



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 Homeowner:

Thank you for your interest in working with Clinch-Powell to help you apply for program funding to make needed repairs on your home. Clinch-Powell can access multiple programs in order to assist you with your home repairs. Each program funder has its own set of eligibility criteria, time frames, and loan/grant terms. Not all programs are available all year long—you are encouraged to return this application promptly to better ensure more options. After your application has been reviewed the specifics of individual programs currently available which you may qualify for will be reviewed with you in depth.

To qualify for most of the programs you must:

- Own and occupy the home as your primary residence. Must also own the land the house is on
 - If the home is a double wide, it must be on a permanent foundation
- Have household income within program guidelines
- Be a US citizen or meet eligible non-citizen requirements

This institution is an equal opportunity provider. This is an Equal Opportunity Program. Discrimination is prohibited by Federal Law. Enclosed is an intake packet for you to fill out and return. Although this intake packet is used with all of Clinch-Powell's repair program options, some questions and forms are specific to individual programs; these items are included up front in an effort to speed up the processing of your application. In addition to the intake provided, we will need other information/documentation from you in order to move forward in the process.

*WHAT YOU WILL NEED TO PROVIDE US (in order to begin the process):

- Completed & signed **Intake Packet** (enclosed)
- Proof of income** for the household
 - *Paystubs for the last month and/or copy of most recent award letter (SSI, food stamps, etc)*
 - *If self-employed: most recent tax returns*
- Copy of Deed of Trust, Warranty Deed, or other **proof of ownership of the property***
- Proof of property **insurance** (Full declaration page of policy, or explanation why you do not have insurance.)*
- Application fee of \$15.00 per application**, ONLY if household income is more than \$31,000
 - Paid in person at 7995 Rutledge Pike in Rutledge, TN or mailed to Clinch-Powell R C & D, Attn: Home Repair Program; P.O. Box 379; Rutledge, TN 37861
 - Credit/Debit payments by phone or PayPal. *Note there is an additional processing fee for electronic payments.*

*WHAT YOU WILL NEED TO PROVIDE US LATER (to complete eligibility):

- Signed Rural Development **Authorization Form**—for EACH adult member of the household (1 enclosed)
- Signed & dated Loan Packager **Disclosure Letter** (enclosed)
- Photocopies of **Driver's License & Social Security Card** (of the applicant and co-applicant)
- Copy of most recent **mortgage statement** (if applicable)
- Any **Estimates** for repairs needed if you already have them
- Last **2 months bank statements** (all pages, all accounts)
- Last 2 years Tax Returns** (including W2's and/or 1099, signed)

You can send us your intake packet, forms, and information by e-mail (tina@clinchpowell.net), fax, mail (PO Box), or hand-delivery using the contact information at the bottom of the page. We look forward to working with you!

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Clinch-Powell Resource Conservation & Development Council, Inc. is a 501(C)(3) non-profit organization. Clinch-Powell is a Community Housing Development Organization and housing counseling agency primarily serving East Tennessee. 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 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 the creditor is the Federal Trade Commission - 600 Pennsylvania Ave NW, Washington, DC 20580. NMLS# 195063 / S.Karge NMLS# 2403630

HOME REPAIR PROGRAM INTAKE PACKET



APPLICANT INFORMATION	CO-APPLICANT INFORMATION
Name _____ <small>First Middle Last</small>	Name _____ <small>First Middle Last</small>
Birth date _____ Age _____	Birth date _____ Age _____
Social Security Number _____	Social Security Number _____
Home/Cell Phone_(_____)_____	Home/Cell Phone_(_____)_____
Email Address _____	Email Address _____
<u>Disabled:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <u>Veteran:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty	<u>Disabled:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <u>Veteran:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty
Highest Level of Education Obtained:_____	Highest Level of Education Obtained:_____
Family Size:_____ # of Dependents:_____ Ages of Dependents_____, _____, _____, _____, _____	
Street Address _____ PO Box:_____	
City/State/Zip-Code _____ County _____	
How long at residence? _____ <input type="checkbox"/> House <input type="checkbox"/> Mobile home <input type="checkbox"/> Duplex Acreage: _____	
Does anyone else also have ownership of the property? <input type="checkbox"/> No <input type="checkbox"/> Yes: _____	

HOUSEHOLD INCOME: List ALL members living in the household and how much (if any) income they receive:

Example:

NAME	BIRTHDAY	SOURCE/TYPE	AMOUNT RECEIVED	FREQUENCY
Johnny Doe	10/14/1998	Child support	\$ 278.00	monthly
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____

APPLICANT EMPLOYMENT	CO-APPLICANT EMPLOYMENT
Current occupation _____	Current occupation _____
Employer _____	Employer _____
Start Date _____ Income: _____/hr	Start date _____ Income: _____/hr
<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal
Average hours worked per week: _____	Average hours worked per week: _____
<u>How often do you get paid?</u>	<u>How often do you get paid?</u>
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 2x per month <input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 2x per month <input type="checkbox"/> Monthly
+ <input type="checkbox"/> Overtime <input type="checkbox"/> Tips/commission <input type="checkbox"/> Bonuses	+ <input type="checkbox"/> Overtime <input type="checkbox"/> Tips/commission <input type="checkbox"/> Bonuses
Do you receive benefits through this job? <input type="checkbox"/> No <input type="checkbox"/> Yes	Do you receive benefits through this job? <input type="checkbox"/> No <input type="checkbox"/> Yes
<i>*for 2nd job –if applicable OR previous job</i>	<i>*for 2nd job –if applicable OR previous job</i>
Current occupation _____	Current occupation _____
Employer _____	Employer _____
Start Date _____ Income: _____/hr	Start Date _____ Income: _____/hr

❖ **HOUSEHOLD INCOME continued**

- ◆ Does anyone in the household also collect any other sources of income? *(If so, indicate the amount received)*
 Social Security _____ Child Support _____ Families First/WIC _____
 Alimony _____ Food Stamps _____ Pell Grant/Student Financial Aid _____
 TennCare/Medicare/Medicaid Land _____ Other _____
- ◆ Does any adult in the household earn any other additional income from odd jobs, self-employment, etc..?
 No Yes, if so, please describe the type of work, average amount of income, and frequency: _____

- ◆ Do you have any upcoming changes in income and/or expenses?: _____

❖ **PROGRAM PARTICIPATION QUESTIONS**

- ◆ Do you have a current situation which causes you to need assistance in completing this intake application and/or other expected aspects of this process? No Yes, _____
- ◆ How did you hear about this program? _____
- ◆ Do you have access to the internet/computer? No Yes
- ◆ In the event that we are not able to reach you through the contact information that you provided, is there another person we have your permission to leave a message with? No Yes: _____
NAME

RELATIONSHIP

CONTACT INFORMATION

- ◆ Have either the client or co-client filed bankruptcy within the past 3 years? No Not sure Yes:
chapter 7 chapter 13 other: _____ Discharge date: _____
- ◆ Have you ever signed over your property to a family member (Life Estate, Trust, etc.)? No __ Not sure __ Yes __
If Yes, please explain: _____

This is an equal opportunity program. Discrimination is prohibited by Federal Law.



❖ TERMS AND CONDITIONS, AUTHORIZATION TO VERIFY & RELEASE OF INFORMATION

I/We certify that all the information provided 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 intake packet. I understand that there may be other requirements depending on my progress and/or the type of financing option pursued. I also understand that the completion of this intake packet in no way guarantees me repairs to my home or the loans/funds to purchase such repairs. Although employees of Clinch-Powell will package my application to the best of their abilities, Clinch-Powell does not have any control or influence over Rural Development's, Federal Home Loan Bank, TN Housing Development Agency, or any other funder/provider's decision to approve or deny my loan/grant application.

I understand that one of the purposes of this intake packet is for the purpose of having Clinch-Powell package my 504 loan application and submit the completed application to USDA Rural Development, in addition to submitting applications for any other available community repair programs. I realize that I have the option to apply to a Rural Development office directly, but I am choosing to have someone from Clinch-Powell work on my behalf to help gather documents and complete forms in order to "package" my loan application, and that there is a monetary fee associated with this packaging service.

I understand that it is my responsibility to schedule meetings with my packager and provide the requested information/ documentation either promptly before or at the meeting. If I wish to cancel my scheduled meeting, I will do so by contacting Clinch-Powell no later than 24 hours prior to the scheduled meeting time.

I/We authorize Clinch-Powell to check any and all information and/or references contained herein, including but not limited to creditors, employers, and landlords. Clinch-Powell may also ask to see and/or photocopy my Driver's License, Identification Card, and/or Social Security Card for the purpose of confirming my identification or as specific programs require. I authorize Clinch-Powell to use my Social Security number for the purpose of obtaining my credit report for the purpose of evaluating my credit history. I also authorize the release of my credit report to Clinch-Powell by those credit reporting agencies from which Clinch-Powell may request my credit report. I understand that the information on my credit report will be used by Clinch-Powell, its affiliates, lenders, USDA Rural Development, Federal Home Loan Bank, or Tennessee Housing Development Agency only for the purpose of determining my potential eligibility for a home repair loan/program. This information will not be disclosed to outside, unrelated third parties without my knowledge.

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/we hereby authorize Clinch-Powell, when appropriate, to share information with USDA Rural Development, TN Housing Development Agency, Federation of Appalachian Housing Enterprises, Department of Housing & Urban Development, or another relevant third party or partnering agency for the purposes of program monitoring, reporting, compliance, and evaluation.

By signing below, I/we are verifying that I have read and understand the terms set forth within this authorization, as well as, the disclosures and privacy policy that accompany this authorization. I understand that this form is an authorization to collect specific information and assess my situation, and it is not, in and of itself, a loan or credit application. This authorization will expire five (5) years from the dates below.



APPLICANT

DATE

CO-APPLICANT





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; Stace Karge NMLS #2403630. 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

CO-APPLICANT

DATE

❖ **REPAIRS**

Please list and describe the repairs items needed (in order of importance):

◆ Do you already have estimates for any of the repairs you wish to have completed? No In Process Yes

◆ If you do NOT have estimates:

 ◇ Do you have a person/company in mind you think might be able to do the work? No Yes, _____

 ◇ Are you having trouble finding qualified persons/companies to potentially do the repair work? No Yes

◆ If you have already gotten estimates, identify below:

<u>Repair Item</u>	<u>Estimated Cost</u>	<u>Contractor/Company</u>	<u>--- Contact Information</u>
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____

◆ Is there any other information that you would like to share that has not already been covered in this packet? No

Yes, _____

HPG APPLICANT DEMOGRAPHIC INFORMATION

The information regarding race, ethnicity, and sex designation solicited on this application is requested in order to assure the Federal Government, acting through the Rural Development, that Federal laws prohibiting discrimination against applicants seeking to participate in this program on the basis of race, color, national origin, religion, sex, familial status, age, and handicap are being complied with. You are not required to furnish this information but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, the grantee is required to note the race, ethnicity/national origin, and sex of the individual applicants on the basis of visual observation or surname.

HEAD OF HOUSEHOLD | APPLICANT

_____ SIGNATURE	_____ DATE								
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I do not wish to furnish this information _____ Head of Household | Applicants Initials

Observation made by CPRC&DC, INC (to be checked only if applicant fails to provide information) _____ CP Initials & Date of Observation

SPOUSE | CO-HEAD OF HOUSEHOLD/APPLIANT

_____ SIGNATURE	_____ DATE								
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Observation made by CPRC&DC, Inc (to be checked only if applicant fails to provide information) _____ CP Initials & Date of Observation



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fax: 865.828.5212
www.clinchpowell.net

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

Dear Potential Applicant:

After talking with you, we think that a direct Section 504 single family housing loan through the Rural Housing Service (known as the "Agency") is a good loan for you. The Rural Housing Service is an Agency of the United States Department of Agriculture.

We **do not** work for the Agency; we are an outside loan application packager. Clinch-Powell will assist you in applying for a loan through the Agency. We do not guarantee that your loan application will be approved or funded by the Agency.

For our services, you will pay a loan application packaging fee of no more than \$750. The fee is due only if the Agency approves you for a grant or a loan and the project closes. We will assist you in finding means to cover the fee from various sources. To the extent other sources are unavailable, we may waive the fee. Under certain circumstances, part or all of this fee may be included in your loan. You are not required to work with a loan application packager to receive assistance from the Agency. You may work directly with the Agency and avoid the loan application packaging fee. Working with our organization provides you with the following benefits:

- We will act as a go-between for you and the Agency.
- We will make sure that your paperwork is in order, which should shorten the time it takes for the Agency to make an eligibility decision.

By signing below, you acknowledge these facts and confirm your desire to work with Clinch-Powell Home Team.

Respectfully,
Clinch-Powell

Please complete, sign/date, and return this letter to us so that we can serve as your loan application packager.

WAIVER OF PROVISIONS TO THE PRIVACY ACT OF 1974

To better serve as your advocate with the Agency, we need to be kept informed of the Agency's processing of your application and we may need access to items directly obtained by the Agency. By signing below, you authorize the Agency to release to and discuss with Clinch-Powell and Fahe any information we may seek or request from the Agency's records concerning your application for Agency assistance.

I/We acknowledge these facts and confirm my/our desire to work with Clinch-Powell.

I/We received this letter on the _____ of _____, 20__.

Potential Applicant's Name/Signature/Date (spell out full name and then sign)

Potential Co-Applicant's Name/Signature/Date (spell out full name and then sign)

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



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USDA Rural Development Non-Discrimination Statement (Policy Dated 10/17/2019)

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, USDA, its Mission Areas, agencies, staff offices, employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotape, American Sign Language) should contact the responsible Mission Area, agency, or staff office; the USDA TARGET Center at (202) 720-2600 (voice and TTY); or the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online at <https://www.ocio.usda.gov/document/ad-3027>, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to USDA by:

- (1) Mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW Washington,
D. C. 20250-9410; or
- (2) Fax (833) 256-1665 or (202) 690-7442; or
- (3) Email: program.intake@usda.gov

USDA is an equal opportunity provider, employer, and lender.

"This is an Equal Opportunity Program. Discrimination is prohibited by Federal Law."

Frequently Asked Questions - FAQ's:

What happens after we receive your completed intake packet? Based on the information you provide, we will verify that you meet all the basic eligibility requirements for the program. Someone from Clinch-Powell will contact you either to inform you that you do not qualify for any of our repair programs, or that you do qualify for one or more of our repair programs. You will then be given further instructions as to the next steps based on the specific program you have chosen.

What if I need the repairs right now?! Clinch-Powell's repair programs are not immediate. If you cannot wait at least 30 days for the repairs to be done on your house, then we will try to refer you to other resources.

What can I do to make this process go faster? The biggest delays in any of the home repair programs are a result of 2 issues: 1, Applicants not returning requested paperwork, and 2, finding contractors to give estimates and do the work. The best thing you can do to speed the process along is to find contractors to do the work and turn in paperwork as requested.

FAQ's—Carol M. Peterson [CMP] grant program:

When is this program available? Clinch-Powell will be accepting applications February 1st through April 15th; and final pre-approvals will be announced after June 15th.

Who is eligible for this program? Low to moderate income households who own the house and land in which they live as their primary residence. The head of the household must be elderly or someone in the household is disabled.

What type of repairs can I get? This money is reserved for much needed (emergency) repairs and/or handicap accessibility modifications. Repair costs are capped at **\$6,500** depending on funds available to Clinch-Powell.

Is this a loan or a grant? It is a grant with stipulations. You will not have to pay any of the money back unless you sell the home within 5 years after the repairs.

Who does the work? Ultimately that is up to you. You can choose an independent professional contractor, Clinch-Powell, or another Community agency.

Are there credit requirements? No. But you must be current on property taxes and your mortgage.

FAQ's—RD 504 Repair loan/grant program:

Is this a loan or a grant? For the most part, it is a loan. If you meet certain criteria, then we will also try to request grants funds (if available). Depending on availability of funds, it may be possible to also get some grant money to offset a portion (NOT all) of the loan amount.

Is Clinch-Powell or is USDA RD giving me the loan (RD 504 program)? It is important to note that Clinch-Powell is a contracted loan packager for USDA Rural Development. You have the option to apply directly through Rural Development; however, because of the large territory Rural Development covers, it most likely will take longer to package your application. There is a fee associated with going through a packager which can be folded into the loan itself, making the packaging fee about \$2.80 a month over the life of the loan which carries a 1% interest rate.

Who does the repairs? You will be able to choose the contractor(s).

Do the repairs have to be done by an actual licensed contractor? No. However, any electric, plumbing, or HVAC work can only be done by licensed professionals. Aside from those three areas, a non-licensed person can do the repair work; but keep in mind that this program works on a reimbursement system, and private individuals are going to be less likely than professionals to have the capital up front to pay for materials, time, etc..

What if I don't know of any contractors/professionals to do the work? In this packet, we have provided a short list of professionals to help get you started. YOU DO NOT HAVE TO USE, OR EVEN CONTACT, ANYONE ON THE LIST.

What kind of repairs can I get? Most anything except: purchasing appliances, building a new deck/porch (unless the existing one is structurally unsafe), and installing a pool or other major fixture.

Will this put a lien against my property? That depends on the amount of the loan.

What are the credit requirements? The 504 loan program is more flexible than most in terms of credit; there is not a set credit score limit. There may be instances where non-traditional credit could be used if your credit is poor. You must have the ability to pay the loan back at 1% over a 20 year term.

FAQ'S - Housing Preservation Grant (HPG):

Is this a loan or a grant? If you meet certain income and property eligibility guidelines, this is a grant. Funding is through the federal government.

What are the property eligibility requirements? You must own and occupy the home and be current on your mortgage, property taxes and homeowners insurance. The home must be located in a USDA designated rural area in one of the following counties: Claiborne, Cocke, Grainger, Hamblen, Hancock, Hawkins, or Jefferson.

What repairs are eligible? This program focuses on "major systems" needs like HVAC, roof, septic, water and/or windows. Other needs may be considered if they pose a health or safety risk.

Do the repairs have to be done by a licensed contractor? Yes.

Will there be a lien on my property? Yes. The amount of assistance will be secured by a Deed of Trust on your property that will be forgiven by 20% per year as long as you live in the house.

Is there an application/processing fee? The application/processing fee is \$15.00/application if your household income is more than \$31,000.