

ANNUAL

REPORT



NMCAA
PROGRAM YEAR
24-25

HEAD START AND EARLY HEAD START



PROVIDING OPPORTUNITY
FOR OUR YOUNGEST NEIGHBORS





NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY

OUR HISTORY



Sixty years ago in 1964, President Lyndon Johnson's administration waged the war on Poverty and passed the Economic Opportunity Act which gave birth to Community Action in the United States. Ten years later, in 1974, two Community Action Agencies in northern Michigan merged to form Northwest Michigan Human Services Agency, now known as Northwest Michigan Community Action Agency (NMCAA).

Throughout the agency's 50-year history, NMCAA has remained dedicated to strengthening communities through helping individuals and families achieve greater economic security. This is accomplished by assisting residents in solving community problems as well as meeting their individual needs through case management counseling, advocacy, group participation, and service provision.

NMCAA serves ten counties: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon, and Wexford. NMCAA leads in strengthening communities by empowering people to overcome barriers, build connections, and improve their quality of life. Some key milestones in the history of NMCAA include:

1974: OneCAP, FourCAP, and Emmet and Charlevoix County merge services to form Northwest Michigan Human Services

1983: Weatherization and Senior Nutrition programs added

1984: Head Start reaches 10th Anniversary with enrollment reaching 200 children

1991: Commodity Supplemental Food Program started

2001: FREE Tax Program started

2003: First Super Saturday event

2006: Early Reading program started

2010: Named HUD Housing Counseling Agency of the Year

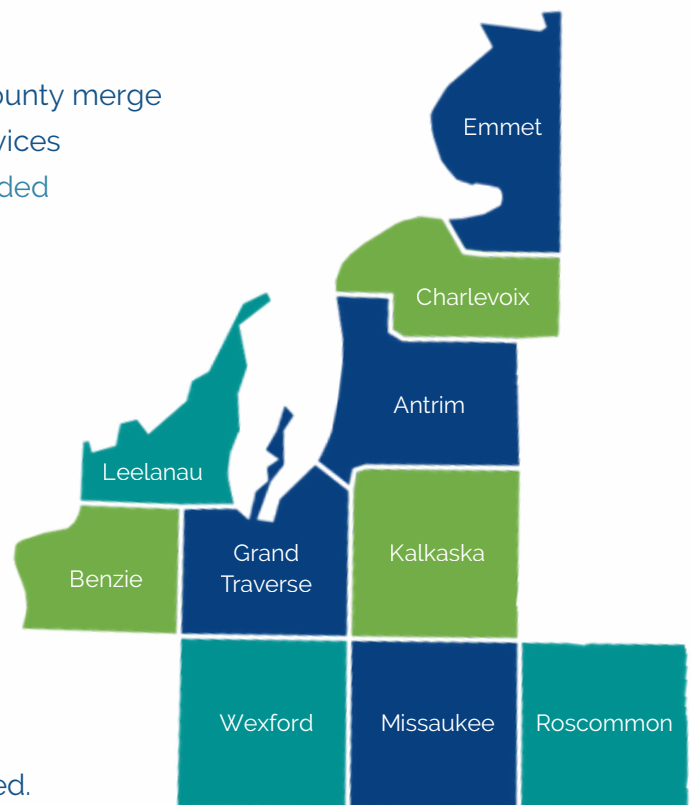
2012: NeighborWorks America Affiliation

2022: The Housing and Energy Efficiency Services (HEES) Department is established.

2023: NMCAA Brand Refresh.

"The Collective Us: An NMCAA Podcast" is founded.

2024: NMCAA celebrates 50 years of dedication to NW Michigan



CORNERSTONES OF CULTURE

RESPECT

Respecting the Uniqueness of All
Individuals and Their Circumstances.

ACCOUNTABILITY

Being Accountable to Ourselves and
Those We Serve.

ACCEPTANCE

Accepting and Supporting the Journey.

COMPASSION

Being Compassionate in ALL We Do.

COOPERATION

Continually Seeking Solutions for the
Greater Good.

MISSION

NMCAA's mission is to foster positive change by providing opportunities that promote self-sufficiency, improving the quality of life and building stronger, more connected communities.

VISION

NMCAA drives the change that strengthens communities where ALL PEOPLE have opportunities to achieve their full potential.





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This report is made accessible to the public through various channels to ensure broad reach and transparency. It is available on the NMCAA website and posted on NMCAA social media channels for easy access by all stakeholders. Additionally, the report is shared with Policy Council and Board of Directors for their review, and community partners receive copies through direct connections facilitated by our agency staff. This multi-channel approach ensures that key information reaches all relevant parties and reflects our commitment to openness and active engagement with the communities we serve.

COMMUNITY NEEDS ASSESSMENT

Through a comprehensive Community Assessment completed in November 2024, NMCAA identified the following most pressing needs facing individuals and families across our 10-county region.



TOP PRIORITIES – TIER 1

- Housing & Homelessness
- Early Education & Child Care
- Food Insecurity

SECONDARY PRIORITIES – TIER 2

- Financial / Money Management
- Coordination of Services
- Availability of Services

ADDITIONAL CONCERN:

A strong need for prevention-focused approaches, including workforce development, transportation access, and financial literacy.

NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY PROGRAMMATIC PILLARS

NMCAA Educational Opportunities is just one pillar under the NMCAA Community Action Agency umbrella that supports families in obtaining resources and realizing their goals



EDUCATIONAL OPPORTUNITY

- HEAD START PRESCHOOL
- HEAD START HOME BASED
- EARLY HEAD START CENTER BASED
- EARLY HEAD START HOME BASED
- CHILDCARE PARTNERSHIPS
- GREAT START READINESS PROGRAM
- STRONG BEGINNINGS
- SCHOOL SUCCESS PROGRAM



ECONOMIC STABILITY

- EMERGENCY FOOD ASSISTANCE PROGRAM
- COMMODITY SUPPLEMENTAL FOOD PROGRAM
- MEALS ON WHEELS
- TAX PREPARATION LAUNDRY PROJECT



HOUSING STABILITY

- EMERGENCY HOME REPAIR
- WEATHERIZATION
- FORECLOSURE PREVENTION
- HOMEBUYER EDUCATION
- BUDGET COUNSELING
- HOMELESS PREVENTION
- SUPPORTIVE SERVICES FOR VETERAN FAMILIES

THE NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY HEAD START PHILOSOPHY

We believe that children need strong families in order to develop into mature adults who are productive members of society. Our goal is to nurture families. We will seek whatever support is available and advocate for what is needed to enable the children in each family to be successful in school and beyond.



PROGRAM OPTIONS

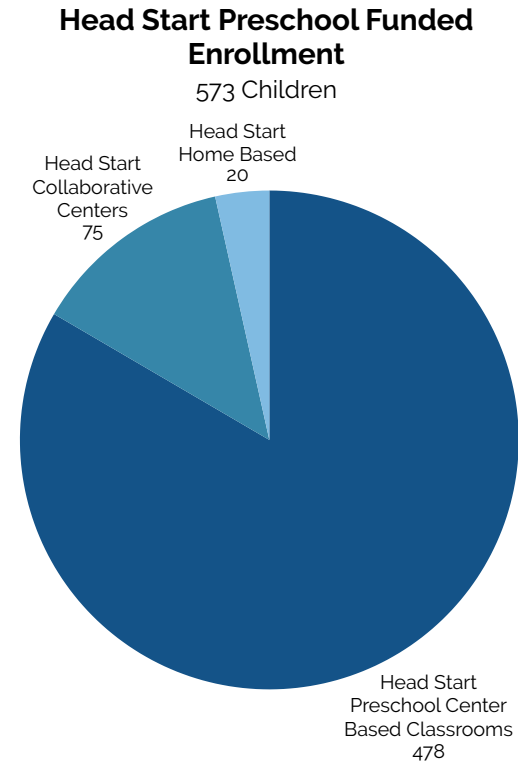
Program Option	Head Start Preschool Center Based Classrooms	Head Start Collaborative Centers (partnerships with local childcares)	Early Head Start Center Based Classrooms	Early Head Start Collaborative Centers (partnerships with local childcares)	Head Start Preschool Home Based	Early Head Start Home Based Services
Typical Service Months	September - May or June	September - June	September - mid August	September - mid August	September - May	Year Round
Child Contact Hours	4 days per week, 6-7 hours per day	4 days per week, 6-7 hours per day	46 weeks, 6 hours per day	48 weeks, children are offered care up to 10 hours per day	32 weekly home visits	46 weekly home visits per year
Parent Contacts	4 in the form of home visits and parent/teacher conferences				16 socialization experiences	24 socialization experiences

OVERVIEW OF THE 2024-25 SCHOOL YEAR



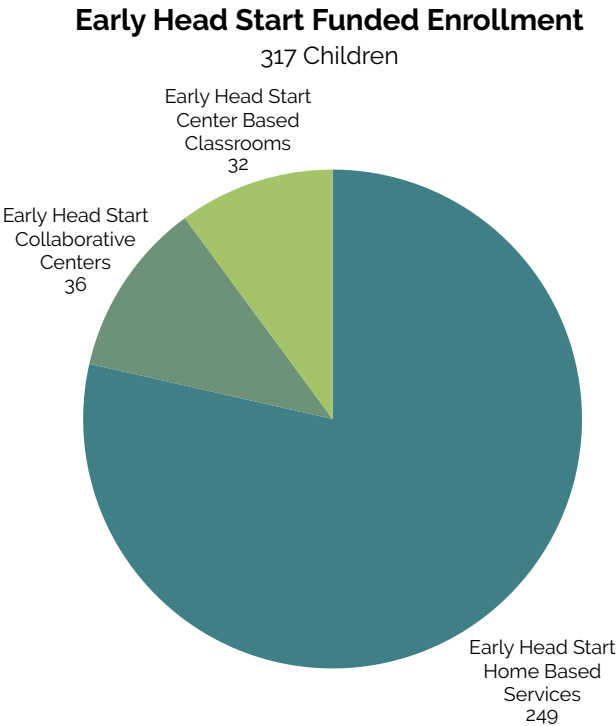
HEAD START PRESCHOOL

2025 Total Number of Children Served: 632
 Total Number of Families Served: 603



EARLY HEAD START

2025 Total Number of Children Served: 449
 Total Number of Expectant Women Served: 19
 Total Number of Families Served: 410



Total # of children and families served, avg. monthly enrollment
 (as a percentage of funded enrollment) and the percentage of eligible children served
 (Information from FY 24 Program Information Report)

During the 2024–2025 program year, enrollment averaged 95% of funded slots in Head Start and 92% in Early Head Start. Participation in the Full Enrollment Initiative supported continued progress, and enrollment efforts remained strong throughout the year. In the current 2025–2026 program year, both programs are maintaining enrollment levels of 97% or higher, reflecting sustained success in recruiting and enrolling eligible children and families.

AVERAGE MONTHLY ENROLLMENT PROGRAM YEAR 2024–2025



**EARLY
HEAD
START**

291 CHILDREN

92% of Federally
Funded Enrollment



**HEAD
START**

543 CHILDREN

95% of Federally
Funded Enrollment

Head Start numbers are reflective of actual enrollment September 2024–May 2025, when all Head Start programs are in operation. Early Head Start numbers are reflective of actual enrollment September 2024–August 2025, since all Early Head Start program options operate year-round.

PERCENTAGE OF ELIGIBLE CHILDREN SERVED (program year 2024–25)

Michigan Kids Count data for 2025 estimated that there were 2,958 children under the age of 5, in the Northwest Michigan 10 county region, with family income levels at or below 130% of Federal Poverty Guidelines.

Estimated % of eligible children served by NMCAA Head Start Preschool and Early Head Start Programs- 30.09%

County	Number of Eligible Children*	Number of Children served in Head Start Preschool	Number of Children served in Early Head Start Center Based	Number of children served in Head Start Home Based	Number of children served in Early Head Start Home Based	Total number of children served in Head Start Preschool and Early Head Start	Percent of Eligible Children Served in HSP & EHS**
Antrim	248	33	8	0	16	57	22.98%
Benzie	174	0	0	0	6	6	3.45%
Charlevoix	186	47	0	0	22	69	37.10%
Emmet	187	64	0	10	33	107	57.22%
Grand Traverse	719	134	36	10	42	222	30.88%
Kalkaska	267	39	8	0	17	64	23.97%
Leelanau	86	0	0	0	5	5	5.81%
Missaukee	201	49	0	0	27	76	37.81%
Roscommon	341	43	8	0	21	72	21.11%
Wexford	549	144	8	0	60	212	38.62%
Total	2,958	553	68	20	249	890	30.09%

*MI Kids Count Data 2025- Children Ages 0-5 Eligible for SNAP (eligibility equals 130% FPL)

** These numbers show only the percentage of eligible children served through NMCAA Head Start Preschool and Early Head Start programs and do not represent a total that includes children served through other early childhood program options in these counties.

HEALTH IS THE FOUNDATION OF SCHOOL READINESS!

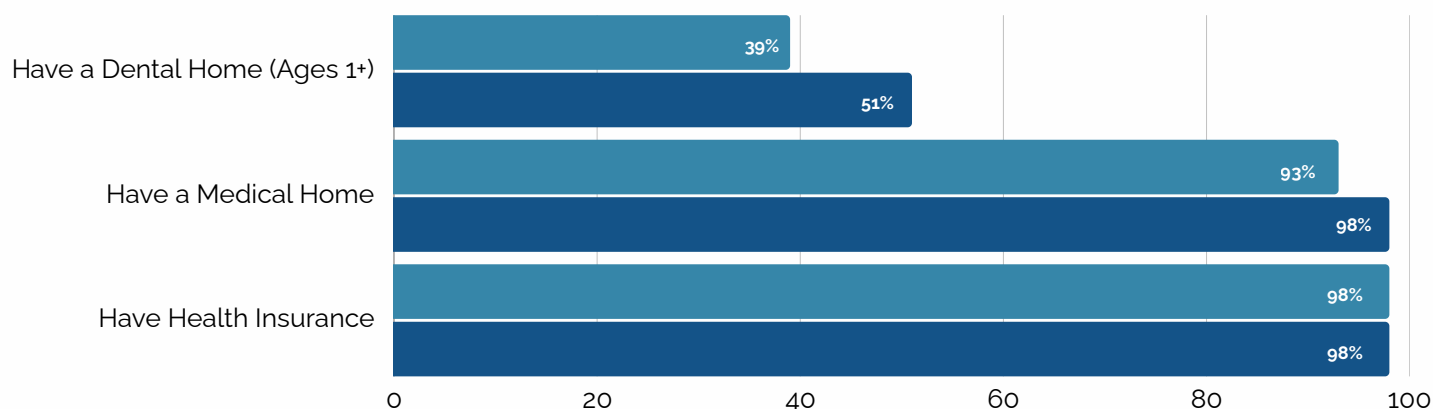
NMCAA recognizes the importance of the family on their child's journey to school readiness and provides a comprehensive approach to services that includes high-quality educational experiences for children, a focus on health (including physical, dental and social/emotional health) and resource/referral support to enhance overall family well-being.

Our team supports families in overcoming barriers to accessing health care for their children



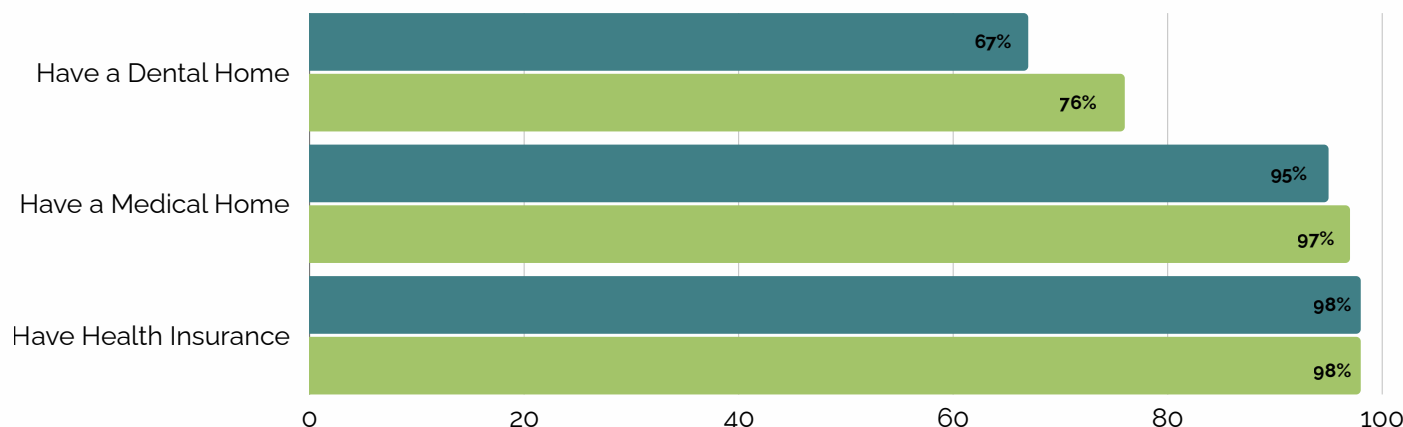
EARLY HEAD START ACCESS TO HEALTH CARE

● Beginning of Year ● End of Year



HEAD START PRESCHOOL ACCESS TO HEALTH CARE

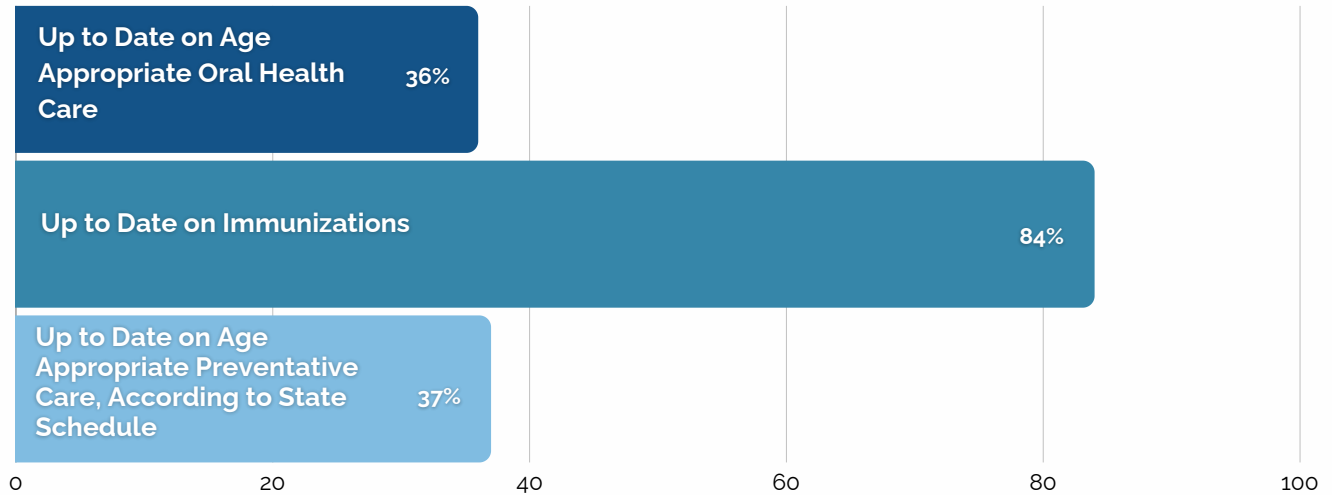
● Beginning of Year ● End of Year



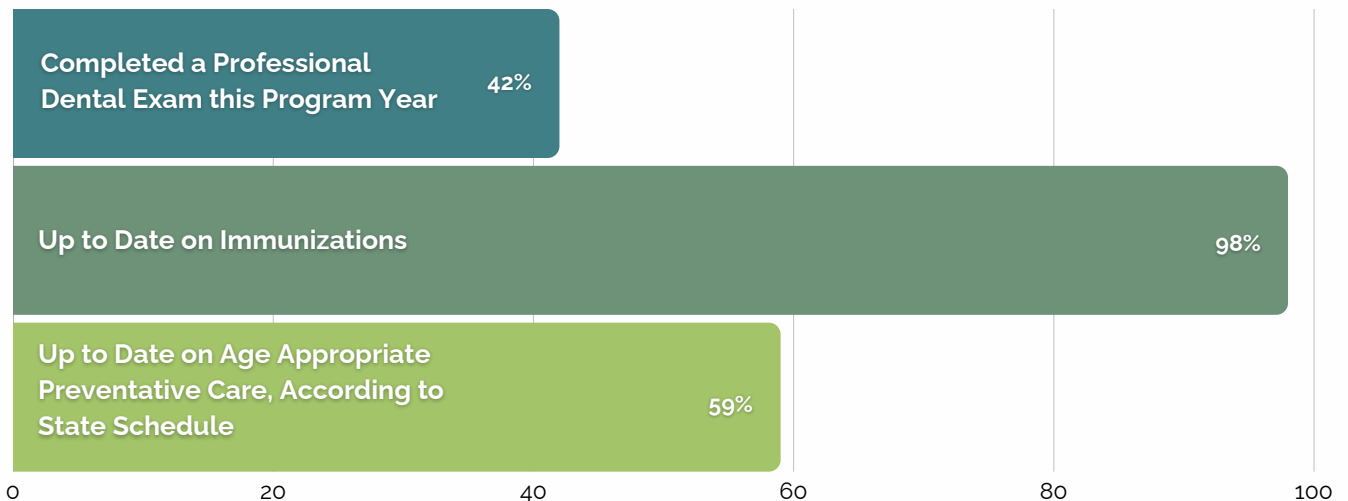
HEALTH IS THE FOUNDATION OF SCHOOL READINESS! (continued)

So that they can stay healthy and ready to learn!

EARLY HEAD START MEDICAL AND HEALTH SERVICE COMPLETION RATES



HEAD START PRESCHOOL MEDICAL AND HEALTH SERVICE COMPLETION RATES



FAMILY ENGAGEMENT ACTIVITIES

NMCAA Early Childhood Programs thrive because of the strong commitment and involvement of the families we serve. When parents engage in their child's early education, they not only support learning and development—they also send a powerful message that school and personal growth matter. Our program encourages families to take an active role in shaping their child's future and the direction of our services.

FAMILY INVOLVEMENT

Families are encouraged to get involved in meaningful ways, including:



Participating in
**Parent
Committees**
to share ideas
and feedback

Supporting **Policy
Council
Representatives**
or serving as one
themselves

Collaborating
with staff and
other families to
strengthen the
program

We also use the Your Journey Together curriculum to support resilience and family growth. This curriculum is woven into many of our engagement activities.

- Parent Meetings
- Parent/Teacher Conferences
- Home Visits
- EHS Socializations
- Policy Council
- Volunteer Activities
- Parent Workshops

SUPPORTING FAMILY WELL-BEING

Head Start supports families in building strong, stable foundations—because when families thrive, communities grow stronger. Throughout the 2023–2024 Program Year, we worked alongside parents to connect them with practical resources that promote independence, resilience, and long-term success. Families received support in areas such as:

- Housing assistance
- Financial education and debt counseling
- Mental health services
- Emergency aid (food, clothing, shelter)
- Help enrolling in education or job training programs

Percent of families by program connected to a service supporting family well-being:

EARLY HEAD START: 94%



HEAD START PRESCHOOL: 91%



HIGH QUALITY PROGRAMMING

The Head Start Approach to School Readiness means that **children are ready for school, families are ready to support their children's learning**, and **schools are ready for children**.

Our assessment system is aligned to our program curriculums, the Head Start Early Learning Outcomes Framework, and state benchmarks for school readiness. These tools assist teachers and home visitors, with parents, in designing individualized lesson plans and learning experiences to support children in growing to their fullest potential.

PROGRAM CURRICULUM & ASSESSMENT SYSTEM INFORMATION

	CURRICULUM	ASSESSMENT
Early Head Start Home Based (Year-round programming)	Parents as Teachers - Supports and engages parents in their child's development - Provides early detection of developmental delays - Helps strengthen families	Teaching Strategies GOLD Four checkpoint periods that provide a snapshot of children's developmental progress Fall, winter, spring, and summer
Early Head Start Collaborative Centers and Center Based Classrooms		
Head Start Center Based Classrooms and Collaborative Centers	Creative Curriculum - Set stage for learning in six developmental areas with 23 objectives - Environmentally-based approach	Teaching Strategies GOLD Three checkpoint periods that provide a snapshot of children's developmental progress Fall, winter, spring, and summer

FAMILY VOICES

When asked: Did you gain increased knowledge in Child Development due to participation?

Yes, my knowledge of child development increased through my participation and interactions with the program. Working closely with the teachers and staff helped me better understand developmental milestones, different learning styles, and areas where my son may need additional support. The program also gave me helpful strategies and insight into supporting his growth both at school and at home.

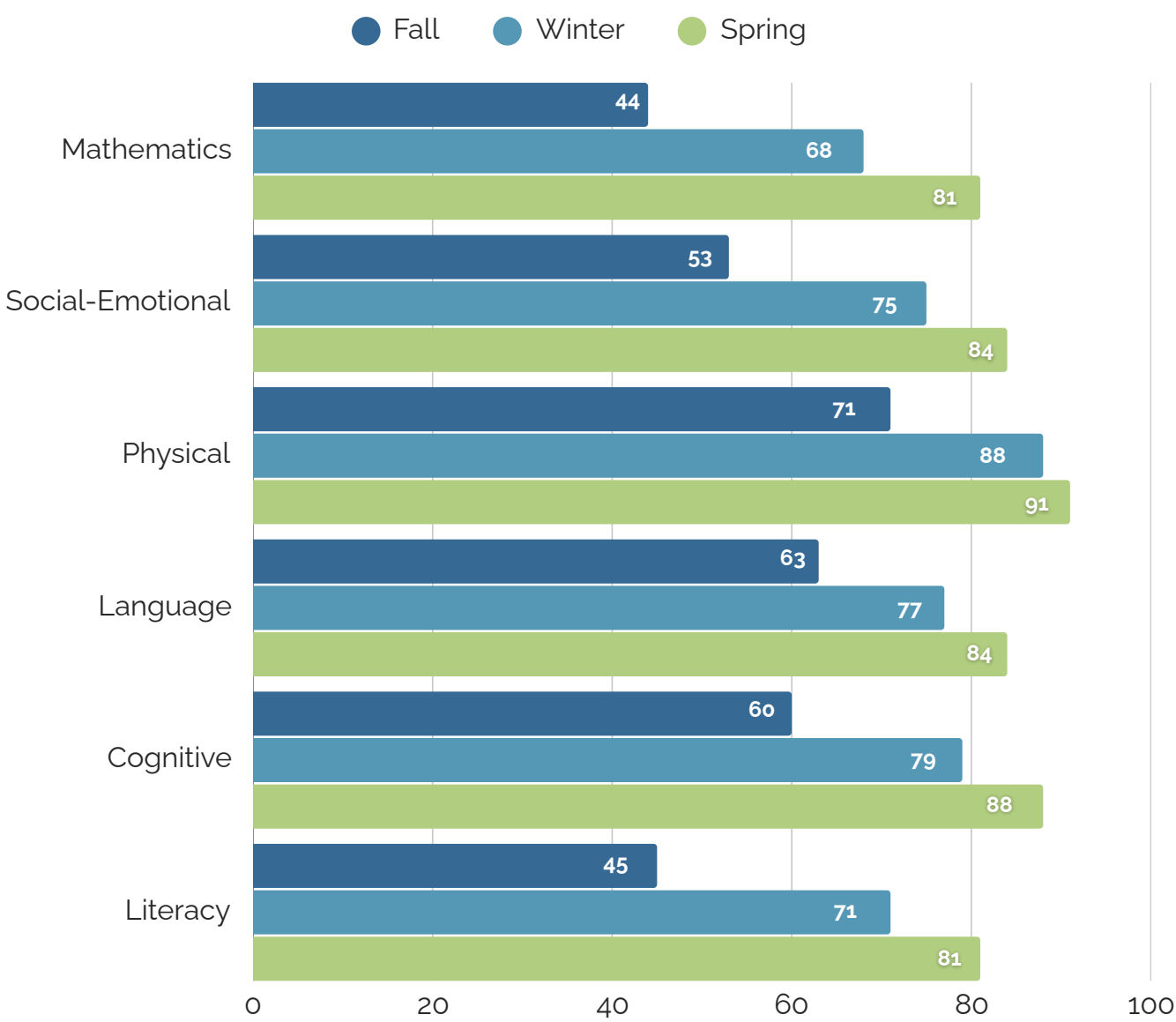
Yes absolutely! There was a lot I didn't know how to go about helping my child understand more exp: how to learn her name. And the teacher helped tremendously on giving us activities at home to do to help teach her at home and would explain to me how these activities worked to help!

Yes. I learned more about age-appropriate skills, ways to support learning through play, and how to better understand my child's social, emotional, and language development.

SUPPORTIVE LEARNING ENVIRONMENTS PROMOTE KINDERGARTEN READINESS

NMCAA Child Development Programs staff are committed to preparing children and their families for kindergarten.

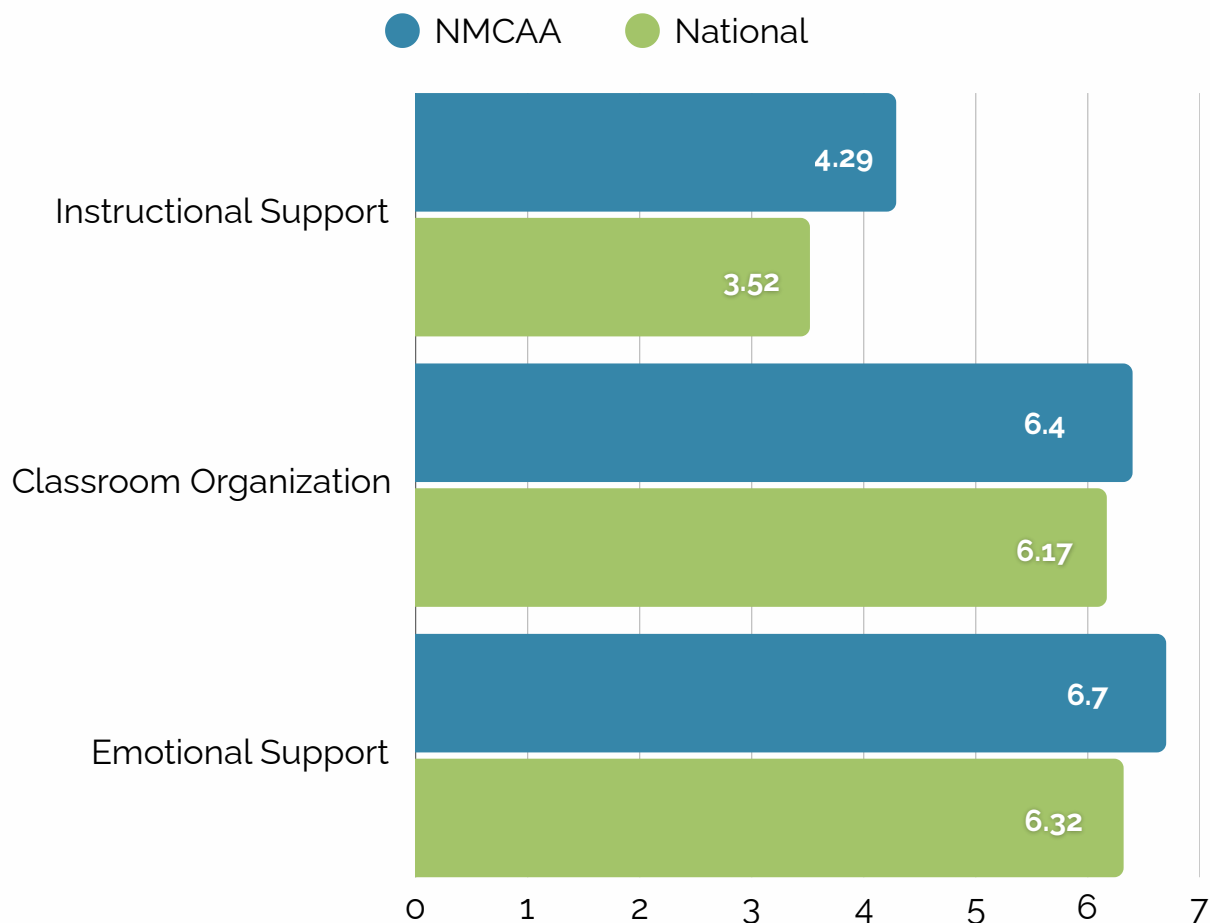
Head Start Assessment Scores: Fall 2024 – Spring 2025



NMCAA CLASSROOM ASSESSMENT SCORING SYSTEM (CLASS) RESULTS

NMCAA is a step above in creating classrooms that are well organized and effective in nurturing children's growth.

Classroom Assessment Scoring System (CLASS) is a tool used in Head Start classrooms to assess the quality of interactions between teachers and students. NMCAA regularly surpasses national average scores in each of the CLASS dimensions.



For CLASS Comparison Chart: National scores from 2020 (the most recent data available) reflect the minimum scores required for a program to rank in the top 10th percentile.

Further information on school readiness goals for all program options can be found at nmcaa.net.

FUNDING

Results of the Most Recent Reviews by the Secretary and Financial Audit

NMCAA's last federal review was a Focus Area Two Review, which took place in April 2026. NMCAA Early Childhood Programs were found to be **fully compliant in 14 out of 15 performance areas**. One area of concern was identified.

AREA OF CONCERN: SAFE AND SANITARY ENVIRONMENTS

The review team noted that toothbrushing was not occurring in two of the 28 classrooms (7%) observed. NMCAA maintains established policies, procedures, and staff training that emphasize the importance of oral health and support children in brushing their teeth daily while in attendance.

Upon notification of the finding, program leadership immediately followed up with staff at the identified locations to ensure corrective action was taken. The requirement and importance of daily toothbrushing were reinforced through staff meetings, program-wide communications, and ongoing monitoring. These actions were implemented to ensure consistent adherence to program expectations and Head Start requirements across all classrooms.

Overall, the review results reflect NMCAA's continued commitment to providing high-quality services and maintaining compliance with federal Head Start standards.

A full review report can be found in the Early Childhood section of the NMCAA website (NMCAA.net) under Reports-Public Information Reporting.

NMCAA's Single Audit for fiscal year October 1, 2024- September 30, 2025 was completed in April 2026 by accounting & advisory firm, Wipfli LLP. Head Start was a major program. Auditors reported an unmodified opinion; no material weaknesses or significant deficiencies identified; and NMCAA qualified as a low-risk auditee.



TOTAL AMOUNT PUBLIC AND PRIVATE FUNDS RECEIVED

Early Head Start

Revenue Fiscal Year 2025	Cash	Non-Cash
Department of Health and Human Services – Federal Cash	\$5,088,947	
USDA – Federal Cash	\$30,056	
Other Income	\$300	
Non-Federal Share		\$799,429
TOTAL	\$5,119,303	\$779,429

Head Start

Revenue Fiscal Year 2025	Cash	Non-Cash
Department of Health and Human Services – Federal Cash	\$8,032,087	
USDA – Federal Cash	\$394,397	
Other Local Government Funding Agreement with Local School Districts to operate 4-year-old programs (GSRP)	\$797,403	
Other Funding: MSU, Networks North, United Healthcare, Fundraising	\$34,279	
Other Income	\$3,647	
Non-Federal Share		\$1,521,822
TOTAL	\$9,261,813	\$1,521,822

IMPACT INSIGHTS

Our program parents said this about our program(s) overall:

All 3 teachers have helped my son grow in ways I would have never been able to do. They have made the biggest impact in his communication and his social skills. It was hard to let him go into school not knowing if he was going to be able to get his point across to the people he needed but they were amazing with him.

This is my second child going through the program and they both have learned so much. Both were potty trained by the end of not before. If it wasn't a great program I wouldn't have put my other kid in it. They really start to learn independence in the program which I believe they really need at a young age.

I owe so much to [Teacher]. She is a true gift. [Teacher] has loved our family so fiercely and when we found ourselves in tricky situations she immediately knew what we needed even before we did. She constantly goes above and beyond for her students and their families and I am forever grateful for her.

BUDGET EXPENITURES & PROPOSED FOR FISCAL YEAR 2025

Head Start Operations

Fiscal Year 2025	Budget	Actual
Personnel	\$4,526,154	\$4,329,922
Fringe Benefits	\$882,800	\$858,461
Travel	\$0	\$0
Equipment	\$0	\$0
Supplies	\$145,126	\$132,568
Contractual	\$918,300	\$1,328,701
Other	\$838,806	\$936,714
Total Direct Charges	\$7,311,186	\$7,586,366
Indirect Charges	\$708,313	\$768,160
Total	\$8,019,499	\$8,354,52
USDA Reimbursement		-\$394,397
Misc Income		-\$4,754
TOTAL		\$7,955,375

IMPACT INSIGHTS

Did your knowledge of Child Development Increase due to participation?

Through my interaction with the program, I learned that my child responds well to positive attention, consistency, and structured activities. I also gained a better understanding of their emotional needs, communication style, and strengths. The program helped me recognize ways to support my child's development, build trust, and encourage healthy behavior and confidence.

IMPACT INSIGHTS

Long term positive impact due to participation?

My child is incredibly happy and thriving in this program. She has learned and matured so much since starting at this facility. Staff is absolutely incredible. The hours and days have also been helpful and have made it possible for myself and my child's father to work full time.

Early Head Start Operations

Fiscal Year 2025	Budget	Actual
Personnel	\$2,875,149	\$2,841,866
Fringe Benefits	\$516,399	\$541,669
Travel	\$0	\$0
Equipment	\$0	\$0
Supplies	\$64,506	\$52,017
Contractual	\$666,605	\$575,091
Other	\$541,247	\$522,792
Total Direct Charges	\$4,663,903	\$4,533,435
Indirect Charges	\$456,399	\$486,457
Total	\$5,120,305	\$5,019,892
USDA Reimbursement		-\$30,056
Misc Income		-\$300
TOTAL		\$4,989,536
Carry Over Request for Nutrition Supplement		\$194,893

BUDGET EXPENITURES & PROPOSED FOR FISCAL YEAR 2025 (continued)

Head Start Training and Technical Assistance

Fiscal Year 2025	Budget	Actual Expenditure
Travel	\$11,918	\$16,138
Contractual	\$6,000	\$15,063
Other	\$51,820	\$37,772
Total Direct Charges	\$69,738	\$68,973
Indirect Charges	\$6,974	\$7,739
TOTAL	\$76,712	\$76,712

“Supporting a child means nurturing the whole child—building confidence, curiosity, relationships, and the skills they need to thrive in school and in life.”

Early Head Start Training and Technical Assistance

Fiscal Year 2025	Budget	Actual Expenditure
Travel	\$6,636	\$14,375
Contractual	\$24,000	\$45,717
Other	\$59,738	\$29,290
Total Direct Charges	\$90,374	\$89,382
Indirect Charges	\$9,037	\$10,029
TOTAL	\$99,411	\$99,411

IMPACT INSIGHTS

When asked: What have you learned about your child through enrollment in the program?

I learned more about my child's strengths, personality, and learning style through the program. I also learned how my child develops through everyday activities and play, and how to better support their language, social, emotional, and problem-solving skills at home.



EARLY HEAD START FAMILY SUCCESS STORY

“ — MEET DESARAY S.

Written by Early Head Start, Child Family Specialist,
Wendy Ernst

In my role as a Child Family Specialist, I had the opportunity to home visit with Desaray S. and her family for 7 years. Her oldest was three months when she began Early Head Start and is now in 1st grade. I enrolled her 2nd child as soon as he was born and I transitioned her oldest. He is now 5 and in Alanson Head Start. Today, her youngest is turning 3 and will begin her school career at Taylor.



Desaray participated in almost every playgroup with all of her children. She allowed me to be observed in her home by my coaches and superiors to improve my skills and she taught me so much about resilience through her journey with being unhoused and facing her children's disabilities.

She is a fierce advocate for her children whether it's in a doctor's office or with the most seasoned of educators. I know she has taught us all. I am a better person and Child Family Specialist because of her!

Desaray's kiddos all got end of program certificates and today she got her own to commemorate seven years!

MAKE AN IMPACT DONATE TODAY

Donate to

**CHILD & FAMILY
DEVELOPMENT**

or any of our programs at
NMCAA.NET/DONATE



COMPLETE YOUR PRE-APPLICATION

Enrolling eligible children ages 0-5.

Go to: **nmcaa.net/pre-application**
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NORTHWEST MICHIGAN Community Action Agency

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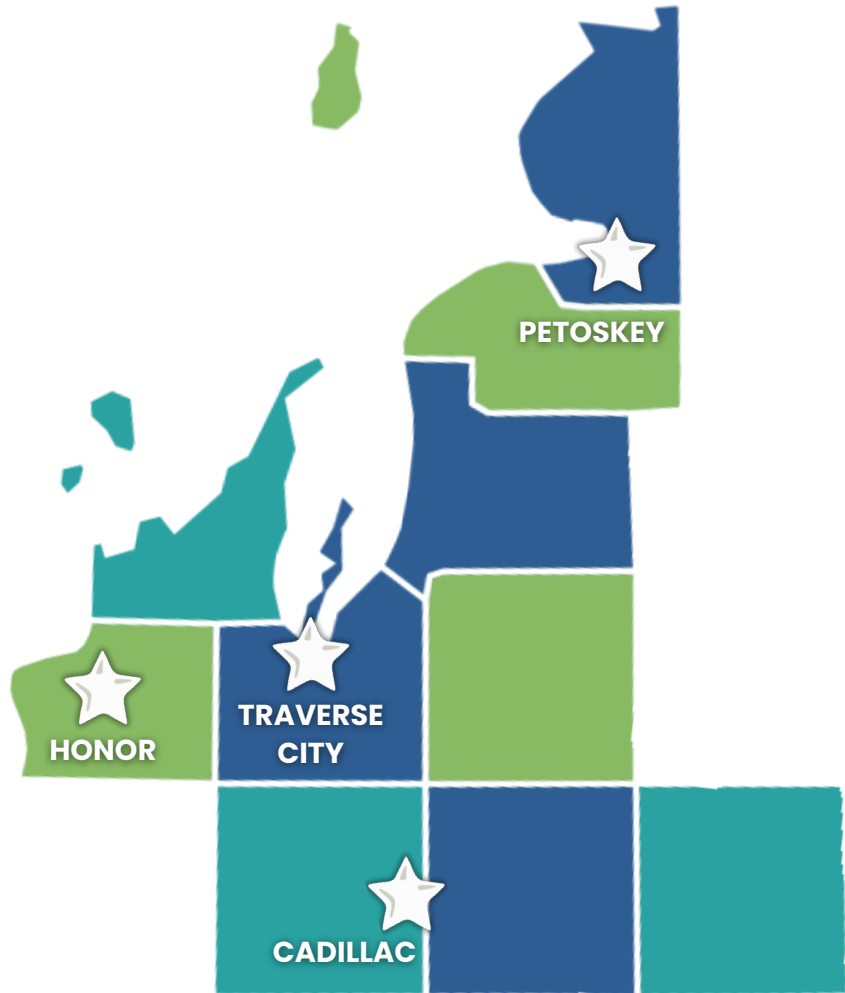
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