

## About West CAP

Helping families overcome poverty and achieve self sufficiency in Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix counties.

***Mission:** To take action against poverty by developing the social and economic assets of low-income families and their communities and by working to create a more just and sustainable society.*

**Food Access & Resources:** Addresses the problem of hunger by supporting a network of food pantries, soup kitchens, and shelters that provide emergency food assistance.

**HomeWorks:** Provides high quality, energy efficient and affordable housing by constructing and managing new housing in local communities and offering affordable rental opportunities in western Wisconsin. HomeWorks also provides whole house services to low-income homeowners and renters, including weatherization energy audits, and repairs.

**JumpStart:** Helps low-income families solve their essential job and family transportation needs by assisting in the purchase of good quality, fuel-efficient cars.

**Literacy & Skills:** Our Literacy & Skills program assists adults to improve their literacy and pursue job training to increase their ability to earn a living and access benefits such as health insurance.



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**West CAP accepts donations from anyone interested in helping the low-income families in their community.**



**West Central Wisconsin Community Action Agency,**

525 Second Street — P.O. Box 308  
Glenwood City, WI 54013  
715.265.4271 or 1.800.606.9227  
Fax 715.265.7031  
[www.westcap.org](http://www.westcap.org)



## Homeownership Programs



**1.800.606.9227**  
**[www.westcap.org](http://www.westcap.org)**



# Home Owner Programs

## Homebuyer Education Workshops

The first time Homebuyer Education Workshops provide professional assistance through your entire home buying process. You will learn the personal and financial advantages of homeownership along with:

- Basic terms
- Affordability
- Maintaining good credit
- Budgeting and saving
- Insurance needs
- Home maintenance and improvements
- Fair Housing laws
- Financial management to protect the home as your greatest investment



Down payment/closing cost assistance may be available if you meet our eligibility requirements.

**There are no income guidelines to attend the workshops.**

**County median income guidelines do apply for financial assistance.**

**Please check out [www.westcap.org](http://www.westcap.org) for available workshops.**

## Foreclosure Intervention Workshops

The Foreclosure Intervention program offers Housing Counselors to assist you in the workout plan process with your lender/servicer, if you are in default with your mortgage. The Foreclosure Intervention Workshops provide:

- Helpful hints when working with your lender or servicer
- Definition of foreclosure terms
- Explanation of foreclosure process in Wisconsin
- Budgeting and determining affordability
- Loss Mitigation options
- Resources

Foreclosure Intervention Workshops are held monthly with day and evening workshops available. Once you have attended a workshop, you can set up an appointment with a Housing Counselor for individual assistance working with your financial situation/hardship.



## Fair Housing

The Fair Housing Act prohibits housing discrimination on the basis of:

- Race or color
- National origin
- Religion
- Gender
- Disability
- Family status\*



If you think your rights have been violated, Housing and Urban Development (HUD) is ready to help with any problem of housing discrimination. The Housing Discrimination Complaint Form is available at your nearest HUD office or West CAP.

*Title VIII of the Federal Civil Rights Act of 1968, and s. 106.04, Wis. Stats.*

*\*including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under 18.*

Services are available to qualifying low-income residents in Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix counties.

Please call 1.800.606.9227 for more information regarding Home Owner Assistance.