



# 2024 ANNUAL REPORT

"Helping the Community and People since 1965"



**3266 N. Meridian St., Indianapolis, Indiana, 46208**

**[www.cagi-in.org](http://www.cagi-in.org)**

**317-396-1800**



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**TRUSTED  
SINCE  
1965**

## **OUR MISSION**

To eradicate poverty, promote upward mobility, and to empower those we serve to become self-sufficient

## **OUR PROMISE**

Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.



# CORPORATE MESSAGE

Community Action of Greater Indianapolis, Inc. (CAGI) is a nonprofit organization committed to reducing and ultimately eliminating poverty within our service area. Since our founding in 1965, we have proudly served over 60,000 households and more than 150,000 residents across Boone, Hamilton, Hendricks, Marion, and Tipton Counties in Indiana. Our mission has remained the same, even as our programs have evolved to meet the shifting landscape of poverty and the changing needs of the individuals and families we support. As part of a national network of over 1,000 Community Action Agencies, we are honored to work toward a shared vision of self-sufficiency, opportunity, and empowerment for all.





# CAGI'S HISTORY

Community Action of Greater Indianapolis (CAGI) originated in 1965 as Community Action Against Poverty (CAAP), established under the federal "War on Poverty" initiative. In 1982, CAAP expanded its service area from Marion County to include Boone, Hamilton, and Hendricks Counties, prompting a rebranding to CAGI to reflect its broader regional commitment. Over the past five decades, CAGI has delivered essential services such as energy assistance, childcare, family support, education and training programs, transitional housing, lead remediation, and emergency rental and food assistance to eligible participants, primarily low-income, disabled, or senior residents within its service area. Additionally, CAGI has acted as a funding agent for programs providing legal services, neighborhood center initiatives, Head Start, and summer employment opportunities.

As community needs have evolved, CAGI has expanded its offerings to include home repair assistance, housing counseling, financial literacy programs, and the development of senior housing apartments utilizing tax credits. A distinctive feature of CAGI's governance is its tripartite board composition, which includes one-third elected officials (or their representatives), one-third private sector members, and one-third representatives of its eligible client constituency (or their representatives). This structure ensures a broad range of perspectives and community engagement throughout the organization's operations.





## MESSAGE FROM BOARD CHAIRWOMAN MONICA JONES

Dear Stakeholders and Community Partners,

On behalf of the Board of Directors, I extend my deepest appreciation to the dedicated staff and leadership of Community Action of Greater Indianapolis (CAGI) for another impactful year of service across Boone, Hamilton, Hendricks, Marion, and Tipton Counties.

This past year, CAGI has continued to demonstrate what it means to meet families where they are—offering holistic, wraparound support that uplifts multiple generations. From enhancing wellness initiatives that prioritize both mental and physical health, to deepening our reach through programs like STAR and STAR+, the commitment to comprehensive care remains strong.

Congratulations are also in order for the recent purchase of our own building—an exciting milestone that will foster new partnerships and expand opportunities for those we serve. Additionally, the Weatherization Program continues to grow, helping families improve their quality of life while reducing household energy costs—a tangible example of how CAGI empowers self-reliance and long-term sustainability.

It is always inspiring to witness the heart, innovation, and integrity with which CAGI carries out its mission. The Board is proud to support such transformative work, and we look forward to another year of growth, community-building, and positive, lasting impact for the individuals and families served by Community Action of Greater Indianapolis.

Warmest regards,

Monica Jones  
Board Chair

# MESSAGE FROM EXECUTIVE DIRECTOR TERRENCE WHITE

Dear Partners and Community Stakeholders,

As we navigate the challenges of uncertain market fluctuations, we remain steadfast in our commitment to serving our community with excellence and integrity. This year, we are excited to announce an expansion of our Health and Wellness activities. Recognizing the vital role that health plays in every facet of life, we are enhancing our programs to better meet the diverse needs of our community. Our team is dedicated to launching innovative initiatives that promote physical, mental, and emotional well-being, ensuring that our services remain accessible and impactful even in these challenging economic times.

At the same time, we are mindful of our financial responsibilities. In response to the current market uncertainties, we are taking decisive measures to tighten our budget. Through careful planning and strategic resource allocation, we are ensuring that every dollar is spent with purpose and efficiency. This balanced approach will not only support the expansion of our health and wellness services but will also safeguard the long-term sustainability of our organization.

Looking ahead, we have an additional milestone on the horizon. In 2025, we will proudly celebrate the 60th anniversary of Community Action of Greater Indianapolis, Inc. This momentous occasion will serve as both a celebration of our rich legacy and a renewed commitment to the future. As we approach this significant anniversary, we reflect on our journey with gratitude and enthusiasm for the opportunities ahead. Thank you for your continued trust and support. Together, we will build a stronger, healthier, and more resilient community.

All the best,

Terrence







# CAGI PROGRAMS & SERVICES

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**COMMUNITY  
ACTION** WE CANN  
CHAMPIONS

CAGI's We CANN CHAMPIONS Program is an evidence-based approach to decreasing crime and health disparities. This work strongly engages youth between the ages of 18 to 35 to become emerging resident leaders, better known as CHAMPIONS, who actively link members of the community to opportunities, resources, and solutions for self-development and a better quality of life. The program's goal is to equip the participants with essential life, job, and leadership skills which will help them develop into civic-minded, employed community members. Through comprehensive support, WE CANN CHAMPIONS facilitates personal development and community reintegration for individuals impacted by trauma or prior incarceration.



## COMMUNICATIONS COACHING

These CHAMPIONS work with a Community Engagement Coach to learn community organizing and leadership skills. With these skills, CHAMPIONS serve 20 hours a week engaging residents who reside within the Indy HeartBeat Focus Area. Each CHAMPION will connect to a Success Coach or social worker that will support them with the development of an Achievement Plan. A Success Coach will walk alongside each CHAMPION over the course of the program to assure progress towards the achievement of their goals.

## COMMUNITY ENGAGEMENT

Throughout the year, We CANN CHAMPIONS organizes several events that encourage participants to engage directly with community members. These events provide platforms for participants to apply their life, job, and leadership skills in real-world settings, enhancing their confidence and reinforcing their roles as proactive community members.

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

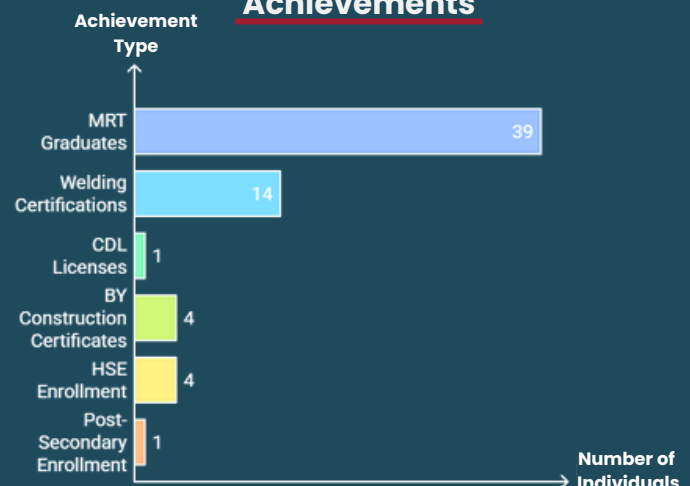


## 2024 COMMUNITY IMPACT

| <u>Key Metrics</u>                       | <u>Year-End Totals</u> |
|--|------------------------|
| Participants Enrolled                    | 75                     |
| Full Program Completions                 | 54 (72%)               |
| MRT (Moral Reconation Therapy) Graduates | 39                     |
| Welding Certifications                   | 14                     |
| CDL Licenses                             | 1                      |
| BY Construction Certifications           | 4                      |
| HSE Enrollment                           | 4                      |
| Post- Secondary Enrollment               | 1 (Ivy Tech)           |



### Educational and Certification Achievements





Our S.T.A.R. (Striving To Achieve Results) case management team empowers families to attain financial independence by leveraging their inherent strengths, guiding them toward their personal goals, and ensuring access to basic necessities through coordinated support and service navigation.

Through thorough assessments and customized action plans, S.T.A.R. integrates resources that foster self-sufficiency. From résumé preparation to targeted job-skill development, participants receive one-on-one counseling aimed at enhancing economic stability. The program delivers both immediate assistance and ongoing support to sustain long-term success.

*I have discovered in life there are ways of getting almost anywhere you want to go, if you want to go.*

*~Langston Hughes*





# 2024 COMMUNITY IMPACT

Key Metrics

Year-End Totals

|  |     |
|--|-----|
| Developed Job Skills   | 309 |
| Received Credentials/<br>Certifications  | 136 |
| Received High School<br>Equivalency  | 5   |
| Increased Knowledge &<br>Skills - Civic<br>Engagement/<br>Community<br>Involvement | 363 |
| Showed No Instances of<br>Recidivism   | 244 |





**COMMUNITY  
ACTION** FINANCIAL  
IMPROVEMENT TODAY

**CAGI  
PROGRAMS  
& SERVICES**  
TRUSTED SINCE 1965

## **FINANCIAL IMPROVEMENT TODAY**

### ***Financial Improvement Today***

The financial empowerment workshops are mainly focused on basic financial literacy (budgeting, understanding credit, and credit reports). The workshops are fed through various programs such as, WE CANN, Client Services including the IDA (Individual Development Account) savings account program and we are open to members of the community. Currently workshops run 2-4 days per week. They are in person, on zoom, and some evenings as needed. Please contact us for more information on workshop dates or times.

### ***Homebuyer Education Preparation/Wealth Development***

Homebuyer education preparation workshops offer our participants access to a wide range of professionals in a variety of fields that are committed to the empowerment of the participants. We offer one on one counseling. Once the 12-week program is complete we host a Certification Ceremony and Lender Palooza. The program is designed to stay with all applicants until their dream of homeownership is realized.



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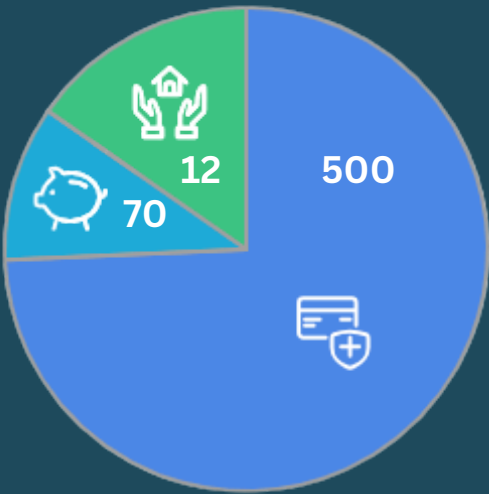


# 2024 COMMUNITY IMPACT

| <u>Key Metrics</u>            | <u>Year-End Totals</u> |
|-------------------------------|------------------------|
| Improved Credit Score         | 500                    |
| Opened Savings Account or IDA | 70                     |
| Purchased a Home              | 12                     |



## Financial Achievements



“Home is where children find safety and security, where we find our identities where citizenship starts, it usually starts with believing you’re part of a community, and that is essential to having a stable home.”

~ Matthew Desmond



# CAGI PROGRAMS & SERVICES

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**COMMUNITY  
ACTION** HEALTH & WELLNESS

For more than 25 years, CAGI's Holiday Meal Program and Mobile Food Pantry have delivered nutritious food to low-income households (at or below 200% of the poverty line) and seniors aged 55 and over. On average, the program distributes nearly 5,000 meals each season and serves about 1,250 families, providing qualified participants with up to seven days' worth of groceries during the holidays.

**2024 Impact:** *CAGI served **11,050** people through the Holiday and Mobile Food Pantry Services*



## The CAGI Wellness Hub

The CAGI Wellness Hub provides accessible healthcare education and wellness services to support a healthy community. Our health and wellness programs promote holistic well-being by offering resources, activities, and education on physical, mental, and emotional health to help individuals lead healthier and more fulfilling lives. Additionally, CAGI's case management services provide comprehensive support, assisting individuals and families in navigating complex systems, accessing resources, and achieving their specific goals and needs, which may include healthcare-related assistance.

## HEALTHY LIFESTYLE PROMOTION

CAGI addresses the social determinants of health by implementing programs that tackle key factors influencing community well-being. These initiatives include providing affordable housing options, offering financial literacy education, workforce development, and facilitating access to healthcare services. CAGI further promotes a healthy lifestyle by offering a free onsite gym with a smoothie and juice bar for healthier daily habits within our community.





**COMMUNITY  
ACTION** FOSTER  
GRANDPARENTS

**CAGI  
PROGRAMS  
& SERVICES**

**TRUSTED SINCE 1965**

### **What is a Foster Grandparent?**

Foster Grandparents are caring seniors who volunteer between 5 and 40 hours per week at schools, daycares, Summer Programs, Shelters and special institutions throughout the city of Indianapolis, Indiana.

Foster Grandparents develop one-on-one relationships encouraging children with exceptional needs to explore their potential.

### **Foster Grandparent Activities**

Character Building, Reading, Enhancing Self-Esteem, Mentoring, Listening, Sharing Wisdom, Storytelling, Nurturing, Role Modeling, Playing Games

\*Some Foster Grandparents feed and rock infants. With older children, they reinforce lessons taught by teachers.



AmeriCorps

#### **2024 Impact:**

**60 children** ages 0 to 5 demonstrated improved emergent literacy skills through CAGI's Foster Grandparent Program

**60 seniors** benefitted from volunteer hours and received additional financial security from the included program stipend



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# CAGI PROGRAMS & SERVICES

**TRUSTED SINCE 1965**



CAGI's Weatherization Assistance Program implements measures to increase the energy efficiency of dwellings owned or occupied by low-income persons to reduce the energy burden and improve the health and safety of their home. CAGI seeks to service eligible persons, especially low-income persons who are elderly, disabled, families with children, high residential energy users, and households with high energy burden. The services provided are as follows:

- Air Infiltration
- Attic Crawl Space & Sidewall Insulation
- Duct Diagnostic & Sealing
- Blower Door Testing
- Furnace Repair / Replacement
- Water Heater Repair / Replacement
- Gas Cook Stove Repair or Replacement



## INSULATING YOUR HOME TO LOCK IN EFFICIENCY AND SAVINGS

Adding insulation in the areas shown here may be the best way to improve your home's energy efficiency. Insulate either the attic floor or under the roof. Check with a licensed contractor about crawl space or basement insulation.

- 1 Attic
- 2 Walls
- 3 Floors
- 4 Basement
- 5 Crawl space

Source: Dept. of Energy



## 2024 IMPACT

# 255

**Households Reported Improved Health  
& Safety Conditions and Improved  
Energy Efficiency/ Energy Burden  
Reduction**





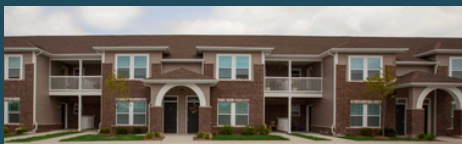
Providing 350 affordable units, CAGI operates 5 apartment developments, catering to lower-wealth senior, and/or disabled eligible clients. Our five complexes include:



Emma O. Johnson Homes (senior housing) – a multi-story apartment building with a mixture of efficiencies and one-bedroom apartments.



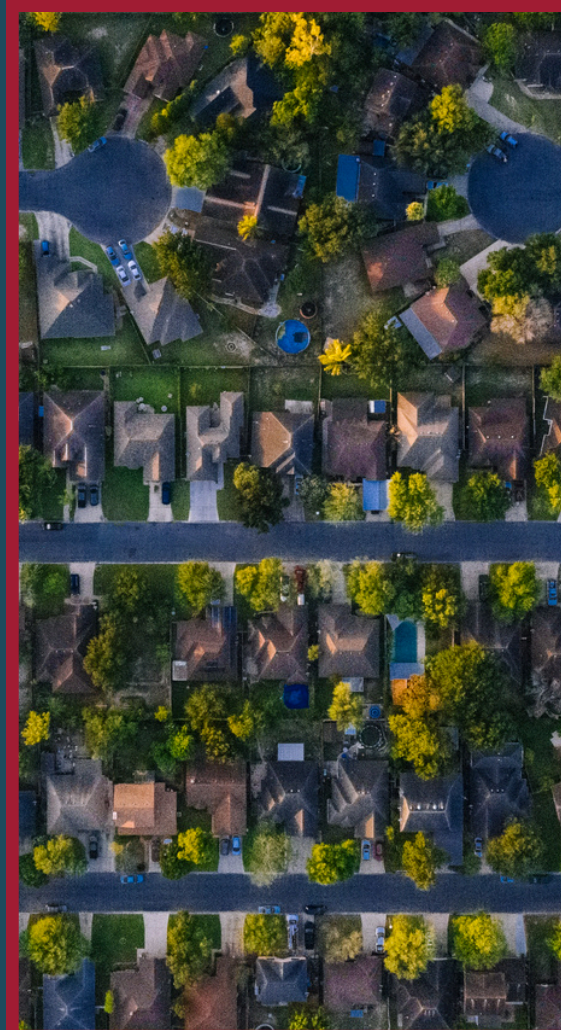
Franklin School Apartments (senior housing) – a renovated school building featuring efficiencies, one- and two-bedroom apartment units with gated parking.



Commons at Springmill (lower-wealth housing) – one-to-four-bedroom luxurious affordable housing located in Westfield IN.



Beech Grove Station (senior housing) – offers distinctive two-bedroom apartment homes nestled within a warm, friendly atmosphere.



The Housing Choice Voucher Program (HCVP), commonly known as Section 8, provides rental assistance to income-eligible individuals and families, ensuring access to safe, sanitary, and affordable housing.

For residents of Boone, Hamilton, Hendricks, and Tipton Counties, the program is administered by Community Action of Greater Indianapolis (CAGI) as a local subcontracting agency (LSA) for IHCD.

Please note: HCVP is not an emergency housing program, and wait times for assistance may exceed 24 months.

**2024 IMPACT:**  
**796**  
*Seniors/Families managed safe & affordable housing within our Senior & Multi-Family Housing and Home Choice Voucher Programs*



# COMMUNITY ACTION OF GREATER INDIANAPOLIS

## 2024 BALANCE SHEET

**2024**

### Assets

#### Current Assets

|                      |    |                     |
|----------------------|----|---------------------|
| Cash & Equivalents   | \$ | 484,225.63          |
| Accounts Receivable  |    | 926,849.08          |
| Total Current Assets |    | <u>1,411,074.71</u> |

#### Property Plant Equipment

|                                 |  |                     |
|---------------------------------|--|---------------------|
| Land                            |  | 1,372,794.20        |
| Buildings                       |  | 68,521.00           |
| Furniture, Fixtures & Equipment |  | 376,002.00          |
|                                 |  | <u>1,817,317.20</u> |
| Accumulated Depreciation        |  | <u>(176,580.81)</u> |
| Total Property Plant Equipment  |  | <u>1,640,736.39</u> |

#### Long-Term Assets

|                                |  |                     |
|--------------------------------|--|---------------------|
| Notes Receivable Related Party |  | 626,024.68          |
| Other Assets                   |  | 1,795,576.24        |
| Total Long-Term Assets         |  | <u>2,421,600.92</u> |

|              |    |                     |
|--------------|----|---------------------|
| Total Assets | \$ | <u>5,473,412.02</u> |
|--------------|----|---------------------|

### Liabilities

#### Current Liabilities

|                           |    |                   |
|---------------------------|----|-------------------|
| Notes Payable Bank        | \$ | (559.67)          |
| Accounts Payable Vendors  |    | 128,089.14        |
| Accruals                  |    | 103,489.83        |
| Total Current Liabilities |    | <u>231,019.30</u> |

#### L-T Liabilities

|                                 |  |                     |
|---------------------------------|--|---------------------|
| L-T Debt Net of Current Portion |  | 197,099.68          |
| Other Liabilities               |  | 3,140,432.04        |
| Total L-T Liabilities           |  | <u>3,337,531.72</u> |

|                   |  |                     |
|-------------------|--|---------------------|
| Total Liabilities |  | <u>3,568,551.02</u> |
|-------------------|--|---------------------|

### Net Assets

|                                   |  |                     |
|-----------------------------------|--|---------------------|
| Unrestricted Net Assets           |  | 2,061,206.39        |
| Revenues Over(Under) Expenditures |  | <u>(156,345.39)</u> |
| Total Net Assets                  |  | <u>1,904,861.00</u> |

|                                  |    |                     |
|----------------------------------|----|---------------------|
| Total Net Assets and Liabilities | \$ | <u>5,473,412.02</u> |
|----------------------------------|----|---------------------|

\*\*\*UNAUDITED\*\*\*



# COMMUNITY ACTION OF GREATER INDIANAPOLIS

## 2024 INCOME STATEMENT

|                                       | Year Ended December<br>31, 2024 | Year Ended December<br>31, 2023 |
|---------------------------------------|---------------------------------|---------------------------------|
| Revenue                               |                                 |                                 |
| Federal Grant Revenue                 | \$ 11,770,149.47                | \$ 9,424,139.44                 |
| In-Kind Revenue                       | 20,341.87                       | 32,987.00                       |
| Other Revenue                         | 947,711.61                      | 322,705.22                      |
| Interest Income                       | 14,559.96                       | 10,023.54                       |
| Total Revenue                         | <u>12,752,762.91</u>            | <u>9,789,855.20</u>             |
| Expenditures                          |                                 |                                 |
| Program Services:                     |                                 |                                 |
| Energy and Weatherization             | 2,788,083.45                    | 3,235,813.96                    |
| Children and Youth                    | 427,878.00                      | 334,194.06                      |
| Housing and Welfare                   | <u>6,218,867.50</u>             | <u>2,976,210.50</u>             |
|                                       | 9,434,828.95                    | 6,546,218.52                    |
| Supporting Services:                  |                                 |                                 |
| General and Administrative            | 3,447,761.30                    | 3,601,449.14                    |
| Fundraising                           | <u>26,518.05</u>                | <u>36,769.48</u>                |
|                                       | 3,474,279.35                    | 3,638,218.62                    |
| Total program and supportive services | <u>12,909,108.30</u>            | <u>10,184,437.14</u>            |
| Increase (decrease) in net assets     | \$ <u>(156,345.39)</u>          | \$ <u>(394,581.94)</u>          |

\*\*\*UNAUDITED\*\*\*



**COMMUNITY**  
**ACTION** OF GREATER  
INDIANAPOLIS

## **2024 BOARD OF DIRECTORS**

**Monica Jones**  
**Chair**  
Community Sector

**Al Bracken**  
**Vice Chair**  
Community Sector

**George Brown**  
**Treasurer**  
Private Sector

**Annette Johnson**  
**Secretary**  
Public Sector

**Stephanie Moss**  
Community Sector

**Donell Foster**  
Private Sector

**Kelly Gunn**  
Public Sector

**Jessica Braiden**  
Community Sector

**Hayley Lowe**  
Private Sector

**John Schmitz**  
Public Sector

**Danita Hoskin**  
Community Sector

**Alan Henderson**  
Private Sector

**Larry Williams**  
Public Sector

**Sheryl Taylor**  
Private Sector

**Mike Boring**  
Public Sector





# COMMUNITY ACTION OF GREATER INDIANAPOLIS

## SOME OF OUR COMMUNITY PARTNERS





**COMMUNITY  
ACTION** OF GREATER  
INDIANAPOLIS

**60<sup>th</sup>**

**Anniversary**

**CAGI has now been serving the  
Greater Indianapolis Area  
for 60 years!**

[www.cagi-in.org](http://www.cagi-in.org)

[@cagiindiana](https://www.instagram.com/cagiindiana)

**Since 1965  
More than  
60,000  
households and  
150,000  
residents served**



## **CONNECT WITH CAGI**

### ***CORPORATE OFFICE***

3266 N. Meridian St Ste 300  
Indianapolis, IN 46208  
317-396-1800

### ***COUNTIES SERVED***

Marion  
Boone  
Hamilton  
Hendricks  
Tipton

### ***APARTMENTS***

Emma O. Johnson Homes  
Franklin School Apartments  
Commons at Springmill Apartments  
Beech Grove Senior Apartments  
Four Seasons at Hawthorne

***VISIT OUR WEBSITE: [WWW.CAGI-IN.ORG](http://WWW.CAGI-IN.ORG)***