Finding Money For Municipal Water, Wastewater, and Solid Waste Projects in Tennessee

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Finding Money
for Municipal Water, Wastewater and Solid Waste Projects in Tennessee

Prepared by
Sharon Rollins, P.E.
Manager of Technical Consulting
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.

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9:00 a.m.- 5:00 p.m. (Eastern Time)
Finding Money
for Municipal Water,
Wastewater and Solid Waste
Projects in Tennessee

Prepared by
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Manager of Technical Consulting

February 2003
TAKE A LOOK INSIDE...

Find out about the financing programs available for your city’s capital improvement projects. Do you know the contact agencies, the advantages and disadvantages of the various programs, terms? Do you know how to apply for funding? If not, this publication is for you. It’s an overview of various financing programs available to Tennessee’s local governments for water, wastewater, solid waste and other project needs.

ACKNOWLEDGMENTS

This report was prepared by Sharon Rollins of The University of Tennessee Municipal Technical Advisory Service (MTAS). It is partially funded by a contract with MTAS from the Tennessee Department of Environment and Conservation’s Division of Community Assistance.

Special thanks to staff from Rural Development Administration, Tennessee Department of Economic and Community Development, Tennessee Department of Environment and Conservation, Tennessee Local Development Authority, and Tennessee Municipal Bond Fund.
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<td>Grant</td>
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<td></td>
<td>Solid Waste Management</td>
<td>Grant</td>
</tr>
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<td>TDECD</td>
<td>ARC Program</td>
<td>Grant</td>
</tr>
<tr>
<td></td>
<td>Community Development Block Grant</td>
<td>Grant</td>
</tr>
<tr>
<td></td>
<td>Industrial Infrastructure Program</td>
<td>Loans and grants</td>
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<td>Delta Regional Authority</td>
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<tr>
<td>TDEC DCA Water/Wastewater</td>
<td>State Revolving Loan</td>
<td>Loan</td>
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<tr>
<td></td>
<td>Utility Relocation Loan</td>
<td>Loan</td>
</tr>
<tr>
<td>TDEC DCA Solid Waste</td>
<td>Solid Waste Assistance Planning Program</td>
<td>Grant</td>
</tr>
<tr>
<td></td>
<td>Recycling Equipment Program</td>
<td>Grant</td>
</tr>
<tr>
<td></td>
<td>Recycling Rebates</td>
<td>Rebate</td>
</tr>
<tr>
<td></td>
<td>Material Recovery Facility (MRF)</td>
<td>Grant</td>
</tr>
<tr>
<td></td>
<td>Used Oil Program</td>
<td>Grant</td>
</tr>
<tr>
<td>TLDA</td>
<td>TLDA Loan Program</td>
<td>Loan</td>
</tr>
<tr>
<td>TMBF</td>
<td>Variable Rate Pooled Loan Program</td>
<td>Loan</td>
</tr>
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<td></td>
<td>Alternative Loan Program</td>
<td>Loan</td>
</tr>
<tr>
<td>USE OF FUNDS</td>
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<td>APPLY WHEN?</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Unlimited</td>
<td>Local governments determine maximum amount of bond issue; interest varies; related costs are usually 1-3% of bond issue; applicants must be ratable</td>
<td>Any time</td>
</tr>
<tr>
<td>Water, wastewater and solid waste facilities</td>
<td>Grants up to 75% of project cost; interest rates vary; 40 years or useful life of the project</td>
<td>Any time</td>
</tr>
<tr>
<td>Water</td>
<td>Up to $500,000; emergency grants up to $75,000</td>
<td>Any time</td>
</tr>
<tr>
<td>Solid waste</td>
<td>Grant funds are based on the amount of money available from national office</td>
<td>Between Oct. 1 and Dec. 31</td>
</tr>
<tr>
<td>Water and wastewater, job training, basic skill development, enterprise development</td>
<td>30-80% of total costs can be federally funded; ability-to-pay index applies</td>
<td>Fall of each year</td>
</tr>
<tr>
<td>Water and wastewater projects; job-specific training</td>
<td>Grants up to $750,000; grants rates based on ability to pay</td>
<td>Any time</td>
</tr>
<tr>
<td>Job training, public infrastructure</td>
<td>Depends on community’s ability to pay</td>
<td>October of each year</td>
</tr>
<tr>
<td>Water and wastewater</td>
<td>Interest from 0% to market rate; no maximum or minimum amount; 20 years or useful life of project</td>
<td>Wastewater: any time</td>
</tr>
<tr>
<td>Relocation of utilities displaced by TDOT road projects</td>
<td>15 years; interest rate based on economic index determined by utility management review board</td>
<td>Any time</td>
</tr>
<tr>
<td>To update and maintain solid waste data</td>
<td>Up to $10,000 for a single county region</td>
<td>Within 30 days after DCA solicits</td>
</tr>
<tr>
<td>Recycling equipment</td>
<td>Maximum grant is $25,000; grantees provide 10-50% match depending on economic index</td>
<td>Within 60 days after DCA solicits</td>
</tr>
<tr>
<td>Recycling programs</td>
<td>$600,000 on a per capita basis to the 11 counties (and cities within) that produce the most solid waste</td>
<td>Rebates credited annually</td>
</tr>
<tr>
<td>To establish, upgrade or expand an MRF</td>
<td>Up to $250,000; 10-50% match required depending on economic index</td>
<td>Within 60 days after DCA solicits</td>
</tr>
<tr>
<td>Motor oil collection and disposal</td>
<td>Up to $13,000 per site</td>
<td>Within 60 days after DCA solicits</td>
</tr>
<tr>
<td>Water, wastewater and solid waste</td>
<td>Interest varies, 30 years or useful life of project; issuance cost ~ 2%</td>
<td>Any time</td>
</tr>
<tr>
<td>Capital projects</td>
<td>Minimum loan of ~ $1 million; tax-exempt, variable rates</td>
<td>Any time</td>
</tr>
<tr>
<td>Capital projects</td>
<td>Up to $1 million; 12 years or useful life of project; interest fixed or variable; closing costs $500-$1,000</td>
<td>Any time</td>
</tr>
</tbody>
</table>
MUNICIPAL BONDS

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

Contact

Go to a local financial institution with public finance expertise. Look for a full-service institution that can:

1. Analyze a local government’s current financial condition and develop projections of future performance;
2. Develop capital facilities plans and assess current needs;
3. Prepare detailed plans for debt issues and coordinate timing with project requirements;
4. Help select bond counsel and prepare notices, resolutions, and other documentation;
5. Prepare and arrange for printing preliminary and final official statements;
6. Analyze the need for and help with bond insurance, letters of credit, and other credit enhancements;
7. Make presentations to rating agencies or bond insurers;
8. Give advice on selecting a financial institution to act as registrar, paying agent, or trustee;
9. Choose the proper timing of a bond sale, prepare the advertisement, and distribute official statements to prospective investors;
10. Arrange printing, proof of authenticity, and delivery of bonds at closing;
11. Assist the issuer and bond counsel;
12. Advise issuer on the best investment plan for bond proceeds and help with arbitrage situations;
13. Assist the issuer with post-issue financial reporting that meets state and federal regulations.

The various types of municipal bonds include general obligation bonds, special tax bonds and special assessments, revenue bonds, industrial revenue bonds, and double-barrel bonds. General obligation bonds are backed by the full faith and credit of the municipality. The municipality pledges its full taxing authority as security for payment of the loan. Special tax bonds and assessments are secured by special taxes created specifically to pay off the bond. Revenue bonds are payable from receipts from specific sources, such as water sales or wastewater service revenues. Industrial
revenue bonds are used to finance building an industrial facility that will be leased to a business with lease payments pledged to pay off the bond. A double-barrel bond is backed by collateral from at least two sources. For example, revenues from water sales and the full taxing authority of the municipality could be pledged as security for a double-barrel bond.

<table>
<thead>
<tr>
<th><strong>Who Qualifies?</strong></th>
<th>Any local government authorized to incur debt.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Local governments generally should consider using bond issues for large, long-term debt of more than $1 million and for longer than 12 years.</td>
</tr>
<tr>
<td></td>
<td>Applicants must be credit-worthy or insurable. In other words, they must be ratable by a recognized rating agency such as Moody’s or Standard and Poor’s.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>How are the Funds Used?</strong></th>
<th>Bonds are an unlimited source of money. The local government determines the maximum amount of the bonds, and they sometimes are used to complement funding from other sources, particularly grant funding.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>What are the Terms?</strong></th>
<th>Interest rates vary.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Applicants must be aware of the federal tax law’s effects on bond issues.</td>
</tr>
<tr>
<td></td>
<td>Applicants should consider the costs associated with issuing bonds, such as legal, insurance, publications and advertising notices, printing, rating agency, bond registration, and financial advice. These costs usually equal one to three percent of the bond issue.</td>
</tr>
<tr>
<td></td>
<td>The borrower can lower the interest rate by reducing the amount borrowed, shortening the payback period, taking advantage of arbitrage allowed by federal tax laws, and enhancing credit worthiness. It is advisable to seek legal and financial advice on arbitrage and insurance.</td>
</tr>
<tr>
<td></td>
<td>It takes about six weeks to issue bonds for a local government that has been through the process before and has established credit. If the local government has not issued bonds previously, the process takes from eight weeks to six months.</td>
</tr>
</tbody>
</table>
It is important to involve a financial adviser early in the process.

Pitfalls local governments may face in issuing bonds include:
1. User rates that are insufficient to cover debt service;
2. Costs incurred on the project before the bonds are issued that may not be covered;
3. Inaccurate record keeping during the project;
4. Using bond money for other than the stated purpose.

**How to Apply**

Use the following steps to select a full-service financial institution to assist in all phases of issuing municipal bonds.

1. Study project details. Define the project, and think through time and budget constraints;
2. Solicit information. Begin the selection process with an invitation to submit information;
3. Think expertise, not cost. Base financial services on competence, creativity, and performance first. Weigh cost second;
4. Review qualifications. Consider technical expertise, experience with similar projects, reputation with existing clients, workload, and factors peculiar to your project;
5. Narrow the field. Short-list the few most qualified firms and schedule separate presentations;
6. Hear presentations. Select a committee, or use the entire council to hear presentations from each firm;
7. After the presentations, rank the firms in order of preference. It’s helpful to use prepared score sheets;
8. Negotiate. Begin with the top-ranked institution. If negotiations fail, go on to the second firm and so forth. Define the scope of the work and the fees;
9. Put the agreement in writing.

**When to Apply**

Application may be made at any time.
### RURAL DEVELOPMENT ADMINISTRATION

Rural Development is a mission area of the U.S. Department of Agriculture and is made up of three agencies: Rural Business-Cooperative Service (RBS), Rural Housing Service (RHS) and Rural Utilities Service (RUS). Since each agency does not have a field structure in place, Rural Development administers these programs at the local level. RUS loans and grants for community, water and waste disposal facilities are managed by nine Rural Development Area Offices in Tennessee. (See Agency Listing on page 31).

#### Contact

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keith Head</td>
<td>Director, Rural Utilities Service</td>
<td>USDA Rural Development</td>
<td>(615) 783-1345</td>
<td>(615) 783-1301</td>
<td><a href="mailto:keith.head@tn.usda.gov">keith.head@tn.usda.gov</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3322 West End Avenue, Suite 300</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nashville, TN 37203-1084</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

or

Rural Utilities Service
Rural Development
U.S. Department of Agriculture
Washington, D.C. 20250
Web site: www.usda.gov

### WATER AND WASTE DISPOSAL LOANS AND GRANTS

#### Who Qualifies?

Municipalities, counties, utility districts and local nonprofit corporations.

RUS water and waste disposal loans and grants are for rural areas and cities and towns with populations of 10,000 or less.

Priority consideration goes to projects serving areas with fewer than 5,500 people.

Applicants must be:
1. Unable to obtain funds from other sources at reasonable rates and terms;
<table>
<thead>
<tr>
<th>How are the Funds Used?</th>
<th>To construct, repair, improve, expand, and modify rural water supply and distribution facilities, wastewater collection and treatment facilities, and solid waste disposal systems.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>To acquire a water supply or water right associated with facilities development.</td>
</tr>
<tr>
<td></td>
<td>To pay legal, engineering, and other costs associated with facilities development.</td>
</tr>
<tr>
<td></td>
<td>To finance facilities in conjunction with funds from other sources.</td>
</tr>
<tr>
<td></td>
<td>To cover costs resulting from natural disasters.</td>
</tr>
<tr>
<td>What are the Terms?</td>
<td>In some instances grants are available for up to 75 percent of facility development costs.</td>
</tr>
<tr>
<td></td>
<td>Loan rates vary depending on market rate, the community’s income level, and public health problems. Interest rates are lower for a municipality with household income lower than 80 percent of the State Non-metropolitan Median Household Income and in violation of a health regulation.</td>
</tr>
<tr>
<td></td>
<td>The loan is for a maximum of 40 years or the useful life of the facility, whichever is shorter.</td>
</tr>
<tr>
<td>How to Apply</td>
<td>Contact the Rural Development area office (see Agency Listings beginning on page 31), where staff members make preliminary determinations regarding engineering feasibility and economic soundness.</td>
</tr>
<tr>
<td>When to Apply</td>
<td>Application may be made at any time.</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
<td>Yes. If the project is eligible for Rural Development participation, staff members help prepare the application. If Rural Development provides financial assistance, agency personnel make periodic oversight inspections.</td>
</tr>
</tbody>
</table>
# WATER AND WASTE DISPOSAL LOAN GUARANTEES

<table>
<thead>
<tr>
<th>Who Qualifies?</th>
<th>Eligible lenders obtain guarantees for loans made and serviced by them to rural areas and cities and towns with populations of up to 10,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How are the Guarantees Used?</td>
<td>To provide infrastructure to rural areas to construct, repair, modify, expand, or improve water supply and distribution systems and waste collection and treatment systems and other related costs.</td>
</tr>
<tr>
<td>What are the Terms?</td>
<td>Loan guarantee in most instances up to 80 percent. Not eligible for grant.</td>
</tr>
<tr>
<td>How to Apply</td>
<td>Contact the Rural Development Area Office. (See Agency Listings beginning on page 31).</td>
</tr>
<tr>
<td>When to Apply</td>
<td>Application may be made at any time.</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
<td>Yes. If the project is eligible for Rural Development participation, staff members help prepare the application.</td>
</tr>
</tbody>
</table>

# EMERGENCY COMMUNITY WATER ASSISTANCE GRANTS

<table>
<thead>
<tr>
<th>Who Qualifies?</th>
<th>Rural areas, cities, or towns with fewer than 10,000 people. The median household income in rural areas can’t exceed 100 percent of the State Non-metropolitan Median Household Income.</th>
</tr>
</thead>
</table>
| How are the Funds Used? | To assist rural communities that have experienced a significant decline in the quantity or quality of drinking water. 
To cover costs resulting from natural disasters in rural areas, cities, or towns with fewer than 10,000 people. |
| What are the Terms? | The funds are very limited. 
Grants may be made for 100 percent of project costs. 
The maximum grant is $500,000 when a significant decline in quantity or quality of water occurred within two years of filing the application. |
For emergency repairs and replacing facilities on existing systems, the maximum grant is $75,000.

**How to Apply**
Contact the Rural Development area office. (See Agency Listing beginning on page 31).

**When to Apply**
Application may be made at any time.

**Is Technical Assistance Available?**
No.

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**SOLID WASTE MANAGEMENT GRANT**

**Who Qualifies?**
Local governing bodies (including multi-jurisdictional organizations), and private, tax-exempt, nonprofit corporations.

**How are the Funds Used?**
To evaluate landfill operations.

- To provide technical assistance and/or training to enhance active-landfill operator skills.
- To provide technical assistance and/or training to help communities reduce the solid waste stream.
- To assist with developing and/or implementing landfill closure plans, land use plans, safety and maintenance planning, and closure scheduling.

**What are the Terms?**
Grant funds are divided among the eligible project applications based on the amount of money available from the national office.

**How to Apply**
Contact the Rural Development area office. See the Agency Listing beginning on page 31, and refer to Rural Development Area Office contact information at Rural Development’s Web site: www.rurdev.usda.gov.

**When to Apply**
Application may be made between October 1 and December 31 each year.

**Is Technical Assistance Available?**
Yes. Technical assistance and training are provided for maintaining and operating active or inactive landfills and for reducing the solid waste stream.
APPALACHIAN REGIONAL COMMISSION PROGRAM

The Appalachian Regional Commission Program (ARC) is administered through the Tennessee Department of Economic and Community Development (TDECD). The program’s mission is to improve water and wastewater services, create jobs, enhance education, and improve living conditions in the Appalachian Mountains through grants from the Area Development Program and the Distressed Counties Program.

Who Qualifies?


Counties receive one of the following designations:
1. Attainment
2. Competitive
3. Distressed
4. Transitional
**Finding Money**

*Attainment* counties are not eligible for regional grants in which they are the focus of a regional project serving other counties that are not attainment-designated. Hamilton County is an attainment county.

*Competitive* counties are eligible for 30 percent grants. Blount County is designated a competitive county. *Distressed* counties are eligible for up to 80 percent funding. Campbell, Clay, Cocke, Fentress, Hancock, Jackson, Johnson, Meigs, Morgan and Scott are designated distressed counties. The remaining Tennessee counties are *transitional* counties. They are eligible for grant rates of 50 percent. The state (with ARC approval) decides which grant rate will apply.

<table>
<thead>
<tr>
<th>How are the Funds Used?</th>
<th>Funds may be used for infrastructure projects such as water and wastewater in distressed counties (in the other designations, counties must show compelling need to submit an application), basic skills development, job-training programs, and enterprise development programs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the Terms?</td>
<td>Eighty percent of the total costs can be federally funded.</td>
</tr>
<tr>
<td>How to Apply</td>
<td>Call the Department of Economic and Community Development at (615) 741-6201.</td>
</tr>
<tr>
<td>When to Apply</td>
<td>Pre-application may be made in the fall of each year.</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
<td>Yes.</td>
</tr>
</tbody>
</table>

**COMMUNITY DEVELOPMENT BLOCK GRANTS**

The Community Development Block Grant (CDBG) program is federally funded. Eleven cities and three counties in Tennessee receive CDBG funds directly from the federal government. Other Tennessee cities and counties may receive CDBG funds administered by the Tennessee Department of Economic and Community Development. Grants are for community livability, water/wastewater, and housing/neighborhood revitalization projects.

<p>| Who Qualifies? | All city and county governments in Tennessee qualify, except cities with a population of more than 50,000. Those cities receive funds directly from the federal government. |</p>
<table>
<thead>
<tr>
<th><strong>Finding Money</strong></th>
<th><strong>The University of Tennessee Municipal Technical Advisory Service</strong></th>
</tr>
</thead>
</table>

CDBG funds must:
1. Benefit low- and moderate-income people;
2. Eliminate or prevent slums and blight; or
3. Eliminate conditions detrimental to health, safety, or the public’s welfare.

Project selection criteria are objective and quantitative. They are based on community need for the project, feasibility, and community economic level.

<table>
<thead>
<tr>
<th><strong>How are the Funds Used?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>To construct, improve, or extend water, wastewater, and solid waste facilities.</td>
</tr>
<tr>
<td>To provide community development services.</td>
</tr>
<tr>
<td>To rehabilitate housing and revitalize neighborhoods.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>What are the Terms?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>The level of CDBG assistance is limited by the community’s ability to pay.</td>
</tr>
<tr>
<td>Maximum grants are $300,000 for community livability projects and $500,000 for water/wastewater and housing rehabilitation/neighborhood revitalization projects.</td>
</tr>
<tr>
<td>Grants to a single applicant cannot exceed $750,000 for two successive years. Regional projects can receive grants of up to $1 million.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>How to Apply</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Obtain application forms from the program manager. The application requires a project description, financial information, federal compliance information, and engineering information.</td>
</tr>
<tr>
<td>Seek help from CDBG program management staff, the local development district office, and your consulting engineer when completing the application.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>When to Apply</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Applications are due by the annual date set by the program manager.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Is Technical Assistance Available?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, with preparing applications and administering the grant.</td>
</tr>
</tbody>
</table>
# TENNESSEE INDUSTRIAL INFRASTRUCTURE PROGRAM

The Tennessee Industrial Infrastructure Program (TIIP) is a state-funded program. Funds may be used for infrastructure improvements where there is a commitment by business to locate or expand in the state and to create or retain jobs for Tennesseans.

## Who Qualifies?
County governments, municipal governments, and utility districts.

## How are the Funds Used?
For infrastructure improvements and job-specific training. Infrastructure improvements include water systems, wastewater systems, transportation systems, site improvements, electrical and natural gas systems, and other improvements to physical infrastructure. Other economic activities may be supported by TIIP funds if the Commissioner of Economic and Community Development determines they will have a beneficial impact on Tennessee’s economy. Funds cannot be used for speculative projects.

## What are the Terms?
TIIP grant rates are based on the ability-to-pay index used for municipal and county governments. The index considers the local government’s per capita income, taxable sales, and taxable property values.

*The maximum TIIP grant is $750,000. The grant amount for architect and engineering services varies depending on the type of project.*

## How to Apply
Complete an application. It requires community information, business information, a statement of how the project will impact the community, a preliminary engineering report, and evidence that non-TIIP funding is or soon will be in place.

Applications are reviewed in two phases. Phase one focuses on physical improvements and the project’s purpose, design, and cost-effectiveness. The Department of Economic and Community Development will send copies of the application to the responsible state agency. For example, the Tennessee Department of Environment and Conservation receives copies of applications for water and wastewater projects, and applications for transportation improvement projects go to the Tennessee Department of Transportation. Other projects are reviewed for physical improvements by TDECD staff.
Phase two focuses on the impacted business. Specifically, phase two covers the business’s management capability and commitment to the project, cash flow, sales projections, and industry trends.

Following phases one and two, staff submit recommendations to the TDECD loan committee for review and discussion. The ultimate responsibility for approving or disapproving the grant rests with the Commissioner of Economic and Community Development.

**When to Apply**
Application may be made at any time of the year.

**Is Technical Assistance Available?**
Yes, technical assistance is available through public hearings, workshops, and pre-application meetings.

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**DELTA REGIONAL AUTHORITY**

The Delta Regional Authority (DRA) is administered through the Tennessee Department of Economic and Community Development (TDECD). The program’s mission is to improve basic public infrastructure, transportation infrastructure, business development, and job training.

**Who Qualifies?**
All 22 West Tennessee counties except Madison, Obion and Shelby. This program can fund projects only in *pockets of poverty* in those three counties.

**How are the Funds Used?**
Funds may be used for basic public infrastructure, transportation infrastructure, business development and job training or employment-related education.

**What are the Terms?**
The level of DRA assistance is limited by the community’s ability to pay.

**How to Apply**
Obtain pre-application forms from the program manager.

**When to Apply**
Pre-applications are due in October of each year.

**Is Technical Assistance Available?**
Yes, with preparing applications and administering the grant.
TENNESSEE DEPARTMENT OF ENVIRONMENT AND CONSERVATION DIVISION OF COMMUNITY ASSISTANCE

Contact
Tennessee Department of Environment and Conservation
Division of Community Assistance
Life & Casualty Tower
401 Church St., 8th Floor
Nashville, TN 37243-1533
Phone: (615) 532-0445
Fax: (615) 532-0199
E-mail: sam.gaddipati@state.tn.us
Web site: www.state.tn.us/environment/dca

TENNESSEE STATE REVOLVING FUND

The Tennessee State Revolving Fund (SRF) is sponsored by the federal and state governments. The U.S. Environmental Protection Agency (EPA) awards grants to establish the fund and the State of Tennessee provides a 20 percent matching grant. The SRF provides low-cost loans to local governments for water and wastewater facilities.

Who Qualifies?
The Tennessee Department of Environment and Conservation Division of Community Assistance (DCA) maintains numerical listings by priority points for both water and wastewater facility projects. Local governments on the state water and wastewater priority ranking lists are eligible for loans.

Applicants must:
1. Pledge security for loan repayment;
2. Agree to adjust user fees as needed to cover repayments;
3. Vow to maintain financial records in accordance with governmental accounting standards;
4. Provide other requested assurances.

How are the Funds Used?
To plan, design, and construct water and wastewater facilities and to buy equipment. Eligible projects include water and wastewater treatment plants, pump stations, water distribution lines, collector wastewater lines, interceptors, water and wastewater line
replacements, water and wastewater line repairs, implementation of security measures at water and wastewater facilities and remedies for non-point source pollution problems.

**What are the Terms?**

**Wastewater:** Priority goes to wastewater projects in order of ranking on the state wastewater priority list. During the first quarter of the state fiscal year, DCA funds ready-to-go projects in priority order. After the first quarter, loans may be made to any local government on the priority list.

**Water:** Prior to the EPA grant application process, DCA solicits projects for the water priority list. Projects are listed in order of public health protection and/or compliance with the Safe Drinking Water Act. The water projects are then included in the DCA Intended Use Plan and go through a public comment period before the list is finalized. The highest ranking projects are notified and given a certain time period (usually 90 or 120 days) to complete the application process. If any projects do not respond within the established time period, DCA will notify the next highest ranking projects until all funds are obligated.

Interest rates are from zero percent to market rate, depending on the Ability to Pay Index (a list established based on the community’s per capita income, taxable sales, and taxable property values, etc.). Most borrowers qualify for interest rates of two to three percent, and rates are fixed for the life of the loan. The maximum loan term is 20 years or the design life of the facility.

**How to Apply**

Contact the DCA office at (615) 532-0445 for application packages that include the application form, loan agreement, financial statement forms, and forms for user charge information. DCA completes all the loan forms at no cost to local governments.

Since federal funds are used, facility planning documents, environmental review, and public participation are required.

**When to Apply**

For wastewater projects, application may be made at any time. For water projects, applications are solicited by DCA.

**Is Technical Assistance Available?**

Yes. Contact DCA or your MTAS consultant for assistance.
<table>
<thead>
<tr>
<th>UTILITY RELOCATION LOAN PROGRAM</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

**Who Qualifies?**

Municipalities and utility districts relocating utilities because of a TDOT road project.

**How are the Funds Used?**

For costs associated with relocating utilities.

**What are the Terms?**

Loans cannot exceed 15 years.

The interest rate is based on an economic index determined by the Utility Management Review Board.

Loan amounts depend on availability of funds.

**How to Apply**

Submit an application containing:

1. A letter of request from the applicant;
2. A letter from TDOT describing the project and requirement for utility relocation;
3. An engineering report with cost estimates and estimated construction time;
4. Cash flow projections;
5. Evidence that the applicant is unable to obtain other financing;
6. Three years of the most recent audited financial statements.

Application packages are processed on a first-come, first-served basis.

Ready-to-process applications are reviewed by the Utility Management Review Board. If the application is acceptable, the loan is recommended to the State Funding Board for approval.

**When to Apply**

Application may be made at any time.

**Is Technical Assistance Available?**

Yes. Contact the DCA office at (615) 532-0445.
# SOLID WASTE ASSISTANCE PROGRAM

The Division of Community Assistance (DCA) helps local governments meet solid waste reduction, education, recycling, and planning requirements established by the Solid Waste Disposal Act, *Tennessee Code Annotated (T.C.A.)* 68-211-101. The state provides grants from the Solid Waste Management Fund for education, recycling and material recovery facilities. Grants also are available from the Used Oil Collection Fund for establishing waste oil collection sites where do-it-yourselfers can discharge their used oil.

**Contact**

Tennessee Department of Environment and Conservation
Division of Community Assistance
Life & Casualty Tower
401 Church St., 8th Floor
Nashville, TN 37243-1533
Phone: (615) 532-0445
Fax: (615) 532-0199
E-mail: jdunlap@state.tn.us
Web site: www.state.tn.us/environment/dca

---

# PLANNING PROGRAM

<table>
<thead>
<tr>
<th>Who Qualifies?</th>
<th>Counties and solid waste regions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How are the Funds Used?</td>
<td>To update and maintain solid waste data from annual reporting and regional solid waste plans.</td>
</tr>
<tr>
<td>What are the Terms?</td>
<td>A maximum $10,000 grant is available for a single county region. Two-county regions are eligible for a $12,000 per county grant. Each county in a multi-county region is eligible for a $14,000 grant.</td>
</tr>
<tr>
<td>How to Apply</td>
<td>Applications are solicited annually by DCA. This program will expire on June 30, 2003.</td>
</tr>
<tr>
<td>When to Apply</td>
<td>Apply within 30 days after DCA solicits applications.</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
<td>Yes. Contact DCA at (615) 532-0445, or call your consultant from The University of Tennessee County Technical Assistance Service (CTAS).</td>
</tr>
</tbody>
</table>
### RECYCLING EQUIPMENT PROGRAM

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>How are the Funds Used?</td>
<td>To purchase recycling equipment, such as containers, glass crushers, can crushers, bins and balers.</td>
</tr>
<tr>
<td>What are the Terms?</td>
<td>The maximum grant is $25,000 per applicant. Grantees must provide a match of 10 to 50 percent of the grant amount. The local government’s share of the match is based on an economic index. Eligible entities compete for the grants, which are awarded to the highest scoring applicants.</td>
</tr>
<tr>
<td>How to Apply</td>
<td>Applications are solicited annually by DCA.</td>
</tr>
<tr>
<td></td>
<td>Manufacturer’s specification sheets and price quotes must be included in the application.</td>
</tr>
<tr>
<td></td>
<td>Points are scored based on detailed narratives provided by each applicant.</td>
</tr>
<tr>
<td>When to Apply</td>
<td>The deadline is 60 days after DCA solicits applications.</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
<td>Yes, technical assistance in developing a recycling plan and program can be provided by the Recycling Section of DCA, the development districts, The University of Tennessee County Technical Assistance Service (CTAS) and Municipal Technical Advisory Service (MTAS), or the Local Planning Division of the Tennessee Department of Economic and Community Development.</td>
</tr>
</tbody>
</table>

### RECYCLING REBATES PROGRAM

<table>
<thead>
<tr>
<th>Who Qualifies?</th>
<th>Eleven counties (and the cities in those counties) that generate the most solid waste according to the annual solid waste reports.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How are the Funds Used?</td>
<td>To establish new recycling programs and collection sites, prepare recovered materials for transport and marketing, identify markets, present educational programs, and develop costs and waste reduction evaluations.</td>
</tr>
<tr>
<td>What are the Terms?</td>
<td>The rebate amount is based on current population data, solid waste figures from the most recent annual report and T.C.A. 68-211-825.</td>
</tr>
</tbody>
</table>
### Is Technical Assistance Available?
Yes, DCA, The University of Tennessee County Technical Assistance Service (CTAS) and Municipal Technical Advisory Service (MTAS) provide technical assistance on all recycling issues.

### MATERIAL RECOVERY FACILITY PROGRAM

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>How are the Funds Used?</td>
<td>To establish, upgrade, or expand a material recovery facility serving multiple counties and/or cities as allowed by the regional solid waste plans. The funds are not for operational, maintenance, or disposal costs.</td>
</tr>
<tr>
<td>What are the Terms?</td>
<td>A grant of up to $250,000 is available. A 10 to 50 percent match is required. Match amounts are based on an economic index.</td>
</tr>
<tr>
<td>How to Apply</td>
<td>Contact DCA at (615) 532-0445 for an application.</td>
</tr>
<tr>
<td>When to Apply</td>
<td>The deadline is 60 days after DCA solicits applications.</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
<td>Yes. DCA, The University of Tennessee County Technical Assistance Service (CTAS) and Municipal Technical Advisory Service (MTAS) provide technical assistance.</td>
</tr>
</tbody>
</table>

### USED OIL PROGRAM

<table>
<thead>
<tr>
<th>Who Qualifies?</th>
<th>Cities, counties, and for-profit businesses located in underserved areas of the county.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How are the Funds Used?</td>
<td>To establish and operate used motor oil collection centers. To purchase equipment that burns used oil as fuel, with priority given to local governments with used oil collection centers. To reimburse for disposing of contaminated used oil. To provide education about proper treatment of used oil and provide incentives for its safe handling and disposal.</td>
</tr>
<tr>
<td><strong>What are the Terms?</strong></td>
<td>Local governments and for-profit businesses that are not within 10 miles of an existing site may apply for a maximum of $13,000 per site.</td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>How to Apply</strong></td>
<td>Contact DCA at (615) 532-0445.</td>
</tr>
<tr>
<td><strong>When to Apply</strong></td>
<td>The deadline is 60 days after DCA solicits applications.</td>
</tr>
<tr>
<td><strong>Is Technical Assistance Available?</strong></td>
<td>Yes, to public and private operators of used oil collection centers. Call DCA’s toll-free number, (800) 891-TDEC, for information on the locations of oil collection centers.</td>
</tr>
</tbody>
</table>
## TENNESSEE LOCAL DEVELOPMENT AUTHORITY LOAN PROGRAM

| Contact | Tennessee Local Development Authority, Division of Bond Finance  
|James K. Polk Building  
|505 Deaderick Street, 16th Floor  
|Nashville, TN 37243-0273  
|Phone: (615) 401-7872  
|Fax: (615) 741-5986  
|E-mail: janet.manookian@state.tn.us  
|Web site: www.comptroller.state.tn.us/bf/bftlda|
|Who Qualifies? | County governments, metropolitan governments, incorporated towns and cities, and any special districts may borrow money from TLDA for water, wastewater, solid waste, and other capital improvements.|
|How are the Funds Used? | For water, wastewater, and solid waste projects approved by the Tennessee Department of Environment and Conservation (TDEC).  
For other capital projects approved by other state agencies before final TLDA processing.|
|What are the Terms? | The local government must adopt user rates to cover all costs of operation and maintenance, including debt service and depreciation.  
The local government must authorize the loan and pledge taxes to back the loan in case of deficiency, and the loan must be backed by sufficient state-shared taxes and by reserve funds set aside by the borrower.  
Monthly payments are required, but only interest payments are required during construction. Principal repayment begins when the project is operational or when 90 percent of the construction cost is depleted, whichever occurs first.|

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.
The loan period is 30 years or the useful life of the project, whichever is less.

The interest rate prior to issuing the bond varies. For the past several years, funding for this program has been based on one-year notes. Since the interest rate to the borrower is based on the interest rate of the notes, it can fluctuate from year to year.

The cost of issuing the bond is approximately two percent.

A reserve fund is required.

The local government can prepay a TLDA loan prior to issuing the bond but cannot prepay after TLDA issues the bond.

**How to Apply**

Submit water, wastewater, and solid waste projects to TDEC for approval. Turn in other types of projects to the appropriate state agency for consideration.

TDEC (or an appropriate state agency for projects other than water, wastewater, or solid waste) notifies TLDA of technical feasibility and the local government’s interest in a TLDA loan.

TLDA contacts the local government for financial information. A meeting may be necessary.

The local government completes TLDA’s loan application and passes a resolution authorizing the loan request.

After approval by TDEC, the loan package is reviewed by the Division of Bond Finance and is then presented to the TLDA Board at a public meeting.

After TLDA Board approval, the loan is sent to the Tennessee Attorney General for approval.

During construction, pay requests from the local government are sent to the state agency that originally approved the project (i.e., to TDEC for water, wastewater, and solid waste projects). The agency reviews and certifies payment requests to the Division of Bond Finance. Loan repayments are sent to that division from the local government.

**When to Apply**

Application may be made at any time of the year.

**Is Technical Assistance Available?**

No.
<table>
<thead>
<tr>
<th>TENNESSEE MUNICIPAL BOND FUND</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Tennessee Municipal League (TML) is the organization of Tennessee cities and towns. Created in 1985, the Tennessee Municipal Bond Fund (TMBF) is a program of TML that creates and administers loans for the benefit of cities and counties.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact</th>
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<tbody>
<tr>
<td>Kevin Barnett, Vice-President, Marketing</td>
</tr>
<tr>
<td>Joe Muscatello, Marketing Representative</td>
</tr>
<tr>
<td>Tennessee Municipal Bond Fund</td>
</tr>
<tr>
<td>226 Capitol Boulevard, Suite 502</td>
</tr>
<tr>
<td>Nashville, TN 37219</td>
</tr>
<tr>
<td>Phone: (615) 255-1561</td>
</tr>
<tr>
<td>Fax: (615) 255-7428</td>
</tr>
<tr>
<td>E-mail: <a href="mailto:kevinb24@bellsouth.net">kevinb24@bellsouth.net</a></td>
</tr>
<tr>
<td>Web site: <a href="http://www.tml1.org">www.tml1.org</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VARIABLE RATE POOLED LOAN PROGRAM</th>
</tr>
</thead>
<tbody>
<tr>
<td>The TMBF variable rate program enables borrowers to finance capital projects on a long-term basis at short-term, tax-exempt interest rates. The interest rate changes on a daily basis and has averaged less than three and one-quarter percent since 1992. Extremely cost-effective and flexible, the variable rate pooled loan program allows borrowers to pay interest only on funds as they are disbursed. Loans are payable at any time with no prepayment penalty.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who Qualifies?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Tennessee local government.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How are the Funds Used?</th>
</tr>
</thead>
<tbody>
<tr>
<td>To finance any capital project that is eligible for tax-exempt borrowing, <em>i.e.</em>, governmental use or public purpose projects. Examples include schools, roads, jails, utilities, landfills and equipment purchases.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What are the Terms?</th>
</tr>
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<tbody>
<tr>
<td>Federal law limits the loan term to the life expectancy of the project being financed.</td>
</tr>
<tr>
<td>The minimum loan amount is $1,000,000. There is no maximum.</td>
</tr>
<tr>
<td>How to Apply</td>
</tr>
<tr>
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</tr>
<tr>
<td>When to Apply</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
</tr>
</tbody>
</table>

**ALTERNATIVE LOAN PROGRAM**

The Alternative Loan Program (ALP) is an arrangement established by TMBF for the purchase of capital outlay notes issued by local governments. Cities and counties contact TMBF to compare rates to those offered by local banks.

<table>
<thead>
<tr>
<th>Who Qualifies?</th>
<th>Any Tennessee local government that can issue capital outlay notes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How are the Funds Used?</td>
<td>To finance any capital project that is eligible for tax-exempt borrowing, <em>i.e.</em>, governmental use or public purpose projects. Examples include schools, roads, jails, utilities, landfills and equipment purchases.</td>
</tr>
<tr>
<td>What are the Terms?</td>
<td>Under state law the maximum term is 12 years or the useful life of the project if less than 12 years. Loan size typically is less than $1,000,000. Closing costs are typically between $500 and $1,000 to cover legal fees.</td>
</tr>
<tr>
<td>How to Apply</td>
<td>Contact the TMBF office at (615) 255-1561.</td>
</tr>
<tr>
<td>When to Apply</td>
<td>Application may be made at any time.</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>Is Technical Assistance Available?</td>
<td>Yes, TMBF works with local officials to provide all paperwork and approvals necessary to complete the borrowing process.</td>
</tr>
</tbody>
</table>
OTHER PROGRAMS

COMMUNITY RESOURCE GROUP, INC.,
SOUTHERN RURAL COMMUNITY
ASSISTANCE PROGRAM (Southern RCAP)

Southern RCAP is a rural development organization serving
Tennessee and six other southern states. It provides technical
assistance and financing for small, rural water and wastewater
systems. The Community Loan Fund (CLF) is available to nonprofit
corporations and local governments that:
• Serve significant numbers of low-income customers;
• Are located in rural communities with populations of
  less than 20,000;
• Can repay the loan with system revenues;
• Cannot find affordable financing from other sources.

CLF loans generally are limited to 75 percent of the project cost or
a maximum of $150,000. To learn more about loan terms and
conditions, contact:

Community Resource Group, Inc.
P.O. Box 1543
Fayetteville, AR 72702
Phone: (501) 443-2700
Fax: (501) 443-5036
Web site: www.crg.org

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.

To learn more about the Public Works Program and other EDA
programs, contact:
U.S. Department of Commerce  
Economic Development Administration  
14th & Constitution Avenue, NW  
Washington, D.C. 20230  
Web site: www.osec.doc.gov/eda

or

U.S. Department of Commerce  
Economic Development Administration  
Atlanta Regional Office  
401 West Peachtree Street, NW, Suite 1820  
Atlanta, GA 30308-3510  
Phone: (404) 730-3002  
Fax: (404) 730-3025

**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. To learn more about FEMA programs, contact:

Federal Emergency Management Agency  
500 C Street, SW  
Washington, D.C. 20472  
Phone: (202) 566-1600  
Web site: www.fema.gov

**TENNESSEE VALLEY AUTHORITY**

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. To learn more about TVA programs, contact:

Tennessee Valley Authority  
Economic Development  
P.O. Box 292409  
Nashville, TN 37229  
Phone: (615) 232-6053  
or
Tennessee Valley Authority
Economic Development
1101 Market, PSC 1J
Chattanooga, TN 37343
Phone: (423) 697-2957

or

Tennessee Valley Authority
Economic Development
11 Murray Guard Drive, Suite 200
Jackson, TN 38305
Phone: (731) 664-4051

or

Tennessee Valley Authority
Economic Development
400 W. Summit Hill Drive, GRN 1D
Knoxville, TN 37902
Phone: (865) 673-2294
Web site: www.tva.com/econdev
<table>
<thead>
<tr>
<th>AGENCY LISTING</th>
</tr>
</thead>
</table>
| **Community Resource Group, Inc.**  
P.O. Box 1543  
Fayetteville, AR 72702  
Phone: (501) 443-2700; Fax: (501) 443-5036  
Web site: www.crg.org |
| **Federal Emergency Management Agency**  
500 C Street  
Washington, D.C. 20472  
Phone: (202) 566-1600  
Web site: www.fema.gov |
| **Tennessee Department of Economic and Community Development**  
Wm. R. Snodgrass Tennessee Tower, 10th Floor  
312 Eighth Avenue North  
Nashville, TN 37243-0405  
Phone: (615) 741-6201; Fax: (615) 253-1870  
Web site: www.state.tn.us/ecd |
| **Tennessee Department of Environment and Conservation**  
Division of Community Assistance  
Life & Casualty Tower  
401 Church St., 8th Floor  
Nashville, TN 37243-1533  
Phone: (615) 532-0445; Fax: (615) 532-0199  
Web site: www.state.tn.us/environment/dca |
| **Tennessee Local Development Authority**  
Division of Bond Finance  
James K. Polk Building  
505 Deaderick St., 16th Floor  
Nashville, TN 37243-0273  
Phone: (615) 401-7872; Fax: (615) 741-5986  
Web site: www.comptroller.state.tn.us/bf/bflda |
Tennessee Municipal Bond Fund
226 Capitol Boulevard, Suite 502
Nashville, TN 37219
Phone: (615) 255-1561; Fax: (615) 255-7428
Web site: www.tml1.org

Tennessee Valley Authority
Economic Development
P.O. Box 292409
Nashville, TN 37229
Phone: (615) 232-6053

1101 Market, PSC 1J
Chattanooga, TN 37343
Phone: (423) 697-2957

11 Murray Guard Drive, Suite 200
Jackson, TN 38305
Phone: (731) 664-4051

400 W. Summit Hill Drive, GRN 1D
Knoxville, TN 37902
Phone: (865) 673-2294
Web site: www.tva.com/econdev

U.S. Department of Commerce
Economic Development Administration
14th & Constitution Avenue, NW
Washington, D.C. 20230
Web site: www.osec.doc.gov/eda

Atlanta Regional Office
401 West Peachtree Street, NW, Suite 1820
Atlanta, GA 30308-3510
Phone: (404) 730-3002; Fax: (404) 730-3025

USDA Rural Development
3322 West End Avenue, Suite 300
Nashville, TN 37203-1804
Phone: (615) 783-1345; Fax: (615) 783-1301
USDA AREA OFFICES

East Tennessee
Greenville Area Office
214 N. College Street, Suite 300
Greenville, TN 37744-0307
Phone: (423) 638-4771; Fax: (423) 639-0956

Knoxville Area Office
4730 New Harvest Lane, Suite 3
Knoxville, TN 37918
Phone: (865) 523-3338; Fax: (865) 525-7622

Middle Tennessee
Chattanooga Area Office
Southeast Development Center
25 Cherokee Blvd
P.O. Box 4941
Chattanooga, TN 37405
Phone: (423) 756-2236; Fax: (423) 756-9278

Cookeville Area Office
Fountain Court
390 South Lowe Avenue, Suite K
Cookeville, TN 38503
Phone: (931) 528-6539; Fax: (931) 528-1976

Lawrenceburg Area Office
237 Waterloo Street
P.O. Box 1046
Lawrenceburg, TN 38464
Phone: (931) 762-6913; Fax: (931) 762-4193

Nashville Area Office
3322 West End Avenue, Suite 302
Nashville, TN 37203
Phone: (615) 783-1359; Fax: (615) 783-1340
West Tennessee
Jackson Area Office
    West Town Commons
    85 G Stonebrook Place
    Jackson, TN 38305
    Phone: (731) 668-2091; Fax: (731) 668-6911

Covington Area Office
    2043 Highway 51 South
    P.O. Box 648
    Covington, TN 38019
    Phone: (901) 475-3350; Fax: (901) 475-3356

Union City Area Office
    1216 Stad Avenue, Suite 3
    P.O. Box 567
    Union City TN 38281
    Phone: (731) 885-6480; Fax: (731) 885-5487
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