

# 1980 Census of Population and Housing Residential Finance Survey. Technical Documentation

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CENSUS OF HOUSING, 1980:

RESIDENTIAL FINANCE SURVEY, 1981

MICRODATA FILE

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RESIDENTIAL FINANCE SURVEY, 1981  
MICRODATA FILE

Washington, D.C.

1983

U.S. DEPARTMENT OF COMMERCE

Malcolm Baldrige, Secretary  
Clarence J. Brown, Deputy Secretary

BUREAU OF THE CENSUS

C. Louis Kincannon, Acting Director

BUREAU OF THE CENSUS

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\* \* \* \* \*

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## USER NOTES

This section will contain information relevant to the 1981 Residential Finance Survey which becomes available after the file is released.

User Notes will be sent to all users who: (1) purchased their file (or technical documentation) from the Census Bureau and (2) returned the original copy of the coupon located on the previous page.

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## ABSTRACT

Census of Housing, 1980: Residential Finance Survey, 1981 Microdata File [machine-readable data file] / conducted by the Bureau of the Census.  
--Washington: The Bureau [producer and distributor], 1983.

### TYPE OF FILE:

Microdata.

### UNIVERSE DESCRIPTION:

The universe consists of nonfarm, privately owned residential properties. The sample of approximately 62,000 housing units was taken from housing units included in the 1980 Census of Housing. Rental and vacant units, although included in the survey, are not contained on the microdata file.

### SUBJECT-MATTER DESCRIPTION:

Detailed information is shown on the financing of "homeowner" and "condominium" residential properties, including characteristics of the mortgages (type, status, origin, source, amount, etc.), properties (value, year structure built, number of rooms, etc.), and property owner(s) (age, sex, race, Spanish origin, income, etc.)

The subject content and data collection and procedures of the 1981 survey are similar to those of the 1971 Residential Finance Survey. However, the scope of the survey was expanded in 1981 to include condominium properties. In addition, a few subject items were added and some changes made in existing items to improve the usefulness of the survey results.

### GEOGRAPHIC COVERAGE:

The data can be tabulated for: the United States, four census regions, two individual States (California and New York), metropolitan status (inside/outside SMSA's), and size of place (6 size categories). Individual SMSA's and places are not identified.

### TECHNICAL DESCRIPTION:

#### FILE STRUCTURE:

The microdata file consists of 3 record types. "Homeowner" and "condominium" records provide information on the characteristics of the properties and their owner(s). As many as 3 "mortgage" records can follow each homeowner and condominium record. Mortgage records contain information on the characteristics of mortgages. There are: 15,742 homeowner records, 1,304 condominium records, and 11,161 mortgage records.

FILE SIZE:

28,207 logical records; 91 character logical record length.

FILE SORT SEQUENCE:

5-digit property identification number.

REFERENCE MATERIALS:

"Census of Housing, 1980: Residential Finance Survey, 1981 Microdata File Technical Documentation." The documentation has general information about the data source, record content information, and questionnaire facsimiles. One copy accompanies each file order. When ordered separately from the file, the documentation is \$5 and is available from Data User Services Division, Customer Services (Tapes), Bureau of the Census, Washington, D.C. 20233.

RELATED PRINTED REPORT:

Census of Housing, 1980 (HC80-5) Residential Finance. This volume presents tabulations on the financing of nonfarm homeowner, condominium, and rental properties, including characteristics of the mortgage, property, and owner(s). The statistics are based on a sample survey conducted beginning in the spring of 1981 (Residential Finance Survey). Data are presented for the U.S. and regions. Some data are presented for inside/outside SMSA's and inside SMSA central cities. Forthcoming.

FILE AVAILABILITY:

The file is available from Customer Services (Tapes) on 1 reel at 1600 bpi or 6250 bpi for \$140. Use the Customer Services order form on the next page.

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## DATA COMPARABILITY ISSUES

### Previous Residential Finance Surveys

The 1981 Residential Finance Survey is the latest survey of residential mortgages conducted by the Bureau of the Census. Similar surveys were conducted in conjunction with the 1950, 1960, and 1970 censuses.

As early as 1890, the Census Bureau (then the Census Division of the Department of Interior) collected detailed statistics on residential mortgages.<sup>1</sup> In the 1920<sup>2</sup> and 1940<sup>3</sup> censuses, mortgage questions were asked of owners who occupied their own homes. For the first time in 1950<sup>4</sup>, the census included a separate survey on residential financing, very similar to the 1960<sup>5</sup>, 1970<sup>6</sup> and 1981 programs. Data on mortgages, properties, and owners were collected for both owner-occupied and rental properties.

Prior to 1950, mortgage data were limited to owner-occupied properties. In 1950, 1960, and 1971, as in 1981, rental properties were included and information was obtained from mortgage lenders. As part of the 1981 Residential Finance Survey, mortgage data on owner-occupied condominiums were collected for the first time.

The subjects covered in the 1981 survey are nearly the same as those in 1970. Only one item found in the 1971 survey has been deleted in 1981 - mortgagee participation in property income (rental and vacant properties only). Subjects added in 1981 include data on variable interest rate and graduated payment mortgages; the existence of prepayment penalties and clauses regulating mortgage assumption; unexpired term of first mortgage; purpose of second mortgage placed later than acquisition; ownership status; and Spanish origin of owner.

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<sup>1</sup>Department of the Interior, Census Division. Report on Farms and Homes: Proprietorship and Indebtedness in the U.S.: 1890 (1896). Report on Real Estate Mortgages in the United States: 1890 (1895).

<sup>2</sup>U.S. Bureau of the Census, Mortgages on Homes in the United States, 1920, Monograph No. 2 (1923).

<sup>3</sup>U.S. Bureau of the Census, 1940 Census of Housing, Vol. IV, Mortgages on Owner-Occupied Nonfarm Homes.

<sup>4</sup>U.S. Bureau of the Census, 1950 Census of Housing, Vol. IV, Residential Financing.

<sup>5</sup>U.S. Bureau of the Census, 1960 Census of Housing, Vol. V, Residential Finance.

<sup>6</sup>U.S. Bureau of the Census, 1970 Census of Housing, Vol. V, Residential Finance.

Difference in property definition - As in 1960 and 1970, the current survey did not include properties which are in essence farms. In 1960, properties in rural areas were classified as farms on the basis of acreage in the property and receipts from crop sales. The 1970 and 1981 surveys placed properties out of scope if they were either homeowner properties on a place of 10 or more acres which had less than five living quarters or apartments.

The 1950 Residential Finance Survey covered mortgaged properties only.

Difference in geographic areas - Unlike the 1950 and 1960 surveys, data for individual States and SMSA's were not tabulated in the 1970 and 1981 surveys. The Bureau, in accordance with recommendations made by the Residential Finance Subcommittee members of the Housing Advisory Committee, decided to present more analytical detail and cross tabulations on a nationwide basis instead of information for individual geographic areas.

### 1980 Census of Housing

The 1981 Residential Finance Survey is part of the 1980 Census of Housing and provides information on the financing of homeowner and rental properties not covered in other 1980 census reports. Certain of the property and owner characteristics for which data are presented in this file are also presented in other 1980 Census of Housing products and the definitions are generally the same. However, there are some differences.

The basic unit of tabulation in the Residential Finance Survey is the "property." In the 1980 Census of Housing, it is the "housing unit".

This has a particular significance for the 1-unit homeowner property data. In the census, a 1-unit owner-occupied housing unit is just that. In the Residential Finance Survey, such a unit may be covered by a mortgage which also covers another housing unit. Therefore, it becomes part of a 2-housing unit property. Thus, in the Residential Finance Survey, the number of 1-unit homeowner properties is less than the number of 1-unit owner-occupied housing units in the 1980 Census of Housing.

The 1981 Residential Finance Survey is restricted to nonfarm, privately-owned residential properties. The 1980 Census of Housing includes all housing units regardless of location or type of ownership. (See "Definitions and Explanations" section for a description of properties excluded from the Residential Finance Survey.)

Residential Finance data were collected in 1981; 1980 Census of Housing data a year earlier. This difference in timing contributes to some of the differences between the two programs in data relating to property and owner characteristics.

The Residential Finance Survey is based on a sample selected from 1980 census records of housing units located in the areas then used for the current demographic survey programs. Data for the 1980 Census of Housing, on the other hand, are based on a complete count of all housing units for some items and on a systematic sample of housing units for other items.

## Other Data Sources

Comparability of the data from the Survey of Residential Finance with data from other sources is affected by differences in definitions, timing, coverage, method of enumeration, and by sampling variability.

Comparisons with data from other sources must take into account the fact that statistics for this survey, although collected in 1981, relate to privately owned, nonfarm residential properties in the housing inventory at the time of the April 1980 decennial census enumeration. Excluded from this file, therefore, are such properties which came into the housing inventory in the period between the 1980 decennial census enumeration and the Residential Finance Survey enumeration in 1981.

In those cases where the current owner was buying the property under a purchase contract and the property was still encumbered with a mortgage being repaid by the former owner, the data in this file relate to the purchase contract debt created by the new owner. Conversely, in the mortgage data (compilations) of other organizations and government agencies, the data in such "dual debt" cases are based on the underlying mortgages.

The Federal Home Loan Bank Board (FHLBB) prepares monthly estimates on selected characteristics of conventional mortgages based on mortgage loans closed during the first five days of each month. These data reflect loans originated by savings and loan associations, mortgage bankers, commercial bank, and mutual savings banks, but do not include loans made directly by non-institutional investors such as individuals or construction companies which are covered in the Residential Finance Survey.

The Federal Housing Administration (FHA) of the Department of Housing and Urban Development compiles data on the number and amount of mortgages with insurance in force insured under its several programs. Comparability of data in this file with FHA statistics is limited not only by the difference in timing but several other factors.

In FHA reports, the statistics are classified according to two major groups of insurance programs -- home mortgages and multifamily housing mortgages. FHA home mortgage data include renter-occupied properties. FHA multifamily housing mortgage data include mobile home courts, nursing homes, and land development activities, which are out of the scope of this survey. Also excluded from this survey are FHA-mortgaged properties which were under construction at the time of the 1981 Residential Finance Survey and those owned by Federal, State, or local agencies.

Mortgage amounts shown for FHA-insured mortgages are original face amounts and do not reflect repayments or unpaid interest as do the outstanding debt figures.

Estimates of the amount of mortgage debt outstanding on mortgages guaranteed by the Veterans Administration are made periodically by that agency based on operating records. These estimates are derived from data on number and average amount of loans closed and include rental properties.

RECORD CONTENTS

INDEX TO SUBJECT ITEMS - HOMEOWNER/CONDOMINIUM RECORD

A - Homeowner Properties  
 B - Condominium Properties

<u>Begin Position</u>	<u>Field Size</u>	<u>Item Description</u>
1	5	A/B1 Property Identification Number
6	1	A/B2 Record Type
7	1	A/B3 Location of Property - Census Region
8	2	A/B3a Location of Property - State
10	1	A/B4 Location of Property - Inside/Outside SMSA
11	1	A/B5 Location of Property - Size of Place
12	1	A/B6 Mortgage Status
13	1	A/B7 Origin of First Mortgage
14	1	A/B8 First Mortgage Placed After Property Acquired
15	1	A/B9 First Mortgage Refinanced by ...
16	1	A/B10 Purpose of First Mortgage Placed After Acquisition of Property
17	3	A/B11 Purpose for Placing Second Mortgage After Acquisition of Property
18	2	A/B12 Year Property Acquired
20	1	A 13 Land and Building Acquisition / B13 Filler
21	1	A/B14 Manner of Acquisition
22	6	A/B15 Purchase Price
28	1	A/B16 Source of Downpayment
29	1	A 17 Number of Units in Property / B17 Number of Units in Structure
30	1	A 18 Number of Buildings / B18 Filler
31	2	A/B19 Year Built
33	6	A/B20 Value
39	2	A/B21 Number of Rooms
41	1	A/B22 Number of Owners
42	1	A/B23 Race of Owner
43	1	A/B24 Race of Co-owner
44	1	A/B25 Age of Owner
45	1	A/B26 Age of Co-owner
46	1	A/B27 Sex of Owner
47	1	A/B28 Sex of Co-owner
48	1	A/B29 Spanish Origin of Owner
49	1	A/B30 Spanish Origin of Co-owner
50	1	A/B31 Veteran Status
51	3	A/B32 Period of Military Service
54	2	A/B33 Number of Persons in Household
56	5	A/B34 Total Household Income
61	2	A/B35 Real Estate Taxes
63	2	A/B36 Purchase Price as Percent of Value
65	2	A/B37 Real Estate Tax per \$1000 Value
67	1	A/B38 Real Estate Tax as Percent of Income
68	2	A/B39 Selected Monthly Owner Costs
70	4	A/B40 Total Mortgage Loan as Percent of Purchase Price
74	4	A/B41 Total Outstanding Debt as Percent of Value
78	4	A/B42 Interest & Principal Payments on Total Mortgages as Percent of Income
82	2	A/B43 Selected Annual Owner Costs as Percent of Income
84	7	A/B44 Final Property Weight
91	1	A/B45 Number of Records to Follow Having Same Property Identification Number

INDEX TO SUBJECT ITEMS - MORTGAGE RECORD

A - Homeowner Properties  
 B - Condominium Properties

<u>Begin Position</u>	<u>Field Size</u>	<u>First Mortgage</u>	<u>Second Mortgage</u>	<u>Third Mortgage</u>	<u>Item Description</u>
1	5	A/B46	A/B72	A/B98	Property Identification Number
6	1	A/B47	A/B73	A/B99	Record Type
7	1	A/B48	A/B74	A/B100	Form of Debt
8	1	A/B49	A/B75	A/B101	Servicing of Mortgage
9	2	A/B50	A/B76	A/B102	Holder of Mortgage
11	1	A/B51	A/B77	A/B103	Location of Mortgage Holder's Principal Office - Census Division
12	1	A/B52	A/B78	Filler	Mortgage Insurance Status
13	2	A/B53	A/B79	A/B105	Year Mortgage Made or Assumed
15	6	A/B54	A/B80	A/B106	Face Amount of Mortgage When Made or Assumed
21	2	A/B55	A/B81	A/B107	Term of Mortgage
23	6	A/B56	A/B82	A/B108	Unpaid Balance of Mortgage
29	4	A/B57	A/B83	A/B109	Interest Rate of Mortgage
33	1	A/B58	A/B84	A/B110	Variable Interest Rate
34	5	A/B59	A/B85	A/B111	Reason for Change in Interest Rate
39	1	A/B60	A/B86	A/B112	Current Interest Rate vs Rate When Mortgage Made
40	1	A/B61	A/B87	A/B113	Variable Monthly Payment
41	1	A/B62	A/B88	A/B114	Reason for Change in Monthly Payment
42	1	A/B63	A/B89	A/B115	Prepayment Penalty
43	1	A/B64	A/B90	A/B116	Assumption Permission Clause
44	1	A/B65	A/B91	A/B117	Method of Payment of Mortgage
45	4	A/B66	A/B92	A/B118	Monthly Principal and Interest Payment
49	4	A/B67	A/B93	A/B119	Total Monthly Payment
53	1	A/B68	A/B94	A/B120	Mortgage Payments Status
54	1	A/B69	A/B95	A/B121	Mortgage Payments Past Due
55	1	A/B70	A/B96	A/B122	Foreclosure Proceedings
56	1	A/B71	A/B97	A/B123	Holder's Acquisition of Mortgage
57	34	Filler	Filler	Filler	Filler

RECORD LAYOUT

1988 Residential Finance Survey

Condominium 3rd Mortgage 2nd Mortgage 1st Mortgage 1st Unit Homeowner

UNIT	PROPERTY IDENTIFICATION NUMBER	PROPERTY IDENTIFICATION NUMBER	PROPERTY IDENTIFICATION NUMBER	PROPERTY IDENTIFICATION NUMBER
1	849	849	849	849
2	850	850	850	850
3	851	851	851	851
4	852	852	852	852
5	853	853	853	853
6	854	854	854	854
7	855	855	855	855
8	856	856	856	856
9	857	857	857	857
10	858	858	858	858
11	859	859	859	859
12	860	860	860	860
13	861	861	861	861
14	862	862	862	862
15	863	863	863	863
16	864	864	864	864
17	865	865	865	865
18	866	866	866	866
19	867	867	867	867
20	868	868	868	868
21	869	869	869	869
22	870	870	870	870
23	871	871	871	871
24	872	872	872	872
25	873	873	873	873
26	874	874	874	874
27	875	875	875	875
28	876	876	876	876
29	877	877	877	877
30	878	878	878	878
31	879	879	879	879
32	880	880	880	880
33	881	881	881	881
34	882	882	882	882
35	883	883	883	883
36	884	884	884	884
37	885	885	885	885
38	886	886	886	886
39	887	887	887	887
40	888	888	888	888
41	889	889	889	889
42	890	890	890	890
43	891	891	891	891
44	892	892	892	892
45	893	893	893	893
46	894	894	894	894
47	895	895	895	895
48	896	896	896	896
49	897	897	897	897
50	898	898	898	898
51	899	899	899	899
52	900	900	900	900
53	901	901	901	901
54	902	902	902	902
55	903	903	903	903
56	904	904	904	904
57	905	905	905	905
58	906	906	906	906
59	907	907	907	907
60	908	908	908	908
61	909	909	909	909
62	910	910	910	910
63	911	911	911	911
64	912	912	912	912
65	913	913	913	913
66	914	914	914	914
67	915	915	915	915
68	916	916	916	916
69	917	917	917	917
70	918	918	918	918
71	919	919	919	919
72	920	920	920	920
73	921	921	921	921
74	922	922	922	922
75	923	923	923	923
76	924	924	924	924
77	925	925	925	925
78	926	926	926	926
79	927	927	927	927
80	928	928	928	928
81	929	929	929	929
82	930	930	930	930
83	931	931	931	931
84	932	932	932	932
85	933	933	933	933
86	934	934	934	934
87	935	935	935	935
88	936	936	936	936
89	937	937	937	937
90	938	938	938	938
91	939	939	939	939
92	940	940	940	940
93	941	941	941	941
94	942	942	942	942
95	943	943	943	943
96	944	944	944	944
97	945	945	945	945
98	946	946	946	946
99	947	947	947	947
100	948	948	948	948

Repeat units 2, 3, 4 for 1st, 2nd, and 3rd mortgages on condominium units (prior changes to 8/1)

HOMEOWNER/CONDOMINIUM RECORD ITEM DESCRIPTIONS

A - Homeowner Properties  
B - Condominium Properties

A/B1 Property Identification Number (positions 1-5)

---

A/B2 Record Type (position 6)

1 = 1-4 unit homeowner property  
3 = Owner-occupied condominium property

---

A/B3 Location of Property - Census Region (position 7)

1 = Northeast  
2 = North Central  
3 = South  
4 = West

---

A/B3a Location of Property - State (positions 8-9)

06 = California  
36 = New York  
00 = Other

---

A/B4 Location of Property - Inside/Outside SMSA (position 10)

1 = Inside SMSA/in central city  
2 = Inside SMSA/not in central city  
3 = Outside SMSA

---

A/B5 Location of Property - Size of Place (position 11)

1 = Inside SMSA's, places of 1,000,000 or more  
2 = Inside SMSA's, places of 250,000 - 999,999  
3 = Inside SMSA's, places of 50,000 - 249,999  
4 = Inside SMSA's, places of less than 50,000 and rural  
5 = Outside SMSA's, places of 10,000 or more  
6 = Outside SMSA's, places of less than 10,000 and rural

---

A/B6 Mortgage Status (position 12)

0 = Not mortgaged  
1 = One mortgage on property  
2 = Two mortgages on property  
3 = Three mortgages on property  
4 = Four mortgages on property  
5 = Five or more mortgages on property

A/B7 Origin of First Mortgage (position 13)

- 0 = Not applicable
- 1 = Mortgage placed when property acquired
- 2 = Mortgage assumed when property acquired
- 3 = Mortgage placed after property acquired (includes refinancing of previous mortgage)

Note: A/B7 is not applicable if 0 in A/B6

---

A/B8 First Mortgage Placed After Property Acquired (position 14)

- 0 = Not reported/not applicable
- 1 = Placed on property owned free and clear of debt
- 2 = Refinancing of previous loan

Note: A/B8 is not applicable if 0 in A/B6 or if 1 or 2 in A/B7

---

A/B9 First Mortgage Refinanced By ... (position 15)

- 0 = Not reported/not applicable
- 1 = Same lender as previous loan
- 2 = Different lender than previous loan

Note: A/B9 is not applicable if 0 in A/B6 or if 1 or 2 in A/B7 or if 1 in A/B8

---

A/B10 Purpose of Mortgage Placed After Acquisition of Property (position 16)

- 0 = Not reported/not applicable
- 1 = To renew or extend a loan fallen due
- 2 = To secure better terms
- 3 = To provide funds for additions, improvements or repairs to the property
- 4 = To provide funds for investment in other real estate
- 5 = To provide funds for other types of investments
- 6 = To provide funds for educational or medical expenses
- 7 = Other reason(s)

Note: A/B10 is not applicable if 0 in A/B6 or if 1 or 2 in A/B7

---

A/B11 Purpose for Placing Second Mortgage After Acquisition of Property (position 17)

- 0 = Not reported/not applicable
- 1 = To provide funds for additions, improvements or repairs to the property
- 2 = To provide funds for investment in other real estate
- 3 = To provide funds for other types of investments
- 4 = To provide funds for educational or medical expenses
- 5 = Other reason(s)

Note: A/B11 is not applicable if 0 or 1 in A/B6 or if A/B12  $\geq$  A/B79

---

A/B12 Year Property Acquired (positions 18-19)

- 01 = 1901
  - 02 = 1902
  - ..
  - ..
  - ..
  - 79 = 1979
  - 80 = 1980
  - 81 = 1981
- 

A13 Land and Building Acquisition / B13 Zero filler (position 20)

- 0 = Not reported
  - 1 = Acquired land and building(s) within same 12-month period
  - 2 = Owned land previously
  - 3 = Land not owned
- 

A/B14 Manner of Acquisition (position 21)

- 0 = Not reported
  - 1 = Placed one new mortgage
  - 2 = Placed two or more new mortgages
  - 3 = Assumed mortgage(s) already on property
  - 4 = Assumed mortgage(s) already on property and placed new mortgage(s)
  - 5 = All cash - no borrowing
  - 6 = Borrowed other than with a mortgage
  - 7 = Inheritance or gift
  - 8 = Estate of deceased spouse
  - 9 = Other manner
- 

A/B15 Purchase Price (positions 22-27)

- 000000 = Not reported/not applicable
- 000001
- ..
- .. Actual dollar amount
- ..
- 199999
- 200000 = \$200,000 or more

Note: A/B15 is not applicable if 7 or 8 in A/B14

A/B16 Source of Downpayment (position 28)

- 0 = Not reported/not applicable
- 1 = Sale of previous home within 12-month period
- 2 = Sale of other real property
- 3 = Savings
- 4 = Borrowing other than with a mortgage
- 5 = Gift
- 6 = Land on which structure built
- 7 = Other
- 8 = No downpayment required

Note: A/B16 is not applicable if less than 75 in A/B12

---

A17 Number of Units in Property (homeowner only)    B17 Number of Units in Structure (position 29) (condominium only)

- |                 |                      |
|-----------------|----------------------|
| 1 = One unit    | 0 = Not reported     |
| 2 = Two units   | 1 = 1 unit           |
| 3 = Three units | 2 = 2-4 units        |
| 4 = Four units  | 3 = 5-49 units       |
|                 | 4 = 50 or more units |
- 

A18 Number of Buildings / B18 Zero filler (position 30)

- 0 = Not reported
  - 1 = One building
  - 2 = Two buildings
  - 3 = Three buildings
  - 4 = Four buildings
- 

A/B19 Year Built (positions 31-32)

- 00 = Not reported
- 30 = 1939 or earlier
- 40 = 1940 - 1949
- 50 = 1950 - 1959
- 60 = 1960 - 1969
- 70 = 1970
- 71 = 1971
- ..
- ..
- ..
- 80 = 1980
- 81 = 1981

A/B20 Value (positions 33-38)

000000 = Not reported  
000001 }  
.. } Actual dollar amount  
.. }  
199999 }  
200000 = \$200,000 or more

---

A/B21 Number of Rooms (positions 39-40)

00 = Not reported/not applicable  
01 }  
.. } Actual number of rooms  
.. }  
99 }

Note: A21 is not applicable if 2-4 in A17

---

A/B22 Number of Owners (position 41)

0 = Not reported/not applicable  
1 = One owner  
2 = Two co-owners  
3 = Three or more co-owners

Note: A22 is not applicable if 2-4 in A17

---

A/B23 Race of Owner (position 42)

0 = Not reported/not applicable  
1 = White  
2 = Black  
3 = Asian, Pacific Islander  
4 = American Indian, Aleut, Eskimo

Note: A23 is not applicable if 2-4 in A17

A/B24 Race of Co-owner (position 43)

- 0 = Not reported/not applicable
- 1 = White
- 2 = Black
- 3 = Asian, Pacific Islander
- 4 = American Indian, Aleut, Eskimo

Note: A/B24 is not applicable if 2-4 in A17 or if 1 in A/B22

---

A/B25 Age of Owner (position 44)

- 0 = Not reported/not applicable
- 1 = Less than 25 years
- 2 = 25 - 34 Years
- 3 = 35 - 44 years
- 4 = 45 - 54 years
- 5 = 55 - 64 years
- 6 = 65 years or older

Note: A25 is not applicable if 2-4 in A17

---

A/B26 Age of Co-owner (position 45)

- 0 = Not reported/not applicable
- 1 = Less than 25 years
- 2 = 25 - 34 years
- 3 = 35 - 44 years
- 4 = 45 - 54 years
- 5 = 55 - 64 years
- 6 = 65 years or older

Note: A/B26 is not applicable if 2-4 in A17 or if 1 in A/B22

---

A/B27 Sex of Owner (position 46)

- 0 = Not reported/not applicable
- 1 = Male
- 2 = Female

Note: A27 is not applicable if 2-4 in A17

---

A/B28 Sex of Co-owner (position 47)

- 0 = Not reported/not applicable
- 1 = Male
- 2 = Female

Note: A/B28 is not applicable if 2-4 in A17 or if 1 in A/B22

A/B29 Spanish Origin of Owner (position 48)

- 0 = Not reported/not applicable
- 1 = Not of Spanish/Hispanic origin or descent
- 2 = Of Spanish/Hispanic origin or descent

Note: A29 is not applicable if 2-4 in A17

---

A/B30 Spanish Origin of Co-owner (position 49)

- 0 = Not reported/not applicable
- 1 = Not of Spanish/Hispanic origin or descent
- 2 = Of Spanish/Hispanic origin or descent

Note: A/B30 is not applicable if 2-4 in A17 or if 1 in A/B22

---

A/B31 Veteran Status (position 50)

- 0 = Not reported/not applicable
- 1 = Veteran
- 2 = Non-veteran

Note: A31 is not applicable if 2-4 in A17

---

A/B32 Period of Military Service (positions 51-53)

- 000 = Not reported/not applicable
- 001 = Vietnam conflict
- 002 = Korean War
- 003 = World War II
- 004 = World War I
- 005 = Other period
- 012 = Vietnam conflict and Korean War
- 013 = Vietnam conflict and World War II
- 014 = Vietnam conflict and World War I
- 015 = Vietnam conflict and other period
- 023 = Korean War and World War II
- 024 = Korean War and World War I
- 025 = Korean War and other service
- 034 = World War II and World War I
- 035 = World War II and other service
- 045 = World War I and other service
- 123 = Vietnam conflict, Korean War and World War II
- 124 = Vietnam conflict, Korean War and World War I
- 125 = Vietnam conflict, Korean War and other service
- 134 = Vietnam conflict, World War II and World War I
- 135 = Vietnam conflict, World War II and other service
- 145 = Vietnam conflict, World War I and other service
- 234 = Korean War, World War II and World War I
- 235 = Korean War, World War II and other service
- 245 = Korean War, World War I and other service
- 345 = World War II, World War I and other service

Note: A/B32 is not applicable if 2-4 in A17 or if 2 in A/B31

A/B33 Number of Persons in Household (positions 54-55)

00 = Not reported/not applicable

01 }  
.. } Actual number of persons  
.. }  
99 }

Note: A33 is not applicable if 2-4 in A17

---

A/B34 Total Household Income (positions 56-60)

00000 = Not reported/not applicable

00001 = No income

00002 = Loss

00003 }  
... } Actual dollar income  
... }  
74999 }

75000 = \$75,000 or more

Note: A34 is not applicable if 2-4 in A17

---

A/B35 Real Estate Taxes (positions 61-62)

00 = Not reported

01 = Less than \$100

02 = \$100 - 199

03 = \$200 - 299

04 = \$300 - 399

05 = \$400 - 499

06 = \$500 - 599

07 = \$600 - 699

08 = \$700 - 799

09 = \$800 - 899

10 = \$900 - 999

11 = \$1,000 - \$1,499

12 = \$1,500 or more

13 = Acquired 1980 or 1981

---

A/B36 Purchase Price as Percent of Value (positions 63-64)

00 = Not reported

01 = Purchased 1977 to 1981, less than 80%

02 = " " " 80% to 89%

03 = " " " 90% to 94%

04 = " " " 95% to 99%

05 = " " " 100% or more

06 = Purchased 1970 to 1976, less than 60%

07 = " " " 60% to 79%

08 = " " " 80% to 89%

09 = " " " 90% to 99%

10 = " " " 100% or more

- 11 = Purchased 1969 or earlier, less than 40%
  - 12 = " " " 40% to 59%
  - 13 = " " " 60% to 79%
  - 14 = " " " 80% to 99%
  - 15 = " " " 100% or more
  - 16 = Not acquired by purchase
- 

A/B37 Real Estate Tax per \$1000 Value (positions 65-66)

- 00 = Not reported
  - 01 = Acquired before 1980, less than \$10
  - 02 = " " " \$10 to \$14
  - 03 = " " " \$15 to \$19
  - 04 = " " " \$20 to \$24
  - 05 = " " " \$25 to \$29
  - 06 = " " " \$30 to \$39
  - 07 = " " " \$40 to \$49
  - 08 = " " " \$50 to \$59
  - 09 = " " " \$60 or more
  - 10 = Acquired 1980 or 1981
- 

A/B38 Real Estate Tax as Percent of Income (position 67)

- 0 = Not reported
  - 1 = Acquired before 1980, less than 1.0%
  - 2 = " " " 1.0% to 1.9%
  - 3 = " " " 2.0% to 2.9%
  - 4 = " " " 3.0% to 3.9%
  - 5 = " " " 4.0% to 4.9%
  - 6 = " " " 5.0% to 7.4%
  - 7 = " " " 7.5% to 9.9%
  - 8 = " " " 10.0% or more
  - 9 = Acquired 1980 or 1981
- 

A/B39 Selected Monthly Owner Costs (positions 68-69)

- 00 = Not reported
- 01 = Acquired before 1980, less than \$60
- 02 = " " " \$60 to \$79
- 03 = " " " \$80 to \$99
- 04 = " " " \$100 to \$149
- 05 = " " " \$150 to \$199
- 06 = " " " \$200 to \$249
- 07 = " " " \$250 to \$299
- 08 = " " " \$300 to \$349
- 09 = " " " \$350 to \$399
- 10 = " " " \$400 to \$449
- 11 = " " " \$450 to \$499
- 12 = " " " \$500 to \$599
- 13 = " " " \$600 to \$699
- 14 = " " " \$700 to \$799
- 15 = " " " \$800 or more
- 16 = Acquired 1980 or 1981

A/B40 Total Mortgage Loan as Percent of Purchase Price (positions 70-73)

0000 = Not reported  
0001 = 00.01%  
..  
..  
0050 = 00.50%  
..  
..  
1000 = 10.00%  
..  
..  
9999 = 99.99% or more  
-001 = Not applicable  
-002 = Not in universe

Note: A/B40 is not applicable if the property was not acquired by purchase (7-9 in A/314) or if the first mortgage was placed after the acquisition of the property (3 in A/87)

Note: A/B40 is not in universe if 0 in A/86

---

A/B41 Total Outstanding Debt as Percent of Value (positions 74-77)

0000 = Not reported  
0001 = 00.01%  
..  
..  
0050 = 00.50%  
..  
..  
1000 = 10.00%  
..  
..  
9999 = 99.99% or more  
-001 = Not in universe

Note: A/B41 is not in universe if 0 in A/86

---

A/B42 Interest and Principal Payments as Percent of Income (positions 78-81)

0000 = Not reported/not computed  
0001 = 00.01%  
..  
..  
0050 = 00.50%  
..  
..  
1000 = 10.00%  
..  
..  
9999 = 99.99%  
-001 = Not applicable  
-002 = Not in universe

Note: A/B42 is not computed if 00000-00002 in A/834

Note: A/B42 is not applicable if 6 in A/865

Note: A/B42 is not in universe if 0 in A/86

A/B43 Selected Annual Owner Costs as Percent of Income (positions 82-83)

00 = Not reported/not computed  
01 = Acquired before 1980, less than 5%  
02 = " " " 5% to 9%  
03 = " " " 10% to 14%  
04 = " " " 15% to 19%  
05 = " " " 20% to 24%  
06 = " " " 25% to 29%  
07 = " " " 30% to 34%  
08 = " " " 35% to 39%  
09 = " " " 40% to 49%  
10 = " " " 50% or more  
11 = Acquired 1980 or 1981

Note: A/B43 is not computed if 000000-000002 in A/B34

---

A/B44 Final Property Weight (positions 84-90)

The final weight of a property is the product of its basic weight, adjustment for extra clerical hits at a multi-unit address, property weight adjustment, non-interview factor, and ratio estimate factor, rounded to two decimal places.

Note: Item has 2 implied decimal places

---

A/R45 Number of Records to Follow Having Same Property Identification Number (position 91)

0 = None  
1 }  
2 } Actual number of records  
3 }

MORTGAGE RECORD ITEM DESCRIPTIONS

A - Homeowner Properties  
 B - Condominium Properties

<u>First Mortgage</u>	<u>Second Mortgage</u>	<u>Third Mortgage</u>	<u>Item Description</u>
A/B46	A/B72	A/B98	Property Identification Number (positions 1-5)
A/B47	A/B73	A/B99	Record Type (position 6) 4 = First Mortgage 5 = Second Mortgage 6 = Third Mortgage
A/B48	A/B74	A/B100	Form of Debt (position 7) 1 = First mortgage 2 = Second mortgage 3 = Third mortgage 4/5 = Contract to purchase (first mortgage only)
A/B49	A/B75	A/B101	Servicing of Mortgage (position 8) 1 = Hold and service 2 = Service only
A/B50	A/B76	A/B102	Holder of Mortgage (positions 9-10) 01 = Commercial bank 02 = Mutual savings bank 03 = Savings and Loan Association 04 = Life insurance company 05 = Mortgage company 06 = Federally secured pool 07 = Federal National Mortgage Association 08 = Federal agency 09 = Real estate or construction company 10 = Individual or individual's estate 11 = Other

A/B51 A/B77 A/B103 Location of Mortgage Holder's Principal (position 11)  
Address - Census Division

- 1 = New England
- 2 = Mid Atlantic
- 3 = East North Central
- 4 = West North Central
- 5 = South Atlantic
- 6 = East South Central
- 7 = West South Central
- 8 = Mountain
- 9 = Pacific
- 0 = Not reported

---

A/B52 A/B78 Zero Mortgage Insurance Status (position 12)  
Filler

- 1 = FHA insured
- 2 = VA guaranteed or insured
- 3 = Insured by the Farmer's Home Administration
- 4 = Insured by private insurance company
- 5 = Not insured or guaranteed

---

A/B53 A/B79 A/B105 Year Mortgage Made or Assumed (positions 13-14)

- 35 = 1935
- 36 = 1936
- ..
- ..
- ..
- 79 = 1979
- 80 = 1980
- 81 = 1981

---

A/B54 A/B80 A/B106 Face Amount of Mortgage When Made or Assumed (positions 15-20)

- 000001 } Actual dollar amount
- ..
- ..
- ..
- 199999 }
- 200000 = \$200,000 or more

---

A/B55 A/B81 A/B107 Term of Mortgage (positions 21-22)

- 00 = On demand
- 01 = One year
- 02 = Two years
- ..
- ..
- ..
- 99 = 99 years

A/B56 A/B82 A/B108 Unpaid Balance of Mortgage (positions 23-28)

000001 }  
.. } Actual dollar amount  
.. }  
199999 }  
200000 = \$200,000 or more

---

A/B57 A/B83 A/B109 Interest Rate of Mortgage (positions 29-32)

0000 = None  
0001 = 00.01%  
..  
..  
..  
0825 = 8.25%  
..  
..  
..  
1000 = 10.00%  
..  
..  
..  
9999 = 99.99%

---

A/B58 A/B84 A/B110 Variable Interest Rate (position 33)

0 = Not reported  
1 = Interest rate can change during term of mortgage  
2 = Interest rate cannot change during term of mortgage

---

A/B59 A/B85 A/B111 Reason for Change in Interest Rate (positions 34-38)

00000 = Not reported/not applicable  
00001 = Rate renegotiated periodically  
00002 = Rate changes tied to market index  
00003 = Rate can change when mortgage is assumed  
00004 = Rate can change when payments become delinquent  
00005 = Some other reason(s)  
00012 }  
... } See note  
12345 }

Note: A/B59, A/B85, A/B111 is not applicable if 2 in A/B58, A/B84, A/B110 respectively

Note: Up to five reasons are possible. For example, 00013 means that the rate can change because the rate can be renegotiated periodically (1) and/or when the mortgage is assumed (3).

A/B60 A/B86 A/B112 Current Interest Rate vs Rate When Mortgage Made (position 39)

- 0 = Not reported/not applicable
- 1 = Rate higher than when mortgage made
- 2 = Rate lower than when mortgage made
- 3 = Rate unchanged or same as when mortgage made

Note: A/B60, A/B86, A/B112 is not applicable if 2 in A/B58, A/B84, A/B110 respectively

---

A/B61 A/B87 A/B113 Variable Monthly Payment (position 40)  
(other than through change in interest rate)

- 0 = Not reported
  - 1 = Monthly payments can change
  - 2 = Monthly payments cannot change
- 

A/B62 A/B88 A/B114 Reason for Change in Monthly Payment (position 41)

- 0 = Not reported/not applicable
- 1 = Payments increase yearly for the first five years
- 2 = Payments increase yearly for the first ten years
- 3 = Payments can change in some other way

Note: A/B62, A/B88 A/B114 is not applicable if 2 in A/B61, A/B87, A/B113 respectively

---

A/B63 A/B89 A/B115 Prepayment Penalty (position 42)

- 0 = Not reported
  - 1 = Penalty required if mortgage prepaid
  - 2 = No penalty required if mortgage prepaid
- 

A/B64 A/B90 A/B116 Assumption Permission Clause (position 43)

- 0 = Not reported
  - 1 = Clause permitting assumption only with lender's permission
  - 2 = No clause requiring lender's permission for assumption
- 

A/B65 A/B91 A/B117 Method of Payment of Mortgage (position 44)

- 1 = Regular payments of principal and interest/fully amortized
- 2 = Regular payments of principal and interest/partially amortized
- 3 = Regular payments of principal only/fully amortized
- 4 = Regular payments of principal only/partially amortized
- 5 = Regular payments of interest only
- 6 = No regular payments required

A/B66 A/B92 A/B118 Monthly Principal and Interest Payment (positions 45-48)

0000 = None  
0001 }  
... } Actual dollar amount  
... }  
1999 }  
2000 = \$2,000 or more

---

A/B67 A/B93 A/B119 Total Monthly Payment (positions 49-52)

0000 = None  
0001 }  
... } Actual dollar amount  
... }  
3999 }  
4000 = \$4,000 or more

---

A/B68 A/B94 A/B120 Mortgage Payments Status (position 53)

0 = Not reported/not applicable  
1 = Mortgage payments up-to-date or ahead of schedule  
2 = Mortgage payments delinquent by 30 days or more

Note: A/B68, A/B94, A/B120 is not applicable if 6 in A/B65, A/B91, A/B117 respectively

---

A/B69 A/B95 A/B121 Mortgage Payments Past Due (position 54)

0 = Not reported/not applicable  
1 = One payment past due  
2 = Two payments past due  
3 = Three payments past due  
4 = Four or more payments past due

Note: A/B69, A/B95, A/B121 is not applicable if 6 in A/B65, A/B91, A/B117 or if 1 in A/B68, A/B94, A/B120 respectively

---

A/B70 A/B96 A/B122 Foreclosure Proceedings (position 55)

0 = Not reported/not applicable  
1 = Legal foreclosure proceedings in process  
2 = No legal foreclosure proceedings in process

Note: A/B70, A/B96, A/B122 is not applicable if 6 in A/B65, A/B91, A/B117 respectively

A/B71 A/B97 A/S123 Mortgage Holder's Acquisition of Mortgage (position 56)

0 = Not reported

1 = Holder originated mortgage directly from borrower

2 = Holder purchased mortgage from present servicer

3 = Holder purchased mortgage from someone else

---

Zero Zero Zero  
Filler Filler Filler (positions 57-91)

## GEOGRAPHIC AREA CLASSIFICATIONS

### Census Regions

The four census regions - Northeast, North Central, South, and West - are large groupings of contiguous States.

### Census Divisions

The nine census divisions are groups of States and subdivisions of the 4 census regions.

### States

The 50 States are the major political unit of the United States. The District of Columbia is treated as a State equivalent for the presentation of statistics.

### Standard Metropolitan Statistical Areas

The general concept of a metropolitan area is one of a large population nucleus, together with adjacent communities which have a high degree of economic and social integration with that nucleus. The standard metropolitan statistical area (SMSA) classification is a statistical standard, developed for use by Federal agencies in the production, analysis, and publication of data on metropolitan areas. SMSA's are designated and defined by the Office of Management and Budget following a set of official published standards developed by the inter-agency Federal Committee on Standard Metropolitan Statistical Areas.

Each SMSA has one or more central counties containing the area's main population concentration: an urbanized area with at least 50,000 inhabitants. An SMSA may also include outlying counties which have close economic and social relationships with the central counties. The outlying counties must have a specified level of commuting to the central and must also meet certain standards regarding metropolitan character, such as population density, urban population, and population growth. In New England, SMSA's are composed of cities and towns rather than whole counties.

Each SMSA except one (Massau-Suffolk, N.Y.) has at least one central city. The titles of SMSA's include up to three city names, as well as the name of each State into which the SMSA extends. For the 1980 census, central cities of SMSA's are those named in the titles of the SMSA's, with the exception of Massau-Suffolk, N.Y., which has no central city and Northeast Pennsylvania, the central cities of which are Scranton, Wilkes-Barre, and Hazleton. Data on central cities of SMSA's include the entire population and housing within the legal city boundaries. In Hawaii where there are no incorporated places recognized by the Bureau of the Census, census designated places are recognized as central cities.

New standards for designating and defining metropolitan statistical areas were published in the Federal Register on January 3, 1980. The SMSA's recognized for the 1980 census comprise (1) all areas as defined on January 1, 1980, except for one area which was defined provisionally during the 1970's on the basis of population estimates but whose qualification was not confirmed by 1980 census counts; and (2) a group of 36

new areas defined on the basis of 1980 census counts and the new standards that were published on January 3, 1980.

When data on commuting flows become available for 1980 census tabulations, the new standards will be applied to the areas existing on January 1, 1980, and the boundaries, definitions, and titles for all SMSA's will be reviewed.

### Places

Size of place as shown on this file is based on the 1980 census population figures. Two types of places are recognized in the census reports -- incorporated places and census designated places.

Incorporated places are those which are incorporated under the laws of their respective States as cities, boroughs, towns, and villages, with the following exceptions: boroughs in Alaska and New York, and towns in the six New England States, New York, and Wisconsin. The towns in the New England States, New York, and Wisconsin, and the boroughs in New York are recognized as minor civil divisions (MCD's) for census purposes. The boroughs in Alaska are county equivalents.

Census designated places (CDP's) are closely settled population centers without corporate limits for which the Census Bureau has delineated boundaries. In 1980 each such place is known as a "census designated place". In the 1970 and earlier censuses, these places were known as "unincorporated places."

## DEFINITIONS AND EXPLANATIONS OF SUBJECT CHARACTERISTICS

### Property Classifications

Property - In the 1981 Residential Finance Survey, a mortgaged property is defined as all of the buildings and land covered by a single first mortgage. Usually, all land and buildings covered by a single first mortgage are adjacent to each other, but in some cases the buildings and land under a single mortgage are scattered.

If the property was not mortgaged, the property was defined by the owner.

Nonfarm - For purposes of this survey, a property was classified as nonfarm if it had 1 to 4 housing units and was on a place of less than 10 acres. Properties which were essentially farms were not included. This differs from the 1980 census definition of rural farm and nonfarm units. In the census, occupied housing units are classified as farm units if the place has acre or more from which at least \$1,000 worth of agricultural products were sold in 1979; thus rural units which did not meet these qualifications were classified as nonfarm.

Housing Unit - A housing unit is a house, an apartment, a group of rooms, or a single room occupied or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. The definition of "housing unit" is the same as that used in the 1980 census.

Residential - A property was considered residential if 50 percent or more of the floor space is used for residential purposes. If the owner indicated that the property consisted primarily of buildings or land which were essentially nonresidential in character, the property was considered nonresidential and out of the scope of this survey.

In the 1981 Residential Finance Survey, residential properties were divided into three categories: "homeowner" properties, "condominium" properties, and "rental and vacant" properties. Data for "homeowner" and "condominium" properties are contained in this file.

Homeowner property - A homeowner property is one with 1 to 4 housing units, at least one of which is occupied by the owner. All housing units in the property were included in the count, regardless of the number of structures in which they were located. Persons buying property and still owing money were considered owners, whether or not they had legal title to the property.

Condominium property - A condominium involves ownership that enables a person to own an apartment or house in a development of similar units and to hold a common or joint ownership in common areas; i.e., hallways, entrances, elevators, etc. The owner has a deed to the individual units, and very likely, a mortgage on the units. In the Residential Finance Survey, condominium properties contain only one housing unit by definition. Data are presented only for condominium units which were owner-occupied.

Properties Excluded - This file excludes the following types of properties:

1. Properties with 1 to 4 units on a place of 10 or more acres.
2. Mobile homes or trailers.
3. Publicly-owned properties, including low and middle-income housing properties owned by local housing authorities and other government agencies (e.g., State universities), properties owned by government agencies for the use of their employees, and government-owned housing for armed services personnel. Not included in the category "publicly-owned" are properties acquired by the Federal Housing Administration as a result of mortgage defaults and being held temporarily by that agency pending sale to new owners. Such properties were deemed part of the private housing inventory.
4. Hotels or motels with 50 percent or more of the accommodations reserved for transient use.
5. Properties with more than 50 percent of the floor space used for business or industrial purposes. Also excluded were mortgaged properties in which the mortgage also covered a structure nonresidential in character; for example, a parsonage was excluded if the mortgage also covered a church.
6. Properties under construction at the time of the April 1980 decennial census with no living quarters sufficiently completed to permit inclusion in the census enumeration. Since the 1980 decennial census records were the universe from which the 1981 Residential Finance Survey sample was selected, these properties were therefore automatically excluded from the survey.
7. Properties which did not contain housing units at the time of the Residential Finance Survey due to such events as fire or storm destruction, rehabilitation, or conversion to nonresidential use; and properties in which all of the buildings were demolished or scheduled to be demolished.
8. Individual units in condominium projects which were vacant or rented.
9. The rental portion of buildings being converted from rental units to condominium units at the time of the survey.
10. Properties which were for seasonal use only and were vacant at the time of the survey.

Although in the scope of the survey, data on rental and vacant properties are excluded from this tape. For data on these properties see 1980 Census of Housing Volume V, Residential Finance.

Mortgage Status - In this survey properties were classified as mortgaged or non-mortgaged on the basis of information furnished by the owner and the lender. The homeowner was asked to report all of the various types of debt outstanding on the property. However, only mortgages were included in this survey. If there was any doubt as to whether or not a debt was a mortgage, the lender was asked to confirm.

As used in this file, "mortgage" refers to all forms of debt where the property is pledged as security for repayment of the debt. It includes such debt instruments as deeds of trust, trust deeds, mortgage bonds, and vendor liens. In such arrangements, the borrower generally has the title to the property.

Also included as "mortgages" are such debt arrangements as contracts to purchase, contracts for deeds, assumption agreements, and land contracts. These differ from mortgages or deeds of trust in that title to the property remains with the lender, who generally is also the seller (i.e., former owner) of the property. The buyer has the right to occupy the property so long as he/she makes the payments on the debt. Title to the property passes to the buyer when he/she has paid the full or a stipulated amount on the loan. For purposes of this survey the buyer is considered the "owner." When a property being purchased under a land or purchase contract is also covered by an outstanding first mortgage made by the former owner, data are shown for the underlying mortgage only if the current owner has assumed the obligation for the payments.

In some cases, the owner of the building did not own the land but had a leasehold mortgage on the building only. For purposes of this survey, leasehold mortgages were treated in the same manner as any other mortgage.

To assure that all mortgage-type debts on the property were reported, the owner was asked to report all debts outstanding on the property. In the editing process, however, the following types of debt were classified as nonmortgages: Property improvement loans, such as FHA Title 1 loans not secured by the property; chattel mortgages (e.g., mortgages on furniture or equipment); mechanics and tax liens; and judgment liens arising from a lawsuit against the property owner. Properties having only the latter types of debt and no mortgage debt were classified as nonmortgaged.

To obtain confirmation of the mortgage status of the property and additional information about the mortgage, the Form D-1612 questionnaire was mailed to each lender to whom, according to the owner, mortgage payments were made. If the debt was other than a mortgage, this information was to be reported by the lender on the D-1612 questionnaire. Also eliminated on the basis of the lender's replies were mortgage debts that had been paid off or otherwise terminated prior to the survey period.

### Mortgage Characteristics

Type of Mortgage (First and Junior Mortgages) - A mortgage is classified as a first mortgage if it has prior claim over any other mortgage on the property, or if it is the only mortgage on the property. All other mortgages (second, third, etc.) are classified as "junior". A second mortgage is a junior mortgage which gives the lender a claim against the property which is second to the claim of the holder of the first mortgage. Any other junior mortgage(s) would be subordinate to the second mortgage.

Mortgage Insurance Status - This item refers to the presence or absence of guaranty or insurance on a mortgage. Under a mortgage insurance program, the mortgage holder is assured of full or partial compensation of the unpaid balance if the borrower defaults on the mortgage payments. Mortgages may be insured either by an agency of the federal government or by a private mortgage insurance company.

"FHA-insured mortgages" are mortgages made by private lending institutions and insured by the Federal Housing Administration.

"VA-guaranteed or insured mortgages" (GI loans) are those guaranteed or insured by the Veterans Administration and are made to eligible veterans who served after September 15, 1940 by private lenders for purposes of homeownership. Some of the properties with VA mortgages are owned by nonveterans who have assumed the mortgages.

"Insured conventional mortgages" are those insured by a private mortgage insurance company. Private mortgage insurance companies will, for a fee, issue insurance on mortgage loans similar to FHA and VA insurance, although usually not insuring as great a percentage of the loan.

"Insured by the Farmers Home Administration" are direct loans on home and rental and cooperative housing in rural areas for eligible borrowers. These loans may then be sold to investors, with Farmers Home Administration insurance.

"Not insured or guaranteed mortgages" are those other than FHA insured, VA guaranteed or insured, or privately insured.

Included in the "all other conventional" mortgage category are housing loans made directly by the Federal Housing Administration, the Veterans Administration, the Farmers Home Administration, or any other federal, State, or local government agency as the lender. Direct loans are made by the Veterans Administration in most cases only when the veteran is unable to obtain mortgage funds from private lenders at suitable terms in his/her area. Direct loans by the Federal Housing Administration are relatively rare and usually occur when FHA has to sell a property which it has acquired as a result of borrower default.

The mortgage insurance status question was asked of both the owner and the lender. In a very few cases neither respondent answered this question. In these cases the mortgages were classified in the "Not insured or guaranteed" mortgage category.

Origin of Mortgage - This item indicates whether the first mortgage currently on the property was (1) made by the current owner at the same time the property was acquired, (2) assumed by the current owner at the time of acquisition (i.e., the mortgage was on the property before acquisition by the current owner, who "assumed" the obligation of the unpaid balance of that mortgage), or (3) placed by the current owner after the property was acquired. These categories are defined as follows:

"Mortgage made at time property acquired" indicates that the present first mortgage is the same as originally made by the present owner when the property was acquired and has not been refinanced, renewed, or extended.

"Mortgage assumed at time property acquired" indicates that the present first mortgage is the same mortgage that was assumed from the previous owner when the property was acquired and has not been refinanced.

"Mortgage placed later than acquisition" indicates that the current mortgage is not the mortgage placed on the property at the time the present owner acquired the property. This category includes refinanced and renewed mortgages and mortgages placed on properties owned free and clear of debt at the time the mortgage was placed.

A refinanced mortgage consists of replacing an existing mortgage with a new mortgage. This may be done with the same lender or with a different lender. The principal balance may or may not be changed. Renewing or extending a mortgage means that a lender agrees to extend the terms of a mortgage having an outstanding principal balance for a specified additional period of time.

The category "mortgages placed on properties owned free and clear of debt" consists of properties that were previously acquired without a mortgage and those properties with mortgages placed at the time of acquisition but since paid off.

Purpose of First Mortgage Placed Later Than Acquisition of Property - Reasons reported for placing a first mortgage after acquisition of the property are as follows:

1. To renew or extend a loan that has fallen due without increasing the outstanding balance, i.e., without the borrower obtaining additional money.
2. To secure better terms, such as a lower interest rate, a longer term of years for repayment, smaller required payments, etc.
3. To provide money for such purposes as additions, improvements or repairs to the property, investment in other real estate, other types of investments, educational expenses, or other reasons as described by the respondent.

Purpose of Second Mortgage Placed Later Than Acquisition of Property - This item refers only to reasons for placing a second mortgage later than acquisition. Reasons include: To provide funds for such purposes as additions, improvements or repairs to the property, investment in other real estate, other types of investments, educational expenses such as college education for the children, medical expenses, or other reasons as described by the respondent.

Year Mortgage Made or Assumed - This refers to the year the current mortgage was made or assumed by the current property owner. If the current mortgage had been refinanced or renewed, the year of the most recent refinancing or renewal is shown.

Characteristics shown in this file for mortgages made or assumed in any given year and in existence at the time these data were collected do not necessarily reflect the characteristics of all mortgages made in that year. Mortgages assumed in a particular year represent mortgages originally made in previous years. Moreover, many mortgages made in previous years had been paid off or otherwise terminated by the time of this survey.

The year the mortgage was made was asked of both the owner and the lender. In the case of an assumed mortgage, if the assumption date was not reported by the lender, the date reported by the owner was used.

Face Amount of Mortgage when Made or Assumed - The mortgage loan is the amount of the loan at the time it was obtained by the current property owner. If the mortgage was assumed from the previous owner, the mortgage loan is the unpaid balance when assumed. If the owner made a new mortgage, the mortgage loan is the face amount of that mortgage. When the mortgage represented a refinancing or extension of the previous mortgage, the mortgage loan is the amount of the new mortgage. The amount of the mortgage loan was

asked of both the owner and the lender. In the case of an assumed mortgage, if the assumption amount was not reported by the lender, the amount reported by the owner was used.

Mortgage Outstanding Debt - Mortgage outstanding debt is the unpaid principal balance of the mortgage at the time of the survey. In some instances, it also includes overdue or deferred interest.

Interest Rate - Interest rate is the annual rate specified in the mortgage or the annual equivalent if not on an annual basis. Where the rate varies during different periods of the life of the mortgage, the rate at the time of interview is shown. No fees or charges, such as the FHA mortgage insurance premiums, are included.

Variable Interest Rate - The intent of this item was to identify mortgages whose interest rates could be changed during the life of the mortgage. The lender was asked if the interest rate could change. If the answer was "yes" the lender was asked if the present rate was higher, lower, or the same as when the mortgage was made. Analysis of the extent interest can change should take into consideration these data and the data on "Reasons for change in mortgage rate".

Reason for Change in Mortgage Rate - This item is presented for mortgages with a variable interest rate as reported by the lender. The reasons for change in mortgage rate include the following.

1. Rate renegotiated periodically - This category refers to loans for which the interest and monthly payments are renegotiated after a period of years. The interest rate is then adjusted according to current market conditions.
2. Rate changes tied to market index - The interest rate for these mortgages is tied to some reference index that reflects changes in market rates of interest. Constraints may be placed on the frequency and amount of the rate increase.
3. When mortgage is assumed - This category pertains to mortgages that contain a clause that allows an interest rate change if the mortgage is assumed.
4. When payments become delinquent - This refers to mortgages that contain a clause which allows an interest rate change if the borrower becomes delinquent in his/her payments.
5. Other - This category includes reasons specified by the lender that could not be included in the categories above.

This is a multi-tally item. Up to five reasons may be given for a single mortgage.

Graduated Interest and Principal Payments - This item pertains to mortgage plans that allow monthly payments (principal and interest) to change during the term of the mortgage by means other than a change in interest rate. Mortgage plans that allow such changes are often called Graduated Payment Mortgages (GPM). These mortgages begin with lower payments which rise later in the life of the mortgage. The graduation date and term may or may not be fixed throughout the life of the mortgage.

Data are shown on whether the payments under mortgage plans of this type increase yearly for the first 5 years or increase yearly for the first 10 years. The category "Payments change in some other way" includes terms specified by the lender, if different from the categories above.

The intent of this question was to identify mortgages allowing lower monthly payments (principal and interest) during the early years of the mortgage with higher payments later in the mortgage's life. The lower payments are accomplished by deferring some or all of the principal and interest due, but do not involve a change in interest rates. The frequency of mortgages with graduated payments may be overstated. There were indications that some lenders misunderstood the intent of this question. Some respondents answered "yes" to this question but qualified it by notes such as "if real estate taxes go up" or "if terms renegotiated."

Term of Mortgage - For most mortgages, the term is the length of time required to pay back the principal in regular periodic payments and is usually stated in the mortgage document. For an assumed mortgage, the term shown is the original term. No routine edit was made to determine whether mortgages requiring regular periodic payments would be paid off during the specified term.

There were other types of term arrangements reported by lenders. If the lender did not report a specific term, but entered "until paid" or a similar phrase, and regular payments of principal were required, the effective term was computed.

Some mortgages are written with short terms and are either renewable at the option of the lender or contain renewal clauses which require the lender, under most circumstances, to extend the mortgage term. These were reported in different ways by lenders. A few mortgages appeared to have been long since past due. In these cases, particularly with lenders who were individuals, the stated term may have had little meaning.

The classification "no stated term" includes the following types of arrangements:

1. The lender reported that the mortgage had no specific term and that no regular principal payments were required.
2. The lender reported the term of the mortgage as "until paid" and there were no regular principal payments.
3. "On demand" mortgages due at any time on demand of the lender. During the life of such mortgages, interest payments usually are required; principal payments may or may not be required.

Holder of Mortgage - This refers to the firm, organization, institution, or person that has the legal right to the interest and principal due on the mortgage.

The mortgage holder is not necessarily the original mortgage lender since the original lender may have transferred the mortgage to a new holder. Mortgages are frequently originated by one firm (or person) as agent or loan correspondent for another firm or organization which provides the mortgage funds; or mortgages are sold by the originating lenders to firms or organizations which have funds available for investment. The firm to which the mortgage payments are made is not always the mortgage holder, since payments are frequently made through a firm acting as a collecting or servicing agent for the holder.

Information on mortgage holder was obtained from the mortgage holder or the agent of the holder.

1. Commercial bank or trust company - This type of bank offers many financial services--e.g., commercial and industrial loans, personal loans, checking accounts, savings accounts, and residential mortgage loans. If a bank has invested its regular funds in a mortgage for its own account, the mortgage is shown as being held by a "commercial bank or trust company." If a bank has invested the funds of a trust account (e.g., funds available from an estate being administered by the bank for a customer) or the funds of a conventional mortgage pool(s) not guaranteed by GNMA or FHLMC, in a mortgage, the case is included in the category "Other."
2. Mutual savings bank - These institutions are owned by their depositors. At one time this type of bank accepted savings deposits only; however, currently these institutions provide essentially the same financial services as commercial banks. Banks of this type are located principally in the New England States, New York and Pennsylvania.
3. Savings and loan association - This type of institution invests the savings of its depositors in mortgage loans, principally on homes. Included in this category are building and loan associations and homestead associations.
4. Life insurance company - A life insurance company may use premiums received from policy holders and earnings received from investments to make loans secured by real estate.
5. Mortgage company - This type of firm is engaged primarily in the business of originating and selling mortgages. Mortgages which are shown as being held by mortgage companies in this file represent mortgages recently made and not yet sold and those in which the mortgage company had invested its own funds.
6. Federal agency - The principal types of agencies included in this category are:
  - a. Government National Mortgage Association (GNMA) - This agency purchases mortgages insured by FHA or guaranteed or insured by VA on specified types of housing--mainly housing for low and moderate income families, cooperative projects, and other special purpose housing for which regular mortgage market financing is inadequate. GNMA also holds mortgages acquired from the Federal National Mortgage Association (FNMA) as a result of assuming FNMA's management and liquidation functions.

- b. Federal Housing Administration (FHA) - This agency becomes the holder of a mortgage as a result of procedures that are followed when a borrower defaults on a FHA-insured mortgage.
  - c. Veterans Administration (VA) - Mortgages held by this agency include those made by the VA under its direct loan program, and mortgages made in connection with the sale of properties acquired by VA from lenders because of borrower defaults on VA-guaranteed loans.
7. Federally secured pool - Federally secured pools hold mortgages financed by securities guaranteed by the Government National Mortgage Association (GNMA), the Federal Home Loan Mortgage Corporation (FHLMC) or the Farmers Home Administration (FmHA). Mortgages in a pool are part of a group of mortgages whose principal and interest payments are guaranteed by GNMA, FHLMC or FmHA and which are held in trust for delivery under certain conditions to GNMA, FHLMC or FmHA.
  8. Federal National Mortgage Association (FNMA, also known as "Fanny Mae") - This government-sponsored organization buys and sells FHA-insured, VA-guaranteed, and conventional mortgages to improve distribution of mortgage funds and to encourage construction of housing.
  9. Real estate or construction company - Neither of these two types of holders is primarily in the mortgage business. Their mortgage activity is usually an adjunct to the buying and selling of real estate, or the building of homes. These firms may hold mortgages for short periods of time until they can be sold to investors.
  10. Individual or individual's estate - Included in this category are mortgages held by individual persons or estates of individuals. Excluded are individuals' estates being administered as trust accounts by commercial banks.
  11. Other - Includes retirement funds; State and local governments or private pension systems; nonprofit organizations; insurance companies not classified as life insurance companies; trust accounts administered by a bank; conventional mortgage pools (those not guaranteed by GNMA, FHLMC or FmHA); finance companies; and other holders who do not fit in the ten specified categories.

Location of Mortgage Holder - The State location of the principal address of the lender was asked of the lender or its agent. No attempt was made to edit replies in terms of whether or not the respondent answered for headquarter offices, except that Federal agencies, Federally-secured pools, and the Federal National Mortgage Association (as holders) were assumed to be in Washington, D.C. (the South region) regardless of the respondent's reply.

Servicing of Mortgage - "Servicing" a mortgage involves collection of the mortgage payments from the borrower, maintaining records of payments, setting up escrow accounts for accumulating the real estate tax and property insurance portions of mortgage payments (when included in the payment), paying the tax and insurance bills, and sending required notices to the borrower.

A mortgage may be serviced by the holder or by an agent for the holder. Insurance companies and banks which invest in mortgages over a wide geographical area generally arrange for servicing of their mortgages by local servicers. These are frequently the local mortgage companies or banks which originated the mortgages. Individuals who invest in mortgages may arrange for the servicing of these mortgages by a bank or mortgage company charges the holder a fee for performing this service.

Holder's Acquisition of Mortgage - This item indicates how the present holder of the mortgage acquired it. Holders usually acquire mortgages in one of two ways:

1. They can originate the mortgage directly from the borrower, with no intermediary agent.
2. They can purchase the mortgage from a previous holder.

Purchased mortgages are further classified as to whether the mortgage was purchased from the present servicer or purchased from someone else. It is common practice for a mortgage company to originate mortgages and then sell them to investors, such as life insurance companies. Many times, the mortgage company will continue to service the mortgages that have been sold to the investor.

"Mortgage Assumption" - This item refers to the absence or presence of a clause in the mortgage which permits assumption of the mortgage only with the lender's permission.

"Prepayment penalties" - A mortgage is classified as having "prepayment penalties," if it contains a clause which requires a fee or percentage of the outstanding loan to be paid if the mortgage is paid in full before the term of the mortgage expires.

"Mortgage loan as a percent of purchase price" - This percentage was computed for all mortgage loans on the property. The percentage is shown only when the first mortgage was made or assumed at the time the property was acquired by purchase or construction. For total mortgage loan the amounts of the first and junior loans were combined, even though they may have been made at different times.

"Outstanding debt as percent of value" - The percentage was computed for all mortgages on the property.

#### Mortgage Payments And Other Expenses

Method of Payment - This refers to the payment arrangements required under the terms of the mortgage. Mortgage payments in this report are classified according to whether or not regular monthly payments are required. Mortgages with "regular monthly payments required" are further classified by the method of payment and whether these payments reflect full or partial amortization.

Interest and Principal - This category includes regular payments of both interest and principal even if payments are made for different intervals, e.g., interest paid monthly and principal paid quarterly.

Principal Only - A few mortgages were reported on which principal payments only were required. These were primarily short-term mortgages on which all interest was due in a lump sum at the end of the term, or mortgages on which no interest was being charged.

Interest Only - Included in this category are mortgages on which principal was not being paid at the time of the survey. In some cases this is a temporary situation and payments for principal were required in the past or will be required later.

No Regular Payment Required - A few mortgages were reported on which no regular payments were required for interest or principal. With respect to small properties, some of these mortgages involved borrowers and lenders who were related. Some mortgages on large rental properties involve unusual financing arrangements. Occasionally the holder of the mortgage and the owner of the property are different firms with the same principals.

Amortized Loan - The amount of the loan is paid back in installments usually including payments to principal and interest, at regular intervals (monthly, quarterly, etc.).

Fully Amortized - The principal payments are sufficient to pay off the loan completely within the stated term of the loan.

Partially Amortized - The principal payments pay off part, but not all, of the loan by the end of its term. The remainder of the loan then becomes due and is paid off in one lump sum or refinanced with a new loan, or extended by renewal of the loan.

Monthly Interest and Principal Payments - This is the amount required to be paid regularly on the mortgage for principal repayment or interest, or both.

Therefore, mortgages with no required regular payments are excluded. Principal and interest payments are shown on a monthly basis, regardless of the actual frequency of payment. Data are shown for first mortgage payments and for total mortgage payments.

Current Status of Mortgage Payments - A mortgage is classified "delinquent" when the required payments are past due 30 days or more. When payments were delinquent, mortgages were classified as to the number of payments past due. Mortgages delinquent by 4 or more payments are shown by whether or not foreclosure proceedings had begun or were in process at the time of the survey.

Selected Monthly Owner Costs - This amount is the sum of payments for real estate taxes, special assessments (if any), property insurance, utilities, fuel, water, condominium maintenance fee (where applicable) and if the property is mortgaged, interest and principal payments on all mortgages, plus any other items included in the mortgage payment. An edit unduplicated the taxes and insurance if reported by both the owner and the lender. Selected owner costs are shown on a monthly basis, and annually as a percent of income.

Real Estate Tax - This is the amount of total real estate taxes paid on the property in the 12-month period preceding the survey. It includes both State and local real estate taxes. The respondent was requested not to include payments for special assessments or for taxes in arrears from prior years.

Real estate taxes are shown on an annual, per housing unit basis. Taxes are also presented on a per \$1,000 of value basis and as a percent of household income.

Interest and Principal Payments as Percent of Income - This percentage relationship is shown for total mortgage payments. The data are restricted to those cases where regular payments of interest and/or principal are made on the first mortgage.

### Property Characteristics

Location by Size of Place - Data on the location of the property are shown whether inside or outside SMSA and by population size of places within these areas.

Number of Housing Units - The number of housing units on a property is the count of all units occupied or intended for occupancy as separate living quarters. By definition, the number of housing units for condominium properties is one.

Number of Buildings - Only buildings used for residential purposes were included. Not counted were buildings without housing units.

Manner of Acquisition - This item indicates how the current owner acquired the property, i.e., whether by purchase or by means other than purchase, and if purchased how the purchase was financed. In this survey, "purchase" includes transactions where the structure was built for or by the owner.

The owner was asked to report the manner in which he/she financed the acquisition of the property. If the land was acquired prior to acquisition of the building, the method of financing the building was to be reported.

It should be noted that the mortgage arrangements at the time the property was acquired were not necessarily the same as the current mortgage status. For example, a mortgage made at the time of property acquisition by the current owner may not be the same mortgage that is currently on the property, due to refinancing, renewal, etc.

The methods of acquisition are described below:

"Placed one new mortgage" includes cases where the present owner made one new mortgage when the building was purchased or constructed.

"Placed two or more new mortgages" includes cases where the owner placed two or more mortgages.

"Assumed mortgage already on the property" includes cases where the properties were already mortgaged when acquired by the present owner and the present owner took over the obligations of the existing mortgage or mortgages.

"Assumed a mortgage already on the property and placed a new mortgage" includes cases in which the present owner took over an existing first mortgage and made a new second mortgage. Also included are cases in which the owner assumed first and second mortgages and made a new third mortgage.

"All cash, no borrowing" includes cases where the owner paid cash for the property using savings or proceeds from sale of assets, including sale of other real estate.

"Borrowed other than with a mortgage" includes those cases in which the owner acquired the building with borrowed funds (for all or part of the purchase price or cost of construction) and this loan was not secured by a mortgage, deed of trust, land contract, etc.

"Inheritance or gift" includes transfer of husband-wife ownership to the surviving spouse upon the death of one or the other.

"Other" includes methods of acquisition such as properties acquired through foreclosure, through delinquent tax sale, corporate reorganization, or trade for another property.

Purchase price and ratios involving purchase price are not shown for properties acquired other than by purchase, i.e., in a manner in which there either was no money involved, or the amount of money did not represent the full value at time of acquisition. They are also not shown if the respondent marked "other" or if the manner of acquisition was not reported.

Source of Downpayment - This item indicates the major source of cash used for downpayment or outright purchase or construction of the property. Data are limited to those properties acquired after 1974. A description of the sources is as follows:

"Sale of previous home" includes only those cases in which the previous home was sold during the 12-month period preceding the acquisition of the present home and the proceeds were used toward the purchase of the present property.

"Sale of other real property or other investment" includes money from the sale of other real property or real estate other than the previous home or from the sale of other investments such as securities (common and preferred stock, municipal or corporate bonds), dissolved business ventures, etc.

"Savings" includes cases in which the present owner(s) purchased their property with money drawn from savings, such as bank deposits, share accounts as in the case of credit unions, or savings bonds.

"Borrowing other than a mortgage on property" includes those cases where the owner(s) borrowed the downpayment.

"Gift" includes those cases in which the owner(s) used money received as a gift, regardless of the source, and used it as the downpayment on the property. Inherited money was to be reported in the "Other" category if it was used immediately for the downpayment. Generally, inherited funds tend first to be invested or deposited in savings accounts.

"Land on which structure was built" includes those cases in which the owner's equity in the property is the land on which the structure was built. The term "structure" refers to residential structures, usually the owner's own home.

"Other" includes those cases in which the respondent could not classify the source in any of the above categories.

"No downpayment required" includes those cases where the owner did not use personal funds to finance the purchase. For example, a first and second mortgage combined to cover the total purchase price.

Land and Building Acquisition - The owner was asked if he/she:

Acquired the entire property (land and buildings) at the same time or within the same 12-month period.

Constructed a building on land previously owned.

Acquired a building located on land he/she did not own.

Year Property Acquired - This item refers to the calendar year the building and land were acquired by the current owner, or to the year the building was constructed by (or for) the owner on land previously acquired. "Acquired" includes purchase or other forms of acquisition, such as inheritance, gift, trade, and foreclosure. In those properties with more than one building acquired in different years, the year refers to the first building bought, built, or otherwise acquired.

Year Structure Built - "Year structure built" refers to the calendar year in which the building was completed. It refers to original construction and not to any later remodeling, additions, reconstructions, or conversions. For properties with more than one building, the owner was instructed to answer for the first one completed.

Rooms - Included are whole rooms used for living purposes, such as living rooms, dining rooms, kitchens, bedrooms, finished attic or basement rooms, recreation rooms, permanently enclosed porches which are suitable for year-round use, and lodgers' rooms.

Not included are bathrooms, halls, foyers or vestibules, balconies, closets, alcoves, pantries, strip or pullman kitchens.

Purchase Price - Purchase price includes the total cost to the buyer of land and buildings on the property when acquired. The amount reported by the respondent was the total purchase price, including the downpayment, but excluding closing costs (salesman's commission, notary fees, title search, transfer taxes, etc.).

If the structure was built by (or for) the owner, he/she was asked to report total land and construction costs. The cost of land was not included if the owner of the building did not also own the land. Costs of improvements, conversions, and repairs made after the purchase or construction of the original structure were not to be included in the purchase price.

Value - This is the amount the owner estimated the property would sell for on the current 1981 market, under ordinary conditions and not at a forced sale. Owners who had difficulty estimating the value of their property were asked to specify the range into which they thought the value fell.

If the owner of the property did not own the land on which the building stood, the land value was to be excluded from market value. This differs from the 1980 census where respondents were instructed to provide an estimate of the combined value of the building and land, even if only the building was owned. In cases where the property included more than one building, the value of the entire property was reported.

Purchase Price as Percent of Value - This percentage was computed only for properties acquired by purchase or construction. Data are shown by period of purchase.

### Owner Characteristics

Ownership Status - This item refers to the number of persons owning the property. Properties owned jointly by husband and wife are classified as having two owners.

Age of Owner - The respondent was asked to designate the age category shown on the questionnaire which applied to the owner's (and co-owner's) age.

Race of Owner - The concept of race as used by the Census Bureau reflects self-identification by respondents; it does not denote clearcut scientific definitions of biological stock. The data represent essentially selfclassification by people according to the race with which they identify themselves. The four racial groups for this survey are: White; Black; Asian and Pacific Islander; and American Indian, Aleut, and Eskimo.

Sex of Owner - Sex (male/female) of the owner (and co-owner) is identified.

Spanish Origin - Spanish origin as shown in this file refers to the owner (and co-owner) of the property and not to any other household members. The data reflect owners who considered their origin or descent as being Spanish/Hispanic.

Veteran Status - The respondent was asked to report if any of the owners of the property ever served in the Army, Navy, or other Armed Forces of the United States, and, if so, to indicate the period of service, as shown on the questionnaire.

Service in the U.S. Armed Forces is defined as any active duty for any length of time at home or abroad in the U.S. Army, Navy, Marine Corps, Coast Guard, Air Force, or any reserve branch of these organizations. It excludes employment in the merchant marine or civilian employment in any branch of the Armed Forces; service in a National Guard Unit (except when called to active duty as during World War II and the Korean Conflict), short periods of reserve training, or service in the armed forces of a foreign country.

Persons in Household - All persons living in the household were counted in determining the number of persons who occupied the housing unit. These persons include not only occupants related to the owners but also any lodgers, foster children, wards, and resident employees who shared the living quarters of the owners.

Excluded were persons away in the Armed Forces, attending college, or in an institution such as a home for the aged or a mental hospital.

Income - This is the sum of money received from wages or salary, self-employment, and other sources by all members of the household 15 years or older. The respondent was asked to report an annual figure for the calendar year 1980. Instructions regarding what was to be included in the income figures are on the Forms D-1610 Homeowner and D-1609 Condominium questionnaires.

Income data in the 1980 Census of Population were reported for calendar year 1979 by source of income for each member of the household. In the 1981 Residential Finance Survey, the questions were considerably less detailed. The respondent was asked to report only total aggregate income from all sources for the household spouse.

## DATA COLLECTION AND PROCESSING PROCEDURES

### Data Collection Procedures

Survey Design and Techniques - The 1981 Residential Finance Survey was designed to provide data about the financing of nonfarm, privately-owned residential properties.

The program was conducted by mailing questionnaires to a sample of property owners, and to the lenders who held mortgages on the sample properties.

A sample of about 62,000 housing units was drawn from the addresses of housing units in the 1980 Census of Population and Housing. These addresses were limited to the counties and independent cities in the 376 sampling areas used for current surveys of the Bureau of the Census.

Forms - Five questionnaires were used to collect data for the 1981 Residential Finance Survey (see Appendix A).

The homeowner questionnaire (D-1610) was mailed to all units in sample properties with 1 to 4 housing units; it provided for the reporting of characteristics of the property owner(s). It also requested the name and address of the owner if he/she did not live on the property. If the property was mortgaged, the respondent was asked to report the person or firm to whom mortgage payments were made. A statement on the form told the respondent that by providing the lender's name and address he/she was granting permission to the Census Bureau to contact that lender. The respondent had the option of not providing this information.

The "owner-seeker" letter (D-1613(L)) was mailed to apartments in properties with 5 or more housing units in order to determine the name and address of the owner or agent to whom rental payments were made or whether the unit was a condominium. The rental property or condominium questionnaire was then mailed to these owners or their agents. To minimize reporting burden on the public and survey costs, the mailing of "owner-seeker" letters was limited to a maximum of 7 apartments in any one multiunit structure.

The rental property questionnaire (D-1611) was mailed to owners or agents of properties with 5 or more housing units or those with less than 5 units when none was owner-occupied as indicated by responses on the D-1610 and D1613(L) questionnaires. As with the D-1610 questionnaire, if the property was mortgaged, the respondent was asked to whom mortgage payments were made.

The condominium questionnaire (D-1609) was mailed to respondents in owner-occupied condominiums. Most condominiums were identified prior to the mailing of questionnaires through "owner-seeker" letters (D-1613(L)). However, some condominiums were not identified may have received homeowner questionnaires (D-1610). In these cases the information received was transcribed to a D-1609 questionnaire. As with the D-1610, the questionnaire provided for the reporting of characteristics of the property and owner(s), and if the property was mortgaged, the respondent was asked to report to whom mortgage payments were made.

The mortgagee (lender) questionnaire (D-1612) was mailed to persons or firms to whom mortgage payments were made, as indicated on the homeowner, rental property and condominium questionnaires. It provided for the reporting of information about the mortgage. The form was designed to collect data on both first and junior mortgages.

Timing - The homeowner questionnaires and the "owner-seeker" letters were mailed on April 6, 1981. The rental property and condominium questionnaires were mailed on a flow basis beginning at the end of May 1981. The mortgagee questionnaires were mailed in two cycles, the first in August and the second in October 1981.

Enumeration - The 1981 Residential Finance Survey was essentially a centralized mail-out, mail-back operation conducted by the Data Preparation Division in Jeffersonville, Indiana. The mail enumeration of property owners occurred mainly in the months of April, May, and June 1981, and that of lenders in the fourth quarter of that year.

Field interviewing was limited to cases in which the owner was either not identified or failed to respond to the original mailed questionnaire and followup letters. Follow-up enumeration was conducted by interviewers from the 12 census regional offices.

Interviewers were trained for followup enumeration of property owners through an extensive home study course and a one day classroom training session conducted by supervisory personnel at each of the 12 regional offices.

Followup interviewing of lenders dealt mainly with individuals who held mortgages. Interviewers assigned to this task were trained in a home study course. Lending institutions received letters or phone calls from regional office personnel urging them to complete and return their questionnaires.

#### Data Processing Procedures

Clerical Editing and Coding - The questionnaires were received in the Jeffersonville, Indiana, Data Preparation Division. Each questionnaire was screened for completeness, mortgage status, tenure, consistency between expected and actual number of housing units, and whether the property was within the scope of the survey.

After screening, a clerical edit operation was performed to ensure that the proper questionnaire (homeowner, condominium or rental) was completed by the respondent; that the answers referred to the sample address; and that all sampled addresses were associated with the correct property. Questionnaires which failed the clerical edit were referred to professional staff at headquarters - Washington for resolution. Upon completion of the clerical edit, questionnaires for nonmortgaged properties were prepared for data entry. Mortgaged property questionnaires were matched to the corresponding lender questionnaires and were shipped to headquarters for the mortgage edit. In general, the mortgage edit was performed to ensure that the owner and lender were reporting for the same mortgage and that all relating lender questionnaires were accounted for.

Specifically, mortgage edit comprised the following activities:

1. The reduction of the category of "no reports." On this file no attempt was made to eliminate the "Not reported" category unless it could be done on the basis of

other information about the property. For example, if the owner failed to report the year the property was acquired, but did report that the mortgage was made at the time of acquisition, and the lender reported the year the mortgage was made, this was assumed also to be the year of acquisition.

It was possible to eliminate the "Not reported" category for most mortgage items for two reasons. First, there were two sources of information (the owner and the lender). Second, if a few facts are known about a mortgage it is frequently possible to use a mortgage payment calculator and a loan progress chart to compute the missing information.

2. The interpretation of respondent's notes which were numerous and frequently complex. To cite a few examples:

- Asked the interest rate, the respondent replied "2 points above prime rate at time."
- Asked the type of mortgage (1st, 2nd, etc.) the lender marked the "other" box and explained "wrap" mortgage covering two other mortgages.
- The owner reported three mortgages, with three different holders. One, but only one, holder explains in detail that it is in fact only one mortgage, with three persons entitled to the income.

3. Proration. This occurred when an owner reported his/her project as a single property but the lender's response indicated that more than one property was involved. (By definition, a property is what is covered by a single first mortgage.) It was necessary to prorate the owner's data on various property items (e.g., number of units, value, expenses). Proration was usually done on the basis of the face amounts of the mortgages and/or the number of housing units on the property.

4. Consistency checks. The editors had a number of such checks to make; e.g.:

- A junior mortgage cannot be placed before a first mortgage.
- Outstanding debt cannot exceed face amount (except under certain circumstances).
- FHA-insured mortgages cannot be demand mortgages.

Computer Processing - Two distinct computer edits were performed on the survey data. The first edit made a recheck of selected "key" items to ensure that they were answered. It also made consistency checks for each data record keyed, (e.g., if the property had two mortgages there must be two mortgage documents keyed for that property). This edit also checked for duplicate records for the same property. All cases which "failed edit" were reviewed and corrected by professional staff.

The second computer edit made a final check for internal consistency between items within a data record. For a few items response allocations were made based on this check. In addition, this edit performed a "clean-up" function prior to data tabulation (e.g., blanking items which should not have been answered based on the questionnaire "skip" pattern.)

The weighting of the data (including nonresponse adjustment and ratio estimation) along with the calculation of standard errors, medians, means, and all ratios, and the final tabulation of the data were performed by computer.

## ACCURACY OF THE DATA

The data presented in this publication are based on the sample of properties selected for the 1981 Residential Finance Survey. These data are estimates of the values that would have been obtained if each property in the country had been interviewed. Estimates are expected to vary from the results of a complete count because they are subject to two basic types of error - sampling and nonsampling. The sampling error in the data arises because only a sample of properties was selected to be interviewed in this survey. The nonsampling error is the result of all other errors that may occur during the collection and processing phases of the survey.

### Sample Design

The sample for the 1981 Residential Finance Survey was selected in two stages. In the first stage, primary sampling units (PSU's) were grouped into 376 strata and one PSU was selected from each stratum. A PSU consisted of a county, group of counties, or a standard metropolitan statistical area (SMSA). There were 156 strata (representing about 61 percent of the total 1980 population) with only one PSU. These PSU's were called self-representing (SR). Each of the remaining 220 strata was composed of more than one PSU. From each such stratum, one PSU was chosen with probability proportionate to its 1970 population. These PSU's were termed nonself-representing (NSR). The 376 sample PSU's contained counties and independent cities from each of the 50 states and the District of Columbia.

Within each sample PSU, a sample of residential properties was selected from a file of addresses enumerated in the 1980 census. To control the effect of large properties on the reliability of the sample estimates, addresses with 50-or-more units located in portions of the sample PSU where the 1980 census was conducted by mail were identified in a search operation. The remaining parts of the sample PSU were not searched since they contained relatively few addresses with 50-or-more units. Each address identified as being in an NSR PSU and containing at least 50 units, or in an SR PSU and containing at least 100 units, was included in the sample. Units at addresses in an SR PSU that contained 50-to-99 units were sampled at the rate of 1 in 180, and each address which contained a selected unit was in the sample. Units at addresses with 5-to-49 units (or at addresses with 50-or-more units in areas where no search was conducted) in all PSU's were sampled at the overall rate of 1 in 1,400, and each such address that contained a selected unit was in the sample. Units at addresses with 1-to-4 units in all PSU's were sampled at the overall rate of 1 in 2,800, and each such address that contained a selected unit was in sample.

The sample of approximately 62,000 housing units produced about 55,900 sample properties. Of these properties, data were collected for 15,700 homeowner and 1,300 homeowner condominium properties as well as 3,900 rental and vacant properties with 1-to-4 units, 4,500 rental and vacant properties with 5-to-49 units, and 12,100 rental and vacant properties with 50-or-more units. (Rental and vacant properties are not included on this file.) The remaining 18,400 properties included 11,200 that were not within the scope of this survey and 7,200 for which no data were obtained.

## Errors In The Data

Since the data from this survey are based on a sample, they may differ somewhat from the values that would have been obtained if each property in the United States had been enumerated using the same questionnaire, instructions, enumerator, etc. The deviation of a sample estimate from the average of all possible samples is called the sampling error. The standard error of a survey estimate is a measure of the variation among the estimates from all possible samples and thus is a measure of the precision with which an estimate from a particular sample approximates the average result of all possible samples. The sample estimate and its estimated standard error may be used to construct interval estimates that, with prescribed confidence, contain the average result of all possible samples.

In addition to the variability that arises from the sampling procedures, sample estimates are subject to nonsampling error. Nonsampling error may be introduced during any or all operations used to collect and process survey data. For example, operations such as editing, reviewing, and handling questionnaires may introduce error into the data. A more detailed discussion of the sources of nonsampling error is given in the section on "Control of Nonsampling Error".

Nonsampling error may affect the data in two ways. Errors that are randomly introduced will increase the variability of the data and should therefore be reflected in the standard error. Errors that tend to be consistent in one direction will make sample estimates biased in that direction. For example, if respondents consistently tend to under-report their income, then the resulting counts of properties by income category will be skewed toward the lower income categories. Such biases are not reflected in the standard error.

## Estimation Procedure

Adjustment for Nonresponse - To account for nonresponse in properties with similar characteristics, a noninterview factor was applied to each interviewed property. After each property was inflated by the reciprocal of its probability of selection (call this the property's basic weight), the property was tabulated into one of 56 groups defined by region (Northeast, North Central, South, West) and various property characteristics (number of units, located in an SR or NSR PSU, etc.). Then, each interviewed property within a given group was multiplied by an appropriate noninterview factor. The numerator of this factor was the sum of the basic weights of all properties (interviewed and noninterviewed) in the group. The denominator was the sum of the basic weights of the interviewed properties in the group.

If necessary, the groups were combined, or collapsed, within region to control the size of the noninterview factor. Each group that did not satisfy certain collapsing criteria involving the number of properties or the noninterview factor was collapsed, according to a specified pattern, with one or more groups until all collapsing criteria were met.

Ratio Estimation - Estimates for this survey were obtained from a ratio estimation procedure. In general, this procedure produced results that were more reliable than those that would have been obtained if the data for each sample property were inflated by the reciprocal of the property's probability of selection (i.e., if a simple inflation estimate procedure was used) and by a noninterview factor. Ratio estimation improves the reliability of estimates when there is a sufficiently high positive correlation between the estimated characteristic and a statistic which can be estimated from the survey and for which values are available from an independent source (such as the census).

For this survey, ratio estimation was applied separately to two property categories - homeowner (which includes all owner-occupied condominiums), and rental and vacant. After the survey data for a property were inflated by the reciprocal of the property's probability of selection and by a noninterview factor, the data were tabulated separately for each property category into 32 groups defined by region and the following eight geographic breakdowns:

- SMSA with 1,000,000 or more persons
  - 1 Inside central city
  - 2 Outside central city
- SMSA with 250,000 to 999,999 persons
  - 3 Inside central city
  - 4 Outside central city
- SMSA with less than 250,000 persons
  - 5 Inside central city
  - 6 Outside central city
- Not SMSA
  - 7 Urban
  - 8 Rural

As a final step in the estimation procedure, the values of the survey data in each group within each property category were multiplied by an appropriate ratio factor. For a homeowner-property group, the numerator of this ratio factor was the 1980 census count of owner occupied units in 1-to-4 unit structures classified into the group, and the denominator was the survey estimate of the number of owner-occupied units in homeowner properties classified into the group. For a rental-and-vacant group (not included on this file), the numerator was the sum of the 1980 census counts of renter-occupied or vacant units and owner-occupied units in five-or-more-unit structures classified into the group. The denominator was the survey estimate of the number of renter-occupied or vacant units in homeowner properties classified into the group plus the number of units in rental properties classified into the group.

If necessary, the geographic breakdowns were collapsed within property category and region to increase the reliability of the ratio estimation procedure. Any geographic breakdown that did not meet certain collapsing criteria involving the unweighted sample count or the ratio factor was combined, according to a specified pattern, with one or more geographic breakdowns until all collapsing criteria were met.

Derivation of An Estimate - Under the ratio estimation procedure, each sample property was given a weight that was equal to the product of the reciprocal of the probability of selection, noninterview factor, and ratio factor assigned to the sample property. For a given tabulation class, a characteristic total should be estimated by summing the weights given to the sample properties that are in the tabulation class and possess the characteristic.

#### Control Of Nonsampling Error

As mentioned above, nonsampling error is present in sample data. If left unchecked, such error could introduce serious bias into the data and cause much more variation in the data than that which is attributable solely to sampling error.

The sources of nonsampling error, i.e., human and mechanical errors, are present in any large statistical undertaking. Errors during the data collection phase may include failing to collect required information from respondents, obtaining incorrect or inconsistent data, and recording information incorrectly or in the wrong place. Errors can also occur during the field review of an enumerator's work, the clerical handling of questionnaires, the manual editing and coding operations, and the numerous stages of electronic processing of the material.

The data are limited by the breadth of the respondent's knowledge and willingness to supply accurate reports. The use of self-enumeration questionnaires enables the property owners and mortgage lenders to read the questions as worded and consult their records to obtain correct answers. In addition, brief explanations provided for some items on the questionnaires assure that the respondents receive uniform instructions.

Certain mortgage related questions appear on both the owner's and lender's questionnaires and, thus, are subject to verification. These include number of mortgages on the property, type of mortgage (FHA, VA, etc.), amount of mortgage payment, amount of mortgage loan, and date the mortgage was made or assumed. Care was taken at each step of the data collection phase to reduce the effect of processing and tabulation errors, and quality control measures were used throughout the operation. However, it is unlikely that these controls were able to eliminate the effect of all such errors that contribute to nonsampling error. For a more detailed discussion of the procedures used to reduce nonsampling error, see the discussion of "Data Collection and Processing Procedures".

#### Calculation of Standard Errors

Totals and Percentages - The numbers in standard error tables A through F and M are approximations of standard errors for estimates of the total number and percent of homeowner and condominium properties.

Examples of and guidelines for the use of the tables are given in the section "Use of Tables to Compute Standard Errors".

Differences and Sums - The standard errors given in the tables are not directly applicable to differences between or sums of two sample estimates. The standard error of a difference between (or sum of) two sample estimates  $x$  and  $y$  is approximately the square root of the sum of the squares of the standard errors of the two individual sample estimates, i.e.,

$$Se_{(x + y)} \doteq Se_{(x - y)} \doteq \sqrt{(Se_x)^2 + (Se_y)^2}$$

This formula will represent the actual standard error quite accurately for the difference between (or sum of) characteristics in two different areas or the the difference between (or sum of) characteristics in the same area that are uncorrelated and separate (i.e., one is not a subset of the other). However, this formula will underestimate the standard error if the two items in a difference have a high negative correlation or if the two items in a sum have a high positive correlation. Similarly, the formula will overestimate the standard error if the two items in a difference have a high positive correlation or if the two items in a sum have a high negative correlation.

Medians - The standard error of a median of a characteristic depends on the distribution from which the median is derived and the number of properties in the distribution. The reliability of an estimated median can be approximated by determining an interval about the estimated median that contains the true median with a stated degree of confidence.

The first step in the process of estimating the upper and lower limits of the interval about the median is to compute one-half of the number of properties on which the median is based. Call this value  $N/2$ . Following the method described earlier for calculating the standard error of an estimated total number, use the appropriate table to compute the standard error of  $N/2$ . The result is the lower limit of the confidence interval about  $N/2$ . Starting with the smallest value of the estimated total number for the characteristic, cumulate the frequencies in the appropriate column of the table on which the median is based until the sum equals or first exceeds the lower limit of the confidence interval about  $N/2$ . By using linear interpolation, a value of the characteristic corresponding to this sum can be calculated. This value is the lower limit of the confidence interval for the estimated median.

In a similar manner, add the standard error of  $N/2$  to  $N/2$  to obtain the upper limit of the confidence interval about  $N/2$ , then, starting with the smallest value of the estimated total number for the characteristic, cumulate the frequencies in the column of the table described above until the sum equals or first exceeds the upper limit of the confidence interval about  $N/2$ . Interpolate as before to calculate the upper limit of the confidence interval for the estimated median.

### Confidence Intervals

A sample estimate and its estimated standard error may be used to construct confidence intervals about the estimate. These intervals will contain the average value of the estimated characteristic that results over all possible samples with a known probability. For example, if all possible samples that could result under the sample design of the survey were independently selected and surveyed under the same conditions, and if the estimate and its estimated standard error were calculated for each of these samples, then:

- (1) Approximately 68 percent of the intervals from one estimated standard error below the estimate to one estimated standard error above the estimate would contain the average result from all possible samples; and
- (2) Approximately 95 percent of the intervals from two estimated standard errors below the estimate to two estimated standard errors above the estimate would contain the average result from all possible samples.

The intervals are referred to as 68-percent and 95-percent confidence intervals respectively.

The average value of the estimated characteristic that could be derived from all possible samples may or may not be contained in any particular computed interval. Thus one cannot make the statement that the average value has a certain probability of falling between the limits of the calculated confidence interval. Rather, one can say with a specified probability or confidence that the calculated confidence interval includes the average estimate from all possible samples (which is approximately the complete count value).

Confidence intervals may also be constructed for the difference between or sum of two sample figures. This is done by computing the difference between (the sum of) these figures, obtaining the standard error of the difference (sum) using the formula given earlier, and then forming a confidence interval for this estimated difference (sum) as described above. One can then say with specified confidence that this interval includes the difference (sum) that would have been obtained by averaging the results from all possible samples.

The estimated standard errors given in the tables do not include all portions of the variability due to nonsampling error that may be present in the data. The standard errors reflect the effect of simple response variance, but not the effect of correlated errors introduced by enumerators, coders, or other field or processing personnel. Thus, the standard errors calculated represent a lower bound of the total error. As a result, confidence intervals formed using these estimated standard errors may not meet the stated levels of confidence (i.e., 68 or 95 percent). Thus, some care must be exercised in the interpretation of the data from this survey based on the estimated standard errors.

For more information on confidence intervals and nonsampling error see any standard sampling theory text.

#### Use Of Tables To Compute Standard Errors

Guidelines for Use of Tables - The entry in a particular row (estimated number of properties) and column (geographic level) of a standard error table for estimated number of properties was calculated using the equation

$$SE(x) = \sqrt{x(ax + b)}$$

where x = the number of properties, and a and b are the last two entries in the column for the given geographic level. For example, the approximate standard error for a non-condominium homeowner estimate of 25,000 properties in the Northeast region is

$$\sqrt{25,000[(-.000406898)(25,000) + 3846.17]}$$

or 10,000 rounded to the nearest thousand, which corresponds to the entry in the second row of the fifth column of Table A. The equation above was also used to produce the entry in a specified row (estimated mortgage debt) and column (type of property) of the standard error table for estimated mortgage debt (Table M), in which case  $x$  = the estimated mortgage debt.

The entry in a given row (number of properties used as base of estimated percent) and column (estimated percent) of a standard error table for estimated percent was calculated using the equation

$$SE(p) = \sqrt{\frac{b}{y}p(100-p)}$$

where  $b$  is the value in the last row of the table,  $y$  = the number of properties used as the base of the estimated percent, and  $p$  = the estimated percent. For example, the approximate standard error for a 10 percent condominium homeowner estimate based on a universe of 500,000 properties is

$$\sqrt{\frac{1,900.4}{500,000}(10)(100-10)}$$

or about 1.8 percent, which corresponds to the entry in the ninth row of the fourth column of Table F.

Note that the first (last) equation given above can be used in place of linear interpolation to calculate approximate standard errors for an estimated total (percent) as long as the estimated total is between two row values in the appropriate table (estimated percent is between 2 and 98 and the base of the percent is between two row values in the appropriate table).

As evident from the above two equations, the calculated standard errors of zero estimates or of very small estimated totals or percents approach zero. This is also the case for very large percents. These estimated totals and percents are, nevertheless, still subject to sampling and nonsampling variability, so a zero or very small estimated standard error is not appropriate. For an estimated total that is less than the smallest value given in the table, use the standard error for the smallest value in the appropriate column. For an estimated percent that is smaller than 2 or larger than 98 based on a universe size of a specific value, use the standard error given in the row for that universe size and the 2 or 98 percent column.

TABLE A. Approximate Standard Error of Estimated Number of Non-Condominium Homeowner Properties or Non-Condominium Homeowner Properties with White Owner, for United States, Inside and Outside SMSAs, and Regions

(68 chances out of 100)

Estimated Number of Properties	United States	Inside SMSA	Outside SMSA	Northeast and West	North Central and South
5,000	5,000	4,000	5,000	4,000	4,000
25,000	10,000	9,000	11,000	10,000	9,000
75,000	18,000	15,000	20,000	17,000	16,000
150,000	25,000	22,000	28,000	24,000	23,000
250,000	32,000	28,000	36,000	31,000	29,000
500,000	45,000	40,000	51,000	43,000	41,000
750,000	55,000	48,000	62,000	51,000	50,000
1,300,000	64,000	56,000	72,000	59,000	57,000
4,000,000	123,000	106,000	138,000	94,000	103,000
5,000,000	148,000	125,000	164,000	92,000	117,000
8,000,000	166,000	140,000	184,000	68,000	124,000
10,000,000	181,000	151,000	200,000	5,000	124,000
15,000,000	206,000	155,000	225,000	---	92,000
20,000,000	219,000	166,000	---	---	---
25,000,000	221,000	152,000	---	---	---
30,000,000	212,000	119,000	---	---	---
35,000,000	193,000	25,000	---	---	---
40,000,000	157,000	---	---	---	---
43,000,000	123,000	---	---	---	---
a	-.000088504	-.000090401	-.000124612	-.000406898	-.000191187
b	4159.68	3181.77	5237.08	3840.17	8438.67

TABLE B. Approximate Standard Error of Estimated Percent of Non-Condominium Homeowner Properties or Non-Condominium Homeowner Properties with White Owner, for All Geographic Levels

(68 chances out of 100; standard errors in percentage points)

Base of Percent (Properties)	Estimated Percent				
	7 or 98	5 or 95	10 or 90	25 or 75	50
25,000	6.3	8.2	11.3	16.3	18.9
50,000	3.7	5.8	8.0	11.6	13.3
100,000	2.6	4.1	5.7	8.2	9.4
250,000	1.7	2.6	3.6	5.2	6.0
500,000	1.2	1.8	2.5	3.7	4.2
1,000,000	0.8	1.3	1.8	2.6	3.0
5,000,000	0.4	0.6	0.8	1.2	1.3
10,000,000	0.3	0.4	0.6	0.8	0.9
20,000,000	0.2	0.3	0.4	0.6	0.7
50,000,000	0.2	0.2	0.3	0.5	0.5
43,000,000	0.1	0.2	0.3	0.4	0.5
b = 3561.49					

TABLE C. Approximate Standard Error of Estimated Number of Non-Condominium Homeowner Properties with Black or Hispanic Owner, for All Geographic Levels

(68 chances out of 100)

Estimated Number of Properties	Black	Hispanic
5,000	4,000	4,000
10,000	6,000	6,000
25,000	9,000	9,000
75,000	15,000	17,000
150,000	22,000	25,000
250,000	28,000	34,000
500,000	40,000	55,000
1,000,000	59,000	93,000
2,000,000	86,000	157,000
3,000,000	110,000	---
a	.000303526	.00531017
b	3,118.93	3,353.77

TABLE D. Approximate Standard Error of Estimated Percent of Non-Condominium Homeowner Properties with Black or Hispanic Owner, for All Geographic Levels

(68 chances out of 100; standard errors in percentage points)

Base of Percent (Properties)	Estimated Percent				
	2 or 98	5 or 95	10 or 90	25 or 75	50
10,000	8.1	12.7	17.5	25.2	29.1
25,000	5.2	8.0	11.0	15.9	18.4
75,000	3.0	4.6	6.4	9.2	10.6
150,000	2.1	3.3	4.5	6.5	7.5
250,000	1.6	2.5	3.5	5.0	5.8
500,000	1.2	1.8	2.5	3.6	4.1
1,000,000	0.8	1.3	1.7	2.5	2.9
2,000,000	0.6	0.9	1.2	1.8	2.1
3,000,000	0.5	0.7	1.0	1.5	1.7

b = 3385.53

TABLE E. Approximate Standard Error of Estimated Number of Condominium Homeowner Properties, for United States, Inside and Outside SMSAs, and Regions

(58 chances out of 100)

Estimated Number of Properties	(58 chances out of 100)				
	United States	Inside SMSA	Outside SMSA	Northeast and North Central	South and West
5,000	3,000	3,000	3,000	3,000	3,000
25,000	6,000	6,000	9,000	7,000	7,000
50,000	9,000	9,000	17,000	10,000	9,000
75,000	11,000	11,000	24,000	16,000	11,000
150,000	16,000	16,000	---	25,000	16,000
250,000	21,000	22,000	---	34,000	20,000
400,000	28,000	29,000	---	---	24,000
750,000	41,000	42,000	---	---	---
1,000,000	49,000	52,000	---	---	---
a	.000774966	.00105793	.0875148	.00671877	-.000916431
b	1628.82	1603.51	1960.89	1853.66	1792.45

TABLE F. Approximate Standard Error of Estimated Percent of Condominium Homeowner Properties, for All Geographic Levels

(58 chances out of 100: standard errors in percentage points)

Base of Percent (Properties)	Estimated Percent				
	2 or 99	5 or 95	10 or 90	25 or 75	50
10,000	6.1	9.5	13.1	18.9	21.8
25,000	3.9	6.0	8.3	11.9	13.8
50,000	2.7	4.2	6.8	8.4	9.7
75,000	2.2	3.5	4.8	6.9	8.0
100,000	1.9	3.0	4.1	6.0	6.9
150,000	1.6	2.5	3.4	4.9	5.6
200,000	1.4	2.1	2.9	4.2	4.9
300,000	1.1	1.7	2.4	3.4	4.0
500,000	0.9	1.3	1.8	2.7	3.1
1,000,000	0.6	1.0	1.3	1.9	2.2
b = 1900.4					

TABLE M. Approximate Standard Error of Estimated Mortgage Debt by Type of Property,  
for All Geographic Levels

(68 chances out of 100; figures in millions of dollars)

Estimated Mortgage Debt	Homeowner Properties	1 to 4 Unit Rental and Vacant Properties	5 to 49 Unit Rental and Vacant Properties	50 or More Unit Rental and Vacant Properties
50	87	79	78	35
75	107	97	95	43
125	138	125	123	55
250	195	177	173	78
500	376	252	245	111
750	358	310	299	136
1,000	390	359	345	157
2,500	617	579	542	250
5,000	874	846	758	355
10,000	1,237	1,271	1,047	508
25,000	1,963	2,326	1,527	831
50,000	2,793	3,923	1,820	1,237
100,000	3,996	7,005	---	1,914
150,000	4,951	10,051	---	---
250,000	6,534	---	---	---
500,000	9,728	---	---	---
725,000	12,218	---	---	---
a	.000073943	.0035567	-.00188349	.00012013
b	152,292,436	125,004,774	120,386,321	24,605,270

# Appendix A.—Facsimiles of Questionnaire Pages

<p><b>NOTICE</b> — Your answers are confidential by law (title 13, United States Code). This means that no one may use your answers except census workers who are sworn not to disclose your information and who can be fined and/or imprisoned for any violation. The law also requires that you answer the questions to the best of your knowledge.</p>		<p>Form Approved O.M.S. No. 41-360013  <b>FORM D-1609</b>          41-4410</p>	
		<p>U.S. DEPARTMENT OF COMMERCE          BUREAU OF THE CENSUS</p>	
		<p><b>RESIDENTIAL FINANCE SURVEY          CONDOMINIUM QUESTIONNAIRE</b>          1980 Census of Housing</p>	
		<p>Please complete this form and RETURN IT</p>	
		<p>BUREAU OF THE CENSUS          ATTN: Residential Finance          1201 East Tenth Street          Jeffersonville, Indiana 47132</p>	
<p>Please enclose any items in the address including ZIP code.</p>			
<p><b>FROM THE DIRECTOR          BUREAU OF THE CENSUS</b></p> <p>As part of the 1980 Census of Housing, the Bureau of the Census is collecting information on how people finance their homes. The statistics prepared from the information provided by individuals and lending organizations will be very useful in developing both private and government programs concerned with residential financing.</p> <p>In order to collect the necessary information most effectively and with the least inconvenience, a small sample of properties has been selected to represent all similar properties in the United States. The property described on this questionnaire is one that was scientifically selected for this survey. It is extremely important that we receive a response for each property selected.</p> <p>If you are the owner of the described property, we would appreciate your cooperation in filling out this questionnaire as completely and accurately as you can. If you cannot provide exact figures for some questions, estimates will be satisfactory. A preaddressed envelope has been provided for you to return this questionnaire.</p> <p>If you are not the owner of the property, please answer questions 1 through 3, then return this form in the enclosed envelope.</p> <p>Response to this inquiry is required by law, title 13, United States Code. Under this law, your individual report is confidential and can be used only for the purpose of statistical summaries. No information on an individual property or person can be published or otherwise released to any other government agency (Federal, State, or local) or to any private organization.</p> <p>Please complete and return this questionnaire within 5 days.</p> <p>Thank you for your cooperation.</p> <p>Enclosure</p>			
<p>1. Who is the owner of the property described above?</p>	<p>Name of owner _____</p> <p>Address (Number and street) _____</p> <p>City _____ State _____ ZIP code _____</p>		
<p><b>Please read</b> — This questionnaire is designed to be answered by the owner-occupant of a condominium house or apartment. If this is an owner-occupied condominium, please complete this questionnaire. If this is NOT a condominium or if it is a condominium not occupied by its owner, answer only questions 1 through 3 and return the questionnaire in the enclosed preaddressed envelope.</p>			
<p>2. Is the property described above a condominium house or apartment?</p>	<p><input type="checkbox"/> Yes, a condominium — <b>CONTINUE</b> with question 3</p> <p><input type="checkbox"/> No, not a condominium — No further entries required. Please return this questionnaire in the enclosed preaddressed envelope.</p>		
<p>3. Does the owner live in this condominium?</p>	<p><input type="checkbox"/> Yes — <b>CONTINUE</b> with Section 1 on page 2.</p> <p><input type="checkbox"/> No — No further entries required. Please return this questionnaire in the enclosed preaddressed envelope.</p>		

**Section 1 - PRESENT MORTGAGE**

**Please read** - The following questions relate to the PRESENT mortgage on this condominium. The term "Mortgage" includes all forms of debt for which this property is given as security, such as mortgages, deeds of trust, trustee's deeds, and similar instruments including contracts to purchase.

4. Do you have a mortgage, deed of trust, contract to purchase, or similar debt on this condominium?

Yes - Mark all applicable boxes:

1  Mortgage, deed of trust, trustee's deed

2  Contract to purchase (including land contract, contract for deed, etc.)

3  Some other debt connected with the condominium. Specify \_\_\_\_\_

No, condominium is not mortgaged - SKIP to question 16

CONTINUE with question 5

5. How many mortgages (including contract to purchase) are there on this condominium?

1  One

2  Both a first and a second

3  More than two - How many? \_\_\_\_\_

**ANSWER QUESTIONS 6-10 FOR EACH MORTGAGE**

	First mortgage or contract to purchase	Second mortgage	Third mortgage or other debt
6. Is the present mortgage -			
a. Insured by the Federal Housing Administration?	1 <input type="checkbox"/>		
b. Guaranteed or insured by the Veterans Administration?	2 <input type="checkbox"/>	2 <input type="checkbox"/>	
c. Insured by the Farmers Home Administration?	3 <input type="checkbox"/>	3 <input type="checkbox"/>	
d. None of the above?	4 <input type="checkbox"/>	4 <input type="checkbox"/>	
7. In what year was the present mortgage placed by you or assumed by you?	19 _____	19 _____	19 _____
8. What was the amount of the present mortgage when placed by you or assumed by you?	\$ _____	\$ _____	\$ _____
9. What are the regular required monthly payments to the lender? Round to nearest dollar.	\$ _____ <sup>(00)</sup>	\$ _____ <sup>(00)</sup>	\$ _____ <sup>(00)</sup>
10. What does this regular payment include? Mark (X) all applicable boxes.	<p>1 <input type="checkbox"/> Principal</p> <p>2 <input type="checkbox"/> Interest</p> <p>3 <input type="checkbox"/> Real estate tax</p> <p>4 <input type="checkbox"/> Property insurance</p> <p>5 <input type="checkbox"/> Other - Specify _____</p>	<p>1 <input type="checkbox"/> Principal</p> <p>2 <input type="checkbox"/> Interest</p>	<p>1 <input type="checkbox"/> Principal</p> <p>2 <input type="checkbox"/> Interest</p>

**Please read** - There are several questions concerning your mortgage that are more easily answered by the holder (or servicer) of your mortgage. The answers to these questions (11a, b, c) will enable us to contact the holder to obtain further information about prepayment provisions, the outstanding balance, whether the mortgage has been sold (mortgages are frequently sold between lenders without the knowledge of the borrower), and related items. All information you report to the Bureau, and any information the mortgage holder gives the Bureau, will be kept confidential as required by law, and will not be disclosed to any agency or person for any reason whatsoever.

11. To whom do you make your mortgage payments?

a. First mortgage or contract to purchase

Name \_\_\_\_\_

Address (number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

b. Second mortgage

Name \_\_\_\_\_

Address (number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

c. Third mortgage or any other loan on this condominium

Name \_\_\_\_\_

Address (number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

Section I - PRESENT MORTGAGE (Continued)	
12. Is your present first mortgage -	<p>1. The same mortgage that was <b>PLACED</b> on the condominium when you acquired it</p> <p>2. The same mortgage that you <b>ASSUMED</b> from previous owner</p> <p>3. A mortgage placed <b>AFTER</b> you acquired the condominium (include a refinancing of a previous mortgage.) - <b>CONTINUE</b> with question 13a</p>
13a. If your present first mortgage was placed <b>AFTER</b> you acquired the condominium, was it -	<p>0. A refinancing of a previous loan made or assumed by you? - <b>CONTINUE</b> with question 13b</p> <p>1. A mortgage placed on a condominium owned free and clear of debt? - <b>SKIP</b> to question 14</p>
b. Was it refinanced by -	<p>2. Same lender? - <b>SKIP</b> to question 14</p> <p>3. Different lender? - <b>CONTINUE</b> with question 13c</p>
c. What year was it refinanced?	19 _____
14. If your present first mortgage was placed <b>AFTER</b> you acquired the condominium, what was its <b>CHIEF</b> purpose?	<p>1. <input type="checkbox"/> To renew or prepay a loan that had fallen due, without increasing the outstanding balance</p> <p>2. <input type="checkbox"/> To secure better terms (lower interest rate, longer payment period, etc.) To provide funds for -</p> <p>3. <input type="checkbox"/> Additions, improvements or repairs to this condominium</p> <p>4. <input type="checkbox"/> Investment in other real estate</p> <p>5. <input type="checkbox"/> Other types of investments</p> <p>6. <input type="checkbox"/> Educational or medical expenses</p> <p>7. <input type="checkbox"/> Other - Specify _____</p>
15. <b>ANSWER ONLY FOR A SECOND MORTGAGE PLACED AFTER ACQUISITION OF THIS CONDOMINIUM.</b> What was the <b>CHIEF</b> purpose for placing a second mortgage on this condominium?	<p>To provide funds for -</p> <p>1. <input type="checkbox"/> Additions, improvements or repairs to this condominium</p> <p>2. <input type="checkbox"/> Investment in other real estate</p> <p>3. <input type="checkbox"/> Other types of investments</p> <p>4. <input type="checkbox"/> Educational or medical expenses</p> <p>5. <input type="checkbox"/> Other - Specify _____</p>
Remarks	



Section 3 - CONDOMINIUM CHARACTERISTICS

<p>20. How many housing units (both condominiums and other separate living quarters) are in this building?</p>	<p> <input type="checkbox"/> 1 unit  <input checked="" type="checkbox"/> 2-4 units  <input type="checkbox"/> 5-49 units  <input type="checkbox"/> 50 or more units         </p>
<p>21. About when was this building BUILT?</p>	<p> <input type="checkbox"/> 1970 or later - Enter year _____  <input checked="" type="checkbox"/> 1960 to 1969  <input type="checkbox"/> 1950 to 1959  <input type="checkbox"/> 1940 to 1949  <input type="checkbox"/> 1939 or earlier         </p>
<p><b>Please read</b> - The following questions relate to your condominium house or apartment.</p>	
<p>22. About how much do you think this condominium would sell for on today's market? If you do not know, give your best estimate.</p>	<p>\$ _____</p>
<p>23. What were your expenses on this condominium during the past YEAR for -</p>	<p>Amount (Dollars only) Report entire amount paid by you. Include payments to your lender.</p>
<p>a. Condominium or maintenance fee? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>b. Real estate taxes (do not include taxes in arrears from prior years)? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>c. Property insurance (if paid other than annually, enter average cost per year)? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>d. Special condominium assessments? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>e. Electricity? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>f. Gas? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>g. Oil, coal, wood, kerosene, or other fuel? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>h. Water, sewer (if included in the bill, mark "None")? . . . . .</p>	<p>\$ _____ <input checked="" type="checkbox"/> per year  <input type="checkbox"/> None</p>
<p>24. How many rooms are in this house or apartment? Count the kitchen but not the bathroom(s)</p>	<p>_____ Rooms</p>
<p>Remarks</p>	

If included in condominium or maintenance fee, mark "None" box.

**Section 4 - PROPERTY OWNERS**

25. How many persons own this condominium?		<input type="checkbox"/> One - Complete questions 26-29 for the owner <input type="checkbox"/> Two - Complete questions 26-29 for both owners <input type="checkbox"/> More than two - Complete questions 26-29 for any two owners.					
26. Is the owner(s) of this condominium -	<b>OWNER</b>		<b>CO-OWNER</b>				
	<input type="checkbox"/> 1 White <input type="checkbox"/> 2 Black <input type="checkbox"/> 3 Asian, Pacific Islander <input type="checkbox"/> 4 American Indian, Aleut, Eskimo		<input type="checkbox"/> 1 White <input type="checkbox"/> 2 Black <input type="checkbox"/> 3 Asian, Pacific Islander <input type="checkbox"/> 4 American Indian, Aleut, Eskimo				
27. What is the age of the owner(s) of this condominium?	<input type="checkbox"/> 1 Less than 25 years <input type="checkbox"/> 2 25-34 years <input type="checkbox"/> 3 35-44 years <input type="checkbox"/> 4 45-54 years <input type="checkbox"/> 5 55-64 years <input type="checkbox"/> 6 65 years or over		<input type="checkbox"/> 1 Less than 25 years <input type="checkbox"/> 2 25-34 years <input type="checkbox"/> 3 35-44 years <input type="checkbox"/> 4 45-54 years <input type="checkbox"/> 5 55-64 years <input type="checkbox"/> 6 65 years or over				
	<input type="checkbox"/> 1 Male <input type="checkbox"/> 2 Female		<input type="checkbox"/> 1 Male <input type="checkbox"/> 2 Female				
28. What is the sex of the owner(s) of this condominium?	<input type="checkbox"/> 1 No, not Spanish/Hispanic <input type="checkbox"/> 2 Yes, Spanish/Hispanic		<input type="checkbox"/> 1 No, not Spanish/Hispanic <input type="checkbox"/> 2 Yes, Spanish/Hispanic				
	29a. Has the owner(s) of this condominium ever served on active duty in the Armed Forces of the United States? <input type="checkbox"/> 1 Yes - CONTINUE with question 30b <input type="checkbox"/> 2 No - SKIP to question 31						
b. When was this? Mark (X) on applicable boxes.		<input type="checkbox"/> 1 Vietnam conflict (August 1964 to May 1975) <input type="checkbox"/> 2 Korea War (June 1950 to January 1955) <input type="checkbox"/> 3 World War II (September 1940 to July 1947) <input type="checkbox"/> 4 World War I (April 1917 to November 1918) <input type="checkbox"/> 5 Any other time					
31. How many people live in this condominium home or apartment? Count all persons who live here and have no other place of residence. Exclude persons away in the Armed Forces, attending college, or in an institution such as a home for the aged or a mental hospital.		_____ Persons					
32. What was the total income in 1960 of all members of this household 15 years old or older? Include any income from: • Wages or salaries • Own farm or nonfarm business, partnership or professional practice (net after expenses) • Interest, dividends, or net rental income • Social Security or Railroad Retirement • Public assistance or welfare • Unemployment compensation, veterans' payments, pensions, annuity or any other income received regularly Exclude lump-sum amounts such as gains from sale of property.		\$ _____ <input checked="" type="checkbox"/> <b>00</b> - TOTAL INCOME FOR ALL HOUSEHOLD MEMBERS <input type="checkbox"/> None <input type="checkbox"/> Loss					
Name of person completing this questionnaire		Date	Telephone number (include area code)				
<b>FOR CENSUS USE ONLY</b>							
a.	b.	c.	d.	e.	f.	g.	h.

**NOTICE** - Your answers are confidential by law (Title 13, United States Code). This means that no one may see your answers except census workers who are sworn not to disclose your information and who can be fined and/or imprisoned for any violation. The law also requires that you answer the questions to the best of your knowledge.

Form Q-1610  
10-19-68

U.S. DEPARTMENT OF COMMERCE  
BUREAU OF THE CENSUS

**RESIDENTIAL FINANCE SURVEY  
HOMEOWNER QUESTIONNAIRE  
1980 Census of Housing**

Please  
complete  
see form and  
RETURN  
to

BUREAU OF THE CENSUS  
ATTN: Residential Finance  
1201 East Tenth Street  
Jeffersonville, Indiana 47132

Please correct any errors in the address including ZIP code.

**FROM THE DIRECTOR  
BUREAU OF THE CENSUS**

As part of the 1980 Census of Housing, the Bureau of the Census is collecting information on how people finance their homes. The statistics prepared from the information provided by individuals and lending organizations will be very useful in developing both private and government programs concerned with residential financing.

In order to collect the necessary information most effectively and with the least inconvenience, a small sample of properties has been selected to represent all similar properties in the United States. The property described on this questionnaire is one that was scientifically selected for this survey. It is extremely important that we receive a response for each property selected.

If you are the owner of the described property, we would appreciate your cooperation in filling out this questionnaire as completely and accurately as you can. If you cannot provide exact figures for some questions, estimates will be satisfactory. A preaddressed envelope has been provided for you to return this questionnaire.

If you are not the owner of the property, please answer questions 1 through 3, then return this form in the enclosed envelope.

Response to this inquiry is required by law, Title 13, United States Code. Under this law, your individual report is confidential and can be used only for the purpose of statistical summaries. No information on an individual property or person can be published or otherwise released to any other government agency (Federal, State, or local) or to any private organization.

Please complete and return this questionnaire within 6 days.

Thank you for your cooperation.

Enclosure

1. Who is the owner of the property described above?	Name _____			
	Address (Number and street) _____			
	City _____	State _____	ZIP code _____	
2. Is this property -	<input type="checkbox"/> A mobile home or trailer? <input type="checkbox"/> On a piece of 10 or more acres? <input type="checkbox"/> Owned by a Federal, State, or local public body? <input type="checkbox"/> A hotel or motel with 50 percent or more of the accommodations reserved for transient use? <input type="checkbox"/> One in which more than half of the floor space is used for nonresidential purposes? <input type="checkbox"/> A condominium home? <input type="checkbox"/> None of the above?			
	If any box 1 through 5 is marked, no further entries are required. Please retain this questionnaire in the envelope provided.			
	CONTINUE with question 3			
	3. Does the owner live on this property?	<input type="checkbox"/> No - No further entries required. Please return this questionnaire in the enclosed preaddressed envelope.		
		<input type="checkbox"/> Yes → <input type="checkbox"/> Principal residence <input type="checkbox"/> Second home		
	CONTINUE with Section 1, page 2			

Section F - PRESENT MORTGAGE

**Please read** - The following questions relate to the PRESENT mortgage on this property. The term "mortgage" includes all forms of debt for which this property or building is given as security, such as mortgages, deeds of trust, trustee's deeds, and similar instruments including contracts to purchase.

4. Do you have a mortgage, deed of trust, contract to purchase, or similar debt on this property?

Yes - Mark off applicable boxes:

1  Mortgage, deed of trust, trustee's deed

2  Contract to purchase (including land contract, contract for deed, etc.)

3  Some other debt connected with the property. Specify \_\_\_\_\_

4  No, property is not mortgaged - SKIP to question 6a

} CONTINUE with question 5

5. How many mortgages (including contract to purchase) are there on this property?

1  One

2  Both a first and a second

3  More than two - How many? \_\_\_\_\_

**ANSWER QUESTIONS 6-10 FOR EACH MORTGAGE.**

6. Is the present mortgage -	First mortgage or contract to purchase	Second mortgage	Third mortgage or other debt
a. Insured by the Federal Housing Administration?	1 <input type="checkbox"/>		
b. Guaranteed or insured by the Veterans Administration?	2 <input type="checkbox"/>	2 <input type="checkbox"/>	
c. Insured by the Farmers Home Administration?	3 <input type="checkbox"/>	3 <input type="checkbox"/>	
d. None of the above?	4 <input type="checkbox"/>	4 <input type="checkbox"/>	
7. In what year was the present mortgage placed by you or assumed by you?	19 _____	19 _____	19 _____
8. What was the amount of the present mortgage when placed by you or assumed by you?	\$ _____	\$ _____	\$ _____
9. What are the regular required monthly payments to the lender? Round to nearest dollar.	\$ _____ 00	\$ _____ 00	\$ _____ 00
10. What does this regular payment include? Mark (X) all applicable boxes.	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest 3 <input type="checkbox"/> Real estate tax 4 <input type="checkbox"/> Property insurance 5 <input type="checkbox"/> Other - Specify _____	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest	1 <input type="checkbox"/> Principal 2 <input type="checkbox"/> Interest

**Please read** - There are several questions concerning your mortgage that are more easily answered by the holder (or servicer) of your mortgage. The answers to these questions (11a, b, c) will enable us to contact the holder to obtain further information about prepayment provisions, the outstanding balance, whether the mortgage has been sold (mortgages are frequently sold between lenders without the knowledge of the borrower), and related items. All information you report to the Bureau, and any information the mortgage holder gives the Bureau, will be kept confidential as required by law, and will not be disclosed to any agency or person for any reason whatsoever.

11. To whom do you make your mortgage payments?

a. First mortgage or contract to purchase

Name \_\_\_\_\_

Address (Number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

b. Second mortgage

Name \_\_\_\_\_

Address (Number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

c. Third mortgage or any other loan on this property

Name \_\_\_\_\_

Address (Number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_





**Section 3 - PROPERTY CHARACTERISTICS**

*Please read* - The following questions relate to the property itself. If the property is mortgaged, all buildings and land covered by the mortgage are to be considered as part of the property.

20. How many housing units (separate living quarters) are in this property?	_____ Housing units										
21. If this property includes more than one building, list the address of each building and enter the number of housing units in each building.	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:80%;">Street address of each building</th> <th style="width:20%;">Number of housing units</th> </tr> </thead> <tbody> <tr> <td>(1) _____</td> <td>_____</td> </tr> <tr> <td>(2) _____</td> <td>_____</td> </tr> <tr> <td>(3) _____</td> <td>_____</td> </tr> <tr> <td>(4) _____</td> <td>_____</td> </tr> </tbody> </table> <p align="center">Only one building on property</p>	Street address of each building	Number of housing units	(1) _____	_____	(2) _____	_____	(3) _____	_____	(4) _____	_____
Street address of each building	Number of housing units										
(1) _____	_____										
(2) _____	_____										
(3) _____	_____										
(4) _____	_____										
22. About when was this building built? If more than one building, answer for the first one built.	_____ 1970 or later - Enter year <input type="checkbox"/> 1960 to 1969 <input type="checkbox"/> 1950 to 1959 <input type="checkbox"/> 1940 to 1949 <input type="checkbox"/> 1939 or earlier										
23. About how much do you think this property would sell for on today's market? If you do not know, give your best estimate.	\$ _____										
24. What were your expenses on this property during the past YEAR for -	Amount (Dollars only) Report entire amount paid by you. Include payments to your lender.										
a. Real estate taxes (do not include taxes in arrears from prior years)	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
b. Special assessments?	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
c. Property insurance (if paid other than annually, enter billing cost per year)	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
d. Electricity?	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
e. Gas?	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
f. Oil, coal, wood, kerosene, or other fuel?	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
g. Water, sewer (if included in tax bill, mark "None")?	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
ANSWER FOR CONDOMINIUM PROPERTIES ONLY	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
25. What was your condominium or maintenance fee during the past year?	\$ _____ <input type="checkbox"/> per year <input checked="" type="checkbox"/> None										
ANSWER FOR ONE-HOUSING-UNIT AND CONDOMINIUM PROPERTIES ONLY.	_____ Rooms										
26. How many rooms are in this house or apartment? Count kitchen but not bedrooms.	_____ Rooms										
Remarks											

**Section 4 - PROPERTY OWNERS**  
**ANSWER FOR ONE-HOUSING-UNIT AND CONDOMINIUM PROPERTIES ONLY**

<b>27. How many persons own this property?</b>	1 <input type="checkbox"/> One - Complete questions 28-31 for the owner 2 <input type="checkbox"/> Two - Complete questions 28-31 for both owners 3 <input type="checkbox"/> More than two - Complete questions 28-31 for any two owners						
<b>28. Is the owner(s) of this property -</b>	<b>OWNER</b>	<b>CO-OWNER</b>					
	1 <input type="checkbox"/> White 2 <input type="checkbox"/> Black 3 <input type="checkbox"/> Asian, Pacific Islander 4 <input type="checkbox"/> American Indian, Aleut, Eskimo	1 <input type="checkbox"/> White 2 <input type="checkbox"/> Black 3 <input type="checkbox"/> Asian, Pacific Islander 4 <input type="checkbox"/> American Indian, Aleut, Eskimo					
<b>29. What is the age of the owner(s) of this property?</b>	1 <input type="checkbox"/> Less than 25 years 2 <input type="checkbox"/> 25-34 years 3 <input type="checkbox"/> 35-44 years 4 <input type="checkbox"/> 45-54 years 5 <input type="checkbox"/> 55-64 years 6 <input type="checkbox"/> 65 years or over	1 <input type="checkbox"/> Less than 25 years 2 <input type="checkbox"/> 25-34 years 3 <input type="checkbox"/> 35-44 years 4 <input type="checkbox"/> 45-54 years 5 <input type="checkbox"/> 55-64 years 6 <input type="checkbox"/> 65 years or over					
<b>30. What is the sex of the owner(s) of this property?</b>	1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female	1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female					
<b>31. Is the owner(s) of this property of Spanish/Hispanic origin or descent?</b>	1 <input type="checkbox"/> No, not Spanish/Hispanic 2 <input type="checkbox"/> Yes, Spanish/Hispanic	1 <input type="checkbox"/> No, not Spanish/Hispanic 2 <input type="checkbox"/> Yes, Spanish/Hispanic					
<b>32a. Has the owner(s) of this property ever served on active duty in the Armed Forces of the United States?</b>	1 <input type="checkbox"/> Yes - CONTINUE with question 32b 2 <input type="checkbox"/> No - SKIP to question 33						
<b>32b. When was this?</b> Mark (X) all applicable boxes	1 <input type="checkbox"/> Vietnam conflict (August 1964 to May 1975) 2 <input type="checkbox"/> Korean War (June 1950 to January 1955) 3 <input type="checkbox"/> World War II (September 1940 to July 1947) 4 <input type="checkbox"/> World War I (April 1917 to November 1918) 5 <input type="checkbox"/> Any other time						
<b>33. How many people live in this house or apartment? Count all persons who live here and have no other place of residence. Exclude persons away in the Armed Forces, attending college, or in an institution such as a home for the aged or a mental hospital.</b>	_____ Persons						
<b>34. What was the total income in 1980 of all members of this household 15 years old or older?</b> Include any income from: • Wages or salaries • Own farm or nonfarm business, partnership or professional practice (net after expenses) • Interest, dividends, or net rental income • Social Security or Railroad Retirement • Public assistance or welfare • Unemployment compensation, veterans' payments, pensions, annuity or any other income received regularly Exclude lump-sum amounts such as gains from sale of property.	\$ _____ <b>30</b> - TOTAL INCOME FOR ALL HOUSEHOLD MEMBERS 1 <input type="checkbox"/> None 2 <input type="checkbox"/> Loss						
Name of person completing this questionnaire	Date	Telephone number (include area code)					
<b>FOR CENSUS USE ONLY</b>							
a.	b.	c.	d.	e.	f.	g.	h.

**NOTICE** - Your answers are confidential by law (Title 13, United States Code). This means that no one may see your answers except census workers who are sworn not to disclose your information and who can be fined and/or imprisoned for any violation. The law also requires that you answer the questions to the best of your knowledge.

POP. D-1611  
 U.S. DEPARTMENT OF COMMERCE  
 BUREAU OF THE CENSUS  
**RESIDENTIAL FINANCE SURVEY**  
**RENTAL PROPERTY QUESTIONNAIRE**  
 1980 Census of Housing

Please completely fill form and RETURN TO:  
 BUREAU OF THE CENSUS  
 ATTN: Residential Finance  
 1301 East Tenth Street  
 Jeffersonville, Indiana 47132  
 In reply refer to Control number

Please correct errors in name, address and ZIP code.

**FROM THE DIRECTOR  
 BUREAU OF THE CENSUS**

As part of the 1980 Census of Housing, the Bureau of the Census is collecting information on how people finance their homes. The statistics prepared from the information provided by individuals and lending organizations will be very useful in developing both private and government programs concerned with residential financing.

In order to collect the necessary information most effectively and with the least inconvenience, a small sample of properties has been selected to represent all similar properties in the United States. The property described on this questionnaire is one that was scientifically selected for this survey. It is extremely important that we receive a response for each property selected.

If you are the owner or manager of the described property, we would appreciate your cooperation in filling out this questionnaire as completely and accurately as possible. If you cannot provide exact figures for some questions, estimates will be satisfactory. A pre-addressed envelope has been provided for you to return this questionnaire. Should you receive more than one questionnaire for the same property, please mark extra ones "Duplicate" and return them.

For the purpose of this survey of residential finance, a "property" is defined as the land and structure covered by a single first mortgage. Therefore, if there is more than one first mortgage involved in your entire holding, please report only for the mortgage covering the address of the sample property.

If you are not the owner or manager of the property, please answer questions 1 through 3, then return this form in the enclosed envelope.

Response to this inquiry is required by law, Title 13, United States Code. Under this law, your individual report is confidential and can be used only for the purpose of statistical summaries. No information on an individual property, firm, or person can be published or otherwise released to any other government agency (Federal, State, or local) or to any private organization.

Please complete and return this questionnaire within 5 days.

Thank you for your cooperation.

Enclosure

This questionnaire refers to the following property →

1. Who is the owner of the property described above?  
 Name \_\_\_\_\_  
 Address (number and street) \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

2. Is this property -  
 Mark (X) all applicable boxes

- 1.  A mobile home or trailer park?
- 2.  A building containing condominium units?
- 3.  On a piece of 10 or more acres which has less than 5 living quarters or apartments?
- 4.  Owned by a Federal, State, or local public body?
- 5.  A hotel or motel with 50 percent or more of the accommodations reserved for transient use?
- 6.  One in which more than half of the floor space is used for nonresidential purposes?
- 7.  None of the above? - CONTINUE with question 3

If any box 4 through 6 is marked, no further entries are required. Please return this questionnaire in the envelope provided.

3. Does the owner live at this property?  
 No  
 Yes →  Principal residence  
 Second home

**Section I - PRESENT MORTGAGE**

**Please read** - The following questions relate to the PRESENT mortgage on this property. The term "Mortgage" includes all forms of debt for which this property or building is given as security, such as mortgage, deeds of trust, trustee's deeds, and similar instruments including contracts to purchase.

4. Do you have a mortgage, deed of trust, contract to purchase, or similar debt on this property?

Yes - Mark all applicable boxes:

1.  Mortgage, deed of trust, trustee's deed

2.  Contract to purchase (including land contract, contract for deed, etc.)

3.  Some other debt connected with the property. Specify \_\_\_\_\_

4.  No, property is not mortgaged - SKIP to question 10a

CONTINUE with question 5

5. How many mortgages (including contract to purchase) are there on this property?

1.  One

2.  Both a first and a second

3.  More than two - How many? \_\_\_\_\_

**ANSWER QUESTIONS 8-10 FOR EACH MORTGAGE.**

	First mortgage or contract to purchase	Second mortgage	Third mortgage or other debt
6. Is the present mortgage -			
a. Insured by the Federal Housing Administration?	1 <input type="checkbox"/>		
b. Guaranteed or insured by the Veterans Administration?	2 <input type="checkbox"/>	2 <input type="checkbox"/>	
c. Insured by the Farmers Home Administration?	3 <input type="checkbox"/>	3 <input type="checkbox"/>	
d. None of the above?	4 <input type="checkbox"/>	4 <input type="checkbox"/>	
7. In what year was the present mortgage placed by you or assumed by you?	19 _____	19 _____	19 _____
8. What was the amount of the present mortgage when placed by you or assumed by you?	\$ _____	\$ _____	\$ _____
9. What are the regular required payments to the lender? Round to nearest dollar.	\$ _____ <sup>00</sup>	\$ _____ <sup>00</sup>	\$ _____ <sup>00</sup>
10. What does this regular payment include? Mark (X) all applicable boxes	Per (Month, year, etc.)	Per (Month, year, etc.)	Per (Month, year, etc.)
	1. <input type="checkbox"/> Principal 2. <input type="checkbox"/> Interest 3. <input type="checkbox"/> Real estate tax 4. <input type="checkbox"/> Property insurance 5. <input type="checkbox"/> Other - Specify _____	1. <input type="checkbox"/> Principal 2. <input type="checkbox"/> Interest	1. <input type="checkbox"/> Principal 2. <input type="checkbox"/> Interest

**Please read** - There are several questions concerning your mortgage that are more easily answered by the holder (or servicer) of your mortgage. The answers to these questions (11a, b, c) will enable us to contact the holder to obtain further information about prepayment provisions, the outstanding balance, whether the mortgage has been sold (mortgages are frequently sold between lenders without the knowledge of the borrower), and related items. All information you report to the Bureau, and any information the mortgage holder gives the Bureau, will be kept confidential as required by law, and will not be disclosed to any agency or person for any reason whatsoever.

11. To whom do you make your mortgage payments?

a. First mortgage or contract to purchase

Name \_\_\_\_\_

Address (Number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

b. Second mortgage

Name \_\_\_\_\_

Address (Number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

c. Third mortgage or any other loan on this property

Name \_\_\_\_\_

Address (Number and street) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Mortgage account number \_\_\_\_\_

**Section 1 - PRESENT MORTGAGE (Continued)**

<p>12. Is your present first mortgage -</p>	<p>1. <input type="checkbox"/> The same mortgage that was <b>PLACED</b> on the property when you acquired it</p> <p>2. <input type="checkbox"/> The same mortgage that you <b>ASSUMED</b> from previous owner? } SKIP to question 15</p> <p>3. <input type="checkbox"/> A mortgage placed <b>AFTER</b> you acquired the property? (Include a refinancing of a previous mortgage.) - <b>CONTINUE</b> with question 13a</p>
<p>13a. If your present first mortgage was placed <b>AFTER</b> you acquired the property, was it -</p>	<p>1. <input type="checkbox"/> A refinancing of a previous loan made or assumed by you? - <b>CONTINUE</b> with question 13b</p> <p>2. <input type="checkbox"/> A mortgage placed on a property owed free and clear of debt? - <b>SKIP</b> to question 14</p>
<p>b. Was it refinanced by -</p>	<p>1. <input type="checkbox"/> Same lender? - <b>SKIP</b> to question 14</p> <p>2. <input type="checkbox"/> Different lender? - <b>CONTINUE</b> with question 13c</p>
<p>c. What year was it refinanced?</p>	<p>19____</p>
<p>14. If your present first mortgage was placed <b>AFTER</b> you acquired the property, what was its <b>CHIEF</b> purpose?</p>	<p>1. <input type="checkbox"/> To renew or extend a loan that had fallen due without increasing the outstanding balance</p> <p>2. <input type="checkbox"/> To secure better terms (lower interest rate, longer payment period, etc.)</p> <p>To provide funds for -</p> <p>3. <input type="checkbox"/> Additions, improvements or repairs to this property</p> <p>4. <input type="checkbox"/> Investment in other real estate</p> <p>5. <input type="checkbox"/> Other types of investments</p> <p>6. <input type="checkbox"/> Educational or medical expenses</p> <p>7. <input type="checkbox"/> Other - Specify _____</p>
<p>15. <b>ANSWER ONLY FOR A SECOND MORTGAGE PLACED AFTER ACQUISITION OF THIS PROPERTY.</b></p> <p>What was the <b>CHIEF</b> purpose for placing a second mortgage on this property?</p>	<p>To provide funds for -</p> <p>1. <input type="checkbox"/> Additions, improvements or repairs to this property</p> <p>2. <input type="checkbox"/> Investment in other real estate</p> <p>3. <input type="checkbox"/> Other types of investments</p> <p>4. <input type="checkbox"/> Educational or medical expenses</p> <p>5. <input type="checkbox"/> Other - Specify _____</p>
<p>Remarks</p>	

**Section 2 -- ACQUISITION OF PROPERTY**

16a. What year did you acquire this property?  
If more than one building on property,  
answer for the first acquired.

19 \_\_\_\_\_

b. Did you acquire the land and the  
building within the same 12-month  
period?

- 1  Yes
- 2  No, owned land previously
- 3  Do not own land

17. How did you finance the acquisition  
of this property?

- 1  Placed one new mortgage
  - 2  Placed two or more new mortgages
  - 3  Assumed a mortgage(s) already on the property
  - 4  Assumed a mortgage already on the property AND placed a new mortgage
  - 5  All cash -- no borrowing
  - 6  Borrowed other than with a mortgage
  - 7  Inheritance or gift
  - 8  Estate of deceased spouse
  - 9  Other manner -- Specify: \_\_\_\_\_
- } CONTINUE with question 18
- } SKIP to question 20
- } CONTINUE with question 18

18. What was the purchase price of this  
property when you acquired it?  
Exclude closing costs.  
If building was built by or for you,  
report total land and construction costs.

\$ \_\_\_\_\_

19. ANSWER FOR PROPERTIES WITH 50  
OR MORE HOUSING UNITS ACQUIRED  
1975 OR LATER.  
What was the MAJOR source(s) of the  
owner's equity or down payment for  
this property?  
Mark (X) boxes which accounted for  
one third or more

- Cash from --**
- 1  Sale of stock for this project
  - 2  Sale of previously owned stocks, shares, or other securities
  - 3  Sale of land or other real estate
  - 4  Owner's cash, bank deposits, share accounts, or bonds
  - 5  Borrowing other than mortgage on this property
  - 6  Other cash source -- Specify: \_\_\_\_\_
- Non-cash --**
- 7  Land used for structure(s) on this property
  - 8  Fees (builder's, contractor's, architect's, lawyer's, engineer's)
  - 9  Other non-cash source -- Specify: \_\_\_\_\_

Remarks

**Section 3 - PROPERTY CHARACTERISTICS**

**Please read**

The following questions relate to the property itself. If the property is mortgaged, all buildings and land covered by the mortgage are to be considered as part of the property.

20. How many housing units (apartments, living quarters) are in this property?	_____ housing units										
21. If this property includes more than one building, list the address of each building and enter the number of housing units in each building. If additional space is needed, use remarks space below.	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;">Street address of each building</th> <th style="width:30%;">Number of housing units</th> </tr> </thead> <tbody> <tr> <td>(1) _____</td> <td>_____</td> </tr> <tr> <td>(2) _____</td> <td>_____</td> </tr> <tr> <td>(3) _____</td> <td>_____</td> </tr> <tr> <td>(4) _____</td> <td>_____</td> </tr> </tbody> </table>	Street address of each building	Number of housing units	(1) _____	_____	(2) _____	_____	(3) _____	_____	(4) _____	_____
	Street address of each building	Number of housing units									
	(1) _____	_____									
	(2) _____	_____									
	(3) _____	_____									
(4) _____	_____										
<input type="checkbox"/> Only one building on property											
22. About when was this building built? If more than one building on property, answer for the first one built.	<input type="checkbox"/> 1970 or later - Enter year _____ or <input type="checkbox"/> 1960 to 1969 or <input type="checkbox"/> 1950 to 1959 or <input type="checkbox"/> 1940 to 1949 or <input type="checkbox"/> 1939 or earlier										
23. About how much do you think this property would sell for on today's market? If you do not know, give your best estimate.	\$ _____										
24. ANSWER FOR ONE-HOUSING-UNIT PROPERTIES ONLY How many rooms are in this house? Count kitchen but not bathroom(s).	_____ Rooms										
25. ANSWER FOR ALL HOUSING UNITS IN THE PROPERTY What were your expenses on this property during the past YEAR for -	Amount (Dollars only) Report entire amount paid by you. Include payments to your lender.										
a. Real estate taxes (do not include taxes in arrears from prior years)?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
b. Special assessments?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
c. Property insurance (if paid other than annually, enter average cost per year)?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
d. Electricity?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
e. Gas?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
f. Oil, coal, wood, kerosene, or other fuel?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
g. Water, sewer (if included in tax bill, mark "None")?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
h. Ground rent?	\$ _____ <input checked="" type="checkbox"/> per year or <input type="checkbox"/> None										
Remarks											

FD-302 (Rev. 11-20-66)

**Section 3 - PROPERTY CHARACTERISTICS (Continued)**

<p>26. Is this property owned by -</p>	<p>1 <input type="checkbox"/> Individual (includes joint ownership by 2 or more individuals, including husband and wife, or by estate of deceased owner)?</p> <p>2 <input type="checkbox"/> Partnership?</p> <p>3 <input type="checkbox"/> Real estate corporation?</p> <p>4 <input type="checkbox"/> Real estate investment trust?</p> <p>5 <input type="checkbox"/> Financial institution?</p> <p>6 <input type="checkbox"/> Housing cooperative organization?</p> <p>7 <input type="checkbox"/> Charitable or church-related institution?</p> <p>8 <input type="checkbox"/> Other? - Specify _____</p>						
<p>27. Of the total housing units in this property (question 30) how many were rented, or available for rent, during ALL of the past year? Exclude units under construction, held for employee's use, or for any other reason not on the rental notices the entire year.</p>	<p align="right">_____ Rented or available for rent</p>						
<p>28. How much were the total actual receipts from rent during the past YEAR?</p> <p>a. Total actual receipts _____</p> <p>From residential units _____</p> <p>From business or office units _____</p> <p>b. Estimated vacancy loss (difference between actual receipts and total potential receipts at 100% occupancy) _____</p>	<p>\$ _____ per year</p> <p>\$ _____ per year</p> <p>\$ _____ per year</p> <p>\$ _____ per year</p>						
<p><b>ANSWER QUESTIONS 29-31 FOR PROPERTIES WITH 50 OR MORE UNITS.</b></p>							
<p>29. Have rehabilitation expenditures been made on any of the units in this property during the past 5 years? Do not include regular maintenance or repairs.</p>	<p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No - STOP</p>						
<p>30. Are the rehabilitation expenditures being taken as accelerated depreciation (5 year) under Internal Revenue Code, Section 167K?</p>	<p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No</p>						
<p>31a. Have rehabilitation expenditures been made on any of the units in this property during the past 12 months? Do not include regular maintenance or repairs.</p> <p>b. Has government assistance in rehabilitating this property been received through - Mark (X) all boxes that apply</p>	<p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No - STOP</p> <p>1 <input type="checkbox"/> Federal low interest loans (Section 312)?</p> <p>2 <input type="checkbox"/> Community Development Block Grants?</p> <p>3 <input type="checkbox"/> Local government property tax abatement or exemption?</p> <p>4 <input type="checkbox"/> Other types of assistance? - Specify _____</p> <p>5 <input type="checkbox"/> No government assistance received.</p>						
<p>c. Are any of the rehabilitated units subsidized, or INTENDED to be subsidized, under a Federal or other governmental rent or operating cost subsidy program, such as Section 8?</p>	<p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No</p>						
<p>Name of project, if any _____</p>							
<p>Name of person completing this questionnaire _____</p>	<p>Date _____</p>	<p>Telephone number (include area code) _____</p>					
<p><b>FOR CENSUS USE ONLY</b></p>							
a.	b.	c.	d.	e.	f.	g.	h.

**NOTICE** - Your answers are confidential by law (title 13, United States Code). This means that no one may see your answers except census workers who are sworn not to disclose your information and who can be fined and/or imprisoned for any violation. The law requires that you answer the questions to the best of your knowledge. The law also provides that copies retained in your files are immune from legal process.

FORM D-1612  
(4-22-60)

U.S. DEPARTMENT OF COMMERCE  
BUREAU OF THE CENSUS

**RESIDENTIAL FINANCE SURVEY  
MORTGAGEE (LENDER)  
QUESTIONNAIRE  
1980 CENSUS OF HOUSING**

Please complete this form and RETURN TO

BUREAU OF THE CENSUS  
ATTN: Residential Finance  
1201 East Tenth Street  
Jeffersonville, Indiana 47132

In reply refer to

Control number

(Please correct any error in name and address including ZIP code.)

The questions on this report form relate to the property at the following address →

Address (Number and street)

City

State

ZIP code

Name of owner

Mortgage account number →

**NOTE** - The word mortgage is used throughout to mean all forms of debt secured by real estate (i.e., mortgage, deed of trust, land contract, or other forms of debt).

1. Do you hold or service a mortgage or similar debt on the property listed above?

- Yes - Continue with question 2
- No -
  - Hold or service other indebtedness
  - Mortgage has been transferred to -

Name of mortgage holder	
Address (Number and street)	
City	
State	ZIP code

STOP HERE and return in enclosed envelope.

- No record of any mortgage on subject property
- Mortgage terminated on -

If mortgage terminated within past three months, complete questionnaire. Otherwise, return it.

Month \_\_\_\_\_ 19 \_\_\_\_\_

<p>2. The mortgage you hold or service is -</p> <p>Mark (X) applicable boxes</p>	<p>1 <input type="checkbox"/> 1st mortgage (land contract or contract to purchase)</p> <p>2 <input type="checkbox"/> 2nd mortgage</p> <p>3 <input type="checkbox"/> 3rd mortgage</p> <p>4 <input type="checkbox"/> Other - Specify: _____</p>	
<p>3. Do you hold the mortgage or service only?</p> <p>Hold and service</p> <p>Service only</p>	<p>First mortgage</p> <p>1 <input type="checkbox"/></p> <p>2 <input type="checkbox"/></p>	<p>Junior mortgage</p> <p>1 <input type="checkbox"/></p> <p>2 <input type="checkbox"/></p>
<p>4. Who is the holder of this mortgage (mortgages)? (If more than one type of holder, explain in remarks.)</p> <p>Commercial bank or trust company (held for own account)</p> <p>Mutual savings bank</p> <p>Savings and loan association (building and loan or homestead association)</p> <p>Life insurance company</p> <p>Mortgage company</p> <p>Federally-secured pool (financed by securities guaranteed by GNMA, FHLMC or FmHA)</p> <p>FNMA</p> <p>Federal or federal-sponsored agency (GNMA, FHA, VA, etc.)</p> <p>Real estate or construction company</p> <p>Individual or individual's estate</p> <p>Other (e.g., conventional mortgage pools other than those guaranteed by GNMA, FHLMC or FmHA, State or local government retirement fund, private pension fund, philanthropic organization, fraternal society, educational endowment, trust fund administered by bank)</p>	<p>01 <input type="checkbox"/></p> <p>02 <input type="checkbox"/></p> <p>03 <input type="checkbox"/></p> <p>04 <input type="checkbox"/></p> <p>05 <input type="checkbox"/></p> <p>06 <input type="checkbox"/></p> <p>07 <input type="checkbox"/></p> <p>08 <input type="checkbox"/></p> <p>09 <input type="checkbox"/></p> <p>10 <input type="checkbox"/></p> <p>11 <input type="checkbox"/> Specify _____</p>	<p>01 <input type="checkbox"/></p> <p>02 <input type="checkbox"/></p> <p>03 <input type="checkbox"/></p> <p>04 <input type="checkbox"/></p> <p>05 <input type="checkbox"/></p> <p>06 <input type="checkbox"/></p> <p>07 <input type="checkbox"/></p> <p>08 <input type="checkbox"/></p> <p>09 <input type="checkbox"/></p> <p>10 <input type="checkbox"/></p> <p>11 <input type="checkbox"/> Specify _____</p>
<p>5. Is the holder's principal address in a different State than the property?</p> <p>In same State as property</p> <p>In different State than property</p>	<p>0 <input type="checkbox"/></p> <p>1 <input type="checkbox"/> State _____</p>	<p>0 <input type="checkbox"/></p> <p>1 <input type="checkbox"/> State _____</p>
<p>Remarks</p>		

6. Is the mortgage -	First mortgage	Junior mortgage
a. Insured by the Federal Housing Administration? . . . . .	1 <input type="checkbox"/>	
b. Guaranteed or insured by the Veterans Administration? . . . . .	2 <input type="checkbox"/>	2 <input type="checkbox"/>
c. Insured by the Farmers Home Administration? . . . . .	3 <input type="checkbox"/>	3 <input type="checkbox"/>
d. Insured by a private mortgage insurance company? (Do not include borrower's life insurance) . . . . .	4 <input type="checkbox"/>	4 <input type="checkbox"/>
e. Not insured or guaranteed? . . . . .	5 <input type="checkbox"/>	5 <input type="checkbox"/>
7a. When was this mortgage made? (If refinanced or renewed, enter date of most recent action)	Year _____	Year _____
b. If mortgage was assumed by present property owner, what was the year of assumption?	Year _____	Year _____
8a. What was the amount of this mortgage when made? (If refinanced or renewed, enter amount at time of most recent action)	\$ _____	\$ _____
b. If assumed by present property owner, what was the outstanding balance at time of assumption?	\$ _____	\$ _____
9. What is the term of this mortgage (years from date made to original scheduled maturity)? (If mortgage is payable on demand, so state.)	Number of years _____	Number of years _____
10a. What is the current unpaid balance?	\$ _____	\$ _____
b. As of what date was this balance computed?	Month and year _____	Month and year _____
11. What is the current contract interest rate? (Do not include mortgage insurance premium)	Percent _____ %	Percent _____ %
12a. Can the interest rate be changed one or more times during the term of the mortgage?	1 <input type="checkbox"/> Yes - Continue with 12b 2 <input type="checkbox"/> No - Skip to 13a	1 <input type="checkbox"/> Yes - Continue with 12b 2 <input type="checkbox"/> No - Skip to 13a
b. Under what circumstances can the interest rate be changed? Rate renegotiated periodically . . . . . Rate changes tied to market index . . . . . When mortgage is assumed . . . . . When payments become delinquent . . . . . Other . . . . .	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> Specify _____	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> Specify _____
c. Has the interest rate changed since the mortgage was made?	1 <input type="checkbox"/> Yes, higher now than when mortgage made 2 <input type="checkbox"/> Yes, lower now than when mortgage made 3 <input type="checkbox"/> No, rate unchanged or same as when mortgage made	1 <input type="checkbox"/> Yes, higher now than when mortgage made 2 <input type="checkbox"/> Yes, lower now than when mortgage made 3 <input type="checkbox"/> No, rate unchanged or same as when mortgage made

13a. Can the monthly payments (principal and interest) change during the term of the mortgage other than through a change in the interest rate?	First mortgage		Junior mortgage	
	1 <input type="checkbox"/> Yes - Continue with 13b 2 <input type="checkbox"/> No - Skip to 14a		1 <input type="checkbox"/> Yes - Continue with 13b 2 <input type="checkbox"/> No - Skip to 14a	
b. How do they change? Increase yearly for the first five years of the mortgage ..... Increase yearly for the first ten years of the mortgage ..... In some other way .....	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> Specify: _____		1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> Specify: _____	
14a. If this mortgage were to be prepaid today, would there be a penalty required?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No		1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	
b. Is there a clause in the mortgage which permits assumption of the mortgage only with the lender's permission?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No		1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	
15. What are the required regular payments in connection with this mortgage for -	First mortgage		Junior mortgage	
	Amount (Dollars and cents or specify "None")	Frequency of payment Monthly Other (Specify)	Amount (Dollars and cents or specify "None")	Frequency of payment Monthly Other (Specify)
a. Interest and principal? Paid together .....	\$	<input type="checkbox"/>	\$	<input type="checkbox"/>
OR Paid separately - Interest .....	\$	<input type="checkbox"/>	\$	<input type="checkbox"/>
Principal .....	\$	<input type="checkbox"/>	\$	<input type="checkbox"/>
b. Real estate taxes? (If taxes and insurance are combined in one account, enter on taxes line and bracket b and c.)	\$	<input type="checkbox"/>	\$	<input type="checkbox"/>
c. Fire and hazard insurance premium? .....	\$	<input type="checkbox"/>	\$	<input type="checkbox"/>
d. Mortgage insurance premium? .....	\$	<input type="checkbox"/>	\$	<input type="checkbox"/>
e. Other? - Specify .....	\$	<input type="checkbox"/>	\$	<input type="checkbox"/>
f. TOTAL PAYMENT →	\$		\$	
16. Will the required regular principal payments pay off the loan completely by the end of the term?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No a <input type="checkbox"/> No regular principal payments required		1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No a <input type="checkbox"/> No regular principal payments required	
Remarks				

	First mortgage	Junior mortgage
17. What is the current status of the mortgage payments? Up-to date or ahead in scheduled payments (or less than 30 days past due), . . . Delinquent by 30 days or more a. How many payments are past due?	1. <input type="checkbox"/> . . . 2. <input type="checkbox"/> . . . Number: _____	1. <input type="checkbox"/> . . . 2. <input type="checkbox"/> . . . Number: _____
b. Are legal foreclosure proceedings now in process?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
18. Did the present holder of this mortgage - (Mark (X) appropriate cases)  Originate it directly from borrower? . . . Purchase this mortgage from present servicer? . . . Purchase this mortgage from someone else? . . .	1. <input type="checkbox"/> . . . 2. <input type="checkbox"/> . . . 3. <input type="checkbox"/> . . .	1. <input type="checkbox"/> . . . 2. <input type="checkbox"/> . . . 3. <input type="checkbox"/> . . .

Remarks

Name of person completing this questionnaire	Title	Date
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FOR CENSUS USE ONLY

a.	b.	c.	d.	e.	f.	g.	h.

FORM D-1613(L)  
(5-80)

FORM APPROVED  
O.M.B. NO. 41-580018



**UNITED STATES DEPARTMENT OF COMMERCE**  
**Bureau of the Census**  
Washington, D.C. 20233

OFFICE OF THE DIRECTOR

**FROM THE DIRECTOR  
BUREAU OF THE CENSUS**

The Bureau of the Census is conducting a sample survey of residential finance in connection with the 1980 Decennial Census. We are collecting information on how people finance their homes. The statistics prepared from the information provided by individuals and lending organizations will be very useful in developing both private and government programs concerned with residential financing. In order to collect the necessary information, we need the name and address of the owner or rental agent of the apartment which you occupy.

Please enter the owner's name and address below (the person or company to whom you make your rent payments) and mail this entire sheet today in the enclosed preaddressed envelope.

Name \_\_\_\_\_

Address of owner or agent - Number and street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Is the person or company named above -  
Mark (X) one  
 Owner?  
 Rental agent?  
 Other - Specify \_\_\_\_\_

Is your apartment a condominium?  
Mark (X) one  
 Yes, a condominium occupied by the owner  
 Yes, a condominium not occupied by the owner  
 No, not a condominium

Response to this inquiry is required by law, title 13, United States Code. This law also provides that your report is confidential and can be seen only by sworn Bureau of the Census employees.

Thank you for your cooperation.

Enclosure

## Appendix B.—Publication and Computer Tape Program

GENERAL	.....
PUBLICATIONS	.....
Population and Housing Census Reports	.....
PHC80-1, Block Statistics	.....
PHC80-2, Census Tracts	.....
PHC80-3, Summary Characteristics for Governmental Units and Standard Metropolitan Statistical Areas	.....
PHC80-4, Congressional Districts of the 98th Congress	.....
PHC80-S1-1, Provisional Estimates of Social, Economic, and Housing Characteristics	.....
PHC80-S2, Advance Estimates of Social, Economic, and Housing Characteristics	.....
Population Census Reports	.....
PC80-1, Volume 1, Characteristics of the Population	.....
PC80-1-A, Chapter A, Number of Inhabitants	.....
PC80-1-B, Chapter B, General Population Characteristics	.....
PC80-1-C, Chapter C, General Social and Economic Characteristics	.....
PC80-1-D, Chapter D, Detailed Population Characteristics	.....
PC80-2, Volume 2, Subject Reports	.....
PC80-S1, Supplementary Reports	.....
Housing Census Reports	.....
HC80-1, Volume 1, Characteristics of Housing Units	.....
HC80-1-A, Chapter A, General Housing Characteristics	.....
HC80-1-B, Chapter B, Detailed Housing Characteristics	.....
HC80-2, Volume 2, Metropolitan Housing Characteristics	.....
HC80-3, Volume 3, Subject Reports	.....
HC80-4, Volume 4, Components of Inventory Change	.....

PUBLICATIONS—Con.	.....
HC80-5, Volume 5, Residential Finance	.....
HC80-S1-1, Supplementary Reports	.....
Evaluation and Reference Reports	.....
PHC80-E, Evaluation and Research Reports	.....
PHC80-R, Reference Reports	.....
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PHC80-R3, Alphabetical Index of Industries and Occupations	.....
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P.L. 94-171, Population Counts	.....
Master Area Reference Files 1 and 2 (MARF)	.....
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MAPS	.....
MICROFICHE	.....
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P.L. 94-171 Counts Microfiche	.....

### GENERAL

The results of the 1980 Census of Population and Housing are issued in three forms: printed reports, computer tape

files, and microfiche. Most of the reports listed are issued on a flow basis through 1983. A few may be issued later, such as Subject Reports and Evaluation and Reference Reports.

The publications of the 1980 census are released under three subject titles: *1980 Census of Population and Housing*, *1980 Census of Population, and 1980 Census of Housing*. The description of the publication program below is organized in sections, by census title, followed by the reports under each title. It should be noted that a number of population census reports contain some housing data and a number of housing census reports contain some population data. Following the description of the publication program are sections on computer tapes, maps, and microfiche.

The data product descriptions include listings of geographic areas for which data are summarized in that product. Note that the term "place" refers to incorporated places and census designated (or unincorporated) places, as well as towns and townships in 11 States (the 6 New England States, the 3 Middle Atlantic States, Michigan, and Wisconsin).

Order forms for these materials are available, subject to availability of the data product, from Data User Services Division, Customer Services, Bureau of the Census, Washington, D.C. 20233; Census Bureau Regional Offices; U.S. Department of Commerce District Offices; and State Data Centers. After issuance, census reports are on file in many libraries and are available for examination at any Department of Commerce District Office or Census Bureau Regional Office.

### PUBLICATIONS

#### Population and Housing Census Reports

**PHC80-1, Block Statistics**—These reports, which are issued on microfiche rather

than in print form, present population and housing unit totals and statistics on selected characteristics which are based on complete-count tabulations. Data are shown for blocks in urbanized areas and selected adjacent areas, for blocks in places of 10,000 or more inhabitants, and for blocks in areas which contracted with the Census Bureau to provide block statistics.

The set of reports consists of 374 sets of microfiche and includes a report for each standard metropolitan statistical area (SMSA), showing blocked areas within the SMSA, and a report for each State and for Puerto Rico, showing blocked areas outside SMSA's. In addition to microfiche, printed detailed maps showing the blocks covered by the particular report are available as well as a U.S. Summary, which is an index to the set.

**PHC80-2, Census Tracts**—Statistics for most of the population and housing subjects included in the 1980 census are presented for census tracts in SMSA's and in other tracted areas. Both complete-count data and sample data are included. Most statistics are presented by race and Spanish origin for areas with at least a specified number of persons in the relevant population group.

There is one report for each SMSA, as well as one for each of the States and Puerto Rico which have tracted areas outside SMSA's. In addition, maps showing the boundaries and identification numbers of census tracts in the SMSA are available as well as a U.S. Summary, which is an index to the set and also provides a historical listing of the total number of tracts by area.

**PHC80-3, Summary Characteristics for Governmental Units and Standard Metropolitan Statistical Areas**—Statistics are presented on total population and on complete-count and sample population characteristics such as age, race, education, disability, ability to speak English, labor force, and income, and on total housing units and housing characteristics such as value, age of structure, and rent. These statistics are shown for the following areas or their equivalents: States, SMSA's, counties, county subdivisions (those which are functioning general-purpose local governments), and incorporated places.

There is one report for each State, the District of Columbia, and Puerto Rico.

This series does not include a U.S. Summary.

**PHC80-4, Congressional Districts of the 98th Congress**—These reports present complete-count and sample data for congressional districts of the 98th Congress. The reports reflect redistricting based on the 1982 elections. One report is issued for each of the 50 States and the District of Columbia.

**PHC80-51-1, Provisional Estimates of Social, Economic, and Housing Characteristics**—This report presents provisional estimates based on sample data collected in the 1980 census. Data on social, economic, and housing characteristics are shown for the United States as a whole, each State, the District of Columbia, and SMSA's of 1 million or more inhabitants.

These data are based on a special subsample of the full census sample. The sample, which represents about 1.6 percent of the total population, was developed to provide users with initial data on characteristics of the population and housing units for the Nation and large areas.

**PHC80-52, Advance Estimates of Social, Economic, and Housing Characteristics**—These reports present advance sample data from the 1980 census including such social and economic characteristics of the population as education, migration, labor force, and income as well as housing characteristics such as structural information, mortgage, and gross rent.

The set consists of 50 paperbound reports and includes one report for each State and the District of Columbia. No report will be issued for the United States as a whole.

Each report presents population and housing characteristics for the State, its counties or comparable areas, and places of 25,000 or more inhabitants. Selected data are shown for four race groups (White; Black; combined American Indian, Eskimo, and Aleut; and Asian and Pacific Islander) as well as for persons of Spanish origin.

## Population Census Reports

**PC80-1, Volume 1, Characteristics of the Population**—This volume presents final

population counts and statistics on population characteristics. It consists of reports for the following 57 areas: the United States, each of the 50 States, the District of Columbia, Puerto Rico, and the Outlying Areas—Guam, the Virgin Islands of the United States, American Samoa, and the Northern Mariana Islands and the remainder of the Trust Territory of the Pacific Islands. The volume consists of four chapters for each area, chapters A, B, C, and D. Chapters A and B present data collected on a complete-count basis, and chapters C and D present estimates based on sample information, except for the Outlying Areas where all data were collected on a complete-count basis.

The population totals presented in chapters A and B may differ from the counts presented earlier in the PHC80-V reports because corrections were made for errors found after the PHC80-V reports were issued. Chapters B, C, and D present statistics by race and Spanish origin for areas with at least a specified number of the relevant population group.

The U.S. Summary reports present statistics for the United States, regions, divisions, States, and selected areas below the State level. The State or equivalent Area reports (which include the District of Columbia, Puerto Rico, and the Outlying Areas) present statistics for the State or equivalent area and its subdivisions.

Statistics for each of the 57 areas are issued in separate paperbound reports of chapters A, B, C, and D.

**PC80-1-A, Chapter A, Number of Inhabitants**—Final population counts are shown for the following areas or their equivalents: States, counties, county subdivisions, incorporated places and census designated places, standard consolidated statistical areas (SCSA's), SMSA's, and urbanized areas. Selected tables contain population counts by urban and rural residence. Many tables contain population counts from previous censuses.

**PC80-1-B, Chapter B, General Population Characteristics**—Statistics on household relationship, age, race, Spanish origin, sex, and marital status are shown for the following areas or their equivalents: States, counties (by total and rural residence), county subdivisions, places of 1,000 or more inhabitants, SCSA's,

SMSA's, urbanized areas, American Indian reservations, and Alaska Native villages.

**PC80-1-C, Chapter C, General Social and Economic Characteristics**—Statistics are presented on nativity, State or country of birth, citizenship and year of immigration for the foreign-born population, language spoken at home and ability to speak English, ancestry, fertility, family composition, type of group quarters, marital history, residence in 1975, journey to work, school enrollment, years of school completed, disability, veteran status, labor force status, occupation, industry, class of worker, labor force status in 1979, income in 1979, and poverty status in 1979. In addition, data on subjects shown in the PC80-1-B reports are presented in this report in more detail.

Each subject is shown for some or all of the following areas or their equivalents: States, counties (by rural and rural-farm residence), places of 2,500 or more inhabitants, SCSA's, SMSA's, urbanized areas, American Indian reservations, and Alaska Native villages.

**PC80-1-D, Chapter D, Detailed Population Characteristics**—Statistics on most of the subjects covered in the PC80-1-C reports are presented in this report in considerably greater detail and cross-classified by age, race, Spanish origin, and other characteristics. Each subject is shown for the State or equivalent area, and some subjects are also shown for rural residence at the State level. Most subjects are shown for SMSA's of 250,000 or more inhabitants, and a few are shown for central cities of these SMSA's.

**PC80-2, Volume 2, Subject Reports**—Each of the reports in this volume focuses on a particular subject and provides highly detailed distributions and cross-classifications on a national, regional, and divisional level. A few reports show statistics for States, SMSA's, large cities, American Indian reservations, or Alaska Native villages. Separate reports are issued on such subjects as racial and ethnic groups, type of residence, fertility, families, marital status, migration, education, employment, occupation, industry, journey to work, income, poverty status, and other topics.

**PC80-S1, Supplementary Reports**—These reports present special compilations of

1980 census statistics dealing with specific population subjects.

## Housing Census Reports

**HC80-1, Volume 1, Characteristics of Housing Units**—This volume presents final housing unit counts and statistics on housing characteristics. It consists of reports for the following 57 areas: the United States, each of the 50 States, the District of Columbia, Puerto Rico, and the Outlying Areas—Guam, the Virgin Islands of the United States, American Samoa, and the Northern Mariana Islands and the remainder of the Trust Territory of the Pacific Islands. The volume consists of two chapters for each area, chapters A and B. Chapter A presents data collected on a complete-count basis, and chapter B presents estimates based on sample information, except for the Outlying Areas where all data were collected on a complete-count basis.

The housing totals presented in this report may differ from the counts presented earlier in the PHC80-V reports because corrections were made for errors found after the PHC80-V reports were issued. Both chapters present statistics by race and Spanish origin for areas with at least a specified number of the relevant population group.

The U.S. Summary reports present statistics for the United States, regions, divisions, States, and selected areas below the State level. The State or equivalent Area reports (which include the District of Columbia, Puerto Rico, and the Outlying Areas) present statistics for the State or equivalent area and its subdivisions.

Statistics for each of the 57 areas are issued in separate paperbound reports of chapters A and B.

**HC80-1-A, Chapter A, General Housing Characteristics**—Statistics on units at address, tenure, condominium status, number of rooms, persons per room, plumbing facilities, value, contract rent, and vacancy status are shown for some or all of the following areas or their equivalents: States, counties, county subdivisions, places of 1,000 or more inhabitants, SCSA's, SMSA's, urbanized areas, American Indian reservations, and Alaska Native villages. Selected tables contain housing characteristics by urban and rural residence.

**HC80-1-B, Chapter B, Detailed Housing Characteristics**—Statistics on units in structure, year moved into unit, year structure built, heating equipment, fuels, air-conditioning, source of water, sewage disposal, gross rent, and selected monthly ownership costs are shown for some or all of the following areas or their equivalents: States, counties, places of 2,500 or more inhabitants, SCSA's, SMSA's, urbanized areas, American Indian reservations, and Alaska Native villages. Selected tables show housing characteristics for rural and rural farm residence at the State and county level. Some subjects included in the HC80-1-A reports are also covered in this report in more detail.

**HC80-2, Volume 2, Metropolitan Housing Characteristics**—This volume presents statistics on most of the 1980 housing census subjects in considerable detail and cross-classification. Most statistics are presented by race and Spanish origin for areas with at least a specified number of the relevant population group. Data are shown for States or equivalent areas, SMSA's and their central cities, and other cities of 60,000 or more inhabitants.

There is one report for each SMSA and one report for each State and Puerto Rico. The set includes a U.S. Summary report showing these statistics for the United States and regions.

**HC80-3, Volume 3, Subject Reports**—Each of the reports in this volume focuses on a particular subject and provides highly detailed distributions and cross-classifications on a national, regional, and divisional level. Separate reports are issued on housing of the elderly, mobile homes, and American Indian households.

**HC80-4, Volume 4, Components of Inventory Change**—This volume consists of two reports presenting statistics on the 1980 characteristics of housing units which existed in 1973, as well as on newly constructed units, conversions, mergers, demolitions, and other additions and losses to the housing inventory between 1973 and 1980. These reports present data derived from a sample survey conducted in the fall of 1980. Data are presented for the United States and regions in report I. Report II has two parts: Part A presents data for that group of SMSA's (not individually identified)

with populations of 1 million or more at the time of the 1970 census, and part B presents data for that group of SMSA's (not individually identified) with populations of less than 1 million at the time of the 1970 census.

**HC80-5, Volume 5, Residential Finance**—This volume consists of one report presenting statistics on the financing of non-farm homeowner and rental and vacant properties, including characteristics of the mortgage, property, and owner. The statistics are based on a sample survey conducted in the spring of 1981. Data are presented for the United States and regions. Some data are presented by inside and outside SMSA's and by central cities.

**HC80-S1-1, Supplementary Reports**—These reports present statistics from the 1980 Census of Housing on general characteristics of housing units for the 50 States and the District of Columbia, counties, and independent cities.

### Evaluation and Reference Reports

**PHC80-E, Evaluation and Research Reports**—These reports present the results of the extensive evaluation program conducted as an integral part of the 1980 census. This program relates to such matters as completeness of enumeration and quality of the data on characteristics.

**PHC80-R, Reference Reports**—These reports present information on the various administrative and methodological aspects of the 1980 census. The series includes:

**PHC80-R1, Users' Guide**—This report covers subject content, procedures, geography, statistical products, limitations of the data, sources of user assistance, notes on data use, a glossary of terms, and guides for locating data in reports and tape files. The guide is issued in loose-leaf form and sold in parts (R1-A, B, etc.) as they are printed.

**PHC80-R2, History**—This report describes in detail all phases of the 1980 census, from the earliest planning through all stages to the dissemination of data and evaluation of results. It contains detailed discussion of 1980 census questions and their use in previous decennial censuses.

**PHC80-R3, Alphabetical Index of Industries and Occupations**—This report was developed primarily for use in classifying responses to the questions on the kind of business (industry) and kind of work (occupation) in which the respondent is engaged. The index lists approximately 20,000 industry and 29,000 occupation titles in alphabetical order.

**PHC80-R4, Classified Index of Industries and Occupations**—This report defines the industrial and occupational classification systems adopted for the 1980 Census of Population. It presents the individual titles that constitute each of the 231 industry and 503 occupation categories in the classification systems. The individual titles are the same as those shown in the Alphabetical Index. The 1980 occupation classification reflects the new U.S. Standard Occupational Classification (SOC). As in the past, the 1980 industry classification reflects the Standard Industrial Classification (SIC).

**PHC80-R5, Geographic Identification Code Scheme**—This report identifies the names and related geographic codes for each State, county, minor civil division, place, region, division, SCSA, SMSA, American Indian reservation, and Alaska Native village for which the Census Bureau tabulated data from the 1980 census.

### COMPUTER TAPES

#### Summary Tape Files

In addition to the printed and microfiche reports, results of the 1980 census also are provided on computer tape in the form of summary tape files (STF's). These data products have been designed to provide statistics with greater subject and geographic detail than is feasible or desirable to provide in printed and microfiche reports. The STF data are made available at nominal cost. The data are subject to suppression of certain detail where necessary to protect confidentiality.

There are five STF's (listed below), and the amount of geographic and subject detail presented varies. STF's 1 and 2 contain complete-count data, and STF's 3, 4, and 5 contain sample data. Note that the term "cells" used below refers

to the number of subject statistics provided for each geographic area, and the number of cells is indicative of the detail of the subject content of the file.

Each of the STF's generally consists of two or more files which provide different degrees of geographic detail and, in some cases, race/Spanish origin cross-classification. For each of the files there is a separate tape or tapes for each State, the District of Columbia, and Puerto Rico. Selected files (STF 1 and STF 3) are also produced for Guam, the Virgin Islands of the United States, American Samoa, and the Northern Mariana Islands and the remainder of the Trust Territory of the Pacific Islands. These tapes are issued on a State-by-State basis and are followed by a national summary tape for the particular file. More complete descriptions of the STF's than given in the summaries below can be found in the technical documentation of the specific file and in the PHC80-R1, *Users' Guide*.

**STF 1**—This STF provides 321 cells of complete-count population and housing data. Data are summarized for the United States, regions, divisions, States, SCSA's, SMSA's, urbanized areas, congressional districts, counties, county subdivisions, places, census tracts, enumeration districts in unblocked areas, and blocks and block groups in blocked areas. The data include those shown in the PHC80-1, PHC80-3 (complete-count), and PC80-1-A reports.

**STF 2**—This STF contains 2,292 cells of detailed complete-count population and housing data, of which 962 are repeated for each race and Spanish origin group present in the tabulation area. Data are summarized for the United States, regions, divisions, States, SCSA's, SMSA's, urbanized areas, counties, county subdivisions, places of 1,000 or more inhabitants, census tracts, American Indian reservations, and Alaska Native villages. The data include those shown in the PHC80-2 (complete-count), PC80-1-B, and HC80-1-A reports.

**STF 3**—This STF contains 1,126 cells of data on various population and housing subjects collected on a sample basis. The areas covered are the same as in STF 1, excluding blocks. The data include those shown in the PHC80-3 (sample) reports.

**STF 4**—This STF is the geographic counterpart of STF 2, but the number of cells of data is greater (approximately 8,400). STF 4 provides data covering virtually all of the population and housing subjects collected on a sample basis, as well as some of the complete-count subjects. Some of the statistics are repeated for race, Spanish origin, and ancestry groups. Data are summarized for areas similar to those shown in STF 2, except that data for places are limited to those with 2,500 or more inhabitants. The data include those shown in the PHC80-2 (sample), PC80-1-C, and HC80-1-B reports.

**STF 5**—This STF contains over 100,000 cells of data on various population and housing subjects collected on a sample basis and provides detailed tabulations and cross-classifications for States, SMSA's, counties, cities of 50,000 or more inhabitants and central cities. Most subjects are classified by race and Spanish origin. The data include those shown in the PC80-1-D and HC80-2 reports.

#### Other Computer Tape Files

**P.L. 94-171, Population Counts**—In accordance with Public Law (P.L.) 94-171, the Census Bureau provides population tabulations to all States for legislative reapportionment/redistricting. The file is issued on a State-by-State basis. It contains population counts classified by race and Spanish origin. The data are tabulated for the following levels of geography as applicable: States, counties, county subdivisions, incorporated places, census tracts, blocks and block groups in unblocked areas, and enumeration districts in unblocked areas. For States participating in the voluntary program to define election precincts in conjunction with the Census Bureau, the data are also tabulated for election precincts.

#### Master Area Reference Files 1 and 2 (MARF)

**MARF 1**—This geographic reference file is an extract of STF 1 designed for those who require a master list of geographic codes and areas, along with basic census counts arranged hierarchically from the State down to the block group and enumeration district levels and is issued on a State-by-State basis. The file contains records for States, counties, county subdivisions, places, census tracts, enumeration districts in unblocked areas, and block groups in blocked areas. Each record shows the total population by five race groups, population of Spanish origin, number of housing units, number of households, number of families, and a few other items.

**MARF 2**—This file is the same as the MARF 1 with the latitude and longitude coordinates for a representative point (centroid) in each block group (BG) or enumeration district (ED) outside block numbered areas.

**Geographic Base File/Dual Independent Map Encoding (GBF/DIME)**—These files are computer representations of the Metropolitan Map Series, including address ranges and ZIP Codes, which generally cover the urbanized portions of SMSA's. GBF/DIME files are used to assign census geographic codes to addresses (geocoding). The files are available by SMSA.

**Public-Use Microdata Samples**—Public-use microdata samples are computerized files containing most population and housing characteristics as shown on a sample of individual census records. These files contain no names or addresses, and geographic identification is sufficiently broad to protect confidentiality.

There are three mutually exclusive samples, the A sample including 5 percent of all persons and housing units, and the

B and C samples each including 1 percent of all persons and housing units. States and most large SMSA's will be identifiable on one or more of the files. Microdata files allow the user to prepare customized tabulations.

**Census/EEO Special File**—This file provides sample census data with specified relevance to EEO and affirmative action uses. The file contains two tabulations, one with detailed occupational data and the other with years of school completed by age. The data in both tabulations are crossed by sex, race, and Spanish origin. These data are provided for all counties, for all SMSA's, and for places with a population of 50,000 or more.

#### MAPS

Maps necessary to define areas are generally published and included as part of the corresponding reports. Maps are published for Block Statistics (PHC80-1) and Census Tracts (PHC80-2), but must be purchased separately from the report. Maps necessary to define enumeration districts are available on a cost-of-reproduction basis.

#### MICROFICHE

Some of the computer tape products are available on microfiche. The STF microfiche are issued for each State or Area and for the United States. These include:

**STF 1 Microfiche**—Data from STF 1 are presented in tabular form for all the STF 1 geographic levels described previously, except blocks.

**STF 3 Microfiche**—Data from STF 3 are presented in tabular form for all the STF 3 geographic levels.

**P.L. 94-171 Counts Microfiche**—The data from the P.L. 94-171 computer file are presented in a listing format.