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Couleecap Launches WI Help For Homeowners Program

Couleecap now offers assistance to homeowners who have fallen behind on their mortgage or other costs related to home ownership due to financial hardship caused by the COVID-19 pandemic. The WI Help for Homeowners Program, or WHH, was announced by Governor Tony Evers earlier this week and is funded by the U.S. Department of Treasury for COVID relief. Couleecap is delivering the program with the WI Community Action Program (WISCAP) in partnership with the Department of Administration.

The WHH program will pay mortgage arrearages and/or past due property taxes, utility or energy, internet, water and sewer, and other fees that a homeowner may be delinquent on due to an increase in costs, or decrease in income, due to the pandemic. Delinquencies dating back to January 21, 2020 may be eligible. Owners of manufactured homes are also welcomed to apply for assistance with lot rent arrearages. Households earning up to 100% County Median Income, Federal Median Income, or whichever is higher may apply.

"Foreclosure is devestating to a family and has a negative impact on the entire community. In addition to losing a home, they can experience long term credit damage, loss of community connections, disruptions in employment or their childrens' education, and even homelessness," says Ashley Lacenski, Couleecap Community Development Director.

"There are few programs out there to help people if they fall behind on their mortgages or property tax payments. The WHH program will help hundreds of people in our community keep their homes," says Lacenski.

Homeowners in need of assistance from the WHH program can apply online through the Couleecap website, <u>www.couleecap.org</u>, or by calling a toll-free number 844-260-7709 if they are unable to access the online application. Due to a high call volume, applications submitted online may receive a faster response. Once a household applies, the Couleecap team will work with the applicant(s) to provide financial counseling, payment assistance, and guidance on long-term options based on the household's economic situation due to COVID-19. Couleecap will also work with lenders if mortgage adjustments need to be considered. The WHH program will continue through 2026 or until funds are exhausted.



Couleecap is a certified housing counseling agency by the U.S. Department of Housing and Urban Development, or HUD, and provides financial and foreclosure counseling, homebuyer programming, and home rehabilitation assistance in the Coulee Region.

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About Couleecap

Couleecap, Inc. is a private non-profit 501c3 charitable organization. Couleecap helps people in need with housing food, transportation, and more. Created in 1966, we are a community action program that fights poverty and promotes self-sufficiency in Crawford, La Crosse, Monroe, and Vernon counties. Couleecap is a member of the Community Action Network, originally created in 1964. Learn more at <u>couleecap.org</u>.