GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
LANSING

MARLON I. BROWN, DPA
DIRECTOR

October 2, 2026

Peggy Galarno and Ivan Galarno
4375 Sebewaing Rd.
Owendale, MI 48754

RE: License #: AF320095445
Investigation #: 2026A0572048
Country Care Retirement Home

Dear Peggy Galarno and Ivan Galarno:

Attached is the Special Investigation Report for the above referenced facility. Due to the violations identified in the report, a written corrective action plan was required. On 09/28/2026, you submitted an acceptable written corrective action plan.

It is expected that the corrective action plan be implemented within the specified time frames as outlined in the approved plan.

Please review the enclosed documentation for accuracy and contact me with any questions. In the event that I am not available and you need to speak to someone immediately, please contact the local office at (517) 643-7960.

Sincerely,

Anthony Humphrey

Anthony Humphrey, Licensing Consultant
Bureau of Community and Health Systems
411 Genesee
P.O. Box 5070
Saginaw, MI 48605
(810) 280-7718

enclosure

MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF COMMUNITY AND HEALTH SYSTEMS
SPECIAL INVESTIGATION REPORT

I. IDENTIFYING INFORMATION

License #:	AF320095445
Investigation #:	2026A0572048
Complaint Receipt Date:	08/03/2026
Investigation Initiation Date:	08/03/2026
Report Due Date:	10/02/2026
Licensee Name:	Peggy Galarno and Ivan Galarno
Licensee Address:	4375 Sebewaing Rd. Owendale, MI 48754
Licensee Telephone #:	(989) 375-4290
Administrator:	N/A
Licensee Designee:	N/A
Name of Facility:	Country Care Retirement Home
Facility Address:	4375 Sebewaing Road Owendale, MI 48754
Facility Telephone #:	(989) 375-4290
Original Issuance Date:	06/12/2001
License **Status:**	REGULAR
Effective Date:	11/24/2025
Expiration Date:	11/23/2027
Capacity:	6
Program Type:	MENTALLY ILL AGED

II. ALLEGATION(S)

	Violation Established?
AFC home licensee's declining physical and cognitive health is affecting her ability to provide adequate care and oversight to residents.	Yes

III. METHODOLOGY

08/03/2026	Special Investigation Intake 2026A0572048
08/03/2026	Special Investigation Initiated - Telephone APS, Brandon Fanion.
08/03/2026	APS Referral Referral to APS.
08/03/2026	Contact - Telephone call made Licensee, Peggy Galarno.
08/07/2026	Contact - Document Sent Complainant.
08/12/2026	Contact - Telephone call made Dakota Dahlke.
09/25/2026	Contact - Telephone call made Jamie Elling.
09/25/2026	Exit Conference Licensee, Peggy Galarno.
09/28/2026	Inspection Completed On-site Licensee, Peggy Galarno.
09/28/2026	Corrective Action Plan Received
09/28/2026	Corrective Action Plan Approved.
09/28/2026	Inspection Completed-BCAL Sub. Compliance

ALLEGATION:
AFC home licensee's declining physical and cognitive health is affecting her ability to provide adequate care and oversight to residents.

INVESTIGATION:
On 08/03/2026, the local licensing office received a complaint for investigation. Adult Protective Services made the initial contact with me informing me that Licensee, Peggy Galarno had been hospitalized and there was some concerns of her physical and mental health leading up to her hospitalization.

On 08/03/2026, I contacted Licensee, Peggy Galarno regarding the allegation. She informed that she is currently in the hospital, awaiting physical therapy. All of the residents will be moved out of the home tomorrow morning. She has someone to care for the two residents in her home until then.

On 08/07/2026, I contacted the Complainant regarding the allegation. They informed that the allegation is true and that the residents had to be moved out of the home. They had noticed some decline in the health of Licensee, Peggy Galarno, so they had some concerns leading to her hospitalization. The residents were setting up their own doctor's appointments, medication management and transportation to appointments.

On 08/12/2026, I contacted the Licensee's granddaughter, Dakota Dahlke; regarding the allegation. She informed that it is true that Licensee, Peggy Galarno's physical and mental health is in decline. Although she was in decline, she was still able to manage the residents' medications and ensure that they had meals. The residents were able to set up bus rides for leisure activities, but not doctor's appointments. Dakota Dahlke resides next door from Country Care Retirement Home, so she would come over often and observed a gradual decline in Peggy Galarno physical and mental health. Peggy Galarno currently is in the hospital due to an UTI and her husband is now in a nursing home, so neither are able to provide care and supervision to any residents.

On 09/25/2026, I contacted the Licensee's daughter, Jamie Elling, regarding the allegation. Jamie Elling informed that Peggy Galarno had a UTI, so she contacted Guardianship Services for her and developed a plan for the residents to move into another home. They ensured that the residents had care and supervision until the guardian was able to obtain placement for them. There were only two residents, and they moved out of the home on 08/04/2026. Jamie Elling informed that despite her decline, when she reviewed the medication records, it appeared that she was still able to administer their medications until she had to go to the hospital.

On 09/25/2026, I contacted Licensee, Peggy Galarno regarding the allegation and used this contact to conduct an Exit Conference. She informed that she is home now and feeling much better after being diagnosed with a UTI, however; she was planning on retiring in a couple years, so this hospitalization made her realize that

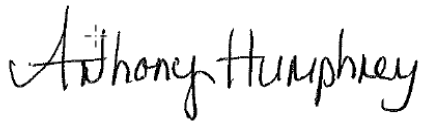
she must retire now. Peggy Galarno indicated that prior to therapy, she couldn't do much of anything at all, but she took care of her residents up until the moment she felt ill. Peggy Galarno believes that the residents were well taken care of prior to her being hospitalized, even when she was starting to show signs of a UTI. As she began to decline physically, the residents weren't going on as many outings as in the past. Peggy Galarno was informed of the results of the special investigation. She was in agreement as she is now retired and will write a letter closing her license for me to pick up on 09/28/2026.

On 09/28/2026, I made an onsite visit at Country Care Retirement Home, located in Huron County Michigan. I interviewed Peggy Galarno regarding the allegation. Peggy Galarno informed that she had a UTI which caused her to be hospitalized and for the residents to have to be moved out of their home. She only had two residents, and they were moved out on 08/04/2026. Peggy Galarno informed that she is no longer mentally and/or physically fit to care for vulnerable adults and has written a letter relinquishing her license as on 09/28/2026. Peggy Galarno gave me a tour of the home and observed that all of the bedrooms are now empty.

APPLICABLE RULE	
R 400.631	**Health screenings.**
	(1) A licensee, staff, volunteers, and members of the household shall be in such physical and mental health as not to negatively affect the health or care of the residents.
ANALYSIS:	Based on the interviews of APS, Complainant, Licensee Designee and her Family Members, there is enough evidence to establish a licensing rules violation. The Licensee obtained a UTI and was hospitalized. There was evidence that the licensee was starting to show some decline prior to hospitalization, causing the risk of care and supervision to be negatively impacted.
CONCLUSION:	**VIOLATION ESTABLISHED**

IV. RECOMMENDATION

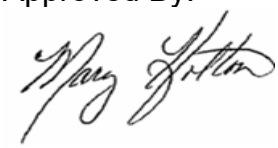
I recommend that no changes be made to the licensing status of this Adult Family Home, as a corrective action plan has been submitted and accepted, and the licensee has written a letter of closure of her licensed family home.



09/29/2026

Anthony Humphrey — Date
Licensing Consultant

Approved By:



10/02/2026

Mary E. Holton — Date
Area Manager