# **American Community Survey**

## **Housing: Questions on Selected Monthly Owner Costs**

Questions as they appear in the questionnaire.

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a. LAST MONTH, what was the cost of electricity for this house, apartment, or mobile home?	Is this house, apartment, or mobile home part of a condominium?
Last month's cost – Dollars	☐ Yes → What is the monthly
\$ .00	condominium fee? For renters, answer only if you pay the condominium fee in addition to
OR	your rent; otherwise, mark the "None" box.
☐ Included in rent or condominium fee	Monthly amount – Dollars
☐ No charge or electricity not used	
b. LAST MONTH, what was the cost	\$ , .00
of gas for this house, apartment,	OR
or mobile home?	□ None
Last month's cost – Dollars	□ No
\$ .00	
OR	
☐ Included in rent or condominium fee	
☐ Included in electricity payment	What are the annual real estate taxes on
entered above  No charge or gas not used	THIS property?
No charge of gas not used	Annual amount – Dollars
c. IN THE PAST 12 MONTHS, what was	.00
the cost of water and sewer for this house, apartment, or mobile home? If	
you have lived here less than 12 months,	OR
estimate the cost.	☐ None
Past 12 months' cost – Dollars	
\$ .00	18 What is the annual payment for fire,
OR	hazard, and flood insurance on THIS property?
☐ Included in rent or condominium fee	Annual amount – <i>Dollars</i>
☐ No charge	
	\$ .00
d. IN THE PAST 12 MONTHS, what was the cost of oil, coal, kerosene, wood, etc.,	OR
for this house, apartment, or mobile	None
home? If you have lived here less than 12 months, estimate the cost.	None
Past 12 months' cost – Dollars	
\$ .00	
\$ .00	
OR	
☐ Included in rent or condominium fee	
☐ No charge or these fuels not used	

Source: ACS-1(2009)KFI



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Questions as they appear in the questionnaire.

a. Do you or any member of this household have a mortgage, deed of trust, contract to purchase, or similar debt on THIS property?	a. Do you or any member of this household have a second mortgage or a home equity loan on THIS property?
<ul> <li>Yes, mortgage, deed of trust, or similar debt</li> <li>Yes, contract to purchase</li> <li>No → SKIP to question 20a</li> </ul>	<ul> <li>Yes, home equity loan</li> <li>Yes, second mortgage</li> <li>Yes, second mortgage and home equity loan</li> <li>No → SKIP to D</li> </ul>
b. How much is the regular monthly mortgage payment on THIS property? Include payment only on FIRST mortgage or contract to purchase.  Monthly amount – Dollars  S  OR  No regular payment required → SKIP to question 20a	b. How much is the regular monthly payment on all second or junior mortgages and all home equity loans on THIS property?  Monthly amount – Dollars  OR  No regular payment required
c. Does the 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 the 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	What are the total annual costs for personal property taxes, site rent, registration fees, and license fees on THIS mobile home and its site?  Exclude real estate taxes.  Annual costs – Dollars

Source: ACS-1(2009)KFI

### MEETING FEDERAL NEEDS

Selected monthly owner costs, such as mortgage payments and utilities, are a measure of the cost of homeownership. When combined with income, selected monthly owner costs offer an excellent measure of affordability and excessive shelter costs. The U.S. Department of Housing and Urban Development uses these data in many of its housing assistance programs. The U.S. Department of Health and Human Services uses these data to assess the need for housing assistance for elderly and low-income homeowners.



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### **COMMUNITY BENEFITS**

#### **Social Services**

Data about selected monthly owner costs are used to allocate funds for housing for the elderly under the Older Americans Act and for home energy assistance to low-income individuals and families under the Low-Income Home Energy Assistance Program.

### **Energy**

Data about the cost of utilities are used to analyze current residential energy supply and consumption in order to forecast future needs.

### **Housing**

The U.S. Department of Housing and Urban Development uses these data as one of the selection criteria for urban development grants for cities and counties under the Community Development Block Grant Program.

These data are benchmark statistics used to measure progress toward the congressional declaration of goals for national housing policy: a decent home and suitable living environment for every American family.

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