



50TH ANNIVERSARY AND 2015 ANNUAL REPORT

50 YEARS OF PEOPLE
HELPING PEOPLE



Contents

04	Message from Board Chair
05	Message from Executive Director
06	50 Year Timeline
08	50 Years of Growth in Capacity
10	Our History
14	Poverty Matters: Poverty in Wisconsin
16	2015 Accomplishments
18	Our Team
20	Financial Report





Reflections on 50 Years

I have been fortunate to have been involved with the work of Couleecap and community action since 1970. The agency was only a few years old, with a small budget, and few staff. But the mission of the agency was and is powerful: to eliminate poverty in the midst of plenty, to help people help themselves.

Over my tenure with the agency I have seen the agency grow, change, and adapt. I have enjoyed being part of the transformation. I remember early Board meetings when we met in buildings that were little more than shacks and we wondered if we would fall through the floor. We are on more solid ground now. We helped over 30,918 people in 2015. We operated over 22 programs, employed 49 staff members, and have an annual budget of over 7 million dollars.

I am grateful for the service of my fellow Board members. I have had the pleasure of serving alongside many dedicated men and women over the years. Each of the Board members cares deeply about their community. Together Board and staff members have pursued programs and services that improve the lives of people in our communities.

I truly believe that Couleecap strengthens communities by identifying resources, developing opportunities, and advocating for local adults, youth, and families. I believe in the importance of this work now and into the future. I believe in giving a voice to those in need of assistance, in offering compassionate action, or a helping hand. There is no greater calling. Our future progress is limited only by our imagination.

John Young

John Young
Board Member 1970-present
Board Chairman 1972-present



The Best is Yet to Come!

It is exciting to think that 2016 marks Couleecap's 50th anniversary. We celebrate 50 Years of People Helping People! It is amazing to think how far we have come in the past five decades, the number of people we have helped, and the lives that have been changed.

Although we continue to look forward, it is always worthwhile to reflect on our past and what the journey of the last 50 years has taught us.

As with many of the people we serve, resiliency has been a hallmark of the agency. Couleecap's ability to grow, change, and adapt to the changing culture, economy, and needs of our communities has allowed us to thrive. Thankfully Board and staff have always been able to find a new path when a door has been closed. It is that spirit of innovation and drive to succeed that motivates me to do this work each day.

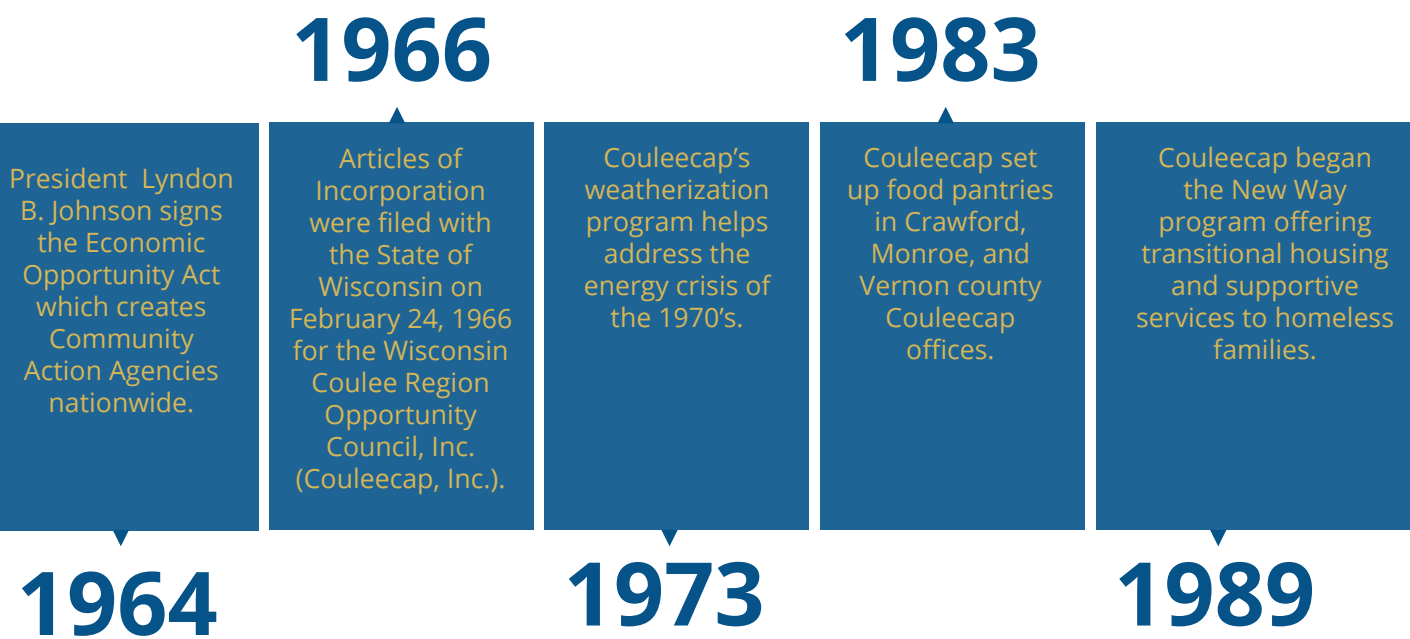
The problems of poverty are difficult. The work is hard. The road is long. Working with others who share an unending optimism and refusal to get discouraged has been a key factor in the agency's success.

That is why I truly believe Couleecap will continue to work with others to fight poverty in our communities. The agency will continue to rely on the strengths of its clients, its diverse programs, its dedicated Board and staff, and its belief that this fight is important.

Couleecap will continue to provide the tools and resources that empower low-income people to meet their needs, develop self-confidence and reach self-sufficiency. The best is yet to come!

Grace Jones

Grace Jones
Employee 1978-present
Executive Director 1986-present



1992

The agency became a CHDO, a Community Housing Development Organization.

Couleecap began the Job and Business Development loan program for low-income small business entrepreneurs.

1998

Couleecap developed the Lender's Consortium, a consortium of bankers involved in the Home Buyer Program.

2010

Couleecap began a partnership with the Monroe County Safe Community Coalition to offer drug and alcohol abuse prevention program in Monroe County.

1995

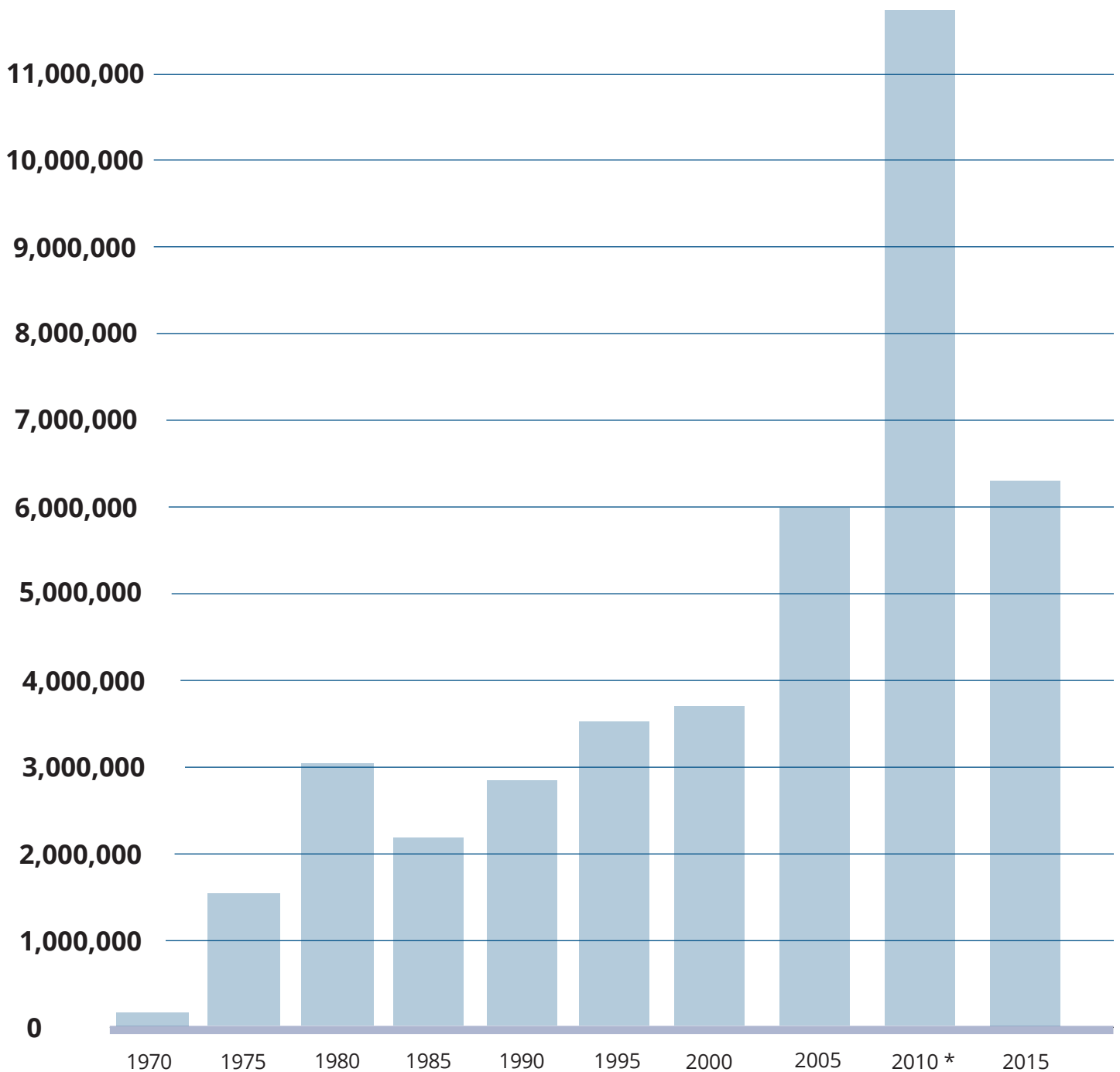
2009

Couleecap and the Coulee Housing Development Corporation through the efforts of the La Crosse County Housing Commission, formed the Coulee Community Land Trust.

2016

Couleecap celebrates 50 years of people *helping* people.

50 YEARS Growth in Capacity



Grant Expenditures

* Recession related - Recovery Act: Coulecap served an additional 17,595 people in the recession.

**“The more you know about the past, the better prepared you are for the future.”
-Theodore Roosevelt**

The history of Couleecap is the story of people, from diverse backgrounds and varied political affiliations, working together to help meet the needs of low-income people in western Wisconsin. 2016 marks Couleecap's 50th anniversary, 50 years of people helping people. This anniversary is truly a milestone and one that attests to the agency's ability to innovate, change, and adapt to the challenges and needs of our communities.

Couleecap was created as part of a nationwide anti-poverty strategy. In 1964, the “War on Poverty” was launched by the federal government under the leadership of President Lyndon Johnson. On January 8, 1964 in his State of the Union address President Johnson declared “This administration today...here and now...declares an unconditional war on poverty in America.”

The mid-1960's were a difficult time for the Coulee Region. Depressed economically, farm prices were low and money was scarce. With the War on Poverty came change. As money flowed from the federal government to the states, local people began to organize.

By 1965 a group of concerned citizens held an initial meeting in Viroqua. Articles of Incorporation were filed with the State of Wisconsin on February 24, 1966 for the Wisconsin Coulee Region Opportunity Council, Inc. (Couleecap, Inc.). This non-profit organization's mission was to respond to the needs and desires of low-income people in such a way as to promote self-sufficiency.





Highlights from Our History 1966-Present

1966-1980

The Beginning: The agency incorporates, begins to operate youth programs, Community Outreach, Head Start, Senior Services, the Retired Senior Volunteer Program (RSVP), Family Planning, Adult and youth work experience, Home Weatherization, and Alcoholism Outreach.

1980-1981

Employment: Couleecap's Youth Job Bank won the Governor's award for the Best Program Idea. 800 youth and adults were served in employment and training programs.

1986

Hmong refugees: The agency helped the Hmong immigrant population settle in America by helping with business development and driving lesson assistance.

1987

Family Farm crisis: Couleecap helped small family farms in crisis make changes through its Dislocated Farmer program.

1988

Homelessness: The agency began to work on the issue of homelessness by developing the first transitional housing units for homeless families.

1991

Home ownership: The agency began Home Ownership Training to help families achieve the dream of owning a home.

1992

Welfare reform: 980 adults and youth were helped by the JOBS program, which helped people attend school and find better jobs. Our performance was the best in the State.

The agency became a Community Housing Development Organization and a Total Quality Management Organization.

1992-1995


Services: The agency operated the Elderly Benefit Program, JOBS and W-2 programs, food, fuel and weatherization programs, as well as many other programs.

1996-1999

We sponsored initiatives like One by One and the Community Youth Initiative and developed the La Crosse Skate Park. We became a United Way member agency. We coordinated a three state rural health project. We developed a Lender's Consortium to support housing projects.

2000

New construction of affordable homes: The agency constructed two new homes on the southside of La Crosse as part of the award winning New Housing Construction Program.



**We must open the doors of opportunity.
But we must also equip our people to walk
through those doors.
– President Lyndon B. Johnson**

2001

The YWCA Tribute to Women Corporate Award was won. We helped youth aging out of foster care in our Independent Living Program.

2002

We developed the Coulee Housing Development Corporation and the La Crosse Community Housing Development Corporation. Youth were served by a Youth Mentoring Project and a Youth Violence Prevention Project.

2003-2006

We helped create the La Crosse Housing Commission. We helped 68 families purchase their first home. We operated a Restorative Justice program. We started to operate the Skills Enhancement Program to help people increase their earned income through education.

2007

Client Needs Fund: Couleecap established the People Helping People fund to help raise money for unmet client needs.

Homelessness: Housing and supportive services were provided to 173 homeless people.

2008

Flood Disaster Assistance: Couleecap helped homeowners rebuild with disaster assistance rehabilitation.

Work-N-Wheels Program: Couleecap began operating the Work-N-Wheels transportation program. This program provides zero interest vehicle loans and vehicle repair assistance to qualified low-income households.

Coulee Community Land Trust (CCLT): Couleecap and the Coulee Housing Development Corporation formed Coulee Community Land Trust (CCLT).

2009

Foreclosure Assistance: Couleecap helped households of all income levels facing foreclosure with counseling and assistance in preventing foreclosure.

Summer Youth Program: Couleecap helped youth enroll in the Summer Youth Employment and Training Program.

YWCA Tribute to Outstanding Women is awarded to Grace Jones for Non-profit achievement.

2010

John Young, Couleecap Board Chair: John celebrated 40 years of service as Board Chair. Couleecap established the John Young College Scholarship fund in honor of his 45 years on the Board of Directors.

Good Grant Award: Couleecap and Franciscan Sisters of Perpetual Adoration were honored with the 2010 Wisconsin Good Grant Award from the Donors Forum of Wisconsin.

Monroe County Safe Community Coalition: Couleecap begins a partnership with the Monroe County Safe Community Coalition to offer drug and alcohol abuse prevention programming in Monroe County.

History

2011

Housing rehabilitation was received by 91 families.

Recession services: 17,595 additional people received our help during the recession.

2012

Governor's Award for Excellence in Community Action: Couleecap's Work-N-Wheels program was part of the Governor's Award for Excellence in Community Action.

Leadership Award: John Young was honored with the Jacqueline Kennedy Onassis Award for "Outstanding Community Service Benefitting Local Communities, also known as the "Noble Prize for public service."

2013

Fair Housing Award: Couleecap receives a Fair Housing Award from the Wisconsin Fair Housing Network.

2014

Coulee Community Realty: Couleecap helps people purchase homes through Coulee Community Realty, Couleecap's non-profit real estate brokerage.

2015

FoodShare Outreach: In collaboration with La Crosse County Human Services and Hunger Task Force, FoodShare Outreach is established.

2016

Governor's Award for Excellence in Community Action: Couleecap's Coulee.CO program received the Governor's Award for Excellence in Community Action.

Housing Award: Grace Jones received the prestigious Charles M. Hill Award for Housing Excellence.

50 Years: Couleecap celebrates 50 years of People Helping People.



Our Board of Directors

The Couleecap Board of Directors is a diverse group of men and women coming together for the common purpose of improving the lives of local people and communities, especially those less fortunate. The dedication of Board members over the past 50 years has helped grow and shape the agency. Couleecap is governed by a 24-member Board of Directors comprised of eight low income representatives, eight County Board Supervisors, and eight members representing private groups and organizations. These men and women volunteer their time and talents to our cause and we are grateful for their leadership, wisdom, and guidance.

Ellen Barum
Rick Blasing
Bob Brague
Theresa Burns-Gilbert
Karen Dahl
Maureen Freedland
Mari Freiberg
Beth Hartung

Terry Hicks
Karen Joos
Larry Kelley
Monica Kruse
Celesta Leis - Secretary
Karen Long
Barbara Martinez
Joe McDonald

Gail Muller
Bill Rudy - Vice Chair
Jane Schaaf
Gary Thompson
Albert Wee
Katie Westerman
John Young - Board Chair



Board members from left to right: Celesta Leis, Bill Rudy, Gail Muller, John Young, Theresa Burns-Gilbert, Jane Schaaf, Karen Dahl, Terry Hicks, Karen Joos, Gary Thompson, Maureen Freedland, Albert Wee, Mari Freiberg, Larry Kelley, and Joe McDonald

Poverty Matters - Couleecap Helps

Here's how:

2015 Total Economic Impact: \$7,254,490

2015 Total Households Served: 16,116

Poverty Matters because we are **all** vulnerable

12.3%

Crawford County Poverty Rate

Total persons living below 100% of poverty level

14.1%

La Crosse County Poverty Rate

Total persons living below 100% of poverty level

15.4%

Monroe County Poverty Rate

Total persons living below 100% of poverty level

15.9%

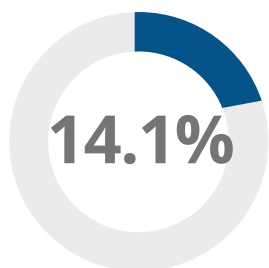
Vernon County Poverty Rate

Total persons living below 100% of poverty level

"Nearly 40 percent of Americans between the ages of 25 and 60 will experience at least one year below the official poverty line during that period and 54 percent will spend a year in poverty or near poverty (below 150 percent of the poverty line)." Mark R. Rank¹

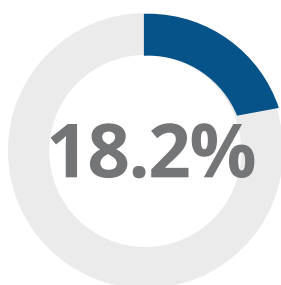
¹Rank, Mark. R. "Poverty in America is Mainstream." The New York Times, 2 Nov. 2013. Web 6 June 2016.
Data from U.S. Census Bureau 2010-2014 American Community Survey 5 Year Estimates

Poverty Rates among High-Poverty Groups in Wisconsin : 2012



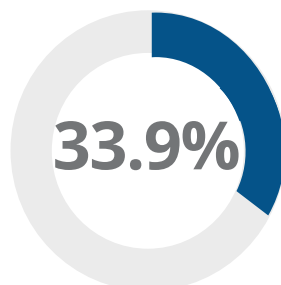
Education (High school degree or less)

Education reduces poverty. The poverty rate in Wisconsin for all education levels is 9.5% compared to 14.1% for those with a high school degree or less. Resources must be available to provide educational opportunities for children, youth, and adults. Acquiring a good education, leading to a good job, provides a pathway out of poverty.



Children (Under age 18)

In Wisconsin nearly 1 in 5 children under the age of 18 live in poverty. Childhood poverty has both immediate and lasting negative effects. Children in low-income families fare less well than children in more affluent families, especially in the areas of economic security, health, and education.



Household Type (Female headed households)

In Wisconsin female headed households are much more likely to live in poverty compared to 10.8% of all families who live in poverty. Women face a greater risk of financial insecurity. Wage inequality often leaves women more vulnerable to poverty.

Source: American Community Survey, 2012, 1-Year Estimates

Note: Poverty rates by education are based on the population of adults age 25 and over



2015 Accomplishments

due in part to your generous support!



\$6,817,679
was raised and used by
Couleecap to provide
services to
our communities.



30,918
people benefitted from
the valuable services of
Couleecap supported
programs.



181
community partnerships
were established and/
or maintained between
Couleecap and other
entities.



\$80,903.40
was donated to
Couleecap to help with
People *Helping* People
Initiative efforts and
client needs.



301
homes are warmer and
more comfortable from
home weatherization.



208
households received
emergency furnace
repair or replacement.



113
households received
housing rehabilitation
assistance.



1,091
people received
housing counseling.

29
households received
down-payment funds to
purchase homes.



113
homeless households
received rental housing,
case management, and
supportive services.



148
homeless people
received case
management and motel
vouchers, emergency
rental assistance,
and/or transitional
housing.



161
people received housing
counseling and eviction
prevention assistance.

119
households received
emergency utility bill
payment assistance.



30
people received
business development
services.

7
businesses were
created or helped.



1,865,050
pounds of food were
collected & distributed
in partnership with local
TEFAP supported food
pantries.

16,003
people received food
assistance through
TEFAP supported food
pantries.



111
people completed
FoodShare applications
and received education
and referral.



10
households received
loans to purchase
vehicles for work

71
households were
assisted with car repairs
for work.



1,443
youth attended alcohol,
tobacco, and other
drug abuse prevention
trainings.

3
medication take back
days were held in
collaboration with law
enforcement and health
care partners.

Our Team

Coulecap's mission is to help people achieve self-sufficiency and reach their full potential. To do so our staff is on the front line. They hear the stories, and see the pain and despair, but they are able to offer hope and opportunity.

We help and affect people in positive ways, and in doing so, we improve the lives of families and plant seeds that will influence generations to come.

We are 50 years of people helping people, five decades of people who care enough to try to make the world a better place. Thank you for your belief in our mission - we are grateful.

Sharon Mahan- 1982
Financial Services Manager



Shelly Teadt- 1994
Director of Planning



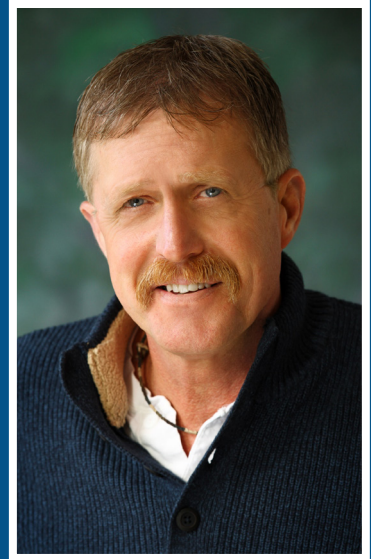
**Kim Cable- 2005
Housing and Community
Services Director**



**Todd Mandel- 2005
Community Development
Director**



**Tom Mayne- 2009
Energy Services Director**



Current Employees

Grace Jones '78
Sharon Mahan '82
Dan Kotek '85
Peg Gallagher '93
Shelly Teadt '94
Kay Mueller '98
Pam Wood '99
Dana Casberg '99
Andrea Jothen '03
David Thoreson '04
Colleen Smith '05
Kim Cable '05
Todd Mandel '05
Kadie Brueggen '05
Tom Pederson '06
Randy Young '07

Daren St. John '07
Karen Redman '08
Ashley Lacenski '08
Jay Pederson '08
Jake Robertson '09
Anne Saxer '09
Stephanie Rahr '09
Troy Clements '09
Tom Mayne '09
Nick Clements '09
Sara Berger '09
Ryan Bekkum '10
Natalie Carlisle '11
Jann Potter '12
Anna Lawyer '13

Becky Koske '13
Maria Hellwig '13
Mark Medinger '13
Andrew Londre '13
Denise Vine '14
Becky Solberg '14
Krista Heinz '15
Pa Kou Lee '15
Susan Johnson '15
Taylor Lejeune '15
Chandra Cox '15
Theresa Rogalla '15
Amanda Smith '16
Molly Betts '16
Kayla Tally '16

Finance Report

Consolidated Statement of Financial Position December 31, 2015

Assets:	
Cash	\$1,162,116
Cash - Restricted for HRA	\$312,127
Investments	\$36,770
Grants Receivable	\$1,041,538
Other Receivables	\$370,042
Weatherization Materials	\$154,910
Prepaid Expenses	\$54,105
Restricted Reserves	\$16,918
Deferred/Revolving Loans Receivable	\$7,111,940
Other Assets	\$27,528
Assets Held for Resale	\$489,401
Property and Equipment, Net	\$2,976,002
Total Assets	\$13,753,397
Liabilities:	
Accounts Payable	\$556,155
Accrued Expenses	\$281,682
Refundable Advances	\$1,013,957
Mortgage Payable	\$3,090,711
Construction Loans Payable	\$302,481
Line of Credit	\$150,000
Deferred/Revolving Loans Refundable	\$7,396,578
Total Liabilities	\$12,791,564
Corporate Net Assets:	
Restricted	\$48,382
Unrestricted	\$913,451
Total Net Assets	\$961,833
Total Liabilities and Net Assets	\$13,753,397

Consolidated Statement of Activities December 31, 2015

Revenue:	
Grant Revenue	\$5,659,232
Program Service Revenue	\$552,025
Rents	\$241,351
Interest	\$6,031
Contributions	\$134,331
Gain on Assets Held for Resale	\$18,472
Other Revenue	\$206,237
Total Revenue	\$6,817,679
Expenses:	
Specific Assistance to Individuals	\$2,758,639
Personnel	\$2,931,001
Professional Fees	\$137,649
Supplies	\$115,519
Telephone	\$49,562
Postage and Shipping	\$13,120
Occupancy	\$74,867
Printing and Publications	\$32,115
Travel	\$98,896
Other Expenses	\$521,809
Total Expenses	\$6,733,177
Change in Net Assets	\$84,503
Corporate Net Assets - December 31, 2014	\$877,330
Corporate Net Assets - December 31, 2015	\$961,833

Funding & Donors

For the year ending December 31, 2015

\$100,000+

Otto Bremer Foundation

\$25,000+

Robert & Eleanor Franke Charitable Foundation, Inc.

\$10,000+

Century Foods International
Food for All - Coulee Food System Coalition

\$5,000+

George and Elizabeth Kruck
Laurel High School Poverty Awareness Project
Wells Fargo Foundation

\$2,500+

Dr. James and Ann DeLine
David and Kathryn Thompson
American Family Insurance
Catholic Campaign for Human Development
Peoples State Bank, Prairie du Chien
Marine Credit Union Foundation
Mayo Clinic Health System

\$1,000+

Philip and Kathleen Aaker
Martin Nelson and Mary Ann Phalen
William and Mardell Winter
Alliant Energy Foundation
ELCA - Domestic Hunger Grant
First Presbyterian Church
Gundersen Health System
LDL Construction, Inc.
Scenic Rivers Energy Cooperative
US Bank
Vernon Electric Cooperative
Wal-Mart, Southside La Crosse
Women's fund of La Crosse
Xcel Energy

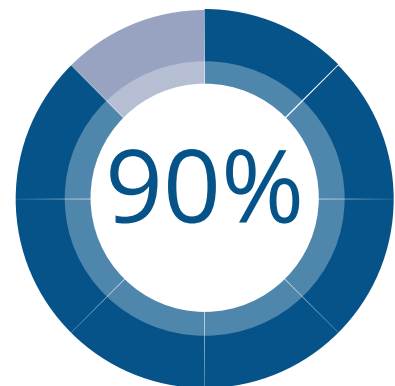
United Way Agencies

Great Rivers United Way
Prairie du Chien Area United Way

LIVE UNITED



United Way Partner



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

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 \$1,000 or more.

Couleecap makes every effort to ensure accuracy. Please contact Couleecap at 608.634.7363 with any errors or omissions.

THE NEXT 50 YEARS

Too often, poverty is invisible, forgotten, or purposefully ignored. People struggling in poverty are looked upon with disdain and thought to be “less than”. But as our five decades of work has shown - poverty matters because poverty affects all of us. Poverty affects our friends, our neighbors, or families. “Nearly 40 percent of Americans between the ages of 25 and 60 will experience at least one year below the official poverty line during that period and 54 percent will spend a year in poverty or near poverty (below 150 percent of the poverty line).”¹

Many Americans live paycheck to paycheck, in a place where one illness or accident can lead to poverty. We are all vulnerable. Because we are all vulnerable the programs and services that Couleecap provides are even more important. As we plan for the next 50 years, we must ensure that the safety net remains.

We have seen many changes in the last 50 years, but our values remain the same. We continue to bring together people of diverse backgrounds. We continue to look for innovative solutions to combat local poverty. We continue to work to give people opportunities to help them become more self-sufficient.

We carry on as the soldiers in the trenches of the original 1964 “War on Poverty.” We hold a light to the conditions of poverty and take action to improve these conditions. As a community action agency, *action* is truly our middle name.

¹Rank, Mark. R. “Poverty in America is Mainstream.” The New York Times, 2 Nov. 2013. Web 6 June 2016.





50TH ANNIVERSARY AND 2015 ANNUAL REPORT

Crawford County Office
200 E. Blackhawk Avenue
Prairie du Chien, WI 53821
Phone: 608.326.2463
Fax: 608.326.2464

Monroe County Office
217 N. Black River Street
Sparta, WI 54656
Phone: 608.269.5021
Fax: 608.269.1918
Toll Free: 1.866.766.9215

La Crosse County Office
700 N. 3rd Street, STE 202B
La Crosse, WI 54601
Phone: 608.782.4877
Fax: 608.782.4822
Toll Free: 1.866.717.9490

Corporate Office
Vernon County Office
201 Melby Street
Westby, WI 54667
Phone: 608.634.3104
Fax: 608.634.3134
Toll Free: 1.866.904.4507
Toll Free Weatherization
1.866.904.4508
Website: couleecap.org

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

