

American Housing Survey 2005

Table 5-15. Mortgage Characteristics--Occupied Units With Black Alone Householder

Numbers in thousands. Weighting consistent with Census 2000.

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Total	6,471	6,471	...	391	462	144	343	1,443	493	1,009
Mortgages Currently on Property¹										
None, owned free and clear	2,078	2,078	...	45	199	63	213	784	119	524
Reverse mortgage	3	3	...	-	-	-	-	3	-	-
Regular and/or home-equity mortgage ²										
Regular mortgage	4,190	4,190	...	340	254	78	123	619	361	442
Regular mortgage	3,971	3,971	...	327	250	73	112	534	361	417
Home-equity lump-sum mortgage										
Home-equity lump-sum mortgage	264	264	...	25	4	5	12	62	8	24
Home-equity line of credit										
Home-equity line of credit	438	438	...	34	7	-	10	89	19	36
Line of credit not reported, no regular or lump sum										
Line of credit not reported, no regular or lump sum	201	201	...	6	8	3	7	37	13	42

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Number of Regular Mortgages and Home Equity Mortgages										
1 mortgage	3,208	3,208	...	251	247	59	95	487	266	338
2 mortgages	558	558	...	56	7	6	14	61	57	34
3 mortgages or more	56	56	...	12	-	-	-	4	6	2
Number not reported	569	569	...	28	8	16	20	104	45	111
Types of Mortgages										
Regular and home-equity lump sum	157	157	...	20	-	-	6	25	8	14
With home-equity line of credit	23	23	...	-	-	-	-	2	-	2

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
No home-equity line of credit	131	131	...	20	-	-	6	21	8	12
Home-equity line of credit not reported	3	3	...	-	-	-	-	3	-	-
Regular, no home-equity lump sum	3,814	3,814	...	307	250	73	106	509	353	403
With home-equity line of credit	290	290	...	27	7	-	5	36	19	15
No home-equity line of credit	3,162	3,162	...	259	243	61	88	412	302	323
Home-equity line of credit not reported	363	363	...	21	-	13	14	61	32	66
Home-equity lump sum, no regular	107	107	...	5	4	5	6	37	-	10
With home-equity line of credit	14	14	...	-	-	-	-	4	-	4
No home-equity line of credit	91	91	...	5	4	5	6	31	-	3
Home-equity line of credit not reported	3	3	...	-	-	-	-	3	-	3
No regular or home-equity lump sum	2,393	2,393	...	59	207	66	225	871	132	582
With home-equity line of credit	112	112	...	8	-	-	5	47	-	15
No home-equity line of credit	2,081	2,081	...	45	199	63	213	786	119	524
Home-equity line of credit not reported	201	201	...	6	8	3	7	37	13	42

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
OWNERS WITH ONE OR MORE REGULAR OR LUMP-SUM HOME-EQUITY MORTGAGES										
Total	4,078	4,078	...	332	254	78	118	572	361	427
Land Contract										
Units with one regular mortgage only	3,010	3,010	...	241	243	55	84	409	266	319
Mortgage is a land contract	463	463	...	22	36	10	28	64	36	47
Not a land contract	2,433	2,433	...	208	205	43	51	322	225	257
Not reported	114	114	...	11	1	3	5	22	5	15
Type of Primary Mortgage										
FHA	820	820	...	68	10	19	18	80	70	83
VA	231	231	...	15	3	-	3	28	21	10
RHS/RD	44	44	...	6	-	-	4	7	3	8
Other types	2,561	2,561	...	227	234	49	72	370	233	235
Don't know	26	26	...	2	-	3	3	-	3	7
Not reported	397	397	...	14	8	7	18	87	32	84

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Lower Cost State and Local Mortgages										
State or local program used	512	512	...	35	14	7	24	55	27	62
Not used	3,149	3,149	...	283	236	58	80	446	290	288
Not reported	417	417	...	14	4	13	14	70	44	77
Mortgage Origination										
Placed new mortgage(s)	4,032	4,032	...	332	242	78	118	569	349	410
Primary obtained when property acquired	2,844	2,844	...	309	217	46	72	312	346	304
Obtained later	1,188	1,188	...	23	26	32	46	257	4	106
Assumed	41	41	...	-	12	-	-	3	12	17
Wrap-around	-	-	...	-	-	-	-	-	-	-
Combination of the above	5	5	...	-	-	-	-	-	-	-

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		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Payment Plan of Primary Mortgage										
Fixed payment, self-amortizing	3,227	3,227	...	283	234	58	88	425	281	293
Adjustable rate mortgage	194	194	...	16	6	3	6	14	22	19
Adjustable term mortgage	13	13	...	-	-	-	-	4	-	-
Graduated payment mortgage	49	49	...	11	-	-	-	3	16	3
Balloon	22	22	...	3	-	2	-	-	2	-
Other	3	3	...	-	-	-	-	-	-	-
Combination of the above	26	26	...	-	3	3	-	10	-	6
Not reported	544	544	...	19	12	12	25	117	41	106
Payment Plan of Secondary Mortgage										
Units with two or more mortgages	339	339	...	47	-	6	10	31	50	18
Fixed payment, self-amortizing	287	287	...	44	-	3	10	23	41	13
Adjustable rate mortgage	11	11	...	3	-	-	-	-	3	-
Adjustable term mortgage	3	3	...	-	-	-	-	3	-	-

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Graduated payment mortgage	5	5	...	-	-	-	-	-	3	-
Balloon	5	5	...	-	-	-	-	-	-	-
Other	-	-	...	-	-	-	-	-	-	-
Combination of the above	2	2	...	-	-	-	-	2	-	2
Not reported	25	25	...	-	-	2	-	4	3	2
Lenders of Primary and Secondary Mortgages										
Only borrowed from firm(s)	3,532	3,532	...	313	239	58	91	462	311	314
Only borrowed from seller	36	36	...	-	8	2	4	3	6	7
Only borrowed from other individual(s)	33	33	...	-	-	3	2	9	-	8
Borrowed from a firm and seller	-	-	...	-	-	-	-	-	-	-
Borrowed from a firm and other individual	4	4	...	-	-	-	-	-	4	-
Borrowed from seller and other individual	-	-	...	-	-	-	-	-	-	-
One or both sources not reported	473	473	...	19	8	15	20	98	40	98

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		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Items Included in Primary Mortgage Payment²										
Principal and interest only	1,039	1,039	...	71	141	14	39	203	81	132
Property taxes	2,339	2,339	...	216	49	53	49	248	212	179
Property insurance	2,236	2,236	...	201	97	51	56	220	222	171
Private mortgage insurance	728	728	...	99	13	21	15	66	80	60
Other	69	69	...	5	-	3	-	5	10	10
Not reported	551	551	...	23	15	13	20	103	50	104
Year Primary Mortgage Originated										
2005 to 2009	293	293	...	43	14	3	6	15	112	16
2000 to 2004	1,985	1,985	...	290	72	41	56	161	246	145
1995 to 1999	826	826	...	-	140	19	19	124	-	112
1990 to 1994	378	378	...	-	18	7	13	77	-	41
1985 to 1989	201	201	...	-	8	3	13	28	3	36
1980 to 1984	126	126	...	-	3	-	5	33	-	5
1975 to 1979	156	156	...	-	-	5	3	61	-	31
1970 to 1974	70	70	...	-	-	-	-	34	-	17
1969 or earlier	43	43	...	-	-	-	3	38	-	24
Median	2001	2001	...	2003	1999	2001	2000	1996	2004	1998

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		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
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Term of Primary Mortgage at Origination or Assumption										
Less than 8 years	103	103	...	15	16	-	5	11	11	7
8 to 12 years	106	106	...	8	13	4	8	31	9	19
13 to 17 years	414	414	...	13	42	-	18	64	8	51
18 to 22 years	208	208	...	14	34	-	21	42	23	25
23 to 27 years	137	137	...	6	22	5	5	28	6	16
28 to 32 years	2,949	2,949	...	273	120	69	59	322	304	262
33 years or more	146	146	...	3	7	-	3	71	-	47
Variable	15	15	...	-	-	-	-	4	-	-
Median	30	30	...	30	28	30	28	30	30	30
Remaining Years Mortgaged										
Less than 8 years	662	662	...	13	39	9	32	218	17	117
8 to 12 years	371	371	...	5	65	3	21	74	6	65
13 to 17 years	406	406	...	13	4	5	21	68	8	36
18 to 22 years	544	544	...	16	40	13	9	80	26	55
23 to 27 years	964	964	...	88	96	33	6	64	-	83
28 to 32 years	1,103	1,103	...	197	9	15	30	61	304	68
33 years or more	7	7	...	-	-	-	-	-	-	-
Variable	23	23	...	-	-	-	-	8	-	2
Median	23	23	...	29	20	24	14	12	30	17

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Current Interest Rate										
Less than 6 percent	1,460	1,460	...	160	53	30	47	160	178	155
6 to 7.9 percent	1,842	1,842	...	149	105	26	48	267	137	178
8 to 9.9 percent	530	530	...	20	51	9	12	95	35	53
10 to 11.9 percent	129	129	...	-	23	5	5	25	3	22
12 to 13.9 percent	68	68	...	2	5	8	3	13	2	17
14 to 15.9 percent	28	28	...	2	9	-	2	2	8	-
16 to 17.9 percent	-	-	...	-	-	-	-	-	-	-
18 to 19.9 percent	14	14	...	-	-	-	-	9	-	3
20 percent or more	8	8	...	-	8	-	-	-	-	-
Not reported	...	...	...	...	...	...	...	...	...	...
Median	6.6	6.6	...	6.1	7.4	6.7	6.5	6.9	6.0	6.7
Total Outstanding Principal Amount										
Less than \$10,000	449	449	...	-	33	11	24	165	11	87
\$10,000 to \$19,999	333	333	...	5	45	6	26	78	18	56
\$20,000 to \$29,999	275	275	...	6	32	2	9	70	12	33
\$30,000 to \$39,999	289	289	...	4	57	5	8	58	11	45
\$40,000 to \$49,999	259	259	...	7	35	12	7	26	19	38
\$50,000 to \$59,999	267	267	...	10	14	3	12	41	24	33

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		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
\$60,000 to \$69,999	233	233	...	10	5	6	7	15	16	29
\$70,000 to \$79,999	280	280	...	14	7	8	11	23	11	13
\$80,000 to \$99,999	376	376	...	25	25	-	5	33	22	41
\$100,000 to \$119,999	278	278	...	34	-	5	-	29	37	12
\$120,000 to \$149,999	358	358	...	68	-	2	-	19	57	16
\$150,000 to \$199,999	278	278	...	79	-	11	2	7	41	12
\$200,000 to \$249,999	136	136	...	10	-	6	-	3	19	5
\$250,000 to \$299,999	105	105	...	14	-	2	3	2	19	4
\$300,000 or more	162	162	...	46	-	-	3	3	45	1
Not reported	...	...	...	...	...	...	...	...	...	...
Median	67,213	67,213	...	142,530	32,804	57,584	29,847	26,139	120,359	38,199
Current Total Loan as Percent of Value										
Less than 20 percent	725	725	...	5	21	11	34	262	9	122
20 to 39 percent	688	688	...	15	11	13	32	112	34	84
40 to 59 percent	671	671	...	26	29	16	10	57	34	50
60 to 79 percent	1,011	1,011	...	129	72	30	25	92	98	92
80 to 89 percent	453	453	...	58	42	5	6	20	60	32
90 to 99 percent	319	319	...	63	32	-	3	15	86	30

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		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
100 percent or more	212	212	...	36	47	2	7	14	41	15
Not reported	...	...	...	...	...	...	...	...	...	...
Median	58.7	58.7	...	78.6	78.4	58.4	35.5	24.3	80.9	42.8
Reason Primary Mortgage Refinanced										
Units with a refinanced primary mortgage ²	1,102	1,102	...	26	15	24	28	153	-	85
To get lower interest rate	851	851	...	23	10	22	17	99	-	51
To reduce the monthly payment	366	366	...	8	4	11	18	50	-	41
To increase payment period	31	31	...	1	3	3	-	6	-	5
To reduce payment period	68	68	...	-	-	-	-	10	-	8
To renew or extend a loan that has fallen due	20	20	...	-	-	-	-	5	-	2
To receive cash	169	169	...	-	3	3	5	25	-	5
Other reason	137	137	...	-	4	3	4	22	-	13

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
Percent of Nonrefinanced Primary Mortgage, Including Home Equity Lump Sum, Used for Home Purchase and Improvement										
Units with a nonrefinanced primary mortgage	2,527	2,527	...	291	224	42	74	338	316	246
Zero percent	453	453	...	34	26	8	13	85	55	42
1 to 9 percent	20	20	...	3	2	-	-	2	-	2
10 to 19 percent	5	5	...	-	-	-	-	5	-	-
20 to 29 percent	2	2	...	-	-	-	-	-	-	-
30 to 39 percent	9	9	...	-	3	-	-	-	3	-
40 to 49 percent	5	5	...	-	-	-	-	-	-	-
50 to 59 percent	11	11	...	-	-	-	-	3	-	-
60 to 69 percent	8	8	...	-	4	-	-	-	-	-
70 to 79 percent	7	7	...	-	-	-	2	2	-	2
80 to 89 percent	8	8	...	-	-	3	-	5	-	3
90 to 99 percent	20	20	...	2	-	-	5	-	7	5
100 percent	1,761	1,761	...	244	160	16	40	186	232	153
Not reported	219	219	...	8	29	14	16	50	19	39
Median	100	100	...	100	100	...	100	100	100	100

Characteristics	Total Occupied Units	Tenure		Housing unit characteristics				Elderly(65 years or older)	Moved in past year	Below poverty level
		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
OWNERS WITH ONE OR MORE HOME-EQUITY LINE-OF-CREDIT MORTGAGES										
Total	438	438	...	34	7	-	10	89	19	36
Total Home-Equity Line-of-Credit Limit										
Less than \$10,000	24	24	...	6	-	-	-	4	-	-
\$10,000 to \$19,999	63	63	...	-	-	-	2	12	2	-
\$20,000 to \$29,999	89	89	...	12	3	-	2	11	6	9
\$30,000 to \$39,999	21	21	...	-	-	-	-	3	1	2
\$40,000 to \$49,999	13	13	...	6	-	-	-	2	-	-
\$50,000 to \$59,999	40	40	...	-	-	-	3	15	-	3
\$60,000 to \$69,999	26	26	...	-	-	-	-	10	-	-
\$70,000 to \$79,999	8	8	...	-	-	-	-	-	-	-
\$80,000 to \$99,999	25	25	...	4	-	-	2	-	4	2
\$100,000 to \$119,999	9	9	...	-	-	-	-	3	-	-

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		Owner	Renter	New construction 4 years	Manufactured/mobile homes	Physical problems				
						Severe	Moderate			
\$120,000 to \$149,999	7	7	...	-	-	-	-	7	-	2
\$150,000 or more	20	20	...	-	-	-	-	8	2	5
Not reported	93	93	...	7	4	-	-	15	5	12
Median	29,687	29,687	...	...	...	...	...	53,355	...	...
Total Outstanding Line-of-Credit Loans										
Outstanding loan(s)	226	226	...	23	4	-	7	43	9	14
Less than \$10,000	51	51	...	3	4	-	2	12	2	-
\$10,000 to \$19,999	56	56	...	5	-	-	2	7	-	4
\$20,000 to \$29,999	39	39	...	3	-	-	-	8	3	5
\$30,000 to \$39,999	13	13	...	-	-	-	-	2	-	5
\$40,000 to \$49,999	12	12	...	3	-	-	-	5	-	-
\$50,000 to \$59,999	6	6	...	-	-	-	-	3	-	-
\$60,000 to \$69,999	-	-	...	-	-	-	-	-	-	-
\$70,000 to \$79,999	3	3	...	-	-	-	-	-	-	-
\$80,000 to \$99,999	9	9	...	4	-	-	2	-	4	-
\$100,000 to \$119,999	1	1	...	-	-	-	-	-	-	-
\$120,000 to \$149,999	2	2	...	-	-	-	-	2	-	-

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						Severe	Moderate			
\$150,000 or more	3	3	...	3	-	-	-	-	-	-
Not reported	31	31	...	3	-	-	-	4	-	-
Median	18,228	18,228
Current Line-of-Credit Interest Rate										
Outstanding loan(s)	226	226	...	23	4	-	7	43	9	14
Less than 6 percent	88	88	...	8	-	-	2	20	3	9
6 to 7.9 percent	57	57	...	9	-	-	4	12	4	3
8 to 9.9 percent	13	13	...	3	-	-	-	2	3	-
10 to 11.9 percent	2	2	...	-	-	-	-	-	-	-
12 to 13.9 percent	3	3	...	-	-	-	-	-	-	-
14 to 15.9 percent	-	-	...	-	-	-	-	-	-	-
16 to 17.9 percent	-	-	...	-	-	-	-	-	-	-
18 to 19.9 percent	-	-	...	-	-	-	-	-	-	-
20 percent or more	5	5	...	-	-	-	-	-	-	2
Not reported	58	58	...	3	4	-	-	9	-	-
Median	6-	6-
Line-of-Credit Monthly Payment										
Outstanding loan(s)	226	226	...	23	4	-	7	43	9	14
Less than \$100	15	15	...	5	4	-	-	-	-	-
\$100 to \$199	59	59	...	-	-	-	2	8	3	-
\$200 to \$249	23	23	...	-	-	-	2	7	-	2
\$250 to \$299	14	14	...	3	-	-	-	-	-	2

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						Severe	Moderate			
\$300 to \$349	33	33	...	6	-	-	-	13	-	-
\$350 to \$399	3	3	...	-	-	-	-	-	-	3
\$400 to \$449	5	5	...	-	-	-	-	-	-	2
\$450 to \$499	8	8	...	-	-	-	-	2	-	-
\$500 to \$599	18	18	...	-	-	-	2	7	-	2
\$600 to \$699	7	7	...	-	-	-	-	1	-	-
\$700 to \$799	3	3	...	-	-	-	-	-	-	-
\$800 to \$999	6	6	...	4	-	-	-	-	4	-
\$1,000 or more	8	8	...	3	-	-	-	2	-	-
Not reported	25	25	...	3	-	-	-	2	2	2
Median	264	264
Line-of-Credit Amount Used for Home Additions, Improvements, or Repairs										
Outstanding loan(s)	226	226	...	23	4	-	7	43	9	14
Yes	113	113	...	8	-	-	-	23	2	9
No	110	110	...	14	4	-	7	20	7	5
Not reported	2	2	...	-	-	-	-	-	-	-

¹ Regular mortgages include all mortgages not classified as home equity or reverse.

² Figures may not add up to total because more than one category may apply to a unit.

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Table 5-15. Mortgage Char:

Numbers in thousands. Weig

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Total	6,471	2,706	2,713	1,053	5,225	442	1,246	618	610	938	1,178	3,883	473
Mortgages Currently on Property¹													
None, owned free and clear	2,078	954	648	475	1,505	145	573	228	330	233	337	1,391	117
Reverse mortgage	3	3	-	-	3	-	-	-	-	-	3	-	-
Regular and/or home-equity mortgage ²	4,190	1,660	1,968	562	3,545	283	645	363	279	636	797	2,408	348
Regular mortgage	3,971	1,553	1,881	537	3,356	266	615	341	271	609	737	2,293	332
Home-equity lump-sum mortgage	264	117	133	13	230	2	34	23	11	43	77	128	16
Home-equity line of credit	438	184	214	39	398	25	40	26	14	56	106	213	63
Line of credit not reported, no regular or lump sum	201	89	97	15	173	14	28	26	2	69	41	83	8

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Number of Regular Mortgages and Home Equity Mortgages													
1 mortgage	3,208	1,188	1,510	510	2,663	259	545	291	251	469	557	1,947	235
2 mortgages	558	235	288	35	488	15	70	51	19	81	129	261	86
3 mortgages or more	56	24	33	-	56	-	-	-	-	6	9	30	12
Number not reported	569	302	234	33	510	22	58	48	10	149	143	253	23
Types of Mortgages													
Regular and home-equity lump sum	157	65	84	8	145	2	11	6	5	25	46	75	11
With home-equity line of credit	23	6	17	-	23	-	-	-	-	3	6	12	2

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
No home-equity line of credit	131	57	67	8	120	2	11	6	5	19	40	63	9
Home-equity line of credit not reported	3	3	-	-	3	-	-	-	-	3	-	-	-
Regular, no home-equity lump sum	3,814	1,488	1,797	530	3,211	264	604	335	266	584	691	2,218	321
With home-equity line of credit	290	117	153	20	261	8	29	17	12	44	66	131	49
No home-equity line of credit	3,162	1,161	1,509	493	2,618	247	545	296	246	463	523	1,917	259
Home-equity line of credit not reported	363	210	135	17	332	9	30	22	8	78	102	170	13
Home-equity lump sum, no regular	107	52	49	6	84	-	23	17	6	18	31	53	5
With home-equity line of credit	14	7	7	-	10	-	4	4	-	-	5	8	-
No home-equity line of credit	91	42	43	6	72	-	19	13	6	15	26	45	5
Home-equity line of credit not reported	3	3	-	-	3	-	-	-	-	3	-	-	-
No regular or home-equity lump sum	2,393	1,101	783	510	1,785	176	608	259	334	311	409	1,537	136
With home-equity line of credit	112	54	38	19	104	17	7	5	2	10	29	62	11
No home-equity line of credit	2,081	957	648	475	1,508	145	573	228	330	233	339	1,391	117
Home-equity line of credit not reported	201	89	97	15	173	14	28	26	2	69	41	83	8

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
OWNERS WITH ONE OR MORE REGULAR OR LUMP-SUM HOME-EQUITY MORTGAGES													
Total	4,078	1,606	1,930	543	3,440	266	638	358	277	627	768	2,346	337
Land Contract													
Units with one regular mortgage only	3,010	1,096	1,429	485	2,492	242	519	273	243	447	502	1,842	219
Mortgage is a land contract	463	172	203	88	362	41	101	51	47	63	75	272	53
Not a land contract	2,433	873	1,170	391	2,039	200	394	203	191	349	407	1,520	158
Not reported	114	52	56	7	91	1	24	18	5	35	21	51	8
Type of Primary Mortgage													
FHA	820	318	420	82	736	49	84	51	33	85	178	495	62
VA	231	95	110	27	204	16	27	13	11	17	19	174	21
RHS/RD	44	7	14	23	20	5	24	5	18	7	5	31	-
Other types	2,561	945	1,234	382	2,103	186	458	262	196	436	453	1,439	233
Don't know	26	19	7	-	22	-	4	4	-	-	3	22	-
Not reported	397	222	145	29	355	11	42	24	18	82	109	185	21

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Lower Cost State and Local Mortgages													
State or local program used	512	225	198	89	440	39	73	22	50	74	69	337	33
Not used	3,149	1,151	1,572	426	2,630	214	518	304	211	468	574	1,819	288
Not reported	417	230	159	28	370	13	47	32	15	85	126	191	16
Mortgage Origination													
Placed new mortgage(s)	4,032	1,595	1,912	526	3,409	264	624	358	262	624	766	2,308	335
Primary obtained when property acquired	2,844	1,089	1,314	441	2,360	232	485	272	209	446	477	1,752	170
Obtained later	1,188	505	598	85	1,049	32	139	86	53	178	289	556	165
Assumed	41	6	18	17	26	2	15	-	15	3	-	35	2
Wrap-around	-	-	-	-	-	-	-	-	-	-	-	-	-
Combination of the above	5	5	-	-	5	-	-	-	-	-	2	3	-

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Payment Plan of Primary Mortgage													
Fixed payment, self-amortizing	3,227	1,223	1,563	440	2,697	226	529	312	214	504	569	1,887	266
Adjustable rate mortgage	194	65	112	17	172	10	22	15	7	20	36	114	24
Adjustable term mortgage	13	5	8	-	13	-	-	-	-	-	5	5	2
Graduated payment mortgage	49	13	27	9	49	9	-	-	-	-	10	31	8
Balloon	22	12	10	-	22	-	-	-	-	-	8	9	5
Other	3	3	-	-	3	-	-	-	-	-	3	-	-
Combination of the above	26	11	10	5	21	-	5	-	5	4	3	17	3
Not reported	544	273	199	72	462	22	82	32	50	100	133	282	29
Payment Plan of Secondary Mortgage													
Units with two or more mortgages	339	141	182	15	301	7	37	30	8	44	70	165	60
Fixed payment, self-amortizing	287	125	150	12	261	7	26	21	5	41	58	136	52
Adjustable rate mortgage	11	6	5	-	11	-	-	-	-	-	3	5	3
Adjustable term mortgage	3	-	3	-	3	-	-	-	-	-	3	-	-

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Graduated payment mortgage	5	3	3	-	3	-	3	3	-	-	-	3	3
Balloon	5	-	5	-	5	-	-	-	-	-	-	3	3
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Combination of the above	2	-	2	-	2	-	-	-	-	-	-	2	-
Not reported	25	8	15	2	16	-	9	6	2	2	6	17	-
Lenders of Primary and Secondary Mortgages													
Only borrowed from firm(s)	3,532	1,305	1,735	491	2,952	244	580	329	248	524	628	2,075	305
Only borrowed from seller	36	18	4	14	31	9	5	-	5	6	5	26	-
Only borrowed from other individual(s)	33	15	15	3	30	-	3	-	3	4	6	17	6
Borrowed from a firm and seller	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowed from a firm and other individual	4	-	4	-	4	-	-	-	-	-	4	-	-
Borrowed from seller and other individual	-	-	-	-	-	-	-	-	-	-	-	-	-
One or both sources not reported	473	268	171	34	423	13	50	29	21	93	126	228	26

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Items Included in Primary Mortgage Payment²													
Principal and interest only	1,039	351	474	214	779	91	260	137	124	110	187	655	87
Property taxes	2,339	921	1,198	220	2,072	129	266	173	91	392	431	1,301	214
Property insurance	2,236	889	1,090	257	1,947	135	289	164	122	335	393	1,331	176
Private mortgage insurance	728	274	371	83	653	42	75	34	40	131	100	423	74
Other	69	27	36	5	65	5	4	4	-	15	12	37	5
Not reported	551	300	202	49	487	21	64	37	27	123	124	279	26
Year Primary Mortgage Originated													
2005 to 2009	293	104	147	42	274	33	20	10	10	47	54	148	44
2000 to 2004	1,985	742	1,009	234	1,712	135	274	175	99	278	399	1,107	201
1995 to 1999	826	295	381	150	640	52	186	88	98	146	115	525	40
1990 to 1994	378	166	176	36	325	14	53	31	22	53	69	231	24
1985 to 1989	201	88	78	35	173	20	28	12	15	35	55	111	-
1980 to 1984	126	55	56	15	87	4	40	25	12	23	11	81	11
1975 to 1979	156	85	51	20	134	9	21	11	10	24	34	87	11
1970 to 1974	70	43	22	5	60	-	11	6	5	13	29	29	-
1969 or earlier	43	26	11	6	37	-	6	-	6	8	3	27	5
Median	2001	2000	2001	2000	2001	2001	1999	2000	1999	2000	2001	2000	2002

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Term of Primary Mortgage at Origination or Assumption													
Less than 8 years	103	49	29	25	76	5	27	8	19	8	28	60	8
8 to 12 years	106	43	33	29	85	10	21	2	19	15	14	72	5
13 to 17 years	414	180	173	60	342	21	72	33	39	52	86	240	36
18 to 22 years	208	78	89	41	151	30	57	45	11	31	25	140	12
23 to 27 years	137	52	47	38	99	11	38	11	28	34	32	63	8
28 to 32 years	2,949	1,117	1,507	324	2,562	187	387	246	138	462	539	1,687	261
33 years or more	146	81	42	23	112	2	34	13	21	25	39	77	5
Variable	15	5	8	2	13	-	2	-	2	-	5	8	2
Median	30	30	30	29	30	29	29	30	29	30	30	30	30
Remaining Years Mortgaged													
Less than 8 years	662	327	218	116	533	35	128	44	81	107	133	381	41
8 to 12 years	371	149	161	61	266	30	105	74	31	42	63	256	10
13 to 17 years	406	191	179	36	364	17	42	23	19	52	102	217	34
18 to 22 years	544	214	244	86	463	33	80	27	54	92	91	323	37
23 to 27 years	964	314	542	107	783	54	181	128	53	157	172	575	60
28 to 32 years	1,103	399	573	131	1,006	98	97	63	34	170	199	582	153
33 years or more	7	7	-	-	7	-	-	-	-	7	-	-	-
Variable	23	5	13	5	18	-	5	-	5	-	8	12	2
Median	23	21	24	21	24	25	21	23	18	24	22	23	27

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Current Interest Rate													
Less than 6 percent	1,460	604	712	144	1,296	93	164	113	50	233	312	724	191
6 to 7.9 percent	1,842	690	896	255	1,526	104	316	165	151	300	328	1,096	118
8 to 9.9 percent	530	223	221	87	429	40	101	51	47	73	106	332	20
10 to 11.9 percent	129	51	56	21	99	7	29	15	14	12	8	103	5
12 to 13.9 percent	68	30	25	13	56	10	12	10	2	3	11	51	4
14 to 15.9 percent	28	-	17	11	18	4	10	3	6	3	-	25	-
16 to 17.9 percent	-	-	-	-	-	-	-	-	-	-	-	-	-
18 to 19.9 percent	14	7	3	5	12	3	2	-	2	4	3	8	-
20 percent or more	8	-	-	8	4	4	4	-	4	-	-	8	-
Not reported	...	...	...	...	...	...	...	...	...	...	...	...	...
Median	6.6	6.6	6.6	7.0	6.6	6.8	7.0	6.8	7.2	6.5	6.4	6.8	6-
Total Outstanding Principal Amount													
Less than \$10,000	449	226	123	100	344	24	105	29	76	81	84	265	18
\$10,000 to \$19,999	333	143	125	65	260	27	73	32	38	64	56	202	11
\$20,000 to \$29,999	275	114	99	62	209	32	66	37	30	37	62	173	3
\$30,000 to \$39,999	289	133	85	71	222	28	67	24	43	39	56	194	-
\$40,000 to \$49,999	259	110	113	36	222	18	37	19	17	52	62	138	8
\$50,000 to \$59,999	267	142	92	32	243	20	23	11	13	31	76	151	8

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
\$60,000 to \$69,999	233	112	102	18	214	10	18	11	8	43	51	137	3
\$70,000 to \$79,999	280	131	121	28	237	9	43	24	19	40	61	169	10
\$80,000 to \$99,999	376	121	233	21	297	10	79	67	12	55	65	232	24
\$100,000 to \$119,999	278	80	184	14	246	6	32	24	8	20	54	173	31
\$120,000 to \$149,999	358	83	248	27	329	19	29	22	7	34	73	216	36
\$150,000 to \$199,999	278	87	154	38	233	31	45	38	7	58	29	145	47
\$200,000 to \$249,999	136	42	88	6	128	6	7	7	-	29	22	47	38
\$250,000 to \$299,999	105	38	64	3	100	3	5	5	-	18	13	44	31
\$300,000 or more	162	42	97	23	155	23	7	7	-	28	4	61	69
Not reported	...	...	...	...	...	...	...	...	...	...	...	...	...
Median	67,213	55,355	88,992	36,278	70,267	51,632	42,072	76,692	28,232	62,429	58,398	63,602	167,215
Current Total Loan as Percent of Value													
Less than 20 percent	725	354	277	93	619	26	106	36	67	167	127	380	50
20 to 39 percent	688	297	321	70	588	34	100	64	36	130	130	352	76
40 to 59 percent	671	244	351	76	588	31	83	38	45	98	139	374	59
60 to 79 percent	1,011	363	521	126	847	74	164	112	52	137	199	592	83
80 to 89 percent	453	166	228	59	374	40	79	60	19	42	78	316	17
90 to 99 percent	319	97	145	78	276	53	44	19	24	22	62	206	29

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
100 percent or more	212	84	87	41	150	8	62	29	33	31	33	126	22
Not reported	...	...	...	...	...	...	...	...	...	...	...	...	...
Median	58.7	52.4	60.6	65.2	57.5	71.6	63.6	67.4	55.5	43.3	58.3	62.2	54.3
Reason Primary Mortgage Refinanced													
Units with a refinanced primary mortgage ²	1,102	451	587	65	997	22	105	62	43	173	270	505	154
To get lower interest rate	851	330	480	41	771	16	80	56	25	135	221	390	104
To reduce the monthly payment	366	147	204	16	345	3	21	8	13	63	94	156	54
To increase payment period	31	13	14	4	26	2	4	3	1	-	2	20	8
To reduce payment period	68	23	37	8	61	2	7	2	5	9	16	38	6
To renew or extend a loan that has fallen due	20	11	9	-	16	-	4	4	-	-	5	9	6
To receive cash	169	84	78	6	156	-	13	6	6	31	34	64	39
Other reason	137	71	50	17	121	3	16	2	14	27	25	68	17

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Cash Received in Primary Mortgage Refinance													
Received refinance cash	169	84	78	6	156	-	13	6	6	31	34	64	39
Less than \$10,000	36	20	16	-	33	-	3	3	-	-	10	8	18
\$10,000 to \$19,999	39	16	16	6	33	-	6	-	6	7	5	27	-
\$20,000 to \$29,999	19	14	5	-	19	-	-	-	-	-	3	10	6
\$30,000 to \$39,999	19	8	11	-	19	-	-	-	-	-	11	3	5
\$40,000 to \$49,999	14	8	6	-	14	-	-	-	-	14	-	-	-
\$50,000 to \$59,999	6	3	3	-	6	-	-	-	-	-	-	-	6
\$60,000 to \$69,999	8	5	3	-	8	-	-	-	-	-	-	6	2
\$70,000 to \$79,999	-	-	-	-	-	-	-	-	-	-	-	-	-
\$80,000 to \$99,999	5	-	5	-	5	-	-	-	-	-	-	3	2
\$100,000 to \$119,999	-	-	-	-	-	-	-	-	-	-	-	-	-
\$120,000 to \$149,999	2	-	2	-	2	-	-	-	-	-	-	2	-
\$150,000 or more	-	-	-	-	-	-	-	-	-	-	-	-	-
Not reported	21	9	12	-	18	-	3	3	-	10	6	5	-
Median	19,690	20,713	22,095	...	21,938	...	...	...	...	...	...	17,828	...

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
Percent of Primary Mortgage Refinanced Cash Used for Home Additions, Improvements, or Repairs													
Received refinanced cash	169	84	78	6	156	-	13	6	6	31	34	64	39
Zero percent	52	19	29	4	48	-	4	-	4	7	8	33	5
1 to 9 percent	8	8	-	-	8	-	-	-	-	3	2	-	3
10 to 19 percent	8	2	6	-	8	-	-	-	-	2	-	3	3
20 to 29 percent	9	9	-	-	9	-	-	-	-	-	7	3	-
30 to 39 percent	5	5	-	-	5	-	-	-	-	-	-	3	2
40 to 49 percent	2	2	-	-	2	-	-	-	-	-	-	-	2
50 to 59 percent	14	6	7	-	14	-	-	-	-	4	-	8	2
60 to 69 percent	3	-	3	-	3	-	-	-	-	3	-	-	-
70 to 79 percent	8	3	5	-	8	-	-	-	-	-	-	3	6
80 to 89 percent	3	3	-	-	3	-	-	-	-	3	-	-	-
90 to 99 percent	-	-	-	-	-	-	-	-	-	-	-	-	-
100 percent	42	21	18	2	36	-	6	3	2	2	12	14	13
Not reported	15	5	9	-	12	-	3	3	-	6	6	-	3
Median	30	32	19	...	29	...	...	...	...	...	...	10-	...

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
OWNERS WITH ONE OR MORE HOME-EQUITY LINE-OF-CREDIT MORTGAGES													
Total	438	184	214	39	398	25	40	26	14	56	106	213	63
Total Home-Equity Line-of-Credit Limit													
Less than \$10,000	24	10	14	-	24	-	-	-	-	4	8	10	3
\$10,000 to \$19,999	63	42	18	3	60	-	3	-	3	5	24	31	3
\$20,000 to \$29,999	89	23	44	22	79	12	10	-	10	9	11	62	7
\$30,000 to \$39,999	21	9	13	-	19	-	2	2	-	6	7	6	2
\$40,000 to \$49,999	13	8	6	-	10	-	3	3	-	-	-	10	3
\$50,000 to \$59,999	40	11	27	3	38	3	2	2	-	4	14	17	6
\$60,000 to \$69,999	26	8	16	2	24	2	3	3	-	12	5	7	3
\$70,000 to \$79,999	8	-	8	-	8	-	-	-	-	-	5	-	3
\$80,000 to \$99,999	25	16	6	4	25	4	-	-	-	5	6	8	6
\$100,000 to \$119,999	9	3	6	-	6	-	3	3	-	1	-	8	-

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions				
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West	
\$150,000 or more	3	3	-	-	3	-	-	-	-	-	-	-	3	-
Not reported	31	15	16	-	26	-	6	6	-	4	10	18	-	-
Median	18,228	16,608	20,067	...	18,273	...	...	...	...	...	...	17,821	...	...
Current Line-of-Credit Interest Rate														
Outstanding loan(s)	226	93	108	25	203	15	22	13	10	33	58	111	23	-
Less than 6 percent	88	34	44	9	85	7	2	-	2	9	28	45	5	-
6 to 7.9 percent	57	26	18	13	46	6	10	3	7	13	3	24	17	-
8 to 9.9 percent	13	8	5	-	13	-	-	-	-	3	-	10	-	-
10 to 11.9 percent	2	-	-	2	2	2	-	-	-	-	2	-	-	-
12 to 13.9 percent	3	3	-	-	3	-	-	-	-	-	3	-	-	-
14 to 15.9 percent	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 to 17.9 percent	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 to 19.9 percent	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 percent or more	5	-	5	-	5	-	-	-	-	2	-	3	-	-
Not reported	58	22	36	-	48	-	10	10	-	6	21	29	1	-
Median	6-	6	6-	...	6-	...	...	...	...	...	6-	6-	...	...
Line-of-Credit Monthly Payment														
Outstanding loan(s)	226	93	108	25	203	15	22	13	10	33	58	111	23	-
Less than \$100	15	-	10	5	8	2	7	4	3	3	1	11	-	-
\$100 to \$199	59	34	20	5	57	2	2	-	2	8	28	20	4	-
\$200 to \$249	23	9	11	2	23	2	-	-	-	8	5	10	-	-
\$250 to \$299	14	6	8	-	11	-	3	3	-	2	3	6	3	-

Characteristics	Total Occupied Units	In MSAs		Outside MSAs	Urban		Rural			Regions			
		Central Cities	Suburbs		Total	Outside MSAs	Total	Suburbs	Outside MSA's	Northeast	Midwest	South	West
\$300 to \$349	33	12	16	5	31	2	2	-	2	-	6	22	5
\$350 to \$399	3	-	3	-	3	-	-	-	-	-	-	3	-
\$400 to \$449	5	-	5	-	5	-	-	-	-	2	-	-	2
\$450 to \$499	8	3	5	-	8	-	-	-	-	-	3	5	-
\$500 to \$599	18	10	6	2	15	2	3	3	-	3	2	7	5
\$600 to \$699	7	2	5	-	7	-	-	-	-	5	-	2	-
\$700 to \$799	3	3	-	-	3	-	-	-	-	-	-	3	-
\$800 to \$999	6	3	-	4	6	4	-	-	-	-	-	3	4
\$1,000 or more	8	3	5	-	8	-	-	-	-	-	3	5	-
Not reported	25	7	15	2	20	-	5	3	2	3	7	15	-
Median	264	245	283	...	270	...	...	...	...	...	...	304	...
Line-of-Credit Amount Used for Home Additions, Improvements, or Repairs													
Outstanding loan(s)	226	93	108	25	203	15	22	13	10	33	58	111	23
Yes	113	45	52	17	103	9	10	3	7	24	27	53	9
No	110	45	57	8	98	6	12	10	2	9	29	59	14
Not reported	2	2	-	-	2	-	-	-	-	-	2	-	-

¹ Regular mortgages in

² Figures may not add