,349	4,451	4,517	-
Debt on first and junior mortgages (dollars)	5,226,100	5,093,800	1,051,200	1,897,300	1,055,500	841,800	627,000	145,900	1,167,000	762,200	333,200	232,300
Percent of value of property	44.9	44.6	48.7	42.4	43.1	41.5	46.0	-	44.1	45.9	41.2	-
Average debt (dollars)	2,440	2,425	2,184	2,581	2,792	2,358	4,324	-	2,358	2,043	1,861	-
Debt on first mortgages (dollars)	5,115,900	5,011,200	1,050,800	1,876,700	1,039,200	837,500	615,800	145,000	1,156,600	738,100	328,200	204,700
Percent of value of property	44.1	44.0	48.2	41.9	42.4	41.3	45.2	-	43.7	44.5	40.6	-
Average debt (dollars)	2,397	2,391	2,162	2,553	2,749	2,346	4,247	-	2,337	1,979	1,834	-

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	30,729	29,549	5,668	8,258	5,066	3,172	1,895	840	4,522	5,095	3,271	1,180
RACE OF OCCUPANTS												
White	29,462	28,329	5,410	7,966	4,884	3,082	1,881	820	4,278	4,836	3,138	1,133
Negro	1,248	1,201	256	288	199	89	13	20	239	254	131	47
Other nonwhite	19	19	2	4	3	1	1	-	5	5	2	-
YEAR BUILT												
Reporting year built	29,289	28,181	5,375	7,885	4,858	3,027	1,829	803	4,354	4,849	3,086	1,108
1930 to 1940	8,456	8,082	1,704	2,487	1,566	921	550	304	620	1,360	1,057	374
1920 to 1929	10,309	9,961	1,820	2,443	1,477	966	901	258	1,942	1,617	980	348
1910 to 1919	5,944	5,346	997	1,489	935	554	275	155	978	924	528	198
1900 to 1909	3,134	3,064	603	884	537	347	84	62	535	559	337	120
1880 to 1899	1,944	1,289	189	436	270	166	14	17	223	271	139	55
1879 or earlier	452	439	62	146	73	73	5	7	56	118	45	13

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	30,729	29,549	5,668	8,258	5,086	3,172	1,895	840	4,522	5,095	3,271	1,180
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	26,832	26,132	5,146	7,269	4,549	2,720	1,732	792	3,972	4,437	2,734	700
Under \$500	4,920	4,787	739	1,425	888	537	62	126	359	1,505	571	133
\$500 to \$999	4,941	4,834	1,084	1,326	831	495	136	150	694	970	474	107
\$1,000 to \$1,499	4,233	4,185	1,026	1,040	628	412	181	94	741	635	418	98
\$1,500 to \$1,999	3,103	3,040	727	744	464	230	186	85	539	403	306	63
\$2,000 to \$2,499	2,590	2,529	569	646	401	245	193	75	507	294	245	51
\$2,500 to \$2,999	1,630	1,590	335	414	261	153	149	47	298	192	155	40
\$3,000 to \$3,999	2,324	2,254	378	676	431	245	274	70	399	255	207	70
\$4,000 to \$4,999	1,387	1,317	180	451	258	193	192	51	184	117	142	70
\$5,000 to \$5,999	785	751	59	250	172	78	140	40	88	51	123	34
\$6,000 to \$7,499	584	512	37	169	120	49	118	28	69	30	61	22
\$7,500 to \$9,999	245	237	11	81	57	24	56	22	25	18	24	8
\$10,000 to \$14,999	107	106	5	29	23	6	32	4	18	12	6	1
\$15,000 to \$19,999	24	23	-	9	7	2	10	-	1	3	-	1
\$20,000 and over	19	17	1	9	8	1	3	-	-	2	2	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	28,216	27,659	5,257	7,964	4,923	3,041	1,789	802	4,522	4,437	2,888	557
Under 4.0%	249	237	42	26	16	10	7	14	-	99	50	11
4.0%	458	444	71	84	52	32	14	11	-	191	78	14
4.1% to 4.4%	4	4	-	1	1	-	1	-	-	2	-	-
4.5%	5,172	5,114	102	195	158	37	70	31	4,522	29	165	58
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	2,238	2,124	315	626	429	197	388	125	-	282	398	109
5.1% to 5.4%	24	22	5	5	2	3	7	1	-	1	3	2
5.5%	731	688	114	195	132	63	162	50	-	36	126	48
5.6% to 5.9%	7	7	1	2	1	1	2	-	-	-	2	-
6.0%	18,178	17,888	3,878	6,678	4,068	2,615	1,121	505	-	3,729	1,972	295
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-	-
6.5%	82	80	39	22	9	13	1	2	-	3	8	2
6.6% to 6.9%	5	5	1	2	-	2	-	1	-	1	-	-
7.0%	588	531	342	68	27	41	10	34	-	25	52	7
7.1% to 7.4%	2	2	1	1	-	1	-	-	-	-	-	-
7.5%	24	24	15	3	2	1	-	2	-	2	2	-
7.6% to 7.9%	1	1	1	1	-	1	-	-	-	-	-	-
8.0% and over	509	498	331	55	31	24	11	26	-	33	42	11
Average interest rate (percent)	5.65	5.65	6.11	5.87	5.84	5.91	5.67	5.83	4.50	5.80	5.72	5.55
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	25,671	25,137	5,278	6,583	3,976	2,607	1,779	768	4,238	3,698	2,793	584
Real estate taxes included in payment	4,600	4,405	679	1,055	739	316	287	135	1,036	453	761	194
Monthly	4,282	4,102	657	937	671	266	272	129	1,004	372	731	180
Quarterly	87	86	2	59	32	27	3	-	3	14	5	1
Semiannual	53	52	-	16	6	10	10	-	2	23	1	1
Annual	46	46	4	5	3	2	1	1	1	27	7	-
Other	31	31	5	16	13	3	-	1	-	6	3	-
Not reporting frequency of payment	101	89	11	22	14	8	1	4	26	11	14	12
Real estate taxes not included in payment	20,491	20,172	4,489	5,378	3,139	2,239	1,459	623	3,092	3,151	1,980	319
Monthly	17,127	16,853	4,267	3,856	2,147	1,703	1,077	569	2,997	2,306	1,781	274
Quarterly	1,308	1,295	21	932	643	389	69	8	11	152	53	12
Semiannual	736	728	29	138	80	58	267	29	8	214	43	6
Annual	513	510	10	98	69	29	24	3	9	335	31	3
Other	288	287	57	151	105	46	-	2	4	50	23	1
Not reporting frequency of payment	519	498	105	153	95	58	22	12	63	94	49	21
Not reporting tax payment requirements	580	559	110	150	98	52	33	10	110	94	52	21
Monthly	498	426	103	95	58	37	21	10	100	54	45	10
Quarterly	49	46	1	33	27	11	1	-	1	5	2	1
Semiannual	25	23	-	1	-	1	11	-	-	9	-	2
Annual	17	15	-	2	1	1	-	-	-	13	-	2
Other	10	8	-	5	4	1	-	-	-	2	1	2
Not reporting frequency of payment	41	37	5	9	8	1	-	-	8	11	4	4
No principal payments required	1,727	1,682	214	618	366	252	64	29	131	439	187	45
Monthly	1,013	990	191	296	168	133	46	22	122	189	124	23
Quarterly	245	241	4	133	117	66	4	-	1	33	16	4
Semiannual	197	192	10	49	36	13	7	5	1	98	22	5
Annual	143	136	3	27	11	16	3	1	1	89	12	7
Other	50	49	4	26	14	12	-	-	1	12	6	1
Not reporting frequency of payment	79	74	2	37	25	12	4	1	5	18	7	5
Not reporting principal payment requirements	1,609	1,048	137	252	146	106	38	17	141	263	200	561
Monthly	698	604	112	111	60	51	27	14	112	109	119	94
Quarterly	76	69	1	47	29	18	3	1	3	9	5	7
Semiannual	38	28	1	9	5	4	4	-	-	9	5	5
Annual	44	37	-	6	4	2	1	-	-	24	6	7
Other	23	21	3	6	4	2	-	-	1	11	-	2
Not reporting frequency of payment	735	289	20	73	44	29	3	2	25	101	65	446
No regular payments required	1,722	1,682	39	805	598	207	14	26	12	695	91	40

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	26,832	4,029	18,457	1,414	2,932	Reporting interest rate	28,216	4,216	19,578	1,596	2,726
Under \$500	4,920	577	3,153	335	855	Under 4.0%	248	32	175	17	24
\$500 to \$999	4,941	467	3,572	316	586	4.0% to 4.4%	458	70	294	34	50
\$1,000 to \$1,499	4,233	386	3,185	227	435	4.4% to 4.8%	4	-	3	1	-
\$1,500 to \$1,999	3,103	357	2,302	151	293	4.8% to 5.2%	5,172	1,376	3,362	153	281
\$2,000 to \$2,499	2,580	354	1,908	118	200	5.2% to 5.6%	-	-	-	-	-
\$2,500 to \$2,999	1,630	270	1,170	67	123	5.6% to 6.0%	2,233	765	1,253	89	126
\$3,000 to \$3,999	2,324	587	1,474	89	174	6.0% to 6.4%	24	18	9	-	2
\$4,000 to \$4,999	1,387	456	769	47	115	6.4% to 6.8%	731	801	394	12	24
\$5,000 to \$5,999	785	302	404	22	57	6.8% to 7.2%	7	-	7	-	-
\$6,000 to \$7,499	534	181	290	22	41	7.2% to 7.6%	18,178	1,583	13,243	1,208	2,144
\$7,500 to \$9,999	245	65	147	6	27	7.6% to 8.0%	-	-	-	-	-
\$10,000 to \$14,999	107	24	58	9	16	8.0% and over	82	2	73	3	4
\$15,000 to \$19,999	24	2	13	4	5	Average interest rate—(percent).....	5	2	3	-	-
\$20,000 and over	19	1	12	1	5		538	25	448	33	32
							2	-	2	-	-
							24	2	19	2	1
							1	1	-	-	-
							509	44	393	44	28
							5.65	5.27	5.70	5.83	5.77

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	20,364	19,161	3,433	15,390	338	1,203
Total first mortgage outstanding debt..... (dollars).....	39,089,700	37,152,200	9,371,200	27,194,600	566,400	1,887,500
Total annual mortgage payment..... (dollars).....	6,162,474	6,006,913	1,254,824	4,649,214	102,875	155,561
Average first mortgage outstanding debt..... (dollars).....	1,917	1,939	2,730	1,767	1,735	1,569
Average value of property..... (dollars).....	4,038	4,068	4,750	3,924	3,724	3,561
Average annual estimated rental value..... (dollars).....	384	386	459	370	381	344
Average annual mortgage payment..... (dollars).....	303	313	366	302	304	129
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	16.2	13.4	17.1	17.5	6.2
Value of property	7.5	7.7	7.7	7.7	8.2	3.6
Estimated annual rental value	78.8	81.1	79.7	81.6	79.8	37.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	18,080	17,342	3,333	13,724	285	736
Average first mortgage outstanding debt..... (dollars).....	1,968	1,986	2,777	1,796	1,859	1,549
Average value of property..... (dollars).....	4,014	4,048	4,801	3,872	3,714	3,224
Average annual estimated rental value..... (dollars).....	384	387	468	368	382	324
Average annual mortgage payment..... (dollars).....	310	317	371	304	324	143
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	16.0	13.3	16.9	17.5	9.2
Value of property	7.7	7.8	7.7	7.9	8.7	4.4
Estimated annual rental value	80.8	82.1	80.0	82.7	85.0	44.1
Monthly mortgage payment—						
Under \$10	1,915	1,500	218	1,254	28	415
\$10 to \$14	2,922	2,792	346	2,402	44	130
\$15 to \$19	2,634	2,565	392	2,129	44	69
\$20 to \$24	2,408	2,369	376	1,947	46	39
\$25 to \$29	2,400	2,378	453	1,892	33	22
\$30 to \$39	2,809	2,781	732	2,013	36	28
\$40 to \$49	1,303	1,291	377	891	23	12
\$50 to \$59	944	932	252	658	22	12
\$60 to \$74	362	360	103	253	4	2
\$75 to \$99	210	206	48	155	3	4
\$100 and over	178	168	36	130	2	5
Average monthly mortgage payment..... (dollars).....	25.86	26.46	30.88	25.37	27.03	11.92
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,284	1,819	100	1,666	53	465
Average first mortgage outstanding debt..... (dollars).....	1,514	1,492	1,158	1,525	-	1,600
Average value of property..... (dollars).....	4,228	4,263	3,025	4,353	-	4,094
Average annual estimated rental value..... (dollars).....	383	385	307	390	-	376
Average annual mortgage payment..... (dollars).....	241	275	196	283	-	108
Percent which annual mortgage payment represents of—						
First mortgage debt	15.9	18.5	16.9	18.5	-	6.7
Value of property	5.7	6.5	6.5	6.5	-	2.6
Estimated annual rental value	63.0	71.6	63.8	72.5	-	28.6

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	97,992	95,501	38,691	40.5	56,810	2,331	160	35,622	13,878	39.0	21,744
COLOR OF OCCUPANTS											
White	-	88,685	36,493	41.1	52,192	-	-	33,635	13,171	39.2	20,464
Nonwhite	-	6,816	2,198	32.2	4,618	-	-	1,987	707	35.6	1,280
TYPE OF STRUCTURE											
1-family	68,692	62,360	33,547	53.8	28,813	1,215	117	31,127	12,131	39.0	18,996
Other	34,300	33,141	5,144	15.5	27,997	1,116	43	4,495	1,747	38.8	2,748
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	62,598	61,440	33,030	53.8	28,410	1,061	97	31,008	12,093	39.0	18,915
Under \$5	985	968	527	54.4	441	14	3	441	82	18.6	359
\$5 to \$9	4,533	4,423	1,639	37.1	2,784	104	6	1,476	319	21.6	1,157
\$10 to \$14	7,836	7,175	2,622	36.5	4,553	158	3	2,416	707	29.3	1,709
\$15 to \$19	8,737	8,586	3,277	38.2	5,309	143	8	3,025	1,067	35.3	1,958
\$20 to \$24	8,043	7,877	3,081	46.7	4,196	159	7	3,439	1,307	38.0	2,132
\$25 to \$29	7,735	7,562	3,220	50.6	3,742	155	13	3,640	1,438	39.5	2,202
\$30 to \$39	10,112	9,947	5,915	59.5	4,032	144	21	5,602	2,357	42.1	3,245
\$40 to \$49	5,805	5,709	3,943	69.1	1,766	94	2	3,777	1,734	45.9	2,043
\$50 to \$59	3,665	3,614	2,758	76.3	856	47	4	2,607	1,157	44.4	1,450
\$60 to \$74	2,560	2,537	2,081	82.0	456	19	4	1,974	924	46.8	1,050
\$75 to \$99	1,691	1,670	1,473	88.2	197	14	7	1,397	596	42.7	801
\$100 and over	1,396	1,372	1,294	94.3	78	10	14	1,214	405	33.4	809
Median monthly rent (dollars)	25.59	25.68	31.10	-	20.83	23.01	-	31.40	34.28	-	29.36

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	13,878	12,518	469	662	863	977	1,041	2,177	1,589	1,375	1,400	902	668	210	160	25	1,360
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	13,044	11,739	392	604	797	914	974	2,080	1,509	1,294	1,320	862	632	196	148	17	1,305
Average interest rate (%)	5.62	5.62	5.81	5.78	5.84	5.80	5.78	5.67	5.60	5.55	5.44	5.43	5.39	5.32	5.44	-	5.62
HOLDER OF FIRST MORTGAGE																	
Reporting holder	13,421	12,096	445	636	837	946	1,001	2,123	1,555	1,334	1,341	871	637	199	152	19	1,325
Building and loan association	2,533	2,280	63	145	199	232	270	499	295	250	190	74	44	10	6	3	253
Commercial bank	2,584	2,352	59	123	163	168	154	387	287	298	276	195	145	50	42	5	232
Savings bank	1,077	940	29	39	60	76	69	164	121	109	122	71	60	11	8	1	137
Life insurance company	1,198	1,107	-	2	10	18	27	123	144	143	185	183	165	51	54	2	91
Mortgage company	404	370	2	13	14	23	31	57	55	38	40	55	29	6	6	1	34
Home Owners' Loan Corporation	2,361	2,057	38	83	114	148	161	403	299	252	262	149	100	35	16	2	304
Individual	1,777	1,613	199	149	168	171	164	248	176	110	99	54	41	19	13	2	164
Other	1,487	1,377	60	82	109	110	125	242	178	134	167	90	53	17	7	3	110
Reporting debt and value	12,113	10,923	370	536	712	822	903	1,911	1,428	1,222	1,258	827	606	185	143	-	1,190
JUNIOR MORTGAGE																	
First mortgage only	540	487	4	14	20	27	35	81	73	69	79	49	27	6	4	-	53
First and junior mortgage	331	286	8	7	12	20	28	51	45	30	41	15	22	6	6	-	45
With 1st mtg.; not rptg. on junior	11,242	10,150	358	515	680	775	845	1,779	1,310	1,124	1,138	753	557	173	133	-	1,092
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	3,143	2,896	360	412	407	373	302	454	260	154	106	37	25	4	2	-	247
\$1,000 to \$1,499	1,800	1,633	10	105	205	218	212	394	200	145	79	37	20	4	3	-	167
\$1,500 to \$1,999	1,499	1,366	-	19	88	163	191	361	211	135	111	51	28	6	2	-	133
\$2,000 to \$2,499	1,395	1,256	-	-	11	58	139	347	238	178	158	76	39	-	4	-	139
\$2,500 to \$2,999	888	783	-	-	-	10	46	216	176	148	101	49	32	3	-	-	100
\$3,000 to \$3,999	1,349	1,202	-	-	-	-	13	128	276	261	277	152	73	17	5	-	147
\$4,000 to \$4,999	824	739	-	-	-	-	-	9	61	161	237	159	86	17	9	-	85
\$5,000 to \$5,999	512	460	-	-	-	-	-	-	6	39	147	128	103	23	14	-	52
\$6,000 to \$7,499	380	326	-	-	-	-	-	-	-	1	40	115	116	35	19	-	54
\$7,500 to \$9,999	181	157	-	-	-	-	-	-	-	-	-	2	22	67	39	27	24
\$10,000 to \$14,999	106	79	-	-	-	-	-	-	-	-	-	-	1	16	28	34	27
\$15,000 to \$19,999	22	15	-	-	-	-	-	-	-	-	-	-	-	1	1	13	7
\$20,000 and over	19	11	-	-	-	-	-	-	-	-	-	-	-	-	-	11	8
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	60,170	52,659	222	603	1,146	1,690	2,307	6,202	5,996	6,254	8,059	6,773	6,651	2,901	3,856	-	7,512
Average value (dollars)	4,967	4,821	600	1,124	1,609	2,056	2,554	3,245	4,199	5,113	6,406	8,189	10,975	15,679	26,967	-	6,312
Debt on first & jr. mtgs. (thous.)	28,036	24,632	128	344	614	862	1,184	3,064	2,882	2,996	3,893	3,227	2,669	1,176	1,395	-	3,404
Percent of value of property	46.6	46.8	57.5	57.1	53.6	51.0	51.3	49.4	48.1	47.9	48.3	47.6	43.1	40.5	36.2	-	45.3
Average debt (dollars)	2,315	2,255	345	642	862	1,048	1,311	1,603	2,018	2,452	3,095	3,902	4,733	6,354	9,752	-	2,861
Debt on first mtgs. (thousands)	27,678	24,338	125	342	610	854	1,171	3,080	2,897	2,957	3,843	3,205	2,816	1,163	1,353	-	3,340
Percent of value of property	46.0	46.2	56.8	56.8	53.3	50.5	50.8	48.9	47.6	47.4	47.7	47.3	42.3	40.1	35.1	-	44.5
Average debt (dollars)	2,285	2,228	341	638	857	1,039	1,297	1,586	2,000	2,428	3,055	3,876	4,647	6,286	9,461	-	2,807

HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	13,878	13,421	2,533	3,661	2,584	1,077	1,198	404	2,361	1,777	1,487	457
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,044	12,820	2,428	3,556	2,521	1,035	1,134	391	2,361	1,600	1,350	224
Average interest rate (percent)	5.62	5.62	6.14	5.86	5.82	5.93	5.69	5.80	4.50	5.88	5.70	5.59
Reporting debt and value	12,113	11,825	2,294	3,232	2,284	948	1,083	376	2,073	1,548	1,219	288
Percent distribution	-	100.0	19.4	27.3	19.3	8.0	9.2	3.2	17.5	18.1	10.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,113	11,825	2,294	3,232	2,284	948	1,083	376	2,073	1,548	1,219	288
First mortgage only	540	529	141	112	58	54	61	7	125	66	17	11
First and junior mortgage	331	278	58	74	55	19	34	6	54	29	23	58
With first mortgage; not reporting on junior mortgage	11,242	11,018	2,095	3,046	2,171	875	988	363	1,894	1,453	1,179	224
1-family properties	10,923	10,670	2,059	2,919	2,092	827	1,004	348	1,806	1,408	1,126	253
First mortgage only	487	477	126	107	56	51	55	6	110	58	15	10
First and junior mortgage	286	240	53	62	44	18	31	6	46	22	20	46
With first mortgage; not reporting on junior mortgage	10,150	9,953	1,880	2,750	1,992	758	918	336	1,650	1,328	1,091	197
2- to 4-family properties	1,190	1,155	235	313	192	121	79	28	267	140	93	35
First mortgage only	53	52	15	5	2	3	6	1	15	8	2	1
First and junior mortgage	45	38	5	12	11	1	3	-	8	7	3	7
With first mortgage; not reporting on junior mortgage	1,092	1,065	215	296	179	117	70	27	244	125	88	27
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,113	11,825	2,294	3,232	2,284	948	1,083	376	2,073	1,548	1,219	288
Value of property (dollars)	60,170,400	58,622,800	8,908,000	17,141,000	12,251,200	4,889,800	8,965,400	2,134,600	10,276,800	5,771,300	5,425,700	1,547,600
Average value (dollars)	4,967	4,958	3,883	5,304	5,364	5,158	8,278	5,677	4,957	3,728	4,451	5,374
Debt on first and junior mortgages (dollars)	23,035,800	27,204,900	4,391,100	7,556,100	5,410,900	2,145,200	3,853,600	1,141,000	4,765,900	2,668,000	2,829,200	880,300
Percent of value of property	46.6	46.4	49.3	44.1	44.2	43.9	43.0	53.5	46.4	46.2	52.1	53.7
Average debt (dollars)	2,315	2,301	1,914	2,336	2,369	2,263	3,558	3,805	2,299	1,724	2,381	2,585
Debt on first mortgages (dollars)	27,677,500	26,910,500	4,350,000	7,438,500	5,363,700	2,124,800	3,772,100	1,134,400	4,734,000	2,630,600	2,800,900	767,000
Percent distribution	-	100.0	16.2	27.8	19.9	7.9	14.0	4.2	17.6	9.8	10.4	-
Percent of value of property	46.0	45.9	48.8	43.7	43.8	43.5	42.1	53.1	46.1	45.6	51.6	49.6
Average debt (dollars)	2,285	2,276	1,896	2,317	2,348	2,241	3,483	3,017	2,284	1,699	2,298	2,663
1-family properties	10,923	10,670	2,059	2,919	2,092	827	1,004	348	1,806	1,408	1,126	253
Value of property (dollars)	52,658,700	51,389,700	7,690,500	14,924,300	10,913,700	4,010,600	8,130,800	1,952,100	8,712,100	4,942,600	4,987,300	1,319,000
Average value (dollars)	4,821	4,812	3,735	5,113	5,217	4,850	8,098	5,609	4,824	3,510	4,429	5,213
Debt on first and junior mortgages (dollars)	24,631,500	23,926,200	3,799,400	6,625,700	4,822,900	1,802,800	3,462,500	1,056,100	4,045,800	2,308,500	2,628,200	705,300
Percent of value of property	46.8	46.6	49.4	44.4	44.2	45.0	42.6	54.1	46.4	46.7	52.7	53.5
Average debt (dollars)	2,255	2,242	1,845	2,270	2,305	2,180	3,449	3,035	2,240	1,640	2,384	2,788
Debt on first mortgages (dollars)	24,337,600	23,680,100	3,763,200	6,569,100	4,785,900	1,783,200	3,385,000	1,049,500	4,020,300	2,290,800	2,602,200	657,500
Percent of value of property	46.2	46.1	48.9	44.0	43.9	44.5	41.6	53.8	46.1	46.3	52.2	49.8
Average debt (dollars)	2,228	2,219	1,828	2,250	2,288	2,156	3,372	3,016	2,226	1,627	2,311	2,699
2- to 4-family properties	1,190	1,155	235	313	192	121	79	28	267	140	93	35
Value of property (dollars)	7,511,700	7,233,100	1,217,500	2,216,700	1,337,500	879,200	834,600	182,500	1,564,700	822,700	438,400	228,600
Average value (dollars)	6,312	6,306	5,181	7,082	6,966	7,266	-	-	5,860	5,919	-	-
Debt on first and junior mortgages (dollars)	3,404,300	3,278,700	591,700	930,400	588,000	342,400	391,100	84,900	720,100	359,500	201,000	125,600
Percent of value of property	45.3	45.0	48.6	42.0	44.0	38.9	-	-	46.0	43.4	-	-
Average debt (dollars)	2,861	2,839	2,518	2,973	3,063	2,830	-	-	2,697	2,568	-	-
Debt on first mortgages (dollars)	3,339,900	3,230,400	586,800	919,400	577,800	341,600	387,100	84,900	713,700	339,800	198,700	109,800
Percent of value of property	44.5	44.4	48.2	41.5	43.2	38.9	-	-	45.6	41.0	-	-
Average debt (dollars)	2,807	2,797	2,497	2,937	3,009	2,823	-	-	2,673	2,427	-	-

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	12,518	12,096	2,280	3,292	2,852	940	1,107	370	2,057	1,613	1,377	422
RACE OF OCCUPANTS												
White	11,862	11,459	2,175	3,148	2,251	897	1,094	364	1,894	1,471	1,313	403
Negro	645	626	105	140	98	42	12	6	160	139	64	19
Other nonwhite	11	11	-	4	3	1	1	-	3	3	-	-
YEAR BUILT												
Reporting year built	11,802	11,414	2,137	3,118	2,218	900	1,076	344	1,964	1,506	1,269	388
1930 to 1940	3,036	2,938	543	903	686	217	348	160	287	301	395	98
1920 to 1929	4,107	3,996	708	993	678	315	488	86	809	536	375	111
1910 to 1919	2,541	2,446	432	688	488	200	174	69	490	357	236	95
1900 to 1909	1,518	1,458	352	351	241	110	57	20	281	217	180	60
1880 to 1899	485	470	84	138	92	46	8	8	87	61	64	15
1879 or earlier	115	106	18	45	33	12	1	1	10	14	17	9

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	12,518	12,096	2,280	3,292	2,352	940	1,107	370	2,057	1,613	1,377	422
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,933	10,680	2,062	2,921	2,094	827	1,005	348	1,807	1,410	1,127	253
Under \$500.....	1,231	1,207	179	395	291	104	34	32	115	308	144	24
\$500 to \$999.....	1,692	1,656	352	480	353	127	74	37	275	289	149	36
\$1,000 to \$1,499.....	1,657	1,618	393	412	283	129	103	38	293	211	158	39
\$1,500 to \$1,999.....	1,369	1,342	320	320	219	101	108	34	253	181	126	27
\$2,000 to \$2,499.....	1,248	1,226	287	315	220	95	111	33	244	114	122	22
\$2,500 to \$2,999.....	791	774	169	170	121	49	82	20	166	89	79	17
\$3,000 to \$3,999.....	1,195	1,164	203	315	233	82	168	42	219	109	108	31
\$4,000 to \$4,999.....	724	703	106	214	146	68	107	37	107	46	86	21
\$5,000 to \$5,999.....	458	443	25	139	105	34	84	30	58	22	85	15
\$6,000 to \$7,499.....	320	307	19	83	60	23	69	26	49	18	48	13
\$7,500 to \$9,999.....	148	143	4	48	37	11	35	15	15	12	14	5
\$10,000 to \$14,999.....	75	75	5	20	17	3	22	4	13	7	4	1
\$15,000 to \$19,999.....	13	13	-	4	3	1	6	-	-	3	-	-
\$20,000 and over.....	11	9	-	6	6	-	2	-	-	1	-	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	11,739	11,543	2,184	3,199	2,299	900	1,048	357	2,057	1,452	1,246	196
Under 4.0%.....	64	62	9	9	7	2	3	2	-	28	11	2
4.0%.....	140	138	26	23	18	5	11	8	-	48	22	2
4.1% to 4.4%.....	1	1	-	-	-	-	1	-	-	-	-	-
4.5%.....	2,414	2,394	48	119	107	12	46	24	2,057	9	91	20
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	968	924	106	254	210	44	198	75	-	81	210	44
5.1% to 5.4%.....	8	7	1	3	2	1	2	-	-	-	1	1
5.5%.....	378	364	39	113	94	19	103	23	-	14	72	14
5.6% to 5.9%.....	5	5	1	1	-	1	2	-	-	-	1	-
6.0%.....	7,277	7,171	1,617	2,635	1,840	795	671	190	-	1,256	802	106
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	35	35	18	6	5	1	1	2	-	1	7	-
6.6% to 6.9%.....	3	3	-	2	-	2	-	-	-	1	-	-
7.0%.....	235	231	168	16	7	9	6	18	-	7	16	4
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	13	13	8	1	1	-	-	2	-	1	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	198	195	143	17	8	9	4	13	-	6	12	3
Average interest rate..... (percent).....	5.62	5.62	6.14	5.84	5.81	5.93	5.68	5.77	4.50	5.82	5.68	5.58
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	10,894	10,706	2,169	2,722	1,948	774	1,064	358	1,930	1,213	1,250	188
Real estate taxes included in payment.....	2,105	2,043	228	538	443	95	171	79	510	133	384	62
Monthly.....	1,984	1,930	221	499	417	82	157	76	491	118	368	54
Quarterly.....	29	28	1	19	14	5	3	-	2	1	2	1
Semiannual.....	21	21	-	5	2	3	10	-	1	4	1	-
Annual.....	7	7	1	1	-	1	1	-	-	4	-	-
Other.....	11	11	-	6	4	2	-	-	-	2	3	-
Not reporting frequency of payment.....	53	46	5	8	6	2	-	3	16	4	10	7
Real estate taxes not included in payment.....	8,529	8,410	1,887	2,118	1,451	657	869	277	1,361	1,058	840	119
Monthly.....	7,160	7,056	1,778	1,508	1,009	499	607	247	1,310	839	767	104
Quarterly.....	490	487	8	370	289	81	50	3	3	32	21	3
Semiannual.....	366	362	11	58	38	20	183	17	4	74	15	4
Annual.....	146	146	6	35	26	9	12	2	2	79	10	-
Other.....	127	126	36	67	54	13	-	1	2	10	10	1
Not reporting frequency of payment.....	240	233	48	80	45	35	17	7	40	24	17	7
Not reporting tax payment requirements.....	260	253	54	66	44	22	24	2	59	22	26	7
Monthly.....	214	209	50	46	30	16	14	2	56	15	26	5
Quarterly.....	22	22	-	16	11	5	1	-	1	4	-	-
Semiannual.....	12	11	1	1	-	1	9	-	-	-	-	1
Annual.....	2	2	-	-	-	-	-	-	-	2	-	-
Other.....	1	1	-	1	1	-	-	-	-	-	-	-
Not reporting frequency of payment.....	9	8	3	2	2	-	-	-	2	1	-	1
No principal payments required.....	541	525	52	206	139	67	25	6	58	129	49	16
Monthly.....	297	292	46	95	65	30	17	3	51	44	36	5
Quarterly.....	66	65	1	54	39	15	1	-	1	7	1	1
Semiannual.....	90	86	4	28	22	6	3	3	1	42	5	4
Annual.....	42	37	-	5	3	2	1	-	1	27	3	5
Other.....	19	19	1	12	3	9	-	-	1	3	2	-
Not reporting frequency of payment.....	27	26	-	12	7	5	3	-	3	6	2	1
Not reporting principal payment requirements.....	527	325	39	90	56	34	9	3	63	72	49	202
Monthly.....	227	195	32	39	24	15	5	2	50	34	33	32
Quarterly.....	25	22	-	17	9	8	2	-	-	2	1	3
Semiannual.....	10	9	1	3	3	-	1	-	-	2	2	1
Annual.....	8	8	-	1	1	-	1	-	-	4	2	-
Other.....	8	7	-	4	3	1	-	-	1	2	-	1
Not reporting frequency of payment.....	249	84	6	26	16	10	-	1	12	28	11	165
No regular payments required.....	556	540	20	274	209	65	9	3	6	199	29	16

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal- but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	10,933	1,850	7,713	434	986	Reporting interest rate	11,789	2,000	8,238	520	981
Under \$500	1,231	112	886	73	160	Under 4.0%.....	64	5	48	2	9
\$500 to \$999	1,692	136	1,313	86	157	4.0% to 4.4%.....	140	26	91	10	13
\$1,000 to \$1,499	1,657	157	1,285	68	147	4.1% to 4.4%.....	1	-	1	-	-
\$1,500 to \$1,999	1,369	185	1,018	51	115	4.5%.....	2,414	708	1,502	69	185
\$2,000 to \$2,499	1,248	187	942	36	83	4.6% to 4.9%.....	-	-	-	-	-
						5.0%.....	968	393	504	22	49
\$2,500 to \$2,999	791	149	551	27	64	5.1% to 5.4%.....	8	4	4	-	-
\$3,000 to \$3,999	1,195	329	758	40	68	5.5%.....	378	162	199	6	11
\$4,000 to \$4,999	724	241	396	20	67	5.6% to 5.9%.....	5	-	5	-	-
\$5,000 to \$5,999	458	181	237	10	30	6.0%.....	7,277	672	5,473	392	740
\$6,000 to \$7,499	320	109	183	10	18	6.1% to 6.4%.....	-	-	-	-	-
						6.5%.....	35	1	31	1	2
\$7,500 to \$9,999	148	42	90	2	14	6.6% to 6.9%.....	3	1	2	-	-
\$10,000 to \$14,999	76	20	40	8	8	7.0%.....	235	9	203	10	13
\$15,000 to \$19,999	13	1	8	3	1	7.1% to 7.4%.....	-	-	-	-	-
\$20,000 and over	11	1	6	-	4	7.5%.....	13	1	10	1	1
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	198	18	165	7	8
						Average interest rate....(percent)...	5.62	5.23	5.70	5.77	5.72

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.....	8,718	8,386	1,601	6,569	166	382
Total first mortgage outstanding debt.....(dollars).....	19,875,200	19,117,700	5,262,600	13,532,800	322,300	757,500
Total annual mortgage payment.....(dollars).....	2,989,021	2,924,079	660,117	2,206,818	57,144	64,942
Average first mortgage outstanding debt.....(dollars).....	2,280	2,293	3,287	2,060	1,942	1,983
Average value of property.....(dollars).....	4,843	4,860	5,703	4,566	4,364	4,480
Average annual estimated rental value.....(dollars).....	456	457	545	436	452	440
Average annual mortgage payment.....(dollars).....	343	351	412	386	344	170
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.0	15.3	12.5	16.3	17.7	8.6
Value of property.....	7.1	7.2	7.2	7.2	7.9	3.8
Estimated annual rental value.....	75.1	76.7	75.6	77.1	76.2	38.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,781	7,567	1,568	5,854	145	214
Average first mortgage outstanding debt.....(dollars).....	2,333	2,389	3,316	2,084	2,063	2,108
Average value of property.....(dollars).....	4,771	4,786	5,730	4,547	4,266	4,282
Average annual estimated rental value.....(dollars).....	453	454	548	429	442	415
Average annual mortgage payment.....(dollars).....	348	352	416	384	361	211
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.9	15.0	12.5	16.0	17.5	10.0
Value of property.....	7.3	7.3	7.3	7.4	8.5	5.0
Estimated annual rental value.....	76.8	77.4	75.9	77.8	81.6	50.9
Monthly mortgage payment—						
Under \$10.....	492	400	42	352	6	92
\$10 to \$14.....	952	918	88	804	26	34
\$15 to \$19.....	983	959	125	812	22	24
\$20 to \$24.....	1,043	1,081	178	838	20	12
\$25 to \$29.....	1,161	1,151	239	898	14	10
\$30 to \$39.....	1,431	1,413	401	990	22	18
\$40 to \$49.....	738	731	238	483	15	7
\$50 to \$59.....	581	523	149	360	14	8
\$60 to \$74.....	225	228	70	150	3	2
\$75 to \$99.....	138	134	31	101	2	4
\$100 and over.....	87	84	17	66	1	3
Average monthly mortgage payment.....(dollars).....	28.98	29.31	34.66	27.85	30.06	17.62
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	937	769	33	715	21	168
Average first mortgage outstanding debt.....(dollars).....	1,840	1,844	-	1,824	-	1,824
Average value of property.....(dollars).....	5,440	5,579	-	5,646	-	4,807
Average annual estimated rental value.....(dollars).....	482	485	-	487	-	471
Average annual mortgage payment.....(dollars).....	302	342	-	350	-	117
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.4	18.5	-	18.8	-	6.4
Value of property.....	5.5	6.1	-	6.2	-	2.4
Estimated annual rental value.....	62.5	70.5	-	71.8	-	24.9

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

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

DWELLING UNITS, BY SUBJECT	Rural- nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	192,680	186,165	58,812	31.6	127,353	5,625	890	49,324	12,110	24.6	37,214
COLOR OF OCCUPANTS											
White.....	-	167,736	56,280	33.6	111,456	-	-	47,095	11,620	24.7	35,475
Nonwhite.....	-	18,429	2,532	13.7	15,897	-	-	2,229	490	22.0	1,739
TYPE OF STRUCTURE											
1-family.....	164,851	158,958	54,974	34.6	103,984	5,023	870	46,228	11,206	24.2	35,022
Other.....	28,029	27,207	3,838	14.1	23,369	802	20	3,096	904	29.2	2,192
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	160,686	155,255	54,361	35.0	100,894	4,615	816	45,993	11,166	24.3	34,827
Under \$5.....	25,806	24,846	7,814	31.4	17,032	827	133	5,659	534	9.4	5,125
\$5 to \$9.....	54,062	51,872	11,754	22.7	40,118	1,985	205	9,745	1,499	15.4	8,247
\$10 to \$14.....	38,755	37,610	10,330	27.5	27,280	954	191	8,918	1,905	21.4	7,013
\$15 to \$19.....	16,617	16,170	6,906	42.7	9,264	359	88	6,082	1,547	27.1	4,435
\$20 to \$24.....	9,305	9,044	5,549	61.4	3,495	178	83	4,872	1,524	31.3	3,348
\$25 to \$29.....	5,775	5,628	3,638	64.6	1,990	105	42	3,223	1,090	33.8	2,133
\$30 to \$39.....	5,501	5,374	4,163	77.5	1,211	103	24	3,691	1,354	36.7	2,337
\$40 to \$49.....	2,238	2,168	1,845	85.1	323	51	19	1,660	730	44.0	930
\$50 to \$59.....	1,238	1,202	1,109	92.3	93	25	11	966	400	40.6	566
\$60 to \$74.....	745	716	655	91.5	61	15	13	606	268	44.2	338
\$75 to \$99.....	328	315	295	93.7	20	9	4	270	121	44.8	149
\$100 and over.....	316	310	303	97.7	7	3	3	280	94	33.6	186
Median monthly rent.....(dollars).....	9.56	9.62	13.18	-	8.66	8.23	11.33	13.76	19.49	-	12.38

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.....	12,110	11,451	2,093	1,570	1,301	1,255	957	1,611	923	681	545	257	166	43	32	17	659
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	10,921	10,296	1,705	1,399	1,164	1,127	877	1,507	861	650	514	248	161	41	29	13	625
Average interest rate.....(%)	5.75	5.75	5.82	5.88	5.84	5.77	5.78	5.71	5.69	5.59	5.55	5.52	5.55	-	-	-	5.76
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	11,600	10,965	1,984	1,503	1,264	1,205	929	1,564	889	629	501	248	162	42	31	14	635
Building and loan association.....	2,569	2,406	266	324	313	307	283	416	217	132	99	27	16	2	1	3	183
Commercial bank.....	1,996	1,890	269	243	211	207	149	294	164	125	102	60	40	16	8	2	106
Savings bank.....	1,274	1,192	183	155	117	120	88	166	114	103	69	48	17	6	4	2	82
Life insurance company.....	168	157	9	7	5	7	3	16	14	18	24	26	21	3	3	1	11
Mortgage company.....	238	235	36	30	26	22	22	30	20	10	24	7	6	2	-	-	3
Home Owners' Loan Corporation.....	1,367	1,287	120	136	129	146	115	241	134	114	77	37	23	9	6	-	80
Individual.....	2,777	2,629	843	443	328	263	172	255	125	82	64	26	17	2	5	4	148
Other.....	1,211	1,169	258	165	135	138	97	146	101	45	42	17	22	2	4	2	42
Reporting debt and value.....	10,781	10,175	1,792	1,364	1,145	1,107	868	1,471	840	633	500	236	151	40	28	-	606
JUNIOR MORTGAGE																	
First mortgage only.....	151	148	35	29	15	12	10	21	13	7	5	1	-	-	-	-	3
First and junior mortgage.....	218	201	29	17	17	17	14	32	23	24	16	4	5	1	2	-	17
With 1st mtg.; not rptg. on junior.....	10,412	9,828	1,728	1,318	1,113	1,078	844	1,418	804	602	479	231	146	39	26	-	586
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,483	5,287	1,753	1,137	774	602	313	426	147	64	51	9	9	2	-	-	196
\$1,000 to \$1,499.....	1,685	1,580	39	189	264	271	234	319	123	66	52	16	5	1	1	-	105
\$1,500 to \$1,999.....	1,020	961	-	38	83	147	171	253	127	70	46	18	5	2	1	-	59
\$2,000 to \$2,499.....	819	746	-	-	24	71	109	225	125	90	63	26	11	2	-	-	73
\$2,500 to \$2,999.....	486	440	-	-	-	16	35	150	100	72	37	22	6	2	-	-	46
\$3,000 to \$3,999.....	658	591	-	-	-	-	6	88	167	145	105	54	20	4	2	-	67
\$4,000 to \$4,999.....	330	304	-	-	-	-	-	10	46	97	88	30	25	5	3	-	26
\$5,000 to \$5,999.....	166	142	-	-	-	-	-	-	5	29	36	37	28	3	4	-	24
\$6,000 to \$7,499.....	83	77	-	-	-	-	-	-	-	-	20	17	27	9	4	-	6
\$7,500 to \$9,999.....	33	32	-	-	-	-	-	-	-	-	2	5	12	7	6	-	1
\$10,000 to \$14,999.....	11	9	-	-	-	-	-	-	-	-	-	2	3	3	1	-	2
\$15,000 to \$19,999.....	4	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	1
\$20,000 and over.....	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	30,773	28,325	961	1,496	1,822	2,252	2,211	4,726	3,516	3,238	3,198	1,922	1,641	622	721	-	2,448
Average value.....(dollars)	2,834	2,784	536	1,096	1,592	2,035	2,547	3,213	4,186	5,115	6,395	8,145	10,866	-	-	-	4,039
Debt on first & jr. mtgs.....(thous.)	14,364	13,237	501	762	868	1,052	1,054	2,207	1,723	1,654	1,449	834	676	214	244	-	1,127
Percent of value of property.....	46.7	46.7	52.1	51.0	47.6	46.7	47.7	46.7	49.0	51.1	45.3	43.4	41.2	-	-	-	46.1
Average debt.....(dollars)	1,332	1,301	279	559	758	950	1,214	1,500	2,051	2,612	2,899	3,532	4,479	-	-	-	1,860
Debt on first mtgs.....(thousands)	14,203	13,092	497	758	864	1,045	1,047	2,190	1,700	1,633	1,424	826	659	211	238	-	1,112
Percent of value of property.....	46.2	46.2	51.7	50.7	47.4	46.4	47.4	46.3	48.4	50.4	44.5	43.0	40.1	-	-	-	45.4
Average debt.....(dollars)	1,317	1,287	277	556	755	944	1,207	1,489	2,024	2,579	2,848	3,500	4,361	-	-	-	1,834

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	12,110	11,600	2,569	3,270	1,996	1,274	168	238	1,367	2,777	1,211	510
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	10,921	10,677	2,369	3,155	1,939	1,216	155	231	1,367	2,387	1,013	244
Average interest rate (percent)	5.75	5.76	6.17	5.93	5.94	5.92	5.66	5.80	4.50	5.61	5.61	5.63
Reporting debt and value	10,781	10,460	2,386	2,930	1,828	1,102	157	221	1,234	2,486	1,046	321
Percent distribution	-	100.0	22.8	28.0	17.5	10.5	1.5	2.1	11.8	23.8	10.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	10,781	10,460	2,386	2,930	1,828	1,102	157	221	1,234	2,486	1,046	321
First mortgage only	151	151	24	55	41	14	-	-	20	40	12	-
First and junior mortgage	218	173	48	54	27	27	4	5	21	32	9	45
With first mortgage; not reporting on junior mortgage	10,412	10,186	2,314	2,821	1,760	1,061	153	216	1,193	2,414	1,025	276
1-family properties	10,175	9,878	2,227	2,759	1,729	1,030	146	219	1,162	2,355	1,010	297
First mortgage only	148	148	24	54	40	14	-	-	20	38	12	-
First and junior mortgage	201	164	45	51	24	27	4	5	21	30	8	37
With first mortgage; not reporting on junior mortgage	9,826	9,566	2,158	2,654	1,665	989	142	214	1,121	2,287	990	260
2- to 4-family properties	606	582	159	171	99	72	11	2	72	131	36	24
First mortgage only	3	3	-	1	1	-	-	-	-	-	-	-
First and junior mortgage	17	9	3	3	3	-	-	-	-	2	1	8
With first mortgage; not reporting on junior mortgage	586	570	156	167	95	72	11	2	72	127	35	16
RELATION OF DEBT TO VALUE												
1- to 4-family properties	10,781	10,460	2,386	2,930	1,828	1,102	157	221	1,234	2,486	1,046	321
Value of property (dollars)	30,772,800	29,712,900	6,611,400	9,451,400	5,872,700	3,578,700	1,032,700	700,600	4,170,500	5,095,000	2,651,300	1,059,900
Average value (dollars)	2,854	2,841	2,771	3,226	3,213	3,247	6,578	3,170	3,380	2,049	2,535	3,302
Debt on first and junior mortgages (dollars)	14,363,600	13,731,200	3,185,400	4,173,300	2,586,800	1,586,500	527,900	323,000	1,912,500	2,301,000	1,308,100	632,400
Percent of value of property	46.7	46.2	48.2	44.2	44.0	44.3	51.1	46.1	45.9	45.2	49.3	59.7
Average debt (dollars)	1,332	1,313	1,335	1,424	1,415	1,440	3,362	1,462	1,550	926	1,251	1,970
Debt on first mortgages (dollars)	14,203,300	13,609,800	3,146,900	4,140,100	2,570,800	1,569,800	515,900	321,600	1,897,500	2,284,700	1,308,100	593,500
Percent distribution	-	100.0	23.1	30.4	18.9	11.5	3.8	2.4	13.9	16.8	9.6	-
Percent of value of property	46.2	45.8	47.6	43.8	43.8	43.9	50.0	45.9	45.5	44.8	49.1	56.0
Average debt (dollars)	1,317	1,301	1,319	1,413	1,406	1,425	3,286	1,455	1,538	919	1,246	1,849
1-family properties	10,175	9,878	2,227	2,759	1,729	1,030	146	219	1,162	2,355	1,010	297
Value of property (dollars)	28,325,300	27,390,000	5,973,000	8,673,200	5,439,900	3,233,300	947,800	694,100	3,895,700	4,688,300	2,527,900	935,300
Average value (dollars)	2,784	2,773	2,682	3,144	3,146	3,189	6,492	3,169	3,344	1,991	2,503	3,149
Debt on first and junior mortgages (dollars)	13,236,500	12,662,100	2,378,300	3,225,900	2,395,800	1,429,100	494,100	319,100	1,784,600	2,104,900	1,255,200	574,400
Percent of value of property	46.7	46.2	48.2	44.1	44.1	44.2	52.1	46.0	45.9	44.9	49.7	61.4
Average debt (dollars)	1,301	1,282	1,292	1,387	1,386	1,387	3,384	1,457	1,536	894	1,243	1,934
Debt on first mortgages (dollars)	13,091,700	12,549,000	2,843,900	3,794,700	2,382,300	1,412,400	482,100	317,700	1,769,600	2,089,600	1,251,500	542,700
Percent of value of property	46.2	45.8	47.6	43.8	43.8	43.7	50.9	45.8	45.5	44.6	49.5	56.0
Average debt (dollars)	1,287	1,270	1,277	1,375	1,378	1,371	3,302	1,451	1,523	887	1,239	1,827
2- to 4-family properties	606	582	159	171	99	72	11	2	72	131	36	24
Value of property (dollars)	2,447,500	2,322,900	638,400	778,200	432,800	345,400	84,900	6,500	284,800	405,700	123,400	124,600
Average value (dollars)	4,039	3,991	4,015	4,551	-	-	-	-	-	3,175	-	-
Debt on first and junior mortgages (dollars)	1,127,100	1,069,100	307,100	347,400	190,000	157,400	33,800	3,900	127,900	196,100	52,900	58,000
Percent of value of property	46.1	46.0	48.1	44.6	-	-	-	-	-	48.2	-	-
Average debt (dollars)	1,860	1,837	1,931	2,032	-	-	-	-	-	1,497	-	-
Debt on first mortgages (dollars)	1,111,600	1,060,800	303,100	345,400	188,000	157,400	33,800	3,900	127,900	195,100	51,600	50,800
Percent of value of property	45.4	45.7	47.5	44.4	-	-	-	-	-	48.0	-	-
Average debt (dollars)	1,834	1,823	1,906	2,020	-	-	-	-	-	1,489	-	-

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	11,451	10,965	2,406	3,082	1,890	1,192	157	235	1,287	2,629	1,169	486
RACE OF OCCUPANTS												
White	10,987	10,523	2,285	2,959	1,804	1,155	157	229	1,242	2,525	1,126	464
Negro	461	439	119	123	86	37	-	6	45	104	42	22
Other nonwhite	3	3	2	-	-	-	-	-	-	-	1	-
YEAR BUILT												
Reporting year built	11,027	10,562	2,298	2,954	1,822	1,132	156	229	1,255	2,543	1,127	465
1930 to 1940	4,165	3,937	961	1,145	683	462	82	124	211	908	506	228
1920 to 1929	3,375	3,251	737	805	503	302	57	57	556	736	303	124
1910 to 1919	1,761	1,717	372	471	304	167	9	26	256	414	169	44
1900 to 1909	979	939	139	301	191	110	4	17	131	260	87	40
1880 to 1899	506	480	60	168	115	53	2	1	72	140	37	25
1879 or earlier	241	238	29	64	26	38	2	4	29	85	25	3

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	11,451	10,965	2,406	3,082	1,890	1,192	157	235	1,287	2,629	1,169	436
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,185	9,888	2,229	2,752	1,731	1,031	147	219	1,162	2,856	1,013	297
Under \$500.....	3,067	2,984	489	850	529	321	12	60	173	1,047	353	83
\$500 to \$999.....	2,249	2,203	538	594	385	209	15	56	262	539	199	46
\$1,000 to \$1,499.....	1,583	1,546	445	390	244	146	12	24	239	292	144	37
\$1,500 to \$1,999.....	955	936	256	241	156	85	6	21	164	153	95	19
\$2,000 to \$2,499.....	748	730	196	184	112	72	16	16	119	127	72	18
\$2,500 to \$2,999.....	447	437	118	116	72	44	11	8	74	66	44	10
\$3,000 to \$3,999.....	582	554	121	189	112	77	21	15	79	75	54	28
\$4,000 to \$4,999.....	305	283	42	103	57	46	17	7	25	39	30	42
\$5,000 to \$5,999.....	132	122	15	49	35	16	17	8	13	11	9	10
\$6,000 to \$7,499.....	73	70	6	32	19	13	18	2	6	4	7	3
\$7,500 to \$9,999.....	28	27	2	9	8	1	4	2	5	2	3	1
\$10,000 to \$14,999.....	7	7	-	2	2	-	1	-	2	1	1	-
\$15,000 to \$19,999.....	3	3	-	-	-	-	2	-	1	-	-	-
\$20,000 and over.....	6	6	1	3	2	1	-	-	-	-	2	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,296	10,070	2,209	2,969	1,834	1,135	144	223	1,287	2,256	977	226
Under 4.0%.....	117	114	25	14	7	7	-	8	-	44	23	3
4.0%.....	217	211	34	37	22	15	1	2	-	103	34	6
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,419	1,396	29	34	16	18	4	2	1,287	12	28	23
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	542	504	105	121	76	45	38	31	-	130	79	38
5.1% to 5.4%.....	11	10	4	-	-	-	2	1	-	1	2	1
5.5%.....	208	183	55	36	20	16	17	23	-	16	36	25
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	7,267	7,147	1,629	2,649	1,651	998	79	147	-	1,917	726	120
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	43	41	19	15	4	11	-	-	-	6	1	2
6.6% to 6.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.0%.....	201	200	127	29	18	11	2	9	-	10	23	1
7.1% to 7.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5%.....	6	6	3	2	1	1	-	-	-	-	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	263	256	177	32	19	13	1	5	-	17	24	7
Average interest rate..... (percent).....	5.75	5.76	6.17	5.94	5.95	5.92	5.65	5.79	4.50	5.81	5.82	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	8,998	8,808	2,232	2,249	1,306	943	146	201	1,217	1,855	903	195
Real estate taxes included in payment.....	1,491	1,404	316	268	157	111	33	38	233	277	239	87
Monthly.....	1,348	1,262	307	207	123	84	33	36	228	222	229	86
Quarterly.....	49	49	-	33	16	17	-	-	1	12	3	-
Semiannual.....	23	23	-	8	3	5	-	-	-	15	-	-
Annual.....	33	33	3	3	2	1	-	1	1	19	6	-
Other.....	18	18	4	10	9	1	-	1	-	3	-	-
Not reporting frequency of payment.....	20	19	2	7	4	3	-	-	3	6	1	1
Real estate taxes not included in payment.....	7,275	7,178	1,877	1,913	1,109	804	111	158	949	1,518	647	102
Monthly.....	5,822	5,735	1,784	1,837	687	550	90	147	917	1,005	552	86
Quarterly.....	600	595	11	450	275	175	5	2	8	92	29	5
Semiannual.....	225	223	12	61	37	30	17	7	2	100	24	2
Annual.....	308	306	4	50	37	13	1	-	7	239	15	2
Other.....	129	129	21	64	39	25	-	1	2	33	8	-
Not reporting frequency of payment.....	191	184	45	51	40	11	-	1	13	55	19	7
Not reporting tax payment requirements.....	232	226	39	66	40	28	2	5	35	60	17	6
Monthly.....	162	160	37	40	20	20	1	5	33	31	13	2
Quarterly.....	24	23	1	21	15	6	-	-	-	1	-	-
Semiannual.....	11	11	-	-	-	-	1	-	1	-	-	-
Annual.....	14	13	-	2	1	1	-	-	-	11	-	1
Other.....	9	7	-	4	3	1	-	-	-	2	1	2
Not reporting frequency of payment.....	12	12	1	1	-	-	-	-	1	6	3	-
No principal payments required.....	763	743	112	273	176	97	5	9	32	216	96	20
Monthly.....	407	394	99	108	70	38	3	7	31	89	57	13
Quarterly.....	136	133	3	99	62	37	1	-	-	17	13	3
Semiannual.....	72	71	4	13	11	7	-	-	-	37	12	1
Annual.....	85	84	3	16	8	8	1	1	-	56	7	1
Other.....	26	25	2	12	10	2	-	-	-	8	4	-
Not reporting frequency of payment.....	37	35	1	20	15	5	-	1	1	9	3	2
Not reporting principal payment requirements.....	704	454	43	112	67	45	2	4	33	144	116	250
Monthly.....	260	213	29	40	21	19	-	4	27	59	59	42
Quarterly.....	42	38	1	26	18	8	1	-	2	4	4	4
Semiannual.....	14	11	-	6	2	4	-	-	-	3	2	3
Annual.....	25	20	-	4	3	1	-	-	-	12	4	5
Other.....	13	12	3	2	1	1	-	-	-	7	-	1
Not reporting frequency of payment.....	350	155	10	34	22	12	1	-	4	59	47	195
No regular payments required.....	986	965	19	448	341	107	4	21	5	414	54	21

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.....	10,185	1,333	6,668	681	1,553	Reporting interest rate.....	10,296	1,292	6,968	681	1,355
Under \$500.....	3,067	416	1,790	221	640	Under 4.0%.....	117	21	76	8	12
\$500 to \$999.....	2,249	299	1,487	168	355	4.0% to 4.4%.....	217	30	136	17	34
\$1,000 to \$1,499.....	1,563	143	1,137	86	217	4.4% to 4.8%.....	1,419	293	1,013	34	79
\$1,500 to \$1,999.....	955	91	691	51	122	4.8% to 5.2%.....	542	157	317	30	38
\$2,000 to \$2,499.....	748	61	551	43	73	5.2% to 5.6%.....	11	5	4	2	9
\$2,500 to \$2,999.....	447	65	329	15	38	5.6% to 6.0%.....	208	76	121	2	—
\$3,000 to \$3,499.....	562	133	368	21	60	6.0% to 6.4%.....	7,267	678	4,699	541	1,149
\$3,500 to \$3,999.....	305	102	171	14	18	6.4% to 6.8%.....	—	—	—	—	—
\$4,000 to \$4,499.....	132	89	76	5	12	6.8% to 7.2%.....	43	1	38	2	2
\$4,500 to \$4,999.....	73	18	39	5	11	7.2% to 7.6%.....	1	1	—	—	—
\$5,000 to \$5,499.....	28	6	17	1	4	7.6% to 8.0%.....	201	11	159	16	15
\$5,500 to \$5,999.....	7	—	5	—	2	8.0% and over.....	1	—	1	—	—
\$6,000 to \$6,499.....	3	—	2	—	1	Average interest rate...(percent)...	263	19	198	31	15
\$6,500 to \$6,999.....	6	—	5	1	—		5.75	5.46	5.77	5.96	5.85

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	7,082	6,574	1,080	5,369	125	508
Total first mortgage outstanding debt..... (dollars).....	9,713,500	9,152,100	1,826,400	7,190,800	134,900	561,400
Total annual mortgage payment..... (dollars).....	1,760,577	1,712,064	318,017	1,364,066	29,961	48,513
Average first mortgage outstanding debt..... (dollars).....	1,372	1,392	1,691	1,339	1,079	1,105
Average value of property..... (dollars).....	2,861	2,893	3,071	2,665	2,542	2,456
Average annual estimated rental value..... (dollars).....	278	281	311	275	273	245
Average annual mortgage payment..... (dollars).....	249	260	294	254	240	95
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.1	18.7	17.4	19.0	22.2	8.6
Value of property.....	8.7	9.0	9.6	8.9	9.4	3.9
Estimated annual rental value.....	89.3	92.7	94.8	92.4	87.7	38.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	6,070	5,784	1,025	4,665	94	286
Average first mortgage outstanding debt..... (dollars).....	1,439	1,458	1,744	1,401	—	1,042
Average value of property..... (dollars).....	2,910	2,947	3,122	2,916	—	2,155
Average annual estimated rental value..... (dollars).....	284	286	315	280	—	232
Average annual mortgage payment..... (dollars).....	262	270	301	264	—	101
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.2	18.5	17.3	18.8	—	9.7
Value of property.....	9.0	9.2	9.6	9.0	—	4.7
Estimated annual rental value.....	92.4	94.4	95.7	94.1	—	43.6
Monthly mortgage payment—						
Under \$10.....	990	799	139	640	20	191
\$10 to \$14.....	1,270	1,225	185	1,028	12	45
\$15 to \$19.....	968	952	164	773	15	16
\$20 to \$24.....	797	783	113	651	19	14
\$25 to \$29.....	697	689	109	566	14	8
\$30 to \$34.....	760	753	127	559	7	7
\$35 to \$39.....	264	262	61	200	1	2
\$40 to \$44.....	198	195	44	147	4	3
\$45 to \$49.....	48	48	9	39	—	—
\$50 to \$54.....	27	27	3	23	1	—
\$55 to \$59.....	51	51	11	39	1	—
\$60 to \$64.....	—	—	—	—	—	—
\$65 to \$69.....	—	—	—	—	—	—
\$70 to \$74.....	—	—	—	—	—	—
\$75 to \$79.....	—	—	—	—	—	—
\$80 to \$84.....	—	—	—	—	—	—
\$85 to \$89.....	—	—	—	—	—	—
\$90 to \$94.....	—	—	—	—	—	—
\$95 to \$99.....	—	—	—	—	—	—
\$100 and over.....	—	—	—	—	—	—
Average monthly mortgage payment..... (dollars).....	21.87	22.53	25.10	21.98	—	8.44
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,012	790	55	704	31	222
Average first mortgage outstanding debt..... (dollars).....	969	908	—	930	—	1,186
Average value of property..... (dollars).....	2,571	2,495	—	2,528	—	2,844
Average annual estimated rental value..... (dollars).....	245	240	—	240	—	262
Average annual mortgage payment..... (dollars).....	166	188	—	190	—	88
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.1	20.7	—	20.4	—	7.4
Value of property.....	6.5	7.5	—	7.5	—	3.1
Estimated annual rental value.....	67.7	78.2	—	79.2	—	33.6

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 HUNTINGTON-ASHLAND 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	42,414	41,182	17,308	42.0	23,874	1,173	59	16,172	7,347	45.4	8,825
Urban	35,798	34,735	14,021	40.4	20,714	1,024	39	13,006	5,295	43.4	6,711
Rural-nonfarm	6,616	6,447	3,287	51.0	3,160	149	20	3,166	1,052	33.2	2,114
COLOR OF OCCUPANTS											
White	-	39,497	16,742	42.4	22,755	-	-	15,655	7,108	45.4	8,547
Nonwhite	-	1,685	566	33.6	1,119	-	-	517	239	46.2	278
TYPE OF STRUCTURE											
1-family	30,806	30,025	15,608	52.0	14,417	735	46	14,686	6,710	45.7	7,976
Other	11,608	11,157	1,700	15.2	9,457	438	13	1,486	637	42.9	849
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	30,311	29,589	15,367	51.9	14,222	580	42	14,600	6,582	45.8	7,918
Under \$5	1,142	1,121	577	51.5	544	18	3	525	72	13.7	454
\$5 to \$9	4,157	4,028	1,453	36.1	2,575	180	9	1,377	397	28.8	980
\$10 to \$14	5,046	4,902	1,785	36.4	3,117	134	10	1,705	694	40.7	1,011
\$15 to \$19	4,725	4,604	1,908	41.4	2,696	116	5	1,820	851	46.8	969
\$20 to \$24	8,533	8,449	1,690	19.9	1,759	83	1	1,608	820	51.0	783
\$25 to \$29	3,121	3,042	1,695	55.7	1,347	78	6	1,620	850	52.5	770
\$30 to \$39	3,479	3,412	2,218	65.0	1,194	64	3	2,139	1,127	52.7	1,012
\$40 to \$49	1,940	1,915	1,344	70.2	571	23	2	1,304	671	51.5	633
\$50 to \$59	1,258	1,229	951	77.4	278	28	1	917	466	50.8	451
\$60 to \$74	920	909	613	69.4	96	10	1	766	368	48.0	398
\$75 to \$99	477	471	440	93.4	81	5	1	400	183	47.0	212
\$100 and over	513	507	498	97.2	14	6	-	413	178	42.6	240
Median monthly rent (dollars)	19.62	19.70	25.30	-	16.12	17.43	-	25.31	27.48	-	22.96

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 HUNTINGTON-ASHLAND 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 \$6,999	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties	7,347	6,850	566	593	678	680	656	1,134	785	588	478	323	251	58	36	427
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	6,850	6,856	505	548	632	643	617	1,080	735	549	446	307	229	50	33	464
Average interest rate (%)	5.58	5.58	5.76	5.75	5.65	5.61	5.55	5.60	5.51	5.49	5.43	5.34	5.34	-	-	5.60
HOLDER OF FIRST MORTGAGE																
Reporting holder	7,116	6,631	549	568	662	665	639	1,109	757	568	458	311	237	55	34	485
Building and loan association	2,491	2,338	214	271	304	269	263	415	244	164	102	43	31	5	2	153
Commercial bank	466	437	19	24	27	39	47	58	53	46	48	33	32	6	4	29
Savings bank	342	308	20	28	36	28	22	63	23	29	29	11	13	3	2	1
Life insurance company	777	727	4	10	12	27	37	94	120	99	94	95	86	26	19	34
Mortgage company	280	255	13	28	25	28	36	38	35	16	10	16	8	2	-	25
Home Owners' Loan Corporation	1,127	1,030	41	51	94	108	94	199	141	103	91	59	35	4	5	97
Individual	816	770	188	96	90	82	67	104	56	38	23	12	9	4	1	46
Other	817	766	50	60	74	84	73	138	85	73	37	23	23	5	1	51
Reporting debt and value	6,563	6,111	508	520	616	626	594	1,036	707	510	400	283	226	53	32	452
JUNIOR MORTGAGE																
First mortgage only	733	688	95	80	90	91	74	110	74	30	18	9	11	3	3	45
First and junior mortgage	135	117	4	8	12	16	14	21	15	13	1	6	7	-	-	18
With 1st mtg.; not rptg. on junior	5,695	5,306	409	432	514	519	506	905	618	467	381	268	208	50	29	389
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	2,122	2,009	493	406	328	225	172	197	108	48	27	12	2	1	-	113
\$1,000 to \$1,499	1,152	1,067	15	101	190	181	144	215	108	55	28	19	10	1	-	85
\$1,500 to \$1,999	898	836	-	13	81	155	134	213	120	52	37	17	10	2	1	52
\$2,000 to \$2,499	731	673	-	-	17	56	99	195	122	86	49	32	13	3	1	58
\$2,500 to \$2,999	451	416	-	-	-	8	35	133	100	72	44	12	12	-	-	35
\$3,000 to \$3,999	539	491	-	-	-	-	10	86	109	98	90	70	22	3	3	48
\$4,000 to \$4,999	306	282	-	-	-	-	-	7	36	78	75	40	34	8	4	24
\$5,000 to \$5,999	165	153	-	-	-	-	-	-	4	21	37	41	44	5	1	12
\$6,000 to \$7,499	124	117	-	-	-	-	-	-	-	-	12	34	55	11	5	7
\$7,500 to \$9,999	51	46	-	-	-	-	-	-	-	-	1	5	21	14	5	3
\$10,000 to \$14,999	21	18	-	-	-	-	-	-	-	-	-	1	3	4	10	3
\$15,000 to \$19,999	2	2	-	-	-	-	-	-	-	-	-	-	-	1	1	-
\$20,000 and over	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-
RELATION OF DEBT TO VALUE																
Value of property (thousands)	24,826	22,770	304	581	992	1,291	1,514	3,383	2,973	2,611	2,555	2,316	2,503	828	909	2,056
Average value (dollars)	3,783	3,726	599	1,117	1,610	2,062	2,549	3,265	4,205	5,119	5,412	3,185	11,075	-	-	4,549
Debt on first & jr. mtgs. (thous.)	12,045	11,135	187	353	572	733	826	1,792	1,437	1,318	1,217	1,030	1,095	321	255	910
Percent of value of property	48.5	48.9	61.5	60.7	57.6	56.8	54.6	53.0	48.3	50.5	47.5	44.5	43.8	-	-	44.3
Average debt (dollars)	1,835	1,822	368	678	928	1,171	1,391	1,730	2,032	2,584	3,043	3,689	4,846	-	-	2,013
Debt on first mtgs. (thousands)	11,353	11,059	186	351	567	726	819	1,782	1,425	1,310	1,214	1,019	1,086	321	255	894
Percent of value of property	45.1	48.6	61.1	60.4	57.1	56.2	54.1	52.7	47.9	50.2	47.3	44.0	43.4	-	-	43.5
Average debt (dollars)	1,821	1,810	366	674	920	1,159	1,378	1,720	2,016	2,568	3,036	3,600	4,805	-	-	1,978

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 HUNTINGTON—ASHLAND 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.....	7,347	7,116	2,491	808	466	342	777	280	1,127	816	817	231
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	6.850	6.735	2,390	770	450	320	734	261	1,127	699	754	115
Average interest rate (percent).....	5.58	5.59	5.93	5.68	5.57	5.83	5.68	5.95	4.50	5.86	5.56	5.35
Reporting debt and value.....	6,563	6,424	2,270	741	430	311	698	266	1,013	742	694	139
Percent distribution.....	-	100.0	35.3	11.5	6.7	4.8	10.9	4.1	15.8	11.6	10.8	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	6,563	6,424	2,270	741	430	311	698	266	1,013	742	694	139
First mortgage only.....	733	725	411	42	28	14	15	6	130	93	28	8
First and junior mortgage.....	135	132	42	11	6	5	21	8	15	12	13	13
With first mortgage; not reporting on junior mortgage.....	5,695	5,577	1,817	688	396	292	662	252	868	637	653	118
1-family properties.....	6,111	5,984	2,128	685	404	281	655	243	922	699	652	127
First mortgage only.....	688	682	387	39	28	11	14	6	121	88	27	6
First and junior mortgage.....	117	106	39	8	4	4	19	6	13	11	10	11
With first mortgage; not reporting on junior mortgage.....	5,306	5,196	1,702	638	372	266	622	231	788	600	615	110
2- to 4-family properties.....	452	440	142	56	26	30	43	23	91	43	42	12
First mortgage only.....	45	43	24	3	-	3	1	-	9	5	1	2
First and junior mortgage.....	18	16	3	3	2	1	2	2	2	1	3	2
With first mortgage; not reporting on junior mortgage.....	389	381	115	50	24	26	40	21	80	37	38	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	6,563	6,424	2,270	741	430	311	698	266	1,013	742	694	139
Value of property (dollars).....	24,825,800	24,275,200	6,771,700	3,378,500	2,184,100	1,194,400	4,663,900	919,700	4,112,400	1,827,000	2,602,000	550,600
Average value (dollars).....	3,783	3,779	2,933	4,559	5,079	3,841	6,682	3,458	4,060	2,452	3,749	3,961
Debt on first and junior mortgages (dollars).....	12,045,200	11,776,300	3,489,700	1,623,700	1,032,900	590,800	2,139,800	443,600	1,799,100	950,600	1,329,800	268,900
Percent of value of property.....	48.5	48.5	51.5	48.1	47.3	49.5	45.9	48.2	43.7	52.0	51.1	48.8
Average debt (dollars).....	1,935	1,893	1,597	2,191	2,402	1,900	3,066	1,668	1,776	1,281	1,916	1,935
Debt on first mortgages (dollars).....	11,953,000	11,691,700	3,452,400	1,615,500	1,023,700	586,800	2,117,000	439,300	1,791,900	942,600	1,323,000	261,800
Percent of value of property.....	48.1	48.2	51.1	47.8	47.1	49.1	45.4	47.8	43.6	51.6	50.8	47.5
Average debt (dollars).....	1,821	1,820	1,525	2,180	2,392	1,897	3,033	1,652	1,769	1,270	1,906	1,880
1-family properties.....	6,111	5,984	2,128	685	404	281	655	243	922	699	652	127
Value of property (dollars).....	22,769,600	22,273,000	6,232,800	3,006,800	1,954,100	1,052,700	4,384,800	843,900	3,679,100	1,700,900	2,425,300	496,600
Average value (dollars).....	3,726	3,722	2,929	4,389	4,837	3,746	6,694	3,473	3,990	2,433	3,720	3,910
Debt on first and junior mortgages (dollars).....	11,135,100	10,892,200	3,285,000	1,500,000	964,600	535,400	1,999,100	401,300	1,610,700	881,700	1,264,400	242,900
Percent of value of property.....	48.9	48.9	51.9	49.9	49.4	50.9	45.6	47.6	43.8	51.8	52.1	48.9
Average debt (dollars).....	1,822	1,820	1,520	2,190	2,388	1,905	3,052	1,651	1,747	1,261	1,939	1,913
Debt on first mortgages (dollars).....	11,058,900	10,823,000	3,209,200	1,493,500	961,600	531,900	1,983,500	397,900	1,605,700	874,400	1,258,800	235,900
Percent of value of property.....	48.6	48.6	51.5	49.7	49.2	50.5	45.2	47.2	43.6	51.4	51.9	47.5
Average debt (dollars).....	1,810	1,809	1,508	2,180	2,380	1,893	3,028	1,637	1,742	1,261	1,931	1,897
2- to 4-family properties.....	452	440	142	56	26	30	43	23	91	43	42	12
Value of property (dollars).....	2,056,200	2,002,200	539,500	371,700	230,000	141,700	279,100	75,800	433,800	126,100	176,700	54,000
Average value (dollars).....	4,549	4,550	3,799	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars).....	910,100	884,100	254,700	123,700	68,300	55,400	140,700	42,300	188,400	68,900	65,400	26,000
Percent of value of property.....	44.3	44.2	47.2	-	-	-	-	-	-	-	-	-
Average debt (dollars).....	2,013	2,009	1,794	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars).....	894,100	868,700	253,200	122,000	67,100	54,900	138,500	41,400	186,200	68,200	64,200	25,400
Percent of value of property.....	43.5	43.4	46.9	-	-	-	-	-	-	-	-	-
Average debt (dollars).....	1,978	1,974	1,783	-	-	-	-	-	-	-	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE HUNTINGTON—ASHLAND 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.....	6,850	6,631	2,338	745	437	308	727	255	1,030	770	766	219
RACE OF OCCUPANTS												
White.....	6,639	6,429	2,251	729	428	301	722	247	990	756	734	210
Negro.....	202	193	86	16	9	7	2	8	39	13	29	9
Other nonwhite.....	9	9	1	-	-	-	3	-	1	1	3	-
YEAR BUILT												
Reporting year built.....	6,601	6,395	2,288	712	423	289	695	248	997	784	731	206
1930 to 1940.....	1,187	1,148	382	193	130	63	148	25	76	158	166	39
1920 to 1929.....	3,160	3,076	988	319	185	134	429	130	557	358	345	84
1910 to 1909.....	1,239	1,194	433	138	69	69	99	64	212	128	120	45
1900 to 1899.....	594	568	294	36	19	17	16	22	94	45	61	26
1880 to 1879.....	360	349	207	25	19	6	2	7	45	28	35	11
1879 or earlier.....	61	60	34	1	1	-	1	-	13	7	4	1

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS. FOR THE HUNTINGTON—ASHLAND 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.....	6,850	5,631	2,338	745	437	308	727	255	1,030	770	766	219
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	6,126	5,997	2,131	685	404	281	659	243	926	699	654	129
Under \$500.....	837	814	300	84	47	37	21	31	77	220	81	23
\$500 to \$999.....	1,189	1,165	502	104	50	54	58	58	185	138	126	28
\$1,000 to \$1,499.....	1,081	1,060	442	114	57	57	71	41	191	99	102	21
\$1,500 to \$1,999.....	837	823	304	74	45	29	87	35	153	81	89	14
\$2,000 to \$2,499.....	670	659	227	72	38	34	83	26	126	65	60	11
\$2,500 to \$2,999.....	409	399	127	49	38	11	73	20	48	30	52	10
\$3,000 to \$3,999.....	484	474	118	66	43	23	92	17	83	36	67	10
\$4,000 to \$4,999.....	283	277	62	56	36	20	68	9	36	15	31	6
\$5,000 to \$5,999.....	156	150	32	31	24	7	39	2	11	7	28	6
\$6,000 to \$7,499.....	114	110	16	26	20	6	38	-	12	7	11	4
\$7,500 to \$9,999.....	45	44	5	6	5	1	21	4	2	-	6	1
\$10,000 to \$14,999.....	17	17	1	2	1	1	10	-	2	1	1	-
\$15,000 to \$19,999.....	3	3	-	1	-	1	2	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	6,386	6,277	2,241	711	421	290	688	239	1,030	659	709	109
Under 4.0%.....	76	70	12	8	6	2	4	4	-	17	25	6
4.0%.....	58	54	13	11	5	6	3	1	-	12	14	4
4.1% to 4.4%.....	2	2	-	1	1	-	-	-	-	1	-	-
4.5%.....	1,202	1,190	34	37	33	4	22	5	1,030	4	58	12
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	708	682	180	144	105	39	154	23	-	51	180	26
5.1% to 5.4%.....	6	6	-	2	-	2	4	-	-	-	-	-
5.5%.....	216	207	61	35	22	13	64	8	-	8	31	9
5.6% to 5.9%.....	1	1	-	1	1	-	-	-	-	-	-	-
6.0%.....	3,925	3,876	1,338	450	244	205	430	181	-	546	431	49
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	1	1	-
6.5%.....	10	10	8	-	-	-	-	1	-	-	-	-
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	-	-	-
7.0%.....	108	106	60	15	1	14	2	7	-	7	15	2
7.1% to 7.4%.....	1	1	-	1	-	1	-	-	-	-	-	-
7.5%.....	5	5	5	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	1	1	-	1	-	1	-	-	-	12	4	1
8.0% and over.....	66	65	30	5	3	2	5	9	-	-	-	-
Average interest rate..... (percent).....	5.58	5.58	5.92	5.66	5.55	5.83	5.67	5.96	4.50	5.85	5.56	5.33
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	6,156	6,023	2,202	661	399	262	664	229	969	626	672	133
Real estate taxes included in payment.....	1,074	1,038	299	186	131	55	108	25	228	45	142	41
Monthly.....	1,030	994	286	180	127	53	105	24	224	36	139	36
Quarterly.....	4	4	1	-	-	-	1	-	-	2	-	-
Semiannual.....	5	4	1	1	1	-	-	-	1	1	-	1
Annual.....	7	7	2	1	1	-	-	-	-	4	-	-
Other.....	3	3	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	25	21	7	4	2	2	2	1	3	1	3	4
Real estate taxes not included in payment.....	5,007	4,920	1,867	473	267	206	547	200	735	572	526	87
Monthly.....	4,601	4,525	1,803	420	232	183	431	187	720	472	452	76
Quarterly.....	82	81	11	28	14	14	22	4	1	12	8	1
Semiannual.....	131	128	7	14	12	2	78	5	-	16	13	3
Annual.....	76	76	2	4	-	-	14	-	1	54	1	-
Other.....	35	35	24	1	1	-	-	-	-	7	3	-
Not reporting frequency of payment.....	82	75	20	6	4	2	7	4	13	11	14	7
Not reporting tax payment requirements.....	75	70	36	2	1	1	9	4	6	9	4	5
Monthly.....	65	61	32	-	-	-	9	4	5	7	4	4
Quarterly.....	2	2	2	-	-	-	-	-	-	-	-	-
Semiannual.....	1	-	-	-	-	-	-	-	-	1	-	-
Annual.....	2	2	-	1	1	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	1	-	-	1	-	-	-
Not reporting frequency of payment.....	5	5	2	1	-	-	-	-	-	-	-	-
No principal payments required.....	334	329	88	43	18	25	34	15	33	62	54	5
Monthly.....	279	276	78	35	11	24	26	13	32	46	46	3
Quarterly.....	14	14	2	4	3	1	2	-	-	4	2	-
Semiannual.....	18	18	2	3	3	-	4	2	-	3	4	-
Annual.....	9	9	-	-	-	-	-	-	-	1	-	-
Other.....	6	5	4	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	7	2	1	1	-	1	-	1	-	2	1
Not reporting principal payment requirements.....	266	187	43	21	7	14	26	10	28	26	31	19
Monthly.....	165	149	42	18	5	13	21	8	23	11	26	16
Quarterly.....	3	3	-	-	-	-	-	1	1	1	-	-
Semiannual.....	8	7	-	-	-	-	4	1	-	2	-	-
Annual.....	6	6	-	-	-	-	-	-	-	2	-	-
Other.....	2	2	1	3	2	1	1	-	4	6	5	62
Not reporting frequency of payment.....	82	20	-	-	-	-	-	-	-	-	-	-
No regular payments required.....	94	92	5	20	13	7	3	1	-	54	9	2

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE HUNTINGTON—ASHLAND 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.....	6,126	974	4,576	296	280	Reporting interest rate.....	6,386	1,009	4,806	311	260
Under \$500.....	887	67	871	43	56	Under 4.0%.....	76	8	59	5	4
\$500 to \$999.....	1,189	128	956	54	51	4.0% to 4.4%.....	58	10	40	4	4
\$1,000 to \$1,499.....	1,081	95	877	61	48	4.4% to 4.8%.....	2	-	1	1	-
\$1,500 to \$1,999.....	837	126	638	41	32	4.8% to 5.2%.....	1,202	316	806	40	40
\$2,000 to \$2,499.....	670	108	506	31	25	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999.....	409	72	299	26	12	5.6% to 6.0%.....	708	234	412	34	28
\$3,000 to \$3,499.....	484	124	314	20	16	6.0% to 6.4%.....	6	4	2	-	-
\$4,000 to \$4,499.....	288	105	154	9	15	6.4% to 6.8%.....	216	74	132	4	6
\$5,000 to \$5,499.....	156	73	69	5	9	6.8% to 7.2%.....	1	-	1	-	-
\$6,000 to \$7,499.....	114	46	55	3	10	7.2% to 7.6%.....	3,925	342	3,203	212	168
\$7,500 to \$9,999.....	45	16	24	2	3	7.6% to 8.0%.....	-	-	-	-	-
\$10,000 to \$14,999.....	17	3	11	-	3	8.0% and over.....	10	1	9	-	-
\$15,000 to \$19,999.....	3	1	1	-	-	Average interest rate....(percent)....	5.58	5.26	5.64	5.69	5.67
\$20,000 and over.....	1	-	1	-	-						

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 HUNTINGTON—ASHLAND 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.....	5,320	5,052	893	4,123	36	268
Total first mortgage outstanding debt..... (dollars).....	9,629,300	9,180,200	2,417,500	6,710,500	52,200	449,100
Total annual mortgage payment..... (dollars).....	1,450,678	1,417,148	298,914	1,109,422	8,812	38,580
Average first mortgage outstanding debt..... (dollars).....	1,810	1,817	2,707	1,628	-	1,676
Average value of property..... (dollars).....	3,686	3,691	4,527	3,514	-	3,590
Average annual estimated rental value..... (dollars).....	367	368	443	352	-	355
Average annual mortgage payment..... (dollars).....	273	281	335	269	-	125
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.1	15.4	12.4	16.5	-	7.5
Value of property.....	7.4	7.6	7.4	7.7	-	8.5
Estimated annual rental value.....	74.3	76.2	75.5	76.4	-	85.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,062	4,829	882	3,913	84	288
Average first mortgage outstanding debt..... (dollars).....	1,803	1,809	2,728	1,606	-	1,688
Average value of property..... (dollars).....	3,597	3,613	4,542	3,406	-	3,273
Average annual estimated rental value..... (dollars).....	359	360	444	342	-	358
Average annual mortgage payment..... (dollars).....	272	279	336	266	-	128
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.1	15.4	12.3	16.6	-	7.6
Value of property.....	7.6	7.7	7.4	7.8	-	8.9
Estimated annual rental value.....	75.7	77.3	75.6	77.8	-	88.5
Monthly mortgage payment—						
Under \$10.....	747	608	75	530	3	139
\$10 to \$14.....	993	947	88	852	7	46
\$15 to \$19.....	874	848	124	704	10	26
\$20 to \$24.....	683	674	113	556	5	9
\$25 to \$29.....	576	572	180	439	3	4
\$30 to \$39.....	621	619	159	457	3	2
\$40 to \$49.....	271	268	87	178	3	3
\$50 to \$59.....	174	173	59	114	-	1
\$60 to \$74.....	74	73	23	50	-	1
\$75 to \$99.....	28	28	10	18	-	2
\$100 and over.....	21	19	4	15	-	2
Average monthly mortgage payment..... (dollars).....	22.65	23.23	27.98	22.19	-	10.70
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	258	223	11	210	2	35
Average first mortgage outstanding debt..... (dollars).....	1,941	1,996	-	2,031	-	-
Average value of property..... (dollars).....	5,434	5,393	-	5,524	-	-
Average annual estimated rental value..... (dollars).....	524	528	-	537	-	-
Average annual mortgage payment..... (dollars).....	289	318	-	322	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.9	15.9	-	15.9	-	-
Value of property.....	5.3	5.9	-	5.8	-	-
Estimated annual rental value.....	55.2	60.2	-	60.0	-	-

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 WHEELING 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.....	48,359	47,454	19,999	42.1	27,455	799	106	18,624	6,257	33.6	12,367
Urban.....	33,800	33,189	13,472	40.6	19,717	569	42	12,416	4,200	33.8	8,216
Rural-nonfarm.....	14,559	14,265	6,527	45.8	7,738	230	64	6,208	2,057	33.1	4,151
COLOR OF OCCUPANTS											
White.....	-	45,805	19,704	43.0	26,101	-	-	18,354	6,182	33.7	12,172
Nonwhite.....	-	1,649	295	17.9	1,354	-	-	270	75	27.8	195
TYPE OF STRUCTURE											
1-family.....	29,362	28,971	16,063	55.6	12,808	407	84	15,232	5,109	33.5	10,123
Other.....	18,997	18,563	3,936	21.2	14,647	392	22	3,392	1,146	33.6	2,244
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	28,937	28,505	15,887	55.7	12,618	362	70	15,152	5,086	33.6	10,066
Under \$5.....	756	724	357	49.3	367	16	16	330	47	14.2	283
\$5 to \$9.....	3,416	3,336	1,255	37.6	2,081	57	23	1,182	262	22.2	920
\$10 to \$14.....	5,294	5,200	1,930	37.1	3,270	84	10	1,651	521	28.1	1,330
\$15 to \$19.....	4,645	4,577	2,113	46.2	2,464	63	5	1,996	642	32.2	1,354
\$20 to \$24.....	3,725	3,682	2,086	56.7	1,596	38	5	1,966	698	35.1	1,288
\$25 to \$29.....	3,281	3,249	2,054	63.2	1,195	28	4	1,963	708	36.1	1,255
\$30 to \$39.....	3,592	3,552	2,530	71.2	1,022	39	1	2,428	946	39.0	1,482
\$40 to \$49.....	1,801	1,787	1,455	81.4	332	11	3	1,396	549	39.3	847
\$50 to \$59.....	944	935	800	85.6	135	9	-	763	295	38.7	468
\$60 to \$74.....	653	644	553	85.9	91	6	3	534	200	37.5	334
\$75 to \$99.....	515	509	455	89.4	54	6	-	435	150	34.5	285
\$100 and over.....	315	310	299	96.5	11	5	-	286	68	23.6	220
Median monthly rent.....(dollars).....	19.98	20.06	24.99	-	15.70	16.40	-	25.09	27.13	-	23.95

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 WHEELING METROPOLITAN DISTRICT: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	6,257	5,306	332	405	522	550	520	931	656	509	408	245	141	50	27	951
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	5,840	4,927	288	369	487	504	506	858	612	488	389	231	125	44	24	913
Average interest rate.....(%).....	5.73	5.72	5.85	5.86	5.87	5.75	5.75	5.75	5.66	5.64	5.54	5.56	5.46	-	-	5.81
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	6,066	5,145	316	394	511	529	509	904	637	494	400	240	133	46	24	921
Building and loan association.....	1,077	914	75	77	129	114	121	189	98	54	27	17	8	-	2	163
Commercial bank.....	897	777	38	42	51	65	63	116	94	90	94	62	42	14	5	120
Savings bank.....	1,704	1,410	46	105	145	143	133	255	175	150	115	73	42	17	9	294
Life insurance company.....	94	77	-	1	1	1	3	6	11	20	13	10	8	2	1	17
Mortgage company.....	52	38	5	6	6	4	3	7	2	2	2	1	-	1	-	14
Home Owners' Loan Corporation.....	918	775	23	44	54	69	81	147	122	86	87	38	17	5	1	143
Individual.....	896	776	106	82	83	83	67	125	79	59	42	25	14	6	4	120
Other.....	428	378	23	38	42	50	38	59	56	33	20	14	2	1	2	50
Reporting debt and value.....	5,288	4,477	265	343	438	465	484	820	543	419	325	210	113	35	22	611
JUNIOR MORTGAGE																
First mortgage only.....	50	44	5	3	4	3	5	8	4	3	3	4	2	-	-	6
First and junior mortgage.....	114	81	3	4	9	8	9	11	8	14	7	7	-	-	1	33
With 1st mtg.; not rptg. on junior.....	5,124	4,352	257	335	419	454	470	801	531	402	316	199	111	35	21	772
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	1,807	1,570	253	266	251	218	153	224	102	59	28	10	1	1	2	237
\$1,000 to \$1,499.....	938	788	12	63	122	122	128	165	77	49	28	17	4	-	-	150
\$1,500 to \$1,999.....	701	594	-	12	51	92	101	151	93	49	35	10	4	-	1	102
\$2,000 to \$2,499.....	504	423	-	-	8	25	70	121	74	57	39	20	6	2	-	81
\$2,500 to \$2,999.....	352	290	-	-	-	7	28	68	61	48	34	13	10	-	1	62
\$3,000 to \$3,999.....	482	399	-	-	-	-	4	63	102	90	72	48	17	2	1	83
\$4,000 to \$4,999.....	226	198	-	-	-	-	-	6	31	49	59	34	14	3	-	40
\$5,000 to \$5,999.....	113	95	-	-	-	-	-	-	3	17	22	31	10	7	5	18
\$6,000 to \$7,499.....	79	58	-	-	-	-	-	-	-	1	6	21	23	5	2	21
\$7,500 to \$9,999.....	43	36	-	-	-	-	-	-	-	-	3	5	21	6	3	5
\$10,000 to \$14,999.....	16	11	-	-	-	-	-	-	-	-	1	3	5	2	-	5
\$15,000 to \$19,999.....	10	7	-	-	-	-	-	-	-	-	-	-	-	3	4	3
\$20,000 and over.....	5	1	-	-	-	-	-	-	-	-	-	-	-	-	1	4
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	20,583	16,827	167	385	698	958	1,239	2,657	2,273	2,144	2,088	1,712	1,236	561	711	3,756
Average value.....(dollars).....	3,892	3,759	631	1,122	1,615	2,060	2,559	3,240	4,186	5,117	6,404	8,150	10,936	-	-	4,631
Debt on first & jr. mtgs.....(thous.).....	9,611	7,982	100	221	358	473	640	1,288	1,101	1,015	937	763	559	247	181	1,729
Percent of value of property.....	46.7	46.8	59.6	57.4	51.8	49.3	51.7	48.5	46.4	47.4	44.9	44.5	45.2	-	-	46.0
Average debt.....(dollars).....	1,817	1,760	376	645	828	1,016	1,323	1,570	2,027	2,423	2,873	3,633	4,945	-	-	2,132
Debt on first mtgs.....(thousands).....	9,519	7,819	98	220	355	467	686	1,281	1,098	1,001	931	750	559	247	177	1,700
Percent of value of property.....	46.2	46.5	58.8	57.2	50.9	48.7	51.3	48.2	46.7	44.6	43.8	43.8	45.2	-	-	45.3
Average debt.....(dollars).....	1,800	1,747	371	643	822	1,004	1,314	1,562	2,021	2,388	2,856	3,570	4,945	-	-	2,096

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 WHEELING 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	6,257	6,066	1,077	2,601	897	1,704	94	52	918	896	428	191
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,840	5,740	1,013	2,513	848	1,665	90	48	918	773	385	100
Average interest rate (percent)	5.73	5.73	6.28	5.99	5.93	6.02	-	-	4.50	5.61	5.70	5.85
Reporting debt and value	5,238	5,191	972	2,201	764	1,437	83	46	766	772	351	97
Percent distribution	-	100.0	18.7	42.4	14.7	27.7	1.6	0.9	14.8	14.9	6.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	5,238	5,191	972	2,201	764	1,437	83	46	766	772	351	97
First mortgage only	50	48	8	22	15	7	-	-	10	5	3	2
First and junior mortgage	114	92	11	45	16	29	1	1	17	14	3	22
With first mortgage; not reporting on junior mortgage	5,124	5,051	953	2,134	733	1,401	82	45	739	753	345	73
1-family properties	4,477	4,399	832	1,849	667	1,182	67	35	640	667	309	78
First mortgage only	44	42	6	20	14	6	-	-	8	5	3	2
First and junior mortgage	81	68	8	31	11	20	1	1	15	11	1	13
With first mortgage; not reporting on junior mortgage	4,352	4,289	818	1,798	642	1,156	66	34	617	651	305	63
2- to 4-family properties	811	792	140	352	97	255	16	11	126	105	42	19
First mortgage only	6	6	2	2	1	1	-	-	2	-	-	-
First and junior mortgage	33	24	3	14	5	9	-	-	2	3	2	9
With first mortgage; not reporting on junior mortgage	772	762	135	336	91	245	16	11	122	102	40	10
RELATION OF DEBT TO VALUE												
1- to 4-family properties	5,238	5,191	972	2,201	764	1,437	83	46	766	772	351	97
Value of property (dollars)	20,582,800	20,059,600	2,889,400	9,430,600	3,687,900	5,742,700	609,000	141,600	3,147,900	2,609,300	1,241,800	513,200
Average value (dollars)	3,892	3,866	2,973	4,285	4,827	3,996	-	-	4,110	3,380	3,538	-
Debt on first and junior mortgages (dollars)	9,610,500	9,367,500	1,410,700	4,321,100	1,675,100	2,646,000	264,400	72,900	1,499,400	1,230,000	569,000	243,000
Percent of value of property	46.7	46.7	48.8	45.8	45.4	45.1	-	-	47.6	47.1	45.8	-
Average debt (dollars)	1,817	1,805	1,451	1,963	2,193	1,841	-	-	1,957	1,593	1,621	-
Debt on first mortgages (dollars)	9,519,000	9,296,000	1,403,500	4,285,900	1,662,000	2,623,900	263,200	72,900	1,435,000	1,218,300	567,200	223,000
Percent distribution	-	100.0	15.1	46.1	17.9	28.2	2.8	0.8	16.0	13.1	6.1	-
Percent of value of property	46.2	46.3	48.6	45.4	45.1	45.7	-	-	47.2	46.7	45.7	-
Average debt (dollars)	1,800	1,791	1,444	1,947	2,175	1,826	-	-	1,939	1,578	1,616	-
1-family properties	4,477	4,399	832	1,849	667	1,182	67	35	640	667	309	78
Value of property (dollars)	16,827,000	16,420,700	2,436,000	7,693,000	3,079,800	4,613,200	426,900	106,400	2,530,200	2,180,000	1,048,200	406,300
Average value (dollars)	3,759	3,733	2,923	4,161	4,617	3,903	-	-	3,953	3,268	3,392	-
Debt on first and junior mortgages (dollars)	7,881,600	7,710,900	1,183,400	3,523,400	1,369,400	2,159,000	192,500	51,200	1,240,400	1,023,900	491,100	170,700
Percent of value of property	46.8	47.0	48.6	45.9	44.5	46.8	-	-	49.0	47.0	46.9	-
Average debt (dollars)	1,760	1,753	1,422	1,903	2,053	1,827	-	-	1,938	1,585	1,589	-
Debt on first mortgages (dollars)	7,819,200	7,660,200	1,179,200	3,503,100	1,360,400	2,142,700	191,300	51,200	1,227,800	1,016,700	490,900	159,000
Percent of value of property	46.5	46.6	48.4	45.5	44.2	46.4	-	-	48.5	46.6	46.8	-
Average debt (dollars)	1,747	1,741	1,417	1,895	2,040	1,813	-	-	1,918	1,584	1,589	-
2- to 4-family properties	811	792	140	352	97	255	16	11	126	105	42	19
Value of property (dollars)	3,755,800	3,648,900	453,400	1,737,600	608,100	1,129,500	182,100	35,200	617,700	429,300	193,600	106,900
Average value (dollars)	4,631	4,607	3,239	4,936	4,429	-	-	-	4,902	4,089	-	-
Debt on first and junior mortgages (dollars)	1,728,900	1,656,600	227,300	792,700	305,700	487,000	71,900	21,700	259,000	206,100	77,900	72,300
Percent of value of property	46.0	45.4	50.1	45.6	-	43.1	-	-	41.9	48.0	-	-
Average debt (dollars)	2,132	2,092	1,624	2,252	-	1,910	-	-	2,056	1,963	-	-
Debt on first mortgages (dollars)	1,699,800	1,635,800	224,300	782,800	301,600	481,200	71,900	21,700	257,200	201,600	76,300	64,000
Percent of value of property	45.3	44.8	49.5	45.1	-	42.6	-	-	41.6	47.0	-	-
Average debt (dollars)	2,096	2,065	1,602	2,224	-	1,887	-	-	2,041	1,920	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE WHEELING 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	5,306	5,145	914	2,187	777	1,410	77	38	775	776	378	161
RACE OF OCCUPANTS												
White	5,242	5,084	903	2,167	768	1,399	77	38	763	765	371	158
Negro	61	58	11	20	9	11	-	-	11	10	6	3
Other nonwhite	3	3	-	-	-	-	-	-	1	1	1	-
YEAR BUILT												
Reporting year built	4,969	4,819	855	2,030	736	1,294	75	38	722	741	358	150
1930 to 1940	855	828	126	395	132	263	9	5	101	127	65	27
1920 to 1929	1,660	1,606	277	629	232	397	37	13	279	243	128	54
1910 to 1919	1,024	998	177	427	148	279	11	6	148	150	69	36
1900 to 1909	792	776	152	313	115	198	14	9	111	119	58	16
1880 to 1899	455	443	81	191	81	110	2	3	65	69	32	12
1879 or earlier	183	178	42	75	28	47	2	2	18	38	6	5

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE WHEELING 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.....	5,306	5,145	914	2,187	777	1,410	77	38	775	776	378	161
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,480	4,402	832	1,850	567	1,183	67	35	641	668	309	78
Under \$500.....	717	699	127	294	100	194	2	14	42	162	58	18
\$500 to \$999.....	867	854	196	346	113	233	6	5	97	149	55	18
\$1,000 to \$1,499.....	787	779	166	297	103	194	6	3	127	116	64	8
\$1,500 to \$1,999.....	599	588	144	234	88	146	10	1	110	51	38	11
\$2,000 to \$2,499.....	424	420	79	157	58	99	7	3	92	47	35	4
\$2,500 to \$2,999.....	290	283	47	122	48	74	5	4	54	34	17	7
\$3,000 to \$3,999.....	395	390	48	182	73	109	13	4	68	57	18	5
\$4,000 to \$4,999.....	194	191	10	107	29	78	11	-	31	23	9	3
\$5,000 to \$5,999.....	96	92	10	43	16	27	3	-	10	18	8	4
\$6,000 to \$7,499.....	56	53	3	35	24	11	2	-	5	3	5	3
\$7,500 to \$9,999.....	37	36	2	22	8	14	1	1	4	4	2	1
\$10,000 to \$14,999.....	11	11	-	6	3	3	1	-	1	3	-	-
\$15,000 to \$19,999.....	6	5	-	5	4	1	-	-	-	-	-	1
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	4,927	4,853	850	2,108	730	1,378	74	36	775	672	338	74
Under 4.0%.....	38	37	3	3	-	3	-	-	-	24	7	1
4.0%.....	109	107	8	21	9	12	-	1	-	61	16	2
4.1% to 4.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
4.5%.....	834	829	6	13	8	5	1	-	775	7	27	5
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	374	363	36	184	70	114	24	3	-	77	39	11
5.1% to 5.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.5%.....	43	42	2	30	7	23	1	-	-	4	5	1
5.6% to 5.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
6.0%.....	2,961	2,917	494	1,661	597	1,064	47	25	-	473	217	44
6.1% to 6.4%.....	2	2	1	-	-	-	-	-	-	1	-	-
6.5%.....	6	6	2	3	-	3	-	-	-	1	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	526	516	285	186	36	150	-	6	-	17	22	10
7.1% to 7.4%.....	2	2	2	-	-	-	-	-	-	1	-	-
7.5%.....	3	3	1	1	-	1	-	-	-	1	-	-
7.6% to 7.9%.....	-	-	-	-	-	3	1	-	-	5	4	-
8.0% and over.....	27	27	10	6	3	3	1	1	-	-	-	-
Average interest rate..... (percent)	5.72	5.72	6.22	5.97	5.92	5.99	-	-	4.50	5.61	5.68	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	4,408	4,338	832	1,806	626	1,180	72	32	713	553	330	70
Real estate taxes included in payment.....	551	541	49	149	51	98	3	6	224	43	67	10
Monthly.....	515	506	46	131	43	88	3	6	220	36	64	9
Quarterly.....	12	12	2	9	3	6	-	-	-	1	-	-
Semiannual.....	6	6	-	3	1	2	-	-	-	3	-	-
Annual.....	5	5	-	1	1	-	-	-	-	3	1	-
Other.....	-	-	-	-	-	-	-	-	-	-	2	-
Not reporting frequency of payment.....	13	12	1	5	3	2	-	-	4	-	2	1
Real estate taxes not included in payment.....	3,756	3,702	755	1,628	556	1,072	67	25	477	494	256	54
Monthly.....	3,276	3,231	731	1,339	420	919	59	24	466	379	233	45
Quarterly.....	249	244	5	193	86	107	3	-	-	34	9	5
Semiannual.....	77	77	4	24	14	10	4	-	2	41	2	-
Annual.....	54	52	1	21	10	11	1	1	-	23	5	2
Other.....	35	35	1	25	16	9	-	-	-	6	3	-
Not reporting frequency of payment.....	65	63	13	26	10	16	-	-	9	11	4	2
Not reporting tax payment requirements.....	101	95	28	29	19	10	2	1	12	16	7	6
Monthly.....	71	69	27	18	11	7	1	1	8	11	3	2
Quarterly.....	4	4	-	2	2	-	-	-	-	-	2	-
Semiannual.....	5	5	1	2	1	1	1	-	-	1	-	-
Annual.....	3	2	-	1	-	1	-	-	-	-	1	1
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	18	15	-	6	5	1	-	-	4	4	1	3
No principal payments required.....	309	304	29	164	58	106	2	2	14	77	16	5
Monthly.....	176	173	26	87	26	61	1	2	13	33	11	3
Quarterly.....	67	67	-	53	22	31	-	-	1	13	-	-
Semiannual.....	27	27	1	5	4	1	1	-	-	19	1	-
Annual.....	22	21	1	9	2	7	-	-	-	7	4	1
Other.....	4	4	-	3	1	2	-	-	-	1	-	-
Not reporting frequency of payment.....	13	12	1	7	3	4	-	-	-	4	-	1
Not reporting principal payment requirements.....	305	225	45	91	29	62	3	2	29	41	14	80
Monthly.....	128	117	36	44	14	30	1	1	21	8	6	11
Quarterly.....	15	15	-	11	5	6	-	-	-	4	-	-
Semiannual.....	7	7	-	2	1	1	-	-	-	4	1	-
Annual.....	10	8	-	4	1	3	1	-	-	3	-	2
Other.....	3	3	-	1	-	1	-	-	1	1	-	-
Not reporting frequency of payment.....	142	75	9	29	8	21	1	1	7	21	7	67
No regular payments required.....	284	278	8	126	64	62	-	2	19	105	18	6

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE WHEELING 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.....	4,480	437	3,802	256	485	Reporting interest rate.....	4,927	520	3,623	295	489
Under \$500.....	717	30	519	68	105	Under 4.0%.....	38	3	28	4	3
\$500 to \$999.....	867	59	654	51	103	4.0%.....	109	11	73	8	17
\$1,000 to \$1,499.....	787	68	616	38	65	4.1% to 4.4%.....	1	-	1	-	-
\$1,500 to \$1,999.....	599	46	470	21	52	4.5%.....	834	247	507	18	62
\$2,000 to \$2,499.....	424	54	309	18	43	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	290	33	219	14	24	5.0%.....	374	58	257	26	33
\$3,000 to \$3,999.....	395	65	267	21	42	5.1% to 5.4%.....	-	-	-	-	-
\$4,000 to \$4,999.....	194	40	127	8	19	5.5%.....	43	17	24	1	1
\$5,000 to \$5,999.....	96	24	57	3	12	5.6% to 5.9%.....	1	-	1	-	-
\$6,000 to \$7,499.....	56	14	31	6	5	6.0%.....	2,961	166	2,271	210	314
\$7,500 to \$9,999.....	37	3	25	2	7	6.1% to 6.4%.....	2	-	-	-	2
\$10,000 to \$14,999.....	11	1	5	1	4	6.5%.....	6	-	5	1	-
\$15,000 to \$19,999.....	6	-	3	-	3	6.6% to 6.9%.....	-	-	-	-	-
\$20,000 and over.....	1	-	-	-	1	7.0%.....	526	16	434	24	52
						7.1% to 7.4%.....	2	-	2	-	-
						7.5%.....	3	1	2	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	27	1	18	3	5
						Average interest rate...(percent)....	5.72	5.14	5.79	5.84	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 WHEELING 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.....	3,388	3,166	382	2,726	58	222
Total first mortgage outstanding debt..... (dollars).....	5,992,200	5,648,900	911,200	4,599,800	137,900	343,300
Total annual mortgage payment..... (dollars).....	937,980	914,083	128,340	768,077	17,666	23,897
Average first mortgage outstanding debt..... (dollars).....	1,769	1,784	2,385	1,687	-	1,546
Average value of property..... (dollars).....	3,684	3,682	4,270	3,589	-	3,717
Average annual estimated rental value..... (dollars).....	342	343	394	385	-	380
Average annual mortgage payment..... (dollars).....	277	289	336	232	-	108
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.7	16.2	14.1	16.7	-	7.0
Value of property.....	7.5	7.8	7.9	7.8	-	2.9
Estimated annual rental value.....	80.9	84.2	85.4	84.1	-	32.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,070	2,941	373	2,513	55	129
Average first mortgage outstanding debt..... (dollars).....	1,761	1,784	2,411	1,680	-	1,235
Average value of property..... (dollars).....	3,612	3,688	4,279	3,537	-	3,022
Average annual estimated rental value..... (dollars).....	336	339	394	330	-	276
Average annual mortgage payment..... (dollars).....	280	288	340	238	-	100
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.9	16.2	14.1	16.7	-	8.1
Value of property.....	7.8	7.9	8.0	7.9	-	3.3
Estimated annual rental value.....	85.4	85.1	86.4	84.9	-	36.4
Monthly mortgage payment—						
Under \$10.....	378	294	21	269	4	84
\$10 to \$14.....	562	541	51	485	5	21
\$15 to \$19.....	481	469	49	413	7	12
\$20 to \$24.....	417	411	53	346	12	6
\$25 to \$29.....	429	426	61	357	8	3
\$30 to \$39.....	386	385	58	319	8	1
\$40 to \$49.....	190	188	41	141	6	2
\$50 to \$59.....	122	122	20	98	4	-
\$60 to \$74.....	48	48	8	39	1	-
\$75 to \$99.....	29	29	7	22	-	-
\$100 and over.....	28	28	4	24	-	-
Average monthly mortgage payment..... (dollars).....	28.37	24.02	28.36	23.34	-	8.35
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	318	225	9	213	3	93
Average first mortgage outstanding debt..... (dollars).....	1,840	1,783	-	1,771	-	-
Average value of property..... (dollars).....	4,381	4,253	-	4,211	-	-
Average annual estimated rental value..... (dollars).....	399	396	-	395	-	-
Average annual mortgage payment..... (dollars).....	243	294	-	301	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	16.5	-	17.0	-	-
Value of property.....	5.5	6.9	-	7.2	-	-
Estimated annual rental value.....	60.8	74.2	-	76.3	-	-

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	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.....	33,609	30,729	26,798	105,943,400	3,953	49,672,600	1,854	46.9	29,549	5,668	5,086	3,172	1,895	840	4,522	5,095	3,271	5.65	
Urban.....	20,399	18,213	15,796	75,032,700	4,750	35,182,600	2,227	46.9	17,571	3,111	3,052	1,761	1,731	596	3,080	2,264	1,976	5.59	
Rural-nonfarm.....	13,210	12,516	11,002	30,910,700	2,810	14,490,000	1,317	46.9	11,978	2,557	2,034	1,411	164	244	1,442	2,831	1,295	5.74	
BARBOUR COUNTY.....	170	157	146	333,900	2,287	155,600	1,066	46.6	153	1	17	19	-	-	48	46	22	5.28	
BERKELEY COUNTY.....	744	658	518	1,698,000	3,268	719,400	1,389	42.5	626	48	260	82	1	-	60	120	55	5.76	
Martinsburg.....	478	400	283	950,000	3,357	391,100	1,382	41.2	379	27	188	30	-	-	45	48	41	5.76	
Rural-nonfarm.....	266	258	235	743,000	3,162	328,300	1,397	44.2	247	21	72	52	1	-	15	72	14	5.75	
BOONE COUNTY.....	141	127	96	316,600	3,298	122,000	1,271	38.5	122	6	50	14	2	1	21	18	10	5.60	
BRAXTON COUNTY.....	94	94	86	177,200	2,060	75,200	874	42.4	88	-	7	-	-	-	23	23	21	5.34	
BROOKE COUNTY.....	889	763	676	2,476,500	3,663	1,192,700	1,764	48.2	745	144	209	90	2	12	86	137	65	5.69	
Follansbee town.....	207	179	170	598,200	3,519	271,200	1,595	45.3	174	23	83	14	-	-	20	18	16	5.71	
Hollidays Cove city (part)...	206	158	152	696,700	4,584	352,000	2,316	50.5	158	48	48	12	-	12	19	19	-	5.68	
Wellburg.....	188	152	135	571,400	4,233	277,500	2,056	48.6	147	20	24	28	1	-	34	32	8	5.57	
Rural-nonfarm.....	288	274	219	610,200	2,786	292,000	1,333	47.9	266	53	54	36	1	-	13	68	41	5.77	
CABELL COUNTY.....	3,672	3,338	2,863	13,105,200	4,577	6,279,000	2,193	47.9	3,185	627	298	196	524	179	549	362	450	5.50	
Huntington city (part).....	3,448	3,119	2,683	12,591,400	4,693	6,027,500	2,247	47.9	2,972	583	265	191	517	176	517	312	411	5.51	
Rural-nonfarm.....	224	219	180	513,800	2,854	251,500	1,397	48.9	213	44	33	5	7	3	32	50	39	5.48	
CALHOUN COUNTY.....	43	43	37	105,500	2,851	43,300	1,170	41.0	28	-	19	3	-	-	1	5	-	5.95	
CLAY COUNTY.....	23	22	15	35,000	-	17,600	-	-	20	2	2	3	-	-	6	7	-	-	
DODDRIDGE COUNTY.....	49	48	39	85,300	2,187	49,800	1,277	58.4	45	-	10	7	-	-	14	11	3	5.38	
FAYETTE COUNTY.....	731	696	634	2,025,400	3,195	797,800	1,258	39.4	655	105	206	99	-	6	71	82	86	5.80	
Montgomery city (part).....	48	45	39	251,200	6,441	102,100	2,618	40.6	34	3	21	2	-	-	4	1	3	5.49	
Oak Hill.....	154	146	141	521,200	3,696	202,600	1,437	38.9	141	3	89	10	-	-	11	4	24	5.53	
Rural-nonfarm.....	529	505	454	1,253,000	2,760	493,100	1,086	39.4	480	99	96	87	-	6	56	77	59	5.90	
GILMER COUNTY.....	50	49	40	176,300	4,408	71,300	1,783	40.4	48	-	2	24	-	-	9	8	5	5.64	
GRANT COUNTY.....	71	64	57	151,100	2,651	69,500	1,219	46.0	59	-	43	1	-	-	-	15	-	5.93	
GREENBRIER COUNTY.....	406	381	363	1,126,800	3,104	442,000	1,218	39.2	375	39	150	26	2	3	38	84	33	5.70	
HAMPSHIRE COUNTY.....	82	76	53	133,500	2,519	64,900	1,225	48.6	75	2	29	13	-	1	2	23	5	5.86	
HANCOCK COUNTY.....	1,669	1,405	1,316	5,441,300	4,135	2,864,500	2,177	52.6	1,314	648	67	213	4	13	104	173	92	5.84	
Chester.....	286	278	225	675,700	3,003	343,000	1,524	50.8	273	198	1	12	-	1	13	6	42	6.06	
Hollidays Cove city (part)...	202	140	129	761,900	5,906	358,000	2,775	47.0	135	35	1	59	-	6	12	12	10	5.82	
Rural-nonfarm.....	1,181	987	962	4,003,700	4,162	2,163,500	2,249	54.0	906	415	65	142	4	6	79	155	40	5.78	
HARDY COUNTY.....	51	46	46	121,100	2,633	57,900	1,259	47.8	45	-	15	8	-	-	3	17	2	5.82	
HARRISON COUNTY.....	1,824	1,709	1,493	5,787,500	3,876	2,596,300	1,739	44.9	1,643	329	256	131	196	52	219	318	142	5.82	
Clarksburg.....	1,121	1,023	917	4,529,400	4,939	1,995,300	2,176	44.1	983	175	180	54	180	46	133	139	76	5.78	
Salem.....	60	60	50	101,600	2,032	38,800	776	38.2	60	3	27	-	-	-	6	20	4	5.70	
Shinnston.....	63	61	29	71,100	2,452	25,900	893	36.4	57	8	12	6	1	1	15	12	2	5.54	
Rural-nonfarm.....	580	565	497	1,085,400	2,184	536,300	1,079	49.4	543	143	37	71	15	5	65	147	60	5.94	
JACKSON COUNTY.....	82	81	68	156,000	2,294	70,100	1,031	44.9	71	19	6	17	-	1	3	9	16	5.93	
JEFFERSON COUNTY.....	355	334	269	761,400	2,830	351,700	1,307	46.2	315	15	48	25	1	1	50	151	24	5.64	
Charles Town.....	101	93	81	369,200	4,558	182,000	2,847	49.3	80	3	23	-	-	-	9	41	4	5.72	
Rural-nonfarm.....	255	241	188	392,200	2,086	169,700	903	43.3	235	12	25	25	1	1	41	110	20	5.61	
KANAWHA COUNTY.....	5,305	4,954	4,399	23,802,500	5,411	11,549,900	2,626	48.5	4,793	847	690	379	639	249	738	576	675	5.53	
Charleston.....	2,457	2,220	1,895	13,937,700	7,355	6,474,100	3,416	46.5	2,155	260	278	126	474	83	419	187	328	5.40	
Dunbar.....	377	375	367	1,325,600	3,612	680,600	1,854	51.3	369	143	81	26	22	10	47	36	3	5.75	
Montgomery city (part).....	11	11	7	28,300	-	9,800	-	-	11	-	5	1	-	-	1	4	-	-	
Nitro town (part).....	34	32	29	90,300	3,114	38,000	1,810	42.1	32	4	3	7	1	-	5	1	11	5.55	
St. Albans.....	164	152	150	630,700	4,205	294,800	1,955	46.7	150	4	24	22	4	3	20	39	34	5.65	
South Charleston town.....	709	664	659	3,368,100	5,111	1,837,900	2,789	54.6	637	191	141	63	93	66	75	53	15	5.50	
Rural-nonfarm.....	1,553	1,500	1,292	4,421,800	3,422	2,214,700	1,714	50.1	1,440	305	158	134	45	86	168	260	284	5.68	
LEWIS COUNTY.....	220	213	183	528,900	2,890	203,700	1,113	38.5	198	29	42	8	12	-	43	30	34	5.63	
Weston town.....	145	141	113	373,900	3,309	157,300	1,392	42.1	127	18	36	1	11	-	26	15	20	5.73	
Rural-nonfarm.....	75	72	70	155,000	2,214	46,400	663	29.9	71	11	6	7	1	-	17	15	14	5.46	
LINCOLN COUNTY.....	112	109	95	221,500	2,332	122,200	1,286	55.2	106	59	-	12	-	2	10	18	5	5.63	
LOGAN COUNTY.....	268	260	202	665,700	3,296	300,500	1,488	45.1	253	70	30	27	6	1	42	63	14	5.96	
Logan city.....	107	102	83	300,700	3,623	145,700	1,755	48.5	100	11	12	9	4	1	16	45	2	5.78	
Rural-nonfarm.....	161	158	119	365,000	3,067	154,800	1,301	42.4	153	59	18	18	2	-	26	18	12	6.09	
McDOWELL COUNTY.....	335	296	277	1,029,800	3,718	478,300	1,727	46.4	293	13	126	24	4	4	27	67	28	5.70	
Keystone.....	11	10	10	45,000	-	14,100	-	-	10	-	8	-	-	-	1	-	1	-	
Welch.....	148	125	121	730,400	6,036	372,900	3,082	51.1	123	1	79	1	4	1	19	17	1	5.51	
Rural-nonfarm.....	176	161	146	254,400	1,742	91,300	625	35.9	160	12	39	23	-	3	7	50	26	5.85	
MARION COUNTY.....	1,432	1,315	1,186	4,564,600	3,849	2,108,100	1,777	46.2	1,274	363	65	112	62	51	231	210	180	5.73	
Fairmont.....	851	751	682	2,796,400	4,100	1,303,500	1,911	46.6	733	249	33	41	37	35	145	83	110	5.68	
Mannington.....	35	35	30	96,800	3,227	38,400	1,280	39.7	32	4	4	8	-	16	79	119	69	5.73	
Rural-nonfarm.....	546	529	474	1,671,400	3,526	766,200	1,616	45.8	509	110	28	63	25	-	-	-	-	5.81	

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		
MARSHALL COUNTY.....	951	866	806	2,382,900	2,956	1,124,800	1,396	47.2	849	186	150	140	4	5	174	102	88	5.52	
Benwood.....	57	42	7	18,700	-	6,700	-	-	39	6	4	11	-	-	6	5	7	5.72	
McMechen.....	170	150	146	420,700	2,882	186,100	1,275	44.2	145	24	19	43	-	1	14	7	37	5.80	
Moundsville.....	380	346	338	1,039,600	3,076	470,600	1,392	45.3	342	90	48	57	1	2	93	30	21	5.37	
Rural-nonfarm.....	344	328	315	903,700	2,869	461,400	1,465	51.1	323	66	79	29	3	2	61	60	23	5.51	
MASON COUNTY.....	296	285	270	728,600	2,699	314,700	1,166	43.2	273	100	33	36	-	2	32	55	15	5.91	
Point Pleasant.....	156	147	135	493,300	3,654	215,400	1,596	43.7	139	65	9	17	-	2	17	24	5	5.93	
Rural-nonfarm.....	140	138	135	235,300	1,743	99,300	736	42.2	134	35	24	19	-	-	15	31	10	5.88	
MERCER COUNTY.....	1,764	1,618	1,437	5,654,600	3,935	2,403,300	1,672	42.5	1,558	52	446	66	121	41	295	385	152	5.54	
Bluefield.....	945	847	721	3,842,000	5,329	1,670,100	2,316	43.5	819	35	146	44	108	29	185	158	114	5.43	
Princeton.....	385	348	327	1,109,100	3,392	448,300	1,371	40.4	333	2	169	1	12	7	64	64	14	5.61	
Rural-nonfarm.....	434	423	389	703,500	1,808	284,900	732	40.5	406	15	131	21	1	5	46	163	24	5.71	
MINERAL COUNTY.....	409	367	275	753,400	2,740	324,000	1,178	43.0	354	3	90	55	-	21	32	72	61	5.82	
Keyser.....	260	229	172	522,900	8,040	230,300	1,339	44.0	223	1	70	20	-	9	23	32	68	5.82	
Piedmont.....	28	23	13	54,500	-	14,500	-	-	23	-	8	7	-	-	3	3	2	-	
Rural-nonfarm.....	121	115	90	176,000	1,956	79,200	880	45.0	108	2	12	28	-	12	6	37	11	5.89	
MINGO COUNTY.....	257	244	194	655,400	3,378	353,000	1,820	53.9	228	24	57	6	3	2	58	57	21	5.37	
Williamson.....	189	177	145	499,200	3,443	264,700	1,826	53.0	171	8	43	4	2	2	50	45	17	5.31	
Rural-nonfarm.....	68	67	49	156,200	3,188	88,300	1,802	56.5	57	16	14	2	1	-	8	12	4	5.54	
MONONGALIA COUNTY.....	1,189	1,029	980	3,751,700	3,828	1,721,400	1,757	45.9	1,005	167	64	21	66	32	316	288	51	5.42	
Morgantown.....	643	517	484	2,303,900	4,760	1,080,600	2,233	46.9	506	72	39	12	50	20	171	112	30	5.41	
Rural-nonfarm.....	546	512	496	1,447,800	2,919	640,800	1,292	44.3	499	95	25	9	16	12	145	176	21	5.43	
MONROE COUNTY.....	38	36	35	85,800	2,451	40,500	1,157	47.2	34	-	20	-	-	-	5	6	3	5.70	
MORGAN COUNTY.....	96	90	61	136,900	2,244	59,200	970	43.2	87	11	8	9	1	-	6	47	5	5.71	
NICHOLAS COUNTY.....	80	78	56	140,400	2,507	63,400	1,132	45.2	74	4	13	10	-	1	15	30	1	5.60	
Richwood.....	22	22	16	26,300	-	17,400	-	-	19	2	-	4	-	-	8	5	-	-	
Rural-nonfarm.....	58	56	40	114,100	2,853	46,000	1,150	40.3	55	2	13	6	-	1	7	25	1	5.77	
OHIO COUNTY.....	2,386	2,004	1,523	7,859,100	5,160	3,617,300	2,375	46.0	1,941	97	355	620	66	14	362	332	95	5.53	
Wheeling.....	1,932	1,557	1,244	6,796,600	5,464	3,135,500	2,520	46.1	1,509	75	320	449	63	10	302	283	57	5.51	
Rural-nonfarm.....	454	447	279	1,062,500	3,808	481,800	1,727	45.3	432	22	35	171	3	4	60	99	38	5.60	
PENDLETON COUNTY.....	19	12	11	23,500	-	11,200	-	-	10	-	2	-	-	-	4	3	1	-	
PLEASANTS COUNTY.....	109	102	90	304,600	3,384	140,900	1,566	46.3	97	1	54	13	-	1	20	6	2	5.60	
POCAHONTAS COUNTY.....	96	94	77	188,500	2,448	79,900	1,038	42.4	82	-	52	8	-	-	6	13	3	5.76	
PRESTON COUNTY.....	228	217	207	399,500	1,930	178,500	862	44.7	208	41	47	24	-	1	5	74	16	5.91	
PUNAM COUNTY.....	119	108	91	199,000	2,187	63,900	702	32.1	96	4	5	5	-	2	11	67	2	5.89	
Nitro town (part).....	55	47	44	96,200	2,186	35,800	814	37.2	43	2	-	-	-	1	1	39	-	5.97	
Rural-nonfarm.....	64	61	47	102,800	2,187	28,100	598	27.3	53	2	5	5	-	1	10	28	2	5.81	
RALEIGH COUNTY.....	1,249	1,187	980	2,601,500	2,828	1,156,100	1,257	44.4	1,134	296	227	144	12	14	86	227	128	5.87	
Beckley.....	529	487	331	1,465,000	4,426	699,600	2,114	47.8	459	59	110	62	5	6	69	63	65	5.73	
Rural-nonfarm.....	720	700	589	1,136,500	1,930	456,500	775	40.2	675	237	117	82	7	8	17	144	63	5.99	
RANDOLPH COUNTY.....	300	281	246	705,300	2,867	238,100	968	33.8	272	3	59	49	2	1	36	70	52	5.64	
Elkins.....	191	175	147	552,500	3,759	184,200	1,253	33.3	171	2	44	33	1	-	34	34	23	5.60	
Rural-nonfarm.....	109	106	99	152,800	1,543	53,900	544	35.3	101	1	15	16	1	1	2	36	29	5.72	
RITCHIE COUNTY.....	144	144	134	276,400	2,063	129,000	963	46.7	138	2	46	18	-	-	11	54	7	5.86	
ROANE COUNTY.....	81	79	55	241,000	4,382	102,300	1,860	42.4	70	5	35	2	-	-	19	7	2	5.46	
SUMMERS COUNTY.....	253	226	214	733,100	3,426	333,100	1,557	45.4	222	2	62	50	-	-	91	15	2	5.32	
Hinton.....	214	187	179	643,700	3,596	294,200	1,644	45.7	184	1	48	38	-	-	89	7	1	5.21	
Rural-nonfarm.....	39	39	35	89,400	2,554	38,900	1,111	43.5	38	1	14	12	-	-	2	8	1	5.81	
TAYLOR COUNTY.....	292	284	177	490,900	2,773	203,700	1,151	41.5	274	59	-	7	-	2	45	31	130	5.77	
Grafton.....	213	207	105	354,300	3,374	152,400	1,451	43.0	200	35	-	4	-	2	30	12	117	5.90	
Rural-nonfarm.....	79	77	72	136,600	1,897	51,300	713	37.6	74	24	-	3	-	-	15	19	13	5.31	
TUCKER COUNTY.....	130	122	118	179,600	1,522	80,800	685	45.0	121	-	33	19	1	1	24	38	5	5.57	
TYLER COUNTY.....	100	96	77	189,900	2,466	113,000	1,468	59.5	87	16	3	44	-	-	7	14	3	5.85	
Sistersville.....	66	63	54	144,200	2,670	76,600	1,419	53.1	60	12	2	36	-	-	1	9	-	6.02	
Rural-nonfarm.....	34	33	23	45,700	-	36,400	-	-	27	4	1	8	-	-	6	5	3	-	
UPSHUR COUNTY.....	182	164	104	302,900	2,913	119,800	1,152	39.6	154	28	40	8	3	-	29	38	8	5.68	
Buckhannon.....	145	129	75	254,300	3,524	106,100	1,415	40.1	123	24	36	4	2	-	26	24	7	5.78	
Rural-nonfarm.....	37	35	29	38,600	1,331	13,700	472	35.5	31	4	4	4	1	-	3	14	1	5.31	
WAYNE COUNTY.....	515	494	455	1,296,100	2,849	624,000	1,371	48.1	454	58	42	54	42	39	79	57	83	5.48	
Huntington city (part).....	213	206	200	624,400	3,122	322,200	1,611	51.6	201	27	16	22	38	29	36	15	18	5.45	
Kenova.....	133	123	120	311,000	2,592	125,000	1,042	40.2	120	6	4	20	4	8	21	17	40	5.44	
Rural-nonfarm.....	169	165	135	360,700	2,672	176,800	1,310	49.0	133	25	22	12	-	2	22	25	25	5.56	
WESTER COUNTY.....	46	43	34	100,600	2,959	58,500	1,721	58.2	41	1	28	-	-	-	-	11	1	5.55	

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		
WETZEL COUNTY.....	314	303	271	728,200	2,687	360,500	1,330	49.5	292	77	29	35	2	3	35	45	66	5.87	
New Martinsville town.....	115	109	99	307,900	3,110	161,100	1,627	52.3	104	39	5	1	2	1	18	11	27	5.75	
Rural-nonfarm.....	199	194	172	420,300	2,444	199,400	1,159	47.4	188	38	24	34	-	2	17	34	39	5.94	
WIRT COUNTY.....	14	14	4	7,000	-	2,500	-	-	11	-	1	2	-	-	-	7	1	-	
WOOD COUNTY.....	2,953	2,743	2,575	9,204,300	3,574	4,606,500	1,789	50.0	2,686	1,056	355	181	116	79	289	342	268	5.80	
Parkersburg.....	1,633	1,497	1,413	6,290,100	4,452	3,162,700	2,238	50.3	1,461	567	191	149	93	24	172	127	138	5.76	
Rural-nonfarm.....	1,320	1,246	1,162	2,914,200	2,508	1,443,800	1,243	49.5	1,225	489	164	32	23	55	117	215	130	5.86	
WYOMING COUNTY.....	180	171	144	601,100	4,174	245,400	1,704	40.8	168	9	83	4	1	3	27	29	12	5.56	
Mullens.....	114	106	101	439,200	4,349	188,400	1,865	42.9	106	3	55	-	1	1	25	20	1	5.62	
Rural-nonfarm.....	66	65	43	161,900	3,765	57,000	1,326	35.2	62	6	28	4	-	2	2	9	11	5.45	
TOTALS FOR URBAN PLACES IN TWO COUNTIES																			
Holidays Cove city.....	408	298	281	1,458,600	5,191	710,000	2,527	48.7	293	88	49	71	-	18	31	31	10	5.74	
Huntington city.....	3,661	3,325	2,883	13,215,800	4,584	6,349,700	2,202	48.0	3,173	610	231	213	555	205	553	327	429	5.50	
Montgomery city.....	59	56	46	279,500	6,076	111,900	2,433	40.0	45	3	26	3	-	1	8	1	3	5.48	
Nitro town.....	89	79	73	186,500	2,555	73,800	1,011	39.6	75	6	3	7	1	1	6	40	11	5.79	

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

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

[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		
THE STATE																			
TOTAL.....	33,609	30,729	26,798	105,943,400	3,953	49,672,600	1,854	46.9	29,549	5,668	5,086	3,172	1,695	840	4,522	5,095	3,271	5.65	
Inside principal metropolitan districts.....	7,621	6,760	5,700	24,959,400	4,379	11,804,600	2,071	47.3	6,488	982	844	1,040	681	235	1,178	853	725	5.52	
Outside principal metropolitan districts.....	25,988	23,969	21,098	80,984,000	3,838	37,868,000	1,795	46.8	23,061	4,686	4,242	2,132	1,264	605	3,344	4,242	2,546	5.68	
Inside secondary metro- politan district.....	5,050	4,706	4,201	23,181,900	5,518	11,286,800	2,687	48.7	4,545	797	634	346	638	236	709	552	633	5.53	
Outside secondary metro- politan district.....	20,938	19,263	16,897	57,802,100	3,421	26,581,200	1,573	46.0	18,516	3,889	3,608	1,786	626	369	2,635	3,690	1,913	5.72	
URBAN.....	20,399	18,213	15,796	75,032,700	4,750	35,182,600	2,227	46.9	17,571	3,111	3,052	1,761	1,731	596	3,080	2,264	1,976	5.59	
Inside principal metropolitan districts.....	6,521	5,695	4,873	22,374,000	4,591	10,551,100	2,165	47.2	5,475	831	700	821	624	226	1,023	651	599	5.51	
Outside principal metropolitan districts.....	13,878	12,518	10,923	52,658,700	4,821	24,631,500	2,255	46.8	12,096	2,280	2,352	940	1,107	370	2,057	1,613	1,377	5.62	
Inside secondary metro- politan district.....	3,796	3,490	3,144	19,448,600	6,186	9,361,200	2,977	48.1	3,885	544	527	244	594	163	567	355	391	5.48	
Outside secondary metro- politan district.....	10,082	9,028	7,779	33,210,100	4,269	15,270,800	1,963	46.0	8,711	1,736	1,825	696	513	207	1,490	1,258	986	5.68	
RURAL-NONFARM.....	13,210	12,516	11,002	30,910,700	2,810	14,490,000	1,317	46.9	11,978	2,557	2,034	1,411	164	244	1,442	2,831	1,295	5.74	
Inside principal metropolitan districts.....	1,100	1,065	827	2,585,400	3,126	1,253,500	1,516	48.5	1,013	151	144	219	7	9	155	202	126	5.56	
Outside principal metropolitan districts.....	12,110	11,451	10,175	28,325,300	2,784	13,236,500	1,301	46.7	10,965	2,406	1,890	1,192	157	235	1,287	2,629	1,169	5.75	
Inside secondary metro- politan district.....	1,254	1,216	1,057	3,733,300	3,532	1,925,600	1,822	51.6	1,160	253	107	102	44	73	142	197	242	5.68	
Outside secondary metro- politan district.....	10,856	10,235	9,118	24,592,000	2,697	11,310,900	1,241	46.0	9,805	2,153	1,783	1,090	113	162	1,145	2,432	927	5.76	
PRINCIPAL METROPOLITAN DISTRICTS																			
HUNTINGTON-ASHLAND DIS- TRICT.....	7,347	6,850	6,111	22,769,600	3,726	11,135,100	1,822	48.9	6,631	2,338	437	308	727	255	1,030	770	766	5.58	
In central cities.....	5,266	4,850	4,224	17,866,300	4,230	8,780,700	2,079	49.1	4,686	1,351	354	241	707	231	726	526	550	5.57	
Huntington city.....	3,661	3,325	2,883	13,215,800	4,584	6,349,700	2,202	48.0	3,173	610	281	213	555	205	553	327	429	5.50	
Ashland city.....	1,605	1,525	1,341	4,650,500	3,468	2,431,000	1,813	52.3	1,513	741	73	28	152	26	173	199	121	5.70	
Outside central cities.....	2,081	2,000	1,887	4,903,300	2,598	2,354,400	1,248	48.0	1,945	987	83	67	20	24	304	244	216	5.61	
Urban.....	1,029	962	931	2,558,900	2,749	1,262,600	1,356	49.3	942	505	35	45	12	10	173	56	106	5.56	
Rural-nonfarm.....	1,052	1,038	956	2,344,400	2,452	1,091,800	1,142	46.6	1,003	482	48	22	8	14	181	188	110	5.66	

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 DISTRICTS--Con.																			
Huntington-Ashland dis- trict--Con.																			
District includes following urban places and rural nonfarm areas:																			
In Cabell County, West Va....	3,540	3,209	2,753	12,765,600	4,537	6,115,800	2,222	47.9	3,060	601	270	192	519	178	533	324	443	5.51	
Huntington city (part)*..	3,448	3,119	2,683	12,591,400	4,693	6,027,500	2,247	47.9	2,972	583	265	191	517	176	517	312	411	5.51	
Rural-nonfarm**.....	92	90	70	174,200	2,489	88,300	1,261	50.7	88	18	5	1	2	2	16	18	32	5.56	
In Wayne County, West Va....	459	440	410	1,199,200	2,925	581,100	1,417	48.5	405	54	30	43	42	38	73	46	79	5.40	
Huntington city (part)*..	213	206	200	624,400	3,122	322,200	1,611	51.6	201	27	16	22	38	29	36	15	18	5.45	
Xenova city*.....	138	123	120	311,000	2,592	125,000	1,042	40.2	120	6	4	20	4	8	21	17	40	5.44	
Rural-nonfarm**.....	113	111	90	253,800	2,931	133,900	1,488	50.8	84	21	10	1	-	1	16	14	21	5.26	
In Boyd County, Ky.....	1,966	1,869	1,675	5,291,500	3,159	2,762,600	1,649	52.2	1,853	866	107	31	153	32	206	289	164	5.70	
Ashland city.....	1,605	1,525	1,341	4,650,500	3,468	2,431,000	1,813	52.3	1,513	741	73	28	152	26	173	199	121	5.70	
Catlettsburg city.....	146	130	130	300,900	2,315	146,000	1,123	48.5	130	50	17	3	6	-	14	10	30	5.53	
Rural-nonfarm.....	215	214	204	340,100	1,667	185,600	910	54.6	210	75	17	-	-	6	19	80	13	5.81	
In Greenup County, Ky.....	232	229	222	936,700	4,219	395,600	1,782	42.2	227	76	14	15	6	2	52	33	29	5.46	
In Lawrence County, Ohio.....	1,150	1,103	1,051	2,576,600	2,452	1,280,000	1,218	49.7	1,086	741	16	27	2	5	166	78	51	5.67	
Ironton city.....	750	709	681	1,947,000	2,859	991,600	1,456	50.9	692	449	14	22	2	2	188	29	36	5.59	
Rural-nonfarm.....	400	394	370	629,600	1,702	288,400	779	45.8	394	292	2	5	-	3	28	49	15	5.63	
WHEELING DISTRICT.....																			
Wheeling city.....	6,257	5,306	4,477	16,827,000	3,759	7,821,600	1,760	46.8	5,145	914	777	1,410	77	38	775	776	376	5.72	
Outside central city.....	1,932	1,557	1,244	6,796,600	5,464	3,135,500	2,520	46.1	1,509	75	320	449	63	10	302	233	57	5.51	
Urban.....	4,325	3,749	3,233	10,030,400	3,103	4,746,100	1,468	47.3	3,636	839	457	961	14	28	473	543	321	5.80	
Rural-nonfarm.....	2,268	1,861	1,648	5,480,900	3,326	2,627,900	1,595	47.9	1,804	466	235	478	2	11	273	149	190	5.82	
District includes following urban places and rural- nonfarm areas:	2,057	1,888	1,585	4,549,500	2,870	2,118,200	1,336	46.6	1,832	373	222	483	12	17	200	394	131	5.76	
In Brooke County, West Va....	327	283	246	892,700	3,548	423,000	1,720	48.5	274	49	41	49	1	-	42	66	26	5.67	
Wellsville city*.....	188	152	135	571,400	4,233	277,500	2,056	48.6	147	20	24	28	1	-	34	32	9	5.57	
Rural-nonfarm**.....	139	131	111	301,300	2,714	145,500	1,311	48.3	127	29	17	21	-	-	8	34	18	5.78	
In Marshall County, West Va..	909	824	768	2,262,800	2,946	1,067,400	1,390	47.2	808	181	148	136	3	5	168	86	82	5.53	
Benwood city*.....	57	42	7	18,700	-	6,700	-	-	39	6	4	11	-	-	6	5	7	5.72	
McMechen city*.....	170	150	146	420,700	2,882	186,100	1,275	44.2	145	24	19	43	-	1	14	7	37	5.80	
Moundsville city*.....	380	345	338	1,039,800	3,076	470,600	1,392	45.3	342	90	48	57	1	2	93	30	21	5.37	
Rural-nonfarm**.....	302	286	277	783,600	2,829	404,000	1,458	51.6	282	61	77	25	2	2	55	43	17	5.58	
In Ohio County, West Va.....	2,386	2,004	1,523	7,859,100	5,160	3,617,300	2,375	46.0	1,941	97	355	620	66	14	362	332	95	5.53	
Wheeling city*.....	1,932	1,557	1,244	6,796,600	5,464	3,135,500	2,520	46.1	1,509	75	320	449	63	10	302	233	57	5.51	
Rural-nonfarm**.....	454	447	279	1,062,500	3,808	481,800	1,727	45.3	432	22	35	171	3	4	60	99	38	5.60	
In Belmont County, Ohio.....	2,206	1,830	1,617	5,055,900	3,127	2,441,000	1,510	48.3	1,775	535	166	528	4	19	187	188	148	5.98	
Bellaire city.....	389	264	176	558,900	3,176	291,900	1,659	52.2	248	68	34	71	-	1	47	6	21	5.87	
Bridgeport village.....	173	141	132	368,800	2,794	176,000	1,333	47.7	138	49	5	35	-	2	11	24	12	5.99	
Martins Ferry city.....	618	501	454	1,746,100	3,846	882,600	1,834	47.7	484	143	35	173	-	4	40	27	62	6.09	
Shadyside village.....	293	265	260	756,500	2,910	386,500	1,487	51.1	261	66	66	60	-	1	28	18	22	5.87	
Rural-nonfarm.....	733	659	595	1,625,600	2,732	754,000	1,267	46.4	644	209	26	189	4	11	61	113	31	5.98	
In Jefferson County, Ohio.....	429	365	323	775,500	2,404	332,900	1,031	42.9	347	52	67	77	3	-	16	105	27	5.86	
SECONDARY METROPOLITAN DISTRICT																			
CHARLESTON DISTRICT.....																			
Charleston city.....	5,050	4,706	4,201	23,181,900	5,518	11,286,800	2,687	48.7	4,545	797	634	346	638	236	709	552	633	5.53	
Outside central city.....	2,457	2,220	1,895	13,937,700	7,355	6,474,100	3,416	46.5	2,155	260	278	126	474	83	419	187	328	5.40	
Urban.....	2,593	2,486	2,306	9,244,200	4,009	4,812,700	2,087	52.1	2,990	537	356	220	164	153	290	365	305	5.64	
Rural-nonfarm.....	1,339	1,270	1,249	5,510,900	4,412	2,887,100	2,812	52.4	1,230	284	249	118	120	80	148	168	63	5.61	
District includes following urban places and rural- nonfarm area:	1,254	1,216	1,057	3,733,300	3,532	1,925,600	1,222	51.6	1,160	253	107	102	44	73	142	197	242	5.69	
In Kanawha County.....	4,995	4,659	4,157	23,085,700	5,558	11,251,000	2,707	48.7	4,502	795	634	346	638	236	708	513	633	5.52	
Charleston city.....	2,457	2,220	1,895	13,937,700	7,355	6,474,100	3,416	46.5	2,155	260	278	126	474	83	419	187	328	5.40	
Dunbar city.....	377	375	367	1,325,600	3,612	680,600	1,854	51.3	369	143	81	26	22	10	47	36	3	5.75	
Nitro town (part).....	34	32	29	90,800	3,114	38,000	1,310	42.1	32	4	3	7	1	-	5	1	11	5.55	
St. Albans city.....	164	152	150	630,700	4,205	294,800	1,365	45.7	150	4	24	22	4	3	20	39	34	5.65	
South Charleston town.....	709	664	659	3,368,100	5,111	1,837,900	2,789	54.6	637	131	141	63	98	66	75	53	15	5.50	
Rural-nonfarm.....	1,254	1,216	1,057	3,733,300	3,532	1,925,600	1,222	51.6	1,160	253	107	102	44	73	142	197	242	5.68	
In Putnam County.....	55	47	44	96,200	2,186	35,800	814	37.2	43	2	-	-	-	1	1	39	-	5.97	
Nitro town (part).....	55	47	44	96,200	2,186	35,800	814	37.2	43	2	-	-	-	1	1	39	-	5.97	

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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.....	682,635	624,320	304,889	48.8	319,431	34,500	23,815	285,340	124,432	43.6	160,908
1930: Private families reporting tenure.....	-	516,203	297,892	57.7	218,311	-	-	-	-	-	-
1920: All families reporting tenure.....	-	397,378	217,142	54.6	180,236	-	-	212,797	81,551	38.3	131,246
Dwelling units: 1940.....	682,635	624,320	304,889	48.8	319,431	34,500	23,815	285,340	124,432	43.6	160,908
Urban.....	477,086	463,231	208,059	44.9	255,172	12,261	1,594	198,099	94,831	47.9	103,268
Rural-nonfarm.....	205,549	161,089	96,830	60.1	64,259	22,239	22,221	87,241	29,601	33.9	57,640
COLOR OF OCCUPANTS											
White.....	-	618,586	308,068	49.0	315,518	-	-	283,903	124,034	43.7	159,869
Nonwhite.....	-	5,734	1,821	31.8	2,913	-	-	1,437	398	27.7	1,039
TYPE OF STRUCTURE											
1-family.....	409,858	361,028	240,778	66.7	120,250	25,346	22,984	228,277	96,754	42.4	131,523
Other.....	278,777	263,292	64,111	24.3	199,181	9,154	831	57,063	27,678	48.5	29,385
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	401,081	355,551	236,793	66.6	118,858	23,833	21,597	227,258	96,397	42.4	130,861
Under \$5.....	11,967	10,428	7,110	68.2	3,318	858	681	5,619	702	12.5	4,917
\$5 to \$9.....	31,812	27,649	14,423	52.2	13,226	1,975	1,688	13,025	2,837	21.8	10,189
\$10 to \$14.....	44,613	39,304	21,091	53.7	18,213	2,470	2,839	19,901	6,226	31.3	14,075
\$15 to \$19.....	47,769	43,156	24,122	55.9	19,034	2,022	2,591	23,138	8,245	35.6	14,893
\$20 to \$24.....	46,160	41,295	25,414	61.5	15,881	2,209	2,656	24,434	9,444	38.7	14,990
\$25 to \$29.....	50,326	45,289	29,642	64.0	16,647	1,942	2,095	28,668	12,108	41.9	16,565
\$30 to \$39.....	74,101	68,700	49,071	71.4	19,629	2,848	2,553	47,885	20,059	42.2	24,816
\$40 to \$49.....	41,614	37,646	30,269	80.4	7,377	2,389	1,579	29,600	15,693	53.0	13,907
\$50 to \$59.....	20,195	17,848	14,877	83.4	2,971	1,372	975	14,519	7,594	52.3	6,925
\$60 to \$74.....	14,758	11,729	10,231	87.2	1,498	1,925	1,104	9,985	5,667	56.8	4,318
\$75 to \$99.....	9,731	6,836	6,091	89.1	745	1,829	1,056	5,953	3,279	55.1	2,674
\$100 and over.....	8,585	4,771	4,452	93.3	319	1,994	1,770	4,330	1,938	44.8	2,392
Median monthly rent..... (dollars).....	26.36	26.23	26.93	-	21.28	31.05	25.32	29.26	33.42	-	26.40

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.....	124,432	99,678	4,194	5,234	6,666	7,185	8,144	18,458	16,364	12,086	10,388	6,347	3,225	793	471	178	24,754
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	119,814	95,638	3,700	4,920	6,327	6,860	7,833	17,758	15,886	11,711	10,042	6,173	3,103	762	444	119	24,175
Average interest rate.....(%).....	5.13	5.14	5.53	5.38	5.32	5.26	5.23	5.16	5.08	5.03	5.01	4.94	4.88	4.91	4.90	5.14	5.08
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	122,236	97,796	4,063	5,100	6,519	7,048	8,003	18,154	16,107	11,848	10,196	6,226	3,165	773	454	140	24,440
Building and loan association.....	27,216	21,416	306	673	1,103	1,342	1,601	4,257	4,026	3,052	2,718	1,491	644	116	71	16	5,800
Commercial bank.....	8,128	6,984	334	416	461	499	479	987	907	756	773	699	462	125	81	5	1,144
Savings bank.....	5,574	4,616	253	307	318	311	400	781	661	556	445	316	172	62	25	9	958
Life insurance company.....	2,761	2,285	13	21	32	30	46	151	158	195	383	594	472	112	75	4	873
Mortgage company.....	3,867	2,994	118	126	152	178	167	450	448	381	372	291	187	71	49	21	5,736
Home Owners' Loan Corporation.....	21,864	16,128	338	665	899	1,054	1,257	3,237	3,182	2,352	1,756	882	391	76	16	77	6,163
Individual.....	46,061	37,898	2,339	2,594	3,258	3,311	3,689	7,421	5,781	3,802	3,105	1,564	698	154	105	5	1,290
Other.....	6,765	5,475	362	298	296	323	364	870	944	754	644	389	139	55	32	-	23,955
Reporting debt and value.....	119,026	95,071	3,777	4,818	6,196	6,763	7,786	17,665	15,809	11,685	10,080	6,162	3,121	759	450	-	23,955
JUNIOR MORTGAGE																	
First mortgage only.....	40,557	32,225	713	1,049	1,546	1,865	2,386	6,059	6,011	4,652	3,935	2,367	1,171	293	178	-	8,332
First and junior mortgage.....	1,887	1,321	22	46	78	77	100	286	223	155	155	101	51	20	12	-	566
With 1st mtg.; not rptg. on junior.....	76,582	61,525	3,042	3,723	4,577	4,821	5,300	11,320	9,575	6,878	5,990	3,694	1,899	446	260	-	15,057
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	26,079	23,029	3,694	4,025	3,766	2,853	2,325	3,360	1,555	786	466	136	50	8	5	-	3,050
\$1,000 to \$1,499.....	16,305	13,466	83	695	1,718	1,885	2,050	3,271	1,899	986	582	205	77	10	5	-	2,839
\$1,500 to \$1,999.....	14,085	11,483	-	98	596	1,343	1,713	3,366	2,207	1,171	660	239	75	11	4	-	2,602
\$2,000 to \$2,499.....	14,818	11,665	-	-	116	585	1,171	3,396	2,917	1,745	1,183	442	137	15	8	-	3,153
\$2,500 to \$2,999.....	11,025	8,615	-	-	-	147	406	2,467	2,396	1,577	1,073	419	104	16	10	-	2,410
\$3,000 to \$3,999.....	17,277	13,227	-	-	-	-	121	1,669	3,876	3,234	2,648	1,243	368	48	20	-	4,050
\$4,000 to \$4,999.....	9,344	6,867	-	-	-	-	-	136	87	1,880	2,094	1,317	480	65	18	-	2,477
\$5,000 to \$5,999.....	4,861	3,355	-	-	-	-	-	-	82	275	1,093	1,199	545	118	43	-	1,506
\$6,000 to \$7,499.....	3,180	2,021	-	-	-	-	-	-	-	31	267	815	714	144	50	-	1,159
\$7,500 to \$9,999.....	1,318	869	-	-	-	-	-	-	-	-	14	147	467	179	62	-	449
\$10,000 to \$14,999.....	560	378	-	-	-	-	-	-	-	-	-	104	183	136	62	-	187
\$15,000 to \$19,999.....	112	66	-	-	-	-	-	-	-	-	-	-	-	12	54	-	46
\$20,000 and over.....	62	35	-	-	-	-	-	-	-	-	-	-	-	-	35	-	27
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	550,844	413,640	2,354	5,499	10,138	14,198	20,222	58,566	67,549	60,554	64,673	50,655	34,843	12,155	12,233	-	137,205
Average value.....(dollars).....	4,628	4,351	623	1,141	1,636	2,099	2,597	3,315	4,273	5,182	6,416	8,221	11,164	16,014	27,185	-	5,728
Debt on first and jr. mtgs.(thous.).....	278,490	209,699	1,276	2,879	5,155	7,529	10,437	30,895	36,098	31,669	32,455	25,060	16,470	5,222	4,556	-	68,791
Percent of value of property.....	50.6	50.7	54.2	52.3	50.8	53.0	51.6	52.8	53.4	52.3	50.2	49.5	47.3	43.0	37.2	-	50.1
Average debt.....(dollars).....	2,340	2,206	338	597	832	1,113	1,340	1,749	2,283	2,710	3,220	4,067	5,277	6,880	10,125	-	2,672
Debt on first mtgs.....(thousands).....	276,633	208,543	1,272	2,866	5,126	7,499	10,385	30,706	35,925	31,527	32,281	24,890	16,393	5,169	4,506	-	68,090
Percent of value of property.....	50.2	50.4	54.0	52.1	50.6	52.8	51.4	52.4	53.2	52.1	49.9	49.1	47.0	42.5	36.8	-	49.6
Average debt.....(dollars).....	2,324	2,194	337	595	827	1,109	1,334	1,738	2,272	2,698	3,202	4,039	5,252	6,810	10,013	-	2,842

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	124,432	122,236	27,215	13,702	8,128	5,574	2,761	3,867	21,864	46,061	6,765	2,196
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	119,814	118,893	26,500	13,337	7,951	5,386	2,705	3,768	21,864	44,336	6,383	921
Average interest rate—(percent)	5.13	5.13	5.47	5.39	5.35	5.44	4.94	5.27	4.80	5.15	5.14	5.18
Reporting debt and value	119,026	117,585	26,402	13,065	7,791	5,274	2,691	3,774	21,045	44,102	5,506	1,441
Percent distribution	-	100.0	22.5	11.1	6.6	4.5	2.3	3.2	17.9	37.5	5.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	119,026	117,585	26,402	13,065	7,791	5,274	2,691	3,774	21,045	44,102	5,506	1,441
First mortgage only	40,557	40,254	9,463	3,909	2,421	1,488	1,015	1,369	8,337	13,555	2,596	303
First and junior mortgage	1,887	1,789	494	206	124	82	47	75	204	655	108	98
With first mortgage; not reporting on junior mortgage	76,582	75,542	16,445	8,950	5,246	3,704	1,629	2,330	12,504	29,882	3,802	1,040
1-family properties	95,071	93,938	20,755	11,068	6,699	4,369	2,235	2,923	15,501	36,198	5,258	1,133
First mortgage only	32,225	31,980	7,394	3,314	2,078	1,236	846	1,073	6,134	11,087	2,132	245
First and junior mortgage	1,321	1,250	348	157	95	62	37	45	130	468	65	71
With first mortgage; not reporting on junior mortgage	61,525	60,708	13,013	7,597	4,526	3,071	1,352	1,805	9,237	24,643	3,061	817
2- to 4-family properties	23,955	23,647	5,647	1,997	1,092	905	455	851	5,544	7,904	1,248	308
First mortgage only	8,332	8,274	2,069	595	343	252	169	296	2,208	2,478	464	58
First and junior mortgage	566	539	146	49	29	20	10	30	74	187	43	27
With first mortgage; not reporting on junior mortgage	15,057	14,834	3,432	1,353	720	633	277	525	3,267	5,239	741	223
RELATION OF DEBT TO VALUE												
1- to 4-family properties	119,026	117,585	26,402	13,065	7,791	5,274	2,691	3,774	21,045	44,102	5,506	1,441
Value of property—(dollars)	550,844,400	544,247,900	127,459,600	65,516,200	40,861,600	24,654,600	22,718,400	21,418,300	98,088,700	177,708,500	31,340,200	6,896,500
Average value—(dollars)	4,523	4,629	4,828	5,015	5,245	4,675	8,442	5,675	4,661	4,029	4,817	4,578
Debt on first and junior mortgages—(dollars)	278,490,200	275,054,100	64,769,300	30,162,200	19,050,900	11,111,300	10,655,900	10,426,900	59,000,900	83,582,200	16,456,800	3,436,100
Percent of value of property	50.5	50.5	50.8	46.0	46.6	45.1	48.7	48.7	60.2	47.0	52.5	52.1
Average debt—(dollars)	2,340	2,389	2,453	2,309	2,445	2,107	3,960	2,763	2,804	1,895	2,529	2,385
Debt on first mortgages—(dollars)	275,633,300	273,308,700	64,302,100	29,943,300	18,923,900	11,019,400	10,594,000	10,355,800	58,825,900	82,936,900	16,350,700	3,324,600
Percent distribution	-	100.0	23.5	11.0	6.9	4.0	3.9	3.8	21.5	30.3	6.0	-
Percent of value of property	50.2	50.4	48.7	45.7	46.3	44.7	46.6	48.4	60.0	46.7	52.2	50.4
Average debt—(dollars)	2,324	2,324	2,436	2,292	2,429	2,089	3,937	2,744	2,795	1,881	2,513	2,307
1-family properties	95,071	93,938	20,755	11,068	6,699	4,369	2,235	2,923	15,501	36,198	5,258	1,133
Value of property—(dollars)	413,639,500	408,755,900	95,074,700	53,007,100	33,847,400	19,159,700	18,801,000	15,886,400	66,806,400	135,652,300	23,528,200	4,883,600
Average value—(dollars)	4,351	4,351	4,581	4,789	5,053	4,385	8,412	5,435	4,810	3,746	4,475	4,310
Debt on first and junior mortgages—(dollars)	209,699,400	207,118,500	48,889,200	24,743,600	15,920,800	8,322,800	8,840,900	7,873,500	39,478,100	64,642,900	12,545,300	2,580,900
Percent of value of property	50.7	50.7	51.4	46.7	47.0	46.0	47.0	49.6	59.1	47.7	53.7	53.8
Average debt—(dollars)	2,206	2,205	2,356	2,236	2,377	2,019	3,956	2,695	2,547	1,786	2,405	2,278
Debt on first mortgages—(dollars)	208,543,400	206,038,900	46,598,300	24,605,400	15,846,900	8,758,500	8,791,200	7,842,800	39,391,100	64,221,500	12,588,600	2,504,500
Percent of value of property	50.4	50.4	51.1	46.4	46.8	45.7	46.8	49.4	59.0	47.3	53.5	51.3
Average debt—(dollars)	2,194	2,193	2,342	2,223	2,366	2,005	3,933	2,683	2,541	1,774	2,394	2,211
2- to 4-family properties	23,955	23,647	5,647	1,997	1,092	905	455	851	5,544	7,904	1,248	308
Value of property—(dollars)	137,204,900	135,492,000	32,384,900	12,509,100	7,014,200	5,494,900	3,917,400	5,531,900	31,280,500	42,056,200	7,812,500	1,718,900
Average value—(dollars)	5,728	5,730	5,735	6,264	6,423	6,072	8,591	6,500	5,642	5,321	6,260	5,561
Debt on first and junior mortgages—(dollars)	68,790,800	67,935,600	15,880,100	5,418,600	3,130,100	2,288,500	1,814,900	2,548,400	19,522,800	18,939,300	3,811,500	855,500
Percent of value of property	50.1	50.1	49.0	43.3	44.6	41.6	46.3	45.1	62.4	45.0	48.8	49.9
Average debt—(dollars)	2,872	2,873	2,812	2,718	2,866	2,529	3,980	2,995	3,521	2,396	3,054	2,777
Debt on first mortgages—(dollars)	68,089,900	67,269,800	15,703,800	5,337,900	3,077,000	2,260,900	1,802,800	2,513,000	19,434,800	18,715,400	3,762,100	820,100
Percent of value of property	49.6	49.6	48.5	42.7	43.9	41.1	46.0	45.4	62.1	44.5	48.2	47.9
Average debt—(dollars)	2,842	2,845	2,781	2,673	2,818	2,498	3,954	2,953	3,506	2,368	3,015	2,663

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	99,678	97,796	21,416	11,600	6,984	4,616	2,285	2,994	16,128	37,898	5,475	1,888
RACE OF OCCUPANTS												
White	99,379	97,509	21,378	11,575	6,969	4,606	2,284	2,989	16,072	37,793	5,418	1,970
Negro	138	180	26	11	7	7	1	4	39	44	5	8
Other nonwhite	161	157	12	14	11	3	-	1	17	61	52	4
YEAR BUILT												
Reporting year built	97,180	95,997	20,935	11,288	6,805	4,483	2,275	2,953	15,820	36,753	5,373	1,783
1930 to 1940	24,810	24,373	6,410	3,707	2,364	1,343	1,081	935	1,804	8,502	1,934	437
1920 to 1929	30,087	29,611	6,856	2,660	1,575	800	800	939	6,784	9,967	1,605	476
1910 to 1919	18,524	18,278	2,604	1,536	654	882	175	399	2,588	5,307	669	246
1900 to 1909	11,454	11,210	2,102	1,327	774	553	90	288	2,046	4,909	448	244
1880 to 1899	13,377	13,098	2,386	1,545	905	639	107	295	2,087	6,114	564	279
1879 or earlier	8,928	8,827	577	513	303	210	22	97	511	1,954	153	101

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.....	99,678	97,796	21,416	11,600	6,984	4,616	2,285	2,994	16,128	37,898	5,475	1,882
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	95,191	94,054	20,769	11,073	6,701	4,372	2,237	2,927	15,522	36,265	5,261	1,137
Under \$500.....	9,541	9,393	1,349	1,670	986	684	61	259	663	4,762	619	148
\$500 to \$999.....	13,636	13,476	2,530	1,775	1,039	736	102	332	1,476	6,599	662	160
\$1,000 to \$1,499.....	13,548	13,397	2,771	1,400	774	626	134	338	1,837	6,813	604	151
\$1,500 to \$1,999.....	11,536	11,407	2,756	1,102	643	459	149	306	1,892	4,672	530	129
\$2,000 to \$2,499.....	11,701	11,572	2,802	1,095	629	466	193	338	2,289	4,377	528	129
\$2,500 to \$2,999.....	8,634	8,544	2,181	847	514	333	181	255	1,743	2,880	507	90
\$3,000 to \$3,999.....	13,158	13,007	3,265	1,224	769	455	413	422	3,064	3,774	845	151
\$4,000 to \$4,999.....	6,822	6,734	1,638	830	518	312	337	290	1,552	1,575	512	88
\$5,000 to \$5,999.....	3,314	3,271	802	532	381	151	264	163	552	723	235	43
\$6,000 to \$7,499.....	1,983	1,958	433	342	261	81	220	110	319	430	124	25
\$7,500 to \$9,999.....	643	631	165	167	118	49	117	55	132	188	57	12
\$10,000 to \$14,999.....	365	357	58	63	47	16	52	40	47	70	27	8
\$15,000 to \$19,999.....	67	65	11	20	17	3	9	5	1	13	6	2
\$20,000 and over.....	43	42	8	6	5	1	5	4	5	9	5	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	95,638	94,913	20,316	11,285	6,829	4,456	2,235	2,907	16,128	36,384	5,158	725
Under 4.0%.....	1,918	1,901	124	87	53	34	12	14	-	1,443	221	17
4.0% to 4.4%.....	5,662	5,610	394	449	307	142	186	113	-	4,133	365	52
4.4% to 4.9%.....	45	46	20	11	8	3	3	1	-	7	4	-
4.9% to 5.4%.....	22,692	22,587	1,553	1,317	879	438	720	474	16,128	1,653	742	105
5.4% to 5.9%.....	140	138	50	13	12	1	24	13	-	24	14	2
5.9% to 6.4%.....	31,258	30,987	7,350	4,063	2,515	1,548	800	1,032	-	15,723	2,019	271
6.4% to 6.9%.....	253	253	140	30	21	9	23	9	-	14	37	-
6.9% to 7.4%.....	4,518	4,468	2,050	505	294	211	136	219	-	1,279	279	50
7.4% to 7.9%.....	40	39	25	3	1	2	3	2	-	5	1	1
7.9% to 8.4%.....	25,761	25,556	8,223	4,243	2,395	1,848	311	971	-	11,402	1,406	205
8.4% to 8.9%.....	31	30	24	2	2	-	-	-	-	4	-	1
8.9% to 9.4%.....	216	213	121	26	18	8	5	5	-	45	11	3
9.4% to 9.9%.....	26	26	24	-	-	-	-	-	-	1	1	-
9.9% to 10.4%.....	1,675	1,661	578	452	270	182	9	40	-	532	50	14
10.4% to 10.9%.....	14	14	13	-	-	-	-	-	-	1	-	-
10.9% to 11.4%.....	34	34	25	4	2	2	-	-	-	5	-	-
11.4% to 11.9%.....	2	2	-	-	-	-	-	-	-	1	-	-
11.9% to 12.4%.....	352	348	102	80	52	28	2	14	-	113	37	4
12.4% and over.....												
Average interest rate..... (percent)	5.14	5.14	5.47	5.39	5.36	5.45	4.93	5.29	4.50	5.15	5.13	5.20
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	66,798	66,260	19,679	7,398	4,404	2,994	1,900	1,882	15,280	16,115	4,006	538
Real estate taxes included in payment.....	15,012	14,853	4,689	1,711	1,112	599	181	450	5,255	1,140	1,427	159
Monthly.....	14,390	14,242	4,621	1,604	1,046	558	167	435	5,172	880	1,363	148
Quarterly.....	33	33	3	8	2	6	3	4	1	13	1	-
Semiannual.....	223	218	19	45	32	13	8	5	4	125	12	5
Annual.....	127	127	3	27	18	9	3	1	3	76	14	-
Other.....	44	44	4	6	3	3	-	-	-	23	11	-
Not reporting frequency of payment.....	195	189	39	21	11	10	-	5	75	23	26	6
Real estate taxes not included in payment.....	50,744	50,387	14,733	5,555	3,218	2,397	1,702	1,401	9,813	14,658	2,525	357
Monthly.....	40,484	40,224	14,177	3,777	2,162	1,615	1,189	916	9,587	8,561	2,017	260
Quarterly.....	653	649	44	123	81	42	85	40	15	309	33	4
Semiannual.....	5,480	5,434	217	1,055	614	441	366	329	49	3,162	256	46
Annual.....	2,904	2,875	58	452	270	182	33	87	17	2,101	127	29
Other.....	357	356	37	52	34	18	7	8	2	222	28	1
Not reporting frequency of payment.....	866	849	200	96	57	39	22	21	143	303	64	17
Not reporting tax payment requirements.....	1,042	1,020	257	132	74	58	17	31	212	317	54	22
Monthly.....	729	713	215	79	40	39	7	20	195	149	48	16
Quarterly.....	20	20	3	5	2	2	2	1	1	8	-	-
Semiannual.....	122	119	5	24	16	8	6	6	2	74	2	3
Annual.....	89	88	6	13	8	5	-	-	-	63	3	1
Other.....	9	9	-	4	3	1	-	-	-	4	-	-
Not reporting frequency of payment.....	73	71	28	7	4	3	2	1	13	19	1	2
No principal payments required.....	18,822	18,644	1,250	2,273	1,384	949	247	812	508	12,695	859	178
Monthly.....	2,320	2,295	539	209	121	88	32	68	412	902	133	25
Quarterly.....	388	383	28	79	47	32	15	17	3	222	19	5
Semiannual.....	10,716	10,622	565	1,400	806	594	141	584	45	7,360	527	94
Annual.....	4,506	4,469	66	462	281	181	46	116	22	3,621	136	37
Other.....	277	275	14	42	15	27	4	11	4	187	13	2
Not reporting frequency of payment.....	615	600	38	81	54	27	9	16	22	403	31	15
Not reporting principal payment requirements.....	3,262	2,201	206	303	178	125	34	44	194	1,303	117	1,061
Monthly.....	556	504	129	67	41	26	12	9	123	135	29	52
Quarterly.....	34	32	2	8	3	5	3	2	1	16	-	2
Semiannual.....	397	353	6	66	39	27	11	11	2	238	19	44
Annual.....	387	359	7	45	25	20	4	5	5	283	10	28
Other.....	99	90	4	5	3	2	-	3	1	75	2	9
Not reporting frequency of payment.....	1,789	863	58	112	67	45	4	14	62	556	57	926
No regular payments required.....	10,796	10,691	281	1,626	1,078	548	104	256	146	7,785	493	105

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	95,191	14,559	48,845	18,153	13,634	Reporting interest rate.....	95,638	14,729	49,314	18,487	13,108
Under \$500.....	9,541	428	5,153	1,766	2,194	Under 4.0%.....	1,918	106	839	488	483
\$500 to \$999.....	13,635	935	6,961	3,076	2,668	4.0% to 4.4%.....	5,662	292	2,378	1,588	1,404
\$1,000 to \$1,499.....	13,548	1,188	6,841	3,195	2,324	4.4% to 4.9%.....	46	11	23	6	6
\$1,500 to \$1,999.....	11,536	1,358	6,184	2,371	1,623	4.9% to 5.4%.....	22,692	7,046	12,947	1,507	1,192
\$2,000 to \$2,499.....	11,701	1,559	6,293	2,313	1,536	5.4% to 5.9%.....	140	39	74	13	14
\$2,500 to \$2,999.....	8,634	1,580	4,591	1,572	891	5.9% to 6.4%.....	31,258	3,443	14,829	7,876	5,104
\$3,000 to \$3,999.....	13,158	3,212	6,608	2,129	1,209	6.4% to 6.9%.....	253	79	154	18	7
\$4,000 to \$4,999.....	6,822	2,232	3,163	874	553	6.9% to 7.4%.....	4,518	870	2,397	823	428
\$5,000 to \$5,999.....	3,314	1,074	1,516	431	293	7.4% to 7.9%.....	40	9	22	7	2
\$6,000 to \$7,499.....	1,983	618	938	245	182	7.9% to 8.4%.....	26,761	2,665	14,317	5,775	4,003
\$7,500 to \$9,999.....	843	280	383	98	82	8.4% to 8.9%.....	31	4	20	4	3
\$10,000 to \$14,999.....	365	79	164	60	62	8.9% to 9.4%.....	216	36	124	38	18
\$15,000 to \$19,999.....	67	10	29	17	11	9.4% to 9.9%.....	26	12	14	-	-
\$20,000 and over.....	43	5	21	6	11	9.9% and over.....	1,675	82	948	282	363
						Average interest rate...(percent)....	5.14	4.96	5.16	5.80	5.18

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.....	72,107	55,493	13,193	41,725	575	15,614
Total first mortgage outstanding debt..... (dollars).....	166,980,300	134,710,500	42,231,300	91,516,000	963,200	32,269,800
Total annual mortgage payment..... (dollars).....	21,672,487	19,868,853	6,019,694	13,693,928	155,231	1,803,634
Average first mortgage outstanding debt..... (dollars).....	2,316	2,428	3,201	2,193	1,675	1,942
Average value of property..... (dollars).....	4,462	4,491	4,963	4,355	3,513	4,363
Average annual estimated rental value..... (dollars).....	434	439	487	426	341	415
Average annual mortgage payment..... (dollars).....	301	358	456	328	270	109
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.0	14.7	14.3	15.0	16.1	5.6
Value of property.....	6.7	8.0	9.2	7.5	7.7	2.5
Estimated annual rental value.....	69.3	81.5	93.8	77.1	79.2	26.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	51,070	48,999	12,972	35,549	478	2,071
Average first mortgage outstanding debt..... (dollars).....	2,457	2,466	3,214	2,204	1,700	2,280
Average value of property..... (dollars).....	4,406	4,418	4,956	4,234	3,493	4,128
Average annual estimated rental value..... (dollars).....	433	434	486	417	340	398
Average annual mortgage payment..... (dollars).....	363	371	459	341	282	165
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.8	15.1	14.3	15.5	16.6	7.4
Value of property.....	8.2	8.4	9.3	8.1	8.1	4.0
Estimated annual rental value.....	83.9	85.6	94.4	81.8	83.0	41.4
Monthly mortgage payment—						
Under \$10.....	3,413	2,438	246	2,147	45	975
\$10 to \$14.....	5,299	4,905	590	4,235	80	394
\$15 to \$19.....	6,062	5,806	868	4,854	84	256
\$20 to \$24.....	6,446	6,311	1,077	5,159	75	135
\$25 to \$29.....	7,361	7,256	1,481	5,693	82	105
\$30 to \$39.....	10,670	10,575	3,505	7,015	55	95
\$40 to \$49.....	5,675	5,623	2,476	3,116	31	53
\$50 to \$59.....	3,128	3,106	1,301	1,794	11	22
\$60 to \$74.....	1,635	1,615	828	779	8	20
\$75 to \$99.....	856	848	419	425	4	8
\$100 and over.....	524	516	181	332	3	8
Average monthly mortgage payment..... (dollars).....	30.26	30.96	38.23	28.40	23.52	13.75
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	21,037	6,494	221	6,176	97	14,543
Average first mortgage outstanding debt..... (dollars).....	1,973	2,134	2,450	2,131	-	1,901
Average value of property..... (dollars).....	4,597	5,048	5,401	5,053	-	4,597
Average annual estimated rental value..... (dollars).....	436	478	517	479	-	417
Average annual mortgage payment..... (dollars).....	149	257	309	255	-	101
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.5	12.0	12.6	12.0	-	5.3
Value of property.....	3.2	5.1	5.7	5.1	-	2.3
Estimated annual rental value.....	34.1	53.7	59.8	53.4	-	24.1

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Fisc of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	260,447	258,249	132,703	52.4	120,546	6,052	1,145	125,737	54,725	43.5	71,012
COLOR OF OCCUPANTS											
White.....	-	252,226	132,338	52.5	119,888	-	-	125,392	54,527	43.5	70,865
Nonwhite.....	-	1,023	365	35.7	658	-	-	345	198	57.4	147
TYPE OF STRUCTURE											
1-family.....	159,893	156,270	107,727	68.9	48,543	2,795	828	102,808	44,210	43.0	58,598
Other.....	100,554	96,979	24,976	25.8	72,003	3,257	316	22,929	10,515	45.9	12,414
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	156,503	153,211	105,166	68.6	48,045	2,557	735	102,353	44,028	43.0	58,325
Under \$5.....	975	950	730	76.8	220	20	5	626	120	19.2	506
\$5 to \$9.....	4,857	4,689	2,998	61.8	1,791	128	40	2,686	761	28.3	1,925
\$10 to \$14.....	12,593	12,280	6,554	54.2	5,626	244	69	6,449	2,332	36.2	4,117
\$15 to \$19.....	18,796	18,435	10,087	54.7	8,348	274	87	9,834	3,929	40.0	5,905
\$20 to \$24.....	20,766	20,418	12,478	61.1	7,940	280	88	12,136	4,900	40.4	7,236
\$25 to \$29.....	25,542	25,067	16,239	64.8	8,828	377	98	15,909	6,645	41.8	9,264
\$30 to \$39.....	37,409	36,676	26,612	72.6	10,064	604	129	26,001	11,976	46.1	14,025
\$40 to \$49.....	18,308	17,916	14,657	81.8	3,259	324	68	14,324	6,755	47.4	7,529
\$50 to \$59.....	8,233	8,040	6,840	85.1	1,200	130	43	6,551	3,034	45.6	3,617
\$60 to \$74.....	4,976	4,874	4,376	89.8	498	72	30	4,255	2,086	49.0	2,170
\$75 to \$99.....	2,474	2,400	2,197	91.5	203	43	31	2,132	958	44.9	1,174
\$100 and over.....	1,554	1,466	1,398	95.4	68	41	47	1,349	492	36.5	857
Median monthly rent.....(dollars).....	28.46	28.46	30.81	-	24.56	28.91	28.51	30.86	32.28	-	29.65

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.....	54,725	45,576	1,323	2,280	3,237	3,716	4,407	9,945	8,235	5,087	3,866	2,093	948	224	115	100	9,149
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	52,509	43,609	1,182	2,165	3,081	3,544	4,240	9,535	7,969	4,905	3,712	2,002	889	210	103	72	8,900
Average interest rate..... (%).....	5.16	5.18	5.54	5.44	5.33	5.28	5.25	5.18	5.10	5.06	5.05	5.03	4.97	4.99	5.09	-	5.16
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	53,794	44,747	1,287	2,241	3,190	3,657	4,343	9,798	8,103	4,990	3,773	2,038	922	214	109	82	9,047
Building and loan association.....	10,811	9,107	160	371	638	770	890	2,146	1,706	1,013	796	404	149	37	17	10	1,704
Commercial bank.....	3,574	2,988	93	127	128	196	207	522	525	395	320	277	135	36	23	4	586
Savings bank.....	2,779	2,263	66	101	128	136	197	479	402	283	215	135	80	25	10	6	516
Life insurance company.....	648	703	5	9	14	18	33	89	79	78	118	134	101	18	5	2	145
Mortgage company.....	1,407	1,133	45	50	67	89	88	249	220	130	106	50	26	7	4	2	274
Home Owners' Loan Corporation.....	9,150	7,220	122	318	460	546	674	1,591	1,472	910	660	299	129	22	5	12	1,930
Individual.....	22,764	19,216	720	1,172	1,689	1,775	2,065	4,318	3,254	1,903	1,360	617	260	45	35	43	3,548
Other.....	2,461	2,117	76	93	116	127	189	404	435	278	198	122	42	24	10	3	844
Reporting debt and value.....	52,282	43,543	1,240	2,161	3,066	3,542	4,255	9,526	7,966	4,890	3,689	1,992	905	206	105	-	8,739
JUNIOR MORTGAGE																	
First mortgage only.....	16,853	14,177	242	498	748	922	1,236	3,258	2,905	1,856	1,449	700	282	60	31	-	2,676
First and junior mortgage.....	809	596	9	22	40	43	47	137	99	64	76	33	14	9	3	-	213
With 1st mtg.; not rptg. on junior.....	34,620	28,770	989	1,651	2,278	2,577	2,972	6,131	4,962	2,970	2,164	1,259	609	137	71	-	5,850
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	12,669	11,104	1,217	1,788	1,821	1,496	1,301	1,958	862	382	202	54	20	1	2	-	1,565
\$1,000 to \$1,499.....	8,179	6,855	23	326	885	959	1,093	1,782	1,004	435	240	78	26	3	1	-	1,824
\$1,500 to \$1,999.....	6,982	5,844	-	47	296	711	910	1,795	1,157	532	257	100	26	2	1	-	1,138
\$2,000 to \$2,499.....	6,913	5,698	-	-	64	293	659	1,807	1,441	764	456	164	41	6	2	-	1,215
\$2,500 to \$2,999.....	4,958	4,096	-	-	-	83	223	1,267	1,225	693	420	142	33	5	5	-	862
\$3,000 to \$3,999.....	6,888	5,604	-	-	-	-	69	866	1,850	1,294	969	426	112	13	5	-	1,284
\$4,000 to \$4,999.....	3,056	2,425	-	-	-	-	-	51	390	686	709	418	151	16	4	-	631
\$5,000 to \$5,999.....	1,349	1,021	-	-	-	-	-	-	37	93	331	344	168	37	11	-	328
\$6,000 to \$7,499.....	792	567	-	-	-	-	-	-	-	11	89	723	188	40	16	-	225
\$7,500 to \$9,999.....	311	226	-	-	-	-	-	-	-	-	6	43	115	50	12	-	85
\$10,000 to \$14,999.....	138	82	-	-	-	-	-	-	-	-	-	-	25	29	28	-	56
\$15,000 to \$19,999.....	29	14	-	-	-	-	-	-	-	-	-	-	-	4	10	-	15
\$20,000 and over.....	18	7	-	-	-	-	-	-	-	-	-	-	-	-	7	-	11
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	217,418	174,181	819	2,488	5,049	7,479	11,093	31,678	34,023	25,338	23,628	16,316	10,069	3,282	2,919	-	43,237
Average value.....(dollars).....	4,159	4,000	660	1,151	1,647	2,111	2,607	3,325	4,271	5,182	6,405	8,191	11,126	15,933	27,799	-	4,948
Debt on first & jr. mtgs.....(thous.).....	107,930	86,798	453	1,328	2,600	3,968	5,696	16,330	17,726	12,738	11,384	7,694	4,542	1,386	953	-	21,132
Percent of value of property.....	49.6	49.8	55.4	53.4	51.5	53.1	51.3	51.5	52.1	50.3	48.2	47.2	45.1	42.2	32.7	-	48.9
Average debt.....(dollars).....	2,064	1,993	365	614	948	1,120	1,339	1,714	2,225	2,605	3,086	3,863	5,019	6,728	9,080	-	2,418
Debt on first mtgs.....(thousands).....	107,191	86,294	452	1,322	2,582	3,950	5,671	16,227	17,540	12,682	11,288	7,654	4,534	1,366	927	-	20,897
Percent of value of property.....	49.3	49.5	55.2	53.1	51.1	52.8	51.1	51.2	51.8	50.1	47.8	46.9	45.0	41.6	31.8	-	48.3
Average debt.....(dollars).....	2,050	1,982	364	612	842	1,115	1,333	1,703	2,214	2,593	3,060	3,842	5,010	6,680	8,827	-	2,391

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	54,725	53,794	10,811	6,353	3,574	2,779	848	1,407	9,150	22,764	2,461	931
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	52,509	52,127	10,349	6,172	3,510	2,662	819	1,361	9,150	21,945	2,331	882
Average interest rate (percent)	5.18	5.17	5.59	5.46	5.42	5.51	5.18	5.51	4.50	5.16	5.16	5.23
Reporting debt and value	52,282	51,683	10,356	6,069	3,449	2,620	811	1,365	8,805	21,904	2,373	599
Percent distribution	-	100.0	20.0	11.7	6.7	5.1	1.6	2.6	17.0	42.4	4.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	52,282	51,683	10,356	6,069	3,449	2,620	811	1,365	8,805	21,904	2,373	599
First mortgage only	16,853	16,726	2,971	1,940	1,223	717	249	431	3,437	6,676	1,022	127
First and junior mortgage	809	768	179	108	57	51	16	32	92	308	33	41
With first mortgage; not reporting on junior mortgage	34,620	34,189	7,206	4,021	2,169	1,852	546	902	5,276	14,920	1,318	431
1-family properties	43,543	43,046	8,753	5,030	2,889	2,141	677	1,104	6,964	18,477	2,041	497
First mortgage only	14,177	14,069	2,541	1,619	1,030	589	211	340	2,731	5,722	905	108
First and junior mortgage	596	564	134	83	41	42	12	21	65	228	21	32
With first mortgage; not reporting on junior mortgage	28,770	28,413	6,078	3,328	1,818	1,510	454	743	4,168	12,527	1,115	357
2- to 4-family properties	8,739	8,637	1,603	1,039	560	479	134	261	1,841	3,427	332	102
First mortgage only	2,676	2,657	430	321	193	128	38	91	706	954	117	19
First and junior mortgage	213	204	45	25	16	9	4	11	27	80	12	9
With first mortgage; not reporting on junior mortgage	5,850	5,776	1,128	693	351	342	92	159	1,108	2,393	203	74
RELATION OF DEBT TO VALUE												
1- to 4-family properties	52,282	51,683	10,356	6,069	3,449	2,620	811	1,365	8,805	21,904	2,373	599
Value of property (dollars)	217,418,200	214,766,600	42,538,400	29,625,300	17,473,900	12,151,400	5,515,900	5,904,800	37,159,700	83,106,100	10,916,400	2,651,600
Average value (dollars)	4,159	4,155	4,108	4,881	5,066	4,638	6,801	4,326	4,220	3,794	4,600	4,427
Debt on first and junior mortgages (dollars)	107,980,100	106,572,000	20,676,900	13,080,800	7,693,900	5,886,900	2,601,700	2,890,500	21,945,100	39,457,600	5,919,400	1,358,100
Percent of value of property	49.6	49.6	48.6	44.2	44.0	44.3	47.2	49.0	59.1	47.5	54.2	51.2
Average debt (dollars)	2,064	2,062	1,997	2,155	2,231	2,056	3,208	2,118	2,492	1,801	2,494	2,267
Debt on first mortgages (dollars)	107,191,100	105,873,900	20,519,400	12,967,500	7,637,300	5,380,200	2,582,200	2,857,900	21,876,200	39,193,000	5,877,700	1,317,200
Percent distribution	-	100.0	19.4	12.2	7.2	5.0	2.4	2.7	37.0	5.6	-	-
Percent of value of property	49.3	49.3	48.2	43.8	43.7	43.9	46.8	48.4	58.9	47.2	53.8	49.7
Average debt (dollars)	2,050	2,049	1,981	2,137	2,214	2,034	3,184	2,094	2,485	1,789	2,477	2,199
1-family properties	43,543	43,046	8,753	5,030	2,889	2,141	677	1,104	6,964	18,477	2,041	497
Value of property (dollars)	174,181,200	172,043,300	34,972,000	23,462,500	13,992,700	9,469,800	4,555,100	4,584,400	27,974,400	67,507,900	8,987,000	2,137,900
Average value (dollars)	4,000	3,997	3,995	4,666	4,843	4,423	6,728	4,153	4,017	3,654	4,403	4,302
Debt on first and junior mortgages (dollars)	86,798,200	85,692,400	17,118,200	10,450,300	6,183,400	4,266,900	2,161,800	2,282,900	16,448,400	32,337,900	4,892,900	1,105,800
Percent of value of property	49.8	49.8	48.9	44.5	44.2	45.1	47.5	49.8	58.8	47.9	54.4	51.7
Average debt (dollars)	1,993	1,991	1,956	2,078	2,140	1,993	3,193	2,068	2,362	1,750	2,397	2,225
Debt on first mortgages (dollars)	86,293,700	85,220,100	17,006,200	10,373,000	6,150,500	4,222,500	2,149,200	2,263,300	16,408,300	32,151,400	4,868,700	1,073,600
Percent of value of property	49.5	49.5	48.6	44.2	44.0	44.6	47.2	49.4	58.7	47.6	54.2	50.2
Average debt (dollars)	1,982	1,980	1,943	2,062	2,129	1,972	3,175	2,050	2,356	1,740	2,385	2,160
2- to 4-family properties	8,739	8,637	1,603	1,039	560	479	134	261	1,841	3,427	332	102
Value of property (dollars)	43,237,000	42,723,300	7,566,400	6,162,800	3,481,200	2,681,600	960,800	1,320,400	9,185,300	15,598,200	1,929,400	513,700
Average value (dollars)	4,948	4,947	4,720	5,931	6,216	5,598	7,170	5,059	4,989	4,552	5,811	5,036
Debt on first and junior mortgages (dollars)	21,131,900	20,879,600	3,558,700	2,630,500	1,510,500	1,120,000	439,900	607,600	5,496,700	7,119,700	1,026,500	252,300
Percent of value of property	48.9	48.9	47.0	42.7	43.4	41.8	45.8	46.0	59.8	45.6	53.2	49.1
Average debt (dollars)	2,418	2,417	2,220	2,532	2,697	2,338	3,283	2,328	2,986	2,078	3,092	2,474
Debt on first mortgages (dollars)	20,897,400	20,553,800	3,513,200	2,594,500	1,486,800	1,107,700	433,000	594,600	5,467,900	7,041,600	1,009,000	243,600
Percent of value of property	48.3	48.3	46.4	42.1	42.7	41.3	45.1	45.0	59.5	45.1	52.3	47.4
Average debt (dollars)	2,391	2,391	2,192	2,497	2,655	2,313	3,281	2,278	2,970	2,055	3,039	2,388

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	45,576	44,747	9,107	5,251	2,988	2,263	703	1,133	7,220	19,216	2,117	829
RACE OF OCCUPANTS												
White	45,452	44,629	9,088	5,238	2,980	2,258	703	1,132	7,192	19,161	2,115	823
Negro	80	76	13	7	4	3	-	1	25	29	1	4
Other nonwhite	44	42	6	6	4	2	-	-	3	26	1	2
YEAR BUILT												
Reporting year built	44,183	43,408	8,811	5,086	2,865	2,201	699	1,112	7,059	18,563	2,078	775
1930 to 1940	9,461	9,282	2,455	1,292	728	564	204	220	759	3,651	701	179
1920 to 1929	12,347	12,142	2,270	1,312	778	534	277	330	2,538	4,811	604	205
1910 to 1919	6,835	6,733	1,292	765	425	340	79	200	1,313	2,798	286	102
1900 to 1909	5,690	5,580	1,034	624	334	290	51	147	981	2,581	162	110
1880 to 1899	7,432	7,295	1,339	815	460	355	71	151	1,123	3,552	244	137
1879 or earlier	2,418	2,376	421	278	160	118	17	64	345	1,170	81	42

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	45,576	44,747	9,107	5,251	2,988	2,263	703	1,133	7,220	19,216	2,117	829
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	43,605	43,106	8,761	5,033	2,891	2,142	679	1,106	6,971	18,512	2,044	499
Under \$500.....	4,316	4,258	787	674	386	288	35	117	306	2,144	195	58
\$500 to \$999.....	6,865	6,804	1,352	809	458	351	48	176	745	3,451	223	61
\$1,000 to \$1,499.....	6,893	6,824	1,373	677	347	330	57	158	934	3,392	233	69
\$1,500 to \$1,999.....	5,875	5,822	1,355	579	334	245	63	130	979	2,499	217	53
\$2,000 to \$2,499.....	5,718	5,647	1,247	580	312	268	78	162	1,022	2,317	241	71
\$2,500 to \$2,999.....	4,092	4,050	884	447	258	189	55	99	788	1,540	237	42
\$3,000 to \$3,999.....	5,574	5,495	1,052	616	385	231	121	131	1,297	1,906	372	79
\$4,000 to \$4,999.....	2,390	2,359	410	312	193	119	99	76	567	711	184	31
\$5,000 to \$5,999.....	1,005	985	156	167	111	56	51	29	187	315	80	20
\$6,000 to \$7,499.....	554	545	91	100	64	36	46	17	97	157	37	9
\$7,500 to \$9,999.....	218	213	38	47	27	20	18	8	38	49	15	5
\$10,000 to \$14,999.....	61	61	13	18	12	6	6	2	11	24	7	-
\$15,000 to \$19,999.....	15	15	3	5	3	2	1	-	-	4	2	-
\$20,000 and over.....	9	8	-	2	1	1	1	1	-	3	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	43,609	43,282	8,724	5,097	2,934	2,163	675	1,091	7,220	18,468	2,005	327
Under 4.0%.....	967	953	37	23	13	10	5	3	-	757	138	4
4.0% to 4.4%.....	2,574	2,548	125	198	133	65	43	27	-	2,065	90	25
4.4% to 4.8%.....	8	8	2	1	1	-	-	1	-	2	-	-
4.8% to 5.2%.....	8,961	8,917	325	273	166	107	102	35	7,220	755	207	44
5.2% to 5.6%.....	40	40	15	7	7	-	3	2	-	10	2	-
5.6% to 6.0%.....	14,543	14,420	3,091	1,980	1,213	767	298	405	-	7,866	780	123
6.0% to 6.4%.....	106	106	59	15	9	6	1	1	-	5	24	-
6.4% to 6.8%.....	1,704	1,683	566	216	126	90	44	73	-	591	93	21
6.8% to 7.2%.....	11	10	5	3	1	2	-	-	-	1	1	1
7.2% to 7.6%.....	13,565	13,466	3,868	2,213	1,157	1,056	171	508	-	6,066	640	99
7.6% to 8.0%.....	16	15	12	-	-	-	-	-	-	3	-	1
8.0% to 8.4%.....	94	94	48	8	6	2	2	4	-	28	4	-
8.4% to 8.8%.....	15	15	15	-	-	-	-	-	-	-	-	-
8.8% to 9.2%.....	858	852	377	138	87	51	5	27	-	287	18	6
9.2% to 9.6%.....	11	11	11	-	-	-	-	-	-	-	-	-
9.6% to 10.0%.....	22	22	18	2	1	1	-	-	-	2	-	-
10.0% to 10.4%.....	1	1	-	-	-	-	1	-	-	-	-	-
10.4% to 10.8%.....	118	111	49	20	14	6	1	5	-	29	7	2
10.8% and over.....												
Average interest rate..... (percent)	5.18	5.18	5.58	5.45	5.41	5.50	5.17	5.52	4.50	5.16	5.15	5.25
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	30,150	29,901	8,568	3,296	1,801	1,495	532	653	6,881	8,366	1,605	249
Real estate taxes included in payment.....	5,442	5,374	1,212	547	322	225	39	103	2,385	539	549	68
Monthly.....	5,138	5,075	1,190	508	303	205	35	100	2,335	520	520	63
Quarterly.....	18	18	1	4	-	4	-	1	1	10	1	-
Semiannual.....	113	110	8	21	14	7	3	1	2	76	4	3
Annual.....	54	54	2	9	5	4	1	1	1	39	2	-
Other.....	18	18	-	2	-	2	-	-	-	12	4	-
Not reporting frequency of payment.....	101	99	16	3	-	3	-	1	46	15	18	2
Real estate taxes not included in payment.....	24,312	24,142	7,256	2,704	1,468	1,241	487	544	4,416	7,702	1,033	170
Monthly.....	19,512	19,381	7,037	1,946	1,043	903	356	426	4,294	4,489	833	131
Quarterly.....	264	262	9	55	35	20	14	5	6	158	15	2
Semiannual.....	2,562	2,546	55	488	256	232	95	79	27	1,719	83	16
Annual.....	1,385	1,322	22	141	85	56	11	27	9	1,061	51	13
Other.....	164	163	14	21	12	9	3	2	2	112	9	1
Not reporting frequency of payment.....	475	468	119	53	32	21	8	5	78	163	42	7
Not reporting tax payment requirements.....	396	385	100	45	16	29	6	5	80	125	23	11
Monthly.....	288	280	91	27	7	20	1	5	76	59	21	6
Quarterly.....	8	8	3	1	-	-	-	-	-	2	-	-
Semiannual.....	42	40	1	9	4	5	2	-	-	27	1	2
Annual.....	31	31	-	4	-	2	-	1	-	25	1	-
Other.....	8	8	-	1	-	1	-	-	-	2	-	-
Not reporting frequency of payment.....	24	23	5	3	2	1	1	-	4	10	-	1
No principal payments required.....	8,862	8,783	357	1,087	616	471	111	355	210	6,368	295	79
Monthly.....	914	904	209	90	56	34	16	34	157	354	44	10
Quarterly.....	170	169	5	39	23	16	6	3	3	110	3	1
Semiannual.....	4,953	4,910	109	700	383	317	59	234	20	3,616	172	43
Annual.....	2,417	2,395	20	205	124	81	23	75	17	1,995	59	22
Other.....	109	109	1	17	5	12	2	3	2	79	5	-
Not reporting frequency of payment.....	299	296	18	36	25	11	5	6	11	213	12	3
Not reporting principal payment requirements.....	1,378	920	85	117	75	42	12	15	67	582	42	458
Monthly.....	240	215	55	32	23	9	4	2	42	68	12	25
Quarterly.....	11	9	1	4	2	2	-	-	-	4	-	2
Semiannual.....	168	152	2	26	16	10	4	3	-	109	8	16
Annual.....	164	153	1	12	8	4	3	1	2	132	2	11
Other.....	57	55	2	4	8	1	-	1	1	45	2	2
Not reporting frequency of payment.....	788	386	24	39	23	16	1	8	22	224	18	402
No regular payments required.....	5,186	5,143	97	751	496	255	48	110	62	3,900	175	43

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.....	43,605	5,247	23,404	8,633	6,321	Reporting interest rate.....	43,609	5,309	23,516	8,696	6,088
Under \$500.....	4,316	198	2,310	898	910	Under 4.0%.....	967	43	444	231	249
\$500 to \$999.....	6,865	474	3,553	1,564	1,284	4.0% to 4.4%.....	2,574	94	1,056	729	695
\$1,000 to \$1,499.....	6,893	589	3,649	1,521	1,194	4.4% to 4.8%.....	8	-	6	2	-
\$1,500 to \$1,999.....	5,875	635	3,299	1,138	803	4.8% to 5.2%.....	8,961	2,709	5,259	553	440
\$2,000 to \$2,499.....	5,718	656	3,224	1,089	749	5.2% to 5.6%.....	40	-	26	6	8
\$2,500 to \$2,999.....	4,092	626	2,298	756	412	5.6% to 6.0%.....	14,543	1,207	7,375	3,554	2,407
\$3,000 to \$3,999.....	5,574	1,105	2,923	978	566	6.0% to 6.4%.....	106	33	64	7	2
\$4,000 to \$4,999.....	2,390	582	1,222	368	218	6.4% to 6.8%.....	1,704	198	1,008	325	173
\$5,000 to \$5,999.....	1,005	208	489	182	126	6.8% to 7.2%.....	11	-	7	2	2
\$6,000 to \$7,499.....	554	106	290	91	67	7.2% to 7.6%.....	13,565	955	7,574	3,095	1,941
\$7,500 to \$9,999.....	218	54	100	36	28	7.6% to 8.0%.....	16	3	10	1	2
\$10,000 to \$14,999.....	81	12	39	15	15	8.0% and over.....	94	14	51	20	9
\$15,000 to \$19,999.....	15	1	6	4	4	Average interest rate....(percent).....	15	4	11	-	-
\$20,000 and over.....	9	1	2	3	3		858	40	524	151	143
							11	1	10	-	-
							22	-	18	3	1
							1	-	-	-	1
							113	8	73	17	15
							5.18	4.94	5.21	5.25	5.16

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.....	32,909	24,974	4,675	20,075	224	7,935
Total first mortgage outstanding debt.....(dollars).....	57,362,700	52,702,500	12,578,500	39,752,000	372,000	14,660,200
Total annual mortgage payment.....(dollars).....	8,941,602	8,111,956	1,869,242	6,186,066	56,648	329,646
Average first mortgage outstanding debt.....(dollars).....	2,047	2,110	2,691	1,980	1,661	1,848
Average value of property.....(dollars).....	4,019	3,986	4,248	3,932	3,328	4,121
Average annual estimated rental value.....(dollars).....	399	399	420	395	352	400
Average annual mortgage payment.....(dollars).....	272	325	400	308	253	105
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	15.4	14.9	15.6	15.2	5.7
Value of property.....	6.8	8.1	9.4	7.8	7.6	2.5
Estimated annual rental value.....	68.0	81.4	95.3	78.0	71.8	26.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	22,858	22,036	4,586	17,258	192	822
Average first mortgage outstanding debt.....(dollars).....	2,158	2,156	2,705	2,015	1,670	2,224
Average value of property.....(dollars).....	3,960	3,955	4,246	3,885	3,256	4,101
Average annual estimated rental value.....(dollars).....	397	397	420	392	344	399
Average annual mortgage payment.....(dollars).....	333	339	403	323	262	161
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.4	15.7	14.9	16.0	15.7	7.3
Value of property.....	8.4	8.6	9.5	8.3	8.1	3.9
Estimated annual rental value.....	83.7	85.4	96.1	82.4	76.2	40.4
Monthly mortgage payment—						
Under \$10.....	1,601	1,252	122	1,112	18	349
\$10 to \$14.....	2,743	2,560	302	2,225	39	133
\$15 to \$19.....	3,250	3,128	453	2,642	38	122
\$20 to \$24.....	3,311	3,254	520	2,704	30	57
\$25 to \$29.....	3,697	3,659	688	2,935	41	98
\$30 to \$39.....	4,522	4,483	1,319	3,142	22	39
\$40 to \$49.....	1,690	1,675	641	1,223	11	15
\$50 to \$59.....	1,009	1,001	275	725	1	8
\$60 to \$74.....	437	429	156	271	2	8
\$75 to \$99.....	226	224	80	144	-	2
\$100 and over.....	172	171	35	135	1	1
Average monthly mortgage payment.....(dollars).....	27.72	28.25	33.60	26.90	21.85	13.45
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	10,051	2,938	39	2,817	32	7,113
Average first mortgage outstanding debt.....(dollars).....	1,798	1,768	-	1,764	-	1,804
Average value of property.....(dollars).....	4,152	4,219	-	4,222	-	4,124
Average annual estimated rental value.....(dollars).....	404	414	-	414	-	400
Average annual mortgage payment.....(dollars).....	133	218	-	218	-	98
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.4	12.3	-	12.4	-	5.4
Value of property.....	8.2	5.2	-	5.2	-	2.4
Estimated annual rental value.....	33.0	52.7	-	52.7	-	24.5

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

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

DWELLING UNITS, BY SUBJECT	Rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	191,012	147,503	87,839	59.6	59,664	21,713	21,796	78,514	28,595	30.1	54,919
COLOR OF OCCUPANTS											
White.....	-	145,586	86,599	59.5	58,987	-	-	77,632	28,485	30.3	54,147
Nonwhite.....	-	1,917	1,240	64.7	677	-	-	882	110	12.5	772
TYPE OF STRUCTURE											
1-family.....	159,954	117,761	76,857	65.3	40,904	20,570	21,523	70,229	20,867	29.7	49,362
Other.....	31,058	29,742	10,982	36.9	18,760	1,043	273	8,285	2,728	32.9	5,557
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	155,805	116,001	75,817	65.4	40,184	19,549	20,285	69,800	20,757	29.7	49,043
Under \$5.....	10,681	9,175	6,134	66.9	3,041	832	674	4,770	540	11.3	4,230
\$5 to \$9.....	25,360	21,922	10,940	49.9	10,982	1,808	1,630	9,779	1,935	19.8	7,844
\$10 to \$14.....	29,279	24,386	13,317	54.6	11,069	2,146	2,747	12,363	3,11	25.1	9,254
\$15 to \$19.....	23,139	19,060	12,025	63.1	7,035	1,660	2,419	11,329	3,392	29.9	7,937
\$20 to \$24.....	17,820	13,685	9,334	73.1	3,651	1,774	2,461	9,341	2,992	32.0	6,349
\$25 to \$29.....	14,122	10,784	8,283	76.8	2,501	1,389	1,949	7,906	2,690	34.0	5,215
\$30 to \$39.....	13,959	9,788	8,454	86.4	1,334	1,866	2,305	8,022	3,076	38.3	4,946
\$40 to \$49.....	8,832	5,895	3,272	91.0	323	1,780	1,457	3,057	1,382	45.2	1,675
\$50 to \$59.....	3,655	1,691	1,554	91.9	137	1,061	903	1,455	689	47.4	766
\$60 to \$74.....	3,697	954	895	93.9	58	1,704	1,039	844	447	53.0	397
\$75 to \$99.....	3,216	543	502	92.4	41	1,663	1,010	467	284	60.8	183
\$100 and over.....	4,045	518	506	97.7	12	1,866	1,661	467	221	47.3	246
Median monthly rent.....(dollars).....	17.22	15.16	17.63	-	12.24	30.39	25.00	18.03	21.84	-	16.51

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.....	23,595	21,913	2,563	2,456	2,695	2,350	2,326	3,688	2,253	1,389	1,040	577	339	108	73	56	1,682
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	22,257	20,658	2,236	2,291	2,532	2,231	2,223	3,530	2,165	1,346	1,003	563	326	103	69	40	1,599
Average interest rate.....(%).....	5.22	5.22	5.53	5.34	5.30	5.24	5.22	5.14	5.07	5.10	5.07	5.05	5.02	4.94	-	-	5.21
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	22,935	21,287	2,472	2,374	2,603	2,287	2,272	3,586	2,202	1,364	1,014	561	332	104	71	45	1,648
Building and loan association.....	2,773	2,615	98	193	258	241	281	490	357	269	235	115	57	9	9	2	158
Commercial bank.....	2,654	2,442	224	276	318	280	243	385	237	154	131	96	63	24	10	1	212
Savings bank.....	1,563	1,432	182	191	177	158	179	210	127	84	56	34	15	10	6	3	131
Life insurance company.....	212	200	7	9	6	7	18	21	15	14	34	36	9	16	-	-	12
Mortgage company.....	393	365	48	35	40	43	37	51	39	31	17	10	5	5	3	1	28
Home Owners' Loan Corporation.....	2,564	2,372	174	269	319	272	284	453	274	149	86	48	25	11	3	5	192
Individual.....	11,554	10,710	1,484	1,237	1,366	1,193	1,159	1,827	1,045	585	418	191	118	35	20	32	844
Other.....	1,222	1,151	255	164	117	94	82	152	102	77	56	33	13	1	4	1	71
Reporting debt and value.....	21,559	20,053	2,255	2,187	2,427	2,137	2,162	3,428	2,094	1,318	994	556	323	102	70	-	1,506
JUNIOR MORTGAGE																	
First mortgage only.....	4,275	3,994	339	342	445	427	468	686	444	270	216	175	132	36	14	-	281
First and junior mortgage.....	260	224	12	19	22	24	22	47	24	15	9	12	12	3	3	-	36
With 1st mtg.; not rptg. on junior.....	17,024	15,835	1,904	1,826	1,960	1,686	1,672	2,695	1,626	1,033	769	369	179	63	53	-	1,189
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	8,983	8,454	2,215	1,847	1,563	950	700	744	242	104	51	20	2	4	2	-	529
\$1,000 to \$1,499.....	3,718	3,494	40	302	619	635	609	696	323	131	85	24	17	2	1	-	234
\$1,500 to \$1,999.....	2,585	2,416	-	38	215	371	462	730	328	148	64	25	8	4	2	-	169
\$2,000 to \$2,499.....	2,122	1,950	-	-	30	145	259	637	443	236	131	47	20	2	-	-	172
\$2,500 to \$2,999.....	1,235	1,104	-	-	-	26	99	352	276	162	126	45	14	3	1	-	131
\$3,000 to \$3,999.....	1,530	1,388	-	-	-	-	13	232	393	330	242	105	52	14	7	-	142
\$4,000 to \$4,999.....	1,642	1,594	-	-	-	-	-	37	81	158	165	95	47	7	4	-	36
\$5,000 to \$5,999.....	366	330	-	-	-	-	-	-	8	45	99	100	50	20	8	-	25
\$6,000 to \$7,499.....	229	204	-	-	-	-	-	-	-	4	30	77	64	18	11	-	12
\$7,500 to \$9,999.....	86	74	-	-	-	-	-	-	-	-	1	17	38	13	5	-	6
\$10,000 to \$14,999.....	44	38	-	-	-	-	-	-	-	-	-	-	11	14	13	-	-
\$15,000 to \$19,999.....	15	15	-	-	-	-	-	-	-	-	-	-	-	1	14	-	-
\$20,000 and over.....	4	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	2
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	68,590	62,582	1,344	2,470	3,933	4,430	5,554	11,167	8,809	6,771	6,318	4,541	3,604	1,636	2,007	-	6,008
Average value.....(dollars).....	3,182	3,121	596	1,129	1,620	2,073	2,569	3,257	4,207	5,138	6,356	8,165	11,159	16,034	-	-	3,989
Debt on first & jr. mtgs.....(thous.).....	32,969	30,327	704	1,261	1,922	2,233	2,721	5,565	4,361	3,378	3,050	2,201	1,597	608	621	-	2,732
Percent of value of property.....	48.1	48.3	52.4	51.1	49.9	50.4	49.0	49.8	49.7	49.9	48.3	48.5	44.3	36.9	-	-	45.5
Average debt.....(dollars).....	1,529	1,508	312	577	792	1,045	1,259	1,623	2,092	2,563	3,068	3,959	4,945	5,910	-	-	1,814
Debt on first mtgs.....(thousands).....	32,745	30,060	702	1,255	1,914	2,224	2,713	5,537	4,363	3,364	3,039	2,178	1,569	585	616	-	2,685
Percent of value of property.....	47.7	48.0	52.2	50.8	48.7	50.2	48.8	49.6	49.5	49.7	48.1	48.0	43.5	35.8	-	-	44.7
Average debt.....(dollars).....	1,519	1,499	311	574	789	1,041	1,255	1,615	2,084	2,552	3,057	3,917	4,859	5,738	-	-	1,788

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	23,595	22,935	2,773	4,217	2,654	1,563	212	393	2,564	11,554	1,222	660
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	22,257	22,042	2,715	4,082	2,574	1,508	207	378	2,564	11,012	1,084	215
Average interest rate (percent)	5.22	5.22	5.52	5.63	5.60	5.68	5.06	5.48	4.50	5.17	5.18	5.21
Reporting debt and value	21,559	21,197	2,617	3,915	2,475	1,440	205	369	2,320	10,662	1,109	362
Percent distribution	-	100.0	12.3	18.5	11.7	6.8	1.0	1.7	10.9	50.3	5.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	21,559	21,197	2,617	3,915	2,475	1,440	205	369	2,320	10,662	1,109	362
First mortgage only	4,275	4,222	429	691	455	236	85	84	577	2,152	204	53
First and junior mortgage	260	245	30	49	33	16	4	4	19	125	14	15
With first mortgage; not reporting on junior mortgage	17,024	16,730	2,158	3,175	1,977	1,198	116	281	1,724	8,385	891	294
1-family properties	20,053	19,719	2,481	3,603	2,281	1,322	194	344	2,149	9,897	1,051	334
First mortgage only	3,994	3,948	409	644	434	210	82	79	532	2,009	193	46
First and junior mortgage	224	211	28	39	26	13	4	4	16	107	13	13
With first mortgage; not reporting on junior mortgage	15,835	15,560	2,044	2,920	1,821	1,099	108	261	1,601	7,781	845	275
2- to 4-family properties	1,506	1,478	136	312	194	118	11	25	171	765	58	28
First mortgage only	281	274	20	47	31	16	3	5	45	142	11	7
First and junior mortgage	36	34	2	10	7	3	-	-	3	18	1	2
With first mortgage; not reporting on junior mortgage	1,189	1,170	114	255	156	99	8	20	123	604	46	19
RELATION OF DEBT TO VALUE												
1- to 4-family properties	21,559	21,197	2,617	3,915	2,475	1,440	205	369	2,320	10,662	1,109	362
Value of property (dollars)	68,590,100	67,498,500	10,119,600	12,934,800	8,488,800	4,449,300	1,773,800	1,274,500	7,268,200	31,009,700	3,117,900	1,091,600
Average value (dollars)	3,182	3,184	3,867	3,304	3,428	3,090	8,653	3,454	3,133	2,908	2,811	3,015
Debt on first and junior mortgages (dollars)	32,968,600	32,424,500	5,295,300	5,620,200	3,817,200	1,803,000	750,300	642,300	3,781,100	14,717,300	1,618,000	544,100
Percent of value of property	48.1	48.0	52.3	43.5	45.0	40.5	42.3	50.4	52.0	47.5	51.9	49.8
Average debt (dollars)	1,529	1,580	2,023	1,436	1,542	1,252	3,660	1,741	1,630	1,380	1,459	1,508
Debt on first mortgages (dollars)	32,744,700	32,218,900	5,270,700	5,584,100	3,795,300	1,788,800	744,800	639,500	3,768,500	14,607,900	1,608,400	525,800
Percent distribution	-	100.0	16.4	17.3	11.8	5.6	2.3	2.0	11.7	45.3	5.0	-
Percent of value of property	47.7	47.7	52.1	43.2	44.7	40.2	42.0	50.2	51.8	47.1	51.6	48.2
Average debt (dollars)	1,519	1,520	2,014	1,426	1,533	1,242	3,633	1,733	1,622	1,370	1,450	1,452
1-family properties	20,053	19,719	2,481	3,603	2,281	1,322	194	344	2,149	9,897	1,051	334
Value of property (dollars)	62,582,200	61,603,200	9,582,300	11,593,000	7,716,000	3,877,000	1,669,800	1,176,000	6,625,600	28,067,200	2,889,300	979,000
Average value (dollars)	3,121	3,124	3,862	3,218	3,383	2,933	8,607	3,419	3,083	2,836	2,749	2,931
Debt on first and junior mortgages (dollars)	30,236,800	29,746,200	5,014,500	5,078,100	3,492,700	1,585,400	717,400	591,800	3,456,900	13,366,000	1,521,500	490,600
Percent of value of property	48.3	48.3	52.3	43.8	45.3	40.9	43.0	50.3	52.2	47.5	52.7	50.1
Average debt (dollars)	1,508	1,509	2,021	1,409	1,581	1,199	3,698	1,720	1,609	1,351	1,448	1,469
Debt on first mortgages (dollars)	30,059,800	29,584,200	4,991,400	5,054,400	3,482,200	1,572,200	711,900	589,000	3,444,800	13,279,300	1,513,400	475,600
Percent of value of property	48.0	48.0	52.1	43.6	45.1	40.6	42.6	50.1	52.0	47.3	52.4	48.6
Average debt (dollars)	1,499	1,500	2,012	1,403	1,527	1,189	3,670	1,712	1,603	1,342	1,440	1,424
2- to 4-family properties	1,506	1,478	136	312	194	118	11	25	171	765	58	28
Value of property (dollars)	6,007,900	5,895,300	537,300	1,341,800	769,500	572,300	104,000	98,500	642,600	2,942,500	228,600	112,600
Average value (dollars)	3,989	3,989	3,951	4,301	3,966	4,850	-	-	3,758	-	-	-
Debt on first and junior mortgages (dollars)	2,731,800	2,678,300	280,800	542,100	324,500	217,600	32,900	50,500	324,200	1,351,300	96,500	53,500
Percent of value of property	45.5	45.4	52.3	40.4	42.2	38.0	-	-	50.5	45.9	-	-
Average debt (dollars)	1,814	1,812	2,065	1,738	1,673	1,844	-	-	1,896	1,756	-	-
Debt on first mortgages (dollars)	2,684,900	2,634,700	279,300	529,700	313,100	216,600	32,900	50,500	318,700	1,328,600	95,000	50,800
Percent of value of property	44.7	44.7	52.0	39.5	40.7	37.8	-	-	49.6	45.2	-	-
Average debt (dollars)	1,783	1,783	2,054	1,698	1,614	1,836	-	-	1,864	1,737	-	-

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	21,913	21,287	2,615	3,874	2,442	1,432	200	365	2,372	10,710	1,151	625
RACE OF OCCUPANTS												
White	21,804	21,183	2,610	3,868	2,438	1,430	200	363	2,367	10,673	1,102	621
Negro	21	18	3	1	-	-	1	-	1	11	1	3
Other nonwhite	88	86	2	5	4	1	-	-	1	26	48	2
YEAR BUILT												
Reporting year built	21,205	20,616	2,528	3,745	2,376	1,369	199	361	2,308	10,356	1,124	590
1930 to 1940	6,709	6,561	1,255	1,184	804	380	129	197	320	2,988	488	148
1920 to 1929	4,405	4,293	600	601	353	248	42	76	745	2,043	185	112
1910 to 1919	2,987	2,901	228	549	329	220	10	26	421	1,515	152	66
1900 to 1909	2,848	2,753	182	560	362	198	6	23	379	1,462	121	95
1880 to 1899	3,102	3,001	199	638	395	233	9	24	338	1,668	130	101
1879 or earlier	1,155	1,107	64	218	133	85	3	15	99	660	48	48

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.....	21,913	21,287	2,615	3,874	2,442	1,432	200	365	2,372	10,710	1,151	626
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	20,095	19,759	2,483	3,605	2,281	1,324	194	345	2,154	9,927	1,051	335
Under \$500.....	4,078	4,000	248	903	549	354	14	68	263	2,199	305	78
\$500 to \$999.....	4,417	4,338	433	835	514	321	13	64	435	2,274	234	79
\$1,000 to \$1,499.....	3,504	3,451	407	579	350	229	17	61	448	1,793	145	53
\$1,500 to \$1,999.....	2,412	2,368	346	375	228	147	19	36	303	1,197	92	44
\$2,000 to \$2,499.....	1,955	1,931	287	300	167	133	22	27	259	983	53	24
\$2,500 to \$2,999.....	1,105	1,095	185	182	121	61	10	17	146	495	60	10
\$3,000 to \$3,999.....	1,385	1,359	296	204	151	53	22	30	141	600	66	26
\$4,000 to \$4,999.....	592	582	140	97	69	28	17	27	51	198	52	10
\$5,000 to \$5,999.....	325	318	72	67	54	13	22	11	29	88	29	7
\$6,000 to \$7,499.....	199	196	49	39	34	5	17	3	15	62	11	3
\$7,500 to \$9,999.....	71	69	11	16	16	-	13	-	9	18	2	2
\$10,000 to \$14,999.....	35	35	4	3	3	-	6	1	5	15	1	-
\$15,000 to \$19,999.....	15	15	3	5	5	-	2	-	-	5	-	-
\$20,000 and over.....	2	2	2	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	20,658	20,456	2,559	3,751	2,367	1,384	195	350	2,372	10,204	1,025	202
Under 4.0%.....	508	497	21	28	14	14	2	8	-	393	50	11
4.0% to 4.4%.....	1,768	1,747	62	134	98	36	23	9	-	1,372	147	21
4.4% to 4.8%.....	8	6	2	-	-	-	-	-	-	5	1	-
4.8% to 5.2%.....	3,181	3,169	145	131	94	37	35	35	2,372	369	81	12
5.2% to 5.6%.....	13	13	4	1	1	-	-	-	-	8	-	-
5.6% to 6.0%.....	6,963	6,890	908	1,213	781	432	72	118	-	4,232	347	73
6.0% to 6.4%.....	23	23	10	5	5	-	-	2	-	4	2	-
6.4% to 6.8%.....	634	628	206	113	69	44	17	18	-	244	30	6
6.8% to 7.2%.....	2	2	1	-	-	-	-	-	-	1	-	-
7.2% to 7.6%.....	6,591	6,522	1,009	1,747	1,079	668	43	151	-	3,256	316	69
7.6% to 8.0%.....	2	2	1	1	1	-	-	-	-	-	-	-
8.0% to 8.4%.....	44	42	13	13	9	4	1	1	-	10	4	2
8.4% to 8.8%.....	3	3	2	-	-	-	-	-	-	1	-	-
8.8% to 9.2%.....	734	728	158	308	179	129	2	7	-	228	25	6
9.2% to 9.6%.....	2	2	1	-	1	-	-	-	-	1	-	-
9.6% to 10.0%.....	6	6	1	2	1	-	-	-	-	3	-	-
10.0% to 10.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
10.4% to 10.8%.....	-	-	-	-	-	-	-	-	-	-	-	-
10.8% to 11.2%.....	176	174	15	55	36	19	-	5	-	77	22	2
11.2% and over.....	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent)	5.22	5.22	5.52	5.63	5.60	5.68	5.06	5.46	4.50	5.17	5.17	5.22
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	12,898	12,765	2,416	2,228	1,420	808	161	285	2,211	4,633	831	133
Real estate taxes included in payment.....	1,814	1,800	401	251	189	62	10	58	598	276	206	14
Monthly.....	1,696	1,682	392	214	163	51	9	57	591	220	199	14
Quarterly.....	3	3	-	2	1	1	-	-	-	1	-	-
Semiannual.....	28	28	1	11	9	2	1	-	-	14	1	-
Annual.....	50	50	-	13	10	3	-	1	2	30	4	-
Other.....	12	12	1	4	3	1	-	-	-	7	-	-
Not reporting frequency of payment.....	25	25	7	7	3	4	-	-	5	4	2	-
Real estate taxes not included in payment.....	10,619	10,569	1,925	1,899	1,178	721	147	208	1,525	4,197	608	110
Monthly.....	7,954	7,877	1,858	1,292	812	480	117	162	1,492	2,476	480	77
Quarterly.....	149	148	9	45	26	18	4	2	2	77	8	1
Semiannual.....	1,037	1,025	18	278	173	105	15	24	7	635	48	12
Annual.....	1,189	1,174	15	229	134	95	11	11	8	844	55	15
Other.....	100	100	4	21	14	7	-	-	-	69	6	-
Not reporting frequency of payment.....	190	185	21	33	17	16	-	9	16	96	10	5
Not reporting tax payment requirements.....	465	456	90	78	53	25	4	19	88	160	17	9
Monthly.....	316	309	81	46	29	17	2	10	79	75	16	7
Quarterly.....	9	9	-	4	2	2	-	1	1	3	-	-
Semiannual.....	63	63	2	15	12	3	2	6	2	36	-	-
Annual.....	53	52	5	8	6	2	-	2	-	36	1	1
Other.....	5	5	-	3	3	-	-	-	1	1	-	-
Not reporting frequency of payment.....	19	18	2	2	1	1	-	-	5	9	-	1
No principal payments required.....	4,159	4,109	107	798	475	323	23	52	62	2,938	129	50
Monthly.....	543	536	70	85	47	41	5	6	49	294	24	7
Quarterly.....	76	75	-	30	18	12	-	2	-	40	3	1
Semiannual.....	1,697	1,678	20	401	245	156	10	36	3	1,161	47	19
Annual.....	1,581	1,578	10	230	137	93	7	6	4	1,275	46	13
Other.....	85	84	1	19	8	11	1	1	1	58	3	1
Not reporting frequency of payment.....	167	158	6	30	20	10	-	1	5	110	6	9
Not reporting principal payment requirements.....	1,305	896	69	159	84	75	5	8	78	541	36	409
Monthly.....	190	180	41	29	15	14	2	4	43	50	11	10
Quarterly.....	10	10	-	3	1	2	-	-	-	7	-	-
Semiannual.....	116	104	2	30	15	15	2	-	1	67	2	12
Annual.....	186	171	4	29	13	16	-	2	8	129	4	15
Other.....	25	19	-	-	-	-	-	-	-	19	-	6
Not reporting frequency of payment.....	778	412	22	68	40	28	1	2	31	269	19	366
No regular payments required.....	3,551	3,517	28	689	463	226	11	20	21	2,598	155	34

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.....	20,095	1,689	9,909	3,823	4,674	Reporting interest rate.....	20,658	1,744	10,235	4,071	4,608
Under \$500.....	4,078	172	2,135	661	1,110	Under 4.0%.....	508	19	217	127	145
\$500 to \$999.....	4,417	273	2,178	894	1,072	4.0% to 4.4%.....	1,768	66	724	484	494
\$1,000 to \$1,499.....	3,504	259	1,646	764	835	4.4% to 4.8%.....	8	—	4	2	2
\$1,500 to \$1,999.....	2,412	193	1,207	490	522	4.8% to 5.2%.....	3,181	761	1,846	217	357
\$2,000 to \$2,499.....	1,955	168	931	414	442	5.2% to 5.6%.....	13	1	6	3	3
\$2,500 to \$2,999.....	1,105	123	564	194	224	5.6% to 6.0%.....	6,963	415	3,252	1,608	1,690
\$3,000 to \$3,999.....	1,385	203	661	257	264	6.0% to 6.4%.....	23	8	18	—	2
\$4,000 to \$4,999.....	592	154	255	76	107	6.4% to 6.8%.....	634	62	350	107	115
\$5,000 to \$5,999.....	325	84	152	38	51	6.8% to 7.2%.....	2	—	1	1	—
\$6,000 to \$7,499.....	199	40	113	17	29	7.2% to 7.6%.....	6,591	368	3,331	1,362	1,530
\$7,500 to \$9,999.....	71	14	38	8	11	7.6% to 8.0%.....	2	—	1	—	1
\$10,000 to \$14,999.....	35	5	18	9	3	8.0% and over.....	44	3	29	8	4
\$15,000 to \$19,999.....	15	1	9	1	4	Average interest rate....(percent)....	734	30	379	116	209
\$20,000 and over.....	2	—	2	—	—		2	—	1	1	—
							6	—	1	4	1
							—	—	—	—	—
							176	9	79	38	55
							5.22	5.01	5.24	5.23	5.26

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.....	12,378	9,050	1,325	7,495	280	3,323
Total first mortgage outstanding debt.....(dollars).....	19,575,900	14,880,000	3,031,900	11,550,200	297,900	4,695,900
Total annual mortgage payment.....(dollars).....	2,631,823	2,370,658	428,859	1,890,186	51,663	261,155
Average first mortgage outstanding debt.....(dollars).....	1,582	1,644	2,288	1,541	1,295	1,411
Average value of property.....(dollars).....	3,183	3,180	3,685	3,107	2,666	3,191
Average annual estimated rental value.....(dollars).....	302	306	358	299	258	288
Average annual mortgage payment.....(dollars).....	213	262	324	252	225	78
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.4	15.9	14.1	16.4	17.3	5.6
Value of property.....	6.7	8.2	8.8	8.1	8.4	2.5
Estimated annual rental value.....	70.5	85.5	90.4	84.4	87.1	27.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,056	7,618	1,285	6,154	179	438
Average first mortgage outstanding debt.....(dollars).....	1,689	1,704	2,321	1,587	1,212	1,413
Average value of property.....(dollars).....	3,162	3,188	3,699	3,100	2,546	2,718
Average annual estimated rental value.....(dollars).....	306	308	360	299	256	266
Average annual mortgage payment.....(dollars).....	269	278	327	269	231	112
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.9	16.3	14.1	17.0	17.6	7.9
Value of property.....	8.5	8.7	8.8	8.7	9.1	4.1
Estimated annual rental value.....	87.8	90.1	90.9	89.9	90.1	42.0
Monthly mortgage payment—						
Under \$10.....	1,107	808	85	699	24	299
\$10 to \$14.....	1,487	1,431	195	1,201	35	56
\$15 to \$19.....	1,394	1,367	197	1,132	38	27
\$20 to \$24.....	1,110	1,090	167	891	32	20
\$25 to \$29.....	1,054	1,037	169	841	27	17
\$30 to \$39.....	956	947	208	724	15	9
\$40 to \$49.....	444	440	138	298	4	4
\$50 to \$59.....	264	262	65	196	1	2
\$60 to \$74.....	119	118	37	79	2	1
\$75 to \$99.....	68	66	17	48	1	2
\$100 and over.....	53	52	7	45	-	1
Average monthly mortgage payment.....(dollars).....	22.41	23.16	27.27	22.42	19.22	9.30
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,322	1,432	40	1,341	51	2,890
Average first mortgage outstanding debt.....(dollars).....	1,382	1,324	-	1,330	-	1,411
Average value of property.....(dollars).....	3,222	3,141	-	3,140	-	3,262
Average annual estimated rental value.....(dollars).....	293	296	-	297	-	292
Average annual mortgage payment.....(dollars).....	108	177	-	175	-	78
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.8	13.4	-	13.2	-	5.2
Value of property.....	3.3	5.6	-	5.6	-	2.3
Estimated annual rental value.....	36.8	59.8	-	58.9	-	25.2

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 MILWAUKEE: 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.....	169,865	164,395	52,917	32.2	111,418	5,218	312	50,671	27,565	54.4	23,106
1930: Private families reporting tenure.....	-	141,312	60,679	42.9	80,633	-	-	-	-	-	-
1920: All families reporting tenure.....	-	105,235	37,362	35.5	67,853	-	-	37,025	22,031	59.5	14,994
Dwelling units: 1940.....	169,865	164,395	52,917	32.2	111,418	5,218	312	50,671	27,565	54.4	23,106
COLOR OF OCCUPANTS											
White.....	-	161,695	52,760	32.6	108,925	-	-	50,520	27,498	54.4	23,022
Nonwhite.....	-	2,650	157	5.9	2,493	-	-	151	67	44.4	84
TYPE OF STRUCTURE											
1-family.....	49,393	48,369	29,622	61.2	18,747	894	130	29,195	15,778	54.0	13,417
Other.....	120,472	115,966	23,295	20.1	92,671	4,324	182	21,476	11,787	54.9	9,689
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	49,082	48,113	29,443	61.2	18,670	849	120	29,126	15,750	54.1	13,376
Under \$5.....	43	40	32	-	8	2	1	30	11	-	19
\$5 to \$9.....	186	169	33	19.5	136	16	1	31	11	-	20
\$10 to \$14.....	849	804	130	16.2	674	42	3	122	46	37.7	76
\$15 to \$19.....	2,780	2,729	512	18.8	2,217	46	5	500	230	46.0	270
\$20 to \$24.....	4,408	4,323	1,338	31.0	2,985	61	4	1,313	623	47.3	695
\$25 to \$29.....	6,480	6,384	2,967	46.5	3,417	93	3	2,935	1,489	50.7	1,446
\$30 to \$39.....	13,887	13,693	5,615	58.0	8,068	187	17	8,549	4,662	64.5	3,887
\$40 to \$49.....	10,132	9,971	7,454	74.8	2,517	142	19	7,394	4,314	58.3	3,080
\$50 to \$59.....	4,803	4,686	3,765	80.3	921	110	7	3,730	2,076	55.7	1,654
\$60 to \$74.....	2,920	2,860	2,414	84.4	446	52	8	2,369	1,350	57.0	1,019
\$75 to \$99.....	1,487	1,446	1,264	87.4	122	37	4	1,246	638	51.2	608
\$100 and over.....	1,107	1,018	919	90.3	99	41	48	902	300	33.3	602
Median monthly rent..... (dollars)	36.55	36.52	40.97	-	29.35	37.23	59.50	40.96	41.36	-	40.39

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 MILWAUKEE: 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	27,565	16,025	23	77	234	491	705	2,732	3,376	3,193	2,778	1,624	578	122	86	6
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	26,945	15,618	18	68	225	477	663	2,648	3,301	3,145	2,701	1,589	559	119	83	2
Average interest rate (percent)	5.01	5.01	-	-	5.16	5.12	5.08	5.10	5.04	4.98	4.95	4.88	4.89	5.05	-	5.02
HOLDER OF FIRST MORTGAGE																
Reporting holder	27,226	15,830	23	75	231	498	691	2,700	3,338	3,161	2,744	1,606	567	120	83	3
Building and loan association	8,381	5,069	5	27	89	157	248	922	1,131	1,084	856	426	134	18	20	2
Commercial bank	766	517	2	2	1	5	5	29	67	79	144	105	53	11	13	-
Savings bank	826	390	-	1	2	7	12	31	63	73	95	71	18	11	6	-
Life insurance company	746	497	-	1	2	3	3	27	36	50	129	152	64	19	9	-
Mortgage company	1,226	759	3	7	9	27	22	87	118	137	143	111	70	14	11	-
Home Owners' Loan Corporation	6,503	3,547	2	6	46	122	152	707	853	783	508	269	85	11	3	-
Individual	7,174	3,974	6	20	65	134	212	732	829	771	680	350	119	31	14	1
Other	1,804	1,077	5	11	17	33	37	165	239	234	179	121	24	5	7	-
Reporting debt and value	27,056	15,696	21	72	220	478	692	2,668	3,307	3,152	2,732	1,593	561	118	82	-
JUNIOR MORTGAGE																
First mortgage only	12,067	7,441	10	34	101	195	314	1,167	1,587	1,590	1,333	812	236	39	23	-
First and junior mortgage	499	237	-	-	5	6	15	89	54	48	40	19	7	2	2	-
With 1st mtg.; not rptg. on junior	14,490	8,018	11	38	114	277	363	1,462	1,666	1,514	1,359	762	318	77	57	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	2,266	1,499	20	54	99	150	156	383	280	185	123	32	7	-	-	777
\$1,000 to \$1,499	2,763	1,689	1	15	73	134	182	461	346	262	150	54	7	3	1	1,074
\$1,500 to \$1,999	2,892	1,731	-	3	36	113	153	457	432	271	190	62	13	1	-	1,101
\$2,000 to \$2,499	3,773	2,287	-	-	12	51	134	565	607	450	317	117	31	2	1	1,486
\$2,500 to \$2,999	3,042	1,845	-	-	-	30	40	464	481	420	263	120	20	3	4	1,197
\$3,000 to \$3,999	5,505	3,324	-	-	-	-	27	313	913	326	785	319	80	6	5	2,181
\$4,000 to \$4,999	3,312	1,843	-	-	-	-	-	25	229	550	550	371	95	17	6	1,469
\$5,000 to \$5,999	1,810	850	-	-	-	-	-	-	19	76	310	310	108	20	7	960
\$6,000 to \$7,499	1,145	419	-	-	-	-	-	-	-	12	90	182	108	20	7	726
\$7,500 to \$9,999	412	139	-	-	-	-	-	-	-	-	4	26	74	24	11	273
\$10,000 to \$14,999	143	62	-	-	-	-	-	-	-	-	-	-	18	18	26	81
\$15,000 to \$19,999	34	10	-	-	-	-	-	-	-	-	-	-	-	4	6	24
\$20,000 and over	19	8	-	-	-	-	-	-	-	-	-	-	-	-	8	11
RELATION OF DEBT TO VALUE																
Value of property (thousands)	155,633	85,783	12	86	368	1,022	1,817	8,920	14,225	16,383	17,540	12,982	6,212	1,892	2,273	71,901
Average value (dollars)	5,752	5,335	-	-	1,675	2,138	2,626	3,343	4,301	5,198	6,420	8,149	11,073	16,034	-	6,329
Debt on first and jr. mtgs. (thous.)	80,165	43,405	6	51	221	644	1,036	5,056	7,895	8,792	8,900	6,336	2,863	790	815	36,761
Percent of value of property	51.5	51.8	-	-	59.9	63.0	57.0	56.7	55.5	53.7	50.7	48.8	46.1	41.8	-	51.1
Average debt (dollars)	2,963	2,765	-	-	1,003	1,348	1,498	1,895	2,387	2,789	3,258	3,977	5,102	6,697	-	3,236
Debt on first mtgs. (thousands)	79,632	43,197	6	51	218	642	1,026	5,031	7,854	8,742	8,862	6,310	2,857	788	811	36,435
Percent of value of property	51.2	51.6	-	-	59.2	62.8	56.4	56.4	55.2	53.4	50.3	48.6	46.0	41.6	-	50.7
Average debt (dollars)	2,943	2,752	-	-	992	1,344	1,482	1,886	2,375	2,774	3,244	3,961	5,093	6,674	-	3,207

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 MILWAUKEE: 1940

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	27,565	27,226	8,381	1,392	766	626	746	1,226	6,503	7,174	1,804	839
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	26,945	26,762	8,289	1,368	750	618	736	1,210	6,503	6,944	1,742	183
Average interest rate (percent)	5.01	5.01	5.35	4.94	4.89	4.99	4.88	5.08	4.50	5.08	5.10	5.19
Reporting debt and value	27,056	26,776	8,274	1,373	755	618	732	1,209	6,363	7,056	1,769	280
Percent distribution	-	100.0	30.9	5.1	2.8	2.3	2.7	4.5	23.8	26.4	6.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	27,056	26,776	8,274	1,373	755	618	732	1,209	6,363	7,056	1,769	280
First mortgage only	12,067	11,999	3,825	613	326	287	321	543	3,000	2,912	780	68
First and junior mortgage	499	476	173	18	8	10	12	26	60	149	88	23
With first mortgage; not reporting on junior mortgage	14,490	14,301	4,276	742	421	321	399	635	3,303	3,995	951	189
1-family properties	15,696	15,560	4,988	894	510	384	490	746	3,474	3,909	1,059	136
First mortgage only	7,441	7,397	2,411	437	237	200	225	375	1,749	1,710	439	44
First and junior mortgage	237	225	87	8	4	4	7	10	23	76	14	12
With first mortgage; not reporting on junior mortgage	8,018	7,938	2,490	449	269	180	257	361	1,702	2,123	556	80
2- to 4-family properties	11,360	11,216	3,286	479	245	234	242	463	2,889	3,147	710	144
First mortgage only	4,626	4,602	1,414	176	89	87	95	173	1,251	1,202	291	24
First and junior mortgage	262	251	86	10	4	6	5	16	37	73	24	11
With first mortgage; not reporting on junior mortgage	6,472	6,363	1,786	293	152	141	142	274	1,601	1,872	395	109
RELATION OF DEBT TO VALUE												
1- to 4-family properties	27,056	26,776	8,274	1,373	755	618	732	1,209	6,363	7,056	1,769	280
Value of property (dollars)	155,633,200	154,025,800	45,473,500	9,895,300	5,694,700	4,200,600	5,881,400	7,998,700	34,583,300	39,990,200	10,203,400	1,607,400
Average value (dollars)	5,752	5,752	5,496	7,207	7,543	6,797	8,035	6,616	5,435	5,668	5,768	5,741
Debt on first and junior mortgages (dollars)	80,165,200	79,347,500	22,835,000	4,691,500	2,723,500	1,968,000	2,709,000	3,823,700	21,930,500	18,316,500	5,041,300	817,700
Percent of value of property	51.5	51.5	50.2	47.4	47.8	46.9	46.1	47.8	63.4	45.8	49.4	50.9
Average debt (dollars)	2,963	2,963	2,760	3,417	3,607	3,184	3,701	3,163	3,447	2,596	2,850	2,920
Debt on first mortgages (dollars)	79,631,600	78,838,900	22,656,900	4,671,500	2,713,500	1,958,000	2,702,800	3,801,100	21,870,100	18,128,800	5,008,300	792,700
Percent distribution	-	100.0	28.7	5.9	3.4	2.5	3.4	4.8	27.7	28.0	6.4	-
Percent of value of property	51.2	51.2	49.8	47.2	47.6	46.6	45.9	47.5	63.2	45.3	49.1	49.3
Average debt (dollars)	2,943	2,944	2,738	3,402	3,594	3,168	3,692	3,144	3,437	2,569	2,821	2,831
1-family properties	15,696	15,560	4,988	894	510	384	490	746	3,474	3,909	1,059	136
Value of property (dollars)	83,732,600	82,999,700	25,351,200	6,318,800	3,783,700	2,535,100	3,813,600	4,768,000	17,100,200	20,075,000	5,572,900	732,900
Average value (dollars)	5,335	5,334	5,082	7,068	7,419	6,602	7,788	6,391	4,922	5,136	5,262	5,389
Debt on first and junior mortgages (dollars)	43,404,700	43,038,000	12,948,500	3,075,000	1,840,300	1,234,700	1,718,400	2,346,100	10,591,900	9,491,200	2,862,000	371,700
Percent of value of property	51.8	51.8	51.1	48.7	48.6	48.7	45.1	49.2	61.9	47.3	51.4	50.7
Average debt (dollars)	2,765	2,766	2,596	3,440	3,608	3,215	3,507	3,145	3,049	2,428	2,703	2,733
Debt on first mortgages (dollars)	43,196,500	42,834,100	12,871,200	3,067,300	1,836,800	1,230,500	1,716,300	2,338,600	10,577,600	9,410,700	2,852,400	362,400
Percent of value of property	51.6	51.6	50.8	48.5	48.5	48.0	45.0	49.0	61.9	46.9	51.2	49.4
Average debt (dollars)	2,752	2,753	2,580	3,431	3,602	3,204	3,508	3,135	3,045	2,407	2,693	2,665
2- to 4-family properties	11,360	11,216	3,286	479	245	234	242	463	2,889	3,147	710	144
Value of property (dollars)	71,900,600	71,026,100	20,122,300	3,576,500	1,911,000	1,665,500	2,067,800	3,230,700	17,483,100	19,915,000	4,530,500	674,500
Average value (dollars)	6,329	6,333	6,124	7,467	7,800	7,118	8,545	6,978	6,052	6,328	6,522	6,073
Debt on first and junior mortgages (dollars)	36,760,500	36,314,500	9,886,500	1,616,500	883,200	733,300	990,600	1,477,600	11,333,700	8,825,300	2,179,300	445,000
Percent of value of property	51.1	51.1	49.1	45.2	46.2	44.0	47.9	45.7	64.9	44.3	47.1	51.0
Average debt (dollars)	3,236	3,238	3,009	3,375	3,605	3,134	4,093	3,191	3,925	2,864	3,069	3,097
Debt on first mortgages (dollars)	36,435,100	36,004,800	9,785,700	1,604,200	876,700	727,500	985,900	1,462,500	11,292,500	8,718,100	2,155,900	430,300
Percent of value of property	50.7	50.7	48.6	44.9	45.9	43.7	47.7	45.3	64.6	43.8	46.6	49.2
Average debt (dollars)	3,207	3,210	2,978	3,349	3,578	3,109	4,074	3,159	3,909	2,770	3,036	2,988

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF MILWAUKEE: 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	16,025	15,830	5,069	907	517	390	497	759	3,547	3,974	1,077	195
RACE OF OCCUPANTS												
White	15,980	15,786	5,058	903	516	387	497	759	3,529	3,965	1,074	194
Negro	28	27	9	3	-	3	-	-	10	3	2	1
Other nonwhite	17	17	2	1	1	-	-	-	8	5	1	-
YEAR BUILT												
Reporting year built	15,885	15,694	5,026	904	515	389	494	754	3,518	3,940	1,058	191
1930 to 1940	2,421	2,399	787	322	196	126	208	194	239	444	205	22
1920 to 1929	6,463	6,390	1,951	314	178	135	185	271	1,690	1,573	406	73
1910 to 1919	2,255	2,229	741	108	62	46	50	97	514	587	132	26
1900 to 1909	2,217	2,186	730	88	44	44	30	96	517	589	136	31
1880 to 1899	2,281	2,251	748	66	32	34	19	84	511	665	158	30
1879 or earlier	248	239	69	6	3	3	2	12	47	32	21	9

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF MILWAUKEE: 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.....	16,025	15,830	5,069	907	517	390	497	759	3,547	3,974	1,077	195
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	15,704	15,568	4,990	894	510	384	490	746	3,479	3,910	1,059	136
Under \$500.....	398	390	153	20	10	10	5	24	26	116	36	3
\$500 to \$999.....	1,110	1,101	426	52	22	30	24	36	94	371	98	9
\$1,000 to \$1,499.....	1,708	1,691	596	64	28	36	32	71	212	597	119	17
\$1,500 to \$1,999.....	1,752	1,732	590	62	35	27	30	89	336	506	119	20
\$2,000 to \$2,499.....	2,286	2,269	734	101	57	44	49	90	552	596	147	17
\$2,500 to \$2,999.....	1,849	1,826	587	86	49	37	56	78	478	437	104	23
\$3,000 to \$3,999.....	3,297	3,277	1,006	160	88	72	109	154	949	671	228	20
\$4,000 to \$4,999.....	1,840	1,821	515	152	96	56	80	91	535	341	107	19
\$5,000 to \$5,999.....	836	835	299	116	78	43	57	54	165	154	50	1
\$6,000 to \$7,499.....	411	408	87	49	34	15	27	31	90	91	38	3
\$7,500 to \$9,999.....	137	136	29	19	10	9	18	11	27	20	12	1
\$10,000 to \$14,999.....	61	59	14	11	7	4	2	15	9	5	3	2
\$15,000 to \$19,999.....	9	8	-	2	1	1	1	-	1	2	2	1
\$20,000 and over.....	15	15	4	-	-	-	-	2	5	3	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	15,618	15,539	4,982	892	506	386	491	749	3,547	3,839	1,039	79
Under 4.0%.....	194	194	28	8	7	1	1	5	-	139	13	-
4.0%.....	621	620	120	40	24	16	32	34	-	343	46	1
4.1% to 4.4%.....	9	9	5	3	2	1	-	-	-	-	1	-
4.5%.....	5,290	5,274	515	384	210	124	187	191	3,547	292	208	16
4.6% to 4.9%.....	37	37	15	3	2	1	6	4	-	2	7	-
5.0%.....	5,119	5,086	1,876	340	180	160	184	281	-	1,335	470	38
5.1% to 5.4%.....	65	65	43	4	2	2	5	4	-	2	7	-
5.5%.....	1,190	1,179	632	70	34	36	39	79	-	271	88	11
5.6% to 5.9%.....	17	17	12	-	-	-	1	2	-	2	-	-
6.0%.....	2,967	2,951	1,655	86	42	44	35	146	-	837	192	16
6.1% to 6.4%.....	10	10	8	1	1	-	-	-	-	1	-	-
6.5%.....	42	41	33	2	2	-	1	-	-	3	2	1
6.6% to 6.9%.....	4	4	4	-	-	-	-	-	-	-	-	-
7.0%.....	31	30	22	1	-	1	-	1	-	4	2	1
7.1% to 7.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5%.....	2	2	2	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	19	19	11	-	-	-	-	2	-	3	3	-
Average interest rate.....(percent).....	5.01	5.01	5.34	4.89	4.84	4.96	4.85	5.08	4.50	5.06	5.07	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	11,239	11,182	4,373	622	367	255	410	443	3,325	1,320	639	57
Real estate taxes included in payment.....	3,575	3,552	1,388	300	189	111	53	127	1,246	140	299	23
Monthly.....	3,479	3,459	1,375	290	182	108	48	121	1,235	112	278	20
Quarterly.....	7	7	-	1	-	1	2	2	-	2	-	-
Semiannual.....	42	41	9	3	2	1	2	2	-	17	6	1
Annual.....	13	13	1	3	2	1	1	1	-	2	6	-
Other.....	12	12	3	-	-	-	-	-	-	4	5	-
Not reporting frequency of payment.....	22	20	-	3	3	-	-	2	9	3	3	2
Real estate taxes not included in payment.....	7,559	7,526	2,940	318	175	143	355	311	2,056	1,164	382	33
Monthly.....	6,225	6,206	2,768	149	68	81	244	142	2,015	591	297	19
Quarterly.....	121	120	19	8	7	1	28	14	8	43	5	1
Semiannual.....	914	903	100	125	75	50	76	124	4	410	64	11
Annual.....	174	174	16	27	18	9	6	24	-	94	7	-
Other.....	44	44	13	5	3	2	1	3	-	15	6	-
Not reporting frequency of payment.....	81	79	24	4	4	-	-	4	34	10	3	2
Not reporting tax payment requirements.....	105	104	45	4	3	1	2	5	23	16	9	1
Monthly.....	66	66	24	3	3	-	-	4	22	6	7	-
Quarterly.....	3	3	-	-	-	-	-	-	-	3	-	-
Semiannual.....	11	10	1	-	-	-	1	-	-	7	1	1
Annual.....	1	1	-	-	-	-	-	-	-	-	1	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	24	24	20	1	-	1	1	1	1	-	-	-
No principal payments required.....	3,567	3,539	587	206	108	98	68	259	163	1,964	292	28
Monthly.....	556	551	184	14	8	6	5	22	142	134	50	5
Quarterly.....	78	77	18	4	2	2	6	3	-	37	9	1
Semiannual.....	2,540	2,522	337	163	79	84	43	203	17	1,554	205	18
Annual.....	278	276	26	16	15	1	11	22	-	192	19	2
Other.....	53	52	10	4	1	3	-	5	1	30	2	1
Not reporting frequency of payment.....	62	61	12	5	3	2	3	4	3	27	7	1
Not reporting principal payment requirements.....	250	157	21	5	4	1	4	10	21	82	14	93
Monthly.....	49	43	14	-	-	-	1	-	17	8	3	6
Quarterly.....	3	3	-	-	-	-	-	1	1	1	-	-
Semiannual.....	47	37	2	2	2	-	2	5	1	22	3	10
Annual.....	11	9	-	1	1	-	-	-	-	6	-	2
Other.....	18	12	2	1	-	1	-	-	-	9	-	1
Not reporting frequency of payment.....	127	53	3	1	1	-	1	2	2	36	8	74
No regular payments required.....	969	952	88	74	38	36	15	47	38	608	82	17

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE--			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE--			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	15,704	3,512	7,451	3,506	1,235	Reporting interest rate.....	15,618	3,532	7,448	3,517	1,121
Under \$500.....	393	21	213	101	58	Under 4.0%.....	194	9	76	70	39
\$500 to \$999.....	1,110	73	521	355	160	4.0% to 4.4%.....	621	67	255	205	94
\$1,000 to \$1,499.....	1,708	160	759	505	174	4.4% to 4.8%.....	9	4	3	1	1
\$1,500 to \$1,999.....	1,752	262	870	475	144	4.8% to 5.2%.....	5,290	1,780	2,901	464	195
\$2,000 to \$2,499.....	2,286	412	1,167	531	175	5.2% to 5.6%.....	87	19	14	3	1
\$2,500 to \$2,999.....	1,849	411	913	395	130	5.6% to 6.0%.....	5,119	824	2,063	1,785	497
\$3,000 to \$3,999.....	3,297	979	1,580	554	174	6.0% to 6.4%.....	65	17	39	6	3
\$4,000 to \$4,999.....	1,840	663	821	243	113	6.4% to 6.8%.....	1,190	277	569	263	81
\$5,000 to \$5,999.....	886	312	357	120	47	6.8% to 7.2%.....	17	6	8	3	-
\$6,000 to \$7,499.....	411	147	165	70	29	7.2% to 7.6%.....	2,967	555	1,462	747	202
\$7,500 to \$9,999.....	137	54	51	20	12	7.6% to 8.0%.....	10	-	7	3	-
\$10,000 to \$14,999.....	61	14	16	17	14	8.0% and over.....	42	9	23	6	4
\$15,000 to \$19,999.....	9	2	-	6	1	Average interest rate .(percent)....	4	3	1	-	-
\$20,000 and over.....	15	2	8	2	3		31	6	18	5	2
							1	1	-	-	-
							2	-	2	-	-
							-	-	-	-	-
							19	4	7	6	2

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 MILWAUKEE: 1940

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	\$ 13,545	10,213	3,301	6,845	67	3,332
Total first mortgage outstanding debt.....(dollars).....	37,835,700	30,062,300	11,449,000	18,437,100	176,200	7,773,400
Total annual mortgage payment.....(dollars).....	4,747,726	4,315,264	1,690,867	2,597,827	26,570	432,332
Average first mortgage outstanding debt.....(dollars).....	2,793	2,944	3,468	2,694	-	2,333
Average value of property.....(dollars).....	5,302	5,334	5,338	5,336	-	5,204
Average annual estimated rental value.....(dollars).....	512	517	528	513	-	496
Average annual mortgage payment.....(dollars).....	351	423	512	380	-	130
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	14.4	14.8	14.1	-	5.6
Value of property.....	6.6	7.9	9.6	7.1	-	2.5
Estimated annual rental value.....	68.4	81.7	97.0	74.0	-	26.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,673	9,152	3,252	5,843	57	521
Average first mortgage outstanding debt.....(dollars).....	2,957	2,978	3,497	2,697	-	2,593
Average value of property.....(dollars).....	5,180	5,206	5,339	5,135	-	4,738
Average annual estimated rental value.....(dollars).....	504	507	528	496	-	457
Average annual mortgage payment.....(dollars).....	423	436	514	393	-	195
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.3	14.7	14.7	14.6	-	7.5
Value of property.....	8.2	8.4	9.6	7.7	-	4.1
Estimated annual rental value.....	83.9	86.0	97.3	79.3	-	42.8
Monthly mortgage payment—						
Under \$10.....	337	135	12	123	-	202
\$10 to \$14.....	487	382	27	349	6	105
\$15 to \$19.....	714	644	89	550	5	70
\$20 to \$24.....	1,029	989	175	807	7	40
\$25 to \$29.....	1,262	1,231	289	933	9	31
\$30 to \$39.....	2,539	2,510	862	1,642	6	29
\$40 to \$49.....	1,699	1,674	888	773	13	25
\$50 to \$59.....	864	858	463	387	8	6
\$60 to \$74.....	468	463	298	163	2	5
\$75 to \$99.....	175	171	101	70	-	4
\$100 and over.....	99	95	48	46	1	4
Average monthly mortgage payment.....(dollars).....	35.28	36.36	42.33	32.78	-	16.29
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,872	1,061	49	1,002	10	2,811
Average first mortgage outstanding debt.....(dollars).....	2,395	2,649	-	2,670	-	2,285
Average value of property.....(dollars).....	5,605	5,439	-	5,508	-	5,290
Average annual estimated rental value.....(dollars).....	531	606	-	610	-	508
Average annual mortgage payment.....(dollars).....	169	304	-	299	-	118
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.1	11.5	-	11.2	-	5.1
Value of property.....	3.0	4.7	-	4.6	-	2.2
Estimated annual rental value.....	31.7	50.1	-	49.0	-	23.4

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE MILWAUKEE 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.....	220,948	218,624	79,777	37.3	138,847	6,491	838	76,692	44,590	58.1	32,102
Urban.....	206,724	200,338	71,004	35.4	129,334	5,972	414	68,166	38,618	56.7	29,548
Rural-nonfarm.....	14,224	13,286	8,773	66.0	4,513	519	419	8,526	5,972	70.0	2,554
COLOR OF OCCUPANTS											
White.....	-	210,871	79,576	37.7	131,295	-	-	76,497	44,503	58.2	31,994
Nonwhite.....	-	2,753	201	7.3	2,552	-	-	195	87	44.6	108
TYPE OF STRUCTURE											
1-family.....	82,969	80,585	52,141	64.7	28,444	1,777	607	51,316	30,340	59.1	20,976
Other.....	137,979	133,039	27,636	20.8	105,403	4,714	225	25,376	14,250	56.2	11,126
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	82,360	80,129	51,813	64.7	28,316	1,642	589	51,202	30,284	59.1	20,918
Under \$5.....	119	113	93	82.3	20	5	1	85	31	-	54
\$5 to \$9.....	456	392	173	44.1	219	29	15	164	71	43.3	93
\$10 to \$14.....	1,609	1,522	544	35.7	978	66	21	527	240	45.5	287
\$15 to \$19.....	4,511	4,357	1,357	31.1	3,000	73	81	1,332	713	53.5	619
\$20 to \$24.....	5,807	5,559	2,318	38.4	4,041	142	106	2,484	1,374	55.3	1,110
\$25 to \$29.....	9,946	9,739	4,637	48.1	5,052	161	46	4,631	2,605	56.3	2,026
\$30 to \$39.....	21,689	21,209	13,253	62.5	7,956	365	115	13,123	7,592	58.6	5,431
\$40 to \$49.....	16,087	15,752	12,008	76.2	3,744	281	54	11,891	7,379	62.1	4,512
\$50 to \$59.....	8,188	7,999	6,373	79.7	1,626	161	28	6,304	3,823	60.6	2,481
\$60 to \$74.....	6,033	5,849	4,908	83.9	941	149	35	4,834	3,105	64.2	1,729
\$75 to \$99.....	4,011	3,853	3,363	87.1	500	123	25	3,325	2,029	61.0	1,296
\$100 and over.....	2,924	2,775	2,536	91.4	239	87	62	2,502	1,222	48.8	1,280
Median monthly rent.....(dollars).....	37.68	37.70	42.23	-	30.57	38.95	31.63	42.24	42.77	-	41.36

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 MILWAUKEE 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.....	44,590	30,812	184	305	558	956	1,273	4,550	5,715	5,488	5,433	3,662	1,933	461	283	11	13,778
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	43,611	30,070	171	288	543	928	1,240	4,434	5,593	5,392	5,280	3,594	1,883	449	272	3	13,541
Average interest rate.....(%).....	5.01	5.01	5.39	5.37	5.27	5.21	5.15	5.11	5.06	4.99	4.96	4.87	4.82	4.86	4.80	-	5.02
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	44,019	30,414	182	298	551	947	1,253	4,502	5,643	5,422	5,361	3,613	1,906	455	274	7	13,605
Building and loan association.....	13,465	9,540	87	90	183	314	416	1,589	1,945	1,761	1,677	971	438	70	45	4	3,925
Commercial bank.....	1,846	1,507	12	7	11	16	24	76	137	200	222	325	263	65	48	-	339
Savings bank.....	1,175	868	4	4	8	11	21	78	129	183	171	147	76	27	9	-	307
Life insurance company.....	1,669	1,351	-	2	5	5	6	36	52	98	248	424	335	85	54	1	318
Mortgage company.....	1,972	1,410	14	25	22	37	35	138	185	217	249	231	156	59	42	-	562
Home Owners' Loan Corporation.....	9,805	6,226	17	32	87	196	269	1,123	1,395	1,284	1,002	531	236	45	8	-	3,579
Individual.....	11,101	7,390	76	112	182	279	397	1,160	1,404	1,283	1,304	749	319	74	50	1	3,711
Other.....	2,986	2,122	22	25	53	89	85	302	396	396	388	234	83	30	16	-	864
Reporting debt and value.....	43,721	30,156	164	286	531	925	1,236	4,447	5,593	5,407	5,351	3,602	1,883	451	275	-	13,565
JUNIOR MORTGAGE																	
First mortgage only.....	19,167	13,820	110	193	324	494	655	2,076	2,623	2,508	2,259	1,491	757	197	133	-	5,347
First and junior mortgage.....	804	491	1	3	9	10	28	101	99	76	70	56	24	8	6	-	818
With 1st mtg. not rptg. on junior.....	23,750	15,845	53	90	198	421	553	2,270	2,871	2,823	3,022	2,055	1,107	246	136	-	7,905
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,799	2,896	149	227	269	325	289	605	436	290	213	61	28	3	1	-	903
\$1,000 to \$1,499.....	4,137	2,882	15	47	166	247	307	735	552	416	259	102	34	5	3	-	1,255
\$1,500 to \$1,999.....	4,321	3,038	-	12	75	226	285	790	691	475	324	113	41	5	1	-	1,283
\$2,000 to \$2,499.....	5,644	3,896	-	-	21	90	239	904	1,004	786	586	228	76	7	5	-	1,745
\$2,500 to \$2,999.....	4,742	3,334	-	-	-	37	79	819	872	708	520	231	55	8	4	-	1,408
\$3,000 to \$3,999.....	8,766	6,155	-	-	-	-	37	547	1,601	1,600	1,428	710	203	21	8	-	2,611
\$4,000 to \$4,999.....	5,618	3,824	-	-	-	-	-	47	400	1,030	1,213	800	282	42	10	-	1,794
\$5,000 to \$5,999.....	3,136	1,998	-	-	-	-	-	-	37	136	659	755	326	61	24	-	1,138
\$6,000 to \$7,499.....	2,157	1,249	-	-	-	-	-	-	-	16	148	515	461	86	23	-	908
\$7,500 to \$9,999.....	919	569	-	-	-	-	-	-	-	-	7	87	314	116	45	-	350
\$10,000 to \$14,999.....	375	252	-	-	-	-	-	-	-	-	-	-	67	90	95	-	123
\$15,000 to \$19,999.....	67	37	-	-	-	-	-	-	-	-	-	-	-	7	30	-	30
\$20,000 and over.....	40	26	-	-	-	-	-	-	-	-	-	-	-	-	26	-	14
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	260,654	173,285	110	351	874	1,957	3,228	14,842	24,060	28,056	34,439	29,702	21,112	7,237	7,305	-	87,369
Average value.....(dollars).....	5,962	5,746	671	1,157	1,645	2,115	2,611	3,338	4,302	5,194	6,436	8,246	11,182	16,047	26,574	-	6,441
Debt on first & jr. mtgs.....(thous.).....	135,578	90,928	75	189	500	1,164	1,842	8,563	13,654	15,398	17,894	15,129	10,304	3,233	2,982	-	44,649
Percent of value of property.....	52.0	52.5	68.4	57.2	57.3	59.5	57.1	57.7	56.7	54.8	52.0	50.9	48.8	44.7	40.8	-	51.1
Average debt.....(dollars).....	3,101	3,015	459	662	942	1,258	1,491	1,926	2,441	2,848	3,344	4,200	5,457	7,168	10,843	-	3,592
Debt on first mtgs.....(thousands).....	134,694	90,459	75	189	497	1,160	1,826	8,504	13,588	15,328	17,828	15,022	10,262	3,218	2,964	-	44,285
Percent of value of property.....	52.2	52.2	68.2	57.0	56.9	59.3	56.6	57.3	56.5	54.6	51.8	50.6	48.6	44.5	40.6	-	50.6
Average debt.....(dollars).....	3,081	3,000	457	660	937	1,254	1,477	1,912	2,429	2,835	3,332	4,171	5,435	7,134	10,776	-	3,261

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 MILWAUKEE 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	44,590	44,019	13,465	3,021	1,846	1,175	1,669	1,972	9,805	11,101	2,986	571
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	43,611	43,295	13,277	2,978	1,818	1,160	1,648	1,936	9,805	10,764	2,887	316
Average interest rate—(percent)	5.01	5.01	5.36	4.92	4.88	4.97	4.80	5.04	4.50	5.08	5.09	5.10
Reporting debt and value	43,721	43,263	13,265	2,974	1,815	1,159	1,644	1,948	9,589	10,912	2,931	458
Percent distribution	-	100.0	30.7	6.9	4.2	2.7	3.8	4.5	22.2	25.2	6.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	43,721	43,263	13,265	2,974	1,815	1,159	1,644	1,948	9,589	10,912	2,931	458
First mortgage only	19,167	19,046	6,042	1,264	722	542	676	844	4,268	4,605	1,347	121
First and junior mortgage	804	763	284	49	34	15	27	37	90	216	60	41
With first mortgage; not reporting on junior mortgage	23,750	23,454	6,939	1,661	1,059	602	941	1,067	5,231	6,091	1,524	296
1-family properties	30,156	29,871	9,370	2,339	1,484	855	1,334	1,392	6,092	7,260	2,084	285
First mortgage only	13,820	13,729	4,427	1,038	604	434	548	645	2,821	3,237	1,013	91
First and junior mortgage	491	466	185	35	28	7	21	18	47	130	30	25
With first mortgage; not reporting on junior mortgage	15,845	15,676	4,758	1,266	852	414	765	729	3,224	3,898	1,041	169
2- to 4-family properties	13,565	13,392	3,895	635	331	304	310	556	3,497	3,652	847	178
First mortgage only	5,347	5,317	1,615	226	118	108	128	199	1,447	1,368	384	30
First and junior mortgage	313	297	99	14	6	8	6	19	43	86	30	16
With first mortgage; not reporting on junior mortgage	7,905	7,778	2,181	395	207	188	176	338	2,007	2,198	483	127
RELATION OF DEBT TO VALUE												
1- to 4-family properties	43,721	43,263	13,265	2,974	1,815	1,159	1,644	1,948	9,589	10,912	2,931	458
Value of property—(dollars)	260,658,700	257,867,200	74,327,700	22,635,400	14,744,700	7,890,700	15,312,800	14,052,200	52,747,700	61,796,500	16,994,900	2,786,500
Average value—(dollars)	5,962	5,960	5,603	7,611	8,124	6,808	9,314	7,214	5,501	5,663	5,798	6,084
Debt on first and junior mortgages—(dollars)	135,577,500	134,078,000	38,582,200	11,321,800	7,467,200	3,854,600	7,270,200	6,816,500	32,750,900	28,544,800	8,791,600	1,499,500
Percent of value of property	52.0	52.0	51.9	50.0	50.6	48.8	47.5	48.5	62.1	46.2	51.7	55.8
Average debt—(dollars)	3,101	3,093	2,909	3,807	4,114	3,326	4,422	3,499	3,415	2,616	3,000	3,274
Debt on first mortgages—(dollars)	134,693,800	133,245,100	38,297,300	11,252,300	7,418,700	3,833,600	7,238,400	6,781,000	32,665,400	28,278,400	8,737,300	1,448,700
Percent distribution	-	100.0	28.7	8.4	5.6	2.9	5.4	5.1	24.5	21.2	5.6	-
Percent of value of property	51.7	51.7	51.5	49.7	50.3	48.6	47.2	48.3	61.9	45.8	51.4	52.0
Average debt—(dollars)	3,081	3,080	2,887	3,784	4,087	3,308	4,400	3,481	3,407	2,591	2,981	3,163
1-family properties	30,156	29,871	9,370	2,339	1,484	855	1,334	1,392	6,092	7,260	2,084	285
Value of property—(dollars)	178,284,900	171,554,400	50,091,500	17,665,200	12,005,800	5,660,000	12,462,500	9,956,300	31,400,700	38,546,900	11,441,300	1,720,500
Average value—(dollars)	5,746	5,744	5,346	7,552	8,090	6,620	9,842	7,153	5,154	5,309	5,490	6,087
Debt on first and junior mortgages—(dollars)	90,928,100	89,964,300	26,558,000	9,093,800	5,186,900	2,906,400	5,928,500	4,932,100	19,113,100	18,198,600	6,141,200	963,300
Percent of value of property	52.5	52.4	53.0	51.5	51.5	47.6	47.5	49.5	60.9	47.2	53.7	56.0
Average debt—(dollars)	3,015	3,012	2,834	3,888	4,169	3,399	4,444	3,543	3,137	2,507	2,947	3,380
Debt on first mortgages—(dollars)	90,458,500	89,522,900	26,402,400	9,056,100	5,156,400	2,899,700	5,896,900	4,919,000	19,078,500	18,052,700	6,117,300	935,600
Percent of value of property	52.2	52.2	52.7	51.3	51.3	47.8	47.8	49.4	60.8	46.8	53.5	54.4
Average debt—(dollars)	3,000	2,997	2,818	3,872	4,149	3,391	4,420	3,584	3,132	2,487	2,935	3,288
2- to 4-family properties	13,565	13,392	3,895	635	331	304	310	556	3,497	3,652	847	178
Value of property—(dollars)	87,368,800	86,302,800	24,236,200	4,970,200	2,739,500	2,280,700	2,850,800	4,095,900	21,347,000	23,249,600	5,553,600	1,066,000
Average value—(dollars)	6,441	6,444	6,222	7,827	8,276	7,338	9,195	7,367	6,104	5,366	5,557	6,162
Debt on first and junior mortgages—(dollars)	44,649,400	44,113,200	12,024,200	2,228,500	1,280,300	948,200	1,341,700	1,884,400	18,637,800	10,346,200	2,650,400	536,200
Percent of value of property	51.1	51.1	49.6	44.8	46.7	42.5	47.1	46.0	83.9	44.5	47.7	50.3
Average debt—(dollars)	3,292	3,294	3,087	3,509	3,868	3,119	4,328	3,389	3,900	2,833	3,129	3,099
Debt on first mortgages—(dollars)	44,235,300	43,722,200	11,894,900	2,196,200	1,262,900	933,900	1,336,500	1,862,000	18,586,900	10,225,700	2,620,000	513,100
Percent of value of property	50.6	50.7	49.1	44.2	46.1	41.9	46.9	45.5	83.6	44.0	47.2	48.1
Average debt—(dollars)	3,261	3,265	3,054	3,459	3,814	3,072	4,311	3,349	3,885	2,800	3,093	2,966

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	30,812	30,414	9,540	2,375	1,507	868	1,351	1,410	6,226	7,390	2,122	398
RACE OF OCCUPANTS												
White	30,749	30,352	9,526	2,369	1,504	865	1,350	1,409	6,203	7,379	2,116	397
Negro	35	34	10	3	-	3	1	1	13	3	3	1
Other nonwhite	28	28	4	3	3	-	-	-	10	8	3	-
YEAR BUILT												
Reporting year built	30,511	30,119	9,455	2,362	1,500	862	1,346	1,401	6,169	7,292	2,094	392
1930 to 1940	8,500	8,392	2,680	1,218	825	393	744	516	711	1,787	736	106
1920 to 1929	13,010	12,857	3,952	723	434	289	471	517	3,408	2,991	795	153
1910 to 1919	3,994	3,342	1,050	198	118	80	74	149	793	672	205	52
1900 to 1909	2,641	2,605	851	119	66	53	31	107	615	725	158	55
1880 to 1899	2,615	2,582	830	87	47	40	24	94	577	795	175	33
1879 or earlier	351	340	92	17	10	7	2	18	65	122	24	11

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	30,812	30,414	9,540	2,875	1,507	868	1,351	1,410	6,226	7,390	2,122	398
OUTSTANDING INDEBTEDNESS, ON FIRST MORTGAGE												
Reporting indebtedness.....	30,169	29,884	9,374	2,339	1,484	855	1,334	1,392	6,099	7,262	2,084	285
Under \$500.....	881	876	292	66	40	26	7	50	60	306	95	5
\$500 to \$999.....	2,043	2,024	700	111	55	56	34	71	182	739	187	19
\$1,000 to \$1,499.....	2,905	2,878	955	135	72	63	50	105	397	1,025	211	27
\$1,500 to \$1,999.....	3,063	3,034	1,042	131	75	56	68	132	563	896	207	29
\$2,000 to \$2,499.....	3,907	3,875	1,255	207	126	81	91	148	922	1,024	228	32
\$2,500 to \$2,999.....	3,356	3,319	1,103	211	138	78	114	135	782	766	208	37
\$3,000 to \$3,999.....	6,120	6,075	1,911	398	229	169	270	259	1,601	1,231	405	45
\$4,000 to \$4,999.....	3,816	3,769	1,082	421	256	165	221	187	929	655	274	47
\$5,000 to \$5,999.....	1,978	1,962	573	296	215	81	191	123	335	318	126	16
\$6,000 to \$7,499.....	1,229	1,216	293	203	163	40	157	90	206	191	76	13
\$7,500 to \$9,999.....	554	549	118	104	75	29	86	47	85	71	40	5
\$10,000 to \$14,999.....	248	240	41	42	32	10	40	37	31	30	19	8
\$15,000 to \$19,999.....	37	35	5	10	9	1	6	5	1	4	4	2
\$20,000 and over.....	32	32	6	4	4	-	4	3	5	6	4	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	30,070	29,880	9,387	2,342	1,485	857	1,334	1,392	6,226	7,157	2,052	190
Under 4.0%.....	424	422	64	34	25	9	5	6	-	283	30	2
4.0% to 4.4%.....	1,288	1,283	205	115	74	41	120	77	-	673	93	-
4.4% to 4.8%.....	30	30	16	10	7	3	3	-	-	-	1	-
4.8% to 5.2%.....	10,230	10,181	1,082	911	618	293	583	403	5,226	526	450	49
5.2% to 5.6%.....	87	85	30	5	4	1	21	11	-	6	12	2
5.6% to 6.0%.....	9,501	9,428	3,330	838	504	334	421	491	-	3,475	873	73
6.0% to 6.4%.....	123	123	71	10	7	3	21	6	-	4	11	-
6.4% to 6.8%.....	2,160	2,137	1,174	173	99	74	73	127	-	437	153	23
6.8% to 7.2%.....	26	26	18	-	-	-	3	2	-	3	-	-
7.2% to 7.6%.....	5,974	5,940	3,234	230	137	93	79	255	-	1,730	412	34
7.6% to 8.0%.....	13	13	11	1	1	-	-	-	-	1	-	-
8.0% to 8.4%.....	77	76	60	5	3	2	2	-	-	6	3	1
8.4% to 8.8%.....	8	8	7	-	-	-	-	-	-	-	1	-
8.8% to 9.2%.....	65	64	43	5	4	1	2	1	-	8	5	1
9.2% to 9.6%.....	1	1	1	-	-	-	-	-	-	-	-	-
9.6% to 10.0%.....	4	4	4	-	-	-	-	-	-	-	-	-
10.0% to 10.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
10.4% to 10.8%.....	-	-	-	-	-	-	-	-	-	-	-	-
10.8% and over.....	59	59	37	5	2	3	1	3	-	5	8	-
Average interest rate.....(percent).....	5.01	5.01	5.35	4.88	4.85	4.93	4.77	5.03	4.50	5.07	5.08	5.07
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	22,752	22,599	8,556	1,791	1,142	649	1,182	896	5,884	2,775	1,515	153
Real estate taxes included in payment.....	7,590	7,514	3,056	902	596	306	130	281	2,191	294	660	76
Monthly.....	7,392	7,322	3,019	871	575	296	121	270	2,165	243	633	70
Quarterly.....	12	12	2	2	1	1	3	3	-	2	-	-
Semiannual.....	81	79	15	13	9	4	4	4	2	34	7	2
Annual.....	22	22	1	5	3	2	2	-	-	7	7	-
Other.....	14	14	3	-	-	-	-	-	-	4	7	-
Not reporting frequency of payment.....	69	65	16	11	8	3	-	4	24	4	6	4
Real estate taxes not included in payment.....	14,994	14,918	5,434	880	541	339	1,046	609	3,655	2,452	842	76
Monthly.....	12,377	12,325	5,171	482	281	201	703	501	3,591	1,398	679	52
Quarterly.....	226	225	25	21	17	4	67	38	6	64	9	1
Semiannual.....	1,785	1,767	143	279	178	101	249	217	12	751	116	18
Annual.....	337	337	21	79	50	29	11	45	-	167	14	-
Other.....	85	85	18	9	7	2	3	6	-	96	13	-
Not reporting frequency of payment.....	184	179	56	10	8	2	13	7	46	35	11	5
Not reporting tax payment requirements.....	168	167	66	9	5	4	6	6	38	29	13	1
Monthly.....	113	113	42	6	4	2	3	5	34	18	10	-
Quarterly.....	3	3	-	-	-	-	-	-	-	3	-	-
Semiannual.....	17	16	2	-	-	-	2	-	-	11	1	1
Annual.....	5	5	1	1	-	1	-	-	-	2	1	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	30	30	21	2	1	1	1	1	4	-	1	-
No principal payments required.....	5,638	5,593	780	380	229	151	109	384	230	3,283	427	45
Monthly.....	845	838	258	30	17	13	10	27	202	247	64	7
Quarterly.....	135	133	22	10	6	4	9	10	-	59	13	2
Semiannual.....	3,967	3,937	434	295	175	120	71	298	21	2,513	305	30
Annual.....	471	469	35	25	20	5	15	34	1	331	28	2
Other.....	83	82	12	6	2	4	1	7	1	50	5	1
Not reporting frequency of payment.....	137	134	19	14	9	5	3	8	5	73	12	3
Not reporting principal payment requirements.....	545	372	50	26	18	8	17	20	49	173	37	174
Monthly.....	122	107	31	6	3	3	6	3	38	17	6	15
Quarterly.....	13	13	1	1	-	1	3	2	1	5	-	-
Semiannual.....	106	91	2	10	8	2	5	7	1	58	8	15
Annual.....	36	34	2	3	3	-	1	2	-	22	4	2
Other.....	17	16	2	1	-	1	-	2	-	11	-	1
Not reporting frequency of payment.....	252	111	12	5	4	1	2	4	9	60	19	141
No regular payments required.....	1,876	1,850	154	178	118	60	43	110	63	1,159	143	26

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 MILWAUKEE 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.....	30,169	7,462	14,743	5,536	2,428	Reporting interest rate.....	30,070	7,515	14,776	5,568	2,216
Under \$500.....	881	40	548	157	128	Under 4.0%.....	424	43	167	128	86
\$500 to \$999.....	2,043	154	1,044	579	256	4.0% to 4.4%.....	1,288	132	573	374	209
\$1,000 to \$1,499.....	2,905	306	1,399	884	316	4.4% to 4.8%.....	30	11	18	2	4
\$1,500 to \$1,999.....	3,063	506	1,563	726	268	4.8% to 5.2%.....	10,230	3,492	5,619	731	388
\$2,000 to \$2,499.....	3,907	719	2,061	800	327	5.2% to 5.6%.....	87	38	42	4	3
\$2,500 to \$2,999.....	8,356	818	1,684	614	240	5.6% to 6.0%.....	9,501	1,809	4,049	2,688	955
\$3,000 to \$3,499.....	6,120	1,886	2,983	887	364	6.0% to 6.4%.....	123	38	76	6	3
\$3,500 to \$3,999.....	3,816	1,494	1,674	426	222	6.4% to 6.8%.....	2,160	606	1,089	388	187
\$4,000 to \$4,499.....	1,978	781	871	211	115	6.8% to 7.2%.....	26	9	13	4	-
\$4,500 to \$4,999.....	1,229	472	534	137	86	7.2% to 7.6%.....	5,974	1,289	3,060	1,207	418
\$5,000 to \$5,499.....	554	212	245	54	48	7.6% to 8.0%.....	18	1	9	3	-
\$5,500 to \$5,999.....	248	52	106	36	44	8.0% and over.....	77	19	44	10	4
\$6,000 to \$6,499.....	37	8	14	12	3	Average interest rate.....(percent).....	8	6	2	-	-
\$6,500 to \$6,999.....	32	4	17	3	8		65	11	39	10	5
							1	1	-	-	-
							4	-	-	-	-
							59	10	37	8	4
							5.01	4.96	5.01	5.09	4.97

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 MILWAUKEE 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.....	25,895	20,685	7,064	13,508	113	5,210
Total first mortgage outstanding debt.....(dollars).....	78,783,900	66,081,000	26,413,400	39,337,500	280,100	12,752,900
Total annual mortgage payment.....(dollars).....	9,882,656	9,180,913	3,682,401	5,454,844	43,668	701,743
Average first mortgage outstanding debt.....(dollars).....	3,042	3,192	3,739	2,912	2,479	2,448
Average value of property.....(dollars).....	5,598	5,742	5,721	5,755	5,534	5,583
Average annual estimated rental value.....(dollars).....	545	551	559	547	476	580
Average annual mortgage payment.....(dollars).....	382	444	521	404	386	185
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	13.9	13.9	13.9	15.6	5.5
Value of property.....	6.7	7.7	9.1	7.0	7.0	2.4
Estimated annual rental value.....	70.1	80.6	93.3	73.8	81.2	25.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	19,461	18,667	6,974	11,594	99	794
Average first mortgage outstanding debt.....(dollars).....	3,163	3,182	3,742	2,852	-	2,704
Average value of property.....(dollars).....	5,507	5,530	5,698	5,429	-	4,961
Average annual estimated rental value.....(dollars).....	531	534	557	521	-	472
Average annual mortgage payment.....(dollars).....	441	452	522	409	-	196
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.0	14.2	14.0	14.4	-	7.3
Value of property.....	8.0	8.2	9.2	7.5	-	4.0
Estimated annual rental value.....	83.0	84.6	93.8	78.6	-	42.0
Monthly mortgage payment—						
Under \$10.....	634	316	32	281	3	318
\$10 to \$14.....	966	813	76	725	12	158
\$15 to \$19.....	1,318	1,213	208	997	13	105
\$20 to \$24.....	1,918	1,661	368	1,461	12	57
\$25 to \$29.....	2,474	2,425	613	1,801	11	49
\$30 to \$39.....	5,079	5,033	1,947	3,071	15	46
\$40 to \$49.....	3,299	3,265	1,684	1,565	16	34
\$50 to \$59.....	1,840	1,828	956	863	9	12
\$60 to \$74.....	1,076	1,066	635	427	4	10
\$75 to \$99.....	560	556	321	233	2	4
\$100 and over.....	297	291	139	150	2	6
Average monthly mortgage payment.....(dollars).....	36.77	37.63	43.53	34.11	-	16.52
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	6,434	2,018	90	1,914	14	4,416
Average first mortgage outstanding debt.....(dollars).....	2,679	3,285	-	3,279	-	2,402
Average value of property.....(dollars).....	6,276	7,703	-	7,781	-	5,624
Average annual estimated rental value.....(dollars).....	585	708	-	709	-	529
Average annual mortgage payment.....(dollars).....	201	373	-	370	-	123
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.5	11.3	-	11.3	-	5.1
Value of property.....	3.2	4.8	-	4.8	-	2.2
Estimated annual rental value.....	34.4	52.6	-	52.2	-	23.3

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

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

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate first mtg. (%)
		Total	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.....	124,432	99,678	95,071	413,639,500	4,351	209,699,400	2,206	50.7	97,796	21,416	6,984	4,616	2,285	2,994	16,128	37,898	5,475	5.14	
Urban.....	94,831	72,164	69,496	325,344,900	4,681	165,058,000	2,375	50.7	70,962	16,890	4,163	2,997	1,988	2,399	12,999	25,679	3,847	5.11	
Rural-nonfarm.....	29,601	27,514	25,575	88,294,600	3,452	44,641,400	1,746	50.6	26,834	4,526	2,821	1,619	297	595	3,129	12,219	1,628	5.21	
ADAMS COUNTY.....	108	105	89	183,200	2,058	75,600	849	41.3	103	-	6	15	-	-	28	50	4	5.21	
ASHLAND COUNTY.....	654	575	534	1,000,200	1,873	471,400	883	47.1	560	147	74	34	1	5	91	194	14	5.81	
Ashland city.....	522	456	427	863,500	2,022	405,400	949	46.9	443	147	44	30	1	5	72	137	7	5.77	
Rural-nonfarm.....	132	119	107	186,700	1,278	66,000	617	48.3	117	-	30	4	-	-	19	57	7	5.96	
BARRON COUNTY.....	762	720	646	1,431,000	2,215	643,400	996	45.0	697	133	83	41	2	11	126	276	25	5.40	
Rice Lake.....	278	253	219	548,000	2,502	243,000	1,110	44.3	247	80	21	10	1	5	43	81	6	5.26	
Rural-nonfarm.....	484	467	427	883,000	2,068	400,400	938	45.3	450	53	62	31	1	6	83	195	19	5.47	
BAYFIELD COUNTY.....	174	156	146	208,100	1,425	81,300	557	39.1	146	5	22	19	1	-	15	74	10	5.81	
BROWN COUNTY.....	4,080	3,456	3,367	13,749,300	4,084	6,867,900	2,040	50.0	3,398	516	190	234	19	128	216	1,885	210	5.23	
De Pere.....	406	358	354	1,236,600	3,493	574,000	1,621	46.4	353	48	46	9	1	2	46	192	9	5.20	
Green Bay.....	2,816	2,289	2,221	9,382,600	4,224	4,745,900	2,137	50.6	2,248	354	105	154	11	112	145	1,248	119	5.24	
Rural-nonfarm.....	858	809	792	3,130,100	3,952	1,548,000	1,955	49.5	797	114	39	71	7	14	25	445	82	5.24	
BUFFALO COUNTY.....	169	146	135	356,000	2,561	182,800	1,315	51.3	145	4	43	2	-	-	6	89	1	4.89	
BURNETT COUNTY.....	82	72	65	138,800	2,135	55,300	851	39.8	69	1	1	9	-	1	19	34	4	5.40	
CALUMET COUNTY.....	375	348	340	1,191,600	3,505	616,000	1,812	51.7	342	55	42	20	1	-	38	177	9	4.92	
CHIPPewa COUNTY.....	898	809	763	1,676,300	2,197	837,800	1,098	50.0	789	108	90	38	1	15	99	325	113	5.32	
Chippewa Falls.....	460	386	370	945,100	2,554	468,000	1,265	49.5	375	101	27	14	-	9	53	144	27	5.52	
Rural-nonfarm.....	438	423	393	731,200	1,861	369,800	941	50.6	414	7	63	24	1	6	46	181	86	5.14	
CLARK COUNTY.....	404	368	317	713,300	2,250	365,900	1,154	51.3	356	22	40	58	2	6	47	170	11	5.34	
Neillsville.....	117	104	103	229,000	2,223	127,700	1,240	55.8	104	15	2	27	-	2	17	41	-	5.52	
Rural-nonfarm.....	287	264	214	484,300	2,263	238,200	1,113	49.2	252	7	38	31	2	4	30	129	11	5.27	
COLUMBIA COUNTY.....	852	752	715	2,219,000	3,103	1,017,600	1,423	45.9	718	40	53	42	1	1	88	472	21	5.07	
Columbus.....	155	132	129	447,400	3,468	223,700	1,734	50.0	127	20	6	2	-	-	5	94	-	4.86	
Portage.....	339	298	277	959,000	3,462	418,100	1,509	43.6	274	5	30	7	-	-	38	188	6	5.10	
Rural-nonfarm.....	358	322	309	812,600	2,630	375,800	1,216	46.2	317	15	17	33	1	1	45	190	15	5.14	
CRAWFORD COUNTY.....	292	282	259	531,500	2,052	264,400	1,021	49.7	274	5	68	27	1	1	61	104	7	5.07	
Prairie du Chien.....	158	153	147	331,200	2,253	177,400	1,207	53.6	150	4	53	6	1	1	31	50	4	4.99	
Rural-nonfarm.....	134	129	112	200,300	1,788	87,000	777	43.4	124	1	15	21	-	-	30	54	3	5.17	
DANE COUNTY.....	6,630	5,427	5,250	30,811,400	5,869	15,649,400	2,981	50.8	5,324	827	746	222	528	120	917	1,742	222	5.05	
Madison.....	4,330	3,295	3,171	20,865,100	6,580	10,431,700	3,290	50.0	3,238	478	412	175	397	68	686	885	137	5.02	
Stoughton.....	228	179	172	434,000	2,523	224,200	1,303	51.7	174	25	1	2	-	-	35	103	8	5.21	
Rural-nonfarm.....	2,072	1,953	1,907	9,512,300	4,988	4,993,500	2,619	52.5	1,912	324	383	45	131	52	196	754	77	5.09	
DODGE COUNTY.....	1,631	1,507	1,437	4,826,400	3,359	2,444,600	1,701	50.7	1,475	214	58	74	-	3	105	983	38	4.98	
Beaver Dam.....	626	579	546	1,901,400	3,482	982,900	1,800	51.7	563	81	9	7	-	1	28	427	10	5.08	
Mayville.....	132	120	114	336,800	2,954	183,200	1,607	54.4	120	23	4	13	-	-	18	59	3	4.79	
Watertown city (part).....	171	159	158	500,700	3,169	226,400	1,433	45.2	155	34	12	4	-	-	7	94	4	4.96	
Waupun city (part).....	178	172	169	629,800	3,727	333,300	1,972	52.9	171	38	1	3	-	-	8	110	11	4.94	
Rural-nonfarm.....	524	477	450	1,457,700	3,239	718,800	1,597	49.3	465	38	32	47	-	2	44	293	10	4.94	
DOOR COUNTY.....	396	345	307	1,004,900	3,273	403,200	1,313	40.1	338	66	27	22	-	2	35	171	15	5.18	
Sturgeon Bay.....	233	188	186	581,100	3,124	255,100	1,372	43.9	187	49	16	4	-	1	28	85	4	5.17	
Rural-nonfarm.....	163	157	121	423,800	3,502	148,100	1,284	34.9	151	17	11	18	-	1	7	86	11	5.20	
DOUGLAS COUNTY.....	1,603	1,457	1,382	3,700,700	2,678	1,783,400	1,290	48.2	1,427	158	55	57	31	97	319	622	88	5.38	
Superior.....	1,488	1,345	1,288	3,539,500	2,748	1,716,300	1,333	48.5	1,316	154	42	53	31	85	303	573	75	5.36	
Rural-nonfarm.....	115	112	94	161,200	1,715	67,100	714	41.6	111	4	13	4	-	12	16	49	13	5.55	
DURN COUNTY.....	440	398	336	810,900	2,413	383,100	1,140	47.2	386	15	67	37	-	7	89	156	15	4.97	
Menomonie.....	289	255	247	674,100	2,729	323,600	1,310	48.0	247	7	48	26	-	6	64	89	7	4.89	
Rural-nonfarm.....	151	143	89	136,800	1,537	59,500	569	43.5	139	8	19	11	-	1	25	67	8	5.13	
EAU CLAIRE COUNTY.....	1,772	1,509	1,325	4,490,900	3,389	1,949,500	1,471	43.4	1,456	140	82	76	19	53	280	749	58	5.30	
Eau Claire city.....	1,533	1,282	1,123	4,112,300	3,662	1,755,200	1,563	42.7	1,238	127	62	59	18	52	252	622	46	5.31	
Rural-nonfarm.....	239	227	202	378,600	1,874	194,300	962	51.3	218	13	20	17	-	1	28	127	12	5.20	
FLORENCE COUNTY.....	51	49	44	70,300	1,598	22,000	500	31.3	46	-	1	17	-	-	8	15	5	5.42	
FOND DU LAC COUNTY.....	2,539	2,259	2,149	7,642,200	3,556	3,893,100	1,812	50.9	2,215	409	87	44	16	116	250	1,208	85	5.01	
Fond du Lac city.....	1,770	1,559	1,511	5,462,000	3,615	2,338,700	1,879	52.0	1,529	316	15	13	12	103	192	806	72	5.04	
Ripon.....	243	216	200	755,500	3,778	370,100	1,851	49.0	214	35	40	13	-	-	7	118	1	4.94	
Waupun city (part).....	103	91	87	281,500	3,236	152,100	1,748	54.0	91	18	6	3	-	2	6	53	3	5.02	
Rural-nonfarm.....	423	393	351	1,143,200	3,257	532,200	1,516	46.6	381	40	26	15	4	11	45	231	9	4.89	
FOREST COUNTY.....	203	184	142	180,300	1,270	73,100	515	40.5	175	2	50	6	-	4	25	56	32	5.79	
GRANT COUNTY.....	728	675	631	1,551,600	2,459	761,000	1,206	49.0	658	52	98	47	-	1	56	358	46	5.19	
Lancaster.....	138	124	118	391,500	3,318	206,800	1,753	52.8	122	-	39	-	-	1	2	74	6	5.00	
Platteville.....	160	156	143	359,500	2,514	163,000	1,140	45.3	143	40	14	5	-	-	19	62	8	5.44	
Rural-nonfarm.....	490	395	370	800,600	2,164	391,200	1,057	48.9	388	12	45	42	-	-	35	222	32	5.16	

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		
GREEN COUNTY.....	498	449	425	1,415,100	3,330	731,900	1,722	51.7	438	40	36	14	2	1	21	311	13	4.90	
Monroe.....	295	260	256	973,000	3,801	505,600	1,975	52.0	258	37	10	7	1	—	9	184	10	4.91	
Rural-nonfarm.....	208	189	169	442,100	2,616	228,800	1,339	51.2	180	8	26	7	1	1	12	127	3	4.89	
GREEN LAKE COUNTY.....	329	306	305	877,200	2,876	418,000	1,370	47.7	305	2	62	9	1	5	15	207	4	5.08	
Berlin city (part).....	157	148	148	385,600	2,505	187,400	1,266	48.6	148	—	19	1	1	—	6	119	2	5.01	
Rural-nonfarm.....	172	158	157	491,600	3,131	230,600	1,469	46.9	157	2	43	8	—	5	9	88	2	5.15	
IOWA COUNTY.....	210	193	175	890,900	2,234	197,700	1,130	50.6	183	4	28	10	2	1	15	109	14	5.14	
IRON COUNTY.....	210	183	169	395,500	2,340	198,000	1,172	47.5	178	1	14	5	1	—	37	109	11	5.44	
Hurley.....	103	94	92	239,400	2,602	123,300	1,340	51.5	91	—	4	1	1	—	21	59	5	5.47	
Rural-nonfarm.....	107	89	77	156,100	2,027	74,700	970	47.9	87	1	10	4	—	—	16	50	6	5.41	
JACKSON COUNTY.....	172	159	145	340,600	2,349	139,900	965	41.1	155	37	14	9	—	2	16	68	9	5.52	
Black River Falls.....	84	73	68	205,900	3,028	82,400	1,212	40.0	72	36	2	7	—	—	2	25	—	5.54	
Rural-nonfarm.....	88	86	77	134,700	1,749	57,500	747	42.7	83	1	12	2	—	2	14	43	9	5.50	
JEFFERSON COUNTY.....	1,505	1,385	1,281	4,780,200	3,732	2,374,500	1,854	49.7	1,328	156	168	62	1	2	83	824	32	4.97	
Fort Atkinson.....	430	387	343	1,323,300	3,858	700,700	2,043	53.0	372	32	43	24	—	1	25	240	7	5.03	
Jefferson city.....	187	172	164	627,600	3,827	318,800	1,944	50.8	170	6	59	6	—	1	7	86	5	4.92	
Watertown city (part).....	499	464	444	1,775,200	3,998	886,500	1,894	47.1	442	97	23	12	1	—	31	272	6	4.94	
Rural-nonfarm.....	389	362	330	1,054,100	3,194	518,500	1,571	49.2	344	21	43	20	—	—	20	226	14	4.96	
JUNEAU COUNTY.....	305	274	247	546,900	2,214	263,900	1,068	48.3	260	10	26	30	—	4	31	143	16	5.20	
Mauston.....	105	87	86	217,700	2,531	112,900	1,313	51.9	85	9	13	—	—	—	13	49	1	5.07	
Rural-nonfarm.....	200	187	161	329,200	2,045	151,000	938	45.9	175	1	13	30	—	4	18	94	15	5.26	
KENOSHA COUNTY.....	3,929	3,106	3,072	14,002,700	4,558	7,590,900	2,471	54.2	3,063	260	132	72	37	162	1,129	948	323	5.15	
Kenosha city.....	3,882	2,580	2,560	12,186,700	4,760	6,618,300	2,583	54.3	2,548	238	106	66	28	112	1,002	700	301	5.12	
Rural-nonfarm.....	547	526	512	1,816,000	3,547	977,600	1,909	53.8	515	27	26	6	9	50	127	248	22	5.33	
KENAUNEE COUNTY.....	313	250	244	784,500	3,215	382,700	1,568	48.8	243	60	21	48	1	1	7	105	—	4.92	
Algoma.....	133	101	99	297,900	3,009	147,800	1,493	49.6	100	35	15	5	1	—	1	43	—	5.03	
Kewaunee city.....	145	120	118	402,000	3,407	186,100	1,577	46.3	118	25	—	41	—	1	5	45	—	4.93	
Rural-nonfarm.....	35	29	27	84,600	3,133	48,800	1,807	57.7	25	—	6	2	—	—	—	17	—	4.55	
LA CROSSE COUNTY.....	2,617	2,266	2,228	7,986,000	3,584	3,787,100	1,700	47.4	2,237	336	102	103	8	43	226	1,255	164	5.20	
La Crosse city.....	2,204	1,874	1,846	6,995,700	3,790	3,285,900	1,730	47.0	1,855	288	97	69	8	34	184	1,021	154	5.20	
Rural-nonfarm.....	413	392	382	990,300	2,592	501,200	1,312	50.6	382	48	5	34	—	9	42	234	10	5.18	
LAFAYETTE COUNTY.....	145	134	126	291,500	2,313	132,800	1,054	45.6	131	4	7	12	1	—	13	83	11	5.10	
LANGLADE COUNTY.....	654	588	558	1,296,500	2,323	645,800	1,157	49.8	580	41	51	47	6	29	89	240	77	5.50	
Antigo.....	571	511	492	1,187,600	2,414	612,000	1,244	51.5	505	40	49	36	6	28	83	197	66	5.48	
Rural-nonfarm.....	53	77	66	108,900	1,650	39,800	512	31.0	75	1	2	11	—	1	6	43	11	5.56	
LINCOLN COUNTY.....	650	544	526	1,127,600	2,144	498,900	948	44.2	536	61	29	15	5	11	119	283	13	5.46	
Merrill.....	469	372	360	733,700	2,038	341,200	948	46.5	366	16	15	13	5	8	60	238	11	5.53	
Tomahawk.....	157	151	146	349,400	2,393	138,800	951	39.7	149	44	10	1	—	2	56	35	1	5.27	
Rural-nonfarm.....	24	21	20	44,500	—	18,900	—	—	21	1	4	1	—	1	3	10	1	—	
MANITOWOC COUNTY.....	2,587	2,041	1,955	8,366,300	4,879	4,091,600	2,093	48.9	2,000	568	89	152	46	210	178	689	68	5.17	
Manitowoc city.....	1,452	1,122	1,087	5,273,600	4,852	2,540,100	2,337	48.2	1,102	363	13	57	45	165	94	331	34	5.21	
Two Rivers.....	676	509	499	1,796,300	3,600	932,500	1,869	51.9	501	148	46	36	—	24	65	161	21	5.21	
Rural-nonfarm.....	459	410	369	1,296,400	3,513	619,000	1,678	47.7	397	57	30	59	1	21	19	137	13	5.01	
MARATHON COUNTY.....	2,598	2,232	2,077	7,645,000	3,681	3,261,300	1,570	42.7	2,197	949	127	65	7	29	227	743	50	5.21	
Wausau.....	1,774	1,457	1,336	5,406,900	4,047	2,316,500	1,734	42.8	1,445	720	53	36	6	21	152	442	15	5.18	
Rural-nonfarm.....	824	775	741	2,238,100	3,020	944,800	1,275	42.2	752	229	74	29	1	3	75	301	35	5.26	
MARINETTE COUNTY.....	923	822	775	2,061,300	2,660	761,000	982	36.9	804	42	115	44	—	3	126	459	15	5.33	
Marinette city.....	546	468	450	1,227,200	2,727	431,300	958	35.1	461	34	61	41	—	2	99	213	11	5.49	
Rural-nonfarm.....	377	354	325	834,100	2,566	329,700	1,014	39.5	343	8	54	3	—	1	27	246	4	5.12	
MARQUETTE COUNTY.....	129	126	113	309,900	2,626	124,500	1,055	40.2	119	1	12	17	—	2	5	77	2	5.15	
MILWAUKEE COUNTY.....	42,999	29,374	28,804	165,439,500	5,744	87,100,200	3,024	52.6	29,002	9,181	1,363	843	1,331	1,379	5,026	6,793	2,036	5.00	
Cudahy.....	577	376	365	1,769,300	4,847	916,900	2,512	51.8	371	101	6	12	3	5	122	84	88	5.05	
Greendale village.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Milwaukee city.....	27,565	16,025	15,695	83,732,600	5,335	43,404,700	2,765	51.8	15,830	5,069	517	390	497	759	3,547	3,974	1,077	5.01	
Shorewood village.....	1,168	951	932	9,167,200	9,336	4,517,600	4,847	49.3	940	196	93	32	101	91	161	190	76	4.85	
South Milwaukee.....	704	503	493	2,439,800	4,949	1,154,400	2,342	47.3	497	177	21	24	2	2	146	104	21	5.09	
Wauwatosa.....	2,988	2,628	2,583	20,917,800	8,098	10,972,500	4,248	52.5	2,579	705	199	106	386	142	408	489	144	4.84	
West Allis.....	2,868	2,248	2,164	10,486,700	4,823	5,811,700	2,686	55.7	2,200	764	62	51	36	70	696	367	154	4.99	
West Milwaukee village.....	404	316	312	1,691,500	5,421	886,100	2,840	52.4	314	84	7	7	5	3	95	78	35	4.92	
Whitfish Bay village.....	1,806	1,237	1,275	12,887,200	10,068	6,737,700	5,300	52.6	1,281	327	193	39	220	99	148	188	67	4.83	
Rural-nonfarm.....	5,419	5,040	4,984	22,447,400	4,504	12,678,600	2,544	56.5	4,990	1,758	265	182	81	208	703	1,319	474	5.15	
MONROE COUNTY.....	497	466	439	1,311,300	2,987	521,800	1,189	39.8	461	98	52	15	—	6	51	226	13	5.13	
Sparta.....	246	231	225	699,900	3,111	297,000	1,320	42.4											

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—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	
ONEIDA COUNTY.....	881	800	760	2,420,200	3,184	887,200	1,167	36.7	776	308	29	34	2	3	65	316	19	6.06
Rhineland.....	561	504	477	1,705,600	3,576	618,100	1,296	36.2	490	263	6	22	1	-	47	146	5	6.17
Rural-nonfarm.....	320	296	283	714,600	2,525	269,100	951	37.7	286	45	23	12	1	3	18	170	14	5.86
OUTAGAMIE COUNTY.....	3,560	3,183	3,050	11,638,800	3,816	5,858,300	1,921	50.3	3,130	727	375	167	19	54	161	1,427	180	5.18
Appleton.....	2,075	1,804	1,748	7,170,000	4,102	3,980,700	2,277	55.5	1,770	356	231	121	13	28	124	612	85	5.05
Kaukauna.....	451	414	407	1,584,800	3,838	587,400	1,394	35.8	409	185	37	11	6	9	24	119	18	5.43
Kimberly village.....	250	241	240	934,700	3,895	455,800	1,897	48.7	241	103	15	-	-	1	1	60	61	5.51
Little Chute village.....	178	166	162	558,500	3,448	259,700	1,665	48.3	164	25	-	13	-	1	4	121	-	5.22
New London city (part).....	75	64	59	207,900	3,524	72,500	1,229	34.9	63	15	1	-	-	-	10	85	2	5.20
Rural-nonfarm.....	521	494	434	1,188,400	2,727	512,700	1,181	43.3	483	43	91	22	-	15	18	280	14	5.27
OZAUKIE COUNTY.....	729	626	583	2,669,500	4,379	1,394,200	2,391	52.2	590	117	35	67	1	-	80	314	26	4.97
Port Washington.....	265	216	211	800,600	3,794	495,900	2,350	61.9	209	49	7	38	-	-	12	96	7	4.88
Rural-nonfarm.....	464	410	372	1,868,900	5,024	898,300	2,415	48.1	381	68	28	29	1	-	18	218	19	5.01
PEPIN COUNTY.....	78	74	69	182,500	2,645	78,400	1,136	43.0	69	5	6	4	-	-	11	36	7	5.09
PIERCE COUNTY.....	271	250	175	539,800	3,082	188,500	1,077	35.0	240	2	32	10	-	4	35	125	21	5.21
River Falls city (part).....	110	99	70	271,500	3,879	98,000	1,400	36.1	97	-	6	-	-	1	21	44	25	5.34
Rural-nonfarm.....	161	151	105	267,800	2,550	90,500	862	33.8	143	2	26	10	-	3	15	81	6	5.11
POLE COUNTY.....	379	349	319	821,000	2,574	374,800	1,175	45.7	341	37	71	29	-	2	69	120	13	5.41
PORTAGE COUNTY.....	1,013	909	856	2,586,300	3,021	1,045,800	1,222	40.4	889	49	80	40	13	2	78	578	54	5.55
Stevens Point.....	821	728	699	2,229,800	3,190	905,800	1,295	40.6	715	41	53	34	11	2	60	478	41	5.55
Rural-nonfarm.....	192	181	157	856,500	2,271	140,500	895	39.4	174	8	27	6	2	-	18	100	13	5.58
PRICE COUNTY.....	387	360	351	785,400	2,240	253,900	723	32.3	356	114	29	49	-	1	36	110	17	5.62
Park Falls.....	197	187	184	468,900	2,548	156,300	849	38.3	186	85	21	12	-	-	13	50	5	5.48
Rural-nonfarm.....	190	173	167	317,500	1,901	97,600	584	30.7	170	29	8	37	-	1	23	60	12	5.77
RACINE COUNTY.....	5,829	4,556	4,463	20,128,000	4,509	11,717,200	2,625	58.2	4,500	800	183	94	44	163	1,472	1,521	223	4.99
Burlington.....	199	182	167	508,700	3,179	333,200	2,068	65.5	160	10	47	10	1	-	29	62	1	5.06
Racine city.....	4,732	3,568	3,515	15,541,800	4,706	9,629,700	2,740	58.2	3,524	691	83	51	29	189	1,243	1,115	168	4.96
Rural-nonfarm.....	899	826	788	3,078,000	3,900	1,754,300	2,226	57.1	816	99	53	33	14	24	195	344	54	5.07
RICHLAND COUNTY.....	264	235	218	673,400	3,089	242,900	1,114	36.1	231	22	15	12	-	2	24	137	19	5.28
Richland Center.....	175	152	151	549,800	3,641	197,400	1,307	35.9	152	20	12	4	-	-	19	82	15	5.21
Rural-nonfarm.....	89	83	67	123,600	1,845	45,500	879	36.8	79	2	3	8	-	2	5	55	4	5.42
ROCK COUNTY.....	4,520	4,007	3,666	13,232,900	3,610	6,707,200	1,880	50.7	3,940	545	249	397	16	31	632	1,793	277	5.35
Beloit.....	1,973	1,762	1,717	6,406,100	3,731	3,226,200	1,879	50.4	1,747	308	82	240	7	14	301	735	60	5.57
Edgerton.....	212	189	186	570,500	3,067	326,900	1,758	57.3	179	6	25	1	-	3	35	99	10	5.09
Janesville.....	1,546	1,308	1,216	4,651,500	3,825	2,554,700	2,101	54.9	1,286	137	78	128	8	11	197	548	179	5.02
Rural-nonfarm.....	789	748	547	1,604,800	2,934	599,400	1,095	37.4	728	94	64	28	1	3	99	411	26	5.45
RUSK COUNTY.....	258	240	198	493,500	2,492	159,800	807	32.4	233	16	24	6	2	17	67	97	4	5.46
Ladysmith.....	179	166	134	388,700	2,528	112,100	837	33.1	159	12	13	3	2	16	50	62	1	5.48
Rural-nonfarm.....	79	74	64	154,800	2,419	47,700	745	30.8	74	4	11	3	-	1	17	35	8	5.49
ST. CROIX COUNTY.....	488	434	381	1,080,500	2,836	452,000	1,186	41.8	420	40	69	15	1	7	91	184	13	5.29
Hudson.....	140	121	91	267,900	2,944	112,000	1,231	41.8	118	15	5	-	-	1	29	58	10	5.24
River Falls city (part).....	18	18	18	49,100	-	18,500	-	-	18	10	1	-	-	-	-	7	7	-
Rural-nonfarm.....	325	295	272	763,500	2,807	321,500	1,182	42.1	284	15	63	15	1	6	62	119	3	5.29
SAUK COUNTY.....	773	693	674	2,245,500	3,332	874,600	1,298	38.9	683	24	88	35	2	23	69	413	29	4.94
Baraboo.....	294	257	254	1,000,600	3,939	318,200	1,253	31.3	254	15	18	12	1	11	81	153	13	5.13
Reedsburg.....	175	154	152	475,700	3,130	245,500	1,615	51.6	154	-	37	1	1	2	16	93	4	4.73
Rural-nonfarm.....	304	282	268	769,200	2,670	310,900	1,160	40.4	275	9	33	22	-	10	22	167	12	4.88
SAWYER COUNTY.....	146	130	113	289,200	2,559	102,400	906	35.4	124	4	19	23	2	-	18	44	19	5.73
SHAWANO COUNTY.....	588	530	447	1,350,600	3,021	511,800	1,145	37.9	504	18	42	62	-	1	51	286	44	5.13
Shawano city.....	274	235	173	655,300	3,788	258,300	1,493	39.4	221	13	19	20	-	-	34	133	2	4.96
Rural-nonfarm.....	314	295	274	695,300	2,538	253,500	925	36.5	283	5	23	42	-	1	17	153	42	5.28
SHEBOYGAN COUNTY.....	3,226	2,986	2,788	10,318,500	3,701	5,989,000	2,180	57.6	2,914	1,135	207	204	11	49	307	937	64	4.93
Plymouth.....	286	232	226	739,900	3,274	453,700	2,008	61.3	232	27	10	-	1	4	17	155	18	4.89
Sheboygan city.....	2,444	1,750	1,679	6,425,600	3,627	3,609,900	2,150	56.2	1,696	706	183	139	6	26	240	417	29	5.02
Sheboygan Falls.....	192	175	168	611,000	3,637	300,400	1,788	49.2	173	87	4	3	3	3	19	51	3	5.36
Rural-nonfarm.....	904	829	715	2,542,000	3,555	1,575,000	2,203	62.0	813	315	60	62	1	16	31	314	14	4.86
TAYLOR COUNTY.....	247	213	204	662,700	3,249	251,400	1,232	37.9	210	79	17	17	-	2	19	72	4	5.63
TRUMPEALEAU COUNTY.....	315	274	250	770,300	3,081	293,600	1,174	38.1	262	-	38	31	-	2	27	158	6	5.10
VERNON COUNTY.....	392	342	319	887,100	2,781	332,800	1,043	37.5	337	49	42	24	-	1	66	134	21	5.20
Viroqua.....	173	147	144	471,300	3,273	173,900	1,208	36.9	147	17	5	13	-	1	49	50	12	5.04
Rural-nonfarm.....	219	195	175	415,800	2,376	158,900	908	38.2	190	32	37	11	-	-	17	84	9	5.32
VILAS COUNTY.....	304	281	267	759,800	2,846	313,800	1,175	41.3	271	3	52	16	4	9	38	116	33	5.53
WALWORTH COUNTY.....	1,137	1,043	966	3,215,300	3,328	1,588,500	1,689	49.2	1,013	73	61	70	2	4	158	599	46	5.26
Delavan.....	217	189	186	557,700	2,998	355,600	1,912	63.8	187	21	11	1	-	-	36	104	14	5.26
Lake Geneva.....	181	163	155	566,900	3,657	308,300	1,989	54.4	160	5	8	6	-	-	88	96	7	5.43
Whitewater.....	207	194	181	708,300	3,913	279,800	1,546	39.5	188	21	15	18	-	2	18	116		

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- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
WASHBURN COUNTY.....	250	227	195	437,400	2,243	157,100	806	35.9	222	7	40	28	-	4	43	87	13	5.69	
Spooner.....	134	121	121	309,800	2,560	114,300	945	36.9	120	4	32	9	-	1	32	32	10	5.65	
Rural-nonfarm.....	116	106	74	127,600	1,724	42,800	578	33.5	102	3	8	19	-	3	11	55	3	5.74	
WASHINGTON COUNTY.....	837	713	660	2,467,000	3,738	1,503,000	2,277	60.9	692	147	44	100	3	26	29	327	16	4.80	
Hartford.....	161	142	134	511,300	3,816	301,600	2,251	59.0	137	37	4	10	-	3	11	72	-	5.02	
West Bend.....	330	267	252	1,057,700	4,197	566,600	2,645	63.0	263	59	5	62	3	20	7	99	8	4.67	
Rural-nonfarm.....	346	304	274	896,000	3,277	534,800	1,952	59.6	292	51	35	28	-	3	11	156	8	4.82	
WAUKESHA COUNTY.....	3,071	2,815	2,616	12,120,000	4,633	6,414,200	2,452	52.9	2,751	554	339	60	23	56	328	1,235	156	5.17	
Oconomowoc.....	276	264	211	742,100	3,517	449,500	2,130	60.6	255	29	59	-	1	-	29	123	9	5.12	
Waukesha city.....	1,038	909	845	4,632,100	5,482	2,121,900	2,511	45.8	887	206	35	20	4	10	153	416	43	5.15	
Rural-nonfarm.....	1,757	1,642	1,560	6,748,800	4,324	3,842,800	2,463	57.0	1,609	319	245	40	18	46	146	691	104	5.18	
WAUPACA COUNTY.....	1,020	938	882	2,881,600	3,267	1,151,800	1,306	40.0	918	152	135	9	-	1	132	459	30	5.21	
Clintonville.....	246	223	207	703,900	3,400	344,000	1,652	48.9	219	32	28	-	-	-	44	112	3	5.10	
New London city (part).....	211	188	180	675,700	3,754	207,600	1,153	30.7	187	46	7	2	-	-	38	93	1	5.14	
Waupaca city.....	247	225	211	690,400	3,272	290,700	1,378	42.1	222	54	36	1	-	-	25	100	6	5.36	
Rural-nonfarm.....	316	302	284	811,600	2,858	309,500	1,090	38.1	290	20	64	6	-	1	25	154	20	5.23	
WAUSHARA COUNTY.....	203	188	173	445,600	2,576	149,700	865	33.6	181	6	29	6	-	2	34	103	1	5.23	
Berlin city (part).....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rural-nonfarm.....	203	188	173	445,600	2,576	149,700	865	33.6	181	6	29	6	-	2	34	103	1	5.23	
WINNEBAGO COUNTY.....	4,749	4,188	3,855	14,412,600	3,739	6,657,200	1,727	46.2	4,114	1,093	100	219	65	51	528	1,958	100	5.20	
Menasha.....	758	651	568	2,328,400	4,099	1,143,400	2,013	49.1	638	167	13	105	29	6	48	257	13	5.32	
Neenah.....	957	851	746	2,673,400	3,584	1,550,000	2,212	61.7	838	225	24	53	8	12	76	405	29	5.29	
Oshkosh.....	2,467	2,143	2,033	7,726,200	3,800	3,131,100	1,540	40.5	2,109	573	28	43	23	27	338	1,030	47	5.10	
Rural-nonfarm.....	567	543	508	1,684,600	3,316	732,700	1,442	43.5	584	127	35	18	5	6	66	266	11	5.28	
WOOD COUNTY.....	1,452	1,288	1,244	4,555,100	3,686	1,809,000	1,454	39.5	1,271	511	92	45	4	14	76	489	40	5.76	
Marshfield.....	507	414	405	1,583,300	3,909	610,000	1,506	38.5	411	155	38	7	4	5	34	145	23	5.58	
Wisconsin Rapids.....	562	505	484	1,945,800	4,020	707,000	1,461	36.3	496	183	40	-	-	7	30	226	10	5.61	
Rural-nonfarm.....	383	369	355	1,056,300	2,975	492,000	1,386	46.6	364	173	14	38	-	2	12	118	7	6.17	
TOTALS FOR URBAN PLACES IN TWO COUNTIES																			
Berlin city.....	157	148	148	385,600	2,605	187,400	1,266	48.6	148	-	19	1	1	-	6	119	2	5.01	
New London city.....	286	252	239	883,600	3,697	280,100	1,172	31.7	250	61	8	2	-	-	48	123	3	5.16	
River Falls city.....	128	117	88	320,600	3,643	116,500	1,324	36.3	115	10	7	-	-	1	21	51	25	5.40	
Watertown city.....	670	623	602	2,275,900	3,761	1,062,900	1,766	46.7	597	131	35	16	1	-	38	366	10	4.95	
Waupun city.....	281	263	256	911,300	3,560	485,400	1,896	53.3	262	56	7	6	-	2	14	163	14	4.97	

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

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

CITY AND CENSUS TRACT	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	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		
MILWAUKEE CITY.....	27,565	16,025	15,696	83,732,600	5,385	43,404,700	2,765	51.8	15,880	5,069	517	390	497	753	3,547	3,974	1,077	5.01	
Tract 1.....	20	6	6	35,000	-	17,000	-	-	6	2	1	1	-	-	-	-	2	-	
Tract 2.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 3.....	10	7	7	69,000	-	26,700	-	-	7	3	1	-	-	1	-	-	1	-	
Tract 4.....	32	20	18	305,300	-	156,000	-	-	20	3	7	1	1	3	2	8	5	-	
Tract 5.....	81	33	32	167,800	5,244	82,300	2,572	49.0	33	14	-	-	1	2	5	6	6	5.04	
Tract 6.....	47	13	12	55,700	-	23,100	-	-	13	3	-	-	-	-	3	3	4	-	
Tract 7.....	64	30	29	137,200	4,731	76,500	2,638	55.8	30	10	1	-	-	2	6	10	1	5.53	
Tract 8.....	87	33	25	71,300	2,852	30,400	1,216	42.6	33	17	-	1	-	1	6	4	4	5.15	
Tract 9.....	72	41	40	213,800	5,345	93,900	2,348	43.9	41	12	5	1	1	4	11	3	4	5.04	
Tract 10.....	156	81	78	397,200	5,092	180,900	2,319	45.5	81	30	5	1	2	5	16	19	3	5.10	
Tract 11.....	72	55	55	647,700	11,775	318,700	5,795	49.2	55	9	3	4	6	4	6	14	9	4.91	
Tract 12.....	232	181	173	1,839,600	10,634	910,200	5,261	49.5	179	31	28	7	17	16	31	67	12	4.91	
Tract 13.....	166	96	96	607,800	6,331	284,400	2,963	46.8	96	33	8	3	3	6	13	24	6	5.10	
Tract 14.....	232	133	132	894,800	6,703	444,700	3,869	50.3	131	39	6	2	10	7	23	34	5	4.89	
Tract 15.....	55	44	44	580,100	13,184	237,600	5,400	41.0	44	7	7	-	8	4	8	8	2	4.69	
Tract 16.....	42	19	19	106,300	-	47,800	-	-	19	9	-	-	2	2	2	3	1	-	
Tract 17.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 18.....	16	10	9	31,400	-	16,500	-	-	10	1	-	-	-	-	-	6	1	-	
Tract 19.....	6	4	4	30,200	-	12,300	-	-	4	2	-	-	-	2	-	2	-	-	
Tract 20.....	6	3	2	8,500	-	6,200	-	-	3	1	-	-	-	-	-	1	-	-	
Tract 21.....	29	8	5	21,900	-	11,800	-	-	8	1	-	-	1	-	1	4	1	-	
Tract 22.....	75	25	25	88,600	3,544	40,100	1,604	45.3	25	5	-	1	-	2	3	11	3	5.20	
Tract 23.....	54	13	12	96,300	-	39,100	-	-	12	4	1	-	-	1	1	5	-	-	
Tract 24.....	23	11	11	59,100	-	23,400	-	-	11	2	-	-	-	-	2	6	1	-	
Tract 25.....	67	20	20	94,700	-	53,100	-	-	17	7	-	-	-	1	4	2	3	-	
Tract 26.....	74	28	28	100,700	3,596	48,800	1,725	48.0	28	5	-	-	-	-	5	17	1	5.18	
Tract 27.....	94	37	37	125,200	3,411	68,200	1,843	54.0	37	14	1	1	-	1	5	14	1	5.16	
Tract 28.....	70	27	26	98,700	3,796	51,900	1,996	52.6	26	8	-	-	-	1	7	9	1	4.82	
Tract 29.....	60	22	20	80,300	-	44,100	-	-	20	6	-	-	-	4	1	8	-	-	
Tract 30.....	36	12	11	39,400	-	26,500	-	-	12	4	-	-	-	1	3	3	1	-	

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

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

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage								
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Reporting holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	
MILWAUKEE CITY--Con.																	
Tract 31.....	40	19	18	63,400	-	37,000	-	-	19	4	-	-	-	1	5	8	1
Tract 32.....	132	52	52	213,200	4,100	118,200	2,273	55.4	51	20	1	1	-	2	15	10	2
Tract 33.....	134	65	60	256,700	4,278	133,600	2,227	52.0	60	22	1	2	-	1	13	19	2
Tract 34.....	75	29	28	159,600	5,700	82,300	2,939	51.6	29	8	-	-	1	-	7	13	-
Tract 35.....	107	26	26	94,700	3,642	52,500	2,019	55.4	26	7	-	-	-	3	6	10	-
Tract 36.....	166	53	52	189,200	3,638	96,100	1,848	50.8	52	16	-	-	-	3	14	16	3
Tract 37.....	131	57	54	209,800	3,885	112,900	2,091	58.8	57	22	-	2	1	-	13	16	3
Tract 38.....	111	35	35	134,500	3,843	67,100	1,917	49.9	35	15	-	-	-	1	2	16	1
Tract 39.....	130	66	64	244,300	3,817	119,100	1,351	48.8	65	20	-	-	2	-	12	27	4
Tract 40.....	88	42	40	141,100	3,528	77,200	1,930	54.7	41	20	-	1	-	1	5	12	2
Tract 41.....	72	32	30	125,700	4,190	71,300	2,377	56.7	31	6	-	-	2	-	6	16	1
Tract 42.....	66	26	26	164,500	6,327	91,100	3,504	55.4	26	7	1	-	-	2	5	10	1
Tract 43.....	65	21	16	65,500	-	39,100	-	-	21	7	-	-	-	5	4	5	-
Tract 44.....	76	26	26	163,300	6,281	74,500	2,865	45.6	26	6	2	-	-	-	5	11	1
Tract 45.....	83	33	33	131,300	3,979	57,500	1,742	43.8	33	10	-	-	-	-	6	9	6
Tract 46.....	97	39	39	138,400	3,549	74,700	1,915	54.0	39	16	-	-	1	-	5	14	2
Tract 47.....	240	99	95	399,300	4,203	184,000	1,937	46.1	97	30	1	1	1	2	19	39	4
Tract 48.....	212	71	71	348,900	4,914	185,600	2,614	58.2	68	24	1	3	-	2	11	23	4
Tract 49.....	172	77	76	274,300	3,609	161,000	2,118	58.7	75	26	-	-	-	-	18	28	2
Tract 50.....	165	61	60	254,300	4,238	111,900	1,865	44.0	61	18	-	-	-	1	13	18	11
Tract 51.....	163	75	75	308,700	4,116	151,800	2,024	49.2	74	18	1	3	-	8	10	29	5
Tract 52.....	230	101	99	344,100	3,476	168,700	1,704	49.0	100	26	1	1	1	8	24	28	11
Tract 53.....	126	62	44	155,300	3,530	84,900	1,930	54.7	61	21	-	1	-	2	9	17	11
Tract 54.....	77	33	32	146,800	4,588	80,900	2,528	55.1	38	9	1	-	-	1	11	9	2
Tract 55.....	104	36	36	166,700	4,631	81,700	2,269	49.0	36	15	-	-	2	2	7	10	-
Tract 56.....	210	75	75	314,000	4,187	142,900	1,905	45.5	74	25	-	3	-	4	17	24	1
Tract 57.....	170	53	52	221,100	4,252	108,100	2,079	48.9	52	28	1	-	-	1	11	8	3
Tract 58.....	284	129	125	732,700	5,852	378,100	3,025	51.6	125	27	6	6	5	13	29	27	12
Tract 59.....	197	65	63	250,200	3,971	121,500	1,929	48.6	62	19	-	2	-	1	19	18	3
Tract 60.....	211	100	99	451,500	4,561	225,700	2,280	50.0	99	37	5	1	2	-	21	25	8
Tract 61.....	178	84	84	345,700	4,115	184,000	2,190	53.2	84	25	1	3	1	4	16	33	1
Tract 62.....	177	79	75	312,600	4,168	139,800	1,854	44.7	79	28	-	2	1	5	6	34	3
Tract 63.....	319	182	180	864,400	4,802	418,400	2,324	48.4	179	53	2	7	2	6	28	74	7
Tract 64.....	367	180	170	695,800	4,093	355,600	2,092	51.1	179	54	2	7	4	12	30	57	13
Tract 65.....	311	137	137	579,900	4,233	280,600	2,048	48.4	136	41	-	4	1	5	24	47	14
Tract 66.....	339	171	169	761,800	4,508	410,900	2,431	53.9	169	57	3	4	2	5	42	49	7
Tract 67.....	317	158	152	697,300	4,588	337,300	2,219	48.4	156	35	4	1	3	8	45	54	6
Tract 68.....	170	67	66	268,800	4,073	129,700	1,965	48.3	66	21	-	-	-	2	15	23	5
Tract 69.....	182	55	53	250,100	4,719	119,400	2,253	47.7	55	13	-	-	-	1	10	28	3
Tract 70.....	135	44	43	264,100	6,142	138,700	3,109	50.6	44	9	-	2	1	2	11	18	1
Tract 71.....	164	55	55	363,700	6,613	140,200	2,549	38.5	52	13	3	1	2	1	11	19	2
Tract 72.....	106	53	52	479,400	9,219	219,900	4,229	45.9	52	12	2	1	-	4	15	15	3
Tract 73.....	158	73	71	299,400	4,217	155,200	2,186	51.8	72	20	1	-	-	1	28	16	5
Tract 74.....	105	61	59	192,900	3,640	87,000	1,642	45.1	61	10	-	-	1	-	13	32	5
Tract 75.....	88	43	40	251,500	6,228	116,600	2,915	46.4	41	14	2	1	-	2	11	9	2
Tract 76.....	182	57	55	285,500	5,209	154,000	2,800	53.8	55	14	1	1	2	4	8	19	6
Tract 77.....	216	59	57	283,200	4,968	135,800	2,382	48.0	59	17	3	1	-	4	6	24	4
Tract 78.....	228	118	114	610,000	5,351	342,700	3,006	56.2	117	34	1	6	2	1	23	40	10
Tract 79.....	386	246	241	1,316,900	5,454	672,500	2,790	51.1	242	74	2	15	4	7	43	73	23
Tract 80.....	461	312	310	1,592,700	5,138	807,000	2,603	50.7	309	93	4	3	11	9	70	106	13
Tract 81.....	354	231	231	1,185,300	5,131	601,000	2,602	50.7	230	52	6	7	8	16	42	78	21
Tract 82.....	347	202	201	1,056,200	5,304	506,700	2,521	47.5	201	69	5	5	5	8	33	62	14
Tract 83.....	221	136	136	673,000	4,949	355,500	2,614	52.8	136	89	5	-	1	10	39	37	5
Tract 84.....	539	422	421	2,716,500	6,452	1,461,500	3,471	53.8	422	113	12	21	35	25	67	101	47
Tract 85.....	256	173	172	972,300	5,658	507,600	2,951	52.2	173	50	11	2	2	7	48	47	11
Tract 86.....	205	168	167	789,600	4,728	442,200	2,648	56.0	168	55	4	5	1	13	38	41	11
Tract 87.....	172	135	134	633,600	4,728	358,900	2,678	56.6	135	54	1	8	1	10	29	23	9
Tract 88.....	300	229	228	1,162,400	5,098	605,700	2,657	52.1	226	75	3	6	1	2	54	71	14
Tract 89.....	433	350	349	1,547,100	4,433	964,800	2,764	62.4	349	122	11	9	7	25	87	68	20
Tract 90.....	148	129	128	746,800	5,834	468,500	3,660	62.7	128	61	21	2	1	5	4	31	3
Tract 91.....	453	361	360	2,251,800	6,254	1,279,800	3,555	56.8	356	107	27	11	36	13	32	78	52
Tract 92.....	505	355	349	2,611,200	7,482	1,317,700	3,776	50.5	347	74	17	21	48	46	51	64	26
Tract 93.....	449	327	327	2,323,500	7,106	1,229,700	3,761	52.9	326	97	37	4	32	21	36	80	19
Tract 94.....	421	390	389	2,604,100	6,694	1,513,900	3,892	58.1	389	122	12	31	41	39	58	68	12
Tract 95.....	363	256	256	1,359,800	5,812	808,500	3,158	59.5	254	70	5	8	9	12	64	58	28
Tract 96.....	215	69	66	457,000	6,924	223,500	3,386	48.9	66	10	2	5	2	9	12	22	4
Tract 97.....	185	107	106	954,400	9,004	478,800	4,517	50.2	107	16	12	5	12	18	17	24	3
Tract 98.....	138	75	68	483,200	7,106	232,400	3,418	48.1	69	16	2	-	5	3	9	32	2
Tract 99.....	96	45	43	318,600	7,409	133,000	3,093	41.7	44	15	7	1	1	3	8	7	2
Tract 100.....	234	221	213	1,411													

HOUSING—NONFARM MORTGAGES

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

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

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged 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	
MILWAUKEE CITY--Con.																		
Tract 121.....	212	150	149	722,700	4,850	409,100	2,746	56.6	148	50	2	5	-	1	50	30	10	5.04
Tract 122.....	371	183	183	923,900	5,049	449,100	2,454	48.6	182	60	-	3	4	7	58	38	12	5.02
Tract 123.....	234	106	106	471,700	4,450	201,800	1,904	42.8	106	41	-	1	1	-	32	26	5	5.06
Tract 124.....	215	103	102	420,800	4,125	208,700	2,046	49.6	103	45	1	-	-	3	26	17	11	5.07
Tract 125.....	186	91	90	347,000	3,856	170,000	1,889	49.0	88	43	-	-	-	-	29	15	1	5.04
Tract 126.....	169	87	87	288,100	3,311	144,300	1,659	50.1	85	22	-	-	-	-	39	21	3	4.98
Tract 127.....	202	120	117	440,100	3,762	224,600	1,920	51.0	120	39	1	-	2	6	38	23	6	4.84
Tract 128.....	216	135	134	628,900	4,693	305,400	2,279	48.6	134	48	2	4	2	3	28	40	7	5.19
Tract 129.....	21	13	13	56,900	-	28,000	-	-	13	5	-	-	-	1	5	2	-	-
Tract 130.....	216	74	74	277,900	3,755	131,600	1,778	47.4	74	25	1	-	-	-	23	18	7	4.98
Tract 131.....	192	55	55	237,800	4,324	113,300	2,060	47.6	55	24	1	-	1	1	15	11	2	5.02
Tract 132.....	275	112	112	451,900	4,035	240,300	2,146	53.2	111	35	3	2	2	2	41	20	6	4.80
Tract 133.....	210	82	80	322,400	4,030	183,400	2,293	56.9	82	30	2	-	-	5	24	13	3	4.96
Tract 134.....	250	142	140	672,800	4,806	325,700	2,326	48.4	142	51	3	5	4	2	24	44	9	5.06
Tract 135.....	284	195	194	927,600	4,781	503,900	2,597	54.3	194	61	5	2	5	12	69	34	6	4.96
Tract 136.....	272	242	239	1,646,400	6,889	877,000	3,669	53.3	238	63	35	1	12	10	41	50	8	4.79
Tract 137.....	140	99	95	446,100	4,696	203,400	2,141	45.6	98	35	-	4	2	1	30	12	14	4.80
Tract 138.....	188	70	68	316,300	4,651	148,800	2,188	47.0	68	15	-	-	3	3	26	21	-	4.89
Tract 139.....	290	119	119	479,200	4,027	246,900	2,075	51.5	118	40	1	2	3	3	48	17	4	4.86
Tract 140.....	240	118	118	453,600	3,846	261,200	2,214	57.6	118	41	2	3	1	3	49	17	2	4.92
Tract 141.....	121	92	91	462,800	5,079	247,300	2,718	53.5	89	44	1	4	2	1	18	15	4	4.94
Tract 142.....	133	95	74	360,900	4,877	173,100	2,339	48.0	92	45	2	1	3	5	21	14	1	4.88
Tract 143.....	201	139	137	658,300	4,805	315,000	2,299	47.9	138	59	3	2	1	8	31	29	10	5.15
Tract 144.....	172	133	130	649,500	4,996	317,100	2,439	48.8	132	57	1	1	1	1	31	25	8	5.09
Tract 145.....	169	137	134	850,100	5,344	361,500	2,698	48.5	136	47	2	7	3	8	24	35	10	5.15
Tract 146.....	403	321	320	1,659,700	5,218	919,500	2,873	55.1	319	121	6	2	9	7	38	58	28	5.08
Tract 147.....	293	246	244	1,224,000	5,016	709,600	2,305	59.0	247	96	9	4	3	18	61	34	22	5.08
Tract 148.....	241	194	194	1,076,300	5,548	545,300	2,311	50.7	192	63	8	2	6	4	43	43	3	5.04
Tract 149.....	323	203	202	1,009,200	4,936	572,200	2,333	55.7	202	74	1	-	2	3	90	27	15	4.89
Tract 150.....	287	178	177	902,800	5,101	482,100	2,724	53.4	178	51	-	5	-	17	50	47	8	5.07
Tract 151.....	151	123	121	558,300	4,862	431,400	3,565	73.3	121	37	3	3	1	-	39	26	12	4.80
Tract 152.....	60	47	47	316,800	5,740	178,400	3,796	56.3	46	13	1	9	3	2	5	11	2	5.09
Tract 153.....	332	264	263	1,462,900	5,562	813,700	3,094	55.6	262	65	11	-	-	3	86	76	21	4.85

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

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

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	124,432	99,678	95,071	413,639,500	4,351	209,699,400	2,206	50.7	97,796	21,416	6,984	4,616	2,285	2,994	16,128	37,698	5,475	5.14
Inside principal metropolitan districts.....	46,112	32,189	31,475	176,876,100	5,620	92,664,400	2,944	52.4	31,762	9,694	1,554	921	1,382	1,496	6,536	7,972	2,207	5.02
Outside principal metropol- itan districts.....	78,320	67,489	63,596	236,763,400	3,723	117,035,000	1,840	49.4	66,034	11,722	5,430	3,695	903	1,498	9,592	29,726	3,268	5.19
Inside secondary metro- politan districts.....	14,724	11,636	11,413	60,743,000	5,322	32,702,700	2,865	53.8	11,480	1,764	835	324	596	440	3,362	3,440	719	5.04
Outside secondary metro- politan districts.....	63,596	55,853	52,183	176,020,400	3,373	84,332,300	1,616	47.9	54,554	9,958	4,595	3,371	307	1,058	6,230	26,486	2,549	5.23
URBAN.....	94,831	72,164	69,496	325,344,900	4,681	165,058,000	2,375	50.7	70,962	16,890	4,163	2,997	1,988	2,399	12,999	25,679	3,847	5.11
Inside principal metropolitan districts.....	40,106	26,588	25,953	151,163,700	5,825	78,259,800	3,015	51.8	26,215	7,783	1,175	734	1,285	1,266	5,779	6,463	1,730	5.00
Outside principal metropol- itan districts.....	54,725	45,576	43,543	174,181,200	4,000	86,798,200	1,993	49.8	44,747	9,107	2,988	2,263	703	1,133	7,220	19,216	2,117	5.13
Inside secondary metro- politan districts.....	12,444	9,443	9,246	49,593,100	5,364	26,674,700	2,885	53.8	9,310	1,402	601	292	454	319	2,936	2,700	606	5.02
Outside secondary metro- politan districts.....	42,281	36,133	34,297	124,588,100	3,633	60,123,500	1,753	48.3	35,437	7,705	2,387	1,971	249	814	4,284	16,516	1,511	5.22
RURAL-NONFARM.....	29,601	27,514	25,575	88,294,600	3,452	44,641,400	1,746	50.6	26,834	4,526	2,821	1,619	297	595	3,129	12,219	1,628	5.21
Inside principal metropolitan districts.....	6,006	5,601	5,522	25,712,400	4,656	14,404,600	2,609	56.0	5,547	1,911	379	187	97	230	757	1,509	477	5.14
Outside principal metropol- itan districts.....	23,595	21,913	20,053	62,582,200	3,121	30,236,800	1,508	48.3	21,287	2,615	2,442	1,432	200	365	2,372	10,710	1,151	5.22
Inside secondary metro- politan districts.....	2,280	2,193	2,167	11,149,900	5,145	6,028,000	2,782	54.1	2,170	362	284	32	142	121	426	740	113	5.11
Outside secondary metro- politan districts.....	21,315	19,720	17,886	51,432,300	2,876	24,208,800	1,354	47.1	19,117	2,253	2,208	1,400	58	244	1,946	9,970	1,038	5.24

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

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

AREA	All 1- to 4-family mortgaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Aver- age (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 insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL METROPOLITAN DISTRICTS																			
MILWAUKEE DISTRICT.....	44,590	30,812	30,156	173,284,900	5,746	90,928,100	3,015	52.5	30,414	9,540	1,507	868	1,851	1,410	6,226	7,390	2,122	5.01	
Milwaukee city.....	27,565	16,025	15,696	83,732,600	5,335	43,404,700	2,765	51.8	15,830	5,069	517	390	497	759	3,547	3,974	1,077	5.01	
Outside central city.....	17,025	14,787	14,460	89,552,300	6,193	47,523,400	3,287	53.1	14,584	4,471	990	478	854	651	2,679	3,416	1,045	5.01	
Urban.....	11,053	9,218	8,969	63,891,600	7,124	33,138,800	3,695	51.9	9,069	2,560	616	291	757	422	1,929	1,915	578	4.93	
Rural-nonfarm.....	5,972	5,569	5,491	25,660,700	4,673	14,384,600	2,620	56.1	5,515	1,911	374	187	97	229	750	1,500	467	5.14	
District includes following urban places and rural-nonfarm areas:																			
In Milwaukee County.....	42,861	29,248	28,680	165,027,500	5,754	86,880,400	3,029	52.6	28,877	9,156	1,356	840	1,381	1,372	6,013	6,740	2,069	5.00	
Cudahy city*.....	577	376	365	1,769,300	4,847	916,900	2,512	51.8	371	101	6	12	3	5	122	84	38	5.05	
Greendale village*.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Milwaukee city*.....	27,565	16,025	15,696	83,732,600	5,335	43,404,700	2,765	51.8	15,830	5,069	517	390	497	759	3,547	3,974	1,077	5.01	
Shorewood village*.....	1,168	951	932	9,167,200	9,836	4,517,600	4,847	49.3	940	196	93	32	101	91	161	190	76	4.85	
South Milwaukee city*.....	704	503	493	2,439,800	4,949	1,154,400	2,342	47.3	497	177	21	24	2	2	146	104	21	5.09	
Wauwatosa city*.....	2,988	2,628	2,583	20,917,800	8,098	10,972,500	4,243	52.5	2,579	705	199	106	386	142	408	489	144	4.84	
West Allis city*.....	2,868	2,248	2,164	10,436,700	4,823	5,811,700	2,686	55.7	2,200	764	62	51	36	70	696	367	154	4.99	
West Milwaukee village*.....	404	316	312	1,691,500	5,421	886,100	2,840	52.4	314	84	7	7	5	3	95	78	35	4.92	
Whiterfish Bay village*.....	1,306	1,287	1,275	12,837,200	10,068	6,757,700	5,300	52.6	1,281	327	193	39	220	99	148	183	67	4.83	
Rural-nonfarm**.....	5,281	4,914	4,860	22,035,400	4,534	12,458,800	2,564	56.5	4,865	1,733	258	179	81	201	690	1,266	457	5.15	
In Waukesha County.....	1,729	1,564	1,476	8,257,400	5,594	4,047,700	2,742	49.0	1,537	384	151	28	20	38	213	650	53	5.13	
Waukesha city*.....	1,038	909	845	4,632,100	5,482	2,121,900	2,511	45.8	887	205	35	20	4	10	153	416	43	5.15	
Rural-nonfarm**.....	691	655	631	3,625,300	5,745	1,925,800	3,052	53.1	650	178	116	8	16	23	60	234	10	5.09	
DULUTH, MINN.—SUPERIOR, WIS., DISTRICT (part in Wisconsin)																			
Duluth, Minn.—Superior, Wis., District (part in Wisconsin).....	1,522	1,377	1,319	3,591,200	2,723	1,736,300	1,316	48.3	1,348	154	47	53	31	86	310	582	85	5.36	
Superior city*.....	1,488	1,345	1,288	3,539,500	2,748	1,716,300	1,333	48.5	1,316	154	42	53	31	85	303	573	75	5.36	
Outside central city ¹	34	32	31	51,700	1,668	20,000	645	38.7	32	-	5	-	-	1	7	9	10	5.26	
Rural-nonfarm**.....	34	32	31	51,700	1,668	20,000	645	38.7	32	-	5	-	-	1	7	9	10	5.26	
SECONDARY METROPOLITAN DISTRICTS																			
MADISON DISTRICT.....	5,501	4,445	4,308	27,969,900	6,493	14,211,700	3,299	50.8	4,373	724	614	181	521	117	815	1,211	190	5.03	
Madison city.....	4,330	3,295	3,171	20,865,100	6,580	10,431,700	3,290	50.0	3,288	478	412	175	397	68	586	895	137	5.02	
Outside central city ²	1,171	1,150	1,137	7,104,800	6,249	3,780,000	3,325	53.2	1,135	246	202	6	124	49	129	326	53	5.08	
Rural-nonfarm.....	1,171	1,150	1,137	7,104,800	6,249	3,780,000	3,325	53.2	1,135	246	202	6	124	49	129	326	53	5.08	
RACINE-KENOSHA DISTRICT																			
In central cities.....	9,223	7,191	7,105	32,778,100	4,613	18,491,000	2,603	56.4	7,107	1,040	221	143	75	323	2,547	2,229	529	5.04	
Racine city.....	8,114	6,148	6,075	28,728,000	4,729	16,248,000	2,674	56.5	6,072	924	189	117	57	251	2,250	1,815	469	5.03	
Kenosha city.....	4,782	3,568	3,515	16,541,300	4,706	9,629,700	2,740	58.2	3,524	691	83	51	29	139	1,248	1,115	168	4.96	
Outside central cities.....	3,382	2,580	2,560	12,186,700	4,750	6,613,300	2,583	54.3	2,548	233	106	66	28	112	1,002	700	301	5.12	
Rural-nonfarm.....	1,109	1,043	1,030	4,045,100	3,927	2,248,000	2,183	55.6	1,035	116	32	26	18	72	297	414	60	5.14	
District includes following urban places and rural-nonfarm areas:	1,109	1,043	1,030	4,045,100	3,927	2,248,000	2,183	55.6	1,035	116	32	26	18	72	297	414	60	5.14	
In Kenosha County.....	3,781	2,967	2,944	13,580,500	4,613	7,361,600	2,501	54.2	2,932	260	111	69	35	162	1,115	861	319	5.14	
Kenosha city.....	3,382	2,580	2,560	12,186,700	4,750	6,613,300	2,583	54.3	2,548	233	106	66	28	112	1,002	700	301	5.12	
Rural-nonfarm.....	399	387	384	1,393,800	3,630	748,300	1,949	53.7	384	27	5	3	7	50	113	161	18	5.26	
In Racine County.....	5,442	4,224	4,161	19,192,600	4,612	11,129,400	2,675	58.0	4,175	780	110	74	40	161	1,432	1,368	210	4.98	
Racine city.....	4,732	3,568	3,515	16,541,300	4,706	9,629,700	2,740	58.2	3,524	691	83	51	29	139	1,248	1,115	168	4.96	
Rural-nonfarm.....	710	656	646	2,651,300	4,104	1,499,700	2,322	56.6	651	89	27	23	11	22	184	253	42	5.07	

¹ Comprising 1 town and 1 village in Douglas County, outside Superior city.

² Comprising 2 towns and 3 villages in Dane County, outside Madison city.

WYOMING

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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.....	54,389	50,174	22,413	44.7	27,761	3,442	773	20,819	8,306	39.9	12,303
1930: Private families reporting tenure.....	-	38,609	15,306	39.6	23,303	-	-	-	-	-	-
1920: All families reporting tenure.....	-	30,416	11,750	38.6	18,666	-	-	11,175	3,905	34.9	7,270
Dwelling units: 1940.....	54,389	50,174	22,413	44.7	27,761	3,442	773	20,819	8,306	39.9	12,513
Urban.....	29,024	27,332	12,645	46.3	14,687	1,557	135	12,244	5,817	47.5	6,427
Rural-nonfarm.....	25,365	22,842	9,768	42.8	13,074	1,885	638	8,575	2,489	29.0	6,086
COLOR OF OCCUPANTS											
White.....	-	49,396	22,157	44.9	27,239	-	-	20,655	8,248	39.9	12,407
Nonwhite.....	-	778	256	32.9	522	-	-	164	58	35.4	106
TYPE OF STRUCTURE											
1-family.....	39,592	36,639	19,323	52.7	17,316	2,272	681	18,010	6,976	38.7	11,034
Other.....	14,797	13,535	3,090	22.8	10,445	1,170	92	2,809	1,330	47.3	1,479
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	39,066	36,211	19,101	52.7	17,110	2,200	655	17,919	6,954	38.8	10,965
Under \$5.....	2,562	2,342	1,656	70.7	686	161	59	1,295	110	8.5	1,185
\$5 to \$9.....	6,872	6,023	2,229	37.0	3,794	698	151	1,977	339	17.1	1,638
\$10 to \$14.....	7,317	6,539	2,390	36.5	4,149	600	178	2,226	568	25.5	1,658
\$15 to \$19.....	4,990	4,664	2,043	43.8	2,621	240	86	1,942	692	35.6	1,250
\$20 to \$24.....	4,283	4,068	2,038	50.1	2,030	150	65	1,967	830	42.2	1,137
\$25 to \$29.....	3,690	3,501	1,909	54.5	1,592	140	49	1,852	935	50.5	917
\$30 to \$39.....	4,569	4,419	2,956	66.9	1,463	122	28	2,862	1,448	50.6	1,414
\$40 to \$49.....	2,546	2,471	1,968	79.4	508	61	14	1,931	1,053	54.5	878
\$50 to \$59.....	1,237	1,200	1,017	84.8	183	20	17	995	529	53.2	466
\$60 to \$74.....	656	648	595	91.8	53	3	5	323	223	55.7	257
\$75 to \$99.....	227	223	201	90.1	22	2	2	192	88	45.8	104
\$100 and over.....	117	113	104	92.0	9	3	1	100	39	39.0	61
Median monthly rent..... (dollars).....	17.29	17.93	22.52	-	14.41	11.51	12.80	23.36	29.52	-	18.51

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.....	8,306	7,195	803	540	632	651	674	1,207	1,003	761	590	208	97	11	8	10	1,111
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	7,916	6,841	688	508	604	620	656	1,171	968	741	567	202	90	11	7	8	1,075
Average interest rate.....(%).....	5.85	5.86	6.92	6.35	6.22	5.91	5.87	5.63	5.54	5.41	5.47	5.56	-	-	-	-	5.78
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	8,074	6,992	780	530	623	631	655	1,176	969	740	568	201	91	11	8	9	1,082
Building and loan association.....	1,734	1,444	73	62	126	133	159	274	217	178	137	53	24	4	3	1	290
Commercial bank.....	560	476	64	51	47	43	35	84	52	45	37	13	4	-	1	-	84
Savings bank.....	179	155	19	15	15	11	7	19	24	20	10	9	5	-	1	-	24
Life insurance company.....	34	31	2	-	1	2	1	3	4	6	8	3	1	-	-	-	3
Mortgage company.....	497	447	31	18	26	26	37	56	99	79	56	10	8	1	-	-	50
Home Owners' Loan Corporation.....	1,706	1,438	49	77	99	163	143	298	241	187	116	42	18	3	-	2	268
Individual.....	2,404	2,129	454	248	251	208	202	290	198	115	94	46	16	1	1	5	275
Other.....	960	872	88	59	58	45	71	152	134	110	110	25	15	2	2	1	88
Reporting debt and value.....	7,906	6,853	744	508	600	622	644	1,174	967	730	560	193	93	11	7	-	1,053
JUNIOR MORTGAGE																	
First mortgage only.....	1,612	1,408	125	94	128	133	145	237	198	172	123	37	11	3	2	-	204
First and junior mortgage.....	136	101	2	6	7	9	14	20	13	15	8	3	4	-	-	-	35
With 1st mtg.; not rptg. on junior.....	6,158	5,844	617	408	465	480	485	917	756	543	429	153	78	8	5	-	814
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,556	2,388	733	435	362	260	186	206	115	49	29	9	2	1	1	-	168
\$1,000 to \$1,499.....	1,228	1,075	11	70	174	184	167	243	117	66	30	10	2	-	1	-	153
\$1,500 to \$1,999.....	997	863	-	3	60	136	161	252	126	78	36	10	4	1	1	-	134
\$2,000 to \$2,499.....	857	710	-	-	4	36	100	225	164	103	57	12	8	1	-	-	147
\$2,500 to \$2,999.....	556	464	-	-	-	6	27	161	111	84	48	23	4	-	-	-	102
\$3,000 to \$3,999.....	920	749	-	-	-	-	8	81	277	208	126	31	22	1	-	-	171
\$4,000 to \$4,999.....	484	391	-	-	-	-	-	6	54	130	147	39	14	1	-	-	93
\$5,000 to \$5,999.....	171	135	-	-	-	-	-	-	3	16	70	33	12	1	-	-	35
\$6,000 to \$7,499.....	85	59	-	-	-	-	-	-	-	1	17	19	17	3	2	-	25
\$7,500 to \$9,999.....	25	14	-	-	-	-	-	-	-	-	-	7	6	1	-	-	11
\$10,000 to \$14,999.....	11	5	-	-	-	-	-	-	-	-	-	-	2	1	2	-	6
\$15,000 to \$19,999.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
\$20,000 and over.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	28,563	23,040	398	562	965	1,279	1,648	3,836	4,099	3,759	3,571	1,564	980	167	212	-	5,523
Average value.....(dollars).....	3,613	3,362	535	1,105	1,609	2,056	2,559	3,267	4,289	5,149	6,378	8,104	-	-	-	-	5,245
Debt on first and jr. mtgs.(thous.).....	14,532	11,867	227	285	491	672	849	2,011	2,227	1,997	1,881	731	412	45	40	-	2,665
Percent of value of property.....	50.9	51.5	57.1	50.9	50.9	52.5	51.5	52.4	54.3	53.1	52.7	46.8	-	-	-	-	48.2
Average debt.....(dollars).....	1,888	1,732	305	562	819	1,080	1,318	1,713	2,303	2,786	3,358	3,789	-	-	-	-	2,530
Debt on first mtgs. (thousands).....	14,404	11,794	227	284	487	668	842	1,997	2,220	1,986	1,868	725	405	45	40	-	2,610
Percent of value of property.....	50.4	51.2	57.0	50.5	50.5	52.2	51.1	52.1	54.2	52.8	52.3	46.4	-	-	-	-	47.2
Average debt.....(dollars).....	1,822	1,721	304	559	812	1,074	1,307	1,701	2,296	2,720	3,335	3,758	-	-	-	-	2,478

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	8,306	8,074	1,734	789	550	179	34	497	1,706	2,404	960	282
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,916	7,799	1,699	714	544	170	32	477	1,706	2,241	930	117
Average interest rate (percent)	5.85	5.85	6.28	6.43	6.38	6.57	-	5.60	4.50	6.55	5.58	5.72
Reporting debt and value	7,906	7,751	1,679	709	539	170	34	470	1,640	2,295	924	155
Percent distribution	-	100.0	21.7	9.1	7.0	2.2	0.4	6.1	21.2	29.5	11.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,906	7,751	1,679	709	539	170	34	470	1,640	2,295	924	155
First mortgage only	1,612	1,594	403	149	137	12	10	135	300	409	188	18
First and junior mortgage	136	120	44	7	6	1	-	11	26	26	6	16
With first mortgage; not reporting on junior mortgage	6,158	6,037	1,232	553	396	157	24	324	1,314	1,860	730	121
1-family properties	6,853	6,716	1,399	604	458	146	31	426	1,380	2,039	837	137
First mortgage only	1,408	1,394	349	127	115	12	9	122	255	358	173	14
First and junior mortgage	101	86	30	6	5	1	-	7	18	21	4	15
With first mortgage; not reporting on junior mortgage	5,344	5,236	1,020	471	338	133	22	297	1,106	1,660	660	108
2- to 4-family properties	1,053	1,035	280	105	81	24	3	44	260	256	87	18
First mortgage only	204	200	54	22	22	-	1	13	44	51	15	4
First and junior mortgage	35	34	14	1	1	-	-	4	8	5	2	1
With first mortgage; not reporting on junior mortgage	814	801	212	82	58	24	2	27	208	200	70	13
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,906	7,751	1,679	709	539	170	34	470	1,640	2,295	924	155
Value of property (dollars)	28,562,800	27,917,300	6,751,200	2,619,300	1,968,800	650,500	172,500	1,901,800	6,282,900	6,580,900	3,608,700	645,500
Average value (dollars)	3,613	3,602	4,021	3,694	3,653	3,826	-	4,046	3,831	2,867	3,905	4,165
Debt on first and junior mortgages (dollars)	14,531,800	14,167,900	3,298,800	1,149,300	859,700	289,600	111,300	1,220,500	3,007,200	3,284,600	2,096,000	363,900
Percent of value of property	50.9	50.7	48.9	43.9	43.7	44.5	-	64.2	47.9	49.9	58.1	56.4
Average debt (dollars)	1,838	1,828	1,965	1,621	1,595	1,704	-	2,597	1,834	1,431	2,268	2,348
Debt on first mortgages (dollars)	14,403,600	14,051,200	3,251,000	1,146,200	857,200	289,000	111,300	1,208,900	2,982,500	3,265,200	2,086,100	352,400
Percent distribution	-	100.0	23.1	8.2	6.1	2.1	0.8	8.6	21.2	23.2	14.8	-
Percent of value of property	50.4	50.3	48.2	43.8	43.5	44.4	-	63.6	47.5	49.6	57.8	54.6
Average debt (dollars)	1,822	1,813	1,936	1,617	1,590	1,700	-	2,572	1,819	1,423	2,258	2,274
1-family properties	6,853	6,716	1,399	604	458	146	31	426	1,380	2,039	837	137
Value of property (dollars)	23,039,500	22,508,800	5,301,000	1,975,400	1,433,100	542,800	156,500	1,695,500	5,031,900	5,219,400	3,129,100	580,700
Average value (dollars)	3,362	3,352	3,789	3,271	3,129	3,714	-	3,980	3,646	2,560	3,738	3,874
Debt on first and junior mortgages (dollars)	11,867,300	11,560,100	2,604,100	878,800	641,500	237,300	102,100	1,092,000	2,434,700	2,598,100	1,850,300	307,200
Percent of value of property	51.5	51.4	49.1	44.5	44.8	49.8	-	64.4	48.4	49.8	59.1	57.9
Average debt (dollars)	1,732	1,721	1,861	1,455	1,401	1,625	-	2,563	1,764	1,274	2,211	2,242
Debt on first mortgages (dollars)	11,794,000	11,495,800	2,582,800	875,700	639,000	236,700	102,100	1,083,200	2,424,600	2,583,800	1,848,600	298,200
Percent of value of property	51.2	51.1	48.7	44.2	44.6	49.6	-	63.9	48.2	49.5	58.9	56.2
Average debt (dollars)	1,721	1,712	1,846	1,450	1,395	1,621	-	2,543	1,757	1,267	2,203	2,177
2- to 4-family properties	1,053	1,035	280	105	81	24	3	44	260	256	87	18
Value of property (dollars)	5,523,300	5,408,500	1,450,200	643,900	535,700	108,200	16,000	206,300	1,251,000	1,361,500	479,600	114,800
Average value (dollars)	5,245	5,226	5,179	6,132	-	-	-	-	4,812	5,318	-	-
Debt on first and junior mortgages (dollars)	2,664,500	2,607,800	694,700	270,500	218,200	52,300	9,200	128,500	572,500	686,700	245,700	56,700
Percent of value of property	48.2	48.2	47.9	42.0	-	-	-	-	45.8	50.4	-	-
Average debt (dollars)	2,530	2,520	2,421	2,576	-	-	-	-	2,202	2,682	-	-
Debt on first mortgages (dollars)	2,609,600	2,555,400	668,200	270,500	218,200	52,300	9,200	125,700	557,900	681,400	242,500	54,200
Percent of value of property	47.2	47.2	46.1	42.0	-	-	-	-	44.6	50.0	-	-
Average debt (dollars)	2,478	2,469	2,386	2,576	-	-	-	-	2,146	2,662	-	-

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	7,195	6,992	1,444	631	476	155	31	447	1,438	2,129	872	203
RACE OF OCCUPANTS												
White	7,149	6,946	1,433	628	475	153	31	444	1,423	2,119	868	203
Negro	34	34	7	1	-	1	-	2	14	7	3	-
Other nonwhite	12	12	4	2	1	1	-	1	1	3	1	-
YEAR BUILT												
Reporting year built	7,046	6,854	1,422	623	471	152	31	443	1,403	2,076	856	192
1930 to 1940	2,312	2,229	422	248	179	69	20	260	257	604	418	83
1920 to 1929	2,252	2,203	543	160	123	37	7	108	561	607	217	59
1910 to 1919	1,459	1,416	258	133	109	24	2	50	375	463	135	37
1900 to 1909	676	667	105	55	42	13	2	19	139	232	65	9
1880 to 1899	326	322	85	26	17	9	-	6	68	117	20	4
1879 or earlier	17	17	9	1	1	-	-	-	3	3	1	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	7,195	6,992	1,444	631	476	155	31	447	1,438	2,129	872	203
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	6,888	6,721	1,400	604	458	146	31	426	1,381	2,041	838	137
Under \$500.....	1,241	1,224	153	177	143	34	2	38	119	613	122	17
\$500 to \$999.....	1,163	1,142	238	102	73	24	2	33	234	429	104	21
\$1,000 to \$1,499.....	1,082	1,058	255	83	62	21	4	57	273	295	110	14
\$1,500 to \$1,999.....	863	847	205	62	49	13	-	42	233	215	90	16
\$2,000 to \$2,499.....	707	688	159	47	28	19	1	30	188	181	82	19
\$2,500 to \$2,999.....	459	449	90	32	25	7	2	35	124	112	54	10
\$3,000 to \$3,999.....	744	728	176	61	46	15	7	98	137	116	131	18
\$4,000 to \$4,999.....	389	376	85	26	16	10	7	70	50	51	87	13
\$5,000 to \$5,999.....	137	134	28	10	9	1	3	18	15	25	40	3
\$6,000 to \$7,499.....	55	51	10	3	1	2	2	4	5	10	17	4
\$7,500 to \$9,999.....	12	11	2	1	1	-	1	1	3	3	1	1
\$10,000 to \$14,999.....	6	5	3	-	-	-	-	-	-	1	1	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	6,841	6,788	1,413	607	461	146	29	428	1,438	1,979	844	103
Under 4.0%.....	38	37	5	3	3	-	-	3	-	22	4	1
4.0%.....	103	102	7	10	7	3	1	8	-	48	28	1
4.1% to 4.4%.....	2	2	-	1	1	-	-	-	-	-	1	-
4.5%.....	1,759	1,739	96	48	37	11	4	46	1,438	14	93	20
4.6% to 4.9%.....	2	2	1	1	1	-	-	-	-	-	-	-
5.0%.....	839	811	124	73	61	12	8	145	-	163	298	28
5.1% to 5.4%.....	3	3	1	-	-	-	-	1	-	-	1	-
5.5%.....	376	365	112	31	21	10	6	71	-	28	117	11
5.6% to 5.9%.....	2	2	-	1	1	-	-	-	-	-	1	-
6.0%.....	1,867	1,847	476	197	161	36	9	106	-	888	171	20
6.1% to 6.4%.....	5	5	3	-	-	-	-	1	-	1	-	-
6.5%.....	175	173	103	14	5	9	1	5	-	31	19	2
6.6% to 6.9%.....	2	2	2	-	-	-	-	-	-	-	-	-
7.0%.....	778	767	321	62	39	23	-	15	-	307	62	11
7.1% to 7.4%.....	9	9	8	-	-	-	-	-	-	1	-	-
7.5%.....	31	31	20	1	-	1	-	1	-	8	1	-
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over.....	849	840	138	165	124	41	-	26	-	468	48	9
Average interest rate..... (percent)	5.86	5.87	6.27	6.47	6.40	6.67	-	5.59	4.50	6.57	5.58	5.66
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	6,416	6,303	1,418	550	416	134	30	431	1,405	1,631	838	113
Real estate taxes included in payment.....	2,046	1,985	492	191	148	43	10	272	379	190	451	61
Monthly.....	1,976	1,918	484	184	144	40	10	254	371	172	443	56
Quarterly.....	3	3	-	1	1	-	-	-	1	-	1	-
Semiannual.....	10	10	-	3	2	1	-	-	1	5	1	-
Annual.....	13	12	-	1	-	1	-	-	-	8	3	1
Other.....	1	1	-	2	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	43	41	8	2	1	1	-	18	6	4	3	2
Real estate taxes not included in payment.....	4,257	4,208	901	344	257	87	20	159	998	1,408	378	49
Monthly.....	3,889	3,843	880	286	217	69	19	153	976	1,172	357	46
Quarterly.....	18	17	-	2	2	-	-	-	-	14	1	1
Semiannual.....	81	81	3	12	7	5	-	-	2	68	6	-
Annual.....	169	168	1	30	21	9	-	1	2	123	11	1
Other.....	15	15	-	5	5	-	-	1	1	8	-	-
Not reporting frequency of payment.....	85	84	17	9	5	4	1	4	17	33	3	1
Not reporting tax payment requirements.....	113	110	25	15	11	4	-	-	28	33	9	3
Monthly.....	98	95	25	11	8	3	-	-	28	23	8	3
Quarterly.....	1	1	-	1	1	-	-	-	-	-	-	-
Semiannual.....	7	7	-	1	1	-	-	-	-	5	1	-
Annual.....	3	3	-	1	1	-	-	-	-	2	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	8	3	-	1	-	1	-	-	-	2	-	-
No principal payments required.....	269	265	12	30	22	8	-	8	16	186	13	4
Monthly.....	118	116	12	11	7	4	-	5	15	63	10	2
Quarterly.....	45	45	-	4	3	1	-	2	-	39	1	-
Semiannual.....	76	74	-	11	10	1	-	1	1	60	1	2
Annual.....	10	10	-	3	2	1	-	-	-	6	1	-
Other.....	10	10	-	1	-	1	-	-	-	9	-	-
Not reporting frequency of payment.....	10	10	-	1	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	152	78	11	5	5	-	-	4	16	29	8	79
Monthly.....	57	45	8	2	2	-	-	4	12	15	4	12
Quarterly.....	1	1	-	1	1	-	-	-	-	-	-	-
Semiannual.....	5	2	-	-	-	-	-	-	-	1	1	3
Annual.....	12	11	-	2	2	-	-	-	1	7	1	1
Other.....	-	-	-	-	-	-	-	-	-	-	2	-
Not reporting frequency of payment.....	77	14	3	-	-	-	-	-	3	6	2	63
No regular payments required.....	358	851	3	46	38	13	1	4	1	283	13	7

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.....	6,858	1,960	4,108	254	536	Reporting interest rate.....	6,841	1,988	4,107	260	486
Under \$500.....	1,241	147	833	88	178	Under 4.0%.....	38	10	20	3	5
\$500 to \$999.....	1,163	209	806	43	105	4.0% to 4.4%.....	103	29	52	5	17
\$1,000 to \$1,499.....	1,082	237	733	43	69	4.4% to 4.8%.....	2	2	1	1	1
\$1,500 to \$1,999.....	863	245	547	19	52	4.8% to 5.2%.....	2	1	1	1	1
\$2,000 to \$2,499.....	707	224	417	21	45	5.2% to 5.6%.....	839	444	339	20	36
						5.6% to 6.0%.....	3	2	1	1	1
\$2,500 to \$2,999.....	459	193	233	16	17	6.0% to 6.4%.....	375	244	118	6	8
\$3,000 to \$3,999.....	744	381	308	17	38	6.4% to 6.8%.....	2	1	1	1	1
\$4,000 to \$4,999.....	359	220	145	6	18	6.8% to 7.2%.....	1,867	408	1,221	80	158
\$5,000 to \$5,999.....	137	73	50	4	10	7.2% to 7.6%.....	5	1	4	1	1
\$6,000 to \$7,499.....	55	24	25	2	4	7.6% to 8.0%.....	175	57	112	1	5
						8.0% and over.....	2	1	1	1	1
\$7,500 to \$9,999.....	12	5	7	-	-	Average interest rate —(percent).....	5.86	5.36	5.97	6.74	6.58
\$10,000 to \$14,999.....	6	2	4	-	-						
\$15,000 to \$19,999.....	-	-	-	-	-						
\$20,000 and over.....	-	-	-	-	-						

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,799	5,570	1,774	3,713	83	229
Total first mortgage outstanding debt..... (dollars).....	10,280,800	9,981,700	4,246,100	5,615,900	119,700	299,100
Total annual mortgage payment..... (dollars).....	1,709,969	1,688,686	621,392	1,040,914	21,380	26,283
Average first mortgage outstanding debt..... (dollars).....	1,773	1,792	2,394	1,512	-	1,306
Average value of property..... (dollars).....	3,408	3,418	3,978	3,159	-	3,176
Average annual estimated rental value..... (dollars).....	368	369	424	344	-	334
Average annual mortgage payment..... (dollars).....	295	302	350	280	-	115
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	16.9	14.6	18.5	-	9.8
Value of property.....	8.7	8.8	8.8	8.9	-	3.6
Estimated annual rental value.....	80.2	81.9	82.6	81.5	-	34.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,480	5,367	1,756	3,533	78	113
Average first mortgage outstanding debt..... (dollars).....	1,805	1,814	2,399	1,581	-	1,384
Average value of property..... (dollars).....	3,426	3,435	3,980	3,173	-	2,969
Average annual estimated rental value..... (dollars).....	370	371	424	346	-	324
Average annual mortgage payment..... (dollars).....	301	304	350	282	-	149
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.7	16.8	14.6	18.4	-	10.8
Value of property.....	8.8	8.9	8.8	8.9	-	5.0
Estimated annual rental value.....	81.3	81.9	82.6	81.6	-	46.1
Monthly mortgage payment—						
Under \$10.....	413	350	56	289	5	69
\$10 to \$14.....	722	704	129	580	16	18
\$15 to \$19.....	875	864	221	634	9	11
\$20 to \$24.....	809	801	238	545	18	8
\$25 to \$29.....	843	840	298	528	14	8
\$30 to \$39.....	1,083	1,081	502	568	11	2
\$40 to \$49.....	430	427	204	221	2	3
\$50 to \$59.....	205	203	75	125	3	2
\$60 to \$74.....	59	52	27	35	-	1
\$75 to \$99.....	26	24	9	19	-	2
\$100 and over.....	11	11	2	9	-	-
Average monthly mortgage payment..... (dollars).....	25.09	25.36	29.20	23.52	-	12.43
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	319	203	18	180	5	116
Average first mortgage outstanding debt..... (dollars).....	1,228	1,219	-	1,158	-	1,280
Average value of property..... (dollars).....	3,107	2,952	-	2,871	-	3,378
Average annual estimated rental value..... (dollars).....	324	312	-	305	-	344
Average annual mortgage payment..... (dollars).....	188	250	-	242	-	81
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.4	20.5	-	20.9	-	6.6
Value of property.....	6.1	8.5	-	8.4	-	2.4
Estimated annual rental value.....	58.2	80.0	-	79.5	-	23.6

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

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

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	29,024	27,332	12,645	46.3	14,687	1,557	185	12,244	5,817	47.5	6,427
1930: Private families reporting tenure.....	-	18,367	8,043	43.8	10,324	-	-	-	-	-	-
1920: All families reporting tenure.....	-	18,170	5,625	42.7	7,545	-	-	5,467	2,181	39.9	3,286
Dwelling units: 1940.....	29,024	27,332	12,645	46.3	14,687	1,557	185	12,244	5,817	47.5	6,427
COLOR OF OCCUPANTS											
White.....	-	26,893	12,510	46.5	14,383	-	-	12,115	5,765	47.6	6,350
Nonwhite.....	-	439	135	30.8	304	-	-	129	52	40.3	77
TYPE OF STRUCTURE											
1-family.....	18,708	17,951	10,653	59.3	7,298	684	73	10,365	4,810	46.4	5,555
Other.....	10,316	9,381	1,992	21.2	7,389	873	62	1,879	1,007	53.6	872
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	18,468	17,748	10,514	59.2	7,234	661	59	10,323	4,799	46.5	5,524
Under \$5.....	421	404	316	78.2	88	15	2	298	34	11.4	264
\$5 to \$9.....	1,444	1,316	606	46.0	710	117	11	587	120	20.4	467
\$10 to \$14.....	2,453	2,299	955	41.5	1,344	147	7	928	283	30.5	645
\$15 to \$19.....	2,206	2,111	943	44.7	1,168	88	7	925	373	40.8	552
\$20 to \$24.....	2,311	2,227	1,098	49.3	1,129	77	7	1,084	511	47.1	573
\$25 to \$29.....	2,274	2,201	1,197	54.4	1,004	71	2	1,179	647	54.9	532
\$30 to \$39.....	3,251	3,169	2,071	65.4	1,098	77	5	2,088	1,052	52.1	976
\$40 to \$49.....	2,141	2,089	1,644	78.7	445	47	5	1,686	891	54.8	735
\$50 to \$59.....	1,087	1,061	838	83.7	173	17	9	875	470	53.7	405
\$60 to \$74.....	590	585	538	92.0	47	3	3	530	295	55.8	234
\$75 to \$99.....	197	195	175	89.7	20	1	1	170	78	45.9	92
\$100 and over.....	98	91	88	-	8	2	-	83	34	-	49
Median monthly rent.....(dollars).....	25.38	25.67	30.19	-	20.86	17.43	-	30.29	33.56	-	26.95

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	5,817	4,908	326	263	367	400	486	889	792	613	490	178	82	10	7	6	909
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	5,602	4,719	288	249	358	383	473	865	768	598	472	174	76	10	6	4	883
Average interest rate.....(%).....	5.78	5.78	6.88	6.22	6.13	5.99	5.93	5.64	5.53	5.42	5.50	5.61	-	-	-	-	5.78
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	5,653	4,763	317	260	361	389	473	862	765	595	471	172	76	10	7	5	890
Building and loan association.....	1,418	1,163	33	41	97	96	133	219	182	158	125	50	22	4	3	-	255
Commercial bank.....	294	236	22	16	22	21	16	46	32	24	25	10	2	-	-	-	58
Savings bank.....	143	121	9	11	9	9	6	18	22	15	10	7	4	-	1	-	22
Life insurance company.....	30	27	-	-	1	2	1	2	4	5	8	3	1	-	-	-	3
Mortgage company.....	353	313	12	9	11	14	29	34	80	65	43	9	6	1	-	-	40
Home Owners' Loan Corporation.....	1,257	1,022	22	40	60	87	91	223	196	149	96	32	18	2	-	1	235
Individual.....	1,552	1,340	192	121	135	142	153	223	152	93	75	37	11	1	1	4	212
Other.....	606	541	27	22	26	18	44	92	97	86	69	24	12	2	2	-	65
Reporting debt and value.....	5,597	4,731	311	256	358	388	469	866	768	592	466	167	79	10	6	-	866
JUNIOR MORTGAGE																	
First mortgage only.....	1,155	983	55	41	83	79	99	176	156	148	108	30	9	3	1	-	172
First and junior mortgage.....	115	82	1	3	3	6	11	19	11	14	8	3	3	-	-	-	33
With 1st mtg.; not rptg. on junior.....	4,327	3,666	255	212	267	303	359	671	601	430	355	134	67	7	5	-	661
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,435	1,311	309	217	202	166	130	137	77	35	27	9	1	1	-	-	124
\$1,000 to \$1,499.....	822	710	2	36	110	108	110	171	91	51	22	7	1	-	1	-	112
\$1,500 to \$1,999.....	745	634	-	3	82	82	120	192	100	59	27	9	2	1	1	-	111
\$2,000 to \$2,499.....	680	565	-	-	3	27	85	181	134	75	47	6	6	1	-	-	115
\$2,500 to \$2,999.....	456	369	-	-	-	5	22	123	90	69	40	16	4	-	-	-	87
\$3,000 to \$3,999.....	758	605	-	-	-	-	2	59	224	170	103	27	20	-	-	-	158
\$4,000 to \$4,999.....	424	337	-	-	-	-	-	3	49	117	121	36	10	1	-	-	87
\$5,000 to \$5,999.....	156	124	-	-	-	-	-	-	3	15	62	32	11	1	-	-	32
\$6,000 to \$7,499.....	81	57	-	-	-	-	-	-	-	1	17	18	16	3	2	-	24
\$7,500 to \$9,999.....	24	14	-	-	-	-	-	-	-	-	-	7	6	1	-	-	10
\$10,000 to \$14,999.....	10	5	-	-	-	-	-	-	-	-	-	-	2	1	-	-	5
\$15,000 to \$19,999.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
\$20,000 and over.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	22,488	17,705	179	287	574	800	1,204	2,636	3,266	3,055	2,980	1,358	832	152	182	-	4,783
Average value.....(dollars).....	4,018	3,742	577	1,120	1,627	2,062	2,567	3,275	4,252	5,161	6,394	8,130	-	-	-	-	5,523
Debt on first and jr. mtgs.(thous.).....	11,611	9,300	98	156	302	426	644	1,511	1,812	1,660	1,586	657	369	42	39	-	2,312
Percent of value of property.....	51.6	52.5	4.5	54.3	52.6	53.2	53.5	58.3	55.5	54.3	53.2	48.4	-	-	-	-	48.3
Average debt.....(dollars).....	2,075	1,966	314	608	856	1,097	1,373	1,745	2,359	2,804	3,403	3,984	-	-	-	-	2,669
Debt on first mtgs.....(thousands).....	11,498	9,235	98	155	299	423	638	1,499	1,807	1,649	1,573	651	363	42	39	-	2,258
Percent of value of property.....	51.1	52.2	54.4	54.0	52.1	52.8	53.0	52.8	55.8	54.0	52.8	47.9	-	-	-	-	47.2
Average debt.....(dollars).....	2,053	1,952	314	605	848	1,090	1,360	1,730	2,353	2,766	3,376	3,898	-	-	-	-	2,608

HOUSING—NONFARM MORTGAGES

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	5,817	5,653	1,418	437	294	143	30	353	1,257	1,552	606	154
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,602	5,504	1,393	427	289	138	29	335	1,257	1,456	597	98
Average interest rate.....(percent).....	5.78	5.78	6.34	6.20	6.11	6.39	-	5.50	4.50	6.43	5.44	-
Reporting debt and value.....	5,597	5,477	1,374	427	286	141	30	331	1,214	1,503	598	120
Percent distribution.....	-	100.0	25.1	7.8	5.2	2.6	0.5	6.0	22.2	27.4	10.9	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	5,597	5,477	1,374	427	286	141	30	331	1,214	1,503	598	120
First mortgage only.....	1,155	1,141	349	95	86	9	9	96	205	291	96	14
First and junior mortgage.....	115	100	44	3	2	1	-	10	16	22	5	15
With first mortgage; not reporting on junior mortgage.....	4,327	4,236	981	329	198	131	21	225	993	1,190	497	91
1-family properties.....	4,731	4,623	1,129	347	228	119	27	294	986	1,306	534	106
First mortgage only.....	983	973	299	77	68	9	8	84	169	249	87	10
First and junior mortgage.....	82	68	30	2	1	1	-	6	9	17	4	14
With first mortgage; not reporting on junior mortgage.....	3,666	3,582	800	268	159	109	19	204	808	1,040	443	84
2- to 4-family properties.....	866	854	245	80	58	22	3	37	228	197	64	12
First mortgage only.....	172	168	50	18	18	-	1	12	36	42	9	4
First and junior mortgage.....	33	32	14	1	1	-	-	4	7	5	1	1
With first mortgage; not reporting on junior mortgage.....	661	654	181	61	39	22	2	21	185	150	54	7
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	5,597	5,477	1,374	427	286	141	30	331	1,214	1,503	598	120
Value of property.....(dollars).....	22,487,800	21,942,700	5,864,700	1,786,900	1,204,700	582,200	168,100	1,446,400	4,998,000	4,986,300	2,697,300	545,100
Average value.....(dollars).....	4,018	4,006	4,268	4,185	4,212	4,129	-	4,370	4,117	3,318	4,511	4,543
Debt on first and junior mortgages.....(dollars).....	11,611,400	11,293,700	2,846,600	828,300	563,400	284,900	102,900	939,600	2,408,100	2,551,000	1,617,800	317,700
Percent of value of property.....	51.6	51.5	48.5	46.4	46.8	45.5	-	65.0	48.2	51.2	60.0	58.3
Average debt.....(dollars).....	2,075	2,062	2,072	1,940	1,970	1,879	-	2,839	1,984	1,697	2,704	2,648
Debt on first mortgages.....(dollars).....	11,493,000	11,186,300	2,798,800	827,000	562,700	284,300	102,900	928,400	2,387,400	2,534,300	1,607,500	306,700
Percent distribution.....	-	100.0	25.0	7.4	5.0	2.4	0.9	8.3	21.3	22.7	14.4	-
Percent of value of property.....	51.1	51.0	47.7	46.3	46.7	45.4	-	64.2	47.8	50.8	59.6	56.3
Average debt.....(dollars).....	2,053	2,042	2,037	1,937	1,967	1,874	-	2,805	1,967	1,686	2,688	2,556
1-family properties.....	4,731	4,623	1,129	347	228	119	27	294	986	1,306	534	106
Value of property.....(dollars).....	17,704,600	17,248,100	4,554,800	1,274,400	797,100	477,800	147,100	1,270,100	3,864,200	3,824,500	2,313,200	456,500
Average value.....(dollars).....	3,742	3,731	4,034	3,673	3,496	4,011	-	4,320	3,919	2,928	4,332	4,227
Debt on first and junior mortgages.....(dollars).....	9,299,900	9,026,900	2,223,100	601,700	388,000	213,700	93,700	832,100	1,882,300	1,972,200	1,421,800	273,000
Percent of value of property.....	52.5	52.3	48.8	47.2	48.7	44.8	-	65.5	48.7	51.6	61.5	59.8
Average debt.....(dollars).....	1,966	1,953	1,969	1,734	1,702	1,796	-	2,830	1,909	1,510	2,663	2,528
Debt on first mortgages.....(dollars).....	9,234,700	8,970,200	2,201,800	600,400	387,300	213,100	93,700	823,700	1,874,700	1,960,800	1,415,100	264,500
Percent of value of property.....	52.2	52.0	48.3	47.1	48.6	44.6	-	64.9	48.5	51.3	61.2	57.9
Average debt.....(dollars).....	1,952	1,940	1,950	1,730	1,699	1,791	-	2,802	1,901	1,501	2,650	2,449
2- to 4-family properties.....	866	854	245	80	58	22	3	37	228	197	64	12
Value of property.....(dollars).....	4,783,200	4,694,600	1,309,900	512,500	407,600	104,900	16,000	176,300	1,133,800	1,162,000	384,100	88,600
Average value.....(dollars).....	5,523	5,497	5,347	-	-	-	-	-	4,973	5,898	-	-
Debt on first and junior mortgages.....(dollars).....	2,311,500	2,266,800	623,500	226,600	175,400	51,200	9,200	107,500	525,800	578,800	195,400	44,700
Percent of value of property.....	48.3	48.3	47.6	-	-	-	-	-	46.4	49.8	-	-
Average debt.....(dollars).....	2,669	2,654	2,545	-	-	-	-	-	2,305	2,938	-	-
Debt on first mortgages.....(dollars).....	2,258,300	2,216,100	597,000	226,600	175,400	51,200	9,200	104,700	512,700	573,500	192,400	42,200
Percent of value of property.....	47.2	47.2	45.6	-	-	-	-	-	45.2	49.4	-	-
Average debt.....(dollars).....	2,608	2,595	2,437	-	-	-	-	-	2,249	2,911	-	-

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	4,908	4,763	1,163	357	236	121	27	313	1,022	1,340	541	145
RACE OF OCCUPANTS												
White.....	4,868	4,723	1,154	356	236	120	27	311	1,008	1,330	537	145
Negro.....	30	30	5	1	-	-	-	1	13	7	3	-
Other nonwhite.....	10	10	4	-	-	-	-	1	1	3	1	-
YEAR BUILT												
Reporting year built.....	4,793	4,657	1,148	349	231	118	27	312	995	1,298	528	136
1930 to 1940.....	1,486	1,377	295	117	66	51	17	177	168	317	286	59
1920 to 1929.....	1,723	1,680	478	106	72	34	7	86	439	416	153	43
1910 to 1919.....	864	859	196	68	52	16	1	35	233	274	52	25
1900 to 1909.....	464	457	93	35	25	10	2	10	95	196	26	7
1880 to 1899.....	269	267	82	22	15	7	-	4	57	92	10	2
1879 or earlier.....	17	17	9	1	1	-	-	-	3	3	1	-

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	4,908	4,763	1,163	357	236	121	27	313	1,022	1,340	541	145
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	4,732	4,624	1,129	347	228	119	27	294	986	1,307	534	108
Under \$500	593	585	96	73	51	22	1	21	63	282	49	8
\$500 to \$999	780	716	187	56	39	17	1	18	140	265	49	14
\$1,000 to \$1,499	718	708	201	47	28	19	4	30	182	191	53	10
\$1,500 to \$1,999	633	618	169	36	26	10	-	26	172	156	59	15
\$2,000 to \$2,499	561	546	139	36	18	18	1	22	151	147	50	15
\$2,500 to \$2,999	364	356	71	23	17	6	2	25	105	91	39	8
\$3,000 to \$3,999	602	585	152	48	33	15	6	73	110	96	100	17
\$4,000 to \$4,999	335	323	78	17	8	9	6	57	42	45	78	12
\$5,000 to \$5,999	125	122	22	7	6	1	3	17	13	21	39	3
\$6,000 to \$7,499	54	50	10	3	1	2	2	4	5	9	17	4
\$7,500 to \$9,999	12	11	2	1	1	-	1	1	3	3	-	1
\$10,000 to \$14,999	5	4	2	-	-	-	-	-	-	1	1	1
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,719	4,632	1,140	348	232	116	26	296	1,022	1,266	534	87
Under 4.0%	22	21	4	-	-	-	-	2	-	13	2	1
4.0%	62	61	6	6	3	3	1	4	-	28	16	1
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	-	1	-
4.5%	1,216	1,197	28	21	10	11	3	40	1,022	10	78	19
4.6% to 4.9%	1	1	1	-	-	-	-	-	-	-	-	-
5.0%	591	564	97	48	38	10	6	103	-	102	208	27
5.1% to 5.4%	2	2	1	-	-	-	-	-	-	-	1	-
5.5%	281	272	93	19	13	6	6	49	-	22	83	9
5.6% to 5.9%	2	2	-	1	1	-	-	-	-	-	1	-
6.0%	1,322	1,307	395	137	107	30	9	71	-	601	94	15
6.1% to 6.4%	4	4	3	-	-	-	-	1	-	-	-	-
6.5%	147	145	89	13	4	9	1	4	-	27	11	2
6.6% to 6.9%	2	2	2	-	-	-	-	-	-	-	-	-
7.0%	626	619	305	44	24	20	-	11	-	238	21	7
7.1% to 7.4%	8	8	7	-	-	-	-	-	-	1	-	-
7.5%	26	26	18	-	-	-	-	1	-	6	1	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	405	399	90	59	32	27	-	10	-	218	22	6
Average interest rate (percent)	5.78	5.78	6.38	6.23	6.10	6.48	-	5.47	4.50	6.43	5.42	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	4,494	4,399	1,140	325	219	106	27	307	1,000	1,073	527	95
Real estate taxes included in payment	1,457	1,401	375	113	74	39	9	200	248	125	331	56
Monthly	1,405	1,351	369	109	73	36	9	183	242	112	327	54
Quarterly	1	1	-	-	-	-	-	-	-	-	1	-
Semiannual	6	6	-	2	1	1	-	-	-	4	-	-
Annual	5	5	-	1	1	1	-	-	-	4	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	39	37	6	1	-	1	-	17	6	4	3	2
Real estate taxes not included in payment	2,951	2,914	742	206	141	65	18	107	731	920	190	37
Monthly	2,776	2,740	725	182	130	52	17	102	715	812	187	36
Quarterly	7	7	-	-	-	-	-	-	-	7	-	-
Semiannual	50	50	1	9	6	3	-	-	1	39	-	-
Annual	50	50	-	10	3	7	-	-	-	37	3	-
Other	7	7	-	-	-	-	-	1	1	5	-	-
Not reporting frequency of payment	61	60	16	5	2	3	1	4	14	20	-	1
Not reporting tax payment requirements	86	84	23	6	4	2	-	-	21	28	6	2
Monthly	76	74	23	5	3	2	-	-	21	19	6	2
Quarterly	1	1	-	1	1	-	-	-	-	-	-	-
Semiannual	4	4	-	-	-	-	-	-	-	4	-	-
Annual	2	2	-	-	-	-	-	-	-	2	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	2	2	-	-	-	-	-	-	-	2	-	-
No principal payments required	141	139	11	12	7	5	-	2	10	99	5	2
Monthly	70	68	11	5	3	2	-	-	10	37	5	2
Quarterly	7	7	-	-	-	-	-	-	-	7	-	-
Semiannual	29	29	-	1	1	-	-	2	-	2	-	-
Annual	25	25	-	4	3	1	-	-	-	21	-	-
Other	5	5	-	1	-	1	-	-	-	4	-	-
Not reporting frequency of payment	5	5	-	1	-	1	-	-	-	4	-	-
Not reporting principal payment requirements	95	92	9	1	1	-	-	3	12	22	5	43
Monthly	43	35	6	-	-	-	-	3	11	12	3	8
Quarterly	1	1	-	1	1	-	-	-	-	-	-	-
Semiannual	2	1	-	-	-	-	-	-	-	1	-	1
Annual	7	7	-	-	-	-	-	-	-	6	1	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	42	38	3	-	-	-	-	-	1	3	7	34
No regular payments required	178	173	3	19	9	10	-	1	-	146	4	5

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	4,782	1,411	2,872	185	814	Reporting interest rate.....	4,719	1,423	2,872	189	265
Under \$500.....	598	74	422	24	73	Under 4.0%.....	22	6	11	2	8
\$500 to \$999.....	730	188	511	28	53	4.0% to 4.4%.....	62	18	31	2	11
\$1,000 to \$1,499.....	718	154	497	24	43	4.4% to 4.8%.....	1	1	-	-	-
\$1,500 to \$1,999.....	688	165	413	14	41	4.8% to 5.2%.....	1,216	390	780	11	35
\$2,000 to \$2,499.....	561	170	341	16	34	5.2% to 5.6%.....	1	-	1	-	-
\$2,500 to \$2,999.....	364	142	202	8	12	5.6% to 6.0%.....	591	388	218	15	20
\$3,000 to \$3,999.....	602	285	275	9	33	6.0% to 6.4%.....	2	1	1	-	-
\$4,000 to \$4,999.....	385	185	129	6	15	6.4% to 6.8%.....	261	190	80	3	8
\$5,000 to \$5,999.....	125	67	47	4	7	6.8% to 7.2%.....	2	-	1	1	-
\$6,000 to \$7,499.....	54	24	25	2	8	7.2% to 7.6%.....	1,322	303	867	48	104
\$7,500 to \$9,999.....	12	5	7	-	-	7.6% to 8.0%.....	1	1	8	-	-
\$10,000 to \$14,999.....	5	2	3	-	-	8.0% and over.....	147	48	93	1	5
\$15,000 to \$19,999.....	-	-	-	-	-	Average interest rate —(percent).....	2	1	1	-	-
\$20,000 and over.....	-	-	-	-	-		625	85	484	24	33
							8	4	4	-	-
							26	3	20	1	2
							1	-	1	-	-
							405	34	276	31	64
							5.78	5.89	5.91	6.43	6.82

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

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

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,120	3,995	1,279	2,648	68	125
Total first mortgage outstanding debt..... (dollars).....	8,086,800	7,888,000	3,254,100	4,584,600	99,300	198,800
Total annual mortgage payment..... (dollars).....	1,295,894	1,280,497	465,866	796,279	18,352	15,897
Average first mortgage outstanding debt..... (dollars).....	1,968	1,974	2,544	1,712	-	1,590
Average value of property..... (dollars).....	3,716	3,711	4,211	3,486	-	3,847
Average annual estimated rental value..... (dollars).....	403	403	455	379	-	413
Average annual mortgage payment..... (dollars).....	815	821	364	301	-	123
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.0	16.2	14.3	17.6	-	7.7
Value of property.....	8.5	8.6	8.7	8.6	-	3.2
Estimated annual rental value.....	78.1	79.6	80.1	79.3	-	29.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,979	3,912	1,269	2,579	64	67
Average first mortgage outstanding debt..... (dollars).....	1,971	1,978	2,542	1,713	7	-
Average value of property..... (dollars).....	3,698	3,699	4,203	3,467	-	-
Average annual estimated rental value..... (dollars).....	402	402	454	379	-	-
Average annual mortgage payment..... (dollars).....	817	820	363	300	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.1	16.2	14.3	17.5	-	-
Value of property.....	8.6	8.7	8.6	8.7	-	-
Estimated annual rental value.....	79.0	79.6	80.0	79.3	-	-
Monthly mortgage payment—						
Under \$10.....	227	192	29	159	4	85
\$10 to \$14.....	456	442	78	355	9	14
\$15 to \$19.....	585	577	139	429	9	8
\$20 to \$24.....	609	603	175	412	16	6
\$25 to \$29.....	621	619	207	400	12	2
\$30 to \$39.....	855	855	382	464	9	-
\$40 to \$49.....	359	359	164	198	2	-
\$50 to \$59.....	179	179	63	113	3	-
\$60 to \$74.....	58	58	26	32	-	-
\$75 to \$99.....	22	20	5	15	-	2
\$100 and over.....	8	8	1	7	-	-
Average monthly mortgage payment..... (dollars).....	26.43	26.68	30.25	25.02	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	141	83	10	69	4	58
Average first mortgage outstanding debt..... (dollars).....	1,730	-	-	-	-	-
Average value of property..... (dollars).....	4,348	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	438	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	240	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.9	-	-	-	-	-
Value of property.....	5.5	-	-	-	-	-
Estimated annual rental value.....	54.9	-	-	-	-	-

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

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

DWELLING UNITS, BY SUBJECT	Rural- nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	25,365	22,842	9,768	42.8	13,074	1,885	698	8,575	2,489	29.0	6,086
1930: Private families reporting tenure.....	-	20,242	7,263	35.9	12,979	-	-	-	-	-	-
1920: All families reporting tenure.....	-	17,246	6,125	35.5	11,121	-	-	5,708	1,724	30.2	3,984
Dwelling units: 1940.....	25,365	22,842	9,768	42.8	13,074	1,885	698	8,575	2,489	29.0	6,086
COLOR OF OCCUPANTS											
White.....	-	22,503	9,647	42.9	12,856	-	-	8,540	2,483	29.1	6,057
Nonwhite.....	-	339	121	35.7	218	-	-	35	6	-	29
TYPE OF STRUCTURE											
1-family.....	20,884	18,688	8,670	46.4	10,018	1,588	608	7,645	2,166	28.3	5,479
Other.....	4,481	4,154	1,098	26.4	3,056	297	30	930	323	34.7	607
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	20,598	18,463	8,587	46.5	9,876	1,539	596	7,596	2,155	28.4	5,441
Under \$5.....	2,141	1,938	1,340	69.1	598	146	57	997	76	7.6	921
\$5 to \$9.....	5,428	4,707	1,623	34.5	3,084	581	140	1,390	219	15.8	1,171
\$10 to \$14.....	4,864	4,240	1,435	33.8	2,805	453	171	1,298	285	22.0	1,013
\$15 to \$19.....	2,784	2,553	1,100	43.1	1,453	152	79	1,017	819	81.4	698
\$20 to \$24.....	1,972	1,841	940	51.1	901	73	58	883	319	36.1	564
\$25 to \$29.....	1,416	1,300	712	54.8	588	69	47	673	289	42.8	385
\$30 to \$39.....	1,318	1,250	685	70.8	565	45	23	524	386	66.8	438
\$40 to \$49.....	405	382	319	83.5	63	14	9	305	162	58.1	143
\$50 to \$59.....	150	139	129	92.8	10	3	8	120	59	49.2	61
\$60 to \$74.....	66	63	57	-	6	1	2	50	27	-	23
\$75 to \$99.....	30	28	26	-	2	1	1	22	10	-	12
\$100 and over.....	24	22	21	-	1	1	1	17	5	-	12
Median monthly rent..... (dollars).....	12.31	12.55	14.14	-	11.74	9.97	12.45	15.06	22.30	-	12.60

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

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	2,489	2,287	477	277	265	251	188	319	211	148	100	30	15	1	1	202
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	2,314	2,122	400	259	251	237	188	306	200	143	95	28	14	1	1	192
Average interest rate..... (%).....	6.03	6.06	6.96	6.48	6.35	5.79	5.71	5.59	5.61	5.41	-	-	-	-	-	5.74
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	2,421	2,229	453	270	262	242	182	314	204	145	97	29	15	1	1	192
Building and loan association.....	316	281	40	21	29	37	26	55	35	20	12	3	2	-	-	35
Commercial bank.....	266	240	42	35	25	22	19	38	20	21	12	3	2	-	1	26
Savings bank.....	36	34	10	4	6	2	1	1	2	5	-	2	1	-	-	2
Life insurance company.....	4	4	2	-	-	-	-	1	-	1	-	-	-	-	-	-
Mortgage company.....	144	134	19	9	15	12	8	22	19	14	13	1	2	-	-	10
Home Owners' Loan Corporation.....	449	416	27	37	39	75	52	70	45	38	20	10	-	1	-	38
Individual.....	852	789	262	127	116	66	49	67	46	22	19	9	5	-	-	68
Other.....	354	331	61	37	32	27	27	60	37	24	21	1	3	-	-	23
Reporting debt and value.....	2,309	2,122	438	252	247	234	175	308	199	138	94	26	14	1	1	187
JUNIOR MORTGAGE																
First mortgage only.....	457	425	70	53	45	54	46	61	42	24	20	7	2	-	1	32
First and junior mortgage.....	21	19	1	3	4	3	3	1	2	1	-	-	1	-	-	2
With 1st mtg.; not rptg. on junior.....	1,831	1,678	362	196	198	177	125	246	155	113	74	19	11	1	-	158
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	1,121	1,077	424	218	160	94	56	69	38	14	2	-	1	-	1	44
\$1,000 to \$1,499.....	406	365	9	34	64	76	57	72	26	15	8	3	1	-	-	41
\$1,500 to \$1,999.....	252	229	-	-	22	54	41	60	28	14	9	1	2	-	-	28
\$2,000 to \$2,499.....	177	145	-	-	1	9	15	44	30	28	10	6	2	-	-	15
\$2,500 to \$2,999.....	110	95	-	-	-	1	5	38	21	15	8	7	2	-	-	18
\$3,000 to \$3,999.....	162	144	-	-	-	-	1	22	53	38	23	4	1	-	-	6
\$4,000 to \$4,999.....	60	54	-	-	-	-	-	3	5	13	26	3	1	-	-	4
\$5,000 to \$5,999.....	15	11	-	-	-	-	-	-	-	1	8	-	-	-	-	2
\$6,000 to \$7,499.....	4	2	-	-	-	-	-	-	-	-	-	1	-	-	-	1
\$7,500 to \$9,999.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
\$10,000 to \$14,999.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																
Value of property..... (thousands).....	6,075	5,335	218	275	391	479	444	999	833	704	592	206	148	15	30	740
Average value..... (dollars).....	2,631	2,514	504	1,090	1,582	2,046	2,539	3,245	4,185	5,101	-	-	-	-	-	3,958
Debt on first and jr. mtgs. (thous.).....	2,920	2,587	129	180	189	246	205	500	415	388	295	74	43	3	1	853
Percent of value of property.....	48.1	48.1	59.2	47.3	48.4	51.4	46.2	50.0	49.8	47.9	-	-	-	-	-	47.7
Average debt..... (dollars).....	1,265	1,210	298	516	766	1,052	1,172	1,622	2,084	2,446	-	-	-	-	-	1,988
Debt on first mtgs. (thousands).....	2,911	2,559	129	189	188	245	204	500	413	337	295	74	42	3	1	351
Percent of value of property.....	47.9	48.0	59.1	46.9	48.1	51.2	45.9	50.0	49.6	47.8	-	-	-	-	-	47.5
Average debt..... (dollars).....	1,261	1,206	298	512	760	1,048	1,165	1,622	2,077	2,441	-	-	-	-	-	1,879

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

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	2,489	2,421	316	302	266	36	4	144	449	852	354	68
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	2,314	2,295	306	287	255	32	3	142	449	775	333	19
Average interest rate.....(percent).....	6.03	6.03	5.97	6.76	6.69	-	-	5.83	4.50	6.73	5.84	
Reporting debt and value.....	2,309	2,274	305	282	253	29	4	139	426	792	326	35
Percent distribution.....	-	100.0	13.4	12.4	11.1	1.3	0.2	6.1	18.7	34.8	14.3	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	2,309	2,274	305	282	253	29	4	139	426	792	326	35
First mortgage only.....	457	453	54	54	51	3	1	39	95	118	92	4
First and junior mortgage.....	21	20	-	4	4	-	-	1	10	4	1	1
With first mortgage; not reporting on junior mortgage.....	1,831	1,801	251	224	198	26	3	99	321	670	233	30
1-family properties.....	2,122	2,093	270	257	230	27	4	132	394	733	303	29
First mortgage only.....	425	421	50	50	47	3	1	38	87	109	86	4
First and junior mortgage.....	19	18	-	4	4	-	-	1	9	4	-	1
With first mortgage; not reporting on junior mortgage.....	1,678	1,654	220	203	179	24	3	93	298	620	217	24
2- to 4-family properties.....	187	181	35	25	23	2	-	7	32	59	23	6
First mortgage only.....	32	32	4	4	4	-	-	1	3	9	6	-
First and junior mortgage.....	2	2	-	-	-	-	-	-	1	-	1	-
With first mortgage; not reporting on junior mortgage.....	153	147	31	21	19	2	-	6	23	50	16	6
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	2,309	2,274	305	282	253	29	4	139	426	792	326	35
Value of property.....(dollars).....	6,075,000	5,974,600	886,500	832,400	764,100	68,300	9,400	455,400	1,284,900	1,594,600	911,400	100,400
Average value.....(dollars).....	2,631	2,627	2,907	2,952	3,020	-	-	3,276	3,016	2,013	2,796	-
Debt on first and junior mortgages.....(dollars).....	2,920,400	2,874,200	452,200	321,000	295,300	24,700	8,400	280,900	599,100	733,800	478,900	46,200
Percent of value of property.....	48.1	48.1	51.0	38.6	38.8	-	-	61.7	46.6	46.0	52.5	-
Average debt.....(dollars).....	1,265	1,264	1,483	1,138	1,171	-	-	2,021	1,408	927	1,469	-
Debt on first mortgage.....(dollars).....	2,910,600	2,864,900	452,200	319,200	294,500	24,700	8,400	280,500	595,100	730,900	478,600	45,700
Percent distribution.....	-	100.0	15.8	11.1	10.3	0.9	0.3	9.8	20.8	9.2	16.7	-
Percent of value of property.....	47.9	48.0	51.0	38.3	38.5	-	-	61.6	46.3	45.8	52.5	-
Average debt.....(dollars).....	1,261	1,260	1,483	1,132	1,164	-	-	2,018	1,397	923	1,468	-
1-family properties.....	2,122	2,093	270	257	230	27	4	132	394	733	303	29
Value of property.....(dollars).....	5,334,900	5,260,700	746,200	701,000	636,000	65,000	9,400	425,400	1,167,700	1,395,100	815,900	74,200
Average value.....(dollars).....	2,514	2,513	2,764	2,728	2,765	-	-	3,223	3,016	1,903	2,693	-
Debt on first and junior mortgages.....(dollars).....	2,567,400	2,533,200	381,000	277,100	253,500	23,600	8,400	259,900	552,400	625,900	428,500	34,200
Percent of value of property.....	48.1	48.2	51.1	39.5	39.9	-	-	61.1	47.3	44.9	52.5	-
Average debt.....(dollars).....	1,210	1,210	1,411	1,078	1,102	-	-	1,969	1,402	854	1,414	-
Debt on first mortgages.....(dollars).....	2,559,300	2,525,600	381,000	275,300	251,700	23,600	8,400	259,500	549,900	623,000	428,500	33,700
Percent of value of property.....	48.0	48.0	51.1	39.3	39.6	-	-	61.0	47.1	44.7	52.5	-
Average debt.....(dollars).....	1,206	1,207	1,411	1,071	1,094	-	-	1,966	1,396	850	1,414	-
2- to 4-family properties.....	187	181	35	25	23	2	-	7	32	59	23	6
Value of property.....(dollars).....	740,100	713,900	140,300	131,400	123,100	3,300	-	30,000	117,200	199,500	95,500	26,200
Average value.....(dollars).....	3,958	3,944	2,764	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages.....(dollars).....	353,000	341,000	71,200	43,900	42,800	1,100	-	21,000	46,700	107,900	50,300	12,000
Percent of value of property.....	47.7	47.8	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,888	1,884	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages.....(dollars).....	351,300	339,300	71,200	43,900	42,800	1,100	-	21,000	45,200	107,900	50,100	12,000
Percent of value of property.....	47.5	47.5	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,879	1,875	-	-	-	-	-	-	-	-	-	-

[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: 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.....	2,287	2,229	281	274	240	34	4	134	416	789	331	58
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	2,126	2,097	271	257	230	27	4	132	395	734	304	29
Under \$500.....	648	639	57	104	92	12	1	17	56	331	78	9
\$500 to \$999.....	438	426	51	46	39	7	1	15	94	164	55	7
\$1,000 to \$1,499.....	364	360	55	36	34	2	-	27	91	94	57	4
\$1,500 to \$1,999.....	230	229	36	26	23	3	-	16	61	59	31	1
\$2,000 to \$2,499.....	146	142	20	11	10	1	-	8	37	34	32	4
\$2,500 to \$2,999.....	95	93	19	9	8	1	-	10	19	21	15	2
\$3,000 to \$3,999.....	142	141	24	13	13	-	1	25	27	20	31	1
\$4,000 to \$4,999.....	54	53	7	9	8	1	1	13	8	6	9	1
\$5,000 to \$5,999.....	12	12	1	3	3	-	-	1	2	4	1	-
\$6,000 to \$7,499.....	1	1	-	-	-	-	-	-	-	1	-	-
\$7,500 to \$9,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$10,000 to \$14,999.....	1	1	1	-	-	-	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	2,122	2,106	273	259	229	30	3	132	416	713	310	16
Under 4.0%.....	16	16	1	3	3	-	-	1	-	9	2	-
4.0%.....	41	41	1	4	4	-	-	4	-	20	12	-
4.1% to 4.4%.....	1	1	-	1	1	-	-	-	-	-	-	-
4.5%.....	543	542	68	27	27	-	1	6	416	4	20	1
4.6% to 4.9%.....	1	1	-	1	1	-	-	-	-	-	-	-
5.0%.....	243	247	27	25	23	2	2	42	-	61	90	1
5.1% to 5.4%.....	1	1	-	-	-	-	-	1	-	-	-	-
5.5%.....	95	93	19	12	8	4	-	22	-	6	34	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	545	540	81	60	54	6	-	35	-	287	77	5
6.1% to 6.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
6.5%.....	28	28	14	1	1	-	-	1	-	4	8	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	152	148	16	18	15	3	-	4	-	69	41	4
7.1% to 7.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5%.....	5	5	2	1	-	1	-	-	-	2	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	444	441	43	106	92	14	-	16	-	250	26	3
Average interest rate..... (percent).....	6.06	6.05	6.03	6.78	6.70	-	-	5.87	4.50	6.82	5.87	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	1,922	1,904	278	225	197	28	3	124	405	558	311	18
Real estate taxes included in payment.....	589	584	117	78	74	4	1	72	131	65	120	5
Monthly.....	571	567	115	75	71	4	1	71	129	60	116	4
Quarterly.....	2	2	-	1	1	-	-	-	1	-	-	-
Semiannual.....	4	4	-	1	1	-	-	-	1	1	1	-
Annual.....	8	7	-	-	-	-	-	-	-	4	3	1
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	4	4	2	1	1	-	-	1	-	-	-	-
Real estate taxes not included in payment.....	1,306	1,294	159	138	116	22	2	52	267	488	188	12
Monthly.....	1,113	1,103	155	104	87	17	2	51	261	360	170	10
Quarterly.....	11	10	-	2	2	-	-	-	1	7	1	1
Semiannual.....	31	31	2	3	2	1	-	-	1	19	6	-
Annual.....	119	118	1	20	18	2	-	1	2	86	8	1
Other.....	8	8	-	5	5	-	-	-	-	3	-	-
Not reporting frequency of payment.....	24	24	1	4	3	1	-	-	3	13	3	-
Not reporting tax payment requirements.....	27	26	2	9	7	2	-	-	7	5	3	1
Monthly.....	22	21	2	6	5	1	-	-	7	4	2	1
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	3	3	-	1	1	-	-	-	-	1	1	-
Annual.....	1	1	-	1	1	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	1	-	1	-	-	-	-	-	-
No principal payments required.....	128	126	1	18	15	3	-	6	6	87	8	2
Monthly.....	48	48	1	5	4	2	-	5	5	26	5	-
Quarterly.....	3	3	-	-	-	-	-	-	-	2	1	-
Semiannual.....	16	16	-	3	2	1	-	-	-	13	-	-
Annual.....	51	49	-	7	7	-	-	1	1	39	1	2
Other.....	5	5	-	2	2	-	-	-	-	2	1	-
Not reporting frequency of payment.....	5	5	-	-	-	-	-	-	-	5	-	-
Not reporting principal payment requirements.....	57	21	2	4	4	-	-	1	4	7	3	36
Monthly.....	14	10	2	2	2	-	-	1	1	3	1	4
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	3	1	-	-	-	-	-	-	-	-	1	2
Annual.....	5	4	-	2	-	-	-	-	1	-	-	1
Other.....	-	-	-	-	-	-	-	-	2	3	1	29
Not reporting frequency of payment.....	35	6	-	-	-	-	-	-	-	-	-	-
No regular payments required.....	180	178	-	27	24	3	1	3	1	137	9	2

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

(Average not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	2,126	549	1,236	119	222	Reporting interest rate.....	2,122	565	1,235	121	201
Under \$500.....	648	78	411	59	105	Under 4.0%.....	16	4	9	1	2
\$500 to \$999.....	438	71	295	15	52	4.0%.....	41	11	21	3	6
\$1,000 to \$1,499.....	864	88	236	19	26	4.1% to 4.4%.....	1	1	-	-	-
\$1,500 to \$1,999.....	230	80	134	5	11	4.5%.....	543	229	295	7	12
\$2,000 to \$2,499.....	146	54	76	5	11	4.6% to 4.9%.....	1	1	-	-	-
						5.0%.....	243	106	121	5	16
\$2,500 to \$2,999.....	95	51	31	8	5	5.1% to 5.4%.....	1	1	-	-	-
\$3,000 to \$3,999.....	142	96	38	8	5	5.5%.....	95	54	88	3	-
\$4,000 to \$4,999.....	54	35	16	-	8	5.6% to 5.9%.....	-	-	-	-	-
\$5,000 to \$5,999.....	12	6	3	-	3	6.0%.....	545	105	354	32	54
\$6,000 to \$7,499.....	1	-	-	-	1	6.1% to 6.4%.....	1	-	1	-	-
						6.5%.....	28	9	19	-	-
\$7,500 to \$9,999.....	-	-	-	-	-	6.6% to 6.9%.....	-	-	-	-	-
\$10,000 to \$14,999.....	1	-	1	-	-	7.0%.....	152	7	112	12	21
\$15,000 to \$19,999.....	-	-	-	-	-	7.1% to 7.4%.....	1	-	1	-	-
\$20,000 and over.....	-	-	-	-	-	7.5%.....	5	1	3	-	1
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	444	36	261	58	89
						Average interest rate — (percent).....	6.06	5.29	6.16	7.20	7.07

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: 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.....	1,679	1,575	495	1,065	15	104
Total first mortgage outstanding debt..... (dollars).....	2,194,000	2,093,700	992,000	1,081,300	20,400	100,800
Total annual mortgage payment..... (dollars).....	414,075	403,189	155,526	244,685	3,028	10,886
Average first mortgage outstanding debt..... (dollars).....	1,307	1,329	2,004	1,015	-	964
Average value of property..... (dollars).....	2,654	2,672	3,378	2,344	-	2,868
Average annual estimated rental value..... (dollars).....	281	284	345	256	-	239
Average annual mortgage payment..... (dollars).....	247	256	314	230	-	105
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.9	19.3	15.7	22.6	-	10.9
Value of property.....	9.8	9.6	9.3	9.8	-	4.4
Estimated annual rental value.....	87.6	90.1	91.2	89.7	-	43.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,501	1,455	487	954	14	46
Average first mortgage outstanding debt..... (dollars).....	1,364	1,371	2,026	1,036	-	-
Average value of property..... (dollars).....	2,716	2,726	3,400	2,379	-	-
Average annual estimated rental value..... (dollars).....	287	288	347	257	-	-
Average annual mortgage payment..... (dollars).....	258	262	317	234	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.9	19.1	15.7	22.6	-	-
Value of property.....	9.5	9.6	9.3	9.8	-	-
Estimated annual rental value.....	90.0	90.8	91.4	90.8	-	-
Monthly mortgage payment—						
Under \$10.....	186	158	27	130	1	28
\$10 to \$14.....	266	262	50	205	7	4
\$15 to \$19.....	290	287	82	205	-	3
\$20 to \$24.....	200	198	63	133	2	2
\$25 to \$29.....	222	221	91	128	2	1
\$30 to \$39.....	228	226	120	104	2	2
\$40 to \$49.....	71	68	40	28	-	3
\$50 to \$59.....	26	24	12	12	-	2
\$60 to \$74.....	5	4	1	3	-	1
\$75 to \$99.....	4	4	-	4	-	-
\$100 and over.....	3	3	1	2	-	-
Average monthly mortgage payment..... (dollars).....	21.53	21.79	26.45	19.48	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	178	120	8	111	1	58
Average first mortgage outstanding debt..... (dollars).....	822	820	-	837	-	-
Average value of property..... (dollars).....	2,124	2,025	-	2,038	-	-
Average annual estimated rental value..... (dollars).....	233	237	-	244	-	-
Average annual mortgage payment..... (dollars).....	147	153	-	195	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.9	23.1	-	23.3	-	-
Value of property.....	6.9	9.3	-	9.6	-	-
Estimated annual rental value.....	63.2	79.7	-	80.0	-	-

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

[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.....	8,306	7,195	6,853	23,039,500	3,362	11,867,300	1,732	51.5	6,992	1,444	476	155	31	447	1,438	2,129	872	5.86	
Urban.....	5,817	4,908	4,731	17,704,600	3,742	9,299,900	1,966	52.5	4,763	1,163	235	121	27	313	1,022	1,340	541	5.78	
Rural-nonfarm.....	2,489	2,287	2,122	5,334,900	2,514	2,567,400	1,210	48.1	2,229	281	240	34	4	134	416	789	381	6.06	
ALBANY COUNTY.....	851	700	688	2,618,100	3,805	1,303,600	1,895	49.8	675	340	10	10	1	15	119	128	52	6.29	
Laramie.....	831	680	669	2,584,400	3,863	1,291,200	1,980	50.0	655	338	10	9	1	14	119	117	47	6.26	
Rural-nonfarm.....	20	20	19	33,700	-	12,400	-	-	20	2	-	1	-	1	-	11	5	-	
BIG HORN COUNTY.....	308	293	282	650,400	2,306	320,700	1,137	49.3	238	44	22	-	-	30	78	61	53	5.79	
CAMPBELL COUNTY.....	108	90	85	224,400	2,640	102,200	1,202	45.5	87	3	7	1	-	10	7	52	7	6.67	
CARBON COUNTY.....	329	295	280	1,034,900	3,696	511,600	1,827	49.4	288	75	24	7	-	6	32	121	23	6.19	
Rawlins.....	274	247	233	947,900	4,068	473,000	2,030	49.9	242	75	16	7	-	4	25	94	21	6.07	
Rural-nonfarm.....	55	48	47	87,000	1,851	38,600	821	44.4	46	-	8	-	-	2	7	27	2	6.86	
CONVERSE COUNTY.....	207	199	179	468,600	2,618	247,600	1,388	52.8	193	13	3	4	-	1	48	68	56	5.80	
CROOK COUNTY.....	46	41	37	70,300	1,900	36,400	984	51.8	39	2	8	-	-	-	3	17	9	6.41	
FREMONT COUNTY.....	192	179	169	512,300	3,031	283,800	1,679	55.4	145	15	7	1	-	22	22	65	13	5.64	
Lander town.....	80	77	74	260,200	3,516	133,900	1,809	51.5	72	4	3	-	-	14	8	34	9	5.74	
Riverton town.....	91	84	82	233,300	2,845	141,700	1,728	60.7	55	11	2	1	-	7	11	22	1	5.88	
Rural-nonfarm.....	21	18	13	18,800	-	8,200	-	-	18	-	2	-	-	1	3	9	3	-	
GOSHEN COUNTY.....	305	270	241	646,700	2,683	358,100	1,486	55.4	264	98	17	4	-	19	56	51	19	5.61	
HOT SPRINGS COUNTY.....	142	138	130	312,900	2,407	139,900	1,076	44.7	185	10	21	3	-	1	36	43	21	5.73	
JOHNSON COUNTY.....	139	131	124	437,900	3,531	204,000	1,645	46.6	128	7	3	4	-	24	20	25	45	6.26	
LARAMIE COUNTY.....	1,967	1,643	1,600	6,566,600	4,104	3,642,400	2,277	55.5	1,624	365	68	33	23	138	243	501	253	5.71	
Cheyenne.....	1,813	1,506	1,474	6,207,700	4,211	3,465,400	2,351	55.8	1,490	347	66	28	21	125	226	438	239	5.67	
Rural-nonfarm.....	154	137	126	358,900	2,848	177,000	1,405	49.3	134	18	2	5	2	13	17	63	14	6.16	
LINCOLN COUNTY.....	166	154	147	386,900	2,632	178,200	1,212	46.1	151	1	30	3	1	-	40	65	11	5.85	
NATRONA COUNTY.....	1,349	1,126	1,071	3,573,000	3,341	1,812,400	1,692	50.7	1,100	283	62	12	-	108	299	195	141	5.57	
Casper.....	1,256	1,043	994	3,421,500	3,442	1,756,400	1,767	51.3	1,018	274	52	11	-	102	285	160	134	5.52	
Rural-nonfarm.....	93	83	77	156,500	2,032	56,000	727	35.8	82	9	10	1	-	6	14	35	7	6.25	
NIOBRARA COUNTY.....	93	75	69	143,200	2,075	64,300	932	44.9	71	4	6	4	-	-	12	35	10	6.79	
PARK COUNTY.....	202	182	148	484,500	3,274	246,200	1,664	50.8	170	27	2	8	-	11	29	63	30	6.05	
Cody town.....	92	81	51	228,700	4,484	113,300	2,222	49.5	74	7	-	5	-	1	10	28	23	6.02	
Rural-nonfarm.....	110	101	97	255,800	2,637	132,900	1,370	52.0	96	20	2	3	-	10	19	35	7	6.08	
PLATTE COUNTY.....	158	140	132	383,700	2,907	193,900	1,469	50.5	140	16	23	-	-	6	34	42	19	5.49	
SHERIDAN COUNTY.....	788	701	675	1,949,500	2,888	949,800	1,407	48.7	680	96	38	10	-	25	132	341	38	6.04	
Sheridan city.....	676	589	574	1,742,200	3,035	860,400	1,499	49.4	570	72	27	9	-	20	130	283	29	5.90	
Rural-nonfarm.....	112	112	101	207,300	2,052	89,400	885	43.1	110	24	11	1	-	5	2	58	9	6.80	
SUBLETTE COUNTY.....	42	39	29	57,900	1,997	25,000	862	43.2	35	2	11	-	-	2	1	19	-	6.52	
SWEETWATER COUNTY.....	420	329	325	1,263,900	3,889	658,400	2,026	52.1	325	28	44	22	-	8	113	73	37	5.50	
Green River town.....	106	94	93	379,800	4,084	199,600	2,146	52.6	94	2	3	4	-	-	45	21	19	5.76	
Rock Springs.....	285	209	207	846,700	4,090	446,200	2,156	52.7	207	23	38	18	-	8	67	43	10	5.34	
Rural-nonfarm.....	29	26	25	37,400	1,496	12,600	504	33.7	24	3	3	-	-	-	1	9	8	-	
TETON COUNTY.....	46	45	44	129,900	2,952	50,100	1,139	38.6	45	1	29	-	-	-	1	14	-	6.23	
UINTA COUNTY.....	208	201	189	468,300	2,478	198,900	1,052	42.5	199	2	22	19	6	2	71	68	9	5.79	
Evanston town.....	178	172	161	403,000	2,503	172,900	1,074	42.9	170	1	19	19	5	2	64	51	9	5.75	
Rural-nonfarm.....	30	29	28	65,300	2,332	26,000	929	39.8	29	1	3	-	1	-	7	17	-	6.07	
WASHAKIE COUNTY.....	143	134	122	458,700	3,760	251,600	2,062	54.9	122	9	3	10	-	17	32	51	-	6.37	
Worland town.....	135	126	119	449,200	3,775	245,900	2,066	54.7	116	9	-	10	-	16	32	49	-	6.27	
Rural-nonfarm.....	8	8	3	9,500	-	5,700	-	-	6	-	3	-	-	1	-	2	-	-	
WESTON COUNTY.....	97	90	87	191,900	2,206	88,200	1,014	46.0	88	3	16	-	-	2	10	31	26	6.26	
YELLOWSTONE NATIONAL PARK (part) ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

¹ Yellowstone National Park geographically located in Idaho, Montana, and Wyoming. No mortgaged owner-occupied nonfarm properties located in the Park.

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