COMMUNITY ACTION PROGRAM OF WESTERN INDIANA





2015 ANNUAL REPORT

Client Services Directory

Benton County CAP Center

105 S. Howard, PO Box 445 Oxford, IN 47971

☎ 765.385.0623 Head Start 765.385.0712

Boone County Head Start Center

1530 Riley Rd., Suite 1 Lebanon, IN 46052

2 765.482.4195

Carroll County Employment & Training

901 Prince William Road Delphi, IN 46923

2 765.564.1020

Clinton County Employment & Training

1111 S. Jackson St. Frankfort, IN 46041

2 765.654.5400

Early Head Start

1325 Second St. Covington, IN 47932

2 765.793.5314

Fountain County CAP

418 Washington St., PO Box 188 Covington, IN 47932

2 765.793.4881

Fountain County WIC Clinic

1325 Second St., PO Box 188 Covington, IN 47932

2 765.793.3676

Fountain/Warren Head Start

Riverbend Center 1327 Second St. Covington, IN 47932

2 765.793.0473

Friendship Circle Center

1307 Pearl St. – Center Drive Covington, IN 47932

2 765,793,4871

MAC Transportation

22 W. Second St. Williamsport, IN 47993

2 765.762.0420

Montgomery County CAP Center

201 E. Jefferson, Suite 200 Crawfordsville, IN 47933

₹ 765.362.4096 WIC 765.362.3772 Head Start 765.361.0863

North Vermillion Head Start Center

North Vermillion Elementary 5551 N. Falcon Dr. Cayuga, IN 47928

2 765.492.7319

Parke County CAP

108 S. Market St., Suite 100 Rockville, IN 47872

2 765.569.2004

Parke/ S Vermillion Head Start Center

112 E. York St. Rockville, IN 47872

2 765,569,3848

Tippecanoe County Employment & Training

820 Park East Boulevard Cascadia Business Park Lafayette, IN 47905

2 765.474.5411

Vermillion County CAP, E&T, WIC

424 S. Kibby St. Clinton IN 47842

2 765.832.7771

Warren County WIC Clinic

22 W. Second St. Williamsport, IN 47993

2 765.762.2427

White County Employment & Training

1500 N. Main, Suite E Monticello, IN 47960

574.583.4128

Our Mission

To help eliminate the causes of poverty in our community by the planning, development and administration of programs that will intervene at critical points in the causes of poverty and that will enable families and individuals to become more self-sufficient. We also resolve to provide decent, safe sanitary housing that is affordable to low and moderate-income people.

Letter from the Board President

There is an aged, anonymous quotation that says: "All that glitters, is not gold." While this may be true, I do not think it applies to the Community Action Program, Inc. of Western Indiana ("Agency") on this, our Golden Anniversary. I say this because I firmly believe that the first 50 years of our Agency's service to our communities has without a doubt been a gilded age. This is because we have been fortunate to have been guided by effective Boards of Directors, capable Management Teams, and tirelessly dedicated Staff. In the pages of this Annual Report, we will share with you just how our Agency does glitter as we reach our Golden Anniversary.

The Agency remains focused on improving the quality of life for many individuals in our service area of Benton, Fountain, Parke, Montgomery, Vermillion and Warren Counties. In spite of the occasional setback in funding or individual program results, the Agency remains financially strong, engaged in our communities, and capable of providing these necessary services to the many families in our six counties. This is directly attributable to the exemplary efforts on the part of directors, management, employees, grantors, contributors, volunteers, community supporters, and program participants who over these past 50 years have endeavored to maximize the benefit of our various program services.

While this particular end, marked by this Annual Report, represents the conclusion of my fourth year as President of the Board of Directors, a small portion of our 50 year history, I am no stranger to the Agency having served on the Board since 1998. Over my tenure, I have found that management and the employees continue to build upon the legacy of those individuals who have come before them over these past 50 years. This has resulted in our Agency becoming one of the finest in Indiana. And, this is not just my opinion, but rather the findings of the Indiana Housing and Community Development Authority which is tasked not only with dispersal and oversight of many of the grant funds that our Agency redistributes for the benefit of our constituents, but who also provides regulatory oversight as to the performance of all Indiana Community Action Agencies. I'm am pleased to report to you that they have given us a 99% score, or an excellent rating, for the performance of our duties in their Comprehensive Administrative Review of our Agency as we complete our 50th year.

As you review the various reports contained herein, I think you will see why I would like to acknowledge the excellent results achieved by the management team and their staffs in the areas of Administration and Community Services, Housing, Employment and Training, and Head Start. While we have expensed several renovations and expenses regarding our residential rental properties this past year, fiscally, our Agency continues to be very strong and we are able to continue to provide numerous community services that enhance the quality of life for many people at crucial times in their lives. As I have said before, just imagine if our communities had little or no access to nutrition provided by WIC, early childhood learning with Head Start, increased energy efficiency by our Weatherization team, help with critical heating bills from our Energy Assistance group, aid with finding or maintaining shelter by our Housing experts, support to the temporarily unemployed from our Employment and Training professionals, assistance with transportation making that doctor's appointment by using our MAC Vans, and the many other services that we provide.

I would like to also thank the 18 individuals, three from each of our six Counties served by our Agency, who make up our Board of Directors. Their faithful attendance and countless hours of service at board meetings are crucial to the guidance and oversight provided to the Agency. I would especially like to

recognize those Directors who are fully engaged through their service on our various board committees, particularly the Executive Committee because, as President, I continue to look to them for wisdom and guidance in the completion of my duties.

While commendation of the individuals integral to the success of our Agency these past 50 years, and even at present are necessary and important, the Agency must always have its focus on the future. Many of our programs' grants are available on a competitive basis which means that our Agency has to be the very best in order to be awarded such grants in the future. This will require good facilities, effective management and staff, and stellar results in order to remain the non-profit provider preferred by program fund grantors. For this reason, the Agency must remain vigilant in its efforts to maximize its efficiencies in the administration of our various services. Our Agency continues to address these challenges as it has for these past 50 golden years, and I know that Executive Director, Muff Rennick, will be instrumental in the continued administration of our daily activities as well as guiding our Agency with our strategic plan as we forge ahead into our next 50 golden years.

Finally, I would like to thank my wife, Rozanna, for all of her support over the years. My prayer is that I can make her and everyone involved with our Agency proud to be a part of an organization that really does glitters because it truly is golden.





Steven V. Brier

President of the Board of Directors

Letter from the Executive Director

"To eliminate poverty in Fountain County, Indiana by studying community problems and searching out possible solutions to these problems; by receiving and dispensing private and/or public funds to best aid the poor, distressed and underprivileged; and for the further purpose of generally doing any and all things considered necessary to improve the general health, social and educational standards of the impoverished people of Fountain County, Indiana."

And so it began. The Fountain County Economic Opportunity Council, Inc. was established. Ten pioneers saw the need of the poor and made a conscious effort to do something about it. Preschools, serving 60 children, were established in Covington, Veedersburg Hillsboro. and Sargent Shriver, Director, Office of Economic Opportunity approved the first Head Start grant of \$7,862. Our request was \$4,850.

Shortly thereafter, this group determined more needed to be done for the low-income and a greater geographic area could be served. On February 17 1966, the Community Action Program, Inc. of Fountain, Parke, Vermillion and Warren counties was incorporated. By 1968, Head Start was available in all four counties and it wasn't just a summer program. The Neighborhood Youth Corp, Emergency Medical and Food

Program, and a training program were established.

In 1982 Benton and Montgomery Counties were added to our service delivery area. We became known as Community Action Program, Inc. of Western Indiana. Today we serve thousands of clients through numerous services.

I think of how those ten people who just wanted to make a difference would feel today. Would they be proud of the footprint they have left on our communities and the thousands of lives, through their efforts, we have helped? I think so.

I would be remiss if I didn't mention Joan Cline, our leader for 35 of our 50 years. Her vision and leadership forged the way for those she left behind to pursue and continue her dream of helping people to help themselves. I know she would be proud.

Thank you to the ten with their huge hearts and social conscience. Thank you to all of the Boards of Directors who have given their time unselfishly, thank you to the hundreds of staff who have helped us make a difference in the lives of

those of low-income, and thank you to the constituents who have made their needs known and have entrusted us in giving them a hand up.

Happy 50th Anniversary to us!

Muff Rennick
Executive Director



COMMUNITY ACTION PROGRAM OF WESTERN INDIANA



OUR GOVERNANCE

Executive Committee

Steve Brier, President Carolyn Kilby, Vice President Ron Keeling, Secretary Oren Sutherlin, Treasurer Laurie Kiger, At-Large Jean Akers, At-Large Linda Klemme, At-Large

Nominating Committee

Laurie Kiger, Ch. Jean Akers Jim Fulwider Linda Klemme Debbie Threlkeld

Personnel Committee

Craig Stalter, Ch. Teal Scioldo Jenny Larson Barbara Switzer Valarie Maus

Finance Committee

Oren Sutherlin, Ch. Steve Brier Ron Keeling Cyndi Todd

Affirmative Action Committee

Jean Akers, Ch. Tracy Morris Walter Jenkins Patty Clouse

CAP, Inc. of Western Indiana Board of Directors

Our board is is composed of 18 volunteer directors with proportional representation from each of the six counties served. Six are appointed by public officials (County Commissioners), six represent the constituency served and are chosen in accordance with democratic selection procedures, and six are officials or members of private business, religious, education or other groups.

The Board is empowered to appoint the Executive Director, establish policy, to adopt key operating policies and procedures, approve contracts as appropriate and, monitor finances.

As we end our 49th year in 2015, we applaud this outstanding group of volunteer leaders, both past and present, for their commitment, vision and wisdom of counsel.

Public Sector Representatives

Patty Clouse, Benton County Craig Stalter, Fountain County Jim Fulwider, Montgomery County Cyndi Todd, Parke County Barbara Switzer, Vermillion County Jennifer Larson, Warren County

Constituency Representatives

Linda Klemme, Benton County
Laurie Kiger, Fountain County
Debbie Threlkeld, Montgomery County
Walter Jenkins, Parke County
Teal Scioldo, Vermillion County
Jean Akers, Warren County

Private Sector Representatives

Tracy Morris, Benton County Valarie Maus, Fountain County Ron Keeling, Montgomery County Carolyn Kilby, Parke County Oren Sutherlin, Vermillion County Steven Brier, Warren County

Board Member Emeritus

Don Andrews, Warren County

Board of Directors:

From The Top (L-R) Teal Scioldo, Ron Keeling, Linda Klemme, Jim Fulwider, Cyndi Todd, Deb Threlkeld, Oren Sutherlin, Tracy Morris, Patty Clouse, Steve Brier, Jenny Larson, Laurie Kiger, Walter Jenkins, Carolyn Kilby

Not Pictured: Valarie Maus, Barbara Switzer, Craig Stalter, Jean Akers





Most poverty-related organizations focus on a specific area of need. Community Action Agencies reach out to low income people in their own communities, address their multiple needs through a comprehensive approach, develop partnerships with other community organizations, involve low-income clients in the agency's operations, and administer a full range of coordinated programs designed to have a measurable impact on poverty.

Management Team

The Management Team is responsible for initiating and overseeing activities necessary to ensure quality programming and management. Under the leadership of the Executive Director, the Management Team is primarily responsible for the generation of funds such as grant writing and solicitation of local and in-kind donations, initial program development, compliance and evaluation, personnel management, inventory control, fiscal operations, public relations and cost control.

Aside from these daily responsibilities, the group liaisons with the Board of Directors relaying pertinent information, which requires Board review and consent.



Management Team:

Seated I-r: Robin Curry-Shumaker, Muff Rennick, Amanda Coffing Standing I-r: Bob Taylor, Tom Fulwider, Steve Talbert

CAPWI Strategic Planning Goals

- To increase awareness and education of Agency staff and community partners on topics that can increase their effectiveness in assisting those living in poverty
- To improve the methods of internal communication and client referral within the agency
- To increase Agency funding to better meet the needs of our low-income clients.

Mode of Operation ...

A Community Action Agency carries out its mission through a variety of means including:

- Community-wide assessments of needs and strengths
- Comprehensive anti-poverty plans and strategies
- Provision of a broad range of direct services
- Mobilization of financial and nonfinancial resources
- Advocacy on behalf of lowincome people
- Partnerships with other community-based organizations to eliminate poverty

FUNDING HISTORY

1966	\$104,237
1967	\$118,421
1968	\$200,000
1969	\$274,926
1970	\$420,000
1971	\$395,000
1972	\$409,000
1973	\$458,000
1974	\$631,435
1975	\$1,010,000
1976	\$1,034,869
1977	\$1,049,138
1978	\$1,396,100
1979	\$3,200,000
1980	\$3,429,556
1981	\$3,429,336 \$3,698,764
1982	\$2,669,012
1983	
1983	\$4,329,504
1985	\$3,559,219 \$2,721,450
1986	
	\$3,236,033 \$2,935,697
1987	
1988	\$4,610,768
1989	\$3,752,202
1990	\$2,746,968
1991	\$3,480,071
1992	\$7,719,183
1993	\$6,500,335
1994	\$5,171,455 ¢6,007,074
1995	\$6,897,071
1996	\$7,074,843
1997	\$8,393,380
1998	\$10,503,796
1999	\$10,587,101
2000	\$10,855,200
2001	\$10,164,200
2002	\$10,565,862
2003	\$10,599,740
2004	\$11,402,200
2005	\$10,090,330
2006	\$10,800,865
2007	\$11,980,125
2008	\$14,342,480
2009	\$16,500,000
2010	\$17,395,000
2011	\$17,530,555
2012	\$15,506,000
2013	\$14,120,000
2014	\$14,242,000

An independent audit was conducted in accordance with OMB Circular A-133. CAPWI is considered a low risk auditee.

- No reported audit findings
- No financial statement findings

Status of Funds - 2015 Contracts

COMMUNITY SERVICES

Community Services Block Grant	\$ 323,300
Covington Senior Center	1,200
Covington Senior Center-Private	77,500
Fountain-Warren MAC	24,400
Fountain-Warren MAC-Private	204,900
WIC	416,300
WIC Vouchers	1,800,000
Client Emergency	12,400
Park Program	27,500
Tobacco-Fountain	44,500
Energy Assistance Program	1,486,500
Emergency Food & Shelter	31,200
State Energy Assistance Program	71,700
United Way of Danville Area, Inc.	\$8,000
Total Community Services	\$ 4,529,400

HEAD START

Head Start HHS	\$ 2,531,800
USDA	122,200
Permanent Fitting Station	3,000
Parent Group	8,300
Inkind	632,900
Donations	59,400
Muffy	2,500
Total Head Start	\$3,360,100

EMPLOYMENT & TRAINING

WIA Adult	\$ 530,400
WIA Youth	675,100
WIA Dislocated Worker	293,500
WIA-NEG	33,700
WIA-JAG	340,600
WIA-WORK IN	131,900
WIA-READY TO WORK	751,600
WIA INCENTIVES	131,400
Total Employment & Training	\$2,888,200

Status of Funds - 2015 Contracts

HOUSING

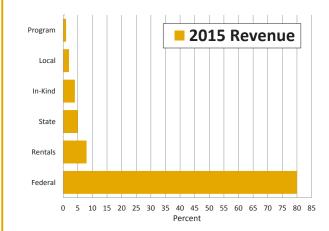
HUUSING		
APARTMENTS	Perry Street-Attica	\$ 12,300
	Suzie Lane-Attica	13,600
	Covington-Washington Street	17,300
	West Lebanon	16,600
	Riverbend-Covington	41,400
	Oxford	24,300
	Cayuga	52,900
	Crain Building	27,100
	Lease Purchase Rentals	15,800
	Parke Hotel	71,300
	Highland Manor	93,600
	Covington Second Street	15,500
	Cayuga 2	49,000
	Cayuga House	6,900
	Cayuga 3	12,400
	Cayuga 4	37,000
	West Lebanon 2	18,200
	Rockville Subdivision	24,800
	Veedersburg Rentals	11,100
	Rentals 09	48,900
	Rentals 11	49,900
	Other Rentals	24,500
	Clinton Revitalization	38,900
	Montezuma Rentals	9,300
Section 8 Housing	g	536,700
LIHEAP Weatheri	zation	412,800
DOE Weatherizat	ion	132,500
OWNER OCCUPIE	ED REHAB 15	262,500
MONTEZUMA		462,000
CAPACITY GRANT		25,000
IFPN		17,400
HHF		7,400
REVOLVING LOAN	N FUND	118,000
State Liheap Wx		22,400
Total Housing		\$2,729,300

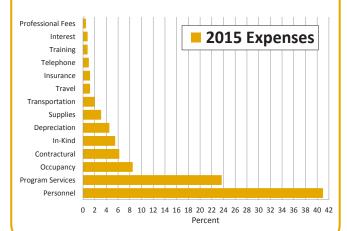
TOTAL AGENCY \$13,507,000

FINANCE & ADMINISTRATION

- Tom Fulwider
 Associate Executive Director of Administration
- Sharon Elliott
 Financial Assistant
- Kelly Mitchell
 Payroll Administrator
- Amanda Coffing
 Human Resource Manager
- Tanya Cope
 Central Office Receptionist

2015 Program Year Budget





Agency Staff Recognized

35 YEARS OR MORE OF SERVICE

33 TEXTES ON MORE OF SERVICE				
Robert Taylor	07/76	Director Employment & Training		
Cindy Ricketts	10/76	Head Start Center Facilitator		
Raymond Maris	01/80	Assistant Employment & Training Director		
Myra Rennick	02/80	Executive Director		



25 - 34 YEARS OF SERVICE

25 - 54 TEARS OF SERVICE			
Randy Burnette	02/82	Housing Project Developer	
Karen Largent	10/83	Montgomery Community Services Representative	
Tom Fulwider	05/84	Associate Director of Admin/Community Services	
Louann Dawson	09/85	Head Start Teacher/Family Facilitator	
Maria Blacketer	11/86	Head Start Family Services Specialist	
David Kurth	07/89	E&T Case Manager	
Melody Jones	07/90	WIC Assistant Coordinator	
Lori Brewer	07/91	Head Start Health Services Specialist	
Janet Rusk	09/91	Head Start Teacher/Family Facilitator	
Debbie Pearman	10/91	Head Start Teacher Aide/Bus Driver	



15 - 24 YEARS OF SERVICE

15 - 24 TEARS OF SERVICE			
Cindy Hicks	04/92	E & T Case Management Coordinator	
Robin Curry	06/92	Head Start Director	
Rhonda Arrasmith	08/93	Head Start Teacher/Family Facilitator	
Gay Norman	08/94	Head Start Cook Aide	
Linda Metzinger	05/95	Benton Custodian	
Dina Robbins	11/95	Head Start Cook	
Ginger Cooper	03/96	Head Start Teacher/Family Facilitator	
Donna Lyon	09/96	In-Home Services Coordinator	
Kim Crowder	01/97	Head Start Parent Resource Coordinator	
Ruth Fishero	06/98	EAP and Emergency Food/Shelter Coordinator	
Debi Scruggs	10/98	E & T Case Manager	
Toni Crain	11/98	Head Start Data Entry Clerk	
Dawn Achor-Smith	07/00	E & T Case Manager	
Karen Allen	09/00	Head Start Bus Driver	
Michael Longcor	10/00	E & T Team Leader	
Nancy Shambach	12/00	WIC Registered Nurse	
Steve Talbert	05/01	Housing Director	
Sarah Berger	08/01	Head Start Teacher	

Agency Staff Recognized



10 - 15 YEARS OF SERVICE

Alice Young	06/02	Financial Counselor
Kristine Frier	08/02	WIC Coordinator
Karol Hays	09/02	Billing Clerk/WIC Clinic Asst.
Deb Provo	09/02	E&T Youth Services Case Manager/Program Coordinator
Christine Sheetz	10/02	Benton Community Service Representative
Jane Bowers	07/03	Senior Center Director
Wallace Jennings	07/03	MAC Van Driver
Patricia Laymon	10/03	WIC Clinic Assistant
Patrick Scott	01/04	Highland Custodian
Kathy Walker	05/04	Tobacco Coordinator/Mentoring Director/Communications Dir.
Kim Swinson	01/05	Head Start Child Development Services Specialist
Diana DeSutter	07/05	Fountain Community Services Representative
Grant Easter	10/05	Weatherization Program Director
Wendy Hammon	11/05	Head Start Teacher/Family Facilitator
Sue Nagy	07/06	WIC Clinic Assistant
Jeremy Bolinger	08/06	E & T Case Manager/Careers Team Leader
Kristie Cox	09/06	WIC Breast Feeding Peer Counselor
Chris Cohee	09/06	E & T Operations Manager/Regional Coordinator



5 - 10 YEARS OF SERVICE

3 - 10 TEARS OF SERVICE		
Penelope Mullens	10/06	MAC Van Driver
Donna VanEtta	01/07	Housing Manager
Tricia Malady	02/07	E & T Youth Services Coordinator
Amanda Coffing	07/07	Human Resources Manager
Tina Houchens	11/07	Section 8 Manager
Kayla Barsotti	10/08	Early Head Start Home Visitor
Marsha Byers	03/09	E & T Products Team Member
Brad Lane	05/10	Weatherization Energy Auditor
Kelly Mitchell	05/10	Payroll Manager
Sandra Moore	07/10	Custodian
Nancy Youree	08/10	Early Head Start Home Visitor
Marsha Allee	08/11	Early Head Start Home Visitor
Natella McCullough	08/11	Head Start Teacher Aide

Policy Council

Walter Jenkins - Ch. 2015-2016 Melissa Waddell Dustina Alexander Latova Scott Nikki Anderson Stephanie Campbell Stormi Butler Diana Carron Amy Reed Laurie Kiger Liz Wrighthouse Angelina Brouillette Angie Dickerson Kayla Hens Karen Powell TJ Steadman

The Policy Council is composed of current parents and community representatives elected by parents. The Council serves to oversee and assist in program planning and decision making.

Health Services Advisory Committee

Cindy Ricketts
Lori Brewer
Ginger Cooper
Layna Cottingham
Julia Isom
Laci Frodge
LuAnn Davis
Kristine Frier
Linda Berrisford
Tracey Stone
Janet Rusk
Kathy Walker
E.J. Martin Dental Clinic

The HSAC is made up of health professionals, parents, and staff to monitor the types of services received in the areas of health, mental health, and nutrition.

Head Start & Early Head Start

The Head Start Division was funded to serve 368 children and their families in Benton, Boone, Fountain, Montgomery, Parke, Vermillion, and Warren counties. Children participated in a wide range of educational activities either through our center-based preschool or with weekly visits in our home-based program focusing on mastery school readiness skills of letter, number, color, and shape recognition, self-help skills, early literacy skills, and social competencies. Parents were supported through case management services that encouraged them to reach any goals that they had set for their families. Families also participated in a wide range of activities such as field trips, family fun nights, parent groups (with topics ranging from budgeting to first aid), and classroom activities that reinforce how important it is for the whole family to be engaged in the education of their children.

We were supported in our efforts to have a successful program year through the help of volunteers in the classrooms and through community support. We collaborated with various other programs and agencies within our service area to assure that families received comprehensive services. The program received 27,351 hours of volunteer services from parents and community members. This type of support allows the program to add all of the needed touches: an extra set of hands, someone making classroom materials, a guide for a field trip, or even someone reading to children in their home. Our volunteers truly made a positive difference in our children's lives

Head Start continued focusing on various aspects of school readiness for our infants, toddler, and preschoolers.

- Of the 457 children who were enrolled, 457 (100%) received a physical examination, and 432 (97%) were up-to-date on immunizations. For our preschoolers, 324 (100%) received a dental examination.
- Children were prepared physically, socially, and educationally to work to their highest potential. 133 children entered the public schools this fall ready and eager to learn!
- Our Early Head Start program assisted 18 pregnant women in having healthy and thriving newborns.
- Head Start operates four centers that are licensed by the Indiana Division of Family and Children in Montgomery, Fountain/Warren, Parke/South Vermillion and Benton counties. Each of these centers have also been awarded:
 - The 5 Star Environmental Award through the Indiana Department of Environmental Management. The 5 Star is the highest recognition a facility can earn for providing children in the care with environmentally safe facilities in which to learn and play.
 - ➤ The Level 3 rating in the Indiana Child Care Bureau's Paths To Quality rating system. This is the highest level a center can achieve without being nationally accredited!

Robin Curry-Shumaker, Director
Kim Swinson, Child Development Specialist
Lori Brewer, Health Services Specialist
Maria Gonzalez-Blacketer, Family Services Specialist
Kim Crowder, Parent Resource Coordinator
Julie Pettit, ERSEA Coordinator
Toni Crain, Data Entry Clerk

General Information

Head Start receives reimbursement from the Child and Adult Care Food Program (CACFP) for the meals that are served to the children in our centers. Head Start is mandated to meet at least 1/3 of their recommended daily nutritional needs.

Number of meals served for 2014-2015 **Breakfast = 17,276** Lunch = 27.542 **PM Snack = 14,005**

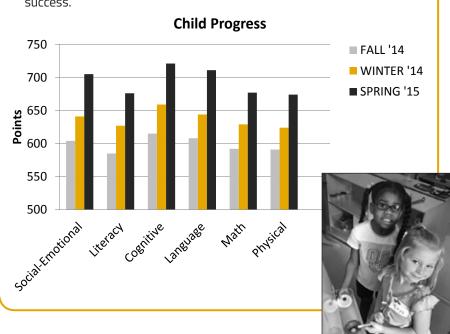
	Head Start	Early Head Start	TOTALS
Total # of Children Served	359	121	480
Total # of Families Served	332	90	422
Average Monthly Enrollment	100%	100%	100%
% of Income-Eligible Children Served	100%	99%	100%

Our Federal OHS Reviews

The Head Start program receives five indepth federal monitoring reviews over a four year period. Results from the latest reviews, (Fiscal Integrity/ERSEA, Health and Safety, and CLASS), showed that the program made all corrections and is in full compliance with all applicable Head Start Program Performance Standards, laws, regulations, and policy requirements.

Child Progress

The progress of the Head Start children is measured at three intervals during the school year: fall, winter, spring. Here are the results for our 14-15 school year. This graph shows the growth by points over the school year. The children, as a whole, met or exceeded the knowledge, skills, and behaviors that are most predictive of school success.



Family Services Advisory Committee

Lisa Crue Toni McGowen Kathy Walker Josh McKinzie Jeff Jackson Erica Rodriguez Deanna Williams Nancy Youree Tandi Foster Crystal Mitton Cindy Ricketts Tracey Stone Rhonda Arrasmith Marsha Allee Janet Rusk Kim Crowder Maria Gonzalez-Blacketer

The FSAC allows for community and parent input on how the family services program operates.

Education/ **Transition Advisory Committee**

Sarah Berger Kristen Rater Wendy Hammon Nancy Youree Tracey Stone Janet Rusk Stephanie Campbell Josh McKinzie Kim Crowder Rae Ann Martin Janice Tague Kara Porter Jean Akers leff lackson Kim Swinson

This committee of staff, parents, and school personnel focuses on moving children and families successfully into public schools.

Head Start Staff

Benton County

Diana Burress, Teacher Jassmyn Fultz, Teacher Aide/Family Facilitator Shonda McKinzie, Home Visitor Carrie Ramos, Cook , Cook Aide Raquel Torres, Bus Driver

Boone County

Tandi Foster, Teacher/Family Facilitator Wendy Hammon, Teacher/Family Facilitator Anna Turner, Teacher Aide Karen Allen, Bus Driver Natella McCullough, Part-Time Teacher Aide

Fountain/Warren

Cindy Ricketts, Center Facilitator
Ginger Cooper, Teacher/Family Facilitator
Sarah Berger, Teacher
Crystal Mitton, Home Visitor
Kristen Rater, Teacher/Family Facilitator
Tisha Warrick, Teacher Aide
Brandi Keller, Teacher Aide
Correna Ellis, Bus Driver
Dina Robbins, Cook
Julie Stump, Cook Aide
Jackie Barham, Bus Driver

Montgomery County

Tracey Stone, Center Facilitator Nona Yancy, Teacher Kristi Schetzsle, CAP Kids Teacher LeeAnne Davidson, CAP Kids Teacher Shanda Kelly, CAP Kids Teacher Aide Erika Camacho, CAP Kids Teacher Aide Brittany Archer, CAP Kids Teacher Aide Jennifer Gray, Home Visitor Ashley Hutchison, Teacher Aide Raina Leal, Cook Barb Handley, Cook Aide

North Vermillion

Rhonda Arrasmith, Teacher/Family Facilitator De Hammer, Teacher Aide/Bus Driver

Parke/South Vermillion

Janet Rusk, Center Facilitator
Louann Dawson, Teacher
Amanda Moore, Teacher/Family Facilitator
Debbie Pearman, Teacher Aide/Bus Driver
Keri Townsend, Teacher Aide
Lindsey Hammontree, Home Visitor
Nicole Simpson, Bus Driver
Gay Norman, Cook
Hannah Ramey, Cook Aide

Early Head Start Home Visitors

Nancy Youree, Boone County Brittany Houchens, Benton/Warren Counties Heather Earls, Fountain County Kayla Barsotti, Montgomery County Marsha Allee, Parke/Vermillion Counties Melody Rowe, Fountain/North Vermillion County



WIC (Women, Infants & Children)

This special nutrition education program enrolled an average of 2507 participants per month for 2015 in a 5 county area. Out of the 2507 participants, 392 were in Fountain County, 260 were in Benton County, 1196 were in Montgomery County, 233 were in Warren County, and 426 were in Vermillion County.

Quality, effective core services such as nutrition and breast feeding education, nutritious foods and referrals for health care services are available locally at CAP's clinics located in Benton, Fountain, Montgomery, Vermillion and Warren counties.

WIC checks were redeemed at 14 local grocery stores and 2 pharmacy stores.

The total redemption at these local stores bringing in local revenue is \$1,496,011 for the fiscal year.

We continue to encourage breastfeeding to all prenatals and provide counseling and problem solving through our local clinics, the Breastfeeding Regional Center located in Lafayette, and our breastfeeding peer counselors. Our 5 sites continue to see a steady increase in our breastfeeding initiation rates. In 2015, our 5 counties had an average breastfeeding initiation rate of 74.8% (up from 59% in 2010)! In 2014, Fountain County's average initiation rate was 74.8%, Benton County was 68.8%, Montgomery County was 76.7%, Warren County was 77.3%, and Vermillion County was 76.2%.

As a prevention program, WIC continues to address the obesity problem in children. Individual counseling and classes are in place that focus on this growing problem. Locally, we had nutrition education opportunities through the National WIC Association pocket calendar, children's plates and cookbooks, 4oz dairy cups, and a physical activity DVD.

We look forward to another productive and challenging year that will benefit the families we serve and lead to happy and healthier lifestyles.

Kristy Frier, RD, CD - WIC Coordinator



CLINIC STAFF

- Kristine Frier, RD, CD **WIC Coordinator**
- Melody Jones **Assistant Coordinator**
- Alexandria Truelsen, RDE Registered Dietitian Eligible
- Nancy Shambach, RN Registered Nurse
- Natasha Newlin, RDE Registered Dietitian Eligible
- Karol Hays Clinic Assistant
- Pat Laymon Clinic Assistant
- Sue Nagy Clinic Assistant
- Kristie Cox, CLS, IBCLC **Breastfeeding Peer** Counselor
- Katie Shuckhart, CLS Breastfeeding Peer Counselor
- Donita Keller, RN Registered Nurse

TESTIMONIALS

"WIC is a great program that helps our family"

"The ladies at the Warren County WIC office are excellent and very helpful and caring"

"We appreciate the WIC staff and the wonderful job they do"

"Keep WIC alive. People need it more for the children. Every child deserves healthy food."



Tobacco Prevention & Cessation

The Tobacco Prevention and Cessation Program started in Fountain and Warren Counties in February 2002. We are presently funded through a two-year grant received from the Indiana State Department of Health, Tobacco Prevention and Cessation Commission. An advisory board meets every other month to oversee the program administration. The board's vision is to significantly improve the health and reduce the disease and economic burden that tobacco use places on the residents and businesses in Fountain and Warren counties. The goals of the program are; to build strong community partnerships, reduce exposure to secondhand smoke through education and policy change, reduce youth initiation and access to tobacco, and to promote cessation resources.

The program concluded a two year grant cycle which ended on June 30, 2015. A new grant application was written, submitted and awarded for another two year period starting July 1, 2015 through June 30, 2017. Unfortunately funding was only awarded in Fountain County and not Warren. Our program continues to outreach into Warren County as needed.

Our program continues to work with our local schools to educate youth about the dangers of tobacco use, secondhand smoke exposure, electronic cigarettes, and advertising tactics of the tobacco industry. Our program Coordinator has been going into classrooms at several schools and presenting to students at various grade levels.

We continue to work with our healthcare providers to refer patients that use tobacco to the Indiana Tobacco Quitline. Efforts are underway to include referral to the quitline through the hospital and satellite clinics Electronic Medical Records system.

Data shows that the low socio-economic populations have higher smoking rates and consequently more adverse health issues. Our program has been working closely with other CAPWI programs such as WIC and Head Start to reach this population with information and resources regarding tobacco use and secondhand smoke especially as it related to children. Below are some charts that show the rates of smoking by education level and income. It is critical that we continue to reach our clientele with messages and information about tobacco use.



Education Level	Prevalence
Less than high school	22.9%
GED	43.0%
High school graduate	21.7%
Some college	19.7%
Associate degree	17.1%
Undergraduate degree	7.9%
Postgraduate degree	5.4%

Income Status	Prevalence
Below poverty level	26.3%
At or above poverty level	15.2%

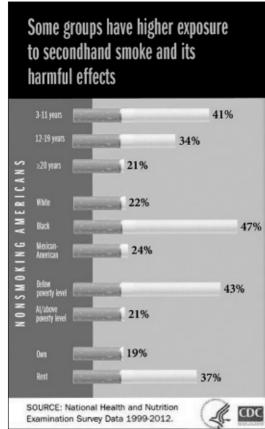


Figure 1

Tobacco Prevention & Cessation

Recently HUD (Housing and Urban Development) has indicated some pending changes that would require all public housing to be smoke free. The Fountain/Warren Tobacco Program is working with management within the agency to educate tenants about secondhand smoke and cessation resources. We will also be working with our Section 8 program.

Homes are a major source of exposure to secondhand smoke. Eliminating smoking in indoor spaces fully protects nonsmokers from exposure to SHS. Half of the US population is covered by state or local smokefree laws that do not allow indoor smoking in worksites and public places, including restaurants and bars. Most people have adopted smokefree rules in their home. Still, exposure in the home remains a significant problem.

The home is the primary source of SHS exposure for children.

About 80 million (1 in 4) Americans live in multiunit housing and can be exposed to unwanted SHS in their homes. SHS from units or common areas where smoking occurs can seep into smokefree units.

Many who live in public housing are especially affected by SHS, including children, the elderly, and people with disabilities. Figure 1 and Figure 2 both visually reflect some of this data.

Kathy Walker - Program Coordinator

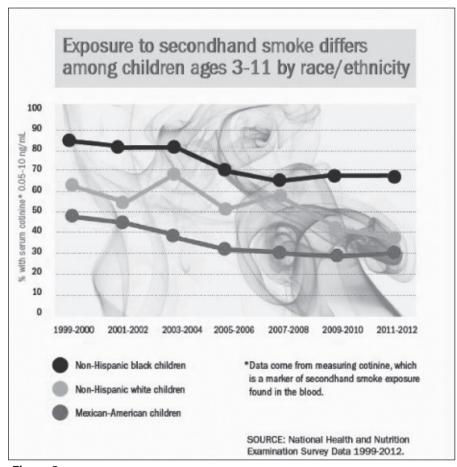


Figure 2

Fountain and Warren **Tobacco Prevention &** Cessation Advisory Board

Attica Consolidated School Corporation

Fountain Co. Ministerial Association

Metropolitan School District of Warren County

Covington Community Schools

Community Action Program

WIC

Head Start

Fountain/Warren Health Department

Covington Business Association

American Cancer Society

American Lung Association

American Heart Association

St. Vincent Williamsport Hospital

Indiana Rural Health Association

MDwise

Area Health Education Center

Purdue Extension



Testimonials

"I like the variety of things to do. I can work on a puzzle in the morning, visit with friends while sharing a cup of coffee, shop the boutique, eat lunch and then play bingo or cards in the afternoon."

"People, people, people, I like being with people!"

"This place has really saved me. I had serious trouble with depression after losing my spouse and when I came here, it gave me a reason to get up in the morning, get dressed and get out of the house."

"People here don't seem to mind if I can't remember their name or if I repeat something more than once, we accept each other, faults and all."

"It's friendly and I know everyone. When I'm home I just eat and mope. Here I can see friends, share a meal and keep myself in the community. There is a good spirit here."





Friendship Circle Center

Friendship, fellowship, food and fun are what Friendship Circle Center offers everyday to the area's senior citizen population. Located at 1307 Pearl Street, Covington, Friendship Center allows seniors the opportunity to exercise their body; stimulate their mind; enjoy puzzles, games, cards and bingo; share musical programs; and most importantly the fellowship of each other's company. We also touch many lives with our homebound and congregate lunch program five days a week.

Having just celebrated our 13th anniversary at the Pearl Street facility, our goals for 2016 haven't changed much. They include continuing to offer programming that involves and invites our current participants and reaches out to younger and non-participating seniors. We need to continue to be pro-active to reach more daily participants.

Our five station computer room allows seniors the opportunity to learn and grow. We offer help to those who need instruction or a little boost. But, also have people who are skilled enough in the use of a computer that work independently to e-mail or pay bills on line. We have two Experience Works employees, one is 91 and works everyday in our coffee corner and helps with serving lunch. The other is activity director and she keeps everyone busy playing games and doing crafts. The exercise room, equipped with a treadmill, recumbent and stationary bicycles, gazelle, stepper, weights and a TV to view instruction videos is in constant use. We also offer an exercise class once a week. The resale room has been recently remodeled and renamed Friendship Circle Boutique. It continues to bringing in about \$7,500 a year to be used for center expenses.

In the past year we have served an average of 40 meals a day at the center and deliver 60 daily meals to homebound residents in Fountain County. Our meals are a nice draw to the daily activities and allow a nutritious meal and fellowship atmosphere.

Fundraising efforts to meet the Center's financial needs include breakfasts, dinners, the boutique, greeting cards, bake sales, spring and Christmas bazaars and Gospel Nights. Our annual 2015 Senior Benefit in October was again a huge success generating over \$11,000. We continue to raise the \$45,000 to \$50,000 needed to operate the Center annually through these fundraisers, private donations and small local grants. We live in a generous and awesome community

Our doors are always open to new participants and we greet them warmly into our circle of friends, trying to live up to the name *Friendship Circle Center*.

Jane Bowers - Director, Friendship Circle Center



M.A.C. - Mobility for Area Citizens (Mac Vans)

MAC - Mobility for Area Citizens (MAC Vans) is a service that provides transportation for elderly and disabled persons in Fountain and Warren counties. MAC Van is just one of numerous programs administered by Community Action Program, Inc. of Western Indiana. MAC Van works closely with the three area nursing homes to transport handicapped residents to local medical clinics and clinics in Lafayette, Crawfordsville, Terre Haute, Indianapolis, Danville, IL, and Champaign. The program has wheelchair accessible vans as well as minivans and standard sized passenger cars.

All drivers are equipped with cell phones to assure constant communication. The six van drivers hold public passenger licenses and are trained in passenger assistance techniques, CPR, defensive driving, first aid and emergency evacuation.

MAC Van is a demand-response transportation program which means each day is scheduled according to the number of requests, time and location of appointments. Hours of operation are 7:00 a.m. to 5:00 p.m. on weekdays. Riders need to call for pick-up time as soon as they book an appointment. Fountain County riders can call (765) 793-4871 to schedule transportation. Warren County riders call 765-762-0420 to schedule.

The program prefers that riders provide one to two week notification when scheduling a ride: one or two days' notice is accepted; however, last minute appointments are often available, due to cancellations. Eligible riders include anyone age 60 and older, handicapped persons 55 and older, and/or Medicaid recipients that have no transportation for medical appointments as well as younger handicapped persons.

Transportation services can be provided for any of the following:

- Medical Appointments
- Social Service Agencies
- Legal/Court Appointments
- Covington and Warren Senior Centers (provided each weekday)
- Shopping and Errands (one day per week is specified for shopping and errands in each town.)
- Groceries
- Pharmacies

Tammy Nickle - Transportation Coordinator

A special thank you to the United Way of Danville Area, Inc. for providing the required match for our new vehicle.





M.A.C. Staff

Marvin Austin Guye Hurd Wallace "Red" Jennings Penny Mullens Bill Nickle **Deb Solomon Jeannie Hines** Donna Lyon Karol Hays





EMPLOYMENT & TRAINING DIVISION STAFF

CENTRAL OFFICE MANAGEMENT TEAM

Chris Cohee

Director of Employment & Training

Robert M. Taylor

Operations Coordinator

Raymond Maris

Management Information Systems Team Coordinator

Casey Jumps

Management Information Systems Assistant

BENTON, CARROLL, WHITE COUNTIES

Cindy Hicks

Case Management Coordinator/ Express Team Leader

David Kurth

Case Manager

FOUNTAIN, WARREN, MONTGOMERY COUNTIES

Mary Sloan

Department of Workforce Development/Express Team Leader

Debi Scruggs

Case Manager

CLINTON, TIPPECANOE COUNTIES

Mike Longcor

Case Management Coordinator/Case Management Team Leader

Jeremy Bolinger

Ready to Work Job Developer

Dawn Achor-Smith

Ready to Work Career Planner

Mark Woodcock

Ready to Work Career Planner

Marsha Byers

Workshop Facilitator/Site Manager

Amy Allen

Worksite-Based Training Coordinator

YOUTH SERVICES

Deb Provo

Youth Services Manager/Team Leader

Tricia Malady

Youth Services Coordinator

Ashley Montoya

Youth Services Case Manager

Ken Dieruf

JAG Specialist Crawfordsville

Katie Schaffer

JAG Specialist Lafayette Jefferson

Christine Shaffer

JAG Specialist Twin Lakes

Kelsey Rummel

JAG Specialist McCutcheon

Employment & Training Division

- 8523 area residents received services during the year
- 3399 customers received intensive level services
- 328 customers were enrolled in Occupational Skills Training
- 128 customers received WorkIN funded services
- 1179 customers received in house workshop services
- 262 youth customers were enrolled in the Jobs for America's Graduates program

June 30, 2015 marked the end of the Workforce Investment Act (WIA) of 1998. WIA guided and funded much of what happened in publicly funded workforce development at the national, state, and local levels over the past 16 years. The law which replaced it, the Workforce Innovation and Opportunity Act (WIOA) of 2014, was implemented on July 1, 2015.

Customers by County of Residence PY14 —7/1/14-6/30/15

Benton 205 Fountain 337 Warren 148
Carroll 422 Montgomery 565 White 148
Clinton 644 Tippecanoe 5645

Jobs for America's Graduates (JAG)

JAG is a state-based national non-profit organization dedicated to preventing dropouts among young people who are most at-risk. JAG has delivered consistent, compelling results by helping young people stay in school through graduation, pursue postsecondary education and secure quality entry-level jobs leading to career advancement opportunities.

Region 4 was recognized for meeting/exceeding 5-of-5 Performance Metrics for the JAG program, which include:

- 90% Graduation
- 80% Positive Outcomes including a career, military or post-secondary
- 60% Graduates are employed
- 60% Employed graduates are full-time
- 80% Graduates are employed full-time and/or are combining work and school

Three JAG participants placed first in the regional Career Development Conference competitions and represented the region at the State Career Development Conference:

Carson Williams - Twin Lakes - Career Presentation Category
Payton Pearson - Crawfordsville - Creative Solutions Category
Kristina Goodnight - Crawfordsville - Financial Literacy Category

Some 2014-15 JAG members ...













Ready to Work

The Ready To Work grant is a \$7.6 million four-year grant from the U.S. Department of Labor (USDOL) for advanced manufacturing training and work-based learning activities for those who have experienced a period of longterm unemployment.

The goal is to help those experiencing long-term unemployment gain access to employment services that provide opportunities to return to work in middle- and highskill jobs in advanced manufacturing.

Depending upon the individual's Academic Career Plan, intensive coaching, short or long-term training interventions are provided. Ready to Work grant participants engage with a Career Coach and Career Planner (Case Manager), and participate in our Rapid Reemployment for Advanced Manufacturing Placement (RAMP) affinity group. All participants will have access to supportive services; including transportation assistance, child care or dependent care, tutoring, and other work/training-related needs.

RTW participants must pass a 5-panel instant drug test, successfully pass WorkKeys at level three, participate in 5 weeks of classroom training and nine week paid internship.

The classroom training consists of 5 weeks delivered by Purdue Polytechnic-Lafayette and 9 weeks at employer worksite; participants receive \$10/hr and are in training 40hrs/week.

Classroom instruction focuses on Fundamental Skills Training, Analytical Trouble Shooting, Creative Problem Solving, Conditioning & Injury Prevention, Root Cause Analysis, OSHA standards, Team Work and Work Ethics. RTW participants that successfully complete classroom training are awarded an Advanced Manufacturing Standardized Work Certificate from Purdue Polytechnic-Lafayette.

Participants attend an internship fair with advanced manufacturers and work with the Job Developer to obtain an internship, on-the-job training or direct hire opportunity.

The grant has served over 174 participants since launching in April of 2015.

1964	• Lyndon Johnson's War on Poverty	Community Action Progr
1965	• Three summer Head Start Classes in Fountain County serving 60 children • Funding was \$7,862 - \$4,850 was requested	of Western Indiana
1966	 Community Action Program Inc. of Fountain, Parke, Vermillion & Warren Counties was established 	1966-2016
1967	• Summer Head Start in Four Counties - funding increased to \$50,400	CAP Camp Plans
1968	 Head Start in 7 Centers - funding increased to \$120,000 Neighborhood Youth Corp Serving 269 youth Training Program for low-income established Emergency Food Medical Program 	Well Underway Plans for the CAP Camp Well under way. The camp well under way is sponsored well under and is sponsored and is sponsored well under way is staff and
1970	Covington Senior Center Established Family Planning Program	by local donations. All by local donations are also serve on a volunteer basic also serves for their third years of their third years.
1971	Office of Economic Opportunity Funding for Administration and Outreach	Mrs. Athert Grunds the camp. Miss Joan Ems.
1972	Gardening Program	Mary Lou Cooper, of Nurse,
1973	• Four County Summer Jos Program - Neighborhood Youth Corp	her services for the her servi
1974	 Homebound Meals Comprehensive Manpower Center CETA Passage, replacing Neighborhood Youth Corp Employment & Training programs expanded to include Montgomery & Benton 	Ground Methodist Campon II is the hope that & II is the hope that
1975	Moved office from Presbyterian Church to larger location	
1976	 Weatherization Program was funded through Community Services Administration Red Cap Enterprises established in Rockville 	
1978	 New Senior Citizens Center was constructed Mobility for Area Citizens (MAC) was established for Fountain & Warren C 	0.
1979	 Homechore Program Established through Title XX & SSBG A nutrition & meeting site established in Warren County for seniors Weatherization Training Center Opened to train CETA crews working in 14 county areas Funding increased to \$3.2 million. 	
1980	 Occupational Development Center (ODC) opened a job readiness center targeting delinquent youth & 16-18 year old drop-outs Summer Camp Program serving 275 children Purchased a building in Covington to house Admistrative Office 	COMMUNITY ACTION PROSESSAL IS:
1981	State over-obligated DOE Weatherization Funds and were ordered to cease operation Reinstatement of DOE Omnibus Reconciation Act was passed by Congress Social Service Programs with the exception of Head Start are administered by the States	
1982	 Retired Executives Program Established Commodity Distribution Benton & Montgomery Counties were added to our corporation 	
1983	 Family Stress Program (Preventative Abuse Counseling) established CETA out and JTPA (Job Training Partnership Act) in Became service provider for Tecumseh Area Partnership - however lost Parke & Vermillion 	
1984	WIC program awarded for Benton, Fountain & WarrenTot to Teen Program established	YACTIO GRAM
1985	 Head Start expanded to include Benton County Residential Energy Management Program (REMP) established with local governments WIC expanded into Montgomery County 	NK INDIANA JE INDIANA INDIANA JE
1986	Summer Youth Program FEMA funding	



Two CAPWI Employment & Training Success Stories

December 2015

My Life Changing Story

By: Nallely Garcia-Nava

WORKONE helped me gain independence, become more confident, it gave me more strength, and most important it helped me get in the right direction to meet my GOALS.

I was a stay at home mom for many years. I was not quite ready for a life changing event such as, sudden

separation and divorce and that is when I realized I had to do something for myself and three kids. All these new responsibilities upon put me became overwhelming and put me in a "dark place". I went through a black hole, and it seemed I would never get out. But I made a CHOICE, that changed my life; and this was to CHANGE MY LIFE AND TAKE CHARGE OF MY LIFE AND CURRENT SITUATION, by becoming part of the healthcare team.

I enrolled myself in school to become a Medical Assistant and got a job at a local store and helped a family clean their house - yet money was

still short. This gave me more courage and realized that I should do something greater. I quickly looked into becoming a Certified Nursing Assistant (CNA). After researching many ways to obtain my CNA, I found that WORKONE could help me accomplish this important and necessary milestone.

I quickly set an appointment and soon I met a wonderful caseworker Cindy, that not only helped me get me into

the CNA program , but also gave me the support, love, and encouragement I needed to juggle my life changing event. Getting my CNA through WORKONE not only helped me reach one of my goals, but gave me the tools necessary to be successful. I am currently a CNA at St. Elizabeth Healthcare, in Delphi and I have been working for almost a year. I got hired right after completing my clinical.

Throughout this time I have had perfect attendance

on the job and was even featured in the overall company's newsletter for providing excellent customer service. I am still in school and also have perfect attendance and a GPA of 3.95. WORKONE is not just a tool for job placement it's also a source of support for the individuals who WANT to succeed.

I learned in life that anything can be accomplish but ONE must take time and dedication to surpass all obstacles and challenges life throws at you. My goal is to become a Physician Assistant and get my PhD. While doing this I hope to inspire people around me to

better themselves and to push above and beyond.

Thank you WORKONE for changing my life, thank you CINDY for believing in me and allowing me to be part of a dynamic field that changes someone's life every day. Being a CNA is one of the most rewarding fields anyone can be. Not only do you touch a person's life but you also build personal relationship that can last a lifetime.



Nallely is on track to be the Valedictorian of her class! Pictured are Nallely (left) and her caseworker Cindy Hicks.

September 2015

Employment & Training Success Story

CAPWI's WorkOne/Employment and Training program does some great work. Here is a success story provided from a youth who participated in one of our youth programs in White County.

"I am a 2011 graduate of Twin Lakes High School, a recent graduate of Brown Mackie College in Merrillville and a parent to a 4 year old little boy. I have worked at White Oaks Health Campus for the past two and a half years beginning as a Certified Nurse Assistant (CNA) and becoming a rehab tech in the therapy department. A coworker in the therapy department referred me to WorkOne for assistance with tuition and transportation costs, which she also received while attending Brown Mackie College. WorkOne assisted me with more than the financial aspect of college. The entire staff provided guidance and emotional support

during this time of need. Upon finishing my field work in July, I was offered a full time position working in the therapy department at White Oaks Health Campus as a Certified Occupational Therapy Assistant. Without WORKONE and

the entire staff, completing my degree would have been a struggle. I am eternally grateful for the assistance I have received and the staff that has assisted me."

Megan recently shared her story with White County Commissioners.

Congratulations Megan!



WorkOne contracts with Community Action Program, Inc. of Western Indiana.

TALKS (Transferring A Little Knowledge Systematically) Mentoring Program

In January 2015 the Fountain County Mentoring Program changed to TALKS (Transferring A Little Knowledge Systematically) Mentoring Program. TALKS is a school-based program that utilizes an issue-oriented curriculum. This new program structure offers guidance to mentors and enables the program to reach more youth since it's structured to match one adult with three youth.

Presently the program is active in all three Fountain County elementary schools. We have 7 mentors and 20 students in the program at SE Fountain Elementary School, 6 mentors and 17 students at Covington Elementary School, and 3 mentors and 9 students at Attica Elementary School.

Ideally the program starts with third grade students and will travel with the students as they graduate onto the next grade level. The curriculum will change when they enter junior/middle school and again at the high school level. The curriculum is based on issues such as the importance of first impressions, self-discipline, and various other topics. Each lesson is followed by a series of questions to aid in discussion and concludes with quotes to be memorized and discussed. Students gain wisdom, emotional insight, how to help a peer, and leadership skills.

The program celebrated the first year of the program in May of 2015 with a banquet at Twin Lakes Camp where the students, family members, and mentors enjoyed the thrill of a zip line. Dinner was served at the camp which was followed by an awards/recognition program. Twin Lakes Camp offered scholarships for summer camp to each student involved in the program. Plans are in the works to have a similar event at the conclusion of the 2015-2016 school year. TALKS Mentoring is a school-based program and as such does not take place during the summer months.

Kathy Walker - Program Director

TALKS Mentoring **Advisory Board**

Cindy Mason Susan Henderson Muff Rennick Brian Iordan Debbie Mericle

Goals of **TALKS Mentoring Program**

- Increase school attendance
- Improve school grades
- Increase extracurricular activities
- Reduction of juvenile justice activity







Housing Division

Our mission is to supply clean, safe, and affordable housing in our six county service area for low/moderate income families and seniors utilizing several programs and funding sources.

In serving our mission, and with the completion and lease-up of 6 new senior units in Montezuma in 2015, the Housing Division is currently maintaining and managing 154 units of low/moderate income family and senior units in all of our six county service areas. The 6 new senior units are 2 bedroom and are all handicap accessible and make a very nice addition to CAP's rentals.

In 2015, Community Action Program Inc of Western Indiana Housing Division applied for three grants from IHCDA and awarded all three.

- Montezuma: Aztec Court Apartments senior housing phase II which will consist of 5 two bedroom senior units located next to the completed phase I. This grant award from IHCDA was for \$385,000 and expected to be complete in late 2016 or early 2017.
- Fowler: High School Heights Apartments senior housing which will consists of 6 two bedroom units located on the grounds of the old High School in Fowler. This grant award from IHCDA was for \$462,000 and expected to be completed in late 2016 or early 2017.
- OOR 17 (Owner Occupied Rehabilitation): This grant application was funded from IHCDA for \$370,000 and can be used in Benton, Fountain, Montgomery, Vermillion, and Parke County's to assist eligible clients with modifications to their homes.

In 2015, Community Action Program Inc of Western Indiana partnered with the City of Crawfordsville who applied for the Stellar Community Grant. They were awarded this prestigious award and along with that, CAP of Western will administrate up to \$500,000 in grants to assist income eligible homeowners in the Historic Whitlock area of Crawfordsville.

2015 has been a year of great achievements for the Housing Division. Receiving these awards was a great accomplishment and I look forward to opportunities before us in the coming year.

The Housing Division is continually looking for new ideas and opportunities to serve and meet the needs of our clients in our six county service area.

Steve Talbert - Housing Director

Lead Services

Utilizing X-ray florescence (XRF) technology in the form of a NITON Spectrum Analyzer, the Housing Division is able to evaluate housing stock for the presence of lead-based paint (LBP). Two staff members, licensed by the IN. State Dept. of Health, conduct the LBP risk assessments and evaluations.

The primary route of lead poisoning is through ingestion of LBP dust by infants via hand-to-mouth activity. LBP dust is known to cause damage to the central nervous system, retard learning abilities; lower IQ's and affects internal organs of children. The most severe cases of LBP poisoning can result in death. The risk assessments identify the presence and severity of LBP hazards so the family can protect themselves utilizing specific cleaning methods. The assessment also provides prioritized recommendations for the remediation of LBP hazards.

Through the end of 2015, accumulatively, the Housing Division has completed 65 risk assessments for the USDA Rural Development Single Family Housing, 18 assessments for the IN. State Dept. of Health, and 70 assessments for other not-for-profits involved with owner-occupied rehab programs. Accumulatively there were 89 assessments completed for the Owner Occupied Rehab program.

In 2015 Brad Lane, Weatherization Lead Auditor, became the third Housing Division employee to earn an Indiana State Department of Health Lead Based Paint Risk Assessor's license.

Randy Burnette/Steve Talbert IDEM Licensed Risk Assessors Housing Division

Emergency Food & Shelter Program

Funds from the Phase 32 Emergency Food and Shelter Program (EF&SP) provide assistance with utility crisis intervention, homeless prevention efforts, and fund local food pantries. The county awards are determined by the federal government and are based on most recent unemployment figures in relation to the areas population. County EF&SP boards designated CAP as the local recipient organization to administer funds received by the counties. EF&SP funds also provide monetary support to three food pantries- one in Parke, one in Vermillion and one in Warren counties. EF&SP allocated \$6,600 in funding to these food pantries. Following are the allocations to CAP by county for 2015 Phase 32 funding:

Benton	\$2,800	Fountain	\$3,066	Montgomery	\$15,988
Parke	\$3,351	Vermillion	\$5,780	Warren	\$1,400

Phase 32 EF&SP funds allowed CAP to assist an average of 302 households in 2015

Ruth Fishero - EFS Coordinator

Energy Assistance Program (EAP)

The Energy Assistance Program is designed to help families with the burden of high energy bills during the winter. Eligible families receive a one-time payment to their electric and heating companies.

Income guidelines were remained at the 150% OMB level for the 2014-15 Season.

The average benefit for the heating season was \$350. As of September 30, 2015, **\$732,762** has been obligated from our resources to serve 1,905 households.

County	\$ Obligated Households Served	
Benton	\$ 61,677	160
Fountain	141,279	341
Montgomery	236,897	659
Parke	112,644	291
Vermillion	135,770	351
Warren	44,495	103

Summer Cooling Programs

The Summer Cooling Program runs from June 1st through August 31st. The intent of the program is to offer eligible families the opportunity to receive a onetime benefit in lowering electric costs due to running fans and air conditioners.

This past season, \$271,100 was obligated to serve 1,807 families.

Ruth Fishero - Energy Assistance Program Coordinator

EFS Local Boards of Directors & Members

Benton

Wayne O'Neal Linda Sproull Alisa Noble Christine Sheetz Ioan Lesch Cindy Eberhardt

Fountain

Coletta Brooks Diana DeSutter Rev. Eddy Jones **Ked Sowers** Colleen Chambers Rhonda Friend

Montgomery

Betty Brock Patricia Perkins Karen Largent Susan Peyton David Johnson Gary Lewis Denise Maxwell Iim Fulwider Anita Byers

Parke

Glenn Rush Fr. Varghese Maliakkel Katie Potter Rev. Don Perry Connie Norman Susie Waymire

Vermillion

Denise Mitchell Patricia Richey Patricia Brower Susie Waymire Tabatha Myers Ruth Fishero Ellen Brown Fr. Varghese Maliakkel

Warren

Becky Ehler Diana DeSutter Rhonda Friend Dana Craft James Taylor Kay Rothrock Joe Hemersbach Bev Morgan Bruce Thornsbrough

County Community Services Representatives

Christine Sheetz

Benton & Warren Counties

Diana DeSutter

Fountain & Warren Counties

Karen Largent

Montgomery County

Vacant

Parke & Vermilion Counties

 Susan Miller, EAP Assistant Parke & Vermilion Counties

Testimonials

"It's sure was so good to have received a letter of Energy Assistance today. I can't thank you enough for all you do for us each and every year, especially having bitter cold weather we're facing. I'm humbly grateful to you. Many blessings to you"

"Thank you very much for this service. I wouldn't be able to make it through the winter without it especially since they have raised our health insurance so high."

"Thank you very much for all your help over the years past. You have no idea how much I've appreciated your assistance. I wish the best for your entire staff!"

"Thanks for all you do here!"

Weatherization Deferral Program

In 2015, the Weatherization Program completed 59 homes in our six county area. Five funding sources were used to complete these homes: DOE, LIHEAP, State LIHEAP (Healthy Homes), Clearesult, and Vectren Share the Warmth funds.

Starting in April of 2015, the final inspection process on weatherized homes changed. In order for a weatherization job to be complete, a "quality control inspection" now has to be performed on each home. In order to perform this inspection, a person must pass a field and written test issued by The Building Performance Institute (BPI). Training for this test is provided by the Indiana Community Action Association (INCAA). When both test are passed the person is award a Quality Control Inspector certification or QCI. This new process insures the quality of work performed on each home.

Late in 2015, State LIHEAP "Healthy Homes" deferral funds were awarded. These funds can be used on deferral issues that would prevent weatherization services. Allowable activities for these funds include, but are not limited to, mold remediation, moisture control, knob and tube wiring replacement or removal, grading issues, minor roof repair, gutter installation or repair, sump pump installation, and pest control.

The Weatherization program will continue to seek additional funding sources to provide safe and effective energy saving service in our six county area.

Grant Easter - Weatherization Program Director

Owner Occupied Rehab (OOR)

In 2015, CAP concluded the Owner Occupied Rehabilitation Program/ Aging in Place (OOR '15) from the Indiana Housing & Community Development Authority. This program was funded under the Community Development Block Grant Supplemental Disaster Funds.

Aging in Place is defined as "making the living environment safe and adaptable so that everyone can remain independent and continue to thrive in their homes and community, even as circumstances change". It is a fact that 80% of seniors want to live out their lives in their own homes.

The purpose of the program is to address accessibility issues in the home that, if left unattended, could force the homeowner into moving to a health-care based environment. Additionally, in order to remain in their home, the home must be structurally sound, safe, and affordable to maintain. Every applicant and their home are individually evaluated for their specific needs and the appropriate measures are implemented into a scope of work for the rehabilitation process.

The program requirements are that the homeowner must be 55 years of age or older, or there must be a disabled household member living in the home. The homeowner must carry homeowner's insurance to protect the funding source's investment, and must agree to sign a restrictive lien & covenant agreement.

Early in 2015, the Housing Division finished out the OOR'15 program concluding on 3/15. This program provided rehab services to 12 households in the amount of \$210,000 for an average of \$17,500 per participant. In May of 2015 the Housing Division underwent IHCDA program monitoring of the OOR '15 program. The monitoring result showed 23 satisfactory determinations and zero concerns and/or findings once again resulting in a "two thumbs up" compliance review.

Section 8

The Housing Choice Voucher Program (Section 8) is designed to help low-income families with their monthly rental payments so that they are better able to maintain safe, decent and affordable housing.

On September 15, 2015 due to the long list of applicants that were on our wait list and per the Rules and Regulations of the program we had to shut the preliminary application process down in order to give the applicants who had been on the wait list for more than two years a chance to get pulled.

2015 resulted in 18 of our 140 voucher holders going off the program for various reasons. This turnover in voucher holders allowed other applicants that have been on the Wait List for some time now to participate in the program. We are anticipating open the Wait List back up in early Spring of 2016.

We currently have 117 applicants on the Waiting List. Applicants are told when they apply that it could take up to 3 years to get pulled from the list, this all hinges on the applicants place on the wait list and the turnover we experience throughout the year with our current voucher holders.

The Averages Household Report for the year ending 2015 for the counties we serve is as follows:

	COWI Mainstream	COWI Vouchers
Avg. Annual Adjusted Income	\$ 11.577.00	\$ 11,178.25
Avg. Annual Total Income	12,800.00	12,028.50
Avg. Total Tenant Payment	289.83	281.00
Avg. Housing Assistance Payment	243.33	243.83
Avg. Utility Reimbursement	0	10.88

Currently we have 278 household members that are benefiting from the HCVP (Section 8) and all will have all open voucher slots full in the next few months.

The Housing Choice Voucher Program (Section 8) continues to be a very valuable program in the lives of area families that we serve.

Tina Houchens - Section 8 Housing Manager

Division of Housing

Steve Talbert

Director of Housing

Randy Burnette

Housing Project Developer

Alice Young

Financial Counselor

Grant Easter

Weatherization Program Director

Brad Lane

Weatherization Energy Auditor

JD Taggert

Weatherization Energy Auditor

Mike Elliott

Housing Maintenance

Donna Van Etta

Housing Manager

Tina Houchens

Section 8 Housing Manager

Misty Sandlin

Section 8 Housing Assistant

CAP also has 24 additional single-family rental homes available. These homes are located in:

Newport

Cayuga (12 Homes)

Attica

Perrysville

Veedersburg

Williamsport (3 Homes)

Clinton (7 Homes)

Bloomingdale

Crawfordsville

Waynetown (2 Homes)

Covington (2 Homes)

New Market (2 Homes)

Kingman

Rockville (7 Homes)

Hillsboro

West Lebanon

Agency Rental Properties

- 701 N. Perry Street, Attica
- 100 Suzie Lane, Attica
- 1327 Second Street, Covington
- 1324-1328 2nd St., Covington
- 505 Washington St., Covington
- 133 Depot Street Senior Units Perrysville
- 106 S. Market St. Senior Units Rockville
- N. Albright Street Senior Units, Cayuga
- East Court Drive Senior Units, Cayuga
- West Court Drive, Cayuga
- 103 E. Smith Street, Oxford
- Montezuma Phase 1 Senior Units

Clinton Rehab

- 1006 S 4th Street
- 1126 S 8th Street
- 552 N 8th Street
- 1017 N 7th Street1128 S 8th Street
- 1128 5 8th Street
 1134 S 8th Street
- 1138 S 8th Street
- 740 Ash Street

West Lebanon

- 109 W Third Street
- 301 S Warren Street
- 104 W Fourth Street
- 106 W Fourth Street

Agency Rental Properties

Maintaining a reputation of providing quality, affordable housing, CAP continues to experience growth in the area of rental properties. In 2009, we built new rental units in Cayuga and Veedersburg.

In the Attica area, we have the Perry Street apartments, consisting of a two-story, rehabbed building with two one-bedroom units, one two-bedroom unit, and one three-bedroom unit. Suzie Lane apartments, also in Attica, are a duplex-style setting with four two-bedroom units.

Covington has several rental units available. Riverbend Apartments is located on Second Street, which features seven two-bedroom units. The Fountain/Warren Head Start Center is co-located within the Building. Also on Second Street are three three-bedroom homes, which also have an attached one-car garage. Located on Washington Street at the Hannegan House, we have one one-bedroom unit, one two-bedroom unit, a three-bedroom unit, and small commercial rental space.

In West Lebanon, we have two duplexes, each containing two two-bedroom units and two 3-bedroom duplexes located on West Fourth Street.

In Perrysville, Highland Manor, the former Highland Elementary School, provides 25 one-bedroom apartments for senior citizens.

Cayuga Manor Phase I and II provides senior citizen housing featuring seven duplexes and one triplex, each containing two bedrooms.

Rockville Parke Place, the former Parke Hotel which was renovated by CAP, has fifteen rental units consisting of two efficiency units and thirteen one-bedroom units for senior citizens. The Bureau of Motor Vehicles, a jewelry store, as well as CAP's Parke County Office occupy the rental spaces on the ground floor

Oxford Place Apartments, a former three-story furniture store, is home to six two-bedroom units with an open atrium in the center of the building. Utilities are included with the rent. These spacious apartments are located on the Oxford Town Square.

Rockville Subdivision, located on East Mill Valley Lane at the north end of Rockville just off of Pines Drive, consists of 5 three-bedroom homes. Each unit has washer/dryer hookups, dishwasher, patio, attached 1 car garage and 2 baths.

Veedersburg Homes (Sterling), located on Chamber Street. This corner lot consist of two 3 bedroom units. Each unit has washer/dryer hookup. Each unit has a 1 car garage.

Clinton Project is made up of 8 homes. Of these 8 homes, 4 are brand new homes and the other 4 are rehab units. The land for the 4 new units was once a trailer park. Each home is a 3 bedroom, 1 car attached garage. One of the home is a disabled unit. The remaining homes are rehab units. Each has 3 bedrooms.

Montezuma Phase 1 is NEW Senior/Disabled Units featuring two triplexes. Each unit is a 2 bedroom with washer and dryer hook-ups. Each unit also has its own back patio.

Donna Van Etta - Housing Manager

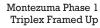
Local Area Economic Development and Affordable Housing

MONTEZUMA REVITALIZATION

In 2013 the Town of Montezuma Council contacted CAP with a request to develop affordable senior rental units. The concern was that the Town's seniors were moving out of town due to a lack of available housing. To support this development, the Town donated 1.88 acres of property located immediately adjacent to the newly constructed Community Center (seen in backround). Phase 1 of the rental development consisting of two triplexes creating six two bedroom apartments was completed in the fall of 2015 and is fully leased up. Phase 2 consisting of one triplex and one duplex was funded by the IN. Housing & Community Development Authority late in 2015. Construction is underway on Phase 2 and is scheduled to be complete in the late fall of 2016.



Montezuma Phase 1 **Triplex Foundation**







Montezuma Phase 1 Triplex Being Insulated



Single Family Units

Cayuga – East Court Drive (6 Homes)

Cayuga – West Court Drive (7 Homes)

Rockville – East Mill Valley Lane (5 Homes)

Rockville – 404 Ohio Street

Rockville – 414 Ohio Street

Clinton – 305 S. Washington Street

Clinton – 1003 Morgan Street

Clinton - 948 5th Street

Clinton - 1131 S 4th Street

Clinton – 1025 Morgan Street

Clinton – 649 S 7th Street

Clinton - 741 N 8th Street

Veedersburg – 501 Chamber Street

Veedersburg – 507 Chambers Street

Attica – 107 Suzie Lane

Clinton – 948 S 5th Street

Clinton - 1131 4th Street

Perrysville – 135 Vernon Street

Veedersburg – 411 State Street

Williamsport – 27 Ross Lane

Crawfordsville - 1507 Southside Drive

Crawfordsville - 8 Gladiator Drive

Bloomingdale – 39 Newlin Street

Waynetown - 107 McClure Street

Williamsport – 328 Monroe Street

Covington – 826 Washington Street

New Market – 101 S 9th Street

New Market - 108 S 9th Street

Covington – 1308 8th Street

Kingman - 100 Wilky Street

Williamsport – 110 Short Street

Hillsboro – 301 S Market Street

West Lebanon - 707 Clinton Street



Kivett & Keefe Awards

From 1988 – 2003, the Kivett and Keefe awards were given to honor individuals or groups that had made significant contributions to Community Action and whose involvement had positive impacts on successful programming. The awards were established to honor two members of the Board posthumously, Dr. M.C. Kivett of Vermillion County and Kevin Keefe from Benton County. Nominations were originally made by Board and staff. In 1994, the selection process was changed so that one award was presented from each of our four divisions. These award winners serve as a true reflection of the strong partnerships and relationships that have honored our agency throughout some of the last 50 years.

KEVIN KEEFE AWARD FOR EXEMPLARY SERVICE

On Febuary 21, 1989, we lost a very dedicated, competent, and enjoyable board member in the tragic and untimely death of Kevin Keefe. Kevin had represented the Benton County Commissioners on our Board of Directors and also served on the Benton County FEMA Board.

Kevin was a caring man who loved life. He was a tremendous volunteer. He gave quietly not wanting recognition and seldom receiving it. We are proud to have known him.

Honor Roll of Kevin Keefe Award Recipients

1989 -	Jon B. Inman, DDS
	Williamsport

1990 - Richard Rennick, Jr. Wallace Law Firm

1991- Earl Peyton, Covington School Corporation

1992 - Center Township Community Fund Oxford

1993 - Roy Stroud, Warren Metro School District

1994 - Dan Fehrenbach. Williamsport

1994 - Cinda Kelly, Idaville

1995 - Jon Foxworthy, Hillsboro

1995 - Tim Pratt, Covington

1996 - Crawfordsville Electric Light & Power

1996 - Monticello Herald Journal

1997 - Richard Klage, Covington

1997 - Dayleann Waymire Rural Development 1998 - Flexel H.E.L.P. Team

1998 - City of Attica

1999 - Bank of Western Indiana & Centre Bank

1999 - Mark & Mary Beth Kussmaul, Crawfordsville

2000 - Ron Fox & Glen Turpin, Crawfordsville

2000 - Ron Keeling, Union Federal Savings & Loan

2001 - The Fountain Trust & Covington Service Corp.

2001 - Linda Klemme, Benton Family Food & Nutrition

2002 - Covington Volunteer Fire Department

2003 - Travis Girdler, Veedersburg Ministry Center

2003 - Veronique Brown, White County Purdue Extension

DR M.C. KIVETT AWARD FOR VOLUNTEERISM

In 1988, the Agency established the Dr. M.C. Kivett Award for Exemplary Service in honor of our late Board member and president, Maurice C. Kivett, DDS of Clinton.

Dr. Kivett practiced dentistry for 40 years. During that time, he served on our Board for 16 years and was board president for 11 years. He resigned in 1985 due to ill health. A victim of cancer, he passed away on May 13, 1987.

Dr. Kivett served the agency unselfishly for all of those years and it is with appreciate that we established this award in his memory.

Honor Roll of Dr. M.C. Kivett Award Recipients

1988 - Josephine Pickrell, Williamsport

1989 - The Reverend Joseph Kern, Rockville

1990 - MUFFY – Montgomery United Fund for You

1991 - Covington United Methodist Church

1992 - The Reverend John Stacey, Crawfordsville

1993 - Benson Chapel United Methodist Church

1994 - Dorothy Waltz, Rockville

1994 - Barbara Phillips, Covington

1995 - Keith Weedman, Montgomery DFC

1995 - Oxford Town Council

1996 - E.J. Martin, DDS Covington

1997 - Ruth Dicks, Veedersburg

1997 - Mary Lynn Harris, Crawfordsville

1998 - Wini Clark, North Vermillion School Corp.

1998 - Dee Gerling, Covington

1999 - Kappa Kappa, Kappa Zeta Omega Chapter, Veedersburg

1999 - Clinton Adult Tutoring Service

2000 - Attica United Methodist Thrift Shop

2000 - Dr. Elnora Ramano-Sembrano, Covington

2001 - Denise Schroeder, White County Purdue Extension Svc

2001 - Town of Cayuga

2002 - Montgomery County Family Nutrition

2003 - The Binky Partrol

2003 - Rockville Housing Authority

Joan E. Cline Memorial Scholarship



Community Action Program, Inc. of Western Indiana (CAPWI) offers scholarships to graduating seniors in the amount of \$1,000 for each year they attend higher education up to a maximum of 4 years. Scholarships are only awarded within the six county area serviced by CAPWI which include Benton, Fountain, Montgomery, Parke, Vermillion and Warren. In 2015, the scholarships were awarded to graduating seniors from Fountain and Montgomery counties respectively.

In 2015, Tamar Danielle Jinkins from Covington was awarded the scholarship for Fountain County. Tamar graduated from Covington High School. She is the daughter of David and Mary Jinkins. She is attending International Business College in Indianapolis where she is studying to become a Veterinary Technician. Tamar was been a member of the FFA, 4-H Junior Leaders, and the varsity track and field

team. She volunteered at a soup kitchen and Operation Christmas where she helped shop for foreign children in need through her church.

In 2015, Josie Lee Burns from Crawfordsville was awarded the scholarship for Montgomery County. Josie graduated from Crawfordsville High School in Montgomery County. She is the daughter of Jodie Dillman and Keith Burns. She is attending IUPUI where she is studying Social Work. Josie Lee was active in volleyball and softball. She enjoys reading and crafts. She volunteered at a local animal shelter, soup kitchen and went on a mission trip through her church.

These scholarships are offered in memory of Joan E. Cline who was the Executive Director of Community Action Program Inc. of Western Indiana from 1970 until her death in December, 2004. Joan dedicated her life to helping families and individuals become self-sufficient. Of the many tools utilized to achieve that goal, education is primary. Joan believed that assistance through higher education was necessary. Through these scholarships, Community Action Program continues Joan's work in helping these outstanding young people attain their individual educational and career goals.



Joan E. Cline Scholarship Recipients Josie Lee Burns (top right) from Crawfordsville and Tamar Danielle Jinkins (bottom right) from Covington.

The scholarship winners were presented by CAPWI Board President - Steven Brier (top and bottom left).



Indiana Individual Development Acccount (IDA) Program

Are you one of those individuals who wants to go back to school to further your education in order to get a better job?

Want to start your own business?

Are you tired of renting and want to buy a home or maybe just need repairs completed on your current residence?

Struggling to save the money to attain your goal?

Then you might be interested in the Individual Development Account (IDA) program. The IDA program is a four-year savings plan intended to help families with limited income to develop a budget, set goals, establish savings habits and invest money in an asset.

Some of the requirements of the program are that you must be a resident of Indiana, have earned income and are able to put a small amount into the program on a monthly basis.

For each dollar saved, up to \$300 a year, the program will match it with three dollars. This means, if you successfully save \$300, then the program will match it with \$900, totaling a combined savings of \$1,200.

If you complete the four-year program at the current rate of match you would have approximately \$3,600.00 to invest in an asset (business, education, homeownership, etc.).

For more information about the program and to get an application, contact Alice Young at 793-4881, Ext. 105 or by email at ayoung@capwi.org

Homeownership Education and Counseling Program

Available in Benton, Fountain, Montgomery, Parke, Vermillion, and Warren Counties.

Homeownership is a step that should not be entered into lightly. Many families get tired of renting and think they are ready for homeownership but do not fully grasp the full picture of what homeownership involves.

This program has several modules, which takes the family through the important steps in making their way to homeownership and how to avoid putting their home on the line when things get tough. Some of the information covered in the modules address budgets, how to shop for a home wisely, and cleaning up credit reports.

Also, we try to get the family to assess their current situation to make sure they are ready for homeownership or consider waiting for another year or two before taking on this responsibility. We look at a couple of things in this area. Is there a household budget in place? If so, what is the debt to income ratio at this time?

The full course takes 8-12 hours depending on the size of the class.

At the end of the course the family receives a certificate of completion, which can be presented to their lender to show they have completed the course. More and more lenders are requiring that new homeowners go through this class.

Classes are set up on an as needed basis.

If unable to attend the classes in person, visit the online Homebuyer's Education Course at <u>eHome America</u>. eHome America is a non-profit program of NeighborhoodWorks America and it's partners.

For more information, call Alice Young at (765) 793-4881, Ext. 105 or via email at ayoung@capwi.org

Indiana Foreclosure Prevention Network

Available in Benton, Fountain, Montgomery, Parke, Vermillion, and Warren Counties.

Community Action Program is s part of the Indiana Foreclosure Prevention Network (IFPN). We counsel families residing in our service area.

Due to employers laying off workers or cutting hours, many families are faced with only half the income they had when they initially attained their mortgage. They then start a juggling act in trying to keep everything paid, raising a family, and trying to look for some type of employment to supplement the household income. In doing so, many families are letting their mortgage go into default.

Other factors that have also contributed to the growing number of default/foreclosures are the high interest rates and unsavory lending practices.

This program is designed to counsel families facing mortgage default/foreclosure. During counseling we work with the family to determine what their action plan is to keep the home or try to sell it. We also contact the lender to see what the options are for the family. Sometimes families need to do a hardship package, or get other needed information to the lender to make a determination on what can be done to help the family keep the home.

The program is not a funding source to assist a family in bringing their mortgage current.

When a family decides they are going to try and save their home they need to look at their household budget. Is there enough income coming into the home to support all the household needs and pay a mortgage? This is one of the things we have the family do in the counseling, is to realistically look at their household income and all their monthly bills, including but not limited to gas for their vehicles, car insurance, phone service, cable, etc. Are there any of the monthly expenses that can be eliminated or down sized and how much working capital would this put back in the budget?

Should the family decide that it is not feasible for them to try and save the home due to a high debt to income ratio; we then counsel them on what options are available to them:

- 1. Deed In Lieu deeding the home back to the lender
- 2. Selling the home
- 3. Some lenders may do a cash for keys giving the borrower cash to relocate for the keys to the home.

We encourage the family to not just walk away from the obligation but come to a workable solution for the family and the lender.

Contact Alice Young at 793-4881 ext 105 or by email at ayoung@capwi.org for more information.

Hardest Hit Fund (HHF) Assistance Program

The HHF program can assist approved homeowners who are unable to make their payments or cannot get caught up on their payments due to involuntary financial hardship.

Hardships that may qualify homeowners for assistance include, but not limited to:

- An involuntary loss of employment or reduction in employment income
- A reduction in household income due to death of a household member
- Expenses related to non-cosmetic medical procedures or emergencies
- Military service
- Or divorce

This help for qualified homeowners offers forgivable zero-interest loan of up to \$30,000 to help homeowners pay their mortgage while they search for new employment. The loan may also be used to bring a delinquent mortgage current.

The amount of assistance is set at \$30,000, for 24 months or until 3 months after re-employment whichever comes first. The length of assistance will vary due to amount of money used to reinstate the loan and amount of payments each month.

For homeowners who cannot be assisted with mortgage payment assistance, transition assistance may be available. The purpose of this program is to prevent avoidable foreclosure and help stabilize neighborhoods by helping homeowners to achieve an orderly exit from their home. Transition assistance in the amount of \$2,500 would be paid to the homeowner to help offset moving and relocation expenses.

For more information, call Alice Young at (765) 793-4881 ext 105 or via email at ayoung@capwi.org

REVOLVING LOAN PROGRAM

Available in Benton, Fountain, Montgomery, Parke, Vermillion, and Warren Counties.

Starting a is something that many people dream of, but many lack the resources to put their idea in place. Community Action has a revolving loan program which helps individuals fulfill their dreams through small business loans.

The amount of the loan and the time frame for repayment, depends on the amount needed and the ability to pay back the loan.

Our loans can be blended with other sources of financing for larger investments, however keep in mind when starting a new business that starting small may be best until things are up and running.

If you are saying to yourself, "I would love to start my own business, but I don't have the slightest clue about how to get started," we can help!

Our training program includes assessing your business strengths/weaknesses, your business plan, what you will be contributing to the business, etc.

There are also small business support groups that can be of great help and support, especially for new entrepreneurs.

For more information contact Alice Young at 765-793-4881 ext 105 or email at ayoung@capwi.org.



Volunteer Income Tax Assistance (VITA)

In 2014 Community Action Program, Inc of Western IN became a VITA site to assist eligible taxpayers in satisfying their tax responsibilities by providing free tax return preparation for both federal and state along with e-filing both. The program depends solely on volunteers to help with tax preparation (training is required) or greeters to be there to greet the taxpayers coming into the office to be sure they have all the documentation needed to prepare their return.

Being our first year we really didn't know what to expect client or volunteer wise. We were fortunate enough to have 3 individuals certified to be tax preparers and one person as our greeter.

We did returns by appointment only and began taking appointments January 28, 2014 with our last day being April 12. We were open Tuesday and Wednesday evenings from 4:30 pm to 7:00pm and on Saturday from 8:00am to noon.

We only processed personal returns, no business returns were accepted.

In the end we assisted over 67 individuals/families. The total refunds amounted to \$125,296 with 22 of the clients being able to claim the earned income credit which totaled \$58,152.

All the clients were very grateful for the service, which saved them over \$3,000 in fees they had paid the year before to other tax preparing businesses. One family in particular stated they had paid \$500 just to have a basic 1040 return done.

We plan on continuing this service and are always looking for volunteers to help with this worthwhile service to help our clients keep more money in their pockets at tax time.

For more information about the service contact Alice Young at (765) 793-4881 ext 105 or via email at ayoung@capwi.org.

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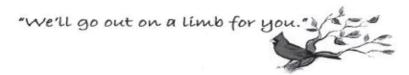


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Go to www.capwi.org to learn about Indiana Wic and others services provided.





Our Vision

CAP of Western Indiana believes in the value, dignity, and worth of all people. Our goal is to help people help themselves. We are committed to providing quality services and products in an atmosphere of open and honest communication. We will remain collaborative, competitive, vital, and proactive in shaping our future. CAP works as a team to provide these high quality and efficient services. We value each other and work to address our needs. We encourage continuous learning by providing challenging opportunities for personal and professional development. We are actively involved with the greater community, working in partnership with other members of the community to achieve our mission.

All services are provided without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.

