

COMMUNITY ACTION of GREATER INDIANAPOLIS



communityaction
OF GREATER INDIANAPOLIS

Annual Report 2013

To Empower Those We Serve To Become Self-Reliant & Self-Sufficient



CAGI staff join with volunteers from Near North Development and Herman & Kittle to do a little clearing, weeding and planting on a lot they chose to "adopt." They braved high temperatures, strong sunlight and flying insects to help beautify a patch of the community.



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About CAGI

The precursor to today's Community Action of Greater Indianapolis (CAGI) was established in 1965 as Community Action Against Poverty (CAAP). With the assistance of leaders such as Senator (then Mayor) Richard G. Lugar, CAAP was formed as part of President Johnson's "War on Poverty" to provide programs and services to low-income residents of the city of Indianapolis. "Low-income" is generally defined as a household income at or below 150% of the federally-determined poverty level.

Long after the federal government's War on Poverty ceased, the community action agencies it spawned continue to fight poverty and seek to eradicate its causes. In 1982, CAAP significantly expanded its coverage area from one to four counties, (thereby subsuming community action activities in Boone, Hamilton and Hendricks Counties as well as Marion County). At that time, the agency's name became Community Action of Greater Indianapolis (CAGI) to reflect its responsibility for and engagement in a much larger geographic area.

Since its inception more than 49 years ago, CAGI has provided services including energy assistance, childcare, family support, education and training programs, and emergency rental and food assistance to eligible participants (prin

cipally low-income, disabled, or senior residents of the agency service area). The agency also has supported programs that provide legal services, programs through neighborhood centers, Head Start, and summer jobs programs.

A hallmark of the agency since its inception has been its governance model: its board must consist of one-third elected officials (or their designated representatives), up to one-third members of the private sector, and a minimal one-third representatives of its eligible client constituency (or their representatives). This has ensured a diverse stakeholder partnership throughout the agency's existence. CAGI's board provides guidance and oversight in the administration of its programming.

As the needs and expectations of its clients have grown and evolved, CAGI's portfolio has expanded to include such areas as subsidized housing assistance, home repair, lead remediation, transitional housing, and the development of tax-credit based senior housing apartments.



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CAGI Board of Directors

2014 CAGI Board of Directors

<u>Individual</u>	<u>Position</u>	<u>Sector</u>
Julie Griffith	Chairperson	Private
Jack Brummett	Vice Chairperson	Private
Jill Eder	Treasurer	Private
Kamau Jywanza	Secretary	Community
Sandra Bailey	Member	Community
Barbara Coleman	Member	Community
Judith Essex	Member	Private
Jarvis Jointer	Member	Private
Matthew Kent	Member	Public
Justin Moed	Member	Public
Vop Osili	Member	Public
Rev. Barbara Owens	Member	Community
Rosalyn Shropshire-West	Member	Community
Judy White	Member	Public
Norris Williams	Member	Public



Remarks From The Board Chair And President



6 2013 was a great year of change, growth and expression for Community Action of Greater Indianapolis, IN (CAGI). Our clients benefitted greatly from the successes of the agency during the completion of our 48th year of providing services to the Central Indiana area.

The year was a reflection of the diligent work by staff to make internal policy and procedural organizational improvements. Essential changes to policies and procedures have made operations more efficient in each department which, in turn, has helped the agency better pursue its mission.

The agency excelled in the areas of energy assistance, housing, financial literacy, volunteer recruitment and engagement, and collaborations with community partners to accentuate our impact on the community. The combined engagement of the CAGI Board of Directors, senior and mid-line directors and front-line staff working together was beneficial to the efficient delivery of services.

CAGI achievements over the year included:

- A very successful Energy Assistance season kick-off with an “It’s a New Day at CAGI” event at the Indiana State Fairgrounds
- A greater than 95% average occupancy rate for the five senior and multi-family housing developments owned by the agency
- A successful housing counseling service which has received additional funding as a leader in the State of Indiana for its achievement in sustaining a high level of clients who avoided foreclosure and retained ownership of their residences
- The completion of an application for another housing development in the CAGI service area
- Good outcomes in developing relationships and working with existing and new community partners

For 2014, CAGI anticipates another great year albeit with ongoing challenges. Our board and staff will continue to consistently work at providing services for our clients and with our partners in more innovative, efficient and effective ways.

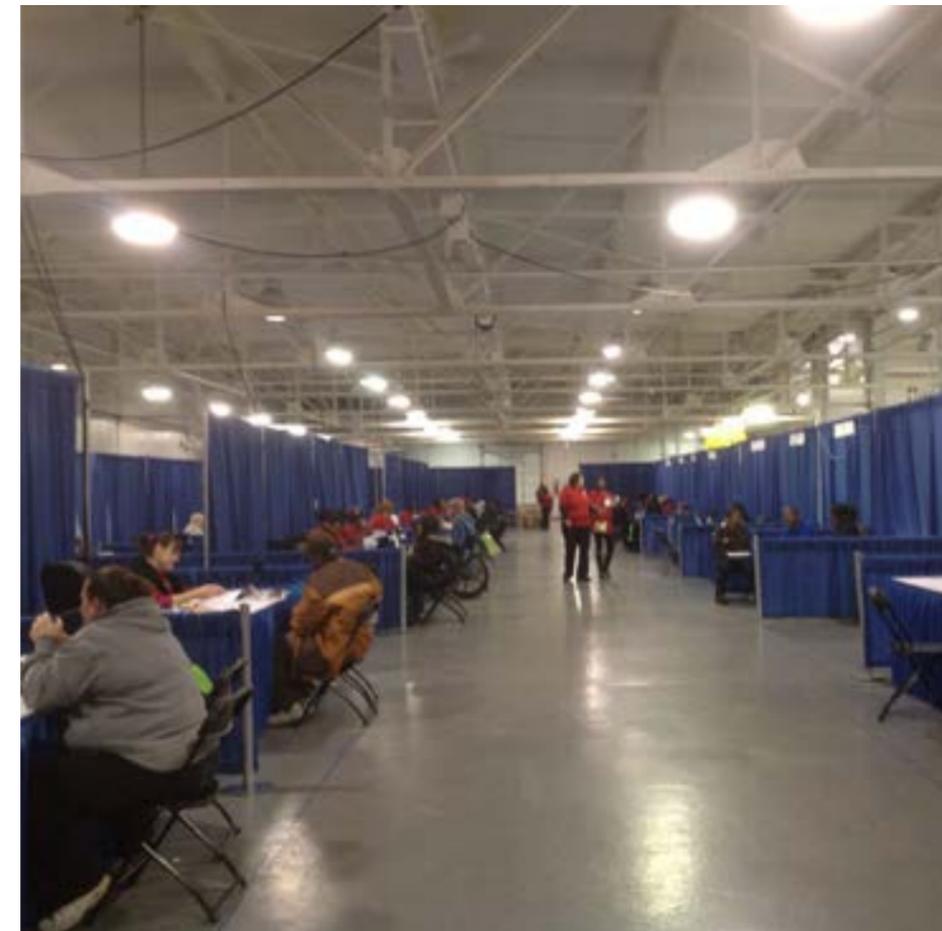
Our Board of Directors deserves and has our gratitude for their support, vision, and engagement in directing the agency in achieving its mission.

Julie Griffith, CAGI Board Chair

Edgar N. Tipton, Jr., CAGI President



Left: The MDwise booth at the EAP Fairgrounds event, which provided clients with information regarding health care coverage.



Left: In a voluminous space rented from the Indiana State Fairgrounds at a significant discount, CAGI clients had their eligibility for EAP benefits determined. CAGI processed almost 5,900 applications at the event, compared to 1,900 during the same two-week period the previous year.

A CAGI SUCCESS STORY

What would it be like to live on \$20,000 per year? What if you are also a single parent with three children to provide for? What if you had worked to improve your family's situation by attending college and by remaining loyal to an employer for ten years in the hope that you'd receive promotions and pay raises that never materialized? Does that sound like a frustrating situation to you?

This was reality for Sabrina (not her real name), a CAGI client, a participant in our Family Development Program (FDP). After Sabrina was referred to CAGI for utility assistance, FDP staff worked with her to create a client-centered action plan based on Sabrina's personal goals and motivations. During this process, FDP staff learned that Sabrina hoped to find fulfilling employment that would allow her to set a positive example for her children while also paying the bills. Sabrina wanted a career that could offer advancement opportunities and benefits such as health insurance and a retirement savings program. Most of all, Sabrina wished for the peace of mind that comes from financial stability and self-sufficiency.

In support of Sabrina's goals, CAGI staff began assisting her with resume creation, online job search instruction, assertiveness counseling, and interview preparation activities. During this process Sabrina submitted countless applications, routinely modified her resume to emphasize skills desired by specific employers, and overcame many challenges that are confronting job seekers across the country. After four months of resumes, cover letters, interviews, and follow-up calls Sabrina was hired to work as a Medical Assistant at a local health center. Sabrina is now working in a growing career field, has employer-based health insurance, and states that she is proud to have the opportunity to serve others while also providing for her own family.

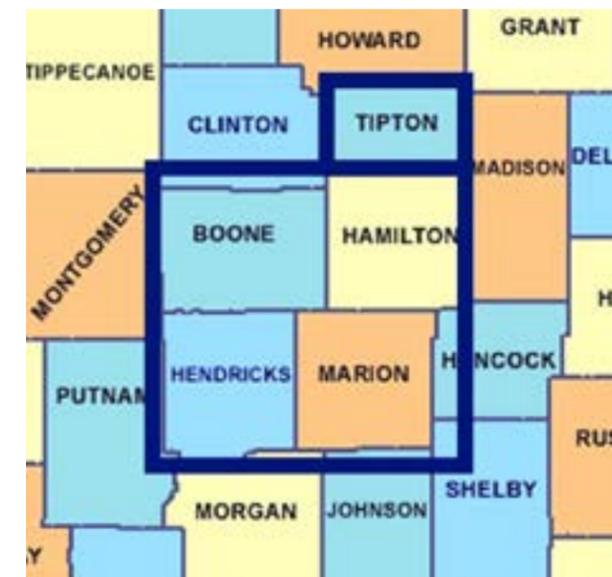
But what are the dollars and cents of it all? When Sabrina first came to CAGI for utility assistance she reported earnings of \$20,575.00 for the year preceding her application. Only one year later, Sabrina has reported an earnings increase of more than 60%. While this increase in earnings is important, what is even more important are the skills gained through the process that now allow Sabrina to confidently say "If I lose this job it'll still be scary but I know how to get another one."

The CAGI FDP is committed to serving clients, like Sabrina, who strive to increase their family's self-reliance and upward mobility. Recognizing that internal motivations are what truly drive change, FDP staff members encourage clients to envision and pursue their personal vision of a prosperous and fulfilling future. Our client-centered approach allows us to respect the client's right to self-determination, to build open and productive working relationships with our clients, and to accomplish our mission of enabling self-sufficiency in the Greater Indianapolis community.



SERVICE AREA

CAGI OFFICES	
Boone/Hendricks County	1005 S. Meridian Street, Labanon, IN 46052 Phone: 765-482-7018
Hamilton / Tipton County	1109 S. 10th Street, Noblesville, IN 46060 Phone: 317-773-2221
Marion County	Corporate Headquarters: 3266 N. Meridian Street. Indianapolis, IN 46208 Phone: 317-396-1800
Indianapolis East	2626 E. 46th Street Indianapolis, IN 46205 317-524-6950

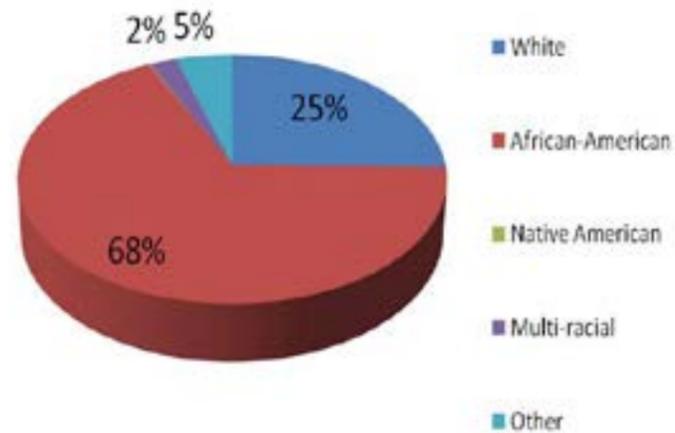


Basic Client Data

In calendar year 2013 CAGI served some 49,744 clients—a 7.8% decline from the prior year. This decline occurred primarily due to a relatively mild winter and the addition of a new EAP service provider in Marion County, which received approximately 1/3 of the total Energy Assistance budget for the county.

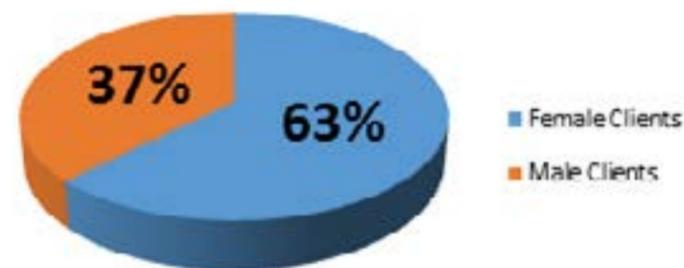
Client Demographics

2013 Client Population By Race



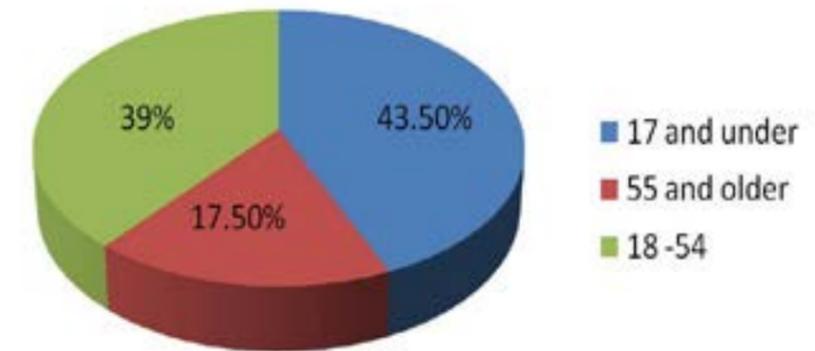
The racial distribution of the agency's clients has remained fairly static during the last three years. In 2013, approximately 68% of clients self-identified as African-American and 25% self-identified as White or Caucasian.

2013 Client Population By Gender



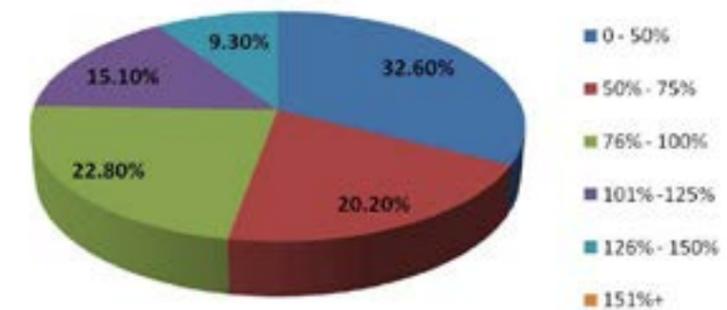
Another demographic statistic that remains relatively consistent from year to year is the gender breakdown among clients. The split remained 63/37 female-to-male in 2013.

2013 Client Age Range Data



The most significant categories of clients benefitting from CAGI's services in 2013 remained children 0-17 years of age (43.5% of clients served) and seniors 55 and older (17.5%). For the last several years, children and seniors combined have comprised the preponderance of our clients.

2013 Client Households by % of Poverty Guideline



The agency's programming clearly impacts the least economically secure families in our four-county service area. For calendar year 2013, almost one-third of the households served had incomes of 50% or less of the federal poverty guideline. More than half had incomes at or below 75% of the guideline. Three-quarters of CAGI's clients had incomes at or below 100% of the federal poverty guideline.

Energy Assistance Program (EAP)

CAGI's largest program as measured both by client volume and dollars administered is its Energy Assistance Program (EAP), which provides eligible clients with a credit against their heating and cooling utility bills (or for purchases of bulk fuel, if that is how the client's residence is heated).

A component of the program also funds energy education instruction to give clients knowledge about energy conservation and how to reduce their energy consumption expenses. EAP served some 23,040 households totaling 49,774 individuals during 2013. The program, administered in all four counties of the agency's service area, collaborates with numerous other service providers and utilities.

The agency saw a slight decline in the number of clients and households served by EAP in 2013. This occurred due to a relatively mild winter, and an additional provider of assistance in Marion County.

CAGI tried a new service model in 2013 which worked very well. To help increase and improve service at the beginning of the winter assistance season, the agency worked with numerous partners to conduct a two-week long event at the Indiana State Fairgrounds where eligibility was determined for some six thousand clients.

Always deluged with appointment requests at the beginning of each program year, the Fairgrounds Event was designed to respond to the peak level of service requests. The new approach was successful at handling the large volume of applicants effectively and efficiently.

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Family Development

A long-standing goal of CAGI's executive management has been the institution of a true case-management system to provide clients with longer-term assistance and support leading to the self-sustenance of their families. The regular Energy Assistance Program allows for the dedication of a portion of the program budget to such activity. The ARRA Family Development Project allowed the agency to design a "pilot" program and develop the infrastructure to make ongoing client case management an integral part of the constellation of services it provides.

Clientele is obtained principally from the Energy Assistance Program roster. Case managers meet with these candidates, assess their current status according to a pre-defined set of criteria, and help them devise goals, objectives, and an action plan to increase the stability and economic self-reliance of their families. The process is completely voluntary.

The program served 844 households during 2013 compared to 450 in 2010, its first year. Families continue gain access to many community resources and receive guidance in implementing their plans to achieve economic self-sufficiency for their families.



Left: CAGI staff completing eligibility determination for Energy Assistance Applicants. During the first two weeks of the program, CAGI served almost 5,900 clients, compared to 1,900 in the same period the prior year.

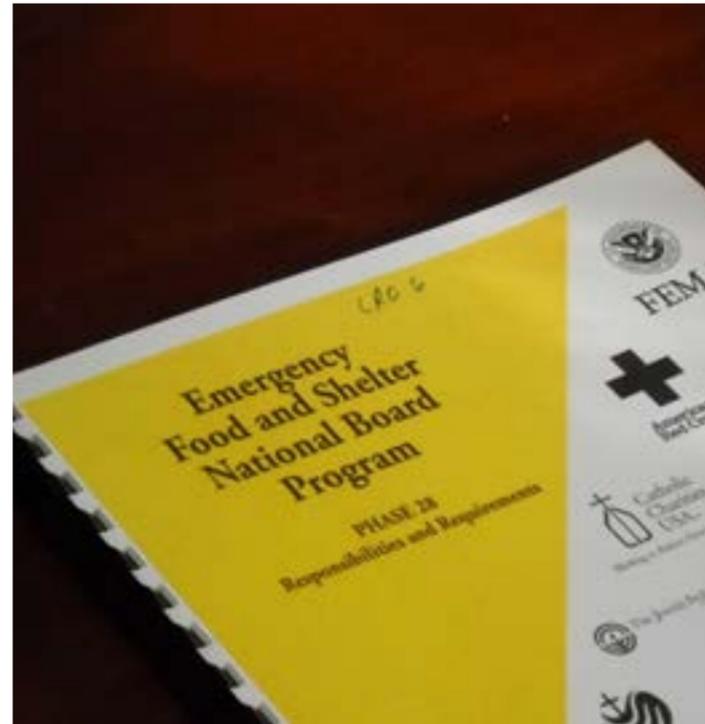
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Right: Client checking in to complete an appointment at the Fairgrounds event.



Emergency Food & Shelter Program (EFSP)

CAGI again administered Emergency Food and Shelter Program (EFSP) funds in 2013. Due to ongoing budget conflicts in Congress, again there was a substantial delay in the allocation of funds to local agencies. Thirty-six households were served in Boone and Hendricks Counties. Applicants were required to demonstrate a rental or mortgage obligation (current or past due) that they were unable to pay. The parameters established by the local county boards permitted payment of 75% of the amount of one month's rent or mortgage payment, up to a maximum of \$500. As was previously the case, program limitations allowed only one application per household per year.



*Financial Literacy Project
Student participants displaying their certificates at the Financial Literacy banquet.*

Foster Grandparent Program (FGP)

As sponsoring agency for the Foster Grandparent Program, CAGI coordinates the activities of senior volunteers who provide tutoring and mentoring to disadvantaged elementary and middle-school children, helping to improve their academic success and aiding in their development of social skills. With sites located in public and private schools, shelters, group homes, and day care centers, the program provides stipends to the volunteers who work with the children. The volunteers receive training in monthly sessions to help them make a positive impact on their charges' lives. In 2013, the program sponsored a total of 64 volunteers providing assistance to 744 children.



Roberta Fortes, a foster grandparent, has a session with a group of students

Financial Literacy Project



A spin-off from the Financial Literacy pilot conducted in 2009 using CAGI's own unrestricted dollars, this project is geared toward providing money management instruction to youth between 12 and 17 years of age. Administered by a Financial Literacy Coordinator and an intern, garnered the attention of student registrants from 175 households who participated in a week-long financial summer camp, which included interactive classroom instruction, role-playing, and a field trip for each class. Pre- and post-tests were administered to measure the students' progress in mastering the principles of sound money management (e.g., devising and maintaining a personal budget, how to manage a checking account, the fundamentals of saving and investing). Students had the opportunity to earn "money" through class participation to purchase items of personal interest from the camp "store." Students also had the opportunity to receive one of a limited number of tablets, while their parents received restaurant gift cards. A post-camp reception

was held to celebrate the students' achievements.

In 2013, Key Bank and PNC Bank partnered with CAGI by assisting with the project's design and development, provision of volunteer staff to do presentations and provide instruction, and the funding of operating expenses and rewards for participants who completed the program.

Holiday Meal Program



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Each year for several years CAGI has made a random selection of more than one thousand households from its client database to receive a meal for the holiday season in December. The program's success has been bolstered by a partnership with Eli Lilly & Company (which provides volunteers), and the Lilly Endowment, Inc. (which provides significant funding).

In 2013, the agency distributed gift cards to 1,650 households. The \$40 cards could be used at Kroger supermarkets. Some lucky clients received an additional \$10 card as a result of drawings which were held during the distributions.

CAGI Board members and staff (who made individual donations and had contributions automatically deducted from pay in some cases) helped to fund HMP.



Home Repair Program

The agency's Home Repair Program helps eligible clients address major structural issues/problems of their homes. Repairs can include problems with foundations, roofing, plumbing, and electrical systems. During 2013, 24 households received Home Repair assistance. CAGI leverages this program's funding in conjunction with funding from its Weatherization services.

If a client's residence is ineligible to receive Weatherization services because of structural issues, the Housing Department's auditors are often able to match Home Repair funds to correct the problem(s) and subsequently weatherize the home.



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Housing Choice Voucher Program (Section 8)

CAGI provides subsidized housing services to four counties in its service area (Boone, Hamilton, Hendricks and Tipton). An administrator for each county maintains the waiting list for HCVP applicants, manages the eligibility determination process, allocates the housing vouchers to qualifying applicants, interfaces with landlord participants in the program, performs inspections of the tenants' housing units, and provides data to the program monitor

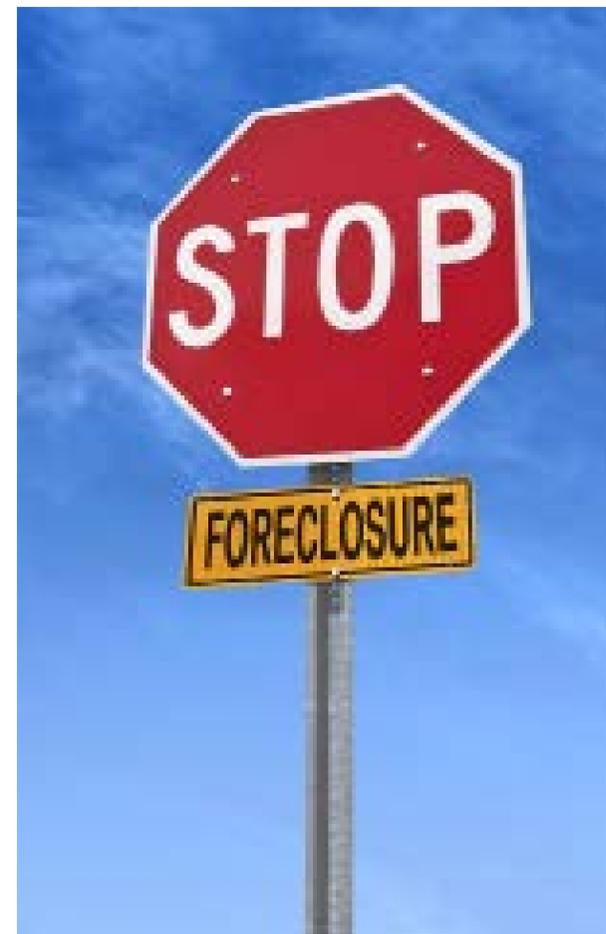
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CAGI is responsible for managing 300 housing vouchers, allocated proportionally among the counties served. In 2013, the agency served 289 households by providing housing assistance payments to landlords.

Housing Counseling/Foreclosure Prevention

Almost 1,200 clients benefitted from CAGI's housing counseling/foreclosure prevention services in 2013. The substantial number of foreclosures resulting from the recession and lax lending practices in the housing industry continues to bring a steady stream of clients to this program seeking to save their investment in their homes. As part of its foreclosure prevention activity, the department's certified housing counseling staff conducts overview/informational meetings with applicants, acts as an intermediary between homeowners and lenders, and helps clients determine available resources to refinance or modify existing loans. First-time home buying, pre- and post-purchase counseling, and credit management continued to be provided to clients.



The agency also received funding from HHF (Hardest Hit Fund) to give eligible clients a chance to remain in their homes. The focus of the program is to keep unemployed homeowners in their homes as they seek to regain employment.

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Senior Housing Projects

For 17 years, CAGI has constructed and or operated several tax-credit apartment projects dedicated to providing affordable housing to senior citizens and disabled individuals. These projects include Emma O. Johnson Homes (a Section 202 project with 50 units); Franklin School Apartments (a section 42 project with 48 units); Four Seasons at Hawthorne Phases I and II (both section 42 projects, each with 60 units) and the recently completed Section 42 project Commons at Springmill with 72 units.

Overseen by a third-party property management firm that handles the process of determining applicant eligibility and maintaining and repairing the physical plant, these projects charge below-market rents based on tenants' income. Phase II of Hawthorne was completed during 2010 and was virtually fully leased at completion. Average occupancy across the five current leasing projects is more than 90%.



CAGI has embarked on a new Section 42 project called Beech Grove Seniors, with an allocation of tax credits to build a 60-unit project (see opposite page). Slated to break ground in 2014, the project will add a new component to the agency's commitment to provide decent, affordable and safe housing to the senior community.



Beech Grove Senior Project



WEATHERIZATION SERVICES



During 2013 CAGI used funding from both Health and Human Services and the Department of Energy to weatherize homes for eligible clients. The agency assisted 238 households over the course of the year.

Weatherization services can include air-sealing, insulation, proper venting of household appliances such as hot water heaters and furnaces, and provision of fluorescent lights, faucet aerators, and water-conserving shower heads.

A health and safety inspection of the home's appliances is conducted, as well as an assessment of potential problems such as mold, standing water, or electrical system issues. These health and safety concerns must be resolved before the client's home can be weatherized. The agency's auditors assess a residence to determine what actions need to be taken and oversee the completion of the work, which is done by third-party contractors. Home Repair Program funds are often leveraged with Weatherization funds where possible to allow assistance to client homes with structural concerns that would otherwise disqualify them from being weatherized.



Youth Enrichment & Support (YES)

The Youth Enrichment Support program (YES) is stationed at Tabernacle Presbyterian Church (TAB) located at the corner of 34th Street and Central Avenue on the mid-north side of Indianapolis. The YES program began in 2010 with CAGI, United Way and the Center for Inquiry Indianapolis Public School (IPS) #27. School 27 had been one of the lowest-performing schools in the IPS district. Most students were one or two years behind grade-level in math and language; some were even further behind. The program provides supervision, tutoring and technical assistance. All students age 7-14 who fall within the targeted zip codes are invited to participate. After receiving positive outcomes, and recognizing the decrease crime rate among at risk youth in the surrounding zip codes, CAGI approached The Indianapolis Children's Museum and Indianapolis Metropolitan Police Department (IMPD) Police Chief Richard A. Hite regarding a community collaboration.

The goal was to target at-risk youth and enroll them in a program that would contribute toward

eliminating and reducing crime among at-risk youth. After meeting with Tabernacle Presbyterian Church (TAB) and IMPD, a collaboration was initiated to extend the YES Program to low income at risk youth within the 46205 and 46208 zip codes.

The collaboration consists of CAGI's community expertise, IMPD's crime prevention programs, TAB's youth programming and The Indianapolis Children's Museum's educational enrichment program for English and non-English speaking students age 7-14.

The YES program's role is to establish a "turn-around school concept" by focusing on improving student academic achievement in language, math, and behavior, family involvement, through the Science Education Technology and Mathematics (STEM) program.

The computer lab/physical activity component served 100 youth in 2013, while the School 27 tutoring and academic enrichment served 145. Many of the participants availed themselves of both components of the program.

Below: YES participants spending a little time in the computer lab at TAB.



Below: Students get in some hoop time before hitting the books.



Below are the agency's consolidated Financial Position, Activities, and Cash Flow Statements for fiscal year 2012 (the most recent year for which a financial audit has been completed). The full contents of the audit, including footnotes, are posted on the agency's website, [www.cagi-in.org/Corporate Responsibility](http://www.cagi-in.org/Corporate%20Responsibility).

Financial Position December 31, 2012

Assets	
Current assets:	
Cash and cash equivalents (\$431,182 related to variable Interest entities)	\$ 421,188
Accounts receivable (\$20,035 related to variable interest entities)	675,416
Other assets (\$10,732 related to variable interest entitles)	10,874
Total current assets	1,107,478
Property and equipment:	
Land and land improvements	8,500
Property and equipment	1,942,746
	1,951,246
Less: Accumulated depreciation	(487,855)
Net porperty and equipment	1,463,391
Other assests:	
Notes receivable, related party	1,225,00
Other receivable, related party	913,591
Total other assets	2,138,591
Total assets	\$4,709,460
Liabilities and Net Assets	
Current liabilities:	
Current portion of long-term debt	\$ 89,418
Accounts payable	409,782
Other current liabilities	134,360
Total current liabilities	633,560
Long-term liabilities:	
Other current liabilities	782,403
Long-term debt, net of current portion	1,478,888
Total long-term liabilities	2,261,291
Unrestricted Net assets:	
Unrestricted net assets	1,089,609
Temporarily restricted net assets	725,000
Total Net assets:	1,814,609
Total liabilities and net assets	\$4,709,460

Consolidated Statement of Activities

Year Ended December 31, 2012

Changes In unrestricted net assets:	
Revenues and other support:	
Grant revenue	<u>\$17,699,487</u>
Other revenue	<u>235,299</u>
Rental income	<u>211,412</u>
Interest income	<u>422</u>
Total unrestricted revenue and other support	<u>18,146,620</u>
Total unrestricted revenues and support and reclassifications	<u>18,146,620</u>
Expenses:	
Program services:	
Energy and Weatherization	<u>12,563,695</u>
Children and Youth	<u>211,499</u>
Housing and Welfare	<u>1987,031</u>
Other	<u>1,061,054</u>
	<u>15,823,279</u>
Supporting Services:	
General and administrative	<u>2,611,040</u>
Total expenses:	<u>18,434,319</u>
Decrease in unrestricted net assets	<u>287,699</u>

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Consolidated Statement of Cash Flows

Year Ended December 31, 2012

Cash flow from operating activities:	
Decrease in net assets	\$ (287,699)
Adjustments to reconcile increase in net assets to net cash used In operating activities:	
Depredation and amortization	50,890
Changes in assets and liabilities:	
Decrease in accounts receivable	64,512
Increase in other assets	(65,715)
Decrease in accounts payable	(96,289)
Decrease in other current liabilities	(170,293)
Increase in other long-term liabilities	120,361
Net cash used in operating activities	(3,84,233)
Cash flow from investing activities:	
Repayments on long-term debt	(167,860)
Net decrease in cash	(552,093)
Cash and cash equivalents, beginning of year	973,281
Cash and cash equivalents, end of year	\$ 421,188
Supplemental disclosure of cash flow information:	
Cash paid during the year for interests	\$62,233

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