

**Virginia Housing Development Authority, Commonwealth Mortgage Bonds  
Balances, Delinquencies, & Foreclosures by Origination Year  
As of September 30, 2024**

**balances in \$millions**

Year of Origination	Outstanding Balance of Mortgage Loans	Percentage of Outstanding Balance	Outstanding Balance of Delinquent* Mortgage Loans	Percentage of Mortgage Loans Delinquent*	Outstanding Balance of Mortgage Loans In Foreclosure	Percentage of Mortgage Loans In Foreclosure
<b>ALL LOANS</b>						
2018 and earlier	\$821.2	29.41 %	\$42.2	5.13 %	\$2.2	0.27 %
2019	\$126.0	4.51	\$4.4	3.49	\$0.1	0.10
2020	\$169.4	6.07	\$8.2	4.86	\$0.2	0.10
2021	\$324.3	11.61	\$12.6	3.89	\$0.7	0.22
2022	\$186.9	6.69	\$20.6	11.00	\$1.9	1.01
2023	\$413.5	14.81	\$18.2	4.39	\$1.4	0.35
2024 year-to-date	\$751.3	26.90	\$8.0	1.07	\$0.0	0.00
<b>Total</b>	<b>\$2,792.6</b>	<b>100.00 %</b>	<b>\$114.1</b>	<b>4.09 %</b>	<b>\$6.5</b>	<b>0.23 %</b>
<b>SELF-INSURED ONLY</b>						
2018 and earlier	\$414.3	64.69 %	\$12.0	2.89 %	\$1.0	0.25 %
2019	\$37.2	5.81	\$1.6	4.25	\$0.0	0.00
2020	\$33.0	5.15	\$1.1	3.27	\$0.0	0.00
2021	\$47.7	7.45	\$1.5	3.22	\$0.0	0.00
2022	\$23.2	3.62	\$1.3	5.66	\$0.0	0.00
2023	\$37.1	5.79	\$0.7	2.02	\$0.0	0.00
2024 year-to-date	\$48.0	7.49	\$0.5	1.05	\$0.0	0.00
<b>Total</b>	<b>\$640.4</b>	<b>100.00 %</b>	<b>\$18.7</b>	<b>2.92 %</b>	<b>\$1.0</b>	<b>0.16 %</b>

\*Delinquent is two or more monthly payments delinquent (excluding loans in foreclosure).

Balances include loans securitized through Ginnie Mae and the resultant MBS is pledged to the Commonwealth Mortgage Bonds.