

ANNUAL REPORT



SOUTHEAST TENNESSEE
HUMAN RESOURCE AGENCY

2025
EDITION



TABLE OF CONTENTS

ABOUT SETHRA, OUR VISION, AND MISSION.....	2
MESSAGE FROM THE CHAIRMAN.....	3
SETHRA GOVERNING BOARD.....	4
SETHRA AT A GLANCE.....	5
PROGRAM REPORTS AND SUCCESS STORIES.....	6 - 15
REVENUE BY PROGRAM.....	16

OFFICE LOCATIONS

Bledsoe County

2531 South Main St.
Pikeville, TN 37367
423-447-2444

Bradley County

1250 Old Chattanooga Pike SW
Cleveland, TN 37311
423-478-3053

Cleveland Area Urban Transit System

165 Edwards St. SE
Cleveland, TN 37311
423-478-1396

Grundy County

27 Phipps St.
Coalmont, TN 37313
931-592-8260

Marion County

12 Courthouse Square
Jasper, TN 37347
423-942-5946

McMinn County

800 S. White St. Suite C
Athens, TN 37303
423-745-8095

Meigs County

351 River Rd.
Decatur, TN 37322
423-334-3305

Polk County

4867 US Hwy 411
Benton, TN 37307
423-338-2335

Rhea County

3813 Rhea County Hwy.
Dayton, TN 37321
423-775-4010

Sequatchie County

312 Resource Road
Dunlap, TN 37327
423-949-2191

Justice Services Offices

Florence Scruggs Bldg. Suite 4
Altamont, TN 37301
931-692-5014

7794 Rhea County Highway, Ste 100
Dayton, TN 37321
423-775-4010

3751 Main Street
Jasper, TN 37347
423-942-5946

135 Baxter Lane
Winchester, TN 37398
931-962-1913

ABOUT SETHRA



The Southeast Tennessee Human Resource Agency (SETHRA) is one of nine Human Resource Agencies that cover the entire state of Tennessee. Organized under the Human Resource Act of 1973, SETHRA was established to address the needs of families, individuals, and communities across the southeast region. In addition to being a Human Resource Agency, SETHRA is also a Community Action Agency, a rural Public Housing Authority, and a public transportation provider. Grant funding from multiple local, state, and federal sources support SETHRA's need-based and income-based programs and services.



OUR MISSION AND VISION

SETHRA's mission is to provide quality services and resources to those in need. Our vision is to eliminate generational poverty.

Message from the Chairman

SETHRA's focus on teamwork, technology utilization, safety, and collaboration this past year resulted in remarkable progress and improved outcomes for the organization and those we serve. By working together and embracing innovation, we strengthened our ability to meet the diverse needs of our communities.

Our transportation services exemplify this progress. Increased ridership and trip numbers reflect the growing trust in our system, while enhanced safety training and rigorous bus maintenance ensure every journey is dependable and secure. These improvements not only support mobility but also connect individuals to jobs, healthcare, and education—critical components of a thriving workforce and healthier communities.

We are equally proud of the strides made in programs that provide stability and hope. Our community service programs remain a cornerstone of our mission, addressing urgent needs of our most vulnerable neighbors through housing, utility, and food assistance along with in-home health aid services for older adults and adults with disabilities, emergency home repairs and weatherization, and justice service programs that help individuals rebuild their lives. Recognizing that stability often requires deeper support, we have advanced efforts to help individuals overcome addiction, connecting them to treatment and recovery resources that offer a fresh start and renewed hope.

These achievements are the result of dedicated staff, strong partnerships, and a shared vision for stronger communities. Together, we are not only meeting immediate needs but creating pathways to long-term success and resilience. Thank you for standing with us as we continue to make a meaningful difference in the lives of those we serve.

With gratitude,



David Jackson
Marion County Mayor



SETHRA Governing Board - FY2025

Chairman

David Jackson

Mayor, Marion County

Vice Chairman

Doug Collins

Mayor, City of Ducktown

Treasurer

John Gentry

Mayor, McMinn County

Secretary

Keith Cartwright

County Executive, Sequatchie County

Senator Adam Lowe, State of TN

Mayor Clint Huth, City of Dunlap

Community Representative Devona Smith, Sequatchie County

Mayor Eddie Jewell, Meigs County

Mayor Gary Davis, Bradley County

Mayor Gregg Ridley, Bledsoe County

Community Representative Jeannie Anderson, McMinn County

County Executive Jim Vincent, Rhea County

Consumer Representative Leigh Drouillard, Sequatchie County

Consumer Representative Lexi Hyatte, Rhea County

Mayor Michael Brady, Grundy County

Mayor Philip Cagle, City of Pikeville

County Executive Robby Hatcher, Polk County

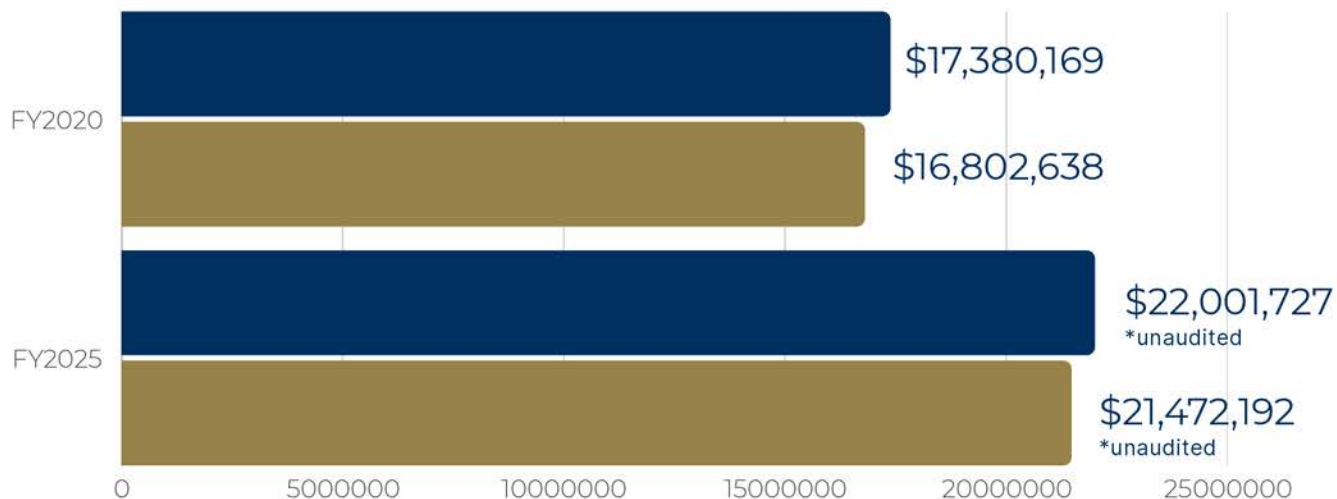
Representative Ron Travis, State of TN

Consumer Representative Susan Ratliff, McMinn County

SETHRA AT A GLANCE

FY2020 and FY2025

● Revenues ● Expenses



Full-Time Staff 165

Part-Time Staff 45

HOUSING SERVICES



HOUSING CHOICE VOUCHER PROGRAM

217 households assisted with **\$1,813,999** in rental and utility assistance.

PERMANENT SUPPORTIVE HOUSING PROGRAM

63 households assisted with **\$508,265** in rental and utility assistance.

The permanent supportive housing program is for individuals and families who are experiencing chronic homelessness and have a disabling condition. Services include assistance with rent and utilities, transportation, child care, medications, mental healthcare, housing stability, food, outpatient health services, and life skills.

CEDAR GROVE APARTMENTS

12 clients served in **10** households.

Ten, one-bedroom units of affordable housing known as Cedar Grove Way, located in Dunlap, TN to help homeless participants diagnosed with mental illness and/or recovering from substance use.

EMERGENCY RENTAL ASSISTANCE (ERA) AND EVICTION PREVENTION PREVENTION (EPP)

170 clients served with **\$333,655.61** ERA and EPP assistance.



LOW INCOME HOUSING ENERGY ASSISTANCE (LIHEAP)

\$1,856,950.25 in assistance provided for regular LIHEAP to **2,721 clients**.
\$757,471.62 in assistance provided for LIHEAP crisis to **1,055 clients**.



WEATHERIZATION AND EMERGENCY HOME REPAIR PROGRAM

47 Homes received home repairs
\$808,801 in assistance provided

USDA 502 AND 504 HOME LOAN PROGRAMS

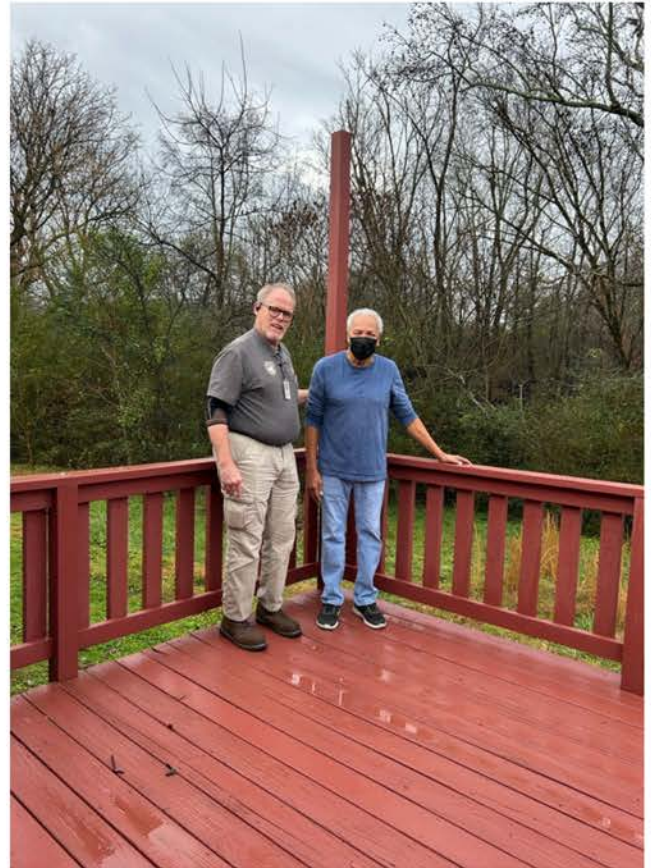
7 Clients assisted with Home Purchases or Home Repairs
\$362,900 in assistance provided

TURNING STORM DAMAGE INTO A FRESH START

When Jerri from Jasper, Tennessee, faced severe storm damage and years of wear on his home, SETHRA's Home Emergency Repair and Weatherization Program stepped in to restore safety and comfort. With nearly \$20,000 in assistance, Jerri's home received critical repairs—from replacing rotten deck boards and installing new gutters to updating kitchen flooring and light fixtures.

These improvements didn't just fix damage—they gave Jerri peace of mind and a healthier, more energy-efficient home. At SETHRA, we believe every family deserves security and dignity, and our team works tirelessly to make that hope a reality.

This program exemplifies SETHRA's commitment to meeting health and safety needs while reducing energy costs. When storm declarations occur, we work to maximize assistance for repairs that insurance cannot or will not cover. Every auditor, inspector, and contractor involved approaches each project with professionalism and care, ensuring that clients like Jerri can live in safe, comfortable homes.



SUPPORT SERVICES



THRIVE SELF-SUFFICIENCY

58 clients served with **\$74,012.39** in assistance with car repairs, licensing, rent assistance, rent deposits, and utilities.

THRIVE HEALTH

26 clients served with **\$13,723.48** in assistance with vision and dental needs, and prescription coverages.

AGING AND DISABILITY SERVICES



IN-HOME HEALTH AID SERVICES

9,247 hours serving **84 households**

In-home services to assist older adults and adults with disabilities to remain in their own homes.

FOOD ASSISTANCE



COMMODITIES

2,060 household served with **4,147 boxes** of food distributed.



CHILD AND ADULT CARE FOOD PROGRAM

149 Childcare Home Providers

26 Childcare Centers

1,264,448 nutritious meals/snacks served to children in licensed/approved homes and centers.

The Child and Adult Care Food Program provides reimbursement to help supplement the cost to caregivers for meals and snacks for children enrolled in approved or licensed daycare homes and licensed daycare centers. The Child & Adult Care Food Program currently serves 43 counties in Tennessee.

RISING STRONG: BETHANY'S JOURNEY TO SAFETY, STABILITY, AND SUCCESS

In October 2024, Bethany Smith walked into the SETHRA office facing overwhelming challenges. She was pregnant, unemployed, in recovery, and experiencing homelessness. She had survived severe domestic abuse—abuse so extreme that her husband was incarcerated for it. Her two older children were living with her husband's family, and she was determined to rebuild her life.

SETHRA was able to support Bethany by issuing a Domestic Violence Specialty Voucher. With it, she found a safe and welcoming home with a local landlord in Sequatchie County and successfully moved into her new home in December 2024. Our CSBG Program also assisted her with rental and utility deposits, helping her establish a stable foundation.

In February 2025, Bethany welcomed her third child, a baby boy. Since then, she has continued to flourish. She has completed all of her recovery and parenting classes and has petitioned the court to regain custody of her two older children. Bethany also secured employment, now earning over \$36,000 annually. As her self-sufficiency has grown, SETHRA's portion of her rent and utilities has decreased significantly.

Bethany's journey has been defined by resilience, determination, and hard work. She has transformed her life and continues to strive every day to be the best version of herself—for her children and for her future.



REPRESENTATIVE PAYEE SERVICES



Maintained fiduciary responsibility for **1,186** clients, **1,006** being Social Security clients and **180** Veteran clients. The program managed **\$15,458,790.57** in client funds.

Monthly finance management services are provided for those referred by the Social Security Administration and Veterans Affairs. This program ensures that basic needs such as shelter, food, and clothing are met for those who are unable to manage their own money and serves clients all over the country.

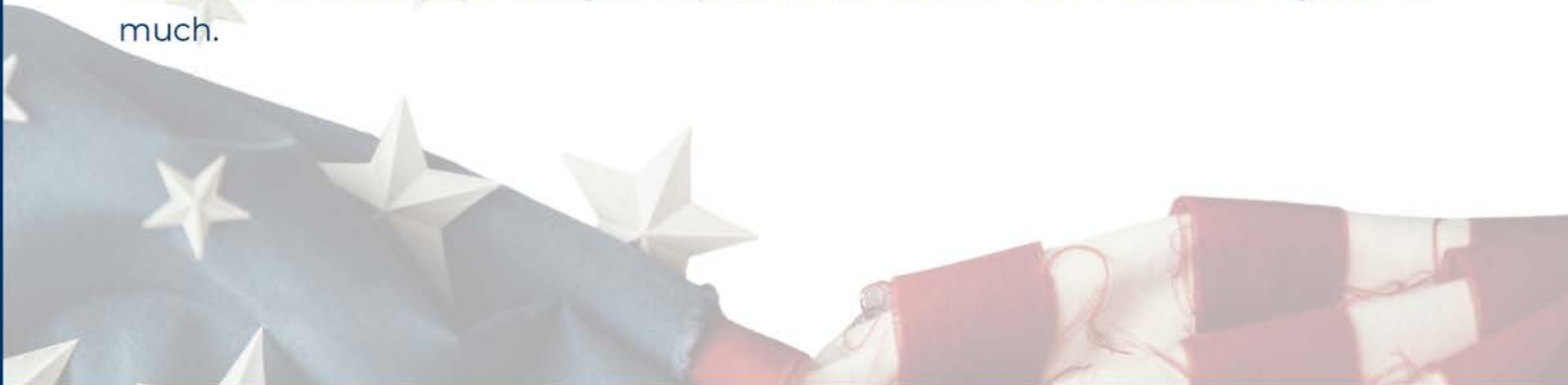
SERVING MORE CLIENTS, SUPPORTING OUR VETERANS

In FY2025, SETHRA's Payee Department experienced an 18% increase in client case load, the largest growth in recent years. This surge was primarily due to another payee organization stepping back from its responsibilities, allowing SETHRA to step in and ensure continuity of service for those in need.

A key highlight of the year was the expansion of our Federal Fiduciary Program for Disabled Veterans, which saw a 23% increase in veteran clients served. This growth reflects our commitment to supporting those who have served our country by providing reliable financial management at a significantly reduced cost.

Unlike other fiduciary programs, that charge a 4% management fee, SETHRA offers veterans a lower fee of just 2%. This difference translates into real savings for the heroes we serve. In 2025 alone, our reduced fee structure saved veterans \$69,793.68, ensuring more of their benefits remain where they belong—with them.

At SETHRA, we believe that honoring veterans means more than words—it means action. By combining compassionate service with cost-effective solutions, we continue to make a meaningful impact in the lives of those who have given so much.



TRANSPORTATION *Look at SETHRA Transit Go!*



CUATS - CLEVELAND URBAN AREA TRANSIT SYSTEM

67,302 rides for the fixed routes
15,491 trips total for demand response



RURAL TRANSPORTATION

2,233,377 miles traveled to provide **95,925 rides** with transportation.
103,152 passenger **trips**.



Connecting People to Paychecks

In FY2025, SETHRA provided **12,968 rides to work** through both demand-response and fixed-route services, ensuring that individuals across our region could access stable employment. These rides supported a diverse range of employers, from manufacturing and healthcare to retail and food service. Companies such as American Bedding, Bryan College, Erlanger, Walmart, Lowe's, and dozens more rely on public transit to keep their workforce moving. By bridging transportation gaps, SETHRA helps strengthen local businesses and empower individuals to achieve economic independence.

Driving Better Health Outcomes

In FY2025, SETHRA provided **54,879 rides to healthcare appointments**, ensuring that residents could access essential medical services without transportation barriers. These trips included critical care such as dialysis treatments and cancer therapy, along with visits to hospitals, clinics, pharmacies, and rehabilitation centers. By reducing missed appointments and improving access to life-saving treatments, SETHRA's transportation services play a vital role in supporting community health and enhancing quality of life.



SMART CHANGES, BIG SAVINGS: THE IMPACT OF SETHRA'S BUS MAINTENANCE OVERHAUL

SETHRA's maintenance team has completely transformed both repair shops into streamlined, efficient workspaces. This improvement has paid off in a big way—bus downtime has been reduced by 50%, and the number of buses needing to be towed after breakdowns has dropped by half.

New policies and procedures have also delivered significant savings. One major change was bringing roof and floor repairs in-house. Previously, these repairs cost between \$6,000 and \$8,000 per bus when outsourced. Today, our team completes them for just \$300–\$500 each. With 35 repairs completed since February, this shift has saved SETHRA an estimated \$250,000 in only eight months.

Productivity has soared as well. From July 2024 to January 2025, the team completed 700 bus repairs and services. Since implementing these changes, from February to the present, that number has jumped to 1,010—a 30% increase in productivity, keeping more buses on the road and serving our communities.

Our maintenance team's dedication and teamwork have been nothing short of incredible, and we're excited about what the future holds.



“THIS SHIFT HAS SAVED SETHRA AN ESTIMATED \$250,000 IN ONLY EIGHT MONTHS.”

A RIDE THAT CHANGED EVERYTHING

When Rhonda first connected with SETHRA as a transportation client, no one could have imagined how life-changing that ride would be. During a routine pickup, a SETHRA driver noticed Rhonda was living in a storage shed—a stark reminder of the challenges many in our community face. Our driver reached out to the housing team, and together, we began a journey toward stability and dignity.

Through the Permanent Supportive Housing program, Rhonda was welcomed into a safe, secure home. Our housing team walked alongside her every step of the way, helping with paperwork, answering questions, and ensuring she felt supported throughout the process. Today, Rhonda not only has a place to call home, but she is also receiving additional assistance through SETHRA's LIHEAP and food assistance programs, giving her the foundation to rebuild her life.

Rhonda's story is a powerful reminder of what happens when compassion meets action. At SETHRA, we believe every person deserves hope—and we are committed to making that hope a reality.



SETHRA TRANSIT



SEEING THE NEED



COLLABORATION AND SUPPORT



PERMANENT SUPPORTIVE HOUSING



UTILITY AND FOOD ASSISTANCE



A NEW HOME FURNISHED WITH HOPE

JUSTICE SERVICES



111 clients served with **16 graduates** through Community Corrections.

87 clients served with **27 graduates** through Juvenile Probation.

13 clients served through Recovery Court with **2 graduates**.

2,436 clients supervised with **1,222 graduates** through Misdemeanor Probation.

RECOVERY COURT: A PATH TO HOPE AND NEW BEGINNINGS



This year, SETHRA's Recovery Court Program helped transform lives by offering structure, support, and second chances. Participants entered the program determined to break free from cycles of addiction and instability. Some faced setbacks early on, but through counseling and encouragement, they persevered. One graduate rebuilt family relationships and now lives in a stable home with loved ones. Another escaped an abusive environment, secured employment, and found a safe place to call home—reconnecting with children and grandchildren along the way. A third participant not only gained steady work but launched a successful small business, proving that with the right tools and support, lasting change is possible.

Each story is a testament to resilience and the power of community. Recovery Court doesn't just change lives—it helps rebuild futures.



HEALTH RESILIENCE GRANT



From left: Jim Peterman and Mandy Bouldin, South Cumberland Health Network; Maggie Oram, Mosaic Recovery Center; and Jackie Cox, Rachel Hackworth, Marsha Privett, and Jake McIntyre of SETHRA.



Community Health Workers: Nikki Archey (left) is at Beersheba Springs Medical Clinic, Tammie Beers (center) is at South Cumberland Community Clinic, and Kacie Chambers (right) is at SETHRA.

In the Spring of 2025, SETHRA partner South Cumberland Community Fund, received a \$2 million Health Resilience Grant from the Tennessee Department of Health. Working in collaboration with a total of 5 community partners, the big picture goal of this 3-year grant is to build a health mobility network in Grundy County. By improving access to reliable rides, the network will help residents reach medical care, services, and daily needs - reducing missed or delayed care and supporting overall health and well-being. Partners in this collaboration include SETHRA, Beersheba Springs Medical Clinic, South Cumberland Community Clinic, Mosaic Recovery Center, and GRACE.

SETHRA'S role in this partnership is one of the major keys to its success. A portion of this grant goes toward covering the cost of healthcare and grocery related transportation to serve community members who might not be able to afford these trips otherwise. Including these trips on regularly scheduled SETHRA vehicles and routes has allowed a seamless integration of the program and is already beginning to make a positive impact on the community members it has served. SETHRA will soon launch GrundyGO, a complimentary transportation program that will provide weekly grocery routes to Dunlap, Kimball, and McMinnville, with built-in capacity to grow as demand is determined.

Adding a SETHRA Community Health Worker role has provided the community with an important new layer of support. The Community Health Worker plays an active role in resource navigation and mobility coordination throughout Grundy County and nearby areas, helping residents connect to the services and transportation they need to stay healthy and supported. By building relationships and addressing barriers, the Community Health Worker helps ensure that transportation is not only available, but also accessible and used by the people who need it most.

REVENUE BY PROGRAM - FY2025

Program	2020 Revenue	2025* Revenue
Rural Transit	\$5,863,340	\$7,373,625
Cleveland Urban Area Transportation System C.U.A.T.S	\$1,427,373	\$1,846,334
State of TN, Local Revenue	\$276,841	\$444,174
HUD Housing Choice Voucher Program	\$1,305,528	\$1,896,825
Community Services Block Grant	\$509,239	\$488,052
Child And Adult Food Program (CACFP)	\$1,884,136	\$2,492,838
LIHEAP	\$2,571,333	\$3,487,872
Emergency Repair	\$140,124	\$320,279
Weatherization	\$154,314	\$525,608
Justice Services	\$610,631	\$1,098,111
HUD PSH	\$1,451,162	\$699,073
Rep. Payee	\$349,897	\$558,142
Aging & Disability	\$243,960	\$158,193
Cedar Grove	\$44,024	\$49,927
Commodities	\$30,384	\$57,426
Emergency Rental Assistance Eviction Prevention Program	n/a	\$473,289
USDA RD 502	n/a	\$5,900
CASA	\$109,127	n/a
Caring, Inc.	\$145,496	n/a

*unaudited

Special Thanks to Our Funders

LOCAL

Bledsoe County
Bradley County
Grundy County
Just One More Foundation
Marion County
McMinn County
Meigs County
Rhea County
Sequatchie County
City of Cleveland
Southeast TN Area Agency on Aging and Disability

STATE

TN Division of TennCare
TN Dept. of Corrections
TN Dept. of Human Services
TN Dept. of Mental Health & Substance Abuse Services
TN Dept. of Transportation
TN Commission on Aging and Disability Services
Tennessee Housing Development Agency
State of Tennessee

FEDERAL

USDA Rural Development
U.S. Dept. of Health and Human Services
U.S. Dept. of Housing and Urban Development
U.S. Dept. of Human Services
U.S. Federal Transit Administration

Thank You



SETHRA

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