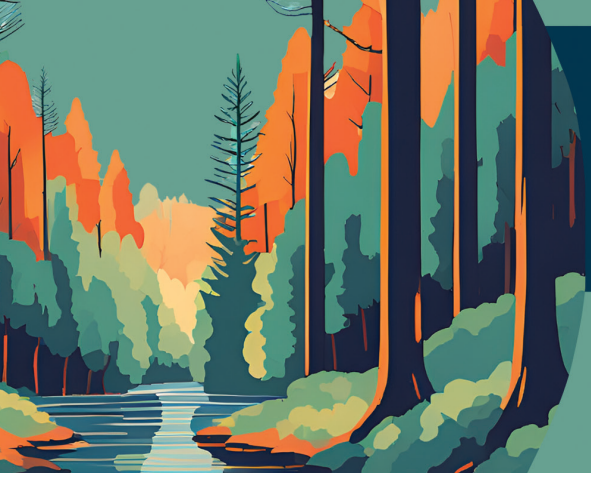


NORTH CENTRAL MICHIGAN COMMUNITY FOUNDATION

Serving Crawford, Ogemaw, and Oscoda Counties

Update

Spring 2026

A Revitalized Youth Advisory Council Works Toward Impact

A great group of young people from Ogemaw, Oscoda, and Crawford Counties are stepping up to help youth in their communities as members of the North Central Michigan Community Foundation Youth Advisory Council (YAC). In February, this group helped direct over $13,000 in grants for programs impacting youth in a variety of ways. Aside from the work of awarding grants, the YAC program makes an impact on its members, too.



Left to right: Molly, Madison, Mylee, Hailee, Ocean, Jennifer Dingman (Community Foundation Program Director), Lucas, and Rikki

"I didn't expect that at my age I could have the opportunity to help so many people. YAC is a chance for teens to give input about our community for the things that affect us," says YAC member Rikki Smith, a student at Fairview High School. "For me, being on YAC is a chance to support people, because I was once in their shoes. I had a house fire, so groups like Rayola and others helped me and my family when we lost everything."

Lucas Vetter, a new YAC member from Ogemaw County shared that he enjoys learning about all of the nonprofits and services in his community that he was unaware of before joining YAC. *See the full list of 2026 NCMCF YAC grants at ncmcf.org.*



Introducing the Lake Huron Fund

A permanent endowment to protect our shared waters

Whether sparkling under the summer sun or frozen in the frigid winter temperatures, the beauty of our lakes, rivers, and streams remind us how vital Lake Huron and its watershed are – not only to northeast Michigan, but to the entire Great Lakes region.

Our lead foundation, the Community Foundation for Northeast Michigan (CFNEM) established the Lake Huron Fund to support the health of Lake Huron, and in turn, the health of our communities, including those in Crawford, Ogemaw, and Oscoda Counties. This permanently endowed fund will provide grants to nonprofit organizations for initiatives that aim to protect, preserve, and enhance Lake Huron's health throughout its entire service area. As an affiliate of CFNEM, the nonprofits and communities of NCMCF's service area will benefit. - *Story continues on page 2*



Knowledge Corner

Charitable Tax Changes Effective in 2026

Some significant changes to charitable tax rules kicked off with the 2026 tax year. Here are a few good-to-know pointers as you consider this year's charitable giving.

- The **standard deduction is increasing** for 2026, which means itemized deductions will need to be higher for a taxpayer to be eligible to itemize on their tax return.
- Non-itemizers will be allowed to deduct charitable contributions (up to $1,000 for single / $2,000 for joint filers). That's a big change that delivers some tax benefits for charitable gifts.
- Though the tax rates remain the same, the income levels that define each tax bracket have shifted, making it a timely opportunity to discuss and consider tax-efficient charitable giving strategies.
- The per-taxpayer limit for Qualified Charitable Distributions (QCDs) is increasing, making this already tax-efficient method of giving even more beneficial to both the taxpayer and the benefiting charity.

We encourage you to contact your financial advisor or CPA for tax-related advice. For assistance with gift design and how you can connect your charitable giving to what you care about most, please contact Development & Marketing Director, Christine Hitch at chitch@cfnem.org or 989-354-6881.

Lake Huron Fund, continued



Donations from individuals and businesses will help fund projects addressing stormwater management, native plant preservation, urban forestry planning, and invasive species removal across the Lake Huron shoreline and interior watershed that support our lake's vitality. And because the fund is endowed, it will support this work long into the future – for whatever unknown needs will come.

"Crawford, Ogemaw, and Oscoda Counties are home to many bodies of water that feed into the big lake. The health of the AuSable and Rifle Rivers, Lake Margrethe, and so many other streams and small lakes within these counties all impact Lake Huron's health," says CFNEM Executive Director Patrick Heraghty. "It is so much more than just a body of water. It provides drinking water for more than three million people, supports fisheries and water-based recreation, and is a key component of our regional economy. The Lake Huron Fund was created so that, together, we can do our part to sustain this precious natural resource."

AuSable River, Lake Huron Watershed, Mio, Michigan

Featured Grants

Comfort During Tough Times



Rayola Inc. has been serving foster children since 2020. Based in Ogemaw County, the organization now serves kids from birth to 18 who are in foster care, expanding their reach across northeast Michigan. Their goal is to deliver creative, quality care packages at the time a child enters care and throughout the first year to help children adjust, feel comforted, and know they are supported by their communities.

Two NCMCF Community Impact Grants supported Rayola's work in Ogemaw and Oscoda Counties, helping to ensure care packages can be created and individualized to each child. In partnership with the Department of Health and Human Services caseworkers, Rayola volunteers work to gather age-appropriate books, stuffed animals, hygiene products, a homemade quilt, pillowcases, Christmas stockings, gloves, hats, card games, infant supplies, and other specific products children may need.

"Children who enter foster care are experiencing the choices of others," says Keri Withers of Rayola. "They can't care for themselves and for a variety of reasons, those charged with their care have failed. Foster care families step in to fill the need, and this grant helps to support the children in a very real way."

Small Essentials, Big Relief

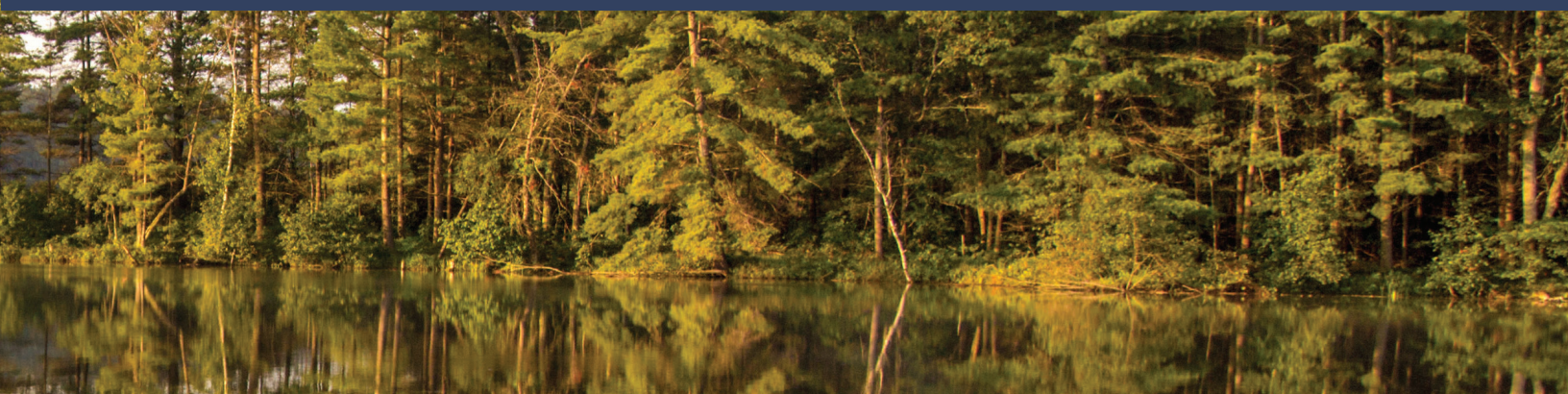


For families visiting the Crawford County Community Christian Help Center in Grayling, everyday items like soap, laundry detergent, and toothpaste can be just as essential as food—but far harder to afford. Because SNAP benefits don't cover household and personal hygiene products, many families are forced to go without.

A $1,250 grant from the Crawford County Community Impact Fund helped stock much-needed items such as soaps, paper products, hygiene items, razors, deodorant, and more. With these supplies on hand, families were able to choose two to three items per visit instead of just one—giving them greater flexibility to meet their household needs.

The response from families was heartfelt. Being able to wash clothes, clean dishes, and care for themselves enhances both physical and mental well-being, and many expressed deep gratitude for the added support.

Seeing the impact, the Help Center's Board of Directors has committed to budgeting funds to continue offering at least two hygiene or household items to every family who visits—helping ensure that families can care for both their homes and themselves with dignity.



2025 Annual Report Available Online

The 2025 North Central Michigan Community Foundation Annual Report can be viewed on our website at ncmcf.org under “Resources” and “Annual Reports”; or scan the QR code here to view it online.

NCMCF is an affiliate of the Community Foundation for Northeast Michigan.

Total Assets
$8,833,611



Total Contributions
$1,869,852



Total Grants
$123,947



Community Impact Grants



Youth Advisory Council Grants



Scholarships



Thank You

Your gifts make a difference in our communities, and we are honored to be a trusted partner in your giving. The donors listed here gave to the North Central Michigan Community Foundation during the 2025 calendar year.

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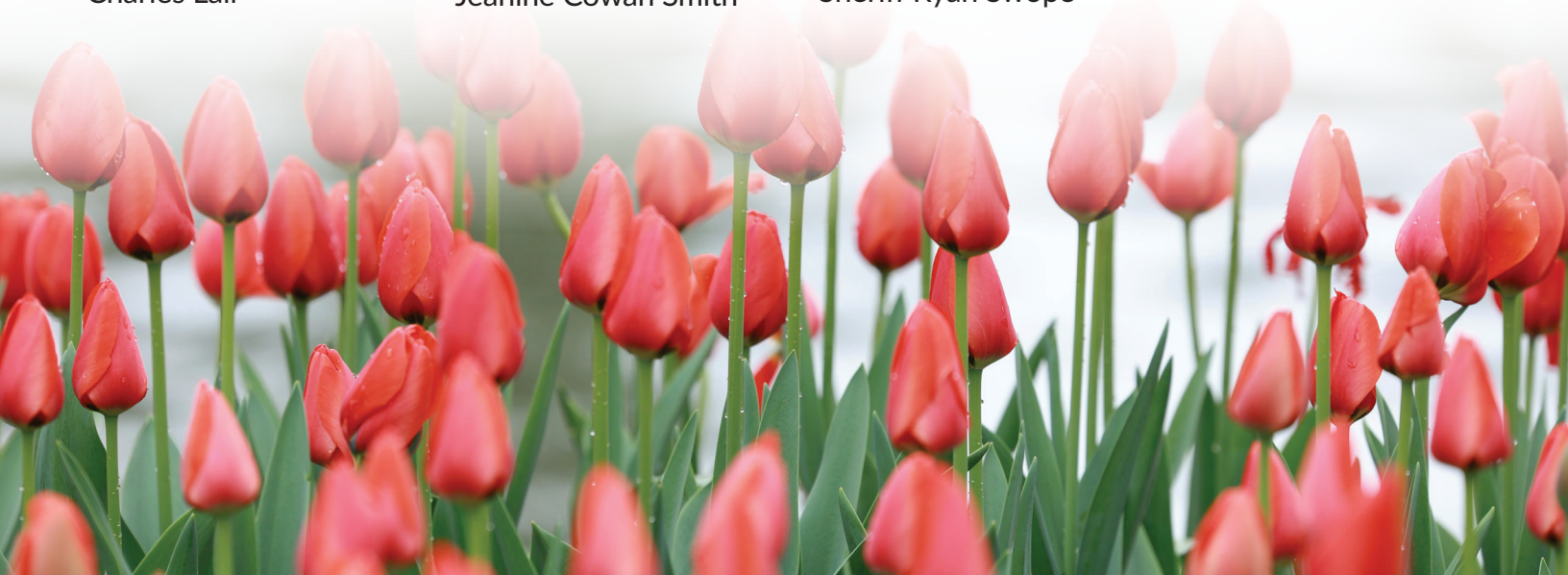
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We wish to recognize our donors accurately in our publications. If your name is incorrect in any way, please accept our sincere apologies and advise us of corrections to be made. Thank you!



A Greenhouse Built by Students, Growing Opportunity for All

With help from a $2,500 North Central Michigan Community Foundation Youth Advisory Council (YAC) grant, Fairview Area Schools students built a greenhouse that now serves as a living classroom for the entire K–12 community. From hands-on science experiments and vermicomposting with cafeteria waste to future plant sales that teach real-world economics, this project is rooted in learning, sustainability, and student ownership.

More than a structure, the greenhouse is a shared resource connecting students, classrooms, and the community for years to come.

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