Poverty is the cause of unnecessary and preventable suffering among millions of Americans and thousands of Hoosiers of all ages.

According to the U.S. Census Bureau, American Community Survey, in 2010, 962,775 Hoosiers lived in poverty. We believe all are vulnerable to poverty. The economic and social costs are enormous and the consequences have significant effects on everyone, and we believe there are cost-effective solutions to poverty. Through efforts that create jobs that pay living wages with benefits, affordable housing, access to health care, and education we can reduce poverty. Fighting poverty is not just altruistic; it is a key economic development strategy.

According to the 2011 Indiana Community Services Block Grant (CSBG) data, if we could move each of the families served by the Indiana Community Action Network, who are at or below the Federal Poverty Guidelines (FPG) to 100% of the FPG ($18,530 for a family of three in 2011), their collective annual income would be $2,928,610,910. This money would then be spent in the community, further stimulating local economies. See how the Indiana Community Action Network is helping Hoosiers to reach economic self-sufficiency in the following Program Highlights section.
How Do Community Action Agencies Help?

The Indiana Community Action (Network) is comprised of 23 Community Action Agencies (CAAs), which serve all 92 counties in Indiana. Each Community Action Agency periodically analyzes community needs to identify strategies that will work best in attacking poverty. Additionally, the Network conducts a full-scale community needs assessment every three years, to identify the needs of local residents and their communities. Each agency is unique because its programs reflect the needs of their local communities which are prioritized by their local Board of Directors. These agencies are unique in their ability to deploy diverse program activities and services in meeting their mission.

In 2011, 690,482* low-income Hoosiers turned to Community Action for help.

Of those residents served...

- 97% lived in households with incomes less than 150% of the Federal Poverty Guidelines ($33,525 for a family of four in 2011);
- 68% had household income at below 100% of the Federal Poverty Guidelines ($22,350 for a family of four in 2011);
- 58% were female;
- 40% were children (0-17 years);
- 28% were minorities;
- 37% had no health insurance; and
- 18% were 55 years old and over.

* The Federal Fiscal Year runs October 1, 2010 through September 30, 2011. Therefore 2011 data is the most current CSBG data available.
**2011 PROGRAM HIGHLIGHTS**

**Energy Assistance Program**

The Indiana Housing and Community Development Authority (IHCDA) is the state agency that passes Energy Assistance Program (EAP) federal funds through to the Indiana Community Action Network (Network). These funds provide financial assistance to low-income households for their energy bills during the winter heating and summer cooling seasons. In 2011, families with annual incomes at or below 150% of the Federal Poverty Guidelines ($33,525 for a family of four in 2011) were eligible for benefits to help offset heating or cooling bills. In 2011, the EAP and Network provided energy assistance to 171,891 households. Utility companies also provide funding to the Network to provide financial assistance with energy bills to low-income consumers, however, guidelines for these assistance programs vary by utility company.

**Housing Voucher Choice Program**

The Housing Choice Voucher Program (HCVP) comprises the majority of the IHCDA's Section 8 rental assistance programs. IHCDA administered vouchers help approximately 4,000 families pay their rent each month. Eligibility for the HCVP is based on a family's household income. The voucher covers a portion of the rent and the tenant is expected to pay the balance. The tenants' share is an affordable percentage of their income and is generally calculated to be between 30 to 40 percent of their monthly-adjusted gross income for rent and utilities. HCVP services are provided by local subcontracting agencies throughout the state of Indiana. In 2011, Indiana issued 4,176 vouchers to families.

**Head Start Program**

Nineteen CAAs in Indiana administer Head Start Programs for families at or below 100% of the Federal Poverty Guidelines ($22,350 for a family of four in 2011). The program is designed to foster healthy development in low-income children and their families. Programs deliver a range of services that are responsive and appropriate to each child’s and each family’s heritage and experience. Program services encompass all aspects of a child’s development and learning. Head Start health screenings evaluate the child’s overall health status and regular check-ups and good practices in oral health, hygiene, nutrition, personal care and safety are supported by the program. There is also a strong emphasis on good mental health for the family and the child. Wellness is recognized as a significant contributor to each child’s ability to thrive and develop. In 2011, the Head Start Program served 15,614 children in Indiana.
Individual Development Accounts

Individual Development Accounts (IDAs) are matched savings accounts that enable low-to-moderate income individuals to save money and build financial assets for the specified purposes of purchasing a home, paying for postsecondary education expenses, or starting a small business. Indiana’s IDA Program was established in 1997, and offers a minimum 3:1 match, which means, for every one dollar saved by an IDA participant, he/she will receive at least a three dollar match on their deposit. The maximum state match is ($4,800). In order to qualify for Indiana’s IDA program, the family or individual must below 175% of the Federal Poverty Guidelines ($39,112 for a family of four in 2011) or a member of a household that receives Temporary Assistance for Needy Families (TANF). In 2011, Indiana had 1,053 IDA accounts that were matched with state funds and a total of $456,174 was saved by Indiana IDA participants.

Weatherization Assistance Program

IHCDA channels Weatherization Assistance Program (WAP) federal funds through the Network to support energy conservation work activities for low-income Hoosier households at or below 150% of the Federal Poverty Guidelines ($33,525 for a family of four in 2011). A thorough evaluation of the structure, including the safe and efficient operation of the furnace and water heater, is included in the treatment of each home. The program provides energy efficiency services that are tailored to each house and are designed for maximum cost savings, which can include air sealing, insulation, domestic hot water and heating system work. As a result the program identifies and corrects many health and life threatening situations with heating and hot water systems. The Weatherization Assistance Program provides weatherization services free of charge to approximately 100,000 low-income households nationally every year. Families receiving weatherization services see their annual energy bills reduced by an average of about $350, depending on fuel prices. In 2011, 813 homes were weatherized and 1,698 people were served through this program in Indiana.
Family Development

Family Development programs advocate for our clients and through dedication, support, and resources... self-sufficiency can be the result!

What is Family Development?

Many Community Action Agencies (CAAs) and non-profit agencies have adopted a family development model in working with low-income families and individuals. When people face economic insecurity, Family Development Programs offer them strategies to reclaim their self-sufficiency. Family Development Specialists open doors to independence by offering participants practical and proven solutions.

Through home and office visits, assessments and goal setting, participants are able to earn their GEDs, get job training, are better able to provide for their families and contribute to their local economy.

Family Development Certification Programs collaborates with these agencies and provides training to teach Family Development Specialists how to coach families to set and reach their goals of healthy self-reliance.

What is a Family Development Specialist?

An Indiana Family Development Specialist has the ability to support and empower families through skillfully building a collaborative relationship.

Family Development Specialists help families identify their goals and barriers, identify strengths, develop a plan and coordinate a network of resources, in partnership with families, to help them achieve their goals, including skillful application of family assessment tools (eco-map, genogram, timeline, matrix, and balance wheel).

Family Development Specialists are trained on intervention strategies for dealing with challenging family issues (including psychological, emotional, and interpersonal) and skillful application of core coping skills within a systemic understanding of families and their context. Family Development Specialists are also skilled advocates who advocate for families within communities through application of community organizational knowledge and group facilitation skills.

The Family Development Certification Program (FDCP) provides access to appropriate resources for professional growth and allows Family Development Specialists the ability to utilize self-awareness skills and ongoing self-care resources while they are providing Family Development services.

Community Action Agencies and non-profit agencies that would like to provide a Family Development Program should have staff complete the required trainings to obtain individual state certification.
To say Misty Zent’s life has changed drastically over the past year is an understatement.

The mother of two went from living in a homeless shelter to home ownership, with the help of Community Action of Northeast Indiana’s (CANI) services.

Misty’s story starts a few years ago when her car broke down. She was pregnant and desperately seeking employment. The pregnancy motivated her to change her life for the better, she shared. “You want to do everything right,” she said about her drive to succeed for the sake of her son on the way.

It took her more than a month to secure a job, but that wasn’t enough time to meet her rent obligations. The dire circumstances prompted her to seek short-term housing at Interfaith Services in Fort Wayne. While there, she worked and saved money to afford an apartment in Bluffton.

It was during this time she became connected with CANI’s services. Family Development services worker Melissa McClure helped her access housing assistance, just in time for the birth of her first son. She became a mother for the second time at the end of last year.

Another Family Development services worker, Alysia Shaw, informed her about an opportunity offered through the agency last summer. Local business owner John Miller of JF Miller Heating & Air Conditioning purchased and renovated a home on the Southeast side of Fort Wayne with the help of students from Anthis Career Center. When the home was done, Mr. Miller wanted it to go to a family in need. He contacted CANI to help him accomplish this. Candidate families were asked to submit a one page essay describing why they should be given the opportunity to own the home.

Hundreds of entries were received. After much deliberation, Misty was chosen by CANI’s Board of Directors. Along with the home came an increase in self-sufficiency. She currently has stable employment in private home healthcare, and has plans to go back to college in the fall to pursue a degree in sociology.

“I have always been hard working to make success in my own way,” she said about her unwavering determination. Misty said the gift of homeownership, coupled with a degree, will position her to help others in the future.

Misty gives credit to her parents who helped her along the way. “They made me feel like I could do it,” she said about her parents’ support through the years.

The time at the shelter was an opportunity to take a breath and accesses opportunities to improve my life,” she said in retrospect.

Homeless to Home Owner

Photo Caption: Misty says CANI has put her on the right track to self-sufficiency. She hopes to pay it forward someday.
A client came into the Area IV Agency office for help because her husband had died unexpectedly from a seizure. She had a 3 month old baby and had nowhere to live and had no support. A Family Development Consultant worked on housing and budgeting with the client so she would know how much she could afford without employment. They discussed the choice of working or not working with a baby at home. The FDC gave the client resources on finding quality daycare and job search skills. The client decided working was not a good idea right then since the daughter had lost a parent and the client wanted to spend as much time as she could with her. The client worked on applying for income based apartments in Lafayette and West Lafayette and updated her contact information with the Housing Choice Voucher Program since she had no income. The FDC and client worked on increasing the family income. The client applied for Temporary Assistance for Needy Families (TANF) and Social Security for her daughter to provide income each month. They worked on the client’s credit scores so her credit would be high when her name was called for an apartment. The families’ name was called by an income based apartment after 2 months and she was able to move in because she had a high credit score. The client began working on transportation, saved money from her tax return, and took out a small loan to get a vehicle based on her budget. The client is now working on getting her Certified Nurse Assistant (CNA) license and daycare for her daughter so she can work part-time. The FDC assisted with resume writing and helped the client apply for scholarships.
Jessica has utilized many of the services over the last four years and believes that without the assistance from Community Action of Western Indiana, she would not be in the position that she is in today.

Jessica learned about CAPWI in 2006 when she was four months pregnant with twins. She was referred to the WIC office to receive information on breastfeeding, parenting, and healthy meal options for her family. WIC provided her with a rental breast pump and supplemental formula specialized for premature infants to promote weight gain and growth.

After her twins were born prematurely, she decided that nursing was a career that she wanted to pursue. It had always been a dream of hers, but after seeing the care that her family received during the time the twins were in the Neonatal Intensive Care Unit made her realize that she wanted to become a nurse. She was determined to fulfill her dream and would utilize every opportunity to make this dream a reality.

In 2007, she quit her full-time job and enrolled in full-time courses at Ivy Tech Community College. It was during this time, she applied and was approved for the Daycare Voucher Program. Through this program, she was able to pick a daycare provider that was licensed and monitored by the state. The providers have been trained and taught how to safely care for children.

During the summer of 2008, she was accepted into the Registered Nursing program at Ivy Tech and graduated in May of 2010 with honors, Cum Laude, with an Associate of Science in Nursing. She was also inducted into the Phi Theta Kappa Honor Society because of her high GPA.

“Without CAPWI and the help they offered me, I believe I would not be as successful as I was in school. Because of my success, it has allowed me to find employment and start the career that I have always dreamed of doing. CAPWI has been beneficial in making my dreams a reality”, said Jessica.
Self-sufficiency success is our business! One example is Vanessa Alexander, she recently shared that she feels that her “life is back on track and that she is looking forward to her future”. Here’s a snapshot of where she came from and where she is now: Vanessa enrolled into the REAL Services Family Development program while pregnant with her first child. She was looking forward to becoming a mother; however, very nervous about financially providing for herself and her child because she was unemployed. During her first visit, she completed and scored a matrix with her Family Development Consultant. The Matrix is an assessment tool that reviews 12 different life areas; and while reviewing the education section, Vanessa shared her desire to go to college. Vanessa shared that due to moving many times and not receiving all of her mail; she had student loans in default and therefore was ineligible for student financial aid. Vanessa shared that she felt that she lacked the knowledge and skill to navigate through the financial aid system or college admissions process. Through monthly visits, an action plan was created with the assistance of her Family Development Consultant. With support from her Family Development Consultant, Vanessa consolidated her student loans and then began repayment with an income contingent repayment plan. A short time later, Vanessa was also given a job referral from her Family Development Consultant to a local restaurant that was hiring. Vanessa applied, was hired, and quickly moved up to shift crew leader! At this time, she has lived in the same apartment for a full year, this is an accomplishment because it is the first time she has maintained stable housing for a full year. In addition, she is now taking college classes at IVY Tech Community College. Vanessa and her healthy son are doing great.
We recognize that accomplishing a task takes time, but what if that meant changing your future? These types of questions are answered everyday by Family Development Consultants. When Katie Butler met with her FDC she received referrals and information that empowered her to make decisions that were life changing.

In 2008, Katie enrolled in the Family Development program at REAL Services and at that time she had a low credit score and was working hard to keep her job, go to college and support a family as a single parent. Her credit score was an important factor for her because she had an ultimate goal of graduating with a Culinary Arts degree from IVY Tech and then opening her own restaurant and she also wanted to become a home owner. Katie had big dreams, but she often shared that she felt her dreams were hopeless due to lack of resources. While working with her FDC she followed through on many referrals including participating in all of the Community Action programs at REAL Services including our Weatherization and Energy Assistance programs.

Katie continued to work on a monthly budget with her FDC; she also participated in the TEAM Heat program at REAL Services which is a utility assistance matching program in which she learned financial literacy and home energy conservation skills. Katie’s FDC also gave a referral to VITA (Volunteer Income Tax Assistance program) where she was able to volunteer and was given an opportunity to participate in their Link and Learn program, she earned her IRS Certificate and is now a registered volunteer tax preparer.

Katie continued to attend college classes at IVY Tech Community College and participated in the Educational Assistance program at REAL Services in which she received some textbook assistance. In 2010, she received ARRA fund assistance through the Beyond Basic Barriers program and received a Chef’s Uniform, Culinary knives required for her college classes, and membership dues paid to the American Culinary Society. This assistance enabled Katie Butler to graduate from IVY Tech Community College in May 2012.

At this time, Katie’s credit score has dramatically increased due to her diligence in using her EITC to pay off debt, she has purchased her first home.

Katie is quoted as saying, “I really appreciate all the help REAL Services has given me and my family, my Family Development Consultant is the only one I had that listened to me and supported me!”

Accomplishing a goal sometimes takes time, but the time is a small price to pay when lives are changed. Katie Butler continues to work to achieve her dreams, at this time she has reached financial self-sufficiency in the Family Development Program and is now earning above 125% of the Federal Poverty Guidelines.
Indiana Community Action Agencies

1. Area Five Agency on Aging & Community Services, Inc. (AREA FIVE)
   1801 Smith St.
   Logansport, IN 46947
   Phone: 574-722-4451 or 1-800-654-9421
   Web Site: www.areafive.com

2. Area IV Agency on Aging and Community Action Programs (AREA IV)
   660 N. 36th St.
   Lafayette, IN 47903
   Phone: 765-447-7683 or 1-800-382-7556
   Web Site: www.areaivagency.org

3. Central Indiana Community Action Program (CICAP) JobSource
   222 E. 10th St., Suite C
   Anderson, IN 46016
   Phone: 765-641-6501

4. Community Action of East Central Indiana (CAECI)
   1845 W. Main St.
   Richmond, IN 47375
   Phone: 765-966-7733
   Web Site: www.caeci.org

5. Community Action of Greater Indianapolis (CAGI)
   3266 N. Meridian St.
   Indianapolis, IN 46208
   Phone: 317-396-1800
   Web Site: www.cagi-in.org

6. Community Action of Northeast Indiana (CANI)
   227 E. Washington Blvd.
   Fort Wayne, IN 46853
   Phone: 260-423-3546 or 1-800-589-2264
   Web Site: www.canihelp.org

7. Community Action of Southern Indiana, Inc. (CASI)
   1613 E. 8th St.
   Jeffersonville, IN 47130
   Phone: 812-288-6451
   Web Site: www.casi1.org

8. Community Action Program of Evansville and Vanderburgh County, Inc. (CAPE)
   401 S.E. 6th St. Suite 001
   Evansville, IN 47713
   Phone: 812-425-4241
   Web Site: www.capeevansville.org

9. Community Action Program, Inc. of Western Indiana (CAPWI)
   418 Washington St.
   Covington, IN 47932
   Phone: 765-793-4881
   Web Site: www.capwi.org

10. Community and Family Services, Inc. (CFSI)
    521 S. Wayne St.
    Portland, IN 47371
    Phone: 260-726-9318

11. Dubois-Pike-Warrick Economic Opportunity Committee, Inc. (TRI-CAP)
    607 Third Ave.
    Jasper, IN 47547
    Phone: 812-482-2233
    Web Site: www.tri-cap.net

12. Hoosier Uplands Economic Development Corporation (HOOSIER)
    500 W. Main St.
    Mitchell, IN 47446
    Phone: 812-849-4447 or 1-800-333-2451
    Web Site: www.hoosieruplands.org

13. Human Services, Inc. (HSI)
    4353 East 600 North
    Columbus, IN 47201
    Phone: 812-372-8407
    Web Site: www.hsi-indiana.com

    615 S.R. 38 West
    New Castle, IN 47362
    Phone: 765-529-4403 or 317-462-1477
    Web Site: www.icapcaa.org

15. Lincoln Hills Development Corporation (LHDC)
    302 Main Street
    Tell City, IN 47586
    Phone: 812-547-3435
    Web Site: www.LHDC.org

    301 E. 8th Street, Suite 109
    Michigan City, IN 46360
    Phone: 219-872-0351 or 219-872-1201

17. Northwest Indiana Community Action Corporation (NWICA)
    5240 Fountain Dr.
    Crown Point, IN 46307
    Phone: 219-794-1829 or 1-800-826-7871
    Web Site: www.nwica.org

18. Ohio Valley Opportunities (OVO)
    421 Walnut St.
    Madison, IN 47250
    Phone: 812-265-5858
    Web Site: www.ovoinc.org

19. Pace Community Action Agency (PACE)
    524 N. 4th St.
    Vincennes, IN 47591
    Phone: 812-882-7927
    Web Site: www.pacecaa.org

20. Real Services (REAL)
    1151 S. Michigan St.
    South Bend, IN 46601
    Phone: 574-233-8201
    Web Site: www.realservices.org

21. South Central Community Action Program, Inc. (SCCAP)
    1500 W. 15th St.
    Bloomington, IN 47404
    Phone: 812-339-3447 or 1-800-850-7262
    Web Site: www.insccap.org

22. Southeastern Indiana Economic Opportunity Corporation (SIEOC)
    110 Importing St.
    Aurora, IN 47001
    Phone: 812-926-1585 or 1-888-292-5475
    Web Site: www.sieoc.org

23. Western Indiana Community Action Agency, Inc. (WICAA)
    705 S. 5th Street
    Terre Haute, IN 47808
    Phone: 812-232-1264
    Web Site: www.wicaa.org
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About the Indiana Community Action Network

In Indiana, there are 23 Community Action Agencies that serve all 92 counties of Indiana and comprise the Indiana Community Action Network. Each Community Action Agency (CAA) periodically analyzes community needs to identify strategies that will work best in attacking poverty. Each CAA is distinct because its programs reflect the needs of their local communities. These agencies are unique in their ability to deploy diverse program activities and services in meeting their mission.

CAAs operate an array of programs which include, but are not limited to: Head Start; Energy Assistance Program; Weatherization Assistance Program; Individual Development Accounts; Homeownership Counseling; Housing Development; Foster Grandparents; Child Care; and many more programs and services.

To find your local CAA or to learn more about the Indiana Community Action Network, please visit: www.incap.org.

About the Indiana Community Action Association

The Indiana Community Action Association, Inc. (IN-CAA) is a statewide not-for-profit membership corporation, incorporated in the State of Indiana in 1970. IN-CAA’s Network is comprised of Indiana’s 23 Community Action Agencies (CAAs), which serve all of Indiana’s 92 counties. IN-CAA envisions a state with limited or no poverty, where its residents have decent, safe, and sanitary living conditions, and where resources are available to help low-income individuals attain self-sufficiency.

IN-CAA serves as an advocate and facilitator of policy, planning and programs to create solutions and share responsibility as leaders in the war against poverty. Therefore, it is IN-CAA’s mission to help the state’s Community Action Agencies address the conditions of poverty through: training and technical assistance; developing models for service delivery; and providing resources to help increase Network capacity.

The functions of IN-CAA include dissemination of information throughout the Indiana Community Action Network, the delivery of services in areas where local operators have not been available, the development of training programs that are seen as viable, implementation of practices that are best delivered by a central agency, and other functions that are agreed upon by the Board of Directors.

Some of the programs IN-CAA operates include: Indiana Training Institute; Energy Assistance; Indiana Institute for Working Families; Indiana Rural Community Assistance Program; and Weatherization Training and Technical Assistance.

To learn more about IN-CAA and its programs, please visit: www.incap.org.

INCAA Staff

Administration Team
Executive Director - Ed Gerardot
Energy Analyst - Dan Phillips
Business Manager - Michelle Carson
Assistant Business Manager - Kristine South
Administrative Support - Melissa Dauby
Associate Financial Analyst - Vicki Adams
Web Site/Marketing - Lora Olive

Training Team
Technical Team Leader - Steve Nall
Energy Technical Specialist - Dan Hartman
H.V.A.C Technical Specialist - Fred Clade
Weatherization Specialist - Tom Andrews
Energy Specialist - Raoul Moore
Video Curriculum - David Michaelis
Training Coordinator - Shannon Frederick

Residential Team
Heating Technician - Trevor Fyffe
Heating Technician - Dirk Fyffe
Heating Technician - Joe George
Building Analyst - Mike Phifer
Foam/Field Technician - Andrew Adkins
Lead Program Manager - Justin Tyrrell

Rural Community Assistance Team
Program Director - Vicki Perry
Technical Assistance - Mike Novac
Technical Assistance - Dan DeVault

Indiana Institute for Working Families
Program Manager - Jessica Fraser
Senior Policy Analyst - Derek Thomas
Senior Policy Analyst - Andrew Bradley

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