

DATA COLLECTION WITH CLIENT MANAGEMENT SYSTEM (CMS) VENDORS

Beginning the end of October 2005, the Department of Housing and Urban Development (HUD) began a year long pilot with CMS vendors to test the electronic reporting of agency, existing HUD 9902 data, new HUD 9902 data (version 2006), and client level data.

Attached is a list of the data fields that are required by HUD. All of the identified data fields must be included in the submission, however, the data fields identified as “value required” must include a data element to ensure a successful transmission. If any of the “value required” data fields are not reported, the entire transmission will fail.

A Housing Counseling regulation will be published in FY 2007 and will require all HUD-approved Housing Counseling Agencies to report ***agency, 9902, and client data*** electronically to HUD via a CMS. In addition, to this reporting requirement change, HUD approved housing counseling agencies will also be required to use CMS software that includes a “Loan Comparison Tool” (provide borrowers with comparative pricing between FHA, VA, and Conventional loans). Further, HUD plans to develop a protocol with CMS vendors for remote access to HUD- approved housing counseling agency counseling notes.

HUD will require that agency, 9902, and client data be reported on a quarterly basis. However, any change in agency information should be reported to HUD immediately.

Required Data Elements

Submission Header

| Data Elements | Element Descriptions | Value Required Y = Yes N = No |
|--|---|-------------------------------------|
| Housing Counseling Agency ID | Agency ID from HCS system. This is used for tracking and authentication. | Y |
| Agency Security Token (used by CARS for authorization of submission – Critical to Transmission) | Agency Security Token used by CARS for authorization of submission. If decrypted string does not match repository, the submission is not processed. | Y |
| Housing Counseling Agency Name | The Name of the Agency | Y |
| CMS System Name | The CMS system name. | Y |
| CMS Submission ID | Submission ID is produced and provided by the CMS Vendor. This can be used later on by the CMS implementation to retrieve the status of a submission through CARS instead of using the HCS screen. | Y |
| Submission Data | XML Header - It is the outer most XML tag which must be contained in order for the system to recognize the “Submission” method. | Y |

Agency Profile Header

| Data Elements | Description | Utilization |
|--|-------------|---|
| Housing Counseling Agency Profile | | This is the section of the XML that defines the details of the agency profile. |

| Data Elements | Description | Utilization |
|--|--|---|
| Housing Counseling Agency Contact | This defines a section related to the Agency Contact data section only. | Indicates a section of the submission related to the Agency's Contact. |
| Housing Counseling Agency Language | This defines a listing of languages that agency supports. Multiple agency languages are allowed. | Indicates a section of the submission related to the languages the agency supports. |
| Housing Counselor Profile | This defines a section related to the Counselor Profile data section associated with the agency. | Indicates a section of the submission related to the Counselor Profile. |
| Housing Counseling Agency Counselor | This includes agency profile ID and counselor ID. | Indicates a section of the submission related to the Agency Counselor and is of internal use. |

Agency Profile - Data Elements

| Data Elements | Element Description | Value Required Y = Yes N = No |
|---------------------------------------|--|--|
| Housing Counseling Agency Name | Agency name used in HCS. | Y |
| Housing Counseling Agency ID | HCS system assigned Agency ID (unique number in HCS system) | Y |
| Intermediary ID | Allows the Intermediary ID to be added Default=0 | N |
| Housing Counseling Agency EIN | Agency federal employee identification number | Y |
| Fiscal Year | Accepts a four digit year Allowed values: 2005 2006 2007 2008 | Y |

| Data Elements | Element Description | Value Required Y = Yes N = No | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|-------------------------------------|--------|---|----|---|----|---|----|---|--------------------|---|----|---|----|---|----|---|----|----|----|----|----|----|----|----|------------------------|---|
| Reported Month | <p>Identifies what month the data is reported for.</p> <p>Allowed values:</p> <p>1 2 3 4 5 6 7 8 9 10 11 12</p> <p>Note: The numeric value maps to the corresponding month. Example “1” will be used for January. Only numeric values will be accepted for this field.</p> | Y | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Counseling Agency’s Dunn & Bradstreet Identification Number | <p>Agency Dunn & Bradstreet identification number</p> <p>Default=0</p> | N | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Counseling Agency’s Current Address | Agency’s current physical address | Y | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Counseling Agency’s Current Physical City | Agency’s current city | Y | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Counseling Agency’s Physical State | <p>Agency’s current state</p> <p>Allowed values:</p> <table border="0"> <tr> <td>Numeric</td> <td>String</td> </tr> <tr> <td>2</td> <td>AK</td> </tr> <tr> <td>3</td> <td>AL</td> </tr> <tr> <td>4</td> <td>AR</td> </tr> <tr> <td>5</td> <td>AS American Samoan</td> </tr> <tr> <td>6</td> <td>AZ</td> </tr> <tr> <td>7</td> <td>CA</td> </tr> <tr> <td>8</td> <td>CO</td> </tr> <tr> <td>9</td> <td>CT</td> </tr> <tr> <td>10</td> <td>DC</td> </tr> <tr> <td>11</td> <td>DE</td> </tr> <tr> <td>12</td> <td>FL</td> </tr> <tr> <td>13</td> <td>FM Federated States of</td> </tr> </table> | Numeric | String | 2 | AK | 3 | AL | 4 | AR | 5 | AS American Samoan | 6 | AZ | 7 | CA | 8 | CO | 9 | CT | 10 | DC | 11 | DE | 12 | FL | 13 | FM Federated States of | Y |
| Numeric | String | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | AK | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | AL | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | AR | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | AS American Samoan | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | AZ | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | CA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | CO | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | CT | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | DC | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | DE | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | FL | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | FM Federated States of | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Data Elements | Element Description | Value Required Y = Yes N = No |
|---------------|-------------------------|-------------------------------------|
| | Micronesia | |
| | 14 GA | |
| | 15 GU Guam | |
| | 16 HI | |
| | 17 IA | |
| | 18 ID | |
| | 19 IL | |
| | 20 IN | |
| | 21 KS | |
| | 22 KY | |
| | 23 LA | |
| | 24 MA | |
| | 25 MD | |
| | 26 ME | |
| | 27 MH Marshall Islands | |
| | 28 MI | |
| | 29 MN | |
| | 30 MO | |
| | 31 MP Northern | |
| | Marianna Islands | |
| | 32 MS | |
| | 33 MT | |
| | 34 NC | |
| | 35 ND | |
| | 36 NE | |
| | 37 NH | |
| | 38 NJ | |
| | 39 NM | |
| | 40 NV | |
| | 41 NY | |
| | 42 OH | |
| | 43 OK | |
| | 44 OR | |
| | 45 PA | |
| | 46 PR Puerto Rico | |
| | 47 PW Palau | |
| | 48 RI | |
| | 49 SC | |
| | 50 SD | |
| | 51 TN | |
| | 52 TX | |
| | 53 UT | |
| | 54 VA | |
| | 55 VI Virgin Islands | |
| | 56 VT | |
| | 57 WA | |
| | 58 WI | |
| | 59 WV | |
| | 60 WY | |

| Data Elements | Element Description | Value Required Y = Yes N = No |
|---|--|--|
| Housing Counseling Agency's Physical ZIP | Agency's current ZIP code | Y |
| Housing Counseling Agency's Web Site Address | Agency's web site | N |
| Housing Counseling Agency's local phone number | Agency's local phone number | Y |
| Housing Counseling Agency's Toll Free Phone Number | Agency's toll free number | N |
| Housing Counseling Agency's Fax number | Agency's fax number | N |
| Housing Counseling Agency's E:mail Address | Agency's Email | Y |
| Faith Based Indicator | Indicator that identifies the agency as a faith based organization Allowed values: Y/N/y/n | Y |
| Colonias Population Served Indicator | Indicator of services provided to the Colonias population Allowed values: Y/N/y/n | Y |
| Migrant Farm Worker Indicator | Indicator that the agency serves migrant farm workers Allowed values: Y/N/y/n | Y |
| Total Housing Counseling Program Budget for the Agency | Identifies Agency's total Housing Counseling Budget | Y |
| Client Management System | The name of the client management system used by the agency. Allowed values: Nstep HCO Budget Your Dream HUD Counselor Max | Y |

| Data Elements | Element Description | Value Required Y = Yes N = No |
|---|--|-------------------------------------|
| Housing Counseling Agency Contact Type | Identifies the type of contact. Allowed values: Numeric String 2 CEO 3 Office Director 4 Congress1 5 Congress2 6 Congress3 7 Senator1 8 Senator2 9 Manager 10 HUD Contact 11 Director | Y |
| Housing Counseling Agency Contact Name (first, last, middle) | Agency contact's name | Y |
| Housing Counseling Agency's Contact Title | Agency contact title | Y |
| Housing Counseling Agency's Contact Address | Agency contact mailing street address line 1 | Y |
| Housing Counseling Agency's Contact Address | Agency contact mailing street address line 2 | N |
| Housing Counseling Agency's Contact City | Agency contact mailing city | Y |
| Housing Counseling Agency's Contact State | Agency contact mailing state Allowed values: Numeric String 2 AK 3 AL 4 AR 5 AS American Samoan 6 AZ 7 CA 8 CO 9 CT 10 DC 11 DE 12 FL | Y |

| Data Elements | Element Description | Value Required Y = Yes N = No |
|---------------|---|-------------------------------------|
| | 13 FM Federated States of Micronesia | |
| | 14 GA | |
| | 15 GU Guam | |
| | 16 HI | |
| | 17 IA | |
| | 18 ID | |
| | 19 IL | |
| | 20 IN | |
| | 21 KS | |
| | 22 KY | |
| | 23 LA | |
| | 24 MA | |
| | 25 MD | |
| | 26 ME | |
| | 27 MH Marshall Islands | |
| | 28 MI | |
| | 29 MN | |
| | 30 MO | |
| | 31 MP Northern Marianna Islands | |
| | 32 MS | |
| | 33 MT | |
| | 34 NC | |
| | 35 ND | |
| | 36 NE | |
| | 37 NH | |
| | 38 NJ | |
| | 39 NM | |
| | 40 NV | |
| | 41 NY | |
| | 42 OH | |
| | 43 OK | |
| | 44 OR | |
| | 45 PA | |
| | 46 PR Puerto Rico | |
| | 47 PW Palau | |
| | 48 RI | |
| | 49 SC | |
| | 50 SD | |
| | 51 TN | |
| | 52 TX | |
| | 53 UT | |
| | 54 VA | |
| | 55 VI Virgin Islands | |
| | 56 VT | |
| | 57 WA | |
| | 58 WI | |
| | 59 WV | |

| Data Elements | Element Description | Value Required Y = Yes N = No |
|---|---------------------------------|-------------------------------------|
| | 60 WY | |
| Housing Counseling Agency's Contact ZIP Code | Agency contact mailing zip code | Y |
| Housing Counseling Agency's Contact Phone Number | Agency contact phone | Y |
| Housing Counseling Agency's Contact Extension | Agency contact Phone Extension | N |
| Housing Counseling Agency's Cell Number | Agency contact Mobile Phone | N |
| Housing Counseling Agency's Fax Number | Agency contact FAX | N |
| Housing Counseling Agency's Contact E:mail | Agency contact email address | Y |

| Data Elements | Element Description | Value Required Y = Yes N = No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|-------------------------------------|---------------------|---|--------|---|-----------|---|-----------|---|------------------|---|-------|---|--------|---|-------|---|------------|----|--------|----|--------|----|------------|----|---------|----|---------|----|---------|----|------------|----|---------|----|---------|----|-------|----|-----------|----|---------------|----------------------|--|----|-------|----|--------|---|
| Housing Counseling Agency's Language | <p>Unique identifier for language. This field explains the languages the agency supports</p> <p>Allowed values:</p> <table border="0"> <tr> <td>Numeric Value</td> <td>String Value</td> </tr> <tr> <td>2</td> <td>Arabic</td> </tr> <tr> <td>3</td> <td>Cambodian</td> </tr> <tr> <td>4</td> <td>Cantonese</td> </tr> <tr> <td>5</td> <td>Chinese Mandarin</td> </tr> <tr> <td>6</td> <td>Czech</td> </tr> <tr> <td>7</td> <td>French</td> </tr> <tr> <td>8</td> <td>Hindi</td> </tr> <tr> <td>9</td> <td>Indonesian</td> </tr> <tr> <td>10</td> <td>Korean</td> </tr> <tr> <td>11</td> <td>Polish</td> </tr> <tr> <td>12</td> <td>Portuguese</td> </tr> <tr> <td>13</td> <td>Russian</td> </tr> <tr> <td>16</td> <td>Swahili</td> </tr> <tr> <td>17</td> <td>Turkish</td> </tr> <tr> <td>18</td> <td>Vietnamese</td> </tr> <tr> <td>19</td> <td>English</td> </tr> <tr> <td>20</td> <td>Spanish</td> </tr> <tr> <td>21</td> <td>Farsi</td> </tr> <tr> <td>22</td> <td>Ukrainian</td> </tr> <tr> <td>23</td> <td>ASL- American</td> </tr> <tr> <td>Sign Language</td> <td></td> </tr> <tr> <td>24</td> <td>Hmong</td> </tr> <tr> <td>25</td> <td>Creole</td> </tr> </table> | Numeric Value | String Value | 2 | Arabic | 3 | Cambodian | 4 | Cantonese | 5 | Chinese Mandarin | 6 | Czech | 7 | French | 8 | Hindi | 9 | Indonesian | 10 | Korean | 11 | Polish | 12 | Portuguese | 13 | Russian | 16 | Swahili | 17 | Turkish | 18 | Vietnamese | 19 | English | 20 | Spanish | 21 | Farsi | 22 | Ukrainian | 23 | ASL- American | Sign Language | | 24 | Hmong | 25 | Creole | Y |
| Numeric Value | String Value | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Arabic | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Cambodian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Cantonese | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Chinese Mandarin | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Czech | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | French | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Hindi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Indonesian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Korean | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Polish | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Portuguese | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Russian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Swahili | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Turkish | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | Vietnamese | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | English | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | Spanish | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | Farsi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | Ukrainian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | ASL- American | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sign Language | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | Hmong | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | Creole | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Counseling Agency ID associated with Agency | Counselor ID associated with the agency | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Counseling Agency Counselor's Name | Agency counselor's name | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Counseling Agency Counselor HECM Certification | <p>Indicates whether the counselor possess a HUD issued HECM certification.</p> <p>Allowed values: Y/N/y/n Default=N</p> | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

9902 Form - Version 2002 – Data Elements

| HUD 9902 | Value Required Y = Yes N = No |
|---|-------------------------------|
| Activity Types Activity 2= All Counseling Activities Activity 3= HUD Grant Activities Activity 4= All Counseling and Education Activities Activity 5 = Counseling and Education Activities Attributed to HUD Housing Counseling Grants | Y |
| Sum of Client’s Ethnicity Counseling provided to Hispanics | Y |
| Sum of Client’s Ethnicity Counseling provided to non-Hispanic | Y |
| Sum of Client’s Counseling who are American Indian or Alaskan Native decent | Y |
| Sum of Client’s Counseling who are Asian decent | Y |
| Sum of Client’s Counseling who are African American or Black decent | Y |
| Sum of Client’s Counseling who are Pacific Islanders | Y |
| Sum of Client’s Counseling who are White decent | Y |
| Sum of Client’s Counseling provided to American Indian or Alaska Native and White | Y |
| Sum of Client’s Counseling to Asian and White | Y |
| Sum of Client’s Counseling who are Black or African American and White | Y |
| Sum of Client’s Counseling who are American Indian or Alaska native and Black or African American decent | Y |
| Sum of Client’s Counseling who are other multiple race decent | Y |
| Number of income levels less than 50% of Area Median Income | Y |
| Number of income levels between 50% – 80 % of AMI income | Y |
| Number of income levels between 80% – 100% of AMI income | Y |
| Number of income levels above 100% AMI of income | Y |

| | |
|--|----------|
| Number of clients Completed homebuyer education | Y |
| Number of clients completed post purchase homeowner education | Y |
| Number of clients that sought help with fair housing issue | Y |
| Number of clients sought help or attend a workshop on predatory lending | Y |
| Visits and results for counseling seeking Pre-purchase – Purchased Housing | Y |
| Visits and results for counseling seeking Pre-purchase – ready within 90 days | Y |
| Visits and results for counseling seeking Pre-purchase – ready after 90 days- received a long term counseling | Y |
| Visits and results for counseling seeking Pre-purchase – entered lease purchase program | Y |
| Visits and results for counseling seeking Pre-purchase Decided not to buy – no further effort needed | Y |
| Visits and results for counseling seeking Pre-purchase Other | Y |
| Section 7a subtotal | Y |
| Count Resolving or Preventing Mortgage Delinquency – Brought Mortgage Current | Y |
| Count Resolving or Preventing Mortgage Delinquency – Mortgage Refinanced | Y |
| Count Resolving or Preventing Mortgage Delinquency – Mortgage Modified | Y |
| Count Resolving or Preventing Mortgage Delinquency – Received Second Mortgage | Y |
| Count Resolving or Preventing Mortgage Delinquency – Initiated Forbearance Agreement/Repayment Plan | Y |
| Count Resolving or Preventing Mortgage Delinquency – Executed a Deed-in-Lieu | Y |
| Count Resolving or Preventing Mortgage Delinquency – Sold Property/Pre-foreclosure Sale, Chose Alternative Housing Solution | Y |

| | |
|--|----------|
| Count Resolving or Preventing Mortgage Delinquency – Mortgage Foreclosed | Y |
| Count Resolving or Preventing Mortgage Delinquency – Currently Receiving Foreclosure Prevention/Budget Counseling | Y |
| Count Resolving or Preventing Mortgage Delinquency – Obtained Partial Claim Loan from FHA Lender | Y |
| Count Resolving or Preventing Mortgage Delinquency – Other | Y |
| Section 7b subtotal | Y |
| Count of (HECM) Obtained | Y |
| Count of Home Equity Loan or Home Improvement Loan Obtained | Y |
| Count of Received Consumer Loan (unsecured) | Y |
| Count of Mortgage Refinanced | Y |
| Count of Counseled and Referred to Other Social Service Agency | Y |
| Count of Sold House, Chose Alternative Housing Solution | Y |
| Count of Receiving Counseling | Y |
| Count of Counseled on HECM; Decided Not to Obtain Mortgage | Y |
| Count of Seeking Better Mortgage Loan Terms –Other | Y |
| Section 7c subtotal | Y |
| Count of Received Search Assistance | Y |
| Count of Obtained Temporary Rental Relief | Y |
| Count of Referred to Agency with Rental Assistance Program | Y |
| Count of Advised on Recertification for HUD/Other Subsidy Program | Y |
| Count of Referred to other Social Agency | Y |
| Count of Counseled or referred to legal agency for eviction | Y |

| | |
|--|----------|
| Count of Found Alternative rental housing | Y |
| Count of Decided to Remain in Current Housing Situation | Y |
| Count of Entered Debt Management / Repayment Plan | Y |
| Count of Currently Receiving Counseling | Y |
| Count of Help in Locating, Securing, Maintaining, Residence in rental Housing – Other | Y |
| Section 7d subtotal | Y |
| Count of Number of Clients with Actual Emergency Shelter Stay | Y |
| Count of Number of Clients Served that Occupied Transitional Housing | Y |
| Count of Number of Clients Occupied Permanent Housing with Rental Assistance | Y |
| Count of Number of Clients Occupied Permanent Housing without Rental Assistance | Y |
| Count of Number of Clients Referred to Other Social Service Agencies | Y |
| Count of remained homeless | Y |
| Count of Seeking Shelter or Services for homeless – currently receiving counseling | Y |
| Seeking Shelter or Services for homeless – other | Y |
| Section 7e subtotal | Y |

9902 Form - Version 2006 – Data Elements

| HUD 9902 | Value Required Y = Yes N = No |
|---|-------------------------------|
| Sum of Client’s Ethnicity Counseling provided to Hispanic or different name? | Y |
| Sum of Client’s Ethnicity Counseling provided to non-Hispanic. | Y |
| Sum of Client’s Ethnicity Counseling Chose not to respond | Y |
| Subtotal Section 3 | Y |
| Sum of Client’s Counseling who are American Indian or Alaskan Native decent | Y |
| Sum of Client’s Counseling who are Asian decent | Y |
| Sum of Client’s Counseling who are African American or Black decent | Y |
| Sum of Client’s Counseling who are Pacific Islanders | Y |
| Sum of Client’s Counseling who are White decent | Y |
| Sum of Client’s Counseling provided to American Indian or Alaska Native and White | Y |
| Sum of Client’s Counseling to Asian and White | Y |
| Sum of Client’s Counseling who are Black or African American and White | Y |
| Sum of Client’s Counseling who are American Indian or Alaska native and Black or African American decent | Y |
| Sum of Client’s Counseling who are other multiple race decent | Y |
| Sum of Client’s Counseling who chose not to respond | Y |
| Subtotal Section 4 | Y |
| Number of all income levels less than 50% of Area Median Income | Y |
| Number of all income levels between 50% – 79 % of Area Median Income | Y |
| Number of all income levels between 80% – 100% of Area Median Income | Y |

| | |
|--|----------|
| Number of all income levels above 100% Area Median Income | Y |
| Chose not to respond about AMI level | Y |
| Subtotal Section 5 | Y |
| Number of clients completing Pre-purchase Homebuyer Education Workshop | Y |
| Number of clients completing resolving and preventing Mortgage Delinquently Workshop | Y |
| Number of clients completing home maintenance and financial management for homeowners Workshop | Y |
| Completed assistance on fair housing Workshop | Y |
| Count of completed Predatory Lending counseling for clients | Y |
| Number of clients completing home financing, budget and credit repair workshop | Y |
| Count of completed counseling on Rental workshop | Y |
| Count of completed counseling of other workshops | Y |
| Section 6 total on 9902 form | Y |
| Visits and results for counseling seeking Pre-purchase homebuyer counseling – Purchase Housing | Y |
| Visits and results for counseling seeking Pre-purchase – ready within 90 days | Y |
| Visits and results for counseling seeking Pre-purchase – ready after 90 days; entered debt management plan, or long term financial plan | Y |
| Visits and results for counseling seeking Pre-purchase – entered lease purchase program | Y |
| Visits and results for counseling seeking Pre-purchase decided not to buy – not other effort needed | Y |
| Visits and results for counseling seeking Pre-purchase Withdrew from Counseling | Y |
| Visits and results for counseling seeking Pre-purchase Other | Y |
| Section 7a subtotal | Y |

| | |
|---|----------|
| Count Resolving or Preventing Mortgage Delinquency – Brought Mortgage Current | Y |
| Count Resolving or Preventing Mortgage Delinquency – Mortgage Refinanced | Y |
| Count Resolving or Preventing Mortgage Delinquency – Mortgage Modified | Y |
| Count Resolving or Preventing Mortgage Delinquency – Received Second Mortgage | Y |
| Count Resolving or Preventing Mortgage Delinquency – Initiated Forbearance Agreement/Repayment Plan | Y |
| Count Resolving or Preventing Mortgage Delinquency – Executed a Deed-in-Lieu | Y |
| Count Resolving or Preventing Mortgage Delinquency – Sold Property/Pre-foreclosure Sale, Chose Alternative Housing Solution | Y |
| Count Resolving or Preventing Mortgage Delinquency – Mortgage Foreclosed | Y |
| Count Resolving or Preventing Mortgage Delinquency – Currently Receiving Foreclosure Prevention/Budget Counseling | Y |
| Count Resolving or Preventing Mortgage Delinquency – Obtained Partial Claim Loan from FHA Lender | Y |
| Count Resolving or Preventing Mortgage Delinquency – Bankruptcy | Y |
| Count Resolving or Preventing Mortgage Delinquency – Withdrew from Counseling | Y |
| Count Resolving or Preventing Mortgage Delinquency – COUNSELED and Referred for legal assistance | Y |
| Count Resolving or Preventing Mortgage Delinquency – COUNSELED and Referred to another social service or emergency assistance agency | Y |
| Count Resolving or Preventing Mortgage Delinquency – Entered Debt Management Plan | Y |
| Count Resolving or Preventing Mortgage Delinquency – Other | Y |
| Section 7b subtotal | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Obtained a home equity | Y |

| | |
|---|----------|
| conversion mortgage (HECM) | |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Decided not to obtain mortgage, counseled HECM | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Obtained Non-reversed Mortgage | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Received Home Equity Loan or Home Improvement Loan or other | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Received Consumer Loan (unsecured) | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Mortgage Refinanced | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Counseled and Referred to Other Social Service Agency | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Sold House, Chose Alternative Housing Solution | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Receiving Counseling | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Withdrew Counseling | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Counseled and Referred for legal Assistance | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Budget Counseling | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Home Maintenance Counseling | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Counseled and Utilities brought current | Y |
| Count - Seeking help with Home Maintenance and Financial Management for homeowners – Other | Y |
| Section 7c subtotal | Y |

| | |
|--|----------|
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Received Search Assistance | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Obtained temporary rental relief | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Counseled and referred to agency with rental assistance program | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Advised on Recertification for HUD/Other subsidy program | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Counseled and referred to other social agency | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Counseled and referred to legal aid agency for fair housing assistance | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Counseled and referred to legal agency for eviction | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Found Alternative rental housing | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Decided to remain in current housing situation | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Resolved issue in current tenancy | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Entered Debt Management / Repayment Plan | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Currently Receiving Counseling | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Withdrew counseling | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Counseled and utilities brought current | Y |

| | |
|---|----------|
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Resolved Security Deposit Dispute | Y |
| Count - Seeking Help in Locating, Securing, Maintaining, Residence in rental Housing – Other | Y |
| Section 7d subtotal | Y |
| Count clients with actual emergency shelter stay | Y |
| Number of clients served with transitional housing | Y |
| Count of occupied Permanent housing with rental assistance | Y |
| Count of occupied Permanent housing without rental assistance | Y |
| Count of counseled and referred to other social service agency | Y |
| Count of remained homeless | Y |
| Seeking Shelter or Services for homeless – currently receiving counseling | Y |
| Seeking Shelter or Services for homeless- withdrew from Counseling | Y |
| Seeking Shelter or Services for homeless - other | Y |
| Section 7e subtotal | Y |

Client Level Data Elements

| Element Description | Value Required Y = Yes N = No |
|---|-------------------------------------|
| Client ID unique identified in the agency system or case number if used for multiple clients. | Y |
| Client's Social Security Number | N |
| Client's full name | Y |
| Client's street address | N |
| Client's City | N |
| Client's state Allowed values: Numeric String 1 Default value 2 AK 3 AL 4 AR 5 AS American Samoan 6 AZ 7 CA 8 CO 9 CT 10 DC 11 DE 12 FL 13 FM Federated States of Micronesia 14 GA 15 GU Guam 16 HI 17 IA 18 ID 19 IL 20 IN 21 KS 22 KY 23 LA 24 MA 25 MD 26 ME 27 MH Marshall Islands 28 MI 29 MN 30 MO 31 MP Northern Marianna Islands 32 MS | N |

| Element Description | Value Required Y = Yes N = No |
|---|-------------------------------------|
| 33 MT 34 NC 35 ND 36 NE 37 NH 38 NJ 39 NM 40 NV 41 NY 42 OH 43 OK 44 OR 45 PA 46 PR Puerto Rico 47 PW Palau 48 RI 49 SC 50 SD 51 TN 52 TX 53 UT 54 VA 55 VI Virgin Islands 56 VT 57 WA 58 WI 59 WV 60 WY | |
| Client's Zip Code | N |
| Client's Phone Number | N |
| Client's Mobile Phone number | N |
| Client's fax number | N |
| Client's email address | N |
| The number of individuals that live in the client's home | N |
| Client's gender Allowed values: F/M/f/m | Y |

| Element Description | Value Required Y = Yes N = No | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|---------------|---|--------------------------------|---|--------------|---|---------------------------|----------|---|---|---------|---|--|----------|-----------------|---|-------------------------------------|----|--|----|---------------------|----|--------------------|----------|
| <p>Client's marital status description</p> <p>Allowed values:</p> <table border="0"> <tr> <td>Numeric</td> <td>String</td> </tr> <tr> <td>2</td> <td>Married</td> </tr> <tr> <td>3</td> <td>Single</td> </tr> <tr> <td>4</td> <td>Divorced</td> </tr> <tr> <td>5</td> <td>Separated</td> </tr> <tr> <td>6</td> <td>Widowed</td> </tr> <tr> <td>7</td> <td>Choose not to respond</td> </tr> </table> | Numeric | String | 2 | Married | 3 | Single | 4 | Divorced | 5 | Separated | 6 | Widowed | 7 | Choose not to respond | <p>Y</p> | | | | | | | | | | |
| Numeric | String | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Married | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Single | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Divorced | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Separated | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Widowed | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Choose not to respond | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Client's race</p> <p>Allowed values:</p> <table border="0"> <tr> <td>Numeric</td> <td>String</td> </tr> <tr> <td>2</td> <td>American Indian Alaskan Native</td> </tr> <tr> <td>3</td> <td>Asian</td> </tr> <tr> <td>4</td> <td>Black or African American</td> </tr> <tr> <td>5</td> <td>Native Hawaiian or Other Pacific Islander</td> </tr> <tr> <td>6</td> <td>White</td> </tr> <tr> <td>7</td> <td>American Indian or Alaska Native and White</td> </tr> <tr> <td>8</td> <td>Asian and White</td> </tr> <tr> <td>9</td> <td>Black or African American and White</td> </tr> <tr> <td>10</td> <td>American Indian or Alaska Native and Black or African American</td> </tr> <tr> <td>11</td> <td>Other multiple race</td> </tr> <tr> <td>12</td> <td>Choose not respond</td> </tr> </table> | Numeric | String | 2 | American Indian Alaskan Native | 3 | Asian | 4 | Black or African American | 5 | Native Hawaiian or Other Pacific Islander | 6 | White | 7 | American Indian or Alaska Native and White | 8 | Asian and White | 9 | Black or African American and White | 10 | American Indian or Alaska Native and Black or African American | 11 | Other multiple race | 12 | Choose not respond | <p>Y</p> |
| Numeric | String | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | American Indian Alaskan Native | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Asian | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Black or African American | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Native Hawaiian or Other Pacific Islander | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | White | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | American Indian or Alaska Native and White | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Asian and White | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Black or African American and White | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | American Indian or Alaska Native and Black or African American | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Other multiple race | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Choose not respond | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Client's ethnicity</p> <p>Allowed values:</p> <table border="0"> <tr> <td>Numeric</td> <td>String</td> </tr> <tr> <td>2</td> <td>Hispanic</td> </tr> <tr> <td>3</td> <td>Not Hispanic</td> </tr> <tr> <td>4</td> <td>Choose not to respond</td> </tr> </table> | Numeric | String | 2 | Hispanic | 3 | Not Hispanic | 4 | Choose not to respond | <p>Y</p> | | | | | | | | | | | | | | | | |
| Numeric | String | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Hispanic | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not Hispanic | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Choose not to respond | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Household Head indicator</p> <p>Allowed values: Y/N/y/n</p> | <p>Y</p> | | | | | | | | | | | | | | | | | | | | | | | | |

| Element Description | Value Required Y = Yes N = No |
|--|--|
| Client's gross monthly income Default=0.00 | N |
| Client's date of birth | N |
| Identifies the Counselor's ID who provided assistance to the client | N |
| First and last name of the counselor conducting sessions | N |
| Client's description of the highest education received | N |
| Indicator of whether or not the client is a migrant farm worker Allowed values: Y/ N/y/n | Y |
| Indicator of whether or not client is a Colonias Resident Allowed values: Y/ N/y/n | Y |
| Indicator of whether or not the client is using a Section 8 voucher to purchase a house Allowed values: Y/ N/y/n | Y |
| Indicator of whether or not the client is using a Section 8 voucher to rent a house Allowed values: Y/ N/y/n | Y |
| Indicator of whether or not the client is disabled Allowed values: Y/ N/y/n | Y |
| Describes number of individuals in the household that rely on support | N |
| Date of client's intake into the Agency's program | Y |

| Element Description | Value Required Y = Yes N = No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------------------------|--------------|---|--------------|---|-----------|---|-----------|---|------------------|---|-------|---|--------|---|-------|---|------------|----|--------|----|--------|----|------------|----|---------|----|---------|----|---------|----|------------|----|---------|----|---------|----|-------|----|-----------|----|-----------------------------|----|-------|----|--------|---|
| Client Counsel Session starts (date/time) | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Client Counsel Session End (date/time) | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>The language spoken by the client</p> <p>Allowed values:</p> <table border="0"> <tr> <td>Numeric</td> <td>String Value</td> </tr> <tr> <td>2</td> <td>Arabic</td> </tr> <tr> <td>3</td> <td>Cambodian</td> </tr> <tr> <td>4</td> <td>Cantonese</td> </tr> <tr> <td>5</td> <td>Chinese Mandarin</td> </tr> <tr> <td>6</td> <td>Czech</td> </tr> <tr> <td>7</td> <td>French</td> </tr> <tr> <td>8</td> <td>Hindi</td> </tr> <tr> <td>9</td> <td>Indonesian</td> </tr> <tr> <td>10</td> <td>Korean</td> </tr> <tr> <td>11</td> <td>Polish</td> </tr> <tr> <td>12</td> <td>Portuguese</td> </tr> <tr> <td>13</td> <td>Russian</td> </tr> <tr> <td>16</td> <td>Swahili</td> </tr> <tr> <td>17</td> <td>Turkish</td> </tr> <tr> <td>18</td> <td>Vietnamese</td> </tr> <tr> <td>19</td> <td>English</td> </tr> <tr> <td>20</td> <td>Spanish</td> </tr> <tr> <td>21</td> <td>Farsi</td> </tr> <tr> <td>22</td> <td>Ukrainian</td> </tr> <tr> <td>23</td> <td>ASL- American Sign Language</td> </tr> <tr> <td>24</td> <td>Hmong</td> </tr> <tr> <td>25</td> <td>Creole</td> </tr> </table> | Numeric | String Value | 2 | Arabic | 3 | Cambodian | 4 | Cantonese | 5 | Chinese Mandarin | 6 | Czech | 7 | French | 8 | Hindi | 9 | Indonesian | 10 | Korean | 11 | Polish | 12 | Portuguese | 13 | Russian | 16 | Swahili | 17 | Turkish | 18 | Vietnamese | 19 | English | 20 | Spanish | 21 | Farsi | 22 | Ukrainian | 23 | ASL- American Sign Language | 24 | Hmong | 25 | Creole | Y |
| Numeric | String Value | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Arabic | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Cambodian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Cantonese | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Chinese Mandarin | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Czech | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | French | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Hindi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Indonesian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Korean | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Polish | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Portuguese | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Russian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Swahili | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Turkish | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | Vietnamese | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | English | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | Spanish | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | Farsi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | Ukrainian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | ASL- American Sign Language | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | Hmong | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | Creole | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Client session duration in minutes – all session minutes of the client per a single type of session. | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Client Counseling Session Type</p> <p>Allowed values:</p> <table border="0"> <tr> <td>Numeric</td> <td>String</td> </tr> <tr> <td>2</td> <td>Face to Face</td> </tr> <tr> <td>3</td> <td>Phone</td> </tr> <tr> <td>4</td> <td>Internet</td> </tr> <tr> <td>5</td> <td>Group</td> </tr> </table> | Numeric | String | 2 | Face to Face | 3 | Phone | 4 | Internet | 5 | Group | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Numeric | String | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Face to Face | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Phone | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Internet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Group | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Element Description | Value Required Y = Yes N = No |
|---|-------------------------------------|
| <p>The type of counseling received by the client. A single value must be selected from below:</p> <p>Allowed values: Numeric String</p> <p>2 Mortgage Delinquency and Default Resolution Counseling</p> <p>3 Mobility and Relocation Counseling</p> <p>4 Fair Housing Assistance</p> <p>5 Home Equity Conversion Mortgage Counseling</p> <p>6 Homebuyer Education Programs</p> <p>7 Home Improvement and Rehabilitation Counseling</p> <p>8 Services for Homeless</p> <p>9 Loss Mitigation</p> <p>10 Money Debt Management</p> <p>11 Marketing and Outreach Initiatives</p> <p>12 Prepurchase Counseling</p> <p>13 Postpurchase Counseling</p> <p>14 Predatory Lending</p> <p>15 Renters Assistance</p> | N |
| <p>Indicator of whether the client is receiving funds from other HUD's programs</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Indicator of whether client received HUD issued HECM certificate or not</p> <p>Allowed values: Y/ N/y/n</p> | Y |
| <p>Indicator of whether or not the client is a victim of predatory lending practices</p> <p>Allowed values: Y/ N/y/n</p> | Y |

| Element Description | Value Required Y = Yes N = No | | | | | | | | | | | | | | | | | | | | | | |
|---|-------------------------------------|---------------|---|---------------|---|---------------|---|---------------|---|---------------|---|------------|---|------------|---|------------|---|------------|----|-------------|----|---------------|---|
| <p>Indicates the client's existing type of mortgage</p> <p>Allowed values</p> <table border="0"> <tr> <td>Numeric</td> <td>String</td> </tr> <tr> <td>2</td> <td>30-year fixed</td> </tr> <tr> <td>3</td> <td>20-year fixed</td> </tr> <tr> <td>4</td> <td>15-year fixed</td> </tr> <tr> <td>5</td> <td>10-year fixed</td> </tr> <tr> <td>6</td> <td>1-year ARM</td> </tr> <tr> <td>7</td> <td>3-year ARM</td> </tr> <tr> <td>8</td> <td>5-year ARM</td> </tr> <tr> <td>9</td> <td>7-year ARM</td> </tr> <tr> <td>10</td> <td>10-year ARM</td> </tr> <tr> <td>11</td> <td>Interest Only</td> </tr> </table> | Numeric | String | 2 | 30-year fixed | 3 | 20-year fixed | 4 | 15-year fixed | 5 | 10-year fixed | 6 | 1-year ARM | 7 | 3-year ARM | 8 | 5-year ARM | 9 | 7-year ARM | 10 | 10-year ARM | 11 | Interest Only | N |
| Numeric | String | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 30-year fixed | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 20-year fixed | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 15-year fixed | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 10-year fixed | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 1-year ARM | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 3-year ARM | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 5-year ARM | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 7-year ARM | | | | | | | | | | | | | | | | | | | | | | |
| 10 | 10-year ARM | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Interest Only | | | | | | | | | | | | | | | | | | | | | | |
| <p>Indicator of whether the client is a victim of discrimination in housing</p> <p>Allowed values: Y/N/y/n Default=N</p> | N | | | | | | | | | | | | | | | | | | | | | | |
| <p>Client's closing cost on the obtained mortgage</p> | N | | | | | | | | | | | | | | | | | | | | | | |
| <p>Client's mortgage interest rate</p> | N | | | | | | | | | | | | | | | | | | | | | | |
| <p>Client's total household gross monthly income</p> | N | | | | | | | | | | | | | | | | | | | | | | |
| <p>Indicates if the client learned about the program through reference made by Lender</p> <p>Allowed values: Y/ N/y/n</p> | Y | | | | | | | | | | | | | | | | | | | | | | |
| <p>Indicates if the client learned about the program through reference made by Agency</p> <p>Allowed values: Y/ N/y/n</p> | Y | | | | | | | | | | | | | | | | | | | | | | |
| <p>Indicates if the client learned about the program through reference made by Real Estate Agent</p> <p>Allowed values: Y/ N/y/n</p> | Y | | | | | | | | | | | | | | | | | | | | | | |

| Element Description | Value Required Y = Yes N = No |
|---|--|
| Indicates if the client learned about the program through reference made by agency outreach Allowed values: Y/ N/y/n | Y |
| Indicates if the client learned about the program through the HUD Web site Allowed values: Y/ N/y/n | Y |
| Indicates if the sales contract has been signed | N |
| The client's FICO score from a major credit reporting agency | N |
| Length of time on job in months | N |
| Monthly household liabilities | N |
| Mortgage payments missed Allowed values: Y/N/y/n Default=N | N |
| Expiration Date on the HECM Certificate | N |
| Client's Spouse First Name | N |
| Client's Spouse Last Name | N |
| Client's Spouse Middle Name | N |
| Client's Spouse SSN | N |
| Client with income level "less than 50% of Area Median Income (AMI)" Allowed values: Y/N/y/n Default=N | N |
| Client with income level "between 50-79% of AMI" Allowed values: Y/N/y/n Default=N | N |

| Element Description | Value Required Y = Yes N = No |
|---|-------------------------------------|
| <p>Client with income level “between 80-100% of AMI”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client with income level “greater than 100% of AMI”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Chose not to respond” to the AMI question.</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Completed pre-purchase homebuyer education workshop”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Completed financial literacy workshop, including home financing, budgeting and/or credit repair”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Completed resolving or preventing mortgage delinquently workshop”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Completed fair housing workshop”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Completed predatory lending workshop”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |

| Element Description | Value Required Y = Yes N = No |
|--|-------------------------------------|
| <p>Client “Completed rental workshop”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client completed “Other workshop”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Pre-purchase Homebuyer Counseling – Purchased Housing”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Pre-purchase Homebuyer Counseling – Client will be Mortgage Ready within 90 days”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Pre-purchase Homebuyer Counseling – Client will be Mortgage Ready after 90 days and less than or equal to 180 days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Pre-purchase Homebuyer Counseling – Receiving long term (greater than 180 days) pre-purchase counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Pre-purchase Homebuyer Counseling – Entered lease purchase program”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Pre-purchase Homebuyer Counseling – Decided not to purchase housing; no further effort to prepare needed”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |

| Element Description | Value Required Y = Yes N = No |
|---|-------------------------------------|
| <p>Client “Seeking Pre-purchase Homebuyer Counseling - Withdrew from counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Pre-purchase Homebuyer Counseling – Other”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency - Brought mortgage current”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency - Mortgage refinanced”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency - Mortgage modified”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency - Received second mortgage”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency - Initiated forbearance agreement/repayment plan”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency - Executed a deed-in-lieu”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |

| Element Description | Value Required Y = Yes N = No |
|--|-------------------------------------|
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency - Sold property/chose alternative housing solution”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Pre-foreclosure sale”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Mortgage foreclosed”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Counseled and referred to another social service or emergency assistance agency”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Obtained partial claim loan from FHA lender”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Bankruptcy”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Entered debt management plan”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Counseled and referred for legal assistance”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |

| Element Description | Value Required Y = Yes N = No |
|--|-------------------------------------|
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Currently receiving foreclosure prevention/budget counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Withdrew from counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Resolving or Preventing Mortgage Delinquency – Other”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Obtained a Home Equity Conversion Mortgage (HECM)”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Counseled on HECM; decided not to obtain mortgage”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Obtained a non-FHA reverse mortgage”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Received home equity or home improvement loan or other home repair assistance”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Received consumer loan (unsecured)”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |

| Element Description | Value Required Y = Yes N = No |
|--|-------------------------------------|
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Mortgage refinanced”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Counseled and referred to other social service agency”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Sold house/chose alternative housing solution”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Completed financial management/budget counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Completed home maintenance counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Counseled and utilities brought current”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Counseled and referred for legal assistance”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |

| Element Description | Value Required Y = Yes N = No |
|---|-------------------------------------|
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Currently receiving counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Withdrew from counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help with Home Maintenance and Financial Management for Homeowners – Other”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Received housing search assistance”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Obtained temporary rental relief”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Counseled and referred to agency with rental assistance program”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Advised on recertification for HUD/other subsidy program”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Counseled and referred to other social service agency”</p> <p>Allowed values: Y/N/y/n</p> | N |

| Element Description | Value Required Y = Yes N = No |
|--|-------------------------------------|
| Default=N | |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Counseled and referred to legal aid agency for fair housing assistance”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Counseled and referred to legal agency for assistance with eviction”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Found alternative rental housing”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Decided to remain in current housing situation”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Resolved issue in current tenancy”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Entered debt management/repayment plan”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |

| Element Description | Value Required Y = Yes N = No |
|--|-------------------------------------|
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Counseled and utilities brought current”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Resolved security deposit dispute”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Currently receiving counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Withdrew from counseling”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing – Other”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Shelter or Services for the Homeless – Occupied emergency shelter”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Shelter or Services for the Homeless – Occupied transitional housing”</p> <p>Allowed values: Y/N/y/n Default=N</p> | N |
| <p>Client “Seeking Shelter or Services for the Homeless - Occupied permanent housing with rental assistance”</p> | N |

| Element Description | Value Required Y = Yes N = No |
|--|-------------------------------------|
| Allowed values: Y/N/y/n Default=N | |
| Client “Seeking Shelter or Services for the Homeless - Occupied permanent housing without rental assistance” Allowed values: Y/N/y/n Default=N | N |
| Client “Seeking Shelter or Services for the Homeless – Counseled and referred to other social service agency” Allowed values: Y/N/y/n Default=N | N |
| Client “Seeking Shelter or Services for the Homeless – Remained homeless” Allowed values: Y/N/y/n Default=N | N |
| Client “Seeking Shelter or Services for the Homeless – Currently receiving counseling” Allowed values: Y/N/y/n Default=N | N |
| Client “Seeking Shelter or Services for the Homeless - Withdrew from counseling Allowed values: Y/N/y/n Default=N | N |
| Client “Seeking Shelter or Services for the Homeless – Other” Allowed values: Y/N/y/n Default=N | N |

