

**Virginia Housing Development Authority, Mortgage Loans Held in the Authority's General Fund**  
**Balances, Delinquencies, Forbearances, & Foreclosures by Origination Year**  
**As of December 31, 2023**  
**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>						
2017 and earlier	\$387	44.4 %	\$45	11.7 %	\$2	0.6 %
2018	74	8.5	16	22.2	2	2.7
2019	58	6.6	12	21.0	1	1.2
2020	151	17.3	20	12.9	1	0.8
2021	102	11.7	15	15.1	0	0.4
2022	99	11.4	10	10.4	0	0.3
2023 year-to-date	1	0.1	0	13.8	0	0.0
<b>Total</b>	<b>\$873</b>	<b>100.0 %</b>	<b>\$119</b>	<b>13.7 %</b>	<b>\$7</b>	<b>0.8 %</b>
<b>SELF-INSURED ONLY</b>						
2017 and earlier	\$21	67.6 %	\$3	14.0 %	\$0	0.0 %
2018	3	10.3	2	60.2	1	19.7
2019	2	6.8	0	7.5	0	0.0
2020	4	14.0	0	0.0	0	0.0
2021	0	1.1	0	1.2	0	0.0
2022	0	0.0	0	0.0	0	0.0
2023 year-to-date	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>\$31</b>	<b>100.0 %</b>	<b>\$5</b>	<b>16.2 %</b>	<b>\$1</b>	<b>2.0 %</b>

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