Community Action Program of Western Indiana



ANNUAL REPORT 2022

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

7

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

7 765.205-4150

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

As is our custom, and as required by law, we are providing an annual report regarding the operations and the financial condition of the Community Action Program, Inc. of Western Indiana (Agency) for the fiscal year ending December 31, 2022. I encourage you to take a few minutes to examine this report so that you may be informed of this past year's activities of your not-for-profit Agency. You will learn of the many services that the Agency provides for the benefit of many individuals and families who live in our service area of Benton, Fountain, Montgomery, Parke, Vermillion and Warren counties.

The Agency's funding comes mostly from federal and state grants and is administered by the Agency staff who have dedicated themselves to philanthropic service with some staff serving in such capacity for many years and in some cases several decades. The Agency also has other private patrons who support various of the many services provided to our local community residents. These have included local community foundations, United Way, local utilities, individual citizens, and other entities, as well. All such support is used for the exclusive benefit of local residents.

The Agency, its staff, management and the Board of Directors are all grateful to every benefactor and the numerous other entities with whom the Agency works for the betterment of the lives of those residing in our six local counties.

While the Agency continues to effectively serve our communities, these past few years have presented many challenges what with COV-ID-19, and most recently the "changing of the guard," as our long-time Executive Director Myra (Muff) Rennick retired in August 2022 after over 42 years of service to the Agency. Nonetheless, the Agency was fortunate to have a trusted and capable manager, Robin Curry-Shumaker, ready to become the newest guardian. Robin has been with the Agency for more than 30 years, most recently serving as our Director of Head Start and Associate Director, so she is well versed on the matters of the Agency. Because of this, the Directors are confident Robin, as Executive Director, will competently lead us into the future. Farewell Muff, God's speed Robin!

Thank you to all who have had an integral part in the success of the Agency this past year. Without each and every one of you, there are those whose lives would be greatly more difficult. Take pride in your service to the Agency whether you be Director, Manager, Staff, Patron or Constituent, because without you there would be a void in the lives of us all.

Lastly, I would thank my wife, Rozanna. Only she knows how I fret over every little thing, including the conveyance of this message regarding the effectiveness of Community Action Program, Inc. of Western Indiana.

Best regards,



President of the

Board of Directors

Letter from the Executive Director

am very humbled to be submitting my first letter as Executive Director! It is a great honor for me to have moved into this role. I am greatly appreciative to the strong women who have led this agency before me and hope to mirror their leadership!

2022 was definitely a year of change! The CAPWI agency made the transition in leadership mid-year and I continue to work my way through that learning curve. This annual report reflects the results of our 'work through change' by illustrating how our vision and mission become reality in programs and operations.

We are very proud of the services that were provided and outcomes that were achieved in 2022. This report highlights each program's work throughout the past year. We are especially excited to present the results of our agency-wide data tracking system, CAPTAIN, that shows demographics for each individual that was impacted by our services.

After a period with modified services as a result of the pandemic, 2022 saw the agency move back in full swing! It was a welcome change to see clients in our offices, have volunteers in the classrooms, and resume participation in community events. We learned a great deal during those trying times - greater understanding of remote services and technology and much more about persistence, compassion, and our need for community. 2022 was the year we re-emerged stronger and more efficient than before.

Our growth and changes accomplished have been through the guidance of an outstanding governing board, cooperative networking with agencies and businesses within our service area, many volunteers, and, most of all, our committed and capable staff. Remaining a united force and working together with unwavering dedication has been our key in years past and remains our critical charge as we move forward. Together we will face new challenges, explore new avenues of programming, and assist in overcoming the obstacles of poverty.

I look forward to 2023 as we strengthen our partnerships within the communities to share greater successes for our clients.



Robin Curry-Shumaker 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

Valarie Maus, Ch. Teal Scioldo Jennie Larson Barbara Switzer Audrey Freeland

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 56th year in 2022, 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
 Jennifer Larson, 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
- Private Sector Representatives
 Tracy Morris, Benton County
 - Valarie Maus, Fountain County Susan Smith, Montgomery County Carolyn Kilby, Parke County Oren Sutherlin, Vermillion County Steven Brier, Warren County
- Board Member Emeritus
 Don Andrews, Warren County

BOARD OF DIRECTORS



Audrey Freeland



Andrew Hal



Jim Fulwider



Cyndi Todd



Barbara Switzer



Jennifer Larson



Linda Klemme



Laurie



Kiger Debbie Threlkeld



Kerri Wheeler



Teal Scioldo



Jean Akers



Tracy Morris



Valarie Maus



Susan Smith



Carolyn Kilb



Oren Sutherlin



Steve Brier

Why Community Action?

ommunity 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

he 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

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

Management Team





Robin Curry-Shumaker







Amanda Coffing

Julie Pettit

FUNDING HISTORY

FUNI	DING HIS
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 1980	\$3,200,000 \$3,429,556
1980	\$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 2002	\$10,164,200
2002	\$10,565,862 \$10,599,740
2003	\$11,402,200
2004	\$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 \$14,760,400
2022	\$14,700,400

An independent audit was conducted in accordance with uniform guidance.

- No questioned or disallowed costsNo financial statement findings

Status of Funds - 2022 Contracts

COMMUNITY SERVICES & ADMINISTRATION

Covering Kids & Families	\$78,900
Community Services Block Grant	\$313,000
Community Services Block Grant-Covid	\$415,800
Community Services Block Grant-Training	\$10,000
Fountain-Warren MAC	\$25,400
Fountain-Warren MAC-Private	\$116,000
WIC	\$477,200
WIC EBT	\$1,533,000
Energy Assistance Program	\$2,190,500
Energy Assistance Program-Covid	\$1,839,100
Emergency Food & Shelter	\$26,600
Emergency Food & Shelter-Covid	\$75,600
United Way Covid	\$50,500
Mentoring	\$2,000
Benton Food Coop	\$158,000
Total Community Services	\$7,311,600

HEAD START

Head Start HHS	\$3,335,400
Head Start ARPA	\$421,200
Head Start Cares	\$105,900
USDA	\$145,500
In-Kind	\$678,300
Donations/Program Income	\$100,200
Total Head Start	\$4,786,500



Status of Funds - 2022 Contracts

HOUSING

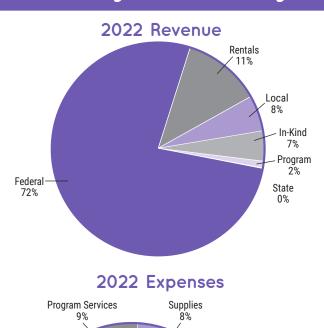
HOUSING		
APARTMENTS	Attica-Perry Street	\$16,900
	Covington-Washington St.	\$24,000
	West Lebanon 1	\$15,400
	Riverbend-Covington	\$52,600
	Covington 826 Jefferson	\$7,400
	Cayuga 1	\$59,000
	Crain Building	\$26,300
	Lease Purchase Rentals	\$18,700
	Highland Manor	\$111,500
	Covington-Second Street	\$17,900
	Cayuga 2	\$50,500
	Cayuga House	\$9,100
	Cayuga 3	\$26,300
	Cayuga 4	\$48,400
	West Lebanon 2	\$23,900
	Rockville Subdivision	\$32,200
	Veedersburg Rentals	\$11,400
	Rentals 09	\$58,100
	Rentals 11	\$58,500
	Other Rentals	\$35,200
	Clinton Revitalization	\$49,600
	Montezuma Rentals 1	\$38,600
	Montezuma Rentals 2	\$30,500
	Fowler 1 Rentals	\$44,700
	Fowler 2 Rentals	\$59,400
Section 8 Housin	ng	\$557,100
LIHEAP Weather	ization	\$220,400
DOE Weatherizat	tion	\$255,400
LIHEAP Weather	ization ARPA	\$320,900
Revolving Loan F	-und	\$21,000
Vectren Furnace	Program	\$12,000
Indiana Emergen	ncy Rental Assistance	\$349,400
Total Housing		\$2,662,300

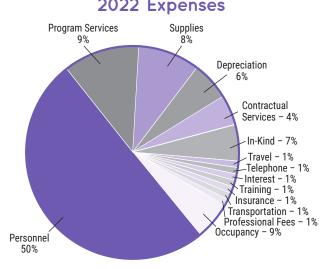
TOTAL AGENCY \$14,760,400

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

2022 Program Year Budget







Amanda Coffing, Deb Pearman, Kim Crowder, Kristy Frier, Robin Curry, Alice Young, Karol Hays, Maria Blacketer



Alex Truelson, Tandi Allen



Wendy Frevert, JJ Payton, Amanda Johnson, Kaitlin Tobin, Abby Mathis, Bruce Gee

Agency Staff Recognized

35 YEARS OR MORE OF SERVICE

Tom Fulwider	05/84	Finance Manager
Louann Dawson	09/85	Head Start Teacher

25-34 YEARS OF SERVICE

20 04 TEARS OF SERVICE				
06/90	WIC Clinic Manager			
rewer 07/91 Head Start Health Services Specialist				
09/91	Head Start Family Advocate			
10/91	Head Start Teacher Aide/Bus Driver			
06/92	Executive Director			
08/93	Head Start Teacher			
08/94	Head Start Cook			
06/95	Benton Custodian			
11/95	Head Start Cook			
01/97	Head Start Parent Resource Coordinator			
	07/91 09/91 10/91 06/92 08/93 08/94 06/95 11/95			

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			
Kim Swinson	01/05	Head Start Child Development Services Specialist		
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 Teacher/Family Facilitator
Alexandria Truelsen	11/11	WIC Registered Dietitian

5-9 YEARS OF SERVICE

Kristi Schetzsle	7/13	Head Start Home Visitor
Nikki Anderson	9/13	Early Head Start Home Visitor
Tammy Nickle	2/14	MAC Van Coordinator
Julie Pettit	8/14	Director of Programs & Communications
Justin Taggart	04/15	Housing Director
Erika Ortiz	8/15	Early Head Start Teacher
Sharon Elliott	8/15	Financial Assistant
Denise Mullen	8/16	Head Start Teacher/Family Facilitator
Terri Poynter	10/16	Weatherization Manager
Gayle Payne	11/16	Head Start Bus Driver
Bruce Gee	1/17	MAC Van Driver
Abby Mathis	2/17	Early Head Start Teacher
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
April Marksbary	5/17	WIC CPA (RN)

HAPPY RETIREMENT, MUFF!

n August 2022, Executive Director, Myra (Muff) Rennick, retired from the agency after 42 years...what an achievement by itself! A celebration was held to honor her impressive work for the agency, as well as the community. Muff joined CAPWI in August, 1979 as part of the payroll department. Within 6 months, she was promoted to payroll chief and by 1986 was the agency fiscal director. In February 1994, she moved into the position of Associate Director of Finance and Community Services which had oversight of the finance department, community services representatives, child care block grant, agency insurance, WIC, senior center, senior transportation, and homemaker-choice program. She became the interim Executive Director in December 2012 and transitioned to Executive Director in February 2013.

Muff has been an integral part of the agency for these many years. She has served as a listening ear, problem solver, and information resource for staff and clients. Staff have always relied on her to help find answers, to stand beside them as a supporter, and to be their cheerleader no matter what situation they found themselves in! Muff has a generous spirit and a heart for serving those in our communities that are disadvantaged or need a helping hand. This can be seen through her work with community groups such as Coffeenians, Tri Kappa, Fountain County Foundation, Fountain County Mentoring Program. and the Indiana Community Action Association. Muff was also awarded a Sagamore of the Wabash in 2016 in recognition of her years of work within the community.

Muff will be enjoying retirement in Baltimore, Maryland near her daughter and grandsons. Thank you for your service, Muff! We truly miss you!





Joan E. Cline Memorial Scholarship

✓ommunity 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 2022 recipient of the Joan E. Cline Memorial Scholarship was Avery Saunders. Avery attended Southmont High School and resides in Ladoga with his grandparents, Johnnie and Debra Myers. Avery played varsity soccer, basketball, and track and was a volunteer for Little Mounties Basketball Camp, Russellville Community Church Camp, and AAU Basketball for seven years. Avery is now attending Hanover College.

Congratulations to Avery Saunders!

Julie Pettit - Director of Programs and Communication



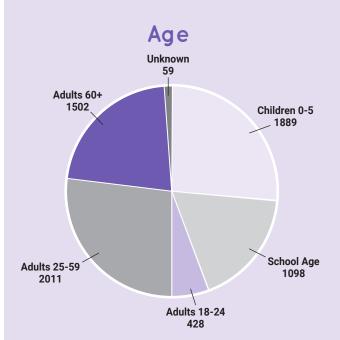


CAPWI 2022 Demographics

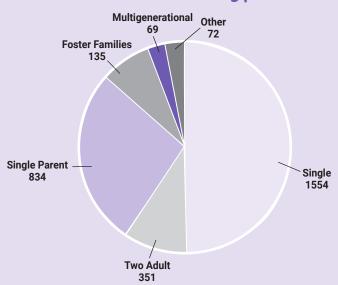
Gender



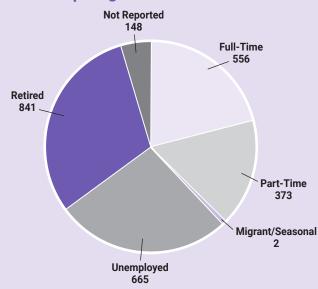
4074 Female / 2913 Male



Household Type



Employment Status



Military Service



135 Veterans / 6 Active

Head Start & Early Head Start

During 2022, 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 second 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 6,553 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

Scott Pearson - Chairperson

Natasha Marietta

Stephanie Morgan

Aleah Weber

Lena Burrows

Alexcis Cintura

Carlee Capp

Laurie Kiger

Kelsie Muller

Donna Lyon

Wendy Hammon

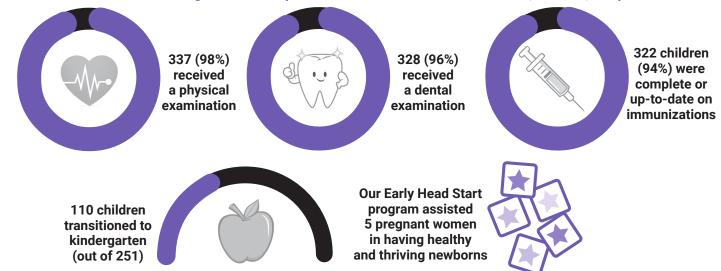
Karen Largent

Megan Lyons

Shyanne Mullins

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

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. Four 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 Kim Swinson, Child Development Specialist Lori Brewer, Health Services Specialist Toni McGowen, Family Services Specialist Kim Crowder, Parent Resource Coordinator Blair Lenfesty, ERSEA Coordinator

Our Federal OHS Reviews

The Head Start program receives various in depth federal monitoring reviews over a five year period. In April 2022, the Focus Area 2 on-site monitoring took place. The culmination of all federal reviews showed that the program is in full compliance with all applicable Head Start Program Performance Standards, laws, regulations, and policy requirements and eligible for grant continuation.



General Information

ead 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.

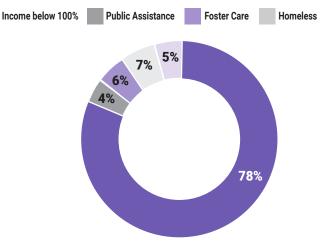
Number of meals served for 2021-2022 **Breakfast = 15,088** Lunch = 18,017 Snack = 9,913

	Head Start	Early Head Start	TOTALS
Total # of Children Served	275	111	386
Total # of Families Served	224	80	304
Average Monthly Enrollment			83%
Average Monthly Attendance			78%

Head Start

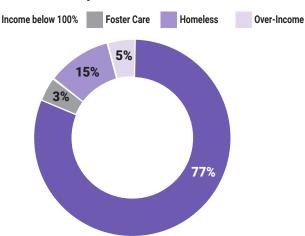
Enrolled Participants by Income Status Community Action of Western Indiana

Over-Income



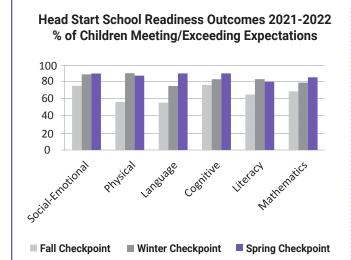
Early Head Start

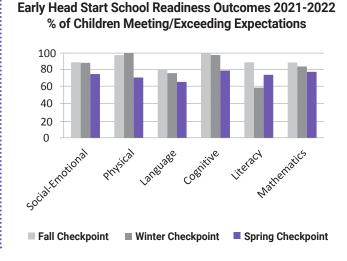
Enrolled Participants by Income Status Community Action of Western Indiana



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 21-22 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.





Parents Active With School (PAWS) 2021-22

Uur 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.

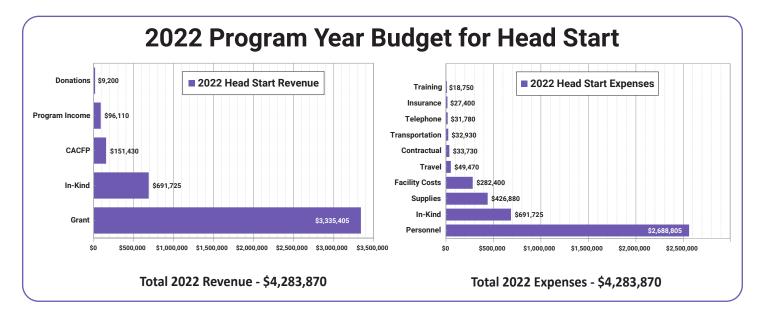
PAWS Meetings: These parent meetings are held for our families each month at various locations throughout our service area. There are training topics at each meeting that include promoting healthy and safe homes, social-emotional growth within the family, building relationships, and other issues that are relevant to the parents. Activities from our parent curriculum, Positive Solutions For Families, are included in these meetings. These virtual events logged 207 adult participants in 21-22.

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 1,145 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 21-22 school year, parents generated 21,007 at-home hours on these activities.

Since the pandemic, PAWS events and activities have all been done virtually. The monthly meetings often include families displaying special projects that they have created as a family. This has allowed our families to stay connected and engaged!





Head Start Staff

Benton County

Cari Minick, Family Advocate Kristi Mitchell, Teacher Megan Hobson, Teacher Aide Deborah Strange, Teacher Aide Miranda Largen, Cook Beverly Burton, Cook (Sub) Lacey Piercy, Bus Driver

Boone County

Tandi Allen, Teacher/Family Advocate Denise Mullen, Teacher/Family Advocate Tabitha Cardenas, Teacher Aide/Food Prep Cristina Miller, Teacher Aide Kyla Petty, Home Visitor

Fountain/Warren

Jessica Gaudry, Center Manager
JJ Payton, Teacher
John Kiger, Teacher Aide
Hannah Snider, Teacher
Autumn Clore, Teacher Aide
Dina Robbins, Cook
Beatriz Dalenberg, Cook Aide/Teacher Aide
Gayle Payne, Bus Driver

North Vermillion

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

Montgomery County

Amber Wheeldon, Center Manager Jennifer Gray, Family Advocate Haley Hart, Teacher Madison West, Teacher Aide

Montgomery County (continued)

Jerica Wimmer, Teacher
Araceli Salazar, Teacher Aide
Emily Johnson, Floater
Maggie Mendoza, CAP Kids Teacher
Garnet Doss, CAP Kids Teacher Aide
Aubrey Ford, CAP Kids Teacher Aide
Kylee Trahan, Cook
Devona Harvey, Cook
Monica Bahlool, Bus Driver
Jacob Brown, Bus Driver
Darcie Whitehurst, Bus Driver (Sub)
Kristie Schetszle, Home Visitor
Abby Mathis, CAP Kids Teacher
Erika Ortiz, CAP Kids Teacher

Parke County

Cecilia Dowers, Center Manager Janet Rusk, Family Advocate Louann Dawson, Teacher Lacey Andres, Teacher Aide Danielle Antrim, Teacher Erika Elmore, Teacher Gay Norman, Cook Amanda Johnson, Cook Aide

South Vermillion

Michelle Cottom, Teacher Michaela Reiber, Teacher Aide Michael Stillwell, Food Transport/Teacher Aide

Early Head Start Home Visitors

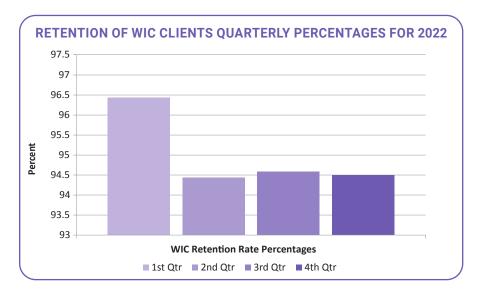
Kaitlin Tobin, Boone County Wendy Frevert, Benton/Warren Counties Nikki Anderson, Fountain County Amy Holmes, Montgomery County Madison Helka, North Vermillion County Janna Newell, Parke/South Vermillion Counties

WIC (Women, Infants & Children)

his 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 2082 enrolled participants per month for 2022 in a 5 county area. Out of the 2082 participants, 267 were in Fountain County, 125 were in Benton County, 1210 were in Montgomery County, 157 were in Warren County, and 323 were in Vermillion County.

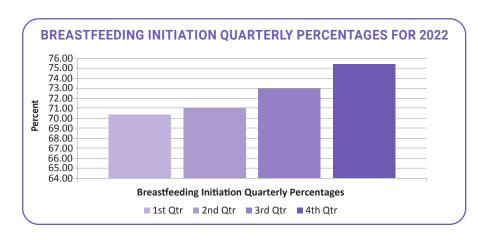
CAPWI WIC Program was in the top 10 programs with the highest retention percentages in the State of Indiana.



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.

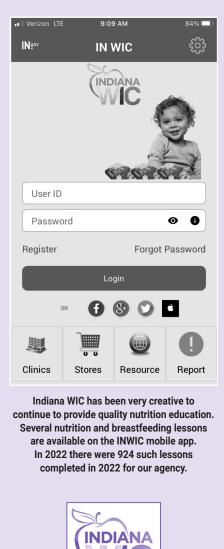
WIC checks were redeemed at 9 local grocery stores and 2 pharmacy stores. The total redemption at these local stores bringing in local revenue is \$1,532,920.99 for 2022.

We continue to encourage breastfeeding to all prenatals 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
- Joni Narmi, RN Registered Nurse
- April Marksbary, RN, CLS Registered Nurse
- **Karol Hays** Clinic Assistant
- **Brittany MacLaren** Clinic Assistant
- Taylor Jackson, CLS Breastfeeding Peer Counselor



WIC TESTIMONIALS

"Everyone is nice. The services they provide are always top tier. They give tips and tricks to help with kids. I am glad the program is around. I have had WIC since my first child 10 years ago, and even had WIC when I was a child 31 years ago. I am glad it's still around to help with my kids' nutrition."

Katara from Montgomery Co.

"WIC has helped by providing extra supplements for mother and baby through great explanation of everything needed to be able to help provide extra resources for me and my children. WIC has helped me in the past and is a wonderful program for mothers in need."

"Caroline loves the fruits and vegetables." Katie from Fountain Co.

"I am very grateful with WIC because they have helped me very much. I have received a lot of helpful information about my pregnancies up until my children are 5 years old. Thank you so much".

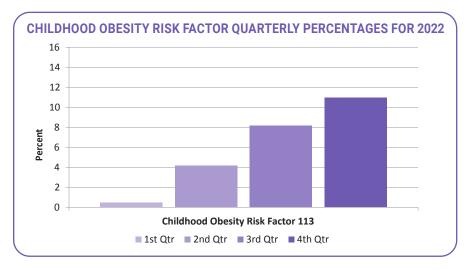
Blanca from Benton Co

"WIC has been so helpful with the increase in grocery prices. So glad the eggs are covered. Thank you."

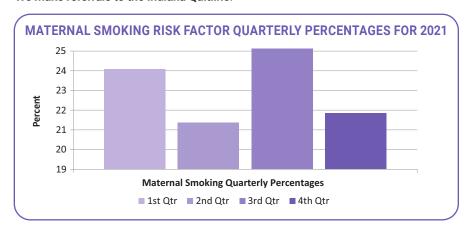
Brittany from Vermillion Co



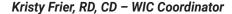
As a prevention program, WIC continues to address the obesity problem in children. Individual counseling focuses on excessive sugary drinks, physical activity indoors and out, and healthy eating option following the WIC foods received. Clients can also take online nutrition education classes through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



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



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







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 2022, MAC Van traveled 100,142 miles to safely transport our 207 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 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. 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. 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 Southeastrans (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

Donations are welcomed and accepted. Thank you!

M.A.C. Van Drivers

Bruce Gee

David Warren

David Walters

Mike Schnarr

Sadie Scott

Anthony Scott

Sara Randles-Secretary/Back Up Driver





Goals of TALKS Mentoring Program

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



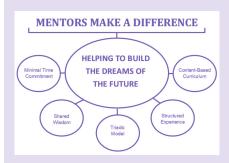
TALKS (Transferring A Little Knowledge Systematically) Mentoring Program

ALKS 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.

Although the program was postponed during the 2020-2021 and 2021-2022 school years, the design of the program remains the same. 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.





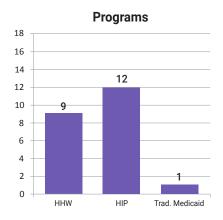
We kicked off the 2022-2023 school year with Covington Community School Corporation and Southeast Fountain School Corporation by attending our Kick-Off event hosted by Twin Lakes Camp in November. We had a total of 30 individuals in attendance, including students, mentors, school guidance counselors 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.

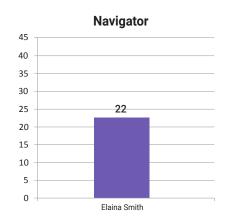
Elaina Smith - TALKS Coordinator

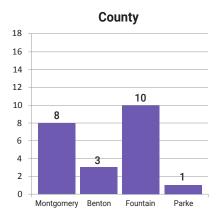
Covering Kids and Families of Indiana (CKF)

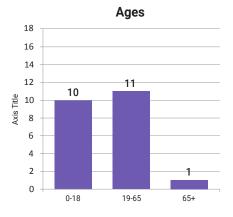
Since 2019, CAPWI has been dedicated to increasing healthcare coverage enrollment and retention, being a recognized voice on healthcare coverage issues, and strengthening coalitions through our Covering Kids and Families of Indiana (CKF) program. CKF of CAPWI helps families and individuals in Benton, Fountain, Montgomery, Parke, Vermillion, and Warren counties with applying for and understanding healthcare coverage programs. Some of these programs include the Healthy Indiana Plan (HIP), Hoosier Healthwise, Medicaid, and Marketplace plans.

The CKF program was able to offer both in-person and virtual appointments in all counties with a total of 22 applications and 218 assists completed by our Healthcare Navigator. Of those applications, 16 were awarded, 2 were denied due to being over income, and 4 were suspended due to incarceration. We're very pleased to report a total of 9,097 agency outreach contacts, exceeding our goal of 4,500 and totaling 202%. In addition, we had 26,442 media exposure contacts through social media and postcards.









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

Julie Pettit - Director of Programs and Communications



CKF STAFF

- Julie Pettit
 Director of CFK
- Elaina Smith Healthcare Navigator

EFS Local Board of Directors & Members

Benton

Wayne O'Neal Linda Sproull
Alisa Noble Diana DeSutter
Chris Sheetz Joan Lesch
Cindy Eberhardt Diana DeSutter

Fountain

Dale White Diana DeSutter
Chris Cohee Rhonda Friend
Ked Sowers Colleen Chambers

Montgomery

Betty Brock Terry Armstrong
Chris Cohee Debbie Hole
Josh Jones Becky Sheton
Anita Byers Diana DeSutter

Parke

Glenn Rush Katie Potter
Susan Miller Susie Waymire
Diana DeSutter

Fr. Varghese Maliakkel

Vermillion

Patricia Richey Vickie Ellis Ellen Brown Susan Miller Robert Lindsey Diana DeSutter

Susie Waymire Fr. Varghese Maliakkel

Warren

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

County Community Services Representatives

- Christine Sheetz

 Benton & Warren Counties
- Chris Cohee Fountain, Warren & Montgomery Counties
- Ashley Anderson
 Parke & Vermillion Counties
- · Chris Price, EAP Assistant
- · Bailey Coffing, EAP Assistant

Emergency Food & Shelter Program

unds from the Phase 38 and CARES Emergency Food and Shelter Program (EF&SP) provide assistance with utility crisis intervention, homeless prevention efforts, and fund local food pantries. The county awards are determined by the federal government and are based on most recent unemployment figures in relation to the areas population. County EF&SP boards designated CAP as the local recipient organization to administer funds received by the counties. Following are the allocations to CAP by county for 2022:

For Phase 38:

Benton	\$3,500	Fountain	\$3,539	Montgomery	\$7,864
Parke	\$4,438	Vermillion	\$0	Warren	\$3,500

Assisting a 6 county-wide total of 303 households

For CARES:

Benton	\$3,500	Fountain	\$10,953	Montgomery	\$24,709
Parke	\$4,438	Vermillion	\$0	Warren	\$5,216

Assisting a 6 county-wide total of 198 households

Diana DeSutter - EFS Coordinator

Energy Assistance Program (EAP)

The Energy Assistance Program is designed to help families with the burden of high energy bills during the winter. Eligible families receive a one-time payment to their electric and heating companies. Income guidelines were remained at the 60% SMI level for the 2021-2022 season.

The average benefit for the heating season was \$750. As of August 15, 2022, **\$2,469,532** has been obligated from our resources to serve 2,258 households.

County	\$ Obligated	Households Served	
Benton	191,169	176	
Fountain	454,615	401	
Montgomery	683,684	648	
Parke	431,080	391	
Vermillion	551,678	507	
Warren	157,304	135	

Diana DeSutter - EAP Coordinator

Housing Division

he mission of the housing division is to supply clean, safe and affordable housing in our six county service area (Benton, Fountain, Montgomery, Parke, Vermillion, and Warren) for low to moderate income families.

The agency applied for and was awarded a HOME development project with a total cost of \$1,308,600 for the new construction of 9 affordable rental units in Attica. 30% of the units will be available to those transitioning out of Hope Springs as supportive housing. The Attica project is scheduled to be completed and rented the end of 2024. We were funded for the

rehabilitation of our Riverbend apartments in Covington. This will be used to upgrade much needed replacements of flooring, HVAC, kitchens, and bathrooms for the 7 units.

The Housing Division is currently maintaining and managing 158 units of affordable housing and multiple commercial areas. We have completed several projects to benefit the neighborhoods that we are a part. We are continually looking for new ideas and opportunities to serve and meet the needs of our clients in our six-county service area.

Justin D. Taggart - Housing Director

Housing Choice Voucher Program (Section 8)

he Housing Choice Voucher Program (HCVP) 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.

2022 resulted in 20 voucher holders going off the program for various reasons. Out of the 20 who went off the program, 5 of the households were able to increase their annual income and no longer required rental assistance to achieve housing stability. We have a total of 180 vouchers to utilize currently.

We started the year off with 239 applicants on our waitlist. During regular waitlist management the number of applications was then updated to 107. We were successfully able to pull all 107 applicants off our waitlist during 2022.

Eligible families for the low-income housing program are put on a waiting list in their area depending on how they answer the preference point questions. Applicants are told when they apply that it could take up to 2 to 3 years to get pulled from the list. 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. The waitlist closed December 2021. We are currently processing the remaining applicants from the 107 that were pulled this year, once we have processed each application the waitlist will reopen. Applicants were able to apply to the waitlist in the four counties through the online process.

The Averages Household Report for the year ending 2022 for the 4 counties that we serve are as follows:

	COWI Mainstream	COWI Vouchers
Avg. Annual Adjusted Income	\$ 16,946.86	\$12,375.53
Avg. Annual Total Income	17,415.43	13,259.67
Avg. Total Tenant Payment	423.57	310.34
Avg. Housing Assistance Payment	220.17	317.63
Avg. Utility Reimbursement	0.00	14.49



Currently we have 189 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, Sara Morgan and Ashley Ellingwood
- Housing Choice Voucher Program

Indiana Emergency Rental Assistance (ERA2) Housing Stability Program

he ERA2 housing stability program provides services to eligible Indiana renters, 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 counties.

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 2022:

Family Development Intake and Assessment	1
Legal Referrals	3
ERA2 Customer Service	8
Application Assistance	1
Recertification Assistance	1
Outreach for Family Development Services	127

The ERA2 Housing Stability Program began family development case management services at the end of 2022 and will continue to grow as a valuable asset for our local families. Currently, we have 9 active families that are receiving ongoing housing stability and counseling services.

Jamie Ehlenfeld and Ashley Ellingwood - ERA2 Housing Stability Program

Weatherization

he 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.

The Weatherization program completed 23 homes for the DOE grant and 32 home for the LIHEAP program in our six-county area in 2022-2023 annual year. The following funding sources were used to complete these homes: DOE, WX Readiness funds, LIHEAP, AEP, and SHARE THE WARMTH funds.

Activities Addressed:

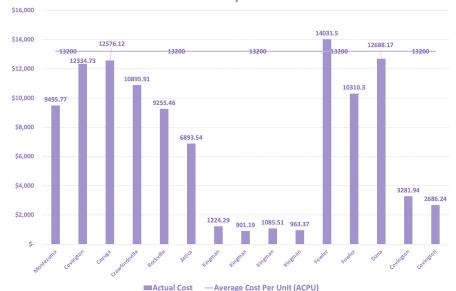
- Health and Safety issues-furnace, water heater, cook stove, etc.
- Blower door directed air sealing-attic and basement bypasses-ducts
- Water heater systems treatment
- Furnace tune ups
- Lighting
- Client Education
- Ceiling Insulation
- Wall Insulation
- Insulate box sills
- Insulate foundation or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

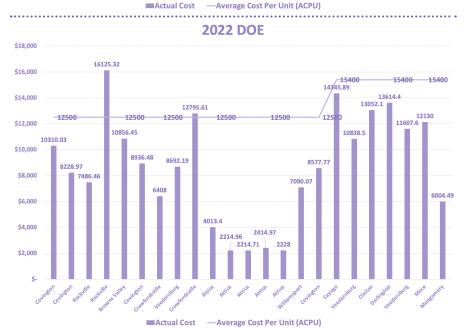


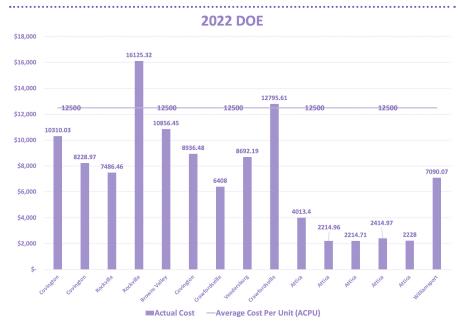
The Weatherization program continues to work diligently to make sure our clients' homes are a healthy and safe place to reside, by getting them the best energy savings we can provide. CAPWI's Weatherization Program has always been referred to as the "model" agency through our Monitors and Inspections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

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

2022 LIHEAP Capital Intensive







Division of Housing and Administration

JD Taggart

Housing Director

Terri Poynter

Weatherization Manager

Dusty Bowling

Crew Leader

Trey Coffing

General Laborer

Connard Brooks

General Laborer

General Laborer

Ralph Blankenship

Building Technician

Beau Siddens

Weatherization Project Manager

Angela Golia

Property Manager

Jamie Ehlenfeld

Rental Assistance Manager

Sara Morgan

Section 8 Caseworker

Ashley Ellingwood

Section 8 Caseworker

Alice Young

Financial Counselor

Josh Rainey

Construction Project Manager

Adrian Bennitt

Maintenance Technician

Brandon Hicks

Maintenance Technician

Weatherization thanks:

We want to thank you for helping us improve the safety and weatherization of our house. Everyone has been so accommodating and courteous. To Terri, Ralph, Beau, Dusty, Matt, Toby, and Rusty a great big thank you

Community Action, I can't thank you enough for all the things the house needed done and you came in and fixed it. Want to thank all the men who work here. The furnace heats the home perfectly. And the man was right with the different light bulbs it cut my bill about ¼. I'm sure the insulation helped also. Well Just let you know you are blessed.

I would like to thank you and your team for selecting my home for a weatherization. I am so grateful to be able to benefit from the Community Action Program. I would also like to thank the contractors; they were very well mannered and very informative. I am also grateful for the extra consideration I received when extended problem developed. It was quite and experience to see how quickly and efficient this answer to prayer took place.

Agency Rental Properties

701 N. Perry Street, Attica

1100 E. Jackson Street, Attica

1327 Second Street, Covington

1324-1328 Second Street, Covington

505 Washington Street, Covington

133 Depot Street-Senior Units-Disabled Units, Perrysville

N. Albright Street-Senior Units-Disabled Units, Cayuga East Court Drive-Senior Units-Disabled Units, Cayuga

Montezuma Phase 1-Senior Units-Disabled Units, Montezuma Stanley Drive

Montezuma Phase 2-Senior Units-Disabled Units, Montezuma Stanley Drive

West Court Drive, Cayuga

Fowler 1—Senior Units-Disabled Units, Fowler Fowler II—Senior Units-Disabled Units. Fowler

Clinton Rehab West Lebanon 109 W. Third St 1006 S 4th Street 107 W. Third St 1126 S 8th Street 552 N 8th Street 301 S. Warren St 1017 N 7th Street 303 S. Warren St 1128 S 8th Street 104-A West Fourth Street 1134 S 8th Street 104-B West Fourth Street 1138 S 8th Street 106-A West Fourth Street 106-B West Fourth Street 740 Ash Street

Single Family Units

Cayuga — East Court Drive (6 Homes)

Cayuga - West Court Drive (7 Homes)

Rockville - East Mill Valley Lane (5 Homes)

Rockville – 404 Ohio Street

Rockvill - 414 Ohio Street

Clinton - 305 S. Washington St.

Clinton – 1003 Morgan Street

Clinton - 948 5th Street

Clinton - 1131 S. 4th Street

Clinton - 1025 Morgan Street

Clinton - 649 S. 7th Street

Clinton - 741 N. 8th Street

Veedersburg - 501 Chamber St.

Veedersburg - 507 Chambers St.

Attica – 107 Suzie Lane

Clinton – 948 S 5th Street

Clinton – 1131 4th Street

Perrysville – 135 Vernon Street

Veedersburg – 411 State Street

Williamsport – 27 Ross Lane

Crawfordsville - 1507 Southside Drive

Crawfordsville - 8 Gladiator Drive

Bloomingdale - 39 Newlyn Street

Waynetown – 107 McClure Street

Williamsport – 328 Monroe Street

Covington — 826 Washington Street

New Market – 101 S. 9th Street

New Market – 108 S. 9th Street

Covington – 1308 8th Street

Kingman – 100 Wily Street

Williamsport – 110 Short Street Hillsboro – 301 S. Market Street

West Lebanon – 707 Clinton Street

Oxford – 106 Vine Street

Agency Rental Properties

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

In the Attica area, we have the Perry Street apartments, consisting of a two-story, rehabbed building with two one-bedroom units, one two-bedroom unit, and one three-bedroom unit. We also have the Jackson Street duplex, with each unit containing 2 bedrooms, washer/dryer hook-up, and one bath.

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

In West Lebanon, we have two duplexes, each duplex containing two units 2-bedrooms and two 3-bedroom duplexes located on West Fourth Street.

In Perrysville, Highland Manor, the former Highland Elementary School, provides 25 one-bedroom apartments for senior citizens. This building also has a Social Room and Laundry Room. Water/Sewer/Trash/Cable is included in the rent.

Cayuga, Manor Phase I and II provides senior citizen housing featuring seven duplexes and one triplex, each containing two bedrooms. 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 5 three-bedroom homes. Each unit has washer/dryer hookups, dishwasher, patio, attached 1 car garage and 2 baths.

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

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

Montezuma Phase 1 is Senior/Disabled Units featuring two triplexes. Each unit has 2 bedrooms with washer and dryer hook-ups. Each unit also has its own back patio. Utilities are included in the rent.

Montezuma Phase II is Senior/Disabled Units featuring 1 triplex and 1 duplex. Each unit has 2 bedrooms with washer and dryer hook-ups. Each unit has its own back patio. Utilities are included in the rent.

Fowler 1 is Senior/Disabled Units featuring 2 triplexes. Each unit has 2 bedrooms with washer and dryer hook-ups. Each unit also has its own back patio. Utilities are included in the rent.

Fowler II is Senior/Disabled Units featuring 3 triplexes. Each unit is a 2 bedroom with washer and dryer hook-up. Each unit also has its own back patio. Utilities are included in the rent.

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

Newport Waynetown (2 Homes)
Cayuga (12 Homes) Covington (2 Homes)
Attica New Market (2 Homes)

Perrysville Kingman

Veedersburg Rockville (7 Homes)

Williamsport (3 Homes) Hillsboro
Clinton (7 Homes) West Lebanon
Bloomingdale Oxford

Crawfordsville

Angela Golia - Housing Manager

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.

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

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.

Hardest Hit Fund (HHF) Assistance Program

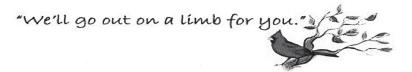
The HHF program has revolved over the past year. The program is now devised to assist a qualifying family catch up on their mortgage only, but must have current income to support paying the mortgage from that point on.

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

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Notes

Our Vision

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

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