



US Department of Housing and Urban Development

# **FHA-Insured Single-Family Mortgage Originations and Market Share Report 2010 – Q4**

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<b>Table 1. FHA Single Family Insurance Activity Mortgage Market Shares By Dollar Volume 2010Q4</b>									
Time Period	FHA Shares			Origination Volume (billions)					
	Purchase	Refinance	All	Purchase		Refinance		All	
				FHA	Market	FHA	Market	FHA	Market
<b>Annual Summaries</b>									
2001	10.4%	4.1%	6.8%	\$100	\$960	\$53	\$1,283	\$152	\$2,243
2002	8.2%	2.9%	4.9%	90	1,097	50	1,757	140	2,854
2003	6.1%	3.0%	4.0%	78	1,280	75	2,532	153	3,812
2004	4.3%	1.9%	3.0%	56	1,309	28	1,463	84	2,773
2005	2.6%	1.1%	1.9%	40	1,512	16	1,514	56	3,027
2006	2.7%	1.3%	2.0%	38	1,399	17	1,326	55	2,726
2007	3.9%	2.9%	3.4%	44	1,140	33	1,166	77	2,306
2008	19.5%	12.9%	16.1%	143	731	100	777	243	1,509
2009	28.1%	12.8%	17.9%	187	664	171	1,331	357	1,995
2010	34.9%	9.4%	17.1%	165	473	103	1,099	268	1,572
<b>Quarterly Activity</b>									
2008 - Q1	10.2%	7.1%	8.2%	17	167	21	297	38	465
2008 - Q2	22.5%	13.1%	17.4%	39	174	27	204	66	378
2008 - Q3	26.3%	21.4%	24.5%	49	187	23	110	73	297
2008 - Q4	18.5%	17.5%	18.0%	37	203	29	166	67	369
2009 - Q1	30.2%	16.3%	19.9%	31	101	47	289	78	390
2009 - Q2	24.5%	13.1%	16.8%	48	196	52	398	100	594
2009 - Q3	26.0%	12.3%	18.2%	55	211	34	280	89	491
2009 - Q4	34.0%	10.2%	17.4%	53	156	37	364	90	520
2010 - Q1	29.3%	9.2%	16.2%	35	120	20	222	56	342
2010 - Q2	41.0%	8.2%	21.3%	60	147	18	220	78	367
2010 - Q3	35.3%	10.4%	16.9%	37	104	31	297	68	401
2010 - Q4	32.3%	9.4%	14.5%	33	102	34	360	67	462
2011 - Q1 (est.)	29.6%	9.9%	16.5%	31	106	19	196	50	302

Source: U.S. Department of HUD; data from FHA, Mortgage Bankers Association, and CoreLogic. April 2010.

**Table 2. FHA Single Family Insurance Activity  
Mortgage Market Shares By Loan Count  
2010Q4**

Time Period	FHA Market Shares			Number of Mortgage Originations					
	Purchase	Refinance	All	Purchase		Refinance		All	
				FHA	Market	FHA	Market	FHA	Market
<b>Annual Summaries</b>									
2001	14.2%	5.3%	9.1%	890,155	6,270,738	446,400	8,492,831	1,336,555	14,747,246
2002	11.1%	3.6%	6.4%	764,697	6,865,521	423,936	11,687,294	1,188,633	18,600,727
2003	8.5%	4.1%	5.5%	629,917	7,428,028	638,542	15,673,757	1,268,459	23,101,785
2004	6.6%	3.0%	4.7%	457,404	6,905,583	237,995	7,963,587	695,399	14,869,169
2005	4.5%	1.8%	3.1%	322,914	7,234,627	133,261	7,249,016	456,175	14,483,643
2006	4.5%	2.0%	3.3%	295,260	6,564,516	115,858	5,764,471	411,118	12,328,987
2007	6.1%	4.1%	5.1%	317,183	5,236,100	211,093	5,122,548	528,276	10,358,647
2008	24.1%	15.6%	19.8%	844,890	3,508,152	560,766	3,584,060	1,405,656	7,092,212
2009	32.6%	14.8%	21.1%	1,087,627	3,338,336	894,984	6,054,448	1,982,611	9,392,784
2010	40.2%	10.4%	19.9%	944,159	2,346,198	518,571	4,995,812	1,462,730	7,342,010
<b>Quarterly Activity</b>									
2008 - Q1	14.4%	9.4%	11.3%	112,880	786,131	124,909	1,327,285	237,789	2,113,416
2008 - Q2	27.8%	15.5%	21.3%	230,932	830,029	147,265	948,531	378,197	1,778,560
2008 - Q3	31.5%	24.0%	28.7%	285,319	905,555	129,987	541,032	415,306	1,446,587
2008 - Q4	21.9%	20.7%	21.3%	215,759	986,437	158,605	767,212	374,364	1,753,649
2009 - Q1	35.0%	18.7%	23.3%	182,082	519,961	246,772	1,318,805	428,854	1,838,766
2009 - Q2	28.6%	14.7%	19.5%	278,886	973,883	266,230	1,815,642	545,116	2,789,526
2009 - Q3	30.3%	14.5%	21.6%	316,922	1,046,779	185,312	1,280,648	502,234	2,327,427
2009 - Q4	38.8%	12.0%	20.8%	309,737	797,713	196,670	1,639,353	506,407	2,437,066
2010 - Q1	33.7%	10.7%	19.2%	201,195	597,253	109,412	1,019,616	310,607	1,616,869
2010 - Q2	47.0%	9.5%	25.4%	353,023	750,402	96,726	1,021,272	449,749	1,771,674
2010 - Q3	40.9%	11.1%	19.2%	204,715	500,581	149,532	1,341,920	354,247	1,842,501
2010 - Q4	37.2%	10.1%	16.5%	185,224	497,983	162,901	1,613,017	348,125	2,111,001
2011 - Q1 (est.)	31.0%	10.4%	17.8%	151,860	489,746	91,012	876,320	242,659	1,365,853

Source: US Department of HUD; data from FHA, Mortgage Bankers Association, and CoreLogic. April 2010.