



## **Executive Committee Meeting Agenda | Dec. 11, 2025**

1. **Call to Order | Jeff Mason, Chairman**
  - a. Prayer
  - b. Pledge of Allegiance
2. **Roll Call | Sherry Thurman**
3. **Public Comment | Jeff Mason, Chairman**
4. **Approval of Consent Agenda | Jeff Mason, Chairman**
  - a. UCDD Executive Committee Meeting Minutes – August 20, 2025
  - b. UCHRA Executive Committee Meeting Minutes – August 20, 2025
  - c. CAIC Board of Directors Special-Called Meeting Minutes – June 5, 2025 and October 27, 2025
  - d. UCDD/CAIC/UCHRA Board of Directors Annual Meeting Minutes – December 18, 2024
  - e. Policy Council Report – October 1, 2025
  - f. Van Buren County Head Start Report
    - July-October, 2025 Financial Report
      - July-October Budgets
      - Monthly Activity Reports
      - In-Kind Reports
      - Credit Card Reports
    - TDHS Support and Enhancement Grant
    - QRIS Report
    - Executive Summary, Strengths, Needs and Interest Parent Survey
  - g. CEDS Annual Update - Resolution 25-12-1
  - h. UCHRA Lien of Credit - Resolution 25-12-1
  - i. Safety Sensitive Drug and Alcohol Policy
  - j. UCDD Title VI Transportation Plan and EEOC Updates
  - k. UCHRA Title VI Transportation Plan and EEOC Updates
5. **County BRC Link | Jodi Pitts, Small Business Specialist**
6. **CSBG Update | LaNelle Godsey, Deputy Director/Community Services Director**
  - a. Dashboards
  - b. Whistleblower Protection Act
  - c. Results Oriented Management and Accountability (ROMA)
7. **Action Items | Jeff Mason, Chairman**
  - a. Upper Cumberland Development District Audit
  - b. Cumberland Area Investment Corporation Audit
  - c. Cumberland Regional Development Corporation Audit
  - d. Upper Cumberland Human Resource Agency Audit
  - e. Legislators of the Year
  - f. 2025-2026 UCHRA Governing Board
  - g. UCHRA Legacy Retirement Benefit Plan – Resolution 25-12-2
  - h. UCDD Resolution 25-12-2

Upper Cumberland Development District | Upper Cumberland Human Resource Agency  
Executive Committee Meeting

Thursday, Dec. 11, 2025, 1:00 p.m.

Location: Upper Cumberland Development District



- i. UCHRA Building Lease – Resolution 25-12-3
- 8. **Executive Director Report | Mark Farley, Executive Director**
  - c. AAAD FY-2025 Annual Report
- 9. **Nomination Committee Report | Jeff Mason, Chairman**
- 10. **Election of Officers | Jeff Mason, Chairman**
- 11. **Regional Partners | Jeff Mason, Chairman**
- 12. **Old Business | Jeff Mason, Chairman**
- 13. **New Business | Jeff Mason, Chairman**
- 14. **Adjourn | Jeff Mason, Chairman**



**Upper Cumberland Development District  
Executive Committee Meeting**

DRAFT MINUTES		AUGUST 20, 2025	10:00 A.M.	COOKEVILLE, TN	
MEETING CALLED BY	Chairman Jeff Mason				
TYPE OF MEETING	UCDD Executive Committee Meeting				
FACILITATOR	Chairman Jeff Mason				
NOTE TAKER	Sherry Thurman				
MEMBERS PRESENT	Greg Mitchell, Stan Hollingsworth, Dale Reagan, Allen Foster, R. J. Crawford, Jimmy Johnson, Lloyd Williams, Steve Jones, Tony Day, Steven Barlow, Lori Burnett, Stephen Bilbrey, Sam Gibson, Randy Porter, Laurin Wheaton, Jeff Mason, John Potts, David Sullivan, Alisa Farmer, Terry Bell, Denny Robinson, Jerry Lowery				
MEMBERS ABSENT	Luke Collins, Matt Adcock, Josh Miller, Harvey Stowers, Jim Morgan, Ryle Chastain, Alejandra Cisneros-Conohan, Representative Cameron Sexton, Senator Paul Bailey				
		CALL TO ORDER / PRAYER / PLEDGE OF ALLEGIANCE			CHAIRMAN JEFF MASON
CALL TO ORDER	Chairman Jeff Mason called the meeting to order.				
PRAYER	Chairman Jeff Mason asked City Mayor Tony Day to open 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 JEFF MASON		
DISCUSSION	Chairman Jeff Mason advised that the consent agenda consist of the following: <ul style="list-style-type: none"><li>• UCDD Executive Committee Meeting Minutes – June 18, 2025</li><li>• Emergency/Continuity of Operation Plan</li></ul> A motion was made to approve the Consent Agenda.				
ACTION	<u>Motion to Approve</u> Motion made by: Terry Bell Motion seconded by: Jerry Lowery  Chairman Jeff Mason asked for questions or discussion on the motion. The motion carried unanimously.				

	<b>UCDD FINANCIAL REPORT      GINGER STOUT, FINANCE DIRECTOR</b>
<b>DISCUSSION</b>	Ginger Stout presented the UCDD financial report as of June 30, 2025.  A motion was made to approve the financial report.
<b>ACTION</b>	<b><u>Motion to Approve</u></b> Motion made by: Steve Jones Motion seconded by: Jimmy Johnson  The motion carried unanimously.
	<b>CAIC LOANS      MINDY TRAMEL, BUSINESS LENDING MANAGER</b> • <b>The Stolen Coin, LLC</b>
<b>DISCUSSION</b>	Mindy Tramel presented a loan request for the Stolen Coin in Gainesboro.  The current owner of the building where The Bull & Thistle was located prior to closing has offered to rent the fully equipped space to Cassie and Pete Kessler to open a new restaurant. The borrowers plan to open a Steakhouse/Italian concept restaurant in this space utilizing Peter’s skills as Executive Chef and Cassie’s business skills to provide an additional dining option in Gainesboro. They will fill a need in Jackson County with a more upscale, “date night” option, applying their experience in the industry to ensure the success of the new restaurant.  <ul style="list-style-type: none"> <li>• Project Amount: \$110,850</li> <li>• UCDD Loan Amount: \$100,000</li> <li>• Borrower contribution: \$10,850 (plus appraisal fee and closing costs)</li> <li>• Proposed Interest Rate: 8%</li> <li>• Proposed Terms: 10 years</li> <li>• Collateral: Second lien on the Deed of Trust on 110 S. Main Street (Stolen Coin); with personal guarantees on Cassie and Pete Kessler.</li> </ul> A motion was made to approve the loan request.
<b>ACTION</b>	<b><u>Motion to Approve</u></b> Motion made by: Lloyd Williams Motion seconded by: Dale Reagan  The motion passed by roll call vote, with twenty-one members voting in favor, including a proxy vote for Jim Morgan, Jackson County Mayor. Two board members absent for voting.
	<b>ACTION ITEMS      CHAIRMAN JEFF MASON</b>
<b>DISCUSSION</b>	No action items were presented for discussion.
	<b>EXECUTIVE DIRECTOR REPORT      MARK FARLEY, EXECUTIVE DIRECTOR</b> • <b>Upper Cumberland Bright Start Plan Update</b> • <b>Program Dashboards</b> • <b>Summer Strategy Session Recap</b> • <b>October Meeting</b>
<b>DISCUSSION</b>	Executive Director Mark Farley provided an update on the following:

<p><b>DISCUSSION</b></p>	<p><b>Upper Cumberland Bright Start Plan Update</b> Executive Director Mark Farley reported on the new Bright Start initiative in the Upper Cumberland, designed to strengthen resources for younger working families and support systems for school-age children. Through a partnership with Tennesseans for Quality Early Education (TQEE), the region has established a Bright Start Community. Rosa Smith and her team have been leading the project.</p> <p>Rosa Smith announced that the Bright Start Strategic Action Plan Celebration will be held on September 9th from 10:00 a.m. to 12:00 p.m. at the Upper Cumberland Development District. Representatives from Tennesseans for Quality Early Education will be in attendance to speak on the strategic plan.</p> <p>The Bright Start plan is a community-driven blueprint to improve early childhood outcomes across the Upper Cumberland region. Its vision is to positively influence third-grade reading and math proficiency by providing simple supports and wraparound services outside of school hours. By 2029, the goals are to expand early childhood education slots—especially for children ages 0–3—and strengthen family resources.</p> <p>The plan is organized around three key domains essential to childhood development:</p> <ul style="list-style-type: none"> <li>High-Quality Learning Environments</li> <li>Supportive and Supported Families and Communities</li> <li>Health and Development</li> </ul> <p>Each domain has had a dedicated working group, which has spent the past two years identifying gaps and barriers. From this work, eight strategic priorities and interventions have been developed and will be shared at the September 9th meeting.</p> <p>Executive Director Mark Farley reported that funding has been requested to pilot a project in Putnam County. The initiative would consolidate all pre-K classes into one facility, making them eligible for TANF funding. The pilot will test the feasibility of providing wraparound services in partnership with the school system. If successful, this model could be expanded to other counties across the region.</p> <p><b>Program Dashboards</b> Executive Director Mark Farley presented the impact numbers for each program at the Development District. The Area Agency on Aging and Disability's senior population continues to grow while funding levels are not keeping up, requiring ongoing advocacy for additional resources. At the October board meeting the Deputy Commission of Aging, Lauren LaGate, will be in attendance.</p> <p>He noted that UCDD's department numbers were provided to highlight staff accomplishments across the region.</p>
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<b>DISCUSSION</b>	<p><b>Summer Strategy Session Recap</b> Executive Director Mark Farley announced that the Summer Strategy Sessions have been completed. Information gathered from meetings held in each county will be compiled and shared once it is formalized. Key topics identified during the sessions included the need for additional industrial products to market, more industrial sites ready for development, continued workforce development, infrastructure improvements, housing, and expanded retail development.</p> <p><b>October Meeting</b> Executive Director Mark Farley reminded everyone that the October board meeting has been moved from the third Wednesday to the second Wednesday due to scheduling conflicts. Since the second Wednesday conflicts with the County Services meeting, it was discussed that if there are no loans to present, the board could potentially wait until the December meeting. Executive Director Farley will coordinate with Chairman Mason to identify an alternative date and will notify everyone once confirmed.</p> <p>Tommy Lee reported that the Planning and Community Development department has submitted 85 grants totaling over \$23 million in requests and has secured \$3 million in funding through June 30. Pending grants include \$1.5 million in home grants, \$4 million in Community Development Block Grants, and over \$3 million in Three Star grants. The department is currently working on Blue Cross Blue Shield, tourism enhancement grants, and several other initiatives.</p> <p>Recent awards from the Tennessee Department of Environment and Conservation Brownfield Redevelopment Area Grants include:</p> <ul style="list-style-type: none"> <li>• Planning grant: Warren County Industrial Development – \$25,000</li> <li>• Assessment grants: City of Crossville – \$61,935; Town of Livingston – \$58,965; City of McMinnville – \$100,000; Warren County IDB – \$100,000</li> <li>• Remediation grant: City of Crossville – \$112,735</li> </ul> <p>In addition to these individual community awards, the Upper Cumberland Development District received a regional grant award of \$280,000. This funding allocates \$20,000 to each of the 14 counties to support the development of comprehensive inventories of Brownfield sites, helping drive future redevelopment across the region.</p>
	<p><b>REGIONAL PARTNERS</b> <b>CHAIRMAN JEFF MASON</b></p>
<b>DISCUSSION</b>	<p>Chairman Mason asked for updates from regional partners:</p> <p>Angela Regitko with the Tennessee Department of Economic and Community Development reminded everyone that the TNECD Governor’s Conference will be held November 4–5, 2025, in Murfreesboro. The conference will include the release of ECD’s new branding, feature several special guests, and offer opportunities for community photos with the Governor.</p>

<b>DISCUSSION</b>	Caleb Haslett, from Senator Marsha Blackburn's office, reported that the Senator has recently visited several counties in the Upper Cumberland. He noted that anyone needing assistance may contact their office.	
	<b>OLD BUSINESS</b>	<b>CHAIRMAN JEFF MASON</b>
<b>DISCUSSION</b>	No old business was presented for discussion.	
	<b>NEW BUSINESS</b>	<b>CHAIRMAN JEFF MASON</b>
<b>DISCUSSION</b>	Executive Director Mark Farley announced that the next RPO meeting will be held on December 11, 2025.	
	<b>PUBLIC COMMENTS</b>	<b>CHAIRMAN JEFF MASON</b>
<b>DISCUSSION</b>	There were no public comments presented for discussion.	
	<b>ADJOURN</b>	<b>CHAIRMAN JEFF MASON</b>
<b>ACTION</b>	<p>Chairman Jeff Mason advised that he would accept a motion to adjourn.</p> <p><b><u>Motion to Adjourn:</u></b>  Motion made by: Jimmy Johnson  Motion seconded by: Denny Robinson</p> <p>The Executive Committee voted unanimously to adjourn the August 20, 2025 meeting.</p>	
<b>CONCLUSION</b> <b>10:30 a.m.</b>		

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Jeff Mason, Chairman

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Jimmy Johnson, Secretary

**Upper Cumberland Human Resource Agency  
Executive Committee Meeting**

DRAFT MINUTES		AUGUST 20, 2025	10:30 A.M.	COOKEVILLE, TN
MEETING CALLED BY	Chairman Jeff Mason			
TYPE OF MEETING	UCHRA Executive Committee Meeting			
FACILITATOR	Chairman Jeff Mason			
NOTE TAKER	Sherry Thurman			
MEMBERS PRESENT	Greg Mitchell, Dale Reagan, Allen Foster, Jimmy Johnson, Steve Jones, Steven Barlow, Lori Burnett, Stephen Bilbrey, Sam Gibson, Randy Porter, Laurin Wheaton, Jeff Mason, John Potts, David Sullivan, Alisa Farmer, Terry Bell, Denny Robinson, Jerry Lowery			
MEMBERS ABSENT	Matt Adcock, Josh Miller, Jim Morgan, Alejandra Cisneros-Conohan, Representative Cameron Sexton, Senator Paul Bailey			
CALL TO ORDER		CHAIRMAN JEFF MASON		
CALL TO ORDER	Chairman Jeff Mason called the meeting to order.			
	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 JEFF MASON	
DISCUSSION	Chairman Jeff Mason advised that the consent agenda consist of the following: <ul style="list-style-type: none"><li>• Executive Committee Meeting Minutes – June 18, 2025</li><li>• Policy Council Report</li><li>• Emergency/Continuity of Operations Plan</li></ul> A motion was made to approve the Consent Agenda.			
ACTION	<u>Motion to Approve</u> Motion made by: Steven Barlow Motion seconded by: Greg Mitchell Chairman Jeff Mason asked for questions or discussion on the motion. The motion carried unanimously.			
	UCHRA FINANCIAL REPORT		GINGER STOUT, FINANCE DIRECTOR	
DISCUSSION	Ginger Stout presented the UCHRA financial report as of June 30, 2025. A motion was made to approve the financial report.			
ACTION	<u>Motion to Approve</u> Motion made by: Steve Jones			

<b>ACTION</b>	<p>Motion seconded by: Dale Reagan</p> <p>Chairman Jeff Mason asked for questions or discussion on the motion.</p> <p>The motion carried unanimously.</p>
	<p><b>VAN BUREN COUNTY HEAD START REPORT</b> <b>MARK FARLEY, EXECUTIVE DIRECTOR</b></p>
<b>DISCUSSION</b>	<p>Executive Director Mark Farley presented and discussed the agenda items for the Van Buren County Head Start Program.</p> <ul style="list-style-type: none"> <li>a. May, 2025 Financial Report <ul style="list-style-type: none"> <li>• May Budget</li> <li>• Monthly Activity Report</li> <li>• In-Kind Report</li> <li>• Credit Card Report</li> </ul> </li> <li>b. Urgent Emergency One Time Request</li> <li>c. Urgent Emergency One Time Supplement</li> <li>d. Board of Directors Urgent Emergency One Time Supplement Request</li> <li>e. Non-Federal Share Waiver Request</li> <li>f. Selection Criteria</li> <li>g. Application Process</li> <li>h. Grievance/Complaint Policy</li> <li>i. Part 1301 Program Governance</li> <li>j. Income Verification</li> <li>k. Eligibility Training Statement</li> <li>l. 2024-2025 Annual Report</li> <li>m. Caring for Our Children-National Health and Safety Performance Standards Guidelines for Early Care and Education Programs</li> </ul> <p>A motion was made to approve the Van Buren Head Start Report.</p>
<b>ACTION</b>	<p><b><u>Motion to Approve</u></b></p> <p>Motion made by: Steve Jones</p> <p>Motion seconded by: Laurin Wheaton</p> <p>Chairman Jeff Mason asked for questions or discussion on the motion.</p> <p>The motion carried unanimously.</p>
	<p><b>CSBG UPDATE</b> <b>LANELLE GODSEY, DEPUTY DIRECTOR/</b>  <b>• Dashboards</b> <b>COMMUNITY SERVICES DIRECTOR</b></p>
<b>DISCUSSION</b>	<p>LaNelle Godsey provided an update on the CSBG program, highlighting the following:</p> <ul style="list-style-type: none"> <li>• Dashboards for May–July 2025 were presented noting numbers have been lower this summer with an emphasis on internal staff training.</li> </ul> <p>LaNelle noted that UCHRA must have the approved August minutes before submitting the applications under Action Items. Since the minutes will not be approved until the October meeting, she asked if she could prepare a letter for the board chair to sign confirming the board’s approval of the applications listed under the Action Items to</p>

<b>DISCUSSION</b>	submit with the applications. Chairman Mason agreed to sign the letter.
	<p><b>ACTION ITEMS</b> <span style="float: right;"><b>CHAIRMAN JEFF MASON</b></span></p> <ul style="list-style-type: none"> <li>• <b>Community Services Block Grant FY-2026 Application</b></li> <li>• <b>SSBG FY-2026 Application</b></li> <li>• <b>2025-2026 CACFP Daycare Homes Application</b></li> <li>• <b>2025-2026 CACFP Head Start Application</b></li> <li>• <b>2025-2026 Policy Council Members</b></li> <li>• <b>UCHRA Office Building</b></li> </ul>
<b>DISCUSSION</b>	<p>Executive Director Mark Farley provided an overview of the action items on the agenda:</p> <p>Community Services Block Grant (CSBG) FY 2026 Application: Executive Director Farley advised that UCHRA is applying for the 2026 Community Services Block Grant, which provides funding to support staffing in the county offices.</p> <p>SSBG FY 2026 Application: UCHRA is applying for the Social Services Block Grant, which provides in-home care services for individuals involved with adult protective services.</p> <p>CACFP Daycare Homes (2025-2025) and CACFP Head Start (2025-2026) Applications: These applications pertain to food programs administered by UCHRA for the Department of Human Services.</p> <p>2025-2026 Policy Council Members: Policy Council members need to be re-appointed for the upcoming year. Board members were asked to notify Executive Director Farley if any changes are needed.</p> <p>UCHRA Office Building: Executive Director Farley noted that UCHRA is less than a year and a half away from the current building lease in Cookeville. Having been at this location for 15–20 years, UCHRA needs to explore a new site. Craig Hughes with Commercial Realty, who manages much of the commercial real estate in Putnam County, has begun reviewing available options. The current lease expires on December 1, 2026. Executive Director Farley requested permission to begin negotiations to find a new location to house UCHRA.</p> <p>A motion was made to authorize Executive Director Mark Farley to negotiate and secure a location to house UCHRA, and to approve all action items.</p>
<b>ACTION</b>	<p><b><u>Motion to Approve</u></b></p> <p>Motion made by: Jerry Lowery</p> <p>Motion seconded by: Dale Reagan</p> <p>Chairman Jeff Mason asked for questions or discussion on the motion.</p> <p>Motion carried unanimously.</p>
	<p><b>EXECUTIVE DIRECTOR REPORT</b> <span style="float: right;"><b>MARK FARLEY,</b></span></p> <ul style="list-style-type: none"> <li>• <b>Program Dashboards</b></li> <li>• <b>House Call Program</b></li> <li>• <b>Commodities Update</b></li> </ul> <p style="text-align: right;"><b>EXECUTIVE DIRECTOR</b></p>
<b>DISCUSSION</b>	<p>Executive Director Mark Farley reported that last week we had the opportunity to meet with Deputy Commissioner Andy Holt of the Department of Agriculture. Second Harvest serves the majority of the Upper Cumberland communities, with eleven of the fourteen counties covered by Second Harvest of Middle Tennessee. Cumberland and Fentress counties will be served by Second Harvest of East Tennessee, and Van Buren County will</p>



<b>DISCUSSION</b>	<p>fall under Second Harvest of Chattanooga.</p> <p>The commodities program is a government-funded program with eligibility requirements, while Second Harvest distributes food more broadly without turning anyone away. Second Harvest of Middle Tennessee covers forty-three counties but is currently unable to distribute in thirteen of them. The Department of Agriculture has not indicated that it plans to reconsider this situation.</p> <p>At the last board meeting, we discussed drafting a letter to the Commissioner requesting a meeting to address the commodities issue, but we have not received a response from the Commissioner.</p> <p>LaNelle Godsey reported that UCHRA will meet with Chattanooga Second Harvest during the September commodity event in Van Buren County. She will provide event details to the board in case anyone would like to attend, noting that Chattanooga has been the easiest Second Harvest organization to connect with.</p> <p>She further noted that UCHRA has rescheduled all events originally planned after September 20th to occur before that date. A large distribution event is scheduled for September 20th at the Putnam County warehouse from 9:00 a.m. until all food is distributed, covering all fourteen counties. Any remaining food will be given to local food banks. For individuals unable to travel to Putnam County, arrangements will be made with the County Coordinators to deliver food within their communities. All food must be transitioned to food banks by September 30th if not already distributed.</p> <p>Executive Director Mark Farley assured the board that UCHRA will do everything possible to make this transition as seamless as possible.</p> <p>Executive Director Mark Farley highlighted a new program that UCHRA is launching to assist seniors who are unable to have light work completed around their homes, such as yard work, minor repairs, and accessibility improvements. The program will begin in four counties—Overton, Putnam, White, and Jackson—with plans to expand to the remaining counties as it grows. This initiative will serve seniors aged 60 and over, providing them with an avenue to receive needed light repair and maintenance support.</p>
	<p><b>OLD BUSINESS</b> <span style="float: right;"><b>CHAIRMAN JEFF MASON</b></span></p>
	<p><b>DISCUSSION</b> No old business was presented for discussion.</p>
	<p><b>NEW BUSINESS</b> <span style="float: right;"><b>CHAIRMAN JEFF MASON</b></span></p>
	<p><b>DISCUSSION</b> No new business was presented for discussion.</p>
	<p><b>PUBLIC COMMENTS</b> <span style="float: right;"><b>CHAIRMAN JEFF MASON</b></span></p>
<b>DISCUSSION</b>	<p>Chairman Jeff Mason and Vice Chairman Allen Foster recommended moving the public comments section on the agenda to follow roll call.</p>
	<p><b>ADJOURN</b> <span style="float: right;"><b>CHAIRMAN JEFF MASON</b></span></p>
<b>DISCUSSION</b>	<p>Chairman Jeff Mason advised that he would accept a motion to adjourn.</p>
<b>ACTION</b>	<p><b><u>Motion to Adjourn:</u></b>          Motion made by: Allen Foster          Motion seconded by: Steven Barlow</p>

<b>ACTION</b>	The UCHRA Executive Committee voted unanimously to adjourn the August 20, 2025 meeting.	
<b>CONCLUSION</b> <b>11:05 a.m.</b>		

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**Jeff Mason, Chairman**

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**Sam Gibson, Secretary**

**Cumberland Area Investment Corporation  
Board of Directors Special-Called Meeting**

DRAFT MINUTES	OCTOBER 27, 2025	1:30 P.M.	COOKEVILLE, TN
TYPE OF MEETING	CAIC Board of Directors Special-Called Meeting		
NOTE TAKER	Sherry Thurman		
MEMBERS PRESENT	Dale Reagan, Jimmy Johnson, Jim Morgan, Randy Porter, Jeff Mason, David Sullivan, Terry Bell, Denny Robinson		
MEMBERS ABSENT	Greg Mitchell, Allen Foster-proxy, Matt Adcock, Steve Jones, Steven Barlow, Stephen Bilbrey-proxy, Terry Bell		
AGENDA TOPICS			
	CALL TO ORDER	CHAIRMAN JEFF MASON	
CALL TO ORDER	Chairman Jeff Mason called the meeting to order		
	ROLL CALL		
ROLL CALL	The roll and attendance are recorded above. There was a quorum of the committee members present.		
	CAMPBELL PROPERTY MANAGMENT	MINDY TRAMEL, BUSINESS LENDING MANAGER	
DISCUSSION	Mindy Tramel presented a loan request for Campbell Property Management in Crossville, TN. Campbell Property Management plans to renovate the Hill's building to house Total Balance Therapy. The Studio Crossville, and several office space to be rented. With over 13,000 square feet, the newly renovated building will allow both Total Balance Therapy and The Studio to increase its staff and services, along with adding child care for the clients of these businesses during their services/appointments and a sauna/cold plunge area. As part of the project, the borrower is selling the building where Total Balance Therapy is currently located.		
	<ul style="list-style-type: none"><li>• Project Amount: \$630,000</li><li>• UCDD Loan Amount: \$400,000</li><li>• Borrower Contribution: 230,000</li><li>• Proposed Interest Rate: 7.5%</li><li>• Proposed Terms: 15 years</li><li>• Collateral: CAIC will have a second lien on the property located at 56 S Main Street-appraised value of \$1,470,000 after renovation is complete.</li><li>• Personal Guarantees on Victoria and Russell Campbell.</li><li>• Recertification of value to be completed by the appraiser after construction is complete.</li></ul>		
	A motion was made to approve the loan request.		
ACTION	<u>Motion to Approve</u> Motion made by: Randy Porter Motion seconded by: Dale Reagan		

	Motion carried with a roll call vote. Nine board members voted yes. Motion carried unanimously.
	<b>ADJOURN</b> <b>CHAIRMAN JEFF MASON</b>
<b>ADJOURN</b>	Chairman Jeff Mason advised that he would accept a motion to adjourn.
<b>ACTION</b>	<p><b><u>Motion to Adjourn:</u></b>  Motion made by: Jimmy Johnson  Motion seconded by: Dale Reagan</p> <p>The CAIC Board of Directors voted unanimously to adjourn the October 27 meeting.</p>
<b>CONCLUSION</b> <b>1:46 P.M.</b>	

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**Jeff Mason, Chairman**

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**Jimmy Johnson, Secretary**

**Cumberland Area Investment Corporation**  
**Board of Directors Specially-Called Meeting**

DRAFT MINUTES	JUNE 5, 2025	12:40 P.M.	COOKEVILLE, TN
TYPE OF MEETING	CAIC Board of Directors Specially-Called Meeting		
NOTE TAKER	Sherry Thurman		
MEMBERS PRESENT	Greg Mitchell, Dale Reagan, Allen Foster, Jimmy Johnson, Jim Morgan, Stephen Bilbrey, Jeff Mason, David Sullivan, Terry Bell, Denny Robinson, Randy Porter (proxy)		
MEMBERS ABSENT	Matt Adcock, Steve Jones, Steven Barlow		
AGENDA TOPICS			
	CALL TO ORDER	CHAIRMAN JEFF MASON	
CALL TO ORDER	Chairman Jeff Mason called the meeting to order		
	ROLL CALL		
ROLL CALL	The roll and attendance are recorded above. There was a quorum of the committee members present.		
	CUMBERLAND CHILD CARE, LLC	MINDY TRAMEL, LOAN OFFICER	
DISCUSSION	<p>Mindy Tramel presented a loan request for Cumberland Child Care, LLC in Cumberland County, TN. Cumberland Child Care received a grant award of \$357,000 to renovate the Dooley Street property purchased in 2023. The building will require additional renovations and repairs above the amount covered by the grant funds. Our loan request, along with the borrower’s contribution, will be used to help with completing the project, installing a fence, and satisfying the matching funds the borrower is required to pay as part of the grant award. The borrower will also be responsible for closing costs/appraisal fee.</p> <ul style="list-style-type: none"><li>• Project Amount: \$150,000</li><li>• UCDD Loan Amount: \$105,000</li><li>• Borrower contribution: \$45,000</li><li>• Proposed Interest Rate: 4.5%</li><li>• Proposed Terms: 18 years</li><li>• Collateral: CAIC currently has a first lien and will file an additional lien for this loan; First position on the property located at 161 Dooley Street; first position on UCC lien on furniture fixtures, and equipment; and</li></ul> <p>A motion was made to approve the loan request.</p>		
ACTION	<u>Motion to Approve</u> Motion made by: Allen Foster Motion seconded by Denny Robinson		

<b>ACTION</b>	Motion carried with a roll call vote. Eleven members voted yes. Motion carried unanimously.
	<b>ADJOURN</b> <b>CHAIRMAN JEFF MASON</b>
<b>ADJOURN</b>	Chairman Jeff Mason advised that he would accept a motion to adjourn.
<b>ACTION</b>	<p><b><u>Motion to Adjourn:</u></b>  Motion made by: Allen Foster  Motion seconded by: Jimmy Johnson</p> <p>The CAIC Board of Directors voted unanimously to adjourn the June 5, 2025 meeting.</p>
<b>CONCLUSION</b> <b>12:50 p.m.</b>	

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**Jeff Mason, Chairman**

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**Jimmy Johnson, Secretary**

**Upper Cumberland Development District | Cumberland Area Investment Corporation | Upper Cumberland Human Resource Agency  
Joint Board of Directors Annual Meeting**

<b>DRAFT MINUTES</b>	<b>DECEMBER 18, 2024 10:00 A.M.</b>	<b>UPPER CUMBERLAND DEVELOPMENT DISTRICT COOKEVILLE, TN</b>
<b>MEETING CALLED BY</b>	Vice Chairman Jeff Mason	
<b>TYPE OF MEETING</b>	UCDD/CAIC/UCHRA Board of Directors Annual Meeting	
<b>FACILITATOR</b>	Vice Chairman Jeff Mason	
<b>NOTE TAKER</b>	Sherry Thurman	

**AGENDA TOPICS**

<b>10:00 A.M.</b>	<b>WELCOME   CALL TO ORDER VICE CHAIRMAN JEFF MASON</b>
<b>DISCUSSION</b>	<p>Vice Chairman Jeff Mason welcomed everyone to the annual Board of Directors meeting.</p> <p>He requested that everyone keep Chairman Randy Heady in their thoughts and prayers as he faces his illness.</p> <p>Vice Chairman Jeff Mason called the meeting to order.</p>
	<b>ROLL CALL AND INTRODUCTIONS MARK FARLEY, EXECUTIVE DIRECTOR</b>
<b>DISCUSSION</b>	<p>Executive Director Mark Farley expressed his gratitude to everyone for attending the meeting.</p> <p>Executive Director Mark Farley took a moment to honor the memory of Marvin Lusk, who recently passed away. He highlighted Marvin's remarkable contributions to the Upper Cumberland region, noting his 34 years of dedicated service to the two agencies and the entire region. Marvin was an active member of more than 20 boards and committees associated with UCHRA and UCDD. In addition to his extensive community involvement, Marvin served professionally for 41 years as Vice President of the Tennessee College of Applied Technology in McMinnville, all while managing the Lusk Family Farm in Warren County. Executive Director Mark Farley extended his heartfelt condolences and prayers to Marvin's family during this time of loss.</p> <p>Executive Director Mark Farley then conducted the roll call for the Board of Directors.</p> <p><b>Board members present:</b> Greg Goff, Stan Hollandsworth, Dale Reagan, Doug Young, Allen Foster, R.J. Crawford, Ethan Hadley, Matt Adcock, Jimmy Johnson, Jacob Rosebaum, Steven Barlow, Lori Burnett, Stephen Bilbrey, Sam Gibson, Randy Porter, Danny Holmes, Laurin Wheaton, Amy</p>

DISCUSSION	<p>New, Jeff Mason, Joey Nixon, John Potts, David Sullivan, Alisa Farmer, Terry Bell, Trent Prater, Sue Anderson, Wendy Sneed, Denny Robinson, Jerry Lowery, and Senator Paul Bailey.</p> <p>Executive Director Mark Farley concluded by recognizing and thanking the Upper Cumberland Legislators, Policy Council Members, Federal Delegation, and Regional Partners for their participation in the meeting.</p>
	<p><b>EXECUTIVE DIRECTOR'S REPORT</b> <b>MARK FARLEY, EXECUTIVE DIRECTOR</b></p>
DISCUSSION	<p>Executive Director Mark Farley presented the 2024 Annual Report, highlighting key accomplishments and initiatives.</p> <p>He briefly touched on two impactful programs:</p> <ul style="list-style-type: none"> <li>• <b>UCHRA's Chance Program in Baxter:</b> This program provides a home for 16 teenage girls, offering not only shelter and meals but also a nurturing environment where staff help them rebuild their lives.</li> <li>• <b>UCDD's Brightstart Community Initiative:</b> A new program focused on creating community support for early childhood education. He emphasized the belief that addressing poverty in the region begins with equipping future generations with the education necessary for success.</li> </ul> <p>Executive Director Mark Farley also noted the financial contributions and achievements of the agency. Cities and counties contribute a total of \$98,728 in dues, while the Planning and Community Development team has successfully secured \$49,461,725 in grant funding for the 14 counties within the Upper Cumberland region.</p>
	<p><b>RECOGNITIONS</b> <b>MARK FARLEY, EXECUTIVE DIRECTOR</b></p>
DISCUSSION	<p>Vice Chairman Jeff Mason recognized and presented the <b>Legislators of the Year</b> awards to:</p> <ul style="list-style-type: none"> <li>• <b>Representative Kelly Keisling</b></li> <li>• <b>Senator Paul Bailey</b></li> </ul> <p>Executive Director Mark Farley announced the start of a new tradition to honor the invaluable contributions of local volunteers, individuals or groups from all 14 counties. These individuals were nominated by their city and county mayors for their outstanding service to their communities and the region as a whole.</p> <p><b>Stars of the Upper Cumberland Honorees:</b></p> <p><b>Cannon County</b> – Carolyn Motley  <b>Clay County</b> – Dr. Doug Young  <b>Cumberland County</b> – Oscar “Pepe” Perron  <b>DeKalb County</b> – Justin Cantrell  <b>Fentress County</b> – Pam and Kevin Baz  <b>Jackson County</b> – Cassie Kessler  <b>Macon County</b> – Ben Bray  <b>Overton County</b> – Westley Burnett</p>



DISCUSSION	<p> <b>Pickett County</b> – Pam and Dave Bullock  <b>Putnam County</b> – Putnam County Veteran Honor Guard  <b>Smith County</b> – Barbara Kannapel  <b>Van Buren County</b> – Jill Bouldin  <b>Warren County</b> – Chad Graves  <b>White County</b> – Marvin Bullock         </p> <p>Executive Director Mark Farley also honored two UCHRA employees with awards in recognition of their contributions to the agency:</p> <ul style="list-style-type: none"> <li>• <b>UC Spirit Award</b> – Al Ashburn, UCHRA Community Services</li> <li>• <b>Diamond Award</b> – Vicki Smith, Empower Upper Cumberland</li> </ul>
	<b>CONFIRM/REAFFIRM BOARD MEMBERS FOR 2025</b> <b>VICE CHAIRMAN JEFF MASON</b>
DISCUSSION	<p>Vice Chairman Jeff Mason announced that the Nominating Committee met in December. The committee recommended retaining the current slate of officers for 2025.</p> <p><b>Upper Cumberland Development District and Cumberland Area Investment Corporation</b></p> <ul style="list-style-type: none"> <li>• <b>Chairman:</b> Randy Heady</li> <li>• <b>Vice Chairman:</b> Jeff Mason</li> <li>• <b>Secretary:</b> Jimmy Johnson</li> <li>• <b>Treasurer:</b> Randy Porter</li> </ul> <p><b>Upper Cumberland Human Resource Agency</b></p> <ul style="list-style-type: none"> <li>• <b>Chairman:</b> Randy Heady</li> <li>• <b>Vice Chairman:</b> Jeff Mason</li> <li>• <b>Secretary:</b> Sam Gibson</li> <li>• <b>Treasurer:</b> Denny Robinson</li> </ul> <p><b>UCHRA Policy Council</b></p> <ul style="list-style-type: none"> <li>• <b>Chairman:</b> Randy Heady</li> <li>• <b>Secretary:</b> Sam Gibson</li> </ul> <p>A motion was made to recommend the 2025 slate of officers.</p>
ACTION	<p><b><u>Motion to Adjourn:</u></b>          Motion made by: Dale Reagan          Motion seconded by: Stephen Bilbrey</p> <p>Vice Chairman Jeff Mason asked for discussion or comments on the motion.</p> <p>Motion carried unanimously.</p>
	<b>PRAYER</b>
DISCUSSION	<p>Vice Chairman Jeff Mason asked County Mayor Dale Reagan to bless the food.</p>

	<b>ADJOURN</b>	<b>VICE CHAIRMAN JEFF MASON</b>
<b>DISCUSSION</b>	Vice Chairman Jeff Mason asked for a motion to adjourn.	
<b>ACTION</b>	<b><u>Motion to Adjourn:</u></b> Motion made by: Steven Barlow Motion seconded by: Dale Reagan  The board of directors voted unanimously to adjourn.	
<b>10:55 P.M.</b>	<b>MEETING ADJOURNED</b>	<b>VICE CHAIRMAN JEFF MASON</b>

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 Vice Chairman Jeff Mason

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 Jimmy Johnson, Secretary

**Upper Cumberland Human Resource Agency  
Policy Council Meeting**

DRAFT MINUTES		OCTOBER 1, 2025	10:30 A.M.	COOKEVILLE, TN
MEETING CALLED BY	City Mayor Sam Gibson called the meeting to order.			
TYPE OF MEETING	UCHRA Policy Council			
FACILITATOR	City Mayor Sam Gibson			
NOTETAKER	Sherry Thurman			
MEMBERS PRESENT	Sam Gibson, Keisha Richards, Phil Fox, Kristi Paling, Bill Gibson, Anne Stamps, Barbara Wheeler, Bob DePriest, Patti Ognibene			
MEMBERS ABSENT	Charlene Whitaker, Cindy Putman, Zack Gilpin, Tracie Long, Alejandra Cisneros-Conohan, Michael Burton, Misty Phy, Marilyn Davis			
		CALL TO ORDER	MAYOR SAM GIBSON	
CALL TO ORDER	City Mayor Sam Gibson called the meeting to order and welcomed everyone in attendance.			
	ROLL CALL			
ROLL CALL	Sherry Thurman called the roll and the attendance is recorded above. There was a quorum of the committee members present.			
	Executive Director Mark Farley shared that Linda Pastrick has faithfully served on the Policy Council for several years. However, due to increased involvement in her church activities, she has stepped back from some of her volunteer roles. As a result, she has resigned from the Policy Council, and we will need to identify someone to fill her position.			
	APPROVAL OF MINUTES		MAYOR SAM GIBSON	
DISCUSSION	City Mayor Sam Gibson asked for a motion to approve the minutes of the August 6, 2025 Policy Council meeting.  A motion was made to approve the minutes.			
ACTION	<u>Motion to Approve</u> Motion made by: Barbara Wheeler Motion seconded by: Bill Gibson  City Mayor Sam Gibson asked for discussion on the motion.  Motion carried unanimously.			
	CSBG • Dashboards		LANELLE GODSEY, DEPUTY DIRECTOR/COMMUNITY SERVICES DIRECTOR	

**DRAFT MINUTES**  
**Upper Cumberland Human Resource Agency**  
**Policy Council Meeting**  
**Wednesday, October 1, 2025 – 10:30 a.m.**

	<ul style="list-style-type: none"> <li>• <b>Whistleblower Policy</b></li> <li>• <b>Introduction to ROMA Training</b></li> </ul>
<b>DISCUSSION</b>	<p>LaNelle Godsey presented information on the Whistleblower Protection Act. She explained that the Community Services Block Grant requires this information to be shared with the Policy Council to ensure members know how to report any violations of the law, gross mismanagement, or gross waste of funds. She also provided the DHS/OIG hotline, which is included with the Whistleblower Protection Act.</p> <p>LaNelle also presented information on the topic How ROMA NG Fits into ROMA. This information was shared in preparation for upcoming year, when Jordan Herald will begin work on the three-year Needs Assessment. The information outlined how the assessment helps identify which programs needs to be implemented and how services are then delivered with a focus on results and outcomes. These outcomes are reviewed annually to support ongoing evaluation and improvement.</p> <p>LaNelle presented the Dashboards for July and August, reporting that all programs continue to operate normally. She noted that UCHRA conducted its final commodity event on September 20th, serving a total of 832 households across the fourteen-county service area.</p>
	<p><b>UCHRA ROUNDTABLE</b> <b>MARK FARLEY, EXECUTIVE DIRECTOR</b></p> <ul style="list-style-type: none"> <li>• <b>Cammy Aguilar, Tennessee Governor's Office of Faith Base Initiatives</b></li> </ul>
<b>DISCUSSION</b>	<p>Executive Director Mark Farley introduced Cammy Aguilar from the Governor's Office of Faith-Based Initiatives.</p> <p>Mrs. Aguilar shared information on two programs: Every Child Tennessee and the Volunteer Mentorship Initiative. Every Child Tennessee partners with Tennessee Kids Belong and Care Portal to support foster children and provide local congregations and organizations ways to assist families in need. The Volunteer Mentorship Initiative trains mentors aged 25 and older to work with incarcerated individuals, providing guidance during incarceration and for six months after reentry. The program is actively recruiting mentors.</p> <p>Executive Director Mark Farley reported that UCHRA continues to expand the substance abuse program, with certified peer recovery specialists now serving all fourteen counties. Efforts are ongoing to add and enhance programs. He noted that the commodities program has concluded, and UCHRA hopes Second Harvest and other food banks will continue operations as in the past. UCHRA is also exploring new programs in partnership with national organizations to benefit the Upper Cumberland region.</p>

**DRAFT MINUTES**

Upper Cumberland Human Resource Agency

Policy Council Meeting

Wednesday, October 1, 2025 – 10:30 a.m.

<b>DISCUSSION</b>	LaNelle Godsey announced the launch of the House Call Repair Program.
	Mayor Sam Gibson shared that Second Harvest will be in Byrdstown on Thursday, and that Byrdstown and Pickett County have been approved for a HOME Improvement grant.
	Barbara Wheeler announced a food giveaway in Gainesboro on Thursday.
	<b>OLD/NEW BUSINESS</b> <b>MAYOR SAM GIBSON</b>
<b>DISCUSSION</b>	No old/new business was presented for discussion.
	<b>PUBLIC COMMENTS</b> <b>MAYOR SAM GIBSON</b>
<b>DISCUSSION</b>	No public comments were presented for discussion.
	<b>ADJOURN</b> <b>MAYOR SAM GIBSON</b>
<b>ADJOURN</b>	City Mayor Sam Gibson advised that he would accept a motion to adjourn.
<b>ACTION</b>	<b><u>Motion to Adjourn:</u></b> Motion made by: Bill Gibson Motion seconded by: Barbara Wheeler
	The Policy Council members voted unanimously to adjourn the October 1, 2025 meeting.
<b>CONCLUSION</b> <b>10:55 A.M.</b>	

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Mayor Sam Gibson

## **December Head Start Action Items Executive Summary**

### **July – October Financial Report**

- July - October Budgets
- Monthly Activity Reports
- In-Kind Reports
- Credit Card Reports

### **TDHS Support and Enhancement Grant**

### **QRIS Report**

### **Executive Summary, Strengths, Needs and Interest Parent Survey**



## HEADSTART PROGRAM 51

7/01/2025-6/30/2026

AWARD#

04CH013201

Oct-25

POSITION	BUDGET	MONTHLY	YTD EXP	BALANCE
a.PERSONNEL				
Child Health and Developmental Services Personnel				
1. Program Managers & Content Area Experts		-		-
2. Teachers/Infant Toddler Teachers	60,058.00	5,832.64	20,414.24	39,643.76
3. Family Child Care Personnel		-	-	-
4. Home Visitors		-	-	-
5. Teacher Aides & Other Education Personnel	99,648.00	10,039.04	34,809.04	64,838.96
6. Health/Mental Health Services Personnel	22,500.00	1,951.32	6,459.32	16,040.68
7. Disabilities Services Personnel	34,913.00	2,996.70	10,488.45	24,424.55
8. Nutrition Services Personnel		-	-	-
9. Other Child Services Personnel	87,570.00	7,846.94	27,909.56	59,660.44
Transition Specialist		-		-
Family and Community Partnerships Personnel				
10. Program Managers & Content Area Experts	31,741.00	2,724.44	9,535.54	22,205.46
11. Other Family & Comm Partnerships Personnel	26,988.00	1,122.98	3,917.94	23,070.06
Program Design and Management Personnel				
12. Executive Director		-	-	-
13. Head Start/ Early Head Start Director	65,166.00	5,593.42	21,776.97	43,389.03
14. Managers		-	-	-
15. Staff Development		-	-	-
16. Clerical Personell		-	-	-
17. Fiscal Personnel		-		
18. Other Adminstrative Personell		-	-	-
Other Personnel				
19. Maintenance Personnel		-	-	-
20. Transportation Personnel		-	-	-
21. Other Personnel	26,988.00	2,140.63	2,903.54	24,084.46
<b>TOTAL PERSONNEL</b>	<b>455,572.00</b>	<b>40,248.11</b>	<b>138,214.60</b>	<b>317,357.40</b>
b. FRINGE BENEFITS				
1. Social Security(FICA),State Disability, Unemploy	36,445.00	3,154.48	10,740.55	25,704.45
2. Health/Dental/Life Insurance	40,000.00	3,281.64	9,544.13	30,455.87
3. Retirement	27,334.00	3,336.15	11,455.28	15,878.72
4. Other Fringe		-	-	-
<b>TOTAL FRINGE BENEFITS</b>	<b>103,779.00</b>	<b>9,772.27</b>	<b>31,739.96</b>	<b>72,039.04</b>
c. TRAVEL				
1. Staff Out-Of-Town Travel	100.00	-	-	100.00
<b>TOTAL TRAVEL</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>
d. EQUIPMENT				
1. Office Equipment		-	-	-

2. Classroom/Outdoor/Home-based/FCC		-	-	-
3. Vehicle Purchase		-	-	-
4. Other Equipment		-	-	-
5. Equipment Maintenance/Repair		-	-	-
<b>TOTAL EQUIPMENT</b>	-	-	-	-
<b>e. SUPPLIES</b>				
1. Office Supplies	2,500.00	229.91	1,198.40	1,301.60
2. Child and Family Services Supplies	14,000.00	1,773.38	4,099.34	9,900.66
3. Food Service Supplies	2,000.00	65.21	244.69	1,755.31
4. Other Supplies	6,000.00	243.40	319.58	5,680.42
<b>TOTAL SUPPLIES</b>	<b>24,500.00</b>	<b>2,311.90</b>	<b>5,862.01</b>	<b>18,637.99</b>
<b>f. CONTRACTUAL</b>				
1. Administrative Services(Legal,Accounting)		-	-	-
2. Health/Disabilities Services	16,000.00	810.94	2,495.69	13,504.31
3. Food Service	2,000.00	94.10	402.88	1,597.12
4. USDA		-	-	-
5. Training & Technical Assistance	10,000.00	-	4,878.54	5,121.46
6. Family Child Care		-	-	-
7. Delegate Agency Costs		-	-	-
8. Other Contracts		-	-	-
<b>TOTAL CONTRACTUAL</b>	<b>28,000.00</b>	<b>905.04</b>	<b>7,777.11</b>	<b>20,222.89</b>
<b>g. CONSTRUCTION</b>				
1. New Construction		-	-	-
2. Major Renovation		-	-	-
3. Acquisitin of Buildings/Modular Units		-	-	-
<b>TOTAL CONSTRUCTION</b>		-	-	-
<b>h. OTHER</b>				
1. Depreciation/Use Allowance		-	-	-
2. Rent		-	-	-
3. Mortgage		-	-	-
4. Utilities, Telephone	17,800.00	1,441.90	4,207.93	13,592.07
5. Building & Child Liability Insurance	6,200.00	843.28	2,391.61	3,808.39
6. Building Maintenance/Repair and Other Occupand	10,000.00	25.00	1,745.87	8,254.13
7. Incidental Alterations/Renovations		-	-	-
8. Local Travel	100.00	-	-	100.00
9. Nutrition Services	12,542.00	2,428.45	2,468.01	10,073.99
10. Child Services Consultants		-	-	-
11. Volunteers		-	-	-
12. Substitutes(if not paid benefits)		-	-	-
13. Parent Services	9,059.00	66.46	4,830.41	4,228.59
14. Accounting & Legal Services		-	-	0.00
15. Publications/Advertising/Printing	1,800.00	1,000.00	1,603.50	196.50
16. Training or Staff Development	11,040.00	-	450.00	10,590.00
17A. Vehicle Operations	40,000.00	4,331.33	9,946.48	
17B. Administrative Cost	100.00	-	9.10	90.90
19. Education Incentive-Teachers		-	-	-
20. Training Initiatives	-	-		-
21. Program Improvements	-	-	-	-
<b>TOTAL OTHER</b>	<b>108,641.00</b>	<b>10,136.42</b>	<b>27,652.91</b>	<b>50,934.57</b>



i. TOTAL DIRECT CHARGES	720,592.00	63,373.74	211,246.59	479,291.89
j. Indirect Costs	89,600.00	8,279.11	31,219.94	58,380.06
TOTALS - ALL BUDGET CATEGORIES	810,192.00	71,652.85	242,466.53	537,671.95
IN-KIND	202,548.00	29,876.88	79,181.65	123,366.35

Monthly Expenses	\$71,652.85
<u>YTD ADMIN CALCULATION</u>	<u>\$1,193.13</u>
Total Drawdown	<u>\$72,845.98</u>

Director of Finance & Administration

Date

Van Buren Co. Head Start Director

Date



## HEADSTART PROGRAM 51

7/01/2025-6/30/2026

AWARD#

04CH013201

Sep-25

POSITION	BUDGET	MONTHLY	YTD EXP	BALANCE
a.PERSONNEL				
Child Health and Developmental Services Personnel				
1. Program Managers & Content Area Experts		-		-
2. Teachers/Infant Toddler Teachers	60,058.00	5,567.52	14,581.60	45,476.40
3. Family Child Care Personnel		-	-	-
4. Home Visitors		-	-	-
5. Teacher Aides & Other Education Personnel	99,648.00	9,582.72	24,770.00	74,878.00
6. Health/Mental Health Services Personnel	22,500.00	2,163.84	4,508.00	17,992.00
7. Disabilities Services Personnel	34,913.00	2,996.70	7,491.75	27,421.25
8. Nutrition Services Personnel		-	-	-
9. Other Child Services Personnel	87,570.00	7,244.60	20,062.62	67,507.38
Transition Specialist		-		-
Family and Community Partnerships Personnel				
10. Program Managers & Content Area Experts	31,741.00	2,724.44	6,811.10	24,929.90
11. Other Family & Comm Partnerships Personnel	26,988.00	49.91	2,794.96	24,193.04
Program Design and Management Personnel				
12. Executive Director		-	-	-
13. Head Start/ Early Head Start Director	65,166.00	5,593.42	16,183.55	48,982.45
14. Managers		-	-	-
15. Staff Development		-	-	-
16. Clerical Personell		-	-	-
17. Fiscal Personnel		-		
18. Other Adminstrative Personell		-	-	-
Other Personnel				
19. Maintenance Personnel		-	-	-
20. Transportation Personnel		-	-	-
21. Other Personnel	26,988.00	-	762.91	26,225.09
<b>TOTAL PERSONNEL</b>	<b>455,572.00</b>	<b>35,923.15</b>	<b>97,966.49</b>	<b>357,605.51</b>
b. FRINGE BENEFITS				
1. Social Security(FICA),State Disability, Unemploy	36,445.00	2,762.14	7,586.07	28,858.93
2. Health/Dental/Life Insurance	40,000.00	2,620.01	6,262.49	33,737.51
3. Retirement	27,334.00	2,992.33	8,119.13	19,214.87
4. Other Fringe		-	-	-
<b>TOTAL FRINGE BENEFITS</b>	<b>103,779.00</b>	<b>8,374.48</b>	<b>21,967.69</b>	<b>81,811.31</b>
c. TRAVEL				
1. Staff Out-Of-Town Travel	100.00	-	-	100.00
<b>TOTAL TRAVEL</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>
d. EQUIPMENT				

1. Office Equipment		-	-	-
2. Classroom/Outdoor/Home-based/FCC		-	-	-
3. Vehicle Purchase		-	-	-
4. Other Equipment		-	-	-
5. Equipment Maintenance/Repair		-	-	-
<b>TOTAL EQUIPMENT</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. SUPPLIES</b>				
1. Office Supplies	2,500.00	772.26	968.49	1,531.51
2. Child and Family Services Supplies	14,000.00	852.00	2,325.96	11,674.04
3. Food Service Supplies	2,000.00	9.49	179.48	1,820.52
4. Other Supplies	6,000.00	29.44	76.18	5,923.82
<b>TOTAL SUPPLIES</b>	<b>24,500.00</b>	<b>1,663.19</b>	<b>3,550.11</b>	<b>20,949.89</b>
<b>f. CONTRACTUAL</b>				
1. Administrative Services(Legal,Accounting)		-	-	-
2. Health/Disabilities Services	16,000.00	1,202.50	1,684.75	14,315.25
3. Food Service	2,000.00	284.50	308.78	1,691.22
4. USDA		-	-	-
5. Training & Technical Assistance	10,000.00	1,888.54	4,878.54	5,121.46
6. Family Child Care		-	-	-
7. Delegate Agency Costs		-	-	-
8. Other Contracts		-	-	-
<b>TOTAL CONTRACTUAL</b>	<b>28,000.00</b>	<b>3,375.54</b>	<b>6,872.07</b>	<b>21,127.93</b>
<b>g. CONSTRUCTION</b>				
1. New Construction		-	-	-
2. Major Renovation		-	-	-
3. Acquisitin of Buildings/Modular Units		-	-	-
<b>TOTAL CONSTRUCTION</b>		-	-	-
<b>h. OTHER</b>				
1. Depreciation/Use Allowance		-	-	-
2. Rent		-	-	-
3. Mortgage		-	-	-
4. Utilities, Telephone	17,800.00	1,739.80	2,766.03	15,033.97
5. Building & Child Liability Insurance	6,200.00	-	1,548.33	4,651.67
6. Building Maintenance/Repair and Other Occupanc	10,000.00	210.00	1,720.87	8,279.13
7. Incidental Alterations/Renovations		-	-	-
8. Local Travel	100.00	-	-	100.00
9. Nutrition Services	12,542.00	11.03	39.56	12,502.44
10. Child Services Consultants		-	-	-
11. Volunteers		-	-	-
12. Substitutes(if not paid benefits)		-	-	-
13. Parent Services	9,059.00	742.59	4,763.95	4,295.05
14. Accounting & Legal Services		-	-	0.00
15. Publications/Advertising/Printing	1,800.00	-	603.50	1,196.50
16. Training or Staff Development	11,040.00	(238.10)	450.00	10,590.00
17A. Vehicle Operations	40,000.00	369.00	5,615.15	
17B. Administrative Cost	100.00	8.72	9.10	90.90
19. Education Incentive-Teachers		-	-	-
20. Training Initiatives	-	-		-
21. Program Improvements	-	-	-	-

<b>TOTAL OTHER</b>	<b>108,641.00</b>	<b>2,843.04</b>	<b>17,516.49</b>	<b>56,739.66</b>
<b>i. TOTAL DIRECT CHARGES</b>	<b>720,592.00</b>	<b>52,179.40</b>	<b>147,872.85</b>	<b>538,334.30</b>
j. Indirect Costs	89,600.00	<b>6,776.91</b>	22,940.83	66,659.17
<b>TOTALS - ALL BUDGET CATEGORIES</b>	<b>810,192.00</b>	<b>58,956.31</b>	<b>170,813.68</b>	<b>604,993.47</b>
<b>IN-KIND</b>	<b>202,548.00</b>	<b>27,225.49</b>	<b>49,304.77</b>	<b>153,243.23</b>

Monthly Expenses	\$58,956.31
<u>YTD ADMIN CALCULATION</u>	<u>\$756.72</u>
Total Drawdown	<u>\$59,713.03</u>



**HEADSTART PROGRAM 51**  
**7/01/2025-6/30/2026**

AWARD# 04CH011574  
**Aug-25**

POSITION	BUDGET	MONTHLY	YTD EXP	BALANCE
<b>a.PERSONNEL</b>				
<b>Child Health and Developmental Services Personnel</b>				
1. Program Managers & Content Area Experts		-		-
2. Teachers/Infant Toddler Teachers	60,058.00	6,097.76	9,014.08	51,043.92
3. Family Child Care Personnel		-	-	-
4. Home Visitors		-	-	-
5. Teacher Aides & Other Education Personnel	99,648.00	10,495.36	15,187.28	84,460.72
6. Health/Mental Health Services Personnel	22,500.00	2,344.16	2,344.16	20,155.84
7. Disabilities Services Personnel	34,913.00	2,996.70	4,495.05	30,417.95
8. Nutrition Services Personnel		-	-	-
9. Other Child Services Personnel	87,570.00	8,149.82	12,818.02	74,751.98
Transition Specialist		-		-
<b>Family and Community Partnerships Personnel</b>				
10. Program Managers & Content Area Experts	31,741.00	2,724.44	4,086.66	27,654.34
11. Other Family & Comm Partnerships Personnel	26,988.00	1,540.08	2,745.05	24,242.95
<b>Program Design and Management Personnel</b>				
12. Executive Director		-	-	-
13. Head Start/ Early Head Start Director	65,166.00	5,593.42	10,590.13	54,575.87
14. Managers		-	-	-
15. Staff Development		-	-	-
16. Clerical Personell		-	-	-
17. Fiscal Personnel		-		
18. Other Adminstrative Personell		-	-	-
<b>Other Personnel</b>				
19. Maintenance Personnel		-	-	-
20. Transportation Personnel		-	-	-
21. Other Personnel	26,988.00	-	762.91	26,225.09
<b>TOTAL PERSONNEL</b>	<b>455,572.00</b>	<b>39,941.74</b>	<b>62,043.34</b>	<b>393,528.66</b>
<b>b. FRINGE BENEFITS</b>				
1. Social Security(FICA),State Disability, Unemploy	36,445.00	3,083.02	4,823.93	31,621.07
2. Health/Dental/Life Insurance	40,000.00	2,631.66	3,642.48	36,357.52
3. Retirement	27,334.00	3,309.96	5,126.80	22,207.20
4. Other Fringe		-	-	-
<b>TOTAL FRINGE BENEFITS</b>	<b>103,779.00</b>	<b>9,024.64</b>	<b>13,593.21</b>	<b>90,185.79</b>
<b>c. TRAVEL</b>				
1. Staff Out-Of-Town Travel	100.00	-	-	100.00
<b>TOTAL TRAVEL</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>
<b>d. EQUIPMENT</b>				
1. Office Equipment		-	-	-
2. Classroom/Outdoor/Home-based/FCC		-	-	-

3. Vehicle Purchase		-	-	-
4. Other Equipment		-	-	-
5. Equipment Maintenance/Repair		-	-	-
<b>TOTAL EQUIPMENT</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. SUPPLIES</b>				
1. Office Supplies	2,500.00	196.23	196.23	2,303.77
2. Child and Family Services Supplies	14,000.00	1,473.96	1,473.96	12,526.04
3. Food Service Supplies	2,000.00	169.99	169.99	1,830.01
4. Other Supplies	6,000.00	46.74	46.74	5,953.26
<b>TOTAL SUPPLIES</b>	<b>24,500.00</b>	<b>1,886.92</b>	<b>1,886.92</b>	<b>22,613.08</b>
<b>f. CONTRACTUAL</b>				
1. Administrative Services(Legal,Accounting)		-	-	-
2. Health/Disabilities Services	16,000.00	126.42	482.25	15,517.75
3. Food Service	2,000.00	24.28	24.28	1,975.72
4. USDA		-	-	-
5. Training & Technical Assistance	10,000.00	1,490.00	2,990.00	7,010.00
6. Family Child Care		-	-	-
7. Delegate Agency Costs		-	-	-
8. Other Contracts		-	-	-
<b>TOTAL CONTRACTUAL</b>	<b>28,000.00</b>	<b>1,640.70</b>	<b>3,496.53</b>	<b>24,503.47</b>
<b>g. CONSTRUCTION</b>				
1. New Construction		-	-	-
2. Major Renovation		-	-	-
3. Acquisitin of Buildings/Modular Units		-	-	-
<b>TOTAL CONSTRUCTION</b>		-	-	-
<b>h. OTHER</b>				
1. Depreciation/Use Allowance		-	-	-
2. Rent		-	-	-
3. Mortgage		-	-	-
4. Utilities, Telephone	17,800.00	468.95	1,026.23	16,773.77
5. Building & Child Liability Insurance	6,200.00	1,548.33	1,548.33	4,651.67
6. Building Maintenance/Repair and Other Occupand	10,000.00	1,485.87	1,510.87	8,489.13
7. Incidental Alterations/Renovations		-	-	-
8. Local Travel	100.00	-	-	100.00
9. Nutrition Services	12,542.00	28.53	28.53	12,513.47
10. Child Services Consultants		-	-	-
11. Volunteers		-	-	-
12. Substitutes(if not paid benefits)		-	-	-
13. Parent Services	9,059.00	279.83	4,021.36	5,037.64
14. Accounting & Legal Services		-	-	0.00
15. Publications/Advertising/Printing	1,800.00	393.50	603.50	1,196.50
16. Training or Staff Development	11,040.00	-	688.10	10,351.90
17A. Vehicle Operations	40,000.00	4,539.33	5,246.15	
17B. Administrative Cost	100.00	0.38	0.38	99.62
19. Education Incentive-Teachers		-	-	-
20. Training Initiatives	-	-		-
21. Program Improvements	-	-	-	-
<b>TOTAL OTHER</b>	<b>108,641.00</b>	<b>8,744.72</b>	<b>14,673.45</b>	<b>59,213.70</b>
<b>i. TOTAL DIRECT CHARGES</b>	<b>720,592.00</b>	<b>61,238.72</b>	<b>95,693.45</b>	<b>590,144.70</b>
j. Indirect Costs	89,600.00	10,229.05	16,163.92	73,436.08

TOTALS - ALL BUDGET CATEGORIES	810,192.00	71,467.77	111,857.37	663,580.78
IN-KIND	202,548.00	14,439.65	22,079.28	180,468.72

Monthly Expenses  
YTD ADMIN CALCULATION  
Total Drawdown

Director of Finance & Administration

Date

Van Buren Co. Head Start Director

Date



**HEADSTART PROGRAM 51**

**7/01/2025-6/30/2026**

AWARD#

04CH011574

**Jun-25**

POSITION	BUDGET	MONTHLY	YTD EXP	BALANCE
a.PERSONNEL				
Child Health and Developmental Services Personnel				
1. Program Managers & Content Area Experts		-		-
2. Teachers/Infant Toddler Teachers	60,058.00	2,916.32	2,916.32	57,141.68
3. Family Child Care Personnel		-	-	-
4. Home Visitors		-	-	-
5. Teacher Aides & Other Education Personnel	99,648.00	4,691.92	4,691.92	94,956.08
6. Health/Mental Health Services Personnel	22,500.00	-	-	22,500.00
7. Disabilities Services Personnel	34,913.00	1,498.35	1,498.35	33,414.65
8. Nutrition Services Personnel		-	-	-
9. Other Child Services Personnel	87,570.00	4,668.20	4,668.20	82,901.80
Transition Specialist		-		-
Family and Community Partnerships Personnel				
10. Program Managers & Content Area Experts	31,741.00	1,362.22	1,362.22	30,378.78
11. Other Family & Comm Partnerships Personnel	26,988.00	1,204.97	1,204.97	25,783.03
Program Design and Management Personnel				
12. Executive Director		-	-	-
13. Head Start/ Early Head Start Director	65,166.00	4,996.71	4,996.71	60,169.29
14. Managers		-	-	-
15. Staff Development		-	-	-
16. Clerical Personell		-	-	-
17. Fiscal Personnel		-		
18. Other Adminstrative Personell		-	-	-
Other Personnel				
19. Maintenance Personnel		-	-	-
20. Transportation Personnel		-	-	-
21. Other Personnel	26,988.00	762.91	762.91	26,225.09
<b>TOTAL PERSONNEL</b>	<b>455,572.00</b>	<b>22,101.60</b>	<b>22,101.60</b>	<b>433,470.40</b>
b. FRINGE BENEFITS				
1. Social Security(FICA),State Disability, Unemploy	36,445.00	1,740.91	1,740.91	34,704.09
2. Health/Dental/Life Insurance	40,000.00	1,010.82	1,010.82	38,989.18
3. Retirement	27,334.00	1,816.84	1,816.84	25,517.16
4. Other Fringe		-	-	-
<b>TOTAL FRINGE BENEFITS</b>	<b>103,779.00</b>	<b>4,568.57</b>	<b>4,568.57</b>	<b>99,210.43</b>
c. TRAVEL				
1. Staff Out-Of-Town Travel	100.00	-	-	100.00
<b>TOTAL TRAVEL</b>	<b>100.00</b>	<b>-</b>	<b>-</b>	<b>100.00</b>
d. EQUIPMENT				
1. Office Equipment		-	-	-
2. Classroom/Outdoor/Home-based/FCC		-	-	-
3. Vehicle Purchase		-	-	-
4. Other Equipment		-	-	-
5. Equipment Maintenance/Repair		-	-	-





**UC<sup>★</sup>HRA**  
Van Buren County  
Head Start

## HEADSTART PROGRAM 51

7/01/2025-6/30/2026

AWARD#

04CH011574

Jun-25

<b>TOTAL EQUIPMENT</b>	-	-	-	-
<b>e. SUPPLIES</b>				
1. Office Supplies	2,500.00	-	-	2,500.00
2. Child and Family Services Supplies	14,000.00	-	-	14,000.00
3. Food Service Supplies	2,000.00	-	-	2,000.00
4. Other Supplies	6,000.00	-	-	6,000.00
<b>TOTAL SUPPLIES</b>	<b>24,500.00</b>	<b>-</b>	<b>-</b>	<b>24,500.00</b>
<b>f. CONTRACTUAL</b>				
1. Administrative Services(Legal,Accounting)		-	-	-
2. Health/Disabilities Services	16,000.00	355.83	355.83	15,644.17
3. Food Service	2,000.00	-	-	2,000.00
4. USDA		-	-	-
5. Training & Technical Assistance	10,000.00	1,500.00	1,500.00	8,500.00
6. Family Child Care		-	-	-
7. Delegate Agency Costs		-	-	-
8. Other Contracts		-	-	-
<b>TOTAL CONTRACTUAL</b>	<b>28,000.00</b>	<b>1,855.83</b>	<b>1,855.83</b>	<b>26,144.17</b>
<b>g. CONSTRUCTION</b>				
1. New Construction		-	-	-
2. Major Renovation		-	-	-
3. Acquisitin of Buildings/Modular Units		-	-	-
<b>TOTAL CONSTRUCTION</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>h. OTHER</b>				
1. Depreciation/Use Allowance		-	-	-
2. Rent		-	-	-
3. Mortgage		-	-	-
4. Utilities, Telephone	17,800.00	557.28	557.28	17,242.72
5. Building & Child Liability Insurance	6,200.00	-	-	6,200.00
6. Building Maintenance/Repair and Other Occupancy	10,000.00	25.00	25.00	9,975.00
7. Incidental Alterations/Renovations		-	-	-
8. Local Travel	100.00	-	-	100.00
9. Nutrition Services	12,542.00	-	-	12,542.00
10. Child Services Consultants		-	-	-
11. Volunteers		-	-	-
12. Substitutes(if not paid benefits)		-	-	-
13. Parent Services	9,059.00	3,741.53	3,741.53	5,317.47
14. Accounting & Legal Services		-	-	0.00
15. Publications/Advertising/Printing	1,800.00	210.00	210.00	1,590.00
16. Training or Staff Development	11,040.00	688.10	688.10	10,351.90
17A. Vehicle Operations	40,000.00	706.82	706.82	
17B. Administrative Cost	100.00	-	-	100.00
19. Education Incentive-Teachers		-	-	-
20. Training Initiatives	-	-		-
21. Program Improvements	-	-	-	-
<b>TOTAL OTHER</b>	<b>108,641.00</b>	<b>5,928.73</b>	<b>5,928.73</b>	<b>63,419.09</b>



**HEADSTART PROGRAM 51**  
**7/01/2025-6/30/2026**

AWARD# 04CH011574  
**Jun-25**

i. TOTAL DIRECT CHARGES	720,592.00	34,454.73	34,454.73	646,844.09
j. Indirect Costs	89,600.00	5,934.87	5,934.87	83,665.13
TOTALS - ALL BUDGET CATEGORIES	810,192.00	40,389.60	40,389.60	730,509.22
IN-KIND	202,548.00	7,639.63	7,639.63	194,908.37

Monthly Expenses	\$40,389.60
YTD ADMIN CALCULATION	-\$2,554.97
Total Drawdown	\$37,834.63

Director of Finance & Administration

Date

Van Buren Co. Head Start Director

Date



## Monthly Report

ITEMS TO BE BROUGHT TO THE ATTENTION OF THE CENTRAL OFFICE STAFF (Code each by item #)

- |                   |                  |              |                        |                      |
|-------------------|------------------|--------------|------------------------|----------------------|
| 1. Administration | 4. Education     | 7. Health    | 10. Social Services    | 13. Transition       |
| 2. Personnel      | 5. Disabilities  | 8. Nutrition | 11. Parent Involvement | 14. Miscellaneous    |
| 3. Facilities     | 6. Mental Health | 9. Licensing | 12. Transportation     | 15. General Comments |

Area	Comments		
<b>Date: 10/1/25-10/31/25</b>			
<b>Special Activities, Events and/or Trainings of the Month</b>			
<b>Description</b>	<b>Dates</b>	<b>Attendees #</b>	<b>Notes</b>
Muffins for Mom	10/2/25		
Instructional Fire Drill	10/7/25		
Tornado Drill	10/9/25		
Fall Break	10/13/25-10/17/25		
Fire Drill	10/21/25		
Van Buren Prevention Coalition	10/22/25		
Bus Evac. Drill	10/23/25		
St. Jude Trike-a-Thon	10/24/25		
<b>List of Visits by Central Office Staff</b>			
<b>Person(s)</b>	<b>Dates</b>	<b>Purpose</b>	<b>Notes</b>
Mason Garrison	10/23/25	IT	
Beverly Almo	10/31/25	CACFP	
<b>List of Public School Contacts and Visits</b>			
<b>Person(s)</b>	<b>Dates</b>	<b>Purpose</b>	
Monica Sullivan	10/8/25	VBCS	
Candance Brewer	10/9/25	OT	
Jessica Hillis	10/10/25	Speech	
Mark Loftis	10/20/25	ACTS	
Tonya Pettit/Monica Sullivan	10/23/25	VBS-IEP Meeting	
Tamara Henchman/ Sandy Duncan	10/23/25	CCR&R	
Denise Cooper/ Tarmara Campbell	10/23/25	Lion's Club	
Jessica Hillis	10/24/25	Speech	
Paula May	10/28/25	UT EXT	
<b>Upcoming Special Activities, Events and/or Trainings</b>			
<b>Description</b>	<b>Dates</b>	<b>Attendees #</b>	<b>Notes</b>
Bus Evac. Drill	11/5/25		
Tornado Drill	11/6/25		
Veteran's Day	11/11/25		No School
Fire Drill	11/12/25		
Thanksgiving Break	11/26/25-11/28/25		No School

Distribute to: 1 Copy to Central Office Staff 1 Copy to be filed at the Center

October 2025  
(Month/Year)

Maggie Hodge  
(Staff Member Completing Report)

Van Buren  
(County or Center)



## Monthly Report

ITEMS TO BE BROUGHT TO THE ATTENTION OF THE CENTRAL OFFICE STAFF (Code each by item #)

- |                   |                  |              |                        |                      |
|-------------------|------------------|--------------|------------------------|----------------------|
| 1. Administration | 4. Education     | 7. Health    | 10. Social Services    | 13. Transition       |
| 2. Personnel      | 5. Disabilities  | 8. Nutrition | 11. Parent Involvement | 14. Miscellaneous    |
| 3. Facilities     | 6. Mental Health | 9. Licensing | 12. Transportation     | 15. General Comments |

### STATISTICAL INFORMATION FOR THE MONTH (Report numbers for the month not cumulative)

Home Visits by Center Edu. Staff: 0	Medical Trips # of Children: 0	Dental Trip # of Children: 0
Monthly Volunteer Total: 42	Parent Meetings/Trainings:0	# Present:Attendance: 627
Total Enrollment: 40	Operational Days:18	Withdrawn:0 Added:2
Monthly Total Present:627	Monthly ADA: 94.14%	Meals B:610 L:610 S:569

Distribute to: 1 Copy to Central Office Staff 1 Copy to be filed at the Center

October 2025  
(Month/Year)

Maggie Hodge  
(Staff Member Completing Report)

Van Buren  
(County or Center)



## Monthly Report

ITEMS TO BE BROUGHT TO THE ATTENTION OF THE CENTRAL OFFICE STAFF (Code each by item #)

- |                   |                  |              |                        |                      |
|-------------------|------------------|--------------|------------------------|----------------------|
| 1. Administration | 4. Education     | 7. Health    | 10. Social Services    | 13. Transition       |
| 2. Personnel      | 5. Disabilities  | 8. Nutrition | 11. Parent Involvement | 14. Miscellaneous    |
| 3. Facilities     | 6. Mental Health | 9. Licensing | 12. Transportation     | 15. General Comments |

Area	Comments		
Date: 9/1/25-9/30/25			
<b>Special Activities, Events and/or Trainings of the Month</b>			
<b>Description</b>	<b>Dates</b>	<b>Attendees #</b>	<b>Notes</b>
Labor Day	9/1/25	0	No School
Fire Drill	9/9/25	49	Training
Tornado Drill	9/11/25	42	Training
Fire Drill	9/15/25	45	Training
Van Buren Prevention Coalition	9/24/25	9	Training
Bus Evacuation Drill	9/29/25	52	Training
<b>List of Visits by Central Office Staff</b>			
<b>Person(s)</b>	<b>Dates</b>	<b>Purpose</b>	<b>Notes</b>
<b>List of Public School Contacts and Visits</b>			
<b>Person(s)</b>	<b>Dates</b>	<b>Purpose</b>	
Jessica Hillis	9/9, 9/10, 9/12,	Speech	
Sparta Rotary Club With 12 Volunteers	9/30	Shoes For Kids	
Sheradin Bouldin	9/10	Parent	
Olivia Johnson	9/10	Parent	
Shayla Johnson	9/12	Phase In	
Tamarisk Hackman	9/23	CCR&R	
Brian Fann	9/24	BTC	
Chuck Bruce	9/24	Turner Refrigeration	
Winferd Davis	9/24	Turner Refrigeration	
Paula May	9/24	UT Extension	
Crystal Linville	9/29	Phase In	
Joseph Foutch	9/30	Empower	
<b>Upcoming Special Activities, Events and/or Trainings</b>			
<b>Description</b>	<b>Dates</b>	<b>Attendees #</b>	<b>Notes</b>
Sewing Class Ag Building @ 9 am	10/3/25		Cancelled
Fire Drill	10/7/25		Training
Tornado Drill	10/9/25		Training
Fall Break	10/13/25-10/17/25		No School

Distribute to: 1 Copy to Central Office Staff 1 Copy to be filed at the Center

September 2025  
(Month/Year)

Maggie Hodge  
(Staff Member Completing Report)

Van Buren  
(County or Center)



## Monthly Report

ITEMS TO BE BROUGHT TO THE ATTENTION OF THE CENTRAL OFFICE STAFF (Code each by item #)

- |                   |                  |              |                        |                      |
|-------------------|------------------|--------------|------------------------|----------------------|
| 1. Administration | 4. Education     | 7. Health    | 10. Social Services    | 13. Transition       |
| 2. Personnel      | 5. Disabilities  | 8. Nutrition | 11. Parent Involvement | 14. Miscellaneous    |
| 3. Facilities     | 6. Mental Health | 9. Licensing | 12. Transportation     | 15. General Comments |

Fire Drill	10/20/25		Training
Van Buren Prevention Coalition	10/22/25		
Bus Evacuation Drill	10/23/25		Training

### STATISTICAL INFORMATION FOR THE MONTH (Report numbers for the month are not cumulative)

Home Visits by Center Edu. Staff: 0	Medical Trips # of Children: 1	Dental Trip # of Children: 1
Monthly Volunteer Total: 0	Parent Meetings/Trainings: 1	# Present: Attendance :673
Total Enrollment: 40	Operational Days: 21	Withdrawn: 2    Added: 2
Monthly Total Present: 678	Monthly ADA: 89.09%	Meals B: 658 L: 662 S: 628

Distribute to: 1 Copy to Central Office Staff 1 Copy to be filed at the Center

September 2025  
(Month/Year)

Maggie Hodge  
(Staff Member Completing Report)

Van Buren  
(County or Center)



## Monthly Report

ITEMS TO BE BROUGHT TO THE ATTENTION OF THE CENTRAL OFFICE STAFF (Code each by item #)

- |                   |                  |              |                        |                      |
|-------------------|------------------|--------------|------------------------|----------------------|
| 1. Administration | 4. Education     | 7. Health    | 10. Social Services    | 13. Transition       |
| 2. Personnel      | 5. Disabilities  | 8. Nutrition | 11. Parent Involvement | 14. Miscellaneous    |
| 3. Facilities     | 6. Mental Health | 9. Licensing | 12. Transportation     | 15. General Comments |

Area	Comments		
<b>Date: 8/1/25-8/29/25</b>			
<b>Special Activities, Events and/or Trainings of the Month</b>			
<b>Description</b>	<b>Dates</b>	<b>Attendees #</b>	<b>Notes</b>
First Day of School	8/4/25		
Fire Drill	8/12/25		Training
Tornado Drill	8/14/25		Training
Fire Drill	8/18/25		Training
Van Buren Imagination Library	8/19/25		
Vision Screening	8/21/25		
Ambulance Visit	8/26/25		
Van Buren Prevention Coalition	8/27/25		
Bus Evacuation Drill	8/28/25		Training
Labor Day	8/29/25		No School
<b>List of Visits by Central Office Staff</b>			
<b>Person(s)</b>	<b>Dates</b>	<b>Purpose</b>	<b>Notes</b>
<b>List of Public School Contacts and Visits</b>			
<b>Person(s)</b>	<b>Dates</b>	<b>Purpose</b>	
Carley Rately		Speech	
Jessica Hillis		Speech	
<b>Upcoming Special Activities, Events and/or Trainings</b>			
<b>Description</b>	<b>Dates</b>	<b>Attendees #</b>	<b>Notes</b>
Labor Day	9/1/25		No School
Fire Drill	9/9/25		Training
Tornado Drill	9/11/25		Training
Fire Drill	9/15/25		Training
Van Buren Prevention Coalition	9/24/25		
Bus Evacuation Drill	9/25/25		Training

### STATISTICAL INFORMATION FOR THE MONTH (Report numbers for the month not cumulative)

Home Visits by Center Edu. Staff: 1	Medical Trips # of Children: 3	Dental Trip # of Children: 13
Monthly Volunteer Total: 6	Parent Meetings/Trainings: 1	# Present: Attendance: 627
Total Enrollment: 37	Operational Days: 19	Withdrawn: 3 Added: 3
Monthly Total Present: 627	Monthly ADA: 93	Meals B: 616 L: 619 S: 582

Distribute to: 1 Copy to Central Office Staff 1 Copy to be filed at the Center

August 2025  
(Month/Year)

Kendra Heard  
(Staff Member Completing Report)

Van Buren  
(County or Center)



## Monthly Report

ITEMS TO BE BROUGHT TO THE ATTENTION OF THE CENTRAL OFFICE STAFF (Code each by item #)

- |                   |                  |              |                        |                      |
|-------------------|------------------|--------------|------------------------|----------------------|
| 1. Administration | 4. Education     | 7. Health    | 10. Social Services    | 13. Transition       |
| 2. Personnel      | 5. Disabilities  | 8. Nutrition | 11. Parent Involvement | 14. Miscellaneous    |
| 3. Facilities     | 6. Mental Health | 9. Licensing | 12. Transportation     | 15. General Comments |

Distribute to: 1 Copy to Central Office Staff 1 Copy to be filed at the Center

August 2025  
(Month/Year)

Kendra Heard  
(Staff Member Completing Report)

Van Buren  
(County or Center)





## Monthly Report

ITEMS TO BE BROUGHT TO THE ATTENTION OF THE CENTRAL OFFICE STAFF (Code each by item #)

- |                   |                  |              |                        |                      |
|-------------------|------------------|--------------|------------------------|----------------------|
| 1. Administration | 4. Education     | 7. Health    | 10. Social Services    | 13. Transition       |
| 2. Personnel      | 5. Disabilities  | 8. Nutrition | 11. Parent Involvement | 14. Miscellaneous    |
| 3. Facilities     | 6. Mental Health | 9. Licensing | 12. Transportation     | 15. General Comments |

Area	Comments		
Date: 7/1/25-7/31/25			
Special Activities, Events and/or Trainings of the Month			
Description	Dates	Attendees #	Notes
4th of July	7/4/25		No Work
Inservice Trainings	7/7/25-7/18/25		Trainings
Phase In Week	7/28/25-7/31/25		
List of Visits by Central Office Staff			
Person(s)	Dates	Purpose	Notes
LaNelle Godsey, Mark Farley, Ginger Stout, Linda Kennedy, Lewis Betterson	7/10/25	Trainings	
List of Public School Contacts and Visits			
Person(s)	Dates	Purpose	
Jennifer King, Elizabeth F, Jesus Hernandez			
April Bryant			
Angie Alley			
Dr Mark Loftis			
Upcoming Special Activities, Events and/or Trainings			
Description	Dates	Attendees #	Notes
First Day of School	8/4/25		WELCOME BACK
Imagination Library BBQ Fundraiser	8/7/25		
Fire Drill	8/12/25		Training
Tornado Drill	8/14/25		Training
Fire Drill	8/18/25		Training
Van Buren Imagination Library	8/19/25		
Vision Screening	8/21/25		Eye
Van Buren Prevention Coalition	8/27/25		
Bus Evacuation Drill	8/28/25		Training
Labor Day	8/29/25		No School

STATISTICAL INFORMATION FOR THE MONTH (Report numbers for the month not cumulative)

Home Visits by Center Edu. Staff: 0	Medical Trips # of Children:	Dental Trip # of Children: 0
Monthly Volunteer Total: 0	Parent Meetings/Trainings:0	# Present:Attendance:0
Total Enrollment: 0	Operational Days:0	Withdrawn: Added: 0
Monthly Total Present:	Monthly ADA:	Meals B: L: S:0

Distribute to: 1 Copy to Central Office Staff 1 Copy to be filed at the Center

July 2025  
(Month/Year)

Maggie Hodge  
(Staff Member Completing Report)

Van Buren  
(County or Center)



**HEADSTART INKIND**  
**Oct-25**

PERSONNEL		PROF	GOODS & SERVICES		OCCUPANCY	EQUIP	MILEAGE	TOTAL
July	\$5,893.66	\$0.00	\$1,235.39	\$0.00	\$0.00	\$0.00	\$510.58	\$7,639.63
August	\$13,488.83	\$0.00	\$564.84	\$0.00	\$0.00	\$0.00	\$385.98	\$14,439.65
September	\$17,064.60	\$101.28	\$818.46	\$0.00	\$0.00	\$0.00	\$9,241.15	\$27,225.49
October	\$23,280.48	\$0.00	\$2,237.92	\$0.00	\$0.00	\$0.00	\$4,358.48	\$29,876.88
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June Final	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$59,727.57</b>	<b>\$101.28</b>	<b>\$4,856.61</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$14,496.19</b>	<b>\$79,181.65</b>



**HEADSTART INKIND  
Sep-25**

	<b>PERSONNEL</b>	<b>PROF</b>	<b>GOODS &amp; SERVICES</b>	<b>OCCUPANCY</b>	<b>EQUIP</b>	<b>MILEAGE</b>	<b>TOTAL</b>
<b>July</b>	\$5,893.66	\$0.00	\$1,235.39	\$0.00	\$0.00	\$510.58	\$7,639.63
<b>August</b>	\$13,488.83	\$0.00	\$564.84	\$0.00	\$0.00	\$385.98	\$14,439.65
<b>September</b>	\$17,064.60	\$101.28	\$818.46	\$0.00	\$0.00	\$9,241.15	\$27,225.49
<b>October</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>November</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>December</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>January</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>February</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>March</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>April</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>May</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>June</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>June Final</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$36,447.09</b>	<b>\$101.28</b>	<b>\$2,618.69</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,137.71</b>	<b>\$49,304.77</b>



**HEADSTART INKIND**  
**Aug-25**

	<b>PERSONNEL</b>	<b>PROF</b>	<b>GOODS &amp; SERVICES</b>	<b>OCCUPANCY</b>	<b>EQUIP</b>	<b>MILEAGE</b>	<b>TOTAL</b>
<b>July</b>	\$5,893.66	\$0.00	\$1,235.39	\$0.00	\$0.00	\$510.58	\$7,639.63
<b>August</b>	\$13,488.83	\$0.00	\$564.84	\$0.00	\$0.00	\$385.98	\$14,439.65
<b>September</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>October</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>November</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>December</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>January</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>February</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>March</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>April</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>May</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>June</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>June Final</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$19,382.49</b>	<b>\$0.00</b>	<b>\$1,800.23</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$896.56</b>	<b>\$22,079.28</b>



**HEADSTART INKIND**  
**Jul-25**

	<b>PERSONNEL</b>	<b>PROF</b>	<b>GOODS &amp; SERVICES</b>	<b>OCCUPANCY</b>	<b>EQUIP</b>	<b>MILEAGE</b>	<b>TOTAL</b>
<b>July</b>	\$5,893.66	\$0.00	\$1,235.39	\$0.00	\$0.00	\$510.58	\$7,639.63
<b>August</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>September</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>October</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>November</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>December</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>January</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>February</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>March</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>April</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>May</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>June</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>June Final</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$5,893.66</b>	<b>\$0.00</b>	<b>\$1,235.39</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$510.58</b>	<b>\$7,639.63</b>

CREDIT CARD REPORT  
OCTOBER 2025

Vendor	Date	Item	Amount	Code
REGIONS-NATIONAL CACFP SPONSORS ASSOCIATION	9/11/2025	DUES	75.00	F3
REGIONS -WAL MART	9/11/2025	BACON PIECES, ITALIAN DRESSING, 1 GAL JUICE DRINK, VEG. OIL SPREAD, SHREDDED CHEESE, PUFF PASTRY DOUGH, DUN DRIED RAISINS, PEANUT BUTTER, WHOLE WHEAT BREAD,BABY CARROTS, MONTEREY JACK BLOCK CHEESE, BROCCOLI FLORETS, PIZZA SAUCE,MOZZARELLA SHREDDED CHEESE, PEPPERONI SLICES, 4PK BUTTERMILK BISCUITS, MANDARIN ORANGES, CHERRY TOMATOES, BANANAS	102.09	H9
		BISSELL UPRIGHT VACUUM	59.00	E4
REGIONS-AMAZON	9/13/2025	TRIBESIGNS 72 IN TALL BOOKCASE	134.99	E1
REGIONS-AMAZON	9/17/2025	36PK HALLOWEEN BATS WALL DÉCOR, HALLOWEEN TINSEL GARLAND	82.95	E2
REGIONS-AMAZON	9/24/2025	PREBOUN 2 PCS 20FT JUNGLE THEME PARTY DECORATIONS	46.99	E2
REGIONS-AMAZON	9/25/2025	DECOPOM PALM LEAVES, DINO DIG SITE CAUTION TAPE, 60 PCS SMALL HATCHING DINOSAUR EGGES, DINOSAUR FOOTPRINTS DECORATIONS, DINOSAUR DECORATION, BLUCHERRY 6 PC DINOSAUR DECORATIONS, T REX JUNGLE OUTDORR DECORATION KIT, CAMO NETTING BULK ROLL, INFLATABLE BRACHIOSAURUS DINOSAUR, SANTINIOR 6 PCS MAD SCIENTIST COSTUME	146.58	H13
REGIONS-AMAZON	9/25/2025	FABRIC SOFTENER DRYER SHEETS 195 CT	6.64	E4
REGIONS-WEBSTAUANT STORE	9/24/2025	2-ICE MACHINE SANITIZER, 3-MOP HANDLES, , 2-ICE MACHINE CLEANER,	111.11	E4
		2 POLYETHYLENE CUTTING BOARDS, DIGITAL POCKET PROBE THERMOMETER	52.05	E3
SAMS	9/22/2025	34-MOTTS APPLE JUICE, 34-CHEERIOS YBC, 1-PEACH-MAND 16PK, 34-FRENCH BAGUETTE, 34-SIGNATURE LASAGNA, 34- PUB MIX, 34-AMBROSIA APPLE, 2-GOLDFISH VARITY PKS, 34- THAT'S IT CRUNCHABLE	2062.80	H9
SAMS	10/1/2025	2- OTTIS MUFFINS VTY, 10OZ WELCH'S DRINK	44.44	H9
SAMS	9/22/2025	CREDIT AMBOROSIA APPLES	-5.76	H9
REGIONS BANK-DROPBOX	9/27/2025	MONTHLY SUBSCRIPTION	14.98	F2
CAPITAL ONE	9/22/2025	FOAM PLATE-2	13.16	E3
		ALL FC 184.5 OZ-2	39.94	E4
		GV LF-3, ONION	19.10	F3
CAPITAL ONE	9/24/2025	2- 45 GAL TOTES	39.92	E1
CAPITAL ONE	9/24/2025	3 3 PD BAG ORANGES, 36 OZ RANCH, PKG SALAD, CHEESE, PEPPERONI	23.91	H9

CAPITAL ONE	10/1/2025	33-PINTO BEANS, 3 GV LF 1 HG, STR 24Z-2, NAVAL ORANGES	177.13	H9
CAPITAL ONE	10/3/2025	2 TOTES, 2 BLENDERS	63.95	E2
CAPITAL ONE	10/13/2025	2-WAFFLE	25.94	E2
CAPITAL ONE	10/13/2025	3 BCRAINCL,	15.72	E4
		2 RLT-66Q	17.96	H13
		6CT, QUICK 42	5.50	H9
		2 REFILL	35.94	E2
		TOTAL	\$3,412.03	

**CREDIT CARD REPORT  
SEPTEMBER 2025**

Vendor	Date	Item	Amount	Code
REGIONS BANK-AMAZON	8/2/2025	GLUTEN FREE BROWN RICES PASTA-2, GLUTEN FREE CRISPY SQUARES, ORGANIC BAKES GRAHAM HONEY BUNNY GRAHAMS, ORGANIC UNSWEETENED APPLE SAUCE CUPS	56.59	F3
	8/2/2025	20Z PLASTIC CONTAINERS	9.49	E3
REGIONS BANK-AMAZON	8/2/2025	2-AMAZON FIRE HD 10 KIDS PRO TABLET	372.38	E2
REGIONS BANK-AMAZON	8/2/2025	DIAPER GENIE BAGS REFILLS	46.18	E2
REGIONS BANK-WALMART	7/31/2025	DIARY FREE PLANT BASED SOY MILK YOGURT, ORGANIC BAGELS,FRESH GREEN BEANS, ALMOND FLOUR CRACKERS, UNSWEETENED APPLESAUCE, GLUTEN FREE PLANT BASED PASTA, SHREDDED CHICKEN BREAST, ORGANIC EGGS, GRASS FEED PURE BUTTER STICKS, ALMOND FLOUR TORTILAS, ORGANIC MARINARA SAUCE, WATERMELON , SOY MILK, WHOLE GRAINS ORGANIC BREAD, SWEET POTATOES, , FREE RANGE FRESH CHICKEN BREAST TENDERLIONS, GRASS FEED GROUND BEEF, FRESH STRAWBERRIES AND BLUEBERRIES, WILD CAUGHT SKINLESS CODE FISH	128.44	F3
REGIONS BANK-SP RAPID	8/7/2025	2PK RAPID RADIOS PTT WALKIE TALKIE	359.10	E1
REGIONS BANK-AMAZON	8/7/2025	CARD GAME COSTUME SHIRT-2	45.96	H13
REGIONS BANK-OTC BRANDS	8/29/2025	JURASSIC WORLD PARTY PAPER PLATES, DINOSAUR PLASTIC BUBBLE TUBES, DINOSAUR WOOD PENCILS, JUMBO INFLATABLE VINYL DINOSAURS, DINO DIG MULTICOLOR PAPER NOTEPADS	71.69	H13
REGIONS BANK-DROPBOX	8/27/2025	MONTHLY SUBSCRIPTION	14.98	F2
CAPITAL ONE	7/21/2025	14-NOTEBOOKS, PNCL 12CT, SHARPENER, SCISSORS, CL 40 OZ, BL MKR 14, ERSR 2 CT, 12 CLRPEN, PAPER PRU 14, CRAYON 14	93.97	E2
CAPITAL ONE	7/30/2025	DG REFILL 3,	20.91	E2
CAPITAL ONE		ALMOND MILK, ENG MFFN, DKB 21 GRAIN, ORG BLUEBERRY, FRUIT SPREAD , SUNBUTTER	30.26	F3
CAPITAL ONE	8/12/2025	GORILLIA HEAVEY DUTY GLUE, CLEAR LIQUID LAUNDRY DETERGENT	29.44	E4
CAPITAL ONE	8/25/2025	3-MILK, 4- GV LF 1 HG, WATERMELON, STRAWBERRIES, RASPBERRIES BLUEBERRIES, COD LOIN, ORG GROUND BEEF	69.21	F3
CAPITAL ONE	9/12/2025	ROTINI, 2-GV LF 1 HG, 4.5 LB BANANAS	11.03	H9
	<b>Total</b>		<b>\$1,359.63</b>	



**CREDIT CARD REPORT**

**AUGUST 2025**

Vendor	Date	Item	Amount	Code
REGIONS BANK MTG-DROPBOX	7/27/2025	MONTHLY SUBSCRIPTION	14.98	F2
CAPITAL ONE	7/15/2025	PEP PZA-4, PKG SALAD-4, FIEST-2, RANCH, POTATO	64.54	H13
		141 FC 2 AT 1	31.94	E4
		WIPERFLUID	10.64	H17A
LOWES CREDIT SERVICES	7/23/2025	HEAVY DUTY WHITE SHELF BRACKET	45.48	H6
STAPLES BUSINESS ADVANTAGE	7/21/2025	2 BADGY 100/200 COLOR RIBBON	91.40	E1
	7/21/2025	2-DYMO LT 1/2 WHT PAPER TAPE 6PK, INSERTABLE DIVIDERS 8 TAB-8, 2-3TAB FF LTR MANILA 100PK, PROXIMITY VERT GLDR 50PK, 10-TAB HANGING FOLDER	104.83	E1
REGIONS BANK MTG-AMAZON	7/6/2025	2-WOODEN FRESH MART GROCERY STORE, SENSORY TABLE LID FOR KIDS, 2- HALF FACE MASKS COSTUME KITS FOR TODDLER KIDS	474.07	E2
REGIONS BANK MTG-NHA	7/7/2025	ACADEMY +LEVEL0 SUBSCRIPTION	250.00	H15
REGIONS BANK MTG-AMAZON	7/9/2025	FRESH MART GROCERY STORE REFUND	-36.21	E2
REGIONS BANK MTG-AMAZON	7/10/2025	OYLUS 3 IN 1 EVAPORATIVE AIR COOLER	169.99	E3
REGIONS BANK MTG-VAN BUREN CO. HEALTH DEPT	7/15/2025	BIRTH CERTIFICATE COPY	15.00	H13
REGIONS BANK MTG-NHA	7/22/2025	THE ACADEMY-MENTAL HEALTH MOCRO-CREDENTIAL	295.00	F5
REGIONS BANK MTG	7/23/2025	2-AMAZON FIRE HD 10 KIDS PRO TABLET	372.38	E2
REGIONS BANK MTG-WALMART	7/25/2025	3-SCHOOL GLUE, 3- KIDS SCISSORS, 3- MARKERS, 2-ERASERS, 3-PENCIL SET, 3-24 CT BACK TO SCHOOL SUPPLIES KITS, 3-PAPER FOLDERS, 2-GLUE STICKS3- SUBJECT NOTEBOOKS, 3- 12CT WOOD PENCILS	28.71	E2
		COFFEE CREAMER, FRUIT & GRAIN CEREAL BARS, 20 CT CHEESE CRACKERS,40 CT DRINKING WATER, SNACK MINI MUFFINS, STRAWBERRY KIWI JUICE DRINKS, APPLE JUICE	79.39	H13
		MOUNTED TOLIET PAPER HOLDER, , SHOWER RINGS	14.80	E-4
REGIONS BANK MTG-AMAZON	8/1/2025	GLUTEN FREE SPROUTED ROLLED OATS	16.70	F3
	<b>Total</b>		<b>\$2,043.64</b>	



## CREDIT CARD REPORT

JULY2025

[illegible]



**HEADSTART TDHS SUPPORT AND ENHANCEMENT GRANT**

**7/01/2025-6/30/2026**

AWARD#

**Jul-25**

<b>POSITION</b>	<b>BUDGET</b>	<b>MONTHLY</b>	<b>YTD EXP</b>	<b>BALANCE</b>
<b>a.PERSONNEL</b>				
<b>Child Health and Developmental Services Personnel</b>				
1. Program Managers & Content Area Experts		-		-
2. Teachers/Infant Toddler Teachers		-	-	-
3. Family Child Care Personnel		-	-	-
4. Home Visitors		-	-	-
5. Teacher Aides & Other Education Personnel		-	-	-
6. Health/Mental Health Services Personnel		-	-	-
7. Disabilities Services Personnel		-	-	-
8. Nutrition Services Personnel		-	-	-
9. Other Child Services Personnel		-	-	-
Transition Specialist		-		-
<b>Family and Community Partnerships Personnel</b>				
10. Program Managers & Content Area Experts		-	-	-
11. Other Family & Comm Partnerships Personnel		-	-	-
<b>Program Design and Management Personnel</b>				
12. Executive Director		-	-	-
13. Head Start/ Early Head Start Director		-	-	0.00
14. Managers		-	-	-
15. Staff Development		-	-	-
16. Clerical Personell		-	-	-
17. Fiscal Personnel		-		
18. Other Adminstrative Personell		-	-	-
<b>Other Personnel</b>				
19. Maintenance Personnel		-	-	-
20. Transportation Personnel		-	-	-
21. Other Personnel		-	-	-
<b>TOTAL PERSONNEL</b>		-	-	-
<b>b. FRINGE BENEFITS</b>				
1. Social Security(FICA),State Disability, Unemploy		-	-	-
2. Health/Dental/Life Insurance		-	-	-
3. Retirement		-	-	-
4. Other Fringe		-	-	-
<b>TOTAL FRINGE BENEFITS</b>		-	-	-
<b>c. TRAVEL</b>				
1. Staff Out-Of-Town Travel		-	-	-
<b>TOTAL TRAVEL</b>	-	-	-	-
<b>d. EQUIPMENT</b>				

1. Office Equipment		-	-	-
2. Classroom/Outdoor/Home-based/FCC		-	-	-
3. Vehicle Purchase		-	-	-
4. Other Equipment		-	-	-
5. Equipment Maintenance/Repair		-	-	-
<b>TOTAL EQUIPMENT</b>	-	-	-	-
<b>e. SUPPLIES</b>				
1. Office Supplies		-	-	-
2. Child and Family Services Supplies	2,625.00	2,625.00	2,625.00	-
3. Food Service Supplies		-	-	-
4. Other Supplies		-	-	0.00
<b>TOTAL SUPPLIES</b>	<b>2,625.00</b>	<b>2,625.00</b>	<b>2,625.00</b>	-
<b>f. CONTRACTUAL</b>				
1. Administrative Services(Legal,Accounting)		-	-	-
2. Health/Disabilities Services		-	-	-
3. Food Service		-	-	0.00
4. USDA		-	-	-
5. Training & Technical Assistance		-	-	-
6. Family Child Care		-	-	-
7. Delegate Agency Costs		-	-	-
8. Other Contracts		-	-	-
<b>TOTAL CONTRACTUAL</b>	-	-	-	-
<b>g. CONSTRUCTION</b>				
1. New Construction		-	-	-
2. Major Renovation		-	-	-
3. Acquisition of Buildings/Modular Units		-	-	-
<b>TOTAL CONSTRUCTION</b>		-	-	-
<b>h. OTHER</b>				
1. Depreciation/Use Allowance		-	-	-
2. Rent		-	-	-
3. Mortgage		-	-	-
4. Utilities, Telephone		-	-	-
5. Building & Child Liability Insurance		-	-	0.00
6. Building Maintenance/Repair and Other Occupancy	1,375.00	1,364.55	1,364.55	10.45
7. Incidental Alterations/Renovations		-	-	-
8. Local Travel		-	-	-
9. Nutrition Services		-	-	-
10. Child Services Consultants		-	-	-
11. Volunteers		-	-	-
12. Substitutes(if not paid benefits)		-	-	-
13. Parent Services		-	-	0.00
14. Accounting & Legal Services		-	-	0.00
15. Publications/Advertising/Printing		-	-	0.00
16. Training or Staff Development		-	-	-
17A. Vehicle Operations		-	-	-
17B. Administrative Cost		-	-	-
19. Education Incentive-Teachers		-	-	-
20. Training Initiatives		-	-	-
21. Program Improvements	-	-	-	-

<b>TOTAL OTHER</b>	<b>1,375.00</b>	<b>1,364.55</b>	<b>1,364.55</b>	<b>10.45</b>
<b>i. TOTAL DIRECT CHARGES</b>	<b>4,000.00</b>	<b>3,989.55</b>	<b>3,989.55</b>	<b>10.45</b>
j. Indirect Costs		-	-	0.00
<b>TOTALS - ALL BUDGET CATEGORIES</b>	<b>4,000.00</b>	<b>3,989.55</b>	<b>3,989.55</b>	<b>10.45</b>
<b>IN-KIND</b>			-	-

Monthly Expenses

YTD ADMIN CALCULATION

Total Drawdown

\_\_\_\_\_  
Director of Finance & Administration

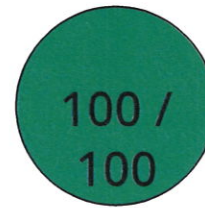
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Van Buren Co. Head Start Director

  
\_\_\_\_\_  
Date











# QRIS Score



Provider: VAN BUREN COUNTY HEAD START CENTER

Effective Date: 10/01/2025

Expiration Date: 09/30/2026

Annual Quality Rating	100 / 100	
Teacher Child Interactions	100 / 100	
Health & Safety	100 / 100	
Critical Items	33 / 33	
Supervision Practices/Facilities/Equipment	27 / 27	
Record Keeping	27 / 27	
Healthy Weight Practices/Disease Prevention	27 / 27	
Organizational Structure/Qualifications	27 / 27	

If you wish to request an Intradepartmental review of your QRIS score card, you must submit the request through the portal within 20 business days of notification, pursuant to Department of Human Services Rule 1240-04-07-.08. Requests received after 20 days will not be accepted.

# EXECUTIVE SUMMARY

## Strengths, Needs and Interests Parent Survey Upper Cumberland Human Resources Agency Fall 2025-2026



Prepared By:



### About this Report:

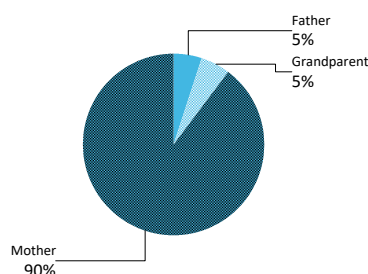
This report represents a snap-shot of the opinions and experiences of the parents and guardians in the Upper Cumberland Human Resources Agency. The outcomes of this report should be used as one of many tools to guide the program planning process. Includes surveys received as of 8/12/2025.

### Number and *Percentage* of Responses by Language with Response Rate:

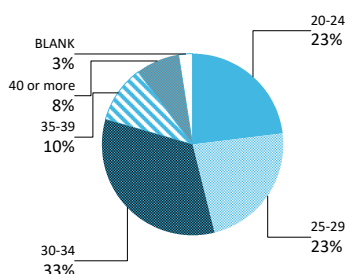
	Total Count & Response Rate		English	
Upper Cumberland Human Resources Agency	39	100%	39	100%

### Section 1: About the Respondents

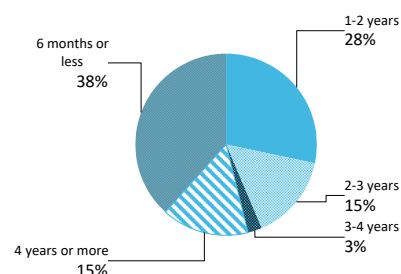
Who Completed the Survey?



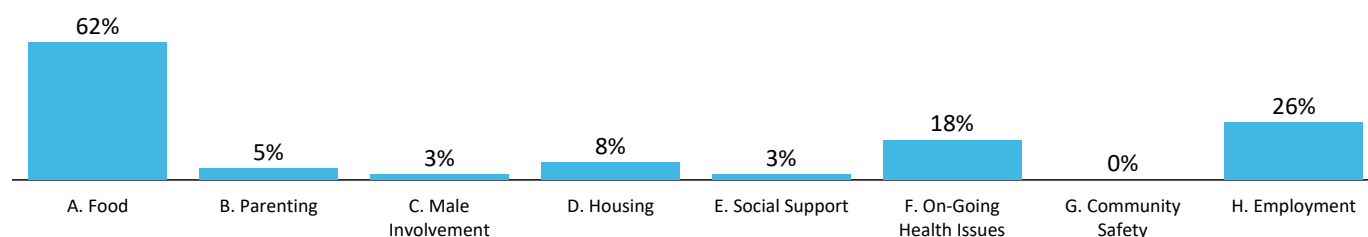
How old was the Respondent?



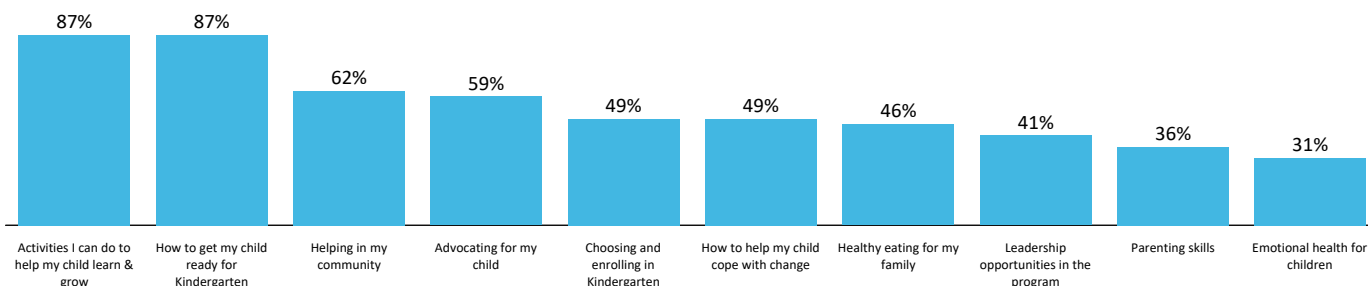
How long has the Family had Children enrolled in the program (not just this child)?



### Section 2: Percentage of Families Vulnerable or In-Crisis

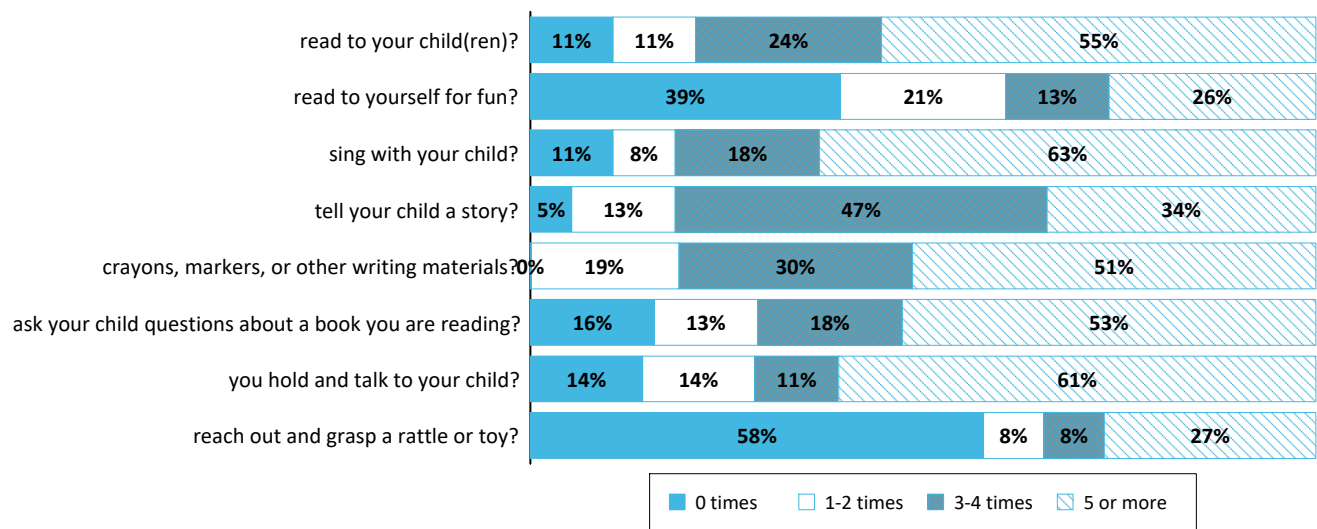


### Section 3: Parents Who Want More Information Top 10 Areas *Percentage of Parents*



Top 5 Topics: "Need Help Now"  
Number of Surveys  
(blank if none selected this option)

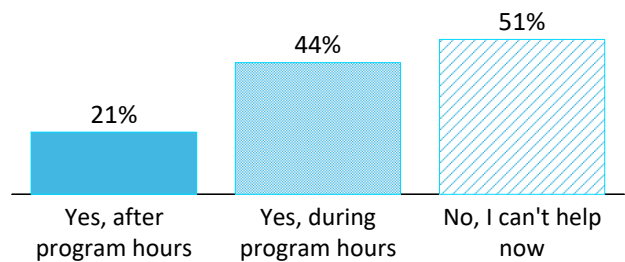
Section 4: Frequency of Activities Per Week by percentage of surveys



Section 5: Helping in the Program and Additional Child Care Needs

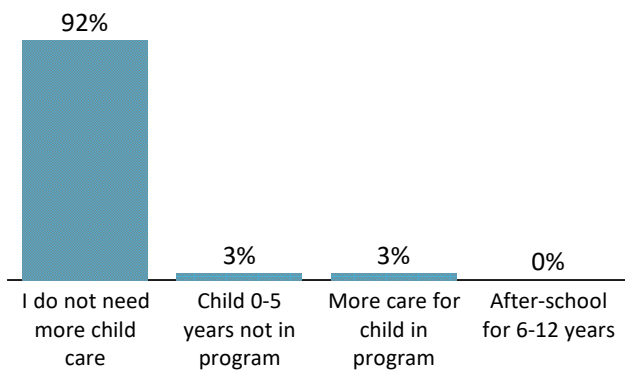
Would You Like to Help the Program?

Percentage of Families in  
Upper Cumberland Human Resources Agency



Child Care Needs

Percentage of Families in  
Upper Cumberland Human Resources Agency





**RESOLUTION 25-12-1**

**DIRECTORS OF THE UPPER CUMBERLAND DEVELOPMENT DISTRICT**

**WHEREAS**, the Upper Cumberland Development District receives economic development funds from the Economic Development Administration through the Partnership Planning Grant; and

**WHEREAS**, The Economic Development Administration (EDA) commissions the Upper Cumberland Development District to complete the Comprehensive Economic Development Strategy (CEDS) every 5 years with annual updates as a condition of the Partnership Planning Grant; and

**WHEREAS**, the Upper Cumberland Development District has completed the 2025 update after a series of strategy sessions with local stakeholders, regional partners, and stakeholders at large.

**NOW, THEREFORE BE IT RESOLVED**, by the Board of Directors that:

- a. The 2025 update of the Comprehensive Economic Development Strategy for the Upper Cumberland Region of Tennessee be approved.

**DULY PASSED AND ADOPTED** this 11<sup>th</sup> day of December, 2025

\_\_\_\_\_  
Jeff Mason, Chairman

\_\_\_\_\_  
Date

\_\_\_\_\_  
Allen Foster, Vice Chairman

\_\_\_\_\_  
Date



# TENNESSEE'S UPPER CUMBERLAND COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

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2025 Update



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# INTRODUCTION & BACKGROUND

Boasting astonishing scenic beauty, deep history, and a wide array of human talent, the Upper Cumberland region of Tennessee continues to be a hub of economic activity. The regional collaboration of community leaders through-out both the public and private sectors has and will continue to strengthen local economies and ultimately improve the quality of life of Tennesseans calling the region home. Discussions bringing together vital economic development partners and local leaders were held in each of the region's fourteen counties. In addition, a Comprehensive Economic Development Strategy committee, composed of various community leaders, was convened to regionally examine the state of the economy and identify primary goals for the next five years. As a result, the 2022-2027 comprehensive economic development strategy was designed as a blueprint for the continued creation of long-term success and resilience throughout the fourteen counties of Tennessee's Upper Cumberland.

The Upper Cumberland region contains Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White counties in the northeastern portion of central Tennessee. This document highlights what makes these communities thrive along with some of the challenges they face. The CEDS is not intended to be static, but instead a course of action easily adaptable to the ever-changing needs of the region. The following pages provide an update on the progress made in advancing the region toward these goals over the past year.

# REGIONAL GOALS

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## UTILITY INFRASTRUCTURE

### CONNECTING THE REGION THROUGH AN IMPROVED INFRASTRUCTURE NETWORK

Objective 1: Develop local utility infrastructure plans guided by future growth projections.

Objective 2: Utilize available State and Federal resources to provide maximum impact to the region's water, wastewater, electric, and natural gas networks.



## TOURISM

### LEVERAGING THE REGION'S NATURAL BEAUTY TO BOLSTER ECONOMIC DEVELOPMENT

Objective 1: Increase number of visitors by marketing communities in innovative ways.

Objective 2: Renew downtown areas to a center of community activity.

Objective 3: Capture additional revenue from tourism.



## WORKFORCE DEVELOPMENT

### ALIGNING A SKILLED WORKFORCE WITH EMPLOYER NEEDS

Objective 1: Further develop a high-skilled educational pipeline for employers in the region.

Objective 2: Increase workforce participation by removing barriers for region's eligible workforce.

## INDUSTRIAL RECRUITMENT

### RECRUITING AND RETAINING INDUSTRIES THAT ENHANCE QUALITY OF LIFE

Objective 1: Increase inventory of industrial property to market to prospective and expanding businesses.

Objective 2: Enhance marketing efforts of the region and existing properties.

Objective 3: Strengthen support for industrial development in each county in the Upper Cumberland.

## ENTREPRENEURIAL DEVELOPMENT

### FOSTERING AN ACCESSIBLE ENTREPRENEURIAL ECOSYSTEM

Objective 1: Increase awareness of resources available to entrepreneurs and small business owners.

Objective 2: Strengthening access to capital for regional investors.





# GOAL 1

## UTILITY INFRASTRUCTURE

The commitment to an improved infrastructure network is moving forward with significant investments secured through external funding sources, a foundational step for future industrial and residential growth. More than \$80 million in American Rescue Plan Act (ARPA) funds were directed toward nearly 100 projects aimed at increasing capacity, replacing lines, and reducing inflow and infiltration in water and wastewater systems across the region's counties.

These efforts are crucial as the region's utility infrastructure continues to age, a pervasive challenge noted in prior CEDS updates. Collaborations, such as the partnership between Putnam and Jackson counties to install new municipal water lines, exemplify the regional approach to these necessary upgrades. Additionally, other areas are making multi-million dollar advancements, such as the Water & Wastewater Improvements underway in Van Buren County by the Warren County Utility District (WCUD), which are anticipated to cost approximately \$14-15 million and be completed by December 2026.

The region is also hopeful to experience a positive effect from the Ridgeline Expansion Project, a new 122-mile natural gas pipeline constructed by Enbridge which is cutting across several Upper Cumberland counties. The line will supply the Tennessee Valley Authority's (TVA)

new natural gas-fired Kingston Energy Complex. This project aims to improve the reliability and efficiency of the regional natural gas supply, replacing a retiring coal plant and supporting growing energy demand.

While broadband accessibility is considered strong, acknowledging the decade-long regional focus on this utility, 16 Broadband Ready Community Grants, and seven Connected Community Facilities grants were awarded to focus on digital skills and adoption activities. Despite these successes, the lack of water access and aging sewer systems continue to be primary concerns raised by local leaders in the 2025 strategy sessions, with the Mayor of Macon County stating approximately \$40 million is needed for widespread water infrastructure expansion to cover areas currently lacking access. Mayor Adcock of DeKalb County noted that areas of the county are still operating on well systems and are interested in grants for water line extensions.

Furthermore, Tri-County Electric, which serves the Tennessee counties of Clay, Jackson, Macon, Overton, Smith, Sumner, and Trousdale, is undertaking substantial efforts to improve excess capacity and redundancy, a move expected to be a valuable asset for site differentiation and industrial competitiveness. Therefore, the continued aggressive pursuit of state and federal resources, such as CDBG and USDA grants, remains essential to accommodate future growth and prevent development halts.

## CONNECTING THE REGION THROUGH AN IMPROVED INFRASTRUCTURE NETWORK

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### **Objective 1: Develop local utility infrastructure plans guided by future growth projection**

Action Item 1: Create local utility maps and inventory areas in which infrastructure is most needed

Action Item 2: Create a resilient, regional longterm plan to achieving infrastructure goals

### **Objective 2: Utilize available State and Federal resources to provide maximum impact to the region's water, wastewater, electric and natural gas networks.**

Action Item 1: Identify and understand needs to prioritize completion of projects

Action Item 2: Explore grant opportunities





## GOAL 2

### TOURISM

Leveraging the region’s scenic assets to bolster economic development has shown measurable results, with tourism activity supporting \$570.8 million in visitor spending region-wide in 2024. The region continued innovative marketing efforts like the *Wish You Were Here* television series, which began its fourth season this year, highlighting the natural beauty and outdoor recreation opportunities across the Upper Cumberland.

Significant long-term investment is focused on the new Scott’s Gulf Wilderness State Park in White County, which connects three state natural areas and has secured more than \$56 million for a visitor center, utilities, and infrastructure. In Jackson County, an immediate priority involves advancing the Cordell Hotel redevelopment and marketing Gainesboro as an outdoor recreation and food destination, leveraging assets like the unique restaurants located on the square. Success in downtown revitalization includes McMinnville (Warren County) advancing to Phase III planning; multiple communities—Alexandria (DeKalb County), Celina (Clay County), Crossville (Cumberland County), and Monterey (Putnam County)—securing valuable Downtown Improvement Grants; and Crossville also receiving its official TN Main Street designation.

In Overton County, the completion of the Central Park Stage and the “Live in Livingston” summer concert series have attracted more than 1,000 weekly visitors into downtown, significantly boosting the economy and strengthening its reputation as an expanding boating, shopping and live music destination.

To fully capture tourism revenue, objectives include the implementation or adjustment of a local occupancy tax on short-term rentals and hotels in all 14 Upper Cumberland counties to maximize appropriate collections from visitors, providing funding to expand tourism marketing. This strategy is particularly relevant in areas experiencing short-term rental growth.

Visitor growth in the region’s outdoor sector is increasing, driven directly by Visit Cookeville’s *Waterfalls for All* campaign. This collaboration with TN State Parks and the TN Department of Tourism highlights the region’s most accessible waterfalls ensuring they can be experienced by all, regardless of physical ability.

Other local efforts include a major destination rebrand in Van Buren County, which named Spencer the “Fall Creek Falls Recreational Corridor,” and the successful Chocolate Gravy Festival in Clay County, which provided an estimated \$1 million economic stimulus in 2025.

## LEVERAGING THE REGION’S NATURAL BEAUTY TO BOLSTER ECONOMIC DEVELOPMENT

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### Objective 1: Increase number of visitors by marketing communities in innovative ways

Action Item 1: Develop promotional campaigns highlighting the natural beauty, state and local parks, and opportunities for outdoor recreation

Action Item 2: Institute a cohesive branding campaign for each county in the region

Action Item 3: Educate elected officials on the importance of a paid position devoted to tourism in each county typically staffed through the Chamber of Commerce

Action Item 4: Train local professionals on social media best practices for tourism

### Objective 2: Renew downtown areas to a center of community activity

Action Item 1: Plan and execute downtown revitalization projects involving streetscaping and façade improvements focused on community priorities

Action Item 2: Strategically and aesthetically update utilities around downtown squares

Action Item 3: Support clean-up and sustainability efforts of local natural resources

### Objective 3: Capture additional revenue from tourism

Action Item 1: Evaluate locally and regionally based scalable economic impact analysis of added tourism efforts

Action Item 2: Implement occupancy tax on short-term rentals, hotels, and Airbnbs in each of the 14 counties.



## GOAL 3

### WORKFORCE DEVELOPMENT

The core challenge for workforce development lies in aligning a highly skilled, available workforce with employer needs by removing significant barriers to participation, a goal that aligns directly with the Empower Upper Cumberland program.

The region is actively developing the educational pipeline through substantial funding for Tennessee College of Applied Technology (TCAT) campuses, including \$14.75 million in Crossville for a new building and truck driving facility, a new facility in McMinnville, and \$17 million in improvements in Livingston.

Fentress County was awarded funding to build a combined TCAT and Roane State Community College in Jamestown, Tenn. Fentress County's York Institute is further showcasing educational improvements, including achieving a 99-percent federal college and career readiness rate and exploring a 2+2 program with Roane State and University of Tennessee, Knoxville to keep graduates local.

To increase workforce participation, the Empower UC initiative focuses on overcoming obstacles like housing and the lack of affordable childcare. Legislative advocacy directly resulted in the elimination of a burdensome 3,000



square foot rule and the allowed capacity increase from 24 to 49 children related to fire safety codes for smaller childcare facilities, a change that significantly reduced start-up delays and costs for providers in the region. Development District staff and the region's small business development center have worked closely with 10 providers over the past year to support the opening of new childcare centers creating or sustaining more than 550 slots in the Upper Cumberland, removing an additional barrier from the working population.

Additionally, the Empower UC effort has identified challenges employees and employers face when they transition off of TennCare without education and advance notice. A series of healthcare bootcamps have been developed to provide valuable training for the processing of stepping off government assistance in healthcare in as smooth a process as possible.

Continued work advocates for affordable housing near major employers, which remains a key need in almost every county. Workforce participation remains a concern in the region. For example, DeKalb County's rate is 46.2 percent, notably lower than Smith County's 61.3 percent. Addressing the shortage of affordable workforce housing remains a critical long-term priority for nearly every county, including Cumberland and DeKalb.

## ALIGNING A SKILLED WORKFORCE WITH EMPLOYER NEEDS

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### **Objective 1: Further develop a high-skilled educational pipeline for employers in the region**

Action Item 1: Increase participation in high school apprenticeships and internships

Action Item 2: Promote funding for expansions of academic offerings at local Technical postsecondary institutions

Action Item 3: Elevate school systems in the region to STEM certified systems

### **Objective 2: Increase workforce participation by removing barriers for eligible workforce**

Action Item 1: Promote and support workforce programs within Empower UC

Action Item 2: Develop robust network of justiceinvolved job trainings

Action Item 3: Increase availability of affordable childcare

Action Item 4: Advocate for continued development of affordable housing near major employers



## GOAL 4

### INDUSTRIAL RECRUITMENT

Efforts to recruit and retain industries that enhance the quality of life center on systematically developing the region's limited inventory of industrial property.

Recent successes include McNeilus Steel locating and Unitech's expansion in Morrison/Warren County.endent Stave's location in Overton County, and a new transformer company in Jackson County. The utilization of the Select Tennessee suite of programs, including the Property Evaluation Program (PEP) and Site Development Grants (SDG), is crucial to site readiness, demonstrated by the award of an SDG for a new speculative building in Crossville and funding for powerline relocation in Macon County. Macon County is leveraging its high-quality industrial site and electric redundancy as a key differentiator to attract prospects.

Potential closures or reduction in workforce are always of immediate concern such as the potential closure of the Tenneco/Federal-Mogul plant in DeKalb County which prompted partners like TVA, TNECD, and the local workforce team to initiate contingency planning and explore the building's reuse for a new prospect. Beyond immediate closures,

## RECRUITING AND RETAINING INDUSTRIES THAT ENHANCE QUALITY OF LIFE

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### Objective 1: Increase inventory of industrial property to market to prospective projects

Action Item 1: Further develop publicly controlled sites through environmental testing, utility expansion, site preparation, etc.

Action Item 2: Utilize the Select Tennessee suite of programs including Property Evaluation Program, site development grants, and certification

### Objective 2: Enhance marketing efforts of the region and existing properties

Action Item 1: Develop thorough marketing flyers and promotional videos for each available site in the Upper Cumberland

Action Item 2: Create generic marketing materials for each county in the region

Action Item 3: Proactively market industrial property through trade show attendance, regional promotional pieces, quarterly newsletters, and other external affairs efforts

### Objective 3: Strengthen support for industrial development in each county in the Upper Cumberland

Action Item 1: Foster growth and proper structuring to achieve active and informed industrial development boards

Action Item 2: Educate local leadership on the economic impact of industrial retention and recruitment

Putnam County is continuing recruitment efforts for the Perdue site and advancing the truck stop recruitment at Exit 301 in Monterey to mitigate the impacts of the closure in March 2025 that impacted more than 430 employees. Communities are working proactively wherever they can such as Van Buren County's recent focus on formally re-establishing the Industrial Development Board (IDB) to work on local industrial concerns.

Many counties recognize the importance of entering the PEP program and the potential to seek SDG funding, which can be allocated to purchase property for industrial sites.

Furthermore, improving logistics, such as the widening of Highway 127 to improve connectivity to the Clarkrange Regional Business Park in Fentress County, is a critical component of site enhancement.



## GOAL 5

### ENTREPRENEURIAL DEVELOPMENT

The region is fostering an accessible entrepreneurial ecosystem by strengthening capital access and resource awareness, predominantly through the Business Resource Collective (BRC), a partnership among the Small Business Development Center (SBDC), The Biz Foundry, and Tennessee Tech's Center for Rural Innovation (TCRI). The focus includes the launch of a local Angel Investor Network and efforts to increase local bank participation in USDA/SBA guaranteed loan programs.

The Biz Foundry is expanding its reach by utilizing the former Cumberland Mountain Boys School campus in Cumberland County for workspaces and workshops, and actively collaborating with the SBDC and schools like the York Institute in Fentress County to provide training and entrepreneurship bootcamps to students. This focus on small business is particularly important for rural areas where economic success is highly dependent on entrepreneurship. Many entrepreneurs face significant barriers like access to capital.

The Upper Cumberland Development District's loan program, the pro business network of traditional financing institutions, and the Community Development Financial Institutions in the area provide a well rounded source of funding to navigate that challenge.

Partnerships like the BRC offer specialized consulting and technical support to increase the likelihood of entrepreneurial success. The Biz Foundry's next startup program is scheduled to open in January to provide focused support.

A key long-term action is the development of a succession planning strategy to address the increasing number of older, family-owned businesses at risk of closing without a successor. This includes both financial and logistical assistance to prevent the detrimental ripple effect of business failure across communities.

## FOSTERING AN ACCESSIBLE ENTREPRENEURIAL ECOSYSTEM

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### **Objective 1: Increase awareness of resources available to entrepreneurs and small business owners**

Action Item 1: Continue to invest time and energy in the development of the Business Resource Collective, a partnership between the Small Business Development Center (SBDC), The Biz Foundry, and Tennessee Tech's Center for Rural Innovation (TCRI)

### **Objective 2: Strengthening access to capital for regional entrepreneurs**

Action Item 1: Develop robust Angel Investor network to expand funding opportunities

Action Item 2: Increase local bank participation in USDA/SBA guaranteed loan programs

Action Item 3: Perfect the regional microloan program to successfully identify the most promising startup businesses and adequately equip them to thrive with financial and technical support





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PREPARED BY UPPER CUMBERLAND DEVELOPMENT DISTRICT  
1104 ENGLAND DRIVE COOKEVILLE, TN 38501  
P: (931) 432-4111 | [www.ucdd.org](http://www.ucdd.org)

**RESOLUTION 25-12-1  
UPPER CUMERLAND HUMAN RESOURCE AGENCY  
EXECUTIVE BOARD**

**WHEREAS**, the Upper Cumberland Human Resource Agency requires additional financial resources to support its operational needs;

**WHEREAS**, it has been proposed that One Bank of Tennessee extends a line of credit to UCHRA in the amount of 2,500,000.00 dollars;

**WHEREAS**, the terms and conditions of the proposed line of credit have been reviewed by the Board of Directors;

**NOW, THEREFORE, BE IT RESOLVED**, that the executive board of the Upper Cumberland Human Resource Agency hereby approves:

1. The extension of a line of credit to Upper Cumberland Human Resource Agency in the amount of \$2,500,000.00, subject to the terms and conditions outlined in the proposal; and
2. Authorizes Mark Farley, Executive Director to sign loan renewal documents on behalf of Upper Cumberland Human Resource Agency.

**DULY PASSED AND ADOPTED**, this 11<sup>th</sup> day of December, 2025.

---

Jeff Mason, Chairman

---

Allen Foster, Vice Chairman

**COMMERCIAL  
LOAN RENEWAL AGREEMENT**

To: Upper Cumberland Human Resource Agency, Inc.  
1103 England Drive  
Cookeville, TN. 38501

**One Bank of Tennessee (the "Bank")**  
140 South Jefferson Avenue  
Cookeville, Tennessee 38501

Subject to your indicating your approval by signing below, we hereby grant your request for an amendment/extension/renewal of the promissory note described below (which may or may not be combined with a security agreement). Principal and interest to be paid as follows:

**SUBJECT: PROMISSORY NOTE**

Original Principal Amount: Merit Line of Credit \$ 2,500,000.00	Original Date: 12/14/2020	Effective Date of this Amendment/Extension/Renewal 12/25/2025
Present Principal Balance: Merit Line of Credit \$0.00	Interest Rate on Amendment/Extension/Renewal 6.75 %	Note Number: 3015826600

- ☒ Merit Line of Credit  
☒ Multiple Advance Note: The principal sum shown above is the maximum amount of principal I can borrow under this note. Advances may be requested by any of the undersigned borrowers.  
☐ Closed-End Credit: No advances may be requested.

**YOUR PAYMENT SCHEDULE WILL BE:**

- ☐ All Principal and Interest due \_\_\_\_ days after date.  
☒ (Other) The note is payable in 11 payments of all accrued monthly beginning January 25, 2025, plus a final payment consisting of the full amount of principal, all accrued interest, charges and fees remaining due and payable on December 25, 2026.

\*\*UCHRA will not advance funds nor draw funds against this line of credit in any amount that exceeds their government contract receivables at any given time.\*\*

SECURITY: You have given a security in:

- ☐ The goods purchased.  
☒ General Collateral Agreement dated December 14, 2020 executed by Upper Cumberland Human Resource Agency, Inc. covering real estate, accts, etc.

You may obtain property insurance from anyone you want that is acceptable to the Bank.

**Credit Life Insurance and Credit Disability Insurance are not required to obtain credit. I understand that if I do want credit life, joint credit life, credit disability, and/or joint credit disability insurance that I must execute a new promissory note.**

Except as herein amended, said promissory note remains in full force and effect.

One Bank of Tennessee

Receipt of copy is acknowledged.

By: \_\_\_\_\_  
Matt Means, Executive Vice President

Upper Cumberland Human Resource Agency, Inc

By: \_\_\_\_\_  
Mark Farley, Executive Director

**CERTIFICATION OF BENEFICIAL OWNER(S)**    Acct No: 3015826600

**Persons opening an account on behalf of a legal entity must provide the following information:**

- a. Name and Title of Natural Person Opening Account:

Mark B. Farley, Executive Director

- b. Name, Type, and Physical Address of Legal Entity for Which the Account is Being Opened:

Upper Cumberland Human Resource Agency, Inc - 1003 England Drive, Cookeville, TN 38501

- c. The following information on each individual, if any, who directly, or indirectly, through and contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

Name	Date of Birth	Street Address (Res. Or Bus.)	Ownership %	Tax Identification Number <sup>1</sup>
N/A				

(If no individual meets this definition, please write "Not Applicable".)

- d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

(if appropriate, an individual listed under section c above may also be listed in this section d.)

Name	Title	Date of Birth	Street Address (Res. Or Bus.)	Tax Identification Number <sup>1</sup>
Mark B. Farley	Executive Director	05/03/1967	1103 England Drive	411-23-5549

I, Mark B. Farley (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. In addition, I agree to notify One Bank of Tennessee of any change in Beneficial Owner or Control Person information listed above.

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Date)

Executive Director

\_\_\_\_\_  
(Title)

<sup>1</sup> U.S. Persons must provide a Social Security Number. Non-U.S. Persons must provide a Social Security Number, passport number and country of issuance, or similar identification number. In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph of similar safeguard.



## Upper Cumberland Human Resource Agency

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# Safety Sensitive Drug and Alcohol Policy



Effective as of 12/11/2025

Adopted by: UCHRA Executive Committee

Date Adopted: 10/18/2016

Last Revised: 12/11/2025

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# 1. Purpose of Policy

This policy complies with 49 CFR Part 655, as amended and 49 CFR Part 40, as amended. Copies of Parts 655 and 40 are available in the drug and alcohol program manager's office and can be found on the internet at the Federal Transit Administration (FTA) Drug and Alcohol Program website <http://transit-safety.fta.dot.gov/DrugAndAlcohol/>.

All covered employees are required to submit to drug and alcohol tests as a condition of employment in accordance with 49 CFR Part 655.

Portions of this policy are not FTA-mandated, but reflect the Upper Cumberland Human Resource Agency's policy. These additional provisions are identified by **bold text**.

In addition, DOT has published 49 CFR Part 32, implementing the Drug-Free Workplace Act of 1988, which requires the establishment of drug-free workplace policies and the reporting of certain drug-related offenses to the FTA.

**All Upper Cumberland Human Resource Agency employees are subject to the provisions of the Drug-Free Workplace Act of 1988.**

**The unlawful manufacture, distribution, dispensation, possession or use of a controlled substance is prohibited in the covered workplace. An employee who is convicted of any criminal drug statute for a violation occurring in the workplace shall notify the Human Resource Department in writing no later than five days after such conviction.**

**Employees must abide by the terms of this policy as a condition of employment.**

# 2. Covered Employees

This policy applies to every person, including an applicant or transferee, who performs or will perform a "safety-sensitive function" as defined in Part 655, section 655.4.

You are a covered employee if you perform any of the following:

- Operating a revenue service vehicle, in or out of revenue service
- Operating a non-revenue vehicle requiring a commercial driver's license
- Controlling movement or dispatch of a revenue service vehicle
- Maintaining (including repairs, overhaul and rebuilding) of a revenue service vehicle or equipment used in revenue service
- Carrying a firearm for security purposes

See Attachment A for a list of covered positions by job title.

### 3. Prohibited Behavior

Use of illegal drugs is prohibited at all times. Prohibited drugs include:

- marijuana
- cocaine
- phencyclidine (PCP)
- opioids
- amphetamines

All covered employees are prohibited from performing or continuing to perform safety-sensitive functions while having an alcohol concentration of 0.04 or greater.

All covered employees are prohibited from consuming alcohol while performing safety-sensitive job functions or while on-call to perform safety-sensitive job functions. If an on-call employee has consumed alcohol, they must acknowledge the use of alcohol at the time that they are called to report for duty. If the on-call employee claims the ability to perform his or her safety-sensitive function, he or she must take an alcohol test with a result of less than 0.02 prior to performance.

All covered employees are prohibited from consuming alcohol within four (4) hours prior to the performance of safety-sensitive job functions.

All covered employees required to take a post-accident test are prohibited from consuming alcohol for eight (8) hours following involvement in an accident or until he or she submits to the post-accident drug and alcohol test, whichever occurs first.

### 4. Consequences for Violations

Following a positive drug or alcohol (BAC at or above 0.04) test result or test refusal, the employee will be immediately removed from safety-sensitive duty and provided with contact information for Substance Abuse Professionals (SAPs).

Following a BAC of 0.02 or greater, but less than 0.04, the employee will be immediately removed from safety-sensitive duties until the start of their next regularly scheduled duty period (but for not less than eight hours) unless a retest results in the employee's alcohol concentration being less than 0.02.

#### **Zero Tolerance**

**Per Upper Cumberland Human Resource Agency policy, any employee who tests positive for drugs or alcohol (BAC at or above 0.04) or refuses to test will be terminated from employment.**



## 5. Circumstances for Testing

### Pre-Employment Testing

A negative pre-employment drug test result is required before an employee can first perform safety-sensitive functions. If a pre-employment test is cancelled, the individual will be required to undergo another test and successfully pass with a verified negative result before performing safety-sensitive functions. **Any individual receiving a pre-employment test with a reported result of NEGATIVE DILUTE will be subject to a second pre-employment test. If the second pre-employment test also results in a NEGATIVE DILUTE the result will be accepted without further testing, unless otherwise directed by the MRO.**

If a covered employee has not performed a safety-sensitive function for 90 or more consecutive calendar days, and has not been in the random testing pool during that time, the employee must take and pass a pre-employment test before he or she can return to a safety-sensitive function.

A covered employee or applicant who has previously failed or refused a DOT drug and/or alcohol test must provide proof of having successfully completed a referral, evaluation, and treatment plan meeting DOT requirements.

### Reasonable Suspicion Testing

All covered employees shall be subject to a drug and/or alcohol test when the Upper Cumberland Human Resource Agency has reasonable suspicion to believe that the covered employee has used a prohibited drug and/or engaged in alcohol misuse. A reasonable suspicion referral for testing will be made by a trained supervisor or other trained company official on the basis of specific, contemporaneous, articulable observations concerning the appearance, behavior, speech, or body odors of the covered employee.

Covered employees may be subject to reasonable suspicion drug testing any time while on duty. Covered employees may be subject to reasonable suspicion alcohol testing while the employee is performing safety-sensitive functions, just before the employee is to perform safety-sensitive functions, or just after the employee has ceased performing such functions. **If circumstance require an employee to receive a reasonable suspicion drug and/or alcohol test, that employee must be transported to the testing site by a designated staff member.**

### Post-Accident Testing

Covered employees shall be subject to post-accident drug and alcohol testing under the following circumstances:

#### Fatal Accidents

As soon as practicable following an accident involving the loss of a human life, drug and alcohol tests will be conducted on each surviving covered employee operating the public transportation vehicle at the time of the accident. In addition, any other covered employee whose performance

could have contributed to the accident, as determined by the Upper Cumberland Human Resource Agency using the best information available at the time of the decision, will be tested.

#### Non-fatal Accidents

As soon as practicable following an accident not involving the loss of a human life, drug and alcohol tests will be conducted on each covered employee operating the public transportation vehicle at the time of the accident if at least one of the following conditions is met:

- (1) The accident results in injuries requiring immediate medical treatment away from the scene, unless the covered employee can be completely discounted as a contributing factor to the accident
- (2) One or more vehicles incurs disabling damage and must be towed away from the scene, unless the covered employee can be completely discounted as a contributing factor to the accident
- (3) The vehicle is a rail car, trolley car or bus, or vessel, and is removed from operation, unless the covered employee can be completely discounted as a contributing factor to the accident

In addition, any other covered employee whose performance could have contributed to the accident, as determined by the Upper Cumberland Human Resource Agency using the best information available at the time of the decision, will be tested.

A covered employee subject to post-accident testing must remain readily available, or it is considered a refusal to test. Nothing in this section shall be construed to require the delay of necessary medical attention for the injured following an accident or to prohibit a covered employee from leaving the scene of an accident for the period necessary to obtain assistance in responding to the accident or to obtain necessary emergency medical care. **If the threshold for a DOT post-accident test is not met UCHRA may elect to utilize a NON-DOT drug and alcohol test for contract and/or safety compliance. If circumstance require an employee to receive a post-accident drug and/or alcohol test, that employee must be transported to the testing site by a designated staff member.**

## Random Testing

Random drug and alcohol tests are unannounced and unpredictable, and the dates for administering random tests are spread reasonably throughout the calendar year. Random testing will be conducted at all times of the day when safety-sensitive functions are performed.

Testing rates will meet or exceed the minimum annual percentage rate set each year by the FTA administrator. The current year testing rates can be viewed online at [www.transportation.gov/odapc/random-testing-rates](http://www.transportation.gov/odapc/random-testing-rates).

The selection of employees for random drug and alcohol testing will be made by a scientifically valid method, such as a random number table or a computer-based random number generator. Under the selection process used, each covered employee will have an equal chance of being tested each time selections are made.

A covered employee may only be randomly tested for alcohol misuse while the employee is performing safety-sensitive functions, just before the employee is to perform safety-sensitive functions, or just after the employee has ceased performing such functions. A covered employee may be randomly tested for prohibited drug use anytime while on duty.

Each covered employee who is notified of selection for random drug or random alcohol testing must immediately proceed to the designated testing site; **not doing so may be considered a refusal to test.**

## 6. Testing Procedures

All FTA drug and alcohol testing will be conducted in accordance with 49 CFR Part 40, as amended.

### Dilute Urine Specimen

If a Pre-Employment test results in a negative dilute test result, the Upper Cumberland Human Resource Agency will conduct one additional retest. The result of the second test will be the test of record. If there is a negative dilute test result and the test type was not a Pre-Employment test, the Upper Cumberland Human Resource Agency will accept the test result and there will be no retest, unless the creatinine concentration of a negative dilute specimen was greater than or equal to 2 mg/dL, but less than or equal to 5 mg/dL.

Dilute negative results with a creatinine level greater than or equal to 2 mg/dL but less than or equal to 5 mg/dL require an immediate recollection under direct observation (see 49 CFR Part 40, section 40.67).

### Split Specimen Test

In the event of a verified positive test result, or a verified adulterated or substituted result, the employee can request that the split specimen be tested at a second laboratory. The Upper Cumberland Human Resource Agency guarantees that the split specimen test will be conducted in a timely fashion.

**Employees will be required to pay for the test (but UCHRA may not condition analysis on employee payment).**

## 7. Test Refusals

As a covered employee, you have refused to test if you:

- (1) Fail to appear for any test (except a pre-employment test) within a reasonable time, as determined by the Upper Cumberland Human Resource Agency.
- (2) Fail to remain at the testing site until the testing process is complete. An employee who leaves the testing site before the testing process commences for a pre-employment test has not refused to test.

- (3) Fail to provide a specimen for a drug or alcohol test. An employee who does not provide a specimen because he or she has left the testing site before the testing process commenced for a pre-employment test has not refused to test.
- (4) In the case of a directly-observed or monitored urine drug collection, fail to permit monitoring or observation of your provision of a specimen.
- (5) Fail to provide a sufficient specimen for a drug or alcohol test without a valid medical explanation.
- (6) Fail or decline to take a second drug test as directed by the collector or the Upper Cumberland Human Resource Agency.
- (7) Fail to undergo a medical evaluation as required by the MRO or the Upper Cumberland Human Resource Agency's Designated Employer Representative (DER).
- (8) Fail to cooperate with any part of the testing process.
- (9) Fail to follow an observer's instructions to raise and lower clothing and turn around during a directly-observed urine drug test.
- (10) Possess or wear a prosthetic or other device used to tamper with the collection process.
- (11) Admit to the adulteration or substitution of a specimen to the collector or MRO.
- (12) Refuse to sign the certification at Step 2 of the Alcohol Testing Form (ATF).
- (13) Fail to remain readily available following an accident.

As a covered employee, if the MRO reports that you have a verified adulterated or substituted test result, you have refused to take a drug test.

As a covered employee, if you refuse to take a drug and/or alcohol test, you incur the same consequences as testing positive and will be immediately removed from performing safety-sensitive functions, and provided with contact information for SAPs. **Refusals to test will result in automatic termination.**

## 8. Voluntary Self-Referral

**Any covered employee who has a drug and/or alcohol abuse problem and has not been notified of the requirement to submit to reasonable suspicion, random or post-accident testing or has not refused a drug or alcohol test may voluntarily refer her or himself to the **DER- Designated Employer Representative**, who will refer the individual to a substance abuse counselor for evaluation and treatment.**

**The substance abuse counselor will evaluate the employee and make a specific recommendation regarding the appropriate treatment. Employees are encouraged to voluntarily seek professional substance abuse assistance before any substance use or dependence affects job performance.**

**Any safety-sensitive employee who admits to a drug and/or alcohol problem will immediately be removed from his/her safety-sensitive function and will not be allowed to perform such function until successful completion of a prescribed rehabilitation program.**

## 9. Prescription Drug Use

The appropriate use of legally prescribed drugs and non-prescription medications is not prohibited. However, the use of any substance which carries a warning label that indicates that mental functioning, motor skills, or judgment may be adversely affected must be reported to the **DER-Designated Employer Representative**. Medical advice should be sought, as appropriate, while taking such medication and before performing safety-sensitive duties.

## 10. Contact Person

For questions about the Upper Cumberland Human Resource Agency's anti-drug and alcohol misuse program, contact:

Chassidy Lancaster  
UCHRA  
DER-Designated Employer Representative  
[cdenny@uchra.com](mailto:cdenny@uchra.com)  
Central Office: 931-528-1127  
Direct Office Line: 931-520-9662  
Cell Phone: 931-349-6836

For questions concerning drug/alcohol testing results; or to provide information regarding prescriptions due to testing:

Abraham Hammell, D.O.  
First Advantage  
Medical Review Officer  
1-800-939-4782

## Attachment A: Covered Positions

- 1) Driver
- 2) Deviated Fixed Route Driver
- 3) Employees performing dispatching
- 4) Regional Dispatcher
- 5) Mechanics
- 6) CDL-Non revenue employees (Head Start employees)
- 7) Contract employees that stand in the position of Transit System employees also must comply.
- 8) CHANCE employees operating 5310 vehicles
- 9) Certified Peer Recovery Specialist
- 10) Any other employee performing safety sensitive duties as described in this policy

## Attachment B: Approved Substance Abuse Professionals (SAPs)

**Pitt Mullins:**

PITTDOTSAP, L.L.C.  
15214 State Hwy. 75  
Remlap, AL 35133

Tennessee Office Locations:

Chattanooga, Clarksville, Cleveland, Cookeville, Crossville, Franklin, Knoxville, Livingston, Manchester, Nashville, Oak Ridge

Contact information:

Office 205-681-5337  
Email: [pittdotsap@bellsouth.net](mailto:pittdotsap@bellsouth.net)

**Living Legacy Inc. Counseling Service:**

Website: [www.livinglegacyinc.com](http://www.livinglegacyinc.com) (counseling website)  
Website: [www.sapdotservices.com](http://www.sapdotservices.com) (RTD/SAP info website)  
Point of contact: Erica Rutherford- Office Manager  
SAP- Dr. Selena Smith

Tennessee Office Locations:

Franklin/Nashville Office, Jackson Office, Memphis Office

Contact Information:

Secure email: [livinglegacyinc@protonmail.com](mailto:livinglegacyinc@protonmail.com)  
Fax: 615-658-4559  
Main Office Telephone: 901-672-7857 (schedule appointments for all locations)



I attest that on this date, December 11, 2025, the Upper Cumberland Human Resource Agency: Safety Sensitive Drug and Alcohol Policy was approved by the approved by the Executive Board.

\_\_\_\_\_  
Executive Director

\_\_\_\_\_  
Date

\_\_\_\_\_  
Board Chairman

\_\_\_\_\_  
Date





I, \_\_\_\_\_, acknowledge that I have received a copy of the Upper Cumberland Human Resource Agency: Safety Sensitive Drug and Alcohol Policy handbook (revision: December 11, 2025). I understand it is my responsibility to read and abide by the rules and regulations therein.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor/Witness

\_\_\_\_\_  
Date

## **Safety Sensitive Drug and Alcohol Policy Changes Requested 12-11-25**

*UCHRA has begun participating in "A Drug Free Workplace." As a result, the agency has become zero tolerance. We are requesting a few changes to be approved to align the **Safety Sensitive Drug and Alcohol Policy** with the new zero-tolerance policy of the agency.*

*Requested additions to the policy are highlighted in yellow in the provided copy of the **Safety Sensitive Drug and Alcohol Policy**. (Pages 4, 5, and 9)*

*The removal of the following sections from the D&A policy is requested:*

### **Treatment/Discipline**

Per The Upper Cumberland Human Resource Agency policy, any employee who tests positive for drugs or alcohol (BAC at or above 0.04) or refuses to test will be referred to a Substance Abuse Professional (SAP). The Agency shall ensure that before an employee returns to duty to perform a safety sensitive function; after engaging in prohibited conduct concerning alcohol, the employee shall undergo a return to duty alcohol test with a result indicating an alcohol concentration of less than 0.01. The Agency shall ensure that before an employee returns to duty to perform a safety sensitive function; after engaging in a prohibited conduct concerning controlled substances, the employee shall undergo a return to duty controlled substances test with a negative result indicating a verified negative result for controlled substances use.

If a SAP makes a determination that some form of evaluation and/or treatment is required, the employee must comply with the recommended provisions in order to be considered eligible to return to duty. The employee will also receive a final written warning. Any other issues of non compliance will result in termination.

Following a determination that an employee is in need of assistance in resolving problems associated with alcohol and/or use of controlled substances, the employee will be subject to unannounced follow-up alcohol and/or controlled substances testing as directed by a substance abuse professional. (SAP)

Follow up testing shall only be conducted when the employee is performing safety-sensitive functions, just before the employee is to perform safety-sensitive functions, or just after the employee has ceased performing safety-sensitive functions.

UCHRA will not permit employees to return to work after receiving a positive drug/alcohol test until completing a SAP program.

A test refusal, for any type of test, will result in termination.

It is important to note that certain contract regulations may prohibit an employee from returning to safety sensitive job functions following a positive drug test or alcohol test with a BAC at or above 0.04. This may result in termination of employment.

Positive test results will be maintained in the employee's drug/alcohol file permanently.

The Employee must pay for rehabilitation services. The employee can use paid/unpaid leave during the rehabilitation program. (Management will make the determination if leave is paid or unpaid)

### **Return to Duty Testing**

Any employee who is allowed to return to safety-sensitive duty after failing or refusing to submit to a DOT drug and/or alcohol test must first be evaluated by a substance abuse professional (SAP), complete a SAP-required program of education and/or treatment, and provide a negative return-to-duty drug test result and/or an alcohol test result of less than 0.02. Any return-to-duty drug testing will be directly observed. All tests will be conducted in accordance with 49 CFR Part 40, Subpart O.

### **Follow-up Testing**

Employees returning to safety-sensitive duty following a return-to-duty test will be required to undergo unannounced follow-up alcohol and/or drug testing for a period of one (1) to five (5) years, as directed by the SAP. The duration of testing will be extended to account for any subsequent leaves of absence, as necessary. The type (drug and/or alcohol), number, and frequency of such follow-up testing shall be directed by the SAP.

A covered employee may only be subject to follow-up alcohol testing while the employee is performing safety-sensitive functions, just before the employee is to perform safety-sensitive functions, or just after the employee has ceased performing such functions. A covered employee may be subject to follow-up drug testing anytime while on duty. All follow-up drug tests will be directly observed. All testing will be conducted in accordance with 49 CFR Part 40, Subpart O.



IMPLEMENTATION PLAN  
FOR  
TITLE VI OF THE CIVIL RIGHTS ACT OF 1964  
Revised October 2025

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## SECTION 1

### OVERVIEW: The Upper Cumberland Development District (UCDD)

UCDD is a governmental agency created by the Tennessee General Assembly to administer regional programs to the 14 counties of the Upper Cumberland region of Tennessee: Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White. For more than 50 years, our organization has been serving the residents of this region by providing solutions through regional cooperation, and it is our belief that the 14 counties, along with the many municipalities contained within, are made stronger through regional cooperation and shared resources.

1. **Information Technology (IT) Support:** Incorporates the latest technological advancements to meet the ever-changing needs of UCDD. The IT staff provides technical assistance and service to all departments and offices of UCDD.
2. **Administrative Department:** The Administrative Department performs vital executive support for day-to-day tasks for the Executive Director, as well as the functions for the Board of Directors. This consists of the front desk with its multi-function switchboard, as well as internal support to achieve a well-run organization. This also includes oversight of general office functions. Public relations, marketing, and media communications are also handled by specific administrative staff. Other aspects of UCDD's physical operations are also handled by the Administrative Department.
3. **Human Resources:** Responsible for the administration and processing of all new hires, orientation, benefits, insurance, safety sensitive issues, drug and alcohol policies and compliance, employee relations, employee safety, safety committee oversight, workers' compensation, compiling and maintaining all personnel records, development and enforcement of the Affirmative Action Plans, and maintaining and updating all policies and procedures for the Agency. The department is responsible for ensuring the Agency's compliance with all regulatory agencies. Responsibilities include compliance with Employment Laws, Family Medical Leave Act Laws, Fair Labor Standards Act, OSHA, TOSHA, Workers Compensation, Affirmative Action Plans, and Agency compliance concerning personnel requirements based on contract and grant regulations.
4. **Area Agency on Aging and Disability:** The Upper Cumberland Area Agency on Aging and Disability (AAAD) offers a wide array of programs and services for individuals over the age of 60 and other adults with disabilities. In addition to providing services, the AAAD works to ensure that the services are tailored to best meet the needs of each client. Services include:
  - **Home Delivered Meals:** Nutritious meals served to the client's residence
  - **Congregate Meals:** Nutritionally balanced meals in a social setting
  - **Homemaker Services:** Provides help with tasks such as shopping, meal prep, and light housework
  - **Personal Care:** Provides personal assistance to those having difficulties with activities such as eating, dressing, and bathing
  - **Senior Center:** Facilitating the social, emotional, and physical well-being of Tennessee adults age 60 and over as part of a comprehensive and coordinated system of services and activities

- Family Caregiver: Information, assistance, counseling, respite care, and limited supplementary services to support family caregivers
  - Public Guardianship: Aids adults 60 and over who are unable to make financial and medical decisions
  - Ombudsman: Advocates on behalf of residents of long-term care facilities
  - Legal Assistance: Assistance in specific areas of law, with priority given to economically disadvantaged older adults
  - Adult Abuse Coalition: Prevents abuse, including neglect and exploitation to at-risk adults, through networking, community resource development, awareness and education
  - State Health Insurance Program (SHIP): Free and objective counseling to all Medicare beneficiaries and their caregivers
  - Senior Medicare Patrol (SMP): Educates beneficiaries on how to reduce and report Medicare and Medicaid fraud, waste, and abuse
  - Senior and Caregiver Expo: Regional expo connecting seniors and caregivers to regional service providers, information, and resources
  - Information and Assistance: Connects older adults, adults with disabilities, and caregivers with available services and programs
  - Transportation: Transportation to doctor visits, grocery stores, county offices, nutrition sites, senior centers, and more
  - Quality Assurance: Ensuring quality services are provided to clients
5. Cumberland Area Investment Corporation (CAIC): CAIC assists businesses seeking to grow through revolving loan funds. CAIC specializes in gap financing and partnering with traditional lenders to help support job creation and regional economic prosperity in the Upper Cumberland.
6. Economic Development and Lending: UCDD is committed to promoting economic growth within the region by offering Economic and Community Development services to assist residents, businesses, and local government. Services include:
- Economic Development- RFI and industrial grant proposal assistance
  - Retail Recruitment- Retail recruiting assistance through Retail Academy
7. Planning and Community Development: UCDD is committed to promoting community growth within the region by offering services to assist residents and local government. Services include:
- Geographic Information Systems: Maps, database management, and data analysis
  - Grant Writing and Administration: Technical assistance, grant writing, and project planning
  - Historic Planning Services: Preserving, protecting, and promoting cultural resources
  - Local Planning: Planning assistance for municipal and regional planning commissions
  - Rural Planning Organizations: Transportation planning
  - Solid Waste: Solid waste management assistance, grant writing, and recycling education
  - Statistical Information: Regional demographics
  - Strategic and Comprehensive Planning: Community strategic and comprehensive planning assistance



- TACIR: Regional infrastructure needs inventory
  - Tennessee Downtowns/Main Street: Downtown revitalization assistance
8. Housing and Family Services- Cumberland Regional Development Corporation (CRDC) connects individuals with safe and affordable housing. CRDC offers several different types of housing to fit the needs of individuals and families. Complexes and units are located in the following Tennessee counties: Anderson, Cannon, DeKalb, Fentress, Macon, Monroe, Morgan, Pickett, Putnam, Smith, Warren, White, and Wilson. Services include:
- HUD 202: Housing for senior citizens 62 years of age or older
  - HUD 811: Housing for individuals with verifiable disabilities
  - Low Income: Housing for low-income individuals and families
  - Farm Labor: Housing for individuals employed in the agricultural sector

*Appendix A displays the organizational chart for UCDD.*

The primary goal of the Agency's Title VI Program is to ensure that all staff, contractors, sub-contractors, and service beneficiaries are aware of the provisions of Title VI and the responsibilities associated with Title VI of the Civil Rights Act of 1964. Public Chapter 502, passed by the Tennessee General Assembly and signed into law on May 31, 1993, requires each State agency to develop a Title VI Implementation Plan.

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

**Nondiscrimination Policy:** The Agency's Title VI and non-discrimination policies and statements are as follows:

Policy Compliance Statement: *UCDD complies with Title VI of the Civil Rights Act of 1964, as codified in 42 U.S.C. 2000d, which states that: "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subject to discrimination under any program or activity receiving federal financial assistance."*

**Affirmative Action/Equal Employment Opportunity:** UCDD is an Equal Opportunity Employer. No person is unlawfully excluded from consideration for employment because of age (40 or older), race, color, national origin, ancestry, religion, sex (including gender identity, orientation, and pregnancy), disability, veteran status, genetic information, or any other category protected by State and/or Federal civil rights laws in admission to, access to, or operations of its programs, services, or activities. UCDD Human Resources does not discriminate in its hiring or employment practices.

The following individual has been designated to handle questions, concerns, complaints, requests for accommodation, or requests for additional information regarding Title VI of the 1964 Civil Rights Act:

Tammy Kulpa, *Equal Employment Opportunity Officer*  
 1104 England Dr.; Cookeville, TN 38501  
 Phone: (931) 432-4111 | Email: [tkulpa@ucdd.org](mailto:tkulpa@ucdd.org)

**Americans with Disabilities Act (ADA):** It is the policy of UCDD to comply with all Federal and State laws concerning the employment of persons with disabilities. The Agency prohibits discrimination and harassment against any qualified individual with a qualified disability as defined by the Americans with Disabilities Act and the Americans with Disabilities Act Amendment Act (ADA/ADAAA). Furthermore, the Agency shall comply with applicable requirements set forth by the Rehabilitation Act of 1973, and any other applicable laws that pertain to disability non-discrimination. Anyone wishing to request an accommodation under the ADA, or individuals seeking to file an ADA complaint should contact UCDD's Human Resources directly.

## SECTION 2

### DEFINITIONS

- A. **Beneficiary:** Any person or group of persons (other than States) entitled to receive benefits, directly or indirectly, from any Federally-assisted program.
- B. **Complaint:** A written allegation of discrimination, which indicates that a program is operated in such a manner that it results in disparity of treatment to persons or groups of persons because of race, color, or national origin.
- C. **Compliance:** Fulfillment of the requirements of Title VI, other applicable laws, implementing regulations, and instructions to the extent that no distinctions are made in the delivery of any service or benefit based on race, color, or national origin.
- D. **Compliance Reviews:** Conducted by means of either regular inspections of department programs to determine compliance with Title VI requirements (which may be conducted by means of on-site visits), or desk (structured paper) reviews of programs and associated documentation.
- E. **Contractor:** An individual, group, or company that agrees to perform services or provide commodities at a specified price pursuant to a contract.
- F. **Limited English Proficiency (LEP):** A person who does not speak English as their primary language and has a limited ability to read, speak, write, or understand English.
- G. **Monitoring:** A review process used to determine compliance with the requirements of a State and/or Federal program, applicable laws and regulations, and stated results and outcomes.
- H. **Recipient:** Any individual to whom assistance is extended, either directly or through another recipient, for any program. Recipient includes any successor, assignee, or transferee thereof. The term recipient does not include any ultimate beneficiary under any such program.
- I. **Title EEO Officer/VI Coordinator:** A position designated by UCDD to ensure compliance with the Equal Employment Opportunity Act and Title VI program requirements.
- J. **UCDD:** The Upper Cumberland Development District

## SECTION 3

### FEDERAL PROGRAMS OR ACTIVITIES

- A. Program Coverage: Title VI prohibits discrimination in “any program or activity” which receives Federal financial assistance. UCDD receives Federal and State funding, and thereby all Title VI requirements are applicable to the operations of the Agency.
- B. Federal Assistance: Based on the 2025 audit, UCDD received \$5,879,178 in Federal funding/financial assistance.

## SECTION 4

### ORGANIZATION

UCDD has assigned Title VI responsibilities to the EEO Officer. The EEO Officer/Title VI Coordinator is charged with the responsibility for implementing, monitoring, and ensuring UCDD’s compliance with Title VI regulations.

Title EEO Officer/Title VI Coordinator responsibilities are as follows:

- Receive and process the disposition of Title VI complaints.
- Review annual Title VI reviews and audits of UCDD departments to determine the effectiveness of program activities at all levels.
- Coordinate training programs on Title VI.
- Prepare a yearly report of Title VI accomplishments and goals, as required.
- Establish procedures for promptly resolving deficiency status and reducing to writing the remedial action agreed to be necessary, all within a period not to exceed 30 days. See **Appendix B- Title VI Policy**.
- Disseminate Title VI information to the public and, where appropriate, in languages other than English. See **Appendix C – Title VI LEP Plan**.

UCDD ensures compliance within programs by training all agency staff on Title VI regulations annually. This is a key component in fostering the Agency’s mission to ensure all program recipients receive the best service possible in an environment free of discrimination.

## SECTION 5

### DATA COLLECTION AND ANALYSIS

#### A. Beneficiaries of Federally Assisted Programs

The primary beneficiaries of UCDD are the citizens within the Upper Cumberland region. Collection of specific participants’ race, color, or national origin data is not collected. However, the most current United States Census information is utilized to ensure compliance with all Federal and State laws regarding inclusion.

## B. Minority Representation of Agency Staff

The following organizational charts display the staff composition of UCDD as of February 2025:

Gender	Executive	Director	Manager	Specialist	Support	Front Line	Total
Male	1	1	1	8	4	1	16
Female	0	6	1	23	32	20	82
Total	1	7	2	33	36	21	98

Race	Executive	Director	Manager	Specialist	Support	Front Line	Total
White	1	7	1	30	35	20	94
Black	0	0	0	0	0	1	1
Hispanic	0	0	0	2	0	0	2
Native American	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0
Hawaiian	0	0	0	0	0	0	0
Two or more races	0	0	0	0	1	0	1
Total	1	7	1	32	36	21	98

## SECTION 6

### DISCRIMINATORY PRACTICES

The following activities would be considered discriminatory practices under Title VI:

- Denying any individual any service, financial aid, or other benefits offered by the Agency because of their race, color, or national origin.
- Treating individuals differently because of their race, color, or national origin.
- Using methods which directly or indirectly, through contractual relationships, defeat, or substantially impair the accomplishment of effective non-discriminatory practices.

## SECTION 7

### LIMITED ENGLISH PROFICIENCY (LEP)

*Limited English Proficiency policies and procedures for UCDD are included as Appendix C.*

As part of the LEP services, UCDD utilizes telephonic interpretative services. UCDD's vendor for telephonic interpretative services is Avaza Language Services Corporation.

Avaza Language Services Corporation  
5209 Linbar Drive, Suite 603  
Nashville, TN 37211  
1-800-482-8292

UCDD utilized Avaza's translation services 0 times during the fiscal year July 1, 2024 - June 30, 2025.

The Agency has elected to provide its Title VI poster in both English and Spanish, the second most common language spoken in Tennessee. This poster is displayed in multiple locations. The Agency provides other written documents in Spanish as well; this includes program information on services and EEO information. The agency website also provides information in Spanish.

## SECTION 8

### COMPLAINT PROCEDURES

- A. **Process for Filing a Complaint:** A formal complaint must be filed in writing, within 180 days of the occurrence of the alleged discrimination. See the Agency's Title VI Policy in Appendix B.

The complaint should be filed on the Title VI Complaint Form. *See Appendix D.*

The complaint may also be filed in a letter stating the elements of the complaint.

Allegations that are received by telephone, fax, or e-mail will be acknowledged and reduced to writing. However, a complaint form will be forwarded for the person(s) to sign and return to the EEO Officer/Title VI Coordinator for processing. The person to whom the complaint is made will document the elements of the complaint in writing if the complainant is unable or unwilling to file the complaint in writing.

The complaint must contain the following information:

- Name, address, and telephone number of the complainant
- Location and name of the agency, facility, or other office where the alleged discrimination took place
- Identification of the agency staff alleged to have engaged in discrimination
- The elements of the event(s) that led to the belief that discrimination occurred
- The basis of the complaint, i.e., race, color, or national origin
- Names, addresses, and telephone numbers of people who may have knowledge of the event
- The date(s) the alleged discriminatory event(s) occurred

A complaint alleging discrimination against the Agency, or an Agency program, may be filed internally with UCDD's Title VI Coordinator.

- B. **Investigation, Determination, and Ruling:** The Department's supervisory staff shall forward all written complaints to the Title VI Coordinator within two (2) business days of the receipt of any complaint.

The Title VI Coordinator will:

- Coordinate the review and investigation of complaints.
- Notify the complainant of receipt of the complaint.
  - The notification will be accomplished by the most expedient means available, including e-mail, fax, or telephone call, to be documented in writing and confirmed by letter.
  - The notification will include a request for a time and date an investigator can reach the complainant by telephone or in person to discuss the complaint.
- Notify the complainant by certified letter of the determination and/or any remedial action that has been taken if it is determined that discrimination exists based on race, color, or national origin.
- Maintain copies of complaints and findings for a minimum of three (3) years from the resolution of the complaint.
- Take primary responsibility for investigating complaints and reporting findings to the Commissioner. The investigation will review, minimally:
  - Applicable practices and policies
  - The circumstances and events that led to the filing of the complaint
  - All other pertinent information
- Complete the investigation and prepare a written determination on the alleged discrimination and/or make any recommendations on appropriate remedial action to the Commissioner within 30 calendar days of receipt of the written complaint.

**C. UCDD Complaints for Fiscal Year 2024-2025:** No complaints were filed against UCDD during FY 2024-2025. There were no lawsuits filed during fiscal year 2024-2025 against UCDD alleging discrimination on the basis of race, color, or national origin under any federally funded program or activity.

*A copy of the Agency's Title VI Complaint Log has been included as Appendix E.*

## SECTION 9

### COMPLIANCE INTERNAL REVIEW

The Agency agrees that, as a condition to receiving any Federal financial assistance, it will comply with Title VI of the Civil Rights Act of 1964. The Title VI Coordinator has the overall responsibility for compliance with Title VI. The Title VI Coordinator is responsible for coordinating Title VI within UCDD programs.

UCDD has included the Title VI Audit Checklist utilized for compliance checks. It is included as Appendix F of this Implementation Plan.

#### A. Public Notice and Outreach

All UCDD departments receive Title VI posters and brochures for display and distribution. Agency program materials include standard language concerning non-discrimination practices and compliance with the requirements of Title VI.

The Title VI Coordinator is responsible for checking all Public Notice/Bulletin Boards on an annual basis to ensure all Title VI notices are posted and visible. In addition, the Title VI Coordinator is responsible for ensuring all language regarding Title VI/EEO is kept up to date and in accordance with current Federal and State discrimination laws.

## SECTION 10

### TITLE VI TRAINING PLAN

UCDD has communicated the Title VI policy to its staff through new hire orientation, annual training sessions, posters displayed in centrally located areas, the dissemination of Title VI brochures, the UCDD website, and by making information available upon request about its written non-discrimination policies.

UCDD clients have access to the Title VI policy via posters displayed in centrally located areas, the dissemination of Title VI brochures, the UCDD website, and by making information available upon request about its written non-discrimination policies.

In addition, the Agency includes its non-discriminatory policy clause on all pro forma Invitation to Bid and Request for Proposal contract documents. The phrase “UCDD is an EOE” is also printed on any newspaper job postings.

UCDD provides and requires Title VI training for employees on an annual basis. For the current FY year, the Title VI Coordinator provided classroom training, held in a large capacity auditorium to accommodate staff. UCDD staff were provided Title VI training on the day of training. Training for UCDD employees was held on August 22, 2025. Employees are required to attend either the spring or fall training. *A link to the Title VI, HIPAA, and FACTA training video (and transcripts) utilized for the training is provided as an attachment. See Appendix G.*

For fiscal year 2024-2025, a total of 86 employees completed the classroom training in August for Title VI, with the remainder scheduled for a make-up class (Note: new employees receive Title VI training during agency orientation). Records of training completion are maintained in the employees’ personnel files. Sign-in sheets for classroom training are maintained by the Title VI Coordinator. *See Appendix H.*

The Title VI Coordinator will provide additional training to any employee as requested or as needed.

## SECTION 11

### PUBLIC NOTICE AND OUTREACH

- A. **Commitment Statement:** The primary goal of UCDD’s Title VI Program is to ensure that all staff, contractors, and service beneficiaries are aware of the provisions of Title VI and the responsibilities associated with Title VI of the Civil Rights Act of 1964. We are readily available to provide high-quality technical assistance, resources, guidance, and any other information in regard to Title VI.



Information related to UCDD's Title VI Policy, which includes complaint procedures, is included as part of the Agency's Title VI Implementation Plan. While this fact sheet does not contain information specific to UCDD, it does provide general Title VI information to the public in an easily accessible manner. Information on UCDD's Title VI policy will be made available on the UCDD website. In addition to electronic distribution, the Agency will provide all of these documents in print, upon request.

- B. **Minority Representation:** UCDD does not directly control the membership of any Board or Commission. UCDD board membership is composed of elected officials and individuals appointed by those officials as Industrial Representatives. All County Mayors (County Executives) and City Mayors of the 14 counties within the Upper Cumberland region are automatically allotted a board member position. Industrial Representatives from each county are selected by the Mayors. When possible, minorities are selected as Industrial Representatives for the board and committees to help ensure minority representation.

## SECTION 12

### EVALUATION PROCEDURES OF TITLE VI IMPLEMENTATION

UCDD evaluates its Title VI compliance program on a regular basis to ensure effectiveness and efficiency, and considers the following information when evaluating its Title VI program:

- Recent complaints received
- Department program changes and additions
- Other relevant data and information

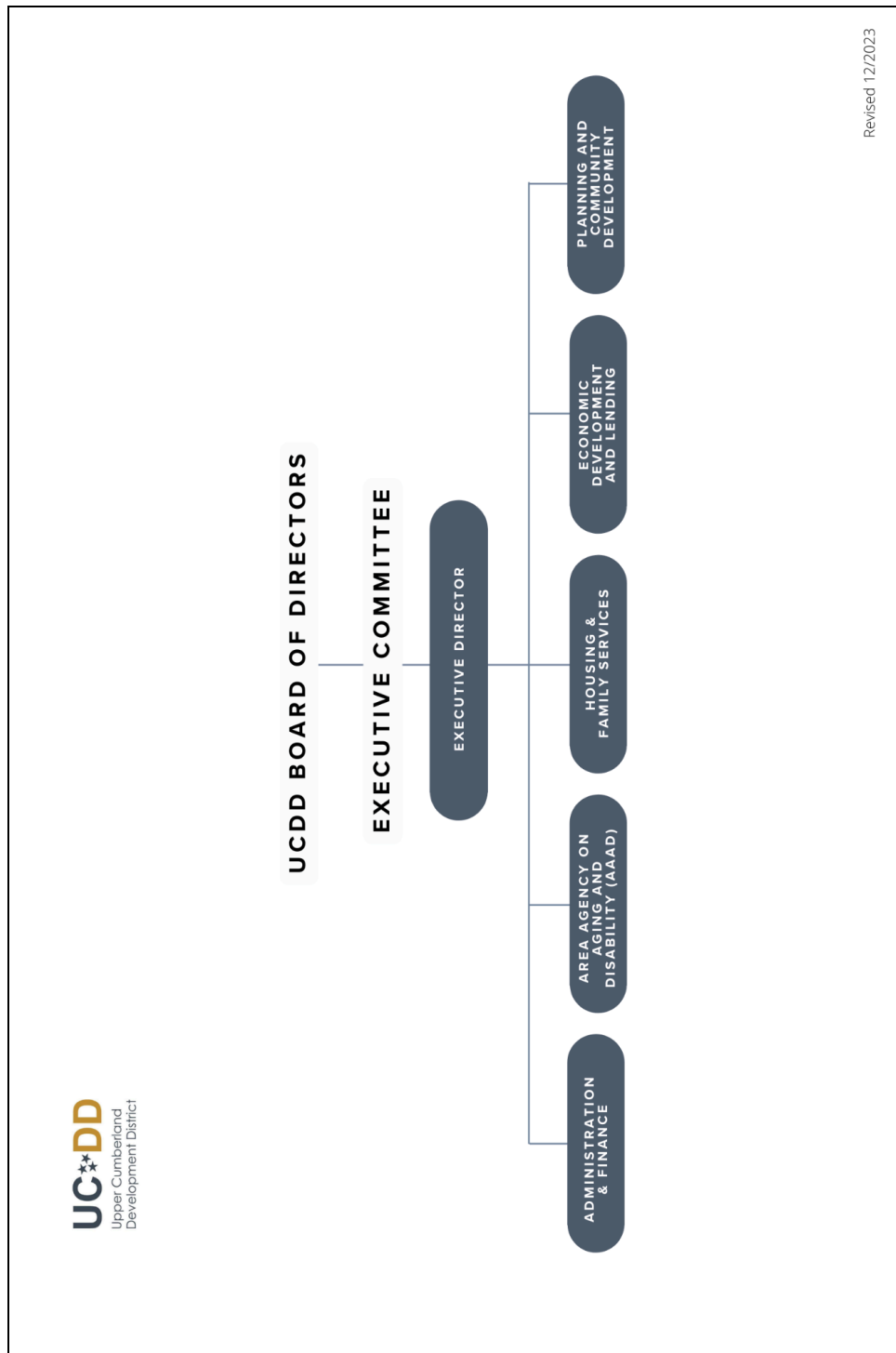
## SECTION 13

### RESPONSIBLE OFFICIALS

Tammy Kulpa, *Equal Employment Opportunity Officer*  
1104 England Dr.; Cookeville, TN 38501  
Phone: (931) 432-4111 | Email: tkulpa@ucdd.org

## APPENDIX A

### ORGANIZATIONAL CHART



## APPENDIX B

### TITLE VI POLICY AND PROCEDURES



### TITLE VI POLICY AND PROCEDURES

Approved By: \_\_\_\_\_

Effective Date: October 2025

Last Revision: October 2025

Purpose: To state the Commitment of UCDD to Title VI compliance.

I. **AUTHORITY**: TCA §§ 4-3-1105, 4-21-901, 4-21-904, 4-21-905, 49-1-304; Title VI of the Civil Rights Act of 1964, 42 U.S.C. § 2000d.

II. **POLICY**: No person based on race, color, or national origin, shall be excluded from participation in, be denied the benefits of, or otherwise subjected to discrimination under any program, service, or activity operated, funded, or overseen by UCDD.

III. **PURPOSE**: To ensure agency compliance with the requirements of Title VI of the Civil Rights Act of 1964 and related civil rights laws and regulations.

IV. **APPLICATION**: All UCDD Employees, Contractors, Subcontractors, and clients who are eligible to receive federal funds and/or services.

V. **RESPONSIBILITY**: The Title VI Coordinator will coordinate all programs and activities associated with Title VI complaint investigations and compliance monitoring.

VI. **DEFINITIONS**: As used in this policy, include the following:

- A. **Beneficiary**: Any person or group of persons entitled to receive benefits, directly or indirectly, from any federally assisted program.
- B. **Complaint**: A written allegation of discrimination, which indicates that a program is operated in such a manner that it results in disparity of treatment to persons or groups of persons because of race, color, or national origin.
- C. **Compliance**: Fulfillment of the requirements of Title VI, other applicable laws, implementing regulations, and instructions to the extent that no distinctions are made in the delivery of any service or benefit based on race, color, or national origin.
- D. **Compliance Reviews**: Conducted by means of either regular inspections of Department programs to determine compliance with Title VI requirements, which may be conducted by means of on-site or desk (structured paper) reviews of programs and associated documentation.
- E. **Contractor**: An individual, group, or company that agrees to perform services or provide commodities at a specified price pursuant to a contract.

- F. Limited English Proficiency (LEP): Persons who do not speak English as their primary language, and have a limited or no ability to read, speak, write, or understand English.
- G. Monitoring: A review process used to determine compliance with the requirements of a state and/or federal program, applicable laws and regulations, and stated results and outcomes.
- H. Recipient: Any individual or group that receives services or assistance from any federally or state-funded program or entity.
- I. Title VI Coordinator: A position designated to ensure compliance with Title VI program requirements as well as all state and federal laws regarding Title VI.

## VII. PROCEDURES:

- A. Complaint Filing: A formal complaint must be filed in writing, within 180 days of the occurrence of the alleged discrimination.

- The complaint should be filed on a Title VI Complaint form, under Title VI of the Civil Rights Act of 1964, available on the Agency's internet webpage as well as by request from Human Resources, and reception desks
  - The complaint may also be filed in a letter stating the elements of the complaint.
  - Allegations that are received by telephone, fax, or e-mail will be acknowledged and reduced to writing. When possible, a complaint form will be forwarded for the person(s) to sign and return to the Title VI Coordinator for processing.

The person to whom the complaint is made will document the elements of the complaint in writing if the complainant is unable or unwilling to file the complaint in writing. The complaint must contain the following information:

- Name, address, and phone number of the complainant
  - Location and name of the agency, facility, or other office where the alleged discrimination took place
  - Identification of the agency staff alleged to have engaged in discrimination;
  - The elements of the event(s) that led to the belief that discrimination occurred
  - The basis of the complaint: race, color, or national origin
  - Names, addresses, and phone numbers of people who may have knowledge of the event
  - The date(s) the alleged discriminatory event(s) occurred.
- A complaint alleging discrimination against a division or entity of UCDD may be filed internally with the Title VI Coordinator.
- In addition, a complaint can be filed externally with the Tennessee Title VI Compliance Commission or the Office of Civil Rights, U.S. General Services Administration.

- B. Investigation, Determination, and Ruling: UCDD supervisory staff shall forward all written complaints received to the Title VI Coordinator within two (2) business days of the receipt of any complaint.

The Title VI Coordinator will:

- Coordinate the review and investigation of complaints.
  - Notify the complainant of receipt of the complaint.
    - The notification will be accomplished by the most expedient means

available, including e-mail, fax, or telephone call to be documented in writing and confirmed by letter.

- The notification will include a request for a time and date an investigator can reach the complainant by telephone or in person to discuss the complaint.
  - Notify the complainant by certified letter of the determination and/or any remedial action that has been taken if it is determined that there was discrimination based on race, color, or national origin.
  - Maintain copies of complaints and findings for a minimum of three (3) years from the resolution of the complaint.
  - Take primary responsibility for investigating complaints and reporting findings as needed. The investigation will review, minimally:
    - Applicable practices and policies
    - The circumstances and events that led to the filing of the complaint
    - All other pertinent information
  - Complete the investigation and prepare a written determination on the alleged discrimination and/or make any recommendations on appropriate remedial action within 30 calendar days of receipt of the written complaint.
- C. Internal Appeal Process: If the complainant is not satisfied with the Title VI Coordinator's findings and/or the remedial action taken, an appeal may be filed with the Executive Director and/or Grievance Committee, which constitutes the last level in the internal complaint system.
- Upon an appeal, UCDD Human Resources and the Title VI Coordinator will assist the Executive Director and the Grievance Committee in reviewing the matter and making a determination.
  - The appeal process can include, but is not limited to, discussing the complaint with the complainant, the alleged offender, the initial recipient of the complaint, available witnesses, and the Title VI Coordinator whose finding is appealed.
- D. External Review Process: A complaint may be filed simultaneously with the Office of Civil Rights, U.S. General Services Administration, and with UCDD. In such cases, the external complaint supersedes the internal UCDD complaint. Accordingly, the internal complaint procedures will be suspended pending the outcome of the federal review procedure, unless there is a request from the external agency for assistance in the investigation.
- E. UCDD Program and Activities Internal Monitoring Process:
- The Title VI Coordinator will:
    - Coordinate desk audits and on-site reviews.
    - Ensure proper notice is given to employees and outside parties regarding the Department's nondiscrimination policy.
    - Ensure that LEP guidelines are followed and that Title VI materials are available.
    - Collect and maintain data on race and ethnic categories, if applicable.
  - Upon completion of the Review:
    - Prepare a corrective action plan outlining the steps that will be taken to correct findings, if any, identified in the monitoring report.
    - Provide the name(s) of the contact person(s) responsible for corrective

action, the corrective action planned, and the anticipated completion date.

F. Title VI-Compliance Review and Implementation Plan:

- The Title VI Coordinator will develop the UCDD Title VI-Implementation Plan and monitor agency compliance.

VIII. TITLE VI ASSURANCE:

As required by contractual agreement, UCDD will comply with the applicable laws and regulations relative to nondiscrimination in federally or state-assisted programs. This policy outlines the steps and procedures taken to ensure compliance.

VIII. SIGNATURE OF TITLE VI COORDINATOR:

As required by the contractual agreement, UCDD will comply with the applicable laws and regulations relative to nondiscrimination in federally or state-assisted programs and fulfill all above mentioned duties to ensure compliance.

\_\_\_\_\_  
Signature of UCDD Title VI Coordinator

\_\_\_\_\_  
Date

IX. Declaration of Administrative Head: Executive Director and Board Chairman

*I declare that I have reviewed and approved the information provided in this Title VI Policy and Procedures on this date.*

\_\_\_\_\_  
Signature of Executive Director

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Board Chairman

\_\_\_\_\_  
Date

## **APPENDIX C**

### **FOUR FACTOR ANALYSIS AND LEP PLAN**



## **FOUR-FACTOR ANALYSIS AND LANGUAGE ACCESS PLAN FOR LIMITED ENGLISH PROFICIENCY (LEP) PERSONS**

October 2025



**Purpose:** In compliance with FTA C. 4702. 1. A. UCDD has developed the following Language Access Plan (LAP) for Limited English Proficiency (LEP) persons.

**History:** Title VI of the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive federal financial assistance. In certain situations, failure to ensure that persons who have limited English proficiency can effectively participate in, or benefit from, federally assisted programs may violate Title VI's prohibition against national origin discrimination. Persons who, as a result of national origin do not speak English as their primary language and who have limited ability to speak, read, write, or understand English may be entitled to language assistance under Title VI in order to receive a particular service, benefit, or encounter.

**UCDD Four-Factor Analysis:** The following Four Factor Analysis will serve as the guide for determining which language assistance measures UCDD should provide to guarantee access to the program services offered by and/or through grant programs by LEP persons.

1. Proportion of LEP persons served or encountered in the eligible service population (served or encountered includes those persons who would be served by the recipient if the person received education and outreach and the recipient provided sufficient language services).

*Currently, the US Census does not provide data regarding Limited English Proficiency below the County Level. Therefore, for determining the LEP population, for communities served by UCDD, the estimated census social chart was utilized to determine the estimated LEP population in the UCDD district. This is an estimation of the LEP population and does contain a small margin of error, as indicated on the census charts. (Please see attached US Census information.)*

*All citizens are eligible for program services and participation activities administered by UCDD, and most of all the agency's programs are open to the general public. As a result, LEP persons are likely to come into contact with program activities and program staff.*

*The overall 14-county percentage of people who speak a language other than English is 4.08 percent. However, only one language (Spanish) in the counties of DeKalb, Putnam, and Warren was identified as exceeding the five percent (5 percent) benchmark, or 1,000 population mark. Eligible participants speaking "English less than very well" is greater than 5 percent or 1,000; therefore brochures and Title VI literature will be made available in Spanish. The language line and language cards with over 100 languages supported are provided and made available to all employees of UCDD and contractors to assist as needed with anyone needing interpretation services.*

2. The frequency with which LEP persons come into contact with the program.  
*For the FY 2024-2025 year, UCDD utilized AVAZA 0 times.*

*Given the LEP population percentages identified by the 2020 census, it is estimated that LEP persons are routinely exposed to UCDD programs. As a result, program information is available in Spanish and offered to the public.*

3. The nature and importance of the program, activity, or service provided by the program.

*All UCDD programs and activities have the potential of encountering a person speaking a language other than English. UCDD programs provide services that allow LEP members of the community to interact with the public. This interaction can include, but is not limited to: the ability to travel to community functions, provide access to receiving medical care, and in-home care, housing services, food assistance, and many others.*

*In short, the program services for the LEP community are exactly the same as for the English-speaking population. Without these public services, LEP populations may be less likely to engage in seeking assistance from their community due to language barriers. UCDD's goal is to allow LEP populations to have the same community experiences as their English-speaking counterparts.*

4. The resource available and the costs to the recipient.

*Currently, language cards and access to a language line can be utilized to translate in over 100 languages and some written materials. Cost to the agency is billed per minute per phone call.*

*AVAZA can also offer on-site translation services for events such as meetings or seminars. Translation needs are an eligible administrative expense covered by the programs. Accommodating LEP needs via these services is reasonable given the resources available to UCDD to fulfill its obligations.*

Certification: Based on the above Four-Factor Analysis, UCDD is required to develop a Language Access Plan (LAP). UCDD has and will make all reasonable attempts to accommodate the language access needs of residents requesting oral translation during participation activities and program services.

Language Access Plan: As a result of the preceding Four-Factor Analysis, UCDD has identified that language assistance be made available and provided on an as-needed basis by UCDD through a language service.

- All UCDD contractors and programs will make available as needed: Citizen participation documents, project-related resolutions, public notices, and other requested material to the identified LEP Language (Spanish) and, upon request of other participants speaking a language other than English.
- Additionally, all published citizen participation advertisements in the counties of DeKalb, Putnam, and Warren will include a statement in LEP language (Spanish) as identified to indicate that other program materials are available in LEP language upon request.
- If other populations of LEP persons are identified in the future, UCDD will consider additional measures to serve the language access needs of those persons.

Authorized Signatures:

\_\_\_\_\_  
Preparer Signature/EEO Officer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Preparer Signature/Human Resources

\_\_\_\_\_  
Date

\_\_\_\_\_  
Executive Director Signature

\_\_\_\_\_  
Date

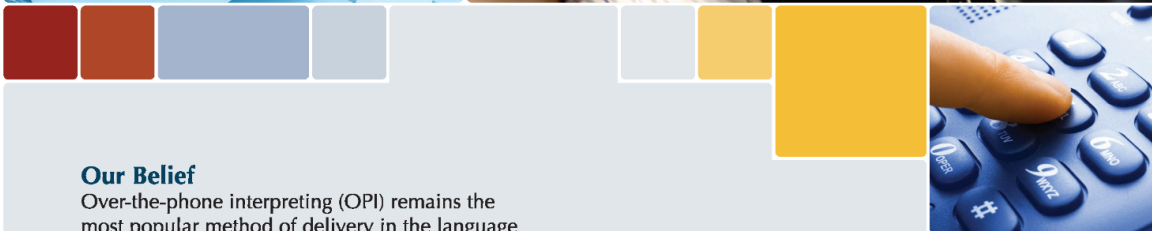
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Board Chairman Signature

\_\_\_\_\_  
Date





## OVER-THE-PHONE INTERPRETING



### Our Belief

Over-the-phone interpreting (OPI) remains the most popular method of delivery in the language service industry. We believe that OPI services should be quick, managed, and not cost-prohibitive to allow for best practices and not missed opportunities.

### Professional Training

Our interpreter staff is trained and certified/qualified in accordance with industry standards. Hundreds of hours are dedicated to the development and training of our interpreters in: healthcare terms and practices; HIPAA; patient advocacy, safety, and care; HIV/AIDS prevention and care; and behavioral health. In addition, each candidate is required to undergo screening, training, and testing regardless of experience and/or level of education.

### Delivery of Services

- Support in 180 languages and dialects
- 24/7/365 access
- Quick connections
- Qualified/Certified medical interpreters
- Toll-free numbers you can keep
- Aggressive Quality Control
- HIPAA compliant
- Billing for interpreting time only
- Emphasis on clarity, customer care, and consistency

**The best in over-the-phone  
language support, available  
24/7, 365 days a year**

615.534.3400 | fax: 615.810.8506 | 800.482.8292  
[www.avaza.co](http://www.avaza.co)

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### How to Connect to AVAZA Language Services

In the event that you need an interpreter, we have created a simple process to contact us. However before beginning, here are the ground rules:

- Interpreting is the conversion of language orally.
- Translating is the conversion of language on documents.
- LEP (Limited English Proficiency) is a person described as being unable to communicate effectively, in this case, English.

Here is how you can access our services. This can be done in many ways:

1. When the LEP person is present at your location.
  - a. If the LEP person is present with at your location, dial the assigned AVAZA number.
  - b. Be ready to provide your access code, your name, and the language that you are requesting.
  - c. Provide the information above and you will be connected to an interpreter.
2. When the LEP person is on the telephone with you.
  - a. If the LEP is on the telephone with you, place them on hold and dial the assigned AVAZA number.
  - b. Be ready to provide your access code, your name, and the language that you are requesting.
  - c. Provide the information above and you will be connected to an interpreter.
  - d. Once you have the interpreter on the line, conference in the LEP, yourself and the interpreter. If you do not know how to use your conferencing feature on your telephone, please contact your telephony administrator.
3. When you need to contact the LEP and conference in the interpreter.
  - a. If you need to contact the LEP person at home, dial the assigned AVAZA number.
  - b. Be ready to provide your access code, your name, and the language that you are requesting.
  - c. Indicate that you need to perform a "call out" (understand that you must have the LEP person's contact number).
  - d. Provide the LEP person's contact number and our agents will call that number and conference in all parties.

**Here are your corresponding numbers for AVAZA Language Services for the various regions in the state of Tennessee:**

#### NUMBERS TO DIAL TO ACCESS AN AVAZA INTERPRETER

(615) 534-3405 – Nashville  
(901) 257-3190 – Memphis  
(865) 342-7768 – Knoxville area  
(731) 410-2911 – Jackson area  
(931) 472-0446 – Clarksville area  
(423) 424-0950 – Chattanooga area

If you have any questions or concerns, please feel free to contact me:

Timothy Capra, Senior State Manager  
[t.capra@avaza.co](mailto:t.capra@avaza.co)  
(615) 534- 3403

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5209 Linbar Drive, Suite 603  
Nashville, TN - 37211

Phone: 615.534.3400  
Fax: 615.810.8506

[www.avaza.co](http://www.avaza.co)

Do you speak English?	Point here and an interpreter will be assigned to you, at no cost.	English
¿Habla Español?	Señale aquí y se le asignará un intérprete sin costo.	Spanish
هل تتكلم العربية؟	أشتر هنا والمترجم سيكون موجوداً مجاناً.	Arabic
ته كوردی دهئاخفی؟	ئیشارمت ئیتر بکه ته رجومان بۆ ته حازر دهکەین ، به خورای.	Kurdish (Behdini)
ئایا کوردی قسه دهکەیت؟	ئیشارمت لیتر بکه موته رجیمت بۆئاماده دهکەین ، به خورای.	Kurdish (Sorani)
آیا شما فارسی صحبت می کنید؟	تروصبم جترمک یه دینک هراشا اجنیا بهرگا رایگان در اختیار شما قرار میگیرد.	Farsi
Bạn nói tiếng Việt phải không?	Chỉ vào đây và sẽ có người thông dịch viên giúp đỡ Bạn, Bạn không phải trả gì hết.	Vietnamese
Maku hadashaa afka somaaliga?	Halkaan farta ku-fiiq turjubaan lacag la-an ayaad heleysaa.	Somali
Da li govorite Bosanski?	Pokažite ovdje I prevodilac će vam biti obezbijedžen, besplatno.	Bosnian
Parlez-vous français?	Ici, un interprète sera assigné pour vous, sans avoir payé.	French
ທ່ານເວົ້າພາສາລາວແມ່ນບໍ່?	ກະລຸນາບອກເຈົ້າໜ້າທີ່ຕາມນີ້ຈະມີນາຍພາສາມາແປໃຫ້ທ່ານໂດຍບໍ່ໄດ້ເສັຽເງິນ.	Laotian
你會講中文嗎？	請點在這裡我們為你免費提供翻譯服務。	Chinese (Mandarin)
日本語を話せますか？	ここを指して下さい。 無料の通訳者を指定します。	Japanese
Je-una azungumza kiswahili?	Nyosha kidola hapa na utatafsiriwa bila kulipa chochote.	Kiswahili
Voce fala Português?	Aperte aqui e um intérprete lhe será fornecido sem custo algum.	Portuguese
क्या आप हिंदी बोल सकते हैं ?	इशारा यहाँ पर किये, भाषांतर करनेवाले विनामुल्य मिल जायेंगे।	Hindi
한국어를 하십니까?	이곳을 지적해주시면 통역자가 무료로 호출됩니다.	Korean
Вы говорите по-русски?	Укажите сюда, и совершенно бесплатно Вам будет предоставлен переводчик.	Russian
ኣሞርኛ ይናገሩለኝ?	በጣትዎ ወደዚህ ያመልክቱ ያለምንም ክፍያ ኣስተርጓሚ ይመደብለኩል!	Amharic
Eske ou pale kreyòl	Pwen isit la e yon entèprèt ap vin ede'w gratis.	Haitian Creole
ကျွန်ုပ်တို့ / ကျွန်ုပ်တို့ မြန်မာလို ပြောတတ်တယ်။	အခုလိုလို ကောင်းကောင်း မပြောတတ်ဘူး။ ပြောရင်လဲ နားမလည်ဘူး။ ကျွန်ုပ်တို့အတွက် ကျွန်ုပ်တို့ အတွက် အကူအညီပေးတဲ့ ကျွန်ုပ်တို့ နားလည်တဲ့ စကားပြန် ကောင်းကောင်း တစ်ယောက်လောက် ထားပေးပါ။	Burmese
Na ongea Kiswahili.	Kisheria unapaswa kuwa na mtafsiri bila ya kulipishwa	Swahili
Türkçe biliyormusunuz?	Burayı gösterirseniz, ücretsiz tercuman size yardım edecektir.	Turkish
คุณพูดภาษาไทยหรือเปล่า?	กรุณานอกให้ทราบด้วยถ้าคุณต้องการคนแปล	Thai
Avaza Language Services Corp. 5209 Linbar Dr. Suite 603 Nashville, TN 37211 www.avaza.co		tel: 615.534.3400 fax: 615.810.8506 800.482.8292





**5209 Linbar Dr. Suite 603  
Nashville, TN 37211  
www.avaza.co**

**615.534.3400  
800.482.8292  
fax: 615.810.8506**

### HOW TO PLACE A CALL TO AVAZA LANGUAGE SERVICES (OVER-THE-PHONE INTERPRETING)

1. Place Limited English Proficient person on hold (or ask to wait if present)
2. Dial 615.534.3405 (Nashville) or your OTP TELEPHONE NUMBER
3. Press 1 for Spanish or 2 for Other Languages
4. Be able to provide:
  - Access Code
  - Client ID
  - Agency Representative Name
  - Target Language
5. Wait for Interpreter
6. Brief Interpreter
7. Conference Interpreter with caller
8. Say "end of session" upon completion

**ACCESS CODE**

36605

**CLIENT ID**

900559

**OTP TELEPHONE NUMBER**

(615) 534-3405



**TO REACH AVAZA FOR OTHER SERVICES:**

1. Dial 615.534.3400 (Local) or 800.482.8292 (Outside Nashville ONLY)
2. Press 2 for On-Site services or
3. Press 3 for Business Office (for all Other Services)


Agency shall protect its agency account number, as well as any access codes given to them by Avaza from unauthorized use. Agency shall be fully responsible from any and all use of its account number and access code. Copyright © 2011 Avaza Language Services Corporation.

## Transfer

To Transfer an active call:



1. Press  ( **TRANS/CONF** ).
2. Dial the number of the third party.
3. Do one of the following:
  - To complete the Transfer, hang up.
  - To announce the Transfer, wait for an answer, consult, and hang up.
  - To cancel the Transfer, press  ( **CANCEL** ).

To transfer an active call during headset operation:

1. Press  ( **TRANS/CONF** ).
2. Dial the number of the third party.
3. To complete the Transfer, press the **Release** feature key.

## Conference

To form a Conference when a two-party call is already in place, or to add another party to an existing Conference:

1. Press  ( **TRANS/CONF** ).
2. Dial the number of the next party.
3. Wait for an answer.
4. Press  ( **TRANS/CONF** ).

To leave a Conference:

- Hang up or press  ( **CANCEL** ).

## Conference Split (5324 IP Phone only)

To Split a Conference and speak privately with the original party:

- Press the **Split** softkey.

## Add Held (5324 IP Phone only)

To move a call on hold to another line appearance:

1. Press an available line key.
2. Press the **AddHeld** softkey.
3. Press the flashing line key.

To add a call on Hold to an existing conversation or conference:

1. Press the **AddHeld** softkey.
2. Press the flashing line key.

## APPENDIX D

### TITLE VI COMPLAINT FORM

#### Title VI of the Civil Rights Act of 1964 | Discrimination Complaint

Federal law prohibits discrimination against persons based on their race, color, religion, sex, or national origin. You have the right to complain to the Upper Cumberland Development District (UCDD) if you feel that you have been discriminated against for these reasons.

Please provide the following information so that your complaint can be investigated thoroughly. If you need help in completing this form, please let us know.

1. TYPE OF COMPLAINT. Circle which type of complaint you are filing:

- a. Race      b. Color      c. Sex      d. National origin      e. Religion

2. COMPLAINANT CONTACT INFORMATION. Provide your name and address:

<b>First and Last Name</b>	
<b>Address</b>	
<b>City</b>	
<b>State</b>	
<b>Zip Code</b>	
<b>County</b>	
<b>Phone</b>	
<b>Mobile</b>	
<b>Email</b>	

3. RESPONDENT CONTACT INFORMATION. Provide the name and address of party/ies that you believe discriminated against you:

<b>First and Last Name</b>	
<b>Address</b>	
<b>City</b>	
<b>State</b>	
<b>Zip Code</b>	
<b>Type of Business</b>	

*For Employment Only*

<b>Name of Immediate Supervisor</b>	
<b>Telephone</b>	
<b>County</b>	

3. WHEN DID THE DISCRIMINATORY ACT(S) OCCUR?

Beginning date of the alleged discriminatory act? \_\_\_\_\_

Most recent date of the alleged discriminatory act? \_\_\_\_\_

Is the alleged discriminatory act ongoing? *Please circle one:*      Yes      No

5. In your own words, explain what happened and who you believe was responsible. *Please be as specific as possible. You may attach additional sheets if needed.*

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6. Have you tried to resolve this complaint with the institution, agency, or person? *Please circle one:*            Yes            No

*If yes, what is the status of the complaint?*

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7. Are you filing this complaint for someone else? *Please circle one:*            Yes            No

*If yes, against whom do you believe the discrimination was directed?* \_\_\_\_\_

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

8. Have you filed this complaint with any other federal, state, or local agency, or with any federal or State court? *Please circle one:*    Yes    No

9. What is the name of the contact person at the agency/court where the complaint was filed?

<b>First and Last Name</b>	
<b>Agency/Court</b>	
<b>Address</b>	
<b>City</b>	
<b>State</b>	
<b>Zip Code</b>	
<b>Phone</b>	

Please sign below. You may attach any written materials or other information that you think can

be helpful to us in looking into your complaint.

---

Complainant's Signature

---

Date

Mail this form to:

Title VI Equal Opportunity Office  
1104 England Dr.; Cookeville, TN 38501  
Phone: 931-432-4111

*Filing a complaint with our Title VI Office is voluntary. However, without the information requested above, our Title VI Office may be unable to proceed with your complaint. We collect this information under authority of Title VI of the Civil Rights Act of 1964, and other civil rights statutes. We will use the information you provide to determine if we have jurisdiction and, if so, how we will process your complaint. Information submitted on this form is treated confidentially and is protected under the provisions of the Privacy Act of 1974. Names or other identifying information about individuals are disclosed when it is necessary for investigation of possible discrimination, for internal systems operations, or for routine uses, which include disclosure of information outside the department for purposes associated with Civil Rights compliance and as permitted by law.*

## DISCRIMINATION COMPLAINT LOG

**Name of Entity:** Upper Cumberland Development District 2022-2025

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## APPENDIX F

### TITLE VI AUDIT CHECKLIST



#### Title VI Audit Checklist

<b>Date</b>	
<b>Checklist Completed By</b>	
<b>UCDD Office Site</b>	
<b>Address</b>	

1. Are Title VI Posters prominently displayed within the facility?      Yes      No  
If yes, where? \_\_\_\_\_  
If no, please explain: \_\_\_\_\_
  
2. Has the office developed and implemented policies and procedures for the monitoring and enforcement of Title VI compliance?      Yes      No
  
3. Does the office have copies of existing written policies regarding Title VI (Non-Discrimination)?      Yes      No
  
4. Are records kept of any/all Title VI complaints received at the office?      Yes      No  
Where are the records kept? \_\_\_\_\_  
Number of complaints received during the last fiscal year: \_\_\_\_\_
  
5. State name(s) and title(s) of person(s) who review/receive and make reports of all complaints: \_\_\_\_\_  
\_\_\_\_\_
  
1. Were the Title VI complaints received forwarded to the Title VI Officer in a timely manner (within three (3) days)?      Yes      No



If not, why? \_\_\_\_\_  
\_\_\_\_\_

2. Has the office developed and implemented policies and procedures for monitoring and enforcement of Title VI compliance?    Yes            No

3. Is information on Title VI and laws requiring equal services to all on the basis of non-discrimination disseminated to the general public, including minority groups?

Yes            No            N/A

If yes, state by whom and the method used: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Has your staff received training on the policy for Title VI/Limited English Proficiency (LEP) compliance?    Yes            No

5. Has your entire staff been trained on how to utilize the translation services provided to the agency?    Yes            No

\_\_\_\_\_  
Auditor's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Site Supervisor's Signature

\_\_\_\_\_  
Date

## APPENDIX G

### TITLE VI, HIPAA, and FACTA Training Video

Click here to view the Agency's Title VI, HIPAA, and FACTA Training Video:

<https://youtu.be/LwerAwyCsYI>

*The above link directs to the UCDD-UCHRA YouTube channel, UC Connect, to view the training video.*



*A transcript of this training video can be found on the following pages.*

## Title VI, HIPAA, and FACTA Training | Video Transcript

00;00;00;00 - 00;00;31;07

Unknown

For most, if not all of us. Some days in the office can feel tedious or mundane. We fall into patterns and habits between Monday and Friday that make our job feel like exactly that a job. But the Upper Cumberland Development District and Human Resource Agency have a vision, a bigger picture, or a greater goal. Our mission is to help the Upper Cumberland region cultivate self-sufficiency and build true wealth through innovation, collaboration, and leadership.

00;00;31;09 - 00;01;01;10

Unknown

It's imperative that this goal stays at the forefront of our minds when inspiration seems to escape and routine seeps in. It is also critical that we understand that this vision will never be fulfilled without a full understanding and implementation of rules and regulations, such as title six and the Civil Rights Act of 1964. Not only are we required by law to adhere to such standards, but these standards are vital to our mission as agencies.

00;01;01;12 - 00;01;26;15

Unknown

Today, we're going to talk about title six and the Civil Rights Act of 1964. Title six is main goal is to stop unfair treatment or discrimination based on someone's race, color, or where they're from in programs that get money from the government. The law aims to make sure that everyone, no matter their background, can take part in and benefit from programs that get federal money.

00;01;26;16 - 00;01;56;04

Unknown

We want to make sure that our agencies follow this rule of fairness in everything we do. Most of us have heard of the Civil Rights Act of 1964, which sets the foundation for treating everyone fairly. This law protects people from being mistreated in many parts of American life. One part of the Civil Rights Act, called title six, makes sure that programs and activities funded by the government treat everyone equally, no matter where they're from.

00;01;56;05 - 00;02;24;18

Unknown

It's really important for you to know what title six does and to follow its rules. Since you work for a program that gets government money in America, making sure everyone is treated the same is a big deal. This idea of treating everyone fairly goes way back to the declaration of Independence in 1776, which talked about equality, and many people around the world see it as a standard for how governments should act.

00;02;24;21 - 00;02;56;09

Unknown

## Title VI, HIPAA, and FACTA Training | Video Transcript

Over the years, lots of laws, orders from leaders and decisions from the Supreme Court have been needed to make sure this idea of fairness applies to everyone in the United States. They covered areas like the military, jobs from government contractors, building projects that got government funds, education and housing that received government assistance. Even with all of these efforts, there still wasn't an overarching law that said that the government was not allowed to treat people unfairly because of their race.

00;02;56;11 - 00;03;28;26

Unknown

In the 1960s, many people were insisting on laws to protect everyone's civil rights. This idea became the civil Rights Act of 1964. The Civil Rights Act of 1964 had 11 different parts, called titles, which altogether were a big effort by the United States government to fight against unfair treatment. The Constitution already said government can't directly treat people unfairly, but the purpose of this law was to make sure that even when money from the government is involved in a matter, there's no unfair treatment.

00;03;28;27 - 00;03;51;25

Unknown

It served as a way to prevent unfairness without having to go to court with every incident. The title's goal is simple to stop unfair treatment in programs that receive government funding. Later, they added more rules to cover unfairness based on gender, age or disability. If you want government assistance, you are required to treat people fairly in your programs.

00;03;51;26 - 00;04;22;07

Unknown

If it's found out that government money is used unfairly. You could lose all the government funds you receive. For agencies to truly adhere to title six. Everyone in this room must be able to recognize discrimination and prevent any violations of these laws. Some examples of violations include excluding or denying programs, services, opportunity fees, financial aid or benefits for restricting or denied access or opportunity to participate in programs or services.

00;04;22;07 - 00;04;50;20

Unknown

Denying participation as a member of a planning or advisory body. Providing a different service, financial aid or benefit, or to provide these services in a different manner. Subjecting a person to segregation or separate treatment. Adopting methods of administration that would limit the participation of any group or subject them to discrimination. Addressing an individual in a way that makes them feel less than based on race, color, or national origin.

00;04;50;22 - 00;05;24;18

Unknown

## Title VI, HIPAA, and FACTA Training | Video Transcript

Something our agencies may encounter regularly as persons with limited English proficiency or LEP. Although many individuals living in the United States read, write, speak and understand English, there are many from whom English is not their primary language. Language can hinder access to services, benefits, rights, information, comprehension, and legal compliance. Limited English proficiency LEP individuals under an executive order must be included in federally funded programs to prevent discrimination.

00:05:24;20 - 00:05:57;16

Unknown

Title six is crucial in the ongoing fight against discrimination. It reflects our commitment to upholding principles of equality and fairness, and is consistent with our vision as an agency. It is our responsibility to uphold the standards of title six, to better understand the people we serve and how best to support them. This training is essential and required by law, but most importantly, it is the right thing to do and it is essential to our mission at the Upper Cumberland Development District and Human Resource Agency.

00:05:57;19 - 00:06:35;21

Unknown

Another federal law that is crucial for our agencies to be aware of and abide by is known as HIPAA, the Health Insurance Portability and Accountability Act. This law was enacted in 1996 and sets standards for the privacy and security of clients health information. Here's a brief overview of HIPAA regulations. Privacy rule, HIPAA privacy rule establishes national standards to protect individuals, medical records, and other personal health information covered by entities including health care providers, health plans, and health care clearinghouses.

00:06:35;22 - 00:07:05;26

Unknown

It gives clients rights over their health information and sets limits on how personal health information can be used and disclosed. Examples of personal health information include the client's name, address, date of birth, medical record number, account number, photographs, and other personal identifiers. This information can be found in various forms such as financial records, billing statements, client ID bracelets, medical records, prescription bottles, voicemails, and emails.

00:07:05;28 - 00:07:41;22

Unknown

Security rule. This security rule complements the privacy rule by safeguarding electronic protected personal health information. Our agencies must implement administrative, physical and technical safeguards to ensure the confidentiality, integrity and availability of electronic protected personal health information. Breach notification rule the breach notification rule requires our agencies to notify affected individuals. The US Department of Health and Human Services, following a breach of unsecured personal health information enforcement rule.

## Title VI, HIPAA, and FACTA Training | Video Transcript

00:07:41;24 - 00:08:26;24

Unknown

Hippies Enforcement Rule outlines procedures for investigating complaints of HIPAA violations and imposes civil and criminal penalties for noncompliance. In the following examples, HIPAA regulations play a critical role in protecting the privacy and confidentiality of individual's health information. While allowing social service agencies to provide essential services and support to their clients. Case management and referrals. When working with a client who has complex medical needs, such as a chronic illness or disability as part of the case management process, the agency may need to communicate with health care providers, specialists, or other service providers involved in the client's care.

00:08:26;26 - 00:08:55;26

Unknown

HIPAA regulations would govern how the agencies share the client's health information with these providers, ensuring that only necessary information is disclosed and that it is done securely and with the client's consent. Substance abuse services. When our agencies provide substance abuse services, in this case, the agency may collect sensitive information about clients substance abuse history, mental health status, and treatment progress.

00:08:55;28 - 00:09:29;06

Unknown

HIPAA regulations would require the agency to protect the confidentiality of this information, only sharing it with authorized individuals involved in the client's treatment, and ensuring that appropriate safeguards are in place to prevent unauthorized access or disclosure. Abuse cases our agencies sometimes encounter individuals who have experienced abuse in these situations. The agency may need to share information with law enforcement, child or adult protective services or other agencies involved.

00:09:29;06 - 00:09:59;06

Unknown

Ensuring the safety of the individuals involved. HIPAA regulations permit the disclosure of personal health information without proper authorization in certain circumstances, such as required by law, to report suspected abuse or neglect. In-Home care services. When providing services to individuals who are elderly or disabled. Agency staff may have access to client's medical records, medication schedules, and other health related information.

00:09:59;09 - 00:10:40;02

Unknown

HIPAA regulations would require the agency to ensure the confidentiality of this information, only sharing it with authorized caregivers, and implementing measures to protect against unauthorized access or disclosure. Data sharing and reporting. Our agencies sometimes collect

## Title VI, HIPAA, and FACTA Training | Video Transcript

data on the populations we serve. To report to funders or government agencies if this data includes personal health information, HIPAA regulations would apply, requiring us to de-identify or redact the information before sharing it for research or reporting purposes, or to obtain client consent before disclosing identifiable health information.

00;10;40;04 - 00;11;12;27

Unknown

Here are some tips to ensure we stay in compliance. Avoid looking at medical records without direct involvement with a client. Never share information about prescriptions unless legally required. Resist accessing personal health information out of curiosity or worry. Do not use personal health information for research or marketing without proper authorization. Avoid posting anything about clients on social media. Never share passwords to workstations, computers, or building access key fobs.

00;11;12;29 - 00;11;48;14

Unknown

Protect workstations, computers and mobile devices by logging off when not in use. Provide clients with authorization, disclosure forms, and privacy policies. Follow the agency's disposal and shredding policies diligently. HIPAA regulations aim to protect clients. Privacy is to ensure the security of their health information in an increasingly digitized environment. Compliance with HIPAA is essential for you and Yukari to avoid costly penalties and maintain client trust by observing HIPAA regulations in these and other relevant contexts.

00;11;48;14 - 00;12;18;23

Unknown

Our agencies can ensure the privacy, security and confidentiality of clients health information while fulfilling our goal to provide valuable assistance and support to individuals in need. Finally, the Facta or fair and accurate cryptic transactions Act, is a US federal law enacted in 2003 to enhance protection for consumers personal financial information. Its primary focus is combating identity theft and improving the accuracy of consumer credit reports.

00;12;18;26 - 00;12;51;13

Unknown

Overall, Facta aims to empower consumers with greater control over their financial information and enhanced protections against identity theft, and promote the accuracy and privacy of consumer credit reports. Violation affected can result in significant penalties for businesses and organizations that fail to comply with its provisions. Collection and use of personal information. When collecting personal information from clients for the purpose of determining eligibility for assistance programs or providing financial aid, our agencies must adhere to effective regulations.

00;12;51;15 - 00;13;27;24

Unknown

## Title VI, HIPAA, and FACTA Training | Video Transcript

This includes obtaining consent from clients to use their information, ensuring the security of data storage and transmission, and limiting access to sensitive information to authorized personnel only. Client application process. During the application process, our agency collects personal information such as social security numbers, income details, and other sensitive data to determine eligibility for assistance. In fact, the regulations require us to one obtain proper consent from clients before collecting and using their information to securely store and transmit the data entry only allow authorized personnel to access it.

00;13;27;26 - 00;13;57;14

Unknown

Dissemination of client information. If the agency shares client information with third party service providers or other organizations involved in delivering services or processing payments, the regulations must be observed. This includes implementing measures to safeguard client data, adhering transmission, and ensuring that any contractors or partners comply with the data security requirements. Payment distribution our agency makes financial assistance payments to eligible clients via direct deposit or prepaid cards.

00;13;57;15 - 00;14;25;29

Unknown

In this scenario, the regulations apply to ensure the security of financial information during payment processing. This agency must use one secure payment methods to encrypt the sensitive data during transmission, and three protect against unauthorized access to client funds. Credit reporting in situations where the agency provides financial assistance that may impact clients credit reports. Effective requirements regarding the accuracy of consumer information become relevant.

00;14;26;00 - 00;14;49;05

Unknown

The agency must ensure that any reporting of payment history or other credit related information is accurate and up to date, and it must provide clients with the opportunity to dispute incorrect any inaccuracies. Red flag rules compliance our agencies may be susceptible to identity theft risk, especially if they handle sensitive client information such as social security numbers, financial records, or medical data.

00;14;49;06 - 00;15;21;23

Unknown

Therefore, they must develop and implement identity theft protection programs following the red flags rule under Facta. This includes identity potential red flags indicating identity theft, such as discrepancies in client information or suspicious account activity, and establishing procedures for responding and mitigating these risk. Identity theft prevention if our agency discovers suspicious activity on a client's account, such as unauthorized charges or changes to personal information, we must have procedures in place to detect and respond to potential identity theft.



## Title VI, HIPAA, and FACTA Training | Video Transcript

00;15;21;23 - 00;15;48;04

Unknown

Red flags. This may involve one verifying the identity of the client through additional documentation, or to contacting the client to confirm the legitimacy of the activity. Proper disposal of client records. Back to mandate. Secure disposal of consumer information to prevent unauthorized access and identity theft. Our agencies are required to establish policies and procedures for the secure disposal of flight records, whether in physical or electric form.

00;15;48;04 - 00;16;33;14

Unknown

This may involve shredding paper documents containing sensitive information and securing deleted electronic records to ensure they cannot be accessed or reconstructed. Record disposal. Periodically, the agency's need to dispose of outdated client records to maintain compliance with privacy regulations. Back to mandates, proper disposal methods to prevent unauthorized access to sensitive information and reduce the risk of identity theft. The agency must one shred paper documents containing personal data before disposal, and to securely delete electronic records from database or storage devices by observing factor regulations in these and other relevant context, CD and new CRA can protect the privacy and financial well-being of our clients while maintaining compliance with federal law.

00;16;33;16 - 00;16;49;09

Unknown

It is always important to treat sensitive data with the utmost care, whether held or financially related.

### Discrimination prohibited by Title VI

There are many forms of illegal discrimination based on race, color, or national origin that limited the opportunity of minorities to gain equal access to services and programs. Among other things, in operating a federally assisted program, a recipient cannot, on the basis of race, color, or national origin, either directly or indirectly:

- Deny program services, aids, or benefits
- Provide a different service, aid, or benefit, or provide them in a manner different than they are provided to others; or
- Segregate or separately treat individuals in any matter related to the receipt of any services, aid, or benefit

### Programs or services include but are not limited to:

- Transportation
- Construction
- The distribution of benefits and services
- Tax Benefits enjoyed by private agencies, fraternal and non-profit organizations (i.e. 501 (c)3) as well as education institutions
- Location of facilities
- Law enforcement
- Program effects on people in applicable communities
- Healthcare (i.e. Medicare, Medicaid, TennCare), social services and public welfare
- Natural resources and the environment
- Employment and job training
- Housing and community development
- Agriculture

### Title VI Federal-aid Contract Provisions:

All Federal-aid contracts must include Title VI contract assurance language which requires compliance with Title VI of the Civil Rights Act of 1964. Federal-aid contractors may not discriminate in selection and retention of first-tier subcontractors; subcontractors may not discriminate in the selection and retention of second-tier subcontractors who participate in Federal aid highway construction; and contractors and subcontractors cannot discriminate in their employment practices in connection with highway construction projects or projects assisted by Federal Highway Administration.

### How to file a complaint

**You may file a signed, written complaint up to 180 days to the date of the alleged discrimination. The complaint should include:**

- Your name, address and telephone number.
- The name and address of the agency, institution, or department you believe discriminated against you.
- How, why, and when you believe you were discriminated against. Include as much specific, detailed information as possible about the alleged acts of discrimination, and any other relevant information.
- Include the names of any person(s), if known, who the TDOT Civil Rights Division could contact for clarity of your allegations.

**Your complaint must be signed and dated.**



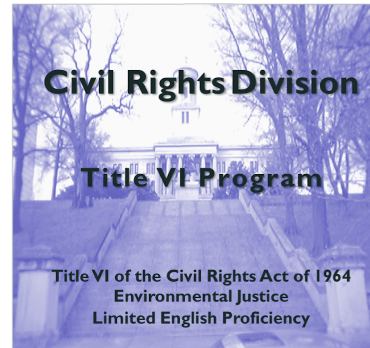
**Please submit your complaint to the address stipulated below:**

Tennessee Department of Transportation  
Civil Rights Division  
Title VI Program Director  
505 Deaderick Street, Suite 1800  
Nashville, TN 37243-0347  
Telephone: (615) 741-3681  
Fax: (615) 741-3169  
Toll Free: 1-888-370-3647  
TTY Relay: 1-800-848-0298

For a printable complaint form, visit our website:

[www.tn.gov/content/dam/tn/tdot/civilrights/title-vi/complaint%20procedures01218.pdf](http://www.tn.gov/content/dam/tn/tdot/civilrights/title-vi/complaint%20procedures01218.pdf)

CLAY BRIGHT, COMMISSIONER



TENNESSEE DEPARTMENT OF TRANSPORTATION

### Civil Rights Division's Mission



The mission of the Civil Rights Division is to ensure adherence to Equal Employment, Title VI, and Small and Disadvantaged Business Initiatives.

### What is Title VI of the Civil Rights Act of 1964?

It is the policy of the Tennessee Department of Transportation to ensure 42 U.S.C. 2000d, "No person in the United States shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under a program or activity receiving federal financial assistance from the Department of Transportation." Title VI covers all forms of federal aid except those federally funded contracts of insurance and guaranty. It does cover employment practices resulting in discrimination against program beneficiaries or where the purpose of federal assistance is to provide employment.

### TDOT's Subrecipients

TDOT's subrecipients are any city, county, possession, political subdivision, instrumentality, public or private agency, organization, entity, and individual receiving federal funding, either directly or through another recipient, from TDOT. A TDOT subrecipient includes successor, assignee, or transferee, but not the ultimate beneficiary of a program or activity.

TDOT's subrecipients are required to prevent discrimination and ensure nondiscrimination in all of their programs and Activities whether federally-funded or not.

### Title VI & Environmental Justice (EJ)



On February 11, 1994, President Clinton signed Executive Order 12898: an order that addresses environmental justice in minority populations and low-income populations.

The Executive Order focused attention on Title VI by providing that, "each agency shall make

achieving environmental justice part of its mission by identifying and addressing, as appropriate, disproportionately high and adverse human health or environmental effects of its programs, policies, and activities on minority and low-income populations." In support of Executive Order 12898, the US DOT issued an Order on Environmental Justice (DOT Order 5610.2a). This order clarifies and reinforces Title VI responsibilities as well as addresses the effects on low-income populations.

### Adverse Impacts may include:

- Bodily impairment, infirmity, illness, or death
- Air, noise, water pollution, and soil contamination
- Destruction or disruption of man-made or natural resources
- Destruction or diminution of aesthetic values
- Destruction or disruption of community cohesion or a community's economic vitality
- Destruction or disruption of the availability of public and private facilities and services
- Vibration
- Adverse employment effects
- Displacement of persons, businesses, farms, or nonprofit organizations
- Increased traffic congestion, isolation, exclusion, or separation of minority or low-income individuals within a given community or from the broader community
- The denial of, reduction in, or significant delay in the receipt of, benefits of DOT programs, policies, or activities

### Public Involvement



Public involvement plays an integral role in transportation planning and project development decision-making. The DOT Order (5610.2a) on Environmental Justice directs the department to provide minority and low-income populations greater access to information on and opportunities for public participation in matters that may impact human health and environment.

### Title VI & Limited English Proficiency (LEP)

The Federal Government and those receiving assistance from the Federal Government must take reasonable steps so that LEP persons have meaningful access to the programs, services, and information those entities provide. This will require agencies to think "outside the box" for creative solutions to address the needs of this ever growing population of individuals, for whom English is not their primary language.

### Who is a Limited English Proficient Person?

Persons who do not speak English as their primary language and who have a limited ability to read, speak, write or understand English can be limited English proficient, or "LEP." These individuals may be entitled to language assistance with respect to a particular type of service, benefit, or encounter.

### Who Must Comply and Who Can be Found in Violation?

All programs and activities of entities receiving assistance from the Federal Government must comply with Title VI of the 1964 Civil Rights Act.

"Simple justice requires that public funds, to which all taxpayers of all races contribute, not be spent in any fashion which encourages, entrenches, subsidizes, or results in racial discrimination." President John F. Kennedy

#### ¿Qué discriminación está prohibida por El Título VI?

Existen muchas formas de discriminación ilegal basadas en raza, color u origen nacional que imitan la oportunidad de las minorías de obtener igual acceso a servicios y programas. Entre otras cosas, en la operación de un programa asistido federalmente, un destinatario no puede, con base en raza, color, origen nacional, bien sea directa o indirectamente:

- Negar programas, servicios o beneficios
- Proveer un servicio, ayuda o beneficio diferente, o Proveerlos prestarios de un modo diferente al proveerlo a otros: o
- Segregar o tratar separadamente individuos en algún asunto relacionado a recibir cualquier servicio, ayuda o beneficio.

#### Programas o servicios incluyen pero no están limitados a:

- Transporte
- Construcción
- Beneficios de impuestos disfrutados por agencias privadas, organizaciones fraternales y sin ánimo de lucro (por ejemplo 501 (c) 3) así como instituciones de educación
- Ubicación de locaciones o centros de servicios
- Cumplimiento de la ley
- Efectos del programa en la gente en comunidades aplicables
- Cuidado de salud (por ejemplo Medicare, Medicaid, TennCare), servicios sociales y bienestar público
- Recursos naturales y el medio ambiente
- Empleo y entrenamiento de trabajo
- Vivienda y desarrollo de la comunidad
- Agricultura



#### Provisiones De Contratos De Asistencia Financiera Federal Del Título VI:

Todos contratos de la Ayuda-Federal deben incluir el idioma de la certeza del contrato del Título VI que requiere la conformidad con el Título VI del Acta de los Derechos Civiles de 1964. Los contratistas de la Ayuda-Federal no pueden discriminar en la selección o la retención de subcontratistas de primero-nivel; subcontratistas no pueden discriminar en la selección o la retención de subcontratistas de segundo nivel que toman parte en la construcción de Carretera de Ayuda-Federal, y los contratistas y los subcontratistas no pueden discriminar en sus prácticas del empleo con respecto a proyectos de construcción de carreteras ni proyectos ayudados por la Administración Federal de la Carretera.

#### COMO PRESENTAR UNA QUEJA

**Usted puede presentar una queja escrita y firmada 180 días después de la fecha de la pretendida discriminación. La queja debe incluir:**

- Su nombre, dirección / domicilio y número de teléfono.
- El nombre y dirección de la agencia, institución o departamento que usted cree lo discriminó.
- Cómo, cuándo y dónde cree que se presentó la discriminación. Incluyendo lo más específico posible, detallada información acerca de los actos de discriminación alegados, y cualquier otra información relevante.
- El nombre de cualquier persona, si las conoce, a quienes la división del título VI de TDOT podrían contactar para clarificar sus alegaciones.

**Su queja debe estar firmada y fechada.**



**Por favor envíe su queja a la dirección estipulada enseguida:**

Tennessee Department of Transportation  
Title VI Director  
505 Deaderick Street, Suite 1800  
Nashville, TN 37243-0347  
Teléfono: (615) 741-3681  
Fax: (615) 741-3169  
Llamada gratuita: 1-888-370-3647  
TTY Relay: 1-800-848-0298

Para un formulario de quejas impreso visite nuestra página de Internet:  
**[www.tennessee.gov/tdot/civil-rights/titlevi](http://www.tennessee.gov/tdot/civil-rights/titlevi)**

#### El Departamento de Transporte de Tennessee

#### Oficina de los Derechos Civiles

## Programa del Título VI

**Título VI Del Acta De Los Derechos Civiles De 1964**  
**Justicia Ambiental**  
**Capacidad Limitada de Inglés**



**[WWW.TENNESSEE.GOV/TDOT/CIVIL-RIGHTS/TITLEVI](http://WWW.TENNESSEE.GOV/TDOT/CIVIL-RIGHTS/TITLEVI)**



#### Compromiso Del Título VI

La meta más importante del programa del Título VI del departamento de Transporte de Tennessee es asegurar que el equipo gerencial, contratistas y beneficiarios de servicios estén enterados de las provisiones del Título VI y las responsabilidades asociadas con el Título VI del Acta de los Derechos Civiles de 1964. Tenemos la mejor disposición para proveerle asistencia de la más alta calidad técnica, recursos, orientación y cualquier otra información con respecto al Título VI. Por favor no dude en llamar a nuestra oficina si necesita ayuda adicional.



#### ¿Qué Es El Título VI Del Acta De Los Derechos Civiles De 1964?



Es la política del departamento de Transporte de Tennessee para asegurar 42. U.S.C. 2000d, "Ninguna persona en los Estados Unidos será excluida de participación, serán negados beneficios, o estará sujeta a discriminación con razón de su raza, color, u origen nacional, bajo un programa o actividad recibiendo asistencia financiera federal del Departamento de Transporte." Título VI cubre todas las formas de ayuda federal excepto aquellos contratos de seguro y garantía federalmente fundados. Esto cubre prácticas de empleo que resulten en discriminación contra beneficiarios de programas o donde el propósito de la asistencia federal sea proveer empleo.

#### Título VI Y Justicia Ambiental

En Febrero 11, 1994 el presidente Clinton firmó la orden ejecutiva 12898: *Acción Federal para dirigir la Justicia Ambiental a las Poblaciones Minoritarias y a las Poblaciones de Bajos Ingresos.*

La orden ejecutiva centró su atención en el Título VI previendo que "cada agencia hará esfuerzos en Justicia Ambiental como parte de su misión identificando y dirigiendo, como sea apropiado, efectos ambientales o de salud humana desproporcionadamente altos de sus programas, políticas y actividades en las minorías y poblaciones de bajos recursos. En apoyo a la orden ejecutiva 12898, el US DOT emitió una Orden en Justicia Ambiental (orden DOT 5610.2). Esta orden clarifica y refuerza las responsabilidades del Título VI así como dirige los efectos en las poblaciones de bajos recursos.



#### Efectos adversos pueden incluir:

- Impedimentos corporales, aflicciones, enfermedades, o muerte
- Aire, ruido, y contaminación del agua y contaminación de la tierra
- Destrucción o desbaratamiento de los recursos naturales o de los hechos por el hombre
- Destrucción o disminución de los valores estéticos
- Destrucción o desbaratamiento de la cohesión comunitaria o de la vitalidad económica de la comunidad
- Destrucción o desbaratamiento de la disponibilidad de servicios y lugares públicos y privados
- Vibración
- Efectos adversos al empleo
- Desplazamiento de personas, negocios, fincas u organizaciones sin ánimo de lucro
- Congestión de tráfico incrementada, aislamiento, exclusión o separación de las minorías o individuos de bajos recursos dentro de una comunidad dada o desde la comunidad en general.
- La negación de, reducción en, o significativo demora en la recepción de beneficios, programas, políticas o actividades de el Departamento de Transportación.

#### El involucramiento público

es parte integral de la toma de decisiones de proyecto de desarrollo y planeación del transporte. La orden DOT (5610.2) en Justicia Ambiental dirige al departamento a proveer a las poblaciones minoritarias y poblaciones de bajos ingresos en asuntos que puedan impactar la salud humana y el ambiente.



#### Título VI y La Capacidad Limitada de Inglés (LEP)



El gobierno federal y esos servicios que reciben asistencia financiera del gobierno federal deben tomar medidas razonables para asegurar que personas LEP tengan un acceso significativo a sus programas, servicios, e información que esas entidades proporcionan. Esto requerirá que las agencias piensen "afuera-de-la-caja" para obtener soluciones ingeniosas que puedan resolver los problemas de esta población creciente, para quienes el inglés no es su primer idioma.

#### ¿Quién es una persona de Capacidad Limitada de Inglés (LEP)?

LEP es una persona cuyo primer idioma no es el inglés, la cual tiene una capacidad limitada para leer, hablar, escribir o comprender el inglés. Estas personas tienen derecho a recibir asistencia de idioma con respecto a cualquier clase de servicio, beneficio, o situación que se pueda presentar.

#### ¿Quién Tiene Obligación De Cumplir Y Quién Puede Encontrarse En Violación Bajo El Título VI?

Todos los programas y operaciones de entidades que reciben ayuda del gobierno federal (ejemplo: beneficiarios), incluyen: Cualquier agencia estatal, agencia local, institución u organización privada. Cualquier entidad que recibe asistencia financiera Federal a través de otro beneficiario / entidad mencionado anteriormente, tiene obligación de cumplimiento.



**"La elemental justicia requiere que los fondos públicos, a los cuales todos los contribuyentes de impuestos de todas las razas aportan, no sean gastados de ninguna manera para, animar, arraigar, subsidiar o resultar en discriminación racial."**

**Presidente John F. Kennedy**

4.

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
MARCIE ACKERMAN LF BOROWICK	UCDD	
Lilly Hall	UCDD	
Mark Dudney	UCDD	
Rebekah Beeler	UCDD	
Jessica Duke	UCDD	
Amanda Lashbough	UCDD	
Megan Keegan	UCDD	
Marghan White	UCDD	
Tammy Lee	UCDD	

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Kathy Pealer	UCHRA - Clay	Kathy Pealer
Sherry Sherrell	UCHRA - <del>Clay</del> Clay	Sherry Sherrell
Tonya Spears	UCHRA - Clay	Tonya Spears
Danny Kendall	UCHRA - Clay	Danny Kendall
Elsie Blaylock	UCHRA - Van Buren	Elsie Blaylock
Rita Mayfield	UCHRA - Van Buren	Rita Mayfield
Jim Bass	UCHRA Putnam	Jim Bass
Conor Bunt	UCHRA Putnam	Conor Bunt
James Brown	UCHRA Putnam	James Brown
Denise Richardson	UCHRA Putnam	Denise Richardson
TOM CARL	UCHRA PUT	TOM CARL
Charles Oldham	UCHRA - Putnam	Charles Oldham








NAME	UCDD OR UCHRA	SIGNATURE
Maxine Anderson	UCHRA	Maxine Anderson
Melissa Hall	UCHRA	Melissa Hall
Kathy Menefee	UCHRA	Kathy Menefee
Linda Barker	UCHRA	Linda Barker
Rebecca Spivey	UCHRA	Rebecca Spivey
USA Grace	UCHRA	USA Grace
Julia Baugh Tayes	UCHRA	Julia Baugh Tayes



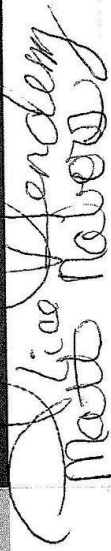

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UGHRA	SIGNATURE
HARSHEL STONE	UC#RA	
ROBERT HITT	UC#RA	
JON STINICH	UC#RA	
DAVID M. SHIPLEY	UC#RA	
Shaquawana Webster	UC#RA	



2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025

NAME	UCDD OR UCHRA	SIGNATURE
Alice Mendez Matt Nabors	UCHRA UCHRA	 



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2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Alma Swindle	UCHRA	Alma Swindle
Pauline McCormick	UCHRA	Pauline McCormick
Rick Joiner	UCHRA	Rick Joiner
Doree Stover	UCHRA	Doree Stover
Kenneth Daulby	UCHRA	Kenneth Daulby
Clyden <del>Stover</del>	UCHRA	Ardea Szwedzyk
John Callahan	UCHRA	John Callahan
Doree Hall	UCHRA	Doree Hall

3<sup>rd</sup>

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UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Deak R. Woodall	UCHRA	Deak R. Woodall
Stacie Naeffin	UCHRA	Stacie Naeffin
Shelley Macomber	UCHRA	Shelley Macomber
Todd Macomber	UCHRA	Todd Macomber
Matthew Carr	UCHRA	Matthew Carr
Arina Polyakov	UCMRA	Arina Polyakov
Gary Lay	UCHRA	Gary Lay

4.

2025 FALL TRAINING  
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TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
MARCIE ACKERMAN lf Bonner	UCDD	
Lilly Hall	UCDD	
Mark Dudney	UCDD	
Rebekah Beeler	UCDD	
Jessica Duke	UCDD	
Amanda Lashbough	UCDD	
Megan Keegan	UCDD	
Margaret White	UCDD	
Tammy Lee	UCDD	

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Caleb Chandler	UCHEA	Caleb C.
SEAN PATTEN	UCDD	Seane Patten
Bryanna Nelson	UC Recovery	Bryanna Nelson
Jeff Hedges	UCDD	Jeff Hedges
Meghian Moore	UCDD	Meghian Moore
Kelly-Clarkson	UCDD	Kelly Clarkson
Sara Martin	UCDD	Sara Martin



NAME	UCDD OR UCHRA	SIGNATURE
CAROL WATSON	UCHRA	Carol Watson
Rachael Anderson	UCHRA	Rachael Anderson
Duchelle Cummings	UCHRA	Duchelle Cummings
Rodney Choate	UCHRA	Rodney Choate
Brian Tindall	UCHRA	Brian Tindall
Robert open	UCHRA	Robert open
Victor E. Ketring Jr	UCHRA	Victor E. Ketring Jr



NAME	UCDD OR UCHRA	SIGNATURE
CAROL WATSON	UCHRA	Carol Watson
Rachael Anderson	UCHRA	Rachael Anderson
Dachelle Cummings	UCHRA	Dachelle Cummings
Rodney Choate	UCHRA	Rodney Choate
Brian Tindall	UCHRA	Brian Tindall
Robert open	UCHRA	Robert open
Victor E. Kettinger Jr	UCHRA	Victor E. Kettinger Jr



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2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
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NAME	UCDD OR UCHRA	SIGNATURE
Dennis Sattler	UCHRA	Dennis Sattler
Susie Walker	UCDD	Susie Walker
STEPHEN KREIS	UCDD	Stephen Kreis
Loni Hitecock	UCDD	Loni Hitecock
Christal Harris	UCDD	Christal Harris
JESS CRUCH	UCDD	John Crutch
Brenda Phillips	UCDD	Brenda Phillips
<del>Chandra</del> Ryan Stage	UCHRA	Ryan Stage
Riley Sparks	UCHRA	Riley Sparks
Joy S. Bitter	UCHRA	Joy S. Bitter
MASON CARLSON	UCDD	Mason Carlson
Lloyd Williams	UCHRA	Lloyd Williams
Jason H. Carlson	UCHRA	Jason H. Carlson
Mike Brown	UCHRA	Mike Brown



NAME	UCDD OR UCHRA	SIGNATURE
Tina Maff	UCDD	Tina Maff
Holly Oakley	UCDD	Holly Oakley
Jenna McKeathie	UCDD	Jenna McKeathie
Jessica Roberson	UCDD	Jessica Roberson
Paige Terry	UCDD	Paige Terry
Alyson Guy	UCDD	Alyson Guy
Cynthia Spivey	UCDD	Cynthia Spivey

**2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025**



NAME	UCDD OR UCHRA	SIGNATURE
Tammy Simcox	UCHRA	Tammy Simcox
Judy Sanchez	UCHRA	Judy Sanchez
Jordan Herald	UCHRA	Jordan Herald
Christa White	UCHRA	Christa White
Melissa Moore	UCHRA	Melissa Moore
Rebecca Spice	UCHRA	Rebecca Spice
Sandra Rogers	UCHRA	Sandra Rogers
Shannon Lankford	UCHRA	Shannon Lankford
Megan Oakley	UCHRA	Megan Oakley
Mistie Johnson	UCHRA	Mistie Johnson

10.

2025 FALL TRAINING  
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TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Lashay Dobson	UCHRA	Lashay Dobson
Jean Long	UCHRA	Jean Long
Dhonda Goodwin	UCHRA	Dhonda Goodwin
Sheila Robinson	UCHRA	Sheila Robinson
<del>Walter Sanders</del>	UCHRA	<del>Walter Sanders</del>
Darleen Hunter	UCHRA	Darleen Hunter
Jean Snyder	UCHRA	Jean Snyder






2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
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22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Wendee Henley	UCHRA	Wendee Henley
Brianna Bruce	UCHRA	Brianna Bruce
ROBERT P KUSHNER	UCHRA	Robert Kushner
Johnny L. Spivey	UCHRA	Johnny L. Spivey
Joseph Fortin	UCHRA	Joseph Fortin
Al Ashburn	UCHRA	Al Ashburn
Sandra Ashburn	UCHRA	Sandra Ashburn
JAMES RANBOUGH	UCHRA	James Ranbough
Rev LATHAM	UCHRA	Rev Latham

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UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Nicholas Schultz	UCHRA	
Tiphannie Boss	UCHRA	
Tiffanie Hawkins	UCHRA	
Maileigh Brown	UCHRA	
Linda Kennedy	UCDD	



NAME	UCDD OR UCHRA	SIGNATURE
Deborah Gordon	UCHRA	Dr. P. Gordon
Fatty Ray	UCHRA	Fatty Ray
Sheryl Stephens	UCHRA	Sheryl Stephens
Jennifer Flowers	UCHRA	Jennifer Flowers
Phillip Swann	UCHRA	Phillip Swann
JAMES JACKETT	UCHRA	James Jackett
JORDAN VAUGHN	UCHRA	JORDAN VAUGHN



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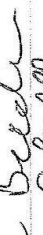

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22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
William B. Gortman	UCHRA	
Gregory Peterson	UCHRA	
William E. Gortman	UCHRA	
Steve Smith	UCHRA	
David Dunning	UCHRA	
Gary Key	UCHRA	
Jeneil Hill	UCHRA	
JEFF LASKOWITZ	UCHRA	
Mark Lourekovic	UCHRA	

















NAME	UCDD OR UGHRA	SIGNATURE
Ben McCrea	UCDD	
Rosa Smith	UCDD	
Megan Choate	UCDD	
Jessie Lusk	UCDD	
Kathryn Ray	UCDD	
Mindy Trammel	UCDD	
Sarah Birdwell	UCDD / SBDC	
Raquel Connell	UCDD	
Kelly Sullivan	UCDD / SBDC	

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025





NAME	UCDD OR UCHRA	SIGNATURE
Kathy Pealer	UCHRA - Clay	Kathy Pealer
Sherry Sherrell	UCHRA - <del>Clay</del> Clay	Sherry Sherrell
Tonya Spears	UCHRA - Clay	Tonya Spears
Danny Kendall	UCHRA - Clay	Danny Kendall
Elsie Blaylock	UCHRA - Van Buren	Elsie Blaylock
Rita Mayfield	UCHRA - Van Buren	Rita Mayfield
Jim Bass	UCHRA Putnam	Jim Bass
Conor Bunt	UCHRA Putnam	Conor Bunt
James Brown	UCHRA Putnam	James Brown
Denise Richardson	UCHRA Putnam	Denise Richardson
JOHN CARL	UCHRA PUT	JOHN CARL
Charles Oldham	UCHRA - Putnam	Charles Oldham



NAME	UCDD OR UCHRA	SIGNATURE
Brittany Patton	UCHRA	
Elizabeth Barajas	UCHRA	
Melissa Wiersing	UCHRA	
Teresa Kemper	UCHRA	
Lexi Neal	UCHRA	
Susie Allen	UCDD	
Deather Melton	UCDD	
Ginger Stout	UCDD	
Jacklyn medley	UCHRA	
Shari Labair	UCHRA	
Sara Moore	UCDD	
Melissa Sliger	UCDD	

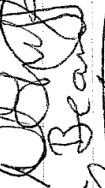

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Kathie Givens	UCHRA	
Donna Griffith	UCHRA	
Sharon Bean	UCHRA	Sharon Bean
Ricky Burton	UCHRA	Ricky Burton

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Katie Owens	UCHRA	
Danna Griffith	UCHRA	
Sharon Bean	UCHRA	Sharon Bean
Ricky Burton	UCHRA	Ricky Burton

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
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NAME	UCDD OR UCHRA	SIGNATURE
Billie Grogan	UCDD	Billie Grogan
Shelley Pennington	<del>UCDD</del> UCHRA	Shelley Pennington
Tonya Rockwell	UCHRA	Tonya Rockwell
Nathan York	UCDD	Nathan York
Lindsey Phitpot	UCDD	Lindsey Phitpot
Connie Vassiler	UCDD	Connie Vassiler

2025 FALL TRAINING  
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NAME	UCDD OR UCHRA	SIGNATURE
Shelia Harris	UCHRA/EmPOWER	Shelia Harris
Regina Stowers	UCHRA/EmPOWER	Regina Stowers
Marissa Alsteens	UCHRA/EmPOWER	Marissa Alsteens
Lisa Mayberry	UCHRA/EmPOWER	Lisa Mayberry
Belva Trotter	UCHRA/EmPOWER	Belva Trotter
Barinda Westmoreland	UCHRA/EmPOWER	Barinda Westmoreland
Debbie Mayberry	UCHRA/EmPOWER	Debbie Mayberry



NAME	UCDD OR UCHRA	SIGNATURE
Kathy Weaver	UCDD	Kathleen Weaver
Melissa Sliger	UCDD	Melissa Sliger
Heather Bullard	UCHRA	Ken Bullard
Linda Best	UCHRA	Linda Best
Heather Bonman	UCHRA	Heather Bonman
Melissa Hoisington	UCHRA	Melissa Hoisington
Pam Sanford	UCHRA	Pam Sanford
Angina Foster	UCHRA	Angina Foster
Crystal Lawson	UCHRA	Crystal Lawson
Shannon Shupe	UCHRA	Shannon Shupe



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NAME	UCDD OR UCHRA	SIGNATURE
Adri Bauman Smith	UCHRA	Adri Smith
Jeanne Tinnon Dabir	UCHRA	Jeanne Dabir
Paige Harris	UCHRA	Paige Harris
Cammie West	UCHRA	Cammie West
Slaton Wheeler	UCHRA	Slaton Wheeler
Vicker Smith	UCHRA	Vicker Smith
Carthlyn Like	UCHRA	Carthlyn Like
Andrew Al-Habawani	UCHRA	Andrew Al-Habawani
Jeff Dyer	UCHRA	Jeff Dyer
Casey Eschette	UCHRA	Casey Eschette
Tephrany Rantapras	UCHRA	Tephrany Rantapras

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\* Smith County

NAME	UCDD OR UCHRA	SIGNATURE
Roger Johnson	UCHRA	Roger Johnson
MOREY K. BAILEY	UCHRA	MOREY K. BAILEY
Jonathan Givens	UCHRA	Jonathan Givens
Cindy Blair	UCHRA	Cindy Blair
Lavica Andrews	UCHRA	Lavica Andrews
Jennifer Lee Schaefer	UCHRA	Jennifer Lee Schaefer
Tokymu N. Cash	UCHRA	Tokymu N. Cash

24.








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NAME	UCDD OR UCHRA	SIGNATURE
STACEY L. SCOTT	UCHRA	Stacey L. Scott
LUCIE BOVENBARKER	UC HRA	Lucie Bovenbarker
Trudie O'Hara	UCHRA	Trudie O'Hara
Misty Nicholson	UCHRA	Misty Nicholson
Mary Leadbeater	UCHRA	Mary Leadbeater
Fred Stewart	UCHRA	Fred Stewart
Pamela Kirby	UCHRA	Pamela Kirby
Cherit Chiribaw	UCHRA	Cherit Chiribaw
Jonny Maynard	UCHRA	Jonny Maynard

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NAME	UCDD OR UCHRA	SIGNATURE
Sonny Sexton	UCDD	
Jennine Lopez	UCDD	
Lynn Drew	UCDD	
Nikie Farlow	UCDD	
Cortina McEntee	UCHRA	
Amber Milligan	UCHRA	
Carlee Bean	UCDD	

2025 FALL TRAINING  
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NAME	UCDD OR UCHRA	SIGNATURE
Mary Harris	UCDD	Mary Harris
Jean Dawach	UCDD	Jean Dawach
Nestor Chavez	UCDD	Nestor Chavez
Sherry Thurman	UCDD + UCHRA	Sherry Thurman
Rhonda Fielder	UCDD	Rhonda Fielder

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NAME	UCDD OR UCHRA	SIGNATURE
Catherine Haynes	UCHRA	Catherine
Sammie J Bow		Sammie J. Bow
Tara Burch	UCHRA	Tara Burch
Parish Burgess	UCHRA/EmPOWER	Parish Burgess



NAME	UCDD OR UCHRA	SIGNATURE
Maxine Anderson	UCHRA	Maxine Anderson
Melissa Hall	UCHRA	Melissa Hall
Kathy Menefee	UCHRA	Kathy Menefee
Linda Barker	UCHRA	Linda Barker
Rebecca Spivey	UCHRA	Rebecca Spivey
USA Grace	UCHRA	USA Grace
Julia Baugh Tayes	UCHRA	Julia Baugh Tayes



NAME	UCDD OR UCHRA	SIGNATURE
Amy Madelle	UCDD	Amy Madelle
Alicia Eldridge	UCDD	Alicia Eldridge
Chad Blair	UCDD	Chad Blair
Myra Walker	UCDD	Myra Walker
Ladelle Randolph	UCDD	Ladelle Randolph
APRILE EVANS-WRIGHT	UCDD	Aprille Evans-Wright
Amy Harris	UCDD	Amy Harris





NAME	UCDD OR UCHRA	SIGNATURE
Ryan Henry	UCRA	[Signature]
James Gabbie	HRA	[Signature]
Marcia Riddle	UCDD	[Signature]
Stacy Dorris	UCOM	[Signature]
Nekissa Allison	UCDD	[Signature]
Vicki Beck	UCDD	[Signature]
Dennifer Wolfe	UCDD	[Signature]
Vickie Furman	UCDD	[Signature]

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NAME	UCDD OR UCHRA	SIGNATURE
Ryan Henry	ISRA	<i>[Signature]</i>
James Gabbie	HRH	<i>[Signature]</i>
Marcia Riddle	UCDD	<i>[Signature]</i>
Stacy Dorris	UCDD	<i>[Signature]</i>
DeLissa Allison	UCDD	<i>[Signature]</i>
Vicki Beck	UCDD	<i>[Signature]</i>
Jennifer Wolfe	UCDD	<i>[Signature]</i>
Vickie Furman	UCDD	<i>[Signature]</i>



NAME	UCDD OR UCHRA	SIGNATURE
Sherry Bilbrey	UCDD	Sherry Bilbrey
Tammy Kulpa	UCDD	Tammy Kulpa
Wanille Godsey	UCHRA	Wanille Godsey
Mark Farley	UCHRA	Mark Farley
Megan Spurgeon	UCHRA	Megan Spurgeon

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
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NAME	UCDD OR UCHRA	SIGNATURE
KELCI NORRIS	UCHRA	
Jash Under	UCHRA	
Amey Wingut	UCHRA	
Adam Kinferr	UCHRA	
Jodi Evans	UCHRA	

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NAME	UCDD OR UCHRA	SIGNATURE
Brandi Black	UCHRA	Brandi Black
Lea Ann Payne	UCHRA	Lea Ann Payne
Roy Brown	UCHRA	Roy Brown
Sapphires Payne	UCHRA	Sapphires Payne
Penny Dyer	UCHRA	Penny Dyer

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Warren

County!!

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NAME	UCDD OR UCHRA	SIGNATURE
Dorothy Newton	uchra	Dorothy Newton
Naoma Parsley	UCHRA	Naoma Parsley
Rebekah Acre	UCHRA	Rebekah Acre
Robert Blum	UCHRA	Robert Blum
Ronald Barnes	UCHRA	Ronald Barnes
Andrew Barnes	UCHRA	Andrew Barnes
Dana Pittard	UCHRA	Dana Pittard
Kenny Madeline	UCHRA	Kenny Madeline
Kenneth Roberts	UCHRA	Kenneth Roberts
David Johnson	UCHRA	David Johnson
MICHAEL BOCKERT	UCHRA	A.A.

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NAME	UCDD OR UCHRA	SIGNATURE
Dinda Huel	UCHRA	Dinda Huel
SCOTT BREWINGTON	UCHRA	SCOTT BREWINGTON
LOEL WHARTON	UCHRA	LOEL WHARTON
Adrian Gruba	UCHRA	Adrian Gruba
Jennifer Nelson	UCHRA	Jennifer Nelson
John Pistole	UCHRA	John M. Pistole
Charissa Tindle	UCHRA	Charissa Tindle
JOHN COOK	UCHRA	JOHN COOK
CAROL A. H. H. H. H.	UCHRA	CAROL A. H. H. H. H.

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NAME	UCDD OR UCHRA	SIGNATURE
Kerry Wilson	UCHRA	<i>[Signature]</i>
Mike Almo	UCHRA	<i>[Signature]</i>
Beverly Almo	UCHRA	<i>[Signature]</i>
Pat Riley	UCHRA	<i>[Signature]</i>
Janet A. Myers	UCHRA	<i>[Signature]</i>



2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
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NAME	UCDD OR UCHRA	SIGNATURE
Linda Best	UCHRA	<i>[Signature]</i>
Christi Allen	UCHRA	<i>[Signature]</i>
Philip McGourty	UCHRA	<i>[Signature]</i>
Crystal Lawson	UCHRA	Crystal Lawson
<del>Crystal Best</del> Shannon Shyne	UCHRA	<del>Crystal Best</del> Shannon Shyne
Carol A. Kitchens	UCHRA	<i>[Signature]</i>
Joan Cook	UCHRA	<i>[Signature]</i>
KERRY Wilson	UCHRA	<i>[Signature]</i>
Mike Almo	UCHRA	<i>[Signature]</i>
Beverly Almo	UCHRA	Beverly Almo
John M. Campbell	UCHRA	<i>[Signature]</i>
Gary Bambergh	UCHRA	<i>[Signature]</i>
Charles Brown	UCHRA	<i>[Signature]</i>
Bethany Zidek	UCHRA	Bethany Zidek
William Francis	UCHRA	William Francis
James [unclear]	UCHRA	<i>[Signature]</i>



NAME	UCDD OR UCHRA	SIGNATURE
Jennifer Birdwell	UCDD	Jennifer Birdwell
Hannah Glover	UCDD	Hannah Glover
MARCIA HODGES	UCDD	Marcia Hodges
DESTANA CIMENT	UACHA	Destana Ciment
Robin Mayberry	UCDD	Robin Mayberry
Holly Montooth	UCHRA	Holly Montooth
Sabrina Dees	UCHRA	Sabrina Dees
Laura Daynes	UCHRA	Laura Daynes
Donna Drake	UCHRA	Donna Drake
Charlie Fraser	UCHRA	Charlie Fraser
Donna Holmes	UCHRA	Donna Holmes
Ryan Stagle	UCHRA	Ryan Stagle

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NAME	UCDD OR UCHRA	SIGNATURE
Heath Bowman	UCHRA	Heath Bowman
Kevin Alsteens	UCHRA	<del>Kevin Alsteens</del>
Annandawarden	UCHRA	Ann W
DONALD SAGLES	UCHRA	Donald Sables
Rickey L. Lumborg	UCHRA	Rickey Lumborg
Dandra Grace	UCHRA	Dandra Grace
Teresa Johnson	UCHRA	Teresa Johnson
Steve LARSEN	UCHRA	<del>Steve LARSEN</del>
Charmidy Caracote	UCHRA	Charmidy Caracote
Misty Turner	UCHRA	Misty Turner

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NAME	UCDD OR UCHRA	SIGNATURE
HARSHTEL STONE	UCHRA	HARSHTEL STONE
ROBERT HITT	UCHRA	ROBERT HITT
JON STINICH	UCHRA	JON STINICH
DAVID M. SHIPLEY	UCHRA	DAVID M. SHIPLEY
Shagwanara Webster	UCHRA	Shagwanara Webster

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NAME	UCDD OR UCHRA	SIGNATURE
Kimberly Howard	UCHRA	Kimberly Howard
Ray Simpson	UCHRA	Ray Simpson
William H. Whalen	UCHRA	William H. Whalen
Linda Diehl	UCHRA	Linda Diehl
Donny Swicegood	UCHRA	Donny Swicegood
Donny Miller	UCHRA	Donny Miller
Salvia LAURENZ	UCHRA	Salvia LAURENZ
Mark Waller	Pickup	Mark Waller
Samie J. Bow	UCHRA	Samie J. Bow

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2025 FALL TRAINING  
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NAME	UCDD OR UCHRA	SIGNATURE
Kevin Beatty	UCHRA	Kevin Beatty
Talitha Swaffler	UCHRA	Talitha Swaffler
Erica Bedsole	UCHRA	Erica Bedsole
Paula Riggsby	UCHRA	Paula Riggsby
Stephanie Riggsby	UCHRA	Stephanie Riggsby
Tim Watkins	UCHRA	Tim D. Watkins
Bryanna Nelson (elementary)	UCHRA / UCHRA	C. Bryanna Nelson

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2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
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NAME	UCDD OR UCHRA	SIGNATURE
Kevin Beatty	UCHRA	Kevin Beatty
Talitha Swaffler	UCHRA	Talitha Swaffler
Erica Bredsoe	UCHRA	Erica Bredsoe
Paula Riggsby	UCHRA	Paula Riggsby
Stephanie Riggsby	UCHRA	Stephanie Riggsby
Tim Watkins	UCHRA	Tim D. Watkins
Bryanne Nelson (elementary)	UCHRA / UCHRA	C. Bryanne Nelson








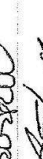




NAME	UCDD OR UCHRA	SIGNATURE
Jessica Allen	UCHRA	Jessica Allen
Charlie R. Vaughn	UCHRA	Charlie R. Vaughn
Sarah Turner	UCHRA	Sarah Turner
Michael Ramsey	UCHRA	Michael Ramsey
Jason Kirby	UCHRA	Jason Kirby
Tracey Gillon	UCHRA	Tracey Gillon
Randall Prossant	UCHRA	Randall Prossant
Thomas Davenport	UCHRA	Thomas Davenport
Marjorie Magie Billie	UCHRA	Marjorie Billie
David KEEFER	UCHRA	David KEEFER
Carrie Baker	UCHRA	Carrie Baker



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NAME	UCDD OR UCHRA	SIGNATURE
Kinda Patton	Cumberland	
Heather Duty	Cumberland	
Paul Meyer	"	
James Ted Gibson	"	
Stephen Barker	"	
Kullo, & Asher	"	
Bruce Sapp	"	
Bruce Collier	"	

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NAME	UCDD OR UCHRA	SIGNATURE
Jane Edwards	UCDD	Jane Edwards
Rebecca Person	UCHRA	Rebecca Person
Jean Brewer	UCHRA	Jean Brewer
Maxine Anderson	UCHRA	Maxine Anderson
Shelia Ooten	UCHRA	Shelia Ooten
Terry Humphrey	UCHRA	Terry Humphrey



NAME	UCDD OR UCHRA	SIGNATURE
Trent Carter	UCHRA	Trent Carter
Hannah Rice	UCHRA	Hannah Rice
Emily Sells	UCDD	Emily Sells
PHILLIP FOX	UCDD	Phil Fox
Aniel Lewis	UCDD	Aniel Lewis
Olivia Tillman	UCDD	Olivia Tillman
Alii Hammock	UCDD	Alii Hammock
Holly Henger-Williams	UCDD	Holly Henger-Williams

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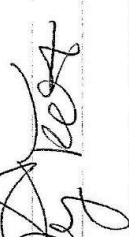



2025 FALL TRAINING  
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NAME	UCDD OR UCHRA	SIGNATURE
<i>Helwood Hills</i> Darren Dilligard	UCHRA	<i>Helwood Hills</i> Darren Dilligard
RICHARD CHILDERS	UCHRA	<i>Richard Childers</i>
Curtis Barlow	UCHRA	<i>Curtis Barlow</i>
Erik Narvaez	UCHRA	<i>Erik Narvaez</i>
Donnie Vaughan	UCHRA	<i>Donnie Vaughan</i>
MAUREEN WELLS	UCHRA	<i>Maureen Wells</i>
Karen Phillips	UCHRA	<i>Karen Phillips</i>
Angela Carroll	UCHRA	<i>Angela Carroll</i>

2025 FALL TRAINING  
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NAME	UCDD OR UCHRA	SIGNATURE
Amnye Anderson	DD/HRA	
Macey Korth	HRA	
Evan Smith	HRA	
Rebecca Smith	DD/HRA	



## EQUAL EMPLOYMENT OPPORTUNITY POLICY

## EQUAL EMPLOYMENT OPPORTUNITY POLICY

Approved By: \_\_\_\_\_  
Effective Date: October 2025  
Last Revision: October 2025  
Purpose: To state the commitment of the system to Equal Employment Opportunity.

### **POLICY:**

The Upper Cumberland Development District (UCDD) is an Equal Opportunity Employer. No person is unlawfully excluded from consideration for employment because of race, color, religious creed, national origin, ancestry, religion, sex (including pregnancy), gender, gender identity and/or expression, sexual orientation, age (40 or older), citizenship status, marital status, status with regard to public assistance, veteran status, physical or mental disability, genetic information, or any other characteristic protected by federal, state or local law. In addition, UCDD will provide reasonable accommodations for qualified individuals with disabilities.

This Policy applies not only to recruitment and hiring practices, but also includes affirmative action in the area of placement, promotion, transfer, rate of pay and termination. Executive, management and supervising levels have the responsibility to further the implementation of this policy and ensure conformance by subordinates.

Any UCDD employee who engages in discrimination will be subject to suspension or termination. Any supervising, or managerial employee, who knows of such behavior and fails to take immediate and appropriate corrective action will also be subject to disciplinary action. Any individual who is the target of discrimination is encouraged to discuss the matter with the supervising Department Director, Human Resources, and the EEO Officer. Any individual who feels such a discussion would be, or has been futile, unsatisfactory, or counter-productive should contact the EEOC.

The EEO Officer will investigate all claims. The accused individual may be suspended pending the outcome of the investigation. Retaliation against the claimant will not be tolerated. No employee will be retaliated against because he or she filed/made a complaint.

UCDD is proud to be an Equal Opportunity Employer. We are committed to providing Equal Employment Opportunities to you and all persons without regard to race, creed, color, religion, national origin, sex, gender, gender identity and/or expression, sexual orientation marital status, citizenship status, age, veteran status or disability, status with regard to public assistance, genetic information, or any other characteristic protected by federal, state or local law.

Furthermore, we will not tolerate any form of discrimination or harassment of our employees by co-workers, supervisors, customers, or vendors. This commitment extends to our policies on recruiting, advertising, hiring, placement, promotion, training, transfer, wages, benefits, termination and all other privileges, terms and conditions of employment.

**EQUAL EMPLOYMENT OPPORTUNITY:**

It is the policy of UCDD to be fair and impartial in all its relations with its employees and applicants for employment. The Agency employs and advances in employment any qualified persons, with reasonable accommodation, who can satisfactorily perform the essential elements of a job. Employment decisions will be based on the principle of Equal Employment Opportunity. If you believe this policy has been violated in any way, you are to report the matter to the Agency's Equal Opportunity Officer, Human Resource Department, or the Executive Director.

**POLICY OVERVIEW:**

UCDD is an Equal Opportunity employer. No person is unlawfully excluded from consideration for employment because of age (40 or older), color, national origin, citizenship status, physical or mental disability, race, religion, creed, gender, sex (including pregnancy), sexual orientation, gender identity and/or expression, genetic information, marital status, status with regard to public assistance, veteran status, or any other characteristic protected by federal, state or local law. In addition, UCDD will provide reasonable accommodations for qualified individuals with disabilities.

This policy applies not only to recruitment and hiring practices, but also includes affirmative action in the area of placement, promotion, transfer rate of pay and termination. Executive, management and supervising levels have the responsibility to further the implementation of this policy and insure conformance by subordinates. Any UCDD employee who engages in discrimination will be subject to suspension or termination. Any supervising or managerial employee who knows of such behavior and fails to take immediate and appropriate corrective action will also be subject to disciplinary action. Any individual who is the target of discrimination is encouraged to contact the Human Resource Department and EEO Officer in an effort to resolve the problem.

If the matter cannot be resolved, the issue will be given to the Executive Director. Retaliation against a claimant will not be tolerated. Furthermore, the Agency will not tolerate any form of discrimination or harassment of our employees by co-workers, supervision, customers, or vendors. This commitment extends to our policies on recruiting, advertising, hiring, placement, promotion, training, transfer, wages, benefits, termination and all other privileges, terms and conditions of employment. UCDD employees should not participate in discrimination against service applicants or clients during any service process; such as, admission to, access to, or operations of its programs, services or activities.

**Upper Cumberland Human Resource EEO Statement & Plan****INTRODUCTION:**

The Agency desires to practice equal opportunity with respect to all activities concerning its employees. Management has promulgated these guidelines on a strictly voluntary basis. The existence of these guidelines however should not be construed as an admission either in whole or part that the Agency has engaged in any activity whereby minorities or women have been or are presently being underutilized, concentrated or discriminated against in any way in violation of federal, state or local fair employment practice laws.



In developing and implementing this policy, the Agency has been guided by its established pre-existing policy of providing equal employment opportunity. All targets which the Agency has established shall not be considered rigid, inflexible quotas, but rather reasonable objectives to be achieved in good faith. The use of goals and timetables by the Employer shall not discriminate against an individual or group of individuals with respect to any employment opportunity for which he, she or they are qualified on the grounds that he, she or they are not the beneficiaries of affirmative action themselves since the Employer does not sanction the discriminatory treatment of any person.

#### **EEO POLICY STATEMENT:**

It is the policy of the Agency not to make any adverse employment decisions against minorities or women with respect to recruitment, hiring, training, promotion and other terms and conditions of employment, provided the individual is qualified to perform the work available.

It is the policy of the Agency to comply voluntarily with the concepts and practices of affirmative action.

An EEO officer of the Agency will review, supervise and evaluate the Company's affirmative action program and will monitor that program and make reports periodically and on an on-going basis to management. Employment decisions shall be made after considering the principles of equal opportunity (EEO). Promotion decisions shall be consistent with the principle of EEO; qualifications for promotion shall consist of merit and ability.

All personnel actions and programs including but not limited to compensation. Benefits, transfers, layoffs, recalls, company-sponsored training, education, tuition assistance and social and recreational programs will be administered in a non-discriminatory manner with respect to minorities and women, provided the individual is qualified to perform the work available.

#### **REAFFIRMATION OF EEO POLICY STATEMENT:**

The Employer shall:

- continue to provide equal employment opportunity to all qualified persons, and to continue to recruit, hire, train, promote and compensate persons in all jobs without regard to race, color, religion, sex or national origin, or any other characteristic protected by federal, state or local law; and,
- identify and analyze areas of its employment process so as to further the principles of equal employment opportunity.

Employment decisions in all areas will be made on the basis of furthering the objective of equal employment. The recruitment, testing and hiring of all personnel will be without discrimination against any individual with regard to race, color, religion, sex or national origin. Attempts will be made to contact known community sources of minority and women for potential applicants; so as to maximize the participation of such applicants. Individuals will be upgraded and promoted on the basis of their abilities, skills, and experience. Minority and women employees who are qualified, as well as those who qualify through training, will be considered for promotion. Promotions will be based on valid occupational qualifications.

Management will attempt to provide transfers of minority and women employees whenever such transfers will increase the likelihood of greater job opportunity in areas where minority and female employees may have been or may now be underutilized. If layoffs occur, they will be based on nondiscriminatory policies.

Personnel decisions affecting employees in areas such as compensation, benefits, transfers, layoffs, returns from layoff, Agency-sponsored training, education, tuition assistance, and social and recreational programs will be made and implemented without regard to race, color, religion, sex or national origin, or any other characteristic protected by federal, state or local law.

The EEO Officer will periodically review personnel actions and collect data on a continuing basis to review all actions taken.

All employee benefits will be administered consistent with federal law and steps will be taken so that personnel and management are fully apprised of the Agency's EEO policy which will be discussed and reviewed in supervisory and management meetings:

- Periodic reviews will be conducted to insure the effectiveness of these goals.
- EEO posters will be and remain placed in conspicuous locations. Equal Employment Opportunity policy will be posted on bulletin boards (in English and Spanish, where appropriate) and will continue to be displayed in the future.
- New employees will be apprised of the Employer's equal opportunity policy at employee orientation and management training programs.
- The EEO policy will be included in the Employee Handbook. Copies of the Employee Handbook will be distributed to all current employees and to new employees when they are hired and publicized in other printed materials where appropriate.
- Special meetings will be conducted when appropriate and the Agency's commitment to EEO.
- Periodic meetings may be held to re-emphasize to management and employees the Agency's commitment to EEO.

Employees are encouraged to bring questions, comments, or complaints with respect to the Agency's EEO/affirmative action policy, or the implementation and administration of that policy, to the Human Resources Department. Management has communicated and will continue to publicize that it does not tolerate or permit harassment of any employee because of race, color, religion, sex, national origin, or any other characteristic protected by federal, state or local law. All recruitment sources are reminded of the Agency's commitment to EEO and affirmative action and to be advised that the Agency actively seeks qualified women and minorities for employment.

Additionally, when employees are featured in advertising, handbooks, or similar publications, both minority and non-minority men and women will appear in the pictures. Equal Opportunity Clauses shall be incorporated in all purchase orders, leases, contracts, etc. where practical. When the employer advertises in newspapers for prospective employees, the advertisement includes the EEO solicitation: "We are an Equal Opportunity Employer" or "UCDD is an EOE". Additionally, no advertisements in newspapers will be placed in sex-segregated "Help Wanted" columns. Written notification of our EEO policy will be sent to all subcontractors, vendors, and suppliers,

and they will be requested to take appropriate action. Actions by supervisory personnel inconsistent with this policy will not be tolerated and may lead to discharge.

The Human Resources/Benefits Manager has been appointed supervisor of the Equal Employment Program and has the primary management responsibility for ensuring full compliance with this policy. This appointment has been communicated to all Agency management and employees. The Human Resources/Benefits Manager's contact information shall appear on all internal and external communications on the Agency's equal opportunity programs.

The responsibilities of the EEO Officer include but are not necessarily limited to the following:

- Developing, modifying and maintaining effective policies and procedures.
- Evaluating EEO progress and developing alternative approaches where necessary, including establishing goals and timetables that are reasonable, attainable and consistent with the Employer's affirmative action commitment.
- Designing and implementing audit and reporting systems
- which will permit continuous monitoring of EEO progress and provide management with requisite data in that regard. Such systems will be used to:
  - Measure the plans effectiveness.
  - Determine the degree to which the Employer's objectives and goals have been achieved.
  - Indicate any need for additional action.
- Serving as our representative in dealings with federal, state or local enforcement agencies.
- Serving as a liaison with minority organizations and community action groups concerned with the employment opportunities of minorities and women.
- Continually educate management in the area of equal employment opportunity.
- Resolving EEO-related charges or complaints
- Periodically auditing training programs, hiring and promotion patterns so that any impediments to achieving the goals and timetables are removed.
- Periodically conducting staff training.
- Selectively reviewing the qualifications of employees who are transferred or promoted to ensure that minorities and women are being given full opportunity with respect to such personnel actions.
- Communicating with local supervisors and other employees to apprise them of the fact that their work performance is being evaluated in regards to available opportunities.
- Assisting supervisors in preventing harassment of any employees either because of their placement through affirmative action efforts or because of their race, color, sex, religion or national origin. (or any other protected classification)
- Identifying potential problem areas. Particular attention will be paid to employee training and to those categories where minority groups and women may be underutilized. Hiring statistics should reveal no adverse impact regarding minorities and females.
  - The selection process, including position descriptions, job titles, application forms, interview procedures, the use and administration of tests, referral procedures, and final selection process, training, transfers and promotions should be analyzed to ensure that such personnel practices are being uniformly applied without regard to race, color, religion, sex or national origin (and other protected classes) and that none of the selection procedures has an adverse impact on minorities or

women, statistically or otherwise.

The Agency's transfer and training experience reflects no adverse impact on minorities or women and all physical facilities, sponsored recreation and social events, and special programs, including educational assistance, are applied and made available on a nondiscriminatory basis.

**REMEDIAL ACTION:**

- Where underutilization in any job group exists, goals and timetables will be established.
- Application forms and related pre-employment inquiry forms have been drafted in compliance with applicable federal, state and local EEO laws.
- Position descriptions are reviewed periodically and properly identify job-related requirements.
- Where specific selection procedures for jobs are used, they are job-related.
- Minorities and women are not excluded from any Agency-sponsored activities or programs, and such programs are fully integrated.
- No de facto segregation exists at the Agency.
- No artificial barriers or restrictive seniority provisions that result in overt or inadvertent discrimination exist at the Company.
- Transportation, both public and private, is not a problem with respect of minority employment.
- Subcontractors and suppliers the Employer uses have been advised of their EEO responsibilities.
- Purchase orders contain the required Equal Opportunity Clause.
- EEO posters provided by the federal government are prominently displayed in appropriate places at the Agency.
- A thorough analysis of the compensation, promotion, selection and other policies and practices of the Agency indicate that no affected class exists among the Agency's workforce.
- Job descriptions are periodically reviewed and revised to ensure that they are job-related and consistent for the same job from one department or unit to another.
- Worker specifications are reviewed to ensure that they are job-related and do not screen out minorities or women.

**WITH RESPECT TO SEX DISCRIMINATION:**

Employment advertising does not express a sex preference and, if printed, does not appear in sex-segregated columns. Further, employees of both sexes are recruited for all jobs with Employer. Our personnel policy manual and employment application forms expressly state there will be no discrimination on account of sex. We recruit employees of both sexes for all positions, except where sex is a bona fide occupation qualification.

We do not rely upon a state "protective" law to deny women employees the right to any job they are qualified to perform. We offer employees of both sexes an equal opportunity for any jobs they are qualified to perform, except when sex is a bona fide occupation qualification.

- We do not make any distinction based upon sex with regard to employment opportunities, wages, hours or other terms and conditions of employment.

- We do not make any distinction between married and unmarried persons of one sex that is not made between married and unmarried persons of the other sex.
- The employer does not terminate employees of one sex in a particular job group when they reach a certain age, unless the same rule applies to members of the other sex.
- Appropriate physical facilities for both sexes are provided.
- Women who require time away from work for childbearing are not penalized.
- The Employer's maternity policy fully complies with the 1978 Pregnancy Amendment to Title VII of the Civil Rights Act of 1964 and Medical Leave Act.
- The wage schedules are not related to or based upon sex and conform to the Equal Pay Act.
- The Employer does not discriminatorily restrict one sex to certain job groups or job classifications.

Women are encouraged to apply for all positions in the Agency for which they are qualified and to apply for all training programs which can facilitate their promote ability. We encourage minority and women employees to participate in community problems and support programs developed by organizations such as the National Alliance of Business, the Urban Coalition, and others concerned with improving the employment opportunities of minorities and women.

#### **WITH RESPECT TO NATIONAL ORIGIN DISCRIMINATION:**

The Employer is committed to providing and ensuring equal employment opportunity to all applicants and employees without regard to their religion or nation origin. This policy is general in nature, while placing particular emphasis on persons of Eastern, Middle and Southern European ancestry, such as Jews, Catholics, Italians, Greeks and Slavs. Periodically the Employer shall review its practices to determine whether members of various religious and ethnic groups are receiving unfair consideration of job opportunities.

#### **CONCLUSION:**

It is our policy not to discriminate against minorities or women with respect to recruitment, hiring, training, promotion and other terms and conditions of employment, provided the individual is qualified to perform the work available. It is our policy to comply voluntarily with the concepts and practices of affirmative action. An executive has been designated to administer the Agency's affirmative action program and will monitor that program and make reports to senior management on a periodic and continuing basis.

All employment decisions shall be consistent with the principle of EEO. All promotion decisions shall also be consistent with the principle of EEO, and only valid qualifications will be required for promotion. All other personnel actions or programs such as compensation, benefits, transfers, layoffs, recalls, agency-sponsored training, education, tuition assistance and social and recreational programs will be administered in a non-discriminatory manner with respect to minorities and women, provided the individual is qualified to perform the work available.

The use of goals and timetables in this written statement is not intended, nor is the effect of such goals and timetables intended, to discriminate against an individual or group with respect to any employment opportunity for which he, she or they are qualified on the basis that he, she, or they are not the beneficiaries of affirmative action themselves.

**SIGNATURE PAGE:**

**VIII. Title VI Assurance**

*As required by contractual agreement, the Upper Cumberland Development District will comply with the applicable laws and regulations relative to nondiscrimination in federally or state assisted programs. This policy outlines the steps and procedures taken to ensure compliance.*

**VIII. Signature of Tilt VI Coordinator**

*As required by the contractual agreement, the Upper Cumberland Development District will comply with the applicable laws and regulations relative to nondiscrimination in federally or state assisted programs and fulfill all above mentioned duties to ensure compliance.*

\_\_\_\_\_  
Signature of UCDD Title VI Coordinator

\_\_\_\_\_  
Date

**IX. Declaration of Administrative Head: Executive Director and Board Chairman**

*I declare that I have reviewed and approved the information provided in this Equal Employment Opportunity Policy on this date.*

\_\_\_\_\_  
Signature of Executive Director

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Board Chairman

\_\_\_\_\_  
Date



IMPLEMENTATION PLAN FOR  
TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

Revised October 2025

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## **SECTION 1: OVERVIEW**

### **The Upper Cumberland Human Resource Agency**

#### **A. Overview of The Upper Cumberland Human Resource Agency (UCHRA)**

Human resource agencies were established by the Tennessee General Assembly in 1973 to deliver services to the people of the state of Tennessee. The Agency is governed by County Mayors, City Mayors, two (2) members of the General Assembly, one minority representative and one Consumer Representative from each of the 14 counties in the Upper Cumberland region. UCHRA aims to improve the quality of life for residents in the 14-county area.

UCHRA strives to promote a strong sense of community and family values by administering programs designed to provide tools, knowledge, and resources to improve the quality of life, promote a positive sense of individual self-worth, encourage responsible decision-making, and provide opportunities for individuals to become productive and independent. UCHRA is divided up into several departments that provide services to the public or provide administrative support to the agency.

1. Information Technology (IT) Support:

- Incorporates the latest technological advancements to meet the ever-changing needs of UCHRA. The IT staff provides technical assistance and service to various departments and offices in each of the 14 counties.

2. Administrative Department:

- Performs vital executive support for day-to-day tasks for the Executive Director, as well as the functions of the Board of Directors. This consists of the front desk with its multi-function switchboard, as well as internal support to achieve a well-run organization. This also includes oversight of general county office functions. Public relations, marketing, and media communications are also handled by specific administrative staff. General service responsibilities are also included in administrative duties. This includes purchasing, property management, telecommunications, asset inventory control, property leases, building maintenance, and janitorial services, as well as all other aspects of physical operations.

3. Human Resources:

- Responsible for the administration and processing of all new hires, orientation, benefits, insurance, safety-sensitive issues, drug and alcohol policies and compliance, employee relations, employee safety, safety committee oversight, workers' compensation, compiling and maintaining all personnel records, development and enforcement of the Affirmative Action Plans, and maintaining and updating all policies and procedures for the Agency. The department is responsible for ensuring the Agency's compliance with all regulatory agencies. Responsibilities include compliance with Employment Laws, Family Medical Leave Act Laws, Fair Labor Standards Act, OSHA, TOSHA, Workers' Compensation, Affirmative Action Plans, and Agency compliance concerning personnel requirements based on contract and grant regulations.

#### 4. Community Intervention:

- Community Intervention for Juvenile Offenders works to reduce the number of youths committed to institutions by providing them the opportunity to remain in their communities while under intensive supervision, including drug and alcohol treatment, community service work, family and individual counseling, education, and employment assistance.
- Adult Community Corrections offers alternatives to incarceration for selected non-violent felony offenders sentenced by Criminal Court Judges. Under intense supervision, offenders receive alcohol and drug treatment, counseling, education, and employment assistance as needed. This project is funded under an agreement with the State of Tennessee.
- The CHANCE Girls Home provides a safe, highly structured, therapeutic environment where each youth knows their value, and with compassion and perseverance, relationships can be restored. This facility provides an opportunity to change their lives, discover their strengths, and gain the confidence needed to lead healthy, harmonious, and productive lives when given a second chance
- Day Reporting Centers (DRC) provide highly structured, non-residential alternatives that target high-risk and high-need individuals under supervision, providing an alternative to incarceration. UCHRA's day reporting centers serve the 13th, 15th, and 31st judicial districts and offer a variety of programs and services designed to address rehabilitation, supervision, treatment, education, programming, and re-entry services through a carefully designed curriculum.
- Certified Peer Recovery Specialists (CPRS) support individuals in early recovery from substance use and co-occurring disorders by providing peer-based recovery support services. CPRS staff utilize their lived experience to promote recovery while providing person-centered recovery support, community outreach, public speaking, and transportation services.

#### 5. Community Services:

- Homemaker, chore, personal care, and respite caregiver services include light housekeeping, errands, cooking, and counseling as required for protective service clients. Services enable elderly, disabled, and protective service clients to continue living in their own homes. Personal care services assist clients with activities of daily living, essential household tasks, and other activities. Respite Caregiver services provide temporary relief from routine caregiving responsibilities to caregivers of certain CHOICES clients.
- Low-Income Home Energy Assistance Program (LIHEAP) provides assistance in meeting energy bills for low-income families (regular assistance) and families who have either exhausted their fuel supply or have received a notice of shut-off (crisis assistance).
- The Weatherization Assistance Program provides basic insulation and weatherization measures for low-income households.
- The Community Service Block Grant (CSBG) Program provides food, shelter, energy, and housing assistance to the vulnerable populations of the Upper Cumberland. CSBG also provides programs to assist eligible individuals with training for employment, education assistance and support, and comprehensive self-sufficiency case management, which utilizes trained specialists to guide individuals to meet their goals.

- CREVAA/CREST provides emergency support for elderly and vulnerable adults facing crime or self-neglect.
- Information and Referral Services assist families and individuals in accessing available services and resources in their communities.
- Child and Adult Care Food Program (CACFP) supplements the cost of meals to children or adults in licensed private day care homes.
- The CHOICES program provides dedicated attendant care to support CHOICES clients, ensuring they receive compassionate, personalized assistance with daily activities. Our respite services also offer much-needed relief for family caregivers, giving them a break while knowing their loved ones are in capable hands.
- Van Buren County Head Start provides a positive learning environment and experiences to help children develop social skills appropriate to their age and stage of development. Training and resources assist parents in assuming a more active and confident role in identifying the needs of their children and family. The program develops community partnerships to assist families with needs and objectives, while job training and educational opportunities are offered to enable families to achieve their goals. Head Start promotes school readiness, ensuring children and families possess the skills, knowledge, and attitudes necessary for success in school and for later learning and life.

#### 6. Public Transportation:

- UCHRA Public Transportation strives to maintain a professional, customer-friendly, low-cost transit system that provides transportation to rural residents of all ages. We pride ourselves on helping individuals by providing a safe, quality, and dependable service. It is funded by the Federal Transit Administration, TN Department of Transportation, local human service contracts, fares, local revenues, and in-kind contributions.
  - Services include:
    - Connect: Daily trips to Nashville and Murfreesboro, along I-40 and I-24 routes, with stops along the route.
    - Go: This continuous-loop service picks up and drops off passengers at designated points along the route.
    - Pick-Up: On-demand transportation
    - Ride: Door-to-door public transportation, customized to meet the local needs of residents in the region.
    - Job Access: Assists riders with transportation to and from employment, as well as taking children to daycare.
    - Mobility Management: Mobility Managers help to reach the “right fit” solution for customers.
    - Shuttle UC: Provides corporate event, individual contract, and after-hours transportation services for groups.
- Driver’s Education offers 30 hours of classroom training and six (6) hours of on-the-road training for adults and youths.

*Appendix A displays the organizational chart for UCHRA.*

The primary goal of the Agency’s Title VI Program is to ensure that all staff, contractors, and service beneficiaries are aware of the provisions of Title VI and the responsibilities associated with Title VI of the Civil Rights Act of 1964. Public Chapter 502, passed by the Tennessee General

Assembly and signed into law on May 31, 1993, requires each State agency to develop a Title VI Implementation Plan.

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

**Nondiscrimination Policy:** The Agency's Title VI and non-discrimination policies and statements are as follows:

UCHRA complies with Title VI of the Civil Rights Act of 1964, as codified in 42 U.S.C. 2000d, which states that: "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subject to discrimination under any program or activity receiving federal financial assistance."

**Affirmative Action/Equal Employment Opportunity:** UCHRA is an Equal Opportunity Employer. No person is unlawfully excluded from consideration for employment because of age (40 or older), race, color, national origin, ancestry, religion, sex (including gender identity, orientation, and pregnancy), disability, veteran status, genetic information, or any other category protected by State and/or Federal civil rights laws in admission to, access to, or operations of its programs, services or activities.

UCHRA's Human Resources does not discriminate in its hiring or employment practices. The following individual has been designated to handle questions, concerns, complaints, requests for accommodation, or requests for additional information regarding Title VI of the 1964 Civil Rights Act:

Tammy Kulpa, *Title VI Coordinator*  
580 S. Jefferson Ave., Ste. B; Cookeville, TN 38501  
Phone: (931) 528-1127 | TDD: (800) 848-0298  
Email: tkulpa@uchra.org

**Americans with Disabilities Act (ADA):** It is the policy of UCHRA to comply with all Federal and State laws concerning the employment of persons with disabilities. The Agency prohibits discrimination and harassment against any qualified individual with a qualified disability as defined by the Americans with Disabilities Act and the Americans with Disabilities Act Amendment Act (ADA/ADAAA). Furthermore, the Agency shall comply with applicable requirements set forth by the Rehabilitation Act of 1973, and any other applicable laws that pertain to disability non-discrimination. Anyone wishing to request an accommodation under the ADA, or individuals seeking to file an ADA complaint should contact UCHRA Human Resources directly.

## SECTION 2

### DEFINITIONS

- A. **Beneficiary:** Any person or group of persons (other than States) entitled to receive benefits, directly or indirectly, from any federally assisted program.
- B. **Complaint:** A written allegation of discrimination, which indicates that a program is

operated in such a manner that it results in disparity of treatment to persons or groups of persons because of race, color, or national origin.

- C. **Compliance:** Fulfillment of the requirement of Title VI, other applicable laws, implementing regulations, and instructions to the extent that no distinctions are made in the delivery of any service or benefit based on race, color, or national origin.
- D. **Compliance Reviews:** Conducted by means of either regular inspections of Department programs to determine compliance with Title VI requirements (which may be conducted by means of on-site visits), or desk (structured paper) reviews of programs and associated documentation.
- E. **Contractor:** An individual, group, or company that agrees to perform services or provide commodities at a specified price pursuant to a contract.
- F. **Limited English Proficiency (LEP):** A person who does not speak English as their primary language and has a limited ability to read, speak, write, or understand English.
- G. **Monitoring:** A review process used to determine compliance with the requirements of a State and/or Federal program, applicable laws and regulations, and stated results and outcomes.
- H. **Recipient:** Any individual, to whom assistance is extended, either directly or through another recipient, for any program. Recipient includes any successor, assignee, or transferee thereof. The term recipient does not include any ultimate beneficiary under any such program.
- I. **Title VI Coordinator:** A position designated by the Upper Cumberland Human Resource Agency to ensure compliance with the Title VI program requirements.
- J. **UCHRA:** The Upper Cumberland Human Resource Agency.

## SECTION 3

### FEDERAL PROGRAMS OR ACTIVITIES

- A. **Program Coverage:** Title VI prohibits discrimination in “any program or activity” which receives Federal financial assistance. UCHRA receives Federal and State funding and thereby all Title VI requirements are applicable to operations of the Agency.
- B. **Federal Assistance:** Based on the 2025 audit, UCHRA received \$21,320,991 in Federal funding/financial assistance.

## **SECTION 4**

### **ORGANIZATION**

UCHRA has assigned Title VI responsibilities to the Title VI Coordinator. The Title VI Coordinator is charged with the responsibility for implementing, monitoring, and ensuring the Agency's compliance with Title VI regulations.

Title VI Coordinator's responsibilities are as follows:

- Receive and process the disposition of Title VI complaints.
- Review annual Title VI reviews and audit of UCHRA departments to determine the effectiveness of program activities at all levels.
- Coordinate training programs on Title VI.
- Prepare a yearly report of Title VI accomplishments and goals, as required.
- Establish procedures for promptly resolving deficiency status and reducing to writing the remedial action agreed to be necessary, all within a period not to exceed 30 days. See *Appendix B: Title VI Policy*.
- Prepare an annual Title VI Implementation Plan as required by the Tennessee Human Rights Commission.
- Disseminate Title VI information to the public and, where appropriate, in languages other than English. See *Appendix C: Title VI LEP Plan*.

UCHRA ensures compliance within programs by training all agency staff on Title VI regulations annually. This is a key component in fostering the Agency's mission to ensure all program recipients receive the best service possible in an environment free of discrimination.

## **SECTION 5**

### **DATA COLLECTION AND ANALYSIS**

#### **A. Beneficiaries of Federally Assisted Programs**

The primary beneficiaries of UCHRA are the citizens within the Upper Cumberland region. Collection of specific participants' race, color, or national origin data is not collected. However, the most current United States Census information is utilized to ensure compliance with all Federal and State laws regarding inclusion.

## B. Minority Representation of Agency Staff

The following organizational chart displays the staff composition of UCHRA as of October 2025:

Gender	Executive	Director	Manager	Specialist	Support	Mechanic	Front Line	Total
Male	1	0	4	4	28	4	99	140
Female	0	4	29	27	45	0	94	199
Total	1	4	33	31	73	4	193	339

Race	Executive	Director	Manager	Specialist	Support	Mechanic	Front Line	Total
White	1	5	33	12	55	4	202	312
Black	0	0	1	3	9	0		13
Hispanic	0	0	1	0	4	0		5
Native American	0	0	0	0	0	0		0
Asian	0	0	0	0	1	0		1
Hawaiian	0	0	0	0	0	0		0
Two or more races	0	0	0	0	8	0		8
Total	1	5	35	15	77	4	202	339

## SECTION 6

### DISCRIMINATORY PRACTICES

The following activities would be considered discriminatory practices under Title VI:

- Denying any individual any service, financial aid, or other benefits offered by the Agency because of their race, color, or national origin.
- Treating individuals differently because of their race, color, or national origin.

- Using methods that directly or indirectly, through contractual relationships, defeat, or substantially impair the accomplishment of effective non-discriminatory practices.

## SECTION 7

### LIMITED ENGLISH PROFICIENCY (LEP)

Limited English Proficiency policies and procedures for UCHRA are included as Appendix C. As part of the LEP services, UCHRA utilizes telephonic interpretative services. UCHRA's vendor for telephonic interpretative services is Avaza Language Services Corporation.

Avaza Language Services Corporation  
5209 Linbar Drive, Suite 603  
Nashville, TN 37211  
1-800-482-8292

UCHRA utilized Avaza's translation services two (2) times during the fiscal year July 1, 2024 - June 30, 2025. UCHRA used Avaza's over-the-phone interpretation service to facilitate two (2) conversations with a Spanish speaker.

UCHRA does not encounter LEP persons on a regular basis. However, the Agency has elected to provide its Title VI poster in both English and Spanish, the second most common language spoken in Tennessee. This poster is displayed in all of the Agency's offices. The Agency provides other written documents in Spanish as well; this includes program information on services and Title VI information. The Agency website also provides information in Spanish.

## SECTION 8

### COMPLAINT PROCEDURES

**A. Process for Filing a Complaint:** A formal complaint must be filed in writing, within 180 days of the occurrence of the alleged discrimination. *See the Agency's Title VI Policy in Appendix B.* The complaint should be filed on the Title VI Complaint Form. *See Appendix D.* The complaint may also be filed in a letter stating the elements of the complaint.

Allegations that are received by telephone, fax, or e-mail will be acknowledged and reduced to writing. However, a complaint form will be forwarded for the person(s) to sign and return to the Title VI Coordinator for processing. The person to whom the complaint is made will document the elements of the complaint in writing if the complainant is unable or unwilling to file the complaint in writing.

The complaint must contain the following information:

1. Name, address, and telephone number of the complainant
2. Location and name of the agency, facility, or other office where the alleged discrimination took place



3. Identification of the agency staff alleged to have engaged in discrimination
4. The elements of the event(s) that led to the belief that discrimination occurred
5. The basis of the complaint, i.e., race, color, or national origin
6. Names, addresses, and telephone numbers of people who may have knowledge of the event
7. The date(s) the alleged discriminatory event(s) occurred

A complaint alleging discrimination against the Agency, or an Agency program may be filed internally with UCHRA's Title VI Coordinator. In addition, a complaint can be filed externally with the Office of Civil Rights of the U.S. General Services Administration, Tennessee Department of Transportation (TDOT), the Tennessee Attorney General Civil Rights Enforcement Division, the Federal Highway Administration (FHWA) Office of Civil Rights, or the Federal Transit Administration (FTA) Office of Civil Rights.

- B. Investigation, Determination, and Ruling:** The Department's supervisory staff shall forward all written complaints to the Title VI Coordinator within two (2) business days of the receipt of any complaint.

The Title VI Coordinator will:

1. Coordinate the review and investigation of complaints.
2. Notify the complainant of receipt of the complaint.
  - a. The notification will be accomplished by the most expedient means available, including e-mail, fax, or telephone call, to be documented in writing and confirmed by letter.
  - b. The notification will include a request for a time and date an investigator can reach the complainant by telephone or in person to discuss the complaint.
3. Notify the complainant by certified letter of the determination and/or any remedial action that has been taken if it is determined that discrimination exists based on race, color, or national origin.
4. Maintain copies of complaints and findings for a minimum of three (3) years from the resolution of the complaint.
5. Take primary responsibility for investigating complaints and reporting findings to the Commissioner. The investigation will review, minimally:
  - a. Applicable practices and policies
  - b. The circumstances and events that led to the filing of the complaint
  - c. All other pertinent information
6. Complete the investigation and prepare a written determination on the alleged discrimination and/or make any recommendations on appropriate remedial action to the Commissioner within 30 calendar days of receipt of the written complaint.

**C. UCHRA Complaints for Fiscal Year 2024-2025:** No complaints were filed against UCHRA during FY 2024-2025.

There were no lawsuits filed during the fiscal year 2024-2025 against UCHRA alleging discrimination on the basis of race, color, or national origin under any federally funded program or activity.

*A copy of the Agency's Title VI Complaint Log has been included as Appendix E.*

## **SECTION 9**

### **COMPLIANCE INTERNAL REVIEW**

The Agency agrees that, as a condition to receiving any Federal financial assistance, it will comply with Title VI of the Civil Rights Act of 1964. The Title VI Coordinator has the overall responsibility for compliance with Title VI. The Title VI Coordinator is responsible for coordinating Title VI within the UCHRA programs. UCHRA will make available any compliance reports upon request.

*UCHRA has included the Title VI Audit Checklist utilized for compliance checks. It is included as Appendix F of this Implementation Plan.*

## **SECTION 10**

### **TITLE VI TRAINING PLAN**

UCHRA communicates the Title VI policy to its staff through new hire orientation, annual training sessions, posters displayed in centrally located areas, dissemination of Title VI brochures, the UCHRA website, and by making information available upon request about its written non-discrimination policies.

UCHRA clients have access to the Title VI policy via posters displayed in centrally located areas, the dissemination of Title VI brochures, the UCHRA website, and by making information available upon request about its written non-discrimination policies.

In addition, the Agency includes its non-discriminatory policy clause on all pro forma Invitations to Bid and Request for Proposal contract documents. The phrase "UCHRA is an EOE" is also printed on any newspaper job postings.

UCHRA provides and requires Title VI training for employees on an annual basis. For the current fiscal year, the Title VI Coordinator provided two (2) classroom training opportunities, held in Putnam County. All UCHRA staff were provided with an opportunity to attend on Aug. 22, 2025. Title VI Employees were provided with make-up days for training.

*A link to the Title VI, HIPAA, and FACTA training video (and transcripts) utilized for the training is provided as an attachment. See Appendix G.*

For fiscal year 2024-2025, a total of 302 employees completed the classroom training in August for Title VI, with the remainder scheduled with the transportation class or make-up classes (Note: new employees receive Title VI training during agency orientation). Records of training completion are maintained in the employee's personnel files. Sign-in sheets for classroom training are also maintained by the Title VI Coordinator. *See Appendix H.*

The Title VI Coordinator will provide additional training to any employee as requested or as needed.

## **SECTION 11**

### **PUBLIC NOTICE AND OUTREACH**

#### **A. Commitment Statement:**

The primary goal of UCHRA's Title VI program is to ensure that all staff, contractors, and service beneficiaries are aware of the provisions of Title VI and the responsibilities associated with Title VI of the Civil Rights Act of 1964. We are readily available to provide high-quality technical assistance, resources, guidance, and any other information in regard to Title VI.

Information related to UCHRA's Title VI Policy, which includes complaint procedures, is included as part of the Agency's Title VI Implementation Plan, which will be made accessible on the Agency's website <http://uchra.org/>. In addition to electronic distribution, the Agency will provide all of these documents in print, upon request.

#### **B. Public Notice and Outreach**

All UCHRA offices receive Title VI posters and brochures for display and distribution. Agency program materials include standard language concerning non-discrimination practices and compliance with the requirements of Title VI.

The Title VI Coordinator is responsible for checking all public notice/bulletin boards on an annual basis to ensure all Title VI notices are posted and visible. In addition, the Title VI Coordinator is responsible for ensuring all language regarding Title VI is kept up to date and in accordance with current Federal and State discrimination laws. Title VI Non-discrimination statements will be posted on bulletin boards in the lobby of each county office.

#### **C. Minority Representation:**

UCHRA does not directly control the membership of any Board or Commission. UCHRA board membership is composed of elected officials and individuals appointed by those officials as Consumer Representatives. All County Mayors (County Executives) and City Mayors of the 14 counties within the Upper Cumberland region are automatically allotted a board member position. Six consumer representatives are selected by the Mayors. Consumer Representatives must be consumers of the services offered by UCHRA. When possible, minorities are selected as consumer representatives for the board and committees to help ensure minority representation.

## **SECTION 12**

### **PUBLIC PARTICIPATION PLAN**

UCHRA is committed to inclusive, transparent, and equitable opportunities for public involvement in all programs and services, in full compliance with Title VI of the Civil Rights Act of 1964.

#### **Purpose & Goals**

- Ensure meaningful participation in agency planning, policies, and programs.
- Engage underserved populations, including minority, low-income, elderly, disabled, and Limited English Proficiency (LEP) individuals.
- Strengthen trust and accountability through open communication and responsiveness.

#### **Methods of Engagement**

UCHRA promotes participation through:

- Accessible public meetings and hearings with accommodations as needed.
- Public notices via newspapers, website, social media, and community partners.
- Partnerships with local governments, faith-based groups, and service organizations.
- Surveys, forums, and direct outreach to gather feedback.
- Maintaining current information and online engagement opportunities on the UCHRA website.

#### **Accessibility & LEP Services**

- Translated key materials and interpretation services when needed.
- ADA-compliant meeting spaces and accommodations to ensure full accessibility.

#### **Documentation & Evaluation**

- Public comments are recorded, reviewed, and considered in decision-making.
- Summaries of how input shaped agency actions are shared when feasible.
- This plan will be periodically evaluated and updated for continuous improvement.

## **SECTION 13**

### **EVALUATION PROCEDURES OF TITLE VI IMPLEMENTATION**

UCHRA evaluates its Title VI compliance program on a regular basis to ensure effectiveness and efficiency, and considers the following information when evaluating its Title VI program:

- Compliance reports received
- Recent complaints received
- Department program changes and additions
- Other relevant data and information

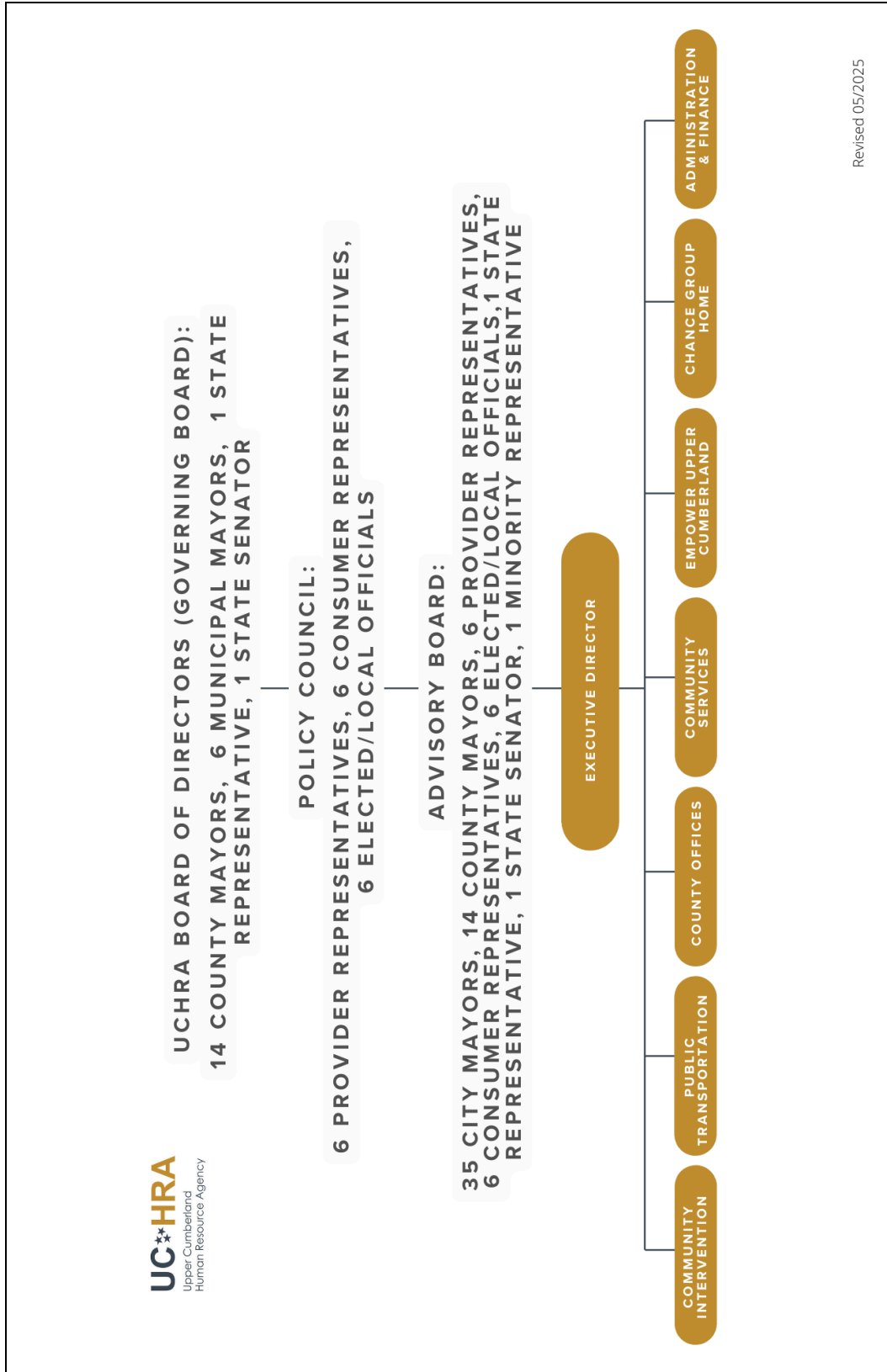
## **SECTION 14**

### **RESPONSIBLE OFFICIALS**

Tammy Kulpa, *Title VI Coordinator*  
580 S. Jefferson Ave., Ste. B; Cookeville, TN 38501  
Phone: (931) 528-1127 | TDD: (800) 848-0298  
Email: [tkulpa@uchra.org](mailto:tkulpa@uchra.org)

## APPENDIX A

### ORGANIZATIONAL CHART



## APPENDIX B

### TITLE VI POLICY AND PROCEDURES



### TITLE VI POLICY AND PROCEDURES

Approved By: \_\_\_\_\_

Effective Date: October 2025

Last Revision: October 2025

Purpose: To state the commitment of UCHRA to Title VI compliance.

- I. AUTHORITY: TCA §§ 4-3-1105, 4-21-901, 4-21-904, 4-21-905, 49-1-304; Title VI of the Civil Rights Act of 1964, 42 U.S.C. § 2000d.
- II. POLICY: No person based on race, color, or national origin, shall be excluded from participation in, be denied the benefits of, or otherwise subjected to discrimination under any program, service, or activity operated, funded, or overseen by the Upper Cumberland Human Resource Agency.
- III. PURPOSE: To ensure agency compliance with the requirements of Title VI of the Civil Rights Act of 1964 and related civil rights laws and regulations.
- IV. APPLICATION: All UCHRA employees, contractors, subcontractors, and clients who are eligible to receive federal funds and/or services.
- V. RESPONSIBILITY: The Title VI Coordinator will coordinate all programs and activities associated with Title VI complaint investigations and compliance monitoring.
- VI. DEFINITIONS: As used in this policy, include the following:
  - A. Beneficiary: Any person or group of persons entitled to receive benefits, directly or indirectly, from any federally assisted program.
  - B. Complaint: A written allegation of discrimination, which indicates that a program is operated in such a manner that it results in disparity of treatment to persons or groups of persons because of race, color, or national origin.
  - C. Compliance: Fulfillment of the requirements of Title VI, other applicable laws, implementing regulations, and instructions to the extent that no distinctions are made in the delivery of any service or benefit based on race, color, or national origin.
  - D. Compliance Reviews: Conducted by means of regular inspections of Department programs to determine compliance with Title VI requirements, which may be conducted by means of on-site, or desk (structured paper) reviews of programs and associated documentation.

- E. Contractor: An individual, group, or company that agrees to perform services or provide commodities at a specified price pursuant to a contract.
- F. Limited English Proficiency (LEP): Persons who do not speak English as their primary language, and have a limited or no ability to read, speak, write, or understand English.
- G. Monitoring: A review process used to determine compliance with the requirements of a state and/or federal program, applicable laws and regulations, and stated results and outcomes.
- H. Recipient: Any individual or group that receives services or assistance from any federally or state-funded program or entity.
- I. Title VI Coordinator: A position designated to ensure compliance with Title VI program requirements as well as all state and federal laws regarding Title VI.

VII. PROCEDURES:

**A. Complaint Filing:**

A formal complaint must be filed in writing, within 180 days of the occurrence of the alleged discrimination.

1. The complaint should be filed on a Title VI Complaint form, under Title VI of the Civil Rights Act of 1964, available on the Agency's website, as well as by request from Human Resources, and reception desks
2. The complaint may also be filed in a letter stating the elements of the complaint.
3. Allegations that are received by telephone, fax, or e-mail will be acknowledged and reduced to writing. When possible, a complaint form will be forwarded for the person(s) to sign and return to the Title VI Coordinator for processing.

The person to whom the complaint is made will document the elements of the complaint in writing if the complainant is unable or unwilling to file the complaint in writing. The complaint must contain the following information:

- a. Name, address, and phone number of the complainant
  - b. Location and name of the agency, facility, or other office where the alleged discrimination took place
  - c. Identification of the agency staff alleged to have engaged in discrimination;
  - d. The elements of the event(s) that led to the belief that discrimination occurred
  - e. The basis of the complaint: race, color, or national origin
  - f. Names, addresses, and phone numbers of people who may have knowledge of the event
  - g. The date(s) the alleged discriminatory event(s) occurred
4. A complaint alleging discrimination against a division or entity of UCHRA may be filed internally with the Title VI Coordinator.
  5. In addition, a complaint can be filed externally with the Office of Civil Rights of the U.S. General Services Administration, Tennessee Department of Transportation (TDOT), the Tennessee Attorney General Civil Rights Enforcement Division, the Federal Highway Administration (FHWA) Office of Civil Rights, or the Federal Transit Administration (FTA) Office of Civil Rights.



**B. Investigation, Determination, and Ruling:**

UCHRA supervisory staff shall forward all written complaints received to the Title VI Coordinator within two (2) business days of the receipt of any complaint.

The Title VI Coordinator will:

1. Coordinate the review and investigation of complaints.
2. Notify the complainant of receipt of the complaint.
  - a. The notification will be accomplished by the most expedient means available, including e-mail, fax, or telephone call to be documented in writing and confirmed by letter.
  - b. The notification will include a request for a time and date an investigator can reach the complainant by telephone or in-person to discuss the complaint.
3. Notify the complainant by certified letter of the determination and/or any remedial action that has been taken if it is determined that there was discrimination based on race, color, or national origin.
4. Maintain copies of complaints and findings for a minimum of three (3) years from the resolution of the complaint.
5. Take primary responsibility for investigating complaints and reporting findings as needed. The investigation will review, minimally:
  - a. Applicable practices and policies;
  - b. The circumstances and events which led to the filing of the complaint
  - c. All other pertinent information.
6. Complete the investigation and prepare a written determination on the alleged discrimination and/or make any recommendations on appropriate remedial action within 30 calendar days of receipt of the written complaint.

**C. Internal Appeal Process:**

If the complainant is not satisfied with the Title VI Coordinator's findings and/or the remedial action taken, an appeal may be filed with the Executive Director and/or Grievance Committee, which constitutes the last level in the internal complaint system.

1. Upon an appeal, Human Resources and the Title VI Coordinator will assist the Executive Director and the Grievance Committee in reviewing the matter and making a determination.
2. The appeal process can include, but is not limited to, discussing the complaint with the complainant, the alleged offender, the initial recipient of the complaint, available witnesses, and the Title VI Coordinator whose finding is appealed.

**D. External Review Process:**

A complaint may be filed simultaneously with the Tennessee Department of Transportation (TDOT), the Tennessee Attorney General Civil Rights Enforcement Division, the Federal Highway Administration (FHWA) Office of Civil Rights, the Federal Transit Administration (FTA) Office of Civil Rights, or the Office of Civil Rights, U.S. General Services Administration, as well as with UCHRA. In such cases, the external complaint supersedes the internal UCHRA complaint. Accordingly, UCHRA's internal complaint procedures will be suspended pending

the outcome of the state or federal review process, unless the external agency requests assistance in the investigation.

**E. UCHRA Program and Activities Internal Monitoring Process:**

- 1. The Title VI Coordinator will:
  - a. Coordinate desk audits and on-site reviews.
  - b. Ensure proper notice is given to employees and outside parties regarding the Department’s nondiscrimination policy.
  - c. Ensure that LEP guidelines are followed and that Title VI materials are available.
  - d. Collect and maintain data on race and ethnic categories, if applicable.
- 2. Upon completion of the Review:
  - a. Prepare a corrective action plan outlining the steps that will be taken to correct findings, if any, identified in the monitoring report.
  - b. Provide the name(s) of the contact person(s) responsible for corrective action, the corrective action planned, and the anticipated completion date.

**F. Title VI-Compliance Review and Implementation Plan:**

- 1. The Title VI Coordinator will develop the UCHRA Title VI-Implementation Plan and monitor agency compliance.

VIII. TITLE VI ASSURANCE: As required by contractual agreement, UCHRA will comply with the applicable laws and regulations relative to nondiscrimination in federally or state-assisted programs. This policy outlines the steps and procedures taken to ensure compliance.

VIII. SIGNATURE OF TITLE VI COORDINATOR: As required by the contractual agreement, UCHRA will comply with the applicable laws and regulations relative to nondiscrimination in federally or state-assisted programs and fulfill all above mentioned duties to ensure compliance.

\_\_\_\_\_  
Signature of UCHRA Title VI Coordinator

\_\_\_\_\_  
Date

IX. DECLARATION OF ADMINISTRATIVE HEAD: Executive Director and Board Chairman  
*I declare that I have reviewed and approved the information provided in this Title VI Policy and Procedures on this date.*

\_\_\_\_\_  
Signature of UCHRA Executive Director

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of UCHRA Board Chairman

\_\_\_\_\_  
Date

## POLÍTICA Y PROCEDIMIENTOS DEL TÍTULO VI

Aprobado por: \_\_\_\_\_

Fecha de vigencia: Octubre de 2025

Última revisión: Octubre de 2025

Propósito: Declarar el compromiso de la UCHRA con el cumplimiento del Título VI.

- I. **AUTORIDAD:** TCA §§ 4-3-1105, 4-21-901, 4-21-904, 4-21-905, 49-1-304; Título VI de la Ley de Derechos Civiles de 1964, 42 U.S.C. § 2000d.
- II. **POLITICA:** Ninguna persona, por motivos de raza, color u origen nacional, será excluida de la participación, se le negarán los beneficios o será objeto de discriminación en cualquier programa, servicio o actividad operado, financiado o supervisado por la Agencia de Recursos Humanos de Upper Cumberland.
- III. **PROPÓSITO:** Garantizar el cumplimiento por parte de la agencia de los requisitos del Título VI de la Ley de Derechos Civiles de 1964 y de las leyes y regulaciones de derechos civiles relacionadas.
- IV. **APLICACIÓN:** Todos los empleados, contratistas, subcontratistas y clientes de UCHRA que sean elegibles para recibir fondos y/o servicios federales.
- V. **RESPONSABILIDAD:** El Coordinador del Título VI coordinará todos los programas y actividades asociados con las investigaciones de quejas del Título VI y con el monitoreo del cumplimiento.
- VI. **DEFINICIONES:**
  - A. **Beneficiario:** Toda persona o grupo de personas con derecho a recibir beneficios, directa o indirectamente, de cualquier programa asistido por fondos federales.
  - B. **Queja:** Alegación escrita de discriminación que indica que un programa se opera de manera que resulta en un trato desigual hacia personas o grupos de personas por motivos de raza, color u origen nacional.
  - C. **Cumplimiento:** Cumplimiento de los requisitos del Título VI, otras leyes aplicables, regulaciones e instrucciones en la medida en que no existan distinciones en la prestación de servicios o beneficios basadas en raza, color u origen nacional.
  - D. **Revisiones de Cumplimiento:** Inspecciones regulares de los programas del Departamento para determinar el cumplimiento con los requisitos del Título VI, las cuales pueden realizarse mediante revisiones en sitio o revisiones documentales estructuradas.
  - E. **Contratista:** Persona, grupo o empresa que acuerda realizar servicios o proveer bienes a un precio específico según un contrato.
  - F. **Dominio Limitado del Inglés (LEP):** Personas que no hablan inglés como idioma principal y tienen una capacidad limitada o nula para leer, hablar, escribir o entender inglés.

- G. Monitoreo: Proceso de revisión utilizado para determinar el cumplimiento con los requisitos de un programa estatal o federal, las leyes y regulaciones aplicables, y los resultados esperados.
- H. Beneficiario/Receptor: Toda persona o grupo que recibe servicios o asistencia de cualquier programa o entidad financiada por fondos estatales o federales.
- I. Coordinador del Título VI: Puesto designado para garantizar el cumplimiento con los requisitos del Título VI, así como con todas las leyes estatales y federales relacionadas.

## VII. PROCEDIMIENTOS:

### A. Presentación de Quejas

Una queja formal debe presentarse por escrito dentro de los 180 días posteriores a la presunta discriminación.

1. La queja debe presentarse en el formulario de Queja del Título VI, disponible en el sitio web de la Agencia o a solicitud en Recursos Humanos o en los mostradores de recepción.
2. También puede presentarse mediante una carta que contenga los elementos esenciales de la queja.
3. Las alegaciones recibidas por teléfono, fax o correo electrónico serán reconocidas y documentadas por escrito. Cuando sea posible, se enviará un formulario de queja para que sea firmado y devuelto al Coordinador del Título VI. Si el denunciante no puede o no desea presentar la queja por escrito, la persona que la reciba deberá documentarla. La queja debe incluir:
  - a. Nombre, dirección y número de teléfono del denunciante.
  - b. Lugar y nombre de la agencia, instalación u oficina donde ocurrió la presunta discriminación.
  - c. Identificación del personal involucrado.
  - d. Descripción de los hechos que llevaron a la creencia de discriminación.
  - e. Base de la queja (raza, color u origen nacional).
  - f. Nombres y datos de contacto de testigos.
  - g. Fecha(s) de los incidentes.
4. Una queja que alegue discriminación contra una división o entidad de UCHRA puede presentarse internamente ante el Coordinador del Título VI.
5. Además, se puede presentar una queja externamente ante la Oficina de Derechos Civiles de la Administración de Servicios Generales de los Estados Unidos, el Departamento de Transporte de Tennessee (TDOT), la División de Aplicación de Derechos Civiles del Fiscal General de Tennessee, la Oficina de Derechos Civiles de la Administración Federal de Carreteras (FHWA) o la Oficina de Derechos Civiles de la Administración Federal de Tránsito (FTA).

### B. Investigación, Determinación y Resolución:

El personal supervisor de UCHRA deberá remitir toda queja escrita al Coordinador del Título VI dentro de los dos (2) días hábiles siguientes a su recepción.

El Coordinador del Título VI:

1. Coordinará la revisión e investigación de las quejas.
2. Notificará al denunciante de la recepción de la queja.

- a. La notificación se realizará por el medio más expedito disponible, incluyendo correo electrónico, fax o llamada telefónica, y se documentará por escrito y se confirmará mediante una carta.
  - b. La notificación incluirá una solicitud de fecha y hora en que un investigador pueda comunicarse con el denunciante por teléfono o en persona para conversar sobre la queja.
3. Notifique al denunciante mediante carta certificada la determinación y/o cualquier acción correctiva que se haya tomado, si se determina que hubo discriminación por raza, color u origen nacional.
4. Mantenga copias de las quejas y de las determinaciones por un mínimo de tres (3) años a partir de la resolución de la queja.
5. Asuma la responsabilidad principal de investigar las quejas y de informar los hallazgos según sea necesario. La investigación revisará, como mínimo:
  - a. Las prácticas y políticas aplicables;
  - b. Las circunstancias y los hechos que llevaron a la presentación de la queja.
  - c. Toda la demás información pertinente.
6. Complete la investigación y prepare una determinación por escrito sobre la presunta discriminación y/o formule cualquier recomendación sobre la acción correctiva adecuada dentro de los 30 días naturales posteriores a la recepción de la queja por escrito.

### **C. Proceso Interno de Apelación**

Si el denunciante no está satisfecho con los hallazgos del Coordinador del Título VI y/o con la acción correctiva tomada, puede presentar una apelación ante el Director Ejecutivo y/o el Comité de Agravios, lo cual constituye el último nivel del sistema interno de quejas.

1. Tras una apelación, Recursos Humanos y el Coordinador del Título VI asistirán al Director Ejecutivo y al Comité de Agravios en la revisión del caso y en la toma de una determinación.
2. El proceso de apelación puede incluir, entre otras acciones, conversar sobre la queja con el denunciante, el presunto infractor, el receptor inicial de la queja, los testigos disponibles y el Coordinador del Título VI cuya determinación se está apelando..

### **D. Proceso de Revisión Externa**

Una queja puede presentarse simultáneamente ante el Departamento de Transporte de Tennessee (TDOT), la División de Aplicación de Derechos Civiles del Fiscal General de Tennessee, la Oficina de Derechos Civiles de la Administración Federal de Carreteras (FHWA), la Oficina de Derechos Civiles de la Administración Federal de Tránsito (FTA) o la Oficina de Derechos Civiles de la Administración de Servicios Generales de los Estados Unidos, así como ante UCHRA. En tales casos, la queja externa prevalece sobre la queja interna de UCHRA. En consecuencia, los procedimientos internos de quejas de UCHRA se suspenderán a la espera del resultado del proceso de revisión estatal o federal, a menos que la agencia externa solicite asistencia en la investigación.

### **E. Proceso interno de monitoreo de programas y actividades de UCHRA:**

1. El Coordinador del Título VI:
  - a. Coordinar auditorías de gabinete y revisiones presenciales.

- b. Asegurar que se proporcione el aviso adecuado a los empleados y a las partes externas sobre la política de no discriminación del Departamento.
  - c. Asegurar que se sigan las directrices para personas con dominio limitado del inglés (LEP) y que los materiales del Título VI estén disponibles.
  - d. Recopilar y mantener datos sobre categorías raciales y étnicas, si corresponde.
2. Al completar la revisión:
- a. Prepare un plan de acción correctiva que describa los pasos que se tomarán para corregir los hallazgos, si los hubiera, identificados en el informe de monitoreo.
  - b. Proporcione el nombre o nombres de las personas de contacto responsables de la acción correctiva, la acción correctiva planificada y la fecha prevista de finalización.

#### **F. Revisión de Cumplimiento e Implementación**

1. El Coordinador del Título VI desarrollará y supervisará el Plan de Implementación del Título VI de UCHRA para garantizar el cumplimiento continuo de la agencia.

**VIII. GARANTÍA DEL TÍTULO VI:** Según lo requerido por el acuerdo contractual, UCHRA cumplirá con las leyes y regulaciones aplicables relacionadas con la no discriminación en programas asistidos federal o estatalmente. Esta política describe los pasos y procedimientos que se siguen para garantizar el cumplimiento.

**IX. FIRMA DEL COORDINADOR DEL TÍTULO VI:** Según lo requerido por el acuerdo contractual, UCHRA cumplirá con las leyes y regulaciones aplicables relacionadas con la no discriminación en programas asistidos federal o estatalmente y cumplirá con todas las obligaciones mencionadas anteriormente para garantizar el cumplimiento.

\_\_\_\_\_  
Firma del Coordinador del Título VI de UCHRA

\_\_\_\_\_  
Fecha

**IX. DECLARACIÓN DEL JEFE ADMINISTRATIVO:** Director Ejecutivo y Presidente de la Junta  
*Declaro que he revisado y aprobado la información proporcionada en esta Política y Procedimientos del Título VI en esta fecha.*

\_\_\_\_\_  
Firma del Director Ejecutivo de UCHRA

\_\_\_\_\_  
Fecha

\_\_\_\_\_  
Firma del Presidente de la Junta de UCHRA

\_\_\_\_\_  
Fecha

## **APPENDIX C**

### **FOUR FACTOR ANALYSIS AND LEP PLAN**



## **FOUR-FACTOR ANALYSIS AND LANGUAGE ASSISTANCE PLAN FOR LIMITED ENGLISH PROFICIENCY (LEP) PERSONS**

**Purpose:**

In compliance with FTA C. 4702.1.A, the Upper Cumberland Human Resource Agency (UCHRA) has developed the following Language Assistance Plan (LAP) for Limited English Proficiency (LEP) persons.

**History**

Title VI of the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of race, color, or national origin in programs that receive federal financial assistance. In certain situations, failure to ensure that persons with limited English proficiency can effectively participate in, or benefit from, federally assisted programs may constitute a violation of Title VI's prohibition against national origin discrimination.

Persons who, as a result of national origin, do not speak English as their primary language and who have limited ability to speak, read, write, or understand English may be entitled to language assistance under Title VI in order to receive services, benefits, or to effectively engage in program participation.

**UCHRA Four-Factor Analysis**

The following Four-Factor Analysis guides UCHRA in determining which language assistance measures should be provided to guarantee meaningful access to program services by LEP persons.

**Factor One:** The number or proportion of LEP persons served or encountered in the eligible service population

To determine the LEP population across UCHRA's 14-county service area, the American Community Survey (ACS) 2023 Five (5) Year Estimates from the U.S. Census Bureau were reviewed. These estimates indicate that:

- While multiple languages are spoken within the service area, Spanish is the only language where more than 1,000 individuals report speaking English "less than very well."
- The threshold requiring translation or interpretation services is either five (5) percent of the total population or 1,000 individuals with LEP, whichever is less. Based on ACS data, Spanish meets this threshold, while other languages do not.

All citizens are eligible for UCHRA program services and activities, many of which are open to the general public. LEP individuals are therefore likely to come into contact with program activities and staff.

As a result, brochures and Title VI materials will continue to be provided in Spanish, and language services will remain available through interpretation resources. UCHRA maintains language line services and language identification cards that provide access to interpretation in over 100 languages to ensure accommodation when needed.



**Factor Two:** The frequency with which LEP persons come into contact with the program (2022–2025 update)

UCHRA staff and programs continue to serve and interact with LEP populations on a recurring basis. Encounters with LEP persons are documented through use of the language line, language cards, and direct service requests.

As of the most recent reporting period (2022–2025), UCHRA has experienced a steady level of requests for language services, primarily Spanish. This indicates that LEP persons are routinely exposed to UCHRA programs, particularly within DeKalb, Putnam, and Warren counties, where Spanish-speaking residents represent the largest LEP population.

Accordingly, key program information, including the Transportation Customer Handbook and essential Title VI literature, is made available in Spanish and distributed at UCHRA site locations.

**Factor Three:** The nature and importance of the program, activity, or service provided by the program

All UCHRA programs and activities have the potential to interact with individuals who speak a language other than English. Services provided include, but are not limited to:

- Public transit to jobs, schools, and community functions
- Access to medical appointments and health services
- Food assistance and emergency service support
- Residential services for youth in state custody
- In-home care and community support services

These services are vital to ensuring equitable participation and access to resources for all residents, including LEP persons. Without language assistance, LEP populations may face significant barriers to accessing these essential services. UCHRA's goal is to ensure that LEP community members have the same opportunities and experiences as their English-speaking counterparts.

**Factor Four:** The resources available and costs to the recipient

UCHRA maintains cost-effective resources for serving LEP persons. Current resources include:

- Language identification cards and language line services supporting over 100 languages.
- On-demand interpretation via telephone, billed by the minute.
- On-site translation and interpretation services (through providers such as AVAZA) are available for meetings, seminars, and public hearings.

Translation and interpretation expenses are considered eligible administrative costs under federal programs, making this a sustainable and reasonable method of ensuring compliance.

## Certification

Based on the Four-Factor Analysis above, UCHRA is required to maintain a Language Assistance Plan (LAP). UCHRA will make all reasonable efforts to accommodate LEP residents requesting oral interpretation or written translation during participation in activities and program services.

## Language Assistance Plan

As a result of the preceding analysis, UCHRA has identified that Spanish is the only LEP language population exceeding federal thresholds for translation and interpretation. Therefore, the following practices are in effect:

- All UCHRA contractors, drivers, dispatchers, County Coordinators, and program staff will make available, as needed, citizen participation documents, project resolutions, public notices, and other requested material in Spanish. Materials in additional languages will be made available upon request.
- All published citizen participation advertisements in the counties of DeKalb, Putnam, and Warren will include a Spanish-language statement noting that program materials are available in Spanish upon request.
- If other populations of LEP persons are identified in the future, UCHRA will reassess and expand language assistance measures as needed to meet federal and state requirements.

Authorized Signatures:

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Preparer Signature/Title VI Officer

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Date

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Preparer Signature/HR

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Date

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Executive Director Signature

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Date

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Board Chairman Signature

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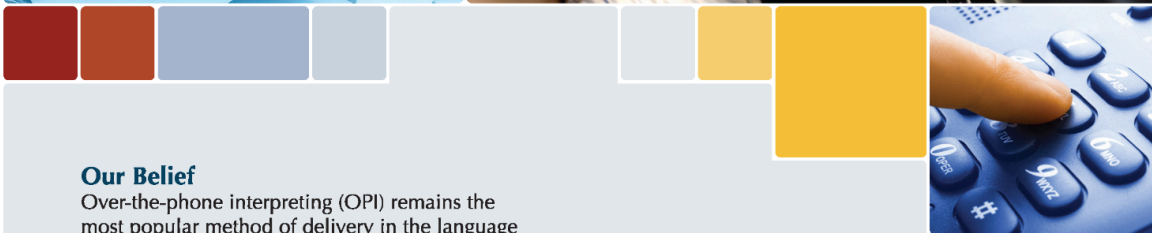
Date

County	Cannon	Clay	Cumberland	DeKalb	Fentress	Jackson	Macon	Overton	Pickett	Putnam	Smith	Van Buren	Warren	White	Total in Service Area	% of Whole
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate		
Total:	13,816	7,302	59,877	19,038	17,922	11,325	24,187	21,650	4,854	76,874	19,056	5,952	39,180	26,172	347,205	
Speak only English	13,442	7,011	58,063	18,050	17,701	11,039	23,211	21,245	4,624	71,631	18,395	5,605	36,211	25,426	331,654	95.52%
Speak Spanish, and speak English less than very well	74	171	365	375	25	67	542	101	0	1,392	126	30	1,107	129	4,504	1.30%
Speak French, Haitian, or Cajun, and speak English less than very well	2	0	0	50	0	0	0	0	0	0	0	0	0	0	52	0.01%
Speak German or other West Germanic, and speak English less than very well	81	0	36	0	0	30	46	0	0	30	38	184	0	30	475	0.14%
Speak Russian, Polish, or other Slavic languages, and speak English less than very well	0	0	1	0	3	0	0	0	0	0	0	0	0	0	4	0.00%
Speak Other Indo-European languages, and speak English less than very well	0	0	2	0	0	0	0	0	0	151	29	0	156	0	338	0.10%
Speak Korean, and speak English less than very well	0	0	25	0	0	0	0	3	0	7	37	0	0	0	72	0.02%
Speak Chinese (incl. Mandarin, Cantonese), and speak English less than very well	0	2	8	0	0	0	0	12	0	29	0	0	0	0	51	0.01%
Speak Vietnamese, and speak English less than very well	0	0	0	0	0	0	0	0	0	157	0	0	0	0	157	0.05%
Speak Tagalog (incl. Filipino), and speak English less than very well	0	9	219	12	0	0	0	0	0	0	0	0	29	0	269	0.08%
Speak Other Asian and Pacific Island languages, and speak English less than very well	0	0	66	0	0	0	0	0	0	44	15	0	0	0	125	0.04%
Speak Arabic, and speak English less than very well	0	0	0	0	0	0	0	0	0	70	0	0	9	0	79	0.02%
Speak Other and unspecified languages, and speak English less than very well	0	0	0	1	0	68	0	0	0	45	1	0	2	0	117	0.03%

Data Source: 2023 ACS Five Year Estimates



## OVER-THE-PHONE INTERPRETING



### Our Belief

Over-the-phone interpreting (OPI) remains the most popular method of delivery in the language service industry. We believe that OPI services should be quick, managed, and not cost-prohibitive to allow for best practices and not missed opportunities.

### Professional Training

Our interpreter staff is trained and certified/qualified in accordance with industry standards. Hundreds of hours are dedicated to the development and training of our interpreters in: healthcare terms and practices; HIPAA; patient advocacy, safety, and care; HIV/AIDS prevention and care; and behavioral health. In addition, each candidate is required to undergo screening, training, and testing regardless of experience and/or level of education.

### Delivery of Services



- Support in 180 languages and dialects
- 24/7/365 access
- Quick connections
- Qualified/Certified medical interpreters
- Toll-free numbers you can keep
- Aggressive Quality Control
- HIPAA compliant
- Billing for interpreting time only
- Emphasis on clarity, customer care, and consistency

**The best in over-the-phone  
language support, available  
24/7, 365 days a year**

615.534.3400 | fax: 615.810.8506 | 800.482.8292  
[www.avaza.co](http://www.avaza.co)

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Do you speak English?	Point here and an interpreter will be assigned to you, at no cost.	English
¿Habla Español?	Señale aquí y se le asignará un intérprete sin costo.	Spanish
هل تتكلم العربية؟	أشتر هنا والمترجم سيكون موجوداً مجاناً.	Arabic
ته کوردی دهناخفی؟	ئیشارمت قیژی بکه ته رجومان بۆ ته حازر دهکین ، به خورای.	Kurdish (Behdini)
ئايا کوردی قسه دهکیت؟	ئیشارمت لیڤه بکه موته رجیمت بۆئاماده دهکین ، به خورای.	Kurdish (Sorani)
آيا شما فارسی صحبت ميکنيد؟	تروصبم جترمکيڤينک مراشا اجنيا ببرگا رایگان در اختيار شما قرار ميگيرد.	Farsi
Bạn nói tiếng Việt phải không?	Chỉ vào đây và sẽ có người thông dịch viên giúp đỡ Bạn, Bạn không phải trả gì hết.	Vietnamese
Maku hadashaa afka somaaliga?	Halkaan farta ku-fiiq turjubaan lacag la-an ayaad heleysaa.	Somali
Da li govorite Bosanski?	Pokažite ovdje I prevodilac će vam biti obezbijedžen, besplatno.	Bosnian
Parlez-vous français?	Ici, un interprète sera assigné pour vous, sans avoir payé.	French
ທ່ານເວົ້າພາສາລາວແມ່ນບໍ່?	ກະຮູ້ນາບອກເຈົ້າໜ້າທີ່ຕາມນີ້ຈະມີນາຍພາສາມາແປໃຫ້ທ່ານໂດຍບໍ່ໄດ້ເສັງເງິນ.	Laotian
你會講中文嗎？	請點在這裡我們為你免費提供翻譯服務。	Chinese (Mandarin)
日本語を話せますか？	ここを指して下さい。 無料の通訳者を指定します。	Japanese
Je-una azungumza kiswahili?	Nyosha kidola hapa na utatafsiriwa bila kulipa chochote.	Kiswahili
Voce fala Português?	Aperte aqui e um intérprete lhe será fornecido sem custo algum.	Portuguese
क्या आप हिंदी बोल सकते हैं ?	इशारा यहाँ पर किजिये, भाषांतर करनेवाले विनामुल्य मिल जायेंगे।	Hindi
한국어를 하십니까?	이곳을 지적해주시면 통역자가 무료로 호출됩니다.	Korean
Вы говорите по-русски?	Укажите сюда, и совершенно бесплатно Вам будет предоставлен переводчик.	Russian
አማርኛ ይናገሩለን?	በጣትዎ ወደዚህ ያመልክቱ ያለምንም ክፍያ አስተርጓሚ ይመደብላችሁ!	Amharic
Eske ou pale kreyòl	Pwen isit la e yon entèprèt ap vin ede'w gratis.	Haitian Creole
ကျွန်ုပ်တို့ / ကျွန်ုပ်တို့ မြန်မာလို ပြောသလား	အင်္ဂလိပ်လို စကားပြောတာပဲ။ မပြောဘဲဘဲ။ မြန်မာလိုနဲ့ နားမလည်ဘူး။ ကျွန်ုပ်တို့အတွက် ကျွန်ုပ်တို့ အတွက် အကူအညီပေးတဲ့ ကျွန်ုပ်တို့ နားလည်တဲ့ စကားပြော စကားပြောတာပဲ။ တစ်ယောက်လောက် ထားရအောင်။	Burmese
Na ongea Kiswahili.	Kisheria unapaswa kuwa na mtafsiri bila ya kulipishwa	Swahili
Türkçe biliyormusunuz?	Burayı gösterirseniz, ücretsiz tercuman size yardım edecektir.	Turkish
คุณพูดภาษาไทยหรือเปล่า?	กรุณามองให้ทราบด้วยถ้าคุณต้องการคนแปล	Thai


## HOW TO PLACE A CALL TO AVAZA LANGUAGE SERVICES

*(OVER-THE-PHONE INTERPRETING)*

1. Place Limited English Proficient Person (LEP) on hold (or ask to wait if present)
2. Dial your **OTP TELEPHONE NUMBER** →
3. Press 1 for Spanish or 2 for Other Languages
4. Be able to provide your:
  - **ACCESS CODE** →
  - Name
  - Requested Language
5. Wait for Interpreter to begin your session.

For all other inquiries, please call 1-800-482-8292.

Agency shall protect its agency account number, as well as any access codes given to them by Avaza from unauthorized use. Agency shall be fully responsible for any ad all use of its account number and access code. Copyright © 2024 Avaza Language Service Corporation.

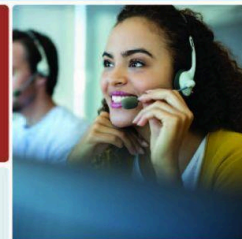
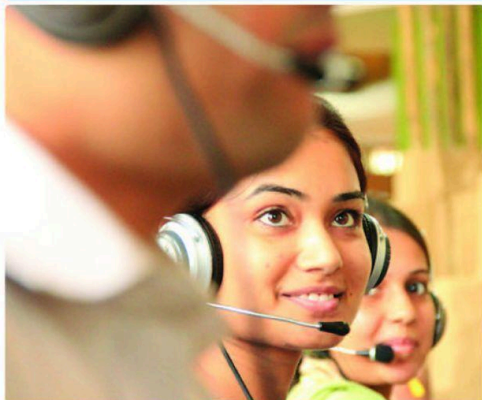


## **UCHRA AVAZA ACCESS CODES (03-07-2024)**

- Cannon County UCHRA Office: 37064
- Clay County UCHRA Office: 37067
- Cumberland County UCHRA Office: 37070
- Dekalb County UCHRA Office: 37073
- Fentress County UCHRA Office: 37076
- Jackson County UCHRA Office: 37079
- Macon County UCHRA Office: 37082
- Overton County UCHRA Office: 37085
- Pickett County UCHRA Office: 37088
- Putnam County UCHRA Office: 37091
- Smith County UCHRA Office: 37094
- Van Buren County UCHRA Office: 37097
- UCHRA Van Buren County Head Start: 37100
- UCHRA Chance Group Home: 37103
- UCHRA Putnam County (Central Office): 37106
- UCHRA Putnam County (Central Office) Transportation: 37109



## Supported OTP Languages



Dinka	Kosovan	Sichuan
Dutch	Kurdish	Singhalese
Edo	Kurmanji	Slovak
Estonian	Laotian	Slovenian
Ewe	Latvian	Somali
Farsi	Lingala	Sarani
Fijian	Lithuanian	Spanish
French	Luganda	Swahili
Fukienese	Malagasy	Swedish
Fula	Malay	Sylheti
Fulani	Malayalam	Tagalog
Gaddang	Mandarin	Taiwanese
German	Mandingo	Taichew
Gorani	Marathi	Tajik
Greek	Mien	Tamil
Gujarati	Mirpuri	Telegu
Haitian Creole	Mixteco Bajo	Thai
Hakka	Mixteco Alto	Tigrinya
Hebrew	Mongolian	Toishanese
Hindi	Navajo	Tongan
Hmong	Nepali	Turkish
Hokkien	Nuer	Twì
Hungarian	Oromo	Ukrainian
Ibo	Pahari	Urdu
Igbo	Papago	Uzbek
Ilocano	Pashto	Vietnamese
Indonesian	Patois	Visayan
Italian	Polish	Welsh
Jakartanese	Portuguese	Wolof
Japanese	Porthwari	Yiddish
Javanese	Punjabi	Yoruba
Kanjobal	Romanian	Yupik
Kannada	Russian	Zulu
Karen	Samoan	
Kashmiri	Serbian	
Kazakh	Shanghainese	
Khmer	Sicilian	
Kinyarwanda		
Kirundi		
Korean		

Acholi	Dinka
Akan	Dutch
Afrikaans	Edo
Albanian	Estonian
Amharic	Ewe
Arabic	Farsi
Armenian	Fijian
Assyrian	French
Azerbaijani	Fukienese
Bajun	Fula
Basque	Fulani
Behdini	Gaddang
Belorussian	German
Bengali	Gorani
Bosnian	Greek
Bravanese	Gujarati
Bulgarian	Haitian Creole
Burmese	Hakka
Cantonese	Hebrew
Catalan	Hindi
Chamorro	Hmong
Chavacano	Hokkien
Chao-Chow	Hungarian
Cherokee	Ibo
Chin	Igbo
Croatian	Ilocano
Czech	Indonesian
Dakota	Italian
Danish	Jakartanese
Dari	Japanese

**Translation is written,  
Interpreting is spoken.  
Translators translate,  
Interpreters interpret.**



**SPECIFICATIONS INTERPRETATION SERVICES  
SOURCING EVENT # 3097**

THE STATE OF TENNESSEE AND THE DEPARTMENT OF GENERAL SERVICES IS COMMITTED TOWARD COMPLIANCE WITH, TITLE VI OF THE CIVIL RIGHTS ACT OF 1964, AS CODIFIED IN 42 U.S.C. 2000D, WHICH STATES: NO PERSON IN THE UNITED STATES SHALL, ON THE GROUND OF NATIONAL ORIGIN, BE EXCLUDED FROM PARTICIPATION IN, BE BENEFITS OF, OR BE SUBJECT TO DISCRIMINATION UNDER ANY ACTIVITY RECEIVING FEDERAL FINANCIAL ASSISTANCE.

THIS CONTRACT IS TO ADDRESS THE TITLE VI RESPONSIBILITIES OF STATE DEPARTMENTS AND AGENCY RECIPIENTS OF FEDERAL FUNDS WHO SERVICE INDIVIDUALS WITH A LIMITED PROFICIENCY IN ENGLISH.

THE PURPOSE OF THIS CONTRACT IS TO PROVIDE ACCESS TO "OVER THE PHONE" TRANSLATION SERVICES OF LANGUAGES OTHER THAN ENGLISH WHEN, DUE TO LANGUAGE BARRIERS, STATE EMPLOYEES ARE NOT ABLE TO COMMUNICATE THE POLICIES AND PROCEDURES OF THE DEPARTMENT TO INDIVIDUALS, AND WHEN STATE PERSONNEL ARE NOT ABLE TO TAKE VITAL INFORMATION FROM INDIVIDUALS DUE TO NATIVE LANGUAGE BARRIERS.

**GENERAL SPECIFICATIONS:**

1. VENDOR MUST PROVIDE A SCHEDULED AND UNSCHEDULED TELEPHONIC, (OVER THE PHONE) INTERPRETATION SERVICE FOR NON-ENGLISH SPEAKING INDIVIDUALS TWENTY-FOUR (24) HOURS PER DAY AND SEVEN (7) DAYS PER WEEK.
2. VENDOR MUST PROVIDE INTERPRETATION SERVICE FOR THE FOLLOWING LANGUAGES INCLUDING, BUT NOT LIMITED TO SPANISH, AMHARIC, PORTUGUESE, SWAHILI, MANDARIN, HINDI, KOREAN, RUSSIAN, ARABIC, LAOTIAN, SOMALI, NUER, FARSI, VIETNAMESE, KURDISH, AND BOSNIAN.
3. CALLS WILL BE ANSWERED BY A CENTRALIZED COORDINATOR WHO WILL ASSIST IN IDENTIFYING THE SPEAKER'S LANGUAGE AND THEN CHOOSE THE CORRECT INTERPRETER FOR THE CLIENT'S REQUEST WITHIN FORTY FIVE (45) SECONDS, FOR THE LANGUAGES AS LISTED IN SPECIFICATION 2. COORDINATOR WILL THEN TRANSFER THE USER TO THE INTERPRETER AND REMAIN ON THE LINE UNTIL THE COMPLETION OF THE TRANSFER IS CONFIRMED.  
VENDOR ALSO SHALL PROVIDE AS AN OPTION TO THE AGENCY AN INTERACTIVE VOICE RESPONSE ( I.V.R ) SYSTEM IN PLACE WITH LANGUAGE CODES PROVIDED FOR THE LANGAUGES LISTED IN

SPECIFICATION #2 FOR FASTER ACCESS TO THE INTERPRETER WHEN THE LANGUAGE CAN BE IDENTIFIED BY AGENCY PERSONNEL.

IN THE EVENT THAT THE VENDOR IS UNABLE TO PROVIDE AN INTERPRETER FOR A LANGUAGE OTHER THAN LISTED IN, SPECIFICATION #2. THE VENDOR (AT THEIR EXPENSE) MUST PROVIDE AN ALTERNATE MEANS OF INTERPRETATION WITHIN 15 MINUTES OF DETERMINATION THAT THEY CANNOT PROVIDE A QUALIFIED INTERPRETER. A SCHEDULED CALL BACK TIME WITHIN THE ALLOTTED 15 MINUTES IS CONSIDERED AN ACCEPTABLE ALTERNATIVE. THE USE OF AN ANSWERING SERVICE IS PROHIBITED.

4. ALL INTERPRETERS MUST ADHERE TO THE ASTM STANDARD GUIDE FOR LANGUAGE INTERPRETATION SERVICES WITH TRAINING TO INCLUDE, BUT NOT LIMITED TO MEDICAL, LEGAL, AND EDUCATIONAL TERMINOLOGY.

5. VENDOR -USL PROVIDE TRAINING PACKAGES FOR AGENCIES WHICH INCLUDE, BUT ARE NOT LIMITED TO. ONE (1) CD TRAINING TAPE, ONE (1) BOUND USER GUIDE/TRAINING MANUAL, TWELVE (12) LAMINATED 8" X 10" LANGUAGE IDENTIFICATION FLASHCARDS, TWO (2) LAMINATED 18" X 24" AWARENESS POSTERS.

6. ALL CALLS WILL BE HANDLED COMPLETELY. ACCURATE INTERPRETATION WILL BE PROVIDED WITH NO CONTENT ADDED OR OMITTED, WITH NO BIAS OR CONFLICT OF INTEREST, ACCORDING TO ASTM STANDARDS.

7. CONNECTION TO THE INTERPRETER SERVICE MUST BE PROVIDED THROUGH A TOLL FREE NUMBER AT NO ADDITIONAL COST TO THE STATE INCLUDING INTERNATIONAL CALLS.

8. NO, CALLS WILL BE TRANSFERRED TO ANOTHER LOCATION, WHICH WILL INCUR ADDITIONAL CHARGES.

9. CALLS WILL BE BILLED AT A PER MINUTE RATE ROUNDED TO THE NEAREST MINUTE AS FOLLOWS:

A. REGULAR TIME - REFERS TO CONDITIONS WHEREBY SERVICES ARE REQUIRED AT TIMES OF NORMAL BUSINESS HOURS OF 7:00 AM - 5:00 PM C.T. MONDAY THROUGH FRIDAY AND CHARGED AT "REGULAR TIME" RATES.

B. PREMIUM TIME - REFERS TO CONDITIONS WHEREBY SERVICES ARE REQUIRED AT TIMES OTHER THAN THE REGULAR TIME. THESE CONDITIONS MAY EXIST DURING AND/OR AFTER NORMAL BUSINESS

HOURS OF 7:00 AM 5: 00 PM C.T. MONDAY THROUGH FRIDAY,  
INCLUDING WEEKENDS AND/OR HOLIDAYS (AS PROCLAIMED BY THE  
STATE OF TENNESSEE COMMISSIONER OF PERSONNEL) AND CHARGED  
AT "PREMIUM TIME" RATES.

10. BILLING OF THE CALL WILL BEGIN UPON COMMENCEMENT OF THE  
INTERPRETER BEING CONNECTED WITH THE AGENCY AND CUSTOMER

11. VENDOR WILL PROVIDE A SPECIFIC ACCESS CODE TO ALL AGENCIES  
REGISTERED WITH THE SERVICE, THEREUPON AN ITEMIZED MONTHLY  
BILLING STATEMENT WILL BE SENT TO THE REGISTERED AGENCIES TO  
INCLUDE THE FOLLOWING.

- \* USER NAME

- \* ACCESS CODE FOR EACH REGISTERED AGENCY \* PIN #'S FOR EACH  
AGENCY SUBDIVISION (MUST PROVIDE AGENCY THE  
OPPORTUNITY TO CREATE PIN #'S IN A COMBINED ALPHA AND  
NUMERIC FORMAT.)

- \* DATE OF CALL

- \* START AND END TIME

- \* LANGUAGE TRANSLATED

- \* INTERPRETER ID OR NAME

- \* CALLER NAME, LOCATION, AND RETURN PHONE NUMBER IF  
APPLICABLE

- \* LENGTH OF THE CALL



- \* DOLLAR AMOUNT OF THE CALL

12. THE VENDOR IS TO HAVE AN EMERGENCY ROUTING SYSTEM SET UP  
TO INSURE CONNECTION WITH THE COORDINATOR WITHIN THE  
DESIGNATED TIME PERIOD, ALSO THE VENDOR MUST HAVE IN PLACE A  
BACKUP CALL DATA STORAGE SYSTEM TO INSURE ACCURATE BILLING  
FOR THE AGENCY.


INTERPRETATION SERVICES PROVIDED FOR "WALK IN" AND "CALL IN",  
SCHEDULED CALL BACK TIMES ARE TO BE DURING REGULAR BUSINESS  
HOURS ONLY

## Transfer

To Transfer an active call:



1. Press  ( **TRANS/CONF** ).
2. Dial the number of the third party.
3. Do one of the following:
  - To complete the Transfer, hang up.
  - To announce the Transfer, wait for an answer, consult, and hang up.
  - To cancel the Transfer, press  ( **CANCEL** ).

To transfer an active call during headset operation:

1. Press  ( **TRANS/CONF** ).
2. Dial the number of the third party.
3. To complete the Transfer, press the **Release** feature key.

## Conference

To form a Conference when a two-party call is already in place, or to add another party to an existing Conference:

1. Press  ( **TRANS/CONF** ).
2. Dial the number of the next party.
3. Wait for an answer.
4. Press  ( **TRANS/CONF** ).

To leave a Conference:

- Hang up or press  ( **CANCEL** ).

## Conference Split (5324 IP Phone only)

To Split a Conference and speak privately with the original party:

- Press the **Split** softkey.

## Add Held (5324 IP Phone only)

To move a call on hold to another line appearance:

1. Press an available line key.
2. Press the **AddHeld** softkey.
3. Press the flashing line key.

To add a call on Hold to an existing conversation or conference:

1. Press the **AddHeld** softkey.
2. Press the flashing line key.

## APPENDIX D

### TITLE VI COMPLAINT FORM

#### Title VI of the Civil Rights Act of 1964 | Discrimination Complaint Form

Federal law prohibits discrimination on the basis of race, color, or national origin. If you believe you have been discriminated against, please complete this form. If you need help, contact our office.

**Type of Complaint:**   ☐ Race   ☐ Color   ☐ National Origin

#### Complainant Contact Information:

First and Last Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

#### Respondent Contact Information (Person or Agency You Believe Discriminated Against You):

First and Last Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Phone: \_\_\_\_\_

Type of Business/Agency: \_\_\_\_\_

Immediate Supervisor: \_\_\_\_\_ *(For Employment Only)*

#### Date(s) of Discriminatory Act(s):

\_\_\_\_\_   
Beginning Date

\_\_\_\_\_   
Most Recent Date

Is the alleged act ongoing?   ☐ Yes   ☐ No

**Description of the Alleged Discrimination:**

Explain what happened, when, and who was responsible. Please be specific. You may attach extra sheets.

---

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**Resolution Attempts**

Have you tried to resolve this complaint with the institution/agency/person? ☐ Yes ☐ No

If yes, what is the status? \_\_\_\_\_

**Complaint Filed for Someone Else?** ☐ Yes ☐ No

If yes, the complaint concerns: \_\_\_\_\_

First and Last Name

**Filed with Another Agency or Court?** ☐ Yes ☐ No

Contact Person: \_\_\_\_\_

Agency/Court: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

**Certification & Signature**

I certify that the above information is true to the best of my knowledge.

\_\_\_\_\_  
Complainant's Signature

\_\_\_\_\_  
Date

**Mail this form to:**

Title VI Equal Opportunity Office  
580 S. Jefferson Ave., Ste. B  
Cookeville, TN 38501

**Email this form to:**

[customerservice@uchra.com](mailto:customerservice@uchra.com)

*Privacy Statement: Filing a complaint is voluntary. The information you provide will be used solely to process your complaint under Title VI. Confidentiality is protected under the Privacy Act of 1974.*

## Título VI de la Ley de Derechos Civiles de 1964 | Formulario de Queja por Discriminación

La ley federal prohíbe la discriminación por motivos de raza, color u origen nacional. Si usted cree que ha sido discriminado, por favor complete este formulario. Si necesita ayuda, comuníquese con nuestra oficina.

**Tipo de Queja:** ☐ Raza ☐ Color ☐ Origen nacional

### Información de Contacto del Demandante:

Nombre y Apellido: \_\_\_\_\_

Dirección: \_\_\_\_\_

Ciudad: \_\_\_\_\_ Estado: \_\_\_\_\_ Código Postal: \_\_\_\_\_ Condado: \_\_\_\_\_

Teléfono: \_\_\_\_\_ Móvil: \_\_\_\_\_

Correo electrónico: \_\_\_\_\_

### Información de Contacto del Demandado (Persona/agencia que usted cree que discriminó en su contra):

Nombre y Apellido: \_\_\_\_\_

Dirección: \_\_\_\_\_

Ciudad: \_\_\_\_\_ Estado: \_\_\_\_\_ Código Postal: \_\_\_\_\_ Condado: \_\_\_\_\_

Teléfono: \_\_\_\_\_

Tipo de Negocio/Agencia: \_\_\_\_\_

Supervisor Inmediato: \_\_\_\_\_ (Solo para Empleo)

### Fecha(s) del Acto(s) Discriminatorio(s):

\_\_\_\_\_  
Fecha de Inicio

\_\_\_\_\_  
Fecha Más Reciente

¿El acto alegado continúa en curso? ☐ Sí ☐ No

### Descripción de la Discriminación Alegada:

Explique lo que sucedió, cuándo y quién fue responsable. Sea lo más específico posible. Puede adjuntar hojas adicionales.

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### Intentos de Resolución

¿Ha intentado resolver esta queja con la institución/agencia/persona? ☐ Sí ☐ No

Si respondió sí, ¿cuál es el estado? \_\_\_\_\_

¿La Queja se Presenta en Nombre de Otra Persona? ☐ Sí ☐ No

Si respondió sí, la queja corresponde a: \_\_\_\_\_  
Nombre y Apellido

¿Ha Presentado esta Queja en Otra Agencia o Tribunal? ☐ Sí ☐ No

Persona de Contacto: \_\_\_\_\_

Agencia/Tribunal: \_\_\_\_\_

Dirección: \_\_\_\_\_

Ciudad: \_\_\_\_\_ Estado: \_\_\_\_\_ Código Postal: \_\_\_\_\_

Teléfono: \_\_\_\_\_

### Certificación y Firma

Certifico que la información anterior es verdadera según mi leal saber y entender.

\_\_\_\_\_  
Firma del Demandante

\_\_\_\_\_  
Fecha

#### Envíe este formulario por correo a:

Oficina de Igualdad de Oportunidades - Título VI  
580 S. Jefferson Ave., Ste. B  
Cookeville, TN 38501

#### Por correo electrónico a:

customerservice@uchra.com

*Declaración de Privacidad: Presentar una queja es voluntario. La información que usted proporcione se utilizará únicamente para procesar su queja bajo el Título VI. La confidencialidad está protegida bajo la Ley de Privacidad de 1974.*



## DISCRIMINATION COMPLAINT LOG

# DISCRIMINATION COMPLAINT LOG

## APPENDIX F

### TITLE VI AUDIT CHECKLIST



#### Title VI Audit Checklist

<b>Date</b>	
<b>Checklist Completed By</b>	
<b>UCHRA Office Site</b>	
<b>Address</b>	

1. Are Title VI posters prominently displayed within the facility?      Yes      No  
If yes, where? \_\_\_\_\_  
If no, please explain: \_\_\_\_\_
2. Has the office developed and implemented policies and procedures for the monitoring and enforcement of Title VI compliance?      Yes      No
3. Does the office have copies of existing written policies regarding Title VI (Non-Discrimination)?      Yes      No
4. Are records kept of any/all Title VI complaints received at the office?      Yes      No  
Where are the records kept? \_\_\_\_\_  
Number of complaints received during the last fiscal year: \_\_\_\_\_
5. State name(s) and title(s) of person(s) who reviews/receives and makes reports of all complaints: \_\_\_\_\_  
\_\_\_\_\_

6. Were the Title VI complaints received forwarded to the Title VI Officer in a timely manner (within three (3) days)?    Yes            No

If not, why? \_\_\_\_\_  
\_\_\_\_\_

7. Has the office developed and implemented policies and procedures for monitoring and enforcement of Title VI compliance?    Yes            No

8. Is information on Title VI and laws requiring equal services to all on the basis of non-discrimination disseminated to the general public, including minority groups?

Yes            No            N/A

If yes, state by whom and method used: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. Has your staff received training on the policy for Title VI/Limited English Proficiency (LEP) compliance?    Yes            No

10. Has your entire staff been trained on how to utilize the translation services provided to the agency?    Yes            No

\_\_\_\_\_  
Auditor's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Site Supervisor's Signature

\_\_\_\_\_  
Date

## APPENDIX G

### TITLE VI, HIPAA, and FACTA Training Video, Transcript, and Sign-In Sheets

Click here to view the Agency's Title VI, HIPAA, and FACTA Training Video:

<https://youtu.be/LwerAwyCsYI>

*The above link directs to the UCDD-UCHRA YouTube channel, UC Connect, to view the training video.*



*A transcript of this training video can be found on the following pages.*

## Title VI, HIPAA, and FACTA Training | Video Transcript

00:00:00:00 - 00:00:31:07

Unknown

For most, if not all of us. Some days in the office can feel tedious or mundane. We fall into patterns and habits between Monday and Friday that make our job feel like exactly that a job. But the Upper Cumberland Development District and Human Resource Agency have a vision, a bigger picture, or a greater goal. Our mission is to help the Upper Cumberland region cultivate self-sufficiency and build true wealth through innovation, collaboration, and leadership.

00:00:31:09 - 00:01:01:10

Unknown

It's imperative that this goal stays at the forefront of our minds when inspiration seems to escape and routine seeps in. It is also critical that we understand that this vision will never be fulfilled without a full understanding and implementation of rules and regulations, such as title six and the Civil Rights Act of 1964. Not only are we required by law to adhere to such standards, but these standards are vital to our mission as agencies.

00:01:01:12 - 00:01:26:15

Unknown

Today, we're going to talk about title six and the Civil Rights Act of 1964. Title six is main goal is to stop unfair treatment or discrimination based on someone's race, color, or where they're from in programs that get money from the government. The law aims to make sure that everyone, no matter their background, can take part in and benefit from programs that get federal money.

00:01:26:16 - 00:01:56:04

Unknown

We want to make sure that our agencies follow this rule of fairness in everything we do. Most of us have heard of the Civil Rights Act of 1964, which sets the foundation for treating everyone fairly. This law protects people from being mistreated in many parts of American life. One part of the Civil Rights Act, called title six, makes sure that programs and activities funded by the government treat everyone equally, no matter where they're from.

00:01:56:05 - 00:02:24:18

Unknown

It's really important for you to know what title six does and to follow its rules. Since you work for a program that gets government money in America, making sure everyone is treated the same is a big deal. This idea of treating everyone fairly goes way back to the declaration of Independence in 1776, which talked about equality, and many people around the world see it as a standard for how governments should act.

00:02:24:21 - 00:02:56:09

Unknown

## Title VI, HIPAA, and FACTA Training | Video Transcript

Over the years, lots of laws, orders from leaders and decisions from the Supreme Court have been needed to make sure this idea of fairness applies to everyone in the United States. They covered areas like the military, jobs from government contractors, building projects that got government funds, education and housing that received government assistance. Even with all of these efforts, there still wasn't an overarching law that said that the government was not allowed to treat people unfairly because of their race.

00;02;56;11 - 00;03;28;26

Unknown

In the 1960s, many people were insisting on laws to protect everyone's civil rights. This idea became the civil Rights Act of 1964. The Civil Rights Act of 1964 had 11 different parts, called titles, which altogether were a big effort by the United States government to fight against unfair treatment. The Constitution already said government can't directly treat people unfairly, but the purpose of this law was to make sure that even when money from the government is involved in a matter, there's no unfair treatment.

00;03;28;27 - 00;03;51;25

Unknown

It served as a way to prevent unfairness without having to go to court with every incident. The title's goal is simple to stop unfair treatment in programs that receive government funding. Later, they added more rules to cover unfairness based on gender, age or disability. If you want government assistance, you are required to treat people fairly in your programs.

00;03;51;26 - 00;04;22;07

Unknown

If it's found out that government money is used unfairly. You could lose all the government funds you receive. For agencies to truly adhere to title six. Everyone in this room must be able to recognize discrimination and prevent any violations of these laws. Some examples of violations include excluding or denying programs, services, opportunity fees, financial aid or benefits for restricting or denied access or opportunity to participate in programs or services.

00;04;22;07 - 00;04;50;20

Unknown

Denying participation as a member of a planning or advisory body. Providing a different service, financial aid or benefit, or to provide these services in a different manner. Subjecting a person to segregation or separate treatment. Adopting methods of administration that would limit the participation of any group or subject them to discrimination. Addressing an individual in a way that makes them feel less than based on race, color, or national origin.

00;04;50;22 - 00;05;24;18

Unknown

## Title VI, HIPAA, and FACTA Training | Video Transcript

Something our agencies may encounter regularly as persons with limited English proficiency or LEP. Although many individuals living in the United States read, write, speak and understand English, there are many from whom English is not their primary language. Language can hinder access to services, benefits, rights, information, comprehension, and legal compliance. Limited English proficiency LEP individuals under an executive order must be included in federally funded programs to prevent discrimination.

00;05;24;20 - 00;05;57;16

Unknown

Title six is crucial in the ongoing fight against discrimination. It reflects our commitment to upholding principles of equality and fairness, and is consistent with our vision as an agency. It is our responsibility to uphold the standards of title six, to better understand the people we serve and how best to support them. This training is essential and required by law, but most importantly, it is the right thing to do and it is essential to our mission at the Upper Cumberland Development District and Human Resource Agency.

00;05;57;19 - 00;06;35;21

Unknown

Another federal law that is crucial for our agencies to be aware of and abide by is known as HIPAA, the Health Insurance Portability and Accountability Act. This law was enacted in 1996 and sets standards for the privacy and security of clients health information. Here's a brief overview of HIPAA regulations. Privacy rule, HIPAA's privacy rule establishes national standards to protect individuals, medical records, and other personal health information covered by entities including health care providers, health plans, and health care clearinghouses.

00;06;35;22 - 00;07;05;26

Unknown

It gives clients rights over their health information and sets limits on how personal health information can be used and disclosed. Examples of personal health information include the client's name, address, date of birth, medical record number, account number, photographs, and other personal identifiers. This information can be found in various forms such as financial records, billing statements, client ID bracelets, medical records, prescription bottles, voicemails, and emails.

00;07;05;28 - 00;07;41;22

Unknown

Security rule. This security rule complements the privacy rule by safeguarding electronic protected personal health information. Our agencies must implement administrative, physical and technical safeguards to ensure the confidentiality, integrity and availability of electronic protected personal health information. Breach notification rule the breach notification rule requires our agencies to notify affected individuals. The US Department of Health and Human Services, following a breach of unsecured personal health information enforcement rule.

## Title VI, HIPAA, and FACTA Training | Video Transcript

00:07:41;24 - 00:08:26;24

Unknown

Hippies Enforcement Rule outlines procedures for investigating complaints of HIPAA violations and imposes civil and criminal penalties for noncompliance. In the following examples, HIPAA regulations play a critical role in protecting the privacy and confidentiality of individual's health information. While allowing social service agencies to provide essential services and support to their clients. Case management and referrals. When working with a client who has complex medical needs, such as a chronic illness or disability as part of the case management process, the agency may need to communicate with health care providers, specialists, or other service providers involved in the client's care.

00:08:26;26 - 00:08:55;26

Unknown

HIPAA regulations would govern how the agencies share the client's health information with these providers, ensuring that only necessary information is disclosed and that it is done securely and with the client's consent. Substance abuse services. When our agencies provide substance abuse services, in this case, the agency may collect sensitive information about clients substance abuse history, mental health status, and treatment progress.

00:08:55;28 - 00:09:29;06

Unknown

HIPAA regulations would require the agency to protect the confidentiality of this information, only sharing it with authorized individuals involved in the client's treatment, and ensuring that appropriate safeguards are in place to prevent unauthorized access or disclosure. Abuse cases our agencies sometimes encounter individuals who have experienced abuse in these situations. The agency may need to share information with law enforcement, child or adult protective services or other agencies involved.

00:09:29;06 - 00:09:59;06

Unknown

Ensuring the safety of the individuals involved. HIPAA regulations permit the disclosure of personal health information without proper authorization in certain circumstances, such as required by law, to report suspected abuse or neglect. In-Home care services. When providing services to individuals who are elderly or disabled. Agency staff may have access to client's medical records, medication schedules, and other health related information.

00:09:59;09 - 00:10:40;02

Unknown

HIPAA regulations would require the agency to ensure the confidentiality of this information, only sharing it with authorized caregivers, and implementing measures to protect against unauthorized access or disclosure. Data sharing and reporting. Our agencies sometimes collect



## Title VI, HIPAA, and FACTA Training | Video Transcript

data on the populations we serve. To report to funders or government agencies if this data includes personal health information, HIPAA regulations would apply, requiring us to de-identify or redact the information before sharing it for research or reporting purposes, or to obtain client consent before disclosing identifiable health information.

00;10;40;04 - 00;11;12;27

Unknown

Here are some tips to ensure we stay in compliance. Avoid looking at medical records without direct involvement with a client. Never share information about prescriptions unless legally required. Resist accessing personal health information out of curiosity or worry. Do not use personal health information for research or marketing without proper authorization. Avoid posting anything about clients on social media. Never share passwords to workstations, computers, or building access key fobs.

00;11;12;29 - 00;11;48;14

Unknown

Protect workstations, computers and mobile devices by logging off when not in use. Provide clients with authorization, disclosure forms, and privacy policies. Follow the agency's disposal and shredding policies diligently. HIPAA regulations aim to protect clients. Privacy is to ensure the security of their health information in an increasingly digitized environment. Compliance with HIPAA is essential for you and Yukari to avoid costly penalties and maintain client trust by observing HIPAA regulations in these and other relevant contexts.

00;11;48;14 - 00;12;18;23

Unknown

Our agencies can ensure the privacy, security and confidentiality of clients health information while fulfilling our goal to provide valuable assistance and support to individuals in need. Finally, the Facta or fair and accurate cryptic transactions Act, is a US federal law enacted in 2003 to enhance protection for consumers personal financial information. Its primary focus is combating identity theft and improving the accuracy of consumer credit reports.

00;12;18;26 - 00;12;51;13

Unknown

Overall, Facta aims to empower consumers with greater control over their financial information and enhanced protections against identity theft, and promote the accuracy and privacy of consumer credit reports. Violation affected can result in significant penalties for businesses and organizations that fail to comply with its provisions. Collection and use of personal information. When collecting personal information from clients for the purpose of determining eligibility for assistance programs or providing financial aid, our agencies must adhere to effective regulations.

00;12;51;15 - 00;13;27;24

Unknown

## Title VI, HIPAA, and FACTA Training | Video Transcript

This includes obtaining consent from clients to use their information, ensuring the security of data storage and transmission, and limiting access to sensitive information to authorized personnel only. Client application process. During the application process, our agency collects personal information such as social security numbers, income details, and other sensitive data to determine eligibility for assistance. In fact, the regulations require us to one obtain proper consent from clients before collecting and using their information to securely store and transmit the data entry only allow authorized personnel to access it.

00;13;27;26 - 00;13;57;14

Unknown

Dissemination of client information. If the agency shares client information with third party service providers or other organizations involved in delivering services or processing payments, the regulations must be observed. This includes implementing measures to safeguard client data, adhering transmission, and ensuring that any contractors or partners comply with the data security requirements. Payment distribution our agency makes financial assistance payments to eligible clients via direct deposit or prepaid cards.

00;13;57;15 - 00;14;25;29

Unknown

In this scenario, the regulations apply to ensure the security of financial information during payment processing. This agency must use one secure payment methods to encrypt the sensitive data during transmission, and three protect against unauthorized access to client funds. Credit reporting in situations where the agency provides financial assistance that may impact clients credit reports. Effective requirements regarding the accuracy of consumer information become relevant.

00;14;26;00 - 00;14;49;05

Unknown

The agency must ensure that any reporting of payment history or other credit related information is accurate and up to date, and it must provide clients with the opportunity to dispute incorrect any inaccuracies. Red flag rules compliance our agencies may be susceptible to identity theft risk, especially if they handle sensitive client information such as social security numbers, financial records, or medical data.

00;14;49;06 - 00;15;21;23

Unknown

Therefore, they must develop and implement identity theft protection programs following the red flags rule under Facta. This includes identity potential red flags indicating identity theft, such as discrepancies in client information or suspicious account activity, and establishing procedures for responding and mitigating these risk. Identity theft prevention if our agency discovers suspicious activity on a client's account, such as unauthorized charges or changes to personal information, we must have procedures in place to detect and respond to potential identity theft.

## Title VI, HIPAA, and FACTA Training | Video Transcript

00;15;21;23 - 00;15;48;04

Unknown

Red flags. This may involve one verifying the identity of the client through additional documentation, or to contacting the client to confirm the legitimacy of the activity. Proper disposal of client records. Back to mandate. Secure disposal of consumer information to prevent unauthorized access and identity theft. Our agencies are required to establish policies and procedures for the secure disposal of flight records, whether in physical or electric form.

00;15;48;04 - 00;16;33;14

Unknown

This may involve shredding paper documents containing sensitive information and securing deleted electronic records to ensure they cannot be accessed or reconstructed. Record disposal. Periodically, the agency's need to dispose of outdated client records to maintain compliance with privacy regulations. Back to mandates, proper disposal methods to prevent unauthorized access to sensitive information and reduce the risk of identity theft. The agency must one shred paper documents containing personal data before disposal, and to securely delete electronic records from database or storage devices by observing factor regulations in these and other relevant context, CD and new CRA can protect the privacy and financial well-being of our clients while maintaining compliance with federal law.

00;16;33;16 - 00;16;49;09

Unknown

It is always important to treat sensitive data with the utmost care, whether held or financially related.

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 22 AUGUST 2025



NAME

Alice Mendez  
 Matt Nabors

UCDD OR UCHRA

UCHRA  
 UCHRA

SIGNATURE




Alice Mendez  
 Matt Nabors

[Handwritten signature]

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 22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Michael Smith	UCHRA	Michael Smith

NAME	UCDD OR UCHRA	SIGNATURE
Gregory Pigg	UChrg	
Ronald Harris	UCHRA	
Jonathan Goodwin	UCDD	

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TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Alma Swindle	UCHRA	Alma Swindle
Pauline McCormick	UCHRA	Pauline McCormick
Rick Joiner	UCHRA	Rick Joiner
Doree Stover	UCHRA	Doree Stover
Kenneth Daulby	UCHRA	Kenneth Daulby
Clyden <del>Stover</del>	UCHRA	Arbaca Szwedzyk
John Callahan	UCHRA	John Callahan
Donna Hall	UCHRA	Donna Hall

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22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Frank R. Woodall	UCHRA	<i>[Signature]</i>
Stacie Naeff	UCHRA	<i>[Signature]</i>
Shelley Macomber	UCHRA	<i>[Signature]</i>
Todd Macomber	UCHRA	<i>[Signature]</i>
Matthew Carr	UCHRA	<i>[Signature]</i>
Arina Polyakov	UCHRA	<i>[Signature]</i>
Gary Day	UCHRA	<i>[Signature]</i>



4.

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22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
MARCIE ACKERMAN <i>if Bobbie</i>	UCDD	<i>[Signature]</i>
Lilly Hall	UCDD	<i>[Signature]</i>
MARK Dudney	UCDD	<i>[Signature]</i>
Rebekah Beeler	UCDD	<i>[Signature]</i>
Jessica Duke	UCDD	<i>[Signature]</i>
Amanda Loshbough	UCDD	<i>[Signature]</i>
Megan Reagan	UCDD	<i>[Signature]</i>
Margan White	UCDD	<i>[Signature]</i>
Tammy Lee	UCDD	<i>[Signature]</i>

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22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Caleb Chandler	UCHEA	Caleb C.
SEAN PATTEN	UCDD	Sean Patten
Bryanna Nelson	UCRecovery	Bryanna Nelson
Jeff Hedges	UCDD	Jeff Hedges
Meghian Moore	UCDD	Meghian Moore
Kelly Clarkson	UCDD	Kelly Clarkson
Sara Martin	UCDD	Sara Martin



NAME	UCDD OR UCHRA	SIGNATURE
CAROL WATSON	UCHRA	Carol Watson
Rachael Anderson	UCHRA	Rachael Anderson
Duchelle Cummings	UCHRA	Duchelle Cummings
Rodney Choate	UCHRA	Rodney Choate
Brian Tindall	UCHRA	Brian Tindall
Robert Spear	UCHRA	Robert Spear
Victor E. Kettinger Jr	UCHRA	Victor E. Kettinger Jr

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NAME	UCDD OR UCHRA	SIGNATURE
Dennis Sattler	UCHRA	Dennis Sattler
Susie Walker	UCDD	Susie Walker
STEPHEN KREBS	UCDD	Stephen Krebs
Loni Hitecock	UCDD	Loni Hitecock
Christal Harris	UCDD	Christal Harris
JESS CRUCH	UCDD	Jess Cruch
Brenda Phillips	UCDD	Brenda Phillips
<del>Chandra Sattler</del> Ryan Slaye	UCHRA	<del>Chandra Sattler</del> Ryan Slaye
Riley Sparks	UCHRA	Riley Sparks
Joy S. Ratter	UCHRA	Joy S. Ratter
Mason Garrison	UCDD	Mason Garrison
Lloyd Williams	UCHRA	Lloyd Williams
Judson H. Carlton	UCHRA	Judson H. Carlton
Mike Brown	UCHRA	Mike Brown



NAME	UCDD OR UCHRA	SIGNATURE
Tina Naff	UCDD	Tina Naff
Holly Oakley	UCDD	Holly Oakley
Jenna McVestrie	UCDD	Jenna McVestrie
Jessica Roberson	UCDD	Jessica Roberson
Paige Terry	UCDD	Paige Terry
Alyson Guy	UCDD	Alyson Guy
Cynthia Spivey	UCDD	Cynthia Spivey

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NAME	UCDD OR UCHRA	SIGNATURE
Tenny Simcox	UCHRA	Tenny Simcox
Judy Sanchez	UCHRA	Judy Sanchez
Jordan Herald	UCHRA	Jordan Herald
Christa White	UCHRA	Christa White
Melissa Moore	UCHRA	Melissa Moore
Rebecca Spice	UCHRA	Rebecca Spice
Sandra Rogers	UCHRA	Sandra Rogers
Shannon Lankford	UCHRA	Shannon Lankford
Megan Oakley	UCHRA	Megan Oakley
Mistie Johnson	UCHRA	Mistie Johnson

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NAME	UCDD OR UCHRA	SIGNATURE
Lashay Dobson	UCHRA	Lashay Dobson
Jean Long	UCHRA	Jean Long
Rhonda Goodwin	UCHRA	Rhonda Goodwin
Sheila Robinson	UCHRA	Sheila Robinson
<del>Shirley Sanders</del>	<del>UCHRA</del>	<del>Shirley Sanders</del>
Darleen Hunter	UCHRA	Darleen Hunter
Dean Snyder	UCHRA	Dean Snyder

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NAME	UCDD OR UCHRA	SIGNATURE
Walter Henley	UCHRA	Walter Henley
Brian Bruce	UCHRA	Brian Bruce
Robert P. Kushner	UCHRA	Robert P. Kushner
Johnny L. Spivey	UCHRA	Johnny L. Spivey
Joseph Fortin	UCHRA	Joseph Fortin
Al Ashburn	UCHRA	Al Ashburn
Sandra Ashburn	UCHRA	Sandra Ashburn
JAMES Randolph	UCHRA	James Randolph
Ron Latham	UCHRA	Ron Latham



12.

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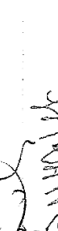





NAME	UCDD OR UCHRA	SIGNATURE
Nicholas Schultz	UCHRA	
Tiphonie Poss	UCHRA	
Tiffanie Hawkins	UCHRA	Tiffanie Hawkins
Haleigh Brown	UCHRA	Haleigh Brown
Linda Kennedy	UCDD	Linda Kennedy












NAME	UCDD OR UCHRA	SIGNATURE
Deborah Gordon	UCHRA	Dr. P. Roth
Fatty Ray	UCHRA	Fatty Ray
Sheryl Stephens	UCHRA	Sheryl Stephens
Jennifer Flowers	UCHRA	Jennifer Flowers
Phillip Swann	UCHRA	Phillip Swann
JAMES TACKETT	UCHRA	James Tackett
Jordan Vaughn	UCHRA	Jordan Vaughn

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NAME	UCDD OR UCHRA	SIGNATURE
William F. Bennett	UCHRA	
Garry Peterson	UCHRA	
William E. Guarn	UCHRA	
John Smith	UCHRA	
Robert D. Burgess	UCHRA	
Gary Key	UCHRA	
Jenel Hill	UCHRA	
JEFF LASKOWITZ	UCHRA	
Mark Lourekovic	UCHRA	



NAME	UCDD OR UCHRA	SIGNATURE
Ben McCrea	UCDD	
Rosa Smith	UCDD	
Megan Choate	UCDD	
Jessie Lusk	UCDD	
Kattlyn Ray	UCDD	
Mindy Tramel	UCDD	
Sarah Birdwell	UCDD / SBDC	
Raquel Conwell	UCDD	
Kelly Sullivan	UCDD / SBDC	

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NAME	UCDD OR UCHRA	SIGNATURE
Kathy Pealer	UCHRA - Clay	Kathy Pealer
Sherry Sherrell	UCHRA - <del>Clay</del> Clay	Sherry Sherrell
Tonya Spears	UCHRA - clay	Tonya Spears
Danny Kendall	UCHRA - Clay	Danny Kendall
Elsie Blaylock	UCHRA - Van Buren	Elsie Blaylock
Rita Mayfield	UCHRA - Van Buren	Rita Mayfield
Jim Bass	UCHRA Putnam	Jim Bass
Conor Bout	UCHRA Putnam	Conor Bout
James Brown	UCHRA Putnam	James Brown
Denise Richardson	UCHRA Putnam	Denise Richardson
JOHN CARL	UCHRA PUT	JOHN CARL
Charles Oldham	UCHRA - Putnam	Charles Oldham





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NAME	UCDD OR UCHRA	SIGNATURE
Brittany Patton	UCHRA	<i>[Signature]</i>
Elizabeth Barajas	UCHRA	<i>Elizabeth Barajas</i>
Melissa Wising	UCHRA	<i>Melissa Wising</i>
Teresa Kemper	UCHRA	<i>Teresa Kemper</i>
Lexi Neal	UCHRA	<i>Lexi Neal</i>
Susie Allen	UCDD	<i>[Signature]</i>
Deather Melton	UCDD	<i>Deather Melton</i>
Ginger Stout	UCDD	<i>Ginger Stout</i>
Jacklyn Medley	UCHRA	<i>Jacklyn Medley</i>
Sheri Lujan	UCHRA	<i>Sheri Lujan</i>
Sara Moore	UCDD	<i>Sara Moore</i>
Melissa Sliger	UCDD	<i>Melissa Sliger</i>

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NAME	UCDD OR UCHRA	SIGNATURE
Katie Givens	UCHRA	
Donna Griffith	UCHRA	
Sharon Bean	UCHRA	
Ricky Burton	UCHRA	

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## UCHRA Title VI Implementation Plan





NAME	UCDD OR UCHRA	SIGNATURE
Shelia Harris	UCHRA/EmPOWER	Shelia Harris
Regina Stowers	UCHRA/EmPOWER	Regina Stowers
Marissa Alsteens	UCHRA/EmPOWER	Marissa Alsteens
Lisa Mayberry	UCHRA/EmPOWER	Lisa Mayberry
Belva Trotter	UCHRA/EmPOWER	Belva Trotter
Barinda Westmoreland	UCHRA/EmPOWER	Barinda Westmoreland
Debbie Mayberry	UCHRA/EmPOWER	Debbie Mayberry



NAME	UCDD OR UCHRA	SIGNATURE
Kathy Weaver	UCDD	Kathleen Weaver
Melissa Sliger	UCDD	Melissa Sliger
Heather Bonman	UCHRA	Ken Bullough
Linda Best	UCHRA	Linda Best
Heather Bonman	UCHRA	Heather Bonman
Melissa Hoisington	UCHRA	Melissa Hoisington
Ram Sanford	UCHRA	Ram Sanford
Angina Foster	UCHRA	Angina Foster
Crystal Lawson	UCHRA	Crystal Lawson
Shannon Skupe	UCHRA	Shannon Skupe

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2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Adri Bowman Smith	UCHRA	A Smith
Jeanne Tinnon Dabir	UCHRA	Jeanne Dabir
Paige Harris	UCHRA	Paige Harris
Cammie West	UCHRA	Cammie West
Glendon Wheeler	UCHRA	Glendon Wheeler
Vicki Smith	UCHRA	Vicki Smith
Caitlyn Like	UCHRA	Caitlyn Like
Andrew Al-Hobawani	UCHRA	Andrew Al-Hobawani
Jeff Dyer	UCHRA	Jeff Dyer
Casey Eschette	UCHRA	Casey Eschette
Tephany Rando	UCHRA	Tephany Rando

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



\* Smith County

NAME	UCDD OR UCHRA	SIGNATURE
Roger Johnson	UCHRA	Roger Johnson
MOREY K. BAILEY	UCHRA	MOREY K. BAILEY
Jonathan Givens	UCHRA	Jonathan Givens
Cindy Blair	UCHRA	Cindy Blair
Renee Anderson	UCHRA	Renee Anderson
Jennifer Lee Schaefer	UCHRA	Jennifer Lee Schaefer
Tolynn M. Cash	UCHRA	Tolynn M. Cash

24.



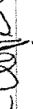




2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
STACEY L. SCOTT	UCHRA	Stacey L. Scott
LUCIE BOLENBARKER	UC HRA	Lucie Bolenbarker
Therapie Olorun	UCHRA	Therapie Olorun
Mrs. Nicholson	UCHRA	Mrs. Nicholson
Mary Leadbeater	UCHRA	Mary Leadbeater
Fred Stewart	UCHRA	Fred Stewart
Pamela Kirby	UCHRA	Pamela Kirby
Cherit Chighebe	UCHRA	Cherit Chighebe
Jonny Maynard	UCHRA	Jonny Maynard

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Sonny Sexton	UCDD	
Terri Lopez	UCDD	
Lynn Drew	UCDD	
Nicole Farlow	UCDD	
Cortina Hutchinson	UCHRA	
Amber Milligan	UCHRA	
Carlee Bean	UCDD	

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025

[illegible]

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
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NAME	UCDD OR UCHRA	SIGNATURE
Catherine Haynes	UCHRA	Catherine
Sammie J Bow		Sammie J. Bow
Tara Burch	UCHRA	Tara Burch
Parish Burgess	UCHRA/EmPOWER	Parish Burgess





NAME	UCDD OR UCHRA	SIGNATURE
Maxine Anderson	UCHRA	Maxine Anderson
Melissa Hall	UCHRA	Melissa Hall
Kathy Menefee	UCHRA	Kathy Menefee
Linda Barker	UCHRA	Linda Barker
Rebecca Spivey	UCHRA	Rebecca Spivey
USA Grace	UCHRA	USA Grace
Julia Baugh Tayes	UCHRA	Julia Baugh Tayes

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
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22 AUGUST 2025

NAME	UCDD OR UCHRA	SIGNATURE
Amy Madelle	UCDD	Amy Madelle
Alicia Eldridge	UCDD	Alicia Eldridge
Chad Blair	UCDD	Chad Blair
Myra Walker	UCDD	Myra Walker
Ladelle Randolph	UCDD	Ladelle Randolph
APRILE EVANS-WRIGHT	UCDD	APRILE EVANS-WRIGHT
Amy Harris	UCDD	Amy Harris








NAME	UCDD OR UCHRA	SIGNATURE
Ryan Henry	UCRA	[Signature]
James Gribble	HRH	[Signature]
Marcia Riddle	UCDD	[Signature]
Stacy Dorris	UCOM	[Signature]
Melissa Allison	UCDD	[Signature]
Vicki Beck	UCDD	[Signature]
Jennifer Wolfe	UCDD	[Signature]
Vickie Furman	UCDD	[Signature]



NAME	UCDD OR UCHRA	SIGNATURE
Sherry Bilbrey	UCDD	Sherry Bilbrey
Tammy Kulpa	UCDD	Tammy Kulpa
Wendelle Godsey	UCHRA	Wendelle Godsey
Mark Farley	UCHRA	Mark Farley
Megan Spurgeon	UCHRA	Megan Spurgeon

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
KELCI NORRIS	UCHRA	
Jash Under	UCHRA	
Amey Winkert	UCHRA	
Adam Kierp	UCHRA	
Jodi Evans	UCHRA	

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Brandi Black	UCHRA	Brandi Black
Lea Ann Payne	UCHRA	Lea Ann Payne
Roy Brown	UCHRA	Roy Brown
Sappush Payne	UCHRA	Sappush Payne
Penny Skiff	UCHRA	Penny Skiff

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Warren

County!!


2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Dorothy Newton	uchra	Dorothy Newton
Naoma Parsley	UCHRA	Naoma Parsley
Rebekah Acre	UCHRA	Rebekah Acre
Robert Elam	UCHRA	Robert Elam
Ronald Barnes	UCHRA	Ronald Barnes
Andrew Barnes	UCHRA	Andrew Barnes
Dana Pittard	UCHRA	Dana Pittard
Kenny Madeline	UCHRA	Kenny Madeline
Kenneth Roberts	UCHRA	Kenneth Roberts
David Johnson	UCHRA	David Johnson
MICHAEL BOCKERT	UCHRA	3 A.A.

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Dinda Well	UCHRA	Dinda Well
SCOTT BREWINGTON	UC HRA	
LOEL WHARTON	UCHRA	Loel Wharton
Adrian Gruba	UCHRA	Adrian Gruba
Jennifer Nelson	HRA	Jennifer Nelson
John Pistole	UCHRA	John M. Pistole
Clarissa Tindle	UCHRA	Clarissa Tindle
JOHN COOK	UCHRA	John Cook
CASSI A. H. HENRICH	UCHRA	Cassie Henrich



2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Kerry Wilson	UCHRA	<i>Kerry Wilson</i>
Mike Almo	UCHRA	<i>Mike Almo</i>
Beverly Almo	UCHRA	<i>Beverly Almo</i>
Pat Riley	UCHRA	<i>Pat Riley</i>
Frank A. Myers	UCHRA	<i>Frank A. Myers</i>

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2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
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NAME	UCDD OR UCHRA	SIGNATURE
Linda Best	UCHRA	<i>Linda Best</i>
Christi Allen	UCHRA	<i>Christi Allen</i>
Philip McCourtty	UCHRA	<i>Philip McCourtty</i>
Crystal Lawson	UCHRA	<i>Crystal Lawson</i>
<del>Sharon Skye</del> Sharon Skye	UCHRA	<i>Sharon Skye</i>
Carol A. Kitchens	UCHRA	<i>Carol A. Kitchens</i>
JOHN COOK	UCHRA	<i>John Cook</i>
KERRY WILSON	UCHRA	<i>Kerry Wilson</i>
Mike Almo	UCHRA	<i>Mike Almo</i>
Beverly Almo	UCHRA	<i>Beverly Almo</i>
John M. Campbell	UCHRA	<i>John M. Campbell</i>
Gary Bombardieri	UCHRA	<i>Gary Bombardieri</i>
Charles Brown	UCHRA	<i>Charles Brown</i>
Bethany Lidel	UCHRA	<i>Bethany Lidel</i>
William Francis	UCHRA	<i>William Francis</i>
<i>[Signature]</i>	UCHRA	<i>[Signature]</i>

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**2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025**



NAME	UCDD OR UCHRA	SIGNATURE
Jennifer Birdwell	UCDD	Jennifer Birdwell
Hannah Glover	UCDD	Hannah Glover
MARCIA HODGES	UCDD	Marcia Hodges
Destina EMMAN	UCHRA	Destina EMMAN
Robin Mayberry	UCDD	Robin Mayberry
Holly Montoto	UCHRA	Holly Montoto
Sabrina Dees	UCHRA	Sabrina Dees
Laura Haynes	UCHRA	Laura Haynes
Donna Brock	UCHRA	Donna Brock
Charlie Fraser	UCHRA	Charlie Fraser
Donna Holmes	UCHRA	Donna Holmes
Ryan Stagle	UCHRA	Ryan Stagle






2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
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NAME	UCDD OR UCHRA	SIGNATURE
Heath Bowman	UCHRA	Heath Bowman
Kevin Alsteens	UCHRA	[Signature]
Amanda Warden	UCHRA	Amy Warden
Donald Sacks	UCHRA	Donald Sacks
Rickey L. Scarborough	UCHRA	Rickey L. Scarborough
Sandra Grace	UCHRA	Sandra Grace
Teresa Johnson	UCHRA	Teresa Johnson
Steve L. [unclear]	UCHRA	[Signature]
Charmidy Lancaster	UCHRA	[Signature]
Misty Turner	UCHRA	Misty Turner

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
HARSHBELL STONE	UCHRA	
ROBERT HITT	UCHRA	
JON STINICH	UCHRA	
DAVID M. SHIPLEY	UCHRA	
Shaguawana Webster	UCHRA	

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Kimberly Howard	UCHRA	Kimberly Howard
Ray Simpson	UCHRA	Ray Simpson
William H. Whalen II	UCHRA	William H. Whalen II
Linda Diehl	UCHRA	Linda Diehl
Danny Swicegood	UCHRA	Danny Swicegood
Danny Miller	UCHRA	Danny Miller
Calvin Lawrence	UCHRA	Calvin Lawrence
Mark Waller	Pickup	Mark Waller
Sammie J. Bow	UCHRA	Sammie J. Bow

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2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Kevin Beatty	UCHRA	Kevin Beatty
Tabitha Swaffler	UCHRA	Tabitha Swaffler
Erica Bredse	UCHRA	Erica Bredse
Paula Riggsby	UCHRA	Paula Riggsby
Stephanie Riggsby	UCHRA	Stephanie Riggsby
Tim W. Adams	UCHRA	Tim W. Adams
Bryanna Nelson (elementary)	UCHRA / UCHRA	Bryanna Nelson








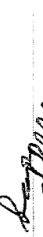


NAME	UCDD OR UCHRA	SIGNATURE
Jessica Allen	UCHRA	Jessica Allen
Charlie R. Vaughn	UCHRA	Charlie R. Vaughn
Sarah Turner	UCHRA	Sarah Turner
Michael Ramsey	UCHRA	Michael Ramsey
Jason Kirby	UCHRA	Jason Kirby
Tracey Gillon	UCHRA	Tracey Gillon
Randall Prosser	UCHRA	Randall Prosser
Thomas Davenport	UCHRA	Thomas Davenport
Arasjee Maglic-Bilich	UCHRA	Arasjee Bilich
DAVID KELLEY	UCHRA	David Kelley
Carrie Baker	UCHRA	Carrie Baker



2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
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NAME	UCDD OR UCHRA	SIGNATURE
Kinda Patton	Cumberland	
Heather Duty	Cumberland	
Paul Meyer	"	
James Gibson	"	
Stephen Barker	"	
Kelly & Asher	"	
Bruce Sapp	"	
Bruce Collier	"	

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
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NAME	UCDD OR UCHRA	SIGNATURE
Jane Edwards	UCDD	Jane Edwards
Rebecca Devon	UCHRA	Rebecca Devon
Glen Brewer	UCHRA	Glen Brewer
Maxine Anderson	UCHRA	Maxine Anderson
Shelia Oken	UCHRA	Shelia Oken
Jerry Humphrey	UCHRA	Jerry Humphrey



NAME	UCDD OR UCHRA	SIGNATURE
Trent Carter	UCHRA	Trent Carter
Hannah Rice	UCHRA	Hannah Rice
Emily Sells	UCDD	Emily Sells
PHILLIP FOX	UCDD	Phil Fox
Aniel Lewis	UCDD	Aniel Lewis
Olivia Tillman	UCDD	Olivia Tillman
Alli Hammock	UCDD	Alli Hammock
Holly Heneger-Williams	UCDD	Holly Heneger-Williams





2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
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NAME	UCDD OR UCHRA	SIGNATURE
<del>Helewood Hills</del> Darren Dilligard	UCHRA UCHRA	<del>Helewood Hills</del> Darren Dilligard
RICHARD CHILDERS	UCHRA	Richard Childers
Curtis Barlow	UCHRA	Curtis Barlow
Erik Narvaez	UCHRA	Erik Narvaez
Tammie Vaughan	UCHRA	Tammie J. Vaughan
<del>MANFRED WELS</del>	<del>UCHRA</del>	<del>MANFRED WELS</del>
Karen Phillips	UCHRA	Karen Phillips
Angele Carroll	UCHRA	Angele Carroll

2025 FALL TRAINING  
UCDD / UCHRA / CRDC  
TITLE VI - HIPAA - FACTA - LEP  
22 AUGUST 2025



NAME	UCDD OR UCHRA	SIGNATURE
Amye Anderson	DD/HRA	
Macey Korth	HRA	
Even Smith	HRA	
Rebecca Smith	DD/HRA	

## APPENDIX H

### Title VI Nondiscrimination Statement | Título VI Declaración de Prohibición de Discriminación

Upper Cumberland Human Resource Agency ensures compliance with Title VI of the Civil Rights Act of 1964; 49 CFR, part 21; related statutes and regulations to the end that no person shall be excluded from participation in or be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance from the U.S. Department of Transportation on the grounds of race, color, or national origin.

Upper Cumberland Human Resource Agency asegura el cumplimiento del Título VI del Acto de Derechos Civiles de 1964; 49 CFR, Parte 21, relacionados estatutos y normas para asegurar que ninguna persona sea excluida o discriminada, o que se le nieguen los beneficios de cualquier programa o actividad la cual reciba ayuda financiera federal del Departamento de Transporte de los Estados Unidos sin importar su raza, color, o origen nacional.

Any person who believes he or she has been discriminated against can file a complaint with the appropriate agency:

Cualquier persona que crea que ha sido discriminada puede presentar una queja ante la agencia correspondiente:

<b>Tennessee Department of Transportation</b>	<b>Tennessee Attorney General Civil Rights Enforcement Division</b>	<b>Federal Highway Administration/US Dept. of Transportation Office of Civil Rights</b>	<b>Federal Transit Administration Office of Civil Rights</b>
James K. Polk Bldg., Ste. 700  505 Deaderick St.; Nashville, TN 37243-0349  Phone: 888-370-3647	PO Box 20207; Nashville, TN 37202     Phone: 615-741-5825	1200 New Jersey Ave., S.E., 8 <sup>th</sup> Floor E81-314; Washington, DC 20591   Phone: 202-366-0693	Attn. Complaint Team East Bldg. 5 <sup>th</sup> Floor -TCR  1200 New Jersey Ave., S.E.; Washington, DC 20590  Phone: 888-446-4511

Upper Cumberland Human Resource Agency  
Tammy Kulpa, *Title VI Coordinator*  
Address: 1104 England Dr.; Cookeville, TN 38501  
Phone: 931-432-4111

## APPENDIX I

### UCHRA Transportation – GO Routes

#### *Deviated Fixed Route (DFR) Service Standards and Policies*

This document outlines the service standards and policies for the Upper Cumberland Human Resource Agency (UCHRA) Deviated Fixed Route (DFR) service, known as the GO Routes. These standards comply with Federal Transit Administration (FTA) and Tennessee Department of Transportation (TDOT) requirements for fixed-route transit providers. The GO Routes serve the communities of Cookeville, Crossville, McMinnville, and Algood, providing fare-free, accessible service.

#### Vehicle Load Standards

VEHICLE TYPE	SEATED	STANDING	TOTAL CAPACITY	MAX LOAD FACTOR
12+2 Cutaway Bus	12	0	14	1.0
14+2 Cutaway Bus	14	0	16	1.0

#### Policy Headways and Periods of Operation

Each GO Route operates with a one-hour headway. Service spans and hours vary by route and day, as shown below. Deviation requests (up to  $\frac{3}{4}$  mile from the route) are built into schedules.

ROUTE	DAYS	HOURS
Algood Route	Monday-Friday	8 a.m. - 4 p.m.
Cookeville Blue Route	Monday-Friday	7 a.m. - 6 p.m.
Cookeville Green Route	Monday-Friday	7 a.m. - 6 p.m.
Cookeville Green (Sat)	Saturday	10 a.m. - 6 p.m.
Cookeville Red Route	Monday-Friday	8 a.m. - 6 p.m.
Crossville Gold Route	Monday-Friday	7 a.m. - 5 p.m.
Crossville Gold (Sat)	Saturday	8 a.m. - 4 p.m.

Crossville Blue Route	Monday-Friday	7 a.m. - 5 p.m.
Crossville Blue (Sat)	Saturday	8 a.m. - 4 p.m.
McMinnville Red Route	Monday-Friday	7 a.m. - 6 p.m.
McMinnville Blue Route	Monday-Friday	7 a.m. - 6 p.m.
McMinnville Red (Saturday)	Saturday	10 a.m. - 6 p.m.

### **On-Time Performance**

A vehicle is considered on time if it departs no more than five (5) minutes late. The GO Routes system maintains a target of 90 percent on-time performance. For Fiscal Year 2025, the system achieved 75 percent on-time performance, and efforts are underway to improve reliability. Performance is tracked through onboard GPS and ITS software, monitored monthly by the DFR Coordinator.

### **Service Availability**

Each route averages approximately 20 stops, serving major destinations such as schools, grocery stores, and healthcare centers. Most riders are within ¼ mile of a stop; however, the ¾-mile deviation policy expands access further.

### **Transit Amenities**

The GO Routes system currently includes 20 large shelters and several smaller bench areas. All stops display signage with QR codes linking to route maps and real-time tracking via the PassioGO app (available at <https://uchra.passiogo.com>). Printed maps are located in each shelter. Additional shelters are planned, pending right-of-way coordination with municipalities.

UCHRA determines placement of shelters and benches based on objective, demand-driven factors such as ridership volume, boarding frequency, and operational safety. Stops with the highest boarding activity are prioritized for shelters, while benches are installed at moderate-use stops. This approach ensures that transit amenities are allocated equitably across the service area, based solely on usage and need, not on demographic or geographic characteristics.

### **Vehicle Assignment**

Vehicles are primarily assigned by county, with periodic rotation for maintenance or delivery. The fleet includes 11 cutaway buses (nine 12+2 and two 14+2). All vehicles are lift-equipped, ADA accessible, and average two (2) years in age.

### **Performance Monitoring & Reporting**

Performance metrics including on-time percentage, ridership, and cost per hour are tracked monthly. Formal reports are compiled annually and submitted to TDOT. Oversight



is managed by the GO Route Coordinator, Jerry Myers. Results are shared with TDOT, local governments, and the public as appropriate.

**Customer Service & Accessibility**

Customer feedback, commendations, and complaints are accepted via the agency website and routed to Human Resources. HR forwards them to the appropriate department for review and response. While no formal response timeline is established, UCHRA ensures all concerns are addressed promptly. ADA and Title VI commitments are upheld per agency policy.

**Holiday Schedule**

No service is provided on the following holidays: New Year's Day, Martin Luther King Jr. Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, and Christmas Day.

## Appendix K

UCHRA Transportation Department - Public Participation Log - 2022-2025				
Event Date	Agency	Activity	Communication Method	Notes
5/1/2022	UCHRA	Title VI Surveys	Paper surveys mailed and passed out to be collected	Received feedback and documented
6/2/2022	UCHRA	5311 Public Notice	Newspaper	
4/4/2023	UCHRA	Overton Co. Focus Group	In-Person Community Meeting	Gathered notes on where to improve with transportation outreach with the aging population in Overton County
4/11/2023	UCHRA	Jackson Co. Focus Group	In-Person Community Meeting	
4/13/2023	UCHRA	Fentress Co. Focus Group	In-Person Community Meeting	
4/14/2023	UCHRA	Putnam Co. Focus Group	In-Person Community Meeting	
4/18/2023	UCHRA	DeKalb Co. Focus Group	In-Person Community Meeting	
4/20/2023	UCHRA	Cannon Co. Focus Group	In-Person Community Meeting	
4/24/2023	UCHRA	Van Buren Co. Focus Group	In-Person Community Meeting	
4/25/2023	UCHRA	Cumberland Co. Focus Group	In-Person Community Meeting	Community provided great feedback for UCHRA Cumberland office, dispatch, and drivers
4/27/2023	UCHRA	Macon Co. Focus Group	In-Person Community Meeting	
4/28/2023	UCHRA	Warren Co. Focus Group	In-Person Community Meeting	
5/1/2023	UCHRA	Title VI Surveys	Paper surveys mailed and passed out to be collected	Received feedback and documented
5/2/2023	UCHRA	White Co. Focus Group	In-Person Community Meeting	
5/5/2023	UCHRA	Pickett Co. Focus Group	In-Person Community Meeting	
5/9/2023	UCHRA	Clay Co. Focus Group	In-Person Community Meeting	
5/31/2023	UCHRA	Clay and Jackson Strategy Sessions	In-Person Community Leadership Meeting	
6/6/2023	UCHRA	Cookeville Regional Medical Center Charitable Foundation	In-Person Community Healthcare Meeting	
7/12/2023	UCHRA	5311 Public Notice	Newspaper	Strategized and educated on service options for patients
7/28/2023	UCHRA	Cannon and Warren Strategy Sessions	In-Person Community Leadership Meeting	
8/3/2023	UCHRA	Upper Cumberland Economic Development Meeting	In-Person Community Meeting	Need to promote more in these areas regarding transportation to employment
9/27/2023	UCHRA	Veterans Meeting	In-Person Community Meeting	Educated on services
10/24/2023	UCHRA	Upper Cumberland Senior Expo	In-Person Community Meeting	More affordable options for Veterans
10/25/2023	UCHRA	Warren County Hub Project	Newspaper, agency social media, website	Promoted
4/2/2024	UCHRA	Dept. of Human Services / Vocational Rehabilitation	In-Person Community Meeting	
5/1/2024	UCHRA	5311 Public Notice	Newspaper	Paper surveys mailed and passed out to be collected
5/1/2024	UCHRA	Title VI Surveys	Paper surveys	Requests to expand deviated city routes within Putnam County area
5/21/2025	UCHRA	5311 Public Hearing	Newspaper	
6/25/2024	UCHRA	White and Van Buren Strategy Sessions	In-Person Community Leadership Meeting	
8/27/2024	UCHRA	Macon and Smith Strategy Sessions	In-Person Community Leadership Meeting	
8/9/2024	UCHRA	Dept. of Human Services - White Co.	In-Person Community Meeting	
10/10/2024	UCHRA	Macon Co. Geriatric Council Meeting	In-Person Community Meeting	
11/12/2024	UCHRA	Putnam Co. Community Advisory Board Meeting	In-Person Community Meeting	
12/5/2024	UCHRA	Putnam Co. Schools and Putnam Education Partnership	In-Person Community Meeting	Strategized implement weather
1/9/2025	UCHRA	Putnam Co. Health Council Meeting	Virtual Community Meeting	Strategized implement weather
1/13/2025	UCHRA	Jackson Co. Mental Health Coalition Meeting	In-Person Community Meeting	
2/27/2025	UCHRA	Pickett Health Council Meeting	In-Person Community Meeting	
2/28/2025	UCHRA	DeKalb Co. Health Council Meeting	In-Person Community Meeting	
2/5/2025	UCHRA	Cumberland Health Council Meeting	In-Person Community Meeting	
2/11/2025	UCHRA	Macon Health Council Meeting	In-Person Community Meeting	
2/24/2025	UCHRA	Smith Health Council Meeting	In-Person Community Meeting	
2/28/2025	UCHRA	White Health Council Meeting	In-Person Community Meeting	
3/3/2025	UCHRA	Fentress Health Council Meeting	In-Person Community Meeting	
3/9/2025	UCHRA	Jackson Health Council Meeting	In-Person Community Meeting	
3/11/2025	UCHRA	Warren Health Council Meeting	In-Person Community Meeting	
3/12/2025	UCHRA	Clay Health Council Meeting	In-Person Community Meeting	
3/13/2025	UCHRA	Overton Health Council Meeting	In-Person Community Meeting	
3/18/2025	UCHRA	Macon Health Council Meeting	In-Person Community Meeting	Community leaders noted more outreach to public about services
3/24/2025	UCHRA	Pickett Health Council Meeting	In-Person Community Meeting	
3/25/2025	UCHRA	White Health Council Meeting	In-Person Community Meeting	
3/28/2025	UCHRA	Van Buren Health Council Meeting	In-Person Community Meeting	
3/29/2025	UCHRA	TDOT Listening Session	Virtual Community Meeting	Received great feedback on services and drivers. Received feedback and documented
3/17/2025	UCHRA	Macon Geriatric Council Meeting	In-Person Community Meeting	
4/10/2025	UCHRA	Macon Health Council Meeting	In-Person Community Meeting	
4/15/2025	UCHRA	Van Buren Health Council Meeting	In-Person Community Meeting	
4/23/2025	UCHRA	Van Buren Health Council Meeting	In-Person Community Meeting	
4/29/2025	UCHRA	Pickett Health Council Meeting	In-Person Community Meeting	

4/29/2025 UCHRA	DeKalb Health Council Meeting	In-Person Community Meeting	
5/1/2025 UCHRA	Jackson Health Council Meeting	In-Person Community Meeting	
5/1/2025 UCHRA	Title VI Surveys	Paper surveys mailed and passed out to be collected	Received great feedback on the city bus announcements. Received feedback and documented
5/5/2025 UCHRA	Fentress Health Council Meeting	In-Person Community Meeting	
5/7/2025 UCHRA	Cumberland Health Council Meeting	In-Person Community Meeting	
5/8/2025 UCHRA	Cannon Health Council Meeting	In-Person Community Meeting	
5/9/2025 UCHRA	Upper Cumberland Health Council Meeting	In-Person Community Meeting	
6/28/2025 UCHRA	Tennessee Technological University Partner Meeting	In-Person Community Meeting	We met with university facilitators on strategies to expand and promote services to students
7/24/2025 UCHRA	Purnam Health Council Meeting	In-Person Community Meeting	
10/6/2025 UCHRA	Molloy State Community College Partner Meeting	In-Person Community Meeting	We met with college facilitators on strategies to expand and promote services to students
11/12/2025 UCHRA	Upper Cumberland Dialysis Meeting	Virtual Community Healthcare Meeting	Discussed ways to better accommodate clients who attend dialysis treatments



## EQUAL EMPLOYMENT OPPORTUNITY POLICY

## EQUAL EMPLOYMENT OPPORTUNITY POLICY

Approved By: \_\_\_\_\_  
Effective Date: October 2025  
Last Revision: October 2025  
Purpose: To state the commitment of the system to Equal Employment Opportunity.

### **POLICY:**

The Upper Cumberland Human Resource Agency (UCHRA) is an Equal Opportunity Employer. No person is unlawfully excluded from consideration for employment because of race, color, religious creed, national origin, ancestry, religion, sex (including pregnancy), gender, gender identity and/or expression, sexual orientation, age (40 or older), citizenship status, marital status, status with regard to public assistance, veteran status, physical or mental disability, genetic information, or any other characteristic protected by federal, state or local law. In addition, UCHRA will provide reasonable accommodations for qualified individuals with disabilities.

This Policy applies not only to recruitment and hiring practices, but also includes affirmative action in the area of placement, promotion, transfer, rate of pay and termination. Executive, management and supervising levels have the responsibility to further the implementation of this policy and ensure conformance by subordinates.

Any UCHRA employee who engages in discrimination will be subject to suspension or termination. Any supervising, or managerial employee, who knows of such behavior and fails to take immediate and appropriate corrective action will also be subject to disciplinary action. Any individual who is the target of discrimination is encouraged to discuss the matter with the supervising Department Director, Human Resources, and the EEO Officer. Any individual who feels such a discussion would be, or has been futile, unsatisfactory, or counter-productive should contact the EEOC.

The EEO Officer will investigate all claims. The accused individual may be suspended pending the outcome of the investigation. Retaliation against the claimant will not be tolerated. No employee will be retaliated against because he or she filed/made a complaint.

UCHRA is proud to be an Equal Opportunity Employer. We are committed to providing Equal Employment Opportunities to you and all persons without regard to race, creed, color, religion, national origin, sex, gender, gender identity and/or expression, sexual orientation marital status, citizenship status, age, veteran status or disability, status with regard to public assistance, genetic information, or any other characteristic protected by federal, state or local law.

Furthermore, we will not tolerate any form of discrimination or harassment of our employees by co-workers, supervisors, customers, or vendors. This commitment extends to our policies on recruiting, advertising, hiring, placement, promotion, training, transfer, wages, benefits, termination and all other privileges, terms and conditions of employment.

**EQUAL EMPLOYMENT OPPORTUNITY:**

It is the policy of UCHRA to be fair and impartial in all its relations with its employees and applicants for employment. The Agency employs and advances in employment any qualified persons, with reasonable accommodation, who can satisfactorily perform the essential elements of a job. Employment decisions will be based on the principle of Equal Employment Opportunity. If you believe this policy has been violated in any way, you are to report the matter to the Agency's Equal Opportunity Officer, Human Resource Department, or the Executive Director.

**POLICY OVERVIEW:**

UCHRA is an Equal Opportunity employer. No person is unlawfully excluded from consideration for employment because of age (40 or older), color, national origin, citizenship status, physical or mental disability, race, religion, creed, gender, sex (including pregnancy), sexual orientation, gender identity and/or expression, genetic information, marital status, status with regard to public assistance, veteran status, or any other characteristic protected by federal, state or local law. In addition, UCHRA will provide reasonable accommodations for qualified individuals with disabilities.

This policy applies not only to recruitment and hiring practices, but also includes affirmative action in the area of placement, promotion, transfer rate of pay and termination. Executive, management and supervising levels have the responsibility to further the implementation of this policy and insure conformance by subordinates. Any UCHRA employee who engages in discrimination will be subject to suspension or termination. Any supervising or managerial employee who knows of such behavior and fails to take immediate and appropriate corrective action will also be subject to disciplinary action. Any individual who is the target of discrimination is encouraged to contact the Human Resource Department and EEO Officer in an effort to resolve the problem.

If the matter cannot be resolved, the issue will be given to the Executive Director. Retaliation against a claimant will not be tolerated. Furthermore, the Agency will not tolerate any form of discrimination or harassment of our employees by co-workers, supervision, customers, or vendors. This commitment extends to our policies on recruiting, advertising, hiring, placement, promotion, training, transfer, wages, benefits, termination and all other privileges, terms and conditions of employment. UCHRA employees should not participate in discrimination against service applicants or clients during any service process; such as, admission to, access to, or operations of its programs, services or activities.

**Upper Cumberland Human Resource Agency EEO Statement & Plan****INTRODUCTION:**

The Agency desires to practice equal opportunity with respect to all activities concerning its employees. Management has promulgated these guidelines on a strictly voluntary basis. The existence of these guidelines however should not be construed as an admission either in whole or part that the Agency has engaged in any activity whereby minorities or women have been or are presently being underutilized, concentrated or discriminated against in any way in violation of federal, state or local fair employment practice laws.

In developing and implementing this policy, the Agency has been guided by its established pre-existing policy of providing equal employment opportunity. All targets which the Agency has established shall not be considered rigid, inflexible quotas, but rather reasonable objectives to be achieved in good faith. The use of goals and timetables by the Employer shall not discriminate against an individual or group of individuals with respect to any employment opportunity for which he, she or they are qualified on the grounds that he, she or they are not the beneficiaries of affirmative action themselves since the Employer does not sanction the discriminatory treatment of any person.

#### **EEO POLICY STATEMENT:**

It is the policy of the Agency not to make any adverse employment decisions against minorities or women with respect to recruitment, hiring, training, promotion and other terms and conditions of employment, provided the individual is qualified to perform the work available.

It is the policy of the Agency to comply voluntarily with the concepts and practices of affirmative action.

An EEO officer of the Agency will review, supervise and evaluate the Company's affirmative action program and will monitor that program and make reports periodically and on an on-going basis to management. Employment decisions shall be made after considering the principles of equal opportunity (EEO). Promotion decisions shall be consistent with the principle of EEO; qualifications for promotion shall consist of merit and ability.

All personnel actions and programs including but not limited to compensation. Benefits, transfers, layoffs, recalls, company-sponsored training, education, tuition assistance and social and recreational programs will be administered in a non-discriminatory manner with respect to minorities and women, provided the individual is qualified to perform the work available.

#### **REAFFIRMATION OF EEO POLICY STATEMENT:**

The Employer shall:

- continue to provide equal employment opportunity to all qualified persons, and to continue to recruit, hire, train, promote and compensate persons in all jobs without regard to race, color, religion, sex or national origin, or any other characteristic protected by federal, state or local law; and,
- identify and analyze areas of its employment process so as to further the principles of equal employment opportunity.

Employment decisions in all areas will be made on the basis of furthering the objective of equal employment. The recruitment, testing and hiring of all personnel will be without discrimination against any individual with regard to race, color, religion, sex or national origin. Attempts will be made to contact known community sources of minority and women for potential applicants; so as to maximize the participation of such applicants. Individuals will be upgraded and promoted on the basis of their abilities, skills, and experience. Minority and women employees who are qualified, as well as those who qualify through training, will be considered for promotion. Promotions will be based on valid occupational qualifications.

Management will attempt to provide transfers of minority and women employees whenever such transfers will increase the likelihood of greater job opportunity in areas where minority and female employees may have been or may now be underutilized. If layoffs occur, they will be based on nondiscriminatory policies.

Personnel decisions affecting employees in areas such as compensation, benefits, transfers, layoffs, returns from layoff, Agency-sponsored training, education, tuition assistance, and social and recreational programs will be made and implemented without regard to race, color, religion, sex or national origin, or any other characteristic protected by federal, state or local law.

The EEO Officer will periodically review personnel actions and collect data on a continuing basis to review all actions taken.

All employee benefits will be administered consistent with federal law and steps will be taken so that personnel and management are fully apprised of the Agency's EEO policy which will be discussed and reviewed in supervisory and management meetings:

- Periodic reviews will be conducted to ensure the effectiveness of these goals.
- EEO posters will be and remain placed in conspicuous locations. Equal Employment Opportunity policy will be posted on bulletin boards (in English and Spanish, where appropriate) and will continue to be displayed in the future.
- New employees will be apprised of the Employer's equal opportunity policy at employee orientation and management training programs.
- The EEO policy will be included in the Employee Handbook. Copies of the Employee Handbook will be distributed to all current employees and to new employees when they are hired and publicized in other printed materials where appropriate.
- Special meetings will be conducted when appropriate and the Agency's commitment to EEO.
- Periodic meetings may be held to re-emphasize to management and employees the Agency's commitment to EEO.

Employees are encouraged to bring questions, comments, or complaints with respect to the Agency's EEO/affirmative action policy, or the implementation and administration of that policy, to the Human Resources Department. Management has communicated and will continue to publicize that it does not tolerate or permit harassment of any employee because of race, color, religion, sex, national origin, or any other characteristic protected by federal, state or local law. All recruitment sources are reminded of the Agency's commitment to EEO and affirmative action and to be advised that the Agency actively seeks qualified women and minorities for employment.

Additionally, when employees are featured in advertising, handbooks, or similar publications, both minority and non-minority men and women will appear in the pictures. Equal Opportunity Clauses shall be incorporated in all purchase orders, leases, contracts, etc. where practical. When the employer advertises in newspapers for prospective employees, the advertisement includes the EEO solicitation: "We are an Equal Opportunity Employer" or "UCHRA is an EOE". Additionally, no advertisements in newspapers will be placed in sex-segregated "Help Wanted" columns. Written notification of our EEO policy will be sent to all subcontractors, vendors, and suppliers, and they will be requested to take appropriate action. Actions by supervisory personnel inconsistent with this policy will not be tolerated and may lead to discharge.



The Human Resources/Benefits Manager has been appointed supervisor of the Equal Employment Program and has the primary management responsibility for ensuring full compliance with this policy. This appointment has been communicated to all Agency management and employees. The Human Resources/Benefits Manager's contact information shall appear on all internal and external communications on the Agency's equal opportunity programs.

The responsibilities of the EEO Officer include but are not necessarily limited to the following:

- Developing, modifying and maintaining effective policies and procedures.
- Evaluating EEO progress and developing alternative approaches where necessary, including establishing goals and timetables that are reasonable, attainable and consistent with the Employer's affirmative action commitment.
- Designing and implementing audit and reporting systems
- which will permit continuous monitoring of EEO progress and provide management with requisite data in that regard. Such systems will be used to:
  - Measure the plan's effectiveness.
  - Determine the degree to which the Employer's objectives and goals have been achieved.
  - Indicate any need for additional action.
- Serving as our representative in dealings with federal, state or local enforcement agencies.
- Serving as a liaison with minority organizations and community action groups concerned with the employment opportunities of minorities and women.
- Continually educate management in the area of equal employment opportunity.
- Resolving EEO-related charges or complaints
- Periodically auditing training programs, hiring and promotion patterns so that any impediments to achieving the goals and timetables are removed.
- Periodically conducting staff training.
- Selectively reviewing the qualifications of employees who are transferred or promoted to ensure that minorities and women are being given full opportunity with respect to such personnel actions.
- Communicating with local supervisors and other employees to apprise them of the fact that their work performance is being evaluated in regards to available opportunities.
- Assisting supervisors in preventing harassment of any employees either because of their placement through affirmative action efforts or because of their race, color, sex, religion or national origin. (or any other protected classification)
- Identifying potential problem areas. Particular attention will be paid to employee training and to those categories where minority groups and women may be underutilized. Hiring statistics should reveal no adverse impact regarding minorities and females.
  - The selection process, including position descriptions, job titles, application forms, interview procedures, the use and administration of tests, referral procedures, and final selection process, training, transfers and promotions should be analyzed to ensure that such personnel practices are being uniformly applied without regard to race, color. Religion, sex or national origin (and other protected classes) and that none of the selection procedures has an adverse impact on minorities or women, statistically or otherwise.

The Agency's transfer and training experience reflects no adverse impact on minorities or women and all physical facilities, sponsored recreation and social events, and special programs, including educational assistance, are applied and made available on a nondiscriminatory basis.

**REMEDIAL ACTION:**

- Where underutilization in any job group exists, goals and timetables will be established.
- Application forms and related pre-employment inquiry forms have been drafted in compliance with applicable federal, state and local EEO laws.
- Position descriptions are reviewed periodically and properly identify job-related requirements.
- Where specific selection procedures for jobs are used, they are job-related.
- Minorities and women are not excluded from any Agency-sponsored activities or programs, and such programs are fully integrated.
- No de facto segregation exists at the Agency.
- No artificial barriers or restrictive seniority provisions that result in overt or inadvertent discrimination exist at the Company.
- Transportation, both public and private, is not a problem with respect to minority employment.
- Subcontractors and suppliers the Employer uses have been advised of their EEO responsibilities.
- Purchase orders contain the required Equal Opportunity Clause.
- EEO posters provided by the federal government are prominently displayed in appropriate places at the Agency.
- A thorough analysis of the compensation, promotion, selection and other policies and practices of the Agency indicate that no affected class exists among the Agency's workforce.
- Job descriptions are periodically reviewed and revised to ensure that they are job-related and consistent for the same job from one department or unit to another.
- Worker specifications are reviewed to ensure that they are job-related and do not screen out minorities or women.

**WITH RESPECT TO SEX DISCRIMINATION:**

Employment advertising does not express a sex preference and, if printed, does not appear in sex-segregated columns. Further, employees of both sexes are recruited for all jobs with Employer. Our personnel policy manual and employment application forms expressly state there will be no discrimination on account of sex. We recruit employees of both sexes for all positions, except where sex is a bona fide occupation qualification.

We do not rely upon a state "protective" law to deny women employees the right to any job they are qualified to perform. We offer employees of both sexes an equal opportunity for any jobs they are qualified to perform, except when sex is a bona fide occupation qualification.

- We do not make any distinction based upon sex with regard to employment opportunities, wages, hours or other terms and conditions of employment.

- We do not make any distinction between married and unmarried persons of one sex that is not made between married and unmarried persons of the other sex.
- The employer does not terminate employees of one sex in a particular job group when they reach a certain age, unless the same rule applies to members of the other sex.
- Appropriate physical facilities for both sexes are provided.
- Women who require time away from work for childbearing are not penalized.
- The Employer's maternity policy fully complies with the 1978 Pregnancy Amendment to Title VII of the Civil Rights Act of 1964 and Medical Leave Act.
- The wage schedules are not related to or based upon sex and conform to the Equal Pay Act.
- The Employer does not discriminatorily restrict one sex to certain job groups or job classifications.

Women are encouraged to apply for all positions in the Agency for which they are qualified and to apply for all training programs which can facilitate their promotion ability. We encourage minority and women employees to participate in community problems and support programs developed by organizations such as the National Alliance of Business, the Urban Coalition, and others concerned with improving the employment opportunities of minorities and women.

#### **WITH RESPECT TO NATIONAL ORIGIN DISCRIMINATION:**

The Employer is committed to providing and ensuring equal employment opportunity to all applicants and employees without regard to their religion or nation origin. This policy is general in nature, while placing particular emphasis on persons of Eastern, Middle and Southern European ancestry. Periodically the Employer shall review its practices to determine whether members of various religious and ethnic groups are receiving unfair consideration of job opportunities.

#### **CONCLUSION:**

It is our policy not to discriminate against minorities or women with respect to recruitment, hiring, training, promotion and other terms and conditions of employment, provided the individual is qualified to perform the work available. It is our policy to comply voluntarily with the concepts and practices of affirmative action. An executive has been designated to administer the Agency's affirmative action program and will monitor that program and make reports to senior management on a periodic and continuing basis.

All employment decisions shall be consistent with the principle of EEO. All promotion decisions shall also be consistent with the principle of EEO, and only valid qualifications will be required for promotion. All other personnel actions or programs such as compensation, benefits, transfers, layoffs, recalls, agency-sponsored training, education, tuition assistance and social and recreational programs will be administered in a non-discriminatory manner with respect to minorities and women, provided the individual is qualified to perform the work available.

The use of goals and timetables in this written statement is not intended, nor is the effect of such goals and timetables intended, to discriminate against an individual or group with respect to any employment opportunity for which he, she or they are qualified on the basis that he, she, or they are not the beneficiaries of affirmative action themselves.

#### **SIGNATURE PAGE:**

### VIII. Title VI Assurance

*As required by contractual agreement, the Upper Cumberland Human Resource Agency will comply with the applicable laws and regulations relative to nondiscrimination in federally or state assisted programs. This policy outlines the steps and procedures taken to ensure compliance.*

### VIII. Signature of Title VI Coordinator

*As required by the contractual agreement, the Upper Cumberland Human Resource Agency will comply with the applicable laws and regulations relative to nondiscrimination in federally or state assisted programs and fulfill all above mentioned duties to ensure compliance.*

---

Signature of UCHRA Title VI Coordinator

---

Date

### IX. Declaration of Administrative Head: Executive Director and Board Chairman

*I declare that I have reviewed and approved the information provided in this Equal Employment Opportunity Policy on this date.*

---

Signature of Executive Director

---

Date

---

Signature of Board Chairman

---

Date

October 2024 - September 2025 UCHRA Services Dashboard										
	Total Households Served Duplicated	Cases of Ensure Sold	Regular LIHEAP Households Served	Regular LIHEAP Funds Utilized	Crisis LIHEAP Households Served	CRISIS LIHEAP Funds Utilized	Outreach events- number of attendees	WP Applications	Commodities	Information and Referrals
TIER 1 Counties										
Cumberland	5749	102	782	\$508,030.00	117	\$88,000.00	1470	48	1718	1512
Putnam	4835	477	1284	\$740,200.00	125	\$91,438.96	57	15	2560	317
Warren	8113	190	709	\$450,400.00	135	\$100,000.00	1538	32	1974	3535
TIER 2 COUNTIES										
DeKalb	2614	84	361	\$222,800.00	119	\$87,800.00	150	3	1424	473
Fentress	8165	102	862	\$508,542.66	105	\$77,800.00	4137	0	1691	1268
Macon	3095	42	341	\$197,200.00	97	\$72,400.00	29	8	573	2005
Overton	3714	201	462	\$270,000.00	105	\$79,200.00	753	5	2087	101
Smith	1362	41	368	\$224,600.00	86	\$63,800.00	27	3	640	197
White	4754	158	410	\$274,200.00	91	\$69,000.00	1702	1	1494	898
TIER 3 Counties										
Cannon	2248	31	213	\$129,394.38	107	\$80,000.00	803	16	830	248
Clay	2576	180	421	\$238,200.00	122	\$91,800.00	666	8	1126	53
Jackson	1978	147	455	\$282,200.00	92	\$67,400.00	168	7	1022	87
Pickett	1866	90	267	\$153,869.58	41	\$30,400.00	559	1	876	32
Van Buren	2241	15	286	\$180,800.00	88	\$64,400.00	599	0	1022	231
Total:	53310	1860	7221	\$4,380,436.62	1,430	\$1,063,438.96	12658	147	19,037	10,957

October 2025 UCHRA Services Dashboard										
	Total Served Duplicated	Cases of Ensure Sold	Regular LIHEAP Households Served	Regular LIHEAP Funds Utilized	Crisis LIHEAP Households Served	CRISIS LIHEAP Funds Utilized	Outreach events- number of attendees	WP Applications	CSBG Services	Information and Referrals
TIER I Counties										
Cumberland	84	5	0	\$ -	0	\$ -	125	0	0	99
Putnam	440	31	0	\$ -	0	\$ -	370	1	0	38
Warren	874	24	0	\$ -	0	\$ -	548	0	2	300
TIER 2 COUNTIES										
DeKalb	84	7	0	\$ -	0	\$ -	52	0	0	25
Fentress	511	11	0	\$ -	0	\$ -	449	0	0	51
Macon	433	3	0	\$ -	0	\$ -	376	1	1	52
Overton	143	21	0	\$ -	0	\$ -	93	2	0	27
Smith	62	1	0	\$ -	0	\$ -	30	0	0	31
White	288	11	0	\$ -	0	\$ -	205	1	0	71
TIER 3 Counties										
Cannon	518	2	0	\$ -	0	\$ -	415	0	0	101
Clay	100	12	0	\$ -	0	\$ -	42	0	0	46
Jackson	26	21	0	\$ -	0	\$ -	0	0	0	5
Pickett	217	6	0	\$ -	0	\$ -	197	2	0	12
Van Buren	180	8	0	\$ -	0	\$ -	163	1	0	8
<b>Total:</b>	<b>3960</b>	<b>163</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>3065</b>	<b>8</b>	<b>3</b>	<b>866</b>

September 2025 UCHRA Services Dashboard										
	Total Households Served Duplicated	Cases of Ensure Sold	Regular LIHEAP Households Served	Regular LIHEAP Funds Utilized	Crisis LIHEAP Households Served	CRISIS LIHEAP Funds Utilized	Outreach events- number of attendees	WP Applications	Commodities	Information and Referrals
TIER I Counties										
Cumberland	992	8	425	\$ 299,800.00	19	\$ 14,400.00	150	1	323	66
Putnam	1166	50	710	\$ 486,000.00	22	\$ 15,000.00	50	0	328	6
Warren	848	27	209	\$ 128,400.00	13	\$ 9,800.00	216	1	113	269
TIER 2 COUNTIES										
DeKalb	193	3	10	\$ 7,000.00	7	\$ 5,600.00	0	0	98	75
Fentress	655	13	420	\$ 290,400.00	14	\$ 10,000.00	98	0	105	5
Macon	107	1	4	\$ 3,000.00	9	\$ 7,000.00	12	0	0	81
Overton	316	20	32	\$ 19,600.00	4	\$ 3,400.00	104	1	132	23
Smith	160	3	17	\$ 12,600.00	5	\$ 4,000.00	15	0	97	23
White	666	6	78	\$ 49,200.00	12	\$ 9,000.00	227	0	265	78
TIER 3 Counties										
Cannon	132	0	7	\$ 4,800.00	3	\$ 2,000.00	35	0	31	56
Clay	475	14	6	\$ 4,400.00	9	\$ 6,800.00	188	1	231	26
Jackson	474	10	79	\$ 49,000.00	11	\$ 8,200.00	168	0	184	22
Pickett	246	11	62	\$ 38,600.00	2	\$ 1,600.00	21	0	150	0
Van Buren	253	1	5	\$ 3,600.00	3	\$ 2,400.00	21	0	188	35
<b>Total:</b>	<b>6683</b>	<b>167</b>	<b>2064</b>	<b>\$1,396,400.00</b>	<b>133</b>	<b>\$99,200.00</b>	<b>1305</b>	<b>4</b>	<b>2,245</b>	<b>765</b>

August 2025 UCHRA Services Dashboard										
	Total Households Served Duplicated	Cases of Ensure Sold	Regular LIHEAP Households Served	Regular LIHEAP Funds Utilized	Crisis LIHEAP Households Served	CRISIS LIHEAP Funds Utilized	Outreach events- number of attendees	WP Applications	Commodities	Information and Referrals
TIER I Counties										
Cumberland	119	8	60	\$ 48,200.00	14	\$ 11,000.00	0	0		37
Putnam	508	38	72	\$ 57,600.00	19	\$ 13,800.00	0	0	351	28
Warren	1112	27	79	\$ 62,800.00	16	\$ 11,000.00	423	2	293	272
TIER 2 COUNTIES										
DeKalb	290	5	16	\$ 11,200.00	9	\$ 6,400.00	0	0	237	23
Fentress	1038	11	64	\$ 51,200.00	8	\$ 6,200.00	710	0	226	19
Macon	255	12	25	\$ 14,400.00	8	\$ 6,400.00	1	0	99	110
Overton	440	19	85	\$ 52,400.00	12	\$ 9,200.00	0	1	323	0
Smith	69	0	56	\$ 35,800.00	7	\$ 5,200.00	0	0		6
White	173	12	70	\$ 44,600.00	10	\$ 7,600.00	0	0		81
TIER 3 Counties										
Cannon	183	2	7	\$ 5,205.00	5	\$ 3,600.00	0	3	141	25
Clay	46	26	9	\$ 6,000.00	10	\$ 7,400.00	0	1		0
Jackson	100	18	61	\$ 47,400.00	4	\$ 2,400.00	0	0		17
Pickett	60	11	43	\$ 33,000.00	3	\$ 2,200.00	0	0		3
Van Buren	66	7	11	\$ 8,600.00	3	\$ 2,200.00	27	0		18
<b>Total:</b>	<b>4459</b>	<b>196</b>	<b>658</b>	<b>\$478,405.00</b>	<b>128</b>	<b>\$94,600.00</b>	<b>1161</b>	<b>7</b>	<b>1,670</b>	<b>639</b>





## Whistleblower Protection Act

Whistleblower rights and protections were initially addressed by the Civil Service Reform Act of 1978. In 1989, Congress passed the Whistleblower Protection Act to “strengthen and improve protection for the rights of federal employees, to prevent reprisals and to help eliminate wrongdoing within the government.” One way the law did this was by clarifying the procedure by which employees could report wrongdoing and workplace.

- A violation of law, rule or regulation
- Gross mismanagement
- Gross waste of funds
- Abuse of authority
- Substantial and specific danger to public health or safety

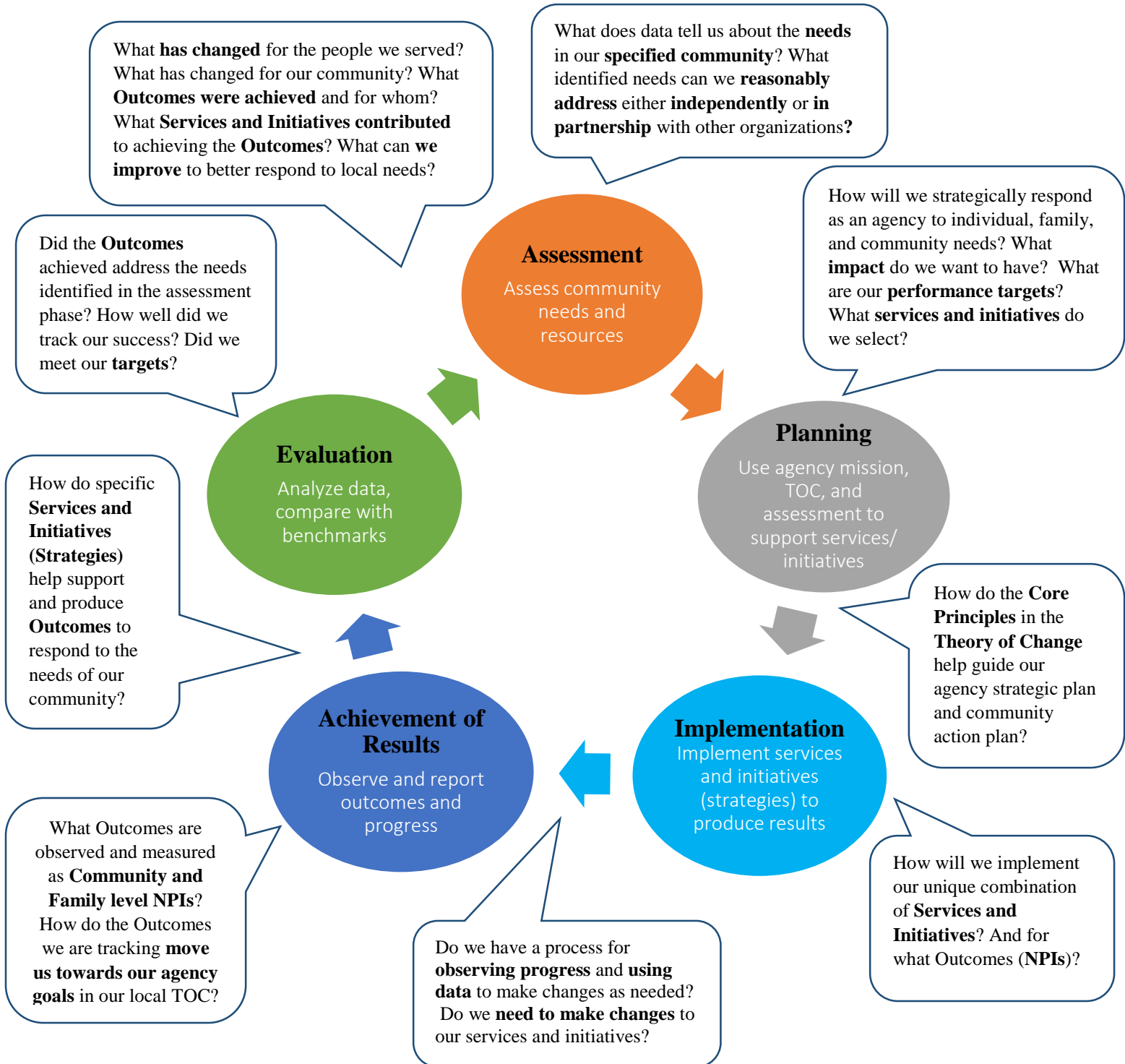
The Federal False Claims Act (qui tam) provision is one of the strongest whistleblower protection laws. It allows private persons to bring lawsuits on the governments behalf against those that have defrauded the government.

DHS/OIG Hotline: 1-800-323-8603

More information: [oig.dhs.gov/hotline](https://oig.dhs.gov/hotline)

# HOW DOES ROMA NG FIT INTO ROMA?

The ROMA Next Generation framework builds on ROMA principles and practices to support agencies and states as they gather and use data at all points of the cycle. Data collected and analyzed from assessment through evaluation allow us to identify our successes and our challenges and make use of the information for continuous improvement.



**UPPER CUMBERLAND DEVELOPMENT  
DISTRICT**

**Cookeville, Tennessee**

**FINANCIAL STATEMENTS AND  
SUPPLEMENTAL INFORMATION**

**Year Ended June 30, 2025**

DRAFT

**JOHNSON, HICKEY & MURCHISON, P.C.**  
Certified Public Accountants  
Chattanooga, Tennessee

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## INDEPENDENT AUDITORS' REPORT

**To the Board of Directors of the  
Upper Cumberland Development District**

### **Opinions**

We have audited the accompanying financial statements of the governmental activities, the aggregate discretely presented component units, the major fund, and the aggregate remaining fund information of the Upper Cumberland Development District, as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise the District's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the aggregate discretely presented component units, the major fund, and the aggregate remaining fund information of the Upper Cumberland Development District, as of June 30, 2025, and the respective changes in financial position thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

### **Basis for Opinions**

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the District and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

### **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

## Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

## Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages vi through x be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

## Supplemental Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the District's basic financial statements. The schedule of administrative costs, schedule of general and long-term debt requirements, schedule of changes in long-term debt by individual issue, and schedule of expenditures of federal awards and state financial assistance as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, are presented for purposes of additional analysis and are not a required part of the District's basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of administrative costs, schedule of general and long-term debt requirements, schedule of changes in long-term debt by individual issue and the schedule of expenditures federal awards and state financial assistance are fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

## Other Information

Management is responsible for the other information included in the annual report. The other information comprises the roster of management and board members but does not include the basic financial statements and our auditors' report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

## Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated **December XX, 2025**, on our consideration of the District's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the District's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the District's internal control over financial reporting and compliance.

**December XX, 2025**

Chattanooga, Tennessee



**Upper Cumberland Development District  
Management's Discussion and Analysis  
Year Ended June 30, 2025**

This section of Upper Cumberland Development District's annual financial report presents our discussion and analysis of the District's financial performance during the fiscal year that ended June 30, 2025. The District's financial performance is discussed and analyzed within the context of the accompanying financial statements and notes following this section.

**OVERVIEW OF FINANCIAL STATEMENTS**

Management's Discussion and Analysis introduces the District's basic financial statements. The basic financial statements include: government wide financial statements; fund financial statements; and notes to the financial statements. The District also includes in this report additional information to supplement the financial statements.

***Government-Wide Financial Statements***

The government-wide financial statements are the statement of net position and the statement of activities. These statements use accounting methods similar to those used by private-sector companies. Emphasis is placed on the net position of governmental activities and the change in net position. Governmental activities are primarily supported by federal and state grants and charges for services.

The statement of net position presents information on all assets and liabilities of the District, with the difference between assets and liabilities reported as net position. Net position is reported in three categories: (1) net investment in capital assets, (2) restricted, and (3) unrestricted. In addition, assets, liabilities and net position are reported for Cumberland Area Investment Corporation and Cumberland Regional Development Corporation, which are considered component units of the District.

The statement of activities presents information on all revenues and expenses of the District and the change in net position. Expenses are reported by major function and program revenues relating to those functions are reported, providing the net cost of all functions provided by the District. To assist in understanding the District's operations, expenses have been reported as governmental activities. Governmental activities financed by the District include general government services. Again, expenses and revenues of the component units are reported separately from the primary government's financial information.

***Fund Financial Statements***

Fund financial statements present financial information for governmental funds and fiduciary funds. These statements provide financial information for the major funds of the District. Governmental fund financial statements provide information on the current assets and liabilities of the funds, change in current financial resources (revenues and expenditures), and current available resources. The statement of fiduciary net position provides information concerning assets held in trust by the District on behalf of Public Guardianship Program clients.

Fund financial statements include a balance sheet and a statement of revenues, expenditures, and changes in fund balances for all governmental funds. A statement of fiduciary net position is presented for the District's agency fund. Fund financial statements provide more detailed information about the District's activities. Individual funds are established to track revenues that are restricted to certain uses, comply with legal requirements, or account for the use of state and federal grants.

The government-wide financial statements and the fund financial statements provide different pictures of the

District. The government-wide financial statements provide an overall picture of the District's financial standing, split between governmental activities and business-type activities. These statements are comparable to private-sector companies and give a good understanding of the District's overall financial health and how the District paid for the various activities, or functions, provided by the District. All assets including capital assets are reported in the statement of net position. All liabilities, including principal outstanding on capital leases, and future employee benefits obligated but not paid by the District are reported in the statement of net position. Transactions between the different functions of the District, however, have been eliminated in order to avoid a duplication of the revenues and expenses. The fund financial statements provide a picture of the major funds and a column for all non-major funds. In the case of governmental activities, outlays for long lived assets are reported as expenditures, and long-term liabilities, such as capital lease obligations, are not included in the fund financial statements. To provide a link from the fund financial statements to the government-wide financial statements, reconciliation is provided from the fund financial statements to the government-wide financial statements.

### ***Notes to the Financial Statements***

The accompanying notes to the financial statements provide information essential to a full understanding of the government-wide and fund financial statements. They provide explanation of the financial statements and provide more detailed data.

### ***Other Information***

In addition to basic financial statements and accompanying notes, this report also presents certain required supplementary information that further explains and supports the information in the financial statements.

### **FINANCIAL ANALYSIS OF THE DISTRICT AS A WHOLE**

The District implemented the new financial reporting model used in this report beginning with the fiscal year ended June 30, 2004. Over time, as year-to-year financial information is accumulated on a consistent basis, changes in net position may be observed and used to discuss the changing financial position of the District as a whole.

The District's net position decreased \$662,595 during the fiscal year from a beginning balance of \$12,863,937 to \$12,201,342 at fiscal year-end.

	<b>Total Primary Government</b>	
	<b>2025</b>	<b>2024</b>
Current and other assets	\$14,716,023	\$14,424,982
Capital assets	<u>97,897</u>	<u>151,036</u>
Total assets	<u>14,813,920</u>	<u>14,576,018</u>
Current liabilities	2,452,487	1,565,897
Long-term liabilities	<u>68,273</u>	<u>135,553</u>
Total liabilities	<u>2,520,760</u>	<u>1,701,450</u>
Deferred inflows of resources	<u>91,817</u>	<u>10,631</u>

Net position		
Net investment in capital assets	29,624	15,483
Restricted for revolving and intermediate loan funds	9,495,724	9,079,698
Unrestricted	<u>2,675,994</u>	<u>3,768,756</u>
Total net position	<u>\$12,201,342</u>	<u>\$12,863,937</u>

Since the District continues to derive the vast majority of its funding from the State and Federal governments, and those funds appear to be stable at the present time, the overall financial outlook of the District can be categorized as “good.” Despite that fact, UCDD continues to seek and implement cost control measures as funding from these sources does not always increase on an annual basis in keeping up with the rate of inflation (i.e., labor, employee benefit, and other operating costs).

	<b>Total Primary Government</b>	
	<b>2025</b>	<b>2024</b>
Program Revenues		
Charges for services	\$ 4,054,409	\$ 3,597,082
Operating grants and contributions	9,524,425	8,597,963
General revenues		
In-kind revenue	13,650	12,600
Other general revenues	1,300	9,000
Interest	<u>10,968</u>	<u>6,865</u>
Total revenues	13,604,752	12,223,510
Program expenses		
General government	<u>14,267,347</u>	<u>11,984,510</u>
Decrease (increase) in net position	<u>\$ (662,595)</u>	<u>\$ 239,000</u>

## FINANCIAL ANALYSIS OF THE AGENCY’S FUNDS

### ***Governmental Funds***

As discussed, governmental funds are reported in the fund statements with a short-term inflow and outflow of expendable resources focus. This information is useful in assessing resources available at year-end. Governmental funds reported ending fund balance of \$13,460,250. Revenues exceeded expenditures by \$442,016. This was recorded to the fund balance as of June 30, 2025.

### ***General Fund***

The general fund is the chief operating fund of Upper Cumberland Development District. At the end of the current fiscal year, unreserved, undesignated, and reserved fund balance of the general fund was \$13,460,250 an increase of \$442,016 from the previous year of \$13,018,234.

## **CAPITAL ASSETS AND DEBT ADMINISTRATION**

### ***Capital Assets***

Beginning balance was \$151,036, less current year depreciation of \$53,139, resulted in an ending balance of \$97,897. Additional information on the District's capital assets can be found in Note (4) on pages 18-19 of this report.

### ***Debt Administration***

Lease finance purchased vehicles represent the District's long-term debt. Additional information on the District's debt can be found in Note (5) on pages 20-23.

## **ECONOMIC FACTORS AND NEXT YEAR'S BUDGET**

While the Upper Cumberland Development District is a governmental entity, it is not a unit of local government (i.e., city, county, etc.). Therefore, economic factors do not have the same direct impact upon UCDD's budgets and operations as they have on governmental bodies. UCDD does not have taxing power, nor does it levy fees or set rates, such as for utilities, which generate income in response to changing economic conditions. UCDD contracts primarily with the State of Tennessee and to a lesser degree the Federal government, to administer certain programs on their behalf. To the extent that economic factors affect the State and Federal Governments UCDD's contracts may be positively or negatively impacted.

The unemployment rate is still considered to be an important economic indicator. The unemployment rate in April, 2021 was 15.9% versus 3.7% in August of 2025. These rates were significantly higher in earlier months but were in line with state and national rates. Since that time unemployment has varied significantly but the latest rate of 3.7% for the region is consistent with Tennessee and national rates. Economic activity measured by state sales tax collections has shown increases for the past 12 months. For the twelve months ending in September, 2025, the area's collections were 3.3% higher than the 12 months ending September, 2024, while single month increase for September to September was 3.2% for the region compared to 2.8% for Tennessee as a whole.

Bank deposit growth continues to exceed state and national rates.

Census data show population growth for the region is now higher than state and national rates while some counties such as Cumberland and Putnam are growing considerably faster than other counties. The region is becoming known as a good area for growth in the retirement-aged population. This trend is expected to continue. Anecdotal evidence indicates that many people have been moving to the area since 2020 to escape many problems of large metropolitan areas.

Census data also show that income levels, while still relatively low, are continuing to grow somewhat faster than state and national averages.

At the state level, the Upper Cumberland Development District already has contracts in place for Fiscal Year 25-26 from TDOT for Rural Planning Organization Coordination, TACIR, THDA's Emergency Home Repair Program, DCS (Relative Caregiving Program), and AAAD funding as well as others. The funding from the State of Tennessee remains stable and consistent with prior fiscal years. The executive board of directors also approved a step increase of \$0.05 per capita for annual dues which will provide an additional matching funds for state and federal grants.

## **CONTACTING THE DISTRICT'S FINANCIAL MANAGEMENT**

This financial report is designed to provide a general overview of the District's finances, comply with finance-related laws and regulation and demonstrate the District's commitment to public accountability. If you have any questions about this report or would like additional information, contact the District's Executive Director at 1104 England Drive, Cookeville, TN 38501.

The Cumberland Area Investment Corporation and the Cumberland Regional Development Corporation issue separate audited financial statements. Copies of these financial statements may be obtained from the Upper Cumberland Development District at 1104 England Drive, Cookeville, TN 38501.

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**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
ROSTER OF MANAGEMENT AND BOARD MEMBERS  
YEAR ENDED JUNE 30, 2025**

**MANAGEMENT**

Mark Farley  
Tommy Lee  
Ginger Stout  
Myra Walker  
Holly Williams  
Lewis Betterton  
Megan Choate  
Sherry Thurman

Executive Director  
Deputy Director  
Finance Director  
Director of Housing & Family Services  
Area Agency on Aging & Disability Director  
IT Director  
Director of Lending & Economic Development  
Administrative Services Director

**BOARD OF DIRECTORS**

Jeff Mason, Smith County  
Allen Foster, Cumberland County  
Jimmy Johnson, Fentress County  
Randy Porter, Putnam County

Chairman  
Vice Chairman  
Secretary  
Treasurer

Greg Mitchell, Cannon County  
Stan Hollandsworth, Cannon County  
Dale Reagan, Clay County  
Doug Young, Clay County  
Emmett Sherrill, Cumberland County  
Don Dowdey, Cumberland County  
Matt Adcock, Dekalb County  
Jeff Ford, Dekalb County  
Audrey Martin, Dekalb County  
Jacob Rosenbaum, Fentress County  
Yvonne Gernt, Fentress County  
Hope Vargas, Jackson County  
Steve Jones, Macon County  
Richard Thomas, Macon County  
Lori Burnett, Overton County  
Stephen Bilbrey, Pickett County  
Bruce Elder, Pickett County  
Lisa Chapman-Fowler, Putnam County  
Laurin Wheaton, Putnam County  
Stephen Babcock, Smith County  
John Potts, Smith County  
David Sullivan, Van Buren County  
John Handkins, Warren County  
Ryle Chastain, Warren County  
Trent Prater, Warren County  
Jerry Lowery, White County  
Roger McCann, White County  
Senator Paul Bailey  
Representative Alejandra Conohan

Martye Jean Harris, Cannon County  
Greg Goff, Cannon County  
Luke Collins, Clay County  
R.J. Crawford, Cumberland County  
Ethan Hadley, Cumberland County  
Josh Miller, Dekalb County  
Greg Fish, Dekalb County  
Suzanne Williams, Dekalb County  
Harvey Stowers, Fentress County  
Lloyd Williams, Jackson County  
Jim Morgan, Jackson County  
Kenneth Hollis, Macon County  
Tony Day, Macon County  
Steven Barlow, Overton County  
Zack Stephens, Overton County  
Sam Gibson, Pickett County  
Danny Holmes, Putnam County  
Alex Garcia, Putnam County  
Amy New, Putnam County  
Joey Nixon, Smith County  
Patrick Geho, Smith County  
Alisa Farmer, Van Buren County  
Terry Bell, Warren County  
Sue Anderson, Warren County  
Wendy Sneed, Warren County  
Ray Spivey, White County  
Denny Wayne Robinson, White County  
Representative Cameron Sexton

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**STATEMENT OF NET POSITION**  
**JUNE 30, 2025**

	<b>Total Governmental Activities</b>	<b>Component Units</b>
<b>ASSETS</b>		
Cash and cash equivalents		
Available	\$ 2,107,809	\$ 104,480
Restricted	1,371,250	1,932,426
Certificates of deposit		
Available	77,939	-
Restricted	165,000	-
Accounts and other receivables	804,156	363,575
Due from other governments	228,984	-
Grants receivable	1,751,186	-
Prepays and other assets	85,225	21,938
Lease receivables	-	357,795
Loans receivable, net of allowance	8,124,474	1,076,810
Land	-	826,766
Other capital assets, net of accumulated depreciation	97,897	7,306,334
	<hr/>	<hr/>
Total assets	\$ 14,813,920	\$ 11,990,124
	<hr/>	<hr/>
<b>LIABILITIES</b>		
Line of credit	\$ -	\$ 165,000
Accounts payable and accrued expenditures	1,143,850	783,822
Due to other governments	20,106	-
Security deposit liability	-	36,032
Compensated absences	1,288,532	-
Deferred revenue	-	20,115
Long-term liabilities		
Due within one year	47,686	246,415
Due in more than one year	20,587	4,241,647
	<hr/>	<hr/>
Total liabilities	\$ 2,520,761	\$ 5,493,031
	<hr/>	<hr/>
<b>DEFERRED INFLOWS OF RESOURCES</b>		
Deferred inflows from leases	\$ -	\$ 337,137
Unearned grantor revenue	91,817	-
	<hr/>	<hr/>
Total deferred inflows of resources	\$ 91,817	\$ 337,137
	<hr/>	<hr/>

(The accompanying notes are an integral part of these statements.)

	<b><u>Total Governmental Activities</u></b>	<b><u>Component Units</u></b>
<b>NET POSITION</b>		
Net investment in capital assets	\$ 29,624	\$ 4,473,426
Restricted		
Restricted for revolving and intermediary loan funds	9,495,724	1,903,407
Contractually restricted deposits	-	58,962
Unrestricted	<u>2,675,994</u>	<u>(275,839)</u>
 Total net position	 <u><u>\$ 12,201,342</u></u>	 <u><u>\$ 6,159,956</u></u>

(The accompanying notes are an integral part of these statements.)



**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
STATEMENT OF ACTIVITIES  
YEAR ENDED JUNE 30, 2025**

Functions/Programs	Expenses	Program Revenues		Net (Expense) Revenue and Changes in Net Position	
		Charges for Service	Operating Grants and Contributions	Total Governmental Activities (Net)	Component Units
<b>Primary Government</b>					
UCDD operations	\$ 14,267,347	\$ 4,054,409	\$ 9,524,425	\$ (688,513)	\$ -
<b>Component Units</b>					
CAIC operations	81,001	194,877	-	-	113,876
CRDC operations	1,545,294	1,108,135	195,417	-	(241,742)
Total component units	\$ 1,626,295	\$ 1,303,012	\$ 195,417	-	(127,866)
<b>GENERAL REVENUES</b>					
In-kind revenue				13,650	-
Loss from the disposal of capital assets				-	12,521
Other				1,300	30,485
Interest				10,968	(11,727)
Total general revenues				25,918	31,279
Change in net position				(662,595)	(96,587)
<b>NET POSITION</b>					
Beginning				12,863,937	6,256,543
Ending				\$ 12,201,342	\$ 6,159,956

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
BALANCE SHEET  
GOVERNMENTAL FUNDS  
JUNE 30, 2025**

	<b><u>Total Governmental Funds</u></b>
<b><u>ASSETS</u></b>	
Cash and cash equivalents	
Available	\$ 2,107,809
Restricted	1,371,250
Certificates of deposit	
Available	77,939
Restricted	165,000
Accounts receivable	804,156
Due from other governments	228,984
Grants receivable	1,751,186
Prepays and other assets	85,225
Loans receivable, net of allowance	<u>8,124,474</u>
 Total assets	 <b><u>\$ 14,716,023</u></b>
<b><u>LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND FUND BALANCES</u></b>	
<b>Liabilities</b>	
Accounts payable	\$ 740,286
Accrued expenditures	403,564
Due to other governments	<u>20,106</u>
 Total liabilities	 <u>1,163,956</u>
<b>Deferred inflows of resources</b>	
Unearned grantor revenue	<u>91,817</u>
<b>Fund balances</b>	
Unassigned	3,964,526
Restricted for revolving loan funds	<u>9,495,724</u>
 Total fund balances	 <u>13,460,250</u>
 Total liabilities, deferred inflows of resources, and fund balances	 <b><u>\$ 14,716,023</u></b>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
RECONCILIATION OF THE BALANCE SHEET OF GOVERNMENTAL FUNDS  
TO THE STATEMENT OF NET POSITION  
JUNE 30, 2025**

Differences in amounts reported for governmental activities in the statement of net position on page 1:

Fund balances – total governmental funds	\$13,460,250
--	--------------

Amounts reported for governmental activities in the statement of net position are different because:

Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds.	97,897
---	--------

Long-term liabilities, such as compensated absences and long-term lease obligations, are not due in the current period and, therefore, are not reported in the funds.	<u>(1,356,805)</u>
---	--------------------

\$12,201,342

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**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES  
IN FUND BALANCES  
YEAR ENDED JUNE 30, 2025**

	<b>Total Governmental Funds</b>
<b>REVENUES</b>	
Grantor contributions	\$ 9,524,425
Administration and cost pool agreement	1,987,550
Revenue from projects	1,334,444
Revenue from dues	321,261
Program income	52,072
Interest from revolving loans	359,082
In-kind revenue	13,650
Interest	10,968
Other revenue	1,300
	<u>13,604,752</u>
<b>EXPENDITURES</b>	
Salaries	4,259,527
Fringe benefits	1,473,250
Professional fees	329,413
Travel	191,268
Communications	97,618
Financial assistance	240,268
Contracted services	823,359
Supplies	180,258
Payments to subcontractors	3,993,532
In-kind expenses	13,650
Occupancy	510,147
Indirect costs - administrative	622,489
Miscellaneous	354,937
Debt service	
Principal	67,280
Interest	5,740
	<u>13,162,736</u>
<b>EXCESS OF REVENUES OVER EXPENDITURES</b>	<u>442,016</u>
<b>NET CHANGE IN FUND BALANCE</b>	442,016
<b>FUND BALANCE</b>	
Beginning	<u>13,018,234</u>
Ending	<u>\$ 13,460,250</u>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES  
AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS  
TO THE STATEMENT OF ACTIVITIES  
JUNE 30, 2025**

Differences in amounts reported for governmental activities in the statement of activities on page 3:

Net change in fund balances – total governmental funds	\$ 442,016
Amounts reported for governmental activities in the statement of activities are different because:	
Depreciation expense on governmental capital assets are included in the statement of activities.	(53,139)
Long-term liabilities in the statement of net position include a liability for future lease payments. These are planned to be liquidated with future resources; therefore, the increase or decrease in the liability does not affect expenditures in the governmental funds.	67,280
The statement of net position include a liability for compensated absences. These are planned to be liquidated with future resources; therefore, the increase or decrease in the liability does not affect expenditures in the governmental funds.	<u>(1,118,752)</u>
	<u>\$ (662,595)</u>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
PUBLIC GUARDIAN FIDUCIARY FUND  
STATEMENT OF FIDUCIARY NET POSITION  
JUNE 30, 2025**

**ASSETS**

Cash and cash equivalents	\$ <u>990,674</u>
Total assets	\$ <u>990,674</u>

**LIABILITIES AND NET POSITION**

Net position held in trust	\$ <u>990,674</u>
Total liabilities and net position	\$ <u>990,674</u>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
PUBLIC GUARDIAN FIDUCIARY FUND  
STATEMENT OF CHANGES IN FIDUCIARY NET POSITION  
YEAR ENDED JUNE 30, 2025**

**ADDITIONS**

Retirement benefits	\$ 755,730
Dividends and interest	15,486
Transfers	<u>87,661</u>

Total additions	<u>858,877</u>
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**DEDUCTIONS**

Client expenses	1,017,201
Professional and legal	80,796
Conservator fees	11,634
Taxes	849
Estates	<u>537,852</u>

Total deductions	<u>1,648,332</u>
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<b>DECREASE IN NET POSITION</b>	(789,455)
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**NET POSITION**

Beginning	<u>1,780,129</u>
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Ending	<u>\$ 990,674</u>
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(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**STATEMENT OF NET POSITION**  
**COMPONENT UNITS**  
**JUNE 30, 2025**

	<b>Cumberland Area Investment Corporation</b>	<b>Cumberland Regional Development Corporation</b>	<b>Total</b>
<b>ASSETS</b>			
Cash and cash equivalents			
Available	\$ 55,828	\$ 48,652	\$ 104,480
Restricted	1,843,242	89,184	1,932,426
Accounts and other receivables	910	362,665	363,575
Prepaid expenses	-	21,938	21,938
Lease receivables	357,795	-	357,795
Loans receivable, net of allowance	1,076,810	-	1,076,810
Land and other nondepreciable assets	-	826,766	826,766
Capital assets, net of accumulated depreciation	597,557	6,708,777	7,306,334
	<u>\$ 3,932,142</u>	<u>\$ 8,057,982</u>	<u>\$ 11,990,124</u>
Total assets			
<b>LIABILITIES</b>			
Line of credit	\$ -	\$ 165,000	\$ 165,000
Accounts payable and accrued expenditures	8,335	775,487	783,822
Security deposit liability	5,810	30,222	36,032
Deferred revenue	15,802	4,313	20,115
Notes payable			
Due within one year	88,405	158,010	246,415
Due in more than one year	942,334	3,299,313	4,241,647
	<u>\$ 1,060,686</u>	<u>\$ 4,432,345</u>	<u>\$ 5,493,031</u>
Total liabilities			
<b>DEFERRED INFLOWS OF RESOURCES</b>			
Deferred inflows from leases	\$ 337,137	\$ -	\$ 337,137
	<u>\$ 337,137</u>	<u>\$ -</u>	<u>\$ 337,137</u>
<b>NET POSITION</b>			
Net investment in capital assets	\$ 395,206	\$ 4,078,220	\$ 4,473,426
Restricted for			
Intermediary relending loan funds	1,903,407	-	1,903,407
Contractually restricted deposits	-	58,962	58,962
Unrestricted	235,706	(511,545)	(275,839)
	<u>\$ 2,534,319</u>	<u>\$ 3,625,637</u>	<u>\$ 6,159,956</u>
Total net position			

(The accompanying notes are an integral part of these statements.)



**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**STATEMENT OF ACTIVITIES**  
**COMPONENT UNITS**  
**YEAR ENDED JUNE 30, 2025**

Functions/Programs	Expenses	Program Revenues		Net (Expense) Revenue and Changes in Net Position		
		Charges for Service	Operating Grants and Contributions	Cumberland Area Investment Corporation	Cumberland Regional Development Corporation	Total
<b>Cumberland Area Investment Corporation</b>						
CAIC operations	\$ 81,001	\$ 194,877	\$ -	\$ 113,876	\$ -	\$ 113,876
<b>Cumberland Regional Development Corporation</b>						
CRDC operations	1,545,294	1,108,135	195,417	-	(241,742)	(241,742)
Total component units	<u>\$ 1,626,295</u>	<u>\$ 1,303,012</u>	<u>\$ 195,417</u>	<u>113,876</u>	<u>(241,742)</u>	<u>(127,866)</u>
<b>GENERAL REVENUES</b>						
Interest				(11,727)	-	(11,727)
Gain on sale of capital assets				-	12,521	12,521
Other				-	30,485	30,485
Total general revenues				<u>(11,727)</u>	<u>43,006</u>	<u>31,279</u>
Change in net position				<u>102,149</u>	<u>(198,736)</u>	<u>(96,587)</u>
<b>NET POSITION</b>						
Beginning				<u>2,432,170</u>	<u>3,824,373</u>	<u>6,256,543</u>
Ending				<u>\$ 2,534,319</u>	<u>\$ 3,625,637</u>	<u>\$ 6,159,956</u>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Organization**

Upper Cumberland Development District (District) is a multi-funded quasi-governmental agency created in accordance with Chapter 241 of the Public Acts of 1965, known as the Development District Act. The District was established in 1969, and serves 14 counties in the Upper Cumberland area. The primary function of the District is to assist the local government agencies in economic development, including the areas of housing, assistance to the elderly, and community development planning. These programs are funded for the most part through federal grants, with matching assistance from the local and state levels.

The governing board consists of:

- County and City Mayors within the established region served by the agency,
- one State Senator and one State Representative whose districts lie wholly or in part within the established region served by the District,
- and one additional member from each county of the region, appointed by the County Mayor.

The accounting policies of the District conform to generally accepted accounting principles applicable to local governments. The more significant accounting policies of the District are summarized below.

**Reporting entity**

The accompanying financial statements include all funds of Upper Cumberland Development District (the primary government).

The discretely presented component units include organizations which are legally separate from the primary government. They are considered component units because a majority of their boards are appointed by the District or because there is a financial benefit/burden relationship with the District. Discretely presented component units are as follows:

Cumberland Area Investment Corporation (CAIC) - is a government-funded agency established in 1982 by the District as a separate entity to accept and administer federal loan programs. CAIC serves 14 counties in the Upper Cumberland area. The primary function of CAIC is to assist commercial development with its chief goal being the economic development of manufacturing and commercial business by providing long-term financing at available market rates from funds provided by government funding and administered by CAIC. This component unit operates as an enterprise fund.

Cumberland Regional Development Corporation (CRDC) - is a government-funded agency chartered as a Tennessee general corporation pursuant to Section 48-1201 of the Tennessee General Corporation Act. CRDC was established in 1996 and works with HUD, THDA, Federal Home Loan Bank and USDA Rural Development to create low cost affordable housing. CRDC currently has complexes in 12 counties throughout the State of Tennessee. This component unit operates as an enterprise fund.

CAIC and CRDC issue separate audited financial statements. Copies of these financial statements may be obtained from the Upper Cumberland Development District. CAIC and CRDC's fiscal year end is June 30.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Basis of presentation**

The District presents government-wide as well as fund level financial statements with activities categorized as governmental. The government-wide statements of net position and activities have eliminated internal balances and transfers between the activities of the governmental funds, which were presented separately in the fund financial statements. Cash balances held by agency funds for governmental activities of the primary government are eliminated in the government-wide statement of net position and in the fund financial statements.

The government-wide statement of activities reflects both the gross and net cost of functional categories which are otherwise supported by general government revenues. The statement of activities reduces gross expenses (including depreciation) by related program revenues, operating grants, and capital grants. Program revenues are those directly associated with administering the District's programs. Operating and capital grants and contributions are limited to the funding of a specific operating expense or capital acquisition.

At the fund level, major funds are presented separately while non-major funds are combined into a single column. Major funds are determined based on their percentage of assets, liabilities, revenues or expenditures compared to the total of the same for all governmental funds, and on their percentage of the same for the total of all governmental and proprietary funds, as applicable. The general fund is reported as a major governmental fund.

**Basis of accounting**

The government-wide financial statements, consisting of the statement of net position and the statement of activities, are prepared using the economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded when the liability is incurred. The government-wide financial statements report information on all of the non-fiduciary activities of the District as a whole.

The fund-level financial statements of the governmental funds consist of a general fund, use the flow of current financial resources measurement focus and the modified accrual basis of accounting. Under the modified accrual basis, revenues are recognized when they are susceptible to accrual, which is defined as being both measurable, meaning that the amount of the transaction can be determined, and available, meaning collectible within the current period or soon enough thereafter (generally defined as within 60 days) to be used to pay liabilities of the current period. Those revenues susceptible to accrual are federal and state grants, other state funds, interest income and charges for services. Expenditures are generally recognized when the liability is incurred. Exceptions to this general rule include accumulated unpaid vacation and long-term lease obligations which are expected to be liquidated with future resources.

Since the governmental funds statements are presented on a different measurement focus and basis of accounting than the governmental activities column in the government-wide financial statements, a reconciliation is presented on the page following the applicable fund statement which reconciles.

The fiduciary fund is custodial in nature, as it receives and disburses receipts for clients assigned to the Public Guardian program by the courts. The District's fiduciary fund is presented using the economic resources measurement focus and the accrual basis of accounting.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Basis of accounting (continued)**

The discretely-presented component units, CAIC and CRDC, use the flow of economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recognized when earned and expenses are recognized when the liability is incurred.

**Fund accounting**

The accounts of the District are organized on the basis of funds, which are considered separate accounting entities. The operations of each fund are accounted for with a set of self-balancing accounts that comprise its assets, liabilities, fund equity, revenues and expenditures. Government resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled. Amounts reported in the fund financial statements as due to or due from other funds are eliminated upon preparation of the government-wide statement of net position. The various funds are grouped into fund types as follows:

Governmental Funds - The general fund is the general operating fund of the District. It is used to account for all financial resources except those required to be accounted for in another fund, or those for which it is considered fiscally responsible to be accounted for in a separate fund.

Proprietary Funds - Enterprise funds are used to account for operations that are financed and operated in a manner similar to private business enterprises and therefore funded primarily through user charges.

Fiduciary Fund - Trust and agency funds are used to account for assets held by the District in a trustee capacity or as an agent for individuals in the Public Guardian program assigned by the courts.

Non-current governmental assets/liabilities - The District eliminates the presentation of account groups, but provides for these records to be maintained and incorporated into the governmental activities section of the government-wide financial statements.

**Fund equity**

Fund equity at the governmental fund level is classified as “fund balance.” Fund equity for all other reporting is classified as “net position.”

Fund balance – Generally, fund balance represents the difference between assets and liabilities. In the fund financial statements, governmental funds report fund classifications that comprise a hierarchy based primarily on the extent to which the District is bound to honor constraints on the specific purposes for which amounts in those funds can be spent. Fund balances are classified as follows:

Non-spendable – Fund balances are reported as non-spendable when amounts cannot be spent because they are either (a) not in spendable form (i.e., items that are not expected to be converted to cash) or (b) legally or contractually required to be maintained intact.

Restricted – Fund balances are reported as restricted when there are limitations imposed on their use either through the enabling legislation adopted by the District or through external restrictions imposed by creditors, grantors or laws or regulations of other governments.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Fund equity (continued)**

Committed – Fund balances are reported as committed when they can be used only for specific purposes pursuant to constraints imposed by formal action of the District's Board of Directors through the adoption of a resolution. The Board also may modify or rescind the commitment.

Assigned – Fund balances are reported as assigned when amounts are constrained by Board action to be used for specific purposes, but are neither restricted or committed.

Unassigned – Fund balances are reported as unassigned when the residual amount does not meet any of the above criteria. The District reports positive unassigned fund balance only in the general fund. Negative unassigned fund balances may be reported in all funds.

When both restricted and unrestricted amounts of fund balance are available for expenditure, it is the District's policy to use restricted amounts first and then unrestricted amounts as they are needed. For unrestricted amounts of fund balance, it is the District's policy to use fund balances in the following order: committed, assigned, unassigned.

Net position represents the difference between assets and liabilities. Net investment in capital assets, consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowing used for the acquisition, construction or improvement of those assets. Net position is reported as restricted as described in the fund balances section above. All other net assets are reported as unrestricted.

**Budget and budgetary control**

The District does not have an annual appropriated budget. The grant documents, service contracts and program projections serve as the financial plans for budgetary purposes.

**Estimates**

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from these estimates.

**Receivables**

Receivables are reported at the outstanding principal amount. The District uses the direct write-off method to account for bad debts, which produces no material differences from the allowance method. Individual accounts are written off when they are determined to be uncollectible.

**Loans receivable and allowance for loan losses**

Loans receivable are stated at unpaid principal balances, less an allowance for loan losses. Interest on loans is recognized over the term of the loan and is calculated using the simple-interest method on principal amounts outstanding.

The allowance for loan losses is increased by charges to income and decreased by charge-offs (net of recoveries). Management's periodic evaluation of the adequacy of the allowance is based on the program's past loan loss experience, known and other risks inherent to the portfolio, specific impaired loans, adverse situations that may affect the borrower's ability to repay, estimated value of any underlying collateral and current economic conditions.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Loans receivable and allowance for loan losses (continued)**

Management considers a loan impaired when based on current information factors, it is probable that management will not collect the principal and interest payments according to the loan agreement. Management considers many factors in determining whether a loan is impaired, such as payment history, value of collateral, and changes in employment of the borrower. Impairment is measured on a loan by loan basis by using the fair value of the collateral.

**Capital assets**

For the fund financial statements, capital assets of governmental funds are recorded as expenditures at the time of purchase. For governmental funds at the government-wide presentation, the District capitalizes long-lived assets with an original cost of \$5,000 or more over their estimated useful lives using the straight-line method. CAIC and CRDC capitalize long-lived assets with an original cost of \$5,000 or more over their estimated useful lives using the straight-line method. Such assets are recorded at cost.

**Cash equivalents**

For purposes of these financial statements, the District considers all highly liquid debt instruments with a maturity of three months or less to be cash equivalents.

**Leasing activities**

The District follows the provisions of GASB Statement No. 87, *Leases*. This standard enhances the relevance and consistency of information of the District's leasing activities. GASB 87 establishes requirements for lease accounting based on the principle that leases are long-term contracts that conveys control of the right to use another entity's nonfinancial asset (the underlying asset) as specified in the contract for a period of time in an exchange or exchange like transaction. A lessee is required to recognize a lease liability and an intangible right to use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources.

**Subscription-based information technology agreement**

The District follows the provisions of GASB Statement No. 96, *Subscription-based Information Technology Arrangements* (SBITA). This standard provide guidance on the accounting and financial reporting for SBITAs for government end-users. GASB 96 established requirements for SBITA accounting based on the principle that SBITAs are a contract that conveys control of the right to use another party's information technology, alone or in a combination with tangible capital assets (the underlying IT assets), as specified in the contract for a period of time in an exchange or exchange-like transaction. A government is required to recognize the right of use subscription asset and a corresponding subscription liability.

As of June 30, 2025, all of the District's SBITAs are short-term (12 months or less) and cancellable by either party without significant penalty; therefore, no right-of-use subscription assets or related subscription liabilities are reported in the accompanying financial statements.

**Deferred outflows/inflows of resources**

GASB has defined deferred outflows of resources and deferred inflows of resources as follows:

Deferred outflows of resources – a consumption of net position by the government that is applicable to a future reporting period.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Deferred outflows/inflows of resources (continued)**

Deferred inflows of resources – an acquisition of net position by the government that is applicable to a future reporting period. As of June 30, 2025, the District did not have any deferred outflows of resources and had \$91,817 of deferred inflows of resources from unearned grantor revenue. CAIC had \$337,137 of deferred inflows of resources from leases as of June 30, 2025.

**Change in accounting principal**

On July 1, 2024, the District implemented GASB Statement No. 101, *Compensated Absences*, which updates the recognition and measurement guidance for compensated absences. GASB 101 requires liabilities to be recognized for (1) leave that has been used but not yet paid or settled and (2) unused leave when it is attributable to services already rendered, accumulates, and is more likely than not to be used for time off or otherwise paid or settled. The implementation of GASB 101 did not have an effect on the District's beginning net position.

**(2) CASH AND INVESTMENTS**

The District reports its cash and investments under professional guidance designed to improve financial reporting of deposit and investment risks.

At June 30, 2025, the District's cash and investments consist of the following:

Checking accounts	\$ 3,479,059
Certificates of deposit	<u>242,939</u>
	<u>\$ 3,721,998</u>

Interest Rate Risk – As a means of limiting its exposure to losses resulting from rising interest rates, the District's usual policy is to invest in certificates of three years or less. The exposure to interest rate changes is presented using the weighted average maturity method. Its policy is to limit exposure to interest rate risk by requiring sufficient liquidity in the investment portfolio. The District's investments experienced no significant fluctuations in fair value during the year.

Custodial Credit Risk – The District's policies limit deposits and investments to those instruments allowed by applicable state laws. State statutes require that all deposits with financial institutions must be collateralized by securities whose market value is equal to 105% of the value of the uninsured deposits. The deposits must be covered by federal deposit insurance or the Tennessee Bank Collateral Pool, by collateral held by the District's agent in the District's name, or by Federal Reserve Banks acting as third party agents. State statutes also authorize the types of investments in which the District may participate. The District's policy is to limit its investments to certificates of deposit and savings and money market accounts with local banks. The District could also invest with the State of Tennessee local government pooled investment fund, but has chosen not to do so.

Credit Risk – The District's policies are designed to maximize its earnings, while protecting the security and providing maximum liquidity, in accordance with all applicable state laws.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(3) LOANS RECEIVABLE**

UCDD receives funding through Economic Development Agency grants and CAIC receives funding through Department of Agriculture loans to provide financing to local businesses in order to promote economic development and provide jobs in the 14 counties served.

Loans receivable at June 30, 2025, consisted of the following:

**Governmental activities**

Economic Development Administration loans	\$ 8,277,739
Less allowance for loan losses	<u>153,265</u>
	<u>\$ 8,124,474</u>

**Component units**

Farmers Home Administration loans	\$ 1,116,156
Rural Business Enterprise loans	30,655
Farm loans	<u>137,999</u>
	1,284,810
Less allowance for loan losses	<u>208,000</u>
	<u>\$ 1,076,810</u>

**(4) CAPITAL ASSETS**

**Governmental activities**

A summary of changes in capital assets and accumulated depreciation for governmental activities is as follows:

	<u>Beginning</u>	<u>Additions</u>	<u>Dispositions and reclassifications</u>	<u>Ending</u>
<b>Depreciable capital assets</b>				
Vehicles	\$ 539,415	\$ -	\$ -	\$ 539,415
Equipment, furniture and fixtures	<u>135,273</u>	<u>-</u>	<u>-</u>	<u>135,273</u>
	<u>\$ 674,688</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 674,688</u>
<b>Less accumulated depreciation</b>				
Vehicles	\$ 388,379	\$ 53,139	\$ -	\$ 441,518
Equipment, furniture and fixtures	<u>135,273</u>	<u>-</u>	<u>-</u>	<u>135,273</u>
	<u>523,652</u>	<u>53,139</u>	<u>-</u>	<u>576,791</u>
Depreciable capital assets, net	<u>\$ 151,036</u>	<u>\$ (53,139)</u>	<u>\$ -</u>	<u>\$ 97,897</u>

Depreciation expense for governmental activities is charged to functions as follows:

General government	<u>\$ 53,139</u>
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**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(4) CAPITAL ASSETS (continued)**

**Component units**

A summary of changes in capital assets and accumulated depreciation for the CAIC and CRDC is as follows:

	<u>Beginning</u>	<u>Additions</u>	<u>Dispositions and reclassifications</u>	<u>Ending</u>
<b>Non-depreciable capital assets</b>				
Land	\$ 840,766	\$ -	\$ (14,000)	\$ 826,766
Total non-depreciable capital assets	<u>\$ 840,766</u>	<u>\$ -</u>	<u>\$ (14,000)</u>	<u>\$ 826,766</u>
<b>Depreciable capital assets</b>				
Building and improvements	\$ 10,284,155	\$ -	\$ (58,697)	\$ 10,225,458
Vehicles	17,675	-	-	17,675
Equipment, furniture and fixtures	<u>280,585</u>	<u>-</u>	<u>-</u>	<u>280,585</u>
	<u>10,582,415</u>	<u>-</u>	<u>(58,697)</u>	<u>10,523,718</u>
<b>Less accumulated depreciation</b>				
Building and improvements	2,755,584	224,123	(20,905)	2,958,802
Vehicles	17,675	-	-	17,675
Equipment, furniture and fixtures	<u>169,885</u>	<u>71,022</u>	<u>-</u>	<u>240,907</u>
	<u>2,943,144</u>	<u>295,145</u>	<u>(20,905)</u>	<u>3,217,384</u>
Depreciable capital assets, net	<u>\$ 7,639,271</u>	<u>\$ (295,145)</u>	<u>\$ (37,792)</u>	<u>\$ 7,306,334</u>
Depreciation expense for the component units totaled				<u>\$ 295,145</u>

On June 1, 2024, CRDC renewed the operating lease for a portion of the building to the Upper Cumberland Development District under a one year lease expiring June 1, 2026. The lease requires monthly installments of \$20,000.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) LONG-TERM DEBT**

**Governmental activities**

Debt for governmental activities reported in the government-wide statement of net position represents amounts not expected to be paid with expendable, available resources, and consists of the following:

Financed purchase of vehicles with The Bancorp Bank, payable in monthly installments of \$4,176, including interest at 5.18% through October 2026, secured by vehicles \$ 68,273

Future maturities are as follows:

	<u>Gross Payment</u>	<u>Interest</u>	<u>Principal</u>
For the year ending:			
June 30, 2026	\$ 50,098	\$ 2,412	\$ 47,686
2027	<u>20,874</u>	<u>287</u>	<u>20,587</u>
	<u>\$ 70,972</u>	<u>\$ 2,699</u>	<u>\$ 68,273</u>

A summary of changes in long-term debt for governmental activities is as follows:

	<u>Beginning Balance</u>	<u>Adjustments and Additions</u>	<u>Adjustments and Retirements</u>	<u>Ending Balance</u>
Lease finance purchase	\$ 135,553	\$ -	\$ (67,280)	\$ 68,273

**Component units**

Notes payable of CAIC and CRDC consist of the following:

Note to Farmers Home Administration Intermediary Relending Program, payable in annual installments of \$22,250, including interest at 1.0% due September 2038, secured by bank accounts \$ 415,489

Note to Farmers Home Administration Intermediary Relending Program, payable in annual installments of \$31,838, including interest at 1.0%, due June 2043, secured by bank accounts 412,898

Note to One Bank, payable in monthly installments of \$2,825, including interest at 4.75%, due July 2029, secured by building and improvements. 125,279

Note to One Bank, payable in monthly installments of \$1,552, including interest at 4.75%, due June 2030, secured by building and improvements. 77,073

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) LONG-TERM DEBT (continued)**

**Component units (continued)**

Mortgage payable to Wilson Bank & Trust at a calculated payment of \$10,895 including principal and interest at a rate of 2.0%, through June 2030, then variable interest adjusted annually to a fixed rate calculated at New York Prime minus 3% with a floor of 1.85% through May 2045. The mortgage is collateralized by both Cookeville office buildings and guarantees of UCDD, CAIC and CRDC.	2,146,231
Mortgage payable to Wilson Bank & Trust at a calculated payment of \$5,268 including principal and interest at a rate of 3.98%, through June 2030, then payments of \$5,186 including principal and interest at a variable interest rate at New York Prime plus 0.50%, through May 2045. The mortgage is secured by all real estate and guarantees of UCDD, CAIC and CRDC.	867,725
Mortgage payable to Progressive Savings Bank at a calculated payment of \$1,272 including principal and interest at a rate of 4.5%, through July 2036. The mortgage is secured by all real estate and the assignment of rents and profits	90,492
Mortgage payable to the U.S. Department of Agriculture at a calculated payment of \$2,253 including principal and interest at a rate of 1%, through May 2038. The mortgage is secured by all real estate and the assignment of all rents and profits	327,401
Mortgage payable to the U.S. Department of Agriculture at a calculated payment of \$464, including principal and interest at a rate of 1%, through May 2038. The mortgage is secured by the assignment of all rents and profits	67,409
	4,529,997
Less unamortized deferred financing costs	41,935
	<u>\$ 4,488,062</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) LONG-TERM DEBT (continued)**

**Component units (continued)**

Future maturities are as follows:

		<u>Gross Payment</u>	<u>Interest</u>	<u>Principal</u>
Year ending June 30,	2026	\$ 348,392	\$ 101,977	\$ 246,415
	2027	348,391	95,234	253,157
	2028	348,383	88,222	260,161
	2029	348,384	80,926	267,458
	2030	310,556	74,329	236,227
	2031-2035	1,416,024	328,137	1,087,887
	2036-2040	1,290,309	215,239	1,075,070
	2041-2045	1,178,008	95,453	1,082,555
	2046-2047	21,463	396	21,067
		<u>\$ 5,609,910</u>	<u>\$ 1,079,913</u>	<u>\$ 4,529,997</u>

A summary of changes in long-term debt for component units is as follows:

	<u>Beginning</u>	<u>Adjustments and additions</u>	<u>Adjustments and retirements</u>	<u>Ending</u>
Notes payable	\$ 4,827,037	\$ -	\$ (297,040)	\$ 4,529,997
Notes payable, net of deferred financing costs				
Due within one year				\$ 246,415
Due within more than one year				4,283,582
				<u>\$ 4,529,997</u>

Deferred financing costs as of June 30, 2025, are as follows:

Deferred financing costs	\$ 52,857
Less accumulated amortization	<u>10,922</u>
Deferred financing costs, net	<u>\$ 41,935</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) LONG-TERM DEBT (continued)**

**Component units (continued)**

Amortization included in interest expense for the year ended June 30, 2025, was \$2,114. Estimated amortization expense for the next five fiscal years are as follows:

Year ending June 30, 2026	\$ 2,114
2027	2,114
2028	2,114
2029	2,114
2030	2,114
Thereafter	<u>31,365</u>
	<u>\$ 41,935</u>

**(6) LINE OF CREDIT**

**Component units**

CRDC maintains a line of credit with First National Bank of Tennessee. The line provides for borrowings of up to \$200,000 including interest, and maturing December 2026. The line is secured by UCDD CD's. As of June 30, 2025, there was an outstanding balance of \$165,000 on this line.

CRDC also had a line of credit with SmartBank. The line provided borrowings of up to \$300,000 including interest, and matured August 2024. As of June 30, 2025, there was no outstanding balance on this line, as the final payment of \$7,431 was made in August 2024 and the line was not renewed.

A summary of changes in line of credit is as follows:

	<u>Beginning</u>	<u>Adjustments and additions</u>	<u>Adjustments and retirements</u>	<u>Ending</u>
First National Bank	\$ 188,000	\$ -	\$ (23,000)	\$ 165,000
Smartbank	<u>7,431</u>	<u>-</u>	<u>(7,431)</u>	<u>-</u>
	<u>\$ 195,431</u>	<u>\$ -</u>	<u>\$ (30,431)</u>	<u>\$ 165,000</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(7) EMPLOYEE RETIREMENT PLAN**

**Primary government**

The Upper Cumberland Development District Money Purchase Pension Plan is a defined contribution profit sharing plan established by the District to provide benefits at retirement age to full-time, permanent employees of the District. This plan is administered by trustees appointed by the Board of Directors. Participation in the plan is elective, subject to certain eligibility requirements. Each year the District makes a contribution to the plan equal to 7% of the compensation of all eligible participants plus an additional 3% for those who participate in the 457 Deferred Compensation Plan. Participants vest in employer contributions at 20% per year of service (1,000 hours) until fully vested at five years of service. Forfeitures are used first to pay administrative expenses and any remaining forfeitures are used to reduce District contributions. For the year ended June 30, 2025, District contributions were \$376,851. Plan provisions and contribution requirements are established and may be amended by the Upper Cumberland Development District Board of Directors.

**(8) RISK MANAGEMENT**

The District is exposed to various risks of loss related to torts, errors and omissions, damages to assets, and injuries to employees. It is the policy of the District to obtain insurance, including general liability, property, casualty, and workers' compensation, to manage these risks. The Agency has joined the Tennessee Municipal League Risk Management Pool (TML), whose membership allows the District to share liability, motor vehicle, and employee injury risks. Other risks are managed through the purchase of commercial insurance.

The TML Risk Management Pool is a governmental entity organized by Tennessee governmental entities as a not-for-profit corporation to provide liability and workers' compensation coverage to Tennessee governmental entities with an emphasis on risk management and controlling losses, as all costs are shared by the Pool member governmental entities.

The District has not compiled a record of the claims paid up to the applicable deductible for the prior or current fiscal year also settlements did not exceed insurance coverage for any of the past three fiscal years. The District is not aware of any claims, for which it is liable (up to the applicable deductible) which were outstanding and unpaid at June 30, 2025. No provision has been made in the financial statements for the year ended June 30, 2025, for any estimate of potential unpaid claims.

**(9) LITIGATION AND CLAIMS**

District management is not aware of any litigation or claims that would be material to the District's combined financial statements.

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(10) COMPENSATED ABSENCES**

The District has a policy of compensated annual vacation/personal leave based upon years of service. The leave is cumulative and vesting, to a maximum of 80 hours, and any unused leave is payable upon the employee's termination, resignation, retirement, death, or request.

An estimated liability, in the amount of \$1,288,532, for unpaid vacation is recorded in the government-wide financial statements. None of the government activities liability is recorded in the fund financial statements, because any payments, even those which would be paid in the next twelve months, if susceptible to a reasonable estimate, are expected to be liquidated with future resources.

	<u>Beginning Balance</u>	<u>Adjustments and Additions</u>	<u>Adjustments and Retirements</u>	<u>Ending Balance</u>
Compensated absences	\$ 169,780	\$ 1,118,752	\$ -	\$ 1,288,532

**(11) LEASE REVENUE**

**Component Units**

On February 26, 2020, CAIC entered into a long-term rental agreement with Independent Opportunities, Inc. for the rental of 4,000 square feet of office space located at 1225 South Willow Avenue in Cookeville. The lease term is for 60 months requiring monthly installments of \$4,000 including interest at 3.05% through March 31, 2025. The lease is not renewable and Independent Opportunities, Inc. will not acquire the office space at the end of the 60 months. Upon expiration of the lease term on March 31, 2025, the arrangement converted to a month-to-month rental agreement.

On May 6, 2022, CAIC entered into a long-term rental agreement with Cedar Recovery of Middle Tennessee, LLC for the rental of 4,000 square feet of office space located at 1225 South Willow Avenue in Cookeville. The lease term is for 84 months requiring monthly installments of \$5,810 at 3.05% beginning June 1, 2023, and is subject to a 3% annual increase through May 31, 2030. The lease is not renewable and Cedar Recovery of Middle Tennessee, LLC will not acquire the office space at the end of the 60 months. As of June 30, 2025, lease receivable totaled \$357,795 from this lease.

For the year ended June 30, 2025, CAIC received lease revenue from the rental of office space of \$102,633 and interest revenue from leases of \$12,126. Future payment due to CAIC are as follows:

	<u>Total Receipts</u>	<u>Principal</u>	<u>Interest</u>
For the year ended June 30, 2026	\$ 74,151	\$ 64,124	\$ 10,027
2027	76,375	68,363	8,012
2028	78,667	72,801	5,866
2029	81,027	77,446	3,581
2030	<u>76,212</u>	<u>75,061</u>	<u>1,151</u>
	<u>\$ 386,432</u>	<u>\$ 357,795</u>	<u>\$ 28,637</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
NOTES TO BASIC FINANCIAL STATEMENTS  
JUNE 30, 2025**

**(12) SHARED ADMINISTRATION AND COST POOL AGREEMENT**

On August 21, 2018, the Upper Cumberland Development District and Upper Cumberland Human Resource Agency entered into a shared administration and cost pool agreement. Under this agreement the District and the Agency will share administrative, management and financial operations personnel and create a cost pool for shared operations. The District and the Agency will remain separate organizations in all respects, and shall retain and operate separate and distinct programs which will each remain an exclusive program of the respective entity, serving the citizens of the Upper Cumberland, businesses and industries, and local governments. Included in administrative costs are \$1,987,550 for the Agency as of June 30, 2025.

**(13) SUBSEQUENT EVENTS**

Management has evaluated subsequent events through December XX, 2025, the date which these financial statements were available for issue.

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**SUPPLEMENTAL INFORMATION**

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF ADMINISTRATIVE COSTS  
YEAR ENDED JUNE 30, 2025**

**ADMINISTRATIVE COSTS**

Salaries	\$ 374,131
Fringe benefits	107,456
Professional fees	11,797
Travel	16,413
Communications	49,843
Supplies	50,380
Occupancy	12,375
Miscellaneous	<u>94</u>

Total administrative costs	<u><u>\$ 622,489</u></u>
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**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**SCHEDULE OF GENERAL AND LONG-TERM DEBT REQUIREMENTS**  
**JUNE 30, 2025**

Year Ending June 30,	The Bankcorp Bank		Totals	
	Principal	Interest	Principal	Interest
2026	\$ 47,686	\$ 2,412	\$ 47,686	\$ 2,412
2027	<u>20,587</u>	<u>287</u>	<u>20,587</u>	<u>287</u>
	<u>\$ 68,273</u>	<u>\$ 2,699</u>	<u>\$ 68,273</u>	<u>\$ 2,699</u>

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**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**SCHEDULE OF GENERAL AND LONG-TERM DEBT REQUIREMENTS**  
**JUNE 30, 2025**

Cumberland Regional Development Corporation

Year Ending June 30,	Progressive Savings Bank Note Payable		U.S.D.A Loan # 1		U.S.D.A. Loan # 2		Wilson Bank & Trust Loan #1		Wilson Bank & Trust Loan #2	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
2026	\$ 11,427	\$ 3,838	\$ 23,865	\$ 3,165	\$ 4,914	\$ 652	\$ 88,625	\$ 42,114	\$ 29,179	\$ 34,032
2027	11,952	3,313	24,105	2,925	4,963	602	90,415	40,325	30,361	32,849
2028	12,502	2,764	24,347	2,683	5,013	552	92,231	38,500	31,592	31,618
2029	13,076	2,190	24,592	2,438	5,063	502	94,094	36,638	32,872	30,338
2030	13,677	1,589	24,839	2,191	5,114	451	95,993	34,527	33,517	29,611
2031	14,305	636	25,088	1,942	5,166	400	97,929	30,341	27,308	34,921
2032	13,553	68	25,340	1,690	5,217	348	99,912	28,513	28,705	33,524
2033	-	-	25,595	1,435	5,270	295	101,931	26,647	30,174	32,055
2034	-	-	25,852	1,178	5,323	243	103,986	24,744	31,717	30,512
2035	-	-	26,112	918	5,376	189	106,079	22,803	33,340	28,889
2036	-	-	26,374	656	5,430	135	108,229	20,822	35,046	27,183
2037	-	-	26,639	391	10,560	25	110,406	18,801	36,839	25,390
2038	-	-	24,653	112	-	-	112,641	16,740	38,723	23,505
2039	-	-	-	-	-	-	114,913	14,637	40,705	21,524
2040	-	-	-	-	-	-	117,233	12,491	42,787	19,442
2041	-	-	-	-	-	-	119,601	10,302	44,976	17,253
2042	-	-	-	-	-	-	122,016	8,069	47,277	14,952
2043	-	-	-	-	-	-	124,469	5,791	49,696	12,533
2044	-	-	-	-	-	-	126,980	3,467	52,239	9,990
2045	-	-	-	-	-	-	118,548	1,098	170,672	6,814
	<u>\$ 90,492</u>	<u>\$ 14,398</u>	<u>\$ 327,401</u>	<u>\$ 21,724</u>	<u>\$ 67,409</u>	<u>\$ 4,394</u>	<u>\$ 2,146,231</u>	<u>\$ 437,370</u>	<u>\$ 867,725</u>	<u>\$ 496,935</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**SCHEDULE OF GENERAL AND LONG-TERM DEBT REQUIREMENTS**  
**JUNE 30, 2025**

Cumberland Area Investment Corporation

Year Ending June 30,	Farmers Home Intermediary Relending Program Loan #4		Farmers Home Intermediary Relending Program Loan #5		ONE BANK #1		ONE BANK #2	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
2026	\$ 27,713	\$ 4,125	\$ 17,913	\$ 4,340	\$ 28,503	\$ 5,363	\$ 14,276	\$ 4,348
2027	27,990	3,848	18,092	4,161	29,887	3,979	15,392	3,232
2028	28,270	3,568	18,273	3,980	31,338	2,528	16,595	2,029
2029	28,553	3,285	18,456	3,797	32,859	1,006	17,893	732
2030	28,838	3,000	18,640	3,613	2,692	12	12,917	(665)
2031	29,127	2,711	18,826	3,427	-	-	-	-
2032	29,418	2,420	19,015	3,238	-	-	-	-
2033	29,712	2,126	19,205	3,048	-	-	-	-
2034	30,009	1,829	19,397	2,856	-	-	-	-
2035	30,309	1,529	19,591	2,662	-	-	-	-
2036	30,612	1,226	19,787	2,466	-	-	-	-
2037	30,919	919	19,985	2,268	-	-	-	-
2038	31,228	610	20,185	2,068	-	-	-	-
2039	30,200	298	20,386	1,867	-	-	-	-
2040	-	-	20,590	1,663	-	-	-	-
2041	-	-	20,796	1,457	-	-	-	-
2042	-	-	21,004	1,249	-	-	-	-
2043	-	-	21,214	1,039	-	-	-	-
2044	-	-	21,426	827	-	-	-	-
2045	-	-	21,641	612	-	-	-	-
2046	-	-	21,067	396	-	-	-	-
	<u>\$ 412,898</u>	<u>\$ 31,494</u>	<u>\$ 415,489</u>	<u>\$ 51,034</u>	<u>\$ 125,279</u>	<u>\$ 12,888</u>	<u>\$ 77,073</u>	<u>\$ 9,676</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**SCHEDULE OF CHANGES IN LONG-TERM DEBT BY INDIVIDUAL ISSUE**  
**YEAR ENDED JUNE 30, 2025**

Description	Original Amount of Issue	Interest Rate	Date of Issue	Final Maturity Date	Outstanding July 1, 2024	Issued During Period	Paid During Period	Outstanding June 30, 2025
<b>Primary Government</b>								
<b>Governmental Activities</b>								
<u>Lease Purchase Obligation</u>								
The Bancorp Bank	\$ 138,916	5.18%	November 30, 2023	October 2026	\$ 113,559	\$ -	\$ 45,286	\$ 68,273
Ford Motor Credit	89,722	6.35%	March 12, 2022	February 2025	21,994	-	21,994	-
	<u>\$ 228,638</u>				<u>\$ 135,553</u>	<u>\$ -</u>	<u>\$ 67,280</u>	<u>\$ 68,273</u>
<b>Discretely Presented Component Units</b>								
<b>Business-Type Activities</b>								
<b>Cumberland Area Investment Corporation</b>								
<u>Notes Payable</u>								
Farmers Home Intermediary Relending Program Loan #3	\$ 992,500	1.00%	March 29, 1995	March 2025	\$ 29,830	\$ -	\$ 29,830	\$ -
Farmers Home Intermediary Relending Program Loan #4	750,000	1.00%	September 5, 2008	September 2038	451,979	-	36,490	415,489
Farmers Home Intermediary Relending Program Loan #5	466,406	1.00%	June 27, 2016	June 2043	440,369	-	27,471	412,898
One Bank #1	201,664	4.75%	July 29, 2022	July, 2029	153,030	-	27,751	125,279
One Bank #2	100,685	7.55%	June 1, 2023	June, 2030	89,273	-	12,200	77,073
<b>Cumberland Regional Development Corporation</b>								
<u>Notes Payable</u>								
Progressive Savings Bank	200,000	4.50%	April 17, 2017	July 2036	109,248	-	18,756	90,492
U.S.D.A. Loan # 1	627,284	1.00%	December 1, 2011	May 2038	351,027	-	23,626	327,401
U.S.D.A. Loan # 2	129,154	1.00%	December 1, 2011	May 2038	72,274	-	4,865	67,409
Wilson Bank & Trust Loan #1	2,570,400	2.00%	May 14, 2020	May 2045	2,233,101	-	86,870	2,146,231
Wilson Bank & Trust Loan #2	1,000,000	3.98%	May 14, 2020	May 2045	896,906	-	29,181	867,725
	<u>\$ 7,038,093</u>				<u>\$ 4,827,037</u>	<u>\$ -</u>	<u>\$ 297,040</u>	<u>\$ 4,529,997</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Contract No.	Beginning Accrued (Deferred)	Cash Receipts	Expenditures	Ending Accrued (Deferred)	Passed through to Subrecipients	Capital Advance
<b>Federal Awards</b>								
U.S. Department of Agriculture								
SNAP Cluster								
<i>Passed through Tennessee Department of Health and Human Services</i>								
Supplemental Nutrition Assistance Program	10.561		\$ 22,135	\$ 33,497	\$ 11,362	\$ -	\$ -	\$ -
Total SNAP Cluster			22,135	33,497	11,362	-	-	-
Total U.S. Department of Agriculture			22,135	33,497	11,362	-	-	-
U.S. Department of Commerce								
Economic Development Support for Planning Organizations	11.302		-	-	-	-	-	-
Economic Development Support for Planning Organizations	11.302		30,649	143,670	146,495	33,474	-	-
Economic Development Support for Planning Organizations	11.302		35,000	70,000	70,000	35,000	-	-
Total Program			65,649	213,670	216,495	68,474	-	-
Economic Development Cluster								
COVID-19 - RLF Economic Adjustment Assistance	11.307		-	-	-	-	-	5,477,552
Total Economic Development Cluster			-	-	-	-	-	5,477,552
Total U.S. Department of Commerce			65,649	213,670	216,495	68,474	-	5,477,552
U.S. Department of the Interior								
<i>Passed through State of Tennessee Department of Environment and Conservation</i>								
Historic Preservation Fund Grants-in-Aid	15.904		-	13,851	21,576	7,725	-	-
Historic Preservation Fund Grants-in-Aid	15.904		20,553	26,880	6,327	-	-	-
Total U.S. Dept. of the Interior			20,553	40,731	27,903	7,725	-	-

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Contract No.	Beginning Accrued (Deferred)	Cash Receipts	Expenditures	Ending Accrued (Deferred)	Passed through to Subrecipients	Capital Advance
<b>Federal Awards</b>								
U.S. Department of Justice								
<i>Passed through State of Tennessee Department of Health and Human Services</i>								
Crime Victim Assistance	16.575		13,765	13,765	-	-	-	-
Crime Victim Assistance	16.575		-	51,181	67,319	16,138	-	-
Total U.S. Dept. of Justice			13,765	64,946	67,319	16,138	-	-
U.S. Department of Transportation								
<i>Passed through Tennessee Department of Transportation</i>								
Rural Planning Organization Program								
Highway Planning and Construction	20.205		31,461	63,179	31,718	-	-	-
Highway Planning and Construction	20.205		-	64,395	95,924	31,529	-	-
Total U.S. Dept. of Transportation			31,461	127,574	127,642	31,529	-	-
Appalachian Regional Commission								
Appalachian Development Highway System - ARISE	23.003		56,275	143,886	104,908	17,297	104,908	-
Appalachian Development Highway System	23.003		17,302	51,784	49,496	15,014	-	-
Total Program			73,577	195,670	154,404	32,311	104,908	-
Appalachian Area Development - Administrative Expense Grant	23.002		-	-	81,341	81,341	-	-
Appalachian Area Development - Administrative Expense Grant	23.002		-	79,265	79,265	-	-	-
Total Program			-	79,265	160,606	81,341	-	-
Total Appalachian Regional Commission			73,577	274,935	315,010	113,652	104,908	-
Small Business Administration								
<i>Passed through Tennessee Technological University</i>								
Small Business Development Centers	59.037		-	41,130	74,181	33,051	-	-
Small Business Development Centers	59.037		45,365	136,268	90,903	-	-	-
Total Small Business Administration			45,365	177,398	165,084	33,051	-	-



**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Contract No.	Beginning Accrued (Deferred)	Cash Receipts	Expenditures	Ending Accrued (Deferred)	Passed through to Subrecipients	Capital Advance
<b>Federal Awards</b>								
U.S. Department of Health and Human Services								
Aging Cluster								
<i>Passed through Tennessee Commission on Aging and Disability</i>								
Special Programs for the Aging, Title III, Part B, Grants for Supportive Services and Senior Centers	93.044		-	665,569	803,541	137,972	-	-
Special Programs for the Aging, Title III, Part B, Grants for Supportive Services and Senior Centers	93.044		161,494	297,939	136,445	-	-	-
COVID-19 - Special Programs for the Aging, Title III, Part B, Grants for Supportive Services and Senior Centers	93.044		-	-	-	-	-	-
COVID-19 - Special Programs for the Aging, Title III, Part B, Grants for Supportive Services and Senior Centers	93.044		229,972	283,013	53,041	-	-	-
Total Program			391,466	1,246,521	993,027	137,972	-	-
Special Programs for the Aging, Title III, Part C, Nutrition Services - Planning	93.045		-	158,167	193,200	35,033	-	-
Special Programs for the Aging, Title III, Part C, Nutrition Services - Planning	93.045		33,000	33,000	-	-	-	-
COVID-19 - Special Programs for the Aging, Title III, Part C, Nutrition Services - Planning	93.045		-	27,426	27,426	-	-	-
Special Programs for the Aging, Title III, Part C, Nutrition Services - Congregate	93.045		-	46,127	163,802	117,675	-	-
Special Programs for the Aging, Title III, Part C, Nutrition Services - Congregate	93.045		(6,257)	90,645	96,902	-	-	-
COVID-19 - Special Programs for the Aging, Title III, Part C, Nutrition Services - Congregate	93.045		-	307,290	307,290	-	-	-
Special Programs for the Aging, Title III, Part C, Nutrition Services Home Delivered	93.045		-	289,624	371,196	81,572	-	-
Special Programs for the Aging, Title III, Part C, Nutrition Services Home Delivered	93.045		161,193	161,193	-	-	-	-
COVID-19 - Special Programs for the Aging, Title III, Part C, Nutrition Services Home Delivered	93.045		-	-	-	-	-	-
COVID-19 - Special Programs for the Aging, Title III, Part C, Nutrition Services Home Delivered	93.045		22,851	281,845	258,994	-	-	-
Total Program			210,787	1,395,317	1,418,810	234,280	-	-
Nutrition Services Incentive Program	93.053		-	78,600	78,600	-	-	-
Nutrition Services Incentive Program	93.053		19,333	19,333	-	-	-	-
Total Program			19,333	97,933	78,600	-	-	-
Total Aging Cluster			621,586	2,739,771	2,490,437	372,252	-	-

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Contract No.	Beginning Accrued (Deferred)	Cash Receipts	Expenditures	Ending Accrued (Deferred)	Passed through to Subrecipients	Capital Advance
<b>Federal Awards</b>								
Medicaid Cluster								
<i>Passed through Tennessee Department of Finance and Administration</i>								
<i>Bureau of TennCare</i>								
Medical Assistance Program	93.778		-	297,462	383,742	86,280	5,000	-
Medical Assistance Program	93.778		<u>129,606</u>	<u>129,606</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Medicaid Cluster			<u>129,606</u>	<u>427,068</u>	<u>383,742</u>	<u>86,280</u>	<u>5,000</u>	<u>-</u>
<i>Passed through Tennessee Commission on Aging and Disability</i>								
Special Programs for the Aging, Title VII, Chapter 3, Programs for Prevention of Elder Abuse, Neglect, and Exploitation	93.041		-	4,000	4,800	800	800	-
Special Programs for the Aging, Title VII, Chapter 3, Programs for Prevention of Elder Abuse, Neglect, and Exploitation	93.041		<u>820</u>	<u>820</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Program			<u>820</u>	<u>4,820</u>	<u>4,800</u>	<u>800</u>	<u>800</u>	<u>-</u>
<i>Passed through Tennessee Commission on Aging and Disability</i>								
Special Programs for the Aging, Title VII, Chapter 2, Long-Term Care Ombudsman Services for Older Individual	93.042		-	26,580	31,800	5,220	5,220	-
Special Programs for the Aging, Title VII, Chapter 2, Long-Term Care Ombudsman Services for Older Individual	93.042		7,020	7,020	-	-	-	-
COVID-19 - Special Programs for the Aging, Title VII, Chapter 2, Long-Term Care Ombudsman Services for Older Individual	93.042		-	-	-	-	-	-
COVID-19 - Special Programs for the Aging, Title VII, Chapter 2, Long-Term Care Ombudsman Services for Older Individual	93.042		<u>812</u>	<u>5,640</u>	<u>4,828</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Program			<u>7,832</u>	<u>39,240</u>	<u>36,628</u>	<u>5,220</u>	<u>5,220</u>	<u>-</u>
<i>Passed through Tennessee Commission on Aging and Disability</i>								
Special Programs for the Aging, Title III, Part D, Disease Prevention and Health Promotion Service	93.043		-	13,689	17,536	3,847	-	-
Special Programs for the Aging, Title III, Part D, Disease Prevention and Health Promotion Service	93.043		22,068	31,351	14,283	5,000	-	-
COVID-19 - Special Programs for the Aging, Title III, Part D, Disease Prevention and Health Promotion Service	93.043		<u>2,901</u>	<u>33,427</u>	<u>31,267</u>	<u>741</u>	<u>-</u>	<u>-</u>
Total Program			<u>24,969</u>	<u>78,467</u>	<u>63,086</u>	<u>9,588</u>	<u>-</u>	<u>-</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Contract No.	Beginning Accrued (Deferred)	Cash Receipts	Expenditures	Ending Accrued (Deferred)	Passed through to Subrecipients	Capital Advance
<b>Federal Awards</b>								
<i>Direct Funding</i>								
Special Programs for the Aging, Title IV, and Title II, Discretionary Projects	93.048		88,576	227,364	138,788	-	-	-
Special Programs for the Aging, Title IV, and Title II, Discretionary Projects	93.048		31,246	414,255	547,134	164,125	358,348	-
Special Programs for the Aging, Title IV, and Title II, Discretionary Projects	93.048		-	40,708	40,708	-	21,194	-
Total Program			119,822	682,327	726,630	164,125	379,542	-
<i>Passed through Tennessee Commission on Aging and Disability</i>								
National Family Caregiver Support, Title III, Part E - Planning	93.052		-	21,583	25,900	4,317	-	-
National Family Caregiver Support, Title III, Part E - Planning	93.052		3,500	3,500	-	-	-	-
National Family Caregiver Support, Title III, Part E	93.052		-	170,437	232,881	62,444	-	-
National Family Caregiver Support, Title III, Part E	93.052		35,099	169,970	134,871	-	-	-
COVID-19 - National Family Caregiver Support, Title III, Part E	93.052		3,714	168,125	164,411	-	-	-
Total Program			42,313	533,615	558,063	66,761	-	-
<i>Passed through Upper Cumberland Human Resource Agency</i>								
Temporary Assistance for Needy Families	93.558		18,333	259,868	279,170	37,635	-	-
Total Program			18,333	259,868	279,170	37,635	-	-
<i>Passed through Tennessee Commission on Aging and Disability</i>								
Alzheimer's Disease Program Initiative (ADPI)	93.470		-	38,413	52,781	14,368	-	-
Total Program			-	38,413	52,781	14,368	-	-
<i>Passed through Tennessee Commission on Aging and Disability</i>								
COVID-19 - Elder Abuse Prevention Interventions Program	93.747		14,147	184,656	203,369	32,860	-	-
Total Program			14,147	184,656	203,369	32,860	-	-
<i>Passed through Tennessee Commission on Aging and Disability</i>								
Medicare Enrollment Assistance Program	93.071		-	37,644	52,789	15,145	-	-
Medicare Enrollment Assistance Program	93.071		10,277	24,939	14,662	-	-	-
Total Program			10,277	62,583	67,451	15,145	-	-
<i>Passed through Tennessee Commission on Aging and Disability</i>								
State Health Insurance Assistance Program	93.324		-	3,863	20,238	16,375	-	-
State Health Insurance Assistance Program	93.324		16,165	78,133	61,968	-	-	-
Total Program			16,165	81,996	82,206	16,375	-	-
Total U.S. Department of Health and Human Services			1,005,870	5,132,824	4,948,363	821,409	390,562	-
<b>Total Expenditures of Federal Awards</b>			1,278,375	6,065,575	5,879,178	1,091,978	495,470	5,477,552

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Contract No.	Beginning Accrued (Deferred)	Cash Receipts	Expenditures	Ending Accrued (Deferred)	Passed through to Subrecipients	Capital Advance
<b>State Financial Assistance</b>								
Tennessee Arts Commission	N/A		16,166	16,166	-	-	-	-
Tennessee Arts Commission	N/A		-	20,070	34,280	14,210	28,800	-
Total Tennessee Arts Commission			16,166	36,236	34,280	14,210	28,800	-
Tennessee Commission on Aging and Disability								
State Caregiver	N/A		-	30,200	30,200	-	-	-
Public Guardian	N/A		-	232,749	298,833	66,084	-	-
Public Guardian	N/A		52,966	52,966	-	-	-	-
Homemaker	N/A		-	22,700	22,700	-	-	-
Homemaker - ARP	N/A		-	-	-	-	-	-
Senior Centers	N/A		-	93,300	124,400	31,100	31,100	-
Senior Centers	N/A		22,091	22,091	-	-	-	-
Homemaker - ARP	N/A		8,379	8,379	-	-	-	-
Nutrition	N/A		-	42,700	42,700	-	-	-
Options	N/A		-	458,463	670,292	211,829	-	-
Options	N/A		172,927	172,927	-	-	-	-
Options 2.0	N/A		-	540,885	576,899	36,014	-	-
Options 2.0	N/A		120,574	120,574	-	-	-	-
Alzheimer's Dementia Respite	N/A		34,086	34,086	-	-	-	-
Alzheimer's Dementia Respite	N/A		-	150,190	200,149	49,959	-	-
Total Tennessee Commission on Aging and Disability			411,023	1,982,210	1,966,173	394,986	31,100	-
TennCare								
Waiver Administration	N/A		129,605	129,605	-	-	-	-
Waiver Administration	N/A		-	297,462	383,742	86,280	5,000	-
Total TennCare			129,605	427,067	383,742	86,280	5,000	-
Tennessee Department of Environment and Conservation								
Solid Waste management	N/A		88,196	88,196	-	-	-	-
Solid Waste management	N/A		-	20,065	81,471	61,406	-	-
Total Tennessee Department of Environment and Conservation			88,196	108,261	81,471	61,406	-	-

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Contract No.	Beginning Accrued (Deferred)	Cash Receipts	Expenditures	Ending Accrued (Deferred)	Passed through to Subrecipients	Capital Advance
<b>State Financial Assistance</b>								
Tennessee Advisory Commission on Intergovernmental Relations (TACIR)								
Infrastructure Grant	N/A		17,889	17,889	-	-	-	-
Infrastructure Grant	N/A		-	36,075	65,592	29,517	-	-
Total TACIR			17,889	53,964	65,592	29,517	-	-
Tennessee Department of Economic and Community Development (TDECD)								
Matching Funds Grant	N/A		-	230,000	230,000	-	-	-
Total TDECD			-	230,000	230,000	-	-	-
Tennessee Department of Children's Services								
Relative Caregiver Program	N/A		-	422,191	494,999	72,808	-	-
Relative Caregiver Program	N/A		143,749	143,749	-	-	-	-
Total Tennessee Department of Children's Services			143,749	565,940	494,999	72,808	-	-
Tennessee Developmental Housing Agency								
Emergency Home Repair	N/A		8,144	8,144	-	-	-	-
Emergency Home Repair	N/A		-	340,315	340,315	-	-	-
Affordable Housing Program	N/A		-	20,000	20,000	-	-	-
Total Tennessee Developmental Housing Agency			8,144	368,459	360,315	-	-	-
<b>Total Expenditures of State Financial Assistance</b>			814,772	3,772,137	3,616,572	659,207	64,900	-
<b>Total Expenditures of Federal Awards and State Financial Assistance</b>			<u>\$ 2,093,147</u>	<u>\$ 9,837,712</u>	<u>\$ 9,495,750</u>	<u>\$ 1,751,185</u>	<u>\$ 560,370</u>	<u>\$ 5,477,552</u>

**UPPER CUMBERLAND DEVELOPMENT DISTRICT**  
**NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL**  
**AND STATE AWARDS**  
**JUNE 30, 2025**

**(1) BASIS OF PRESENTATION**

The schedule of expenditures of federal and state awards includes the federal and state grant activity for the Upper Cumberland Development District (UCDD) and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of, the basic financial statements.

**(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Expenditures reported on the schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement. UCDD has elected not to use the 10-percent de minimis indirect cost rate allowed under the Uniform Guidance.

**(3) SUBRECIPIENTS**

Of the federal and state expenditures presented in the schedule, the District provided federal and state awards of \$560,370 to subrecipients.

**(4) EDA REVOLVING LOAN FUND**

The Economic Development Administration Revolving Loan Fund presented as a loan program in the Schedule of Expenditures of Federal Awards for the year ending June 30, 2025, is calculated as follows:

Outstanding principal on RLF loans as of June 30, 2025	\$ 4,031,064
RLF cash and investments as of June 30, 2025	1,357,165
Administrative expenses paid using RLF income during 2025	<u>89,323</u>
Total	5,477,552
Multiplied by the Federal participation rate	<u>100%</u>
Economic Development Administration Revolving Loan Funds	\$ <u><u>5,477,552</u></u>

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL  
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF  
FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE  
WITH *GOVERNMENT AUDITING STANDARDS***

**To the Board of Directors of the  
Upper Cumberland Development District**

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities and the aggregate discretely presented component units of the Upper Cumberland Development District as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise the District's basic financial statements, and have issued our report thereon dated December XX, 2025.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the District's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, we do not express an opinion on the effectiveness of the District's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements, on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or, significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

## **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the District's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

### **Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the District's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the District's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

December XX, 2025  
Chattanooga, Tennessee

DRAFT



**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH  
MAJOR PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE  
REQUIRED BY THE UNIFORM GUIDANCE**

**To the Board of Directors of the  
Upper Cumberland Development District**

**Report on Compliance for Each Major Federal Program**

***Opinion on Each Major Federal Program***

We have audited Upper Cumberland Development District's compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on each of the District's major federal programs for the year ended June 30, 2025. The District's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, Upper Cumberland Development District complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended June 30, 2025.

***Basis for Opinion on Each Major Federal Program***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States of America; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the District and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the District's compliance with the compliance requirements referred to above.

***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the District's federal programs.

### ***Auditors' Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the District's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the District's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the District's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the District's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

### **Report on Internal Control Over Compliance**

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditors' Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

December XX, 2025  
Chattanooga, Tennessee

DRAFT

**UPPER CUMBERLAND DEVELOPMENT DISTRICT  
SCHEDULE OF FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JUNE 30, 2025**

**A. SUMMARY OF AUDITORS' RESULTS**

1. The independent auditors' report expresses an unmodified opinion on whether the financial statements of Upper Cumberland Development District were prepared in accordance with GAAP.
2. No significant deficiencies were reported and no material weaknesses were identified during the audit of the financial statements.
3. No instances of noncompliance material to the financial statements of Upper Cumberland Development District were disclosed by the audit.
4. No significant deficiencies were reported and no material weaknesses were identified during the audit of the major federal award program.
5. The auditors' report on the major federal awards program for Upper Cumberland Development District expresses an unmodified opinion.
6. Audit findings that are required to be reported in accordance with 2 CFR Section 200.516(a) are reported in this schedule.
7. The program tested as a major program was:  
    U.S. Department of Health and Human Services  
    Aging Cluster – Assistance Listing No. 93.044, 93.045, 93.053
8. The threshold for distinguishing Type A and B programs was \$750,000.
9. Upper Cumberland Development District was determined to be a low-risk auditee.

**B. FINDINGS – FINANCIAL STATEMENTS AUDIT**

**Current Year Findings**

None

**Prior Year Findings**

None

**C. FINDINGS AND QUESTIONED COSTS – MAJOR FEDERAL AWARD PROGRAMS AUDIT**

**Current Year Findings**

None

**Prior Year Findings**

None

**CUMBERLAND AREA INVESTMENT  
CORPORATION**

**Cookeville, Tennessee**

**FINANCIAL STATEMENTS AND  
SUPPLEMENTAL INFORMATION**

**Year Ended June 30, 2025**

DRAFT

**JOHNSON, HICKEY & MURCHISON, P.C.**  
Certified Public Accountants  
Chattanooga, Tennessee

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**CUMBERLAND AREA INVESTMENT CORPORATION  
ROSTER OF MANAGEMENT AND BOARD OF DIRECTORS  
YEAR ENDED JUNE 30, 2025**

**MANAGEMENT**

Mark Farley	Executive Director
Megan Choate	Director of Lending & Economic Development
Ginger Stout	Finance Director

**BOARD OF DIRECTORS**

Jeff Mason, Smith County	Chairman
Allen Foster, Cumberland County	Vice Chairman
Jimmy Johnson, Fentress County	Secretary
Randy Porter, Putnam County	Treasurer
Greg Mitchell, Cannon County	Director
Dale Reagan, Clay County	Director
Steve Jones, Macon County	Director
Matt Adcock, Dekalb County	Director
Steven Barlow, Overton County	Director
Stephen Bilbrey, Pickett County	Director
Denny Wayne Robinson, White County	Director
David Sullivan, Van Buren County	Director
Jim Morgan, Jackson County	Director
Terry Bell, Warren County	Director

## **INDEPENDENT AUDITORS' REPORT**

**To the Board of Directors of the  
Cumberland Area Investment Corporation**

### **Report on the Audit of the Financial Statements**

#### ***Opinion***

We have audited the accompanying financial statements of the Cumberland Area Investment Corporation, a component unit of Upper Cumberland Development District, as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise the basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the Cumberland Area Investment Corporation as of June 30, 2025, and the respective changes in financial position and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### ***Basis for Opinion***

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Cumberland Area Investment Corporation and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### ***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cumberland Area Investment Corporation's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.



## ***Auditors' Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Cumberland Area Investment Corporation's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Cumberland Area Investment Corporation's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

## ***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages vi through viii be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on

the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

### ***Supplementary Information***

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise Cumberland Area Investment Corporation's basic financial statements. The accompanying schedules of general and long-term debt requirements, changes in long-term debt by individual issue and schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, and are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of general and long-term debt requirements, schedule of changes in long-term debt by individual issue, and the schedule of expenditures of federal awards are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

### ***Other Information***

Management is responsible for the other information included in the annual report. The other information comprises the roster of management and board members but does not include the basic financial statements and our auditors' report thereon. Our opinion on the basic financial statements does not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

### **Other Reporting Required by Government Auditing Standards**

In accordance with *Government Auditing Standards*, we have also issued our report dated **December X, 2025**, on our consideration of Cumberland Area Investment Corporation's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Cumberland Area Investment Corporation's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Cumberland Area Investment Corporation's internal control over financial reporting and compliance.

## MANAGEMENT'S DISCUSSION AND ANALYSIS

Management's discussion and analysis of Cumberland Area Investment Corporation's financial performance provides an overview of the Organization's financial activities for the fiscal year ended June 30, 2025. This should be read in conjunction with the Organization's financial statements, which begin on page 1.

### USING THIS ANNUAL REPORT

This annual report consists of the following financial statements: the statement of net position, the statement of revenues, expenses and changes in net position, and the statement of cash flows. These statements provide information about the activities of the Organization as a whole and present an overview of the Organization's finances.

### THE STATEMENT OF NET POSITION AND STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION

It is always interesting to review an entity's financial performance over the year to determine how successful the entity was at meeting their financial objectives. The Organization accounts for its financial activities where determination of income (increase in net position) or loss (decrease in net position) is necessary or useful for sound financial administration. The statements are prepared on the accrual basis of accounting which recognizes revenues when earned and expenses when incurred. The statement of net position shows the assets that the Organization owns and the liabilities (debts) that the Organization owes. The information contained in the statement of revenues, expenses, and changes in net position is used as a "report card" to determine if the Organization has been successful at meeting its financial objectives.

Net assets and changes in net position for the past two years are summarized as follows:

	<u>2025</u>	<u>2024</u>
Current and other assets	\$ 3,334,585	\$ 3,441,662
Capital assets	<u>597,557</u>	<u>624,004</u>
Total assets	<u>3,932,142</u>	<u>4,065,666</u>
Current liabilities	29,947	29,245
Long-term liabilities	1,030,739	1,164,481
Deferred inflows of resources	<u>337,137</u>	<u>439,770</u>
Total liabilities and deferred inflows of resources	<u>1,397,823</u>	<u>1,633,496</u>
Net position	<u>\$ 2,534,319</u>	<u>\$ 2,432,170</u>
Summary of net position:		
Investment in capital assets	\$ 395,206	\$ 381,701
Restricted for revolving loan fund	1,903,407	2,041,485
Unrestricted	<u>235,706</u>	<u>8,984</u>
Total net position	<u>\$ 2,534,319</u>	<u>\$ 2,432,170</u>

	<u>2025</u>	<u>2024</u>
Operating revenues	\$ 194,877	\$ 215,327
Operating expenses	<u>81,001</u>	<u>125,782</u>
Operating income	113,876	89,545
Non-operating expense	<u>(11,727)</u>	<u>(22,800)</u>
Changes in net position	102,149	66,745
Beginning net position	<u>2,432,170</u>	<u>2,365,425</u>
Ending net position	<u>\$ 2,534,319</u>	<u>\$ 2,432,170</u>

## **ANALYSIS OF FINANCIAL POSITION AND RESULTS OF OPERATIONS**

The fiscal year ending June 30, 2025, proved to be a financially sound year for the Organization.

Net position increased \$102,149 over the prior year. CAIC has a stable and strong source of operating revenue.

The Organization's operating revenues decreased by \$20,450. A decrease in lease revenue and revolving loan program interest resulted in the difference.

Operating expenses decreased by \$44,781.

## **NET POSITION**

The Organization continues to maintain a significant net worth (total net position) which exceeds liabilities by \$2,534,319 at June 30, 2025. Net position consisted of investment in capital assets totaling \$395,206, restricted for revolving loan program totaling \$1,903,407 and unrestricted net position totaling \$235,706.

## **CAPITAL ASSETS**

At June 30, 2024, the Organization had \$624,004 invested in capital assets, predominantly in buildings and improvements. The Organization now has capital assets totaling \$597,557. The net amount represents a decrease of \$26,447 due to depreciation expense.

## **ECONOMIC FACTORS AND NEXT YEAR'S BUDGET**

While the Cumberland Area Investment Corporation is a governmental entity, it is not a unit of local government (i.e., city, county, etc.). Therefore, economic factors do not have the same direct impact upon CAIC's budgets and operations as they have on governmental bodies. CAIC does not have taxing power, nor does it levy fees or set rates, such as for utilities, which generate income in response to changing economic conditions. CAIC contracts primarily with borrowers in the revolving loan program. To the extent that economic factors affect the revolving loan program, contracts may be positively or negatively impacted.

## **CONTACTING THE ORGANIZATION'S FINANCIAL MANAGEMENT**

This financial report is designed to provide a general overview of the Organization's finances, comply with finance related laws and regulation and demonstrate the Organization's commitment to public accountability. If you have any questions about this report or would like additional information, contact the Organization's Executive Director at 1104 England Drive, Cookeville, TN 38501.

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**CUMBERLAND AREA INVESTMENT CORPORATION**  
**STATEMENT OF NET POSITION**  
**JUNE 30, 2025**

**ASSETS**

Cash and cash equivalents	
Available	\$ 55,828
Restricted	1,843,242
Accounts and other receivables	910
Lease receivables	357,795
Notes receivable, net of provision	1,076,810
Capital assets, net	<u>597,557</u>
 Total assets	 <u>3,932,142</u>

**LIABILITIES**

Accounts payable	4,717
Accrued interest	3,618
Security deposits	5,810
Deferred revenue	15,802
Notes payable	
Due within one year	88,405
Due in more than one year	<u>942,334</u>
 Total liabilities	 <u>1,060,686</u>

**DEFERRED INFLOWS OF RESOURCES**

Deferred inflows from leases	<u>337,137</u>
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**NET POSITION**

Net investment in capital assets	395,206
Restricted for relending loan program	1,903,407
Unrestricted	<u>235,706</u>
 Total net position	 <u>\$ 2,534,319</u>

(The accompanying notes are an integral part of these statements.)

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**STATEMENT OF REVENUES, EXPENSES AND**  
**CHANGES IN NET POSITION**  
**YEAR ENDED JUNE 30, 2025**

**OPERATING REVENUES**

Revolving loan program interest	\$ 80,118
Lease revenue	<u>114,759</u>
Total operating revenues	<u>194,877</u>

**OPERATING EXPENSES**

Salaries	15,805
Payroll taxes and fringe benefits	5,179
Professional fees	6,082
Travel	385
Communications	1,178
Depreciation expense	26,447
Contracted services	3,231
Supplies	403
Occupancy	17,080
Maintenance and repairs	5,102
Other	<u>109</u>
Total operating expenses	<u>81,001</u>

**OPERATING INCOME**

113,876

**NONOPERATING REVENUE (EXPENSE)**

Interest income	5,113
Interest expense	<u>(16,840)</u>

**INCREASE IN NET POSITION**

102,149

**NET POSITION**

Beginning	<u>2,432,170</u>
Ending	<u><u>\$ 2,534,319</u></u>

(The accompanying notes are an integral part of these statements.)

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED JUNE 30, 2025**

**CASH FLOWS FROM OPERATING ACTIVITIES**

Interest received from the revolving loan fund program	\$ 80,118
Rent receipts	116,170
Payments to employees for services	(20,984)
Payments of operating expenses	<u>(33,502)</u>

Net cash provided by operating activities	<u>141,802</u>
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**CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES**

Principal payments on notes payable	<u>(39,951)</u>
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Net cash used by capital and related financing activities	<u>(39,951)</u>
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**CASH FLOWS FROM NONCAPITAL AND RELATED FINANCING ACTIVITIES**

Principal payments on notes payable	(93,791)
Interest paid on notes payable	<u>(25,217)</u>

Net cash used by noncapital and related financing activities	<u>(119,008)</u>
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**CASH FLOWS FROM INVESTING ACTIVITIES**

Principal payments on notes receivable, net	279,707
Interest received from banks	<u>5,113</u>

Net cash provided by investing activities	<u>284,820</u>
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<b>NET INCREASE IN CASH</b>	<b>267,663</b>
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**CASH AND CASH EQUIVALENTS**

Beginning	<u>1,631,407</u>
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Ending	<u>\$ 1,899,070</u>
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(The accompanying notes are an integral part of these statements.)



**RECONCILIATION OF OPERATING INCOME TO NET  
CASH PROVIDED BY OPERATING ACTIVITIES**

Operating income	\$ 113,876
Adjustments to reconcile operating income to net cash provided by operating activities	
Depreciation	26,447
General leasing activities	(7,011)
(Increase) decrease in operating assets	
Accounts and other receivables	(589)
Increase (decrease) in operating liabilities	
Accounts payable	68
Deferred revenue	<u>9,011</u>
Net cash provided by operating activities	<u>\$ 141,802</u>

**CASH AND CASH EQUIVALENTS CONSISTS OF**

Available	\$ 55,828
Restricted	<u>1,843,242</u>
	<u>\$ 1,899,070</u>

(The accompanying notes are an integral part of these statements.)

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Organization**

Cumberland Area Investment Corporation (the "Organization") was established in 1982 by the Upper Cumberland Development District as a separate entity to accept and administer its federal revolving loan programs. Cumberland Area Investment Corporation is a component unit of Upper Cumberland Development District.

The Organization serves 14 counties in the Upper Cumberland region. The primary function of the Organization is to assist commercial development with its chief goal being the economic development of manufacturing and commercial business by providing long-term financing at available market rates from funds provided by government funding and administered by the Organization.

**Basis of presentation**

The Organization is a governmental unit, subject to accounting directives issued by the Governmental Accounting Standards Board (GASB), and anticipates recovering the cost of its services in a manner similar to a private business enterprise. Therefore, the Organization uses the flow of economic resources measurement focus and the accrual basis of accounting. Under the accrual method of accounting, revenues are recognized when earned and expenses are recorded when the liability is incurred.

Operating revenues are those that result from the activities of the Organization, including expense reimbursements and grants for operations. All other revenue is considered nonoperating revenue.

Likewise, operating expenses are those related to the principle activities of the Organization including salaries and related costs, other services, operating supplies, and depreciation. Nonoperating expenses include all other expenses not considered operating.

**Estimates**

Management uses estimates and assumptions in preparing these financial statements in accordance with accounting principles generally accepted in the United States of America. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported support, revenues, and expenses. Actual results could vary from the estimates that were used.

**Cash equivalents**

For purposes of the cash flow statement, the Organization considers all unrestricted, highly liquid debt instruments purchased with an original maturity of three months or less to be cash equivalents.

**Notes receivable and allowance for loan losses**

Notes receivable are stated at unpaid principal balances, less an allowance for loan losses. Interest is recognized over the term of the note and is calculated using the simple-interest method on principal amounts outstanding.

The allowance for loan losses is increased by charges to income and decreased by charge-offs (net of recoveries). Management's periodic evaluation of the adequacy of the allowance is based on the Organization's past loan loss experience known and other risks inherent to the portfolio, specific impaired loans, adverse situations that may affect the borrower's ability to repay, estimated value of any underlying collateral and current economic conditions.

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Notes receivable and allowance for loan losses (continued)**

The Organization considers a note impaired when, based on current information factors, it is probable that the Organization will not collect the principal and interest payments according to the note agreement. Management considers many factors in determining whether a note is impaired, such as payment history, value of collateral, and changes in employment of the borrower. The Organization measures impairment on a note by note basis by using the fair value of the collateral.

**Capital assets**

The Organization capitalizes long-lived assets with an original cost of \$5,000 or more. Donated property is recorded as a contribution at its estimated fair value at the date of donation.

Depreciation is provided using the straight-line method over the estimated useful lives of the assets. The useful life on buildings is 40 years and for all other assets is 5 years.

Depreciation expense of \$26,447 was charged to operations for the period ended June 30, 2025.

**Deferred outflows/inflows of resources**

GASB has defined deferred outflows of resources and deferred inflows of resources as follows:

Deferred outflows of resources – a consumption of net position by the Organization that is applicable to a future reporting period.

Deferred inflows of resources – an acquisition of net position by the Organization that is applicable to a future reporting period.

As of June 30, 2025, the Organization did not have any deferred outflows of resources and deferred inflows of resources from leases totaled \$337,137.

**Net position**

Net position represents the residual of all elements presented in a statement of net position.

Net investment in capital assets consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowing used for the acquisition, construction, or improvement of those assets.

The terms of the Rural Development Relending Program, Rural Business Enterprise Grant Program, and Department of Agriculture Low Interest Farm Loan Program restrict the loan funds and accumulated income on those loans to reuse in the programs.

Net position reported as restricted consists of the outstanding principal balances on all revolving and intermediary loans and the accumulated income and principal repayments on those loans held in separate bank accounts. All other net position is reported as unrestricted.

When both restricted and unrestricted amounts of net position are available for expenditure, it is the Organization's policy to use restricted amounts first and then unrestricted amounts as they are needed.

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Leasing activities**

The Organization follows the provisions of GASB Statement No. 87, *Leases*. This standard enhances the relevance and consistency of information of the Organization's leasing activities. GASB 87 establishes requirements for lease accounting based on the principle that leases are long-term contracts that convey control of the right to use another entity's nonfinancial asset (the underlying asset) as specified in the contract for a period of time in an exchange or exchange-like transaction. A lessee is required to recognize a lease liability and an intangible right to use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources. As lessor, the Organization recognizes at lease commencement a lease receivable, measured at the present value of expected lease payments, and a deferred inflow of resources equal to the lease receivable plus any payments received at or before commencement that relate to future periods. The lease receivable is subsequently reduced by the principal portion of payments received, and the deferred inflow is recognized as revenue over the lease term.

**Subscription-based information technology arrangements**

The Organization follows the provisions of GASB Statement No. 96, *Subscription-based Information Technology Arrangements* (SBITA). This standard provides guidance on the accounting and financial reporting for SBITAs for government end-users. GASB 96 established requirements for SBITA accounting based on the principle that SBITAs are a contract that conveys control of the right to use another party's information technology, alone or in a combination with tangible capital assets (the underlying IT assets), as specified in the contract for a period of time in an exchange or exchange-like transaction. A government is required to recognize the right of use subscription asset and a corresponding subscription liability.

**(2) CASH AND INVESTMENTS**

At June 30, 2025, the Organization reports cash equivalents as follows:

Money market accounts	\$ 446,745
Checking and savings accounts	<u>1,452,325</u>
	<u>\$ 1,899,070</u>

Interest rate risk - As a means of limiting its exposure to losses resulting from rising interest rates, the Organization's usual policy is to invest in certificates of three years or less. The exposure to interest rate changes is presented using the weighted average maturity method. Its policy is to limit exposure to interest rate risk by requiring sufficient liquidity in the investment portfolio. The Organization did not have any investments that experienced significant fluctuations in fair value during the year.

Custodial credit risk - The Organization's policies limit deposits and investments to those instruments allowed by applicable state laws. State statutes require that all deposits with financial institutions must be collateralized by securities whose market value is equal to 105% of the value of the uninsured deposits. The deposits must be covered by federal deposit insurance or the Tennessee Bank Collateral Pool, by collateral held by the Organization's agent in the Organization's name, or by Federal Reserve Banks acting as third party agents. State statutes also authorize the types of investments in which the Organization may participate. The Organization limits its investments to certificates of deposit and savings and money market accounts with local banks.

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(2) CASH AND INVESTMENTS (continued)**

Credit risk - The Organization's policies are designed to maximize its earnings, while protecting the security and providing maximum liquidity, in accordance with all applicable state laws.

At June 30, 2025, bank money market funds consisted of the following:

<u>Financial Institution</u>	<u>Type of Instrument</u>	<u>Interest</u>	<u>Maturity Date</u>	<u>Amount</u>
One Bank of Tennessee	Money market	Variable	N/A	<u>\$ 446,745</u>

**(3) NOTES RECEIVABLE AND FEDERAL GRANTS**

The Organization receives funding through Department of Agriculture revolving loan funds to provide financing to local businesses in order to promote economic development and provide jobs in the 14 counties served.

Notes receivable at June 30, 2025, consisted of the following:

Farmers Home Administration loans	\$ 1,116,156
Rural Business Enterprise loans	30,655
Farm loans	<u>137,999</u>
	1,284,810
Less provision for loan losses	<u>208,000</u>
	<u><u>\$ 1,076,810</u></u>

**(4) PROPERTY AND EQUIPMENT**

A summary of changes in capital assets and accumulated depreciation is as follows:

	<u>Beginning</u>	<u>Additions</u>	<u>Dispositions and reclassifications</u>	<u>Ending</u>
<b>Depreciable capital assets</b>				
Building and improvements	\$ 1,062,548	\$ -	\$ -	\$ 1,062,548
Vehicles	17,675	-	-	17,675
Equipment, furniture, and fixtures	<u>1,799</u>	<u>-</u>	<u>-</u>	<u>1,799</u>
	<u>1,082,022</u>	<u>-</u>	<u>-</u>	<u>1,082,022</u>

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(4) PROPERTY AND EQUIPMENT (continued)**

	<u>Beginning</u>	<u>Additions</u>	<u>Dispositions and reclassifications</u>	<u>Ending</u>
<b>Less accumulated depreciation</b>				
Building and improvements	438,544	26,447	-	464,991
Vehicles	17,675	-	-	17,675
Equipment, furniture, and fixtures	1,799	-	-	1,799
	<u>458,018</u>	<u>26,447</u>	<u>-</u>	<u>484,465</u>
Depreciable capital assets, net	<u>\$ 624,004</u>	<u>\$ (26,447)</u>	<u>\$ -</u>	<u>\$ 597,557</u>

**(5) NOTES PAYABLE**

Notes payable consists of the following:

Note to Farmers Home Administration Intermediary Relending Program, payable in annual installments of \$22,250, including interest at 1.0%, due September 2038, secured by bank accounts.	\$ 415,489
Note to Farmers Home Administration Intermediary Relending Program, payable in annual installments of \$31,838, including interest at 1.0%, due June 2043, secured by bank accounts.	412,898
Note to One Bank, payable in monthly installments of \$2,825, including interest at 4.75%, due July 2029, secured by building and improvements.	125,279
Note to One Bank, payable in monthly installments of \$1,552, including interest at 4.75%, due June 2030, secured by building and improvements.	<u>77,073</u>
	1,030,739
Less current maturities	<u>88,405</u>
	<u><u>\$ 942,334</u></u>

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) NOTES PAYABLE (continued)**

Maturities of notes payable are as follows:

		<b>Gross Payment</b>	<b>Interest</b>	<b>Principal</b>
For the year ending June 30,	2026	\$ 106,581	\$ 18,176	\$ 88,405
	2027	106,581	15,220	91,361
	2028	106,581	12,105	94,476
	2029	106,581	8,820	97,761
	2030	69,047	5,960	63,087
	2031-2035	270,455	25,846	244,609
	2036-2040	237,277	13,385	223,892
	2041-2045	111,265	5,184	106,081
	2045-2047	21,463	396	21,067
		<u>\$ 1,135,831</u>	<u>\$ 105,092</u>	<u>\$ 1,030,739</u>

A summary of changes in notes payable is as follows:

	<b>Beginning</b>	<b>Adjustments and additions</b>	<b>Adjustments and retirements</b>	<b>Ending</b>
Notes payable	<u>\$ 1,164,481</u>	<u>\$ -</u>	<u>\$ (133,742)</u>	<u>\$ 1,030,739</u>

**(6) NET POSITION RESTRICTED FOR REVOLVING LOAN FUNDS**

The Organization participates with surrounding counties in loans made available by the Tennessee Growth Fund. A portion of the revolving loan fund income may be used to cover administrative expenses. Any revolving loan fund income not used for administrative expenses must remain in the revolving loan program and may not be used for any other purpose other than expanding the capital base for additional lending activities.

**(7) RELATED PARTY TRANSACTIONS**

The Organization and the Upper Cumberland Development District (UCDD) entered into an agreement for services contract on December 23, 1999, which requires the Organization to reimburse UCDD for the costs of administering and servicing the revolving loan funds.

During the year ended June 30, 2025, the Organization reimbursed UCDD a total of \$31,562 for operating costs. At June 30, 2025, the Organization owed UCDD a total \$3,502 for operating costs that are included in accounts payable on the statement of net position.

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(8) LEASE REVENUE**

On February 26, 2020, the Organization entered into a long-term rental agreement with Independent Opportunities, Inc. for the rental of 4,000 square feet of office space located at 1225 South Willow Avenue in Cookeville. The lease term is for 60 months requiring monthly installments of \$4,000 including interest at 3.05% through March 31, 2025. The lease is not renewable and Independent Opportunities, Inc. will not acquire the office space at the end of the 60 months. Upon expiration of the lease term on March 31, 2025, the arrangement converted to a month-to-month rental agreement.

On May 6, 2022, the Organization entered into a long-term rental agreement with Cedar Recovery of Middle Tennessee, LLC for the rental of 4,000 square feet of office space located at 1225 South Willow Avenue in Cookeville. The lease term is for 84 months requiring monthly installments of \$5,810 at 3.05% beginning June 1, 2023, and is subject to a 3% annual increase through May 31, 2030. The lease is not renewable and Cedar Recovery of Middle Tennessee, LLC will not acquire the office space at the end of the 60 months. As of June 30, 2025, lease receivable totaled \$357,795 for this lease.

For the year ended June 30, 2025, the Organization received lease revenue from the rental of office space of \$102,633 and interest revenue from leases of \$12,126. Future payments due to the Organization are as follows:

	<u>Total Receipts</u>	<u>Principal</u>	<u>Interest</u>
For the year ended June 30, 2026	\$ 74,151	\$ 64,124	\$ 10,027
2027	76,375	68,363	8,012
2028	78,667	72,801	5,866
2029	81,027	77,446	3,581
2030	<u>76,212</u>	<u>75,061</u>	<u>1,151</u>
	<u>\$ 386,432</u>	<u>\$ 357,795</u>	<u>\$ 28,637</u>

**(9) RISK MANAGEMENT**

The Organization participates in the Tennessee Municipal League (TML) Risk Management Pool, for the following risks of loss: commercial general liability, bodily injury, property damage, physical damage, and personal injury liability for vehicle operation, employer's liability and worker's compensation. Worker's compensation is based on previous year's salaries at a predefined rate; however, at the end of the policy year (December 31) a worker's compensation audit is conducted. At that time the Organization could be subject to additional payment or a refund of premiums.

The Organization's participation in the TML Risk Management Pool is similar to purchasing commercial insurance, in that the agreement provides for payment of premiums and does not provide for additional member assessments. Settled claims resulting from these risks have not exceeded coverage in any of the past three fiscal years. The Organization carries commercial insurance for employee dishonesty. There were no claims filed against this policy in the past year.



**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(9) RISK MANAGEMENT (continued)**

Amounts received or receivable from grantor agencies are subject to audit and adjustment by grantor agencies, principally the federal government. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures that may be disallowed by the grantor cannot be determined at this time, although the Organization expects such amounts, if any, to be immaterial.

**(10) SUBSEQUENT EVENTS**

In preparing these financial statements, the Organization has evaluated events and transactions for potential recognition or disclosure through **December X, 2025**, the date the financial statements were available to be issued.

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**SUPPLEMENTARY INFORMATION**

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS**  
**YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Assistance Listing No.	Outstanding Loans/Capital Advance
<b>Federal Awards</b>		
U.S. Department of Agriculture		
Rural Business Enterprise Grant	10.351	\$ 100,000
Intermediary Relending Program	10.767	<u>922,178</u>
 Total U.S. Department of Agriculture		 <u>\$ 1,022,178</u>

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**CUMBERLAND AREA INVESTMENT CORPORATION**  
**NOTES TO THE SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS**  
**YEAR ENDED JUNE 30, 2025**

**(1) BASIS OF PRESENTATION**

The accompanying schedule of expenditures of federal awards includes the federal grant activity of Cumberland Area Investment Corporation. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*. Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of, the financial statements.

**(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Expenditures reported on the schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or limited as to reimbursement. Cumberland Area Investment Corporation has elected not to use the 10-percent de minimis indirect cost rate allowed under the Uniform Guidance.

**(3) U.S. DEPARTMENT OF AGRICULTURE INTERMEDIARY RELENDING PROGRAM**

Cumberland Area Investment Corporation has received direct loans under the U.S. Department of Agriculture Intermediary Relending Program. The loan balance outstanding at the beginning of the year is included in the outstanding loans/capital advance column presented in the Schedule of Expenditures of Federal Awards. The balance of loans outstanding at June 30, 2025, consists of the following:

<u>Assistance No.</u>	<u>Program Name</u>	<u>Balance at June 30, 2025</u>
10.767	Intermediary Relending Program	\$ 451,979
10.767	Intermediary Relending Program	29,830
10.767	Intermediary Relending Program	<u>440,369</u>
		<u>\$ 922,178</u>

**(4) U.S. DEPARTMENT OF AGRICULTURE RURAL BUSINESS ENTERPRISE GRANT**

On September 16, 1993, the Cumberland Area Investment Corporation received a capital advance under the U.S. Department of Agriculture Rural Business Enterprise Grant Program. The capital advance outstanding at the beginning of the year is included in the outstanding loans/capital advance column presented in the Schedule of Expenditures of Federal Awards. The Corporation received no additional advances under this program during the year. The balance of the capital advance at June 30, 2025, consists of the following:

<u>CFDA No.</u>	<u>Program Name</u>	<u>Balance at June 30, 2025</u>
10.351	Rural Business Enterprise Grant	<u>\$ 100,000</u>

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**SCHEDULE OF GENERAL AND LONG-TERM DEBT REQUIREMENTS**  
**JUNE 30, 2025**

Year Ending June 30,	FARMERS HOME INTERMEDIARY RELENDING PROGRAM LOAN #4		FARMERS HOME INTERMEDIARY RELENDING PROGRAM LOAN #5		ONE BANK #1	
	Principal	Interest	Principal	Interest	Principal	Interest
2026	27,713	4,125	17,913	4,340	28,503	5,363
2027	27,990	3,848	18,092	4,161	29,887	3,979
2028	28,270	3,568	18,273	3,980	31,338	2,528
2029	28,553	3,285	18,456	3,797	32,859	1,006
2030	28,838	3,000	18,640	3,613	2,692	12
2031	29,127	2,711	18,826	3,427	-	-
2032	29,418	2,420	19,015	3,238	-	-
2033	29,712	2,126	19,205	3,048	-	-
2034	30,009	1,829	19,397	2,856	-	-
2035	30,309	1,529	19,591	2,662	-	-
2036	30,612	1,226	19,787	2,466	-	-
2037	30,919	919	19,985	2,268	-	-
2038	31,228	610	20,185	2,068	-	-
2039	30,200	298	20,386	1,867	-	-
2040	-	-	20,590	1,663	-	-
2041	-	-	20,796	1,457	-	-
2042	-	-	21,004	1,249	-	-
2043	-	-	21,214	1,039	-	-
2044	-	-	21,426	827	-	-
2045	-	-	21,641	612	-	-
2046	-	-	21,067	396	-	-
	<u>\$ 412,898</u>	<u>\$ 31,494</u>	<u>\$ 415,489</u>	<u>\$ 51,034</u>	<u>\$ 125,279</u>	<u>\$ 12,888</u>

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**SCHEDULE OF GENERAL AND LONG-TERM DEBT REQUIREMENTS**  
**JUNE 30, 2025**

Year Ending June 30,	ONE BANK #2		Total	
	Principal	Interest	Principal	Interest
2026	14,276	4,348	88,405	18,176
2027	15,392	3,232	91,361	15,220
2028	16,595	2,029	94,476	12,105
2029	17,893	732	97,761	8,820
2030	12,917	(665)	63,087	5,960
2031	-	-	47,953	6,138
2032	-	-	48,433	5,658
2033	-	-	48,917	5,174
2034	-	-	49,406	4,685
2035	-	-	49,900	4,191
2036	-	-	50,399	3,692
2037	-	-	50,904	3,187
2038	-	-	51,413	2,678
2039	-	-	50,586	2,165
2040	-	-	20,590	1,663
2041	-	-	20,796	1,457
2042	-	-	21,004	1,249
2043	-	-	21,214	1,039
2044	-	-	21,426	827
2045	-	-	21,641	612
2046	-	-	21,067	396
	<u>\$ 77,073</u>	<u>\$ 9,676</u>	<u>\$ 1,030,739</u>	<u>\$ 105,092</u>

**CUMBERLAND AREA INVESTMENT CORPORATION**  
**SCHEDULE OF CHANGES IN LONG-TERM DEBT BY INDIVIDUAL ISSUE**  
**JUNE 30, 2025**

Description of Loan	Original Amount of Issue	Interest Rate	Date of Issue	Final Maturity Date	Outstanding July 1, 2024	Issued During Period	Paid During Period	Outstanding June 30, 2025
<b>Business-Type Activities</b>								
FARMERS HOME INTERMEDIARY RELENDING PROGRAM LOAN #3	\$ 992,500	1%	March 29, 1995	March, 2025	\$ 29,830	\$ -	\$ 29,830	\$ -
FARMERS HOME INTERMEDIARY RELENDING PROGRAM LOAN #5	750,000	1%	September 5, 2008	September, 2038	451,979	-	36,490	415,489
FARMERS HOME INTERMEDIARY RELENDING PROGRAM LOAN #4	466,406	1%	June 27, 2016	June, 2043	440,369	-	27,471	412,898
ONE BANK #1	201,664	4.75%	July 29, 2022	July, 2029	153,030	-	27,751	125,279
ONE BANK #2	<u>100,685</u>	7.55%	June 1, 2023	June, 2030	<u>89,273</u>	<u>-</u>	<u>12,200</u>	<u>77,073</u>
	<u>\$ 2,511,255</u>				<u>\$ 1,164,481</u>	<u>\$ -</u>	<u>\$ 133,742</u>	<u>\$ 1,030,739</u>

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER  
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS  
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED  
IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS***

**To the Board of Directors of the  
Cumberland Area Investment Corporation**

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the Cumberland Area Investment Corporation, a component unit of Upper Cumberland Development District, as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise Cumberland Area Investment Corporation's basic financial statements, and have issued our report thereon dated December X, 2025.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements, on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or, significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.



## **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Cumberland Area Investment Corporation's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

### **Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Chattanooga, Tennessee  
December X, 2025

**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR  
PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE  
UNIFORM GUIDANCE**

**To the Board of Directors of the  
Cumberland Area Investment Corporation**

**Report on Compliance for Each Major Federal Program**

***Opinion on Each Major Federal Program***

We have audited Cumberland Area Investment Corporation's compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on each of Cumberland Area Investment Corporation's major federal programs for the year ended June 30, 2025. Cumberland Area Investment Corporation's major federal program IS identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, Cumberland Area Investment Corporation complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on its major federal program for the year ended June 30, 2025.

***Basis for Opinion on Each Major Federal Program***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Organization and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Organization's compliance with the compliance requirements referred to above.

### ***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Organization's federal programs.

### ***Auditors' Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Organization's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Organization's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Organization's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Organization's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

### **Report on Internal Control Over Compliance**

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over

compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditors' Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Chattanooga, Tennessee  
December X, 2025

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**CUMBERLAND AREA INVESTMENT CORPORATION  
SCHEDULE OF FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JUNE 30, 2025**

**A. SUMMARY OF AUDITORS' RESULTS**

1. The independent auditors' report expresses an unmodified opinion on whether the financial statements of the Cumberland Area Investment Corporation were prepared in accordance with GAAP.
2. No significant deficiencies were reported and no material weaknesses were identified during the audit of the financial statements.
3. No instances of noncompliance material to the financial statements of the Cumberland Area Investment Corporation were disclosed by the audit.
4. No significant deficiencies were reported and no material weaknesses were identified during the audit of the major federal award program.
5. The auditors' report on the major federal awards program for the Cumberland Area Investment Corporation expresses an unmodified opinion.
6. Audit findings that are required to be reported in accordance with 2 CFR Section 200.516(a) are reported in this schedule.
7. The program tested as a major program was:  
U.S. Department of Agriculture  
Intermediary Relending Program—Assistance Listing Number 10.767
8. The threshold for distinguishing Type A and B programs was \$750,000.
9. Cumberland Area Investment Corporation was determined to be a low-risk auditee.

**B. FINDINGS – FINANCIAL STATEMENTS AUDIT**

**Current Year Findings**

None

**C. FINDINGS AND QUESTIONED COSTS – MAJOR FEDERAL AWARD PROGRAMS AUDIT**

**Current Year Findings**

None

**CUMBERLAND AREA INVESTMENT CORPORATION  
SCHEDULE OF PRIOR YEAR FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JUNE 30, 2025**

**FINDINGS – FINANCIAL STATEMENTS AUDIT**

There were no prior year financial statement findings.

**FEDERAL AWARD FINDINGS AND QUESTIONED COSTS**

There were no prior year federal award findings and questioned costs.

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**CUMBERLAND REGIONAL  
DEVELOPMENT CORPORATION**

**Cookeville, Tennessee**

**FINANCIAL STATEMENTS AND  
SUPPLEMENTAL INFORMATION**

**Year Ended June 30, 2025**

DRAFT

**JOHNSON, HICKEY & MURCHISON, P.C.**  
Certified Public Accountants  
Chattanooga, Tennessee

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**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION  
ROSTER OF MANAGEMENT AND BOARD MEMBERS  
YEAR ENDED JUNE 30, 2025**

**MANAGEMENT**

Mark Farley	Executive Director
Myra Walker	Director of Housing and Family Services
Ginger Stout	Finance Director

**BOARD OF DIRECTORS**

Holly Williams	Chairman
Barbara Witzigman	Director
Richard Driver	Director
Jeff Brown	Director
David Vidrine	Director

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## **INDEPENDENT AUDITORS' REPORT ON FINANCIAL STATEMENTS AND SUPPLEMENTAL INFORMATION**

**To the Board of Directors of the  
Cumberland Regional Development Corporation**

### **Report on the Audit of the Financial Statements**

#### ***Opinion***

We have audited the accompanying financial statements of the Cumberland Regional Development Corporation (a nonprofit organization), a component unit of Upper Cumberland Development District, which comprise the statement of financial position as of June 30, 2025, and the related statements of activities and changes in net assets, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Cumberland Regional Development Corporation as of June 30, 2025, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### ***Basis for Opinion***

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Organization and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

#### ***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

### ***Auditors' Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

### ***Supplemental Information***

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards, notes to the schedule of expenditures of federal awards, the schedule of general and long-term debt requirements, and the schedule of changes in long-term debt by individual issue on pages 18 through 21 are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplemental information as listed in the table of contents is fairly stated, in all material respects, in relation to the financial statements as a whole.

### ***Other Information***

Management is responsible for the other information included in the annual report. The other information comprises the roster of management and board members, but does not include the basic financial statements and our auditors' report there in. Our opinion on the basic financial statements does not cover the other information, and we do not express an opinion of assurance there on.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

### **Other Reporting Required by *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated December XX, 2025, on our consideration of the Organization's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Cumberland Regional Development Corporation's internal control over financial reporting and compliance.

Chattanooga, Tennessee  
December XX, 2025

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**STATEMENT OF FINANCIAL POSITION**  
**JUNE 30, 2025**

**ASSETS**

**CURRENT ASSETS**

Cash and cash equivalents	
Available	\$ 48,652
Restricted	89,184
Accounts receivable	362,665
Prepaid expenses	21,938
	<hr/>
Total current assets	522,439

**NON-CURRENT ASSETS**

Land	826,766
Capital assets, net of accumulated depreciation	6,708,777
	<hr/>
Total non-current assets	7,535,543
	<hr/>
	<u>\$ 8,057,982</u>

**LIABILITIES AND NET ASSETS**

**CURRENT LIABILITIES**

Line of credit	\$ 165,000
Current maturities of notes payable	158,010
Accounts payable and accrued expenses	775,487
Security deposit liability	30,222
Prepaid revenue	4,313
	<hr/>
Total current liabilities	1,133,032

**LONG-TERM LIABILITIES**

Notes payable, less current maturities and net of unamortized deferred financing costs	3,299,313
	<hr/>

**NET ASSETS**

Net assets without donor restrictions	3,625,637
	<hr/>
	<u>\$ 8,057,982</u>

(The accompanying notes are an integral part of these statements.)

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS**  
**YEAR ENDED JUNE 30, 2025**

	<u>Without Donor Restrictions</u>
<b>REVENUE</b>	
Development and management fees	\$ 406,560
Rent income	701,575
Grant revenue	194,017
Contributions	1,400
Gain on sale of capital assets	12,521
Other income	<u>30,485</u>
Total revenues	<u>1,346,558</u>
<b>OPERATING EXPENSES</b>	
Program services	1,423,866
Management and general	<u>121,428</u>
Total expenses	<u>1,545,294</u>
<b>DECREASE IN NET ASSETS</b>	(198,736)
<b>NET ASSETS</b>	
Beginning of year	<u>3,824,373</u>
End of year	<u><u>\$ 3,625,637</u></u>

(The accompanying notes are an integral part of these statements.)

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**STATEMENT OF FUNCTIONAL EXPENSES**  
**YEAR ENDED JUNE 30, 2025**

	<b>Program Services</b>	<b>Management and General</b>	<b>Total</b>
Salaries and wages	\$ 430,602	\$ 64,383	\$ 494,985
Contracted services	169,703	-	169,703
Occupancy	108,938	27,235	136,173
Real estate taxes	67,251	-	67,251
Repairs and maintenance	90,607	-	90,607
Supplies	21,298	5,324	26,622
Property and liability insurance	54,259	13,565	67,824
Professional fees	33,058	8,265	41,323
Interest expense	101,659	-	101,659
Communications	10,626	2,656	13,282
Other	13,389	-	13,389
Travel	53,778	-	53,778
	<hr/>	<hr/>	<hr/>
Expenses before depreciation	1,155,168	121,428	1,276,596
Depreciation	268,698	-	268,698
	<hr/>	<hr/>	<hr/>
Total expenses	\$ 1,423,866	\$ 121,428	\$ 1,545,294
	<hr/>	<hr/>	<hr/>

(The accompanying notes are an integral part of these statements.)

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED JUNE 30, 2025**

**CASH FLOWS FROM OPERATING ACTIVITIES**

Decrease in net assets	\$ (198,736)
Adjustments to reconcile decrease in net assets to net cash provided by operating activities	
Depreciation and amortization	270,812
Gain on sale of capital assets	(12,521)
Net (increase) decrease in operating assets	
Accounts receivable	28,112
Prepaid expenses	3,942
Net increase (decrease) in operating liabilities	
Accounts payable and accrued expenses	31,212
Security deposit liability	1,899
Prepaid revenue	(1,511)
Net cash provided by operating activities	<u>123,209</u>

**CASH FLOWS FROM INVESTING ACTIVITIES**

Proceeds from sale of capital assets	<u>64,313</u>
Net cash provided by investing activities	<u>64,313</u>

**CASH FLOWS FROM FINANCING ACTIVITIES**

Net proceeds on line of credit	(30,431)
Payments on notes payable	<u>(163,298)</u>
Net cash used by financing activities	<u>(193,729)</u>

**DECREASE IN CASH** (6,207)

**CASH AND CASH EQUIVALENTS**

Beginning	<u>144,043</u>
Ending	<u><u>\$ 137,836</u></u>

**SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION**

Cash paid during the year for -	
Interest	<u><u>\$ 99,545</u></u>

**CASH AND CASH EQUIVALENTS CONSIST OF**

Available	\$ 48,652
Restricted	<u>89,184</u>
	<u><u>\$ 137,836</u></u>

(The accompanying notes are an integral part of these statements.)



**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Organization**

Cumberland Regional Development Corporation (Organization) was established by Upper Cumberland Development District (UCDD) as a separate entity to assist HUD, THDA, Federal Home Loan Bank and USDA Rural Development in creating low cost affordable housing in the Upper Cumberland region.

Cumberland Regional Development Corporation DBA Beacon Light Apartments (Beacon Light Apartments) operates a twenty-four unit U.S. Department of Agriculture Section 515 rental housing project for persons of low and moderate income in Morrison, Tennessee.

The Organization is a Tennessee nonprofit corporation, and is exempt from income taxes under Code Section 501(c)(3) of the Internal Revenue Code.

**Basis of accounting**

The financial statements of the Organization have been prepared on the accrual basis of accounting and in accordance with accounting principles generally accepted in the United States of America.

**Basis of presentation**

The Organization records resources for accounting and reporting purposes based on the existence or absence of donor-imposed restrictions. Accordingly, net assets and changes there in are classified and reported as follows:

*Net assets without donor restrictions* – Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions.

*Net assets with donor restrictions* – Net assets subject to donor-imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity.

Gifts of long-lived assets and gifts of cash restricted for the acquisition of long-lived assets are recognized as revenue when the assets are placed in service. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both. As of June 30, 2025, the Organization did not have any net assets with donor restrictions.

**Estimates**

Management uses estimates and assumptions in preparing these financial statements in accordance with accounting principles generally accepted in the United States of America. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported support, revenues and expenses. Actual results could vary from the estimates that were used.

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Cash equivalents**

For purposes of the cash flow statement, the Organization considers all unrestricted, highly liquid debt instruments purchased with an original maturity of three months or less to be cash equivalents.

**Restricted cash**

The Organization is required to hold cash in separate accounts restricted for the purposes of repairs and replacements, taxes and insurance, and tenant security deposits.

**Accounts receivable**

Accounts receivable for management and development fees is reported at the outstanding principal amount. Uncollectible accounts, if any, are accounted for by the direct write-off method, which would produce no material differences from the allowance method.

**Capital assets**

The Organization capitalizes long-lived assets with an original cost of \$5,000 or more. Donated property is recorded as a contribution at its estimated fair value at the date of donation. Depreciation is provided using the straight-line method over the estimated useful lives of the assets. The useful life on buildings is forty years and five years for all other assets. Depreciation expense of \$268,698 was charged to operations for the year ended June 30, 2025.

**Revenue recognition**

The Organization recognizes revenue from exchange transactions in accordance with FASB ASU 2014-09, as amended. ASU 2014-09 applies to exchange transactions with customers that are bound by contracts or similar arrangements and establishes a performance obligation approach to revenue recognition. The Organization presents the following exchange transaction revenue in its statement of activities and changes in net assets:

Development and management fees - The Organization has contracts to manage seventeen HUD Section 202 and 811 properties located throughout middle Tennessee. In exchange the Organization charges management fees, bookkeeping fees, and service coordinator fees based upon a predetermined contractual rate for each service times the number of units in each property. The performance obligation is considered to be met when the contractual services are rendered. The Organization recognizes revenue when the performance obligations are met.

Rent income – The Organization generates revenue from the lease of the building to UCDD and other leases to tenants at the various low-income apartment complexes located throughout the Organization's fourteen county region. The lease contract with UCDD and the tenants are for periods less than twelve months, which is excluded from the revenue recognition criteria and falls under ASU 2016-02, "Leases".

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Income taxes**

The Organization has adopted professional guidance relating to uncertain tax positions. Under this guidance, an Organization must recognize the tax benefit from an uncertain tax position only if it is more likely than not that the tax position will be sustained on examination with taxing authorities. The Organization does not believe there are any material uncertain tax positions and, accordingly, it will not recognize any liability for unrecognized tax benefits. For the year ended June 30, 2025, there were no interest or penalties recorded or included in its financial statements.

The Organization's information returns for tax years ended June 30, 2022, and beyond remain subject to examination.

**Functional expenses**

The costs of providing the programs and services have been summarized on the statement of activities and changes in net assets on a functional basis. All expenses can be directly allocated to the program or supporting functions. Certain categories of expenses are attributed to both the program and supporting functions. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. Expenses related to more than one function are allocated on the basis of the personnel's time.

**Deferred financing costs**

Deferred financing costs of \$52,857 are being amortized on the straight-line method over 300 months. The costs, net of amortization, are reported as a reduction of the carrying amount of the associated debt. Amortization of the deferred financing costs is included in interest expense.

**Leasing activities**

The Organization follows the guidance of Financial Accounting Standards Board (FASB) ASU 2021-05, *Leases*. This standard establishes the requirements for lease accounting based on the principle that leases are financings of the right to use an underlying asset. A lessee is required to recognize a lease liability and an intangible right to use lease asset. All of the Organization's leases are both short-term and cancelable by either party. The impact of the Organization's leasing activities had no effect on current year operations.

**(2) ACCOUNTS RECEIVABLE**

Accounts receivable at June 30, 2025, is as follows:

Rent receivable	\$ 24,330
Development and management fees receivable	<u>338,335</u>
	<u><u>\$ 362,665</u></u>

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(3) CAPITAL ASSETS**

A summary of changes in capital assets and accumulated depreciation is as follows:

	<u>Beginning</u>	<u>Additions</u>	<u>Dispositions and reclassifications</u>	<u>Ending</u>
<b>Non-depreciable capital assets</b>				
Land	\$ 840,766	\$ -	\$ (14,000)	\$ 826,766
	<u>\$ 840,766</u>	<u>\$ -</u>	<u>\$ (14,000)</u>	<u>\$ 826,766</u>
<b>Depreciable capital assets</b>				
Building and improvements	\$ 9,220,728	\$ -	\$ (58,697)	\$ 9,162,031
Equipment, furniture and fixtures	<u>278,786</u>	<u>-</u>	<u>-</u>	<u>278,786</u>
	<u>9,499,514</u>	<u>-</u>	<u>(58,697)</u>	<u>9,440,817</u>
<b>Less accumulated depreciation</b>				
Building and improvements	2,317,040	197,676	(20,905)	2,493,811
Equipment, furniture and fixtures	<u>167,207</u>	<u>71,022</u>	<u>-</u>	<u>238,229</u>
	<u>2,484,247</u>	<u>268,698</u>	<u>(20,905)</u>	<u>2,732,040</u>
Depreciable capital assets, net	<u>\$ 7,015,267</u>	<u>\$ (268,698)</u>	<u>\$ (37,792)</u>	<u>\$ 6,708,777</u>

Property and equipment acquired by the Organization with grant funds are considered to be owned by the Organization. However, funding sources may maintain an equitable interest in the property purchased with grant funds as well as the right to determine the use of any proceeds from the sale of those assets.

**(4) LINES OF CREDIT**

The Organization maintains a line of credit with First National Bank of Tennessee. The line provides for borrowings of up to \$200,000 including interest, and matures December 2026. As of June 30, 2025, there was an outstanding balance of \$165,000 on this line.

The Organization also had a line of credit with SmartBank. The line provided for borrowings of up to \$300,000 including interest, and matured August 2024. As of June 30, 2025, there was no outstanding balance on this line, as the final payment of \$7,431 was made in August 2024 and the line was not renewed.

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(4) LINES OF CREDIT (continued)**

A summary of changes in lines of credit is as follows:

	<u>Beginning</u>	<u>Adjustments and additions</u>	<u>Adjustments and retirements</u>	<u>Ending</u>
First National Bank	\$ 188,000		\$ (23,000)	\$ 165,000
SmartBank	<u>7,431</u>	<u>-</u>	<u>(7,431)</u>	<u>-</u>
	<u>\$ 195,431</u>	<u>\$ -</u>	<u>\$ (30,431)</u>	<u>\$ 165,000</u>

**(5) LONG TERM DEBT**

Long-term debt consists of the following:

Mortgage payable to the U.S. Department of Agriculture at a calculated payment of \$2,253 including principal and interest at a rate of 1%, through May 2038. The mortgage is secured by all real estate and the assignment of all rents and profits.	\$ 327,401
Mortgage payable to the U.S. Department of Agriculture at a calculated payment of \$464, including principal and interest at a rate of 1%, through May 2038. The mortgage is secured by the assignment of all rents and profits.	67,409
Mortgage payable to Progressive Savings Bank at a calculated payment of \$1,272 including principal and interest at a rate of 4.5%, through July 2036. The mortgage is secured by all real estate and the assignment of rents and profits.	90,492
Mortgage payable to Wilson Bank & Trust at a calculated payment of \$10,895 including principal and interest at a rate of 2.0%, through June 2030, then variable interest adjusted annually to a fixed rate calculated at New York Prime minus 3% with a floor of 1.85% through May 2045. The mortgage is secured by all real estate and guarantees of UCDD, CAIC and CRDC.	2,146,231
Mortgage payable to Wilson Bank & Trust at a calculated payment of \$5,268 including principal and interest at a rate of 3.98%, through June 2030, then payments of \$5,186 including principal and interest at a variable interest rate at New York Prime plus 0.50%, through May 2045. The mortgage is secured by all real estate and guarantees of UCDD, CAIC and CRDC.	<u>867,725</u>
	3,499,258
Less unamortized deferred financing costs	<u>41,935</u>
	3,457,323
Less current maturities	<u>158,010</u>
	<u><u>\$ 3,299,313</u></u>

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) LONG TERM DEBT (continued)**

Deferred financing costs as of June 30, 2025, are as follows:

Deferred financing costs	\$ 52,857
Less accumulated amortization	<u>10,922</u>
Deferred financing costs, net	<u><u>\$ 41,935</u></u>

Amortization included in interest expense for the year ended June 30, 2025, was \$2,114. Estimated amortization expense for the next five fiscal years are as follows:

Year ending June 30, 2026	\$ 2,114
2027	2,114
2028	2,114
2029	2,114
2030	2,114
Thereafter	<u>31,365</u>
	<u><u>\$ 41,935</u></u>

Future maturities of long-term debt are as follows:

	<u>Gross Payment</u>	<u>Interest</u>	<u>Principal</u>
Year ending June 30, 2026	\$ 241,811	\$ 83,801	\$ 158,010
2027	241,810	80,014	161,796
2028	241,802	76,117	165,685
2029	241,803	72,106	169,697
2030	241,509	68,369	173,140
Thereafter	<u>3,265,344</u>	<u>594,414</u>	<u>2,670,930</u>
	<u><u>\$ 4,474,079</u></u>	<u><u>\$ 974,821</u></u>	<u><u>\$ 3,499,258</u></u>

A summary of changes in long-term debt is as follows:

	<u>Beginning</u>	<u>Adjustments and additions</u>	<u>Adjustments and retirements</u>	<u>Ending</u>
Notes payable	<u>\$ 3,662,556</u>	<u>\$ -</u>	<u>\$ (163,298)</u>	<u>\$ 3,499,258</u>

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(6) RELATED PARTY TRANSACTIONS**

The following transactions occurred between the Organization and other affiliated organizations:

The Organization and the Upper Cumberland Development District entered into an agreement for services contract on December 14, 1999, which requires the Organization to reimburse UCDD for the personnel and administrative costs for program administration. The Organization also leases the building located on England Drive to UCDD. For the year ended June 30, 2025 the Organization received payments from UCDD totaling \$240,000 included in rent income on the statement of activities and changes in net assets. The Organization also has a management agreement with 17 HUD Section 202 and 811 properties. Management and development fees totaling \$406,560 were recognized as revenue and management and development fee receivables at June 30, 2025, totaled \$338,335.

A portion of accounts payable at June 30, 2025, was due to Upper Cumberland Development District in the amount of \$703,615.

**(7) LIQUIDITY**

Financial assets available for general expenditure, that is without donor or other restrictions limiting their use, within one year of the balance sheet date, comprise the following:

Cash and cash equivalents	\$ 48,652
Accounts receivable	<u>362,665</u>
	<u><u>\$ 411,317</u></u>

As part of the Organization's liquidity management plan, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due. In addition, the Organization maintains a \$200,000 line of credit at First National Bank of Tennessee and receives financial support from the Upper Cumberland Development District which are used to cover operating deficits.

**(8) COMMITMENTS AND CONTINGENCIES**

The Organization is subject to possible examinations made by federal, state and local regulators who determine compliance with terms, conditions, laws and regulations governing grants given to the Organization in the current and prior years. These examinations may result in required refunds by the entity to grantors and/or program beneficiaries.

**(9) SUBSEQUENT EVENTS**

In preparing these financial statements, the Organization has evaluated events and transactions for potential recognition or disclosure through December XX, 2025, the date these financial statements were available to be issued.

DRAFT

**SUPPLEMENTAL INFORMATION**



**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS**  
**YEAR ENDED JUNE 30, 2025**

<b>Grantor/Pass-Through Grantor</b>	<b>Assistance Listing No.</b>	<b>Beginning Accrued (Deferred)</b>	<b>Cash Receipts</b>	<b>Expenditures</b>	<b>Ending Accrued (Deferred)</b>	<b>Outstanding Mortgage Payable</b>
<b>Federal Awards</b>						
<b>U.S. Department of Agriculture</b>						
Section 515 Rural Rental Housing	10.415	\$ -	\$ -	\$ -	\$ -	\$ 423,302
Rural Rental Assistance Payments	10.427	-	136,357	136,357	-	-
<b>Total Federal Awards</b>		<u>\$ -</u>	<u>\$ 136,357</u>	<u>\$ 136,357</u>	<u>\$ -</u>	<u>\$ 423,302</u>

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**NOTES TO THE SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS**  
**YEAR ENDED JUNE 30, 2025**

**(1) BASIS OF PRESENTATION**

The accompanying schedule of expenditures of federal awards includes the federal grant activity of Cumberland Regional Development Corporation and is presented on the accrual basis of accounting. Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of, the basic financial statements.

**(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Cumberland Regional Development Corporation has elected not to use the 10-percent de minimis indirect cost rate.

**(3) SECTION 515 RURAL RENTAL HOUSING**

Cumberland Regional Development Corporation has received direct loans under the U.S. Department of Agriculture Section 515 Rural Rental Housing program. The loan balance outstanding at the beginning of the year is included in the outstanding mortgage payable column presented in the Schedule of Expenditures of Federal Awards. The Corporation did not receive any additional loans under this program during the year. The balance of loans outstanding at June 30, 2025, for CFDA number 10.415 totaled \$394,809.

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**SCHEDULE OF GENERAL AND LONG-TERM DEBT REQUIREMENTS**  
**JUNE 30, 2025**

Year Ending June 30,	Progressive Savings Bank Note Payable		U.S.D.A. Loan # 1		U.S.D.A. Loan # 2		Wilson Bank & Trust Loan # 1		Wilson Bank & Trust Loan # 2	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
2026	\$ 11,427	\$ 3,838	\$ 23,865	\$ 3,165	\$ 4,914	\$ 652	\$ 88,625	\$ 42,114	\$ 29,179	\$ 34,032
2027	11,952	3,313	24,105	2,925	4,963	602	90,415	40,325	30,361	32,849
2028	12,502	2,764	24,347	2,683	5,013	552	92,231	38,500	31,592	31,618
2029	13,076	2,190	24,592	2,438	5,063	502	94,094	36,638	32,872	30,338
2030	13,677	1,589	24,839	2,191	5,114	451	95,993	34,527	33,517	29,611
2031	14,305	636	25,088	1,942	5,166	400	97,929	30,341	27,308	34,921
2032	13,553	68	25,340	1,690	5,217	348	99,912	28,513	28,705	33,524
2033	-	-	25,595	1,435	5,270	295	101,931	26,647	30,174	32,055
2034	-	-	25,852	1,178	5,323	243	103,986	24,744	31,717	30,512
2035	-	-	26,112	918	5,376	189	106,079	22,803	33,340	28,889
2036	-	-	26,374	656	5,430	135	108,229	20,822	35,046	27,183
2037	-	-	26,639	391	10,560	25	110,406	18,801	36,839	25,390
2038	-	-	24,653	112	-	-	112,641	16,740	38,723	23,505
2039	-	-	-	-	-	-	114,913	14,637	40,705	21,524
2040	-	-	-	-	-	-	117,233	12,491	42,787	19,442
2041	-	-	-	-	-	-	119,601	10,302	44,976	17,253
2042	-	-	-	-	-	-	122,016	8,069	47,277	14,952
2043	-	-	-	-	-	-	124,469	5,791	49,696	12,533
2044	-	-	-	-	-	-	126,980	3,467	52,239	9,990
2045	-	-	-	-	-	-	118,548	1,098	170,672	6,814
	<u>\$ 90,492</u>	<u>\$ 14,398</u>	<u>\$ 327,401</u>	<u>\$ 21,724</u>	<u>\$ 67,409</u>	<u>\$ 4,394</u>	<u>\$ 2,146,231</u>	<u>\$ 437,370</u>	<u>\$ 867,725</u>	<u>\$ 496,935</u>

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION**  
**SCHEDULE OF CHANGES IN LONG-TERM DEBT BY INDIVIDUAL ISSUE**  
**JUNE 30, 2025**

Description of loan	Original Amount of Issue	Interest Rate	Date of Issue	Final Maturity Date	Outstanding July 1, 2024	Issued During Period	Paid During Period	Outstanding June 30, 2025
<b>Notes Payable</b>								
Progressive Savings Bank	200,000	4.50%	April 17, 2017	July 2036	\$ 109,248	\$ -	\$ 18,756	\$ 90,492
U.S.D.A. Loan # 1	627,284	1.00%	December 1, 2011	May 2038	351,027	-	23,626	327,401
U.S.D.A. Loan # 2	129,154	1.00%	December 1, 2011	May 2038	72,274	-	4,865	67,409
Wilson Bank & Trust Loan #1	2,570,400	2.00%	May 14, 2020	May 2045	2,233,101	-	86,870	2,146,231
Wilson Bank & Trust Loan #2	<u>1,000,000</u>	3.98%	May 14, 2020	May 2045	<u>896,906</u>	<u>-</u>	<u>29,181</u>	<u>867,725</u>
	<u>\$ 4,526,838</u>				<u>\$ 3,662,556</u>	<u>\$ -</u>	<u>\$ 163,298</u>	<u>\$ 3,499,258</u>

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL  
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT  
OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH  
GOVERNMENT AUDITING STANDARDS**

**To the Board of Directors of the  
Cumberland Regional Development Corporation**

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the Cumberland Regional Development Corporation which comprise the statement of financial position as of June 30, 2025, and the related statements of activities and changes in net assets, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated December XX, 2025.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements, on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Organization's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

## **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Cumberland Regional Development Corporation's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

## **Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Chattanooga, Tennessee  
December XX, 2025

DRAFT

**CUMBERLAND REGIONAL DEVELOPMENT CORPORATION  
SCHEDULE OF FINDINGS AND RESPONSES  
YEAR ENDED JUNE 30, 2025**

**Current Year Findings**

None

**Prior Year Findings**

None

DRAFT

**UPPER CUMBERLAND HUMAN RESOURCE  
AGENCY**

**Cookeville, Tennessee**

**FINANCIAL STATEMENTS AND  
SUPPLEMENTAL INFORMATION**

**Year Ended June 30, 2025**

DRAFT

**JOHNSON, HICKEY & MURCHISON, P.C.**  
Certified Public Accountants  
Chattanooga, Tennessee



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## INDEPENDENT AUDITORS' REPORT

To the Board of Directors of the  
Upper Cumberland Human Resource Agency

### Report on the Audit of the Financial Statements

#### *Opinions*

We have audited the accompanying financial statements of the governmental activities and each major fund of the Upper Cumberland Human Resource Agency, as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise the Agency's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and each major fund of the Upper Cumberland Human Resource Agency, as of June 30, 2025, and the respective changes in financial position for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### *Basis for Opinions*

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Agency and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

#### *Responsibilities of Management for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Agency's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

## ***Auditors' Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Agency's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Agency's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

## ***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis, certain pension information, and certain OPEB information on pages v through viii and pages 31 through 35 be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

## **Supplemental Information**

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Agency's basic financial statements. The accompanying schedule of administrative expenses, schedule of lease requirements, schedule of changes in lease obligations, and schedule of expenditures of federal awards and state financial assistance, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of lease requirements, schedule of changes in lease obligations, and schedule of expenditures of federal awards and state financial assistance are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

### ***Other Information***

Management is responsible for the other information included in the annual report. The other information comprises of the roster of management and board members but does not include the basic financial statements and our auditors' report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our opinion.

### **Other Reporting Required by *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated December XX, 2025, on our consideration of the Agency's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Agency's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Agency's internal control over financial reporting and compliance.

Chattanooga, Tennessee  
December XX, 2025

**Upper Cumberland Human Resource Agency  
Management's Discussion and Analysis  
Year Ended June 30, 2025**

This section of Upper Cumberland Human Resource Agency's annual financial report presents our discussion and analysis of the Agency's financial performance during the fiscal year that ended June 30, 2025. The Agency's financial performance is discussed and analyzed within the context of the accompanying financial statements and notes following this section.

**OVERVIEW OF FINANCIAL STATEMENTS**

Management's Discussion and Analysis introduces the Agency's basic financial statements. The basic financial statements include: government wide financial statements; fund financial statements; and notes to the financial statements. The Agency also includes in this report additional information to supplement the financial statements.

***Government-Wide Financial Statements***

The Agency's annual reports includes two government-wide financial statements; the Statement of Net Position and the Statement of Activities. These statements report, on an accrual basis, all assets and liabilities and the changes in them. The government-wide financial statements are designed to provide readers with a broad overview of the Agency's finances, in a manner similar to a private-sector business.

The first of these government-wide financial statements is the Statement of Net Position. This is the agency-wide statement of financial position presenting information that includes all of the Agency's assets and liabilities, deferred outflows of resources, and deferred inflows of resources with the difference reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the Agency as a whole is improving or deteriorating. Evaluation of the overall health of the Agency would extend to other non-financial factors in addition to the financial information provided in this report.

The second government-wide financial statement is the Statement of Activities, which reports how the Agency's net position changed during the current fiscal year. All current year revenues and expenses are included regardless of when the cash is received or paid. An important purpose of the design of the statement of activities is to show the financial reliance of the Agency's distinct activities or functions on revenues provided by the Agency's local governments and grantors.

The Agency operates programs through federal, state, and local government grants. All revenues generated through these programs are from grants, contracts, and fees for services.

***Fund Financial Statements***

A fund is an accountability unit used to maintain control over resources segregated for specific activities or objectives. The Agency uses funds to ensure and demonstrate compliance with finance-related laws and regulations. Within the basic financial statements, fund financial statements focus on the Agency's funds rather than the Agency as a whole. The Agency utilizes one governmental fund – a general fund – to account for all of its activities.

Governmental funds are reported in the fund financial statements and encompass essentially the same functions reported as governmental activities in the government-wide financial statements. However, the focus is very different with fund statements providing a distinctive view of the Agency's governmental funds. These statements report short-term fiscal accountability focusing on the use of spendable resources and balances of spendable resources available at the end of the year. They are useful in evaluating annual financing requirements of governmental programs and the commitment of spendable resources for the near term.

Since the government-wide focus includes the long-term view, comparisons between these two perspectives may provide insight into the long-term impact of the short-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures and changes in fund balances provide a reconciliation to assist in understanding the differences between these two perspectives.

### ***Notes to the Financial Statements***

The accompanying notes to the financial statements provide information essential to a full understanding of the government-wide and fund financial statements. They provide explanation of the financial statements and provide more detailed data.

### ***Other Information***

In addition to basic financial statements and accompanying notes, this report also presents certain required supplementary information that further explains and supports the information in the financial statements.

### **FINANCIAL ANALYSIS OF THE AGENCY AS A WHOLE**

The Agency's net position decreased \$771,932 during the fiscal year from a beginning balance of \$12,868,556 to \$12,096,624 at fiscal yearend.

	<b>Total Primary Government</b>	
	<b>2025</b>	<b>2024</b>
Current and other assets	\$ 8,017,362	\$ 7,281,937
Capital assets	<u>6,459,883</u>	<u>7,414,290</u>
Total assets	<u>14,477,245</u>	<u>14,696,227</u>
Deferred outflows of resources	<u>1,387,458</u>	<u>1,767,087</u>
Current liabilities	1,503,474	1,750,686
Long-term liabilities	<u>1,999,850</u>	<u>1,677,394</u>
Total liabilities	<u>3,503,324</u>	<u>3,428,080</u>
Deferred inflows of resources	<u>264,755</u>	<u>163,105</u>
Net position		
Net investment in capital assets	5,454,956	5,949,666
Restricted	4,812,820	4,179,703
Unrestricted	<u>1,828,848</u>	<u>2,739,187</u>
Total net position	<u>\$12,096,624</u>	<u>\$12,868,556</u>

Investment in capital assets represents net assets used to acquire those assets and 45.09% of total net position. Unrestricted net position comprises 15.77% of total net position.

	<b>Total Primary Government</b>	
	<b>2025</b>	<b>2024</b>
Program Revenues		
Charges for services	\$ 3,061,070	\$ 3,224,211
Operating grants and contributions	25,949,732	28,086,499
Capital grants and contributions	1,003,917	2,579,475
General revenues		
Interest	7,299	9,640
Other general revenues(expenses)	<u>71,550</u>	<u>36,136</u>
Total revenues	30,093,568	33,935,961
Program expenses		
General government	<u>30,865,500</u>	<u>32,318,921</u>
Increase (decrease) in net position	<u>\$ (771,932)</u>	<u>\$ 1,617,040</u>

Governmental activities are supported by charges for services and grants/contributions. Additionally, general revenues cover any net expenses after program specific revenues are applied.

Since the Agency continues to derive the vast majority of its funding from the State and Federal governments, and those funds appear to be stable at the present time, the overall financial outlook of the Agency can be characterized as “good.” Despite the fact, the Agency continues to seek and implement cost control measures as funding from those sources does not always increase on an annual basis in keeping up with the rate of inflation (i.e., labor, employee benefit, and other operating costs).

## **FINANCIAL ANALYSIS OF THE AGENCY'S FUNDS**

### ***Governmental Funds***

As discussed, governmental funds are reported in the fund statements with a short-term inflow and outflow of expendable resources focus. This information is useful in assessing resources available at year-end. Governmental funds reported ending fund balance of \$5,993,028. Of this year-end total, \$1,236,168 is unassigned, indicating availability for continuing Agency requirements. The remaining fund balance is comprised of \$3,963,089 restricted for transportation programs, \$3,941 restricted for energy programs, \$14,063 restricted for community service programs, \$309,229 assigned to the retiree account, \$1 assigned to the flower fund, and \$466,537 is nonspendable. Revenue exceeded expenditures by \$555,344.

## **CAPITAL ASSETS**

### ***Capital Assets***

The Agency's capital assets totaled \$17,571,523, with accumulated depreciation and amortization of \$11,111,640 for a net book value of \$6,459,883 at June 30, 2025. There were capital outlays of \$1,051,146 during the period ending June 30, 2025. Depreciation and amortization in the current period was \$2,005,553

## **ECONOMIC FACTORS AND NEXT YEAR'S BUDGET**

UCHRA was awarded a new contract from Tennessee Department of Human Services through the new TANF Opportunity Act Pilot in the amount of \$25 million dollars over a three-year period starting November 1, 2022. This model is designed to reach over 1,200 families moving, 800 families and 1,600 children out of poverty. Part of this grant is being used to provide supportive services to families as they reach the benefit cliff through job growth. UCHRA has partnered with Highlands Economic, Upper Cumberland Workforce Board, CRMC Foundation, UC Broadcast Council, and Upper Cumberland Development District to reduce barriers for families. This contract has been extended for an additional year to meet program goals. Additional funds were not added, based on current spending projections there will be sufficient funds for this fourth budget year. Based on current expenses for this third year, projections are still on target to have funds to maintain the current level of service to clients for this additional year. The agency is continuing to look at long term sustainability for this program.

UCHRA was awarded a contract through the Tennessee Opioid Abatement Council in the amount of \$5,161,469 starting July 1, 2024 through June 30, 2027. The goal of this grant is to setup a regional support system for those affected by substance abuse, those particularly impacted by the opioid crisis. This grant will have a significant impact on the budget for the next three fiscal years.

Following the end of the fiscal year, UCHRA was notified that the Tennessee Department of Agriculture will no longer contract with Human Resource Agencies or community action agencies for the distribution of commodities. The state will transition to contracting solely with food banks. This change will require UCHRA to adjust its budget and operational focus away from commodity distribution services moving forward.

The Agency contracts primarily with agencies the State of Tennessee and managed care organizations (MCO); therefore, they are not directly affected by macroeconomic factors. However, the state, federal and local governments and MCOs are affected by these factors, indirectly affecting our Agency's grant and operating budgets. These effects can be positive or negative due to the economic environment. The Agency will continue to be cautious and efficient with controlling costs to assure it remains within its budgetary spending limits on a grant by grant basis.

## **CONTACTING THE AGENCY'S FINANCIAL MANAGEMENT**

This financial report is designed to provide a general overview of the Agency's finances, comply with finance-related laws and regulation and demonstrate the Agency's commitment to public accountability. If you have any questions about this report or would like additional information, contact the Agency's Executive Director at 1104 England Drive, Cookeville, TN 38501.



**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
ROSTER OF MANAGEMENT AND BOARD MEMBERS  
YEAR ENDED JUNE 30, 2025**

**MANAGEMENT**

Mark Farley  
Ginger Stout

Executive Director  
Finance Director

**BOARD OF DIRECTORS**

**Officers**

Jeff Mason, Smith County  
Allen Foster, Cumberland County  
Sam Gibson, Pickett County  
Denny Wayne Robinson, White County

Chairman  
Vice Chairman  
Secretary  
Treasurer

**Other Members of the Board**

Greg Mitchell, Cannon County  
Allen Foster, Cumberland County  
Jimmy Johnson, Fentress County  
Steve Jones, Macon County  
Steven Barlow, Overton County  
Laurin Wheaton, Putnam County  
John Potts, Smith County  
Alisa Farmer, Van Buren County  
Jerry Lowery, White County  
Alejandra Cisneros Conohan, Minority Representative

Dale Reagan, Clay County  
Matt Adcock, DeKalb County  
Jim Morgan, Jackson County  
Stephen Bilbrey, Pickett County  
Lori Burnett, Overton County  
Randy Porter, Putnam County  
David Sullivan, Van Buren County  
Terry Bell, Warren County  
Representative Cameron Sexton  
Senator Paul Bailey

**POLICY COUNCIL**

**Officers**

Jeff Mason, Smith County  
Allen Foster, Cumberland County  
Sam Gibson, Pickett County

Chairman  
Vice Chairman  
Secretary

**Other Members of the Policy Council**

Charlene Whitaker, Utilities  
Cindy Putman, Education  
Misty Phy, Consumer Representative  
Patti Ognibene, Consumer Representative  
Linda Pastrick, Consumer Representative  
Phil Fox, Provider Representative  
Marie Ferran, Provider Representative  
Anne Stamps, Provider Representative  
Alejandra Cisneros Conohan, Minority Representative

Keisha Richards, Public Housing  
Zack Gilpin, Law Enforcement  
Barbara Wheeler, Consumer Representative  
Bob DePriest, Consumer Representative  
Marilyn Davis, Consumer Representative  
Kristi Paling, Provider Representative  
Bill Gibson, Provider Representative  
Michael Burton, Provider Representative

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**STATEMENT OF NET POSITION**  
**JUNE 30, 2025**

	<u>Governmental Activities</u>
<b>ASSETS</b>	
Cash and cash equivalents	
Available	\$ 1,540,553
Grants receivable	4,964,748
Other receivables	213,797
Prepays	106,604
Inventories	359,933
Net pension asset	831,727
Land and other nondepreciable assets	497,100
Other capital assets, net of accumulated depreciation and amortization	<u>5,962,783</u>
 Total assets	 <u>\$ 14,477,245</u>
<b>DEFERRED OUTFLOWS OF RESOURCES</b>	
Deferred outflows from pensions	\$ 1,250,294
Deferred outflows from OPEB plan	<u>137,164</u>
 Total deferred outflows of resources	 <u>\$ 1,387,458</u>
<b>LIABILITIES</b>	
Accounts payable	\$ 578,099
Due to other governments	10
Accrued expenses	597,805
Unearned revenue	16,693
Net post employment healthcare plan obligation	310,867
Long-term liabilities	
Due within one year	478,032
Due in more than one year	<u>1,521,818</u>
 Total liabilities	 <u>\$ 3,503,324</u>
<b>DEFERRED INFLOWS OF RESOURCES</b>	
Deferred inflows related to pension plan	\$ 149,313
Deferred inflows related to OPEB plan	<u>115,442</u>
 Total deferred inflows of resources	 <u>\$ 264,755</u>

(The accompanying notes are an integral part of these statements.)

	<u>Governmental Activities</u>
<b>NET POSITION</b>	
Net investment in capital assets	\$ 5,454,956
Restricted for	
Pensions	831,727
Transportation programs	3,963,089
Energy programs	3,941
Community service programs	14,063
Unrestricted	<u>1,828,848</u>
Total net position	<u><u>\$ 12,096,624</u></u>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
STATEMENT OF ACTIVITIES  
YEAR ENDED JUNE 30, 2025**

Functions/Programs	Expenses	Program Revenues			Net (Expense) Revenue and Changes in Net Position
		Charges for Service	Operating Grants and Contributions	Capital Grants and Contributions	Net Governmental Activities
Governmental activities					
Local programs and administration	\$ 2,157,011	\$ 170,430	\$ 1,542,277	\$ -	\$ (444,304)
Empower	6,036,814	-	6,026,463	-	(10,351)
LIHEAP programs	4,223,328	-	4,222,046	-	(1,282)
Transportation programs	11,171,484	1,914,279	8,058,376	1,003,917	(194,912)
Nutrition programs	40,687	-	51,397	-	10,710
Residential programs	752,594	608,945	127,882	-	(15,767)
Other community services programs	5,622,652	367,416	5,148,326	-	(106,910)
Commodities	860,930	-	772,965	-	(87,965)
Total governmental activities	30,865,500	3,061,070	25,949,732	1,003,917	(850,781)
Total primary government	\$ 30,865,500	\$ 3,061,070	\$ 25,949,732	\$ 1,003,917	\$ (850,781)
GENERAL REVENUES					
Interest					7,299
Gain on disposal of capital assets					71,550
Total general revenues					78,849
Change in net position					(771,932)
NET POSITION					
Beginning					12,868,556
Ending					\$ 12,096,624

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**BALANCE SHEET**  
**GOVERNMENTAL FUNDS**  
**JUNE 30, 2025**

	<b><u>Total Governmental Funds</u></b>
<b><u>ASSETS</u></b>	
Cash and cash equivalents	
Available	\$ 1,540,553
Grants receivable	4,964,748
Other receivables	213,797
Prepays	106,604
Inventories	<u>359,933</u>
Total assets	<u>\$ 7,185,635</u>
<b><u>LIABILITIES AND FUND BALANCES</u></b>	
<b>Liabilities</b>	
Accounts payable	\$ 578,099
Accrued expenditures	597,805
Unearned revenue	16,693
Due to other governments	<u>10</u>
Total liabilities	<u>1,192,607</u>
<b>Fund balances</b>	
Nonspendable	
Inventory	359,933
Prepaid items	106,604
Restricted for	
Transportation programs	3,963,089
Energy programs	3,941
Community service programs	14,063
Assigned to	
Flower fund	1
Retiree account	309,229
Unassigned	<u>1,236,168</u>
Total fund balances	<u>5,993,028</u>
Total liabilities and fund balances	<u>\$ 7,185,635</u>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
RECONCILIATION OF THE BALANCE SHEET OF GOVERNMENTAL FUNDS  
TO THE STATEMENT OF NET POSITION  
JUNE 30, 2025**

Differences in amounts reported for governmental activities in the statement of net position on page 1:

Fund balances – total governmental funds	\$ 5,993,028
--	--------------

Amounts reported for governmental activities in the statement of net position are different because:

Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds.	6,459,883
---	-----------

Net pension assets are not available for current-period expenditures and, therefore, are not reported in the funds.	831,727
---	---------

Deferred outflows, such as deferred outflows from other post-employment healthcare plan obligations and from pensions, are not due in the current period and, therefore, are not reported in the funds.	1,387,458
---	-----------

Deferred inflows, such as deferred inflows from other post-employment benefits and from pensions, are not received in the current period and, therefore, are not reported in the funds.	(264,755)
---	-----------

Long-term liabilities, such as compensated absences, that are not due in the current period and, therefore, are not reported in the funds.	(994,923)
--	-----------

Long-term liabilities, such as net post-employment healthcare plan obligation, that are not due in the current period and, therefore, are not reported in the funds.	(310,867)
--	-----------

Long-term liabilities, such as lease purchase obligations and long-term lease obligations, that are not due in the current period and, therefore, are not reported in the funds.	<u>(1,004,927)</u>
--	--------------------

\$ 12,096,624

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES  
IN FUND BALANCES  
YEAR ENDED JUNE 30, 2025**

	<b>Total Governmental Funds</b>
<b>REVENUES</b>	
Grantor contributions	\$ 25,454,145
Fees for service	642,612
Contract revenue	1,914,279
State and local contributions	726,539
Commodities received	772,965
Performance based revenue	30,294
Program income	303,455
Rental income	170,430
Interest	7,299
	<u>30,022,018</u>
<b>EXPENDITURES</b>	
Salaries and wages	9,963,166
Payroll taxes and fringe benefits	2,756,883
Professional fees	2,967,946
Supplies	511,703
Telephone and communications	173,337
Occupancy	416,998
Printing and publications	43,101
Equipment rental and leasing	49,027
Insurance	510,097
Travel	1,425,000
Assistance to individuals	5,554,735
Contract services	1,537,458
Miscellaneous	67,080
Cost allocations	1,986,630
Capital outlay	1,051,146
Debt service	
Principal	1,781,660
Interest	64,220
	<u>30,860,187</u>
<b>EXCESS OF EXPENDITURES OVER REVENUES</b>	(838,169)
<b>OTHER FINANCING SOURCES (USES)</b>	
Proceeds from debt issuance	1,321,963
Proceeds from disposal of capital assets	71,550
	<u>1,393,513</u>
<b>NET CHANGE IN FUND BALANCE</b>	555,344
<b>FUND BALANCE</b>	
Beginning	<u>5,437,684</u>
Ending	<u>\$ 5,993,028</u>

(The accompanying notes are an integral part of these statements.)

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES  
AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS  
TO THE STATEMENT OF ACTIVITIES  
JUNE 30, 2025**

Differences in amounts reported for governmental activities in the statement of activities on page 3:

Net change in fund balances – total governmental funds	\$ 555,344
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Amounts reported for governmental activities in the statement of activities are different because:

Depreciation expense on governmental capital assets are included in the statement of activities.	(2,005,553)
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Capital outlay reported as expenditures in the governmental funds are reported as capital assets in the statement of activities.	1,051,146
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The issuance of long-term debt provides current financial resources to governmental funds, while the repayment of principal on long-term debt consumes the current financial resources of governmental funds. Neither transaction, however, has any effect on net position.	459,697
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The statement of net position includes a liability for the net post-employment healthcare plan obligation for participation in the Local Government OPEB Plan. The increase or decrease in the liability does not affect expenditures in the governmental funds.	6,036
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The statement of net position includes an asset for the net pension asset for participation in the Tennessee Consolidated Retirement System plan. The increase or decrease in the asset does not affect expenditures in the governmental funds.	(56,449)
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The statement of net position includes a liability for compensated absences. These are planned to be liquidated with future resources; therefore, the increase or decrease in the liability does not affect expenditures in the governmental funds.	(782,153)
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	<u>\$ (771,932)</u>
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(The accompanying notes are an integral part of these statements.)



**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Organization**

The Upper Cumberland Human Resource Agency (Agency) was established in 1973 in accordance with Title 13, Chapter 26, as amended, of Tennessee Code Annotated. This legislation provides a regional system to deliver human resource agency programs in the State's counties and cities. It is governed by a member governing board and a member policy council. The board consists of fourteen county executives and six mayors within the area served by the Agency, one state senator and one state representative whose districts lie wholly or in part within the area served by the Agency. The policy council has twenty one council members and consists of mixture of elected officials, consumer, provider and minority representatives from the fourteen counties served by the Agency. For financial reporting purposes, the Agency includes all fund types and account groups over which the Board of Directors is financially accountable.

The accounting and reporting policies of the Agency relating to the funds included in the accompanying financial statements conform to generally accepted accounting principles applicable to state and local governments. Generally accepted accounting principles (GAAP) for local governments include those principles prescribed by the Governmental Accounting Standards Board (GASB), the American Institute of Certified Public Accountants in the publication entitled *Audits of State and Local Governmental Units* and by the Financial Accounting Standards Board (when applicable). The GASB periodically updates its codification of the existing standards, which, along with the subsequent GASB pronouncements (Statements and Interpretations), constitutes GAAP for governmental units. The more significant accounting policies for the Agency are described below.

**Reporting entity**

The Agency, for financial purposes, includes all the funds relevant to the operations of the Upper Cumberland Human Resource Agency (the primary government). The Agency is also required to include in its financial statements those separately administered organizations (component units) with which the Agency has significant operational or financial relationships. The criteria for including organizations as component units within the Agency's reporting entity include whether the organization is legally separate and whether the Agency holds the corporate powers, whether the Agency appoints a majority of the organization's board and is able to impose its will, and the ability of the organization to impose a financial benefit or burden on the Agency. Based on the foregoing criteria, the Agency has no component units.

**Basis of presentation**

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the nonfiduciary activities of the primary government. *Governmental activities*, which normally are supported by assessments and intergovernmental revenues, are reported separately from *business-type activities*, which rely to a significant extent on fees and charges for support.

The statement of activities demonstrates the degree to which the direct expenses of a given function or identifiable activity are offset by program revenues. *Direct expenses* are those that are clearly identifiable with a specific function or segment. *Indirect expenses* for administrative overhead are allocated among the function and activities using a full cost allocation approach and are presented separately. Program *revenues* include (1) charges to customers or applicants who purchase use, or directly benefit from goods, services, or privileges provided by the given function or segment and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Items not properly included among program revenues are reported instead as *general revenues*.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Basis of presentation (continued)**

Separate financial statements are provided for governmental funds. Major individual governmental funds are reported as separate columns in the fund financial statements.

**Basis of accounting**

The government-wide financial statements, consist of the statement of net position and the statement of activities, are prepared using the economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded when the liability is incurred. The government-wide financial statements report information on all of the non-fiduciary activities of the Agency as a whole.

The fund-level financial statements of the governmental funds consist of a general fund, use the flow of current financial resources measurement focus and the modified accrual basis of accounting. Under the modified accrual basis, revenues are recognized when they are susceptible to accrual, which is defined as being both measurable, meaning that the amount of the transaction can be determined, and available, meaning collectible within the current period or soon enough thereafter to be used to pay liabilities of the current period. For this purpose, the Agency considers revenues to be available if they are collected within 180 days of the end of the current fiscal period. Those revenues susceptible to accrual are federal and state grants, other state funds, interest income and charges for services. Expenditures are generally recognized when the liability is incurred. However, debt service expenditures as well as expenditures related to compensated absences are recorded only when payment is due.

Since the governmental funds statements are presented on a different measurement focus and basis of accounting than the governmental activities column in the government-wide financial statements, a reconciliation is presented on the page following the applicable fund statement which it reconciles.

The Agency reports the following major governmental fund:

General fund – The general fund is the primary operating fund of the Agency. It is used to account for all financial resources of the general government, except those required to be accounted for in another fund.

**Fund accounting**

The accounts of the Agency are organized on the basis of funds, which are considered separate accounting entities. The operations of each fund are accounted for with a set of self-balancing accounts that comprise its assets, liabilities, fund equity, revenues and expenditures. Government resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled. Amounts reported in the fund financial statements as due to or due from other funds are eliminated upon preparation of the government-wide statement of net position. The various funds are grouped into fund types as follows:

Governmental Funds - The general fund is the general operating fund of the Agency. It is used to account for all financial resources except those required to be accounted for in another fund, or those for which it is considered fiscally responsible to be accounted for in a separate fund.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Fund accounting (continued)**

Proprietary Funds - Enterprise funds are used to account for operations that are financed and operated in a manner similar to private business enterprises and therefore funded primarily through user charges.

Non-current governmental assets/liabilities - The Agency eliminates the presentation of account groups, but provides for these records to be maintained and incorporated into the governmental activities section of the government-wide financial statements.

**Fund equity**

Fund equity at the governmental fund level is classified as “fund balance.” Fund equity for all other reporting is classified as “net position.”

Fund balance represents the difference between assets and liabilities. In the fund financial statements, governmental funds report fund classifications that comprise a hierarchy based primarily on the extent to which the Agency is bound to honor constraints on the specific purposes for which amounts in those funds can be spent. Fund balances are classified as follows:

Non-spendable – Fund balances are reported as non-spendable when amounts cannot be spent because they are either (a) not in spendable form (i.e., items that are not expected to be converted to cash) or (b) legally or contractually required to be maintained intact.

Restricted – Fund balances are reported as restricted when there are limitations imposed on their use either through the enabling legislation adopted by the Agency or through external restrictions imposed by creditors, grantors or laws or regulations of other governments.

Committed – Fund balances are reported as committed when they can be used only for specific purposes pursuant to constraints imposed by formal action of the Agency’s Board of Directors through the adoption of a resolution. The Board also may modify or rescind the commitment.

Assigned – Fund balances are reported as assigned when amounts are constrained by Board action to be used for specific purposes, but are neither restricted or committed.

Unassigned – Fund balances are reported as unassigned when the residual amount does not meet any of the above criteria. The Agency reports positive unassigned fund balance only in the general fund. Negative unassigned fund balances may be reported in all funds.

When both restricted and unrestricted amounts of fund balance are available for expenditure, it is the Agency’s policy to use restricted amounts first and then unrestricted amounts as they are needed. For unrestricted amounts of fund balance, it is the Agency’s policy to use fund balances in the following order: committed, assigned, unassigned.

Net position represents the difference between assets and liabilities. Net investment in capital assets, consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowing used for the acquisition, construction or improvement of those assets. Net position is reported as restricted as described in the fund balances section above. All other net assets are reported as unrestricted.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Budget and budgetary control**

The Agency does not have an annual appropriated budget. The grant documents, service contracts and program projections serve as the financial plans for budgetary purposes.

**Estimates**

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from these estimates.

**Cash equivalents**

For purposes of these financial statements, the Agency considers all highly liquid debt instruments with a maturity of three months or less to be cash equivalents.

**Receivables**

Receivables are reported at the outstanding principal amount. The Agency uses the direct write-off method to account for bad debts, which produces no material differences from the allowance method. Individual accounts are written off when they are determined to be uncollectible.

**Inventories**

The consumption method is used to account for inventories. Under the consumption method, an expenditure is recognized when inventory is consumed. Commodities inventory is valued using Tennessee Department of Agriculture issued price list.

**Prepaid items**

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items in both government-wide and fund financial statements.

**Capital assets**

For the fund financial statements, capital assets of governmental funds are recorded as expenditures at the time of purchase. For governmental funds at the government-wide presentation, the Agency capitalizes long-lived assets with an original cost of \$1,000 or more over their estimated useful lives using the straight-line method. Such assets are recorded at cost. Donated capital assets are recorded at estimated fair market value at the date of donation. The cost of normal maintenance and repairs that do not add to the value of the assets or materially extend assets' lives are not capitalized.

Estimated useful lives of the various classes of depreciable capital assets are as follows:

Buildings	25-40 years
Leasehold and land improvements	15-24 years
Vehicles	5 years
Equipment	5 years

**Long-term debt**

In government-wide financial statements, long-term debt or other long-term obligations are reported as liabilities in the applicable governmental activities or business-type activities statement of net position.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Compensated absences**

Agency employees are paid for vacation and absences due to sickness by prescribed formulas based on length of service. Vacation and sick leave for employees of governmental funds are recorded as expenditures in the period they are used and considered payable from current financial resources. Vacation leave is based on employment date, and unused vacation leave is converted into sick leave at the end of the fiscal year-end.

The Agency's policies allow an employee who has been employed with the Agency for twenty consecutive years and is 59 ½ to receive a payment of accumulated sick leave up to six months upon retirement. The estimated value of accumulated benefits earned by these employees, which may be used in subsequent years and paid upon retirement, is recorded as long-term debt in the government-wide statements.

**Deferred outflows/inflows of resources**

GASB has defined deferred outflows of resources and deferred inflows of resources as follows:

Deferred outflows of resources – a consumption of net position by the government that is applicable to a future reporting period.

Deferred inflows of resources – an acquisition of net position by the government that is applicable to a future reporting period.

As of June 30, 2025, the Agency had \$1,387,458 of deferred outflows of resources from other post-employment benefits and pensions had \$264,755 of deferred inflows of resources from other post-employment benefits.

**Indirect costs**

Indirect costs are allocated to the functions of the Agency based on the ratio of the individual direct program salaries to direct program salaries applied to the administrative costs.

**Pensions**

For purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the Agency's participation in the Public Employee Retirement Plan of the Tennessee Consolidated Retirement System (TCRS), and addition to/deductions from the Agency's fiduciary net position have been determined on the same basis as they are reported by TCRS for the Public Employee Retirement Plan. For this purpose, benefits (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms of the Public Employee Retirement Plan of the TCRS. Investments are reported at fair value.

**Leasing activities**

The Agency has implemented GASB Statement No. 87, *Leases*. GASB 87 establishes requirements for lease accounting based on the principle that leases are long-term contracts that convey control of the right to use another entity's nonfinancial asset (the underlying asset) as specified in the contract for a period of time in an exchange or exchange like transaction. A lessee is required to recognize a lease liability and an intangible right to use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Subscription-based information technology arrangements**

The Agency accounts for subscription-based information technology arrangements (SBITAs) in accordance with GASB Statement No. 96, *Subscription-based Information Technology Arrangements* (SBITA). This standard provide guidance on the accounting and financial reporting for SBITAs for government end-users. GASB 96 established requirements for SBITA accounting based on the principle that SBITAs are a contract that conveys control of the right to use another party's information technology, alone or in a combination with tangible capital assets (the underlying IT assets), as specified in the contract for a period of time in an exchange or exchange-like transaction. A government is required to recognize the right of use subscription asset and a corresponding subscription liability.

As of June 30, 2025, all of the Agency's SBITAs are short-term (12 months or less) and cancellable by either party without significant penalty; therefore, no right-of-use subscription assets or related subscription liabilities are reported in the accompanying financial statements.

**Change in accounting principle**

On July 1, 2024, the Agency implemented GASB Statement No. 101, *Compensated Absences*, which updates the recognition and measurement guidance for compensated absences. GASB 101 requires liabilities to be recognized for (1) leave that has been used but not yet paid or settled and (2) unused leave when it is attributable to services already rendered, accumulates, and is more likely than not to be used for time off or otherwise paid or settled. The implementation of GASB 101 did not have an effect on the Agency's beginning net position.

**(2) CASH AND INVESTMENTS**

The Agency does not have a formal policy regarding the types of investment authorized. However, State statutes authorize the Agency to invest operating funds in bonds, notes or treasury bills of the United States or any of its agencies, certificates of deposit at Tennessee state chartered banks and savings and loan associations, repurchase agreements utilizing obligations of the United States or its agencies as the underlying securities, and state pooled investment funds. Statutes also require that securities underlying repurchase agreements must have a market value at least equal to the amount of funds invested in the repurchase transaction.

At June 30, 2025, the Agency's cash and investments consist of the following:

Checking accounts	\$ 1,540,553
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Custodial Credit Risk – The Agency's policies limit deposits and investments to those instruments allowed by applicable state laws. State statutes require that all deposits with financial institutions must be collateralized by securities whose market value is equal to 105% of the value of the uninsured deposits. The deposits must be covered by federal deposit insurance or the Tennessee Bank Collateral Pool, by collateral held by the Agency's agent in the Agency's name, or by Federal Reserve Banks acting as third party agents. State statutes also authorize the types of investments in which the Agency may participate.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(3) CAPITAL ASSETS**

**Governmental activities**

A summary of changes in capital assets and accumulated depreciation for governmental activities is as follows:

	<u>Beginning</u>	<u>Additions</u>	<u>Dispositions and reclassifications</u>	<u>Ending</u>
<b>Non-depreciable capital assets</b>				
Land	\$ 497,100	\$ -	\$ -	\$ 497,100
Total non-depreciable capital assets	<u>\$ 497,100</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 497,100</u>
<b>Depreciable capital assets</b>				
Buildings	\$ 952,573	\$ -	\$ -	\$ 952,573
Right-to-use asset - office space	2,652,146	-	-	2,652,146
Equipment	2,307,237	-	(50,194)	2,257,043
Software	349,463	193,011	-	542,474
Vehicles	<u>9,812,052</u>	<u>858,135</u>	<u>-</u>	<u>10,670,187</u>
	<u>16,073,471</u>	<u>1,051,146</u>	<u>(50,194)</u>	<u>17,074,423</u>
<b>Less accumulated depreciation and amortization</b>				
Buildings	377,762	49,869	-	427,631
Right-to-use asset - office space	1,294,602	447,804	-	1,742,406
Equipment	1,919,745	156,504	(50,194)	2,026,055
Software	106,780	137,933	-	244,713
Vehicles	<u>5,457,392</u>	<u>1,213,443</u>	<u>-</u>	<u>6,670,835</u>
	<u>9,156,281</u>	<u>2,005,553</u>	<u>(50,194)</u>	<u>11,111,640</u>
Depreciable capital assets, net	<u>\$ 6,917,190</u>	<u>\$ (954,407)</u>	<u>\$ -</u>	<u>\$ 5,962,783</u>

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(3) CAPITAL ASSETS (continued)**

**Governmental activities (continued)**

The office space lease amortization is presented as amortization expense on the statement of activities related to the Agency's intangible asset of office space, which is included in the above table as right-to-use asset – office space. With the implementation of GASB No. 87, *Leases*, a lease meeting the criteria of GASB No. 87 requires the lessee to recognize a lease liability and an intangible right-to-use asset.

Depreciation and amortization was charged to the functions of the primary government as follows:

Local programs and administration	\$ 529,930
Transportation	1,406,350
Residential	17,354
Temporary Assistance for Needy Families	11,465
Other community services	<u>40,454</u>
 Total governmental activities depreciation and amortization expense	 <u><u>\$ 2,005,553</u></u>

**(4) LONG-TERM LIABILITIES**

**Governmental activities**

A summary of changes in long-term liabilities for governmental activities is as follows:

	<u>Beginning Balance</u>	<u>Adjustments and Additions</u>	<u>Adjustments and Retirements</u>	<u>Ending Balance</u>
Long-term lease obligations	\$ 1,464,624	\$ -	\$ (459,697)	\$ 1,004,927
Compensated absences	<u>212,770</u>	<u>782,153</u>	<u>-</u>	<u>994,923</u>
	<u><u>\$ 1,677,394</u></u>	<u><u>\$ 782,153</u></u>	<u><u>\$ (459,697)</u></u>	<u><u>\$ 1,999,850</u></u>

Presentation of long-term debt of governmental activities in the government-wide statement of net position is as follows:

Due within one year	\$ 478,032
Due in more than one year	<u>1,521,818</u>
	<u><u>\$ 1,999,850</u></u>



**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(4) LONG-TERM LIABILITIES (continued)**

Long-term lease obligations are summarized as follows:

<u>Description</u>	<u>Lease Date</u>	<u>Payment Terms</u>	<u>Payment Amount</u>	<u>Interest Rate</u>	<u>Total Lease Liability</u>	<u>Balance June 30, 2025</u>
Nissan Altima Purchase Lease	9/2/2022	12 Quarterly	\$ 1,829	0.50%	\$ 20,246	\$ 1,810
Cumberland Co. Office Space	7/1/2021	120 Monthly	\$ 2,500	4.95%	\$ 257,273	185,744
Putnam Co. Office Space	7/1/2021	66 Monthly	\$ 29,994	4.95%	\$1,737,069	519,313
Smith Co. Office Space	7/1/2021	84 Monthly	\$ 3,084	4.95%	\$ 219,469	102,980
Warren Co. Office Space	10/1/2022	72 Monthly	\$ 2,500	6.95%	\$ 145,193	87,048
Clay Co. Office Space	12/1/2022	60 Monthly	\$ 1,200	4.95%	\$ 63,667	32,736
Jackson Co. Office Space	7/1/2021	160 Monthly	\$ 400	4.95%	\$ 46,976	35,819
DeKalb Co. Office Space	7/1/2021	60 Monthly	\$ 3,379	4.95%	\$ 179,999	39,477
Total long-term lease obligations						<u>\$ 1,004,927</u>

Nissan Altima purchase lease - The Agency entered into a lease purchase obligation with Bancorp Bank for the lease/purchase of a Nissan Altima. The terms of the lease require quarterly payments of \$1,829 including interest at 0.50% through August 2025 and the Agency will retain ownership of the vehicle at the end of the lease term.

Cumberland Co. office space lease – The Agency entered into an office space lease agreement with Otto Rental Properties. The lease requires monthly payments of \$2,000 through April 2022. The lease allows for 2 additional 5 year terms with 60 monthly payments of \$2,500 through April 2027 and 60 monthly payments of \$2,750 through April 2032. The Agency is reasonably certain that the 2 additional 5 year renewal terms will be exercised. The Agency will not acquire the office space at the end of the lease term.

Putnam Co. office space lease – The Agency entered into an office space lease agreement with McNabb 2016 Community Property Trust. The lease requires monthly payments of \$29,994 through December 2026. The lease allows for 10 additional 5 year terms. The Agency is reasonably certain that the additional 5 year renewal terms will not be exercised. The Agency will not acquire the office space at the end of the lease term.

Smith Co. office space lease – The Agency entered into an office space lease agreement with Smith County Government. The lease requires monthly payments of \$3,084 through June 2028. The lease allows for an additional 5 year renewal term. The Agency is reasonably certain that the additional 5 year renewal term will be exercised. The Agency will not acquire the office space at the end of the lease term.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(4) LONG-TERM LIABILITIES (continued)**

Warren Co. office space lease – The Agency entered into an office space lease agreement with Harry and Roxie St. John. The lease requires monthly payments of \$2,500 through September 2028. The lease allows for an additional 3 year renewal term. The Agency is reasonably certain that the additional 3 year renewal term will be exercised. The Agency will not acquire the office space at the end of the lease term.

Clay Co. office space lease – The Agency entered into an office space lease agreement with M3. The lease requires monthly payments of \$1,200 through November 2027. The lease allows for an additional 5 year renewal term. The Agency is reasonably certain that the additional 5 year renewal term will be exercised. The Agency will not acquire the office space at the end of the lease term.

Jackson Co. office space lease – The Agency entered into an office space lease agreement with Jackson County Government. The lease requires monthly payments of \$400 through October 2034. The lease allows for additional 5 year renewal terms. The Agency is reasonably certain that the additional 5 year renewal terms will be exercised. The Agency will not acquire the office space at the end of the lease term.

DeKalb Co. office space lease – The Agency entered into an office space lease agreement with DeKalb County Government. The lease requires monthly payments of \$3,379 through June 2026. The Agency will not acquire the office space at the end of the lease term.

At the time of initial measurement, there was no interest rate specified in the various office space rental agreements. The Agency has used the Agency's effective interest rate on the Agency's current line of credit. The weighted average borrowing rate for the long-term office space rental agreements was 4.87% which was used to discount the monthly lease payments to recognize the intangible right-to-use asset – office space and the lease liabilities as of June 30, 2025.

The long-term lease obligations debt service requirements to maturity are as follows:

	<u>Gross Payment</u>	<u>Interest</u>	<u>Principal</u>
For the year ending June 30, 2026	\$ 518,498	\$ 40,466	\$ 478,032
2027	296,676	18,626	278,050
2028	110,809	10,436	100,373
2029	45,300	6,359	38,941
2030	37,800	4,677	33,123
2031-2035	81,300	4,892	76,408
	<u>\$ 1,090,383</u>	<u>\$ 85,456</u>	<u>\$ 1,004,927</u>

Interest has been included as a direct expense of the local program and administration activity in the amount of \$64,220.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) PENSION PLANS**

**Tennessee Consolidated Retirement System**

**Plan description**

Employees of the Agency are provided a defined benefit pension plan through the Public Employee Retirement Plan, an agent multiple-employer pension plan administered by the TCRS. The TCRS was created by state statute under the Tennessee Code of Annotated, Title 8, Chapters 34-37. The TCRS Board of Trustees is responsible for the proper operation and administration of the TCRS. The Tennessee Treasury Department, an agency in the legislative branch of state government, administers the plans of the TCRS. The TCRS issues a publicly available financial report that can be obtained at <https://treasury.tn.gov/Retirement/Boards-and-Governance/Reporting-and-Investment-Policies>.

**Benefits provided**

Tennessee Code Annotated, Title 8, Chapters 34-37, establishes the benefit terms and can be amended only by the Tennessee General Assembly. The chief legislative body may adopt the benefit terms permitted by statute. Members are eligible to retire with an unreduced benefit at age 60 with 5 years of service credit or after 30 years of service credit regardless of age. Benefits are determined by a formula using the member's highest five consecutive year average compensation and the member's service credit. Reduced benefits for early retirement are available at age 55 and vested. Members vest with five years of service credit. Service related disability benefits are provided regardless of length of service. Five years of service is required for non-service related disability eligibility. The service related and non-service related disability benefits are determined in the same manner as a service retirement benefit but are reduced 10% and include projected service credits. A variety of death benefits are available under various eligibility criteria.

Member and beneficiary annuitants are entitled to automatic cost of living adjustments (COLAs) after retirement. A COLA is granted each July for annuitants retired prior to the second of July of the previous year. The COLA is based on the change in the consumer price index (CPI) during the prior calendar year, capped at 3%, and applied to the current benefit. No COLA is granted if the change in the CPI is less than 0.5%. A 1% COLA is granted if the CPI change is between 0.5% and 1%. A member who leaves employment may withdraw their employee contributions, plus any accumulated interest.

**Employees covered by benefit terms**

At the measurement date of June 30, 2024, the following employees were covered by the benefit terms:

Inactive employees or beneficiaries currently receiving benefits	65
Inactive employees entitled to but not yet receiving benefits	256
Active employees	<u>202</u>
 Total employees	 <u><u>523</u></u>

**Contributions**

Contributions for employees are established in the statutes governing the TCRS and may only be changed by the Tennessee General Assembly. Employees contribute 5% of their salary. The Agency makes employer contributions at the rate set by the Board of Trustees as determined by an actuarial valuation. For the year ended June 30, 2025, the employer contributions for the Agency was \$678,940 based on a rate of 8.47% of covered payroll. By law, employer contributions are required to be paid. The TCRS may intercept the Agency's state shared taxes if required employer contributions are not remitted.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) PENSION PLANS (continued)**

**Contributions (continued)**

The employer's Actuarial Determined Contribution (ADC) and member contributions are expected to finance the costs of benefits earned by members during the year, the cost of administration, as well as an amortized portion of any unfunded liability.

**Net pension liability (asset)**

The Agency's net pension liability (asset) was measured as of June 30, 2024, and the total pension liability (asset) used to calculate net pension liability (asset) was determined by an actuarial valuation as of that date.

**Actuarial assumptions**

The total pension liability as of June 30, 2024, actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Inflation	2.25%
Salary increases	Graded salary ranges from 8.72% to 3.44 % based on age, including inflation, averaging 4.00%
Investment rate of return	6.75%, net of pension plan investment expenses, including inflation
Cost-of-living adjustment	2.125%

Mortality rates were based on actual experience including an adjustment for some anticipated improvement.

The actuarial assumptions used in the June 30, 2024, actuarial valuation were based on the results of an actuarial experience study performed for the period July 1, 2016, through June 30, 2020. The demographic assumptions were adjusted to more closely reflect actual and expected future experience.

The long-term expected rate of return on pension plan investments was established by the TCRS Board of Trustees in conjunction with the June 30, 2020, actuarial experience study. A blend of future capital market projections and historical market returns was used in a building-block method in which a best-estimate of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) is developed for each major asset class. These best-estimates are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation of 2.25%. The best estimates of geometric real rates of return and the TCRS investment policy target asset allocation for each major asset class are summarized in the following table:

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) PENSION PLANS (continued)**  
**Actuarial assumptions (continued)**

<u>Asset Class</u>	<u>Long-Term Expected Real Rate of Return</u>	<u>Target Allocation</u>
U.S. equity	4.88%	31%
Developed market international equity	5.37%	14%
Emerging market international equity	6.09%	4%
Private equity and strategic lending	6.57%	20%
U.S. fixed income	1.20%	20%
Real estate	4.38%	10%
Short-term securities	0.00%	<u>1%</u>
		<u>100%</u>

The long-term expected rate of return on pension plan investments was established by the TCRS Board of Trustees as 6.75% based on a blending of the factors described above.

**Discount rate**

The discount rate used to measure the total pension liability was 6.75%. The projection of cash flows used to determine the discount rate assumed that employee contributions will be made at the current rate and that contributions from the Agency will be made at the actuarially determined contribution rate pursuant to an actuarial evaluation in accordance with the funding policy of the TCRS Board of Trustees and as required to be paid by state statute. Based on those assumptions, the pension plan's fiduciary net position was projected to be available to make projected future benefit payments of current active and inactive members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) PENSION PLANS (continued)**  
**Changes in net pension liability (asset)**

	<u>Increase (Decrease)</u>		
	<u>Total Pension Liability (a.)</u>	<u>Plan Fiduciary Net Position (b.)</u>	<u>Net Pension Liability (Asset) (a.)-(b.)</u>
<b>Balance at June 30, 2023</b>	\$ 12,074,252	\$ 12,432,584	\$ (358,332)
Changes for the year			
Service cost	744,132	-	744,132
Interest	849,939	-	849,939
Differences between expected and actual experience	148,861	-	148,861
Contributions – employer	-	628,329	(628,329)
Contributions – employees	-	367,875	(367,875)
Net investment income	-	1,239,274	(1,239,274)
Benefit payments, including refunds of employee contributions	(453,398)	(453,398)	-
Administrative expense	-	(19,151)	19,151
<b>Net changes</b>	<u>1,289,534</u>	<u>1,762,929</u>	<u>(473,395)</u>
<b>Balance at June 30, 2024</b>	<u>\$ 13,363,786</u>	<u>\$ 14,195,513</u>	<u>\$ (831,727)</u>

**Sensitivity of the net pension liability (asset) to changes in the discount rate**

The following presents the net pension liability (asset) of the Agency calculated using the discount rate of 6.75%, as well as what the net pension liability (asset) would be if it were calculated using a discount rate that is 1% lower (5.75%) or 1% higher (7.75%) than the current rate:

	<u>1% Decrease (5.75%)</u>	<u>Current Discount Rate (6.75%)</u>	<u>1% Increase (7.75%)</u>
Net pension liability (asset)	\$ 1,108,723	\$ (831,727)	\$ (2,405,667)

**Pension expense**

For the year ended June 30, 2025, the Agency recognized pension expense of \$740,763.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) PENSION PLANS (continued)**

**Deferred outflows of resources and deferred inflows of resources**

For the year ended June 30, 2025, the Agency reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Differences between expected and actual experience	\$ 571,354	\$ -
Net difference between projected and actual earnings on pension plan investments	-	-
Changes in assumptions	-	149,313
Contributions subsequent to the measurement date of June 30, 2024	<u>678,940</u>	<u>-</u>
	<u>\$ 1,250,294</u>	<u>\$ 149,313</u>

\* The amount shown above for "Contributions subsequent to the measurement date of June 30, 2024," will be recognized as a reduction (increase) to net pension liability (asset) in the following measurement period.

Amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year ended June 30, 2026	\$14,595
2027	\$349,945
2028	\$104,217
2029	\$(46,708)

*In the table shown above, positive amounts will increase pension expense while negative amounts will decrease pension expense.*

**Payable to the pension plan**

At June 30, 2025, the Agency reported a payable of \$91,301 for the outstanding amount of contributions to the pension plan required at the year end June 30, 2025.

**Defined contribution plan**

In addition to the TCRS plan, the Agency continues to provide pension benefits for full-time (hired on or before December 31, 2007) and permanent part-time employees who work at least 1,000 hours annually through a defined contribution plan administered by the State of Tennessee. In a defined contribution plan, benefits depend on amounts contributed to the plan plus investment earnings. Employees are eligible to make contributions immediately; however, employees are not eligible for the employer match until after 12 months of service.

Any amendments to the defined contribution plan have been approved by the Board of Directors of the Agency. According to the Agency's personnel policies approved by the Board of Directors, the Agency contributes 5% of the employee's base salary each month, and the employee contributes at least 5% of the base salary.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(5) PENSION PLANS (continued)**

**Defined contribution plan (continued)**

However, employees that are also participants in the TCRS plan do not receive the agency match. The employee is allowed to contribute up to federally defined limits. All contributions by the employee are fully vested upon participation in the retirement plan.

Employer contributions are vested at a rate of 20% per year. The Agency contributed \$3,429 for the year ended June 30, 2025.

**(6) OTHER POST EMPLOYMENT BENEFITS**

**Plan description**

Employees of the Agency are provided with pre-65 retiree health insurance benefits through the Local Government OPEB Plan (LGOP) administered by the Tennessee Department of Finance and Administration. This plan is considered to be multiple-employer defined benefit plan that is used to provide post-employment benefits other than pensions (OPEB). However for accounting purposes, this plan will be treated as a single-employer plan. All eligible pre-65 retired employees and disability participants of local governments, who choose coverage, participate in the LGOP.

**Benefits provided**

The Agency offers the LGOP to provide health insurance coverage to eligible pre-65 retirees and disabled participants of local governments. Insurance coverage is the only postemployment benefit provided to retirees. An insurance committee created in accordance with TCA 8-27-701 establishes and amends the benefit terms of the LGOP. All members have the option of choosing between the premier preferred provider organization (PPO), standard PPO, limited PPO or the wellness health savings consumer-driven health plan (CDHP) for healthcare benefits. Retired plan members, of the LGOP, receive the same plan benefits as active employees, at a blended premium rate that considers the cost of all participants. This creates an implicit subsidy for retirees. Participating employers determine their own policy related to direct subsidies provided for the retiree premiums. The Agency does not provide any direct subsidy for pre-65 retired insurance coverage and is only subject to the implicit. The LGOP is funded on a pay-as-you-go basis and there are no assets accumulating in a trust that meets the criteria of paragraph 4 of GASB Statement No.75.

**Employees covered by benefit terms**

At July 1, 2024, the following employees of the Agency was covered by the benefit terms of the LGOP:

Inactive employees or beneficiaries currently receiving benefits	6
Inactive employees entitled to but not yet receiving benefits	-
Active employees	<u>162</u>
 Total employees	 <u><u>168</u></u>

An insurance committee, created in accordance with TCA 8-27-701, establishes the required payments to the LGOP by member employers and employees through the blended premiums established for active and retired employees. Claims liabilities of the plan are periodically computed using actuarial and statistical techniques to establish premium rates. For the fiscal year ended June 30, 2025, the Agency paid \$34,018 to the LGOP for OPEB benefits as they came due.



**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(6) OTHER POST EMPLOYMENT BENEFITS (continued)**

**Actuarial assumptions**

The total OPEB liability in the June 30, 2025, actuarial valuation was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

Inflation	2.25%
Salary increases	Graded salary ranges from 3.44% to 8.72% based on age, including inflation, averaging 4.00%.
Healthcare cost trend rates	10.68% for pre-65 in 2024, decreasing annually over a 13 year period to an ultimate rate of 4.50%. 13.44% for post-65 in 2024, decreasing annually over a 12 year period to an ultimate rate of 4.50%.
Retiree's share of benefit-related costs	Members are required to make monthly contributions in order to maintain their coverage. For the purpose of this valuation a weighted average has been used with weights derived from the current distribution of members among plans offered.

Unless noted otherwise, the actuarial demographic assumptions used in the June 30, 2024, valuations were the same as those employed in the July 1, 2022 Pension Actuarial Valuation of the Tennessee Consolidated Retirement System (TCRS). These assumptions were developed by TCRS based on the results of an actuarial experience study for the period July 1, 2016 - June 30, 2020. The demographic assumptions were adjusted to more closely reflect actual and expected future experience. Mortality tables are used to measure the probabilities of participants dying before and after retirement. The mortality rates employed in this valuation are taken from the PUB-2010 Headcount-Weighted Employee mortality table for General Employees for non-disabled pre-retirement mortality, with mortality improvement projected generationally with MP-2021 from 2010. Post-retirement tables are Headcount-Weighted Below Median Healthy Annuitant and adjusted with a 6% load for males and a 14% load for females, projected generationally from 2010 with MP-2021. Mortality rates for impaired lives are the same as those used by TCRS and are taken from a gender distinct table published in the IRS Ruling 96-7 for disabled lives with a 10% load, projected generationally from 2018 with MP-2021.

**Discount rate**

The discount rate used to measure the total OPEB liability was 3.93%. This rate reflects the interest rate derived from yields on a 20-year, tax-exempt general obligation municipal bonds, prevailing on the measurement date, with an average rating of AA/Aa as shown on the Bond Buyer 20-Year Municipal GO AA index.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(6) OTHER POST EMPLOYMENT BENEFITS (continued)**  
**Changes in the total OPEB liability**

	<b>Total OPEB Liability (a.)</b>
<b>Balance at June 30, 2023</b>	\$ 268,338
Changes for the year	
Service cost	35,901
Interest	10,733
Change in benefit terms	(10,097)
Differences between expected and actual experience	13,412
Change in assumptions	13,154
Benefit payments	(20,574)
<b>Net changes</b>	<u>42,529</u>
<b>Balance at June 30, 2024</b>	<u>\$ 310,867</u>

**Changes in assumptions**

The discount rate was changed from 3.65% as of the beginning of the measurement period to 3.93% as of June 30, 2024. This change in assumption increased the total OPEB liability. Other changes in assumptions include adjustments to initial per capita costs and health trend rates.

**Sensitivity of total OPEB liability to changes in the discount rate**

The following presents the total OPEB liability related to the LGOP, as well as what the total OPEB liability would be if it were calculated using a discount rate that is 1% lower or 1% higher than the current discount rate.

	<b>1% Decrease (2.93%)</b>	<b>Current Discount Rate (3.93%)</b>	<b>1% Increase (4.93%)</b>
Total OPEB liability	\$ 33,471	\$ 310,867	\$ 289,921

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(6) OTHER POST EMPLOYMENT BENEFITS (continued)**

**Sensitivity of total OPEB liability to changes in the healthcare cost trend rate**

The following presents the total OPEB liability related to the LGOP, as well as what the total OPEB liability would be if it were calculated using a health care cost trend rate that is 1-percentage-point lower or 1-percentage-point higher than the current healthcare cost trend rate.

	Healthcare Cost Trend		
	1% Decrease (9.68%/12.44%) decreasing to 3.50%)	Rates (10.68%/13.44%) decreasing to 4.50%)	1% Increase (11.68%/14.44%) decreasing to 5.50%)
Total OPEB liability	\$ 281,069	\$ 310,867	\$ 345,734

**OPEB expense**

For the fiscal year ended June 30, 2025, the Agency recognized OPEB expense of \$27,982.

**Deferred outflows of resources and deferred inflows of resources**

For the fiscal year ended June 30, 2025, the Agency reported deferred outflows of resources and deferred inflows of resources related to OPEB benefits in the LGOP from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 61,634	\$ 54,705
Changes in assumptions	41,512	60,737
Contributions subsequent to the measurement date of June 30, 2024	<u>34,018</u>	<u>-</u>
	<u>\$ 137,164</u>	<u>\$ 115,442</u>

\* The amount shown above for "Contributions subsequent to the measurement date of June 30, 2024," will be recognized as a reduction (increase) to total OPEB liability in the following measurement period.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(6) OTHER POST EMPLOYMENT BENEFITS (continued)**

**Deferred outflows of resources and deferred inflows of resources (continued)**

Amounts reported as deferred outflows of resources and deferred inflows of resources will be recognized in OPEB expense as follows:

Year ended June 30,	2026	\$	(10,513)
	2027	\$	(6,302)
	2028	\$	(2,907)
	2029	\$	(633)
	2030	\$	6,015
	Thereafter	\$	2,044

*In the table shown above, positive amounts will increase OPEB expense while negative amounts will decrease OPEB expense.*

**(7) RISK MANAGEMENT**

The Agency participates in the Tennessee Municipal League (TML) Risk Management Pool, for the following risks of loss: commercial general liability, bodily injury, property damage, physical damage, and personal injury liability for vehicle operation, employer's liability and worker's compensation. Worker's compensation is based on previous year's salaries at a predefined rate; however at the end of the policy year (December 31) a worker's compensation audit is conducted. At that time the Agency could be subject to additional payment or a refund of premiums.

The Agency's participation in the TML Risk Management Pool is similar to purchasing commercial insurance, in that the agreement provides for payment of premiums and does not provide for additional member assessments. Settled claims resulting from these risks have not exceeded coverage in any of the past three fiscal years. The Agency carries commercial insurance for employee dishonesty. There were no claims filed against this policy in the past year.

The responsibilities of the Agency include:

- Pay all contributions or other sums due to TML.
- Allow attorneys appointed by TML to represent the Agency and assist and cooperate in the defense and settlement of claims against the Agency.
- Follow all loss reduction and prevention procedures established by TML where possible.
- Furnish to TML such operating and underwriting information as may be requested.
- Report as promptly as possible, all incidents which could result in TML being required to pay a claim for loss or injuries.
- Allow TML to inspect and appraise any damaged property before its repair or disposition.
- Cooperate with the pool in any dispute resolutions with other insurance companies.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(7) RISK MANAGEMENT (continued)**

The responsibilities of TML include:

- TML will defend any suit against the Agency or covered party seeking damages even if any of the allegations of the suit are groundless, false or fraudulent.
- TML's duty to pay on behalf of or to indemnify a covered party other than the Agency does not apply to any act, error or omission that constitutes malfeasance in office, willful and wanton neglect of duty, dishonesty on the part of a covered party, or the willful violation of a statute or ordinance by any official, employee, or agent of the Agency.

**(8) COMMITMENTS AND CONTINGENCIES**

Amounts received or receivable from grantor agencies are subject to audit and adjustment by grantor agencies, principally the federal government. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures that may be disallowed by the grantor cannot be determined at this time, although the Agency expects such amounts, if any, to be immaterial.

**(9) LINE OF CREDIT**

The Agency renewed a line of credit with One Bank of Tennessee on April 19, 2025, for a term of one year ending on April 19, 2026, to provide working capital for the Agency. The maximum available line of credit balance was \$2,500,000. The line of credit has a fixed interest rate of 6.95%.

	<u>Beginning Balance</u>	<u>Adjustments and Additions</u>	<u>Adjustments and Retirements</u>	<u>Ending Balance</u>
Line of credit	\$ -	\$ 1,321,963	\$ (1,321,963)	\$ -

The Agency has pledged as collateral land and buildings located at Indian Mound and Chance residential centers, various vehicles owned by the Agency, accounts and other rights to payment, instruments and chattel paper, general intangibles, documents, government payments and programs, investment property and deposit accounts. In the event of default, including failure to pay upon final maturity, the total sum due under this line of credit will continue to accrue interest at 6.95%.

**(10) LITIGATION AND CLAIMS**

Agency management is not aware of any litigation or claims that would be material to the Agency's financial statements.

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO BASIC FINANCIAL STATEMENTS**  
**JUNE 30, 2025**

**(11) SHARED ADMINISTRATION AND COST POOL AGREEMENT**

On August 21, 2018, the Agency and Upper Cumberland Development District (District) entered into a shared administration and cost pool agreement. Under this agreement the District and the Agency will share administrative, management and financial operations personnel and create a cost pool for shared operations. The District and the Agency will remain separate organizations in all respects, and shall retain and operate separate and distinct programs which will each remain an exclusive program of the respective entity, serving the citizens of the Upper Cumberland, businesses and industries, and local governments. As of June 30, 2025, the Agency paid the District \$1,986,630 for shared administration and cost pool expenses.

**(12) SUBSEQUENT EVENTS**

Management has evaluated subsequent events through December XX, 2025, the date which these financial statements were available for issue.

DRAFT

**REQUIRED SUPPLEMENTARY INFORMATION**

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF CHANGES IN NET PENSION LIABILITY  
(ASSET) AND RELATED RATIOS BASED ON PARTICIPATION  
IN THE PUBLIC EMPLOYEE PENSION PLAN OF TCRS  
LAST FISCAL YEAR ENDING JUNE 30**

	<b>2015</b>	<b>2016</b>
<b>TOTAL PENSION LIABILITY (ASSET)</b>		
Service cost	\$ 403,133	\$ 380,258
Interest	335,166	370,974
Difference between expected and actual experience	(159,342)	75,435
Change in assumptions	-	-
Benefit payments, including refunds of employee contributions	<u>(96,528)</u>	<u>(60,760)</u>
Net change in total pension liability	482,429	765,907
Beginning	<u>4,114,017</u>	<u>4,596,446</u>
Ending (a)	<u><u>\$ 4,596,446</u></u>	<u><u>\$ 5,362,353</u></u>
<b>PLAN FIDUCIARY NET POSITION</b>		
Contributions - employer	\$ 292,707	\$ 294,017
Contributions - employee	223,782	224,785
Net investment income	144,292	139,527
Benefit payments, including refunds of employee contributions	(96,528)	(60,760)
Administrative expense	<u>(7,694)</u>	<u>(11,288)</u>
Net change in plan fiduciary net position	556,559	586,281
Beginning	<u>4,478,832</u>	<u>5,035,391</u>
Ending (b)	<u><u>\$ 5,035,391</u></u>	<u><u>\$ 5,621,672</u></u>
<b>NET PENSION LIABILITY (ASSET) (a-b)</b>		
Net pension (asset) liability	<u><u>\$ (438,945)</u></u>	<u><u>\$ (259,319)</u></u>
Plan fiduciary net position as a percentage of total pension liability	109.55%	104.84%
Covered employee payroll	\$ 4,475,647	\$ 4,495,668
Net pension asset as a percentage of covered employee payroll	-9.81%	-5.77%

**NOTES TO SCHEDULE**

**Changes in assumptions**

In 2021, amounts reported as changes of assumptions resulted from changes to the inflation rate, investment rate of return, cost-of-living adjustment, and mortality improvements. In 2017, amounts reported as changes of assumptions resulted from changes to the inflation rate, investment rate of return, cost-of-living adjustment, salary growth and mortality improvements.

*This is a 10-year schedule; however the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years information are available.*



2017	2018	2019	2020	2021	2022	2023	2024
\$ 404,868	\$ 417,766	\$ 342,106	\$ 313,537	\$ 421,227	\$ 485,012	\$ 500,733	\$ 744,132
429,784	470,346	491,720	531,010	589,365	673,192	727,902	849,939
(110,823)	(339,795)	(22,722)	127,218	188,970	5,707	751,399	148,861
124,802	-	-	-	905,163	-	-	-
(73,543)	(135,346)	(220,357)	(260,845)	(288,258)	(360,682)	(377,557)	(453,398)
775,088	412,971	590,747	710,920	1,816,467	803,229	1,602,477	1,289,534
5,362,353	6,137,441	6,550,412	7,141,159	7,852,079	9,668,546	10,471,775	12,074,252
<u>\$ 6,137,441</u>	<u>\$ 6,550,412</u>	<u>\$ 7,141,159</u>	<u>\$ 7,852,079</u>	<u>\$ 9,668,546</u>	<u>\$ 10,471,775</u>	<u>\$ 12,074,252</u>	<u>\$ 13,363,786</u>
\$ 300,121	\$ 266,093	\$ 230,037	\$ 252,056	\$ 307,217	\$ 300,323	\$ 484,288	\$ 628,329
229,451	203,436	175,870	192,703	234,876	229,607	321,146	367,875
662,313	571,728	573,891	419,339	2,342,121	(444,447)	770,072	1,239,274
(73,543)	(135,346)	(220,357)	(260,845)	(288,258)	(360,682)	(377,557)	(453,398)
(12,913)	(12,817)	(11,095)	(12,416)	(14,424)	(15,772)	(15,304)	(19,151)
1,105,429	893,094	748,346	590,837	2,581,532	(290,971)	1,182,645	1,762,929
5,621,672	6,727,101	7,620,195	8,368,541	8,959,378	11,540,910	11,249,939	12,432,584
<u>\$ 6,727,101</u>	<u>\$ 7,620,195</u>	<u>\$ 8,368,541</u>	<u>\$ 8,959,378</u>	<u>\$ 11,540,910</u>	<u>\$ 11,249,939</u>	<u>\$ 12,432,584</u>	<u>\$ 14,195,513</u>
<u>\$ (589,660)</u>	<u>\$ (1,069,783)</u>	<u>\$ (1,227,382)</u>	<u>\$ (1,107,299)</u>	<u>\$ (1,872,364)</u>	<u>\$ (778,164)</u>	<u>\$ (358,332)</u>	<u>\$ (831,727)</u>
109.61%	116.33%	117.19%	114.10%	119.37%	107.43%	102.97%	106.22%
\$ 4,588,994	\$ 4,068,698	\$ 3,517,378	\$ 3,854,043	\$ 4,697,491	\$ 4,592,076	\$ 6,422,903	\$ 7,357,480
-12.85%	-26.29%	-34.89%	-28.73%	-39.86%	-16.95%	-5.58%	-11.30%

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF CONTRIBUTIONS BASED ON PARTICIPATION  
IN THE PUBLIC EMPLOYEE PENSION PLAN OF TCRS  
LAST FISCAL YEAR ENDING JUNE 30**

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Actuarially determined contribution	\$ 294,017	\$ 217,977	\$ 184,719	\$ 138,585
Contributions in relation to the actuarially determined contribution	<u>294,017</u>	<u>300,120</u>	<u>266,093</u>	<u>230,037</u>
Contribution deficiency (excess)	<u>\$ -</u>	<u>\$ (82,143)</u>	<u>\$ (81,374)</u>	<u>\$ (91,452)</u>
Covered employee payroll	\$ 4,495,668	\$ 4,588,994	\$ 4,068,698	\$ 3,517,378
Contributions as a percentage of covered employee payroll	6.54%	6.54%	6.54%	6.54%

**NOTES TO SCHEDULE**

**Valuation date**

Actuarially determined contribution rates for 2025 were calculated based on the June 30, 2023, actuarial valuation.

**Methods and assumptions used to determine contribution rates**

Actuarial cost method	Entry age normal
Amortization method	Level dollar, closed (not to exceed twenty years)
Remaining amortization period	Varies by year
Asset valuation	10-year smoothed within a 20% corridor to market value
Inflation	2.25%
Salary increases	Graded salary ranges from 8.72% to 3.44% based on age, including inflation, averaging 4%
Investment rate of return	6.75%, net of investment expense, including inflation
Retirement age	Pattern of retirement determined by experience study
Mortality	Customizable table based on actual experience including an adjustment for some anticipated improvement
Cost of Living Adjustment	2.125%

**Change in assumptions**

In 2021, the following assumptions were changed: decreased inflation rate from 2.50% to 2.25%; decreased the investment rate of return from 7.25% to 6.75%; decreased the cost-of-living adjustment from 2.25% to 2.125%; and mortality assumptions. In 2017, the following assumptions were changed: decreased inflation rate from 3.00% to 2.50%; decreased the investment rate of return from 7.50% to 7.25%; decreased the cost-of-living adjustment from 2.50% to 2.25%; decreased salary growth graded ranges from an average of 4.25% to an average of 4.00%; and modified mortality assumptions.

*This is a 10-year schedule; however the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years information are available.*

<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
\$ 115,622	\$ 103,815	\$ 114,802	\$ 391,155	\$ 448,071	\$ 678,940
<u>252,056</u>	<u>307,217</u>	<u>300,323</u>	<u>484,288</u>	<u>628,329</u>	<u>678,940</u>
<u>\$ (136,434)</u>	<u>\$ (203,402)</u>	<u>\$ (185,521)</u>	<u>\$ (93,133)</u>	<u>\$ (180,258)</u>	<u>\$ -</u>
\$ 3,854,043	\$ 4,697,491	\$ 4,592,076	\$ 6,422,903	\$ 7,357,480	\$ 8,016,551
6.54%	6.54%	6.54%	7.54%	8.54%	8.47%

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**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**SCHEDULE OF CHANGES IN TOTAL OPEB**  
**LIABILITY AND RELATED RATIOS**  
**LAST FISCAL YEAR ENDING JUNE 30**

	2019	2020	2021	2022	2023	2024	2025
<b>TOTAL OPEB LIABILITY</b>							
Service cost	\$ 24,357	\$ 23,258	\$ 25,626	\$ 32,452	\$ 28,618	\$ 22,527	\$ 35,901
Interest	10,436	6,213	7,877	5,540	7,382	9,031	10,733
Changes in benefit terms	2,889	-	-	-	-	-	(10,097)
Difference between expected and actual experience	(148,241)	22,591	(24,745)	133,012	(17,672)	(16,072)	13,412
Change in assumptions	4,046	10,564	18,420	(59,338)	(69,488)	35,784	13,154
Benefit payments	(13,604)	(14,329)	(10,048)	(5,421)	(28,180)	(30,748)	(20,574)
Net change in total OPEB liability	(120,117)	48,297	17,130	106,245	(79,340)	20,522	42,529
Beginning	<u>275,601</u>	<u>155,484</u>	<u>203,781</u>	<u>220,911</u>	<u>327,156</u>	<u>247,816</u>	<u>268,338</u>
Ending	<u>\$ 155,484</u>	<u>\$ 203,781</u>	<u>\$ 220,911</u>	<u>\$ 327,156</u>	<u>\$ 247,816</u>	<u>\$ 268,338</u>	<u>\$ 310,867</u>
Covered employee payroll	\$ 3,475,673	\$ 3,943,901	\$ 4,794,887	\$ 4,662,811	\$ 6,473,403	\$ 7,398,114	\$ 7,950,117
Total OPEB liability as a percentage of covered payroll	4.47%	5.17%	4.61%	7.02%	3.83%	3.63%	3.91%

**NOTES TO SCHEDULE**

There are no assets accumulating, in a trust that meets the criteria in paragraph 4 of GASB Statement No. 75, related to this OPEB plan.

The amounts reported for each fiscal year were determined as of the prior fiscal year-end.

*This is a 10-year schedule; however the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years of information is available.*

**SUPPLEMENTAL INFORMATION**

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF ADMINISTRATIVE COSTS  
YEAR ENDED JUNE 30, 2025**

**ADMINISTRATIVE COSTS**

Salaries	\$ 1,194,012
Fringe benefits	342,939
Professional fees	37,649
Travel	52,380
Communications	159,072
Supplies	160,784
Occupancy	39,494
Miscellaneous	<u>300</u>
 Total administrative costs	 <u><u>\$ 1,986,630</u></u>

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**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**SCHEDULE OF LEASE REQUIREMENTS**  
**JUNE 30, 2025**

Year Ending June 30,	Bancorp Bank Vehicle Purchase Lease		Clay County Office Space Lease		Cumberland County Office Space Lease		Putnam County Office Space Lease	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
2026	\$ 1,810	\$ 18	\$ 13,074	\$ 1,326	\$ 21,284	\$ 8,716	\$ 341,916	\$ 18,018
2027	-	-	13,736	664	22,863	7,636	177,397	2,570
2028	-	-	5,926	74	26,589	6,411	-	-
2029	-	-	-	-	27,935	5,065	-	-
2030	-	-	-	-	29,350	3,650	-	-
2031	-	-	-	-	30,836	2,164	-	-
2032	-	-	-	-	26,887	614	-	-
2033	-	-	-	-	-	-	-	-
2034	-	-	-	-	-	-	-	-
2035	-	-	-	-	-	-	-	-
	<u>\$ 1,810</u>	<u>\$ 18</u>	<u>\$ 32,736</u>	<u>\$ 2,064</u>	<u>\$ 185,744</u>	<u>\$ 34,256</u>	<u>\$ 519,313</u>	<u>\$ 20,588</u>

Smith County Office Space Lease		Jackson County Office Space Lease		DeKalb County Office Space Lease		Warren County Office Space Lease	
Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
\$ 32,645	\$ 4,363	\$ 3,097	\$ 1,703	\$ 39,477	\$ 1,067	\$ 24,728	\$ 5,272
34,299	2,710	3,253	1,547	-	-	26,502	3,498
36,036	974	3,418	1,382	-	-	28,404	1,596
-	-	3,591	1,209	-	-	7,414	85
-	-	3,773	1,027	-	-	-	-
-	-	3,964	836	-	-	-	-
-	-	4,165	635	-	-	-	-
-	-	4,376	424	-	-	-	-
-	-	4,597	203	-	-	-	-
-	-	1,585	15	-	-	-	-
<u>\$ 102,980</u>	<u>\$ 8,047</u>	<u>\$ 35,819</u>	<u>\$ 8,981</u>	<u>\$ 39,477</u>	<u>\$ 1,067</u>	<u>\$ 87,048</u>	<u>\$ 10,451</u>



**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF CHANGES IN LEASE OBLIGATIONS  
YEAR ENDED JUNE 30, 2025**

Description	Original Amount of Issue	Interest Rate	Date of Issue	Final Maturity Date	Outstanding July 1, 2024	Issued During Period	Paid During Period	Outstanding June 30, 2025
<b><u>Primary Government</u></b>								
<b>Governmental Activities</b>								
<b><u>Lease Purchase Obligation</u></b>								
Bancorp Bank	20,246	0.50%	September 2, 2022	August 2025	\$ 8,702	\$ -	\$ 6,892	\$ 1,810
<b><u>Long-Term Office Space Lease Obligations</u></b>								
Cumberland County	257,273	4.95%	July 1, 2021	April 2032	206,002	-	20,258	185,744
Putnam County	1,737,069	4.95%	July 1, 2021	December 2026	844,749	-	325,436	519,313
Smith County	219,469	4.95%	July 1, 2021	June 2028	134,052	-	31,072	102,980
Clay County	63,667	4.95%	December 1, 2022	November 2027	45,179	-	12,443	32,736
Jackson County	46,976	4.95%	July 1, 2021	October 2034	38,766	-	2,947	35,819
DeKalb County	179,999	4.95%	July 1, 2021	June 2026	77,054	-	37,577	39,477
Warren County	145,193	6.95%	October 1, 2022	September 2028	110,120	-	23,072	87,048
	<u>\$ 2,669,892</u>				<u>\$ 1,464,624</u>	<u>\$ -</u>	<u>\$ 459,697</u>	<u>\$ 1,004,927</u>

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

<b>Grantor/Pass-Through Grantor</b>	<b>Federal Assistance Listing Number</b>	<b>Contract No.</b>	<b>Beginning</b>	<b>Receipts</b>	<b>Expenditures</b>	<b>Other Additions (Deductions)</b>	<b>Ending</b>	<b>Passed through to Subrecipients</b>
<b>Federal Awards - Cash</b>								
U.S. DEPT. OF AGRICULTURE								
Passed through Tennessee Dept. of Human Services								
Child and Adult Care Food Program	10.558		\$ -	\$ 153,695	\$ 153,695	\$ -	\$ -	\$ -
Child and Adult Care Food Program	10.558		-	29,579	29,579	-	-	-
Child and Adult Care Food Program	10.558		-	417,354	546,800	-	129,446	-
Child and Adult Care Food Program	10.558		51,771	243,403	191,632	-	-	-
			51,771	844,031	921,706	-	129,446	-
Passed through Tennessee Dept. of Agriculture								
Emergency Food Assistance Program	10.568		-	43,506	94,015	-	50,509	-
Emergency Food Assistance Program	10.568		53,699	68,270	14,571	-	-	-
Total Food Distribution Cluster			53,699	111,776	108,586	-	50,509	-
Total U.S. Dept. of Agriculture			105,470	955,807	1,030,292	-	179,955	-
U.S. DEPT. OF LABOR								
Passed through the Center for Workforce Inclusion								
Senior Community Service Employment Program	17.235		-	215,263	234,967	-	19,704	-
Senior Community Service Employment Program	17.235		36,275	36,275	-	-	-	-
Total U.S. Dept. of Labor			36,275	251,538	234,967	-	19,704	-

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

<b>Grantor/Pass-Through Grantor</b>	<b>Federal Assistance Listing Number</b>	<b>Contract No.</b>	<b>Beginning</b>	<b>Receipts</b>	<b>Expenditures</b>	<b>Other Additions (Deductions)</b>	<b>Ending</b>	<b>Passed through to Subrecipients</b>
<b>Federal Awards - Cash</b>								
U.S. DEPT. OF TRANSPORTATION								
Passed through Tennessee Dept. of Transportation								
Formula Grants for Rural Areas and Tribal Transit Programs	20.509		\$ 1,488,775	\$ 1,488,775	\$ -	\$ -	\$ -	\$ -
Formula Grants for Rural Areas and Tribal Transit Programs	20.509		-	3,703,014	4,706,280	-	1,003,266	-
Formula Grants for Rural Areas and Tribal Transit Programs	20.509		-	250,000	250,000	-	-	-
Formula Grants for Rural Areas and Tribal Transit Programs	20.509		193,751	792,290	699,351	-	100,812	-
Total Formula Grants for Rural Areas and Tribal Transit Programs			1,682,526	6,234,079	5,655,631	-	1,104,078	-
Enhanced Mobility of Seniors and Individuals with Disabilities	20.513		-	63,168	121,259	-	58,091	-
Enhanced Mobility of Seniors and Individuals with Disabilities	20.513		124,211	348,278	224,067	-	-	-
Total Transit Services Programs Cluster			124,211	411,446	345,326	-	58,091	-
Buses and Bus Facilities Formula, Competitive, and Low or No Emissions Programs	20.526		-	164,459	164,459	-	-	-
Buses and Bus Facilities Formula, Competitive, and Low or No Emissions Programs	20.526		-	592,310	592,310	-	-	-
Total Federal Transit Cluster			-	756,769	756,769	-	-	-
Total U.S. Dept. of Transportation			1,806,737	7,402,294	6,757,726	-	1,162,169	-
U.S. DEPT. OF TREASURY								
Passed through Tennessee Dept. of Human Services								
Emergency Rental Assistance Program - ARPA	21.023		-	178,591	586,547	-	407,956	-
Emergency Rental Assistance Program - ARPA	21.023		577,056	596,164	19,108	-	-	-
Total U.S. Dept of Treasury			577,056	774,755	605,655	-	407,956	-
U.S. DEPT. OF ENERGY								
Passed through Tennessee Dept. of Human Services								
Weatherization Assistance for Low-Income Persons	81.042		-	111,752	240,232	-	128,480	-
Weatherization Assistance for Low-Income Persons	81.042		62,874	62,874	-	-	-	-
Total U.S. Dept. of Energy			62,874	174,626	240,232	-	128,480	-

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

<b>Grantor/Pass-Through Grantor</b>	<b>Federal Assistance Listing Number</b>	<b>Contract No.</b>	<b>Beginning</b>	<b>Receipts</b>	<b>Expenditures</b>	<b>Other Additions (Deductions)</b>	<b>Ending</b>	<b>Passed through to Subrecipients</b>
<b>Federal Awards - Cash</b>								
U.S. DEPT. OF HEALTH AND HUMAN SERVICES								
Head Start	93.600		\$ -	\$ 705,885	\$ 758,266	\$ -	\$ 52,381	\$ -
Head Start	93.600		63,341	63,341	-	-	-	-
Total Head Start Cluster			63,341	769,226	758,266	-	52,381	-
Passed through Upper Cumberland Development District								
Special Programs for the Aging Title III, Part B -								
Grants for Supportive Services and Senior Centers	93.044		2,208	2,208	-	-	-	-
Grants for Supportive Services and Senior Centers	93.044		16,298	16,298	-	-	-	-
Grants for Supportive Services and Senior Centers	93.044		-	7,401	9,370	-	1,969	-
Grants for Supportive Services and Senior Centers	93.044		-	72,023	85,379	-	13,356	-
Grants for Supportive Services and Senior Centers	93.044		14,717	14,717	-	-	-	-
Special Programs for the Aging Title III, Part C -								
Nutrition Services - Congregate Meals	93.045		-	20,657	29,445	-	8,788	-
Nutrition Services - Congregate Meals	93.045		-	20,196	20,196	-	-	-
Nutrition Services - Congregate Meals	93.045		7,618	7,618	-	-	-	-
Special Programs for the Aging Title III, Part D -								
Health Promotion	93.043		-	1,000	1,000	-	-	-
Health Promotion	93.043		-	1,700	1,700	-	-	-
Total Aging Cluster			40,841	163,818	147,090	-	24,113	-
Passed through Oasis Center								
Teen Outreach Program	93.092		-	6,696	9,767	-	3,071	-
Teen Outreach Program	93.092		3,684	3,684	-	-	-	-
Total Oasis Center			3,684	10,380	9,767	-	3,071	-

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

<b>Grantor/Pass-Through Grantor</b>	<b>Federal Assistance Listing Number</b>	<b>Contract No.</b>	<b>Beginning</b>	<b>Receipts</b>	<b>Expenditures</b>	<b>Other Additions (Deductions)</b>	<b>Ending</b>	<b>Passed through to Subrecipients</b>
<b>Federal Awards - Cash</b>								
Passed through Tennessee Dept. of Human Services								
Low-Income Home Energy Assistance	93.568		31,942	34,134	2,192	-	-	-
Low-Income Home Energy Assistance	93.568		60,235	141,752	185,860	-	104,343	-
Low-Income Home Energy Assistance	93.568		-	344,164	344,164	-	-	-
Low-Income Home Energy Assistance	93.568		-	-	1,600	-	1,600	-
Low-Income Home Energy Assistance	93.568		181,930	228,023	46,093	-	-	-
Low-Income Home Energy Assistance	93.568		-	2,325,746	2,722,244	-	396,498	-
Low-Income Home Energy Assistance	93.568		66,600	91,104	24,504	-	-	-
Low-Income Home Energy Assistance	93.568		308,719	1,227,908	1,083,441	-	164,252	-
Total Low-Income Home Energy Assistance			649,426	4,392,831	4,410,098	-	666,693	-
Temporary Assistance for Needy Families	93.558		\$ 1,299,256	\$ 6,097,664	\$ 6,022,319	\$ -	\$ 1,223,911	\$ -
Total Temporary Assistance for Needy Families			1,299,256	6,097,664	6,022,319	-	1,223,911	-
Community Services Block Grant	93.569		138,790	361,752	222,962	-	-	-
Community Services Block Grant	93.569		-	399,836	575,930	-	176,094	-
Total Community Services Block Grant			138,790	761,588	798,892	-	176,094	-
Social Services Block Grant	93.667		-	114,276	150,576	-	36,300	-
Social Services Block Grant	93.667		56,623	121,503	64,880	-	-	-
Total Social Services Grant			56,623	235,779	215,456	-	36,300	-
Passed through Tennessee Dept. of Mental Health & Substance Abuse Services								
TNARP	93.959		-	41,784	41,784	-	-	-
Total U.S. Dept. of Health and Human Services			2,251,961	12,473,070	12,403,672	-	2,182,563	-
<b>U.S. DEPT. OF HOMELAND SECURITY</b>								
Passed through United Way								
Emergency Food and Shelter National Board Program	97.024		-	18,152	18,152	-	-	-
Total Emergency Food and Shelter National Board Program			-	18,152	18,152	-	-	-
Total U.S. Dept. of Homeland Security			-	18,152	18,152	-	-	-
<b>Total Expenditures of Federal Awards - Cash</b>			4,840,373	22,050,242	21,290,696	-	4,080,827	-

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

<b>Grantor/Pass-Through Grantor</b>	<b>Federal Assistance Listing Number</b>	<b>Contract No.</b>	<b>Beginning</b>	<b>Receipts</b>	<b>Expenditures</b>	<b>Other Additions (Deductions)</b>	<b>Ending</b>	<b>Passed through to Subrecipients</b>
<b>Federal Awards - Noncash</b>								
U.S. DEPT. OF AGRICULTURE								
Passed through Tennessee Dept. of Agriculture								
Emergency Food Assistance Program (Food Commodities)	10.569		<u>\$ (310,662)</u>	<u>\$ 792,180</u>	<u>\$ 723,565</u>	<u>\$ (24,495)</u>	<u>\$ (354,782)</u>	<u>\$ -</u>
Total Food Distribution Cluster - Noncash			<u>(310,662)</u>	<u>792,180</u>	<u>723,565</u>	<u>(24,495)</u>	<u>(354,782)</u>	<u>-</u>
<b>Total Expenditures of Federal Awards - Noncash</b>			<u>(310,662)</u>	<u>792,180</u>	<u>723,565</u>	<u>(24,495)</u>	<u>(354,782)</u>	<u>-</u>
<b>Total Expenditures of Federal Awards - Cash and Noncash</b>			<u>\$ 4,529,711</u>	<u>\$ 22,842,422</u>	<u>\$ 22,014,261</u>	<u>\$ (24,495)</u>	<u>\$ 3,726,045</u>	<u>\$ -</u>

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

Grantor/Pass-Through Grantor	Federal Assistance Listing Number	Contract No.	Beginning	Receipts	Expenditures	Other Additions (Deductions)	Ending	Passed through to Subrecipients
<b>State Awards - Cash</b>								
TENNESSEE DEPT. OF PROBATION AND PAROLE								
Community Corrections	N/A		\$ 124,574	\$ 124,574	\$ -	\$ -	\$ -	\$ -
Community Corrections	N/A		-	972,468	1,121,644	-	149,176	-
			<u>124,574</u>	<u>1,097,042</u>	<u>1,121,644</u>	<u>-</u>	<u>149,176</u>	<u>-</u>
TENNESSEE DEPT. OF CHILDREN'S SERVICES								
Community Intervention - Juvenile Services	N/A		54,537	54,537	-	-	-	-
Community Intervention - Juvenile Services	N/A		-	131,120	167,306	-	36,186	-
Special Education	N/A		-	1,000	1,000	-	-	-
			<u>54,537</u>	<u>186,657</u>	<u>168,306</u>	<u>-</u>	<u>36,186</u>	<u>-</u>
TENNESSEE DEPT. OF TRANSPORTATION								
Grants for Buses & Bus Facilities Program	N/A		-	111,058	111,058	-	-	-
Grants for Buses & Bus Facilities Program	N/A		-	37,027	37,027	-	-	-
Grants for Buses & Bus Facilities Program	N/A		-	20,557	20,557	-	-	-
Special Projects Capital Funding	N/A		-	89,813	89,813	-	-	-
Mobility Management	N/A		-	7,896	15,157	-	7,261	-
Public Transportation for Non Urbanized Areas - CARTS	N/A		-	1,176,234	1,522,113	-	345,879	-
Public Transportation for Non Urbanized Areas - CARTS	N/A		-	125,000	125,000	-	-	-
Public Transportation for Non Urbanized Areas - CARTS	N/A		310,803	310,803	-	-	-	-
			<u>310,803</u>	<u>1,878,388</u>	<u>1,920,725</u>	<u>-</u>	<u>353,140</u>	<u>-</u>
TENNESSEE DEPT. OF HEALTH & HUMAN SERVICES								
Enhancement Grant	N/A		-	27,000	27,000	-	-	-
			-	27,000	27,000	-	-	-
TENNESSEE DEPT. OF MENTAL HEALTH & SUBSTANCE ABUSE SERVICES								
Mental Health Substance Abuse	N/A		-	79,984	79,984	-	-	-
Mental Health Substance Abuse	N/A		756	756	-	-	-	-
			<u>756</u>	<u>80,740</u>	<u>79,984</u>	<u>-</u>	<u>-</u>	<u>-</u>
TENNESSEE OPIOID ABATEMENT COUNCIL								
Opioid Abatement	N/A		-	499,542	840,166	-	340,624	-
			-	499,542	840,166	-	340,624	-

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
AND STATE FINANCIAL ASSISTANCE  
YEAR ENDED JUNE 30, 2025**

<b>Grantor/Pass-Through Grantor</b>	<b>Federal Assistance Listing Number</b>	<b>Contract No.</b>	<b>Beginning</b>	<b>Receipts</b>	<b>Expenditures</b>	<b>Other Additions (Deductions)</b>	<b>Ending</b>	<b>Passed through to Subrecipients</b>
<b>State Awards - Cash</b>								
UPPER CUMBERLAND DEVELOPMENT DISTRICT								
Senior Centers	N/A		\$ 424	\$ 424	\$ -	\$ -	\$ -	\$ -
Senior Centers	N/A		1,117	1,117	-	-	-	-
Senior Centers	N/A		-	4,219	5,625	-	1,406	-
Options for Community Living	N/A		2,595	2,595	-	-	-	-
			4,136	8,355	5,625	-	1,406	-
<b>Total Expenditures of State Awards - Cash</b>			494,806	3,777,724	4,163,450	-	880,532	-
<b>Total Expenditures of Federal and State Awards</b>			<u>\$ 5,024,517</u>	<u>\$ 26,620,146</u>	<u>\$ 26,177,711</u>	<u>\$ (24,495)</u>	<u>\$ 4,606,577</u>	<u>\$ -</u>



**UPPER CUMBERLAND HUMAN RESOURCE AGENCY**  
**NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS**  
**AND STATE FINANCIAL ASSISTANCE**  
**JUNE 30, 2025**

**(1) BASIS OF PRESENTATION**

The schedule of expenditures of federal awards and state financial assistance includes the federal and state grant activity for the Upper Cumberland Human Resource Agency (Agency) and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of, the basic financial statements.

**(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement. The Agency has elected not to use the 10-percent de minimis indirect cost rate allowed under the Uniform Guidance.

**(3) NONCASH ASSISTANCE**

The accompanying schedule of noncash assistance includes the grant activity of the Upper Cumberland Human Resource Agency (Agency) under commodity programs of the federal government for the year ended June 30, 2023. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the schedule presents only a selected portion of the operations of the Agency, it is not intended to and does not present the financial position, changes in net position, or cash flows of the Agency.

The balance at June 30, 2024, represents the beginning inventory of commodities held by the Agency at the end of the prior period.

Receipts represent commodities received from the grantor Agency during the current period.

Federal expenditures represent commodities distributed by the Agency during the current period.

The balance at June 30, 2025, represents the ending inventory of commodities held by the Agency at the end of the current period.

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL  
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF  
FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE  
WITH *GOVERNMENT AUDITING STANDARDS***

**To the Board of Directors of the  
Upper Cumberland Human Resource Agency**

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities and each major fund of the Upper Cumberland Human Resource Agency as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise the Agency's basic financial statements, and have issued our report thereon dated December XX, 2025.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the Agency's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Agency's internal control. Accordingly, we do not express an opinion on the effectiveness of the Agency's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements, on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or, significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

## **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the Agency's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

### **Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Agency's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Agency's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Chattanooga, Tennessee  
December XX, 2025

DRAFT

**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH  
MAJOR PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE  
REQUIRED BY THE UNIFORM GUIDANCE**

**To the Board of Directors of the  
Upper Cumberland Human Resource Agency**

**Report on Compliance for Each Major Federal Program**

***Opinion on Each Major Federal Program***

We have audited Upper Cumberland Human Resource Agency's compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the Agency's major federal programs for the year ended June 30, 2025. The Agency's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, Upper Cumberland Human Resource Agency complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended June 30, 2025.

***Basis for Opinion on Each Major Federal Program***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Agency and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Agency's compliance with the compliance requirements referred to above.

***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Agency's federal programs.

## ***Auditors' Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Agency's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Agency's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Agency's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Agency's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Agency's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

## **Report on Internal Control Over Compliance**

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditors' Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control

over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Chattanooga, Tennessee  
December XX, 2025

DRAFT

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JUNE 30, 2025**

**A. SUMMARY OF AUDITORS' RESULTS**

1. The independent auditors' report expresses an unmodified opinion on whether the financial statements of the Upper Cumberland Human Resource Agency were prepared in accordance with GAAP.
2. No significant deficiencies were reported and no material weaknesses were identified during the audit of the financial statements.
3. No instances of noncompliance material to the financial statements of the Upper Cumberland Human Resource Agency were disclosed by the audit.
4. No significant deficiencies were reported and no material weaknesses were identified during the audit of the major federal award programs.
5. The auditors' report on the major federal awards programs for the Upper Cumberland Human Resource Agency expresses an unmodified opinion.
6. Audit findings that are required to be reported in accordance with 2 CFR Section 200.516(a) are reported in this schedule.
7. The programs tested as major programs were:
  - Child and Adult Care Food Program – Assistance Listing No. 10.558
  - Low-Income Home Energy Assistance – Assistance Listing No. 93.568
8. The threshold for distinguishing Type A programs was \$750,000 and B programs was \$187,500.
9. Upper Cumberland Development District was determined to be not a low-risk auditee.

**B. FINDINGS – FINANCIAL STATEMENTS AUDIT**

None

**C. FINDINGS AND QUESTIONED COSTS – MAJOR FEDERAL AWARD PROGRAMS AUDIT**

None

**UPPER CUMBERLAND HUMAN RESOURCE AGENCY  
SCHEDULE OF PRIOR YEAR FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JUNE 30, 2025**

**FINDINGS – FINANCIAL STATEMENTS AUDIT**

None

**FINDINGS AND QUESTIONED COSTS – MAJOR FEDERAL AWARD PROGRAMS AUDIT**

None

DRAFT



## **Upper Cumberland Legislator of the Year Award – 2025**

### **Upper Cumberland State Senate**

<b>Nominee</b>	<b>District</b>	<b>Result</b>
Senator Paul Bailey	15	<b>Winner</b>
Senator Ken Yager	12	–
Senator Shane Reeves	14	–
Senator Janice Bowling	16	–

### **Upper Cumberland State House of Representatives**

<b>Nominee</b>	<b>District</b>	<b>Result</b>
Representative Kelly Keisling	38	<b>Winner</b>
Speaker Cameron Sexton	25	–
Representative Ron Travis	31	–
Representative Michael Hale	40	–
Representative Ed Butler	41	–
Representative Ryan Williams	42	–
Representative Paul Sherrell	43	–

**Upper Cumberland Human Resource Agency  
Governing Board 2025-2026**

<b>Sub Region: North Region</b>	1. Lori Burnett
	2. Danny Holmes
<b>Sub Region: South Region</b>	1. Jerry Lowery
	2. Alicia Farmer
<b>Sub Region: West Region</b>	1. Josh Miller
	2. John Potts

**North Region**

Luke Collins, Mayor of Celina  
Harvey Stowers, Mayor of Jamestown  
Yvonne Gernt, Mayor of Allardt  
Lloyd Williams, Mayor of Gainesboro  
Lori Burnett, Mayor of Livingston  
Sam Gibson, Mayor of Byrdstown  
Laurin Wheaton, Mayor of Cookeville  
Danny Holmes, Mayor of Baxter  
Lisa Chapman-Fowler, Mayor of Algood  
Alex Garcia, Mayor of Monterey

**South Region**

R.J. Crawford, Mayor of Crossville  
Emmett Sherrill, Mayor of Crab Orchard  
Don Dowdey, Mayor of Pleasant Hill  
Alisa Farmer, Mayor of Spencer  
Ryle Chastain, Mayor of McMinnville  
John Hankins, Mayor of Centertown  
Sue Anderson, Mayor of Morrison  
Trent Prater, Mayor of Viola  
Jerry Lowery, Mayor of Sparta  
Ray Spivey, Mayor of Doyle

**West Region**

Martye Jean Harris, Mayor of Auburntown  
Stan Hollandsworth, Mayor of Woodbury  
Josh Miller, Mayor of Smithville  
Jeff Ford, Mayor of Alexandria  
Greg Fish, Mayor of Dowelltown  
Audrey Martin, Mayor of Liberty  
Tony Day, Mayor of Lafayette  
Kenneth Hollis, Mayor of Red Boiling Springs  
Anthony Hackett, Mayor of Carthage  
Joey Nixon, Mayor of South Carthage  
John Potts, Mayor of Gordonsville

**RESOLUTION 25-12-2**

**A RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR AND  
MANAGEMENT OF THE UPPER CUMBERLAND HUMAN RESOURCES AGENCY  
TO MODIFY THE LEGACY RETIREMENT BENEFIT PLAN FOR  
GRANDFATHERED EMPLOYEES**

**WHEREAS**, the Upper Cumberland Human Resources Agency (hereinafter "UCHRA" or "the Agency") previously maintained a legacy benefit plan wherein grants were billed for future retirement costs; and

**WHEREAS**, the State of Tennessee subsequently deemed the practice of billing grants for future retirement costs to be unallowable; and

**WHEREAS**, in response to this determination, the UCHRA Board of Directors previously acted to set aside accumulated funds into a separate account and to "grandfather" existing employees into the benefit plan, limiting eligibility to a closed group of employees; and

**WHEREAS**, at the time of grandfathering, no actuarial calculation was conducted to determine the total long-term cost of this obligation, and the funds set aside for this purpose are currently being depleted; and

**WHEREAS**, the Agency recently commissioned an independent actuarial study to assess the financial viability of this benefit, which estimated a total unfunded liability of approximately \$1,397,149 required to fulfill the obligation as it currently stands; and

**WHEREAS**, the current legacy benefit provides that grandfathered employees with thirty (30) years of continuous service are eligible upon retirement to receive both (1) a payout of six months of accrued sick leave and (2) continued medical insurance coverage until age sixty-five (65); and

**WHEREAS**, there are currently thirty-one (31) employees remaining who are eligible for this legacy benefit; and

**WHEREAS**, to ensure the financial stability of the Agency while offering a fair transition for long-standing employees, it is necessary to restructure this liability.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Directors of the Upper Cumberland Human Resources Agency as follows:

1. **Authorization to Modify Benefit:** The Board hereby acknowledges the financial unsustainability of the current legacy benefit structure and authorizes the Executive Director and Agency management to implement immediate changes to the plan for the remaining eligible employees.

2. **Restructuring of Options:** Management is authorized to offer the remaining eligible employees a choice regarding their legacy benefit, effectively replacing the current structure with the following options:
  - o **Option A (Voluntary Buyout):** An eligible employee may elect to receive a one-time lump sum buyout payment of **\$10,000**. Acceptance of this buyout shall constitute a full and final settlement of any claims to the legacy retirement benefit, releasing the Agency from any future obligation regarding the sick leave payout or post-retirement medical insurance associated with this specific legacy plan.
  - o **Option B (Modified Benefit Selection):** Eligible employees who decline the buyout and remain in the plan until retirement (with the requisite 30 years of continuous service) shall no longer be entitled to *both* the sick leave payout and the medical insurance. Instead, upon retirement, the employee must select **ONE** of the following:
    - (i) A payout of up to six months of accrued sick leave; **OR**
    - (ii) Continuation of medical insurance benefits until age sixty-five (65).
3. **Implementation:** The Executive Director is hereby authorized to execute such documents, policies, and procedures as are necessary to carry out the intent of this Resolution, including establishing deadlines for employees to make their elections.
4. **Effective Date:** This Resolution shall take effect immediately upon its adoption.

**ADOPTED** this 11th day of December, 2025.

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Jeff Mason, Chairman, Board of Directors  
Upper Cumberland Human Resources Agency

**ATTEST:**

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Sam Gibson, Secretary,  
Upper Cumberland Human Resource Agency

**RESOLUTION 25-12-2**

**RESOLUTION OF THE EXECUTIVE BOARD  
UPPER CUMBERLAND DEVELOPMENT DISTRICT**

**DATE:** December 11, 2025

**SUBJECT:** Authorization to Appraise and Market Real Property located at 1225 South Willow Avenue

**WHEREAS**, the Upper Cumberland Development District (UCDD) holds title to the real property and improvements located at **1225 South Willow Avenue, Cookeville, Tennessee**; and

**WHEREAS**, the Executive Director and the Board have determined that said property is no longer required for the primary operations of the District; and

**WHEREAS**, the Executive Board desires to exercise fiscal responsibility and maximize the assets of the District by determining the current fair market value of said property; and

**WHEREAS**, the Board has determined it is in the best interest of the UCDD to explore the divestiture of this asset to generate capital for future needs or operations;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Board of the Upper Cumberland Development District, meeting in regular session on this 11th day of December, 2025, that:

**1. AUTHORIZATION TO APPRAISE:**

Mark Farley, in his capacity as Executive Director, is hereby authorized and directed to procure a certified professional appraisal of the property located at 1225 South Willow Avenue, Cookeville, Tennessee, to establish its current market value.

**2. AUTHORIZATION TO MARKET:**

Upon receipt and review of the appraisal, the Executive Director is further authorized to take all necessary steps to market said property for potential sale. This includes, but is not limited to, soliciting proposals from real estate professionals, entering into a listing agreement with a licensed real estate broker, and publicly advertising the property.

**3. REPORTING AND FINAL APPROVAL:**

The Executive Director shall report the results of the marketing efforts and any offers received to the Executive Board. Any final contract for the sale of the property shall be presented to the Executive Board for final ratification and approval (unless the Board chooses to grant full authority to close the sale at a price meeting or exceeding the appraised value).

**ADOPTED AND APPROVED** this 11th day of December, 2025.

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**Jeff Mason, Board Chairman**

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**Jimmy Johnson, Board Secretary**

**RESOLUTION 25-12-3  
EXECUTIVE BOARD  
UPPER CUMBERLAND HUMAN RESOURCE AGENCY**

DATE: December 11, 2025

SUBJECT: Authorization to Negotiate and Enter into Long-Term Lease Agreement

**WHEREAS**, the Upper Cumberland Human Resource Agency (UCHRA) requires a stable, suitable, and long-term facility to conduct its daily operations and effectively deliver services to the citizens of the Upper Cumberland region; and

**WHEREAS**, securing a long-term operational location is critical to the Agency's strategic planning, workforce stability, and continued growth; and

**WHEREAS**, the Executive Board desires to grant the Executive Director the necessary authority to secure such a location in a timely and efficient manner;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Board of the Upper Cumberland Human Resource Agency, meeting in regular session on this 11th day of December, 2025, that:

1. **AUTHORIZATION TO NEGOTIATE:**

Mark Farley, in his capacity as Executive Director, is hereby authorized and directed to identify suitable property and negotiate the terms and conditions of a lease agreement that serves the best operational and financial interests of the Agency.

2. **AUTHORIZATION TO EXECUTE:**

The Executive Director is further authorized and empowered to enter into and execute said lease agreement on behalf of the Upper Cumberland Human Resource Agency, and to sign any and all ancillary documents necessary to finalize the transaction.

3. **EFFECTIVE DATE:**

This resolution shall take effect immediately upon its adoption.

**ADOPTED AND APPROVED** this 11th day of December, 2025.

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**Jeff Mason, Board Chairman**

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**Sam Gibson, Board Secretary**

**Upper Cumberland Development District  
Cumberland Area Investment Corporation  
Upper Cumberland Human Resource Agency**

**NOMINATION  
COMMITTEE  
REPORT**

**NOVEMBER 25, 2025**

**9:00 A.M.**

**COOKEVILLE, TN**

<b>MEETING CALLED BY</b>	Chairman Jeff Mason
<b>TYPE OF MEETING</b>	Nomination Committee Meeting
<b>FACILITATOR</b>	Chairman Jeff Mason
<b>NOTE TAKER</b>	Sherry Thurman
<b>MEMBERS PRESENT</b>	Jeff Mason, Greg Mitchell, Steve Jones

**CALL TO ORDER / ROLL CALL**

**CHAIRMAN JEFF MASON**

<b>CALL TO ORDER</b>	Chairman Jeff Mason called the meeting to order.	
<b>ROLLCALL</b>	There was a quorum of the committee members present.	
	<b>ELECTION OF 2026 OFFICERS UPPER CUMBERLAND DEVELOPMENT DISTRICT CUMBERLAND AREA INVESTMENT CORPORATION UPPER CUMBERLAND HUMAN RESOURCE AGENCY</b>	<b>CHAIRMAN JEFF MASON</b>
<b>DISCUSSION</b>	<p>Chairman Jeff Mason announced that the committee would be nominating officers for the Upper Cumberland Development District (UCDD), Cumberland Area Investment Corporation (CAIC), and Upper Cumberland Human Resource Agency (UCHRA).</p> <p>The Nomination Committee recommended retaining the same slate of officers for 2026 as follows:</p> <p><b>Upper Cumberland Development District and Cumberland Area Investment Corporation</b></p> <ul style="list-style-type: none"> <li>• Chairman: Jeff Mason</li> <li>• Vice Chairman: Allen Foster</li> <li>• Secretary: Jimmy Johnson</li> <li>• Treasurer: Randy Porter</li> </ul> <p><b>Upper Cumberland Human Resource Agency</b></p> <ul style="list-style-type: none"> <li>• Chairman: Jeff Mason</li> <li>• Vice Chairman: Allen Foster</li> </ul>	



<b>DISCUSSION</b>	<ul style="list-style-type: none"> <li>• Secretary: Sam Gibson</li> <li>• Treasurer: Denny Robinson</li> </ul> <p><b>UCHRA Policy Council</b></p> <ul style="list-style-type: none"> <li>• Chairman: Jeff Mason</li> <li>• Secretary: Sam Gibson</li> </ul> <p>A motion was made to recommend retaining the same slate of officers for 2026 to the board for approval at its meeting on December 11, 2025.</p>
<b>ACTION</b>	<p><b><u>Motion to Approve</u></b>  Motion made by: Greg Mitchell  Motion seconded by: Steve Jones</p> <p>Motion carried unanimously.</p>
<p><b>CONSIDERATION OF APPROVAL OF 2026 COMMITTEES</b> <span style="float: right;"><b>CHAIRMAN JEFF MASON</b></span></p>	
<b>DISCUSSION</b>	<p>The committees for UCDD, UCHRA, and CAIC were presented for review.</p> <p>Discussion was held regarding the Minority Representative positions for the UCDD-UCHRA boards and the UCHRA Policy Council. Alejandra Cisneros-Conohan currently serves as the Minority Representative for the UCDD and UCHRA boards, as well as the UCHRA Policy Council. It was recommended to retain Alejandra Cisneros-Conohan as the Minority Representative for the UCDD and UCHRA boards and to add Nestor Chavez as the Minority Representative for the Policy Council.</p> <p>After discussion, a motion was made to approve the 2026 committees with this change to the Minority Representative positions.</p>
<b>ACTION</b>	<p><b><u>Motion to Approve</u></b>  Motion made by: Steve Jones  Motion seconded by: Greg Mitchell</p> <p>Motion carried unanimously.</p>
<p><b>ADJOURN</b> <span style="float: right;"><b>CHAIRMAN JEFF MASON</b></span></p>	
<b>ACTION</b>	<p>Chairman Jeff Mason advised that he would accept a motion to adjourn.</p> <p><b><u>Motion to Adjourn:</u></b>  Motion made by: Steve Jones  Motion seconded by: Greg Mitchell</p> <p>The Nomination Committee voted unanimously to adjourn the November 25, 2025 meeting.</p>
<b>CONCLUSION 9:05 AM</b>	



## 2026 Officers

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### Upper Cumberland Development District & Cumberland Area Investment Corporation

- **Chairman:** Jeff Mason
- **Vice Chairman:** Allen Foster
- **Secretary:** Jimmy Johnson
- **Treasurer:** Randy Porter

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### Upper Cumberland Human Resource Agency

- **Chairman:** Jeff Mason
- **Vice Chairman:** Allen Foster
- **Secretary:** Sam Gibson
- **Treasurer:** Denny Robinson

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### UCHRA Policy Council

- **Chairman:** Jeff Mason
- **Secretary:** Sam Gibson

County/City	UCDD Executive Board	UCHRA Executive Board	Full Board	Industrial Reps	Consumer Reps	Policy Council	Steering A	Steering B	CAIG Loan Review	CEDS
Canon	Greg Mitchell	Greg Mitchell	Greg Mitchell				Greg Mitchell			
Woodbury	Stan Hollandsworth		Stan Hollandsworth					Stan Hollandsworth		
Auburntown			Marlye Jean Harris							
Clay	Dale Reagan	Dale Reagan	Greg Golf	Greg Golf						
Celina	Luke Collins		Dale Reagan				Dale Reagan	Luke Collins		
Cumberland	Allen Foster	Allen Foster	Doug Young	Doug Young			Allen Foster			Cliff Wighman
Crossville	R. J. Crawford		R. J. Crawford					R. J. Crawford		
Crab Orchard			Emmitt Sherrill							
Pleasant Hill			Don Dowdley							
			Ethan Hadley	Ethan Hadley						
DeKalb	Matt Adcock	Matt Adcock	Matt Adcock				Josh Miller	Matt Adcock		
Smithville	Josh Miller	Josh Miller	Josh Miller							
Alexander			Jeff Ford							
Dowelltown			Greg Fish							
Liberty			Audrey Martin							
Fentress	Jimmy Johnson	Jimmy Johnson	Suzanne Williams	Suzanne Williams	Bob DePriest	Bob DePriest		Jimmy Johnson		Suzanne Williams
Jamestown	Harvey Stowers		Jimmy Johnson				Harvey Stowers			
Alford			Harvey Stowers							
			Yvonne Gerni							
Jackson	Jim Morgan	Jim Morgan	Jacob Rosenbaum	Jacob Rosenbaum				Jim Morgan		
Gainesboro	Lloyd Williams		Lloyd Williams	Hope Hargis	Barbara Wheeler	Barbara Wheeler	Lloyd Williams			
Macon	Steve Jones	Steve Jones	Steve Jones				Steve Jones			
Lafayette	Tony Day		Tony Day					Tony Day		
Red Boiling Springs			Kenneth Hollis							
			Richard Thomas	Richard Thomas						
Overton	Sтивен Barlow	Sтивен Barlow	Steven Barlow				Stephen Barlow	Jim Evans		
Livingston	Lori Burnett	Lori Burnett	Lori Burnett					Lori Burnett		
Pickell	Stephen Bibrey	Stephen Bibrey	Zach Stephens	Misty Phy	Misty Phy			Stephen Bibrey	Kathy Mitchell	Sam Gibson
Byrdstown	Sam Gibson		Sam Gibson			Sam Gibson				
Pulnam	Randy Porter	Randy Porter	Bruce Elder	Bruce Elder						
Cookeville	Laurin Whealon		Laurin Whealon		Morgan Jones	Morgan Jones		Randy Porter	Suzanne Wood	Don Vlar
Baxter	Danny Holmes	Danny Holmes	Danny Holmes		Nicole Wiggins	Nicole Wiggins	Laurin Whealon		Mall Means	Holly Monticoh
Algood			Lisa Chapman-Fowler							Megan Spurgeon
Monterey			Alex Garcia							
			Amy New	Amy New	Patti Ognibene	Patti Ognibene				
Minority Rep.	Alejandra Cisneros-Conohan	Alejandra Cisneros-Conohan	Alejandra Cisneros-Conohan					Alejandra Cisneros-Conohan		
Smith	Jeff Mason	Jeff Mason	Jeff Mason				Jeff Mason			
Carthage			Anthony Hackell							
South Carthage			Joey Nixon							
Gordonsville	John Polts	John Polts	John Polts				John Polts			
Van Buren	David Sullivan	David Sullivan	Patrick Gebro	Patrick Gebro						
Spencer	Alisa Farmer	Alisa Farmer	David Sullivan				David Sullivan	Alisa Farmer		
Warren	Terry Bell	Terry Bell	Terry Bell					Terry Bell		
McMinnville	Ryle Chastain		Ryle Chastain				Ryle Chastain			
Centertown			John Hankins							
Viola			Traci Prater							
Morrison			Sue Anderson							
			Wendy Sneed	Wendy Sneed						Wendy Sneed
White	Denny Robinson	Denny Robinson	Denny Robinson				Denny Robinson			Denny Robinson
Sparta	Jerry Lowery	Jerry Lowery	Jerry Lowery					Jerry Lowery		
Doyla			Ray Spivey							
			Rodger McCann	Rodger McCann						
State Representative	Cameron Sexton	Cameron Sexton	Cameron Sexton				Cameron Sexton		Speaker Cameron Sexton	
State Senator	Paul Bailey	Paul Bailey	Paul Bailey				Paul Bailey			
Utilities						Charlene Whitaker				
Public Housing						Kasha Richards				

County/City	UCDD Executive Board	UCHRA Executive Board	Full Board	Industrial Reps	Consumer Reps	Policy Council	Steering A	Steering B	CAIC Loan Review	CEDS
Education						Cindy Purman				
Justice						Christine McMenamin				
Social Assistance						Phil Fox				
Children's Services						Kristi Pelling				
Senior Services						Tracy Long				
Substance Abuse						Bill Gibson				
Mental Health						Anne Stamps				
Corrections						Michael Burton				
Minority Rep.						Nestor Chavez				
Labor & Workforce Dev										
TNECD									Tyler Asher	
Citizens Bank									Jill Osborne	
									Brandon Karley	
<b>2026 Meeting Dates:</b>							<b>Steering Committee A</b>	<b>Steering Committee B</b>		
February 18th, 2026							Budget	Aging		
April 15th, 2026							Audit	Community Development		
June 17th, 2026							Bylaws	Economic Development		
August 19th, 2026							Legislative	CAIC		
October 21st, 2026							Personnel	Housing		
December 16th, 2026								Community Services		
								Community Corrections		
								Transportation		