

BLUE WATER COMMUNITY ACTION

2024 Annual Report



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www.bwcaa.org

Helping People. Changing Lives.

Board of Directors

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MISSION

The mission of Blue Water Community Action is to advocate for and provide individuals with limited income an opportunity to become socially and economically self-sufficient in the community.

Letter from the Director

Greetings!

Like any other year, 2024 brought a wave of change for Blue Water Community Action. However, this year stands out due to a concentrated effort to establish a strong foundation for the future. For this reason, I have designated 2024 as our year of reorganization.

The Board of Directors and staff have dedicated significant effort to restructuring the agency for long-term success and sustainability. As the world continues to evolve, Blue Water Community Action is positioning itself to adapt effectively. We are moving beyond merely meeting regulatory requirements—placing a strong emphasis on best practices and proactively assessing the evolving needs of our community.

Blue Water Community Action is continuing to move forward with purpose and through collaboration with funders, community members and those we serve, we will continue to accomplish great things for the community, while standing by the agency motto “Helping People. Changing Lives.”

Karen Lake

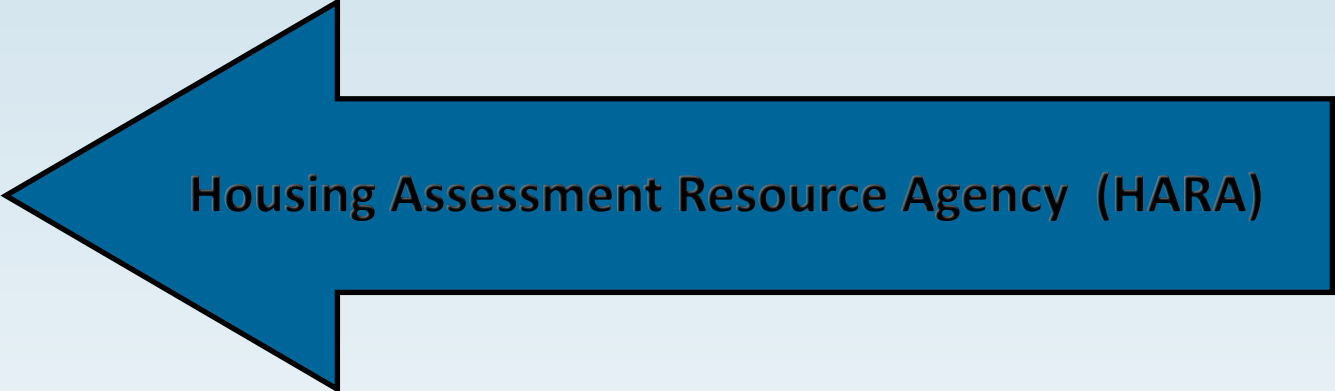


Housing—Asset Development

Asset Development supports clients with homeownership, including home purchase preparation and assisting those behind on their mortgage and/or property taxes. The staff are HUD certified housing counselors and conduct Homebuyer Education Classes which are required for grant funded down payment assistance.

Financial Literacy Education	28 Participants
Homes Purchased After Attending Pre-Purchase Counseling	58 First-time Homebuyers
Increased Credit Score	19 Individuals
Avoided Foreclosure	15 Households
Avoided Property Loss Due to Tax Liens	6 Households





Housing Assessment Resource Agency (HARA)

HARA offers centralized intake and comprehensive housing assessments for individuals and families experiencing homelessness or at risk of becoming homeless. The program provides assistance with rental expenses, eviction notices, and access to information and referrals. Additionally, the Long-Term Permanent Supportive Housing program ensures safe, affordable housing paired with supportive services to aid households with disabilities.

Avoided Eviction (prevention)	\$68,779 36 Households
Provided Emergency Temporary Shelter	936 Bed Nights 53 Households
Obtained and Maintained Safe Affordable Housing (permanent supportive housing)	\$143,081 18 Households
Connected with Unsheltered People Through Street Outreach	390 Hours



Economic Self Sufficiency

Utility Assistance

Funding through several programs provided assistance to assist households with utility insecurities.

Income Tax Preparation

Certified volunteers prepared and filed Federal , State and City tax returns bringing valuable assets back to the community.

Money Management

Blue Water Community Action provides fee-based services for individuals who find themselves under financial stress and in need of financial management skills and/or services. Clients can sign up on their own or be referred through various agencies.

Utility Assistance	\$55,270 Paid 165Households
Income Tax Preparation	\$234,540 Refunded 208 Households
Money Management	\$1,774,654 in Funds 148 Clients



Health and Nutrition

Community Cares Cabinet

The Community Cares Cabinet provided a variety of personal hygiene and cleaning items for families and individuals.

Diapers and Briefs Bank

The Diaper and Brief Bank provides families with diapers/briefs, ointment and wipes.

Food Assistance

Seniors nutritional needs are met through funding from the Commodity Supplemental Food Program.

Personal Protection

Face masks were made available to individuals to be worn as directed by the CDC to help stop the spread of the COVID virus. COVID tests were made available to individuals to test at home for the COVID virus.

Backpack Program

Backpacks are provided to school age children filled with the basic supplies to ensure a successful start to the school year. Each backpack is filled with supplies based on the school level.

Community Cares Cabinet	109 Care Packages
Diapers and Briefs Program	848 Diaper Kits
Backpack Program	829 Backpacks and School Supplies
Personal Protection	178 COVID Test Kits
Food Assistance	3500 Food Boxes



Weatherization

The Weatherization Assistance Program reduces energy costs for low-income households by increasing the energy efficiency of homes while ensuring residents' health and safety. The program offers energy efficiency services that are custom tailored to each home, helping save money through reduced energy bills.

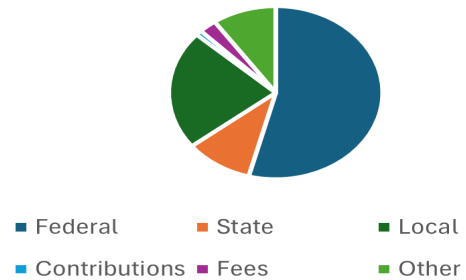
Increased Energy Efficiency, Reducing Energy Burden	\$233,245 in Repairs 73 Households
Improved Health and Safety from Home Improvements	\$92,458 in Repairs 42 Households
Replaced or Repaired Inoperable Equipment	\$256,236 in Repairs 66 Households
Removed Barriers that Deferred Weatherization	\$65,628 in Repairs



Financial Report

Revenue	
Federal	\$ 1,669,290
State	\$ 317,912
Local	\$ 689,349
Contributions	\$ 29,194
Fees	\$ 82,161
Other	\$ 298,700
Total	\$ 3,086,606
Direct Expenditures by Program	
Children's Services	\$ 22,816
Other	\$ 1,084,013
Home Weatherization	\$ 1,353,637
Client Assistance	\$ 298,486
Housing	\$ 528,733
Total	\$ 3,287,685
Expenditures by Category	
Direct Program Service	\$ 2,566,218
Administrative Expenses	\$ 721,467
Total	\$ 3,287,685

Revenue



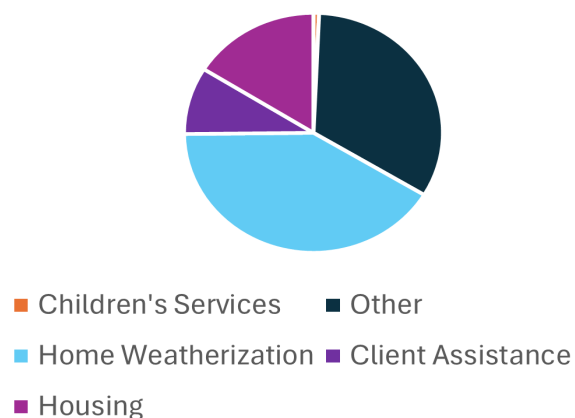
Expenditures by Category



Blue Water Community Action's financial audit was prepared by **UHY, LLC** for the year-ended September 30, 2024.

Blue Water Community Action was issued an unmodified opinion and qualified as a low-risk audit.

Expenditures by Program





***The Mission of Blue Water Community Action
is to advocate for and provide individuals
with limited income an opportunity to
become socially and economically self-
sufficient in their community.***

Cultural Contract

We treat everyone with dignity and respect.

We are open and honest with each other.

We encourage initiative and forward thinking.

We set challenging, realistic goals, and deliver on our commitments.

We regularly communicate with each other on important issues and developments.

We develop and leverage the abilities and perspectives of all individuals in our diverse organization.

We make decisions that consider both the short-term and long-term needs of the agency and those we serve.

We involve the right people in making decisions and base them on what is best for the entire agency and those we serve.

In accordance with federal civil rights law and U.S. Department of Agriculture (USDA) policy, this institution is prohibited from discriminating on the basis of race, color, national origin, age, disability, religion, sex, familial status, sexual orientation, and reprisal. To file a complaint of discrimination, write to: USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9410. Or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English federal-relay) or (800) 845-6136 (Spanish federal-relay). Blue Water Community Action is an equal opportunity provider and employer.