



Dear Applicant:

Thank you for your interest in one of Clinch-Powell R C & D's many Housing Programs! This intake is for multiple housing counseling services including, ***Give yourself some credit: Household Budgeting & Credit Repair*** for current or future homebuyers.

It's important to be honest when filling out the intake packet. This program is not about perfection, it is about meeting people where they are right now, and helping them work towards their housing goals. As such, the amount of time and work involved in the Household Budgeting & Credit Repair program varies from person to person based on each individual's unique situation.

Counseling can be completed in-person or over the phone. Regardless as to which method you choose, program participants are expected to furnish the requested information, documentation, and a credit report fee (at least 48 hours/ 2 business days ahead of appointment) so that one of our housing counselors may complete an individualized financial analysis and prepare for your budget coaching appointment.

Enclosed is an application and forms for you to fill out and return. In addition to the forms provided to you, we also will need other information/documentation from you. Unless you have already made other arrangements with your housing counselor, you need to return the following at least 48 hours/2 business days before your appointment:

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

- 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)
 - Last 2 months bank statements
 - Last invoice(bill) of monthly reoccurring debt
 - Proof of identification from each adult (need 2, prefer DL & SS):**
 - Examples: copy of a Driver's License, Social Security card, birth certificate, etc..
 - Credit Report/History**
 - **Credit Check fee** of \$18.65 *per* adult participant
 - *This is needed so your counselor can pull your credit report prior to your first meeting. This is considered a "soft pull," and should not affect your credit score.*
- OR-**
- Go to annualcreditreport.com and download (and print out) your free annual credit report yourself from EACH of the 3 credit bureaus. **Note: if you have never done this before, it will take some time—so do not wait until the last minute.*

You can send us your intake packet, forms, information, and fees, by mail (PO Box) or hand-delivery using the contact information at the bottom of the page.

We look forward to working with you!

Sincerely:

Clinch-Powell Home Team



7995 Rutledge Pike | PO Box 379 | Rutledge, TN 37861 | clinchpowell.net

The Clinch-Powell Home Team is a Community Housing Development Organization that serves East Tennessee. The Home Team is a program of the Clinch-Powell Resource Conservation and Development Council, a 501(c)(3) non-profit organization. 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 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 NMLS# 195063; S. Knight NMLS# 920625



What happens after we receive your completed application?

1. After someone from Clinch-Powell takes a closer look at your information, you will be contacted to schedule a meeting with one of our Housing Counselors.
2. At your first meeting, you and a housing counselor will:
 - a. go over your credit report with you:
 - i. plan how to correct inaccuracies
 - ii. discuss what items are most effecting your credit score
 - b. discuss your household budget
 - i. What are your top priorities?
 - ii. Where/how can you potentially save money?
 - c. develop an action plan for what steps you should take in order to progress towards housing goal, and
 - d. schedule a follow-up appointments as needed.
 - i. Major follow-up appointments will require up-dated documentation and a \$75 fee for service.

NOTE: If you go to annualcreditreport.com to get your credit report: be sure to save and print each report. You won't be able to go back in the system to retrieve the report later.

Additionally, make sure to take notes or print out your profile pages as you are completing them—because, if you try to go into the system to get your new credit report next year, and you don't have your password or answer all of the security questions exactly the same as you did before, the security settings on system will kick you out (i.e. if you answer the questions wrong, it thinks you are instead just someone trying to hack into people's private information, etc..).

Additional Resources:

- Consumer Finance Protection Bureau: <http://www.consumerfinance.gov/>

The following are laws and acts that are designed to protect consumers:

- Fair Housing Act of 1968 <http://www.justice.gov/crt/about/hce/title8.php>
- Real Estate Settlement Procedures Act [RESPA]
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/rmra/res/respa_hm
- Equal Credit Opportunity Act [ECOA] http://www.justice.gov/crt/about/hce/housing_ecoa.php
- Fair Debt Collection Practices Act <http://www.consumer.ftc.gov/articles/0149-debt-collection>



**GIVE YOURSELF SOME CREDIT:
HOUSEHOLD BUDGETING & CREDIT REPAIR INTAKE PACKET**

Clinch-Powell Home Team

CLIENT INFORMATION	CO-CLIENT INFORMATION
Name _____ <small style="display: flex; justify-content: space-between; width: 100%;">First Middle Last</small>	Name _____ <small style="display: flex; justify-content: space-between; width: 100%;">First Middle Last</small>
Birth date _____ Age _____	Birth date _____ Age _____
Social Security Number _____	Social Security Number _____
Home/Cell Phone_(_____)_____	Home/Cell Phone_(_____)_____
Email Address _____ <small><i>By providing an e-mail address, you attest you can & will check this account regularly</i></small>	Email Address _____ <small><i>By providing an e-mail address, you attest you can & will check this account regularly</i></small>
<small>OPTIONAL DEMOGRAPHIC INFO:</small>	<small>OPTIONAL DEMOGRAPHIC INFO:</small>
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Prefer not to answer	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Prefer not to answer
Race: <input type="checkbox"/> Native-American or Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to answer	Race: <input type="checkbox"/> Native-American or Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to answer
Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic	Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic
Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes	Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes
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
Preferred Language: <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Other _____	Preferred Language: <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Other _____
Highest Level of Education Obtained: _____	Highest Level of Education Obtained: _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Never married <input type="checkbox"/> Cohabiting <input type="checkbox"/> other	
Family Size _____ # of Dependents _____ Ages of Dependents _____, _____, _____, _____, _____	
Street Address _____ How long at residence? _____	
City/State/Zip-Code _____ County _____	
Describe your current residence: <input type="checkbox"/> Apartment <input type="checkbox"/> Duplex <input type="checkbox"/> House <input type="checkbox"/> Mobile home <input type="checkbox"/> Dorm <input type="checkbox"/> Living with Family/Friends	
Is this a rental property? <input type="checkbox"/> No <input type="checkbox"/> Yes Estimate size: _____ Condition: <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Needs Repairs	

- ◆ 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 a fax machine? No Yes # _____
- ◆ Do you have access to the internet/computer? No Yes

AUTHORIZATION TO VERIFY & RELEASE OF INFORMATION

I/We authorize Clinch-Powell RC & D Council, Inc. to check any and all information and/or references contained herein, including but not limited to my household, employers, and landlords. 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/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 discontinuation of services .

I/we hereby authorize Clinch-Powell RC&D, when appropriate, to share limited 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.



CLIENT _____

DATE _____

CO-CLIENT _____

DATE _____



DISCLOSURE & CONFLICT OF INTEREST

Clinch-Powell Home Team is a program of the Clinch-Powell Resource Conservation & Development [RC & D] Council, Inc. 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.

Clinch-Powell RC&D receives funding for its housing programs through grants and loans from a number of sources, including but not limited to: USDA Rural Development, the US Department of Housing and Urban Development [HUD], the Tennessee Housing Development Agency, Federal Home Loan Bank, Federation of Appalachian Housing Enterprises/Just Choice Lending, Citizens Bank & Trust Co. of Grainger County, SunTrust Bank, public fund-raising, and private donations.

Clinch-Powell RC & D also provides homebuyer education, pre-purchase counseling, post-purchase counseling, budget/financial literacy counseling, and foreclosure prevention/loss mitigation. Clinch-Powell RC & D, 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 R C & D itself, occasionally offers low-interest loans and grants for various affordable housing activities. Clinch-Powell NMLS #: 920625; Sara Knight NMLS #: 195063. Please visit <http://mortgage.nationwidelicensingsystem.org/> to find more information regarding history and profile as a mortgage lender. Lastly, Clinch-Powell RC & D serves as a property manager for multi-family low-income apartment building, as well as, multiple single-family rental housing units of which it also owns.

In providing counseling services, the Clinch-Powell RC & D housing counselor will present to their clients several options in the prevention of foreclosure and/or loss mitigation, including recommendations of some of the above listed services. The Clinch-Powell RC & D 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 guise 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 product or service that you feel is 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 RC & D 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/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 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 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 use, 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 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 withhold non-essential personal information, or to specify/limit to whom such information is provided to.

If you decide to discontinue services through Clinch-Powell RC & D, 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 purges 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.

 _____ CLIENT _____ DATE _____ CO-CLIENT _____ DATE _____

Monthly Household Expenses Worksheet

**Complete this based on your CURRENT expenses (NOT what your budget will be).

CATEGORY	ITEM	TOTAL/AVERAGE COST	NOTES
HOUSING EXPENSES	Rent or Mortgage		Escrowed? <input type="checkbox"/> No <input type="checkbox"/> Yes or annual amount: _____ # of phones: _____
	Renters Insurance or Homeowner Insurance & Property taxes		
	Electricity		
	Gas/Oil /Wood /Coal		
	Water/Sewer		
	Satellite/ Cable		
	Internet		
	Landline Telephone <i>(if not included w/ cable ↑)</i>		
	Cell Phone(s)		
	Other:		
SUBTOTAL			

LIVING EXPENSES	Food	Grocery <i>(Not including Food Stamps)</i>		Garnished? <input type="checkbox"/> Yes <input type="checkbox"/> No
		Restaurant/fast food/coffee		
	Laundry/cleaning			
	Clothing, etc.			
	Transportation <i>(gasoline, car maintenance, bus fair)</i>			
	Auto Insurance			
	Life Insurance <i>(Not deducted from pay)</i>			
	Medical Insurance <i>(Not deducted from pay)</i>			
	Child Support and/or Daycare <i>(Not including Families 1st)</i>			
	Medical/Dental Expenses			
	Prescription Expenses			
	Other:			
SUBTOTAL				

*make sure to list ALL monthly payments (use extra page if needed)		TOTAL BALANCE OWED	INTEREST RATE	MONTHLY PAYMENT	ALLOWABLE MINIMUM PAYMENT	# OF MONTHS TO PAY OFF
COMPANY NAME						
MONTHLY INSTALLMENT DEBT	Auto Payments					
	Auto Payments					
	Credit Card Debt					
	Credit Card Debt					
	Credit Card Debt					
	Cash Advance/Payday loans					
	Appliance/Furniture Payments					
	Student Loan Payments					
SUBTOTAL						

Etc. MONTHLY EXPENSES	School Expenses	
	Recreation <i>(movies, hobbies, trips, etc..)</i>	
	Charity/Church/Gifts	
	Pet Care <i>(food, grooming, vet)</i>	
	Beauty & Personal Grooming <i>(Haircuts, manicures, etc..)</i>	
	Cigarettes, tobacco, and/or alcohol	
SUBTOTAL		

TOTAL MONTHLY EXPENSES =	
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Note if any money is routinely set aside for SAVINGS	
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HOUSEHOLD INCOME: List ALL members living in the household and how much (if any) income they receive:

Ex:

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

CLIENT EMPLOYMENT	CO-CLIENT EMPLOYMENT
Current occupation _____ Employer _____ Start Date _____ Income: _____/hr <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal Average hours worked per week: _____ How often do you get paid? <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 Do you receive benefits through this job? <input type="checkbox"/> No <input type="checkbox"/> Yes	Current occupation _____ Employer _____ Start date _____ Income: _____/hr <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal Average hours worked per week: _____ How often do you get paid? <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 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> Current occupation _____ Employer _____ Start Date _____ Income: _____/hr	<i>*for 2nd job –if applicable OR previous job</i> Current occupation _____ Employer _____ Start Date _____ Income: _____/hr

- ◆ 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 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 work with the average amount of income and how often: _____
- ◆ Do you have any upcoming changes in income and/or expenses?: _____
- ◆ Do you have a *checking* account? Yes Yes, more than one No, reason: _____
- ◆ Do you have a *savings* account? Yes Yes, more than one No

PROGRAM PARTICIPATION QUESTIONS

- ◆ In the past 10 years, have you been convicted of A) felony larceny, theft, fraud, or forgery, B) money laundering, or C) tax evasion? No Yes, _____
- ◆ 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 either the client or co-client owned a house within the past 5 years? No Yes

PROGRAM PARTICIPATION QUESTIONS cont.

- ◆ What questions do you have about this process, if any? _____

- ◆ What questions, if any, do you have about budgeting/ personal finance? _____

- ◆ What do you think is your biggest weakness in budgeting? _____
- ◆ What are your short/long term housing goals? (*you may check more than one*) Move in to better rental housing
 Purchase a house Build a new house Build a house/put Mobile home on land I or my family owns
 Other: _____
- ◆ What are some of your other long, or short-term goals that you want to work towards? _____

TERMS AND CONDITIONS

I/We, _____, certify that all the information I have provided is complete, correct and true to the best of my knowledge. I understand that my counselor will base my individualized counseling on the information I have provided. Providing false or misleading information may result in the rejection of my application and/or the discontinuation of services. I have been made aware that the completion of an individual housing counseling session and providing appropriate documentation is required. I also understand that the completion of this program in no way guarantees me a house or the loans/funds to purchase one. And further, that Clinch-Powell is an independent entity that does not have control or influence on the decisions of my (potential) lender.

I/We understand there are mandatory fees associated with Clinch-Powell's housing counseling services; and I am aware of the specific costs of this particular Housing Counseling service. I further understand that payment is due in full before the start of the service. I understand that a \$30.00 fee will be charged to me if my personal check is returned to me for non-sufficient funds. The full receipt of payment for services along does not constitute course completion or provide for a certificate of completion. I also understand that if payment/fees create a financial hardship for me, I may, and should bring this to my counselor's attention and apply for a fee adjustment. There may be times when, through grants or sponsorships, fees are waved or reduced; however, I understand that such grants/sponsorships are sporadic and in no way guaranteed.

The goals of Clinch-Powell RC &D's Household Budgeting & Credit Repair program is to educate about credit and budgeting, and help me to understand how I may apply that information to my own situation for longer-term financial stability, to the best of the instructor(s)'s abilities. While the program may strive to provide a variety of relevant information, the program does not assume the same level of expert knowledge available from professionals in their respective disciplines. As such, I understand that the information bestowed to me through this program in no way replaces or assumes comparability to that of: a tax professional/CPA, loan officer, financial/estate planner, contractor, psychologist, marriage counselor, real estate agent, lawyer (bankruptcy, property, divorce, tax, or otherwise). Clinch-Powell RC & D is not affiliated with any credit bureaus and cannot "fix" my credit for me; my housing counselor may provide basic education information and guidance to help me work on improving my credit.

I pledge to fully participate in meetings with my housing counselor and take action in accordance to the recommendations advised to me. I understand that it is my responsibility to schedule meetings with my housing counselor and provide the requested information/documentation either promptly before or at the meeting. And if I wish to cancel my scheduled meeting, I will do so by contacting my housing counselor no later than 24 hours prior to the scheduled meeting time.

I also understand that it is my responsibility to provide Clinch-Powell RC&D and my (potential) lender with up to date contact information and accurate information. Lastly, I acknowledge that this application is specifically for financial literacy education and counseling - and is NOT any type of loan application. The information provided within this application, or in my counseling sessions will only be provided to the loan officer I have specified in this application.



CLIENT _____ DATE _____ CO-CLIENT _____ DATE _____



7995 Rutledge Pike | PO Box 379 | Rutledge, TN 37861 | clinchpowell.net



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