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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 46 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 (principally 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), one-third members of the private sector, and 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.

In 2011, one of the agency's major accomplishments was a relocation of its corporate headquarters. Long bursting at the seams in its location at 25th & Meridian Streets in Indianapolis, with an aging building that required a great deal of capital improvement, the President and the Board set about finding larger and more modern accommodations. A long-term lease was negotiated to use the first three floors of the Professional Building at 33rd & Meridian Streets in Indianapolis, as well as a sale of the then current location.

The move was completed in late October, with CAGI staff moving into newly-renovated lodgings that provide space for additional programmatic growth.

CAGI Board of Directors

2012 CAGI Board of Directors		
Individual	Position	Sector
<i>Julie Griffith</i>	<i>Chairperson</i>	Private
<i>Jack Brummett</i>	<i>Vice Chairperson</i>	Private
<i>Jill Eder</i>	<i>Treasurer</i>	Private
<i>Kamau Jywanza</i>	<i>Secretary</i>	Private
Sandra Bailey	Member	Public
	Member	Private
Barbara Coleman	Member	Community
Judith Essex	Member	Community
	Member	Community
John Gaidoo	Member	Public
Jarvis Jointer		
	Member	Community
	Member	Public
Rosalynn Shropshire-West	Member	Community
Judy White	Member	Public

Remarks From The Board Chair



On behalf of the Board of Directors, I again wish to compliment the entire Community Action of Greater Indianapolis (CAGI) staff for all of their hard work and dedication to service. Their commitment is continually on display in all of our offices. In 2011, we embarked upon several important endeavors that demanded much time, effort, and sacrifice from our employees. We successfully accomplished these goals and met our ongoing commitment to maintaining quality service to our clients.

Significant among those goals was a re-location of our main offices from the space we had occupied for nearly 30 years. Program growth and additional services strained our ability to operate effectively in the former space, and we now occupy quarters that are more spacious and newly renovated, while still maintaining our central location in Marion County so as to retain accessibility by our clients.

Given the still-struggling economy, CAGI's mission to eliminate poverty and promote self-reliance and self-sufficiency by combating its causes remains relevant and necessary. We continue to contend with the specter of substantial budget cuts now under consideration in Congress for the programs that CAGI administers as well as the potential reduction in spending by those stakeholders and community partners who support our mission. This reality could lead to the curtailment of program development intended to enable the elderly, as well as low-income families and individuals, to become more self-sufficient.

The Board remains committed to a collaborative working process with the staff. We are determined to ensure that CAGI always delivers a continuum of high-quality programming and services. The agency's mission compels us to work with our clients to produce constructive and quantifiable outcomes in their quality of life. To undergird that commitment, we pledge that CAGI's activities will always affirm the mission, code of ethics, and promise of all Community Action Agencies.

Remarks From The President

The year 2011 is one I would best characterize as a “Year of Change.” Like the butterfly emerging from its chrysalis, CAGI ended the year a much different entity than when it began.

Undoubtedly highest on the list of changes was the relocation of the corporate offices. On October 21, 2011, we moved from the space that we had occupied for 29 years at 25th and Meridian Streets in Indianapolis to newly-renovated digs just eight blocks north at 33rd & Meridian Streets. CAGI now calls the first three floors of the eight-story Professional Building at 3266 N. Meridian “home.” The agency sold its old property as part of a long-term lease agreement which resulted in much nicer—and more—space.

We spent more time focused on building and enhancing relationships with our community partners and stakeholders.

We have also made several additions and changes to our staff which will improve our capacity to serve our clients. The management staff focused on improving processes and developing people to increase the provision of services to our clients and to produce outcomes that align with the agency’s mission.

As part of our ongoing dedication to providing safe, affordable housing to CAGI clients, we embarked along with co-developer NRP Group, LLC on the construction of 72 new housing units in Westfield called the Commons at Spring Mill. Slated for completion in mid-summer 2012, the project will contain a mixture of studio, one-, two- and three-bedroom units offered at below market rental prices to eligible applicants.

We increased our commitment to helping clients hit by the foreclosure crisis, garnering a grant from the Hardest Hit Fund (HHF) to further support households needing assistance, while continuing to be a leader in foreclosure prevention efforts.

CAGI also made some reductions/reallocations in order to better serve our clients and to improve stewardship of its funds. After many months of review and careful consideration, we decided to cease operations of our Boone County Child Development Academy, effective at the end of May, 2011. The funds that had been allocated to the Academy’s operation were used to enhance our Weatherization, Housing Counseling, and other programs. By so doing, CAGI was able to generate life-improvement outcomes for more clients in need. We also decided to end our Transitional Housing program to better focus our efforts in meeting the agency’s mission.

We look forward to the year 2012, and successfully continuing implementation of our Strategic Plan to increase our efficiency and effectiveness, as well as bring online new initiatives to serve the ongoing needs of our client population.



Edgar N. Tipton, Jr., CAGI President

In Their Own Words: Clients' Praise for CAGI

"On behalf of my children and myself I just wanted to thank you again. I don't know what I would have done without you and the staff at Community Action of Greater Indianapolis, the contractor for putting the new roof on my home. The house looks like a brand new home, the added touch were the gutters they have brighten (sic) up my home a whole lot.

"I am grateful for your help and hope you know what a great job you are doing for the community of Indianapolis."

--satisfied Home Repair client

"I just wanted to take a moment to thank you for your assistance provided as part of the Home Repair Program.

"I am especially appreciative of the thorough project overview sessions and the assignment of friendly and professional contractors. We found them to be both diligent and willing to go the extra mile for excellent customer service.

"Thanks again."

--another satisfied Home Repair client

"...Thanks ever so much, you have not only made this process painless, but also swift. More swift than I thought possible. In fact you came to us at a point when both my husband and I had given up all hope. We were looking at apartments that very day actually; and in between speaking with potential landlords, you called.

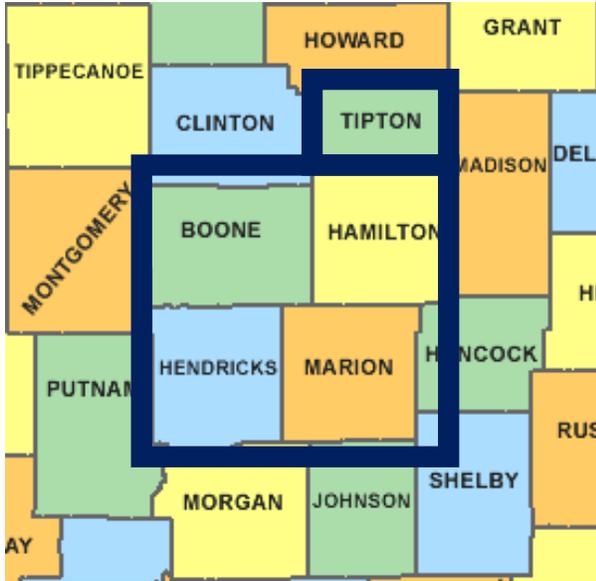
"I thought at first you were another 'scam agency' that was going to listen to our story and then ask for thousands of dollars just to 'help' us. But as you proceeded to speak, I knew this was different. I sincerely appreciate your time and energy, and be assured that even if we get no help at all we feel blessed and extremely grateful to have had you in our corner fighting for us during this time. And can go forward knowing that you did all you could and that we exhausted every avenue. In the end we know that it was God's will that you be in our lives for this time, no matter what the outcome, you.....were our blessing for Christmas 2011."

--satisfied Housing Counseling client

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Service Area

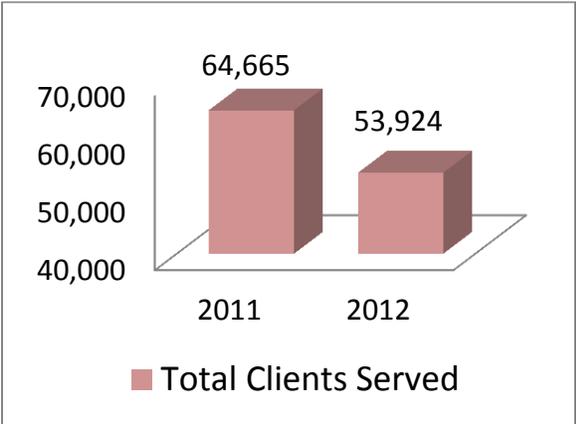
CAGI’s basic service area comprises four Indiana counties—***Boone, Hamilton, Hendricks and Marion***. In ***Tipton*** County, the agency provides Housing Choice Voucher Program (HCVP, or Section 8) services only.



CAGI Offices	
<p><u>Boone County</u></p> <p>1005 S. Meridian St. Lebanon, IN 46052 Tel 765.482.7018</p>	<p><u>Hamilton/Tipton County</u></p> <p>1109 S. 10th St. Noblesville, IN 46060 Tel 317.773.2221</p>
<p><u>Hendricks County</u></p> <p>45 W. Clinton Street Danville, IN 46122 Tel 317.745.2642</p>	<p><u>Marion County</u></p> <p><i>Corporate Headquarters:</i> 3266 N. Meridian St. Indianapolis, IN 46208 Tel 317.396.1800</p> <p><i>Indianapolis East:</i> 2626 E 46th Street Indianapolis, IN 46205 Tel 317.524.6950</p>

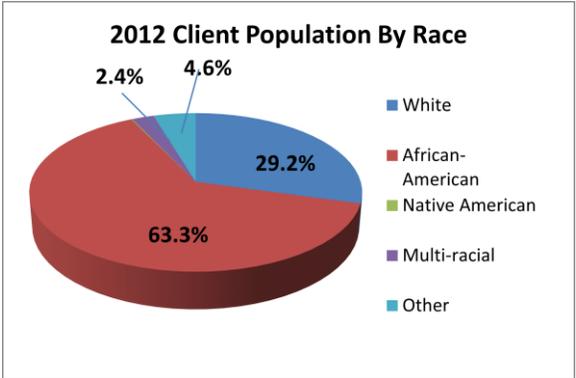
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Basic Data

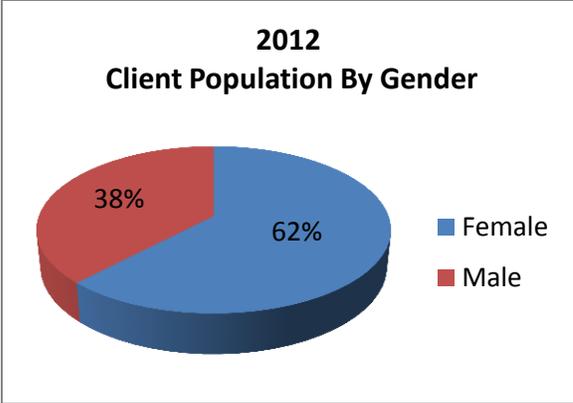


In calendar year 2012 CAGI served some 53,924 clients. The agency served 22,964 households served in 2012. An additional service provider of energy assistance for Marion County contributed to the

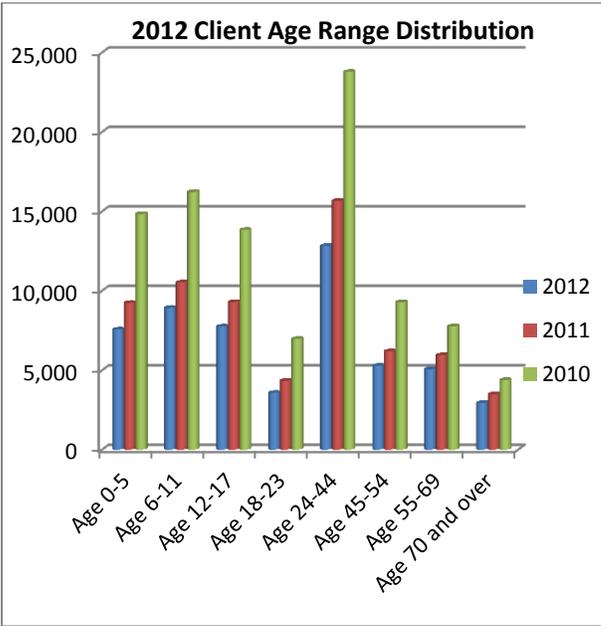
Client Demographics



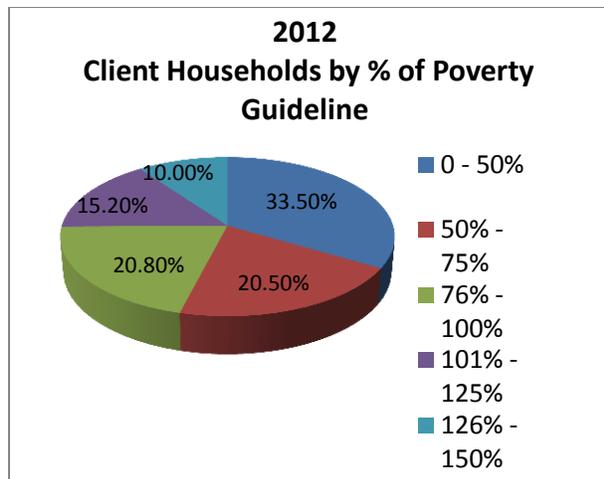
The racial distribution of the agency’s clients has remained fairly static during the last three years, with approximately 63% of clients identifying African-American heritage and 30% identifying White or Caucasian heritage.



Another demographic statistic that remains relatively consistent from year to year is the gender breakdown among clients. The split remained 62/38 female-to-male in 2011.



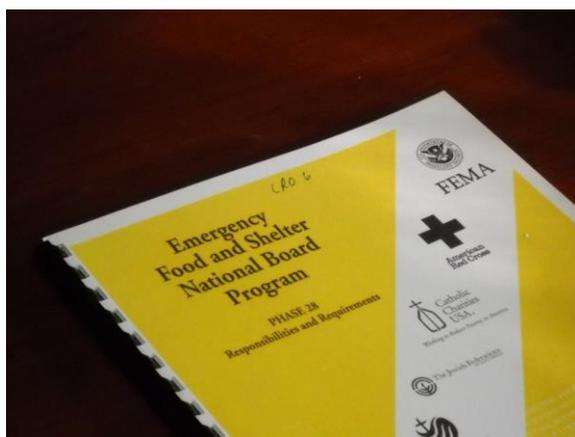
The most significant categories of clients benefitting from CAGI’s services in 2011 remained children 0-17 years of age (44.9% of clients served) and seniors 55 and older (14.8%). For the last several years, children and seniors have comprised the preponderance of our clients.



The agency's programming clearly impacts the least economically secure families in our four-county service area. For calendar year 2011, more than 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. Almost three-quarters of CAGI's clients had incomes at or below 100% of the federal poverty guideline.

Emergency Food & Shelter Program (EFSP)

CAGI again administered Emergency Food and Shelter Program (EFSP) funds in 2011. Due to ongoing budget conflicts in Congress, there was a substantial delay in the allocation of funds to local agencies. The agency did not receive



funding for the program, which served Boone and Hendricks Counties, until mid-December. Consequently, only 12 households were served by year-end. Also, each county received approximately one-third of the dollars that were made available the previous year. However, the counties' local governing boards were given the option to expend the monies by the end of the first quarter 2012 due to the lateness of the funding. Again, 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.

Energy Assistance Program (EAP)

CAGI's largest program as measured both by client volume and dollars administered is 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 reducing their energy consumption expenses. EAP at CAGI served some 22,964 households totaling 53,924 individuals during 2011. The program, administered in all four counties of the agency's service area, collaborates with numerous other service providers and utilities.

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.

The agency hired a Family Development Director and four case managers, who obtained their clientele principally from the Energy Assistance Program roster. The process called for case managers to 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 project served 862 households during 2012. The positions created in the pilot have been continued using regular EAP and other funding, and families continue to be provided access to a plethora of community resources and receive guidance in implementing their plans to achieve economic self-sufficiency for their families.

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 2012, the program sponsored a total of 62 volunteers providing assistance to 900 children.

Financial Literacy Project

A spin-off from the Financial Literacy pilot conducted in 2009 using CAGI's own unrestricted dollars, this project was geared toward providing money management instruction to youth between 12 and 17 years of age. This project, administered by a Financial Literacy Coordinator and an intern, garnered the attention of student registrants from 65 households for the 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

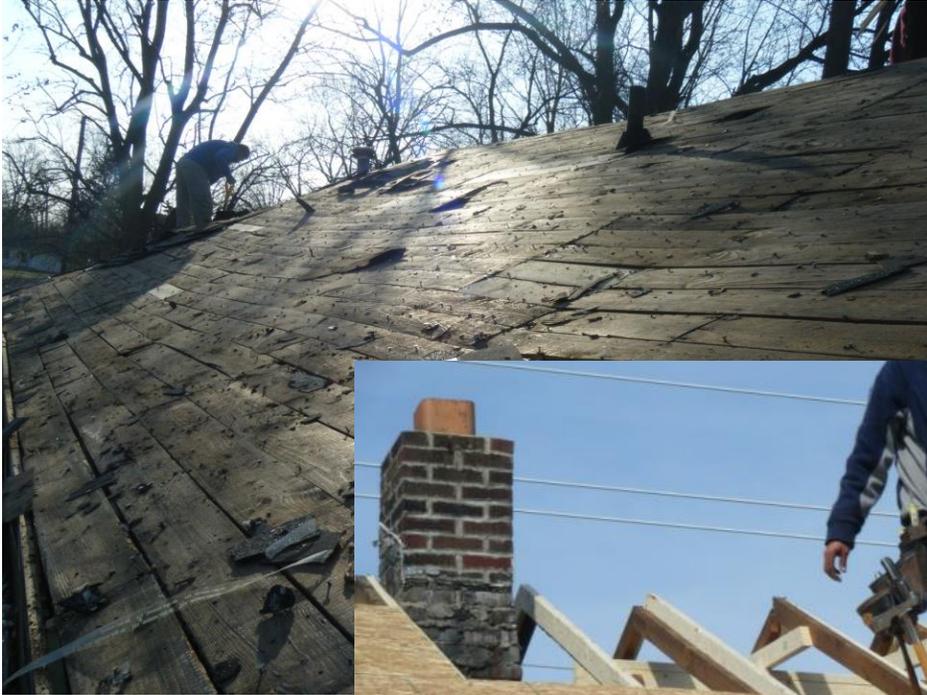
purchase items of personal interest from the camp “store.” Forty-five of the students fully completed all project requirements. Students also had the opportunity to receive one of a limited number of netbook PC’s, while their parents received restaurant gift cards. A post-camp reception was held to celebrate the students’ achievements.

The Center for Leadership Development (CLD), a local non-profit devoted to the academic and social development of minority youth, provided the classroom space and audio-visual equipment for the 2011 Count Your Cash classes. 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. PNC Bank also provided volunteers who covered curriculum topics.

In 2012, in collaboration with Gleaners Food Bank and St. Mark Missionary Baptist Church, the agency distributed boxes of food along with \$30 gift cards to 1,650 households. CAGI Board members and staff (who made individual donations and had contributions automatically deducted from pay in some cases) helped to fund HMP. In addition, well over 100 volunteers participated in the event. Senior managers from banking partner Chase Bank, Inc., along with Starbuck managers, members of St. Luke Missionary Baptist Church, the FGP Advisory Board, CAGI board, staff and clients volunteered over the five day event.

Holiday Meal Program

Each year CAGI makes a random selection of more than one thousand households from its client database to receive a meal for the holiday season in December. In partnership with Eli Lilly & Company (which provides volunteers), the Lilly Endowment, Inc. (which provides significant funding), Marsh Supermarkets (which provides foodstuffs at a discount and gift cards for perishable items), and IPS School #27 (which provided the space for assembly and distribution of the bags), the agency packages non-perishable food items in holiday shopping bags and distributes a gift card for the purchase of perishable items to each household.



Above: Tearing off an old roof.

Right: Rebuilding roof structure.

Below: Great-looking finished product



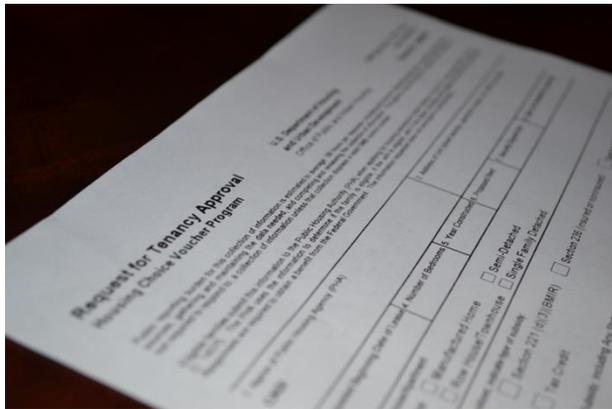
Home Repair Program

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 2012, 20 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.

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 regarding compliance. Client eligibility is a function of household income and



family size.

CAGI is responsible for managing more than 300 housing vouchers, allocated proportionally among the counties served. In 2012, the

agency served 315 households and 623 clients by providing housing assistance payments to landlords.

Housing Counseling/Foreclosure Prevention



More than 1,100 clients benefitted from CAGI’s housing counseling/foreclosure prevention services in 2012. The substantial number of foreclosures resulting from the recession and lax lending practices in the housing industry has brought 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.

Eric and Theresa Fuqua started their long struggle almost 1 ½ years ago, when Eric suffered an injury which led to his loss of employment. The household got hit with a double whammy: loss of income *and* medical bills. They hustled to pay their mortgage and other bills and expenses. Then Mrs. Fuqua lost her job, too. They fell far behind, and their mortgage lender started foreclosure proceedings. Having tried everything they knew to try, they were at their wits' end when they got a call from CAGI's Housing Counseling department. Their counselor determined that they were eligible for help from the Hardest Hit Fund, and an arrangement that saved their home was created.

"Please do not stop doing what you are doing because you are saving homes, restoring hope, keeping families together, changing lives and impacting the world!" the Fuquas wrote in a thank-you letter to our President, Mr. Tipton.

Senior Housing Projects

For 15 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); and Four Seasons at Hawthorne Phases I and II (both section 42 projects, each with 60 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 four current leasing projects is 90%.

The agency, in partnership with NRP embarked in 2011 upon a project to co-develop 72 new affordable housing units on Indianapolis' Westside that will be named Commons at Spring Mill. Construction was ahead of schedule at year-end and we expect that all units will be finished and available for



Above: Units completed at Commons at Spring Mill. Anticipated completion of construction is July 2012.



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occupancy by July, 2012.



Weatherization Services

During 2012 CAGI used funding from both Health and Human Services and the Department of Energy to weatherize homes for eligible clients. The volume for 201 was 131

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



units.

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

Repair Program funds are often leveraged with Weatherization funds where possible to allow client homes with structural concerns that would otherwise disqualify them from being weatherized.

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Below are the agency's consolidated Financial Position and Activities 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).

Community Action of Greater Indianapolis, Inc. Statement of Financial Position December 31, 2012

Assets

Current assets:

Cash and cash equivalents	\$	421,188
Accounts receivable		675,416
Other assets		10,874

Total current assets		1,107,478
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Property and equipment:

Land and land improvements		8,500
Property and equipment		1,942,746

		1,951,246
Less: Accumulated depreciation		(487,855)

Net property and equipment		1,463,391
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Other assets:

Notes receivable, related party		1,225,000
Other receivable, related party		913,591

Total other assets		2,138,591
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Total assets		\$ 4,709,460
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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
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Long-term liabilities:

Other long-term liabilities		782,403
Long-term debt, net of current portion		1,478,888

Total long-term liabilities		2,261,291
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Unrestricted net assets

Unrestricted net assets		1,089,609
Temporarily restricted net assets		725,000

Total net assets		1,814,609
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Total liabilities and net assets		\$ 4,709,460
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Community Action of Greater Indianapolis, Inc. Statement of Activities Year Ended December 31, 2012

	Unrestricted	Temporarily Restricted	Total
Revenues and other support:			
Grant revenue	\$ 17,699,487	\$ -0-	\$ 17,699,487
Other revenue	235,299	-0-	235,299
Rental income	211,412	-0-	211,412
Interest income	422	-0-	422
Total revenues and other support	18,146,620	-0-	18,146,620
Net assets released from restrictions	35,096	(35,096)	-0-
Total revenues and other support and reclassifications	18,181,716	(35,096)	18,146,620
Expenses:			
Program services:			
Energy and Weatherization	12,563,695	-0-	12,563,695
Children and Youth	211,499	-0-	211,499
Housing and Welfare	1,987,031	-0-	1,987,031
Other	1,061,054	-0-	1,061,054
	15,823,279	-0-	15,823,279
Supporting services:			
General and administrative	2,611,040	-0-	2,611,040
Total expenses	18,434,319	-0-	18,434,319
Decrease in net assets	\$ (252,603)	\$ (35,096)	\$ (287,699)