



*A moment to focus on the good our team is doing every day*

## SEASONS GREETINGS

From all of us at UCDD and UCHRA, we wish you a merry and bright holiday season. This year has presented many unique challenges and our staff has risen to the occasion, continuing to provide the resources, services, and support our clients need. We couldn't accomplish all that we have without the dedication and commitment from each and every one of you. Thank you for all of your hard work!

### Out in the Field

#### PUTNAM CO. CASA PREPARES HOLIDAY GIFT BASKETS FOR LOCAL PROGRAM CHILDREN

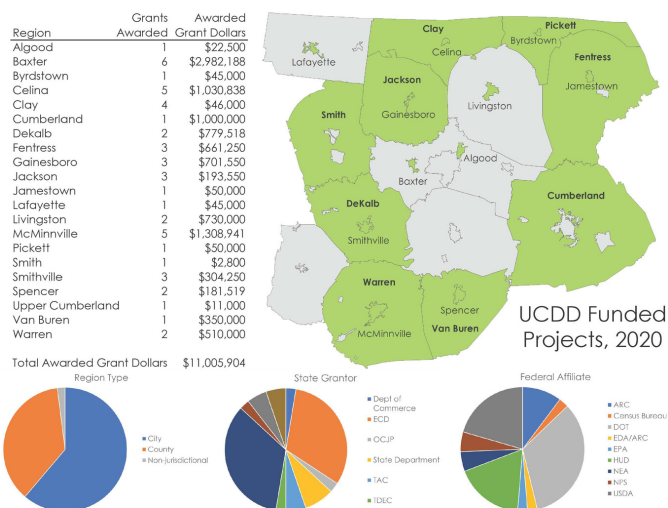


UCHRA's Court Appointed Special Advocates (CASA) program created Christmas Baskets for the Putnam County children in DCS custody that our program serves. Deidre Scott and Kim Decker sorted items donated by several friends of the CASA program.

Some of the items were handmade, including the toboggans, made by Deidre Scott, and pillowcases, made by Maxine Thompson from Mississippi. Other items were donated by local volunteers and organizations and are deeply appreciated!

"It takes a village to raise a child and we are happy for all our volunteers that help with the children we serve in every way," said Darlene Jones, Putnam County CASA Coordinator.

#### UCDD HELPS SECURE \$11M IN GRANTS FOR REGION



#### UCDD RECEIVES LARGEST ALLOCATION IN TENNESSEE FOR LOAN PROGRAM



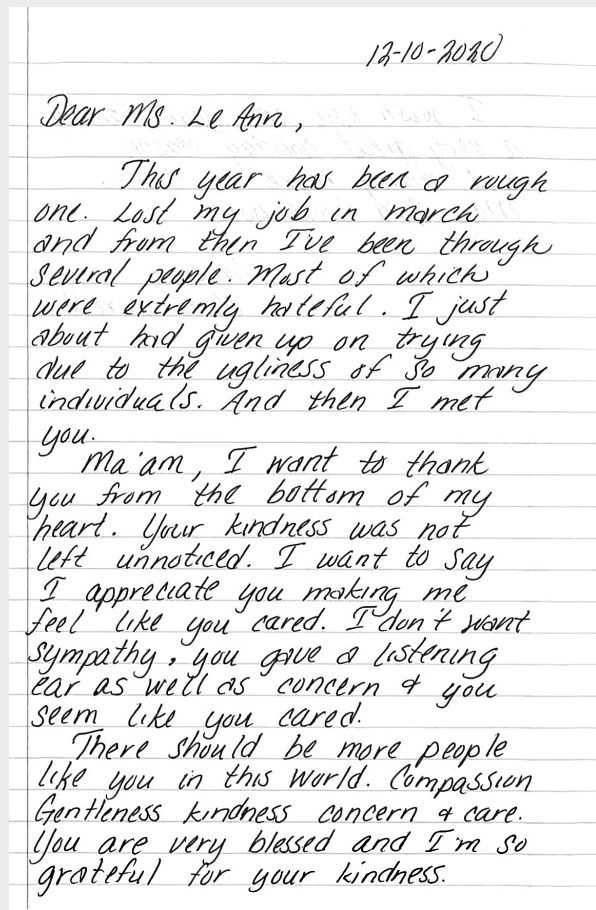
UCDD received the largest amount of money in the state for its revolving loan program to help local businesses. Director of Economic Development Megan Choate says the program received over \$5 million dollars thanks to additional CARES Act money through the Economic Development Administration.

UCDD received nearly five times more money allocated than the next highest recipient.

"The strength of our revolving loan fund weighed into that decision, and we've been blessed with good managers over the program for many decades," Choate said. "We've also been blessed to work with great business clients, so that's resulted in a low default rate and really made our program stand out."

# A NOTE OF APPRECIATION...

Lea Ann Payne is the County Office Specialist at the Jackson County UCHRA office. Great work, Lea Ann!



## UC COUNTIES RECOGNIZED AS 'BEST VALUE' BY SMARTASSET

Eight Upper Cumberland counties have been recognized as best values in several categories including home value growth, school value, and lowest average property tax.

SmartAsset, a financial technology company, reviewed the data from all 95 Tennessee counties to rank the top 10 in several "best value" categories.

Of locations named "Best Overall Value", six Upper Cumberland counties made the top 10 list: Overton (1), DeKalb (2), Van Buren (4), Smith (7), Pickett (9), and White (10).

Particulars, such as property taxes paid, school rankings, and the change in property values over a five-year period were reviewed and compared county to county. Counties with the highest scores were those where property tax dollars are going the furthest.

All counties listed in the top 10 for lowest average property tax listed a property tax rate below 50 percent; well below the state's average property tax rate of 0.73 percent. Among the top 10, five Upper Cumberland counties made the list of lowest average property tax rates: Pickett (1), Cumberland (2), DeKalb (6), Fentress (7), and Overton (9).

When considering most value for home value growth Pickett (1), Cannon (3), and Overton (6) claimed three spots on the top 10 list; each nearly doubling the state's average home value growth of 14 percent. Pickett County's reported home value growth stands at 58 percent, Cannon County at 33 percent, and Overton County reporting a 25 percent home value growth rate.

Three Upper Cumberland counties ranked among the top 10 school ratings: Cumberland (3), Overton (4), and Smith (10) counties. When measuring the quality of schools, SmartAsset analyzed the math and reading/language arts proficiencies for every school district in the country; creating an average score for each district and weighting them to account for the number of students in each school.

SmartAsset states, "our study aims to find the places in the United States where people are getting the most value for their property tax dollars. To do this, we looked at property taxes paid, school rankings, and the change in property values over a five-year period."

To learn more, visit <https://smartasset.com/taxes/tennessee-property-tax-calculator>

**\$154,800**

Crisis LIHEAP funds utilized

November  
UCHRA Services  
Dashboard

**\$13,456.24**

CARES Act CSP Funds Utilized

**\$14,084.17**

Community Stability Program  
Funds Utilized

**1,357**

Total Households Served

**\$182,340.41**

Specific Assistance Totals