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Community Impact Report 2025



185 E Main St. Suite 303
Benton Harbor, MI 49022

smcaa.com

269-925-9077

contact@smcaa.com



Dear Friends and Community Partners,



We are pleased to present the 2025 SMCAA Community Impact Report, a snapshot of the work we do to serve the residents of Berrien, Cass, and Van Buren Counties. This report highlights the dedication of our team as they support individuals and families on their journey toward economic security, and it reflects the lasting impact we are making in the communities we serve.

In FY 2024, SMCAA launched a new Community Needs Assessment (CNA) to better understand and address the most pressing concerns in our service areas. The top three needs identified were:

1. Utility assistance (for both families and seniors),
2. Food and nutrition, and
3. Housing support, including home repairs, homelessness prevention, and rental assistance.

Over the past year, we've seen growth across our organization as we continuously strive to ensure our programs and services remain responsive to evolving community needs. In 2025, SMCAA provided aid to more than 5,115 unduplicated individuals.

A significant milestone this year was the introduction of a new program to assist households with metered water utility arrearages—a first in my 28 years with the agency. This much-needed initiative supported 635 duplicated households and distributed \$318,191.00 in funding to local municipalities. It exemplifies our ongoing commitment to finding innovative solutions that meet real needs.

As economic challenges persist, the importance of our work only grows. For 44 years, SMCAA has remained steadfast in its mission. Even as we face shrinking budgets and potential funding cuts, we continue to push forward—advocating for our communities, addressing critical needs, and delivering impactful services.

We extend our deepest gratitude to our volunteers, program partners, grant administrators, community members, and key stakeholders. Your dedication and collaboration are vital to our success. We are proud of what we've accomplished together, and we know that when we stand united, we are stronger.

Thank you for your continued support of SMCAA's mission: empowering individuals and families in need and supporting their journey toward economic security by helping people and changing lives.

With appreciation,

2025 Board of Directors

Kim Smith Oldham, CCAP
SMCAA Executive Director

Minnie Warren
 Corey Christopher
 James Lawrence
 Diane Seifert
 Gail Patterson-Gladney

Gerrod Moore
 Chokwe Pitchford
 Kathy Lyons
 Meagan Underwood

2025 breakdown

demographic highlights for services received

Seniors
over 65
2,603

Retired
Individuals
557

Single Parent
432

Unduplicated
Individuals
5,115

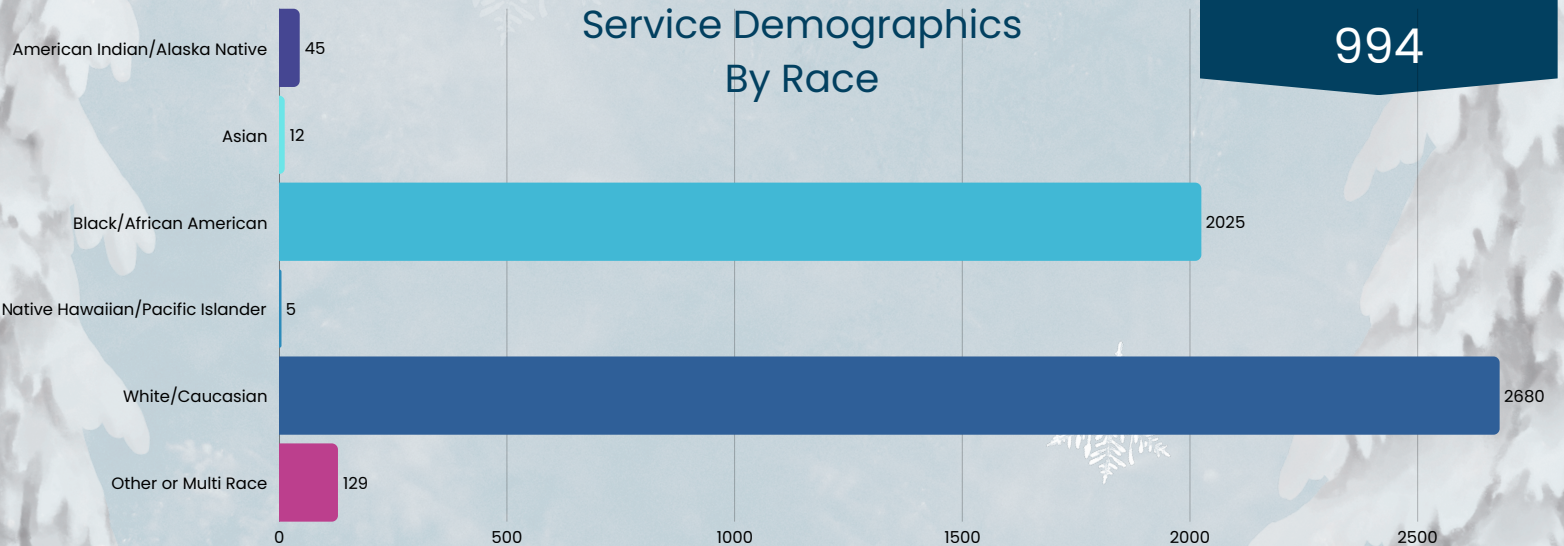
Individuals with
a disabling
condition
557

Households
Served:
3721

Veterans
serviced
29

Children
under 18
994

Service Demographics
By Race





Housing & Homelessness Prevention Programs

Rental Payments Made

176



Temporary Housing Placements (including Emergency Shelter)

65

Case Management

269

Bed Nights in our shelter

1863

231 renters given education about their rights

Bed nights in a motel

346

Programs like Permanent Supportive Housing, MSHDA ESG Rapid Rehousing, and our family homeless shelter in Van Buren County empower clients by providing them with the support and resources they need to take control of their lives in a safe, stable, and guided environment.

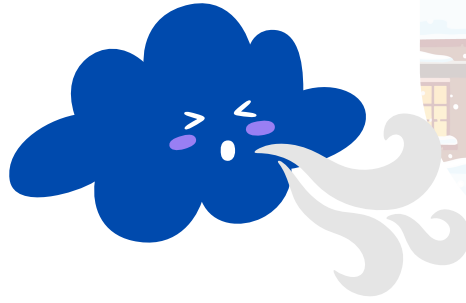
Case Management teams work with clients based on their individual needs to help them find housing, stay housed, or transition to safe, affordable housing options.

"I just wanted to give you a progress report - it's been over a year, I'm still in the same place. I am working and I'm doing great - I just wanted to thank you and let you know the impact that you've had on one person"
-SMCAA client

Weatherization can reduce electricity bills by 7% annually

Retrofits through our Weatherization Assistance program can reduce heating costs by 18% annually

Homeowners save \$280 a year (on average) on utility costs after weatherization



Weatherization & Housing Rehabilitation

4875 individuals referred to other programs or organizations for additional help

Weatherization services provide savings and improved safety and condition in homes by reducing gas and energy usage, combating environmental contaminants, and improving physical health issues caused or exacerbated by faulty appliances.

Homes received weatherization services

60

Homes received repairs, including emergency repair work

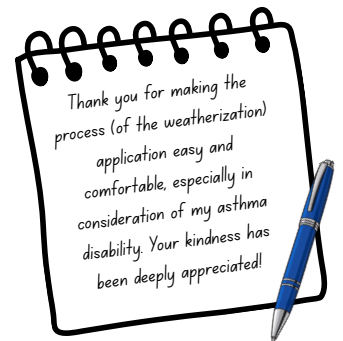
104

Homes received energy and efficiency updates

18

Homes received minor home repairs

4





Community Services

Aiding with basic needs



Food insecurity continues to be a huge issue for our community.

SMCAA offers different programs and options to ensure that we are meeting the need for food in our area.

CSFP Senior Food Commodity boxes are available for qualifying people over 65, while TEFAP USDA food boxes are available for individuals and families in need.

Additionally, our food pantry warehouse helps supply food to other local pantries, and offers food pickup by appointment.

Households serviced through our food pantry

9,878

CSFP Senior Food Boxes distributed

21,116

Individuals received USDA Nutritional Food Boxes

53,077

Utility bills can have a major impact on household budgets.

For those with utility arrearages, shut-off notices, or service cutoff, these programs can help you get back on track.



\$437,119.51
Utility funding that went back into the community

SMCAA offers several emergency assistance programs to help with utility bills, including assistance for water and wastewater and electrical

Utility Payments Issued

1,690

Thank you for your excellent customer service. I participated in your utility help assistance program. My water bill was paid by your agency. I am very appreciative for all your help. You folks are awesome.

2025 FINANCIAL BREAKDOWN

Fiscal Year: 10/01/24 - 09/30/25

PROGRAMMATIC BREAKDOWN

WEATHERIZATION

\$1,759,081

Home repairs and upgrades focused on maximizing energy usage through the Weatherization Assistance Program and Weatherization Deferral

HOUSING REHABILITATION

\$114,590

We are the third-party administrators for the Community Development Block Grant for the City of Benton Harbor

HOUSING ASSISTANCE

\$365,574

Rent or mortgage assistance, Permanent Supportive Housing, Rapid Rehousing, Emergency Solutions, Family Homeless Shelter, Emergency Shelter Motel

CSBG

\$873,875

The Community Services Block Grant provides core funding for Community Action

UTILITY ASSISTANCE

\$499,057

Aid with utility arrearages and disconnects, including electric, water, and wastewater

FOOD ASSISTANCE

\$2,187,504

Senior Food Commodity, The Emergency Food Assistance Program, Food Pantry, and special distributions

OTHER PROGRAMS

\$53,057

Additional programming

TOTAL
\$5,852,738



NET:

Net assets at the start of the year: **\$630,244**

Net assets at the end of the year: **\$ 749,819**

Change in net assets: **+ \$119,575**

DONATIONS: \$69, 493

IN KIND: \$ 122,463



Acknowledgements

SMCAA works in collaboration with more than 275 community partners to expand resources, leverage funding, and create opportunities that support positive community outcomes.

These partnerships are essential to ensuring clients receive the broadest possible range of services, community resources are maximized, and local efforts to address the causes and conditions of poverty are efficiently coordinated.

**A Special Heartfelt
Acknowledgement
to the Following Partners:**



**AEP Foundation
Berrien Foundation
Golden Plain Farms, INC**

**Four Winds Casino in Partnership with Everi
Greater SW Chapter of Credit Unions**

Helping Hands

Meijer Store #41 Benton Harbor

United Federal Credit Union

Wolf Financial Advisory

Whirlpool Corporation

Midwest Family Broadcasting and Y Country

Rogers Foodland

Special
Recognition

In 2025, our team was comprised of 22 extremely hardworking and dedicated staff members who collaborated to administer more than 18 programs and services across Berrien, Cass, and Van Buren Counties.

During FY 2025, SMCAA staff documented over 1,100 hours of training, demonstrating a strong commitment to professional growth and service excellence. Each team member brings a unique passion and skill set that contributes to outstanding customer service and strong teamwork. Their collective efforts enable SMCAA to fulfill its mission year after year

Contact SMCAA

smcaa.com

THANK YOU FOR YOUR CONTINUED SUPPORT!

Administration Office
185 E Main St., Suite 303
Benton Harbor, MI 49022
(269) 925-9077

Cass Office
(Within Department of
Health and Human Services)
325 Hwy M-62
Cassopolis, MI 49031
(269) 605-4210

Family Shelter
Decatur, MI 49045
(269) 605-4526

Van Buren Office
(Within Department of
Health and Human Services)
57150 CR-681
Hartford, MI 49057
(269) 605-4145

Warehouse
331 Miller St.
Benton Harbor, MI 49022
(269) 605-4188

As long as residents of Southwest Michigan need assistance and support, Community Action promises to be there to help.
We work with people in economic need and enable our clients to achieve and sustain self-sufficiency.

Want to help support SMCAA and our mission? There are many ways to get involved! Find out more at smcaa.com.



DONATE



@smcaa



Follow us on Social!



Help SMCAA in maintaining high-quality programs and services by making a donation today! Simply fill out this form, cut on the dotted line, and mail with a check to the address provided.

All donations are tax deductible under section 501(c)3 of the Internal Revenue Service tax code.

THANK YOU



Please return this portion with your check made payable to:
SMCAA
185 E Main St., Suite 303
Benton Harbor, MI 49022

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CITY _____ STATE _____ ZIP _____

DONATION AMOUNT ENCLOSED _____