
Executive Committee Meeting Agenda | April 17, 2024

1. **Call to Order | Randy Heady, Chairman**
 - a. Prayer
 - b. Pledge of Allegiance
2. **Roll Call | Sherry Thurman**
3. **Approval of Consent Agenda | Randy Heady, Chairman**
 - a. Executive Committee Meeting Minutes – February 21, 2024
4. **UCDD Financial Report | Ginger Stout, Finance Director**
 - a. 2024-2025 Budget
5. **Action Items | Randy Heady, Chairman**
 - a. Performance Evaluations
 - Mark Farley, Executive Director
 - Ginger Stout, Finance Director
 - b. Area Agency on Aging and Disability FY 2025 Area Plan Update
 - c. CARES ACT Revolving Loan Fund Work Plan Update
 - Resolution 24-04-01
 - d. Lease Agreement Between Upper Cumberland Development District and Cumberland Regional Development Corporation
 - e. Dues Increase
6. **Program Updates | Mark Farley, Executive Director**
 - a. Senior Center Re-branding | Holly Williams
7. **Executive Director Report | Mark Farley, Executive Director**
8. **Regional Partners | Randy Heady, Chairman**
9. **Old Business | Randy Heady, Chairman**
10. **New Business | Randy Heady, Chairman**
11. **Public Comments | Randy Heady, Chairman**
12. **Adjourn | Randy Heady, Chairman**

**Upper Cumberland Development District
Executive Committee Meeting**

DRAFT MINUTES	FEBRUARY 21, 2024	10:00 A.M.	COOKEVILLE, TN
MEETING CALLED BY	Chairman Randy Heady		
TYPE OF MEETING	UCDD Executive Committee Meeting		
FACILITATOR	Chairman Randy Heady		
NOTE TAKER	Sherry Thurman		
MEMBERS PRESENT	Greg Mitchell, Dale Reagan, Josh Miller, Jimmy Johnson, Randy Heady, Lloyd Williams, Steve Jones, Jerry Wilmore, Stephen Bilbrey, Laurin Wheaton, Jeff Mason, Marvin Lusk, Denny Robinson		
MEMBERS ABSENT	Andy Duggin, Luke Collins, Allen Foster, R. J. Crawford, Matt Adcock, Harvey Stowers, Steven Barlow, Curtis Hayes, Sam Gibson, Randy Porter, Stephen Babcock, David Sullivan, Alisa Farmer, Terry Bell, Ryle Chastain, Jerry Lowery, Representative Cameron Sexton, Senator Paul Bailey		
	CALL TO ORDER / PRAYER / PLEDGE OF ALLEGIANCE		CHAIRMAN RANDY HEADY
CALL TO ORDER	Chairman Randy Heady called the meeting to order.		
PRAYER	Chairman Randy Heady opened the meeting with prayer.		
PLEDGE OF ALLEGIANCE	The Pledge of Allegiance was cited.		
	ROLL CALL		
ROLLCALL	Sherry Thurman called the roll and the attendance is recorded above. There was a quorum of the committee members present.		
	APPROVAL OF CONSENT AGENDA		CHAIRMAN RANDY HEADY
DISCUSSION	Chairman Randy Heady advised that the consent agenda consist of the following: <ul style="list-style-type: none"> • UCDD Executive Committee Meeting Minutes – December 21, 2023 A motion was made to approve the Consent Agenda.		
ACTION	<u>Motion to Approve</u> Motion made by: Jimmy Johnson Motion seconded by: Denny Robinson Chairman Randy Heady asked for discussion or comments on the motion. Motion carried unanimously.		

	UCDD FINANCIAL REPORT GINGER STOUT, FINANCE DIRECTOR
DISCUSSION	Ginger Stout presented the UCDD financial report for July 1, 2023 through December 31, 2023. A motion was made to approve the financial report.
ACTION	<u>Motion to Approve</u> Motion made by: Steve Jones Motion seconded by: Greg Mitchell Chairman Randy Heady asked for discussion or comments on the motion. Motion carried unanimously.
	MICHAEL NESBITT AND KYLE ANDERSON, BOUTON ENGINEERING
DISCUSSION	Chairman Randy Heady introduced Michael Nesbitt and Kyle Anderson with Bouton Engineering. Mr. Nesbitt and Mr. Anderson gave an overview of the services Bouton Engineering provides and how they can assist the counties/cities.
	ACTION ITEMS CHAIRMAN RANDY HEADY
	<ul style="list-style-type: none"> • Statutory Bonds <ul style="list-style-type: none"> • Randy Heady • Randy Porter
DISCUSSION	Executive Director Mark Farley advised that, in accordance to the state's bonding requirements, the Development District needs to secure a bond for the chairman and the treasurer. A motion was made to approve the action items.
ACTION	<u>Motion to Approve</u> Motion made by: Denny Robinson Motion seconded by: Dale Reagan Chairman Randy Heady asked for discussion or comments on the motion. Motion carried with a roll call vote. Thirteen board members voted yes.
	LEGISLATIVE UPDATE CHAIRMAN RANDY HEADY
DISCUSSION	Chairman Randy Heady advised that several County Mayor's traveled to Nashville for an update on the bills in the legislature, some of which are of concern. If any board member would like a copy of the bills, contact Chairman Heady. Chairman Heady updated the board members on several of the legislative bills.
	PROGRAM UPDATES MARK FARLEY, EXECUTIVE DIRECTOR
DISCUSSION	Tommy Lee gave an update on the Planning and Community Development Department. <ul style="list-style-type: none"> • The Appalachian Regional Commission "Ready Local Governments" is offering a nine-week training course and funding opportunities to help

DISCUSSION

- counties and cities better identify secure, manage, and implement federal funded projects. After the training course, local governments can apply for funding up to \$50,000 with no match. If anyone has questions contact Tommy Lee.
- The federal transportation workshop that was scheduled in January has been rescheduled to April 10th, from 9:00 until 12:00, at the Upper Cumberland Development District. There will be individuals from the federal highway administration and TDOT at the workshop that specializes in federal grants. The goal of the workshop is to max community needs with funding opportunities. Any questions about the workshop contact Mark Dudney or Jenna McKenzie.
 - Jenna McKenzie will be leaving the Development District and thanked her for all that she has done for the region and the Community Development team.
 - Lisa Luck is working with the solid waste departments on their annual performance report that is submitted every year to the Tennessee Department of Environment and Conservation. The reports are due April 30th.
 - Lisa Lusk is working on the Regional Needs Assessment. The Assessment will be due March 31st.
 - The Technical Assistance grant that funds Lisa Luck's position has been renewed for another year. The UCDD has funding for the solid waste planner position through June 30, 2025. If anyone has questions on the APRs, the Needs Assessment or the Technical Assistance grant contact Lisa Luck.
 - Filming has begun for season three of Wish You Were Here. Season three was funded by Tennessee Tech Center for Rural Innovation and the Tennessee Department of Tourism. Tommy thanked the U.S. Department of Agricultural and Josh Wilkerson for funding season two. There will be a season premier for season three, episode one, on March 22nd – 3:00, at the Upper Cumberland Development District.
 - The Destination Branding meeting that was scheduled during Martin Luther King Day week has been rescheduled for March 18, from 1:00 until 3:00. If there are any questions contact Hannah Carroll.
 - Hannah Carroll will be leaving the Development District at the end of February.
 - The Community Development department is working on Local Parks & Recreation grants and letters of intent for the Recreational Trails Program. The letters of intent are due Thursday, February 22nd.
 - The Community Development department is working on the Healthy Build Environment letters of intent. The letters of intent are due March 1st.
 - Community Development Block grants are due April 5th.
 - The HOME Rehabilitation Program applications are due February 29th.
 - Most of the TDEC State Water Infrastructure grant procurements have been approved.
 - Tommy introduced new staff in the Planning, Community Development department, Community Development Planners, Rebekah Beeler and

<p>DISCUSSION</p>	<p>Amanda Loshbough; and the new Tourism Recovery Coordinator, Molly Brown.</p> <ul style="list-style-type: none"> Tommy Lee recognized the Planning, Community Development team and the Lending & Economic Development team for an incredible 2023 year. UCDD administered a total of one hundred seventeen million in grants from January through December, 2023.
	<p align="center">EXECUTIVE DIRECTOR REPORT MARK FARLEY, EXECUTIVE DIRECTOR</p>
<p>DISCUSSION</p>	<p>Executive Director Mark Farley advised that the amount of work that staff is doing is increasing. At the April board meeting, Executive Director Mark Farley and Finance Director Ginger Stout will present to the board some possible increases in dues for the year, what the funds will go towards, and how it would affect each individual government.</p> <p>Executive Director Mark Farley advised that several handouts (UC Recovery Connect program, legislative handout and an overview of the TCCY Report on the region) were distributed to the board members.</p> <p>Executive Director Mark Farley gave an update on two projects that staff is working on:</p> <ul style="list-style-type: none"> UCDD has become a Bright Start community working with Tennesseans for Quality Education. UCDD is serving as a convener to bring different individuals from the school system and other related areas together to work on projects to improve early childhood education up to the third grade. Last Fall, we announced that UCDD received an Appalachian Regional Commission Arise grant. An implementation budget will be sent to ARC in the near future and that will intel six states working together (State Chambers of Commerce, Development Districts, Workforce Development boards) to figure out how to move people out of recovery back into the workplace.
	<p align="center">REGIONAL PARTNER CHAIRMAN RANDY HEADY</p>
<p>DISCUSSION</p>	<p>Chairman Randy Heady asked for updates from the regional partners.</p> <ul style="list-style-type: none"> Angela Regitko with the Tennessee Department of Economic & Community Development reported that things are slowing down with the new RFI's. Jill and Angela are available to visit with existing industries. Angela mentioned they want to ensure that industries capitalize on the tax cuts and expansion grants. Robert Becker with Tennessee Department of Environment and Conservation reported that the Brownfield grant manual has been released. TDEC is looking for the grant process to open next week. Funding for the Tire Environmental Act Program is available. The grant application process is open until April 15th. The Governor's Environmental Stewardship award is open and nominations will be accepted until March 15th. Nominations are open if you would like to recognize or highlight someone in your community that is doing great work in the environmental realm. Tennessee State Parks will have a lot of great programs available soon.

DISCUSSION	<ul style="list-style-type: none"> • Josh Wilkerson with USDA Rural Development reported that the deadline for rural business development grants will be at the end of February. The Rural Energy for America program is aimed at small businesses and ag producers in the community for the installation of solar power for energy efficiency improvements to a manufacturing facility or small business. Mr. Wilkerson advised that the Inflation Reduction Act doubled the amount of funding that USDA is able to put toward the projects and changed USDA to a quarterly funding cycle. Any questions about the program give Mr. Wilkerson a call. If there are projects or funding that you want to discuss give him a call. • Taylor Belcher with the Tennessee Valley Authority advised that the TVA's Economic Development Forum will be held in Nashville the third week of April. • Jenny Spurlock with Congressman John Rose's office gave an update on all the federal offices they have worked with to assist clients. • Caleb Haslett with Senator Marsha Blackburn's office announced that he is the new Field Representative for most of the Upper Cumberland. If staff can be of assistance with grant support contact their office. • Tyler Asher with Tennessee Department of Labor and Workforce Development advised that the department is working on the regional planning council and the business engagement plan. 	
DISCUSSION	OLD BUSINESS	CHAIRMAN RANDY HEADY
	No old business was presented for discussion.	
DISCUSSION	NEW BUSINESS	CHAIRMAN RANDY HEADY
	No new business was presented for discussion.	
DISCUSSION	PUBLIC COMMENTS	CHAIRMAN RANDY HEADY
	There were no public comments presented for discussion.	
DISCUSSION	ADJOURN	CHAIRMAN RANDY HEADY
ACTION	<p>Chairman Randy Heady advised that he would accept a motion to adjourn.</p> <p><u>Motion to Adjourn:</u> Motion made by: Denny Robinson Motion seconded by: Jimmy Johnson</p> <p>The Executive Committee voted unanimously to adjourn the February 21, 2024 meeting.</p>	
CONCLUSION 11:02 a.m.		

Randy Heady, Chairman

Jimmy Johnson, Secretary

**Upper Cumberland Development District
Budget July 1, 2024 - June 30, 2025**

Total Agency Grant Related Expenditures

Revenues

Federal Grantor Revenue	\$	5,204,082
State Grantor Revenue	\$	2,813,335
Contract Revenues	\$	835,274
Program	\$	-
Other Revenue	\$	41,075
Inkind	\$	21,050
TOTAL REVENUE	\$	8,914,816

Program/Matching Revenues

CDBG Revenue	\$	127,983
CDBG Revenue - ARP	\$	50,000
State Match	\$	230,000
Dues	\$	122,235
Interest		3,000
Other	\$	100
	\$	533,318

Expenditures

Salaries and Wages	\$	3,111,589
Employee Benefits & Taxes	\$	1,072,832
Total Personnel Expenses	\$	4,184,421
Professional Fees	\$	122,161
Supplies	\$	112,882
Communication & Advertising	\$	110,554
Postage & Shipping	\$	22,538
Occupancy	\$	307,600
Equipment Rental & Maintenance	\$	-
Travel/Fuel	\$	248,624
Training	\$	-
Vehicle Maintenance	\$	-
Transportation Trips	\$	-
Insurance	\$	-
Assistance to Individuals	\$	76,017
Printing	\$	31,483
Contracted Services	\$	3,398,786
Food	\$	6,695
Miscellaneous	\$	13,883
RTAP-Training	\$	-
Job Access Trips	\$	-
Fundraising Costs	\$	-
Capital-Preventive Maintenance	\$	-
Capital-Mobility Management	\$	-
Reimbursable Capital Exp.	\$	8,500
In-kind / CPE	\$	21,050
Total Non-Personnel Expenses	\$	4,480,773
Total Direct Program Expenses	\$	8,665,194
Administrative Expenses	\$	702,371
TOTAL EXPENSES	\$	9,367,564

Non Grant Related Expenditures

Supplies	\$	10,000
Travel	\$	38,000
Other	\$	32,570
TOTAL EXPENSES	\$	80,570
Revenue Over (Under) Exp	\$	452,748
Match Requirement	\$	(452,748)
	\$	-

Program Match \$ (452,748)

	Housing 14, 18, 21, 22	RCP 19	ERP 52	Total Department Budget
Federal Grantor Revenue	\$ -	\$ -	\$ -	\$ -
State Grantor Revenue	\$ -	\$ 500,000	\$ 300,000	\$ 800,000
Contract Revenues	\$ 656,274	\$ -	\$ -	\$ 656,274
Fares	\$ -	\$ -	\$ -	\$ -
Other Revenue	\$ -	\$ -	\$ -	\$ -
Inkind	\$ -	\$ -	\$ -	\$ -
TOTAL REVENUE	\$ 656,274	\$ 500,000	\$ 300,000	\$ 1,456,274
Salaries and Wages	\$ 354,833	\$ 250,000	\$ 33,000	\$ 637,833
Employee Benefits & Taxes	\$ 134,837	\$ 87,500	\$ 10,890	\$ 233,227
Total Personnel Expenses	\$ 489,670	\$ 337,500	\$ 43,890	\$ 871,060
Professional Fees	\$ -	\$ -	\$ -	\$ -
Supplies	\$ 12,500	\$ 5,000	\$ 500	\$ 18,000
Communication & Advertising	\$ 11,500	\$ 5,000	\$ 500	\$ 17,000
Postage & Shipping	\$ 250	\$ 1,000	\$ 500	\$ 1,750
Occupancy	\$ 27,000	\$ 20,000	\$ 2,000	\$ 49,000
Equipment Rental & Maintenance	\$ -	\$ -	\$ -	\$ -
Travel/Fuel	\$ 38,000	\$ 30,000	\$ 2,416	\$ 70,416
Training	\$ -	\$ -	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -	\$ -	\$ -
Transportation Trips	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -
Assistance to Individuals	\$ -	\$ 50,000	\$ -	\$ 50,000
Printing	\$ -	\$ -	\$ -	\$ -
Contracted Services	\$ -	\$ -	\$ 243,000	\$ 243,000
Food	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -	\$ -
RTAP-Training	\$ -	\$ -	\$ -	\$ -
Job Access Trips	\$ -	\$ -	\$ -	\$ -
Fundraising Costs	\$ -	\$ -	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -	\$ -	\$ -
Reimbursable Capital Exp.	\$ -	\$ -	\$ -	\$ -
In-kind / CPE	\$ -	\$ -	\$ -	\$ -
Total Non-Personnel Expenses	\$ 89,250	\$ 111,000	\$ 248,916	\$ 449,166
Total Direct Program Expenses	\$ 578,920	\$ 448,500	\$ 292,806	\$ 1,320,226
Administrative Expenses	\$ 77,354	\$ 54,500	\$ 7,194	\$ 139,048
TOTAL EXPENSES	\$ 656,274	\$ 503,000	\$ 300,000	\$ 1,459,274
Revenue Over (Under) Expend.	\$ -	\$ (3,000)	\$ -	\$ (3,000)

	SMP 27	SNAP 69	MIPPA 56	SHIP 57	CREVVA 68
Federal Grantor Revenue	\$ 694,646	\$ 70,737	\$ 71,000	\$ 80,110	\$ 107,600
State Grantor Revenue	\$ -	\$ -	\$ -	\$ -	\$ -
Contract Revenues	\$ -	\$ -	\$ -	\$ -	\$ -
Fares	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenue	\$ -	\$ -	\$ -	\$ -	\$ -
Inkind	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL REVENUE	\$ 694,646	\$ 70,737	\$ 71,000	\$ 80,110	\$ 107,600
Salaries and Wages	\$ 149,181	\$ 39,242	\$ 31,478	\$ 40,387	\$ 44,196
Employee Benefits & Taxes	\$ 58,083	\$ 12,557	\$ 14,746	\$ 6,939	\$ 14,143
Total Personnel Expenses	\$ 207,264	\$ 51,799.6	\$ 46,224	\$ 47,326	\$ 58,339
Professional Fees	\$ -	\$ -	\$ -	\$ -	\$ 1
Supplies	\$ 25,017	\$ 628	\$ 9,614	\$ 6,203	\$ 1,200
Communication & Advertising	\$ 22,958	\$ 648	\$ 2,500	\$ 4,000	\$ 1,200
Postage & Shipping	\$ 18,995	\$ 348	\$ 200	\$ 500	\$ 100
Occupancy	\$ 14,100	\$ 3,360	\$ 2,500	\$ 9,000	\$ 7,520
Equipment Rental & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Travel/Fuel	\$ 16,994	\$ 849	\$ 3,000	\$ 4,335	\$ 3,500
Training	\$ -	\$ -	\$ -	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Transportation Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -
Assistance to Individuals	\$ -	\$ -	\$ -	\$ -	\$ 26,017
Printing	\$ 29,710	\$ 258	\$ 100	\$ 500	\$ -
Contracted Services	\$ 310,000	\$ -	\$ -	\$ -	\$ -
Food	\$ 6,695	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ 9,795	\$ -	\$ -	\$ -	\$ 88
RTAP-Training	\$ -	\$ -	\$ -	\$ -	\$ -
Job Access Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Fundraising Costs	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -	\$ -	\$ -	\$ -
Reimbursable Capital Exp.	\$ -	\$ -	\$ -	\$ -	\$ -
In-kind / CPE	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Personnel Expenses	\$ 454,264	\$ 6,091	\$ 17,914	\$ 24,538	\$ 39,626
Total Direct Program Expenses	\$ 661,528	\$ 57,890	\$ 64,138	\$ 71,864	\$ 97,965
Administrative Expenses	\$ 33,118	\$ 12,846	\$ 6,862	\$ 8,804	\$ 9,635
TOTAL EXPENSES	\$ 694,646	\$ 70,737	\$ 71,000	\$ 80,668	\$ 107,600
Revenue Over (Under) Expend.	\$ -	\$ -	\$ -	\$ (558)	\$ -

	CREST 42	IID Prev 33	LTC 34	Ag Plan 35	Coordination 36
Federal Grantor Revenue	\$ 21,300	\$ 32,171	\$ 162,781	\$ 215,700	\$ 37,376
State Grantor Revenue	\$ -	\$ -	\$ 131,301	\$ 252,953	\$ -
Contract Revenues	\$ -	\$ -	\$ -	\$ -	\$ -
Fares	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenue	\$ -	\$ -	\$ -	\$ -	\$ -
Inkind	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL REVENUE	\$ \$ 21,300	\$ \$ 32,171	\$ \$ 294,082	\$ \$ 468,653	\$ \$ 37,376
Salaries and Wages	\$ 10,000	\$ 20,770	\$ 193,721	\$ 290,945	\$ 24,370
Employee Benefits & Taxes	\$ 4,000	\$ 5,132	\$ 55,913	\$ 93,100	\$ 7,798
Total Personnel Expenses	\$ 14,000	\$ 25,902	\$ 249,634	\$ 384,045	\$ 32,168
Professional Fees	\$ -	\$ -	\$ 3,000	\$ 27,000	\$ -
Supplies	\$ 800	\$ 100	\$ 3,000	\$ 8,500	\$ 750
Communication & Advertising	\$ 400	\$ 500	\$ 4,000	\$ 12,000	\$ 250
Postage & Shipping	\$ -	\$ -	\$ -	\$ -	\$ -
Occupancy	\$ 1,820	\$ 1,000	\$ 14,000	\$ 30,000	\$ 2,500
Equipment Rental & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Travel/Fuel	\$ 2,100	\$ 100	\$ 12,000	\$ 15,000	\$ 500
Training	\$ -	\$ -	\$ -	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Transportation Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -
Assistance to Individuals	\$ -	\$ -	\$ -	\$ -	\$ -
Printing	\$ -	\$ -	\$ -	\$ -	\$ -
Contracted Services	\$ -	\$ -	\$ -	\$ -	\$ -
Food	\$ -	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -
RTAP-Training	\$ -	\$ -	\$ -	\$ -	\$ -
Job Access Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Fundraising Costs	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -	\$ -	\$ -	\$ -
Reimbursable Capital Exp.	\$ -	\$ -	\$ -	\$ -	\$ -
In-kind / CPE	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Personnel Expenses	\$ 5,120	\$ 1,700	\$ 36,000	\$ 92,500	\$ 4,000
Total Direct Program Expenses	\$ 19,120	\$ 27,602	\$ 285,634	\$ 476,545	\$ 36,168
Administrative Expenses	\$ 2,180	\$ 4,569	\$ 42,619	\$ 64,008	\$ 5,361
TOTAL EXPENSES	\$ 21,300	\$ 32,171	\$ 328,253	\$ 540,553	\$ 41,529
Revenue Over (Under) Expend.	\$ -	\$ -	\$ (34,171)	\$ (71,900)	\$ (4,153)

	I & A 37	Guardianship 39	Respite 25	Options II 43	Passthrough 40
Federal Grantor Revenue	\$ 51,361	\$ -	\$ 7,100	\$ -	\$ 2,039,600
State Grantor Revenue	\$ -	\$ 302,700	\$ -	\$ 589,900	\$ 216,286
Contract Revenues	\$ -	\$ -	\$ -	\$ -	\$ -
Fares	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenue	\$ -	\$ 41,075	\$ -	\$ -	\$ -
Inkind	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL REVENUE	\$ \$ 51,361	\$ \$ 343,775	\$ \$ 7,100	\$ \$ 589,900	\$ \$ 2,255,886
Salaries and Wages	\$ 38,301	\$ 159,594	\$ 3,640	\$ -	\$ -
Employee Benefits & Taxes	\$ 12,257	\$ 51,070	\$ 1,165	\$ -	\$ -
Total Personnel Expenses	\$ 50,558	\$ 210,664	\$ 4,805	\$ -	\$ -
Professional Fees	\$ -	\$ 35,000	\$ -	\$ -	\$ -
Supplies	\$ 750	\$ 3,000	\$ 800	\$ -	\$ -
Communication & Advertising	\$ 1,200	\$ 8,000	\$ -	\$ -	\$ -
Postage & Shipping	\$ -	\$ -	\$ -	\$ -	\$ -
Occupancy	\$ 4,000	\$ 28,000	\$ 200	\$ -	\$ -
Equipment Rental & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Travel/Fuel	\$ 1,100	\$ 24,000	\$ 130	\$ -	\$ -
Training	\$ -	\$ -	\$ -	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Transportation Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -
Assistance to Individuals	\$ -	\$ -	\$ -	\$ -	\$ -
Printing	\$ -	\$ -	\$ -	\$ -	\$ -
Contracted Services	\$ -	\$ -	\$ -	\$ 589,900	\$ 2,255,886
Food	\$ -	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -
RTAP-Training	\$ -	\$ -	\$ -	\$ -	\$ -
Job Access Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Fundraising Costs	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -	\$ -	\$ -	\$ -
Reimbursable Capital Exp.	\$ -	\$ -	\$ -	\$ -	\$ -
In-kind / CPE	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Personnel Expenses	\$ 7,050	\$ 98,000	\$ 1,130	\$ 589,900	\$ 2,255,886
Total Direct Program Expenses	\$ 57,608	\$ 308,664	\$ 5,935	\$ 589,900	\$ 2,255,886
Administrative Expenses	\$ 8,426	\$ 35,111	\$ 1,165	\$ -	\$ -
TOTAL EXPENSES	\$ 66,034	\$ 343,775	\$ 7,100	\$ 589,900	\$ 2,255,886
Revenue Over (Under) Expend.	\$ (14,673)	\$ -	\$ -	\$ -	\$ -

	Choices 55	Total Department Budget
Federal Grantor Revenue	\$ 427,245	\$ 4,018,727
State Grantor Revenue	\$ 427,245	\$ 1,920,385
Contract Revenues	\$ -	\$ -
Fares	\$ -	\$ -
Other Revenue	\$ -	\$ 41,075
Inkind	\$ -	\$ -
TOTAL REVENUE	\$ \$ 854,490	\$ 5,980,187
Salaries and Wages	\$ 480,000	\$ 1,525,825
Employee Benefits & Taxes	\$ 153,600	\$ 490,503
Total Personnel Expenses	\$ 633,600	\$ 2,016,329
Professional Fees	\$ 30,000	\$ 95,001
Supplies	\$ 10,000	\$ 70,362
Communication & Advertising	\$ 10,000	\$ 67,656
Postage & Shipping	\$ -	\$ 20,143
Occupancy	\$ 31,500	\$ 149,500
Equipment Rental & Maintenance	\$ -	\$ -
Travel/Fuel	\$ 13,000	\$ 96,608
Training	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -
Transportation Trips	\$ -	\$ -
Insurance	\$ -	\$ -
Assistance to Individuals	\$ -	\$ 26,017
Printing	\$ -	\$ 30,568
Contracted Services	\$ -	\$ 3,155,786
Food	\$ -	\$ 6,695
Miscellaneous	\$ -	\$ 9,883
RTAP-Training	\$ -	\$ -
Job Access Trips	\$ -	\$ -
Fundraising Costs	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -
Reimbursable Capital Exp.	\$ -	\$ -
In-kind / CPE	\$ -	\$ -
Total Non-Personnel Expenses	\$ 94,500	\$ 3,728,219
Total Direct Program Expenses	\$ 728,100	\$ 5,744,547
Administrative Expenses	\$ 126,390	\$ 361,094
TOTAL EXPENSES	\$ 854,490	\$ 6,105,642
Revenue Over (Under) Expend.	\$ -	\$ (125,455)

	CAIC 15	SBDC 83	Empower 31	Total Department Budget
Federal Grantor Revenue	\$ 244,357	\$ 148,500	\$ 250,000	\$ 642,857
State Grantor Revenue	\$ -	\$ -	\$ -	\$ -
Contract Revenues	\$ -	\$ -	\$ -	\$ -
Fares	\$ -	\$ -	\$ -	\$ -
Other Revenue	\$ -	\$ -	\$ -	\$ -
Inkind	\$ -	\$ 6,050	\$ -	\$ 6,050
TOTAL REVENUE	\$ 244,357	\$ 154,550	\$ 250,000	\$ 648,907
Salaries and Wages	\$ 106,500	\$ 110,137	\$ 150,000	\$ 366,637
Employee Benefits & Taxes	\$ 40,470	\$ 29,050	\$ 58,690	\$ 128,210
Total Personnel Expenses	\$ 146,970	\$ 139,187.0	\$ 208,690	\$ 494,847
Professional Fees	\$ 26,000	\$ -	\$ 1,160	\$ 27,160
Supplies	\$ 2,420	\$ 3,300	\$ 5,000	\$ 10,720
Communication & Advertising	\$ 9,050	\$ 1,500	\$ 1,200	\$ 11,750
Postage & Shipping	\$ -	\$ -	\$ 50	\$ 50
Occupancy	\$ 21,200	\$ 19,000	\$ 27,200	\$ 67,400
Equipment Rental & Maintenance	\$ -	\$ -	\$ -	\$ -
Travel/Fuel	\$ 12,000	\$ 7,650	\$ 8,000	\$ 27,650
Training	\$ -	\$ -	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -	\$ -	\$ -
Transportation Trips	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -
Assistance to Individuals	\$ -	\$ -	\$ -	\$ -
Printing	\$ -	\$ 415	\$ 500	\$ 915
Contracted Services	\$ -	\$ -	\$ -	\$ -
Food	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -	\$ -
RTAP-Training	\$ -	\$ -	\$ -	\$ -
Job Access Trips	\$ -	\$ -	\$ -	\$ -
Fundraising Costs	\$ -	\$ -	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -	\$ -	\$ -
Reimbursable Capital Exp.	\$ 3,500	\$ 1,000	\$ 4,000	\$ 8,500
In-kind / CPE	\$ -	\$ 6,050	\$ -	\$ 6,050
Total Non-Personnel Expenses	\$ 74,170	\$ 38,915	\$ 47,110	\$ 160,195
Total Direct Program Expenses	\$ 221,140	\$ 178,102	\$ 255,800	\$ 655,042
Administrative Expenses	\$ 23,217	\$ 24,010	\$ 32,700	\$ 79,927
TOTAL EXPENSES	\$ 244,357	\$ 202,112	\$ 288,500	\$ 734,969
Revenue Over (Under) Expend.	\$ -	\$ (47,562)	\$ (38,500)	\$ (86,062)

	ARC 11	EDA 16	ARC II 10	EDA Recovery Coord 26	Local Planning 60
Federal Grantor Revenue	\$ 158,529	\$ 70,000	\$ 55,326	\$ 117,078	\$ -
State Grantor Revenue	\$ -	\$ -	\$ -	\$ -	\$ -
Contract Revenues	\$ -	\$ -	\$ -	\$ -	\$ 179,000
Fares	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenue	\$ -	\$ -	\$ -	\$ -	\$ -
Inkind	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL REVENUE	\$ 158,529	\$ 70,000	\$ 55,326	\$ 117,078	\$ 179,000
Salaries and Wages	\$ 136,057	\$ 66,250	\$ 42,500	\$ 86,200	\$ 100,000
Employee Benefits & Taxes	\$ 51,702	\$ 25,175	\$ 16,150	\$ 32,756	\$ 38,000
Total Personnel Expenses	\$ 187,759	\$ 91,425.0	\$ 58,650	\$ 118,956	\$ 138,000
Professional Fees	\$ -	\$ -	\$ -	\$ -	\$ -
Supplies	\$ 1,500	\$ 500	\$ 1,500	\$ 2,000	\$ 1,500
Communication & Advertising	\$ 5,000	\$ 2,200	\$ 300	\$ 750	\$ 1,000
Postage & Shipping	\$ 300	\$ 50	\$ 50	\$ 50	\$ 20
Occupancy	\$ 15,000	\$ 5,200	\$ 3,000	\$ 3,800	\$ 4,000
Equipment Rental & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Travel/Fuel	\$ 15,000	\$ 10,000	\$ 2,000	\$ 2,000	\$ 15,000
Training	\$ -	\$ -	\$ -	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Transportation Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -
Assistance to Individuals	\$ -	\$ -	\$ -	\$ -	\$ -
Printing	\$ -	\$ -	\$ -	\$ -	\$ -
Contracted Services	\$ -	\$ -	\$ -	\$ -	\$ -
Food	\$ -	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -
RTAP-Training	\$ -	\$ -	\$ -	\$ -	\$ -
Job Access Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Fundraising Costs	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -	\$ -	\$ -	\$ -
Reimbursable Capital Exp.	\$ -	\$ -	\$ -	\$ -	\$ -
In-kind / CPE	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Personnel Expenses	\$ 36,800	\$ 17,950	\$ 6,850	\$ 8,600	\$ 21,520
Total Direct Program Expenses	\$ 224,559	\$ 109,375	\$ 65,500	\$ 127,556	\$ 159,520
Administrative Expenses	\$ 29,660	\$ 14,443	\$ 9,265	\$ 18,792	\$ 17,379
TOTAL EXPENSES	\$ 254,219	\$ 123,818	\$ 74,765	\$ 146,348	\$ 176,899
Revenue Over (Under) Expend.	\$ (95,690)	\$ (53,818)	\$ (19,439)	\$ (29,269)	\$ 2,101

	THDA Tech Assist 13	Historical Preserv 17	RPO 48	TACIR 29	Total Department Budget
Federal Grantor Revenue	\$ -	\$ 35,000	\$ 106,565	\$ -	\$ 542,498
State Grantor Revenue	\$ 20,000	\$ -	\$ 13,321	\$ 59,629	\$ 92,950
Contract Revenues	\$ -	\$ -	\$ -	\$ -	\$ 179,000
Fares	\$ -	\$ -	\$ -	\$ -	\$ -
Other Revenue	\$ -	\$ -	\$ -	\$ -	\$ -
Inkind	\$ -	\$ 15,000	\$ -	\$ -	\$ 15,000
TOTAL REVENUE	\$ \$ 20,000	\$ \$ 50,000	\$ \$ 119,885	\$ \$ 59,629	\$ 829,448
Salaries and Wages	\$ 9,000	\$ 20,000	\$ 76,287	\$ 45,000	\$ 581,294
Employee Benefits & Taxes	\$ 3,420	\$ 7,600	\$ 28,989	\$ 17,100	\$ 220,892
Total Personnel Expenses	\$ 12,420	\$ 27,600	\$ 105,275	\$ 62,100	\$ 802,185
Professional Fees	\$ -	\$ -	\$ -	\$ -	\$ -
Supplies	\$ 3,000	\$ 300	\$ 1,000	\$ 2,500	\$ 13,800
Communication & Advertising	\$ 1,898	\$ 500	\$ 2,000	\$ 500	\$ 14,148
Postage & Shipping	\$ -	\$ 50	\$ 50	\$ 25	\$ 595
Occupancy	\$ 2,500	\$ 1,700	\$ 3,500	\$ 3,000	\$ 41,700
Equipment Rental & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Travel/Fuel	\$ 2,450	\$ 500	\$ 5,000	\$ 2,000	\$ 53,950
Training	\$ -	\$ -	\$ -	\$ -	\$ -
Vehicle Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Transportation Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -
Assistance to Individuals	\$ -	\$ -	\$ -	\$ -	\$ -
Printing	\$ -	\$ -	\$ -	\$ -	\$ -
Contracted Services	\$ -	\$ -	\$ -	\$ -	\$ -
Food	\$ -	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ 4,000	\$ -	\$ -	\$ -	\$ 4,000
RTAP-Training	\$ -	\$ -	\$ -	\$ -	\$ -
Job Access Trips	\$ -	\$ -	\$ -	\$ -	\$ -
Fundraising Costs	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Preventive Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -
Capital-Mobility Management	\$ -	\$ -	\$ -	\$ -	\$ -
Reimbursable Capital Exp.	\$ -	\$ -	\$ -	\$ -	\$ -
In-kind / CPE	\$ -	\$ 15,000	\$ -	\$ -	\$ 15,000
Total Non-Personnel Expenses	\$ 13,848	\$ 18,050	\$ 11,550	\$ 8,025	\$ 143,193
Total Direct Program Expenses	\$ 26,268	\$ 45,650	\$ 116,825	\$ 70,125	\$ 945,378
Administrative Expenses	\$ 1,962	\$ 4,360	\$ 16,630	\$ 9,810	\$ 122,301
TOTAL EXPENSES	\$ 28,230	\$ 50,010	\$ 133,456	\$ 79,935	\$ 1,067,679
Revenue Over (Under) Expend.	\$ (8,230)	\$ (10)	\$ (13,570)	\$ (20,306)	\$ (238,232)

Upper Cumberland Development District
Upper Cumberland Human Resource Agency
Performance Evaluation Committee Report

PERFORMANCE EVALUATION COMMITTEE REPORT		APRIL 1, 2024	9:00 A.M.	COOKEVILLE, TN
MEETING CALLED BY	Chairman Randy Heady			
TYPE OF MEETING	UCDD/UCHRA Performance Evaluation Committee Meeting			
FACILITATOR	Chairman Randy Heady			
NOTE TAKER	Sherry Thurman			
MEMBERS PRESENT	Allen Foster, Randy Heady, Jeff Mason			
	CALL TO ORDER		CHAIRMAN RANDY HEADY	
CALL TO ORDER	Chairman Randy Heady called the meeting to order.			
ROLL CALL	Sherry Thurman called the roll and the attendance is recorded above. There was a quorum of the committee members present.			
	PERFORMANCE EVALUATIONS			
	<ul style="list-style-type: none"> • MARK FARLEY, EXECUTIVE DIRECTOR • GINGER STOUT, FINANCE DIRECTOR 		CHAIRMAN RANDY HEADY	
DISCUSSION	The committee reviewed yearly evaluations for Executive Director Mark Farley and Finance Director Ginger Stout. The results are as follows: <ul style="list-style-type: none"> • Executive Director's overall average 3.75 • Finance Director's overall average 3.80 			
	OTHER BUSINESS		CHAIRMAN RANDY HEADY	
DISCUSSION	No other business was presented for discussion.			
	ADJOURN		CHAIRMAN RANDY HEADY	
	Chairman Randy Heady advised that he would accept a motion to adjourn.			
ACTION	<p><u>Motion to Adjourn:</u> Motion made by: Jeff Mason Motion seconded by: Allen Foster</p> <p>Motion carried unanimously.</p> <p>The UCDD/UCHRA Performance Evaluation Committee voted unanimously to adjourn the April 1, 2024 meeting.</p>			
CONCLUSION 9:25 A.M.				



Transforming one client, one family, one community at a time.

**Evaluations for Executive Director & Finance Director
1-Apr-24**

Executive Director		Finance Director	
#1	3.81	#1	3.80
#2	3.81	#2	3.80
#3	<u>3.63</u>	#3	<u>3.80</u>
Total	11.25		11.40
Average	3.75		3.80

SUBMITTAL PAGE

(x) Plan Update for July 1, 2024 - June 30, 2025

() Amendment (Date): _____

The following items have been reviewed and are approved as the Area Plan Update for FY 2025: Budget, Area Plan Personnel Worksheet, Nutrition Site Listing, Subcontractor List, Plan for Program Development and Coordination and Annual Training Plan for the Upper Cumberland fourteen (14) county planning and service area. The Upper Cumberland Area Agency on Aging and Disability assumes full responsibility for implementation of this plan update in accordance with all requirements of the Older Americans Act and Regulations; laws and rules of the State of Tennessee; and policies and procedures of the Tennessee Commission on Aging and Disability.

This plan includes all information required under the Tennessee Area Plan on Aging format for FY 2025, and it is, to my best knowledge, complete and correct.

Signature: Holly Henager-Williams Date: 3/20/2024
Area Agency Director

The Board of Directors of the sponsoring agency has reviewed this plan update and Submittal Page. It is understood that we are approving all sections of the plan update. We are satisfied that the plan update is complete, correct, and appropriately developed for our planning and service area.

Signature: Mark Fuchs Date: 3/27/24
Director, Grantee Agency

Signature: Nitz J. Brandt Date: 3/20/24
Chair, Grantee Agency Board

Plan for Program Development and Coordination

The AAAD is proposing to use \$32,168 in Title III-B direct service funds to pay for Program Development and Coordination during FY 2025. TCAD allows up to 10% of these funds to be used for this purpose. The proposed amount represents 5.4% of the AAADs new Title III-B direct service allotment.

If **yes**, include a goal, objectives, and strategies that describe the program development/coordination activities that will be performed by the AAAD staff member(s) paid from these funds and how these activities will have a direct and positive impact on the enhancement of services for older persons in the PSA. Costs should be in proportion with the benefits described.

Goal: Ensure senior center and nutrition services are administered effectively and efficiently and best meet the needs of the older adult population in the Upper Cumberland.

Objective 1: Provide technological and operational support to senior centers in an effort to increase center participation and streamline data entry.

- Strategy 1: Assist with the logistics of rebranding and marketing senior centers.
- Strategy 2: Continue utilizing the AAAD's senior center email account as the primary means of submitting monthly documentation to the AAAD.
- Strategy 3: Assist senior centers with the development of new programs and utilization of volunteers.
- Strategy 4: Provide training sessions for senior center directors as a component of the quarterly meetings with AAAD staff.
- Strategy 5: Assist in having SeniorStat operational at two (2) new senior centers.

Objective 2: Manage the daily operations of the nutrition program, as a component of senior center operations, to ensure that quality services are provided across the region.

- Strategy 1: Communicate with nutrition providers for menu development and meal orders.
- Strategy 2: Develop quarterly nutrition education materials for congregate and home-delivered meal clients and coordinate the distribution of these materials.
- Strategy 3: Develop and distribute training education materials to providers.
- Strategy 4: Provide technical assistance to nutrition sites and nutrition providers, as needed.
- Strategy 5: Coordinate menu approval and nutrition counseling referrals with the registered dietician.
- Strategy 6: Maintain quality assurance standards at the nutrition site level through annual monitoring.

Training and Staff Development Plan FY2025 (to be up-dated annually)

**Indicate if training is out-of-state in order to obtain pre-approval status. No additional TCAD approval will be required if listed here and approved. Travel should be relevant to each individual's job duties.*

Title & Subject of Training	Category & Number of Persons to be Trained			Estimated Date of Training
	AAAD Staff	Providers or Partners	Volunteers	
Annual TN SHIP / SMP statewide training	5			May 2025
*SHIP / SMP National Conference	3			July 2024
*Regional SHIP training	2			September 2024
Emergency Preparedness	35			May 2025
Title VI, HIPAA, FACTA	35	41	35	Sept. 2024, April & June 2025
SHIP / SMP Volunteer Update Training	5		20	Quarterly
Annual TN SHIP / SMP Volunteer Update Training	5		20	October 2024
SNAP Civil Rights / Title VI training	35			September 2024
Victim Advocacy Training	1			July 2024
*SE4A	3			October 2024
SMP Resource Webinars	2			Monthly
Public Guardianship Training (TCAD)	5			April 2025
Conservatorship Association of TN Conference	5			November 2024
TN Elder Justice Conference	10	2	2	October 2024
UC Public Guardianship Volunteer Training	5		15	April 2025
OCJP Title VI training	2			August 2024
Criminal Injury compensation training	2			July 2024
PG volunteer trainings			15	As needed
Ombudsman Training (TCAD)		3		March 2025
UC Volunteer Ombudsman Rep (VOR)			25	Quarterly

Legal Assistance Training (TCAD)		2		October 2024
*NCOA Conference	3			May/June 2025
*US Aging	2			July 2024
HCBS Qualified Assessor Training	3			December 2024
*Inform USA	2			May 2025
TFA Conference	13	2	2	December 2024
UC Vulnerable Adult Abuse Summit	20	5	10	August 2024
Legal Topics : Law Office of Tim Takacs	12			As available
TDDA Conference	3			Feb/ March 2025
*American Society on Aging	2			March 2025
CARES Conference	5			June 2025
TN Rural Health Conference	2			November 2024
South Central Adult Abuse Conference	3	2	3	May 2025
First TN Aging Conference	1			April/May 2025
TN Disability Mega Conference	2	1		June 2025
TennCare Portal Training	5			As available
Mon Ami Training (TCAD-Absorb)	10			As available
Center Non-Profit Management trainings (various topics)	5			As available
TN Justice Center (monthly calls/webinars)	2			Monthly
Home Visit / Safety Training	10			TBD
*National Guardianship Association Conference	2			October 2024

Upper Cumberland AAAD

List of Sub-Contracting Agencies for FY 2025

Contracting Agency Identifier (if multiple contracts, list separately)	Contracting Agency Name (Use the name as it will appear on the contract)	DBA/AKA Name	Address of Contracting Agency	For-Profit/Non-Profit/Government Status	Funding Source (List All Covered in Contract)	Services to be Provided Within the Contract
00-2025-01	A+ Medical Staffing, Inc.	A+ Medical Staffing, Inc.	108 East McLean Street, Manchester, TN 37355	For Profit	Title IIIE, OPTIONS, OPTIONS 2, Title IIIB, Colonel Thomas G. Bowden Act	Homemaker, Personal Care, In-Home Respite, Grocery Shopping & Delivery
10-2025-02	Aging Services of the Upper Cumberland, Inc	Aging Services	508 S. Jefferson Avenue, Suite B Cookeville, TN 38501	Non-Profit	Title IIIB, Title VII, Elder Abuse	Ombudsman, Legal Assistance, Elder Abuse
04-2025-03	Dekalb County Government for Alexandria Senior Center	Alexandria Senior Center	118 Edgewood Ave., Alexandria, TN 37012	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res., E. B. Prog.
04-2025-04	Dekalb County Government for Alexandria Senior Center	Alexandria Senior Center	118 Edgewood Ave., Alexandria, TN 37012	Non-Profit	Title IIIC1	Congregate Meals
10-2025-05	Algood Senior Citizen's Center	Algood Senior Center	125 Fourth Street, Algood, TN 38506	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res., E.B. Prog. Congregate Meal Service
10-2025-06	Algood Senior Citizen's Center	Algood Senior Center	125 Fourth Street, Algood, TN 38506	Non-Profit	Title IIIC1	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res., E.B. Prog.
10-2025-07	Baxter Senior Center	Baxter Senior Center	P.O. Box 602, Baxter TN 38554	Non-Profit	Title IIID	Nutrition Counseling and Menu Development
10-2025-08	Elizabeth A. Walker, RD, LDN	Beth Walker	1040 Fisk Road, Cookeville, TN 38501	For-profit	Title IIIC	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res., E.B. Prog.
01-2025-09	Cannon County Senior Center	Cannon County Senior Center	609 Lehman Street, P.O.336, Woodbury, TN 37190	Non-Profit	Title IIID	Congregate and Home Delivered Meal Service
01-2025-10	Cannon County Senior Center	Cannon County Senior Center	609 Lehman Street, P.O.336, Woodbury, TN 37190	Non-Profit	Titles IIIC1, IIIC2 and IIIE	Home Delivered Meal Service
08-2025-11	Clark House Lunches	Clark House	1010 N. Oak Street, Livingston, TN 38570	Far-Profit	Title IIIC2, OPTIONS, OPTIONS 2	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res.
02-2025-12	Clay County Government Clay for County Senior Center	Clay County Senior Center	145 Cordell Hull Drive, Celina, TN 38551	Non-Profit	Title IIIB, State Senior Center	Phy.Fit., Rec., Edu., Tel. Res.

02-2025-13	Clay County Government Clay for County Senior Center	Clay County Senior Center	145 Cordell Hull Drive, Celina, TN 38551	Non-Profit	Title IIIC1	Congregate Meals
07-2025-14	Lafayette-Macon County Senior Citizens Center	Macon County Senior Center	329 Hwy. 52 ByPass East, Lafayette, TN 37083	Non-Profit	Title IIIC1 Title IIIB, Title IIIE, OPTIONS, OPTIONS 2, Colonel Thomas G. Bowden Act	Congregate Meals Personal Care, Homemaker, In-Home Respite
10-2025-15	Cura Partners, LLC	Addus HomeCare	183 South Jefferson Ave., Cookeville, TN 38501-3424	For-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B. Prog.
04-2025-16	DeKalb County Government for Smithville-DeKalb County Senior Center	Smithville-DeKalb County Senior Center	726 South Congress Blvd., Smithville, TN 37166	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B. Prog.
03-2025-17	Fair Park Senior Center	Fair Park Senior Center	1433 Livingston Road, Crossville, TN 38571	Non-Profit	Title IIIC1	Congregate Meal Service
03-2025-18	Fair Park Senior Center	Fair Park Senior Center	1433 Livingston Road, Crossville, TN 38571	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res.
05-2025-19	Fentress County Government for Fentress County Senior Center	Fentress County Senior Center	308 Main Street South, Jamestown, TN 38562	Non-Profit	Title IIIC, OPTIONS, OPTIONS 2	Congregate and Home Delivered Meals
05-2025-20	Fentress County Government for Fentress County Senior Center	Fentress County Senior Center	308 Main Street South, Jamestown, TN 38562	Non-Profit	Title IIIC1	Congregate Meals
13-2025-21	McMinnville-Warren County Senior Center, Inc	McMinnville Warren County Senior Center	939 Morrison Street, McMinnville, TN 37110	Non-Profit	Title IIIE, Colonel Thomas G. Bowden Act	Adult Day Care, Respite
10-2025-22	Bailey Manor	Bailey Manor	530 East Veterans Dr. Cookeville, TN 38501	For-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B Prog.
06-2025-23	Jackson County Government for Fairview Senior Center	Fairview Senior Center	2230 York Highway, Gainesboro, TN 38562	Non-Profit		
06-2025-24	Jackson County Government for Fairview Senior Center and Granville Senior Center	Fairview Senior Center and Granville Senior Center	Fairview: 2230 York Highway, Gainesboro, TN 38562 Granville: 6026 Granville Highway, Granville, TN 38564	Non-Profit	Title IIIC1 Title IIIB, State Senior Center, Title IIID	Congregate Meals R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res.
06-2025-25	Jackson County Government for Granville Senior Center	Granville Senior Center	6026 Granville Highway, Granville, TN 38564	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res.
07-2025-28	Lafayette-Macon County Senior Citizens Center	Macon County Senior Center	329 Hwy. 52 ByPass East, Lafayette, TN 37083	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B. Prog.
13-2025-29	McMinnville-Warren County Senior Center, Inc	McMinnville Warren County Senior Center	809 Morrison Street, McMinnville, TN 37110	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E. B. Prog.
10-2025-30	Monterey Senior Center	Monterey Senior Center	105 Elmore Street, Monterey, TN 38574	Non-Profit	Title IIIB, State Senior Center State Guardianship Funds	Guardianship Legal Representation
10-2025-31	Moore, Rader & York, P.C	Moore, Rader & York, P.C	47 North Jefferson Av., Cookeville, TN 38501	For-Profit		

08-2025-33	Overton County Government for Overton County Senior Center	Overton County Senior Center	1513 Bradford Hicks Drive, Livingston, TN 38570	Non-Profit	Title IIIB, State Senior Center	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res. E.B. Prog
08-2025-34	Overton County Government for Overton County Senior Center	Overton County Senior Center	1513 Bradford Hicks Drive, Livingston, TN 38570	Non-Profit	Title IIIC, OPTIONS, OPTIONS 2	Congregate and Home Delivered Meal Service
09-2025-35	Pickett County Government for Pickett County Byrdstown Senior Center	Pickett County Byrdstown Senior Center	105 South Main Street, Rm 3, Byrdstown, TN 38549	Non-Profit	Title IIIC, OPTIONS, OPTIONS 2	Congregate and Home Delivered Meal Service
09-2025-36	Pickett County Government for Pickett County Byrdstown Senior Center	Pickett County Byrdstown Senior Center	105 South Main Street, Rm 3, Byrdstown, TN 38549	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res., E. B. Prog.
10-2025-37	Putnam County Senior Citizens	Cookeville Senior Center	186 South Walnut Ave., Cookeville, TN 38501	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res., E.B. Prog.
14-2025-39	Retire at Home Senior Care, LLC	RH Care	501 Mose Drive, Sparta, TN 38583	For-Profit	Title IIIE, Title IIIB, Title IIIE, OPTIONS, OPTIONS 2, Colonel Thomas G. Bowden Act	Homemaker, Personal Care, In-Home Respite, Grocery Shopping & Delivery, Grocery Purchasing
10-2025-40	Ronald J. Lee, MMT, LMFT	Ronnie J. Lee, MMT, LMFT	2036 Clearview Drive, Cookeville, TN 38506	For-Profit	Title IIIE	In-Home Counseling
00-2025-43	Senior Solutions at Home, Inc.	Senior Solutions Home Care	209 Ward Circle, Suite 102 Brentwood, TN 37027	For-Profit	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2, Colonel Thomas G. Bowden Act	Personal Care, Homemaker, In-Home Respite, Grocery Shopping & Delivery
10-2025-44	Silver Angels of TN-Putnam, LLC	Silver Angels of TN-Putnam	225 N. Willow Ave. Suite 6, Cookeville, TN 38501	For-Profit	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2, Colonel Thomas G. Bowden Act	Personal Care, Homemaker, In-Home Respite
00-2025-45	Silver Angels of TN-Sumner LLC	Silver Angels of TN-Sumner LLC	132 Maple Row Blvd. Suite 630, Hendersonville, TN 37075	For-Profit	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2, Colonel Thomas G. Bowden Act	Personal Care, Homemaker, In-Home Respite
11-2025-46	Smith County Government for Smith County Senior Center	Smith County Senior Center	120 Pauline Gore Way, Suite B, Carthage, TN 37030	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res. E.B. Prog
14-2025-47	White County Comprehensive Multipurpose Senior Citizens, Inc.	Sparta-White County Senior Center	321 East Bronson Street, Sparta, TN 38583	Non-Profit	Title IIIB, State Senior Center	R.I., Health Prom, Phy.Fit., Rec., Edu., Tel. Res.
14-2025-48	White County Comprehensive Multipurpose Senior Citizens, Inc	Sparta-White County Senior Center	321 East Bronson Street, Sparta, TN 38583	Non-Profit	Title IIIC1	Congregate Meals
10-2025-50	Upper Cumberland Human Resource Agency	Upper Cumberland Human Resource Agency	580 South Jefferson Ave., Suite B, Cookeville, TN 38501	Non-Profit	Title IIIB	Transportation

12-2025-52	Upper Cumberland Human Resource Agency for Van Buren Senior Center	Van Buren Senior Center	779 Old McMinnville Street, Spencer, TN 38585	Non-Profit	Title IIB, State Senior Center, Title IID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B. Prog.
12-2025-53	Upper Cumberland Human Resource Agency for Van Buren Senior Center	Van Buren Senior Center	779 Old McMinnville Street, Spencer, TN 38585	Non-Profit	Title IIC1	Congregate Meal Service
13-2025-54	Warren County Home Delivered Meals, Inc.	Warren County Home Delivery Meals, Inc.	106 East End Drive, McMinnville, TN 37110	Non-Profit	Title IIIC2, OPTIONS, OPTIONS 2	Home Delivered Meal Service
10-2025-55	Aging Services of the Upper Cumberland	Aging Services	508 S. Jefferson Avenue, Suite B Cookeville, TN 38501	Non-Profit	TennCare	Legal Assistance
00-2025-56	Valued Relationships, Inc.	VRI	1400 Commerce Center Dr., Franklin, Ohio 45005 Office: 300 Montvue Rd., Knoxville, TN 37919 -- Mailing: 222 W. Lancaster Ave., Paoli, PA 19301	For-Profit	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2	PERS
00-2025-57	MedScope America, LLC	MedScope America	19000 W. 8 Mile Rd., Southfield, MI 48075	For-Profit	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2	PERS
00-2025-58	Guardian Medical Monitoring, LLC	Guardian Medical Monitoring		For-Profit	Title IIIC1, Title IIIC2, OPTIONS, OPTIONS 7, and Title IIIE	Frozen meals for congregate and frozen home delivered meal service
00-2025-60	Fit Clean Meals, LLC	Fit Clean Meals, LLC	531 Carver Road, Unicoi, TN 37639	For-Profit	Title IIIC1	Congregate Meal Service
11-2025-61	Smith County Government for Smith County Senior Center	Smith County Senior Center	130 Pauline Gore Way, Suite B, Carthage, TN 37030	Non-Profit	Title III C1 and NSIP	Congregate Meal Service
10-2025-63	Baxter Senior Center	Baxter Senior Center	101 Elmore Town Rd Baxter, TN 38544	Non-Profit		Financial management & support brokerage services for self-directed care
00-2025-64	Morning Sun Financial Services, LLC	Morning Sun Financial Services, LLC	9400 Golden Valley Road Golden Valley, MN 55247	For-Profit	Options 2	Homemaker, Personal Care, In-Home Respite, Grocery Shopping & Delivery, Grocery Purchasing
00-2025-65	Medistaff, LLC	At Home Healthcare of Middle Tennessee	805 South Church St., Suite 6 Murfreesboro, TN 37130	For-Profit	Options, OPTIONS 2, Title IIIB, Title IIIE, Colonel Thomas G. Bowden Act	Homemaker, Personal Care, In-Home Respite, Grocery Shopping & Delivery, Grocery Purchasing
10-2025-66	Upper Cumberland Human Resource Agency	Upper Cumberland Human Resource Agency	580 South Jefferson Ave., Suite B, Cookeville, TN 38501	Non-Profit	Title IIIB, Title IIIE, Options, Options 2	Homemaker, Personal Care, In-Home Respite, Grocery Shopping & Delivery, Grocery Purchasing

00-2025-67	Family Care Solutions, LLC	Family Care Solutions	714 West Main Street, Suite 101, Murfreesboro, TN 37129	For-Profit	Title III B, Title III E, OPTIONS, OPTIONS 2, Colonel Thomas G. Bowden Act	Homemaker, Personal Care, In-Home Respite
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NAME	Job Title	Position	Rate	Hours	Gross Salaries	Gross Benefits	Planning & Admin %	Compliance & Monitoring %	HR Coordination %	Information & Assistance %	Service Coordination %	Guardianship %	IID Evidence Based %	VI On/Out of Abuse %					
Bean, Carole	IC Assistant/ MIPPA & SMP Coordinator	PT	2,052	0	9,329	2,052	0%	0%	0%	0%	0%	0%	0%	0%					
Carter, Trent	REST and CREVA Advocator	FT	12,147	0	37,960	12,147	0%	0%	0%	0%	0%	0%	0%	0%					
Clarkson, Kelly	AAAD Assistant Director	FT	17,996	0	56,238	17,996	0%	0%	0%	0%	0%	0%	0%	0%					
Crouch, Jessica	Quality and Data Analyst	FT	7,425	0	23,205	7,425	21%	21%	0%	0%	0%	0%	0%	0%					
Drew, Lynn	Family Caregiver Coordinator	FT	8,491	0	25,473	8,491	0%	0%	0%	0%	100%	0%	0%	0%					
Farrow, Nikke	Options Counselor	FT	11,981	0	35,943	11,981	0%	0%	0%	0%	0%	0%	0%	0%					
Fox, Phillip	Contracts Manager	FT	12,717	0	39,742	12,717	75%	25%	0%	0%	0%	0%	0%	0%					
TBD	Public Conservator	FT	12,646	0	39,520	12,646	0%	0%	0%	0%	0%	100%	0%	0%					
Grogan, Billie	CG Financial Assistant	FT	11,312	0	35,360	11,312	0%	0%	0%	0%	0%	0%	0%	0%					
Hammock, Allison	Options Counselor	FT	11,315	0	35,360	11,315	0%	0%	0%	0%	100%	0%	0%	0%					
Harris, Chrysal	ICBS Support Assistant	FT	14,414	0	45,044	14,414	68%	23%	0%	0%	0%	0%	0%	0%					
Hickcock, Leawanna	SMP Statewide Manager	FT	14,568	0	45,044	14,568	15%	5%	0%	0%	0%	0%	0%	0%					
Hodges, Meghann	HCBS Program Manager	FT	11,648	0	36,400	11,648	0%	0%	0%	0%	0%	0%	0%	0%					
Kreis, Stephen	HCBS Program Manager	FT	10,815	0	33,800	10,815	71%	24%	0%	0%	0%	0%	0%	0%					
Lewis, Ariel	Fiscal and Data Assistant	FT	10,479	0	32,746	10,479	75%	23%	0%	0%	0%	0%	0%	0%					
Martin, Deborah	AAAD Administrative Assistant	FT	11,990	0	37,470	11,990	0%	0%	0%	0%	0%	0%	0%	0%					
Marlin, Sara	SHIP Coordinator	FT	15,270	0	47,719	15,270	26%	9%	0%	0%	0%	0%	0%	0%					
Moore, Meghann	MIS/ Benefits Manager	FT	13,716	0	42,864	13,716	0%	0%	0%	0%	0%	0%	0%	0%					
Nash, Keille	CHOICES HCBS Qualified Assessor	FT	14,080	0	43,988	14,080	0%	0%	0%	0%	0%	0%	0%	0%					
Oakley, Holly	CHOICES HCBS Qualified Assessor	FT	12,978	0	40,560	12,978	0%	0%	0%	0%	0%	0%	0%	0%					
Phillips, Brenda	Options Counselor	FT	17,305	0	54,090	17,305	0%	0%	0%	0%	0%	0%	0%	0%					
Ray, Patty	Community Living Support Ombudsman	FT	13,197	0	41,241	13,197	0%	0%	0%	0%	50%	0%	0%	0%					
Roberson, Jessica	I&A Specialist	FT	11,997	0	37,420	11,997	15%	5%	65%	0%	0%	0%	0%	0%					
Sells, Emily	Senior Center Services Coordinator	FT	12,978	0	40,560	12,978	0%	0%	0%	0%	0%	0%	0%	0%					
Sexton, Sonia	CHOICES Support Assistant	FT	11,315	0	35,360	11,315	0%	0%	0%	0%	0%	0%	0%	0%					
Seymour, Ashlee	I&A Specialist	FT	17,713	0	55,354	17,713	0%	0%	0%	0%	0%	0%	0%	0%					
Solvey, Cynthia	CHOICES HCBS Qualified Assessor	FT	12,201	0	38,127	12,201	0%	0%	0%	0%	0%	0%	0%	0%					
Tilman, Olivia	PG Program Support & Volunteer Coord	FT	12,978	0	40,560	12,978	0%	0%	0%	0%	0%	0%	0%	0%					
Vassiljev, Connie	CHOICES Support Assistant	FT	11,147	0	34,835	11,147	0%	0%	0%	0%	0%	0%	0%	0%					
TBD	Options Counselor	PT	3,569	0	16,234	3,569	0%	0%	0%	0%	0%	0%	0%	0%					
Susie Walker	Public Conservator	FT	14,911	0	46,597	14,911	0%	0%	0%	0%	0%	0%	0%	0%					
Whited, Terri	AAAD Director	FT	25,709	0	80,340	25,709	45%	15%	0%	0%	0%	0%	0%	0%					
Williams, Holly	Finance Specialist	FT	16,454	0	51,418	16,454	80%	20%	0%	0%	0%	0%	0%	0%					
York, Nathan	Evidence-Based Coordinator	FT	3,332	0	15,146	3,332	0%	0%	0%	0%	0%	0%	100%	0%					
TBD	SHIP, MIPPA, and SMP Volunteer Coord	PT	7,330	0	33,320	7,330	0%	0%	0%	0%	0%	0%	0%	0%					
TBD		PT		0			0%	0%	0%	0%	0%	0%	0%	0%					
TOTALS					1,436,047	446,055		72,941	23,340	218,004	69,760	24,370	7,798	38,301	12,237	159,594	51,070	20,770	5,132

FRINGE BENEFITS - NARRATIVE STATEMENT

The Total Fringe Benefit Rate of 0% includes the following:

State	7.85%
Unemployment Ins	0.50%
Retirement	10.00%
Employee Insurance	13.50%
Health	0.00%
Other	0.00%
Total	32.15%

TITLE OF POSITION	NAME	Full or Part- FT/PT	Gross Salaries	Gross Benefits	SHIP %	SHIP Salaries	SHIP Benefits	MIPPA %	MIPPA Salaries	MIPPA Benefits	SMP %	SMP Salaries	SMP Benefits	ARP %	ARP Salaries	ARP Benefits	Respite Pilot %	Respite Pilot Salaries	Respite Pilot Benefits	CHOICES %	CHOICES Salaries	CHOICES Benefits	OTHER %	OTHER Salaries	OTHER Benefits
C Assistant/ MIPPA & SMP Coordinator	Bean, Carlee	PT	9,329	2,052	0%	0	0	25%	2,332	513	25%	2,332	513	50%	4,665	1,026	0%	0	0	0%	0	0	0%	0	0
REST and CREVA Advocate	Carter, Trent	FT	37,960	12,147	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	100%	37,960	12,147
AAAD Assistant Director	Clarkson, Kelly	FT	56,238	17,996	0%	0	0	80%	44,990	14,397	80%	44,990	14,397	0%	0	0	20%	11,248	3,599	20%	11,248	3,599	0%	0	0
Quality and Data Analyst	Crouch, Jessica	FT	36,400	11,648	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	15%	5,460	1,747	0%	0	0
Family Caregiver Coordinator	Drew, Lynn	FT	45,528	9,491	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Family Caregiver Coordinator	Farrow, Nikke	FT	37,440	11,991	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Contracts Manager	Fox, Philip	FT	39,742	12,717	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Public Conservator	TBD	FT	39,520	12,646	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
G Financial Assistant	Grogan, Billie	FT	35,350	11,312	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
G Financial Assistant	Hammock, Allison	FT	35,350	11,315	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Options Counselor	Harris, Chrystal	FT	36,400	11,648	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
HCBS Support Assistant	Hitchcock, Lawuanna	FT	45,044	14,414	0%	0	0	100%	45,044	14,414	100%	45,044	14,414	0%	0	0	0%	0	0	0%	0	0	0%	0	0
SMP Statewide Manager	Hodges, Jeffrey	FT	45,528	14,568	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
ICBS Program Manager	Hodges, Jeffrey	FT	36,400	11,648	0%	0	0	20%	7,280	2,330	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
ICSNAP and MIPPA Benefits Coordinator	Kreis, Stephen	FT	33,800	10,816	0%	0	0	0%	0	0	0%	0	0	5%	1,690	541	0%	0	0	0%	0	0	0%	0	0
Fiscal and Data Assistant	Lewis, Ariel	FT	32,746	10,478	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
AAAD Administrative Assistant	Martin, Deborah	FT	37,470	11,990	90%	33,723	10,781	5%	1,874	600	5%	1,874	600	0%	0	0	0%	0	0	0%	0	0	80%	36,421	11,655
SHIP Coordinator	Martin, Sara	FT	47,719	15,270	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
MIS/ Benefits Manager	Moore, Meghan	FT	42,864	13,716	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
HOICES HCBS Qualified Assessor	Nash, Kellie	FT	43,999	14,080	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
HOICES HCBS Qualified Assessor	Oakley, Holly	FT	40,560	12,979	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Options Counselor	Phillips, Brenda	FT	54,080	17,306	0%	0	0	0%	0	0	0%	0	0	4%	2,163	692	0%	0	0	0%	0	0	96%	51,917	16,613
Community Living Support Ombudsman	Ray, Patty	FT	37,492	11,997	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	50%	20,621	6,599
&A Specialist	Roberson, Jessica	FT	41,241	13,197	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Senior Center Services Coordinator	Sells, Emily	FT	40,560	12,979	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
CHOICES Support Assistant	Sexton, Sojia	FT	35,360	11,315	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
CHOICES Support Assistant	Seymour, Ashlee	FT	38,127	12,201	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
HOICES HCBS Qualified Assessor	Spivey, Cynthia	FT	40,560	12,979	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
PG Program Support & Volunteer Coord	Tilman, Olivia	FT	34,835	11,147	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
CHOICES Support Assistant	Vassilev, Connie	FT	16,224	3,569	0%	0	0	100%	16,224	3,569	100%	16,224	3,569	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Options Counselor	TBD	FT	46,597	14,911	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
SMP	Susie Walker	PT	80,340	25,709	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Public Conservator	Whited, Terri	PT	51,418	15,454	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
AAAD Director	Williams, Holly	FT	15,146	3,332	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Finance Specialist	York, Nathan	PT	33,320	7,330	20%	6,664	1,466	60%	19,982	4,398	20%	6,664	1,466	0%	0	0	0%	0	0	0%	0	0	0%	0	0
Evidence-Based Coordinator	TBD	PT	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
SHIP, MIPPA, and SMP Volunteer Coord	TBD	PT	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
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		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
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		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0
		-	0	0	0%	0	0	0%	0	0</															

Agency Name
 For the Period: July 1, 2024
 To: June 30, 2025

27-Mar-24
 12:51:18 PM

Exhibit F-2 B

PRIORITY SERVICES & MAINTENANCE OF EFFORT

		<u>Actual FY 2023</u>	<u>Estimate FY 2024</u>	<u>Proposed FY 2025</u>
<u>PART 1: TITLE III-B PRIORITY SERVICES:</u>				
A.	<u>ACCESS</u>			
1	Information/Referral	\$29,774	\$25,000	\$40,000
2	Outreach	0	0	0
3	Assisted Transportation	0	0	0
4	Transportation	78,786	78,000	85,000
5	Case Management	76,457	99,000	80,000
	Subtotal	<u>\$185,017</u>	<u>\$202,000</u>	<u>\$205,000</u>
B.	<u>IN-HOME</u>			
1	Personal Care	\$10,214	\$19,500	\$15,000
2	Homemaker	65,479	139,000	42,000
3	Chore	0	0	2,000
4	PERS	0	4,000	6,000
5	Pest Control	0	0	0
6	Adult Day Care/Health	0	0	0
7	Home Repair/Rehab	0	0	0
8	Home Injury Control	0	0	0
9	Shopping Assistance	0	0	30,000
10	Telephone Reassurance	0	0	0
11	Visiting	0	0	0
	Subtotal	<u>\$75,693</u>	<u>\$162,500</u>	<u>\$95,000</u>
C.	<u>LEGAL ASSISTANCE</u>	<u>\$50,000</u>	<u>\$50,000</u>	<u>\$50,000</u>
D.	<u>TOTAL PRIORITY SERVICES</u>	<u>\$310,710</u>	<u>\$414,500</u>	<u>\$350,000</u>
E.	<u>TOTAL III-B - ALL SERVICE</u>	<u>\$569,202</u>	<u>\$695,404</u>	<u>\$591,400</u>
F.	<u>CURRENT PERCENT OF III-B</u>			
	Access (Min. 35%)	33%	29%	35%
	In-Home (Min. 10%)	13%	23%	16%
	Legal Assistance (Min. 2%)	9%	7%	8%

Note: Include Federal Title IIIB Funds only.

PART 2: LONG-TERM CARE OMBUDSMAN

Title III-B Funds	\$29,220	\$29,220	\$29,220
Title VII Funds Ombudsman	\$27,200	\$32,500	\$31,900

Exhibit G-2 revised 2/15/2024

Requesting Five Day Waiver for Site? (Y/N)	General Information			Physical Location			Site Contact (Determines Congregate Eligibility)				Home-Delivered Meal Eligibility	
	Site	County	Provider	Address	City	Zip	Contact	Phone	Email	Contact	Phone	
N	Cannon Co Sr Ctr / Nutr Site	Cannon	Fit Clean Meals	609 Lehman Street	Woodbury	37190	Deborah Leach	615-563-5304	gscsc@dtccom.net	UCAAAD	866-836-6678	
Y	Clay Co Sr Ctr / Nutr Site	Clay	Clay Co SC / Fit Clean Meals	145 Cordell Hull Drive	Celina	38551	Sandra Wik	931-243-3467	clayvsc@twlakes.net	UCAAAD	866-836-6678	
N	Clay Co HDM	Clay	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
Y	Fair Park Sr Ctr / Nutr Site	Cumberland	Fair Park SC	1433 Livingston Highway	Crossville	38571	Alicia Arehart	931-484-7416	fpascalicia@outlook.com	UCAAAD	866-836-6678	
N	Cumberland Co. HDM	Cumberland	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
N	Alexandria Sr Ctr / Nutr Site	DeKalb	Alexandria SC / Fit Clean Meals	330 Edgewood Street	Alexandria	37012	Jennifer White	615-529-2928	alexandriatnseniorcenter@gmail.com	UCAAAD	866-836-6678	
N	DeKalb Co HDM	DeKalb	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
N	Fentress Co Sr Ctr / Nutr Site	Fentress	Fentress Co SC	308 Main Street South	Jamestown	38556	Kelly Young	931-879-7249	kelly.young@fentresscountytn.gov	UCAAAD	866-836-6678	
Y	Fairview Sr Ctr / Nutr Site	Jackson	Fairview SC / Fit Clean Meals	2230 York Highway	Gainesboro	38562	Misty Booher	931-268-0837	fairview_seniors_center@gmail.com	UCAAAD	866-836-6678	
Y	Granville Sr Ctr / Nutr Site	Jackson	Granville SC	6026 Granville HWY 53	Granville	38564	Juan Claridad	931-653-4647	granville_seniorcenter@gmail.com	UCAAAD	866-836-6678	
N	Jackson Co HDM	Jackson	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
Y	Macon Co Sr Ctr / Nutr Site	Macon	Clean Meals	329 Hwy. 52 Bypass East	Lafayette	37083	Brenda Filson	615-666-3780	seniors@nctc.com	UCAAAD	866-836-6678	
N	Macon Co HDM	Macon	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
N	Overton County Sr Ctr / Nutr Site	Overton	Overton Co SC	1513 Bradford Hicks Drive	Livingston	38570	Betty Parrott	931-823-1268	ovycosrctr@twlakes.net	UCAAAD	866-836-6678	
N	Overton Co HDM	Overton	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
N	Overton Co HDM	Overton	Clark House	1010 North Oak St	Livingston	38570	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
Y	Pickett Co Sr Ctr / Nutr Site	Pickett	Pickett Co SC	105 South Main Street, Rm 3	Byrdstown	38549	Jessica Wilson	931-864-7972	byrdstownseniorcenter@yahoo.com	UCAAAD	866-836-6678	
N	Algood Sr Ctr / Nutr Site	Putnam	Algood SC / Fit Clean Meals	125 Fourth Ave.	Algood	38506	Brenda Dishman	931-537-3447	algoodseniorctr@frontier.com	UCAAAD	866-836-6678	
N	Baxter Sr Ctr / Nutrition Site	Putnam	Baxter Sr Ctr	101 Elmore Town Road	Baxter	38544	Brent Lee	931-858-5657	baxterscc@gmail.com	UCAAAD	866-836-6678	
N	Putnam Co HDM	Putnam	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
N	Smith Co Sr Ctr / Nutr Site	Smith	SCSC / Fit Clean Meals	120 Pauline Gore Way	South Carthage	37030	Jan Johnson	615-735-0560	scscclan@yahoo.com	UCAAAD	866-836-6678	
N	Smith Co HDM	Smith	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
N	Van Buren Co Sr Ctr / Nutr Site	Van Buren	Van Buren SC	779 Old McMinnville St.	Spencer	38585	Darleen Hunter	931-946-7151	dhunter@uchira.com	UCAAAD	866-836-6678	
N	Van Buren Co HDM	Van Buren	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
Y	Warren Co Sr Ctr / Nutr Site	Warren	WCS	809 Morrison Street	McMinnville	37110	Lana Hillis	931-473-6559	wacostrctr@blomand.net	UCAAAD	866-836-6678	
N	Warren Home Delivery Meals	Warren	Warren HDM	106 East End Drive	McMinnville	37110	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
N	White Co HDM	White	Fit Clean Meals	105 Unicol Village Place	Unicol	37639	N/A (not a congr site)	N/A	N/A	UCAAAD	866-836-6678	
Y	White Co Sr Ctr / Nutr Site	White	White Co SC	321 East Bronson	Sparta	38583	Jayne Guy	931-836-3663	spartaseniorcenter@hotmail.com	UCAAAD	866-836-6678	

FY2025 BUDGETED ADMINISTRATIVE DETAIL

Upper Cumberland Development District
Prepared By: Nathan York

EXPENDITURES:	Planning & Compliance Admin		Monitoring		Info & Assets		Service Coord		Guardian	VILOMB	VILEA	Total	FEDERAL EXPENSES				STATE EXPENSES																	
	Admin	Coord	Coord	Coord	Coord	Coord	Coord	Coord					AAAD Admin	AAAD Admin	AAAD Admin	AAAD Admin	AAAD Admin	AAAD Admin	AAAD Admin	AAAD Admin	AAAD Admin	AAAD Admin												
1. Employee and Wages	218,004	72,941	24,370	38,301	183,721	159,584	20,770	0	0	0	777,701	0	20,800	70,500	0	0	0	0	213,600	140,500														
2. Employee Benefits & Payroll Taxes	49,790	23,346	7,798	12,257	55,913	51,070	5,132	0	0	0	225,270	0	5,100	21,200	0	0	0	0	65,900	45,000														
3. Total Personnel Exp	267,794	96,287	32,168	50,558	248,634	210,654	25,902	0	0	0	1,002,971	0	25,900	91,700	0	0	0	0	279,500	185,500														
4. Professional Fees	200,000	7,000	0	0	3,000	35,000	0	0	0	0	65,000	0	0	0	0	0	0	0	13,000	30,800														
5. Supplies	5,000	2,500	750	3,000	3,000	100	0	0	0	0	16,100	0	1,000	1,400	0	0	0	0	5,200	2,600														
6. Telephone	10,000	2,000	250	1,200	4,000	6,000	500	0	0	0	25,550	0	500	1,900	0	0	0	0	7,100	7,000														
7. Postage and Shipping	22,000	8,000	2,500	4,000	14,000	28,000	1,000	0	0	0	79,500	0	1,000	5,900	0	0	0	0	19,700	24,700														
8. Occupancy																																		
9. Equipment Rental & Maint.																																		
10. Printing and Publications																																		
11. Travel	11,000	4,000	500	1,100	12,000	24,000	100	0	0	0	52,700	0	100	3,800	0	0	0	0	11,800	21,100														
12. Conferences and Meetings																																		
13. Interest																																		
14. Insurance																																		
15. Grants and Awards																																		
16. Specific Assist. to Individuals																																		
17. Depreciation																																		
18a. Other Non-Personnel Expenses																																		
18b. Software Maint.																																		
18c. Data Storage																																		
19. Advertising	89,000	23,500	4,000	7,050	38,000	88,000	1,700	0	0	0	239,250	0	1,700	15,000	0	0	0	0	57,700	86,200														
20. Reimbursable Capital Purchases																																		
21. Total Direct Program Expenses	356,764	119,781	36,168	57,608	284,534	308,664	27,502	0	0	0	1,192,221	0	27,600	106,700	0	0	0	0	337,200	271,700														
22. Administrative Costs	47,961	16,047	5,361	8,428	48,619	35,111	4,569	0	0	0	160,094	0	4,600	15,500	0	0	0	0	47,000	30,900														
23. Total Direct and Administrative	404,725	135,828	41,529	66,036	329,253	343,775	32,171	0	0	0	1,352,315	0	32,200	122,200	0	0	0	0	384,200	302,600														
24. In-Kind Contributions	404,725	135,828	41,529	66,036	329,253	343,775	32,171	0	0	0	1,352,315	0	32,200	122,200	0	0	0	0	384,200	302,600														
25. Total Expenses	404,725	135,828	41,529	66,036	329,253	343,775	32,171	0	0	0	1,352,315	0	32,200	122,200	0	0	0	0	384,200	302,600														
REIMBURSABLE PROGRAM FUNDS:																																		
31. Title II B Funds	142,350	47,450	37,376	28,348	88,713	88,713	0	0	0	0	189,800	0	0	0	0	0	0	0	0	0														
31. Title III C1 Funds																																		
31. Title III C2 Funds																																		
31. Title III D Funds																																		
31a. Title III E Funds	25,900																																	
31b. Title III F Funds																																		
31c. State Options Funds	180,392	72,581			131,301	302,700																												
32. State Guardian Funds																																		
32a. Reimbursable SHIP/PACCA																																		
32b. State LLC Match Funds																																		
32c. State Aging Funds																																		
32d. Other Funds	56,083	15,817	4,153	14,673	34,171	41,075					165,972																							
33. Total Program Funds	404,725	135,828	41,529	66,036	329,253	343,775	32,171	0	0	0	1,352,314	0	32,200	122,200	0	0	0	0	384,200	302,600														
YTD Units of Service per SAMS																																		
Cost per unit of service																																		
Total Budget for admin & pass thru													583,092	473,500	571,200	6,223	196,206	109,000	31,800	4,800	0													
Per Contract													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
DAA state m-rch & Sr center													147,100	42,700	42,700		25,900																	
DAA services													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
TCAD Fundin-g Level-FY 25													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,900	4,800	0												
													591,400	479,500	528,500	38,400	263,100	109,000	31,900	4,800	0													
													738,500	653,000	571,200	38,394	318,206	109,000	31,800	4,800	0													
													189,800	189,800	189,800		38,400	263,100	109,000	31,9														

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	FY2025 BUDGETED OTHER OAA INFO												
2	Name of Grantee: Upper Cumberland Development District												
3													
4						<u>Federal B1</u>	<u>Federal C1 Serv.</u>	<u>Federal C2 Serv.</u>	<u>IIIE</u>	<u>Ombudsman Local</u>	<u>Federal EA</u>		<u>Double Check (Should be zero)</u>
5	<u>NSIP</u>							109,000					0
6	NSIP allocation												
7													
8	<u>IIIB Ombudsman MOE</u>												
9	Ombudsman IIIB Traditional					29,220							
10	Ombudsman IIIB ARP					0				0			
11	Ombudsman Local Cash												
12	Ombudsman IIIB In-Kind Match												
13													
14	<u>Title VII Elder Abuse</u>												
15	Title VII Abuse for Ombudsman												
16	Title VII Abuse for Legal												
17	Title VII Elder Abuse Other										4800		
18	Total VII Elder Abuse										4800		
19													
20	<u>Relative Caregiver/Caregiver of Minors</u>												
21	IIIE Relative Caregiver								26,500				
22	IIIE Relative Caregiver Match								0				

FY2025 BUDGETED - OPTIONS 2	NAME OF GRANTEE	Upper Cumberland Development District
		---STATE EXPENSES---
		OPTIONS 2
EXPENDITURES:		
1	Salaries and Wages	
2	Employee Benefits & Payroll Taxes	
3	Total Personnel Exp	
4	Professional Fees	
5	Supplies	
6	Telephone	
7	Postage and Shipping	
8	Occupancy	
9	Equipment Rental & Maint.	
10	Printing and Publications	
11	Travel	
12	Conferences and Meetings	
13	Interest	
14	Insurance	
15	Grants and Awards	589,900
16	Specific Assist. to Individuals	
17	Depreciation	
18a	Other Non-Personnel Expenses	
18b	Software Maint.	
18c	Data Storage	
18d	Advertising	
19	Total Non-Personnel Expenses:	589,900
20	Reimbursable Capital Purchases	
21	Total Direct Program Expenses	589,900
22	Administrative Costs	
23	Total Direct and Administrative	589,900
REIMBURSABLE PROGRAM FUNDS:		
32	State Options Funds	



**CARES ACT REVOLVING LOAN FUND
ECONOMIC DEVELOPMENT ADMINISTRATION**

Work Plan

Revised

February 14, 2024

Approved by the Board of Directors: TBD

Revised

June 19, 2019

Chapter 1.0 Revolving Loan Fund Strategy

1.1 Name of the RLF Organization

The Upper Cumberland Development District (UCDD) has been making, closing, and servicing business loans since April 1983. Our Revolving Loan Fund came into existence with a grant from the Economic Development Administration in the amount of \$1,530,000 combined with a local match of \$1,010,000 to provide a pool of \$2,540,000 to the 14 counties of the Upper Cumberland Region. This initial investment has provided the ability to make over 100 loans creating or retaining approximately 5,000 jobs.

1.2 List of the Counties Comprising the Lending Territory

The Upper Cumberland Development District serves the following counties: Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren and White Counties in middle Tennessee. This section of Tennessee is very rural containing four of the smallest counties in the state. It has traditionally relied upon the farming and textile industries, but in recent years has seen growth in the automobile parts supply chain, ceramic tile manufacturing and recently as a distribution location due to Interstate 40.

1.3 Summary of Region's CEDS

The Upper Cumberland Region of Tennessee is comprised of 5,093 scenic square miles and is home to 343,430 approximately 352,000 residents. The region is made up of 14 counties, each with its own strengths and weaknesses.

While UCDD's top priority is still to help provide more and better jobs for the residents of the Upper Cumberland, there are also many issues that must be addressed. The region, like others, is experiencing stagnant wages and a lack of affordable housing and child care. The

combination of these issues, among others, directly affects workforce availability. UCDD will continue to prioritize job growth in the region while working with its local partners to better understand the impact of these issues on the local workforce.

~~Though effects of the recent recession are still being felt through job losses and stagnant wages, the last few years have brought several expansions and job announcements to the region. This growth has provided new job opportunities, as well as challenges with the lack of a skilled workforce.~~

Although regional education levels have been continuously increasing over the past several decades, post-secondary education averages are below state and national levels. The makeup of our workforce has shifted significantly in the past twenty years. While manufacturing used to be an industry driver in the region, we are now seeing a decline in this sector and a rise in others including retail and healthcare.

In the development of the region's economic development strategy, meetings were held in each of the fourteen counties with key economic development organizations and local leaders. In addition, a Comprehensive Economic Development Strategy (CEDS) committee was formed to combine public and private representation in a region-wide brainstorming session. These meetings resulted in an analysis of the current economic environment, identification of four primary goals, and the development of the corresponding plan of action. The goals selected support state and nation-wide goals of workforce development, broadband expansion and resiliency. (<https://ucdd.org/wp-content/uploads/2023/11/CEDS-2022-2026.pdf>)

PRIORITY PROJECTS OF THE RLF WITH RESPECT TO UCDD'S CEDS GOALS

In addition to the RLF financing strategy as outlined in section 1.05, the RLF will also focus on projects related to the following Comprehensive Economic Development Strategy goals:

1. Workforce Development & Education

In Workforce Development & Education, our first priority is to see an educated and healthy workforce meeting all employment needs in the region. To meet this priority, we seek to address two primary objectives: 1. Remove barriers for the Region's eligible workforce to increase workforce participation and 2. Further develop a high skilled educational pipeline for employers in the region. connect employers to employees and increase the number of citizens with postsecondary degrees and certificates.

2. Regional Advocacy

Advocacy is critical to express the concerns and needs of the citizens of the Upper Cumberland. The CEDS process has been an excellent way to gather this information from the communities directly and funnel it up to decision makers in the region. A goal of the region is to continue speaking in a unified voice to those in power influencing the next generations.

3. Industrial Development

A thriving industrial culture is the third regional priority. Over 18% of individuals are employed in manufacturing in the Upper Cumberland region. Industrial expansion has proven to have major economic impacts in rural and urban areas alike. To help existing industry thrive in the Region, our goal is to increase the inventory of available properties and enhance the marketing of those properties to assist with the expansion options for local industries. Creating designated industrial parks and sites is necessary for existing companies to have a location to expand in their current community as well as future industrial recruitments.

4. Tourism

The Upper Cumberland has an unrivaled sense of place that retains its residents and consequently attracts visitors and people looking to relocate. Including indirect and induced impacts, tourism activity supported a total of \$753.6 million in business sales throughout the Region in 2021. To this end, the RLF will assist with related

revitalization of downtown areas and support of tourism related businesses in the region when possible.

5. **Retail Development**

~~Retail recruitment efforts are a relatively new concept for much of the region and a primary goal for the next four years. The ultimate goal is to have thriving retail establishments that support the quality of place in the Upper Cumberland.~~

6. **Transportation Infrastructure**

~~In the Upper Cumberland, only three of the fourteen counties have an interstate traveling through their corporate boundaries. The remaining communities must rely on their state highways to deliver citizens and visitors to and from the interstate. Expanding the region's transportation infrastructure will continue to be a primary goal, both at the local and state level. The Improve Act will bring additional funds to each counties' highway department assisting with local maintenance efforts. Advocacy will play a key role in pursuing assistance with the region's state highway transportation needs.~~

1.04 Business Development Objectives

The Upper Cumberland Development District (UCDD) lies entirely within the Appalachian Region of Middle and East Tennessee. Because this 14-county region is characterized with both acute and chronic high unemployment and low wages, the primary economic development goal of the UCDD is to maintain a wide range of readily accessible employment opportunities for area residents through a diversified commercial and industrial base. The manufacturing sector provides the economic base for the region by accounting for about 20 percent of the total non-farm wage and salary employment. In the manufacturing sector of the Upper Cumberland Development District, only six firms out of over 450 employ more than 500 persons. Manufacturing employment, however, has been declining in recent years both in absolute numbers and as a percentage of total

employment. New firms that have been established have tended to be smaller and potentially more in need of UCDD assistance.

Therefore, the goal of the UCDD will be to assist eligible areas in the retention, expansion and creation of private sector employment opportunities. The objectives of the program are to:

1. Create new jobs and retain existing jobs.
2. Aid small business development.
3. Increase per capita income.
4. Increase tax base.
5. Overcome specific gaps in local capital markets that inhibit firms from obtaining suitable credit.
6. Stabilize and diversify an area's economy by providing employers with capital for start-up and/or expansion of locally owned businesses.
7. Provide capital for manufacturing, commercial, and service companies using new technologies with an emphasis on growth industries.
8. Complement other State and Federal economic development loan programs.
9. Aid businesses owned and operated by minorities, women or by persons who are economically disadvantaged.
10. Leverage the minimum amount of public dollar with the maximum amount of private dollars.
11. Identify potential sources of additional capital for sustained growth and viability of the fund.
12. Strengthen relationships with our Regional Partners to help identify opportunities for funding the creation, expansion, or retention of jobs in the Upper Cumberland.

All fourteen counties that make up the Upper Cumberland Development District are in critical need of high skilled jobs. Therefore, RFL-RLF resources will be targeted toward 1)

the expansion of existing small companies and 2) the location-creation of new small commercial and industrial operations.

In addition to making loans, the RLF expects to aid business development and benefit unemployed workers through the following forms of assistance and services:

1. **Technical and Management Assistance.** Technical and management assistance will be provided by various federal, state and local government agencies, EDA-supported university centers and other groups composed of persons familiar with the effective administration of the funding process. These agencies will provide assistance in referring applicants to additional appropriate sources of funding, in developing market feasibility studies, conducting labor and resource survey, making environmental impact assessments, and referring applicants to qualified financial advisors (bankers, accountants, etc.).
2. **Linking jobs to the Long-Term Unemployed.** The RLF staff intends to cooperate with and utilize the services of the Upper Cumberland Human Resource Agency and the Tennessee Department of Employment Security in the region, area development authorities and chambers of commerce, as well as local financial institutions to work toward benefiting the long-term unemployed and low-income minority persons.

1.05 Financing Strategy

The financing strategy for the RLF program is to work alongside both the existing financial community and our region's economic development ecosystem to bridge the gaps in available capital projects. As with other sections of the country the banking industry is faced with ever increasing regulations and scrutiny on their lending processes. This has caused difficulty for small businesses both in their creation and in their growth. Access to the revolving loan fund has become vital to many entrepreneurs and small business owners to fund part or all of their capital needs.

The Upper Cumberland Development District will work with not only our financial partners but also the following organizations;

- The Small Business Development Center

- Tennessee Tech University
- The Biz_Foundry, Upper Cumberland’s entrepreneur accelerator
- All area Chambers of Commerce
- Cumberland Area Investment Corporation – the USDA Rural Development loan fund housed at Upper Cumberland Development District
- State of Tennessee Department of Economic and Community Development
- Tennessee Valley Authority
- Local Workforce Development Entities

Capital Market Analysis

It is our intent not to compete with private financial institutions and will work collectively with all partners to determine the best options for the business. The EDA RLF serves as the only federal revolving loan fund in the Upper Cumberland Area and is necessary to meet the needs of businesses in the region. Targeted businesses fall between the cracks of traditional financing by means of inadequate collateral, no down-payment, lack of credit or business history, and other subpar indicators of credit worthiness. Traditional lenders are a partner to the EDA RLF often referring clients and/or partnering for a three-party lending agreement. The Upper Cumberland has a healthy mix of commercial banks and credit unions, but they are bound by regulations that prevent them from serving all businesses – especially the target customers of the EDA RLF.

1.06 RLF Financing Policies

ELIGIBLE LENDING AREA

Eligible applicants’ proposed location of business must be located within the Upper Cumberland Region.

ALLOWABLE BORROWERS

To be eligible, an applicant must generally meet the following eligibility requirements. The borrower must be creating/retaining jobs and/or providing for the overall improvement of the economic conditions of the region. All applicants will be required to certify they have not been suspended or debarred or voluntarily excluded from receiving funds of this program pursuant to 15 CFR 26.215, 26.220 and/or 26.625.

ALLOWABLE LENDING ACTIVITIES

The allowable lending activities for the RLF program include:

- Land costs, including engineering, legal, grading, testing, and site mapping; and related costs associated with acquisition and preparation of land.
- Building costs, including real estate, engineering, architectural, and legal; and related costs associated with acquisition, construction, and rehabilitation of buildings. Construction projects trigger Davis-Bacon wage requirements, [the Contract Work Hours and Safety Standards Act](#), and may involve more extensive environmental reviews.
- Machinery and equipment costs, including delivery, installation, and engineering; architectural, legal, and insurance; and related costs.
- Other costs contributing directly to the value of project fixed assets, such as sales and use taxes, and interest on interim construction financing.
- Adequate contingency reserves.
- Working and start-up capital.
- Infrastructure costs. In a situation where infrastructure development is being included in the loan application, those costs must be identified.
- Purchase of a business or equity in a business if the need for RLF financing is sufficiently justified and documented in the loan write-up. Acceptable justification could include acquiring a business to substantially save it from imminent closure or acquiring it to expand it with increased investment.
- [Refinance of existing debt, only if:](#)

- The RLF Recipient sufficiently demonstrates in the loan documentation a “sound economic justification” for the refinancing (e.g., the refinancing will support additional capital investment intended to increase business activities). For this purpose, reducing the risk of loss to an existing lender(s) or lowering the cost of financing to a borrower shall not, without other indicia, constitute a sound economic justification; or
- RLF Capital will finance the purchase of the rights of a prior lienholder during a foreclosure action which is necessary to preclude a significant loss on an RLF loan. RLF Capital may be used for this purpose only if there is a high probability of receiving compensation from the sale of assets sufficient to cover an RLF's costs plus a reasonable portion of the outstanding RLF loan within a reasonable time approved by EDA. [73 FR 62868, Oct. 22, 2008, as amended at 75 FR 4265, Jan. 27, 2010]
- ~~Refinancing of loans by other lenders if there is sound economic justification and there is sufficient documentation in the loan write-up that the RLF is not replacing private capital solely for the purpose of reducing the risk of loss to an existing lender(s) or to lower the cost of financing to the borrower.~~

The foregoing list is intended as a general guide and does not necessarily include all categories of eligible costs. In any case, all proposed uses of revolving loan funds will be subject to approval by Upper Cumberland Development District on the basis of the information contained in individual loan applications.

NON-ALLOWABLE USES OF FUNDS

The following list of uses will not be allowed with the RLF program:

- Projects that would cause unemployment resulting from relocation of a business- by inducing the relocation of existing jobs within the U.S. that are located outside of

Recipient's jurisdiction to within its jurisdiction in competition with other U.S. jurisdictions for those same jobs.

- Projects located outside the Upper Cumberland Region.
- Projects for which funds are otherwise available from private lenders or other public agencies on terms which, in the opinion of UCDD, will permit the accomplishment of the project.
- Projects on which, in the opinion of UCDD, there is not reasonable assurance of repayment of the proposed loan(s).
- Partially completed construction is ineligible.
- Relocation of a local business to gain competitive advantage over another area.
- Subsidize interest payments on an existing RLF loan
- Acquire an equity position in a private business;
- Provide for borrowers' required equity contributions under other Federal Agencies' loan programs;
- Enable borrowers to acquire an interest in a business either through the purchase of stock or through the acquisition of assets, unless sufficient justification is provided in the loan documentation. Sufficient justification may include acquiring a business to save it from imminent closure or to acquire a business to facilitate a significant expansion or increase in investment with a significant increase in jobs. The potential economic benefits must be clearly consistent with the strategic objectives of the RLF;
- Provide RLF loans to a borrower for the purpose of investing in interest-bearing accounts, certificates of deposit or any investment unrelated to the RLF; or
- Refinance existing debt, unless:
 - The RLF Recipient sufficiently demonstrates in the loan documentation a “sound economic justification” for the refinancing (e.g., the refinancing will support additional capital investment intended to increase business activities). For this purpose, reducing the risk of loss to an existing lender(s)

or lowering the cost of financing to a borrower shall not, without other indicia, constitute a sound economic justification; or

- RLF Capital will finance the purchase of the rights of a prior lienholder during a foreclosure action which is necessary to preclude a significant loss on an RLF loan. RLF Capital may be used for this purpose only if there is a high probability of receiving compensation from the sale of assets sufficient to cover an RLF's costs plus a reasonable portion of the outstanding RLF loan within a reasonable time approved by EDA. [73 FR 62868, Oct. 22, 2008, as amended at 75 FR 4265, Jan. 27, 2010]
- Serve as collateral to obtain credit or any other type of financing without EDA's prior written approval
- Support operations or administration of the RFO-RLF Recipient; or
- Finance gambling activity, performances or products of a prurient sexual nature, or any illegal activity, including the cultivation, distribution, or sale of marijuana that is illegal under Federal law.
- Undertake any activity that would violate the requirements found in part 314 of this chapter, including §314.3 ("Authorized Use of Property") and §314.4 ("Unauthorized Use of Property")

LOAN SIZE

~~The average size of a loan from RLF will be approximately \$150,000.~~

No individual loan will be made for more than \$~~300,000.~~ \$1,250,000.

INTEREST RATES

Interest rates will be determined based upon the strength of the project, borrower's history and current market rates.

- General rule. An RLF Recipient may make loans to eligible borrowers at interest rates and under conditions determined by the RLF Recipient to be appropriate in achieving the goals of the RLF. The minimum interest rate an RLF Recipient may charge is four (4) percentage points below the lesser of the current money center prime interest rate quoted in the Wall Street Journal, or the maximum interest rate allowed under State law. In no event shall the interest rate be less than the lower of four (4) percent or 75 percent of the prime interest rate listed in the Wall Street Journal.
- Exception. Should the prime interest rate listed in the Wall Street Journal exceed fourteen (14) percent, the minimum RLF interest rate is not required to be raised above ten (10) percent if doing so compromises the ability of the RLF Recipient to implement its financing strategy.

TERMS

Length of Terms:

- Real Property: fixed for 7-~~10-20~~ years ~~with a 15-20 year amortization.~~
- Equipment:
 - Computer Software & Hardware – 3 years
 - If included along with other equipment purchases, computer related items would not make up more than 25% of the total loan.
 - Specialized Machinery and Equipment – 5 years
 - General Machinery and Equipment – 7-~~10~~ years
- Working Capital: 3-5 years

PAYMENT SCHEDULE

Below are the repayment guidelines related to all loan recipients.

Repayment: Loan repayments typically will be scheduled monthly, to commence on the first month following loan disbursement, but may be scheduled in accordance with the needs of the individual borrowers.

Deferral of Payments: The UCDD Executive Board has the authority to implement special financing such as approval of a temporary moratorium on principal payments because of temporary difficulty or extenuating circumstances which a deserving industrial project may be experiencing.

Prepayment: Applicant may make prepayment of principal at any time without penalty. Interest that has accrued will be paid at the time of prepayment of principal.

FEES

Below are the standard loan fees and amounts that will be charged to borrowers. Loan origination fees and other such charges may be waived to encourage participation.

Loan Origination Fee: The processing fee is 1% of the total loan and is deducted from each disbursement. UCDD may, at its discretion, require a loan application deposit to be collected from an applicant at the time a full application is invited. In addition, the borrower may be required to pay for all direct expenses incurred by the UCDD in closing the loan.

Servicing Fee: A servicing fee of one-half of one percent (.5%) per annum of the remaining principal balance may be deducted from each payment, whether the payment is interest only or interest and principal.

Late Penalty Fee: A late payment will be construed as any payment that does not reach the UCDD office within 15 days of payment due date. The penalty charge may be applied at 5% of the current scheduled payment.

Closing Fees: Closing fees associated with the recording of documents, UCC filings and other documents that are part of the closing may be charged to the borrower.

EQUITY & COLLATERAL

When evaluating an application, the Loan Review Committee (LRC) and UCDD Board may determine that equity investments made within twelve months of the RLF loan can be considered for meeting this requirement provided such investment was made after initial inquiries into project financing and in anticipation of such financing becoming available.

1. In the determination of collateral requirements, the grantee may consider the merits and potential economic benefits of each request. When appropriate and practical, RLF financing may be secured by liens or assignment of rights in assets of assisted firms as follows:
 - a. In order to encourage financial participation in a direct or fixed asset loan project by other lenders and investors, the lien position of the RLF may be subordinate and made inferior to lien or liens securing other loans made in connection with the project.
 - b. In projects involving direct working capital loans, the RLF will normally obtain collateral such as liens on inventories, receivables, fixed assets and/or other available assets of borrowers. Such liens may be subordinate only to existing liens of record and other loans involved in the project.
 - c. In projects involving guaranteed loans in the revolving phase, the lending institution ordinarily will be required to maintain a collateral position, of which the RLF is subrogated, in the assets of the borrower and/or principals of the borrower such as by taking liens on inventories, receivables, fixed assets, and/or other available assets of borrowers.
 - d. In addition to the above types of security, the RLF may also require security in form of assignment of patents and licenses, the acquisition of hazard and other forms of insurance, and such other additional security as the grantee determines is necessary to support the RLF's exposure.

- e. RLF loan requests submitted by closely held corporations, partnerships, or proprietorships dependent for their continuing success on certain individuals will ordinarily be expected to provide and assign to the RLF life insurance on these key persons. Personal guarantees may also be required from principal owners, as appropriate.
- f. The value of the collateral will be as such:
 - i. Real property – 80% of appraised value
 - ii. Machinery and Equipment – 75% of book value (after depreciation)
 - iii. Computer Software and Hardware – 50% loan to value
 - iv. Inventories – 60% of book value
 - v. Receivables – 60% of book value
- g. Staff and Loan Committee will determine the needed collateral. ~~When accepting a second position, the total amount of loans should not exceed 75% of the appraised value.~~ A UCC-1 form will be maintained on all inventory and equipment for the length of the loan.

Fixed Asset Loans: The applicant will ordinarily be required to provide in the form of equity, a minimum of 20% of the total cost of the project. Based upon the number of jobs produced and the economic impact of the project on the county and region, and the financial strength of the borrower, the board may require a lower equity investment up to and including 100% financing.

Working Capital Loans: The applicant will have existing net working capital (current assets will exceed current liabilities) of at least 15% of the applicants' total working capital needs.

~~*Loans to Entrepreneurs:* The Upper Cumberland Development District will make loan funds available to support entrepreneurship in targeted sectors based upon regional need. These loans will be no more than \$30,000 and will require a reduced level of collateral and justification.~~

Package Loans with Commercial Lenders: If a commercial lender is unable to complete a project without a third-party lender, the board may elect to loan the required 20% down payment providing 100% financing. These applicants will be evaluated based upon the number of jobs produced, the economic impact of the project on the county and region, and the financial strength of the borrower.

Liens, Security, and Guarantees: Security shall be required as determined by the UCDD. In the case of fixed asset loans, security shall be in the form of liens on the assets being financed. Liens upon other non-project assets of the applicant may also be used to secure the loan. It will also be the policy of the UCDD to require personal guarantees by the applicant's major shareholders (those who hold more than 20% of the shares), secured when appropriate by liens on personal property. The UCDD can also require Key Man life insurance for key management personnel when necessary to ensure repayment of the loan. Working capital loans will normally be secured by receivables, inventories and fixed assets in addition to personal guarantees.

Lien Subordination: The lien position of the UCDD may be subordinated and made inferior to a lien or liens securing other loans; provided, however, that such subordination shall apply only to such indebtedness of contractual obligations, including senior loans, as are incurred by the borrower.

Other Loan Requirements

Below are other loan requirements that are considered when reviewing the feasibility of a project.

- All plans must be in conformance/compliance with UCDD, county and municipal plans requirements.
- All applicants must demonstrate a reasonable assurance of ability to repay (financial statement, business plan).

- All applicants must show relevant managerial experience and expertise in the applicant's field of endeavor.
- A business plan describing the firm, product/service, market, pro forma income statement and balance sheet, facilities, personnel, and community benefits is required.

MICROLOANS

~~Providing access to capital for entrepreneurs requires a significantly different process than the typical loan offered through the Upper Cumberland Development District. The microloan pilot program will meet these demands. Less available collateral, unique and specific needs, and the necessity of mentorship are just a few factors driving this portion of the revolving loan fund. The Microloan fund typical parameters are listed below.~~

~~_____ **Maximum Loan:** \$30,000~~

~~_____ **Minimum Loan:** \$1,000~~

~~_____ **Interest Rates:** 7-14%~~

~~_____ **Maximum term:** 5 years~~

~~**Stipulations:** Clients are required to work with the Biz Foundry (local entrepreneur center) or the TN Small Business Development Center (TSBDC) AND a traditional lender as the goal of this program is to help small businesses create a credit history and achieve a level of financial stability to transition to a traditional lender.~~

~~**Collateral:** Clients are eligible for approval with less than full collateral coverage or no collateral. All clients are required to sign a personal guarantee. UCCs will be filed as appropriate on equipment and inventory.~~

~~**Approval:** A separate three-person microloan committee will evaluate the requests in a timely manner and approve or deny on behalf of the Board of Directors as authorized in Resolution number 19-6-1. No additional approval will be required. If a special case arises and a requested microloan falls outside these parameters and is deemed qualified by the staff and committee the UCDD board of directors will give final approval.~~

~~**Legal Documents** will all be created and executed in house minimizing the expense and time restrictions of outside legal firms.~~

CREDIT NOT OTHERWISE AVAILABLE

The RLF cannot be used to substitute for available private capital; therefore, the borrower must demonstrate that financing for a project is not otherwise available on terms and conditions that would permit completion and/or successful operation or accomplishment of the project. RLF funds will not be disbursed until written evidence to this effect has been recorded by the borrower or UCDD in the project file. The Loan Review Committee and Board of Directors will evaluate each applicant on a case by case basis weighing the impact of job creation, capital investment, and overall economic impact on the county and region.

PRUDENT LENDING STANDARDS AND OPERATING PROCEDURES (13 CFR 307.15)

With the majority of our RLF proceeds coming from the U.S. EDA, we follow prudent lending standards and operating procedures that ensures compliance with the EDA. They are discussed below.

Accounting Principles- RLFs shall operate in accordance with the current generally accepted accounting principles (“GAAP”) as in effect in the United States, as applicable.

In accordance with GAAP, a loan loss reserve may be recorded in the UCDD’s financial statements to show the fair market value of an RLF’s loan portfolio, provided this loan loss reserve is non-funded and represents non-cash entries. However, a loan loss reserve may not be used to reduce the value of the RLF in the Schedule of Expenditures of Federal Awards (SEFA) required as part of Recipient’s audit requirements under 2 CFR part 200 or in reporting to EDA in the RLF Financial Report (Form ED-209).

Loan and Accounting System Documents: Within sixty (60) days prior to the initial disbursement of EDA funds, an independent accountant familiar with the UCDD’s accounting system shall certify to EDA and the UCDD that such system is adequate to identify, safeguard and account for all RLF Capital, outstanding RLF loans and other RLF operations.

Prior to the disbursement of any EDA funds, the UCDD shall certify that standard RLF loan documents reasonably necessary or advisable for lending are in place and that these documents have been reviewed by its legal counsel for adequacy and compliance with the terms and conditions of the Grant and applicable State and local law.

The standard loan documents must include, at a minimum, the following:

- Loan application;
- Loan agreement;
- Board of directors' meeting minutes approving the RLF loan;
- Promissory note;
- Security agreement(s);
- Deed of trust or mortgage (as applicable);
- Documentation of environmental review;
- Agreement of prior lien holder (as applicable); and
- Evidence demonstrating that credit is not otherwise available on terms and conditions that permit the completion or successful operation of the activity to be financed.

1.07 RLF Portfolio Standards

PRIVATE LEVERAGING

It is UCDD policy to loan the minimum amount needed to elicit financing from other sources, such as the borrowed equity, private or other public sources. RLF loans must leverage private investment of at least two dollars for every one dollar of such RLF loans. This leveraging requirement applies to the RLF portfolio as a whole rather than to individual loans and is effective for the duration of the RLF's operation. To be classified as

leveraged, private investment must be made within twelve (12) months of approval of an RLF loan, as part of the same business development project, and may include:

- Capital invested by the borrower or others;
- Financing from private entities; or
- The non-guaranteed portions and ninety (90) percent of the guaranteed portions of a federal loan, -including the U.S. Small Business Administration's 7(A) loans and 504 debenture loans and U.S. Department of Agriculture loans
- Loans from other State and local lending programs

Private investments shall not include accrued equity in a borrower's assets.

EDA may establish a mandatory RLF certification program to enhance RLF Recipients' ability to administer RLF Grants in a prudent manner. If so, required by EDA, the RLF Recipient must satisfactorily complete this program, and may consider the cost of attending the certification courses as an administrative cost, provided the requirements set forth in 307.12 are satisfied.

TARGET JOB/COST RATIO

The RLF's target job/cost ratio is one job created or retained per every \$35,000 RLF proceeds used. Applicants with lower RLF investment per job will be given priority over larger RLF investments per job. The RLF will concentrate on creating family-wage employment, primarily for low and moderate-income families. Skilled and semi-skilled jobs in light manufacturing will be viewed as those most desirable for long-term employment.

RLF LOAN SELECTION CRITERIA

RLF loan selection will be based on the financing policies and portfolio standards discussed earlier in this document. However, proposed projects that can demonstrate the criteria

below will receive a higher/priority recommendation from staff. This section discusses the economic impact criteria used to evaluate proposed loans.

ECONOMIC IMPACT CRITERIA

Proposed loan recipients who can demonstrate the following criteria will receive a higher recommendation from staff.

Expansion Preferred - The preferred loan recipient will be an existing primary industry firm with an existing product line or service which finds its product(s) in demand, and for which expansion can be accomplished, provided low-interest, long-term subordinated debt financing becomes available.

Industrial Preference- Industrial borrowers who add product value through manufacturing or processing will be preferred, especially with District “exports”. However, commercial firms that also export products and are located in a target area will also be considered, provided the projects would create substantial employment and long-term benefit to the area.

Service/Retail- Because firms when making location decisions consider the availability of diversified service and retail sectors, businesses in those sectors will be eligible for funding, paying particular attention to the quality of jobs to be created and the number of similar businesses in the area.

Local Ownership- It is expected that the majority of firms borrowing will be locally owned and operated. However, firms that have ownership outside of this area will be considered.

Small Business Status- Since small business (under 500 employees) creates the vast majority of new jobs, it is expected that all borrowers will be in this category.

Women and Minority Enterprise Development- Applications that show women and minority enterprise development will be actively sought.

Borrower Growth Potential- Projects which strongly show potential future growth will be desirable.

Existing Economic Linkage- Projects which complement other firms in the area will be desirable.

Training- Borrowers willing to retrain and upgrade unskilled and semi-skilled workers will be given priority.

Regional Assets- The proposed loan applicant/project capitalizes on regional assets.

Community Benefit- The borrower will maximize private Investment that would not otherwise come to fruition without the RLF investment into the project and community.

Job Linkage- The RLF is targeted to borrowers willing to train and employ displaced workers. Details of in-plant and other training programs available will be explained to the borrower with encouragement to hire and train workers experiencing the greatest difficulty in finding replacement jobs. Emphasis will be placed on low and moderate-income persons. These standards underline the goals of the RLF in working toward alleviating the problems brought about by unemployment, under-employment, and low-income minority persons in the Upper Cumberland region. Any changes in need which would require change in stated standards would have to be approved first by EDA.

Chapter 2.0 Operational Procedures

2.01 Organizational Structure

The Upper Cumberland Development District (UCDD) will administer the RLF. UCDD is a quasigovernmental entity created in the 1970's, with the purpose of fostering public/private businesses in the Upper Cumberland Development District region. Since its beginning UCDD has created, through closed loans and approved loans in the pipeline, over 5,000 jobs.

The Upper Cumberland Development District Board of Directors is comprised of no less than thirty-one (31) persons to be known as "members". Such members shall consist of the County Executives/Mayors and one city mayor from each of the following counties: Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White Counties and one (1) at-large local minority representative. There is also a representative from the Tennessee General Assembly and a representative from the Tennessee State Senate.

The Board of Directors will follow the by-laws of the Upper Cumberland Development District.

2.02 Loan Review Committee

The Membership may elect a minimum of five (5) qualified individuals to serve as an advisory committee to review and make recommendations to the Board of Directors on loan applications made by the Corporation. This committee shall not have the authority to make any management decisions relating to loan making and servicing; the Board of Directors reserves such authority.

Nominations for the Loan Review Committee shall be made to ensure by Board members ~~ensuring~~ a broad representation from across the region. The Board of Directors has the final authority to ratify the Loan Review Committee individuals elected.

Individuals elected to serve on the Loan Review Committee shall serve one (1) year term each with eligibility for reappointment, such terms to commence at the Annual Membership Meeting.

All loans, before being acted upon by the UCDD Board of Directors, must first be reviewed by the Loan Review Committee. The Loan Review Committee is composed of local loan officers, bank presidents and other qualified economic development professionals, who advise the UCDD Board of Directors on each loan's fiscal soundness and feasibility.

LOAN REVIEW COMMITTEE GUIDELINES

In providing guidance for the evaluation of potential loans, the governing board requires that the loan review committee take into consideration the following guidelines:

Credit standards

- The character and credit worthiness of the borrower.
- The capacity of the borrower to repay the loan.
- The capital position of the business
- Collateral value and type
- The conditions of the marketplace

ANALYSIS OF LOANS

- The RLF will request a credit history and credit score on each applicant.
 - The staff & loan review committee will compare all information listed with the application and any financial statements provided.
- The applicant will be required to submit the following information:
 - The two most recent tax returns.
 - The current and last two years balance sheet.
 - The current and last two years profit/loss statement.

- The borrower must submit annual verifiable reports on the number of employees (full-time, part-time and/or seasonal).
- The borrow must provide tax returns, balance sheet, and profit/loss statements throughout the life of the loan as requested.
- Environmental impact of project.
- ~~Resumes of senior management positions will be required.~~
- An explanation of the industry, occupation and economic environment of the business.

The governing board views these types of loans to be desirable:

- Well-secured short-term, working capital loans to establish a business in a market area. There should be a proven track record of the operation of the business.
- Loans for and secured by general machinery and equipment which has a developed resale market.
- Loans secured by cash value of life insurance.
- Loans secured by savings or time accounts of an amount equal to or in excess of the loan amount, including CD's.
- Loans secured by liens against a borrower's property with proper loan to value ratios.

The governing board views these types of loans to be undesirable:

- Capital loans to a business where the loan cannot be repaid in a reasonable amount of time except by borrowing elsewhere or by liquidating the business.
- Loans to a business or individual that is outside their normal business area of expertise.
- Working capital loans to a new business that is not well secured.

Interest rate calculations – the committee will consider:

- Financial market conditions.

- Cost of funds required to maintain the viability of the revolving loan fund.
- Economic conditions of the region.
- The length of term and the degree of risk of the loan.
- Loans for machinery and equipment should be viewed as a greater risk than commercial property. This should be reflected when setting the interest rate.

In an effort to maintain a better understanding of the Revolving Loan Fund, the governing body requests that the loan review committee and RLF staff submit an annual report to the executive board that includes the following:

- Outstanding loan balances
- Terms of each loan.
- Any delinquent loans or loans with specific issues.
- Number of employees from the base year to present.
- Any potential future issues that are known at the time of preparation.

2.03 Conflicts of Interest

It is UCDD's policy to maintain the highest standards of conduct to prevent conflicts of interest. The purpose of UCDD's conflict of interest policy, [contained within the agency's employee handbook](#), is to protect UCDD's interests when it is contemplating entering into a transaction or arrangement that might benefit the private interests of a member or officer of UCDD or might result in a possible excess benefit transaction. _

Any director may recuse himself or herself at any time from involvement in any decision or discussion in which the director believes he or she has or may have a conflict of interest, without going through the process for determining whether a conflict of interest exists. An Interested party means any officer, employee or member of the board of directors or other governing board of the recipient, including any other parties that advise, approve,

recommend or otherwise participate in the business decisions of the recipient, such as agents, advisors, consultants, attorneys, accountants or shareholders. An interested party also includes the interest party's immediate family and other persons directly connected to the interested party by law or through a business arrangement. Board of Directors and committee members will be directed to sign a conflict of interest certification.

This policy is intended to supplement, but not replace, any applicable state and federal laws governing conflicts of interest applicable to Investment assistance. UCDD will abide by EDA Regulation 302.17 that states:

CONFLICTS OF INTEREST DEFINED

1. General

- a. It is EDA's and the Department's policy to maintain the highest standards of conduct to prevent conflicts of interest in connection with the award of Investment Assistance or its use for reimbursement or payment of costs (e.g., procurement of goods or services) by or to the Recipient. A conflict of interest generally exists when an Interested Party participates in a matter that has a direct and predictable effect on the Interested Party's personal or financial interests. A conflict may also exist where there is an appearance that an Interested Party's objectivity in performing his or her responsibilities under the Project is impaired. For example, an appearance of impairment of objectivity may result from an organizational conflict where, because of other activities or relationships with other persons or entities, an Interested Party is unable to render impartial assistance, services or advice to the Recipient, a participant in the Project or to the Federal government. Additionally, a conflict of interest may result from non-financial gain to an Interested Party, such as benefit to reputation or prestige in a professional field.

2. Prohibition on direct or indirect financial or personal benefits.
 - a. An Interested party shall not receive any direct or indirect financial or personal benefits with the award of Investment Assistance or its use for payment or reimbursement of cost by or to the Recipient.
 - b. An Interested party shall also not, directly or indirectly, solicit or accept any gift, gratuity, favor, entertainment or other benefits having monetary value, for himself or herself or another person or entity, from any person or organization which has obtained or seeks to obtain Investment Assistance from EDA.
 - c. Cost incurred in violation of any conflict of interest rules contained in this chapter or in violation of any assurances by the Recipient may be denied reimbursement.
 - d. See 315.15 of this chapter for special conflict of interest rules for Trade Assistance Investments.
3. Special rules for Revolving Loan Fund (RLF) Grants
 - a. In addition to the rules set forth in this section.
 - i. An Interested Party of a Recipient of an RLF Grant shall not receive, directly or indirectly any personal or financial benefits resulting from the disbursements of RFL loans;
 - ii. A Recipient of an RLF Grant shall also not lend RLF funds to Interested Party; and
 - iii. Former board members of a Recipient of an RLF Grant and members of his or her Immediate Family shall not receive a loan from such RLF for a period of two (2) years from the date that the board member last served on the RLF 's board of directors.

2.04 LOAN PROCESSING PROCEDURES

More than one meeting between a potential applicant and UCDD staff may be required to reach a preliminary decision regarding eligibility of the proposed project. In addition, on-site visits or field research may be useful in establishing eligibility.

APPLICATION PROCESS

Initial Inquiry- Anyone desiring to participate in the program will contact the UCDD staff and request assistance. In the initial interview, staff will explain the program and its eligibility standards. An inquiry form will be filled out during the initial meeting for recordkeeping and tracking purposes. Staff will collect oral and written information about the project, study this material, and determine whether or not the project and the applicant meet eligibility requirements. More than one meeting may be required to make this determination. Paperwork will be needed in order to determine if an inquirer is eligible. If communication with an inquirer ceases within 45 days of the initial inquiry, and no further step can be completed, the inquirer will be moved to inactive in our systems.

Eligibility Establishment: If the potential project is considered ineligible, then: (1) the potential applicant will be informed of the decision (via email, phone call, or letter) and the reasons why: and/or (2) the potential applicant will be provided with information and changes needed in order to qualify for the program. In either case, the applicant is invited to resubmit a proposal if the revised proposal appears to meet requirements.

Submittal Requirements from each applicant - If the potential project is considered eligible, then the following information should be submitted:

- Application
- Balance Sheet and Profit and Loss Statement for the most recent two calendar years
- A current Balance Sheet and a current Operating Statement (not over 90 days old).

- A pro forma Balance Sheet and projected Operating Statement ~~for two years for new businesses-~~
- Copies of the applicant's last three years' income tax statements.
- A brief narrative description of the proposed project, including:
 - The number of long-term jobs to be created (not including construction jobs).
 - Total project cost.
 - Amount of loan requested.
 - Source of other required funds.
 - Purpose of loan (use of proceeds).
 - Term requested.
 - A history and description of the business.
 - The names of affiliates or subsidiary firms.
 - Complete outline of current debts.
 - Franchise agreement(s), if applicable.
- Current personal financial statement of each proprietor, partner, and officer, and each stockholder with 20% or more ownership.
- ~~Resumes of the principals or other key management personnel-~~
- Signed release to check credit.
- Environmental questionnaire.
- Any other pertinent information requested by the Board of Directors pertaining to the loan package.

CREDIT/FINANCIAL ANALYSIS AND SUMMARY WRITE-UP

The loan write-up is intended to summarize the key aspects of the loan such as firm history, management, product, production capability, market conditions, financing, collateral, repayment ability, consistency with the RLF's financing policy and whether there are any environmental issues. Staff will analyze the application and accompanying information and prepare a summary of the project. Staff will also ensure that the LRC and the UCDD board

reviews and approves loans in accordance with the approved financing policies, targeting criteria, and loan selection criteria of the RLF Plan.

The loan write-up may contain the following:

- Borrower information including type of entity and brief description of the business.
- Loan request (amount, terms, purpose, repayment schedule).
- Total Project Costs.
- Sources of funds and uses of funds.
- Discussion of why borrower is eligible for federal RLF financing and reference to supplemental evidence available. If no supplemental evidence is available, the reasons will be discussed.
- Collateral Analysis (personal guarantees, mortgages, insurance).
 - Appraisal reports (if applicable)
 - Standard equity requirements and how they will be documented/confirmed.
- Operating History.
- Staffing Plan and Job Creation Plan.
- Financial statement history and analysis.
- Pro forma financial statement analysis.
- Method of documenting loan disbursement of funds based on use of funds.
- Fixed assets: invoices from vendors
- Inventory: invoices from vendors
- Working Capital: invoices for working capital requirements or cash flow projections with monthly reporting on use of funds.
- Guarantor information (financial statements, credit reports and trade checks if applicable).
- Summary of Risk including strengths and weaknesses and availability of secondary source of repayment.
- Staff recommendation including terms and collateral, frequency of financial reporting requirements of borrower, and job creation reporting.

- Reporting requirements for each borrower will be determined by the individual circumstances of the borrower. All loans will require a minimum of annual financial reporting. New businesses will require minimum of quarterly reporting. Monthly reporting will be required when the nature of the loan is indicative of careful monitoring.
- Credit not otherwise available

Recommendations to LRC: Within the project summary/write-up, staff's recommendation will include terms and collateral, frequency of financial reporting requirements of borrower, and job creation reporting.

NEGATIVE STAFF RECOMMENDATIONS

If after all documentation is received, staff completes a thorough analysis, and a negative recommendation is received, the LRC prefers that the project not be presented at this time. The potential applicant will be provided with information and changes needed in order to qualify for the program. In either case, the applicant is invited to resubmit a proposal if the revised proposal appears to meet requirements. Ineligible RLF applicants will be referred, as appropriate, to other development finance resources. If the applicant is insistent that staff presents the project/application as is with a negative recommendation to the LRC, staff will do so with the negative recommendation attached.

POSITIVE STAFF RECOMMENDATIONS

If after all documentation is received, a thorough analysis is completed by staff, and a positive recommendation is received, staff will move forward and present the summary and LRC recommendation at the next UCDD board meeting. Board meetings typically occur every other month. For bylaws regarding the UCDD, please contact staff.

LRC Meeting, Application Review & LRC Recommendation: The LRC will convene to review the application. The Committee will recommend to the UCDD Board that the application be either approved or denied, or additional information may be requested from the applicant. At no time does the Loan Review Committee make a final decision regarding the approval or denial of a loan.

Final Preparation and Presentation to Board: Once the applicant has submitted any additional information required by the LRC, the UCDD Board of Directors will, at their next scheduled meeting, review the material and make the final decision for funding. If the Board denies the application, the applicant will be notified along with reasons for denial and, where appropriate, suggestions will be made to the applicant on how to make it acceptable and an invitation will be issued to submit a revised application. If the application is approved, then staff will proceed to the final documentation/loan closing stage.

Final Documentation Preparation, Loan Closing Schedule, Fund and Close on Loan: The applicant is advised of the terms and conditions set forth by the UCDD Board and is requested to supply any additional documentation necessary. Once all documentation is supplied, the loan documents are prepared by staff, submitted to and reviewed by legal counsel, a signing with the applicant(s) is scheduled, a check is disbursed, and the loan is closed.

CONFIDENTIALITY

Confidentiality regarding financial information will be guarded at all times. No UCDD Board, Loan committee or staff member will use his official position or office to obtain financial gain for himself other than salary and/or reimbursement of expenses, or for any member of his household or for any business with which he or a member of his household is associated. Further, no UCDD Board, Loan Committee or staff member will further his

personal interests through the use of confidential information gained in the course of, or by reason of, his official position or activities in any way.

OTHER COMPLIANCE REQUIREMENTS

Assurances of regulatory compliance will be obtained before an RLF loan is disbursed. Compliance will be monitored during the payback period and, in a case of confirmed non-compliance, the loan may be called. Provisions will be made in the loan agreement to call the loan for non-compliance of any of the following items.

Civil Rights: The assurance of equal opportunity in lending will be put into effect by the following means: loan opportunities will be advertised through an outreach program including release of information to news media, special contracts made with existing minority business persons in the area, and dissemination of information through local minority-oriented development groups and their assistance in locating potential minority participants will be requested. The grantee will ensure that borrowers do not discriminate against employees or applicants for employment by including in each application a statement of compliance with all applicable state and federal laws and regulations. A statement of positive steps the applicant proposes to assure compliance with the intent of the law is also required. UCDD staff will monitor the employment practices of approved borrowers. Periodic checks may be made to ensure that job opportunities are duly advertised and that an affirmative action plan (if required for over 50 employees) is being followed. Compliance alleging discrimination may be filed with the staff that will investigate the charges and submit its findings to the UCDD Board of Directors. The Committee may ask corrective action when complaints are found to be valid. Furthermore, no applicant or potential applicants will be discouraged from applying for, or denied a loan on the basis of race, color, national origin, religion, sex, or of handicap. All applicable statutes, executive orders, requirements and regulations pertaining to non-discrimination will be adhered to.

Environmental Requirements based upon the Department of Commerce Standard Terms and Conditions (~~pages 26-30~~Section G. National Policy Requirements, Subsection .04), Environmental Requirements pages 27-32). Borrowers will be asked to provide environmental information used to determine the necessity of an environmental review and to what degree.

Environmental impacts must be considered by Federal decision makers in their decisions whether or not to approve: (1) a proposal for Federal assistance; (2) the proposal with mitigation; or (3) a different proposal having less adverse environmental impacts. Federal environmental laws require that the funding agency initiate an early planning process that considers potential impacts that projects funded with Federal assistance may have on the environment. Each non-Federal entity must comply with all environmental standards, to include those prescribed under the following statutes and E.O.s and must identify to the awarding agency any impact the award may have on the environment. In some cases, award funds can be withheld by the Grants Officer under a specific award condition requiring the non-Federal entity to submit additional environmental compliance information sufficient to enable the DOC to make an assessment on any impacts that a project may have on the environment.

a. The National Environmental Policy Act (42 U.S.C. §§ 4321 et seq.)

The National Environmental Policy Act (NEPA) and the Council on Environmental Quality (CEQ) implementing regulations (40 C.F.R. Parts 1500 through 1508) require that an environmental analysis be completed for all major Federal actions to determine whether they have significant impacts on the environment. NEPA applies to the actions of Federal

agencies and may include a Federal agency's decision to fund non-Federal projects under grants and cooperative agreements when the award activities remain subject to Federal authority and control. Non-Federal entities are required to identify to the awarding agency any direct, indirect or cumulative impact an award will have on the quality of the human environment, and assist the agency in complying with NEPA. Non-Federal entities may also

be requested to assist DOC in drafting an environmental assessment or environmental impact statement if DOC determines such documentation is required, but DOC remains responsible for the sufficiency and approval of the final documentation. Until the appropriate NEPA documentation is complete ~~and in the event~~and, in the event, that any additional information is required during the period of performance to assess project environmental impacts, funds can be withheld by the Grants Officer under a specific award condition requiring the non-Federal entity to submit the appropriate environmental information and NEPA documentation sufficient to enable DOC to make an assessment on any impacts that a project may have on the environment.

b. The National Historic Preservation Act (16 U.S.C. §§ 470 et seq.)

Section 106 of the National Historic Preservation Act (NHPA) (16 U.S.C. § 470f) and the Advisory Council on Historic Preservation (ACHP) implementing regulations (36 C.F.R. Part 800) require that Federal agencies take into account the effects of their undertakings on historic properties and, when appropriate, provide the ACHP with a reasonable opportunity to comment. Historic properties include but are not necessarily limited to districts, buildings, structures, sites and objects. In this connection, archeological resources and sites that may be of traditional religious and cultural importance to Federally recognized Indian Tribes, Alaskan Native Villages and Native Hawaiian Organizations may be considered historic properties. Non-Federal entities are required to identify to the awarding agency any effects the award may have on properties included on or eligible for inclusion on the National Register of Historic Places. Non-Federal entities may also be requested to assist DOC in consulting with State or Tribal Historic Preservation Officers, ACHPs or other applicable interested parties necessary to identify, assess, and resolve adverse effects to historic

properties. Until such time as the appropriate NHPA consultations and documentation are complete and in the event that any additional information is required during the period of performance in order to assess project impacts on historic properties, funds can be withheld by the Grants Officer under a specific award condition requiring the non-Federal entity to submit any information sufficient to enable DOC to make the requisite assessment under the NHPA. Additionally, non-Federal entities are required to assist the DOC in

assuring compliance with the Archeological and Historic Preservation Act of 1974 (54 U.S.C. § 312502 et seq., formerly 16 U.S.C. § 469a-1 et seq.); Executive Order 11593 (Protection and Enhancement of the Cultural Environment, May 13, 1971); Executive Order 13006 (Locating Federal Facilities on Historic Properties in Our Nation's Central Cities, May 21, 1996); and Executive Order 13007 (Indian Sacred Sites, May 24, 1996).

c. Executive Order 11988 (Floodplain Management) and Executive Order 11990 (Protection of Wetlands)

Non-Federal entities must identify proposed actions in Federally defined floodplains and wetlands to enable DOC to decide whether there is an alternative to minimize any potential harm.

d. Clean Air Act (42 U.S.C. §§ 7401 et seq.), Federal Water Pollution Control Act (33 U.S.C. §§ 1251 et seq.) (Clean Water Act), and Executive Order 11738 ("Providing for administration of the Clean Air Act and the Federal Water Pollution Control Act with respect to Federal contracts, grants or loans")

Non-Federal entities must comply with the provisions of the Clean Air Act (42 U.S.C. §§ 7401 et seq.), Clean Water Act (33 U.S.C. §§ 1251 et seq.), and E.O. 11738 (38 FR 25161), and must not use a facility on the Environmental Protection Agency's (EPA) List of Violating Facilities (this list is incorporated into the Excluded Parties List System found at the System for Award Management (SAM) website located SAM.gov) in performing any award that is nonexempt under 2 C.F.R. § 1532, and must notify the Program Officer in writing if it intends to use a facility that is on the EPA List of Violating Facilities or knows that the facility has been recommended to be placed on the List.

e. The Flood Disaster Protection Act (42 U.S.C. §§ 4002 et seq.)

Flood insurance, when available, is required for Federally assisted construction or acquisition in flood-prone areas. Per 2 C.F.R. § 200.447(a), the cost of required flood insurance is an allowable expense, if it is reflected in the approved project budget.

f. The Endangered Species Act (16 U.S.C. §§ 1531 et seq.)

Non-Federal entities must identify any impact or activities that may involve a threatened or endangered species. Federal agencies have the responsibility to ensure that no adverse effects to a protected species or habitat occur from actions under Federal assistance awards

and conduct the reviews required under the Endangered Species Act, as applicable.

g. The Coastal Zone Management Act (16 U.S.C. §§ 1451 et seq.)

Funded projects must be consistent with a coastal State's approved management program for the coastal zone.

h. The Coastal Barriers Resources Act (16 U.S.C. §§ 3501 et seq.)

Only in certain circumstances can Federal funding be provided for actions within a Coastal Barrier System.

i. The Wild and Scenic Rivers Act (16 U.S.C. §§ 1271 et seq.)

This Act applies to awards that may affect existing or proposed components of the National Wild and Scenic Rivers system.

j. The Safe Drinking Water Act of 1974, as amended, (42 U.S.C. §§ 300f et seq.)

This Act precludes Federal assistance for any project that the EPA determines may contaminate a sole source aquifer so as to threaten public health.

k. The Resource Conservation and Recovery Act (42 U.S.C. §§ 6901 et seq.)

This Act regulates the generation, transportation, treatment, and disposal of hazardous wastes, and provides that non-Federal entities give preference in their procurement programs

to the purchase of recycled products pursuant to EPA guidelines.

l. The Comprehensive Environmental Response, Compensation, and Liability Act

(CERCLA, commonly known as Superfund) (42 U.S.C. §§ 9601 et seq.) and the

Community Environmental Response Facilitation Act (42 U.S.C. § 9601 note et seq.)

These requirements address responsibilities related to hazardous substance releases, threatened releases and environmental cleanup. There are also reporting and community involvement requirements designed to ensure disclosure of the release or disposal of regulated substances and cleanup of hazards to state and local emergency responders.

m. Executive Order 12898 ("Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations")

~~Low Income Populations")~~ Federal agencies are required to identify and address the disproportionately high and adverse human health or environmental effects of Federal programs, policies, and activities on low income and minority populations.

n. The Magnuson-Stevens Fishery Conservation and Management Act (16 U.S.C. § 1801 et seq.)

Non-Federal entities must identify to DOC any effects the award may have on essential fish habitat (EFH). Federal agencies which fund, permit, or carry out activities that may adversely impact EFH are required to consult with the National Marine Fisheries Service (NMFS) regarding the potential effects of their actions, and respond in writing to NMFS recommendations. These recommendations may include measures to avoid, minimize, mitigate, or otherwise offset adverse effects on EFH. In addition, NMFS is required to comment on any state agency activities that would impact EFH. Provided the specifications outlined in the regulations are met, EFH consultations will be incorporated into interagency procedures previously established under NEPA, the ESA, Clean Water Act, Fish and Wildlife Coordination Act, or other applicable statutes.

o. Clean Water Act (CWA) Section 404 (33 U.S.C. § 1344)

CWA Section 404 regulates the discharge of dredged or fill material into waters of the United States, including wetlands. Activities in waters of the United States regulated under

this program include fill for development, water resource projects (such as levees and some coastal restoration activities), and infrastructure development (such as highways and airports). CWA Section 404 requires a permit from the U.S. Army Corps of Engineers before dredged or fill material may be discharged into waters of the United States, unless the activity is exempt from Section 404 regulation (e.g., certain farming and forestry activities).

p. Rivers and Harbors Act (33 U.S.C. § 407)

A permit may be required from the U.S. Army Corps of Engineers if the proposed activity involves any work in, over or under navigable waters of the United States. Recipients must identify any work (including structures) that will occur in, over or under navigable waters of the United States and obtain the appropriate permit, if applicable.

q. The Migratory Bird Treaty Act (16 U.S.C. §§ 703-712), Bald and Golden Eagle Protection Act (16 U.S.C. § 668 et seq.), and Executive Order 13186 (Responsibilities of Federal Agencies to Protect Migratory Birds, January 10, 2001)

Many prohibitions and limitations apply to projects that adversely impact migratory birds and bald and golden eagles. Executive Order 13186 directs Federal agencies to enter a Memorandum of Understanding with the U.S. Fish and Wildlife Service to promote conservation of migratory bird populations when a Federal action will have a measurable negative impact on migratory birds.

r. Executive Order 13112 (Invasive Species, February 3, 1999)

Federal agencies must identify actions that may affect the status of invasive species and use relevant programs and authorities to: (i) prevent the introduction of invasive species; (ii) detect and respond rapidly to and control populations of such species in a cost-effective and environmentally sound manner; (iii) monitor invasive species populations accurately and reliably; (iv) provide for restoration of native species and habitat conditions in ecosystems that have been invaded; (v) conduct research on invasive species and develop

technologies to prevent introduction and provide for environmentally sound control of invasive species; and (vi) promote public education on invasive species and the means to address them. In addition, an agency may not authorize, fund, or carry out actions that it believes are likely to cause or promote the introduction or spread of invasive species in the United States or elsewhere.

s. Fish and Wildlife Coordination Act (16 U.S.C. § 661 et seq.)

During the planning of water resource development projects, agencies are required to give fish and wildlife resources equal consideration with other values. Additionally, the U.S. Fish and Wildlife Service and fish and wildlife agencies of states must be consulted whenever waters of any stream or other body of water are “proposed or authorized, permitted or licensed to be impounded, diverted... or otherwise controlled or modified” by any agency under a Federal permit or license.

2.06 LOAN CLOSING AND DISBURSEMENT PROCEDURES

PRE- CLOSING ACTIVITIES

Once a loan application has been approved it is necessary to implement this decision to make a loan. This involves interaction with the borrower to finalize all terms and conditions, preparation of legal documents, and lien searches if personal property or real estate is being used as collateral. The following describe these pre-closing activities.

Commitment Letter (Credit Agreement): The applicant is advised of the terms and conditions set forth by the UCDD Board through a commitment letter and are requested to supply any additional documentation necessary. Once all documentation is supplied, the loan documents are prepared by ~~staff, and submitted to and reviewed by~~ legal counsel.

LOAN CLOSING DOCUMENTS

Below is a minimum list of documents that will be required for the types of loans made under the RLF and any special timing requirements. Per 13CFR307.15(b) (2), the required documents should at a minimum include:

- Loan application
- Loan agreement
- Board meeting minutes approving the RLF loan
- Promissory note
- Security agreement(s)
- Deed of trust or mortgage (as applicable),
- Agreement of prior lien holder (as applicable)
- Environmental documentation Determination of level of environmental review and, if required, a copy of the environmental review.
- Evidence demonstrating that credit is not otherwise available on terms and conditions that permit the completion or successful operation of the activity to be financed.
- Board meeting minutes, resolutions, etc. confirming the decision of the recommendation of the Loan Review Committee and approval of the Board

LOAN AGREEMENT PROVISIONS

The UCDD will ensure that the RLF funds will be used as intended by following up with the applicant and reviewing their financials. Each loan agreement will clearly state the purpose of each loan. See 13 CFR 307.17(a).

Staff will review all RLF loan documents to ensure that the procedures in place protect and hold the Federal government harmless from and against all liabilities that the Federal government incur as a result of providing an RLF Grant to assist directly or indirectly in site preparation or construction, as well as the direct or indirect renovation or repair of any facility or site. These protections apply to the extent that the Federal government may

become potentially liable as a result of ground water, surface, soil or other natural or man-made conditions on the property caused by operations of the RLF Recipient or any of its borrowers, predecessors or successors. *See 13 CFR 307.10(c).*

Staff will review and go over all loan agreement provisions during the initial intake of application requirements and during the signing of documents for ensuring that prospective borrowers, consultants, or contractors are aware of and comply with the Federal statutory and regulatory requirements that apply to activities carried out with the RLF loans. These loan agreement provisions will also be reviewed at closing of the loan. All EDA RLF loans must include loan call stipulations for instances of non-compliance. See 13 CFR 307.10(b).

LOAN DISBURSEMENT

Once all parties mutually accept all loan documents and agreements, a signing with the applicant(s) is scheduled, a check is disbursed, and the loan is closed. The applicant may, pursuant to Paragraph G 13 of Part I above, be required to pay closing costs. Please note, that funds are disbursed based on loan write-up recommendations.

Loan disbursements for drawing loan funds, if any, including any pre-disbursement requirements for working capital loans, construction financing, and any other disbursement procedures that are deemed necessary to protect RLF assets are per recommendations by staff and the loan review committee and approved by the Board. For instance, a borrower may be required to provide evidence, such as an invoice, that it has ordered an asset prior to receiving loan funds to ensure that funds are ordered only when actually needed and that they will be used as agreed in the loan agreement.

Loan Officer: One or more loan officers will be hired to package and service the loan program. On-call loan packagers may be hired to assist with workload.

Fund Attorney: A fund attorney will provide legal services on matters relating to the RLF. The attorney will be compensated as appropriate. The services can involve title and lien searches and filing of legal documents that may be needed for the operation of the RLF as deemed necessary by the UCDD Board and/or staff.

POST-CLOSING ACTIVITIES

Immediately after closing, the original note will be securely stored, recorded at the county (if necessary) and mortgages and UCC statements must be filed with the appropriate authority to ensure their enforceability. This activity will be done within forty-eight (48) hours, if possible, to secure interest of the RLF funds.

The original notes and files pertaining to the loan will be stored in a fireproof file cabinet/vault at all times.

2.07 LOAN SERVICING PROCEDURES

The UCDD will closely monitor the performance of all loans within the loan portfolio in order to improve opportunities for both the repayment of loans and for the success of the borrower. The staff or on-call loan packagers will perform loan servicing, with recommendations from the Loan Review Committee. Staff will provide accounting and loan collection services and provide financial reports to the Board of Directors, including a statement of individual account status. A commercial bank will be selected as the depository of the loan funds by way of an ~~interest bearing~~interest-bearing account.

Included in the loan servicing and accounting are the following:

- Invoices to borrowers.
- Calculation of interest and principal payment due each month ~~and mailing of receipts to borrowers.~~

- Monthly accounting to UCDD of principal and interest received on all loan accounts, together with an accounting and unpaid principal balance.
- Delinquent account listing.
- Annual ledger listing for each account.
- Site visits may be conducted on a regular basis.

REPAYMENT

Repayment typically begins thirty (30) to forty-five (45) days after a loan is closed and funds are disbursed. Payments due dates vary based on loan closing timeline and client needs following the 30-45 days after disbursement. Loan payments are received by check or automatic withdrawal (ACH). Checks will be deposited in the chosen depository bank within forty-eight (48) hours of receipt (excluding holidays or the weekends). A designated staff member will be in charge of receiving the payments, documenting the payments and depositing the payments. Repayment is considered late if it is received 30 days after the designated due date. A late fee may be assessed.

INVOICING: Notices of payments due are mailed to borrowers monthly and will be mailed so that they are received about a week before payments are due.

PAST DUE NOTICES: A series of past due notices will be mailed to the borrower and give the borrower several opportunities to pay or respond in some other manner to the default. The series will include two or more written requests (via email and/or mail) and may begin with a telephone call. A meeting with the borrower will be called if the delinquency is more than 45-60 days.

LEGAL ACTION: In some cases, legal action may be used prior to suing for payment or starting foreclosure proceedings. A demand letter prepared by an attorney can be an effective collection procedure and may be utilized. Specific cases will be discussed with legal counsel to determine the best course of action.

MONITORING

The standard procedures for monitoring loan conditions including requirement procedures for financial statements, annual insurance renewals, UCC refiling, borrower site visiting, tickler files and any other EDA requirements.

Financial Statements: The collection of financial statements required by the loan agreement will be handled in a manner similar to the collection of payments. The UCDD's tickler file will be used to flag due dates and indicate when past due notices are to be sent. Quarterly financials may be requested or required per the loan agreement. These will be reviewed for the results of the most recently completed period as well as year to date results. Staff will review these and compare to the projections or budgets that may be available. Staff will look for changes in the balance sheet or financials and examine them for indications of deterioration in financial strength. Early warning signs that UCDD staff will look for include:

- Losses that were not anticipated
- Lower gross and net margins
- Reduction in net working capital
- Lower current ratio
- Additional long-term liabilities

Serious changes will warrant a phone call and/or meeting with the borrower to discuss progress and assess existing or potential problems.

Site Visits: Site visits will occur as necessary to monitor the project. These site visits will be documented in the tickler file.

Job Creation: The initial job creation claims will be reviewed and how jobs will be tracked after loan approval by supplying the borrower with a job data profile form. These will be mailed to the borrower regularly. To ensure that this data is collected and updated, staff may bring these along to site visits and request that they are filled out at this time. The monitoring of job creation data will also be similar to the collection of payments and financial statements timetable.

Year End Review: A year-end review of each loan will provide updates on the status of each borrower's business. This review will take place after the financial statements and tax returns have been completed and submitted to UCDD staff. Staff will try to hold the year-end review at the place of business. More staff members may be involved on an informal basis. If there is a third-party accountant, this person may be invited to attend as well.

DELINQUENCY MANAGEMENT

If defaults have occurred and are not cured in a reasonable amount of time, actions can be taken prior to restructuring loan agreements and pursuing legal action to recover the investment. Staff will stay in close contact with the business to monitor activity and be immediately aware of further deterioration. Possible activities include:

- Increase the frequency of required financial statements
- Require monthly cash flow reconciliation
- Enlist a CPA to perform a review or audit
- Hold monthly or weekly meetings with management
- Attend meetings of the board of directors
- Engage a consultant specializing in areas in which the business is experiencing problems.

DEFAULTED LOANS

The standard procedures for handling defaulted loans that are in arrears up to 90 days are discussed below. Any late penalty requirements will follow what is stated in the promissory note and/or loan agreement.

Default: Failure of the recipient to meet terms of the loan agreement constitutes default. Under default all loan proceeds must be immediately repaid or default proceedings will be initiated. Security items will be sold, and proceeds used to recover loan amounts outstanding, legal fees, and other costs of recovery.

If a loan should become delinquent, the following procedures will occur:

- Telephone contact will be made 15 days after due date.
- First notice of delinquent payment will be sent 20 days after due date.
- Second notice will be sent 45 days after due date.
- Third notice will be sent 60 days after due date.
- Fourth notice will be sent 90 days after due date. After 75 days a certified, return receipt notice will be sent. During the first 75 days of delinquency, written and oral communication, as well as site visits, will be utilized to resolve the delinquency. Every effort will be made through personal contact to resolve the delinquency.
- After 90 days of delinquency, UCDD's legal counsel will send a loan due demand notice. If after 90 days a delinquency still exists, and the loan has not been renegotiated or brought current, the loan may be declared in default. UCDD may immediately commence procedures to recover on borrower's security. No loan modification will be approved unless it can be demonstrated that modification will improve the borrower's ability to repay the loan.

Any recipient proven guilty of discrimination in employment practices or determined to have used discriminatory practices in hiring shall be in default and subject to repay all loan

funds immediately. Illegal business transactions or illegal business practices by the recipient may be cause for immediate recall of loan funds.

Priority of Payment on Defaulted Loans: When the UCDD receives proceeds on a defaulted RLF loan that is not subject to liquidation pursuant to EDA's § 307.20, such proceeds shall be applied in the following order of priority:

- *First*, towards any costs of collection;
- *Second*, towards outstanding penalties and fees;
- *Third*, towards any accrued interest to the extent due and payable; and
- *Fourth*, towards any outstanding principal balance.

RESTRUCTURING OF LOANS

If the cash flows of the business are inadequate to make the scheduled payments, it may be necessary to alter the terms of the note in order to cure defaults. If there is no need to formally cure defaults, payment terms may be reached without amending the notes.

Restructuring of loans included may not be limited to interest rate amendments, maturity date extensions, balloon payment may be added. However, all loan modifications must be reviewed and recommended by the Loan Review Committee and approved by the board. Terms and repayment schedules will be defined and agreed upon by the Board.

WRITE-OFFS

A percentage of the loans made through the RLF will be lost due to business failure and inadequate collateral coverage. The anticipated percentage of these losses will be approximately 10% of total funds loaned. These losses may be offset by income derived from the program through fees and interest charges. Loans will be written off when all actions to recover funds as described below have been exhausted or when pursuit of further recovery is no longer considered cost effective. Through monitoring and tracking of

the loan portfolio regularly, the UCDD staff will work to minimize risk through necessary changes in policies and procedures within the quality control process.

UCDD will report loans in default and if staff recommends that a loan should be charged off, it will be presented to the board for recommendation and will require the board to approve the write-off. When the board deems a loan to be a loss, the charged off loan must be in compliance with full and fair disclosure requirements of any relevant rules and regulations pertaining to the funding of the loan.

Examples of reasons for write offs may include, but not limited to:

- A non-performing loan more than six months past due without a payment of at least 75% of a regular monthly installment within the last 90 days. In cases of non-performing loans, transfers from shares and proceeds from the sale of collateral general do not constitute “payments”;
- A delinquent loan in the hands of an attorney or collection agency, unless there are extenuating circumstances to indicate the UCDD will collect the loan;
- A “skip” where the UCDD has had no success in contacting the borrower for 90-120 days;
- A loan in bankruptcy, within 60 days of receipt of notification of filing from the bankruptcy court, unless the UCDD can clearly demonstrate and document that repayment is likely to occur. Loans with collateral may be written down to the value of the collateral, less cost to sell. However, in Chapters 11 and 13 bankruptcy proceedings, if the court lowers the amount that the borrower must pay, the UCDD should immediately charge that portion of the debt discharged by the court;
- A fraudulent loan, no later than 90 days of discovery or when the loss is determined, whichever is shorter;
- A loan to a deceased person when the loss is determined;

- A loan, where a deficiency balance remains after the sale of a repossessed collateral and where the UCDD has received no payment and has no apparent course of action; and
- A loan deemed uncollectible, where additional collection efforts are non-productive regardless of the number of months delinquent.

The examples above are intended to provide guidance to the UCDD in regard to the write-off of a loan and does not constitute a complete list of loans the board should consider for a write-off.

In the event of a default by a borrower, UCDD will take possession of the loan collateral. The collateral will be sold to the highest bidder. UCDD will then sue the borrower and get a judgment for the remaining balance of the indebtedness. Only after exhausting every possible collection method will writing off the debt be considered. In the event of debt cancellation, the proper [1009C1099C](#) form will be sent, according to IRS regulations.

2.08 ADMINISTRATIVE PROCEDURES

Since the UCDD Board and staff are administering the Regional Revolving Loan Fund program, its existing policies apply to this program. UCDD By-laws are sufficiently broad to encompass operation of this program but specific enough to ensure compliance with all regulatory requirements. Further, the personnel policies and administrative rules sufficiently cover this program. Job descriptions and contracts for management services can be modified to encompass this program and become effective as adopted by the Board. Bonds and insurance are provided under general UCDD policies.

ACCOUNTING

UCDD shall employ recommended standard accounting procedures to record and report all financial transactions. The accounting system will follow grantor guidelines and use a double entry system. Monthly financial reports shall be provided to the Board of Directors. Separate accounts shall be maintained for the various funding sources; e.g., EDA, USDA, etc.

Staff will conduct monitoring of payment of principal and interest and all fees and assessments. The UCDD staff will routinely evaluate and provide recommendation to the board for any modifications or actions related to a loan.

CAPITAL UTILIZATION & RISK ANALYSIS SYSTEM

- (a) EDA shall evaluate and manage RLF recipients using a Risk Analysis System that will focus on such risk factors as: capital, assets, management, earnings, liquidity, strategic results, and financial controls. Risk analysis ratings of each RLF Recipient's RLF program shall be conducted at least annually annually or semi-annually depending on the RLF's risk rating and will be based on the most recently submitted Form ED-209 RLF report and required Loan List.
- (b) Other reporting requirements:
1. SF 425 Federal Financial Report must be submitted regularly during the disbursement phase
 2. Government Performance and Results Act (GPRA)- ED-916 will be required semi-annually during the disbursement phase. ED-917 will be required annually for 5 years.———
- (c) -An RLF Recipient generally will be allowed a reasonable period of time to achieve compliance with risk factors as defined by EDA. However, persistent noncompliance with these factors and their limits as identified through EDA's Risk Analysis System over multiple Reporting Periods may result in EDA taking appropriate remedies for noncompliance as detailed in §307.21. [82 FR 57057, Dec. 1, 2017]
- (d) The loan fund will be evaluated based on the southern region's Allowable Cash Percentage as determined by EDA annually.

REVOLVING LOAN FUND INCOME

RLF Income must be placed into the RLF Capital base for the purpose of making loans or paying for eligible and reasonable administrative costs associated with the RLF's operations. RLF Income may fund administrative costs, provided:

- Such RLF Income and the administrative costs are incurred in the fiscal year reporting period;
- RLF Income that is not used for administrative costs during the fiscal year reporting period is made available for lending activities;
- RLF Income shall not be withdrawn from the RLF Capital base in a subsequent Reporting Period for any purpose other than lending without the prior written consent of EDA; and

Compliance guidance: When charging costs against RLF Income, UCDD will comply with applicable federal cost principles and audit requirements as found in:

- OMB Circular A-133 for Single Audit Act requirements for States, local governments, and non-profit organizations and the Compliance Supplement, as appropriate.

ADMINISTRATIVE COSTS

The UCDD intends to use RLF income to cover administrative costs associated with marketing, obtaining, placing, managing and monitoring the fund. UCDD staff will consistently strive to be as efficient and proficient as possible with all of our duties related to the regional revolving loan fund.

Compliance and Loan Quality Review: To ensure that the UCDD makes eligible RLF loans consistent with its RLF Plan or such other purposes approved by EDA, EDA may require an independent third party to conduct a compliance and loan quality review for the RLF Grant every three (3) years. The UCDD may undertake this review as an administrative cost

associated with the RLF's operations provided the requirements set forth in § 307.12 are satisfied.

Use of In-Kind Contributions: In-Kind Contributions may satisfy Matching Share requirements when specifically authorized in the terms and conditions of the RLF Grant and may be used to provide technical assistance to borrowers or for eligible RLF administrative costs.

2.09 RLF Annual Reporting

1. Frequency of reports.
 - a. UCDD will complete and submit an annual report in electronic format.
2. Report contents. 307.14
 - a. UCDD will certify as part of the annual report to EDA that the RLF is operating in accordance with the applicable RLF Plan. UCDD will also describe (and propose pursuant to §307.9) any modifications to the RLF Plan to ensure effective use of the RLF as a strategic financing tool.
3. In conjunction with the annual reports, July, 10% of EDA loans will be selected to audit the valuation of collateral to determine whether loan portfolio is over capitalized or undercapitalized.

2.10 Records and Retention

UCDD will follow EDA Regulation 307.13 in regard to records and retention as follows:

1. Closed Loan files and related documents.
 - a. The RLF Recipient shall maintain Closed Loan files and all related documents, books of account, computer data files and other records over the term of the Closed Loan and for a three-year (3) period from the date of final disposition of such Closed Loan. The date of final disposition of a Closed Loan is the date:

- i. Principal, interest, fees, penalties and all other costs associated with the Closed Loan have been paid in full; or
- ii. Final settlement or discharge and cessation of collection efforts of any unpaid amounts associated with the Closed Loan have occurred.

2. Administrative records.

a. RLF Recipients must at all times:

- i. Maintain adequate accounting records and source documentation to substantiate the amount and percent of RLF Income expended for eligible RLF administrative costs.
- ii. Retain records of administrative expenses incurred for activities and equipment relating to the operation of the RLF for three (3) years from the actual submission date of the last report that covers the Reporting Period in which such costs were claimed.
- iii. For the duration of RLF operations, maintain records to demonstrate:
 - 1. The adequacy of the RLF's accounting system to identify, safeguard, and account for the entire RLF Capital Base, outstanding RLF loans, and other RLF operations;
 - 2. That standard RLF loan documents reasonably necessary or advisable for lending are in place; and
 - 3. Evidence of fidelity bond coverage for persons authorized to handle funds under the Grant award in an amount sufficient to protect the interests of EDA and the RLF
- iv. Make available for inspection-retained records, including those retained for longer than the required period. The record retention

periods described in this section are minimum periods and such prescription does not limit any other record retention requirement of law or agreement. In no event will EDA question claimed administrative costs that are more than three (3) years old, unless fraud is at issue.

3. *Location of Files:* The UCDD maintains an office open for business currently located at ~~1225 South Willow Avenue~~ 1104 England Drive, Cookeville, TN ~~38501~~ 38506. The telephone number is 931-432-4111. Professional staff services are available at the office during regular business hours to administer and provide loan servicing. Records of all loans shall be kept ~~at the office~~ at 580 S. Jefferson Ave., Cookeville, TN 38501 or storage facility, as well as the Management Plan, procedures, and other records. For the safekeeping of all loan documents particularly loan closing documents, at a minimum, all original notes, loan agreements, personal guarantees and security agreements will be placed in a fireproof facility or container.
4. *File Maintenance:* The file documents will typically be in chronological order. The UCDD will retain all documents in files unless they are currently being used. Staff will strive to collect information on a timely basis so that files are always up to date. Payment records, monthly payment summaries, updated UCC filings, financial statements, correspondences, site visit notes, and other related documentation will be included in the files. Files will be reviewed as necessary to ensure that all items are up to date.
5. *Employment Generation Schedule Monitoring:* If a loan recipient, without good cause, is unable to maintain the employment and hiring schedule agreed to in the terms of the loan, may be in default.

If it can be demonstrated that a loan recipient has knowingly or intentionally inflated employment figures in order to obtain funds, then the loan may be recalled. However, if a condition beyond control of the recipient company causes actual

employment to be less than projected employment, and if no evidence of intentional deception can be found, then the recipient can request continuation of the loan under the original agreement. The recipient must state, in writing, reasons for lack of job creation and present the statement to UCDD. Upon acceptance of the report by the UCDD Board, the loan remains in effect. A clause may be included in the Loan Agreement, which gives the Board the option to increase the interest rate by up to 3.5% if employment generation projections are not met and the loan is continued due to extenuating circumstances. The purpose of this clause is to encourage the establishment of achievable employment objectives.

Other arrangements may be made between the UCDD Board and the recipient to re-establish a loan amount appropriate for the jobs created.

The UCDD shall retain and keep on file for verification information on borrowers' employees in order to determine ~~low and moderate income~~low- and moderate-income status, ethnic background, status as female head of household, and job classification of employees in the borrowers' projects.



Cumberland Regional Development Corporation

Lease

This agreement is effective June 1, 2024, between Cumberland Regional Development Corporation, a Subsidiary of Upper Cumberland Development District, of 1104 England Drive, Cookeville, Tennessee (Lessor), and Upper Cumberland Development District of 1104 England Drive, Cookeville, Tennessee, (Lessee).

Witnesseth:

Lessor agrees to:

That Lessor does hereby lease unto the Lessee for thirteen months commencing on the first day of June, 2024, and ending on the last day of June, 2025, that certain property, as shown by Exhibit "A" for \$20,000 per month.

Lessee agrees to:

Assume responsibility for the property leased from Cumberland Regional Development Corporation and to provide property insurance on its master policy with TML Risk Management Pool on the property at replacement costs limits.

Any additional Terms:

1. As before mentioned, the lease is for a period of thirteen months and will be automatically renewed by payment of consideration-unless Lessor or Lessee provides in writing a notice ending the lease on the annual renewal day of June 1st.

No modification of this Agreement will be effective unless it is in writing and is signed by both parties. This Agreement binds and benefits both parties and any successors and assigns. Time is of the essence of this Agreement. This document, including any attachments, is the entire agreement between the parties. This Agreement is governed by the laws of the State of Tennessee.



Cumberland Regional Development Corporation
1104 England Drive | Cookeville, TN 38501
P: (931) 432-4111 | F: (931) 467-4068 | www.ucdd.org





Dated: _____

Signature of Lessor
Marvin Lusk, Chairman
Cumberland Regional Development Corporation

Signature of Lessee
Mark Farley, Executive Director
Upper Cumberland Development District

Exhibit "A" CRDC/UCDD Lease

Property located at:
1. 1104 England Drive, Cookeville, TN 38501



Cumberland Regional Development Corporation
1104 England Drive | Cookeville, TN 38501
P: (931) 432-4111 | F: (931) 467-4068 | www.ucdd.org



LOCAL DUES STRUCTURE

Counties/Cities	Dues Base Population	Dues @\$0.21	Proposed Dues @\$0.26	Increase
Cannon	14,778	\$ 3,103.38	\$ 3,842.28	\$ 738.90
Woodbury	2,703	\$ 567.63	\$ 702.78	\$ 135.15
Clay	7,581	\$ 1,592.01	\$ 1,971.06	\$ 379.05
Celina	1,422	\$ 298.62	\$ 369.72	\$ 71.10
Cumberland	61,145	\$ 12,840.45	\$ 15,897.70	\$ 3,057.25
Crab Orchard	720	\$ 151.20	\$ 187.20	\$ 36.00
Crossville	12,071	\$ 2,534.91	\$ 3,138.46	\$ 603.55
Pleasant Hill	540	\$ 113.40	\$ 140.40	\$ 27.00
DeKalb	20,080	\$ 4,216.80	\$ 5,220.80	\$ 1,004.00
Alexandria	981	\$ 206.01	\$ 255.06	\$ 49.05
Dowelltown	342	\$ 71.82	\$ 88.92	\$ 17.10
Liberty	334	\$ 70.14	\$ 86.84	\$ 16.70
Smithville	5,004	\$ 1,050.84	\$ 1,301.04	\$ 250.20
Fentress	18,489	\$ 3,882.69	\$ 4,807.14	\$ 924.45
Allardt	555	\$ 116.55	\$ 144.30	\$ 27.75
Jamestown	1,935	\$ 406.35	\$ 503.10	\$ 96.75
Jackson	11,617	\$ 2,439.57	\$ 3,020.42	\$ 580.85
Gainesboro	920	\$ 193.20	\$ 239.20	\$ 46.00
Macon	25,216	\$ 5,295.36	\$ 6,556.16	\$ 1,260.80
Lafayette	5,584	\$ 1,172.64	\$ 1,451.84	\$ 279.20
Red Boiling Springs	1,205	\$ 253.05	\$ 313.30	\$ 60.25
Overton	22,511	\$ 4,727.31	\$ 5,852.86	\$ 1,125.55
Livingston	3,905	\$ 820.05	\$ 1,015.30	\$ 195.25
Pickett	5,799	\$ 1,217.79	\$ 1,507.74	\$ 289.95
Putnam	79,854	\$ 16,769.34	\$ 20,762.04	\$ 3,992.70
Algood	3,963	\$ 832.23	\$ 1,030.38	\$ 198.15
Baxter	1,578	\$ 331.38	\$ 410.28	\$ 78.90
Cookeville	34,842	\$ 7,316.82	\$ 9,058.92	\$ 1,742.10
Monterey	2,746	\$ 576.66	\$ 713.96	\$ 137.30
Smith	19,904	\$ 4,179.84	\$ 5,175.04	\$ 995.20
Carthage	2,291	\$ 481.11	\$ 595.66	\$ 114.55
Gordonsville	1,363	\$ 286.23	\$ 354.38	\$ 68.15
South Carthage	1,490	\$ 312.90	\$ 387.40	\$ 74.50
Van Buren	6,168	\$ 1,295.28	\$ 1,603.68	\$ 308.40
Spencer	1,492	\$ 313.32	\$ 387.92	\$ 74.60
Warren	42,378	\$ 8,899.38	\$ 11,018.28	\$ 2,118.90
McMinnville	13,788	\$ 2,895.48	\$ 3,584.88	\$ 689.40
White	27,351	\$ 5,743.71	\$ 7,111.26	\$ 1,367.55
Doyle	493	\$ 103.53	\$ 128.18	\$ 24.65
Sparta	4,998	\$ 1,049.58	\$ 1,299.48	\$ 249.90

\$ 98,728.56 \$ 122,235 \$ 23,507