



## HOPE NOW State Housing Report

### Report Summary

HOPE NOW collects industry data from mortgage servicing members on a monthly basis. The data collected represents about 70% of the national mortgage market. HOPE NOW extrapolates this data for the entire industry using the Mortgage Bankers Association National Delinquency Survey, in order to create an accurate representation of the US housing market and identify trends within the industry.

Below you will find a state specific breakdown of the local housing market.

### HOPE NOW: Data on Loan Workouts

**Idaho:** In the fourth quarter of 2016, 124 proprietary (non-HAMP) permanent modifications occurred in Idaho. This increased the amount of modifications provided to homeowners in Idaho to a total of 21,320 since mid-2007. The average loan count of Idaho in 2016-Q4 was 120,270 and 2.08% of those loans were delinquent (MBA Methodology).

	Q1-2016	Q2-2016	Q3-2016	Q4-2016
<b>Total Loan Count</b>	125,568	122,340	120,648	120,270
60+ Day Delinquency <sup>1</sup>	3,033	2,766	2,697	2,507
Delinquency Rate	2.42%	2.26%	2.24%	2.08%
Delinquency Index <sup>2</sup>	41	40	42	39

	Oct-16	Nov-16	Dec-16
<b>Total Loan Count</b>	120,293	119,692	120,824
60+ Day Delinquency <sup>1</sup>	2,562	2,418	2,540
Delinquency Rate	2.13%	2.02%	2.10%
Delinquency Index <sup>2</sup>	48	47	47

Foreclosure Starts	361	335	319	285
Foreclosure Sales	211	186	170	167

	93	103	89
	51	71	45

Proprietary Modification <sup>3</sup>	132	154	149	124
Short Sales	41	49	36	32
Deed-in-Lieu	13	14	10	10

	35	43	46
	10	13	9
	4	4	2

<sup>1</sup>Total Number of 60+ Loans (MBA Methodology) – Total number of (all) loans that are 60 days past due at month end based on MBA Methodology excluding loans that are currently in Pre-Sale foreclosure.

<sup>2</sup> The columns below show the state delinquency rate relative to the national delinquency rate; a value greater than 100 means that the state's delinquency rate is above the national average.

<sup>3</sup> Number of (delinquent and current) Non-HAMP modified, renegotiated or restructured loans, regardless of performance to date under the plan during the month. Anything that alters the terms of the contract between the borrower and the lender that assists the borrower to maintain the home and that the loan is retained.