

Virginia Housing Development Authority, Mortgage Loans Held in the Authority's General Fund
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
ALL LOANS						
2018 and earlier	\$440	46.4 %	\$61	13.8 %	\$3	0.6 %
2019	59	6.2	16	26.5	1	1.5
2020	152	16.0	25	16.2	2	1.1
2021	173	18.2	24	14.2	1	0.9
2022	122	12.8	16	12.7	1	0.9
2023	4	0.4	2	47.2	0	4.0
2024 year-to-date	0	0.0	0	0.0	0	0.0
Total	\$950	100.0 %	\$143	15.0 %	\$8	0.8 %
SELF-INSURED ONLY						
2018 and earlier	\$25	76.8 %	\$6	22.5 %	\$1	2.6 %
2019	2	6.7	0	13.7	0	0.0
2020	4	13.7	0	0.0	0	0.0
2021	1	1.6	0	0.7	0	0.0
2022	0	0.5	0	0.0	0	0.0
2023	0	0.0	0	0.0	0	0.0
2024 year-to-date	0	0.7	0	0.0	0	0.0
Total	\$32	100.0 %	\$6	18.2 %	\$1	2.0 %

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