

## Couleecap staff go above and beyond to ensure Clients Get the Help They Need



Couleecap programs are impressive, but just as impressive is our staff's ability to leverage community connections and resources and serve as an advocate for the clients we serve. Having someone in their corner who offers expertise, advice and support is one of our staff's most important jobs.

Take a recent example from our Wisconsin Help for Homeowners (WHH) program. This program helps homeowners who may be behind on mortgage payments, taxes, or other bills related to their home. Clients can meet with one of Couleecap's HUD Certified Counselors to assess their issue, but also make sure that they have the resources for continued success.

A client came to Couleecap who was behind on their energy bill and facing disconnection. Through the counseling process staff learned that the client had a solid, stable income, but was burdened with a monthly payment of \$1,200 due to high interest loans. Our counselor Sue saw that the client had equity in her vehicle and thought this was an opportunity to refinance the vehicle to help pay down other debt.

Sue utilized her community connections and reached out to GECU, a local credit union in La Crosse, to see if they could help her client. GECU staff met the client to fill out the necessary paperwork. In the meantime, the client expressed certainty that her loan would be denied. In her past banking experiences, she had always been denied, and as a result had turned to higher interest loans elsewhere. Sue was delighted when she learned that GECU offered the client the option to refinance the car as well as a small personal loan. This would allow her to pay down the high interest debt and transition to two payments that were affordable and manageable at half of the amount they previously paid.

But Couleecap staff did not stop there. Sue reached out to the energy provider and explained that the client had applied for the WHH program. As a result, the provider delayed the disconnection until WHH was able to pay the past due bills.

"This is a part of counseling that I don't think so many people realize that we do," shared Sue. "It's not just about making sure they are sustainable for WHH, but it's about making sure they have a plan for their future by connecting them with a financial institution that is willing to build a long-term relationship with them."

Offering expertise, advice and support to our clients is just one of the many ways Couleecap staff go above and beyond to help their community. We truly are people helping people.

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**-Sue, Couleecap**

**Couleecap**  
your local community *action* program



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A equal opportunity employer and service provider.  
Auxiliary aids and services available upon request.

### Our Mission

Couleecap fights poverty and promotes self-sufficiency, economic development, and social justice. We are **People Helping People**, and every day our actions make a difference in the lives of people and families throughout the Coulee Region.