



FHA PRODUCTION REPORT

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

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Table 1a: Single Family Insured Mortgage Portfolio Change during Month ^a		
October 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,787,092	\$1,083,510
Prepayments	(72,414)	(11,786)
Refinance with FHA	(11,339)	(1,711)
Full Payoff	(61,075)	(10,075)
Claims	(15,718)	(2,181)
Conveyance	(5,621)	(672)
Pre-foreclosure Sale	(1,075)	(185)
Note Sales	(7,806)	(1,167)
Third-Party Sales	(1,216)	(157)
Endorsements	75,622	13,140
Adjustment ^b	5,064	(1,268)
Insurance in-Force (Ending)	7,779,646	\$1,081,415

Source: US Department of HUD/FHA; November 2014.

^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				
October 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)	7,236,442	\$1,012,266	550,650	\$71,244
Prepayments	(71,097)	(11,620)	(1,317)	(166)
Refinance with FHA	(11,336)	(1,711)	(3)	(1)
Full Payoff	(59,761)	(9,910)	(1,314)	(165)
Claims	(2,295)	(454)	(13,423)	(1,728)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	40,949	5,051	(40,949)	(5,051)
New 90+Day Delinquency	(44,755)	(5,557)	44,755	5,557
Continued Serious Delinquency ^c			494,961	64,300
Endorsements	75,622	13,140		
Adjustment ^e	5,064	(1,268)		
Insurance in-Force (Ending) ^f	7,243,736	1,012,064	535,910	\$69,351

Source: US Department of HUD/FHA; November 2014.

^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.

Table 2: Title I Insured Mortgage Portfolio Change during Month October 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	42,312	\$1,036
Property Improvement	28,843	485
Manufactured Housing	13,469	551
Prepayments	(387)	(7)
Property Improvement	(334)	(5)
Manufactured Housing	(53)	(2)
Claims	(42)	(1)
Property Improvement	(18)	(0)
Manufactured Housing	(24)	(1)
Endorsements	547	11
Property Improvement	507	9
Manufactured Housing	40	2
Adjustment ^a	24	1
Property Improvement	8	0
Manufactured Housing	16	1
Insurance in-Force (Ending)	42,454	\$1,040
Property Improvement	29,006	490
Manufactured Housing	13,448	551

Source: US Department of HUD/FHA; November 2014.

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

Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares ^a					
	Oct 2014	Sep 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	75,622	72,730	75,622	83,939	786,353
Loan Purpose Shares					
Purchase (%)	77.7	78.8	77.7	71.2	75.7
Refinance (%)	22.3	21.2	22.3	28.8	24.3
Purchase Loan Count and Shares					
Purchase Loan Count	58,781	57,324	58,781	59,790	594,997
First-Time Homebuyer (%)	81.6	81.6	81.6	79.3	81.2
203(K) Purchase and Rehabilitate (%)	2.3	2.2	2.3	2.3	2.3
Minority (%)	34.8	34.4	34.8	32.4	33.6
Non-Minority (%)	59.4	60.2	59.4	62.1	60.8
Undisclosed Race/Ethnicity (%)	5.8	5.4	5.8	5.5	5.6
Refinance Loan Count and Shares					
Refinance Loan Count	16,841	15,406	16,841	24,149	191,356
FHA Streamline (%)	50.5	56.2	50.5	69.1	60.1
FHA-to-FHA (Fully Underwritten) (%)	15.2	13.3	15.2	7.8	11.0
Non-cash-out (%)	38.1	38.5	38.1	51.6	43.0
Cash out (%)	61.9	61.5	61.9	48.4	57.0
Conventional-to-FHA (%)	34.3	30.4	34.3	23.1	28.9
Non-cash-out (%)	50.5	50.4	50.5	56.7	55.4
Cash out (%)	49.5	49.6	49.5	43.3	44.6
Property-Type Shares					
Single-Family Detached (%)	86.9	87.3	86.9	88.0	87.7
Townhome (%)	5.2	5.1	5.2	4.3	4.8
Condominium (%)	2.9	2.7	2.9	3.2	2.9
2-4 Unit Properties (%)	2.2	2.2	2.2	2.1	2.1
Manufactured Housing (With Real Estate) (%)	2.9	2.7	2.9	2.3	2.5

Source: US Department of HUD/FHA; November 2014.

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

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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	16,040	5,044	28,273	30,639
	Feb	137,925	66,498	15,393	4,646	22,521	28,867
	Mar	221,598	113,901	25,682	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	57,634	9,928	2,279	4,798	19,107
	Jul	108,196	68,994	11,085	2,229	3,478	22,410
	Aug	97,323	64,204	10,915	2,286	3,227	16,691
	Sep	83,445	58,541	9,742	2,084	1,767	11,311
	Oct	93,516	62,333	12,130	2,664	2,260	14,129
	Nov	75,371	49,838	9,664	2,340	2,696	10,833
	Dec	68,439	46,332	8,534	2,167	2,156	9,250
2014	Jan	71,130	45,860	9,609	2,375	1,942	11,344
	Feb	76,863	51,700	9,288	2,329	2,595	10,951
	Mar	94,628	66,274	10,910	2,833	3,725	10,886
	Apr	103,095	74,817	11,510	3,019	2,502	11,247
	May	99,446	73,377	10,858	3,192	2,923	9,096
	Jun	99,451	72,458	10,222	3,351	3,457	9,963
	Jul	97,893	71,557	10,385	3,164	3,409	9,378
	Aug	89,275	63,957	10,489	3,268	3,791	7,770
	Sep	87,165	62,228	10,596	3,328	2,948	8,065
	Oct	93,137	64,447	12,581	3,453	4,973	7,683

Source: US Department of HUD/FHA; November 2014.

^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		
October 2014		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	629,123	\$149,263
Payoffs	(2,103)	(589)
Assignments	(387)	(90)
Shortfall Claims ^b	(2,896)	(509)
Endorsements	4,851	1,280
Insurance in-Force (Ending)	628,588	\$149,355

Source: US Department of HUD/FHA; November 2014.

^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					
	Oct 2014	Sep 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	4,851	3,762	4,851	4,186	51,617
Loan Purpose Shares (%)					
Home Purchase	5.0	4.6	5.0	2.8	3.5
Refinance	6.4	4.9	6.4	4.6	4.7
Equity Takeout (Traditional)	88.6	90.5	88.6	92.6	91.8
Product Type Shares					
Standard Loan Count	5	2	5	3,689	17,931
Fixed Rate (%)	60.0	50.0	60.0	1.4	0.8
Adjustable Rate (%)	40.0	50.0	40.0	98.6	99.2
Saver Loan Count	1	-	1	497	2,824
Fixed Rate (%)	100.0	-	100.0	52.3	61.1
Adjustable Rate (%)	-	-	-	47.7	38.9
HECM 2014	4,845	3,760	4,845	-	30,862
Fixed Rate (%)	21.7	21.4	21.7	-	25.2
Adjustable Rate (%)	78.3	78.6	78.3	-	74.8
Gender Shares (%)					
Individual Male	20.7	19.6	20.7	20.7	20.7
Individual Female	38.7	40.0	38.7	37.5	39.0
Joint Borrowers	39.8	39.1	39.8	39.5	38.3
Not Reported	0.8	1.2	0.8	2.3	2.0
Age Categories Shares (%)					
62-69	44.1	48.9	44.1	50.2	48.3
70-79	39.0	36.1	39.0	35.0	36.1
80-89	14.5	13.1	14.5	12.4	13.2
90+	2.4	1.8	2.4	2.4	2.3
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	38.5	41.8	38.5	36.8	39.5
\$101 - \$200	35.1	33.8	35.1	35.3	33.2
\$201 - \$300	14.3	14.3	14.3	14.4	14.7
\$301 - \$400	10.0	9.1	10.0	9.4	10.2
\$401 - \$500	2.0	1.0	2.0	4.2	2.4
Above \$500	0.0	0.0	0.0	0.0	0.0

Source: US Department of HUD/FHA; November 2014.

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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	Jan	8,599	6,673	1,550	42	334	-	-	210	256	8,133
	Feb	7,302	5,423	1,561	54	264	-	-	203	252	6,847
	Mar	13,613	10,558	2,591	106	358	-	-	345	590	12,678
	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	-	-	-	-	2,369	3,960	187	223	5,919
	Apr	6,406	-	-	-	-	2,184	4,222	221	288	5,897
	May	5,858	-	-	-	-	1,690	4,168	202	253	5,403
	Jun	6,145	-	-	-	-	1,640	4,505	218	313	5,614
	Jul	5,823	-	-	-	-	1,538	4,285	232	318	5,273
	Aug	11,415	-	-	-	-	2,743	8,672	358	798	10,259
	Sep	7,788	-	-	-	-	1,727	6,061	233	615	6,940
	Oct	8,464	-	-	-	-	1,925	6,539	242	698	7,524

Source: US Department of HUD/FHA; November 2014.

^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 October 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,643	\$69,632
Prepayments	(19)	(3)
Refinance with FHA	(18)	-
Full Payoff	(1)	(3)
Claims	(1)	(4)
Endorsements	85	901
Adjustment ^a	(29)	(251)
Insurance in-Force (Ending)	10,679	\$70,275

Source: US Department of HUD/FHA; November 2014.

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

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Oct 2014	Sep 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	85	92	85	71	1,066
Property Size Shares (%)					
Up to 20 Units	3.5	0.0	3.5	0.0	1.6
21 - 50 Units	11.8	13.0	11.8	8.5	12.2
51 - 100 Units	21.2	25.0	21.2	32.4	26.9
101 - 150 Units	20.0	21.7	20.0	22.5	21.9
Over 150 Units	43.5	40.2	43.5	36.6	37.4
Mortgage Size Shares (%)					
Up to \$5 Million	31.8	37.0	31.8	45.1	41.1
\$5 - \$10 Million	21.2	29.3	21.2	22.5	24.6
\$10 - \$20 Million	34.1	16.3	34.1	23.9	21.8
\$20 - \$50 Million	12.9	15.2	12.9	7.0	11.5
\$50 - \$100 Million	0.0	2.2	0.0	1.4	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	80.0	72.8	80.0	71.8	76.3
Outside Metropolitan Areas ^b	20.0	27.2	20.0	28.2	23.7
Property Use Shares (%)					
Mixed Use	1.2	0.0	1.2	2.8	0.7
Residential Only	98.8	100.0	98.8	97.2	99.3

Source: US Department of HUD/FHA; November 2014.

^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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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	49	8	1	2
	Sep	90	20	4	56	9	1	0
	Oct	83	20	4	51	7	1	0

Source: US Department of HUD/FHA; November 2014.

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month October 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	3,079	\$22,727
Prepayments	(4)	(13)
Refinance with FHA	(4)	(13)
Full Payoff	-	-
Claims	-	-
Refinance	-	-
New Construction	-	-
Endorsements	25	214
Adjustment ^a	15	101
Insurance in-Force (Ending)	3,115	\$23,029

Source: US Department of HUD/FHA; November 2014.

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

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

	Oct 2014	Sep 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	25	66	25	27	484
Property Size Shares					
Up to 20 Units	4.0	1.5	4.0	0.0	1.2
21 - 50 Units	4.0	12.1	4.0	14.8	8.7
51 - 100 Units	48.0	40.9	48.0	48.1	40.7
101 - 150 Units	32.0	24.2	32.0	11.1	27.1
Over 150 Units	12.0	21.2	12.0	25.9	22.3
Mortgage Size Shares					
Up to \$5 Million	32.0	39.4	32.0	40.7	29.5
\$5 - \$10 Million	40.0	37.9	40.0	18.5	43.2
\$10 - \$20 Million	20.0	18.2	20.0	29.6	21.3
\$20 - \$50 Million	8.0	4.5	8.0	11.1	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	56.0	74.2	56.0	81.5	68.2
Outside Metropolitan Areas ^b	44.0	25.8	44.0	18.5	31.8

Source: US Department of HUD/FHA; November 2014.

^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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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	62	4	3	0	54	1	0
	Sep	65	3	1	0	58	2	1
	Oct	45	0	0	2	41	1	1

Source: US Department of HUD/FHA; November 2014.

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month		
October 2014 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	112	\$8,532
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	-	-
Endorsements	-	-
Adjustment ^b	-	(135)
Insurance in-Force (Ending)	112	\$8,397

Source: US Department of HUD/FHA; November 2014.

^a Data is for the period from Sep 5, 2014 to Oct 4, 2014.

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

Table 15: Hospital (Section 242) Insured Mortgage Endorsement Characteristic Shares					
	Oct 2014	Sep 2014	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	0	0	0	1	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	0.0	16.7
101 - 200 Beds	0.0	0.0	0.0	0.0	33.3
Over 200 Beds	0.0	0.0	0.0	100.0	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	0.0	16.7
\$25 - \$50 Million	0.0	0.0	0.0	0.0	33.3
\$50 - \$100 Million	0.0	0.0	0.0	100.0	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	0.0	33.3
Outside Metropolitan Areas ^b	0.0	0.0	0.0	100.0	66.7

Source: US Department of HUD/FHA; November 2014.

^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

Source: US Department of HUD/FHA; November 2014.