



**Upper Cumberland
Development District
Program Guide**

TENNESSEE'S UPPER CUMBERLAND



UPPER CUMBERLAND DEVELOPMENT DISTRICT

The Upper Cumberland Development District (UCDD) is a regional agency serving 14 counties in Tennessee's Upper Cumberland region, including both rural towns and small cities. UCDD works to strengthen communities by providing technical assistance, planning support, and funding resources for economic development, infrastructure, housing, workforce initiatives, and community services.

UCDD helps local governments, organizations, and residents implement projects that improve quality of life, promote regional collaboration, and address challenges that may be too complex for individual communities to tackle alone. By coordinating resources and fostering partnerships across public, private, and nonprofit sectors, UCDD supports sustainable growth, stability, and opportunity throughout the Upper Cumberland region. Through these efforts, our organization serves as a central hub for planning, development, and community empowerment across the region.

OUR MISSION

To help the Upper Cumberland region cultivate self-sufficiency and build true wealth through innovation, collaboration, and leadership.

OUR VISION

A region abundant in resources, fostering a productive and vibrant life for the people of the Upper Cumberland.

UCDD

OFFICE LOCATION



Serving the Upper Cumberland Region of Tennessee



**UPPER CUMBERLAND
DEVELOPMENT DISTRICT**
1104 England Dr.; Cookeville, TN 38501
P: (931) 432-4111 | www.ucdd.org

» **AREA AGENCY ON AGING & DISABILITY (AAAD)**

Through advocacy, planning, and coordination, the Upper Cumberland AAAD provides a comprehensive and innovative service delivery system that meets community and social service needs so older adults, caregivers, and adults with disabilities can achieve and maintain active, healthy, and independent lives.

» **ALZHEIMER'S DISEASE AND RELATED DEMENTIA NAVIGATION**

The Dementia Health Navigator (DHN) program provides guidance and support for individuals living with dementia and their care partners. Acting as a trained, unlicensed care guide, the DHN helps identify needs, set health and care goals, provide disease education, share planning and decision-making tools, and assist with crisis or end-of-life planning. The program also offers dementia-capable and dementia-friendly training to communities, healthcare partners, long-term care facilities, and local government offices.

» **CONGREGATE NUTRITION**

Senior activity centers facilitate the social, emotional, and physical well-being of adults age 60 and older. Senior/activity centers provide individual and group activities and services that help in maintaining independence and wellness such as recreation and evidence-based programs. The congregate nutrition program provides a nutritious lunch at senior centers for adults age 60 and older. The program promotes the health and well-being of older adults through social contact and nutritional services. Visit www.ucdd.org to see a full list of senior activity centers located in the Upper Cumberland region.

» **HOME AND COMMUNITY-BASED SERVICES (HCBS)**

The Home and Community-Based Services (HCBS) program helps eligible adults aged 60 and older, as well as adults aged 18-59 with physical disabilities who are at risk of entering long-term care facilities, receive support in their homes or community settings. Funded through both state (OPTIONS for Community Living) and federal (Older Americans Act Title

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III) programs, HCBS prioritizes services for those with the greatest economic and social need.

» **INFORMATION & ASSISTANCE**

AAAD serves as the Aging and Disability Resource Center (ADRC) for adults aged 60 and older, adults with disabilities, caregivers, and agencies or organizations seeking information on behalf of an individual regarding services and programs to meet their needs. The AAAD/ADRC maintains a resource database containing up-to-date and accurate information about community resources.

» **LEGAL ASSISTANCE**

The Legal Assistance program is administered by the Legal Aid Society of Middle Tennessee and the Cumberlands, a non-profit corporation which provides free legal assistance in specified areas of law for persons age 60 and older. The staff attorneys provide legal assistance, which may include advice, counseling, and representation, in areas of law including, but not limited to, Social Security, Supplemental Security Income (SSI), insurance problems, Medicare, TennCare, and elder abuse.

» **NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM (NFCSP)**

The National Family Caregiver Support Program (NFCSP) provides assistance to family caregivers and grandparents or other relative caregivers.

» **OLDER AMERICANS ACT (OAA): TITLE IIIB & C2**

Provides eligible individuals age 60 and older with home-delivered meals, homemaker, personal care, grocery purchasing and shopping, emergency response devices, medication dispensers, and in-home respite.



» **OMBUDSMAN**

The Ombudsman program provides advocacy services to persons residing in long-term care facilities such as nursing homes, assisted care living facilities, and homes for the aged. The District Long-Term Care Ombudsman can assist with questions about long-term care facilities, investigate complaints against facilities, and assist in the resolution of problems. The Ombudsman also recruits and trains Volunteer Ombudsman Representatives (VOR) who make quarterly visits to long-term care facilities in the region.

» **OPTIONS FOR COMMUNITY LIVING**

Provides eligible individuals age 18 and over with home-delivered meals, homemaker, personal care, grocery purchasing and shopping, emergency response devices, medication dispensers, and in-home respite.

» **PUBLIC GUARDIANSHIP**

The Public Guardianship program is designed to aid in making financial or medical decisions for persons who lack competency and have no family member, friend, bank, or corporation willing and able to act for them. The District Public Guardian may, through court appointment, legally make decisions for the client and manage the person's healthcare and/or property.

» **SENIOR ACTIVITY CENTERS**

Senior activity centers facilitate the social, emotional and physical well-being of adults age 60 and older as part of a comprehensive and coordinated system of community-based services and activities. Senior activity centers provide individual and group activities and services that help in maintaining independence and wellness such as recreation and evidence-based programs.

» **SHIP: STATE HEALTH INSURANCE ASSISTANCE PROGRAM**

SHIP provides free and objective one-on-one counseling and education to individuals and groups with regard to Medicare and other related insurances.

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» **SMP: SENIOR MEDICARE PATROL**

SMP empowers and assists Medicare beneficiaries in preventing, detecting, and reporting health care fraud, errors, and abuse

» **TENNCARE'S CHOICES**

TennCare's CHOICES in Long-Term Services and Supports (LTSS) program provides eligible older adults and adults with physical disabilities with needed services and supports in the home/community setting or nursing facility.

» **TRANSPORTATION**

In partnership with UCHRA Public Transportation, vouchers are available for adults aged 60 and older, with priority given to those of greatest economic and social need. Transportation vouchers are available at each senior center to those needing transportation to places such as the grocery store, doctor's office, other health care providers, pharmacy, congregate meal sites and senior activity centers, etc. The transportation voucher is redeemed through UCHRA's Ride Upper Cumberland service throughout the 14-county region. To obtain voucher tickets, contact your local senior center. To schedule a ride, contact the UCHRA Public Transportation Call Center at 1-833-828-7477.



» **CUMBERLAND AREA INVESTMENT CORPORATION (CAIC)**

As the specialized lending arm of UCDD, CAIC assists businesses and entrepreneurs seeking to grow through various revolving loan funds and gap financing partnerships. We specialize in partnering with traditional lenders to provide the secondary capital necessary for startups, business expansions and acquisitions. Through innovative lending partnerships, CAIC has expanded its impact to include infrastructure for childcare creation and the relocation of long-standing local industries, serving as a catalyst for regional prosperity and long-term private investment across Tennessee's Upper Cumberland since 1984.

» **ECONOMIC & INDUSTRIAL DEVELOPMENT**

UCDD staff acts as a strategic bridge between local municipalities and major state and federal funding agencies, such as the Appalachian Regional Commission (ARC) and the Economic Development Administration (EDA), to prepare the 14-county region for sustained industrial growth. Our team provides expert grant writing and administration for critical infrastructure projects including water, sewer, and rail expansions, while also coordinating site-readiness initiatives like InvestPrep and Site Development grants to ensure Upper Cumberland communities remain competitive for new industry recruitment. By hosting annual Economic Development Strategy Sessions in every county and providing regional strategic planning, UCDD facilitates the essential communication and



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data-driven strategy required to spur regional economic prosperity and job creation.

» **SMALL BUSINESS DEVELOPMENT CENTER (SBDC)**

In partnership with the Tennessee SBDC, our on-site consultants provide high-quality, individualized advising at no cost to startups and established businesses throughout the region. We offer comprehensive technical assistance in the development of business and marketing plans, financial modeling, and specialized guidance in areas such as government contracting (APEX), international trade, and social media strategy. By helping entrepreneurs identify appropriate sources of capital and prepare thorough loan packages, the SBDC ensures that small businesses have the strategic foundation and resources necessary to successfully bring their products and services to market.

» **RETAIL RECRUITMENT**

The Tennessee Department of Economic and Community Development (TNECD) has partnered with UCDD and Retail Strategies, a full-service consulting firm that develops and implements long-term retail real estate strategies for municipalities and economic development agencies. Through their program, Retail Academy, Retail Strategies provides a way to connect rural municipalities to the tools and knowledge-base necessary to equip them in proactively recruiting sustainable retailers, while maintaining existing local businesses.



» **COMMUNITY DEVELOPMENT**

UCDD employees are well equipped to assist communities in community development efforts through a wide variety of services. Our staff recognizes successful community development takes the right team of individuals working together to strategically plan for the future.

» **GEOGRAPHIC INFORMATION SYSTEMS (GIS)**

GIS is a framework for gathering, managing, and analyzing data. Rooted in the science of geography, GIS integrates many types of data. It analyzes spatial location and organizes layers of information into visualizations using maps and 3D scenes. With this unique capability, GIS reveals deeper insights into data, such as patterns, relationships, and situations—helping communities make smarter decisions.

» **GRANT WRITING & ADMINISTRATION**

UCDD has extensive application experience in the following: Community Development Block Grants (CDBG), Appalachian Regional Commission (ARC), Economic Development Administration (EDA), Fast-track Infrastructure Development Program (FIDP), Tennessee Department of Environment and Conservation (TDEC), Tennessee Department of Transportation (TDOT), HOME Housing Rehabilitation Grants, and CDBG Facade Grants.

» **HISTORIC PLANNING SERVICES**

UCDD strives to preserve, protect and promote the cultural resources of the Upper Cumberland region. This mission is accomplished through an agreement with the Tennessee Historical Commission, which receives



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federal funds from the National Park Service, Department of the Interior. The Historic Preservation Planner, in conjunction with the Tennessee Historical Commission, offers technical assistance with the following federal and state programs: Federal Historic Preservation Grants, National Register of Historic Places, Investment Tax Credit Program, Section 106 of the National Historic Preservation Act, Certified Local Government Program, and Historical Markers Program.

» **LOCAL PLANNING**

Community Planners assist municipal and regional planning commissions in several areas including: approval of subdivision plats, historic zoning code technical assistance, enforcement of the flood damage prevention ordinance, adoption and amending of local subdivision regulations and zoning ordinances, compliance with the National Flood Insurance Program (NFIP), long-range planning, land use and transportation policy planning, major thoroughfare planning, including the adoption and closure of county roads, four (4) hours of continuing education of planning commission members required by Tennessee Code Annotated, technical assistance to the local Board of Zoning Appeals, and the adoption of the yearly county road list, certification of special censuses, annexations and plans of services.

» **RURAL PLANNING ORGANIZATIONS (RPO)**

UCDD contracted with TDOT to establish two Rural Planning Organizations (RPOs) in the Upper Cumberland region. The Center Hill RPO includes Cannon, Cumberland, DeKalb, Putnam, Van Buren, Warren and White counties. The Dale Hollow RPO includes Clay, Fentress, Jackson, Macon, Overton, Pickett, and Smith counties. The organizations' purpose is to facilitate input from rural counties to TDOT for transportation planning. RPOs work with TDOT to identify the Upper Cumberland region's needs regarding highways, transit, bike/pedestrian issues, aviation and waterways. RPOs are partners with Tennessee's development districts because economic and community development drives many of the transportation improvements in rural counties.

» **SOLID WASTE**

Through a contract with TDEC, our staff provides solid waste management assistance to the Upper Cumberland. Services include support in compiling county Annual Progress Reports (ARPs), filing a Needs Assessment (NA) for each county every five years, and helping counties find and apply for grants to update county solid waste equipment and facilities.

» **STATISTICAL INFORMATION**

UCDD maintains information relating to retail sales, personal income, traffic counts, labor force data, population characteristics, housing data, area wages, and various other economic and demographic indicators.

» **STRATEGIC & COMPREHENSIVE PLANNING**

UCDD offers professional strategic and comprehensive planning services to cities and counties of the Upper Cumberland. Each plan is customized to fit the unique needs of the community and serves as a road map to guide local leaders.

» **TENNESSEE ADVISORY COMMISSION ON INTERGOVERNMENTAL RELATIONS (TACIR)**

TACIR developed the Infrastructure Needs Inventory. TACIR has partnered with the nine development districts across the state to gather this information. UCDD staff conducts interviews with local and state agencies each year to compile an inventory of governmental and school system



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infrastructure needs. TACIR staff analyzes the data and prepares an annual report for the General Assembly which assists in their budgeting process. TACIR provides an avenue for long-range planning.

» **TENNESSEE DOWNTOWNS/TENNESSEE MAIN STREET**

Tennessee Downtowns is a program under the umbrella of Tennessee Main Street. Towns apply for the program with a committee of volunteers, and if chosen, are awarded a \$15,000 grant to jump start the revitalization. Allowable projects include signage, streetscapes, facades, awnings, landscape, lighting, windows, doors, way-finding signs, benches, crosswalks, and other projects that improve the look and feel of a downtown area. UCDD has also collaborated with Tennessee Tech University (TTU), coordinating interns from the College of Human Ecology to work with downtowns on design and merchandising. This program opens doors for other grant awards for downtown revitalization.

» **TOURISM IN THE UPPER CUMBERLAND**

With a focus on maximizing the tourism impact, UCDD plays a central role in various areas, including television programming, funding initiatives, geocaching, marketing materials, photography, video production, and developing travel itineraries. Moreover, UCDD actively promotes local events and businesses across the region. Recognized as a designated agency for Tennessee Arts Commission Arts Builds Communities grants (ABC), UCDD assists in facilitating small arts grants for community projects by both non-profit organizations and local governments.



- » **CUMBERLAND REGIONAL DEVELOPMENT CORPORATION (CRDC)**

CRDC works with U.S. Department of Housing and Urban Development, Tennessee Housing Development Agency (THDA), Federal Home Loan Bank, Tennessee Department of Economic and Community Development and U.S. Department of Agriculture Rural Development to create affordable housing. The HUD 202 housing units are for senior citizens 62 years of age and older and are funded by HUD through the Section 202 program. The HUD 811 housing units are for individuals with verifiable disabilities and are funded by HUD through Section 811 program. Neighborhood Stabilization Program (NSP), Macon County Rentals and Estes Duplex units are available for low-income housing. Farm Labor housing units are for individuals who are employed in the agricultural sector. We currently have complexes in the following Tennessee counties: Anderson, Cannon, DeKalb, Fentress, Macon, Monroe, Morgan, Pickett, Putnam, Smith, Warren, White, and Wilson.



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» **EMERGENCY REPAIR PROGRAM (ERP)**

ERP provides housing repairs for individuals who are disabled or 60 years of age and older, own their home and meet the low income guidelines. The ERP enables eligible participants to receive repairs or replacement of structural problems to their home allowing them to remain in their home.

» **PREPACKAGED HOME MORTGAGES AND RENOVATION LOANS**

As the State's housing finance agency, THDA is a self-sufficient, independently funded, publicly accountable entity of the State of Tennessee. THDA's mission is to ensure that every Tennessean has access to safe, sound, affordable housing opportunities. THDA offers several programs to help individuals and families find home financing solutions. USDA also offers home financing solutions for low-income homeowners to repair, improve, or modernize their homes.

» **TRANSITIONAL HOUSING**

UCDD's Transitional Housing Program provides safe, stable, and drug-free housing for men and women in recovery who are working to rebuild their lives after treatment. The program offers a structured living environment that includes case management, peer support, and guidance to help residents maintain sobriety, secure employment, and develop healthy routines. By combining housing with supportive services, the program helps individuals strengthen their recovery, regain independence, and transition successfully back into the community.

» **RELATIVE CAREGIVER PROGRAM (RCP)**

RCP is a comprehensive public/private collaboration funded by the Department of Children's Services. The program offers support services and resources to relatives raising relative children whose biological parents are no longer able to do so. This program was developed out of recognition that a child fares better both mentally and physically when placed with a relative versus in state custody. Since many relative caregivers are aging and/or living on a fixed income, providing the basic necessities for their relative children can be a financial struggle. This program provides monthly support groups and enrichment activities, as well as emergency financial support for these families. Monthly case management is offered to the whole relative family, and caregivers are provided with a resource manual that lists available resources and services within their own community.



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