

## HOUSING COSTS

Cost data include monthly mortgage and rent costs, taxes, condominium or mobile home park fees and insurance expenses. Starting in 1984, new questions are asked about mortgage type, terms and interest rates. Utility costs for fuels, water and trash are documented in the Fuel and Utility Cost section. Housing cost variables for previous residence are presented in the Past and Future Homes section. Indicators of whether a unit is in a public housing project or is subsidized, as well as information on housing costs paid by non-relatives living in the unit are documented in the Income Section. The cost of routine maintenance is in the Breakdown and Maintenance Section, and is not included in the ownership housing costs summary variable (see below).

The AHS distinguishes between several types of units in collecting housing cost data for owner-occupied units. The intent is to identify units where special factors affect the cost variables, e.g., units on more than 10 acres. Up through 1983, the housing cost questions were asked of owners in single family units or mobile homes on less than 10 acres having no commercial establishment or medical/dental office on the property. In selected years, information was collected for condominium units and multi-family units. Different variables were present in the data files to describe the same information for different types of units (e.g., PMT, CPMT, PPMT were used to record mortgage payments for single family units, condominium units and multi-family units, respectively). Starting in 1984, the information is collected for all owner-occupied units. The questions distinguish between the costs associated with the sample unit itself and the costs associated with other portions of the property. The same variable name is used for all groups of respondents. Also, up through 1983, rent information was not available for renters in single family units on more than 10 acres. Starting in 1984, the questions are asked of all renters. See the table following this introduction to select the variables appropriate to your analysis requirements.

It should be noted that because of the complexity of the skip patterns involved, not all variables presented in the table could be checked systematically for each year. The discrepancies, if any, are small and relate mostly to units in cooperatives and mobile homes on more than 10 acres which account for a relatively small number of cases. The table is sufficiently accurate to assist users in planning and conducting their analyses.

**Ownership Monthly Housing Costs--**Selected monthly ownership housing cost is the monthly sum of payments for the mortgage(s), or installment loan(s) or contract(s), real estate taxes (including taxes of mobile homes or trailer sites if the sites are owned), property insurance, utilities (electricity, gas, water, and sewage disposal), fuel (oil, coal, kerosene, wood, etc.), and garbage and trash collection. Starting in 1984, the variable includes fees (condominium, mobile home and homeowner associations) as well as routine maintenance costs.

Up through 1983, ownership housing costs were not computed for households with a mortgage or similar debt that failed to report the amount of their loan or contract payment and/or those households that did not report their real estate taxes. Starting in 1984, the variable is generated unless the respondent fails to report mortgage payment amounts.

**Ownership Housing Costs as Percentage of Income**--The yearly housing costs (housing costs multiplied by 12) are expressed as a percentage of the total income of the family or primary individual. This percentage is calculated for the same owner-occupied units for which "ownership monthly housing costs" were computed (for exclusions, see table at the end of this introduction). The percentage was computed separately for each unit and was rounded to the nearest tenth of a percent. The measure was not computed for units where occupants reported no income or a net loss or for households that did not report the amount or did not pay mortgage or similar debt and/or real estate taxes. Starting in 1984, this variable is not available in the AHS data files. It can be replicated by using the above specifications.

**Monthly Contract Rent**--Monthly contract rent is the monthly rent agreed to, or contracted for, even if the furnishings, utilities, or services are included. Up through 1983, the data on rent excluded one-unit structures on 10 acres or more. Rent data for mobile homes and trailers were not restricted by acreage. Starting in 1984, rent information is collected for all rental units.

**Renter Monthly Housing Costs**--Monthly computed rent, termed "gross rent," is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water) and fuels (oil, coal, kerosene, wood, etc.) if these items are paid for by the renter (or paid for by someone else, such as a relative, welfare agency, or friend) in addition to rent. Contract rent is the monthly rent agreed to, or contracted for, regardless of any furnishings, utilities, or services that may be included. Thus, gross rent is intended to eliminate differentials which result from varying practices in the inclusion of utilities and fuel as part of the rental payment. The estimated costs of water and fuels are reported on a yearly basis, but they are converted to monthly figures in the computation process. It should be noted that the definition of gross rent is not consistent if contract rent includes the cost of furnishings and parking, since these costs are not added to contract rent (if paid separately) in computing gross rents. If the sample is large enough, users may consider estimating the cost of furniture and/or parking, and exclude these costs from gross rents for units in which contract rent includes furnishings and/or parking. The adjustment cannot be made directly since the cost of furnishings and/or parking is not available if included in contract rent. After 1983, the question on furniture was dropped.

Up through 1983, the data on gross rent excluded one-unit structures on 10 acres or more. Rent data for mobile homes and trailers was not restricted by acreage. Starting in 1984, the information is available for all rental units. Up through 1983, gross rent was reported separately from ownership housing costs. Starting in 1984, the same variable is used for both types of housing costs.

**Value**--The information is collected for all owner-occupied units, but is not collected for renter-occupied units.

For owner-occupied units, value represents the respondent's estimate of how much the property (house and lot) would sell for if it were for sale. For vacant units, value represents the sale price asked for the property at the time of the interview, and may differ from the price at which the property is sold.

Up through 1983, the value variable was available for selected owner-occupied units (see table). Starting in 1984, it is available for all owner-occupied units and represent the value of the sample unit and its yard (VALUE). The value of the overall property for multi-family units, structures with commercial/medical establishment and structures on more than 10 acres is recorded under the variable PVALUE.

**Purchase Price**--This is the price which was paid at the time the property was acquired (house and lot), not the estimated value at the time of the interview. If only the house is owned, but not the land, the respondent was asked for a combined estimate of the value of the house and lot at the time of purchase. If the house was a single family unit at the time of purchase, but was split into two or more units since the purchase, the purchase price is the value of the complete structure at the time of the purchase. Purchase price includes the costs of furnishings if the property was acquired furnished. An estimate was accepted if the respondent did not know the exact purchase price. The amount reported excludes closing costs. Up through 1983, the information was available for units acquired within 12 months of the interview data. Starting in 1984, the information is available for all units.

**Purchase price of mobile home**--This item refers to owner-occupied mobile homes and trailers. The purchase price is the total cost of the mobile home or trailer at the time of purchase including the down payment but excluding site costs or closing costs. The "no purchase n/a" category refers to mobile homes and trailers that were not purchased by any occupant of the unit, e.g., the unit was acquired as a gift.

**Value-income ratio**--The value-income ratio is computed by dividing the value of the housing unit by the total money income of the family or primary individual. The data are collected for owner-occupied units for which "value" was collected. The ratio was computed separately for each unit and was rounded to one decimal place. In reporting value, respondents were asked to select an appropriate class interval. The midpoints of the value intervals were used for the computation of the value-income ratio, except that very small and very large ratios were recoded. For income, the dollar amounts were used. The ratio is not computed if occupants reported no income or a net loss. Starting in 1984, the variable is not available in the AHS data files. Users can replicate the variable by using the above specifications.

**Year mobile home acquired**--This item pertains to owner-occupied mobile homes and trailers. "Year acquired" is the calendar year that the current owner took possession of the mobile home or trailer, not the year the mobile home or trailer was manufactured. "Acquired" includes purchase as well other forms of taking possession such as inheritance, gift, trade, and foreclosure.

**Mobile home acquired new**--The data pertain to owner-occupied mobile homes and trailers. "Acquired new" means that no other person or family lived in the mobile home or used it for a business, etc., before the present owner acquired it.

**Mortgage**--A mortgage or similar debt refers to all forms of debt where the property is pledged as security for payment of the debt. It includes such debt instruments as deeds of trust, trust deeds, mortgage bonds, and vendor liens. In the first three arrangements, usually a third party, known as the trustee, holds the title to the property until the debt is paid. In the vendor lien arrangement, the title is kept by the buyer but the seller (vendor) reserves, in the deed to the buyer, a lien on the property to secure payment of the balance of the purchase price. Also included as a mortgage are contracts to purchase, land contracts, and lease-purchase agreements in which the title to the property stays with the seller until the agreed-upon payments have been made by the buyer. Up through 1983, the questions referred to any mortgage on the property. Starting in 1984, the respondent is asked how many mortgages there are on the property. Detailed information is obtained for the first and the second mortgage. Summary information such as amount and monthly payment is available for additional mortgages.

**Lower cost Mortgages**--These loans are generally 1 to 3 percent below the current mortgage interest rate at the time the loan was obtained. These loans are managed through state or local governments, and financed from the proceeds from revenue bonds e.g., loans for first time home buyers. These loans do not include federally funded V.A. programs.

**Wrap-around mortgage**--A wrap-around mortgage is a second or junior mortgage with a face value of both the amount it secures and the balance due under the first mortgage.

**Current Interest Rate**--For variable interest rates, the respondent is asked to report the interest in effect at the time of the interview. If the last payment under the old schedule has been made, the rate for the next payment is recorded.

**Monthly mortgage payment**--The data includes all owner-occupied units. If a mortgage exists, data are collected on the monthly dollar amount paid for the mortgage. Up through 1983, the monthly payment represents the sum of all mortgage payments made by the owner. Starting in 1984, separate amounts are available for the first, the second mortgage and any other mortgages combined.

**Real estate taxes last year**--The data come only from owner-occupied units. "Real estate taxes last year" refers to the yearly total amount of all real estate taxes payable on the entire property during the last billing period. It includes special assessments, school taxes, state and local real estate taxes. Excluded are payments on delinquent taxes due from prior years. (Payments for special assessments, facilities, or services were excluded up through 1983.) Even when the real estate taxes are included with the mortgage, a separate amount for the taxes is obtained. Starting in 1984, the total amount due minus any rebate is reported and the rebate amount, if any, is reported separately. Rebates include refunds or reduced rates or property taxes or lowered tax assessments because of the circumstances of the owner (e.g., senior citizens or disabled).

**Insurance**--This refers to policies which protect the unit and its contents against loss due to damage by fire, lightning, wind, hail, explosion, etc. Homeowners' policies are also included since this type of insurance has fire and hazard insurance together with other types of homeowner protection such as liability. If the cost of the insurance was included as part of the mortgage payments, a separate amount for the insurance was obtained. The amount of the insurance premium reported was the amount paid for an entire 12-month period even if made in two or more installments. Until 1983, the data are collected for owner-occupied, 1-unit structures on less than 10 acres with no commercial establishment or medical or dental office on the property and for owner-occupied mobile homes and trailers on less than 10 acres. The data exclude owner-occupied cooperative and condominium units. Starting in 1984, the information is collected for all units, including renter-occupied units, in which case, the question refers to household property insurance.

**Furniture**--The data refer to furnished apartments or houses in which the management supplied major pieces of furniture such as a bed, sofa, chest of drawers, and table and chairs for the use of the occupant. Refrigerator, cooking range or stove, lamps and rugs are not considered furniture. Housing units in which the occupants rent furniture from some source other than the management are not classified as furnished. Starting in 1984, information on whether a unit is rented furnished is not collected.

**Fees**--A condominium fee includes all operating and maintenance costs of the common property and related administrative costs such as utilities billed communally and management fees. The cooperative maintenance fee (also called carrying charges) is the share of the annual budget to be borne by the member living in the sample unit, including the occupant's share of the amount paid by the cooperative for real estate taxes, mortgage interest and operating costs. Mobile home park fees are regular payments to the park management which could include utility charges, mail handling, and/or fees for the maintenance of common areas. A homeowner association fee may include payments for the upkeep of common property (e.g., street lights, parking areas, lawns), the use and maintenance of recreational facilities and the payment of security guards or other personnel. A fee which is optional is excluded.

## Housing Value and Housing Costs (excluding utilities)

Variable Name	Owners				Renters
	Single Family Detached & Attached on Less than 10 acres, no doctors or commercial establishments		Mobile Homes on less than 10 acres	Condominium/ Cooperative	Other*
Summary Housing Variables					
ZSMHC 1984+	Yes		Yes	Yes	Yes
1974-1983	Yes		Yes		
ZSMHCP	Yes		Yes		
ZRENT, ZRI					Yes
RENT, FRENT					Yes
Property Value, Purchase Price and Acquisition Information					
VALUE 1984+	Yes		Yes	Yes	Yes
75N-83N, 76S-83S	Yes			condo only	
73N-74N, 74S-75S	Yes				
ZVI					
75N-83N, 76S-83S	Yes			condo only	
73N-74N, 74S-75S	Yes				
PVALUE					except MH**
1984+					Yes
83N, 83S					
LVALUE			Site owned		MH, Site owned
MSALE			Site rented		
MVAL			Site owned		
LPRICE, DWNPAY 1984+	Yes		Yes	Yes	Yes
Earlier	Recent movers***		Recent movers		
ZPRICEM-PRICEM			Yes		
ZPRICE, PRICE					MH only
BUYR 1984+	Yes		Yes	Yes	Yes
1978-1983	RM only		RM only	RM (condo only)	RM only
YRBUYM			Yes		
YRBUY					MH only
WHNRCV	Yes		Yes	Yes	Yes
MNEWM, 1983					Yes
1980					MH only
NEWM			Yes		
NEWMOT					MH only

\* Other includes single family units on less than 10 acres with doctors, offices or commercial establishments, duplex, two unit mobile homes, multifamily, single family or mobile home on more than 10 acres.

\*\* MH = Mobile Homes

\*\*\* Recent Movers (RM) refer to households that bought their home in the last 12 months.

## Housing Value and Housing Costs (excluding utilities)

Variable Name	Owners				Renters
	Single Family Detached & Attached on Less than 10 acres, no doctors or commercial establishments	Mobile Homes on less than 10 acres	Condominium/ Cooperative	Other*	
NEWMCO			Condo only		
HOWBUY	no mortgage	no mortgage			
MHGET		no mortgage			
Mortgage Information					
NROWNR	Yes	Yes	Yes	Yes	
MORT, 1984 + earlier	Yes Yes	Yes Except in 75S	Yes	Yes	
MLOAN		75S only			
CMORT, 83N, 83S 80N, 81N			Yes Condo only	Yes	
NUMMOR	Yes	Yes	Yes	Yes	
MATBUY, 1984 + earlier	Yes no mortgage	Yes no mortgage	Yes	Yes	
MATBU2	Yes	Yes	Yes	Yes	
MNUMOR		no mortgage			
NEWMOR, 1984-1993 earlier	Yes RM** w/Mortgage	Yes RM w/Mortgage	Yes RM w/Mortgage	Yes RM w/Mortgage	
NEWMR2	Yes	Yes	Yes	Yes	
AMMORT, 1985-1993 1977-1983	Yes RM, non-assumed mortgage	Yes RM, non-assumed mortgage	Yes RM, non-assumed mortgage	Yes RM, non-assumed mortgage	
AMMOR2-INT2	Yes	Yes	Yes	Yes	
MORTINS, 1983-1993 earlier	Yes Yes	Yes Yes	Yes Yes	Yes	
MORTN2-LOON2	Yes	Yes	Yes	Yes	Yes
PINCOP, 1984 + earlier	Yes	Yes	Yes	Yes Yes	
MFARM-RESMR2	Yes	Yes	Yes	Yes	
Mortgage Payment					
FPMT	Yes	Yes			
CFPMT			Yes		
NRPAYM	Yes	Yes	Yes	Yes	

\* Other includes single family units on less than 10 acres with doctors, offices, or commercial establishments, duplex, two unit mobile homes, multifamily, single family or mobile home on more than 10 acres.

\*\* Recent Movers (RM) refer to households that bought their home in the last 12 months.

## Housing Value and Housing Costs (excluding utilities)

Variable Name	Owners				Renters
	Single Family Detached & Attached on Less than 10 acres, no doctors or commercial establishments	Mobile Homes on less than 10 acres	Condominium/ Cooperative	Other*	
PMT, 1984 + earlier	Yes Yes	Yes Yes	Yes	Yes	
PMT2	Yes	Yes	Yes	Yes	
CPMT			Yes	Yes (83)	
RESAMT				Yes	
Real Estate Taxes, Insurance and other charges					
TAXPMT, 1984 + earlier	Yes Yes	Yes Yes	Yes	Yes	
TAXPM2	Yes	Yes	Yes	Yes	
CTXPMT			Yes		
PTXPMT				Yes	
BUYX	Yes	Yes			
CBUYX			Yes		
PBUYX-NORESX				Yes	
MPRTX-MHTAX, 1983N 1980N		If pay R.E. taxes Yes			
MPRT, MHTX		If no R.E. taxes			
AMTX, 1984 + earlier	Yes Yes	Yes Yes	Yes	Yes	
CAMTX			Yes		
PAMTX-SPASSX				Yes	
BUYI, 1984 + earlier	Yes Yes	Yes Yes	Yes	Yes	Yes
CBUYI			Yes		
PBUYI, NORESI				Yes	
INSPMT, 1984 + earlier	Yes Yes	Yes Yes	Yes	Yes	
INSPM2	Yes	Yes	Yes	Yes	
PINSPT				Yes	
AMTI	Yes	Yes			

\* Other includes single family units on less than 10 acres with doctors, offices, or commercial establishments, duplex, two unit mobile homes, multifamily, single family or mobile home on more than 10 acres.

## Housing Value and Housing Costs (excluding utilities)

Variable Name	Owners				Renters
	Single Family Detached & Attached on Less than 10 acres, no doctors or commercial establishments	Mobile Homes on less than 10 acres	Condominium/ Cooperative	Other*	
CAMTI			Yes		
PAMTI-SPREI				Yes	
INSTHF-INSQKE	Yes	Yes	Yes	Yes	
REFINS, RETYP	Yes	Yes	Yes	Yes	Yes
INSRTH-INSRHZ					Yes
Land Rent Information					
OWNLOT, 1984+ earlier	Yes	Yes Yes		Yes	
OWNLT				MH only	
OWNSIT					MH only
LANPMT	Land not owned				
INCS, 84+ 83N, 83S earlier	Yes	Yes If Mortgaged Yes		MH only** MH only	MH only MH only
FLRENT-LRENT, 84+ 83N, 83S earlier	Yes	Yes Yes Yes		MH only MH only	MH only MH only See FSRENT & SRENT be
FSRENT, SRENT					MH only
Mobile Home, Condominium, Homeowner Association Fees					
PARKF-HOTHFE		Yes		MH only	MH only
MPRT, MHTX		Not paying R.E. taxes			
IFFEE	Yes	Yes	Yes	Yes	
CAMP, CONFEE, 84+ earlier	Yes	Yes Yes	Yes Yes	Yes	
CMNTN-COTHER			Yes		
OTHPMT-AMTM2	Yes	Yes	Yes	Yes	
IFOTHF-MHOTFE		Yes		Yes MH only	Yes

\* Other includes single family units on less than 10 acres with doctors, offices, or commercial establishments, duplex, two unit mobile homes, multifamily, single family or mobile home on more than 10 acres.

\*\* MH = Mobile Homes

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
				<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
1062	ZSMHC	74N-93N 83S-93S	Monthly Housing Costs (Mortgage, Taxes, Rent, Utilities, etc.; Not Repairs or Capital Gains) 74N-79N 80N-93N _____ <u>83S-93S</u> 0 Not Computed 1-99996 1-99996 \$1-\$99,996 99997 99997 \$99,997 or more 99998 99998 PMT, AMTX or AMTI were not answered 99999 99999 Not Applicable	<u>83N</u> G	<u>83S</u> G	<u>84S</u> G	<u>85N</u> G
			Note: In 1977N, this question includes URE units. If any components of housing costs were not answered, data were allocated as explained in the sample status section, and ZSMHC is calculated as if the data were real and not coded "Not Answered" in these cases. Starting in 1984, ZSHMC is not available if the mortgage payment was allocated. Also starting in 1984, this variable applies to all units. Before 1984, it applied to owner-occupied units only, while the variable ZRENT applied to renter-occupied units. See the table at the beginning of this section. Also, starting in 1984 the variable includes property insurance of renters. Property insurance of owners has always been included.				
1063	ZSMHCP	74N-83N	Monthly Housing Costs as Percent of Income _____ <u>74N-77N</u> <u>73N-83N</u> 0 0 Zero or Not Computed 01-96 1%-96% 01-97 1%-97% 97 97% or more 98 98% or Not Answered 98 98 Not Answered 99 99% or Not Applicable 99 99 Not Applicable	<u>83N</u> G			
1064	ZRENT	73N-83N 74S-83S	Recoded Gross Rent (Contract Rent Plus Utilities) 0 No Cash Rent 1-2729 \$1-\$2729 2730 \$2730 or more 9999 Not Applicable	<u>83N</u> G	<u>83S</u> G		

\*Note: Only for 1973-83 use 1062 ZSMHC after 1983 restrict for renters.

Notes: G = Variable is computer generated, and is not present on the questionnaire.  
 ++ = Variable is present on a supplemental page to the questionnaire.  
 CC = Variable is present on the control card for the unit.

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
1065	ZRI	73N-83N 74S-83S	Recoded Gross Rent as Percent of Income 73N-77N 78N-83N 74S,76S 75S <u>82S-83S</u> <u>77S-81S</u> 0 0 Not Computed 01-96 1%-96% 01-98 1%-98% 97 97% or more 98 Not Present 99 99% or more or Not Applicable 99 Not Applicable	<u>83N</u> G	<u>83S</u> G		
1066	FRENT	73N-93N 74S-93S	Frequency of Rent Payment 73N-83N 85N-93N <u>74S-83S</u> <u>84S-93S</u> 1-11 1-11 times per year 12 Monthly 13-52 13-52 times per year 53 More than 52 times per year 1 More than once a month 2 Less than once a month 3 Once a month 9 99 Not Applicable	<u>83N</u> 6	<u>83S</u> 6	<u>84S</u> 14	<u>85N</u> 14
1067	RENT	73N-93N 74S-93S	Monthly Contract Rent 73N-83N 85N 87N-93N <u>74S-83S</u> <u>84S</u> <u>85S</u> <u>86S-93S</u> 0 999 999 9999 9999 No cash rent 1 1 Vacant and rent depends on income of occupant, like public housing & some military housing 1-2222 1-751 1-751 1-751 1-top Rent 9999 999 999 9999 9999 Not Applicable	<u>83N</u> 6	<u>83S</u> 6	<u>84S</u> 14	<u>85N</u> 14
Note: Top-coded at 97th percentile starting in 85S, 87N.							
1067A	PRENT	89N-93N 90S-93S	Rent Paid by Subsidized Family, Less Ambiguous than RENT 0-top Rent per month 9998 Not Answered 9999 Owned, Vacant, URE or Non-Interview				<u>89N</u> 15
Note: Clearer than RENT, which may sometimes be total of family payment and subsidy. Top-coded at 97th percentile.							

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
				<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
1068	VALUE	73N-93N 74S-93S	Property Value (Sample Unit Only) 73N-74N 75N-76N 77N 78N 79N-83N 85N-93N <u>74S-75S</u> <u>76S-77S</u> <u>78S</u> <u>79S</u> <u>80S-83S</u> <u>84S-93S</u>	6	6	17	18
			1-250000				\$1-\$250,000
			250001				\$250,001 or more
			1				Under \$2,500
			2				\$2,500-\$4,999
				1	1	1	Under \$5,000
			3	2	2	2	\$5,000-\$7,499
			4	3	3	3	\$7,500-\$9,999
			5	4	4	4	\$10,000-\$12,499
			6	5	5	5	\$12,500-\$14,999
			7	6	6	6	\$15,000-\$17,499
			8	7	7	7	\$17,500-\$19,999
						8	\$20,000-\$22,499
						9	\$22,500-\$24,999
			9	8	8	8	\$20,000-\$24,999
						10	\$25,000-\$27,499
						11	\$27,500-\$29,999
			10	9	9	9	\$25,000-\$29,999
			11	10	10	10	\$30,000-\$34,999
			12	11	11	11	\$35,000-\$39,999
						12	\$40,000-\$44,999
						13	\$45,000-\$49,999
						14	\$40,000-\$49,999
			13	12	12	12	\$50,000-\$54,999
						16	\$55,000-\$59,999
						17	\$50,000-\$59,999
			14	13	13	13	\$60,000 or more
			15				\$60,000-\$64,999
						18	\$65,000-\$69,999
						19	\$70,000-\$74,999
						20	\$60,000-\$74,999
				14	14	14	\$75,000 or more
				15			\$75,000-\$79,999
						21	\$80,000-\$89,999
						22	\$90,000-\$99,999
						23	\$75,000-\$99,999
				15	15	15	\$100,000-\$124,999
				16	16	16	\$125,000-\$149,999
				17	17	17	\$150,000 or more
				18			\$150,000-\$199,999
					18	18	\$200,000-\$249,999
					19	19	\$250,000-\$299,999
					20	20	\$300,000 or more
					21	21	Not Applicable
			99	99	99	99	999999

Note: In 77S, however, two for sale coops have valid codes for VALUE. Starting in 84S and 85N, this variable does not include the value of the land for mobile homes. Starting in 1984, the variable is available for all owner-occupied units. For applicability of this variable in previous years, refer to the table at the beginning of the section.

Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.

Notes: G = Variable is computer generated, and is not present on the questionnaire.  
 ++ = Variable is present on a supplemental page to the questionnaire.  
 CC = Variable is present on the control card for the unit.

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE		
1069	ZVI	73N-83N 74S-83S	Recoded Value-Income Ratio 73N-77N 78N-83N 74S,76S 75S <u>82S-83S</u> <u>77S-81S</u> 0 0 Not Computed 01-96 0.1-9.6 01-98 0.1-9.8 97 9.7 or more 99 9.9 or more or Not Applicable 99 Not Applicable	<u>83N</u> G	<u>83S</u> G	
1070	PVALUE	83N 85N-93N 84S-93S	Property Value 83N 85N-93N <u>84S-93S</u> 1-250000 \$1-\$250,000 250001 \$250,001 or more 1 Under \$5,000 2 \$5,000-\$7,499 3 \$7,500-\$9,999 4 \$10,000-\$12,499 5 \$12,500-\$14,999 6 \$15,000-\$17,499 7 \$17,500-\$19,999 8 \$20,000-\$22,499 9 \$22,500-\$24,999 10 \$25,000-\$27,499 11 \$27,500-\$29,999 12 \$30,000-\$34,999 13 \$35,000-\$39,999 14 \$40,000-\$44,999 15 \$45,000-\$49,999 16 \$50,000-\$54,999 17 \$55,000-\$59,999 18 \$60,000-\$64,999 19 \$65,000-\$69,999 20 \$70,000-\$74,999 21 \$75,000-\$79,999 22 \$80,000-\$89,999 23 \$90,000-\$99,999 24 \$100,000-\$124,999 25 \$125,000-\$149,999 26 \$150,000-\$199,999 27 \$200,000-\$249,999 28 \$250,000-\$299,999 29 \$300,000 or more 98 999998 Not Answered 99 999999 Not Applicable	<u>83N</u> 42	<u>84S</u> 17	<u>85N</u> 18

Note: Refers to the value of the entire property, including commercial establishments, land for units on more than 10 acres, and other dwelling units for multi-family buildings (see Table at the beginning of this section).

Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE				
1071	LVALUE	85N-93N 84S-93S	Market Value of Land (Mobile Home) 0-15000 \$0-\$15,000 15001 \$15,001 or more 99998 Not Answered 99999 Not Applicable		<u>84S</u> 19	<u>85N</u> 19		
			Note: Only asked if land is owned.					
			Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.					
1072	MSALE	80N	Market Value of Mobile Home (Asked if Site Rented)		<u>83N</u> 37			
1073	MVAL	83N	Market Value of Mobile Home (Asked if Site Owned)		37			
			1 Less than \$5,000 2 \$5,000-\$7,499 3 \$7,500-\$9,999 4 \$10,000-\$12,499 5 \$12,500-\$14,999 6 \$15,000-\$17,499 7 \$17,500-\$19,999 8 \$20,000-\$22,499 9 \$22,500-\$24,999 10 \$25,000-\$27,499 11 \$27,500-\$29,999 12 \$30,000-\$34,999 13 \$35,000-\$39,999 14 \$40,000-\$44,999 15 \$45,000-\$49,999 16 \$50,000-\$54,999 17 \$55,000-\$59,999 18 \$60,000-\$64,999 19 \$65,000-\$69,999 20 \$70,000-\$74,999 21 \$75,000- or more 98 Not Answered 99 Not Applicable					
1074	LPRICE	78N-93N 78S-93S	Purchase Price of House and Lot/Condo Unit (Not Including Closing Costs or Value of Land for Mobile Homes)		<u>83N</u> 23	<u>83S</u> 21	<u>84S</u> 16	<u>85N</u> 17
			78N-83N <u>78S-83S</u> <u>84S-93S</u> <u>85N-93N</u> 1-200000 \$1-\$200,000 200001 \$200,001 or more 1-250000 \$1-\$250,000 250001 \$250,001 or more 1-999996 \$1-\$999,996 999998 999998 999998 Not Answered 999999 999999 999999 Not Applicable					
			Note: Before 1984, the variable was available for recent movers who acquired the property in the last 12 months only. After 1984, it is available for all owner-occupied units (See table at the beginning of this section).					
			Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.					

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REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE				
				<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>	
1075	DWNPAY	78N-93N 82S-93S	Major Source of Downpayment--Purchase/Constr. of Property	<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>	
			78N-83N 85N-93N	23	21	16	17	
			<u>82S-83S</u> <u>84S-93S</u>					
			1 1	Sale of Previous Home if Sold				
				During Past 12 Months				
			3 2	Savings or Cash on Hand				
			2 3	Sale of Other Investment				
			4 4	Borrowing Other than a Mortgage				
				on this Property				
				Inheritance or Gift				
			5 5	Gift				
			6 6	Land on Which Structure Built				
				Used for Financing				
			7 7	Other				
8 8	No Downpayment Required							
98 98	Not Answered							
99 99	Not Applicable							
1076	ZPRICEM	74N-81N	Purchase Price of Mobile Home (on <10 acres)	<u>83N</u>				
			74N-81N <u>83N</u>	13				
			<u>83N</u>					
			1 1	Under \$500				
			2 2	\$500-\$999				
			3 3	\$1,000-\$1,499				
			4 4	\$1,500-\$1,999				
			5 5	\$2,000-\$2,499				
			6 6	\$2,500-\$2,999				
			7 7	\$3,000-\$3,499				
			8 8	\$3,500-\$3,999				
			9 9	\$4,000-\$4,499				
			10 10	\$4,500-\$4,999				
			11 11	\$5,000-\$5,499				
			12 12	\$5,500-\$5,999				
			13 13	\$6,000-\$6,499				
			14 14	\$6,500-\$6,999				
			15 15	\$7,000-\$7,499				
			16 16	\$7,500-\$7,999				
			17 17	\$8,000-\$8,499				
			18 18	\$8,500-\$8,999				
			19 19	\$9,000-\$9,499				
			20 20	\$9,500-\$9,999				
			21 21	\$10,000-\$10,499				
			22 22	\$10,500-\$10,999				
			23 23	\$11,000-\$11,499				
			24 24	\$11,500-\$11,999				
			25 25	\$12,000-\$12,499				
			26 26	\$12,500-\$12,999				
			27 27	\$13,000-\$13,499				
			28 28	\$13,500-\$13,999				
			29 29	\$14,000-\$14,499				
			30 30	\$14,500-\$14,999				
31 31	\$15,000-\$17,499							
	\$17,500-\$19,999							
	\$20,000-\$22,499							
	\$22,500-\$24,999							
	\$25,000-\$27,499							
	\$27,500-\$29,999							
	\$30,000-\$34,999							
	\$35,000 or more							
98 98	Not Answered							
99 99	Not Applicable							

Note: For a few non-mobile homes in 78N-81N, ZPRICEM is coded 31 instead of 99 in the Census Tapes. These cases are corrected in the Abt tapes.

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE
1077	RPRICE	83N	Purchase Price of Mobile Home (on <10 acres)	<u>83N</u> 13
			1 Under \$500	
			2 \$500-\$999	
			3 \$1,000-\$1,499	
			4 \$1,500-\$1,999	
			5 \$2,000-\$2,499	
			6 \$2,500-\$2,999	
			7 \$3,000-\$3,499	
			8 \$3,500-\$3,999	
			9 \$4,000-\$4,499	
			10 \$4,500-\$4,999	
			11 \$5,000-\$5,499	
			12 \$5,500-\$5,999	
			13 \$6,000-\$6,499	
			14 \$6,500-\$6,999	
			15 \$7,000-\$7,499	
			16 \$7,500-\$7,999	
			17 \$8,000-\$8,499	
			18 \$8,500-\$8,999	
			19 \$9,000-\$9,499	
			20 \$9,500-\$9,999	
			21 \$10,000-\$10,499	
			22 \$10,500-\$10,999	
			23 \$11,000-\$11,499	
			24 \$11,500-\$11,999	
			25 \$12,000-\$12,499	
			26 \$12,500-\$12,999	
			27 \$13,000-\$13,499	
			28 \$13,500-\$13,999	
			29 \$14,000-\$14,499	
			30 \$14,500-\$14,999	
			31 \$15,000 or more	
			98 Not Answered	
			99 Not Applicable	
1078	PRICEM	75S-83S	Purchase Price of Mobile Home (on <10 acres)	<u>83S</u> 13
			0 Not Purchased	
			1-99997 \$1-\$99997	
			99998 Not Answered	
			99999 Not Applicable	

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REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
1079	ZPRICE	83N	Purchase Price of Mobile Home (on > 10 acres)	<u>83N</u>			
			1 Under \$500	39			
			2 \$500-\$999				
			3 \$1,000-\$1,499				
			4 \$1,500-\$1,999				
			5 \$2,000-\$2,499				
			6 \$2,500-\$2,999				
			7 \$3,000-\$3,499				
			8 \$3,500-\$3,999				
			9 \$4,000-\$4,499				
			10 \$4,500-\$4,999				
			11 \$5,000-\$5,499				
			12 \$5,500-\$5,999				
			13 \$6,000-\$6,499				
			14 \$6,500-\$6,999				
			15 \$7,000-\$7,499				
			16 \$7,500-\$7,999				
			17 \$8,000-\$8,499				
			18 \$8,500-\$8,999				
			19 \$9,000-\$9,499				
			20 \$9,500-\$9,999				
			21 \$10,000-\$10,499				
			22 \$10,500-\$10,999				
			23 \$11,000-\$11,499				
			24 \$11,500-\$11,999				
			25 \$12,000-\$12,499				
			26 \$12,500-\$12,999				
			27 \$13,000-\$13,499				
			28 \$13,500-\$13,999				
			29 \$14,000-\$14,499				
			30 \$14,500-\$14,999				
			31 \$15,000-\$17,499				
			32 \$17,500-\$19,999				
			33 \$20,000-\$22,499				
			34 \$22,500-\$24,999				
			35 \$25,000-\$27,499				
			36 \$27,500-\$29,999				
			37 \$30,000-\$34,999				
			38 \$35,000 or more				
			98 98 Not Answered				
			99 99 Not Applicable				
1080	PRICE	83S	Purchase Price of Mobile Home (on > 10 acres)	<u>83S</u>			
			0 Not Purchased	36			
			1-99997 \$1-\$99,997				
			99998 Not Answered				
			99999 Not Applicable				
1081	BUYR	78N-93N 78S-93S	When Household Purchased This Property	<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
			78N-83N 85N-93N	23	21	16	17
			<u>78S-83S</u> <u>84S-93S</u>				
			01 Owner Built or Had Built				
			02 Received as Inheritance or Gift				
			1 Purchased in Last 12 Months				
			03-93 Purchased 1903 to 1993				
			2 Purchased Prior to Last 12 Months				
			8 98 Not Answered				
			9 Not Applicable				
			99 Non-Interview or Renter				

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE	
				<u>83N</u>	<u>83S</u>
1082	YRBUYM	74N-83N 75S-83S	Year Acquired Mobile Home or Trailer (on < 10 acres) 74N-81N 75S-83S <u>83N</u> 00-83 1900-1983 59 1959 or before 60-83 1960-1983 99 99 Not Applicable	<u>83N</u> 13	<u>83S</u> 13
1083	YRBUY	83N 83S	Year Acquired Mobile Home or Trailer (on > 10 acres) <u>83N</u> <u>83S</u> 00-83 1900-1983 59 1959 or before 60-83 1960-1983 99 99 Not Applicable	<u>83N</u> 39	<u>83S</u> 36
1084	WHNRCV	85N-93N 84S-93S	Year in Which Household Recd/Inherited Home 00-93 1900-1993 98 Not Answered 99 Non-Interview, Renter, or did not Inherit/Receive Home		<u>84S</u> <u>85N</u> 16 17
1085	MNEWM	80N 83N	Mobile Home New When Head Moved in 1 Yes 2 No 3 Don't Know 8 Not Answered 9 Not Applicable	<u>83N</u> 38	
1086	NEWM	74N-83N 75S-83S	Mobile Home New When Acquired (MH on < 10 acres) 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 13	<u>83S</u> 13
1087	NEWMOT	83N 83S	Mobile Home New When Acquired (MH on > 10 acres) 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 39	<u>83S</u> 36
1088	NEWMCO	83N	Mobile Home New When Acquired (MH owned as condo) 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 38	
1089	HOWBUY	74N-77N 75S-81S	How Property Was Acquired 1 Inherited or Gift 2 Paid All Cash 3 Other Manner 8 Not Answered 9 Not Applicable	<u>77N</u> 21	<u>81S</u> 21
1090	MHGET	80N 83N	How was Mobile Home Acquired 1 Inheritance or Gift 2 Paid All Cash 3 Other Manner 8 Not Answered 9 Not Applicable	<u>83N</u> 36	

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REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
1091	NROWNR	85N-93N 84S-93S	Ownership of House/Apt Shared with Non-Resident 1 Yes 2 No 8 Not Answered 9 Not Applicable			<u>84S</u> 19	<u>85N</u> 19
1092	MORT	73N-93N 74S-93S	Mortgage or Other Secured Loan on Property 1 Mortgage or Other Secured Loan 2 Free and Clear 9 Not Applicable	<u>83N</u> 13	<u>83S</u> 13	<u>84S</u> 19	<u>85N</u> 19
1093	MLOAN	75S	Installment Loan on Mobile Home 1 Yes, Installment Loan or Contract 2 No, Owned Free and Clear 8 Not Answered 9 Not Applicable		<u>75S</u> 14		
Note: Starting with 76S, question is coded under MORT. In 76S-78S tapes released earlier, MLOAN is still present and is unreliable. It has been corrected in later versions.							
1094	CMORT	80N-83N 83S	Mortgage on Condo/Coop Unit 1 Unit Mortgaged 2 Unit Owned Free and Clear 8 Not Answered 9 Not Applicable	<u>83N</u> 22	<u>83S</u> 20		
1095	NUMMOR	85N-93N 84S-93S	Number of Mortgages on Home/Property 1-6 1 to 6 Mortgages 8 Not Answered 9 Not Applicable			<u>84S</u> 20	<u>85N</u> 20
1096	MATBUY	74N-77N 85N-93N 75S-81S 84S-93S	Mortgage Placed/Assumed at Acquisition 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>77N</u> 21	<u>81S</u> 21	<u>84S</u> 20	<u>85N</u> 20
1097	MATBY2	85N-93N 84S-93S	2nd Mortgage Placed/Assumed at Acquisition 1 Yes 2 No 8 Not Answered 9 Not Applicable			<u>84S</u> 20	<u>85N</u> 20
1098	MNUMOR	80N 83N	Placed or Assumed Mortgage When Mobile Home Acquired 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 36			
1099	NEWMOR	77N-93N 77S-93S	Primary Mortgage New or Assumed <u>77N-83N</u> <u>85N-93N</u> <u>77S-83S</u> <u>84S-93S</u> 1 1 New 2 2 Assumed 3 3 Wrap-Around 8 8 Not Answered 9 9 Not Applicable	<u>83N</u> 23	<u>83S</u> 21	<u>84S</u> 20	<u>85N</u> 20

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE	
1100	NEWMR2	85N-93N 84S-93S	Second Mortgage New or Assumed 1 New 2 Assumed 3 Wrap-Around 8 Not Answered 9 Non-Interview, Renter, or No Second Mortgage	<u>84S</u> 20	<u>85N</u> 20
1101	AMMORT	77N-93N 77S-93S	Amount of Primary Mortgage When Acquired 77N-83N 85N-93N 84S-93S <u>77S-83S</u>	<u>83N</u>	<u>83S</u>
			1-200000 \$1-\$200,000 200001 \$200,001 or more 1-250000 \$1-\$250,000 250001 \$250,001 or more 1-999996 \$1-\$999,996 999997 \$999,997 or more 999998 999998 999998 Not Answered 999999 999999 999999 Not Applicable	<u>84S</u> 20	<u>85N</u> 20
			Note: In 78S, the question is applicable to some owner occupants who are not recent movers. From 1984 on, also see RESMOR, RESMR2 below.		
			Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.		
1102	AMMRT2	85N-93N	Amount of Second Mortgage When Acquired	<u>84S</u> 20	<u>85N</u> 20
1103	AMMRT3	84S-93S	Amount of Third Mortgage When Acquired 1-200000 \$1-\$200,000 200001 \$200,000 or more 999998 Not Answered 999999 Not Applicable	22	21
			Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.		
1104	YRMOR	85N-93N	Year in Which Primary Mortgage Obtained	<u>84S</u> 20	<u>85N</u> 20
1105	YRMOR2	84S-93S	Year in Which Second Mortgage Obtained 00-93 1900-1993 98 Not Answered 99 Non-interview, Renter, or No (1st/2nd) Mortgage	20	20
			Note: Asked only if mortgage was not obtained at acquisition time.		

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REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
1106	TERM	85N-93N	Term of Primary Mortgage		<u>84S</u>	<u>85N</u>	
1107	TERM2	84S-93S	Term of Second Mortgage		20	20	
			0 Can Vary				
			01-30 1 to 30 Years				
			31 31 Years or more				
			98 Not Answered				
			99 Not Applicable				
			Note: If mortgage was assumed, the variables referred to the number of years left.				
			Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.				
1108	AMRTZ	85N-93N	Ammortization Schedule for Primary Mortgage		<u>84S</u>	<u>85N</u>	
1109	AMRTZ2	84S-93S	Ammortization Schedule for Second Mortgage		20	20	
			01-96 1 to 96 Years to pay off				
			98 Not Answered				
			99 Non-Interview, Renter, No Mortgage, or more than 15 Years to Ammortize				
			Note: Question asked only if mortgage term is less than 15 years.				
1110	INT	85N-93N	Current Interest Rate on Primary Mortgage		<u>84S</u>	<u>85N</u>	
1111	INT2	84S-93S	Current Interest Rate on Second Mortgage		20	20	
			0000-9797 0.00% to 97.97%				
			9898 Not Answered (Note Special Code)				
			9999 Not Applicable				
1112	MORTINS	73N-77N 79N-93N 74S-93S	Primary Mortgage Insurance	<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
			73N 74N 75N 75S 76S 78S 77N 85N-93N	22	20	21	21
			74S 76N 77S 79S 79N-83N 84S-93S				
			80S-83S				
			1 1 1 1 1 1 1 1				FHA
			2 2 2 2 2 2 2 2				VA
			3 3 3 3 3 3 3 3				FMHA
			4 4				Other
			2 5 5 5 5 4				Private Co (Unreliable)
			6 6 5				None of Above
			8 8 8 8 8 8 8 8				Don't Know
			8				Not Answered
			9 9 9 9 9 9 9 9				None of Above or Not Answered
							Not Applicable
			Note: 74N-76N Questionnaires have "Private Co." as a possible answer; these were changed to "5" in the data base, because the information was considered unreliable. 79N Questionnaire has "No Mortgage" as a possible answer; this was changed to "9" in the data tapes.				
1113	MORTN2	85N-93N 84S-93S	Insurance for Second Mortgage		<u>84S</u>	<u>85N</u>	
			1 FHA		21	21	
			2 VA				
			3 FMHA				
			4 Some Other Mortgage				
			5 Don't Know				
			8 Not Answered				
			9 Not Applicable				

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE	
1114	BANK	85N-93N	Who Provided Primary Mortgage	<u>84S</u>	<u>85N</u>
1115	BANK2	84S-93S	Who Provided Second Mortgage	21	21
			1 Bank or Other Organization		
			2 Individual		
			8 Not Answered		
			9 Not Applicable		
				<u>84S</u>	<u>85N</u>
1116	SELL	85N-93N	Seller Provided Primary Mortgage	21	21
1117	SELL2	84S-93S	Seller Provided Second Mortgage	21	21
1118	VARY		Payments Same During Length of 1st Mortgage	21	21
1119	VARY2		Payments Same During Length of 2nd Mortgage	21	21
			Standard codes for both variables are:		
			1 Yes		
			2 No		
			8 Not Answered		
			9 Not Applicable		
				<u>84S</u>	<u>85N</u>
1120	FIXED		1st Mortgage Payments Vary Due to Change in Taxes/Insurance or Decline in Principal Balance	21	21
1121	FIXED2		2nd Mortgage Payments Vary Due to Change in Taxes/Insurance or Decline in Principal Balance	21	21
1122	ARM		1st Mortgage Payment Varies with Interest Rate	21	21
1123	ARM2		2nd Mortgage Payment Varies with Interest Rate	21	21
1124	GPM		1st Mortgage Payment Rises on Fixed Schedule (Part of Loan)	21	21
1125	GPM2		2nd Mortgage Payment Rises on Fixed Schedule (Part of Loan)	21	21
1126	GPMW		1st Mortgage Payment Rises on Fixed Schedule (Whole Loan)	21	21
1127	GPMW2		2nd Mortgage Payment Rises on Fixed Schedule (Whole Loan)	21	21
1128	BLOON		Last Payment Largest for First Mortgage	21	21
1129	BLOON2		Last Payment Largest for Second Mortgage	21	21
			Standard codes for all variables are:		
			0 No		
			1 Yes		
			8 Not Answered		
			9 Not Applicable		
			Note: Asked only if variable payment schedule.		
				<u>85S</u>	<u>85N</u>
1130	VARM	85N-93N	1st Mortgage Payments Vary for Other Reason	21	21
1131	VARM2	85S-93S	2nd Mortgage Payments Vary for Other Reason	21	21
			Standard codes for both variables are:		
			0 No		
			1 Yes		
			8 Not Answered		
			9 Not Applicable		
			Note: Asked only if variable payment schedule.		
				<u>84S</u>	<u>85N</u>
1132	LOON	85N-93N	Percent of 1st Mortgage to be Paid in Balloon Payment	21	21
1133	LOON2	84S-93S	Percent of 2nd Mortgage to be Paid in Balloon Payment	21	21
			Standard codes for all variables are:		
			1 1 to 25 Percent		
			2 26 to 50 Percent		
			3 51 to 75 Percent		
			4 76 to 100 Percent		
			8 Not Answered		
			9 Not Applicable		
			Note: Asked only if payment is variable and last payment is the largest.		

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REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
				<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
1134	PINCOP	83N-93N 83S-93S	1st Mortgage Payment Inc Payment for Prop Other Than Res 1 Yes 2 No 8 Not Answered 9 Not Applicable	39	36	20	20
1135	PINCO2	85N-93N 84S-93S	2nd Mortgage Payment Incl Payment for Prop Other Than Res 1 Yes 2 No 8 Not Answered 9 Not Applicable			<u>84S</u> 20	<u>85N</u> 20
1136	MFARM	85N-93N	1st Mortgage Payment Incl Payment for Farm Land			<u>84S</u> 20	<u>85N</u> 20
1137	MFARM2	84S-93S	2nd Mortgage Payment Incl Payment for Farm Land Standard codes for all variables are: 1 Yes 2 No 8 Not Answered 9 Not Applicable			20	20
1138	MCOM	85N-93N	1st Mortgage Payment Incl Payment for Business on Property			<u>84S</u> 20	<u>85N</u> 20
1139	MCOM2	84S-93S	2nd Mortgage Payment Incl Payment for Business on Property Standard codes for all variables are: 1 Yes 2 No 8 Not Answered 9 Not Applicable			20	20
1140	RESMOR	85N-93N	Amount of 1st Mortgage Applying to Residence			<u>84S</u> 20	<u>85N</u> 20
1141	RESMR2	84S-93S	Amount of 2nd Mortgage Applying to Residence 1-999996 \$1 to \$999,996 999997 \$999,997 or more 999998 Not Answered 999999 Not Applicable			20	20
1142	FPMT	74N-81N 83N 75S-83S	Frequency of Mortgage Payment 1 Monthly 2 Yearly 3 Other 8 Not Answered 9 Not Applicable	<u>83N</u> 14	<u>83S</u> 14		
1143	CFPMT	80N-81N 83N 83S	Mortgage Payments on This Condo/Coop Unit Due 1 Per Month 2 Per Year 3 Other 8 Not Answered 9 Not Applicable	<u>83N</u> 44	<u>83S</u> 34		
1144	NRPAYM	85N-93N 84S-93S	Non-Resident Pays Some Mortgage/Utility Costs 1 Yes 2 No 8 Not Answered 9 Not Applicable			<u>84S</u> 19	<u>85N</u> 19

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
				<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
1145	PMT	74N-93N 75S-93S	Amount of Primary Mortgage Payment 74N-83N 85N-93N <u>75S-83S</u> <u>84S-93S</u> 1-2000 \$1-\$2,000 2001 \$2,001 or more 1-9996 \$1-\$9,996 9997 \$9,997 or more 9998 9998 Not Answered 9999 9999 Not Applicable	14	14	20	20
<p>Note: Before 1984, this variable reflects total mortgage payments, if owner had more than one mortgage. Starting in 1984, the variable is available for all owner-occupied units. See the table at the beginning of the section.</p> <p>Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.</p>							
1146	PMT2	85N-93N	Amount of Second Mortgage Payment			<u>84S</u>	<u>85N</u>
1147	PMT3	84S-93S	Amount of Third/Other Mortgage(s) Payment(s) 1-2000 \$1-\$2000 2001 \$2,001 or more 9998 Not Answered 9999 Not Applicable			20	20
<p>Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.</p>						22	21
1148	CPMT	80N-81N 83N 83S	Total Mortgage Payments on Condo/Coop Unit 0-9997 \$0-\$9,997 9998 Not Answered 9999 Not Applicable	<u>83N</u>	<u>83S</u>		
				44	34		
1149	RESAMT	83N 83S	Amount of Mortgage Payment Applying to Residence 0 Don't Know 1-9996 \$1-\$9,996 9997 \$9,997 or more 9998 Not Answered 9999 Not Applicable	<u>83N</u>	<u>83S</u>		
				39	36		
1150	TAXPMT	74N-93N 75S-93S	Real Estate Taxes Included in 1st Mortgage Payment 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
				14	14	20	20
<p>Note: Starting in 1984, the variable is available for all owner-occupied units. See the table at the beginning of the section.</p>							

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REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE	
				<u>84S</u>	<u>85N</u>
1151	TXPMT2	85N-93N 84S-93S	Real Estate Taxes Included in 2nd Mortgage Payment 1 Yes 2 No 8 Not Answered 9 Not Applicable	20	20
1152	CTXPMT	80N-83N 83S	Real Estate Taxes Included in Condo Mortgage Payments 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 44	<u>83S</u> 34
1153	PTXPMT	83N 83S	Real Estate Taxes Included in Multi-Family Mortgage Payment 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 39	<u>83S</u> 36
1154	BUYX	74N-83N 75S-83S	Owner Pays Real Estate Taxes (Even if Included in Mortgage) 1 Yes 2 No 9 Not Applicable	<u>83N</u> 14	<u>83S</u> 14
1155	CBUYX	80N-83N 83S	Pay Real Estate Taxes Separately From Condo Mortgage 1 Yes 2 No, or Not Used 8 Not Answered 9 Not Applicable	<u>83N</u> 44	<u>83S</u> 34
1156	PBUYX	83N 83S	Property Owner Pays Real Estate Taxes (Even if Incl in Mortgage) 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 41	<u>83S</u> 38
1157	NORESX	83N 83S	Payment for Real Estate Taxes Other Than for Residence 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 41	<u>83S</u> 38
1158	MPRPTX	80N 83N	Annual Tax, Fee or Similar Charge Only <u>80N</u> <u>83N</u> 2 200 License Fee or Similar Charge Only 3 30 None 4 4 Don't Know 10 1000 Personal Property Tax Only 12 1200 Personal Property Tax and License Fee 98 9998 Not Answered 99 9999 Not Applicable	<u>83N</u> 36	
Note: A few codes "13" in 1980N are present in the files. These values should be considered as missing as they cannot be accurately documented.					
1159	MHTAX	80N 83N	Yearly Cost of Taxes and Fees on Mobile Home 0-9997 \$0-\$9997 9998 Not Answered 9999 Not Applicable	<u>83N</u> 38	

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE
1160	MPRT	80N	Tax, Fee, or Similar Charge for Mobile Home-No R.E. Tax Paid	<u>83N</u>
		83N	<u>80N</u> <u>83N</u>	37
			2 200 License Fee or Similar Charge Only	
			3 30 None	
			4 4 Don't Know	
			10 1000 Personal Property Tax Only	
			12 1200 Personal Property Tax and License Fee	
			98 9998 Not Answered	
			99 9999 Not Applicable	
		1161	MHTX	83N
	0-9997 \$0-\$9997			38
	9998 Not Answered			
	9999 Not Applicable			

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REF# NAME SURVEYS DESCRIPTION PAGE ON QUESTIONNAIRE

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE				
				83N	83S	84S	85N	
1162	AMTX	73N-93N 74S-93S	Yearly Real Estate Taxes					
			73N	74N-76N	77N-83N			
				74S-77S	78S-83S	84S-93S	85N-93N	
						0	0	\$0
						1	1	\$1-50
						2	2	\$51-100
						3	3	\$101-150
						4	4	\$151-200
						5	5	\$201-250
						6	6	\$251-300
						7	7	\$301-350
						8	8	\$351-400
						9	9	\$401-450
						10	10	\$451-500
						11	11	\$501-550
						12	12	\$551-600
						13	13	\$601-650
						14	14	\$651-700
						15	15	\$701-750
						16	16	\$751-800
						17	17	\$801-850
						18	18	\$851-900
						19	19	\$901-950
						20	20	\$951-1,000
						21	21	\$1,001-1,100
						22	22	\$1,101-1,200
						23	23	\$1,201-1,300
						24	24	\$1,301-1,400
						25	25	\$1,401-1,500
						26	26	\$1,501-1,600
						27	27	\$1,601-1,700
						28	28	\$1,701-1,800
						29	29	\$1,801-1,900
						30	30	\$1,901-2,000
						31		\$2,000+
							31	\$2,001-2,100
				32	\$2,101-2,200			
				33	\$2,201-2,300			
				34	\$2,301-2,400			
				35	\$2,401-2,500			
				36	\$2,500+			
			1-9996	1-9996	1-99996	Yearly Real Estate Amount		
			9997	9997	99997	\$9997 (\$99997) or more		
			9998	9998	99998	98 Not Answered		
			9999	9999		99 Not Applicable		
			99999	99999		Not Applicable		

Note: After 1983, the tax amount excludes any rebate that the household may receive.

Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, codes continue by 100's and the top code is the 97th percentile for the entire national sample.

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE	
				83N	83S
1163	CAMTX	80N-83N 83S	Yearly Real Estate Taxes for Condo/Coop Unit		
			0-99997	\$0-\$99997	
			99998	Not Answered	
			99999	Not Applicable	

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
				<u>83N</u>	<u>83S</u>		
1164	PAMTX	83N 83S	Yearly Real Estate Taxes for Multi-Family Building 1-99996 \$1-\$99996 99997 \$99997 or more 99998 Not Answered 99999 Not Applicable	41	38		
1165	AMTRSX	83N 83S	Amount of Real Estate Tax Payment for Owner's Residence Only 0 Don't Know 1-99997 \$1-\$99997 99998 \$99998 or more 99999 Not Applicable	41	38		
1166	SPASSX	83N 83S	Amount of Owner's Residence Tax Payment Based on Separate Assess 1 Yes 2 No 8 Not Answered 9 Not Applicable	41	38		
1167	BUYI	74N-93N 75S-93S	Household Pays Fire/Hazard Household Property Insurance (Even if Included in Mortgage) 1 Yes 2 No 9 Not Applicable	14	14	23	24
<p>Note: Until 1983, the variable referred to Fire/ Hazard/Casualty Insurance only and was asked of owners in single family units only. Starting in 1984, this variable is asked for all owner occupied units and for rental units (household property insurance). See Table at the beginning of the section.</p>							
1168	CBUYI	80N-81N 83N 83S	Condo/Coop Owner Buys Fire/Hazard Insurance Sep from Mortgage 1 Yes 2 No, or not used 8 Not Answered 9 Not Applicable	44	34		
1169	PBUYI	83N 83S	Multi-Family Owner Buys Property Fire/Hazard Insurance (Even if Included in Mortgage) 1 Yes 2 No 8 Not Answered 9 Not Applicable	41	38		
1170	NORESI	83N 83S	Payment for Insurance Other Than for Residence 1 Yes 2 No 8 Not Answered 9 Not Applicable	41	38		
1171	INSPMT	74N-93N 75S-93S	Fire/Hazard/Casualty Insurance Incl in Mortgage Payment 1 Yes 2 No 8 Not Answered 9 Not Applicable	14	14	20	20
<p>Note: Starting in 1984, the variable is available for all owner-occupied units. See the table at the beginning of this section.</p>							

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE					
				<u>84S</u>	<u>85N</u>				
1172	INPMT2	85N-93N 84S-93S	Fire/Hazard/Casualty Insurance Incl in 2nd Mortgage Payment 1 Yes 2 No 8 Not Answered 9 Not Applicable		<u>84S</u> 20	<u>85N</u> 20			
1173	PINSPT	83N 83S	Fire & Hazard Insurance Included in Property Mortgage Payment 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 39	<u>83S</u> 36				
1174	AMTI	74N-93N 75S-93S	Annual Cost for Fire/Hazard/Household Property Insurance 74N-83N 85N-93N <u>75S-83S</u> <u>84S-93S</u> 1-500 \$1-\$500 501 \$501 or more 1-1996 \$1-\$1996 1997 \$1997 or more 9998 998 Not Answered 9999 999 Not Applicable	<u>83N</u> 14	<u>83S</u> 14	<u>84S</u> 23	<u>85N</u> 24	<u>87N-93N</u>	<u>85S-93S</u> 1-TOP  9999 9999
<p>Note: Starting in 1984, this variable is available for owners and renters. See the table at the beginning of this section.</p> <p>Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.</p>									
1175	CAMTI	80N-81N 83S	Yearly Cost of Fire and Hazard Insurance For all variables, standard codes are: 0-9997 \$0-\$9997 9998 Not Answered 9999 Not Applicable	<u>83N</u> 44	<u>83S</u> 34				
1176	PAMTI	83N 83S	Average Annual Cost of Property Fire and Hazard Insurance 1-9997 \$1-\$9997 9998 \$9998 or more 9999 Not Applicable	<u>83N</u> 41	<u>83S</u> 38				
1177	AMTRSI	83N 83S	Amount of Insurance Payment for Owner's Residence 0 Don't Know 1-9997 \$1-\$9997 9998 \$9998 or more 9999 Not Applicable	<u>83N</u> 41	<u>83S</u> 38				
1178	SPPREI	83N 83S	Amount of Owner's Res Ins Payment Based on Separate Bills 1 Yes 2 No 8 Not Answered 9 Not Applicable	<u>83N</u> 41	<u>83S</u> 38				

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
				<u>77N</u>	<u>78S</u>		
1179	INSTHF	76N-77N	Theft Insurance (Owner)	36	36		
1180	INSFLD	77S-78S	Flood Insurance (Owner)	36	36		
1181	INSQKE		Earthquake Insurance (Owner)	36	36		
1182	REFINS		Refused Insurance	36	36		
			1 Yes				
			2 No				
			3 Don't Know				
			8 Not Answered				
			9 Not Applicable				
1183	REFTYP	76N-77N 77S-78S	Type of Insurance Refused	<u>77N</u>	<u>78S</u>		
			1 Fire Only	36	36		
			2 Theft Only				
			3 Hazard Only				
			4 Fire and Theft				
			5 Fire and Hazard				
			6 Theft and Hazard				
			7 Fire, Theft, and Hazard				
			8 Not Answered				
			9 Not Applicable				
1184	INSRTH	76N-77N	Theft Insurance (Renter)	<u>77N</u>	<u>78S</u>		
1185	INSRFR	77S-78S	Fire Insurance (Renter)	36	36		
1186	INSRHZ		Hazard Insurance (Renter)	36	36		
			1 Yes				
			2 No				
			3 Don't Know				
			8 Not Answered				
			9 Not Applicable				
1187	OWNLOT	74N-93N 75S-93S	Land/Mobile Home Site Owned	<u>83N</u>	<u>83S</u>	<u>84S</u>	<u>85N</u>
			1 Yes	13	13	23	40
			2 No				
			8 Not Answered				
			9 Not Applicable				
			Note: Prior to 1984, the question only applied to mobile home owners on less than 10 acres. Starting in 1984, this question is asked of all mobile home owners. Starting in 1985, the variable is coded for vacant mobile homes except those for rent or rented not yet occupied. See also variable INCS, number 1191.				
1188	OWNLT	83N	If Mobile Home Owned, is Site Owned (MH on > 10 acres)	<u>83N</u>	<u>83S</u>		
			1 Yes	39	36		
			2 No				
			8 Not Answered				
			9 Not Applicable				
1189	OWNSIT	74N-83N 75S-83S	Site Owned (Rented Mobile Homes)	<u>83N</u>	<u>83S</u>		
			1 Yes	15	15		
			2 No				
			8 Not Answered				
			9 Not Applicable				
1190	LANPMT	85N-93N 84S-93S	Land Rent Included in Mortgage Payment			<u>84S</u>	<u>85N</u>
			1 Yes			23	24
			2 No				
			8 Not Answered				
			9 Not Applicable				

Note: Asked if home is owned and land rented.

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
				<u>83N</u>	<u>81S</u>	<u>84S</u>	<u>85N</u>
1191	INCS	74N-77N 80N 83N-93N 75S-81S 84S-93S	Pay Land/Site Rent 74N-77N 80S-81S 80N,83N 85N-93N <u>75S-79S</u> <u>84S-93S</u> 1 1 Yes 2 2 No 8 Not Answered 9 9 Not Applicable	38	23	14	14
<p>Note: Until 1983, the question was asked for rented mobile homes only. Starting in 1984, it is also asked of all owners except unmortgaged mobile homes and it is asked of all vacants except non-mobile homes for rent as rented not yet occupied (see table at the beginning of this section).</p>							
1192	FLRENT	80N 83N-93N 83S-93S	Frequency of Site Rent 80N,83N 85N-93N <u>83S</u> <u>84S-93S</u> 0 Not Cash Rent 1 More Than Once a Month 2 Less Than Once a Month 3 Once a Month 1-12 1 to 12 Times a Month 8 98 Not Answered 9 99 Not Applicable	37	13	23	24
<p>Note: Until 1983, the question was asked for owned mobile homes only. After 1984, it is asked of non-mobile home owners who rent the land only. Starting in 1985, it is asked of all owners (see table at the beginning of the section).</p>							
1193	LRENT	74N-77N 80N 83N-93N 75S-81S 83S-93S	Monthly Rent for Mobile Home Site, Home Itself Owned 74N-77N 80N-93N <u>75S-83S</u> <u>84S-93S</u> 0-996 \$0-\$996 0-1998 \$0-\$1998 997 (Included in mobile home park fee or association fee.) 1999 \$1999 or more Included in Mobile Home Park or Association Fee (Mobile Homes Only) 9998 998 Not Answered 9999 999 Not Applicable	37	13	23	14
<p>Note: Until 1983, the question was asked for owned mobile homes only. In 1983, it is asked of mobile home renters and all owners who rent land. Starting in 1984, it is asked of mobile home renters and all home owners (see table at the beginning of this section).</p>							
<p>Note: Starting in 1985S, top codes will be the 97th percentile of each metropolitan area. Beginning in 1987N, the top code is the 97th percentile for the entire national sample.</p>							

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REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE			
1194	FSRENT	80N	Rent Frequency For Mobile Home Site-Home Rented Separately 1 More Than Once a Month 2 Less Than Once a Month 3 Once a Month 8 Not Answered 9 Not Applicable	<u>80N</u> 46			
1195	SRENT	74N-77N 80N 75S-81S	Monthly Rent for Mobile Home Site-Home Rented Separately 74N-77N 80N <u>75S-81S</u> 1-1998 1-996 \$1-\$996 997 \$1-\$1998 997 \$997 or more 1999 \$1999 or more 9998 998 Not Answered 9999 999 Not Applicable	<u>80N</u> 46	<u>81S</u> 23		
1196	IFFEE1	85N-93N 84S-93S	Condo/Coop/Homeowner's Assn/Mobile Home Fee Required 1 Yes 2 No 8 Not Answered 9 Not Applicable			<u>84S</u> 15	<u>85N</u> 14
1197	CAMF1	80N-93N 83S-93S	Condo/Homeowner's Assn/Mobile Home Fee Due 80N-83N 85N-93N <u>83S</u> <u>84S-93S</u> 2            1     One Time Per Year 2-52     2 to 52 Times Per Year 3                     Other Number of Times Per Year 1            12     Monthly 8            98     Not Answered 9            99     Not Applicable	<u>83N</u> 44	<u>83S</u> 34	<u>84S</u> 22	<u>85N</u> 14
1198	CONFEE	80N-93N 83S-93S	Condominium/Homeowner's Assn/Mobile Home Monthly Fee 80N-83N 85N 87N-93N <u>83S</u> <u>84S</u> <u>85S</u> <u>86S-93S</u> 1            1            1     \$1-5 2-35     2-top     2-top     Multiply by \$5 to get monthly fee 0-9997                     \$0-\$9997 9998            98            98            9998     Not Answered 9999            99            99            9999     Not Applicable	<u>83N</u>	<u>83S</u>	<u>84S</u> 22	<u>85N</u> 14
Note: Top-Coded at 97th percentile starting in 85S, 87N							
1199	CMNTN	80N-81N	Upkeep Maintenance of the Common Space/Grounds in Fee	<u>83N</u> 45	<u>83S</u> 35		
1200	CPARK	83N	Off-Street Parking Included in Fee	45	35		
1201	CSWIM	83S	Swimming Facilities Included in Fee	45	35		
1202	CREC		Other Recreational Facilities Included in Fee	45	35		
1203	CSECUR		Security Personnel Included in Fee	45	35		
1204	COTHER		Other Items Are Included in Condominium Fee	45	35		
For all variables, standard values are: 1 Yes 2 No 8 Not Answered 9 Not Applicable							

REF#	NAME	SURVEYS	DESCRIPTION	PAGE ON QUESTIONNAIRE	
1205	OTHPMT	85N-93N	1st Mortgage Payment Includes Payment for Other Charges	<u>84S</u>	<u>85N</u>
1206	OTPM2	84S-93S	2nd Mortgage Payment Includes Payment for Other Charges	20	20
			Standard codes for all variables are:		
			1 Yes		
			2 No		
			8 Not Answered		
			9 Not Applicable		
1207	AMTM	85N-93N	Amount of Other Charges Included in 1st Mortgage Last Year	<u>84S</u>	<u>85N</u>
1208	AMTM2	84S-93S	Amount of Other Charges Included in 2nd Mortgage Last Year	20	20
			Standard Codes for all variables are:		
			1-9997 \$1-\$9997		
			9998 Not Answered		
			9999 Not Applicable		
1209	IFOTHF	85N-93N 85S-93S	Other Required Fees for Mobile Home Owners	<u>85S</u>	<u>85N</u>
			1 Yes	14	14
			2 No		
			8 Not Answered		
			9 Not Applicable		
1210	FMHOTF	85N-93N 85S-93S	Frequency of Other Mobile Home Fee Payments	<u>85S</u>	<u>85N</u>
			01-11 1 to 11 Times Per Year	14	14
			12 Monthly		
			98 Not Answered		
			99 Not Applicable		
1211	MHOTFE	85N-93N 85S-93S	Average Cost Per Billing Period of Other MH Fees	<u>85S</u>	<u>85N</u>
			001-997 \$0 to \$997	14	14
			998 Not Answered		
			999 Not Applicable		

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