



mid michigan
COMMUNITY
Action

"Helping People, Changing Lives."

Annual Report 2025

Shore to Shore



Board of Directors

Strong communities start with strong leadership. Mid Michigan Community Action is guided by a unique tripartite Board of Directors that reflects the voices and perspectives of the communities we serve from one Michigan shoreline to the other.

Our Board is made up of three parts: one-third democratically elected low-income individuals who reside in our service area, one-third private sector representatives, and one-third elected public officials

This balanced structure ensures that decisions are shaped by lived experience, community partnerships, and public leadership. Each county in our service area is represented by three board members. The Board is further strengthened by a Head Start Policy Council voting representative and a financial consultant.

Together, this structure keeps us grounded, accountable, and connected to the needs and strengths of every community we serve.

Bay County

Vaughn Begick
William Reder, *Chair*
Carol Goulet

Midland County

Larry Schuelke
Kathy Wilton
Susan Weimer

Head Start Policy Council

Representative
Nikki Sprague

Clare County

David Hoefling
Norm Gage, *Vice Chair*
Nancy Jones, *Secretary*

Muskegon County

Charles Nash
Joan Raap

Financial Consultant

Jennifer Dancer

Gladwin County

Tom Winarski
Joel Vernier, *Treasurer*
Ruth Johnson

Oceana County

Tracy Byard
Barbara Sims
Theresa Ortega

Former Members

Kathy Niemiec
Karen Moore
Jerrilynn Strong
Steve Glaser
Cindy Wertz

Mecosta County

Greg Adams
Debbie Roberts

Osceola County

Timothy Michell
Doug Bontekoe

Executive Message



This year marked a significant transition for Mid Michigan Community Action Agency. Following the April retirement of Jill Sutton, I was honored to step into the role of Executive Director. Jill's 36 years of leadership helped mold us into the strong, resilient organization we are today, and I am deeply grateful for the foundation she bolstered. It is upon that foundation that we continue to grow, innovate, and expand our reach.

Fiscal year 2025 brought challenges that tested our resolve and resilience. Head Start, a program with decades of research-based success for children and families, came under fire. Federal offices that we rely on for guidance, training, and support were decimated with layoffs. Yet, through it all, our agency remained steadfast. We continue to serve families, protect vital programs, and advocate for the communities that depend on us. The accomplishments on the following pages are not just organizational milestones; they are proof of the strength, compassion, and commitment of our staff and supporters.

The theme of this year's report, "Shore to Shore," reflects both our geographic service area and our desire to connect programs and resources across the region. Across our eight-county region, we are meeting people where they are—bringing stability and opportunity to thousands of households.

As we look ahead, we remain hopeful and prepared. We know challenges will come, but we also know that together, we can meet them. From shore to shore, our agency is united in purpose: to empower individuals, strengthen families, and build communities.

As I head into my first full year as the Executive Director, I am inspired by the persistence and resilience of our staff, customers, and communities. Together, connected, we can continue helping people, changing lives.

Thank you for your continued trust and support.

A handwritten signature in black ink that reads "Mark Polega". The signature is fluid and cursive.

Outreach Services

Community Action Centers: The Front Door to Support

Across our service area, Community Action Centers serve as the first stop for individuals and families seeking stability. From shore to shore, these centers connect residents with practical support that helps them stay safely housed, maintain essential services, and navigate challenging moments.

Whether preventing home loss, assisting with utility bills, or addressing urgent household needs, Community Action Centers focus on early intervention, addressing challenges before they grow into larger concerns. By helping families remain safely housed today, we create the foundation to focus on work, school, health, and long-term stability tomorrow.

Housing Stability

Community Action Centers provide direct assistance for households. These services help families maintain safe and stable living environments while protecting access to essential utilities.

622 households received utility assistance totaling \$326,457.14

456 households received water assistance totaling \$220,560.96

163 households received minor home repair support totaling \$65,011.03

100 households received Material Assistance Voucher assistance totaling \$24,870.12

Home Loss Prevention

Housing stability often depends on staying current with property taxes and mortgage payments. Individuals receiving foreclosure prevention assistance also work closely with our Housing Counseling team to create sustainable plans that support long-term housing stability.

116 households avoided property tax foreclosure with \$90,406.69 in assistance

2 households received mortgage foreclosure support totaling \$1,698.68

In total, 118 households were supported through home loss prevention.

Outreach Services

Food Security From Shore to Shore

Access to nutritious food supports stability for seniors, families, and individuals across our service area. From shoreline to shoreline, we administer coordinated USDA and locally supported food programs that expand access, strengthen local partnerships, and increase efficiency in food distribution.

Food Program Impact

16,907 households served, reaching 35,256 individuals

2.5+ million pounds of food distributed

\$3.2+ million invested in food

1,848.7 volunteer hours towards packing and distributions

Food Program Reach

Commodity Supplemental Food Program (CSFP): Provides regular USDA food box distributions to seniors. 5,511 households served across 15 counties.

The Emergency Food Assistance Program (TEFAP): Expands access to shelf-stable and staple foods through pantry support and community distributions. TEFAP food supplemented 5,088 households served across eight counties in addition to all CSFP households, including 2 pop-up distributions in targeted communities.

Local Food Purchase Assistance (LFPA): Provides fresh, locally sourced food, including produce, meat, and dairy. 5,089 households served.

Clare County Food Pantry: Provides ongoing pantry support, including food and hygiene items. 1,219 local households served.



Outreach Services

Helping People Stay Housed

Our housing programs help individuals and families find and maintain safe, stable housing. During the year, we served **586** households, including families, veterans, and individuals at risk of losing their homes.

Most funding focused on keeping people safely housed. More than **70%** of funds supported rent payments. We also helped with security deposits, utilities, and moving costs. These supports helped people remain in their homes or transition into safe housing more quickly. When housing is stable, individuals and families can stay connected to jobs, healthcare, and support

Housing Support in Action

92 households moved from homelessness to stable housing with Rapid Rehousing.

125 veterans served, helping them stay housed or secure new housing with Supportive Services for Veteran Families.

51 households stayed in motel rooms when shelters were full.

15 households received long-term support for complex housing needs with Permanent Supportive Housing.

307 households assisted outside our usual service area in partnership with the Michigan Department of Health and Human Services through Emergency Housing Funds.

Investment in Housing Stability

In total, we invested **\$1.6 million** in housing support. Housing assistance not only supports families, it also supports local economies across Michigan. We often partnered with local businesses to strengthen community impact:

\$1,270,207.69 paid to **292** local landlords to help families stay in their homes.

\$58,459.30 spent at **8** motels for short-term stays when shelters were full.

\$42,949.72 paid to **25** moving companies to help families move safely into housing.

\$3,253.76 paid to **5** local transit authorities to help people reach housing and needed services.

Outreach Services

Building Long-Term Security

Stable housing is the first step. Long-term financial security helps families move forward. Through Housing Counseling and Income Tax Preparation, we provide education, planning tools, and direct support that strengthen financial confidence and open doors to opportunity. From shoreline to shoreline, these programs help individuals plan for the future, protect their homes, and build lasting stability.

Housing Counseling

Our Housing Counseling team provides one-on-one support to individuals and families preparing to purchase a home, prevent foreclosure, improve credit, and manage budgets.

38 individuals completed pre-purchase education

31 families purchased their first home

173 households received foreclosure prevention counseling

Participants in the five-year Family Self-Sufficiency program work toward employment and financial goals. In addition to housing and budgeting support, the program supported education and transportation needs.

161 participants enrolled

27 graduates

\$124,763.80 in escrow funds paid out to graduates

Income Tax Preparation

Free IRS tax preparation services helped families file credits and refunds they earned, strengthening household budgets across our service area.

906 federal returns filed

898 state returns filed

\$1,069,859 in total refunds returned to households

Two September pop-up events assisted more than **25** additional returns before IRS deadlines.

Early Childhood Services

Head Start programs are designed to promote school readiness for infants, toddlers, and preschoolers from low-income families. These programs offer a range of benefits that contribute to the healthy development of children and their families. With a focus on early learning in areas such as cognition, language, and social-emotional development, they also ensure that health and nutrition needs are met. Assistance is provided to access health screenings for vision and hearing, along with nutrition education. The programs work closely with families to engage them as partners in their children's education by offering support, empowerment, and learning opportunities.

Long term impact shows that Head Start can last a lifetime. By showing positive effects on children's wellbeing into early adolescence and young adulthood. Early Childhood education and family support provide transformative benefits for children and their families.



Celebrating 60 Years of Head Start

In 2025, Head Start celebrates 60 years of serving children and families across the country. Since 1965, Head Start has helped millions of children build a strong foundation for school and life through early learning, health support, and family engagement.

For six decades, this program has remained rooted in the belief that every child deserves the opportunity to succeed. Here in our communities, we are proud to carry that legacy forward.

As we celebrate 60 years of Head Start, we also look ahead. Our commitment remains the same: partnering with families, supporting children's growth, and strengthening communities for generations to come.

Early Childhood Services

Children Served

Head Start Preschool 197

Early Head Start.... 287

Families Served

Head Start Preschool 199

Early Head Start.... 196

Pregnant Individuals Served

Early Head Start..... 16

Average Monthly Enrollment

Head Start Preschool 163

Early Head Start.... 164

Children up-to-date on a schedule of primary and preventative health care

Head Start Preschool 68%

Early Head Start... 89%

Children completing dental exams and oral health screenings

Head Start Preschool 56%

Early Head Start... 75%

Children up-to-date on immunizations

Head Start Preschool 98%

Early Head Start... 85%

Children enrolled with a disability

Head Start Preschool 22%

Early Head Start... 20%

Family Involvement

66% of Head Start Families participated in Head Start parent meetings.

The average monthly Early Head Start parent meeting attendance was 22 with 281 parents and children attending in total.

The average monthly Early Head Start socialization attendance was 23 with 281 parents and children attending in total.

24 “Men in the Lives of Kids” events were held with 82 males attending.

18 Trauma Smart Parent Journey events were held with 248 parents and children attending in total.

3,371 children and their families participated in collaborative events.

As part of our commitment to community involvement, Early Head Start participated in 171 collaborative community events and actively planned 36% of those events for a total of 62 events planned.



Early Childhood Services

Early Head Start

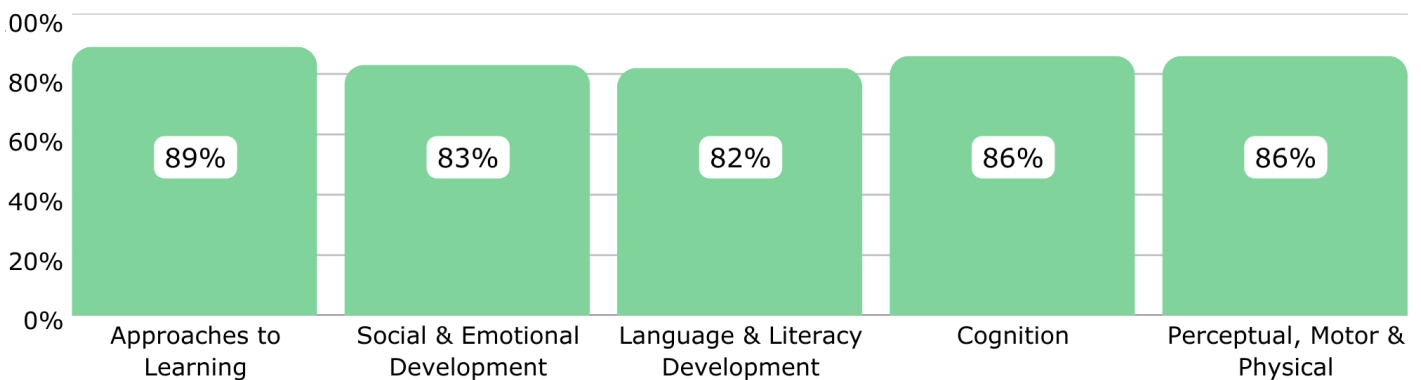
	Budget/Allocation	Actual Expense
Personnel	\$1,725,012	\$1,684,442
Fringe	\$488,981	\$486,959
Travel	\$20,880	\$68,841
Equipment	\$91,700	\$87,268
Supplies	\$187,059	\$79,962
Contractual	\$118,896	\$112,887
Other	\$386,332	\$331,189
Total	\$3,018,860	\$2,851,548

Head Start

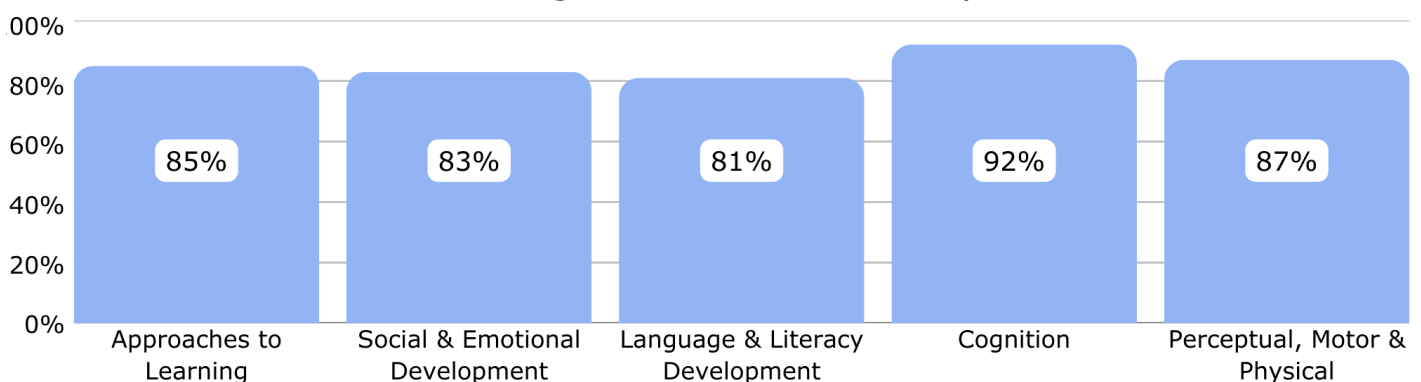
	Budget/Allocation	Actual Expense
Personnel	\$1,702,906.68	\$1,711,396
Fringe	\$438,925.79	\$501,474
Travel	\$12,255.74	\$43,776
Equipment	\$0.00	\$0
Supplies	\$40,713.37	\$70,491
Contractual	\$109,372.42	\$87,187
Other	\$228,009.47	\$262,870
Total	\$2,532,183.47	\$2,677,194

School Readiness Goals

Percentage of Early Head Start children who are meeting or exceeding school readiness goals at the end of the 2025 program



Percentage of Head Start children who are meeting or exceeding school readiness goals at the fall checkpoint



Early Childhood Services

Supporting Families Through WIC

The Women, Infants, and Children (WIC) program is widely known for providing healthy food benefits, but that's only part of the story. WIC also offers nutrition education, breastfeeding support, health screenings, referrals to community resources, and one-on-one guidance for pregnant families, infants, and young children.

Our team works closely with families to ensure they receive nutritious foods and understand how to prepare them, stretch their grocery budgets, and make informed decisions about their family's health. WIC continues to be a trusted partner for families during some of life's most important early years.

WIC Participation Highlights

96% average client participation per month

90% weekly in-person show rate

85% of infants have initiated breastfeeding in program

303 breastfeeding infants and mothers enrolled

1,447 total individuals enrolled in services as of September 2025



Healthy Cooking, Healthy Families

Our Crock Pot Cooking Class helps families make the most of their WIC benefits while reducing food costs and preparing nutritious meals at home.

Led by our WIC Nutrition Educator, the classes include cooking demonstrations, label-reading guidance, meal planning tips, and taste testing. Each participant leaves with a new crock pot, ingredients for the featured recipe, and practical tools to confidently prepare affordable, WIC-approved meals.

Approximately 40 WIC participants have completed the class so far. Families report cooking more meals at home, using more WIC foods, and feeling more confident in the kitchen. Many participants say the class has given them new ideas for affordable meals and helped stretch their grocery budgets.

Weatherization Services

Multi-Family Impact: Baytown Family Neighborhood

In Bay County, we completed a project at Baytown Family Neighborhood, upgrading **150** affordable housing units. These upgrades directly benefit **324** residents, including seniors, children, and individuals with disabilities. Beyond energy savings, the project supported local contractors, sourced materials from nearby suppliers, and helped preserve affordable housing in the community. Improvements included:

Energy-efficient furnaces and on-demand hot water heaters

Sealing over **1,200** windows and doors

75,000+ square feet of added attic insulation

1,526 energy-efficient light fixtures

700 smoke alarms and **150** carbon monoxide detectors

Weatherization Deferral: Preparing Homes for Safety

Some homes must be repaired before Weatherization work can begin. Deferral funding allows us to resolve structural or safety issues so homes can safely receive full Weatherization services. In 2025:

\$854,791 invested in deferral work

217 homes received deferral funding

\$3,939 average spent per home

Strengthening Communities Through Smart Investment

Weatherization is more than energy savings. It means lower monthly utility bills, healthier indoor air quality, reduced fire and carbon monoxide risk, increased housing stability, and preservation of affordable housing.

By combining federal funding with strong local partnerships, we maximize every dollar invested. The result is safer homes, stronger neighborhoods, and lasting impact.



The Cat's Meow

Since acquiring The Cat's Meow Thrift Store, Mid Michigan Community Action has continued to grow this unique community resource into more than just a place to shop. The store was incorporated into our strategic plan to generate non-restricted funds that help support programs and services from one Michigan shoreline to the other.

Like any new venture, integrating a retail operation into a nonprofit organization required time, learning, and adjustment. Over the past five years, the store has strengthened operations, expanded outreach, and increased its impact on the community.

Growth and Improvements

Parking Lot Improvements: The parking lot was repaved, repainted, and updated with new signage, improving safety and accessibility for customers and donors.



Donation Warehouse Restructuring: Reorganization of the donation warehouse improved efficiency, helping donations move smoothly from intake to display.

Expanded Social Media Presence: Store staff lead engaging social media posts featuring sales, new arrivals, videos of the sales floor, and introductions to team members and volunteers helping connect more community members to the store.

Recycling Partnership: The store now partners with a recycling program to process items that cannot be resold. This partnership reduces landfill waste, lowers disposal costs, and generates additional revenue, creating environmental benefits while strengthening the store's financial sustainability.

Community Partnerships in Action

The Cat's Meow offers training and volunteer opportunities, providing meaningful experience for individuals in the community. Through partnerships with Region VII Area Agency on Aging, Bay Arenac ISD, MichiganWorks!, Bay-Arenac Community High School, New Dimension, Do-All Inc., Bay County Courts, and community volunteers, the store helps individuals build skills, gain work experience, and stay connected to their community.

Volunteers

Community members strengthen every part of our work. Last year, volunteers contributed **4,773** hours in support of programs that serve families, seniors, veterans, and individuals across our service area, and we had **87** regular volunteers. Their time, skills, and dedication reach from shore to shore.

Retail & Food Support

Volunteers play an essential role at The Cat's Meow Thrift Store, our Food Warehouse, and the Clare County Food Pantry. They assist with sorting donations, stocking shelves, packing food boxes, organizing inventory, and supporting distribution days. They ensure that food and essential goods move from donation to delivery, helping households access what they need.

Financial Empowerment

Our Volunteer Income Tax Assistance (VITA) program is fully supported by IRS-trained and certified volunteers. Their expertise helps families file accurate returns and claim refunds they've earned, returning over **\$1 million** to local households this past year.

Learning & Workforce Development

We are grateful for the contributions of interns and participants in the Senior Community Service Employment Program (SCSEP). Interns gain hands-on experience while supporting daily program operations, building skills that prepare them for future careers. Through SCSEP, older adults receive paid work experience funded through external programs while contributing meaningful support to our agency. Their dedication strengthens our capacity and brings valuable experience to our teams.

Leadership & Governance

Our Board of Directors serves in a volunteer capacity, guiding the agency and ensuring community representation. Over the past year, our **23** Board members and consultants dedicated time to governance, oversight, and strategic direction, helping ensure our work remains grounded in local needs.

Family Engagement

Families in our Head Start Preschool and Early Head Start programs contribute by supporting classroom activities, participating in events, and engaging in program initiatives. Their involvement strengthens the connection between families and staff and enhances the learning environment for children.

Staff Spotlight

Across our agency, staff continue to invest in professional growth, specialized certifications, leadership development, and hands-on training that strengthen our services from shoreline to shoreline. This year, team members completed advanced leadership programs, earned nationally recognized credentials, participated in disaster response training, and deepened their expertise in housing, transportation, child safety, and early childhood education. We also celebrated milestone anniversaries that reflect years of dedication and steady commitment to the communities we serve. Together, these achievements highlight a culture of learning, service, and continuous improvement that strengthens our impact across every program.

Leadership Development Institute (LDI)

Tracy, Food Program Manager; Emily, Early Head Start Mental Health Manager; Coralie, Communication Manager; Sam, Homeless Regional Coordinator; and Kaylee, Operations Manager graduated from Michigan Community Action's Leadership Development Institute. This comprehensive program builds skills in management, communication, strategic planning, and leadership within Community Action. Their completion of LDI strengthens our internal leadership capacity and prepares the next generation of agency leaders.

Emerging Leaders Program

Jenny, Cat's Meow Store Manager; Lydia, Weatherization Coordinator; and Jesse, Energy Auditor completed Michigan Community Action's Emerging Leaders program, which builds foundational knowledge across core areas of Community Action. Their participation strengthens leadership capacity and supports long-term growth within our agency.

Disaster Response Training

Some Housing Counseling staff participated in Disaster Response Training in Gladwin, strengthening our ability to assist households affected by severe weather and other emergencies. The hands-on training focused on coordination, preparedness, and rapid response, ensuring we are ready to support communities when unexpected events occur.

HUD-Certified Housing Counselor

Stacy earned her HUD Housing Counselor certification, a nationally recognized credential demonstrating advanced knowledge in housing counseling, foreclosure prevention, and homeownership education, becoming our newest HUD-Certified Housing Counselor. This strengthens the expertise available to households seeking housing education and financial guidance.

Staff Spotlight

Certificate of Appreciation from MSHDA

Our Housing Counseling team received a Certificate of Appreciation from the Michigan State Housing Development Authority (MSHDA) in recognition of their work supporting housing stability efforts. This acknowledgment highlights the team's dedication and impact.

CDL Training in Partnership with MichiganWorks!

Craig, an Energy Auditor, and Karen, a Food Distribution Driver, completed Commercial Driver's License (CDL) training through MichiganWorks! Region 7B's Incumbent Worker Training program. This training enhances our transportation capacity and supports continued operational growth.

Child Care Development Specialist Apprenticeship

Calin, an Associate Teacher, completed the Child Care Development Specialist Apprenticeship through MichiganWorks!, strengthening professional skills in early childhood education and supporting high-quality learning environments.

Child Passenger Safety Technician Certification

Victoria, ERSEA/PFCE Coordinator, completed a Child Passenger Safety Technician certification training. She is now certified to install car seats, teach caregivers correct usage, and ensure children are safely fitted. This certification expands our ability to support child safety education.

Milestone Anniversaries

15 Years

Jennifer Todd, *Family Service Associate*

Jennifer Schaefer, *Lead Teacher*

10 Years

Katherine Shellnut, *Early Intervention Coordinator*

Christine Borchert, *Breastfeeding Coordinator*

5 Years

Linda Rounds, *Accounting Specialist*

Bernard Buczek, *Donation Warehouse Associate*

5 Years, continued

Robert Hoyle, *Sales Floor Coordinator*

Jennifer Turner, *Store Manager*

Meagan Kelley, *WIC Nutrition Educator*

Trevor Staley, *Food Distribution Driver*

Marci Randolph, *Home Based Site Supervisor*

Mary Jo Barnes, *Veteran Coordinator*

Marissa Rhoads, *Lead Teacher*

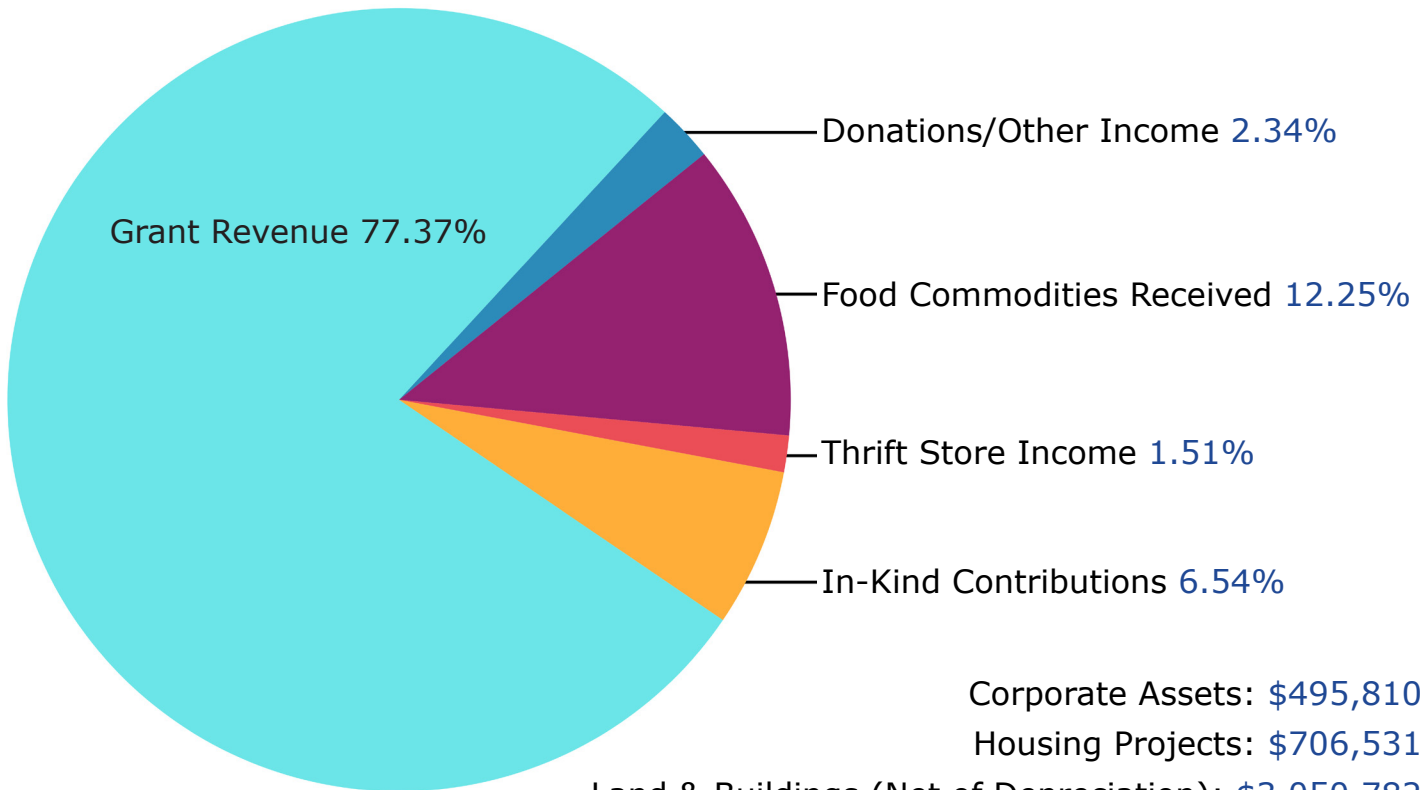
Tracy Dunn, *Food Program Manager*

Damon Chaskey, *Facilities Manager*

Breanne Badger, *Veteran Specialist*

Fiscal Year 2025 Information

Grant Revenue	\$19,919,620
Performance Income	\$87,584
Rental Income	\$81,606
Donations/Other Income	\$303,423
Investment Income	\$51,695
Food Commodities Received	\$3,155,174
Thrift Store Revenue	\$387,710
Gain on Sale of Assets	\$3,000
Realized/Unrealized Gain on Investments	\$74,219
In-Kind Contributions	\$1682722
Total Revenue	\$25,746,753



Corporate Assets: \$495,810

Housing Projects: \$706,531

Land & Buildings (Net of Depreciation): \$3,050,782

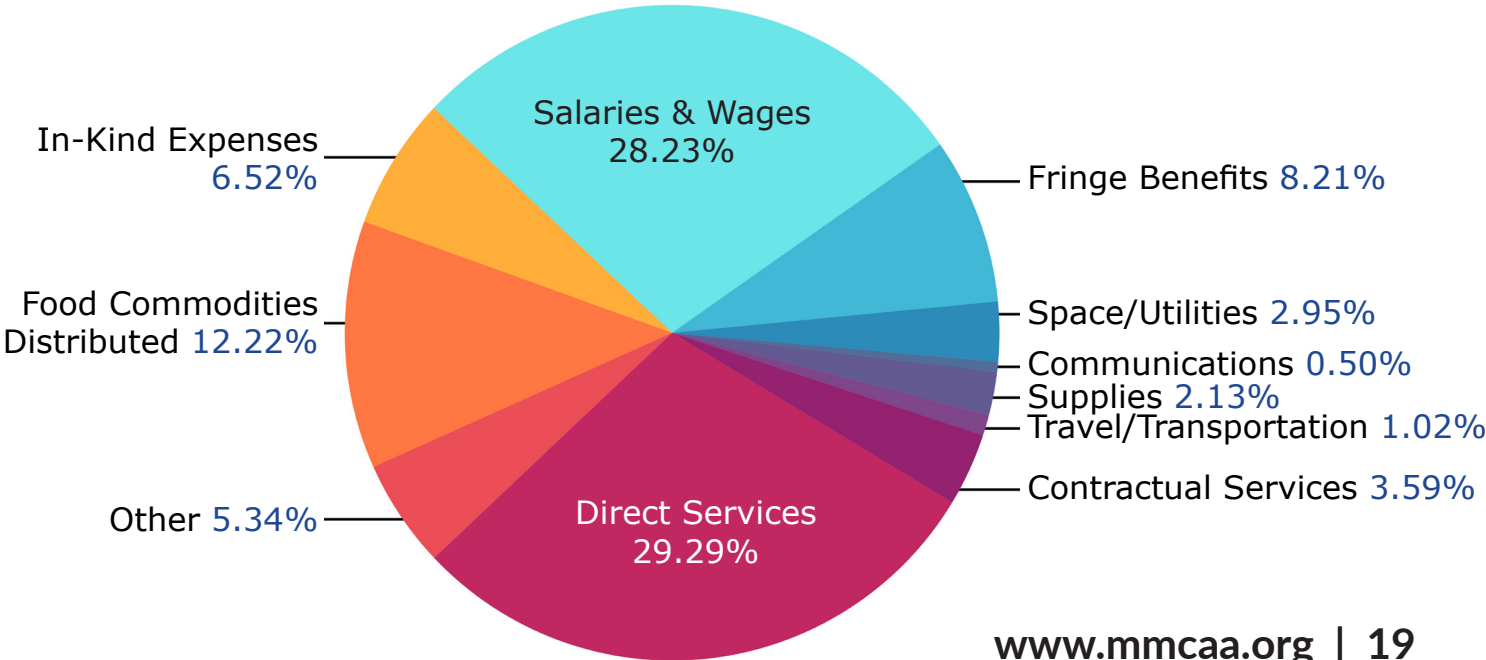
FY Change Net Assets: -\$651,685.74

End of Year Assets: \$5,162,640

Fiscal Year 2025 Expenditures

Salaries and Wages	\$7,288,711
Fringe Benefits	\$2,118,385
Space/Utilities	\$761,822
Communications	\$128,167
Supplies	\$550,668
Travel/Transportation	\$262,216
Contractual Services	\$927,166
Direct Services	\$7,561,738
Other	\$1,379,493
Food Commodities Distributed	\$3,155,174
In-Kind Expenses	\$1,682,722
Total Expenses	\$25,816,262

Total Management & General Expenses	\$1,168,135
Total Program Expenses	\$24,616,948
Total Fundraising Expenses	\$31,179



Locations

**Administrative Office
Clare County Community
Action Center
Early Head Start
Farwell Community
Action Preschool**
1574 E Washington Rd
Farwell, MI 48622
989-386-3805

**Bay County Community
Action Center**
114 S Washington Ave
Bay City, MI 48708
989-894-9060

**Beaverton Community
Action Preschool**
106 Tonkin St
Beaverton, MI 48612

**Clare Community Action
Preschool
Weatherization Office**
502 Beech St
Clare, MI 48617

Coleman Early Head Start
4839 N Coleman Schools Rd
Coleman, MI 48618

Farwell Early Head Start
2050 W Cadillac Dr
Farwell, MI 48622

**Gladwin County
Community Action Center
Early Head Start
Gladwin Preschool**
1302 Chatterton
Gladwin, MI 48624
989-426-2801

**Harrison Community
Action Preschool**
224 W Main St
Harrison, MI 48625

**Mecosta County
Community Action Center
Early Head Start**
706 Maple St
Big Rapids, MI 49307
231-660-0271

**Midland County
Community Action Center
Early Head Start
WIC**
1717 Ridgewood Dr
Midland, MI 48642
989-832-7377

**Muskegon County
Community Action Center**
878 Jefferson St
Muskegon, MI 49442
231-557-7622

**Oceana County
Community Action Center**
195 N Michigan Ave
Shelby, MI 49455
231-557-7622

**Osceola County
Community Action Center
Early Head Start**
240 E Church St
Reed City, MI 49677
231-791-7078

**Food Warehouse
Clare County Food Pantry**
2300 E Ludington Dr
Clare, MI 48617

**The Cat's Meow Thrift
Store**
1465 W Center Rd
Essexville, MI 48732
989-229-0850

Administrative Office Toll Free: 1-877-213-5948

Head Start Preschool: 989-386-8075

Early Head Start Toll Free: 1-877-386-4406

WIC Toll Free: 1-877-210-3169

Homeless Assessment & Resources Toll Free: 1-877-213-5955

Email: contactus@mmcaa.org

Website: www.mmcaa.org

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opportunity provider & employer.
Michigan Relay Service
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