



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		
April 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,812,937	\$1,093,487
Prepayments	(60,167)	(9,149)
Refinance with FHA	(10,713)	(1,544)
Full Payoff	(49,454)	(7,605)
Claims	(9,062)	(1,273)
Conveyance	(4,928)	(613)
Pre-foreclosure Sale	(1,748)	(323)
Note Sales	-	-
Third-Party Sales	(2,386)	(337)
Endorsements	61,406	10,334
Adjustment ^b	4,782	(1,315)
Insurance in-Force (Ending)	7,809,896	\$1,092,084

Source: US Department of HUD/FHA; May 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				
April 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)	7,230,063	\$1,015,159	582,874	\$78,328
Prepayments	(58,980)	(8,997)	(1,187)	(152)
Refinance with FHA	(10,713)	(1,544)		
Full Payoff	(48,267)	(7,453)	(1,187)	(152)
Claims			(9,062)	(1,273)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	46,434	6,034	(46,434)	(6,034)
New 90+Day Delinquency	(36,222)	(4,573)	36,222	4,573
Continued Serious Delinquency ^c			529,633	70,869
Endorsements	61,406	10,334		
Adjustment ^e	4,782	(1,315)		
Insurance in-Force (Ending) ^f	7,247,483	\$1,016,642	562,413	\$75,442

Source: US Department of HUD/FHA; May 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 April 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	42,047	\$1,020
Property Improvement	28,182	463
Manufactured Housing	13,865	557
Prepayments	(419)	(7)
Property Improvement	(350)	(5)
Manufactured Housing	(69)	(2)
Claims	(22)	(1)
Property Improvement	(6)	(0)
Manufactured Housing	(16)	(1)
Endorsements	532	11
Property Improvement	507	10
Manufactured Housing	25	1
Adjustment ^a	(28)	0
Property Improvement	(32)	(0)
Manufactured Housing	4	1
Insurance in-Force (Ending)	42,110	\$1,023
Property Improvement	28,301	468
Manufactured Housing	13,809	556

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

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

Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares ^a					
	Apr 2014	Mar 2014	FY 2014 to-date	FY 2013 to-date ^b	FY 2013 Final
Total Endorsement Count	61,406	51,394	434,385	824,397	1,344,856
Loan Purpose Shares					
Purchase (%)	75.2	73.9	73.4	47.8	52.2
Refinance (%)	24.8	26.1	26.6	52.2	47.8
Purchase Loan Count and Shares					
Purchase Loan Count	46,183	37,984	318,981	393,702	702,418
First-Time Homebuyer (%)	82.0	81.7	80.5	78.3	78.7
203(K) Purchase and Rehabilitate (%)	2.4	2.4	2.4	2.7	2.7
Minority (%)	33.6	33.8	33.7	30.3	30.1
Non-Minority (%)	61.0	60.7	60.8	64.4	64.7
Undisclosed Race/Ethnicity (%)	5.4	5.5	5.5	5.2	5.2
Refinance Loan Count and Shares					
Refinance Loan Count	15,223	13,410	115,404	430,695	642,438
FHA Streamline (%)	59.8	57.8	61.9	80.9	79.7
FHA-to-FHA (Fully Underwritten) (%)	10.8	11.9	9.9	5.9	6.1
Non-cash-out (%)	46.3	45.2	45.3	77.0	73.7
Cash out (%)	53.7	54.8	54.7	23.0	26.3
Conventional-to-FHA (%)	29.4	30.3	28.2	13.2	14.2
Non-cash-out (%)	57.4	57.4	57.0	65.1	64.2
Cash out (%)	42.6	42.6	43.0	34.9	35.8
Property-Type Shares					
Single-Family Detached (%)	87.5	87.5	87.6	88.9	88.8
Townhome (%)	5.0	5.0	4.7	3.1	3.4
Condominium (%)	3.0	2.9	3.1	4.5	4.3
2-4 Unit Properties (%)	2.0	2.1	2.2	1.7	1.8
Manufactured Housing (With Real Estate) (%)	2.4	2.5	2.5	1.7	1.8

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

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

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

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	Aug	170,187	79,200	17,303	5,377	21,215	47,092
	Sep	136,120	65,447	14,537	4,329	19,588	32,219
	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	113,902	25,681	7,274	38,948	35,793
	Apr	118,173	62,895	12,676	3,469	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	68,996	11,083	2,229	3,478	22,410
	Aug	97,323	64,205	10,914	2,286	3,227	16,691
	Sep	83,445	58,545	9,738	2,084	1,767	11,311
	Oct	93,516	62,335	12,136	2,658	2,258	14,129
	Nov	75,371	49,843	9,663	2,331	2,701	10,833
	Dec	68,439	46,326	8,541	2,170	2,152	9,250
2014	Jan	71,130	45,855	9,621	2,374	1,936	11,344
	Feb	76,863	51,708	9,312	2,316	2,576	10,951
	Mar	94,626	66,272	10,999	2,821	3,648	10,886
	Apr	103,063	74,905	11,989	2,568	2,354	11,247

Source: US Department of HUD/FHA; May 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		
April 2014		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	627,382	\$148,446
Payoffs	(1,697)	(461)
Assignments	(681)	(145)
Shortfall Claims ^b	(1,224)	(227)
Endorsements	4,168	1,055
Insurance in-Force (Ending)	627,948	\$148,668

Source: US Department of HUD/FHA; May 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					
	Apr 2014	Mar 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	4,168	4,614	32,091	33,624	59,917
Loan Purpose Shares (%)					
Home Purchase	2.6	2.1	3.2	3.5	3.5
Refinance	3.4	3.4	4.9	2.2	3.1
Equity Takeout (Traditional)	94.0	94.4	91.8	94.3	93.4
Product Type Shares					
Standard Loan Count	221	935	17,851	31,652	55,734
Fixed Rate (%)	2.7	0.9	0.7	77.4	63.5
Adjustable Rate (%)	97.3	99.1	99.3	22.6	36.5
Saver Loan Count	21	214	2,808	1,972	4,183
Fixed Rate (%)	76.2	65.9	61.0	10.3	22.4
Adjustable Rate (%)	23.8	34.1	39.0	89.7	77.6
HECM 2014	3,926	3,465	11,432	-	-
Fixed Rate (%)	28.1	19.7	21.9	-	-
Adjustable Rate (%)	71.9	80.3	78.1	-	-
Gender Shares (%)					
Individual Male	20.9	20.6	20.4	21.1	21.2
Individual Female	39.7	38.5	38.5	38.0	37.7
Joint Borrowers	37.5	38.6	38.7	38.5	38.8
Not Reported	1.9	2.3	2.4	2.4	2.3
Age Categories Shares (%)					
62-69	47.8	48.2	48.3	49.1	49.6
70-79	36.9	35.7	36.1	35.5	35.3
80-89	12.7	13.5	13.2	13.2	12.9
90+	2.6	2.6	2.5	2.2	2.2
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	43.9	41.4	37.5	37.3	36.6
\$101 - \$200	33.3	32.2	33.4	35.3	35.2
\$201 - \$300	12.7	15.0	15.3	14.5	14.7
\$301 - \$400	9.4	9.8	10.4	8.3	8.8
\$401 - \$500	0.6	1.5	3.4	4.6	4.7
Above \$500	0.0	0.0	0.0	0.0	0.0

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

^a Includes only the period Oct 2012-Apr 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	Aug	8,108	6,246	1,475	48	339	-	-	229	179	7,700
	Sep	6,875	5,206	1,314	39	316	-	-	182	166	6,527
	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	6,672	1,550	43	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	-	-	-	-	770	2,841	95	60	3,456
	Nov	4,964	-	-	-	-	1,210	3,754	101	101	4,762
	Dec	5,203	-	-	-	-	1,356	3,847	111	109	4,983
2014	Jan	5,707	-	-	-	-	1,770	3,937	114	129	5,464
	Feb	5,700	-	-	-	-	1,968	3,732	130	137	5,433
	Mar	6,329	-	-	-	-	2,405	3,924	187	219	5,923
	Apr	6,406	-	-	-	-	2,241	4,165	211	267	5,928

Source: US Department of HUD/FHA; May 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 April 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,436	\$66,238
Prepayments	(65)	(173)
Refinance with FHA	(28)	(22)
Full Payoff	(37)	(151)
Claims	(1)	(5)
Endorsements	97	858
Adjustment ^a	19	354
Insurance in-Force (Ending)	10,486	\$67,272

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

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

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Apr 2014	Mar 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	97	100	627	1,124	1,594
Property Size Shares (%)					
Up to 20 Units	1.0	0.0	0.6	0.8	0.9
21 - 50 Units	13.4	13.0	12.3	11.9	11.9
51 - 100 Units	29.9	26.0	28.4	24.8	24.9
101 - 150 Units	18.6	16.0	22.3	21.9	21.6
Over 150 Units	37.1	45.0	36.4	40.6	40.8
Mortgage Size Shares (%)					
Up to \$5 Million	43.3	33.0	42.3	40.7	40.5
\$5 - \$10 Million	30.9	22.0	24.4	25.7	23.4
\$10 - \$20 Million	12.4	28.0	21.4	21.8	22.6
\$20 - \$50 Million	11.3	13.0	10.7	10.7	12.5
\$50 - \$100 Million	2.1	4.0	1.3	0.9	0.9
\$100 - \$200 Million	0.0	0.0	0.0	0.1	0.1
Over \$200 Million	0.0	0.0	0.0	0.1	0.0
Metropolitan Area Shares (%)					
In Metropolitan Areas ^b	78.4	76.0	76.1	78.8	74.7
Outside Metropolitan Areas ^c	21.6	24.0	23.9	21.2	25.3
Property Use Shares (%)					
Mixed Use	0.0	1.0	0.8	2.6	1.6
Residential Only	100.0	99.0	99.2	97.4	98.4

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

^a Includes only the period Oct 2012-Apr 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.

FHA Production Report

Calendar Year	Month	Total Applications Received	New Construction	Purchase	Refinance	Substantial Rehabilitation	Property Improvement	Additions
2012	Aug	242	34	3	194	10	0	1
	Sep	237	21	1	197	18	0	0
	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	112	11	4	85	12	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	101	21	3	67	10	0	0
	Feb	79	19	1	45	14	0	0
	Mar	98	22	2	66	8	0	0
	Apr	81	18	9	47	7	0	0

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

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month April 2014		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	2,925	21,219
Prepayments	(3)	(7)
Refinance with FHA	(3)	(7)
Full Payoff	-	-
Claims	-	-
Refinance	-	-
New Construction	-	-
Endorsements	45	334
Adjustment ^a	(18)	(116)
Insurance in-Force (Ending)	2,949	\$21,430

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

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

Table 12: Healthcare (Section 232) Insured Mortgage Endorsement Characteristic Shares					
	Apr 2014	Mar 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	45	49	236	441	740
Property Size Shares					
Up to 20 Units	0.0	0.0	0.0	0.7	0.7
21 - 50 Units	13.3	10.2	8.1	7.3	7.8
51 - 100 Units	44.4	55.1	45.3	38.8	35.7
101 - 150 Units	31.1	24.5	25.8	35.6	33.8
Over 150 Units	11.1	10.2	20.8	17.7	22.0
Mortgage Size Shares					
Up to \$5 Million	31.1	26.5	27.1	36.7	32.7
\$5 - \$10 Million	44.4	55.1	47.0	43.5	42.2
\$10 - \$20 Million	24.4	16.3	22.0	16.6	22.0
\$20 - \$50 Million	0.0	2.0	3.8	3.2	3.1
\$50 - \$100 Million	0.0	0.0	0.0	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	46.7	44.9	63.6	66.2	74.9
Outside Metropolitan Areas ^c	53.3	55.1	36.4	33.8	25.1

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

^a Includes only the period Oct 2012-Apr 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	Aug	172	4	1	1	166	0	0
	Sep	134	0	0	4	128	0	2
	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	63	2	3	0	57	1	0
	Mar	76	4	1	0	71	0	0
	Apr	87	4	1	1	76	4	1

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

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month		
April 2014 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	113	\$8,733
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	-	-
Endorsements	-	-
Adjustment ^b	-	(23)
Insurance in-Force (Ending)	113	\$8,710

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

Note: The number of loans is the same at the end of April while the outstanding loan balance is lower due to the pay down of loan balance.

^a Data is for the period from Apr 5, 2014 to May 4, 2014.

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

Table 15: Healthcare (Section 242) Insured Mortgage Endorsement Characteristic Shares					
	Apr 2014	Mar 2014	FY 2014 to-date	FY 2013 to-date ^a	FY 2013 Final
Total Endorsement Count	0	0	4	4	10
Property Size Shares					
Less than 25 Beds	0.0	0.0	0.0	25.0	20.0
26 - 50 Beds	0.0	0.0	0.0	0.0	10.0
51 - 100 Beds	0.0	0.0	25.0	50.0	20.0
101 - 200 Beds	0.0	0.0	25.0	25.0	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	25.0	30.0
\$25 - \$50 Million	0.0	0.0	50.0	50.0	20.0
\$50 - \$100 Million	0.0	0.0	25.0	25.0	30.0
\$100 - \$250 Million	0.0	0.0	0.0	0.0	0.0
\$250 - \$500 Million	0.0	0.0	0.0	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	25.0	60.0
Outside Metropolitan Areas ^c	0.0	0.0	50.0	75.0	40.0

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

^a Includes only the period Oct 2012-Apr 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.

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	Aug	0	0	0	0	0
	Sep	2	0	0	0	2
	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

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