



2024 ANNUAL REPORT



**Southeast
Nebraska
Community
Action**

SENCA's Impact

Providing solutions to top challenges

Since 1966 SENCA's team of dedicated, and trained professionals, continue the on-going mission of working one-on-one, in a holistic manner, with economically challenged, southeast Nebraska families. SENCA's variety of specially designed programs and services help families navigate through emergency situations, improve skills, expand knowledge, and reach a goal of self-sufficiency.

SENCA is one of nine Community Action Agencies (CAAs) in Nebraska, and one of more than 1,100 CAAs nationwide. SENCA works with various partners throughout the agency's six core county service area of Cass, Johnson, Nemaha, Otoe, Pawnee, and Richardson to improve lives and strengthen southeast Nebraska communities.



Participants

Projects

Outcomes

Housing

129

Households utilized SENCA Housing Programs

Affordable Housing, Down-Payment Assistance Home Buyer Education, Owner-Occupied Rehab, Radon, and Weatherization Assistance

- Older housing stock is improved
- The homes health, safety and energy efficiency is increased
- Access to safe, affordable housing

Nutrition

185

Households utilized SENCA Nutrition Programs

Commodity Supplemental Food Program (CSFP), Supplemental Nutrition Assistance Program (SNAP), Congregate/Meals-on-Wheels (Johnson & Richardson Co.)

- Nutritional health is maintained
- Households have food security
- Seniors remain home longer
- Enhanced local economy

Education

145

Preschool children and their families accessed SENCA Head Start Preschool

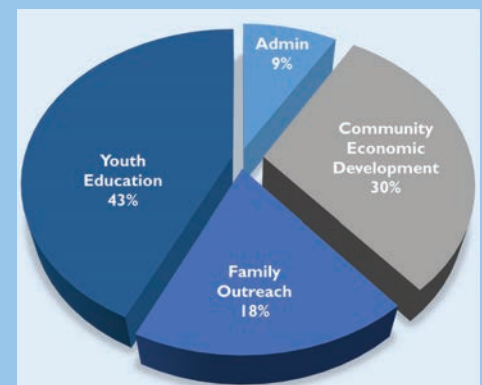
Head Start Preschool

- Increased school readiness
- Increased access to health care
- Enhanced education, income, and employment status for parents of HS children

Agency Financials

Total agency funding for the 2024 fiscal year was \$4,864,472. Approximately 70% of agency funding is derived from competitive, program specific state and federal grants. The remaining funds are provided by private donations, local funders, and the agency's annual benefit golf tournament.

Inkind Revenue	Government Grants/Funds	Direct/Indirect Public Support	Other Revenues
\$461,465	\$3,462,733	\$620,188	\$320,086



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Southeast Nebraska Community Action Partnership, Inc.



Changing Lives



In 2019 'Randall' was introduced to the local SENCA Family Development Specialist (FDS) as a classic example of who most would recognize as living in poverty. He was homeless, living in an abandoned house, with

no running water or electricity, had no income, and struggled day-to-day just to get by. Randall was no stranger to the community he called home, yet many of the residents viewed Randall as a loner and offered little assistance.

SENCA's first task was to try to find Randall safe housing. The FDS worked to find a shelter for Randall, but was unsuccessful as he would not be able to take his faithful companion, his dog, with him. The FDS was successful in enrolling him for the Supplemental Nutrition Assistance (SNAP) Program and Medicaid. SENCA staff also assisted Randall when he received letters he did not understand.

What Randall needed the most was to have access to stable income. Randall was identified with some developmental disabilities, which hindered his ability to obtain and maintain employment. The SENCA FDS referred Randall to the SSI/SSDI Outreach, Access, and Recovery (SOAR) program that assists individuals by providing increased access to Social Security Disability Benefits.

Following many months of working with a devoted SOAR advocate, appointments, and waiting, it was determined that Randall qualified for disability benefits. SOAR's help throughout the Social Security process was life-changing.

While waiting on the disability determination, Randall faced many housing challenges. The vacant house he had been staying in caught fire. He was provided a camper to live in, but it had to be relocated multiple times as his vehicles were being vandalized. Ultimately, Randall was forced to 'couch surf' during the coldest winter months.

Once Randall had income from disability, SENCA helped him complete an application for low-income housing. His initial application was denied. SENCA staff recommended he appeal, which he did. The housing board overturned the denial and Randall moved into his own apartment. For the first time in a number of years, Randall has stable monthly income, receives SNAP and insurance benefits, and has access to safe and secure housing.

With assistance provided by SENCA, Randall utilized local resources to navigate through an emergency situation, and secure the income and supplemental support needed to improve his quality of life and meet his basic needs.

Improving Communities

Connie, a life-long resident of Plattsmouth, was thrilled when SENCA implemented the low-cost, public transit program in Cass County in January 2024. "What a life-saver SENCA programs are to our community," shares a grateful Connie.

As a retired individual on a fixed income, Connie is fortunate that her monthly pension, with the help of subsidized housing, is adequate to meet her basic needs. However, like many individuals who live month-to-month on fixed incomes, when Connie experienced a change in her health, she was even more concerned about her personal finances.

For the past four years Connie has travelled from Plattsmouth into the Omaha area to receive dialysis three times a week. She owns a dependable vehicle, but Connie didn't feel comfortable making the regular commute on her own. Connie contacted the Area Office on Aging and signed up for transit services. The transit service provided Connie with affordable, worry-free rides for three years before announcing that the service was being discontinued in 2023.

"I checked into the local cab service, but the round-trip cost from my home to the dialysis clinic was \$80. At a cost of \$240 per week I simply couldn't afford that option", shares Connie. "I also hired someone to drive me to my appointments, but the cost of a driver along with the cost of fuel and vehicle upkeep soon began to take a toll on my monthly budget"

Knowing others who were in similar situations, Connie contacted Nebraska Senator Bob Clements office, and the Cass County Commissioners, each listening and offering to help find a solution. The Commissioners contacted SENCA to inquire if a low-cost public transit program, similar to the programs SENCA operates in Richardson and Pawnee Counties could be implemented in Cass County.

SENCA's Executive Director, Vicky McNealy contacted Nebraska Public Transit and then met with commissioners to discuss costs. Once the commissioners approved the project, and to partner with SENCA to implement Cass County Transit, SENCA hired a driver and transferred a transit vehicle to Plattsmouth to provide services until a new vehicle can be purchased.

"I was thrilled when I found out SENCA would be offering a much-needed, affordable public transit program in Cass County," shares Connie. "The driver, Rick Walker, is so very nice, caring, and helpful, and he always keeps the bus clean.

Cass County Transit operates Monday – Friday, 8:30 a.m. to 4:00 p.m. It is requested that rides are scheduled at least 24 hours in advance and that riders be ready and on-time when the Transit bus arrives. To schedule a ride please call 402-852-8313.



Community Economic Development

Housing Programs Serving the counties of Cass, Johnson, Nemaha, Otoe, Pawnee, Richardson, & Sarpy



Down Payment Assistance

- Since 2005, SENCA HOMES (Home Ownership Makes Economic Sense) has assisted **93** first-time home buyers with the purchase of a home throughout the seven county service area.
- Rehab services have been provided to **97% of the homes**, improving the health, safety, and affordability of the homes.
- The program has produced both long-term and one-time benefits resulting in a **4 to 1 return on investment**.



Rental Housing

- SENCA owns a 4-unit, low-income family housing complex in Elk Creek and a 12-unit senior/disabled complex in Falls City.
- During 2024, **23** individuals secured/maintained a safe, stable, and affordable rental unit. Each received subsidies reducing out-of-pocket expense making housing costs affordable.
- The program has an estimated **16 to 1 return on investment** when comparing independent rental costs vs a care facility.



Homebuyer Education

- Since 2002, more than **1,056 first-time homebuyers representing 857 households** have completed homebuyer education.
- **Thirty-five percent (35%)** have gone on to complete the purchase of their first home with first mortgage financing totaling over **\$21.9 million**.
- Assuming that a minimum of **50%** of the aforementioned financing is protected as a result of homebuyer education, this program has the potential of producing a **16 to 1 return on investment**.



Radon Testing & Mitigation

- Since the fall of 2018, **331 homes** have been tested for high radon levels. A total of **54 (16%) of the homes** were mitigated to reduce radon levels.
- According to EPA estimates, radon is the **number one** cause of lung cancer among non-smokers.
- Assuming health insurance covers the majority of lung cancer treatment costs, the program has a potential of producing a **4 to 1 return on investment**.



Owner Occupied Rehab

- Since 2008, **54 homes** throughout SENCA's seven county service area have received rehabilitation, extending the homes life an additional 20 years, improving its health, safety, and affordability.
- Rehab to these homes has created an average increase in home owner wealth of **\$18,212 per owner** and an average of **\$5,157 in additional tax values** per home.
- The program has produced both long-term and one-time benefits resulting in a **1.5 to 1 return on investment**.



Weatherization Assistance

- During the 2024 fiscal year, SENCA provided Weatherization services and energy conservation education to **80 adults in 55 households**.
- **Weatherization goals:** save energy, reduce heating and cooling costs, and ensure the health and safety of households served.
- The average home experiences an average of **18.7%** reduction in heating costs. Additional savings are achieved in cooling costs.
- The program has produced both long-term and one-time benefits resulting in a **5 to 1 return on investment**.

Helping Elderly and Disabled Residents Remain in their own Homes Longer



Meals on Wheels Congregate Meals

- SENCA operates a Congregate and Meals on Wheels program in Johnson County and contracts with Colonial Acres in Humboldt to provide Meals on Wheels to local residents.
- Together the two meal sites **provided 7,547 nutritious meals** to residents living in Johnson and Richardson Counties.
- The program has an estimated **4 to 1 return on investment**.



Low Cost Public Transit

- SENCA operates three low-cost, public transit systems to residents in the counties of **Cass, Pawnee, and Richardson**.
- During the 2024 fiscal year, a total of **8,300 rides** were provided throughout the three counties.
- The National Center for transit Research estimates a **2 to 1 return on investment** for transit programs.

Solutions to Top Housing Challenges

Weatherization Works in SE Nebraska

As with many rural, southeast Nebraska homeowners who reside in some of the nation's oldest housing stock, Suzanne and Sam were challenged with high utility costs as a result of living in a home that was in dire need of repair. Their time worn home was drafty, due to old windows and doors, little if any insulation, and gaping basement doors that had once been used as a garage.



Living on a fixed income the couple didn't have the ability to make repairs on their own, so they applied to SENCA Weatherization for help. After completing the application and providing the required documentation, Suzanne and Sam were approved to receive weatherization assistance.

The next step in the process was for SENCA's trained and licensed Weatherization staff to inspect the home to see if it qualified. During the inspection, in addition to the gaping basement doors, plumbing issues were also identified as deferral items. This meant the identified issues had to be repaired prior to SENCA proceeding with weatherization assistance.

SENCA installed attic insulation, new windows and doors, pipe wrap, LED light bulbs, dryer venting, vented all fans to the exterior, and sealed penetrations on duct work. Prior to installing these cost saving measures, SENCA repaired the deferral items. This included correcting the plumbing issues and enclosing the old garage doors by installing a wall and new entry door.

While energy savings can vary from home to home, it is estimated most homes will see an average of 18.7% reduction in heating and cooling costs following weatherization. For Suzanne and Sam, it is estimated a savings of \$1,368 a year, \$114 a month, will be achieved on heating and cooling costs. A significant savings while helping them stay comfortable and within their budget.

In addition to Weatherization funding awarded through the Nebraska Department of Environment and Energy (NDEE), SENCA often utilizes funds from other resources to help ensure successful outcomes. Additional funding sources that may be utilized include: Low Income Home Energy Assistance Program (LIHEAP), and community partners such as Omaha Public Power District (OPPD).

SENCA works with local and area energy focused partners to help low-income residents throughout southeast Nebraska reduce heating and cooling costs and ensure the overall health and safety of the household served.

Home Ownership - A Dream Come True

As seniors, each over the age of 60, Donald and Jackie may not resemble what most think of as typical 'first-time' homebuyers. However, they are just as excited about utilizing SENCA's Down Payment Assistance (DPA) program to purchase their first home as anyone taking their first step toward home ownership.



The once married couple lived in a mobile home prior to their divorce. After divorcing they each moved on with their own lives, finding happiness and new companionship. In spite of their separation, they remained friends.

Over the course of time, life found each of them single once again and living as next door neighbors in one of SENCA's Affordable Housing complexes. There are many low-income households, on fixed incomes, such as Donald and Jackie, that would prefer owning a home of their own over renting, but they don't have the financial ability to save what they need to make home ownership a reality.

Most conventional loans require homebuyers to have a cash down-payment of 10 to 20% of the purchase price, in addition to paying their share of the closing costs. Combined, this could add up to hundreds or even thousands of dollars that most low-income households, regardless of age, are not able to afford. Thankfully there are programs like SENCA's DPA with Minor Rehab that provide the additional help qualifying, low-income families need to purchase their first, and possibly forever, home.

SENCA has been with Donald and Jackie every step of the way. First by providing each of them with safe, affordable housing, and subsidy assistance while living in one of two senior or disabled housing complexes owned and managed by SENCA. When Donald and Jackie decided to buy a home, they worked one-on-one with SENCA's Housing Development Director, Amanda Palmerton.

Donald and Jackie participated in Homebuyer Education classes provided by SENCA. The class, offered in-person or on-line, is required by many lenders and helps first-time homebuyers understand the ins-and-outs of purchasing and owning a home.

Ms. Palmerton, a certified USDA packager, assisted Donald and Jackie with applying for a USDA home loan that they were approved for. SENCA's DPA assistance will provide Donald and Jackie with the down-payment assistance they need and will also provide up to \$15,000 for minor rehab to the home they are purchasing. The couple is excited to begin their next chapter of home ownership and grateful for the help they received from SENCA.



Family Outreach



Court Appointed Special Advocate (CASA)

- During the 2024 fiscal year, a total of **83 children** were in the Juvenile Court System in the counties of Johnson, Nemaha, Otoe, Pawnee, and Richardson.
- SENCA CASA served **47** of these children's cases with an active volunteer or by staff. The remaining **36** cases were monitored by the CASA Coordinator.
- **A total of 13 active Volunteer Advocates and 1 CASA staff member** visited the children, wrote court reports, and provided the children with a voice in the court room.
- The estimated return on investment for this program is **15 to 1**.



Commodity Supplemental Food Program (CSFP)

- **A total of 86, low-income individuals, over the age of 60**, supplemented their diet with **924 boxes** of nutritious food.
- The program serves qualifying households in the counties of Johnson, Nemaha, Pawnee, and Richardson.
- This program has an estimated **4 to 1 return on investment**.



Family Development

- During the 2024 fiscal year, **66% of families** in case management with a goal of employment obtained employment that provided a living wage or higher.
- **15% of the families** in case management successfully completed the program, with **42%** continuing to actively receive services. **97%** obtained safe, affordable housing.
- When someone unemployed who receives government benefits gains full-time employment and those benefits end, this program produces a **44 to 1** return on investment for the local economy.



Project First

- During the 2024 fiscal year, **22** individuals were enrolled in the transitional homeless program that provides intense case management and access to supportive services.
- At enrollment, **67% of the households** had no earned income. Currently 100% of those enrolled have earned income.
- This program has an estimated **3 to 1 return on investment**.



Supplemental Nutrition Assistance Program (SNAP)

- During the 2024 fiscal year, a total of **59 SNAP applications** were submitted throughout the six-county service area.
- Low-income individuals received **\$116,500** in benefit dollars which represents **34,003** meals.
- This program is estimated to provide a **2 to 1 return on investment**.

CASA - Provides Children with a Voice



Children living in homes where domestic violence is present often witness troubling, life-changing situations. As was the unfortunate case for two young southeast Nebraska children who witnessed their father severely assaulting their mother. The aftermath of that awful moment-in-time forever changed the lives of these young children, taking more than three and a half years of love, hope, and healing before being adopted in a safe, stable, and loving home.

Following the domestic violence incident, the father was arrested and taken into police custody. The children were placed with a member of the

father's family. Sadly, this was not in the best interest of the children as they were essentially kidnapped by the family member and moved to a different location.

Fortunately, the children were found safe and placed into foster care with their half-brother and his wife. The children, while trying to adapt to all of the changes and challenges they had to endure at such young ages, suffered from learning disabilities, were behind in their speech, and did not have good social interactions with others. It was definitely a challenging time for all involved, but thankfully the children were on the right path to getting the help, love, and self-assurance they desperately needed.

After the court ruled that the children were to remain in the Department of Health and Human Services (DHHS) care, a SENCA Court Appointed Special Advocate (CASA) was assigned to the children's case by the juvenile court judge. Over the following days, weeks, months, and years the CASA wrote court reports, regularly visited the children, even when they were placed 80 miles away, and stayed in contact with all parties involved on the case.

The CASA established a good relationship with the children's foster parents and was even able to work with the children's biological father to some extent. The SENCA CASA program also provided the children with school supplies, Christmas gifts, weighted blankets (recommended by the children's therapist), and gift cards to the grocery store, helping make their holidays extra special.

At one point, throughout the more than three-year process, the Court Judge ruled on termination of parental rights, but it was appealed by the biological father. This caused the case to drag out even longer due to the appeal's process. However, the Appeals Court did uphold the termination of parental rights creating an avenue of adoption for the children.

Following a heartfelt, and sometimes challenging, one thousand, three hundred and twenty (1,320) days in foster care, on July 15, 2024, day one thousand, three hundred and twenty-one (1,321), the children were finally granted adoption in a safe, stable, and loving home with their half-brother and his wife. The children benefitted a great deal from having the same adult CASA Advocate present in their lives throughout the entire process. The CASA advocated on their behalf by providing them a voice in the court room until they were able to secure their forever home.

Youth Education

Head Start Preschool



Head Start, a preschool program for 3 to 5-year-old eligible children, is a child-focused program and has the overall goal of increasing school readiness of young children in low-income families. Comprehensive child development services, school readiness, and family support are provided through center-based options. SENCA Head Start works closely with various community partners to build relationships that better serve children, families, and the communities. SENCA has five Head Start Preschools located in Nemaha, Otoe, Pawnee, and Richardson counties and three collaboration sites located within the Auburn, Falls City, and HTRS Public Schools. Teachers enter documentation on an ongoing basis into the software program Teaching Strategies Gold. The teachers rate each child's development three times per year, which is called a checkpoint.

- Head Start children are more likely to graduate highschool, attend college, receive post secondary degrees
- Head Start children have more access to health care and improved physical health throughout their lifetime
- Recent Early Childhood Education studies indicate the **return on investment for Head Start is 13 to 1**

Child Outcomes – Meeting or Exceeding

The number of SENCA preschool students meeting or exceeding expectations increased substantially from fall to spring checkpoints.

Domain	Fall	Winter	Spring
Social Emotional	58%	82%	93% -60
Physical	71%	86%	94% -32
Language	61%	84%	88% -44
Cognitive	52%	82%	90%
Literacy	48%	75%	83%
Math	44%	71%	77%

Education Transforms Challenges into Success



For individuals like Sheree, the challenges of growing up in poverty, having little, if any, expectations from your parents, and becoming a teenage mom, left Sheree feeling like 'there was no way out'. Sheree dropped out of high school her senior year and had her first daughter in 2017. Even though securing her GED/Diploma had been Sheree's goal since dropping out of school, after becoming a mom Sheree knew she had to do better for herself and her child.

Knowing the first step in achieving her goals was to get her diploma, Sheree signed up for the on-line GED.com program in 2021, but it was a struggle coming up with the \$175 to take the test and complete the program. Sheree was disappointed, but determined she was not going to give up.

After sharing her situation with a family member who worked at the local SENCA Head Start Preschool, Sheree was referred to SENCA Outreach. SENCA's trained and certified Family Development Specialist shared with Sheree information about the agency's Job Skills program and how SENCA may be able to help her continue her education.

Sheree enrolled in the GED program provided by Southeast Community College (SCC) and learned about the process involved with getting her GED. Sheree would be required to complete 10 hours of studying and pass practice tests for four required subjects prior to taking the actual GED test that would count toward her diploma.

Unfortunately, after taking her first test, Sheree's family experienced some unexpected medical and financial struggles. Her mom's health was failing and Sheree was needed at home. While this caused Sheree to pause her program, she stayed in contact with her teacher so she was aware of Sheree's situation. When the situation at home improved, Sheree returned to her classes and completed the remaining three tests, 40 hours of studying, the practice test, and the GED test, which she proudly passed!

During the process, Sheree learned that the state of Nebraska currently pays for the first test of every GED student. While Sheree successfully passed the GED test on her first try, it was reassuring to know SENCA would have helped pay the cost of the exam if it had been necessary for her to retake the test.

After receiving her GED, Sheree was able to secure a Teacher Aide position within SENCA's Head Start Preschool program. From her experience as a Head Start parent, Sheree knows the value of the comprehensive educational program that helps students from low-income families start kindergarten and be successful.

According to statistics, Head Start participants are 12% less likely to live in poverty and 29% less likely to receive public assistance as adults. While the main focus of Head Start is on children, Head Start enhances parents' education levels, employment status, and income, improving the lives of children, their families, and the communities they call home.

Sheree responds "Thank you SENCA!" Without everyone's help I wouldn't have gotten this far. Not only was I able to get my GED, I found a meaningful job within the SENCA Head Start program that I hope to pursue as a career."

Leadership in Action



Vicky McNealy
Executive Director



Angie Antholz
Head Start/Deputy
Director



Susan Keholm
Development Director



Cathy Gutshall
Human Resource
Director



Jenny Stutheit
Fiscal Officer



Gin Christiansen
Weatherization
Director



Kay Wissmann
Community Services
Director



Amanda Palmerton
Housing Development
Director

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Northern Region

Taylor Boyle, Public Official Rep.
Natalie Livingston, Low Income Rep.
Lori Huebner, Private Interest Rep.

Central Region

Ted Evans, Public Official Rep.
Peggy Groff, Low Income Rep.
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Southern Region

Rick Karas, Public Official Rep.
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and partnerships to improve lives and build
strong communities in southeast Nebraska.”***