The year of 2012 brought significant organizational change to Community Action Agency; after 24 years as Chief Executive Officer, Marsha Kreucher announced her retirement. Many of you know Marsha through her vast involvement in our local communities or through her endless advocacy for low income people at the state and national level. The successes outlined in this report are built upon the foundation of Marsha’s leadership and vision for Community Action Agency.

In the past year Community Action Agency has continued a local response to the economic crisis; often providing assistance to those who have never before had to access services. Financial security is essential to reach CAA's mission of promoting self-sufficiency and to meet this end we worked to support and advance asset development, access to credit, and provide education around budgeting and managing financial resources for our clients. We are saving homes from foreclosure; providing opportunities for first time homebuyers; stabilizing and strengthening neighborhoods through weatherization and home rehabilitation; and educating children, youth and adults as we work with families who are struggling to get back on track.

I began my career at CAA nearly fourteen years ago as a housing advocate providing home-based case management services for homeless families moving into transitional housing. I have worked with families to help them become self-sufficient by increasing their assets as the manager of Individual Development Account program and have worked beside neighbors in Partnership Park to replace sidewalks and paint houses. As I embark on my first year as CEO, I am encouraged by the commitment of CAA staff, volunteers, partner organizations and community members to create greater opportunities for all residents in the areas of education and employment, arts and culture, and health. Only by lifting the expectations of the whole community can we be successful in moving people out of poverty. I look forward to building on the legacy Marsha has left at Community Action Agency and working with all of you to provide greater opportunities for residents of Jackson, Lenawee and Hillsdale counties. As always, we thank you for your continued support of Community Action Agency.

Toby Berry, CEO
Community Action Agency
ASSET BUILDING

INCOME TAX

90 VOLUNTEERS

10,828 PEOPLE ASSISTED

$8,904,863 RETURNS AND CREDITS

INDIVIDUAL DEVELOPMENT ACCOUNT

IDA OUTCOMES - SINCE 2001

5 IN HIGHER EDUCATION

8 BUSINESS START-UPS

65 HOMES PURCHASED

$125,020 IN SAVINGS ACCOUNTS

$5,369,417 IN MORTGAGES
COMMUNITY ASSETS

HOUSING & WEATHERIZATION

- 26 Homes Rehabilitated
- 523 Homes Weatherized
- 91 Furnaces
- 114 Refrigerators
- 48 Water Heaters
- 17 Emergency Repairs

FORECLOSURE PREVENTION

- 483 Households Assisted
- 142 Homes Saved from Foreclosure

FORECLOSURES BY COUNTY 2010-2012

- Jackson: 2010 - 1070, 2011 - 945, 2012 - 779

COUNTY SHERIFF SALES

- 2010: 1070
- 2011: 945
- 2012: 779

NOTE: The numbers represent the count of homes, repairing devices, and homes saved from foreclosure for the years 2010-2012, along with the number of foreclosures by county.
SKILL TRAINING • CERTIFICATION • ACCOMPLISHMENT

ACADEMIC ASSETS

YOUTHBUILD

14 STUDENTS EMPLOYED OR ENROLLED IN HIGHER EDUCATION
7 NATIONAL CERTIFICATES (HOME BUILDER INSTITUTE)
10 EARNED GED’S
1 NEW HOME COMPLETED

LITERACY

288 STUDENTS
43 TUTORS / MENTORS
2,343 INSTRUCTION HOURS
11 EARNED GED’S
## FAMILY ASSETS

### HEAD START / EARLY HEAD START

<table>
<thead>
<tr>
<th>Total</th>
<th>Description</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>853</td>
<td>HEAD START STUDENTS</td>
<td></td>
</tr>
<tr>
<td>304</td>
<td>EARLY HEAD START STUDENTS</td>
<td></td>
</tr>
<tr>
<td>473</td>
<td>STUDENTS TO KINDERGARTEN</td>
<td></td>
</tr>
</tbody>
</table>

Camden-Frontier Schools • Columbia School District • Concord Community Schools • East Jackson Community Schools • Hanover-Horton School District • Hillsdale Community Schools • Jackson Arts and Technology • Jackson Christian School • Jackson Public Schools • Jonesville Community Schools • Litchfield Community Schools • Michigan Center School District • Napoleon Community Schools • North Adams-Jerome Public Schools • Northwest Community Schools • Paragon Charter Academy • Pittsford Area Schools • Reading Community Schools • Sauk Trail Academy • Trinity Lutheran • Vandercook Lake Public Schools • Waldron School District • Western School District • Will Carleton Academy
**HEALTH ASSETS**

**WOMEN INFANTS & CHILDREN**

**29** CLASSROOMS IN JACKSON / HILLSDALE

**11** NAEYC ACCREDITED SITES

**CHILDREN’S PROGRAMS 2012 FUNDING**

- Head Start $5,671,836
- Early Head Start $1,215,669
- ARRA Mentoring/Coach $220,000
- Early Head Start Exp $535,051
- USDA $307,300
- Great Start Readiness $316,200

**$8,266,056**

**WIC**

- **2,206** MOM’S INFANTS & NEWBORNS SERVED
- **8,824** APPOINTMENTS SCHEDULED
- **180** FAMILIES PARTICIPATED IN PROJECT FRESH

**$1,353,376** VALUE OF NUTRITION ASSISTANCE
IN 24 YEARS OF SERVICE, it would be impossible to address the breadth of impact Marsha Kreucher’s leadership has had in our communities, but under her leadership The Center for Family Health was born from the Center for Healthy Beginnings and now provides full healthcare services to more than 27,000 people a year; the Partnership Park Downtown Neighborhood project has helped to build new homes, move in new homeowners and invested more than $15 million into infrastructure and redevelopment of the 23 block area of the park; tens of thousands of people have had income taxes prepared for free realizing $38 million in credits and returns being saved and reinvested into the local economy; the Lenawee Medical Clinic at CAA operated for years as a free resource for healthcare and prescriptions for the uninsured; and more than 1,000 children a year receive early childhood education and development opportunities in Head Start and Early Head Start in Jackson and Hillsdale.

And not to be understated, no other local agency or leader was called upon more and charged with the critical task of investing millions of dollars into quality programs and services through the American Recovery and Reinvestment Act. Under Marsha’s leadership, hundreds of private sector jobs were created; over $15 million was invested into community projects that provided housing and weatherization services to more than 2,200 residents in Jackson, Lenawee & Hillsdale counties.

The projects that Marsha developed, improved, and expanded achieved far more social good because of many strategic partnerships and shared commitments with hundreds of organizations and people. Decades of positive and enduring change would not have been possible without the support of so many special people.
FOR OVER TWO DECADES Marsha Kreucher exemplified unwavering commitment and pioneering leadership in the movement to promote self-sufficiency among at-risk and low-income citizens. It is one of inspiration. She has led Community Action Agency to continue to promote the vision of the War on Poverty that first began through the national policies of the 1960’s. Over the last two decades of unprecedented economic and social challenges, Marsha has been an impassioned advocate and leader at the local, state, and national levels with an unwavering conviction and commitment to improve the lives of children and families in our communities.

Under her leadership, Community Action Agency has had a direct and powerful impact on the economic, social, and health conditions of residents in south-central Michigan. Marsha spearheaded the implementation of some of the most progressive programs, services, and activities in the area which has spurred economic growth and improved the quality of life for hundreds of thousands of residents.

Marsha vibrantly shared her expertise with others and worked directly with national and state governmental agencies, local and elected officials, and others in helping to develop an integrated network of services and opportunities for low-income citizens. Marsha Kreucher’s work on the local level has brought together nonprofit agencies, government, churches, businesses, corporations, universities, schools, healthcare services, banks, utilities and private citizens to rise to the occasion of alleviating the causes and conditions of poverty.

Her vision and leadership have carved a path for future generations, future leaders and moreover, Marsha has earned the respect and gratitude of everyone who has worked with her. There could be no finer testimony to her efforts than the solid foundation of places and the dedicated people she leaves to carry on the movement.
2012 BUDGET

TOTAL BUDGET

Federal Grants

$14,320,193

Donated Materials, Services, Space, etc.

$3,337,545

Private Revenues, Fees, Contributions

$1,133,647

State Grants

$815,469

EXPENDITURE BY PROGRAM

Education

$11,085,926

Housing

$5,000,977

Health & Nutrition

$2,153,319

Community Development

$1,366,632

TOTAL FUNDING: $19,606,854

CAA was found to be in good standing and compliant in each of its applicable federal programs with no questioned costs and has maintained a “Low Risk” audited standing.

WALK FOR WARMTH

$26,758

HEAT-A-HOME

$83,573

WARM THE CHILDREN

675 WINTER COATS

$54,675
FEDERAL
Community Development Block Grant (CDBG)
Community Services Block Grant (CSBG)
Federal Emergency Management Agency (FEMA)
Internal Revenue Service (IRS)
NeighborWorks America
US Department of Agriculture (USDA)
US Department of Education (USDOE)
US Department of Energy (DOE)
US Department of Health & Human Services (HHS)
US Department of Housing & Urban Development (HUD)
US Department of Labor (DOL)
US Department of Treasury (USTD)

STATE OF MICHIGAN
Early Childhood Investment Corporation (ECIC)
Michigan Coalition Against Homelessness (MCAH)
Michigan Department of Community Health (MDCH)
Michigan Department of Education (MDE)
Michigan Department of Human Services (DHS)
Michigan Public Service Commission (MPSC)
Michigan State Housing Development Authority (MSHDA)
Mid-South Substance Abuse Commission (MSSAC)
Sault St. Marie Housing Commission

LOCAL GOVERNMENTS
City of Jackson
Hillsdale County
Jackson County
Lenawee County
Leoni Township

LOCAL SCHOOLS DISTRICTS
Jackson Intermediate School District
Lenawae Intermediate School District
Hillsdale County Intermediate School District
Hillsdale Community Schools
Jackson Public Schools
Jonesville Community School District

PRIVATE
Bank of America
Consumers Energy
CleaResults
Cook Foundation
Great Lakes Capital Fund
Hillsdale Board of Public Utilities
Hillsdale Community Foundation
Hillsdale Community Foundation-Knight Memorial Fund
Jackson Community Foundation

INDIVIDUALS
Camie Adams
Kathy Alexander
Marc Allen
Sherry Allen
David Almasian
Patricia Anderson
Deborah Audus
Stacy Baker
Karen Balcom
Anne Bartkus
Leanne Blair
Carolyn Bloodworth
Lisa Bornefeld
Robert Braun
Carolee Kvaricki Cameron
Michael Carmody
Marsha Caspar
Gopal Chamartih
Wendy Cherette
Anne Childs
Jeffrey Chilson
Cheri Clark
Randy Coleman
Joshua Cromer
Brenda Davis
Deb Dennis
Marilyn Denooyer
Deb Dennis
Brenda Davis
Joshua Cromer
Brenda Davis
Deb Dennis
Marilyn Denooyer
Timothy Denton
John Downing
Joel Evangelista
Elizabeth Faust
Patricia Ferguson
Patrick Fitzgerald
John Friedrich
Angela Fullerton
William Garrity
Jason Glickman
Nancy Goettner
Nancy Gray
Florence Guindung
Shelly Gunther
Brenda Harren
Laura Harris
Daniel Harry
Garnet Hauger
John Hauger
Jim Heiss
Randal Henige
Lisa Hesche
Maira Hoffman
Hillary Hogarth
Allan Hooper
J & H Schwanzit
Traci Johnson
Rosanna Kallio
Michael Kansier
Knight Family
Leonard Krajewski
Laura Kuhl
Michelle Leuthard
Erika Lindsay
Shelden Marchewka
Margaret Martin
Martinez Family
Theresa Martinez
Marvin Mathias
Clyde Mauldin
Scott McFerren
John Metrusias
Terrence Mierzwa
Laurie Miller
Lori Miller
Jim Milks
Ed & Janis Montalvo
Martha Morris
John Murphy
Deana Nadeau
Debra Payne
Michael Plummer
Nancy Popa
Tara Raguass
Janice Riede
Helen Rendeau
Angela Robinson
Jon Robinson
Garrick Rochow
Pamela Rybicki
Stacey Scherer
Michele Schilling
Melinda Schonhard
Steven Schouten
Jarren Sears
Joanne Sheldon
Jason Shore
Denise Sikora
David Southward
Stephen Southworth
Timothy Sparks
Alexandra Stephans
Margareaux Stephens
Lori Stratton
Julie Taylor
Stacie Tello
Caitlin Trettick
Carley Thompson
Leslie Youngdahl

BUSINESSES
AARP
Aeroquip Credit Union
American 1 Federal Credit Union
Braun's Home Furnishings
Bromelkamp Company
Center for Family Health
Child Abuse and Prevention Association
Child Care Network
Country Club of Jackson
CP Federal Credit Union
Crossroads Community Church
Eaton Aerospace-Employees
Eaton Corporation
First Presbyterian Church
First Presbyterian Church of Concord
Friedrich Consulting
Fellowship Group
Gerdau Special Steel-Mill Employees
Gerdau Special Steel
Great Lakes Marketing
Inteva
Kohl's Cares for Kids
Lasting Image
McDonald's
MDRC
Nite Lites of Jackson
Order of the Elks
Primore Inc.
Sedco
Waldron-Wesleyan Church
Wal-Mart
Wenona Chapter
WLEN Radio

PUBLIC/PRIVATE INVESTMENT
### BOARD MEMBERS
- David Stimpson (Board Chair)
- John Calhoun (Board Vice Chair)
- Janet Rochefort (Board Treasurer)
- Andy Welden (Board Secretary)
- Cliff Herl
- Karol (KZ) Bolton
- Gearldine Spieth
- Molly Kaser
- Annette Magda (Past Board Chair)
- Dennis Hill
- Jean Stewart
- Jennifer White
- Nikiya Bryant
- John Hernandez
- Gloria Corbett
- Bennie Rice
- Lynn Landers

- Lenawee County Commissioner
- Jackson County - Columbia Township Treasurer
- Jackson County - Small Business Owner
- Hillsdale County Commissioner
- Jackson County Commissioner
- Lenawee County Commissioner
- Hillsdale County Commissioner
- Jackson County - Center for Family Health, Director
- Hillsdale County – Independent Farmer
- Jackson County – Citizens Bank, Sr. Vice President
- Jackson County – Member At Large
- Jackson County Advisory Council Rep.
- Lenawee County Advisory Rep.
- Lenawee County Migrant Resource Council
- Hillsdale County Advisory Rep.

### COMMUNITY DEVELOPMENT
- Neighborhood Development
- Partnership Park Neighborhood Revitalization
- Migrant Outreach Services
- YouthBuild

### HEALTH & NUTRITION
- Michigan Enrolls
- Emergency Services
- Women, Infants & Children
- Lenawee Substance Abuse Prevention Coalition

### HOUSING
- Community Foreclosure Coalition
- Family Self-Sufficiency
- Foreclosure Prevention Counseling
- Home Energy Classes
- Homeless Prevention & Assistance
- Home Rehab & Repair
- Housing Counseling
- Housing Development
- Housing Programs for the Homeless
- Weatherization

### ECONOMIC SELF-SUFFICIENCY
- Complete Approach to Self-Sufficiency
- Credit & Budget Counseling
- Emergency Services
- Income Tax Assistance
- Individual Development Accounts

### INFORMATIONAL SERVICES
- Local Poverty Data & Statistics
- Presenters on Poverty Issues

### FUNDING SOURCES
- U.S. Department of Agriculture, HHS, DOE, DOL, HUD, FEMA, and Treasury.

### MICHIGAN LAW
- Michigan law prohibits discrimination in employment, education, housing, public accommodation or public service based on religion, race, color, national origin, age, sex, marital status, height, weight, arrest record or handicap. This institution is an Affirmative Action/Equal Opportunity employer and service provider.

### HUMAN RESOURCES OFFICE
- Human Resources Office at 1214 Greenwood, Jackson, MI 49203, or call (517) 784-4800 or (800) 491-004 (voice) or the Michigan Relay Center (800) 649-3777 for communication with persons who use TDD.

### 2012 PROGRAMS

#### Education
- Adult Education
- Early Head Start
- School Success
- Great Start Collaborative
- Great Start Readiness
- Head Start
- Parenting & Relationship Support

#### Community Development
- Neighborhood Development
- Partnership Park Neighborhood Revitalization
- Migrant Outreach Services
- YouthBuild

#### Health & Nutrition
- Michigan Enrolls
- Emergency Services
- Women, Infants & Children
- Lenawee Substance Abuse Prevention Coalition

#### Housing
- Community Foreclosure Coalition
- Family Self-Sufficiency
- Foreclosure Prevention Counseling
- Home Energy Classes
- Homeless Prevention & Assistance
- Home Rehab & Repair
- Housing Counseling
- Housing Development
- Housing Programs for the Homeless
- Weatherization

#### Economic Self-Sufficiency
- Complete Approach to Self-Sufficiency
- Credit & Budget Counseling
- Emergency Services
- Income Tax Assistance
- Individual Development Accounts

#### Informational Services
- Local Poverty Data & Statistics
- Presenters on Poverty Issues

#### Jackson
- 1214 Greenwood Ave.
- Jackson, MI 49203
- Ph: (517) 784-4800
- Toll Free: (800) 491-0004
- Fax: (517) 784-5188

#### Lenawee
- 400 W. South St.
- Adrian, MI 49221
- Ph: (517) 263-7861
- Toll Free: (800) 438-1845
- Fax: (517) 263-6531

#### Hillsdale
- 55 Barnard Street
- Hillsdale, MI 49242
- Ph: (517) 437-3346
- Toll Free: (800) 750-9300
- Fax: (517) 437-3480

### www.caajlh.org