



FHA PRODUCTION REPORT

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

SEPTEMBER
2014

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Table 1a: Single Family Insured Mortgage Portfolio Change during Month ^a		
September 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,784,625	\$1,084,079
Prepayments	(68,693)	(10,896)
Refinance with FHA	(10,592)	(1,550)
Full Payoff	(58,101)	(9,346)
Claims	(8,139)	(1,101)
Conveyance	(5,211)	(623)
Pre-foreclosure Sale	(1,362)	(253)
Note Sales	(140)	(33)
Third-Party Sales	(1,426)	(192)
Endorsements	72,730	12,617
Adjustment ^b	6,569	(1,188)
Insurance in-Force (Ending)	7,787,092	\$1,083,510

Source: US Department of HUD/FHA; October 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				
September 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)	7,240,865	\$1,013,394	543,760	\$70,685
Prepayments	(67,558)	(10,752)	(1,135)	(144)
Refinance with FHA	(10,590)	(1,550)	(2)	(0)
Full Payoff	(56,968)	(9,202)	(1,133)	(144)
Claims	(2,350)	(435)	(5,789)	(666)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	39,004	4,863	(39,004)	(4,863)
New 90+Day Delinquency	(49,815)	(6,006)	49,815	6,006
Continued Serious Delinquency ^c			497,832	65,010
Endorsements	72,730	12,617		
Adjustment ^e	6,569	(1,188)		
Insurance in-Force (Ending) ^f	7,250,256	1,013,636	536,836	\$69,874

Source: US Department of HUD/FHA; October 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 September 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	42,280	\$1,035
Property Improvement	28,758	483
Manufactured Housing	13,522	552
Prepayments	(395)	(6)
Property Improvement	(355)	(5)
Manufactured Housing	(40)	(1)
Claims	(57)	(2)
Property Improvement	(26)	(0)
Manufactured Housing	(31)	(1)
Endorsements	506	9
Property Improvement	496	9
Manufactured Housing	10	1
Adjustment ^a	(22)	0
Property Improvement	(30)	(0)
Manufactured Housing	8	0
Insurance in-Force (Ending)	42,312	\$1,036
Property Improvement	28,843	485
Manufactured Housing	13,469	551

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

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

Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares ^a					
	Sep 2014	Aug 2014	FY 2014 to-date	FY 2013 to-date	FY 2013 Final
Total Endorsement Count	72,730	72,139	786,353	1,344,849	1,344,856
Loan Purpose Shares					
Purchase (%)	78.8	79.0	75.7	52.2	52.2
Refinance (%)	21.2	21.0	24.3	47.8	47.8
Purchase Loan Count and Shares					
Purchase Loan Count	57,324	57,020	594,997	702,416	702,418
First-Time Homebuyer (%)	81.6	81.5	81.2	78.7	78.7
203(K) Purchase and Rehabilitate (%)	2.2	2.1	2.3	2.5	2.7
Minority (%)	34.4	33.7	33.6	30.1	30.1
Non-Minority (%)	60.2	60.6	60.8	64.6	64.7
Undisclosed Race/Ethnicity (%)	5.4	5.7	5.6	5.3	5.2
Refinance Loan Count and Shares					
Refinance Loan Count	15,406	15,119	191,356	642,433	642,438
FHA Streamline (%)	56.2	57.4	60.1	79.7	79.7
FHA-to-FHA (Fully Underwritten) (%)	13.3	12.9	11.0	6.1	6.1
Non-cash-out (%)	38.5	39.1	43.0	73.7	73.7
Cash out (%)	61.5	60.9	57.0	26.3	26.3
Conventional-to-FHA (%)	30.4	29.8	28.9	14.2	14.2
Non-cash-out (%)	50.4	51.1	55.4	64.2	64.2
Cash out (%)	49.6	48.9	44.6	35.8	35.8
Property-Type Shares					
Single-Family Detached (%)	87.3	87.8	87.7	88.8	88.8
Townhome (%)	5.1	5.0	4.8	3.4	3.4
Condominium (%)	2.7	2.7	2.9	4.3	4.3
2-4 Unit Properties (%)	2.2	2.1	2.1	1.8	1.8
Manufactured Housing (With Real Estate) (%)	2.7	2.4	2.5	1.8	1.8

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

^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
2012	Dec	119,772	49,830	13,529	4,189	26,204	26,020
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	9,610	2,375	1,941	11,344
	Feb	76,863	51,701	9,287	2,330	2,594	10,951
	Mar	94,628	66,273	10,907	2,836	3,726	10,886
	Apr	103,095	74,815	11,518	3,013	2,502	11,247
	May	99,446	73,376	10,863	3,182	2,929	9,096
	Jun	99,451	72,465	10,237	3,334	3,452	9,963
	Jul	97,893	71,569	10,411	3,141	3,394	9,378
	Aug	89,275	63,984	10,574	3,170	3,777	7,770
	Sep	87,165	62,311	11,256	2,743	2,790	8,065

Source: US Department of HUD/FHA; October 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		
September 2014		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	628,820	\$149,154
Payoffs	(1,971)	(554)
Assignments	(562)	(126)
Shortfall Claims ^b	(926)	(173)
Endorsements	3,762	962
Insurance in-Force (Ending)	629,123	\$149,263

Source: US Department of HUD/FHA; October 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					
	Sep 2014	Aug 2014	FY 2014 to-date	FY 2013 to-date	FY 2013 Final
Total Endorsement Count	3,762	3,250	51,617	59,917	59,917
Loan Purpose Shares (%)					
Home Purchase	4.5	4.8	3.5	3.5	3.5
Refinance	4.9	5.1	4.7	3.1	3.1
Equity Takeout (Traditional)	90.5	90.1	91.8	93.4	93.4
Product Type Shares					
Standard Loan Count	2	2	17,931	55,735	55,735
Fixed Rate (%)	50.0	0.0	0.8	63.5	63.5
Adjustable Rate (%)	50.0	100.0	99.2	36.5	36.5
Saver Loan Count	-	1	2,824	4,182	4,182
Fixed Rate (%)	0.0	100.0	61.1	22.4	22.4
Adjustable Rate (%)	0.0	0.0	38.9	77.6	77.6
HECM 2014	3,760	3,247	30,862	-	-
Fixed Rate (%)	21.4	23.8	25.2	-	-
Adjustable Rate (%)	78.6	76.2	74.8	-	-
Gender Shares (%)					
Individual Male	19.6	21.7	20.7	21.2	21.2
Individual Female	40.0	39.6	39.0	37.7	37.7
Joint Borrowers	39.1	37.3	38.3	38.8	38.8
Not Reported	1.2	1.4	2.0	2.3	2.3
Age Categories Shares (%)					
62-69	48.9	49.0	48.3	49.6	49.6
70-79	36.1	36.2	36.1	35.3	35.3
80-89	13.1	12.6	13.2	12.9	12.9
90+	1.8	2.2	2.3	2.2	2.2
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	41.8	41.5	39.5	36.6	36.6
\$101 - \$200	33.8	33.9	33.2	35.2	35.2
\$201 - \$300	14.3	13.1	14.7	14.7	14.7
\$301 - \$400	9.1	10.9	10.2	8.8	8.8
\$401 - \$500	1.0	0.6	2.4	4.7	4.7
Above \$500	0.0	0.0	0.0	0.0	0.0

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

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			
2012	Dec	7,248	5,585	1,337	38	288	-	-	194	188	6,866
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	-	-	-	-	2,370	3,959	187	223	5,919
	Apr	6,406	-	-	-	-	2,183	4,223	221	287	5,898
	May	5,858	-	-	-	-	1,698	4,160	203	252	5,403
	Jun	6,145	-	-	-	-	1,643	4,502	219	313	5,613
	Jul	5,823	-	-	-	-	1,539	4,284	233	318	5,272
	Aug	11,415	-	-	-	-	2,739	8,676	358	784	10,273
	Sep	7,788	-	-	-	-	1,745	6,043	231	563	6,994

Source: US Department of HUD/FHA; October 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 September 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,611	\$69,232
Prepayments	(38)	(149)
Refinance with FHA	(24)	(61)
Full Payoff	(14)	(88)
Claims	-	-
Endorsements	89	896
Adjustment ^a	(19)	(347)
Insurance in-Force (Ending)	10,643	\$69,632

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

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

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Sep 2014	Aug 2014	FY 2014 to-date	FY 2013 to-date	FY 2013 Final
Total Endorsement Count	89	78	1,066	1,907	1,907
Property Size Shares (%)					
Up to 20 Units	0.0	1.3	1.6	0.8	0.8
21 - 50 Units	13.5	14.1	12.2	12.2	12.2
51 - 100 Units	24.7	25.6	26.9	25.3	25.3
101 - 150 Units	22.5	26.9	21.9	22.1	22.1
Over 150 Units	39.3	32.1	37.4	39.6	39.6
Mortgage Size Shares (%)					
Up to \$5 Million	37.1	46.2	41.1	42.7	42.7
\$5 - \$10 Million	30.3	24.4	24.6	24.9	24.9
\$10 - \$20 Million	16.9	15.4	21.8	21.1	21.1
\$20 - \$50 Million	14.6	12.8	11.5	10.5	10.5
\$50 - \$100 Million	1.1	1.3	1.0	0.6	0.6
\$100 - \$200 Million	0.0	0.0	0.0	0.1	0.1
Over \$200 Million	0.0	0.0	0.0	0.1	0.1
Metropolitan Area Shares (%)					
In Metropolitan Areas ^a	73.0	80.8	76.3	78.5	78.5
Outside Metropolitan Areas ^b	27.0	19.2	23.7	21.5	21.5
Property Use Shares (%)					
Mixed Use	0.0	0.0	0.7	1.9	1.9
Residential Only	100.0	100.0	99.3	98.1	98.1

Source: US Department of HUD/FHA; October 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.

FHA Production Report

Calendar Year	Month	Total Applications Received	New Construction	Purchase	Refinance	Substantial Rehabilitation	Property Improvement	Additions
2012	Dec	157	18	4	132	2	1	0
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

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

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month September 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	3,067	\$22,578
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	-	-
Refinance	-	-
New Construction	-	-
Endorsements	66	523
Adjustment ^a	(54)	(374)
Insurance in-Force (Ending)	3,079	\$22,727

Source: US Department of HUD/FHA; October 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

	Sep 2014	Aug 2014	FY 2014 to-date	FY 2013 to-date	FY 2013 Final
Total Endorsement Count	66	36	484	740	740
Property Size Shares					
Up to 20 Units	1.5	11.1	1.2	0.7	0.7
21 - 50 Units	12.1	8.3	8.7	7.8	7.8
51 - 100 Units	40.9	30.6	40.7	35.7	35.7
101 - 150 Units	24.2	22.2	27.1	33.8	33.8
Over 150 Units	21.2	27.8	22.3	22.0	22.0
Mortgage Size Shares					
Up to \$5 Million	39.4	30.6	29.5	32.7	32.7
\$5 - \$10 Million	37.9	33.3	43.2	42.2	42.2
\$10 - \$20 Million	18.2	27.8	21.3	22.0	22.0
\$20 - \$50 Million	4.5	8.3	5.6	3.1	3.1
\$50 - \$100 Million	0.0	0.0	0.4	0.0	0.0
\$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	74.2	75.0	68.2	74.9	74.9
Outside Metropolitan Areas ^b	25.8	25.0	31.8	25.1	25.1

Source: US Department of HUD/FHA; October 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
2012	Dec	123	3	0	1	116	0	3
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	61	4	3	0	53	1	0
	Sep	62	3	1	0	55	2	1

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

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month September 2014 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	111	\$8,549
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	(1)	(170)
Endorsements	-	-
Adjustment ^b	2	153
Insurance in-Force (Ending)	112	\$8,532

Source: US Department of HUD/FHA; October 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					
	Sep 2014	Aug 2014	FY 2014 to-date	FY 2013 to-date	FY 2013 Final
Total Endorsement Count	0	0	5	10	10
Property Size Shares					
Less than 25 Beds	0.0	0.0	20.0	20.0	20.0
26 - 50 Beds	0.0	0.0	0.0	10.0	10.0
51 - 100 Beds	0.0	0.0	20.0	20.0	20.0
101 - 200 Beds	0.0	0.0	20.0	20.0	20.0
Over 200 Beds	0.0	0.0	40.0	30.0	30.0
Mortgage Size Shares					
Up to \$10 Million	0.0	0.0	20.0	10.0	10.0
\$10 - \$25 Million	0.0	0.0	20.0	30.0	30.0
\$25 - \$50 Million	0.0	0.0	40.0	20.0	20.0
\$50 - \$100 Million	0.0	0.0	20.0	30.0	30.0
\$100 - \$250 Million	0.0	0.0	0.0	0.0	0.0
\$250 - \$500 Million	0.0	0.0	0.0	10.0	10.0
Over \$500 Million	0.0	0.0	0.0	0.0	0.0
Metropolitan Area Shares (%)					
In Metropolitan Areas ^a	0.0	0.0	40.0	60.0	60.0
Outside Metropolitan Areas ^b	0.0	0.0	60.0	40.0	40.0

Source: US Department of HUD/FHA; October 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)
2012	Dec	1	0	0	0	1
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

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