

The table below identifies what must be retained in the Client file for each phase of the Program and which option to select when reporting in the Homeownership Capacity Data Collection System (DCS). For all other Program requirements, please refer to the [Homeownership Capacity Manual](#).

CLIENT FILE DOCUMENTS	Intake	Annual	Program Completion	Outcome*	Client Stopped Communication*
<a href="#">Coaching Agreement/ Disclosure Form</a>	X				
<a href="#">Combined Privacy Act Notice and Tennessee Warning</a>	X				
<a href="#">DCS Fields Data and Supporting documents</a>	X	X	X		
Credit Report	X	X	X		
<a href="#">Action Plan</a>	X		X		
<a href="#">Program Completion Client Survey</a>			X		
<a href="#">Outcome Data Form</a>				X	
Case Notes	X	X	X	X	X

### Additional Guidance:

Action Plan shall include, but is not limited to:

- **At Intake:** a summary of items the Client would like to improve on during their involvement in the Program
- **At Program Completion:** 1) offering one-on-one budget counseling in addition to other services that continue to be available to the Client (e.g., job coaching, Post-Completion classes); 2) If the Client decides to pursue homeownership, the Homeownership Advisor will refer Clients to pre-purchase homebuyer education and counseling as evidenced by the Program Completion Action Plan. This ensures Clients are aware of all available resources to obtain homeownership.
- If applicable, the Action Plan can be provided on a more frequent basis at the discretion of the Homeownership Advisor.

The table below identifies what must be collected and reported into the Homeownership Capacity Data Collection System (DCS) at each stage, Intake, Annual, and Program Completion. For all other Program requirements, please refer to the [Homeownership Capacity Manual](#).

	DCS Reporting	Intake	Annual	Program Completion	Additional Information / Resources
INTAKE: Client Info	<b>Client Name (First and Last Name)</b>	X			Client Name for Primary and Secondary Client <i>(if applicable)</i> .
	<b>Program Year</b>	X			Choose the Program Year that corresponds with the Program Year that the Client is being counted towards.
	<b>Date</b>	X	X	X	
	<b>Coach Name</b>	X			
	<b>Address (Street, City, Zip)</b>	X			
	<b>County</b>	X			
	<b>Banking Status</b>	X			DCS drop down options include: <ul style="list-style-type: none"> <li>• Banked</li> <li>• Unbanked</li> </ul>
	<b>1st Generation Homebuyer</b>	X			DCS drop down options include: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> DCS defaults to No
<b>Barriers</b>	X			Complete Secondary Barrier section, if applicable. DCS drop down options include: <ul style="list-style-type: none"> <li>• Credit</li> <li>• Savings</li> <li>• Budgeting</li> <li>• Emotional Barriers</li> <li>• Debt</li> <li>• None (only available in Secondary Barrier)</li> </ul>	

	DCS Reporting	Intake	Annual	Program Completion	Additional Information / Resources
INTAKE: Demographics	Race	X			<p>If Client identifies with multiple races, up to two races may be identified in the DCS.</p> <p>DCS drop down options include:</p> <ul style="list-style-type: none"> <li>American Indian or Alaska Native</li> <li>African American or Black</li> <li>Asian</li> <li>East African or West African</li> <li>Native Hawaiian or Other Pacific Islander</li> <li>White</li> <li>Multi-Racial</li> <li>None (may only be selected in the second Race question in the DCS)</li> </ul>
	Hispanic	X			<p>DCS drop down options include:</p> <ul style="list-style-type: none"> <li>Yes</li> <li>No</li> </ul> <p>DCS defaults to No</p>
	Number of Adults	X			
	Number of Minor Children	X			
	Client Birth Year	X			
BUDGET	Rent	X	X	X	Monthly rent amount
	Savings	X	X	X	Includes all liquid funds in a bank account, cash at home or on hand, Individual Development Account (IDA) account dollars.

	DCS Reporting	Intake	Annual	Program Completion	Additional Information / Resources
	<b>Monthly Household Income</b>	X	X	X	<p>Income reported should include <b>gross monthly household income</b>. Use income of all household members who permanently reside in the residence and who contribute to the budget.</p> <p>While the income you provided is monthly, if the gross annual income is less than \$20,000, provide a brief explanation of how this Client will be able to achieve homeownership.</p> <p><b>RESOURCE:</b> Grantees may use the <a href="#">Spending Plan</a> available on Minnesota Housing's website.</p>
	<b>AMI</b>	X	X	X	
<b>CREDIT</b>	<b>Credit Score</b>	X	X	X	<p>If pulling multiple, use the lower score of two scores, or middle score if three scores are pulled. Score must be Experian, Equifax, or Transunion. The credit report may be pulled within 30 days of the Intake date. If the Client does not have a credit score, enter 0.</p> <p>When there is more than one Client: Use the lower of the two scores after the above direction has been followed.</p>
	<b>Collections/ Judgments Balance</b>	X	X	X	<p>All Clients: Collections/Judgment payments balance as reported by credit report. Do not include medical or student loan collection/judgment balances.</p> <p>When there is more than one Client: Report the combined balances</p>

	DCS Reporting	Intake	Annual	Program Completion	Additional Information / Resources
	<b>Credit Cards/ Unsecured Balance</b>	X	X	X	All Clients: Credit Cards and unsecured loan balance as reported by credit report.  When there is more than one Client: Report the combined balances
	<b>Student Loan Balance</b>	X	X	X	All Clients: Student loan balance as reported by credit report.  When there is more than one Client: Report the combined balances.
	<b>Secured/ Auto Loans</b>	X	X	X	All Clients: Auto and other secured loan balance as reported by credit report.  When there is more than one Client: Report the combined balances.
<b>OTHER</b>	<b>Referral to other service providers</b>			X	DCS drop down options include: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> DCS defaults to No
	<b>Referral for?</b>			X	Include a list of other services that the Client was referred to while receiving coaching (i.e. job coaching, energy assistance, etc.).
	<b>Notes</b>	X	X	X	
	<b>Time spent coaching Clients (hours)</b>	X	X	X	Report time spent coaching Client (include all Client interaction and time spent on case management specifically for this Client) in quarter hour increments.

	DCS Reporting	Intake	Annual	Program Completion	Additional Information / Resources
OUTCOME	Client Pursuing Homeownership			X	<p>Client Pursuing Homeownership?</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>DCS defaults to No</p> <p>If not, why?</p> <ul style="list-style-type: none"> <li>• Too expensive to buy</li> <li>• Not enough savings</li> <li>• Credit too low</li> <li>• Not ready emotionally</li> <li>• Financial difficulties</li> <li>• Other</li> </ul>

**Note:** Length of reporting timeline will depend on Client need. This timeline is for the purpose of reporting on Client progress only and not how frequently or for how long you should interact with the Client. Coaches are expected to interact with Clients more frequently than the reporting timeframes.