



ONE IN SIX CHILDREN

LIVES BELOW THE POVERTY LINE



[Couleecap.org](http://Couleecap.org) ♦ Donate ♦ Volunteer

2009 Annual Report

## A Message From the Director

2009 was a year of tremendous economic challenges for the citizens of the Coulee Region. In particular, we are very concerned that childhood poverty is at an all time high. Poverty creates traumatic economic, physical and emotional stresses for children and their families. Trauma and stress have a pervasive effect on the present and future development of children. Some children raised in poverty suffer from lifelong negative after effects that permanently cut short their abilities to fully function in society.

At Couleecap we advocate for equal opportunity for all citizens. We believe in the promise of America and encourage youth to, “Go to school and work hard to succeed.” But to do these things children need adequate nutrition, a place to live, good schools, nurturing and loving parents. Our society works hard to meet the basic needs of children, but with one child out of six in poverty, we must work even harder.

Our children are our future; they need our protection now. In hard economic times, low income children are the most vulnerable. They live on the economic edge and are at risk in many ways. I hope that over the next few years our economy improves and fewer children and families fall into a status of poverty. In the meantime, we must insure that all our children receive the care they need.

*Grace E. Jones*

Grace Jones  
Executive Director



## Board of Directors

It has been my great pleasure to serve on the Couleecap Board of Directors for forty years. During this time I have seen the agency grow and change dramatically as the Board and Staff worked to meet the growing needs of local families and communities. As a veteran, I know what it is to fight for our country while far away in Korea. Since then I have served on the Couleecap Board, fighting for our country at home. As a father and grandfather, I know the importance of caring for our children. They are our future. They are worth fighting for more than anything else.



John Young  
Board Chair



**Couleecap is governed by a 24-member Board of Directors** comprised of eight income-eligible constituents, eight County Board Supervisors, and eight members representing private groups and organizations. Couleecap serves the counties of Crawford, La Crosse, Monroe, and Vernon.

### Officers of the Board

Chair: John Young

Vice Chair: Boyd Zietlow

Secretary: Celesta Leis

### Crawford County

James O'Meara

Rick Peterson

Albert Wee

Carol Wolcott

John Young

### La Crosse County

Jill Billings

Charlotte Erickson

Ann Fisher

Terry Hicks

Janet Kusch

Bill Rudy

### Monroe County

Linda Greendeer

Karen Joos

Celesta Leis

Robyn Leis

Mary Masters

Boyd Zietlow

### Vernon County

Geoffrey Banta

Karen Dahl

Philip Hooker

Karen Long

Anne O'Connor

Jack Robinson

## Families and Children Need Couleecap

Over 8,300 children in our area live in poverty. What if that number was zero? Zero children suffering from hunger, homelessness, and health problems as a result of poverty. That is the future Couleecap has been dedicated to realizing since 1966.



Children and families need support. In 2009, Couleecap rose to the challenge and served **16,174** families or **40,435** people. We have created **20** new jobs with benefits, and employ **79** local people.

**\$8,510,822** were used by Couleecap to provide services to our communities.

**78,791** hours were volunteered to Couleecap by community residents.

**121** community partnerships were established and maintained between Couleecap and other entities.



**Our Mission**—Couleecap fights poverty and promotes self sufficiency for people in the Coulee Region. We identify needs, mobilize resources, and provide quality services to people and communities in four counties of western Wisconsin: Crawford, La Crosse, Monroe, and Vernon.

# Children Need Housing

In the United States today, more than 1.5 million children live in families without a home. Among those, 42 percent are under the age of six.<sup>1</sup>



We believe stable housing is important for the healthy development of children. Couleecap provides transitional housing for homeless families; permanent housing for homeless people with disabilities; weatherization; affordable housing development, construction and rehabilitation; homeownership counseling and home purchase assistance.

*“When you have no home, it is hard to start working on yourself.”*

*Couleecap program participant*

## **Housing for the Homeless**

Everyone should have a place to call home. Sadly, that is not the reality for many in our region.

### **Couleecap Transitional Housing**

**44** homeless households were provided with limited term affordable housing and assisted in returning to independent living situations. **54** homeless children benefitted from their family’s participation in this program.

### **New Hope Permanent Housing**

**22** homeless households with a disabled family member were provided with permanent housing. **22** homeless children were given a safe and stable home as a result of this program.

### **Tenant Based Rental Assistance**

**35** homeless households with a disabled family member were assisted with rent assistance. **14** homeless children benefitted from this program.

### **8th Street Apartments**

We provided **8** affordable housing units.

<sup>1</sup> National Center for Family Homelessness. 2009. [America’s Youngest Outcasts: State Report Card on Child Homelessness](#). Newton, MA: National Center for Family Homelessness.

## Homeownership & Rehabilitation

It's clear that for children to thrive - physically as well as emotionally and economically – safe and affordable housing is absolutely essential. Safe, affordable housing is integral to the creation of a comfortable environment that nurtures children, ensures their physical well-being, and connects them with their communities. It is a key ingredient in the formula for future success. Without safe and affordable housing, families have trouble managing their daily lives. Their children's safety, health, and development suffer.<sup>2</sup>



*“I am amazed at the amount of work done with my home for weatherization that makes it much more energy efficient! As a permanently disabled person, due to a severe stroke, I would never have been able to afford any type of this endeavor.”*

*Couleecap program participant*

### Foreclosure Assistance

We helped **97** households of all income levels facing foreclosure with counseling and assistance in preventing foreclosure.

### Home Rehabilitation Programs

We helped **78** low and moderate income households make their homes safe, sanitary, and energy efficient.

### Flood Disaster Assistance

We helped **48** households with disaster assistance rehabilitation.

### Homeownership Programs

We provided **58** households with homebuyer counseling, down payment, and closing cost assistance to purchase homes.

### Weatherization

We helped **436** households improve their energy efficiency and reduce their heating bills.

We helped **78** households with emergency furnace replacement, and **86** households with emergency furnace repairs.

<sup>2</sup> Couleecap Community Concerns paper. June 2009. The Importance of Safe and Stable Housing for Children. Westby, WI: Couleecap, Inc.

## New Housing Initiatives Help Families

Couleecap continues to develop innovative solutions to the affordable housing problem in our area. In 2009, the Coulee Community Land Trust was created through the efforts of the La Crosse County Housing Commission and is sponsored and supported by Couleecap and the Coulee Housing Development Corporation.

The mission is to develop and provide permanently affordable housing. The homes we develop are designed to be high-quality, attractive homes that can be sold at a price that working families and individuals can afford.



### Community Land Trust

We built and sold the first Coulee Community Land Trust home in Onalaska.

*“Nobody needs a mansion, but I think a clean, warm, and welcome place to call home is invaluable in raising confident and healthy children.”*

*Couleecap program participant*



## Families in Crisis Need Emergency Assistance

Economic trends show wages stagnating and the cost of basic necessities increasing. This has made it difficult for families to save, and low and middle income families have taken on an increasing amount of debt to make ends meet. As a result, one emergency situation can have devastating effects on the economic security of a family.

Couleecap offers emergency assistance such as food pantries, clothing centers, fuel, utility, and rental assistance; foreclosure intervention; and information and referral because we believe that one emergency should not mean economic disaster for a family.



*“I hope Couleecap staff realizes they are offering hope to those they serve during difficult times.”*

*Couleecap program participant*



### Emergency Food Assistance

**2,380,998** pounds of food were collected and distributed to area food pantries.

**18,300** individuals received emergency food assistance through 10 food pantries in Crawford, La Crosse, Monroe, and Vernon counties. **6,924** were children.

### Emergency Assistance

We assisted **2,994** households with energy assistance.

We assisted **371** households with eviction prevention payment assistance.

### Clothing

We helped **2,358** people purchase affordable clothing at our clothing center in Prairie du Chien.

## Families Need Support

Economic hardship and other types of deprivation can have profound effects on children's development and their prospects for the future.

Lack of social stimulation can distort or stunt the growth of brain structures. Because of the lack of money, most children in poverty do not have the opportunity to experience activities such as eating at a restaurant, attending a movie at a theatre, visiting a zoo, staying at a hotel, or even shopping.



*“Thank you from the bottom of my heart. I don’t know what I would have done without your program.”*

*Couleecap program participant*

### **Families First Resource Center**

Programs include parent/children activities, toddler play groups, parenting education, family fun nights and support groups, toy lending, resource library, and an information board.

In 2009, **162** new Vernon County families contacted our Families First Resource Center for assistance.

We helped **1,602** adults and children with a variety of Families First Resource Center sponsored activities. We helped **42** Vernon County families purchase school supplies, and **24** families purchase car seats.

### **Drug Free Communities**

We helped **2,437** Vernon County youth learn skills to avoid alcohol, tobacco, and other drug use.

### **Independent Living Program**

We assisted **23** foster youth in Monroe County to obtain independent living skills.



## Creating Opportunities



As a young girl, Karen Dahl knew firsthand what poverty was. She remembers a childhood where living out of a car was an occasional necessity. “We were living hand to mouth at times, but my mother, a single mom, worked very hard and always reminded us that no matter what, there is always someone who has less than you,” Karen recalls.

“The emphasis was always on education and hard work,” says Karen. “My family believed that education was the passport out of poverty. My family sacrificed so that I could attend parochial schools. When I was starting college the opportunities for women were limited. I was fortunate that my mother believed that women could do and become anything.” Working two jobs, 80 hours a week after high school Karen was able to save money for college. She put herself through school by continuing to work throughout her college career. It was a challenge, but as Karen says “attitude is what defeats you.”

Years later Karen is committed to her community. “I became a Couleecap board member for two reasons,” says Karen. “The mission of fighting poverty really speaks to me and my life experiences. Secondly, it is an extremely well run agency. The structure and efficiency of the programs means maximum impact for the dollars.”

A few years ago Bonnie Hanson, Employment and Training Coordinator, presented the issue of social deprivation to the Couleecap Board of Directors. “Bonnie was talking about children in Vernon County who had never eaten in a restaurant, shopped in a mall or been to a movie theatre,” Karen recalls. “I was blown away by the barriers this would cause children in today’s society. Growing up in Boston, I was fortunate to be able to experience things like art museums and libraries that were free for everyone. No matter how little money we

had, we were rich in cultural experiences. I learned firsthand how the arts can be a source of enlightenment. These activities expose children to new things and instill an appreciation for greatness as well as inspires them.”

Karen worked with Bonnie to set a date to treat a group of kids to dinner at a restaurant. “The first year we went to Old Towne Inn in Westby. This year we went to the Great Wall, a local Chinese restaurant in Viroqua. We learned how to eat with chopsticks and sampled food from another culture,” says Dahl. Each year Karen tells of an inspirational individual who suffered deprivation yet overcame adversity. The first year Karen told the students about Barack Obama, a mixed race child who grew up facing racism but who worked hard in school and earned scholarships to Ivy League universities ultimately becoming president. This past year, Karen told the youth about Jin, the Great Wall owner, who is an immigrant and faced insurmountable odds to come to this country and is presently trying to find her own American Dream. “Bill Schultz of the Village Market donated movie passes and coupons for meals at Culvers to the kids this past year,” Karen recalls.

“America is a land of immigrants –our ancestors came to this country with nothing and achieved great things,” Karen says. “I believe we all have an obligation to encourage our children to be all they can be. It is important to remind people that there are opportunities for you if you know where to look. My involvement with Couleecap is important to me and gives me the opportunity to give back to my community. It really does take a village.”



## Families Need Reliable Transportation



We believe access to reliable transportation helps individuals and families move closer to self-sufficiency and employment security. Lack of transportation limits access to good paying jobs for rural workers and limits children's opportunities for social and community involvement.

### Work –N- Wheels

We helped **21** people with 0% loans to allow them to purchase vehicles for reliable transportation for employment.

We helped **36** people with vehicle repairs so they had reliable transportation to get to and from work.



***“I know so many people who struggle as I do—just enough to get by, but never enough for an emergency...I think Couleecap is an exceptional organization, and they have exceptional people that work there.”***

*Couleecap program participant*

Families can become self sufficient when there are employment opportunities that provide a living wage so people can take care of their children. When children grow up they need employment opportunities that keep their talents in our communities. Couleecap's business development and employment services include training, technical assistance, loans for business start-up and expansion, and employment and training assistance.

### **Job & Business Development**

We assisted **54** unemployed people to obtain employment.

We assisted **106** people with business assessment, counseling, or referral; resulting in **7** business start-ups throughout the Coulee Region.

We administered **\$113,000** in loans for business start-ups throughout our area.

### **Youth Employment and Training**

We assisted **152** youth aged 14-21 with employment services, career planning, and life-skills training to enhance their self-sufficiency and become skilled, productive workers.

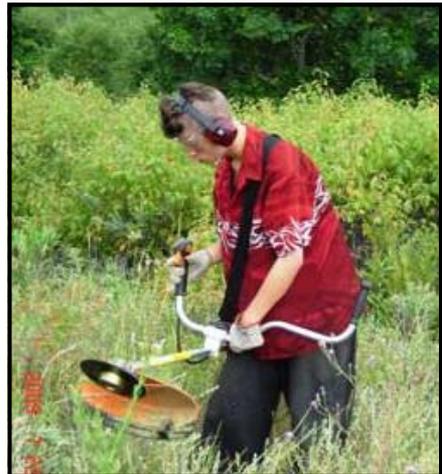
### **Summer Youth Program**

We helped **64** youth enroll in the Summer Youth Employment and Training Program.

**49** youth completed the Summer Youth Employment and Training Program.

**41** youth reconnected to education through the Summer Youth Program.

**17** youth reconnected to employment through the Summer Youth Program.



***“Thank you again for your help. I will not forget that you were there in my time of need.”***

*Couleecap program participant*

## Changing Lives

Chelsea was new to the area. She and her mom had just found an apartment and were beginning to get settled, but the economy was tight and so was their budget. Consulting the local paper they noticed an article announcing Couleecap's Summer Youth Program. The timing was perfect; Chelsea was looking for a summer job. This would be a great opportunity to meet new people and earn some money.

Funded by the Workforce Development Board, the Summer Youth Program was the result of the American Recovery and Reinvestment Act (ARRA). 64 area youth from La Crosse, Monroe, and Vernon counties were put to work in "green" jobs. Chelsea was hired and began her employment on a traveling work crew. She spent the summer working at different sites around Vernon County doing everything from re-painting park shelters, to building horse trails, to removing invasive species.

"I learned leadership skills I didn't know I had," Chelsea explained. "I used to be shy, but this program taught me how to work with different people and be a problem solver."

So what is next for Chelsea? She has always wanted to help people. So today she is studying for her Certified Nursing Assistant exam. She plans to continue her education and major in nursing. Bonnie Hanson, Couleecap's Employment and Training Coordinator continues to assist Chelsea toward her future goals.

"Bonnie is the coolest person ever," Chelsea remarked.

When asked if she would recommend the Summer Youth Program to others Chelsea is adamant. "It's a good experience to get you started to where you want to go in life."



## Quick Facts on Child Poverty

- 19 percent of children in the U.S. live in families that are considered officially poor.
- More than 13 million American children live in families with incomes below the federal poverty level, which is \$22,050 a year for a family of four.
- The number of children living in poverty increased by 21 percent between 2000 and 2008. There are 2.5 million more children living in poverty today than in 2000.
- More than 1.5 million children live in families without a home. Among those, 42 percent are under the age of six.<sup>3</sup>
- 21 percent of households with children experience food insecurity.<sup>4</sup>
- Nearly 50 percent of tenants living in renter-occupied units spend more than 30 percent of their income on rent.<sup>5</sup>



Unless otherwise noted, national data were calculated from the U.S. Current Population Survey, Annual Social and Economic Supplement, March 2009, which represents information from calendar year 2008.

<sup>3</sup> National Center for Family Homelessness. 2009. [America's Youngest Outcasts: State Report Card on Child Homelessness](#). Newton, MA: National Center for Family Homelessness.

<sup>4</sup> Nord, Mark; Andrews, Margaret; Carlson, Steven. 2009. Household Food Security in the United States, 2008 (Economic Research Report No. 83). Washington D.C.: U.S. Department of Agriculture.

<sup>5</sup> American FactFinder. Selected Housing Characteristics: 2008. Washington, DC: U.S. Census Bureau. American Community Survey.

# Financial Report (unaudited)

For the year ending December 31, 2009

## Financials (unaudited)

### Consolidated Statement of Financial Position December 31, 2009

#### Assets:

Cash	1,199,219
Grants Receivable	561,073
Other Receivables	96,228
Weatherization Materials	351,019
Prepaid Expenses	162,021
Restricted Reserves	8,323
Deferred/Revolving Loans Receivable	5,347,136
Property and Equipment, Net	1,053,160
<b>Total Assets</b>	<b>8,778,179</b>

#### Liabilities:

Accounts Payable	323,833
Accrued Expenses	274,952
Rental Deposits	27,461
Refundable Advances	717,487
Mortgage Payable	883,341
Deferred/Revolving Loans Refundable	5,431,080
<b>Total Liabilities</b>	<b>7,658,154</b>

#### Net Assets:

Restricted (Endowment)	13,881
Unrestricted	(13,881)
<b>Total Net Assets</b>	<b>-</b>

**Total Liabilities and Net Assets** **7,658,154**

Consolidated Statement of Activities  
Year Ended December 31, 2009

**Revenue:**

Grant Revenue	8,470,184
Program Service Revenue	306,264
Rents	331,601
Interest	7,124
Contributions	63,339
Other Revenue	257,637
<b>Total Revenue</b>	<b>9,436,149</b>

**Expenses:**

Specific Assistance to Individuals	3,936,642
Personnel	3,563,160
Professional Fees	220,321
Supplies	271,703
Telephone	62,910
Postage and Shipping	22,821
Occupancy	404,786
Printing and Publications	39,841
Land Purchase/Building Construction/Rehab	233,008
Travel	151,293
Other Expenses	422,083
<b>Total Expenses</b>	<b>9,328,568</b>

Change in Net Assets	107,581
Net Assets - December 31, 2008	1,012,444
<b>Net Assets - December 31, 2009</b>	<b>1,120,025</b>

# Funding and Donors

For the year ending December 31, 2009

## 5,000+

*Dr. Jim and Ann DeLine  
Child Abuse Prevention Fund*



## 2,500+

*Brenengen Auto Group  
Catholic Campaign for Human Development  
Wal-Mart in Sparta*

## United Way Agencies

*Great Rivers United Way  
Prairie du Chien Area United Way*

## 1,000+

*Anonymous (2)  
Evan Jones and Joel Johnson  
John and Linda Lyche  
David and Kathryn Thompson  
3M  
Grace Evangelical Lutheran Church  
Kwik Trip, Inc.  
La Crosse Area Realtors Association  
Scenic Rivers Energy Cooperative  
U.S. Bank  
Wal-Mart in Prairie du Chien  
Wal-Mart in Viroqua*

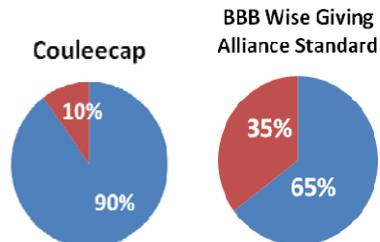
## 500+

*Philip and Kathleen Aaker  
Daryl Applebury  
George and Carmeen Johnston  
Warren and Denise Loveland  
Brookwood High School  
First Presbyterian Church  
Kiwanis Club of Sparta*

Every contribution is important to us, and your continued support makes our work possible. Regrettably, space limitations force us to confine the donor listing to donations of \$500 or more.

We are committed to maintaining an accurate donor list. Please contact the development office at 608-634-7363 with any errors or omissions.

**90% of all contributions go directly to serving the needs of our clients.**



## People Helping People Initiative



When working to help children and families succeed sometimes the smallest amount of money can have the most profound impact. The People Helping People Initiative was established to help us meet current needs of our clients, which cannot be covered by grant funds. It is supported by private donations from people, groups, and organizations right here in this area. Our clients may only need a small, one time gift, but the impact of this help is dramatic.

### **In 2009 gifts to the People Helping People Initiative:**

- Helped a single father working full time to make ends meet in a difficult economy pay his car insurance premium so he could get caught up with his finances.
- Helped a mother pay her security deposit so she could secure affordable housing for her and her son.
- Helped a Monroe County resident pay a heating bill and ensure a warm home.
- Helped a youth with car repairs that enabled them to get to work.
- Helped a youth with child care classes when a back injury forced her to leave the nursing program and pursue another course of study.





201 MELBY STREET • WESTBY, WI 54667

ADDRESS SERVICE REQUESTED

Presorted Standard  
Non-Profit Org.  
U.S. Postage  
PAID  
Westby, WI  
PERMIT NO. 45



A United Way member agency

Couleecap is an Equal Opportunity Employer and Service Provider.  
Auxiliary Aids and Services Available Upon Request.