

## **J. Housing: Financial Characteristics**

Tenure

Value

Selected Monthly Owner Costs

Rent

**HOW WE ASK IT**  
*[100-percent item]*

**33 Is this house, apartment, or mobile home —**

- Owned by you or someone in this household with a mortgage or loan?
- Owned by you or someone in this household free and clear (without a mortgage or loan)?
- Rented for cash rent?
- Occupied without payment of cash rent?

**WHAT IT MEANS FOR EVERYONE**

**Federal Uses** (also see the selected statutory uses on the opposite page):

- Used by the Dept. of Housing and Urban Development as an integral component of the formula to establish Fair Market Rents and is essential for the Federal Housing Authority's mortgage insurance program
- Needed by the Dept. of Health and Human Services to profile the tenure of Low-Income Home Energy Assistance Program households
- Used by the Bureau of Economic Analysis, along with other census data, to prepare the value of housing services for the National Income and Product Accounts
- Used to assess the costs of utilities based on the type of homeownership
- Used to calculate homeownership vacancy rates and rental vacancy rates that Federal and local agencies need in order to evaluate the overall viability of local housing markets

**Community Impact:**

- Used by local planners to assess neighborhood stability since, generally, higher owner-occupancy rates are considered to be a good indicator of neighborhood stability because owners have considerable long-term investments in their homes
- Used to allocate Section 8 and other Federal housing program subsidies that assist Americans to afford decent, safe, and sanitary housing
- Used by the Federal Reserve Board to determine whether financial institutions are meeting the credit needs of minority groups in low- and moderate-income neighborhoods
- Needed by the Federal Highway Administration (DOT) to allocate funds for public transportation services for elderly and handicapped people based, in part, on proportions of homes rented, since renters are more likely to use public transportation

**WHY WE ASK IT THIS WAY**

Tenure is the most basic feature of the housing inventory, and these categories are necessary to classify occupied units as either owner-occupied or renter-occupied. Homeownership rates have served as an indicator of the health of the Nation's economy for decades.

**TENURE** (*continued*) ..... *asked since 1890*

**AGENCIES****SELECTED STATUTORY USES**

- COMMERCE ..... Statistical Information for the Transaction of Public Business--P  
[15 U.S.C. 1516]
  
- DOT ..... Federal-Aid Highways - Public Transportation--P [23 U.S.C. 142]
  
- FEDERAL RESERVE ..... Community Reinvestment Act of 1977--P  
[12 U.S.C. 2901]
  
- HHS ..... Older Americans Act--P  
[42 U.S.C. 3001 et seq., 3002, 3026(a)(1), 3027(a)(8)],  
Low-Income Home Energy Assistance Program (LIHEAP)--P  
[42 U.S.C. 8629],  
Health Care for the Homeless Program--P  
[42 U.S.C. 256(p)],  
Community Services Block Grant Act--P  
[42 U.S.C. 9902(2)]
  
- HUD ..... Community Development Block Grant (CDBG) Program--M  
[42 U.S.C. 5302(a)],  
Comprehensive Housing Affordability Strategies (CHAS)--P  
[42 U.S.C. 12705(b)(3)],  
Emergency Shelter Grant Program--P  
[42 U.S.C. 11373],  
Public Housing/Section 8 Certificate and Housing Voucher Allocation Programs--R  
[42 U.S.C. 1437f],  
Fair Market Rents--R [42 U.S.C. 1437],  
Section 8 Income Limits--R [42 U.S.C. 1439],  
Mortgage Revenue Bonds Program--M  
[26 U.S.C. 143(j) & (k)],  
National Affordable Housing Act of 1990 / HOME Allocations--P  
[42 U.S.C. 12742(a)(1)],  
FHA Multifamily Insurance--P  
[12 U.S.C. 1702, 1709, 1715(b), 1715(I) & 42 U.S.C. 3535(d)],  
President's National Urban Policy Report--R  
[42 U.S.C. 4501],  
Low-Income Housing Tax Credits--R [26 U.S.C. 42(d)(5)(A) & (C)],  
Housing and Urban Development Act / Section 202 Grants--R  
[12 U.S.C. 1701q & 42 U.S.C. 1439]
  
- USDA ..... Rural Development Policy Act--P  
[7 U.S.C. 2204 et seq.]

REQUIRED NEED

VALUE .....

asked since 1930

HOW WE ASK IT  
[Sample item]

44 Answer ONLY if this is a ONE-FAMILY HOUSE OR MOBILE HOME — All others skip to 45.

a. Is there a business (such as a store or barber shop) or a medical office on this property?

- Yes
- No

b. How many acres is this house or mobile home on?

- Less than 1 acre → Skip to 45
- 1 to 9.9 acres
- 10 or more acres

51 What is the value of this property; that is, how much do you think this house and lot, apartment, or mobile home and lot would sell for if it were for sale?

- |   |   |
|---|---|
| <input type="checkbox"/> Less than \$10,000   | <input type="checkbox"/> \$90,000 to \$99,999   |
| <input type="checkbox"/> \$10,000 to \$14,999 | <input type="checkbox"/> \$100,000 to \$124,999 |
| <input type="checkbox"/> \$15,000 to \$19,999 | <input type="checkbox"/> \$125,000 to \$149,999 |
| <input type="checkbox"/> \$20,000 to \$24,999 | <input type="checkbox"/> \$150,000 to \$174,999 |
| <input type="checkbox"/> \$25,000 to \$29,999 | <input type="checkbox"/> \$175,000 to \$199,999 |
| <input type="checkbox"/> \$30,000 to \$34,999 | <input type="checkbox"/> \$200,000 to \$249,999 |
| <input type="checkbox"/> \$35,000 to \$39,999 | <input type="checkbox"/> \$250,000 to \$299,999 |
| <input type="checkbox"/> \$40,000 to \$49,999 | <input type="checkbox"/> \$300,000 to \$399,999 |
| <input type="checkbox"/> \$50,000 to \$59,999 | <input type="checkbox"/> \$400,000 to \$499,999 |
| <input type="checkbox"/> \$60,000 to \$69,999 | <input type="checkbox"/> \$500,000 to \$749,999 |
| <input type="checkbox"/> \$70,000 to \$79,999 | <input type="checkbox"/> \$750,000 to \$999,999 |
| <input type="checkbox"/> \$80,000 to \$89,999 | <input type="checkbox"/> \$1,000,000 or more    |

WHAT IT MEANS FOR EVERYONE

Federal Uses (also see the selected statutory uses on the opposite page):

- Used by the Depts. of Housing and Urban Development and Health and Human Services to develop housing assistance plans for elderly, low-income, and handicapped individuals
- Needed by the Dept. of Transportation to develop transportation plans, policies, and programs
- Used by the Bureau of Economic Analysis in preparing the value of housing services for the National Income and Product Accounts
- Incorporated in annual reports of the President to the Congress on housing production, occupancy, and tenure, and in analyses of housing needs
- Helps the Federal Reserve Board to assess the fairness of home lending practices

Community Impact:

- Used by local agencies to determine the adequacy of housing units for older people, the cost of maintaining owned units, and the potential usefulness of home equity conversion programs
- Used to allocate funds for home mortgage insurance for elderly, lower- and moderate-income, and displaced families in programs under the Dept. of Housing and Urban Development
- Needed to develop transportation plans for local areas by assessing the impact on the value of homes affected by road and subway construction, and related problems such as noise and pollution

WHY WE ASK IT THIS WAY

This question reflects the respondent's estimate of the current dollar value of the property, rather than the construction cost or purchase price. This item excludes renter-occupied housing units. By asking about a business or medical office, the data can be tabulated for units without excessive land, or commercial or medical activities that may distort the value of the property. The categories reflect increased housing prices -- the top category is now "\$1 million or more," up from "\$500,000 or more" in 1990.

REQUIRED NEED

**VALUE** (*continued*) ..... *asked since 1930*

**AGENCIES**

**SELECTED STATUTORY USES**

- **COMMERCE** ..... Statistical Information for the Transaction of Public Business--P  
[15 U.S.C. 1516]
  
- **DOT** ..... Federal-Aid Highways - Public Transportation--P  
[23 U.S.C. 142]
  
- **FEDERAL RESERVE** ..... Community Reinvestment Act of 1977--P  
[12 U.S.C. 2901]
  
- **HHS** ..... Older Americans Act--P  
[42 U.S.C. 3001(3), 3002, 3026(a)(1), 3027(a)(8)]
  
- **HUD** ..... FHA Multifamily Insurance--P  
[12 U.S.C. 1702 & 1709(b)(1) & (2)(A) & (B)],  
Comprehensive Housing Affordability Strategies (CHAS)--P  
[42 U.S.C. 12705(b)(3)],  
Housing and Urban Development Act / Section 202 Grants--P  
[12 U.S.C. 1701q],  
Housing and Community Development Acts of 1968 and 1974--P  
[42 U.S.C. 5301 et seq.]
  
- **JUSTICE** ..... Fair Housing Act  
(Discrimination in Lending and Homeowners' Insurance Practices)--R  
[42 U.S.C. 3601 et seq.]

**HOW WE ASK IT**  
*[Sample item]*

**UTILITIES AND FUELS**

**45** What are the annual costs of utilities and fuels for this house, apartment, or mobile home? If you have lived here less than 1 year, estimate the annual cost.

**a. Electricity**

Annual cost — Dollars

\$ | | | | .00

OR

- Included in rent or in condominium fee
- No charge or electricity not used

**b. Gas**

Annual cost — Dollars

\$ | | | | .00

OR

- Included in rent or in condominium fee
- No charge or gas not used

**c. Water and sewer**

Annual cost — Dollars

\$ | | | | .00

OR

- Included in rent or in condominium fee
- No charge

**d. Oil, coal, kerosene, wood, etc.**

Annual cost — Dollars

\$ | | | | .00

OR

- Included in rent or in condominium fee
- No charge or these fuels not used

**MORTGAGE COSTS**

**47** Answer questions 47a – 53 if you or someone in this household owns or is buying this house, apartment, or mobile home; otherwise, skip to questions for Person 2.

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

- Yes, mortgage, deed of trust, or similar debt
- Yes, contract to purchase
- No → Skip to 48a

**b. How much is your regular monthly mortgage payment on THIS property? Include payment only on first mortgage or contract to purchase.**

Monthly amount — Dollars

\$ | | | | .00

OR

- No regular payment required → Skip to 48a

**c. Does your regular monthly mortgage payment include payments for real estate taxes on THIS property?**

- Yes, taxes included in mortgage payment
- No, taxes paid separately or taxes not required

**d. Does your regular monthly mortgage payment include payments for fire, hazard, or flood insurance on THIS property?**

- Yes, insurance included in mortgage payment
- No, insurance paid separately or no insurance

**48** **a. Do you have a second mortgage or a home equity loan on THIS property? Mark  all boxes that apply.**

- Yes, a second mortgage
- Yes, a home equity loan
- No → Skip to 49

**b. How much is your regular monthly payment on all second or junior mortgages and all home equity loans on THIS property?**

Monthly amount — Dollars

\$ | | | | .00

OR

- No regular payment required

**HOW WE ASK IT** (continued)  
[Sample item]

**REAL ESTATE TAXES**

**49** What were the real estate taxes on THIS property last year?

Yearly amount — Dollars

\$ | | , | | | .00

OR

None

**INSURANCE**

**50** What was the annual payment for fire, hazard, and flood insurance on THIS property?

Annual amount — Dollars

\$ | | , | | | .00

OR

None

**CONDOMINIUM FEE**

**52** Answer ONLY if this is a CONDOMINIUM —

What is the monthly condominium fee?

Monthly amount — Dollars

\$ | | , | | | .00

**MOBILE HOME COSTS**

**53** Answer ONLY if this is a MOBILE HOME —

a. Do you have an installment loan or contract on THIS mobile home?

Yes

No

b. What was the total cost for installment loan payments, personal property taxes, site rent, registration fees, and license fees on THIS mobile home and its site last year? Exclude real estate taxes.

Yearly amount — Dollars

\$ | | , | | | .00

**WHAT IT MEANS FOR EVERYONE****Federal Uses** (also see the selected statutory uses on the opposite page):

- Used by the Dept. of Housing and Urban Development in many of its housing assistance programs
- Used by the Dept. of Health and Human Services to assess the need for housing assistance for elderly, handicapped, and low-income homeowners
- Needed by the Dept. of Energy to help study energy supply and use by using data on utility costs
- Provides benchmark statistics to measure progress toward the Congressional declaration of goals for national housing policy: a decent home and suitable living environment for every American family
- Used to maintain the Dept. of Energy's National Energy Information System which analyzes current residential energy supply and consumption in order to forecast future needs

**Community Impact:**

- Used to allocate funds for housing the elderly under the Older Americans Act and for home energy help to low-income persons and families under the Low-Income Home Energy Assistance Program
- Needed to evaluate a locality's qualification for Federal housing assistance in programs such as the HOME Investment Partnerships Program
- Used by the Dept. of Housing and Urban Development as one of the selection criteria for urban development grants for cities and counties under the Community Development Block Grant Program
- Used by the Farmers Home Administration (USDA) to provide housing loans to construct or repair rural dwellings and related facilities

**WHY WE ASK IT THIS WAY**

Selected monthly owner costs are calculated from the sum of payments for mortgages (including second/junior mortgages and home equity loans); real estate taxes; fire, hazard, and flood insurance; utilities (electricity, gas, and water); fuels (oil, coal, kerosene, wood, etc.); mobile home costs; and condominium fees. Listing the items separately improves accuracy and provides additional detail. When combined with income, a new item is created -- *Selected Monthly Owner Costs as a Percentage of Household Income*. This item is used to measure housing affordability and excessive shelter costs. For example, many government agencies define households as having excessive shelter costs if their costs exceed 30 percent of their income. Some data shown for selected monthly owner costs and selected monthly owner costs as a percentage of household income are tabulated (based on questions 44a and 44b, shown on page 86) for units without excessive land, or commercial or medical activities that may distort the value of the property.



REQUIRED NEED

**SELECTED MONTHLY OWNER COSTS** (continued) . . . . . asked since 1980

**AGENCIES**

**SELECTED STATUTORY USES**

- ENERGY . . . . . National Energy Information System--P  
[15 U.S.C. 790a],  
Federal Energy Administration Act of 1974--P  
[15 U.S.C. 764(a) & (b)]
  
- HHS . . . . . Low-Income Home Energy Assistance Program (LIHEAP)--R  
[42 U.S.C. 8629(a)],  
Older Americans Act--P  
[42 U.S.C. 3002, 3026(a)(1), 3027(a)(8)],  
Community Services Block Grant Act--P  
[42 U.S.C. 9902(2)]
  
- HUD . . . . . Low-Income Housing Tax Credits - Difficult Development Areas--R  
[26 U.S.C. 42(d)(5)(A) & (C)],  
Community Development Block Grant (CDBG) Program--P  
[42 U.S.C. 5305(a)(12)],  
Comprehensive Housing Affordability Strategies (CHAS)--P  
[42 U.S.C. 12705(b)(3)],  
HOME Investment Partnerships Program--P  
[42 U.S.C. 12744],  
National Affordable Housing Act of 1990 / HOME Allocations--P  
[42 U.S.C. 12747(b)(1)(A)],  
Energy Efficiency Standards--P  
[42 U.S.C. 12709],  
Public Housing/Section 8 Certificate and Housing Voucher Allocation Programs--R  
[42 U.S.C. 1437f],  
Fair Market Rents--R [42 U.S.C. 1437],  
FHA Multifamily Insurance--P  
[42 U.S.C. 1702],  
Housing Assistance Fund--P  
[42 U.S.C. 1439]
  
- JUSTICE . . . . . Fair Housing Act--P  
(Discrimination in Lending and Homeowners' Insurance Practices)  
[42 U.S.C. 3601 et seq.]
  
- USDA . . . . . Single-Family Rural Housing--P  
[42 U.S.C. 1472, 1474, & 1476]

**HOW WE ASK IT**  
*[Sample item]*

**46** Answer **ONLY** if you **PAY RENT** for this house, apartment, or mobile home — All others skip to 47.

**a. What is the monthly rent?**

Monthly amount — Dollars

\$ | | ; | | | .00

**b. Does the monthly rent include any meals?**

Yes

No

**WHAT IT MEANS FOR EVERYONE**

**Federal Uses** (*also see the selected statutory uses on the opposite page*):

- Used to establish the Dept. of Housing and Urban Development's Section 8 Fair Market Rents which are used in housing programs that help Americans afford decent, safe, and clean housing
- Used by the Depts. of Health and Human Services and Agriculture to allocate funds to help low- and moderate-income families whose rents exceed 30 percent of their household income
- Used to develop the Bureau of Economic Analysis' state per capita income estimates which are used in allocation formulas or eligibility criteria of more than 20 Federal programs

**Community Impact:**

- Needed to distribute funds for housing for low-income senior citizens under the Older Americans Act and for home energy assistance to low-income individuals and families under the Low-Income Home Energy Assistance Program
- Used by the Farmers Home Administration (USDA) to allocate funds for housing assistance for elderly and low-income individuals and families in rural areas
- Needed to evaluate the effectiveness of the Community Development Block Grant Program which provides grants to states and local governments for the rehabilitation of privately-owned properties intended for rent as residences

**WHY WE ASK IT THIS WAY**

This question provides space for writing in the exact monthly amount. Two types of rent are tabulated from this question: 1) *Contract Rent*, which is the monthly rent agreed to, or contracted for, regardless of any furnishings, utilities, or services that may be included and 2) *Gross Rent*, which is the sum of contract rent, utilities (electricity, gas, and water), and fuels (oil, coal, kerosene, wood, etc.). Gross rent is considered by many users to be a good indicator when comparing shelter costs among different households and geographic areas. When combined with income, *Gross Rent as a Percentage of Household Income* is created. This item is used to measure housing affordability and excessive shelter costs. Gross rent represents monthly shelter costs for renter households just as "Selected Monthly Owner Costs" represents the monthly costs for owner-occupied households. The question on meals included in rent, first asked in 1990, is intended to measure "congregate" housing, which is generally considered to be housing units where the rent includes meals and other services, such as transportation to shopping and recreation.

REQUIRED NEED

**RENT** *(continued)* ..... *asked since 1930*

**AGENCIES**

**SELECTED STATUTORY USES**

- **COMMERCE** ..... Statistical Information for the Transaction of Public Business--P  
[15 U.S.C. 1516]
  
- **ENERGY** ..... National Energy Information System--P  
[15 U.S.C. 790a]
  
- **FEDERAL RESERVE** ..... Community Reinvestment Act of 1977--P  
[12 U.S.C. 2901]
  
- **HHS** ..... Low-Income Home Energy Assistance Program (LIHEAP)--P  
[42 U.S.C. 8629],  
Older Americans Act--P  
[42 U.S.C. 3002, 3026(a)(1), 3027(a)(8)],  
Community Services Block Grant Act--P  
[42 U.S.C. 9902(2)]
  
- **HUD** ..... Public Housing/Section 8 Certificate and Housing Voucher Allocation Programs--R  
[42 U.S.C. 1437f],  
Fair Market Rents--R  
[42 U.S.C. 1437],  
Housing and Urban Development Act / Section 202 Grants--P  
[12 U.S.C. 1701q],  
Housing and Community Development Acts of 1968 and 1974--P  
[42 U.S.C. 5301 et seq.],  
Low-Income Housing Tax Credits - Difficult Development Areas--P  
[26 U.S.C. 42(d)(5)(C)],  
FHA Multifamily Insurance--P  
[12 U.S.C. 1702, 1715(b), 1715(I) & 42 U.S.C. 3535(d)],  
Comprehensive Housing Affordability Strategies (CHAS)--P  
[42 U.S.C. 12705(b)(3)],  
Housing Assistance Fund--P  
[42 U.S.C. 1439(d)],  
HOME Investment Partnerships Program--P  
[42 U.S.C. 12744],  
HOME Allocations--P  
[42 U.S.C. 12742(a)(1)]
  
- **USDA** ..... Single-Family Rural Housing--P  
[42 U.S.C. 1485]