



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

New Hampshire: In the fourth quarter of 2016, 138 proprietary (non-HAMP) permanent modifications occurred in New Hampshire. This increased the amount of modifications provided to homeowners in New Hampshire to a total of 21,855 since mid-2007. The average loan count of New Hampshire in 2016-Q4 was 91,742 and 3.35% of those loans were delinquent (MBA Methodology).

	Q1-2016	Q2-2016	Q3-2016	Q4-2016	Oct-16	Nov-16	Dec-16
Total Loan Count	91,606	89,915	90,200	91,742	91,940	91,687	91,599
60+ Day Delinquency ¹	3,537	3,200	3,113	3,075	3,056	3,022	3,147
Delinquency Rate	3.86%	3.56%	3.45%	3.35%	3.32%	3.30%	3.44%
Delinquency Index ²	66	64	65	63	74	77	76
Foreclosure Starts	376	323	363	326	103	104	119
Foreclosure Sales	149	205	165	150	53	57	40
Proprietary Modification ³	157	158	166	138	52	40	46
Short Sales	41	41	30	37	16	11	10
Deed-in-Lieu	21	9	11	8	1	4	3

¹Total 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.

² 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.

³ 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.