



FHA PRODUCTION REPORT

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

JUNE
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Table 1a: Single Family Insured Mortgage Portfolio Change during Month ^a		
June 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,806,677	\$1,090,540
Prepayments	(68,391)	(10,775)
Refinance with FHA	(10,334)	(1,505)
Full Payoff	(58,057)	(9,270)
Claims	(13,739)	(2,102)
Conveyance	(4,416)	(530)
Pre-foreclosure Sale	(2,684)	(507)
Note Sales	(3,668)	(618)
Third-Party Sales	(2,971)	(448)
Endorsements	69,263	11,801
Adjustment ^b	5,983	(1,058)
Insurance in-Force (Ending)	7,799,793	\$1,088,405

Source: US Department of HUD/FHA; July 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				
June 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)	7,242,542	\$1,016,001	564,135	\$74,539
Prepayments	(67,242)	(10,623)	(1,149)	(152)
Refinance with FHA	(10,334)	(1,505)		
Full Payoff	(56,908)	(9,118)	(1,149)	(152)
Claims	(4,504)	(859)	(9,235)	(1,243)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	41,035	5,245	(41,035)	(5,245)
New 90+Day Delinquency	(44,266)	(5,414)	44,266	5,414
Continued Serious Delinquency ^c			512,716	67,900
Endorsements	69,263	11,801		
Adjustment ^e	5,983	(1,058)		
Insurance in-Force (Ending) ^f	7,246,042	\$1,015,261	553,751	\$73,144

Source: US Department of HUD/FHA; July 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 Totals may not add up due to rounding.

Table 2: Title I Insured Mortgage Portfolio Change during Month		
June 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	42,250	\$1,026
Property Improvement	28,525	473
Manufactured Housing	13,725	553
Prepayments	(457)	(8)
Property Improvement	(386)	(5)
Manufactured Housing	(71)	(2)
Claims	(23)	(1)
Property Improvement	(8)	(0)
Manufactured Housing	(15)	(1)
Endorsements	514	10
Property Improvement	491	9
Manufactured Housing	23	1
Adjustment ^a	(16)	1
Property Improvement	(35)	(0)
Manufactured Housing	19	1
Insurance in-Force (Ending)	42,268	\$1,029
Property Improvement	28,587	476
Manufactured Housing	13,681	552

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

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

Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares ^a					
	Jun 2014	May 2014	FY 2014 to-date	FY 2013 to-date ^b	FY 2013 Final
Total Endorsement Count	69,263	62,959	566,607	1,059,863	1,344,856
Loan Purpose Shares					
Purchase (%)	78.1	75.8	74.3	48.7	52.2
Refinance (%)	21.9	24.2	25.7	51.3	47.8
Purchase Loan Count and Shares					
Purchase Loan Count	54,118	47,712	420,814	516,588	702,418
First-Time Homebuyer (%)	82.3	82.7	81.0	78.5	78.7
203(K) Purchase and Rehabilitate (%)	2.1	2.0	2.4	2.6	2.7
Minority (%)	32.9	33.1	33.6	30.0	30.1
Non-Minority (%)	61.5	61.0	60.9	64.8	64.7
Undisclosed Race/Ethnicity (%)	5.6	5.8	5.5	5.2	5.2
Refinance Loan Count and Shares					
Refinance Loan Count	15,145	15,247	145,793	543,275	642,438
FHA Streamline (%)	58.4	58.6	61.2	80.8	79.7
FHA-to-FHA (Fully Underwritten) (%)	12.0	11.1	10.3	5.9	6.1
Non-cash-out (%)	42.2	41.2	44.5	76.1	73.7
Cash out (%)	57.8	58.8	55.5	23.9	26.3
Conventional-to-FHA (%)	29.6	30.2	28.6	13.3	14.2
Non-cash-out (%)	54.2	55.8	56.6	65.1	64.2
Cash out (%)	45.8	44.2	43.4	34.9	35.8
Property-Type Shares	88.0	88.0	87.7	88.9	88.8
Single-Family Detached (%)	5.1	4.9	4.8	3.2	3.4
Townhome (%)	2.8	2.8	3.0	4.5	4.3
Condominium (%)	1.8	1.8	2.1	1.7	1.8
2-4 Unit Properties (%)	2.4	2.4	2.5	1.8	1.8
Manufactured Housing (With Real Estate) (%)	88.0	88.0	87.7	88.9	88.8

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

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

^b Includes only the period Oct 2012-Jun 2013.

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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	Oct	165,740	73,914	17,885	5,964	33,042	34,935
	Nov	144,196	63,177	15,821	5,088	29,569	30,541
	Dec	119,772	49,832	13,527	4,188	26,205	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	64,203	10,916	2,286	3,227	16,691
	Sep	83,445	58,542	9,741	2,084	1,767	11,311
	Oct	93,516	62,336	12,127	2,664	2,260	14,129
	Nov	75,371	49,839	9,663	2,340	2,696	10,833
	Dec	68,439	46,331	8,536	2,164	2,158	9,250
2014	Jan	71,130	45,860	9,614	2,377	1,935	11,344
	Feb	76,863	51,701	9,294	2,319	2,598	10,951
	Mar	94,627	66,275	10,919	2,836	3,711	10,886
	Apr	103,095	74,836	11,536	2,985	2,491	11,247
	May	99,446	73,408	10,962	3,105	2,875	9,096
	Jun	99,451	72,626	10,810	2,814	3,238	9,963

Source: US Department of HUD/FHA; July 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		
June 2014		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	628,721	\$148,897
Payoffs	(1,883)	(530)
Assignments	(719)	(166)
Shortfall Claims ^b	(1,182)	(217)
Endorsements	3,926	1,012
Insurance in-Force (Ending)	628,863	\$148,996

Source: US Department of HUD/FHA; July 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 of claim types – ‘Foreclosure / Deed In Lieu’ and ‘Mortgagor’s Short Sale’.

Table 6: Home Equity Conversion Mortgage Endorsement Characteristic Shares					
	Jun 2014	May 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	3,926	4,493	40,512	44,280	59,917
Loan Purpose Shares (%)					
Home Purchase	2.9	2.9	3.3	3.4	3.5
Refinance	3.1	3.1	4.6	2.6	3.1
Equity Takeout (Traditional)	94.0	94.0	92.2	94.0	93.4
Product Type Shares					
Standard Loan Count	15	46	17,912	41,691	55,735
Fixed Rate (%)	13.3	6.5	0.7	76.0	63.5
Adjustable Rate (%)	86.7	93.5	99.3	24.0	36.5
Saver Loan Count	1	13	2,822	2,589	4,182
Fixed Rate (%)	0.0	76.9	61.1	11.8	22.4
Adjustable Rate (%)	100.0	23.1	38.9	88.2	77.6
HECM 2014	3,910	4,434	19,778	-	-
Fixed Rate (%)	28.2	34.9	26.0	-	-
Adjustable Rate (%)	71.8	65.1	74.0	-	-
Gender Shares (%)					
Individual Male	21.9	20.3	20.6	21.1	21.2
Individual Female	38.1	40.8	38.7	37.9	37.7
Joint Borrowers	39.1	37.7	38.6	38.7	38.8
Not Reported	0.9	1.3	2.1	2.4	2.3
Age Categories Shares (%)					
62-69	48.8	48.3	48.3	49.5	49.6
70-79	35.9	37.0	36.2	35.2	35.3
80-89	13.0	13.0	13.1	13.1	12.9
90+	2.4	1.7	2.4	2.2	2.2
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	42.6	45.4	38.9	36.8	36.6
\$101 - \$200	33.5	31.4	33.2	35.4	35.2
\$201 - \$300	13.7	13.6	14.9	14.7	14.7
\$301 - \$400	9.7	8.9	10.2	8.5	8.8
\$401 - \$500	0.5	0.6	2.8	4.8	4.7
Above \$500	0.0	0.0	0.0	0.0	0.0

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

^a Includes only the period Oct 2012-Jun 2013.

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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			
2012	Oct	8,243	6,314	1,548	41	340	-	-	218	193	7,832
	Nov	7,429	5,780	1,294	51	304	-	-	234	183	7,012
	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	-	-	-	-	1,769	3,938	114	132	5,461
	Feb	5,700	-	-	-	-	1,953	3,747	130	138	5,432
	Mar	6,329	-	-	-	-	2,378	3,951	187	222	5,920
	Apr	6,406	-	-	-	-	2,199	4,207	222	286	5,898
	May	5,858	-	-	-	-	1,709	4,149	202	245	5,411
	Jun	6,145	-	-	-	-	1,637	4,508	213	297	5,635

Source: US Department of HUD/FHA; July 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 June 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,511	\$67,865
Prepayments	(29)	(39)
Refinance with FHA	(22)	(30)
Full Payoff	(7)	(9)
Claims	-	-
Endorsements	98	950
Adjustment ^a	(46)	(719)
Insurance in-Force (Ending)	10,534	\$68,057

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

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

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Jun 2014	May 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	98	79	812	1,462	1,907
Property Size Shares (%)					
Up to 20 Units	5.1	3.8	1.5	0.8	0.7
21 - 50 Units	12.2	7.6	12.1	12.0	12.3
51 - 100 Units	24.5	24.1	27.6	24.8	25.1
101 - 150 Units	18.4	19.0	21.3	22.1	22.1
Over 150 Units	39.8	45.6	37.6	40.2	39.8
Mortgage Size Shares (%)					
Up to \$5 Million	41.8	32.9	41.6	42.4	42.5
\$5 - \$10 Million	16.3	27.8	23.6	24.0	25.0
\$10 - \$20 Million	31.6	26.6	22.9	22.2	21.2
\$20 - \$50 Million	10.2	12.7	10.8	10.6	10.6
\$50 - \$100 Million	0.0	0.0	1.0	0.7	0.5
\$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 ^b	76.5	73.4	76.1	78.8	77.6
Outside Metropolitan Areas ^c	23.5	26.6	23.9	21.2	22.4
Property Use Shares (%)					
Mixed Use	1.0	0.0	0.7	2.1	1.7
Residential Only	99.0	100.0	99.3	97.9	98.3

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

^a Includes only the period Oct 2012-Jun 2013.

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

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

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Calendar Year	Month	Total Applications Received	New Construction	Purchase	Refinance	Substantial Rehabilitation	Property Improvement	Additions
2012	Oct	226	18	7	186	14	0	1
	Nov	169	12	7	132	18	0	0
	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	91	18	11	53	9	0	0
	May	85	13	5	61	6	0	0
	Jun	70	10	1	51	7	1	0

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

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month June 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	2,984	\$21,683
Prepayments	(13)	(88)
Refinance with FHA	(11)	(74)
Full Payoff	(2)	(14)
Claims	-	-
Refinance	-	-
New Construction	-	-
Endorsements	83	862
Adjustment ^a	(47)	(508)
Insurance in-Force (Ending)	3,007	\$21,949

Source: US Department of HUD/FHA; June 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					
	Jun 2014	May 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	83	30	350	595	740
Property Size Shares					
Up to 20 Units	0.0	0.0	0.0	0.5	0.7
21 - 50 Units	3.6	13.3	7.4	7.4	7.8
51 - 100 Units	30.1	50.0	42.3	39.0	35.7
101 - 150 Units	44.6	10.0	28.9	34.3	33.8
Over 150 Units	21.7	26.7	21.4	18.8	22.0
Mortgage Size Shares					
Up to \$5 Million	22.9	33.3	26.9	38.3	32.7
\$5 - \$10 Million	41.0	46.7	45.4	41.5	42.2
\$10 - \$20 Million	25.3	13.3	22.0	17.1	22.0
\$20 - \$50 Million	9.6	6.7	5.4	3.0	3.1
\$50 - \$100 Million	1.2	0.0	0.3	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 ^b	67.5	66.7	64.6	65.9	74.9
Outside Metropolitan Areas ^c	32.5	33.3	35.4	34.1	25.1

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

^a Includes only the period Oct 2012-Jun 2013.

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

^c 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	Oct	127	2	0	3	121	1	0
	Nov	34	1	1	0	32	0	0
	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	81	4	1	0	76	0	0
	Apr	92	4	1	1	81	4	1
	May	61	1	2	3	53	1	1
	Jun	62	2	1	0	58	1	0

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

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month		
June 2014 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	112	\$8,681
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims		
Endorsements	-	-
Adjustment ^b	1	226
Insurance in-Force (Ending)	113	\$8,907

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

^a Data is for the period from Jun 5, 2014 to Jul 4, 2014.

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

Table 15: Hospital (Section 242) Insured Mortgage Endorsement Characteristic Shares					
	Jun 2014	May 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	0	0	4	6	10
Property Size Shares					
Less than 25 Beds	0.0	0.0	0.0	33.3	20.0
26 - 50 Beds	0.0	0.0	0.0	0.0	10.0
51 - 100 Beds	0.0	0.0	25.0	33.3	20.0
101 - 200 Beds	0.0	0.0	25.0	33.3	20.0
Over 200 Beds	0.0	0.0	50.0	0.0	30.0
Mortgage Size Shares					
Up to \$10 Million	0.0	0.0	0.0	0.0	10.0
\$10 - \$25 Million	0.0	0.0	25.0	50.0	30.0
\$25 - \$50 Million	0.0	0.0	50.0	33.3	20.0
\$50 - \$100 Million	0.0	0.0	25.0	16.7	30.0
\$100 - \$250 Million	0.0	0.0	0.0	0.0	0.0
\$250 - \$500 Million	0.0	0.0	0.0	0.0	10.0
Over \$500 Million	0.0	0.0	0.0	0.0	0.0
Metropolitan Area Shares (%)					
In Metropolitan Areas ^b	0.0	0.0	50.0	33.3	60.0
Outside Metropolitan Areas ^c	0.0	0.0	50.0	66.7	40.0

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

^a Includes only the period Oct 2012-Jun 2013.

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

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

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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	Oct	1	0	0	0	1
	Nov	1	0	0	0	1
	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

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