



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:

Enclosed is a rental application for you to fill out. In addition to the forms provided to you, we will need other information in order to process your application. **PLEASE READ ALL INSTRUCTIONS!** *Please note that we do NOT provide emergency housing or emergency housing funds. Your application can only be considered after we have ALL of the items listed—including the application fee.* To help make the application process easier, a list of FAQ's & helpful information is on the back of this letter. After the completed application is returned, applicants are considered on a first come, first serve basis. **también disponible en Español*

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

- Completed **Rental Application** (*enclosed*) Please completely fill out application & follow ALL directions!
- Proof of household income** of all adults, from ALL sources (*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.
 - o IF you have a Section 8 Voucher (rental assistance): provide a copy of a form/letter from the provider that shows the amount/size of your voucher
- From EVERY member of the household, at least 2 forms of ID:
 - o Copies of **Social Security Cards** or other proof of citizenship
 - o Copies of **Driver's Licenses** or State IDs
 - o Copies of **Birth Certificates** (for children)
- Application Fee of \$15 per adult**

* 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 .

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

If left incomplete, this application will expire 30 days from date of receipt.

If you need assistance in completing this application, please contact our office and a staff person will make arrangements to try to assist you.

You can send us your application, forms, information, 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 suzie@clinchpowell.net .

Thank You!

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



Clinch-Powell Resource Conservation and Development Council is a 501(c)(3) non-profit organization. All programs of the RC&D are available without regard to race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, reprisal or retaliation for prior civil rights activity, in any program or activity conducted, or because the applicant has in good faith exercised any right under the Consumer Credit Protection act. The federal agencies that administer compliance with these laws are: U.S. Department of Justice, Civil Rights Division, 950 Pennsylvania Avenue, NW Washington, D.C. 20530-000; Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. Clinch-Powell NMLS #195063; S. Karge NMLS#2403630

RENTAL APPLICATION CHECKLIST:

- COMPLETED & *signed* rental application (completed means answering ALL questions)
- Copies of Social Security Cards
- Copies of Driver's License and/or Birth Certificates
- Proof of household income from all sources → Copies of the 4 (or more) most recent consecutive Paystubs and/or a copy of each separate Award Letter (SSI, Food Stamps, Child Support order, etc..)
- \$15 Application Fee per adult.

FREQUENTLY ASKED QUESTIONS

- **How long will it take to know if I have been approved?** That mostly depends on how (in)complete the application is when it is turned in. The more documents not provided or questions left unanswered, the more time that has to be spent just gathering information. Thereafter, it can take up to 14 days.
- **What if I need to move RIGHT NOW?!** Unfortunately, we are a small office staff and are only capable of doing so much at one time. If you are in a housing emergency, we can refer you to other agencies which may be able to better meet your needs. Repeatedly calling the office will not speed up the process.
- **What do you look for in a renter?** Our Tenant Selection plan can be accessed via our website or office, and can be further explained upon request.
- **Why do I need to provide all of my personal information and documentation?** Many of Clinch-Powell's rental properties have been funded through grants. Each grant has its own set of requirements and guidelines which we must follow. We only ask for the information we need in order process your application. Your application and information will be kept confidentially throughout the process.
- **Can the application fee be waived?** Only if you can provide Clinch-Powell with a current (less than 30 days old) credit report and background check.
- **What if I get paid in cash?** You will either need to provide us with a FULL copy of your tax return and W2's that show your earned income or you will need to get an Employer Verification form from us and have your employer fill it out. You may also need to show the deposits on a bank statement. We will not rent to anyone who cannot verify that they have income.
- **When can I look at the property?** AFTER your application has been approved. Our office is located in Rutledge, and Clinch-Powell has numerous rental properties across 6 counties. It is presently just not feasible for us to give a tour of a rental house to every person who *might* be interested. We have pictures and floor plans of our properties that we will be more than happy to provide you.
- **Are utilities included in the rent?** Generally no. You will be expected to transfer water and electric accounts into your name on your move-in date. The duplexes in Grainger County are an exception.
- **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. Then we will run background checks.
 3. *After* we have received the fee, we will pull a one bureau credit report. (soft pull)
 4. Then the Property Manager will call your references.
 5. After a decision has been made, you will then be informed if your application was approved or denied
 6. The first approved applicant will then be advised of the Security Deposit and pro-rated rent amount.
 - All other approved applicants will be informed of their status and position on the Waiting List
 7. At the agreed upon move-in date, you must pay the security deposit, last month's rent, AND first month's (pro-rated) rent. You and the landlord will do a walk-through of the property, sign the lease and get the keys.
- **Does Clinch-Powell accept Section 8 vouchers?** *Yes, but it will sometimes depend on the individual property and/or public housing requirements. You will need to provide us a Request for Tenancy form and something stating what size unit you have been approved for.*
- **What if I am currently applying for a Section 8 voucher?** If your rental application is approved, you may move in, but until your Section 8 voucher (and tenancy) is approved and starts paying Clinch-Powell directly, you will be responsible for the full amount of the security deposit and rent when it is due.
- **Does Clinch-Powell allow smoking inside?** No
- **Does Clinch-Powell allow pets?** As of April 10, 2015, we do not allow pets.



PROPERTY/AREA OF INTEREST: _____

When would you like to move into the rental property? _____

**Applicant is the head of the household; co-applicant is generally a significant other, spouse, or adult roommate, etc..*

APPLICANT INFORMATION	CO-APPLICANT INFORMATION
Name _____ <small>First M.I. Last</small>	Name _____ <small>First M.I. Last</small>
Birth date _____	Birth date _____
Social Security Number _____	Social Security Number _____
Home Phone (_____) _____	Home Phone (_____) _____
Cell Phone (_____) _____	Cell Phone (_____) _____
Email Address _____ <small>By providing an e-mail address, you attest you can & will check this account regularly</small>	Email Address _____ <small>By providing an e-mail address, you attest you can & will check this account regularly</small>
Best Way to Reach _____	Driver's License #: _____
Driver's License #: _____	Relationship to Applicant: _____
Veteran: <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty	Veteran: <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty
Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes Highest level of Edu.: _____	Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes Highest level of Edu.: _____
Family Size _____ Number of Dependents: (under 18) _____ (over 18) _____	
Names of all dependants who will be living with you:	
NAME _____ AGE _____ RELATIONSHIP _____	NAME _____ AGE _____ RELATIONSHIP _____
NAME _____ AGE _____ RELATIONSHIP _____	NAME _____ AGE _____ RELATIONSHIP _____

» CURRENT HOUSING STATUS

Street Address _____ Mailing Address/PO Box: _____

City/State/Zip-Code _____ County _____

How long at this residence? _____ Current Rent Amount: \$ _____ Utilities included? No Yes

Do you have a Section 8 voucher? No Yes: Who is the voucher from? _____ Voucher size (# of bedrooms)? _____

Why are you wanting to move? _____

» RENTAL HISTORY *We must have your rental history for the last 10 years. Please attach an additional sheet if necessary. 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 #: _____

» HOUSEHOLD INCOME INFORMATION Most of Clinch-Powell’s rental properties 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 paystubs.*

APPLICANT EMPLOYMENT	CO-APPLICANT EMPLOYMENT
Current occupation _____ Employer _____ Start Date _____ Income: ____/hr or salary <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Seasonal HR or Supervisor: _____ Phone #: _____	Current occupation _____ Employer _____ Start date _____ Income: ____/hr or salary <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Seasonal HR or Supervisor: _____ Phone #: _____
*for 2nd job –if applicable	*for 2nd job –if applicable
Current occupation _____ Employer _____ Start Date _____ Income: ____/hr or salary HR or Supervisor: _____ Phone #: _____	Current occupation _____ Employer _____ Start Date _____ Income: ____/hr or salary HR or Supervisor: _____ Phone #: _____

- How often do you get paid?
Applicant: Weekly Bi-Weekly 2X per month Monthly +tips/commission/bonuses
Co-Applicant: Weekly Bi-Weekly 2X per month Monthly +tips/commission/bonuses
- Is anyone in the household self-employed? No Yes: _____

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

TYPE OF BENEFIT INCOME	TO WHOM	AMOUNT	FREQUENCY

- Do you receive other benefits not considered *income*? No (Yes): Food Stamps \$ _____ Medicaid WIC/Families First \$ _____ TennCare Other _____ **indicate amount & attach award letter*
- Does anyone in the household have any assets worth more than \$500? No Yes:
 Checking account Savings account Retirement /IRA/401K Stocks Trust account
- Do you anticipate any changes to your household composition or income in the next 12 months? No Yes:

- Do you have a current situation which causes you to need assistance in completing this application and/or other expected aspects of this process? No Yes, _____
- Do you have any animals? No Yes: _____
- Clinch-Powell does not allow smoking inside of its properties. Will this be a problem for you? No Yes
- How did you hear about Clinch-Powell’s rental properties? _____

» 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:

• Specifically, has anyone in the household been convicted of: A) felony larceny, theft, fraud, or forgery; B) money laundering; or C) tax evasion in the last 10 years? Yes No *If No, initial here:* _____

• 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 evicted or issued a Detainer Warrant? No Yes *If so, when?* _____

» REFERENCES

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

NAME	PHONE #	FULL ADDRESS
1.		
2.		
3.		

- 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?: _____
- If you are considering applying for rental assistance, would you like information/assistance with that? No Yes

» AUTHORIZATION to RELEASE / 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.

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 and/or termination of tenancy. I also understand that completion of this application in no way guarantees me that I will receive rental housing.

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 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, last month's rent 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'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, State of TN, THDA, Fahe/ Just Choice Lending, Citizens Bank & Trust Co. of Grainger County, Rural LISC, Fannie Mae, Freddie Mac, TVA, Ballad Health, Herron, East TN Foundation, United Way, 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, subsidiary, TaCL, and Clinch-Powell itself occasionally offers low-interest loans and grants for various affordable housing activities. Clinch-Powell NMLS #195063; S. 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 multiple duplexes and 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.

Clinch-Powell Resource Conservation and Development Council is a 501(c)(3) non-profit organization. All programs of the RC&D are available without regard to race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, reprisal or retaliation for prior civil rights activity, in any program or activity conducted, or because the applicant has in good faith exercised any right under the Consumer Credit Protection act. The federal agencies that administer compliance with these laws are: U.S. Department of Justice, Civil Rights Division, 950 Pennsylvania Avenue, NW Washington, D.C. 20530-000; Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C.



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 up to 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

