



Department of
Military

TEMA



Resilient Tennessee Revolving Loan Fund

Fiscal Year 2024 STRLF
Intended Use Plan | Spring 2024



DRAFT

Cover Photo Source: New York Times, August 2021

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I. Introduction

1.1 Status of the Resilient Tennessee Revolving Loan Fund

This Intended Use Plan (IUP) outlines the expected work to be completed for fiscal year 2024. The Tennessee Emergency Management Agency (TEMA) was authorized by the Tennessee General Assembly to create, oversee and manage the Resilient Tennessee Revolving Loan Fund (RLF). The Resilient Tennessee RLF was created in response to Congress passing the federal Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act in 2021. This new law authorizes FEMA to award grants to states. States may then disburse loans with low interest rates for eligible hazard mitigation projects that reduce disaster risks for local governments.

Tennessee passed legislation enabling the Resilient Tennessee Revolving Loan Fund (RLF) and Governor Lee signed into law on April 11, 2024. The legislation is codified in Title 58, Chapter 2 of the Tennessee Code Annotated §58-2-901 et seq. and will take effect July 1, 2024.

1.2 Updates for Fiscal Year 2024 Resilient Tennessee Revolving Loan Fund

This is the first Intended Use Plan prepared by TEMA.

II. Uses of the Resilient Tennessee RLF

2.1 Resilient Tennessee RLF Program Objectives

- Develop a Request of Applications (RFA) that outlines the scope of the loan application process, eligible projects, and a timeline for project completion.
- Develop a RFL contract for selected awardees that legally bind them to the terms of the RFL, including deliverables, reports, and repayment.
- Develop a scoring rubric for submitted applications and convene a review panel of at least three persons to review and score all submitted applications. The highest scoring applications will be funded until there is no money remaining.

2.2 Resilient Tennessee RLF Program Goals

- Create a competitive application process for the Resilient Tennessee RLF.
- Build out a STORM Act Team within TEMA to oversee and manage the Resilient Tennessee RLF. This will include a manager and up to five coordinator positions.
- Create an internal loan program, including all necessary processes and procedures to ensure equitable and fair disbursement of loan funds in conjunction with the State Treasurer and the State Comptroller of the Treasury Office.

2.2.1 Connection to Other Plans and Goals

The State's mitigation goal is to reduce and/or eliminate the adverse effects of natural, technological, and human-caused hazards on the state's built and natural environments and the population, especially vulnerable socioeconomic groups. TEMA will select projects that further the State's mitigation goals; with particular emphasis on breaking the cycle of damage, reconstruction, and repeated damage. The RLF will enable Tennessee communities to build back better and create built environments that reduce or eliminate long-term risk to people and property.

The Resilient Tennessee RLF will work to meet the goals and objectives of the State's Hazard Mitigation Plan:

Goal 1. Unite and empower all disaster resilience resource and technical assistance providers.

- **Objective 1.1:** Strengthen intergovernmental partnerships.
- **Objective 1.2:** Engage agencies at all levels of government as well as private sector partners.

Goal 2. Improve understanding of disaster resilience among policymakers and decision makers.

- **Objective 2.1:** Coordinate the sharing of best practices across agencies and sectors.

Goal 3. Develop and improve disaster resilience data criteria, collection, and use.

- **Objective 3.1:** Determine hazard data gaps and develop strategies to remedy them.
- **Objective 3.2:** Develop a strategy to conduct relevant hazard-specific studies.

Goal 4. Provide accessible disaster resilience data to the whole community.

- **Objective 4.1:** Develop, publish, and maintain a public-facing mitigation website, including a library of hazard mitigation planning resources.
- **Objective 4.2:** Develop and distribute public safety information items in writing and via social media to increase personal resilience.

Goal 5. Develop a comprehensive suite of tools for hazard mitigation planning.

- **Objective 5.1:** Improve the tools available for local governments to develop and maintain approved hazard mitigation plans.

Goal 6. Develop a comprehensive hazard mitigation technical assistance program.

- **Objective 6.1:** Ensure that all Tennesseans are considered in all approved hazard mitigation plans.
- **Objective 6.2:** Address the needs of Repetitive Loss (RL) and Severe Repetitive Loss (SRL) properties by prioritizing mitigation grant and assistance programs.

Goal 7. Maximize investment in hazard mitigation activities by achieving enhanced mitigation plan status.

- **Objective 7.1:** Demonstrate the capability to effectively manage increased funding to achieve hazard mitigation goals.

Goal 8. Take specific, targeted measures to improve the resiliency of critical infrastructure.

- **Objective 8.1:** Address dam risk, particularly to and from high hazard potential dams, in order to protect life and property.
- **Objective 8.2:** Utilize mitigation grant funding to retrofit facilities against all hazards.
- **Objective 8.3:** Incorporate climate resilience considerations into future land and infrastructure development.

Goal 9. Ensure support of underserved and disadvantaged communities.

- **Objective 9.1:** Develop mitigation funding priorities that place an emphasis on conducting projects in vulnerable areas.
- **Objective 9.2:** Provide assistance in applying for and receiving grant funding for mitigation projects in underserved communities, such as technical assistance and costshare reduction.
- **Objective 9.3:** Utilize multiple, redundant methods of communication to ensure any public outreach reaches communities that may have decreased access to internet and mobile data capabilities.

Goal 10. Continually assess the effectiveness of the mitigation program and its ability to reduce vulnerability to the hazards identified in this plan.

- **Objective 10.1:** Conduct annual meetings of the SHMPC to review and update mitigation goals, objectives, and actions.
- **Objective 10.2:** Work with East Tennessee State University (ETSU) to conduct regular reviews of the Risk Assessment and update with any new or updated data.
- **Objective 10.3:** Perform public outreach to ensure that the needs of all communities are being effectively addressed by current mitigation planning efforts and incorporate any relevant comments into the planning effort.

2.2.2 Mitigation and Resiliency Goals

In accordance with *42 U.S.C. §5135(g)(2)(B)*, the RLF program intends to achieve mitigation and resiliency benefits in multiple ways. Tennessee had seven major disaster declarations in 2023 alone and these natural hazards caused property damage and loss of life for many residents.

TEMA intends to use the RLF program to support local governments to implement hazard mitigation measures that will reduce future damage and loss associated with hazards, reduce the number of severe repetitive loss structures, decrease the number of insurance claims from injuries resulting from major disasters or other natural hazards, and increase the rating under the National Flood Insurance Program's Community Rating System (CRS) for Tennessee communities.

The projects included in Tennessee's FY 2024 Project Proposal List (PPL) have the potential to achieve several of these goals.

2.2.3 Short-Term Resilient Tennessee RLF Goals

- Effectively and efficiently disburse loan funds to loan recipients.
- Prioritize historically underserved and vulnerable populations for funding, including rural jurisdictions.
- Develop and implement a loan management program to track project progress through close monitoring and supervision.

2.2.4 Long-Term Resilient Tennessee RLF Goals

- Establish the Resilient Tennessee RLF as a sustainable financial program.
- Create a state-wide inventory of shovel-ready projects to fund.
- Align all projects funded through the RLF with statewide hazard mitigation priorities and objectives.

2.3 Resilient Tennessee RLF Program Priorities

2.3.1 Increase Resilience and Reduce Risk

Generally, and specifically during this funding cycle, projects identified in TEMA's Project Proposal List will increase resilience and reduce the risk of harm to natural and built infrastructure pursuant to *42 U.S.C. § 5135(d)(3)(A)*.

All the projects included in the project proposal list seek to mitigate harm to the natural and built environment, as well as better protect critical infrastructure from damage.

2.3.1.1 Hazard Mitigation

TEMA established the RLF to create another funding source for local governments that wish to pursue hazard mitigation and resilience projects. This funding is also intended to provide local governments with funds to meet costs or non-federal share matches to take advantage of available mitigation grant opportunities.

TEMA will consider projects that address hazard mitigation for one or more hazards identified in the 2023 SHMP or in any current LHMPs. Hazards identified in the SHMP include:

- Communicable Disease
- Dam/Levee Failure
- Drought
- Earthquake
- Extreme Temperatures
- Floods
- Geologic Hazards
- Hazardous Materials Release
- Infrastructure Incidents
- Severe Storms
- Terrorism
- Tornado
- Wildfire

TEMA will also consider projects that mitigate any natural hazards included in the STORM Act legislation:

- Drought
- Extreme heat
- Severe Storms, including hurricanes, tornadoes, windstorms, cyclones, and severe winter storms
- Wildfires
- Earthquakes
- Flooding, including construction, repair, or replacement of a non-federal levee or other flood control structure
- Shoreline Erosion
- High Water Levels
- Storm Surges

2.3.1.2 Zoning and Land Use Planning

The Resilient Tennessee RLF will include projects for zoning and land-use planning changes. The RLF will abide by the approved zoning and land-use activities of the STORM Act. These include:

- Development and improvement of zoning and land-use codes to encourage low-impact development, resilient wildland–urban interface land management and development, natural infrastructure, green stormwater management, conservation

areas next to floodplains, implementation of watershed or greenway master plans, and reconnection of floodplains.

- Study and creation of agricultural risk compensation districts where there is a desire to remove or set-back levees protecting highly developed agricultural land to mitigate for flooding, allowing agricultural producers to receive compensation for assuming greater flood risk that would lessen flood exposure to population centers and areas with critical national infrastructure.
- Study and creation of land-use incentives that reward developers for using low impact development stormwater best management practices. Such practices could swap density increases in some areas for increased open space in other areas, improve catch basins to mitigate urban flooding, reward developers for including and augmenting natural infrastructure near building projects without reliance on increased sprawl, and reward developers for addressing wildfire ignition.
- Study and creation of an erosion response plan that accommodates river, lake, forest, plains, and ocean shoreline retreating or bluff stabilization due to increased flooding and disaster impacts.

2.3.1.3 Building Code Adoption and Enforcement

The Resilient Tennessee RLF will encourage local governments to develop, adopt and enforce the latest published editions of relevant building codes, specifications, and standards for the purpose of protecting the health, safety, and welfare of users against disasters and natural hazards.

2.3.1.4 Cost Share

TEMA will consider and encourage loans to local governments for its non-federal cost share requirement for FEMA's Hazard Mitigation Assistance (HMA) grant programs, including the Hazard Mitigation Grant Program, Building Resilient Infrastructure and Communities Grant program, and the Flood Mitigation Assistance Grant Program, so long as the use follows all relevant program and legal requirements.

As part of the application process, TEMA will require applicants to list all possible cost share loans. TEMA will list any potential projects where the loan is intended for this purpose in the Project Proposal List submitted with its application.

Federal funds that are used to meet the non-Federal cost-share requirement must meet the purpose and eligibility requirements of both the relevant HMA grant program and the Resilient Tennessee RLF program.

TEMA will work with local governments interested in using loan funding as matching funds for a HMA grant to ensure they understand funding priorities and applicable timelines, and that the project is captured in the entity's Intended Use Plan and Project Proposal List.

TEMA will not limit the percentage of funds that can be used for this purpose by loan recipients.

2.3.2 Partnerships

TEMA supports partnerships between eligible loan applicants to promote mitigation and resiliency work to serve larger geographic areas. However, TEMA will require that only one jurisdiction submit a loan application on behalf of any partnership. The applying jurisdiction will also be the signatory for the project. Memorandums of Understanding or Agreements are required between partnering jurisdictions to outline expectations and duties. The agreement must stipulate who the responsible entity is for repayment, what the terms of the partnership are, and the responsibilities of each entity. Even when a partnership exists between two or more jurisdictions for a project, one jurisdiction will have to submit on behalf of that partnership and be the legally responsible party. The maximum the loan amount per project proposal remains at \$5 million, regardless of any partnerships.

2.3.3 Regional Impacts

Tennessee shares its borders with eight other states and is acutely aware that disasters and natural hazards do not stop at state, county, or municipal lines. Mitigation and resiliency work should not either. TEMA recognizes the need for regional solutions to meet its hazard mitigation goals and will encourage and support projects that consider these regional impacts.

2.3.4 Major Economic Sectors and National Infrastructure

TEMA will utilize the RLF to prioritize projects that increase the resilience of major economic sectors and critical national infrastructure, including ports, power and water facilities, essential bridges and waterways for interstate commerce and global commodity supply chain assets located within Tennessee's in compliance with *42 U.S.C. §5135(d)(3)(D)*.

III. Criteria and Methods for Distribution of Funds

3.1 Loan Management Information

Currently the Resilient Tennessee RLF does not have any funds available to disburse as loans. The Tennessee General Assembly has appropriated \$5 million dollars of state funds for the RLF as a match to any federal dollars received through FY 2026.

TEMA will work closely with the State's Treasurer to ensure that the RLF is sufficiently funded for the future. Financial planning for the RLF will be done by the Treasurer and all dividends earned from the RLF will be deposited back into the fund for use in hazard mitigation work.

As the RLF is currently unfunded, there are no short-, medium-, and long-term projections for the fund.

3.2 Criteria and Method for Loan Distribution

TEMA will develop criteria, processes, and procedures to ensure that loan applicants have the necessary skills to meet the loan requirements. TEMA intends to create a tiered program within the Resilient Tennessee RLF. Below is the funding matrix that illustrates what communities are eligible for the lowest interest rates and longest repayment periods.

Table 3.2: Resilient Tennessee Revolving Loan Fund Matrix

	Tier 1 Loans	Tier 2 Loans	Tier 3 Loans
Interest Rate	1%	0% < and <1%	0%
Repayment Schedule	15 years after project completion	20 years after project completion	25 years after project completion
Eligible Entities	Any qualified borrowers	Distressed and At-Risk Counties per TN ECD Rankings	Medium-High and High SVI Counties

3.2.1 Creating a Project Proposal List

Per the requirements of the grant application, TEMA has developed a Project Proposal List. This list was developed from multiple sources, including a survey sent to all local Tennessee governments and from projects identified in our state and local Hazard Mitigation Plans.

3.2.1.1 Prioritization Methodology

TEMA will create a robust and thorough project prioritization methodology for the Resilient Tennessee RLF. TEMA will ensure that all selected borrowers meet federal and state loan requirements prior to loan disbursement.

Applicant Pre-Screening:

- Has the borrower identified a specific revenue source to repay the loan?
 - If yes, pre-screening continues.
 - If no, TEMA staff will follow up with the community on project viability.
- Does the borrower have a FEMA approved Hazard Mitigation Plan?
 - If yes, pre-screening continues.
 - If no, is the applicant requesting funds to update the local HMP?
 - If yes, pre-screening continues.
 - If no, TEMA staff will follow up with applicant on expected timeline for local HMP update and approval.
- Is the proposed project's total budget less than or equal to \$5 million?
 - If yes, application moves to review panel.

- If no, TEMA staff will work with applicant to rescope project so that it does not exceed \$5 million.

TEMA will convene an application review panel. This panel will be an odd number of personnel and at least three persons. TEMA's Director reserves final approval of the review panel. The review panel will evaluate and score all eligible projects. Application score will be based on feasibility, project readiness, cost effectiveness, and return on investment.

The review panel will also give a higher weight to applications for projects in communities with the highest needs based on the [CDC/ATSDR Social Vulnerability Index](#). The highest scoring applications will be funded until all available funds are exhausted.

3.2.1.2 Tie-Breaking Procedure

In the unlikely event that two projects score the same and there are only funds available to fund one project, the review panel will consider additional criteria and rank the projects using Tennessee Department of Economic and Community Development's [annual county assessments](#). County economic status will receive the following additional points added to their final review score:

- Distressed 25 points
- At-Risk 20 points
- Transitional 15 points
- Competitive 10 points
- Attainment 5 points

IV. Financial Management

4.1 Financial Status of the Resilient Tennessee RLF

TEMA does not intend to combine the financial administration of the Resilient Tennessee RLF with any other RLF.

4.1.1 Address the Financial Status of the Resilient Tennessee RLF

This is a newly established RLF so there are no previous or current fiscal year finances to review.

4.1.1.1 For the Previous Fiscal Year

Not applicable.

4.1.1.2 For the Current Fiscal Year

Not applicable.

4.2 Financial Terms of Loans

The Tennessee Resilient RLF will comply with all loan requirements set by U.S. statute.

- Loans issued from the RLF will not exceed 1%.
- The annual principal and interest payments (if applicable) from the borrower will start no later than one year after project completion. Payments may begin prior to that date, however.
- Standard loans must be repaid within 20 years of project completion. Loans to low-income geographic areas must be repaid within 30 years of project completion. This is the longest period allowed for repayment.
- All loans must be repaid before the project's design of life ends.
- Borrowers must identify a specific revenue source to repay the loan.
- Borrowers are required to have a FEMA approved Hazard Mitigation Plan.
- All payments made by the borrowers for both principal and interest must be deposited into the Resilient Tennessee RLF.
- No single project can exceed \$5 million.

TEMA will develop an official process to collect fees in conjunction with the State Treasurer and Comptroller of the Treasury Offices. This process will include how TEMA will collect fees, where the funds will be deposited, and the specific intended use of these fees.

4.2.1 Standard Loans

TEMA will work with its sister agencies, the State Treasurer's Office and Comptroller of the Treasury, to develop standard loan terms for the Resilient Tennessee RLF. These terms will establish the eligible uses for the RLF, eligible borrowers, prohibited uses, the minimum and maximum loan amounts per project, interest rates, repayment schedules, rules for default and delinquency, and any other terms deemed necessary. TEMA staff will provide the standard loan terms that are developed with FEMA staff as soon as they are approved.

4.2.2 Loans for Low-Income Geographic Areas or Underserved Communities

TEMA will work with its sister agencies, the State Treasurer's Office and Comptroller of the Treasury, to develop loan terms for low-income geographic areas and/or underserved communities for the Resilient Tennessee RLF. These terms will establish the eligible uses for the RLF, eligible borrowers, prohibited uses, the minimum and maximum loan amounts per project, interest rates, repayment schedules, rules for default and delinquency, and any other terms deemed necessary. TEMA staff will provide the these newly created loan terms with FEMA staff as soon as they are approved.

4.3 Loan Disbursements

TEMA intends to award at least \$8 million in funds for fiscal year 2024.

The projected utilization goal is 72%.

TEMA staff will work with local governments to identify possible revenue sources to support projects and activities that do not make money, pursuant to *42 U.S.C. Section 5135(f)(1)(A)(iii)*.

V. Resilient Tennessee RLF Program Management

5.1 Technical Assistance

TEMA staff will offer all borrowers at least two technical assistance webinars. Once an entity is selected for funding, they will be required to attend a mandatory Loan Management webinar. This webinar will outline expectations, required reports and documentation, scheduled site visits from TEMA staff, and repayment schedule.

TEMA staff will also work with each borrower to develop an evaluation plan for the project. This will be project specific and will identify goals of the project and what metrics will be used to measure success.

TEMA will not exceed 5% of the FY grant award for technical assistance.

5.2 Local Capacity Development

As the Resilient Tennessee RLF is a newly established fund, TEMA is prioritizing local capacity development in the program's first 1-3 years. TEMA staff will develop technical assistance webinars to educate and assist local governments in executing this new loan program, including loan management and project evaluation trainings. TEMA staff will also be available to assist local governments to develop and implement effective hazard mitigation policies and plans.

5.3 Environmental and Historic Preservation Compliance

TEMA will follow all Federal and State Environmental and Historic Preservation (EHP) Compliance Procedures. TEMA will work with FEMA to develop a pre-screening of all eligible projects, including a list of activity types that must be submitted to FEMA for review.

5.4 Public Meetings and Comment Activities

TEMA sent a Public Notice to all local and county municipalities asking for hazard mitigation project proposals. The survey developed was based off the information requested by FEMA. The notice went out on March 15, 2024, and was open for submissions until April 28, 2024, meeting the required six week minimum of public notice dictated in the grant application. The project proposal list is included as Appendix D.

VI. Audits and Reporting

6.1 Compliance with Federal Reporting Requirements

To ensure clarity, all program materials are posted on our website (www.tn.gov/tema). We will use the services of TEMA's internal finance department with assistance from the Tennessee Department of Military, as needed, to run an independent audit to ensure finances are correct for the one and two-year audits.

TEMA commits to entering project and benefits data into the FEMA Non-Disaster Grants system (ND Grants) and financial data in Payment and Reporting System (PARS) to support the evaluation of the Resilient Tennessee RLF program. Among other requirements, FEMA will use the data from the audits and reporting to assess how the loan funds:

- Efficiently administer the fund.
- Provide project benefits to local communities.
- Promote equity.

TEMA will enter project benefits data into ND Grants by the end of the quarter in which the capitalization grant is received. After the Period of Performance, TEMA will enter required project benefits data into FEMA's ND Grants by the end of the fiscal year for this Intended Use Plan.

6.2 Publication of Information

TEMA will publish and periodically update all projects receiving loan from the Resilient Tennessee RLF. The complete list of projects, including location, type of assistance, amount of assistance, the expected funding schedule, and expected date of project completion will be available on TEMA's website (<https://www.tn.gov/tema>). TEMA's Communications Team will announce loan recipients for every funding cycle through traditional and social media channels.

6.3 Loan Recipient Auditing and Reporting

TEMA will require loan recipients to complete internal quarterly reports to ensure that projects are staying within the scope of the project application and to determine if there are any issues with timelines or funding that need to be addressed. These internal reports will be separate from the require FEMA reports on ND grants. TEMA will also require quarterly site visits to any construction projects for quality control reasons. There will be an annual auditing procedure for all borrowers to ensure that all federal and state statues are being followed and that all projects are in compliance.

Appendix A: Resilient Tennessee RLF Legislation

SENATE BILL 2082
By Johnson

HOUSE BILL 1684

By Lamberth

AN ACT to amend Tennessee Code Annotated, Title 58,
Chapter 2, relative to the establishment of the
Resilient Tennessee Revolving Loan Act.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 58, Chapter 2, is amended by adding
the following as a new part:

58-2-901. Short title.

This part is known and may be cited as the "Resilient Tennessee Revolving Loan
Fund Act."

58-2-902. Findings and purpose.

(a) The general assembly declares that disaster mitigation and resiliency are of
the highest priority to the state and the people of Tennessee.

(b) The general assembly finds that congress enacted the Safeguarding
Tomorrow through Ongoing Risk Mitigation (STORM) Act (Pub. L. No. 116-284) in 2021
for states to establish a revolving loan fund. Revolving loan funds are used to provide
funding assistance to local governments for projects to reduce disasters and hazards.

(c) The purposes of this part are to ensure that Tennessee is ready and able to
receive federal funds from the STORM Act by establishing the Resilient Tennessee
Revolving Loan Fund, and to authorize the proper administration of the fund.

58-2-903. Definitions.

As used in this part, unless the context otherwise requires:

- (1) "Director" means the director of the agency;

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- 1 -

(2) "Eligible recipient" means Tennessee counties and local governments, as well as other entities or persons eligible under federal emergency management agency (FEMA) eligibility guidelines, or amendments to eligibility in the STORM Act, in effect at the time of the award;

(3) "Fund" means the Resilient Tennessee Revolving Loan Fund established in this part; and

(4) "STORM Act" means the federal Safeguarding Tomorrow through Ongoing Risk Mitigation Act (Pub. L. No. 116-284).

58-2-904. Resilient Tennessee Revolving Loan Fund.

(a) There is created in the state treasury a revolving loan fund to be known as the "Resilient Tennessee Revolving Loan Fund."

(b) The following moneys must be deposited into the fund:

(1) Moneys received through the federal emergency management agency (FEMA) and the STORM Act;

(2) Moneys appropriated by the general assembly to the fund;

(3) Investment and interest earnings of the fund;

(4) Moneys received as repayment of loan principal and interest; and

(5) All other moneys received by the fund from any other source.

(c) Moneys in the fund must be used to provide loans, at an interest rate of not more than one percent (1%), to eligible recipients for local resilience and hazard mitigation projects.

(d) The state treasurer shall invest the moneys of the fund in the same manner as other state moneys may be invested. All interest earnings of the fund must be credited to the fund.

(e) The fund balance must remain available in perpetuity to provide loans under this part. All moneys deposited into the fund and interest earned on the balance of the fund must be available to the director for expenditures consistent with this part.

(f) Moneys expended from the fund must be supplemental to funding that otherwise would be appropriated or provided to eligible recipients.

(g) In accordance with the limitations set forth in the STORM Act, moneys in the fund may be used to provide loans and financial assistance for projects or activities of eligible recipients that mitigate the impacts of natural hazards, including:

- (1) Drought and prolonged episodes of intense heat;
- (2) Severe storms, including hurricanes, tornadoes, wind storms, cyclones, and severe winter storms;
- (3) Wildfires;
- (4) Earthquakes;
- (5) Flooding;
- (6) Shoreline erosion; and
- (7) High water levels.

58-2-905. Administration and rulemaking.

(a) The agency shall administer the fund.

(b) The agency shall adopt rules and regulations for the fund's administration in accordance with the Uniform Administrative Procedures Act, compiled in title 4, chapter 5. The rules must implement the requirements of the STORM Act and establish application procedures and eligibility criteria for loans from the fund. For loans, the rules establishing eligibility criteria must include that an eligible recipient demonstrate:

- (1) The need for a loan to address hazard mitigation; and
- (2) The ability to repay the loan, if required, at a later date.

(c) The agency has such other authority as is necessary and appropriate for the exercise of the powers and duties conferred by this part.

(d) The agency may pay the administrative expenses and costs associated with the fund, as authorized by the STORM Act.

(e) The agency shall publicly publish and periodically update information about all projects receiving funding from the fund, including:

- (1) The location of the project;
- (2) The type and amount of assistance provided from the fund;
- (3) The expected funding schedule; and
- (4) The anticipated date of completion of the project.

SECTION 2. The headings to sections in this act are for reference purposes only and do not constitute a part of the law enacted by this act. However, the Tennessee Code Commission is requested to include the headings in a compilation or publication containing this act.

SECTION 3. This act takes effect July 1, 2024, the public welfare requiring it.

Appendix B: Project Proposal Notice



March 15, 2024

CONTACT: Kristin Coulter
OFFICE: 615-741-0430

TEMA SEEKS PROPOSALS FOR LOW INTEREST LOAN FUNDING FOR MITIGATION PROJECTS

NASHVILLE, Tenn. – The Tennessee Emergency Management Agency (TEMA) is working to help local governments obtain low interest loans (1 percent interest rate or less) to implement hazard mitigation projects designed to reduce risks from natural hazards and disasters.

TEMA is collecting this information as a prerequisite to applying for federal funding under the [Safeguarding Tomorrow Revolving Loan Fund](#). Any local government who wishes to be considered for future loan opportunities if funding becomes available should complete the online [Project Proposal Form](#).

Types of projects that could be funded through this program include, but are not limited to:

- Drainage/Stormwater
- Property Acquisition/Relocation
- Structural Retrofits/Hardening/Safe Spaces
- Infrastructure/Utility Protective Measures
- Engineering Studies/Risk Assessments
- Generators for Critical Facilities/Infrastructure

Submitted project proposals will be included within an Intended Use Plan that will be published on TEMA's website for public review and comment by the end of April 2024.


Local governments interested in applying must complete the online [Project Proposal Form](#) by April 28, 2024.

###

About the Tennessee Emergency Management Agency: TEMA's mission is to coordinate preparedness, response and recovery from man-made, natural and technological hazards in a professional and efficient manner in concert with our stakeholders. Follow TEMA on [Facebook](#), [Instagram](#), [X](#), [LinkedIn](#), and at tn.gov/tema.

TEMA • 3041 Sidco Drive • Nashville, TN 37204
Tel: 615-741-0001 • www.tn.gov/tema

Appendix C: Media Campaign of PPL Survey



Emergency Management Assoc... ... ✕

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Tennessee Emergency Management Agency is working to help local governments obtain low interest loans (1% interest rate or less) to implement hazard mitigation projects designed to reduce risks from natural hazards and disasters.

For more information, please click on the link below:

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STORM Act

Public Notice: TEMA Seeks Proposals for Low Interest Loan Funding for Mitigation Projects Due by April 28, 2024

Published: March 15, 2024

The Tennessee Emergency Management Agency (TEMA) is working to help local governments obtain low interest loans (1 percent interest rate or less) to implement hazard mitigation projects designed to reduce risks from natural hazards and disasters.

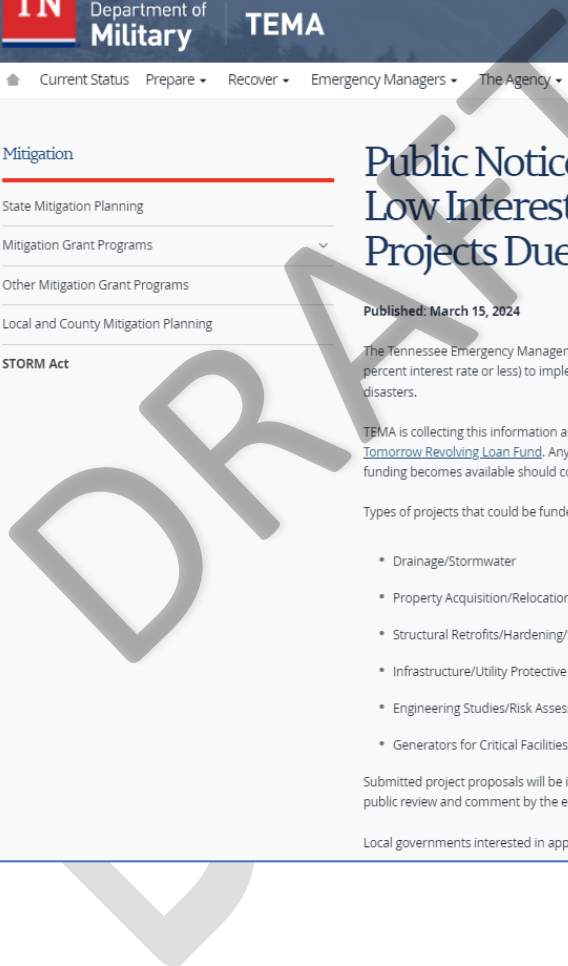
TEMA is collecting this information as a prerequisite to applying for federal funding under the [SafeGuarding Tomorrow Revolving Loan Fund](#). Any local government who wishes to be considered for future loan opportunities if funding becomes available should complete the [online Project Proposal Form](#).

Types of projects that could be funded through this program include, but are not limited to:

- Drainage/Stormwater
- Property Acquisition/Relocation
- Structural Retrofits/Hardening/Safe Spaces
- Infrastructure/Utility Protective Measures
- Engineering Studies/Risk Assessments
- Generators for Critical Facilities/Infrastructure

Submitted project proposals will be included within an Intended Use Plan that will be published on TEMA's website for public review and comment by the end of April 2024.

Local governments interested in applying must complete the [online Project Proposal Form](#) by April 28, 2024.



 Why Sunday Dinner is so special. 

TENNESSEE

Resilient Tennessee Revolving Loan Fund Provides Opportunities for Hazard Mitigation

by Article submitted April 7, 2024



Legislature passes bill giving rural communities lifeline to fight disasters.

NASHVILLE, TN. – The Tennessee General Assembly provided rural communities with access to the funds they need to mitigate disasters this week. The Resilient Tennessee Revolving Loan Fund is a key step toward strengthening Tennessee communities against increasingly costly and deadly natural disasters.

Natural disasters have become a serious threat to the safety of Tennesseans. Over the past few years, tornadoes and floods have wreaked havoc on Tennessee communities from Memphis to Mountain City. Rural communities are often most at risk, and the Resilient Tennessee Revolving Loan Fund will help them identify and fund critical



Why Sunday Dinner

- WGRV News**
- ▶ Alcohol Ban Coming To Wildlife Management Areas Effective April 15th
 - ▶ Greene County Flags Requested To Fly At Half Mast For Chuck Bowlin
 - ▶ National 911 Officer Appreciation Week April 14-20th
 - ▶ Congenital Diaphragmatic Hernia Awareness Day April 19th
 - ▶ Wind Advisory For Southwest Greene County From 11-8 PM Friday
 - ▶ Both Sides Say Settlement Chances Are Low In Former Assistant Police Chief's Suit Against Town Of Greeneville
 - ▶ Seven Brew Drive-Thru Coffee Construction Moving Along, Still Set To Be Complete Summer 2024
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 - ▶ Weekend baseball series with UVA Wise altered
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TN Revolving Loan Fund for Hazard Mitigation

Resilient Tennessee Revolving Loan Fund Provides Opportunities for Hazard Mitigation

by Mary Jo Bird — April 7, 2024 In Agriculture, Business & Industry



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The Tennessee General Assembly provided rural communities with access to the funds they need to mitigate disasters this week. The Resilient Tennessee Revolving Loan Fund is a key step toward strengthening Tennessee communities against increasingly costly and deadly natural disasters.

Natural disasters have become a serious threat to the safety of Tennesseans. Over the past few years, tornadoes and floods have wreaked havoc on Tennessee communities from Memphis to Mountain City. Rural communities are often most at risk, and the Resilient Tennessee Revolving Loan Fund will help them identify and fund critical projects by providing access to federal funds.

"Because of the leadership and support of Governor Lee and the Tennessee General Assembly, local officials looking to finance projects that keep people and communities safe and reduce impacts of future storms will soon be able to access affordable ways to fund community mitigation," said Patrick Sheehan, Director of the Tennessee Emergency Management Agency. "Enabling TEMA to administer the Resilient Tennessee Revolving Loan Fund demonstrates Tennessee's steadfast commitment to supporting communities in their efforts to be more resilient."

"The revolving loan fund presents a huge opportunity for Tennessee cities and counties by allowing TEMA to leverage federal funds and loan them to communities to match federal grants," said Dwain Land, President of the Tennessee Renewable Energy and Economic Development Council and member of Protect Tennessee. "It empowers communities to afford the mitigation projects that they know they need, but previously couldn't afford."

"Communities across the U.S. are experiencing the consequences of more frequent and more severe disasters," said Mathew Sanders, senior officer with the Pew Charitable Trusts and member of Protect Tennessee. "Tennesseans know this all too well, particularly after the devastating and deadly Waverly floods in 2021. When made law, the revolving loan fund represents important progress as part of a comprehensive approach to building resilience to future disasters."

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April 2024

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21	22	23	24	25	26	27
28	29	30	1	2	3	4

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Greenville

11:54 am, April 12, 2024

54°F

Overcast Clouds

Wind Gust: 24 mph

Visibility: 0 km

Sunrise: 7:01 am

Sunset: 8:02 pm

57% 983 mb 16 mph

Appendix D: Project Proposal List

Project Title	Project Purpose	Natural Hazard to Mitigate	Project Location	Amount of Assistance Requested	Expected Funding Schedule	Project Completion
911 Center	Structural Retrofit/Hardening/Safe Space	Tornado, Severe Storms, Seismic	Alamo, TN (Crockett County)	\$500,000 - \$1,000,000	July 1, 2024	July 1, 2025
Ambulance Service Building Project	Building acquisition, safe space/hardening/relocation of existing emergency services	Tornado	Alamo, TN (Crockett County)	\$2,000,000	July 1, 2024	December 31, 2024

DRAFT