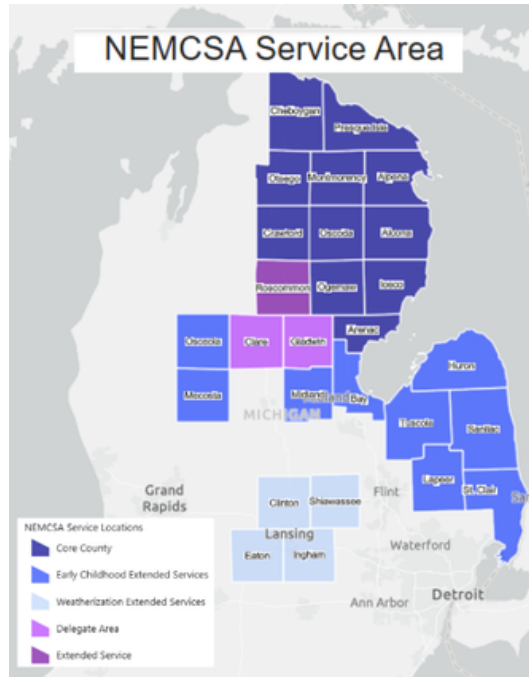




A Guide to NEMCSA Programs

Northeast Michigan Community Service Agency, (NEMCSA) is a private, non-profit Community Action Agency which is part of a state and national network of Community Action Agencies. The basic service area of the agency is 11 Northeast Michigan counties covering 6,300 square miles.



Core NEMCSA Counties:

Alcona
Alpena
Arenac
Cheboygan
Crawford
Iosco
Montmorency
Ogemaw
Oscoda
Otsego
Presque Isle

This brochure is a brief overview of NEMCSA programs and eligibility requirements for those programs as of January 2026. Information on the most up-to-date programs, resources, eligibility, and availability by county can be found at www.nemcsa.org. The Region 9 Area Agency on Aging, which serves the 11-core counties and Roscommon County, is also administered through NEMCSA. If you have any questions, please call 989-358-4600, or reach out to our Community Resource Coordinators at 989-358-4757 or CRC@nemcsa.org.

"NEMCSA's programs empower people to take the path towards self-sufficiency, which would not happen without the tireless efforts of the NEMCSA team, whose compassion, commitment, and collaboration are apparent each and every day."



Contact US!

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Alpena, MI 49707
989-358-4600

E-MAIL:
contact@nemcsa.org

VISIT US ON THE WEB:
www.nemcsa.org

"LIKE" US ON FACEBOOK:
www.facebook.com/helpingpeopleoutofpoverty





Water Programs

Great Start Readiness Program

Bridges of Self-sufficiency

Head Start

Housing & Stability Services

Care Management

Early Head Start

Area Agency on Aging

School Success

MI Choice Program

Weatherization

Early Childhood Services

Foreclosure Services Program

Family Self-Sufficiency Program

Homebuyer Education & Housing Counseling Programs

Foster Grandparent & Senior Companion Volunteer programs



FEDERAL POVERTY GUIDELINES FY 2026: Federal Poverty Guidelines, required by many programs, are included below. For additional eligibility information, please contact specific program staff found at

www.nemcsa.org

Federal Poverty Guidelines (2026)

Family Size	100%	130%	150%	200%	250%	300%	400%
1	\$15,960	\$20,748	\$23,940	\$31,920	\$39,900	\$47,880	\$63,840
2	\$21,640	\$28,132	\$32,460	\$43,280	\$54,100	\$64,920	\$86,560
3	\$27,320	\$35,516	\$40,980	\$54,640	\$68,300	\$81,960	\$109,280
4	\$33,000	\$42,900	\$49,500	\$66,000	\$82,500	\$99,000	\$132,000
5	\$38,680	\$50,284	\$58,020	\$77,360	\$96,700	\$116,040	\$154,720
6	\$44,360	\$57,668	\$66,540	\$88,720	\$110,900	\$133,080	\$177,440
7	\$50,040	\$65,052	\$75,060	\$100,080	\$125,100	\$150,120	\$200,160



Housing & Stability Services

Our homeless and prevention department helps individuals and families who are homeless or at risk of losing their housing. We focus on quickly connecting people to safe housing and providing short-term support to help them stay housed.

We can help with:

- Finding and moving into safe, affordable housing
- Short-term help with rent, security deposits, and utilities
- Preventing eviction and keeping people housed
- Connecting people to long-term support and community resources

Programs for people experiencing homelessness:

- Rapid Rehousing: Short- to medium-term help to move quickly into housing and regain stability
- Street Outreach: Support for people living outdoors or in places not meant for housing, helping connect them to services and housing options
- Permanent Supportive Housing: Long-term housing with ongoing support for people with disabilities who have experienced chronic homelessness

Programs to prevent homelessness:

- Eviction Prevention: Help with past-due or upcoming rent to avoid eviction
- Housing Stabilization & Shelter Diversion: Short-term assistance to prevent shelter entry and resolve housing crises

Youth & Young Adult Services (under age 24):

- Outreach and housing support for youth and young adults
- Short-term housing options and help moving into permanent housing
- Additional support such as transportation and life-skills assistance

Utility Assistance:

- Help with water bills and preventing shutoffs for income-eligible households



Bridges of Self-Sufficiency Program - B.O.S.S



The Bridges of Self-Sufficiency (BOSS) Program is a mentor-guided program that empowers and supports participants on their journey to self-sufficiency. The program provides intensive case management to participants who are experiencing poverty, with a focus on multi-generational poverty. Mentors are paired with participants and together goals are set, a baseline is established, and guidance and referrals tailored to the specific barrier(s) is provided. What sets this program apart is rather than combatting the poverty itself, it works to combat the causes of the poverty, and is specific to each individual participant.

Counties Served: Alcona, Alpena, Arenac, Bay, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon.

Family Self-Sufficiency Program

[The Family Self-Sufficiency Program](#) provides case management to participating families (who have a MSHDA Housing Choice Voucher) through coordination of local, community-based resources that promote economic independence. Families work closely with a Financial Coach to help set and attain goals related to education, employment, and financial literacy. For additional information, call +1 (989) 358-4702

Weatherization Assistance Program

[The Low-Income Weatherization Assistance Program](#) provides energy saving measures that may be installed in a client's home based on the results of an energy audit and funds available. Services are free and will not be billed back to the homeowner or renter. Eligible housing units are occupied by an individual or family with income at or below 200% of the Federal Poverty Guidelines. For additional information call 989-358-4700.



Housing Counseling & Homebuyer Education Programs

[The Rental Counseling Program](#) is one-on-one counseling with a HUD Certified Financial Coach. During the sessions, the Financial Coach and client work to create a maintainable budget, setting goals based on their housing situation, and best approaches to reach those goals.

[The Foreclosure Prevention Program](#) offers support to eligible homeowners who are facing foreclosure due to delinquent mortgage and/or property tax payments. A NEMCSA Financial Coach helps homeowners apply for government programs, work with individual servicers and lenders, and identify other options for in-house - options for delinquent mortgages. Educational sessions are also offered on a variety of topics. For more information, call +1 (989) 358-4702

[The Financial Capability Program](#) will assist individuals and families in becoming financially empowered by collaborating to develop skills surrounding budgeting, recovering from debt, banking and more. A Financial Coach partners with leaders in the industry to offer the education. For more information, call +1 (989) 358-4702.

[The Homebuyer Education Program](#) helps individuals and families who are interested in becoming homeowners or those already in the process of purchasing a home. Participants obtain a better understanding of different types of mortgages, terms of loans, the homebuying process, and what it means financially to be a homeowner. Participants meet one-on-one with a Financial Coach to discuss individual needs on their path to homeownership, a credit report review, and creating an action plan to eliminate barriers to homeownership.

School Success Partnership Programs

[The School Success Partnership Program \(SSP\)](#) is a prevention program that works to remove barriers for students so they can perform at their optimal physical, mental and academic success. SSP serves school-aged children and youth from pre-kindergarten through 12th grade including alternative education students who are at risk for academic failure. Students are referred to the program based on academic need, attendance, behavior, crisis situations, or being untended. SSP Liaisons work with the students, teachers, and parents, to provide support and supplementary referrals to community resources. For more information, call 989-358-5006.





Pregnant Women and Children up to Age 5

[The Early Head Start Program](#) serves pregnant women and children birth to three years old and their families. The program provides intensive and comprehensive child development and early education services including health, nutrition, and family support services. Early Head Start seeks to provide the foundations of school readiness by fostering developmental competence during the earliest years of childhood. The program is free to families who meet federal poverty guidelines or other risk factors and reserve 10% of total enrollments for inclusion of children with disabilities regardless of income.

[The Head Start Program](#) is a school readiness program for children 3-5 years of age whose family incomes are at or below 100% of poverty. Head Start is a comprehensive program that along with education provides for social services, health/dental, nutrition, mental health, and disability services to participating families. By coordinating each service for the child, Head Start provides skills that bring about a greater degree of social competence and allows the child to deal more effectively with their present environment and responsibilities later in school and life.

[The Great Start Readiness Program](#) provides many of the same services as Head Start with the exception that eligibility is limited to 4-year olds and families whose incomes are within 250% of poverty.

Region 9 Area Agency on Aging

Senior Services

[Adult Day Care Services](#) are Merit Trust Award funds to establish adult day care programs where none currently exist. Funds can also be used for expand or enhance existing adult day care programs and provide on-going support of adult day care centers.

[Care Management](#) is the provision of a comprehensive assessment, plan of care development, periodic reassessment, and ongoing coordination and management of in-home and other supportive services to individuals who are aged 60 and over who are medically complex and at risk of, or in need of a nursing facility level of care due to functional/and or cognitive limitations.

[The MI Choice Waiver Program](#) is designed to allow persons eligible for Medicaid-covered nursing home services (anyone age 18 and older) to remain in their own home with the same level of care. Participants must be medically eligible for nursing home care and financially eligible for Medicaid based on 300% of SSI and assets of \$2,000 or less per individual and have an on-going need for a Waiver service.



Nutrition Programs

[Congregate Meal Sites](#) are in all 12 counties served by the Area Agency on Aging. Local Senior Centers are community focal points for providing nutritionally balanced meals to individuals. Participants must meet the 60 years of age requirement or be the spouse of someone 60 years of age or older. There are no income guidelines for participation; however, suggested donation rates, per meal, are posted.

[Home Delivered Meals](#) are for home-bound seniors who are unable to cook their own meals. A meal driver will deliver a hot or frozen meal to the participant's door. The driver will also provide a safety check to make sure the older adult is safe and secure.

Assistance Programs

[MI Options](#) is a program that empowers individuals and provides enhanced information to help them make informed decisions and exercise control over long-term care needs by incorporating their personal goals & preferences. The program includes free, unbiased Medicare counseling services through the [State Health Insurance Assistance Program \(SHIP\)](#) and Medicare Improvements for Patients and Providers Act Program, and Person-Centered Options Counseling for adults needing assistance to support their needs for long-term services and supports.

With the right foundation from Mi Options, individuals can look at the future with confidence and peace of mind. A trained expert can help navigate what kind of care a Michigan resident or their loved one might need as they age, what it will cost, and how to stay at home and maintain independence.

[Long-Term Care Ombudsman Program](#) provides information and education to families and individuals about long-term care facilities and services. The Ombudsman investigates concerns and helps facility residents, families, and friends to resolve problem dealing with quality care, residents' rights, and state regulatory agencies. The Ombudsman and Ombudsman volunteers act as a liaison between residents, care providers, and state regulatory agencies. Also provided are educational programs and training in residents' rights, guardianship, volunteer advocacy and long-term care public benefits.

[Senior Community Service Employment Program](#) is a community service and work-based training program designed to promote economic self-sufficiency for older workers. Participants are assigned to work at one of a variety of non-profit or government agencies that have entered into a work agreement with the Region 9 AAA. Participants must be at least 55 years of age and have a family income of no more than 125% of the federal poverty level and be currently unemployed. Priority is given to individuals over age 60, veterans, and qualified spouses of veterans.

[The Michigan Assistive Technology Loan Fund](#) allows people with disabilities (or their family members) to purchase assistive technology devices or services. These can include modification of vehicles or homes, specialized computers, hearing aids, etc. Loans may also cover training costs to use the equipment, warranties and service agreements. Additional information can be obtained by contacting NEMCSA at 989-358-4661 or by visiting www.ucpmichigan.org.



[Legal Services](#) is a subcontracted service providing free legal assistance and representation to participants 60 years of age or older.

Health and Wellness Education

[A Matter of Balance: Managing Concerns About Falls](#) helps people improve their quality of life and remain independent. The Program is designed to reduce the fear of falling and increase activity levels in older adults. Participants set realistic goals to increase activity, change their environment to reduce falls, and learn simple exercises to increase strength and balance.

[Personal Action Towards Health \(PATH\)](#) utilizes Stanford University's Chronic Disease Self-Management Program in a workshop held 2.5 hours, once a week, for six weeks in community settings. Participants with chronic health problems learn techniques to deal with problems such as frustration, fatigue, pain and isolation; appropriate exercises for maintaining and improving strength; flexibility, and endurance; and appropriate use of medications; communicating effectively; nutrition; decision making; and how to evaluate new treatments.

[Diabetes Personal Action Towards Health \(D-PATH\)](#) is the same as PATH, with specific diabetes issues added to the 6-week workshop. The workshop covers glucose monitoring, menu planning, addressing nutrition/healthy eating, preventing low blood sugar, preventing complications, skin, and foot care. The D-PATH workshop SHOULD NOT take the place of a Certified Diabetes Educator-led program. The program offers peer support, and skills in managing diabetes issues.



[Powerful Tools for Caregivers](#) gives caregivers the skills to take care of themselves while caring for someone else. Six class sessions are held once a week and are led by experienced class leaders. Class participants are given The Caregiver Helpbook to accompany the class and provide additional caregiver resources.

[The Chronic Pain Self-Management Program](#), known as Chronic Pain PATH was designed to help people manage pain and live a satisfying, and fulfilling life. Research studies have shown that people who take the program have more vitality, less pain, less dependence on others, improved mental health and more involved in everyday activities on average. The 6-week program exposes participants to many ideas and different techniques to help them better manage their pain and the consequences of pain.

[The National Family Caregiver Support Kinship Care](#), describes relative care providers to related children. The program funds kinship care providers age 55 and older, caring for related children under the age of 18 and in need of services such as school expenses, recreational activities, clothing, necessary furniture, and more. To help meet the needs of as many kinship families in the 12-county region, requests are limited in the amount and number of requests per year.



[Evidence Based Disease Prevention Programs](#) provide interventions in model programs that have been rigorously tested and evaluated. They are proven to work and are likely to provide positive changes or outcomes for individuals that participate.

[Caregiver Resources](#) are available through NEMCSA. These include caregiver handbooks, newsletter, resource center, webinar series, and empowerment and wellness conference. Also available are dementia care consultations and webinar series.

[In-Home Services](#) include homemaking, personal care, home delivered meals and respite care. These services are sub-contracted and available to those 60 years of age and older or the spouse of someone over the age of 60. Person requesting services must demonstrate a need for assistance with certain activities of daily living. There are no income guidelines to receive services, however, donations and cost sharing are encouraged to help maintain the program.

AmeriCorps Senior Volunteer Programs

[The Foster Grandparent Program](#) provides volunteer opportunities to income-eligible senior citizens by establishing a consistent, one-on-one relationship with school-aged children in need of special attention and academic support. The program requires that individuals be 55 years of age or older, have income at or below 200% Federal Poverty Guidelines, pass a physical, and a background check. Recertification is required annually.

[The Senior Companion Program](#) volunteers provide companionship and assistance to frail/homebound elders and older persons with special needs. Volunteers need to be 55 years of age or older, income at 200% or below the Federal Poverty Guidelines, a physical, and pass a background check. Recertification is required annually and volunteers receive a stipend.

Poverty Education

[NEMCSA Poverty Educators](#) assist community members, partners, individuals and organizations in developing an accurate mental model of poverty, middle class and wealth. This training provides a new lens in which participants can view themselves, communities, and organizations. Trainings assist in developing conscientious program designs and processes to improve relationships and outcomes across all three income classes. For more information contact povertyinfo@nemcsa.org.

Get Connected to NEMCSA Support

[Community Resource Team](#)

NEMCSA's Community Resource Team helps individuals and families connect to local resources and services. Support is also available through our live web chat for quick questions and guidance, and through the Empower & Strengthen podcast, which shares helpful information, resources, and stories to support our communities. CRC@nemcsa.org or 989.358.4757