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

Sharon Rollins
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FINDING MONEY for MUNICIPAL WATER, WASTEWATER, and SOLID WASTE PROJECTS in TENNESSEE

Sharon L. Rollins, P.E.
Technical Consulting Administrator

MTAS
Municipal Technical Advisory Service
In cooperation with the Tennessee Municipal League

THE UNIVERSITY of TENNESSEE
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 is an overview of various financing programs available to Tennessee’s local governments for water, wastewater, solid waste, and other project needs.
FINDING MONEY for MUNICIPAL WATER, WASTEWATER, and SOLID WASTE PROJECTS in TENNESSEE

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www.mtas.tennessee.edu

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 for Municipal Water, Wastewater, and Solid Waste Projects in Tennessee.”

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### FINANCIAL HELP-AT-A-GLANCE

<table>
<thead>
<tr>
<th>USE OF FUNDS</th>
<th>TERMS</th>
<th>APPLY WHEN?</th>
</tr>
</thead>
<tbody>
<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, wastewater, and solid waste facilities</td>
<td>Up to 80%</td>
<td>Any time</td>
</tr>
<tr>
<td>Water</td>
<td>Up to $500,000; emergency grants up to $150,000</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>Priorities are industrial infrastructure and basic water and wastewater service</td>
<td>Contact Program Management</td>
<td>Contact Program Management</td>
</tr>
<tr>
<td>Water, wastewater, solid waste, community livability, housing/neighborhood revitalization</td>
<td>For water/wastewater, solid waste and housing/neighborhood revitalizations up to $500,000; cannot exceed $750,000 for two successive years; assistance limited by community's ability-to-pay; up to $300,000 for community livability</td>
<td>Call (615) 741-6201</td>
</tr>
<tr>
<td>Infrastructure improvements</td>
<td>Grants up to $750,000; restricted to situations where there is a commitment by the private sector to locate or expand to create or retain jobs for Tennesseans</td>
<td>Any time</td>
</tr>
<tr>
<td>Job training, public infrastructure</td>
<td>Depends on the funding available</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, Water: when TDEC solicits</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>Recycling equipment</td>
<td>Maximum grant is $25,000; grantees provide 10-50% match depending on economic index</td>
<td>Within 60 days after SWM solicits</td>
</tr>
<tr>
<td>Recycling programs</td>
<td>$600,000 on a per capital basis to the 11 counties (and cities within) that produce the most solid waste</td>
<td>Rebates credited annually</td>
</tr>
<tr>
<td>Motor oil collection and disposal</td>
<td>Up to $13,000 per site</td>
<td>Within 60 days after SWM solicits</td>
</tr>
<tr>
<td>Waste reduction facilities and programs</td>
<td>Up to $200,000 per applicant; grantees provide 10-50% match based on economic index</td>
<td>Within 60 days after SWM solicits</td>
</tr>
<tr>
<td>Waster, 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 range $500-$1,000</td>
<td>Any time</td>
</tr>
</tbody>
</table>
MUNICIPAL BONDS

Private financial institutions are a traditional source 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.
WHO QUALIFIES?
Any local government authorized to incur debt.

Local governments generally should consider using bond issues for large, long-term debt of more than $1 million and for longer than 12 years.

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.

HOW ARE THE FUNDS USED?
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.

WHAT ARE THE TERMS?
Interest rates vary.

Applicants must be aware of the federal tax law’s effects on bond issues.

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 are usually equal 1–3 percent of the bond issue.

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.

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.

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: Housing Programs, Community Programs and the Business and Cooperative Programs. These programs consist of a variety of loans, loan guarantees, and grant programs, plus technical assistance in the areas of business and industry, cooperative development, rural housing, community facilities, water and waste disposal, electrification, and telecommunications, including distance learning and telemedicine, and broadband. The Rural Development Programs are delivered through nine area offices strategically located throughout the state (see Agency Listing).

CONTACT
Keith Head, Director, Community Programs
USDA Rural Development
3322 West End Avenue, Suite 300
Nashville, Tennessee 37203-1084
Phone: (615) 783-1345
Fax: (615) 783-1301
E-mail: keith.head@tn.usda.gov

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 get funds from other sources at reasonable rates and terms;
2. Legally able to borrow and repay, pledge security for loans, and operate and maintain facilities;
3. Financially sound and able to manage the facility effectively. The applicant’s financial soundness must be based on taxes, assessments, revenues, fees, or other satisfactory sources of income to pay all costs associated with the facility.

HOW ARE THE FUNDS USED?
To construct, repair, improve, expand, and modify rural water supply and distribution facilities, wastewater collection and treatment facilities, and solid waste disposal systems.
To acquire a water supply or water right associated with facilities development.

To pay legal, engineering, and other costs associated with facilities development.

To finance facilities in conjunction with funds from other sources.

To cover costs resulting from natural disasters.

**WHAT ARE THE TERMS?**
In some instances grants are available for up to 75 percent of the facility development costs.

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.

The loan is for a maximum of 40 years or the useful life of the facility, whichever is shorter.

**HOW TO APPLY**
Contact the Rural Development area office (see Agency Listing), where staff members make preliminary determinations regarding engineering feasibility and economic soundness.

**WHEN TO APPLY**
Application may be made at any time.

**IS TECHNICAL ASSISTANCE AVAILABLE?**
Yes. If the project is eligible for Rural Development participation, staff helps prepare the application.

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**WATER AND WASTE DISPOSAL LOAN GUARANTEES**

**WHO QUALIFIES?**
Eligible lenders obtain guarantees for loans made and serviced by them to rural areas and cities and towns with populations up to 10,000.

**HOW ARE THE GUARANTEES USED?**
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.

**WHAT ARE THE TERMS?**
Loan guarantee in most instances up to 80 percent. Not eligible for grant.

**HOW TO APPLY**
Contact the Rural Development Area Office (see Agency Listing).

**WHEN TO APPLY**
Application may be made at any time.

**IS TECHNICAL ASSISTANCE AVAILABLE?**
Yes. If the project is eligible for Rural Development participation, staff helps prepare the application.

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**EMERGENCY COMMUNITY WATER ASSISTANCE GRANTS**

**WHO QUALIFIES?**
Rural areas, cities, or towns with fewer than 10,000 people. The median household income in rural areas cannot exceed 100 percent of the State Non-Metropolitan Median Household Income.
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 $150,000.

HOW TO APPLY
Contact the Rural Development area office (see Agency Listing).

WHEN TO APPLY
Application may be made at any time.

IS TECHNICAL ASSISTANCE AVAILABLE?
No.

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 determine threats to water sources.

To provide technical assistance and/or training to enhance active-landfill operator skills.

To provide technical assistance and training to help communities reduce the solid waste stream.

To assist with developing and implementing landfill closure plans, land use plans, safety and maintenance planning, and closure scheduling within permit requirements.

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 and refer to Rural Development Area Office contact information at Rural Development’s Web site: http://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.
TENNESSEE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

CONTACT
Office of Program Management
Tennessee Department of Economic and Community Development
Wm. R. Snodgrass Tennessee Tower, 10th Floor
312 Eighth Avenue, North
Nashville, Tennessee 37243-0405
Phone: (615) 741-6201
Fax: (615) 253-1870
E-mail: paula.lovett@state.tn.us
Web site: www.state.tn.us/ecd

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.

A new strategic plan was written for ARC to cover 2005–2010. Each state is to establish its priorities for use of ARC funds. In Tennessee, the first priority for use of ARC funds is industrial infrastructure (similar to FIDP) where water, wastewater, rail, etc. is being provided to a locating or expanding industry. The second priority is for the provision of basic water and wastewater service in distressed counties where such services are missing or inadequate.

Since the ARC program is highly flexible, the user is advised to contact the program manager for details.

COMMUNITY DEVELOPMENT BLOCK GRANTS
The Community Development Block Grant (CDBG) program is federally funded. Twelve 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.

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. Entitlement areas are Memphis, Shelby County, Jackson, Clarksville, Metro-Davidson County, Murfreesboro, Oak Ridge, Knoxville, Knox County, Chattanooga, Cleveland, Morristown, Kingsport, Bristol, and Johnson City.

There are basically two programs within the CDBG program—the economic development program and the community development program. Visit the Web site (www.state.tn.us/ecd) to obtain information about the economic development program. The community development program is discussed below. This program must

1. Benefit low- and moderate-income persons;
2. Eliminate or prevent slums and blight;
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.
HOW ARE THE FUNDS USED?
To construct, improve, or extend water and wastewater facilities.
To provide community development services.
To rehabilitate housing and revitalize neighborhoods.

WHAT ARE THE TERMS?
The level of CDBG assistance is limited by the community’s ability to pay.

Maximum grants are $300,000 for community livability projects and $500,000 for water/wastewater and housing rehabilitation/neighborhood revitalization projects.

Grants to a single applicant cannot exceed $750,000 for two successive years. Regional projects can receive grants up to $1 million.

HOW TO APPLY
Obtain application forms from the program manager management. The application requires a project description, financial information, federal compliance information, and engineering information. Seek help from the CDBG program management staff, the local development district office, and your consulting engineer when completing the application.

WHEN TO APPLY
Applications are due by the annual date set by the program manager (normally in February).

IS TECHNICAL ASSISTANCE AVAILABLE?
Yes, with preparing applications and administering the grant.

THE FASTTRACK INFRASTRUCTURE DEVELOPMENT PROGRAM
Fasttrack infrastructure development program (FIDP) 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 including water systems, wastewater systems, transportation systems, site improvements, and other improvements to physical infrastructure. Other economic activities may be supported by FIDP 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?
FIDP 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 FIDP 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-FIDP 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?**
This program applies to all 21 West Tennessee counties except Obion. This program can only fund projects in pockets of poverty in that county.

**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 amount of funding available for the year.

**HOW TO APPLY**
Obtain pre-application forms from the Delta Regional Authority Web site (www.dra.gov).

**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
STATE REVOLVING LOAN FUND

CONTACT
Tennessee Department of Environment and Conservation
State Revolving Fund Loan Program
Life & Casualty Tower
401 Church St., 8th Floor
Nashville, Tennessee 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

Tennesses 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’s SRF program 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, combined sewer overflow separation, stormwater management, 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, SRF program 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, the SRF program 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 SRF program 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, SRF program staff will notify the next highest-ranking projects until 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 2–3 percent, and rates are fixed for the life of the loan. The maximum loan term is 20 years or the useful life of the facility, whichever is shorter.

**HOW TO APPLY**
Contact the SRF program office at (615) 532-0445 for application packages that include the application form, loan agreement, financial statement forms, and forms for user charge information. SRF program staff complete all the loan forms at no cost to the 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, the SRF program solicits applications.

**IS TECHNICAL ASSISTANCE AVAILABLE?**
Yes. Contact the SRF program or your MTAS consultant for assistance.

**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.

**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. (Refer to T.C.A. § 67-3-901(j)).

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.

The Utility Management Review Board reviews ready-to-process applications. 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 SRF program office at (615) 532-0445.
SOLID WASTE ASSISTANCE PROGRAM
The Division of Solid Waste management helps local governments meet solid waste reduction, education, and recycling requirements established by the Solid Waste Disposal Act, T.C.A. § 68-211-101. The state provides grants from the Solid Waste Management Fund for education, recycling, and waste reduction facilities. Grants also are available from the Used Oil Collection Fund for establishing and upgrading waste oil collection sites where do-it-yourselfers can discharge their used oil.

CONTACT
Tennessee Department of Environment and Conservation
Division of Solid Waste Management
Life & Casualty Tower
401 Church St., 8th Floor
Nashville, Tennessee 37243-1533
Phone: (615) 532-0445
Fax: (615) 532-0199
E-mail: Joyce.Dunlap@state.tn.us
Web site: www.state.tn.us/environment/swm

Eligible entities compete for the grants, which are awarded to the highest scoring applicants.

HOW TO APPLY
Applications are solicited annually by SWM.

Manufacturer’s specification sheets and price quotes must be included in the application.

Points are scored based on detailed narratives provided by each applicant.

WHEN TO APPLY
The deadline is 60 days after SWM solicits applications.

IS TECHNICAL ASSISTANCE AVAILABLE?
Yes, technical assistance in developing a recycling plan and program can be provided by the Recycling Section of SWM, the development districts, the University of Tennessee County Technical Assistance Service (CTAS), and the Municipal Technical Advisory Service (MTAS).

RECYCLING EQUIPMENT PROGRAM
WHO QUALIFIES?
Counties, cities, non-profit recyclers, and solid waste authorities.

HOW ARE THE FUNDS USED?
To purchase recycling equipment, such as containers, glass crushers, can crushers, bins, and balers.

WHAT ARE THE TERMS?
The maximum grant is $25,000 per applicant. Grantees must provide a match of 10–50 percent of the grant amount. The local government’s share of the match is based on an economic index.

RECYCLING REBATES PROGRAM
WHO QUALIFIES?
Eleven counties (and the cities in those counties) that generate the most solid waste according to the annual solid waste reports.

HOW ARE THE FUNDS USED?
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.
WHAT ARE THE TERMS?
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.

The rebate is a dollar-for-dollar match credited annually.

Based on the 11 counties’ waste generation rate, $600,000 is distributed annually to cities and counties on a per capita basis.

IS TECHNICAL ASSISTANCE AVAILABLE?
Yes, SWM, the University of Tennessee County Technical Assistance Service (CTAS), and Municipal Technical Advisory Service (MTAS) provide technical assistance on all recycling issues.

USED OIL PROGRAM
WHO QUALIFIES?
Cities, counties, and for-profit businesses located in underserved areas of the county.

HOW ARE THE FUNDS USED?
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.

WHAT ARE THE TERMS?
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.

HOW TO APPLY
Contact SWM at (615) 532-0445.

WHEN TO APPLY
The deadline is 60 days after SWM solicits applications.

IS TECHNICAL ASSISTANCE AVAILABLE?
Yes, to public and private operators of used oil collection centers. Call SWM’s toll-free number (800) 891-TDEC for information on location of oil collection centers.

WASTE REDUCTION GRANT
WHO QUALIFIES?
Cities, counties, non-profit recyclers, and solid waste authorities.

HOW ARE THE FUNDS USED?
To establish, upgrade, or expand a facility or program to be used to enhance waste reduction efforts in the solid waste region.

WHAT ARE THE TERMS?
The maximum grant is $200,000 per applicant. Grantees must provide a match of 10–50 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.

HOW TO APPLY
Applications are solicited annually by SWM.
Manufacturer’s specification sheets and price quotes must be included in the application.

Points are scored based on detailed narratives provided by each applicant.

WHEN TO APPLY
The deadline is 60 days after SWM solicits applications.

IS TECHNICAL ASSISTANCE AVAILABLE?
Yes, technical assistance in developing a recycling plan and program can be provided by the Recycling Section of SWM, the development districts, the University of Tennessee County Technical Assistance Service (CTAS) and the Municipal Technical Advisory Service (MTAS).

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.

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.

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 2 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.

**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.

**CONTACT**
Kevin Barnett, Vice-President, Marketing
Joe Muscatello, Marketing Representative

Tennessee Municipal Bond Fund
226 Capitol Boulevard, Suite 502
Nashville, Tennessee 37219
Phone: (615) 255-1561
Fax: (615) 255-7428
E-mail: kevinb24@bellsouth.net
Web site: www.tml1.org

**VARIABLE RATE POOLED LOAN PROGRAM**
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 3.25 percent since 1992. Extremely cost-effective and flexible, the variable rate pooled loan program allows borrowers to pay interest only on funds as disbursed. Loans are pre-payable at any time with no prepayment penalty.
WHO QUALIFIES?
Any local government in Tennessee.

HOW ARE THE FUNDS USED?
To finance any capital project that is eligible for tax-exempt borrowing, i.e. governmental use or public purpose projects. Examples include schools, roads, jails, utilities, landfills, and equipment purchases.

WHAT ARE THE TERMS?
Federal law limits the loan term to the life expectancy of the project being financed. The maximum term is usually 29 years or less.

The minimum loan amount is $1,000,000. There is no maximum.

Closing costs are nominal, and considerably less than traditional bond issues. There is no bond insurance, rating agency fees, underwriting fees, etc.

Despite this program’s long track record of consistently low tax-exempt variable interest rates, borrowers also have the ability to enter into an interest rate protection or swap agreement.

HOW TO APPLY
Contact the TMBF office at (615) 255-1561 for an application form. Current budget and annual financial reports for the last three fiscal years are among the information required. Depending on the meeting date of the local government to adopt authorizing resolution, the loan approval process can usually be completed within 45 days.

WHEN TO APPLY
Application may be made at any time.

IS TECHNICAL ASSISTANCE AVAILABLE?
Yes, TMBF works very closely with local officials to design and structure the debt issue.

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 for current market rates.

WHO QUALIFIES?
Any Tennessee local government that can issue capital outlay notes.

HOW ARE THE FUNDS USED?
To finance any capital projects that are eligible for tax-exempt borrowing, i.e., governmental use or public purpose projects. Examples include schools, roads, jails, utilities, landfills, and equipment purchases.

WHAT ARE THE TERMS?
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.

HOW TO APPLY
Contact the TMBF office at (615) 255-1561.

WHEN TO APPLY
Application may be made at any time.
IS TECHNICAL ASSISTANCE AVAILABLE?
Yes, TMBF works with local officials to provide all paperwork and approvals necessary to complete the borrowing process.

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, Arkansas 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 Peachtree Street, NW, Suite 1820
Atlanta, Georgia 30308-3510
Phone: (404) 730-3002
Fax: (404) 730-3025

Federal Emergency Management Agency (FEMA)
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
3003 Chamblee-Tucker Road
Atlanta, Georgia 30341
Phone: (770) 220-5200
Web site: www.fema.gov

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. To learn more about TVA programs, contact one of the following offices:

**Tennessee Valley Authority**
**Economic Development**
1101 Market, PSC 1J
Chattanooga, Tennessee 37343
Phone: (423) 751-2835

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

**Tennessee Valley Authority**
**Economic Development**
10215 Technology Drive, Suite 202
Knoxville, Tennessee 37932
Phone: (865) 777-3943

**Tennessee Valley Authority**
**Economic Development**
P.O. Box 292409
Nashville, Tennessee 37229
Phone: (615) 232-6225
Web site: www.tva.com/econdev

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**AGENCY LISTING**

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

**Federal Management Agency**
3003 Chamblee-Tucker Road
Atlanta, Georgia 30341
Phone: (770) 220-5200
Web site: www.fema.gov

**Tennessee Department of Economic and Community Development**
Wm. R. Snodgrass TN Tower, 10th Floor
312 Eighth Avenue North
Nashville, Tennessee 37243-0405
Phone: (615) 741-6201
Fax: (615) 253-1870
Web site: www.state.tn.us/ecd

**Tennessee Department of Environment and Conservation**
Life & Casualty Tower
401 Church St., 8th Floor
Nashville, Tennessee 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, Tennessee 37243-0273
Phone: (615) 401-7872
Fax: (615) 741-5986
Web site: www.comptroller.state.tn.us/bf/bftlda
Tennessee Municipal Bond Fund
226 Capitol Boulevard, Suite 502
Nashville, Tennessee 37219
Phone: (615) 255-1561
Fax: (615) 255-7428
Web site: www.tml1.org

Tennessee Valley Authority
Economic Development
1101 Market, PSC 1J
Chattanooga, Tennessee 37343
Phone: (423) 751-2835

11 Murray Guard Drive, Suite 200
Jackson, Tennessee 38305
Phone: (731) 664-4018

10215 Technology Drive, Suite 202
Knoxville, Tennessee 37932
Phone: (865) 777-3943

Morgan Keegan Building
50 North Front Street, Suite 700
Memphis, Tennessee 38103
Phone: (901) 577-2610

P.O. Box 292409
Nashville, Tennessee 37229
Phone: (615) 232-6225
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 Peachtree Street, NW, Suite 1820
Atlanta, Georgia 30308-3510
Phone: (404) 730-3002
Fax: (404) 730-3025

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

USDA AREA OFFICES
EAST TENNESSEE
Greeneville Area Office
214 N. College Street, Suite 300
Greeneville, Tennessee 37744-0307
Phone: (423) 638-4771
Fax: (423) 639-0956

Knoxville Area Office
4730 New Harvest Lane, Suite 300
Knoxville, Tennessee 37918
Phone: (865) 523-3338
Fax: (865) 525-7622

MIDDLE TENNESSEE
Chattanooga Area Office
Southeast Development Center
309A North Market Street
Chattanooga, Tennessee 37405
Phone: (423) 756-2239
Fax: (423) 756-9278

Cookeville Area Office
Fountain Court
390 South Lowe Avenue, Suite K
Cookeville, Tennessee 38503
Phone: (931) 528-6539
Fax: (931) 528-1976
Lawrenceburg Area Office
237 Waterloo Street
P.O. Box 1046
Lawrenceburg, Tennessee 38464
Phone: (931) 762-6913
Fax: (931) 762-4193

Nashville Area Office
3322 West End Avenue, Suite 302
Nashville, Tennessee 37203
Phone: (615) 783-1359
Fax: (615) 783-1340

WEST TENNESSEE
Jackson Area Office
West Town Commons
85 G Stonebrook Place
Jackson, Tennessee 38305
Phone: (731) 668-2091
Fax: (731) 668-6911

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

Union City Area Office
1216 Stad Avenue, Suite 3
P.O. Box 567
Union City Tennessee 38281
Phone: (731) 885-6480
Fax: (731) 885-5487
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The university does not discriminate on the basis of race, sex, or disability in its education programs and activities pursuant to the requirements of Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act (ADA) of 1990.

Inquiries and charges of violation concerning Title VI, Title IX, Section 504, ADA or the Age Discrimination in Employment Act (ADEA) or any of the other above referenced policies should be directed to the Office of Equity and Diversity (OED), 1840 Melrose Avenue, Knoxville, TN 37996-3560, telephone (865) 974-2498 (V/TTY available) or 974-2440. Requests for accommodation of a disability should be directed to the ADA Coordinator at the UTK Office of Human Resources, 600 Henley Street, Knoxville, TN 37996-4125.

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