



Clinch-Powell Home Team

growing and nurturing homeownership in Appalachia

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HomeWorks Employee Services: Making Home Work for You

It is well known that financial stress at home can affect your performance in the workplace. Whether the challenge managing personal finances, putting a child through college, or navigating making life choices such as buying a home, the reality is that home can affect work. HomeWorks Employee Services, a program of Clinch-Powell RC&D, provides employees of Douglas Cherokee Economic Authority access to many valuable programs to help make these issues less stressful. We promise competent services, and we guarantee complete confidentiality. We can assist you with overcoming financial challenges, and meeting financial goals. Let us help make home work for you.

Counseling and Education

As a HUD Certified Housing Counseling Agency, Clinch-Powell RC&D can provide the following services:

- **Credit Repair Counseling:** HomeWorks will connect you with a certified, trained counselor who will provide you with tools, education and a customized plan to improve your credit. As a DCEA Employee, you are eligible for two free sessions each year. **Household Budgeting:** HomeWorks will connect you with a certified, trained counselor who will assist you with creating a personalized spending and savings plan, and provide tools and education to help you manage debt and stay on track to meet your financial goals. As a DCEA Employee, you are eligible for two free sessions per year.
- **Foreclosure and Default Prevention Counseling:** If you already own a home, and are struggling to make your mortgage payment, HomeWorks will provide a HUD Certified counselor to work with you and your lender to evaluate workout options available, and to counsel you through the process. This service is free of charge.
- **Pre-Purchase Counseling:** If you would like to become a home owner but are not sure that you are financially ready, HomeWorks will connect you with a HUD certified counselor who can work with you to get credit ready and to understand the confusing home buying process. As a DCEA employee, you are eligible for two sessions per year at no cost.
- **Home Buyer Education Services:** If you are purchasing a home, many lenders and loan types require potential buyers to have a Home Buyer Education Certificate. We provide Homebuyer Education in a number formats including group classes, one on one counseling, and online courses. HomeWorks will provide these services to DCEA Employees at a significantly reduced rate.
- **Rental Counseling:** We manage rental properties in 7 counties, most of which are income based. We will also assist clients with resources to find other rental properties.

Home Ownership Services

As a Licensed Loan Originating Agency focusing on low to moderate income households, Clinch-Powell RC&D can provide the following services:

- Assistance with finding low-cost, quality financing that fits your budget and household needs
- We can package your loan. We package loans for USDA, FHA, and Welcome Home, as well as provide some other types of financing
- We Build quality, affordable, highly energy efficient homes
- We may be able to provide access to down payment and closing cost assistance



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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. NMLS#195063; S. Knight NMLS#920625

