



phone: 865.828.5927  
toll-free: 800.814.6355  
fax: 865.828.5212  
www.clinchpowell.net

*Building strong communities. Caring for people. Protecting natural resources.*

Dear Applicant:

**Gilley's Annex Apartments** are reserved for very low-income households that include a person with a disability. Two of the first floor apartments are specifically designed to accommodate persons with physical disabilities. *Please note that we do NOT provide emergency housing or emergency housing funds.*

Enclosed is a rental application for you to fill out. In addition to the forms provided to you, we also will need some other information from you. This is the first big step in the application process. Because Gilley's Annex apartments have Place-Based rental assistance through KHRA, at a certain point, you will also need to fill out one of their applications as well—we will help you with this. **Your application can only be considered after we have ALL of the documents listed.** After the completed application is returned, applicants are considered on a first come, first serve basis.

**\*WHAT YOU WILL NEED TO PROVIDE US:**

- Completed **Rental Application** (*enclosed*)
- Background Check Request form** (enclosed) for EACH individual adult
- Proof of income** for all adults of the household (*i.e. pay stubs, food stamps, award letters, etc.*)
  - o *While we only need 1 copy of an award letter, we need copies of 4+ paychecks to determine an average.*
- Documentation regarding disability (*an optional form has been provided if no other documentation is available*)
- From EVERY member of the household:
  - o Copies of **Social Security Cards** or other proof of citizenship
  - o Copies of **Birth Certificates**
  - o Copies of **Driver's Licenses** or State IDs
- Either now or in the near future, you will need to complete an application for Kingsport Housing & Redevelopment Authority. (we will help you with this)

\* Listings and specifics of Clinch-Powell's policies relating to rental properties and Tenant Selection Criterion can be accessed through the agency's website: [www.clinchpowell.net](http://www.clinchpowell.net) .

\*If you would like more information about a specific property, you can also check: <http://www.tnhousingsearch.org/>

Also, please note that this rental application, if left incomplete, will expire sixty (60) days from date of receipt unless specified that it is for the Waiting List, or specifically held open at the request of the applicant and the discretion of the property manager.

You can send us your application, forms, and fees, by mail (PO Box) or hand-delivery using the contact information at the bottom of the page. You may also send questions or your application electronically by e-mail to [sabrina@clinchpowell.net](mailto:sabrina@clinchpowell.net)

*Thank You!*

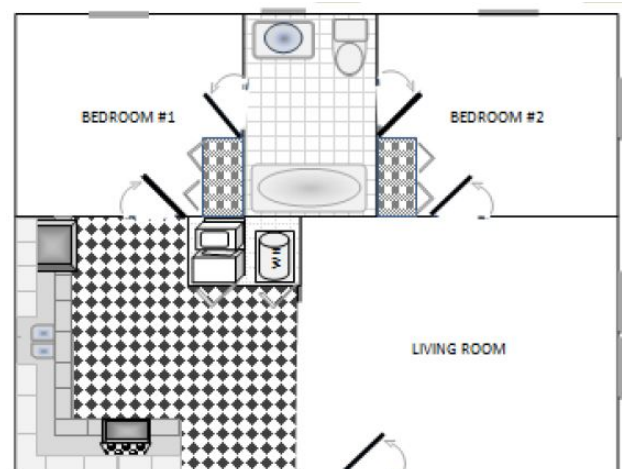
PO BOX 379 | 7995 RUTLEDGE PK | RUTLEDGE, TN 37861



Clinch-Powell Resource Conservation & Development Council, is a 501(c)(3) non-profit organization. Clinch-Powell is a Community Housing Development Organization and housing counseling agency that serves East Tennessee. All programs of the RC&D are available without regard to race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation and marital or family status, because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission- 600 Pennsylvania Avenue, NW, Washington DC 20580. NMLS# 195063; S. Knight # 920625, K. Cook #1372118

## FREQUENTLY ASKED QUESTIONS

- **How much is the rent?** Without any assistance, it is \$390.00 a month. The amount of rental assistance a tenant might receive from Kingsport Housing & Redevelopment Authority [KHRA] is dependent upon your individual financial situation and the availability of funding.
- **Did you say rental assistance?** Yes..... Unlike the majority of housing assistance vouchers (Section 8) that are linked to the tenant(s), in this situation, the housing assistance vouchers are linked to each of the 8 apartments of Gilley's Annex. This means that once a tenant moves out of Gilley's Annex, they CANNOT take their voucher with them!
- **Will KHRA pay my security deposit?** No. You will be expected to pay the security deposit and the pro-rated first month's rent BEFORE you can move in.
- **What if I am already on Section 8 rental assistance?** After your application is approved, you will need to provide us with a "Request for Tenancy form" from whoever provides your voucher. Also, you will be able to skip steps 5,6 and 8 listed below.
- **Are utilities included in the rent?** No. You will be expected to transfer water (Russellville Whitesburg Utility District) and electric (Holston Electric) accounts into your name when you move-in. Be prepared for any associated utility deposits and fees.
- **How long will this take?** Because it's a multi-step process, the whole process can take up to 6 weeks. That being said, YOU can speed up the process by COMPLETELY filling out the applications, promptly returning all info/documents requested, and ANSWERING YOUR PHONE.
- **What happens after we receive your completed application?**
  1. First, we must verify that your household income is within the qualifying range established for the property.
  2. Next we will assist you in completing the KHRA application.
  3. Then we will run a criminal background check and check your references.
  4. We will attempt to pre-qualify your household by using the information on your application and submitting the completed KHRA application to them.
  5. KHRA will contact you if you have been approved for the rental assistance.
  6. You will meet with the landlord at the KHRA office and fill out paperwork for the rental assistance.
  7. At the agreed upon move-in date (probably the same day), you must pay the security deposit AND first month's (prorated) rent. You and the landlord will do a walk-through of the property and get the keys.
- **Why do I need to provide all of my personal information and documentation?** The renovation of Gilley's Annex Apartments was funded through a federal grant; as a result, we must be able to prove that the grant is being used appropriately and helping those it was intended to.
- **What if I get paid in cash?** You will either need to provide us with a copy of your tax return that shows your income, or you will need to get an Employer Verification form from us and have your employer fill it out.
- **Does Clinch-Powell allow pets?** *Clinch-Powell does not allow pets.*
- **What kind of documentation of my disability do you need?** If you are drawing Social Security-Disability, then your most recent award letter will work. If you do not draw SS disability, then we will need a brief letter from a professional stating that you have some sort of disability.
- **Are the units already handicap accessible?** *2 of the units on the first floor are handicap/wheelchair accessible.*
- **How big are the apartments?** All of the apartments are 2-bed/1-bath, 655sqft. Each apartment has hardwood floors, central heat and air and comes with a refrigerator, dishwasher, stove, and stacked washer and dryer.
- **When can I see the apartment?** After you have started the application process or on the afternoons preceding the Bulls Gap Railroad association meetings (by appointment only).
- **Can someone help me with filling out the applications?** Yes, you can contact our office and set up an appointment to fill out your application. This can be done during business hours at our main office in Rutledge or on the afternoon of the 2<sup>nd</sup> Tuesday of the month at the Bulls Gap Railroad museum (by appointment only).





**»PERSONAL INFORMATION**

**APPLICANT INFORMATION**

Name \_\_\_\_\_ Birth date \_\_\_\_\_  
First M.I. Last

Social Security # \_\_\_\_\_ Driver's License # : \_\_\_\_\_

Home Phone\_( \_\_\_\_\_ ) \_\_\_\_\_ Cell Phone\_( \_\_\_\_\_ ) \_\_\_\_\_

Email Address \_\_\_\_\_ Best Way to Reach \_\_\_\_\_

Disabled:  No  Yes \_\_\_\_\_ Veteran:  No  Yes  Active duty

Family Size \_\_\_\_\_ Number of Dependents: (under 18) \_\_\_\_\_ (over 18) \_\_\_\_\_

Names of all persons who will be living with you:

NAME	AGE	RELATIONSHIP	SEX	SOCIAL SECURITY #
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Are any of the above people Disabled:  No  Yes \_\_\_\_\_

*\*Provide copies of 2 forms of identification for each member of the household*

• How did you hear about Clinch-Powell's rental properties and/or Gilley's Annex Apartments?

▪ New tenants are not permitted to smoke inside the building. Will this be a problem for you?  No  Yes

**» CURRENT HOUSING STATUS**

Street Address \_\_\_\_\_ Mailing Address/PO Box: \_\_\_\_\_

City/State/Zip-Code \_\_\_\_\_ County \_\_\_\_\_

Section 8 voucher?  No  Yes  Waiting on approval How long at this residence? \_\_\_\_\_

Current rent Amount:\$ \_\_\_\_\_ Why are you wanting to move? \_\_\_\_\_

**» RENTAL HISTORY**

*\*We need your rental history for the last 5 to 10 years. Please attach an additional sheet if necessary. Also, if you lack rental history, please explain why (i.e. "I am currently living with family members, or I used to own my home, etc..)*

**Current** Landlord: \_\_\_\_\_ May we contact?  No  Yes

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

**Previous** Landlord 1: \_\_\_\_\_ time lived there: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

**Previous** Landlord 2: \_\_\_\_\_ time lived there: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

>Have you ever applied for and/or received rental assistance through KHRA before?  No  Yes, \_\_\_\_\_

» **HOUSEHOLD INCOME AND ASSETS** \*Gilley's apts. are considered low-income housing, and as such, we must have documentation and be able to verify the entire household's income. **\*Remember to include a copy of the award letter for each type of benefit income, and copies of at least 4 of the most recent consecutive paychecks.**

- Does anyone in the household receive any of the following?:  
 Social Security     SSI     SS Disability     Child Support     Alimony     Unemployment

TYPE OF REGIMENTED INCOME	TO WHOM	AMOUNT	FREQUENCY

\*Attach a copy of an award letter for each type of income

- Do or will you receive consistent financial support from family members NOT living with you?  No  Yes
- If yes, provide the name and contact information for the family member as well as the amount and frequency of financial support: \_\_\_\_\_

\*Please have the person providing the financial support write a brief letter authenticating the terms of the support, and provide to Clinch-Powell.

- Do you receive other benefits not considered income?  No     Food Stamps \$\_\_\_\_\_     Medicare/Medicaid  
 Families First \$\_\_\_\_\_     Other \_\_\_\_\_  
*\*please indicate amount of each & attach award letter*

- Does anyone in the household have any assets worth more than \$500?  
 Checking account     Savings account     Retirement /IRA/401K     Stocks     Trust account

> **EMPLOYMENT (For all applicants over 18)** \*Attach copies of the 4 most recent consecutive paystubs

Employer \_\_\_\_\_ Start Date \_\_\_\_\_  
 # of hours per week: \_\_\_\_\_  Full-time  Part-time  Seasonal  PRN  
 PAID:  Weekly  Bi-Weekly  2X per month  Monthly  +tips/commission/bonuses  
 HR or Supervisor: \_\_\_\_\_ Phone #: \_\_\_\_\_

» **DEBTS** \*List and describe any monthly installment debts (example: child support, loans, credit cards, etc..)

COMPANY NAME	TYPE OF	TOTAL SUM CURRENTLY OWED	MONTHLY PAYMENT AMOUNT	GARNISHED?
				No / Yes
				No / Yes
				No / Yes

- Do you anticipate any changes to your household composition or income in the next 12 months?  No  Yes

- Do you or a member of your household have reoccurring (monthly) medical expenses?  No  Yes  
*This question is optional, but if you do, you may want to start collecting the appropriate documentation of those expenses. If your application is approved, you can provide that documentation, and in turn those medical expenses could be weighed against your income—which will lower your rent.*

- Do you have someone that we may contact in the event that we cannot reach you?  No  Yes: \_\_\_\_\_

- Is there someone assisting you with the application with whom we may speak with?  No  Yes, same as emergency contact  Yes, different person: \_\_\_\_\_

**» REFERENCES** *\*list at least 3 people NOT RELATED TO YOU whom we may contact for reference.*

NAME	PHONE #	FULL ADDRESS
1.		
2.		
3.		

•Are you, or any of your family members currently employed by **Clinch-Powell RC&D, Frontier Health** or the **First Tennessee Development District**, the **Bulls Gap Railroad Association** or the **Town of Bulls Gap**?  
 No  Yes \_\_\_\_\_

•In the event we are unable to move you into the property you're applying for:  
 • Would you like your application retained to be contacted when similar properties come available?  No  Yes  
 • Would you like Clinch-Powell to provide you information to help in your rental housing search?  No  Yes  
 •If Yes, then please try to answer the following related to your housing needs (write "N/A" if it's not applicable to you):  
 •Size: \_\_\_\_\_ •Accessibility needs? \_\_\_\_\_ •County/City preferences: \_\_\_\_\_  
 •Affordability: Rent: \_\_\_\_\_ *max* Utilities: \_\_\_\_\_ •Other needs: \_\_\_\_\_  
 •What has been your biggest barrier in finding suitable rental housing thus far?: \_\_\_\_\_

**»BACKGROUND** *\*As part of the tenant selection process, we will be conducting a background check. The following questions are optional, and will not be counted against you if you choose not to answer.*

• Has any adult in the household been convicted of a crime within the last 10 years?  No  Yes  
 If so, please list the charge(s) followed by any information/description that you feel is important to mention:  
 \_\_\_\_\_

•Is anyone in the household on parole or probation?  No  Yes  
 If so, provide name & phone # for your Parole/Probation Officer: \_\_\_\_\_

•Have you ever been issued a Detainer Warrant?  No  Yes *If so, when?* \_\_\_\_\_

**» AUTHORIZATION -- TERMS & CONDITIONS** *\*signed by ALL adults of the household.*

I/We authorize Clinch-Powell RC & D Council, Inc. to check any and all information and/or references provided, including but not limited to my household, employers, and landlords. I also consent for a criminal/civil background check to be conducted by LexisNexis, First Advantage, local law enforcement, or another outside agency using the information provided in this application. I also give permission to use my Social Security number and birth date in order to check my credit rating and the credit information contained herein either directly or through a credit reporting agency. I understand I may view any such report within 30 days of application. Lastly, I authorize Clinch-Powell to submit my information and background checks to Kingsport Housing & Redevelopment Authority on my behalf and discuss my application/case throughout the process and/or tenancy.

I/We certify that all the information provided above is complete, correct, and true to the best of my knowledge. I understand that false or misleading information may result in the rejection of my application. I consent to limited questions regarding my disability in order to verify eligibility. I also understand that completion of this application in no way guarantees me that I will receive rental housing or rental voucher.

I attest that I have read the information on both sides of the application cover letter, specifically as it pertains to specific fees requested and the availability of assistance. If I provide specific account information for electronic payment, I authorize Clinch-Powell to utilize it for my expressed purposes (provided by me either written or verbally). I understand that it is my responsibility to request alternatives/assistance or inform the Property Manager of any potential hardships this application process might create for me or my household.

I understand that by withholding or providing vague information on this application or to Clinch-Powell may result in a delay of my application process. I am aware that tenants are selected on a first-come, first-serve basis following the approval of their application and demonstration of their ability to provide the required security deposit and first-month's pro-rated rent amount. Thusly, I understand that it is my responsibility to provide Clinch-Powell with the requested information in a timely fashion. I authorize Clinch-Powell to contact me by any method I have provided. I understand Clinch-Powell has no control over the security of communication methods outside of its internally owned communication portals, and is therefore not responsible for external security breaches. I understand and acknowledge that it is my sole responsibility to provide Clinch-Powell with up-to-date and reliable contact information; consequently, my failure to do so may result in the delay and/or disqualification of my application. If my application is incomplete, it will expire after thirty (30) days. After such time, my application may be destroyed unless otherwise arranged by the parties.

I/We authorize Clinch-Powell to communicate with public housing authorities, social service agencies, or other landlords on my behalf as part of the application process, on-going tenancy, and/or in assisting me with finding other rental properties or resources. I/we hereby authorize Clinch-Powell, when appropriate, to share information with USDA Rural Development, TN Housing Development Agency, Department of Housing & Urban Development, or another relevant third party or partnering agency for the purposes of program monitoring, compliance, and evaluation. And for these purposes, I authorize Clinch-Powell to contact me at a later date to update the information in my file.

Lastly, I am aware that many of Clinch-Powell's specific policies relating to rental housing have been made available on Clinch-Powell RC & D's website, and can be e-mailed to me upon request.



APPLICANT

DATE

CO-APPLICANT

DATE





## DISCLOSURE & CONFLICT OF INTEREST

Clinch-Powell RC & D Council is a non-profit Community Housing Development Organization and a HUD-approved counseling agency (82394) that, among other activities, helps families with affordable housing goals. Most services are available in alternative formats and locations upon request.

Clinch-Powell receives funding for its housing programs through grants and loans from a number of sources, including but not limited to: USDA Rural Development, US Dept. of Housing & Urban Development [HUD], Corporation for National and Community Service, Federal Home Loan Bank, the Environmental Protection Agency, Tennessee Housing Development Agency, Fahe/ Just Choice Lending, Citizens Bank & Trust Co. of Grainger County, BB&T Bank, SunTrust Bank, public fundraising, and private donations.

As a housing counseling agency, Clinch-Powell offers the following services: 1) Pre-Purchase Homebuyer Education Workshops-- utilizing the *Realizing the American Dream* curriculum; 2) Pre-Purchase Counseling -- financial readiness to purchase/own an affordable home; 3) Post-Purchase Counseling and Workshops-- non-delinquency home improvement, energy efficiency; 4) Foreclosure Prevention/ Loss Mitigation Counseling—assisting to resolve mortgage defaults; 5) Rental Counseling--locating safe/decent rental housing; 6) Household Budgeting & Credit Repair Counseling and Workshops--financial literacy and personal money management; 7) High-Cost Mortgage Counseling -- requirement of certain mortgage loans to ensure borrower's understanding of the risk of the loan. Clinch-Powell, along with Clinch-Powell Construction Company develops affordable single-family homes to sell to low- to moderate- income families. In addition to coordinating the packaging and servicing of select loan products, Clinch-Powell itself occasionally offers low-interest loans and grants for various affordable housing activities. Clinch-Powell NMLS #195063; Sara Knight NMLS #920625, Kelsey Cook NMLS #1372118. Please visit <http://mortgage.nationwidelicencingsystem.org/> to find more information regarding history and profile as a mortgage lender. Lastly, Clinch-Powell is a property manager for a multi-family low-income apartment building, as well as, multiple single-family rental housing units which it also owns.

In providing counseling services, Clinch-Powell housing counselors will present to their clients several options in the furtherance of their housing goal/service, possibly including recommendations of some of the above listed services. The Clinch-Powell housing counselor will recommend only services that are in the best interest of the client, and will inform the client of any interests the organization has in any particular product or service. Within the agency, individual housing counselors may perform multiple affordable housing activities within the scope of their regular job duties, and as such, will not receive any additional funds or incentives specifically for those activities. Moreover, as per HUD guidelines, housing counselors will not simultaneously participate in specific housing activities.

As the client, you have the right to inquire as to specific relationships Clinch-Powell or its employees have with other entities. You also have the right to choose (or not) the products or services that you feel are right for your household, regardless of any option presented or recommendation made by the housing counselor. **YOU ARE UNDER NO OBLIGATION TO UTILIZE/RECEIVE, OR EVEN CONTINUE WITH SERVICES THROUGH YOUR HOUSING COUNSELOR OR CLINCH-POWELL AS A WHOLE.** Your decision to utilize or not utilize certain programs and products will not in any way affect your housing counseling service. If you decide to discontinue services with Clinch-Powell, or if your need is beyond the scope of the agency's capabilities, Clinch-Powell staff will assist you locating a more suitable local agency.

If you/your housing situation meet certain criteria, we may collect personal information directly from you and enter into a computer system call HMIS (Homeless Management Information System). Many agencies that provide assistance use this computer system to gather information about clients that are homeless or at risk of homelessness. We only collect information that we consider to be appropriate. You are not required to provide this information. However, without your information we may not be able to fully assist your needs. All information provided to the HMIS system is safeguarded and held under tightest security

**All programs of Clinch-Powell are available without regard to race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation and marital or family status, because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission- 600 Pennsylvania Avenue, NW, Washington DC 20580.**



## PRIVACY POLICY NOTICE

We may collect non-public personal information about you from the following sources: A) Information that you provide to us orally or written, such as on applications or other forms; B) Information about your transaction with us or others; and C) Information from others, such as credit bureaus, real estate appraisers, lenders and employers.

We do not disclose any non-public personal information about you without your consent to anyone, except:

- information provided to your lender as required to gain approval for a loan or protect your current home,
- to government agencies and grantors in compliance with their respective monitoring and reporting requirements,
- in broader forms to partnering agencies for reporting purposes, joint applications, and/or compilation of statistical data,
- as required by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information in order to provide you products and services requested with this application. We may disclose certain limited information to relevant third parties as part of a particular service as further described in the specific program authorization. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information. As a client, you have the right to opt-out and direct us to withhold non-public personal information from third parties, or to specify/limit to whom such information is provided. If you choose to opt-out, we will not be able to answer questions from third parties. To opt-out, you will need to make special note of this on this page, written separately, or explicitly stated to your counselor; not signing this page is not sufficient to opt-out. If at any time, you wish to change your decision with regard to your opt-out, you may call us at 865-828-5927 and do so.

If you decide to discontinue services through Clinch-Powell, we will still adhere to the policies and practices as described in this notice. The agency will continue to safely maintain your records for a period of time, of at least three (3) years, after which all digital files will be purged and paper documents will be shredded and destroyed.

**I have been provided a copy of, fully read, and understand the information within this disclosure, as well as, Clinch-Powell RC & D's policies regarding conflicts of interest and the confidentiality of client information as state above.**



APPLICANT

DATE

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DATE



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## REQUEST FOR BACKGROUND CHECK INFORMATION

I, \_\_\_\_\_, authorize the \_\_\_\_\_  
Sherriff's/Police Department to use the information I have provided on this form to run a criminal  
background check, and release the information contained therein to Clinch-Powell RD & D Council for the  
purposes of determining my eligibility to rent a housing unit managed and/or owned by Clinch-Powell.

Full legal name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Current Address: \_\_\_\_\_

Previous Address: \_\_\_\_\_

Other names or variations of my name that I may be listed under:

\_\_\_\_\_  
\_\_\_\_\_



\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

★ PLEASE FAX RESULTS TO:

**865-828-5212**

*Thank You!*

Sabrina Seamon,  
Clinch-Powell RC & D

PO BOX 379 | 7995 RUTLEDGE PK | RUTLEDGE, TN 37861



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NMLS# 195063; S. Knight # 920625, K. Cook # 1372118

