



FHA PRODUCTION REPORT

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

SEPTEMBER
2015

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Table 1a: Single Family Insured Mortgage Portfolio Change during Month ^a		
September 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	7,723,992	\$1,067,926
Prepayments	(97,321)	(15,951)
Refinance with FHA	(22,184)	(4,302)
Full Payoff	(75,137)	(11,649)
Claims	(9,449)	(1,187)
Conveyance	(5,286)	(567)
Pre-foreclosure Sale	(1,249)	(211)
Note Sales	(1,053)	(171)
Third-Party Sales	(1,861)	(239)
Endorsements	119,325	23,200
Adjustment ^b	5,596	(1,169)
Insurance in-Force (Ending)	7,742,143	\$1,072,818

Source: US Department of HUD/FHA; October 2015.

^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 2015				
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)	7,294,897	\$1,009,346	429,095	\$58,579
Prepayments	(95,886)	(15,765)	(1,435)	(186)
Refinance with FHA	(22,181)	(4,301)	(3)	(1)
Full Payoff	(73,705)	(11,463)	(1,432)	(185)
Claims	(2,558)	(390)	(6,891)	(797)
<i>Delinquency Transitions within Portfolio</i>				
Re-performing ^d	37,361	4,706	(37,361)	(4,706)
New 90+Day Delinquency	(40,038)	(4,948)	40,038	4,948
Continued Serious Delinquency ^c			413,878	52,890
Endorsements	119,325	23,200		
Adjustment ^e	5,596	(1,169)		
Insurance in-Force (Ending) ^f	7,321,374	1,015,222	420,769	\$57,596

Source: US Department of HUD/FHA; October 2015.

^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 September 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	41,887	\$1,040
Property Improvement	28,882	499
Manufactured Housing	13,005	541
Prepayments	(454)	(8)
Property Improvement	(390)	(6)
Manufactured Housing	(64)	(2)
Claims	(23)	(1)
Property Improvement	(4)	(0)
Manufactured Housing	(19)	(1)
Endorsements	340	7
Property Improvement	313	5
Manufactured Housing	27	1
Adjustment ^a	15	2
Property Improvement	(27)	(0)
Manufactured Housing	42	2
Insurance in-Force (Ending)	41,765	\$1,040
Property Improvement	28,774	498
Manufactured Housing	12,991	542

Source: US Department of HUD/FHA; October 2015.

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

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Table 3: Single-Family Insured Mortgage Endorsement Characteristic Shares ^a					
	Sep 2015	Aug 2015	FY 2015 to-date	FY 2014 to date	FY 2014 Final
Total Endorsement Count	119,325	126,316	1,116,232	786,353	786,353
Loan Purpose Shares					
Purchase (%)	72.5	71.6	67.5	75.7	75.7
Refinance (%)	27.5	28.4	32.5	24.3	24.3
Purchase Loan Count and Shares					
Purchase Loan Count	86,554	90,478	753,389	594,997	594,997
First-Time Homebuyer (%)	81.1	81.1	81.5	81.2	81.2
203(K) Purchase and Rehabilitate (%)	1.7	1.8	2.0	2.3	2.3
Minority (%)	33.6	33.6	34.0	33.6	33.6
Non-Minority (%)	60.2	60.1	60.0	60.8	60.8
Undisclosed Race/Ethnicity (%)	6.2	6.3	5.9	5.6	5.6
Refinance Loan Count and Shares					
Refinance Loan Count	32,771	35,838	362,843	191,356	191,356
FHA Streamline (%)	56.1	59.8	64.2	60.1	60.1
FHA-to-FHA (Fully Underwritten) (%)	15.6	15.1	13.8	11.0	11.0
Non-cash-out (%)	42.1	44.9	51.4	43.0	43.0
Cash out (%)	57.9	55.1	48.6	57.0	57.0
Conventional-to-FHA (%)	28.2	25.1	22.1	28.9	28.9
Non-cash-out (%)	46.9	49.0	50.7	55.4	55.4
Cash out (%)	53.1	51.0	49.3	44.6	44.6
Property-Type Shares					
Single-Family Detached (%)	88.1	88.1	88.2	87.7	87.7
Townhome (%)	5.0	5.0	4.6	4.8	4.8
Condominium (%)	2.7	2.8	2.8	2.9	2.9
2-4 Unit Properties (%)	2.0	2.0	2.1	2.1	2.1
Manufactured Housing (With Real Estate) (%)	2.2	2.1	2.2	2.5	2.5

Source: US Department of HUD/FHA; October 2015.

^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
2013	Sep	83,445	58,541	9,743	2,083	1,767	11,311
	Oct	93,516	62,331	12,132	2,664	2,260	14,129
	Nov	75,371	49,838	9,663	2,341	2,696	10,833
	Dec	68,439	46,330	8,535	2,168	2,156	9,250
2014	Jan	71,130	45,860	9,607	2,378	1,941	11,344
	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	10,369	3,176	3,426	9,378
	Aug	89,276	63,956	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	48,101	9,456	3,068	5,876	5,253
2015	Jan	128,135	71,032	15,231	7,948	28,588	5,336
	Feb	179,537	85,220	17,823	11,504	58,742	6,248
	Mar	174,892	98,901	17,234	9,087	43,581	6,089
	Apr	175,437	106,203	17,558	8,456	37,719	5,501
	May	156,976	101,077	15,643	6,731	28,861	4,664
	Jun	159,208	107,696	17,524	6,774	22,485	4,729
	Jul	150,719	102,050	18,178	6,745	18,556	5,190
	Aug	142,668	92,533	18,357	6,629	19,924	5,225
	Sep	143,443	92,435	19,474	5,806	20,220	5,508

Source: US Department of HUD/FHA; October 2015.

^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 2015		
	Loan Count	MCA ^a (In Millions)
Insurance in-Force (Beginning)	607,194	\$147,044
Payoffs	(2,327)	(661)
Assignments	(1,291)	(318)
Shortfall Claims ^b	(2,825)	(522)
Endorsements	4,669	1,373
Insurance in-Force (Ending)	605,420	\$146,915

Source: US Department of HUD/FHA; October 2015.

^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 2015	Aug 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	4,669	5,750	57,990	51,616	51,616
Loan Purpose Shares (%)					
Home Purchase	5.9	4.5	4.2	3.5	3.5
Refinance	10.3	11.3	9.6	4.7	4.7
Equity Takeout (Traditional)	83.8	84.2	86.2	91.8	91.8
Product Type Shares					
Standard Loan Count	1	2	25	17,931	17,931
Fixed Rate (%)	0.0	50.0	48.00	0.0	0.0
Adjustable Rate (%)	100.0	50.0	52.0	99.2	99.2
Saver Loan Count	-	-	3	2,824	2,824
Fixed Rate (%)	0.0	0.0	100.0	61.1	61.1
Adjustable Rate (%)	0.0	0.0	0.0	38.9	38.9
HECM 2014	4,668	5,748	57,962	30,861	30,861
Fixed Rate (%)	15.0	13.3	15.7	25.2	25.2
Adjustable Rate (%)	85.0	86.7	84.3	74.8	74.8
Gender Shares (%)					
Individual Male	22.3	21.6	21.9	20.7	20.7
Individual Female	37.2	39.5	38.6	39.0	39.0
Joint Borrowers	40.2	38.4	38.8	38.3	38.3
Not Reported	0.3	0.5	0.7	2.0	2.0
Age Categories Shares (%)					
62-69	45.9	46.1	46.2	48.4	48.4
70-79	38.0	36.4	37.1	36.1	36.1
80-89	13.4	14.8	14.2	13.2	13.2
90+	2.6	2.7	2.5	2.3	2.3
Initial Principal Limit (IPL) Range (\$000) Shares (%)					
Up to \$100	30.7	28.0	34.7	39.5	39.5
\$101 - \$200	35.2	35.0	34.8	33.2	33.2
\$201 - \$300	17.4	18.5	16.0	14.7	14.7
\$301 - \$400	13.4	14.5	11.6	10.2	10.2
\$401 - \$500	3.3	4.0	2.9	2.4	2.4
Above \$500	0.0	0.0	0.0	0.0	0.0

Source: US Department of HUD/FHA; October 2015.

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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	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	-	-	-	-	2,184	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	-	-	-	-	1,322	5,682	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	-	-	-	-	1,421	8,337	228	896	8,634
	Mar	9,331	-	-	-	-	1,341	7,990	287	919	8,125
	Apr	13,488	-	-	-	-	1,853	11,635	435	1,376	11,677
	May	4,186	-	-	-	-	624	3,562	213	463	3,510
	Jun	6,183	-	-	-	-	926	5,257	277	710	5,196
	Jul	6,364	-	-	-	-	1,032	5,332	258	815	5,291
	Aug	6,089	-	-	-	-	901	5,188	254	735	5,100
	Sep	6,754	-	-	-	-	865	5,889	259	701	5,794

Source: US Department of HUD/FHA; October 2015.

^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 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	10,683	\$72,746
Prepayments	(13)	(22)
Refinance with FHA	(9)	(10)
Full Payoff	(4)	(12)
Claims	-	-
Endorsements	71	872
Adjustment ^a	(25)	(242)
Insurance in-Force (Ending)	10,716	\$73,354

Source: US Department of HUD/FHA; October 2015.

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

Table 9: Multifamily Insured Mortgage Endorsement Characteristic Shares					
	Sep 2015	Aug 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	71	73	886	1,070	1,070
Property Size Shares (%)					
Up to 20 Units	0.0	0.0	1.0	1.6	1.6
21 - 50 Units	9.9	8.2	11.9	12.1	12.1
51 - 100 Units	26.8	26.0	27.5	26.9	26.9
101 - 150 Units	18.3	19.2	20.4	21.8	21.8
Over 150 Units	45.1	46.6	39.2	37.6	37.6
Mortgage Size Shares (%)					
Up to \$5 Million	32.4	30.1	37.2	41.0	41.0
\$5 - \$10 Million	22.5	23.3	23.4	24.5	24.5
\$10 - \$20 Million	26.8	30.1	23.7	21.8	21.8
\$20 - \$50 Million	18.3	16.4	15.3	11.6	11.6
\$50 - \$100 Million	0.0	0.0	0.3	1.1	1.1
\$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	76.1	68.5	72.8	76.3	76.3
Outside Metropolitan Areas ^b	23.9	31.5	27.2	23.7	23.7
Property Use Shares (%)					
Mixed Use	1.4	0.0	0.7	0.7	0.7
Residential Only	98.6	100.0	99.3	99.3	99.3

Source: US Department of HUD/FHA; October 2015.

^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	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	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	170	42	1	107	17	2	1
	Aug	98	26	0	59	12	1	0
	Sep	103	31	4	59	8	0	1

Source: US Department of HUD/FHA; October 2015.

Table 11: Nursing Home and Assisted Living (Section 232 Program) Insured Portfolio Change during Month September 2015		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	3,174	\$23,790
Prepayments	(1)	(5)
Refinance with FHA	(1)	(5)
Full Payoff	-	-
Claims	-	-
Refinance	-	-
New Construction	-	-
Endorsements	22	198
Adjustment ^a	(22)	(201)
Insurance in-Force (Ending)	3,173	\$23,782

Source: US Department of HUD/FHA; October 2015.

^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 2015	Aug 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	22	23	290	484	484
Property Size Shares					
Up to 20 Units	0.0	0.0	0.3	1.2	1.2
21 - 50 Units	4.5	17.4	8.3	8.7	8.7
51 - 100 Units	40.9	26.1	39.0	40.7	40.7
101 - 150 Units	36.4	43.5	30.3	27.1	27.1
Over 150 Units	18.2	13.0	22.1	22.3	22.3
Mortgage Size Shares					
Up to \$5 Million	31.8	39.1	27.2	29.5	29.5
\$5 - \$10 Million	31.8	30.4	42.1	43.2	43.2
\$10 - \$20 Million	27.3	26.1	22.1	21.3	21.3
\$20 - \$50 Million	9.1	4.3	8.6	5.6	5.6
\$50 - \$100 Million	0.0	0.0	0.0	0.4	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	63.6	65.2	73.1	68.2	68.2
Outside Metropolitan Areas ^b	36.4	34.8	26.9	31.8	31.8

Source: US Department of HUD/FHA; October 2015.

^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 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	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	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	22	2	1	5	14	0	0
	Aug	83	2	0	0	81	0	0
	Sep	42	1	0	0	41	0	0

Source: US Department of HUD/FHA; October 2015.

Table 14: Hospital (Section 242 Program) Insured Portfolio Change during Month		
September 2015 ^a		
	Loan Count	Loan Balances (In Millions)
Insurance in-Force (Beginning)	106	\$7,630
Prepayments	-	-
Refinance with FHA	-	-
Full Payoff	-	-
Claims	-	-
Endorsements	1	26
Adjustment ^b	(1)	(300)
Insurance in-Force (Ending)	106	\$7,356

Source: US Department of HUD/FHA; October 2015.

^a Data is for the period from August 3, 2015 to September 1, 2015.

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

	Sep 2015	Aug 2015	FY 2015 to-date	FY 2014 to-date	FY 2014 Final
Total Endorsement Count	1	1	6	6	6
Property Size Shares					
Less than 25 Beds	100.0	100.0	66.7	16.7	16.7
26 - 50 Beds	0.0	0.0	0.0	0.0	0.0
51 - 100 Beds	0.0	0.0	16.7	16.7	16.7
101 - 200 Beds	0.0	0.0	0.0	33.3	33.3
Over 200 Beds	0.0	0.0	16.7	33.3	33.3
Mortgage Size Shares					
Up to \$10 Million	0.0	0.0	0.0	16.7	16.7
\$10 - \$25 Million	0.0	100.0	33.3	16.7	16.7
\$25 - \$50 Million	100.0	0.0	33.3	33.3	33.3
\$50 - \$100 Million	0.0	0.0	16.7	33.3	33.3
\$100 - \$250 Million	0.0	0.0	16.7	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	100.0	0.0	66.7	33.3	33.3
Outside Metropolitan Areas ^b	0.0	100.0	33.3	66.7	66.7

Source: US Department of HUD/FHA; October 2015.

^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	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
	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	1	0	0	1	0
	Sep	0	0	0	0	0

Source: US Department of HUD/FHA; October 2015.