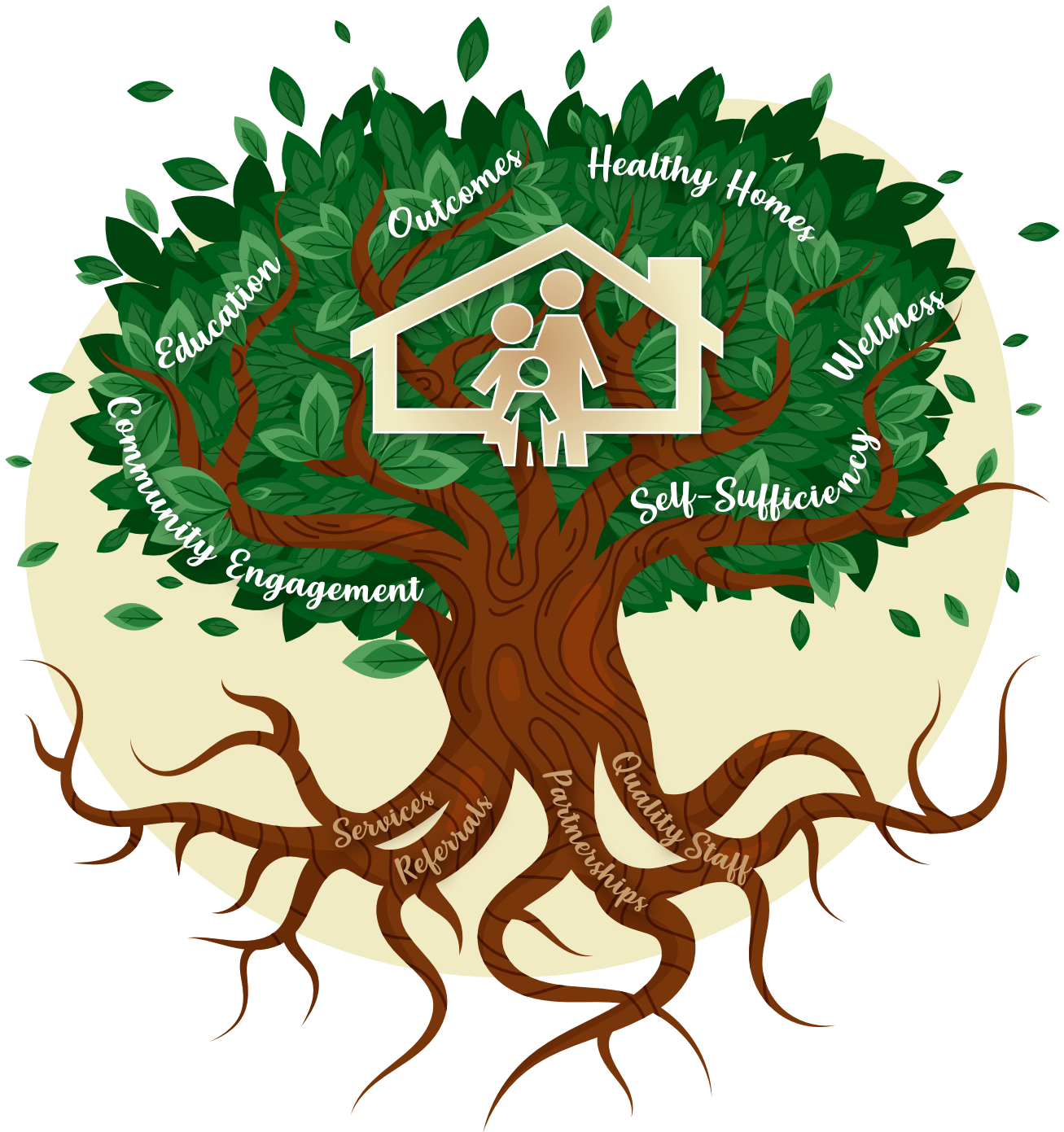


Community Action Program of Western Indiana




ANNUAL REPORT 2023

Client Services Directory

Benton County CAP Office

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

 Main & WIC 765.385.0623
Head Start 765.385.0712


Boone County Head Start Center

1530 Riley Rd., Suite 1
Lebanon, IN 46052

 765.482.4195


Early Head Start

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

 765.793.5314


Fountain County CAP Office

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

 765.793.4881


Fountain County WIC Clinic

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

 765.793.3676

Fountain/Warren Head Start Center

Riverbend Center
1327 Second St.
Covington, IN 47932

 765.793.0473


MAC Transportation

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

 765.793.3000


Montgomery County CAP Office

Cline Center
2985 Industrial Blvd.
Crawfordsville, IN 47933

 765.362.3790
WIC 765.362.3779
Head Start 765.362-3575

North Vermillion Head Start Center

114 N. Division St., PO Box 544
Cayuga, IN 47928

 765.492.7319

Parke County CAP Office

Family Health & Help Center
109 S. Jefferson St.
Rockville, IN 47872

 765.569.4008

Parke Head Start Center

112 E. York St.
Rockville, IN 47872

 765.569.3848


South Vermillion Head Start Center

312 Blackman St.
Clinton, IN 47842

 765.205-4150

Vermillion County CAP Office

312 Blackman St., Suite B
Clinton, IN 47842

 765.832.7771
WIC 765.832.6732

Warren County WIC Clinic

508 State Road 28 E
Williamsport, IN 47993

 765.762.2427



CAPWI Administrative Office

PO Box 188
418 Washington St.
Covington, IN 47932
Phone: 765-793-4881
Fax: 765-793-4884
www.capwi.org

Our Mission

To empower communities, families, and individuals toward self-sufficiency by removing the causes and conditions of poverty through services, support, and education.

Letter from the Board President

Once again, as required by law, Community Action Program, Inc. of Western Indiana (“Agency”) is providing an annual report of the operations and the financial condition of the Agency for the year ending December 31, 2023. Please review the following pages of this report so that you may be familiar with the past year’s pursuits of your not-for-profit Agency. You will learn what the Agency’s Divisions have been doing for the betterment of the many lives the Agency serves in Benton, Fountain, Montgomery, Parke, Vermillion and Warren Counties.

For the most part, the Agency’s funding comes from federal and state grants and is administered by the employees of the various Divisions of the Agency. Each member of the Agency staff has worked tirelessly, in some cases for many years or even decades to accomplish the Agency’s goals. The Agency also has other private benefactors who also support the many services for our local area county residents. These partners include United Way, local utilities, individual citizens, and

other benefactors, as well. All such support is used for the exclusive benefit of local citizens.

The Agency is grateful for each and every grantor who make the many programs possible. Further, the Board of Directors is pleased that staff and management have labored tirelessly throughout this past year providing services for the betterment of the lives of our local six county residents. They are to be commended for this past year’s accomplishments.

Whether, staff, management, or Agency Board member, there is no accomplishment of the Agency that would have been possible without YOU! For that reason, I salute each and every one of you for a job well done!

Lastly, I would like to thank my wife, Rozanna. I truly appreciate her understanding and patience, especially during the times when I have neither.

So, let’s celebrate the accomplishments of this past year and look to the opportunities of the coming year!

Best regards,



Steven V. Brier

*President of the
Board of Directors*

*Community Action Program, Inc.
of Western Indiana*

Letter from the Executive Director

It is with great excitement and pride that we present the 2023 annual report. This has been a busy year filled with adjustments, accomplishments, and opportunities. Through many positive reviews, audits, and outcomes, we know that our work is making a valuable impact and providing a unified voice for those in poverty.

The Housing Division began working through its plan of shifting older properties and purchasing new ones in areas that best meet current housing needs. This meant the sale of some of the first properties purchased when the agency started its goal of providing high quality low-income housing. New projects in Hillsboro and Attica as well as renovations at the Riverbend apartment complex were exciting ventures. The Weatherization program met benchmarks and made a positive impact on the community. Energy Assistance Program continued to increase its numbers as more clients sought help to heat their homes.

Head Start returned to full enrollment for the first time since the pandemic and continued to offer parents opportunities to learn and grow with their child. WIC served well over their allocated numbers so that our youngest clients could receive the nutritional services that they needed. Services such as Covering Kids and Families (CKF) assisted the uninsured with options to improve their health care and well-being while Housing Choice Voucher (Section 8) assured our clients had safe and affordable housing. MAC Van continued their partnership with the Warren County Judicial Courts to expand their senior transportation services to assist individuals in the court system as well.

All of these incredible programs thrive because of the tremendous effort given by our staff. The agency has wonderful, dedicated employees that take the mission of “helping others help themselves” to heart and are truly making a difference each day. A special appreciation is

extended to the Board of Directors who make the policies for the agency and whose ongoing leadership make this an outstanding organization.

As you can see, 2023 was a busy year with programs shifting to meet the needs of clients and communities. I am sure you will enjoy reading about each program and their huge impact within this past year. With that, we also look forward to 2024 as a year of intentional change. The new Community Needs Assessment will provide the data we need to create and implement an updated strategic plan. This will provide solid goals and objectives for the agency to work toward for the next several years!



Robin Curry

Executive Director



OUR GOVERNANCE

Executive Committee

Steve Brier, President
 Carolyn Kilby, Vice President
 Laurie Kiger, Secretary
 Oren Sutherlin, Treasurer
 Debbie Threlkeld, 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

Audrey Freeland, Ch.
 Teal Scioldo
 Barbara Switzer
 Clay Andrews

Finance Committee

Oren Sutherlin, Ch.
 Steve Brier
 Susan Smith
 Cyndi Todd
 Laurie Kiger

Affirmative Action Committee

Jean Akers, Ch.
 Tracy Morris
 Andrew Hall
 Kerri Wheeler
 Steve Brier

CAP, Inc. of Western Indiana Board of Directors

Our board 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 57th year in 2023, we applaud this outstanding group of volunteer leaders, both past and present, for their commitment, vision and wisdom of counsel.

Public Sector Representatives

Audrey Freeland, Benton County
 Andrew Hall, Fountain County
 Jim Fulwider, Montgomery County
 Cyndi Todd, Parke County
 Barbara Switzer, Vermillion County
 Clay Andrews, Warren County

Private Sector Representatives

Tracy Morris, Benton County
 Currently Vacant, Fountain County
 Susan Smith, Montgomery County
 Carolyn Kilby, Parke County
 Oren Sutherlin, Vermillion County
 Steven Brier, Warren County

Constituency Representatives

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

Board Member Emeritus

Don Andrews, Warren County

BOARD OF DIRECTORS



Audrey Freeland



Andrew Hall



Jim Fulwider



Cyndi Todd



Barbara Switzer



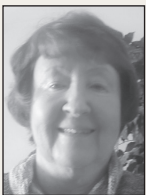
Clay Andrews



Linda Klemme



Laurie Kiger



Debbie Threlkeld



Kerri Wheeler



Teal Scioldo



Jean Akers



Tracy Morris



Susan Smith



Carolyn Kilby



Oren Sutherlin



Steve Brier

Why Community Action?

Community Action equips low-income citizens with the tools and potential for becoming self-sufficient. The structure of program is unique – federal and state dollars are used locally to offer specialized programming in communities. It is a coordinated effort to address the root effects of poverty and to, ultimately, move families and individuals to self-sufficiency.

This work is not easy and demand is always shifting and changing. Poverty is viewed as a systemic problem and Community Action is a systems approach to resolving those issues.

Community Action Agencies (CAAs) promote self-sufficiency, not dependency. Among their three key assets are:

FLEXIBILITY – The Community Services Block Grant, which supplies the core CAA funding, is unique; it is flexible, and it primarily funds local investments in services, facilities and partnerships which are particular to the CAA’s home community. By adding to and altering government programs’ “one-size-fits-all” programming, a community can provide its low-income members the right mix of assistance, encouragement, and incentives to become self-sufficient.

IMMEDIACY – CAAs provide services in the areas of greatest need and are managed and staffed by community residents. Therefore, when a family or an individual faces a crisis, their CAA is able to respond quickly with targeted forms of assistance appropriate to the situation; these may well include the mobilization of help from many of the CAA’s private sector partners, volunteers, and faith-based groups. The goal is to promptly stabilize a family, and thus avoid the long-term consequence of costly dependency. However, Community Action also has the capability to sustain long-term involvement in a family’s progress to self-sufficiency, as well as in the development of the low-income community.

COORDINATION – A bedrock principle of Community Action is that resources of all kinds need to be integrated so they can be used in combination to solve community and individual problems.

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.

Through complimentary skills and a common purpose, the management team works to share and create the needed vision for the agency’s growth and continued impact in the communities we serve.

CAPWI Strategic Planning Goals

- Further staff training and support to effectively address the stressors of working with at-risk populations.
- Work to reduce client health risk factors that can result in poor health and greater health care costs.
- Provide Homes within the CAPWI service area with healthy and safe living environments for low to mid-low income families.
- Upgrade and enhance the technology systems and uses within CAPWI.

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 non-financial resources
- Advocacy on behalf of low-income people
- Partnerships with other community-based organizations to eliminate poverty

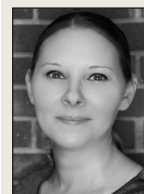
Management Team



JD Taggart



Robin Curry



Amanda Coffing



Julie Pettit



Dawn Gritten

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 | \$3,698,764 |
| 1982 | \$2,669,012 |
| 1983 | \$4,329,504 |
| 1984 | \$3,559,219 |
| 1985 | \$2,721,450 |
| 1986 | \$3,236,033 |
| 1987 | \$2,935,697 |
| 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 |
| 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 |
| 2015 | \$13,507,000 |
| 2016 | \$16,583,400 |
| 2017 | \$13,054,000 |
| 2018 | \$11,010,200 |
| 2019 | \$10,590,000 |
| 2020 | \$11,227,000 |
| 2021 | \$12,656,000 |
| 2022 | \$14,760,400 |
| 2023 | \$13,316,000 |

An independent audit was conducted in accordance with uniform guidance.

- No questioned or disallowed costs
- No financial statement findings

Status of Funds - 2023 Contracts

COMMUNITY SERVICES & ADMINISTRATION

| | |
|---------------------------------|--------------------|
| Covering Kids & Families | \$91,800 |
| Community Services Block Grant | \$305,400 |
| Fountain-Warren MAC | \$25,400 |
| Fountain-Warren MAC-Private | \$116,000 |
| Free Lift Program | \$127,700 |
| WIC | \$511,400 |
| WIC EBT | \$1,500,000 |
| Energy Assistance Program | \$1,401,200 |
| Energy Assistance Program-Covid | \$1,240,100 |
| Emergency Food & Shelter | \$26,600 |
| Emergency Food & Shelter-Covid | \$75,600 |
| United Way Covid | \$50,500 |
| Mentoring | \$2,000 |
| Benton Food Coop | \$156,300 |
| Total Community Services | \$5,630,000 |

HEAD START

| | |
|--------------------------|--------------------|
| Head Start HHS | \$3,630,300 |
| Head Start Gardens | \$5,000 |
| Head Start Safety | \$10,600 |
| USDA | \$173,800 |
| In-Kind | \$848,300 |
| Donations/Program Income | \$177,000 |
| Total Head Start | \$4,845,000 |



Status of Funds - 2023 Contracts

HOUSING

| | | |
|------------|-------------------------------------|--------------------|
| APARTMENTS | Attica-Perry Street | \$7,700 |
| | Covington-Washington St. | \$26,400 |
| | West Lebanon 1 | \$17,800 |
| | Riverbend-Covington | \$31,700 |
| | Covington 826 Jefferson | \$4,100 |
| | Cayuga 1 | \$56,500 |
| | Crain Building | \$26,400 |
| | Lease Purchase Rentals | \$16,900 |
| | Highland Manor | \$112,200 |
| | Covington-Second Street | \$17,600 |
| | Cayuga 2 | \$51,100 |
| | Cayuga House | \$3,200 |
| | Cayuga 3 | \$25,600 |
| | Cayuga 4 | \$53,700 |
| | West Lebanon 2 | \$20,900 |
| | Rockville Subdivision | \$24,400 |
| | Veedersburg Rentals | \$10,700 |
| | Rentals 09 | \$70,000 |
| | Rentals 11 | \$57,500 |
| | Other Rentals | \$33,800 |
| | Clinton Revitalization | \$55,600 |
| | Montezuma Rentals 1 | \$40,800 |
| | Montezuma Rentals 2 | \$33,100 |
| | Fowler 1 Rentals | \$46,800 |
| | Fowler 2 Rentals | \$63,900 |
| | Jackson Street | \$14,000 |
| | Section 8 Housing | \$582,300 |
| | LIHEAP Weatherization | \$423,000 |
| | DOE Weatherization | \$553,900 |
| | Revolving Loan Fund | \$10,000 |
| | Indiana Emergency Rental Assistance | \$349,400 |
| | Total Housing | \$2,841,000 |

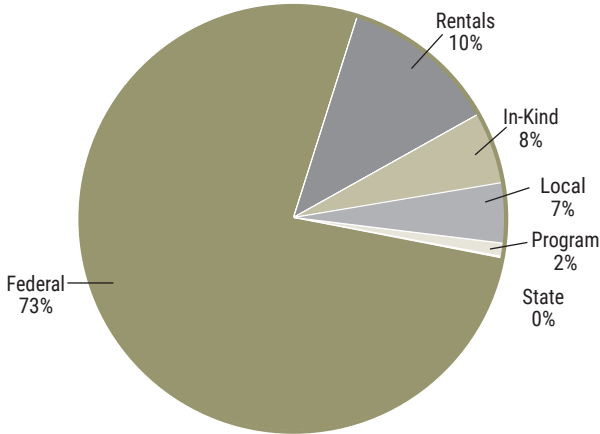
| | |
|---------------------|---------------------|
| TOTAL AGENCY | \$13,316,000 |
|---------------------|---------------------|

FINANCE & ADMINISTRATION

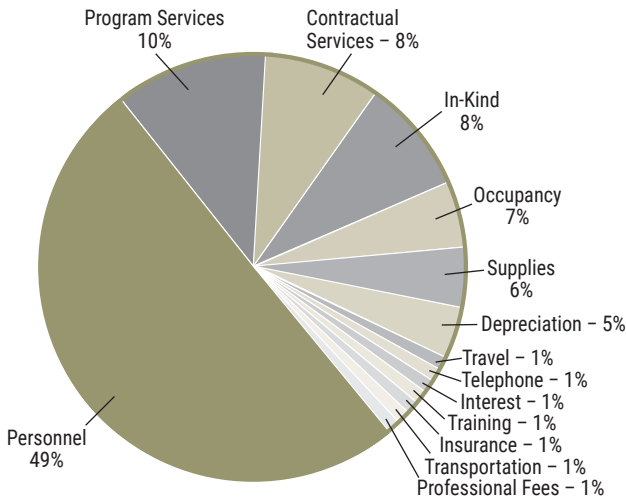
- **Amanda Coffing**
Associate Director of Administration and Community Service
- **Tom Fulwider**
Finance Manager
- **Sharon Elliott**
Financial Assistant
- **Kim Abernathy**
Payroll Manager
- **Sue Doan**
Montgomery Receptionist
- **Linda Metzinger**
Benton Custodian

2023 Program Year Budget

2023 Revenue



2023 Expenses



Agency Staff Recognized

10 Year Award



Kristi Schetzlsle

5 Year Awards



Kim Abernathy



Susan Doan



Taylor Jackson

35 YEARS OR MORE OF SERVICE

| | | |
|---------------|-------|------------------------------------|
| Tom Fulwider | 05/84 | Finance Manager |
| Louann Dawson | 09/85 | Head Start Teacher/Family Advocate |

25-34 YEARS OF SERVICE

| | | |
|----------------------|-------|--|
| Melody Jones | 06/90 | WIC Clinic Manager |
| Lori Brewer | 07/91 | Head Start Health Services Specialist |
| Janet Rusk | 09/91 | Head Start Family Advocate |
| Debbie Pearman | 10/91 | Head Start Teacher Aide/Bus Driver |
| Robin Curry-Shumaker | 06/92 | Executive Director |
| Rhonda Arrasmith | 08/93 | Head Start Teacher/Family Advocate |
| Gay Norman | 08/94 | Head Start Cook |
| Linda Metzinger | 06/95 | Benton Custodian |
| Dina Robbins | 11/95 | Head Start Cook |
| Kim Crowder | 01/97 | Head Start Parent Resource Coordinator |

15-24 YEARS OF SERVICE

| | | |
|------------------|-------|--|
| Alice Young | 06/02 | Financial Counselor |
| Kristine Frier | 08/02 | WIC Coordinator |
| Karol Hays | 09/02 | WIC Clinic Assistant |
| Christine Sheetz | 10/02 | Benton Community Service Representative |
| Diana DeSutter | 07/05 | EAP and Emergency Food/Shelter Coordinator |
| Amanda Coffing | 07/07 | Associate Director for Administration & Community Services |

10-14 YEARS OF SERVICE

| | | |
|---------------------|-------|--|
| Tandi Allen | 10/11 | Head Start Child Development Services Specialist |
| Alexandria Truelsen | 11/11 | WIC Registered Dietitian |
| Kristi Schetzlsle | 7/13 | Head Start Home Visitor |
| Nikki Anderson | 9/13 | Head Start ERSEA Coordinator |

5-9 YEARS OF SERVICE

| | | |
|-----------------|-------|---------------------------------------|
| Julie Pettit | 8/14 | Director of Programs & Communications |
| Justin Taggart | 04/15 | Housing Director |
| Erika Ortiz | 8/15 | Early Head Start Teacher |
| Denise Mullen | 8/16 | Head Start Teacher/Family Advocate |
| Terri Poynter | 10/16 | Weatherization Program Manager |
| Gayle Payne | 11/16 | Head Start Bus Driver |
| Bruce Gee | 1/17 | MAC Van Driver |
| Kaitlin Tobin | 3/17 | Early Head Start Home Visitor |
| Wendy Frevert | 4/17 | Early Head Start Home Visitor |
| Amanda Johnson | 4/17 | Head Start Cook Aide |
| JJ Payton | 4/17 | Head Start Teacher |
| Sue Doan | 10/17 | Montgomery County Receptionist |
| Christina Price | 11/17 | EAP Assistant |
| Taylor Jackson | 3/18 | WIC Breastfeeding Peer Counselor |
| Kim Abernathy | 5/18 | Payroll Manager/Financial Assistant |

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: Benton, Fountain, Montgomery, Parke, Vermillion, and Warren counties.

This scholarship is offered in memory of Joan E. Cline who was the Executive Director of CAPWI 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, CAPWI continues Joan's work in helping these outstanding young people attain their individual, educational, and career goals.

The 2023 recipient of the Joan E. Cline Memorial Scholarship was Stella Mrazik. Stella attended Parke Heritage High School and resides in Marshall with her mother, Rebecca Mrazik. Stella was actively involved in extracurricular activities and volunteered for several community agencies and at events. Stella is now attending Indiana University.

Congratulations to Stella Mrazik!

Julie Pettit – Director of Programs and Communication



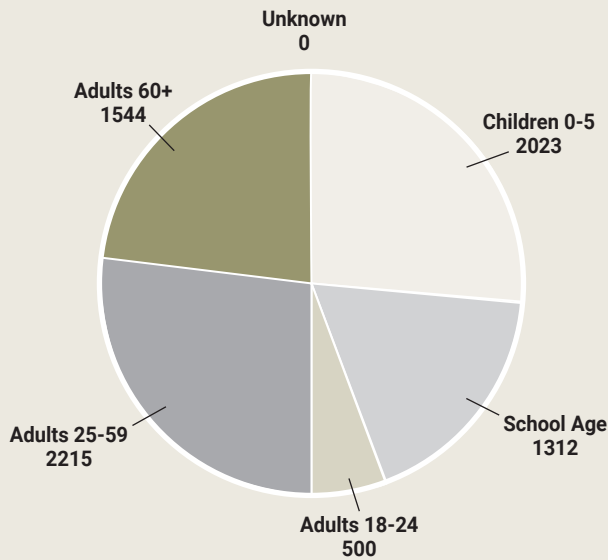
CAPWI 2023 Demographics

Gender

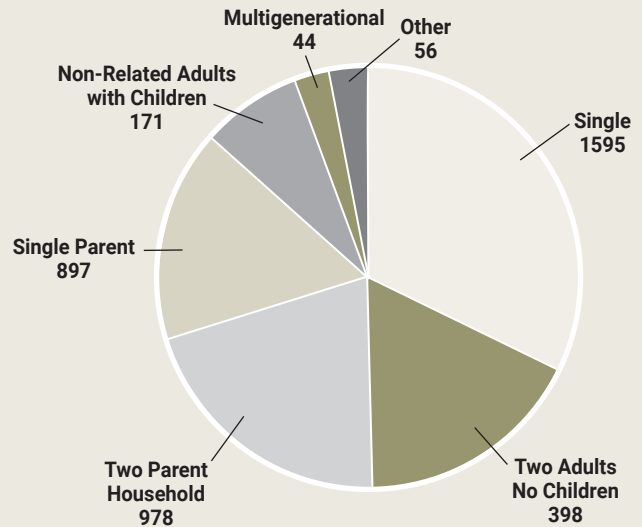


4074 Female / 2913 Male

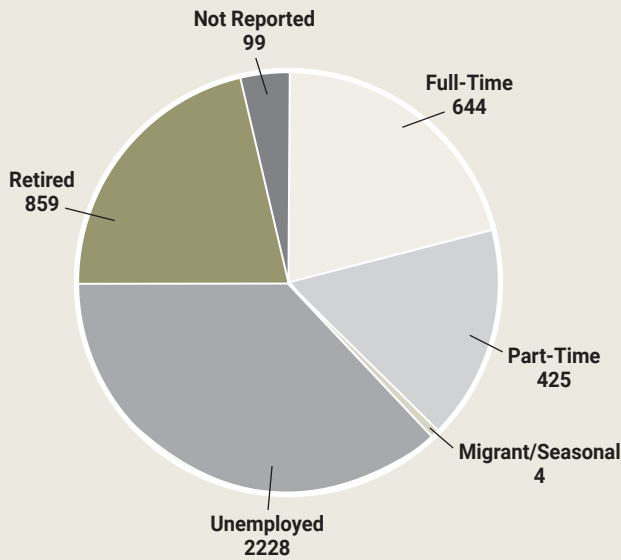
Age



Household Type



Employment Status



Military Service



160 Veterans / 4 Active

Head Start & Early Head Start

During 2023, the Head Start Division was funded to serve 352 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; letters, numbers, colors, 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.

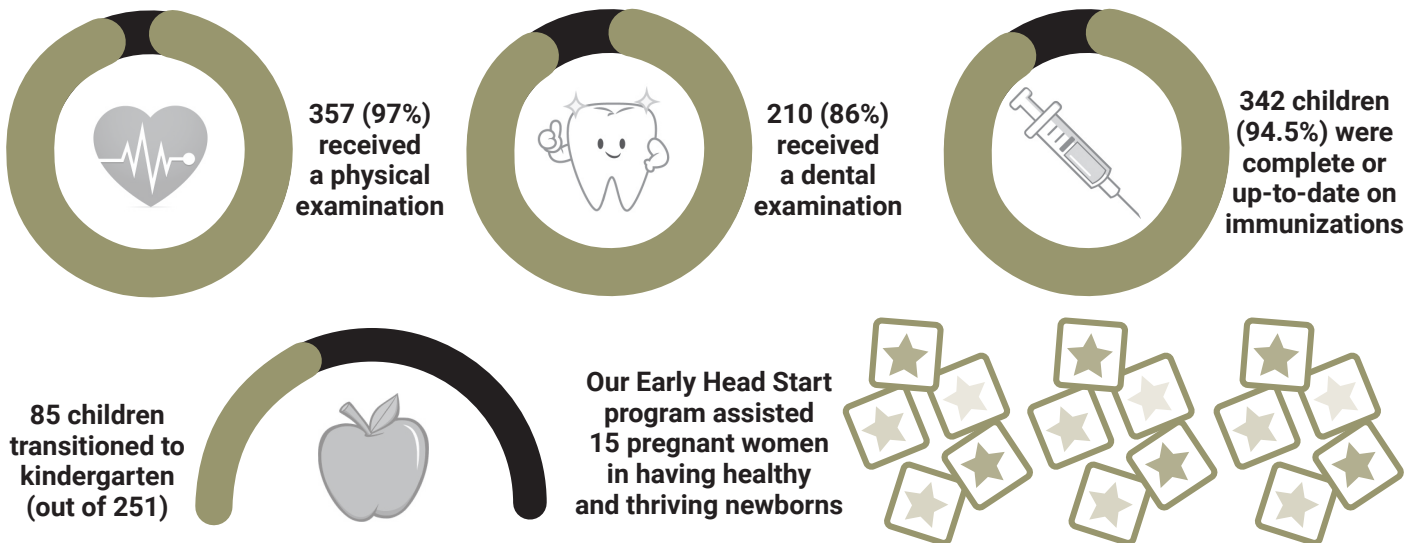
The COVID-19 pandemic greatly affected our enrollment and attendance. For the third time in the history of the program, we were unable to reach full enrollment throughout the program year. However, through this, we were supported in our efforts to have a successful program year through dedicated parents and community support. We collaborated with various other programs and agencies within our service area to assure that families received comprehensive services. The program received 6,656 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, or even someone reading to children in their home. Our volunteers truly made a positive difference in our children's lives.

Policy Council

- Hannah Tolbert – Chairperson**
- Anna Pearson – Vice-Chairperson**
- Megan Lyons – Secretary**
- Karen Largent – At-Large**
- Darian Craft – HSAC Rep**
- Laurie Kiger – Board Liaison**
- Stacey Drake
- Wendy Hammon
- Lisa Badgley
- Amy Clarkson, LPN
- Mariah Redman
- Damian Torres
- Stephanie Morgan
- Dezaray Stassenburg
- Dorryen Kiger

The Policy Council has a vital leadership role as a representative of their program location to receive information, training and reports which they take back to share with other parents at the monthly parent meeting. The Policy Council is comprised of parent representatives from each Head Start center and community representatives from community agencies within the Head Start service areas. The Council serves to oversee and assist in program planning and decision making.

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



- *Head Start operates six centers that are licensed by the Indiana Division of Family and Children in Boone, Montgomery, Fountain/Warren, Parke/South Vermillion, North Vermillion, and Benton counties. All six of these centers have also been awarded 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!*

- Dawn Gritten, Director**
- Tandi Allen, Child Development Specialist**
- Lori Brewer, Health Services Specialist**
- Toni McGowen, Family Services Specialist**
- Kim Crowder, Parent Resource Coordinator**
- Nikki Anderson, ERSEA Coordinator**

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.



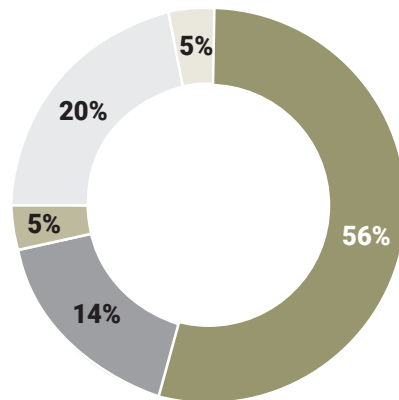
Number of meals served for 2022-2023
Breakfast = 20,702 Lunch = 22,817 Snack = 20,945

| | Head Start | Early Head Start | TOTALS |
|----------------------------|------------|------------------|--------|
| Total # of Children Served | 245 | 125 | 370 |
| Total # of Families Served | 215 | 92 | 267 |
| Average Monthly Enrollment | | | 100% |
| Average Monthly Attendance | | | 82% |

Head Start

**Enrolled Participants by Income Status
 Community Action of Western Indiana**

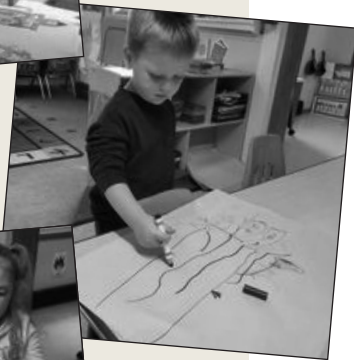
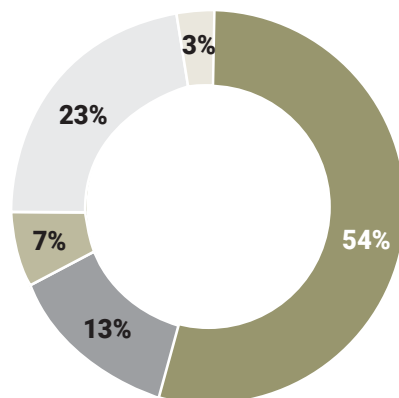
Income below 100% Over Income Homeless Public Assistance Foster Care



Early Head Start

**Enrolled Participants by Income Status
 Community Action of Western Indiana**

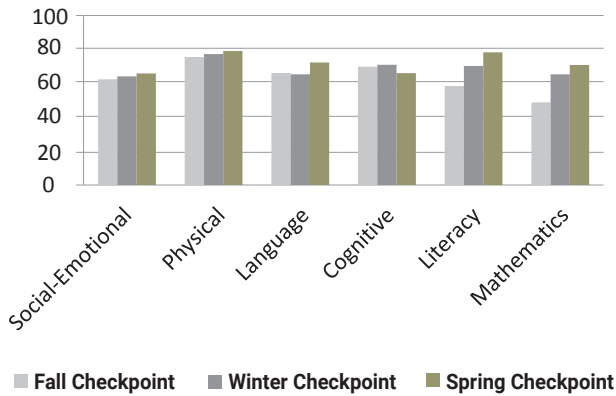
Income below 100% Over Income Homeless Public Assistance Foster Care



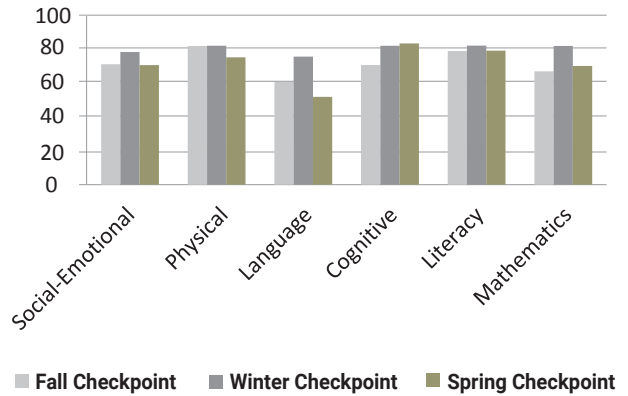
Child Progress

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 22-23 school year. This graph shows the percentages 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.

Head Start School Readiness Outcomes 2022-2023
% of Children Meeting/Exceeding Expectations



Early Head Start School Readiness Outcomes 2022-2023
% of Children Meeting/Exceeding Expectations



Parents Active With School (PAWS) 2022-2023

Our Head Start program operates PAWS (Parents Active With School) as our system for ongoing parent education. This is a multi-layered approach to assist and engage parents in incorporating school readiness activities into their everyday interactions with their children. The PAWS system focuses on bridging our classroom/home visit curriculum objectives with activities/learning that are occurring at home.

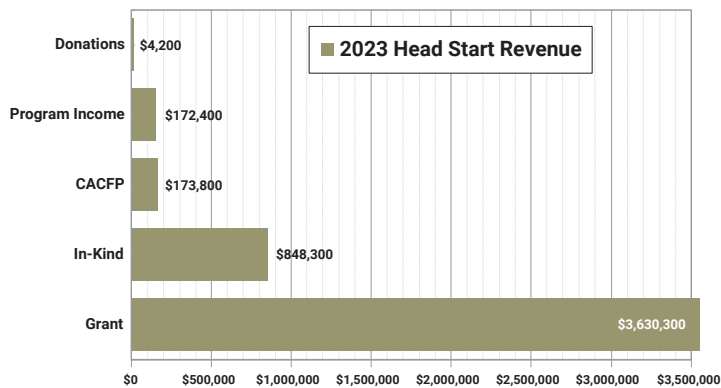
PAWS Meetings: These parent meetings are held for our families each month at various locations throughout our service area. There are training topics at each meeting that include promoting healthy and safe homes, social-emotional growth within the family, building relationships, and other issues that are relevant to the parents. Activities from our parent curriculum, ReadyRosie, are included in these meetings. We also provide a hot meal and child care. We had 400 adult participants in 22-23.

Special PAWS Events: Additional events are held throughout the program year to encourage parent participation in the centers and in their child’s learning. These include Dad and Me, Mom and Me, Grandparents Day, PAWS Challenges and field day. With these events combined, we had 665 participating adults.

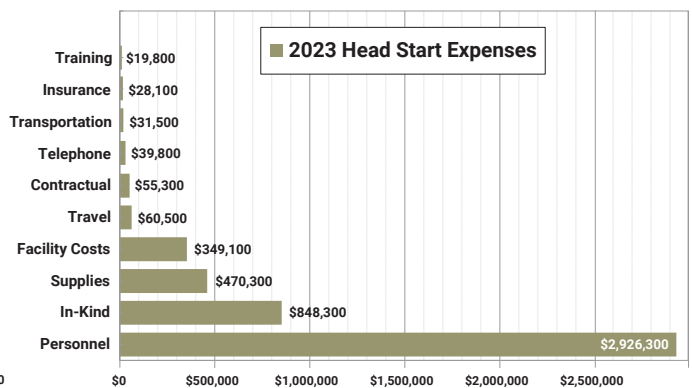
PAWS Homework: Special home-to-school activities have been created that let parents continue working with their children on curriculum goals and activities from the classroom/visits while at home. For the 22-23 school year, parents generated 13,599 at-home hours on these activities.



2023 Program Year Budget for Head Start



Total 2023 Revenue - \$4,829,000



Total 2023 Expenses - \$4,829,000

Head Start Staff

Benton County

Amber Beavens, Center Facilitator
 Kristi Mitchell, Teacher
 Megan Hobson, Teacher Aide
 Lacey Piercy, TA/Bus Driver
 Maria Dimmich, Cook

Boone County

Denise Mullen, Teacher/Family Advocate
 Lou Ann Weyer, Teacher/Family Advocate
 Juliana Cohon, Teacher Aide
 Tabitha Cardenas, Teacher Aide/Food Prep
 Cristina Miller, Home Visitor
 Kyla Petty, Cook
 Julie Smith, Bus Driver

Fountain/Warren

JJ Payton, Center Manager/Teacher
 Natasha Owen, Family Advocate
 John Kiger, Teacher Aide
 Autumn Clore, Teacher Aide
 Dina Robbins, Cook
 Beatriz Dalenberg, Cook Aide/Teacher Aide
 Gayle Payne, Bus Driver/Teacher Aide
 Betsy Stocker, Bus Driver

North Vermillion

Christina Rotalsky, Family Advocate
 Rhonda Arrasmith, Teacher
 Amanda Strader, Teacher Aide
 Brittany Kinsel, Food Transport
 Deb Pearman, Bus Driver

Montgomery County

Amber Wheeldon, Center Manager
 Jennifer Gray, Family Advocate
 Haley Hart, Teacher
 Araceli Salazar, Teacher Aide
 Jerica Wimmer, Teacher
 Heather Fast, Teacher Aide

Montgomery County (continued)

Garnet Doss, Teacher Aide
 Maggie Mendoza, CAP Kids Teacher
 Madison West, CAP Kids Teacher Aide
 Aubrey Ford, CAP Kids Teacher Aide
 Erika Ortiz, CAP Toddler Teacher
 Lori McKinney, CAP Toddler Teacher
 Savanna Hollar, CAP Teacher Aide
 Devona Harvey, Cook
 Susan Risner, Cook
 Monica Bahool, Bus Driver
 Jacob Brown, Bus Driver
 Darcie Whitehurst, Bus Driver (on call)
 Kristi Schetszle, Home Visitor

Parke County

Ryan Sheehy, Center Manager
 Janet Rusk, Family Advocate
 Louann Dawson, Teacher
 Tara Lewis, Teacher Aide
 Christian Johnson, Teacher
 Madison Whitlow, Teacher Aide
 Chelsea Garner, Teacher Aide
 Gay Norman, Cook
 Amanda Johnson, Cook Aide

South Vermillion

Ryan Sheehy, Center Manager
 Christina Rotalsky, Family Advocate
 Michelle Cottom, Teacher
 Michaela Reiber, Teacher Aide
 Michael Stillwell, Food Transport/Teacher Aide

Early Head Start Home Visitors

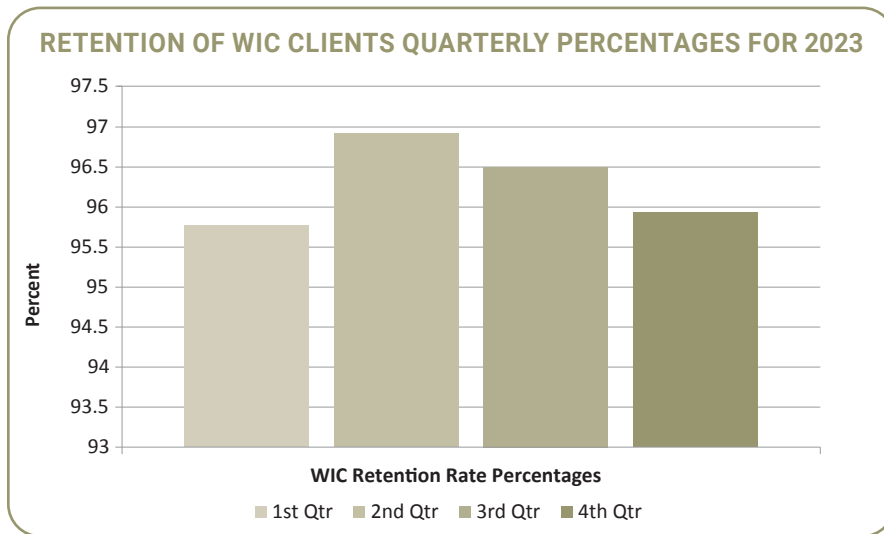
Kaitlin Tobin, Boone County
 Wendy Frevert, Benton/Warren Counties
 Madison Helka, Fountain County
 Amy Holmes, Montgomery County
 Brandie Lowery, North Vermillion County
 Janna Newell, Parke/South Vermillion Counties

WIC (Women, Infants & Children)

This year has been a transition for WIC as we welcome clients back into the WIC office after working remotely. Caseload has remained steady even during this time of transition.

WIC, a special nutrition education program, enrolled an average of 2095 participants per month for 2023 in a 5 county area. Out of the 2095 participants, 273 were in Fountain County, 150 were in Benton County, 1215 were in Montgomery County, 149 were in Warren County, and 308 were in Vermillion County.

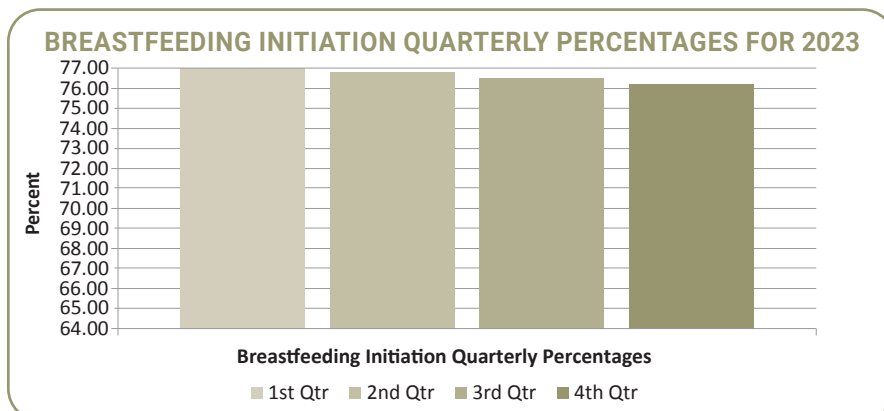
CAPWI WIC Program was in the top 10 programs with the highest retention percentages in the State of Indiana.



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.

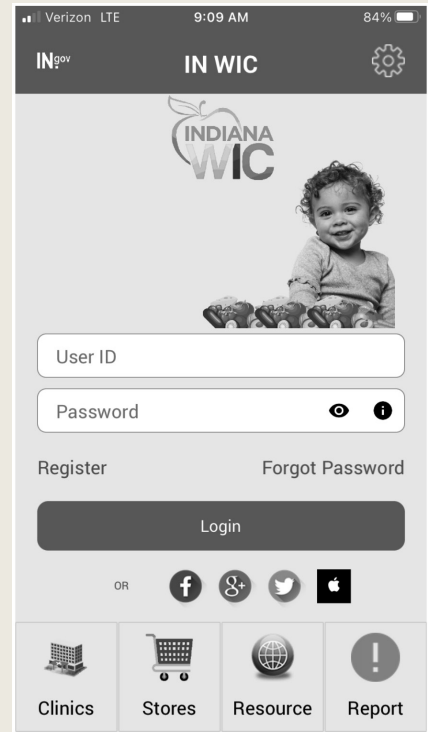
WIC checks were redeemed at 8 local grocery stores and 2 pharmacy stores. The total redemption at these local stores bringing in local revenue is \$1,676,032 for 2023.

We continue to encourage breastfeeding to all prenats and provide counseling and problem solving through our local clinics and our breastfeeding peer counselor. Breastfeeding classes are offered to our prenatal moms as well.



CLINIC STAFF

- **Kristine Frier, RDN, CD, CLS**
WIC Coordinator
- **Melody Jones**
Clinic Manager
- **Alexandria Truelsen, RDN, CLS**
Registered Dietician
- **Robert Miller, RN**
Registered Nurse
- **Karol Hays**
Clinic Assistant
- **Margot Akers**
Clinic Assistant
- **Taylor Jackson, CLS**
Breastfeeding Peer Counselor



Indiana WIC has been very creative to continue to provide quality nutrition education. Several nutrition and breastfeeding lessons are available on the INWIC mobile app. In 2023 there were 921 such lessons completed for our agency.



WIC TESTIMONIALS

"The agency was very helpful from the very beginning. WIC has helped our family a great deal and we appreciate it so much!"

–Logan from Vermillion Co.

"WIC has been so helpful in helping my little ones grow. Switching formulas was a breeze. The staff is very helpful and friendly."

–Mikayla from Vermillion Co.

"WIC has helped provide healthy food options for my children."

–Paige from Vermillion County

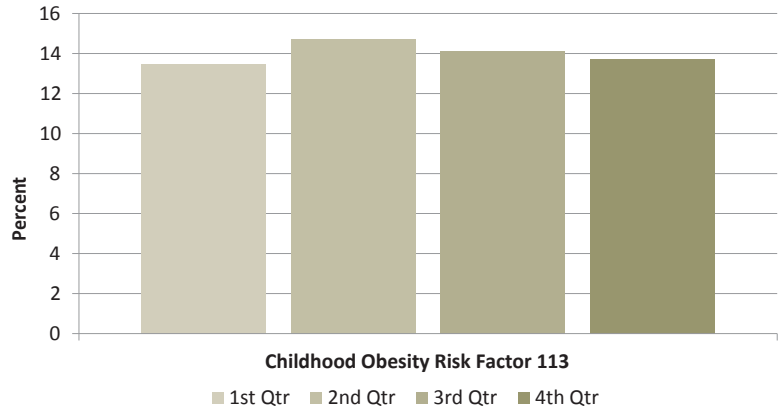
"WIC has helped me to get food that is healthy and nutritious for my children and myself when breastfeeding. Both of my children had to have prescribed certain formula and milk. WIC has helped to get these costly items. Both children have health concerns and WIC has helped to get them their needs. Staff is always nice and show they care about me and my children."

–Kristi from Montgomery County



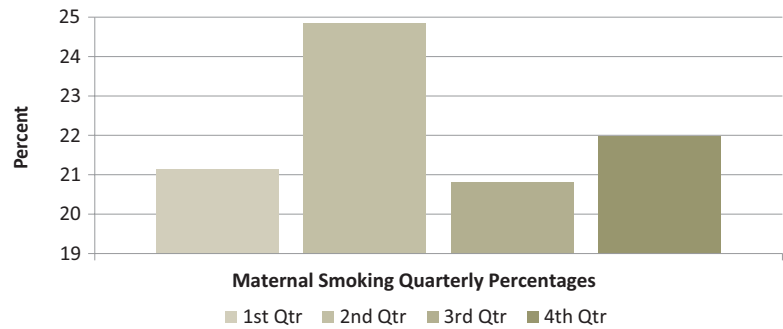
As a prevention program, WIC continues to address the obesity problem in children. Individual counseling focuses on excessive sugary drinks, physical activity indoors and out, and healthy eating option following the WIC foods received. Clients can also take online nutrition education classes through the INWIC Mobile App.

CHILDHOOD OBESITY RISK FACTOR QUARTERLY PERCENTAGES FOR 2023



WIC strongly encourages prenatal women to stop smoking during their pregnancy. We make referrals to the Indiana Quitline.

MATERNAL SMOKING RISK FACTOR QUARTERLY PERCENTAGES FOR 2023



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



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 works closely with the nursing home in Williamsport as well as Autumn Trace in Attica and Fountain Springs in Covington to transport handicapped and disabled residents to local medical clinics and appointments in Lafayette, Crawfordsville, Terre Haute, Indianapolis, Champaign and Danville, IL. The program has 3 low floor minivans and 2 standard sized passenger cars. In 2023, MAC Van traveled 100,142 miles to safely transport our 610 clients.

MAC Van has now partnered with the Warren and Fountain County judicial systems in a pilot program called LIFT. This program provides free transportation to people who are registered with the probation departments in these two counties. We provide them transportation to IOP classes, court dates, probation appointments, child visitation and other judicial appointments that are necessary to get them back on track. Through this grant, we have been able to lease a wheelchair van and an SUV.

All drivers are equipped with cell phones to assure constant communication. Van drivers hold public passenger licenses and are trained in passenger assistance techniques, CPR, defensive driving, first aid and emergency evacuation. Diversity Training has recently been added.

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. Driver hours of operation are weekdays 7:00 a.m. to 5:00. Riders call for pick-up time as soon as they book an appointment. Fountain and Warren County riders can call (765) 793-3000 to schedule transportation

A one-to-two-week notification is requested when scheduling a ride. However, one to two day notice is accepted if drivers are available. 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 who have no transportation for medical appointments as well as younger handicapped persons. Traditional Medicaid recipients must also call Verida (broker for Medicaid) at 1-855-325-7586 after calling MAC Van to schedule their appointments.

Transportation services can be provided for any of the following:

- Medical Appointments
- Social Service Agencies
- Energy Assistance Appointments
- Shopping and Errands
- Groceries
- Pharmacies
- Tax Appointments

Sadie Scott – MAC Van Coordinator

M.A.C. Van Drivers

Sadie Scott, MAC Van Coordinator

Bruce Gee

Steve George

David Warren

David Walters

Mike Schnarr

Amy Musser, Secretary/Back up driver



Goals of TALKS Mentoring Program

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

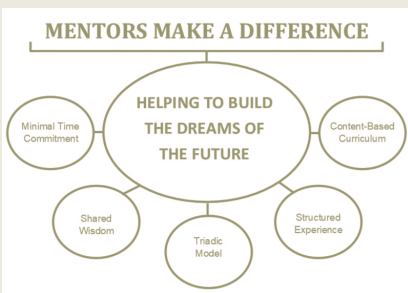


TALKS (Transferring A Little Knowledge Systematically) Mentoring Program

TALKS is a school-based program that utilizes a content-based curriculum. This program structure offers guidance to mentors and enables the program to reach more youth. The TALKS program works to share wisdom between generations and helps lead young people to make personal commitments to integrity, excellence, and to grow their leadership skills.

The TALKS approach is to coordinate weekly, content-based meetings at the school, during school hours, while providing all the necessary materials for successful mentoring. Unique features of this approach include:

- **A minimal time commitment:** Each session lasts for 30 minutes. For mentoring in the schools, mentors can budget about one hour per week for the lesson, preparation, and travel time.
- **A content-based curriculum:** The TALKS curricula discuss many topics such as academics, self-esteem, peers, family, relationships, and life skills. For each topic there is a lesson, discussion questions, and famous quotes.
- **Triadic model:** TALKS utilizes a triadic model of one adult with three students. This approach reduces many of the common pitfalls associated with mentoring such as: student manipulation, the mother/father replacement syndrome, unhealthy dependence on the mentor, and the risk of false accusations against the mentor. This group creates a positive peer environment for the students.



We kicked off the 2023-2024 school year with Covington Community School Corporation and Southeast Fountain School Corporation by attending our Kick-Off event hosted by Twin Lakes Camp on September 28, 2023. Over 30 individuals attended, including students, mentors, school guidance counselors and CAPWI employees. We are still seeking adult volunteers for both schools. Mentors are significant to the success of the program and students involved. If you or someone you know is interested in making a difference in your community and enjoy working with youth, please complete an application on our website:

<https://www.capwi.org/wp-content/themes/cap/img/Mentor-Application-2.pdf>.

Elaina Dillon – TALKS Coordinator

Covering Kids and Families of Indiana (CKF)

This program is dedicated to increasing healthcare coverage enrollment and retention, being a recognized voice on healthcare coverage issues, and strengthening coalitions. CKF helps families and individuals in Benton, Fountain, Montgomery, Parke, Vermillion, and Warren counties with applying for and understanding healthcare coverage programs.

In 2023, our CKF program became a Certified Designated Organization (CDO) with the Centers for Medicare and Medicaid Services (CMS). As a CDO, we will oversee a certified application counselor (CAC) who will assist clients with Marketplace application and enrollment assistance. CKF also assists individuals and families with the Healthy Indiana Plan (HIP), Hoosier Healthwise, and Medicaid.

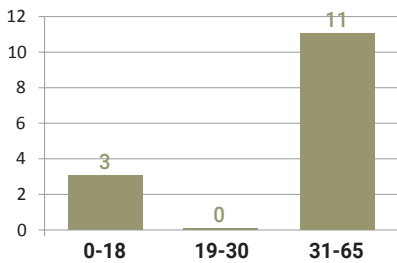
One of the program’s biggest successes is the amount of outreach contacts for the year. By the end of the last quarter, the goal of 4,500 contacts was exceeded, reaching a total of 170%. Local schools have been working closely with the program to provide resources to children and families, making those contacts 44% of the total.



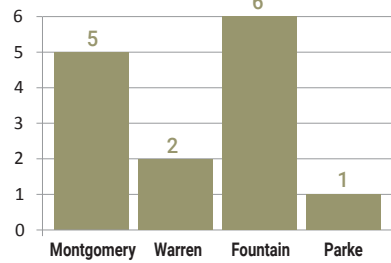
CKF STAFF

- **Julie Pettit**
Director of CKF
- **Elaina Dillon**
Healthcare Navigator

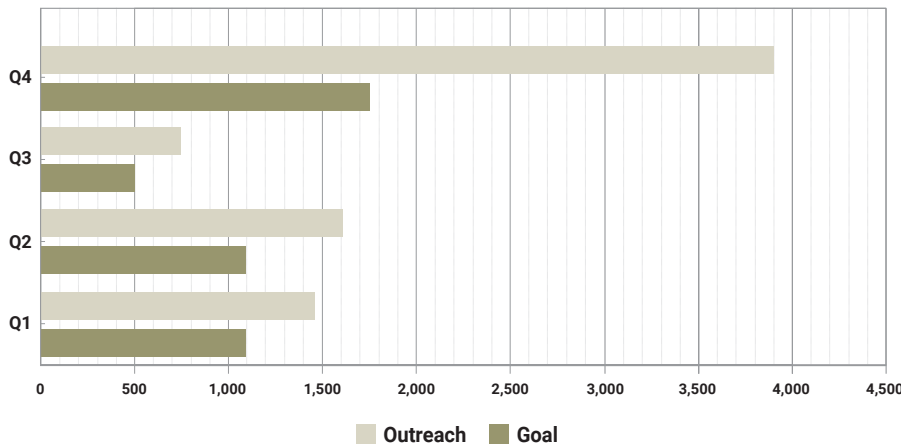
2023 Applications by Age



2023 Applications by County



Agency Outreach Contacts



We’re looking forward to continuing to help individuals and families with their healthcare coverage needs.

Julie Pettit – Director of Programs and Communications

County Community Services Representatives

- **Christine Sheetz**
Benton & Warren Counties
- **Chris Cohee**
Montgomery County
- **Ashley Anderson**
Parke & Vermillion Counties
- **Ashley Sigmon**
Fountain & Warren Counties

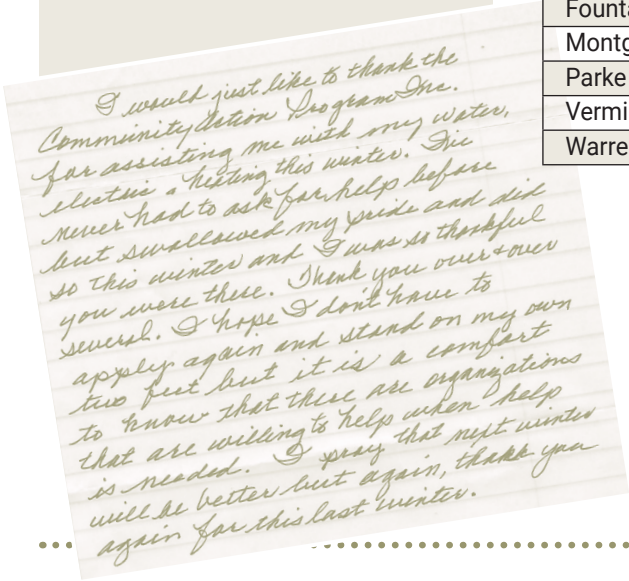
Energy Assistance Program (EAP)

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 remained at the 60% SMI level for the 2022-2023 season.

The average benefit for the heating season was \$750. As of August 15, 2023, **\$2,190,500** has been obligated from our resources to serve 2,346 households.

| County | \$ Obligated | Households Served |
|------------|--------------|-------------------|
| Benton | 135,291 | 182 |
| Fountain | 333,242 | 418 |
| Montgomery | 447,234 | 645 |
| Parke | 308,989 | 407 |
| Vermillion | 406,298 | 560 |
| Warren | 115,433 | 133 |

Diana DeSutter – EAP Coordinator



Community Services Block Grant (CSBG) Supported Community Programs

The Community Services Block Grant (CSBG) is a federally funded block grant administered through the Indiana Housing and Community Development Authority (IHCDA). These funds are used by Community Action Agencies to carry out a variety of activities designed to reduce poverty, revitalize low-income communities, and empower low-income families and individuals to become self-sufficient.

CAPWI utilizes some of its CSBG funds to serve as fiscal operations support for these important community programs:

Hope Spring Safe House – A shelter facility, serving primarily Fountain and Warren counties, that provides safe emergency housing and additional services for women and children suffering from any form of domestic abuse.

Benton Community Food and Services Co-Op – A community-minded program that helps meet the basic needs for fellow members in Benton County and their families. This includes a food and household essentials pantry where members contribute to its sustainability through fees and service work.

Covington and Veedersburg Summer Park Programs – One month summer programs operated by CAPWI in conjunction with the community parks. These programs allow school-aged children (ages 5-12) to engage in activities during part of their summer break in a safe and supervised environment.



SUMMER PARK PROGRAMS
COVINGTON & VEEDERSBURG

Housing Choice Voucher Program

The Housing Choice Voucher Program is a federally funded housing subsidy program that offers low-income families, disabled individuals and elderly citizens the opportunity to choose and lease safe, decent, and affordable privately owned rental housing that they otherwise may not afford. We serve the following four counties: Benton, Fountain, Warren, and Vermillion. We have a total of 180 vouchers to utilize currently.

2023 resulted in 24 voucher holders going off the program for various reasons. The waitlist for all four counties were opened indefinitely on June 1st 2023. Since that time the program has pulled 124 applicants off the waitlists.

60 applicants were issued vouchers in 2023, 27 of those applicants were able to find affordable housing and became active on the program.



Eligible families for the low-income housing program are put on a waiting list depending on how they answer the preference point questions. Applicants are told when they apply that it could exceed 24 months before being pulled from the waitlist, this all depends on the applicant's place on the wait list and the turnover we experience throughout the year with our current voucher holders. Applicants are able to apply to the waitlist in the four counties through the online process.

The Averages Household Report for the year ending 2023 for the 4 counties that we serve are as follows:

| | COWI Vouchers |
|---------------------------------|---------------|
| Avg. Annual Adjusted Income | \$11,330.59 |
| Avg. Annual Total Income | 12,172.45 |
| Avg. Total Tenant Payment | 284.72 |
| Avg. Housing Assistance Payment | 309.45 |
| Avg. Utility Reimbursement | 13.14 |



Currently we have 193 household members that are benefiting from the HCVP (Section 8). We hope to continue to add participants to the HCVP and have all open vouchers utilized within the next year.

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

Jamie Ehlenfeld and Sara Morgan
 – Housing Choice Voucher Program

ERA2 Housing Stability Program

The ERA2 housing stability program provides services to any Indiana renter, excluding legal services, as part of the Indiana Emergency Rental Assistance Program funded by the U.S. Department of the Treasury Emergency Rental Assistance 2 funds.

The ERA2 program provides services for Benton, Fountain, Montgomery, Parke, Vermillion and Warren County.

The program offers assistance to IERA applicants including application assistance (when the application portal is open), customer service, re-certifications and program updates. Direct services for ERA2 include outreach to eligible Indiana renters for participation in family development services, intake assessment and action plan, ongoing housing counseling with case management services and final assessment and close out.

The family stability case management process focuses on improvement in life areas, including but not limited to education, income, housing, and employment. The goal is to help families achieve greater stability in these life areas which in turn will promote great housing stability. In this program, a family will be deemed to have achieved housing stability when they reach their goal in either the income or employment life area, as well as the

housing life area as determined by their action plan and their work with their case manager. The process will involve assessing and reducing barriers to stable housing and connecting households to new services.

The following is a breakdown of ERA2 services for 2023:

| | |
|---|-----------------|
| Family Development Intake and Assessment | 61 Families |
| Outreach | 195 Individuals |
| ERA2 Ongoing Application Customer Service | 52 Applicants |
| Application Assistance | 119 Applicants |
| Recertification Assistance | 54 Applicants |
| Ongoing Family Housing Counseling & Case Management | 194 Meetings |

The ERA2 Housing Stability Program has continued to grow into becoming a valuable asset for members of our community. Currently we have 44 active families that are receiving ongoing housing stability and counseling services.

Jamie Ehlenfeld and Ashley Ellingwood
 – ERA2 Housing Stability Program

Division of Housing and Administration

JD Taggart

Housing Director

Terri Poynter

Weatherization Manager

Beau Siddens

Weatherization Project Manager

Ralph Blankenship

Building Technician

Angela Golia

Property Manager

Adrian Bennitt

Maintenance Technician

Josh Rainey

Construction Project Manager

Dusty Bowling

Crew Leader

Jamie Walters

Rental Assistance Manager

Sara Morgan

Section 8 Caseworker

Ashley Ellingwood

IERA Caseworker

Alice Young

Financial Counselor

Weatherization Thanks:

To the people in charge of Community Action Winterization Program:

A few weeks ago I was the recipient of the wonderful gift of your Winterization Program. I want you to know how pleased my daughter and I were with the crew of men who were involved from the first. Ralph Blankenship and Beau Siddens checked out my home to see what was needed and answered all our questions and couldn't have been nicer or more knowledgeable. (they even checked everything out afterwards). My daughter lives next door to me and looks out for me in my old age. I'll be 83 soon. She also found out about the program and did the paperwork. I've been widowed twice (2 wonderful husbands) so I don't have enough money to take care of everything. The men who did all of work were wonderful workers and very kind and personable and we appreciated the great jobs they did. Thank you for all you do to make this possible for all of us who need this assistance.

Weatherization

The purpose of this program is to provide construction measures on the client's home that will reduce fuel consumption and thereby reduce the cost to heat and cool the home. The program is intended for people at 200% or less of poverty guidelines who reside in the following 6 counties: Benton, Fountain, Montgomery, Parke, Vermillion & Warren.

Activities Addressed:

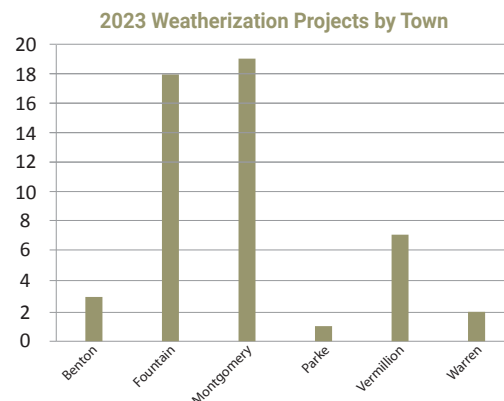
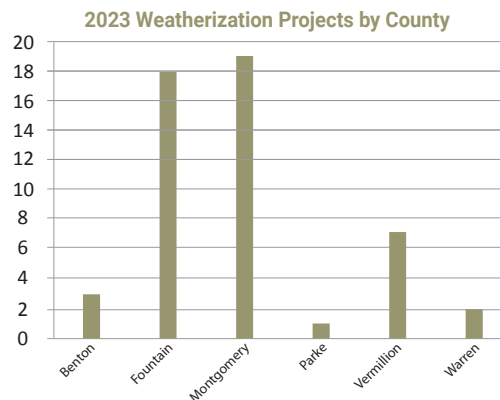
- Health and Safety issues-furnace, water heater, cook stove, etc.
- Blower door directed air sealing-attic and basement bypasses-ducts
- Water heater systems treatment
- Furnace tune ups
- Lighting
- Client Education
- Ceiling Insulation
- Wall Insulation
- Insulate box sills
- Insulate foundation or ducts
- Air sealing
- Other necessary repairs



The Weatherization program completed 32 homes for the BIL grant and 19 homes for the DOE program in our six-county area in 2023. The following funding sources were used to complete these homes: DOE, WX Readiness funds, BIL, and LIHEAP

There were 136 inspections completed to determine Wx eligibility with 42% being deferred. 62 energy audits were also conducted with 12 being deferred from service. The Quality Completion Inspection (QCI) showed the program being compliant at 100%.

The Weatherization program continues to work diligently to make sure our client's homes are a healthy and safe place to reside, by getting them the best energy savings we can provide. CAPWI Weatherization Program has always been referred to as the "model" agency through our Monitors and Inspections completed by the state. We are VERY proud of that!



Terri Poynter-Weatherization Program Manager and Beau Siddens-Weatherization Project Manager

Agency Rental Properties

Maintaining a reputation for providing safe and affordable Housing, CAP continues to experience growth in the area of Rental properties.

In the Attica area, we have the Jackson Street duplex, with each unit containing 2 bedrooms, washer/dryer hook-up, and one bath.

In Covington, Riverbend Apartments, located on Second Street, features seven two-bedroom units. These units are currently being rehabbed and will be ready to rent by Summer 2024. The Fountain/Warren Head Start Center is co-located within the same building. Also on Second Street are three 3-bedroom homes, with each having an Attached one-car garage. Located on Washington Street at the Hannagan House, we have one 1-bedroom unit, one 2-bedroom unit, one 3-bedroom unit, and one efficiency unit with an onsite laundry facility.

In West Lebanon, we have two duplexes, with each duplex containing two units consisting of 3 Bedrooms with washer/dryer hook-up.

In Perrysville, Highland Manor, the former Highland Elementary School, provides twenty-five 1-bedroom apartments for senior citizens and/or disabled individuals. This building also has a Social Room with a television, library, and kitchenette. On-site laundry room accessible via indoor hallway. Water/Sewer/Trash/Cable and Internet are included in the rent.

Cayuga, Manor Phase I and II provide senior citizen and handicapped accessible housing Featuring seven duplexes and one triplex, with each unit containing 2 bedrooms and washer/dryer hook-up. Utilities are included in the rent.

Rockville Subdivision, located on East Mill Valley Lane at the north end of Rockville just off of Pines Drive, consists of five 3-bedroom homes. Each unit has a washer/dryer hook-up, a rear patio, an attached 1-car garage, and 2 bathrooms.

Veedersburg Homes (Sterling), located on Chambers Street. This corner lot consists of two 3-bedroom units. Each unit has a washer/dryer hook-up, a 1-car attached garage, and a rear patio.

Clinton Project comprises eight homes, four of which are newer homes and the remaining four are rehab units. The land for the four new units was once a trailer park. Each of the four newer units consists of 3 bedrooms, with a washer/dryer hookup, and a 1-car attached garage. One unit is handicapped-accessible. The four rehab units each consist of 3 bedrooms.

Montezuma Phase I consists of Senior/Disabled units featuring two triplexes. Each unit has 2 bedrooms with a washer/dryer hook-up and a rear patio. Utilities are included in the rent.

Montezuma Phase II Senior/Disabled units featuring one triplex and one duplex. Each unit has 2 bedrooms with a washer/dryer hook-up and a rear patio. Utilities are included in the rent.

Fowler I has Senior/Disabled units featuring two triplexes with a courtyard containing a gazebo with a seating area. Each unit contains 2 bedrooms with a washer/dryer hook-up and a rear patio. Utilities are included in the rent.

Fowler II is comprised of Senior/Disabled units featuring three triplexes with a courtyard containing a gazebo with a seating area. Each unit contains 2 bedrooms with a washer/dryer hook-up and a rear patio. Utilities are included in the rent.

Coming Summer 2024, in Hillsboro, will be a duplex with one 4-bedroom unit and one 3-bedroom unit. On-site parking and laundry facilities. Currently under construction.

CAP also has single-family rental homes available in the following locations:

- | | |
|-------------------------------|-----------------------------|
| Newport | Waynetown (2 Homes) |
| Cayuga (11 Homes) | Covington |
| Attica | New Market (2 Homes) |
| Perrysville | Kingman |
| Veedersburg (2 Homes) | Rockville (7 Homes) |
| Williamsport (3 Homes) | Hillsboro |
| Clinton (7 Homes) | West Lebanon |
| Bloomington | Oxford |
| Crawfordsville | |



Depot Street, Perrysville – “Highland Manor”

AGENCY RENTAL PROPERTY LOCATIONS

- 1100 E. Jackson Street, Attica
- 1327 Second Street, Covington
- 1324 – 1328 Second Street, Covington
- 505 Washington Street, Covington



Water Street, Newport

- 133 Depot Street—Senior Units-Disabled Units, Perrysville
- N. Albright Street—Senior Units-Disabled Units, Cayuga



Albright Street, Cayuga

Agency Rental Properties (continued from last page)

- East Court Drive—Senior Units-Disabled Units, Cayuga
- West Court Drive, Cayuga
- Montezuma Phase I—Senior Units-Disabled Units Stanley Drive, Montezuma
- Montezuma Phase II—Senior Units-Disabled Units Stanley Drive, Montezuma



Second Street, Fowler

- Fowler I—Senior Units-Disabled Units, East 2nd St., Fowler
- Fowler II—Senior Units-Disabled Units, N. Madison St., E. 1st St., N. Vanburen St., Fowler
- West Lebanon

| | |
|------------------|------------------------|
| 109 W. Third St | 104-A W. Fourth Street |
| 107 W. Third St | 104-B W. Fourth Street |
| 301 S. Warren St | 106-A W. Fourth Street |
| 303 S. Warren St | 106-B W. Fourth Street |

SINGLE-FAMILY UNITS

- Attica—107 Suzie Lane
- Bloomington—39 S. Newlin Street
- Cayuga

| | |
|--------------------|--------------------|
| 205 E. Court Drive | 217 W. Court Drive |
| 213 E. Court Drive | 218 W. Court Drive |
| 217 E. Court Drive | 221 W. Court Drive |
| 225 E. Court Drive | 224 W. Court Drive |
| 205 W. Court Drive | 225 W. Court Drive |
| 210 W. Court Drive | |



Suzie Lane, Attica

- Clinton

| | |
|--------------------|--------------------------|
| 1017 N. 7th Street | 1128 S. 8th Street |
| 741 N. 8th Street | 1134 S. 8th Street |
| 552 N. 8th Street | 1138 S. 8th Street |
| 1006 S. 4th Street | 740 Ash Street |
| 1131 S. 4th Street | 1003 Morgan Street |
| 948 S. 5th Street | 1025 Morgan Street |
| 649 S. 7th Street | 305 S. Washington Street |
| 1126 S. 8th Street | |



Ash Street, Clinton

- Covington - 1308 8th Street
- Crawfordsville - 1507 Southside Drive
- Hillsboro - 301 E. Market Street
- Kingman - 100 Wilkey Street
- New Market

| | |
|-------------------|--|
| 101 S. 9th Street | |
| 108 S. 9th Street | |
- Oxford - 106 Vine Street
- Perrysville - 135 Vernon Street
- Rockville

| | |
|-------------------------|-------------------------|
| 150 E. Mill Valley Lane | 190 E. Mill Valley Lane |
| 160 E. Mill Valley Lane | 404 W. Ohio Street |
| 170 E. Mill Valley Lane | 414 W. Ohio Street |
| 180 E. Mill Valley Lane | |



Mill Valley Lane, Rockville

- Veedersburg

| | |
|---------------------|-------------------|
| 501 Chambers Street | 411 State Street |
| 507 Chambers Street | 116 E. 6th Street |
- Waynetown

| | |
|--------------------|--|
| 8 Gladiator Drive | |
| 107 McClure Street | |
- Williamsport

| | |
|-------------------|--|
| 328 Monroe Street | |
| 110 Short Street | |
| 27 Ross Avenue | |
- West Lebanon—707 Clinton Street



Gladiator Drive, Waynetown

Other Information

During the 2023 calendar year, the Rentals Program:

- Placed twenty-four new households into permanent housing, with three of these households being from the homeless community.
- Began rehabilitation to four of our seven units located at Riverbend Apartments in Covington, with the remaining three expected to begin in 2024.
- Collected donations of books to update the library area at our Highland Manor property.
- Began rehabilitation to an Agency Owned unit in Newport, converting it from a 2-bedroom into a 3-bedroom to allow for larger families.
- Formed a partnership with another local agency to help provide housing to their disabled clients.
- Addressed damages to multiple roofs on units that were affected after several severe storms passed through our service areas.

- Purchased an old church in Hillsboro to convert into a duplex to provide much needed housing in the area.



Parke Avenue, Hillsboro

Information provided by Angela Golia—Property Manager

Hardest Hit Fund (HHF) Assistance Program

The HHF program has evolved over the past year. The program is now devised to assist a qualifying family catch up on their mortgage only, but must have current income to support paying the mortgage from that point on.

They can receive up to \$30,000 which is interest free.

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 part of the Indiana Foreclosure Prevention Network (IFPN). We counsel families residing in our service area.

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

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

Remember if you receive a 1099-C (cancelation of debt) from the lender you are not off the hook. Debts forgiven by a creditor are taxable as income.

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

REVOLVING LOAN PROGRAM

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

Starting a business 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.**

Housing Counseling Program

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

Community Action now has a HUD Certified Housing Counselor on staff.

The housing counseling program is designed to counsel families who are renting, purchasing a home or facing mortgage default/foreclosure.

Before counseling can begin, we have to determine the category the family falls into, renter, a new home buyer or a current homeowner facing foreclosure.

With all 3 categories the following is the same:

- What is the household income and have they lost any income recently?
- Do they have a budget in place?
- Does their budget show a surplus or deficit each month?
- What are their goals, short and long term?
- Do they have a checking/savings account in place?
- Have they ran their credit report recently?

Once the ground work has been done then we will address each individuals needs accordingly.

The counseling could take a few weeks to get the family back on track or it could lead to case management over a longer period of time especially if they are having issues with income/budgeting.

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

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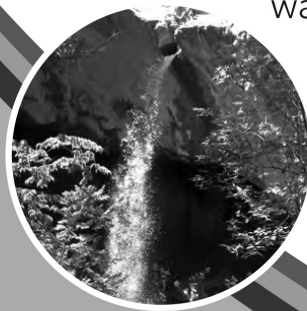
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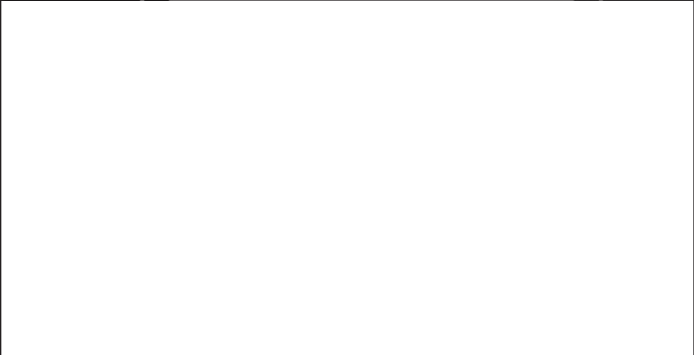
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CAPWI
Administrative Office

PO Box 188
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Covington, IN 47932
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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, familial status, or status as a veteran.