



FHA PRODUCTION REPORT

JANUARY
2016

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		
January 2016		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,779,458	\$1,082,404
Prepayments	(67,724)	(10,774)
Refinance with FHA	(18,536)	(3,328)
Full Payoff	(49,188)	(7,447)
Claims	(9,709)	(1,204)
Conveyance	(4,839)	(513)
Pre-foreclosure Sale	(921)	(155)
Note Sales	(1,966)	(292)
Third-Party Sales	(1,983)	(243)
Endorsements	89,426	17,292
Adjustment ^b	6,025	(1,141)
Insurance in-Force (Ending)	7,797,476	\$1,086,577

Source: US Department of HUD/FHA; February 2016.

^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				
January 2016				
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)	7,353,627	\$1,024,837	425,831	\$57,567
Prepayments	(66,499)	(10,625)	(1,225)	(149)
Refinance with FHA	(18,534)	(3,327)	(2)	(0)
Full Payoff	(47,965)	(7,298)	(1,223)	(149)
Claims	(2,011)	(298)	(7,698)	(906)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	34,313	4,273	(34,313)	(4,273)
In 90+ Day Delinquency	(42,865)	(5,316)	42,865	5,316
Continued Serious Delinquency ^c			409,211	52,240
Endorsements	89,426	17,292		
Adjustment ^e	6,025	(1,141)		
Insurance in-Force (Ending) ^f	7,380,568	1,030,065	416,908	\$56,513

Source: US Department of HUD/FHA; February 2016.

^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 January 2016		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	41,321	\$1,035
Property Improvement	28,420	494
Manufactured Housing	12,901	541
Prepayments	(322)	(6)
Property Improvement	(273)	(4)
Manufactured Housing	(49)	(2)
Claims	(9)	(0)
Property Improvement	(6)	(0)
Manufactured Housing	(3)	(0)
Endorsements	169	4
Property Improvement	140	2
Manufactured Housing	29	1
Adjustment ^a	(1)	1
Property Improvement	(9)	0
Manufactured Housing	8	0
Insurance in-Force (Ending)	41,158	\$1,034
Property Improvement	28,272	493
Manufactured Housing	12,886	541

Source: US Department of HUD/FHA; February 2016.

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

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Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares^a

	Jan 2016	Dec 2015	FY 2016 to-date	FY 2015 to date	FY 2015 Final
Total Endorsement Count	89,426	88,674	390,617	267,886	1,116,232
Loan Purpose Shares					
Purchase (%)	69.8	69.0	69.9	76.4	67.5
Refinance (%)	30.2	31.0	30.1	23.6	32.5
Purchase Loan Count and Shares					
Purchase Loan Count	62,396	61,161	272,949	204,732	753,389
First-Time Homebuyer (%)	81.7	81.6	81.4	81.6	81.5
203(K) Purchase and Rehabilitate (%)	1.9	2.0	1.9	2.3	2.0
Minority (%)	35.6	35.4	34.7	35.8	34.0
Non-Minority (%)	58.0	58.2	58.9	58.5	60.0
Undisclosed Race/Ethnicity (%)	6.5	6.4	6.4	5.8	5.9
Refinance Loan Count and Shares					
Refinance Loan Count	27,030	27,513	117,668	63,154	362,843
FHA Streamline (%)	54.0	51.5	54.2	50.3	64.2
FHA-to-FHA (Fully Underwritten) (%)	16.1	16.7	15.8	16.0	13.8
Non-cash-out (%)	40.9	40.0	40.4	40.9	51.4
Cash out (%)	59.1	60.0	59.6	59.1	48.6
Conventional-to-FHA (%)	29.9	31.8	30.0	33.7	22.1
Non-cash-out (%)	42.5	43.4	44.7	50.7	50.7
Cash out (%)	57.5	56.6	55.3	49.3	49.3
Property-Type Shares					
Single-Family Detached (%)	87.3	87.7	87.6	87.1	88.2
Townhome (%)	5.2	4.9	5.0	5.0	4.6
Condominium (%)	2.9	2.7	2.8	2.8	2.8
2-4 Unit Properties (%)	2.2	2.3	2.2	2.2	2.1
Manufactured Housing (With Real Estate) (%)	2.4	2.5	2.5	2.8	2.2

Source: US Department of HUD/FHA; February 2016.

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

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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
2014	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	10,368	3,176	3,427	9,378
	Aug	89,277	63,957	10,420	3,319	3,811	7,770
	Sep	87,166	62,206	10,474	3,409	3,012	8,065
	Oct	93,206	64,352	11,746	4,131	5,294	7,683
	Nov	74,286	50,488	9,403	3,142	5,633	5,620
	Dec	71,754	48,102	9,457	3,068	5,874	5,253
	2015	Jan	128,135	71,031	15,231	7,947	28,590
Feb		179,536	85,221	17,823	11,501	58,743	6,248
Mar		174,893	98,900	17,229	9,089	43,586	6,089
Apr		175,437	106,211	17,545	8,480	37,700	5,501
May		156,976	101,099	15,611	6,766	28,836	4,664
Jun		159,210	107,710	17,473	6,820	22,478	4,729
Jul		150,719	102,055	18,098	6,811	18,565	5,190
Aug		142,668	92,481	18,160	6,883	19,919	5,225
Sep		143,468	92,266	18,248	7,041	20,405	5,508
Oct		127,535	77,556	17,313	6,968	20,470	5,228
Nov		113,417	69,237	16,312	6,057	17,364	4,447
Dec		108,890	64,073	16,989	6,153	17,444	4,231
2016	Jan	106,752	63,147	17,670	5,410	16,321	4,204

Source: US Department of HUD/FHA; February 2016.

^a Does not include Home Equity Conversion Mortgages (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		
January 2016		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	600,909	\$146,400
Payoffs	(1,639)	(461)
Assignments	(1,422)	(356)
Shortfall Claims ^b	(1,803)	(336)
Endorsements	3,889	1,166
Insurance in-Force (Ending)	599,934	\$146,412

Source: US Department of HUD/FHA; February 2016.

^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					
	Jan 2016	Dec 2015	FY 2016 to-date	FY 2015 to-date	FY 2015 Final
Total Endorsement Count	3,889	4,229	16,467	19,136	57,990
Loan Purpose Shares (%)					
Home Purchase	4.0	5.5	5.0	4.4	4.2
Refinance	13.3	12.7	11.9	8.1	9.6
Equity Takeout (Traditional)	82.7	81.8	83.0	87.5	86.2
Product Type Shares (%)					
Fixed Rate	10.6	12.3	11.9	19.5	15.7
Adjustable Rate	89.4	87.7	88.1	80.5	84.3
Gender Shares (%)					
Individual Male	20.7	21.5	21.8	21.3	21.9
Individual Female	37.9	37.3	37.3	39.3	38.6
Joint Borrowers	41.0	40.9	40.6	38.5	38.8
Not Reported	0.4	0.3	0.3	0.8	0.7
Age Categories Shares (%)					
62-69	41.6	43.2	43.3	45.5	46.2
70-79	39.3	38.6	38.6	37.3	37.1
80-89	15.8	15.4	15.4	14.6	14.2
90+	3.3	2.8	2.8	2.6	2.5
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	29.0	30.3	30.7	37.5	34.7
\$101 - \$200	34.6	35.3	35.6	34.3	34.8
\$201 - \$300	18.3	17.9	17.5	15.1	16.0
\$301 - \$400	14.3	12.7	12.8	10.7	11.6
\$401 - \$500	3.9	3.7	3.4	2.5	2.9
Above \$500	0.0	0.0	0.0	0.0	0.0
Maximum Claim Amount (MCA) Range (\$000) Shares (%)					
Up to \$100	9.0	9.2	9.5	12.6	11.6
\$101 - \$200	28.9	29.7	30.1	33.3	31.7
\$201 - \$300	20.6	21.2	21.2	20.0	20.6
\$301 - \$400	14.6	14.2	13.9	12.6	13.1
\$401 - \$500	9.6	9.5	9.2	8.0	8.4
Above \$500	17.4	16.3	16.1	13.5	14.6

Source: US Department of HUD/FHA; February 2016.

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Table 7: Home Equity Conversion Application Activity

Calendar Year	Month	Total Applications Received	Interest Rate Type		Loan Purpose		
			Fixed	Adjustable	Home Purchase	Refinance	Equity Takeout
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	782	6,012
	Dec	7,680	1,401	6,279	249	769	6,662
2015	Jan	6,537	1,006	5,531	212	585	5,740
	Feb	9,758	1,419	8,339	228	897	8,633
	Mar	9,331	1,336	7,995	287	920	8,124
	Apr	13,488	1,843	11,645	436	1,382	11,670
	May	4,186	628	3,558	213	463	3,510
	Jun	6,183	921	5,262	274	713	5,196
	Jul	6,364	1,015	5,349	259	831	5,274
	Aug	6,089	868	5,221	256	771	5,062
	Sep	6,754	824	5,930	269	835	5,650
	Oct	7,046	784	6,262	240	990	5,816
	Nov	6,330	658	5,672	213	830	5,287
	Dec	6,075	732	5,343	194	628	5,253
2016	Jan	5,237	609	4,628	147	461	4,629

Source: US Department of HUD/FHA; February 2016.

Table 8: Multifamily Insured Mortgage Portfolio Change during Month January 2016		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,779	\$74,341
Prepayments	(15)	(30)
Refinance with FHA	(7)	-
Full Payoff	(8)	(30)
Claims	-	-
Endorsements	53	693
Adjustment ^a	(44)	(602)
Insurance in-Force (Ending)	10,773	\$74,402

Source: US Department of HUD/FHA; February 2016.

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

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Jan 2016	Dec 2015	FY 2016 to-date	FY 2015 to-date	FY 2015 Final
Total Endorsement Count	53	101	319	307	903
Property Size Shares (%)					
Up to 20 Units	0.0	1.0	0.9	1.6	1.0
21 - 50 Units	13.2	7.9	11.0	13.7	11.6
51 - 100 Units	20.8	37.6	28.8	27.0	27.8
101 - 150 Units	20.8	18.8	20.1	20.2	20.4
Over 150 Units	45.3	34.7	39.2	37.5	39.2
Mortgage Size Shares (%)					
Up to \$5 Million	32.1	42.6	40.4	38.1	37.3
\$5 - \$10 Million	24.5	21.8	22.9	22.8	23.1
\$10 - \$20 Million	13.2	15.8	18.8	23.1	23.7
\$20 - \$50 Million	30.2	15.8	16.0	15.6	15.5
\$50 - \$100 Million	0.0	4.0	1.9	0.3	0.3
\$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	62.3	71.3	69.9	72.6	72.8
Outside Metropolitan Areas ^b	37.7	28.7	30.1	27.4	27.2
Property Use Shares (%)					
Mixed Use	0.0	0.0	0.3	0.3	0.7
Residential Only	100.0	100.0	99.7	99.7	99.3

Source: US Department of HUD/FHA; February 2016.

^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	Purchase	Refinance	Substantial Rehabilitation	Property Improvement	Additions
2013	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	116	18	8	79	9	1	1
	Apr	96	22	1	59	13	0	1
	May	108	26	0	65	16	0	1
	Jun	158	36	2	105	14	0	1
	Jul	171	42	1	108	17	2	1
	Aug	99	26	2	58	12	1	0
	Sep	103	31	4	59	8	0	1
	Oct	99	24	2	58	15	0	0
	Nov	82	27	2	45	8	0	0
	Dec	125	38	5	75	7	0	0
2016	Jan	113	39	2	64	7	1	0

Source: US Department of HUD/FHA; February 2016.

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month January 2016		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	3,207	\$24,069
Prepayments	(2)	(14)
Refinance with FHA	(2)	(14)
Full Payoff	-	-
Claims	(1)	(15)
Refinance	(1)	(15)
New Construction	-	-
Endorsements	14	158
Adjustment ^a	(19)	(132)
Insurance in-Force (Ending)	3,199	\$24,066

Source: US Department of HUD/FHA; February 2016.

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

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

	Jan 2016	Dec 2015	FY 2016 to-date	FY 2015 to-date	FY 2015 Final
Total Endorsement Count	14	17	84	110	291
Property Size Shares					
Up to 20 Units	0.0	0.0	0.0	0.9	0.3
21 - 50 Units	7.1	11.8	8.3	7.3	8.2
51 - 100 Units	14.3	52.9	40.5	46.4	39.2
101 - 150 Units	64.3	17.6	35.7	30.9	30.2
Over 150 Units	14.3	17.6	15.5	14.5	22.0
Mortgage Size Shares					
Up to \$5 Million	7.1	5.9	23.8	25.5	27.5
\$5 - \$10 Million	35.7	64.7	32.1	51.8	41.9
\$10 - \$20 Million	50.0	23.5	38.1	15.5	22.0
\$20 - \$50 Million	7.1	0.0	4.8	7.3	8.6
\$50 - \$100 Million	0.0	5.9	1.2	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	0.0	64.7	72.6	68.2	71.8
Outside Metropolitan Areas ^b	100.0	35.3	27.4	31.8	28.2

Source: US Department of HUD/FHA; February 2016.

^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
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	74	5	2	4	59	4	0
	Jun	70	3	4	3	60	0	0
	Jul	23	3	1	5	14	0	0
	Aug	85	2	0	0	83	0	0
	Sep	34	1	0	3	30	0	0
	Oct	38	4	2	1	29	2	0
	Nov	18	1	0	1	16	0	0
	Dec	57	3	3	1	49	0	1
2016	Jan	44	2	6	0	36	0	0

Source: US Department of HUD/FHA; February 2016.

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month		
January 2016 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	108	\$7,171
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	-	-
Endorsements	-	-
Adjustment ^b	(1)	(93)
Insurance in-Force (Ending)	107	\$7,078

Source: US Department of HUD/FHA; February 2016.

^a Data is for the period from January 1, 2016 to February 1, 2016.

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

	Jan 2016	Dec 2015	FY 2016 to-date	FY 2015 to-date	FY 2015 Final
Total Endorsement Count	0	2	2	2	5
Property Size Shares					
Less than 25 Beds	0.0	0.0	0.0	50.0	80.0
26 - 50 Beds	0.0	0.0	0.0	0.0	0.0
51 - 100 Beds	0.0	0.0	0.0	0.0	0.0
101 - 200 Beds	0.0	0.0	0.0	0.0	0.0
Over 200 Beds	0.0	100.0	100.0	50.0	20.0
Mortgage Size Shares					
Up to \$10 Million	0.0	0.0	0.0	0.0	0.0
\$10 - \$25 Million	0.0	50.0	50.0	0.0	40.0
\$25 - \$50 Million	0.0	0.0	0.0	50.0	40.0
\$50 - \$100 Million	0.0	0.0	0.0	0.0	0.0
\$100 - \$250 Million	0.0	0.0	0.0	50.0	20.0
\$250 - \$500 Million	0.0	50.0	50.0	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	100.0	100.0	100.0	60.0
Outside Metropolitan Areas ^b	0.0	0.0	0.0	0.0	40.0

Source: US Department of HUD/FHA; February 2016.

^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	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	0	0	1	1
	Aug	2	0	1	1	0
	Sep	0	0	0	0	0
	Oct	0	0	0	0	0
	Nov	0	0	0	0	0
	Dec	1	0	0	0	1
2016	Jan	0	0	0	0	0

Source: US Department of HUD/FHA; February 2016.