



Transforming People
and Communities

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CAP SERVICES IS HIRING!

Are you or someone you know looking for a career change? CAP Services, Inc. is headquartered in Stevens Point, Wisconsin with offices in each of the five counties we serve - Marquette, Outagamie, Portage, Waupaca, and Waushara. With positions available in each of our counties at some time, there may be an opportunity perfect for you!

CAP Services is an equal opportunity employer and service provider. Our goal is to be the employer of choice for mission-driven persons seeking employment in central Wisconsin.

[View current job openings here!](#)



EXPANDED ASSISTANCE AVAILABLE TO HOUSEHOLDS IMPACTED BY COVID-19

CAP Services is administering grant programs for individuals whose income or resources were impacted by the COVID-19 pandemic.

Residents of Marquette, Outagamie, Portage, Waupaca, and Waushara counties can call 844-314-8004 for information in English, Spanish or Hmong, or click below to complete a pre-screening application. "Many households are still struggling due to a loss of income or resources during the pandemic," said Nicole Harrison, President & CEO of CAP Services.

CAP has been working with the State of Wisconsin, Wisconsin Community Action Program Association (WISCAP), and Energy Services Inc. for the past four months to administer the Wisconsin Emergency Rental Assistance (WERA) program. CAP has been able to administer \$1,937,546.60 to 518 households. As the CDC's

"We want community members to contact us if they need assistance. Community members are working hard to recover, and we're here to help."

eviction moratorium expires on July 31, 2021, this assistance will be more important than ever for housing stability in the region.

In addition to rental and utility assistance, CAP recognized that homeowners whose mortgages had become delinquent due to loss of income or resources during COVID were struggling. CAP partnered with the City of Waupaca to administer CDBG-CV funding for mortgage assistance and foreclosure prevention for households in Marquette, Portage, Waupaca, or Waushara counties. To apply for this assistance, applicants must have a household income at or below 80% of the county median income. They can receive up to \$5,000 in assistance covering mortgage arrearages and payments and utility expenses over a period of 6 months. Residents of Outagamie County who need mortgage assistance can contact LEAVEN, who is administering the program in that county, at 920-738-9635.

CAP is also administering small grants up to \$500 for households with income at or below 125% of the federal poverty level in CAP's five-county service area. Grants are available for housing and utility expenses that are not covered by WERA or CDBG-CV assistance programs, and for other household expenses such as child care, food, transportation, technology, or medical/health care costs. CAP's emergency grants are open to all residents of CAP's service area regardless of citizenship or immigration status.

HMONG WEEK



SKILLS ENHANCEMENT PROGRAM ENROLLMENT

Skills Managers are ready to help incoming Fall students

With the sunshine out and a summer breeze in the air, many aren't thinking about returning to school yet, but the Skills Enhancement Program is ready to help students returning to school who are low-income and are looking to obtain a living wage.

The Skills Enhancement Program can help current and new students with tuition, books, training-related transportation and child care costs.

This program is available to residents of Marquette, Outagamie, Portage, Waupaca and Waushara counties whose incomes are at or below 200% of the federal poverty income guidelines, working at least 20 hours a week while enrolled, and must pursue training for occupations that pay a living wage and typically offer employer-sponsored health insurance.

Hear what a Skills Enhancement student has said about the program

"The Skills Enhancement Program allowed me to finish my program at school. Since finishing school and passing my state exams. I am able to have a higher paying job that allowed me to not live paycheck to paycheck. I have had extra money to start saving again. I am very thankful for the assistance I got from this program. I would have really struggled without it or have had to take out a private loan. I am thankful I didn't have to do that since my student loan debt was already more than I wanted it to be. I am happy my friend suggested to apply for the program. Thank you!"

- Kallie

CAP Services' 2020 Annual Report is available on our website!

RECAP: HMONG WEEK

Looking back at an eventful Hmong Week & scholarships still open!

Hmong Week was hosted virtually from May 10-15 with the week filled with Hmong-inspired events from learning about the Hmong refugee experience to cultural dance and clothing and ending the week with an outdoor celebration. This was the second year that Hmong Week was held virtually and was very successful! If you missed some events, you can visit [Sib Pab Sib Qhia's Facebook Page](#) to view them.

CAP Services' staff member, Cindy, was chair of Hmong Week this year and said, "We want to continue keeping our culture alive by embracing and teaching our younger generations our culture, history, and what our parents and grandparents had to go through to get us here today."

The community has raised over \$4,100 from Hmong Week to support two scholarships and one grant for Hmong students in Portage County. These scholarships are awarded to one for a traditional student (under 25 years old), and another for a non-traditional student (25+ years old). The scholarship application has been extended to July 23rd, 2021. Applications and information regarding eligibility can be found [here](#).

The Noel Foundation has agreed to match all donations, and if you're interested in donating to the Sib Pab Sib Qhia scholarship fund, you can donate [here](#).

Thank you to our sponsors, Delta Dental of Wisconsin, Investors Community Bank, Ellis Construction, Cottingham & Butler, Skyward Inc., BankFirst, and NRG media! Along with Sib Pab Sib Qhia, Freedom Inc., Central Rivers Farmshed, Portage County Literacy Council, and CREATE Portage County for your partnership in bringing Hmong Week together!



FAREWELL TO CAP'S KATIE BECKETT TEAM

CAP sends its thanks and appreciation for our amazing team

Since 2014, CAP Services has administered the Katie Beckett Program. This Medicaid waiver program offers a special eligibility process for children with long-term disabilities, mental illness, or complex medical needs to receive the care and treatment they need at home, regardless of their parents' income, instead of in a hospital or other institution. CAP's field consultant team has assisted hundreds of families with the application and eligibility process during the past seven years.

Beginning July 1, this work transitioned back to the State of Wisconsin. We want to recognize our Katie Beckett staff for their commitment to serving families over the years and wish them well in their future endeavors. Thank you, Laurie Grable, Monica Olson, and Lori Seeke!



PORTAGE COUNTY

Administrative Office

2900 Hoover Road
Stevens Point, WI 54481
(715) 343-7500

Program Office

1608 West River Drive
Stevens Point, WI 54481
(715) 343-7100

MARQUETTE COUNTY

Early Learning Center

222 North Franklin Street
Oxford, WI 53952
(608) 296-2141

OUTAGAMIE COUNTY

Program Office

821 East 1st Avenue, Suite 3
Appleton, WI 54911
(920) 968-6365

WAUPACA COUNTY

Program Office

101 Tower Road
Waupaca, WI 54981
(715) 258-9575

WAUSHARA COUNTY

CAPsell Center

205 East Main Street
Wautoma, WI 54982
(920) 787-3949

capservices.org

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A LENDING ALTERNATIVE

CAP's VP of Lending's perspective and how the program can assist

Back in 2009, I was working on a business idea. I had been an entrepreneur for 10 years but I had been working in a service business and wanted to add a retail business to enhance my offerings in response to trending inquiries from my customer base. Being a careful planner I wanted to put my business expansion on a path for success. I reached out to our local SCORE chapter for guidance on entering the retail and online sales markets. My SCORE mentor was very helpful. He was aware of my struggles to find financing for the retail store. Even though I had a successful business and a well-connected relationship with my banker I still had trouble financing the project. I was looking for \$60,000 to open a retail store that would offer a new market for the mainstream public at the time. My banker was apprehensive about the idea and would not consider any of my business furniture, equipment, or inventory as collateral. My banker wanted solid collateral such as real estate. My SCORE mentor told me about CAP Services. He said I could get help writing a business plan and I could get a loan for \$10,000. I was disappointed that I already had a business plan with financial projections and needed much more than \$10,000. As a result, I didn't contact CAP Services.

Fast forward to 2012, I started working for CAP Services, as a Business Development Coordinator. I quickly learned that CAP Services provided business planning assistance to new and expanding businesses. And CAP also provided a lending that wasn't limited to just \$10,000. In fact, if I would have called CAP in 2009, I would have learned that they would have listened intently to my ideas for a new business and they could have funded my entire project. I also would have learned that they would have recognized my business assets for what they were worth. They also would have connected me with other local resources to give me the best chances of success. Immediately upon starting to work for CAP, my eyes were open about the lending products and services and I wanted to tell everyone. I was eager to set the record straight and get more financial products and services to individuals, and entrepreneurs.

I am now CAP's Vice President of Lending. For the past 9 years, I've been connecting with partners and asking our staff and existing clients to help spread the word about our loan programs. The most common thing I still hear from new partners and potential clients is "I didn't know CAP Services provided loans". Most of the time, they are excited to learn about CAP's financial opportunities to qualified individuals, households, and entrepreneurs. Lending programs at CAP include home loans for down payment assistance and repairs, auto loans for working adults needing transportation to and from work, consumer loans for unexpected expenses and refinancing high interest or predatory debt, and business loans to new and expanding businesses who seek to create and retain jobs in our area including the job they create for themselves as the business owner. Some income qualifications indeed exist which allows CAP to provide financial services to those who might not otherwise have access to affordable credit. CAP's loans provide the capital needed to pay for unexpected expenses, repair credit, purchase assets (house, car, business), and build their wealth. Additionally, CAP's dedicated lending staff provide more than just financing options, they also provide a valuable opportunity to gain knowledge in several areas that include: personal and business finances, budgeting, credit repair, home and car buying, home repair and efficiency, and business planning.

Getting a loan from a bank is merely the ability to use someone else's money for a fee, after all that's all that a loan is, especially these days with all the online lending that lacks a personal touch. Getting financial assistance from CAP is an opportunity to utilize funds and gain knowledge at a high-touch level from dedicated and compassionate staff for transformational purposes.

Written by: Laura West-Kralcik, Vice President of Lending