



FHA PRODUCTION REPORT

Office of Risk Management and Regulatory Affairs,
Office of Evaluation, Reporting & Analysis Division

Revision Date: Feb 24, 2015

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



DECEMBER
2014

Table of Contents

Table 1a: Single Family Insured Mortgage Portfolio Change during Month	2
Table 1b: Single Family Insured Mortgage Portfolio Change with Delinquency Transition during Month	3
Table 2: Title I Insured Mortgage Portfolio Change during Month.....	4
Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares	5
Table 4: Single-Family Application Activity	6
Table 5: Home Equity Conversion Mortgage (HECM) Insured Mortgage Portfolio Change during Month	7
Table 6: Home Equity Conversion Mortgage Endorsement Characteristic Shares	8
Table 7: Home Equity Conversion Mortgage Application Activity	9
Table 8: Multifamily Insured Mortgage Portfolio Change during Month	10
Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares	11
Table 10: Multifamily Application Activity	12
Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month	13
Table 12: Nursing Home and Assisted Living (Section 232) Insured Mortgage Endorsement Characteristic Shares	14
Table 13: Nursing Homes and Assisted Living (Section 232 Program) Application Activity	15
Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month	16
Table 15: Hospital (Section 242) Insured Mortgage Endorsement Characteristic Shares	17
Table 16: Hospitals (Section 242 Program) Application Activity	18

Table 1a: Single Family Insured Mortgage Portfolio Change during Month ^a		
December 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,766,528	\$1,077,773
Prepayments	(71,079)	(11,983)
Refinance with FHA	(11,357)	(1,855)
Full Payoff	(59,722)	(10,128)
Claims	(9,663)	(1,398)
Conveyance	(5,065)	(626)
Pre-foreclosure Sale	(1,193)	(219)
Note Sales	(2,079)	(381)
Third-Party Sales	(1,326)	(171)
Endorsements	67,675	11,860
Adjustment ^b	5,147	(1,297)
Insurance in-Force (Ending)	7,758,608	\$1,074,955

Source: US Department of HUD/FHA; January 2015.

^a Does not include Home Equity Conversion Mortgages (HECM).

^b Reconciling adjustments represent late posting of previous period activity.

Table 1b: Single Family Insured Mortgage Portfolio Change with Delinquency Transition during Month ^a				
December 2014				
Status End of Previous Month	Performing ^b		Non-Performing ^c	
	Loan Count	Loan Balance (In Millions)	Loan Count	Loan Balance (In Millions)
Insurance in-Force (Beginning)	7,258,654	\$1,007,097	507,874	\$70,676
Prepayments	(69,942)	(11,835)	(1,137)	(149)
Refinance with FHA	(11,354)	(1,855)	(3)	(1)
Full Payoff	(58,588)	(9,979)	(1,134)	(148)
Claims	(2,360)	(450)	(7,303)	(948)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	49,125	5,386	(49,125)	(5,386)
New 90+Day Delinquency	(46,041)	(5,686)	46,041	5,686
Continued Serious Delinquency ^c			497,148	64,194
Endorsements	67,675	11,860		
Adjustment ^e	5,147	(1,297)		
Insurance in-Force (Ending) ^f	7,259,174	1,005,375	499,434	\$69,580

Source: US Department of HUD/FHA; January 2015.

^a Does not include Home Equity Conversion Mortgages (HECM).

^b Performing portion of the portfolio includes all current, 30-day and 60-day delinquent loans.

^c Non-performing portion of the portfolio includes loans that are seriously delinquent – 90+day, In Foreclosure, and In Bankruptcy.

^d Loans that are no longer seriously delinquent, either through full or partial cure of delinquency. Cures can be with or without Loss Mitigation or Lender Assistance.

^e Reconciling adjustments represent late posting of previous period activity.

^f Details may not sum to total due to rounding.

FHA Production Report

Table 2: Title I Insured Mortgage Portfolio Change during Month December 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	42,483	\$1,042
Property Improvement	29,063	492
Manufactured Housing	13,420	550
Prepayments	(327)	(6)
Property Improvement	(285)	(4)
Manufactured Housing	(42)	(1)
Claims	(49)	(1)
Property Improvement	(38)	(0)
Manufactured Housing	(11)	(0)
Endorsements	382	7
Property Improvement	361	6
Manufactured Housing	21	1
Adjustment ^a	17	0
Property Improvement	19	0
Manufactured Housing	(2)	(0)
Insurance in-Force (Ending)	42,506	\$1,043
Property Improvement	29,120	493
Manufactured Housing	13,386	549

Source: US Department of HUD/FHA; January 2015.

^a Reconciling adjustments represent late posting of previous period activity.

Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares ^a					
	Dec 2014	Nov 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	67,675	58,297	201,597	208,488	786,353
Loan Purpose Shares					
Purchase (%)	75.6	76.9	76.8	73.4	75.7
Refinance (%)	24.4	23.1	23.2	26.6	24.3
Purchase Loan Count and Shares					
Purchase Loan Count	51,185	44,832	154,803	152,965	594,997
First-Time Homebuyer (%)	81.5	81.8	81.6	79.9	81.2
203(K) Purchase and Rehabilitate (%)	2.2	2.2	2.2	2.4	2.3
Minority (%)	35.7	35.6	35.3	33.0	33.6
Non-Minority (%)	58.6	58.8	58.9	61.5	60.8
Undisclosed Race/Ethnicity (%)	5.7	5.6	5.7	5.5	5.6
Refinance Loan Count and Shares					
Refinance Loan Count	16,490	13,465	46,794	55,523	191,356
FHA Streamline (%)	50.2	50.1	50.3	64.7	60.1
FHA-to-FHA (Fully Underwritten) (%)	16.5	15.9	15.9	9.0	11.0
Non-cash-out (%)	41.9	39.5	39.8	47.2	43.0
Cash out (%)	58.1	60.5	60.2	52.8	57.0
Conventional-to-FHA (%)	33.3	33.9	33.8	26.3	28.9
Non-cash-out (%)	49.9	51.9	50.7	56.1	55.4
Cash out (%)	50.1	48.1	49.3	43.9	44.6
Property-Type Shares					
Single-Family Detached (%)	87.3	87.4	87.2	87.8	87.7
Townhome (%)	5.1	4.7	5.0	4.5	4.8
Condominium (%)	2.7	2.8	2.8	3.1	2.9
2-4 Unit Properties (%)	2.1	2.3	2.2	2.2	2.1
Manufactured Housing (With Real Estate) (%)	2.8	2.8	2.8	2.4	2.5

Source: US Department of HUD/FHA; January 2015.

^a Does not include Home Equity Conversion Mortgages (HECM).

FHA Production Report

Table 4: Single-Family Application Activity^a

Calendar Year	Month	Total Applications Received	Home Purchase	Conventional-to-FHA Refinance	FHA Non-Streamline Refinance	FHA Streamline - Standard MIP	FHA Streamline - Low MIP ^b
2013	Jan	138,929	58,933	16,039	5,044	28,274	30,639
	Feb	137,925	66,498	15,393	4,646	22,521	28,867
	Mar	221,598	113,900	25,683	7,274	38,948	35,793
	Apr	118,173	62,897	12,675	3,468	14,106	25,027
	May	182,431	101,178	18,957	5,219	22,913	34,164
	Jun	93,746	57,633	9,929	2,279	4,798	19,107
	Jul	108,196	68,994	11,085	2,229	3,478	22,410
	Aug	97,323	64,203	10,916	2,286	3,227	16,691
	Sep	83,445	58,541	9,743	2,083	1,767	11,311
	Oct	93,516	62,332	12,131	2,664	2,260	14,129
	Nov	75,371	49,838	9,664	2,340	2,696	10,833
	Dec	68,439	46,331	8,534	2,168	2,156	9,250
2014	Jan	71,130	45,860	9,609	2,376	1,941	11,344
	Feb	76,863	51,701	9,287	2,329	2,595	10,951
	Mar	94,628	66,272	10,911	2,833	3,726	10,886
	Apr	103,095	74,815	11,512	3,018	2,503	11,247
	May	99,446	73,372	10,850	3,206	2,922	9,096
	Jun	99,451	72,460	10,217	3,347	3,464	9,963
	Jul	97,893	71,549	10,368	3,176	3,422	9,378
	Aug	89,275	63,959	10,439	3,306	3,801	7,770
	Sep	87,165	62,213	10,485	3,400	3,002	8,065
	Oct	93,207	64,342	11,810	4,106	5,266	7,683
	Nov	74,286	50,514	9,481	3,072	5,599	5,620
	Dec	71,745	48,169	9,870	2,804	6,229	4,673

Source: US Department of HUD/FHA; January 2015.

^a Does not include Home Equity Conversion Mortgage (HECM)

^b Mortgage insurance premium (MIP) decreased on June 11, 2012 for targeted streamline refinance loans to 1/55 basis points.

Table 5: Home Equity Conversion Mortgage (HECM) Insured Mortgage Portfolio Change during Month		
December 2014		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	626,023	\$149,037.6
Payoffs	(2,079)	(597)
Assignments	(635)	(146)
Shortfall Claims ^b	(6,395)	(1,146)
Endorsements	4,940	1,318
Insurance in-Force (Ending)	621,854	\$148,466

Source: US Department of HUD/FHA; January 2015.

^a MCA is the maximum claim amount payable by HUD. It is defined as 98 percent of the initial value of the property or FHA loan limit, whichever is lower.

^b Shortfall claims comprise claim types 'Foreclosure / Deed In Lieu' and 'Mortgagor's Short Sale'.

Table 6: Home Equity Conversion Mortgage Endorsement Characteristic Shares					
	Dec 2014	Nov 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	4,940	4,407	14,199	13,094	51,616
Loan Purpose Shares (%)					
Home Purchase	3.8	4.3	4.4	3.5	3.5
Refinance	8.1	7.6	7.4	5.8	4.7
Equity Takeout (Traditional)	88.0	88.1	88.3	90.8	91.8
Product Type Shares					
Standard Loan Count	1	4	10	11,130	17,931
Fixed Rate (%)	0.0	50.0	50.0	0.7	0.8
Adjustable Rate (%)	100.0	50.0	50.0	99.3	99.2
Saver Loan Count	1	-	2	1,603	2,824
Fixed Rate (%)	100.0	0.0	100.0	58.5	61.1
Adjustable Rate (%)	0.0	0.0	0.0	41.5	38.9
HECM 2014	4,938	4,403	14,187	361	30,861
Fixed Rate (%)	18.7	19.7	20.0	16.1	25.2
Adjustable Rate (%)	81.3	80.3	80.0	83.9	74.8
Gender Shares (%)					
Individual Male	20.9	21.3	20.9	20.1	20.7
Individual Female	39.3	40.1	39.4	37.7	39.0
Joint Borrowers	39.2	37.6	38.9	39.6	38.3
Not Reported	0.6	1.0	0.8	2.5	2.0
Age Categories Shares (%)					
62-69	46.3	46.4	45.6	48.7	48.4
70-79	36.8	36.6	37.5	36.0	36.1
80-89	14.4	14.5	14.4	13.1	13.2
90+	2.6	2.6	2.5	2.3	2.3
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	38.5	37.0	38.0	35.8	39.5
\$101 - \$200	33.3	33.5	34.0	33.9	33.2
\$201 - \$300	15.3	15.8	15.1	15.4	14.7
\$301 - \$400	10.4	10.9	10.4	10.1	10.2
\$401 - \$500	2.4	2.8	2.4	4.8	2.4
Above \$500	0.0	0.0	0.0	0.0	0.0

Source: US Department of HUD/FHA; January 2015.

FHA Production Report

Table 7: Home Equity Conversion Mortgage Application Activity

Calendar Year	Month	Total Applications Received	Product and Interest Rate Type ^a						Loan Purpose		
			Standard		Saver		HECM 2014		Home Purchase	Refinance	Equity Takeout
			Fixed ^b	Adjustable	Fixed	Adjustable	Fixed	Adjustable			
2013	Apr	5,182	-	4,486	321	375	-	-	137	142	4,903
	May	6,526	-	5,723	386	417	-	-	224	303	5,999
	Jun	6,495	-	5,704	440	351	-	-	225	269	6,001
	Jul	7,397	-	6,445	592	360	-	-	217	305	6,875
	Aug	8,167	-	7,072	692	403	-	-	240	440	7,487
	Sep	16,006	-	13,503	1,692	754	16	41	604	1,162	14,240
	Oct	3,611	-	-	-	-	771	2,840	95	60	3,456
	Nov	4,964	-	-	-	-	1,213	3,751	101	101	4,762
	Dec	5,203	-	-	-	-	1,360	3,843	111	109	4,983
2014	Jan	5,707	-	-	-	-	1,771	3,936	114	132	5,461
	Feb	5,700	-	-	-	-	1,951	3,749	131	140	5,429
	Mar	6,329	-	-	-	-	2,370	3,959	187	223	5,919
	Apr	6,406	-	-	-	-	2,184	4,222	221	288	5,897
	May	5,858	-	-	-	-	1,688	4,170	202	253	5,403
	Jun	6,145	-	-	-	-	1,639	4,506	218	313	5,614
	Jul	5,823	-	-	-	-	1,532	4,291	232	318	5,273
	Aug	11,415	-	-	-	-	2,730	8,685	359	806	10,250
	Sep	7,788	-	-	-	-	1,718	6,070	235	634	6,919
	Oct	8,471	-	-	-	-	1,886	6,585	255	824	7,392
	Nov	7,004	-	-	-	-	1,353	5,651	208	739	6,057
	Dec	7,680	-	-	-	-	1,488	6,192	246	622	6,812

Source: US Department of HUD/FHA; January 2015.

^a Application count by product type only includes Standard, Saver, and HECM 2014 applications and may not equal the total monthly application count.

^b HUD discontinued offering the fixed-rate standard option in April 2013; the remaining Standard and Saver programs were discontinued in October 2013.

Table 8: Multifamily Insured Mortgage Portfolio Change during Month December 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,695	\$70,625
Prepayments	(15)	-
Refinance with FHA	(14)	-
Full Payoff	(1)	-
Claims	(1)	(6)
Endorsements	59	494
Adjustment ^a	(65)	(363)
Insurance in-Force (Ending)	10,673	\$70,750

Source: US Department of HUD/FHA; January 2015.

^a Reconciling adjustments represent late posting of previous period activity.

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Dec 2014	Nov 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	59	72	219	274	1,066
Property Size Shares (%)					
Up to 20 Units	1.7	0.0	1.8	0.7	1.6
21 - 50 Units	22.0	18.1	16.4	10.6	12.2
51 - 100 Units	25.4	30.6	25.1	30.3	26.9
101 - 150 Units	23.7	16.7	20.5	24.1	21.9
Over 150 Units	27.1	34.7	36.1	34.3	37.4
Mortgage Size Shares (%)					
Up to \$5 Million	49.2	45.8	40.6	44.9	41.1
\$5 - \$10 Million	25.4	22.2	22.8	21.9	24.6
\$10 - \$20 Million	11.9	15.3	21.9	23.7	21.8
\$20 - \$50 Million	13.6	16.7	14.2	8.8	11.5
\$50 - \$100 Million	0.0	0.0	0.5	0.7	1.0
\$100 - \$200 Million	0.0	0.0	0.0	0.0	0.0
Over \$200 Million	0.0	0.0	0.0	0.0	0.0
Metropolitan Area Shares (%)					
In Metropolitan Areas ^a	72.9	69.4	74.9	75.5	76.3
Outside Metropolitan Areas ^b	27.1	30.6	25.1	24.5	23.7
Property Use Shares (%)					
Mixed Use	0.0	0.0	0.5	1.1	0.7
Residential Only	100.0	100.0	99.5	98.9	99.3

Source: US Department of HUD/FHA; January 2015.

^a Metropolitan areas as defined by the Office of Management and Budget.

^b Includes Micropolitan areas as defined by the Office of Management and Budget.

FHA Production Report

Table 10: Multifamily Application Activity								
Calendar Year	Month	Total Applications Received	New Construction	Purchase	Refinance	Substantial Rehabilitation	Property Improvement	Additions
2013	Jan	179	26	9	131	13	0	0
	Feb	220	18	4	184	14	0	0
	Mar	232	21	3	192	15	0	1
	Apr	242	20	3	206	13	0	0
	May	151	16	3	122	9	1	0
	Jun	151	22	4	112	13	0	0
	Jul	130	19	4	99	8	0	0
	Aug	143	15	8	108	12	0	0
	Sep	113	11	4	85	13	0	0
	Oct	70	11	1	48	10	0	0
	Nov	123	12	1	99	11	0	0
	Dec	116	20	0	78	18	0	0
2014	Jan	98	18	3	67	10	0	0
	Feb	73	15	1	45	12	0	0
	Mar	96	19	2	67	8	0	0
	Apr	92	18	11	54	9	0	0
	May	86	13	5	62	6	0	0
	Jun	74	10	1	54	8	1	0
	Jul	95	21	2	69	3	0	0
	Aug	82	21	1	48	9	1	2
	Sep	91	21	4	57	8	1	0
	Oct	96	25	4	56	9	1	1
	Nov	116	27	4	64	21	0	0
	Dec	75	18	1	45	11	0	0

Source: US Department of HUD/FHA; January 2015.

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month December 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	3,132	\$23,216
Prepayments	(5)	(44)
Refinance with FHA	(3)	(11)
Full Payoff	(2)	(33)
Claims	-	-
Refinance	-	-
New Construction	-	-
Endorsements	33	346
Adjustment ^a	(8)	(131)
Insurance in-Force (Ending)	3,152	\$23,387

Source: US Department of HUD/FHA; January 2015.

^a Reconciling adjustments represent late posting of previous period activity.

Table 12: Nursing Home and Assisted Living (Section 232) Insured Mortgage Endorsement Characteristic Shares

	Dec 2014	Nov 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	33	31	89	97	484
Property Size Shares					
Up to 20 Units	0.0	0.0	1.1	0.0	1.2
21 - 50 Units	9.1	0.0	4.5	8.2	8.7
51 - 100 Units	39.4	51.6	46.1	38.1	40.7
101 - 150 Units	36.4	32.3	33.7	24.7	27.1
Over 150 Units	15.2	16.1	14.6	28.9	22.3
Mortgage Size Shares					
Up to \$5 Million	15.2	35.5	27.0	28.9	29.5
\$5 - \$10 Million	54.5	48.4	48.3	45.4	43.2
\$10 - \$20 Million	18.2	12.9	16.9	21.6	21.3
\$20 - \$50 Million	12.1	3.2	7.9	4.1	5.6
\$50 - \$100 Million	0.0	0.0	0.0	0.0	0.4
\$100 - \$200 Million	0.0	0.0	0.0	0.0	0.0
Over \$200 Million	0.0	0.0	0.0	0.0	0.0
Metropolitan Area Shares (%)					
In Metropolitan Areas ^a	69.7	74.2	67.4	74.2	68.2
Outside Metropolitan Areas ^b	30.3	25.8	32.6	25.8	31.8

Source: US Department of HUD/FHA; January 2015.

^a Metropolitan areas as defined by the Office of Management and Budget.

^b Includes Micropolitan areas as defined by the Office of Management and Budget.

FHA Production Report

Table 13: Nursing Homes and Assisted Living (Section 232 Program) Application Activity								
Calendar Year	Month	Total Applications Received	New Construction	Additions	Purchase	Refinance	Property Improvement	Substantial Rehabilitation
2013	Jan	95	2	0	3	90	0	0
	Feb	140	5	5	3	124	3	0
	Mar	65	3	1	0	59	2	0
	Apr	59	2	1	0	55	0	1
	May	48	3	1	0	43	0	1
	Jun	100	4	1	0	91	2	2
	Jul	152	2	0	1	149	0	0
	Aug	46	3	1	0	40	2	0
	Sep	49	1	0	0	47	1	0
	Oct	75	1	1	2	70	1	0
	Nov	66	1	0	0	64	1	0
	Dec	62	4	2	2	51	2	1
2014	Jan	75	1	2	0	72	0	0
	Feb	67	2	3	0	61	1	0
	Mar	82	4	2	0	76	0	0
	Apr	92	4	1	1	81	4	1
	May	61	1	2	3	53	1	1
	Jun	65	2	1	0	61	1	0
	Jul	59	3	0	1	51	2	2
	Aug	63	4	3	0	55	1	0
	Sep	67	3	1	0	60	2	1
	Oct	47	0	0	2	43	1	1
	Nov	48	5	2	0	41	0	0
	Dec	42	0	1	0	38	2	1

Source: US Department of HUD/FHA; January 2015.

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month		
December 2014 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	111	\$8,079
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	-	-
Endorsements	-	-
Adjustment ^b	-	(25)
Insurance in-Force (Ending)	111	\$8,054

Source: US Department of HUD/FHA; January 2015.

^a Data is for the period from Dec 1, 2014 to Jan 2, 2015.

^b Reconciling adjustments represent late posting of previous period activity.

Table 15: Hospital (Section 242) Insured Mortgage Endorsement Characteristic Shares					
	Dec 2014	Nov 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	0	0	0	3	6
Property Size Shares					
Less than 25 Beds	0.0	0.0	0.0	0.0	16.7
26 - 50 Beds	0.0	0.0	0.0	0.0	0.0
51 - 100 Beds	0.0	0.0	0.0	33.3	16.7
101 - 200 Beds	0.0	0.0	0.0	33.3	33.3
Over 200 Beds	0.0	0.0	0.0	33.3	33.3
Mortgage Size Shares					
Up to \$10 Million	0.0	0.0	0.0	0.0	16.7
\$10 - \$25 Million	0.0	0.0	0.0	33.3	16.7
\$25 - \$50 Million	0.0	0.0	0.0	33.3	33.3
\$50 - \$100 Million	0.0	0.0	0.0	33.3	33.3
\$100 - \$250 Million	0.0	0.0	0.0	0.0	0.0
\$250 - \$500 Million	0.0	0.0	0.0	0.0	0.0
Over \$500 Million	0.0	0.0	0.0	0.0	0.0
Metropolitan Area Shares (%)					
In Metropolitan Areas ^a	0.0	0.0	0.0	33.3	33.3
Outside Metropolitan Areas ^b	0.0	0.0	0.0	66.7	66.7

Source: US Department of HUD/FHA; January 2015.

^a Metropolitan areas as defined by the Office of Management and Budget.

^b Includes Micropolitan areas as defined by the Office of Management and Budget.

Table 16: Hospitals (Section 242 Program) Application Activity						
Calendar Year	Month	Total Applications Received	Section 242 (Construction - Non-Portfolio Hospital)	Section 241 (Construction or Addition Portfolio Hospital)	Section 223f (Refinancing or Acquisition-Non-Portfolio Hospital)	Section 223a7 (Refinancing-Portfolio Hospital)
2013	Jan	1	0	0	0	1
	Feb	0	0	0	0	0
	Mar	0	0	0	0	0
	Apr	4	0	3	1	0
	May	2	0	0	0	2
	Jun	0	0	0	0	0
	Jul	1	0	1	0	0
	Aug	0	0	0	0	0
	Sep	1	0	0	1	0
	Oct	2	0	2	0	0
	Nov	0	0	0	0	0
	Dec	0	0	0	0	0
2014	Jan	0	0	0	0	0
	Feb	0	0	0	0	0
	Mar	0	0	0	0	0
	Apr	1	0	0	1	0
	May	0	0	0	0	0
	June	2	0	1	1	0
	Jul	1	0	1	0	0
	Aug	1	0	0	0	1
	Sep	0	0	0	0	0
	Oct	0	0	0	0	0
	Nov	1	0	0	1	0
	Dec	0	0	0	0	0

Source: US Department of HUD/FHA; January 2015.