

# Community Action Program of Western Indiana



ANNUAL REPORT 2024



## 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](http://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](http://www.capwi.org)

## Letter from the Board President

It is once again time for the Community Action Program, Inc. of Western Indiana (“Agency”) to provide its annual report of the operations and financial condition for the year ending December 31, 2024. Please examine the following pages of this report so that you may be apprised of the past year’s activity of your not-for-profit Agency. As you may know, the Agency’s Divisions have been working diligently for the improvement of the lives of the many individuals and families throughout the Agency’s service area of Benton, Fountain, Montgomery, Parke, Vermillion, and Warren Counties.

Agency funding is mostly derived from federal and state grants. Of course, this is taxpayer money so the Agency is keenly aware of its responsibility so each member of the Board and Agency staff is dedicated to use of this money in the most efficient and effective manner possible. That’s why the Agency has a nearly 90% use of funds directly for area citizens, meaning only slightly more than 10% is used

for administration and other miscellaneous expenses. The Agency also has other private benefactors such as United Way, local utilities, individual citizens and others, all monies for the exclusive benefit of local citizens.

May I say that on behalf of the Directors, management and the staff of the Agency, we are very grateful for each and every grantor and the funds that they provide. Such is crucial for the betterment of the lives of our six county service area’s citizens in need of a hand up from economic and life hardships. The management and staff work diligently to mitigate these hardships. I commend all for the dedication in “creating our path” for successful service to the Agency’s constituents.

Lastly, I would like to thank everyone who has greatly encouraged and helped me in my duties as Board President for this past year and the many years heretofore. Particularly a big thank you to my wife, Rozanna, a helpmate indeed!

*Best regards,*



**Steven V. Brier**

*President of the  
Board of Directors*

*Community Action Program, Inc.  
of Western Indiana*

## Letter from the Executive Director

There is something special about honoring the work and events that shape our agency each year, and 2024 was a great one! It marked a year of transformation, growth, and reflection in the ongoing work to support our clients and strengthen our communities. Throughout this annual report, we will share many highlights and achievements to give you a better understanding of our agency's story.

In 2024, we completed two key pieces to prioritize our future planning: the community needs assessment and the strategic plan. These documents summarize a great deal of work from our staff, clients, and community. The community needs assessment provides a close-up look at who and what is shaping our six-county core service area, offering an overview of demographics, risk indicators, and current needs. The strategic plan uses this information to outline our agency's direction, goals, and objectives over the next five years. These tools work together to create a pathway of guidance for tailoring our services to best meet the true needs of our community.

Our programs continued to adapt and evolve, ensuring that we were delivering high-quality services. The Housing Division worked to provide safe and healthy homes through services such as Weatherization, Housing Choice Voucher, Emergency Rental Assistance, and affordable housing. The Community Services Division offered support through Energy Assistance, WIC, senior transportation, and health care navigation. The Head Start Division assisted families in goal setting and healthy lifestyles while promoting early education for young children. All of our services strived to provide clients with a comprehensive roadmap and direction to help them achieve and maintain self-sufficiency.

In the 2024 Annual Report, I hope that you will enjoy the many successes of each program. It is because of the ongoing commitment and passion of our amazing staff that we continue to make meaningful impacts in the lives of our clients. Supported by a solid and dedicated Board of Directors, CAPWI continues to our mission of 'helping people help themselves.'



**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.  
 Jim Fulwider  
 Linda Klemme

## Personnel Committee

Audrey Freeland, Ch.  
 Teal Scioldo  
 Barbara Switzer  
 Clay Andrews

## Finance Committee

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

## Affirmative Action Committee

Tracy Morris  
 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, and approve contracts as appropriate and monitor finances.

As we end our 58th year in 2024, 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  
 Currently Vacant, Warren County
- **Board Member Emeritus**  
 Don Andrews, Warren County

## BOARD OF DIRECTORS



## Why Community Action?

**C**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.

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## Management Team

**T**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

- 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:

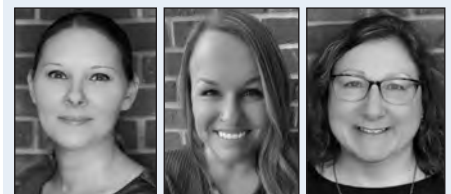
- Community-wide assessments of needs and strengths
- Comprehensive anti-poverty plans and strategies
- Provision of a broad range of direct services
- Mobilization of financial and non-financial resources
- Advocacy on behalf of low-income people
- Partnerships with other community-based organizations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

## Management Team



Robin Curry

Angela Golia



Amanda Coffing

Julie Pettit

Dawn Gritten

## FUNDING HISTORY

1966	\$104,237
1967	\$118,421
1968	\$200,000
1969	\$274,926
1970	\$420,000
1971	\$395,000
1972	\$409,000
1973	\$458,000
1974	\$631,435
1975	\$1,010,000
1976	\$1,034,869
1977	\$1,049,138
1978	\$1,396,100
1979	\$3,200,000
1980	\$3,429,556
1981	\$3,698,764
1982	\$2,669,012
1983	\$4,329,504
1984	\$3,559,219
1985	\$2,721,450
1986	\$3,236,033
1987	\$2,935,697
1988	\$4,610,768
1989	\$3,752,202
1990	\$2,746,968
1991	\$3,480,071
1992	\$7,719,183
1993	\$6,500,335
1994	\$5,171,455
1995	\$6,897,071
1996	\$7,074,843
1997	\$8,393,380
1998	\$10,503,796
1999	\$10,587,101
2000	\$10,855,200
2001	\$10,164,200
2002	\$10,565,862
2003	\$10,599,740
2004	\$11,402,200
2005	\$10,090,330
2006	\$10,800,865
2007	\$11,980,125
2008	\$14,342,480
2009	\$16,500,000
2010	\$17,395,000
2011	\$17,530,555
2012	\$15,506,000
2013	\$14,120,000
2014	\$14,242,000
2015	\$13,507,000
2016	\$16,583,400
2017	\$13,054,000
2018	\$11,010,200
2019	\$10,590,000
2020	\$11,227,000
2021	\$12,656,000
2022	\$14,760,400
2023	\$13,316,000
2024	\$12,582,000

An independent audit was conducted in accordance with uniform guidance.

- No questioned or disallowed costs
- No financial statement findings

## Status of Funds - 2024 Contracts

### COMMUNITY SERVICES & ADMINISTRATION

Covering Kids & Families	\$98,900
Community Services Block Grant	\$316,700
Fountain-Warren MAC	\$25,400
Fountain-Warren MAC-Private	\$67,900
Free Lift Program	\$139,700
WIC	\$510,500
WIC EBT	\$1,771,300
Energy Assistance Program	\$1,307,800
Emergency Food & Shelter	\$22,800
Park Program	\$11,200
Mentoring	\$5,500
Benton Food Coop	\$158,300
<b>Total Community Services</b>	<b>\$4,436,000</b>

### HEAD START

Head Start HHS	\$3,714,600
Head Start Gardens	\$2,000
Head Start Safety	\$5,000
USDA	\$197,800
In-Kind	\$941,200
Donations/Program Income	\$263,900
Parke County Early Learning Center	\$238,100
My Healthy Baby	\$16,300
Too Small To Fail	\$102,100
<b>Total Head Start</b>	<b>\$5,481,000</b>



# Status of Funds - 2024 Contracts

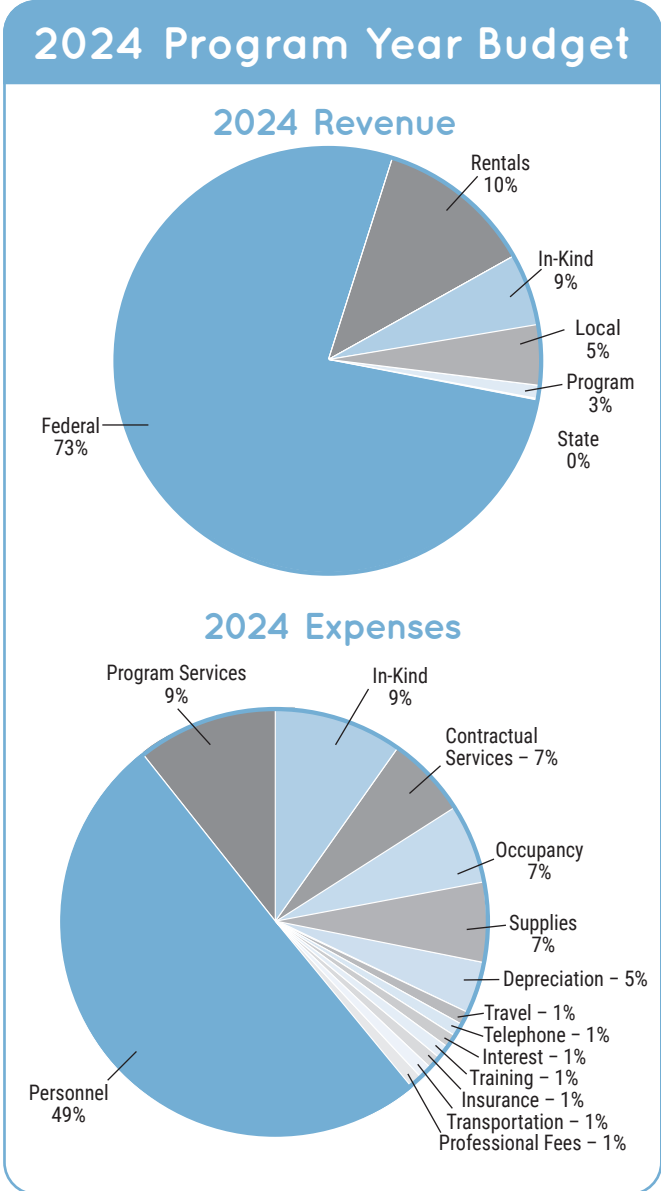
## HOUSING

APARTMENTS	Covington-505 Washington St.	\$25,200
	Riverbend-Covington	\$40,600
	Cayuga 1	\$61,300
	Crain Building	\$18,000
	Lease Purchase Rentals	\$26,100
	Highland Manor	\$123,300
	Covington-Second Street	\$25,800
	Cayuga 2	\$50,500
	Cayuga 3	\$29,300
	Cayuga 4	\$53,400
	West Lebanon 2	\$23,700
	Rockville Subdivision	\$31,300
	Veedersburg Rentals	\$13,200
	Rentals 09	\$64,300
	Rentals 11	\$65,200
	Other Rentals	\$36,200
	Clinton Revitalization	\$51,400
	Montezuma Rentals 1	\$45,200
	Montezuma Rentals 2	\$36,000
	Fowler 1 Rentals	\$47,600
	Fowler 2 Rentals	\$75,700
	Jackson Street	\$11,300
	Section 8 Housing	\$672,000
	LIHEAP Weatherization	\$275,600
	DOE Weatherization	\$566,700
	Revolving Loan Fund	\$10,000
	Indiana Emergency Rental Assistance	\$136,100
	Ramp Up	\$50,000
	<b>Total Housing</b>	<b>\$2,665,000</b>

<b>TOTAL AGENCY</b>	<b>\$12,582,000</b>
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## FINANCE & ADMINISTRATION

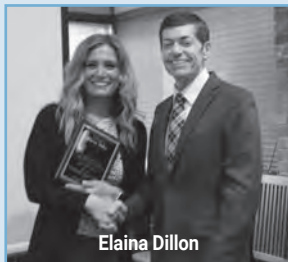
- **Amanda Coffing**  
Associate Executive Director
- **Tom Fulwider**  
Finance Manager
- **Kim Abernathy**  
Payroll Manager
- **Sue Doan**  
Montgomery Receptionist
- **Rayne Abernathy**  
Central Office Receptionist



10 Year Award



5 Year Awards



# Agency Staff Recognized

## 35 YEARS OR MORE OF SERVICE

Tom Fulwider	05/84	Finance Manager
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## 25-34 YEARS OF SERVICE

Melody Jones	06/90	WIC Clinic Manager
Lori Brewer	07/91	Head Start Health Services Specialist
Janet Rusk	09/91	Head Start Family Advocate
Debbie Pearman	10/91	Head Start Teacher Aide/Bus Driver
Robin Curry	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 Community Service Representative
Diana DeSutter	07/05	EAP and Emergency Food/Shelter Coordinator
Amanda Coffing	07/07	Associate Executive Director

## 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

## 5-9 YEARS OF SERVICE

Erika Ortiz	8/15	Early Head Start Teacher
Denise Mullen	8/16	Head Start Center Manager
Terri Poynter	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
Christina Rotalsky	9/19	Head Start Family Advocate
Sara Morgan	9/19	Section 8 Caseworker

## Joan E. Cline Memorial Scholarship

Community Action Program, Inc. of Western Indiana (CAPWI) offers scholarships to graduating seniors in the amount of \$1,000 for each year they attend higher education up to a maximum of four years. Scholarships are awarded within our six-county service area: Benton, Fountain, Montgomery, Parke, Vermillion, and Warren counties.

This scholarship is offered in memory of Joan E. Cline, Executive Director of CAPWI from 1970 until her passing in December of 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 outstanding young people attain their individual, educational, and career goals.

The 2024 recipient of the Joan E. Cline Memorial Scholarship was Jaylin Scott Payne. Jaylin attended Fountain Central High School and resides in Attica with his parents, Jessica and Kevin Payne. Jaylin was actively involved in extracurricular activities and volunteered for several community agencies and events. Jaylin is now attending Purdue University.

*"I am honored to have been chosen for this scholarship as it will help me achieve my future goals."*

*- Jaylin Scott Payne*

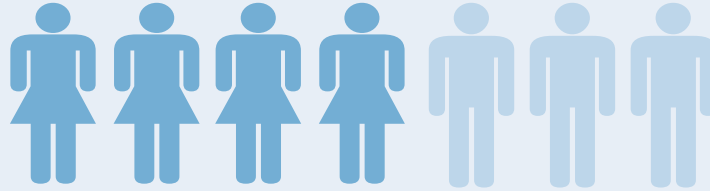
*Congratulations to Jaylin Scott Payne!*

*Julie Pettit – Director of Programs and Communications*



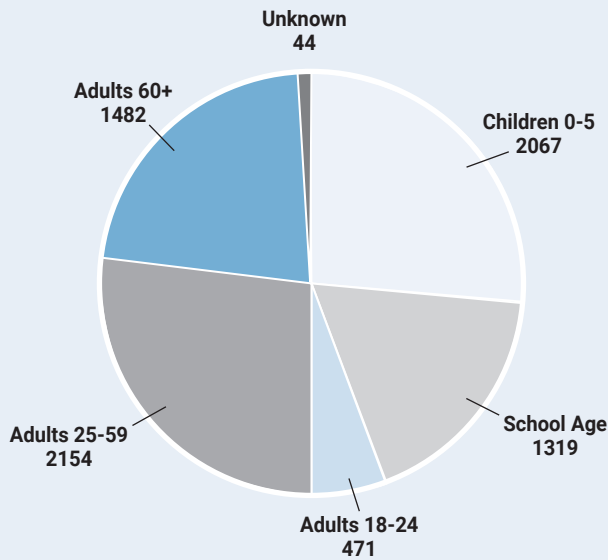
# CAPWI 2024 Demographics

## Gender

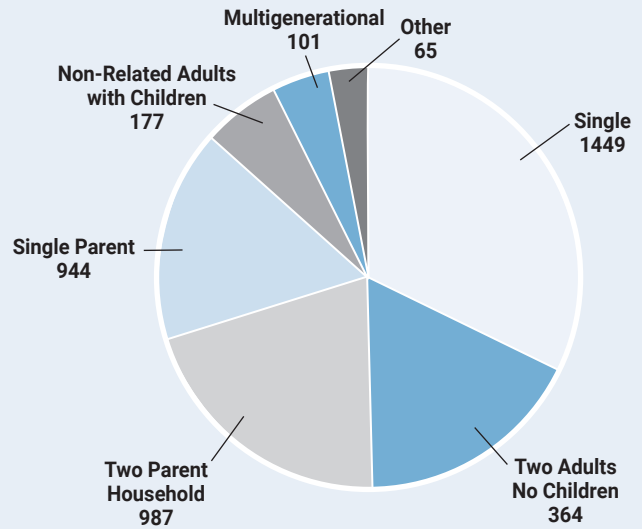


4393 Female / 3144 Male

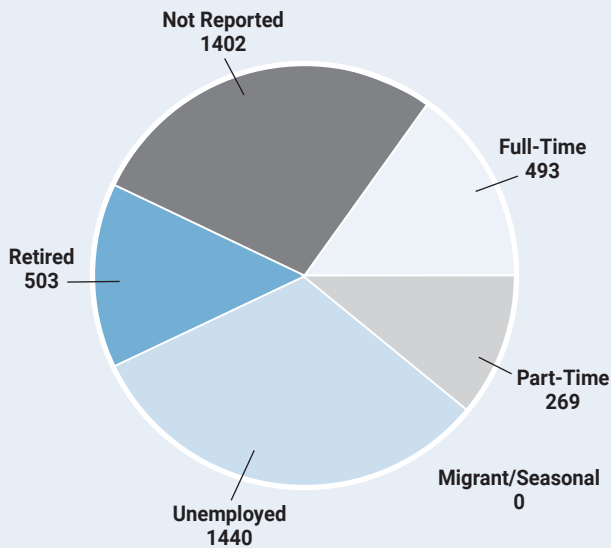
## Age



## Household Type



## Employment Status



## Military Service



138 Veterans / 3 Active

# Head Start & Early Head Start

**D**uring 2024, 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.

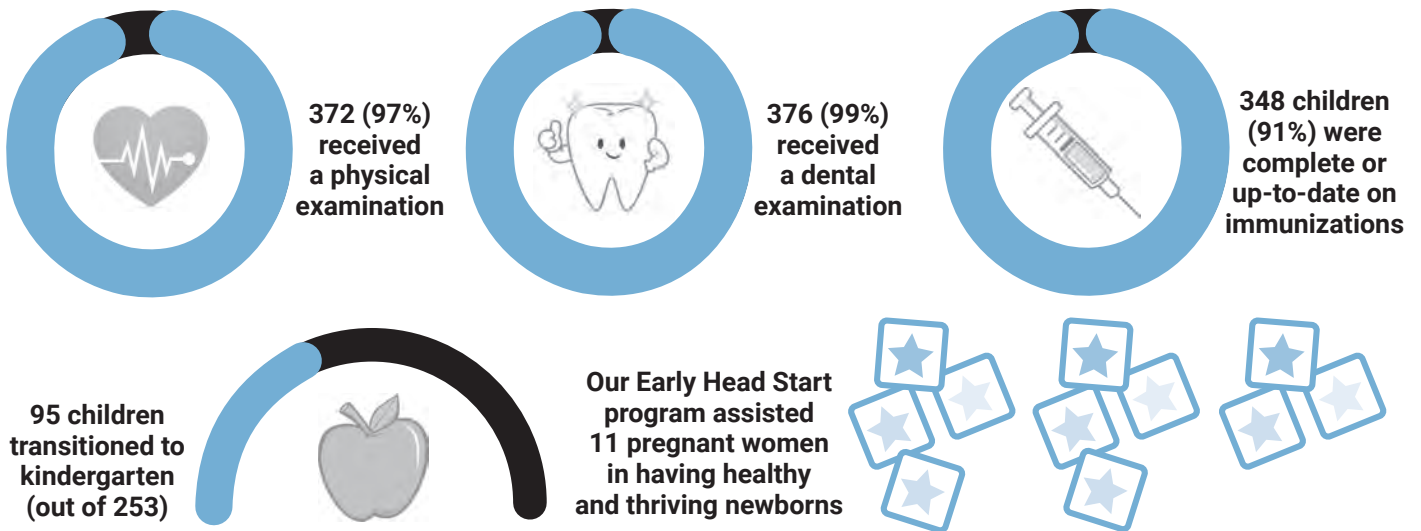
The COVID-19 pandemic greatly affected our enrollment and attendance however we finally feel like we are making strides toward being fully enrolled. We were supported in our efforts to have a successful program year through dedicated parents and community support. We collaborated with various other programs and agencies within our service area to assure that families received comprehensive services. The program received 32,257 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

- Kimyotta Galloway – Chairperson**
- Shelley Phillips – Vice-Chairperson**
- Destiny Franklin – Secretary**
- Karen Largent – Member at Large**
- Lisa Badgley – Member at Large**
- Stacey Drake – HMHSAC Rep**
- Laurie Kiger – Board Liaison**
- Chloe Shoaf – Data Entry Clerk**
- Michelle Shonkwiler
- Wendy Hammon
- Megan Lyons
- Michelle Jeffers
- Amy Clarkson, LPN
- Rae Ann McCorkle
- Kathy Dockins
- Kara Manlove
- Ariel Lewellen
- Kayla Johnson

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!*

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

## General Information

**H**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 2023-2024

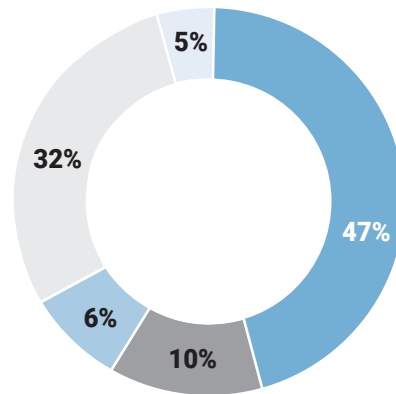
**Breakfast = 21,468      Lunch = 26,122      Snack = 11,157**

	Head Start	Early Head Start	TOTALS
Total # of Children Served	253	128	381
Total # of Families Served	219	114	333
Average Monthly Enrollment			93%
Average Monthly Attendance			85.4%

## Head Start

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

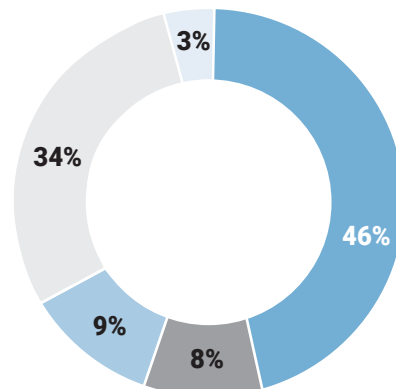
Income below 100%    Over Income    Homeless    Public Assistance    Foster Care



## Early Head Start

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

Income below 100%    Over Income    Homeless    Public Assistance    Foster Care



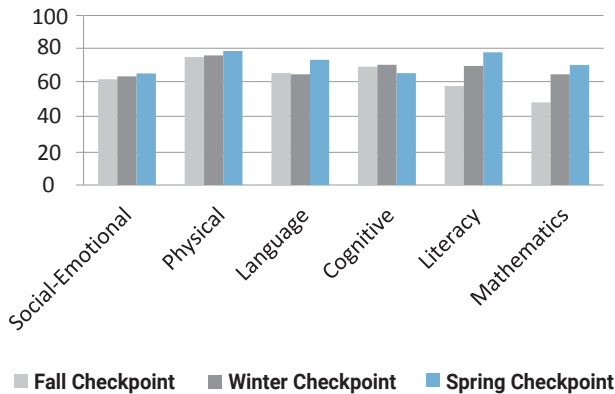
### Our Federal Reviews

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 in full compliance with all applicable Head Start Program Performance Standards, laws, regulations, and policy requirements and eligible for grant continuation.

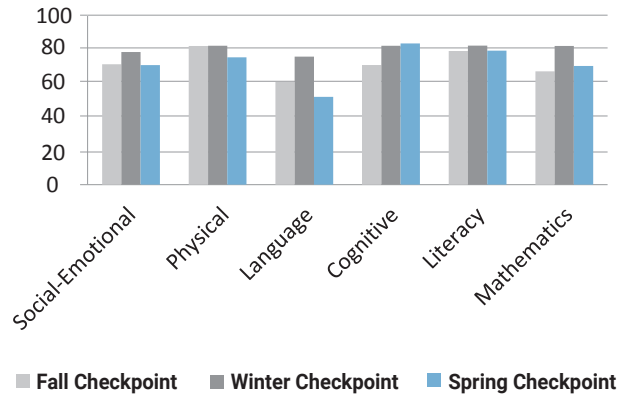
## Child Progress

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 23-24 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 2023-2024**  
% of Children Meeting/Exceeding Expectations



**Early Head Start School Readiness Outcomes 2023-2024**  
% of Children Meeting/Exceeding Expectations



## Parents Active With School (PAWS) 2023-2024

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

**PAWS Meetings:** These parent meetings are held for our families each month at various locations throughout our service area. There are training topics at each meeting that include promoting healthy and safe homes, social-emotional growth within the family, building relationships, and other issues that are relevant to the parents. Activities from our parent curriculum, ReadyRosie, are included in these meetings. We moved PAWS meetings to take place during the day and, as a result, saw a decline in our attendance. We had 158 adult participants in 23-24. We decided to do a combination of day and evening meetings for next school year.

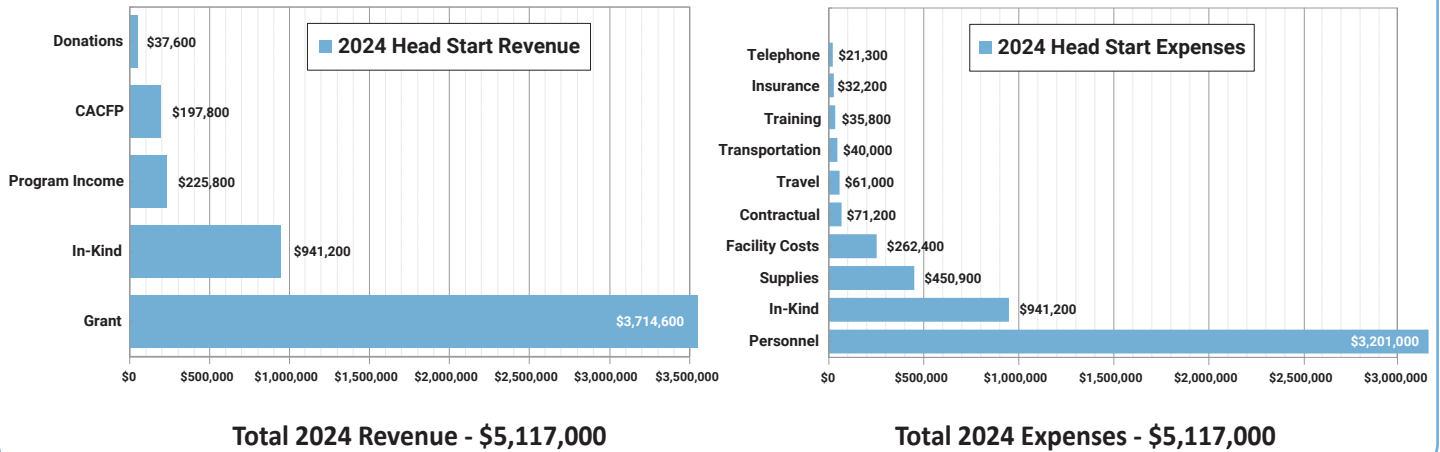
**Special PAWS Events:** Additional events are held throughout the program year to encourage parent participation in the centers and in their child’s learning. These include an Open House, a Car Show, Grandparents Day, PAWS Challenges and field day. With these events combined, we had 840 participating 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 23-24 school year, parents generated a whopping 21,061 at-home hours on these activities!

**Guest Readers:** Centers often invite community workers to read to the children. This has been very successful and we have had mayors, judges, and police officers visit our classrooms. This helps the children to be familiar with their communities. If you are interested in being a guest reader, please contact any of our seven Head Start centers!



## 2024 Program Year Budget for Head Start



## Head Start and Early Head Start Staff

### Benton County

Amber Beavens, Center Facilitator-Family Advocate  
 Meghan LaMar, Teacher  
 Megan Hobson, Teacher Aide  
 Carrie Ramos, Cook/TA  
 Maria Dimmich, Cook

### Boone County

Denise Mullen, Center Manager  
 Lou Ann Weyer, Family Advocate  
 Kyla Petty, Teacher  
 Emilie Gulley, Teacher Aide  
 Tabitha Cardenas, Substitute

### Fountain/Warren

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

### North Vermillion

Christina Rotalsky, Family Advocate  
 Amanda Strader, Teacher Aide  
 Tara Lewis, Teacher Aide  
 Kayla Youngblood, PT Teacher Aide  
 Brittany Kinsel, Food Transport  
 Deb Pearman, Bus Driver

### Montgomery County

Amber Wheeldon, Center Manager  
 Jennifer Gray, Family Advocate

### Montgomery County (continued)

Araceli Salazar, Teacher Aide  
 Jerica Wimmer, Teacher  
 Heather Fast, Teacher Aide  
 Aubrey Ford, Floater  
 Kimberly Burdge, CAP Kids Teacher  
 Garnet Doss, CAP Kids Teacher Aide  
 Erika Ortiz, CAP Toddler Teacher  
 Samantha Rodriguez, CAP Toddler TA  
 Karen Mohan, Substitute  
 Savanna Hollar, Cook  
 Susan Risner, Cook  
 Jacob Brown, Bus Driver  
 Darcie Whitehurst, Bus Driver  
 Kristi Schetszle, Home Visitor

### Parke County

Ryan Sheehy, Center Manager  
 Janet Rusk, Family Advocate  
 Megan Query, Teacher  
 Chelsea Garner, Teacher Aide  
 Erica Lockhart, Teacher Aide  
 Amanda Johnson, Cook  
 Brenda Lambros, Cook Aide

### South Vermillion

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

### Early Head Start Home Visitors

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

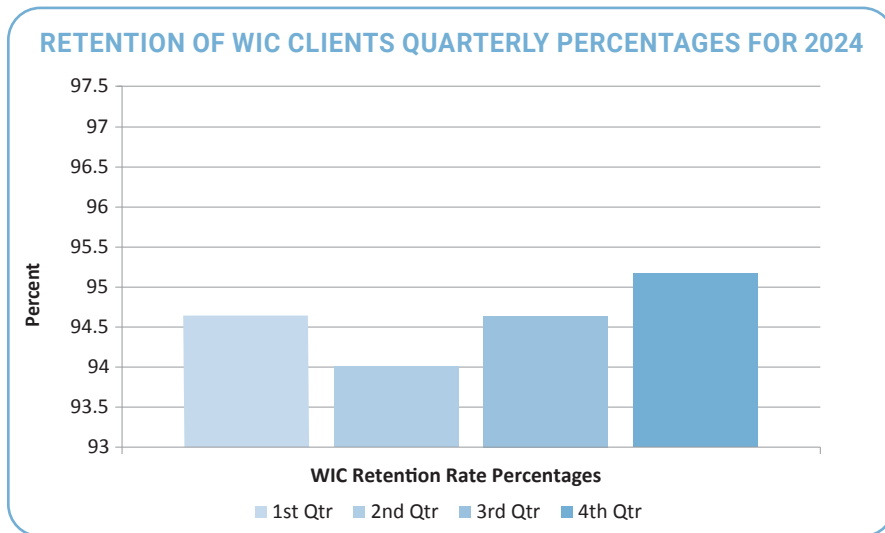
## WIC (Women, Infants & Children)

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

WIC is a special nutrition education program which enrolled an average of 2093 participants per month for 2024 in a 5 county area. Out of the 2,093 participants, 288 were in Fountain County, 165 were in Benton County, 1,239 were in Montgomery County, 151 were in Warren County, and 250 were in Vermillion County.

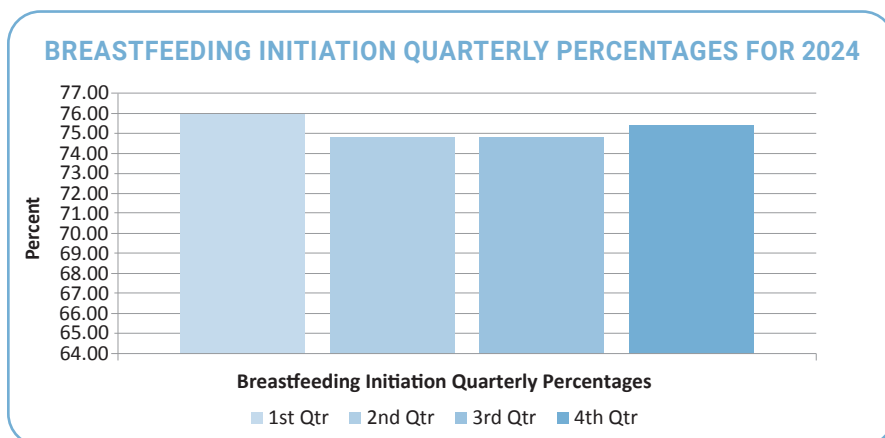
WIC checks were redeemed at 8 local grocery stores and 2 pharmacy stores. The total redemption at these local stores bringing in local revenue is \$1,771,731.10 for 2024.

**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**  
Assistant Coordinator
- **Alexandria Truelsen, RDN, CLS**  
Registered Dietician
- **Gwen Carlson**  
WIC Nutritionist
- **Ashley Ellingwood**  
Communications Specialist
- **Karol Hays**  
Clinic Assistant
- **Jennifer Mock**  
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 2024 there were 1498 such lessons completed for our agency.



## WIC TESTIMONIALS

*"WIC has helped me supplement my food budget. The fruit and vegetable benefit is a huge blessing"*

–Cierra from Fountain County

*"We are very blessed by WIC"*

–Ashley from Montgomery County

*"WIC has helped me and my son a lot since he was born. They have been understanding of my child's needs, and we thank you so much!"*

–Hannah from Warren County

*"WIC helps our family have groceries that are healthy. They make sure we are fed. We are thankful for the formula which ensures baby is well fed."*

–Jenny from Benton County

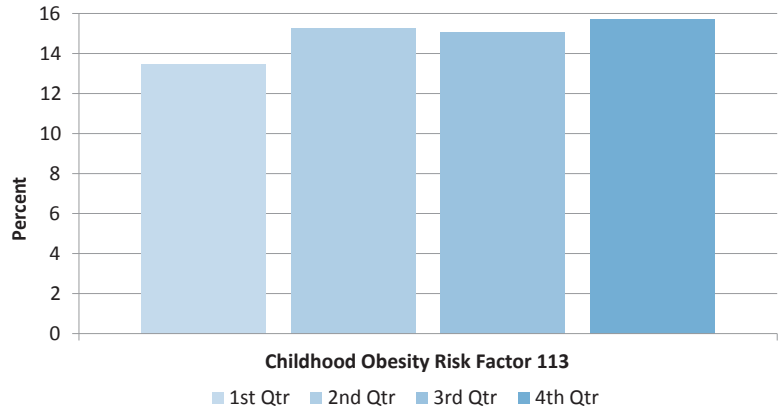
*"As a foster parent, I appreciate WIC so much! Welcoming a new child into our home has many unknowns. I can always count on WIC to get us an appointment quickly. They provide essential support and nutritional guidance."*

–Taylor from Vermillion County



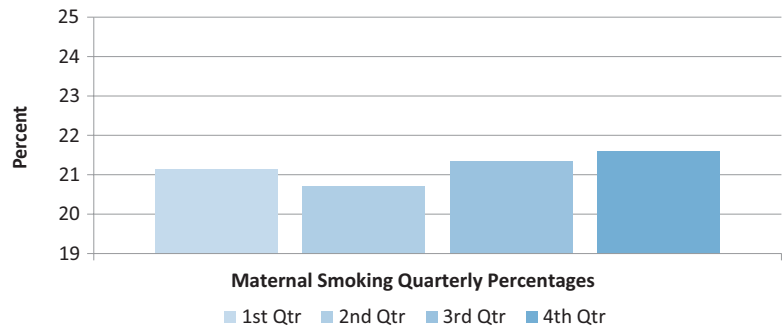
As a prevention program, WIC continues to address the obesity problem in children. Individual counseling focuses on excessive sugary drinks, physical activity indoors and out, and healthy eating options following the WIC foods received. Clients can also take online nutrition education classes through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

CHILDHOOD OBESITY RISK FACTOR QUARTERLY PERCENTAGES FOR 2024



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 2024



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)

**M**obility 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 local nursing homes and assisted living facilities to transport handicapped and disabled residents to clinics in Lafayette, Crawfordsville, Terre Haute, and Indianapolis in Indiana and Danville and Champaign in Illinois. The program has 5 low floor minivans and 1 passenger SUV. In 2024, MAC Van traveled 101,321 miles to safely transport our 215 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 2 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. Diversity Training has recently been added.

MAC Van is a demand-response transportation program which means each day is scheduled according to the number of requests, time and location of appointments. Driver hours of operation are weekdays 7:00 a.m. to 5:00. Riders call for pick-up time as soon as they book an appointment. Fountain and Warren County riders can call (765) 793-3000 to schedule transportation

A one-to-two-week notification is requested when scheduling a ride. However, one- 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

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



## Goals of TALKS Mentoring Program

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

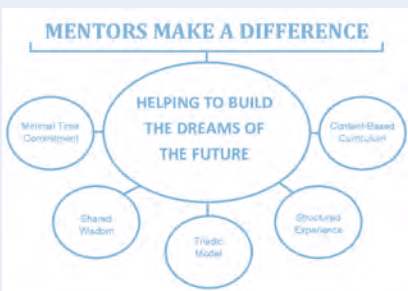


## TALKS (Transferring A Little Knowledge Systematically) Mentoring Program

**T**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 help lead young people to make personal commitments to integrity, excellence, and to grow their leadership skills.

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

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



We ended the year by attending our end of the year event hosted by Twin Lakes Camp. On May 5th, over 50 individuals attended, including students and their families, mentors, and school guidance counselors from SEFE school and CES. They enjoyed touring the camp and the outdoors with a couple of trips down the zip-line! We are always seeking adult volunteers for both schools. Mentors are significant to the success of the program and students involved. If you or someone you know is interested in making a difference in your community and enjoy working with youth, please complete an application on our website:

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

*Elaina Dillon – TALKS Coordinator*

## Covering Kids and Families of Indiana (CKF)

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

In 2024, our CKF program maintained its Certified Designated Organization (CDO) credential with the Centers for Medicare and Medicaid Services (CMS). As a CDO, we oversee a certified application counselor (CAC) who assists clients with Marketplace applications. CKF also assists individuals and families with the Healthy Indiana Plan (HIP), Hoosier Healthwise, and Medicaid.

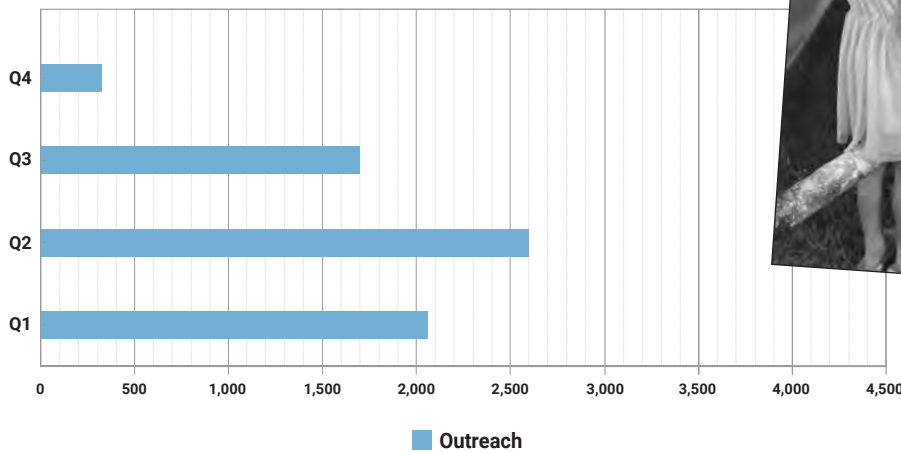
The program's biggest successes in 2024 were outreach contacts, assists, our approval rate, and standards of practice implementation. Healthcare Navigators completed 3,127 outreach contacts, in addition to reaching 3,530 individuals through media exposure. Our assists helped 211 individuals with health coverage assistance during or after the application process by answering questions, submitting paperwork, and more. We're very excited that our approval rate was at 100%, meaning all who applied were enrolled! We also met 100% of our standards of practice.



### CKF STAFF

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

Agency Outreach Contacts



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

**Julie Pettit – Director of Programs and Communications**

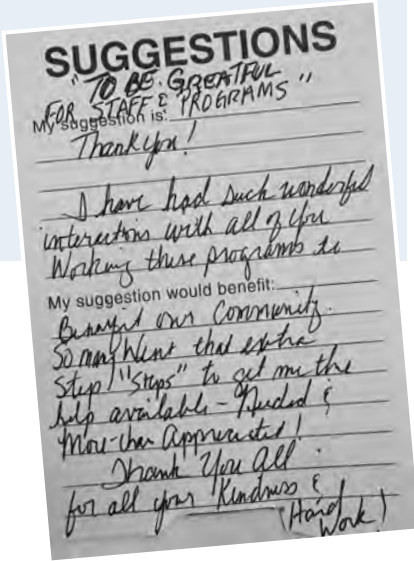
### Are You Missing a Piece of the Puzzle?



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](http://www.ckfindiana.org) or call 1-888-975-4CKF

## County Community Services Representatives

- **Christine Sheetz**  
Benton & Warren Counties
- **Chris Cohee**  
Montgomery County
- **Ashley Anderson**  
Parke & Vermillion Counties
- **Chris Price**  
EAP Assistant



## 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 2023-2024 season.

The average benefit for the heating season was \$750. As of August 15, 2024, **\$1,796,279.15** has been obligated from our resources to serve 2,396 households.

County	\$ Obligated	Households Served
Benton	133,225	170
Fountain	352,909	438
Montgomery	456,058	661
Parke	313,340	418
Vermillion	422,931	571
Warren	117,813	138

**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. We have a total of 180 vouchers to utilize currently.

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.

*"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! Also thank you for showing me how to set things up on my cell phone! You were very helpful in everything you done for me!"*

2024 resulted in 13 voucher holders going off the program for various reasons. The program entered into a shortfall effective for June 06, 2024, meaning no new applications were allowed to be pulled from our waitlists.

From January 1, 2024 up to the shortfall on June 06, 2024 we were able to pull 121 applicants from our waitlists. Of the 121 applications, 27 individuals were eligible and were issued a voucher, 17 of those voucher holders were able to be leased up in our communities and became active on the program.

The Average Household Reports for the year ending 2024 for the 4 counties that we serve are as follows:

COWI Vouchers, Family Unification Program, Mainstream and VASH Vouchers	
Avg. Annual Adjusted Income	\$13,287.62
Avg. Annual Total Income	13,971.54
Avg. Total Tenant Payment	332.60
Avg. Housing Assistance Payment	460.58
Avg. Utility Reimbursement	5.11

For the year 2024 we had 226 household members that were benefiting from the HCVP (Section 8). We hope that the shortfall will end enabling us to pull applicants from our waitlists and utilize all of our allotted vouchers.

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

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



## ERA2 Housing Stability Program

The ERA2 housing stability program provided services to many 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 provided services for Benton, Fountain, Montgomery, Parke, Vermillion and Warren County.

The program offered assistance to IERA applicants including application assistance (when the application portal was open), customer service, re-certifications and program updates. Direct services for ERA2 included 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 focused on improvement in life areas, including but not limited to education, income, housing, and employment. The goal was to help families achieve greater stability in these life areas which in turn would promote housing stability. In this program, a family would be

deemed to have achieved housing stability when they reached 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 involved assessing and reducing barriers to achieve stable housing and connecting households to new services.

The following is a breakdown of ERA2 services for 2024:

Family Development Intake and Assessment	60 Families
Application Assistance	44 Applicants
Recertification Assistance	109 Applicants
Ongoing Family Housing Counseling & Case Management	346 Meetings

The ERA2 Housing Stability Program grew into becoming a valuable asset for members of our community. The program contract ended officially on December 31, 2024.

**Jamie Stonebraker and Ashley Ellingwood**  
- ERA2 Housing Stability Program

## Division of Housing and Administration

**Angela Golia**

Housing Director

**Josh Rainey**

Construction Project Manager

**Dusty Bowling**

Property Superintendent

**Stephanie Wood**

Property Assistant

**Ralph Blankenship**

Building Technician

**Beau Siddens**

Weatherization Project Manager

**Terri Poynter**

Weatherization Program Manager

**Jamie Stonebraker**

Rental Assistance Manager

**Sara Morgan**

HCV Specialist

**Ashley Ellingwood**

IERA Family Stability Case Manager

**Alice Young**

HUD Certified Housing Counselor

Quality Control

## Weatherization

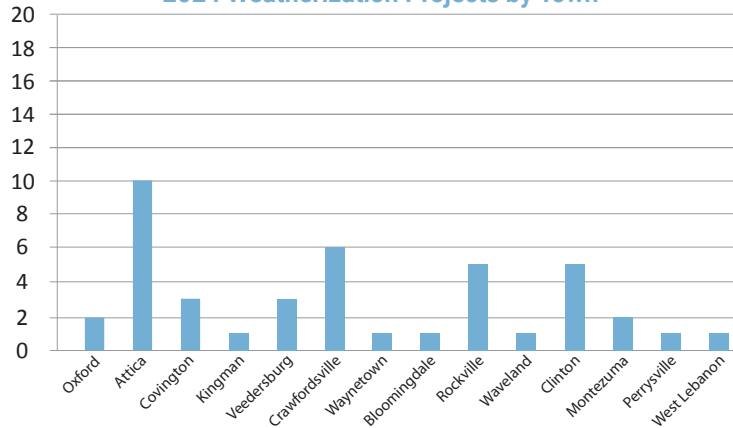
The purpose of this program is to provide construction measures on the client's home that will reduce fuel consumption and thereby reduce the cost to heat and cool the home. The program is intended for people at 200% or less of poverty guidelines who reside in the following counties: Benton, Fountain,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

### Activities Addressed:

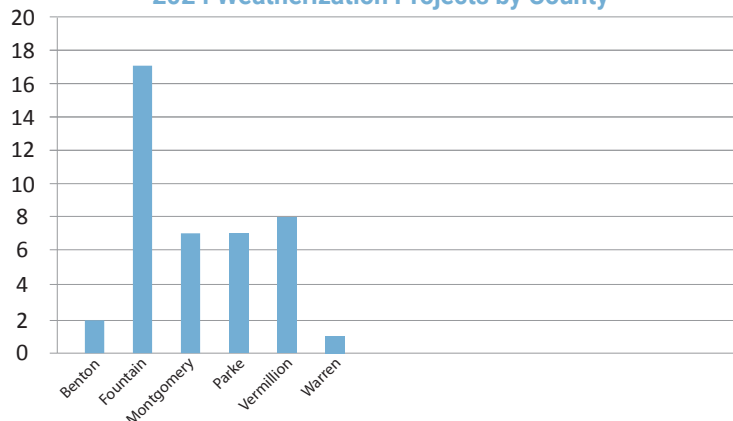
- Health and Safety issues-furnace, water heater, cook stove, etc.
- Blower door directed air sealing-attic and basement bypasses-ducts
- Water heater systems treatment
- Furnace tune ups
- Lighting
- Client Education
- Ceiling Insulation
- Wall Insulation
- Insulate box sills
- Insulate foundation or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

The Weatherization program weatherized 42 homes in our six-county area in 2024. The following funding sources were used to complete these homes: DOE, LIHEAP, BIL, WRF

2024 Weatherization Projects by Town



2024 Weatherization Projects by County



**Terri Poynter**  
Weatherization PROGRAM Manager

**Beau Siddens**  
Weatherization PROJECT Manager

## Agency Rental Properties

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

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

**In 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.

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

**In Perrysville**, Highland Manor, the former Highland Elementary School, provides twenty-five 1-bedroom apartments for senior citizens and/or disabled individuals. This building also has a Social Room with a television, library, and kitchenette. 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.

**Veedersburg Homes (Sterling)**, located on Chambers Street. This corner lot consists of two 3-bedroom units. Each unit has a washer/dryer hook-up, a 1-car 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
- Bloomington—39 S. Newlin Street
- Cayuga
 

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



*Suzie Lane, Attica*

- Clinton
 

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



*Ash Street, Clinton*

- Covington - 1308 8th Street
- Crawfordsville - 1507 Southside Drive
- Hillsboro - 301 E. Market Street & 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



*Gladiator Drive, Waynetown*

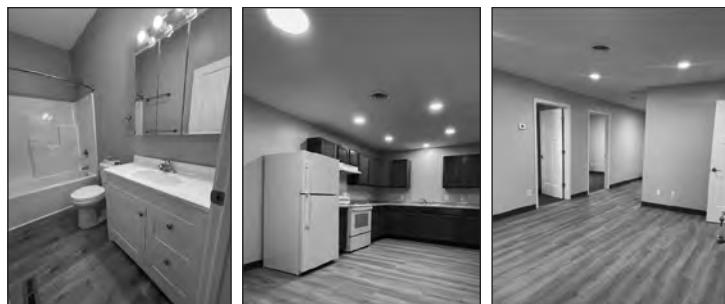
## Other Information

**D**uring the 2024 calendar year, the Rentals Program:

- Placed thirty-five new households into permanent housing, with two of these households being from the homeless community.
- Completed rehabilitation at Riverbend Apartments in Covington, with all units being leased up.
- Collected donations of clothing, furniture, and other items for homeless individuals moving into housing.
- Completed renovations to the Park Avenue unit located in Hillsboro, IN, creating a 4-bedroom, 1.5-bath unit to provide much-needed housing in the area.



*Park Avenue, Hillsboro—BEFORE*



*Riverbend Rehab*

*All information above and on two previous pages provided by Angela Golia—Housing Director*



*Park Avenue, Hillsboro—AFTER*

## RAMP UP Indiana

**T**he 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, and Vermillion.

The RAMP UP program has completed 11 of 12 homes so far. We have one more left to complete by September 2025 and we have enough funding left to do an additional 2 homes (which have already been identified). We look forward to asking for additional money to complete even more homes.

The Ramp UP program continues to work diligently to make sure our client’s are able to reside in their home and maintain their independence. We are honored to be able to provide that to them.

**Terri Poynter**  
Weatherization  
PROGRAM Manager

**Ralph Blankenship**  
Weatherization  
Building Technician



*The RAMP UP Crew in action.*



*A job well-done!*

## 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](mailto:ayoung@capwi.org)

## Indiana Foreclosure Prevention Network

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

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

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

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

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

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

1. Deed In Lieu – deeding the home back to the lender
2. Selling the home

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

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

Contact Alice Young at (765) 793-4881 ext. 105 or by email at [ayoung@capwi.org](mailto:ayoung@capwi.org) for more information.

## 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](mailto: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](mailto:ayoung@capwi.org) for more information.**

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

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