



FHA PRODUCTION REPORT

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

JULY
2015

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Table 1a: Single Family Insured Mortgage Portfolio Change during Month ^a		
July 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,677,944	\$1,056,080
Prepayments	(111,631)	(19,048)
Refinance with FHA	(30,571)	(6,086)
Full Payoff	(81,060)	(12,962)
Claims	(8,997)	(1,103)
Conveyance	(5,815)	(642)
Pre-foreclosure Sale	(1,291)	(223)
Note Sales	(1)	(0)
Third-Party Sales	(1,890)	(237)
Endorsements	134,187	26,248
Adjustment ^b	7,849	(739)
Insurance in-Force (Ending)	7,699,352	\$1,061,438

Source: US Department of HUD/FHA; August 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				
July 2015				
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)	7,254,439	\$995,350	423,505	\$60,730
Prepayments	(110,217)	(18,857)	(1,414)	(191)
Refinance with FHA	(30,570)	(6,086)	(1)	(0)
Full Payoff	(79,647)	(12,771)	(1,413)	(191)
Claims	(2,552)	(373)	(6,445)	(731)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	56,587	7,353	(56,587)	(7,353)
New 90+Day Delinquency	(34,842)	(4,265)	34,842	4,265
Continued Serious Delinquency ^c			407,787	52,456
Endorsements	134,187	26,248		
Adjustment ^e	7,849	(739)		
Insurance in-Force (Ending) ^f	7,283,706	1,001,629	415,646	\$59,809

Source: US Department of HUD/FHA; August 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 (now less than 90 days delinquency) 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.

Table 2: Title I Insured Mortgage Portfolio Change during Month July 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	42,189	\$1,042
Property Improvement	29,073	499
Manufactured Housing	13,116	543
Prepayments	(542)	(10)
Property Improvement	(438)	(7)
Manufactured Housing	(104)	(4)
Claims	(74)	(2)
Property Improvement	(52)	(1)
Manufactured Housing	(22)	(1)
Endorsements	439	10
Property Improvement	395	7
Manufactured Housing	44	2
Adjustment ^a	28	1
Property Improvement	6	0
Manufactured Housing	22	1
Insurance in-Force (Ending)	42,040	\$1,041
Property Improvement	28,984	499
Manufactured Housing	13,056	542

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

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

Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares ^a					
	Jul 2015	Jun 2015	FY 2015 to-date	FY 2014 to date	FY 2014 Final
Total Endorsement Count	134,187	128,449	870,579	641,481	786,353
Loan Purpose Shares					
Purchase (%)	67.2	62.2	66.2	74.9	75.7
Refinance (%)	32.8	37.8	33.8	25.1	24.3
Purchase Loan Count and Shares					
Purchase Loan Count	90,210	79,949	576,347	480,651	594,997
First-Time Homebuyer (%)	81.0	81.6	81.7	81.1	81.2
203(K) Purchase and Rehabilitate (%)	1.7	1.7	2.0	2.3	2.3
Minority (%)	32.6	32.0	34.1	33.5	33.6
Non-Minority (%)	61.4	62.2	60.0	60.9	60.8
Undisclosed Race/Ethnicity (%)	6.1	5.8	5.8	5.6	5.6
Refinance Loan Count and Shares					
Refinance Loan Count	43,977	48,500	294,232	160,830	191,356
FHA Streamline (%)	66.2	71.5	65.6	60.7	60.1
FHA-to-FHA (Fully Underwritten) (%)	13.3	12.0	13.4	10.5	11.0
Non-cash-out (%)	52.1	56.4	53.5	44.0	43.0
Cash out (%)	47.9	43.6	46.5	56.0	57.0
Conventional-to-FHA (%)	20.5	16.5	21.0	28.7	28.9
Non-cash-out (%)	50.1	52.4	51.5	56.3	55.4
Cash out (%)	49.9	47.6	48.5	43.7	44.6
Property-Type Shares					
Single-Family Detached (%)	88.6	88.8	88.3	87.7	87.7
Townhome (%)	4.8	4.5	4.5	4.8	4.8
Condominium (%)	2.8	2.9	2.9	3.0	2.9
2-4 Unit Properties (%)	1.8	2.0	2.1	2.1	2.1
Manufactured Housing (With Real Estate) (%)	2.0	1.9	2.3	2.4	2.5

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

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

FHA Production Report

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	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	62,331	12,132	2,664	2,260	14,129
	Nov	75,371	49,838	9,663	2,341	2,696	10,833
	Dec	68,439	46,330	8,535	2,168	2,156	9,250
2014	Jan	71,130	45,860	9,607	2,378	1,941	11,344
	Feb	76,863	51,700	9,288	2,329	2,595	10,951
	Mar	94,628	66,271	10,912	2,833	3,726	10,886
	Apr	103,095	74,814	11,513	3,018	2,503	11,247
	May	99,446	73,371	10,850	3,206	2,923	9,096
	Jun	99,451	72,451	10,224	3,349	3,464	9,963
	Jul	97,893	71,544	10,369	3,175	3,427	9,378
	Aug	89,276	63,957	10,419	3,319	3,811	7,770
	Sep	87,166	62,207	10,473	3,408	3,013	8,065
	Oct	93,206	64,352	11,745	4,132	5,294	7,683
	Nov	74,286	50,488	9,402	3,144	5,632	5,620
	Dec	71,754	48,100	9,457	3,068	5,876	5,253
2015	Jan	128,135	71,034	15,228	7,944	28,593	5,336
	Feb	179,536	85,200	17,843	11,487	58,758	6,248
	Mar	174,892	98,873	17,271	9,022	43,637	6,089
	Apr	175,437	106,198	17,605	8,382	37,751	5,501
	May	156,976	101,061	15,746	6,592	28,913	4,664
	Jun	159,208	107,739	17,751	6,474	22,515	4,729
	Jul	150,483	102,089	19,235	5,633	18,336	5,190

Source: US Department of HUD/FHA; August 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		
July 2015		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	609,726	\$147,039
Payoffs	(2,571)	(736)
Assignments	(1,227)	(320)
Shortfall Claims ^b	(3,892)	(730)
Endorsements	5,025	1,400
Insurance in-Force (Ending)	607,061	\$146,653

Source: US Department of HUD/FHA; August 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					
	Jul 2015	Jun 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	5,025	5,295	47,569	44,603	51,616
Loan Purpose Shares (%)					
Home Purchase	4.0	3.4	3.9	3.4	3.5
Refinance	10.9	9.5	9.3	4.6	4.7
Equity Takeout (Traditional)	85.1	87.2	86.7	92.0	91.8
Product Type Shares					
Standard Loan Count	2	-	22	17,927	17,931
Fixed Rate (%)	50.0	0.0	50.0	0.8	0.8
Adjustable Rate (%)	50.0	0.0	50.0	99.2	99.2
Saver Loan Count	-	-	3	2,823	2,824
Fixed Rate (%)	0.0	0.0	100.0	61.1	61.1
Adjustable Rate (%)	0.0	0.0	0.0	38.9	38.9
HECM 2014	5,023	5,295	47,544	23,853	30,861
Fixed Rate (%)	12.3	12.4	16.1	26.0	25.2
Adjustable Rate (%)	87.7	87.6	83.9	74.0	74.8
Gender Shares (%)					
Individual Male	22.0	22.2	21.9	20.7	20.7
Individual Female	38.2	38.0	38.6	38.9	39.0
Joint Borrowers	39.3	39.2	38.7	38.4	38.3
Not Reported	0.5	0.7	0.8	2.1	2.0
Age Categories Shares (%)					
62-69	46.5	47.5	46.2	48.3	48.4
70-79	37.6	36.1	37.1	36.1	36.1
80-89	13.3	13.8	14.2	13.3	13.2
90+	2.6	2.6	2.5	2.4	2.3
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	33.3	34.1	35.9	39.2	39.5
\$101 - \$200	36.1	35.3	34.8	33.1	33.2
\$201 - \$300	16.3	16.6	15.5	14.8	14.7
\$301 - \$400	12.0	11.3	11.1	10.3	10.2
\$401 - \$500	2.3	2.8	2.7	2.6	2.4
Above \$500	0.0	0.0	0.0	0.0	0.0

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

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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	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	-	-	-	-	1,687	4,171	202	253	5,403
	Jun	6,145	-	-	-	-	1,640	4,505	218	313	5,614
	Jul	5,823	-	-	-	-	1,535	4,288	231	318	5,274
	Aug	11,415	-	-	-	-	2,717	8,698	358	806	10,251
	Sep	7,788	-	-	-	-	1,700	6,088	236	636	6,916
	Oct	8,471	-	-	-	-	1,862	6,609	256	832	7,383
	Nov	7,004	-	-	-	-	1,321	5,683	210	781	6,013
	Dec	7,680	-	-	-	-	1,400	6,280	249	769	6,662
2015	Jan	6,537	-	-	-	-	1,009	5,528	212	585	5,740
	Feb	9,758	-	-	-	-	1,430	8,328	228	897	8,633
	Mar	9,331	-	-	-	-	1,342	7,989	287	913	8,131
	Apr	13,488	-	-	-	-	1,866	11,622	437	1,359	11,692
	May	4,186	-	-	-	-	620	3,566	213	453	3,520
	Jun	6,183	-	-	-	-	904	5,279	278	682	5,223
	Jul	6,350	-	-	-	-	1,080	5,270	250	690	5,410

Source: US Department of HUD/FHA; August 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 July 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,712	\$72,121
Prepayments	(4)	(8)
Refinance with FHA	-	-
Full Payoff	(4)	(8)
Claims	-	-
Endorsements	46	405
Adjustment ^a	(16)	(97)
Insurance in-Force (Ending)	10,738	\$72,421

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

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

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Jul 2015	Jun 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	46	72	699	900	1,070
Property Size Shares (%)					
Up to 20 Units	4.3	0.0	1.3	1.8	1.6
21 - 50 Units	17.4	6.9	12.6	11.8	12.1
51 - 100 Units	19.6	29.2	27.5	27.3	26.9
101 - 150 Units	26.1	22.2	20.7	21.3	21.8
Over 150 Units	32.6	41.7	37.9	37.8	37.6
Mortgage Size Shares (%)					
Up to \$5 Million	34.8	30.6	38.2	40.9	41.0
\$5 - \$10 Million	26.1	22.2	23.0	24.1	24.5
\$10 - \$20 Million	32.6	27.8	23.5	22.9	21.8
\$20 - \$50 Million	6.5	19.4	15.0	11.1	11.6
\$50 - \$100 Million	0.0	0.0	0.3	1.0	1.1
\$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	82.6	76.4	73.5	76.3	76.3
Outside Metropolitan Areas ^b	17.4	23.6	26.5	23.7	23.7
Property Use Shares (%)					
Mixed Use	4.3	0.0	0.7	0.9	0.7
Residential Only	95.7	100.0	99.3	99.1	99.3

Source: US Department of HUD/FHA; August 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

Calendar Year	Month	Total Applications Received	New Construction	Purchase	Refinance	Substantial Rehabilitation	Property Improvement	Additions
2013	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	95	26	4	55	8	1	1
	Nov	116	27	4	64	21	0	0
	Dec	93	23	1	57	12	0	0
2015	Jan	88	24	2	47	15	0	0
	Feb	93	25	1	52	15	0	0
	Mar	117	18	8	79	10	1	1
	Apr	96	22	2	58	13	0	1
	May	102	26	0	62	13	0	1
	Jun	158	35	2	106	14	1	0
	Jul	167	40	1	107	17	1	1

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

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month July 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	3,168	\$23,653
Prepayments	(1)	(5)
Refinance with FHA	-	-
Full Payoff	(1)	(5)
Claims	-	-
Refinance	-	-
New Construction	-	-
Endorsements	27	202
Adjustment ^a	(16)	(77)
Insurance in-Force (Ending)	3,178	\$23,773

Source: US Department of HUD/FHA; August 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

	Jul 2015	Jun 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	27	26	245	381	484
Property Size Shares					
Up to 20 Units	0.0	0.0	0.4	0.3	1.2
21 - 50 Units	3.7	19.2	7.8	8.1	8.7
51 - 100 Units	40.7	34.6	40.0	41.5	40.7
101 - 150 Units	29.6	7.7	28.6	28.1	27.1
Over 150 Units	25.9	38.5	23.3	22.0	22.3
Mortgage Size Shares					
Up to \$5 Million	37.0	30.8	25.7	27.8	29.5
\$5 - \$10 Million	33.3	30.8	44.1	44.9	43.2
\$10 - \$20 Million	29.6	23.1	21.2	21.3	21.3
\$20 - \$50 Million	0.0	15.4	9.0	5.5	5.6
\$50 - \$100 Million	0.0	0.0	0.0	0.5	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	74.1	76.9	73.1	63.3	68.2
Outside Metropolitan Areas ^b	25.9	23.1	26.9	36.7	31.8

Source: US Department of HUD/FHA; August 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.

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Calendar Year	Month	Total Applications Received	New Construction	Additions	Purchase	Refinance	Property Improvement	Substantial Rehabilitation
2013	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	69	4	1	0	61	2	1
	Oct	48	0	0	2	43	2	1
	Nov	51	5	2	0	44	0	0
	Dec	55	1	1	1	49	2	1
2015	Jan	53	5	2	5	41	0	0
	Feb	59	2	3	0	54	0	0
	Mar	55	2	0	1	48	1	3
	Apr	76	5	0	1	67	2	1
	May	71	5	1	4	57	4	0
	Jun	54	3	4	2	45	0	0
	Jul	11	1	1	1	8	0	0

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

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month		
July 2015 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	107	\$7,665
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	-	-
Endorsements	-	-
Adjustment ^b	-	(18)
Insurance in-Force (Ending)	107	\$7,647

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

^a Data is for the period from July 1, 2015 to August 3, 2015.

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

Table 15: Hospital (Section 242) Insured Mortgage Endorsement Characteristic Shares					
	Jul 2015	Jun 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	0	0	3	6	6
Property Size Shares					
Less than 25 Beds	0.0	0.0	33.3	16.7	16.7
26 - 50 Beds	0.0	0.0	0.0	0.0	0.0
51 - 100 Beds	0.0	0.0	33.3	16.7	16.7
101 - 200 Beds	0.0	0.0	0.0	33.3	33.3
Over 200 Beds	0.0	0.0	33.3	33.3	33.3
Mortgage Size Shares					
Up to \$10 Million	0.0	0.0	0.0	16.7	16.7
\$10 - \$25 Million	0.0	0.0	0.0	16.7	16.7
\$25 - \$50 Million	0.0	0.0	33.3	33.3	33.3
\$50 - \$100 Million	0.0	0.0	33.3	33.3	33.3
\$100 - \$250 Million	0.0	0.0	33.3	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	100.0	33.3	33.3
Outside Metropolitan Areas ^b	0.0	0.0	0.0	66.7	66.7

Source: US Department of HUD/FHA; August 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	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
	Jun	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
2015	Jan	0	0	0	0	0
	Feb	0	0	0	0	0
	Mar	1	1	0	0	0
	Apr	1	0	0	0	1
	May	0	0	0	0	0
	Jun	0	0	0	0	0
	Jul	2	1	0	1	0

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