

Community Action Program of Western Indiana



ANNUAL REPORT 2025

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

2791 N. Lebanon St.
Lebanon, IN 46052

☎ 765.535.7930

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

The Community Action Program, Inc. of Western Indiana Annual Report to the People is made available each spring. The report is distributed to the Board of Directors, community partners, staff, and other interested parties through hand delivery, direct mail and is available for viewing at www.capwi.org

Letter from the Board President

It is the time of year that the Community Action Program, Inc. of Western Indiana (“Agency”) provides to you the Annual Report of its operations and financial condition for the year ending December 31, 2025. Please take a few moments to review the following pages of this annual update in order to familiarize yourself with the important services of your not-for-profit Agency. As has been emphasized in previous years, the Agency’s Divisions have worked diligently for the improvement of the lives of many families and individuals in our service area of Benton, Fountain, Montgomery, Parke, Vermillion, and Warren counties.

The Agency is determined to make the most efficient use of federal and state grants that are derived from the taxpayer. For this reason, a select group of the Agency’s Board of Directors makes a concerted effort to meet with the Auditors of the Agency and the Indiana Housing and Community Development Authority who also provides oversight to make certain that funds are used for their intended purpose. Directors also review agency transactions and interview Management periodically giv-

ing opportunity for ‘whistle-blower’ notification, if the need should ever arise. There has never been any discovery of the misuse of any grant funds, and, in fact, it has been determined that nearly 90% of taxpayer funds go toward the direct benefit of area citizens, meaning that only slightly more than 10% of those funds are used for administration. The Agency also has other private patrons whose financial support is vital for the benefit of the citizens of our service area. These include United Ways, local utilities, foundations, individual citizens, and others, all monies for the exclusive benefit of those residing in our local service area.

On behalf of the Directors, Management, and Staff of the Agency, I must emphasize how grateful we are for each and every grantor and the funds that they provide. Without these benefactor grants, the quality of life for many of the thousands that the Agency has assisted would be greatly diminished. The Agency management and staff work diligently to mitigate the hardships that many of our area citizens endure. I commend all of them for their

tireless efforts and their many thousands of successes.

As the Agency enters its 60th year of service as of February 2026, let us be mindful of the great work we have and the great workers we have been blessed with over these past 60 years.

Lastly, I want to express my appreciation to those who have been a great encouragement to me and for the immense help each has been in assisting me with the duties as a Director and Board President for nearly half of these past 60 years. This most surely includes my wife, Rozanna, who has always been a never-ending encouragement to me no matter what the circumstance.

Best regards,



Steven V. Brier

*President of the
Board of Directors*

*Community Action Program, Inc.
of Western Indiana*

Letter from the Executive Director

2025 was a year that called for both reflection and resilience! The prolonged government shut-down created uncertainties of funding and sustainability. This prompted one important question: what would our communities look like without the helping hand of Community Action? The answer is reflected in the following pages of our annual report. Our impact on individuals, families, and communities is what continues to drive our work even in the face of challenge.

Over the past year, Community Action Program, Inc. of Western Indiana (CAPWI) provided services to 6,005 individuals across 3,281 households. Each sought out CAPWI services for specific needs that were affecting them personally and as a part of our larger community. When programs were at risk, our focus remained firmly on our clients and what even small disruptions could have on their ability to maintain safe and healthy homes, stay warm and nourished, or ensure their children get a start to their education. It threatened to disrupt the entire safety net that CAPWI provides, and that was a difficult battle to face. As we do in times of challenge, our

team came together to develop and adapt systems of services with determination and a shared commitment to those we serve.

Despite the challenges, 2025 was also a year of meaningful achievements, which are highlighted throughout this annual report. It is a wonderful review of the hard work and dedication of our team in ensuring our clients and communities were served. Each program section shares key accomplishments and offers a small glimpse into the lasting impacts and positive outcomes that were achieved.

Looking ahead, we are proud to begin our 60th year of service! This type of longevity demonstrates that helping others help themselves remains a powerful tool for positive changes. We honor those who laid the foundation of our work and carry forward their legacy to make a positive difference. We have strong staff, a dedicated Board of Directors, and courageous clients who work each day to better the lives of our neighbors and communities. There is power in our purpose.....and we will show that strength throughout our anniversary year!



Robin Curry

Executive Director



OUR GOVERNANCE

Executive Committee

Steve Brier, President
 Carolyn Kilby, Vice President
 Laurie Kiger, Secretary
 Oren Sutherlin, Treasurer
 Barbara Switzer, At-Large
 Audrey Freeland, At-Large
 Linda Klemme, At-Large

Nominating Committee

Laurie Kiger, Ch.
 Linda Klemme
 Jim Fulwider
 Amanda Beavers
 Tim Shumaker

Personnel Committee

Audrey Freeland, Ch.
 Teal Scioldo
 Barbara Switzer
 Clay Andrews

Finance Committee

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

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, and approve contracts as appropriate and monitor finances.

As we end our 59th year in 2025, 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
 Tim Shumaker, 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
 Reuben Spicer, 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
 Judge Heather Barajas, Montgomery County
 Kerri Wheeler, Parke County
 Teal Scioldo, Vermillion County
 Amanda Beavers, Warren County
- Board Member Emeritus**
 Don Andrews, Warren County

BOARD OF DIRECTORS



Audrey Freeland



Tim Shumaker



Jim Fulwider



Cyndi Todd



Barbara Switzer



Clay Andrews



Linda Klemme



Laurie Kiger



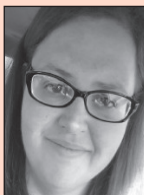
Judge Heather Barajas



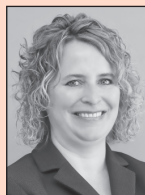
Kerri Wheeler



Teal Scioldo



Amanda Beavers



Tracy Morris



Reuben Spicer



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 leadership 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

- Staff are supported from onboarding to succession
- Expand and deepen partnerships to meet community needs
- Improve visibility and presence in the community
- Take advantage of opportunities to expand service options

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



Robin Curry

Amanda Coffing

Julie Pettit

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
2024	\$12,582,000
2025	\$12,320,000

An independent audit was conducted in accordance with uniform guidance.

- No questioned or disallowed costs
- No financial statement findings

Status of Funds - 2025 Contracts

COMMUNITY SERVICES & ADMINISTRATION

Covering Kids & Families	\$90,000
Community Services Block Grant	\$316,600
Fountain-Warren MAC	\$25,400
Fountain-Warren MAC-Private	\$51,300
Free Lift Program	\$132,800
WIC	\$559,800
WIC EBT	\$1,764,000
Energy Assistance Program	\$1,400,300
Emergency Food & Shelter	\$22,100
Park Program	\$12,900
Mentoring	\$5,500
Benton Food Coop	\$219,300
Tanf Rapid Housing	\$31,000
Total Community Services	\$4,631,000

HEAD START

Head Start HHS	\$3,714,600
Head Start Gardens	\$2,000
Head Start Safety	\$4,000
USDA	\$192,200
In-Kind	\$918,100
Donations/Program Income	\$199,100
Parke County Early Learning Center	\$239,300
My Healthy Baby	\$30,700
Readi Grant	\$5,000
Total Head Start	\$5,305,000



Status of Funds - 2025 Contracts

HOUSING

APARTMENTS	Covington-505 Washington St.	\$25,900
	Riverbend-Covington	\$53,400
	Cayuga 1	\$58,600
	Crain Building	\$16,300
	Lease Purchase Rentals	\$24,000
	Highland Manor	\$107,000
	Covington-Second Street	\$27,900
	Cayuga 2	\$52,800
	Cayuga 3	\$26,900
	Cayuga 4	\$54,500
	West Lebanon 2	\$30,300
	Rockville Subdivision	\$33,800
	Veedersburg Rentals	\$13,900
	Rentals 09	\$71,200
	Rentals 11	\$65,200
	Other Rentals	\$38,900
	Clinton Revitalization	\$50,500
	Montezuma Rentals 1	\$46,500
	Montezuma Rentals 2	\$36,700
	Fowler 1 Rentals	\$48,500
	Fowler 2 Rentals	\$76,900
	Jackson Street	\$12,700
	Section 8 Housing	\$634,300
	LIHEAP Weatherization	\$301,400
	DOE Weatherization	\$415,900
	Revolving Loan Fund	\$10,000
	Ramp Up	\$50,000
	Total Housing	\$2,384,000

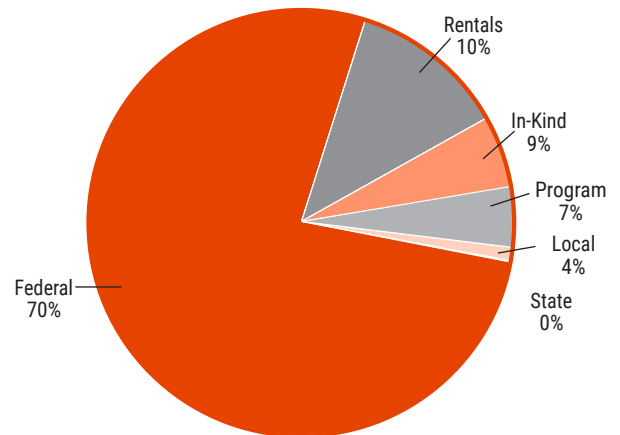
TOTAL AGENCY **\$12,320,000**

FINANCE & ADMINISTRATION

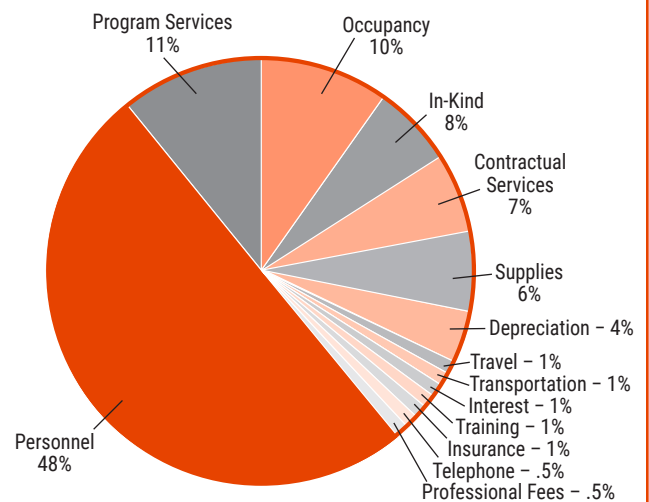
- **Amanda Coffing**
Associate Executive Director
- **Tom Fulwider**
Finance Manager
- **Kim Abernathy**
Payroll Manager
- **Sue Doan**
Montgomery Receptionist
- **Randi Wise**
Central Office Receptionist

2025 Program Year Budget

2025 Revenue



2025 Expenses



Agency Staff Recognized

30 Year Award



Melody Jones

20 Year Award



Diana DeSutter

10 Year Award



Erika Ortiz

5 Year Awards



Chris Cohee



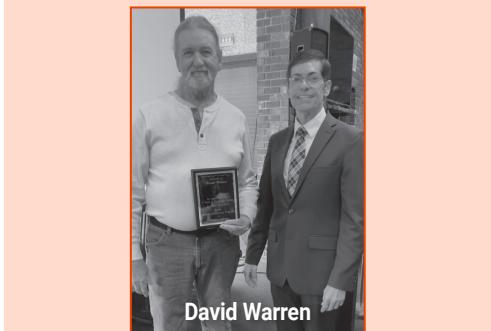
Jamie Stonebraker



Amanda Strader



David Walters



David Warren

35 YEARS OR MORE OF SERVICE

Tom Fulwider	05/84	Finance Manager
Melody Jones	06/90	WIC Clinic Manager

25-34 YEARS OF SERVICE

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	06/92	Executive Director
Dina Robbins	11/95	Head Start Cook Coordinator
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 County 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 Schetzle	7/13	Head Start Home Visitor
Nikki Anderson	9/13	Head Start ERSEA Coordinator
Julie Pettit	8/14	Director of Programs & Communications
Erika Ortiz	8/15	Early Head Start Teacher

5-9 YEARS OF SERVICE

Denise Demaree	8/16	Head Start Center Manager
Terri Oakley	10/16	Weatherization Program Manager
Gayle Payne	11/16	Head Start Transportation Coordinator/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
JJ Payton	4/17	Head Start Center Manager
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
Ralph Blankenship	1/19	Weatherization Building Technician
Dusty Bowling	6/19	Property Superintendent
Elaina Dillon	7/19	Youth Services Coordinator/Healthcare Navigator
Sara Morgan	9/19	Housing Assistant
David Walters	2/20	MAC Van Driver
David Warren	2/20	MAC Van Driver
Amanda Strader	8/20	Head Start Center Facilitator
Jamie Stonebraker	8/20	Rental Assistance Manager
Chris Cohee	9/20	Montgomery County Community Services Representative

Joan E. Cline Memorial Scholarship

In 2005, a scholarship was established in memory of Joan E. Cline, who served as Executive Director of CAPWI from 1970 until her passing in December 2004. Joan dedicated her life to helping individuals and families achieve self-sufficiency and firmly believed that education was essential to that goal. Through this scholarship, our agency continues Joan's legacy by supporting outstanding students as they pursue their educational and career aspirations.

CAPWI awards a \$1,000 scholarship per year to a graduating high school senior for each year of higher education, for up to four years. Scholarships are awarded within CAPWI's six-county service area: Benton, Fountain, Montgomery, Parke, Vermillion, and Warren counties. Recipients are selected based on multiple factors, including family income, receipt of low-income services through CAPWI or other agencies, extenuating circumstances, academic achievement, extracurricular involvement, community volunteerism, and essay evaluation.

The 2025 scholarship recipient is Caedence Brown, a graduating senior at Crawfordsville High School. Caedence is consistently described in letters of recommendation as dependable, trustworthy, and responsible, as well as a compassionate leader who is well-respected by her peers. She is also recognized for her persistence, resilience, and strong sense of ambition. Caedence holds a cumulative GPA of 4.3824, is ranked second in a class of 149, and is actively involved in extracurricular activities and volunteer service. She plans to attend the University of Notre Dame, where she will major in political science and Spanish.

Congratulations to Caedence Brown!

Julie Pettit – Director of Programs and Communications



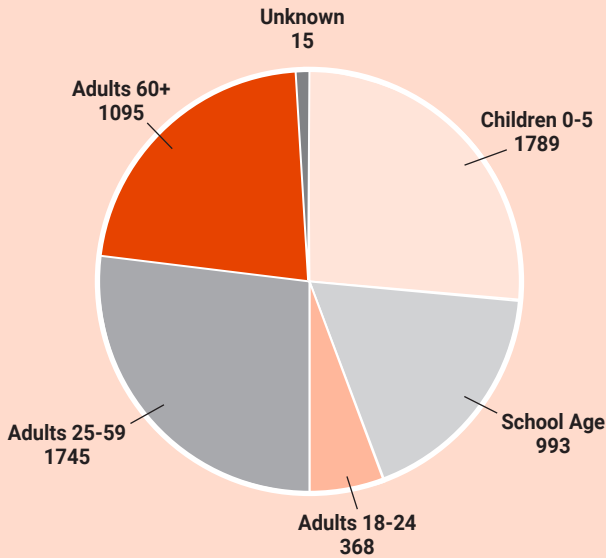
CAPWI 2025 Demographics

Gender

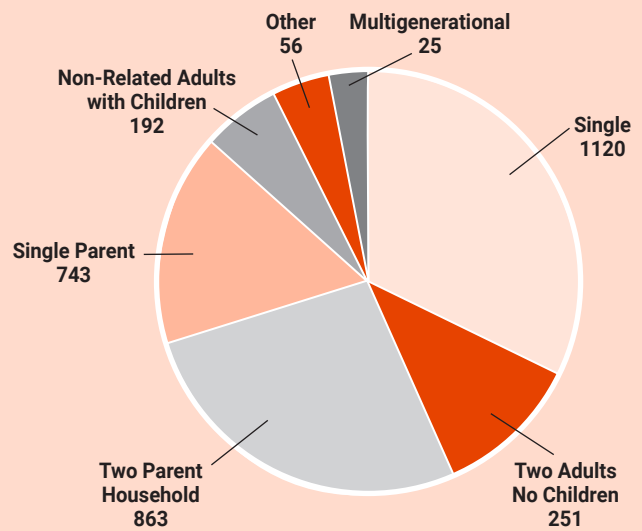


3482 Female / 2523 Male

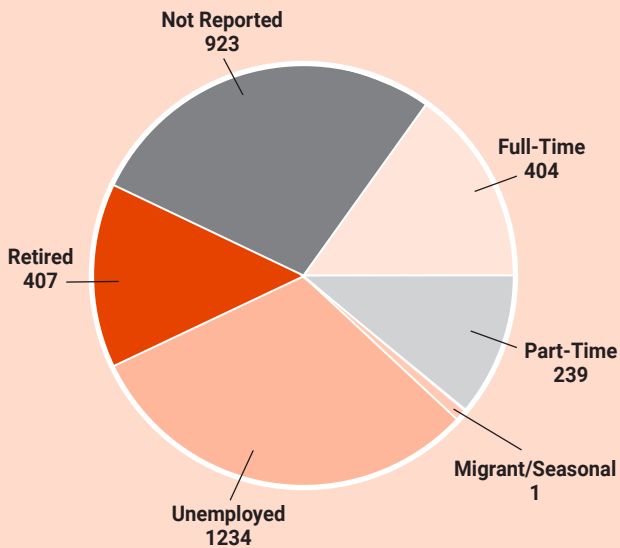
Age



Household Type



Employment Status



Military Service



95 Veterans / 2 Active

Head Start & Early Head Start

During 2025, the Head Start Division was funded to serve 296 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 of 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.

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 ensure that families received comprehensive services. The program received 17,451 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.

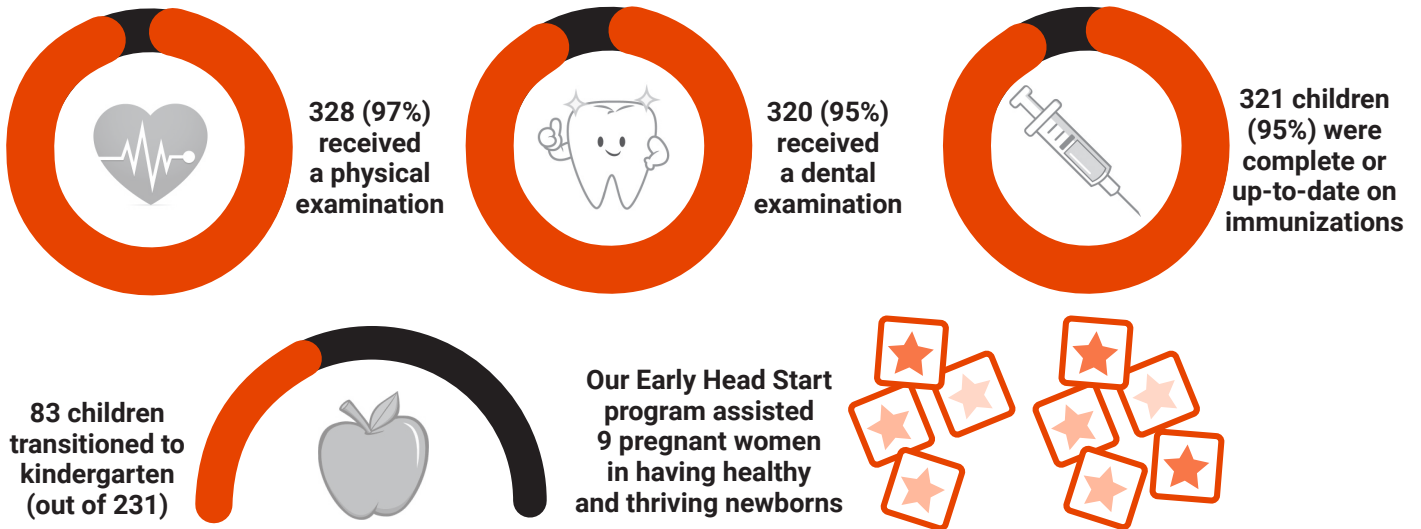
Policy Council

- Kathy Dockins – Chairperson**
- Shay Addison – Vice-Chairperson**
- Emily Pfister - Secretary**
- Wendy Hammon– Member at Large**
- Shelley Phillips – Member at Large**
- Rae Ann McCorkle - HMHSAC Rep**
- Laurie Kiger - Board Liaison**

- Michelle Shonkwiler
- Ayla Sheets
- Lisa Badgley
- Allison Adams
- Calli Mayotte
- Amy Clarkson, LPN
- Michelle Jeffers
- Anrica Mullins
- Shalynne Addison

The Policy Council has a vital leadership role in our Head Start program. As representatives of their program centers, parents 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 both parent representatives from each Head Start center and community representatives from community agencies within the Head Start service areas. The Policy Council serves to oversee and assist in program planning and decision making.

Head Start continues to focus on various aspects of school readiness for our infants, toddlers, and preschoolers:



- *Head Start operates seven centers that are licensed by the Indiana Division of Family and Children in Benton, Boone, Fountain/Warren, Montgomery, North Vermillion, Parke and South Vermillion counties. All seven of these centers have also been awarded the Paths to Quality Level 3 rating. This is the highest level a center can achieve without being nationally accredited!*

- **Tyteanna Riley, Education & Disabilities Specialist**
- **Lori Brewer, Health Services Specialist**
- **Toni McGowen, Family Services Specialist**
- **Nikki Anderson, ERSEA Specialist**
- **Tandi Allen, Peer Mentor Coach**
- **Chloe Shoaf, Data Entry Clerk**



Our Federal Reviews

The Head Start program receives various in-depth federal monitoring reviews over a five-year period. Results from the culmination of the review showed that the program is compliant with applicable Head Start Program Performance Standards, laws, regulations, and policy requirements and eligible for grant continuation. During the Focus Area 1 review in February 2024, the program was placed on a Full Enrollment Initiative due to challenges filling all available slots.

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 2024-2025

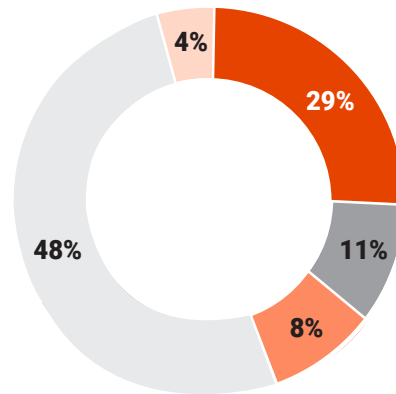
Breakfast = 20,109 Lunch = 22,576 Snack = 21,563

	Head Start	Early Head Start	TOTALS
Total # of Children Served	231	106	337
Total # of Families Served*	213	90	303
*numbers include dually enrolled families			
Average Monthly Enrollment	95%	78%	
Average Monthly Attendance			89%

Head Start

Enrolled Participants by Income Status Community Action of Western Indiana

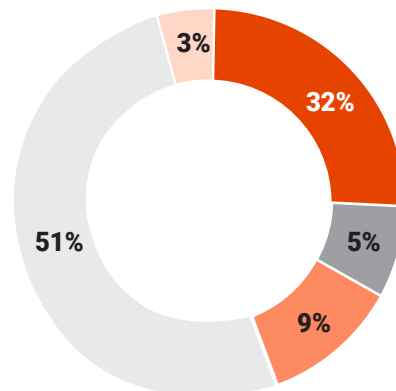
Income below 100% Over Income Homeless Public Assistance Foster Care



Early Head Start

Enrolled Participants by Income Status Community Action of Western Indiana

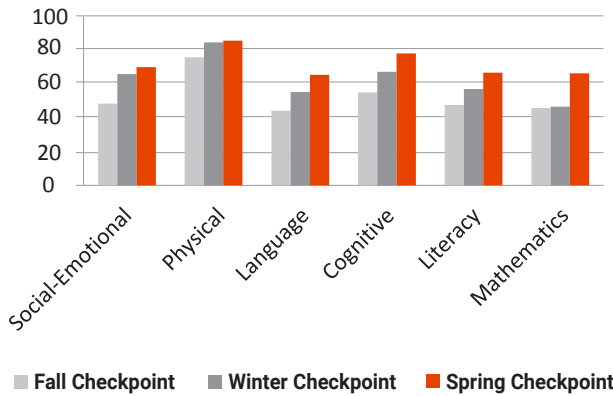
Income below 100% Over Income Homeless Public Assistance Foster Care



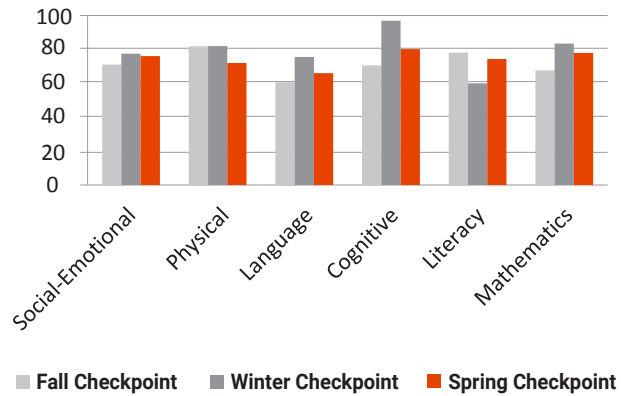
Child Progress

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 24-25 school year. These graphs show 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 2024-2025
% of Children Meeting/Exceeding Expectations



Early Head Start School Readiness Outcomes 2024-2025
% of Children Meeting/Exceeding Expectations



Parents Active With School (PAWS)

Our Head Start PAWS Program (Parents Active With School) is the heart of our ongoing parent education efforts. PAWS is a dynamic, multi-layered approach designed to support and empower families as they weave school readiness into everyday moments with their children. By intentionally connecting classroom and home-visit curriculum goals with meaningful activities at home, PAWS helps bridge learning between school and family life—because parents are a child’s first and most important teacher.

PAWS Meetings—Each month, families gather at locations across our service area for engaging parent meetings. These sessions feature practical, relevant topics such as creating healthy and safe homes, nurturing social-emotional growth, strengthening family relationships, and addressing issues that matter most to parents. We also incorporate activities from our parent curriculum, ReadyRosie, giving families hands-on ideas they can use right away. In 2025, we offered a mix of daytime, evening, and virtual meetings to better meet families’ busy schedules—and we were excited to welcome 119 participants throughout the year!

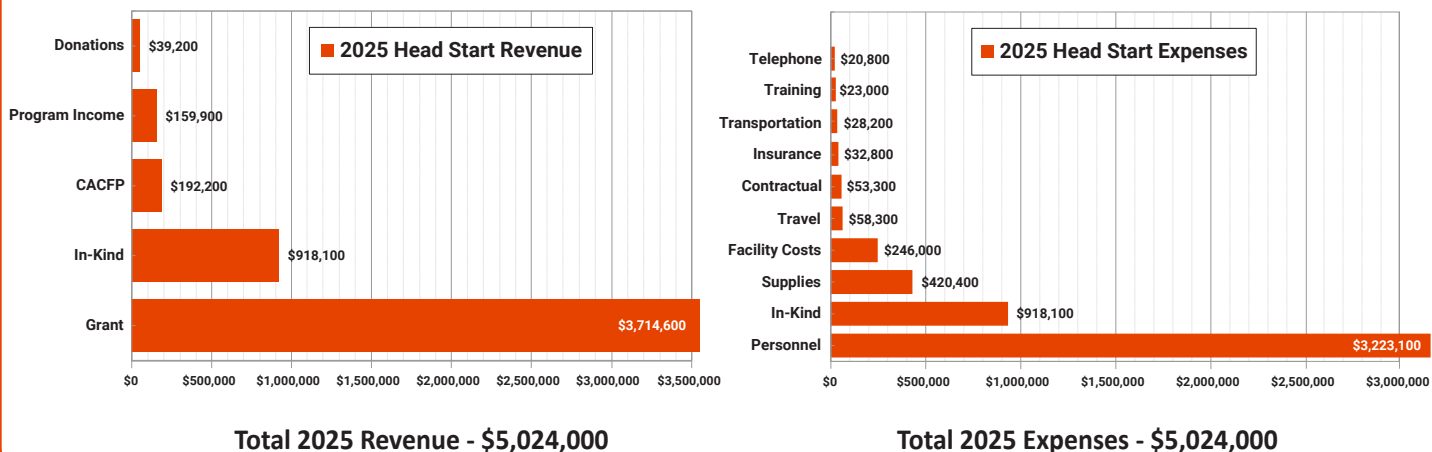
Special PAWS Events—Throughout the program year, we host special events that invite families into our centers and into their child’s learning experience. Favorites include Open House, Winter Sing, Science Fair, Art Show, Car Show, Grandparents Day, PAWS Challenges, and Field Day. These events strengthen the home-school connection while celebrating children’s growth—and together, they brought out 256 participating adults in 2025!

PAWS Homework—Learning doesn’t stop when children leave the classroom. Our PAWS home-to-school activities are designed to help families continue building on curriculum goals at home in fun, simple ways. In 2025 alone, families logged an incredible 7,087 hours of at-home learning activities—an amazing testament to their dedication and commitment!

Guest Readers—Our centers also welcome community leaders and workers as guest readers. Mayors, judges, police officers, and other community members have shared stories with our classrooms, helping children build connections and become familiar with the world around them. **Interested in being a guest reader?** We would love to hear from you! Please contact any of our seven Head Start centers to get involved. Together, through PAWS, we are building strong families, strong learners, and strong communities—one connection at a time.



2025 Program Year Budget for Head Start



Head Start and Early Head Start Staff

Benton County

Amber Beavens, Center Facilitator-Family Advocate
 Kristi Mitchell, Teacher
 Megan Hobson, Teacher Aide
 Tish Allis, Bus Driver/Teacher Aide
 Carrie Ramos, Cook

Boone County

Denise Demaree, Center Manager
 Lou Ann Weyer, Family Advocate/TA
 Kyla Petty, Teacher
 Tabitha Cardenas, Teacher Aide

Fountain/Warren

JJ Payton, Center Manager
 Natasha Owen, Family Advocate
 Chandler Hall, Teacher
 John Kiger, Teacher Aide
 Diana Burress, Teacher
 Jessica Payne, Teacher Aide
 Dina Robbins, Cook Coordinator
 Beatriz Dalenberg, Cook/TA
 Gayle Payne, Bus Driver/Transportation Coordinator
 Betsy Stocker, Bus Driver/Teacher Aide

North Vermillion

Amanda Strader, Center Facilitator-Family Advocate
 Tara Lewis, Teacher
 Kayla Youngblood, Teacher Aide
 Brittany Kinsel, Food Transport
 Deb Pearman, Bus Driver

Montgomery County

Amber Wheeldon, Center Manager
 Jennifer Gray, Family Advocate
 Samantha Rodriguez, Teacher Aide
 Jerica Wimmer, Teacher
 Heather Fast, Teacher Aide

Montgomery County (continued)

Aubrey Ford, Teacher Aide
 Garnet Doss, CAP Toddler Teacher
 Erika Ortiz, CAP Toddler Teacher/FA
 Araceli Salazar, CAP Toddler Teacher
 Jaala Springer, CAP Toddler TA
 Karen Mohan, Substitute
 Savanna Hollar, Cook
 Lisa Carpenter, Bus Driver
 Kristi Schetszle, Home Visitor

Parke County

Sara Grayless, Center Manager
 Janet Rusk, Family Advocate
 Megan Query, Teacher
 Lillian Baldwin, Teacher Aide
 Shelby Kilpatrick, Teacher
 Angela Stroh, Teacher Aide
 Lily Chinn-Christianson, Teacher Aide
 Brittany Doan, Teacher Aide
 Brittany Hill, Teacher Aide
 Tessa Kramb, Teacher Aide
 Natalie Lehman, Teacher
 Amanda Johnson, Cook
 Sharon Reamer, Cook Aide

South Vermillion

Michelle Cottom, Center Facilitator/Teacher
 Michaela Reiber, Family Advocate/Teacher Aide
 Andriana Haniford, Teacher Aide
 Michael Stillwell, Food Transport

Early Head Start Home Visitors

Kaitlin Tobin, Boone County
 Wendy Frevert, Benton/Warren Counties
 Vanda Liesman, Fountain & North Vermillion Counties
 Amy Holmes, Montgomery County
 Janna Newell, Parke & South Vermillion Counties

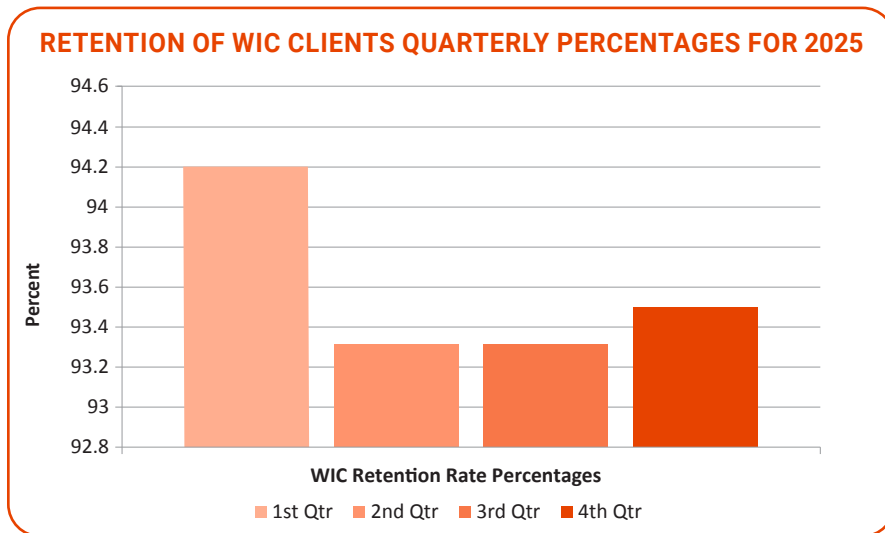
WIC (Women, Infants & Children)

This year has been one of consistency for WIC with caseloads remaining steady.

WIC is a special nutrition education program which enrolled an average of 2027 participants per month for 2025 in a 5 county area. Out of the 2,027 participants, 299 were in Fountain County, 167 were in Benton County, 1,139 were in Montgomery County, 146 were in Warren County, and 276 were in Vermillion County.

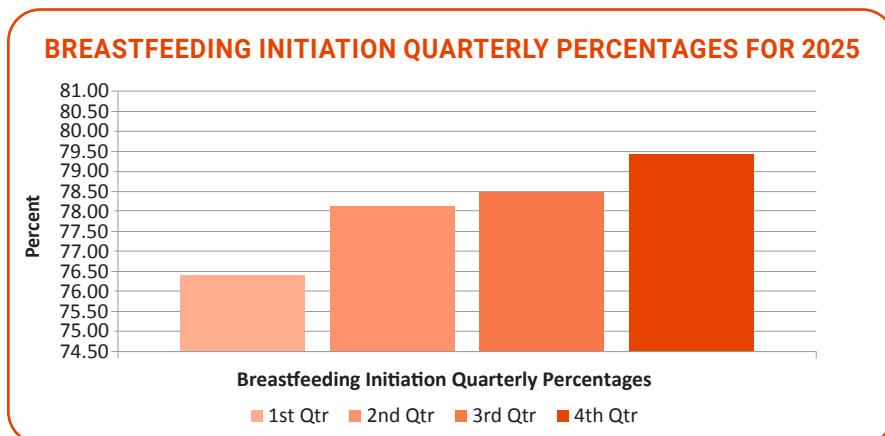
WIC checks were redeemed at 8 local grocery stores and 2 pharmacy stores. The total redemption at these local stores bringing in local revenue is \$1,741,968 for 2025.

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



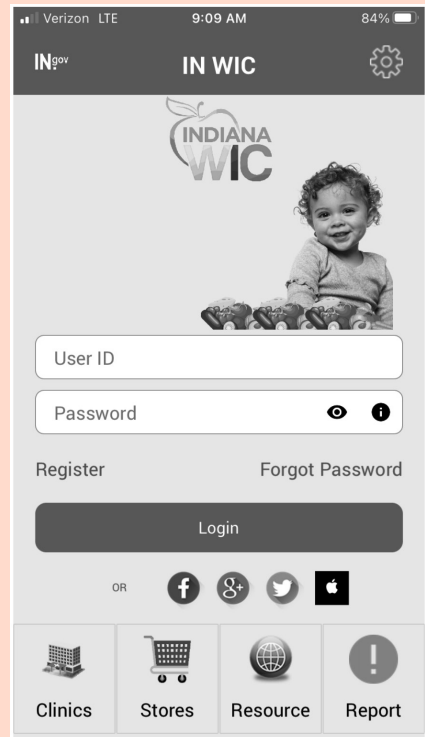
Quality, effective core services such as nutrition and breastfeeding education, nutritious foods and referrals for health care services are available locally at CAP's clinics located in Benton, Fountain, Montgomery, Vermillion and Warren counties.

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
- **Gwen Carlson**
WIC Nutritionist
- **Ashley Ellingwood**
Communications Specialist
- **Karol Hays**
Clinic Assistant
- **Jennifer Mock**
Clinic Assistant
- **Ava Bouwkamp**
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 2025 there were 1704 such lessons completed for our agency.



WIC TESTIMONIALS

"WIC has been very helpful for our family providing fruits and vegetables and my children's favorite yogurt"
 –Shanna from Benton County

"My husband and I have always lived comfortably, and when our son was born we were confident. When we learned we were expecting twins; however, we had a small moment of panic. Three under 2 – how do we even get started? Thankfully we qualified for WIC. We have been blessed with not only food resources but with education and breastfeeding support that we would not have received otherwise. WIC has made my postpartum easier and less anxious. We are so thankful for this resource in our community."
 –Savannah from Vermillion County

"WIC has helped financially and has been one less stress reliever. Always treated so well when coming in. Been going through WIC for ten years and never had any issues. We enjoy coming in!"
 –Cortney from Warren County

"WIC has helped my family for many years by providing all the necessary foods for my kids. They have done a wonderful job and continue to provide many resources to so many."
 –Mary Jo from Warren County

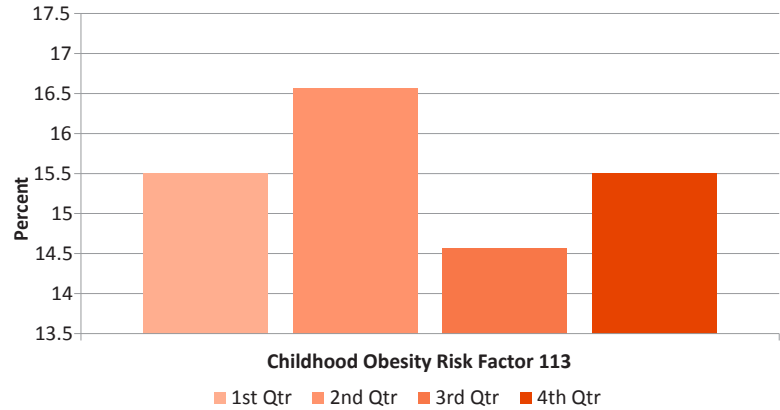
WIC has helped me and my family. I had a miscarriage and I had no idea the help after with the continued benefits afterwards, it was very helpful. Now with my rainbow baby they still help provide for my family."
 –Allison from Montgomery County

"WIC helps our family with nutrition benefits and second nutrition information. They give useful facts about dietary plans now to encouraged healthy eating habits."
 –Kristen from Fountain County



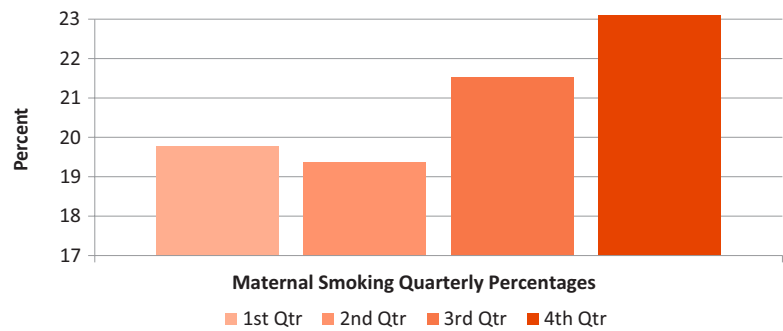
As a prevention program, WIC continues to address the obesity problem in children. Individual counseling focuses on excessive sugary drinks, physical activity indoors and out, and healthy eating options following the WIC foods received. Clients can also take online nutrition education classes through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

CHILDHOOD OBESITY RISK FACTOR QUARTERLY PERCENTAGES FOR 2025



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 2025



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

MAC - Mobility for Area Citizens (MAC Vans)

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 The Waters and Fountain Springs in Covington to transport handicapped and disabled residents to local medical clinics and clinics in Lafayette, Crawfordsville, Terre Haute, Indianapolis, Danville, IL, and Champaign. The program has 5 low floor minivans and 1 passenger SUV. In 2025, MAC Van traveled 109,628 miles to safely transport our 211 clients.

MAC Van has partnered with A Better Way Food Co-Op this year. We provide the people of the community transportation to the Co-Op. This program is helping alleviate food insecurity in their community. They are ensuring the people who are struggling to make ends meet have access to nutritious food. The Co-Op also allows for MAC Van to be a part in the members support system and encourage healthy lifestyles.

MAC Van has, for the last 3 years, 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 rear-load wheel chair 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.

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- or two-days' notice is accepted if drivers are available. Last minute appointments may be available, due to cancellations. Eligible riders include anyone age 60 and older, persons with disabilities 55 and older, and/or Medicaid recipients who have no transportation for medical appointments as well as younger persons with disabilities. 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

MAC Van Drivers

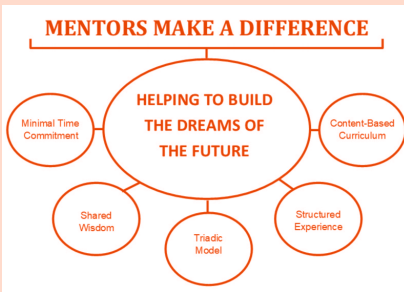
Bruce Gee
Steve George
Tammi Kalaba
Mike Schnarr
Tom Anders
David Walters
David Warren
Dean Dunham
Amy Musser - Secretary/Back up driver
Sadie Scott - MAC Van Coordinator



"I just want to say thank you so much for everything you all have done for us. You're all amazing and my son is just so happy to go to school to see you all as well. Everyone of you has changed my little boy for the better, I just appreciate it so much."

"It's made a good impact on my family's life and I've been engaging in their schooling more than I thought I ever would and I've enjoyed doing it as well."

"We have seen great progress in our daughter's abilities to try new things. We as a family have worked harder to do things together because of things they have taught us."



Next Level Youth Mentoring

In 2025, Transferring A Little Knowledge Systematically (TALKS) was replaced with Next Level Youth Mentoring. Community Action Program, Inc. of Western Indiana redesigned the program to better meet the evolving needs of today's youth.

During its first year, Next Level served 33 elementary and middle school students, supported by 11 trained mentors. With a 1:3 mentor-to-student ratio, the program provided individualized attention while fostering meaningful peer connections through small group engagement. The program emphasized academic support, social-emotional development, strength-based mentoring, and character building to help youth grow academically, socially, and emotionally.

Next Level Youth Mentoring is intentionally designed to provide structured, supportive relationships during critical developmental years. Elementary and middle school students benefit from consistent adult guidance as they navigate identity development, academic expectations, and social challenges. By combining one-on-one mentoring with small group experiences, the program creates a safe and inclusive environment where youth feel heard, valued, and supported.

Throughout the year, mentors guided students in developing essential life skills, including goal setting, effective communication, conflict resolution, and emotional regulation. A strength-based approach remained central to the program model, ensuring that each student was recognized for their potential and encouraged to build on their individual strengths.



Mentors received ongoing training in youth development stages, effective communication strategies, SMART goal setting, boundary setting, strength-based practices, and mentor self-care. This preparation ensured that mentors approached their role with professionalism, consistency, and an understanding of the developmental needs of elementary and middle school youth.

Next Level Youth Mentoring held its kick-off event in late September at the Covington City Park. It was wonderful to see everyone there and connect with students, school guidance counselors, and mentors. We shared the excitement of starting this new journey together, and the energy and support reminded us just how impactful this program will be.

Elaina Dillon – Youth Services Coordinator

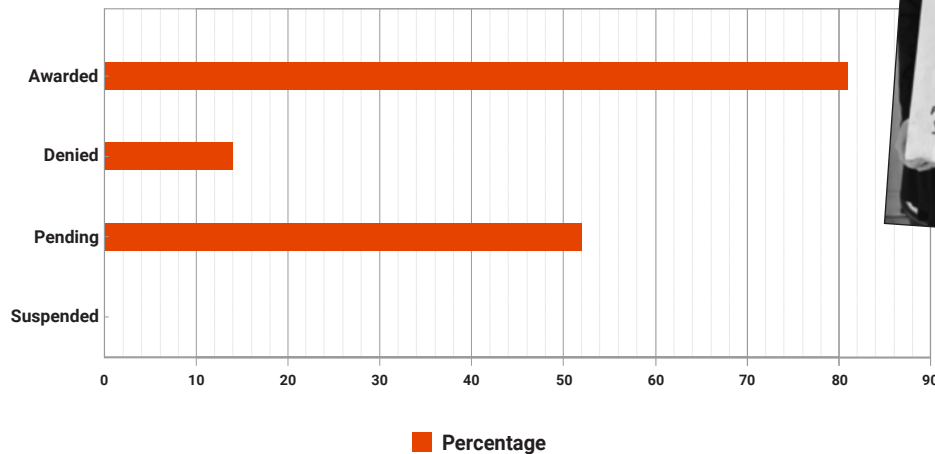
Covering Kids and Families of Indiana (CKF-IN)

The Covering Kids and Families of Indiana (CKF-IN) program is dedicated to increasing healthcare coverage enrollment and retention, serving as a trusted voice on healthcare coverage issues, educating the public about insurance options, and strengthening community coalitions. CKF assists individuals and families in Benton, Fountain, Montgomery, Parke, Vermillion, and Warren counties with applying for and understanding available healthcare coverage programs.

In 2025, CKF maintained its Certified Designated Organization (CDO) credential with the Centers for Medicare and Medicaid Services (CMS). As a CDO, the program oversees a Certified Application Counselor (CAC) who assists clients with Marketplace applications. CKF also provides support for the Healthy Indiana Plan (HIP), Hoosier Healthwise, and Medicaid.

The program is proud to report increases across all performance goals, including applications, enrollments, and outreach efforts. In 2025, CKF of CAPWI completed 26 applications (21 full applications and 5 help-only applications) and provided health coverage assistance to 167 individuals during or after the application process by answering questions, submitting documentation, and offering ongoing support. Additionally, the program completed 5,487 outreach contacts and reached an audience of 12,325 individuals through media exposure.

Enrollment Statistics



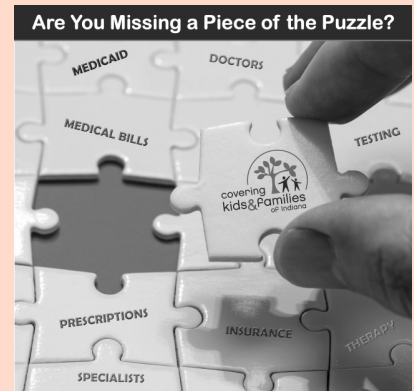
CKF looks forward to continuing its work to ensure individuals and families have access to the healthcare coverage they need.

Julie Pettit – Director of Programs and Communications



CKF STAFF

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



Covering Kids & Families of Indiana is the trusted expert on health insurance programs for you and your loved ones. We'll help you get covered and stay covered. Learn more or schedule an appointment at www.ckfindiana.org or call 1-888-975-4CKF

County Community Services Representatives

- **Diana DeSutter**
Energy Assistance Program Coordinator
- **Christine Sheetz**
Benton & Warren Counties
- **Chris Cohee**
Montgomery County
- **Ashley Ellingwood**
Parke & Vermillion 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 2024-2025 season.

The average benefit for the heating season was \$550. As of August 15, 2025, **\$1,114,637** has been obligated from our resources to serve 2,396 households.

County	\$ Obligated	Households Served
Benton	101,314	180
Fountain	219,817	409
Montgomery	259,949	602
Parke	199,813	390
Vermillion	266,689	555
Warren	67,051	121

“I would just like to thank the Community Action Program for assisting me with my electric and heating this winter. I’ve never had to ask for help before but swallowed my pride and did so this winter and I was so thankful you were there. I hope I don’t have to apply again and can stand on my own two feet but it is a comfort to know that there are organizations that are willing to help when help is needed.”
- Anonymous

Diana DeSutter – EAP Coordinator

Community Services Block Grant (CSBG) Supported Community Programs

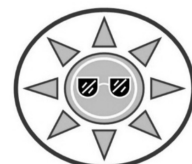
The Community Services Block Grant (CSBG) is a federally funded block grant administered through the Indiana Housing and Community Development Authority (IHCDA). These funds are used by Community Action Agencies to carry out a variety of activities designed to reduce poverty, revitalize low-income communities, 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 Springs 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 junction with the community parks. These programs are designed for children who have completed Kindergarten through 6th grade and offer a variety of engaging 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.

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 or contacting our office for further assistance.

2025 resulted in 37 voucher holders going off the program for various reasons. The program entered into a shortfall effective for June 06, 2024 through June 01, 2025, meaning no new applications were allowed to be pulled from our waitlists during that time. Shortly after the shortfall was lifted on June 01, 2025, all issuance of vouchers were stopped immediately on July 08, 2025. We were able to pull 15 applications before IHEDA was put on a mandatory voucher suspension. The voucher suspension was lifted on October 01, 2025, however, each LSA is only allotted to lease 20 vouchers until further notice. Since October 01, 2025 we have pulled 40 applicants off our waitlist, of those 40 applicants, 15 were eligible to receive a voucher, 4 have been successfully placed on the program, the remaining 11 vouchers are still pending in different stages of the leasing process.



The Average Household Reports for the year ending 2025 for the 4 counties that we serve are as follows:

COWI Vouchers, Mainstream and HUD-VASH	
Avg. Annual Adjusted Income	\$17,069.96
Avg. Annual Total Income	\$18,071.64
Avg. Total Tenant Payment	\$427.42
Avg. Housing Assistance Payment	\$394.24
Avg. Utility Reimbursement	\$10.42
Avg. Housing Assistance Payment plus Utility Reimbursement	\$404.66

For the year 2025 we had 114 households and 193 total individuals that were benefiting from the HCV Program. We hope that the voucher limit of 20 will end in 2026 allowing us to pull more applicants from our waitlists enabling us to utilize all 150 of our allotted vouchers. We ended the year 2025 with over 4,000 applicants between our 4 waitlists. The Housing Choice Voucher Program continues to be a very needed valuable program in the lives of area families that we serve.

“I was happy to participate in the (Indiana Emergency Rental Assistance) Family Development Program/Counseling Program. I want to thank IREA so much for paying my rent for me. It helps so much when I don't have a car to get to the laundromat, so with IREA paying my rent, I was able to get me a washer and dryer to wash my clothes! Thank you so much! You have taught me so much about my choosing the right foods to eat and a good eating plan! And I thank you!

**Jamie Stonebraker and Sara Morgan
– Housing Choice Voucher Program**

Division of Housing and Administration

Josh Rainey
Construction Project Manager

Dusty Bowling
Property Superintendent

Ralph Blankenship
Weatherization Building Technician

Adam Ellis
Weatherization Building Technician

Beau Siddens
Weatherization Project Manager

Terri Oakley
Weatherization Program Manager

Jamie Stonebraker
Rental Assistance Manager

Sara Morgan
HCV Specialist

Alice Young
HUD Certified Housing Counselor
Quality Control

Weatherization

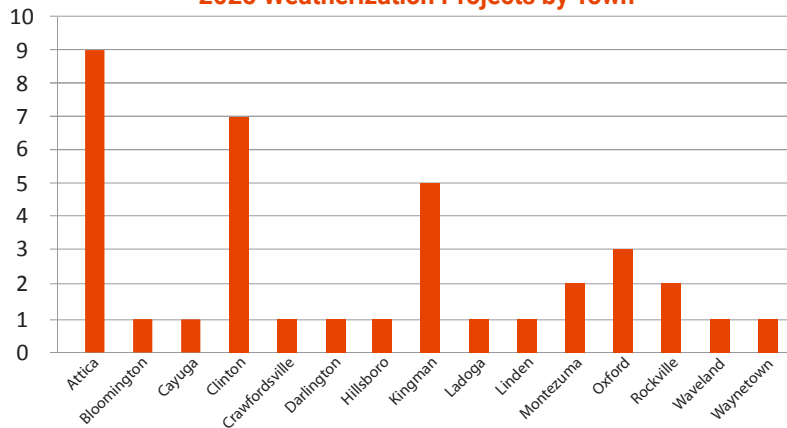
The purpose of this program is to provide construction measures on the client's home that will reduce fuel consumption and thereby reduce the cost to heat and cool the home. The program is intended for people at 200% or less of poverty guidelines who reside in the following counties: Benton, Fountain,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

Activities Addressed:

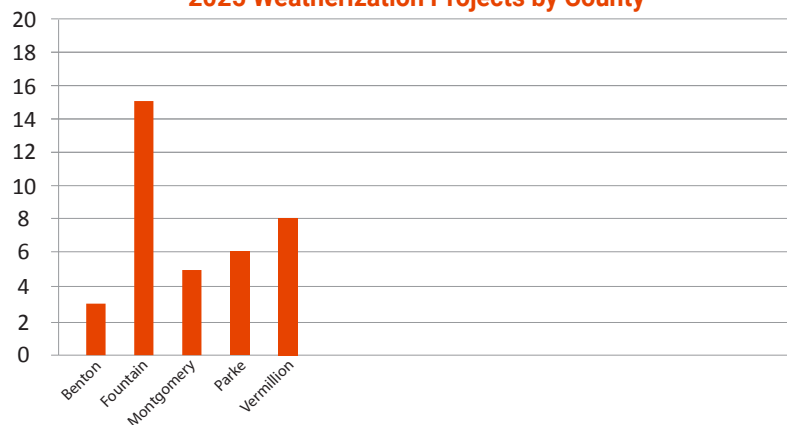
- Health and Safety issues-furnace, water heater, cook stove, etc.
- Blower door directed air sealing-attic and basement bypasses-ducts
- Water heater systems treatment
- Furnace tune ups
- Lighting
- Client Education
- Ceiling Insulation
- Wall Insulation
- Insulate box sills
- Insulate foundation or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

The Weatherization program weatherized 52 homes in our six-county area in 2025. The following funding sources were used to complete these homes: DOE, LIHEAP, BIL, (IJA) WRF

2025 Weatherization Projects by Town



2025 Weatherization Projects by County



Terri Oakley
Weatherization PROGRAM Manager

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.

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

Covington, Riverbend Apartments, located on Second Street, features seven two-bedroom units. Rehab on these units was completed in the Spring of 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.

West Lebanon, we have two duplexes, with each duplex containing 3 Bedrooms and a washer/dryer hook-up.

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. The on-site laundry room is accessible via indoor hallway. Water, sewer, trash, cable, and internet are included in the rent.

Cayuga, Manor Phase I and II provides senior citizen and handicap-accessible housing. Featuring seven duplexes and one triplex, with each unit containing 2 bedrooms and a 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, patio, attached 1 car garage, and 2 bathrooms.

Veederburg 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 garage, and a rear patio.

Clinton Project comprises 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 handicap-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 has 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.

CAP also has many other single-family rental homes and multi-family units available. These units are scattered among Benton, Fountain, Montgomery, Parke, and Vermillion Counties.



Depot Street, Perrysville – “Highland Manor”

CAP MULTI-UNIT RENTAL PROPERTIES

- 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 next page)

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
- Bloomingdale—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 & 310 Park Ave.
- 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
- West Lebanon—707 Clinton Street
- Williamsport

328 Monroe Street
110 Short Street
27 Ross Avenue

Other Information

During the 2025 calendar year, the Rentals Program:

- Placed twenty-nine new households into permanent housing.
- Placed one homeless family with 6 children into permanent housing.
- Sold two homes to their current tenants, both becoming first-time home-owners!
- Sold two additional homes to assist in streamlining the agency housing stock.



Park Avenue, Hillsboro-BEFORE



Riverbend Rehab



Park Avenue, Hillsboro-AFTER

RAMP UP Indiana

The purpose of this program is to establish collaborative working relationships, for the purpose of installing ramps for low-income homeowners. The Ramp Up grant program provides the opportunity to improve the accessibility of existing housing stock in Indiana, thus allowing individuals and families to remain in their home and maintain their independence. The program is intended for people at 80% AMI (area median income) or below. Applicants must reside in the following 5 counties: Benton, Fountain, Montgomery, Parke, Vermillion.

The RAMP UP program currently had 13 homes identified and ready to build for our 2025 grant. We are continuing to take potential clients and gathering a current waitlist for the possibility of another grant for 2026.

The Ramp UP program continues to work diligently to make sure our clients are able to reside in their home and maintain their independence.



The RAMP UP Crew in action.



A job well-done!

Terri Oakley
Weatherization
Program Manager

Ralph Blankenship
Weatherization
Building Technician

Celebrating 60 Years of Service

**Community Action Program, Inc.
of Western Indiana**



Helping People, Changing Lives

1966-2026

Hardest Hit Fund (HHF) Assistance Program

The HHF program has evolved over the past years. The program is now devised to assist a qualifying family to 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**

REVOLVING LOAN PROGRAM

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.

**Contact Alice Young at (765) 793-4881, ext. 105
or by email at ayoung@capwi.org for more information.**

Commercial-Residential-Industrial



BT Reynolds LLC



HEATING-VENTILATION-AIR CONDITIONING

765-337-8777

3407 E State Rd 28
Attica, IN 47918

info@btreynolds.com
www.btreynolds.com



Call today for all of your heating and cooling needs



Josh Estelle, CIC, CWCA, CSRM
Owner/Account Executive

For more information:
Call 765-529-6400

Visit our website:
www.mcgowaninsgrp.com

PASTORE

Brothers Lumber, Inc.

LUMBER • HARDWARE • PAINT • PLUMBING • ELECTRICAL • TRUSSES
ANDERSON WINDOWS • CABINETS
MILWAUKEE & DEWALT POWER TOOLS • BOSTITCH & PASLODE

609 N. 9th Street - PO. Box 100
Clinton, IN 47842

765-832-2417 Fax: 765-832-2418



Trusted for 95 Years



***FOWLER
STATE
BANK***

Community Owned. Community Grown. Community Focused.

PROTECT YOUR COMPUTER WITH
RahmTech Computing
Antivirus & Patch Management Solutions



- FREE Virus Removal
- 24/7 Antivirus & Antispyware Protection
- 24/7 Health Monitoring Protection
- Patch Management
(Don't worry about updates ever again!)



RahmTech
C O M P U T I N G

350 W US 136 Veedersburg, IN 47987



Get Started Today



(765) 294-0930



www.rahmtech.com



FARMERS & MERCHANTS BANK

As a member of these communities, Farmers & Merchants Bank is proud to support the Community Action Program.



We share their mission that "empowering communities, families, and individuals toward self-sufficiency should be accomplished by removing the cause and conditions of poverty through services, support, and education."

OUR LOCATIONS

BOSWELL
(765) 869-5513

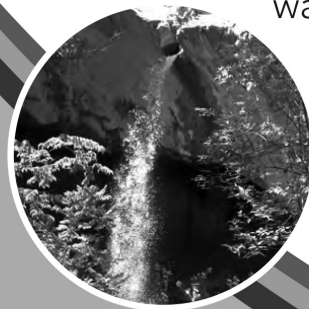
OTTERBEIN
(765) 583-4411

WEST LAFAYETTE
(765) 743-0497

WILLIAMSPORT
(765) 893-4571



Farmers & Merchants Bank will continue to service our communities in every way we can so that we can all thrive.



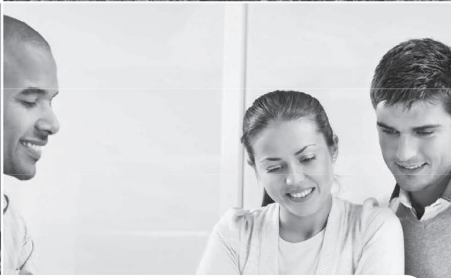
STOP IN OR CALL TODAY!



WWW.FMBANK.ORG



Contact CentreBank for all of your banking needs



100+ YEARS OF COMMUNITY BANKING



Veedersburg

128 N. Main St.
765-294-2228

Covington

315 Washington St.
765-793-4893

Kingman

20 E. State St.
765-397-3280

Hillsboro

111 Water St.
765-294-7373



www.centreb主ank.net

OPEN A NEW
CHECKING ACCOUNT
AND GET A FREE GIFT.

At The Fountain Trust Company, our checking accounts give you all the features you need with plenty of free extras.



The Fountain Trust
COMPANY

www.fountaintrust.com • 765-793-2237 •





AT&T

Authorized Retailer

Visit Your AT&T store for Fountain
County & Surrounding Areas in

Veedersburg!

Wireless • Internet • Streaming TV • Satellite TV



Appliances • Furniture • Electronics

200 N Main St.

Veedersburg, IN 47987

(765) 294-2248



Appliance Service & Parts



Delivery & Installation



Sales



Haul Away



Dirt "BEE" Gone

Covington, IN

CARPET CLEANING • UPHOLSTERY

Troy Stewart

1071 N. Portland Arch Rd. • Covington, IN 47932

765-793-7852



Legacy Living
20/20, LLC

*Faithful Work,
Loyal Service*

Residential & Commercial Maintenance
Tyler Wall 317-313-4999

Residential & Commercial Cleaning
Ashley Wall 765-376-1660
legacyliving2020@gmail.com



Wallace Law Firm

Richard L. Rennick, Jr.
Nicholas R. Sauter
Ronald J. Severt, Jr.
Kyle K. Boyer

303 Washington Street
Covington, IN 47932
(765) 793-2241

114 S. Market Street
Rockville, IN 47872
(765) 731-1600
(765) 731-1602 Fax

www.wallacelawfirm.net



Proudly serving the Wabash Valley for 54 years.

(765) 832-9401

447 N 9th St

Clinton, IN 47842



BUILT TO A HIGHER STANDARD
American Standard
HEATING & AIR CONDITIONING

IF YOU NEVER NOTICE IT, we've done our job.



Cardinal

Copier Solutions

"We'll go out on a limb for you."



Lafayette ♦ Logansport ♦ Avon ♦ Noblesville ♦ Marion ♦ Westfield

3410 Fairfield Ct, Suite A, Lafayette, IN 47909

Phone (888) 449-9049 ♦ www.cardinalop.com





Our Mission

To empower individuals and families toward self-sufficiency by addressing challenges through comprehensive services, support, and education.

Our Vision

We believe in the value, dignity, and worth of all people, with the goal of helping people help themselves.