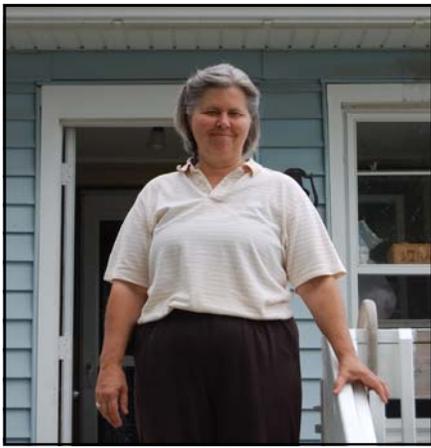


Couleecap

your local community *action* program



Real stories.

Out amongst the rolling hills of Vernon County, an old farmhouse sits, complete with the old barn and the white two-rail fence. Built in

1865, the house commands the respect of a place that has sheltered many storied lives.

When Roberta Rathert first came to see the house, in 2002, she knew that she and her son would cherish the beautiful woodwork, the high ceilings, the comfort of the place on the hill looking out over the fields where their sheep would one day roam.

Not that it was an easy place. A house that's been around for more than 145 years is likely to need a lot of work, and this house had sat abandoned for some time. Roberta was ready for the challenge.

And then things changed, dramatically. Ten years ago, Roberta was a successful therapist with a private practice in Chicago. In the early years, she commuted back to Chicago to see clients. But when the recession hit, her business fell to a fatal plunge. Roberta was dismayed, and surprised.

"How could a practice just crash?" she ponders now. "Sure, you might have some thin spots, but all of a sudden, everyone was gone."

The loss of her practice was financially crippling. And the work on the house was put off.

But an old house is rather insistent when it comes to what it needs, and Roberta knew she couldn't continue to ignore the work.

There were all kinds of things that needed to be done: new wiring, new plumbing, leaking pipes, a new floor in the entryway. The biggest problems were everyday problems: the roof was the original 1865 roof, plus three layers of shingles. And the well water had nitrate levels so high, they couldn't drink it. They paid for and hauled drinking water.

But dealing with the roof wasn't as easy as dealing with the water. The roof leaked, badly, and the routine of emptying buckets during a rainstorm and moving things out of the rain was stressful. Parts of the roof were falling down. One day, they heard a big crash, and a large section of the ceiling had come down in her son's bedroom.

Things were very uncertain, and Roberta had come to accept the fact that she would have to leave her home, sell it and move somewhere more manageable. But who would want to buy a house with a bad well, a bad roof, and a whole lot of interior damage?

It was a quandary, and Roberta thinks about that time with a quiet voice.

Shortly thereafter, she got a card in the mail from Couleecap saying that her house had been selected for a free weatherization audit. It said free in a way that Roberta thought was junk mail. She hadn't heard of Couleecap, and she didn't call.

But after about a month, she pulled that card back out and thought, "Why not?"

When Couleecap came in, Roberta says, everything changed.

Roberta says the workers from Couleecap were considerate, professional, and incredibly helpful. Couleecap's weatherization program was able to make the house more energy efficient and reduce Roberta's monthly heating bills. Couleecap's owner-occupied rehab program was able to replace the roof and dig a new well for safe drinking water. Roberta happily gives a guest a glass of water now, offering "the best water around."

All of this work was done in a matter of about three weeks. Months later, Roberta is still pinching herself.

"It is so beautiful and I don't have a moment when I don't feel grateful," Roberta says. "It's just a wonderful program."

Given her current financial situation, there's no way that Roberta would have been able to get a traditional bank loan. The Couleecap program allowed her to borrow money, to get the work done, and to have the loan deferred until she sells the house or transfers it to her son.

The home is a viable living space for years to come. Without Couleecap, she says, not only would none of that been possible, but her family was facing a dire situation.

Roberta would love for people to hear about Couleecap and all its helpful programs. She never thought she would be someone who needed to use these kinds of services. But she is enormously thankful that Couleecap exists for just this kind of situation. She also wants people to understand something really critical about being poor.

"One of the things that people don't understand is that people who are poor weren't always, necessarily, poor," she says. "And that they won't necessarily always be poor."

The ways that Couleecap can bridge those moments in someone's life means that a person's chances of getting back on his or her feet are much greater. For Roberta, that means increasing her sheep herd, and concentrating on the ways to gain financial stability. That concentration is far easier with a solid roof overhead. Today, Roberta is hopeful about her family's future.

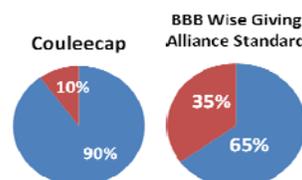
"Nothing lasts forever," she says. "Not even the hard times."

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Make a difference

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



Questions?

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Grace Jones, Executive Director

