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## Finding Money (2012)

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# FINDING MONEY

By Sharon L. Rollins, P.E.  
Technical Consulting Program Manager

October 2012

THE UNIVERSITY of TENNESSEE   
MUNICIPAL TECHNICAL ADVISORY SERVICE

*In cooperation with the Tennessee Municipal League*



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The Municipal Technical Advisory Service (MTAS) was created in 1949 by the state legislature to enhance the quality of government in Tennessee municipalities. An agency of the University of Tennessee Institute for Public Service, MTAS works in cooperation with the Tennessee Municipal League and affiliated organizations to assist municipal officials.

By sharing information, responding to client requests, and anticipating the ever-changing municipal government environment, MTAS promotes better local government and helps cities develop and sustain effective management and leadership.

MTAS offers assistance in areas such as accounting and finance, administration and personnel, fire, public works,

law, ordinance codification, and water and wastewater management. MTAS houses a comprehensive library and publishes scores of documents annually.

MTAS provides one copy of our publications free of charge to each Tennessee municipality, county and department of state and federal government. There is a \$10 charge for additional copies of "Finding Money."

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## TAKE A LOOK INSIDE

Find out about the financing programs available for your city's water, wastewater, solid waste, brownfield remediation, recreation and training projects. Do you know the contact agencies, the advantages and disadvantages of the various programs, and terms? Do you know how to apply for funding? If not, this guide is for you. It points you to various financing programs available to Tennessee's local governments for water, wastewater, solid waste, and other project needs.

## ACKNOWLEDGMENTS

Sharon L. Rollins of the University of Tennessee Municipal Technical Advisory Service (MTAS) prepared this report.

This publication references the websites for the Federal Emergency Management Agency, MTAS, Tennessee Comptroller of the Treasury Office of State and Local Finance, Tennessee Department of Economic and Community Development, Tennessee Department of Environment and Conservation, Tennessee Municipal Bond Fund, Tennessee Valley Authority, U.S. Department of Commerce Economic Development Administration and USDA Rural Development.

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## FEDERAL EMERGENCY MANAGEMENT AGENCY

The Federal Emergency Management Agency (FEMA) provides disaster assistance to states, communities, businesses, and individuals. FEMA helps with disaster response, recovery, mitigation, prevention and preparedness.

View [www.fema.gov](http://www.fema.gov) to learn more about FEMA programs.

## MUNICIPAL BONDS

Private financial institutions are a traditional source of funding for municipal public works.

View information on how to obtain funding from private financial institutions at the MTAS website [www.mtas.tennessee.edu](http://www.mtas.tennessee.edu) and use search words “municipal bonds.”

## TENNESSEE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

The state Department of Economic and Community Development Grants and Loans Division offers many resources for community leaders looking to improve their infrastructure, foster economic growth in their area and encourage sound environmental practices. The division administers state and federal government grant and loan funds.

View contacts and information on Appalachian Regional Commission Grants, Delta Regional Authority, fast-track Infrastructure and Community Development Block Grants at [www.tennessee.gov/ecd](http://www.tennessee.gov/ecd).

## TENNESSEE DEPARTMENT OF ENVIRONMENT AND CONSERVATION

The state Department of Environment and Conservation offers financial assistance to help communities comply with state and federal environmental laws and regulations. Grants are available for clean energy, watershed initiatives, green development, recycling, tire cleanup, used oil, recreation initiatives, and brownfield remediation, etc. Loans are available for water and wastewater infrastructure.

View contact and program information at [www.tn.gov/environment/grants/](http://www.tn.gov/environment/grants/).

## TENNESSEE LOCAL DEVELOPMENT AUTHORITY LOAN PROGRAM

In 1978, state lawmakers established the Tennessee Local Development Authority (TLDA) Loan Program primarily to make loans to local governments for water, wastewater, and solid waste projects. Loans also can be secured for purposes such as airports, capital projects, and rural firefighting equipment. In 1990, the law was amended to let TLDA issue bonds and make the proceeds available for loans to local governments for other capital projects.

View contact and program information at <http://www.comptroller.tn.gov/>.



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### **TENNESSEE MUNICIPAL BOND FUND**

The Tennessee Municipal League (TML) is the organization of Tennessee cities and towns. Created in 1985, the Tennessee Municipal Bond Fund (TMBF) is an entity within TML that creates and administers loan programs for the benefit of cities and counties.

View contact and program information at [www.tml1.org](http://www.tml1.org).

### **TENNESSEE VALLEY AUTHORITY (TVA)**

The Tennessee Valley Authority (TVA) provides economic development programs and services throughout its service area. Programs provide funds for industrial development and expansion and community development.

View [www.tvaed.com](http://www.tvaed.com) to learn more.

### **U.S. DEPARTMENT OF COMMERCE ECONOMIC DEVELOPMENT ADMINISTRATION**

The U.S. Department of Commerce Economic Development Administration (EDA) provides assistance to areas experiencing high unemployment, low income, or other severe economic distress. A program of particular interest to Tennessee local governments is EDA's Public Works Program. The Public Works Program provides funds for water and sewer facilities, industrial access roads, rail spurs, skill training facilities, and technology-related infrastructure.

View [www.osec.doc.gov/eda](http://www.osec.doc.gov/eda) to learn more about the Public Works Program and other EDA programs.

### **U.S. DEPARTMENT OF AGRICULTURE (USDA) RURAL DEVELOPMENT**

Rural development is committed to the future of rural communities in Tennessee, investing financial and technical assistance through community, business and rural housing development programs. The agency has loan and grant programs for water and waste disposal, solid waste management and emergency community water projects to assist rural electric cooperatives, and for deployment of telecommunications infrastructure used for distance learning, telemedicine and other broadband-based services. The agency's community programs provide technical and financial resources for the essential community infrastructure key to health, safety and business development. They ensure that rural areas enjoy the same basic quality of life community services enjoyed by people across the U.S. including water and waste disposal systems, and for community public-use facilities like schools, libraries, childcare, hospitals, clinics, assisted living facilities, fire and rescue facilities, police stations, community centers and transportation assets.

View contact and information on grant and loan assistance programs at [www.rurdev.usda.gov](http://www.rurdev.usda.gov).

### **UTILITY RELOCATION LOAN PROGRAM**

The Utility Relocation Loan Program provides loans for cities and utility districts that must relocate utilities due to Tennessee Department of Transportation (TDOT) road projects.

View [www.tn.gov/comptroller/lf](http://www.tn.gov/comptroller/lf) to learn more.



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