

Table 3-14. Value, Purchase Price, and Source of Down Payment—Owner Occupied Units

[Numbers in thousands. **Weighting consistent with Census 2000.** ... means not applicable or sample too small. — means zero or rounds to zero]

| | Characteristics | Total occupied units | Housing unit characteristics | | | | Household characteristics | | | | |
|----------|--|----------------------|------------------------------|---------------------------|-------------------|---------------|---------------------------|----------------|-----------------------------|--------------------|---------------------|
| | | | New construction 4 years | Manufactured/mobile homes | Physical problems | | Black alone | Hispanic | Elderly (65 years and over) | Moved in past year | Below poverty level |
| | | | | | Severe | Moderate | | | | | |
| 1 | Total | 74 931 | 4 919 | 5 516 | 922 | 1 645 | 6 471 | 5 752 | 17 818 | 6 591 | 6 450 |
| | Value | | | | | | | | | | |
| 2 | Less than \$10,000 | 1 762 | 63 | 1 232 | 60 | 145 | 152 | 122 | 419 | 218 | 426 |
| 3 | \$10,000 to \$19,999 | 1 231 | 59 | 876 | 26 | 70 | 133 | 118 | 297 | 132 | 286 |
| 4 | \$20,000 to \$29,999 | 1 266 | 56 | 589 | 23 | 109 | 174 | 104 | 371 | 81 | 222 |
| 5 | \$30,000 to \$39,999 | 1 429 | 39 | 485 | 22 | 103 | 167 | 124 | 421 | 115 | 291 |
| 6 | \$40,000 to \$49,999 | 1 721 | 60 | 399 | 38 | 117 | 195 | 182 | 517 | 111 | 280 |
| 7 | \$50,000 to \$59,999 | 1 954 | 56 | 277 | 31 | 105 | 400 | 135 | 678 | 134 | 310 |
| 8 | \$60,000 to \$69,999 | 2 883 | 68 | 289 | 50 | 103 | 358 | 173 | 855 | 157 | 393 |
| 9 | \$70,000 to \$79,999 | 3 357 | 51 | 257 | 67 | 128 | 492 | 199 | 1 081 | 220 | 509 |
| 10 | \$80,000 to \$99,999 | 6 370 | 213 | 289 | 102 | 148 | 828 | 394 | 1 689 | 446 | 667 |
| 11 | \$100,000 to \$119,999 | 5 123 | 216 | 361 | 65 | 83 | 486 | 331 | 1 363 | 423 | 501 |
| 12 | \$120,000 to \$149,999 | 7 377 | 416 | 307 | 84 | 117 | 727 | 509 | 1 543 | 691 | 535 |
| 13 | \$150,000 to \$199,999 | 9 751 | 731 | 85 | 103 | 122 | 756 | 634 | 2 132 | 852 | 641 |
| 14 | \$200,000 to \$249,999 | 6 658 | 586 | 55 | 33 | 79 | 454 | 479 | 1 474 | 657 | 382 |
| 15 | \$250,000 to \$299,999 | 4 949 | 471 | 13 | 57 | 26 | 260 | 471 | 1 056 | 453 | 209 |
| 16 | \$300,000 or more | 19 100 | 1 834 | 3 | 160 | 189 | 889 | 1 776 | 3 923 | 1 903 | 800 |
| 17 | Median | 165 344 | 236 864 | 31 276 | 112 480 | 75 526 | 113 855 | 188 140 | 143 697 | 183 389 | 95 276 |
| | Ratio of Value to Current Income | | | | | | | | | | |
| 18 | Less than 1.5 | 14 387 | 592 | 3 415 | 199 | 500 | 1 377 | 866 | 1 981 | 1 082 | 516 |
| 19 | 1.5 to 1.9 | 7 559 | 454 | 419 | 87 | 143 | 716 | 464 | 950 | 602 | 70 |
| 20 | 2.0 to 2.4 | 7 542 | 565 | 265 | 82 | 153 | 696 | 456 | 1 071 | 718 | 98 |
| 21 | 2.5 to 2.9 | 6 131 | 499 | 222 | 45 | 82 | 499 | 359 | 1 067 | 658 | 116 |
| 22 | 3.0 to 3.9 | 9 865 | 823 | 250 | 114 | 163 | 762 | 819 | 1 946 | 938 | 227 |
| 23 | 4.0 to 4.9 | 6 287 | 488 | 170 | 56 | 129 | 564 | 557 | 1 626 | 648 | 229 |
| 24 | 5.0 or more | 22 317 | 1 450 | 658 | 311 | 437 | 1 750 | 2 183 | 9 068 | 1 843 | 4 419 |
| 25 | Zero or negative income | 842 | 49 | 117 | 27 | 39 | 108 | 48 | 110 | 101 | 775 |
| 26 | Median | 3.1 | 3.4 | 1.5- | 3.3 | 2.5 | 2.9 | 3.9 | 5.0+ | 3.2 | 5.0+ |
| | Other Activities on Property | | | | | | | | | | |
| 27 | Medical or commercial establishment | 727 | 27 | 50 | 20 | 19 | 63 | 56 | 200 | 49 | 88 |
| 28 | Neither | 74 204 | 4 892 | 5 466 | 902 | 1 626 | 6 408 | 5 696 | 17 619 | 6 542 | 6 362 |
| | Year Unit Acquired | | | | | | | | | | |
| 29 | 2005 to 2009 | 2 628 | 698 | 250 | 17 | 55 | 204 | 356 | 167 | 2 446 | 222 |
| 30 | 2000 to 2004 | 23 813 | 4 221 | 1 904 | 285 | 444 | 1 874 | 2 357 | 2 244 | 3 954 | 1 628 |
| 31 | 1995 to 1999 | 15 035 | ... | 1 681 | 152 | 278 | 1 418 | 1 196 | 2 049 | 75 | 1 164 |
| 32 | 1990 to 1994 | 9 184 | ... | 732 | 124 | 205 | 740 | 630 | 1 657 | 81 | 643 |
| 33 | 1985 to 1989 | 6 588 | ... | 439 | 88 | 167 | 512 | 421 | 1 540 | 21 | 570 |
| 34 | 1980 to 1984 | 3 693 | ... | 231 | 38 | 111 | 316 | 191 | 1 088 | 10 | 339 |
| 35 | 1975 to 1979 | 4 477 | ... | 146 | 60 | 91 | 449 | 189 | 1 746 | 3 | 444 |
| 36 | 1970 to 1974 | 3 111 | ... | 102 | 50 | 89 | 364 | 155 | 1 668 | 1 | 379 |
| 37 | 1960 to 1969 | 3 897 | ... | 26 | 57 | 114 | 391 | 157 | 3 235 | — | 582 |
| 38 | 1950 to 1959 | 1 972 | ... | 2 | 31 | 70 | 166 | 85 | 1 913 | — | 368 |
| 39 | 1940 to 1949 | 461 | ... | 3 | 19 | 22 | 32 | 11 | 449 | — | 92 |
| 40 | 1939 or earlier | 73 | ... | — | — | — | 5 | 4 | 62 | — | 20 |
| 41 | Median | 1996 | 2003 | 1998 | 1995 | 1994 | 1996 | 1999 | 1980 | 2004 | 1993 |
| | First Time Owners | | | | | | | | | | |
| 42 | First home ever owned | 31 481 | 1 308 | 2 224 | 515 | 980 | 4 285 | 3 367 | 5 891 | 2 465 | 3 168 |
| 43 | Not first home | 42 323 | 3 542 | 3 160 | 392 | 623 | 2 055 | 2 322 | 11 726 | 3 963 | 3 087 |
| 44 | Not reported | 1 126 | 70 | 132 | 15 | 42 | 131 | 62 | 202 | 162 | 195 |
| | Purchase Price | | | | | | | | | | |
| 45 | Home purchased or built | 71 467 | 4 821 | 5 117 | 842 | 1 404 | 6 023 | 5 536 | 16 928 | 6 280 | 5 854 |
| 46 | Less than \$10,000 | 3 455 | 53 | 923 | 82 | 279 | 335 | 299 | 1 819 | 212 | 790 |
| 47 | \$10,000 to \$19,999 | 5 248 | 31 | 847 | 85 | 241 | 655 | 376 | 3 026 | 107 | 776 |
| 48 | \$20,000 to \$29,999 | 4 544 | 35 | 851 | 72 | 146 | 479 | 275 | 1 894 | 102 | 568 |
| 49 | \$30,000 to \$39,999 | 4 065 | 68 | 653 | 66 | 93 | 478 | 244 | 1 352 | 114 | 426 |
| 50 | \$40,000 to \$49,999 | 3 587 | 28 | 480 | 72 | 76 | 320 | 264 | 944 | 104 | 334 |
| 51 | \$50,000 to \$59,999 | 3 454 | 57 | 293 | 43 | 60 | 419 | 225 | 858 | 117 | 297 |
| 52 | \$60,000 to \$69,999 | 3 381 | 46 | 215 | 77 | 59 | 309 | 280 | 664 | 155 | 240 |
| 53 | \$70,000 to \$79,999 | 3 346 | 57 | 130 | 42 | 41 | 335 | 320 | 591 | 182 | 215 |
| 54 | \$80,000 to \$99,999 | 6 052 | 188 | 96 | 67 | 79 | 498 | 485 | 931 | 345 | 372 |
| 55 | \$100,000 to \$119,999 | 4 415 | 287 | 48 | 30 | 44 | 330 | 373 | 640 | 352 | 235 |
| 56 | \$120,000 to \$149,999 | 6 477 | 548 | 64 | 48 | 67 | 463 | 547 | 836 | 704 | 232 |
| 57 | \$150,000 to \$199,999 | 7 232 | 886 | 15 | 60 | 47 | 399 | 657 | 888 | 837 | 246 |
| 58 | \$200,000 to \$249,999 | 4 049 | 575 | 8 | 15 | 40 | 171 | 332 | 453 | 606 | 121 |
| 59 | \$250,000 to \$299,999 | 2 481 | 454 | — | 15 | 12 | 136 | 210 | 267 | 470 | 81 |
| 60 | \$300,000 or more | 5 504 | 1 079 | — | 17 | 50 | 199 | 451 | 528 | 1 322 | 136 |
| 61 | Not reported | 4 178 | 430 | 494 | 51 | 68 | 499 | 197 | 1 238 | 550 | 787 |
| 62 | Median | 88 481 | 194 999 | 26 370 | 54 280 | 30 143 | 62 504 | 95 926 | 38 182 | 172 174 | 39 395 |
| 63 | Received as inheritance or gift | 2 559 | 40 | 284 | 61 | 203 | 363 | 153 | 736 | 162 | 442 |
| 64 | Not reported | 905 | 58 | 114 | 19 | 38 | 86 | 63 | 154 | 148 | 154 |
| | Major Source of Down Payment | | | | | | | | | | |
| 65 | Home purchased or built | 71 467 | 4 821 | 5 117 | 842 | 1 404 | 6 023 | 5 536 | 16 928 | 6 280 | 5 854 |
| 66 | Sale of previous home | 23 047 | 2 183 | 1 080 | 168 | 195 | 744 | 1 128 | 6 515 | 2 006 | 1 315 |
| 67 | Savings or cash on hand | 32 633 | 1 599 | 2 354 | 423 | 683 | 3 692 | 3 202 | 7 164 | 2 448 | 2 665 |
| 68 | Sale of other investment | 737 | 54 | 44 | 17 | 10 | 38 | 36 | 159 | 69 | 51 |
| 69 | Borrowing, other than mortgage on this property | 2 546 | 101 | 223 | 38 | 112 | 259 | 234 | 638 | 230 | 259 |
| 70 | Inheritance or gift | 1 612 | 80 | 98 | 20 | 36 | 101 | 99 | 236 | 118 | 137 |
| 71 | Land where building built used for financing | 586 | 84 | 62 | — | 10 | 54 | 33 | 111 | 13 | 39 |
| 72 | Other | 3 023 | 203 | 404 | 52 | 113 | 342 | 214 | 569 | 311 | 378 |
| 73 | No down payment | 5 896 | 406 | 651 | 103 | 228 | 614 | 499 | 1 235 | 828 | 743 |
| 74 | Not reported | 1 388 | 110 | 202 | 21 | 16 | 178 | 91 | 301 | 257 | 267 |
| | How Acquired | | | | | | | | | | |
| 75 | First occupant in single family unit built 1990 or later | 8 941 | 3 590 | ... | 32 | 40 | 634 | 717 | 1 197 | 1 231 | 413 |
| 76 | Already built | 2 555 | 870 | ... | 8 | 6 | 242 | 207 | 315 | 529 | 113 |
| 77 | Sales agreement | 2 089 | 783 | ... | — | 10 | 151 | 205 | 245 | 399 | 97 |
| 78 | Contractor | 1 750 | 371 | ... | 5 | 12 | 71 | 93 | 329 | 197 | 81 |
| 79 | Built it yourself | 925 | 216 | ... | 7 | 4 | 18 | 46 | 133 | 97 | 59 |
| 80 | Received as inheritance or gift | 7 | ... | ... | 2 | — | 2 | — | 2 | — | 2 |
| 81 | Not reported | 1 614 | 1 350 | ... | 9 | 7 | 148 | 166 | 172 | 9 | 60 |