

BOARD OF HEALTH – PROGRAM, POLICY, & APPEALS COMMITTEE

Agenda for March 18, 2026 at 8:30 AM

1. Call to Order
 - a. Roll Call
 - b. Approval of the Agenda
2. Public Comment
3. Unfinished Business
 - a.
4. New Business
 - a. Procurement Policy – pg 2
 - b. MMRMA Insurance Information – pg 7
 - c. Employee Recognition – pg 34
 - d. Annual Report – pg 35
5. Public Comment
6. Adjournment - Next meeting: Full Board meets March 26, 2026. PPA next meeting is scheduled for March 18, 2026

Public Comment:

For the purpose of public participation during public hearings or during the public comment portion of a meeting, every speaker prior to the beginning of the meeting is requested but not required to provide the Board with his or her name, address and subject to be discussed. Speakers are requested to provide comments that are civil and respectful. Each speaker will be allowed to speak for no more than three (3) minutes at each public comment opportunity.

| | |
|------------------------------------|----------------------------------|
| Program: Administration | Effective Date: 10/4/2018 |
| Subject: Procurement Policy | Last Updated: 4/24/2025 |

Purpose: To ensure all supplies, equipment, construction, and services are obtained in an open and effective manner and in full compliance with the provisions of applicable federal statutes and executive orders.

Policy Statement: Prior to starting a procurement process, Branch-Hillsdale-St. Joseph Community Health Agency (Referred to as “The Agency” going forward) must review the procurement to ensure that it complies with all parts of **2 CFR 200-317-326**.

Implementing Procedure:

GENERAL PROCUREMENT STANDARDS (Sec. 200.318):

The Agency:

- Must maintain oversight to ensure that contractors perform in accordance with the terms, conditions, and specifications of their contracts or purchase orders.
- Must maintain written standards of conduct covering conflicts of interest and governing the actions of its employees engaged in the selection, award and administration of contracts.
- Must avoid acquisition of unnecessary or duplicative items.
- Will seek to enter into state and local intergovernmental agreements or inter-entity agreements where appropriate for procurement or use of common or shared goods and services.
- Will seek to use Federal excess and surplus property in lieu of purchasing new equipment and property whenever such use is feasible and reduces project costs.
- Will use value engineering clauses in contracts for construction projects of sufficient size to offer reasonable opportunities for cost reductions. Value engineering is a systematic and creative analysis of each contract item or task to ensure that its essential function is provided at the overall lower cost.
- Must award contracts only to responsible contractors possessing the ability to perform successfully under the terms and conditions of the proposed procurement. Consideration must be given to contractor integrity, compliance with public policy, record of past performance, and financial and technical resources. Awards, subawards and contracts with parties that are debarred, suspended, or otherwise excluded form or ineligible for participation in Federal assistance programs or activities are not allowed.
- Must maintain records sufficient to detail the history of procurement. These records will include, but are not limited to the following: rationale for the method of procurement, selection of contract type, contractor selection or rejection, and the basis for the contract price.
- May use a time and materials type contract only after a determination that no other contract is suitable and if the contract includes a **ceiling price that the contractor exceeds at its own risk**.

Reviewed Date: 4/24/2025

A time and materials type of contract means that a contract whose cost to the grantee is the sum of the actual cost of materials and direct labor hours charged at fixed hourly rates that reflect wages, general and administrative expenses, and profit.

- Accepts sole responsibility, in accordance with good administrative practice and sound business judgement, for the settlement of all contractual and administrative issues arising out of procurement.

METHODS OF PROCUREMENT (Sec 200.320):

1. Procurement by small purchase procedures: For purchases up to \$249,999 – (“Simple Acquisition Threshold” defined in 41 U.S.C. 403(11) set at \$250,000):

Small purchases are those that are relatively simple and informal for items such as supplies, services or other property. If small purchase procedures are used, price or rate quotations shall be obtained from an adequate number of qualified sources to ensure that the selection process is competitive in accordance with these policies. “Adequate Number” as well as specific rules governing small purchases are further defined in The Agency’s Purchasing Policy.

2. Procurement by sealed bids:

Bids are publicly solicited and a firm-fixed-price contract (lump sum or unit price) is awarded to the responsible bidder whose bid, conforming to all the material items and conditions of the invitation for bids, is the lowest price. *This method is preferred for procuring construction, if the following are present,*

- A complete, adequate, and realistic specification or purchase description is available
- **Two or more** responsible bidders are willing and able to compete effectively for the business, and
- The procurement lends itself to a firm fixed price contract and the selection of the successful bidder can be made principally on the basis of price.

If sealed bids are used, the following requirements apply:

- Bids must be solicited from an adequate number of known suppliers, providing them sufficient response time prior to the date set for opening the bids. The invitation for bids must be publicly advertised.
- The invitation for bids, which will include any specifications and pertinent attachments, must define the items or services in order for the bidder to properly respond.
- All bids will be opened at the time and place prescribed in the invitation for bids.
- A firm fixed price contract award will be made in writing to the lowest responsive and responsible bidder. Where specified in bidding documents, factors such as discounts, transportation cost, and life cycle costs must be considered in determining which bid is lowest. Payment discounts will only be used to determine the low bid when prior experience indicates that such discounts are usually taken advantage of.
- Any or all bids may be rejected if there is a sound documented reason.

3. Procurement by competitive proposals, i.e. Requests for Proposals (RFPs):

Competitive proposals are normally conducted with more than one source (supplier) submitting an offer and either a fixed-price or cost-reimbursement type contract is awarded. This is generally used when conditions are not appropriate for the use of small, large or sealed bids - *architectural, audit and third-party administration must use the competitive proposal method.* The following requirements apply:

- Requests for proposals (RFP) must be publicized and identify all evaluation factors and their relative importance. In most cases, solicitation by mail or newspaper or professional journals is appropriate. A telephone call is not sufficient.
- Any response to publicized RFPs must be considered to the maximum extent practical.
- Proposals must be solicited from an adequate number of qualified sources.
- The non-Federal entity must have a written method for conducting technical evaluations of the proposals received and for selecting recipients.
- Contracts must be awarded to the responsible firm whose proposal is most advantageous to the program, with price and other factors considered.
- The grantee may use competitive proposal procedures for qualifications-based procurement of architectural/engineering A/E professional services. This method, where price is not used as a selection factor can only be used in the procurement of A/E professional services.

Procuring audit services (Sec. 200.509). The grantee must follow the procurement standards in sections 200.317-326, as applicable.

In requesting proposals for audit services:

- 1) Objectives and scope of the audit should be made clear, and
- 2) Grantee must request a copy of the audit organization's peer review report which the auditor is required to provide under GAGAS (Generally Accepted Government Auditing Standards).

Factors to be considered in evaluating each proposal for audit services include:

- 1) Responsiveness to the request for proposal,
- 2) Relevant experience,
- 3) Availability of staff with professional qualifications and technical abilities,
- 4) Results of external quality control reviews, and
- 5) Price.

4. Procurement by noncompetitive proposals:

Procurement through solicitation of a proposal from only one source. The grants reform clarified that this may be used only when one or more of the following circumstances apply:

- The item is available only from a single source.
- The public demand or emergency for the requirement will not permit a delay resulting from competitive solicitation (emergency situations).
- The federal awarding agency or pass-through entity expressly authorizes noncompetitive proposals in response to a written request from The Agency.
- After solicitation of a number of sources, competition is determined inadequate.

COMPETITION (Sec. 200.319):

All procurement transactions must be conducted in a manner providing full and open competition constituent with the standards for Part 200. In order to ensure objective contractor performance and eliminate unfair competitive advantage, contractors that develop or draft specifications, requirements, statements of work, or invitations for bids or requests for proposals must be excluded from competing for such procurement. Some situations that could be restrictive of competition include, but are not limited to:

- Placing unreasonable requirement(s) on firms in order for them to qualify.
- Requiring unnecessary experience and excessive bonding (insured in the event of a loss).
- Noncompetitive pricing practices between firms or between affiliated companies.

- Noncompetitive contracts to consultants that are on retainer contracts.
- Organizational conflicts of interest.
- Specifying only a “brand name” product instead of allowing “an equal” product.
- Any arbitrary action in the procurement process.

The Agency must conduct procurements in a manner that prohibits the use of statutorily or administratively imposed state, local or tribal geographic preferences, except where expressly mandated or encouraged.

The Agency must maintain written procedures for procurement transactions which Maintained in RFPs:

- Incorporate clear and accurate description of the technical requirements for materials, products or services to be procured.
- Identify all requirements that must be fulfilled by the offeror and all factors to be used in evaluating the bids or proposals.
- Ensure that all prequalified lists of offerors/products used for acquiring goods and services are current and include enough qualified sources to ensure maximum open and free competition.

CONTRACTING WITH SMALL AND MINORITY BUSINESSES, WOMEN’S BUSINESS ENTERPRISES AND LABOR SURPLUS AREA FIRMS (Sec. 200.321):

The Agency must take all necessary steps to assure that minority businesses, women’s business enterprises and labor surplus firms are used when possible. These steps include:

- Placing qualified small and minority businesses (SMBs) and women’s business enterprises (WBEs) on solicitation lists.
- Assuring that SMBs and WBEs are solicited whenever they are potential sources.
- Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by SMBs and WBEs.
- Establishing delivery schedules, where the requirement permits, which encourage participation by SMBs and WBEs.
- Using the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the Department of Commerce.
- Requiring the prime contractor, if subcontracts are allowed, to take the affirmative steps listed in the above statements.

CONTRACT COST AND PRICE (Sec. 200.323):

The Agency must perform some form of cost or price analysis in connection with each procurement, which are further explained below.

COST ANALYSIS is used:

- When the bidder is required to submit the elements that make up the estimated cost.
- When sufficient price competition is lacking
- For all single-source procurements.

PRICE ANALYSIS is used when price reasonableness can be established on the basis of a catalog or the market price of a product on processes set by law or regulation.

BONDING REQUIREMENTS (Sec. 200.325):

For construction or facility improvement contracts/subcontracts exceeding the Simple Acquisition Threshold (currently set at \$250,000), the Federal awarding agency or pass-through entity may accept the bonding policy and requirements of the non-Federal entity provided that the Federal awarding agency or pass-through entity has made a determination that the Federal interest is adequately protected. If such a determination has not been made, the minimum requirements must be as follows:

- A bid guarantee from each bidder equivalent to five percent of the bid price. The bid guarantee must consist of a firm commitment such as a bid bond, certified check or other negotiable instrument accompanying a bid as assurance that the bidder will, upon acceptance of the bid, execute such contractual documents as may be required within the time specified.
- A performance bond on the part of the contractor for 100 percent of the contract price. This is so the obligations of the contract are completely fulfilled.
- A payment bond on the part of the contractor for 100 percent of the contract price. A payment bond is one executed in connection with a contract to assure payment as required by law of all persons supplying labor and material in the execution of the work provided for in the contract.

Last Reviewed: 4/24/2015 TEF

1. Does the Michigan Municipal Risk Management Authority (MMRMA) have a recommendation regarding the minimum amount of liability coverage a contractor working for our agency should carry? For example, we recently issued an RFP for HVAC replacement in one of our buildings and required bidders to maintain liability insurance but did not specify minimum limits. Our Board believes we should include a minimum coverage requirement and would appreciate a recommendation. [Please see below:](#)
 1. [Commercial General Liability \(CGL\)](#): Covers third-party bodily injury and property damage, at least \$1,000,000 per occurrence and \$2,000,000 aggregate.
 2. [Workers' Compensation & Employers Liability](#): Required by law to cover injuries to the contractor's employees while on your site, usually with minimum liability limits of \$500,000.
 3. [Commercial Automobile Liability](#): Required for any vehicles used on-premise, with at least \$1,000,000 coverage.
 4. Contractors should name you as an "additional insured" to ensure their policy covers damages or injuries they cause, protecting you from liability.
2. Is there a separate coverage limit for refrigerated products such as vaccines, or are those items included within the building contents coverage? [Vaccines would be included in the content limit, provided you have contemplated this dollar amount in your content limits. Please let us know if the content limits need to be revised.](#)
3. Given rising costs, it appears we may not have adjusted our building contents coverage in some time. What is the process for reviewing and increasing that amount, if appropriate? [MMRMA hires CBIZ to conduct onsite visits to review property exposures/values as it relates to the replacement costs for your buildings. The most recent report from 2023 is attached. MMRMA also buildings in an inflation rate between CBIZ visits. MMRMA provides blanket building and content coverage. Regarding the content limits, each member should review this dollar amount to ensure the proper limit is being contemplated as you are aware of any changes/purchases you may make as it relates to the contents at each location.](#)
4. How is the insured value for each building determined? [Per the attached CBIZ report.](#)



Prepared by

CBIZ VALUATION GROUP, LLC

An Insurance Valuation Report of Tangible Property Assets
for

Branch-Hillsdale-St. Joseph CHA

as of
December 1, 2023

REVISED



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Exhibits

- A. Valuation Comparison Report
- B. Building Summary Report
- C. Building Detail Report
- D. Data File (Provided Separately in Excel format)

March 13, 2024 - Revised

Mr. Mike Rhyner
Executive Director
Michigan Municipal Risk Management Authority
14001 Merriman
Livonia, MI 48154

Dear Mr. Rhyner:

CBIZ Valuation Group, LLC (CVG) has completed an insurance appraisal of certain property exhibited to us as part of Branch-Hillsdale-St. Joseph CHA located in Hillsdale and Three Rivers, Michigan and presents our findings in this report.

Purpose of the Valuation

The purpose of this engagement was to provide to Michigan Municipal Risk Management Authority a property insurance appraisal for Branch-Hillsdale-St. Joseph CHA in connection with its internal analysis for insurance needs for the identified property as of December 1, 2023.

CVG's opinion is intended to assist Michigan Municipal Risk Management Authority in making informed business decisions and it is not a recommendation. Any decision relating to insurance coverage shall remain Michigan Municipal Risk Management Authority responsibility and be made solely at its discretion. This report may only be used for the specific purpose stated.

Michigan Municipal Risk Management Authority is the sole intended user of CVG's report or other work product. Michigan Municipal Risk Management Authority shall not reference CVG or its work in any public filing or other materials distributed to actual or prospective shareholders, investors, financing parties, or similar third parties without CVG's prior written consent.

Definition of Value

Replacement Cost New, as applicable to insurance valuations, is defined as the cost required to produce a property of like kind and materials at one time in accordance with current market prices for materials, labor and manufactured equipment, contractors overhead, profit and fees, but without provisions for overtime or bonuses for labor and premiums for materials. We did not take into consideration compliance with state or local ordinances or costs associated with demolition of property or the removal of debris.

Partial losses may result in higher replacement costs as partial losses often require a substantial amount of repair in conjunction with the replacement process. CVG's valuation methodology did not include the development of reproduction costs for ornate or historical property.

Valuation Methodology

There are three fundamental techniques applied in the valuation of assets. These techniques are based on the cost to acquire new (cost approach); the cost at which the asset may change hands in the marketplace (sales comparison or market approach); and the present worth of expected cash flows (income approach). The principle of substitution is important to the development and application of these three techniques. This principle provides

that a prudent investor will pay no more for an asset, property or business than he would be required to pay for a replacement serving as a reasonable substitute of equal utility. The cost approach is most applicable in our valuation for property insurance reporting purposes, thus the cost approach was utilized.

The three principal methods for estimating value are summarized as:

- **Cost Approach:** This approach considers the current cost of reproducing the appraised assets. The reproduction/replacement cost new of the appraised assets is estimated on the basis of current labor and material prices plus allowances for overhead, profit and provisions for mechanical and engineering fees, supervision and other miscellaneous fees.
- **Sales Comparison Approach:** This approach produces an estimate of value by comparing the subject to sales of similar items. The technique is sometimes referred to as the market approach in that it is used to indicate the value established by informed buyers and sellers in the market. Caution must be exercised in using this method since the appraiser is not always privy to the intricacies of the transaction and yet must attempt to make a valid comparison with the subject. Therefore, the sales comparison approach, although considered, was not applied.
- **Income Approach:** This approach gives consideration to the net income expectancy from the assets appraised, and to the capitalization of income in accordance with prevailing returns on properties or investments of similar risks, to determine the amount at which ownership by a prudent investor would be justified. Therefore, the income approach, although considered, was not applied.

Valuation Scope

This report includes property classified as buildings, contents, and site improvements. All other asset classifications were not included as part of the appraisal process, CVG's staff completed an inspection of the identified property located at these facilities on December 1, 2023.

- **Buildings & Structures:** CVG completed a limited scope physical inspection and valuation of buildings (structures with permanent foundations) with a replacement cost of \$50,000 or greater at the sites inspected. During the inspections, basic construction components including COPE data were observed and collected. Square footage was calculated using a combination of physically measuring the buildings, conducting take-offs of blueprints, and information made available by the Michigan Municipal Risk Management Authority. Digital photos were taken of each structure inspected and incorporated into our reports and work files.
- **Contents – Modeling Approach:** CVG applied contents valuation models based on building occupancy. We performed a limited walk-through of each facility to assist in adjusting our models, as applicable. We summarized contents values on a building-by-building basis.
- **Structures with the Building (SWTB):** Above-ground improvements associated with inspected structures (flagpoles, fencing, outdoor lighting, etc.) were recorded and valued in aggregate by site.

The valuation included a visit to the member property with analysis of other data made available to us and research of current construction costs. A detailed listing of the property appraised together with an estimate of the insurable values is contained in the summary and detail reports contained herein.

Conclusion

Our opinion, as of December 1, 2023, of the Replacement Cost New is as follows:

| Description | Replacement Cost New (\$) |
|-------------------|---------------------------|
| Buildings | 6,191,000 |
| Contents | 620,000 |
| Site Improvements | 156,600 |
| TOTAL | 6,967,600 |

Some assumptions inevitably will not materialize and unanticipated events and circumstances may occur; therefore, actual results achieved may vary. We have no responsibility to update our report for events and circumstances occurring after the date of this report. The information provided to us by others is believed to be reliable, but no responsibility for its accuracy is assumed.

The values presented in this report represent conclusions based on conventional insurance reporting. They are not intended to reflect unusual circumstances or "broad evidence rule" considerations.

In a partial loss, the amount involved may be based upon repair cost which could be higher than reproduction/replacement cost new as defined in this report.

The indication of an opinion of value herein does not guarantee that a buyer or seller can be found at the amount indicated.

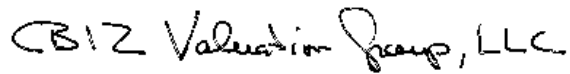
This report presents only summary discussions of the data, reasoning, and analyses used in the appraisal process to develop CVG's opinion of value. Supporting documentation concerning these matters has been

retained in our work files. The depth of the discussion contained in this report is specific to your needs as the client and for the state intended use. CVG is not responsible for the unauthorized use of this report.

These analyses are intended to comply with generally accepted valuation methods, and our report is expressly subject to the Terms and Conditions included in our engagement letter and Assumptions and Limiting Conditions contained in this report.

Should you have any questions regarding this report, please contact Jamaal Condry at 850-320-4478.

Respectfully submitted,



CBIZ VALUATION GROUP, LLC

Contract #: 375407.1011

ASSUMPTIONS AND LIMITING CONDITIONS

This valuation by CBIZ Valuation Group, LLC (“CBIZ”) is subject to and governed by the following Assumptions and Limiting Conditions and other terms, assumptions and conditions contained in the engagement letter.

LIMITATION ON DISTRIBUTION AND USE

The report, the final estimate of value, and the prospective financial analyses included therein (collectively, as used in this paragraph and the following paragraph, the “CBIZ Work Product”) are intended solely for the information of the person or persons to whom they are addressed and solely for the purposes stated; they should not be relied upon for any other purpose, and no party other than the Company may rely on them for any purpose whatsoever. Neither the valuation report or its contents, nor the appraiser or CBIZ, may be referred to or quoted in any registration statement, prospectus, offering memorandum, sales brochure, other appraisal, loan or other agreement or document given to third parties. In addition, except as set forth in the report, our analysis and report are not intended for general circulation or publication, nor are they to be reproduced or distributed to third parties.

Notwithstanding the foregoing, if the Company desires to distribute or use the CBIZ Work Product in any way not expressly contemplated by these Assumptions and Limiting Conditions or the Agreement, including, without limitation and by way of example, reference to CBIZ by name or inclusion of any portion of the CBIZ Work Product in any regulatory filing, CBIZ, at our sole discretion, may permit the Company to do so for a fee commensurate to the additional risk associated with such distribution or use.

NOT A FAIRNESS OPINION

Our opinion and our report are not to be construed as an opinion of the fairness of an actual or proposed transaction, a solvency opinion, or an investment recommendation; instead, they are the expression of our determination of the fair value between a hypothetical willing buyer and a hypothetical willing seller in an assumed transaction on an assumed valuation date where both the buyer and the seller have reasonable knowledge of the relevant facts.

OPERATIONAL ASSUMPTIONS

Unless stated otherwise, our analysis (i) assumes that, as of the valuation date, the Company and its assets will continue to operate as configured as a going concern, (ii) is based on the past, present and future projected financial condition of the Company and its assets as of the valuation date, and (iii) assumes that the Company has no undisclosed real or contingent assets or liabilities, other than in the ordinary course of business, that would have a material effect on our analysis.

COMPETENT MANAGEMENT ASSUMED

It should be specifically noted that the valuation assumes the property will be competently managed and maintained over the expected period of ownership. This appraisal engagement does not entail an evaluation of management’s effectiveness, nor are we responsible for future marketing efforts and other management or ownership actions upon which actual results will depend.

NO OBLIGATION TO PROVIDE SERVICES AFTER COMPLETION

Valuation assignments are accepted with the understanding that there is no obligation to furnish services after completion of the original assignment. If the need for subsequent services related to a valuation assignment occurs, including updates, conferences, testimony, preparation for testimony, document production, interrogatory response preparation, or reprint and copy services whether by request of the Company or by subpoena or other legal process initiated by a party other than the Company, the Company agrees to compensate CBIZ for its time at its standard hourly rates then in effect plus all expenses incurred in the performance of said services. CBIZ reserves the right to make adjustments to the analysis, opinion and conclusion set forth in the report as we deem necessary by consideration of additional or more reliable data that may become available.



NO OPINION IS RENDERED AS TO LEGAL FEE OR PROPERTY TITLE

No opinion is rendered as to legal fee or property title. No opinion is intended in matters that require legal, engineering or other professional advice that has been or will be obtained from professional sources.

LIENS AND ENCUMBRANCES

We gave no consideration to liens or encumbrances except as specifically stated. We assumed that all required licenses and permits are in full force and effect, and we made no independent, on-site tests to identify the presence of any potential environmental risks. We assume no responsibility for the acceptability of the valuation approaches used in our report as legal evidence in any particular court or jurisdiction.

INFORMATION PROVIDED BY OTHERS

Information furnished by others is presumed to be reliable; no responsibility, whether legal or otherwise, is assumed for its accuracy and it cannot be guaranteed as being certain. All financial data, operating histories and other data relating to income and expenses attributed to the business have been provided by management or its representatives and have been accepted without further verification except as specifically stated in the report.

PROSPECTIVE FINANCIAL INFORMATION

Valuation reports may contain prospective financial information, estimates or opinions that represent reasonable expectations at a particular point in time, but such information, estimates or opinions are not offered as forecasts, prospective financial statements or opinions, predictions or assurances that a particular level of income or profit will be achieved, that events will occur or that a particular price will be offered or accepted. Actual results achieved during the period covered by our prospective financial analysis will vary from those described in our report, and the variations may be material.

Any use of management's projections or forecasts in our analysis will not constitute an examination, review or compilation of prospective financial statements in accordance with standards established by the American Institute of Certified Public Accountants (AICPA). We will not express an opinion or any other form of assurance on the reasonableness of the underlying assumptions or whether any of the prospective financial statements, if used, are presented in conformity with AICPA presentation guidelines.

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EXHIBITS

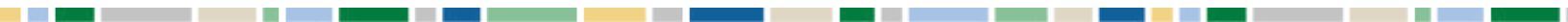


VALUATION COMPARISON REPORT

| Bldg ID # | Building | Address | City | Previous Values | | | New Values | | | % Change In Value | Notes: |
|-----------------------------|-----------------|---------------|--------------|--------------------|------------------|--------------------|--------------------|------------------|--------------------|-------------------|--------|
| | | | | Building + SWTB | Contents | TIV | Building + SWTB | Contents | TIV | | |
| 1101_388100101 | Office Building | 20 Care Dr. | Hillsdale | \$3,141,400 | \$294,700 | \$3,436,100 | \$3,849,500 | \$300,000 | \$4,149,500 | 21% | |
| 1101_388100201 | Office Building | 1110 Hill St. | Three Rivers | \$2,040,300 | \$314,000 | \$2,354,300 | \$2,498,100 | \$320,000 | \$2,818,100 | 20% | |
| Grand Totals - 2 Appraisals | | | | \$5,181,700 | \$608,700 | \$5,790,400 | \$6,347,600 | \$620,000 | \$6,967,600 | | |



BUILDING SUMMARY REPORT



| | Year Built | ISO Class | # of Stories | Square Footage | Building Insurable Value | Contents | Separately Insurable | Structures w the Building | Total | |
|-----------------------------------|------------------------|-----------|--------------|----------------|--------------------------|--------------------|----------------------|---------------------------|------------------|--------------------|
| Site Number: 001 | | | | | | | | | | |
| Site Name: Office Building | | | | | | | | | | |
| BLDG: 01 | Office Building | 1990 | 1 | 2 | 16,296 | \$3,741,000 | \$300,000 | \$0 | \$108,500 | \$4,149,500 |
| | 20 Care Dr. | | | | | | | | | |
| | Hillsdale, MI 49242 | | | | | | | | | |
| Totals for 001 - 1 Appraisal | | | | | | \$3,741,000 | \$300,000 | \$0 | \$108,500 | \$4,149,500 |
| Site Number: 002 | | | | | | | | | | |
| Site Name: Office Building | | | | | | | | | | |
| BLDG: 01 | Office Building | 1995 | 1 | 1 | 10,948 | \$2,450,000 | \$320,000 | \$0 | \$48,100 | \$2,818,100 |
| | 1110 Hill St. | | | | | | | | | |
| | Three Rivers, MI 49093 | | | | | | | | | |
| Totals for 002 - 1 Appraisal | | | | | | \$2,450,000 | \$320,000 | \$0 | \$48,100 | \$2,818,100 |
| Grand Totals - 2 Appraisals | | | | | | \$6,191,000 | \$620,000 | \$0 | \$156,600 | \$6,967,600 |



BUILDING DETAIL REPORT

BUILDING DETAIL REPORT

Michigan Municipal Risk Management Authority



BRANCH-HILLSDALE-ST. JOSEPH CHA

Inspected: 12/1/2023

Insured 1101_3881 **Tour Guide** Teresa Fisher
Site 001 - Office Building
Building 01 - Office Building
Address 20 Care Dr.
City, State, Zip Hillsdale, MI 49242
Latitude N 41.93140400 **Longitude** W -84.64464600

| INSURABLE VALUES | |
|--|--------------------|
| Building | \$3,741,000 |
| Contents | \$300,000 |
| Structures with the Building Separately Insurable | \$108,500 |
| Total | \$4,149,500 |
| Per SqFt Rate | \$230 |

UNDERWRITING DATA

Occupancy 100% Office, Low-Rise
Stories above Grade 2 **Year Built** 1990
Superstructure SqFt 16,296 **Vacant** No
Substructure SqFt 0
Total SqFt **16,296**
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Brick on Frame
Roof Pitch 50% Medium (8:12 to 12:12 Pitch), 50% Low (2:12 to 6:12 Pitch)
Roof Geometry Complex
Roof Frame Type Wood Purlins
Roof Materials 50% Shingles, Asphalt, 50% Single-Ply Membrane
Heating System 50% Forced Warm Air, 50% Thru-Wall Units
Cooling System 50% Forced Cool Air, 50% Thru-Wall Units
Electrical Yes **Plumbing** Yes
Passenger Elevators 1
Freight Elevators 0
Sprinkler System Yes **Type** **Automatic Fire Detection** Yes **Type** Local
Manual Fire Alarms Yes **Type** Local **Entry Alarms** None **Type** None



NOTES: Includes: offices, reception desk, lab, conference room, and storage. SWTB include: signage, dumpster enclosure, flagpole, wood decks, and lighting.

BUILDING DETAIL REPORT

Michigan Municipal Risk Management Authority



BRANCH-HILLSDALE-ST. JOSEPH CHA

Inspected: 12/1/2023

Insured 1101_3881 **Tour Guide** Teresa fisher
Site 002 - Office Building
Building 01 - Office Building
Address 1110 Hill St.
City, State, Zip Three Rivers, MI 49093
Latitude N 41.93456300 **Longitude** W -85.64602700

| INSURABLE VALUES | |
|-------------------------------------|--------------------|
| Building | \$2,450,000 |
| Contents | \$320,000 |
| Structures with the Building | \$48,100 |
| Separately Insurable | \$0 |
| Total | \$2,818,100 |
| Per SqFt Rate | \$224 |

UNDERWRITING DATA

Occupancy 100% Office, Low-Rise
Stories above Grade 1 **Year Built** 1995
Superstructure SqFt 10,948 **Vacant** No
Substructure SqFt 0
Total SqFt **10,948**
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Brick on Frame
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Shingles, Asphalt
Heating System 50% Forced Warm Air, 50% Thru-Wall Units
Cooling System 50% Forced Cool Air, 50% Thru-Wall Units
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System Yes **Type** Wet Pipe **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: offices, reception area, and storage. SWTB include: lighting, dumpster enclosure, signage, and 35kw generator.



Renewal Proposal
Branch-Hillsdale-St Joseph CHA

Effective 10/01/2025 to 10/01/2026

On behalf of MMRMA, we would like to thank you for continuing your property and liability coverage with MMRMA.

Following is a summary of the renewal coverages presented and the annual premium contribution:

| Coverage | Limit |
|-----------|--------------|
| Property | \$8,898,691 |
| Liability | \$10,000,000 |

| | |
|--|----------|
| Cost of Coverage | \$37,375 |
| Retention Fund Allocation | \$7,500 |
| Total Contribution for Coverage Period | \$44,875 |

Unless other arrangements have been made, payment terms for coverage are as follows:

- 50% due at time coverage is bound
- 25% due after 90 days
- 25% due after 180 days

Also, MMRMA has once again declared a distribution of excess net assets. Upon renewing this year's coverage, you have been approved to receive the following distributions:

| | |
|-----------------------------------|----------|
| Net Asset Distribution | \$14,815 |
| State Pool Loss Fund Distribution | \$2,539 |

Please let me or Lynne Bouwkamp know if you have any questions or need additional information. Thank you for your continued dedication to risk management.

David Hildenbrand
 Risk Manager, MMRMA



MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY COVERAGE PROPOSAL

| | | |
|-------------------------------------|---|------------------------------------|
| Member: | Branch-Hillsdale-St. Joseph CHA | Proposal No: Q000015237 |
| Date of Original Membership: | September 24, 1985 | |
| Proposal Effective Dates: | October 01, 2025 To October 01, 2026 | |
| Member Representative: | Theresa Fisher | Telephone #: (517) 933-3031 |
| Regional Risk Manager: | Alera Group | Telephone #: (616) 698-7373 |

A. Introduction

The Michigan Municipal Risk Management Authority (hereinafter "MMRMA") is created by authority granted by the laws of the State of Michigan to provide risk financing and risk management services to eligible Michigan local governments. MMRMA is a separate legal and administrative entity as permitted by Michigan laws. **Branch-Hillsdale-St. Joseph CHA** (hereinafter "Member") is eligible to be a Member of MMRMA. **Branch-Hillsdale-St. Joseph CHA** agrees to be a Member of MMRMA and to avail itself of the benefits of membership.

Branch-Hillsdale-St. Joseph CHA is aware of and agrees that it will be bound by all of the provisions of the Joint Powers Agreement, Coverage Documents, MMRMA rules, regulations, and administrative procedures.

This Coverage Proposal summarizes certain obligations of MMRMA and the Member. Except for specific coverage limits, attached addenda, and the Member's Self Insured Retention (SIR) and deductibles contained in this Coverage Proposal, the provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations, and administrative procedures shall prevail in any dispute. The Member agrees that any dispute between the Member and MMRMA will be resolved in the manner stated in the Joint Powers Agreement and MMRMA rules.

B. Member Obligation - Deductibles and Self Insured Retentions

Branch-Hillsdale-St. Joseph CHA is responsible to pay all costs, including damages, indemnification, and allocated loss adjustment expenses for each occurrence that is within the Member's Self Insured Retention (hereinafter the "SIR"). **Branch-Hillsdale-St. Joseph CHA's** SIR and deductibles are as follows:

Table I
Member Deductibles and Self Insured Retentions

| COVERAGE | DEDUCTIBLE | SELF INSURED RETENTION |
|---------------------------|------------------------|------------------------|
| Liability | N/A | State Pool Member |
| Vehicle Physical Damage | \$250 Per Vehicle | State Pool Member |
| Fire/EMS Replacement Cost | N/A | N/A |
| Property and Crime | \$1,500 Per Occurrence | N/A |
| Sewage System Overflow | N/A | N/A |

The member must satisfy all deductibles before any payments are made from the Member's SIR or by MMRMA.

The **Branch-Hillsdale-St. Joseph CHA** is afforded all coverages provided by MMRMA, except as listed below:

1. Sewage System Overflow
- 2.
- 3.
- 4.

All costs including damages and allocated loss adjustment expenses are on an occurrence basis and must be paid first from the Member's SIR. The Member's SIR and deductibles must be satisfied fully before MMRMA will be responsible for any payments. The most MMRMA will pay is the difference between the Member's SIR and the Limits of Coverage stated in the Coverage Overview.

Branch-Hillsdale-St. Joseph CHA agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

C. MMRMA Obligations - Payments and Limits of Coverage

After the Member's SIR and deductibles have been satisfied, MMRMA will be responsible for paying all remaining costs, including damages, indemnification, and allocated loss adjustment expenses to the Limits of Coverage stated in Table II. The Limits of Coverage include the Member's SIR payments.

The most MMRMA will pay, under any circumstances, which includes payments from the Member's SIR, per occurrence, is shown in the Limits of Coverage column in Table II. The Limits of Coverage includes allocated loss adjustment expenses.

Table II
Limits of Coverage

| Liability and Motor Vehicle Physical Damage | Limits of Coverage Per Occurrence | | Annual Aggregate | |
|---|-----------------------------------|-------------|------------------|-------------|
| | Member | All Members | Member | All Members |
| 1 Liability | 10,000,000 | N/A | N/A | N/A |
| 2 Judicial Tenure | N/A | N/A | N/A | N/A |
| 3 Sewage System Overflows | 0 | N/A | 0 | N/A |
| 4 Volunteer Medical Payments | 25,000 | N/A | N/A | N/A |
| 5 First Aid | 2,000 | N/A | N/A | N/A |
| 6 Vehicle Physical Damage | 1,500,000 | N/A | N/A | N/A |
| 7 Uninsured/Underinsured Motorist Coverage (per person) | 100,000 | N/A | N/A | N/A |
| Uninsured/Underinsured Motorist Coverage (per occurrence) | 250,000 | N/A | N/A | N/A |
| 8 Michigan No-Fault | Per Statute | N/A | N/A | N/A |
| 9 Terrorism | 5,000,000 | N/A | N/A | 5,000,000 |

| Property and Crime | Limits of Coverage Per Occurrence | | Annual Aggregate | |
|---|-----------------------------------|-------------|------------------|-------------|
| | Member | All Members | Member | All Members |
| 1 Buildings and Personal Property | 8,898,691 | 350,000,000 | N/A | N/A |
| 2 Personal Property in Transit | 2,000,000 | N/A | N/A | N/A |
| 3 Unreported Property | 5,000,000 | N/A | N/A | N/A |
| 4 Member's Newly Acquired or Constructed Property | 10,000,000 | N/A | N/A | N/A |
| 5 Fine Arts | 2,000,000 | N/A | N/A | N/A |
| 6 Debris Removal (25% of Insured direct loss plus) | 25,000 | N/A | N/A | N/A |
| 7 Money and Securities | 1,000,000 | N/A | N/A | N/A |
| 8 Accounts Receivable | 2,000,000 | N/A | N/A | N/A |
| 9 Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit) | 5,000,000 | 10,000,000 | N/A | N/A |
| 10 Fire and Emergency Vehicle Rental (12 week limit) | 2,000 per week | N/A | N/A | N/A |
| 11 Structures Other Than a Building | 15,000,000 | N/A | N/A | N/A |
| 12 Dam/Dam Structures/Lake Level Controls | 0 | N/A | N/A | N/A |
| 13 Transformers | 2,500,000 | N/A | N/A | N/A |
| 14 Storm or Sanitary Sewer Back-Up | 1,000,000 | N/A | N/A | N/A |
| 15 Marine Property | 1,000,000 | N/A | N/A | N/A |
| 16 Other Covered Property | 20,000 | N/A | N/A | N/A |
| 17 Income and Extra Expense | 5,000,000 | N/A | N/A | N/A |
| 18 Blanket Employee Fidelity | 1,000,000 | N/A | N/A | N/A |
| 19 Faithful Performance | Per Statute | N/A | N/A | N/A |
| 20 Earthquake | 5,000,000 | N/A | 5,000,000 | 100,000,000 |
| 21 Flood | 5,000,000 | N/A | 5,000,000 | 100,000,000 |
| 22 Terrorism | 50,000,000 | 50,000,000 | N/A | N/A |

Table III

| Network and Information Security Liability, Media Injury Liability, Network Security Loss, Breach Mitigation Expense, PCI Assessments, Social Engineering Loss, Reward Coverage, Telecommunications Fraud Reimbursement, Extortion. | | | | |
|---|---|--|--|-------------------------|
| | Limits of Coverage Per Occurrence/Claim | Deductible Per Occurrence/Claim | | Retroactive Date |
| | \$2,000,000 | | | |
| Coverage A Network and Information Security Liability: Regulatory Fines: | Each Claim Included in limit above Each Claim Included in limit above | \$25,000 | Each Claim | 7/1/2013 |
| Coverage B Media Injury Liability | Each Claim Included in limit above | \$25,000 | Each Claim | 7/1/2013 |
| Coverage C Network Security Loss Network Security Business Interruption Loss: | Each Unauthorized Access Included in limit above Each Business Interruption Loss Included in limit above | \$25,000 | Each Unauthorized Access Retention Period of 72 hours of Business Interruption Loss | Occurrence |
| Coverage D Breach Mitigation Expense: | Each Unintentional Data Compromise Included in limit above | \$25,000 | Each Unintentional Data Compromise | Occurrence |
| Coverage E PCI Assessments: | Each Payment Card Breach \$1,000,000 Occ./\$1,000,000 Agg. Included in limit above | \$25,000 | Each Payment Card Breach | Occurrence |
| Coverage F Social Engineering Loss: | Each Social Engineering Incident \$100,000 Occ./\$100,000 Agg. Included in limit above | \$25,000 | Each Social Engineering Incident | Occurrence |
| Coverage G Reward Coverage | Maximum of 50% of the Covered Claim or Loss; up to \$25,000 Included in Limit above | | Not Applicable | Occurrence |
| Coverage H Telecommunications Fraud Reimbursement | \$25,000 Included in limit above | | Not Applicable | Occurrence |
| Coverage I Extortion Coverage | Each Claim Included in limit above | \$25,000 | Each Extortion Loss | Occurrence |

Annual Aggregate Limit of Liability

| Each Member Aggregate | All Members Aggregate |
|------------------------------|------------------------------|
| \$2,000,000 | \$17,500,000 |

The Each Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$2,000,000 per Member for all Subjects of Coverage in any Coverage Period, regardless of the number of coverage events.

The All Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$17,500,000 for All Members for all Subjects of Coverage in any Coverage Period, regardless of the number of Members or the number of coverage events.

It is the intent of MMRMA that the coverage afforded under the Subjects of Coverage be mutually exclusive. If however, it is determined that more than one Subject of Coverage applies to one coverage event ensuing from a common nexus of fact, circumstance, situation, event, transaction, or cause, then the largest of the applicable Deductibles for the Subjects of Coverage will apply.

D. Contribution for MMRMA Participation

Branch-Hillsdale-St. Joseph CHA

Period: October 01, 2025 To October 01, 2026

Coverages per Member Coverage Overview: \$44,875

TOTAL ANNUAL CONTRIBUTIONS: \$44,875

E. List of Addenda

This document is for the purpose of quotation only and does not bind coverage in the Michigan Municipal Risk Management Authority, unless accepted and signed by both the authorized Member Representative and MMRMA Representative below.

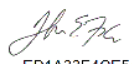
Accepted By:

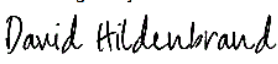
Proposal No:

Branch-Hillsdale-St. Joseph CHA

Q00015237

MMRMA

DocuSigned by:

ED1A33E4CE5A45B...

DocuSigned by:

2349C7B23838443...

Member Representative

MMRMA Representative

9/15/2025 | 5:15 AM PDT

9/12/2025 | 4:50 AM PDT

Date

Date

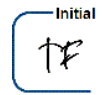
MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

**Branch-Hillsdale-St. Joseph CHA
 QUOTE NUMBER Q000015237
 SUMMARY OF MOTOR VEHICLE TYPES
 EFFECTIVE 10/1/2025 - 10/1/2026**

| <u>Type of Vehicle</u> | <u>Liability Coverage Renewal Exposure</u> | | <u>ACV</u> | <u>Physical Damage Coverage Renewal Exposure Data</u> | | | <u>Total</u> |
|--------------------------------|--|---------------------|----------------|---|---------------|---------------------|--------------|
| | <u>Units</u> | <u>Contribution</u> | | <u>Replacement</u> | <u>Agreed</u> | <u>Contribution</u> | |
| All Other Vehicles | 1 | 1,152 | 120,000 | 0 | 0 | 520 | 1,672 |
| Buses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Commercial - Historical | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| EMS/Ambulance | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fire Vehicles - Large | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fire Vehicles - Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Garbage Trucks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Motorcycles | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Motorcycles - Historical | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Police - All Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Police PPT | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Private Passenger | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Private Passenger - Historical | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Service Trucks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Vans | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Totals | 1 | 1,152 | 120,000 | 0 | 0 | 520 | 1,672 |

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

**Branch-Hillsdale-St. Joseph CHA
 QUOTE NUMBER Q000015237
 SUMMARY
 EFFECTIVE 10/1/2025 - 10/1/2026**

Initial


| <u>Coverage</u> | <u>Expiring Annual Exposure</u> | <u>Proposed Annual Exposure</u> | <u>Limits of Liability</u> | <u>SIR/ Deductible</u> | <u>Expiring Contribution</u> | <u>Proposed Contribution</u> |
|---|---------------------------------|---------------------------------|----------------------------|------------------------|------------------------------|------------------------------|
| Automobile Liability | 1 Total Vehicles | 1 Total Vehicles | 10,000,000 | 50,000 | 1,300 | 1,152 |
| Automobile Physical Damage | \$142,500 ACV | \$120,000 ACV | | 15,000 | 471 | 520 |
| Fire/EMS Replacement Cost | \$0 Replacement Cost | \$0 Replacement Cost | | N/A | 0 | 0 |
| General Liability | 17,201 Outpatients | 17,201 Outpatients | 10,000,000 | 50,000 | 15,129 | 15,289 |
| Law Enforcement Liability | N/A | N/A | N/A | N/A | 0 | 0 |
| Public Officials' Liability | 17,201 Outpatients | 17,201 Outpatients | 10,000,000 | 50,000 | 7,653 | 8,215 |
| Property | \$7,835,147 | \$7,898,691 | | 1,500 | 11,191 | 12,199 |
| Data Breach and Privacy Liability | | | 2,000,000 | 25,000 See Table IV | 0 | 0 |
| Sewers | N/A | N/A | N/A | N/A | 0 | 0 |
| Subtotal | | | | | 35,744 | 37,375 |
| MCCA Assessment | 1 Total Vehicles | 1 Total Vehicles | | | 90 | 90 |
| MCCA Assessment Discount | | | | | -90 | -90 |
| Total | | | | | 35,744 | 37,375 |
| Stop Loss Charge | \$0 Stop Loss entry point | \$0 Stop Loss entry point | | | 0 | 0 |
| Total Contribution without Retention Fund Allocation | | | | | 35,744 | 37,375 |
| Retention Fund Allocation | | | | | 7,500 | 7,500 |
| Total Contribution including Retention Fund Allocation | | | | | 43,244 | 44,875 |

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Member: Branch-Hillsdale-St. Joseph CHA
QUOTE NUMBER Q000015237
QUOTE PROPERTY LIST REPORT
EFFECTIVE DATES 10/1/2025 To 10/1/2026

Initial
TF

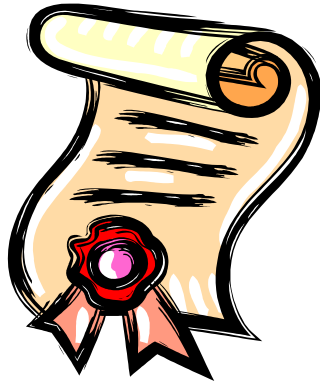
| Location Address | | Location Description | | |
|------------------|------------------------------------|-------------------------|-----------------------|--------------------|
| 1. | 20 Care Drive, Hillsdale, MI 49242 | Hillsdale Health Office | | |
| | Building Description | Building Value | Contents Value | Total Value |
| | Hillsdale Health Office | \$3,881,451 | \$302,190 | \$4,183,641 |
| | Location Totals | \$3,881,451 | \$302,190 | \$4,183,641 |

| Location Address | | Location Description | | |
|------------------|--------------------------------------|----------------------------|-----------------------|--------------------|
| 2. | 1110 Hill St, Three Rivers, MI 49093 | Three Rivers Health Office | | |
| | Building Description | Building Value | Contents Value | Total Value |
| | Three Rivers Health Office | \$2,518,834 | \$322,336 | \$2,841,170 |
| | Location Totals | \$2,518,834 | \$322,336 | \$2,841,170 |

| Location Address | | Location Description | | |
|------------------|-----------------------------------|-----------------------|-----------------------|--------------------|
| 3. | 570 Marshall, Coldwater, MI 49036 | 570 Marshall | | |
| | Building Description | Building Value | Contents Value | Total Value |
| | 570 Marshall | \$0 | \$627,878 | \$627,878 |
| | Location Totals | \$0 | \$627,878 | \$627,878 |

| Location Address | | Location Description | | |
|------------------|---|-----------------------|-----------------------|--------------------|
| 4. | 1555 E. Chicago Rd, Sturgis, MI 49091-- | 1555 E. Chicago Rd | | |
| | Building Description | Building Value | Contents Value | Total Value |
| | 1555 E. Chicago Rd | \$0 | \$246,002 | \$246,002 |
| | Location Totals | \$0 | \$246,002 | \$246,002 |

| Grand Totals | | |
|-----------------------|-----------------------|--------------------|
| Building Value | Contents Value | Total Value |
| \$6,400,285 | \$1,498,406 | \$7,898,691 |



**BRANCH-HILLSDALE-ST. JOSEPH
COMMUNITY HEALTH AGENCY**

**2026 CERTIFICATE OF RECOGNITION
FOR YEARS OF DEDICATED SERVICE**

**Lisa Redmond 5 Years
Chris Ash 5 Years**

Cody Johnson 10 Years

Jolene Sheffer 15 Years

Melissa Gilbert 20 Years

2025

Annual Report



Helping People Live Healthier



Contents

| | |
|----------------------------|----|
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| Protecting the Environment | 4 |
| Supporting the Community | 5 |
| Investing in Families | 6 |
| Monitoring Disease | 7 |
| Working with Neighbors | 8 |
| Magnifying Efficiencies | 9 |
| How We are Structured | 10 |

OUR MISSION:

Helping People Live Healthier

OUR VISION:

To be the trusted health resource for all people.

- Website: bhsj.org
- Facebook: [branch-hillsdale-stjoseph-community-health-agency](https://www.facebook.com/branch-hillsdale-stjoseph-community-health-agency)
- Instagram: [bhsj_healthagency](https://www.instagram.com/bhsj_healthagency)
- YouTube: [@bhsjchamedia](https://www.youtube.com/@bhsjchamedia)
- Nextdoor: [branch-hillsdale-stjosephcommunityhealthagency](https://www.nextdoor.com/branch-hillsdale-stjosephcommunityhealthagency)

BOARD OF HEALTH



Tim Stoll
Commissioner
Branch County
Chair



Brent Leininger
Commissioner
Hillsdale County
Vice-Chair



Jared Hoffmaster
Commissioner
St. Joseph County



Jon Houtz
Commissioner
Branch County



Kevin Collins
Commissioner
Hillsdale County



Rick Shaffer
Commissioner
St. Joseph County

AGENCY DIRECTORS



Rebecca A. Burns, MPH, RS
Health Officer



Karen Luparello, DO, MPH
Medical Director



Theresa Fisher, BS
Director of
Administrative Services



Heidi Hazel, BSN, RN
Director of Personal
Health and Disease
Prevention



Laura Sutter, BS
Director of Area Agency
on Aging Region IIC



Joe Frazier, REHS
Director of
Environmental Health

"Do your little bit of good where you are; it's those little bits of good put together that overwhelm the world."

- Desmond Tutu

Dear Community:

To the Residents of Branch, Hillsdale, and St. Joseph Counties,

On behalf of the Board of Health and the staff of the Branch-Hillsdale-St. Joseph Community Health Agency, I am pleased to share our Fiscal Year (FY) 2025 Annual Report with you.

This report is organized by division and program to provide a clear overview of the services delivered throughout the year. The agency consists of four public health divisions—Administrative Services, Environmental Health, Health Education & Promotion, and Personal Health & Disease Prevention—along with the Division on Aging, which includes the Area Agency on Aging IIC serving Branch and St. Joseph Counties. Within each division, you will find service statistics highlighting the individuals served, communicable diseases investigated, inspections conducted, and permits issued.

Each fiscal year brings new opportunities to strengthen and expand our work. In FY 2025, we continued implementation of a grant from the Office of Highway Safety Planning (OHSP). In September 2025, our agency was honored to receive the Director’s Award to Local Public Health (Second Place) for leading Michigan’s first regional initiative focused on reducing traffic crashes involving horse-and-buggy users. This recognition reflects the collaborative and innovative work made possible through the OHSP grant.

Our Environmental Health Division began the year under the leadership of Director Joe Frazier and introduced a new online portal, providing residents the convenience of applying for Environmental Health services anytime and from anywhere.

The Personal Health & Disease Prevention team expanded services by launching mobile WIC clinics in two Hillsdale County communities—Waldron and Litchfield—using the agency’s mobile unit. The team also welcomed a dental hygienist and began conducting oral health assessments for kindergarten students, further strengthening preventive services for children and families.

Additionally, the Area Agency on Aging IIC successfully secured funding through the new MI Options grant initiative. This opportunity allows us to enhance coordination of services and improve access to supports for older adults and individuals with disabilities in our region.

We are proud of the progress made this year and remain committed to protecting and promoting the health of our communities. We look forward to continuing to serve you and your family in 2026 and beyond.

Yours in Good Health,



Rebecca A. Burns, MPH, RS
Health Officer



What does Public Health Look Like?



Working with communities and residents to ensure safe drinking water.



Connecting families to services they need in order to be healthy.



Sharing information and resources with healthcare providers to improve health.



Being prepared to respond to our community when they are in need.



Advocating for services and policies that impact community health and safety.



Ensuring a safe food supply no matter if you eat at a business, community event, or home.

LOCATIONS



Branch County

570 Marshall Road
Coldwater, MI
517-279-9561



Hillsdale County

20 Care Drive
Hillsdale, MI
517-437-7395



St. Joseph County

1110 Hill Street
Three Rivers, MI
269-273-2161



1555 E. Chicago Road
Suite C

Sturgis, MI
269-273-2161

PROTECTING THE ENVIRONMENT

Protecting Families

Protecting Our Food Supply

When the gates open on the Branch County Fair, or any of the community events and festivals that involve food vendors, sanitarians from your local health department inspect each vendor to ensure compliance with standards of food safety and hygiene.

Restaurants and food trucks are a large portion of the inspections we complete annually, but our sanitarians also inspect the food service at schools, bars, civic clubs, and local churches.

The purpose of these inspections is to ensure the staff and managers have the resources, training, and education they need to protect the public from food borne illness. Citations are issued for violation of the rules, but all businesses are given the opportunity to correct the issues.

This year our agency received many calls and messages over the summer from residents who found individuals or food vendors on social media offering food items from their homes or other locations. You can find information about licensed food establishments and food trucks at <https://eh.bhjsj.org/#/home>.

We also saw several "cottage food" businesses established in the jurisdiction. A "cottage food" business is allowed to sell up to \$25,000 of products that do not need to be maintained at a "safe" temperature. A few simple examples include items such as baked goods, jams/jellies, or dried items. They must be properly labeled and sold in a hand to hand exchange, no mailing. If you have questions, please call your local health department office.

We encourage residents who wish to sell food, such as BBQ meats, to the public to contact our office. We will gladly educate and assist you with the information and licenses you need to create a small business.

By the Numbers:



Well Permits
Issued & Wells
Inspected
1,028



On-Site Sewage
Evaluated, Permits
Issued, & Inspected
928



Food Establishment
Inspections
1,217



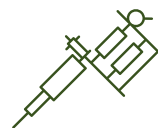
Campground
Inspections
69



Public Swimming
Pool Inspections
57



Daycare & Foster
Care Inspections
72



Body Art Inspections
23



Septage Hauler Inspections
37

Ensuring Safe Water for Play

Our sanitarians perform inspections and water sample testing on all public pools in the jurisdiction. We look to see if there are appropriate safety devices available, and educate the operators on the appropriate chemical levels needed to prevent swimmers from experiencing any water borne illness.

We also monitor concerns with the lakes and streams in the jurisdiction. In this fiscal year we assisted with providing information to residents regarding Harmful Algal Blooms and contaminants discharged into surface waters.

Harmful Algal Blooms (HABs) occur annually in a few of the lakes in the jurisdiction. When they happen, our staff notifies the public and places educational signage at public beaches and boat launches.

HABs may cause illness in people and pets who play in contaminated water. These illnesses can range from a simple rash to a serious stomach issue. When you see a sign at the public beach or boat launch, use caution, avoid swallowing the water, and shower soon after leaving the water.

SUPPORTING THE COMMUNITY

Supporting Families

Helping the Most Vulnerable

In 2025, the agency continued to focus efforts on the Community Health Worker program. Community Health Workers are trained and certified to address the social determinants of health which include economic stability, education access, healthcare access, and community supports.

Community Health Workers have assisted individuals to enroll in health insurance, find resources for food, locate safe housing, complete their education, access rehabilitative services, access medical care, secure transportation, and address urgent financial needs.

The agency partners with additional community agencies and services to ensure needs of residents in our communities are met. Together, we strive to ensure residents with the greatest needs are connected to the resources that can assist them to become healthier by stabilizing their social situation.

Our Community Health Worker and Health Education and Promotion staff participate in monthly outreach activities in all three counties. Outreach events allow us to share information on the services the agency provides to support families and the community.

In 2025, our agency was awarded a grant from the Michigan Office of Highway Safety & Planning to work within the community to reduce the number of crashes involving a horse and buggy. The project included education of the community about road safety, increased visibility, and patience when driving near a horse and buggy.

Our Emergency Preparedness program works with county Emergency Managers and the Michigan Department of Health and Human Services to ensure a coordinated response to emergency situations that could impact public health. We also provide community education to help residents be prepared to respond to and recover from an emergency.

By the Numbers:



Community Events
Attended

77



Coalitions We
Participate With

19



Community Health
Worker Clients

216



News Stories

126



Social Media
Followers

5,320

As a part of preparedness, we executed Memorandums of Understanding (MOUs) with community partners to support emergency response. We also participated in state, regional, and local exercises and drills.

In 2025, we provided personal protective equipment to area farms in response to Highly Pathogenic Avian Influenza, air quality concerns at St. Joseph County Jail, a water quality concern in Union City, Harmful Algal Bloom public access notifications, and conducted communicable disease investigations to prevent outbreaks.

Communications is Key

The Health Education and Promotions team is responsible for communicating information with the public. This includes management of our social media platforms, maintaining relationships with local media and community partners, press releases, updating website information, developing newsletters, and preparing for crisis communications.

Our digital platforms are the primary vehicle for ensuring the community has information that is timely, relevant, and credible. We encourage residents to follow us on Facebook, Instagram, Nextdoor, and YouTube.

INVESTING IN FAMILIES

Investing in You

All Ages and Stages

Our clinical services are designed to support individuals of all ages. From the cradle to the rocking chair, and everywhere in between, Your Local Health Department is here to serve your needs.

In this fiscal year, we began holding mobile Women, Infants, and Children (WIC) clinics in Waldron and Litchfield. These communities were selected due to limited transportation options in Hillsdale County. Once a month staff take the mobile unit and park at Waldron District Library and across from Litchfield City Hall from 9 a.m. - 3 p.m. These mobile clinics are able to provide all services needed for new enrollment or recertification.

Children's Special Healthcare Services (CSHCS) continued their relationship with University of Michigan Medical Center to host mobile hearing and vision clinics in Algansee township on a quarterly basis. This partnership brings the specialized services needed for children with these conditions closer to home.

Our public health nurses investigated outbreaks and potential exposures to communicable diseases throughout the jurisdiction. This year we conducted investigations related to tuberculosis, chicken pox, pertussis, COVID-19, and sexually transmitted infections. The team provided education to patients and close contacts to reduce disease spread and to protect others.

In preparation for the 2025-26 school year we held Kindergarten One Stop events in each office. These events allowed parents to ensure their child was ready for school with their immunizations, hearing, vision, and oral health assessments all completed in the same visit. Families appreciated having all of these services available in one appointment.

The immunizations program was out in the community to provide adult immunizations at Project Connect events and the Burnside Center. These events allowed us to meet with older adults and others who may be at risk in the community, where they find the supports and services they need.

By the Numbers:



WIC Participants
8,319



Children Enrolled
in CSHCS
958



Community
Referrals Offered
17,210



Kindergarten Oral
Health Assessments
2,230



Vision Screenings
13,519



Hearing
Screenings
6,511



Communicable
Disease Cases
1,805



Immunizations
Administered
5,167

Partnering for Oral Health



Your oral health is more important than you may realize. Good oral health contributes to your overall health since the mouth can be a gateway for germs.

Your Local Health Department and My Community Dental Centers continue to partner together to ensure residents have access to low cost and Medicaid dental services. These clinics offer preventative and restorative services. My Community Dental Centers served **10,622 clients** in 2025.

My Community Dental Center has offices in Coldwater, Hillsdale, Sturgis, and Three Rivers. To schedule an appointment call (877) 313-6232. For more information on the services offered, locations, and local office phone numbers, visit mydental.org.

MONITORING DISEASE

Protecting Community Health

Communicable Disease Data

| Disease: Confirmed Cases | 2021 | 2022 | 2023 | 2024 | 2025 | Total |
|---|-------|-------|------|------|------|-------|
| HIV/AIDS | 3 | 3 | 0 | 3 | 0 | 9 |
| Multisystem Inflammatory Syndrome | 2 | 2 | 0 | 0 | 0 | 4 |
| Novel Coronavirus COVID-19 | 16274 | 11801 | 2764 | 1538 | 1120 | 33497 |
| Campylobacter | 31 | 30 | 44 | 17 | 36 | 158 |
| Cryptosporidiosis | 5 | 7 | 9 | 3 | 9 | 33 |
| Giardiasis | 7 | 7 | 7 | 6 | 8 | 35 |
| Norovirus | 6 | 8 | 3 | 0 | 2 | 19 |
| Salmonellosis | 19 | 12 | 16 | 15 | 26 | 88 |
| Shiga toxin-producing Escherichia coli --(STEC) | 2 | 4 | 2 | 4 | 7 | 19 |
| Shigellosis | 1 | 1 | 1 | 0 | 2 | 5 |
| Yersinia enteritis | 1 | 3 | 3 | 5 | 2 | 14 |
| Meningitis - Aseptic | 0 | 5 | 4 | 6 | 1 | 16 |
| Meningitis - Bacterial Other | 1 | 2 | 1 | 2 | 2 | 8 |
| Meningococcal Disease | 0 | 0 | 0 | 0 | 0 | 0 |
| Streptococcus pneumoniae, Inv | 13 | 15 | 20 | 21 | 17 | 86 |
| Coccidioidomycosis | 1 | 0 | 0 | 2 | 0 | 3 |
| Histoplasmosis | 3 | 0 | 2 | 6 | 11 | 22 |
| Legionellosis | 5 | 1 | 4 | 3 | 2 | 15 |
| Streptococcal Dis, Inv, Grp A | 6 | 3 | 18 | 14 | 14 | 55 |
| Streptococcal Toxic Shock | 0 | 0 | 0 | 0 | 0 | 0 |
| Rabies Animal | 3 | 1 | 1 | 0 | 0 | 5 |
| Rabies: Potential Exposure & PEP | 91 | 32 | 28 | 17 | 36 | 204 |
| Chlamydia (Genital) | 432 | 390 | 429 | 350 | 285 | 1886 |
| Gonorrhea | 242 | 98 | 102 | 84 | 76 | 602 |
| Latent Tuberculosis Infection | 1 | 5 | 8 | 11 | 19 | 44 |
| Nontuberculous Mycobacterium | 8 | 9 | 10 | 11 | 9 | 47 |
| Tuberculosis | 1 | 0 | 3 | 2 | 2 | 8 |
| Chickenpox (Varicella) | 1 | 1 | 1 | 0 | 7 | 10 |
| H. influenzae Disease - Inv. | 2 | 6 | 2 | 4 | 3 | 17 |
| Measles | 0 | 0 | 0 | 0 | 0 | 0 |
| Mumps | 0 | 0 | 0 | 0 | 0 | 0 |
| Pertussis | 5 | 10 | 4 | 26 | 29 | 74 |
| Polio | 0 | 0 | 0 | 0 | 0 | 0 |
| Shingles | 0 | 1 | 6 | 5 | 2 | 14 |
| Lyme Disease | 12 | 6 | 19 | 41 | 51 | 129 |
| Hepatitis A | 0 | 0 | 1 | 0 | 0 | 1 |
| Hepatitis B, Acute | 0 | 0 | 1 | 3 | 0 | 4 |
| Hepatitis B, Chronic | 1 | 2 | 3 | 3 | 3 | 12 |
| Hepatitis B, Perinatal | 0 | 0 | 0 | 1 | 0 | 1 |
| Hepatitis C, Acute | 1 | 2 | 3 | 1 | 1 | 8 |
| Hepatitis C, Chronic | 25 | 34 | 39 | 17 | 23 | 138 |
| Hepatitis C, Perinatal | 0 | 0 | 0 | 1 | 0 | 1 |

Lyme Disease on the Rise

Lyme disease is spread to humans through a bite from an infected tick. This past fiscal year saw an increase in cases across the jurisdiction. Lyme disease cases have increased substantially over the latest five-year period. Reported cases declined from 12 in 2021 to 6 in 2022, then rose sharply to 19 cases in 2023. This upward trend continued, with cases more than doubling to 41 in 2024 and increasing further to 51 in 2025.

Overall, Lyme disease cases increased more than fourfold from 2021 to 2025, indicating a growing public health concern. The sustained rise since 2023 suggests expanding risk in the area and highlights the need for continued surveillance, provider education, and public prevention efforts.

WORKING WITH NEIGHBORS

Working with You



Area Agency on Aging

Over the past year, the Area Agency on Aging IIC team worked to address community needs, provide information & assistance, and develop community partnerships. Our data reflects strong programs & providers who work hard to meet unique needs across our two-county planning & service area.

Elder Abuse Victim Specialists served 110 clients this year compared to 44 clients during the last fiscal year. This increase is attributed to awareness of the services offered and referrals made by past clients. Prevention & awareness is the focus of this program.

A Success Story from 2025:

Our Elder Abuse Victim Specialist supported a resident in filing for Crime Victim Compensation and collected over \$4,000 for the individual! Crime Victim Compensation is available to all victims of a crime that inflicts bodily harm, or the victim reasonably perceived or actually experienced a threat of injury or death. It covers expenses such as medical, dental, optical, and counseling services not covered by insurance, as well as loss of earnings, repair or replacement of damaged medical devices, funeral expenses, and loss of support for dependents. The program is intended to restore and support recovery.

Community Living Program's Care Consultants work with individuals who have complex medical and/or social needs to develop a person-centered support plan. Over 80 individuals were served in the past year. Support for family caregivers also continued with information, assistance and resources.

MI Options empowers and provides enhanced information to help individuals make informed decisions about their long-term care needs. The program includes free, unbiased Medicare counseling and Person-Centered Options Counseling for adults needing assistance to support their needs for long-term services and supports.

Direct Care Worker Premium Pay assists providers and vendors to increase pay for their direct care workers through a reimbursement program. Over 20,638 hours of care were provided during the fiscal year.

By the Numbers:



Meals Provided
180,284



Hours of In-Home Services
24,240



Community Services
334



Access to Services
11,549



Legal Services
337



Individuals Served
6,696

We gratefully acknowledge our provider network who serve individuals with compassionate, high-quality care:

ADT Health, Alert Medical Alarms, Branch Area Transit Authority, Branch County Commission on Aging, Connect America, Crossroads Homecare, Guardian Trac LLC, Guardian Medical Monitoring, Helping Angels Home Care, HomeJoy, Home Roots Companion & Home Care Services, Legal Services of South Central Michigan, Region 3A Area Agency on Aging/LTC Ombudsman Program, Medical Care Alert, MOM's Meals, St. Joseph County Commission on Aging, St. Joseph County Transportation Authority, Thurston Cares Adult Day Program, and VRI Lifeline.

If you would like more information or have questions about our programs, or community-based services and supports, please contact our office at 517-278-2538, toll free 888-615-8009, or visit our website www.bhsj.org/aaa.

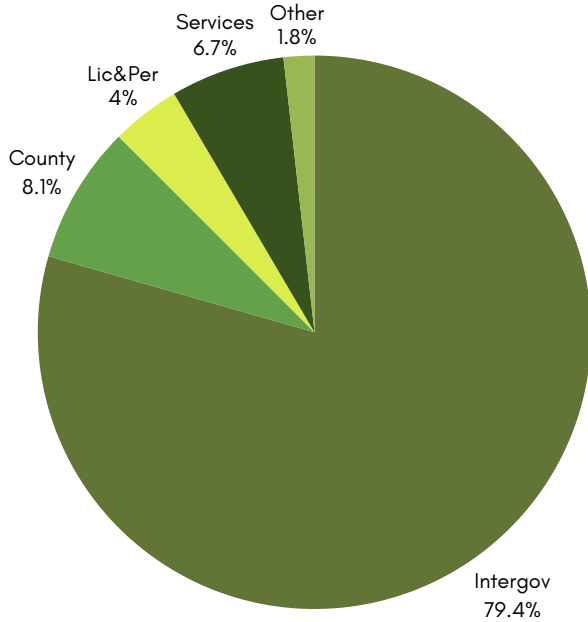
| Services/Project | Funding |
|--|-----------|
| Operations | \$83,386 |
| Nutrition | \$441,634 |
| In-Home | \$308,821 |
| Community | \$32,816 |
| Access | \$274,789 |
| Legal | \$14,000 |
| Services to Victims of Elder Abuse | \$185,919 |
| American Rescue Plan Act | \$4,786 |
| State In-Home Services – Direct Care Workers | \$68,582 |
| MI Options | \$71,141 |

MAGNIFYING EFFICIENCIES

Stewarding Your Tax Dollars

2025 Revenue

\$9,067,943

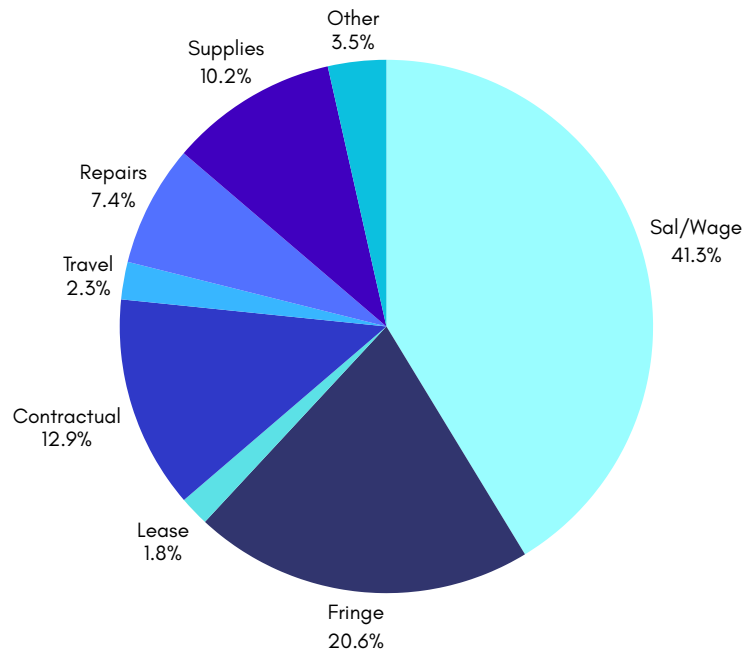


| Category | FY24 | FY25 |
|-------------------------------------|--------------------|--------------------|
| Licenses & Permits | \$353,057 | \$366,103 |
| Intergovernmental | \$6,264,198 | \$7,202,881 |
| County Appropriations & Other Local | \$1,001,853 | \$731,276 |
| Charges for Services | \$602,840 | \$604,967 |
| Other | \$173,433 | \$162,716 |
| Total | \$8,395,381 | \$9,067,943 |

| Category | FY24 | FY25 |
|-----------------------|-------------|-------------|
| Salaries/Wages | \$3,514,343 | \$3,593,383 |
| Fringe Benefits | \$1,974,397 | \$1,792,915 |
| Supplies & Materials | \$988,075 | \$888,097 |
| Contractual | \$1,144,167 | \$1,122,351 |
| Travel & Training | \$206,646 | \$197,992 |
| Repairs & Maintenance | \$465,930 | \$640,500 |
| Bldg & Equip Lease | \$159,571 | \$157,386 |
| Other | \$224,002 | \$307,317 |

2025 Expenses

\$8,699,941



HOW WE ARE STRUCTURED

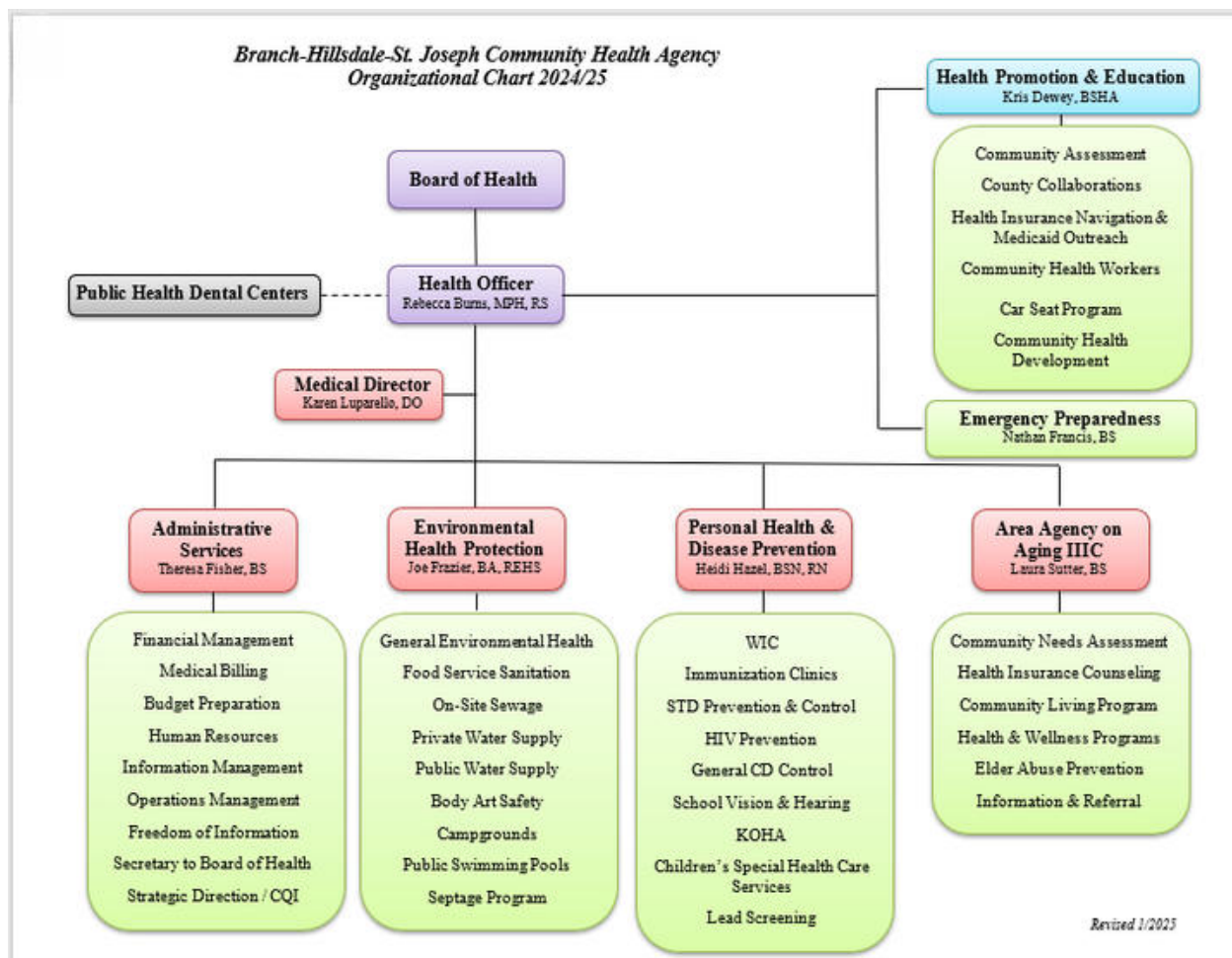
Maximizing Human Resources

Committed to Excellence

Our agency serves three counties, 1,604 square miles, 31 communities, and 151,670 residents with approximately 76 full and part-time staff in 2024-25. The agency is lead by the Board of Health, comprised of two county commissioners from each county. The Health Officer is responsible for the operation of the agency. The Health Officer is supported by the Medical Director, a local physician, who advises the agency regarding issues of public health and disease prevention.

Four Division Directors are responsible for program planning, policy development, and staff training. Five supervisors ensure that staff are supported in carrying out the requirements of the programs and services we provide. Sixty-seven talented team members ensure that each individual receives the high quality services that are expected.

Our staff is committed to our mission and vision, desiring to make our communities safe and providing services to support optimal community health.



We hope that you have found the 2024-25 Annual Report informative. We appreciate the community's support and take seriously the trust and financial resources invested in our agency's programs and employees. Your Local Health Department is here to serve you, contact us with any concerns or needs you may have. Thank you!



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