

**Table 21.39-- CHARACTERISTICS OF SINGLE FAMILY HOMES INSURED
UNDER FHA SECTION 203(B): 1995 AND 1996**

Subject	1995	1996
Number insured	415	701
Proposed	232	293
Existing	183	408
Amount (\$1,000)	59,365	102,577
Proposed	34,250	42,178
Existing	25,115	60,399
Averages:		
Age of structure (years)	14.0	12.3
Improved living area (square feet)	(B)	(B)
Lot size (square feet)	(B)	(B)
Number of rooms	(B)	(B)
Market price of site (dollars)	(B)	(B)
Site to value ratio (percent)	(B)	(B)
Site price per square foot (dollars)	(B)	(B)
Construction cost per square foot (dollars)	(B)	(B)
Appraisal value (dollars)	177,505	171,483
Sales price per square foot (dollars)	(B)	(B)
Annual effective income (dollars)	55,656	55,981

B Sample under 25.

Source: U.S. Department of Housing and Urban Development, Information Systems Division, *FHA Homes - 1995, Sec. 203(b)*, pp. 31-51, and *FHA Homes - 1996, Sec. 203(b)*, pp. 31-51.