



1979 Statistical Yearbook

U.S. Department of
Housing and Urban
Development



Foreword

The HUD Statistical Yearbook brings together comprehensive and detailed data on program and financial operations of the Department of Housing and Urban Development, and statistical information related to housing and urban activities. Program statistics are shown for the calendar year and financial statements for the fiscal year except where otherwise noted.

The first eight sections present HUD program status and activity data compiled by the administering offices. HUD programs are arranged according to the organization of the Department as of December 31, 1979. The ninth section titled "General Statistics" contains data published by other government departments and some private organizations. The organization of programs and topics within these sections is indicated in the Table of Contents. At the end of the Yearbook is an alphabetical index arranged by subject.

This Yearbook was organized, assembled, and prepared for publication by the Office of Organization and Management Information, Assistant Secretary for Administration.

Notes

Component parts of statistical tables may not add to totals due to rounding.

State distribution tables list only States which have activity.

Parentheses around a number indicate data not included in the total.

“Gross” data reflect initial actions during the year, excluding adjustments, amendments, or attritions.

“Net” data reflect adjustments, amendments, or attritions.

ACC—Annual Contributions Contracts Executed

BMIR or BMR—Below Market Interest Rate

CDBG—Community Development Block Grant

FAIR—Fair Access to Insurance Requirements

FHA—Federal Housing Administration

FHLBB—Federal Home Loan Bank Board

FMHA—Farmers Home Administration, U.S. Department of Agriculture

FNMA—Federal National Mortgage Association (Fannie Mae)

GNMA—Government National Mortgage Association (Ginnie Mae)

H—Housing—Federal Housing Commissioner

HAP—Housing Assistance Payments

HFDA—Housing Finance and Development Agencies

LHA—Local Housing Authority

LPA—Local Public Agency

MIR or MR—Market Interest Rate

NA—Not Available, unless otherwise noted

NEC—Not Elsewhere Classified

NDP—Neighborhood Development Programs

NVACP—Neighborhoods, Voluntary Associations, and Consumer Protection

OILSR—Office of Interstate Land Sales Registration

PHA—Public Housing Administration

PWA—Public Works Administration

SMSA—Standard Metropolitan Statistical Area

UR—Urban Renewal

USDA—U.S. Department of Agriculture

VA—Veterans Administration

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Community Development Block Grant Program

Under Title I of the Housing and Community Development Act of 1974, as amended, Federal funds are provided annually to certain units of general local government to assist in their community development activities. The Community Development Block Grant program, authorized by the Act, supersedes and consolidates a number of previous categorical programs into a single program under which Federal aid will be provided on an annual basis, with maximum certainty and minimum delay, thus providing an improved basis for community planning. The first year for which funds were appropriated for this new program was fiscal year 1975.

Direct Entitlement

Under the Community Development Block Grant program, the amount of funds major cities and many large urban counties are entitled to receive are allocated on the basis of an objective needs formula. Those units of government accustomed to receiving community development funds from HUD at a level higher than their formula based entitlement continued to receive their prior program level over the first three years of the Act under a provision of the Act commonly known as Hold Harmless. The Hold Harmless provision is also extended to certain smaller communities which, while not qualifying for a formula entitlement, have participated in specified categorical programs which are superseded by the block grant program.

The objective needs formula used in determining the entitlement amount for qualified cities and urban counties, and for allocating discretionary balance funds to Standard Metropolitan Statistical Areas and Non-metropolitan areas, employs the following demographic characteristics as formula factors:

- Population
- Extent of Poverty
- Overcrowded Housing
- Growth Lag
- Age of Housing

The data used by HUD in allocating funds for Fiscal Year 1979 reflect the counts compiled by the Bureau of the Census in the 1970 Census of Population and Housing, generally upgraded to reflect Boundary and Annexation changes as well as consolidations of governments and new incorporations through December 31, 1976. SMSA configurations used were as of June 30, 1977. In addition, the population used reflects the Bureau's population determination through its estimating technique—using natural changes (birth and death), and net migration values to provide the estimated population as of July 1, 1976.

These demographic values are used in a two formula system that also takes into account a hold harmless value (average past program experience) as applicable; and applies a Pro Rata Reduction factor in a final calculation to avoid any cost overrun. A general description follows:

Formula A (or Original Formula) — established by the Act of 1974 and retained by the Act of 1977, this formula uses the Population value weighted at 25 percent; the Poverty value weighted at 50 percent; and the Overcrowded Housing value weighted at 25 percent.

Formula B (or New Formula) — established by the Act of 1977, this formula uses the values of Poverty weighted at 30 percent; Age of Housing weighted at 50 percent; and Growth Lag weighted at 20 percent.

Hold Harmless (Average Past Categorical Program Experience) — when this value is greater than the greater of the two formula calculated amounts for direct entitlement communities, one-third of the difference (FY 79 allocation cycle) is added to the formula amount to determine the community's total entitlement. For the small hold harmless communities, that are not direct entitlement (formula) communities, one-third of their hold harmless value represents their total entitlement in FY 79. Calculation of grant amounts for those entitled to receive grants based on prior program levels (Hold Harmless) is made by computing the average level of funds approved for them in the superseded categorical programs during the base period of Fiscal Years 1968 through 1972.

Grant (or Allocation) — this is based upon the greater of the two formula amounts (Formula A or B calculations) and/or the hold harmless value (phased down), and reflects the total formula or total hold harmless amount **after pro rata reduction has been applied**.

Pro Rata Reduction — the Act of 1977 requires a pro rata reduction of **all** allocation amounts if the amount distributed using the dual formula amount and hold harmless amount exceeds the amount appropriated and available for distribution. The pro rata reduction applied to the "final" FY 79 allocation to communities amounted to approximately 2.62 percent.

Grant Allocation Calculation Explanation

The Basic Grant Allocation amount for a Metropolitan City or an Urban County is equal to:

- the greater of the amount calculated under Formula "A" or under Formula "B";
plus any appropriate hold harmless credit;
less the appropriate pro rata reduction value.

(\leq of Form. "A" or "B") + (HH Credit) - (Pro Rata Reduction) = Final Grant

- Hold Harmless credit in fiscal year 1979 is equal to one-third of the excess of the HH amount over the basic grant (formula) amount.
- The Pro-Rata reduction in FY 79 applied to community allocations is approximately 2.62 percent.

Small City Funds (Discretionary Balance)

Funds remaining from those appropriated each year, after providing funds to units of government having a direct entitlement to block grants, are allocated for use within the Metropolitan Areas (SMSA's) of each State and, for use within the Non-Metropolitan areas of each State, on a State by State basis. These funds will be used for making grants to States and units of general local government based on competition among those located in the geographic boundaries for which the funds are allocated. Other discretionary funds are also available under the Act for special purposes (Financial Settlement and Secretary's Funds).

Financial Settlement (Urgent Needs) Fund

These funds were made available to units of general local government having incomplete categorical grant programs, the needs of which could not be met through the formula or Hold Harmless provisions of the Act. Funds were most often allocated to complete previously approved Urban Renewal projects where Block Grant funds were insufficient.

Secretary's Fund

The Secretary's Fund consists of three percent of the total CDBG appropriation excluding urgent needs funds and \$265 million authorized in FY 1979 for Hold Harmless needs in SMSA's. The eight purposes for which the Secretary's Fund is authorized are the New Communities Fund, Trust Territories and Possessions Fund, Innovative Projects Fund, Areawide Programs Fund, Federally Recognized Disasters Fund, Inequities Fund, Indian Tribe Fund, and Technical Assistance Fund.

Table 1

Community Development Block Grant Program: Summary of Fund Allocations,
Fiscal Years 1977-79

(Dollars in thousands)

	Number of units to which allocation was made			Dollar amount allocated		
	FY 79	FY 78	FY 77	FY 79	FY 78	FY 77
U.S. total appropriation ^a				\$3,650,000	\$3,500,000	\$3,148,000
Metropolitan areas (SMSA's) ^b	325	325	319	2,908,962	2,809,230	2,519,229
Metro cities	562	559	537	2,208,817	2,161,100	1,916,795
Urban counties	84	81	78	416,046	372,222	328,674
Small hold harmless units of government	257	268 ^c	305	50,395	105,165	173,760
Small cities (States & P.R.) ^d	51	51	306	233,704	170,743	100,000
Non-metropolitan areas	-	-	53	639,488	596,270	577,808
Small hold harmless units of government	435	436	443	77,087	159,286	254,890
Small cities (States & P.R.) ^d	51	51	51	562,401	436,984	322,918
Secretary's discretionary fund	-	-	-	101,550	94,500	50,963 ^e

^a Not including urgent needs funds—Section 103(b) of Title I; or Urban Development Action Grants—Section 119 of Title I.

^b Includes state portion of split SMSA's. (Actual number of SMSA's in FY 79 is 288)

^c Excludes communities waiving hold harmless (44 communities in FY 79)

^d Formerly discretionary balance.

^e Amount reduced by \$7,997 to cover shortfall in SMSA hold harmless funds.

Table 2

**Community Development Block Grant Program:
Summary of Application Status for Entitled Units of Government, by Category of Entitlement**

(Dollars in thousands)

Fiscal year	All entitlement types		Metro city		Urban county		Hold harmless metro		Hold harmless nonmetro	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
FY 1979										
Entitled units	1,335	\$2,752,345	563	\$2,209,940	84	\$416,046	257	\$ 50,395	431	\$ 75,964
Approved	1,295	2,729,798	545	2,192,462	84	411,983	244	49,638	422	75,715
Disapproved	1	1,123	1	1,123	-	-	-	-	-	-
Did not apply	39	16,868	17	15,882	-	-	13	757	9	229
Reduced	(5) ^a	4,556	(2)	473	(2)	4,063	-	-	(1)	20
FY 1978										
Entitled units	1,343	2,797,774	559	2,161,100	81	372,222	268	105,165	435	159,286
Approved	1,304 ^b	2,779,824 ^c	541	2,145,985	81	372,028	258	103,530	424 ^b	158,281 ^c
Disapproved	8	4,200	4	2,614	-	-	2	846	2	740
Did not apply	31	13,440	14	12,501	-	-	8	789	9	150
Reduced	(4) ^a	309	-	-	(2)	194	-	-	(2)	115
FY 1977										
Entitled units	1,359	2,674,119	537	1,916,795	78	328,674	301	173,760	443	254,890
Approved	1,313	2,659,598 ^d	519	1,906,338	78	328,674	281	170,928	435	253,658 ^d
Disapproved	9	4,903	5	4,106	-	-	2	405	2	392
Did not apply	37	9,535	13	6,351	-	-	18	2,427	6	757
Reduced	(2) ^a	83	-	-	-	-	-	-	(2)	83
FY 1976										
Entitled units	1,348	2,363,068	522	1,718,175	75	208,563	301	170,933	450	265,397
Approved	1,312	2,352,893	508	1,709,940	75	208,563	283	169,032	446	265,358
Disapproved	8	1,583	4	1,128	-	-	3	449	1	6
Did not apply	28	8,592	10	7,107	-	-	15	1,452	3	33
FY 1975										
Entitled units	1,342	2,218,729	521	1,657,189	73	119,176	299	172,565	449	269,799
Approved	1,321	2,095,774	508	1,557,931	73	108,847	293	168,355	447	260,641
Disapproved	3	580	2	376	-	-	1	204	-	-
Did not apply	18 ^e	4,560	11 ^e	3,135	-	-	5	1,397	2 ^e	28
Amount of offset	-	117,815	-	95,747	-	10,329	-	2,609	-	9,130

^a Included in approved number.

^b Butte-Silver Bow County, Mont. combined.

^c Allegheny County, Pa.; Kosciusko, Miss.; DeKalb County, and Harriman, Tenn., approved for less than entitlement.

^d Manistique, Mich. and Charlottesville, Va. approved for less than full entitlement.

^e Rome, N.Y. and Monroe, Wis. are included as did not apply since offset equalled entitlement.

Table 3

Community Development Block Grant Program:
Summary of Discretionary Grants Made, by Category of Grant^a

(Dollars in thousands)

	Total		Small cities ^b				Secretary's fund		Financial ^c settlement	
			Metropolitan		Nonmetropolitan					
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
FY 1979										
Grants made	2,017	\$907,742	563	\$230,594	1,255	\$569,378	168	\$39,599	31	\$68,171
FY 1978										
Grants made	1,704	680,801	448	171,166	1,056	437,229	192	44,233	8	28,173
FY 1977										
Grants made	1,959	533,979	609	104,651	1,285	314,985	26	22,629	39	91,714
FY 1976										
Grants made	2,090	428,912	676	89,766	1,268	253,917	70	36,940	76	48,789
FY 1975										
Grants made	1,923	334,759	634	59,713	1,182	199,423	46	26,925	61	48,678

^a Information for all approved discretionary grants is not available.^b Formerly "Discretionary balances."^c Formerly "Urgent needs."

Table 4

Community Development Block Grant Program:
 Summary of Approved Discretionary Grants by Type of Applicant
 Fiscal Year 1979

(Dollars in thousands)

Type of applicant	Total discretionary ^a			Small cities ^b		Secretary's fund		Financial settlement ^c	
	Number grants	Number grantees	Grant amount	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount
Total	2,017	2,088	\$907,742	1,818	\$799,972	168	\$39,599	31	\$68,171
Municipality	1,299	1,244	634,959	1,265	577,476	8	3,251	26	54,232
County	312	404	131,773	310	131,378	2	395	-	-
Town/township	215	216	90,043	208	75,144	2	960	5	13,940
State/territory	8	6	8,440	2	1,344	6	7,096	-	-
Indian reservation	147	147	27,591	-	-	147	27,591	-	-
Multiple Indian reservations ..	2	2	104	-	-	2	104	-	-
Multiple municipalities	2	4	932	2	932	-	-	-	-
Multiple counties	-	-	-	-	-	-	-	-	-
Municipalities and counties ..	32	66	13,900	31	13,699	1	201	-	-

^a Excludes Urban Development Action Grants.

^b Formerly "Discretionary balances."

^c Formerly "Urgent needs."

Note: Details may not add because of rounding. Number of grantees may include as many as four localities when a grant is made to multiple localities.

Table 5

Community Development Block Grant Program:
 Summary of Approved Discretionary Grants by Type of Applicant
 Cumulative through Fiscal Year 1979

(Dollars in thousands)

Type of applicant	Total discretionary ^a			Small cities ^b		Secretary's fund		Financial settlement ^c	
	Number grants	Number grantees	Grant amount	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount
Total	10,126	5,539	\$3,060,338	9,234	\$2,480,444	649	\$236,083	243	\$343,812
Municipality	7,044	3,910	2,185,184	6,566	1,755,410	265	120,606	213	309,168
County	1,930	1,125	538,442	1,868	514,268	54	21,743	8	2,430
Town/township	417	334	141,323	392	115,030	13	2,033	12	24,260
State/territory	60	27	49,134	13	5,415	46	41,418	1	2,300
Indian reservation	485	259	82,089	221	34,699	259	46,857	5	532
Multiple Indian reservations ..	4	3	189	-	-	4	189	-	-
Multiple municipalities	35	72	10,887	33	9,436	1	808	1	648
Multiple counties	9	18	1,920	8	1,245	1	675	-	-
Municipalities and counties ..	142	267	51,171	133	44,946	6	1,753	3	4,473

^a Excludes Urban Development Action Grants.

^b Formerly "Discretionary balances."

^c Formerly "Urgent needs."

Note: Details may not add because of rounding. Number of grantees may include as many as four localities when a grant is made to multiple localities.

Table 6

Community Development Block Grant Program:
 Approved Discretionary Grants in Metropolitan Areas by
 Population Size of Unit of Government
 Fiscal Year 1979
 (Dollars in thousands)

Population size of unit of government	Total discretionary		Small cities		Secretary's fund		Financial settlement	
	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount
Total ^a	635	\$296,702	563	\$230,594	47	\$9,110	25	\$56,999
Under 5,000	211	61,303	174	54,788	37	6,515	-	-
5,000 - 9,999	101	42,579	93	37,543	3	1,231	5	3,805
10,000 - 19,999	116	51,670	109	49,039	3	662	4	1,968
20,000 - 24,999	29	13,222	27	12,353	1	400	1	469
25,000 - 49,999	84	50,087	76	40,036	1	87	7	9,964
50,000 - 99,999	29	24,506	24	9,012	-	-	5	15,494
100,000 - 249,999	43	21,482	41	21,268	2	215	-	-
250,000 - 499,999	19	20,936	17	5,672	-	-	2	15,264
500,000 and over	3	10,917	2	883	-	-	1	10,035

^a Excludes grants to states and territories, and Urban Development Action Grants. Grants to multiple units are shown under the population size of the prime unit of government.

Note: Details may not add due to rounding.

Table 7

Community Development Block Grant Program:
 Approved Entitlement Grants in Metropolitan Areas by
 Population Size of Unit of Government
 Fiscal Year 1979
 (Dollars in thousands)

Population size of unit of government	Total entitlement		Metropolitan cities		Urban counties		Hold harmless	
	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount
Total ^a	872	\$2,653,184	545	\$2,192,462	84	\$411,983	243	\$48,739
Under 5,000	29	7,514	-	-	1	4,564	28	2,950
5,000 - 9,999	62	8,661	-	-	-	-	62	8,661
10,000 - 19,999	84	23,420	13	7,664	-	-	71	15,756
20,000 - 24,999	24	8,684	9	4,862	-	-	15	3,822
25,000 - 49,999	174	156,073	111	139,795	-	-	63	16,278
50,000 - 99,999	255	389,209	253	388,884	-	-	2	325
100,000 - 249,999	111	400,982	100	372,381	9	27,654	2	947
250,000 - 499,999	64	422,490	32	302,181	32	120,309	-	-
500,000 and over	69	1,236,151	27	976,695	42	259,456	-	-

^a Excludes grants to states and territories, and Urban Development Action Grants. Grants to multiple units are shown under the population size of the prime unit of government.

Note: Details may not add due to rounding.

Table 8

**Community Development Block Grant Program:
Approved Grants in Nonmetropolitan Areas by Population Size
of Unit of Government
Fiscal Year 1979**

(Dollars in thousands)

Population size of unit of government	Total entitlements		Total discretionary		Small cities		Secretary's fund		Financial settlement	
	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount	Number grants	Grant amount
Total ^a	422	\$75,715	1,374	\$602,599	1,253	\$568,034	115	\$23,393	6	\$11,172
Under 5,000	73	5,858	537	170,206	434	152,466	103	17,740	-	-
5,000 - 9,999	89	12,701	243	109,835	235	107,689	7	1,917	1	229
10,000 - 19,999	133	23,051	290	155,235	287	153,743	1	226	2	1,266
20,000 - 24,999	30	6,335	74	39,554	73	38,604	1	950	-	-
25,000 - 49,999	94	27,407	172	100,126	169	90,450	-	-	3	9,677
50,000 - 99,999	3	359	47	21,034	46	20,994	1	40	-	-
100,000 - 249,999	-	-	8	5,363	7	3,188	1	2,175	-	-
250,000 - 499,999	-	-	-	-	-	-	-	-	-	-
500,000 and over	-	-	3	1,245	2	900	1	345	-	-

^a Excludes grants to states and territories, and Urban Development Action Grants. Grants to multiple units are shown under the population size of the prime unit of government.

Note: Details may not add due to rounding.

Table 9

**Community Development Block Grant Program:
Approvals by State, by Category of Assistance
Fiscal Year 1979^a**

(Dollars in thousands)

State	All grants		Entitlement and hold harmless		Small cities		Secretary's fund		Financial settlement	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total	3,312	\$3,637,473	1,295	\$2,729,728	1,818	\$799,972	168	\$39,600	31	\$68,173
Alabama	80	60,958	44	37,803	36	23,155	-	-	-	-
Alaska	33	6,219	7	2,975	7	1,109	19	2,135	-	-
Arizona	31	35,860	7	24,064	13	4,676	11	7,120	-	-
Arkansas	58	29,734	24	12,700	34	17,034	-	-	-	-
California	182	331,606	104	306,740	51	19,922	26	3,491	1	1,453
Colorado	35	30,456	16	22,627	17	7,509	2	320	-	-
Connecticut	59	61,042	32	43,760	20	10,399	4	356	3	6,527
Delaware	10	8,307	2	7,041	8	1,266	-	-	-	-
District of Columbia	1	27,148	1	27,148	-	-	-	-	-	-
Florida	81	118,457	37	99,803	43	18,455	1	199	-	-
Georgia	81	70,509	38	39,096	42	27,886	-	-	1	3,527
Guam	2	2,975	1	317	-	-	1	2,658	-	-
Hawaii	6	13,778	3	12,800	3	978	-	-	-	-
Idaho	19	7,011	5	2,845	13	4,055	1	111	-	-
Illinois	85	207,251	36	179,822	49	27,429	-	-	-	-
Indiana	75	65,214	23	41,093	51	24,092	-	-	1	29
Iowa	72	38,622	18	18,970	54	19,652	-	-	-	-
Kansas	71	31,606	23	17,698	45	13,520	3	388	-	-
Kentucky	78	55,295	24	28,300	45	23,740	9	3,255	-	-
Louisiana	60	69,511	10	44,726	49	24,685	1	100	-	-
Maine	35	14,080	10	5,918	23	8,048	2	114	-	-
Maryland	42	67,102	13	47,659	28	9,408	-	-	1	10,035
Massachusetts	78	106,830	38	87,444	39	19,006	-	-	1	380
Michigan	132	149,207	60	124,788	70	24,081	2	338	-	-
Minnesota	63	62,095	21	43,078	38	17,601	4	1,416	-	-
Mississippi	78	39,471	27	12,761	50	26,312	1	398	-	-
Missouri	91	86,842	23	66,499	68	20,343	-	-	-	-
Montana	26	9,463	5	3,073	14	4,689	7	1,701	-	-
Nebraska	30	17,894	4	8,286	24	9,370	2	238	-	-
Nevada	20	6,441	3	3,202	7	1,538	10	1,701	-	-
New Hampshire	23	9,773	9	4,324	13	4,675	1	774	-	-
New Jersey	106	137,253	67	110,630	33	9,251	-	-	6	17,372
New Mexico	42	17,177	8	7,918	21	7,302	13	1,957	-	-
New York	176	417,833	90	377,915	75	31,900	2	454	9	7,564
North Carolina	105	63,923	39	29,259	65	34,534	1	130	-	-
North Dakota	25	7,673	9	2,605	13	4,599	3	469	-	-
Ohio	118	176,974	49	143,252	69	33,722	-	-	-	-
Oklahoma	64	48,543	17	19,519	31	14,483	15	2,803	1	11,738
Oregon	30	26,613	8	17,983	21	8,380	1	250	-	-
Pennsylvania	183	253,507	106	212,333	71	31,827	-	-	6	9,347
Puerto Rico	87	97,235	21	61,595	66	35,640	-	-	-	-
Rhode Island	15	18,091	9	15,199	6	2,892	-	-	-	-
South Carolina	50	34,461	10	13,655	40	20,806	-	-	-	-
South Dakota	21	9,938	4	2,543	11	5,572	6	1,823	-	-
Tennessee	95	62,345	41	40,119	54	22,226	-	-	-	-
Texas	175	198,006	66	150,262	108	47,644	1	100	-	-
Utah	18	17,210	5	13,404	11	3,293	2	513	-	-
Vermont	16	4,645	4	543	12	4,102	-	-	-	-
Virginia	63	62,749	23	42,648	39	19,962	1	139	-	-
Virgin Islands	2	1,677	1	899	-	-	1	778	-	-
Washington	45	50,647	18	39,753	19	9,555	8	1,339	-	-
West Virginia	52	26,215	11	11,267	39	14,287	1	460	1	201
Wisconsin	77	60,213	18	38,478	55	21,013	4	722	-	-
Wyoming	9	3,338	3	589	5	2,349	1	400	-	-
American Samoa	-	-	-	-	-	-	-	-	-	-
Pacific Trust Territory	1	450	-	-	-	-	1	450	-	-

^a Excludes Action Grants and Surplus Urban Renewal.

Table 10

Community Development Block Grant Program:
Approvals by State, by Category of Assistance,
Cumulative through Fiscal Year 1979

(Dollars in thousands)

State	All grants ^a		Entitlement and hold harmless	Small cities ^b	Secretary's fund	Financial settlement ^c
	Number	Amount	Amount	Amount	Amount	Amount
Total	16,675	\$15,739,502	\$12,679,164	\$2,480,441	\$236,083	\$343,814
Alabama	466	279,385	198,672	72,332	993	7,388
Alaska	140	29,585	21,049	4,835	3,701	-
Arizona	164	133,216	100,986	19,926	10,959	1,345
Arkansas	358	167,867	100,523	55,049	8,993	3,302
California	886	1,410,090	1,320,054	66,522	11,530	11,984
Colorado	182	145,834	117,591	23,632	3,611	1,000
Connecticut	271	336,946	294,307	25,012	7,219	10,408
Delaware	40	35,979	31,453	4,365	161	-
District of Columbia	10	180,590	176,395	-	4,195	-
Florida	446	478,277	417,840	58,619	1,818	-
Georgia	472	338,249	234,696	89,211	6,925	7,417
Guam	9	12,415	3,887	-	8,528	-
Hawaii	25	67,413	65,479	1,934	-	-
Idaho	105	43,648	28,446	14,320	882	-
Illinois	411	724,885	632,130	84,782	3,089	4,884
Indiana	451	278,911	197,993	70,396	224	10,298
Iowa	312	172,369	111,200	55,330	544	5,294
Kansas	275	173,550	134,845	37,423	1,282	-
Kentucky	355	231,660	141,643	77,854	10,291	1,872
Louisiana	400	260,311	178,476	81,071	485	279
Maine	163	72,372	48,172	23,010	798	392
Maryland	219	294,043	238,447	27,781	10,522	17,293
Massachusetts	488	597,464	481,905	48,157	7,591	59,811
Michigan	657	628,306	536,874	81,409	6,222	3,801
Minnesota	333	292,651	231,518	53,021	7,747	365
Mississippi	336	182,961	92,256	84,102	571	6,032
Missouri	419	347,074	282,830	63,538	466	240
Montana	117	43,549	25,196	14,826	3,365	162
Nebraska	139	62,919	34,699	27,642	578	-
Nevada	75	20,757	12,420	4,946	3,232	159
New Hampshire	107	41,447	26,643	12,400	774	1,630
New Jersey	501	593,406	510,099	27,644	2,431	53,232
New Mexico	221	100,667	71,517	24,844	4,306	-
New York	820	1,648,919	1,522,916	88,340	7,116	30,547
North Carolina	482	334,613	212,018	113,084	8,495	1,016
North Dakota	129	39,186	22,644	14,054	2,283	205
Ohio	608	732,164	625,013	96,959	3,645	6,547
Oklahoma	333	210,606	143,259	46,575	5,934	14,838
Oregon	158	106,572	76,018	28,680	1,874	-
Pennsylvania	902	1,088,134	957,916	88,898	12,021	29,299
Puerto Rico	435	343,046	232,781	110,155	110	-
Rhode Island	91	99,270	91,462	7,627	181	-
South Carolina	259	163,525	80,150	70,928	12,152	295
South Dakota	124	45,559	23,628	17,914	3,267	750
Tennessee	434	308,173	235,677	70,390	1,239	867
Texas	1,016	858,633	680,962	155,859	17,274	4,538
Utah	88	61,837	50,769	10,185	883	-
Vermont	72	19,893	8,217	11,386	290	-
Virginia	339	337,027	244,131	67,066	1,635	24,195
Virgin Islands	7	12,413	11,011	-	1,402	-
Washington	219	195,621	150,901	29,228	5,043	10,449
West Virginia	238	111,928	46,586	48,427	5,585	11,330
Wisconsin	316	218,415	153,285	61,679	3,101	350
Wyoming	45	17,403	9,579	7,074	750	-
American Samoa	3	3,450	-	-	3,450	-
Pacific Trust Territory	6	4,320	-	-	4,320	-

^a Excludes Urban Renewal Surplus and Action Grants.^b Formerly "Discretionary balances."^c Formerly "Urgent needs."

Table 11

**Community Development Block Grant Program:
Percentage of Total Funds Budgeted for Activity, by Category of Entitled Recipients
Fiscal Year 1979**

Program activity	All entitlement types	Metro city	Urban county	Hold harmless	
				Metropolitan	Nonmetropolitan
Acquisition	8.5	9.1	6.7	6.0	6.8
Disposition .....	.3	.4	.1	.3	.1
Public facilities and improvements:					
Senior centers	1.1	.6	3.2	1.2	1.3
Parks, playgrounds, recreation facilities	4.8	4.7	4.6	6.0	7.0
Centers for the handicapped .....	.4	.4	.4	a	.5
Neighborhood facilities	3.4	3.2	4.6	1.7	2.3
Solid waste disposal facilities .....	.1	.1	.1	a	
Fire protection facilities/equipment .....	.7	.5	1.0	1.1	1.5
Parking facilities .....	.6	.4	.6	2.5	1.2
Public utilities (non water/sewer) .....	.4	.4	.2	.2	.4
Street improvements	12.8	11.8	15.0	14.8	19.0
Water and sewer facilities	5.6	3.7	12.2	8.6	8.8
Foundations etc. air rights .....	.1	.1			
Pedestrian malls and walkways .....	.9	.9	.4	1.7	1.0
Flood and drainage facilities	2.5	2.3	3.1	2.6	4.7
Public facilities and improvements .....	.2	.2	.1	.3	.4
Clearance activities	1.7	1.9	1.0	1.3	1.6
Public services	5.4	6.4	2.2	3.7	1.9
Interim assistance .....	.2	.2	.1	a	
Completion of urban renewal projects	2.3	2.8	.6	2.0	2.3
Relocation payments and assistance	3.5	4.1	1.3	3.3	3.5
Payments for loss of rental income	a	a	a	a	a
Removal of architectural barriers .....	.7	.6	1.5	.4	1.0
Assistance to private utilities	a	a	a	a	a
Rehabilitation and preservation act:					
Rehabilitation of public residential structures	1.1	1.2	.9	.8	.7
Public housing modernization .....	.6	.7	.3	.4	.2
Rehabilitation of private properties	20.4	20.9	19.8	18.0	13.9
Code enforcement	1.4	1.6	.6	1.3	.7
Historic preservation .....	.6	.6	.7	.6	.8
Special Economic Development Activities:					
Acquisition .....	.4	.5	.1	1.3	a
Public facilities and improvements	1.1	1.2	.5	.1	1.4
Commercial and industrial facilities .....	.3	.3	.3	.3	.6
Special local development corporation activities	1.0	1.2	.5	.8	.2
Planning/urban environment design	2.4	2.5	2.4	1.6	1.0
General administration	9.6	9.4	9.3	13.1	11.4
Contingencies	4.9	4.8	5.6	3.9	3.7

^a Less than 0.05%.

Table 12

Community Development Block Grant Program:
 Percentage of Total Funds Budgeted for Activity, by Category of Small City Recipients
 Fiscal Year 1979

Program activity	Total	Metropolitan		Nonmetropolitan	
		Single purpose	Comprehensive program	Single purpose	Comprehensive program
Acquisition	7.2	4.9	6.9	3.6	9.9
Disposition	a	a	.1	a	.1
Public facilities and improvements:					
Senior centers .....	.9	.4	1.1	1.4	.7
Parks, playgrounds, recreation facilities	1.5	.1	3.2	.2	2.0
Centers for the handicapped .....	.8	.9		2.1	.2
Neighborhood facilities	1.5	.4	2.3	1.1	1.7
Solid waste disposal facilities .....	.3	-	a	.5	.4
Fire protection facilities/equipment .....	.6	.5	.6	.2	.9
Parking facilities .....	.2	.2	.6	a	.2
Public utilities (non water/sewer) .....	.6	1.2	.1	.8	.6
Street improvements	16.0	9.4	18.1	9.8	20.2
Water and sewer facilities	19.2	22.6	14.6	30.4	13.7
Foundations etc. air rights	a		.1		a
Pedestrian malls and walkways .....	.5	.3	.9	.6	.3
Flood and drainage facilities	2.3	4.5	3.4	1.5	1.9
Public facilities and improvements .....	.3	.3	.2	.2	.3
Clearance activities	1.4	.6	1.2	1.1	1.7
Public services .....	.3	.1	.7	a	.3
Interim assistance .....	.1	.4	.2	-	.1
Completion of urban renewal projects	a	-	.1	-	-
Relocation payments and assistance	4.9	2.1	3.8	2.8	7.2
Payments for loss of rental income	a	-	a	-	a
Removal of architectural barriers .....	.3	.7	.4	.4	.2
Assistance to private utilities	a	-	-	a	-
Rehabilitation and preservation activities:					
Rehabilitation of public residential structures	1.1	1.7	.6	1.2	1.1
Public housing modernization .....	.2	.6	.5	a	.2
Rehabilitation of private properties	28.0	38.1	27.5	31.4	23.9
Code enforcement .....	.5	.6	.8	.2	.5
Historic preservation	a	-	.1		.1
Special economic development activities:					
Acquisition .....	.2	-	.1	.2	.4
Public facilities and improvements .....	.4	-	.4	.7	.2
Commercial and industrial facilities .....	.4	-	.2	1.0	.3
Special local development corporation activities .....	.3	a	.2	.1	.6
Planning/urban environment design	1.0	.9	1.1	.8	1.1
General administration	6.8	6.5	7.7	5.7	7.1
Contingencies	2.0	2.0	2.2	2.0	1.9

^aLess than 0.05%.

Urban Development Action Grant Program

Section 119 of Title I of the Housing and Community Development Act of 1977 authorizes Urban Development Action Grants. These grants are designed to assist severely distressed cities and urban counties in revitalizing their stagnating economies and reclaiming deteriorating neighborhoods. The program seeks unique opportunities where qualified communities can use Federal funds to stimulate new, or increased private investment. The first year for which funds were appropriated for this program was fiscal year 1978. The cumulative tables contain data for appropriated funds through fiscal year 1979.

The characteristics of the program were compiled from data submitted with the grant applications. Variables were selected to provide an indication of program benefits in several logical categories. The "Other Public Investment" variable has been subdivided into "Other Federal Investment" and "State/Local Investment" to give a clearer picture of the source of funding.

Table 13

**Urban Development Action Grant Program:
Approvals by State and Project Type
Fiscal Year 1979 Appropriation**

(Dollars in thousands)

State	Number of grants	Grant amount	Total investment	Investment			Revenue generated		Project type		
				Private	Other Federal	Other state/local	Property tax	Other tax	Industrial	Commercial	Neighborhood
Total	207	\$385,231	\$2,660,306	\$2,391,032	\$128,499	\$140,777	\$40,862	\$17,353	68	68	71
Alabama	5	1,211	12,320	11,071	1,039	210	45	2	5	-	-
Arizona	1	100	381	374	-	7	4	-	1	-	-
California	9	24,948	368,617	344,894	13,100	10,623	3,935	81	3	3	3
Colorado	-	-	-	-	-	-	-	-	-	-	-
Connecticut	3	3,530	14,030	13,346	184	500	885	-	-	1	2
Delaware	-	-	-	-	-	-	-	-	-	-	-
District of Columbia	1	3,250	9,969	9,969	-	-	200	1,393	-	-	1
Florida	2	8,900	83,428	79,158	131	4,139	693	-	-	2	-
Georgia	5	5,795	24,515	21,302	99	3,114	344	170	1	1	3
Illinois	13	32,610	359,463	347,926	8,409	3,128	7,246	913	6	2	5
Indiana	10	12,008	95,078	85,785	5,405	3,888	3,154	110	3	3	4
Iowa	6	6,907	43,813	38,257	4,646	910	399	544	5	-	1
Kansas	1	882	2,535	2,430	-	105	100	20	1	-	-
Kentucky	-	-	-	-	-	-	-	-	-	-	-
Louisiana	4	9,190	66,420	33,455	22,750	10,215	379	364	2	2	-
Maine	5	3,651	15,015	14,227	-	788	378	135	-	4	1
Maryland	3	5,304	23,704	21,027	30	2,647	314	5	1	1	1
Massachusetts	13	50,710	282,567	247,085	11,518	23,964	3,230	20	2	6	5
Michigan	14	39,970	184,065	179,758	1,537	2,770	2,718	70	4	5	5
Minnesota	6	11,226	56,922	55,422	500	1,000	2,808	-	2	2	2

Table 13

**Urban Development Action Grant Program:
Approvals by State and Project Type
Fiscal Year 1979 Appropriation (continued)**

(Dollars in thousands)

State	Number of grants	Grant amount	Total investment	Investment			Revenue generated		Project type		
				Private	Other Federal	Other state/local	Property tax	Other tax	Industrial	Commercial	Neighborhood
Mississippi	1	619	2,373	2,373	-	-	-	-	1	-	-
Missouri	5	4,994	25,691	21,993	700	2,998	60	540	2	3	-
Nebraska	2	460	2,639	2,139	-	500	195	195	1	-	1
New Hampshire	1	1,200	6,568	5,865	453	250	200	-	-	1	-
New Jersey	11	5,361	28,335	26,027	520	1,788	656	480	6	2	3
New Mexico	1	528	3,708	3,708	-	-	12	-	-	-	1
New York	20	19,844	91,514	84,919	307	6,288	4,826	3,729	5	6	9
North Carolina	3	1,933	25,790	18,065	2,613	5,113	181	342	1	1	1
North Dakota	-	-	-	-	-	-	-	-	-	-	-
Ohio	11	17,796	98,170	92,012	4,129	2,029	1,628	5	4	2	5
Oklahoma	3	5,147	20,879	18,991	50	1,838	128	250	2	-	1
Oregon	-	-	-	-	-	-	-	-	-	-	-
Pennsylvania	12	30,470	132,519	121,597	4,804	6,118	2,837	6,805	3	5	4
Puerto Rico	2	1,736	8,871	5,461	3,410	-	400	2	-	-	2
Rhode Island	-	-	-	-	-	-	-	-	-	-	-
South Carolina	1	1,891	4,727	4,727	-	-	20	-	-	1	-
South Dakota	1	1,357	21,406	21,406	-	-	-	-	-	-	1
Tennessee	2	729	13,132	13,132	-	-	92	87	1	-	1
Texas	12	19,961	227,301	188,563	29,929	8,809	1,124	882	3	6	3
Utah	-	-	-	-	-	-	-	-	-	-	-
Vermont	1	1,621	4,776	4,701	75	-	500	11	-	-	1
Virginia	2	3,762	22,919	15,374	4,162	3,383	200	-	-	-	2
Washington	5	10,503	75,301	59,201	3,000	13,100	444	156	-	3	2
West Virginia	3	15,127	78,883	77,695	-	1,188	201	22	1	2	-
Wisconsin	7	19,999	121,965	97,598	5,000	19,367	500	20	2	4	1

Note: Details may not add due to rounding.

Table 14

Urban Development Action Grant Program:
Approvals by State and Project Type
Cumulative through Fiscal Year 1979

(Dollars in thousands)

State	Number of grants	Grant amount	Total investment	Investment			Revenue generated		Project type		
				Private	Other Federal	Other State/local	Property tax	Other tax ^a	Industrial	Commercial	Neighborhood
Total	435	\$784,550	\$5,390,851	\$4,764,689	\$260,092	\$366,070	\$3,077,013	\$40,601	160	145	130
Alabama	11	5,127	41,905	38,204	1,409	2,292	124	58	7	2	2
Arizona	1	100	381	374	-	7	4	-	1	-	-
Arkansas	2	993	5,745	4,623	990	132	4	-	-	2	-
California	25	50,907	533,420	499,512	18,058	15,850	7,576	380	12	5	8
Colorado	4	15,129	67,339	48,474	12,692	6,173	-	22	1	2	1
Connecticut	9	9,386	39,972	38,336	505	1,131	1,207	8	2	1	6
Delaware	1	1,960	7,300	7,300	-	-	200	29	-	1	-
District of Columbia	2	4,243	13,948	12,948	1,000	-	205	1,393	-	-	2
Florida	4	10,135	93,852	86,308	131	7,414	703	-	-	3	1
Georgia	7	15,293	234,299	230,052	99	4,148	1,244	170	2	1	4
Illinois	25	46,791	468,240	435,695	23,960	8,585	9,613	1,248	10	5	10
Indiana	18	26,041	178,662	163,130	10,305	5,227	4,890	1,347	7	5	6
Iowa	15	12,834	101,956	65,007	26,137	10,811	1,238	821	10	2	3
Kansas	3	4,247	15,985	10,480	4,600	905	360	20	1	1	1
Kentucky	4	13,005	109,435	94,611	-	14,823	782	81	1	3	-
Louisiana	5	12,990	100,086	65,455	23,108	11,523	779	427	2	3	-
Maine	10	10,514	41,957	36,807	1,433	3,716	879	135	-	9	1
Maryland	5	18,664	118,055	96,248	860	20,947	1,214	402	1	2	2
Massachusetts	21	76,006	413,342	353,999	12,018	47,326	5,874	20	4	8	9
Michigan	22	55,264	286,539	282,232	1,537	2,777	4,107	70	6	9	7
Minnesota	11	18,005	141,241	137,891	500	2,850	5,333	595	2	6	3

Table 14

Urban Development Action Grant Program:
Approvals by State and Project Type
Cumulative through Fiscal Year 1979 (continued)

(Dollars in thousands)

State	Number of grants	Grant amount	Total investment	Investment			Revenue generated		Project type		
				Private	Other Federal	Other State/local	Property tax	Other tax ^a	Industrial	Commercial	Neighborhood
Mississippi	4	\$5,723	\$37,438	\$36,056	\$185	\$1,198	\$161	\$103	3	1	-
Missouri	11	17,577	70,200	62,930	716	6,555	595	4,973	4	6	1
Nebraska	2	460	2,639	2,139	-	500	13	195	1	-	1
New Hampshire	2	1,850	8,756	7,865	453	438	200	1	1	1	-
New Jersey	23	31,930	181,418	164,498	7,742	9,179	3,267	819	12	4	7
New Mexico	1	528	3,708	3,708	-	-	12	-	-	-	1
New York	46	52,213	239,287	224,851	2,436	12,000	7,885	9,770	18	16	12
North Carolina	3	1,874	25,790	18,065	2,613	5,113	181	342	1	1	1
North Dakota	1	1,017	7,918	6,918	1,000	-	76	61	1	-	-
Ohio	25	58,373	371,288	353,450	11,609	6,229	2,994,748	199	9	5	11
Oklahoma	8	7,089	30,466	25,512	1,426	3,528	277	270	5	2	1
Oregon	1	9,000	28,700	28,500	-	200	-	-	-	-	1
Pennsylvania	25	46,535	279,814	236,102	16,005	27,706	3,724	7,225	9	8	8
Puerto Rico	3	5,192	40,571	27,461	5,110	8,000	7,400	2	-	-	3
Rhode Island	1	5,950	42,000	42,000	-	-	3,200	-	1	-	-
South Carolina	6	13,119	72,720	60,159	1,926	10,635	330	103	3	3	-
South Dakota	1	1,357	21,406	21,406	-	-	-	-	-	-	1
Tennessee	11	8,410	66,386	47,106	7,450	11,830	2,228	6,858	7	2	2
Texas	21	33,408	332,987	259,308	36,476	37,203	1,665	1,414	6	12	3
Utah	1	2,000	66,671	55,900	3,544	7,227	1,000	265	-	1	-
Vermont	3	5,299	25,667	25,282	75	310	1,470	221	-	-	3
Virginia	5	11,266	76,955	63,474	7,933	5,548	500	297	2	-	3
Washington	6	11,417	89,521	72,221	3,800	13,500	544	206	1	3	2
West Virginia	6	20,258	102,752	97,564	1,500	3,688	486	31	3	3	-
Wisconsin	14	25,071	152,134	114,528	8,753	28,853	715	20	4	7	3

^a The Other Tax Revenue Increase variable was added during the second year. Some of the early program projects did not have data reported. Use as a generalized program indicator only.

Note: Details may not add due to rounding.

Table 15

Urban Development Action Grant Program:
Grant Characteristics by Urban Status and Project Type
Fiscal Year 1979 Appropriation
(Dollars in thousands)

Characteristic	Total	Large cities			Small cities		
		Industrial	Commercial	Neighborhood	Industrial	Commercial	Neighborhood
Number of grants	207	25	42	40	43	26	31
Grant amount	\$385,231	\$55,347	\$155,164	\$80,461	\$41,980	\$19,912	\$32,365
Total investment	2,660,307	582,409	1,045,413	435,048	256,821	111,171	229,444
Private	2,391,032	558,472	907,117	378,594	241,060	97,963	207,826
Other Federal	128,499	12,482	64,155	31,115	7,167	2,614	10,966
Other state/local	140,776	11,455	74,141	25,339	8,594	10,594	10,652
Revenue generated							
Property tax	\$40,862	\$10,178	\$13,396	\$8,665	\$3,279	\$1,704	\$3,640
Other tax	\$17,352	\$750	\$11,653	\$2,249	\$2,078	\$342	\$280
Employment type	135,694	23,067	46,906	31,047	15,788	7,612	11,274
New permanent	53,951	6,172	21,494	8,542	10,644	3,581	3,518
Low income	(28,534)	(3,456)	(11,869)	(3,767)	(5,236)	(2,360)	(1,846)
Retained	29,159	10,868	6,443	8,272	1,859	767	950
Construction	52,584	6,027	18,969	14,233	3,285	3,264	6,806
Total housing units	11,720	15	732	8,190	424	216	2,143
New	4,533	-	436	2,185	224	120	1,568
Rehabilitated	7,187	15	296	6,005	200	96	575
Low income units included in total	(5,035)	(8)	(14)	(3,864)	(156)	(196)	(797)

Note: Dollar amounts may not add to totals due to rounding.

Table 16

Urban Development Action Grant Program:
Grant Characteristics by Urban Status and Project Type
Cumulative through Fiscal Year 1979
(Dollars in thousands)

Characteristic	Total	Large cities			Small cities		
		Industrial	Commercial	Neighborhood	Industrial	Commercial	Neighborhood
Number of grants	435	48	80	76	112	65	54
Grant amount	\$784,550	\$117,811	\$300,954	\$172,437	\$95,294	\$49,779	\$48,277
Total investment	5,390,851	940,932	2,098,050	916,203	829,436	298,212	308,019
Private	4,764,689	884,756	1,800,835	785,754	759,558	252,019	281,767
Other Federal	260,092	21,800	97,583	70,523	39,306	17,871	13,010
Other state/local	366,070	34,476	199,632	59,926	30,572	28,322	13,242
Revenue generated							
Property tax	\$3,077,013	\$16,145	\$28,782	\$21,170	\$2,998,832	\$6,171	\$5,914
Other tax	\$40,602	\$6,740	\$24,195	\$2,491	\$4,543	\$1,774	\$859
Employment type	315,794	56,497	111,447	55,801	50,489	24,184	17,376
New permanent	133,686	20,256	49,198	16,930	28,313	13,231	5,758
Low income	(77,461)	(11,188)	(31,113)	(8,235)	(15,025)	(8,699)	(3,201)
Retained	68,500	23,457	21,822	10,322	7,445	3,833	1,621
Construction	113,608	12,784	40,427	28,549	14,731	7,120	9,997
Total housing units	27,531	478	3,749	18,162	812	794	3,536
New	13,511	339	1,621	7,622	577	456	2,896
Rehabilitated	14,020	139	2,128	10,540	235	338	640
Low income units included in total	(14,483)	(222)	(2,171)	(9,690)	(465)	(634)	(1,301)

Note: Dollar amounts may not add to totals due to rounding.

Table 17

Urban Development Action Grant Program:
Housing Characteristics by Type of Project
Fiscal Year 1979 Appropriation

Type of project	Total units	Number of housing units		Low income units included in total
		New	Rehabilitated	
Total	11,720	4,533	7,187	(5,035)
Commercial	948	556	392	(210)
Industrial	439	224	215	(164)
Neighborhood	10,333	3,753	6,580	(4,661)
Metropolitan areas	8,937	2,621	6,316	(3,886)
Commercial	732	436	296	(14)
Industrial	15	-	15	(8)
Neighborhood	8,190	2,185	6,005	(3,864)
Small cities	2,783	1,912	871	(1,149)
Commercial	216	120	96	(196)
Industrial	424	224	200	(156)
Neighborhood	2,143	1,568	575	(797)

Table 18

Urban Development Action Grant Program:
Housing Characteristics by Type of Project
Cumulative through Fiscal Year 1979

Type of project	Total units	Number of housing units		Low income units included in total
		New	Rehabilitated	
Total	27,531	13,511	14,020	(14,483)
Commercial	4,543	2,077	2,466	(2,805)
Industrial	1,290	916	374	(687)
Neighborhood	21,698	10,518	11,180	(10,991)
Metropolitan areas	22,389	9,582	12,807	(12,083)
Commercial	3,749	1,621	2,128	(2,171)
Industrial	478	339	139	(222)
Neighborhood	18,162	7,622	10,540	(9,690)
Small cities	5,142	3,929	1,213	(2,400)
Commercial	794	456	338	(634)
Industrial	812	577	235	(465)
Neighborhood	3,536	2,896	640	(1,301)

Table 19

Urban Development Action Grant Program:
 Characteristics by Project and Employment Type
 Fiscal Year 1979 Appropriation

Type of project	Total	Employment type			
		New permanent		Retained	Construction
		Total	Low Income		
Total	135,694	53,951	(28,534)	29,159	52,584
Commercial	54,518	25,075	(14,229)	7,210	22,233
Industrial	38,855	16,816	(8,692)	12,727	9,312
Neighborhood	42,321	12,060	(5,613)	9,222	21,039
Metropolitan areas	101,020	36,208	(19,092)	25,583	39,229
Commercial	46,906	21,494	(11,869)	6,443	18,969
Industrial	23,067	6,172	(3,456)	10,868	6,027
Neighborhood	31,047	8,542	(3,767)	8,272	14,233
Small cities	34,674	17,743	(9,442)	3,576	13,355
Commercial	7,612	3,581	(2,360)	767	3,264
Industrial	15,788	10,644	(5,236)	1,859	3,285
Neighborhood	11,274	3,518	(1,846)	950	6,806

Table 20

Urban Development Action Grant Program:
 Characteristics by Project and Employment Type
 Cumulative through Fiscal Year 1979

Type of project	Total	Employment type			
		New permanent		Retained	Construction
		Total	Low Income		
Total	315,794	133,686	(77,461)	68,500	113,608
Commercial	135,631	62,429	(39,812)	25,655	47,547
Industrial	106,986	48,569	(26,213)	30,902	27,515
Neighborhood	73,177	22,688	(11,436)	11,943	38,546
Metropolitan areas	223,745	86,384	(50,536)	55,601	81,760
Commercial	11,447	49,198	(31,113)	21,822	40,427
Industrial	56,497	20,256	(11,188)	23,457	12,784
Neighborhood	55,801	16,930	(8,235)	10,322	28,549
Small cities	92,049	47,302	(26,925)	12,899	31,848
Commercial	24,184	13,231	(8,699)	3,833	7,120
Industrial	50,489	28,313	(15,025)	7,445	14,731
Neighborhood	17,376	5,758	(3,201)	1,621	9,997

Table 21

Urban Development Action Grant Program:
Financial Characteristics by Grant and Project Type
Fiscal Year 1979 Appropriation

(Dollars in thousands)

Type of project	Number of grants	Grant amount	Total investment	Investment			Revenue generated	
				Private	Other Federal	Other State/local	Property tax	Other tax
Total	207	\$385,231	\$2,660,307	\$2,391,032	\$128,499	\$140,776	\$40,862	\$17,352
Commercial	68	175,076	1,156,585	1,005,080	66,769	84,736	15,100	11,995
Industrial	68	97,327	839,229	799,532	19,648	20,049	13,457	2,829
Neighborhood	71	112,826	664,492	586,420	42,081	35,991	12,305	2,529
Metropolitan areas	107	290,972	2,062,872	1,844,184	107,752	110,936	32,239	14,652
Commercial	42	155,164	1,045,413	907,117	64,155	74,141	13,396	11,653
Industrial	25	55,347	582,409	558,472	12,482	11,455	10,178	750
Neighborhood	40	80,461	435,048	378,594	31,115	25,339	8,665	2,249
Small cities	100	94,257	597,435	546,849	20,746	29,840	8,623	2,700
Commercial	26	19,912	111,171	97,963	2,614	10,594	1,704	342
Industrial	43	41,980	256,821	241,060	7,167	8,594	3,279	2,078
Neighborhood	31	32,365	229,444	207,826	10,966	10,652	3,640	280

Note: Details may not add due to rounding.

Table 22

Urban Development Action Grant Program:
Financial Characteristics by Grant and Project Type
Cumulative through Fiscal Year 1979

(Dollars in thousands)

Type of project	Number of grants	Grant amount	Total investment	Investment			Revenue generated	
				Private	Other Federal	Other State/local ^a	Property tax	Other tax
Total	435	\$784,550	\$5,390,851	\$4,764,689	\$260,092	\$366,070	\$3,077,013	\$40,601
Commercial	145	350,732	2,396,262	2,052,854	115,454	227,954	34,953	25,969
Industrial	160	213,104	1,770,367	1,644,314	61,105	64,948	3,014,977	11,283
Neighborhood	130	220,713	1,224,222	1,067,521	83,533	73,168	27,083	3,350
Metropolitan areas	204	591,201	3,955,184	3,471,344	189,906	293,934	66,096	33,426
Commercial	80	300,953	2,098,050	1,800,835	97,583	199,632	28,782	24,195
Industrial	48	117,810	940,932	884,756	21,800	34,376	16,145	6,740
Neighborhood	76	172,437	916,203	785,754	70,523	59,926	21,169	2,491
Small cities	231	193,349	1,435,667	1,293,345	70,186	72,136	3,010,917	7,175
Commercial	65	49,779	298,212	252,019	17,871	28,322	6,171	1,774
Industrial	112	95,294	829,436	759,558	39,306	30,572	2,998,832	4,543
Neighborhood	54	48,277	308,019	281,767	13,010	13,242	5,914	859

^a The Other Tax Increase variable was added during the second year. Some of the early projects did not have data reported. Use as a generalized program indicator only.

Note: Details may not add due to rounding.

Table 23

Comprehensive Planning Assistance Grant Program:
Net Activity and Cumulative Status, by Year for 1954-79

(Dollars in thousands)

Calendar year	Cumulative status at end of year		Net activity during year	
	Number of projects	Grant amount	Number of projects	Grant amount
Total ^a				
1954	1	\$ 16	1	\$ 16
1955	15	475	14	459
1956	49	1,710	34	1,235
1957	116	4,403	67	2,693
1958	192	6,606	76	2,203
1959	292	8,662	100	2,056
1960	493	13,400	201	4,738
1961	710	22,285	217	8,885
1962	1,092	42,040	382	19,755
1963	1,462	59,747	370	17,707
1964	1,841	79,178	379	19,431
1965	2,286	99,973	445	20,795
1966	2,743	122,910	457	22,937
1967	3,347	148,326	604	25,416
1968	4,634	191,271	1,287	42,945
1969	5,177	230,085	543	38,814
1970	5,669	285,802	492	55,717
1971	5,898	322,512	229	36,710
1972	6,446	424,491	548	101,979
1973	6,993	513,707	547	89,216
1974	7,585	589,941	592	76,234
1975	8,152	687,241	567	97,300
1976	8,636	761,370	484	74,129
1977	9,067	822,230	431	60,860
1978	9,363	879,262	296	57,032
1979	9,693	932,985	330	53,723

^a Excludes \$21,975,948 approved for studies, research and demonstration projects under Sec. 701(b) and 701(f).

Table 24

**Comprehensive Planning Assistance Grant Program:
Approvals by State, Calendar Year 1979 and Cumulative
through Calendar Year 1979**
(Dollars in thousands)

State	Net approvals		Gross approvals	
	Cumulative as of December 31, 1979		Calendar year 1979	
	Number of projects	Grant amount ^a	Number of projects	Grant amount
Total	9,693	\$932,985	330	\$57,406
Alabama	160	19,352	2	1,298
Alaska	56	5,160	1	529
Arizona	101	9,433	4	568
Arkansas	187	13,104	7	1,006
California	587	70,434	17	3,692
Colorado	169	15,852	8	912
Connecticut	250	17,014	11	906
Delaware	44	4,102	2	182
District of Columbia	47	12,080	4	706
Florida	317	29,297	19	2,117
Georgia	247	23,466	6	1,718
Hawaii	39	4,630	1	123
Idaho	43	5,051	2	310
Illinois	404	36,511	8	2,037
Indiana	229	17,649	11	1,105
Iowa	209	12,438	9	919
Kansas	142	9,858	4	609
Kentucky	117	17,938	1	1,380
Louisiana	214	16,451	8	1,155
Maine	94	6,223	3	374
Maryland	121	19,841	4	786
Massachusetts	338	30,343	11	1,252
Michigan	381	36,785	8	1,763
Minnesota	228	19,381	7	1,372
Mississippi	119	13,132	2	1,145
Missouri	248	23,982	8	1,419
Montana	103	6,903	6	496
Nebraska	118	7,470	7	460
Nevada	56	3,117	2	190
New Hampshire	21	2,989	1	268
New Jersey	210	22,079	3	595
New Mexico	104	9,547	4	666
New York	375	64,602	8	3,446
North Carolina	230	24,026	5	3,692
North Dakota	64	3,743	6	410
Ohio	381	40,087	16	2,340
Oklahoma	201	14,742	5	1,101
Oregon	182	15,677	5	687
Pennsylvania	456	44,467	8	2,067
Rhode Island	90	6,109	2	129
South Carolina	105	14,032	5	1,056
South Dakota	91	5,478	3	335
Tennessee	225	19,387	11	1,412
Texas	595	46,622	25	3,022
Utah	83	7,194	3	306
Vermont	52	5,121	2	255
Virginia	143	15,446	6	1,291
Washington	267	18,807	5	891
West Virginia	127	8,992	7	594
Wisconsin	216	20,731	10	1,419
Wyoming	26	2,171	1	187
American Samoa	9	330	1	40
Guam	7	401	1	45
Northern Mariana Islands	2	80	1	40
Puerto Rico	47	11,667	2	525
Trust Territories	5	298	1	58
Virgin Islands	11	1,163	-	-

^a Excludes \$18,521,134 approved for studies, research and demonstration projects under Section 701(b).

Note: Does not add due to rounding.

Table 25

**Comprehensive Planning Assistance Grant Program:
Authorization and Status of Appropriations, Fiscal Year 1979**

	Cumulative as of September 30		Net changes during Fiscal Year
	1979	1978	
Authorization to Make Appropriations for Grants	\$961,500,000.00	\$922,500,000.00	\$ 39,000,000.00
Less: Unappropriated authority	4,000,000.00	18,000,000.00	-14,000,000.00
Plus: Reimbursements from Government Agencies	143,576.51	143,576.51	-
Total Available for Grants	957,643,576.51	904,643,576.51	53,000,000.00
Status of Funds Available for Grants			
Approved grant projects (under agreements)	7,928,040.64	3,546,851.83	4,381,188.81
Approved grant projects (under contract):			
Disbursed contracts	894,817,473.86	833,204,487.96	61,612,985.90
Undisbursed contracts	52,561,339.09	64,183,973.17	-11,622,634.08
Total Grant Obligations	955,306,853.59	900,935,312.96	54,371,540.63
Projects to be Obligated			
Approved grant projects (not under agreements)	149,344.00	492,505.00	-343,161.00
Unused Appropriations Available for Approving Projects	2,187,378.92	3,215,758.55	-1,028,379.63

Table 26

**Rehabilitation (Residential) Loan Program, Section 312:
Loans Approved, Cumulative 1965-79**

Cumulative as of:	Number	Loan amount (\$000)	Dwelling units
December 31, 1965	13	60	13
December 31, 1966	649	3,190	916
December 31, 1967	2,666	14,142	4,196
December 31, 1968	6,563	38,220	11,351
December 31, 1969	11,036	67,567	18,748
December 31, 1970	17,451	110,044	28,298
December 31, 1971	25,212	166,679	40,354
December 31, 1972	30,939	210,120	49,185
December 31, 1973	34,527	236,541	54,074
December 31, 1974	38,654	273,238	60,079
December 31, 1975	42,728	315,208	66,045
December 31, 1976	47,359	364,449	72,385
December 31, 1977	53,146	429,705	80,327
December 31, 1978	58,900	512,657	88,059
December 31, 1979	67,681	685,266	101,885

Table 27

Rehabilitation (Residential) Loan Program Section 312: Loans Approved by State, Cumulative through Calendar Year 1979

State	Cumulative as of December 31, 1979			Calendar year 1979		
	Number approved	Dwelling units	Loan amount (\$000)	Number approved	Dwelling units	Loan amount (\$000)
Total	67,681	101,885	\$685,266	8,793	13,879	\$172,569
Alabama	1,416	1,636	11,827	227	247	3,289
Alaska	1	1	8	-	-	-
Arizona	265	336	2,636	32	57	1,123
Arkansas	580	691	6,493	63	85	1,642
California	5,389	10,082	71,331	623	1,067	16,643
Colorado	1,099	1,500	11,348	72	104	2,120
Connecticut	519	1,344	7,746	4	8	123
Delaware	124	133	737	3	3	35
District of Columbia	279	359	4,716	39	59	1,188
Florida	2,026	2,501	17,646	198	221	3,468
Georgia	1,078	1,603	18,551	177	288	5,996
Hawaii	746	1,072	4,152	15	16	221
Idaho	76	90	1,101	41	41	660
Illinois	1,486	3,078	26,256	418	653	9,247
Indiana	1,580	1,968	16,196	390	505	6,458
Iowa	342	479	3,952	123	210	2,567
Kansas	323	401	4,729	107	166	2,891
Kentucky	548	953	10,227	103	130	2,565
Louisiana	590	731	7,460	72	89	1,159
Maine	513	1,365	4,091	83	288	1,182
Maryland	1,511	2,253	18,366	159	237	4,402
Massachusetts	4,048	8,849	56,129	474	1,087	10,272
Michigan	3,576	4,544	21,214	377	439	3,916
Minnesota	3,219	4,928	31,531	250	541	8,384
Mississippi	1,200	1,283	6,007	56	59	960
Missouri	1,812	2,705	15,357	206	312	4,493
Montana	51	105	1,570	20	67	1,392
Nebraska	184	209	1,409	35	44	622
Nevada	76	106	371	-	-	-
New Hampshire	31	91	497	14	32	257
New Jersey	1,908	3,344	24,871	293	585	6,983
New Mexico	306	322	2,470	20	23	433
New York	2,942	6,291	39,757	485	953	9,870
North Carolina	1,583	1,777	12,632	171	198	2,111
North Dakota	140	164	1,091	27	28	261
Ohio	4,795	7,315	38,771	597	786	8,767
Oklahoma	1,151	1,365	9,985	136	154	2,415
Oregon	2,204	3,015	19,250	176	515	3,930
Pennsylvania	8,596	10,447	61,482	950	1,127	10,863
Rhode Island	583	1,194	7,629	56	85	910
South Carolina	237	376	3,801	98	230	2,570
South Dakota	134	139	1,311	19	20	227
Tennessee	1,650	1,850	11,021	255	265	3,035
Texas	2,523	2,751	17,954	241	291	3,621
Utah	341	458	3,135	61	78	926
Vermont	135	230	1,246	34	65	547
Virginia	671	993	10,586	172	345	5,506
Washington	793	1,357	17,304	197	543	7,954
West Virginia	158	195	2,287	90	104	1,408
Wisconsin	1,960	2,705	12,579	323	416	3,060
Wyoming	8	9	47	2	3	23
Guam	160	177	2,301	9	10	236
Puerto Rico	14	15	100	-	-	-

Note: Does not add due to rounding.

Table 28

**Rehabilitation (Residential) Loan Program, Section 312
Loans Approved By State and Type of Owner
Calendar Year 1979**

State	Total			Owner occupied			Investor owned			Mixed usage		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
Total	8,793	13,879	172,569	7,928	9,505	119,889	769	3,571	38,222	96	803	14,457
Alabama	227	247	3,289	200	208	2,667	27	39	623	-	-	-
Alaska	-	-	-	-	-	-	-	-	-	-	-	-
Arizona	32	57	1,123	29	31	505	3	26	618	-	-	-
Arkansas	63	85	1,642	58	61	937	3	3	39	2	21	666
California	623	1,067	16,644	555	651	11,692	59	316	2,913	9	100	2,038
Colorado	72	104	2,120	49	54	973	23	50	1,147	-	-	-
Connecticut	4	8	123	4	8	123	-	-	-	-	-	-
Delaware	3	3	35	3	3	35	-	-	-	-	-	-
District of Columbia	39	59	1,188	39	59	1,188	-	-	-	-	-	-
Florida	198	221	3,468	195	211	3,311	3	10	158	-	-	-
Georgia	177	288	5,996	138	162	3,284	39	126	2,712	-	-	-
Hawaii	15	16	221	15	16	221	-	-	-	-	-	-
Idaho	41	41	660	41	41	660	-	-	-	-	-	-
Illinois	418	653	9,247	410	499	7,209	6	141	1,712	2	13	326
Indiana	390	505	6,458	376	429	5,618	13	66	712	1	10	128
Iowa	123	210	2,567	106	117	1,404	16	66	788	1	27	375
Kansas	107	166	2,891	99	107	1,725	8	59	1,166	-	-	-
Kentucky	103	130	2,565	101	128	2,543	2	2	22	-	-	-
Louisiana	72	89	1,159	72	89	1,159	-	-	-	-	-	-
Maine	83	288	1,182	50	93	602	31	191	524	2	4	56
Maryland	159	237	4,042	136	156	1,977	16	56	1,265	7	25	801
Massachusetts	474	1,087	10,272	422	739	6,946	43	287	2,300	9	61	1,026
Michigan	377	439	3,916	335	359	3,175	41	80	715	1	-	26
Minnesota	250	541	8,384	221	300	4,487	16	46	636	13	195	3,261
Mississippi	56	59	960	46	46	824	10	13	136	-	-	-
Missouri	206	312	4,493	187	198	2,650	18	112	1,833	1	2	10
Montana	20	67	1,392	12	12	165	7	39	777	1	16	450
Nebraska	35	44	622	31	36	554	4	8	68	-	-	-
Nevada	-	-	-	-	-	-	-	-	-	-	-	-
New Hampshire	14	32	257	4	8	64	9	22	174	1	2	19

Table 28

**Rehabilitation (Residential) Loan Program, Section 312
Loans Approved By State and Type of Owner (continued)
Calendar Year 1979**

State	Total			Owner occupied			Investor owned			Mixed usage		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
New Jersey	293	585	6,983	267	378	4,788	16	119	1,088	10	88	1,107
New Mexico	20	23	433	20	23	433	-	-	-	-	-	-
New York	485	953	9,870	377	556	5,208	86	291	3,248	22	106	1,414
North Carolina	171	198	2,111	144	153	1,832	27	45	279	-	-	-
North Dakota	27	28	261	27	28	261	-	-	-	-	-	-
Ohio	597	786	8,767	554	608	6,838	41	158	1,517	2	20	411
Oklahoma	136	154	2,415	132	146	2,290	4	8	125	-	-	-
Oregon	176	515	3,930	136	140	1,474	40	375	2,456	-	-	-
Pennsylvania	950	1,127	10,863	942	1,080	10,113	7	39	542	1	8	208
Rhode Island	56	85	910	54	78	819	2	7	92	-	-	-
South Carolina	98	230	2,570	78	89	1,406	15	80	511	5	61	652
South Dakota	19	20	227	19	20	227	-	-	-	-	-	-
Tennessee	255	265	3,035	247	257	2,918	8	8	117	-	-	-
Texas	241	291	3,621	238	256	3,589	3	35	32	-	-	-
Utah	61	78	926	56	73	849	5	5	76	-	-	-
Vermont	34	65	547	30	45	392	2	14	77	2	6	79
Virginia	172	345	5,505	146	168	2,823	26	177	2,681	-	-	-
Washington	197	543	7,954	146	148	2,623	47	357	3,925	4	38	1,406
West Virginia	90	104	1,408	90	104	1,408	-	-	-	-	-	-
Wisconsin	323	416	3,060	280	321	2,642	43	95	418	-	-	-
Wyoming	2	3	23	2	3	23	-	-	-	-	-	-
Guam	9	10	236	9	10	236	-	-	-	-	-	-
Puerto Rico	-	-	-	-	-	-	-	-	-	-	-	-

Note: Does not add due to rounding.

Table 29

**Rehabilitation (Residential) Loan Program, Section 312
Loans Approved By State and Type of Owner
Cumulative through Calendar Year 1979**

State	Total			Owner occupied			Investor owned			Mixed usage		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
Total	67,681	101,885	685,266	59,324	74,536	521,262	7,950	25,433	137,782	407	1,916	26,222
Alabama	1,416	1,636	11,827	1,289	1,424	10,371	123	208	1,379	4	4	77
Alaska	1	1	8	1	1	8	-	-	-	-	-	-
Arizona	265	336	2,636	236	258	1,894	29	78	742	-	-	-
Arkansas	580	691	6,493	539	592	5,556	38	77	264	3	22	674
California	5,389	10,082	71,331	4,038	5,450	49,216	1,325	4,488	19,638	26	144	2,477
Colorado	1,099	1,500	11,348	933	1,085	8,616	165	414	2,718	1	1	14
Connecticut	519	1,344	7,746	403	838	6,646	108	471	1,079	8	35	20
Delaware	124	133	737	110	112	683	14	21	54	-	-	-
District of Columbia	279	359	4,716	254	316	4,307	25	43	408	-	-	-
Florida	2,026	2,501	17,648	1,939	2,223	16,192	80	254	1,216	7	24	238
Georgia	1,078	1,603	18,551	869	1,092	12,717	208	510	5,769	1	1	65
Hawaii	746	1,072	4,152	628	738	3,389	106	285	596	12	49	167
Idaho	76	90	1,101	72	81	1,050	4	9	52	-	-	-
Illinois	1,486	3,078	26,256	1,357	1,929	19,237	127	1,136	6,693	2	13	326
Indiana	1,580	1,968	16,196	1,495	1,701	14,569	84	257	1,499	1	10	128
Iowa	342	479	3,952	288	324	2,536	53	128	1,042	1	27	375
Kansas	323	401	4,729	292	312	3,377	31	89	1,352	-	-	-
Kentucky	548	953	10,227	464	569	6,088	80	380	4,067	4	4	71
Louisiana	590	731	7,460	587	727	7,429	2	3	20	1	1	10
Maine	513	1,365	4,091	368	663	2,539	141	692	1,481	4	10	71
Maryland	1,511	2,253	18,366	1,223	1,417	9,881	268	766	7,324	20	70	1,161
Massachusetts	4,048	8,849	56,129	3,558	6,660	40,445	430	1,977	12,276	60	212	3,408
Michigan	3,576	4,544	21,214	3,137	3,579	17,715	432	947	3,350	7	18	149
Minnesota	3,219	4,928	31,531	2,952	3,723	24,397	250	1,003	3,855	17	202	3,279
Mississippi	1,200	1,283	6,007	1,139	1,208	5,658	60	74	341	1	1	9
Missouri	1,812	2,705	15,357	1,638	1,972	12,249	172	686	3,072	2	47	36
Montana	51	105	1,570	42	49	336	8	40	784	1	16	450
Nebraska	184	209	1,409	152	163	1,215	32	46	195	-	-	-
Nevada	76	106	371	57	68	312	19	38	59	-	-	-
New Hampshire	32	91	497	12	25	123	17	64	327	3	2	46

Table 29

Rehabilitation (Residential) Loan Program, Section 312
Loans Approved By State and Type of Owner
Cumulative through Calendar Year 1979 (continued)

State	Total			Owner occupied			Investor owned			Mixed usage		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
New Jersey	1,908	3,344	24,871	1,748	2,678	18,872	128	521	4,283	32	145	1,717
New Mexico	306	322	2,470	287	298	2,394	19	24	76	-	-	-
New York	2,942	6,291	39,757	2,311	3,666	22,082	540	2,193	13,710	91	432	3,966
North Carolina	1,583	1,777	12,632	1,326	1,377	11,097	257	400	1,535	-	-	-
North Dakota	140	164	1,091	129	140	966	11	24	125	-	-	-
Ohio	4,795	7,315	38,771	4,078	5,065	31,310	715	2,230	7,049	2	20	411
Oklahoma	1,151	1,365	9,985	1,064	1,153	9,115	85	198	808	2	14	62
Oregon	2,204	3,015	19,250	1,886	1,972	13,639	315	1,036	5,553	3	7	57
Pennsylvania	8,596	10,447	61,482	8,109	9,195	51,938	440	1,136	8,091	47	116	1,453
Rhode Island	583	1,194	7,629	519	1,017	6,546	58	163	928	6	14	155
South Carolina	237	376	3,801	202	216	2,506	30	99	643	5	61	652
South Dakota	134	139	1,311	132	135	1,245	2	4	66	-	-	-
Tennessee	1,650	1,850	11,021	1,473	1,594	9,911	173	252	995	4	4	116
Texas	2,523	2,751	17,954	2,275	2,384	16,695	246	364	1,234	2	3	25
Utah	341	458	3,135	293	340	2,621	48	118	514	-	-	-
Vermont	135	230	1,246	121	172	1,012	12	52	156	2	6	79
Virginia	671	993	10,586	612	703	7,385	58	289	3,195	1	1	7
Washington	793	1,357	17,304	687	707	8,013	91	501	5,344	15	149	3,946
West Virginia	158	195	2,287	153	171	2,023	1	3	9	4	21	255
Wisconsin	1,960	2,705	12,579	1,674	2,072	10,934	282	629	1,615	4	4	30
Wyoming	8	9	47	8	9	47	-	-	-	-	-	-
Guam	160	177	2,301	153	161	2,089	6	10	171	1	6	41
Puerto Rico	14	15	100	12	12	69	2	3	30	-	-	-

Note: Does not add due to rounding.

Table 30

**Rehabilitation (Residential) Loan Program, Section 312
Loans Approved By State and Type of Program
Calendar Year 1979**

State	Total			Block grants			Urban homesteading			Other community planning programs ^a		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
Total	8,793	13,879	172,569	8,088	12,910	158,127	443	509	6,884	262	460	7,557
Alabama	227	247	3,289	224	241	3,181	-	-	-	3	6	108
Alaska	-	-	-	-	-	-	-	-	-	-	-	-
Arizona	32	57	1,123	32	57	1,123	-	-	-	-	-	-
Arkansas	63	85	1,642	63	85	1,642	-	-	-	-	-	-
California	623	1,067	16,644	576	946	14,243	34	34	649	13	87	1,752
Colorado	72	104	2,120	72	104	2,120	-	-	-	-	-	-
Connecticut	4	8	123	4	8	123	-	-	-	-	-	-
Delaware	3	3	35	2	2	17	1	1	19	-	-	-
District of Columbia	39	59	1,188	7	7	143	-	-	-	32	52	1,045
Florida	198	221	3,468	198	221	3,468	-	-	-	-	-	-
Georgia	177	288	5,996	151	253	5,323	18	18	396	8	17	277
Hawaii	15	16	221	14	15	203	-	-	-	1	1	18
Idaho	41	41	660	41	41	660	-	-	-	-	-	-
Illinois	418	653	9,247	335	567	7,858	83	86	1,389	-	-	-
Indiana	390	505	6,458	290	393	5,119	100	112	1,339	-	-	-
Iowa	123	210	2,567	123	210	2,567	-	-	-	-	-	-
Kansas	107	166	2,891	88	97	1,440	-	-	-	19	69	1,451
Kentucky	103	130	2,565	103	130	2,565	-	-	-	-	-	-
Louisiana	72	89	1,159	72	89	1,159	-	-	-	-	-	-
Maine	83	288	1,182	83	288	1,182	-	-	-	-	-	-
Maryland	159	237	4,042	155	233	3,978	4	4	64	-	-	-
Massachusetts	474	1,087	10,272	429	1,007	9,566	45	80	706	-	-	-
Michigan	377	439	3,916	377	439	3,916	-	-	-	-	-	-
Minnesota	250	541	8,384	240	529	8,092	10	12	291	-	-	-
Mississippi	56	59	960	56	59	960	-	-	-	-	-	-
Missouri	206	312	4,493	142	247	3,517	49	49	687	15	16	290
Montana	20	67	1,392	20	67	1,392	-	-	-	-	-	-
Nebraska	35	44	622	32	41	576	3	3	46	-	-	-
Nevada	-	-	-	-	-	-	-	-	-	-	-	-
New Hampshire	14	32	257	14	32	257	-	-	-	-	-	-

Table 30

**Rehabilitation (Residential) Loan Program, Section 312
Loans Approved By State and Type of Program
Calendar Year 1979 (continued)**

State	Total			Block grants			Urban homesteading			Other community planning programs ^a		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
New Jersey	293	585	6,983	288	579	6,871	2	3	57	3	3	55
New Mexico	20	23	433	20	23	433	-	-	-	-	-	-
New York	485	953	9,870	473	932	9,496	6	8	125	6	13	249
North Carolina	171	198	2,111	169	196	2,100	-	-	-	2	2	11
North Dakota	27	28	261	27	28	261	-	-	-	-	-	-
Ohio	597	786	8,767	524	702	7,836	61	70	811	12	14	119
Oklahoma	136	154	2,415	131	149	2,331	-	-	-	5	5	85
Oregon	176	515	3,930	176	515	3,930	-	-	-	-	-	-
Pennsylvania	950	1,127	10,863	822	970	8,991	5	5	107	123	152	1,766
Rhode Island	56	85	910	56	85	910	-	-	-	-	-	-
South Carolina	98	230	2,570	98	230	2,570	-	-	-	-	-	-
South Dakota	19	20	227	19	20	227	-	-	-	-	-	-
Tennessee	255	265	3,035	239	246	2,783	-	-	-	16	19	252
Texas	241	291	3,621	241	291	3,621	-	-	-	-	-	-
Utah	61	78	926	61	78	926	-	-	-	-	-	-
Vermont	34	65	547	34	65	547	-	-	-	-	-	-
Virginia	172	345	5,505	169	342	5,443	-	-	-	3	3	61
Washington	197	543	7,954	192	538	7,884	5	5	70	-	-	-
West Virginia	90	104	1,408	90	104	1,408	-	-	-	-	-	-
Wisconsin	323	416	3,060	306	397	2,931	17	19	128	-	-	-
Wyoming	2	3	23	2	3	23	-	-	-	-	-	-
Guam	9	10	236	8	9	218	-	-	-	1	1	18
Puerto Rico	-	-	-	-	-	-	-	-	-	-	-	-

^a Includes: Renewal, Neighborhood Development, Code Enforcement-R, and Certified Areas.

Table 31

**Rehabilitation (Residential) Loan Program, Section 312
Loans Approved By State and Type of Program
Cumulative through Calendar Year 1979**

State	Total			Block grants			Urban homesteading			Other community planning programs ^a		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
Total	67,681	101,885	685,266	21,931	31,363	309,465	1,424	1,664	19,630	44,326	68,858	356,171
Alabama	1,416	1,636	11,827	626	671	7,328	-	-	-	790	965	4,499
Alaska	1	1	8	1	1	8	-	-	-	-	-	-
Arizona	265	336	2,636	113	156	1,794	10	12	102	142	168	739
Arkansas	580	691	6,493	200	231	3,504	-	-	-	380	460	2,989
California	5,389	10,082	71,331	1,326	1,981	24,387	121	121	2,228	3,942	7,980	44,716
Colorado	1,099	1,500	11,348	295	486	6,003	-	-	-	804	1,014	5,345
Connecticut	519	1,344	7,746	105	227	2,520	-	-	-	414	1,117	5,226
Delaware	124	133	737	4	4	54	18	19	219	102	110	465
District of Columbia	279	359	4,716	30	30	437	-	-	-	249	329	4,279
Florida	2,026	2,501	17,646	331	446	5,774	-	-	-	1,695	2,055	11,873
Georgia	1,078	1,603	18,551	232	359	7,129	120	122	2,070	726	1,122	9,353
Hawaii	746	1,072	4,152	22	23	231	-	-	-	724	1,049	3,920
Idaho	76	90	1,101	75	89	1,101	-	-	-	1	1	1
Illinois	1,486	3,078	26,256	646	941	11,421	198	205	2,913	642	1,932	11,922
Indiana	1,580	1,968	16,196	877	1,070	10,873	268	290	3,022	435	608	2,301
Iowa	342	479	3,952	173	267	3,001	-	-	-	169	212	951
Kansas	323	401	4,729	123	136	1,899	-	-	-	200	265	2,829
Kentucky	548	953	10,227	209	266	4,239	-	-	-	339	687	5,987
Louisiana	590	731	7,460	266	331	3,884	-	-	-	324	400	3,576
Maine	513	1,365	4,091	168	547	2,040	-	-	-	345	818	2,051
Maryland	1,511	2,253	18,366	383	545	7,429	42	47	393	1,086	1,661	10,544
Massachusetts	4,048	8,249	56,129	1,299	2,543	19,187	144	279	1,957	2,605	6,027	34,985
Michigan	3,576	4,544	21,214	1,376	1,658	10,305	-	-	-	2,200	2,886	10,909
Minnesota	3,219	4,928	31,531	624	1,249	13,355	48	52	1,154	2,547	3,627	17,022
Mississippi	1,200	1,283	6,007	145	149	1,676	-	-	-	1,055	1,134	4,331
Missouri	1,812	2,705	15,357	367	509	5,513	93	94	1,184	1,352	2,102	8,660
Montana	51	105	1,570	40	92	1,511	-	-	-	11	13	59
Nebraska	184	209	1,409	60	72	833	13	13	161	111	124	416
Nevada	76	106	371	-	-	-	-	-	-	76	106	371
New Hampshire	32	91	497	24	72	441	-	-	-	8	19	56

Table 31

Rehabilitation (Residential) Loan Program, Section 312
 Loans Approved By State and Type of Program
 Cumulative through Calendar Year 1979 (continued)

State	Total			Block grants			Urban homesteading			Other community planning programs ^a		
	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)	Number	Dwelling units	Loan amount (\$000)
New Jersey	1,908	3,344	24,871	794	1,359	13,841	9	22	246	1,105	1,963	10,784
New Mexico	306	322	2,470	47	54	858	-	-	-	259	268	1,612
New York	2,942	6,291	39,757	1,146	2,085	19,511	26	29	448	1,770	4,177	19,799
North Carolina	1,583	1,777	12,632	577	639	5,744	-	-	-	1,006	1,138	6,889
North Dakota	140	164	1,091	65	85	660	-	-	-	75	79	431
Ohio	4,795	7,315	38,771	1,438	1,799	15,428	163	186	1,922	3,194	5,330	21,420
Oklahoma	1,151	1,365	9,985	457	533	5,944	-	-	-	694	832	4,040
Oregon	2,204	3,015	19,250	1,020	1,635	13,125	-	-	-	1,184	1,380	6,125
Pennsylvania	8,596	10,447	61,482	2,087	2,464	19,581	34	34	477	6,475	7,949	41,425
Rhode Island	583	1,194	7,629	232	436	4,058	-	-	-	351	758	3,571
South Carolina	237	376	3,801	166	302	3,460	-	-	-	71	74	341
South Dakota	134	139	1,311	104	109	1,096	1	1	5	29	29	211
Tennessee	1,650	1,850	11,021	596	622	5,451	-	-	-	1,054	1,228	5,571
Texas	2,523	2,751	17,954	730	794	8,784	28	28	248	1,765	1,929	8,922
Utah	341	458	3,135	254	324	2,647	-	-	-	87	134	487
Vermont	135	230	1,246	50	93	666	-	-	-	85	137	580
Virginia	671	993	10,586	314	512	7,202	-	-	-	357	481	3,384
Washington	793	1,357	17,304	512	982	13,598	44	50	555	237	325	3,152
West Virginia	158	195	2,287	145	163	1,971	-	-	-	13	32	317
Wisconsin	1,960	2,705	12,579	1,045	1,208	7,711	44	60	327	871	1,437	4,542
Wyoming	8	9	47	4	5	35	-	-	-	4	4	12
Guam	160	177	2,301	8	9	218	-	-	-	152	168	2,083
Puerto Rico	14	15	100	-	-	-	-	-	-	14	15	100

^a Includes: Renewal, Neighborhood Development, Code Enforcement-R and Certified Areas.

Note: Does not add to total due to rounding.

Table 32

Rehabilitation Loan Program:
Authorization and Status of Funds, Fiscal Year 1978

	Cumulative as of September 30		Net changes during Fiscal Year
	1979	1978	
Statutory Authority	670,000,000.00	\$440,000,000.00	\$230,000,000.00
Repayments and sales	167,372,059.89	134,772,000.27	32,600,059.62
Net revenue	63,649,607.77	52,848,327.25	10,801,280.52
Termination of U.S. District Court Order	59,343,248.00	59,343,248.00	-
Total Available	960,364,915.66	686,963,575.52	273,401,340.14
Less: Encumbered approvals	844,295,284.50	608,714,932.50	235,580,352.00
Unappropriated authority	50,000,000.00	50,000,000.00	-
Loan servicing and miscellaneous	21,579,914.22	18,140,589.67	3,439,324.55
	915,875,198.72	676,855,522.17	239,019,676.55
Unreserved Balance Available	44,489,716.94	10,108,053.35	34,381,663.59
Contracts signed	765,001,798.50	540,052,746.50	224,949,052.00
Disbursed contracts	-669,806,698.63	-519,510,061.14	-150,296,637.49
Undisbursed	95,195,099.87	20,542,685.36	74,652,414.51

Relocation and Real Property Acquisition

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (Public Law 91-656) establishes a uniform policy for the fair and equitable treatment of all persons whose property is acquired for a Federal or Federally assisted programs and/or who are forced to move as a result of such programs that are designed for the benefit of the public as a whole. Families and individuals displaced from their dwellings may be eligible to receive two kinds of relocation payments: one to cover moving expenses and one to assist in obtaining a replacement dwelling, whether they are homeowners or tenants. Displaced business concerns, nonprofit organizations and farm operations may have been able to receive a payment for actual moving and related expenses, or, they meet certain requirements, a payment in lieu of moving and related expenses.

Table 33

**Uniform Relocation and Real Property Acquisition Act of 1970,
Land Acquisition — Tracts Acquired, Program and Method,
Fiscal Years 1976-79**

(Dollars in thousands)

Program	FY 1979		FY 1978		FY 1977		FY 1976	
	Number of tracts	Amount	Number of tracts	Amount	Number of tracts	Amount	Number of tracts	Amount
Total								
Total	14,388	\$223,121	14,723	\$216,298	16,646	\$332,211	20,169	\$374,553
CDBG Discretionary Grant ..	4,184	34,439	2,959	24,499	2,820	21,148	1,202	7,267
CDBG Entitlement Grant ...	8,549	136,458	9,332	127,361	9,564	201,043	6,766	90,553
Code Enforcement	-	-	-	-	6	14	32	81
Low Rent Public Housing ...	281	19,854	43	3,514	105	4,574	225	7,918
Model Cities	40	212	1	5	33	510	420	10,687
Neighborhood Development .	190	7,285	513	12,425	1,041	25,639	2,665	57,077
Neighborhood Facilities	-	-	7	162	1	7	22	1,120
Open Space Land	8	236	74	3,372	67	3,228	361	24,245
Public Facility Loans	-	-	-	-	-	-	9	84
Urban Renewal	972	21,935	1,772	43,868	2,981	75,830	7,465	174,261
Water and Sewer	1	35	2	12	27	43	927	409
Other	163	2,667	20	1,080	1	175	75	849

Negotiation ^a

Program	FY 1979		FY 1978		FY 1977		FY 1976	
	Number of tracts	Amount	Number of tracts	Amount	Number of tracts	Amount	Number of tracts	Amount
Total	12,872	\$184,933	12,797	\$164,767	14,312	\$257,957	16,759	\$253,191
CDBG Discretionary Grant ..	3,975	32,427	2,849	23,650	2,707	17,475	1,185	6,716
CDBG Entitlement Grant ...	7,529	111,304	8,286	104,376	8,629	175,428	6,340	81,609
Code Enforcement	-	-	-	-	-	-	27	46
Low Rent Public Housing ...	277	19,358	41	3,469	56	4,101	185	5,648
Model Cities	40	212	1	5	18	376	162	1,774
Neighborhood Development .	125	5,250	220	3,568	673	15,143	1,858	30,180
Neighborhood Facilities	-	-	5	58	1	7	5	382
Open Space Land	7	150	55	1,547	49	1,924	181	7,536
Public Facility Loans	-	-	-	-	-	-	6	26
Urban Renewal	772	13,605	1,326	27,941	2,155	43,315	5,876	118,633
Water and Sewer	1	35	1	2	23	13	904	363
Other	146	2,592	13	151	1	175	30	279

Table 33

Uniform Relocation and Real Property Acquisition Act of 1970,
Land Acquisition — Tracts Acquired, Program and Method,
Fiscal Years 1976-79 (continued)

(Dollars in thousands)

Program	Condemnation ^b							
	FY 1979		FY 1978		FY 1977		FY 1976	
	Number of tracts	Amount	Number of tracts	Amount	Number of tracts	Amount	Number of tracts	Amount
Total	1,516	\$38,188	1,926	\$51,531	2,334	\$74,304	3,410	\$121,362
CDBG Discretionary Grant ..	209	2,012	110	848	113	3,673	17	550
CDBG Entitlement Grant ...	1,020	25,154	1,046	22,985	935	25,615	426	8,944
Code Enforcement	-	-	-	-	6	14	5	35
Low Rent Public Housing ...	4	496	2	45	49	473	40	2,271
Model Cities	-	-	-	-	15	134	258	8,913
Neighborhood Development ..	65	2,035	293	8,857	368	10,546	807	26,897
Neighborhood Facilities	-	-	2	104	-	-	17	738
Open Space Land	1	86	19	1,825	18	1,304	180	16,710
Public Facility Loans	-	-	-	-	-	-	3	59
Urban Renewal	200	8,330	446	15,927	826	32,515	1,589	55,628
Water and Sewer	-	-	1	11	4	30	23	47
Other	17	75	7	929	-	-	45	570

Table 34

Uniform Relocation and Real Property Acquisition Act of 1970
Claimants Displaced by Selected Minorities,
Fiscal Year 1979

Race/Ethnicity	Total		Families and individuals		Business and others	
	Number	Percent	Number	Percent	Number	Percent
Total	13,853	100	11,937	100	1,916	100
White, not Hispanic	5,452	39	4,162	35	1,290	67
Black, not Hispanic	6,629	48	6,140	51	489	26
American Indian or Alaskan Native	333	2	331	3	2	a
Hispanic	1,330	10	1,216	10	114	6
Asian or Pacific Islander	109	1	88	1	21	1

^a Less than 0.5 percent.

Table 35

**Uniform Relocation and Real Property Acquisition Act of 1970,
Type of Payments and Expenses Under Title II,
Fiscal Years 1977-79**

Type of payments and expenses	Claims paid (Dollars in thousands)						Average amount per claim		
	FY 1979		FY 1978		FY 1977		FY 1979	FY 1978	FY 1977
	Number	Amount	Number	Amount	Number	Amount	Amount	Amount	Amount
Grand total		\$89,974		\$105,148		\$123,885			
Costs for administrative services		14,107		13,542		14,956			
Total for claims paid	38,037	75,867	25,335	91,606	30,344	108,929	\$1,999	\$3,616	\$ 3,590
Moving and related expense or payment for actual moving expense to persons displaced from:									
Dwellings	601	459	607	278	518	294	763	457	567
Business and others ^a	949	14,436	1,526	19,746	1,910	25,009	15,211	12,939	13,093
Payment for moving expense based on fixed schedule including dislocation allowance to persons displaced from:									
Dwellings	10,318	4,041	11,960	4,513	14,154	5,708	391	377	403
In lieu of payment for moving expense to:									
Business and others ^a	17,718	4,936	1,211	6,168	1,627	9,256	278	5,093	5,688
Replacement housing for homeowners:	2,807	35,371	3,237	41,008	3,657	44,545	12,601	12,668	12,180
Rental assistance payments (tenants and certain others)	4,892	14,378	5,854	17,257	7,219	20,647	2,939	2,947	2,860
Down payment assistance (tenants and certain others)	730	2,099	922	2,454	1,195	3,243	2,874	2,661	2,713
Last resort housing	22	148	18	182	64	227	6,709	10,113	3,553

Table 36

**Urban Renewal Program: Authorization and Status of Funds,
Fiscal Year 1979**

	Cumulative as of September 30		Net changes during
	1979	1978	Fiscal Year
Statutory Authority	\$1,000,000,000.00	\$1,000,000,000.00	\$ -0-
Net Income	<u>10,923,609.46</u>	<u>9,943,533.13</u>	<u>\$980,076.33</u>
Total Available Loans	<u>1,010,923,609.46</u>	<u>1,009,943,533.13</u>	<u>980,076.33</u>
Less: Outstanding advances and loans	22,949,674.84	39,824,929.06	-16,875,254.22
Estimated undisbursed loans	<u>50,380,602.58</u>	<u>80,415,079.33</u>	<u>-30,034,476.75</u>
Total Loan Obligations	<u>73,330,277.42</u>	<u>120,240,008.39</u>	<u>-46,909,730.97</u>
Unused Authority Available for Loans	<u>937,593,332.04</u>	<u>889,703,524.74</u>	<u>47,889,807.30</u>

Table 37

**Urban Renewal Program: Authorization and Status of Appropriations,
Fiscal Year 1979**

	Cumulative as of September 30		Net changes during
	1979	1978	Fiscal Year
Authorization to Make Appropriations for Grants	<u>13,734,500,000.00</u>	<u>\$13,734,500,000.00</u>	\$ -0-
Less: Transfer to Community Development Block Grant Program	<u>149,363,111.00</u>	<u>149,363,111.00</u>	-0-
Total Authorization Available for Grants	<u>13,585,136,889.00</u>	<u>13,585,136,889.00</u>	-0-
Status of Authorization Available for Grants			
Approved grant projects (under agreements)	13,027,123.13	15,668,597.81	-2,641,474.68
Approved grant projects (under contract):			
Disbursed contracts	12,968,794,114.85	12,659,815,927.93	308,978,186.92
Undisbursed contracts	519,935,555.83	849,750,731.35	-329,815,175.52
Total Grant Obligations	<u>13,501,756,793.81</u>	<u>13,525,235,257.09</u>	<u>-23,478,463.28</u>
Projects to be Obligated			
Approved grant projects (not under agreements)	-0-	-0-	-0-
Reservations for grant projects (not under agreements) ...	<u>80,824,494.97</u>	<u>47,193,790.19</u>	<u>33,630,704.78</u>
Total Projects to be Obligated	<u>80,824,494.97</u>	<u>47,193,790.19</u>	<u>33,630,704.78</u>
Unused Authorization Available to Make Reservations	<u>2,555,600.22</u>	<u>12,707,841.72</u>	<u>-10,152,241.50</u>

Urban Homesteading

The Housing and Community Development Act of 1974 authorized the Department of Housing and Urban Development to initiate a Federal Urban Homesteading Program. Section 810 of that Act authorized HUD to transfer vacant one-to-four-unit properties from the FHA acquired property inventory to localities for use in HUD approved urban homesteading programs. In the legislation there is the recognition of the importance of local planning and administration of homesteading programs and the concept of a "coordinated approach to neighborhood improvement." HUD implemented Section 810 as a Demonstration to test the homesteading concept in various communities. By 1977, 39 cities were participating in the Demonstration program.

In December 1978, in conjunction with the issuance of program regulations, the status of the Urban Homesteading Program was changed from that of a Demonstration to an operating program.

The program requires that the localities designate Urban Homesteading Areas, that the homesteaders be selected by an equitable procedure, that the property be conveyed to the homesteaders without substantial consideration, that the property be brought up to local code standards within 18 months of occupancy by the homesteader, and that the homesteader receive full title to the property after a minimum of three years. Participating localities enter into agreements with HUD.

Section 312 loan funds may be used for financing the rehabilitation of the properties; other financing may be made available from Community Development Block Grant Funds and from private financial institutions. In addition to HUD-held properties, locally-owned properties may be used in the program.

As of September 30, 1979, 72 localities were participating in the program, at some stage, and Section 810 funds were reserved for 57 of them as of that date (See Table 38). The following 15 localities are also in the program, but did not have funds reserved as of September 30, 1979: Lawrence, Massachusetts; Babylon, New York; Lebanon, Pennsylvania; Shamokin, Pennsylvania; York, Pennsylvania; Anderson, South Carolina; Jefferson County, Kentucky; Xenia, Ohio; Warren, Ohio; Athens, Ohio; Montgomery County, Ohio; Piqua, Ohio; Detroit, Michigan; and Madison Heights, Michigan.

Table 38

Urban Homesteading Program: Reservations Made and Loans Approved,
by State and Participating Locality
Cumulative through Fiscal Year 1979

State and participating locality	Section 810 funds: To convey HUD held properties to localities				Approved Section 312 loans in Urban Homesteading Areas		
	Reserved amount	Number of properties transferred	Value of properties	Average value per property	Number of loans	Loan amount	Average loan amount
Total	\$31,860,457	3,542	\$20,568,412	\$ 5,807	1,351	\$18,662,000	\$13,814
Arizona							
Phoenix	880,000	88	411,668	4,678	10	102,000	10,200
California							
Compton	1,000,000	39	756,185	19,389	15	178,000	11,867
Los Angeles	384,000	24	364,487	15,187	13	222,000	17,077
Oakland	1,700,000	120	1,483,781	12,365	93	1,828,000	19,656
Delaware							
Wilmington	550,000	85	461,986	5,435	18	219,000	12,167
Florida							
Dade County	875,000	-	-	-	-	-	-
Palm Beach	250,000	7	140,049	20,007	-	-	-
Pinellas County	300,000	3	44,783	14,928	-	-	-
St. Petersburg	300,000	23	253,104	11,005	-	-	-
Georgia							
Atlanta	1,130,000	144	919,298	6,384	70	1,196,000	17,086
Decatur	725,000	100	698,389	6,984	50	874,000	17,480
De Kalb County	557,000	11	158,861	14,442	-	-	-
Warner Robbins	200,000	13	141,713	10,901	-	-	-
Illinois							
Chicago	2,709,102	183	983,130	5,372	84	1,430,000	17,024
East St. Louis	565,000	72	327,086	4,543	-	-	-
Joliet	275,000	15	108,541	7,236	16	245,000	15,313
Rockford	600,000	92	503,519	5,473	51	493,000	9,667
Indiana							
Gary	882,000	234	585,850	2,504	85	1,324,000	15,576
Indianapolis	808,305	169	656,566	3,885	91	914,000	10,044
South Bend	362,000	73	231,128	3,166	92	786,000	8,543
Iowa							
Des Moines	75,000	-	-	-	-	-	-
Sioux City	75,000	-	-	-	-	-	-
Maryland							
Baltimore	600,000	62	426,960	6,887	42	393,000	9,357
Massachusetts							
Boston	470,000	36	245,237	6,812	107	1,429,000	13,355
Springfield	175,000	13	46,997	3,615	37	529,000	14,297

Table 38

**Urban Homesteading Program: Reservations Made and Loans Approved,
by State and Participating Locality
Cumulative through Fiscal Year 1979 (continued)**

State and participating locality	Section 810 funds: To convey HUD held properties to localities				Approved Section 312 loans in Urban Homesteading Areas		
	Reserved amount	Number of properties transferred	Value of properties	Average value per property	Number of loan	Loan amount	Average loan amount
Michigan							
Benton Harbor	65,000	10	40,900	4,090	-	-	-
Flint	300,000	9	81,907	9,101	-	-	-
Highland Park	106,900	8	45,500	5,688	-	-	-
Saginaw	120,000	-	-	-	-	-	-
Minnesota							
Minneapolis	912,000	73	551,769	7,559	48	1,154,000	24,042
Missouri							
Berkeley	50,000	-	-	-	-	-	-
Jennings	50,000	-	-	-	-	-	-
Kansas City	950,000	103	483,489	4,694	92	1,157,000	12,576
Pine Lawn	50,000	-	-	-	-	-	-
St. Louis	350,000	77	330,967	4,298	1	27,000	27,000
Nebraska							
Omaha	90,000	26	69,480	2,672	13	161,000	12,385
New Jersey							
Jersey City	60,000	17	40,092	2,358	9	246,000	27,333
Newark	60,000	6	17,685	2,948	-	-	-
Patterson	100,000	-	-	-	-	-	-
Plainfield	490,000	20	180,507	9,025	-	-	-
New York							
Freeport	610,000	55	506,685	9,123	-	-	-
Hemp Stead Village	192,000	7	91,806	13,115	-	-	-
Islip	970,000	95	843,302	8,877	-	-	-
Nassau County	380,000	32	131,558	4,239	1	26,000	26,000
New York	365,000	29	168,117	5,797	16	254,000	15,875
Rochester	560,000	86	298,468	3,471	10	194,000	19,400
Ohio							
Akron	150,000	-	-	-	-	-	-
Cincinnati	590,000	40	269,221	6,701	-	-	-
Cleveland	250,000	33	138,950	4,211	13	268,000	20,615
Columbus	1,732,000	176	1,554,588	8,833	86	942,000	10,953
Dayton	360,000	47	264,804	5,634	27	227,000	8,407
Toledo	360,000	46	202,793	4,409	37	485,000	13,108
Youngstown	100,000	-	-	-	-	-	-
Pennsylvania							
Philadelphia	1,152,000	359	947,234	2,639	31	395,000	12,742
Texas							
Dallas	1,450,000	354	1,423,876	4,022	5	83,000	16,600
Washington							
Tacoma	930,000	55	793,686	14,431	44	555,000	12,614
Wisconsin							
Milwaukee	1,508,150	173	1,141,710	6,600	44	326,000	7,409

Title VIII

Title VIII, as amended August 22, 1974, prohibits discrimination based on race, color, religion, sex, or national origin in the sale or rental of housing covered by the law. In addition, it prohibits discrimination in advertising, financing, and brokerage services. Block-busting, the practice of inducing or attempting to induce for profit any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of persons of a particular minority group, is also outlawed. Enforcement of the title is accomplished by the receipt, investigation and conciliation of complaints of discriminatory housing practices, educational and conciliatory activity, and affirmative administration of programs of housing and urban development. In addition, the U.S. Attorney General has the authority to institute civil suits when he has reasonable cause to believe that a person or group of persons is engaged in a pattern or practice of resistance to the full enjoyment of the rights secured by Title VIII. The Act also provides for individual legal action directly by a person who has been injured by a discriminatory housing practice.

Table 1

Title VIII of the Civil Rights Act of 1968 (Fair Housing):
Complaint Processing Fiscal Year 1979

Complaints received	2,833
Open complaints carried forward from 1978	508
Total workload	3,341
Total complaints closed	2,918
Closed by HUD	2,768
Conciliations attempted	644
Successful	350
Unsuccessful	294
Closed by state/local agencies	150
Conciliations attempted	29
Successful	25
Unsuccessful	4
Total complaints on hand at yearend	423

Table 2

Title VIII Complaints by Basis, Fiscal Year 1979

State	Total complaints	Total bases	White/ non- minority	Negro/ black	American Indian	Spanish American	Oriental	Other categories	Sex		Religion	N/A ^a
									M	F		
Total	2,833	2,833	172	1,850	34	187	50	141	42	230	53	74
Alabama	25	25	4	19	-	-	-	-	-	2	-	-
Alaska	9	9	-	8	1	-	-	-	-	-	-	-
Arizona	18	18	1	14	-	2	-	-	1	-	-	-
Arkansas	47	47	1	35	-	-	-	7	-	2	1	1
California	519	519	47	306	4	57	21	6	12	35	9	22
Colorado	53	53	2	32	-	5	2	-	-	8	1	3
Connecticut	47	47	1	30	-	6	-	1	1	4	-	4
Delaware	17	17	1	11	-	1	-	-	-	3	1	-
District of Columbia	16	16	-	11	-	1	-	4	-	-	-	-
Florida	82	82	14	46	-	3	1	-	-	7	7	4
Georgia	43	43	2	29	-	-	1	-	1	6	1	3
Hawaii	15	15	1	10	-	-	3	-	-	1	-	-
Idaho	-	-	-	-	-	-	-	-	-	-	-	-
Illinois	125	125	6	110	-	3	3	2	1	-	-	-
Indiana	20	20	3	13	-	-	-	1	-	3	-	-
Iowa	44	44	1	36	1	1	-	-	-	3	-	2
Kansas	12	12	-	10	-	1	-	-	-	1	-	-
Kentucky	13	13	2	7	-	-	-	-	-	4	-	-
Louisiana	106	106	2	67	-	2	1	24	1	9	-	-
Maine	1	1	-	-	-	-	-	-	-	1	-	-
Maryland	114	114	2	86	1	-	1	4	1	11	4	4
Massachusetts	43	43	2	22	-	8	1	-	-	3	1	6
Michigan	24	24	1	19	-	-	-	-	2	2	-	-
Minnesota	12	12	-	6	-	-	-	5	-	1	-	-
Mississippi	14	14	1	10	-	1	1	-	-	1	-	-
Missouri	73	73	2	48	1	1	-	1	2	9	6	3
Montana	4	4	-	2	2	-	-	-	-	-	-	-
Nebraska	30	30	-	21	1	2	1	-	-	4	1	-
Nevada	9	9	1	4	-	-	-	-	-	1	3	-
New Hampshire	4	4	-	-	-	-	-	-	1	2	-	1

Table 2
Title VIII Complaints by Basis, Fiscal Year 1979 (continued)

State	Total complaints	Total bases	White/ non- minority	Negro/ black	American Indian	Spanish American	Oriental	Other categories	Sex		Religion	N/A ^a
									M	F		
New Jersey	42	42	-	35	-	1	-	-	-	5	1	-
New Mexico	17	17	1	1	2	4	-	5	-	3	-	1
New York	67	67	6	42	-	8	1	-	2	6	1	1
North Carolina	48	48	4	41	-	-	-	-	-	2	1	-
North Dakota	4	4	-	-	2	1	-	-	-	1	-	-
Ohio	87	87	-	74	-	-	-	1	4	7	-	1
Oklahoma	153	153	-	105	5	-	2	26	3	9	1	2
Oregon	23	23	-	11	1	3	-	-	-	4	2	2
Pennsylvania	154	154	2	111	1	6	2	11	2	13	3	3
Puerto Rico	1	1	1	-	-	-	-	-	-	-	-	-
Rhode Island	5	5	1	4	-	-	-	-	-	-	-	-
South Carolina	10	10	1	7	-	-	-	-	-	1	1	-
South Dakota	11	11	-	2	3	-	1	1	-	3	1	-
Tennessee	69	69	25	37	-	2	1	-	-	3	1	-
Texas	395	395	17	236	-	61	1	39	6	29	3	3
Utah	23	23	2	13	1	1	-	-	-	5	-	1
Vermont	-	-	-	-	-	-	-	-	-	-	-	-
Virginia	77	77	11	54	-	-	1	3	-	5	-	3
Washington	64	64	3	36	4	5	5	-	1	5	2	3
West Virginia	15	15	1	13	-	-	-	-	-	-	-	1
Wisconsin	22	22	-	14	-	1	-	-	-	6	1	-
Wyoming	7	7	-	2	4	1	-	-	1	-	-	-
Virgin Islands	-	-	-	-	-	-	-	-	-	-	-	-

^a In some complaints, the basis was not identified and therefore is not available (N/A).

Table 3

Title VIII of the Civil Rights Act of 1968 (Fair Housing):
Complaints Received by State and Issue Involved, Fiscal Year 1979

State	Issues											
	Total complaints	Total ^a	Refusal to sell	Refusal to rent	Discriminatory advertising	False representation	Block busting	Discriminatory financing	Discriminatory brokerage service	Discriminatory membership	Discriminatory terms and conditions	Failure to comply with poster regulations
Total	2,833	2,833	186	1,252	17	33	39	138	19	-	1,149	-
Alabama	25	25	4	11	-	4	-	-	-	-	6	-
Alaska	9	9	-	3	-	-	-	-	-	-	6	-
Arizona	18	18	2	8	-	-	-	-	-	-	8	-
Arkansas	47	47	3	23	-	-	-	5	-	-	16	-
California	519	519	18	235	2	10	1	18	1	-	234	-
Colorado	53	53	2	18	-	-	-	6	-	-	27	-
Connecticut	47	47	3	30	-	2	-	2	-	-	10	-
Delaware	17	17	-	11	-	-	-	-	-	-	6	-
District of Columbia	16	16	2	10	-	-	-	-	-	-	4	-
Florida	82	82	8	31	2	3	-	3	-	-	35	-
Georgia	43	43	6	15	-	2	1	-	-	-	19	-
Hawaii	15	15	-	8	-	-	-	1	-	-	6	-
Idaho	-	-	-	-	-	-	-	-	-	-	-	-
Illinois	125	125	6	72	-	-	1	3	-	-	43	-
Indiana	20	20	1	10	-	-	-	2	-	-	7	-
Iowa	44	44	1	13	-	1	-	1	7	-	21	-
Kansas	12	12	1	5	-	-	-	1	-	-	5	-
Kentucky	13	13	1	4	-	-	2	3	-	-	3	-
Louisiana	106	106	11	43	-	-	-	5	-	-	47	-
Maine	1	1	-	-	-	-	-	-	1	-	-	-
Maryland	114	114	9	48	-	-	2	5	-	-	50	-
Massachusetts	43	43	1	18	-	-	-	1	4	-	19	-
Michigan	24	24	4	10	-	-	-	4	-	-	6	-
Minnesota	12	12	-	5	-	-	-	5	-	-	2	-
Mississippi	14	14	1	4	1	-	-	1	-	-	7	-
Missouri	73	73	3	22	-	1	-	8	-	-	39	-
Montana	4	4	-	1	-	-	-	-	-	-	3	-
Nebraska	30	30	2	18	-	-	-	-	-	-	10	-
Nevada	9	9	-	2	-	-	-	-	-	-	7	-
New Hampshire	4	4	-	1	-	-	-	1	-	-	2	-

Table 3

Title VIII of the Civil Rights Act of 1968 (Fair Housing):
Complaints Received by State and Issue Involved, Fiscal Year 1979 (continued)

State	Issues											
	Total complaints	Total ^a	Refusal to sell	Refusal to rent	Discriminatory advertising	False representation	Block busting	Discriminatory financing	Discriminatory brokerage service	Discriminatory membership	Discriminatory terms and conditions	Failure to comply with poster regulations
New Jersey	42	42	6	23	1	1	1	3	-	-	7	-
New Mexico	17	17	1	3	-	-	-	-	-	-	13	-
New York	67	67	7	41	-	2	-	-	-	-	15	-
North Carolina	48	48	5	21	-	1	-	1	1	-	19	-
North Dakota	4	4	-	1	-	-	-	-	-	-	3	-
Ohio	87	87	4	56	-	-	-	11	1	-	15	-
Oklahoma	153	153	10	62	5	-	-	7	-	-	69	-
Oregon	23	23	3	8	-	-	-	2	-	-	10	-
Pennsylvania	154	154	18	73	1	-	-	5	-	-	57	-
Puerto Rico	-	-	-	-	-	-	-	-	-	-	-	-
Rhode Island	5	5	-	4	-	-	-	-	-	-	1	-
South Carolina	10	10	1	2	-	-	-	-	-	-	7	-
South Dakota	11	11	-	8	-	-	-	-	-	-	3	-
Tennessee	69	69	5	23	-	3	21	-	-	-	17	-
Texas	395	395	18	155	4	1	-	21	2	-	194	-
Utah	23	23	1	8	-	1	-	4	-	-	9	-
Vermont	-	-	-	-	-	-	-	-	-	-	-	-
Virginia	77	77	9	35	1	-	10	4	-	-	18	-
Washington	64	64	7	20	-	1	-	3	-	-	33	-
West Virginia	15	15	1	10	-	-	-	-	-	-	4	-
Wisconsin	22	22	1	15	-	-	-	2	-	-	4	-
Wyoming	7	7	-	5	-	-	-	-	-	-	2	-
N.A.	1	1	-	-	-	-	-	-	-	-	1	-

^a Some complaints may entail two or more issues and in some others the issue was not identified.

Title VI

Title VI provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance."

Section 109

Section 109 provides that "No person in the United States shall, on the ground of race, color, national origin, or sex be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with funds made available under title I of the Housing Community Development Act of 1974."

Table 4

Title VI of the Civil Rights Act of 1964 and Section 109 of the Housing and Community Development Act of 1974:
Number of Complaints Received,
Fiscal Year 1979

State	Number	State	Number
Total	180	Missouri	7
Alabama	4	Montana	-
Alaska	-	Nebraska	-
Arizona	1	Nevada	-
Arkansas	6	New Hampshire	-
California	9	New Jersey	2
Colorado	3	New Mexico	-
Connecticut	10	New York	3
Delaware	-	North Carolina	1
District of Columbia	1	North Dakota	-
Florida	-	Ohio	14
Georgia	1	Oklahoma	4
Hawaii	1	Oregon	-
Idaho	-	Pennsylvania	9
Illinois	13	Rhode Island	-
Indiana	8	South Carolina	-
Iowa	6	South Dakota	-
Kansas	7	Tennessee	1
Kentucky	-	Texas	10
Louisiana	6	Utah	-
Maine	-	Vermont	-
Maryland	5	Virginia	7
Massachusetts	23	Washington	-
Michigan	8	West Virginia	2
Minnesota	-	Wisconsin	3
Mississippi	-	Wyoming	2
		State unknown	2

Section 3

Section 3 provides that to the greatest extent feasible training and employment opportunities shall be made available to lower income residents of project areas and that contracts be awarded to small businesses located within the project area or owned in substantial part by project area residents.

Table 5

Section 3 of the Housing and Urban Development Act of 1968:
Number of Complaints Received, Fiscal Year 1979

State	Number
Total	5
Alaska	-
Arizona	-
Arkansas	-
California	1
Colorado	1
Connecticut	-
District of Columbia	-
Florida	-
Idaho	-
Illinois	-
Indiana	-
Iowa	-
Kansas	-
Kentucky	1
Maryland	-
Massachusetts	1
Michigan	-
Minnesota	-
Missouri	-
Nebraska	-
Nevada	-
New Jersey	-
New York	-
North Carolina	-
Ohio	-
Oregon	-
Pennsylvania	1
Rhode Island	-
South Carolina	-
Texas	-
Utah	-
Virginia	-
Virgin Island	-
Washington	-
West Virginia	-

Table 6**Race/Ethnicity of Complaints, Fiscal Year 1979**

Race/Ethnicity	Title VIII	Title VI/ Section 109
Total complaints	2,833	180
White (non-minority)	172	7
Negro/Black	1,850	147
American Indian	34	4
Spanish American ^a	187	12
Puerto Rican	-	-
Cuban	-	-
Mexican	-	-
Latin American	-	-
Other Spanish or Iberian	-	-
Oriental	50	1
Chinese	-	-
Filipino	-	-
Japanese	-	-
Korean	-	-
Other categories	141	22
Eskimo	-	-
Aleut	-	-
Hawaiian	-	-
Other	-	-
Not available ^b	74	5

^a Includes complaints reported in primary category; i.e., with no detail breakdown.

^b Also includes complaints not based on race or ethnicity.

Note: Detail may not add to total.

The Government National Mortgage Association

The Government National Mortgage Association (GNMA) is a corporate entity within the Department of Housing and Urban Development. GNMA provides a major secondary market source of financing for federally-insured and guaranteed mortgages and privately insured conventional mortgages. Through its mortgage purchase and Mortgage-Backed Securities programs, GNMA helps to make available billions of dollars in residential mortgage credit each year.

1. **Special Assistance Functions/Emergency Mortgage Purchase Assistance.** Under these programs, assistance has involved a direct purchase program under which government-backed and privately insured conventional mortgages are purchased. Once purchases are consummated, mortgages may be held in the portfolio or sold under the tandem program. Under the tandem program, mortgages are purchased at favorable prices to avoid deep discounts to borrowers and are sold at the going market yields, with GNMA absorbing any price differential.
2. **Guarantees of Mortgage-Backed Securities.** Under this program, GNMA guarantees the timely payment of principal and interest on securities which are issued by approved financial institutions and are backed up pools of government-underwritten mortgages. The guaranty pledges the full faith and credit of the U.S. Government and thus becomes an attractive investment to investors.
3. **Management and Liquidating Functions.** GNMA manages and liquidates a portfolio of mortgages acquired under various contracts made prior to November 1, 1954, as well as any other mortgages and obligations that have been or may be acquired pursuant to legislation enacted since that date. No mortgages have been purchased since 1974 and the last sale of mortgages was in 1973.

Table 1**Special Assistance/Emergency Mortgage Functions Commitment and Purchase Activity by month, Calendar Year 1979**

(Dollars in millions)

Program	1979 Total	January	February	March	April	May	June	July	August	September	October	November	December
Commitments:													
#17-Sec. 236/RS	\$ 17	-	^a	\$ 1	\$ 1	-	\$ 1	\$ 1	-	^a	\$ 12	\$ 1	-
#23-Unsubsidized	29	2	3	2	4	1	4	5	^a	\$ 1	2	3	\$ 2
#25-Sec. 8	1,434	24	179	43	80	59	72	81	\$179	683	24	5	5
#27-Targeted Tandem ..	475	3	7	69	58	36	36	85	29	141	^a	8	3
Total Commitments ...	1,955	29	189	115	143	96	113	172	208	825	38	17	10
Purchases:													
#17-Sec. 236/RS	81	10	7	12	8	5	8	-	18	2	-	-	11
#21-Unsubsidized	12	7	^a	^a	^a	3	^a	^a	2	-	-	-	-
#23-Unsubsidized	1,465	110	88	126	137	110	84	88	219	97	156	139	111
#25-/Sec. 8	109	-	-	2	-	3	1	1	8	18	26	24	26
#27-Targeted Tandem ..	21	-	-	2	-	-	4	1	2	-	6	6	-
Total Purchases	1,688	127	95	142	145	121	97	90	249	117	188	169	148

^a Less than \$500 thousand.

Table 2

Mortgage Purchasing Activities, Calendar Year 1979 and Cumulative

(Dollars in millions)

Program	Mortgages purchased					
	Calendar Year 1979			Cumulative		
	Amount	Number	Units	Amount	Number	Units
Management and Liquidation						
FHA/VA - Single Family				\$6,258.6	789,084	789,084
FHA - Multifamily				365.0	373	45,000
U.S. Agencies - Single Family				65.5	13,691	13,691
U.S. Agencies - Multifamily				137.1	281	45,000
Total Management and Liquidation				<u>6,826.2</u>	<u>803,429</u>	<u>892,775</u>
Special Assistance and Emergency Housing						
1 - Disaster				10.4	753	753
2 - Guam				26.2	1,496	1,523
20 - Guam-FNMA Tandem				-	-	-
3 - Urban Renewal				755.2	42,349	69,601
4 - Alaska				57.0	2,455	2,455
5 - Military				11.0	203	1,320
6 - Cooperative				275.0	10,409	20,005
7 - Armed Forces				488.0	5,792	32,341
8 - Elderly				143.4	5,082	13,165
9 - Low Cost				1.7	194	194
10 - Low/Moderate				843.0	70,481	70,481
11 - 221(d)(3) Below Market				2,618.8	4,459	178,901
12 - Experimental				6.1	333	436
13 - Indian Lands				1.5	104	104
14 - Low/Moderate				519.1	35,322	35,322
15 - Rent Supplement				46.0	68	4,556
16 - 235(j) Rehabilitation				25.1	1,418	1,429
16A- 235(j) FNMA Tandem				-	-	-
17 - 236/221 Rent Supplement	\$ 81.1	28	3,320	1,154.1	516	60,054
- FNMA Tandem						
18 - 235(i) FNMA Tandem				1,613.9	84,940	84,940
19 - Breakthrough				31.8	77	1,634
21 - FHA Unassisted Multifamily	10.3	3	438	1,405.2	792	74,730
22 - FHA/VA-Single Family	1.6	47	47	5,934.3	221,163	221,163
23 -- FHA/VA-Multifamily	1,461.6	556	64,961	2,809.5	1,512	133,757
24 - FHA/VA-Single Family	3.9	97	97	950.4	29,926	29,926
25 - Section 8	108.9	59	4,846	108.9	59	4,846
24 - Targeted Tandem	20.9	10	1,027	20.9	10	1,027
30 - Conventional						
with FNMA				2,322.8	67,833	67,833
with FHLMC				1,878.1	55,856	55,856
Total				<u>4,200.9</u>	<u>123,689</u>	<u>123,689</u>
Total Special Assistance and Emergency Housing	1,688.3	800	74,736	24,057.4	643,602	1,168,352
Grand Total	1,688.3	800	74,736	30,883.6	1,447,031	2,061,127

Note: Mortgage purchases cover purchases by GNMA. Purchases by FNMA and others under tandem transfers of commitments are not included.

Table 3

Special Assistance/Emergency Mortgage Functions
Mortgage Purchases by State Location of Properties, Calendar Year 1979

(Dollars in millions)

State	Total		Single family mortgages						Project mortgages	
			FHA Insured		VA Guaranteed		Conventional		FHA Insured	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total	832	\$1,688	111	\$5	59	\$2	-	-	662	\$1,681
Alabama	28	50	-	-	-	-	-	-	28	50
Alaska	4	13	-	-	-	-	-	-	4	13
Arizona	-	-	-	-	-	-	-	-	-	-
Arkansas	7	14	-	-	-	-	-	-	7	14
California	82	188	-	-	-	-	-	-	82	188
Colorado	3	5	-	-	-	-	-	-	3	5
Connecticut	3	21	-	-	-	-	-	-	3	21
Delaware	-	-	-	-	-	-	-	-	-	-
District of Columbia	3	13	-	-	-	-	-	-	3	13
Florida	5	16	-	-	-	-	-	-	5	16
Georgia	22	47	-	-	-	-	-	-	22	47
Hawaii	50	4	19	1	30	1	-	-	1	2
Idaho	4	11	-	-	-	-	-	-	4	11
Illinois	14	64	-	-	-	-	-	-	14	64
Indiana	28	71	-	-	-	-	-	-	28	71
Iowa	17	27	-	-	-	-	-	-	17	27
Kansas	11	19	-	-	-	-	-	-	11	19
Kentucky	18	38	-	-	-	-	-	-	18	38
Louisiana	12	31	-	-	-	-	-	-	12	31
Maine	2	5	-	-	-	-	-	-	2	5
Maryland	112	117	57	3	29	1	-	-	26	113
Massachusetts	6	50	-	-	-	-	-	-	6	50
Michigan	28	85	-	-	-	-	-	-	28	85
Minnesota	19	52	-	-	-	-	-	-	19	52
Mississippi	26	18	16	a	-	-	-	-	10	18
Missouri	6	9	-	-	-	-	-	-	6	9
Montana	7	8	-	-	-	-	-	-	7	8
Nebraska	11	10	-	-	-	-	-	-	11	10
Nevada	4	11	-	-	-	-	-	-	4	11
New Hampshire	2	3	-	-	-	-	-	-	2	3

Table 3

Special Assistance/Emergency Mortgage Functions
Mortgage Purchases by State Location of Properties, Calendar Year 1979 (continued)

(Dollars in millions)

State	Total		Single family mortgages						Project mortgages	
			FHA Insured		VA Guaranteed		Conventional		FHA Insured	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
New Jersey	22	37	8	a	-	-	-	-	14	37
New Mexico	3	6	-	-	-	-	-	-	3	6
New York	24	86	-	-	-	-	-	-	24	86
North Carolina	13	16	-	-	-	-	-	-	13	16
North Dakota	8	9	-	-	-	-	-	-	8	9
Ohio	65	155	-	-	-	-	-	-	65	158
Oklahoma	4	6	-	-	-	-	-	-	4	6
Oregon	-	-	-	-	-	-	-	-	-	-
Pennsylvania	21	52	-	-	-	-	-	-	21	52
Rhode Island	5	9	-	-	-	-	-	-	5	9
South Carolina	12	21	-	-	-	-	-	-	12	21
South Dakota	1	1	-	-	-	-	-	-	1	1
Tennessee	23	63	-	-	-	-	-	-	23	63
Texas	19	54	-	-	-	-	-	-	19	54
Utah	2	1	-	-	-	-	-	-	2	1
Vermont	-	-	-	-	-	-	-	-	-	-
Virgin Islands	-	-	-	-	-	-	-	-	-	-
Virginia	32	93	11	1	-	-	-	-	21	92
Washington	11	15	-	-	-	-	-	-	11	15
West Virginia	1	3	-	-	-	-	-	-	1	3
Wisconsin	28	48	-	-	-	-	-	-	28	48
Wyoming	3	4	-	-	-	-	-	-	3	4
Puerto Rico	1	1	-	-	-	-	-	-	1	1
Guam	-	-	-	-	-	-	-	-	-	-

^a Less than \$500,000.

Table 4

**Special Assistance Functions/Emergency Mortgage Purchase Assistance Sales Closed
Calendar Year 1979**

(Dollars in thousands)

Program	Number	Interest rate	Unpaid principal	Purchase discount	Net purchased unpaid principal	Sales discount	Net sold unpaid principal	Net Gain or Loss
Single Family								
# 3 - Urban Renewal	19	7.50%	\$249	-	\$249	-\$36	\$213	-\$36
#11 - BMIR	21	7.50	231	-	231	-34	197	-34
#14 - Low Cost	14	7.50	195	-	195	-28	167	-28
#16 - Sec. 235	19	7.50	311	-	311	-45	266	-45
#18 - Sec. 235(j)	2	7.50	37	1	36	-5	32	-4
	2	7.75	36	1	35	-5	31	-4
Subtotal, #18	4		73	2	71	-10	63	-8
#22 - Unsubsidized	426	7.75	11,930	301	11,629	-1,656	10,274	-1,355
#23 - Unsubsidized	239	7.50	8,624	388	8,236	-1,259	7,365	-871
#24 - Unsubsidized	71	7.50	2,375	59	2,316	-347	2,028	-288
	297	7.75	9,758	244	9,514	-1,228	8,530	-984
Subtotal, #24	368		12,133	303	11,830	-1,575	10,558	-1,272
Total single family	1,110		33,746	994	32,752	-4,643	29,103	-3,649
Multifamily								
#17 - Sec. 236/RS	21	7.00%	63,855	353	63,502	-\$15,237	-\$48,618	-\$14,884
	1	7.50	2,824	14	2,810	-578	2,246	-564
	1	7.75	1,824	9	1,815	-336	1,488	-327
	1	8.00	4,471	67	4,404	-665	3,806	-598
	4	8.50	4,206	21	4,185	-514	3,692	-493
	3	9.00	10,626	123	10,503	-817	9,809	-694
Subtotal, #17	31		87,806	587	87,219	-18,147	69,659	-17,560
#21 - Unsubsidized	2	7.00	1,679	76	1,603	-399	1,280	-323
	1	7.75	5,457	246	5,211	-1,001	4,456	-755
	8	8.00	17,112	606	16,506	-2,313	14,799	-1,707
	2	8.25	2,560	90	2,470	-360	2,200	-270
Subtotal, #21	13		26,808	1,018	25,790	-4,073	22,735	-3,055
#23 - Unsubsidized	507	7.50	1,013,104	45,275	967,829	-193,282	819,822	-148,007
#25 - Section 8	2	7.50	2,036	92	1,944	-373	1,663	-281
#27 - Targeted tandem	1	7.50	1,806	81	1,725	-361	1,445	-280
Total multifamily	554		1,131,560	47,053	1,084,507	-216,236	915,324	-169,183
Total all sales	1,664		1,165,306	48,047	1,117,259	-220,879	944,427	-172,832

Table 5

**Guarantee of Mortgage-Backed Securities by Mortgage Pool Composition, Calendar Year 1979
Pass-Through Securities**

(Dollars in millions)

Month	Total		Single Family		Multifamily		Mobile Homes		Construction Loans	
	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
January	42,090	\$ 1,702	40,686	\$ 1,629	6	\$ 17	1,400	\$ 22	-2 ^a	\$ 34
February	32,949	1,361	31,449	1,286	7	28	1,493	23	-	24
March	35,344	1,465	34,164	1,406	4	25	1,175	17	1	17
April	36,513	1,488	33,798	1,386	8	23	2,705	42	2	37
May	40,732	1,673	38,484	1,605	6	20	2,246	35	-4 ^a	13
June	43,611	1,860	41,437	1,778	5	25	2,167	33	2	24
July	42,144	1,817	40,321	1,766	2	12	1,818	29	3	10
August	72,701	3,150	69,225	3,043	6	38	3,471	54	-1 ^a	15
September	59,617	2,640	57,234	2,615	4	18	2,378	37	1	-30 ^b
October	56,689	2,639	54,659	2,571	6	13	2,024	32	-	23
November	71,264	3,250	67,888	3,159	1	1	3,373	54	2	36
December	41,140	1,895	39,378	1,827	8	20	1,755	29	-1 ^a	19
Total, 1979	574,794	24,940	548,723	24,071	63	240	26,005	407	3	222

^a Negative figure reflects the conversion of construction loans to project loans.

^b Negative figure reflects net activity for the month—more loans converted than new loans initiated.

Table 6

Portfolio Mortgages, by State Location of Properties as of December 31, 1979

(Dollars in millions)

State	Home Mortgages		Project Mortgages		Total	
	Number	Amount	Number	Amount	Number	Amount
Total	94,992	\$762	1,802	\$3,089	96,794	\$3,851
Alabama	3,465	21	27	43	3,592	64
Alaska	86	1	6	8	92	9
Arizona	4,235	31	11	12	4,246	43
Arkansas	1,725	14	13	20	1,738	34
California	7,489	45	187	298	7,676	343
Colorado	1,788	20	14	15	1,802	35
Connecticut	155	1	59	85	214	86
Delaware	378	5	-	-	378	5
District of Columbia	163	1	18	52	181	53
Florida	9,768	76	18	25	9,786	101
Georgia	4,815	36	54	73	4,869	109
Hawaii	852	15	17	31	869	46
Idaho	344	3	7	12	351	15
Illinois	1,903	15	73	187	1,976	202
Indiana	2,209	15	91	137	2,300	152
Iowa	831	5	27	32	858	37
Kansas	2,111	9	36	43	2,147	52
Kentucky	1,556	12	36	49	1,592	61
Louisiana	2,902	22	25	52	2,927	74
Maine	73	1	10	14	83	15
Maryland	1,008	19	60	136	1,068	155
Massachusetts	81	2	45	139	126	141
Michigan	4,975	32	190	226	5,165	258
Minnesota	886	13	31	65	917	78
Mississippi	1,361	14	12	18	1,373	32
Missouri	1,385	12	62	80	1,447	92
Montana	185	2	5	5	190	7
Nebraska	682	9	19	16	701	25
Nevada	1,223	9	10	16	1,233	25
New Hampshire	1	^a	10	10	11	10
New Jersey	804	11	37	60	841	71
New Mexico	2,630	16	9	13	2,639	29
New York	664	8	111	289	775	297
North Carolina	1,059	8	29	31	1,088	39
North Dakota	78	1	9	8	87	9
Ohio	3,214	21	80	144	3,294	165
Oklahoma	2,836	23	11	17	2,847	40
Oregon	700	6	11	4	711	10
Pennsylvania	1,261	10	40	103	1,301	113
Rhode Island	34	1	12	19	46	20
South Carolina	1,099	7	33	38	1,132	45
South Dakota	139	1	3	3	142	4
Tennessee	4,387	36	36	72	4,423	108
Texas	10,202	74	60	108	10,262	182
Utah	1,430	12	4	3	1,434	15
Vermont	1	^a	2	5	3	5
Virginia	1,394	9	53	127	1,447	136
Washington	1,693	16	29	25	1,722	41
West Virginia	92	1	2	4	94	5
Wisconsin	739	8	35	45	774	53
Wyoming	297	3	4	4	301	7
Puerto Rico	643	9	16	62	659	71
Virgin Islands	43	1	2	4	45	5
Guam	918	20	1	2	919	22

^a Less than \$500,000.

Table 7

**Portfolio Activity by Fiscal Years
Special Assistance Functions and Emergency Mortgage Purchase Assistance**

(Dollars in millions)

Fiscal Year	Purchases		Repayments		Sales		Other credits		Portfolio	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Cumulative	682,810	\$24,826	57,406	\$1,646	535,038	\$18,467	30,234	\$1,529	61,132	\$3,184
1979	838	1,492	3,615	109	1,784	1,486	225	41	61,132	3,184
1978	1,217	1,117	4,403	121	10,812	943	522	48	65,918	3,328
1977	12,580	928	8,241	152	45,977	2,079	661	120	80,438	3,323
T.O.	32,467	1,178	1,285	40	44,909	1,592	188	21	122,737	4,746
1976	210,477	7,596	5,095	136	199,553	7,259	1,114	207	136,652	5,221
1975	99,795	3,664	2,552	96	41,088	1,296	1,158	225	131,937	5,227
1974	59,327	1,542	4,401	103	68,865	1,503	1,510	158	76,940	3,180
1973	65,099	1,414	4,661	123	87,096	1,580	1,210	182	92,389	3,402
1972	19,601	587	4,327	116	3,743	61	705	89	120,257	3,873
1971	2,009	519	2,502	84	-	-	784	82	109,431	3,552
1970	2,827	759	1,929	68	-	-	744	24	110,708	3,199
1969	9,303	522	2,423	68	1	^a	942	18	110,554	2,532
1968	26,982	633	2,121	56	32	1	1,116	10	104,617	2,096
1967	1,879	178	1,425	43	-	-	1,567	26	80,904	1,530
1966	2,165	202	2,264	52	68	1	2,130	29	82,017	1,421
1965	2,179	100	1,991	52	1,761	204	2,383	42	84,314	1,301
1964	2,272	80	1,741	55	4,490	86	3,058	52	88,270	1,499
1963	6,998	127	1,212	56	21,798	294	3,674	73	95,287	1,612
1962	8,481	209	650	41	2,141	51	3,651	38	114,973	1,908
1961	12,596	224	315	35	502	17	2,275	33	112,934	1,829
1960	28,618	518	167	29	25	^a	534	10	103,430	1,690
1959	66,545	1,066	72	9	391	9	82	1	75,538	1,211
1958	7,652	146	12	2	2	5	1	^a	9,538	164
1957	1,859	25	2	^a	-	-	-	-	1,901	25
1956	44	-	-	-	-	-	-	-	44	^a
1955	-	-	-	-	-	-	-	-	-	-
Cum. SF FHA	316,651	6,039	31,177	574	225,562	4,847	20,482	239	39,430	379
SF VA	201,948	4,707	21,173	418	152,718	3,973	8,841	110	19,216	206
SF Conv	160,761	5,445	4,918	76	154,668	5,334	256	2	919	33
MF FHA	4,450	8,635	138	578	2,090	4,313	655	1,178	1,567	2,566
1979 SF FHA	126	4	2,285	35	761	23	150	2	39,430	379
SF VA	77	3	1,320	23	353	11	46	1	19,216	206
SF Conv	-	-	1	^a	-	-	11	^a	919	33
MF FHA	635	1,485	9	51	670	1,452	18	38	1,567	2,566

^a Under \$500,000.

Table 1

Mortgages and Loans Insured by FHA, 1934-1979

(Dollar amounts in thousands)

Year	Total all programs ^a	Home mortgage programs ^b		Project mortgage programs ^c		Title I home improvement and mobile home loans ^d	
	Amount	Number	Amount	Units	Amount	Number	Net proceeds
Total	\$259,603,042	13,057,657	\$186,892,529	2,615,448	\$42,406,103	32,809,123	\$30,304,710
1934	27,406	-	-	-	-	72,658	27,406
1935	297,495	23,397	93,882	738	2,355	635,747	201,258
1936	532,581	77,231	308,945	624	2,101	617,697	221,535
1937	489,200	102,076	424,373	3,023	10,483	124,758	54,344
1938	671,593	115,124	485,812	11,930	47,638	376,480	138,143
1939	925,262	164,530	694,764	13,462	51,851	502,308	178,647
1940	991,174	177,400	762,084	3,559	12,949	653,841	216,142
1941	1,152,342	210,310	910,770	3,741	13,565	680,104	228,007
1942	1,120,839	223,562	973,271	5,842	21,215	427,534	126,354
1943	933,986	166,402	763,097	20,179	84,622	307,826	86,267
1944	877,472	146,974	707,363	12,430	56,096	389,615	114,013
1945	664,985	96,776	474,245	4,058	19,817	501,441	170,923
1946	755,778	80,872	421,949	2,232	13,175	799,304	320,654
1947	1,788,264	141,364	894,675	46,604	359,944	1,247,613	533,645
1948	3,338,993	300,034	2,116,043	79,184	608,711	1,357,386	614,239
1949	3,824,817	305,705	2,209,842	133,135	1,021,231	1,246,254	593,744
1950	4,342,809	342,582	2,492,367	154,597	1,156,681	1,447,101	693,761
1951	3,219,276	252,642	1,928,433	74,207	583,774	1,437,764	707,070
1952	3,112,545	234,426	1,942,307	39,839	321,911	1,495,741	848,327
1953	3,882,107	261,541	2,288,626	30,701	259,194	2,244,227	1,334,287
1954	3,066,894	214,237	1,942,266	28,257	234,022	1,506,480	890,606
1955	3,806,901	310,870	3,084,767	9,431	76,489	1,024,698	645,645
1956	3,460,468	248,121	2,638,230	11,177	130,247	1,013,086	691,992
1957	3,716,980	198,429	2,251,064	43,409	597,348	1,111,962	868,568
1958	6,328,597	381,883	4,551,483	64,953	908,671	1,038,315	868,443
1959	7,740,742	495,172	6,069,418	43,976	674,682	1,096,635	996,642
1960	6,306,413	366,213	4,600,506	49,101	723,501	1,011,858	982,405
1961	6,548,145	368,561	4,765,216	58,523	928,069	855,582	854,859
1962	7,192,431	395,808	5,270,839	64,134	1,087,132	798,623	834,460
1963	7,227,158	412,779	5,569,103	53,344	854,346	736,309	803,709

Table 1**Mortgages and Loans Insured by FHA, 1934-1979 (continued)**

(Dollar amounts in thousands)

Year	Total all programs ^a	Home mortgage programs ^b		Project mortgage programs ^c		Title I home improvement and mobile home loans ^d	
	Amount	Number	Amount	Units	Amount	Number	Net proceeds
1964	\$ 8,134,547	490,045	\$ 6,573,219	54,248	\$ 898,807	565,065	\$ 662,521
1965	8,696,967	537,851	7,464,588	36,950	598,130	502,480	634,248
1966	7,313,549	421,756	6,095,317	32,814	577,095	482,002	641,137
1967	7,148,949	395,814	5,884,638	40,962	641,406	447,580	622,905
1968	8,281,528	425,339	6,495,944	76,195	1,129,301	433,759	656,283
1969	9,181,986	453,676	7,164,513	81,369	1,324,455	388,576	693,019
1970	11,942,711	471,981	8,068,659	200,660	3,256,795	319,220	617,257
1971	15,032,612	565,417	10,374,542	222,685	3,983,829	317,397	677,038
1972	12,319,339	427,858	8,067,056	188,224	3,447,750	344,160	804,532
1973	7,591,604	240,004	4,473,303	120,414	2,286,175	323,740	832,125
1974	5,903,283	195,850	3,933,705	54,820	1,213,460	279,138	756,118
1975	7,941,326	255,061	6,166,115	38,044	976,252	252,959	798,959
1976	9,748,083	250,808	6,362,120	78,292	2,314,957	302,571	1,071,006
1977	12,999,675	321,118	8,840,836	109,882	2,817,762	345,579	1,341,077
1978	16,097,985	334,108	11,139,970	121,712	3,270,380	371,584	1,687,635
1979	22,874,115	457,726	18,184,201	95,154	2,727,723	371,366	1,962,191

Note: Individual years may not add to indicated totals because of adjustments made to the total but not distributed by year.

^a Includes Sec. 609 Manufactured housing loans, enacted June 30, 1947. During the years 1948-1955 total activity for this section amounted to 756 loans for \$5,316,041. Since 1955 there has been no activity.

^b Includes the following sections listed in order of enactment date: sec. 203, June 27, 1934; sec. 2 (class 3), Feb. 3, 1938; sec. 603 March 28, 1941; sec. 603-610, Aug. 5, 1947; sec. 8, sec. 213 (individual home mortgage provisions), and sec. 611 (individual home mortgage provisions), Apr. 20, 1950; sec. 903, Sept. 1, 1951; sec. 220 (individual home mortgage provisions), sec. 221 (individual home mortgage provisions), sec. 222 and sec. 225, Aug. 2, 1954; sec. 809, June 13, 1956; sec. 233 (individual home mortgage provisions), sec. 234 (individual home mortgage provisions), property improvement loans under sec. 203(k), and sec. 220(h), June 30, 1961; sec. 221(h), Nov. 3, 1966; and sec. 223(e), sec. 235, sec. 237, and sec. 240, Aug. 1, 1968, sec. 244 and 245, Aug. 22, 1974.

^c Includes the following sections listed in order of enactment date: sec. 207, June 27, 1934; sec. 210, Feb. 3, 1938; sec. 608, May 26, 1942; sec. 608-610, Aug. 5, 1947; sec. 611 (project mortgage provisions), Aug. 10, 1948; sec. 803 military housing, Aug. 8, 1949; sec. 213 (project mortgage provisions), Apr. 20, 1950; sec. 908, Sept. 1951; sec. 220 (project mortgage provisions), and sec. 221 (project mortgage provisions), Aug. 2, 1954, sec. 803, armed services housing, and mobile home court mortgages under sec. 207, Aug. 11, 1955; sec. 231, sec. 232 (amount only), and sec. 810 (project mortgage provisions), Sept. 23, 1959; sec. 221 (below market interest rate), sec. 233 (project mortgage provisions), supplemental loans under sec. 213, and sec. 220(h), June 30, 1961; sec. 234 (project mortgage provisions), Sept. 2, 1964; sec. 1002, Aug. 10, 1965; sec. 221(h), and Title XI, Nov. 3, 1966; and sec. 223(e), sec. 235, sec. 236, sec. 241 and sec. 242, Aug. 1, 1968; sec. 233(f), Aug. 22, 1974.

^d Sec. 2 (classes 1 and 2), enacted June 27, 1934. Data are based on loans tabulated in Washington. The increase in 1953 loans over 1952 loans insured is due in part to authorization controls which resulted in a tabulation backlog of approximately \$200 million as of Dec. 31, 1952. See text of 1953 FHA Annual Report, pages 126-128 for detailed explanation.

Table 2

**Privately Owned Housing Units Started Under FHA Mortgage Programs,
Compared With Total for United States, 1935-1979**

Year	Total U.S. units ^a	Total FHA new units ^{b,c}	FHA as percent of U.S. total	Home mortgage programs						
				Total new home units	Secs. 2 and 8 ^d	Sec. 203	Sec. 220	Sec. 221	Sec. 222	Sec. 233
Total	55,244,900	9,552,268	17.3	7,268,100	92,362	6,072,212	6,500	141,557	9,967	625
1935-39	1,710,000	400,203	23.4	370,426	16,628	353,798	-	-	-	-
1940-44	1,772,700	805,553	45.4	763,663	23,656	388,731	-	-	-	-
1945-49	5,379,000	997,088	18.5	753,363	6,484	406,715	-	-	-	-
1950-54	7,708,000	1,558,381	20.2	1,211,673	45,296	1,094,970	-	-	5	-
1955-59	6,935,600	1,262,169	18.2	1,179,456	298	1,156,289	1,546	15,550	2,738	-
1960-64	7,160,100	1,189,747	16.2	941,921	-	894,535	1,669	41,664	2,908	98
1965-69	6,903,700	987,886	14.3	732,249	-	688,893	1,935	29,346	2,221	294
1970	1,433,600	420,990	29.4	233,476	-	165,232	527	20,089	177	49
1971	2,052,200	525,967	25.6	301,195	-	229,073	512	19,917	266	31
1972	2,356,600	370,763	15.7	198,441	-	160,454	158	9,000	189	-
1973	2,045,300	162,509	7.9	73,648	-	65,031	49	2,515	67	1
1974	1,337,700	94,599	7.1	56,836	-	54,654	32	1,055	32	-
1975	1,160,400	97,730	8.4	69,821	-	68,618	4	660	59	8
1976	1,537,500	144,368	9.4	80,944	-	79,200	5	571	299	2
1977	1,987,100	177,951	9.0	100,081	-	95,708	19	627	350	4
1978	2,020,300	178,388	8.8	94,428	-	86,423	31	402	360	38
1979	1,745,100	177,976	10.2	106,479	-	83,888	13	161	288	100

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Year	Home mortgage programs											
	Sec. 235(i)	Sec. 235 Rev.	Sec. 235(j)	Sec. 237	Sec. 237/235(i)	Sec. 238(c)	Sec. 244	Sec. 245/203	Sec. 245/244	Sec. 603	Sec. 809	Sec. 903
Total	143,318	15,705	1	36	215	16	26	17,374	2	691,557	4,723	71,904
1935-39	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	351,276	-	-
1945-49	-	-	-	-	-	-	-	-	-	340,164	-	-
1950-54	-	-	-	-	-	-	-	-	-	117	-	71,285
1955-59	-	-	-	-	-	-	-	-	-	-	2,416	619
1960-64	-	-	-	-	-	-	-	-	-	-	1,047	-
1965-69	8,721	-	-	3	10	-	-	-	-	-	826	-
1970	47,192	-	-	6	45	-	-	-	-	-	159	-
1971	51,223	-	-	10	69	-	-	-	-	-	94	-
1972	28,480	-	-	7	57	-	-	-	-	-	96	-
1973	5,958	-	-	1	21	-	-	-	-	-	5	-
1974	1,038	-	-	6	9	-	-	-	-	-	10	-
1975	444	-	1	2	4	-	-	-	-	-	21	-
1976	53	797	-	1	-	-	2	-	-	-	14	-
1977	-	3,620	-	-	-	-	5	71	-	-	29	-
1978	196	4,374	-	-	-	-	2	2,597	-	-	5	-
1979	13	7,274	-	-	-	16	17	14,706	2	-	1	-

Table 2

**Privately Owned Housing Units Started Under FHA Mortgage Programs,
Compared With Total for United States, 1935-1979 (continued)**

Year	Project mortgage programs										
	Total new project units bc	New construction								Sec. 231	Sec. 232
		Sec. 207		Sec. 213		Sec. 220	Sec. 221				
		Rental projects	Mobile home courts	Sales type	Management type		Market rate	Below market rate			
Total	2,284,168	268,228	(68,859)	37,727	78,870	75,959	565,451	175,488	64,129	(129,473)	
1935-39	29,777	29,777	-	-	-	-	-	-	-	-	
1940-44	41,890	7,946	-	-	-	-	-	-	-	-	
1945-49	243,725	1,054	-	-	-	-	-	-	-	-	
1950-54	346,708	33,577	-	11,800	20,349	-	-	-	-	-	
1955-59	82,713	34,554	(200)	14,515	10,936	16,632	2,821	-	-	-	
1960-64	247,826	107,533	(2,990)	10,173	32,527	29,388	8,389	26,201	31,617	(29,171)	
1965-69	255,637	12,577	(1,682)	901	13,730	13,645	61,439	126,196	8,804	(32,815)	
1970	187,514	10,862	(22,131)	-	493	1,585	45,165	16,544	190	(12,807)	
1971	224,772	16,720	(28,650)	-	510	3,852	77,549	5,445	30	(11,774)	
1972	172,322	8,197	(9,081)	-	14	3,104	68,852	617	975	(7,238)	
1973	88,861	3,233	(2,605)	-	42	463	32,349	485	517	(5,096)	
1974	37,763	348	(156)	-	-	1,029	14,525	-	344	(4,912)	
1975	27,909	958	(90)	-	-	23	10,508	-	817	(3,951)	
1976	63,424	326	(678)	-	-	649	42,407	-	5,040	(8,476)	
1977	78,074	420	(167)	338	-	1,821	62,603	-	8,497	(5,833)	
1978	83,960	50	(298)	-	175	2,190	72,985	-	5,415	(4,889)	
1979	71,497	96	(131)	-	94	1,578	65,859	-	1,883	(2,511)	

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Year	Project mortgage programs - continued												
	New construction - continued												
	Sec. 233 MR		Sec. 234	Sec. 236	Sec. 242	Sec. 608	Sec. 611	Sec. 803		Sec. 810	Sec. 908	Title X	Title XI
	233/236	other						Military	Armed services				
Total	2,509	2,257	46,000	403,890	(22,866)	465,526	2,032	84,889	(117,892)	2,808	8,405	(23,320)	(710)
1935-39	-	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	33,944	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	242,303	100	268	-	-	-	-	-
1950-54	-	-	-	-	-	189,279	1,932	81,368	-	-	8,403	-	-
1955-59	-	-	-	-	-	-	-	3,253	(88,575)	-	2	-	-
1960-64	-	20	-	-	-	-	-	-	(29,317)	1,978	-	-	-
1965-69	-	1,057	6,290	10,168	-	-	-	-	-	830	-	(2,801)	(72)
1970	1,050	750	6,765	104,110	(480)	-	-	-	-	-	-	(3,124)	(96)
1971	950	308	12,754	106,654	(2,942)	-	-	-	-	-	-	(7,963)	(95)
1972	99	70	9,805	80,589	(3,144)	-	-	-	-	-	-	(427)	(26)
1973	-	52	2,945	48,775	(2,121)	-	-	-	-	-	-	(6,413)	(55)
1974	56	-	879	20,582	(2,429)	-	-	-	-	-	-	-	(302)
1975	-	-	1,319	14,284	(2,788)	-	-	-	-	-	-	-	(30)
1976	354	-	790	13,858	(6,524)	-	-	-	-	-	-	(849)	-
1977	-	-	1,369	3,026	-	-	-	-	-	-	-	(440)	-
1978	-	-	1,282	1,863	(695)	-	-	-	-	-	-	(588)	-
1979	-	-	1,802	185	(1,743)	-	-	-	-	-	-	(715)	(34)

Table 2

Privately Owned Housing Units Started Under FHA Mortgage Programs,
Compared With Total for United States, 1935-1978 (continued)

Year	Project mortgage programs - continued														
	Total rehab- ilitated units ^{b,c}	Rehabilitation projects													
		Sec. 207		Sec. 213 manage- ment	Sec. 220	Sec. 221			Sec. 231	Sec. 232	Sec. 234	Sec. 235(j)	Sec. 236	Sec. 242	Title XI
		Rental projects	Mobile home courts			Market rate	Rental	Sales							
Total	124,931	250	(1,506)	165	1,507	54,272	11,794	3,478	1,658	(16,887)	264	3,987	47,556	(17,715)	(98)
1965-69	14,125	-	(181)	-	487	1,055	9,464	2,641	76	(2,569)	-	55	347	-	(54)
1970	11,794	55	(559)	148	3	2,268	1,555	615	-	(956)	14	1,253	5,883	(135)	(34)
1971	14,186	-	(482)	-	23	3,582	578	69	-	(1,376)	18	1,597	8,319	(1,069)	-
1972	20,024	195	-	-	158	4,027	197	39	72	(1,803)	4	600	14,732	(126)	-
1973	8,733	-	-	7	-	1,834	-	-	-	(940)	-	400	6,492	(608)	-
1974	7,376	-	-	-	183	1,239	-	91	130	(561)	22	80	5,631	(689)	-
1975	5,903	-	-	-	-	2,188	-	-	-	(889)	-	-	3,715	(1,607)	(10)
1976	6,811	-	-	10	-	4,571	-	23	234	(3,065)	-	2	1,971	(3,954)	-
1977	9,049	-	(284)	-	58	7,869	-	-	740	(2,404)	120	-	262	(5,512)	-
1978	14,170	-	-	-	99	13,678	-	-	307	(1,596)	86	-	-	(3,189)	-
1979	12,556	-	-	-	496	11,961	-	-	99	(728)	-	-	-	(826)	-

^a Total number of privately owned housing units started during 1935-44 estimated by the Bureau of Labor Statistics, and 1945-75 by the Bureau of the Census. Data 1935 through 1962 represent nonfarm units only.

^b Totals exclude mobile home spaces under Sec. 207, nursing home beds under Sec. 232, hospital beds under Sec. 242, armed services projects under Sec. 803 classified as public housing, lots for subdivision development under Title X, and full time professionals for group practice facilities under Title XI.

^c Does not include rehabilitated units.

^d Sec. 2 activity 1938-50; Sec. 8, 1950-56.

^e Starts reported under Section 235 represent only those cases transferred to Section 235 prior to start of construction and should not be used as an indicator to Section 235 activity. The majority of mortgages insured under Section 235 are reported as started under Section 203 or Section 221 and then transferred to Section 235 for insurance.

^f Prior to 1968, rehabilitated units were included with existing construction activity and were not recorded as starts. For the period 1935-1967, aggregate rehabilitation is estimated to be less than 45,000 units.

Table 3

**Status of FHA Home Mortgage Insurance Written
as of December 31, 1979**
(Dollar amounts in thousands)

Title and Section	Cumulative insurance written ^a		Insurance terminated		Insurance in force ^b	
	Number	Amount	Number	Amount	Number	Amount
Total	13,058,413	\$186,897,846	8,300,848	\$89,668,957	4,757,789	\$97,232,425
Title I	84,456	330,847	81,491	313,439	2,965	17,408
Sec. 2 Small homes	46,115	126,611	46,115	126,611	-	-
Sec. 8	38,341	204,236	35,376	186,828	2,965	17,408
Title II	12,271,191	182,104,960	7,534,857	85,134,767	4,736,556	96,973,712
Sec. 203	10,406,787	146,511,494	6,770,075	73,612,341	3,636,886	72,901,856
Home mortgages	(10,403,948)	(146,493,631)	(6,768,102)	(73,600,623)	(3,636,020)	(72,895,711)
Home improvement loans	(2,839)	(17,863)	(1,973)	(11,718)	(866)	(6,145)
Sec. 213	33,664	425,007	24,598	300,995	9,066	124,012
Sec. 220	5,810	84,031	2,266	31,874	3,544	52,158
Home mortgages	(5,803)	(83,995)	(2,262)	(31,857)	(3,541)	(52,139)
Home improvement loans	(7)	(36)	(4)	(17)	(3)	(19)
Sec. 221	838,926	12,594,948	358,340	4,900,269	480,806	7,695,007
Home mortgages	(836,190)	(12,559,773)	(357,651)	(4,891,690)	(478,659)	(7,668,411)
Below market sales	(2,736)	(35,175)	(689)	(8,579)	(2,047)	(26,596)
Sec. 222	281,877	4,369,192	162,015	2,396,138	109,867	1,973,118
Sec. 225 Open end	(77)	162	(72)	148	(5)	13
Sec. 233	623	11,867	182	2,767	441	9,100
Sec. 234	33,177	717,207	13,071	244,777	20,111	472,502
Sec. 235	474,945	8,500,488	201,179	3,575,435	273,784	4,925,404
Homeownership	(472,043)	(8,456,410)	(200,280)	(3,562,011)	(271,781)	(4,894,751)
Rehab. sales	(2,902)	(44,078)	(899)	(13,424)	(2,003)	(30,653)
Sec. 235 Revised	30,396	970,108	857	23,390	29,539	946,718
Sec. 237	5,084	77,642	1,733	26,067	3,351	51,575
Sec. 238(c)	20	781	-	-	20	781
Sec. 240	4	10	2	6	2	5
Sec. 244	6,934	258,247	162	5,329	6,772	252,918
Sec. 245/203	160,948	7,494,704	370	15,001	160,578	7,479,703
Sec. 245/234	1,969	87,789	7	230	1,962	87,559
Sec. 245/244	27	1,283	-	-	27	1,283
Title VI	628,845	3,667,187	628,842	3,667,164	3	23
Sec. 603	624,652	3,645,214	624,652	3,645,214	-	-
Sec. 609	756	5,316	756	5,316	-	-
Manufactured-housing loans	3,363	16,109	3,363	16,109	-	-
Sec. 603-610	74	548	71	525	3	23
Sec. 611						
Title VIII	16,770	277,630	7,750	121,661	9,020	155,969
Sec. 809	16,770	277,630	7,750	121,661	9,020	155,969
Title IX	57,151	517,222	47,908	431,926	9,245	85,313
Sec. 903	57,151	517,222	47,908	431,926	9,245	85,313

^a Beginning in 1978, cumulative insurance written is adjusted to include: (1) **Cancellations**--cases which previously were insured in error and subsequently corrected by deducting them from cumulative insurance written and (2) **Reentries**--cancellation cases which have been corrected and added to cumulative insurance written.

^b Beginning in 1978, insurance in force is adjusted to include **reinstatements**--cases which were terminated in error, but which were not deducted from total terminations nor specific type of termination.

Table 4
**Status of FHA Multifamily Housing Insurance
Written as of December 31, 1979**

(Dollar amounts in thousands)

Title and section	Insurance written			Insurance terminated			Insurance in force		
	Projects	Units	Amount	Projects	Units	Amount	Projects	Units	Amount
Total ^a	28,993	2,615,448	\$42,406,103	13,638	1,016,078	\$11,978,907	15,355	1,559,370	\$30,427,196
Title II ^a	20,548	1,927,239	36,103,453	7,474	571,356	8,563,979	13,074	1,355,883	27,539,474
Sec. 207 ^a	2,639	285,108	3,937,745	1,654	168,503	2,010,604	985	116,605	1,927,141
Rental projects	(2,259)	(285,108)	(3,744,528)	(1,435)	(168,503)	(1,897,778)	(824)	(116,605)	(1,846,750)
Mobile home courts	(378)	(64,831)	(192,301)	(218)	(38,928)	(112,191)	(160)	(25,908)	(80,110)
Nursing homes	(2)	(191)	(916)	(1)	(131)	(635)	(1)	(60)	(281)
Sec. 213 ^a	2,064	116,560	1,603,225	1,566	50,586	677,683	498	65,974	925,542
Sales-type projects	(1,425)	(34,732)	(441,473)	(1,425)	(34,732)	(441,473)	-	-	-
Management-type projects	(619)	(81,828)	(1,156,999)	(136)	(15,854)	(235,144)	(483)	(65,974)	(921,855)
Mgt. supplemental loans	(20)	(5,658)	(4,753)	(5)	(1,619)	(1,066)	(15)	(4,039)	(3,686)
Sec. 220	432	77,845	1,654,328	162	31,596	614,238	270	46,249	1,040,090
Rental projects	(431)	(77,845)	(1,654,157)	(162)	(31,596)	(614,238)	(269)	(46,249)	(1,039,919)
Improvement loans	(1)	(237)	(171)	(-)	(-)	(-)	(1)	(237)	(171)
Sec. 221	7,797	797,640	14,319,042	1,903	187,139	2,767,925	5,894	610,501	11,551,116
Market rate interest	(5,701)	(604,619)	(11,469,730)	(895)	(110,651)	(1,621,766)	(4,806)	(493,968)	(9,847,963)
Below market rate interest	(1,590)	(189,702)	(2,807,749)	(628)	(73,981)	(1,115,149)	(962)	(115,721)	(1,692,600)
Below market rehab. sales	(506)	(3,319)	(41,563)	(380)	(2,507)	(31,010)	(126)	(812)	(10,553)
Sec. 233(d) 2-yr. op. loss loans ^a	53	(9,720)	10,117	10	(1,843)	3,278	43	(7,877)	(6,839)
Sec. 223(f) Pur. or refin. of Existing Hsg.	320	76,895	1,197,667	9	2,294	27,400	311	74,601	1,170,267
Sec. 231 Elderly housing	477	64,116	1,082,966	112	19,839	246,506	365	44,277	836,460
Sec. 232 Nursing homes ^a	1,271	(145,262)	1,581,566	393	(41,594)	342,875	878	(103,668)	1,238,691
Sec. 233	42	4,848	97,222	23	2,089	34,401	19	2,759	62,821
Market rate interest	(27)	(3,730)	(80,418)	(9)	(988)	(17,750)	(18)	(2,742)	(62,668)
Below market rate interest	(15)	(1,118)	(16,804)	(14)	(1,101)	(16,651)	(1)	(17)	(153)
Sec. 234 Condominium	693	38,775	356,832	650	37,014	340,829	43	1,761	16,003
Sec. 235(j) Rehab. sales hsg.	271	2,121	30,606	232	1,413	21,265	39	708	9,341
Sec. 236	4,236	463,331	7,981,662	729	70,883	1,272,148	3,507	392,448	6,709,514
Rental projects	(4,054)	(435,034)	(7,499,704)	(721)	(69,639)	(1,248,878)	(3,333)	(365,395)	(6,250,826)
202/236	(182)	(28,297)	(481,957)	(8)	(1,244)	(23,269)	(174)	(27,053)	(458,688)

Table 4

Status of FHA Multifamily Housing Insurance
Written as of December 31, 1979 (continued)

(Dollar amounts in thousands)

Title and section	Insurance written			Insurance terminated			Insurance in force		
	Projects	Units	Amount	Projects	Units	Amount	Projects	Units	Amount
Title II (cont.) ^a									
Sec. 241 Supplemental loans ^a	83	(12,152)	\$ 49,135	11	(1,346)	\$ 2,279	72	(10,806)	\$ 46,856
Sec. 242 Hospitals ^a	170	(43,042)	2,201,340	20	(5,025)	202,547	150	(38,017)	1,998,793
Title VI									
Secs. 608 & 608-610	7,067	469,589	3,445,983	5,892	414,409	3,032,395	1,175	55,180	413,588
Sec. 611	25	1,984	11,991	25	1,984	11,991	-	-	-
Title VIII									
Sec. 803	1,166	205,443	2,601,406	115	20,230	238,137	1,051	185,213	2,363,269
Military housing	(274)	(84,883)	(683,143)	(47)	(10,651)	(83,000)	(227)	(74,232)	(600,143)
Armed services housing	(892)	(120,560)	(1,918,263)	(68)	(9,579)	(155,138)	(824)	(110,981)	(1,763,126)
Sec.810 Rental housing	21	2,708	29,877	13	1,446	14,282	8	1,262	15,594
Title IX									
Sec. 908 Defense housing	97	8,485	63,427	78	6,653	49,511	19	1,832	13,916
Title X ^a									
Sec. 1002 ^a	42	(23,293)	106,537	27	(20,843)	43,690	15	(2,450)	62,848
Urban land development	(40)	(23,293)	(106,017)	(25)	(20,843)	(43,170)	(15)	(2,450)	(62,848)
Water/sewer facilities	(2)	-	(520)	(2)	-	(520)	-	-	-
Title XI ^a									
Group practice facilities ^a	27	(866)	43,429	14	(294)	24,922	13	(572)	18,507

Note: Figure in parentheses does not add into total.

^a Excludes Sec. 207 mobile home spaces and nursing home beds, Sec. 213 supplemental loans, Sec. 220 improvement loans, Sec. 223(d) 2-year operating loss loans, Sec. 232 nursing home beds, Sec. 241 supplemental loans, Sec. 242 hospital beds, Sec. 1002 lots for subdivision development, and Title XI full time professionals for group practice facilities.

Table 5

Home Mortgages Insured by FHA, 1935-1979

(Dollar amounts in thousands)

Year	Grand total		New construction							
			Total		Sec. 2 and 8 ^a		Sec. 203		Sec. 220	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	13,841,835	\$186,880,072	4,928,855	\$60,006,679	84,031	\$328,676	3,477,255	\$43,452,706	4,954	\$66,136
1935-39	513,615	2,007,777	235,391	1,012,590	16,628	37,914	218,763	974,676	-	-
1940-44	981,388	4,116,585	738,051	3,117,345	22,373	61,888	399,467	1,792,224	-	-
1945-49	979,451	6,116,754	540,396	3,603,452	5,591	20,452	187,002	1,324,183	-	-
1950-54	1,353,832	10,593,999	783,330	6,114,750	33,582	175,453	686,657	5,448,175	-	-
1955-59	1,669,151	18,594,962	645,084	7,510,749	5,852	33,080	598,401	7,001,548	1,256	13,691
1960-64	2,081,064	26,778,883	654,910	9,102,069	-	-	574,374	8,121,593	1,851	23,872
1965-69	2,349,561	33,105,000	462,773	7,933,143	-	-	404,101	7,079,629	1,714	25,870
1970	515,142	8,068,659	139,774	2,658,279	-	-	55,580	1,198,004	79	1,421
1971	608,166	10,374,542	198,223	3,899,650	-	-	59,133	1,323,772	18	327
1972	452,747	8,067,056	169,895	3,459,165	-	-	58,393	1,325,558	20	466
1973	251,636	4,473,303	80,251	1,674,828	-	-	28,940	661,297	3	63
1974	205,166	3,933,705	31,021	751,956	-	-	22,559	572,458	2	37
1975	266,994	6,166,115	39,087	1,148,704	-	-	35,946	1,070,132	1	25
1976	262,390	6,362,120	34,488	1,086,937	-	-	32,126	1,024,450	4	79
1977	333,596	8,840,836	50,581	1,663,669	-	-	42,760	1,446,204	2	48
1978	346,911	11,139,970	49,817	1,881,171	-	-	37,053	1,437,707	6	188
1979	472,402	18,166,744	77,046	3,408,780	-	-	37,320	1,674,501	2	114

Year	Sec. 221		New construction (continued)							
			Sec. 222		Sec. 233		Sec. 235(i)		Sec. 235 Rev.	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	113,445	\$1,504,973	83,111	\$1,374,320	365	\$5,459	368,983	\$6,810,568	28,181	\$904,426
1935-39	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-	-	-
1955-59	10,198	92,445	22,607	302,156	-	-	-	-	-	-
1960-64	43,777	456,254	32,512	463,512	28	283	-	-	-	-
1965-69	27,736	338,380	16,220	284,697	324	4,601	11,087	169,337	-	-
1970	3,353	54,129	2,123	46,086	5	55	78,412	1,354,272	-	-
1971	6,992	126,726	1,960	45,809	6	129	129,731	2,395,283	-	-
1972	8,765	165,120	2,175	52,059	8	160	100,059	1,906,338	-	-
1973	5,474	106,524	846	20,892	-	-	44,701	880,527	-	-
1974	2,891	60,424	625	17,823	5	138	4,882	99,820	-	-
1975	1,390	30,189	899	29,699	2	56	797	17,042	-	-
1976	838	18,552	605	21,277	4	113	69	1,396	811	20,082
1977	1,039	26,490	623	22,851	1	28	3	84	6,094	165,803
1978	792	22,401	632	27,794	3	114	-	-	7,962	249,789
1979	276	8,289	480	23,855	7	298	-	-	13,314	468,752

Table 5

Home Mortgages Insured by FHA, 1935-1979 (continued)

(Dollar amounts in thousands)

Year	New construction (continued)							
	Sec. 237		Sec. 238(c)		Sec. 244		Sec. 245/203	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	1,286	\$23,069	6	\$222	51	\$1,773	28,972	\$1,374,557
1935-39	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-
1955-59	-	-	-	-	-	-	-	-
1960-64	-	-	-	-	-	-	-	-
1965-69	44	686	-	-	-	-	-	-
1970	144	2,373	-	-	-	-	-	-
1971	277	4,857	-	-	-	-	-	-
1972	370	6,726	-	-	-	-	-	-
1973	256	4,799	-	-	-	-	-	-
1974	44	886	-	-	-	-	-	-
1975	12	246	-	-	-	-	-	-
1976	2	31	-	-	2	54	-	-
1977	2	38	-	-	19	690	7	245
1978	-	-	-	-	10	405	3,346	142,268
1979	-	-	6	222	20	625	25,619	1,232,044

Year	New construction (continued)							
	Sec. 245/244		Sec. 603		Sec. 809		Sec. 903	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	1	\$35	666,299	\$3,537,182	6,823	\$110,222	65,092	\$512,356
1935-39	-	-	-	-	-	-	-	-
1940-44	-	-	316,211	1,263,233	-	-	-	-
1945-49	-	-	347,803	2,258,816	-	-	-	-
1950-54	-	-	2,286	15,133	-	-	-	-
1955-59	-	-	-	-	2,479	31,576	60,805	475,989
1960-64	-	-	-	-	2,369	36,561	4,286	36,359
1965-69	-	-	-	-	1,546	29,934	-	-
1970	-	-	-	-	78	1,940	-	-
1971	-	-	-	-	106	2,747	-	-
1972	-	-	-	-	105	2,738	-	-
1973	-	-	-	-	31	726	-	-
1974	-	-	-	-	13	370	-	-
1975	-	-	-	-	40	1,315	-	-
1976	-	-	-	-	27	903	-	-
1977	-	-	-	-	31	1,178	-	-
1978	-	-	-	-	13	512	-	-
1979	1	35	-	-	1	45	-	-

Table 5

Home Mortgages Insured by FHA, 1935-1979 (continued)

(Dollar amounts in thousands)

Year	Existing or refinanced construction									
	Total		Sec 8		Sec. 203				Sec 213	
					Homes		Improvements			
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	8,712,980	\$126,873,393	429	\$2,195	7,368,719	103,049,129	2,958	\$17,884	33,665	\$425,014
1935-39	278,224	995,187	-	-	278,224	995,187	-	-	-	-
1940-44	243,337	999,240	-	-	236,737	973,301	-	-	-	-
1945-49	439,055	2,513,302	-	-	419,194	2,423,058	-	-	-	-
1950-54	570,502	4,479,249	420	2,145	556,244	4,361,551	-	-	10,739	101,976
1955-59	1,024,067	11,084,213	9	50	961,227	10,266,811	-	-	13,953	179,925
1960-64	1,426,154	17,676,817	-	-	1,290,274	16,052,190	1,672	9,184	8,134	122,613
1965-69	1,886,788	25,171,858	-	-	1,587,541	21,676,932	1,013	6,234	814	19,810
1970	375,368	5,410,380	-	-	244,653	3,695,879	79	667	17	474
1971	409,943	6,474,892	-	-	273,362	4,504,906	28	251	3	49
1972	282,852	4,607,892	-	-	172,091	2,896,253	11	97	-	-
1973	171,385	2,798,475	-	-	106,341	1,737,825	2	20	-	-
1974	174,145	3,181,749	-	-	128,653	2,395,077	3	20	-	-
1975	227,907	5,017,411	-	-	190,284	4,299,924	5	40	-	-
1976	227,902	5,275,183	-	-	198,215	4,682,020	68	552	3	47
1977	283,015	7,177,167	-	-	241,504	6,245,655	16	126	1	20
1978	297,094	9,258,798	-	-	230,621	7,042,889	14	191	2	66
1979	395,356	14,757,964	-	-	255,805	8,842,896	1	17	1	58

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Year	Existing or refinanced construction (continued)											
	Sec. 220				Sec. 221						Sec. 222	
	Homes		Improvements		Homes		Below market sales		Condominium housing			
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	2,251	\$17,890	8	\$36	785,327	\$11,052,880	2,787	\$35,358	53	\$1,695	188,200	\$2,976,038
1935-39	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-	-	-	10	142
1955-59	49	405	-	-	2,478	21,386	-	-	-	-	45,155	599,871
1960-64	642	4,595	5	18	68,590	686,285	-	-	-	-	52,442	730,334
1965-69	1,127	8,188	1	8	219,083	2,332,623	1,289	14,482	-	-	54,049	795,408
1970	144	938	-	-	91,450	1,114,058	529	7,507	-	-	7,083	120,406
1971	118	876	-	-	108,415	1,496,379	327	4,467	2	37	6,881	131,146
1972	57	440	-	-	78,822	1,160,046	61	897	2	44	4,861	94,857
1973	14	115	-	-	45,195	708,174	41	515	1	7	2,227	42,554
1974	25	248	2	9	31,734	534,131	7	104	1	15	2,220	48,954
1975	24	599	-	-	26,655	490,582	13	158	2	45	3,033	81,578
1976	19	517	-	-	24,847	472,077	-	-	1	27	2,149	60,231
1977	8	202	-	-	33,575	709,320	15	250	4	135	2,280	70,523
1978	13	420	-	-	30,484	714,066	25	437	16	416	2,478	97,237
1979	11	365	-	-	24,351	618,830	52	997	26	1,002	1,563	70,383

Home Mortgages Insured by FHA, 1935-1979 (continued)

(Dollar amounts in thousands)

Year	Existing or refinanced construction (continued)									
	Sec. 225		Sec. 233		Sec. 234		Sec. 235(i)		Sec. 235 Revised	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	(77)	\$162	269	\$6,447	33,216	\$717,241	104,049	\$1,646,093	2,231	\$65,540
1935-39	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-	-	-
1955-59	(50)	102	-	-	-	-	-	-	-	-
1960-64	(20)	44	-	-	206	3,944	-	-	-	-
1965-69	(9)	23	3	28	2,945	48,507	14,682	196,930	-	-
1970	-	-	18	230	3,145	51,665	27,212	404,020	-	-
1971	-	-	24	348	4,292	71,026	14,881	242,314	-	-
1972	-	-	22	331	6,232	113,777	19,465	322,641	-	-
1973	-	-	27	484	3,399	68,276	13,333	228,119	-	-
1974	-	-	51	944	1,647	33,534	9,237	159,784	-	-
1975	-	-	24	511	2,310	46,802	5,115	89,285	-	-
1976	-	-	2	35	1,954	47,351	211	4,010	26	566
1977	-	-	13	371	2,656	71,797	59	1,087	299	6,978
1978	-	-	48	1,449	2,221	74,055	47	809	729	19,484
1979	-	-	61	2,135	2,215	86,664	3	52	1,177	38,512

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Year	Existing or refinanced construction (continued)											
	Sec. 235(j)		Sec. 237		Sec. 238(c)		Sec. 240		Sec. 244		Sec. 245/203	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	2,916	\$43,976	3,864	\$54,483	15	\$560	4	\$10	8,301	\$256,420	132,197	\$6,118,124
1935-39	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-	-	-	-	-
1960-64	-	-	-	-	-	-	-	-	-	-	-	-
1965-69	-	-	419	5,395	-	-	-	-	-	-	-	-
1970	211	3,064	693	8,874	-	-	3	8	-	-	-	-
1971	821	11,794	629	8,146	-	-	1	3	-	-	-	-
1972	649	9,634	446	6,238	-	-	-	-	-	-	-	-
1973	370	5,860	375	5,306	-	-	-	-	-	-	-	-
1974	197	3,167	327	4,947	-	-	-	-	-	-	-	-
1975	90	1,477	266	4,197	-	-	-	-	-	-	-	-
1976	2	27	262	4,189	-	-	-	-	61	1,621	-	-
1977	1	15	272	4,323	-	-	-	-	2,203	63,203	23	697
1978	18	332	151	2,557	-	-	-	-	2,178	67,451	27,508	1,215,397
1979	-	-	81	1,376	15	560	-	-	3,859	124,145	104,666	4,902,030

Table 5**Home Mortgages Insured by FHA, 1935-1979 (continued)**

(Dollar amounts in thousands)

Year	Existing or refinanced construction (continued)											
	Sec. 245/234		Sec. 245/244		Sec. 603 and 603-610		Sec. 611		Sec. 809		Sec. 903	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	1,970	\$87,829	26	\$1,248	28,864	\$124,140	75	\$556	9,975	\$167,524	611	\$4,922
1935-39	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	6,600	25,939	-	-	-	-	-	-
1945-49	-	-	-	-	19,861	90,244	-	-	-	-	-	-
1950-54	-	-	-	-	2,403	7,956	75	556	-	-	611	4,922
1960-64	-	-	-	-	-	-	-	-	4,189	67,610	-	-
1965-69	-	-	-	-	-	-	-	-	3,822	67,290	-	-
1970	-	-	-	-	-	-	-	-	131	2,600	-	-
1971	-	-	-	-	-	-	-	-	159	3,151	-	-
1972	-	-	-	-	-	-	-	-	133	2,627	-	-
1973	-	-	-	-	-	-	-	-	60	1,220	-	-
1974	-	-	-	-	-	-	-	-	41	815	-	-
1975	-	-	-	-	-	-	-	-	86	2,214	-	-
1976	-	-	-	-	-	-	-	-	82	1,915	-	-
1977	-	-	-	-	-	-	-	-	86	2,465	-	-
1978	528	21,158	-	-	-	-	-	-	13	387	-	-
1979	1,442	66,671	26	1,248	-	-	-	-	1	24	-	-

^a Sec. 2 activity, 1938-50; Sec. 8 activity, 1950-57.

Note: Component parts may not add to indicated totals because adjustments made to the total but not distributed by year. Figures in parentheses do not add into total.

Table 6

Multifamily Housing Mortgages Insured by FHA, 1935-1979

(Dollar amounts in thousands)

Year	Grand total		New construction					
			Total		Sec. 207			
					Rental projects		Mobile home courts	
	Units	Amount	Units	Amount	Units	Amount	Spaces	Amount
Total	2,615,448	\$42,406,103	2,372,920	\$37,333,070	265,443	\$3,621,591	(63,006)	\$186,531
1935-39	29,777	114,429	29,777	114,429	29,777	114,429	-	-
1940-44	45,751	188,446	41,890	174,187	7,946	28,752	-	-
1945-49	265,213	2,022,878	260,592	2,008,452	1,054	8,519	-	-
1950-54	327,601	2,555,582	325,607	2,547,351	32,064	239,876	-	-
1955-59	172,946	2,387,437	171,243	2,381,042	33,894	402,358	(200)	200
1960-64	279,350	4,491,855	265,147	4,349,786	104,317	1,753,730	(2,924)	4,715
1965-69	268,290	4,270,387	243,162	3,920,736	13,014	248,095	(1,179)	2,487
1970	200,660	3,256,795	177,288	2,963,773	6,202	119,491	(15,238)	43,147
1971	222,685	3,983,829	208,212	3,703,341	14,167	265,599	(26,489)	82,505
1972	188,224	3,447,750	169,964	3,091,751	9,959	180,219	(10,695)	32,894
1973	120,414	2,286,175	110,064	2,038,532	4,513	94,305	(2,807)	8,865
1974	54,820	1,213,460	46,935	1,019,815	2,084	38,296	(1,265)	3,972
1975	38,044	976,252	31,965	797,142	1,171	33,545	(862)	2,765
1976	78,292	2,314,957	62,056	1,674,095	401	8,779	(895)	2,576
1977	109,882	2,817,762	77,405	2,005,407	630	14,215	(171)	727
1978	121,712	3,270,380	78,725	2,213,275	50	1,975	(354)	1,640
1979	95,154	2,727,723	67,668	2,041,504	96	4,465	(131)	453

Year	New construction - continued									
	Sec. 213				Sec. 220		Sec. 221			
	Sales		Management				Market rate		Below market rate	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	34,732	\$441,473	74,702	\$1,089,842	74,030	\$1,584,480	553,168	\$10,507,443	172,935	\$2,584,169
1935-39	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-
1950-54	11,474	109,275	20,379	189,334	-	-	-	-	-	-
1955-59	13,755	179,845	10,976	143,864	16,489	201,748	3,559	30,448	24,297	294,196
1960-64	8,709	133,463	29,690	480,436	28,647	556,876	7,114	70,263	123,915	1,813,714
1965-69	794	18,887	12,115	232,232	13,006	303,908	56,071	684,128	17,683	315,671
1970	-	-	718	12,879	1,732	37,724	42,514	554,470	5,814	119,692
1971	-	-	140	3,222	3,581	82,897	75,308	1,084,352	1,170	26,028
1972	-	-	-	-	1,734	42,883	57,932	877,702	86	2,538
1973	-	-	164	4,295	1,163	25,946	40,478	622,676	-	-
1974	-	-	42	1,215	752	17,092	17,403	274,472	-	-
1975	-	-	10	253	731	51,733	12,299	206,392	-	-
1976	-	-	-	-	421	13,054	43,564	942,620	-	-
1977	-	-	338	17,054	1,564	64,734	62,360	1,413,918	-	-
1978	-	-	57	2,681	2,710	101,776	69,270	1,814,762	-	-
1979	-	-	-	-	2,272	100,012	62,003	1,707,849	-	-

Table 6

Multifamily Housing Mortgages Insured by FHA, 1935-1979 (continued)

(Dollar amounts in thousands)

Year	New construction - continued									
	Sec. 231		Sec. 232		Sec. 233				Sec. 234	
					Market rate		Below market rate			
	Units	Amount	Beds	Amount	Units	Amount	Units	Amount	Units	Amount
Total	59,691	\$1,023,639	(121,882)	\$1,312,633	3,612	\$79,007	75	\$1,253	37,911	\$345,926
1935-39	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-	-	-
1955-59	207	2,067	-	-	-	-	-	-	-	-
1960-64	28,776	353,786	(24,487)	156,809	-	-	-	-	-	-
1965-69	8,443	123,443	(32,081)	254,149	172	1,816	75	1,255	2,809	26,813
1970	170	2,353	(11,755)	113,820	148	3,424	-	-	3,708	31,318
1971	190	3,169	(9,863)	114,810	2,073	51,040	-	-	7,449	64,614
1972	703	8,637	(9,502)	120,083	724	13,704	-	-	8,999	96,435
1973	783	14,896	(4,758)	53,116	333	5,781	-	-	6,386	59,168
1974	470	8,777	(4,349)	61,619	-	-	-	-	2,719	29,964
1975	621	14,084	(5,369)	75,718	354	7,692	-	-	1,277	9,356
1976	4,943	114,733	(6,446)	106,962	-	-	-	-	1,358	10,622
1977	8,324	200,322	(6,610)	109,681	-	-	-	-	1,318	11,865
1978	4,794	131,504	(4,277)	78,996	-	-	-	-	643	4,883
1979	1,271	38,661	(2,759)	62,157	-	-	-	-	1,611	13,142

Year	New construction - continued									
	Sec. 236		Sec. 202/236		Sec. 242		Sec. 608		Sec. 611	
					Beds					
	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	386,565	\$6,658,101	27,712	\$473,142	(22,099)	\$1,145,942	463,724	\$3,425,663	1,984	\$11,991
1935-39	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	33,944	145,436	-	-
1945-49	-	-	-	-	-	-	257,723	1,986,212	275	1,650
1950-54	-	-	-	-	-	-	172,066	1,296,153	1,709	10,341
1955-59	-	-	-	-	-	-	-	-	-	-
1960-64	-	-	-	-	-	-	-	-	-	-
1965-69	11,090	164,593	446	6,397	-	-	-	-	-	-
1970	93,162	1,441,279	11,251	183,825	(2,252)	84,885	-	-	-	-
1971	91,355	1,546,108	8,135	139,962	(3,119)	134,470	-	-	-	-
1972	83,096	1,409,817	5,647	104,293	(3,717)	170,742	-	-	-	-
1973	54,759	932,372	1,399	23,943	(3,678)	180,149	-	-	-	-
1974	23,385	423,462	80	1,444	(2,856)	159,503	-	-	-	-
1975	14,984	326,933	518	11,164	(2,209)	40,864	-	-	-	-
1976	11,275	262,824	104	2,597	(2,733)	203,742	-	-	-	-
1977	2,871	77,888	-	-	(423)	77,638	-	-	-	-
1978	1,201	36,113	-	-	(481)	36,145	-	-	-	-
1979	415	18,612	-	-	(1,449)	63,408	-	-	-	-

Table 6

Multifamily Housing Mortgages Insured by FHA, 1935-1979 (continued)

(Dollar amounts in thousands)

Year	New construction (continued)														
	Sec. 803				Sec. 810		Sec. 908		Title X			Title XI			
	Military		Armed Services		Units	Amount	Units	Amount	Units	Amount	Land development		Water/ sewer	FTP	Amount
	Units	Amount	Units	Amount							Lots	Amount			
Total	84,883	\$683,143	120,560	\$1,918,263	2,708	\$29,877	8,485	\$63,427	(23,293)	\$106,018	\$520	(770)	\$38,996		
1935-39	-	-	-	-	-	-	-	-	-	-	-	-	-		
1940-44	-	-	-	-	-	-	-	-	-	-	-	-	-		
1945-49	1,540	12,071	-	-	-	-	-	-	-	-	-	-	-		
1950-54	79,536	639,868	-	-	-	-	8,379	62,503	-	-	-	-	-		
1955-59	3,807	31,203	88,459	1,388,138	-	-	106	923	-	-	-	-	-		
1960-64	-	-	32,101	529,964	1,496	15,385	-	-	-	-	-	-	-		
1965-69	-	-	-	-	1,212	14,506	-	-	(4,196)	22,556	86	(26)	1,688		
1970	-	-	-	-	-	-	-	-	(15,426)	14,760	434	(93)	4,295		
1971	-	-	-	-	-	-	-	-	(1,595)	5,115	-	(41)	5,788		
1972	-	-	-	-	-	-	-	-	(255)	612	-	(138)	7,701		
1973	-	-	-	-	-	-	-	-	-	-	-	(105)	10,485		
1974	-	-	-	-	-	-	-	-	-	-	-	-	-		
1975	-	-	-	-	-	-	-	-	(762)	11,032	-	(333)	5,614		
1976	-	-	-	-	-	-	-	-	(190)	5,586	-	-	-		
1977	-	-	-	-	-	-	-	-	(582)	17,345	-	-	-		
1978	-	-	-	-	-	-	-	-	(275)	2,800	-	-	-		
1979	-	-	-	-	-	-	-	-	(783)	29,342	-	(34)	3,404		

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Year	Existing or refinanced construction											
	Total		Sec. 207						Sec. 213 Management			
			Rental		Mobile home courts		Nursing homes		Cooperatives		Supplemental loans	
	Units	Amount	Units	Amount	Spaces	Amount	Beds	Amount	Units	Amount	Units	Amount
Total	242,528	\$5,073,033	19,665	\$122,937	(1,825)	\$5,769	(191)	\$916	7,126	\$67,157	(5,658)	\$4,753
1935-39	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	3,861	14,259	3,267	11,444	-	-	-	-	-	-	-	-
1945-49	4,621	14,426	1,344	5,142	-	-	-	-	-	-	-	-
1950-54	1,994	8,231	-	-	-	-	-	-	-	-	-	-
1955-59	1,708	6,396	1,662	6,039	-	-	-	-	36	292	-	-
1960-64	14,203	142,070	3,660	24,776	-	-	-	-	3,605	36,750	(1,788)	2,013
1965-69	25,128	349,651	2,048	24,664	(181)	462	-	-	3,259	29,240	(3,276)	2,376
1970	23,372	293,022	9,688	71,199	(366)	1,222	(191)	916	285	2,988	(223)	119
1971	14,473	280,487	-	-	(561)	1,444	-	-	-	-	-	-
1972	18,260	355,999	75	765	-	-	-	-	-	-	-	-
1973	10,350	247,643	-	-	-	-	-	-	7	226	-	-
1974	7,885	193,645	-	-	-	-	-	-	-	-	(384)	246
1975	6,079	179,110	278	3,499	-	-	-	-	-	-	-	-
1976	16,236	640,862	-	-	(218)	450	-	-	10	129	-	-
1977	32,477	812,355	2,254	34,722	-	-	-	-	-	-	-	-
1978	42,987	1,057,105	-	-	(284)	1,250	-	-	-	-	-	-
1979	27,486	686,219	-	-	(217)	931	-	-	-	-	-	-

Table 6

Multifamily Housing Mortgages Insured by FHA, 1935-1979 (continued)

(Dollar amounts in thousands)

Year	Existing or refinanced construction - continued											
	Sec. 220				Sec. 221						Sec. 223(d)	
	Rental		Improvement loans		Market rate		Below market rate					
							Rental		Sales			
Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount	
Total	3,815	\$69,676	(237)	\$171	51,451	\$962,286	16,767	\$228,580	3,319	\$41,563	(9,720)	\$10,117
1935-39	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-	-	-	-	-
1955-59	-	-	-	-	10	65	-	-	-	-	-	-
1960-64	1,142	10,007	-	-	196	2,113	3,093	29,875	-	-	-	-
1965-69	799	11,415	(237)	171	3,190	33,660	11,241	146,799	2,187	26,212	(117)	54
1970	10	237	-	-	2,316	25,293	1,572	28,695	890	12,403	(121)	87
1971	16	377	-	-	3,914	47,271	873	13,858	129	1,684	-	-
1972	158	2,193	-	-	3,638	50,343	48	836	13	155	-	-
1973	-	-	-	-	1,923	26,602	-	-	-	-	(200)	1,166
1974	183	2,690	-	-	1,657	23,531	-	-	84	948	(631)	1,124
1975	-	-	-	-	2,050	38,759	-	-	-	-	(969)	1,338
1976	-	-	-	-	4,607	81,111	-	-	16	199	(1,614)	1,363
1977	58	1,790	-	-	8,449	154,622	-	-	-	-	(1,823)	1,903
1978	99	3,580	-	-	13,740	366,115	-	-	-	-	(2,092)	957
1979	563	17,309	-	-	9,693	288,983	-	-	-	-	(2,153)	2,158

Year	Existing or refinanced construction - continued													
	Sec. 223(f)		Sec. 231		Sec. 232		Sec. 233				Sec. 234		Sec. 235(j)	
							Market rate		Below market rate					
	Units	Amount	Units	Amount	Beds	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Total	76,895	\$1,197,667	4,425	\$59,328	(23,080)	\$268,933	118	\$1,412	1,043	\$15,551	864	\$10,906	2,121	\$30,606
1935-39	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1945-49	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1950-54	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955-59	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960-64	-	-	2,507	24,383	(2,373)	12,152	-	-	-	-	-	-	-	-
1965-69	-	-	343	4,058	(4,189)	32,816	64	645	1,291	17,072	622	6,040	69	1,138
1970	-	-	-	-	(1,030)	8,557	54	767	-	-	14	228	724	10,698
1971	-	-	-	-	(1,742)	17,321	-	-	-	-	12	231	668	8,950
1972	-	-	72	1,609	(937)	14,409	-	-	-	-	-	-	229	3,355
1973	-	-	-	-	(2,293)	24,418	-	-	-	-	-	-	135	1,981
1974	-	-	130	2,093	(1,007)	12,496	-	-	-	-	22	187	35	571
1975	408	4,184	-	-	(1,040)	12,826	-	-	-	-	-	-	5	103
1976	9,981	162,692	234	3,663	(2,939)	43,976	-	-	-	-	-	-	260	4,151
1977	20,692	303,511	630	10,929	(2,737)	34,565	-	-	-	-	120	2,507	-	-
1978	28,657	460,328	417	8,868	(1,892)	30,163	-	-	-	-	74	1,660	-	-
1979	17,131	267,716	99	2,791	(984)	22,423	-	-	-	-	-	-	-	-

Table 6

Multifamily Housing Mortgages Insured by FHA, 1935-1979 (continued)

(Dollar amounts in thousands)

Year	Existing or refinanced construction - continued											
	Sec. 236		Sec. 202/236		Sec. 241		Sec. 242		Sec. 608 and 608-610		Title XI	
	Units	Amount	Units	Amount	Units	Amount	Beds	Amount	Units	Amount	FTP	Amount
Total	48,469	\$841,694	585	\$8,725	(12,152)	\$49,135	(20,943)	\$1,055,398	5,865	\$20,320	(96)	\$4,433
1935-39	-	-	-	-	-	-	-	-	-	-	-	-
1940-44	-	-	-	-	-	-	-	-	594	2,815	-	-
1945-49	-	-	-	-	-	-	-	-	3,277	9,284	-	-
1950-54	-	-	-	-	-	-	-	-	1,994	8,231	-	-
1955-59	-	-	-	-	-	-	-	-	-	-	-	-
1960-64	-	-	-	-	-	-	-	-	-	-	-	-
1965-69	263	3,379	-	-	(918)	1,496	(257)	7,600	-	-	(54)	2,578
1970	7,534	118,844	285	3,893	(790)	1,093	(126)	3,494	-	-	(32)	1,539
1971	8,861	140,037	-	-	(988)	1,887	(1,372)	47,826	-	-	-	-
1972	13,727	220,682	300	4,933	(321)	1,039	(1,170)	55,681	-	-	-	-
1973	8,285	137,874	-	-	(671)	1,671	(1,476)	53,704	-	-	-	-
1974	5,774	109,825	-	-	(755)	848	(1,256)	39,087	-	-	-	-
1975	3,338	68,444	-	-	(388)	1,408	(1,482)	47,904	-	-	(10)	646
1976	1,128	29,922	-	-	(1,343)	12,415	(4,890)	300,790	-	-	-	-
1977	274	8,030	-	-	(1,700)	4,755	(4,571)	255,021	-	-	-	-
1978	-	-	-	-	(2,578)	20,039	(2,596)	164,146	-	-	-	-
1979	-	-	-	-	(1,719)	2,669	(1,112)	81,239	-	-	-	-

Note: Individual years may not add to indicated totals because of adjustments made to the total but not distributed by year.

Table 7

Volume of FHA-Insured Mortgages and Loans, by State Location of Property, 1979

(Dollar amounts in thousands)

State	Total amount	Home mortgages ^a		Project mortgages ^b		Title I home improvement and mobile home loans	
		Number	Amount	Units ^c	Amount	Number	Amount
Total ^d	\$22,874,115	457,726	\$18,184,201	95,154	\$2,727,723	371,366	\$1,962,191
Alabama	433,007	9,755	341,216	3,063	69,777	3,629	22,014
Alaska	23,786	202	14,527	100	4,509	607	4,750
Arizona	1,036,382	24,140	1,020,197	265	9,624	1,347	6,561
Arkansas	98,738	2,300	74,186	446	10,227	3,653	14,325
California	4,289,313	80,026	3,930,467	10,263	304,172	8,720	54,674
Colorado	1,071,323	21,411	1,028,015	951	26,201	2,149	17,107
Connecticut	93,181	1,323	45,589	1,385	42,320	898	5,272
Delaware	28,435	846	27,283	-	-	207	1,152
District of Columbia	61,336	389	17,202	1,173	36,610	1,429	7,524
Florida	1,038,437	28,012	957,346	939	20,237	10,473	60,854
Georgia	450,964	11,103	377,249	2,106	42,685	2,902	31,030
Hawaii	59,701	722	46,294	393	6,931	1,233	6,476
Idaho	173,015	3,935	155,933	76	1,813	2,065	15,269
Illinois	613,847	9,023	391,187	4,114	129,107	24,316	93,553
Indiana	291,665	6,649	188,935	2,534	76,873	6,711	25,857
Iowa	215,921	4,379	169,643	919	23,071	4,843	23,207
Kansas	184,603	3,351	115,621	1,233	37,042	6,855	31,940
Kentucky	288,230	5,726	177,610	2,357	67,809	10,506	42,811
Louisiana	235,608	5,241	188,254	668	16,416	3,691	30,938
Maine	17,871	81	2,684	170	9,321	1,435	5,866
Maryland	604,771	9,825	436,832	6,509	151,935	3,673	16,004
Massachusetts	156,142	1,158	33,413	2,631	83,452	8,723	39,277
Michigan	498,841	9,431	225,530	2,574	92,290	43,614	181,021
Minnesota	845,057	13,236	612,701	1,487	47,535	36,755	184,821
Mississippi	253,709	5,325	185,162	2,534	56,459	2,302	12,088
Missouri	415,683	8,261	269,806	2,763	64,527	21,305	81,350
Montana	149,980	3,319	139,316	140	4,527	1,146	6,137
Nebraska	147,312	3,084	111,127	634	19,972	3,441	16,213
Nevada	551,153	10,098	487,689	1,566	49,138	1,114	14,316
New Hampshire	25,025	59	2,486	202	14,815	1,841	7,724
New Jersey	473,377	10,775	382,919	960	34,676	9,459	55,782
New Mexico	158,886	3,696	141,084	75	3,850	1,605	13,952
New York	1,299,309	21,304	710,484	14,812	472,498	25,013	116,327
North Carolina	301,965	6,182	211,204	2,842	48,947	4,229	41,814
North Dakota	85,847	1,548	58,814	99	2,181	4,109	24,852
Ohio	716,778	15,612	539,035	4,245	124,392	11,534	53,351
Oklahoma	288,449	7,676	254,787	721	14,817	3,172	18,845
Oregon	150,882	3,126	126,308	-	-	3,420	24,574
Pennsylvania	397,604	5,684	188,780	2,059	81,441	23,851	127,383
Rhode Island	25,947	28	983	389	23,647	245	1,317
South Carolina	308,879	7,209	227,241	2,136	44,039	3,597	37,599
South Dakota	105,782	2,695	94,237	-	-	2,925	11,545
Tennessee	541,434	14,331	496,694	982	21,908	4,274	22,832
Texas	1,521,825	33,982	1,240,827	3,934	83,674	29,541	197,324
Utah	400,580	8,984	392,956	71	1,543	681	6,081
Vermont	9,473	23	868	100	3,958	1,122	4,647
Virginia	494,792	9,703	417,191	2,041	62,337	2,805	15,264
Washington	573,171	12,630	525,572	512	17,053	4,545	30,546
West Virginia	92,034	553	19,482	1,747	55,570	3,758	16,982
Wisconsin	221,661	4,143	163,416	1,225	41,395	3,621	16,850
Wyoming	111,282	1,905	94,862	256	8,345	946	8,075
Guam	5,225	114	5,225	-	-	-	-
Puerto Rico	275,321	5,363	175,797	1,753	62,057	6,372	37,467
Virgin Islands	108	2	54	-	-	8	54

^a For volume by sections see Table 9.^b Volume by sections/not available.^c Excludes mobile home spaces under Section 207, operating loss loans under Section 223(d), nursing home beds under Section 232, supplemental loans under Section 241, hospital beds under Section 242, and lots under Title X.^d Component parts may not add to indicated totals because of adjustments made to totals but not distributed by states.

Table 8**Volume of Title I Home Improvement and Mobile Home Loans, by State:
1979**

(Dollars in thousands)

State	Total		Home improvement loans		Mobile home loans	
	Number	Amount	Number	Amount	Number	Amount
U.S. Total ^a	371,366	\$1,962,191	343,592	\$1,547,939	27,774	\$414,252
Alabama	3,629	22,014	3,022	12,806	607	9,208
Alaska	607	4,750	467	2,679	140	2,071
Arizona	1,347	6,561	1,314	6,034	33	527
Arkansas	3,653	14,325	3,596	13,659	57	666
California	8,720	54,674	8,704	54,470	16	204
Colorado	2,149	17,107	1,526	7,316	623	9,791
Connecticut	898	5,272	844	4,394	54	878
Delaware	207	1,152	158	519	49	633
District of Columbia	1,429	7,524	1,429	7,524	-	-
Florida	10,473	60,854	8,951	39,043	1,522	21,811
Georgia	2,902	31,030	1,299	6,067	1,603	24,963
Hawaii	1,233	6,476	1,231	6,472	2	4
Idaho	2,065	15,269	1,443	5,910	622	9,359
Illinois	24,316	93,553	24,201	92,268	115	1,285
Indiana	6,711	25,857	6,527	23,261	184	2,596
Iowa	4,843	23,207	4,663	20,743	180	2,464
Kansas	6,855	31,940	6,376	25,041	479	6,899
Kentucky	10,506	42,811	9,967	34,855	539	7,956
Louisiana	3,691	30,938	2,443	11,346	1,248	19,592
Maine	1,435	5,866	1,416	5,678	19	188
Maryland	3,673	16,004	3,646	15,651	27	353
Massachusetts	8,723	39,277	8,702	39,110	21	167
Michigan	43,614	181,021	42,302	162,728	1,312	18,293
Minnesota	36,755	184,821	36,153	174,982	602	9,839
Mississippi	2,302	12,088	2,189	10,089	113	1,999
Missouri	21,305	81,350	20,744	73,471	561	7,879
Montana	1,146	6,137	1,074	5,088	72	1,049
Nebraska	3,441	16,213	3,356	14,884	85	1,329
Nevada	1,114	14,316	577	4,147	537	10,169
New Hampshire	1,841	7,724	1,822	7,536	19	188
New Jersey	9,459	55,782	9,205	52,431	254	3,351
New Mexico	1,605	13,952	966	4,819	639	9,133
New York	25,013	116,327	24,732	112,711	281	3,616
North Carolina	4,229	41,814	2,261	9,335	1,968	32,479
North Dakota	4,109	24,852	3,970	22,765	139	2,087
Ohio	11,534	53,351	11,284	50,088	250	3,263
Oklahoma	3,172	18,845	2,575	10,411	597	8,434
Oregon	3,420	24,574	2,934	17,009	486	7,565
Pennsylvania	23,851	127,383	23,098	117,516	753	9,867
Rhode Island	245	1,317	222	1,029	23	288
South Carolina	3,597	37,599	1,583	6,402	2,014	31,197
South Dakota	2,925	11,545	2,817	9,990	108	1,555
Tennessee	4,274	22,832	3,779	15,255	495	7,577
Texas	29,541	197,324	23,229	104,006	6,312	93,318
Utah	681	6,081	395	1,618	286	4,463
Vermont	1,122	4,647	1,103	4,443	19	204
Virginia	2,805	15,264	2,658	12,834	147	2,430
Washington	4,545	30,546	3,789	18,843	756	11,703
West Virginia	3,758	16,982	3,634	15,432	124	1,550
Wisconsin	3,621	16,850	3,453	14,806	168	2,044
Wyoming	946	8,075	629	3,104	317	4,971
Guam	-	-	-	-	-	-
Puerto Rico	6,372	37,467	6,356	37,349	16	118
Virgin Islands	8	54	8	54	-	-

^a Component parts may not add to individual totals because of adjustments made to totals but not distributed by States.

Table 9

**Volume of FHA-Insured New and Existing Home Mortgages,
by State Location of Property, by Section
1979**

(Dollar amounts in thousands)

State	Total new construction			Section			
				203	220	221	222
	Number	Units	Amount	Units	Units	Units	Units
Total ^a	76,692	77,046	\$3,408,780	37,320	2	276	480
Alabama	2,783	2,786	110,221	911	-	2	25
Alaska	10	10	736	5	-	-	1
Arizona	10,059	10,070	446,273	6,748	-	65	41
Arkansas	117	117	4,165	107	-	-	-
California	13,097	13,124	663,557	5,993	1	12	133
Colorado	2,794	2,803	140,724	1,346	-	2	9
Connecticut	8	8	266	2	-	-	-
Delaware	11	11	344	3	-	-	-
District of Columbia	2	5	90	5	-	-	-
Florida	6,056	6,065	231,224	2,122	-	52	43
Georgia	1,138	1,141	43,304	472	-	5	6
Hawaii	103	103	7,052	37	-	-	-
Idaho	454	457	18,796	175	-	-	1
Illinois	598	598	29,834	75	-	-	-
Indiana	586	586	23,728	64	-	-	-
Iowa	295	295	14,461	54	-	-	-
Kansas	61	61	2,702	13	-	-	-
Kentucky	813	822	30,188	305	-	3	-
Louisiana	430	431	20,435	260	-	4	10
Maine	37	37	1,346	1	-	-	-
Maryland	667	670	33,148	228	-	8	1
Massachusetts	215	215	7,379	3	-	-	-
Michigan	574	574	21,568	134	-	21	-
Minnesota	2,016	2,034	101,071	1,509	-	-	-
Mississippi	1,014	1,020	42,847	465	-	9	11
Missouri	439	439	17,239	109	-	-	-
Montana	476	519	21,262	279	-	-	-
Nebraska	1,154	1,156	47,640	103	-	4	4
Nevada	4,043	4,084	197,187	3,750	-	1	16
New Hampshire	15	15	579	2	-	-	-
New Jersey	347	347	12,742	39	-	3	-
New Mexico	875	887	38,515	430	-	-	14
New York	813	831	28,928	112	-	8	1
North Carolina	1,622	1,625	66,418	735	-	1	32
North Dakota	212	213	8,476	63	-	-	-
Ohio	1,960	1,966	85,517	195	-	1	4
Oklahoma	1,093	1,096	43,128	476	-	16	6
Oregon	95	101	4,209	54	-	-	-
Pennsylvania	192	198	7,557	34	-	4	-
Rhode Island	25	25	902	1	-	-	-
South Carolina	1,074	1,081	41,861	643	-	-	13
South Dakota	478	487	18,963	150	-	-	6
Tennessee	1,941	1,953	78,023	1,208	-	4	6
Texas	7,665	7,679	333,525	4,644	1	35	6
Utah	2,696	2,721	118,211	708	-	13	1
Vermont	22	22	823	-	-	-	-
Virginia	1,544	1,551	70,248	698	-	-	69
Washington	2,089	2,092	95,287	843	-	14	21
West Virginia	15	18	597	14	-	-	-
Wisconsin	266	266	10,379	26	-	-	-
Wyoming	819	850	42,477	815	-	-	2
Guam	11	11	373	11	-	-	-
Puerto Rico	839	839	26,721	191	-	-	-
Virgin Islands	-	-	-	-	-	-	-

Table 9

**Volume of FHA-Insured New and Existing Home Mortgages,
by State Location of Property, by Section
1979 (continued)**

(Dollar amounts in thousands)

State	New construction (continued)						
	Section						
	233	235 Rev	244	245/203	245/244	Military Impacted Areas	809
	Units	Units	Units	Units	Units	Units	Units
Total	7	13,314	20	25,619	1	6	1
Alabama	-	983	-	865	-	-	-
Alaska	-	-	-	4	-	-	-
Arizona	1	739	-	2,476	-	-	-
Arkansas	-	10	-	-	-	-	-
California	3	367	-	6,615	-	-	-
Colorado	1	22	-	1,423	-	-	-
Connecticut	-	6	-	-	-	-	-
Delaware	-	7	-	1	-	-	-
District of Columbia	-	-	-	-	-	-	-
Florida	1	1,796	8	2,041	1	-	1
Georgia	-	266	-	390	-	2	-
Hawaii	-	-	-	66	-	-	-
Idaho	-	144	-	137	-	-	-
Illinois	1	16	-	505	-	1	-
Indiana	-	279	-	243	-	-	-
Iowa	-	54	-	187	-	-	-
Kansas	-	22	-	26	-	-	-
Kentucky	-	406	3	105	-	-	-
Louisiana	-	27	-	130	-	-	-
Maine	-	36	-	-	-	-	-
Maryland	-	10	-	423	-	-	-
Massachusetts	-	212	-	-	-	-	-
Michigan	-	378	-	41	-	-	-
Minnesota	-	246	-	279	-	-	-
Mississippi	1	195	-	339	-	-	-
Missouri	-	174	-	156	-	-	-
Montana	-	151	-	89	-	-	-
Nebraska	-	690	-	355	-	-	-
Nevada	-	26	-	291	-	-	-
New Hampshire	-	13	-	-	-	-	-
New Jersey	-	250	-	55	-	-	-
New Mexico	-	114	-	329	-	-	-
New York	-	673	-	37	-	-	-
North Carolina	-	174	-	683	-	-	-
North Dakota	-	148	-	2	-	-	-
Ohio	-	764	-	1,002	-	-	-
Oklahoma	-	274	-	324	-	-	-
Oregon	-	9	-	38	-	-	-
Pennsylvania	-	63	4	93	-	-	-
Rhode Island	-	24	-	-	-	-	-
South Carolina	-	205	-	220	-	-	-
South Dakota	-	226	1	104	-	-	-
Tennessee	-	334	3	397	-	1	-
Texas	-	517	1	2,474	-	1	-
Utah	-	753	-	1,246	-	-	-
Vermont	-	22	-	-	-	-	-
Virginia	-	100	-	684	-	-	-
Washington	-	507	-	707	-	-	-
West Virginia	-	4	-	-	-	-	-
Wisconsin	-	215	-	25	-	-	-
Wyoming	-	24	-	9	-	-	-
Guam	-	-	-	-	-	-	-
Puerto Rico	-	646	-	1	-	-	-
Virgin Islands	-	-	-	-	-	-	-

Table 9

Volume of FHA-Insured New and Existing Home Mortgages,
by State Location of Property, by Section
1979 (continued)

(Dollar amounts in thousands)

State	Total existing construction			Section			
				203		213	220
	Number	Units	Amounts	Homes	Improve- ments			Units	Units
				Units	Units		
Total ^a	380,362	395,356	\$14,757,964	255,805	1	1	11
Alabama	6,972	6,985	230,995	4,642	-	-	-
Alaska	192	232	13,791	191	-	-	-
Arizona	14,081	14,288	573,923	9,521	-	-	1
Arkansas	2,183	2,199	70,021	2,191	-	-	-
California	66,929	68,583	3,266,910	28,228	1	-	-
Colorado	18,617	18,736	887,291	7,527	-	-	1
Connecticut	1,315	1,499	45,323	1,422	-	-	-
Delaware	835	841	26,939	767	-	-	-
District of Columbia	387	393	17,111	348	-	-	-
Florida	21,956	22,985	726,122	16,729	-	-	1
Georgia	9,965	9,970	333,945	6,406	-	-	-
Hawaii	619	619	39,241	286	-	-	-
Idaho	3,481	3,598	137,137	2,319	-	-	-
Illinois	8,425	8,655	361,353	4,244	-	-	2
Indiana	6,063	6,225	165,207	4,887	-	-	-
Iowa	4,084	4,093	155,182	2,275	-	-	-
Kansas	3,290	3,366	112,919	1,812	-	-	-
Kentucky	4,913	5,108	147,422	4,413	-	-	-
Louisiana	4,811	4,933	167,818	4,323	-	-	-
Maine	44	54	1,337	51	-	-	-
Maryland	9,158	9,349	403,684	5,436	-	-	2
Massachusetts	943	1,390	26,035	1,250	-	-	-
Michigan	8,857	9,133	203,962	3,346	-	-	1
Minnesota	11,220	11,834	511,630	10,220	-	-	-
Mississippi	4,311	4,313	142,315	3,199	-	-	-
Missouri	7,822	7,933	252,567	5,934	-	-	1
Montana	2,843	3,072	118,053	2,547	-	-	-
Nebraska	1,930	1,944	63,487	1,104	-	-	-
Nevada	6,055	6,243	290,512	4,893	-	-	-
New Hampshire	44	46	1,907	11	-	-	-
New Jersey	10,428	11,989	370,176	7,782	-	-	-
New Mexico	2,821	2,977	102,569	2,401	-	-	-
New York	20,491	24,943	681,556	20,002	-	-	-
North Carolina	4,560	4,587	144,786	3,404	-	-	-
North Dakota	1,336	1,432	50,338	1,258	-	-	-
Ohio	13,652	14,184	453,519	11,562	-	-	-
Oklahoma	6,583	6,645	211,659	4,378	-	-	-
Oregon	3,031	3,122	122,099	1,936	-	-	-
Pennsylvania	5,492	5,611	181,223	2,917	-	-	-
Rhode Island	3	3	81	3	-	-	-
South Carolina	6,135	6,164	185,381	5,282	-	-	-
South Dakota	2,217	2,229	75,273	1,866	-	-	-
Tennessee	12,390	12,700	418,672	9,548	-	-	1
Texas	26,317	26,582	907,302	21,007	-	-	1
Utah	6,288	6,437	276,745	2,702	-	-	-
Vermont	1	1	46	1	-	-	-
Virginia	8,159	8,269	346,943	5,767	-	1	-
Washington	10,541	10,806	430,285	7,040	-	-	-
West Virginia	538	551	18,885	546	-	-	-
Wisconsin	3,877	4,277	153,037	2,636	-	-	-
Wyoming	1,086	1,113	52,385	1,018	-	-	-
Guam	103	108	4,852	91	-	-	-
Puerto Rico	4,524	4,574	149,076	4,213	-	-	-
Virgin Islands	2	2	54	2	-	-	-

Table 9

**Volume of FHA-Insured New and Existing Home Mortgages,
by State Location of Property, by Section
1979 (continued)**

(Dollar amounts in thousands)

State	Existing construction (continued)						
	Section						
	221			222	233	234	235
	Homes	Condo- minium	Improve- ments				
Units	Units	Units	Units	Units	Units	Units	
Total ^a	24,359	18	52	1,563	61	2,215	3
Alabama	54	1	-	43	-	-	-
Alaska	4	-	-	6	-	-	-
Arizona	492	-	-	77	-	77	-
Arkansas	4	-	-	3	-	-	1
California	1,028	2	2	353	10	1,192	4
Colorado	84	-	2	33	5	-	-
Connecticut	1	-	-	2	-	35	-
Delaware	31	1	-	4	-	-	-
District of Columbia	11	-	-	-	-	-	-
Florida	3,309	1	1	138	3	129	-
Georgia	832	-	-	48	1	-	-
Hawaii	-	-	-	33	-	121	-
Ideaho	12	-	-	9	-	-	-
Illinois	22	-	-	1	-	77	-
Indiana	881	-	-	-	5	-	-
Iowa	13	-	1	3	-	-	-
Kansas	345	-	-	3	1	-	-
Kentucky	341	-	-	11	1	1	-
Louisiana	12	-	-	30	2	-	-
Maine	-	-	-	-	-	-	-
Maryland	1,190	2	1	38	2	122	-
Massachusetts	-	-	-	-	-	-	-
Michigan	5,507	-	31	-	-	8	-
Minnesota	3	1	-	3	4	25	-
Mississippi	279	-	-	19	-	-	-
Missouri	456	-	-	7	-	-	-
Montana	2	-	-	5	-	-	-
Nebraska	301	-	-	28	-	-	-
Nevada	22	-	-	50	-	80	-
New Hampshire	-	-	-	-	-	-	-
New Jersey	1,551	-	-	10	1	20	-
New Mexico	2	-	-	32	-	-	-
New York	1,205	-	2	59	2	2	-
North Carolina	288	-	-	49	2	-	-
North Dakota	-	-	-	2	-	14	-
Ohio	28	1	-	33	3	5	-
Oklahoma	894	1	-	39	-	-	1
Oregon	98	-	1	-	-	1	-
Pennsylvania	690	-	7	3	1	-	-
Rhode Island	-	-	-	-	-	-	-
South Carolina	148	2	-	39	8	-	-
South Dakota	-	-	-	13	-	-	-
Tennessee	1,417	-	-	36	3	-	1
Texas	2,327	4	1	90	3	-	1
Utah	134	1	-	5	-	-	-
Vermont	-	-	-	-	-	-	-
Virginia	124	1	-	180	1	14	-
Washington	442	1	1	86	1	-	-
West Virginia	-	-	-	-	-	-	-
Wisconsin	2	-	-	-	-	1	-
Wyoming	-	-	-	1	-	-	-
Guam	1	-	-	1	-	6	-
Puerto Rico	-	-	-	1	1	348	-
Virgin Islands	-	-	-	-	-	-	-

Table 9

Volume of FHA-Insured New and Existing Home Mortgages,
by State Location of Property, by Section
1979 (continued)

(Dollar amounts in thousands)

State	Existing construction (continued)							
	Section							
	235 Rev.	237	244	245/203	245/234	245/244	Military Impacted Areas	809
	Units	Units	Units	Units	Units	Units	Units	Units
Total ^a	1,177	81	3,859	104,666	1,442	26	15	1
Alabama	191	-	3	2,051	-	-	-	-
Alaska	-	-	-	31	-	-	-	-
Arizona	27	-	-	4,075	18	-	-	-
Arkansas	-	-	-	-	-	-	-	-
California	44	3	1	36,537	1,177	-	1	-
Colorado	7	-	39	11,037	-	-	1	-
Connecticut	-	-	2	35	-	1	1	-
Delaware	1	-	-	37	-	-	-	-
District of Columbia	1	-	-	33	-	-	-	-
Florida	119	3	36	2,513	-	1	-	2
Georgia	80	-	144	2,452	-	7	-	-
Hawaii	-	1	-	150	28	-	-	-
Idaho	110	-	-	1,148	-	-	-	-
Illinois	2	-	20	4,100	180	7	-	-
Indiana	20	-	-	432	-	-	-	-
Iowa	2	-	11	1,788	-	-	-	-
Kansas	2	-	-	1,203	-	-	-	-
Kentucky	22	1	55	263	-	-	-	-
Louisiana	10	-	4	549	-	-	3	-
Maine	3	-	-	-	-	-	-	-
Maryland	-	2	-	2,536	18	-	-	-
Massachusetts	12	-	-	128	-	-	-	-
Michigan	35	-	-	205	-	-	-	-
Minnesota	25	-	-	1,553	-	-	-	-
Mississippi	8	-	1	807	-	-	-	-
Missouri	10	27	-	1,498	-	-	-	-
Montana	22	-	-	496	-	-	-	-
Nebraska	18	-	-	493	-	-	-	-
Nevada	25	-	-	1,163	10	-	-	-
New Hampshire	-	-	-	35	-	-	-	-
New Jersey	72	29	1	2,522	-	-	1	-
New Mexico	4	-	-	538	-	-	-	-
New York	56	10	3,319	280	-	4	2	-
North Carolina	10	-	-	834	-	-	-	-
North Dakota	14	-	1	143	-	-	-	-
Ohio	57	-	9	2,477	3	6	-	-
Oklahoma	13	1	-	1,318	-	-	-	-
Oregon	3	-	-	1,083	-	-	-	-
Pennsylvania	11	5	87	1,889	-	-	1	-
Rhode Island	-	-	-	-	-	-	-	-
South Carolina	17	-	-	668	-	-	-	-
South Dakota	2	-	2	346	-	-	-	-
Tennessee	32	-	89	1,573	-	-	-	-
Texas	29	-	32	3,087	-	-	-	-
Utah	42	-	1	3,552	-	-	-	-
Vermont	-	-	-	-	-	-	-	-
Virginia	7	-	1	2,164	9	-	-	-
Washington	37	-	1	3,196	1	-	-	-
West Virginia	-	-	-	5	-	-	-	-
Wisconsin	17	-	-	1,621	-	-	-	-
Wyoming	1	-	-	93	-	-	-	-
Guam	3	-	-	6	-	-	-	-
Puerto Rico	11	-	-	-	-	-	-	-
Virgin Islands	-	-	-	-	-	-	-	-

^a Includes adjustments not distributed by States.

Table 10

**Volume of FHA-Insured Mortgages and Loans,
by State Location of Property, 1934-1979**

(Dollar amounts in thousands)

State	Total amount	Home mortgages ^{ab}		Project mortgages ^c		Title I home improvement and mobile home loans	
		Number	Amount	Units ^d	Amount	Number	Net proceeds
Total ^e	\$259,603,042	13,057,657	\$186,892,529	2,615,448	\$42,406,103	32,809,123	\$30,304,410
Alabama	3,800,733	207,201	3,065,829	33,655	434,652	418,341	300,252
Alaska	583,346	15,858	457,896	5,846	98,605	10,292	26,845
Arizona	6,918,898	345,318	6,267,028	31,113	377,645	309,826	274,225
Arkansas	1,756,749	103,701	1,191,269	15,312	268,084	286,268	297,396
California	40,042,617	2,029,579	33,963,458	288,762	4,562,159	2,541,051	1,517,000
Colorado	4,642,810	195,416	3,915,789	28,050	424,143	331,160	302,878
Connecticut	2,303,045	113,252	1,400,859	43,026	741,618	219,627	160,568
Delaware	804,539	49,238	680,738	8,775	110,590	17,352	13,211
District of Columbia	1,066,727	18,205	267,330	46,024	614,155	184,174	185,242
Florida	12,135,290	645,997	9,714,446	83,948	1,354,995	961,229	1,065,849
Georgia	5,208,927	282,433	4,128,915	60,406	741,200	398,054	338,812
Hawaii	1,170,599	39,679	787,192	18,916	331,025	15,578	52,382
Idaho	1,207,940	62,713	918,273	3,827	61,428	206,264	228,239
Illinois	10,080,399	425,936	5,815,818	123,686	2,319,696	2,085,304	1,944,885
Indiana	5,299,433	322,567	3,577,364	58,733	943,761	1,062,533	778,308
Iowa	2,006,400	104,785	1,352,406	13,051	223,200	474,085	430,794
Kansas	2,314,216	145,684	1,498,148	25,429	398,229	412,843	417,839
Kentucky	2,813,584	132,654	1,793,013	32,217	556,180	514,673	464,391
Louisiana	3,990,889	222,986	3,084,838	40,027	564,675	340,584	341,376
Maine	657,452	41,951	424,743	7,776	139,676	125,606	93,033
Maryland	4,871,280	194,436	2,958,458	104,579	1,410,280	661,107	502,542
Massachusetts	4,489,900	150,146	2,063,034	62,310	1,648,251	820,401	778,615
Michigan	14,108,900	780,027	9,361,703	123,826	2,192,231	2,800,939	2,554,752
Minnesota	5,957,686	200,113	3,946,736	39,131	664,923	1,048,993	1,346,019
Mississippi	2,219,178	121,309	1,686,977	21,515	358,300	212,753	173,901
Missouri	5,298,821	268,973	3,218,476	60,515	1,063,615	1,082,755	1,016,730
Montana	1,066,569	49,296	792,872	8,054	142,586	110,526	131,111
Nebraska	1,794,021	106,277	1,326,701	12,736	247,548	229,502	219,772
Nevada	2,711,036	94,179	2,315,641	17,963	342,472	38,743	52,923
New Hampshire	458,837	23,402	271,294	4,298	92,928	91,736	94,615
New Jersey	8,188,936	409,303	5,627,895	115,157	1,664,696	917,243	896,345
New Mexico	1,781,773	98,613	1,440,009	14,247	202,437	96,283	139,327
New York	18,645,165	631,686	9,286,974	324,390	5,930,434	3,355,075	3,427,757
North Carolina	3,204,034	160,931	2,249,600	49,064	561,392	393,020	393,042
North Dakota	615,626	18,546	320,775	6,442	109,980	101,380	184,871
Ohio	10,990,922	564,847	7,457,600	115,133	1,888,606	2,080,284	1,644,716
Oklahoma	4,405,701	290,101	3,539,387	27,499	470,685	469,231	395,629
Oregon	2,551,288	159,976	1,941,983	16,967	229,686	377,522	379,619
Pennsylvania	7,852,437	498,803	4,982,247	80,983	1,429,035	1,589,079	1,441,155
Rhode Island	795,834	40,283	455,485	10,602	290,006	82,981	50,343
South Carolina	2,704,174	149,552	2,054,546	32,157	441,660	158,053	207,968
South Dakota	728,222	37,604	511,323	6,270	96,995	99,618	119,904
Tennessee	5,046,138	280,679	3,940,973	46,711	638,765	657,460	466,400
Texas	16,386,815	950,084	12,387,791	136,066	1,783,240	2,144,284	2,215,784
Utah	2,525,079	125,743	2,233,175	4,902	64,029	297,093	227,875
Vermont	226,265	14,707	151,963	1,375	35,691	36,411	38,611
Virginia	5,494,302	266,378	3,901,179	94,044	1,255,265	438,034	337,858
Washington	7,901,306	490,083	6,640,013	38,928	562,871	808,866	698,422
West Virginia	912,350	46,390	480,690	8,266	201,661	203,815	229,999
Wisconsin	2,098,830	102,323	1,358,970	26,878	467,118	351,441	272,742
Wyoming	534,211	32,051	453,673	2,165	35,918	30,632	44,620
Canal Zone	8,689	-	-	530	8,689	-	-
Guam	204,843	5,810	162,167	2,051	42,166	453	510
Puerto Rico	3,772,183	184,764	2,988,507	29,099	520,164	107,743	263,512
Virgin Islands	73,389	1,476	26,040	2,016	46,063	402	1,286

^a For volume by sections, see Table 13.

^b **Cumulative Insurance Written**—Adjusted to include (1) **cancellations**—cases which previously were insured in error and subsequently corrected by deducting them from cumulative insurance written and (2) **reentries**—cancellation cases which have been corrected and added to cumulative insurance written.

^c Volume by sections not available.

^d Excludes mobile home spaces and nursing home beds under Section 207, supplemental loans under Section 213(j), improvement loans under Section 220, operating loss loans under Section 223(d), nursing home beds under Section 232, supplemental loans under Section 241, hospital beds under Section 242, lots for subdivision development under Title X and group practice facilities for full-time professionals under Title XI.

^e Component parts may not add to indicated totals because of adjustments made to total but not distributed by States.

Table 11

Loans Insured by FHA Under Title I, 1934-1979

Year	Annual			Cumulative		
	Number	Net proceeds (000)	Average	Number	Net proceeds (000)	Average
1934-39	2,329,648	\$ 821,332	\$ 353	2,329,648	\$ 821,332	\$353
1940-44	2,458,920	770,782	313	4,788,568	1,592,115	332
1945-49	5,151,998	2,233,205	433	9,940,566	3,825,320	385
1950-54	8,131,313	4,474,051	550	18,071,879	8,299,572	459
1955-59	5,284,696	4,071,290	770	23,356,575	12,370,661	530
1960	1,011,858	982,405	971	24,368,433	13,353,067	548
1961	855,582	854,859	999	25,224,015	14,207,926	563
1962	798,623	834,460	1,045	26,022,638	15,042,386	578
1963	736,309	803,709	1,092	26,758,947	15,846,094	592
1964	565,065	662,521	1,172	27,324,012	16,508,615	604
1965	502,480	634,248	1,262	27,826,492	17,142,863	616
1966	482,002	641,137	1,330	28,308,494	17,784,000	628
1967	447,580	622,905	1,392	28,756,074	18,406,904	640
1968	433,759	656,283	1,513	29,189,833	19,063,187	653
1969	388,576	693,019	1,783	29,578,409	19,756,206	668
1970	319,220	617,257	1,934	29,897,629	20,373,464	681
1971	317,397	674,241	2,124	30,215,026	21,047,705	697
1972	344,160	804,532	2,338	30,559,186	21,855,034	715
1973	323,740	832,125	2,570	30,882,926	22,687,160	735
1974	279,138	756,118	2,709	31,162,064	23,443,278	752
1975	252,959	798,959	3,158	31,415,023	24,242,237	772
1976	302,571	1,071,006	3,540	31,717,594	25,313,242	798
1977	345,579	1,341,077	3,881	32,063,173	26,654,320	831
1978	371,584	1,687,635	4,542	32,437,757	28,342,219	874
1979	371,366	1,962,191	5,284	32,809,123	30,304,410	924

Table 12

Mortgages and Loans Insured Inside and Outside of Standard Metropolitan Statistical Areas, Selected Years

Year	Number of home mortgages	Units in project mortgages	Number of Title I loans
All insurance written:			
1960	368,485	49,101	1,011,885
1962	398,920	64,134	798,624
1964	490,045	56,036	565,065
1966	421,756	33,930	482,002
1968	425,339	76,679	433,759
1970	471,981	200,660	319,220
1971	565,417	222,376	317,397
1972	427,858	188,224	344,160
1973	240,004	120,414	323,740
1974	195,850	54,820	282,138
1975	255,061	38,044	252,959
1976	250,808	78,292	302,571
1977	321,118	109,882	345,579
1978	333,709	121,712	371,584
1979	457,726	95,154	371,366
Percentage inside Standard Metropolitan Statistical Areas:			
1960	80.6	84.6	75.4
1962	80.3	92.2	74.2
1964	77.8	93.7	73.9
1966	81.5	94.2	75.3
1968	84.5	95.3	76.2
1970	86.8	84.1	76.0
1971	85.0	82.8	73.3
1972	85.9	81.7	76.5
1973	86.6	77.9	77.8
1974	91.2	78.7	80.8
1975	91.7	88.4	80.3
1976	92.6	85.9	77.8
1977	92.0	86.1	77.4
1978	91.7	87.8	75.8
1979	90.5	81.3	75.0
Percentage outside Standard Metropolitan Statistical Areas:			
1960	19.4	15.4	24.6
1962	19.7	7.8	25.8
1964	22.2	6.3	26.1
1966	18.5	5.8	24.7
1968	15.5	4.7	23.8
1970	13.2	15.9	24.0
1971	15.0	17.2	26.7
1972	14.1	18.3	23.5
1973	13.4	22.1	22.2
1974	8.8	21.3	19.2
1975	8.3	11.6	19.7
1976	7.4	14.1	22.2
1977	8.0	13.9	22.6
1978	8.3	12.2	24.2
1979	9.5	18.7	25.0

Table 13

Volume of FHA-Insured Home Mortgages, by State Location of Property, by Section
1935-1979

(Dollar amounts in thousands)

State	All Sections ^a		Number of mortgages					
	Number	Amount	Secs. 2 and 8	Sec. 203		Sec. 213	Sec. 220	
				Homes	Improvements		Homes	Improvements
Total ^b	13,057,657	\$186,892,529	84,456	10,403,948	2,839	33,664	5,803	7
Alabama	207,201	3,065,829	916	157,134	30	45	122	-
Alaska	15,858	457,896	21	14,236	7	-	62	-
Arizona	345,318	6,267,028	2,672	290,902	130	6,476	4	-
Arkansas	103,701	1,191,269	273	84,385	19	552	291	-
California	2,029,579	33,963,458	15,283	1,575,885	443	12,743	708	-
Colorado	195,416	3,915,789	1,995	161,691	6	356	10	-
Connecticut	113,252	1,400,859	264	98,778	11	-	49	-
Delaware	49,238	680,738	41	41,164	-	-	21	-
District of Columbia	18,205	267,330	1	11,770	9	-	27	-
Florida	645,997	9,714,446	4,380	485,749	100	4,136	14	-
Georgia	282,433	4,128,916	1,568	213,192	32	57	153	-
Hawaii	39,679	787,192	6	30,534	7	306	17	-
Idaho	62,713	918,273	107	56,426	13	20	2	-
Illinois	425,936	5,815,818	3,065	348,751	33	-	185	-
Indiana	322,567	3,577,364	1,733	278,983	45	198	353	-
Iowa	104,785	1,352,406	905	87,819	-	351	35	2
Kansas	145,684	1,498,148	1,854	116,758	14	-	60	-
Kentucky	132,654	1,793,013	292	104,686	3	70	17	-
Louisiana	222,986	3,084,833	1,056	167,942	92	1,057	-	-
Maine	41,951	424,743	46	36,553	1	-	30	-
Maryland	194,436	2,958,458	1,728	151,234	38	125	64	1
Massachusetts	150,146	2,063,034	650	132,316	22	-	277	-
Michigan	780,027	9,361,703	7,273	545,013	88	1,792	366	-
Minnesota	200,113	3,946,736	401	184,611	45	772	17	-
Mississippi	121,309	1,686,977	752	93,643	64	-	3	-
Missouri	268,973	3,218,476	338	232,448	9	10	44	-
Montana	49,296	792,872	41	44,833	20	-	1	-
Nebraska	106,277	1,326,701	681	84,959	2	365	1	-
Nevada	94,179	2,315,641	69	77,229	-	1,361	3	-
New Hampshire	23,402	271,294	165	20,214	10	-	-	-
New Jersey	409,303	5,627,895	2,632	339,000	32	-	71	-
New Mexico	98,613	1,440,009	86	81,039	120	808	7	-
New York	631,686	9,286,974	9,111	557,297	658	1	63	-
North Carolina	160,931	2,249,600	657	133,839	2	-	36	-
North Dakota	18,546	320,775	10	16,683	7	66	6	-
Ohio	564,847	7,457,600	1,620	483,953	15	305	133	-
Oklahoma	290,101	3,539,387	1,866	229,611	16	666	2	-
Oregon	159,976	1,941,983	789	126,161	48	52	7	-
Pennsylvania	498,803	4,982,247	1,211	372,638	22	-	1,123	-
Rhode Island	40,283	455,485	51	33,435	3	-	-	-
South Carolina	149,552	2,054,546	664	108,992	22	25	-	-
South Dakota	37,604	511,323	206	31,931	11	-	7	-
Tennessee	280,679	3,940,973	1,131	212,060	20	398	70	-
Texas	950,084	12,387,791	9,553	741,482	143	175	196	-
Utah	125,743	2,233,175	177	96,284	17	225	1,000	-
Vermont	14,707	151,963	17	13,802	19	-	-	-
Virginia	266,378	3,901,179	3,289	204,396	60	26	156	-
Washington	490,083	6,640,013	1,873	380,002	45	20	4	-
West Virginia	46,390	480,690	141	43,850	20	9	2	-
Wisconsin	102,323	1,358,970	327	80,531	3	-	3	-
Wyoming	32,051	453,673	122	28,921	-	40	-	-
Guam	5,810	162,167	-	3,643	-	-	-	-
Puerto Rico	184,764	2,988,507	465	160,124	130	-	234	4
Virgin Islands	1,476	26,040	-	885	-	-	-	-

Table 13

Volume of FHA-Insured Home Mortgages, by State Location of Property, by Section 1935-1979 (continued)

State	Number of mortgages									
	Sec. 221			Sec. 222	Sec. 233	Sec. 234	Sec. 235	Sec. 235 Rev.	Sec. 235(j)	Sec. 237
	Homes	Below market rate								
		Improvements	Condo-minium housing							
Total^b	836,139	2,736	51	271,877	623	33,177	472,043	30,396	2,902	5,084
Alabama	7,071	-	3	4,060	-	11	13,989	1,583	-	-
Alaska	370	-	1	413	-	-	707	-	-	-
Arizona	10,621	29	3	5,061	8	1,006	8,231	2,595	-	9
Arkansas	3,038	-	-	2,190	1	-	6,816	85	76	15
California	130,851	88	5	36,758	72	21,129	37,277	1,341	39	17
Colorado	769	80	-	4,507	10	-	6,804	125	11	94
Connecticut	1,204	2	1	3,614	2	183	1,059	28	7	2
Delaware	3,485	48	1	1,021	1	-	548	38	10	1
District of Columbia	2,443	14	-	215	5	92	804	1	1	7
Florida	45,378	361	5	29,778	36	697	33,276	3,859	68	392
Georgia	13,201	64	-	10,117	7	1	22,272	486	20	250
Hawaii	1,123	-	-	3,354	3	1,193	1,996	-	-	1
Idaho	321	-	-	673	2	-	2,283	292	-	2
Illinois	20,634	15	1	2,431	11	1,872	17,970	55	14	15
Indiana	10,632	-	-	1,206	9	-	9,710	474	33	106
Iowa	1,880	4	1	456	1	1	7,493	102	14	65
Kansas	5,145	-	1	2,906	2	-	3,471	28	-	1
Kentucky	8,623	8	-	1,031	4	51	11,012	806	1	149
Louisiana	6,772	22	-	6,424	5	-	24,821	103	19	231
Maine	479	1	-	1,676	1	-	965	344	-	-
Maryland	12,653	2	4	7,232	3	807	1,899	23	50	52
Massachusetts	2,496	12	-	5,561	3	-	4,877	406	12	16
Michigan	157,597	163	1	1,568	11	971	22,060	928	1	48
Minnesota	2,007	1	1	961	5	295	3,336	448	2	18
Mississippi	3,633	63	-	3,074	1	2	12,627	389	403	-
Missouri	16,117	96	-	1,663	3	-	6,527	501	31	1,205
Montana	328	-	-	734	-	24	1,764	250	-	-
Nebraska	2,019	47	-	5,134	1	-	4,725	1,138	41	19
Nevada	3,130	8	-	1,021	-	719	6,232	135	-	1
New Hampshire	112	-	-	1,333	-	-	1,121	18	-	-
New Jersey	35,023	239	2	5,800	6	335	3,533	744	384	372
New Mexico	1,108	8	-	4,250	2	-	5,260	347	-	-
New York	23,815	34	3	4,040	16	255	4,643	1,146	-	453
North Carolina	3,069	-	-	2,950	6	-	7,571	222	-	113
North Dakota	34	-	-	183	-	47	837	211	-	1
Ohio	20,337	9	2	6,636	38	50	17,455	1,647	37	199
Oklahoma	14,668	6	1	8,800	5	1	12,306	819	-	17
Oregon	16,694	58	-	957	3	27	6,557	182	75	2
Pennsylvania	79,098	203	1	2,530	9	16	6,202	160	107	384
Rhode Island	15	-	-	4,608	-	-	791	39	3	-
South Carolina	2,214	8	3	9,493	9	-	17,785	307	-	59
South Dakota	822	1	-	1,431	1	-	1,720	318	-	-
Tennessee	23,239	434	1	3,192	8	-	19,021	569	636	98
Texas	67,908	98	5	27,593	19	3	39,955	1,256	128	25
Utah	3,659	3	4	975	5	49	6,876	1,953	-	41
Vermont	33	-	-	188	-	-	341	24	-	-
Virginia	5,367	1	3	23,688	26	130	4,338	209	-	1
Washington	55,668	272	1	9,821	26	-	14,761	1,510	70	444
West Virginia	214	-	-	104	-	-	716	2	-	2
Wisconsin	1,792	111	-	446	-	3	11,752	333	1	35
Wyoming	43	-	-	519	-	-	1,101	56	-	16
Guam	1,651	-	-	183	1	184	136	6	-	-
Puerto Rico	965	5	1	1,148	302	3,019	12,495	1,703	-	1
Virgin Islands	564	-	-	8	-	-	17	-	-	-

Table 13

Volume of FHA-Insured Home Mortgages, by State Location of Property, by Section
1935-1979 (continued)

State	Number of mortgages									
	Sec. 240	Sec. 244	Sec. 245/203	Sec. 245/234	Sec. 245/244	Sec. 603 and 608-610	Sec. 611	Military Impacted Areas	Sec. 809	Sec. 903
Total ^b	4	6,934	160,948	1,968	27	628,015	74	20	16,770	57,151
Alabama	-	3	2,969	-	-	9,836	-	-	8,706	723
Alaska	-	-	40	-	-	1	-	-	-	-
Arizona	-	-	7,595	21	-	7,132	50	-	440	2,333
Arkansas	-	-	-	-	-	5,377	-	-	-	583
California	-	647	57,841	1,631	-	126,012	25	1	1,700	9,083
Colorado	4	98	13,573	-	-	5,069	-	1	-	213
Connecticut	-	2	35	-	1	7,537	-	1	-	472
Delaware	-	-	39	-	-	2,631	-	-	-	189
District of Columbia	-	-	36	-	-	2,780	-	-	-	-
Florida	-	225	5,398	-	2	26,895	-	-	3,667	1,581
Georgia	-	278	4,178	-	7	13,350	-	2	-	3,198
Hawaii	-	-	284	39	-	544	-	-	-	272
Idaho	-	-	1,678	-	-	527	-	-	-	367
Illinois	-	20	5,769	232	7	21,975	-	1	-	2,880
Indiana	-	-	750	-	-	15,823	-	-	-	2,512
Iowa	-	11	2,378	-	-	2,551	-	-	-	716
Kansas	-	-	1,294	-	-	10,368	-	-	-	3,782
Kentucky	-	150	409	-	-	4,737	-	-	-	605
Louisiana	-	4	717	-	-	12,381	-	3	596	741
Maine	-	-	-	-	-	1,290	-	-	-	565
Maryland	-	-	3,137	19	-	14,409	-	-	-	956
Massachusetts	-	-	128	-	-	3,076	-	-	-	294
Michigan	-	-	263	-	-	41,334	-	-	-	550
Minnesota	-	16	2,125	1	-	4,810	-	-	-	241
Mississippi	-	1	1,345	-	-	4,168	-	-	421	720
Missouri	-	-	1,839	-	-	7,118	-	-	-	1,024
Montana	-	-	809	-	-	334	-	-	-	158
Nebraska	-	-	1,083	-	-	5,868	-	-	-	194
Nevada	-	-	1,583	12	-	1,925	-	-	-	751
New Hampshire	-	-	35	-	-	337	-	-	7	50
New Jersey	-	1	3,336	-	-	17,014	-	1	-	778
New Mexico	-	-	1,033	-	-	2,624	-	-	991	930
New York	-	5,063	356	-	4	23,699	-	2	-	1,027
North Carolina	-	-	2,088	-	-	8,829	-	-	-	1,549
North Dakota	-	37	145	-	-	162	-	-	-	117
Ohio	-	41	4,712	3	6	24,786	-	-	-	2,863
Oklahoma	-	1	2,174	-	-	17,741	-	-	-	1,401
Oregon	-	-	1,259	-	-	6,847	-	-	-	258
Pennsylvania	-	204	2,300	-	-	31,454	-	1	-	1,120
Rhode Island	-	-	-	-	-	1,263	-	-	-	75
South Carolina	-	-	1,267	-	-	6,378	-	-	-	2,326
South Dakota	-	3	455	-	-	520	-	-	-	178
Tennessee	-	92	2,201	-	-	16,056	-	1	246	1,206
Texas	-	33	5,994	-	-	52,145	-	1	-	3,372
Utah	-	1	6,520	-	-	7,920	-	-	-	34
Vermont	-	-	-	-	-	283	-	-	-	-
Virginia	-	1	3,249	9	-	18,898	-	-	5	2,526
Washington	-	1	4,638	1	-	20,143	-	-	-	783
West Virginia	-	-	5	-	-	1,325	-	-	-	-
Wisconsin	-	-	1,686	-	-	4,444	-	-	-	856
Wyoming	-	-	108	-	-	1,125	-	-	-	-
Guam	-	-	6	-	-	-	-	-	-	-
Puerto Rico	-	-	1	-	-	4,162	-	-	-	5
Virgin Islands	-	-	-	-	-	2	-	-	-	-

^a Cumulative Insurance written. Adjusted to include (1) cancellations—cases which previously were insured in error and subsequently corrected by deducting them from cumulative insurance written, and (2) reentries—cancellation cases which have been corrected and added to cumulative insurance written.

^b Includes Sec. 225 open-end advances of \$161,546, not shown separately; and adjustments not tabulated by States.

Table 14

**Mortgage Market Transactions on HUD-Insured New Home Mortgages
1960-1979**

Year	HUD-insured new home mortgages ^a		Conventional first mortgages average contract interest rates	
	Average price ^b	Effective gross yield	New homes	Existing homes
1960 ^d	96.5	6.15%	6.21%	6.27%
1961	97.7	5.79	5.99	6.05
1962	96.8	5.61	5.93	5.99
1963	98.0	5.47	5.82	5.88
1964	98.2	5.45	5.80	5.85
1965	98.1	5.46	5.81	5.87
1966	94.4	6.29	6.35	6.41
1967	95.3	6.55	6.53	6.57
1968	94.0	7.13	7.06	7.11
1969	94.0	8.19	7.91	7.95
1970	95.1	9.05	8.53	8.57
1971	94.5	7.78	7.82	7.87
1972	95.7	7.53	7.64	7.70
1973	94.6	8.08	8.82	8.25
1974	95.4	9.47	9.16	9.17
1975	95.6	9.22	9.12	9.16
1976	96.8	8.91	9.01	9.06
1977	97.3	8.62	8.94	8.98
1978	96.4	9.63	9.58	9.60
1979	95.5	10.69 ^e	10.97	10.98
Monthly data, 1979:				
January	95.2	10.23	10.30	10.30
February	95.1	10.24	10.30	10.30
March	95.1	10.24	10.35	10.35
April	95.0	10.26	10.35	10.40
May	n.a.	n.a.	10.55	10.55
June	96.0	10.61	10.80	10.80
July	96.8	10.49	10.90	10.90
August	97.0	10.46	10.95	11.00
September	96.2	10.58	11.10	11.15
October	94.5	11.37	11.35	11.35
November	n.a.	n.a.	12.15	12.20
December	94.5	12.41	12.50	12.50

- ^a Immediate delivery transactions of 30-year minimum downpayment mortgages insured under Section 203(b).
- ^b Per \$100 of outstanding loan amount. Prices are net for current transactions, after allowance for discounts, commitment fees, or other charges and exclude FNMA transactions. In summarizing secondary market data, weighting procedures are used which take into account the probable volume of sales within the jurisdiction of each office.
- ^c Gross yield to investors, without allowance for servicing costs, based on prepayment of the mortgage at the end of 15 years.
- ^d Averages for 1960 were computed for eight months only—beginning May 1.
- ^e Based on prepayment of the mortgage at the end of 12 years.

n.a.—Not available.

Source: Opinion questionnaires submitted monthly by Field Offices, Department of Housing and Urban Development.

Table 15
**Originations of FHA-Insured Single Family
Mortgages by Type of Institution, 1979**

(Dollar amounts in thousands)

Type of institution	Total		New construction		Existing construction	
	Number	Amount	Number	Amount	Number	Amount
Total	457,054	\$18,166,744	76,692	\$3,408,780	380,362	\$14,757,964
National banks	15,809	617,164	2,926	125,807	12,883	491,357
State banks	9,613	361,402	3,114	131,932	6,499	229,470
Savings banks	8,385	250,613	462	15,703	7,923	234,910
Federal and State savings and loans	31,649	1,229,369	5,114	224,339	26,535	1,005,030
Industrial banks	152	5,889	32	1,440	120	4,449
Finance companies	148	5,562	34	1,245	114	4,317
Insurance companies	2,964	113,974	102	4,731	2,862	109,243
Mortgage companies	352,532	14,208,073	59,631	2,675,989	292,901	11,532,084
Federal agencies	620	19,554	89	3,713	531	15,841
All others	35,182	1,355,144	5,188	223,881	29,994	1,131,263

Table 16

**Originations of FHA-Insured Multifamily Mortgages and Loans
by Type of Institution, 1979**

(Dollar amounts in thousands)

Type of institution	Total		New construction					
			Residential		Hospitals		Nursing homes	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total	808	\$2,386,796	634	\$1,769,073	27	\$65,649	3	\$38,270
National banks	95	288,527	75	231,063	-	-	-	-
State banks	64	205,744	61	195,175	-	-	-	-
Savings banks	13	30,527	6	24,806	-	-	-	-
Federal and State savings and loans	19	21,928	16	17,571	2	4,262	-	-
Insurance companies	-	-	-	-	-	-	-	-
Mortgage companies	519	1,546,583	415	1,160,182	21	48,861	3	38,270
Federal agencies	2	2,597	2	2,597	-	-	-	-
All others	96	290,890	59	137,679	4	12,526	-	-

Type of institution	Existing construction					
	Residential		Hospitals		Nursing homes	
	Number	Amount	Number	Amount	Number	Amount
Total	134	\$422,918	7	\$23,625	3	\$67,261
National banks	20	57,464	-	-	-	-
State banks	3	10,569	-	-	-	-
Savings banks	7	5,721	-	-	-	-
Federal and State savings and loans	1	95	-	-	-	-
Insurance companies	-	-	-	-	-	-
Mortgage companies	73	219,911	5	20,962	2	58,397
Federal agencies	-	-	-	-	-	-
All others	30	129,158	2	2,663	1	8,864

Table 17
Termination of FHA Home Mortgage Insurance by Type, 1935-1979
 (Dollar amounts in thousands)

Disposition	Total ^a		Sec. 8		Sec. 203				Sec. 213	
	No.	Amount	No.	Amount	Homes		Improvements		No.	Amount
					No.	Amount	No.	Amount		
Mortgages insured ^b	13,011,542	\$186,765,918	38,341	\$204,236	10,403,948	\$146,493,631	2,839	\$17,863	33,664	\$425,007
Mortgage insurance terminated - total	8,253,977	89,537,029	35,376	186,828	6,768,102	73,600,623	1,973	11,718	24,598	300,995
Prepaid in full	6,165,003	67,246,166	25,595	134,854	5,188,816	57,135,026	1,563	9,534	15,595	192,296
Prepared by supersession	980,587	9,009,560	4,283	22,680	819,036	7,776,484	63	348	3,442	40,562
Matured loans	219,204	1,623,935	2,627	13,504	187,957	1,411,294	276	1,475	799	7,728
Mortgage assigned by mortgagee:										
Mortgage held or sold by FHA	12,732	200,213	5	27	7,389	129,408	27	111	15	174
Title acquired by FHA	19,639	345,642	2	11	956	14,868	3	21	14	167
Title acquired by mortgagee:										
Property transferred to FHA	725,011	9,449,196	2,091	11,695	445,880	5,624,746	-	-	4,596	58,095
Property retained by mortgagee	28,592	302,184	251	1,339	22,562	244,510	-	-	47	569
Voluntary terminations	102,043	1,349,975	519	2,702	94,539	1,255,352	41	230	80	1,259
Transfer with reinsurance	291	4,309	-	-	267	3,969	-	-	9	134
Modification adjustments	-	846	-	2	-	807	-	-	-	-
Other terminations	875	5,003	3	14	700	4,158	-	-	1	11
Mortgages in force ^c	4,757,789	97,232,425	2,965	17,408	3,636,020	72,895,711	866	6,145	9,066	124,012

Disposition	Sec. 220				Sec. 221				Sec. 222		Sec. 225	
	Homes		Improvements		Homes		Below market Sales		No.	Amount	No.	Amount
	No.	Amount	No.	Amount	No.	Amount	No.	Amount				
Mortgages insured ^b	5,803	\$83,995	7	\$36	836,190	\$12,559,773	2,736	\$35,175	271,877	\$4,369,192	(77)	\$162
Mortgage insurance terminated - total	2,262	31,857	4	17	357,651	4,891,690	689	8,579	162,015	2,396,138	(72)	148
Prepaid in full	1,552	21,819	4	17	187,335	2,680,954	69	866	114,691	1,787,201	(51)	110
Prepared by supersession	274	3,763	-	-	22,752	243,204	1	10	21,748	300,507	(8)	12
Matured loans	14	126	-	-	1,77	8,502	-	-	659	7,685	(10)	21
Mortgage assigned by mortgagee:												
Mortgage held or sold by FHA	4	58	-	-	2,787	43,490	7	95	56	838	-	-
Title acquired by FHA	4	62	-	-	245	3,635	1	13	17	238	-	-
Title acquired by mortgagee:												
Property transferred to FHA	370	5,395	-	-	138,848	1,850,846	607	7,552	23,450	279,309	-	-
Property retained by mortgagee	26	379	-	-	1,627	19,974	3	32	321	4,224	-	-
Voluntary terminations	18	255	-	-	2,876	41,144	1	11	1,065	16,000	(3)	5
Transfer with reinsurance	-	-	-	-	3	28	-	-	-	-	-	-
Modification adjustments	-	-	-	-	-	2	-	-	-	32	-	-
Other terminations	-	-	-	-	1	9	-	-	8	104	-	-
Mortgages in force ^c	3,541	52,139	3	19	478,559	7,668,411	2,047	26,596	109,867	1,973,118	(5)	13

Table 17

Termination of FHA Home Mortgage Insurance by Type, 1935-1979 (continued)

(Dollar amounts in thousands)

Disposition	Sec. 233		Sec. 234		Sec. 235(i)		Sec. 235 Revised		Sec. 235(j)		Sec. 237	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Mortgages insured ^b	623	\$11,867	33,177	\$177,207	472,043	\$8,456,410	30,396	\$970,108	2,902	\$44,078	5,084	\$77,642
Mortgage Insurance terminated - total	182	2,767	13,071	244,777	200,280	3,562,011	857	23,390	899	13,424	1,733	26,067
Prepaid in full	154	2,435	11,371	217,342	103,272	1,886,309	750	20,411	89	1,310	524	8,348
Prepared by supersession	5	48	38	633	158	2,490	-	-	-	-	2	22
Matured loans	-	-	-	-	1	18	-	-	-	-	-	-
Mortgage assigned by mortgagee:												
Mortgage held or sold by FHA	-	-	22	401	1,867	17,999	31	864	15	209	72	1,077
Title acquired by FHA	1	15	-	-	17,800	320,076	1	27	100	1,506	37	619
Title acquired by mortgagee:												
Property transferred to FHA	21	254	1,510	24,187	75,693	1,307,700	73	2,038	692	10,351	1,089	15,872
Property retained by mortgagee	-	-	20	354	591	10,718	1	25	3	49	6	85
Voluntary terminations	1	15	110	1,861	898	16,701	1	25	-	-	3	43
Transfer with reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
Modification adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Other terminations	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages in force ^c	441	9,100	20,111	472,502	271,781	4,894,751	29,539	946,718	2,003	30,653	3,351	51,575

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Disposition	Sec. 238(c)		Sec. 240		Sec. 244		245/203		Sec. 245/234		Sec. 245/244	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Mortgages insured ^b	20	\$781	4	\$10	6,934	\$258,247	160,948	\$7,494,704	1,969	\$87,789	27	\$1,283
Mortgage Insurance terminated - total	-	-	2	6	162	5,329	370	15,001	7	230	-	-
Prepaid in full	-	-	2	6	153	5,007	327	13,061	7	230	-	-
Prepared by supersession	-	-	-	-	-	-	-	-	-	-	-	-
Matured loans	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage assigned by mortgagee:												
Mortgage held or sold by FHA	-	-	-	-	-	-	18	830	-	-	-	-
Title acquired by FHA	-	-	-	-	-	-	-	-	-	-	-	-
Title acquired by mortgagee:												
Property transferred to FHA	-	-	-	-	-	-	25	1,111	-	-	-	-
Property retained by mortgagee	-	-	-	-	9	321	-	-	-	-	-	-
Voluntary terminations	-	-	-	-	-	-	-	-	-	-	-	-
Transfer with reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
Modification adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Other terminations	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages in force ^c	20	781	2	5	6,772	252,918	160,578	7,479,703	1,962	87,559	27	1,283

Table 17

Termination of FHA Home Mortgage Insurance by Type, 1935-1979 (continued)

(Dollar amounts in thousands)

Disposition	Sec. 603		Sec. 603-610		Sec. 611		Sec. 809		Sec. 903	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Mortgages insured ^b	624,652	\$3,645,214	3,363	\$16,109	74	\$548	16,770	\$277,630	57,151	\$517,222
Mortgage Insurance terminated - total	624,652	3,645,214	3,363	16,109	71	525	7,750	121,661	47,908	431,926
Prepaid in full	479,506	2,797,171	2,701	12,979	50	370	5,585	91,290	25,292	227,218
Prepared by supersession	103,910	575,196	260	1,117	6	45	619	8,598	3,990	33,842
Matured loans	24,028	160,462	375	1,882	12	88	28	385	1,251	10,776
Mortgage assigned by mortgagee:										
Mortgage held or sold by FHA	163	1,878	-	-	-	-	2	32	252	2,823
Title acquired by FHA	35	506	-	-	-	-	-	-	423	3,876
Title acquired by mortgagee:										
Property transferred to FHA	12,003	76,933	18	76	2	15	1,471	20,691	16,572	152,331
Property retained by mortgagee	3,038	18,726	2	14	1	8	23	342	61	515
Voluntary terminations	1,807	13,630	7	41	-	-	10	144	67	556
Transfer with reinsurance	-	-	-	-	-	-	12	179	-	-
Modification adjustments	-	4	-	-	-	-	-	-	-	-
Other terminations	162	707	-	-	-	-	-	-	-	-
Mortgages in force ^c	-	-	-	-	3	23	9,020	155,969	9,245	85,313

^a Excludes Sec. 2 home loans.

^b Beginning in 1978 Cumulative Insurance Written is adjusted to include (1) **cancellations**—cases which previously were insured in error and subsequently corrected by deducting them from cumulative insurance written and (2) **reentries**—cancellation cases which have been corrected and added to cumulative insurance written.

^c Beginning in 1978 Insurance in Force is adjusted to include **reinstatements**—cases which were terminated in error but which are not deducted from total terminations nor specific type of termination.

Table 18

Disposition of FHA-Acquired Multifamily Housing Properties and Mortgages,
December 31, 1979

Section	FHA acquired multifamily housing properties											
	Properties sold by FHA											
	Total properties acquired		Total properties sold		With reinsurance		Without reinsurance		With mortgage held by FHA		On hand ^a	
	Number	Units	Number	Units	Number	Units	Number	Units	Number	Units	Number	Units
Total all sections ^b	2,210	185,759	1,799	148,585	114	15,029	1,186	85,484	499	48,072	416	37,465
Sec. 207 Rental projects	210	27,770	191	24,525	35	4,602	73	9,839	83	10,084	21	3,372
Sec. 207 Mobile home courts	78	(14,136)	66	(12,275)	-	-	64	(11,938)	2	(337)	12	(1,861)
Sec. 213 Sales	1	26	1	26	-	-	1	26	-	-	-	-
Sec. 213 Management	73	7,278	66	6,783	13	1,489	24	2,235	29	3,059	7	495
Sec. 220	33	5,104	25	3,532	3	459	13	900	9	2,173	8	1,572
Sec. 221 Market rate	250	26,525	173	18,768	8	974	92	8,870	73	8,924	77	7,757
Sec. 221 BMR Rental projects	246	22,654	129	12,070	2	491	94	8,845	33	2,734	118	10,596
Sec. 221 BMR Rehab. sales	68	419	52	325	-	-	52	325	-	-	16	94
Sec. 223(d) Opr. loss loans	1	(130)	-	-	-	-	-	-	-	-	1	(130)
Sec. 231	50	10,853	49	10,483	11	1,970	18	4,440	20	4,073	1	370
Sec. 232	41	(5,577)	34	(4,216)	2	(191)	17	(2,343)	15	(1,682)	7	(1,361)
Sec. 233	16	1,536	11	1,081	-	-	11	1,081	-	-	5	455
Sec. 234	2	22	2	22	-	-	1	6	1	16	-	-
Sec. 235	79	503	61	390	-	-	61	390	-	-	18	113
Sec. 236	229	20,738	113	10,399	7	713	84	7,872	22	1,814	118	10,491
Sec. 241 Supplemental loan	1	(100)	-	-	-	-	-	-	-	-	1	(100)
Sec. 242	1	(130)	1	(130)	-	-	1	(130)	-	-	-	-
Secs. 608 and 608-610	767	55,169	762	53,019	32	4,254	538	35,558	192	13,207	5	2,150
Sec. 803 Military	26	4,224	26	4,224	-	-	17	3,066	9	1,158	-	-
Sec. 810	6	639	6	639	-	-	4	419	2	220	-	-
Sec. 908	28	2,299	28	2,299	1	77	18	1,612	9	610	-	-
Title X	3	(1,551)	2	(301)	-	-	2	(301)	-	-	1	(1,889)
Title XI	1	(3)	1	(3)	-	-	1	(3)	-	-	-	-

Table 18

Disposition of FHA-Acquired Multifamily Housing Properties and Mortgages,
December 31, 1979 (continued)

Section	Mortgage notes assigned to FHA											
	Mortgage note disposition											
	Total notes assigned		Total notes disposed of		Sold with reinsurance		Sold without reinsurance		Foreclosed with property acquired by FHA		On hand	
	Number	Units	Number	Units	Number	Units	Number	Units	Number	Units	Number	Units
Total all sections ^b	3,617	367,145	1,900	159,954	43	6,791	279	20,793	1,578	132,370	1,717	207,191
Sec. 207 Rental projects	299	43,186	178	23,102	10	2,328	36	4,584	132	16,190	121	20,084
Sec. 207 Mobile home courts	108	(19,006)	53	(8,629)	-	-	5	(830)	48	(7,799)	55	(10,377)
Sec. 213 Sales	3	211	2	170	-	-	1	144	1	26	1	41
Sec. 213 Management	81	8,776	59	6,097	1	125	7	1,023	51	4,949	22	2,679
Sec. 213 Supplemental Loans	1	(223)	-	-	-	-	-	-	-	-	1	(223)
Sec. 220	85	18,326	29	3,810	1	73	2	291	26	3,446	56	14,516
Sec. 221	675	85,755	184	19,137	-	-	9	583	175	18,554	491	66,618
Sec. 221 BMR Rental projects	490	58,524	236	21,790	-	-	3	141	233	21,649	254	36,734
Sec. 221 BMR Rehab. sales	47	371	41	255	-	-	-	-	41	255	6	116
Sec. 223(d) Opr. loss loans	9	(1,559)	1	(130)	-	-	-	-	1	(130)	8	(1,429)
Sec. 223(f)	5	1,089	-	-	-	-	-	-	-	-	5	1,089
Sec. 231	61	13,279	39	8,143	2	477	5	707	32	6,959	22	5,136
Sec. 232	100	(15,309)	46	(5,940)	1	132	10	(740)	35	(5,068)	54	(9,369)
Sec. 233	22	1,911	16	1,536	-	-	-	-	16	1,536	6	375
Sec. 234	3	659	1	16	-	-	-	-	1	16	2	643
Sec. 235	59	369	42	262	-	-	-	-	42	262	17	107
Sec. 236	675	65,360	203	17,500	-	-	5	340	198	17,160	472	47,860
Sec. 241 Supplemental loans	3	(322)	1	(132)	-	-	1	(132)	-	-	2	(190)
Sec. 242	3	(648)	1	(130)	-	-	-	-	1	(130)	2	(518)
Secs. 608 and 608-610	785	56,165	683	46,692	4	922	182	10,515	497	35,255	102	9,473
Sec. 803 Military	28	6,255	25	5,752	-	-	6	2,090	19	3,662	3	503
Sec. 803 Armed services	24	2,866	24	2,866	240	2,866	-	-	-	-	-	-
Sec. 810	7	716	5	473	-	-	1	54	4	419	2	243
Sec. 908	39	3,327	28	2,353	-	-	6	321	22	2,032	11	974
Title X	4	(3,466)	3	(1,551)	-	-	-	-	3	(1,551)	1	1,915
Title XI	1	(9)	-	-	-	-	-	-	-	-	-	(9)

^a Includes repossessions; other columns do not show these cases.

^b Dwelling unit totals exclude mobile home spaces under Sec. 207, units under Sec. 213 Supplemental loans, units under Sec. 223(d), nursing home beds under Sec. 232, units under Sec. 241, beds under Sec. 242, lots under Sec. 1002, and FTP under Title XI.

^c Represents partial sales of a project.

Table 19

**Termination of FHA Home Mortgage Insurance,
Selected Years, 1950-1979**

Year	Insurance written ^a		Total terminations			Number of mortgages with insurance in force beginning of year	Foreclosures and assigned mortgages ^b				FHA acquisitions		
	Number of cases for the period	Cumulative through end of year	Number for the period	Cumulative through end of year			During the period		Cumulative through end of year		Number for the period	Cumulative through end of year	
				Number	Percent of total insured		Number	Percent of in force	Number	Percent of total insured		Number	Percent of total insured
All sections: ^c													
1950	341,032	2,628,197	131,833	1,116,795	42.49	1,302,206	2,467	0.19	15,351	0.58	1,860	12,707	0.48
1955	310,870	3,901,940	177,746	1,761,004	45.13	2,007,812	4,585	.23	27,063	.69	3,796	20,844	.53
1960	366,213	5,591,758	146,968	2,498,724	44.69	2,873,789	7,914	.28	50,909	.91	7,113	41,175	.74
1965	537,851	7,796,802	308,306	3,706,344	47.54	3,860,913	46,033	1.19	226,961	2.91	44,872	211,824	2.72
1970	471,981	9,965,368	196,571	4,897,435	49.14	4,792,523	31,095	.65	415,841	4.17	28,889	393,455	3.95
1971	565,417	10,530,014	292,605	5,190,040	49.29	5,067,933	43,840	.87	459,681	4.37	39,823	433,278	4.11
1972	427,858	10,957,898	371,570	5,561,610	50.75	5,339,974	54,453	1.02	514,134	4.69	50,255	483,533	4.41
1973	240,004	11,198,015	441,452	6,003,062	53.61	5,396,288	63,113	1.17	577,247	5.15	59,354	542,887	4.85
1974	195,850	11,393,571	330,035	6,333,097	55.58	5,194,953	55,184	1.06	632,431	5.55	57,118	600,005	5.27
1975	255,061	11,648,181	331,787	6,664,884	57.22	5,060,474	43,655	.86	676,083	5.80	45,874	645,879	5.54
1976	250,808	11,898,989	339,935	7,004,819	58.87	4,983,297	30,400	.61	706,483	5.94	30,523	676,402	5.68
1977	321,118	12,220,107	416,986	7,421,806	60.73	4,894,170	29,887	.61	736,370	6.03	27,026	703,428	5.76
1978	333,709	12,553,816	458,912	7,880,717	62.77	4,798,302	26,697	.56	763,067	6.08	23,214	726,642	5.79
1979	457,726	13,011,542	373,260	8,253,977	63.43	4,673,113	22,907	.49	785,974	6.04	18,008	744,650	5.72
Section 8:													
1950	209	209	-	-	-	-	-	-	-	-	-	-	-
1955	5,714	38,193	754	1,321	3.46	31,912	51	0.16	144	0.38	46	128	0.34
1960	-	38,345	1,446	7,651	19.95	32,140	164	.51	1,038	2.71	146	944	2.46
1965	-	38,345	1,937	16,975	44.27	23,307	140	.60	1,883	4.91	128	1,689	4.40
1970	-	38,345	1,175	23,678	61.75	15,842	26	.16	2,274	5.93	20	2,029	5.29
1971	-	38,345	1,536	25,214	65.76	14,667	30	.20	2,304	6.01	27	2,056	5.36
1972	-	38,345	1,178	26,392	68.83	13,131	8	.06	2,312	6.03	6	2,062	5.38
1973	-	38,345	833	27,225	71.00	11,953	4	.03	2,316	6.04	3	2,065	5.39
1974	-	38,345	1,773	28,998	75.62	11,120	11	.10	2,327	6.07	10	2,075	5.41
1975	-	38,345	997	29,995	78.22	9,347	11	.12	2,338	6.10	11	2,086	5.44
1976	-	38,345	1,692	31,687	82.64	8,350	3	.04	2,341	6.11	3	2,089	5.45
1977	-	38,345	890	32,577	84.96	6,658	3	.05	2,344	6.11	2	2,091	5.45
1978	-	38,341	1,147	33,724	87.96	5,768	4	.07	2,348	6.12	1	2,092	5.46
1979	-	38,341	1,652	35,376	92.27	4,617	1	.02	2,349	6.13	1	2,093	5.46
Section 203:													
1950	338,125	2,000,812	97,144	880,845	44.02	878,986	453	0.05	6,018	0.30	225	4,333	0.22
1955	294,772	3,160,929	144,937	1,400,024	44.29	1,611,070	1,063	.07	10,306	.33	485	6,197	.20
1960	333,107	4,725,029	126,874	2,027,923	42.92	2,490,873	5,763	.23	23,879	.51	5,082	16,917	.36
1965	457,373	6,667,513	272,511	3,082,858	46.24	3,399,793	37,759	1.11	169,563	2.54	36,665	158,018	2.37
1970	273,946	8,374,185	166,395	4,103,921	49.01	4,162,713	21,783	.52	316,137	3.78	20,308	298,938	3.57
1971	307,481	8,680,085	246,229	4,350,150	50.12	4,270,264	25,655	.60	341,792	3.94	24,451	323,389	3.73
1972	216,820	8,896,211	297,794	4,647,944	52.25	4,329,935	20,554	.47	362,346	4.07	19,545	342,934	3.85
1973	126,238	9,021,801	347,008	4,994,952	55.37	2,248,267	24,792	.58	387,138	4.29	23,979	366,913	4.07
1974	142,284	9,163,804	253,020	5,247,972	57.27	4,026,849	17,201	.43	404,339	4.41	16,405	383,318	4.18
1975	214,689	9,378,126	266,685	5,514,657	58.80	3,915,832	16,685	.43	421,024	4.49	16,096	399,414	4.26
1976	219,175	9,597,301	271,842	5,786,499	60.29	3,863,469	13,764	.36	434,788	4.53	12,940	412,354	4.30
1977	272,486	9,869,787	327,360	6,113,859	61.95	3,810,802	15,008	.39	449,796	4.56	12,912	425,266	4.31
1978	255,136	10,124,923	380,948	6,474,807	64.95	3,755,928	14,242	.38	464,038	4.58	11,929	437,195	4.32
1979	279,025	10,403,948	293,295	6,768,102	65.05	3,650,123	12,749	.35	476,787	4.58	9,641	446,836	4.29

Table 19

**Termination of FHA Home Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Insurance written ^a		Total terminations			Number of mortgages with insurance in force beginning of year	Foreclosures and assigned mortgages ^b				FHA acquisitions		
	Number of cases for the period	Cumulative through end of year	Number for the period	Cumulative through end of year			During the period		Cumulative through end of year		Number for the period	Cumulative through end of year	
				Number	Percent of total insured		Number	Percent of in force	Number	Percent of total insured		Number	Percent of total insured
Section 203(k):													
1965	329	1,967	84	148	7.52	1,574	3	0.19	10	0.51	-	-	-
1970	74	2,691	84	701	26.05	2,000	1	.05	25	.93	-	3	.11
1971	24	2,739	95	796	29.06	1,990	2	.10	27	.99	-	3	.11
1972	11	2,766	129	925	33.44	1,943	-	-	27	.98	-	3	.11
1973	2	2,772	87	1,012	36.51	1,841	2	.11	29	1.05	2	5	.18
1974	3	2,776	188	1,200	43.23	1,760	-	-	28	1.01	-	3	.11
1975	4	2,781	109	1,309	47.07	1,576	-	-	28	1.01	-	3	.11
1976	36	2,817	169	1,478	52.47	1,472	1	.07	29	1.03	-	3	.11
1977	10	2,827	134	1,612	57.02	1,339	-	-	29	1.03	-	3	.11
1978	11	2,838	241	1,853	65.29	1,215	-	-	29	1.02	-	3	.11
1979	1	2,839	120	1,973	69.50	985	1	.10	30	1.06	-	3	.11
Section 213:													
1955	1,054	11,793	106	139	1.18	10,706	14	0.13	17	0.14	14	17	0.14
1960	3,023	27,715	571	2,041	7.36	23,222	111	.48	405	1.46	111	402	1.45
1965	311	33,137	2,139	11,184	33.75	23,781	600	2.52	3,675	11.09	593	3,636	10.97
1970	17	33,857	506	15,937	47.35	18,209	15	.08	4,619	13.72	14	4,569	13.58
1971	3	33,660	194	16,851	50.06	17,720	8	.05	4,627	13.75	6	4,575	13.59
1972	-	33,660	958	17,809	52.91	16,809	9	.05	4,636	13.77	7	4,582	13.61
1973	-	33,660	875	18,684	55.51	15,851	15	.09	4,651	13.82	13	4,595	13.65
1974	-	33,659	651	19,335	57.44	14,976	10	.07	4,661	13.85	8	4,603	13.68
1975	-	33,658	821	20,156	59.88	14,324	1	.01	4,662	13.85	2	4,605	13.68
1976	3	33,661	899	21,055	62.55	13,502	1	.01	4,663	13.85	-	4,605	13.68
1977	1	33,662	1,320	22,375	66.47	12,606	6	.05	4,669	13.87	4	4,609	13.69
1978	1	33,663	1,508	23,883	70.95	11,287	2	.02	4,671	13.88	1	4,610	13.69
1979	1	33,664	715	24,598	73.07	9,780	1	.01	4,672	13.88	-	4,610	13.69
Section 220:													
1960	165	1,384	7	8	0.58	1,218	6	0.49	6	0.43	6	6	0.43
1965	674	4,020	83	276	6.87	3,153	18	.57	90	2.24	17	89	2.21
1970	120	5,602	110	817	14.58	4,775	27	.57	238	4.25	24	225	4.02
1971	54	5,654	129	946	16.73	4,785	33	.69	271	4.79	27	252	4.46
1972	38	5,692	161	1,107	19.45	4,708	22	.47	293	5.15	21	273	4.80
1973	10	5,702	140	1,247	21.87	4,585	23	.50	316	5.54	20	293	5.14
1974	19	5,721	102	1,349	23.58	4,455	21	.47	337	5.89	21	314	5.49
1975	23	5,742	195	1,544	26.89	4,372	23	.53	360	6.27	23	337	5.87
1976	22	5,764	159	1,703	29.55	4,198	7	.17	367	6.37	7	344	5.97
1977	9	5,773	215	1,918	33.22	4,061	12	.30	379	6.57	9	353	6.11
1978	17	5,790	189	2,107	36.39	3,855	14	.36	393	6.79	13	366	6.32
1979	13	5,803	155	2,262	38.98	3,683	11	.30	404	6.96	8	374	6.44
Section 220(h):													
1965	1	5	1	1	20.00	4	-	-	-	-	-	-	-
1970	-	5	-	2	40.00	3	-	-	-	-	-	-	-
1971	-	5	-	2	40.00	3	-	-	-	-	-	-	-
1972	-	5	-	2	40.00	3	-	-	-	-	-	-	-
1973	-	5	-	2	40.00	3	-	-	-	-	-	-	-
1974	2	7	-	2	28.57	3	-	-	-	-	-	-	-
1975	-	7	1	3	42.86	5	-	-	-	-	-	-	-
1976	-	7	-	3	42.86	4	-	-	-	-	-	-	-
1977	-	7	-	3	42.86	4	-	-	-	-	-	-	-
1978	-	7	-	3	42.86	4	-	-	-	-	-	-	-
1979	-	7	1	4	57.14	4	-	-	-	-	-	-	-

Table 19

**Termination of FHA Home Mortgage Insurance,
Selected Years, 1950-1978 (continued)**

Year	Insurance written ^a		Total terminations			Number of mortgages with insurance in force beginning of year	Foreclosures and assigned mortgages ^b				FHA acquisitions		
	Number of cases for the period	Cumulative through end of year	Number for the period	Cumulative through end of year			During the period		Cumulative through end of year		Number for the period	Cumulative through end of year	
				Number	Percent of total insured		Number	Percent of in force	Number	Percent of total insured		Number	Percent of total insured
Section 221:													
1960	9,241	21,916	415	468	2.14	12,622	400	3.17	446	2.04	398	443	2.02
1965	55,327	179,545	4,548	12,542	6.99	116,224	3,547	3.05	10,861	6.05	3,535	10,827	6.03
1970	77,946	436,683	13,287	63,444	14.53	308,580	6,710	2.17	36,835	8.44	6,541	36,198	8.29
1971	98,013	534,421	20,148	83,592	15.64	373,239	10,256	2.75	47,091	8.81	9,983	46,181	8.64
1972	76,570	611,036	28,604	112,196	18.36	450,829	16,184	3.59	63,275	10.36	16,009	62,190	10.18
1973	48,158	659,237	32,651	144,847	21.97	498,840	18,025	3.61	81,300	12.33	17,815	80,005	12.14
1974	34,268	693,504	29,031	173,878	25.07	514,390	16,235	3.16	97,535	14.06	16,258	96,263	13.88
1975	27,676	721,103	27,548	201,426	27.93	519,626	12,769	2.46	110,304	15.30	12,682	108,945	15.11
1976	25,318	746,421	30,358	231,784	31.05	519,677	8,939	1.72	119,243	15.98	8,688	117,633	15.76
1977	34,316	780,737	41,758	273,542	35.04	514,637	8,807	1.71	128,050	16.40	8,077	125,710	16.10
1978	31,010	811,747	45,082	318,624	39.25	507,195	8,185	1.61	136,235	16.78	7,279	132,989	16.38
1979	24,443	836,190	39,027	357,651	42.77	493,125	7,272	1.47	143,507	17.16	6,104	139,093	16.63
Section 221(h) BMIR:													
1970	1,038	1,956	21	21	0.99	918	20	2.18	20	0.95	20	20	0.95
1971	325	2,532	63	84	3.32	1,935	61	3.15	81	3.20	61	81	3.20
1972	61	2,609	81	165	6.32	2,448	73	2.98	154	5.90	73	154	5.90
1973	38	2,648	63	228	8.61	2,444	58	2.37	212	8.01	58	212	8.01
1974	7	2,656	144	372	14.01	2,420	144	5.95	356	13.40	142	354	13.33
1975	13	2,663	88	460	17.27	2,284	87	3.81	443	16.63	87	441	16.56
1976	-	2,663	56	516	19.38	2,203	51	2.32	494	18.55	49	490	18.40
1977	14	2,677	42	558	20.84	2,147	36	1.68	530	19.80	33	523	19.54
1978	15	2,692	79	637	23.66	2,119	58	2.74	588	21.84	58	581	21.58
1979	44	2,736	52	689	25.18	2,055	30	1.46	618	22.59	27	608	22.22
Section 222:													
1955	6,635	6,645	13	13	0.20	10	-	-	-	-	-	-	-
1960	19,151	86,923	1,505	4,470	5.14	64,807	300	.46	373	.43	294	362	0.42
1965	20,843	173,569	10,457	37,771	21.76	125,412	3,067	2.45	10,226	5.89	3,046	10,144	5.84
1970	9,206	232,201	4,597	73,696	31.74	153,896	903	5.9	20,793	8.95	877	20,601	8.87
1971	8,841	241,936	7,406	81,102	33.52	158,505	662	.42	21,455	8.87	638	21,239	8.78
1972	7,036	249,609	8,850	89,952	36.04	160,834	595	.37	22,050	8.83	569	21,808	8.74
1973	3,073	253,488	12,306	102,258	40.34	159,657	621	.39	22,671	8.94	606	22,414	8.84
1974	2,845	256,414	8,645	110,903	43.25	151,230	363	.24	23,034	8.98	358	22,772	8.88
1975	3,932	260,501	8,156	119,059	45.70	145,511	270	.19	23,304	8.95	247	23,019	8.84
1976	2,748	263,249	9,593	128,652	48.86	141,442	195	.14	23,499	8.93	176	23,195	8.81
1977	2,898	266,147	10,914	139,566	52.44	134,597	157	.12	23,656	8.89	129	23,324	8.76
1978	3,309	269,456	12,630	152,196	56.48	126,581	113	.09	23,769	8.82	89	23,413	8.69
1979	2,421	271,877	9,819	162,015	59.59	117,261	75	.06	23,844	8.77	54	23,467	8.63
Section 233:													
1965	152	180	-	-	-	28	-	-	-	-	-	-	-
1970	21	376	11	34	9.04	332	5	1.51	11	2.93	5	11	2.93
1971	28	384	8	42	10.94	342	2	.58	13	3.39	2	13	3.39
1972	28	402	30	72	17.91	342	22	6.43	35	8.71	16	29	7.21
1973	27	421	-	70	16.63	330	-	-	25	5.94	-	21	4.99
1974	55	474	3	73	15.40	351	-	-	23	4.85	-	21	4.43
1975	26	488	17	90	18.44	401	-	-	20	4.10	-	20	4.10
1976	6	494	9	99	20.04	398	-	-	20	4.05	-	20	4.05
1977	14	508	25	124	24.41	395	1	.25	21	4.13	1	21	4.13
1978	50	558	23	147	26.34	384	-	-	21	3.76	-	21	3.76
1979	65	623	35	182	29.21	411	1	.24	22	3.53	1	22	3.53

Table 19

**Termination of FHA Home Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Insurance written ^a		Total terminations			Number of mortgages with insurance in force beginning of year	Foreclosures and assigned mortgages ^b				FHA acquisitions		
	Number of cases for the period	Cumulative through end of year	Number for the period	Cumulative through end of year			During the period		Cumulative through end of year		Number for the period	Cumulative through end of year	
				Number	Percent of total insured		Number	Percent of in force	Number	Percent of total insured		Number	Percent of total insured
Section 234:													
1965	466	672	5	6	0.89	205	-	-	-	-	-	-	-
1970	3,145	6,296	17	50	.79	3,118	7	.22	13	.21	7	13	.21
1971	4,290	10,597	75	125	1.18	6,246	7	.11	20	.19	7	20	.19
1972	6,224	16,820	324	449	2.67	10,472	112	1.07	132	.78	112	132	.78
1973	3,399	20,210	709	1,158	5.73	16,371	357	2.18	489	2.42	357	489	2.42
1974	1,644	21,851	698	1,856	8.49	19,052	376	1.97	865	3.96	376	865	3.96
1975	2,296	24,143	891	2,747	11.37	19,995	221	1.11	1,086	4.50	218	1,083	4.49
1976	1,952	26,095	1,391	4,138	15.86	21,396	123	.57	1,209	4.63	118	1,201	4.60
1977	2,655	28,750	2,959	7,097	24.69	21,957	114	.52	1,323	4.60	97	1,298	4.51
1978	2,215	30,965	3,290	10,387	33.54	21,653	118	.54	1,441	4.65	106	1,404	4.53
1979	2,212	33,177	2,684	13,071	39.40	20,578	111	.54	1,552	4.68	106	1,510	4.55
Section 235(i):													
1970	105,229	130,842	1,192	1,234	.94	25,571	1,171	4.58	1,212	.93	775	797	.61
1971	144,396	275,090	7,049	8,283	3.01	129,608	6,849	5.28	8,061	2.93	4,366	5,163	1.88
1972	119,390	394,337	17,741	26,024	6.60	266,807	16,637	6.24	24,698	6.26	13,572	18,735	4.75
1973	57,979	452,010	22,909	48,933	10.83	368,313	18,931	5.14	43,629	9.65	16,252	34,987	7.74
1974	14,104	472,009	26,876	75,809	16.27	403,077	20,435	5.07	64,064	13.75	23,183	58,170	12.48
1975	5,910	471,667	22,468	98,277	20.84	390,163	13,250	3.40	77,314	16.39	16,179	74,349	15.76
1976	280	471,947	21,194	119,471	25.31	373,390	7,125	1.91	84,439	17.89	8,362	82,711	17.53
1977	62	472,009	28,618	148,089	31.37	352,476	5,529	1.57	89,968	19.06	5,570	88,281	18.70
1978	15	472,024	29,869	177,958	37.70	323,920	3,663	1.13	93,631	19.84	3,397	91,678	19.42
1979	19	472,043	22,322	200,280	42.43	294,068	2,320	.79	95,951	20.33	1,815	93,493	19.81
Section 235(j):													
1970	208	208	-	-	-	-	-	-	-	-	-	-	-
1971	814	1,105	9	9	0.81	208	9	4.33	9	0.81	8	8	0.72
1972	639	1,888	18	27	1.43	1,096	18	1.64	27	1.43	15	23	1.22
1973	370	2,444	57	84	3.44	1,861	57	3.06	84	3.44	34	57	2.33
1974	196	2,700	197	281	10.41	2,360	193	8.18	277	10.26	160	217	8.04
1975	90	2,874	167	448	15.59	2,413	160	6.61	437	15.21	150	367	12.77
1976	2	2,876	89	537	18.67	2,426	77	3.17	514	17.87	74	441	15.33
1977	1	2,877	93	630	21.90	2,339	83	3.55	597	20.75	77	518	18.00
1978	20	2,897	177	807	27.86	2,247	151	6.72	748	25.82	216	734	25.34
1979	5	2,902	92	899	30.98	2,090	62	2.97	810	27.91	58	792	27.29
Section 235 Revised:													
1976	837	837	-	-	-	-	-	-	-	-	-	-	-
1977	6,390	7,227	4	4	.06	837	-	-	-	-	-	-	-
1978	8,685	15,912	209	213	1.34	7,223	26	.36	26	.16	23	23	1.4
1979	14,484	30,396	644	857	2.82	15,699	80	.51	106	.35	51	74	.24
Section 237:													
1970	822	1,277	27	29	2.27	453	23	5.08	25	1.96	23	25	1.96
1971	885	2,170	101	130	5.99	1,248	96	7.69	121	5.58	88	113	5.21
1972	804	3,001	138	268	8.93	2,040	134	6.61	255	8.50	128	241	8.03
1973	622	3,671	181	449	12.23	2,733	170	6.22	425	11.58	156	397	10.81
1974	369	4,038	181	630	15.60	3,222	167	5.18	592	14.66	170	567	14.04
1975	276	4,311	201	831	19.28	3,408	156	4.58	748	17.35	158	725	16.82
1976	264	4,575	164	995	21.75	3,480	107	3.07	855	18.69	103	828	18.10
1977	272	4,847	210	1,205	24.86	3,580	123	3.44	978	20.18	111	939	19.37
1978	154	5,001	259	1,464	29.27	3,642	117	3.21	1,095	21.90	101	1,040	20.80
1979	83	5,084	269	1,733	34.09	3,537	109	3.08	1,204	23.68	86	1,126	22.15

Table 19

**Termination of FHA Home Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Insurance written ^a		Total terminations			Number of mortgages with insurance in force beginning of year	Foreclosures and assigned mortgages ^b				FHA acquisitions		
	Number of cases for the period	Cumulative through end of year	Number for the period	Cumulative through end of year			During the period		Cumulative through end of year		Number for the period	Cumulative through end of year	
				Number	Percent of total insured		Number	Percent of in force	Number	Percent of total insured		Number	Percent of total insured
Section 238(c):													
1979	20	20	-	-	-	-	-	-	-	-	-	-	-
Section 240:													
1970	3	3	-	-	-	-	-	-	-	-	-	-	-
1971	1	4	-	-	-	3	-	-	-	-	-	-	-
1972	-	4	-	-	-	4	-	-	-	-	-	-	-
1973	-	4	-	-	-	4	-	-	-	-	-	-	-
1974	-	4	1	1	25.00	4	-	-	-	-	-	-	-
1975	-	4	-	1	25.00	3	-	-	-	-	-	-	-
1976	-	4	-	1	25.00	3	-	-	-	-	-	-	-
1977	-	4	-	1	25.00	3	-	-	-	-	-	-	-
1978	-	4	-	1	25.00	3	-	-	-	-	-	-	-
1979	-	4	1	2	50.00	3	-	-	-	-	-	-	-
Section 244:													
1976	56	56	-	-	-	-	-	-	-	-	-	-	-
1977	1,843	1,899	1	1	.05	56	-	-	-	-	-	-	-
1978	1,751	3,650	43	44	1.21	1,898	-	-	-	-	-	-	-
1979	3,284	6,934	118	162	2.34	3,606	9	.25	9	.13	-	-	-
Section 245/203:													
1977	30	30	-	-	-	-	-	-	-	-	-	-	-
1978	30,779	30,809	4	4	.01	30	-	-	-	-	-	-	-
1979	130,139	160,948	366	370	.23	30,805	43	.14	43	.03	25	25	.02
Section 245/234:													
1978	528	528	-	-	-	-	-	-	-	-	-	-	-
1979	1,441	1,969	7	7	.36	528	-	-	-	-	-	-	-
Section 245/244:													
1979	27	27	-	-	-	-	-	-	-	-	-	-	-
Section 603 & 603-610:													
1950	2,698	627,176	34,689	235,950	37.62	423,217	2,014	0.48	9,333	1.49	1,635	8,374	1.34
1955	-	628,016	28,496	355,014	56.52	301,498	933	.31	13,368	2.13	717	11,274	1.80
1960	-	628,016	14,440	441,333	70.27	201,123	158	.08	14,390	2.29	64	11,733	1.87
1965	-	628,015	13,608	516,620	82.26	125,003	56	.04	14,939	2.38	54	11,976	1.91
1970	-	628,015	7,561	575,059	91.57	60,517	18	.03	15,250	2.43	7	12,054	1.92
1971	-	628,015	7,380	582,439	92.74	52,956	5	.01	15,255	2.43	-	12,054	1.92
1972	-	626,015	13,980	596,419	94.97	45,576	3	.01	15,258	2.43	1	12,055	1.92
1973	-	628,015	21,919	618,338	98.46	31,596	-	-	15,258	2.43	-	12,055	1.92
1974	-	628,015	7,217	625,555	99.61	9,677	1	.01	15,259	2.43	1	12,056	1.92
1975	-	628,015	2,223	627,778	99.96	2,460	-	-	15,259	2.43	-	12,056	1.92
1976	-	628,015	231	628,009	99.99	237	-	-	15,259	2.43	-	12,056	1.92
1977	-	628,015	6	628,015	100.00	6	-	-	15,259	2.43	-	12,056	1.92
1978	-	628,015	-	628,015	100.00	-	-	-	15,259	2.43	-	12,056	1.92
1979	-	628,015	-	628,015	100.00	-	-	-	15,259	2.43	-	12,056	1.92

Table 19

**Termination of FHA Home Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Insurance written ^a		Total terminations			Number of mortgages with insurance in force beginning of year	Foreclosures and assigned mortgages ^b				FHA acquisitions		
	Number of cases for the period	Cumulative through end of year	Number for the period	Cumulative through end of year			During the period		Cumulative through end of year		Number for the period	Cumulative through end of year	
				Number	Percent of total insured		Number	Percent of in force	Number	Percent of total insured		Number	Percent of total insured
Section 809:													
1960	1,526	5,199	44	61	1.17	3,656	15	0.41	16	0.31	15	16	0.31
1965	2,375	12,603	276	982	7.79	9,522	72	.76	326	2.59	72	326	2.59
1970	206	15,794	234	2,583	16.35	13,239	163	1.23	1,258	7.97	150	1,243	7.87
1971	262	16,040	284	2,867	17.87	13,211	99	.75	1,357	8.46	98	1,341	8.36
1972	237	16,266	479	3,346	20.57	13,173	50	.38	1,407	8.65	50	1,391	8.55
1973	88	16,350	545	3,891	23.80	12,920	42	.33	1,449	8.86	41	1,432	8.76
1974	54	16,399	464	4,355	26.56	12,459	17	.14	1,466	8.94	17	1,449	8.84
1975	126	16,521	436	4,791	29.00	12,044	20	.17	1,486	8.99	19	1,468	8.89
1976	109	16,630	579	5,370	32.29	11,730	3	.03	1,489	8.95	1	1,469	8.83
1977	117	16,747	911	6,281	37.51	11,260	3	.03	1,492	8.91	1	1,470	8.78
1978	23	16,770	818	7,099	42.33	10,466	3	.03	1,495	8.91	1	1,471	8.77
1979	-	16,770	651	7,750	46.21	9,671	1	.01	1,496	8.92	-	1,471	8.77
Section 903:													
1955	2,695	56,289	3,438	4,488	7.97	52,544	2,534	4.82	3,228	5.73	2,534	3,228	5.73
1960	-	57,156	1,664	14,757	25.82	44,063	997	2.26	10,355	18.12	997	10,351	18.11
1965	-	57,156	2,649	26,941	47.14	32,864	771	2.35	15,386	26.92	762	15,117	26.45
1970	-	57,157	1,353	36,179	63.30	22,331	223	1.00	17,128	29.97	118	16,727	29.27
1971	-	57,157	1,178	37,357	65.36	20,978	66	.31	17,194	30.08	61	16,788	29.37
1972	-	57,157	1,105	48,462	67.29	19,800	32	.16	17,226	30.14	131	16,919	29.60
1973	-	57,157	1,170	39,632	69.34	18,695	26	.14	17,252	30.18	26	16,945	29.65
1974	-	57,157	844	40,476	70.82	17,525	13	.07	17,265	30.21	11	16,956	29.67
1975	-	57,157	781	41,257	72.18	16,681	2	.01	17,267	30.21	3	16,959	29.67
1976	-	57,157	1,507	42,764	74.82	15,900	4	.03	17,271	30.22	2	16,961	29.67
1977	-	57,157	1,515	44,279	77.47	14,393	5	.03	17,276	30.23	3	16,964	29.68
1978	-	57,152	2,395	44,674	81.67	12,878	1	.01	17,277	30.23	-	16,964	29.68
1979	-	57,151	1,234	47,908	8.383	10,480	31	.30	17,308	30.28	31	16,995	29.74

Note: In some instances cumulative figures may decrease, under sections having little activity, due to adjustments.

^a Beginning in 1978 cumulative insurance written is adjusted to include (1) cancellations - cases which previously were insured in error and subsequently corrected by deducting them from cumulative insurance written and (2) reentries - cancellation cases which have been corrected and added to cumulative insurance written.

^b Includes foreclosures with titles transferred to FHA or retained by mortgagees and assignments of mortgages to FHA.

^c Includes Sec. 611 but excludes Sec. 2 home loans.

Table 20

**Termination of FHA Multifamily Housing Mortgage Insurance,
Selected Years, 1950-1979**

Year	Total terminations					Foreclosures and assigned mortgages ^a				
	Number for the period		Cumulative through end of year			Number for the period		Cumulative through end of year		
	Number of mortgages	Number of units	Number of mortgages	Dwelling units		Number of mortgages	Number of units	Number of mortgages	Dwelling units	
				Number	Percent of total insured				Number	Percent of total insured
All sections ^{bc}										
1950	137	10,961	533	52,232	10.54	66	2,646	112	9,005	1.82
1955	290	16,991	1,419	112,232	16.56	98	6,909	475	34,325	5.06
1960	317	19,778	3,023	198,532	22.30	118	10,425	875	70,017	7.86
1965	532	41,953	5,732	405,097	34.90	114	10,726	1,330	114,844	9.89
1970	421	26,594	7,366	535,559	33.69	68	5,348	1,690	159,592	10.04
1971	625	44,002	7,991	579,561	31.99	150	15,174	1,840	174,766	9.65
1972	785	51,816	8,776	631,377	31.58	235	18,980	2,075	193,746	9.69
1973	1,005	68,619	9,781	699,996	33.03	414	33,567	2,489	227,313	10.73
1974	681	51,709	10,462	751,705	34.58	367	34,826	2,856	262,139	12.06
1975	853	83,391	11,315	835,096	37.76	585	70,240	3,441	332,379	15.03
1976	561	52,279	11,876	887,375	38.76	363	41,570	3,804	373,949	16.33
1977	792	56,432	12,668	943,807	39.34	248	26,335	4,052	400,284	16.69
1978	517	37,651	13,185	981,458	38.94	127	12,202	4,179	412,486	16.36
1979	453	34,620	13,638	1,016,078	38.85	146	12,961	4,325	425,447	16.27
Section 207 Rental ^c										
1950	18	2,883	327	37,252	81.16	-	-	25	4,483	9.77
1955	20	1,710	384	42,326	52.54	10	887	40	5,763	7.15
1960	22	2,223	448	47,897	36.72	13	1,754	68	9,473	7.26
1965	57	7,292	686	74,146	32.75	21	2,336	166	21,510	9.50
1970	24	3,596	865	96,984	38.80	7	846	252	33,086	13.24
1971	48	6,332	913	103,316	39.14	8	956	260	34,042	12.89
1972	69	8,657	982	111,973	40.92	7	1,404	267	35,446	12.95
1973	108	12,857	1,090	124,830	44.86	17	2,084	284	37,530	13.49
1974	46	5,176	1,136	130,006	46.38	19	2,449	303	39,979	14.26
1975	55	9,075	1,191	139,081	49.36	33	7,005	336	46,984	16.67
1976	35	4,080	1,226	143,161	65.61	18	3,094	354	50,078	22.95
1977	97	11,582	1,323	154,743	54.30	22	3,921	376	53,999	18.95
1978	56	7,489	1,379	162,232	56.92	7	1,177	383	55,176	19.36
1979	57	6,271	1,436	168,503	59.10	4	348	387	55,524	19.47
Section 207 Mobile:										
1960	-	-	1	(200)	100.00	-	-	1	(200)	100.00
1965	1	(333)	4	(933)	26.53	1	(333)	2	(533)	15.15
1970	-	-	7	(1,335)	6.65	-	-	3	(681)	3.39
1971	-	-	7	(1,335)	2.84	-	-	3	(681)	1.45
1972	21	(3,874)	28	(5,209)	8.92	12	(2,081)	15	(2,762)	4.73
1973	43	(7,695)	71	(12,904)	21.11	27	(4,699)	42	(7,461)	12.20
1974	34	(6,781)	105	(19,685)	31.71	25	(5,336)	67	(12,797)	20.61
1975	30	(4,966)	135	(24,651)	39.16	28	(4,687)	95	(17,484)	27.77
1976	28	(5,604)	163	(30,255)	47.28	24	(4,841)	119	(22,325)	34.89
1977	29	(5,101)	192	(35,356)	55.31	19	(3,226)	138	(25,551)	39.97
1978	17	(2,460)	209	(37,816)	58.57	4	(626)	142	(26,177)	40.54
1979	9	(1,107)	218	(38,923)	60.38	9	(1,477)	151	(27,654)	42.66

Table 20

**Termination of FHA Multifamily Housing Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Total terminations					Foreclosures and assigned mortgages ^a				
	Number for the period		Cumulative through end of year			Number for the period		Cumulative through end of year		
	Number of mortgages	Number of units	Number of mortgages	Dwelling units		Number of mortgages	Number of units	Number of mortgages	Dwelling units	
				Number	Percent of total insured				Number	Percent of total insured
Section 213 Sales:										
1955	89	3,029	186	11,993	99.03	-	-	3	211	1.74
1960	116	1,904	960	26,309	91.97	-	-	3	211	.74
1965	22	443	1,377	34,098	99.66	-	-	3	211	.62
1970	-	-	1,425	34,732	100.00	-	-	3	211	.61
1971	-	-	1,425	34,732	100.00	-	-	3	211	.61
1972	-	-	1,425	34,732	100.00	-	-	3	211	.61
1973	-	-	1,425	34,732	100.00	-	-	3	211	.61
1974	-	-	1,425	34,732	100.00	-	-	3	211	.61
1975	-	-	1,425	34,732	100.00	-	-	3	211	.61
1976	-	-	1,425	34,732	100.00	-	-	3	211	.61
1977	-	-	1,425	34,732	100.00	-	-	3	211	.61
1978	-	-	1,425	34,732	100.00	-	-	3	211	.61
1979	-	-	1,425	34,732	100.00	-	-	3	211	.61
Section 213 Management:										
1955	1	44	2	56	.26	-	-	-	-	-
1960	3	278	7	428	1.20	3	278	5	370	1.03
1965	16	1,982	61	6,955	9.52	13	1,695	46	5,155	7.05
1970	1	29	110	13,301	16.41	1	29	88	9,753	12.03
1971	3	283	113	13,584	16.73	3	283	91	10,036	12.36
1972	10	286	123	13,870	17.08	2	138	93	10,174	12.53
1973	8	712	131	14,582	17.92	7	498	100	10,672	13.12
1974	1	304	132	14,886	18.28	1	304	101	10,976	13.48
1975	3	346	135	15,232	18.71	2	91	103	11,067	13.59
1976	1	127	136	15,359	18.86	-	-	103	11,067	13.59
1977	4	295	240	15,654	19.14	1	38	104	11,105	13.58
1978	1	200	141	15,854	19.37	-	-	104	11,105	13.57
1979	-	-	141	15,854	19.37	-	-	104	11,105	13.57
Section 220:										
1965	8	831	33	4,951	10.04	5	716	18	3,667	7.44
1970	1	76	57	9,316	15.07	1	76	38	7,625	12.33
1971	9	2,322	66	11,638	17.79	5	1,126	43	8,751	13.38
1972	8	1,652	74	13,290	19.74	5	1,293	48	10,044	14.92
1973	10	1,673	84	14,963	21.85	7	1,268	55	11,312	16.52
1974	11	888	95	15,851	22.83	8	859	63	12,171	17.53
1975	24	6,240	119	22,091	31.49	20	5,734	83	17,905	25.52
1976	6	759	125	22,850	32.38	1	178	84	18,083	25.62
1977	12	1,510	137	24,360	33.74	5	980	89	19,063	26.40
1978	13	4,054	150	28,414	37.88	2	791	91	19,854	26.47
1979	12	3,182	162	31,596	40.59	1	130	92	19,984	25.67

Table 20

**Termination of FHA Multifamily Housing Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Total terminations					Foreclosures and assigned mortgages ^a				
	Number for the period		Cumulative through end of year			Number for the period		Cumulative through end of year		
	Number of mortgages	Number of units	Number of mortgages	Dwelling units		Number of mortgages	Number of units	Number of mortgages	Dwelling units	
				Number	Percent of total insured				Number	Percent of total insured
Section 221 Market rate:										
1960	5	930	5	930	17.78	5	930	5	930	17.78
1965	8	432	33	4,544	32.62	8	432	25	3,274	23.51
1970	4	499	62	8,238	7.17	4	499	49	6,262	5.45
1971	34	4,041	96	12,279	6.32	29	3,611	78	9,873	5.08
1972	49	5,193	145	17,472	6.84	40	4,414	118	14,287	5.59
1973	102	12,035	247	29,507	9.90	89	10,229	207	24,516	8.23
1974	104	11,296	351	40,803	12.88	91	9,860	298	34,376	10.85
1975	206	28,398	557	69,201	20.90	204	28,303	502	62,679	18.93
1976	125	18,090	682	87,291	23.02	119	17,466	621	80,145	21.13
1977	78	7,570	760	94,861	21.08	61	5,877	682	86,022	19.12
1978	78	8,614	838	103,475	19.42	41	4,735	723	90,757	17.04
1979	57	7,176	895	110,651	18.30	35	3,833	758	94,590	15.84
Section 221 BMR:										
1965	4	470	6	954	2.42	4	470	6	954	2.42
1970	123	13,115	148	16,913	9.30	34	3,139	52	5,430	2.99
1971	65	7,314	213	24,227	12.85	49	5,570	101	11,000	5.84
1972	62	7,776	275	32,003	16.87	59	7,198	160	18,198	9.59
1973	90	10,226	365	42,228	22.26	86	9,888	246	28,086	14.81
1974	88	9,047	453	51,275	27.04	88	9,170	334	37,256	19.65
1975	70	8,673	523	59,948	31.60	70	8,673	404	45,929	24.21
1976	37	5,499	560	65,447	34.50	35	5,385	439	51,314	27.05
1977	39	5,237	599	70,684	37.26	30	4,449	469	55,753	29.40
1978	16	1,854	615	72,538	38.24	15	1,891	484	57,654	30.39
1979	13	1,443	628	73,981	39.00	22	2,114	506	59,768	31.51
Section 221 BMR Rehab. Sales										
1970	115	713	212	1,352	43.94	8	48	11	70	2.27
1971	82	540	294	1,892	59.01	3	18	14	88	2.74
1972	36	225	330	2,117	65.77	18	103	32	191	5.93
1973	27	163	357	2,280	70.83	22	139	54	330	10.25
1974	5	28	362	2,308	69.88	5	28	59	358	10.84
1975	5	36	367	2,344	70.97	3	20	62	378	11.44
1976	7	125	374	2,489	74.39	6	119	68	497	14.97
1977	2	12	376	2,481	74.75	2	12	70	509	15.34
1978	1	7	377	2,488	24.96	1	7	71	516	15.55
1979	3	19	380	2,507	75.53	3	19	74	535	16.12
Section 223(d) BMR Loans:^c										
1974	2	(200)	2	(200)	18.71	2	(200)	2	(200)	18.71
1975	2	(200)	4	(400)	19.63	2	(200)	4	(400)	19.63
1976	1	(70)	5	(470)	12.87	1	(70)	5	(470)	12.87
1977	1	(760)	6	(1,230)	22.47	1	(760)	6	(1,230)	22.47
1978	1	(100)	7	(1,330)	17.58	1	(100)	7	(1,330)	17.58
1979	3	(513)	10	(1,843)	18.96	2	(229)	9	(1,559)	16.04

Table 20

**Termination of FHA Multifamily Housing Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Total terminations					Foreclosures and assigned mortgages ⁸				
	Number for the period		Cumulative through end of year			Number for the period		Cumulative through end of year		
	Number of mortgages	Number of units	Number of mortgages	Dwelling units		Number of mortgages	Number of units	Number of mortgages	Dwelling units	
				Number	Percent of total insured				Number	Percent of total insured
Section 223(f):										
1977	2	550	2	550	1.77	1	492	1	492	1.58
1978	3	556	5	1,106	1.85	3	556	4	1,048	1.75
1979	4	1,188	9	2,294	3.00	1	41	5	1,089	1.41
Section 231:										
1965	13	2,116	29	4,683	12.97	11	1,921	24	4,190	11.61
1970	3	292	77	16,253	40.18	1	192	65	14,883	36.80
1971	5	521	82	16,774	41.28	4	489	69	15,372	37.83
1972	2	228	84	17,002	41.06	-	-	69	15,372	37.12
1973	3	482	87	17,484	41.44	1	320	70	15,692	37.19
1974	3	384	90	17,868	41.75	1	292	71	15,984	37.35
1975	5	447	95	18,315	42.19	2	263	73	16,247	37.42
1976	3	351	98	18,666	38.42	2	330	75	16,577	34.12
1977	3	260	101	18,926	32.90	1	71	76	16,648	28.94
1978	7	481	108	19,407	30.93	1	116	77	16,764	26.72
1979	4	432	112	19,839	30.94	2	409	79	17,173	26.78
Section 232:										
1965	13	(1,384)	23	(2,586)	7.80	6	(850)	11	(1,645)	4.97
1970	15	(1,077)	90	(8,234)	10.85	6	(447)	27	(3,152)	4.15
1971	26	(2,721)	116	(10,955)	12.51	13	(1,609)	40	(4,761)	5.44
1972	38	(4,115)	154	(15,070)	15.37	13	(1,848)	53	(6,609)	6.74
1973	32	(3,384)	186	(18,454)	17.55	12	(1,435)	65	(8,044)	7.65
1974	18	(2,174)	204	(20,628)	18.67	2	(455)	67	(8,499)	7.69
1975	38	(4,441)	242	(25,069)	21.54	11	(2,057)	78	(10,556)	9.07
1976	24	(3,182)	266	(28,251)	22.44	6	(1,222)	84	(11,778)	9.36
1977	54	(5,932)	320	(34,183)	25.28	13	(2,331)	97	(14,109)	10.44
1978	41	(3,867)	361	(38,050)	26.89	5	(707)	102	(14,816)	10.47
1979	32	(3,544)	393	(41,594)	28.63	6	(1,506)	108	(16,322)	11.24
Section 233:										
1971	8	794	8	794	21.88	8	794	8	794	21.88
1972	5	277	13	1,071	24.60	5	277	13	1,071	24.60
1973	4	106	17	1,177	26.19	4	106	17	1,177	26.19
1974	-	-	17	1,177	26.18	-	-	17	1,177	26.18
1975	3	280	20	1,457	30.05	3	280	20	1,457	30.05
1976	1	178	21	1,635	33.73	-	-	20	1,457	30.05
1977	2	454	23	2,089	43.09	2	454	22	1,911	39.42
1978	-	-	23	2,089	43.09	-	-	22	1,911	39.42
1979	-	-	23	2,089	43.09	5	455	27	2,366	48.80
Section 234:										
1970	35	2,585	57	4,683	65.47	-	-	1	523	7.31
1971	88	5,631	145	10,314	70.59	1	16	2	539	3.69
1972	127	7,626	272	17,940	76.17	-	-	2	539	2.29
1973	134	7,319	406	25,259	84.37	-	-	2	539	1.80
1974	78	4,115	484	29,374	89.89	1	6	3	545	1.67
1975	58	3,180	542	32,554	95.87	-	-	3	545	1.61
1976	16	631	558	33,185	93.97	-	-	3	545	1.54
1977	34	1,583	592	34,768	95.11	1	120	4	665	1.79
1978	26	1,004	618	35,772	96.21	-	-	4	665	1.79
1979	32	1,242	650	37,014	95.46	-	-	4	665	1.71

Table 20

**Termination of FHA Multifamily Housing Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Total terminations					Foreclosures and assigned mortgages ^a				
	Number for the period		Cumulative through end of year			Number for the period		Cumulative through end of year		
	Number of mortgages	Number of units	Number of mortgages	Dwelling units		Number of mortgages	Number of units	Number of mortgages	Dwelling units	
				Number	Percent of total insured				Number	Percent of total insured
Section 235(j):										
1970	1	7	1	7	0.88	-	-	-	-	-
1971	34	191	35	198	13.59	1	7	1	7	0.48
1972	55	349	90	547	32.46	21	137	22	144	8.54
1973	62	389	152	936	51.37	32	206	54	350	19.21
1974	30	182	182	1,118	60.24	7	48	61	398	21.44
1975	18	103	200	1,221	65.61	15	84	76	482	25.89
1976	19	117	219	1,338	63.08	15	95	91	577	27.20
1977	5	26	224	1,364	64.31	2	12	93	589	27.77
1978	6	36	230	1,400	66.00	3	21	96	610	28.76
1979	2	13	232	1,413	66.62	2	13	98	623	29.37
Section 236:										
1970	3	456	3	456	.37	-	-	-	-	-
1971	19	1,969	22	2,425	1.04	19	1,969	19	1,969	.85
1972	53	4,227	75	6,652	1.99	47	3,663	66	5,632	1.68
1973	99	8,459	174	15,111	3.79	94	8,165	160	13,797	3.46
1974	118	11,515	292	26,626	6.22	108	10,579	268	24,376	5.70
1975	186	19,522	478	46,148	10.34	184	19,287	452	43,663	9.78
1976	127	12,682	605	58,830	12.82	127	12,682	579	56,345	12.28
1977	71	7,885	676	66,715	14.44	71	7,762	650	64,107	13.88
1978	36	2,591	712	69,306	14.97	36	2,591	686	66,698	14.41
1979	17	1,577	729	70,883	15.30	47	4,717	733	71,415	15.41
Section 241:^c										
1972	1	(132)	1	(132)	4.37	1	(132)	1	(132)	4.37
1973	-	-	1	(132)	3.58	-	-	1	(132)	3.58
1974	1	(150)	2	(282)	6.35	-	-	1	(132)	2.97
1975	1	(90)	3	(372)	7.73	1	(90)	2	(222)	4.61
1976	1	(46)	4	(418)	6.79	-	-	2	(222)	3.61
1977	2	(200)	6	(618)	7.87	2	(200)	4	(422)	4.10
1978	3	(244)	9	(862)	8.26	-	-	4	(422)	4.04
1979	2	(484)	11	(1,346)	11.08	-	-	4	(422)	3.47
Section 242:^c										
1973	2	(946)	2	(946)	5.42	-	-	-	-	-
1974	6	(1,180)	8	(2,126)	9.92	2	(430)	2	(430)	2.01
1975	-	-	7	(1,827)	7.36	-	-	2	(430)	1.73
1976	-	-	7	(1,827)	5.63	-	-	2	(430)	1.32
1977	6	(1,594)	13	(3,421)	9.14	-	-	2	(430)	1.15
1978	2	(456)	15	(3,877)	9.57	-	-	2	(430)	1.06
1979	5	(1,148)	20	(5,025)	11.67	1	(218)	3	(648)	1.51

Table 20

**Termination of FHA Multifamily Housing Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Total terminations					Foreclosures and assigned mortgages ^a				
	Number for the period		Cumulative through end of year			Number for the period		Cumulative through end of year		
	Number of mortgages	Number of units	Number of mortgages	Dwelling units		Number of mortgages	Number of units	Number of mortgages	Dwelling units	
				Number	Percent of total insured				Number	Percent of total insured
Sections 608 and 608-610:										
1950	118	7,978	225	14,880	3.45	66	2,646	87	4,522	1.05
1955	166	10,450	805	53,902	11.48	76	4,359	415	26,380	5.62
1960	157	13,009	1,494	109,121	23.24	83	6,029	720	49,710	10.59
1965	386	27,917	3,335	257,243	54.78	43	2,880	931	63,826	13.59
1970	82	3,592	4,067	310,154	66.05	5	519	996	69,085	14.71
1971	197	13,425	4,264	323,579	68.91	5	265	1,001	69,350	14.77
1972	241	14,395	4,505	337,974	71.97	5	353	1,006	69,703	14.84
1973	269	13,368	4,774	351,342	74.82	15	664	1,021	70,367	14.98
1974	126	7,751	4,900	359,093	76.47	4	731	1,025	71,098	15.14
1975	146	6,979	5,046	366,072	77.96	5	412	1,030	71,510	15.23
1976	126	9,487	5,172	375,559	79.98	9	2,068	1,039	73,578	15.67
1977	325	17,047	5,497	392,606	83.61	11	1,562	1,050	75,140	16.00
1978	197	9,926	5,694	402,532	85.72	5	164	1,055	75,304	16.04
1979	198	11,877	5,892	414,409	88.25	6	882	1,061	76,186	16.22
Section 803 Mil.:										
1955	4	1,069	5	1,124	1.35	4	1,069	5	1,124	1.35
1960	-	-	30	6,169	7.27	-	-	29	5,669	6.68
1965	-	-	34	6,592	7.77	-	-	33	6,092	7.18
1970	-	-	37	7,767	9.15	-	-	33	6,092	7.18
1971	1	400	38	8,167	9.62	-	-	33	6,092	7.18
1972	1	600	39	8,767	10.33	-	-	33	6,092	7.18
1973	1	300	40	9,067	10.68	-	-	33	6,092	7.18
1974	2	510	42	9,577	11.28	1	500	34	6,592	7.77
1975	-	-	42	9,577	11.28	-	-	34	6,592	7.77
1976	-	-	42	9,577	11.28	-	-	34	6,592	7.77
1977	4	774	46	10,351	12.19	1	225	35	6,817	8.03
1978	1	300	47	10,651	12.55	-	-	35	6,817	8.03
1979	-	-	47	10,651	12.55	-	-	35	6,817	8.03
Section 803 ASH:										
1960	12	1,362	20	3,362	3.32	12	1,362	12	1,362	1.35
1965	-	-	32	4,866	4.04	-	-	24	2,866	2.38
1970	9	1,166	50	7,531	6.25	-	-	24	2,866	2.38
1971	1	169	51	7,700	6.39	-	-	24	2,866	2.38
1972	3	269	54	7,969	6.61	-	-	24	2,866	2.38
1973	-	-	54	7,969	6.61	-	-	24	2,866	2.38
1974	3	489	57	8,458	7.02	-	-	24	2,866	2.38
1975	-	-	57	8,458	7.02	-	-	24	2,866	2.38
1976	-	-	57	8,458	7.02	-	-	24	2,866	2.38
1977	10	1,095	67	9,553	7.92	-	-	24	2,866	2.38
1978	1	26	68	9,579	7.95	-	-	24	2,866	2.38
1979	-	-	68	9,579	7.95	-	-	24	2,866	2.38

Table 20

**Termination of FHA Multifamily Housing Mortgage Insurance,
Selected Years, 1950-1979 (continued)**

Year	Total terminations					Foreclosures and assigned mortgages ^a				
	Number for the period		Cumulative through end of year			Number for the period		Cumulative through end of year		
	Number of mortgages	Number of units	Number of mortgages	Dwelling units		Number of mortgages	Number of units	Number of mortgages	Dwelling units	
				Number	Percent of total insured				Number	Percent of total insured
Section 810:										
1965	1	200	2	259	12.66	1	200	2	259	12.66
1970	-	-	8	866	31.98	-	-	8	866	31.98
1971	1	70	9	936	34.56	1	70	9	936	34.56
1972	-	-	9	936	34.56	-	-	9	936	34.56
1973	2	250	11	1,186	43.80	-	-	9	936	34.56
1974	-	-	11	1,186	43.80	-	-	9	936	34.56
1975	-	-	11	1,186	43.80	-	-	9	936	34.56
1976	-	-	11	1,186	43.80	-	-	9	936	34.56
1977	-	-	11	1,186	43.80	-	-	9	936	34.56
1978	1	60	12	1,246	46.01	-	-	9	936	34.56
1979	1	200	13	1,446	53.40	-	-	9	936	34.56
Section 908:										
1955	8	594	12	847	9.98	8	594	12	847	9.98
1960	2	72	33	2,332	27.40	2	72	32	2,292	27.01
1965	3	270	52	3,822	45.04	1	76	39	2,840	33.47
1970	3	468	62	5,022	59.19	-	-	39	2,840	33.47
1971	-	-	62	5,022	59.19	-	-	39	2,840	33.47
1972	2	56	64	5,078	59.85	-	-	39	2,840	33.47
1973	2	281	66	5,359	63.16	-	-	39	2,840	33.47
1974	1	24	67	5,383	63.44	-	-	39	2,840	33.47
1975	2	112	69	5,495	64.76	1	88	40	2,928	34.51
1976	1	153	70	5,648	66.56	1	153	41	3,081	36.31
1977	5	552	75	6,200	73.07	2	360	43	3,441	40.55
1978	3	453	78	6,653	78.41	2	153	45	3,594	42.36
1979	-	-	78	6,653	78.41	-	-	45	3,594	42.36
Section 1002: ^c										
1970	2	(1,338)	3	(1,763)	8.98	1	(1,250)	1	(1,250)	6.37
1971	4	(544)	7	(2,307)	10.87	1	(101)	2	(1,351)	6.37
1972	2	(327)	9	(2,634)	12.27	-	-	2	(1,351)	6.29
1973	6	(1,911)	15	(4,545)	22.19	-	-	2	(1,351)	6.60
1974	3	(360)	18	(4,905)	23.46	1	(200)	3	(1,551)	7.42
1975	2	(427)	20	(5,332)	24.60	1	(255)	4	(1,806)	8.33
1976	-	-	20	(5,749)	26.30	-	-	3	(1,551)	7.09
1977	1	(2,540)	21	(8,289)	36.93	-	-	3	(1,551)	6.91
1978	5	(12,522)	26	(20,811)	91.60	1	(1,915)	4	(3,466)	15.26
1979	1	(32)	27	(20,843)	89.48	-	-	4	(3,466)	14.88
Title XI: ^c										
1973	1	(9)	1	(9)	1.84	1	(9)	1	(9)	1.84
1974	1	(3)	2	(12)	2.45	1	(3)	2	(12)	2.45
1975	-	-	2	(12)	1.44	-	-	2	(12)	1.44
1976	3	(65)	5	(77)	9.25	-	-	2	(12)	1.44
1977	6	(169)	11	(246)	29.57	-	-	2	(12)	1.44
1978	2	(28)	13	(274)	32.93	-	-	2	(12)	1.44
1979	1	(20)	14	(294)	33.95	-	-	2	(12)	1.39

^a Includes mortgage notes and property titles transferred to FHA. Also includes foreclosed projects retained by mortgages with termination of FHA insurance contracts: Sec. 207, 8 projects with 631 units; Sec. 207 Mobile, 1 project; Sec. 236, 2 projects with 252 units; Sec. 608, 6 projects with 107 units.

^b Includes Sec. 611.

^c Dwelling unit totals exclude mobile home spaces under Sec. 207, nursing home beds under Sec. 232, loans under Sec. 223(d), loans under Sec. 241, beds under Sec. 242, lots for subdivision development under Title X, and full-time professionals under Title XI.

Table 21

**Default Status of FHA-Insured Home Mortgages,
Selected Years, 1950-1979**

As of year end	Insured mortgages in force ^a	Defaults and potential FHA acquisitions					
		Total defaults		Foreclosures in process		Mortgage ^b inventory	
		Number	Percent of in force	Number	Percent of in force	Number	Percent of in force
All sections:^c							
1950	1,511,402	17,058	1.13	1,167	0.08	950	0.06
1955	2,140,936	14,988	.70	2,755	.13	807	.04
1960	3,093,034	26,850	.87	4,201	.14	3,276	.11
1965	4,090,458	64,018	1.57	13,053	.32	8,055	.20
1966	4,250,061	60,368	1.42	13,681	.32	7,190	.17
1967	4,401,885	63,184	1.44	13,933	.32	5,269	.12
1968	4,573,459	61,604	1.35	13,093	.29	4,684	.10
1969	4,792,523	70,832	1.48	15,079	.31	4,551	.09
1970	5,067,933	93,005	1.84	20,697	.41	7,121	.14
1971	5,339,974	120,818	2.26	25,503	.48	10,537	.20
1972	5,396,288	148,614	2.75	28,838	.53	13,867	.26
1973	5,194,953	134,086	2.58	25,828	.50	12,956	.25
1974	5,060,474	121,676	2.40	24,553	.49	9,990	.20
1975	4,983,297	110,826	2.22	18,956	.38	9,542	.19
1976	4,894,170	58,587	1.20	17,949	.37	n.a.	n.a.
1977	4,798,302	54,651	1.14	18,154	.38	n.a.	n.a.
1978	4,673,113	53,544	1.15	15,950	.34	n.a.	n.a.
1979	4,757,789	51,637	1.09	13,593	.29	n.a.	n.a.
Section 8:							
1950	209	-	-	-	-	-	-
1955	36,872	418	1.13	47	.13	49	0.13
1960	30,694	394	1.28	57	.19	43	.14
1965	21,370	346	1.62	52	.24	39	.18
1966	19,731	208	1.05	36	.18	12	.06
1967	18,435	214	1.16	45	.24	7	.04
1968	17,062	170	1.00	41	.24	2	.01
1969	15,842	207	1.31	32	.20	7	.04
1970	14,667	164	1.12	32	.22	3	.02
1971	13,131	156	1.19	27	.21	7	.05
1972	11,953	101	.85	21	.18	-	-
1973	11,120	75	.67	20	.18	-	-
1974	9,347	67	.72	14	.15	-	-
1975	8,350	48	.57	7	.08	1	.01
1976	6,658	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1977	5,768	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1978	4,617	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1979	2,965	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Section 203							
1950	1,119,967	9,480	0.85	502	0.04	306	0.03
1955	1,760,905	8,866	.50	1,515	.09	430	.02
1960	2,697,106	22,490	.83	3,523	.13	2,844	.11
1965	3,584,655	55,343	1.54	10,717	.30	6,642	.19
1966	3,724,696	52,520	1.41	11,566	.31	5,926	.16
1967	3,866,836	55,294	1.43	11,780	.30	4,233	.11
1968	4,021,422	54,380	1.35	11,280	.28	3,750	.09
1969	4,162,713	60,368	1.45	12,239	.29	3,394	.08
1970	4,270,264	72,097	1.69	14,498	.34	4,405	.10
1971	4,329,935	82,858	1.91	16,427	.38	5,515	.13
1972	4,248,267	91,426	2.15	17,017	.40	6,058	.14
1973	4,026,849	73,858	1.83	13,415	.33	5,583	.14
1974	3,915,832	68,837	1.76	12,913	.33	4,558	.12
1975	3,863,469	64,078	1.66	10,511	.27	5,055	.10
1976	3,810,802	35,153	.92	11,426	.30	n.a.	n.a.
1977	3,755,928	31,849	.84	11,391	.30	n.a.	n.a.
1978	3,650,123	32,418	.89	10,851	.30	n.a.	n.a.
1979	3,636,020	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Table 21

**Default Status of FHA-Insured Home Mortgages,
Selected Years, 1950-1979 (continued)**

As of year end	Insured mortgages in force ^a	Defaults and potential FHA acquisitions					
		Total defaults		Foreclosures in process		Mortgagee inventory ^b	
		Number	Percent of in force	Number	Percent of in force	Number	Percent of in force
Section 203(k):							
1965	1,819	3	0.16	1	0.05	-	-
1966	1,945	2	.10	-	-	-	-
1967	1,994	5	.25	2	.10	1	0.05
1968	2,020	1	.05	-	-	-	-
1969	2,000	4	.20	-	-	-	-
1970	1,990	11	.55	2	.10	-	-
1971	1,943	8	.41	1	.05	-	-
1972	1,841	11	.60	-	-	-	-
1973	1,760	12	.68	-	-	-	-
1974	1,576	32	2.03	1	.06	1	.06
1975	1,472	4	.27	-	-	-	-
1976	1,339	7	.53	1	.11	n.a.	n.a.
1977	1,215	10	.82	4	.33	n.a.	n.a.
1978	985	6	.61	2	.20	n.a.	n.a.
1979	866	5	.58	1	.12	n.a.	n.a.
Section 213:							
1955	11,654	133	1.14	12	0.10	33	0.28
1960	25,674	370	1.44	78	.30	44	.17
1965	21,953	520	2.37	161	.73	125	.57
1966	20,734	297	1.43	75	.36	89	.43
1967	19,874	212	1.07	65	.33	31	.16
1968	18,889	147	.78	41	.22	24	.13
1969	18,209	66	.36	15	.08	2	.01
1970	17,720	54	.30	17	.10	2	.01
1971	16,809	133	.79	23	.14	2	.01
1972	15,851	69	.44	6	.04	3	.02
1973	14,976	62	.41	12	.08	1	.01
1974	14,324	69	.48	9	.06	2	.01
1975	13,502	48	.36	2	.01	-	-
1976	12,606	13	.10	6	.05	n.a.	n.a.
1977	11,287	11	.10	3	.03	n.a.	n.a.
1978	9,780	9	.09	2	.02	n.a.	n.a.
1979	9,066	6	.07	4	.04	n.a.	n.a.
Section 220:^d							
1960	1,376	4	0.29	-	-	-	-
1965	3,748	49	1.31	14	0.37	9	0.24
1966	4,163	56	1.35	14	.34	3	.07
1967	4,369	63	1.44	23	.53	3	.07
1968	4,572	42	.92	12	.26	2	.04
1969	4,778	68	1.42	18	.38	5	.10
1970	4,788	75	1.57	27	.56	7	.15
1971	4,711	91	1.93	30	.64	7	.15
1972	4,588	179	3.90	20	.44	4	.09
1973	4,458	39	.87	4	.09	2	.04
1974	4,377	33	.75	9	.21	1	.02
1975	4,202	54	1.29	7	.17	2	.05
1976	4,065	33	.81	11	.27	n.a.	n.a.
1977	3,859	22	.60	7	.18	n.a.	n.a.
1978	3,687	35	.95	9	.24	n.a.	n.a.
1979	3,544	28	.79	3	.08	n.a.	n.a.

Table 21

Default Status of FHA-Insured Home Mortgages,
Selected Years, 1950-1979 (continued)

As of year end	Insured mortgages in force ^a	Defaults and potential FHA acquisitions					
		Total defaults		Foreclosures in process		Mortgagee inventory ^b	
		Number	Percent of in force	Number	Percent of in force	Number	Percent of in force
Section 221: ^c							
1960	21,448	835	3.89	199	0.93	64	0.30
1965	167,003	4,154	2.49	1,046	.63	786	.47
1966	196,065	4,646	2.37	1,200	.61	848	.43
1967	217,938	5,158	2.37	1,422	.65	792	.36
1968	248,572	5,282	2.12	1,280	.51	783	.32
1969	308,580	8,506	2.76	2,365	.77	1,051	.34
1970	373,239	15,919	4.27	5,746	1.38	2,385	.64
1971	450,829	23,430	5.20	6,263	1.39	3,818	.85
1972	498,840	30,491	6.11	6,958	1.39	5,414	1.09
1973	514,390	26,295	5.11	6,247	1.21	4,324	.84
1974	519,626	23,353	4.49	5,518	1.06	2,506	.48
1975	519,677	22,284	4.29	4,101	.79	3,044	.59
1976	514,637	12,984	2.52	5,066	.98	n.a.	n.a.
1977	507,195	12,413	2.45	5,006	.99	n.a.	n.a.
1978	493,125	12,061	2.45	4,347	.88	n.a.	n.a.
1979	478,559	10,572	2.21	3,681	.77	n.a.	n.a.
Section 221(h):							
1968	104	-	-	-	-	-	-
1969	918	-	-	-	-	-	-
1970	1,935	39	2.02	9	0.47	3	0.16
1971	2,448	68	2.78	10	.41	6	.25
1972	2,444	271	11.09	73	2.99	40	1.64
1973	2,420	265	10.95	47	1.94	50	2.07
1974	2,284	136	5.95	32	1.40	7	.31
1975	2,203	131	5.95	16	.73	15	.68
1976	2,147	97	4.52	47	2.19	n.a.	n.a.
1977	2,119	104	4.91	43	2.03	n.a.	n.a.
1978	2,055	93	4.53	57	2.77	n.a.	n.a.
1979	2,047	86	4.20	39	1.91	n.a.	n.a.
Section 222:							
1955	6,632	1	0.02	-	-	-	-
1960	82,453	614	.74	116	0.14	94	0.11
1965	135,798	2,038	1.50	545	.40	266	.20
1966	141,048	1,974	1.40	565	.40	265	.19
1967	145,163	1,678	1.16	437	.30	159	.11
1968	149,631	1,149	.77	300	.20	90	.06
1969	153,896	951	.62	236	.15	67	.04
1970	158,505	902	.57	198	.12	60	.04
1971	160,834	1,081	.67	249	.15	52	.03
1972	159,657	1,179	.74	236	.15	59	.04
1973	151,230	1,020	.67	184	.12	57	.04
1974	145,511	886	.61	171	.12	49	.03
1975	141,442	804	.57	139	.10	35	.02
1976	134,597	352	.26	107	.08	n.a.	n.a.
1977	126,581	303	.24	87	.07	n.a.	n.a.
1978	117,261	285	.24	82	.07	n.a.	n.a.
1979	109,867	238	.22	50	.06	n.a.	n.a.
Section 233:							
1965	180	-	-	-	-	-	-
1966	300	-	-	-	-	-	-
1967	301	6	1.99	2	0.66	-	-
1968	314	2	.64	2	.64	-	-
1969	332	4	1.20	4	1.20	-	-
1970	342	2	.58	1	.29	-	-
1971	342	4	1.17	1	.29	1	0.29
1972	330	21	6.36	5	1.52	1	.30
1973	351	10	2.85	-	-	-	-
1974	401	7	1.75	-	-	1	.25
1975	398	20	5.03	3	.75	4	1.01
1976	395	22	5.57	9	2.28	n.a.	n.a.
1977	384	22	5.73	4	1.04	n.a.	n.a.
1978	411	22	5.35	7	1.70	n.a.	n.a.
1979	441	25	5.67	7	1.59	n.a.	n.a.

Table 21

**Default Status of FHA-Insured Home Mortgages,
Selected Years, 1950-1979 (continued)**

As of year end	Insured mortgages in force ^a	Defaults and potential FHA acquisitions					
		Total defaults		Foreclosures in process		Mortgagee inventory ^b	
		Number	Percent of in force	Number	Percent of in force	Number	Percent of in force
Section 234:							
1965	666	-	-	-	-	-	-
1966	716	-	-	-	-	-	-
1967	917	6	0.65	1	0.11	-	-
1968	1,562	4	.26	1	.06	-	-
1969	3,118	15	.48	5	.16	-	-
1970	6,246	14	.22	3	.05	-	-
1971	10,472	115	1.10	17	.16	8	0.08
1972	16,371	352	2.15	106	.65	56	.34
1973	19,052	484	2.54	171	.90	54	.28
1974	19,995	407	2.04	138	.69	26	.13
1975	21,396	369	1.72	95	.44	20	.09
1976	21,957	280	1.28	107	.49	n.a.	n.a.
1977	21,653	273	1.30	114	.53	n.a.	n.a.
1978	20,578	223	1.08	95	.46	n.a.	n.a.
1979	20,111	226	1.12	93	.46	n.a.	n.a.
Section 235(i):							
1968	39	-	-	-	-	-	-
1969	25,571	140	0.55	31	0.12	5	0.02
1970	129,608	2,536	1.96	597	.46	136	.10
1971	266,807	12,300	4.61	2,370	.89	1,086	.41
1972	368,313	23,921	6.49	4,301	1.17	2,173	.59
1973	403,077	31,315	7.77	5,625	1.40	2,835	.70
1974	390,163	27,342	7.01	5,665	1.45	2,802	.72
1975	373,390	22,522	6.03	3,974	1.06	2,310	.62
1976	352,476	9,367	2.66	3,527	1.00	n.a.	n.a.
1977	323,920	7,124	2.20	2,647	.82	n.a.	n.a.
1978	294,068	5,898	2.01	1,940	.66	n.a.	n.a.
1979	271,781	5,160	1.90	1,532	.56	n.a.	n.a.
Section 235 Rev.:							
1976	837	-	-	-	-	-	-
1977	7,223	35	.48	4	.06	n.a.	n.a.
1978	15,699	121	.77	39	.25	n.a.	n.a.
1979	29,539	414	1.40	66	.22	n.a.	n.a.
Section 235(j):							
1970	208	7	3.37	-	-	-	-
1971	1,096	26	2.37	-	-	-	-
1972	1,861	73	3.92	10	0.54	4	0.21
1973	2,360	175	7.42	36	1.53	9	.38
1974	2,419	131	5.42	39	1.61	12	.50
1975	2,426	157	6.47	45	1.85	33	1.36
1976	2,339	105	4.49	52	2.22	n.a.	n.a.
1977	2,247	96	4.27	48	2.14	n.a.	n.a.
1978	2,090	61	2.92	22	1.05	n.a.	n.a.
1979	2,003	40	2.00	8	.40	n.a.	n.a.
Section 237:							
1969	453	3	0.66	-	-	-	-
1970	1,248	756	60.58	77	6.17	90	7.21
1971	2,040	127	6.23	35	1.72	17	.83
1972	2,733	282	10.32	57	2.09	47	1.72
1973	3,222	357	11.08	61	1.89	32	.99
1974	3,408	222	6.51	39	1.14	22	.65
1975	3,480	231	6.64	44	1.26	22	.63
1976	3,580	202	5.65	68	1.90	n.a.	n.a.
1977	3,642	185	5.08	71	1.95	n.a.	n.a.
1978	3,537	170	4.81	65	1.84	n.a.	n.a.
1979	3,351	144	4.30	49	1.46	n.a.	n.a.
Section 238(c):							
1979	20	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Table 21

Default Status of FHA-Insured Home Mortgages,
Selected Years, 1950-1979 (continued)

As of year end	Insured mortgages in force ^a	Defaults and potential FHA acquisitions					
		Total defaults		Foreclosures in process		Mortgagee inventory ^b	
		Number	Percent of in force	Number	Percent of in force	Number	Percent of in force
Section 240: ^c							
1970	3	-	-	-	-	-	-
1971	4	-	-	-	-	-	-
1972	4	3	75.00	1	25.00	-	-
1973	4	-	-	-	-	-	-
1974	3	-	-	-	-	-	-
1975	3	-	-	-	-	-	-
1976	3	-	-	-	-	-	-
1977	3	-	-	-	-	-	-
1978	3	-	-	-	-	-	-
1979	2	-	-	-	-	-	-
Section 244:							
1977	1,898	10	.53	6	.32	n.a.	n.a.
1978	3,606	47	1.30	14	.39	n.a.	n.a.
1979	6,772	92	1.36	40	.59	n.a.	n.a.
Section 245/203:							
1977	30	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1978	30,805	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1979	160,578	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Section 245/234:							
1978	528	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1979	1,962	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Section 245/244:							
1979	27	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Section 603 and 603-610:							
1950	391,226	7,578	1.94	665	0.17	644	0.16
1955	273,002	1,739	.64	200	.07	72	.03
1960	186,683	762	.41	65	.03	28	.01
1965	111,395	467	.42	53	.05	27	.02
1966	100,101	233	.23	32	.03	3	-
1967	87,458	236	.27	24	.03	18	.02
1968	72,234	152	.21	19	.03	11	.02
1969	60,517	151	.25	27	.04	1	-
1970	52,956	136	.26	22	.04	6	.01
1971	45,576	165	.36	15	.03	1	-
1972	31,596	98	.31	9	.03	-	-
1973	9,677	44	.45	1	.01	-	-
1974	2,460	11	.45	-	-	-	-
1975	237	5	2.11	1	.42	-	-
1976	6	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1977	-	-	-	-	-	-	-
1978	-	-	-	-	-	-	-
1979	-	-	-	-	-	-	-
Section 809:							
1960	5,138	37	0.72	10	0.19	2	0.04
1965	11,621	76	.65	28	.24	7	.06
1966	12,592	110	1.85	28	.22	20	.16
1967	12,896	78	.60	23	.18	14	.11
1968	13,119	101	.77	28	.21	12	.09
1969	13,239	90	.68	26	.20	4	.03
1970	13,211	81	.61	17	.13	11	.08
1971	13,173	69	.52	11	.08	4	.03
1972	12,920	69	.53	8	.06	7	.05
1973	12,459	25	.20	1	.01	7	.06
1974	12,044	85	.71	4	.03	2	.02
1975	11,730	38	.32	5	.04	-	-
1976	11,260	10	.09	1	.01	n.a.	n.a.
1977	10,466	8	.08	-	-	n.a.	n.a.
1978	9,671	5	.05	-	-	n.a.	n.a.
1979	9,020	8	.09	-	-	n.a.	n.a.

Table 21

**Default Status of FHA-Insured Home Mortgages,
Selected Years, 1950-1979 (continued)**

As of year end	Insured mortgages in force ^a	Defaults and potential FHA acquisitions					
		Total defaults		Foreclosures in process		Mortgagee inventory ^b	
		Number	Percent of in force	Number	Percent of in force	Number	Percent of in force
Section 903:							
1955	51,801	3,831	7.40	981	1.89	223	0.43
1960	42,399	1,344	3.17	153	.36	157	.37
1965	30,215	1,022	3.38	436	1.44	154	.51
1966	27,937	322	1.15	165	.59	24	.09
1967	25,674	234	.91	109	.42	11	.04
1968	23,891	174	.73	89	.37	10	.04
1969	22,331	259	1.16	81	.36	15	.07
1970	20,978	212	1.01	51	.24	13	.06
1971	19,800	187	.94	24	.12	13	.07
1972	18,695	68	.36	10	.05	1	.01
1973	17,525	50	.29	4	.02	2	.01
1974	16,681	58	.35	1	.01	1	.01
1975	15,900	33	.21	6	.04	1	.01
1976	14,393	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1977	12,878	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1978	10,480	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1979	9,245	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

^a Beginning in 1978 Insurance in force is adjusted to include reinstatements—cases which were terminated in error but which were not deducted from total nor specific type of termination.

^b Titles to foreclosed properties subject to redemption or held by mortgagees.

^c Includes Sec. 611 and excludes Sec. 2 home loans.

^d Includes home improvement loans.

^e Includes Sec. 221(h) prior to 1968.

n.a.—Not available.

Table 22

FHA Home Mortgage Insurance Terminated During the Year 1979,
Selected Programs

State	All sections ^a			Section 203		
	Insurance in force Dec. 31, 1978	Claims ^b 1979	Percent	Insurance in force Dec. 31, 1978	Claims ^b 1979	Percent
Total ^c	4,673,113	21,974	0.47	3,651,108	12,074	0.33
Alabama	99,407	257	.26	77,311	183	.24
Alaska	5,787	18	.31	5,060	12	.24
Arizona	155,314	279	.18	134,277	164	.12
Arkansas	35,141	121	.34	27,459	66	.24
California	652,341	1,216	.19	503,582	528	.10
Colorado	70,016	44	.06	62,582	23	.04
Connecticut	24,234	49	.20	21,722	28	.13
Delaware	21,614	99	.46	18,510	45	.24
District of Columbia	8,184	22	.27	5,280	7	.13
Florida	304,146	1,864	.61	228,251	1,025	.45
Georgia	119,359	1,192	1.00	90,635	734	.81
Hawaii	13,235	7	.05	8,751	1	.01
Idaho	18,300	8	.04	16,062	6	.04
Illinois	136,577	1,920	1.41	110,032	1,380	1.25
Indiana	99,443	944	.95	85,036	623	.73
Iowa	27,018	52	.19	20,770	34	.16
Kansas	31,072	106	.34	24,122	50	.21
Kentucky	53,366	287	.54	39,538	147	.37
Louisiana	91,222	434	.48	66,488	192	.29
Maine	7,512	10	.13	6,138	9	.15
Maryland	67,006	157	.23	53,964	65	.12
Massachusetts	49,604	356	.72	43,638	292	.67
Michigan	269,978	5,873	2.18	157,565	1,262	.80
Minnesota	84,707	116	.14	80,094	91	.11
Mississippi	52,597	454	.86	39,960	228	.57
Missouri	86,183	828	.96	70,382	492	.70
Montana	15,453	11	.07	13,694	10	.07
Nebraska	29,018	142	.49	22,518	94	.42
Nevada	45,447	92	.20	38,372	56	.15
New Hampshire	4,914	7	.14	4,067	3	.07
New Jersey	132,871	1,578	1.19	105,515	599	.57
New Mexico	41,573	53	.13	33,832	30	.09
New York	245,273	2,480	1.01	221,430	1,852	.84
North Carolina	63,455	163	.26	53,184	109	.20
North Dakota	6,378	10	.16	5,602	10	.18
Ohio	170,793	1,945	1.14	143,548	1,530	1.07
Oklahoma	106,755	323	.30	85,326	200	.23
Oregon	39,152	27	.07	27,758	12	.04
Pennsylvania	150,637	1,482	.98	95,057	596	.63
Rhode Island	10,203	26	.25	8,708	15	.17
South Carolina	64,216	660	1.03	46,881	409	.87
South Dakota	8,779	4	.05	7,056	4	.06
Tennessee	119,755	492	.41	87,943	249	.28
Texas	393,340	1,234	.31	308,585	688	.22
Utah	48,042	23	.05	37,801	17	.05
Vermont	2,385	1	.04	2,158	1	.05
Virginia	89,318	177	.20	72,358	127	.18
Washington	151,902	218	.14	110,190	99	.09
West Virginia	8,834	10	.11	8,276	5	.06
Wisconsin	30,683	250	.81	21,329	127	.60
Wyoming	6,932	4	.06	6,131	2	.03
Guam	4,119	2	.05	2,600	2	.08
Puerto Rico	112,669	491	.44	96,156	335	.35
Virgin Islands	1,033	10	.97	591	3	.51

Table 22

FHA Home Mortgage Insurance Terminated During the Year 1979,
Selected Programs (continued)

State	Section 220			Section 221		
	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent
Total ^c	3,687	10	0.27	495,180	7,160	1.45
Alabama	87	-	-	3,655	2	.05
Alaska	38	-	-	165	-	-
Arizona	3	-	-	7,683	66	.86
Arkansas	215	-	-	1,854	4	.22
California	445	-	-	75,309	503	.67
Colorado	5	-	-	528	4	.76
Connecticut	29	1	3.45	648	4	.62
Delaware	13	-	-	2,086	40	1.92
District of Columbia	27	-	-	1,919	6	.31
Florida	13	-	-	29,151	483	1.66
Georgia	124	-	-	7,978	189	2.37
Hawaii	9	-	-	764	-	-
Idaho	2	-	-	180	-	-
Illinois	120	2	1.67	11,981	239	1.99
Indiana	227	2	.88	6,320	116	1.84
Iowa	29	-	-	946	2	.21
Kansas	41	-	-	2,666	22	.83
Kentucky	14	-	-	5,166	65	1.26
Louisiana	-	-	-	4,435	29	.65
Maine	10	1	10.00	123	-	-
Maryland	46	1	2.17	7,826	75	.96
Massachusetts	183	3	1.64	1,141	29	2.54
Michigan	270	-	-	95,892	4,026	4.20
Minnesota	11	-	-	1,081	7	.65
Mississippi	3	-	-	2,261	20	.88
Missouri	34	-	-	9,489	176	1.85
Montana	1	-	-	140	-	-
Nebraska	1	-	-	1,402	26	1.85
Nevada	3	-	-	1,823	8	.44
New Hampshire	-	-	-	32	-	-
New Jersey	43	-	-	20,776	810	3.90
New Mexico	6	-	-	595	2	.34
New York	51	-	-	14,833	554	3.73
North Carolina	30	-	-	1,922	11	.57
North Dakota	1	-	-	12	-	-
Ohio	89	2	2.25	11,375	172	1.51
Oklahoma	2	-	-	8,538	66	.77
Oregon	3	-	-	7,594	6	.08
Pennsylvania	769	4	.52	48,299	802	1.66
Rhode Island	-	-	-	8	-	-
South Carolina	-	-	-	1,354	23	1.70
South Dakota	7	-	-	280	-	-
Tennessee	39	-	-	15,726	121	.77
Texas	153	1	.65	43,999	226	.51
Utah	516	-	-	2,544	4	.16
Vermont	-	-	-	17	-	-
Virginia	84	-	-	3,093	16	.52
Washington	4	-	-	27,844	70	.25
West Virginia	2	-	-	104	-	-
Wisconsin	-	-	-	1,055	24	2.27
Wyoming	-	-	-	11	-	-
Guam	-	-	-	1,111	-	-
Puerto Rico	151	-	-	672	-	-
Virgin Islands	-	-	-	420	-	-

Table 22

FHA Home Mortgage Insurance Terminated During the Year 1979,
Selected Programs (continued)

State	Section 222			Section 234		
	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent
Total ^c	117,261	62	0.05	20,578	109	0.53
Alabama	2,475	4	.16	11	-	-
Alaska	167	-	-	-	-	-
Arizona	2,335	1	.04	741	1	.14
Arkansas	963	-	-	-	-	-
California	15,066	9	.06	12,459	26	.21
Colorado	1,836	2	.11	-	-	-
Connecticut	855	-	-	99	6	6.06
Delaware	535	-	-	-	-	-
District of Columbia	118	-	-	75	-	-
Florida	15,555	46	.30	512	-	-
Georgia	4,772	5	.10	1	-	-
Hawaii	1,118	-	-	755	-	-
Idaho	251	-	-	-	-	-
Illinois	800	3	.38	883	17	1.93
Indiana	471	3	.64	-	-	-
Iowa	166	-	-	-	-	-
Kansas	903	3	.33	-	-	-
Kentucky	509	-	-	48	-	-
Louisiana	2,556	12	.47	-	-	-
Maine	235	-	-	-	-	-
Maryland	2,610	3	.11	530	-	-
Massachusetts	771	-	-	-	-	-
Michigan	629	7	1.11	724	14	1.93
Minnesota	340	-	-	237	-	-
Mississippi	1,614	17	1.05	2	-	-
Missouri	688	5	.73	-	-	-
Montana	227	-	-	-	-	-
Nebraska	1,444	5	.35	-	-	-
Nevada	539	-	-	437	-	-
New Hampshire	182	-	-	-	-	-
New Jersey	2,155	7	.32	264	20	7.58
New Mexico	1,878	3	.16	-	-	-
New York	1,434	2	.14	236	4	1.69
North Carolina	1,533	6	.39	-	-	-
North Dakota	69	-	-	32	-	-
Ohio	2,192	3	.14	32	1	3.13
Oklahoma	4,212	14	.33	1	1	100.00
Oregon	293	-	-	19	-	-
Pennsylvania	875	3	.34	15	1	6.67
Rhode Island	870	-	-	-	-	-
South Carolina	4,523	10	.22	-	-	-
South Dakota	317	-	-	-	-	-
Tennessee	1,714	-	-	-	-	-
Texas	13,667	42	.31	3	-	-
Utah	452	-	-	41	-	-
Vermont	13	-	-	-	-	-
Virginia	9,469	1	.01	94	-	-
Washington	4,227	1	.02	-	-	-
West Virginia	49	1	2.04	-	-	-
Wisconsin	120	-	-	2	-	-
Wyoming	160	1	.63	-	-	-
Guam	141	-	-	149	-	-
Puerto Rico	700	-	-	2,164	36	1.66
Virgin Islands	7	-	-	-	-	-

Table 22

**FHA Home Mortgage Insurance Terminated during the Year 1979,
Selected Programs (continued)**

State	Section 235			Section 235(Rev.)		
	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent
Total ^c	294,068	2,232	0.76	15,699	80	0.51
Alabama	9,858	53	.54	406	9	2.22
Alaska	352	6	1.70	-	-	-
Arizona	5,016	45	.90	1,816	2	.11
Arkansas	4,185	47	1.12	74	-	-
California	23,582	138	.59	899	4	.44
Colorado	3,392	13	.38	92	-	-
Connecticut	700	10	1.43	22	-	-
Delaware	388	13	3.35	30	-	-
District of Columbia	680	9	1.32	-	-	-
Florida	23,505	274	1.17	1,932	16	.83
Georgia	13,298	245	1.84	139	2	1.44
Hawaii	1,644	6	.37	-	-	-
Idaho	1,299	2	.15	38	-	-
Illinois	10,701	274	2.56	37	1	2.70
Indiana	5,719	147	2.57	173	1	.58
Iowa	4,165	12	.29	.43	-	-
Kansas	1,926	30	1.56	4	-	-
Kentucky	7,210	66	.92	374	4	1.07
Louisiana	16,459	180	1.09	66	1	1.52
Maine	641	-	-	299	-	-
Maryland	1,323	10	.76	13	-	-
Massachusetts	3,638	32	.88	180	-	-
Michigan	13,257	552	4.16	511	3	.59
Minnesota	2,157	18	.83	175	-	-
Mississippi	7,612	149	1.96	183	15	8.20
Missouri	3,944	112	2.84	312	-	-
Montana	1,051	1	.10	77	-	-
Nebraska	2,664	16	.60	424	-	-
Nevada	3,394	22	.65	83	5	6.02
New Hampshire	622	4	.64	5	-	-
New Jersey	2,317	82	3.54	419	5	1.19
New Mexico	3,583	14	.39	227	1	.44
New York	3,673	39	1.06	417	1	.24
North Carolina	5,524	34	.62	37	-	-
North Dakota	499	-	-	46	-	-
Ohio	10,571	222	2.10	818	1	.12
Oklahoma	6,791	39	.57	528	-	-
Oregon	3,010	7	.23	155	-	-
Pennsylvania	4,475	58	1.30	105	-	-
Rhode Island	571	11	1.93	15	-	-
South Carolina	10,714	208	1.94	82	1	1.22
South Dakota	943	-	-	84	-	-
Tennessee	12,598	97	.77	199	4	2.01
Texas	24,542	264	1.08	708	-	-
Utah	3,653	2	.05	1,136	-	-
Vermont	192	-	-	2	-	-
Virginia	3,129	32	1.02	101	-	-
Washington	7,670	38	.50	948	1	.11
West Virginia	400	4	1.00	1	-	-
Wisconsin	7,809	98	1.26	99	1	1.01
Wyoming	553	1	.18	29	-	-
Guam	114	-	-	3	-	-
Puerto Rico	11,429	109	.95	1,046	11	1.05
Virgin Islands	14	7	50.00	-	-	-

Table 22

FHA Home Mortgage Insurance Terminated during the Year 1979
Selected Programs (continued)

State	Section 237			Section 245		
	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent	Insurance in force Dec. 31, 1978	Claims 1979 ^b	Percent
Total ^c	3,537	109	3.08	31,333	43	0.14
Alabama	-	-	-	53	1	1.89
Alaska	-	-	-	5	-	-
Arizona	3	-	-	1,056	-	-
Arkansas	13	-	-	-	-	-
California	13	-	-	15,230	7	.05
Colorado	59	-	-	1,134	1	.09
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	1	-	-
District of Columbia	6	-	-	3	-	-
Florida	300	13	4.33	854	1	.12
Georgia	149	11	7.38	1,339	4	.30
Hawaii	-	-	-	79	-	-
Idaho	-	-	-	395	-	-
Illinois	12	-	-	1,218	-	-
Indiana	76	8	10.53	75	-	-
Iowa	46	2	4.35	404	-	-
Kansas	1	-	-	67	-	-
Kentucky	118	5	4.24	41	-	-
Louisiana	152	13	8.55	38	-	-
Maine	-	-	-	-	-	-
Maryland	40	1	2.50	184	1	.54
Massachusetts	10	-	-	1	-	-
Michigan	35	2	5.71	20	-	-
Minnesota	14	-	-	299	-	-
Mississippi	-	-	-	199	1	.50
Missouri	881	42	4.77	185	-	-
Montana	-	-	-	228	-	-
Nebraska	16	-	-	237	-	-
Nevada	1	-	-	131	1	.76
New Hampshire	-	-	-	-	-	-
New Jersey	272	26	9.56	764	1	.13
New Mexico	-	-	-	167	-	-
New York	380	28	7.37	40	-	-
North Carolina	100	1	1.00	571	2	.35
North Dakota	-	-	-	-	-	-
Ohio	129	6	4.65	1,235	5	.40
Oklahoma	11	2	18.18	533	-	-
Oregon	2	-	-	141	-	-
Pennsylvania	262	11	4.20	324	1	.31
Rhode Island	-	-	-	-	-	-
South Carolina	48	5	10.42	379	4	1.06
South Dakota	-	-	-	5	-	-
Tennessee	72	1	1.39	235	2	.85
Texas	23	1	4.35	443	-	-
Utah	32	-	-	1,721	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	407	-	-
Washington	190	7	3.68	736	1	.14
West Virginia	2	-	-	-	-	-
Wisconsin	26	-	-	45	-	-
Wyoming	14	-	-	6	-	-
Guam	-	-	-	-	-	-
Puerto Rico	1	-	-	-	-	-
Virgin Islands	-	-	-	-	-	-

^a Includes home mortgage programs not shown separately.

^b Terminations with titles transferred to FHA or retained by mortgagees and assignments of mortgages to FHA.

^c Includes adjustments not distributed by states.

Table 23

**Terminations and Default Status of Home Mortgages Insurance,
by State as of December 31, 1979**

State	Total mortgages insured 1935-1979 ^a	Terminated mortgages 1935-1979 as percent of insured mortgages			Insured mortgages in force Dec. 31, 1979 ^d	Mortgages in default as of Dec. 31, 1979 as percent of mortgages in force
		Total	Foreclosures and assigned mortgages			
			Total ^b	Property titles acquired by FHA ^c		
Total ^e					Total	
Total ^e	13,011,542	63.44	5.89	5.57	4,757,789	1.09
Alabama	206,940	50.04	6.60	6.15	103,380	.46
Alaska	15,837	66.12	4.54	4.11	5,365	.60
Arizona	343,907	51.60	6.42	6.15	166,444	.48
Arkansas	103,630	66.48	5.05	4.45	34,740	.76
California	2,014,654	66.91	3.33	3.15	666,638	.74
Colorado	194,617	57.03	2.24	2.04	83,619	.56
Connecticut	113,148	79.34	2.84	2.29	23,380	.70
Delaware	49,198	57.33	8.69	8.19	20,991	1.27
District of Columbia	18,204	55.15	2.33	1.86	8,165	4.34
Florida	645,274	51.90	10.78	10.48	310,394	.94
Georgia	282,189	56.47	9.16	8.41	122,837	1.12
Hawaii	39,679	67.16	.20	.12	13,030	.75
Idaho	62,619	66.94	2.97	2.82	20,702	.63
Illinois	424,319	68.18	5.40	4.79	135,013	2.85
Indiana	322,335	69.69	5.69	5.34	97,715	1.45
Iowa	104,705	72.46	3.03	2.79	28,834	.50
Kansas	145,556	78.62	7.22	6.68	31,114	1.30
Kentucky	132,534	58.52	3.78	3.27	54,979	1.24
Louisiana	222,528	59.51	11.02	10.08	90,109	.56
Maine	41,935	83.87	3.17	2.46	6,765	.81
Maryland	193,218	62.87	2.21	1.91	71,746	.42
Massachusetts	149,821	68.77	4.11	3.36	46,793	1.16
Michigan	778,229	66.82	10.16	9.31	258,187	1.70
Minnesota	199,779	54.56	2.18	1.83	90,781	.45
Mississippi	121,095	55.32	10.56	9.59	54,107	.75
Missouri	268,768	67.53	6.48	5.98	87,260	.76
Montana	49,271	64.62	2.17	1.94	17,430	.52
Nebraska	106,273	72.57	5.22	4.88	29,155	1.04
Nevada	94,112	45.80	5.08	4.53	51,011	.90
New Hampshire	23,356	81.29	2.80	1.89	4,371	.41
New Jersey	407,266	67.19	5.00	4.50	133,617	2.26
New Mexico	98,568	57.47	7.59	7.38	41,920	.26
New York	626,293	60.03	3.73	3.13	250,347	2.46
North Carolina	160,412	59.31	3.73	3.30	65,272	.64
North Dakota	18,538	60.84	1.59	1.28	7,260	.36
Ohio	563,977	69.54	6.00	5.56	171,781	1.77
Oklahoma	289,914	64.24	8.76	8.34	103,671	.57
Oregon	159,343	76.19	2.43	2.21	37,937	.39
Pennsylvania	498,052	70.91	5.46	5.07	144,889	2.00
Rhode Island	40,258	77.00	2.59	1.71	9,258	.60
South Carolina	149,025	55.00	10.58	9.76	67,055	1.22
South Dakota	37,597	72.10	2.79	2.53	10,489	.67
Tennessee	280,601	55.24	4.30	3.91	125,596	.70
Texas	945,579	57.73	11.18	10.71	399,693	.41
Utah	125,668	57.94	2.10	1.94	52,859	.52
Vermont	14,696	85.10	1.67	1.05	2,189	.69
Virginia	263,256	64.95	2.14	1.83	92,275	.56
Washington	488,593	69.43	5.59	5.34	149,376	.44
West Virginia	46,369	81.80	2.06	1.72	8,440	.64
Wisconsin	102,056	68.37	4.85	4.44	32,280	1.12
Wyoming	31,957	74.75	4.28	4.17	8,070	.27
Guam	5,810	30.59	.36	.22	4,033	-
Puerto Rico	184,764	38.92	1.44	1.18	112,852	2.62
Virgin Islands	1,476	33.88	3.32	1.83	976	-

^a **Cumulative Insurance Written**—Adjusted to include (1) **cancellations**—cases which previously were insured in error and subsequently corrected by deducting them from cumulative insurance written, and (2) **reentries**—cancellation cases which have been corrected and added to cumulative insurance written.

^b Includes all cases with debentures issued by FHA and 28,592 cases retained by mortgages with termination of FHA mortgage insurance contracts.

^c Titles transferred by mortgages after foreclosures as well as titles acquired by FHA through foreclosures of assigned mortgages.

^d **Insurance in Force**—Adjusted to include **reinstatements**—cases which were terminated in error but which are not deducted from total terminations nor specific type of termination.

^e Cases tabulated through 1979, including adjustments not distributed by states; excludes Title I Section 2 homes.

Table 24

Claims Paid on Title I Loans by State Location,
1979 and 1934-1979

State	Claims paid, 1979			Claims paid, 1934-1979			Claims as a percent of insured ^a
	Number	Amount	Average	Number	Amount	Average	
Total ^b	13,244	\$32,968,593	2,489	986,125	\$593,038,270	601	1.96
Alabama	67	190,244	2,839	13,792	5,094,129	369	1.70
Alaska	9	25,669	2,852	201	215,667	1,073	.80
Arizona	39	97,227	2,493	9,686	5,722,744	591	2.09
Arkansas	256	588,130	2,297	10,590	6,238,543	589	2.10
California	109	347,461	3,188	72,780	27,733,790	381	1.83
Colorado	19	55,899	2,942	8,132	4,870,772	599	1.61
Connecticut	35	132,136	3,775	6,945	3,332,771	480	2.08
Delaware	1	3,945	3,945	721	289,984	402	2.19
District of Columbia	142	305,490	2,151	7,487	4,173,561	557	2.25
Florida	305	868,551	2,848	29,885	18,706,538	626	1.76
Georgia	91	408,704	4,491	14,339	6,520,976	455	1.92
Hawaii	15	32,158	2,144	110	213,823	1,944	.41
Idaho	44	126,712	2,880	6,077	3,977,563	655	1.74
Illinois	1,329	2,782,354	2,094	59,809	44,316,838	741	2.28
Indiana	211	542,263	2,570	33,845	16,547,683	489	2.13
Iowa	98	237,635	2,425	12,489	6,815,435	546	1.58
Kansas	209	566,462	2,710	11,611	7,175,631	618	1.72
Kentucky	344	839,761	2,441	14,603	8,370,894	573	1.80
Louisiana	34	96,532	2,839	10,234	4,833,081	472	1.42
Maine	23	49,423	2,149	4,575	1,936,514	423	2.08
Maryland	294	713,464	2,427	19,490	9,436,120	484	1.88
Massachusetts	236	715,566	3,032	22,892	14,222,361	621	1.83
Michigan	1,350	3,171,886	2,350	87,039	54,593,332	627	2.14
Minnesota	608	1,856,264	3,053	20,668	15,832,795	766	1.18
Mississippi	52	132,162	2,542	10,590	4,077,466	385	2.34
Missouri	819	1,995,545	2,437	30,631	20,927,500	683	2.06
Montana	18	56,075	3,115	2,734	2,080,767	761	1.59
Nebraska	42	136,952	3,261	5,768	3,509,304	608	1.60
Nevada	11	64,871	5,897	958	716,743	748	1.35
New Hampshire	31	78,821	2,543	3,388	1,717,804	507	1.82
New Jersey	226	845,605	3,742	33,437	17,202,090	514	1.92
New Mexico	20	56,003	2,800	2,681	1,698,064	633	1.22
New York	1,503	3,695,980	2,459	111,454	84,617,288	759	2.47
North Carolina	61	306,534	5,025	10,417	5,252,697	504	1.34
North Dakota	79	275,932	3,493	2,917	2,619,060	898	1.42
Ohio	471	1,173,865	2,492	56,479	35,517,966	629	2.16
Oklahoma	44	119,894	2,725	52,425	6,298,831	120	1.59
Oregon	34	69,823	2,054	11,069	6,773,376	612	1.78
Pennsylvania	918	2,562,224	2,791	47,549	29,231,423	615	2.03
Rhode Island	1	5,673	5,673	2,071	817,966	395	1.62
South Carolina	97	535,934	5,525	5,651	3,461,917	613	1.66
South Dakota	41	76,817	1,874	2,440	1,679,002	688	1.40
Tennessee	116	260,380	2,245	15,570	6,647,517	427	1.43
Texas	836	2,686,529	3,214	63,524	32,524,433	512	1.47
Utah	15	42,317	2,821	6,942	3,980,919	573	1.75
Vermont	15	33,479	2,232	2,019	1,013,763	502	2.63
Virginia	61	152,413	2,499	11,335	5,164,409	456	1.53
Washington	67	165,800	2,475	21,086	11,895,131	564	1.70
West Virginia	97	281,765	2,905	5,738	3,977,698	693	1.73
Wisconsin	43	96,888	2,253	919	761,681	829	1.81
Wyoming	5	15,420	3,084	9,180	4,677,566	510	1.13
Guam	-	-	-	6	3,041	507	.60
Puerto Rico	238	940,624	3,952	6,197	4,659,001	752	1.72
Virgin Islands	-	-	-	8	5,988	749	.47

^a Total claims as percent of cumulative net proceeds insured.^b Total includes adjustments not distributed by states.

Table 25**Title I Mobile Home Loan Claims Experience:
1970-1979**

Year	Mobile home loans		Claims paid ^a		Claims paid as a percent of	
	Number	Net proceeds	Number	Amount	Number of loans	Net proceeds
1970-73	20,982	\$184,714,824	179	\$430,870	0.9%	0.2%
1974	5,073	50,502,987	598	2,098,220	11.8	4.2
1975	7,847	78,139,590	1,043	3,670,921	13.3	4.7
1976	11,580	129,015,254	676	2,167,013	6.0	1.7
1977	15,669	192,306,085	893	2,989,952	5.7	1.6
1978	22,375	307,804,758	1,028	3,461,871	4.6	1.1
1979	27,774	414,252,167	983	3,872,524	3.5	.9

^a Estimated.

Table 26**Title I Mobile Home Loan Claims Experience: 1974-1979**

Year	Property improvement loans ^a		Claims paid ^b		Claims paid as a percent of	
	Number	Net proceeds	Number	Amount	Number of loans	Net proceeds
1974	277,065	\$705,615,047	12,295	\$17,971,545	4.4%	2.6%
1975	245,112	720,819,318	14,801	22,876,882	6.0	3.2
1976	290,991	942,254,541	11,970	20,771,473	4.1	2.2
1977	329,910	1,148,771,255	11,051	22,258,990	3.4	1.9
1978	349,209	1,379,830,224	11,273	24,372,735	3.2	1.8
1979	343,592	1,547,938,809	12,261	29,096,069	3.6	1.9

^a As shown on "Report of New Title I Business" (F70 MCCE).

^b The difference between total Title I claims paid (70808 X report) and Title I Insured Loan Division internal memorandum of estimated mobile home claims paid.

Technical Notes

Size of Sample.—Data presented in this report covering home characteristics are 1-family homes processed for mortgage insurance under Section 203(b), Section 221(d)(2) moderate income and displaced families and the Rev. Sec. 235(i) home ownership assistance for lower income families, of the National Housing Act. Section 203(b) includes 21,209 new-home and 141,095 existing-home cases. Section 221(d)(2) includes 14,344 existing-home cases. Characteristics for Sec. 221(d)(2) new-homes not being published because of inadequate sample. Sec. 235(i) includes 5,640 new-home cases. Characteristics for Sec. 235(i) existing-home cases not published because of inadequate sample. These cases were insured during calendar year 1979. Between 95 and 100 percent represent owner occupant purchase transactions, therefore throughout this report, insofar as practicable all data have been conformed to eliminate minor variations. In general, all characteristics dealing with the structure or mortgage are presented for 1-family homes; characteristics dealing with the mortgagor, for example, income, payments, housing expense, etc., are presented for owner occupant cases; while characteristics such as sale price, acquisition cost, closing costs, and the like are presented for purchase transactions.

Definition of terms.—The use of technical terms in this report is in keeping with the following definitions established for use in the underwriting system in connection with the appraisal of properties and the evaluation of mortgage risk.

Area.—Improved living area is generally the total square foot area of a house appropriately improved for the intended use and in compliance with the minimum property standards for new homes and with general acceptability criteria for existing homes. It includes family rooms, improved recreation and attic rooms, cantilevered overhang of rooms and practically all improved areas in the house.

Bathrooms: Full bathrooms.—Those having a tub or shower stall, a lavatory and a water closet. **Half bathrooms.**—Those having a lavatory and water closet.

Basement: Full or part.—A space of full story height below the first floor which is not designed or used primarily for year-round living accommodations. Space partly below grade, which is designed and finished as habitable space is not defined as basement space.

Crawl space.—An unfinished accessible space below the first floor which is usually less than full story height.

Slab on ground.—A concrete slab, either with a thickened edge or with the walls supported on regular footings, which will assure safe support of all design loads and provide a suitable surface for other floor finishes.

Building material and type of construction.—A classification of the material used to construct the exterior walls of the structure. In frame construction the frame supports the floors and roof, in masonry construction the exterior masonry wall serves as the support. The exterior surfacing is classified by description of the material used.

Central air conditioning.—A centrally installed cooling system, either operating independently, or in combination with the heating system using common ducts, which is designed for treating air so as to control simultaneously its temperature, humidity, cleanliness and distribution so as to meet the comfort requirements of the occupants of the structure.

Technical Notes (continued)

Closing costs.—The total estimated closing costs customarily chargeable to the mortgagor for items which are incidental to the transaction regardless of whether included in the whole or in part in the contract price. These costs include FHA examination fee, mortgagee's initial service charge, cost of title search, charges for the preparation of deed and mortgage documents, mortgage tax, recording fees and similar items. Deposits for unaccrued taxes, insurance premium, and similar items are treated as prepayable expenses and are not included as closing costs.

Cost per square foot: *Estimated construction cost per sq. ft.*—Is replacement cost of property less estimated market price of equivalent site (land) divided by improved living area in square feet.

Price of site per sq. ft.—Is market price of equivalent site divided by lot size.

Sale price per sq. ft.—Is sale price of property divided by improved living area in square feet for 1-story homes.

Debt service.—The sum of the payment to principal and interest and the mortgage insurance premium.

Factory fabricated.—A factory fabricated house is one wherein the house or several of its major components (i.e., mechanical core unit, ceiling, roof, partition walls, gables or sections thereof) are purchased from a home manufacturing company.

Garage facilities: *Garage.*—A completely enclosed shelter for an automobile.

Carport.—A roofed automobile shelter, not completely enclosed.

Type of facility: Attached.—A garage or carport having all or part of one or more walls common to the dwelling or to a covered porch attached to the dwelling.

Detached.—A garage or carport which is completely surrounded by open space. A garage connected to the dwelling by an uncovered terrace is defined as a detached garage.

Built-in.—A garage located within the exterior walls of a dwelling.

Hazard insurance.—Represents the average monthly cost of the types of insurance protection customarily carried in the locality, for amounts of coverage considered to be appropriate and adequate.

Heating and utilities.—Includes the cost of heating electricity, gas, water and other items generally known as utilities excluding those services which are provided under the lien of non-prepayable special assessment which continues indefinitely for supplying water, sewage disposal, removal of garbage or other services necessary for occupancy of the premises.

Housing expense.—Is the FHA estimate of the prospective cost of occupying the property and includes total monthly mortgage payments for the first year and the FHA-estimated cost of monthly maintenance and repair, and heating and utility expenses.

Technical Notes (continued)

Income: Family income.—Current monthly/annual family income is the sum of all amounts received by the principal mortgagor and the co-mortgagor from any source as reported on the application, adjusted to conform to any available verifications. This includes occupational income and income from commissions, fees, bonuses, business, corporations or partnerships, investments or other supplemental source.

Total effective income.—The FHA-estimated amount of the mortgagor's earning capacity (before deductions for Federal income taxes) that is likely to prevail during approximately the first third of the mortgage term.

Monthly net effective income.—Income available for use after deducting Federal income tax from total effective monthly income.

Investment.—Mortgagor's investment is the required downpayment plus closing cost excluding prepayable expenses. (Total acquisition cost less mortgage amount.)

Maintenance and common expense.—The estimated average monthly cost of maintaining the physical elements of the property to prevent acceleration of deterioration, and to assure safe and comfortable living conditions.

Mortgage amount and term.—An FHA insured mortgage involves a principal obligation in an even multiple of \$50 and for a term of 10, 15, 20, 25, 30, or 35 years.

Mortgage insurance premium.—One twelfth of the first annual mortgage insurance premium. (One half of one percent of the average outstanding balance for the year.)

Mortgage payment.—The total monthly payment made to the mortgagee and includes monthly payment for the first year to principal, interest, FHA insurance premium, hazard insurance premium, taxes and special assessments, and miscellaneous items including ground rent, if any.

Neighborhood location: Urban.—Core City.—An area comprising the deteriorating downtown or old town portions of the city. **Other.**—The remaining portion of the city, surrounding the core of the city and within the city limits.

Suburban.—The area outside the major population center of large cities and accepted as suburban by definition of the local populace.

Rural.—Non farm areas and small towns of less than 5,500 inhabitants, usually remote in location from large urban centers.

Other recurring charges.—Represent an estimate of all recurring charges, including State income tax, premiums on life insurance, compulsory contributions to retirement funds, payments on installment accounts, mortgage or contract payments on other real estate, payments on other loans and accounts, and similar items, when likely to continue for a sufficient period of time to become a factor in determining the adequacy of the mortgagor's effective income after tax.

Payment to principal and interest.—The equal monthly installment required to amortize the mortgage during the term of the loan at the prescribed rate of interest.

Real estate taxes.—Include property taxes and any continuing non-prepayable special assessments, as estimated by FHA.

Technical Notes (continued)

Replacement cost (of property).—The FHA-estimated cost of the building (in new condition) and other physical improvements, market price of site, and miscellaneous allowable costs for the typical owner.

Rooms.—The number of habitable rooms in the dwelling excluding bathrooms, toilet compartments, closets, halls, storage and similar spaces.

Sale price.—The price stated in the sale agreement, adjusted to exclude any portion of closing costs, prepayable expenses, or costs of non-real estate items excluded from the mortgage which the agreement indicates will be assumed by the seller.

Site-estimated market price.—The FHA-estimated price for an equivalent site including street improvements or utilities, rough grading, terracing and retaining walls, if any.

Story.—That portion of a building between the floor and the ceiling or roof or the next floor above in the case of a multistory house.

First story (first floor).—The lowermost story that has at least half its total floor area designed for and finished as living accommodations. In determining this area, the area of halls, closets and stairs is included, while storage, utility or heating rooms or spaces is not included

Half story.—A story finished as living accommodations located wholly or partly within the roof frame and having a floor area at least half as large as the story below. Space with less than 5 feet clear headroom shall not be considered as floor area.

Split foyer, bi-level or split level.—Is interpreted on the basis of local customs and may vary from area to area but in general identifies a structure having floors on more than one level.

Total acquisition cost.—Represents the amount of money necessary to close the transaction, exclusive of deposits for prepayable expenses. Therefore, acquisition cost is sale price plus closing costs (see definition) and equals mortgage amount plus mortgagor's investment for proposed construction. Existing construction may include repairs and improvements to the property.

Total fixed payment.—The total fixed charges against the mortgagor's income and equals the sum of the estimated housing expense and other recurring charges. (See other recurring charges.)

Value.—The estimated price that typical buyers would be warranted in paying for the property (including the house, all other physical improvements, and land) for long-term use of investment, assuming the buyers to be well informed and acting intelligently, voluntarily, and without necessity. Value includes closing costs.

Water supply and sewage disposal: Cesspool.—A covered pit with open-jointed lining into which raw sewage is discharged.

Community system.—A central water or sewerage system the rates and service of which are not controlled by a governmental authority.

Technical Notes (continued)

Individual system.—A water or sewerage system serving a single property.

Public system.—A water or sewerage system which is owned and operated by a local governmental authority or by a local utility company adequately controlled by a governmental authority.

Septic tank.—A covered watertight sewage settling tank intended to retain the solids in the sewage flowing through the tank long enough for satisfactory decomposition of settled solids by bacterial action to take place.

Table 27

Characteristics of 1-Family Home Transactions, Section 203, for Selected Years

Characteristics	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1965	1960	1955	1950
New Homes														
Typical 1-family characteristics:														
Amount of mortgage	\$ 45,080	37,307	34,001	32,206	29,658	24,132	22,828	22,771	21,985	20,927	16,574	13,569	10,034	7,101
Estimated value	\$ 50,406	41,151	37,227	35,223	32,546	26,761	24,641	24,665	23,866	22,957	16,561	14,607	11,742	8,286
Loan/value ratio	% 93.5	93.0	92.0	92.9	92.8	91.5	93.0	92.9	93.1	92.5	94.3	93.5	88.7	88.0
Improved floor area	sq. ft. 1,351	1,312	1,294	1,321	1,313	1,211	1,184	1,229	1,232	1,229	1,167	1,091	1,022	838
Annual effective income	\$ 24,380	20,429	18,866	18,153	17,065	13,857	12,818	12,818	12,589	12,217	7,777	7,168	5,484	3,861
Total mortgage payment	\$ 469.37	369.25	329.07	317.61	283.86	235.83	201.37	208.36	n.a.	n.a.	114.26	103.81	74.14	54.31
Monthly housing expense	\$ 566.56	454.74	408.81	387.26	347.40	290.04	251.02	254.35	n.a.	n.a.	144.32	128.98	95.70	75.41
1-Family transactions:														
Term of mortgage	years 29.9	29.9	29.9	30.0	30.0	30.0	30.0	30.0	29.9	29.9	31.7	29.2	25.6	24.1
Improved floor area	sq. ft. 1,372	1,342	1,313	1,338	1,332	1,238	1,222	1,261	1,301	1,313	1,228	1,142	1,049	894
Number of rooms	5.9	5.8	5.8	6.0	6.0	5.8	5.8	6.0	6.0	6.0	5.7	5.5	5.1	4.6
Number of bedrooms	3.0	3.0	3.1	3.1	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.0	2.9	n.a.
With basement	12.5	16.0	13.6	15.3	19.6	13.9	10.8	14.9	15.7	17.4	25.5	33.1	n.a.	n.a.
With garage	76.2	72.6	78.9	83.3	76.4	56.4	55.4	61.1	57.1	57.9	55.8	53.2	69.8	48.7
With carport	14.5	15.3	11.5	7.1	11.9	28.2	33.1	23.9	30.4	28.5	26.5	20.8	n.a.	n.a.
With more than 1 bath	81.7	75.4	75.6	75.2	70.1	79.8	79.3	80.0	80.4	77.3	65.8	52.5	n.a.	n.a.
With 1 story (inc. 1 1/2 story)	84.9	81.5	84.7	79.9	75.0	78.8	77.5	73.6	81.6	82.6	84.2	89.6	n.a.	n.a.
Owner occupant transactions:														
Monthly family income	\$ 2,248	1,867	1,711	1,642	1,550	1,285	1,204	1,213	1,184	1,134	773	688	n.a.	n.a.
Monthly total effective income	\$ 2,148	1,789	1,641	1,569	1,469	1,236	1,143	1,139	1,109	1,062	696	633	497	351
Effective income after tax	\$ 1,788	1,500	1,383	1,325	1,234	1,055	986	986	963	917	629	563	n.a.	n.a.
Age of mortgagor (husband)	years 31.3	29.8	30.4	30.8	31.0	31.6	32.3	32.4	32.7	33.4	33.0	33.6	n.a.	n.a.
Real estate taxes	\$ 57.90	56.51	56.23	54.48	49.28	40.14	35.28	40.35	34.71	32.50	19.64	15.83	12.00	8.73
Total mortgage payment	\$ 471.29	376.30	332.46	318.23	287.36	240.40	204.68	210.31	209.11	206.91	117.10	104.90	76.08	55.38
Maintenance and common expense	\$ 29.06	23.86	24.57	24.10	22.12	19.16	17.56	15.18	13.28	12.36	8.69	7.13	n.a.	n.a.
Heating and utilities	\$ 68.72	61.96	54.15	46.18	42.40	35.51	32.22	30.81	26.89	26.65	21.75	18.78	n.a.	n.a.
Prospective housing expense	\$ 569.06	462.12	411.18	388.51	351.88	295.06	254.45	256.30	249.28	245.92	147.54	130.82	98.02	75.86
Other recurring charges	\$ 356.74	291.45	260.39	241.18	225.12	182.26	154.36	150.28	140.65	135.79	82.91	57.46	n.a.	n.a.
Total fixed payment	\$ 925.81	753.57	671.57	629.68	577.00	476.79	408.81	405.54	389.93	381.71	230.45	188.28	n.a.	n.a.

Table 27

Characteristics of 1-Family Home Transactions, Section 203, for Selected Years (continued)

Characteristics	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1966	1960	1955	1950
New Homes - continued														
Purchase transactions:														
Total acquisition cost	\$ 50,322	41,591	37,209	35,312	33,016	27,448	25,234	25,336	24,367	23,556	17,201	14,939	12,367	n.a.
Sale price	\$ 49,479	40,828	36,517	34,608	32,342	26,864	24,672	24,788	23,835	23,056	16,825	14,662	12,113	n.a.
Closing cost	\$ 856	772	701	706	672	584	562	548	532	500	376	289	254	n.a.
Estimated value	\$ 50,787	42,091	37,615	35,512	32,172	27,538	25,159	25,324	24,369	23,547	17,176	14,855	12,008	8,594
Replacement cost of property	\$ 50,353	41,817	37,704	36,165	33,695	27,615	25,275	25,426	24,497	23,802	17,759	15,358	12,510	8,859
Amount of mortgage	\$ 45,173	38,076	34,061	32,013	29,803	24,609	22,985	23,045	22,311	21,307	15,929	13,611	10,287	7,307
Market price of site	\$ 9,816	7,764	7,335	6,954	6,382	5,482	5,341	5,420	5,176	4,982	3,442	2,477	1,626	1,035
Annual effective income	\$ 25,785	21,473	19,698	18,833	17,623	14,835	13,721	13,667	13,320	12,753	8,349	7,584	5,975	4,213
Mortgagor's investment	\$ 4,861	3,425	3,111	3,271	3,190	2,840	2,248	2,290	2,056	2,249	1,272	1,328	2,080	n.a.
Site/value	% 19.5	18.5	19.2	19.2	18.8	19.9	21.2	21.4	21.2	21.2	20.0	16.7	13.5	12.0
Investment/acquisition	% 9.7	8.2	8.4	9.3	9.7	10.4	8.9	9.0	8.4	9.5	7.4	8.9	16.8	n.a.
Investment/effective income	% 18.9	16.0	15.8	17.4	18.1	19.1	16.4	16.8	15.4	17.6	15.2	17.5	34.8	n.a.
Mortgage/acquisition cost	% 89.8	91.5	91.5	90.7	90.3	89.7	91.1	91.0	91.6	90.5	92.6	91.1	83.2	n.a.
Mortgage/value	% 89.4	90.8	91.0	90.7	90.5	89.4	91.4	91.0	91.6	90.5	92.7	91.6	85.7	85.0
Construction cost per sq. ft. ^a	\$ 29.87	25.58	23.07	21.56	20.27	18.10	16.36	15.51	14.85	14.33	11.66	11.28	10.38	8.75
Existing Homes														
Typical 1-family characteristics:														
Amount of mortgage	\$ 35,474	30,922	27,119	25,411	24,617	20,190	17,612	18,404	17,638	16,590	14,232	11,978	9,603	6,801
Estimated value	\$ 38,442	33,088	28,903	26,884	26,177	21,959	18,729	19,691	18,856	17,773	15,128	13,043	11,555	8,865
Loan/value ratio	% 95.1	95.5	94.8	95.1	94.9	93.7	94.6	94.4	94.1	94.3	94.4	92.6	85.0	77.8
Improved floor area	sq. ft. ^a 1,111	1,102	1,101	1,101	1,124	1,071	1,075	1,111	1,123	1,105	1,131	1,057	1,030	1,006
Annual effective income	\$ 21,237	18,397	16,638	15,939	15,496	13,178	11,573	11,576	11,228	10,781	7,580	6,784	5,669	4,274
Total mortgage payment	\$ 368.15	300.70	260.49	254.51	245.37	201.73	162.43	169.87	168.48	164.33	110.77	96.50	74.57	56.65
Monthly housing expense	\$ 464.42	386.37	335.85	322.37	305.81	252.97	210.13	215.03	207.57	199.59	140.90	121.41	97.34	78.99
1-Family transactions:														
Term of mortgage	years 29.5	29.5	29.4	29.4	29.3	29.0	28.8	29.0	28.9	28.8	28.6	25.8	22.7	20.2
Improved floor area	sq. ft. ^b 1,159	1,149	1,142	1,141	1,169	1,105	1,112	1,154	1,234	1,236	1,181	1,101	1,096	1,100
Number of rooms	5.6	5.5	5.5	5.5	5.7	5.5	5.6	5.7	5.7	5.7	5.6	5.4	5.2	5.2
Number of bedrooms	2.8	2.8	2.8	2.9	2.9	2.8	2.9	2.9	2.9	2.9	2.9	2.8	2.6	n.a.
With basement	32.6	29.4	28.0	28.8	33.6	39.1	35.9	37.7	40.9	43.2	39.1	47.6	n.a.	n.a.
With garage	55.1	52.5	55.8	60.9	61.1	57.0	59.1	59.1	61.9	61.7	65.3	61.9	79.9	70.6
With carport	17.2	19.4	18.7	16.7	15.4	16.2	16.5	15.1	13.8	13.5	13.2	9.5	n.a.	n.a.
With more than 1 bath	31.9	31.9	30.7	30.4	33.3	37.7	38.5	43.2	44.3	40.6	37.5	23.5	n.a.	n.a.
With 1 story (inc. 1 1/2 story)	85.1	85.8	87.2	86.3	83.4	76.1	76.3	75.6	83.9	75.4	80.3	75.8	n.a.	n.a.

Table 27

Characteristics of 1-Family Home Transactions, Section 203, for Selected Years (continued)

Characteristics	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1965	1960	1955	1950
Existing Homes - continued														
Owner occupant transactions:														
Monthly family income	\$ 1,941	1,678	1,500	1,446	1,420	1,205	1,090	1,091	1,066	1,028	764	661	n.a.	n.a.
Monthly total effective income	\$ 1,864	1,608	1,434	1,375	1,343	1,150	1,015	1,011	986	946	679	605	519	403
Effective income after tax	\$ 1,575	1,366	1,224	1,175	1,136	987	883	883	861	819	613	538	n.a.	n.a.
Age of mortgagor (husband) ... years	30.6	30.7	30.7	30.7	30.9	31.0	31.8	32.4	32.7	33.3	33.4	34.1	n.a.	n.a.
Real estate taxes	\$ 43.55	44.02	41.03	40.26	40.12	35.01	33.67	35.69	32.44	29.39	21.70	15.55	12.12	9.30
Total mortgage payment	\$ 380.16	315.25	265.06	259.31	251.63	205.57	169.07	175.15	174.00	170.56	112.02	98.69	77.15	58.94
Maintenance and common expense \$	28.13	24.71	22.94	21.45	20.05	16.36	15.02	13.57	11.70	10.91	8.59	7.17	n.a.	n.a.
Heating and utilities	\$ 68.65	60.69	53.40	47.71	42.51	36.38	33.36	32.55	28.13	26.51	22.46	18.73	n.a.	n.a.
Prospective housing expenses	\$ 476.94	400.65	341.40	328.47	314.20	258.31	217.46	221.28	213.83	207.98	143.07	124.60	100.58	81.62
Other recurring charges	\$ 309.56	268.71	236.00	220.90	208.04	176.03	151.17	140.91	137.77	128.61	84.72	56.03	n.a.	n.a.
Total fixed payment	\$ 786.50	669.36	577.39	549.37	522.24	433.72	368.63	361.37	351.60	336.59	227.79	180.63	n.a.	n.a.
Purchase transactions:														
Total acquisition cost	\$ 39,496	34,047	29,245	27,351	26,944	22,169	19,464	20,279	19,441	18,402	15,437	13,579	12,558	n.a.
Sale price	\$ 38,615	33,257	28,561	26,709	26,305	21,602	18,948	19,769	18,980	17,959	15,037	13,284	12,281	n.a.
Closing cost	\$ 846	761	660	614	606	538	482	483	443	428	330	277	277	n.a.
Estimated value	\$ 39,915	34,323	29,402	27,517	27,029	22,148	19,483	20,246	19,382	18,260	15,390	13,268	11,949	9,298
Amount of mortgage	\$ 36,457	31,994	27,345	25,532	24,830	20,191	18,089	18,712	17,912	16,821	14,286	12,047	9,952	7,102
Market price of site	\$ 8,145	6,985	5,828	5,632	5,468	4,519	3,982	4,306	4,013	3,949	3,218	2,354	1,707	1,150
Annual effective income	\$ 22,379	19,305	17,211	16,497	16,110	13,805	12,177	12,137	11,775	11,266	8,147	7,243	6,177	4,837
Mortgagor's investment	\$ 2,952	2,027	1,897	1,793	2,097	1,978	1,375	1,567	1,529	1,581	1,151	1,532	2,606	n.a.
Site/value	% 19.8	19.8	19.5	20.1	19.9	20.4	20.4	21.3	20.7	21.6	20.9	17.7	14.3	12.4
Investment/acquisition cost	% 7.5	6.0	6.5	6.6	7.8	8.9	7.1	7.7	7.9	8.6	7.5	11.3	20.8	n.a.
Investment/effective income	% 13.2	10.5	11.0	10.9	13.0	14.3	11.3	12.9	13.0	14.0	14.1	21.2	42.2	n.a.
Mortgage/acquisition cost	% 92.3	94.0	93.5	93.3	92.2	91.1	92.9	92.3	92.1	91.4	92.5	88.7	79.2	n.a.
Mortgage/value	% 92.1	93.6	93.5	93.4	92.7	91.2	92.9	92.4	92.4	92.1	92.8	90.8	83.3	76.4

^a Based on 1-story structures. Prior to 1966 data based on all structures.

^b Based on 1-story structures. Prior to 1972 data based on all structures.

n.a.—Not available.

Table 28

Specific Characteristics, 1-Family Homes, Section 203, Selected Years

Percentage distribution	New homes							Existing homes						
	1979	1978	1977	1975	1970	1965	1960	1979	1978	1977	1975	1970	1965	1960
Dwelling units in structure:														
Number of structures:														
One unit	99.6	99.4	99.7	99.5	98.8	99.9	99.6	95.7	95.9	96.2	95.4	92.3	96.4	95.8
Two units .....	.3	.4	.2	.4	.6	.1	.4	3.6	3.3	3.1	3.8	6.4	3.1	3.6
Three units	a	a	a	a	.1	a	a	.4	.5	.4	.5	.9	.4	.5
Four units .....	.1	.2	.1	.1	.5	a	a	.3	.3	.3	.3	.4	.1	.1
Number of units:														
One unit	98.7	98.4	99.1	99.0	96.6	99.8	99.2	90.6	91.0	91.9	90.1	84.3	92.5	91.3
Two units .....	.7	.7	.4	.7	1.2	.2	.7	6.8	6.3	5.9	7.2	11.7	5.9	7.0
Three units	a	.1	a	a	.3	a	a	1.3	1.4	1.2	1.4	2.5	1.1	1.3
Four units .....	.6	.8	.5	.3	1.9	a	.1	1.3	1.3	1.0	1.3	1.5	.5	.4
Average units	1.01	1.01	1.01	1.01	1.02	1.00	1.00	1.06	1.05	1.05	1.06	1.09	1.04	1.05
Type of mortgagor:														
Owner occupant	97.0	98.7	99.3	99.8	99.8	99.1	99.9	98.4	99.1	99.4	99.7	99.8	98.6	99.9
Landlord	3.0	1.3	.7	.2	.2	.9	.1	1.6	.9	.6	.3	.2	1.4	.1
Builder	-	-	-	-	-	a	a	-	-	-	-	a	a	a
Purpose of loan:														
Finance new construction	1.3	.9	.7	1.2	1.3	2.1	2.4	.1	.1	.1	.1	.1	1.4	.3
Finance purchase	98.6	98.9	99.3	98.8	98.7	97.9	97.6	96.0	96.6	97.8	97.9	98.6	98.3	96.4
Refinance existing loan .....	.1	.1	-	-	a	a	a	3.7	3.0	2.0	1.9	1.3	.3	3.2
Finance improvements	-	.1	-	-	a	a	a	.2	.3	.1	.1	a	a	.1
Ratio of housing expense to effective income after tax:														
Less than 22%	5.8	5.9	7.2	10.3	18.1	31.5	30.3	9.6	12.4	16.3	17.5	26.2	32.1	33.0
22% to 24	5.5	7.3	10.1	12.9	16.0	20.4	21.9	9.1	11.0	13.5	14.2	16.6	20.1	21.7
25 to 27	9.5	13.0	15.8	18.3	19.4	21.9	25.0	13.2	14.3	16.0	16.6	17.4	21.1	23.1
28 to 30	14.3	17.3	18.3	18.5	17.8	16.6	16.6	15.7	15.9	16.1	16.4	15.9	15.9	15.9
31 to 33	18.0	18.0	17.6	16.3	14.0	6.9	6.9	16.3	15.2	14.2	14.0	11.5	7.5	7.5
34 to 36	17.3	15.8	13.9	12.2	14.7	14.7	14.7	14.2	12.6	10.8	10.2	12.4	3.3	3.3
37 to 39	12.7	10.8	8.7	6.6	6.6	6.6	6.6	9.9	8.7	6.6	6.0	6.0	6.0	6.0
40 to 45	12.6	11.9	8.4	4.9	4.9	4.9	4.9	9.2	9.9	6.5	5.1	5.1	5.1	5.1
46 and over	4.3	4.3	4.3	4.3	4.3	4.3	4.3	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Median ratio	33.4	32.0	30.7	29.4	27.5	24.7	24.7	31.4	30.3	28.7	28.3	26.2	24.7	24.4

Table 29

Specific Characteristics, 1-Family Homes, Section 203, Selected Years

Percentage distribution	New homes							Existing homes								
	1979	1978	1977	1976	1975	1970	1965	1979	1978	1977	1976	1975	1970	1965		
Lot size:																
Less than 2,000 sq. ft.	4.9	4.1	2.6	4.1	5.4	} 17.4	9.2	2.5	2.9	2.9	3.2	3.4	} 18.3	13.0		
2,000 to 3,999	4.1	4.2	3.0	4.2	4.4		6.7	5.9	5.9	4.8	5.3	6.3		10.7	10.6	
4,000 to 5,999	7.7	6.9	8.9	7.7	8.1	6.7	4.5	14.6	14.6	14.0	15.6	15.1	10.7	10.6		
6,000 to 6,999	22.3	24.6	23.0	22.8	22.9	15.6	10.0	17.2	18.0	19.0	19.7	18.7	15.9	15.8		
7,000 to 7,999	25.4	24.5	27.7	26.8	22.7	17.2	13.2	18.1	18.0	19.4	19.1	18.0	15.6	15.1		
8,000 to 9,999	18.0	18.8	18.8	17.8	20.1	18.1	18.1	17.2	16.8	17.5	17.1	16.7	15.3	15.4		
10,000 to 14,999	12.4	11.6	10.7	10.9	11.8	16.4	31.2	15.2	15.1	14.3	13.1	14.0	13.6	17.7		
15,000 and over	5.2	5.3	5.3	5.7	4.6	8.6	13.8	9.3	8.7	8.1	6.9	7.8	10.6	12.4		
Average lot size	7,987	8,006	8,111	7,984	7,852	8,851	10,709	8,714	8,540	8,485	8,172	8,299	9,213	9,774		
Median lot size	7,434	7,413	7,449	7,414	7,405	7,602	9,384	7,546	7,475	7,481	7,327	7,358	7,337	7,710		
Price of site per sq. ft.:																
Less than \$.40	5.1			11.2	10.6	30.6	60.2	11.1			19.6	21.3	40.2	56.1		
\$.40 to .59	5.9	} n.a.	} n.a.	} 50.9	} 56.1	} 37.1	} 20.4	14.4	} n.a.	} n.a.	} 52.5	} 51.5	} 43.0	} 33.3		
.60 to .79	9.1							12.0							12.0	12.0
.80 to .99	12.0							17.6							12.5	12.5
1.00 to 1.24	17.6							13.8							9.0	9.0
1.25 to 1.49	13.8	} n.a.	} n.a.	} 16.9	} 10.8	} 15.7	} 5.0	12.5	} n.a.	} n.a.	} 13.0	} 13.3	} 9.3	} 6.4		
1.50 to 1.99	20.0							20.0							10.8	10.8
2.00 to 3.99	12.5							7.8							9.1	8.4
4.00 and over	4.0							8.8							9.1	8.2
Average price per sq. ft.	\$1.49			\$1.24	\$1.24	\$.84	n.a.	\$1.28			\$.94	\$.89	\$.63	n.a.		
Median price per sq. ft.	\$1.26			\$.85	\$.77	\$.57	\$.36	\$.97			\$.68	\$.66	\$.47	\$.37		
Sale price per sq. ft.:																
Less than \$22.00 .....	.1	3.3	11.1	21.1	37.5	100.0	100.0	10.5	22.5	35.8	45.4	52.4	100.0	100.0	
\$22.00 to 23.99	1.0	8.2	14.3	18.6	20.0			6.1	10.2	12.7	12.6	12.2				
24.00 to 25.99	3.6	13.3	16.9	18.4	14.4			7.5	10.6	11.9	10.9	10.1				
26.00 to 27.99	6.3	16.2	14.5	14.5	11.6			8.4	9.7	9.8	8.7	7.9				
28.00 to 29.99	9.2	14.4	13.2	10.8	8.1			8.4	8.6	7.7	6.7	6.1				
30.00 to 31.99	11.8	13.0	10.6	7.7	3.9			8.4	7.1	6.0	5.2	4.5				
32.00 to 33.99	11.9	} 17.2	} 12.4	} 7.1	} 2.9			7.8	} 11.0	} 8.3	} 6.5	} 4.3				
34.00 to 35.99	12.0					12.0	7.2	7.2								
36.00 to 39.99	19.6					11.4	8.2	8.2								
40.00 to 43.99	12.3					8.2	5.8	5.8								
44.00 to 47.99	6.2	} 14.4	} 7.0	} 1.8	} 1.6			4.1	} 20.3	} 7.8	} 4.0	} 2.5				
48.00 to 51.99	3.2					4.1	4.1	4.1								
52.00 and over	2.8					6.2	6.2	6.2								
Average price per sq. ft.	\$35.90					\$30.20	\$27.70	\$25.63					\$23.96	\$18.06	\$14.16	\$33.71	$28.95	$25.10	$23.41	$22.27	$15.72	$13.42
Median price per sq. ft.	\$35.06	\$29.25	\$27.07	\$25.12	\$23.25	\$17.42	\$13.76	\$32.17	\$27.37	\$24.23	\$22.74	\$21.64	\$15.18	\$13.22		

Table 29

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes							
	1979	1978	1977	1976	1975	1970	1965	1979	1978	1977	1976	1975	1970	1965	
	Based on new homes not approved by FHA or VA prior to start of construction.														
Construction cost per sq. ft. : ^a															
Less than \$24.00	12.3	41.3	62.5	79.3	88.2	100.0	100.0	3.4	37.7	75.6	84.4	86.8	100.0	100.0	
\$24.00 to 25.99	15.2	17.1	17.6	13.1	7.2			8.3	19.3	12.2	8.2	7.2			
26.00 to 27.99	15.2	25.7	10.4	4.6	2.6			15.9	28.3	6.2	2.5	3.1			
28.00 to 29.99	12.6														
30.00 to 31.99	11.7	15.9	9.5	3.0	2.0			13.6	14.7	6.0	4.9	2.9			
32.00 to 33.99	10.5														
34.00 to 35.99	9.3														
36.00 to 39.99	9.2														
40.00 and over	4.0							11.8							
								13.4							
Average cost per sq. ft.	\$29.87	\$25.58	\$23.07	\$21.56	\$20.27	\$14.63	\$11.99	\$32.32	\$26.29	\$22.65	\$21.52	\$20.72	\$14.84	\$11.74	
Median cost per sq. ft.	\$29.18	\$25.01	\$22.83	\$21.36	\$19.83	\$14.38	\$11.70	\$30.72	\$25.26	\$22.24	\$21.09	\$20.27	\$14.49	\$11.42	
Age of husband:															
Less than 25 years	21.1	n.a.	n.a.	21.8	20.2	14.6	16.6	24.7	n.a.	n.a.	25.9	24.7	17.0	16.7	
25 to 29	34.6			36.1	35.4	31.7	28.8	33.2			31.7	31.1	28.5	28.6	
30 to 34	18.6			19.3	20.4	17.9	18.0	17.6			17.8	18.7	17.5	16.6	
35 to 39	9.7			9.2	9.9	11.4	14.1	10.1			10.1	9.8	9.9	12.0	13.5
40 to 44	5.8			4.7	5.4	9.3	9.7	6.0			6.0	5.8	6.2	10.1	9.7
45 to 49	3.5			3.6	3.8	7.3	6.3	3.6			3.6	3.9	4.0	7.4	6.9
50 to 59	4.8			4.0	3.8	6.6	5.4	3.7			3.7	3.9	4.2	6.4	6.9
60 years and over	1.9			1.3	1.1	1.2	1.1	1.1			1.1	1.2	1.2	1.1	1.1
Average age	31.3			30.8	31.0	33.4	33.0	30.6			30.7	30.9	33.3	33.4	
Median age	29.1			28.9	29.2	31.0	31.3	28.8			28.8	29.1	31.3	31.4	
Age of unmarried male:															
When principal mortgagor:															
Less than 25 years	31.2	n.a.	n.a.	25.9	28.6	20.9		36.5	n.a.	n.a.	33.1	31.9	23.6		
25 to 29	33.3			32.1	30.7	26.2		31.0			29.5	27.4	21.6		
30 to 34	16.4			17.9	17.4	15.9		14.4			14.6	15.6	14.0		
35 to 39	8.0			10.9	9.3	10.8		7.5			8.9	9.3	11.0		
40 to 44	4.1			4.9	5.0	10.7		4.5			5.4	6.2	10.5		
45 to 49	2.9			4.1	5.3	6.6		2.6			3.7	4.3	9.7		
50 to 59	3.2			3.2	2.7	7.2		2.8			3.7	4.3	7.6		
60 years and over .....	.9			1.0	1.0	1.7		.7			1.1	1.0	2.0	
Average age	29.3			30.5	30.3	33.4		28.6			29.8	30.2	33.9		
Median age	27.8			28.8	28.5	30.9		27.1			27.9	28.3	31.7		

Table 29

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes						
	1979	1978	1977	1976	1975	1970	1965	1979	1978	1977	1976	1975	1970	1965
Age of unmarried female:														
When principal mortgagor:														
Less than 25 years	12.2	} n.a.	n.a.	7.7	8.0	5.8	} n.a.	13.0	} n.a.	n.a.	11.8	10.0	7.8	} n.a.
25 to 29	26.0			22.5	21.3	15.2		26.4			26.4	24.0	14.2	
30 to 34	21.2			25.1	24.5	16.9		22.8			20.7	21.5	15.9	
35 to 39	13.3			13.4	12.5	14.3		13.4			13.6	15.0	16.6	
40 to 44	8.0			8.6	12.0	13.2		9.1			10.9	10.6	15.5	
45 to 49	6.7			10.1	8.3	12.1		6.5			7.5	8.3	14.0	
50 to 59	9.4			8.2	10.5	16.0		7.0			7.4	8.6	13.6	
60 years and over	3.2	4.4	2.9	6.5	1.8	1.7	2.0	2.4						
Average age	35.1			36.4	36.6	40.2		33.9			34.6	35.3	38.6	
Median age	32.7			33.9	34.2	39.2		32.3			32.8	33.7	38.7	

^a Based on 1-story structures.

n.a.—Not available.

Table 30

Specific Characteristics, 1-Family Homes, Section 203, Selected Years

Percentage distribution	New homes							Existing homes						
	1979	1978	1977	1976	1975	1970	1965	1979	1978	1977	1976	1975	1970	1965
Building type and material:														
Wood frame construction	(78.7)	(79.5)	(86.0)	(92.9)	(87.5)	(73.3)	(89.2)	(84.1)	(82.0)	(83.3)	(84.6)	(81.3)	(78.2)	(87.1)
Wood siding	15.0	15.1	13.1	11.3	10.1	7.8	9.4	18.1	16.1	16.5	17.0	16.3	19.8	21.7
Wood shingle .....	.1	.1	.1	.1	.1	.5	2.3	4.7	4.2	4.3	4.3	4.2	5.7	8.1
Asbestos shingle	1.4	.9	.6	1.1	1.8	3.3	3.7	10.6	10.1	10.0	9.6	10.1	12.7	9.9
Fiber board	7.9	11.4	7.7	4.7	5.6	3.5	4.4	4.2	3.8	3.3	2.2	2.1	1.2	1.3
Brick or stone	21.3	22.0	24.4	28.4	26.3	25.3	27.6	17.9	16.9	17.6	15.2	15.4	14.2	15.1
Stucco or concrete blk.	24.3	20.5	31.7	36.4	31.0	21.0	12.6	11.8	15.0	16.9	21.7	19.4	12.7	16.8
Aluminum	2.4	2.3	2.1	3.0	4.9	4.1	23.6	9.9	8.9	7.6	6.8	7.2	5.8	10.5
Other	6.3	7.2	6.3	7.9	7.7	7.8	5.6	6.9	7.0	7.1	7.8	6.6	6.1	3.7
Masonry/concrete construction	(21.3)	(20.5)	(14.0)	(7.1)	(12.5)	(26.7)	(10.8)	(15.9)	(18.0)	(16.7)	(15.4)	(18.7)	(21.8)	(12.9)
Brick or stone .....	.4	.6	1.1	.9	1.6	1.8	1.0	4.2	4.7	4.8	5.4	8.0	9.5	6.1
Stucco or concrete	19.9	17.4	11.0	4.5	6.6	11.0	4.6	9.4	10.1	9.7	7.7	8.5	10.0	5.1
Aluminum	-	.1	.1	-	.1	.1	.7	.1	.1	.1	.1	.1	.1	.6
Other	1.0	2.4	1.8	1.7	4.2	13.8	4.5	2.2	3.1	2.1	2.2	2.1	2.2	1.1
Percent of 1-family homes:														
Detached	94.6	95.6	96.1	92.9	91.4	94.1	98.0	96.4	96.0	96.1	95.8	95.2	95.5	97.8
Factory fabricated	1.5	1.1	1.3	1.3	2.3	5.7	5.9				Not applicable for existing homes			
Central air conditioning	72.0	63.9	59.0	53.6	51.6	30.3	6.1	30.7	28.6	26.6	23.2	24.1	11.3	3.8
Underground wiring	59.7	58.6	61.7	59.4	59.1	n.a.	n.a.	7.7	7.0	6.0	5.5	5.1	n.a.	n.a.
Garage type:														
Attached	94.1	91.6	89.7	84.4	85.2	81.7	83.7	54.5	54.8	57.5	57.5	57.3	43.2	52.8
Detached .....	.7	.7	1.8	4.1	2.1	3.5	1.8	36.6	36.1	35.0	35.8	34.2	46.9	36.6
Built-in	5.2	7.7	8.5	11.5	12.7	14.8	14.5	8.9	9.1	7.5	6.7	8.5	9.9	10.6
Payment averages:														
Payment to principal and interest	\$379.58	\$293.09	\$251.42	\$239.44	\$215.85	\$159.09	\$86.03	\$308.56	\$248.00	\$203.89	\$200.42	\$192.87	\$128.82	\$80.21
Mortgage insurance premium and other	\$18.74	\$15.69	\$14.09	\$13.33	\$12.39	\$9.34	\$7.10	\$15.07	\$13.21	\$11.34	\$10.63	\$10.31	\$7.52	\$6.38
Debt service	\$398.32	\$308.78	\$265.51	\$252.77	\$228.24	\$168.43	\$93.13	\$323.63	\$261.21	\$215.23	\$211.05	\$203.18	\$136.34	\$86.59
Hazard insurance	\$15.07	\$11.01	\$10.72	\$10.98	\$9.84	\$5.98	\$4.33	\$12.98	\$10.02	\$8.80	\$8.00	\$8.33	\$4.83	\$3.73

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Table 30

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes						
	1979	1978	1977	1976	1975	1970	1965	1979	1978	1977	1976	1975	1970	1965
Payment to principal and interest:														
Less than \$160 .....	.3	.4	.6	2.6	6.6	53.7	99.8	5.4	12.8	22.0	25.3	30.5	77.5	99.8
\$160 to 219	1.9	9.8	24.2	30.3	49.1	46.3	.2	15.1	28.1	39.9	39.6	38.5	22.5	.2
220 to 279	9.7	34.4	49.2	51.8	38.9			22.5	28.3	28.7	26.0	23.0		
280 to 339	21.7	55.4	26.0	15.3	5.4			22.0	30.8	9.4	9.1	8.0		
340 to 399	25.3							15.3						
400 to 459	21.5							10.0						
460 to 519	15.4					7.1								
520 and over	4.2	2.6												
Median payment	\$379	\$287	\$250	\$239	\$214	\$157	\$85	\$297	\$237	\$201	\$198	\$189	\$125	\$80
Mortgagor's investment:														
Less than \$700 .....	.7	2.1	2.6	3.9	4.9	10.2	34.7	6.0	11.9	16.2	19.9	20.2	32.4	38.1
\$ 700 to 999	1.3	3.5	5.6	8.0	9.0	12.3	22.1	9.5	14.2	15.7	17.6	16.1	14.2	21.4
1,000 to 1,499	9.7	15.8	14.0	15.5	18.8	20.5	17.7	20.0	23.9	20.6	21.3	18.7	16.3	17.9
1,500 to 1,999	19.0	21.4	16.6	16.1	15.7	14.9	8.4	19.1	17.6	14.6	13.0	11.8	10.3	8.3
2,000 to 2,999	30.6	23.2	22.4	21.2	17.0	20.7	9.5	20.9	16.6	15.2	13.2	12.9	12.9	8.9
3,000 to 5,999	17.3	34.0	38.8	35.3	34.6	21.4	7.6	14.6	15.8	17.7	15.0	20.3	13.9	5.4
6,000 to 9,999	8.2							5.5						
10,000 to 15,999	7.5							2.8						
16,000 and over	5.7							1.6						
Median amount	\$2,631							\$2,253							$2,458	$2,275	$2,076	$1,736	$878	$1,880	$1,503	$1,436	$1,294	$1,367	$1,103	$843
Hazard insurance:														
Less than \$6.00	6.8	23.6	29.1	31.3	37.0	59.9	81.3	11.7	23.5	29.5	35.1	36.1	73.2	87.6
\$6.00 to 7.99	11.1	17.4	13.4	11.3	11.2	20.0	11.6	13.9	18.6	18.2	19.5	18.7	16.5	8.1
8.00 to 9.99	18.0	14.3	9.9	10.1	12.4	8.8	3.1	15.7	17.0	17.5	17.2	15.6	5.5	2.1
10.00 to 13.99	24.6	44.7	47.6	47.3	39.4	11.3	4.0	25.6	40.9	34.8	28.2	29.6	4.8	2.2
14.00 to 17.99	15.4							15.1						
18.00 to 25.99	14.6							11.2						
26.00 to 41.99	6.5							5.0						
42.00 and over	3.0							1.8						
Median amount	\$11.93	\$9.25	\$9.50	\$9.45	\$8.27	\$5.38	\$4.26	\$11.21	\$8.92	\$8.25	\$7.52	\$7.48	\$4.73	\$3.74

Table 30

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes							
	1979	1978	1977	1976	1975	1970	1965	1979	1978	1977	1976	1975	1970	1965	
Wife's income status:															
Wife's income acceptable	63.4	} n.a.	} n.a.	53.1	50.0	39.8	19.7	61.8	} n.a.	} n.a.	51.0	48.7	36.2	16.1	
Wife's income disallowed	6.1			6.1	6.1	3.9	10.9	6.4			6.4	7.1	7.1	6.7	10.0
Wife has no income	30.5			40.8	43.9	56.3	69.4	31.8			31.8	41.9	44.2	57.1	73.9
Monthly secondary income:															
When income of wife is allowed:															
Less than \$500	9.5	} n.a.	} n.a.	24.8	30.7	64.7	} n.a.	13.5	} n.a.	} n.a.	33.8	35.4	68.0	} n.a.	
\$ 500 to 599	10.3			18.5	20.1	} 35.3		14.3			19.4	19.5			
600 to 699	14.5			18.9	17.4			15.9			16.7	16.9			
700 to 899	26.2			} 37.8	} 31.8	} 35.3		25.4			} 30.1	} 28.2	} 32.0		
900 to 1,999	24.7							20.4							
1,200 to 1,799	11.9							9.0							
1,800 and over	2.9			1.5											
Average	\$882	} n.a.	} n.a.	\$657	\$626	\$454	} n.a.	\$799	} n.a.	} n.a.	\$607	\$598	\$441	} n.a.	
Median	\$819			\$635	\$596	\$436		\$749			\$583	\$575	\$425		
Monthly secondary income:															
When wife unemployed or her income disallowed:															
Less than \$100	5.9	} n.a.	} n.a.	14.3	16.1	26.4	} n.a.	7.9	} n.a.	} n.a.	15.0	16.4	30.1	} n.a.	
\$ 100 to 199	11.3			19.7	21.4	33.9		14.9			23.2	22.2	33.7		
200 to 299	12.9			17.8	18.2	} 39.7		15.9			19.7	19.7			
300 to 499	21.6			} 48.2	} 44.3			} 39.7			24.4	} 42.1	} 41.7		} 36.2
500 to 699	15.9					15.2									
700 to 899	10.7					8.7									
900 to 1,099	8.2			5.4											
1,100 to 1,499	7.3	4.6													
1,500 and over	6.2	3.0													
Average	\$615	} n.a.	} n.a.	\$368	\$350	\$215	} n.a.	\$492	} n.a.	} n.a.	\$329	\$325	\$198	} n.a.	
Median	\$484			\$289	\$269	\$170		\$392			\$260	\$258	\$159		

^a Prior to 1969, the aluminum classification included some miscellaneous materials and was shown as "combination type."

n.a.—Not available.

Table 31

Specific Characteristics, 1-Family Homes, Section 203, Selected Years

Percentage distribution	New homes							Existing homes						
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955
Estimate of value:														
Less than \$24,000	—	.2	6.2	} 100.0	} 100.0	} 100.0	} 100.0	10.2	18.4	39.5	} 100.0	} 100.0	} 100.0	} 100.0
\$24,000 to 27,999 .....	.3	2.1	17.4					9.0	13.5	18.3				
28,000 to 31,999	1.5	7.3	23.4					10.6	14.2	14.3				
32,000 to 35,999	4.4	16.1	21.7				12.8	14.5	12.0					
36,000 to 39,999	9.9	19.5	16.7				12.2	11.8	7.5					
40,000 to 44,999	15.7						12.9							
45,000 to 49,999	17.0	} 51.4	} 14.3				10.2	} 24.5	} 8.2					
50,000 to 54,999	16.6									7.4				
55,000 to 59,999	14.8						6.2							
60,000 to 64,999	11.8	} 3.4	} .3				4.8	} 3.1	} .2					
65,000 and over	8.0									3.7				
Average value	\$50,787	\$42,091	\$33,172	\$23,559	\$17,190	\$14,899	\$12,118	\$39,915	\$34,323	\$27,029	\$18,519	\$15,394	\$13,304	\$12,047
Median value	\$50,406	\$41,151	\$32,546	\$22,957	\$16,561	\$14,607	\$11,742	\$38,442	\$33,088	\$26,177	\$17,773	\$15,128	\$13,043	\$11,555
Mortgage amount:														
Less than \$22,000 .....	.5			59.0	94.2	100.0	100.0	9.7			81.7	96.9	100.0	100.0
\$22,000 to 27,999	2.0			} 41.0	} 5.8			15.4			} 18.3	} 3.1		
28,000 to 33,999	8.3								20.0					
34,000 to 39,999	20.1						19.1							
40,000 to 45,999	22.5	} 100.0	} 100.0				14.4	} 100.0	} 100.1					
46,000 to 50,999	17.4									8.2				
51,000 to 53,999	8.6						4.1							
54,000 to 56,999	7.7						3.2							
57,000 to 59,999	6.5						2.8							
60,000 and over	6.4						3.1							
Average mortgage	\$45,173	\$38,076	\$29,803	\$21,283	\$15,938	\$13,621	\$10,305	\$36,457	\$31,994	\$24,830	\$17,004	\$14,267	\$12,034	\$9,898
Median mortgage	\$45,080	\$37,307	\$29,658	\$20,927	\$15,574	\$13,569	\$10,034	\$35,474	\$30,922	\$24,617	\$16,590	\$14,232	\$11,978	\$9,603
Ratio of loan to value:														
Less than 71%	6.1	2.4	2.9	2.1	1.0	1.4	} 33.0	3.1	.8	1.7	1.0	.6	1.4	} 57.0
71% to 80	8.5	5.8	6.1	4.2	3.1	4.9		4.4	2.6	4.0	4.0	2.8	6.2	
81 to 89	16.8	20.3	22.5	21.2	11.5	} 64.9	} 67.0	13.2	10.8	14.9	17.3	15.4	} 63.6	} 43.0
90 to 93	22.5	31.8	29.5	37.7	21.7			16.4	17.9	20.5	23.2	19.9			19.9
94	18.5	14.7	10.7	12.2	9.5			10.7	10.2	10.5	10.8	9.5		
95	14.5	10.3	12.8	12.0	19.0			15.0	13.7	12.2	10.6	14.0		
96	11.4	11.8	11.2	7.3	32.8	} 28.8	} 28.8	32.1	34.9	28.5	22.2	36.2	} 28.8	} —
97 and over	1.7	2.9	4.3	3.3	1.4			5.1	9.1	7.7	10.9	1.6		
Average loan/average value	89.4	90.8	90.5	90.3	92.7	91.4	85.0	92.1	93.6	92.7	91.8	92.7	90.5	82.2
Median ratio	93.5	93.0	92.8	92.5	94.3	93.5	88.7	95.1	95.5	94.9	94.3	94.4	92.6	85.0

Table 31

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes						
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955
Market price of equivalent site:														
Less than \$4,000	2.5	5.8	14.4	40.3	72.6	93.0		12.3	17.5	31.7	61.0	73.6	90.6	
\$4,000 to 4,999	3.2	8.0	20.0	19.4	12.6	5.2		10.4	13.1	17.7	13.4	10.6	6.3	
5,000 to 5,999	6.1	10.6	22.8	13.3	7.7			10.8	13.1	14.5	7.3	6.8		
6,000 to 6,999	8.5	17.3	14.0	10.0	3.0			11.7	13.4	10.9	6.0	4.7		
7,000 to 7,999	14.3	18.2	7.0	6.7			n.a.	9.9	10.4	7.0	4.2			
8,000 to 8,999	10.5	23.4	7.7	4.0	4.1	1.8		9.5						
9,000 to 9,999	10.5							6.2	14.8	8.8	4.7	4.3	3.1	n.a.
10,000 to 12,999	28.6							15.6						
13,000 to 16,999	10.9	16.7	14.1	6.3				8.8	17.7	9.4	3.4			
17,000 and over	4.9							4.8						
Average price of site	\$9,816	\$7,764	\$6,382	\$4,952	\$3,427	\$2,470	\$1,626	\$8,145	\$6,985	\$5,468	\$3,973	\$3,219	\$2,356	\$1,707
Median price of site	\$9,473	\$7,460	\$5,665	\$4,477	\$3,137	\$2,404	n.a.	\$7,484	\$6,466	\$5,031	\$3,469	\$2,955	\$2,285	n.a.
Ratio of site to value:														
Less than 10%	2.6	2.8	3.6	3.3	3.2	5.2		4.5	3.5	3.3	3.2	3.1	6.5	
10% to 12	5.7	8.8	10.9	7.8	9.3	17.1		9.3	8.6	8.4	7.9	8.4	15.9	
13 to 15	15.3	20.2	23.2	19.7	19.9	26.9		16.1	16.2	16.7	15.9	16.9	22.3	
16 to 18	24.8	27.2	23.7	20.2	22.6	25.5		19.8	21.7	21.5	19.8	21.6	20.6	
19 to 21	25.0	20.9	13.5	14.0	15.7	15.4		18.1	18.8	18.3	16.6	17.0	13.9	
22 to 24	13.3	10.8	8.1	9.9	10.6	6.3	n.a.	12.4	12.3	11.8	11.2	10.4	8.8	n.a.
25 to 27	6.8	3.9	7.3	8.7	7.7			8.0	7.8	8.1	7.9	7.5		
28 to 30	3.1	2.2	4.8	6.7	4.8			4.9	4.6	5.1	5.4	5.4		
31 to 33	1.3	1.5	2.7	4.2	2.8	3.6		3.0	3.0	3.1	4.2	3.9	12.0	
34 to 39	1.5	1.2	1.9					2.8	2.6	2.7				
40 and over .....	.6	.5	.3	5.5	3.4			1.1	.9	1.0	7.9	5.8		
Average site/value	19.5	18.5	18.8	21.0	19.9	16.6	13.4	19.8	19.8	19.9	21.5	20.9	17.7	14.2
Median ratio	19.1	18.0	17.6	18.9	18.3	16.1	n.a.	19.0	18.9	19.0	19.6	19.0	16.8	n.a.
Improved floor area: ^a														
Less than 900 sq. ft.	1.9	2.3	1.8	8.5	9.3	8.3	24.5	17.6	17.5	16.2	19.9	16.7	26.7	30.9
900 to 999	4.5	5.5	5.6	11.4	14.0	20.1	20.0	14.2	14.6	13.7	13.9	12.9	14.2	14.4
1,000 to 1,099	10.5	12.5	12.8	15.2	17.1	23.8	20.1	16.8	17.4	16.9	15.6	15.9	15.8	13.9
1,100 to 1,199	12.0	13.2	13.4	11.4	14.3	15.4	14.5	13.1	13.5	13.5	12.4	14.0	12.9	11.1
1,200 to 1,299	14.8	14.8	14.5	11.9	12.4	11.5	8.9	11.1	11.3	11.7	11.1	11.6	9.9	8.6
1,300 to 1,399	12.3	14.2	15.1	10.3	8.5	7.3	5.7	8.1	8.3	8.6	7.4	8.4	6.7	6.4
1,400 to 1,499	14.1	12.1	12.8	9.2	6.7	5.0	2.8	6.2	5.8	6.4	5.8	6.2	4.5	4.4
1,500 to 1,599	9.4	8.1	9.3	6.6	5.1	3.7	1.7	4.4	4.1	4.6	4.1	4.4	3.2	3.0
1,600 to 1,799	12.1	9.5	9.3	9.6	6.8	3.7	1.2	5.1	4.6	5.1	5.2	5.4	3.4	3.7
1,800 and over	8.4	7.8	5.4	5.9	5.8	1.2	.6	3.4	2.9	3.3	4.6	4.5	2.7	3.6
Average area	1,372	1,342	1,332	1,267	1,228	1,142	1,049	1,159	1,149	1,169	1,156	1,181	1,101	1,096
Median area	1,351	1,312	1,313	1,229	1,167	1,091	1,022	1,111	1,102	1,124	1,105	1,131	1,057	1,030

^a Based on 1-story structures, prior to 1966 data based on all structures.

n.a.—Not available.

Table 32

Specific Characteristics, 1-Family Homes, Section 203, Selected Years

Percentage distribution	New homes							Existing homes						
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955
Numbers or rooms:														
4 rooms or less	5.6	6.1	4.4	5.2	5.7	3.4	16.0	12.4	12.3	10.3	10.7	11.9	16.7	24.5
5 rooms	30.7	31.4	30.6	31.8	40.8	56.8	57.7	37.8	38.9	37.3	33.8	39.0	39.7	39.9
6 rooms	37.6	37.3	37.4	33.4	34.9	31.3	24.6	32.9	32.8	34.9	35.5	33.8	31.7	26.9
7 rooms	18.4	18.9	20.4	19.2	12.7	6.8	1.7	12.2	11.6	13.0	14.3	11.3	9.0	8.7
8 rooms or more	7.7	6.3	7.2	10.4	5.9	1.7	1.7	4.7	4.4	4.5	5.7	4.0	2.9	
Average number of rooms	5.9	5.8	6.0	6.0	5.7	5.5	5.1	5.6	5.5	5.7	5.7	5.6	5.4	5.2
Number of bedrooms:														
2 bedrooms or less	10.3	11.1	7.1	6.4	4.2	5.1	20.4	26.3	25.6	24.0	25.3	23.8	33.7	44.4
3 bedrooms	71.0	71.3	70.7	70.6	78.6	87.8	73.8	62.2	62.6	62.2	59.6	65.0	57.9	48.5
4 bedrooms	18.5	17.3	21.9	23.0	17.2	7.1	5.8	10.6	10.9	12.6	15.1	11.2	8.4	7.1
5 bedrooms or more .....	.2	.3	.3					.9	.9	1.2				
Average number of bedrooms	3.0	3.0	3.2	3.2	3.2	3.0	2.9	2.8	2.8	2.9	2.9	2.9	2.8	2.6
Number of bathrooms:^a														
1 bath (inc. half baths)	18.3	24.6	29.9	22.7	34.2	47.5		68.1	68.1	66.7	59.4	62.5	76.5	n.a.
2 baths (inc. half baths)	81.0	74.6	69.0	63.3	60.3	51.0	n.a.	31.2	31.2	32.5	37.5	35.4	22.6	
3 or more baths (inc. half baths) .....	.7	.8	1.1	9.0	5.5	1.5	n.a.	.7	.7	.8	3.1	2.1	.9	
Basement:														
Full basement	9.6	12.3	15.6	13.0	20.8	27.7		25.4	23.4	27.2	36.3	35.4	41.4	n.a.
Part basement	2.9	3.7	4.0	4.4	4.7	5.4	n.a.	7.2	6.0	6.4	6.9	3.7	6.2	
No basement—slab on ground ..	79.9	75.2	64.0	61.4	47.5	44.6	n.a.	37.7	39.0	34.4	26.8	24.1	17.8	
No basement—crawl space	7.6	8.8	16.4	21.2	27.0	22.3	n.a.	29.7	31.6	32.0	30.0	36.8	34.6	
Garage:														
No garage	9.3	12.1	11.7	13.6	17.7	26.0	30.2	27.7	28.1	23.5	24.8	21.5	28.6	20.1
Carport	14.5	15.3	11.9	28.5	26.5	20.8	n.a.	17.2	19.4	15.4	13.5	13.2	9.5	n.a.
Garage	76.2	72.6	76.4	57.9	55.8	53.2	69.8	55.1	52.5	61.1	61.7	65.3	61.9	79.9
Water supply:														
Public main	96.9	97.6	96.2	95.1	97.0	94.2		95.8	96.5	96.4	93.9	96.4	94.9	n.a.
Community sewer	2.2	1.4	2.8	3.3	2.2	4.3	n.a.	1.2	1.2	1.3	1.7	1.0	1.4	
Individual well .....	.9	1.0	1.0	1.6	.8	1.5	n.a.	3.0	2.3	2.3	4.4	2.6	3.7	
Sewage disposal:														
Public sewer	92.4	93.7	91.6	89.9	88.4	76.9		87.4	88.0	89.1	84.3	83.3	76.1	n.a.
Community sewer	1.9	1.2	2.9	3.2	3.2	4.9	n.a.	.8	.9	.9	.8	.9	1.1	
Individual septic tank	5.6	5.0	5.2	6.3	7.5	15.3	n.a.	10.6	10.0	9.0	12.8	13.8	18.9	
Individual cesspool .....	.1	.1	.3	.6	.9	2.9	n.a.	1.2	1.1	1.0	2.1	2.0	3.9	

Table 32

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes																		
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955												
Annual family income:																										
Less than \$15,000	3.3	10.5	27.6	68.1	95.2	97.4	}	12.2	23.2	40.5	77.2	95.1	97.9	}												
\$15,000 to 18,999	12.4							20.6																		
19,000 to 22,999	20.4	89.5	72.4	31.9	4.8	2.6	}	22.5	76.8	59.5	22.8	4.9	2.1	}												
23,000 to 26,999	22.5							18.4																		
27,000 to 32,999	22.8							15.7																		
33,000 to 39,999	11.0							6.9																		
40,000 and over	7.6							3.7																		
Average family income	\$26,985	\$22,413	\$18,598	\$13,610	\$9,273	\$8,252		\$23,297	\$20,136	\$17,040	\$12,328	\$9,172	\$7,934													
Median family income	\$25,333	\$21,292	\$17,820	\$12,912	\$8,777	\$7,733		\$22,036	\$19,057	\$16,380	\$11,815	\$8,651	\$7,447													
Annual total effective income:																										
Less than \$15,000	4.3	13.0	33.3	75.1	97.2	98.6	}	14.2	26.7	46.6	83.8	97.3	98.7	}												
\$15,000 to 18,999	14.6							22.6																		
19,000 to 22,999	22.4	87.0	66.7	24.9	2.8	1.4	}	22.9	73.3	53.4	16.2	2.7	1.3	}												
23,000 to 26,999	22.9							17.9																		
27,000 to 32,999	21.0							14.1																		
33,000 to 39,999	9.2							5.6																		
40,000 and over	5.6							2.7																		
Average total effective income ...	\$25,785	\$21,473	\$17,623	\$12,745	\$8,349	\$7,584	\$5,975	\$22,379	\$19,305	\$16,110	\$11,342	\$8,147	\$7,243	\$6,177												
Median total effective income ...	\$24,380	\$20,429	\$17,065	\$12,217	\$7,777	\$7,168	\$5,484	\$21,237	\$18,397	\$15,496	\$10,781	\$7,580	\$6,784	\$5,669												
Effective income as a percent of family income:																										
100%	62.3	n.a.	59.7	56.7	48.6	62.6	}	64.6	}	58.6	53.0	44.1	60.9	}												
90 - 99	23.4							23.7							25.7	25.5	18.8		n.a.	22.4	n.a.	23.9	25.4	26.5	18.7	
Less than 90	14.3							16.6							17.6	25.9	18.6			13.0		17.5	21.6	29.4	20.4	

Table 32

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes						
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955
Monthly family income:														
Less than \$1,100	1.1	4.2	14.9	52.5	90.5			6.3	13.4	26.7	63.7	90.4		
\$1,100 to 1,299	3.5	9.3	17.5	20.3				8.3	13.7	18.5	17.3			
1,300 to 1,499	7.0	14.4	19.6					12.1	16.1	17.3				
1,500 to 1,699	10.4	16.9	18.1					14.1	15.3	14.1				
1,700 to 1,899	12.7							13.4						
1,900 to 2,099	14.3	43.3	25.7		9.5			12.1	33.2	20.4		9.6		
2,100 to 2,299	12.6												9.7	
2,300 to 2,499	10.2			27.2		n.a.	n.a.	7.1			19.0		n.a.	n.a.
2,500 to 2,699	7.9							5.4						
2,700 to 2,999	7.7	11.9	4.2					4.9	8.3	3.0				
3,000 to 3,299	4.5										2.6			
3,300 to 3,599	2.7							1.5						
3,600 and over	5.4							2.5						
Average monthly family income ..	\$2,248	\$1,867	\$1,550	\$1,134	\$773			\$1,941	\$1,678	\$1,420	\$1,028	\$764		
Median monthly family income ...	\$2,113	\$1,769	\$1,480	\$1,080	\$733			\$1,837	\$1,588	\$1,355	\$985	\$722		

^a Effective January 1972, improved reporting made it possible to present separate data on the number of full baths and half baths. The percentage reported for the number of full baths includes any half baths associated with that group (i.e.) if one full bath and one half bath are reported for a specific house, the count is shown as one full bath. Distributions of half baths are available upon request. Prior to 1972, when a half bath was reported it was added to the number of full baths and the total rounded up to the next number of full baths (i.e.) one full bath and one half bath were reported as "two baths."

n.a.—Not available.

Table 33
Specific Characteristics, 1-Family Homes, Section 203, Selected Years

Percentage distribution	New homes							Existing homes						
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955
Monthly total effective income:														
Less than \$1,100	1.6	5.2	19.0	59.7	94.2	97.3	99.0	7.4	15.7	32.0	72.3	94.5	97.6	98.3
\$1,100 to 1,299	4.1	11.1	19.9	29.8	5.8	2.7	1.0	9.5	15.0	19.4	21.5	5.5	2.4	1.7
1,300 to 1,499	8.2	16.2	20.1					13.4	17.1	17.0				
1,500 to 1,699	12.0	17.5	17.3	10.5	6.5	1.9	6.5	14.9	15.3	13.1	6.2	6.5	1.9	1.7
1,700 to 1,899	13.9	40.8	20.9					13.4	11.9	9.1					30.4	16.6	6.2	5.5	2.4	1.7
1,900 to 2,099	14.9			2.8	6.5	4.7	3.3	1.8						
2,100 to 2,999	12.4	9.2	2.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
2,300 to 2,499	9.4														6.5	4.7	4.1	3.3	1.8
2,500 to 2,699	7.3	9.2	2.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
2,700 to 2,999	6.5														6.5	4.7	4.1	3.3	1.8
3,000 to 3,599	5.9	9.2	2.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
3,600 and over	3.8														6.5	4.7	4.1	3.3	1.8
Average monthly total effective income	\$2,448	\$1,789	\$1,469	\$1,073	\$696	\$633	\$497	\$1,864	\$1,608	\$1,343	\$945	\$679	\$605	\$519
Median monthly total effective income	\$2,036	\$1,697	\$1,411	\$1,029	\$652	\$597	\$457	\$1,769	\$1,526	\$1,284	\$903	\$635	\$565	\$472
Monthly effective income after tax:														
Less than \$1,100	4.9	13.8	37.4	78.9	97.1	97.6	n.a.	14.8	27.8	50.0	86.4	97.3	97.9	n.a.
\$1,100 to 1,299	10.0	20.4	26.1	21.1	2.9	2.4		16.1	21.2	22.1	13.6	2.7	2.1		n.a.
1,300 to 1,499	15.5	22.0	19.4				18.0	18.7	14.7					
1,500 to 1,699	18.9	18.8	9.3	7.8	5.7	5.7	n.a.	16.6	13.8	7.5	18.5	5.7	n.a.	
1,700 to 1,999	24.0	25.0	7.8					18.0	4.3	4.3				
2,000 to 2,499	18.5			18.5	5.7	12.2	4.3	4.3						
2,500 and over	8.2	8.2	4.3	4.3	4.3	4.3								
Average income after tax	\$1,788	\$1,500	\$1,234	\$917	\$629	\$563	\$1,575	\$1,366	\$1,136	\$819	\$613	\$538	\$538	
Median income after tax	\$1,709	\$1,444	\$1,192	\$879	\$589	\$537	\$1,513	\$1,311	\$1,100	\$788	\$574	\$511	\$511	
Term of mortgage:														
10 and 15 years	-	-	.1	.1	a	.1	.8	.2	.2	.4	.8	.7	2.0	5.3
20 years .....	.2	.1	.2	.3	.5	1.7	13.7	1.4	1.5	2.8	4.4	5.4	16.8	42.1
25 years .....	.1	.2	.3	.5	3.0	12.1	58.4	5.6	5.4	7.6	12.8	16.9	43.6	45.2
30 years	99.7	99.7	99.4	99.1	59.2	86.1	27.1	92.8	92.9	89.2	82.0	74.9	37.6	7.4
35 years	-	-	-	a	37.3	-	-	-	-	-	-	2.1	-	-
Average term years	29.9	29.9	30.0	29.9	31.7	29.2	25.6	29.5	29.5	29.3	28.8	28.6	25.8	22.7

Table 33

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes															
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955									
Total monthly mortgage payment:																							
Less than \$270	1.1	8.2	41.1	100.0	100.0	100.0	100.0	19.5	37.7	61.9	100.0	100.0	100.0	100.0									
270 to 329	6.1	21.5	36.9					18.1	22.8	21.1													
330 to 359	6.3	15.7	11.5					9.9	9.6	6.7													
360 to 399	11.8	44.1	10.2					12.1	21.7	9.8													
400 to 439	13.7										10.4												
440 to 479	15.1										8.5												
480 to 519	13.4	10.5	.3					6.4	8.2	.5													
520 to 559	11.3										5.3												
560 to 599	10.3										4.5												
600 to 649	8.4										3.9												
650 and over	2.5							1.4															
Average payment	\$471	\$376	\$287	\$207	\$117	\$105	\$76	\$380	\$315	\$252	\$171	\$112	\$99	\$77									
Median payment	\$469	\$369	\$284	n.a.	\$114	\$104	\$74	\$368	\$300	\$245	\$164	\$111	\$97	\$77									
Heating and utilities:																							
Less than \$50	13.2	20.4	75.0	98.3	99.5	99.8	n.a.	16.7	28.4	76.4	98.4	99.5	99.8	n.a.									
\$50 to 59	21.4	77.3	24.7	1.7	.5	.2		21.3	67.6	23.3	1.6	.5	.2										
60 to 69	22.0																		19.5				
70 to 79	15.9																		16.0				
80 to 89	12.5																		11.3				
90 to 99	8.5	2.3	.3					6.7	4.0	.3													
100 to 119	5.6										5.8												
120 and over9										2.7												
Median amount	\$66	\$62	\$41	\$26	\$21	\$19		\$66	\$60	\$41	\$26	\$22	\$19										
Monthly housing expenses:																							
Less than \$300 .....	.2	25.1	77.4	100.0	100.0	100.0	100.0	8.1	54.9	82.9	100.0	100.0	100.0	100.0								
\$300 to 359	1.5										12.5												
360 to 399	3.6										10.6												
400 to 439	6.8	67.2	22.5					11.7	38.4	16.7													
440 to 479	10.2										11.7												
480 to 519	11.6										10.1												
520 to 559	13.8										8.9												
560 to 599	13.8	4.3	.1					7.1	3.1	.3													
600 to 649	14.3										7.2												
650 to 699	11.6										5.7												
700 to 749	7.8	3.4	-					3.7	3.6	.1													
750 and over	4.8										2.7												
Average housing expense	\$569	\$462	\$352	\$246	\$148	\$131	\$98	\$476	\$400	\$314	\$208	\$143	\$125	\$101									
Median housing expense	\$566	\$454	\$347	n.a.	\$144	\$129	\$96	\$464	\$386	\$306	\$200	\$141	\$121	\$97									

Table 33

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes						
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955
Closing costs:														
Less than \$500	2.6	3.7	16.8	46.8	81.5	95.2	}	7.4	11.2	34.5	70.1	88.6	94.7	}
\$ 500 to 599	4.7	17.1	16.1	25.0	11.3	3.7		10.7	16.5	21.5	13.5	7.0	4.2	
600 to 699	20.5	22.6	19.1	15.8	4.7	.8	}	15.2	17.7	13.2	7.0	2.6	.8	}
700 to 799	18.3	14.0	21.3	}	}	.2		15.2	14.6	9.7	}	}	}	
800 to 899	15.6	12.4	11.4			}	}	.1	13.7	13.1				7.0
900 to 999	12.5	10.3	7.9	}	}			}	n.a.	11.0	8.4	4.8	}	}
1,000 to 1,099	7.5	8.9	4.0			12.4	2.5		7.7	6.1	3.2	9.4		
1,100 to 1,299	10.3	}	}	}	}	}	}	9.3	}	}	}	}	}	}
1,300 to 1,499	4.6							11.0						
1,500 and over	3.4	}	}	}	}	}	}	4.7	}	}	}	}	}	
Average closing cost	\$856							\$772						\$672	$500	$376	$289	$254	$846	$761	$606	$428	$330	$277	$277
Median closing cost	\$824	\$746	\$690	\$513	\$376	\$286	n.a.	\$810	\$731	\$572	\$417	\$322	\$275	n.a.

^a Less than 0.05 percent.

n.a.—Not available.

Table 34

Specific Characteristics, 1-Family Homes, Section 203, Selected Years

Percentage distribution	New homes							Existing homes							
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955	
Ratio of housing expenses to total effective income:															
Less than 19%	7.8	7.8	13.8	18.6	25.2	26.5	} n.a.	11.0	13.7	19.6	25.9	26.6	28.2	} n.a.	
19% to 21	8.3	10.6	16.3	18.0	20.8	22.1		11.8	13.2	16.9	18.1	20.4	22.3		
22 to 24	13.6	17.0	20.3	20.8	24.0	27.1		16.1	16.8	18.1	18.8	22.6	25.1		
25 to 27	19.0	19.5	18.5	19.2	19.2	17.7		18.3	17.3	17.0	16.6	18.2	16.6		
28 to 30	19.3	18.1	15.5	13.2	8.0	} 6.6		16.9	15.6	13.4	11.1	8.7	} 7.8		
31 to 33	14.8	13.5	9.1	6.2	2.2			12.3	11.3	8.5	5.6	2.5			
34 to 39	13.6	10.8	5.7	3.4	.5			11.0	9.9	5.5	3.3	.9			
40 and over	3.6	2.7	.8	.6	.1		2.6	2.2	1.0	.6	.1				
Average expense/effective income	28.1	27.3	25.1	22.9	21.2	20.7	19.7	26.8	26.1	24.4	22.0	21.1	20.6	19.4	
Median ratio	28.2	27.2	24.9	23.9	22.5	22.2	n.a.	26.8	26.0	24.2	23.0	22.4	21.9	n.a.	
Total fixed payment:															
Less than \$500	2.0	9.2	34.5	100.0	100.0	100.0	} n.a.	11.9	24.3	50.2	100.0	100.0	100.0	} n.a.	
\$ 500 to 599	6.4	16.3	28.0					13.5	19.2	21.8					
600 to 699	12.2	20.9	19.5					16.5	17.9	14.1					
700 to 799	15.7	18.6	9.4					15.8	14.3	7.3					
800 to 899	16.4	14.3	4.2					13.6	9.7	3.5					
900 to 999	14.6	8.7	2.1					10.2	6.1	1.5					
1,000 to 1,199	19.0	} 12.0	} 2.3					11.5	} 8.5	} 1.6					
1,200 to 1,599	10.8							5.8							
1,600 and over	2.9							1.2							
Average amount	\$925	\$753	\$577	\$382	\$230	\$188	\$786	\$669	\$522	\$337	\$228	\$181			
Median amount	\$883	\$719	\$533	\$367	\$220	\$175	\$750	\$634	\$499	\$323	\$216	\$169			
Monthly real estate taxes:															
Less than \$22	3.8	6.4	7.2	} 57.3	} 100.0		} n.a.	} n.a.	17.0	19.0	19.9	} 69.6	} 100.0	} n.a.	} n.a.
\$22 to 33	8.6	12.6	15.3							23.3	23.4					25.1
34 to 45	19.7	16.2	25.6	42.7			21.4	19.1	21.3	30.4					
46 to 57	21.7	19.2	18.6				15.5	13.3	14.7						
58 to 69	18.7	17.4	15.5				9.3	9.0	8.5						
70 to 81	12.3	12.2	9.5				5.6	6.2	5.1						
82 to 105	12.3	} 16.0	} 8.3				5.1	} 10.0	} 5.4						
106 to 129	2.4									1.6					
130 and over .....	.5									1.2				
Average real estate taxes	\$57	\$56	\$49	\$33	\$20	\$16	\$43	\$44	\$40	\$29	\$22	\$16			
Median real estate taxes	\$55	\$55	\$47	\$33	\$19	n.a.	\$39	\$38	\$37	\$27	\$21	n.a.			

Table 34

Specific Characteristics, 1-Family Homes, Section 203, Selected Years (continued)

Percentage distribution	New homes							Existing homes						
	1979	1978	1975	1970	1965	1960	1955	1979	1978	1975	1970	1965	1960	1955
Total acquisition cost:														
Less than \$28,000 .....	.4	2.6	25.4	100.0	100.0	100.0	100.0	19.9	32.8	58.1	100.0	100.0	100.0	100.0
\$28,000 to 31,999	1.5	8.4	23.2					10.8	14.1	14.3				
32,000 to 35,999	5.2	17.1	21.2					12.8	14.4	11.7				
36,000 to 39,999	10.4	19.4	16.1					12.2	11.7	7.6				
40,000 to 44,999	16.3							12.8						
45,000 to 49,999	17.3	49.2	13.5					10.2	24.2	8.2				
50,000 to 54,999	15.8										7.2			
55,000 to 59,999	14.5							6.2						
60,000 to 64,999	10.9							4.7	2.8	.1				
65,000 and over	7.7	3.3	.6					3.2						
Average acquisition cost	\$50,322	\$41,591	\$33,016	\$23,556	\$17,201	\$14,939	\$12,367	\$39,496	\$34,047	\$26,944	\$18,402	\$15,437	\$13,579	\$12,558
Median acquisition cost	\$49,689	\$40,596	\$32,258	\$22,965	\$16,523	\$14,606	\$12,003	\$38,147	\$32,874	\$26,105	\$17,842	\$15,114	\$13,227	\$12,013
Ratio of value to acquisition cost:														
Less than 98%	10.1			27.2				12.7			36.7			
98% to 99	14.2			47.7				14.2			44.4			
100 to 101	48.0	100.0	100.0		100.0	100.0	n.a.	59.3	100.0	100.0		100.0	100.0	n.a.
102 to 103	13.8										25.1			
104 to 106	8.2							3.4						
107 and over	5.7							2.5						
Average value/acquisition cost	101.0	101.2	100.5	100.0	99.9	99.4		100.1	100.1	100.0	99.2	99.7	97.7	
Median ratio	101.0	100.8	100.3	100.0	99.7	99.2		100.7	100.0	99.9	99.6	99.5	98.1	
Sale price:														
Less than \$22,000	-	.1	3.1	46.8	88.5	97.7		8.3	15.1	32.8	73.4	93.4	97.6	
\$22,000 to 25,999 .....	.1	1.4	14.0	41.5	11.5	2.3		8.3	13.0	19.0	22.3	6.6	2.4	
26,000 to 31,999	2.4	11.9	34.9	11.7				16.4	21.7	22.6	4.3			
32,000 to 35,999	6.2	18.4	21.4					13.0	14.2	11.4				
36,000 to 39,999	11.4	19.5	14.8					12.4	11.3	7.0				
40,000 to 44,999	16.4							12.2						
45,000 to 49,999	17.5	45.9	11.3					9.9	22.5	7.1				
50,000 to 54,999	15.4										6.7			
55,000 to 59,999	14.3							6.1						
60,000 to 64,999	9.8							4.0	2.2	.1				
65,000 and over	6.5	2.8	.5					2.7						
Median sale price	\$48,819	\$39,736	\$31,627	\$22,462	\$16,190	\$14,324		\$37,297	\$32,127	\$25,612	\$17,459	\$14,733	\$12,975	

^a Less than 0.05 percent.

n.a.—Not available.

Table 35

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Section 203, 1979**

New homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700 ^a	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Other recurring charges:													
Less than \$110	6.7		75.7	55.8	29.6	19.9	10.8	4.8	2.1	1.6	1.2	.7	1.1
\$110 to 149	8.9		9.1	21.8	23.8	18.3	16.4	10.7	7.9	5.7	3.2	1.9	1.3
150 to 229	17.0		12.2	18.1	29.3	31.0	26.8	21.0	18.5	14.3	10.9	7.1	3.7
230 to 309	18.4		3.0	3.3	14.2	21.2	26.4	26.2	23.6	17.3	16.0	12.8	5.8
310 to 399	17.6		-	.5	2.9	7.2	14.3	23.7	24.5	24.2	21.9	18.8	10.5
400 to 499	12.4		-	.5	.2	2.0	3.9	9.9	16.1	19.6	21.6	19.9	12.2
500 to 699	11.2		-	-	-	.2	1.1	3.5	6.4	15.0	19.8	26.7	25.0
700 and over	7.8		-	-	-	.2	.3	.2	.9	2.3	5.4	12.1	40.4
Median other recurring charges	\$305		\$81	\$102	\$144	\$180	\$217	\$270	\$303	\$351	\$386	\$442	\$624
Monthly housing expense:													
Less than \$300 .....	.2		12.1	1.9	.7	.2	.2	.1	-	.1	.1	.1	.1
\$300 to 359	1.5		51.6	20.4	7.6	3.3	1.6	.5	.4	.4	.4	.2	.3
360 to 399	3.6		24.2	32.8	23.3	10.5	3.5	1.8	1.0	1.1	.7	.5	.7
400 to 439	6.8		9.1	22.2	26.9	21.8	10.2	6.2	3.9	2.4	1.4	1.2	1.8
440 to 479	10.2		3.0	18.1	20.6	24.1	18.3	12.5	8.1	5.0	4.1	3.7	4.2
480 to 519	11.6		-	3.7	10.8	17.6	20.2	16.0	11.7	9.4	7.7	6.2	5.6
520 to 559	13.8		-	.9	5.8	13.1	20.2	19.8	18.0	12.9	8.6	10.1	9.3
560 to 599	13.8		-	-	3.4	5.7	12.5	18.2	18.7	18.8	14.3	11.7	11.9
600 to 649	14.3		-	-	.9	2.6	8.9	13.7	17.4	21.3	20.2	19.3	15.7
650 to 699	11.6		-	-	-	.9	2.9	6.6	13.3	15.5	20.5	20.1	18.4
700 to 749	7.8		-	-	-	.2	1.2	3.7	5.2	8.7	14.4	16.4	17.2
750 and over	4.8		-	-	-	-	.3	.9	2.3	4.4	7.6	10.5	14.8
Median housing expense	\$566		\$343	\$393	\$427	\$463	\$512	\$546	\$574	\$600	\$631	\$642	\$650
Ratio of housing expense to total effective income:													
Less than 19%	7.8		-	-	-	-	.2	.2	1.0	2.4	3.9	8.5	44.8
19% to 21	8.3		-	-	.1	.2	1.2	1.8	4.0	7.0	12.2	18.4	25.8
22 to 24	13.6		-	.5	.3	1.9	4.3	9.1	13.4	17.9	20.6	29.4	19.6
25 to 27	19.0		-	.5	3.2	9.5	12.6	18.8	24.5	29.4	30.1	28.6	8.2
28 to 30	19.3		-	4.6	14.1	21.0	22.6	26.4	25.8	25.6	23.3	12.7	1.5
31 to 33	14.8		3.0	8.8	22.3	24.7	24.9	23.1	19.2	13.1	8.0	2.3	.1
34 to 39	13.6		36.3	43.9	39.9	33.1	28.4	17.6	11.6	4.6	1.9	.1	-
40 and over	3.6		60.7	41.7	20.1	9.6	5.8	3.0	.5	-	-	-	-
Average expense/effective income	28.1		41.5	38.7	35.7	33.4	32.1	30.4	28.8	27.2	26.0	24.1	19.2
Median ratio	28.2		41.3	38.5	35.2	33.1	32.0	30.2	28.8	27.3	26.3	24.3	19.5
Average expense/income after tax	33.4		45.1	43.4	40.6	38.5	37.4	35.7	34.2	32.7	31.7	29.6	24.2

Table 35

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700 ^a	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Total monthly mortgage payment:													
Less than \$270	1.1		51.6	17.6	5.7	1.9	1.1	.4	3	.5	.4	.2	.1
\$270 to 329	6.1		39.3	45.8	34.8	17.9	7.6	3.2	2.4	1.7	1.0	.8	1.2
330 to 359	6.3		9.1	17.1	21.5	19.3	10.4	6.9	3.4	1.8	2.1	1.1	1.8
360 to 399	11.8		-	13.9	20.7	26.6	20.5	14.9	10.5	6.7	4.6	4.8	4.7
400 to 439	13.7		-	5.6	10.5	16.6	21.3	19.4	15.5	12.7	9.5	7.8	7.1
440 to 479	15.1		-	-	4.7	10.6	20.0	20.6	18.9	17.4	12.2	12.2	10.8
480 to 519	13.4		-	-	1.7	4.1	10.3	15.7	17.6	18.3	16.3	13.9	13.8
520 to 559	11.3		-	-	.3	1.7	5.8	9.5	14.1	15.4	17.7	16.7	13.6
560 to 599	10.3		-	-	.1	1.1	1.8	6.1	10.7	14.4	17.5	19.2	17.2
600 to 649	8.4		-	-	-	2	1.1	2.8	5.3	8.9	14.9	18.4	21.0
650 and over	2.5		-	-	-	-	.1	.5	1.3	2.2	3.8	4.9	8.7
Median payment	\$469		\$268	\$308	\$343	\$376	\$419	\$450	\$477	\$500	\$528	\$541	\$550
Average borrower's characteristics:													
Annual family income	\$26,985		\$11,797	\$13,525	\$15,484	\$27,930	\$20,374	\$22,666	\$25,039	\$27,456	\$29,786	\$32,819	\$43,424
Annual total effective income	\$25,785		\$9,972	\$12,318	\$14,560	\$16,862	\$19,181	\$21,568	\$23,949	\$26,344	\$28,714	\$31,567	\$41,711
Monthly total effective income	\$2,148		\$831	\$1,026	\$1,213	\$1,405	\$1,598	\$1,797	\$1,995	\$2,195	\$2,392	\$2,630	\$3,475
Monthly effective income after tax	\$1,788		\$772	\$920	\$1,068	\$1,221	\$1,375	\$1,532	\$1,682	\$1,833	\$1,978	\$2,152	\$2,766
Average monthly payment characteristics:													
Payment to principal and interest	\$379.58		\$196.80	\$243.51	\$273.85	\$304.04	\$339.57	\$365.58	\$386.36	\$403.01	\$420.67	\$429.36	\$435.00
Mtg. insurance premium	18.74		10.26	13.24	14.67	15.61	17.04	18.02	18.97	19.70	20.47	20.85	21.07
Debt service	\$398.32		\$207.06	\$256.75	\$288.52	\$319.65	\$356.61	\$383.60	\$405.33	\$422.71	\$441.14	\$450.21	\$456.07
Hazard insurance	15.07		13.42	14.11	15.19	14.60	14.07	14.36	15.00	15.44	15.77	15.41	16.09
Real estate taxes	57.90		44.61	42.20	43.35	47.63	51.13	54.76	58.17	60.94	64.24	66.33	66.59
Total mortgage payment	\$471.29		\$265.09	\$313.06	\$347.06	\$381.88	\$421.81	\$452.72	\$478.50	\$499.09	\$521.15	\$531.95	\$538.75
Maintenance and common expense	29.06		23.00	24.75	25.23	25.11	27.00	28.10	29.13	30.10	31.70	31.17	31.76
Heating and utilities	68.72		55.18	70.09	61.28	62.56	65.91	67.12	68.62	70.58	72.41	73.27	72.78
Prospective housing expense	\$569.06		\$343.27	\$397.90	\$433.56	\$469.56	\$514.72	\$547.94	\$576.25	\$599.76	\$625.27	\$636.39	\$643.30
Other recurring charges	356.74		92.94	117.09	158.45	193.30	227.51	275.85	311.90	360.48	400.97	465.77	684.15
Total fixed payment	\$725.81		\$436.21	\$514.99	\$592.02	\$662.86	\$742.23	\$823.79	\$888.16	\$960.24	\$1,026.24	\$1,102.16	\$1,327.44

Table 35

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Total fixed payment:													
Less than \$500	2.0		81.9	48.5	14.2	3.2	.9	.4	.1	.1	-	-	-
\$ 500 to 599	6.4		15.1	37.1	41.0	25.1	9.2	2.8	1.2	.9	.9	.2	.4
600 to 699	12.2		3.0	12.9	32.8	38.9	27.7	12.7	8.2	3.5	2.7	1.6	1.2
700 to 799	15.7		-	.5	10.4	23.6	34.0	28.7	17.5	11.8	6.4	3.8	2.4
800 to 899	16.4		-	.5	1.6	7.0	18.8	29.1	27.7	20.6	13.2	10.0	4.3
900 to 999	14.6		-	.5	-	1.8	6.8	18.4	23.9	24.2	22.2	14.5	8.0
1,000 to 1,199	19.0		-	-	-	.2	2.4	7.4	19.3	31.7	39.0	41.7	23.4
1,200 to 1,599	10.8		-	-	-	.1	.2	.4	2.1	7.0	15.1	26.5	40.6
1,600 and over	2.9		-	-	-	.1	-	.1	-	.2	.5	1.7	19.7
Median amount	\$883		\$426	\$502	\$587	\$656	\$735	\$816	\$884	\$954	\$1,023	\$1,095	\$1,301

^a Data not significant.

Table 36

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Section 203, 1979**

Existing homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Other recurring charges:													
Less than \$110	9.7	86.1	64.3	44.1	23.7	13.1	6.8	3.2	1.1	.7	.4	.4	.4
\$110 to 149	10.0	8.6	16.6	19.8	21.1	16.8	12.0	8.3	6.3	4.0	2.7	1.6	1.1
150 to 229	19.6	4.3	15.2	24.4	29.4	28.2	26.3	21.9	16.8	12.2	9.0	7.7	4.0
230 to 309	19.6	.5	3.2	9.8	19.2	25.7	26.2	25.1	21.9	18.9	15.4	12.1	5.9
310 to 399	16.8	-	.6	1.6	5.6	12.4	19.8	24.1	24.8	24.0	21.0	18.4	10.3
400 to 499	11.2	-	-	.3	.9	3.3	7.1	12.4	18.2	21.2	23.3	21.3	14.1
500 to 699	8.9	.5	.1	-	.1	.5	1.8	4.8	9.9	16.4	22.9	27.4	27.8
700 and over	4.2	-	-	-	-	-	-	.2	1.0	2.6	5.3	11.1	36.4
Median other recurring charges	\$272	n.a.	\$92	\$122	\$163	\$205	\$245	\$284	\$323	\$363	\$406	\$444	\$593
Monthly housing expense:													
Less than \$300	8.1	96.0	67.1	33.3	16.6	9.4	5.0	3.2	2.1	1.5	1.0	.7	1.0
\$300 to 359	12.5	4.0	26.0	39.4	28.8	19.5	12.5	8.1	5.4	3.8	2.7	2.2	2.0
360 to 399	10.6	-	5.3	15.9	22.3	17.7	12.8	9.3	7.0	5.1	3.8	2.6	3.0
400 to 439	11.7	-	1.5	7.7	16.8	19.3	16.7	13.3	9.6	8.1	5.4	4.4	3.9
440 to 479	11.7	-	.1	2.8	9.3	15.6	17.5	15.8	12.6	10.3	8.8	6.4	5.4
480 to 519	10.1	-	-	.8	4.1	9.0	13.9	15.2	13.8	11.3	10.2	7.9	7.1
520 to 559	8.9	-	-	.1	1.4	5.4	9.9	12.5	13.8	13.1	11.8	11.0	8.4
560 to 599	7.1	-	-	-	.6	2.3	5.9	9.2	11.3	12.5	12.1	11.5	9.7
600 to 649	7.2	-	-	-	.1	1.3	3.7	7.3	11.4	13.6	15.1	15.9	13.7
650 to 699	5.7	-	-	-	-	.4	1.4	3.8	7.6	10.7	14.3	15.4	16.4
700 to 749	3.7	-	-	-	-	.1	.5	1.7	3.6	6.6	9.3	12.4	14.1
750 and over	2.7	-	-	-	-	-	.2	.6	1.8	3.4	5.5	9.6	15.3
Median housing expense	\$464	\$228	\$276	\$324	\$368	\$406	\$447	\$480	\$518	\$550	\$580	\$610	\$635
Ratio of housing expense to total effective income:													
Less than 19%	11.0	-	.2	.7	2.1	4.1	5.4	7.9	10.6	13.3	15.9	20.4	49.0
19% to 21	11.8	-	1.0	3.0	5.1	7.4	9.2	11.5	13.1	16.2	18.1	20.8	23.6
22 to 24	16.1	1.4	4.3	7.3	9.6	13.4	15.4	17.7	19.6	19.7	21.8	23.5	17.7
25 to 27	18.3	3.8	8.5	12.2	15.5	18.0	19.9	21.2	20.4	20.5	20.9	22.6	8.0
28 to 30	16.9	12.9	16.4	19.3	20.5	20.4	20.1	18.3	16.9	16.3	16.8	10.3	1.5
31 to 33	12.3	18.2	22.0	20.9	20.1	16.7	14.6	12.0	11.3	10.2	5.1	1.9	.2
34 to 39	11.0	37.2	31.7	27.4	21.3	16.0	12.9	10.0	7.5	3.7	1.3	.5	-
40 and over	2.6	26.5	15.9	9.2	5.8	4.0	2.5	1.4	.6	.1	.1	-	-
Average expense/effective income	26.8	36.3	34.0	32.1	30.5	29.0	28.0	26.9	25.9	24.9	23.9	22.8	18.8
Median ratio	26.8	36.0	33.6	32.0	30.5	29.0	28.0	26.8	25.9	25.1	24.1	23.1	19.1
Average expense/income after tax	31.4	39.2	37.6	36.1	34.7	33.4	32.5	31.5	30.8	29.8	28.9	27.9	23.7

Table 36

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Section 203, 1979 (continued)**

Existing homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Total monthly mortgage payment:													
Less than \$270	19.5	100.0	92.2	70.0	43.6	27.4	16.2	10.1	6.9	5.0	3.5	2.7	2.9
\$270 to 329	18.1	-	7.2	23.3	34.4	30.7	23.0	17.2	12.7	9.5	7.0	4.7	5.3
330 to 359	9.9	-	.5	4.0	10.8	14.5	14.6	12.6	9.4	7.9	6.0	4.8	3.9
360 to 399	12.1	-	.1	2.1	7.3	13.9	18.0	17.1	14.7	11.9	9.9	8.3	6.4
400 to 439	10.4	-	-	.5	2.7	7.5	12.7	15.5	15.2	14.1	12.4	9.9	8.8
440 to 479	8.5	-	-	.1	.9	3.7	7.8	11.5	13.3	13.1	14.1	13.4	9.8
480 to 519	6.4	-	-	-	.2	1.5	4.3	7.3	10.0	12.0	12.0	12.7	10.9
520 to 559	5.3	-	-	-	.1	.6	2.0	4.3	8.0	10.5	12.2	12.4	12.0
560 to 599	4.5	-	-	-	-	.2	.9	2.6	5.4	8.2	11.3	13.3	14.9
600 to 649	3.9	-	-	-	-	-	.4	1.5	3.5	6.1	9.1	13.3	17.1
650 and over	1.4	-	-	-	-	-	.1	.3	.9	1.7	2.5	4.5	8.0
Median payment	\$368	\$157	\$199	\$243	\$279	\$314	\$352	\$383	\$416	\$444	\$471	\$499	\$526
Average borrower's characteristics:													
Annual family income	\$23,297	\$8,294	\$10,682	\$12,982	\$15,289	\$17,655	\$19,992	\$22,454	\$24,846	\$27,240	\$29,661	\$32,540	\$41,908
Annual total effective income	\$22,379	\$7,554	\$9,832	\$12,150	\$14,461	\$16,802	\$19,145	\$21,547	\$23,954	\$26,314	\$28,697	\$31,563	\$40,569
Monthly total effective income	\$1,864	\$629	\$819	\$1,012	\$1,205	\$1,400	\$1,595	\$1,795	\$1,996	\$2,192	\$2,391	\$2,630	\$3,380
Monthly effective income after tax	\$1,575	\$586	\$743	\$902	\$1,061	\$1,220	\$1,377	\$1,536	\$1,687	\$1,839	\$1,986	\$2,157	\$2,687
Average monthly payment characteristics:													
Payment to principal and interest	\$308.56	\$127.26	\$162.70	\$198.82	\$227.28	\$256.35	\$287.59	\$315.09	\$341.67	\$362.24	\$381.19	\$398.98	\$413.82
Mtg. insurance premium	15.07	6.37	8.24	9.97	11.48	12.76	14.15	15.30	16.51	17.47	18.32	19.18	19.87
Debt service	\$323.63	\$133.63	\$170.94	\$206.79	\$238.76	\$269.11	\$301.74	\$330.39	\$358.18	\$379.71	\$399.51	\$418.16	\$433.69
Hazard insurance	12.98	7.84	9.86	10.81	11.41	11.85	12.21	12.81	13.61	14.19	14.83	15.28	15.61
Real estate taxes	43.55	17.58	21.92	26.81	31.47	35.79	40.04	43.71	47.80	51.48	54.65	58.98	60.72
Total mortgage payment	\$380.16	\$159.05	\$202.72	\$244.41	\$281.64	\$316.75	\$353.99	\$386.91	\$419.59	\$445.38	\$468.99	\$492.42	\$510.02
Maintenance and common expense	28.13	21.02	22.56	23.54	24.99	25.90	27.01	28.07	29.33	30.38	31.28	32.22	33.05
Heating and utilities	68.65	49.36	54.19	57.90	62.09	64.99	67.32	69.15	70.92	72.96	74.54	76.91	77.49
Prospective housing expense	\$476.94	\$229.43	\$279.47	\$325.85	\$368.72	\$407.64	\$448.32	\$484.12	\$519.84	\$548.72	\$574.81	\$601.55	\$620.56
Other recurring charges	309.56	69.18	104.40	138.55	177.37	215.51	252.94	292.06	333.17	374.67	416.48	462.46	653.97
Total fixed payment	\$786.50	\$298.61	\$383.87	\$464.40	\$546.09	\$623.14	\$701.27	\$776.18	\$853.01	\$923.39	\$991.29	\$1,064.00	\$1,274.53

Table 36

Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Section 203, 1979 (continued)

Existing homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Total fixed payment:													
Less than \$500	11.9	99.4	94.6	68.4	31.8	12.9	4.8	2.0	1.0	.4	.2	.1	.1
\$ 500 to 599	13.5	.2	4.7	26.6	40.7	29.2	15.5	7.7	3.8	2.0	1.1	.5	.5
600 to 699	16.5	-	.7	4.5	22.3	34.4	30.2	19.2	10.8	6.4	3.7	2.4	1.3
700 to 799	15.8	.2	-	.5	4.6	18.0	28.9	28.7	20.7	13.8	8.4	5.4	2.9
800 to 899	13.6	-	-	-	.5	4.7	15.0	24.7	27.2	22.5	17.1	11.7	5.5
900 to 999	10.2	.2	-	-	.1	.7	4.7	12.3	20.4	23.7	22.3	18.6	9.3
1,000 to 1,199	11.5	-	-	-	-	.1	9	5.1	14.5	26.1	35.4	37.8	25.9
1,200 to 1,599	5.8	-	-	-	-	-	-	3	1.5	5.0	11.6	22.4	39.8
1,600 and over	1.2	-	-	-	-	-	-	-	.1	.1	.2	1.1	14.7
Median amount	\$750	n.a.	\$378	\$460	\$543	\$621	\$698	\$774	\$850	\$919	\$988	\$1,059	\$1,245

Table 37

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Section 203, 1979**

New homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700 ^a	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 end over
Average purchase characteristics:													
Total acquisition cost	\$50,322		\$37,547	\$38,831	\$41,064	\$42,608	\$45,709	\$48,246	\$50,625	\$52,549	\$54,535	\$55,275	\$56,253
Sale price	\$49,479		\$36,915	\$38,102	\$40,310	\$41,833	\$44,896	\$47,419	\$49,778	\$51,680	\$53,649	\$54,386	\$55,382
Closing costs	\$856		\$632	\$737	\$766	\$789	\$825	\$840	\$862	\$885	\$901	\$904	\$884
Estimate of value	\$50,746		\$37,775	\$39,222	\$41,551	\$43,053	\$46,207	\$48,744	\$51,045	\$53,120	\$54,932	\$55,771	\$56,622
Replacement cost of property	\$50,341		\$38,297	\$39,512	\$40,841	\$43,272	\$46,065	\$48,559	\$50,498	\$52,609	\$54,541	\$55,221	\$56,412
Amount of mortgage	\$45,403		\$24,642	\$31,409	\$35,127	\$37,855	\$41,129	\$43,628	\$45,948	\$48,023	\$49,621	\$50,516	\$50,869
Market price of equivalent site	\$9,803		\$7,515	\$7,144	\$7,671	\$7,889	\$8,557	\$9,211	\$9,853	\$10,375	\$10,898	\$11,169	\$11,490
Mortgagor's investment	\$4,861		\$12,997	\$7,484	\$5,898	\$4,755	\$4,558	\$4,589	\$4,612	\$4,541	\$4,904	\$4,761	\$5,362
Loan/value ratio	89.9		71.1	82.6	86.2	88.9	89.6	90.2	90.4	90.8	90.7	90.9	90.2
Site/value ratio	19.5		19.0	18.3	18.9	18.3	18.6	19.0	19.5	19.8	20.0	20.2	20.4
Investment/acquisition cost	9.7		34.6	19.3	14.4	11.2	10.0	9.5	9.1	8.6	9.0	8.6	9.5
Investment/effective income	18.9		130.3	60.8	40.5	28.2	23.8	21.3	19.3	17.2	17.1	15.1	12.9
Construction cost per sq. ft. 1-story	\$29.82		\$28.25	\$28.50	\$29.34	\$29.46	\$29.75	\$29.76	\$29.54	\$30.02	\$30.12	\$29.94	\$30.41
Sale price per sq. ft. 1-story	\$35.90		\$33.29	\$33.14	\$34.69	\$34.72	\$35.02	\$35.50	\$35.80	\$36.16	\$36.64	\$36.69	\$37.75
Total acquisition cost:													
Less than \$28,000	.4		19.1	5.4	2.2	1.2	.5	.2	.1	-	.1	-	-
\$28,000 to 31,999	1.5		12.8	13.0	9.2	5.2	1.7	1.3	.5	.5	.1	.1	.1
32,000 to 35,999	5.2		21.4	19.4	15.1	13.1	9.4	6.4	3.7	1.9	1.6	1.0	1.4
36,000 to 39,999	10.4		10.6	27.0	27.9	24.0	16.4	12.7	9.1	5.6	3.8	3.5	3.5
40,000 to 44,999	16.3		17.1	17.6	19.5	23.0	23.5	21.1	16.8	15.5	10.7	9.3	8.2
45,000 to 49,999	17.3		10.6	8.0	10.7	16.9	21.0	19.8	19.8	17.7	16.6	15.3	13.2
50,000 to 54,999	15.8		2.1	5.3	8.6	8.5	13.0	15.3	18.2	19.3	18.6	18.5	16.3
55,000 to 59,999	14.5		2.1	3.1	3.7	4.8	7.5	11.7	16.0	18.3	19.5	21.2	20.7
60,000 to 64,999	10.9		-	.4	2.1	2.0	4.4	5.8	8.6	12.7	18.3	19.1	21.0
65,000 and over	7.7		4.2	.8	1.0	1.3	2.6	5.7	7.2	8.5	10.7	12.0	15.6
Median acquisition cost	\$49,689		\$35,400	\$37,802	\$39,367	\$41,421	\$44,652	\$47,091	\$50,018	\$52,274	\$54,607	\$55,532	\$56,701

Table 37

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700 ^a	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Mortgage amount:													
Less than \$22,000 .....	.4		27.2	6.5	1.3	.3	.7	.1	.2	.2	.4	-	.2
\$22,000 to 27,999	1.8		51.8	20.4	8.4	4.3	2.1	.9	1.0	.4	.6	.3	.6
28,000 to 33,999	7.9		16.8	36.4	33.1	21.8	11.5	7.8	4.9	2.8	2.1	1.5	2.2
34,000 to 39,999	19.7		4.2	31.9	39.9	40.0	30.7	24.3	18.2	12.6	9.9	8.2	9.1
40,000 to 45,999	22.5		-	4.8	13.0	23.3	30.8	30.3	25.9	23.6	18.6	17.2	14.5
46,000 to 50,999	17.5		-	-	3.2	6.8	15.0	17.8	21.6	22.5	21.4	20.1	17.9
51,000 to 53,999	8.9		-	-	.7	1.7	4.7	7.8	10.0	12.0	12.0	13.3	11.5
54,000 to 56,999	8.0		-	-	.3	1.3	2.2	5.4	8.5	10.4	12.2	12.8	13.7
57,000 to 59,999	6.7		-	-	.1	.4	1.4	2.5	5.1	8.0	11.9	14.3	13.8
60,000 and over	6.6		-	-	-	.1	.9	3.1	4.6	7.5	10.9	12.3	16.5
Median mortgage	\$45,320		\$24,400	\$32,261	\$35,201	\$37,376	\$40,865	\$43,141	\$45,974	\$48,170	\$50,329	\$51,518	\$52,467
Term of mortgage:													
10, 15 and 20 years .....	.2		-	.7	.1	.2	.3	.2	.1	.1	.1	.1	.1
25 years .....	.1		-	.4	.2	.1	.2	-	.1	.1	-	.1	-
30 years	99.7		100.0	98.9	99.7	99.7	99.5	99.8	99.8	99.8	99.9	99.8	99.9
Average term	29.9		30.0	29.9	29.9	29.9	29.9	29.9	29.9	29.9	29.9	29.9	29.9
Ratio of loan to value:													
Less than 71%	5.2		47.9	21.1	12.5	7.9	5.8	4.5	4.4	3.5	3.2	3.2	4.1
71% to 80	7.2		8.4	11.6	10.4	8.6	8.1	7.5	6.0	6.3	6.1	6.3	6.9
81 to 89	17.0		6.3	16.0	19.1	16.9	17.5	16.8	16.5	16.9	17.4	15.2	17.9
90 to 93	23.2		8.3	12.7	21.4	21.3	23.5	23.9	23.5	24.2	23.2	23.4	24.2
94	19.0		4.2	12.7	11.4	15.2	16.2	17.9	20.3	20.0	22.4	22.0	22.1
95	15.0		-	5.8	7.1	9.8	12.0	13.8	16.3	17.8	17.5	19.6	17.0
96	11.7		22.8	18.6	17.2	18.3	15.3	13.5	11.2	9.5	8.8	8.5	6.9
97 and over	1.7		2.1	1.5	.9	2.0	1.6	2.1	1.8	1.8	1.4	1.8	.9
Median ratio	93.7		73.5	90.4	91.5	93.4	93.4	93.7	93.9	93.9	94.0	94.0	93.6

Table 37

Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Section 203, 1979 (continued)

New homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700 ^a	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Mortgagor's investment:													
Less than \$700 .....	.7		6.3	3.0	1.4	1.0	1.0	.8	.4	.3	.2	.2	.3
\$ 700 to 999	1.3		17.0	4.6	4.0	3.1	1.5	1.3	1.2	.9	.6	.5	.5
1,000 to 1,499	9.7		4.3	23.0	22.2	20.5	14.6	11.7	8.5	6.0	4.5	4.4	4.3
1,500 to 1,999	19.0		2.1	14.1	17.4	20.9	25.7	24.4	20.8	19.3	15.9	14.5	10.7
2,000 to 2,999	30.6		4.3	8.4	12.4	20.6	23.6	27.8	32.3	36.7	36.5	39.2	36.3
3,000 to 7,999	22.1		10.7	15.2	18.8	16.5	17.3	17.8	21.9	22.1	26.3	27.1	29.4
8,000 to 13,999	8.9		12.7	12.6	11.6	8.3	8.3	9.1	8.0	8.5	9.0	6.9	11.0
14,000 and over	7.7		42.6	19.1	12.2	9.1	8.0	7.1	6.9	6.2	7.0	7.2	7.5
Median mortgagor's investment	\$2,631		\$12,600	\$2,636	\$2,402	\$2,219	\$2,297	\$2,421	\$2,590	\$2,642	\$2,787	\$2,776	\$2,942
Race of mortgagor:													
White, not of Hispanic origin	84.9		83.7	86.8	82.0	85.2	83.6	85.4	84.1	85.3	84.7	85.6	86.5
Black, not of Hispanic origin	5.2		11.6	5.3	7.6	5.4	6.5	4.6	5.1	4.8	5.1	5.1	4.1
American Indian or Alaskan Native .....	.3		-	.4	.1	.1	.3	.2	.2	.4	.3	.4	.3
Asian or Pacific Islander	2.5		-	1.1	1.7	1.8	2.1	2.2	2.6	2.5	3.1	2.7	3.4
Hispanic	5.1		4.7	4.9	7.3	6.0	5.6	5.8	5.5	5.2	4.5	4.4	3.4
Other	2.0		-	1.5	1.3	1.5	1.9	1.8	2.5	1.8	2.3	1.8	2.3
Neighborhood location:													
Urban	47.1		61.7	56.4	54.6	51.7	49.8	46.9	45.6	43.7	44.4	45.8	46.1
Core city	(.3)		(-)	(-)	(1.5)	(.1)	(.3)	(.4)	(.4)	(.2)	(.3)	(.2)	(.2)
Other	(46.8)		(61.7)	(56.4)	(53.1)	(51.6)	(49.5)	(46.5)	(45.2)	(43.5)	(44.1)	(45.6)	(45.9)
Suburban	51.3		36.2	38.6	41.5	45.2	48.3	51.5	53.0	55.2	54.6	53.2	53.2
Rural	1.6		2.1	5.0	3.9	3.1	1.9	1.6	1.4	1.1	1.0	1.0	.7

^a Data not significant.

Table 38

Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Section 203, 1979

Existing homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Average purchase characteristics:													
Total acquisition cost	\$39,496	\$17,386	\$21,507	\$26,035	\$29,912	\$33,260	\$36,838	\$39,883	\$43,102	\$45,802	\$48,018	\$50,353	\$52,525
Sale price	\$38,615	\$16,826	\$20,875	\$25,346	\$29,166	\$32,472	\$35,995	\$38,993	\$42,163	\$44,828	\$47,016	\$49,313	\$51,478
Closing costs	\$846	\$522	\$594	\$649	\$704	\$753	\$813	\$860	\$906	\$936	\$965	\$1,002	\$1,006
Estimate of value	\$39,844	\$18,172	\$22,049	\$26,508	\$30,271	\$33,590	\$37,189	\$40,168	\$43,382	\$46,041	\$48,235	\$50,640	\$52,940
Amount of mortgage	\$36,525	\$15,469	\$19,905	\$24,117	\$27,714	\$30,861	\$34,232	\$37,055	\$39,947	\$42,260	\$44,278	\$46,237	\$47,777
Market price of equivalent site	\$8,120	\$3,783	\$4,316	\$5,112	\$5,835	\$6,561	\$7,384	\$8,145	\$8,920	\$9,607	\$10,138	\$10,738	\$11,412
Mortgagor's investment	\$2,952	\$1,853	\$1,602	\$1,917	\$2,195	\$2,411	\$2,623	\$2,815	\$3,103	\$3,467	\$3,636	\$4,010	\$4,564
Loan/value ratio	92.4	88.0	91.8	92.2	92.4	92.7	92.7	92.8	92.7	92.4	92.3	91.8	91.0
Site/value ratio	19.8	20.7	19.4	19.1	19.0	19.1	19.4	19.7	20.0	20.3	20.5	20.7	21.1
Investment/acquisition cost	7.5	10.7	7.5	7.4	7.3	7.3	7.1	7.1	7.2	7.6	7.6	8.0	8.7
Investment/effective income	13.2	24.5	16.3	15.8	15.2	14.4	13.7	13.1	13.0	13.2	12.7	12.7	11.3
Sale price per sq. ft. 1-story	\$33.71	\$20.88	\$23.63	\$26.84	\$29.37	\$31.35	\$33.00	\$34.44	\$35.76	\$36.93	\$37.90	\$38.40	\$38.99
Total acquisition cost:													
Less than \$28,000	19.9	96.4	87.0	65.4	43.0	28.8	18.0	11.9	8.1	5.9	4.3	3.1	3.3
\$28,000 to 31,999	10.8	1.6	7.4	16.2	20.3	17.5	13.3	10.6	7.9	5.5	4.1	3.4	2.9
32,000 to 35,999	12.8	1.1	3.0	9.7	15.7	18.6	18.2	15.1	11.6	9.8	7.5	5.5	4.8
36,000 to 39,999	12.2	2	1.6	5.2	10.4	14.3	16.4	16.2	14.1	11.7	10.1	7.9	6.3
40,000 to 44,999	12.8	5	7	2.1	6.7	10.9	15.2	17.2	17.6	16.1	14.9	12.9	10.0
45,000 to 49,999	10.2	2	2	8	2.6	5.6	9.3	13.0	14.6	15.5	15.6	15.1	12.5
50,000 to 54,999	7.2	-	-	4	8	2.3	4.7	7.3	10.2	12.3	13.3	14.3	13.5
55,000 to 59,999	6.2	-	1	1	3	1.3	2.8	4.3	7.7	10.8	13.5	15.4	16.2
60,000 to 64,999	4.7	-	-	1	1	4	1.3	2.7	4.9	7.5	10.6	13.4	17.4
65,000 and over	3.2	-	-	-	1	3	8	1.7	3.3	4.9	6.1	9.0	13.1
Median acquisition cost	\$38,147	\$16,721	\$20,681	\$25,355	\$29,289	\$32,782	\$36,115	\$39,059	\$42,338	\$45,330	\$47,914	\$50,754	\$53,772

Table 38

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Section 203, 1979 (continued)**

Existing homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Mortgage amount:													
Less than \$22,000	9.4	94.4	68.1	36.1	19.7	12.1	6.8	4.3	2.9	2.3	1.9	1.3	1.5
\$22,000 to 27,999	15.3	5.4	26.0	39.6	33.3	24.1	16.3	12.0	8.3	6.3	4.4	3.2	3.3
28,000 to 33,999	19.9	.2	5.3	18.5	29.0	30.5	27.3	22.0	17.1	13.7	10.6	8.1	7.2
34,000 to 39,999	19.3	-	.6	5.1	14.1	21.0	25.8	25.7	23.3	19.9	17.2	14.8	11.8
40,000 to 45,999	14.4	-	-	.7	3.4	9.0	14.8	19.0	20.8	20.3	20.9	19.3	15.4
46,000 to 50,999	8.3	-	-	-	.5	2.3	5.4	8.8	11.9	14.9	15.0	15.9	15.3
51,000 to 53,999	4.1	-	-	-	-	.6	1.7	3.4	5.8	7.4	6.9	10.1	9.9
54,000 to 56,999	3.2	-	-	-	-	.2	1.0	2.0	3.9	5.8	7.6	8.5	9.6
57,000 to 59,999	2.9	-	-	-	-	.1	.5	1.5	3.0	4.6	6.8	8.7	10.9
60,000 and over	3.2	-	-	-	-	.1	.4	1.3	3.0	4.8	6.7	10.1	15.1
Median mortgage	\$35,540	\$15,520	\$19,551	\$24,060	\$27,519	\$30,636	\$33,927	\$36,664	\$39,590	\$42,276	\$44,551	\$47,048	\$49,589
Term of mortgage:													
10, 15 and 20 years	1.6	11.0	5.6	3.6	2.6	2.0	1.4	1.2	1.0	.9	1.0	.7	.8
25 years	5.6	9.7	9.5	8.2	7.2	6.7	6.0	5.3	5.0	4.6	4.0	4.0	3.1
30 years	92.8	79.3	84.9	88.2	90.2	91.3	92.6	93.5	94.0	94.5	95.0	95.3	96.1
Average term	29.5	28.3	28.9	29.2	29.3	29.4	29.5	29.6	29.6	29.6	29.7	29.7	29.7
Ratio of loan to value:													
Less than 71%	2.6	11.0	4.9	4.0	3.0	2.6	2.2	1.8	1.8	2.1	2.2	2.7	3.9
71% to 80	4.0	6.1	4.5	3.7	3.9	3.8	3.6	3.4	3.5	3.9	4.2	4.4	5.8
81 to 89	13.0	15.6	10.7	12.0	12.4	11.7	12.4	12.1	12.8	13.9	13.5	15.7	16.5
90 to 93	16.7	16.4	17.2	15.5	15.9	15.9	16.3	16.3	16.9	17.3	17.7	17.6	18.3
94	10.8	4.6	8.0	10.0	10.8	11.1	10.7	11.2	10.9	11.5	10.9	11.6	10.2
95	15.2	6.9	6.6	6.9	8.1	9.4	12.1	14.9	18.0	20.4	23.6	24.2	24.6
96	32.5	30.2	37.2	38.2	38.7	39.2	37.4	35.7	32.0	27.4	24.2	20.6	17.2
97 and over	5.2	9.2	10.9	9.7	7.2	6.3	5.3	4.6	4.1	3.5	3.7	3.2	3.5
Median ratio	95.1	94.2	95.7	95.7	95.4	95.5	95.3	95.3	95.2	95.0	95.0	94.8	94.5

Table 38**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Section 203, 1979 (continued)**

Existing homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Mortgagor's investment:													
Less than \$700	6.0	52.1	38.6	19.6	11.5	7.9	5.0	3.6	2.4	1.8	1.2	1.2	.9
\$ 700 to 999	9.5	16.2	24.2	26.1	19.5	14.3	10.2	7.1	5.0	3.4	2.8	1.9	2.1
1,000 to 1,499	20.0	9.5	15.5	24.7	28.5	28.7	25.3	21.7	17.2	13.5	11.5	8.8	7.5
1,500 to 1,999	19.1	3.0	6.5	9.5	13.9	19.0	22.1	23.4	23.5	21.0	19.6	16.9	14.1
2,000 to 2,999	20.9	4.5	4.7	6.7	10.2	12.9	17.1	21.8	25.8	29.4	31.2	32.7	31.8
3,000 to 7,999	18.2	9.5	7.1	9.7	12.2	12.4	14.8	17.1	20.0	23.2	25.5	28.2	30.5
8,000 to 13,999	4.1	3.0	2.2	2.4	2.7	3.0	3.7	3.4	4.0	5.1	5.4	6.8	7.9
14,000 and over	2.2	2.2	1.2	1.3	1.5	1.8	1.8	1.9	2.1	2.6	2.8	3.5	5.2
Median mortgagor's investment	\$1,880	\$686	\$843	\$1,088	\$1,331	\$1,487	\$1,711	\$1,876	\$2,077	\$2,348	\$2,479	\$2,652	\$2,796
Race of mortgagor:													
White, not of Hispanic origin	75.9	48.4	62.2	69.9	72.8	75.3	76.9	77.3	77.8	77.3	76.6	77.4	78.7
Black, not of Hispanic origin	14.4	41.7	28.2	20.5	16.5	14.5	13.2	12.8	13.0	13.4	14.2	13.6	12.2
American Indian or Alaskan Native .....	.3	-	.2	.2	.3	.3	.3	.3	.2	.2	.3	.3	.4
Asian or Pacific Islander .....	.8	-	.3	.4	.6	.8	.7	.8	1.0	1.0	1.2	1.1	1.3
Hispanic	7.6	9.7	8.4	8.5	9.1	8.3	8.0	7.7	7.0	7.0	6.4	6.4	6.2
Other	1.0	.2	.7	.6	.7	.8	.9	1.1	1.0	1.1	1.3	1.2	1.2
Neighborhood location:													
Urban	59.7	82.8	79.7	74.0	69.2	65.4	61.8	58.5	55.2	53.0	51.6	49.8	50.5
Core City	(2.1)	(7.8)	(6.7)	(4.1)	(3.2)	(2.7)	(2.1)	(2.0)	(1.4)	(1.2)	(1.2)	(1.3)	(1.2)
Other	(57.6)	(75.0)	(73.0)	(69.9)	(66.0)	(62.7)	(59.7)	(56.5)	(53.8)	(51.8)	(50.4)	(48.5)	(49.3)
Suburban	37.5	15.2	17.4	23.2	27.6	31.4	35.4	38.6	42.0	44.2	45.7	48.0	47.2
Rural	2.8	2.0	2.9	2.8	3.2	3.2	2.8	2.9	2.8	2.8	2.7	2.2	2.3

Table 39

Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Monthly family income:										
Less than \$1,100	1.1		22.1	10.3	4.4	2.7	1.1	.4	.2	.2
\$1,100 to 1,299	3.4		18.5	23.0	10.8	9.3	3.9	1.7	.7	.4
1,300 to 1,499	6.9		22.0	26.4	18.1	16.3	9.8	5.1	1.4	1.0
1,500 to 1,699	10.3		12.8	12.8	20.8	17.7	15.6	9.9	4.4	3.1
1,700 to 1,899	12.7		10.5	11.8	17.5	17.8	17.3	13.3	7.6	7.7
1,900 to 2,099	14.5		5.8	7.3	12.4	13.8	15.7	16.2	13.2	12.2
2,100 to 2,299	12.6		1.2	5.1	5.8	7.8	12.9	14.6	13.8	12.9
2,300 to 2,499	10.3		3.5	.3	3.5	4.7	7.3	11.5	13.9	13.4
2,500 to 2,699	7.9		1.2	-	1.8	3.4	5.8	8.3	11.7	10.6
2,700 to 2,999	7.7		1.2	1.0	1.7	2.3	4.1	7.2	12.9	13.9
3,000 to 3,599	7.2		-	1.0	1.7	2.2	3.5	7.0	12.0	12.8
3,600 and over	5.4		1.2	1.0	1.5	2.0	3.0	4.8	8.2	11.8
Average family income	\$2,253		\$1,471	\$1,532	\$1,746	\$1,843	\$2,043	\$2,276	\$2,562	\$2,666
Median family income	\$2,118		\$1,384	\$1,426	\$1,661	\$1,744	\$1,930	\$2,144	\$2,425	\$2,485
Monthly effective income after tax:										
Less than \$1,100	4.8		40.6	31.3	15.1	12.0	5.9	2.4	.6	.4
\$1,100 to 1,299	9.9		25.5	32.5	24.2	21.8	13.3	8.2	2.9	1.5
1,300 to 1,499	15.5		17.5	16.3	25.9	23.2	21.9	15.5	8.6	7.1
1,500 to 1,699	18.9		7.0	10.9	17.8	20.9	21.9	21.3	15.2	14.9
1,700 to 1,999	24.0		4.7	6.7	10.8	13.2	22.0	26.8	30.0	26.8
2,000 to 2,499	18.6		2.3	1.3	3.9	5.7	11.0	18.1	29.5	32.6
2,500 and over	8.3		2.4	1.0	2.3	3.2	4.0	7.7	13.2	16.7
Average income after tax	\$1,792		\$1,238	\$1,265	\$1,436	\$1,506	\$1,644	\$1,807	\$2,006	\$2,091
Median income after tax	\$1,712		\$1,200	\$1,195	\$1,376	\$1,434	\$1,577	\$1,728	\$1,926	\$1,991

Table 39

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Monthly housing expense:										
Less than \$300 .....	.1		3.6	1.9	.5	.2	.2	.1	-	-
\$300 to 359	1.4		80.1	26.9	4.0	1.8	.7	.3	.4	.1
360 to 399	3.4		14.5	52.6	15.9	10.5	1.2	.7	.4	.2
400 to 439	6.7		1.8	16.7	44.3	20.8	4.7	1.9	.6	.9
440 to 479	10.2		-	.9	26.9	35.0	18.0	3.9	1.2	1.2
480 to 519	11.6		-	.5	8.2	19.9	32.4	8.4	1.8	1.8
520 to 559	13.9		-	.5	.2	10.5	22.3	23.0	4.3	2.6
560 to 599	13.9		-	-	-	1.3	14.7	26.6	7.6	8.0
600 to 649	14.3		-	-	-	-	5.6	22.5	21.4	10.9
650 to 699	11.7		-	-	-	-	.2	8.5	30.2	22.1
700 to 749	7.9		-	-	-	-	-	3.5	20.0	27.1
750 and over	4.9		-	-	-	-	-	.6	12.1	25.1
Median housing expense	\$567		\$341	\$376	\$426	\$459	\$511	\$577	\$670	\$704
Ratio of housing expense to effective income after tax:										
Less than 22%	5.9		16.4	9.8	7.7	6.9	6.2	6.0	4.3	5.1
22% to 24	5.5		9.1	7.4	7.5	6.8	5.8	5.4	4.6	4.6
25 to 27	9.4		18.2	12.1	14.3	10.2	10.6	8.2	8.9	7.7
28 to 30	14.3		14.5	18.1	21.3	17.2	16.3	13.2	12.0	12.5
31 to 33	18.0		16.4	22.3	16.8	19.0	19.2	18.5	16.4	15.8
34 to 36	17.3		10.9	13.5	14.5	16.6	16.5	18.6	18.2	15.6
37 to 39	12.7		7.3	9.3	8.5	11.6	10.7	13.2	14.7	13.7
40 to 45	12.6		3.6	6.6	7.1	9.2	11.1	12.7	15.3	17.9
46 and over	4.3		3.6	.9	2.3	2.5	3.6	4.2	5.6	7.1
Average expense/income after tax	33.4		29.5	30.9	31.2	32.2	32.7	33.5	34.5	34.8
Median ratio	33.4		29.3	31.3	30.9	32.4	32.7	33.7	34.6	34.8
Mortgagor's investment:										
Less than \$700 .....	.7		9.3	7.0	5.2	1.4	.1	-	-	-
\$ 700 to 999	1.3		68.6	12.5	2.0	2.8	2.7	-	-	-
1,000 to 1,499	9.7		12.8	57.0	62.5	36.1	3.1	3.7	.1	-
1,500 to 1,999	19.0		3.5	8.9	13.1	30.7	53.8	16.7	2.8	.1
2,000 to 2,999	30.6		-	3.8	7.3	13.9	20.0	48.6	37.5	-
3,000 to 7,999	22.1		5.8	9.2	7.3	11.8	13.5	17.7	40.1	26.6
8,000 to 13,999	8.9		-	1.6	1.7	2.3	5.0	8.4	10.0	31.3
14,000 and over	7.7		-	-	.9	1.0	1.8	4.9	9.5	42.0
Median mortgagor's investment	\$2,631		\$877	\$1,268	\$1,341	\$1,658	\$1,909	\$2,607	\$3,415	\$11,964

Table 39

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Heating and utilities:										
Less than \$50	13.2		21.9	19.0	15.7	14.6	11.9	12.7	12.7	14.9
\$50 to 59	21.4		52.7	35.9	26.0	27.9	24.7	22.5	14.0	14.6
60 to 69	22.0		5.4	23.7	20.3	15.5	16.7	26.4	24.7	17.4
70 to 79	15.9		18.2	15.3	21.8	18.4	11.2	10.9	21.7	21.7
80 to 89	12.6		-	3.7	13.6	18.3	19.6	10.1	8.1	15.8
90 to 99	8.5		1.8	1.9	2.1	4.5	12.3	11.4	6.3	5.4
100 to 119	5.6		-	-	.5	.7	3.2	5.4	11.2	7.2
120 and over .....	.8		-	.5	-	.1	.4	.6	1.3	3.0
Median amount	\$66		\$53	\$58	\$63	\$64	\$66	\$64	\$69	\$71
Market price of equivalent site:										
Less than \$4,000	1.9		30.0	17.0	9.1	4.4	1.5	.5	.1	-
\$4,000 to 4,999	3.0		2.0	18.5	17.6	7.9	1.8	.8	.1	-
5,000 to 5,999	6.1		20.0	30.2	27.8	14.5	6.5	2.2	.4	-
6,000 to 6,999	8.6		36.0	14.3	18.3	20.3	15.8	4.9	.6	.1
7,000 to 7,999	14.5		8.0	10.2	20.1	27.0	25.5	12.2	4.8	.9
8,000 to 8,999	10.6		2.0	5.1	2.6	12.5	18.5	12.4	5.6	3.3
9,000 to 9,999	10.5		2.0	2.6	2.9	7.2	14.8	15.8	5.8	4.4
10,000 to 12,999	28.9		-	2.1	1.5	5.6	13.8	39.9	47.9	27.4
13,000 to 16,999	11.0		-	-	.1	.6	1.7	10.3	25.7	23.4
17,000 and over	4.9		-	-	-	-	.1	1.0	9.0	40.5
Median price of site	\$9,497		\$5,900	\$5,483	\$5,841	\$7,111	\$7,952	\$10,089	\$12,041	\$15,152

^a Data not significant.

Table 40

Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Monthly family income:													
Less than \$1,100	6.2	49.4	45.4	34.9	24.7	14.7	7.3	3.2	1.8	.8	.2	-	-
\$1,100 to 1,299	8.3	15.9	16.1	19.8	20.4	19.0	15.4	9.7	6.7	3.9	1.4	.3	.2
1,300 to 1,499	12.2	13.3	15.3	17.0	19.9	21.3	20.2	17.6	13.4	9.3	4.7	1.4	.9
1,500 to 1,699	14.2	8.0	9.0	11.6	13.8	17.0	18.8	20.4	18.8	15.5	10.4	4.4	2.7
1,700 to 1,899	13.4	5.0	5.6	7.0	8.2	11.3	14.3	16.9	18.1	17.3	14.1	7.3	6.5
1,900 to 2,099	12.1	3.0	3.1	4.1	5.2	7.1	9.9	11.8	14.6	16.6	16.2	12.0	10.5
2,100 to 2,299	9.7	1.8	2.7	2.3	3.0	4.1	5.8	8.2	9.9	12.4	14.9	14.2	12.9
2,300 to 2,499	7.1	1.4	.9	1.3	1.7	2.1	2.9	4.6	6.3	8.6	11.7	14.4	11.8
2,500 to 2,699	5.4	.8	.6	.6	1.3	1.2	2.0	2.8	3.8	5.8	8.9	13.1	13.2
2,700 to 2,999	4.9	.5	.4	.6	.8	1.0	1.6	2.2	3.2	4.7	7.9	13.2	15.3
3,000 to 3,599	4.1	.3	.4	.5	.7	.7	1.0	1.7	2.2	3.3	6.2	12.5	14.6
3,600 and over	2.4	.6	.5	.3	.3	.5	.8	.9	1.2	1.8	3.4	7.2	11.4
Average family income	\$1,937	\$1,209	\$1,255	\$1,327	\$1,426	\$1,529	\$1,654	\$1,778	\$1,884	\$2,023	\$2,242	\$2,554	\$2,702
Median family income	\$1,835	\$1,108	\$1,157	\$1,252	\$1,349	\$1,453	\$1,575	\$1,689	\$1,802	\$1,937	\$2,141	\$2,444	\$2,566
Monthly effective income after tax:													
Less than \$1,100	14.8	65.3	62.1	55.2	45.2	33.8	22.6	13.5	8.6	4.8	1.7	.3	.2
\$1,100 to 1,299	16.3	16.9	19.1	21.0	24.5	26.4	26.4	23.1	18.5	13.3	7.5	2.6	1.7
1,300 to 1,499	18.0	7.3	9.0	11.5	15.1	19.0	21.7	24.9	24.3	21.6	15.2	7.5	5.4
1,500 to 1,699	16.7	5.2	4.8	6.6	7.9	10.8	15.0	18.0	20.8	22.5	21.2	13.9	12.7
1,700 to 1,999	18.0	2.8	3.6	3.7	4.7	6.9	9.4	13.5	18.0	22.9	28.4	29.9	26.2
2,000 to 2,499	12.1	1.9	1.0	1.6	2.0	2.4	3.9	5.5	7.7	11.8	20.0	32.5	35.3
2,500 and over	4.1	.6	.4	.4	.6	.7	1.0	1.5	2.1	3.1	6.0	13.3	18.5
Average income after tax	\$1,572	\$1,014	\$1,043	\$1,106	\$1,187	\$1,269	\$1,363	\$1,456	\$1,540	\$1,641	\$1,798	\$2,023	\$2,131
Median income after tax	\$1,511	\$956	\$988	\$1,057	\$1,137	\$1,219	\$1,310	\$1,402	\$1,488	\$1,589	\$1,745	\$1,957	\$2,054

Table 40

**Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Monthly housing expense:													
Less than \$300	8.1	98.4	96.0	84.2	45.3	7.4	.7	.1	-	-	-	-	-
\$300 to 359	12.5	1.6	3.7	14.7	47.9	61.8	23.5	4.0	.8	.3	.1	-	-
360 to 399	10.6	-	.3	.9	5.7	24.3	43.3	18.4	4.8	1.1	.4	.1	.1
400 to 439	11.7	-	-	.2	1.0	5.2	24.4	41.4	18.6	5.2	.9	.2	.4
440 to 479	11.7	-	-	-	.1	.9	5.9	25.6	38.5	17.5	3.5	.5	.4
480 to 519	10.1	-	-	-	-	.3	1.4	7.1	24.4	32.5	9.5	1.3	.9
520 to 559	8.9	-	-	-	-	.1	.5	2.0	8.4	27.7	21.4	2.9	1.4
560 to 599	7.1	-	-	-	-	-	.2	.9	2.5	10.7	27.0	5.6	3.9
600 to 649	7.2	-	-	-	-	-	.1	.4	1.4	3.7	24.4	20.7	6.7
650 to 699	5.7	-	-	-	-	-	-	.1	.4	.9	9.4	32.3	19.6
700 to 749	3.7	-	-	-	-	-	-	-	.1	.3	2.5	23.3	27.9
750 and over	2.7	-	-	-	-	-	-	-	.1	.1	.9	13.1	38.7
Median housing expense	\$464	\$212	\$234	\$263	\$304	\$343	\$383	\$426	\$466	\$511	\$580	\$678	\$729
Ratio of housing expense to effective income after tax:													
Less than 22%	9.3	47.6	39.3	33.0	22.4	16.0	11.2	7.7	5.7	4.6	3.9	3.5	4.2
22% to 24	9.0	14.5	16.2	15.1	15.9	14.5	12.9	10.4	8.3	6.3	4.9	3.9	4.1
25 to 27	13.2	10.5	14.9	14.9	17.1	17.5	17.0	15.8	13.3	12.3	9.9	7.7	6.9
28 to 30	15.8	9.2	9.1	12.6	14.4	15.9	17.2	18.4	18.4	17.0	15.0	12.4	10.5
31 to 33	16.4	6.7	9.2	9.8	12.0	13.6	15.3	16.4	17.6	19.0	18.3	17.0	15.5
34 to 36	14.3	6.2	6.8	6.8	8.7	10.4	12.1	13.5	15.2	16.4	17.8	18.6	16.2
37 to 39	10.0	2.9	2.8	4.7	5.3	6.7	6.9	8.5	10.2	11.3	13.1	15.3	14.7
40 to 45	9.2	2.3	1.4	2.5	3.4	4.3	5.9	7.4	8.7	10.3	13.2	16.0	18.9
46 and over	2.8	.1	.3	.6	.8	1.1	1.5	1.9	2.6	2.8	3.9	5.6	9.0
Average expense/income after tax	31.4	23.4	24.5	25.9	27.4	28.7	29.8	30.9	31.9	32.6	33.7	34.8	35.6
Median ratio	31.4	22.5	23.9	25.3	27.0	28.3	29.5	30.6	31.7	32.5	33.6	34.8	35.6
Mortgagor's investment:													
Less than \$700	6.0	65.0	58.8	55.4	22.7	6.3	4.7	4.1	1.9	-	-	-	-
\$ 700 to 999	9.5	23.5	25.9	17.6	37.7	46.0	12.7	.8	2.3	3.0	.1	-	-
1,000 to 1,499	20.0	5.9	8.8	18.0	26.2	25.0	43.6	46.6	32.3	1.6	3.8	-	-
1,500 to 1,999	19.1	2.6	3.0	3.3	5.4	12.2	20.1	19.5	22.4	45.8	21.4	4.1	-
2,000 to 2,999	20.9	2.1	1.9	3.2	4.4	5.2	9.5	15.0	21.7	22.8	39.3	41.7	.3
3,000 to 7,999	18.2	.9	1.5	2.4	3.4	5.1	8.6	12.6	16.5	22.2	26.8	40.2	31.2
8,000 to 13,999	4.1	-	.1	.1	.2	.2	.7	1.2	2.5	3.7	6.2	9.2	33.3
14,000 and over	2.2	-	-	-	-	-	.1	.2	.4	.9	2.4	4.8	35.2
Median mortgagor's investment	\$1,880	\$520	\$642	\$678	\$917	\$986	\$1,374	\$1,484	\$1,801	\$1,995	\$2,625	\$3,234	\$10,747

Table 40

**Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Heating and utilities:													
Less than \$50	16.8	38.4	39.4	37.7	31.5	24.6	19.0	15.2	14.1	12.7	10.9	10.8	8.0
\$50 to 59	21.2	17.1	19.7	20.8	22.3	23.2	22.2	22.2	20.5	21.0	21.0	19.9	15.2
60 to 69	19.5	20.9	19.8	20.7	22.8	23.3	22.1	20.3	18.0	16.6	17.5	19.2	16.7
70 to 79	16.0	14.9	11.8	12.1	12.9	15.5	18.2	18.5	17.2	16.1	14.8	15.1	15.1
80 to 89	11.2	5.2	6.0	5.1	6.3	8.0	10.5	12.1	13.4	13.6	13.0	11.0	13.4
90 to 99	6.8	1.2	1.7	2.1	2.2	3.0	4.2	6.1	7.8	9.0	9.8	9.2	9.2
100 to 119	5.8	1.9	.8	1.0	1.6	1.8	2.8	3.7	6.0	7.5	8.9	10.1	13.8
120 and over	2.7	.4	.8	.5	.4	.6	1.0	1.9	3.0	3.5	4.1	4.7	8.6
Median amount	\$66	\$55	\$55	\$55	\$58	\$60	\$63	\$66	\$68	\$69	\$70	\$70	\$76
Market price of equivalent site:													
Less than \$4,000	12.7	90.5	81.1	66.0	45.2	28.5	16.6	8.8	4.1	2.1	.8	.1	-
\$4,000 to 4,999	10.6	6.0	12.7	20.9	29.2	26.7	20.6	13.2	7.6	4.1	1.5	.2	.1
5,000 to 5,999	11.1	2.4	3.6	7.8	14.7	21.7	22.1	18.3	12.7	7.7	3.1	1.1	.3
6,000 to 6,999	11.9	.7	1.8	3.1	6.6	12.5	18.5	21.5	18.9	13.7	6.6	2.0	.9
7,000 to 7,999	10.0	.3	.3	1.3	2.3	5.7	10.3	15.3	18.1	15.9	9.3	3.0	.8
8,000 to 8,999	9.5	-	.4	.7	1.2	2.7	6.1	10.3	14.9	17.0	14.0	6.0	2.1
9,000 to 9,999	6.1	-	.1	.1	.4	1.0	2.6	5.0	8.3	11.1	10.9	6.1	2.7
10,000 to 12,999	15.2	.1	-	.1	.4	1.2	2.8	6.5	12.3	21.0	33.0	31.4	19.7
13,000 to 16,999	8.4	-	-	-	-	-	.3	1.0	2.8	6.5	16.3	29.8	32.4
17,000 and over	4.5	-	-	-	-	-	.1	.1	.3	.9	4.5	20.3	41.0
Median price of site	\$7,372	\$2,580	\$2,988	\$3,463	\$4,135	\$4,776	\$5,576	\$6,450	\$7,366	\$8,388	\$10,340	\$13,008	\$16,096

Table 41

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979**

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Average purchase characteristics:										
Total acquisition cost	\$50,322		\$26,721	\$30,159	\$34,334	\$38,117	\$42,553	\$49,903	\$59,513	\$70,871
Sale price	\$49,479		\$26,046	\$29,431	\$33,555	\$37,336	\$41,732	\$49,064	\$58,628	\$69,946
Estimate of value	\$50,781		\$27,667	\$31,088	\$35,101	\$38,676	\$43,173	\$50,488	\$59,896	\$70,242
Amount of mortgage	\$45,461		\$25,655	\$28,521	\$32,409	\$35,777	\$39,613	\$45,756	\$53,655	\$55,922
Average mortgage/acquisition cost	90.3		96.0	94.6	94.4	93.9	93.1	91.7	90.2	78.9
Market price of equivalent site	\$9,862		\$5,024	\$5,384	\$5,829	\$6,890	\$8,008	\$9,976	\$12,458	\$16,598
Average site/acquisition cost	19.6		18.8	17.9	17.0	18.1	18.8	20.0	20.9	23.4
Replacement cost of property	\$50,346		\$28,317	\$32,577	\$35,644	\$39,265	\$43,708	\$51,244	\$60,553	\$70,695
Total effective monthly income	\$2,153		\$1,440	\$1,466	\$1,687	\$1,773	\$1,957	\$2,173	\$2,440	\$2,537
Annual family income	\$27,044		\$17,658	\$18,392	\$20,955	\$22,116	\$24,522	\$27,323	\$30,749	\$31,992
Mortgagor's investment	\$4,861		\$1,065	\$1,637	\$1,924	\$2,339	\$2,940	\$4,146	\$5,858	\$14,949
Average investment/acquisition cost	9.7		4.0	5.4	5.6	6.1	6.9	8.3	9.8	21.1
Number of rooms	5.9		4.4	5.0	5.2	5.2	5.5	5.9	6.3	6.9
Number of bedrooms	3.0		2.3	2.8	2.8	2.8	2.9	3.0	3.2	3.5
Percent with more than 1 full bath	81.9		25.6	34.5	60.9	67.2	78.3	85.5	90.0	94.2
Percent with 1 story	84.3		98.8	96.8	98.1	89.7	89.7	86.3	79.4	61.6
Percent with basement	12.2		-	2.9	3.8	11.4	8.6	11.7	15.9	18.5
Percent with garage	76.7		32.6	37.4	56.4	61.3	67.2	76.9	90.6	94.6
Percent with carport	14.3		36.0	29.7	21.6	18.5	20.2	16.7	6.3	3.1
Improved living areas ^b	1,373		914	1,031	1,140	1,192	1,267	1,379	1,550	1,670
Construction cost per sq. ft. ^b	\$29.76		\$24.87	\$26.46	\$25.88	\$26.69	\$28.56	\$30.85	\$32.03	\$34.32
Sale price per sq. ft. ^b	\$35.90		\$28.88	\$28.97	\$30.00	\$32.02	\$33.74	\$36.54	\$38.90	\$42.82
Average monthly payment characteristics:										
Payment to principal and interest	\$380.38		\$216.72	\$237.10	\$268.50	\$292.59	\$332.61	\$388.00	\$455.87	\$471.79
Mortgage insurance premium	18.76		10.70	11.87	13.47	14.86	16.46	19.02	22.33	23.29
Debt service	\$399.14		\$227.42	\$248.97	\$281.97	\$307.45	\$349.07	\$407.02	\$478.20	\$495.08
Hazard insurance	15.02		6.84	12.60	16.11	13.29	14.11	14.64	15.94	18.86
Real estate taxes	58.19		32.76	33.12	40.84	45.19	53.00	58.95	68.22	74.32
Total mortgage payment	\$472.35		\$267.02	\$294.69	\$338.92	\$365.93	\$416.18	\$480.61	\$562.36	\$588.26
Maintenance and common expense	29.09		15.16	20.76	24.53	26.70	28.09	28.61	32.07	33.54
Heating and utilities	68.66		55.98	59.85	63.51	65.45	69.38	68.30	71.29	71.40
Prospective housing expense	\$570.10		\$338.16	\$375.30	\$426.96	\$458.07	\$513.65	\$577.52	\$665.72	\$693.21
Other recurring charges	357.58		216.82	230.29	279.35	287.32	329.98	367.76	408.82	410.69
Total fixed payment	\$927.68		\$554.98	\$605.60	\$706.30	\$745.39	\$843.64	\$945.27	\$1,074.54	\$1,103.90

Table 41

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Building type and material:										
Frame	78.7		38.4	55.3	76.0	80.4	80.7	78.9	78.9	79.4
Wood siding	(15.1)		(17.4)	(17.6)	(20.1)	(18.3)	(19.3)	(17.2)	(9.7)	(6.7)
Wood shingle	(.1)		(1.2)	(-)	(-)	(.1)	(.2)	(-)	(.1)	(-)
Asbestos shingle	(1.2)		(-)	(.3)	(.1)	(.3)	(.2)	(.5)	(3.5)	(1.2)
Fiber board	(7.6)		(2.3)	(4.8)	(4.9)	(7.1)	(5.4)	(7.5)	(9.5)	(9.4)
Brick or stone	(21.7)		(7.0)	(23.6)	(37.5)	(34.6)	(31.1)	(20.1)	(14.0)	(7.0)
Stucco or concrete	(24.2)		(7.0)	(2.9)	(6.9)	(11.2)	(15.7)	(24.6)	(33.0)	(45.6)
Aluminum	(2.5)		(1.2)	(1.9)	(2.3)	(2.8)	(2.8)	(1.9)	(2.7)	(3.7)
Other	(6.3)		(2.3)	(4.2)	(4.2)	(6.0)	(6.0)	(7.1)	(6.4)	(5.8)
Masonry	21.3		61.6	44.7	24.0	19.6	19.3	21.1	21.1	20.6
Brick or stone	(.4)		(1.2)	(1.0)	(.9)	(.5)	(.7)	(.3)	(.2)	(.1)
Stucco or concrete	(19.9)		(59.2)	(40.2)	(21.4)	(16.9)	(17.5)	(19.9)	(20.6)	(19.9)
Aluminum	(-)		(-)	(.3)	(.1)	(-)	(-)	(-)	(-)	(-)
Other	(1.0)		(1.2)	(3.2)	(1.6)	(2.2)	(1.1)	(.9)	(.3)	(.6)
Percent of one-family homes:										
Detached structures	94.7		70.9	88.5	96.2	94.0	93.5	94.4	96.2	96.4
Factory fabricated	1.2		-	6.7	1.8	1.4	.7	1.1	1.1	.8
Central air conditioning	72.5		46.5	46.0	72.8	70.0	77.0	74.7	72.6	63.2
Real estate taxes:										
Less than \$22	3.5		12.7	21.4	11.8	7.8	3.3	2.1	1.3	.5
\$22 to 33	8.3		34.6	28.8	18.6	15.8	10.9	5.6	3.8	5.0
34 to 45	19.7		49.1	32.0	26.7	23.0	18.5	23.8	15.1	4.8
46 to 57	21.8		1.8	13.5	35.0	34.4	25.8	15.4	18.7	24.4
58 to 69	18.9		-	1.9	7.0	15.4	27.4	24.1	11.9	16.2
70 to 81	12.5		1.8	1.4	.8	2.2	9.3	16.5	18.1	9.9
82 to 105	12.4		-	.5	.1	1.2	4.6	10.6	25.6	25.8
106 to 129	2.4		-	.5	-	.2	.2	1.9	4.1	10.3
130 and over .....	.5		-	-	-	-	-	-	1.4	3.1
Median real estate taxes	\$56		\$34	\$33	\$43	\$47	\$54	\$59	\$69	\$69

Table 41

Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Closing costs:										
Less than \$500	2.6		9.6	6.0	3.3	5.4	2.3	2.5	1.8	1.1
\$ 500 to 599	4.7		26.6	23.6	14.6	12.3	5.5	2.5	1.4	1.0
600 to 699	20.5		3.6	4.3	24.3	26.6	24.5	19.5	18.0	17.8
700 to 799	18.3		9.6	10.3	5.8	10.1	23.1	27.5	13.1	6.7
800 to 899	15.6		33.8	28.0	11.9	8.9	6.2	17.2	23.0	13.1
900 to 900	12.5		10.8	15.9	19.3	12.4	11.3	4.1	17.7	29.0
1,000 to 1,099	7.5		6.0	8.6	10.4	9.7	9.5	6.9	5.6	6.7
1,100 to 1,299	10.3		-	3.3	10.4	11.8	9.0	11.2	9.2	12.7
1,300 to 1,499	4.6		-	-	-	2.7	7.8	3.9	5.1	6.5
1,500 and over	3.4		-	-	-	.1	.8	4.7	5.1	5.4
Average closing costs	\$856		\$695	\$748	\$781	\$788	\$831	\$852	\$903	\$952
Median closing costs	\$824		\$801	\$820	\$816	\$756	\$776	\$792	\$868	\$935
Ratio of value to acquisition cost:										
Less than 95%	4.2		-	1.0	2.4	2.9	3.2	3.4	4.2	13.5
95% to 97	5.9		2.3	4.5	4.6	5.3	5.1	5.6	5.5	12.7
98 to 99	14.2		4.7	9.6	11.2	14.0	12.2	13.3	16.4	18.6
100 to 101	48.0		37.2	36.6	40.4	43.2	46.7	49.8	53.1	40.6
102 to 103	13.8		20.9	17.3	17.2	18.1	16.9	13.5	11.3	7.9
104 to 106	8.2		15.1	17.6	11.5	10.9	9.1	8.4	5.9	4.7
107 and over	5.7		19.8	13.4	12.7	5.6	6.8	6.0	3.6	2.0
Average value/average total acquisition cost	101.0		103.4	103.0	102.1	101.4	101.4	101.1	100.6	99.1
Median ratio	101.0		102.5	101.9	101.5	101.2	101.2	101.1	100.8	100.2

^a Data not significant.

^b Data based on 1-story structures.

Table 42

**Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979**

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Average purchase characteristics:													
Total acquisition cost	\$39,496	\$12,237	\$15,085	\$18,171	\$22,142	\$26,038	\$29,927	\$34,047	\$37,954	\$42,349	\$49,396	\$59,491	\$71,006
Sale price	\$38,615	\$11,792	\$14,594	\$17,609	\$21,507	\$25,328	\$29,150	\$33,212	\$37,056	\$41,417	\$48,393	\$58,402	\$69,762
Estimate of value	\$39,528	\$12,461	\$15,286	\$18,343	\$22,295	\$26,151	\$30,031	\$34,105	\$37,961	\$42,342	\$49,369	\$59,476	\$70,745
Amount of mortgage	\$36,544	\$11,556	\$14,335	\$17,288	\$21,070	\$24,761	\$28,272	\$32,026	\$35,508	\$39,418	\$45,676	\$54,563	\$57,270
Average mortgage/acquisition cost	92.5	94.4	95.0	95.1	95.2	95.1	94.5	94.1	93.6	93.1	92.5	91.7	80.7
Market price of equivalent site	\$8,014	\$2,466	\$2,854	\$3,411	\$4,038	\$4,724	\$5,498	\$6,380	\$7,357	\$8,450	\$10,341	\$13,487	\$16,770
Average site/acquisition cost	20.3	20.2	18.9	18.8	18.2	18.1	18.4	18.7	19.4	20.0	20.9	22.7	23.6
Total effective monthly income	\$1,861	\$1,166	\$1,195	\$1,272	\$1,369	\$1,472	\$1,590	\$1,708	\$1,814	\$1,945	\$2,152	\$2,451	\$2,594
Annual family income	\$23,250	\$14,513	\$15,067	\$15,928	\$17,116	\$18,357	\$19,857	\$21,344	\$22,612	\$24,282	\$26,911	\$30,654	\$32,428
Mortgagor's investment	\$2,952	\$680	\$749	\$883	\$1,072	\$1,277	\$1,655	\$2,020	\$2,446	\$2,931	\$3,719	\$4,928	\$13,735
Average investment/acquisition cost	7.5	5.6	5.0	4.9	4.8	4.9	5.5	5.9	6.4	6.9	7.5	8.3	19.3
Number of rooms	5.5	4.9	4.8	4.9	5.1	5.2	5.3	5.4	5.6	5.7	5.8	6.0	6.4
Number of bedrooms	2.8	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.8	2.9	2.9	3.0	3.2
Percent with more than 1 full bath	31.3	3.4	3.7	4.7	4.9	7.7	13.4	19.9	28.6	38.0	48.6	62.1	80.0
Percent with 1 story	78.8	69.6	77.3	80.5	82.6	82.8	81.9	81.6	78.1	77.0	76.3	76.0	70.7
Percent with basement	32.6	49.1	40.5	33.1	29.6	28.7	29.6	31.1	33.9	34.3	35.9	32.9	30.3
Percent with garage	55.3	37.1	36.2	38.9	40.4	42.5	45.0	48.4	53.2	58.3	65.5	75.9	78.3
Percent with carport	16.9	5.3	8.9	11.9	15.9	18.8	21.0	21.3	19.9	17.8	14.9	10.4	10.0
Improved living area ■ sq. ft.	1,156	804	848	889	948	1,005	1,057	1,106	1,151	1,201	1,274	1,368	1,550
Sale price per sq. ft. ■	\$33.71	\$15.47	\$17.91	\$20.55	\$23.56	\$26.20	\$28.70	\$31.26	\$33.64	\$36.13	\$40.03	\$44.97	\$47.03
Average monthly payment characteristics:													
Payment to principal and interest	\$308.54	\$102.95	\$124.10	\$148.21	\$179.63	\$210.01	\$239.27	\$271.27	\$300.62	\$334.28	\$388.85	\$468.33	\$494.85
Mtg. insurance premium	15.06	4.81	5.94	7.18	8.75	10.29	11.75	13.31	14.76	16.40	18.98	22.71	23.97
Debt service	\$323.60	\$107.76	\$130.04	\$155.39	\$188.38	\$220.30	\$251.02	\$284.58	\$315.38	\$350.68	\$407.83	\$491.04	\$518.82
Hazard insurance	12.99	6.97	7.93	8.88	9.93	10.75	11.82	12.35	12.98	13.79	14.78	15.83	17.35
Real estate taxes	43.51	20.17	20.30	23.03	26.04	29.26	33.34	38.63	43.49	47.60	54.15	62.92	72.82
Total mortgage payment	\$380.10	\$134.90	\$158.27	\$187.30	\$224.35	\$260.31	\$296.18	\$335.56	\$371.85	\$412.07	\$476.76	\$569.79	\$608.99
Maintenance and common expense	27.97	22.43	22.68	22.64	22.85	23.56	24.97	26.23	27.53	29.13	31.24	33.75	37.81
Heating and utilities	68.66	56.53	55.95	56.75	58.64	61.51	64.90	67.64	70.57	72.04	73.63	74.19	80.42
Prospective housing expense	\$476.73	\$213.86	\$236.91	\$266.69	\$305.84	\$345.37	\$386.05	\$429.43	\$469.96	\$513.24	\$581.63	\$677.72	\$727.22
Other recurring charges	309.47	211.85	213.96	223.10	241.78	256.62	269.08	286.37	300.89	320.32	354.55	406.40	409.16
Total fixed payment	\$786.20	\$425.71	\$450.86	\$489.79	\$547.62	\$601.99	\$655.13	\$715.81	\$770.85	\$833.56	\$936.18	\$1,084.13	\$1,136.38

Table 42

**Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Building type and materials:													
Frame	84.5	94.2	92.6	92.0	90.1	86.9	83.6	82.0	82.0	81.9	83.7	86.6	85.6
Wood siding	(17.9)	(36.8)	(33.6)	(29.9)	(26.2)	(21.7)	(18.6)	(16.4)	(16.1)	(16.2)	(15.8)	(14.0)	(14.1)
Wood shingle	(4.7)	(4.4)	(5.3)	(4.0)	(4.0)	(5.0)	(5.2)	(5.9)	(5.3)	(4.8)	(4.7)	(3.1)	(1.8)
Asbestos shingle	(10.9)	(23.0)	(24.2)	(24.8)	(22.6)	(18.3)	(13.7)	(11.1)	(9.8)	(7.9)	(5.8)	(4.4)	(3.1)
Fiber board	(4.2)	(1.4)	(2.1)	(2.9)	(2.9)	(3.2)	(3.4)	(3.5)	(3.9)	(4.9)	(5.2)	(5.8)	(5.3)
Brick or stone	(18.2)	(1.4)	(3.5)	(5.5)	(9.1)	(14.8)	(19.4)	(21.6)	(21.7)	(21.3)	(19.4)	(16.7)	(17.2)
Stucco or concrete	(11.6)	(2.7)	(2.8)	(3.4)	(3.2)	(3.7)	(4.5)	(6.1)	(8.2)	(11.7)	(18.0)	(28.1)	(31.5)
Aluminum	(10.1)	(11.6)	(12.6)	(13.8)	(14.4)	(13.1)	(11.9)	(10.9)	(10.1)	(8.7)	(8.1)	(7.0)	(4.9)
Other	(6.9)	(13.1)	(8.5)	(7.7)	(7.7)	(7.1)	(6.9)	(6.5)	(6.9)	(6.4)	(6.7)	(7.5)	(7.9)
Masonry	15.5	5.8	7.4	8.0	9.9	13.1	16.4	18.0	18.0	18.1	16.3	13.4	14.4
Brick or stone	(4.1)	(4.0)	(3.7)	(2.9)	(2.8)	(2.7)	(3.6)	(3.8)	(4.2)	(4.4)	(5.0)	(5.1)	(5.6)
Stucco or concrete	(9.5)	(1.3)	(3.3)	(4.4)	(6.4)	(9.2)	(10.5)	(11.6)	(11.3)	(11.6)	(9.5)	(6.9)	(6.6)
Aluminum	(.1)	(.1)	(.2)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(.1)	(-)
Other	(1.8)	(.4)	(.2)	(.6)	(.6)	(1.1)	(2.2)	(2.5)	(2.4)	(2.0)	(1.7)	(1.3)	(2.2)
Percent of one-family homes:													
Detached structures	96.3	95.3	96.4	96.8	98.0	97.4	96.5	96.5	96.6	96.4	95.5	94.9	96.2
Central air conditioning	31.2	1.7	2.5	4.6	7.8	13.4	21.7	29.1	33.3	38.4	43.2	46.7	51.8
Real estate taxes:													
Less than \$22	16.8	67.1	67.8	57.4	43.2	30.2	23.6	16.3	11.2	7.8	5.0	2.7	2.3
\$22 to 33	23.5	16.8	19.6	26.9	35.8	40.3	36.3	31.1	26.9	20.1	11.1	3.8	4.3
34 to 45	21.5	9.3	4.9	8.6	12.2	18.4	22.3	24.6	24.3	26.5	28.9	15.0	4.4
46 to 57	15.6	4.9	4.7	3.0	4.4	5.7	9.0	15.4	18.4	18.6	17.8	30.9	25.2
58 to 69	9.2	1.4	2.2	3.0	2.2	2.7	4.1	5.4	8.9	14.1	15.1	14.0	20.6
70 to 81	5.6	.4	.7	.7	1.5	1.3	2.2	2.9	4.5	5.7	10.8	12.6	9.4
82 to 105	5.0	.1	.1	.4	.6	1.0	1.4	2.0	2.9	4.3	7.5	15.5	20.8
106 to 129	1.6	-	-	-	.1	.3	.7	1.2	1.3	1.4	2.1	3.4	8.4
130 and over	1.2	-	-	-	-	.1	.4	1.1	1.6	1.5	1.7	2.1	4.6
Median real estate taxes	\$39	\$16	\$17	\$20	\$23	\$27	\$30	\$35	\$39	\$43	\$49	\$57	\$66

Table 42

Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Closing costs:													
Less than \$500	7.4	76.7	54.2	36.3	24.4	18.5	8.9	4.9	2.4	1.5	.7	.4	.2
\$ 500 to 599	10.7	16.4	31.2	27.5	17.6	13.8	17.2	17.6	12.8	7.5	2.2	.3	.4
600 to 699	15.2	5.1	11.4	22.8	25.7	16.4	12.7	12.0	18.1	21.0	14.8	7.1	6.1
700 to 799	15.2	.8	2.5	9.8	18.3	21.5	18.0	12.1	10.8	12.8	21.1	14.0	4.2
800 to 899	13.7	.5	.4	2.7	10.3	15.4	17.9	14.2	11.2	10.9	12.2	22.7	14.3
900 to 999	11.0	.5	.1	.6	2.7	9.7	10.7	17.0	13.3	9.3	9.4	12.1	24.3
1,000 to 1,099	7.7	-	.2	.1	.8	3.0	9.0	7.2	10.9	12.1	8.0	8.7	7.9
1,100 to 1,299	9.3	-	-	.2	.2	1.4	4.4	10.7	12.4	11.4	15.2	12.1	11.3
1,300 to 1,499	5.1	-	-	-	-	.3	1.2	3.6	5.8	8.0	6.7	11.0	10.8
1,500 and over	4.7	-	-	-	-	-	-	.7	2.3	5.5	9.7	11.6	20.5
Average closing costs	\$846	\$407	\$457	\$523	\$603	\$675	\$743	\$806	\$859	\$903	\$968	\$1,051	\$1,162
Median closing costs	\$810	\$420	\$482	\$549	\$631	\$706	\$762	\$824	\$852	\$866	\$892	\$945	\$1,007
Ratio of value to acquisition cost:													
Less than 95%	3.3	1.7	1.6	2.2	1.9	2.6	2.6	3.0	3.5	4.0	4.1	3.4	6.2
95% to 97	9.4	8.7	11.1	10.6	10.2	9.7	10.0	9.5	10.7	10.8	8.2	6.6	8.9
98 to 99	14.2	9.7	9.4	10.9	13.3	15.0	15.4	15.5	14.7	13.3	14.3	13.6	13.0
100 to 101	59.3	48.9	49.7	51.1	53.4	54.3	55.7	57.7	58.9	59.7	63.1	67.5	64.2
102 to 103	7.9	11.2	12.6	13.0	11.6	11.0	9.4	8.6	7.5	7.0	5.8	5.0	4.6
104 to 106	3.4	7.0	7.5	6.5	4.8	4.0	3.7	3.4	3.0	3.0	2.8	2.5	2.0
107 and over	2.5	12.8	8.1	5.7	4.8	3.4	3.2	2.3	1.7	2.2	1.7	1.4	1.1
Average value/average total acquisition cost	100.1	101.8	101.3	100.9	100.6	100.4	100.3	100.1	99.9	99.9	99.9	99.9	99.6
Median ratio	100.7	101.2	101.1	101.0	100.9	100.8	100.7	100.7	100.7	100.7	100.7	100.7	100.6

^a Data based on 1-story structures.

Table 43

Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Lot size:										
Less than 4,000 sq. ft.	8.9		27.4	13.3	4.7	13.3	11.5	9.6	4.8	8.1
4,000 to 5,999	7.7		19.3	18.0	8.9	5.5	5.9	9.0	6.4	8.2
6,000 to 6,999	22.5		19.5	20.5	16.7	22.0	22.5	21.5	24.1	26.4
7,000 to 7,999	25.6		8.1	11.8	26.2	23.3	23.8	24.0	31.7	24.0
8,000 to 9,999	18.1		16.1	9.7	18.7	17.3	15.5	19.3	19.2	18.2
10,000 to 14,999	12.4		4.8	15.9	15.0	13.0	14.3	12.2	11.0	11.0
15,000 to 43,559	4.8		4.8	10.8	9.8	5.6	6.5	4.4	2.8	4.1
Average lot size sq. ft.	7,940		6,818	8,350	8,958	7,971	8,165	7,773	7,836	7,699
Median lot size sq. ft.	7,430		6,166	6,912	7,750	7,396	7,424	7,409	7,462	7,308
Improved living area:^b										
Less than 900 sq. ft.	1.9		54.1	15.2	6.3	2.9	2.4	.8	.1	-
900 to 999	4.6		22.4	27.7	12.7	11.1	4.9	2.5	.9	.6
1,000 to 1,099	10.3		17.6	32.3	26.3	21.0	14.9	7.5	2.4	1.5
1,100 to 1,199	11.9		2.4	11.9	19.7	18.5	15.5	12.1	5.8	4.8
1,200 to 1,299	14.8		3.5	11.2	16.5	15.9	19.6	16.4	9.9	8.5
1,300 to 1,399	12.4		-	1.0	9.2	13.7	16.1	14.5	9.5	6.3
1,400 to 1,499	14.2		-	.7	8.8	14.2	13.8	17.2	14.3	7.1
1,500 to 1,599	9.3		-	-	.3	1.8	6.4	11.8	14.3	10.8
1,600 to 1,799	12.2		-	-	.2	.8	6.3	12.4	23.1	23.1
1,800 and over	8.4		-	-	-	.1	.1	4.8	19.7	37.3
Average area sq. ft.	1,373		914	1,031	1,140	1,192	1,267	1,379	1,550	1,670
Median area sq. ft.	1,352		890	1,021	1,124	1,180	1,262	1,374	1,549	1,674

Table 43

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Estimated construction cost per sq. ft.:^b										
Less than \$24.00	12.6		34.7	29.2	35.1	29.4	15.1	5.9	2.2	1.9
\$24.00 to 25.99	15.4		30.6	25.5	20.2	19.5	20.5	13.3	10.8	4.3
26.00 to 27.99	15.4		28.6	20.0	17.4	16.1	17.1	14.9	14.0	8.1
28.00 to 29.99	12.6		6.1	9.7	14.4	16.0	12.7	14.0	9.0	7.3
30.00 to 31.99	11.5		-	5.4	8.2	8.0	12.1	13.4	13.0	8.4
32.00 to 33.99	10.3		-	1.6	2.7	6.3	7.8	10.2	17.8	16.8
34.00 to 35.99	9.3		-	7.0	1.0	3.4	6.8	11.5	13.3	19.3
36.00 to 39.99	9.2		-	.5	.9	1.0	6.7	12.2	13.0	23.3
40.00 and over	3.7		-	1.1	.1	.3	1.2	4.6	6.9	10.6
Average cost per sq. ft.	\$29.76		\$24.87	\$26.46	\$25.88	\$26.69	\$28.56	\$30.85	\$32.03	\$34.32
Median cost per sq. ft.	\$29.04		\$25.00	\$25.63	\$25.46	\$26.13	\$27.67	\$30.29	\$32.11	\$34.32
Sale price per sq. ft.:^b										
Less than \$22.00 .....	.1		3.5	1.0	.3	.2	-	-	-	-
\$22.00 to 23.99	1.0		3.5	7.9	5.2	1.2	1.3	.5	-	-
24.00 to 25.99	3.6		14.1	13.2	13.7	9.9	4.5	1.5	.4	-
26.00 to 27.99	6.3		16.5	16.8	15.8	14.7	8.0	4.3	1.9	.3
28.00 to 29.99	9.2		27.1	23.4	17.9	13.3	13.5	6.8	5.9	.8
30.00 to 31.99	11.8		21.2	12.9	18.1	14.7	14.7	11.2	9.0	5.1
32.00 to 33.99	11.9		2.4	18.8	12.9	11.4	14.2	13.6	8.9	6.6
34.00 to 35.99	12.0		8.2	4.0	6.1	13.3	13.0	13.8	10.9	9.5
36.00 to 39.99	19.6		3.5	1.7	8.7	14.0	16.6	22.0	25.2	21.1
40.00 to 43.99	12.3		-	.3	1.3	5.7	9.7	14.6	15.9	20.5
44.00 to 47.99	6.2		-	-	-	1.2	3.2	6.9	10.6	11.8
48.00 to 51.99	3.2		-	-	-	.3	1.2	3.0	6.2	8.4
52.00 and over	2.8		-	-	-	.1	.1	1.8	5.1	15.9
Average sale price per sq. ft.	\$35.90		\$28.88	\$28.97	\$30.00	\$32.02	\$33.74	\$36.54	\$38.90	\$42.82
Median sale price per sq. ft.	\$35.01		\$28.91	\$28.94	\$29.68	\$31.47	\$33.12	\$35.75	\$38.05	\$41.28

^a Data not significant.
^b Data based on 1-story structures.

Table 44

**Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979**

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Lot size:													
Less than 4,000 sq. ft.	8.1	26.6	16.5	13.8	10.2	8.4	9.3	8.6	8.1	7.4	6.5	5.9	4.6
4,000 to 5,999	14.7	36.4	32.9	25.9	21.3	18.7	15.2	13.8	12.5	12.1	12.4	12.3	10.6
6,000 to 6,999	17.2	13.0	17.3	16.6	17.5	16.7	16.0	16.3	16.8	17.7	18.0	18.7	16.7
7,000 to 7,999	18.1	13.0	14.5	17.6	18.5	18.4	17.3	18.1	18.1	18.5	18.2	18.8	18.5
8,000 to 9,999	17.1	5.5	8.4	12.3	13.6	15.5	16.9	16.8	17.7	17.6	18.4	19.6	20.6
10,000 to 14,999	15.4	3.8	6.6	9.0	12.2	14.2	15.4	16.3	16.2	16.0	16.3	16.0	18.7
15,000 to 43,559	9.4	1.7	3.8	4.8	6.7	8.1	9.9	10.1	10.6	10.7	10.2	8.7	10.3
Average lot size sq. ft.	8,728	5,604	6,618	7,188	7,917	8,347	8,731	8,843	8,992	9,006	9,020	8,833	9,447
Median lot size sq. ft.	7,556	5,322	6,035	6,622	7,054	7,341	7,547	7,624	7,694	7,691	7,717	7,697	7,974
Improved living area:													
Less than 900 sq. ft.	17.6	74.5	69.2	57.6	41.9	30.3	22.1	16.7	13.1	10.1	7.5	3.1	.6
900 to 999	14.3	11.7	13.4	19.7	23.8	21.8	19.0	17.0	13.9	12.0	9.7	6.1	2.0
1,000 to 1,099	16.9	7.1	8.2	11.5	16.8	20.4	21.3	19.8	19.0	17.0	14.3	12.8	6.3
1,100 to 1,199	13.2	3.3	4.7	5.6	8.4	12.1	15.6	15.2	15.3	14.6	12.9	13.5	8.0
1,200 to 1,299	11.2	1.7	2.4	2.9	4.6	7.5	10.0	13.3	13.4	14.0	13.0	12.4	9.8
1,300 to 1,399	8.1	1.3	1.3	1.2	1.9	4.0	5.5	8.0	10.1	11.3	10.9	10.3	10.8
1,400 to 1,499	6.2	-	.6	.9	1.2	1.8	3.1	4.9	6.7	8.5	9.9	10.0	10.8
1,500 to 1,599	4.3	.2	.1	.3	.7	1.1	1.5	2.3	4.0	5.3	7.7	8.8	10.9
1,600 to 1,799	5.0	.2	.1	.2	.4	.8	1.3	2.1	3.2	4.9	9.3	13.0	16.9
1,800 and over	3.2	-	-	.1	.3	.2	.6	.7	1.3	2.3	4.8	10.0	23.9
Average area sq. ft.	1,156	804	848	889	948	1,005	1,057	1,106	1,151	1,201	1,247	1,368	1,550
Median area sq. ft.	1,108	776	818	869	934	990	1,041	1,082	1,126	1,175	1,243	1,320	1,514

Table 44

Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Estimated construction cost per sq. ft. for 1-story new homes not approved by FHA or VA prior to start of construction:													
Less than \$24.00	3.6	b	b	b	b	b	18.8	13.1	11.6	3.1	1.4	.3	--
\$24.00 to 25.99	8.7						18.8	21.3	20.2	12.4	7.4	.7	.8
26.00 to 27.99	16.4						40.5	24.7	26.3	22.2	18.4	7.9	2.5
28.00 to 29.99	18.2						6.3	14.8	17.8	23.1	21.2	18.5	6.6
30.00 to 31.99	14.3						6.3	13.1	13.2	20.1	15.9	13.9	6.6
32.00 to 33.99	8.7						3.1	4.9	5.4	6.2	9.2	11.2	12.3
34.00 to 35.99	6.8						3.1	1.6	2.3	5.7	7.7	7.3	12.3
36.00 to 39.99	11.1						--	4.9	3.2	3.6	10.9	17.8	22.9
40.00 and over	12.2						3.1	1.6	--	3.6	7.9	22.4	36.0
Average cost per sq. ft.	\$32.01						\$27.14	\$28.26	\$27.90	\$29.62	\$31.45	\$34.94	\$38.51
Median cost per sq. ft.	\$30.43						\$26.61	\$27.26	\$27.38	\$29.06	\$30.20	\$33.55	\$37.22
Sale price per sq. ft.													
Less than \$22.00	10.5	96.9	89.6	67.9	39.2	20.7	10.8	4.9	2.8	1.5	.5	.1	.2
\$22.00 to 23.99	6.1	1.7	6.6	15.0	19.1	15.3	9.9	6.5	3.8	2.2	1.0	.3	.2
24.00 to 25.99	7.5	.4	2.0	8.5	15.6	16.9	13.3	9.9	6.4	4.1	2.2	.8	.3
26.00 to 27.99	8.4	6	4	4.4	10.6	15.1	15.7	12.0	9.4	6.5	4.0	1.5	.9
28.00 to 29.99	8.4	2	.9	2.0	6.9	11.2	14.3	12.1	11.1	8.5	5.5	2.3	1.5
30.00 to 31.99	8.4	.2	.5	1.0	3.7	7.4	11.2	12.7	11.2	10.5	7.4	4.1	2.5
32.00 to 33.99	7.8	--	--	4	2.4	5.1	8.2	11.7	10.8	10.1	8.3	5.9	4.0
34.00 to 35.99	7.2	--	--	4	1.0	3.3	5.8	9.3	11.0	9.9	8.7	6.8	5.6
36.00 to 39.99	11.4	--	--	3	1.1	3.4	6.4	11.6	16.3	17.9	16.1	13.4	13.2
40.00 to 43.99	8.2	--	--	.1	.3	1.0	2.9	5.5	8.7	13.7	14.5	13.4	13.7
44.00 to 47.99	5.8	--	--	--	.1	4	1.0	2.5	4.5	7.1	12.1	13.1	15.5
48.00 to 51.99	4.1	--	--	--	--	.2	.3	.8	2.3	4.1	8.7	12.5	12.3
52.00 and over	6.2	--	--	--	--	--	.2	.5	1.7	3.9	11.0	25.8	30.1
Average sale price per sq. ft.	\$33.71	\$15.47	\$17.91	\$20.55	\$23.56	\$26.20	\$28.70	\$31.26	\$33.64	\$36.13	\$40.03	\$44.97	\$47.03
Median sale price per sq. ft.	\$32.17	n.a.	\$17.85	\$20.36	\$23.14	\$25.64	\$28.04	\$30.72	\$32.99	\$35.32	\$39.04	\$44.40	46.07

^a Data based on 1-story structures.

^b Data not significant.

n.a.--Not available.

Table 45**Specific Characteristics by Total Acquisition Cost, New 1-Family Occupant Purchase Homes, Section 203, 1979**

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Percent of mortgages insured at maximum permissible amount.										
FHA-30 year term										
At maximum	26.6		29.1	26.1	27.8	26.8	21.8	21.4	25.5	59.2
Within 2% of maximum	28.4		22.8	15.1	26.1	27.4	33.4	31.0	31.4	3.9
Other	45.0		48.1	58.8	46.1	45.8	44.8	47.6	43.1	36.9
VA-30 year term										
At maximum	30.6		14.3	33.3	35.5	30.0	38.4	28.1	27.8	36.4
Within 2% of maximum	40.5		-	33.3	33.9	44.0	30.8	40.0	51.6	9.1
Other	28.9		85.7	33.4	30.6	26.0	30.8	31.9	20.6	54.5
Neighborhood location:										
Urban	47.2		50.0	49.2	46.9	48.1	47.6	47.3	45.7	50.0
Core City	(.3)		(1.2)	(1.3)	(.2)	(.7)	(.2)	(.3)	(.2)	(.3)
Other	(46.9)		(48.8)	(47.9)	(46.7)	(47.4)	(47.4)	(47.0)	(45.5)	(49.7)
Suburban	51.6		50.0	49.5	51.4	50.0	51.0	51.3	53.6	49.5
Rural	1.2		-	1.3	1.7	1.9	1.4	1.4	.7	.5
Condition of home:										
Excellent	96.3		98.8	94.6	96.0	95.2	96.4	96.7	96.5	96.6
Good	3.6		1.2	5.1	4.0	4.8	3.5	3.3	3.4	3.2
Other .....	.1		-	.3	-	-	.1	-	.1	.2
Type heat installed:										
Electric	57.7		84.4	79.2	75.1	69.8	70.7	58.1	45.9	34.5
Gas	41.7		14.3	18.1	24.0	28.2	28.3	41.2	54.1	65.2
Oil .....	.2		-	.7	.4	.4	.3	.3	-	.3
Other	-		-	-	-	-	-	-	-	-
None installed .....	.4		1.3	2.0	.5	1.6	.7	.4	-	-

Table 45

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

New homes percentage distribution	Total acquisition cost									
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Home equipment:										
Range	91.2		76.7	71.2	84.0	88.2	89.5	92.5	94.0	94.3
Refrigerator	2.7		3.5	6.4	4.0	3.3	2.8	2.1	2.9	2.6
Dishwasher	73.7		23.3	23.0	53.5	57.3	67.4	77.7	85.0	81.2
Automatic clothes washer .....	.9		1.2	1.9	.6	.8	1.0	.7	1.0	1.0
Dryer .....	.8		1.2	1.6	.5	.7	.9	.7	1.1	1.0
Garbage disposal	82.9		53.5	41.5	60.5	69.5	79.8	87.1	90.1	91.5
Ventilator fans	82.1		81.4	78.3	84.2	78.7	79.5	80.1	85.7	88.4
Carpeting	93.6		80.2	81.2	89.6	89.9	91.4	94.6	96.3	96.2
Extra features:										
Fireplace	48.6		2.3	5.1	25.8	31.9	40.6	49.7	61.6	67.7
Recreation room	16.9		-	1.0	1.9	3.3	5.7	15.3	28.6	41.9
Swimming pool	-		-	-	-	-	-	-	.1	.1
Enclosed porch .....	.4		-	1.0	.4	.3	.5	.6	-	.3
Breezeway .....	.1		-	-	.2	.2	.1	.1	.2	.1
Fence	24.1		3.5	7.3	10.7	16.9	20.2	27.0	28.5	28.9
Extra fireplace .....	.5		-	-	-	-	.3	.5	.9	1.3
Expandable attic .....	.1		-	-	-	.1	.1	.1	.1	.1
Finished attic .....	.1		-	-	-	-	-	.1	.2	.1
Race of mortgagor:										
White, not of Hispanic origin	84.9		72.6	68.1	81.0	84.8	85.7	86.4	85.2	83.1
Black, not of Hispanic origin	5.0		17.9	18.2	11.2	6.8	5.3	4.3	3.5	2.8
Am. Indian or Alaskan Native .....	.3		-	-	.2	.2	.3	.4	.2	.3
Asian or Pacific Islander	2.6		-	1.0	.8	1.2	1.6	2.2	3.7	5.5
Hispanic	5.2		9.5	11.1	6.1	5.9	5.3	5.0	4.6	4.9
Other	2.0		-	1.6	.7	1.1	1.8	1.7	2.8	3.4

^a Data not significant.

^b The actual amount of mortgage insured divided by theoretical maximum amount of mortgage permitted for the estimate of value for the specific case. This is adjusted to represent the maximum at all levels of valuation.

Table 46

Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Percent of mortgages insured at maximum permissible amount: ^a													
FHA-30 year term													
At maximum	45.3	52.7	51.2	45.9	48.8	48.2	47.1	44.0	45.2	41.1	41.9	45.8	61.3
Within 2% of maximum	23.8	20.1	9.7	21.7	25.1	26.8	21.4	28.3	23.0	26.9	24.8	21.9	4.2
Other	30.9	27.2	39.1	32.4	26.1	25.0	31.5	27.7	31.8	32.0	33.3	32.3	34.5
VA-30 year term													
At maximum	56.0	40.0	57.1	55.6	56.9	57.0	52.0	58.6	52.7	57.9	55.2	58.4	100.0
Within 2% of maximum	28.7	26.7	11.9	20.7	23.5	25.3	31.3	24.6	34.2	29.3	31.8	29.4	-
Other	15.3	33.3	31.0	23.9	19.6	17.7	16.7	16.8	13.1	12.8	13.0	12.2	-
Neighborhood location:													
Urban	59.7	91.2	89.3	85.3	78.8	73.0	65.7	62.1	56.7	55.8	51.2	44.3	42.3
Core city	(2.1)	(9.5)	(8.1)	(6.8)	(4.4)	(3.4)	(2.6)	(1.8)	(1.7)	(1.4)	(1.1)	(.7)	(.7)
Other	(57.6)	(81.7)	(81.2)	(78.5)	(74.4)	(69.6)	(63.1)	(60.3)	(55.0)	(54.4)	(50.1)	(43.6)	(41.6)
Suburban	37.6	5.1	8.7	12.5	19.1	24.4	31.2	34.9	40.3	41.5	46.2	53.3	55.3
Rural	2.7	3.7	2.0	2.2	2.1	2.6	3.1	3.0	3.0	2.7	2.6	2.4	2.4
Conditions of home:													
Excellent	14.9	4.7	4.8	4.5	6.3	7.4	9.5	11.6	14.6	17.3	20.2	24.2	31.9
Good	78.4	61.0	68.6	74.2	77.0	80.2	81.7	82.1	80.4	79.1	77.2	74.4	67.2
Other	6.7	34.3	26.6	21.3	16.7	12.4	8.8	6.3	5.0	3.6	2.6	1.4	.9
Type heat installed:													
Electric	14.7	1.4	2.0	3.4	5.6	9.9	13.3	15.1	16.3	18.1	18.8	16.5	16.9
Gas	72.8	81.7	81.8	82.3	79.9	75.9	71.5	69.6	68.4	68.9	71.3	77.3	78.1
Oil	10.7	16.2	15.4	13.4	13.6	12.9	12.7	12.2	12.4	10.9	8.7	5.5	3.8
Other	-	-	.1	-	-	-	-	-	.1	-	-	-	-
None installed	1.8	.7	.7	.9	.9	1.3	2.5	3.1	2.8	2.1	1.2	.7	1.2

Table 46

**Specific Characteristics by Total Acquisition Cost,
Existing 1-Family Occupant Purchase Homes, Section 203, 1979 (continued)**

Existing homes percentage distribution	Total acquisition cost												
	Total	Less than \$14,000	\$14,000 to \$15,999	\$16,000 to \$19,999	\$20,000 to \$23,999	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 to \$64,999	\$65,000 and over
Home equipment:													
Range	51.2	14.3	13.4	16.6	22.0	31.5	40.3	46.8	53.7	59.2	64.5	72.4	82.9
Refrigerator	10.9	5.2	4.9	5.1	6.6	8.1	9.5	10.3	11.6	11.5	12.7	14.1	16.2
Dishwasher	27.1	.6	.9	1.8	3.7	6.3	11.8	17.5	24.1	32.2	41.9	55.5	72.3
Automatic clothes washer	3.7	.5	1.5	1.0	1.6	1.8	2.4	3.2	4.6	4.4	4.7	5.2	5.6
Dryer	3.2	.6	.8	.7	1.2	1.6	2.0	2.6	3.8	3.9	4.4	4.8	5.2
Garbage disposal	29.0	1.9	2.3	3.7	4.6	7.2	11.5	17.7	24.5	32.8	45.2	63.3	77.3
Ventilator fans	44.9	5.3	9.1	12.3	18.8	26.4	34.8	40.2	45.8	50.8	57.6	68.3	75.3
Carpeting	71.3	37.7	44.0	50.7	54.8	60.1	65.0	68.4	71.7	75.3	80.5	85.7	87.5
Extra features:													
Fireplace	23.7	5.4	6.6	7.9	8.9	9.7	11.7	13.7	18.7	24.4	35.4	48.2	66.8
Recreation room	19.4	3.6	4.4	5.6	6.6	8.9	10.9	14.2	18.2	22.0	28.0	34.4	40.3
Swimming pool	2.0	-	-	-	.2	.3	.6	1.0	1.3	1.9	3.0	5.4	9.0
Enclosed porch	7.7	15.2	11.0	10.3	10.5	9.1	9.1	8.3	7.9	7.2	6.3	4.8	4.3
Breezeway .....	.9	.5	.1	.3	.4	.6	.7	.8	.9	.8	1.2	1.3	1.7
Fence	55.4	33.5	40.5	44.9	47.7	49.1	51.7	55.1	55.4	56.8	58.9	64.7	64.0
Extra fireplace	1.3	.3	.2	.4	.4	.4	.4	.4	.6	1.1	1.9	3.6	5.9
Expandable attic	1.7	2.6	2.6	2.8	1.9	1.9	2.1	1.8	1.6	1.6	1.8	1.1	.6
Finished attic	2.3	2.2	2.0	2.6	1.9	1.8	2.0	2.2	2.4	2.6	2.9	2.2	.9
Race of mortgagor:													
White not of Hispanic origin	76.0	45.4	51.9	57.1	65.4	72.6	76.0	77.2	77.4	78.8	80.0	80.5	82.3
Black, not of Hispanic origin	14.6	46.1	40.4	34.5	26.5	20.1	15.9	13.7	13.2	12.1	10.5	7.6	3.8
Am. Indian or Alaskan Native .....	.3	.1	.1	.2	.4	.2	.3	.2	.3	.3	.3	.3	.3
Asian or Pacific Islander .....	.9	.3	.2	.2	.3	.4	.3	.5	.6	.8	1.2	2.0	3.0
Hispanic	7.2	7.4	7.0	7.5	6.9	6.2	7.0	7.7	7.6	7.1	6.8	7.8	7.7
Other	1.0	.7	.4	.5	.5	.5	.5	.7	.9	.9	1.2	1.8	2.9

^a The actual amount of mortgage insured divided by theoretical maximum amount of mortgage permitted for the estimate of value for the specific case. This is adjusted to represent the maximum at all levels of valuation.

^b Data not significant.

Table 47

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Sec. 221(d)(2), 1979**

Existing homes percentage distribution ^a	Mortgagor's total effective monthly income												
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Amount of mortgage:													
Less than \$16,000	4.7	39.5	28.2	11.4	5.7	2.9	2.5	1.8	1.7	2.0	2.3	1.5	1.1
\$16,000 to 17,999	5.1	27.9	18.6	11.0	6.4	5.1	2.8	2.4	2.9	1.8	2.4	1.0	2.2
18,000 to 19,999	7.2	18.6	18.6	13.7	9.5	8.2	4.8	4.0	2.2	4.2	3.7	7.7	5.0
20,000 to 21,999	7.2	10.5	14.1	12.5	8.9	7.8	6.0	4.3	3.5	5.0	5.5	7.0	4.7
22,000 to 23,999	9.7	2.3	11.3	13.8	12.2	11.7	8.4	7.0	6.0	5.2	7.0	9.7	9.7
24,000 to 25,999	10.8	-	4.3	14.5	14.1	10.7	11.5	9.2	9.3	8.2	7.9	6.7	8.3
26,000 to 27,999	11.0	1.2	3.0	10.7	12.3	12.9	11.3	11.3	9.5	8.6	10.7	10.2	10.1
28,000 to 29,999	11.6	-	1.3	6.8	12.2	12.5	12.3	14.2	13.0	13.4	12.3	8.0	7.2
30,000 to 31,999	10.5	-	2	2.5	8.1	10.5	13.2	14.8	11.8	14.1	11.0	14.1	13.3
32,000 to 33,999	10.0	-	4	1.9	5.7	9.2	12.0	13.4	16.7	13.4	16.3	11.8	14.7
34,000 to 35,999	8.6	-	-	1.0	4.3	6.8	11.2	11.4	15.2	14.0	12.0	14.1	15.4
36,000 and over	3.6	-	-	.2	.6	1.7	4.0	6.2	7.2	9.3	10.7	9.9	8.3
Average mortgage	\$26,583	\$16,606	\$18,600	\$22,160	\$24,848	\$26,236	\$27,853	\$28,727	\$29,345	\$29,244	\$29,176	\$28,837	\$29,111
Median mortgage	\$26,981	\$16,750	\$18,344	\$22,198	\$25,042	\$26,555	\$28,425	\$29,419	\$30,145	\$30,117	\$30,000	\$30,113	\$30,270
Ratio of loan to value:													
Less than 90%	3.3	10.5	3.4	4.2	3.4	3.1	2.2	3.5	2.8	2.8	4.7	6.0	4.0
90% to 94	10.5	11.6	15.2	11.9	10.8	8.8	9.7	11.5	9.8	10.1	13.3	9.3	10.5
95 to 96	15.3	16.3	13.9	16.2	15.2	14.6	15.2	16.9	16.0	15.7	15.2	13.7	14.1
97	36.3	41.8	36.1	37.5	36.3	37.0	39.1	35.3	37.1	35.2	28.3	26.6	27.2
98	20.9	15.1	23.7	21.3	23.0	20.1	20.2	20.4	21.2	18.7	23.6	20.8	19.1
99 to 100	13.7	4.7	7.7	8.9	11.3	16.4	13.6	12.4	13.1	17.5	14.9	23.6	25.1
Average loan/value	96.9	95.6	96.6	96.6	96.8	97.0	97.0	96.7	97.0	97.0	96.6	96.7	96.9
Median ratio	97.5	97.2	97.4	97.4	97.5	97.6	97.5	97.5	97.5	97.6	97.5	97.7	97.7
Race of mortgagor:													
White, not of Hispanic origin	53.3	28.2	37.0	49.5	52.4	51.2	56.2	57.9	57.5	56.9	52.5	47.5	52.7
Black, not of Hispanic origin	38.6	65.9	53.8	42.6	37.9	40.1	34.2	34.3	36.7	37.0	43.5	46.6	42.2
Am. Indian or Alaskan Native .....	.3	-	.7	.2	.3	.4	.4	.3	.4	-	.3	.7	.7
Asian or Pacific Islander .....	.3	-	-	.1	.3	.3	.3	.4	.3	1.0	-	.3	-
Hispanic	6.9	5.9	7.8	7.2	8.4	7.2	8.5	6.4	4.3	4.7	3.2	4.6	4.0
Other .....	.6	-	.7	.4	.7	.8	.4	.7	.8	.4	.5	.3	.4

Table 47

**Specific Characteristics by Mortgagor's Total Effective Monthly Income,
Existing 1-Family Occupant Homes, Sec. 221(d)(2), 1979 (continued)**

Existing homes percentage distribution	Mortgagor's total effective monthly income												
	Total	Less than \$700 ^a	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 to \$1,899	\$1,900 to \$2,099	\$2,100 to \$2,299	\$2,300 to \$2,499	\$2,500 to \$2,799	\$2,800 and over
Avg. monthly payment characteristics:													
Payment to principal and interest	\$227.38	\$135.04	\$155.74	\$187.13	\$209.47	\$224.20	\$239.54	\$247.24	\$252.49	\$253.30	\$252.37	248.60	\$149.73
Mortgage insurance premium	11.00	6.84	7.71	9.21	10.26	10.85	11.54	11.89	12.16	12.15	12.10	11.93	11.99
Debt service	\$238.38	\$141.88	\$163.45	\$196.34	\$219.73	\$232.05	\$251.08	\$259.13	\$264.65	\$265.45	\$264.47	\$260.53	\$261.72
Hazard insurance	11.10	9.86	9.38	11.16	10.62	10.68	11.28	11.49	11.79	11.81	12.03	12.41	10.35
Real estate taxes	39.48	22.01	26.45	31.74	34.77	38.44	39.42	43.33	44.18	47.73	52.16	51.27	52.29
Total mortgage payment	\$288.96	\$173.75	\$199.28	\$239.24	\$265.12	\$284.17	\$301.78	\$313.95	\$320.62	\$324.99	\$328.66	\$324.21	324.36
Maintenance and common expense	24.96	23.31	22.72	23.70	24.38	24.75	25.21	25.40	26.06	26.61	26.21	26.49	26.47
Heating and utilities	63.48	49.53	51.99	56.64	59.39	62.59	64.52	66.61	68.10	70.52	71.76	69.56	72.53
Prospective housing expense	\$377.39	\$246.58	\$273.99	\$319.58	\$348.89	\$371.51	\$391.52	\$405.95	\$414.78	\$421.12	\$426.63	\$420.26	423.36
Other recurring charges	257.91	73.89	99.39	129.61	170.58	214.25	259.25	307.27	352.20	391.39	460.28	530.49	661.11
Total fixed payment	\$635.31	\$320.47	\$373.38	\$449.19	\$519.47	\$585.75	\$650.77	\$713.22	\$766.97	\$812.51	\$886.90	\$950.75	\$1,084.47
Average purchase characteristics:													
Total acquisition cost	\$27,234	\$17,047	\$19,049	\$22,688	\$25,443	\$26,827	\$28,517	\$29,505	\$30,091	\$29,986	\$29,992	\$29,676	\$29,822
Sale price	\$26,521	\$16,512	\$18,469	\$22,060	\$24,764	\$26,124	\$27,785	\$28,740	\$29,313	\$29,222	\$29,221	\$28,925	\$29,098
Closing costs	\$693.12	\$531.25	\$562.43	\$614.88	\$660.23	\$678.71	\$719.02	\$740.54	\$748.87	\$738.28	\$737.19	\$723.73	\$713.61
Estimate of value	\$27,426	\$17,385	\$19,232	\$22,915	\$25,642	\$27,013	\$28,698	\$29,697	\$30,253	\$30,159	\$30,239	\$29,903	\$29,974
Market price of site	\$5,190	\$3,383	\$3,684	\$4,295	\$5,022	\$5,135	\$5,525	\$5,597	\$5,757	\$5,411	\$5,267	\$5,271	\$5,139
Mortgagor's investment	\$650	\$441	\$448	\$528	\$586	\$588	\$663	\$778	\$745	\$750	\$816	\$843	\$720
Avg. investment/acquisition cost	2.4	2.6	2.4	2.3	2.3	2.2	2.3	2.6	2.5	2.5	2.7	2.8	2.4
Annual effective income	\$18,917	\$7,750	\$9,874	\$12,116	\$14,465	\$16,832	\$19,085	\$21,520	\$23,900	\$26,294	\$28,614	\$31,522	\$38,286
Avg. investment/effective income	3.4	5.7	4.5	4.4	4.1	3.5	3.5	3.6	3.1	2.9	2.9	2.7	1.9
Sale price per sq. ft. 1 story	\$26.67	\$19.75	\$21.21	\$24.49	\$26.19	\$26.59	\$27.40	\$27.91	\$27.77	\$27.85	\$27.49	\$28.72	\$28.30
Neighborhood location:													
Urban	65.6	88.1	82.4	78.2	69.1	66.0	61.7	58.9	60.7	60.4	61.0	64.8	61.9
Core City	(2.7)	(16.7)	(10.2)	(4.2)	(3.5)	(2.4)	(2.3)	(1.4)	(1.4)	(1.9)	(1.9)	(1.0)	(1.8)
Other	(62.9)	(71.4)	(72.2)	(74.0)	(65.6)	(63.6)	(59.4)	(57.5)	(59.3)	(58.5)	(59.1)	(63.8)	(60.1)
Suburban	33.4	10.7	16.5	21.3	29.8	33.3	37.0	39.6	38.3	38.3	37.9	34.9	37.4
Rural	1.0	1.2	1.1	5	1.1	.7	1.3	1.5	1.0	1.3	1.1	3	.7
Type heat installed:													
Electric	8.1	6.3	4.0	6.0	8.0	7.9	9.4	8.7	8.7	7.2	7.0	8.6	9.4
Gas	76.8	82.4	82.5	80.9	76.6	77.5	73.8	76.7	74.7	79.8	78.7	77.4	73.8
Oil	10.9	11.3	12.1	10.6	10.6	10.0	11.2	11.2	12.8	9.2	11.1	9.3	12.9
Other	-	-	-	-	-	-	-	-	-	-	.3	-	-
None installed	4.2	-	1.4	2.5	4.8	4.6	5.6	3.4	3.8	3.8	2.9	4.7	3.9

^a Characteristics of new homes not published because of inadequate sample.

Section 235 (Revised Program)

The original Section 235 program, authorized by the Housing and Urban Development Act of 1968, as amended, was discontinued on January 5, 1973 except for bona fide commitments outstanding on that date. A court order on August 20, 1975, directed that the unused balance of contract authority under the original program be obligated and made available for use. The program was resumed during that fiscal year under a revised form.

Table 48

Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Sec. 235(i) (Rev.), 1979

New homes percentage distribution	Mortgagor's total effective monthly income								
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,499	\$1,500 to \$1,699	\$1,700 or \$1,899	\$1,900 and over*
Total acquisition cost:									
Less than \$28,000	1.8	12.9	7.5	1.4	.4	.1	-	-	
\$28,000 to 29,999	2.9	14.3	8.9	3.2	.9	.1	6	-	
30,000 to 31,999	4.2	14.3	12.2	4.0	1.9	1.4	-	-	
32,000 to 35,999	25.3	31.4	43.7	32.0	17.8	9.3	6.5	6.1	
36,000 to 39,999	26.8	11.4	16.5	29.0	31.0	25.7	20.8	18.4	
40,000 to 44,999	25.9	14.3	8.7	23.0	33.3	35.6	29.2	32.7	
45,000 to 49,999	11.2	1.4	2.3	7.0	12.8	22.8	30.4	34.6	
50,000 and over	1.9	-	.2	.4	1.9	5.0	12.5	8.2	
Average	\$38,529	\$33,547	\$34,156	\$37,563	\$39,813	\$41,860	\$43,568	\$43,768	
Median	\$38,350	\$33,090	\$33,967	\$37,299	\$39,747	\$41,883	\$43,775	\$43,906	
Mortgage amount:									
Less than \$28,000	4.1	28.7	14.1	3.2	1.0	.2	.6	-	
\$28,000 to 31,999	13.2	30.1	29.9	15.7	7.0	3.6	1.8	-	
32,000 to 33,999	17.2	24.8	28.5	21.6	12.1	7.4	6.5	8.2	
34,000 to 35,999	11.3	4.1	11.8	11.6	13.0	8.9	7.7	2.0	
36,000 to 37,999	14.1	4.1	6.2	14.8	17.0	15.0	14.9	16.3	
38,000 to 39,999	32.1	6.8	9.1	31.2	42.1	43.8	26.2	20.4	
40,000 and over	8.0	1.4	.4	1.9	7.8	21.1	42.3	53.1	
Average	\$35,535	\$30,458	\$32,002	\$34,869	\$36,597	\$38,046	\$39,410	\$39,997	
Median	\$36,608	\$30,916	\$32,421	\$35,623	\$37,989	\$38,682	\$39,409	\$40,428	
Loan/value ratio:									
Less than 81%	4.8	10.9	5.0	4.0	4.6	5.1	7.8	10.2	
81% to 85	12.3	8.2	5.9	10.6	14.8	18.2	14.3	10.2	
86 to 89	14.1	16.4	11.8	13.1	14.8	15.9	20.2	20.4	
90 to 92	17.0	12.3	13.3	16.7	17.2	20.1	18.5	22.4	
93	10.0	4.1	8.1	11.5	10.2	9.6	8.3	2.0	
94	9.9	11.0	10.5	10.0	10.2	8.7	8.3	18.4	
95	7.7	6.8	7.3	8.7	7.7	5.7	8.3	8.2	
96	21.2	19.3	33.0	22.7	17.8	15.0	11.3	8.2	
97	3.0	11.0	5.1	2.7	2.7	1.7	3.0	-	
Average	91.2	89.5	92.3	91.6	90.9	90.0	89.7	89.6	
Median	93.1	93.5	94.5	93.4	92.7	91.6	91.2	91.2	

Table 48

Specific Characteristics by Mortgagor's Total Effective Monthly Income,
New 1-Family Occupant Homes, Sec. 235(i) (Rev.), 1979 (continued)

New homes percentage distribution	Mortgagor's total effective monthly income								
	Total	Less than \$700	\$700 to \$899	\$900 to \$1,099	\$1,100 to \$1,299	\$1,300 to \$1,400	\$1,500 to \$1,699	\$1,799 or \$1,899	\$1,900 and over ^a
Mortgagor's investment:									
Less than \$1,000	4.7	18.6	14.4	4.9	1.5	.6	.6	2.0	
\$1,000 to 1,499	35.0	31.4	46.8	39.9	31.8	21.5	19.6	14.3	
1,500 to 1,999	12.3	11.4	14.1	12.3	11.0	12.5	14.9	14.3	
2,000 to 2,999	14.5	14.3	8.6	12.9	17.1	17.8	14.9	26.6	
3,000 to 3,999	8.4	7.1	3.5	8.5	9.3	11.5	10.7	8.2	
4,000 to 5,999	10.7	8.6	5.7	9.6	12.3	14.3	14.9	16.3	
6,000 to 7,999	8.1	1.4	3.0	7.4	10.3	10.8	9.5	8.2	
8,000 to 9,999	4.7	2.9	1.3	3.4	5.6	9.1	8.9	6.1	
10,000 and over	1.6	4.3	2.6	1.1	1.1	1.9	6.0	4.0	
Average	\$3,002	\$2,842	\$2,147	\$2,726	\$3,229	\$3,820	\$4,157	\$3,770	
Median	\$1,917	\$1,500	\$1,379	\$1,706	\$2,327	\$2,866	\$3,000	\$2,730	
Average borrower's characteristics:									
Annual family income	\$13,539	\$8,253	\$10,245	\$12,321	\$14,488	\$16,777	\$18,975	\$21,491	
Annual total effective income	\$13,297	\$7,771	\$9,897	\$12,062	\$14,280	\$16,574	\$18,839	\$21,320	
Monthly total effective income	\$1,108	\$647	\$824	\$1,005	\$1,190	\$1,381	\$1,569	\$1,776	
Monthly effective income after tax	\$1,008	\$624	\$767	\$921	\$1,080	\$1,244	\$1,387	\$1,543	
Race of mortgagor:									
White, not of Hispanic origin	79.4	61.1	61.2	79.7	86.0	87.6	82.1	57.2	
Black, not of Hispanic origin	7.7	23.6	11.8	7.5	5.4	5.5	9.9	16.3	
Am. Indian or Alaskan Native .....	.1	—	—	.2	.1	—	.6	—	
Asian or Pacific Islander	1.0	—	.6	.8	1.3	1.4	.6	4.1	
Hispanic	11.1	15.3	25.3	11.4	6.3	4.6	6.8	22.4	
Other .....	.7	—	1.1	.4	.9	.9	—	—	
Neighborhood location:									
Urban	44.7	58.5	58.0	49.6	41.1	32.0	16.7	17.8	
Core city	(.5)	(—)	(1.1)	(.5)	(.2)	(.5)	(—)	(—)	
Other	(44.2)	(58.5)	(56.9)	(49.1)	(40.9)	(31.5)	(16.7)	(17.8)	
Suburban	51.0	38.6	38.0	45.5	54.5	63.9	80.7	82.2	
Rural	4.3	2.9	4.0	4.9	4.4	4.1	2.6	—	
Condition of structure:									
Excellent	93.1	90.4	90.5	92.1	94.6	95.3	93.5	89.8	
Good	6.9	9.6	9.4	7.9	5.3	4.7	6.5	10.2	
Other	—	—	.1	—	.1	—	—	—	

^a Data not significant.

Table 49

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Sec. 235(i) (Rev.), 1979**

New homes percentage distribution	Total acquisition cost								
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 and over ^b
Average purchase characteristics:									
Total acquisition cost	\$38,529		\$27,089	\$30,191	\$33,966	\$38,208	\$42,039	\$47,250	
Sale price	\$37,751		\$26,386	\$29,458	\$33,145	\$37,426	\$41,299	\$46,452	
Estimate of value	\$38,951		\$27,449	\$30,714	\$34,508	\$38,585	\$42,381	\$47,646	
Mortgage amount	\$35,527		\$25,879	\$29,016	\$32,417	\$36,205	\$37,899	\$40,408	
Average mortgage/acquisition cost	92.2		95.5	96.1	95.4	94.8	90.2	85.5	
Market price of equivalent site	\$6,777		\$5,119	\$5,308	\$5,564	\$6,805	\$7,685	\$8,321	
Average site/acquisition cost	17.6		18.9	17.6	16.4	17.8	18.3	17.6	
Replacement cost of property	\$40,059		\$28,660	\$30,968	\$35,016	\$39,661	\$43,864	\$49,675	
Mortgagor's investment	\$3,002		\$1,209	\$1,175	\$1,549	\$2,003	\$4,140	\$6,841	
Average investment/acquisition cost	7.8		4.5	3.9	4.6	5.2	9.8	14.5	
Number of rooms	5.3		4.6	5.0	5.2	5.3	5.3	6.0	
Number of bedrooms	3.0		2.6	2.9	3.0	2.9	2.9	3.3	
Percent with 1-story	64.3		62.3	87.4	88.8	69.3	46.4	29.9	
Percent with basement	43.8		4.1	4.0	13.8	39.9	71.1	82.5	
Percent with garage	48.1		8.2	29.1	36.8	50.4	54.6	68.5	
Percent with carport	10.1		15.3	28.1	15.2	8.4	4.6	3.7	
Improved living area sq. ft. ^b	1,087		937	1,014	1,093	1,090	1,090	1,186	
Construction cost per sq. ft. ^b	\$29.28		\$25.07	\$25.66	\$27.07	\$29.94	\$32.95	\$34.66	
Sale price per sq. ft. ^b	\$33.68		\$28.17	\$29.68	\$30.64	\$34.69	\$38.37	\$40.09	
Average monthly payment characteristics:									
Payment to principal and interest	\$297.32		\$219.41	\$244.89	\$274.47	\$304.43	\$314.51	\$342.85	
Mortgage insurance premium	20.63		15.09	16.83	18.89	21.09	22.19	23.69	
Debt service	\$317.95		\$234.50	\$261.72	\$293.36	\$325.52	\$336.70	\$366.54	
Hazard insurance	13.06		5.85	8.63	12.62	14.31	13.42	14.30	
Real estate taxes	51.08		15.68	24.96	35.68	50.70	65.70	78.34	
Total mortgage payment	\$382.09		\$256.03	\$295.31	\$341.66	\$390.53	\$415.82	\$459.18	
Maintenance and common expense	20.42		18.35	21.14	19.62	20.71	20.38	21.57	
Heating and utilities	62.08		59.28	55.20	59.89	64.02	62.61	66.46	
Prospective housing expense	\$464.59		\$333.66	\$371.65	\$421.17	\$475.26	\$498.82	\$547.22	
Other recurring charges	155.94		94.24	119.26	143.18	162.39	166.92	179.78	
Total fixed payment	\$620.53		\$427.90	\$490.91	\$564.35	\$637.64	\$665.73	\$727.00	

Table 49

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Sec. 235(i) (Rev.), 1979 (continued)**

New homes percentage distribution	Total acquisition cost								
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 and over ^a
Building type and material:									
Frame	89.6		32.6	61.3	86.7	93.5	96.1	97.6	
Wood siding	(17.8)		(5.1)	(6.3)	(11.7)	(15.3)	(25.1)	(27.9)	
Wood shingle	(.4)		(-)	(-)	(.4)	(.3)	(.6)	(.4)	
Asbestos shingle	(2.0)		(-)	(3.0)	(.9)	(2.7)	(2.4)	(1.9)	
Fiber board	(17.3)		(10.2)	(8.8)	(11.1)	(18.7)	(21.2)	(24.0)	
Brick or stone	(21.6)		(11.2)	(32.1)	(46.2)	(20.9)	(5.6)	(2.2)	
Stucco or concrete	(2.9)		(1.0)	(1.3)	(2.3)	(4.0)	(2.8)	(3.4)	
Aluminum	(18.0)		(2.0)	(4.5)	(8.1)	(21.8)	(25.6)	24.4	
Other	(3.6)		(3.1)	(5.3)	(6.0)	(9.8)	(12.8)	(13.4)	
Masonry	10.4		67.4	38.7	13.3	6.5	3.9	2.4	
Brick or stone	(.2)		(-)	(-)	(.7)	(.1)	(-)	(-)	
Stucco or concrete	(4.8)		(26.5)	(11.3)	(5.3)	(4.2)	(3.3)	(1.6)	
Aluminum	(-)		(-)	(-)	(-)	(-)	(-)	(-)	
Other	(5.4)		(40.9)	(27.4)	(7.3)	(2.2)	(.6)	(.8)	
Percent of 1-family homes:									
Detached structures	94.6		40.8	82.4	95.3	95.7	97.1	99.8	
Factory fabricated	3.4		1.0	2.5	1.8	4.5	4.0	3.8	
Central air conditioning	33.1		26.5	21.9	43.8	36.8	27.0	24.0	
Real estate taxes:									
No taxes	5.4		49.3	27.6	6.3	1.8	.8	1.0	
Less than \$16	6.4		1.4	10.5	16.8	3.1	.7	-	
\$16 to 27	7.2		18.3	10.2	15.9	5.6	.8	.2	
28 to 33	8.8		15.5	15.5	15.3	8.9	3.0	.8	
34 to 39	12.2		9.9	15.2	12.0	19.6	8.5	2.2	
40 to 45	10.6		4.2	9.0	10.7	14.3	9.0	7.7	
46 to 57	11.7		-	7.7	8.6	12.9	15.1	12.8	
58 to 69	11.4		-	2.2	3.8	14.1	19.1	14.0	
70 to 81	8.0		1.4	-	1.1	8.3	14.8	14.5	
82 to 93	8.3		-	.9	3.3	5.7	16.5	14.3	
94 to 105	6.7		-	.9	5.2	3.0	7.9	20.6	
106 and over	3.3		-	.3	1.0	2.7	3.8	11.9	
Median real estate taxes	\$45		\$8	\$28	\$32	\$44	\$65	\$79	

Table 49

Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Sec. 235(i) (Rev.), 1979 (continued)

New homes percentage distribution	Total acquisition cost								
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 and over ^a
Closing costs:									
Less than \$500	2.3		6.3	6.6	2.7	1.7	1.6	1.2	
\$ 500 to 599	13.3		12.5	16.3	13.3	11.8	15.2	10.8	
600 to 699	20.7		1.0	2.1	6.6	22.1	34.0	31.6	
700 to 799	14.4		41.7	13.5	11.3	15.7	12.7	17.4	
800 to 899	17.3		32.3	41.9	20.1	16.0	11.0	11.9	
900 to 999	13.1		5.2	9.5	16.8	14.5	11.2	10.2	
1,000 to 1,099	6.8		1.0	6.9	11.9	4.7	5.3	5.2	
1,100 to 1,299	8.3		—	2.1	15.9	8.8	4.5	4.5	
1,300 and over	3.8		—	1.1	1.4	4.7	4.5	7.2	
Average closing costs	\$798		\$713	\$761	\$841	\$807	\$759	\$806	
Median closing costs	\$795		\$772	\$827	\$879	\$791	\$697	\$736	

^a Data not significant.

^b Data based on 1-story structures.

Table 50

**Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Sec. 235(i) (Rev.), 1979**

New homes percentage distribution	Total acquisition cost								
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 and over ^a
Monthly housing expense:									
Less than \$360	5.7		74.7	32.5	6.4	.6	.2	.2	
\$360 to 399	9.1		23.9	44.6	18.0	1.4	.4	.2	
400 to 439	20.3		1.4	20.1	47.2	13.1	9.3	.6	
440 to 479	23.9		—	2.2	22.8	42.8	20.4	8.1	
480 to 519	22.7		—	.3	5.0	32.0	39.4	23.6	
520 to 559	11.9		—	.3	3	7.5	25.2	29.8	
560 and over	6.4		—	—	.3	2.6	5.1	37.5	
Median housing expense	\$464		\$326	\$375	\$421	\$472	\$500	\$543	
Heating and utilities:									
Less than \$40	4.4		1.4	3.1	6.2	4.7	2.9	4.1	
\$40 to 49	22.3		8.4	34.7	20.9	21.0	26.7	13.5	
50 to 59	24.7		62.0	32.6	22.7	19.6	26.3	27.6	
60 to 69	18.8		1.4	14.2	26.7	18.7	13.1	18.3	
70 to 79	11.1		24.0	10.5	12.7	12.0	7.6	10.7	
80 to 89	11.0		1.4	3.1	7.7	14.7	13.0	12.6	
90 and over	7.7		1.4	1.8	3.1	9.3	10.4	13.2	
Median amount	\$59		\$53	\$52	\$60	\$62	\$57	\$62	
Lot size:									
Less than 3,000 sq. ft.	4.9		46.1	13.4	5.7	4.1	2.2	—	
3,000 to 4,999	6.4		16.3	20.3	7.8	5.8	3.7	2.4	
5,000 to 6,999	17.8		13.8	19.2	14.0	17.8	19.3	20.3	
7,000 to 8,999	29.5		12.5	22.4	26.9	30.9	33.0	30.4	
9,000 to 11,999	21.5		7.5	10.3	20.3	22.2	22.9	27.0	
12,000 to 19,999	14.1		2.5	6.9	17.9	14.2	13.9	14.0	
20,000 to 43,559	5.8		1.3	7.5	7.4	5.0	5.0	5.9	
Average	9,472		4,947	7,526	9,962	9,532	9,591	10,032	
Median	8,353		3,600	6,787	8,602	8,378	8,508	8,775	

Table 50

Specific Characteristics by Total Acquisition Cost,
New 1-Family Occupant Purchase Homes, Sec. 235(i) (Rev.), 1979 (continued)

New homes percentage distribution	Total acquisition cost								
	Total	Less than \$24,000 ^a	\$24,000 to \$27,999	\$28,000 to \$31,999	\$32,000 to \$35,999	\$36,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$54,999	\$55,000 and over ^a
Sale price per sq. ft.:^b									
Less than \$26.00	4.8		26.3	13.0	6.3	1.5	1.5	1.4	
\$26.00 to 29.99	24.4		47.5	47.4	38.1	14.6	6.0	4.2	
30.00 to 31.99	16.3		18.0	17.5	26.2	12.5	6.5	6.0	
32.00 to 33.99	12.6		6.6	6.6	15.9	16.2	6.6	7.3	
34.00 to 35.99	10.9		1.6	5.7	7.4	17.1	12.2	9.2	
36.00 to 39.99	15.8		-	9.8	4.7	24.8	26.5	18.3	
40.00 to 43.99	10.4		-	-	1.4	10.2	28.0	28.3	
44.00 and over	4.8		-	-	-	3.1	12.7	25.3	
Average	\$33.68		\$28.17	\$29.68	\$30.64	\$34.69	\$38.37	\$40.09	
Median	\$32.71		\$28.29	\$29.19	\$30.42	\$34.61	\$38.60	\$40.51	
Estimated construction cost per sq. ft.:^b									
Less than \$22.00	3.8		3.3	8.6	4.7	2.9	2.3	-	
\$22.00 to 23.99	7.8		34.4	15.8	9.9	4.9	3.8	1.8	
24.00 to 25.99	15.8		34.4	32.6	23.3	10.6	3.6	3.7	
26.00 to 27.99	19.3		14.8	27.0	28.7	17.1	6.2	6.4	
28.00 to 29.99	14.5		6.6	10.3	18.0	18.3	8.1	5.0	
30.00 to 31.99	10.1		4.9	4.3	8.3	13.4	9.9	16.1	
32.00 to 33.99	10.8		1.6	-	4.1	14.5	23.2	12.8	
34.00 to 35.99	7.6		-	1.1	1.6	9.1	17.3	17.5	
36.00 to 37.99	5.0		-	-	.7	6.0	12.2	11.5	
38.00 to 39.99	2.9		-	-	.6	2.0	8.0	9.6	
40.00 and over	2.4		-	.3	.1	1.2	5.4	15.6	
Average	\$29.28		\$25.07	\$25.66	\$27.07	\$29.94	\$32.95	\$34.66	
Median	\$28.42		\$24.71	\$25.57	\$26.84	\$29.58	\$33.38	\$34.47	

^a Data not significant.
^b Data based on 1-story structures.

Table 51

Title I Property Improvement Loans by Amount and Term of Loan for Selected Years

Percentage distribution	1979	1978	1975	1970	1965	1960	1955
Amount of loan (Net proceeds)							
Number of loans:							
Less than \$1,000	5.6	8.3	15.2	30.6	51.9	64.3	82.0
\$1,000 to 1,999	15.8	18.1	24.1	29.5	27.6	22.9	14.0
2,000 to 2,999	15.9	17.1	20.0	18.9	12.1	8.1	3.7
3,000 to 3,999	14.5	15.2	14.6	11.3	7.8	4.3	0.2
4,000 to 4,999	10.6	10.6	8.6	4.1	.3	.2	0.1
5,000 to 5,999	11.6	} 30.7 ^c	17.5 ^c	5.6 ^c	3 ^c	2 ^c	.ac
6,000 to 6,999	6.2						
7,000 to 7,999	10.0						
8,000 or more	9.8						
Net proceeds of loans:							
Less than \$1,000	0.9	1.4	3.4	9.4	21.3	30.4	55.2
\$1,000 to 1,999	5.0	6.6	11.8	21.9	31.0	32.1	29.0
2,000 to 2,999	6.8	10.6	16.7	24.0	23.7	18.9	14.1
3,000 to 3,999	10.9	13.1	17.1	20.2	21.4	14.9	.8
4,000 to 4,999	10.5	12.0	13.1	9.5	1.0	8	4
5,000 to 5,999	13.5	} 56.3 ^c	37.9 ^c	15.0 ^c	1.6 ^c	1.9 ^c	.5 ^c
6,000 to 6,999	8.9						
7,000 to 7,999	16.6						
8,000 or more	26.9						
Median	\$3,381	\$3,461	\$2,487	\$1,608	\$946	\$660	\$464
Average	\$4,430	\$3,868	\$2,853	\$1,870	\$1,213	\$971	\$630
Term of loan							
Number of loans:							
1-12 payments	3.4	3.4	4.5	5.6	6.8	9.3	10.6
13-24 payments	10.1	11.0	13.2	14.5	15.6	18.0	18.2
25-36 payments	16.7	17.1	21.3	24.2	29.7	46.3	70.5
37-48 payments	8.0	8.1	7.5	6.9	5.3	2.6	.a
49-60 payments	23.0	24.6	30.1	35.9	41.6	23.2	.6
61-72 payments	3.0	3.0	2.3	1.1	} 1.0 ^b	5 ^b	.1 ^b
73-84 payments	12.6						
85-96 payments	2.6						
Over 96 payments	20.6						
Net proceeds of loans:							
1-12 payments	0.9	1.1	1.5	2.2	2.4	3.4	4.7
13-24 payments	5.0	4.5	6.0	7.2	7.8	9.4	11.4
25-36 payments	6.8	10.2	13.8	17.2	21.7	36.8	81.3
37-48 payments	10.9	6.3	6.6	6.9	6.0	4.1	.1
49-60 payments	10.5	23.1	33.0	43.3	59.1	43.9	2.0
61-72 payments	13.5	3.6	3.1	1.7	} 3.0 ^b	2.4 ^b	.5 ^b
73-84 payments	8.9						
85-96 payments	16.6						
Over 96 payments	26.9						
Median	54.7	55.5	54.7	51.9	41.3	36.7	36.3
Average	70.6	66.1	49.8	48.5	43.6	37.6	31.0

^a Less than 0.05 percent.
^b For years prior to 1969, percentages computed only as over 60 payments.
^c For years prior to 1979, percentages computed only for number of loans of more than \$5,000.
^d For years prior to 1979, percentages computed only as more than 72 payments.

Table 52

Title I Property Improvement Loans by Amount of Loan and Major Type of Improvement, by Type of Property Improved, 1979

Percentage distribution	Type of property					
	Total	Single family dwellings	Multi-family dwellings	Commercial and industrial	Farm homes and buildings	Other
Amount of loan (Net proceeds)						
Number of loans:						
Less than \$1,000	5.6	5.7	4.5	a	2.1	6.6
\$1,000 to 1,999	15.8	15.9	14.7	5.6	6.8	9.2
2,000 to 2,999	15.9	16.1	15.9	10.3	9.6	13.2
3,000 to 3,999	14.5	14.6	12.3	8.4	8.9	14.4
4,000 to 4,999	10.6	10.7	10.2	9.3	10.3	6.6
5,000 to 5,999	11.6	11.5	12.6	13.1	11.0	10.5
6,000 to 6,999	6.2	6.1	7.0	14.0	12.3	5.3
7,000 to 7,999	10.0	9.8	11.9	16.9	22.5	14.5
8,000 to 1,999	1.6	1.6	1.4	1.9	2.1	3.9
9,000 to 9,999	1.1	1.1	1.2	3.7	2.1	1.3
10,000 to 10,999	2.8	2.7	4.2	5.6	4.8	5.3
11,000 to 11,999 .....	.5	.5	.3	-	-	-
12,000 or more	3.8	3.7	3.8	11.2	7.5	9.2
Average	\$4,433	\$4,400	\$4,711	\$6,408	\$6,027	\$5,497
Median	\$3,881	\$3,849	\$4,120	\$5,267	\$6,111	\$5,000
Major type of improvement						
Number of loans:						
Additions-alterations	23.2	23.7	14.7	18.7	16.4	21.1
Exterior finish	18.9	18.8	22.1	9.3	6.8	11.8
Interior finish	17.7	17.8	17.7	23.4	8.9	15.8
Roofing	8.8	8.7	11.3	6.5	2.7	9.2
Plumbing	4.7	4.6	6.5	4.7	4.2	9.2
Heating	9.9	9.8	11.7	10.3	4.8	9.2
Insulation	6.3	6.2	8.7	8.4	.7	6.6
New non-res. const.	4.1	4.0	1.9	10.3	51.4	7.9
Miscellaneous	6.4	6.4	5.4	8.4	4.1	9.2
Percent of total	100.0	93.9	5.1	.3	.5	.2
Net proceeds of loans:						
Additions-alterations	30.1	31.0	16.3	22.3	19.4	19.3
Exterior finish	19.2	19.1	24.0	6.7	7.1	12.9
Interior finish	19.5	19.5	19.9	26.1	8.4	19.2
Roofing	6.8	6.8	8.7	6.3	1.4	7.1
Plumbing	3.2	3.0	6.6	5.3	2.8	4.2
Heating	7.0	6.9	10.2	7.8	3.6	10.0
Insulation	4.1	4.0	6.3	5.9	.3	4.9
New non-res. const.	4.7	4.4	2.2	10.6	53.8	8.0
Miscellaneous	5.4	5.3	5.8	9.0	3.2	14.4
Percent of total	100.0	93.2	5.4	.5	.6	.3
Average net proceeds:						
Additions-alterations	\$5,744	\$5,752	\$5,223	\$7,652	\$7,100	\$5,049
Exterior finish	4,510	4,467	5,099	4,584	6,219	5,965
Interior finish	4,871	4,830	5,307	7,150	5,704	6,679
Roofing	3,431	3,407	3,639	6,142	3,125	4,253
Plumbing	3,055	2,904	4,780	7,280	4,152	2,521
Heating	3,161	3,082	4,107	4,897	4,544	5,986
Insulation	2,887	2,836	3,422	4,480	2,500	4,063
New non-res. const.	5,005	4,895	5,308	6,603	6,309	5,539
Miscellaneous	3,739	3,641	5,113	6,878	4,725	8,606
All improvements	\$4,433	\$4,400	\$4,711	\$6,409	\$6,027	\$5,496

^a Less than 0.05 percent.

Table 53

Characteristics of Families Participating in
Selected Assisted Housing Programs during
the Twelve Months Ended September 30, 1979^a

Characteristics	Low income public housing ^b		Section 236 housing		Rent supplement housing	
	Moved in	Reexamined	Certified	Recertified	Certified	Recertified
Number of families	30,013	217,087	56,487	76,495	18,260	34,420
Receiving:						
Assistance and/or benefits	74	75	92	95	92	93
Assistance with or without benefits	44	42	79	72	62	70
Benefits only	29	33	13	23	30	23
Neither benefits or assistance	26	25	8	5	8	7
Serviceman family -						
Yes	4	3	6	2	1	-
No	96	97	94	98	99	100
Number of workers -						
None	69	66	34	51	70	63
One	30	30	63	47	30	36
Two or more	1	4	3	2	-	1
Age of family head—male ^c	9,510	61,033	20,807	22,519	5,082	7,469
Under 25	17	4	41	19	20	9
25-34	24	17	31	30	21	26
35-44	12	18	8	10	10	18
45-54	10	17	4	6	9	17
55-61	7	11	3	5	8	15
62-64	5	4	2	3	6	3
65-69	8	7	4	7	11	4
70-74	7	8	3	8	7	3
Over 74	9	14	4	12	8	4
Age of family head—female ^c	19,877	152,914	27,227	41,335	11,490	26,161
Under 25	27	8	28	10	24	12
25-34	26	20	32	20	25	32
35-44	11	17	11	12	10	21
45-54	7	13	6	8	7	15
55-61	5	8	4	5	6	11
62-64	4	3	3	3	5	2
65-69	7	7	5	8	8	3
70-74	5	8	4	9	7	2
Over 74	8	17	7	19	8	3
Husband and wife present -						
Yes	23	22	33	27	19	16
No	77	78	-	-	-	-
Number of minors -						
None	35	44	42	52	44	30
One	23	14	28	20	19	18
Two	20	16	19	17	17	20
Three or four	17	19	10	10	15	24
Five or six	4	6	1	1	3	7
Seven or more	1	2	-	-	-	1
Mean number of minors	1.51	1.51	1.04	.94	1.25	1.83
Mean family with minors	3.61	4.18	3.20	3.36	3.50	3.88
Number of persons -						
One	28	33	26	38	34	22
Two	24	18	31	25	23	20
Three or four	33	29	37	29	31	37
Five or six	11	14	6	7	10	17
Seven or eight	3	4	-	1	2	4
Nine or more	1	1	-	-	-	-
Mean number persons	2.75	2.92	2.46	2.30	2.52	3.14
Gross rent -						
Mean	\$84.86	\$88.27	\$175.61	\$175.73	\$87.43	\$91.99
Median	\$78.13	\$75.20	\$167.50	\$167.75	\$73.31	\$75.15

^a Excludes Guam, Puerto Rico, and the Virgin Islands.^b Includes Indian Housing.^c Based on data for families reporting sex of head of household.

Table 54

Section 236 Housing: Total Annual Income of Families Certified for Occupancy During the Twelve Months Ended September 30, 1979, by Minority Group Category^a

Income level	Total ^b	White/non minority	Negro/Black	American Indian	Spanish American	Oriental	Other minorities
All families certified	56,487	37,731	11,625	289	2,857	886	917
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	-	1	1
\$1,000 - 1,499	1	-	1	-	-	-	-
1,500 - 1,999	1	1	2	-	1	1	1
2,000 - 2,499	3	2	3	1	3	2	1
2,500 - 2,999	3	3	3	2	3	2	2
3,000 - 3,499	5	5	4	5	6	3	4
3,500 - 3,999	5	6	4	3	6	5	3
4,000 - 4,999	9	10	8	8	10	7	11
5,000 - 5,999	9	10	9	11	9	10	10
6,000 - 6,999	15	15	14	18	14	15	17
7,000 - 7,999	13	14	13	12	13	14	15
8,000 - 8,999	12	12	12	14	11	12	10
9,000 - 9,999	9	9	9	9	10	10	9
10,000 - 10,999	6	6	6	7	6	7	6
11,000 - 11,999	3	3	3	3	3	5	2
12,000 - 12,999	2	2	2	2	2	3	3
13,000 - 13,999	1	1	1	2	1	1	1
14,000 - 14,999	1	-	1	-	1	1	2
15,000 & over	1	1	2	1	1	1	2
Mean income	\$6,934	\$6,889	\$7,019	\$7,286	\$6,891	\$7,301	\$7,271
Median income	\$6,885	\$6,847	\$6,978	\$7,028	\$6,853	\$7,264	\$7,000
Non-elderly families certified	45,983	29,142	10,499	264	2,605	779	849
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	-	2	1
\$1,000 - 1,499	1	-	1	-	-	-	-
1,500 - 1,999	1	1	1	-	1	1	1
2,000 - 2,499	2	2	3	-	3	2	1
2,500 - 2,999	2	2	2	2	2	1	1
3,000 - 3,499	4	3	4	5	6	2	4
3,500 - 3,999	4	4	3	3	5	2	2
4,000 - 4,999	7	7	7	6	9	6	10
5,000 - 5,999	9	9	9	11	9	10	10
6,000 - 6,999	15	16	15	19	14	15	17
7,000 - 7,999	15	16	14	14	14	15	15
8,000 - 8,999	14	14	13	14	11	13	11
9,000 - 9,999	11	11	10	10	11	12	10
10,000 - 10,999	7	7	7	8	7	8	7
11,000 - 11,999	4	4	4	3	4	5	2
12,000 - 12,999	2	2	2	2	2	3	3
13,000 - 13,999	1	1	1	2	1	1	1
14,000 - 14,999	1	-	1	-	1	2	2
15,000 & over	1	1	2	1	1	1	2
Mean income	\$7,378	\$7,420	\$7,301	\$7,535	\$7,102	\$7,635	\$7,473
Median income	\$7,356	\$7,410	\$7,259	\$7,333	\$7,072	\$7,603	\$7,194
Elderly families certified	10,504	8,589	1,126	25	252	107	68
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	-	-	1
\$1,000 - 1,499	1	1	2	-	1	1	1
1,500 - 1,999	2	2	3	-	2	5	1
2,000 - 2,499	6	5	12	16	10	4	6
2,500 - 2,999	9	9	13	4	9	6	7
3,000 - 3,499	10	10	10	4	8	10	10
3,500 - 3,999	13	13	14	8	18	22	16
4,000 - 4,999	18	18	18	32	17	15	19
5,000 - 5,999	12	13	7	16	9	9	7
6,000 - 6,999	11	11	6	12	10	14	16
7,000 - 7,999	7	8	5	-	8	5	7
8,000 - 8,999	4	5	3	8	4	3	3
9,000 - 9,999	3	3	2	-	3	2	1
10,000 - 10,999	2	2	1	-	-	3	-
11,000 - 11,999	1	1	-	-	-	-	-
12,000 - 12,999	-	-	1	-	1	2	-
13,000 - 13,999	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	-	1
15,000 & over	-	-	1	-	-	-	-
Mean income	\$4,987	\$5,088	\$4,383	\$4,653	\$4,706	\$4,870	\$4,742
Median income	\$4,371	\$4,516	\$3,850	\$4,563	\$4,063	\$4,125	\$4,111

^a Excludes Guam, Puerto Rico, and the Virgin Islands.
^b Includes families for whom minority group was not reported.

Table 55

Section 236 Housing: Total Annual Income of Families Certified for Occupancy During the Twelve Months Ended September 30, 1979, by Number of Persons in Family^a

Income level	Total ^b	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families certified	56,487	14,320	17,266	13,529	7,172	2,553	898	297
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	1	1	1	-
\$1,000 - 1,499	1	1	1	-	-	-	-	-
1,500 - 1,999	1	2	1	1	1	1	-	-
2,000 - 2,499	3	5	2	1	1	1	1	1
2,500 - 2,999	3	8	2	1	1	1	1	1
3,000 - 3,499	5	8	6	3	1	1	1	2
3,500 - 3,999	5	10	5	3	3	1	1	1
4,000 - 4,999	9	15	7	8	6	6	6	4
5,000 - 5,999	9	12	9	8	9	9	8	6
6,000 - 6,999	15	15	17	13	11	11	12	13
7,000 - 7,999	14	10	16	15	12	11	11	12
8,000 - 8,999	12	6	13	16	13	12	12	9
9,000 - 9,999	9	3	9	13	14	12	10	10
10,000 - 10,999	6	2	5	9	11	11	10	11
11,000 - 11,999	3	1	2	4	6	7	7	7
12,000 - 12,999	2	-	1	2	5	5	6	7
13,000 - 13,999	1	-	-	1	3	4	5	5
14,000 - 14,999	1	-	-	1	1	2	3	5
15,000 & over	1	-	1	1	2	4	4	6
Mean income	\$6,939	\$5,299	\$6,834	\$7,603	\$8,272	\$8,642	\$8,797	\$9,380
Median income	\$6,888	\$4,983	\$6,898	\$7,720	\$8,297	\$8,535	\$8,563	\$9,034
Non-elderly families certified	45,983	7,039	14,855	13,183	7,046	2,505	854	286
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	1	1	1	-
\$1,000 - 1,499	1	1	1	-	-	-	-	-
1,500 - 1,999	1	2	1	1	1	1	-	-
2,000 - 2,499	2	4	2	1	1	1	1	1
2,500 - 2,999	2	3	2	1	1	1	1	1
3,000 - 3,499	4	4	6	3	1	1	1	2
3,500 - 3,999	4	5	4	3	3	1	1	1
4,000 - 4,999	7	9	7	8	6	6	5	3
5,000 - 5,999	9	12	9	8	9	9	8	5
6,000 - 6,999	15	22	17	13	11	11	12	14
7,000 - 7,999	15	16	17	15	12	11	11	13
8,000 - 8,999	14	10	14	16	13	12	13	9
9,000 - 9,999	11	5	10	13	14	12	10	10
10,000 - 10,999	7	3	5	9	11	11	10	11
11,000 - 11,999	4	1	2	4	6	7	7	7
12,000 - 12,999	2	1	1	2	5	5	6	7
13,000 - 13,999	1	-	-	1	3	4	5	5
14,000 - 14,999	1	-	-	1	1	2	3	5
15,000 & over	1	1	1	1	2	4	4	6
Mean income	\$7,379	\$6,291	\$6,903	\$7,630	\$8,288	\$8,657	\$8,836	\$9,446
Median income	\$7,356	\$6,447	\$6,998	\$7,752	\$8,316	\$8,560	\$8,598	\$9,143
Elderly families certified	10,504	7,281	2,411	346	126	48	44	11
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	-	-	2	-
\$1,000 - 1,499	1	1	1	1	-	-	-	-
1,500 - 1,999	2	2	1	1	2	-	-	-
2,000 - 2,499	6	7	2	3	1	2	-	-
2,500 - 2,999	9	12	3	5	2	4	2	-
3,000 - 3,499	10	12	5	6	2	2	-	-
3,500 - 3,999	13	16	7	6	8	-	2	-
4,000 - 4,999	18	21	12	12	12	10	14	9
5,000 - 5,999	12	12	14	11	10	8	16	27
6,000 - 6,999	11	8	18	14	11	19	14	9
7,000 - 7,999	7	4	15	11	12	15	2	9
8,000 - 8,999	4	2	9	8	13	10	11	18
9,000 - 9,999	2	1	6	5	5	6	7	9
10,000 - 10,999	2	-	4	8	8	2	14	9
11,000 - 11,999	1	-	2	3	6	6	5	-
12,000 - 12,999	-	-	1	1	5	-	2	9
13,000 - 13,999	-	-	1	-	2	10	5	-
14,000 - 14,999	-	-	-	1	-	4	-	-
15,000 & over	-	-	1	1	2	-	5	-
Mean income	\$4,974	\$4,340	\$6,411	\$6,568	\$7,361	\$7,891	\$8,054	\$7,672
Median income	\$4,357	\$3,988	\$6,313	\$6,143	\$7,167	\$7,250	\$7,000	\$6,250

^aExcludes Guam, Puerto Rico, and the Virgin Islands
^bIncludes families for whom data on family size are not available.

Table 56

Section 236 Housing: Total Annual Income of Families Recertified for Continued Occupancy During the Twelve Months Ended September 30, 1979, by Minority Group Category^a

Income level	Total ^b	White/non minority	Negro/Black	American Indian	Spanish American	Oriental	Other minorities
All families recertified	76,495	49,771	16,883	207	3,339	1,251	981
Percent	100	100	100	100	100	100	100
Under - \$1,000	-	-	1	1	-	-	1
\$1,000 - 1,499	1	-	2	-	-	-	-
1,500 - 1,999	1	1	2	5	1	-	1
2,000 - 2,499	3	2	4	3	3	1	1
2,500 - 2,999	4	4	5	6	5	2	1
3,000 - 3,499	5	6	4	8	6	3	3
3,500 - 3,999	7	8	5	7	6	5	4
4,000 - 4,999	12	14	10	7	10	7	10
5,000 - 5,999	10	11	8	11	10	9	10
6,000 - 6,999	12	12	11	11	11	12	13
7,000 - 7,999	11	12	11	15	10	11	10
8,000 - 8,999	9	9	10	10	9	10	9
9,000 - 9,999	8	8	9	4	8	10	8
10,000 - 10,999	6	5	6	4	7	8	7
11,000 - 11,999	4	3	4	2	5	5	6
12,000 - 12,999	2	2	3	3	4	5	4
13,000 - 13,999	1	1	2	1	2	3	3
14,000 - 14,999	1	1	1	1	1	2	2
15,000 & over	1	1	2	1	1	5	6
Mean income	\$6,749	\$6,602	\$6,885	\$6,344	\$7,142	\$8,332	\$8,313
Median income	\$6,473	\$6,309	\$6,761	\$6,217	\$6,816	\$7,921	\$7,640
Non-elderly families recertified	49,028	26,984	14,440	180	2,922	919	871
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	-	-	1
\$1,000 - 1,499	1	-	2	-	-	-	-
1,500 - 1,999	1	1	2	6	1	-	1
2,000 - 2,499	2	2	4	3	2	1	-
2,500 - 2,999	2	2	3	3	3	2	1
3,000 - 3,499	4	4	4	7	5	2	3
3,500 - 3,999	4	5	4	6	4	2	3
4,000 - 4,999	8	8	8	6	9	5	9
5,000 - 5,999	8	8	8	11	10	8	10
6,000 - 6,999	12	11	12	11	12	11	13
7,000 - 7,999	12	13	12	17	11	12	10
8,000 - 8,999	12	12	11	11	10	11	9
9,000 - 9,999	11	12	10	5	9	11	9
10,000 - 10,999	8	9	7	4	8	10	7
11,000 - 11,999	5	5	5	3	6	7	7
12,000 - 12,999	3	3	3	3	4	6	5
13,000 - 13,999	2	2	2	1	2	4	3
14,000 - 14,999	1	1	1	2	1	2	2
15,000 & over	2	2	2	1	2	5	7
Mean income	\$7,560	\$7,648	\$7,260	\$6,655	\$7,543	\$8,908	\$8,506
Median income	\$7,505	\$7,652	\$7,200	\$6,684	\$7,292	\$8,596	\$7,862
Elderly families recertified	27,467	22,787	2,443	27	477	332	110
Percent	100	100	100	100	100	100	100
Under - \$1,000	-	-	-	-	-	-	-
\$1,000 - 1,499	-	-	2	-	1	-	-
1,500 - 1,999	1	1	2	-	1	-	4
2,000 - 2,499	4	3	9	4	7	2	2
2,500 - 2,999	8	7	14	26	20	4	5
3,000 - 3,499	8	8	9	15	9	5	3
3,500 - 3,999	12	11	16	11	14	14	15
4,000 - 4,999	19	20	18	11	16	11	15
5,000 - 5,999	14	15	7	11	8	12	6
6,000 - 6,999	12	13	6	15	8	13	10
7,000 - 7,999	9	10	5	4	6	9	12
8,000 - 8,999	6	6	4	4	3	9	5
9,000 - 9,999	3	3	3	-	3	7	4
10,000 - 10,999	2	2	2	-	1	5	8
11,000 - 11,999	1	1	1	-	1	2	2
12,000 - 12,999	-	-	1	-	1	1	2
13,000 - 13,999	-	-	-	-	1	1	3
14,000 - 14,999	-	-	-	-	-	2	1
15,000 & over	-	-	-	-	-	3	4
Mean income	\$5,302	\$5,364	\$4,666	\$4,270	\$4,684	\$6,737	\$6,785
Median income	\$4,825	\$4,965	\$3,950	\$3,625	\$3,930	\$6,179	\$6,000

^aExcludes Guam, Puerto Rico, and the Virgin Islands

^bIncludes families for whom minority group was not reported.

Table 57

Section 236 Housing: Total Annual Income of Families Recertified for Continued Occupancy During the Twelve Months Ended September 30, 1979, by Number of Persons in Family^a

Income level	Total ^b	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families recertified	76,495	28,208	19,168	13,702	8,884	3,763	1,413	671
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	-	-	1	-	-	-	-	1
\$1,000 - 1,499	1	1	1	1	-	-	-	-
1,500 - 1,999	1	2	1	1	1	1	1	-
2,000 - 2,499	3	5	2	2	2	1	-	-
2,500 - 2,999	4	9	2	2	1	1	2	1
3,000 - 3,499	5	8	5	3	2	1	1	2
3,500 - 3,999	7	12	5	4	3	2	2	2
4,000 - 4,999	12	20	8	10	7	7	4	3
5,000 - 5,999	10	13	9	7	9	9	10	7
6,000 - 6,999	12	11	15	11	9	9	10	9
7,000 - 7,999	11	8	16	12	11	10	10	12
8,000 - 8,999	9	5	13	12	11	11	11	9
9,000 - 9,999	8	3	10	12	12	10	12	9
10,000 - 10,999	6	1	6	9	10	10	8	8
11,000 - 11,999	4	1	3	6	7	9	8	9
12,000 - 12,999	2	-	2	3	5	6	8	7
13,000 - 13,999	1	-	1	2	3	5	4	6
14,000 - 14,999	1	-	-	1	1	3	3	6
15,000 & over	1	-	1	2	3	5	7	11
Mean income	\$6,753	\$5,101	\$7,017	\$7,707	\$8,385	\$8,956	\$9,241	\$9,944
Median income	\$6,479	\$4,683	\$7,075	\$7,774	\$8,360	\$8,764	\$8,974	\$9,567
Non-elderly families recertified	49,028	8,021	13,237	13,158	8,601	3,651	1,366	645
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	-	-	1	1
\$1,000 - 1,499	1	1	1	1	-	-	-	-
1,500 - 1,999	1	2	1	1	1	1	1	-
2,000 - 2,499	2	5	3	2	2	1	1	-
2,500 - 2,999	2	6	3	2	1	1	2	1
3,000 - 3,499	4	5	6	3	2	1	1	2
3,500 - 3,999	4	7	5	4	3	2	2	2
4,000 - 4,999	8	10	7	10	7	6	4	3
5,000 - 5,999	8	10	8	7	9	9	10	7
6,000 - 6,999	12	15	13	11	9	9	10	9
7,000 - 7,999	12	14	14	12	11	10	10	12
8,000 - 8,999	12	10	13	12	11	11	11	9
9,000 - 9,999	11	7	11	12	12	10	12	9
10,000 - 10,999	8	4	7	9	10	10	8	8
11,000 - 11,999	5	2	4	6	7	8	8	9
12,000 - 12,999	3	1	2	3	5	7	8	7
13,000 - 13,999	2	-	1	2	3	5	4	6
14,000 - 14,999	1	-	-	1	1	3	3	6
15,000 & over	2	-	1	2	3	4	7	11
Mean income	\$7,565	\$6,127	\$7,044	\$7,727	\$8,410	\$8,977	\$9,248	\$9,988
Median income	\$7,510	\$6,216	\$7,143	\$7,804	\$8,394	\$8,785	\$9,012	\$9,625
Elderly families recertified	27,467	20,187	5,931	544	283	112	47	26
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	-	-	-	-	-	-	-	-
\$1,000 - 1,499	-	1	-	1	1	-	-	-
1,500 - 1,999	1	1	-	1	-	-	-	-
2,000 - 2,499	4	4	1	3	4	-	-	8
2,500 - 2,999	8	10	2	5	3	4	4	-
3,000 - 3,499	8	10	3	4	4	6	4	4
3,500 - 3,999	12	14	4	5	3	6	6	-
4,000 - 4,999	19	23	9	10	10	13	6	4
5,000 - 5,999	14	14	13	9	10	1	15	4
6,000 - 6,999	12	10	18	12	10	11	11	12
7,000 - 7,999	9	6	20	12	14	8	9	12
8,000 - 8,999	6	3	13	11	9	13	6	12
9,000 - 9,999	3	1	8	9	11	7	6	15
10,000 - 10,999	2	1	5	6	7	3	13	8
11,000 - 11,999	1	-	2	3	4	17	-	8
12,000 - 12,999	-	-	1	3	4	1	-	-
13,000 - 13,999	-	-	-	3	2	4	2	-
14,000 - 14,999	-	-	-	1	2	3	2	8
15,000 & over	-	-	-	3	3	5	15	8
Mean income	\$5,296	\$4,694	\$6,958	\$7,232	\$7,606	\$8,263	\$9,024	\$8,859
Median income	\$4,820	\$4,292	\$6,972	\$7,044	\$7,438	\$8,167	\$7,500	\$8,167

^aExcludes Guam, Puerto Rico, and the Virgin Islands

^bIncludes families for whom data on family size are not available.

Table 58

Rent Supplement Housing: Total Annual Income of Families Certified for Occupancy During the Twelve Months Ended September 30, 1979, by Minority Group Category ^a

Income level	Total ^b	White/non minority	Negro/Black	American Indian	Spanish American	Oriental	Other minorities
All families certified	18,260	7,458	8,808	150	1,247	154	106
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	1	2	-
\$1,000 - 1,499	5	2	8	1	5	1	1
1,500 - 1,999	7	5	10	3	8	3	4
2,000 - 2,499	12	11	13	11	11	6	13
2,500 - 2,999	12	15	10	9	9	14	6
3,000 - 3,499	10	13	8	10	9	12	7
3,500 - 3,999	10	13	8	7	9	12	10
4,000 - 4,999	15	17	13	17	15	21	14
5,000 - 5,999	10	10	10	17	11	15	9
6,000 - 6,999	9	7	9	15	12	8	18
7,000 - 7,999	4	4	4	7	7	2	8
8,000 - 8,999	2	1	2	3	2	3	2
9,000 - 9,999	1	1	1	-	1	1	1
10,000 - 10,999	-	-	1	-	1	1	3
11,000 - 11,999	-	-	-	-	-	-	2
12,000 - 12,999	-	-	-	-	-	1	1
13,000 - 13,999	-	-	-	-	-	-	1
14,000 - 14,999	-	-	-	-	-	-	1
15,000 & over	-	-	-	1	-	-	-
Mean income	\$3,957	\$3,945	\$3,886	\$4,721	\$4,298	\$4,243	\$5,065
Median income	\$3,564	\$3,610	\$3,407	\$4,600	\$3,944	\$4,030	\$4,667
Non-elderly families certified	10,427	2,588	6,513	121	873	79	73
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	2	1	-	1	4	-
\$1,000 - 1,499	7	3	10	1	6	1	1
1,500 - 1,999	10	7	11	2	9	1	4
2,000 - 2,499	11	10	11	6	7	6	12
2,500 - 2,999	7	9	8	7	5	5	3
3,000 - 3,499	8	10	8	9	9	6	5
3,500 - 3,999	7	8	6	5	7	4	4
4,000 - 4,999	13	14	12	17	14	28	12
5,000 - 5,999	12	13	11	21	13	24	10
6,000 - 6,999	12	13	12	18	15	13	25
7,000 - 7,999	6	6	5	7	8	-	10
8,000 - 8,999	3	3	2	4	3	4	3
9,000 - 9,999	1	2	1	-	1	1	1
10,000 - 10,999	1	1	1	1	1	1	4
11,000 - 11,999	-	-	-	-	1	-	3
12,000 - 12,999	-	-	-	-	-	1	1
13,000 - 13,999	-	-	-	-	-	-	1
14,000 - 14,999	-	-	-	-	-	-	-
15,000 & over	-	-	-	1	-	-	-
Mean income	\$4,214	\$4,435	\$4,035	\$5,048	\$4,586	\$4,743	\$5,585
Median income	\$3,866	\$4,093	\$3,593	\$5,080	\$4,452	\$4,773	\$5,714
Elderly families certified	7,833	4,870	2,295	29	374	75	33
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	-	-	-
\$1,000 - 1,499	2	2	4	-	3	1	-
1,500 - 1,999	4	4	6	3	5	4	3
2,000 - 2,499	15	12	19	31	18	5	15
2,500 - 2,999	18	18	18	14	17	23	12
3,000 - 3,499	13	14	11	14	11	17	9
3,500 - 3,999	14	15	12	17	13	21	24
4,000 - 4,999	17	18	15	14	16	15	18
5,000 - 5,999	7	8	6	-	6	5	9
6,000 - 6,999	4	4	3	3	4	3	3
7,000 - 7,999	2	2	2	3	4	4	6
8,000 - 8,999	1	1	1	-	-	1	-
9,000 - 9,999	-	-	-	-	1	-	-
10,000 - 10,999	-	-	-	-	1	-	-
11,000 - 11,999	-	-	-	-	-	-	-
12,000 - 12,999	-	-	-	-	-	-	-
13,000 - 13,999	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	-	-
15,000 & over	-	-	-	-	-	-	-
Mean income	\$3,616	\$3,685	\$3,465	\$3,357	\$3,624	\$3,716	\$3,914
Median income	\$3,350	\$3,467	\$3,059	\$3,000	\$3,230	\$3,375	\$3,792

^aExcludes Guam, Puerto Rico, and the Virgin Islands

^bIncludes families for whom minority group was not reported.

Table 59

Rent Supplement Housing: Total Annual Income of Families Certified for Occupancy During the Twelve Months Ended September 30, 1979, by Number of Persons in Family^a

Income level	Total ^b	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families certified	18,260	6,127	4,120	3,370	2,314	1,218	630	327
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	1	1	1	-
\$1,000 - 1,499	5	4	8	9	3	1	2	1
1,500 - 1,999	7	5	9	9	10	8	3	2
2,000 - 2,499	12	17	13	8	9	8	12	6
2,500 - 2,999	12	20	10	8	5	5	9	9
3,000 - 3,499	10	14	11	10	6	5	4	9
3,500 - 3,999	10	15	9	7	9	6	6	5
4,000 - 4,999	14	15	13	15	14	18	14	13
5,000 - 5,999	10	5	11	12	15	14	12	14
6,000 - 6,999	9	2	9	13	13	16	17	17
7,000 - 7,999	4	1	4	5	8	8	9	11
8,000 - 8,999	2	-	2	2	4	5	6	4
9,000 - 9,999	1	-	-	1	1	2	3	3
10,000 - 10,999	-	-	-	-	1	2	2	4
11,000 - 11,999	-	-	-	-	-	1	1	2
12,000 - 12,999	-	-	-	-	-	-	-	1
13,000 - 13,999	-	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	-	-	1
15,000 & over	-	-	-	-	-	-	1	1
Mean income	\$3,959	\$3,277	\$3,766	\$4,208	\$4,588	\$5,046	\$5,236	\$5,648
Median income	\$3,566	\$3,068	\$3,413	\$3,962	\$4,455	\$4,887	\$5,064	\$5,467
Non-elderly families certified	10,427	959	2,527	2,869	2,056	1,094	575	285
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	3	2	1	1	1	-	-
\$1,000 - 1,499	7	10	11	10	4	1	2	1
1,500 - 1,999	10	9	12	9	11	8	3	1
2,000 - 2,499	11	20	14	7	9	9	13	6
2,500 - 2,999	7	14	8	7	5	5	9	10
3,000 - 3,499	8	8	11	10	6	5	4	11
3,500 - 3,999	7	8	6	7	8	6	6	4
4,000 - 4,999	13	10	9	14	13	18	13	12
5,000 - 5,999	12	8	10	12	14	14	12	14
6,000 - 6,999	12	6	10	13	13	16	18	17
7,000 - 7,999	6	1	3	6	9	8	9	9
8,000 - 8,999	3	1	2	2	3	5	6	4
9,000 - 9,999	1	1	1	1	1	2	3	4
10,000 - 10,999	1	-	-	-	1	2	1	4
11,000 - 11,999	-	-	-	-	-	1	1	2
12,000 - 12,999	-	-	-	-	-	-	-	1
13,000 - 13,999	-	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	-	-	1
15,000 & over	-	-	-	-	-	-	1	1
Mean income	\$4,216	\$3,324	\$3,585	\$4,184	\$4,565	\$5,009	\$5,194	\$5,606
Median income	\$3,867	\$2,807	\$3,123	\$3,915	\$4,445	\$4,859	\$5,029	\$5,400
Elderly families certified	7,833	5,168	1,593	501	258	124	55	42
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	-	-	4	-
\$1,000 - 1,499	2	3	2	3	1	1	-	-
1,500 - 1,999	4	5	4	4	6	4	2	5
2,000 - 2,499	15	17	12	11	6	5	2	7
2,500 - 2,999	18	22	13	12	10	3	9	-
3,000 - 3,499	13	15	11	9	7	5	5	-
3,500 - 3,999	14	16	12	8	11	10	4	7
4,000 - 4,999	17	16	19	21	17	19	20	19
5,000 - 5,999	7	4	13	13	17	17	15	12
6,000 - 6,999	4	2	7	9	12	12	9	17
7,000 - 7,999	2	1	5	5	6	10	9	19
8,000 - 8,999	1	-	2	3	4	8	11	5
9,000 - 9,999	-	-	-	2	1	3	5	2
10,000 - 10,999	-	-	-	-	1	1	4	7
11,000 - 11,999	-	-	-	-	-	1	2	-
12,000 - 12,999	-	-	-	-	-	-	-	-
13,000 - 13,999	-	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	-	-	-
15,000 & over	-	-	-	-	-	-	-	-
Mean income	\$3,615	\$3,268	\$4,053	\$4,347	\$4,776	\$5,372	\$5,679	\$5,934
Median income	\$3,349	\$3,102	\$3,812	\$4,101	\$4,554	\$5,083	\$5,350	\$5,750

^aExcludes Guam, Puerto Rico, and the Virgin Islands

^bIncludes families for whom data on family size are not available.

Table 60

Rent Supplement Housing: Total Annual Income of Families Recertified for Continued Occupancy During the Twelve Months Ended September 30, 1979, by Minority Group Category ^a

Income level	Total ^b	White/non minority	Negro/Black	American Indian	Spanish American	Oriental	Other minorities
All families recertified	36,420	8,922	22,818	269	2,875	202	104
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	1	-	3
\$1,000 - 1,499	5	2	6	3	4	-	2
1,500 - 1,999	8	5	10	6	5	4	8
2,000 - 2,499	12	13	13	9	9	5	11
2,500 - 2,999	11	13	10	12	5	7	4
3,000 - 3,499	9	12	8	10	7	8	8
3,500 - 3,999	9	12	7	9	8	10	10
4,000 - 4,999	13	15	12	13	13	18	18
5,000 - 5,999	10	9	10	16	12	13	11
6,000 - 6,999	9	7	10	10	12	7	6
7,000 - 7,999	5	4	5	5	9	6	7
8,000 - 8,999	3	3	3	3	5	4	8
9,000 - 9,999	2	1	2	2	3	7	2
10,000 - 10,999	1	1	1	1	2	-	1
11,000 - 11,999	1	-	1	-	2	3	-
12,000 - 12,999	-	-	-	-	-	3	1
13,000 - 13,999	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	-	1
15,000 & over	-	-	-	-	-	1	1
Mean income	\$4,299	\$4,146	\$4,244	\$4,400	\$5,042	\$5,687	\$4,760
Median income	\$3,738	\$3,648	\$3,650	\$4,083	\$4,714	\$4,861	\$4,300
Non-elderly families recertified	27,562	4,195	19,572	230	2,388	131	67
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	1	-	4
\$1,000 - 1,499	5	3	6	2	4	-	1
1,500 - 1,999	9	6	10	5	6	4	9
2,000 - 2,499	11	11	12	9	8	2	13
2,500 - 2,999	9	9	9	11	5	4	3
3,000 - 3,499	8	9	7	10	6	8	9
3,500 - 3,999	7	9	7	8	7	4	4
4,000 - 4,999	12	15	12	12	12	14	16
5,000 - 5,999	11	11	10	17	13	18	10
6,000 - 6,999	11	11	11	12	14	11	6
7,000 - 7,999	6	6	6	5	10	8	4
8,000 - 8,999	4	4	4	4	6	5	9
9,000 - 9,999	2	2	2	3	3	11	3
10,000 - 10,999	1	1	1	1	2	1	1
11,000 - 11,999	1	1	1	-	2	4	-
12,000 - 12,999	-	-	-	-	-	5	1
13,000 - 13,999	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	1	1
15,000 & over	-	-	-	-	1	2	1
Mean income	\$4,497	\$4,662	\$4,349	\$4,530	\$5,263	\$6,482	\$4,855
Median income	\$3,985	\$4,196	\$3,794	\$4,286	\$5,106	\$5,783	\$4,273
Elderly families recertified	8,858	4,727	3,246	39	487	71	37
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	1	-	-
\$1,000 - 1,499	3	2	4	5	3	-	3
1,500 - 1,999	4	4	5	10	3	6	5
2,000 - 2,499	16	14	20	8	16	10	5
2,500 - 2,999	17	18	17	21	8	13	5
3,000 - 3,499	14	15	12	8	14	8	5
3,500 - 3,999	14	15	12	10	15	21	19
4,000 - 4,999	15	16	13	21	18	25	24
5,000 - 5,999	7	7	7	8	8	6	11
6,000 - 6,999	4	4	4	3	5	1	5
7,000 - 7,999	2	2	2	8	4	1	11
8,000 - 8,999	1	1	2	-	2	3	5
9,000 - 9,999	1	-	1	-	1	1	-
10,000 - 10,999	-	-	1	-	1	-	-
11,000 - 11,999	-	-	-	-	-	3	-
12,000 - 12,999	-	-	-	-	-	1	-
13,000 - 13,999	-	-	-	-	-	-	-
14,000 - 14,999	-	-	-	-	-	-	-
15,000 & over	-	-	-	-	-	-	-
Mean income	\$3,684	\$3,688	\$3,611	\$3,632	\$3,960	\$4,220	\$4,589
Median income	\$3,316	\$3,372	\$3,140	\$3,375	\$3,667	\$3,850	\$4,375

^aExcludes Guam, Puerto Rico, and the Virgin Islands

^bIncludes families for whom minority group was not reported.

Table 61

Rent Supplement Housing: Total Annual Income of Families Recertified for Continued Occupancy during the Twelve Months Ended September 30, 1979, by Number of Persons in Family^a

Income level	Total ^b	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families recertified	36,420	7,652	6,977	7,363	6,185	3,918	2,324	1,640
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	2	2	1	1	1	1	1
\$1,000 - 1,499	5	4	7	8	3	1	1	-
1,500 - 1,999	8	6	9	10	10	7	4	2
2,000 - 2,499	12	23	14	9	9	7	8	6
2,500 - 2,999	11	19	11	8	6	8	9	7
3,000 - 3,499	9	14	11	8	6	5	6	5
3,500 - 3,999	9	13	9	9	8	5	5	5
4,000 - 4,999	13	11	13	13	14	16	13	12
5,000 - 5,999	10	4	10	10	12	14	15	14
6,000 - 6,999	9	2	8	11	12	13	14	16
7,000 - 7,999	5	1	4	5	7	8	8	11
8,000 - 8,999	3	-	2	3	5	5	6	8
9,000 - 9,999	2	-	1	2	3	3	4	4
10,000 - 10,999	1	-	-	1	1	2	3	3
11,000 - 11,999	1	-	-	-	1	1	2	2
12,000 - 12,999	-	-	-	-	1	-	1	2
13,000 - 13,999	-	-	-	-	-	-	1	1
14,000 - 14,999	-	-	-	-	-	-	-	1
15,000 & over	-	-	-	-	-	1	1	2
Mean income	\$4,303	\$3,116	\$3,824	\$4,295	\$4,799	\$5,229	\$5,487	\$6,150
Median income	\$3,740	\$2,888	\$3,376	\$3,825	\$4,465	\$4,949	\$5,274	\$5,884
Non-elderly families recertified	27,562	2,554	5,002	6,589	5,723	3,696	2,191	1,574
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	3	2	1	1	1	1	1
\$1,000 - 1,499	5	7	9	8	3	1	1	-
1,500 - 1,999	9	8	11	11	10	7	4	2
2,000 - 2,499	11	28	14	9	9	8	8	6
2,500 - 2,999	9	15	10	8	6	8	9	7
3,000 - 3,499	8	9	11	8	6	6	6	5
3,500 - 3,999	7	8	7	9	8	5	5	5
4,000 - 4,999	12	8	10	12	14	16	13	12
5,000 - 5,999	11	5	8	10	12	15	15	14
6,000 - 6,999	11	5	9	11	12	13	14	16
7,000 - 7,999	6	2	4	5	7	8	8	11
8,000 - 8,999	4	1	2	3	5	5	6	8
9,000 - 9,999	2	1	1	2	3	3	4	4
10,000 - 10,999	1	-	1	1	1	2	3	3
11,000 - 11,999	1	-	-	-	1	1	2	2
12,000 - 12,999	-	-	-	-	1	-	1	2
13,000 - 13,999	-	-	-	-	-	-	1	1
14,000 - 14,999	-	-	-	-	-	-	-	1
15,000 & over	-	-	-	-	-	1	1	2
Mean income	\$4,499	\$3,138	\$3,768	\$4,260	\$4,753	\$5,202	\$5,440	\$6,141
Median income	\$3,986	\$2,631	\$3,214	\$3,766	\$4,412	\$4,929	\$5,230	\$5,887
Elderly families recertified	8,858	5,098	1,975	774	462	222	133	66
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	-	1	-	-
\$1,000 - 1,499	3	3	2	3	1	-	1	-
1,500 - 1,999	4	5	4	3	3	4	2	-
2,000 - 2,499	16	20	13	9	7	4	3	2
2,500 - 2,999	17	21	12	10	5	7	6	3
3,000 - 3,499	14	16	12	9	7	4	5	6
3,500 - 3,999	14	16	14	10	9	5	3	11
4,000 - 4,999	15	12	19	19	19	21	17	15
5,000 - 5,999	7	3	13	15	14	14	16	17
6,000 - 6,999	4	1	6	8	12	11	15	14
7,000 - 7,999	2	-	3	5	10	10	9	9
8,000 - 8,999	1	-	1	4	5	9	12	9
9,000 - 9,999	1	-	-	2	2	5	4	5
10,000 - 10,999	-	-	-	1	3	3	3	5
11,000 - 11,999	-	-	-	-	2	2	3	2
12,000 - 12,999	-	-	-	1	-	-	-	-
13,000 - 13,999	-	-	-	-	-	-	2	3
14,000 - 14,999	-	-	-	-	-	-	-	2
15,000 & over	-	-	-	-	-	-	1	-
Mean income	\$3,689	\$3,106	\$3,965	\$4,588	\$5,362	\$5,673	\$6,252	\$6,365
Median income	\$3,320	\$2,977	\$3,719	\$4,270	\$4,875	\$5,300	\$5,875	\$5,667

^aExcludes Guam, Puerto Rico, and the Virgin Islands

^bIncludes families for whom data on family size are not available.

Table 62

Low-Income Public Housing Under Housing Act of 1949: Yearly Trend in Contract and Construction Activities, 1950-1979^a

Calendar year	Active housing units		
	Placed under ACC	Placed under construction or rehabilitation ^b	Made available for occupancy
Total	1,201,637	979,106	1,034,232
1950	78,248	31,642	270
1951	88,929	69,224	9,994
1952	41,513	55,514	58,258
1953	10,406	31,785	58,384
1954	-	16,244	44,293
1955	29,965	8,568	20,899
1956	43,097	4,916	11,993
1957	5,391	20,850	10,513
1958	24,293	22,602	15,472
1959	29,770	15,824	21,939
1960	11,437	29,209	16,401
1961	27,867	30,493	20,965
1962	25,094	22,402	28,682
1963	36,031	24,030	27,327
1964	37,429	25,591	24,488
1965	26,281	33,298	30,769
1966	43,514	31,999	31,483
1967	70,277	34,015	39,021
1968	77,801	71,606	72,638
1969	108,783	64,231	78,003
1970	101,932	104,410	73,723
1971	58,228	72,230	91,539
1972	80,319	44,760	58,590
1973	33,453	27,807	52,791
1974	22,438	19,050	43,928
1975	12,858	15,090	24,514
1976	4,286	9,907	6,862
1977	3,440	6,321	6,229
1978	9,371	11,835	10,295
1979	59,186	23,653	44,019

^a Includes Indian Housing.

^b Includes construction and rehabilitation starts under the old leased housing program.

Table 63

Low-Income Public Housing and Indian Housing Activity Report
Fiscal Year 1979

	Total			New construction			Substantial rehabilitation			Existing housing		
	Projects	Units		Projects	Units		Projects	Units		Projects	Units	
		Total	Elderly		Total	Elderly		Total	Elderly		Total	Elderly
Total												
Applications approved	1,037	56,084	16,107	950	43,093	13,761	63	4,932	1,496	23	8,059	850
ACC's executed	446	53,943	7,520	360	15,670	4,724	41	3,114	1,266	45	35,159	1,530
Construction starts	431	21,868	6,698	384	16,673	4,770	47	5,195	1,928	n.a.	n.a.	n.a.
Completions	125	7,493	2,752	110	6,135	2,613	15	1,358	139	n.a.	n.a.	n.a.
LIPH												
Applications approved	831	50,338	15,716	750	37,436	13,370	61	4,899	1,496	20	8,003	850
ACC's executed	330	49,928	7,279	252	11,800	4,483	38	3,034	1,266	40	35,094	1,530
Construction starts	303	17,269	6,379	257	12,094	4,451	46	5,175	1,928	n.a.	n.a.	n.a.
Completions	74	5,595	2,522	60	4,312	2,395	14	1,283	127	n.a.	n.a.	n.a.
Indian Housing												
Applications approved	206	5,746	391	200	5,657	391	2	33	-	4	56	-
ACC's executed	116	4,015	241	108	3,870	241	3	80	-	5	65	-
Construction starts	128	4,599	319	127	4,579	319	1	20	-	n.a.	n.a.	n.a.
Completions	51	1,898	230	50	1,823	218	1	75	12	n.a.	n.a.	n.a.

n.a. Not applicable.

Table 64

Low-Income Housing: Tenant Occupancy in Projects Past Initial Occupancy Stage, by Total, Minority Group Category and State on June 30, 1978

State	Total Units occupied by tenants	Percent of tenant occupied units ^a					
		White/non minority	Negro/ Black	American Indian	Spanish American	Oriental	Other Minorities
Total	1,100,614	38.4	47.1	1.5	12.2	.5	.5
Alabama	39,152	36.5	63.4	*	*	*	*
Alaska	1,019	28.1	7.1	18.3	1.8	1.8	43.1
Arizona	6,230	14.1	18.7	32.3	34.6	.3	.1
Arkansas	12,902	57.7	41.8	.1	.1	.1	.1
California	57,947	32.3	37.3	.9	25.2	3.5	.8
Colorado	7,003	40.4	15.1	.7	40.9	2.0	.9
Connecticut	16,879	43.5	43.8	.1	12.4	.1	.1
Delaware	2,500	24.2	75.0	-	.8	*	-
District of Columbia	11,059	1.2	98.6	-	*	.1	*
Florida	35,284	26.1	64.3	.3	8.1	.1	1.1
Georgia	45,580	29.2	70.4	.1	*	.1	.1
Hawaii	4,374	14.6	.5	.2	6.1	41.1	37.6
Idaho	933	87.6	1.2	7.1	3.6	.2	.3
Illinois	70,392	36.4	62.1	.1	1.0	.1	.3
Indiana	15,550	46.1	51.9	.1	1.5	.1	.5
Iowa	3,418	88.1	10.9	.1	.8	.1	-
Kansas	6,911	68.2	31.7	1.0	.9	.1	.2
Kentucky	20,939	60.9	38.9	*	*	.1	.1
Louisiana	28,289	18.0	81.9	*	*	*	*
Maine	3,253	98.8	.7	.3	*	.1	.1
Maryland	18,545	25.3	74.2	.1	.4	.1	-
Massachusetts	33,419	70.8	21.3	.3	6.0	.1	1.5
Michigan	22,715	41.6	56.8	.5	.8	*	.3
Minnesota	20,122	85.4	9.3	3.8	1.1	.1	.4
Mississippi	11,926	32.9	66.3	.3	*	.1	.4
Missouri	17,761	47.6	51.1	.1	.4	.6	.1
Montana	1,583	59.4	.1	39.7	.5	.2	-
Nebraska	8,462	73.9	22.2	3.0	.6	.1	.2
Nevada	3,408	38.4	37.9	14.1	8.9	.5	.2
New Hampshire	3,920	98.1	1.1	-	.6	.1	-
New Jersey	44,253	43.7	49.6	*	6.4	.1	.3
New Mexico	5,692	13.1	4.3	44.7	43.3	*	.2
New York	121,613	28.7	49.1	.1	21.6	.4	.1
North Carolina	33,449	21.5	77.2	1.6	*	*	.1
North Dakota	3,099	82.3	.1	17.3	*	.2	.1
Ohio	49,341	41.3	58.0	*	.6	*	*
Oklahoma	13,245	49.9	24.1	25.4	.4	.1	.2
Oregon	6,411	83.1	10.9	1.6	3.4	.7	.3
Pennsylvania	70,918	45.9	50.3	*	3.6	*	*
Rhode Island	9,092	83.6	13.5	*	2.7	.1	*
South Carolina	11,071	24.7	75.2	*	*	*	*
South Dakota	3,430	48.1	.1	51.6	.1	.1	*
Tennessee	36,558	43.3	56.6	*	*	*	*
Texas	52,370	31.3	32.4	.4	35.0	.9	.1
Utah	946	76.1	4.7	9.2	9.8	-	.2
Vermont	2,206	99.5	.5	-	-	-	-
Virginia	17,536	13.4	86.5	*	*	.1	*
Washington	14,600	78.3	12.7	3.1	2.7	2.2	1.0
West Virginia	5,340	79.4	20.1	*	*	*	.4
Wisconsin	10,937	77.7	15.8	5.7	.6	.1	.1
Wyoming	541	73.9	7.6	7.2	10.9	.4	-
Guam	345	2.9	-	-	.3	16.5	80.3
Puerto Rico	50,423	-	-	-	100.0	-	-
Virgin Islands	2,723	.7	80.8	-	18.4	-	-

^a Based on units in projects reporting by minority group category.
 *Less than 0.05 percent.

Table 65

Low-Income Housing: Occupancy Trends by Families Qualified as Elderly on the Basis of Age, Disability or Handicaps in Projects Past Initial Occupancy Stage, by State
June 30, 1978, 1977 and 1973

State	Units occupied by elderly as a percent of total units occupied by tenants on June 30, ^a		
	1978	1977	1973
Total	46	45	42
Alabama	45	45	38
Alaska	21	23	19
Arizona	25	27	26
Arkansas	61	60	54
California	38	39	33
Colorado	45	43	49
Connecticut	51	51	44
Delaware	47	47	47
District of Columbia	37	34	28
Florida	46	46	43
Georgia	43	43	40
Hawaii	45	46	41
Idaho	59	59	61
Illinois	43	43	42
Indiana	51	49	44
Iowa	79	79	71
Kansas	67	66	57
Kentucky	50	49	40
Louisiana	31	30	25
Maine	58	57	51
Maryland	37	37	34
Massachusetts	53	53	49
Michigan	61	59	52
Minnesota	76	76	76
Mississippi	41	40	37
Missouri	53	52	48
Montana	36	36	32
Nebraska	69	67	67
Nevada	36	35	35
New Hampshire	69	68	66
New Jersey	51	51	46
New Mexico	24	22	26
New York	43	42	41
North Carolina	38	37	34
North Dakota	70 ^a	68	58
Ohio	53	52	52
Oklahoma	47	46	38
Oregon	63	61	56
Pennsylvania	42	41	36
Rhode Island	73	72	69
South Carolina	40	41	39
South Dakota	44	44	31
Tennessee	49	49	45
Texas	45	44	41
Utah	63	62	33
Vermont	54	53	57
Virginia	34	31	26
Washington	63	63	61
West Virginia	63	62	58
Wisconsin	69	70	69
Wyoming	52	47	48
Guam	10	10	12
Puerto Rico	22	22	19
Virgin Islands	19	19	13

^a Based on units reporting elderly status.

Table 66

Low-Income Public Housing^a: Total Annual Income of Families Moving in during the Twelve Months Ended September 30, 1979, by Minority Group Category^b

Income level	Total ^c	White/non minority	Negro/ Black	American Indian	Spanish American	Oriental	Other minorities
All families moving in	30,013	11,374	13,424	259	4,337	231	190
Percent	100	100	100	100	100	100	100
Under - \$1,000	-	1	-	1	-	1	1
\$1,000 - 1,499	3	1	3	2	8	1	1
1,500 - 1,999	3	2	3	2	5	1	-
2,000 - 2,499	7	6	7	7	6	4	-
2,500 - 2,999	12	12	13	8	7	3	6
3,000 - 3,499	12	12	13	6	9	5	6
3,500 - 3,999	10	11	10	16	9	5	11
4,000 - 4,999	14	17	12	10	12	14	18
5,000 - 5,999	10	11	10	12	10	15	11
6,000 - 6,999	11	11	11	13	11	16	9
7,000 - 7,999	6	6	6	6	13	13	9
8,000 - 8,999	5	4	4	3	5	7	11
9,000 - 9,999	3	2	3	4	3	6	7
10,000 & over	4	3	4	10	8	9	13
Mean income	\$4,868	\$4,776	\$4,811	\$5,470	\$5,149	\$6,319	\$6,433
Median income	\$4,213	\$4,263	\$3,993	\$4,778	\$4,533	\$6,105	\$5,800
Non-elderly families moving in	19,794	5,229	10,434	222	3,456	199	152
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	-	1	-	1	1
\$1,000 - 1,499	4	2	4	2	9	1	1
1,500 - 1,999	3	2	3	2	6	1	-
2,000 - 2,499	5	4	5	5	4	4	-
2,500 - 2,999	7	7	9	7	3	2	1
3,000 - 3,499	10	8	12	5	6	3	5
3,500 - 3,999	10	9	11	16	8	4	9
4,000 - 4,999	13	14	12	11	12	14	18
5,000 - 5,999	11	11	10	12	11	16	12
6,000 - 6,999	14	17	13	14	13	18	6
7,000 - 7,999	8	9	7	6	7	14	11
8,000 - 8,999	6	7	5	4	6	8	13
9,000 - 9,999	3	4	3	4	4	7	8
10,000 & over	6	5	5	11	9	9	15
Mean income	\$5,315	\$5,526	\$5,128	\$5,703	\$5,438	\$6,469	\$6,912
Median income	\$4,857	\$5,326	\$4,496	\$5,115	\$5,052	\$6,286	\$6,538
Elderly families moving in	10,219	6,145	2,990	37	881	32	38
Percent	100	100	100	100	100	100	100
Under - \$1,000	-	-	-	-	-	-	-
\$1,000 - 1,499	1	1	1	-	1	-	-
1,500 - 1,999	2	2	4	3	2	3	-
2,000 - 2,499	11	9	15	19	13	3	-
2,500 - 2,999	20	17	26	16	24	9	26
3,000 - 3,499	15	14	16	11	19	16	11
3,500 - 3,999	12	14	9	19	10	16	18
4,000 - 4,999	16	19	11	5	12	16	18
5,000 - 5,999	19	10	7	14	7	6	5
6,000 - 6,999	6	7	4	5	4	9	11
7,000 - 7,999	3	4	3	3	2	3	3
8,000 - 8,999	2	2	2	-	3	6	3
9,000 - 9,999	1	1	1	3	1	3	3
10,000 & over	1	1	1	3	3	9	3
Mean income	\$4,002	\$4,137	\$3,704	\$4,067	\$4,015	\$5,836	\$4,515
Median income	\$3,487	\$3,737	\$3,081	\$3,500	\$3,202	\$4,083	\$3,833

^aIncludes Indian Housing.

^bExcludes Guam, Puerto Rico, and the Virgin Islands.

^cIncludes families for whom minority group was not reported.

Table 67

Low-Income Public Housing^a: Total Annual Income of Families Moving in during the Twelve Months Ended September 30, 1979, by Number of Persons in Family^b

Income level	Total ^c	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families moving in	30,013	8,410	7,328	5,913	3,895	2,206	1,206	1,022
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	-	1	-	-	-	-	-	-
\$1,000 - 1,499	3	2	6	4	1	-	1	-
1,500 - 1,999	3	4	3	2	5	4	1	-
2,000 - 2,499	7	15	5	3	2	2	6	3
2,500 - 2,999	12	24	14	4	3	3	2	3
3,000 - 3,499	12	18	15	13	3	2	2	2
3,500 - 3,999	10	12	9	16	10	3	3	3
4,000 - 4,999	14	14	12	13	20	18	9	6
5,000 - 5,999	10	6	10	10	13	19	17	10
6,000 - 6,999	11	3	12	14	15	15	23	21
7,000 - 7,999	6	1	7	8	9	8	10	14
8,000 - 8,999	5	1	4	6	7	8	8	12
9,000 - 9,999	3	-	2	3	5	6	5	9
10,000 & over	4	-	2	4	7	12	15	16
Mean income	\$4,869	\$3,463	\$4,519	\$5,169	\$5,882	\$6,460	\$6,915	\$7,508
Median income	\$4,215	\$3,148	\$3,913	\$4,549	\$5,491	\$5,923	\$6,456	\$7,076
Non-elderly families moving in	19,794	831	5,513	5,568	3,688	2,086	1,137	958
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	3	-	-	-	-	-	-
\$1,000 - 1,499	4	5	8	5	1	-	1	-
1,500 - 1,999	3	7	4	2	5	4	1	-
2,000 - 2,499	5	25	6	3	2	2	6	3
2,500 - 2,999	7	12	16	4	3	3	2	3
3,000 - 3,499	10	13	17	13	3	2	2	2
3,500 - 3,999	10	10	8	17	10	3	2	3
4,000 - 4,999	13	7	9	12	20	18	8	6
5,000 - 5,999	11	4	8	9	13	19	18	9
6,000 - 6,999	14	6	12	14	15	15	23	22
7,000 - 7,999	8	2	7	8	9	8	9	14
8,000 - 8,999	6	1	4	6	7	8	8	12
9,000 - 9,999	3	2	1	3	5	5	5	8
10,000 & over	6	2	2	4	8	12	15	16
Mean income	\$5,315	\$3,433	\$4,264	\$5,145	\$5,877	\$6,454	\$6,906	\$7,455
Median income	\$4,857	\$2,898	\$3,475	\$4,486	\$5,480	\$5,913	\$6,431	\$7,029
Elderly families moving in	10,219	7,579	1,815	345	207	120	69	64
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	-	-	-	-	-	-	4	-
\$1,000 - 1,499	1	1	-	-	-	-	-	-
1,500 - 1,999	3	3	1	-	-	-	-	-
2,000 - 2,499	11	14	4	3	2	1	3	-
2,500 - 2,999	20	26	6	6	3	2	-	-
3,000 - 3,499	15	18	8	5	3	3	1	-
3,500 - 3,999	12	12	12	13	13	8	6	5
4,000 - 4,999	16	15	21	17	16	14	16	8
5,000 - 5,999	9	6	17	21	17	21	6	11
6,000 - 6,999	6	3	13	12	15	19	20	16
7,000 - 7,999	3	1	9	8	12	7	20	11
8,000 - 8,999	2	1	5	8	7	5	10	17
9,000 - 9,999	1	-	2	2	4	10	4	14
10,000 & over	1	-	3	4	6	11	13	19
Mean income	\$4,003	\$3,466	\$5,290	\$5,560	\$5,968	\$6,563	\$7,063	\$8,294
Median income	\$3,488	\$3,133	\$4,956	\$5,338	\$5,607	\$6,100	\$6,625	\$8,000

^aIncludes Indian Housing.

^bExcludes Guam, Puerto Rico, and the Virgin Islands.

^cIncludes families for whom data on family size are not available.

Table 68

Low-Income Public Housing : Total Annual Income of Families Reexamined for Continued Occupancy during the Twelve Months Ended September 30, 1979, by Minority Group Category^b

Income level	Total ^c	White/non minority	Negro/Black	American Indian	Spanish American	Oriental	Other minorities
All families reexamined	217,087	69,110	118,856	1,045	24,929	854	813
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	-	1	-	-	-	1
\$1,000 - 1,499	2	1	2	1	3	1	2
1,500 - 1,999	3	2	3	2	3	2	2
2,000 - 2,499	8	8	8	5	5	5	4
2,500 - 2,999	14	19	13	6	10	7	6
3,000 - 3,499	10	14	9	6	7	5	5
3,500 - 3,999	10	13	8	7	8	5	8
4,000 - 4,999	12	14	11	14	11	9	10
5,000 - 5,999	8	8	8	12	9	10	10
6,000 - 6,999	8	6	8	10	9	11	10
7,000 - 7,999	5	4	6	9	6	7	8
8,000 - 8,999	4	3	5	5	5	9	9
9,000 - 9,999	3	2	4	5	5	6	7
10,000 & over	12	7	14	18	20	23	18
Mean income	\$5,657	\$4,793	\$5,953	\$6,954	\$6,579	\$7,451	\$7,048
Median income	\$4,252	\$3,757	\$4,518	\$5,778	\$5,363	\$6,516	\$6,244
Non-elderly families reexamined ...	129,116	19,967	87,638	865	18,594	552	688
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	-	1	1
\$1,000 - 1,499	3	1	3	1	4	2	2
1,500 - 1,999	4	3	4	2	3	2	3
2,000 - 2,499	5	5	5	2	3	4	4
2,500 - 2,999	6	6	7	3	3	3	4
3,000 - 3,499	7	6	8	5	5	2	4
3,500 - 3,999	8	8	8	7	8	4	7
4,000 - 4,999	11	12	11	14	11	8	10
5,000 - 5,999	9	10	9	13	10	9	10
6,000 - 6,999	10	10	10	11	10	12	10
7,000 - 7,999	7	8	7	9	7	9	9
8,000 - 8,999	6	7	6	5	6	11	9
9,000 - 9,999	5	5	5	5	6	8	7
10,000 & over	19	18	18	21	24	26	20
Mean income	\$6,717	\$6,849	\$6,573	\$7,400	\$7,259	\$8,024	\$7,340
Median income	\$5,560	\$5,844	\$5,316	\$6,202	\$6,247	\$7,388	\$6,583
Elderly families reexamined	87,971	49,143	31,218	180	6,335	302	125
Percent	100	100	100	100	100	100	100
Under - \$1,000	-	-	-	1	-	-	2
\$1,000 - 1,499	1	-	1	1	1	1	2
1,500 - 1,999	2	2	2	2	1	2	1
2,000 - 2,499	12	9	16	15	12	5	6
2,500 - 2,999	26	24	28	19	28	14	19
3,000 - 3,499	15	17	13	11	10	11	9
3,500 - 3,999	12	15	8	7	8	8	11
4,000 - 4,999	13	15	10	15	12	10	9
5,000 - 5,999	7	7	6	6	8	12	9
6,000 - 6,999	4	5	4	6	5	8	5
7,000 - 7,999	3	2	3	6	3	4	6
8,000 - 8,999	2	1	2	3	2	4	6
9,000 - 9,999	1	1	1	4	2	3	4
10,000 & over	3	2	5	4	7	18	10
Mean income	\$4,101	\$3,958	\$4,211	\$4,809	\$4,582	\$6,403	\$5,441
Median income	\$3,313	\$3,430	\$3,098	\$3,563	\$3,316	\$4,875	\$3,958

^aIncludes Indian Housing.

^bExcludes Guam, Puerto Rico, and the Virgin Islands.

^cIncludes families for whom minority group was not reported.

Table 69

Low-Income Public Housing^a: Total Annual Income of Families Reexamined for Continued Occupancy during the Twelve Months Ended September 30, 1979, by Number of Persons in Family^b

Income level	Total ^c	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families reexamined	217,087	71,130	39,087	33,943	28,934	19,542	11,633	12,384
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	-	-	-	-	-
\$1,000 - 1,499	2	1	3	4	1	-	-	-
1,500 - 1,999	3	3	3	3	4	2	1	-
2,000 - 2,499	8	15	5	4	3	3	4	2
2,500 - 2,999	14	32	12	5	3	3	3	2
3,000 - 3,499	10	17	11	13	4	2	2	3
3,500 - 3,999	10	11	9	14	12	3	2	3
4,000 - 4,999	12	10	13	10	18	17	8	6
5,000 - 5,999	8	4	10	8	9	15	17	8
6,000 - 6,999	8	2	9	8	9	10	16	17
7,000 - 7,999	5	1	6	6	7	7	8	12
8,000 - 8,999	4	1	5	5	6	6	7	10
9,000 - 9,999	3	1	3	4	5	5	6	7
10,000 & over	12	1	9	15	20	24	26	30
Mean income	\$5,659	\$3,422	\$5,385	\$6,111	\$7,087	\$7,798	\$8,319	\$8,926
Median income	\$4,255	\$2,970	\$4,461	\$4,661	\$5,624	\$6,303	\$6,818	\$7,746
Non-elderly families reexamined ..	129,116	8,993	22,846	29,969	26,677	18,177	10,857	11,442
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	4	1	1	-	-	-	-
\$1,000 - 1,499	3	5	6	4	-	-	-	-
1,500 - 1,999	4	9	5	4	4	3	1	-
2,000 - 2,499	5	15	6	4	3	3	4	2
2,500 - 2,999	6	15	16	5	3	3	3	2
3,000 - 3,499	7	8	12	14	4	2	2	3
3,500 - 3,999	8	5	6	15	12	3	2	3
4,000 - 4,999	11	6	7	9	18	18	8	6
5,000 - 5,999	9	5	7	7	9	15	18	8
6,000 - 6,999	10	7	8	8	8	10	16	17
7,000 - 7,999	7	5	6	6	6	7	8	12
8,000 - 8,999	6	4	5	5	6	6	7	10
9,000 - 9,999	5	3	4	4	5	5	5	7
10,000 & over	19	8	12	15	21	24	27	30
Mean income	\$6,717	\$4,422	\$5,383	\$6,044	\$7,058	\$7,796	\$8,316	\$8,924
Median income	\$5,561	\$3,067	\$3,912	\$4,480	\$5,544	\$6,271	\$6,784	\$7,713
Elderly families reexamined	87,971	62,137	16,241	3,974	2,257	1,365	776	942
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	-	-	-	-	-	-	-	-
\$1,000 - 1,499	1	1	-	-	-	-	-	-
1,500 - 1,999	2	2	1	1	-	1	-	-
2,000 - 2,499	12	15	5	3	2	2	1	1
2,500 - 2,999	26	34	7	5	2	2	1	2
3,000 - 3,499	15	18	9	7	4	3	2	1
3,500 - 3,999	12	12	13	11	7	6	3	2
4,000 - 4,999	13	11	21	16	16	13	13	8
5,000 - 5,999	7	4	16	16	14	15	11	10
6,000 - 6,999	4	2	10	10	14	15	14	12
7,000 - 7,999	3	1	6	7	8	11	15	12
8,000 - 8,999	2	-	4	5	6	7	9	11
9,000 - 9,999	1	-	3	3	5	4	7	11
10,000 & over	3	-	6	16	19	22	24	30
Mean income	\$4,102	\$3,277	\$5,387	\$6,613	\$7,425	\$7,823	\$8,363	\$8,949
Median income	\$3,312	\$2,960	\$4,753	\$5,469	\$6,198	\$6,570	\$7,375	\$8,110

^aIncludes Indian Housing.

^bExcludes Guam, Puerto Rico, and the Virgin Islands.

^cIncludes families for whom data on family size are not available.

Table 70

Section 8 Activity Report, Fiscal Year 1979

Program	Total			New construction			Substantial rehabilitation			Existing housing	
	Reservations ^a	Starts	Completions	Reservations ^a	Starts	Completions	Reservations ^a	Starts	Completions	Reservations ^a	Completions
Total											
Projects	5,284	2,166	2,881	2,628	1,849	1,243	778	317	111	1,878	1,527
Total units	321,447	153,251	207,527	147,959	126,853	91,304	42,931	26,398	9,198	130,557	107,025
Elderly units	116,667	85,604	104,546	64,572	76,090	68,076	13,112	9,514	4,615	38,983	31,855
HFDA											
Projects	947	614	508	687	515	335	158	99	44	102	129
Total units	59,208	47,133	39,202	44,181	39,323	26,994	9,437	7,810	3,202	5,590	9,006
Elderly units	26,051	23,539	23,940	20,269	20,405	19,014	4,085	3,134	2,034	1,697	2,892
Non-HFDA											
Projects	2,735	907	1,765	1,120	732	598	260	175	56	1,355	1,111
Total units	171,994	67,841	135,378	65,590	52,166	48,591	16,500	15,675	4,945	89,904	81,842
Elderly units	48,987	31,002	63,621	16,792	26,624	36,308	3,112	4,378	1,901	29,083	25,412
Section 202/8											
Projects	478	244	89	421	233	84	57	11	5	-	-
Total units	24,691	23,860	9,320	23,257	23,395	8,822	1,434	465	498	-	-
Elderly units	23,502	23,638	8,630	22,224	23,173	8,132	1,278	465	498	-	-
Loan management											
Projects	43	-	285	-	-	-	-	-	-	43	285
Total units	1,485	-	16,020	-	-	-	-	-	-	1,485	16,020
Elderly units	234	-	3,551	-	-	-	-	-	-	234	3,551
Property disposition											
Projects	27	-	3	1	-	-	-	-	2	26	1
Total units	2,918	-	373	41	-	-	-	-	316	2,877	57
Elderly units	149	-	64	-	-	-	-	-	64	149	-
Section 8/515 (FMHA)											
Projects	302	367	226	300	364	225	2	3	1	-	-
Total units	9,347	11,797	6,736	9,284	11,696	6,714	63	101	22	-	-
Elderly units	3,758	5,865	4,461	3,719	5,788	4,439	39	77	22	-	-
NSA											
Projects	281	23	-	10	1	-	271	22	-	-	-
Total units	14,945	2,131	-	823	100	-	14,122	2,031	-	-	-
Elderly units	4,798	1,535	-	496	100	-	4,302	1,435	-	-	-
Other^b											
Projects	471	11	5	89	4	1	30	7	3	352	1
Total units	36,859	489	498	4,783	173	183	1,375	316	215	30,701	100
Elderly units	9,188	25	279	1,072	-	183	296	25	96	7,820	-

^a Gross activity.

^b Includes moderate rehabilitation.

Table 71

Section 8 Activity Report, Cumulative as of September 30, 1979

Program	Total			New construction			Substantial rehabilitation			Existing housing	
	Reservations ^a	Starts	Completions	Reservations ^a	Starts	Completions	Reservations ^a	Starts	Completions	Reservations ^a	Completions
Total											
Projects	19,799	6,000	10,287	9,142	5,291	2,401	1,695	709	268	8,962	7,618
Total units	1,533,641	460,176	898,441	614,364	397,386	170,678	114,420	62,790	23,096	804,857	704,667
Elderly units	650,067	296,363	348,050	369,850	271,011	126,321	43,744	25,352	10,609	236,473	211,120
HFDA											
Projects	3,406	1,745	1,205	2,482	1,506	691	464	239	101	460	413
Total units	265,519	154,707	102,468	194,923	135,217	58,673	31,542	19,490	7,528	39,054	36,267
Elderly units	134,511	93,838	56,758	108,498	84,776	40,429	12,975	9,062	4,133	13,038	12,196
Non-HFDA											
Projects	10,786	2,952	6,167	4,475	2,548	1,305	786	404	149	5,525	4,713
Total units	904,434	225,981	599,591	295,665	188,382	93,164	59,736	37,599	13,335	549,033	493,092
Elderly units	357,956	138,267	236,968	161,126	125,463	70,640	20,628	12,804	5,547	176,202	160,781
Section 202/B											
Projects	1,190	470	99	1,071	447	92	119	23	7	-	-
Total units	91,344	50,308	10,749	85,884	48,405	9,866	5,460	1,903	883	-	-
Elderly units	87,232	48,562	9,783	82,154	46,795	9,036	5,078	1,767	747	-	-
Loan management											
Projects	2,583	-	2,490	-	-	-	-	-	-	2,583	2,490
Total units	181,416	-	175,151	-	-	-	-	-	-	181,416	175,151
Elderly units	39,278	-	38,143	-	-	-	-	-	-	39,278	38,143
Property disposition											
Projects	52	7	8	1	-	-	10	7	7	41	1
Total units	6,140	1,113	1,170	41	-	-	1,563	1,113	1,113	4,536	57
Elderly units	221	64	64	-	-	-	72	64	64	149	-
Section 8/515 (FMHA)											
Projects	1,009	786	313	1,005	782	312	4	4	1	-	-
Total units	31,449	24,627	8,814	31,326	24,504	8,792	123	123	22	-	-
Elderly units	15,998	13,371	6,055	15,899	13,272	6,033	99	99	22	-	-
NSA											
Projects	281	23	-	10	1	-	271	22	-	-	-
Total units	14,945	2,131	-	823	100	-	14,122	2,031	-	-	-
Elderly units	4,798	1,535	-	496	100	-	4,302	1,435	-	-	-
Other^b											
Projects	492	17	5	98	7	1	41	10	3	353	1
Total units	38,394	1,309	498	5,702	778	183	1,874	531	215	30,818	100
Elderly units	10,073	726	279	1,677	605	183	590	121	96	7,806	-

^a Gross activity.

^b Includes moderate rehabilitation.

Table 72

**Section 8 Occupancy by Program and Type
as of September 30, 1979**

Program	Total	New construction	Substantial rehabilitation	Existing housing
Grant total				
Projects	9,504	2,252	267	6,985
Total units	752,834	151,200	18,711	582,923
Elderly units	381,192	123,120	11,517	246,555
HFDA				
Projects	1,064	621	101	342
Total units	87,065	53,195	6,529	27,341
Elderly units	58,464	41,285	4,494	12,685
Non-HFDA				
Projects	5,675	1,250	150	4,275
Total units	505,824	82,716	10,378	412,730
Elderly units	251,582	67,924	5,995	177,663
Section 202/8				
Projects	89	81	8	-
Total units	8,130	7,347	783	-
Elderly units	8,130	7,347	783	-
Loan management				
Projects	-	-	-	2,368
Total units	142,852	-	-	142,852
Elderly units	56,207	-	-	56,207
Property disposition				
Projects	4	-	4	-
Total units	809	-	809	-
Elderly units	135	-	135	-
Section 8/515 (FMHA)				
Projects	300	299	1	-
Total units	7,791	7,769	22	-
Elderly units	6,403	6,381	22	-
Other				
Projects	4	1	3	-
Total units	373	183	190	-
Elderly units	271	183	88	-

Table 73

Section 8 Housing: Total Annual Income of Families Certified for Occupancy during the Six Months Ended June 30, 1979, by Minority Group Category

Income level	Total	White/non minority	Negro/Black	American Indian	Spanish American	Oriental	Other minorities
All families certified	127,731	82,875	30,661	672	10,717	1,100	1,706
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	1	a	a
\$1,000 - 1,999	7	6	11	6	9	4	3
2,000 - 2,999	21	22	21	22	13	8	11
3,000 - 3,999	23	26	17	21	17	16	19
4,000 - 4,999	15	16	13	16	15	11	16
5,000 - 5,999	10	10	10	13	14	11	12
6,000 - 6,999	8	8	9	9	11	11	11
7,000 - 7,999	6	5	7	4	7	11	8
8,000 - 8,999	4	3	5	4	5	8	5
9,000 - 9,999	2	2	3	2	3	7	5
10,000 - 10,999	1	1	2	1	2	5	3
11,000 - 11,999	1	1	1	a	1	3	3
12,000 - 12,999	a	a	a	a	1	2	1
13,000 - 13,999	a	a	a	a	a	1	1
14,000 - 14,999	a	a	a	-	-	1	1
15,000 & over	a	a	a	a	a	1	1
Mean income	\$4,567	\$4,441	\$4,628	\$4,495	\$5,007	\$6,375	\$5,730
Median income	\$3,930	\$3,840	\$3,980	\$4,020	\$4,630	\$6,030	\$5,090
Non-elderly families certified	71,644	36,581	23,979	466	8,485	827	1,306
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	1	a	a
\$1,000 - 1,999	10	8	12	5	11	3	3
2,000 - 2,999	13	13	15	16	8	5	7
3,000 - 3,999	17	19	16	18	14	11	17
4,000 - 4,999	14	15	13	18	15	10	15
5,000 - 5,999	11	11	10	15	16	12	13
6,000 - 6,999	11	11	11	11	12	12	12
7,000 - 7,999	8	8	8	4	8	13	9
8,000 - 8,999	6	6	5	6	6	10	6
9,000 - 9,999	4	4	4	2	3	8	5
10,000 - 10,999	2	2	2	2	2	6	4
11,000 - 11,999	1	1	1	1	1	4	3
12,000 - 12,999	1	1	1	1	1	2	2
13,000 - 13,999	a	a	a	a	a	2	1
14,000 - 14,999	a	a	a	-	a	1	1
15,000 & over	a	a	a	a	a	1	1
Mean income	\$5,098	\$5,103	\$4,915	\$4,872	\$5,274	\$6,892	\$6,084
Median income	\$4,650	\$4,610	\$4,450	\$4,570	\$5,040	\$6,750	\$5,570
Elderly families certified	56,087	46,294	6,682	206	2,232	273	400
Percent	100	100	100	100	100	100	100
Under - \$1,000	a	1	1	-	a	-	a
\$1,000 - 1,999	4	4	6	7	5	6	3
2,000 - 2,999	31	29	43	37	33	16	24
3,000 - 3,999	30	31	24	28	28	30	24
4,000 - 4,999	15	16	11	13	13	16	19
5,000 - 5,999	8	8	6	6	6	10	9
6,000 - 6,999	5	5	4	3	5	7	8
7,000 - 7,999	3	3	3	3	5	5	3
8,000 - 8,999	2	1	1	1	2	3	3
9,000 - 9,999	1	1	1	1	1	3	3
10,000 - 10,999	a	a	a	a	1	1	1
11,000 - 11,999	a	a	a	-	a	1	1
12,000 - 12,999	a	a	a	-	a	1	1
13,000 - 13,999	a	a	a	-	a	a	a
14,000 - 14,999	a	a	a	-	a	a	-
15,000 & over	a	a	a	a	a	a	a
Mean income	\$3,890	\$3,917	\$3,599	\$3,641	\$3,992	\$4,809	\$4,574
Median income	\$3,490	\$3,530	\$3,020	\$3,200	\$3,440	\$3,980	\$3,970

^a Less than 0.5 percent.

Table 74

Section 8 Housing: Total Annual Income of Families Certified for Occupancy during the Six Months Ended June 30, 1978, by Number of Persons in Family

Income level	Total	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families certified	127,731	44,278	33,910	24,065	13,769	6,546	2,939	2,224
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	a	a	a	-
\$1,000 - 1,999	7	4	11	10	6	4	1	1
2,000 - 2,999	21	37	15	12	10	8	8	6
3,000 - 3,999	23	32	25	15	11	9	8	8
4,000 - 4,999	15	14	12	20	16	15	10	9
5,000 - 5,999	10	6	10	10	18	19	14	11
6,000 - 6,999	9	3	11	11	12	14	19	13
7,000 - 7,999	6	1	7	8	9	9	11	15
8,000 - 8,999	4	1	4	6	7	7	8	10
9,000 - 9,999	2	a	2	4	4	5	8	7
10,000 - 10,999	1	a	1	2	3	4	4	6
11,000 - 11,999	1	a	a	1	2	2	3	4
12,000 - 12,999	a	a	a	a	1	1	2	3
13,000 - 13,999	a	a	a	a	a	1	1	2
14,000 - 14,999	a	a	a	a	a	a	1	1
15,000 & over	a	a	a	a	a	a	1	2
Mean income	\$4,567	\$3,498	\$4,549	\$5,038	\$5,605	\$6,130	\$6,720	\$7,190
Median income	\$3,930	\$3,240	\$3,930	\$4,600	\$5,340	\$5,740	\$6,420	\$7,050
Non-elderly families certified	71,644	2,576	23,794	22,019	12,702	5,964	2,665	1,924
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	2	1	1	a	a	a	a
\$1,000 - 1,999	10	10	14	10	7	4	1	1
2,000 - 2,999	13	32	15	12	9	9	8	5
3,000 - 3,999	17	22	26	15	11	8	7	7
4,000 - 4,999	14	12	9	20	16	14	10	8
5,000 - 5,999	11	7	8	9	19	19	15	11
6,000 - 6,999	11	8	10	11	12	14	20	14
7,000 - 7,999	8	4	7	8	8	9	11	16
8,000 - 8,999	6	2	4	6	7	7	8	11
9,000 - 9,999	4	1	3	4	4	6	7	8
10,000 - 10,999	2	a	1	2	3	4	4	6
11,000 - 11,999	1	a	1	1	2	3	3	4
12,000 - 12,999	1	-	a	a	1	2	2	3
13,000 - 13,999	a	-	a	a	a	1	1	2
14,000 - 14,999	a	-	a	a	a	a	1	1
15, & over	a	a	a	a	a	a	1	2
Mean income	\$5,098	\$3,750	\$4,388	\$5,045	\$5,616	\$6,131	\$6,750	\$7,372
Median income	\$4,650	\$3,280	\$3,730	\$4,600	\$5,340	\$5,740	\$6,430	\$7,190
Elderly families certified	56,087	41,702	10,116	2,046	1,067	582	274	300
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	a	a	a	1	a	a	-	1
\$1,000 - 1,999	4	4	2	5	5	2	1	3
2,000 - 2,999	31	37	14	12	10	7	10	13
3,000 - 3,999	30	33	22	20	14	11	10	12
4,000 - 4,999	15	15	18	20	16	17	14	15
5,000 - 5,999	8	5	16	15	16	17	13	11
6,000 - 6,999	5	3	12	11	12	13	14	9
7,000 - 7,999	3	1	9	9	11	10	12	12
8,000 - 8,999	1	a	4	4	7	9	8	6
9,000 - 9,999	1	a	2	2	3	4	11	6
10,000 - 10,999	a	a	1	1	2	5	1	5
11,000 - 11,999	a	a	a	1	1	1	1	3
12,000 - 12,999	a	a	a	a	1	1	3	2
13,000 - 13,999	a	a	a	-	a	1	1	1
14,000 - 14,999	a	a	a	-	a	a	1	1
15,000 & over	a	a	a	a	a	a	1	1
Mean income	\$3,890	\$3,482	\$4,929	\$4,963	\$5,483	\$6,113	\$6,431	\$6,023
Median income	\$3,490	\$3,240	\$4,630	\$4,660	\$5,250	\$5,740	\$6,210	\$5,530

^a Less than 0.5 percent.

Table 75

Section 8 Housing: Source of Income of All Families Certified for Continued Occupancy during the Six Months Ended June 30, 1979

	Total	Wages	Benefits	Welfare	Other	Benefits & welfare	Wages & benefits	Wages & welfare	Other
Number certified	127,731	23,787	28,124	33,528	8,912	785	3,793	337	28,465
Percent	100	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	a	1	2	-	a	-	1
\$1,000 - 1,999	7	2	5	17	8	2	1	4	2
2,000 - 2,999	21	4	33	25	19	6	6	14	21
3,000 - 3,999	23	7	30	28	23	9	10	20	26
4,000 - 4,999	15	9	15	16	18	12	13	12	17
5,000 - 5,999	10	14	8	8	12	14	14	10	11
6,000 - 6,999	9	22	5	3	8	15	15	9	7
7,000 - 7,999	6	15	3	1	5	13	13	10	6
8,000 - 8,999	4	11	1	1	3	10	10	6	4
9,000 - 9,999	2	7	1	a	2	9	8	6	2
10,000 - 10,999	1	4	a	a	1	6	5	3	2
11,000 - 11,999	1	2	a	a	a	3	3	4	1
12,000 - 12,999	a	1	a	a	a	1	1	1	a
13,000 - 13,999	a	1	a	a	a	a	1	1	a
14,000 - 14,999	a	a	a	a	-	a	a	a	a
15,000 & over	a	a	a	a	a	a	a	a	a
Mean income	\$4,567	\$6,694	\$3,740	\$3,393	\$4,308	\$6,677	\$6,646	\$5,751	\$4,723
Median income	\$3,930	\$6,620	\$3,380	\$3,230	\$3,950	\$6,530	\$6,410	\$5,080	\$4,040

^a Less than 0.4 percent.

Table 76

Section 8 Housing: Total Annual Income of Families Recertified for Continued Occupancy during the Six Months Ended June 30, 1979, by Minority Group Category

Income level	Total	White/non minority	Negro/ Black	American Indian	Spanish American	Oriental	Other minorities
All families recertified	127,731	82,875	30,661	672	10,717	1,100	1,706
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	a	a	a	1
\$1,000 - 1,999	5	3	8	3	3	2	2
2,000 - 2,999	16	18	16	12	10	13	7
3,000 - 3,999	23	27	18	21	17	18	18
4,000 - 4,999	16	18	13	20	15	10	17
5,000 - 5,999	10	10	10	15	14	10	10
6,000 - 6,999	9	8	10	9	13	9	11
7,000 - 7,999	7	6	7	9	8	7	7
8,000 - 8,999	5	4	6	2	7	7	5
9,000 - 9,999	3	2	5	1	5	7	6
10,000 - 10,999	2	1	3	3	4	4	5
11,000 - 11,999	1	1	2	2	3	5	4
12,000 - 12,999	1	a	1	1	1	2	2
13,000 - 13,999	a	a	1	-	1	2	2
14,000 - 14,999	a	a	a	1	a	1	1
15,000 & over	a	a	a	a	a	2	2
Mean income	\$4,995	\$4,774	\$5,217	\$5,132	\$5,844	\$6,316	\$6,410
Median income	\$4,330	\$4,060	\$4,560	\$4,660	\$5,380	\$5,630	\$5,530
Non-elderly families recertified	32,078	11,979	14,948	190	3,465	754	742
Percent	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	a	a	a	1
\$1,000 - 1,999	7	5	9	3	3	2	2
2,000 - 2,999	10	10	12	9	6	5	4
3,000 - 3,999	16	19	15	20	14	9	15
4,000 - 4,999	14	16	13	19	15	8	14
5,000 - 5,999	11	11	10	17	15	10	10
6,000 - 6,999	11	11	11	9	14	11	11
7,000 - 7,999	9	9	8	9	9	11	8
8,000 - 8,999	7	7	7	3	8	10	7
9,000 - 9,999	5	5	5	2	5	10	7
10,000 - 10,999	3	3	3	4	4	6	6
11,000 - 11,999	2	2	2	3	3	7	5
12,000 - 12,999	1	1	1	1	1	3	3
13,000 - 13,999	1	1	1	-	1	2	2
14,000 - 14,999	a	a	a	1	1	2	2
15,000 & over	1	a	a	a	1	2	3
Mean income	\$5,685	\$5,560	\$5,509	\$5,443	\$6,191	\$7,584	\$7,002
Median income	\$5,170	\$4,970	\$4,980	\$4,940	\$5,800	\$7,390	\$6,280
Elderly families recertified	25,699	20,586	3,538	54	792	478	251
Percent	100	100	100	100	100	100	100
Under - \$1,000	a	a	1	-	a	a	-
\$1,000 - 1,999	3	2	4	6	3	2	3
2,000 - 2,999	24	23	32	22	23	26	15
3,000 - 3,999	31	31	28	26	31	33	27
4,000 - 4,999	18	19	14	22	18	12	24
5,000 - 5,999	10	10	8	9	8	10	8
6,000 - 6,999	6	7	5	6	6	6	11
7,000 - 7,999	4	4	4	7	5	3	5
8,000 - 8,999	2	2	2	2	2	2	2
9,000 - 9,999	1	1	1	-	1	2	2
10,000 - 10,999	a	a	1	-	2	1	1
11,000 - 11,999	a	a	a	-	1	1	a
12,000 - 12,999	a	a	a	-	a	-	-
13,000 - 13,999	a	a	a	-	a	1	-
14,000 - 14,999	a	a	a	-	a	-	-
15,000 & over	a	a	a	-	-	a	a
Mean income	\$4,135	\$4,143	\$3,984	\$4,036	\$4,326	\$4,315	\$4,658
Median income	\$3,730	\$3,770	\$3,480	\$3,850	\$3,780	\$3,640	\$5,200

^a Less than 0.5 percent.

Table 77

Section 8 Housing: Total Annual Income of Families Recertified for Continued Occupancy during the Six Months Ended June 30, 1979, by Number of Persons in Family

Income level	Total	Number of persons						
		One	Two	Three	Four	Five	Six	Seven or more
All families recertified	57,777	22,031	13,862	10,052	6,373	3,137	1,461	861
* Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	1	1	1	a	a	a	-
\$1,000 - 1,999	5	3	7	7	5	3	1	1
2,000 - 2,999	16	28	13	9	7	6	5	4
3,000 - 3,999	23	34	24	14	10	8	6	6
4,000 - 4,999	16	18	12	22	13	11	8	7
5,000 - 5,999	10	8	11	9	18	16	12	9
6,000 - 6,999	9	5	11	11	12	15	17	11
7,000 - 7,999	7	2	9	9	10	10	12	14
8,000 - 8,999	5	1	6	7	8	9	10	13
9,000 - 9,999	3	a	3	6	6	7	9	9
10,000 - 10,999	2	a	2	3	4	6	6	6
11,000 - 11,999	1	a	1	2	2	4	5	7
12,000 - 12,999	1	a	a	1	2	3	3	3
13,000 - 13,999	a	a	a	a	1	2	2	3
14,000 - 14,999	a	a	a	a	1	1	1	3
15,000 & over	a	a	a	a	a	1	3	4
Mean income	\$4,995	\$3,796	\$5,014	\$5,561	\$6,262	\$6,910	\$7,567	\$8,074
Median income	\$4,330	\$3,540	\$4,470	\$4,880	\$5,810	\$6,470	\$7,130	\$7,770
Non-elderly families recertified	32,078	1,905	9,732	9,344	6,016	2,955	1,357	769
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	1	2	1	1	a	a	a	-
\$1,000 - 1,999	7	10	9	8	5	3	1	1
2,000 - 2,999	10	24	14	9	7	6	4	4
3,000 - 3,999	16	21	27	13	10	7	6	6
4,000 - 4,999	14	10	10	22	13	10	8	7
5,000 - 5,999	11	9	8	8	19	16	11	8
6,000 - 6,999	11	9	10	11	12	15	17	12
7,000 - 7,999	9	6	8	8	10	10	12	14
8,000 - 8,999	7	4	6	7	8	9	10	13
9,000 - 9,999	5	3	4	6	6	7	9	9
10,000 - 10,999	3	1	2	3	4	6	7	6
11,000 - 11,999	2	a	a	2	3	4	5	7
12,000 - 12,999	1	-	a	1	2	3	3	3
13,000 - 13,999	1	a	a	a	1	2	2	3
14,000 - 14,999	a	-	a	a	1	1	1	3
15,000 & over	1	a	a	a	a	1	3	4
Mean income	\$5,685	\$4,266	\$4,864	\$5,569	\$6,278	\$6,924	\$7,609	\$8,184
Median income	\$5,170	\$3,640	\$3,980	\$4,870	\$5,820	\$6,480	\$7,170	\$7,850
Elderly families recertified	25,699	20,126	4,130	708	357	182	104	92
Percent	100	100	100	100	100	100	100	100
Under - \$1,000	a	a	a	1	a	-	-	-
\$1,000 - 1,999	3	3	2	2	1	1	-	1
2,000 - 2,999	24	28	10	11	9	5	6	8
3,000 - 3,999	31	35	18	16	15	9	8	14
4,000 - 4,999	18	19	15	19	15	14	12	9
5,000 - 5,999	10	8	18	14	14	18	15	12
6,000 - 6,999	6	4	16	10	12	10	14	11
7,000 - 7,999	4	2	12	12	12	12	12	7
8,000 - 8,999	2	1	5	6	10	11	13	10
9,000 - 9,999	1	a	3	4	5	8	7	7
10,000 - 10,999	a	a	1	1	3	4	3	8
11,000 - 11,999	a	a	a	1	1	4	1	5
12,000 - 12,999	a	a	a	a	-	2	2	4
13,000 - 13,999	a	a	a	1	2	1	2	2
14,000 - 14,999	a	a	-	a	-	-	1	1
15,000 & over	a	a	a	a	-	1	3	2
Mean income	\$4,135	\$3,751	\$5,367	\$5,447	\$5,990	\$6,673	\$7,018	\$7,147
Median income	\$3,730	\$3,530	\$5,270	\$5,060	\$5,720	\$6,270	\$6,600	\$6,600

a
Less than 0.5 percent.

Table 78

Section 8 Housing: Source of Income of All Families Recertified for Continued Occupancy during the Six Months Ended June 30, 1979

	Total	Wages	Benefits	Welfare	Other	Benefits & welfare	Wages & benefits	Wages & welfare	Other
Number recertified	57,777	12,881	14,005	13,291	6,917	740	1,106	94	8,743
Percent	100	100	100	100	100	100	100	100	100
Under - \$1,000	1	a	a	1	a	a	a	-	a
\$1,000 - 1,999	5	1	4	13	2	1	1	-	2
2,000 - 2,999	16	3	27	20	12	3	4	11	20
3,000 - 3,999	23	6	32	29	22	8	8	17	28
4,000 - 4,999	16	7	17	19	24	9	11	18	16
5,000 - 5,999	10	11	9	10	15	13	12	5	10
6,000 - 6,999	9	19	5	4	11	15	12	12	7
7,000 - 7,999	7	15	3	2	6	17	14	11	6
8,000 - 8,999	5	12	1	1	3	12	12	9	4
9,000 - 9,999	3	10	1	1	2	9	9	6	3
10,000 - 10,999	2	6	a	a	1	5	7	2	1
11,000 - 11,999	1	4	a	a	1	3	4	3	1
12,000 - 12,999	1	2	a	a	a	1	3	1	a
13,000 - 13,999	a	1	a	a	a	2	1	4	a
14,000 - 14,999	a	1	a	a	a	a	1	1	a
15,000 & over	a	1	a	a	a	1	1	-	a
Mean income	\$4,995	\$7,298	\$3,925	\$3,779	\$4,868	\$7,122	\$7,285	\$6,340	\$4,782
Median income	\$4,330	\$7,130	\$3,580	\$3,550	\$4,550	\$7,030	\$7,160	\$5,800	\$3,980

^a Less than 0.5 percent.

Liquidating Programs

The Revolving Fund was established by law in 1955 to concentrate the authority and responsibility for the orderly liquidation of certain assets acquired under a number of Housing and Urban Development programs. It currently consists of 14 programs with assets of \$1.4 billion. The Assistant Secretary for Housing—Federal Housing Commissioner is responsible for the management of the Fund. Principally, among the Housing programs are the Public Facility Loans Program with assets of \$453 million in about 1,508 bond issues and the advances for Public Works Planning Program with \$37 million in about 1,854 direct loans. Collections under the PFL Program last year amounted to \$15.5 million and under the PWP Program \$2.5 million in planning advances was repaid.

Table 79

Low-Income Public Housing Program Fund: Total Contributions Disbursements to Local Housing Authorities, by State, Cumulative as of September 30, 1979, and Type of Contributions, Fiscal Year 1979

(in thousands)

State	Cumulative annual contributions as of Sept. 30, 1979	Fiscal Year 1979									
		Total	Conventional housing						Leased housing		
			Total conventional housing	Debt Service		Special subsidies	Sec. 8	Sec. 23	Total leased housing	Basic regular contributions	Special subsidies
				Regular contributions	Excess interest						
Total	\$17,606,736	\$3,189,918	\$3,042,917	\$1,015,015	-	\$653,584	\$1,371,411	\$2,907	\$147,001	\$115,071	\$31,930
Alabama	440,179	63,600	61,151	27,365	-	10,889	22,849	48	2,449	1,917	532
Alaska	48,293	12,622	12,171	5,951	-	2,004	4,207	9	451	353	98
Arizona	126,199	25,381	24,351	10,143	-	4,579	9,609	20	1,030	806	224
Arkansas	154,442	27,787	26,723	12,045	-	4,731	9,926	21	1,064	833	231
California	1,251,853	287,990	270,717	32,401	-	76,809	161,165	342	17,273	13,521	3,752
Colorado	105,097	27,545	26,463	11,537	-	4,810	10,095	21	1,082	847	235
Connecticut	298,789	49,435	47,139	15,459	-	10,211	21,424	45	2,296	1,797	499
Delaware	51,208	10,181	9,724	3,417	-	2,033	4,265	9	457	358	99
District of Columbia	230,622	29,952	28,594	9,856	-	6,039	12,672	27	1,358	1,063	295
Florida	499,211	103,484	98,465	29,225	-	22,316	46,825	99	5,019	3,929	1,090
Georgia	617,611	93,354	89,408	34,961	-	17,548	36,821	78	3,946	3,089	857
Guam	10,643	4,091	3,848	495	-	1,081	2,267	5	243	190	53
Hawaii	85,712	16,326	15,516	4,350	-	3,599	7,551	16	810	634	176
Idaho	17,678	6,255	5,898	971	-	1,588	3,332	7	357	279	78
Illinois	1,218,863	184,460	176,066	60,255	-	37,326	78,319	166	8,394	6,571	1,823
Indiana	264,154	70,715	66,960	15,165	-	16,694	35,027	74	3,755	2,939	816
Iowa	59,055	18,250	17,186	2,512	-	4,729	9,924	21	1,064	833	231
Kansas	93,514	21,180	20,345	8,824	-	3,713	7,791	17	835	654	181
Kentucky	278,351	47,263	45,408	19,814	-	8,249	17,307	38	1,855	1,452	403
Louisiana	378,613	54,287	52,111	22,100	-	9,673	20,295	43	2,176	1,703	473
Maine	67,274	17,592	16,690	4,253	-	4,008	8,411	18	902	706	196
Maryland	339,223	70,191	67,134	24,949	-	13,597	28,528	60	3,057	2,393	664
Massachusetts	755,883	131,136	124,395	31,580	-	29,914	62,767	134	6,741	5,280	1,461
Michigan	380,483	69,526	66,284	21,560	-	14,414	30,246	64	3,242	2,538	704
Minnesota	334,541	71,639	68,076	18,912	-	15,845	33,249	70	3,563	2,789	774
Mississippi	144,696	25,468	24,345	8,855	-	4,992	10,476	22	1,123	879	244
Missouri	364,252	64,892	62,272	26,127	-	11,649	24,444	52	2,620	2,051	569
Montana	33,962	11,134	10,817	6,443	-	1,410	2,958	6	317	248	69
Nebraska	102,285	16,354	15,670	6,238	-	3,040	6,378	14	684	535	149
Nevada	61,139	11,236	10,762	4,231	-	2,105	4,417	9	474	371	103

Table 79

Low-Income Public Housing Program Fund: Total Contributions Disbursements to Local Housing Authorities, by State, Cumulative as of September 30, 1979, and Type of Contributions, Fiscal Year 1979 (continued)

(in thousands)

State	Cumulative annual contributions as of Sept. 30, 1979	Fiscal Year 1979									
		Total	Conventional housing						Leased housing		
			Total conventional housing	Debt Service		Special subsidies	Sec. 8	Sec. 23	Total leased housing	Basic regular contributions	Special subsidies
				Regular contributions	Excess interest						
New Hampshire	\$ 65,201	\$ 10,504	\$ 10,053	\$ 3,825	-	\$ 2,007	\$ 4,212	\$ 9	\$ 451	\$ 353	\$ 98
New Jersey	885,245	145,264	138,376	43,350	-	30,626	64,264	136	6,888	5,392	1,496
New Mexico	75,956	15,755	15,124	6,425	-	2,804	5,883	12	631	494	137
New York	2,334,169	411,417	392,782	135,680	-	82,863	173,870	369	18,635	14,587	4,048
North Carolina	428,073	76,066	73,066	31,783	-	13,306	27,918	59	3,000	2,350	650
North Dakota	48,725	13,037	12,463	4,545	-	2,552	5,355	11	574	449	125
Ohio	716,732	140,348	133,658	41,357	-	29,748	62,421	132	6,690	5,237	1,453
Oklahoma	203,656	46,553	44,938	22,666	-	7,178	15,062	32	1,615	1,264	351
Oregon	132,923	25,120	23,692	3,997	-	6,348	13,319	28	1,428	1,118	310
Pennsylvania	1,087,084	181,835	173,752	62,243	-	35,939	75,410	160	8,083	6,327	1,756
Rhode Island	144,855	23,851	22,856	9,118	-	4,428	9,290	20	995	779	216
South Carolina	121,764	22,310	21,411	8,996	-	4,001	8,396	18	899	704	195
South Dakota	51,866	15,220	14,719	7,675	-	2,271	4,763	10	501	390	111
Tennessee	437,461	66,757	63,962	25,409	-	12,425	26,073	55	2,795	2,188	607
Texas	727,611	128,492	122,468	39,366	-	26,783	56,200	119	6,024	4,715	1,309
Utah	17,935	6,339	6,020	1,613	-	1,420	2,981	6	319	250	69
Vermont	33,685	6,634	6,277	1,354	-	1,586	3,330	7	357	279	78
Virginia	278,103	32,270	31,178	16,113	-	4,855	10,188	22	1,092	855	237
Washington	186,443	27,436	26,342	11,248	-	4,863	10,209	22	1,094	856	238
West Virginia	86,615	18,220	17,425	6,471	-	3,530	7,408	16	795	622	173
Wisconsin	198,567	55,240	52,225	10,629	-	13,406	28,130	60	3,015	2,360	655
Wyoming	7,653	2,711	2,595	983	-	520	1,090	2	116	91	25
Puerto Rico	465,302	63,591	61,616	34,364	-	8,783	18,430	39	1,975	1,546	429
Virgin Islands	57,287	11,622	11,230	5,811	-	1,747	3,664	8	392	307	85

Table 80

Low-Income Public Housing Program Fund: Statement of Maximum Development Costs, Loans, and Annual Contributions Commitments, as of September 30, 1979

MAXIMUM PRELIMINARY PLANNING AND DEVELOPMENT COSTS

Non-permanently financed projects:

Preliminary planning stage	\$ 51,755,885	
"Turnkey" and other acquisitions	821,668,860	
Conventional projects	582,772,511	
Mutual help project - all stages	805,377,863	
Receiving annual contributions	1,564,532,625	
Undeveloped (canceled projects)	857,100	
Leased - Homeownership	337,500	
Sub-total - Non-permanently financed projects		\$ 3,827,252,344
Permanently financed projects		<u>17,291,998,468</u>

Total maximum preliminary planning and development cost

\$21,119,250.812

GROSS LOAN COMMITMENT

Non-permanently financed projects:

Preliminary planning stage	\$ 51,755,885	
"Turnkey" and other acquisitions	821,668,860	
Conventional projects	582,722,511	
Mutual help projects - all stages	805,377,863	
Receiving annual contributions	1,564,532,625	
Undeveloped (canceled projects)	857,100	
Leased - Homeownership	337,500	
Less:		\$3,827,252,344
Note liquidations applied as a reduction of loan commitment		171,984,184
Development cost financed from advanced amortization fund		<u>9,173</u>
Add:		\$3,655,258,987
Notes issued in excess of actual or budgeted development cost		<u>3,218,186</u>
Total gross loan commitment for non-permanently financed projects		\$ 3,658,477,173

Table 80

Low-Income Public Housing Program Fund: Statement of Maximum Development Costs, Loans, and Annual Contributions Commitments, as of September 30, 1979 (continued)

Permanently financed projects:			
Maximum development cost (budgeted or actual)			\$17,291,998,468
Less:			
Bonds and notes sold to private investors:			
New housing authority bonds	\$10,460,099,000		
Series "A" bonds	161,185,258		
New York City bonds	151,662,144		
Series "A" notes	22,993,000		
Mortgage and installment notes	774,782		
Total bonds and notes sold to private investors		\$10,796,714,184	
Less:			
Note liquidation applied as a reduction of loan commitment	\$ 1,181,513,606		
Development cost financed from advance amortization fund	5,631,046		
Capital donations (Projects developed under PL-412)	6,112,333		
Sub-total		1,193,256,985	11,989,971,169
			\$ 5,302,027,299
Add:			
Bonds issued in excess of actual or budgeted development cost		\$ 27,804,573	
Notes issued in excess of actual or budgeted development cost		17,002,952	
Sub-total			44,807,525
Total gross loan commitment for permanently financed projects			5,346,834,824
Other:			
Administrative loans authorized	\$ 10,040,585		
Less: Repayments	5,480,824		\$ 4,559,761
Off-site facility loans	\$ 197,230,992		
Less: Repayments	7,883,487		189,347,505
Sub-total			193,907,266
Total HUD gross loan commitment			\$9,199,219,263

Table 80

Low-Income Public Housing Program Fund: Statement of Maximum Development Costs, Loans, and Annual Contributions Commitments, as of September 30, 1979 (continued)

HUD LOAN COMMITMENT FINANCED:			
Loans by HUD:			
Preliminary notes	\$ 12,291,584		
Advance notes	26,848,349		
Leased homeownership	-		
Permanent notes	11,458,362		
Deferred development notes	782,600		
Administrative	3,780,715		
Off-site facility notes and other notes	<u>473,934</u>		
Total loans financed by HUD		\$ 55,635,544	
Loans by private investors guaranteed by HUD:			
Project notes:			
Non-permanently financed projects	\$ 2,113,477,005		
Permanently financed projects	4,495,384,167		
Mutual help projects	584,279,925		
Administrative	-		
Off-site facility	-		
Unsubsidized improvements	<u>30,867,084</u>		
Total loans financed by private investors		<u>7,224,008,181</u>	
Total loans outstanding			\$ <u>7,279,643,725</u>
UNFINANCED BALANCE OF COMMITMENT			\$ <u>1,919,575,538</u>
HUD ANNUAL CONTRIBUTIONS COMMITMENT:^a			
Non-permanently financed projects:			
"Turnkey" and other acquisitions	\$ 58,452,599		
Conventional projects	39,886,530		
Mutual help projects	55,826,764		
Receiving annual contributions	<u>108,008,324</u>		
Total non-permanently financed projects		\$ 262,174,217	
Permanently financed projects:			
Fixed annual contributions	\$ 971,442,298		
Additional annual contributions available	<u>51,630,126</u>		
Total permanently financed projects		1,023,072,424	
Leased:			
Section 10(c)	\$ 181,993,398		
Section 23	<u>574,370</u>		
Total leased		182,567,768	
Housing assistance:			
Section 23	\$ 2,341,329		
Section 8	<u>2,684,165,699</u>		
Total Housing Assistance		<u>2,686,507,028</u>	
Total HUD annual contribution commitment			\$ <u>4,154,321,437</u>

^a A commitment is not established for annual contributions for special subsidy families as the payment of such contributions remains at the discretion of the Department of HUD, dependent on the availability of funds.

Table 81

Low-Income Public Housing Program Fund: Maximum Development Costs of Locally Owned Low-Income Projects, HUD Loan Commitment, and Outstanding Local Housing Authority Development Loans, by State, as of September 30, 1979

State	Maximum development cost	HUD loan commitment	Outstanding local housing authority development loans			
			Total outstanding	Loans from HUD	Temporary loans from private investors	Permanent loans from private investors
Total Locally Owned Projects	\$21,119,250,812	\$9,199,219,263	\$15,375,315,725	\$55,635,544	\$7,224,008,181	\$8,095,672,000
Alabama	542,066,744	156,623,585	408,900,545	1,535,450	156,664,095	250,701,000
Alaska	180,378,194	159,348,543	142,456,303	2,286,177	133,230,126	6,940,000
Arizona	261,444,427	218,922,767	183,643,493	1,356,876	162,170,617	20,116,000
Arkansas	230,966,724	64,297,009	176,423,713	581,334	47,157,379	128,685,000
California	657,910,811	292,841,777	449,377,221	2,571,213	242,708,008	204,098,000
Colorado	159,087,320	92,940,156	112,469,436	348,426	81,196,010	30,925,000
Connecticut	314,399,405	145,018,246	204,967,280	545,780	116,218,500	88,203,000
Delaware	61,552,079	32,179,190	49,623,160	1,237,433	28,732,727	19,653,000
District of Columbia	222,792,990	81,360,381	144,070,392	931,599	51,701,793	91,437,000
Florida	605,094,224	257,504,789	445,689,316	785,676	219,497,640	225,406,000
Georgia	726,731,023	243,919,513	510,996,359	1,651,354	208,231,005	301,114,000
Hawaii	94,232,952	34,045,076	61,202,723	-	21,122,723	40,080,000
Idaho	24,957,817	17,945,195	17,232,582	254,472	13,478,110	3,500,000
Illinois	1,257,407,333	372,905,382	943,154,116	2,496,788	325,336,328	615,321,000
Indiana	296,685,848	128,277,207	211,520,073	1,325,873	94,811,200	115,383,000
Iowa	50,118,977	27,397,010	41,536,006	196,208	25,884,798	15,455,000
Kansas	165,910,882	78,110,287	137,279,319	181,026	64,971,293	72,127,000
Kentucky	386,606,729	134,058,128	256,942,289	519,525	88,663,764	167,759,000
Louisiana	474,624,639	150,843,074	316,983,414	706,430	109,167,984	207,109,000
Maine	86,122,059	55,790,159	74,437,571	249,437	52,233,134	21,955,000
Maryland	441,981,102	236,930,977	344,457,239	1,884,072	224,283,167	118,290,000
Massachusetts	636,188,867	292,450,781	422,045,399	1,070,477	231,926,922	189,048,000
Michigan	478,607,510	260,744,257	348,280,278	2,234,551	215,748,727	130,297,000
Minnesota	409,432,461	151,991,789	329,348,806	565,627	125,289,179	203,494,000
Mississippi	183,599,436	104,980,927	121,842,736	492,727	83,901,009	37,449,000
Missouri	448,729,379	164,017,182	333,494,959	244,795	147,311,164	185,939,000
Montana	136,271,670	118,298,658	117,942,761	299,020	99,833,741	17,810,000
Nebraska	140,868,867	62,354,506	104,660,016	707,689	49,807,327	54,145,000
Nevada	88,663,311	52,383,748	68,222,724	771,161	45,185,563	22,266,000
New Hampshire	81,763,040	43,901,717	58,779,066	83,450	39,297,616	19,398,000
New Jersey	862,336,231	306,090,937	584,143,748	679,965	260,935,783	322,528,000
New Mexico	268,218,740	222,434,223	181,199,468	4,018,168	156,341,300	20,840,000
New York	2,720,329,377	1,117,366,431	2,100,158,159	3,418,202	686,029,957	1,410,710,000
North Carolina	655,881,717	271,629,365	478,427,868	1,208,551	201,589,317	275,630,000
North Dakota	78,669,351	50,027,379	61,126,486	384,921	40,766,565	19,975,000
Ohio	834,080,014	346,674,969	664,554,611	440,416	283,712,195	380,402,000
Oklahoma	483,802,835	323,548,856	374,176,852	3,570,707	240,261,145	130,345,000
Oregon	92,063,246	45,697,546	73,267,324	122,799	40,421,525	32,723,000
Pennsylvania	1,282,450,536	514,185,031	890,452,530	4,106,192	408,780,338	477,566,000
Rhode Island	172,076,470	69,841,475	120,703,218	520,475	58,362,743	61,820,000
South Carolina	194,978,689	99,085,632	139,370,535	1,332,639	80,050,896	57,987,000
South Dakota	182,870,941	153,533,704	149,708,244	1,514,617	138,003,627	10,190,000
Tennessee	554,798,559	165,414,570	337,729,742	537,907	94,733,835	242,458,000
Texas	910,039,014	353,349,637	620,145,091	512,493	284,353,598	335,279,000
Utah	34,018,707	31,976,613	28,816,154	565,822	28,250,332	-
Vermont	33,669,926	26,947,187	25,289,373	180,373	21,724,000	3,385,000
Virginia	372,646,323	182,785,401	256,607,221	1,278,769	149,170,452	106,158,000
Washington	291,564,093	153,368,759	225,128,258	1,046,965	118,249,293	105,832,000
West Virginia	118,247,869	54,956,951	77,577,891	980,247	44,987,644	31,610,000
Wisconsin	231,344,601	98,011,196	193,617,328	784,798	91,857,530	100,975,000
Wyoming	16,275,195	14,348,525	13,264,971	8,055	13,256,916	-
Guam	23,254,755	17,550,798	8,964,133	53,133	3,876,000	5,035,000
Puerto Rico	737,391,461	287,885,345	544,333,836	111,144	220,224,692	323,998,000
Virgin Islands	123,045,342	60,126,717	88,573,389	143,540	52,306,849	36,123,000

Table 82**Outstanding Obligations of Local Housing Authorities
Under U.S. Housing Act of 1937, as amended**

	September 30, 1979	September 30, 1978
Held by private investors:		
Bonds	\$ 8,095,672,000	\$ 8,276,666,000
Project notes	<u>7,191,844,000</u>	<u>6,402,117,000</u>
	<u>15,287,516,000</u>	<u>14,678,783,000</u>
Held by HUD:		
Long term notes	16,248,981	16,249,926
Short term notes	<u>39,139,933</u>	<u>30,300,555</u>
	<u>55,388,914</u>	<u>46,550,481</u>
Total	<u><u>15,342,904,914</u></u>	<u><u>14,725,333,481</u></u>
 Outstanding project notes September 30, 1979		
Projects receiving annual contributions		\$6,169,403,800
New projects not receiving annual contributions		<u>991,573,116</u>
Total		<u>7,160,976,916</u>
Unsubsidized improvements		<u>30,867,084</u>
Grand total		<u><u>7,191,844,000</u></u>

Table 83**Outstanding Loans of HUD to Local Authorities**

	September 30, 1979	September 30, 1978
Long term obligations:		
Permanent notes	\$11,458,362	\$12,728,982
Administrative notes	3,780,715	1,949,535
Off-site unsubsidized improvement and other notes	473,934	1,033,358
Annual contributions repayment note	140,293	140,293
Mortgage notes	137,594	137,594
Purchase money mortgage notes	<u>258,083</u>	<u>260,164</u>
Subtotal	<u>16,248,981</u>	<u>16,249,926</u>
Short term Obligations:		
Preliminary notes	12,291,584	8,406,287
Advance notes	<u>26,848,349</u>	<u>21,894,268</u>
Subtotal	<u>39,139,933</u>	<u>30,300,555</u>
Grand total	<u><u>55,388,914</u></u>	<u><u>46,550,481</u></u>

Table 84

Housing Bonds Held by Private Investors, 1949-1979

	Series A bonds	New housing authority bonds	Total
Outstanding June 30, 1949	\$139,834,500		
Sales: 1950 - 51			
1952		\$461,805,000	
1953		420,449,000	
1954		484,645,000	
1955		365,975,000	
1956		442,305,000	
1957		64,750,000	
1958		137,005,000	
1959		253,530,000	
1960		337,210,000	
1961		197,645,000	
1962		319,460,000	
1963		339,115,000	
1964		517,520,000	
1965		476,150,000	
1966		427,465,000	
1967		468,120,000	
1968		443,835,000	
1969		664,728,000	
1970		97,470,000	
1971		439,410,000	
1972		916,610,000	
1973		1,057,705,000	
1974		954,395,000	
1975		-	
1976		-	
1977		-	
1978		-	
1979		-	
	<u>139,834,500</u>	<u>10,287,302,000^a</u>	<u>\$10,427,136,500</u>
RETIREMENTS 1949 - 1979	<u>128,050,500</u>	<u>2,203,414,000</u>	<u>2,331,464,500</u>
OUTSTANDING Sept. 30, 1979	<u>11,784,000</u>	<u>8,083,888,000</u>	<u>8,095,672,000</u>

^a Includes bonds of \$269,740,470 for New York City-aided projects transferred to Federally assisted program.

Table 85

New Housing Authority Bond Sales, Fiscal Year Ended September 30, 1979

(Dollars in thousands)

	Number of issues	Total	Average interest cost, by maturity of issues (percent)
September 26, 1973	44	\$292,695	4.9980
December 19, 1973	23	172,705	5.0068
March 6, 1974	42	227,140	5.1077
June 26, 1974	30	233,845	5.9836

Table 86

Local Housing Authority Project Notes Sales, Fiscal Year Ended September 30, 1979

(Dollars in thousands)

	Number of issues	Total sold	Average maturity (months)	Average interest (percent)
October 17, 1978	79	\$ 583,070	8.5	4.80
November 14, 1978	96	663,408	9.0	5.53
December 12, 1978	92	677,207	9.1	5.52
January 9, 1979	95	910,137	9.3	5.57
February 6, 1979	78	873,612	8.0	5.37
March 13, 1979	81	907,800	8.9	5.50
April 10, 1979	88	799,998	9.6	5.57
May 8, 1979	76	496,040	8.4	5.42
June 5, 1979	105	796,395	8.5	4.83
July 10, 1979	95	825,159	8.3	4.77
August 7, 1979	124	1,119,843	8.7	5.25
September 5, 1979	92	725,808	9.5	5.89
Total and averages Fiscal Year 1979	1,101	9,378,477	8.81	5.34

Table 87Low-Income Public Housing: Annual Contribution Requirements for Low-Income Public Housing in Fiscal Year 1979^a

(Dollars in thousands)

Number of units eligible for annual contributions	1,178,000
Annual contribution requirements, net ^b	\$1,217,703
Operating subsidy requirements ^c	<u>726,228</u>
Total requirements (obligations)	<u><u>1,943,931</u></u>

^a Included in "Housing Payments" appropriation account.^b Includes debt service annual contributions for PHA-owned dwellings and basic annual contributions and adjustments for leased units.^c Operating subsidies for PHA-owned dwellings.

Table 88

**Combined Insurance Funds Income and Operating Expenses
Through September 30, 1979**

Fiscal Year	Income from fees, premiums and investments	Salaries and Expenses
1935 thru 1944	\$153,035,184	\$113,069,701
1945 thru 1954	729,735,510	233,058,139
1955 thru 1964	2,015,401,882	564,184,254
1965	310,071,425	88,501,606
1966	322,884,108	90,053,416
1967	320,653,161	91,262,867
1968	348,199,000	94,646,795
1969	379,245,454	104,918,862
1970	422,904,028	120,477,323
1971	500,390,914	138,636,307
1972	560,031,556	165,401,346
1973	567,533,161	182,350,893
1974	534,208,756	186,170,352
1975	542,519,793	197,879,497
1976 ^a	718,022,599	256,016,378
1977	616,051,400	225,780,938
1978	663,488,870	235,079,443
1979	731,800,283	245,396,979
Total	<u>10,436,177,084</u>	<u>3,332,885,096</u>

^a Includes the Transition Quarter.

Table 89

Expenditures for Salaries and Expenses, September 30, 1979

Title and Section	Amount	Percent
Mutual Mortgage Insurance Fund		
Title II:		
Section 203	\$116,972,462	47.67
General Insurance Fund		
All Sections	71,890,026	29.30
Cooperative Management Housing Insurance Fund		
Section 213	846,832	.34
Special Risk Insurance Fund		
All Sections	<u>55,687,659</u>	<u>22.69</u>
	<u>245,396,979</u>	<u>100.00</u>

Table 90
Insurance and Statutory Reserves at September 30, 1979

	Insurance Reserve (including statutory reserve)
Mutual Mortgage Insurance Fund	\$2,387,506,524
General Insurance Fund	-2,746,083,427
Cooperative Management Housing Insurance Fund	21,201,523
Special Risk Insurance Fund	<u>-2,348,191,370</u>
Total	<u><u>-2,685,566,750</u></u>

Table 91
Statement of Purchase Money Mortgages on Hand, for all FHA Funds
as of September 30, 1979

		Number Notes	Face Amount	Unpaid Balance
Homes				
Title I				
Section	2	1	\$ 6,200	\$ 3,384
Section	8	19	114,935	49,382
Title II				
Section	203	1,682	24,058,041	19,965,170
Section	213	15	141,240	74,762
Section	220	3	25,770	18,676
Section	221	255	3,098,621	2,844,801
Section	223(e)	64	889,350	861,717
Section	237	10	143,650	138,882
Section	222	28	332,749	231,563
Section	233	4	63,200	53,299
Section	234	8	166,100	145,773
Title VI				
Section	603	23	147,598	34,954
Title				
Section	809	5	71,000	50,322
Title IX				
Section	903	126	4,290,289	2,854,592
Section	235	247	4,451,600	4,288,817
Total homes		<u>2,490</u>	<u>38,000,343</u>	<u>31,616,094</u>
Multifamily				
Title II				
Section	207	84	\$114,427,266	108,587,122
Section	213 (GI-Fund)	23	24,986,962	23,484,071
Section	213 (CMHI-Fund)	2	4,733,600	4,715,387
Section	231	18	34,853,462	32,497,404
Section	232	15	12,750,420	11,602,662
Section	220	8	35,235,198	34,695,715
Section	221	97	92,726,320	89,235,754
Section	234	1	63,000	63,000
Section	223(e)	1	193,500	190,875
Title VI				
Section	608	107	44,082,578	31,571,717
Title VIII				
Section	803	8	3,936,200	3,260,749
Section	810	2	2,081,200	1,837,688
Title IX				
Section	908	6	2,738,500	1,877,433
Section	1,002	1	2,160,000	2,160,000
Section	236	17	11,505,100	11,333,050
Total multifamily		<u>390</u>	<u>386,473,306</u>	<u>357,112,627</u>
Total homes and multifamily		<u>2,880</u>	<u>424,473,649</u>	<u>388,728,721</u>

Table 92

Investment of All Insurance Funds as of September 30, 1979

Series	Type	Interest Rate (Percent)	Purchase Price	Par Value	Book Value (Amortized)
1975-85 May	Bonds	4 1/4	\$ 3,740,938	\$ 4,500,000	\$ 4,099,024
1981 August	Bonds	7	14,228,281	13,500,000	13,673,900
1982 February	Bonds	6 3/8	88,310,350	87,740,000	87,914,474
1984 August	Bonds	6 3/8	308,018,917	310,341,000	309,181,036
1986 November	Bonds	6 1/8	148,036,486	148,530,000	148,240,558
1988-93 August	Bonds	7 1/2	15,347,126	15,910,000	15,446,856
1994-99 May	Bonds	8 1/2	141,009,144	141,510,000	141,014,448
1994-99 May	M K Bonds	8 1/2	41,629,965	39,624,000	41,452,777
1995-2000 February	M K Bonds	7 7/8	310,371,371	313,520,000	310,567,357
1995-2000 August	M K Bonds	8 3/8	122,093,138	122,536,000	122,115,040
2002-2007 February	M K Bonds	7 5/8	363,733,600	365,000,000	363,760,880
2002-2007 November	M K Notes	7 7/8	19,956,843	19,796,000	19,953,351
2003-2008 November	M K Bonds	8 3/4	83,966,485	85,147,000	83,984,123
2004-2009 May	M K Bonds	9 1/8	65,927,347	64,915,000	65,938,031
2005 May	M K Bonds	8 1/4	180,853,486	175,342,000	180,639,779
2003-2008 August	M K Notes	8 3/8	7,999,734	8,150,000	8,001,048
1979 December	M K Notes	7 1/8	1,374,894	1,415,000	1,404,592
			<u>1,916,598,105</u>	<u>1,917,476,000</u>	<u>1,917,387,274</u>
Debentures of FHA Insurance Funds		2 1/2	1,650	1,650	1,650
Debentures of FHA Insurance Funds		2 5/8	1,505,050	1,505,050	1,505,050
Debentures of FHA Insurance Funds		2 3/4	5,300	5,300	5,300
Debentures of FHA Insurance Funds		2 7/8	1,447,950	1,447,950	1,447,950
Debentures of FHA Insurance Funds		3 1/8	5,039,500	5,039,500	5,039,500
Debentures of FHA Insurance Funds		3 1/4	207,050	207,050	207,050
Debentures of FHA Insurance Funds		3 3/8	11,025,900	11,025,900	11,025,900
Debentures of FHA Insurance Funds		3 1/2	13,410,550	13,410,550	13,410,550
Debentures of FHA Insurance Funds		3 3/4	5,690,600	5,690,600	5,690,600
Debentures of FHA Insurance Funds		3 7/8	1,031,250	1,031,250	1,031,250
Debentures of FHA Insurance Funds		4	4,469,150	4,469,150	4,469,150
Debentures of FHA Insurance Funds		4 1/8	4,256,200	4,256,200	4,256,200
			<u>48,090,150</u>	<u>48,090,150</u>	<u>48,090,150</u>
GNMA Participation Certificates					
1980 June	GNMA	5.40	4,652,000	5,000,000	4,964,896
1987 April	Part	5.10	12,989,160	15,000,000	13,807,795
1987 December	Cert.	6.40	13,917,600	14,000,000	13,951,129
1988 February	Cert.	6.05	41,227,180	43,000,000	41,898,630
1988 April	Cert.	6.45	12,000,000	12,000,000	12,000,000
1988 August	Cert.	6.20	48,558,000	50,000,000	49,076,982
			<u>133,343,940</u>	<u>139,000,000</u>	<u>135,699,432</u>
	Total		<u>2,098,032,195</u>	<u>2,104,566,150</u>	<u>2,101,176,856</u>

Table 93

**General Insurance Fund: Summary of Title I Transactions for the Period
June 30, 1934 to September 30, 1979**

Fiscal years	Net proceeds of notes insured	Insurance claims paid	Recoveries		Losses		Net notes in process of collection at September 30, 1979
			Cash on notes and sale of equipment	Real properties	On real properties and equipment	On defaulted notes ^a	
1939-1939	\$ 839,559,605	\$ 21,499,306	\$ 3,791,225	-	\$ 3,653,335	\$ 2,639,974	-
1940-1949	2,748,876,077	62,657,462	27,718,195	\$770,662	705,417	32,460,801	-
1950	662,405,207	18,888,090	4,224,678	-170	194	8,961,961	-
1951	699,905,186	15,379,217	5,943,969	94,106	5,374	7,333,705	-
1952	852,405,554	10,730,364	6,645,986	356,361	-6,886	7,962,274	-
1953	880,694,582	13,049,520	7,656,512	84,423	15,295	6,448,978	-
1954	1,272,424,935	19,461,206	7,180,340	26,750	-1,389	9,656,814	-
1955	757,809,935	20,570,283	7,418,127	16,615	6,289	9,708,367	-
1956	667,145,094	13,389,730	9,108,983	10,993	-5,446	2,582,631	-
1957	765,329,916	10,537,410	9,428,960	32,275	67,036	7,520,687	-
1958	865,102,646	9,506,917	8,317,281	11,348	3,105	2,282,385	-
1959	950,368,643	10,261,214	7,538,038	-146	-822	1,790,667	-
1960	1,014,441,973	10,789,776	6,935,029	559	-559	2,526,985	-
1961	898,097,683	15,637,229	5,951,973	944	1,965	12,451,307	-
1962	847,927,821	16,192,798	5,989,417	5,594	-286	10,899,477	-
1963	833,134,173	15,949,098	6,249,856	1,019	-1,019	13,362,166	-
1964	744,123,445	17,475,742	6,358,080	-1,943	1,943	11,194,986	-
1965	629,275,930	16,433,303	6,342,149	1,672	-1,673	9,644,440	-
1966	649,220,357	14,908,925	6,427,625	-583	583	9,602,527	-
1967	613,859,622	16,097,390	5,957,698	-4,092	4,092	11,764,605	-

Table 93

General Insurance Fund: Summary of Title I Transactions for the Period
June 30, 1934 to September 30, 1979 (continued)

Fiscal years	Net proceeds of notes insured	Insurance claims paid	Recoveries		Losses		Net notes in process of collection at September 30, 1979
			Cash on notes and sale of equipment	Real properties	On real properties and equipment	On defaulted notes ^a	
1968	632,393,610	14,755,958	6,179,371	84	-84	10,093,953	-
1969	679,014,337	12,249,068	6,177,814	71	-71	6,635,728	-
1970	668,646,975	13,717,853	5,761,955	101	-101	9,298,512	-
1971	570,405,334	14,463,036	5,723,023	67	-67	8,935,206	-
1972	771,866,612	14,010,573	6,032,226	44	-44	8,079,240	-
1973	859,666,716	14,723,825	6,789,069	6	-6	10,030,028	-
1974	763,633,067	17,918,027	3,257,918	1	-1	16,373,826	-
1975	723,263,469	25,074,808	4,530,532	4	-4	15,840,274	-
1976	935,018,920	20,944,826	4,892,912	1	-1	12,796,204	-
T.O. 76	315,189,300	8,391,531	1,396,864	1	-1	6,483,582	-
1977	1,306,884,960	25,668,449	5,069,522	-6,828	6,828	16,875,244	-
1978	1,539,248,437	30,223,041	6,820,246	-	-	17,813,582	-
1979	1,878,076,454	30,784,588	6,722,677	-	-	24,838,927	-
Total	29,835,416,575	592,340,563	224,538,250	1,399,939	4,452,999	344,890,043	17,059,335
Percent to claims paid		100.00	37.91	.24	.75	58.22	2.88

^a Includes reserve for losses on defaulted Title I notes in process of collection at September 30, 1978 in the amount of \$99,512,368.
Note: In addition to the above recoveries, \$31,538,980 interest and other income on outstanding balance of Title I notes through September 30, 1979.

Included in the losses is \$3,979,705 representing the cost (claim amount) of equipment repossessed by FHA and subsequently transferred to other Government Agencies for their use without the exchange of funds.

Table 94

General Insurance Fund: Insurance Reserves Under Title I, Established, Released, and Outstanding at September 30, 1979, as Provided Under Section 2 and 6, National Housing Act

Item	Gross Reserves Established	Reserves Released	Annual Reserve Adjustments	Claims Paid	Outstanding Contingent Liability
Insurance reserves:					
Section 2:					
20 percent, original act	\$ 66,331,509	\$ 50,769,729	-	\$ 15,561,780	-
10 percent, amendment April 3, 1936	17,257,563	10,647,672	-	6,609,891	-
10 percent, amendment February 3, 1938	27,302,148	18,041,547	-	9,260,601	-
10 percent, amendment June 3, 1939	86,068,194	65,650,691	-	20,417,503	-
10 percent, reserve of July 1, 1944	85,450,557	61,219,350	-	24,231,207	-
10 percent, reserve of July 1, 1947	163,058,938	116,783,499	-	46,275,439	-
10 percent, reserve of March 1, 1950	2,571,077,906	6,944,956	\$1,337,538,367	463,799,308	\$762,795,725
Estimated loan reports in process	-	-	-	-	-
Section 6:					
20 percent, amendment April 22, 1937	297,366	246,498	-	50,868	-
10 percent, amendment April 17, 1936	11,913	6,339	-	5,574	-
Total	<u>3,016,856,094</u>	<u>330,310,281</u>	<u>1,337,538,367</u>	<u>568,212,171</u>	<u>762,795,725</u>

Table 95

General Insurance Fund: Status of Title VIII Insurance Authorization as of September 30, 1979

	Section 803	Section 809	Section 810	
Insurance Authorization	-	-	-	\$2,300,000,000
Charges:				
Mortgages insured	\$1,918,263,402	\$277,745,850	\$29,876,594	
Commitments outstanding	-	-	-	-
Total charges	<u>1,918,263,402</u>	<u>277,745,850</u>	<u>29,876,594</u>	<u>2,225,885,846</u>
Unused authorization				<u>74,114,154</u>

Table 96

**Rent Supplement Program: Summary Status of Appropriations
as of September 30, 1979**

	Administrative Expenses	Supplements	Total
Current Fiscal Year			
Appropriation		\$ 271,000,000	\$ 271,000,000
Unobligated balance withdrawn		<u>-5,601,459</u>	<u>-5,601,459</u>
Expended appropriation		<u>265,398,541</u>	<u>265,398,541</u>
All Years			
Appropriation	\$3,800,000	1,719,000,000	1,722,800,000
Unobligated balance withdrawn	<u>-540,158</u>	<u>-105,233,933</u>	<u>-105,774,091</u>
Expended appropriations	<u>3,259,842</u>	<u>1,613,766,067</u>	<u>1,617,025,909</u>
Status of Rent Supplement Contract Authority as of September 30, 1979			
Total contract authority		\$ 324,300,000	
Reservations pending contracts		10,316,253	
Contract obligations		<u>313,148,756</u>	
Total obligated		<u>323,465,009</u>	
Unobligated contract authority		834,991	

Table 97

Rent Supplement Program: Statement of Expenses as of September 30, 1979

	Administrative Expense	Rent Supplement	Total
Current Fiscal Year Activity			
Applicable to FY 1979		\$ 265,398,541	\$ 265,398,541
Applicable to prior fiscal year		<u>2,787,603</u>	<u>2,787,603</u>
		<u>268,186,144</u>	<u>268,186,144</u>
<u>Cumulative</u>	<u>\$3,259,842</u>	<u>1,613,766,067</u>	<u>1,617,025,909</u>

Table 98**Community Disposal Operations Fund Analysis of Government Equity
as of September 30, 1979**

Net assets transferred from AEC		\$100,935,228
Funds returned to U.S. Treasury		<u>-84,200,000</u>
Balance		16,735,228
INCOME:		
Interest on U.S. Government securities	\$ 227,415	
Interest on mortgages notes	8,227,858	
Service fees and other income	<u>142,904</u>	
Total income	<u>8,598,177</u>	
EXPENSES:		
Salaries and expenses	6,058,975	
Loss on sale of real properties	<u>16,692,214</u>	
Total expenses	<u>22,751,189</u>	
Net operating expenses	<u>14,153,012</u>	
PROVISION FOR LOSS ON:		
Mortgage notes	<u>25,000</u>	
Net expenses		<u>14,178,012</u>
Government equity		<u>2,557,216</u>

Table 99**Appalachian Housing Funds Analysis of Liability
for Advances From Appalachian Regional Commission
as of September 30, 1979**

	Total	Grant and Administrative Expenses	Loan ^a
Income and other credits			
Advances from Appalachian Regional Commission	\$2,817,860	\$1,661,513 ^b	\$1,156,347
Interest on loans	<u>14,594</u>	-	<u>14,594</u>
Total income and other credits	2,832,454	1,661,513	1,170,941
Disbursements and other charges			
Loan repayments waived	423,648	-	423,648
Administrative expenses	148,460	148,460	-
Grants: Technical assistance to non-profit organizations	1,513,053	1,513,053	-
Grants to sponsors	<u>12,824</u>	-	<u>12,824</u>
Total disbursements and other charges	2,097,985	1,661,513	436,472
Net liability to Appalachian Regional Commission	<u>734,469</u>	-	<u>734,469^c</u>

^a Status of loan allotment:

Allotment	Approved Contracts and Agreements							Unobligated Allotment
	Reservations	Grants Disbursed	Interest Received On Loans	Loans Disbursed	Repayments Waived	Undisbursed	Total	
\$1,156,347	-	\$12,824	\$14,594	\$498,794	\$423,648	\$235,675	\$1,156,347	-

^b Includes \$1,513,053 for state and local technical assistance to non-profit organizations sponsoring Appalachian Housing and \$148,460 for administrative expenses.

^c Cash	\$235,675
Loans receivable	<u>498,794</u>
	<u>734,469</u>

Table 100

Homeownership and Rental Housing Assistance: Summary Status of Appropriations as of September 30, 1979

<u>Current Fiscal Year</u>	<u>Sec. 235</u>	<u>Sec. 236</u>	<u>Total</u>
<u>Appropriation</u>	\$104,000,000	\$647,000,000	\$751,000,000
Unobligated Balance Withdrawn	<u>-3,287,827</u>	<u>-6,047,204</u>	<u>-9,335,031</u>
Expended appropriation	<u>100,712,173</u>	<u>640,952,796</u>	<u>741,664,969</u>
 <u>All Years</u>			
<u>Appropriations</u>	\$1,748,500,000	\$3,502,715,000	\$5,251,215,000
Unobligated unavailable	-	-	-
Unobligated Balance Withdrawn	<u>-116,545,520</u>	<u>-35,248,773</u>	<u>-151,794,293</u>
Expended Appropriations	<u>1,631,954,480</u>	<u>3,467,466,227</u>	<u>5,099,420,707</u>

Table 101

Homeownership and Rental Housing Assistance: Status of Contract Authority as of September 30, 1979

	<u>235</u>	<u>236</u>	<u>Total</u>
Total contract authority	\$665,000,000	\$700,000,000	\$1,365,000,000
Reservations pending contracts	23,354,618	12,815,263	38,169,881
Contract obligations	<u>320,221,736</u>	<u>662,401,607</u>	<u>982,623,343</u>
Total obligated	<u>345,576,354</u>	<u>675,216,870</u>	<u>1,020,793,224</u>
Unobligated contract authority	<u>319,423,646</u>	<u>24,783,130</u>	<u>344,206,776</u>

Table 102

Homeownership and Rental Housing Assistance: Statement of Expense as of September 30, 1979

	<u>Assistance Payments Sec. 235</u>	<u>Interest Reduction Payments Sec. 236</u>	<u>Total</u>
<u>Current Fiscal Year Activity</u>			
Applicable to FY - 1979	\$100,712,173	\$640,952,796	\$741,664,969
Applicable to prior fiscal years	<u>-2,936,388</u>	<u>1,647,982</u>	<u>-1,288,406</u>
Total	<u>97,775,785</u>	<u>642,600,778</u>	<u>740,376,563</u>
Cumulative	<u>1,628,683,546</u>	<u>3,463,537,135</u>	<u>5,092,220,681</u>

Table 103**Nonprofit Sponsor Assistance, Analysis of Government Equity
as of September 30, 1979**

<u>Income and other credits</u>		
Appropriated capital		\$10,500,142
<u>Disbursements and other charges</u>		<u>2,096,858</u>
<u>Government Equity</u>		<u>8,403,284</u> ^a
^a Cash	\$5,929,103	
Loans receivable	<u>2,474,181</u>	
	<u>8,403,284</u>	

Table 104**Rental Housing Assistance Fund, Analysis of Government Equity
as of September 30, 1979**

<u>Income and other credits</u>		
Excess rental income		\$76,377,532
Interest earned on U.S. Government Securities		<u>6,903,737</u>
Total income and other credits		83,281,269
<u>Expenses and other charges</u>		3,891,922
Rental increase expense - Sec. 236 projects		-
National class action suit		59,872,667
Transferred to troubled project operating subsidy		<u>12,000,000</u>
Total expenses and other charges		<u>75,764,589</u>
<u>Government Equity</u>		<u>7,516,680</u>

Interstate Land Sales

Congress passed the Interstate Land Sales Full Disclosure Act as part of the Housing and Urban Development Act of 1968, to give the public a measure of protection against fraudulent and deceptive land sales operations. The Act is administered by the Office of Interstate Land Sales Registration (OILSR) in the U.S. Department of Housing and Urban Development.

Generally, developers offering lots (units) for sale or lease under a common promotional plan and using any means or instruments of interstate commerce including the mails, must register with HUD. Specific exemptions from registration are provided by the Act and by the implementing regulations. An Advisory Opinion may be requested as to whether an offering qualifies for an exemption or is subject to the jurisdiction of the Act.

If a subdivision must be registered, the developer will submit a Statement of Record to OILSR which contains specific information about the developer and the lots being offered for sale. This Statement of Record will be made effective by the Secretary when it meets all of the requirements given in the Interstate Land Sales Regulations. The Property Report, which is a digest of the information contained in the Statement of Record, must be given to all prospective lot purchasers.

Where the developer is required to register his subdivision and fails to do so before selling or leasing lots, the buyers have the right to revoke their sales contracts and to receive a refund of monies paid to the developer.

Furthermore, in those instances where the Statement of Record is inaccurate or where fraudulent sales practices have been used, lot purchasers may bring suit against the developer. Damages may include the amount of the purchase price of the lot plus reasonable improvement costs and court costs. In addition, any person who willfully makes any untrue statement of a material fact or omits to state any material fact, if convicted, may be fined not more than \$10,000 or imprisoned not more than five years, or both.

Table 1

Office of Interstate Land Sales, Analysis of Government Equity
as of September 30, 1979

<u>Income and other credits</u>	
Fees	\$5,371,668
<u>Disbursement and other charges</u>	
Administrative expenses	5,311,090
Retained earnings	<u>60,578</u>

Table 2

Interstate Land Sales Registration: Filings by State
as of December 31, 1979

State	Total	Exemptions	Registration
Total	17,234	7,469	9,765
Alabama	142	73	69
Alaska	96	74	22
Arizona	1,320	335	985
Arkansas	320	115	205
California.....	1,315	346	969
Colorado	789	173	616
Connecticut.....	11	3	8
Delaware.....	75	24	51
Florida	1,729	507	1,222
Georgia	342	190	152
Hawaii	110	28	82
Idaho.....	165	68	97
Illinois.....	160	67	93
Indiana.....	172	62	110
Iowa	51	21	30
Kansas	62	25	37
Kentucky	238	110	128
Louisiana.....	160	126	34
Maine.....	60	20	40
Maryland.....	172	85	87
Massachusetts.....	104	48	56
Michigan	383	234	149
Minnesota.....	77	31	46
Mississippi.....	162	50	112
Missouri.....	428	174	254
Montana	82	45	37
Nebraska	49	23	26
Nevada.....	161	63	98
New Hampshire.....	132	28	104
New Jersey.....	42	16	26
New Mexico.....	324	88	236
New York.....	76	41	35
North Carolina.....	779	383	396
North Dakota.....	3	3	0
Ohio	163	75	88
Oklahoma	248	130	118
Oregon	265	114	151
Pennsylvania.....	516	134	382
Rhode Island.....	1	1	0
South Carolina.....	261	109	152
South Dakota.....	9	6	3
Tennessee.....	254	104	150
Texas	2,136	1,074	1,062
Utah	176	48	128
Vermont.....	66	16	50
Virginia	736	456	280
Washington.....	1,487	1,260	227
West Virginia.....	77	30	47
Wisconsin.....	315	176	139
Wyoming.....	60	31	29
Foreign.....	173	26	147

Housing Counseling

The Department's housing counseling program is authorized by the Housing and Urban Development Act of 1968, as amended. The program assists low and moderate income homebuyers, homeowners, and renters by providing them with information, advice, and assistance on the various housing options available within their communities. In addition, the counseling program benefits the Department by reducing mortgage defaults, which can result in subsequent foreclosures and losses to the mortgage insurance funds.

HUD makes agreements with public and private non-profit organizations to provide counseling to families and individuals in the areas of financial management, property maintenance and repair, home management, and other related matters. In 1979, some \$6 million in housing counseling grants was awarded to over 300 HUD-approved agencies for comprehensive housing counseling.

Table 3

Comprehensive Housing Counseling Program Providing Related Counseling Services for Homebuyers, Homeowners, and Renters; HUD-Approved Agencies by Locality, as of December 31, 1979

Locality	Counseling agencies	Locality	Counseling agencies	Locality	Counseling agencies
Total	611	Colorado		Idaho	
Alabama		Boulder	1	Boise	1
Anniston	2	Colorado Springs	4	Lewiston	1
Auburn	1	Denver	6	Illinois	
Birmingham	3	Fort Collins	1	Batavia	1
Decatur	1	Grand Junction	1	Bolingbrook	1
Enterprise	1	Greeley	1	Chicago	3
Epes	1	Pueblo	2	Joliet	1
Florence	1	Trinidad	1	Peoria	1
Huntsville	1	Connecticut		Rockford	1
Mobile	2	Danielson	1	Romeoville	1
Montgomery	1	Groton	1	Springfield	2
Troy	1	Hartford	3	Sterling	1
Tuscaloosa	1	Jewett City	1	Waukegan	1
Alaska		New Haven	2	Indiana	
Juneau	1	Stamford	1	Anderson	1
Arizona		Delaware		Bloomington	1
Phoenix	3	Georgetown	1	East Chicago	1
Tucson	1	Middleton	1	Elkhart	1
Arkansas		Wilmington	3	Evansville	1
Batesville	1	District of Columbia		Fort Wayne	1
Forrest City	1	Washington	11	Gary	1
Hot Springs	1	Florida		Indianapolis	1
Jonesboro	1	Bradenton	1	Mitchell	1
Little Rock	1	Clearwater	1	Muncie	1
Lonoke	1	Jacksonville	1	Portland	1
Magnolia	1	Miami	2	South Bend	2
Pine Bluff	1	Orlando	1	Tell City	1
Pocahontas	1	Pensacola	1	Terre Haute	1
Russellville	1	Sanford	1	Vincennes	1
Van Buren	1	Tallahassee	1	Iowa	
California		Tampa	2	Cedar Rapids	1
Concord	1	West Palm Beach	1	Des Moines	1
Fresno	2	Winter Haven	1	Sioux City	1
Fullerton	1	Georgia		Kansas	
Hayward	1	Albany	1	Horton	1
Lompoc	1	Athens	1	Kansas City	2
Los Angeles	5	Atlanta	3	Ottawa	1
Modesto	1	Augusta	1	Topeka	2
Oakland	2	Brunswick	1	Wichita	1
Oceanside	1	Butler	1	Kentucky	
Pasadena	1	Cartersville	1	Ashland	1
Pittsburg	1	Columbus	1	Barbourville	1
Pleasant Hill	1	Decator	2	Bowling Green	1
Redding	1	Eastman	1	Covington	1
Richmond	1	Eliaville	1	Frankfort	1
Riverside	1	Jackson	1	Fulton	1
Sacramento	1	Lafayette	1	Hopkinsville	1
Salinas	1	Metter	1	Lawrenceburg	1
San Bernardino	1	Savannah	1	Lexington	1
San Diego	1	Valdosta	1	Louisville	5
San Francisco	1	Warner Robins	1	Newport	2
Santa Cruz	1	Waycross	1	Owensboro	1
Santa Rosa	1	Hawaii		Owingsville	1
Ukiah	1	Agaua	1	Paducah	1
Van Nuys	1	Honolulu	1	Pineville	1
Visalia	1			Richmond	2
				Wilmore	1

Table 3

Comprehensive Housing Counseling Program Providing Related Counseling Services for Homebuyers, Homeowners, and Renters; HUD-Approved Agencies by Locality, as of December 31, 1979 (continued)

Locality	Counseling agencies	Locality	Counseling agencies	Locality	Counseling agencies
Louisiana		Minnesota		New Jersey (Cont.)	
Alexandria	1	Badger	1	Orange	1
Baton Rouge	2	Duluth	1	Paterson	3
Colfax	1	Minneapolis	4	Phillipsburg	1
Convent	1	St. Paul	3	Piscataway	2
Crowley	1			Plainfield	1
DeRidder	1	Mississippi		Pomona	1
Franklin	1	Clarksdale	1	Rahway	2
Harrisonburg	1	Cleveland	1	Somerset	1
Jennings	1	Gulfport	1	Toms River	1
Kenner	1	Hattiesburg	1	Trenton	1
Lafayette	2	Jackson	1	Union	1
Lake Charles	2	Natchez	1		
Monroe	1	Startville	1	New Mexico	
Natchitoches	1	State College	1	Albuquerque	2
New Orleans	2	Winona	1		
New Roads	1			New York	
Oak Grove	1	Missouri		Albany	1
Oberlin	1	Appleton City	1	Bellmore	1
Opelousas	1	Columbia	1	Birmingham	1
Plaquemine	1	Corder	1	Bronx	2
Shreveport	2	Ferguson	1	Brooklyn	4
Villa Platte	1	Kansas City	3	Buffalo	2
		Rolla	1	Catskill	1
Maine		St. Joseph	1	Corning	1
Bangor	1	St. Louis	5	Delhi	1
Portland	1	Springfield	1	Dunkirk	1
Gorham	1	Trenton	1	Far Rockaway	1
				Geneva	1
Maryland		Montana		Islip	1
Annapolis	1	Bozeman	1	Jamaica	1
Baltimore	6	Great Falls	1	Lake Grove	1
Bel Aire	1	Helena	1	Little Valley	1
Denton	1	Kalispell	1	Long Island	1
Ellicott City	1			Mayville	1
Frederick	1	Nebraska		New York	2
Hughesville	1	Gering	1	Niagara Falls	2
Lanham	1	Omaha	2	Patchogue	1
Oakland	1			Queens Village	1
Salisbury	1	Nevada		Rochester	3
Seat Pleasant	1	Las Vegas	1	Roosevelt	1
Silver Spring	1			Schnectady	1
		New Hampshire		Syracuse	1
Massachusetts		Concord	2	Troy	1
Boston	2			Watertown	1
Cambridge	1	New Jersey		Wayland	1
Dorchester	2	Asbury Park	1	Westbury	1
Great Barrington	1	Atlantic City	1		
Lynn	1	Bayonne	2	North Carolina	
Roxbury	1	Bridgeton	1	Asheville	1
Springfield	1	Burlington	1	Burlington	1
Winchendon	1	Camden	5	Charlotte	1
Worcester	1	East Orange	3	Durham	1
		Elizabeth	2	Edenton	1
Michigan		Freehold Township	1	Fayetteville	1
Battle Creek	1	Hackensack	2	Greensboro	2
Detroit	4	Jersey City	3	High Point	1
Flint	1	Montclair	1	Raleigh	1
Lansing	1	Morristown	4	Salisbury	1
Mt. Clemens	1	Neptune	1	Smithfield	1
Pontiac	1	Newark	4	Winston-Salem	2
Southfield	1	New Brunswick	2		

Table 3

Comprehensive Housing Counseling Program Providing Related Counseling Services for Homebuyers, Homeowners, and Renters; HUD-Approved Agencies by Locality, as of December 31, 1979 (continued)

Locality	Counseling agencies	Locality	Counseling agencies	Locality	Counseling agencies
North Dakota		Pennsylvania		Texas (Cont.)	
Bismark	1	Ebensburg	1	Corsicana	1
Dickinson	1	Erie	3	Dallas	3
Fargo	1	Farrel	1	Fort Worth	2
Grand Forks	1	Harrisburg	1	Houston	1
Jamestown	1	Lancaster	1	Levelland	1
Minot	1	McKeesport	1	Marshall	1
Ohio		Philadelphia	3	Rusk	1
Athens	1	Pittsburg	3	San Angelo	1
Cincinnati	1	Reading	1	San Antonio	4
Cleveland	4	Puerto Rico		Tyler	2
Columbus	4	Rio Piedras	1	Waco	2
Dayton	2	Rhode Island		Utah	
East Cleveland	1	Cranston	1	Ogden	1
Ironton	1	Newport	1	Provo	1
Lima	1	Pawtucket	1	Salt Lake City	1
Loraine	2	Providence	1	Vermont	
Marion	1	Warwick	1	Burlington	1
Martins Ferry	1	South Carolina		Virginia	
Massillon	1	Aiken	1	Alexandria	2
Steubenville	2	Charleston	1	Charlottesville	2
Toledo	2	Cheraw	1	Hampton	1
Warren	1	Columbia	2	Newport News	1
Youngstown	2	Conway	1	Norfolk	2
Oklahoma		Florence	1	Portsmouth	1
Ada	2	Greenville	2	Richmond	2
Altus	1	Greenwood	1	Roanoke	2
Bartlesville	1	Orangeburg	1	Williamsburg	1
Chickasha	1	Rock Hill	1	Virgin Islands	
Claremore	1	Spartanburg	1	St. Croix	1
Dewey	1	South Dakota		St. Thomas	1
Duncan	1	Madison	1	Washington	
Hugo	2	Tennessee		Seattle	3
Lawton	1	Chattanooga	1	Spokane	1
Marietta	1	Cleveland	1	Tacoma	1
Oklahoma City	4	Erin	1	Yakima	1
Okmulgee	1	Fayetteville	1	West Virginia	
Pawhuska	1	Kingsport	1	Charleston	1
Pawnee	1	Knoxville	5	Huntington	1
Ryan	1	Memphis	3	Parkersburg	1
Shawnee	3	Morristown	1	Wheeling	1
Stillwater	1	Nashville	5	Wisconsin	
Tahlequah	1	Smyrna	1	Fond du Lac	1
Tulsa	2	Texas		Glenwood City	1
Oregon		Amarillo	1	Green Bay	1
Eugene	1	Austin	3	Milwaukee	2
North Bend	1	Brownsville	2	Racine	1
Oregon City	1	Bryan	1		
Portland	4	Corpus Christi	2		
Salem	1				
The Dalles	1				

Table 1

New Community Development Program: New Approvals by State, Project Name, Calendar Year 1979 and Cumulative as of December 31, 1979^a

State/Project Name	Approvals cumulative as of December 31, 1979								
	Number		Population	Total dwelling units	Amount of federal assistance (Dollars in Thousands)				
	Projects	Acres			Total	Guarantee issues	Title I grants	Basic grants	Supplementary grants
Total	16	60,713	39,245	14,078	\$423,651	\$299,000	\$77,644	\$35,414^b	\$11,593^c
Arkansas	1	4,940	1,410	430	30,752	14,000	10,018	5,384	1,350
Maumelle	1	4,940	1,410	430	30,752	14,000	10,018	5,384	1,350
Georgia	1	7,250	600	150	32,470	25,000	7,470	-	-
Shenandoah	1	7,250	600	150	32,470	25,000	7,470	-	-
Illinois	1	2,200	6,000	2,215	35,511	30,000	1,706	2,733	1,072
Park Forest South	1	2,200	6,000	2,215	35,511	30,000	1,706	2,733	1,072
Maryland	1	7,600	6,454	2,082	58,110	38,000	10,236	6,934	2,940
St. Charles	1	7,600	6,454	2,082	58,110	38,000	10,236	6,934	2,940
Minnesota	2	5,500	6,070	2,182	49,972	45,000	1,813	2,260	899
Cedar-Riverside	1	100	3,100	1,299	24,700	24,000	-	500	200
Jonathan	1	5,400	2,970	883	25,272	21,000	1,813	1,760	699
New York	4	2,813	8,300	3,152	52,483	38,000	5,126	6,349	3,008
Gananda ^e	1	-	-	-	22,000	22,000	-	-	-
Radisson	1	2,670	1,600	547	4,546	d	2,697	1,321	528
Riverton ^e	1	-	1,200	505	23,380	16,000	526	4,561	2,293
Roosevelt Island	1	143	5,500	2,100	2,557	d	1,903	467	187
North Carolina	1	5,287	152	32	21,026	10,000	5,565	4,663	798
Soul City	1	5,287	152	32	21,026	10,000	5,565	4,663	798
Ohio	1	-	225	65	19,919	18,000	1,919	-	-
Newfields ^e	1	-	225	65	19,919	18,000	1,919	-	-
South Carolina	1	1,734	1,018	417	27,033	13,000	11,945	1,907	181
Harbison	1	1,734	1,018	417	27,033	13,000	11,945	1,907	181
Texas	3	23,389	9,016	3,353	96,375	68,000	21,846	5,184	1,345
Flower Mound	1	3,611	850	248	23,489	18,000	-	4,267	1,222
Park Central	1	729	416	226	4,643	-	4,643	-	-
Woodlands	1	19,049	7,750	2,879	68,243	50,000	17,203	917	123

^a First approval (Guarantee) made in October 1970. No new applications are being accepted.

^b Basic grants include those under the following programs: HUD Open Space; DOT/BOR Outdoor Recreation; HUD Water/Sewer; EPA Waste Water; DOT/FHWA Highways; HEW Medical Facilities; HUD-Comm./EDA Water/Sewer; and EDA Public Works. Additional Basic grants pending total \$23,024,509.

^c Additional Supplementary Grants pending/reserved total \$5,365,566.

^d State land development agency project; obligations are not guaranteed by HUD, but project eligible for other program benefits.

^e Projects acquired by HUD. No longer Title VII Projects.

Table 1

New Community Development Program: New Approvals by State, Project Name, Calendar Year 1979 and Cumulative as of December 31, 1979 (continued)

State/Project Name	Approval Calendar Year 1979				
	Number		Amount of federal assistance (Dollars in Thousands)		
	Guarantee projects	Acres	Title I Grants	Basic Grants	Supplementary Grants
Total	-	-	\$13,235	-	-
Arkansas	-	-	879	-	-
Maumelle	-	-	879	-	-
Georgia	-	-	1,457	-	-
Shenandoan	-	-	1,457	-	-
Illinois	-	-	-	-	-
Park Forest South	-	-	-	-	-
Maryland	-	-	2,705	-	-
St. Charles	-	-	2,705	-	-
Minnesota	-	-	-	-	-
Cedar-Riverside	-	-	-	-	-
Johnathan	-	-	-	-	-
New York	-	-	475	-	-
Gananda	-	-	-	-	-
Radisson	-	-	475	-	-
Riverton	-	-	-	-	-
Roosevelt Island	-	-	-	-	-
North Carolina	-	-	-	-	-
Soul City	-	-	-	-	-
Ohio	-	-	-	-	-
Newfields	-	-	-	-	-
South Carolina	-	-	558	-	-
Harbison	-	-	558	-	-
Texas	-	-	7,161	-	-
Flower Mound	-	-	-	-	-
Park Central	-	-	2,518	-	-
Woodlands	-	-	4,643	-	-

NOTE: Bonds, debentures, notes or other obligations issued by private developers to finance the cost of acquiring and developing land for new communities may be guaranteed by HUD. Within a limiting of 50 million for any one community, based on HUD's estimate of value and cost, the guaranteed amount may be up to whichever is less: 80 percent of the value of the property when land development is completed; or the sum of 75 percent of the value of the land before development and 90 percent of the actual cost of the land development (not including buildings). Before making any guarantees HUD must be satisfied that the proposed new community will contribute to the orderly growth and development of the area in which it is to be located, and will provide good living conditions for its inhabitants and a proper balance of housing for low- and moderate-income families. The New Communities Administration can supplement basic Federal grants listed in above with up to 20 percent of total eligible project costs. However, the total Federal grant amount may not exceed 80 percent of total eligible project costs.

Table 2

Surplus Land for Community Development Program: Projects Announced in Planning Stage by State Calendar Year 1979 and Cumulative as of December 31, 1979^a

State	Announcements cumulative as of December 31, 1979		Announcements Calendar Year 1979	
	Number		Number	
	Projects	Acres	Projects	Acres
Total	14	1,070	-	-
California	4	59	-	-
District of Columbia	1	335	-	-
Georgia	1	110	-	-
Hawaii	1	5	-	-
Kentucky	1	40	-	-
Maine	1	35	-	-
Michigan	1	30	-	-
New Jersey	1	60	-	-
North Dakota	1	6	-	-
Wisconsin	1	340	-	-
Puerto Rico	1	50	-	-

^a First announcement made in August 1967.

Table 1**Major Program Activities**

(Dollars in Thousands)

	Actual 1979	Estimate 1980	Estimate 1981
Total	\$57,146	\$50,091	\$52,100
Housing Assistance Research	8,528	9,613	7,156
Housing Safety and Standards Research	3,994	2,650	3,700
Housing Economic Data and Analysis	12,367	14,570	14,950
Consumer and Equal Opportunity Research	5,633	3,195	4,400
Community Conservation Research	11,362	3,205	3,325
Community Development Research	5,166	7,058	5,540
Energy Conservation & Standards Research	2,349	1,700	2,550
(DOE Transfer)	(15,980)	(11,000)	(5,000)
Program Evaluation	6,083	5,050	7,225
Research Program Support and Utilization	1,664	3,050	3,254

Housing Assistance Research. These research activities are directed at testing new housing assistance programs and improving the Department's existing assistance programs. By the end of 1981, the third and final part of the Experimental Housing Allowance Program (EHAP) will be completed. Data and analytical products from EHAP will be merged with information from the Section 8 Research Program to suggest and evaluate potential modifications and improvements in the operation and administration of current housing programs.

The Section 8 research program is an ongoing effort to provide policy makers and program managers with up-to-date information on the workings of the program, which will permit them to increase the effectiveness and efficiency of the Department's major housing assistance program. The findings from the first phase of the research program indicate that the Section 8 Existing Housing Program has achieved some early successes in terms of its statutory objectives and its impact on people and housing units.

Continuing in 1981, a second phase of the Section 8 Research Program will analyze the outcomes of its major components—existing housing, new construction, and substantial rehabilitation. One such study will look at the existing housing and new construction program in rural areas. Research will be initiated in 1981 to look at the Section 8 substantial rehabilitation program and to examine the extent of economic and racial deconcentration occurring. Another effort, continuing into 1981, will study comparative development and operating costs of other HUD multifamily housing. Two other research projects have addressed housing-quality-inspections and income verification issues. The latter has already provided a basis for administrative changes in the Section 8 Program.

Our housing management research seeks to improve the management of HUD's assisted housing programs and to ensure that adequate housing services are provided to the low-income families served by those programs. Guided by a comprehensive research agenda recently developed, these issues will be addressed: providing for more effective delivery of public housing services, ensuring adequate funding levels for public housing operations, and providing for adequate maintenance of the public housing stock. Scheduled for 1981 is a review and analysis of public housing operations in troubled projects to determine the most effective management practices for alleviating or preventing their decline. Parallel research is also being conducted to address and seek remedies for the financial, managerial and operational problems experienced by a significant number of HUD insured and assisted multifamily developments.

Research in assisted housing utilizes, among other sources, data from EHAP, the Section 8 Research Program, and the Annual Housing Survey to further HUD's understanding of housing market behavior, to enhance policy making in this area, and to improve the operations of current Departmental programs. These data will also be made available to universities and other institutions for independent research and analysis, to broaden the range of inquiry and insight brought to bear on the Department's problems. By 1981, it is expected that a Housing Research Data Center will be operational and accessible to industry analysts and the public.

Housing Safety and Standards Research. Work in this area tests and evaluates specific means to improve quality and reduce personal and financial risks for housing and mobile home occupants and owners, without prohibitively increasing costs. Major categories include: research to improve the safety, durability, habitability and cost-effectiveness of existing and new housing systems and components; research concerned with improving the life safety and long-term durability of mobile homes; and the identification, analysis and resolution of issues hampering the administration and enforcement of the many codes and standards which govern the Nation's housing stock.

Community Development Research. Programs are conducted to help State and local governments develop and adopt improvements in policy analysis and management to deal with public finance problems, assess the environmental impact of HUD programs, and better understand patterns and trends in national and community growth and decline. Work will continue on technical assistance in financial management. Programs to build local capacities to involve more minorities and women will be pursued.

Research to assist State and local governments to deal with the problems of economic development and public finance will focus on six key issues: urban capital infrastructure; public pensions; public-private linkages in economic development; the State role in economic development; land use and housing costs; and urban impact statements, with substantially increased commitment of resources to this last issue. Environmental research activities related to housing, urban revitalization and development will also be conducted. Lead poisoning research which, heretofore, has been included under the Housing Safety and Standards Program, is now a part of the broader environmental research program. Current findings strongly indicate that the problem of lead poisoning or exposure is not specifically a housing problem but rather a more general environmental problem.

The research about natural hazards, previously conducted by HUD, has now been transferred to the newly created Federal Emergency Management Agency (FEMA).

Energy Conservation and Standards Research. HUD, in cooperation with the Department of Energy and other agencies, has been encouraging the development and use of new energy conserving designs, methods and standards for all types of new and existing residences, including mobile homes. Major activities in 1981 include: the design and demonstration of energy efficient rehabilitation techniques, demonstration and evaluation of new energy efficient systems for residential structures, continuation of a project to develop energy conservation manuals and energy audit procedures for Public Housing Authorities, and continuation of research on the effects of building mass on energy use.

Community utilities research seeks to develop on-site systems that are innovative, practical, and conservative of resources, including fuel and water. Activities in 1981 will include: (1) the development of long-range planning guidelines for water conservation and reuse; and (2) demonstrations of water efficient households systems and appliances in single-family houses, multifamily buildings, and communities.

Program Evaluation. These efforts are designed to provide HUD's principal staff with timely and policy relevant information about the cost, impact, equity and effectiveness of Department programs in achieving their goals. The 1981 effort will continue to focus on evaluating the Department's major operating programs. Major ongoing studies continuing through 1981 include the community development strategies evaluation, the Brookings' CDBG monitoring study, Section 8 and the urban initiatives evaluation. Major studies scheduled to be initiated in 1981 include the evaluation of Housing Assistance Plans, the second round of the Fair Housing Evaluation, the evaluation of State Fair Housing Agencies, the evaluation of HUD's environmental quality policies, and the evaluation of graduated mortgages and coinsurance.

Research Program Support and Utilization. These activities include the improvements of program control functions, the supplying of miscellaneous services which support more than one research program, the operation of the research management information systems, and the dissemination and transfer of research results. Funding for dissemination activities continues to grow, as new and improved means are devised to reach the audiences for which specific research projects are intended, and then to assist them in using the results.

Housing Economic Data and Analyses. The projects in this area of research provide essential information about the quality and supply of the Nation's housing stock. They also track housing and mortgage market trends and demographic changes which relate to housing and urban problems. The information is used by HUD and other public and private decision makers to assess changing housing conditions and needs. The largest single project is the ongoing **Annual Housing Survey**. It measures changes in housing inventory and compiles data, in both urban and rural areas, on the physical condition of housing units, the neighborhoods in which they are located, and the characteristics of the occupants. Other work includes the effects of Federal and local tax policies on the production and location of new housing in housing markets, the economics of preserving existing housing and neighborhoods, the policy implications of theoretical and empirical urban economics, alternative housing finance instruments, and surveys of mortgage market activity.

Consumer and Equal Opportunity Research. This research is conducted to improve HUD's equal opportunity and fair housing compliance programs by increasing available information about discriminatory practices and their effects, and by identifying and testing techniques to expand opportunities. In 1980 and 1981 efforts will be directed to: (1) assess the extent to which the opportunities of households with children are restricted by no-children policies, and (2) educate lending institutions about women's credit worthiness and thereby facilitate the entry of women into the mortgage market. Programs are also conducted to provide improved living environments for persons with special housing needs such as the elderly, the handicapped, and those living in small cities and rural areas. Activities are also aimed at improving homeownership opportunities for low- and moderate-income families through the development and testing of counseling and consumer information assistance.

Specific projects in this area include: a demonstration that fair housing groups, by working cooperatively with HUD, can identify and rectify instances of housing discrimination (this demonstration complements the Community Housing Resource Board fair housing assistance initiative to be conducted by the Assistant Secretary for Fair Housing and Equal Opportunity); continuation of the study of discrimination practices by the lending industry; a longitudinal study of the housing adjustments of older people; and evaluation of a pilot demonstration to provide home maintenance service for the elderly in Baltimore, a multicity Elderly Home Maintenance and Repair Demonstration; and the continuation of work on the development and demonstration of better methods of delivering housing and community development services to rural areas.

Community Conservation Research. This work examines the dynamics of the residential environment and measures the effectiveness of policies designed to preserve or improve the quality of these environments. A key focus in 1981 will be research to assess the impact of factors external to the neighborhood on a neighborhood's internal dynamics, such as local and Federal policies, private market activities, and other exogenous forces. This work will build on previous analysis of neighborhood deterioration, revitalization, and displacement to address certain issues including: the impact on older urban and inner-suburban neighborhoods of population flows from central-city neighborhoods, and the indirect impact on neighborhoods left out of targeted preservation/revitalization programs. This research will suggest policies and techniques to alleviate adverse, uncontrolled, or unintended impacts on the Nation's neighborhoods.

Other activities include security research, which seeks to develop practical tools and strategies and short- and long-term solutions to reduce crime and the fear of crime in housing developments and neighborhoods; and community design research, which deals with the planning, design, and management of the physical environment of neighborhoods. In 1981 this program will continue to explore and identify relevant principles of design and management to assist in solving urban problems.

Table 2
Research and Technology Program: Status of Appropriations,
Fiscal Year 1979

	Cumulative as of September 30		Net changes during Fiscal Year
	1979	1978	
Total Appropriations	\$554,784,800.00	\$497,284,800.00	\$57,500,000.00
Less: Transfer to Low Income Housing			
Demonstration Program	2,000,000.00	2,000,000.00	-
Appropriated for Administrative Expenses	14,194,000.00	14,194,000.00	-
Transfer to FEMA	250,000.00	-	250,000.00
Plus: Reimbursements	13,929,721.00	12,967,911.00	961,810.00
Total Available for Research and Studies	552,270,521.00	494,058,711.00	58,211,810.00
Status of Funds Available for Research and Studies			
Approved Research and Studies (under contract):			
Disbursed contracts	495,618,680.62	430,602,988.83	65,015,691.79
Undisbursed contracts	53,006,525.67	60,059,456.35	-7,052,930.68
Total Obligations	548,625,206.29	490,662,445.18	57,962,761.11
Projects to be Obligated			
Approved Projects (not under agreements)	3,033,045.74	3,033,045.74	-
Unused Appropriation Available For Approving Projects	-2,591,824.42	-2,657,933.01	66,108.59
Expired Appropriation Returned to U.S. Treasury	3,204,093.39	3,021,153.09	182,940.30

Table 3
Net Acquisitions of Long-Term Mortgage Loans on Residential Properties
by Identifiable Lender Groups

(Dollars in billions)

Type	Calendar years				
	Projected	Actual			
		1980	1979	1978	1977	1976
1-4 Family homes total ^a	\$170.3	\$182.8	\$180.3	\$162.7	\$114.6
Savings and loan associations	66.9	76.1	85.2	86.5	65.3
Mutual savings banks	9.3	10.8	12.0	11.4	8.1
Commercial banks	30.7	35.5	37.0	32.1	20.6
Life insurance companies	3.0	3.1	1.6	.6	.5
Non-insured pension funds .....	.1	.3	.4	.1	b
State and local retirement funds .....	.4	.5	.4	.4	.2
State and local government credit agencies	4.7	3.7	2.3	1.3	1.3
Mortgage companies	2	6.3	3.2	2.4	.6
Mortgage investment trusts	b	b	.1	.1	.1
Federal credit agencies	13.0	14.8	14.5	4.8	1.4
Mortgage pools	41.6	30.9	22.9	22.3	15.8
Credit unions .....	.4	.8	.7	.7	.7
Multifamily properties total ^a	12.0	16.0	16.5	16.1	12.6
Savings and loan associations	3.5	4.8	6.2	6.9	5.5
Mutual savings banks .....	.8	1.0	1.7	1.8	1.6
Commercial banks	1.6	1.9	2.0	1.7	2.1
Life insurance companies	1.6	1.7	1.9	1.0	.8
Non-insured pension funds	b	.1	b	.1	b
State and local retirement funds .....	.7	.8	.9	.2	.2
State and local government credit agencies .....	.8	.7	.7	1.2	.9
Mortgage companies	-3	.6	.2	.6	b
Mortgage investment trusts	b	b	.1	.1	.2
Federal credit agencies	1.1	2.6	.9	1.1	.6
Mortgage pools	2.2	1.8	2.8	1.3	.7

^a Total may not equal sum of parts due to rounding.

^b Less than \$50 million.

Table 4

Federal Credit Assistance for Housing in 1979

(Dollars in millions)

	Loans acquired calendar year 1979		Loans outstanding December 31, 1979	
	Amount	Percent	Amount	Percent
Total	\$24,789	100.0%	\$142,671	100.0%
Federally sponsored agency mortgage market support	23,449	94.6	95,567	67.0
a. Secondary market purchases				
(i) FNMA	10,798	43.6	51,091	35.8
(ii) FHLMC	4,320	17.4	4,035	2.8
b. FHLB advances	8,331	33.6	40,441	28.4
Direct lending	1,340	5.4	47,104	33.0
a. Veterans Administration	25	.1	1,730	1.2
b. Farmers Home Administration	501	2.0	821	.5
c. Federal Land Banks	720	2.9	31,278	22.0
d. Small Business Administration	5	a	5,598	3.9
e. FHA Purchase Money Mortgages	83	.3	3,825	2.7
f. Government National Mortgage Association ^b	6	a	3,852	2.7

^a Less than .05 percent.^b GNMA figures are exclusive of FNMA and FHLMC purchases.**Table 5**

Means of Financing for 1-4 Family Homes

Type	Calendar years				
	Projected	Actual			
		1980	1979	1978	1977	1976
New homes					
Mortgage loans closed (billions) ^a	\$54.8	\$59.7	\$57.5	\$46.5	\$32.2
Average loan per dwelling (in thousands) ^b	\$59.7	\$53.3	\$45.9	\$40.5	\$35.9
Number of homes financed (thousands of units) ^c	918	1,120	1,253	1,148	897
Construction completions (thousands of units) ^d	1,148	1,424	1,485	1,353	1,111
Number financed/completions (percent)	80.0	78.7	84.4	84.8	80.7
Existing homes					
Mortgage loans closed (billions) ^a	\$116.3	\$124.6	\$125.7	\$115.6	\$80.8
Average loan per dwelling (in thousands) ^b	\$48.3	\$43.9	\$37.4	\$34.5	\$29.1
Number of homes financed (thousands of units) ^c	2,408	2,838	3,361	3,351	2,777
Existing home sales (thousands of units) ^e	3,087	3,742	3,905	3,572	3,002
Proportion mortgage financed (percent)	78.0	75.8	86.1	93.8	92.5

^a Department of Housing and Urban Development.^b Average loan amounts for conventional loans. Source: FHLBB.^c Mortgage loans closed divided by average loan amounts.^d Construction completions reported by Census Bureau, adjusted for condominium units built as multifamily projects and later financed as individual homes.^e National Association of Realtors: existing single family home sales.

Note: Q4, 1979 data estimated by HUD; 1980 figures projected by Department of HUD.

Table 6

Originations of Long-Term Mortgage Loans for 1-4 Family Homes by Identifiable Lender Groups

(Dollars in billions)

Type	Calendar years				
	Projected	Actual			
		1980	1979	1978	1977	1976
New homes total ^a	\$54.8	\$59.7	\$57.5	\$46.5	\$32.2
Savings and loan associations	25.0	27.6	27.7	24.5	17.7
Mutual savings banks	1.2	1.5	1.7	1.6	1.3
Commercial banks	9.8	11.3	10.9	9.4	6.2
Life insurance companies .....	.6	.8	.2	.1	.1
Non-insured pension funds .....	.1	.2	.2	b	b
State and local retirement funds	b	b	b	b	b
State and local credit agencies .....	.3	.1	.3	.1	.2
Mortgage companies	15.7	15.9	14.0	8.7	5.0
Federal credit agencies	1.9	2.0	2.3	1.8	1.5
Credit unions .....	.2	.3	.2	.2	.2
Mortgage investment trusts	b	b	b	.1	.1
Existing homes total ^a	116.3	124.6	125.7	115.6	80.8
Savings and loan associations	50.5	54.9	62.2	61.8	44.2
Mutual savings banks	6.1	7.3	7.8	7.0	5.2
Commercial banks	24.8	28.2	30.5	26.8	17.8
Life insurance companies	1.2	1.0	.6	.3	.3
Non-insured pension funds	b	-	b	b	b
State and local retirement funds	b	.1	.1	.1	.1
State and local credit agencies	2.1	1.8	1.0	.8	.8
Mortgage companies	28.9	28.5	20.4	17.0	10.7
Federal credit agencies	2.5	2.3	2.5	1.3	1.2
Credit unions .....	.2	.4	.5	.5	.5
Mortgage investment trusts	b	b	.1	b	b

^a Total may not equal sum of parts due to rounding.^b Less than \$50 million.

Source: Department of Housing and Urban Development.

Table 7

Means of Financing for Multifamily Projects

Type	Calendar years				
	Projected	Actual			
	1980	1979	1978	1977	1976
New apartment units					
Mortgage loans closed (billions) ^a	\$6.0	\$7.8	\$6.7	\$5.5	\$4.5
Average loan per dwelling unit (thousands) ^b	\$32.7	\$30.3	\$28.1	\$25.9	\$27.0
Number of apartment units financed (thousands of units) ^c	183	257	238	212	167
Construction completions (thousands of units) ^d	272	444	382	304	266
Number financed/completions (percent)	67%	58%	62%	70%	63%
Existing apartment units					
Mortgage loans closed (billions) ^a	\$5.5	\$7.4	\$9.9	\$10.1	\$7.8
Average loan per dwelling unit (thousands) ^b	\$37.8	\$35.1	\$32.6	\$29.6	\$33.3
Number of apartment units financed (thousands) ^c	146	211	304	341	234

Sources:

- ^a Department of Housing and Urban Development
- ^b Department of HUD; average loan amounts for FHA-insured multifamily project loans, with some interpolations and adjustments.
- ^c Mortgage loans closed divided by average loan amounts
- ^d Construction completions reported by Census Bureau, adjusted for condominium units built as multifamily units and later financed as individual homes.

Table 8

Originations of Long-Term Loans for Multifamily Residential Properties by Identifiable Lender Groups

(Dollars in billions)

Type	Calendar years				
	Projected	Actual			
	1980	1979	1978	1977	1976
New properties total ^a	\$6.0	\$7.8	\$6.7	\$5.5	\$4.6
Savings and loan associations	1.6	1.8	1.9	1.7	1.2
Mutual savings banks .....	.2	.2	.3	.2	.4
Commercial banks .....	.7	.8	.4	.4	.6
Life insurance companies .....	.8	.9	.9	.5	.4
Non-insured pension funds	b	b	b	-	-
State and local retirement funds	-	b	-	b	b
State and local credit agencies .....	.6	.5	.5	.3	.2
Mortgage investment trusts	b	b	b	b	.2
Mortgage companies .....	.5	1.1	1.1	1.5	.5
Federal credit agencies	1.5	2.4	1.6	.9	1.0
Existing properties total ^a	5.5	7.4	9.9	10.1	7.8
Savings and loan associations	2.0	3.1	4.5	5.2	3.9
Mutual savings banks .....	.5	.7	1.2	1.3	1.0
Commercial banks	1.0	1.2	1.7	1.4	1.4
Life insurance companies .....	.8	.7	.9	.5	.3
Non-insured pension funds	b	b	b	b	.1
State and local retirement funds .....	.2	.3	.4	.1	.1
State and local credit agencies .....	.1	.1	.4	.9	.7
Mortgage investment trusts	b	.1	.1	.1	.1
Mortgage companies .....	.8	1.0	.8	.5	.1
Federal credit agencies .....	.1	.2	.2	.1	.1

^a Total may not equal sum of parts due to rounding.

^b Less than \$50 million.

Table 9
Income of Families, by Type of Occupancy, 1977
 (Numbers in thousands)

Income	All occupied housing units	Owner-occupied			Renter-occupied		
		Total	White	Black	Total	White	Black
Total	75,280	48,764	44,762	3,470	26,515	21,349	4,486
Less than \$3,000	6,172	2,651	2,276	356	3,521	2,389	1,041
\$3,000 to \$4,999	7,381	3,438	3,013	400	3,942	2,952	882
\$5,000 to \$6,999	6,639	3,380	3,016	344	3,259	2,584	605
\$7,000 to \$9,999	9,028	4,797	4,283	466	4,231	3,439	673
\$10,000 to \$14,999	13,898	8,571	7,869	642	5,328	4,528	671
\$15,000 to \$24,999	19,128	14,498	13,542	793	4,629	4,025	480
\$25,000 or more	13,034	11,431	10,762	471	1,603	1,432	134
Median (Dollars)	\$12,600	\$16,000	\$16,300	\$11,190	\$8,800	\$9,400	\$6,000

Source: Dept. of Commerce, Bureau of the Census, **Current Housing Reports, Series H-150-77, A-1, Annual Housing Survey, Financial Characteristics by Indicators of Housing and Neighborhood Quality for the United States and Regions.**

Table 10
Ratio of Median Home Sales Prices and Family Income, 1949-1978

Year	Median family income	Median sales price ^a	Ratio sales price to income
1949	\$ 3,107	\$ 8,800	2.8
1950	3,319	NA	NA
1951	3,709	NA	NA
1952	3,890	NA	NA
1953	4,233	NA	NA
1954	4,173	12,300	2.9
1955	4,421	13,700	3.1
1956	4,783	14,300	3.0
1957	4,971	NA	NA
1958	5,087	NA	NA
1959	5,417	15,200	2.8
1960	5,620	NA	NA
1961	5,737	NA	NA
1962	5,956	NA	NA
1963	6,249	18,000	2.9
1964	6,569	18,900	2.9
1965	6,957	20,000	2.9
1966	7,532	21,400	2.8
1967	7,933	22,700	2.9
1968	8,633	24,700	2.9
1969	9,433	25,600	2.7
1970	9,867	23,400	2.4
1971	10,285	25,200	2.5
1972	11,116	27,600	2.5
1973	12,051	32,500	2.7
1974	12,836	35,900	2.8
1975	13,719	39,300	2.9
1976	14,958	44,200	3.0
1977	16,009	48,800	3.0
1978	17,640	55,700	3.2

a Vol. IV, "Residential Financing", 1950 Census of Housing, and Volumes II and V, 1960 Census of Housing, U.S. Department of Commerce, Bureau of the Census; bulletin 1231, "New Housing and Its Materials, 1940 and 1956", U.S. Department of Labor, Bureau of Labor Statistics; Construction Report C25, "New One-Family Houses Sold and for Sale", U.S. Department of Commerce, Bureau of the Census and U.S. Department of Housing and Urban Development.

NA--Not available

Table 11

Proportion of Income Paid for Rent, by Income Quartile 1960, 1970, 1976, and 1977

(Renter households in thousands)

	Total		Lowest income quartile		Second lowest income quartile		Second highest income quartile		Highest income quartile	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1960 Renters	17,493.3	100.0	4,373.3	100.0	4,373.3	100.0	4,373.3	100.0	4,373.3	100.0
Less than 25%	11,326.8	64.7	674.3	15.4	2,549.5	58.3	3,836.8	87.7	4,266.1	97.5
25 to 34%	2,430.2	13.9	715.9	16.4	1,171.7	16.8	452.3	10.4	90.3	2.1
35% or more	3,736.3	21.4	2,983.1	68.2	652.2	14.9	84.1	1.9	16.9	0.4
1970 Renters	20,577.6	100.0	5,144.4	100.0	5,144.4	100.0	5,144.4	100.0	5,144.4	100.0
Less than 25%	12,432.9	60.4	458.0	8.9	2,603.6	50.6	4,381.1	85.2	4,990.2	97.0
25 to 34%	2,935.6	14.3	700.0	23.6	1,468.3	28.6	635.3	12.4	132.0	2.6
35% or more	5,209.1	25.3	3,986.4	77.5	1,072.5	20.8	127.9	2.4	22.2	0.4
1976 Renters	23,982.0	100.0	5,995.5	100.0	5,995.5	100.0	5,999.5	100.0	5,995.5	100.0
Less than 25%	12,814.0	53.5	846.8	14.1	2,081.5	34.7	4,283.6	71.4	5,602.1	93.4
25 to 34%	4,301.0	17.9	876.5	14.6	1,791.0	29.9	1,299.4	21.7	334.1	5.6
35% or more	6,867.0	28.6	4,272.2	71.3	2,123.0	35.4	412.5	6.9	59.3	1.0
1977 Renters	24,366.0	100.0	6,091.5	100.0	6,091.5	100.0	6,091.5	100.0	6,091.5	100.0
Less than 25%	12,506.0	51.3	814.0	13.4	1,842.5	30.2	4,093.0	67.2	5,756.5	94.5
25 to 34%	4,476.0	18.4	750.5	12.3	1,946.5	32.0	1,487.0	24.4	292.0	5.8
35% or more	7,384.0	30.3	4,527.0	74.3	2,302.5	37.8	511.5	8.4	43.0	0.7

Note: Incomes are for 1959, 1969, and the 12 months preceding November 1, 1976 and November 1, 1977.

Sources: 1960 and 1970 decennial censuses of Housing U.S. Department of Commerce, Bureau of the Census, and 1976 and 1977 Annual Housing Surveys, U.S. Department of Commerce, Bureau of the Census and U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

Table 12

Revenue Cost of Allowing Homeowners Deductions for Mortgage Interest and Real Estate Taxes

(1979 levels of income)

Expanded income class (\$000)	Return with tax savings		Average tax savings (returns with savings)	Total revenue cost (dollars in millions)	Revenue cost as percent of total tax paid by members of class
	Number of returns (thousands)	Percent of all returns			
All returns	23,785	25.6%	\$724	\$17,221	8.1%
Under 5	83	.4	104	9	^a
5 - 10	1,083	5.8	172	187	2.8
10 - 15	2,553	17.6	254	649	3.7
15 - 20	3,955	33.3	331	1,310	5.4
20 - 30	8,153	51.7	536	4,369	8.3
30 - 50	5,924	73.9	1,023	6,058	11.9
50 - 100	1,658	82.9	2,048	3,395	11.0
100 and over	375	85.6	3,320	1,245	4.2

^a Total tax paid by members of this class is a negative amount.

Note: Details may not add to totals because of rounding.

Source: Office of the Secretary of the Treasury, Office of Tax Analysis.

Table 13
General Housing Characteristics, 1977 and 1970
 (Units in thousands)

Item	1977	1970
All housing units	82,420	68,672
All year-round housing units	80,716	67,699
Vacant-seasonal and migratory	1,704	973
Tenure, race, vacancy status		
Owner occupied	48,765	39,886
White	44,762	37,005
Black	3,470	2,568
Other	533	313
Renter occupied	26,515	23,560
White	21,349	19,601
Black	4,486	3,601
Other	680	352
Vacant year-round	5,436	4,254
For sale only	596	501
For rent only	1,532	1,666
Rented or sold, not occupied	805	345
Held	1,104	998
Other vacant	1,399	744
Median number of rooms	5.1	5.0
Units in structures		
1	80,716	67,699
2 to 4	54,333	45,791
5 or more	10,419	9,007
Mobile home or trailer	12,271	9,829
.....	3,693	2,073
Plumbing facilities		
All year-round housing units	80,716	67,699
With all plumbing facilities	78,174	63,301
Lacking some or all facilities	2,542	4,398
Owner occupied	48,765	39,886
With all plumbing facilities	48,080	38,224
Lacking some or all facilities	685	1,662
Renter occupied	26,515	23,560
With all plumbing facilities	25,395	21,711
Lacking some or all facilities	1,120	1,849
Persons per room		
Owner occupied	48,765	39,886
1.00 or less	47,132	37,318
1.01 to 1.50	1,380	2,068
1.51 or more	253	499
Renter occupied	26,515	23,560
1.00 or less	24,871	21,066
1.01 to 1.50	1,224	1,714
1.51 or more	421	780
Value		
Specified owner occupied	38,754	31,726
Less than \$5,000	290	1,824
\$5,000 to \$9,999	1,224	4,907
\$10,000 to \$14,999	1,894	6,392
\$15,000 to \$19,999	3,049	6,433
\$20,000 to \$24,999	3,277	4,680
\$25,000 to \$34,999	8,036	4,444
\$35,000 to \$49,000	10,122	2,050
\$50,000 or more	10,862	997
Median	\$36,900	\$17,100
Contract rent		
Specified renter occupied	25,815	22,334
Less than \$50	1,422	2,969
\$50 to \$99	4,203	9,119
\$100 to \$149	5,421	5,641
\$150 to \$299	11,889	3,099
\$300 or more	1,574	207
No cash rent	1,308	1,300
Median	\$ 158	\$ 89

Source: Dept. of Commerce, Bureau of the Census, **1970 Census of Housing, General Housing Characteristics, HC(1)-A1; Annual Housing Survey: 1977, Part A, tables A1 and A2.**

Table 14

Occupied Housing Units, by Tenure, 1890-1977

Year	Total occupied units (000)	Owner-occupied units		Renter-occupied units	
		Number (000)	Percent	Number (000)	Percent
1890	12,690	6,066	47.8	6,624	52.2
1900	15,964	7,455	46.7	8,509	53.3
1910	20,256	9,301	45.9	10,954	54.1
1920	24,352	11,114	45.6	13,238	54.4
1930	24,905	14,280	47.8	15,624	52.2
1940	34,855	15,196	43.6	19,659	56.4
1950	42,826	23,560	55.0	19,266	45.0
1960	53,024	32,797	61.9	20,227	38.1
1970	63,445	39,886	62.9	23,560	37.1
1973	69,337	44,653	64.4	24,684	35.6
1974	70,830	45,784	64.6	25,046	35.4
1975	72,523	46,867	64.6	25,656	35.4
1976	74,005	47,904	64.7	26,101	35.3
1977	75,280	48,765	64.8	26,515	35.2

Source: Dept of Commerce, Bureau of the Census and Dept. of Housing and Urban Development, **1960 Census of Housing and 1970 Census of Housing, Vol. I and Annual Housing Survey: 1977, Part A.**

Table 15

All Occupied Units and Units Occupied by Recent Movers by Metropolitan and Nonmetropolitan Residence, by Tenure, 1977

(Numbers in thousands)

Tenure present unit	All occupied units	Units occupied by recent movers	
		Number	Percent of occupied units
United States	75,280	15,791	21.0
Owner-occupied units	48,765	5,489	11.3
Renter-occupied units	26,515	10,302	38.9
Inside SMSA's	51,314	11,165	21.8
Owner-occupied units	31,286	3,514	11.2
Renter-occupied units	20,028	7,652	38.2
In central cities	23,151	5,418	23.4
Owner-occupied units	11,346	1,177	10.4
Renter-occupied units	11,805	4,241	35.9
In suburbs	28,163	5,748	20.4
Owner-occupied units	19,940	2,337	11.7
Renter-occupied units	8,223	3,411	41.5
Outside SMSA's	23,966	4,626	19.3
Owner-occupied units	17,479	1,975	11.3
Renter-occupied units	6,487	2,650	40.9

Source: Dept. of Commerce, Bureau of the Census and Dept of Housing and Urban Development, **Annual Housing Survey: 1977, Part D, table A-1, Housing Characteristics of Recent Movers.**

Table 16**Measures of Housing Inadequacy**

	1977	1970	1960	1950	1940
Percent lacking some or all plumbing	3.1	6.5	16.8	35.4	45.2
Percent dilapidated or needing major repairs	n.a.	4.6	6.9	9.8	17.8
Percent substandard: Dilapidated or lacking plumbing	n.a.	9.0	18.2	36.9	49.2
Occupied units with 1.51 or more persons per room	0.9	2.0	3.6	6.2	9.0
Occupied units with 1.01 or more persons per room	4.4	8.0	11.5	15.8	20.2
Occupied units with one or more subfamilies	1.4	n.a.	n.a.	n.a.	n.a.

n.a.—Not available.

Sources: Decennial Censuses of Housing, U.S. Department of Commerce, Bureau of the Census, and the Annual Housing Survey, U.S. Department of Commerce, Bureau of the Census and U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

Table 17
Selected Indicators of Neighborhood Quality
Percent of Occupants Reporting Specified Indicator

	1977	1975	1973
Neighborhood conditions			
Airplane noise	16.9%	16.5%	} 45.8%
Street noise	31.6	34.8	
Heavy traffic	29.2	30.3	30.0
Streets need repair	18.3	17.2	14.1
Inadequate street lights	25.0	25.1	20.0
Crime	17.0	18.5	13.2
Odors	8.6	8.9	11.6
Litter	16.0	14.4	11.4
Commercial or industrial uses	20.7	17.1	13.5
Deteriorating housing	10.2	9.5	8.7
Abandoned buildings	7.0	6.9	5.8
Inadequate services			
Public transportation	34.7	42.0	36.1
Shopping	12.9	14.6	13.3
Schools	9.2	3.8	3.6
Police protection	9.2	8.8	8.4
Fire protection	n.a.	9.2	4.3
Hospitals or health clinics	14.7	13.1	11.8
Opinion of neighborhood			
Fair	15.5	14.9	16.7
Poor	2.7	2.4	3.0
Poor and want to move	1.3	1.7	2.2

n.a.—Not available.

Source: Annual Housing Surveys, Department of Commerce, Bureau of the Census and Department of Housing and Urban Development, Office of Policy Development and Research.

Table 18

Occupied Housing Units With Specified Defects, 1973, 1975 and 1977

Type of defect ^a	All units reporting the defect			
	1977	1975	1973	Change 1973-1977
Occupied units (Total)	75280	72,523	69,337	+5,943
Kitchen				
Shared or no complete kitchen	1,258	1,428	1,575	-317
Complete kitchen facilities, but not all facilities usable	525	476	n.a.	n.a.
Electrical				
Some or all wiring exposed	1,003	2,336	2,749	-1,746
Lacking working outlets in some or all rooms	2,147	2,528	3,661	-1,514
Shared or no bathroom	2,009	2,315	2,957	-869
Plumbing				
Lacking some or all facilities	1,805	2,076	2,471	-666
Breakdown in water supply	1,783	1,591	1,728	+55
Breakdown in sewer or septic tank/cess pool	818	746	776	+42
Breakdown in flush toilet	1,198	1,123	1,366	-168
Heating				
No heating equipment	353	309	331	+22
Inadequate heating equipment	4,848	4,534	4,553	+293
Breakdown in heating equipment	4,175	4,034	4,956	-781
Water leaks				
Trough roof	4,517	4,491	5,260	-743
In basement	8,148	8,475	9,346	-1,198
Interior ceilings and walls				
With open cracks or holes	3,891	3,845	4,179	-288
With broken plaster or peeling paint	n.a.	n.a.	3,237	n.a.
With broken plaster	2,490	2,518	n.a.	n.a.
Interior floors with holes	1,324	1,298	1,332	-8

^a The individual defects are not additive, since more than one defect within and among categories may be present in the same unit. The numbers exclude households failing to report or reporting "Don't Know."

Source: Annual Housing Surveys, U.S. Department of Commerce, Bureau of Census, and U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

n.a.—Not available.

Table 19**Selected Characteristics of Housing Units With
Black Head of Household, 1977**

(Numbers in thousands)

Characteristics	Number	Percent
All units with Black head of household	7,956	100.0
Owner-occupied units	3,470	43.6
Units in multiunit structures	3,336	41.9
2 to 4 units	1,476	18.6
5 or more units	1,860	23.4
Units lacking some or all plumbing facilities	589	7.4
Units with 1.01 or more persons per room	853	10.7

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development,
Annual Housing Survey: 1977, General Housing Characteristics, Part A.

Table 20**Selected Characteristics of Housing Units With
Spanish-Origin Head of Household, 1977**

(Numbers in thousands)

Characteristics	Number	Percent
All units with Spanish-origin head of household	3,614	100.00
Owner-occupied units	1,558	43.1
Units in multiunit structures	1,546	42.8
2 to 4 units	629	17.4
5 or more units	917	25.4
Units lacking some or all plumbing facilities	87	2.4
Units with 1.01 or more persons per room	642	17.7

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development,
Annual Housing Survey: 1977, General Housing Characteristics, Part A.

Table 21

Heating Deficiencies—Use of Additional Heat Source and Rooms Lacking Heat Source, 1977

(Numbers in thousands)

Characteristic	United States	Inside SMSA's			Outside SMSA's
		Total	In central cities	Not in central cities	
All occupied units	61,000	41,197	18,235	22,962	19,802
Units with specified heating equipment	60,646	40,876	18,080	22,796	19,770
Units that used additional heat source (stove, fireplace, portable heater)	5,330	3,657	1,937	1,719	1,673
Not reported	460	282	141	142	178
Units with specified heating equipment	60,646	40,876	18,080	22,796	19,770
Units with rooms lacking registers, radiators, or heaters	11,914	7,107	3,491	3,617	4,808
Units with 3 or more rooms, lacking specified heat source	4,967	2,661	1,292	1,370	2,305
Not reported	561	397	180	217	164

NOTE: Data limited to units occupied the prior winter by current occupants.

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development, **Annual Housing Survey: 1977, Part B, Indicators of Housing and Neighborhood Quality for the United States and Regions.**

Table 22

Heating Deficiencies—Breakdowns and Closure of Rooms, 1977

(Numbers in thousands)

Characteristic	United States	Inside SMSA's			Outside SMSA's
		Total	In central cities	Not in central cities	
All occupied units	61,000	41,197	18,235	22,962	19,802
Units with heating equipment	60,646	40,876	18,080	22,796	19,770
With breakdowns	4,175	2,972	1,460	1,512	1,203
Not reported	679	437	217	220	242
Units with heating equipment	60,646	40,876	18,080	22,796	19,770
Closed certain rooms	3,174	1,737	911	826	1,436
Not reported	550	368	174	193	183

NOTE: Data limited to units occupied the prior winter by current occupants.

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development, **Annual Housing Survey: 1977, Part B, Indicators of Housing and Neighborhood Quality for the United States and Regions.**

Table 23**Structural Deficiencies—Water Leakage in Basement by Tenure, 1977**

(Numbers in thousands)

Characteristic	United States	Inside SMSA's			Outside SMSA's
		Total	In central cities	Not in central cities	
All occupied units	75,280	51,314	23,151	28,163	23,966
With basement	36,068	26,574	12,745	13,829	9,494
With water leakage	8,148	5,310	2,111	3,199	2,838
Not reported	144	96	43	53	48
Owner-occupied units	48,765	31,286	11,346	19,940	17,479
With basement	23,837	16,561	6,040	10,521	7,276
With water leakage	6,038	3,765	1,245	2,530	2,273
Not reported	88	53	15	38	35
Renter-occupied units	26,515	20,028	11,805	8,223	6,487
With basement	12,231	10,013	6,705	3,308	2,218
With water leakage	2,110	1,545	866	679	565
Not reported	56	43	28	15	13

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development, **Annual Housing Survey: 1977, Part B, Indicators of Housing and Neighborhood Quality for the United States and Regions.**

Table 24**Electrical Facilities—Electric Wiring, Electric Wall Outlets, and Fuse Blowouts, 1977**

(Numbers in the thousands)

Characteristic	United States	Inside SMSA's			Outside SMSA's
		Total	In central cities	Not in central cities	
All occupied units	75,280	51,314	23,151	28,163	23,966
Some or all wiring exposed	1,003	459	228	231	544
Not reported	168	118	46	72	51
Lacking working outlets in some or all rooms	2,147	848	453	395	1,299
Not reported	187	138	61	76	49
Units occupied 3 months or longer at time of survey	70,092	47,705	21,319	26,386	22,387
With fuse or switch blowouts	8,088	5,471	2,271	3,201	2,617
Not reported	536	345	156	189	191

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development, **Annual Housing Survey: 1977, Part B, Indicators of Housing and Neighborhood Quality for the United States and Regions.**

Table 25

Utilization of Bedrooms by Tenure, 1977

(Numbers in thousands)

Characteristic	United States	Inside SMSA's			Outside SMSA's
		Total	In central cities	Not in central cities	
All occupied units	75,280	51,314	23,151	28,163	23,966
Owner-occupied units	48,765	31,286	11,346	19,940	17,479
With 3-or-more person households	26,616	17,561	5,826	11,735	9,055
Bedrooms used by 3 persons or more	1,513	846	347	498	667
Renter-occupied units	26,515	20,028	11,805	8,223	6,487
With 3-or-more person households	9,624	6,926	3,921	3,005	2,698
Bedrooms used by 3 persons or more	1,913	1,321	853	468	592

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development, **Annual Housing Survey: 1977, Part B, Indicators of Housing and Neighborhood Quality for the United States and Regions.**

Table 26

Privacy of Bedrooms by Tenure, 1977

(Number in thousands)

Characteristic	United States	Inside SMSA's			Outside SMSA's
		Total	In central cities	Not in central cities	
All occupied units	75,280	51,314	23,151	28,163	23,966
Owner-occupied units	48,765	31,286	11,346	19,940	17,479
With 2 or more bedrooms	46,949	30,105	10,817	19,288	16,844
One or more lacking privacy	3,588	1,732	693	1,039	1,856
Not reported	131	98	32	66	33
Renter-occupied units	26,515	20,028	11,805	8,223	6,487
With 2 or more bedrooms	16,626	11,861	6,451	5,410	4,765
1 or more lacking privacy	2,092	1,193	711	481	899
Not reported	27	22	8	14	5

Source: Dept. of Commerce, Bureau of the Census and Dept. of Housing and Urban Development, **Annual Housing Survey: 1977, Part B, Indicators of Housing and Neighborhood Quality for the United States and Regions.**

Table 1

Disbursements of Selected Grant Programs of the Department of Housing and Urban Development
Fiscal Year Ended September 30, 1979

(Dollars in thousands)

State	Water and sewer facilities	Comprehensive planning grants	Community development block grants	Housing payments	Model cities	Urban development action grants	Open space land	Urban renewal
Totals	13,815	61,613	3,161,229	3,210,271	14,512	73,167	6,906	307,292
Alabama	190	1,480	56,769	64,316	-	197	-	7,049
Alaska	-	424	2,994	12,622	-	-	17	1,301
Arizona	-	541	19,836	25,525	-	2,722	-	-
Arkansas	-	1,305	30,548	27,866	-	55	-	2,050
California	842	4,487	266,029	259,928	1,146	-	1,685	10,093
Colorado	-	839	27,910	28,096	-	854	35	1,938
Connecticut	42	702	55,028	49,496	-	645	132	12,350
Delaware	-	272	7,613	10,225	-	1,960	-	1,335
District of Columbia	-	889	64,195	29,952	873	-	20	7,596
Florida	-	2,197	101,999	100,750	-	-	166	301
Georgia	20	1,864	64,083	92,353	380	23	31	2,637
Guam	-	55	-	4,091	-	-	-	-
Hawaii	-	193	11,816	16,676	219	-	55	333
Idaho	-	332	8,928	5,234	-	-	-	4,864
Illinois	2,213	2,436	170,358	182,755	3,800	1,747	263	1,825
Indiana	107	1,172	58,104	59,977	666	893	83	794
Iowa	-	836	29,451	18,251	426	1,298	-8	4,197
Kansas	-	653	36,611	21,392	654	-	-	2,616
Kentucky	9	1,498	45,338	47,318	30	809	-	3,852
Louisiana	-	1,303	54,593	54,317	99	73	109	1,407
Maine	23	467	13,647	17,601	-	665	-	1,089
Maryland	-	1,081	66,425	70,516	-	12,500	47	3,359
Massachusetts	37	1,270	119,107	131,423	-	5,089	-6	29,202
Michigan	97	2,034	111,557	70,701	1,863	1,366	761	23,526
Minnesota	-	1,629	55,206	72,425	686	4,681	667	1,745
Mississippi	270	1,153	32,566	25,638	-	12	-	1,888
Missouri	-	1,402	73,474	62,133	291	159	-	3,485
Montana	-	564	6,356	11,214	-	-	-	21
Nebraska	-	515	12,790	16,353	-	-	926	28
Nevada	-	211	5,718	11,236	-	-	-	-
New Hampshire	-	241	6,990	10,512	-	52	-	2,335
New Jersey	1,147	1,142	110,820	146,860	-35	2,380	518	18,269
New Mexico	-	792	17,978	15,811	-	-	-	288
New York	2,989	3,722	373,860	403,098	32	7,902	203	30,223
North Carolina	23	1,882	65,404	73,814	258	-	245	14,349
North Dakota	-	445	6,713	13,535	-	-	-	254
Ohio	1,034	2,677	145,333	139,775	-40	2,491	256	8,683
Oklahoma	-	1,099	37,510	46,604	-	298	-	10,846
Oregon	-	1,036	19,631	25,540	-	138	-	387
Pennsylvania	2,042	2,504	202,844	180,533	363	6,751	683	54,064
Puerto Rico	478	657	73,766	63,592	220	-	-	9,124
Rhode Island	-	149	22,144	23,917	-	5,355	-	2,628
South Carolina	50	1,041	33,103	22,580	-	1,243	-	1,533
South Dakota	41	383	7,853	15,346	-	-	-	854
Tennessee	100	1,474	64,147	67,392	455	236	-	5,456
Texas	664	3,540	156,066	129,015	103	5,483	20	3,589
Utah	-	422	12,204	6,565	-59	-	-	-
Vermont	-	299	4,149	6,896	-	-	-	-
Virgin Islands	119	57	3,238	5,398	-	-	-	514
Virginia	1,233	1,369	66,827	56,106	1,899	167	-	4,465
Washington	-	1,071	41,249	27,789	-	110	-	3,270
West Virginia	44	463	21,813	18,506	-	4,000	-	2,389
Wisconsin	-	745	44,385	55,831	-	814	-	-124
Wyoming	-	239	3,011	2,763	184	-	-	9
Other distribution ^a	-	360	11,141	52,115	-	-	-	3,008

^a Includes American Samoa and Trust Territory of the Pacific

Table 1

Population of the United States, by Race and Type of Residence, 1977 and 1970

(Numbers in thousands. 1970 metropolitan area definition)

Race and type of residence	1977	1970	Numerical change 1970 to 1977	Percent change 1970 to 1977	Percent distribution	
					1977	1970
WHITE						
United States, total	184,335	175,276	9,059	5.2	100.0	100.0
Metropolitan areas, total	122,177	118,938	3,239	2.7	66.3	67.9
Central cities	44,951	48,909	-3,958	-8.1	24.4	27.9
Suburban areas	77,226	70,029	7,197	10.3	41.9	40.0
Metropolitan areas of 1 million or more	68,674	67,721	953	1.4	37.3	38.6
Central cities	21,939	25,007	-3,068	-12.3	11.9	14.3
Suburban areas	46,735	42,714	4,021	9.4	25.4	24.4
Metropolitan areas of less than 1 million	53,503	51,217	2,286	4.5	29.0	29.2
Central cities	23,012	23,903	-891	-3.7	12.5	13.6
Suburban areas	30,491	27,315	3,176	11.6	16.5	15.6
Nonmetropolitan areas, total	62,158	56,338	5,820	10.3	33.7	32.1
Counties designated metropolitan since 1970	9,064	7,685	1,379	17.9	4.9	4.4
Other nonmetropolitan counties	53,094	48,653	4,441	9.1	28.8	27.8
BLACK						
United States, total	24,474	22,056	2,418	11.0	100.0	100.0
Metropolitan areas, total	18,048	16,342	1,706	10.4	73.7	74.1
Central cities	13,451	12,909	542	4.2	55.0	58.5
Suburban areas	4,596	3,433	1,163	33.9	18.8	15.6
Metropolitan areas of 1 million or more	11,819	10,715	1,104	10.3	48.3	48.6
Central cities	8,863	8,664	199	2.3	36.2	39.3
Suburban areas	2,956	2,051	905	44.1	12.1	9.3
Metropolitan areas of less than 1 million	6,228	5,628	600	10.7	25.4	25.5
Central cities	4,588	4,245	343	8.1	18.7	19.2
Suburban areas	1,640	1,383	257	18.6	6.7	6.3
Nonmetropolitan areas, total	6,427	5,714	713	12.5	26.3	25.9
Counties designated metropolitan since 1970	874	647	227	35.1	3.6	2.9
Other nonmetropolitan counties	5,553	5,067	486	9.6	22.7	23.0

Source: Dept. of Commerce, Bureau of the Census, **Social and Economic Characteristics of the Metropolitan and Nonmetropolitan Population: 1977 and 1970**. P-23, No. 75.

Table 2

Selected Characteristics of Families, by Race and Type of Residence, 1977 and 1970

(Numbers in thousands. 1970 metropolitan area definition)

Selected characteristics of families	1977		1970	
	Central cities	Sururban areas	Central cities	Suburban areas
ALL RACES				
All families	15,529	22,426	15,816	19,065
Percent maintained by women	20.7	10.9	15.7	8.4
Percent without children under 18 years old	46.3	42.8	45.1	39.5
Mean size of family	3.30	3.42	3.50	3.68
Mean number of children for families with children	2.10	2.05	2.29	2.34
Percent of family heads under 25 years	8.0	6.0	7.9	6.2
Percent of family heads 65 years or more	14.6	11.8	14.4	11.1
WHITE				
All families	11,924	21,010	12,655	18,168
Percent maintained by women	15.4	9.9	12.3	7.9
Percent without children under 18 years old	50.7	43.9	48.3	40.0
Mean size of family	3.18	3.39	3.35	3.60
Mean number of children for families with children	1.99	2.03	2.21	2.30
Percent of family heads under 25 years	7.4	5.7	7.6	6.2
Percent of family heads 65 years or more	15.7	12.1	15.6	11.1
BLACK				
All families	3,240	1,148	2,917	744
Percent maintained by women	41.4	28.7	30.5	22.2
Percent without children under 18 years old	31.5	27.0	31.5	29.2
Mean size of family	3.69	3.80	3.96	4.23
Mean number of children for families with children	2.39	2.31	2.66	2.80
Percent of family heads under 25 years	10.8	11.8	9.4	7.1
Percent of family heads 65 years or more	10.8	7.8	9.6	10.9

Source: Dept. of Commerce, Bureau of the Census, **Social and Economic Characteristics of the Metropolitan and Nonmetropolitan Population: 1977 and 1970**. P-23, No. 75**Table 3**

Composition of Households, Selected Years

Type of household	1978	1975	1970	1965	1960
All households	76,030	71,120	63,401	57,436	52,799
Percent	100.0	100.0	100.0	100.0	100.0
Nonfamily households	25.1	21.9	18.8	16.6	14.7
Persons living alone	22.0	19.6	17.1	15.0	13.1
Other nonfamily households	3.1	2.3	1.7	1.6	1.6
Family households	74.9	78.1	81.2	83.4	85.3
Married couple with no children	29.9	30.6	30.3	30.1	30.3
Married couple with children	32.4	35.4	40.3	42.4	44.1
One parent with children	7.3	6.7	5.0	4.8	4.4
Other family households	5.3	5.4	5.6	6.0	6.4
Average population per household	2.81	2.94	3.14	3.29	3.33

Source: Dept. of Commerce, Bureau of the Census, **Current Population Reports**, Series P-20, No. 340, July 1979.

Table 4
Characteristics of Families Maintained by Women, Selected Years
 (Numbers in thousands)

Subject	1978		1975		1970		1965		1960	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total	8,236	100.0	7,242	100.0	5,591	100.0	5,006	100.0	4,494	100.0
Age of women:										
Under 35 years	2,848	34.6	2,356	32.5	1,364	24.4	958	19.1	796	17.7
35 to 44 years	1,857	22.5	1,510	20.9	1,074	19.2	1,146	22.9	940	20.9
45 to 64 years	2,367	28.7	2,266	31.3	2,021	36.1	1,813	36.2	1,731	38.5
65 years and over	1,164	14.1	1,108	15.3	1,131	20.2	1,091	21.8	1,027	22.9
Median age	41.8	-	43.4	-	48.5	-	49.0	-	50.1	-
Presence of children:										
No own children under 18 years	3,030	36.7	2,838	39.2	2,665	47.7	2,527	50.5	2,397	53.3
With own children under 18 years	5,206	63.2	4,404	60.8	2,926	52.3	2,480	49.5	2,097	46.7
Total own children under 18 years	10,029	-	9,227	-	6,694	-	6,007	-	4,674	-
Average per family	1.22	-	1.27	-	1.20	-	1.20	-	1.04	-
Average per family w/children	1.93	-	2.10	-	2.29	-	2.42	-	2.24	-
Race:										
White	5,828	70.8	5,212	72.0	4,165	74.5	3,882	77.5	3,547	78.9
Black ^a	2,277	27.6	1,940	26.8	1,382	24.7	1,125	22.5	947	21.1
Other	130	1.6	90	1.2	44	0.8	n.a.	n.a.	n.a.	n.a.
Marital status:										
Married, husband absent	1,781	21.6	1,647	22.7	1,326	23.7	1,392	27.8	1,099	24.5
Widowed	2,381	28.9	2,559	35.3	2,396	42.9	2,307	46.1	2,325	51.7
Divorced	2,787	33.8	2,110	29.1	1,259	22.5	903	18.0	694	15.4
Single	1,286	15.6	926	12.8	610	10.9	404	8.1	376	8.4

^a Black and other races in 1965 and 1960.

n.a. Not available.

Source: Dept. of Commerce, Bureau of the Census, *Current Population Reports*, Series P-20, No. 340, July 1979

Table 5**Proportion of Families Maintained by Women, by Race, Selected Years**

(Numbers in thousands)

Race	1978		1975		1970		1965		1960	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
ALL RACES										
All families	57,215	100.0	55,712	100.0	51,586	100.0	47,836	100.0	45,062	100.0
Families maintained by women	8,236	14.4	7,242	13.0	5,591	10.8	5,006	10.5	4,494	10.0
WHITE										
All families	50,530	100.0	49,451	100.0	46,261	100.0	43,081	100.0	40,828	100.0
Families maintained by women	5,828	11.5	5,212	10.5	4,165	9.0	3,882	9.0	3,547	8.7
BLACK^a										
All families	5,806	100.0	5,498	100.0	4,887	100.0	4,752	100.0	4,234	100.0
Families maintained by women	2,277	39.2	1,940	35.3	1,382	28.3	1,125	23.7	947	22.4
OTHER RACES										
All families	879	100.0	763	100.0	438	100.0	n.a.	n.a.	n.a.	n.a.
Families maintained by women	130	14.8	90	11.8	44	10.0	n.a.	n.a.	n.a.	n.a.

^a Black and other races in 1965 and 1960.

n.a.—Not available.

Source: Dept. of Commerce, Bureau of the Census, **Current Population Reports**, Series P-20, No. 340, July 1979

Table 6

Families Below the Low-Income Level, by Sex and Race of Head, 1968-1978

(Numbers in thousands)

Race of head and Year	All families below low-income level		Families with male heads below low-income level		Families with female heads below low-income level	
	Number	Percent of total	Number	Percent of total	Number	Percent of total
Total						
1968	5,047	10.0	3,292	7.3	1,755	32.3
1969	4,950	9.7	3,146	6.9	1,804	32.3
1970 ^a	5,214	10.0	3,280	7.1	1,934	32.5
1970 ^a	5,260	10.1	3,309	7.2	1,951	32.5
1971 ^b	5,303	10.0	3,203	6.8	2,100	33.9
1972	5,075	9.3	2,917	6.1	2,158	32.7
1973	4,828	8.8	2,635	5.5	2,193	32.2
1974 ^c	4,922	8.8	2,598	5.4	2,324	32.1
1975	5,450	9.7	3,020	6.2	2,430	32.5
1976	5,311	9.4	2,768	5.6	2,543	33.0
1977	5,311	9.3	2,701	5.5	2,610	31.7
1978	5,280	9.1	2,626	6.4	2,654	31.4
White						
1968	3,616	8.0	2,595	6.3	1,021	25.2
1969	3,555	7.7	2,490	6.0	1,065	25.4
1970	3,701	8.0	2,604	6.2	1,097	25.0
1970 ^a	3,708	8.0	2,606	6.2	1,102	25.0
1971 ^b	3,751	7.9	2,560	5.9	1,191	26.5
1972	3,441	7.1	2,306	5.3	1,135	24.3
1973	3,219	6.6	2,029	4.6	1,190	24.5
1974 ^c	3,352	6.8	2,063	4.7	1,239	24.8
1975	3,838	7.7	2,444	5.5	1,394	25.9
1976	3,560	7.1	2,182	4.9	1,379	25.2
1977	3,540	7.0	2,140	4.8	1,400	24.0
1978	3,523	6.9	2,132	4.7	1,391	23.5
Black						
1968	1,366	29.4	660	19.9	706	53.2
1969	1,326	27.8	609	17.8	718	53.2
1970	1,445	29.3	625	18.3	820	54.4
1970 ^a	1,481	29.5	648	18.6	834	54.3
1971 ^b	1,484	28.8	605	17.2	879	53.5
1972	1,529	29.0	558	16.2	972	53.3
1973	1,527	28.1	553	15.4	974	52.7
1974 ^c	1,479	26.9	470	13.2	1,019	52.2
1975	1,513	27.1	509	14.2	1,004	50.1
1976	1,617	27.9	495	13.5	1,122	52.2
1977	1,637	28.2	475	13.5	1,162	51.0
1978	1,622	27.5	414	11.8	1,208	50.7

^a Revised using population controls based on 1970 Census.

^b The data for 1971 from the March 1972 Current Population Survey are based on 1970 Census population controls and sampling frame and are, therefore, not strictly comparable with data for earlier years. For a more detailed explanation, see **Current Population Reports**, Series, P-60, No. 82.

^c Based on revised methodology.

Note: Families were classified as being above or below the low-income level using the poverty index developed by the Social Security Administration and revised in June, 1969.

Source: Dept. of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 120.

Table 7

Families and Persons Below the Low-Income Level in 1977,
by Type of Residence, Region, and Race of Head

(Numbers in thousands. Families and persons as of March 1978)

Residence	All races			White			Black		
	Total	Below low-income level		Total	Below low-income level		Total	Below low-income level	
		Number	Percent		Number	Percent		Number	Percent
Families									
United States	57,215	5,311	9.3	50,530	3,540	7.0	5,806	1,637	28.2
Nonfarm	55,042	4,983	9.1	48,467	3,265	6.7	5,721	1,597	27.9
Farm	2,172	328	15.1	2,063	275	13.3	86	40	46.5
Metropolitan areas ^a	37,841	3,141	8.3	32,824	1,949	5.9	4,358	1,118	25.7
Inside central cities	15,360	1,925	12.5	11,817	986	8.3	3,188	892	28.0
Outside central cities	22,481	1,216	5.4	21,007	963	4.6	1,170	225	19.2
Nonmetropolitan areas ^a	19,374	2,170	11.2	17,706	1,590	9.0	1,448	519	35.8
North and West	38,550	3,084	8.0	35,246	2,291	6.5	2,736	695	25.4
South	18,665	2,226	11.9	15,284	1,248	8.0	3,070	942	30.7
Persons									
United States	213,867	24,720	11.6	185,254	16,416	8.9	24,710	7,726	31.3
Nonfarm	206,032	23,381	11.3	177,941	15,291	8.6	24,296	7,561	31.1
Farm	7,835	1,339	17.1	7,313	1,125	15.4	414	165	39.9
Metropolitan areas ^a	142,791	14,859	10.4	121,409	9,265	7.6	18,483	5,289	28.6
Inside central cities	59,626	9,203	15.4	44,556	4,762	10.7	13,627	4,254	31.2
Outside central cities	83,165	5,657	6.8	76,852	4,503	5.9	4,856	1,035	21.3
Nonmetropolitan areas ^a	71,076	9,861	13.9	63,846	7,151	11.2	6,227	2,437	39.1
North and West	144,719	14,471	10.0	129,848	10,681	8.2	11,548	3,342	28.9
South	69,148	10,249	14.8	55,406	5,735	10.4	13,162	4,383	33.3

^a Based on SMSA's as defined in the 1970 census.

Source: Dept. of Commerce, Bureau of the Census, **Current Population Reports**, Series P-60, No. 119, P-20, No. 340, July 1979

Table 8

Consumer Price Index, 1969-79

(1967=100)

Year	All items	Food	Housing	Apparel and upkeep	Transportation	Medical care	Personal care	Other goods and services
1969	109.8	108.9	110.8	111.5	107.2	113.4	109.3	109.1
1970	116.3	114.9	118.9	116.1	112.7	120.6	113.2	116.0
1971	121.3	118.4	124.3	119.8	118.6	128.4	116.8	120.9
1972	125.3	123.5	129.2	122.3	119.9	132.5	119.8	125.5
1973	133.1	141.4	135.0	126.8	123.8	137.7	125.2	129.0
1974	147.7	161.7	150.6	136.2	127.7	150.5	137.3	137.2
1975	161.2	175.4	166.8	142.3	150.6	168.6	150.7	147.4
1976	170.5	180.8	177.2	147.6	165.5	184.7	160.5	153.5
1977	181.5	192.2	189.6	154.2	177.2	202.4	170.9	172.2
1978	195.4	211.4	202.8	159.6	185.5	219.4	182.0	183.3
1979	217.4	234.5	227.6	166.6	212.0	239.7	195.8	196.7

Source: Dept. of Labor, Bureau of Labor Statistics, **The Consumer Price Index for All Urban Consumers.**

Table 9

Consumer Price Index for Housing Components, 1969-79

(1967=100)

Year	Shelter ^a	Rent	Home ownership				Household furnishings and operation	Fuel and utilities
			Total	Home purchase	Financing taxes & insurance	Maintenance and repairs		
1969	113.3	105.7	116.0	109.5	123.7	115.0	109.0	103.6
1970	123.6	110.1	128.5	118.3	142.3	124.0	113.4	107.6
1971	128.8	115.2	133.7	124.8	143.5	133.7	118.1	115.1
1972	134.5	119.2	140.0	130.0	150.8	140.7	121.0	120.1
1973	140.7	124.3	146.7	132.7	160.6	151.0	124.9	126.9
1974	154.4	130.6	163.2	142.7	181.1	171.6	140.5	150.2
1975	169.7	137.3	181.7	160.3	201.9	187.6	158.1	167.8
1976	179.0	144.7	191.7	168.4	212.8	199.6	168.5	182.7
1977	191.1	153.5	204.9	179.5	227.2	214.7	177.0	202.2
1978	210.4	164.0	227.2	196.7	257.8	233.0	177.7	216.0
1979	239.7	176.0	262.4	223.1	308.9	256.4	190.3	239.3

^a Includes rent, home ownership, and hotel and motel room rates.

Source: Dept. of Labor, Bureau of Labor Statistics, **The Consumer Price Index for All Urban Consumers.**

Table 10

Expected Tenure at Time of Start of New Privately Owned Housing Units, 1978 and 1977

Structure type and intent	1978					1977				
	United States	Census Regions				United States	Census Regions			
		North-east	North Central	South	West		North-east	North Central	South	West
Number of housing units (in thousands)										
All units combined	2,020	200	451	824	545	1,987	202	465	783	538
For sale, total	1,033	96	194	416	327	994	103	189	383	320
Condominium ^a	156	12	23	60	62	118	14	15	45	43
Not condominium	877	84	171	356	265	877	88	174	338	277
For rent	469	44	108	173	143	455	37	113	163	142
For owner occupancy on owner's land, single-family units only ^b	518	60	149	235	75	538	62	163	237	76
In structure with—										
One unit	1,433	147	325	604	358	1,451	156	337	588	370
For sale, total	901	85	172	365	279	904	92	172	348	291
Condominium	42	3	7	13	19	41	5	4	13	19
Not condominium ..	859	82	165	352	260	863	87	168	336	272
For rent	14	2	4	4	4	9	2	2	3	3
For owner occupancy on owner's land ^b	518	60	149	235	75	538	62	163	237	76
Two to four units	125	10	29	35	51	122	9	29	32	51
For sale, total	43	5	10	12	16	34	5	8	7	13
Condominium ^a	25	3	4	7	11	20	3	3	5	9
Not condominium ..	18	2	7	4	6	14	1	6	2	5
For rent	82	5	19	23	35	88	5	21	25	38
Five units or more	462	43	98	185	137	414	36	99	163	117
For sale, condominium ^a ..	89	6	12	39	32	57	6	8	28	15
For rent	373	37	86	146	104	357	30	91	135	101

^a Includes a small number of units to be cooperatively owned.

^b Includes contractor-built and owner-built houses.

Source: Dept. of Commerce, Bureau of the Census, **Construction Reports**, C-20-79-3.

Table 11
Occupancy and Vacancy Rates, by Type, 1974-1979
(Percent distribution)

Units	1979	1978	1977	1976	1975	1974
All housing units						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Rental units	33.6	34.2	34.4	34.5	34.8	34.7
Renter occupied or rented	31.9	32.5	32.6	32.7	32.7	32.6
Vacant (for rent)	1.7	1.7	1.8	1.8	2.1	2.1
Homeowner units	61.2	60.6	60.5	60.6	60.0	59.9
Owner occupied or sold	60.5	60.0	59.8	59.9	59.3	59.2
Vacant (for sale only)	0.7	0.6	0.7	0.7	0.7	0.7
Other vacant units (seasonal, held off market)	5.2	5.2	5.1	4.9	5.2	5.4
Rental and homeowner units						
Rental units	100.0	100.0	100.0	100.0	100.0	100.0
Renter occupied or rented	95.0	95.0	94.8	94.7	94.0	93.8
Vacant (for rent)	5.0	5.0	5.2	5.3	6.0	6.2
Homeowner units	100.0	100.0	100.0	100.0	100.0	100.0
Owner occupied or sold	98.9	99.0	98.8	98.8	98.8	98.8
Vacant (for sale only)	1.1	1.0	1.2	1.2	1.2	1.2

Source: Dept. of Commerce of the Census, **Current Housing Reports**, Series H-111-79-5.

Table 12
Vacancy Rates for Total Units, by Area, 1974-1979
(Percent distribution)

Area	1979	1978	1977	1976	1975	1974
Rental vacancy rate						
United States	5.0	5.0	5.1	5.3	5.4	6.2
Inside SMSA's	5.0	5.2	5.1	5.5	5.6	6.2
In central cities	5.3	5.6	5.6	5.8	6.0	6.8
Outside central cities	4.7	4.7	4.3	4.9	5.1	5.2
Outside SMSA's	4.9	4.5	5.1	4.7	4.7	6.2
Northeast	4.0	4.8	4.9	4.7	3.9	4.2
North Central	5.1	4.8	5.2	5.3	5.3	6.1
South	5.9	5.5	5.6	5.8	6.8	8.0
West	5.0	4.8	4.4	5.1	5.3	6.2
Homeowner vacancy rate						
United States	1.1	1.0	1.0	1.2	1.2	1.2
Inside SMSA's	1.1	1.0	0.9	1.1	1.2	1.2
In central cities	1.2	1.3	1.0	1.2	1.3	1.3
Outside central cities	1.0	0.8	0.8	1.0	1.2	1.2
Outside SMSA's	1.1	1.2	1.3	1.4	1.2	1.1
Northeast	0.9	0.8	0.9	0.9	1.0	0.8
North Central	1.1	1.0	0.8	1.0	0.9	1.0
South	1.1	1.3	1.5	1.6	1.5	1.5
West	1.3	1.0	0.8	1.0	1.3	1.5

Source: Dept. of Commerce, Bureau of the Census, **Current Housing Reports**, Series H-111-79-5.

Table 13**New Housing Units Started, 1969-79**

(In thousands of units)

Year	Total	Publicly owned	Privately owned										
			Total	In structures with-				Inside	Outside	Region			
				1 unit	2 units	3 and 4 units	5 units or more			North-east	North Central	South	West
1969	1,499.5	32.8	1,466.8	810.6	43.0	42.0	571.2	1,078.7	388.0	206.1	348.7	588.4	323.5
1970	1,469.0	35.4	1,433.6	812.9	42.4	42.4	535.9	1,017.9	415.7	217.9	293.5	611.6	310.5
1971	2,084.5	32.3	2,052.2	1,151.0	55.1	65.2	780.9	1,501.8	550.4	263.8	434.1	868.7	485.6
1972	2,378.5	21.9	2,356.6	1,309.2	67.1	74.2	906.2	1,720.4	636.2	329.5	442.8	1,057.0	527.4
1973	2,057.5	12.2	2,045.3	1,132.0	54.2	64.1	795.0	1,495.4	549.9	277.3	439.7	899.4	428.8
1974	1,352.5	14.8	1,337.7	888.1	33.2	34.9	381.6	922.5	415.3	183.2	317.3	552.8	284.5
1975	1,171.4	10.9	1,160.4	892.2	34.5	29.5	204.3	760.3	400.1	149.2	294.0	442.1	275.1
1976	1,547.6	10.1	1,537.5	1,162.4	44.0	41.9	289.2	1,043.5	494.1	169.2	400.1	568.5	399.6
1977	1,989.8	2.7	1,987.1	1,450.9	60.7	61.0	414.4	1,377.3	609.8	201.6	464.6	783.1	537.9
1978	2,023.3	3.0	2,020.3	1,433.3	62.2	62.8	462.0	1,432.1	588.2	200.3	451.2	823.7	545.2
1979	1,747.6	4.0	1,743.6	1,193.2	56.2	65.9	428.3	1,239.5	504.1	177.2	348.3	748.0	470.0

Source: Dept. of Commerce, Bureau of the Census, Construction Reports, Series C-20.

Table 14

New Privately-Owned Housing Units Started by Type of Financing, 1969-1979

(In thousands of units)

Year	Total	Number of housing units						Percent of total private starts			
		Federal Housing Administration			Veterans Administration	Total FHA & VA	Other	FHA	VA	Total FHA & VA	Other
		Total	Homes	Projects							
1969	1,467	233	154	80	51	284	1,183	16	3	19	81
1970	1,434	421	234	188	61	482	952	29	4	34	66
1971	2,052	528	301	277	94	622	1,430	26	5	30	70
1972	2,357	371	198	163	104	475	1,882	16	4	21	80
1973	2,045	163	74	87	86	247	1,798	8	4	12	88
1974	1,338	94	57	37	73	167	1,171	7	5	12	88
1975	1,160	98	69	29	77	175	985	8	7	15	85
1976	1,538	144	81	64	100	245	1,293	9	6	16	84
1977	1,987	178	100	78	131	309	1,678	9	7	16	84
1978	2,020	178	94	84	127	305	1,715	9	6	15	85
1979	1,744	180	107	73	122	302	1,442	10	6	15	85

Source: Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-20; Dept. of Housing and Urban Development; and Veterans Administration.

Table 15

Distribution of Privately-Owned Housing Units Started,
by Number of Housing Units in the Building, 1977-79

Number of units	Number of housing units (in thousands)			Percent distribution		
	1979	1978	1977	1979	1978	1977
Total.....	429.0	462.0	414.4	100	100	100
5 to 9 units	120.2	120.7	114.1	28	26	28
10 to 19 units	134.6	140.8	140.6	31	30	34
20 to 29 units	43.6	57.2	53.3	10	12	13
30 to 49 units	42.1	46.1	38.6	10	10	9
50 units or more.....	88.6	97.2	67.9	21	21	16

Source: Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-20-80-2, table 10.

Table 16

New Private Housing Units Authorized in Permit-Issuing Places, 1969-1979

(In thousands of units)

Year	U.S. total	North- east	North Central	South	West	In structures with		
						1 unit	2-4 units	5 units or more
13,000-Place series								
1969	1,323.7	215.8	317.0	470.6	320.3	625.9	85.2	612.7
1970	1,351.5	218.3	287.4	502.9	342.9	646.8	88.1	616.7
1971	1,924.6	303.6	421.1	725.4	474.6	906.1	132.9	885.7
1972	2,182.0	326.9	428.9	890.6	535.5	1,003.1	146.9	1,031.9
14,000-Place series								
1972	2,218.9	333.3	440.8	905.4	539.3	1,033.1	148.6	1,037.2
1973	1,819.5	271.9	361.4	763.2	423.1	882.1	117.0	820.5
1974	1,074.4	165.4	241.3	390.1	277.6	643.8	64.3	366.2
1975	939.2	129.5	241.5	292.7	275.5	675.5	63.9	199.8
1976	1,296.5	152.4	326.1	401.7	416.0	893.6	93.1	309.5
1977	1,690.0	181.9	402.4	561.1	544.6	1,126.1	121.3	442.7
1978	1,686.8	184.9	373.4	586.0	542.5	1,092.3	126.8	467.7
16,000-Place series								
1978	1,800.5	194.4	388.0	667.6	550.5	1,182.6	130.6	487.3
1979	1,548.8	165.7	290.3	626.5	466.3	976.0	127.1	445.7

Source: Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-20-80-4.

Table 17

Mobile Home Shipments to Dealers in U.S. and Estimated Retail Sales, 1969-1979

Year	Mobile home shipments	Retail sales (estimated)
1969	412,690	\$2,496,775
1970	401,190	2,451,271
1971	496,570	3,297,225
1972	575,940	4,153,103
1973	566,920	4,406,382
1974	329,300	3,213,681
1975	212,690	2,432,661
1976	246,120	3,136,616
1977	265,145	3,765,000
1978	274,901	4,378,000
1979	276,121	4,860,000

n.a.—Not available.

Source: Mobile Homes Manufacturers Association.

Table 18

Sales of New One-Family Homes, by Region and Type of Financing, 1976-1979

Region	Number of homes (in thousands)				Percent distribution			
	1979	1978	1977	1976	1979	1978	1977	1976
All regions	712	817	819	646	100	100	100	100
Northeast	71	78	86	72	10	10	11	11
North Central	115	145	162	128	16	18	20	20
South	302	331	316	247	42	40	39	38
West	223	262	255	199	31	32	31	31
All types financing	712	817	819	646	100	100	100	100
FHA-insured	112	94	73	57	16	11	9	9
VA-guaranteed	74	80	93	77	10	10	11	12
Conventional mortgages	473	575	592	458	66	70	72	71
Farmers Home Admin.	17	26	24	23	2	3	3	4
Cash	36	43	38	31	5	5	5	5

Source: Dept. of Housing and Urban Development and Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-25-79-12.

Table 19**Sales of New One-Family Homes, by Sales Price, 1975-1979**

Sales price	Number of homes (in thousands)					Percent distribution				
	1979	1978	1977	1976	1975	1979	1978	1977	1976	1975
All homes reporting sales price	712	817	819	646	549	100	100	100	100	100
Under \$40,000	73	142	233	250	280	10	17	28	39	52
\$40,000-\$49,999	112	175	200	168	127	16	21	24	26	23
\$50,000-\$59,999	136	156	149	100	65	19	19	18	15	12
\$60,000-\$74,999	160	157	123	76	44	22	19	15	12	8
\$75,000 and over	232	188	115	51	25	32	23	14	8	4

Source: Dept. of Housing and Urban Development and Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-25-79-12.

Table 20**Median Sales Price of New One-Family Homes Sold, by Region and Type of Financing, 1974-79**

Region and Type of financing	Median sales price					
	1979	1978	1977	1976	1975	1974
All regions	\$62,900	\$55,700	\$48,800	\$44,200	\$39,300	\$35,900
Northeast	66,000	58,100	51,600	47,000	44,000	40,100
North Central	63,800	59,200	51,500	44,800	39,600	36,100
South	57,300	50,300	44,100	40,500	37,300	34,500
West	69,700	61,300	53,500	47,200	40,600	35,800
All types financing	\$62,900	\$55,700	\$48,800	\$44,200	\$39,300	\$35,900
FHA-insured	52,300	45,400	37,700	34,500	32,300	29,800
VA-guaranteed	55,200	47,700	41,600	37,700	35,000	31,300
Conventional mortgages	70,300	61,300	53,400	48,000	43,900	38,000

Source: Dept. of Housing and Urban Development and Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-25-79-12.

Table 21

Sales of Existing Single Family Homes, by Price Class, 1975-1979

(Percent Distribution)

Price class	1979	1978	1977	1976	1975
Total price	100%	100%	100%	100%	100%
\$19,999 or under	4.0	5.4	7.5	10.6	13.3
\$20,000 - \$29,999	8.7	12.5	17.2	21.0	23.9
\$30,000 - \$39,999	14.3	17.4	20.4	22.6	24.1
\$40,000 - \$49,999	15.1	16.8	17.3	17.6	16.3
\$50,000 - \$59,999	13.9	14.0	12.9	11.2	9.4
\$60,000 - \$69,999	12.1	11.3	9.0	6.7	5.5
\$70,000 - \$79,999	9.1	7.3	5.5	3.9	3.0
\$80,000 - \$89,999	6.4	4.8	3.6	2.3	1.7
\$90,000 and over	16.4	10.5	6.6	4.1	2.8
Median price	\$55,700	\$48,700	\$42,900	\$38,100	\$35,300

Source: National Association of Realtors, **Annual Report, 1979, Existing Home Sales.**

Table 22

Sales of Existing Single Family Homes by Price Class, by Region, 1979

(Percent Distribution)

Price class	U.S. total	North-east	North Central	South	West
Total	100%	100%	100%	100%	100%
\$19,999 or under	4.0	3.8	6.5	4.0	0.7
\$20,000 - \$29,999	8.7	8.9	12.1	10.3	1.2
\$30,000 - \$39,999	14.3	16.6	17.4	17.0	4.0
\$40,000 - \$49,999	15.1	15.9	17.9	16.9	8.0
\$50,000 - \$59,999	13.9	13.4	16.0	14.5	10.6
\$60,000 - \$69,999	12.1	11.3	11.7	11.4	14.5
\$70,000 - \$79,999	9.1	8.2	7.0	7.7	14.8
\$80,000 - \$89,999	6.4	5.7	4.2	5.4	11.5
\$90,000 - \$99,999	8.6	7.7	4.8	7.0	16.9
\$120,000 and over	7.8	8.5	2.4	5.8	17.8
Median price	\$55,700	\$53,600	\$47,800	\$51,300	\$77,400

Source: National Association of Realtors, **Annual Report, 1978, Existing Home Sales.**

Table 23**New Privately and Publicly Owned Housing Units Completed, 1970-1979**

(In thousands of units)

Year	Total private and public	Privately owned units										Publicly owned units
		Total	In structures with			Inside SMSA's	Outside SMSA's	Regions				
			1 unit	2-4 units	5 units or more			North-east	North Central	South	West	
1970	1,452.1	1,418.4	801.1	85.1	531.5	1,013.2	405.2	184.9	323.4	594.6	315.5	33.7
1972	2,031.6	2,003.9	1,160.2	118.9	724.7	1,430.9	573.0	281.1	411.8	848.5	462.4	27.7
1973	2,119.9	2,100.5	1,197.2	123.5	779.8	1,541.0	559.5	294.0	441.7	906.3	458.6	19.4
1974	1,744.2	1,728.5	940.3	95.3	692.9	1,266.1	462.4	231.7	377.4	755.8	363.6	15.7
1975	1,333.2	1,317.2	847.8	60.6	381.8	922.6	394.5	185.8	313.2	531.3	286.8	16.0
1976	1,386.8	1,377.2	1,034.2	77.3	265.8	950.1	427.2	170.2	355.6	513.2	338.3	9.6
1977	n.a.	1,656.2	1,257.6	94.9	303.7	1,161.2	494.9	176.9	400.1	634.9	444.3	n.a.
1978	n.a.	1,867.5	1,369.0	116.2	383.2	1,313.6	553.9	181.9	416.5	752.0	517.1	n.a.
1979	n.a.	1,868.2	1,298.9	124.9	444.4	1,331.6	536.6	188.1	412.7	760.3	507.1	n.a.

^a Excludes mobile homes.

n.a.—Not available

Source: Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-22-79-12.

Table 24

Value of New Construction Put in Place, 1969-1979

(Dollar amounts in millions)

Year	Total	Private					Public		
		Residential buildings					Total	Housing and redevelopment	
		Total	Total		New housing units	Non-house-keeping		Amount	Percent of public total
			Amount	Percent of private total					
1969	\$ 93,917	\$ 65,953	\$33,200	50.3	\$25,941	\$1,377	\$27,964	\$1,047	3.7
1970	94,855	66,759	31,864	47.7	24,272	1,358	28,096	1,107	3.9
1971	109,950	80,079	43,267	54.0	35,066	1,394	29,871	1,136	3.8
1972	124,085	93,901	54,288	57.8	44,879	1,989	30,184	875	2.9
1973	137,917	105,412	59,727	56.7	50,087	2,366	32,505	941	2.9
1974	138,501	100,166	50,376	50.3	40,644	1,687	38,334	1,006	2.6
1975	134,535	93,651	46,472	49.6	34,408	1,139	40,884	754	1.8
1976	151,054	111,931	60,520	54.1	47,277	935	39,123	720	1.8
1977	174,000	135,826	80,956	59.6	65,749	998	38,174	908	2.4
1978	206,224	160,403	93,425	58.2	62,385	1,267	45,821	1,053	2.3
1979	226,939	178,219	97,202	54.5	60,066	2,169	48,720	1,097	2.3

Source: Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-30-80-1, table 1.

Table 25

Expenditures by All Residential Property Owners for Maintenance and Repairs and Improvements, by Size of Property, 1970-1978

(In millions of dollars)

Size of property	Year	Total expenditures	Maintenance and repairs, total	Improvements					Major replacement
				Total	Additions and alterations			Property outside of residential structures	
					Total	Residential structures	Property outside of residential structures		
					Additions	Alterations			
All sizes of residential properties									
Total expenditures	1970	14,770	5,895	8,875	6,246	1,411	3,539	1,296	2,629
	1972	17,498	6,717	10,781	7,526	1,378	4,447	1,701	3,255
	1973	18,512	7,924	10,586	7,386	1,360	4,694	1,322	3,202
	1974	21,114	8,491	12,622	8,060	1,529	4,836	1,695	4,563
	1975	25,239	9,758	15,481	10,997	1,971	6,844	2,182	4,484
	1976	29,034	11,379	17,655	12,314	3,493	6,357	2,454	5,341
	1977	31,280	11,344	19,936	14,237	2,655	8,505	3,077	5,699
	1978	37,461	12,909	24,552	16,458	3,713	8,443	4,302	8,094
1 to 4 housing unit properties with 1 unit owner-occupied									
Total expenditures	1970	10,449	3,150	7,299	5,309	1,262	2,935	1,112	1,990
	1972	12,102	3,567	8,535	6,253	1,203	3,551	1,499	2,282
	1973	12,076	4,037	8,040	5,887	1,085	3,694	1,108	2,152
	1974	14,791	4,547	10,244	6,819	1,333	4,132	1,354	3,425
	1975	16,714	4,901	11,813	8,898	1,747	5,259	1,892	2,914
	1976	20,231	5,842	14,389	10,624	2,996	5,445	2,183	3,765
	1977	22,950	6,223	16,727	12,484	2,126	7,529	2,828	4,243
	1978	26,294	6,980	19,314	13,442	2,880	6,696	3,866	5,872
1 housing unit properties, owner-occupied									
Total expenditures	1970	9,469	2,753	6,716	4,973	1,206	2,695	1,072	1,742
	1972	11,128	3,193	7,935	5,809	1,117	3,249	1,443	2,127
	1973	11,297	3,620	7,677	5,688	1,070	3,543	1,075	1,989
	1974	13,578	4,031	9,547	6,441	1,328	3,789	1,324	3,106
	1975	15,684	4,540	11,143	8,458	1,680	4,945	1,832	2,684
	1976	18,854	5,217	13,638	10,231	2,925	5,181	2,125	3,407
	1977	21,761	5,705	16,056	12,015	2,062	7,170	2,783	4,042
	1978	24,189	6,427	17,762	12,624	2,809	6,181	3,634	5,138
1 to 4 housing unit properties with no unit owner-occupied and all properties with 5 housing units or more									
Total expenditures	1970	4,322	2,746	1,576	937	149	604	185	639
	1972	5,397	3,150	2,247	1,273	175	896	202	974
	1973	6,436	3,887	2,549	1,499	275	1,000	224	1,050
	1974	6,323	3,943	2,378	1,242	197	704	341	1,137
	1975	8,525	4,857	3,668	2,099	224	1,585	290	1,570
	1976	8,803	5,537	3,266	1,690	497	922	271	1,576
	1977	8,330	5,121	3,209	1,753	529	976	249	1,456
	1978	11,167	5,929	5,238	3,016	832	1,747	436	2,222

Source: Dept. of Commerce, Bureau of the Census, **Construction Reports**, Series C-50-78-5, Annual.

Table 26

Boeckh Indexes of Dwelling Unit Construction Cost, 1972-79

(1972 = 100)

Year	Residences			Apartments, hotels, and office buildings			
	Total	Frame	Brick	Total	Brick and wood	Brick and concrete	Brick and steel
1972	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1973	109.2	110.0	108.4	105.9	106.5	105.6	105.6
1974	117.9	119.0	116.9	115.8	115.6	116.0	115.8
1975	125.8	126.9	124.8	127.3	127.0	127.5	127.3
1976	136.2	137.2	135.3	137.2	136.7	137.3	137.7
1977	148.5	149.5	147.5	148.6	148.1	148.3	149.1
1978	161.8	163.1	160.6	158.2	159.6	157.2	157.9
1979	175.9	178.1	175.1	170.5	172.4	169.2	170.1

Source: The American Appraisal Company, Publication and Education Division.

Table 27

Employment, Hours, and Earnings in Contract Building Construction, 1969-1979

Year	General Building contractors				Special trade contractors			
	All employees (in thousands)	Construction workers			All employees (in thousands)	Construction workers		
		Employees (thousands)	Average weekly hours	Average hourly earnings		Employees (thousands)	Average weekly hours	Average hourly earnings
1969	1,059	940	36.6	4.15	1,675	1,432	37.0	5.07
1970	1,016	918	36.3	5.08	1,650	1,426	36.4	5.55
1971	1,128	932	36.0	5.49	1,794	1,483	36.4	6.08
1972	1,197	980	35.8	5.81	1,896	1,559	36.2	6.45
1973	1,263	1,030	36.0	6.19	1,988	1,638	36.3	6.82
1974	1,226	987	36.1	6.54	1,953	1,593	36.1	7.19
1975	1,064	840	36.0	7.08	1,744	1,384	35.7	7.65
1976	1,077	841	36.4	7.50	1,803	1,426	36.4	8.06
1977	1,152	898	36.4	7.88	1,929	1,530	36.1	8.47
1978	1,198	929	35.7	8.04	2,138	1,702	36.1	9.23
1979	1,318	1,022	35.9	8.62	2,428	1,943	36.2	9.86

Source: Dept. of Labor, Bureau of Labor Statistics, *Employment and Earnings and Monthly Report on the Labor Force*.

Table 28

Indexes of Union Hourly Wage Rates for Selected Building Trades, 1969-1979

(1967 = 100)

Year	All trades	Bricklayers	Carpenters	Electricians	Painters	Plasterers	Plumbers	Building laborers
1969	115.4	115.0	115.8	117.1	115.1	113.3	115.9	114.8
1970	128.8	127.7	128.9	130.4	126.6	126.0	130.5	129.3
1971	144.0	144.9	141.5	148.4	139.5	140.9	145.8	144.4
1972	153.2	153.4	150.9	158.8	152.1	150.9	152.8	152.2
1973	160.8	159.5	160.1	164.9	160.6	157.5	158.8	160.5
1974	173.4	172.3	172.1	175.1	172.8	170.5	172.7	176.1
1975	188.3	184.0	187.0	193.8	187.9	182.7	186.7	190.7
1976	200.5	194.1	198.2	206.8	202.0	195.9	199.6	203.3
1977	211.5	204.2	208.7	220.4	214.5	207.5	211.8	216.3
1978	224.1	215.2	220.2	233.0	227.4	218.7	224.3	229.1
1979	239.9	231.1	235.1	250.0	242.4	233.1	240.0	245.8

Source: Dept. of Labor, Bureau of Labor Statistics.

Table 29

Average Union Hourly Wage Rates for Selected Building Trades, 1969-79

Year	Bricklayers	Carpenters	Electricians (inside wiremen)	Painters	Plasterers	Plumbers	Building laborers
1969	\$6.06	\$5.77	\$6.12	\$5.38	\$5.75	\$6.22	\$4.33
1970	6.77	6.42	6.82	5.95	6.35	7.01	4.78
1971	7.60	7.02	7.76	6.51	7.08	7.82	5.43
1972	7.99	7.41	8.19	7.06	7.45	8.15	5.57
1973	8.30	7.84	8.37	7.48	7.70	8.44	5.92
1974	8.86	8.39	8.83	7.99	8.25	9.07	6.45
1975	9.35	9.24	9.73	8.63	8.81	9.77	6.99
1976	9.95	9.71	10.44	9.29	9.56	10.27	7.48
1977	10.45	10.22	11.13	9.87	10.06	10.87	7.94
1978	10.97	10.87	11.73	10.47	10.61	11.54	8.39
1979	11.76	11.59	12.51	11.16	11.31	12.01	9.14

Source: Dept. of Labor, Bureau of Labor Statistics.

Table 30

Indexes of Producer Prices of Selected Construction Materials,
by Groups and Commodities, 1972-1979

(1967 = 100)

Group and commodity	1979	1978	1977	1976	1975	1974	1973	1972
All construction materials	251.4	228.2	204.9	187.7	174.0	160.9	138.5	126.6
Lumber and wood products								
Lumber	354.2	322.4	276.5	233.0	192.5	207.1	205.2	159.4
Douglas fir	383.4	339.7	291.4	250.7	212.0	213.7	209.6	161.1
Southern pine	324.2	304.6	262.3	217.4	175.3	184.5	187.9	151.5
Other soft woods	400.4	363.2	312.6	257.8	205.3	220.8	226.6	177.0
Hardwoods	260.0	286.4	231.1	192.0	163.6	211.4	197.0	130.4
Millwork	254.3	235.4	193.6	176.9	160.4	157.1	144.2	128.4
Plywood	250.6	235.6	212.0	187.0	161.2	161.1	155.2	130.7
Softwood	322.5	326.4	295.5	247.6	200.6	186.8	194.0	154.9
Paint and paint materials								
Prepared paint	204.2	192.3	182.4	174.4	166.9	145.7	122.2	118.0
Paint materials	240.9	212.7	205.9	189.8	177.2	152.3	113.2	104.1
Metal products								
Structural shapes	300.4	272.0	241.2	227.1	216.3	179.0	140.7	134.6
Hardware N.E.C.	205.1	187.7	178.2	166.1	156.3	136.1	121.5	117.3
Plumbing fixtures and brass fittings	217.1	199.1	186.6	174.1	162.3	149.1	125.8	119.7
Enameled iron	239.7	223.5	214.6	201.2	188.4	158.1	129.6	121.2
Vitreous china	207.7	189.8	174.2	159.0	146.6	134.2	120.8	115.6
Brass fittings	216.8	197.6	186.5	174.1	162.2	155.7	128.8	122.2
Heating equipment	187.0	174.4	165.5	158.0	150.7	135.0	120.4	118.2
Warm air furnaces	178.1	162.0	152.0	145.2	139.5	126.0	116.6	115.5
Water heaters, domestic	188.5	176.8	170.9	166.0	164.4	142.0	121.9	120.2
Metal doors, sash, trim	229.5	207.6	188.9	171.3	162.5	147.3	124.5	120.5
Nonmetallic mineral products								
Window glass	n.a.	248.4	223.5	206.4	177.7	158.4	136.4	128.2
Concrete ingredients	247.6	217.7	198.8	186.7	172.3	148.7	131.2	126.9
Portland cement	282.4	251.3	227.7	212.7	193.3	161.9	137.2	131.9
Concrete products	244.1	214.0	191.8	180.1	170.5	151.7	131.7	125.6
Structural clay products (ex. refractories)	218.1	197.2	179.8	163.5	151.2	135.2	123.3	117.3
Asphalt roofing	324.6	292.0	253.0	238.3	225.9	196.0	135.5	131.2
Gypsum products	252.3	229.1	183.5	154.4	144.0	137.5	120.9	114.7
Insulation materials	256.3	250.7	235.9	212.6	196.2	156.5	137.4	136.9
Miscellaneous products								
Building paper and board	182.7	187.4	157.0	133.8	127.1	123.5	112.8	106.4
Hard surface floor coverings	199.2	180.7	172.0	162.6	148.5	125.8	105.2	104.5

Source: Dept. of Labor, Bureau of Labor Statistics, *Producer Prices and Price Indexes*.

Table 31**Foreclosures on FHA and VA Home Mortgages, 1969-79**

Year	Number of mortgaged homes end of year (in thousands)		Number of foreclosures during the year	
	FHA	VA ^a	FHA	VA ^{ab}
1969	4,793	3,537	27,541	11,152
1970	5,068	3,570	30,403	10,444
1971	5,340	3,666	41,062	10,493
1972	5,396	3,800	51,299	12,257
1973	5,195	3,695	60,515	15,741
1974	5,060	3,808	57,941	14,891
1975	4,983	3,891	46,739	15,566
1976	4,894	3,906	31,082	15,117
1977	4,798	3,955	27,897	14,639
1978	4,673	3,965	24,244	13,426
1979	4,758	4,028	18,941	11,673

^a Excludes Mobile Home Loans and VA Regulation 400 loans.^b Based on number of claims paid (primary loans).

Source: Veterans Administration, Loan Guaranty Service; and Dept. of Housing and Urban Development.

Table 32**Estimated Mortgage Debt Outstanding on Nonfarm 1- to 4-Family Homes, 1969-79**

(In billions of dollars)

End of year	Total	Type of holder						Type of financing		
		Savings and loan	Life insurance	Commercial banks	Mutual savings banks	U.S. agencies ^a	Individuals and others	FHA insured	VA guaranteed	Conventional ^b
1969	266.8	117.9	28.0	41.4	36.4	17.0	26.1	54.5	35.7	178.6
1970	280.2	125.0	26.7	42.3	37.3	22.1	26.9	59.9	37.3	182.9
1971	328.9	142.3	24.6	48.0	43.4	29.9	40.6	65.7	39.5	223.7
1972	372.2	166.4	22.3	57.0	46.2	35.2	45.0	68.2	44.7	259.3
1973	416.2	187.1	20.4	68.0	48.8	40.7	51.1	66.2	50.0	300.0
1974	449.4	201.0	19.0	74.8	49.2	52.0	53.3	65.1	56.2	328.1
1975	490.8	223.9	17.6	77.0	50.0	66.0	56.3	66.1	61.6	363.1
1976	556.6	260.9	16.1	86.2	53.1	77.6	62.7	66.5	67.0	423.1
1977	656.5	310.7	14.7	105.1	57.6	96.3	72.1	68.1	73.6	514.8
1978	761.9	345.2	14.4	127.0	62.3	119.5	82.6	71.4	82.0	608.5
1979	872.2	394.4	16.2	146.1	64.7	154.7	96.1	81.0	92.0	699.2

^a FNMA, FHA, VA and Farmers Home Administration. Other U.S. agencies (amounts small or separate data not readily available) included with individuals and others.^b DerivedSource: Federal Home Loan Bank Board, *Journal of the Federal Home Loan Bank Board and Source Book*; Veterans Administration, Loan Guaranty Service; and Dept. of Housing and Urban Development, Federal Housing Administration; and Federal Reserve System.

Table 33

Mortgage Debt Outstanding on Residential Properties, 1969-1979

(In billions of dollars)

End of period	Total	1- to 4-Family homes			Multifamily properties		
		Total	Financial institutions	Other holders	Total	Financial institutions	Other holders
1969	6 319.0	\$2.66.8	\$223.6	\$43.2	\$52.2	\$41.3	\$10.8
1970	338.2	280.2	231.3	48.9	58.0	45.8	12.2
1971	374.6	307.2	253.6	53.6	67.4	52.5	14.9
1972	422.0	345.4	288.0	67.4	76.7	59.4	17.3
1973	470.0	384.7	320.4	64.3	85.3	64.8	20.5
1974	503.4	412.2	340.0	72.2	91.2	68.2	23.1
1975	540.3	447.0	365.0	82.0	93.3	69.6	23.7
1976	660.6	556.3	416.3	140.0	104.3	69.9	34.4
1977	768.4	656.6	488.2	168.4	111.8	75.8	36.0
1978	883.8	761.8	559.8	202.0	122.0	82.5	39.5
1979	1,003.0	872.2	621.4	250.8	130.8	86.0	44.8

Source: Federal Reserve Bulletin.

Table 34

Characteristics of Conventional First Mortgage Transactions on Single-Family Homes, 1969-1979

Year	Contract rate (percent)	Fees and charges (percent) ^a	Maturity (years)	Loan/price ratio (percent)	Purchase price
New homes					
1969	7.66	.91	25.5	72.8	\$34,100
1970	8.27	1.03	25.1	71.7	35,500
1971	7.59	.87	26.2	74.3	36,300
1972	7.45	.88	27.2	76.8	37,300
1973	7.78	1.11	26.3	77.3	37,100
1974	8.72	1.30	26.3	75.8	40,100
1975	8.75	1.54	26.8	76.1	44,600
1976	8.76	1.44	27.2	75.8	48,400
1977	8.80	1.33	27.9	76.3	54,300
1978	9.30	1.39	28.0	75.3	62,600
1979	10.48	1.66	28.5	73.9	74,400
Existing homes					
1969	7.68	.88	22.7	71.5	28,300
1970	8.20	.92	22.8	71.1	30,000
1971	7.54	.77	24.2	73.9	31,700
1972	7.38	.81	25.7	76.0	33,400
1973	7.86	.94	23.2	75.2	31,200
1974	8.84	1.09	23.0	72.4	34,700
1975	9.01	1.19	24.0	73.4	38,200
1976	8.92	1.17	24.5	73.8	41,300
1977	8.83	1.17	25.8	75.1	47,500
1978	9.37	1.26	26.4	75.1	54,200
1979	10.66	1.45	27.1	74.0	64,600

^a Fees and charges—related to principal mortgage amount—includes loan commissions, fees, discounts, and other charges which are paid by the borrower. They exclude any closing costs related solely to transfer of property ownership.

Source: Federal Home Loan Bank Board, *Journal of the Federal Home Loan Bank Board*.

Table 35

Net Inflow of Savings in All Savings and Loan Associations, 1969-1979

(In millions of dollars)

Year	Total	FSLIC insured	Other
1969	\$4,079	\$3,884	\$ 195
1970	11,018	10,843	175
1972	32,663	31,956	707
1973	20,237	19,943	294
1974	16,053	15,595	458
1975	43,121	42,051	1,070
1976	50,703	49,728	975
1977	51,016	50,192	824
1978	44,864	44,175	689
1979	39,471	38,897	574

Source: Federal Home Loan Bank Board, *Journal of the Federal Home Loan Bank Board and Source Book*.**Table 36**Home Loans Guaranteed or Insured under the Veterans Administration Program, 1970-79 and as of December 31, 1979^a

Year	Home loans guaranteed or insured ^b			
	Number (000)	Amount in millions		
		Principal amount	Amount of guaranty	Outstanding loan debt end of year
As of December 31, 1979	10,430	\$174,177	\$85,189	\$92,000
1970	168	3,443	1,804	37,300
1971	284	6,083	3,090	39,500
1972	375	8,468	4,147	44,700
1973	316	7,467	3,576	50,000
1974	313	8,236	3,613	56,200
1975	301	8,902	4,365	61,600
1976	330	10,439	5,002	67,000
1977	383	13,136	6,179	73,600
1978	369	14,528	7,115	82,000
1979	365	16,662	8,164	92,000

^a Includes mobile homes.^b Includes negligible number of loans for alteration and repair. Beginning 1963, includes direct loans sold with a guaranty.

Source: Veterans Administration, Loan Guaranty Service.

Table 37

Characteristics of VA Primary Home Loans, 1970-79

Year	Number of loans (000)	Percent of loans with-						Price in credit terms			
		Mortgage maturity				Down-payment		Average purchase price	Average loan amount	Loan/price ratio	Average down payment
		Less than 25 years	25 years	26-30 years	30 years	Yes	No				
Total home loans^a											
1970.....	167	3.6	6.8	5.0	84.6	30	70	21,160	20,550	97.1	610
1971.....	282	3.2	6.8	3.7	86.3	29	71	22,320	21,765	97.5	555
1972.....	354	2.7	5.9	3.8	87.6	29	71	23,635	23,105	97.8	530
1973.....	305	2.6	5.7	3.7	88.0	27	73	24,425	23,920	97.9	505
1974.....	305	2.4	5.3	3.8	88.5	29	71	27,260	26,530	97.3	730
1975.....	294	2.3	4.9	2.0	90.8	30	70	30,530	29,550	96.8	980
1976.....	322	2.1	4.8	1.0	92.1	26	72	32,525	31,620	97.2	905
1977.....	372	1.8	3.6	0.7	93.9	30	70	36,980	35,680	96.5	1,300
1978.....	353	1.4	3.3	0.8	94.5	31	69	41,080	39,565	96.3	1,515
1979.....	346	1.1	2.4	1.2	95.3	32	68	48,555	46,254	95.3	2,301
New and proposed homes											
1970.....	55	0.3	0.8	6.3	92.6	33	67	24,520	23,790	97.0	730
1971.....	69	0.4	0.8	3.3	95.5	33	67	25,075	24,500	97.7	575
1972.....	98	0.3	0.6	4.7	94.4	37	63	25,995	25,380	97.6	615
1973.....	85	0.3	0.7	5.1	93.9	37	63	27,290	26,645	97.6	645
1974.....	70	0.4	0.5	5.6	93.5	39	61	30,305	29,415	97.1	890
1975.....	67	0.3	0.5	4.9	94.3	43	57	34,250	32,885	96.0	1,365
1976.....	64	0.3	0.6	2.9	96.2	41	49	37,180	35,735	96.1	1,445
1977.....	78	0.3	0.5	1.8	97.4	44	56	41,610	39,605	95.2	2,005
1978.....	79	0.3	0.4	2.0	97.3	46	54	46,545	44,085	94.7	2,460
1979.....	73	0.3	0.2	2.6	96.9	47	53	55,021	51,546	93.7	3,475
Existing homes											
1970.....	112	5.2	9.8	4.4	80.6	29	71	19,515	18,790	96.3	725
1971.....	213	4.2	8.8	3.9	83.1	28	72	21,390	20,845	97.5	545
1972.....	256	3.6	7.9	3.5	85.0	26	74	22,730	22,230	97.8	500
1973.....	220	3.5	7.6	3.3	85.6	23	77	23,320	22,870	98.1	450
1974.....	235	3.0	6.7	3.2	87.1	26	74	26,355	25,675	97.4	680
1975.....	227	2.9	6.1	1.2	89.8	26	74	29,440	28,575	97.1	865
1976.....	258	2.7	5.8	0.5	91.0	24	76	31,370	30,600	97.5	770
1977.....	294	2.1	4.5	0.4	93.0	26	74	35,760	34,645	96.9	1,115
1978.....	274	1.9	4.4	0.5	93.2	26	74	39,515	38,270	96.8	1,245
1979.....	273	1.4	2.9	0.9	94.8	28	72	46,828	44,843	95.8	1,985

^a Excludes alteration and repair loans, direct loans sold with a guaranty and refinancing mobile home loans.

Source: Veterans Administration, Loan Guaranty Service.

Table 38**FNMA Mortgage Activity (Secondary Market Operations) 1979**

(Dollars in millions)

	Purchases	Sales	Repayments	Paid in full	Foreclosures	Other liquidations	Yearend portfolio	Contracts outstanding
Total	\$10,807	\$22	\$557	\$2,269	\$178	-	\$51,097	\$6,409

Source: Federal National Mortgage Association

Table 39**Summary of FNMA Commitment Outstanding, 1979**

(Dollars in millions)

	FHA/VA	Conventional	Total
Home Mortgages			
Free Market System	\$1,879	\$1,164	\$3,043
Convertible Standby:			
4-Month Contract	128	-	128
12-Month Contract	1,144	1,876	3,020
Other	92	71	163
Project Mortgages	55	-	55
Total	3,297	3,111	6,409

Source: Federal National Mortgage Association

Table 40**Comparative FNMA Portfolio and Outstanding Purchase Obligation at End of 1978 and 1979**

(Dollars in millions)

	1978			1979			Net change in 1979 from 1978		
	Portfolio	Contracts out-standing	Total portfolio and contracts	Portfolio	Contracts out-standing	Total portfolio and contracts	Portfolio	Contracts out-standing	Total portfolio and contracts
Obligation	\$43,315	\$9,185	\$52,500	\$51,097	\$6,409	\$57,506	\$7,782	-\$2,776	\$5,006

1979 Yearend Portfolio

	FHA	VA	Conventional	Total
Amount	\$24,495	\$10,496	\$16,106	\$51,097
Percent	47.9	20.6	31.5	100.0

Source: Federal National Mortgage Association

Note: Purchases include mortgages and loans purchased. Portfolio includes participations in construction loans and urban participations.

Table 41

Geographical Distribution of Mortgages Purchased by FNMA during 1979 and Cumulative (Secondary Market Operations)

(Dollars in thousands)

State	1979		Nov. 1, 1954 through Dec. 31, 1979	
	Mortgages	Amount ^a	Mortgages	Amount
Total	233,063	\$10,686,186	3,069,168	\$76,423,168
Alabama	6,721	270,485	64,944	1,488,296
Alaska	820	70,469	10,380	559,068
Arizona	8,424	381,788	93,830	2,187,934
Arkansas	168	5,284	24,463	479,083
California	56,753	3,046	554,005	17,071,314
Colorado	11,971	592,633	74,972	2,213,138
Connecticut	29	1,278	1,182	193,706
Delaware	256	8,610	9,492	170,224
District of Columbia	607	29,645	9,134	285,044
Florida	7,192	270,782	183,248	3,732,202
Georgia	6,882	277,036	89,484	2,136,189
Hawaii	518	38,400	9,392	377,468
Idaho	2,342	106,294	14,749	419,767
Illinois	4,822	207,885	88,705	2,268,564
Indiana	4,915	176,481	82,440	1,734,621
Iowa	1,182	50,008	15,062	389,464
Kansas	2,089	77,265	26,671	540,908
Kentucky	1,507	58,245	26,925	595,981
Louisiana	7,477	346,201	89,462	2,278,200
Maine	1	234	311	33,528
Maryland	4,612	222,986	38,678	1,336,811
Massachusetts	1,005	35,040	3,035	300,291
Michigan	5,954	178,145	185,350	3,533,605
Minnesota	2,118	113,781	29,886	1,001,783
Mississippi	1,713	67,437	28,304	668,023
Missouri	2,383	82,381	43,070	899,677
Montana	393	17,323	4,588	149,141
Nebraska	532	20,060	12,438	263,198
Nevada	3,659	195,793	42,477	1,208,905
New Hampshire	78	3,290	244	38,161
New Jersey	3,796	145,541	50,654	1,185,954
New Mexico	2,518	124,027	41,130	868,842
New York	999	35,830	39,675	1,196,388
North Carolina	3,554	140,997	50,976	1,213,706
North Dakota	4	154	249	17,300
Ohio	3,299	119,191	114,342	2,444,666
Oklahoma	6,643	270,969	84,842	1,792,911
Oregon	1,704	81,597	22,213	502,537
Pennsylvania	3,134	96,086	71,329	1,273,277
Rhode Island	1	38	228	63,466
South Carolina	1,862	70,258	46,564	957,511
South Dakota	141	6,229	3,533	99,127
Tennessee	4,292	167,903	68,653	1,466,558
Texas	25,902	1,166,227	330,748	7,227,246
Utah	7,191	333,904	43,842	1,276,842
Vermont	-	-	16	9,038
Virginia	5,139	236,759	66,765	1,825,580
Washington	13,504	633,433	110,667	2,874,438
West Virginia	26	532	2,371	48,216
Wisconsin	1,084	44,792	18,403	463,558
Wyoming	1,092	57,171	11,328	332,247
Guam	38	1,882	3,124	110,474
Puerto Rico	13	536	30,233	595,860
Virgin Islands	4	195	362	23,132

^a Purchases exclude participations in project construction loans, urban participations, and mobile home securities.

Table 42

**Comparison of FNMA Mortgage Purchases and Sales Through December 31, 1979
(Secondary Market Operations)**

(Dollars in thousands)

State	Purchases		Sales		Dollar sale as a percent of dollar purchase
	Mortgages	Amount	Mortgages	Amount	
Total	3,069,168	\$76,423,168	231,040	\$3,190,900	4.2
Alabama	64,944	1,488,296	4,535	58,301	3.9
Alaska	10,380	559,068	301	14,732	2.6
Arizona	93,830	2,187,934	8,464	98,154	4.5
Arkansas	24,463	479,083	2,063	47,949	10.0
California	554,005	17,071,314	38,578	552,651	3.2
Colorado	74,972	2,213,138	3,852	52,919	2.4
Connecticut	1,182	193,706	75	12,409	6.4
Delaware	9,492	170,224	882	9,896	5.8
District of Columbia	9,134	285,044	126	2,652	0.9
Florida	183,248	3,732,202	19,769	248,321	6.7
Georgia	89,484	2,136,189	7,629	91,398	4.3
Hawaii	9,392	377,468	813	16,654	4.4
Idaho	14,749	419,767	227	3,079	0.7
Illinois	88,705	2,268,564	4,423	68,877	3.0
Indiana	82,440	1,734,621	4,471	56,721	3.3
Iowa	15,062	389,464	566	7,961	2.0
Kansas	26,671	540,908	1,196	13,830	2.6
Kentucky	26,925	595,981	2,537	62,900	10.6
Louisiana	89,462	2,278,200	4,795	64,158	2.8
Maine	311	33,528	-	-	-
Maryland	38,678	1,336,811	1,176	19,965	1.5
Massachusetts	3,035	300,291	299	17,048	5.7
Michigan	185,350	3,533,605	25,691	323,565	9.2
Minnesota	29,886	1,001,783	2,384	37,471	3.7
Mississippi	28,304	668,023	1,483	19,436	2.9
Missouri	43,070	899,677	3,952	49,700	5.5
Montana	4,588	149,141	57	1,848	1.2
Nebraska	12,438	263,198	1,033	14,764	5.6
Nevada	42,477	1,208,905	3,086	46,065	3.8
New Hampshire	244	38,161	24	383	1.0
New Jersey	50,654	1,185,954	2,673	41,657	3.5
New Mexico	41,130	868,842	2,660	31,899	3.7
New York	39,675	1,196,388	971	61,505	5.1
North Carolina	50,976	1,213,706	2,383	33,035	2.7
North Dakota	249	17,300	24	368	2.1
Ohio	114,342	2,444,666	12,150	167,362	6.8
Oklahoma	84,842	1,792,911	4,695	52,925	3.0
Oregon	22,213	502,537	2,640	32,916	6.5
Pennsylvania	71,329	1,273,277	2,512	48,965	3.8
Rhode Island	228	63,466	1	4,402	6.9
South Carolina	46,564	957,511	2,535	31,657	3.3
South Dakota	3,533	99,127	784	16,386	16.5
Tennessee	68,653	1,466,558	5,318	65,820	4.5
Texas	330,748	7,227,246	29,482	340,934	4.7
Utah	43,842	1,276,842	3,026	33,144	2.6
Vermont	16	9,038	-	-	-
Virginia	66,765	1,825,580	6,169	103,065	5.6
Washington	110,667	2,874,438	2,889	47,028	1.6
West Virginia	2,371	48,216	175	1,770	3.7
Wisconsin	18,403	463,558	489	9,182	2.0
Wyoming	11,328	332,247	199	2,657	0.8
Guam	3,124	110,474	3	78	0.1
Puerto Rico	30,233	595,860	4,775	50,338	8.4
Virgin Islands	362	23,132	-	-	-

Source: Federal National Mortgage Association.

Table 43

Geographical Distribution of Mortgages in FNMA Portfolio at December 31, 1979

(Dollars in thousands)

State	Total		Home mortgages		Project mortgages	
	Mortgages	Amount ^a	Mortgages	Amount	Mortgages	Amount
Total	1,819,631	\$51,090,784	1,815,791	\$45,487,732	3,840	\$5,603,052
Alabama	46,471	1,130,753	46,432	1,082,196	39	48,557
Alaska	6,304	374,117	6,299	365,743	5	8,374
Arizona	54,169	1,476,983	54,114	1,406,627	55	70,356
Arkansas	13,377	263,116	13,334	217,592	43	45,524
California	315,057	11,694,823	314,497	10,894,147	560	800,676
Colorado	45,258	1,582,310	45,220	1,536,818	38	45,492
Connecticut	687	148,069	623	15,429	64	132,640
Delaware	5,538	103,344	5,532	97,462	6	5,882
District of Columbia	7,102	222,402	7,083	185,681	19	36,721
Florida	105,688	2,343,746	105,523	2,062,567	165	281,179
Georgia	56,188	1,475,951	56,090	1,336,978	98	138,973
Hawaii	5,228	241,496	5,207	189,350	21	52,146
Idaho	9,957	324,858	9,927	311,357	30	13,501
Illinois	52,528	1,345,395	52,451	1,118,648	77	266,747
Indiana	48,890	1,094,609	48,762	897,985	128	196,624
Iowa	8,796	269,791	8,754	220,171	42	49,620
Kansas	14,469	333,821	14,421	278,538	48	55,283
Kentucky	15,031	361,107	14,969	278,059	62	83,048
Louisiana	60,083	1,671,440	60,009	1,560,457	74	110,983
Maine	128	30,563	110	1,710	18	28,853
Maryland	27,170	1,015,568	27,115	893,267	55	122,301
Massachusetts	2,361	237,358	2,306	64,228	55	173,130
Michigan	96,269	1,929,205	96,113	1,626,460	156	302,745
Minnesota	18,379	699,032	18,275	563,462	104	135,570
Mississippi	17,813	451,426	17,753	383,523	60	67,903
Missouri	25,706	583,806	25,636	454,931	70	128,875
Montana	2,800	109,062	2,764	77,017	36	32,045
Nebraska	5,964	143,764	5,935	111,963	29	31,801
Nevada	24,345	795,877	24,331	774,151	14	21,726
New Hampshire	169	36,205	153	5,115	16	31,090
New Jersey	31,180	780,206	31,133	681,026	47	99,180
New Mexico	23,240	564,581	23,207	519,536	33	45,045
New York	28,023	763,021	27,964	626,330	59	136,691
North Carolina	34,174	863,927	34,091	761,155	83	102,772
North Dakota	142	15,082	129	3,610	13	11,472
Ohio	56,711	1,368,530	56,433	1,009,581	278	358,949
Oklahoma	49,385	1,145,862	49,321	1,058,620	64	87,242
Oregon	9,547	285,835	9,440	237,073	107	48,762
Pennsylvania	45,987	823,472	45,899	633,839	88	189,633
Rhode Island	139	50,047	107	2,332	32	47,715
South Carolina	28,688	625,866	28,599	537,378	89	88,488
South Dakota	1,183	56,946	1,116	26,419	67	30,527
Tennessee	43,452	1,004,126	43,364	889,843	88	114,283
Texas	198,824	4,984,705	198,596	4,619,104	228	365,601
Utah	29,845	1,006,965	29,823	996,497	22	10,468
Vermont	6	3,238	2	16	4	3,222
Virginia	40,426	1,223,207	40,347	1,099,569	79	123,638
Washington	66,205	2,010,787	66,051	1,901,753	154	109,034
West Virginia	1,230	27,709	1,219	18,162	11	9,547
Wisconsin	11,207	307,045	11,129	236,915	78	70,130
Wyoming	6,435	227,559	6,420	220,446	15	7,113
Guam	2,498	80,156	2,497	79,399	1	757
Puerto Rico	18,926	366,489	18,916	312,098	10	54,391
Virgin Islands	253	15,426	250	5,399	3	10,027

^a Portfolio excludes participation in project construction loans and urban participations.

Source: Federal National Mortgage Association

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