

NCCAP Annual Report 2025



Leadership Report

North Central Community Action Program is unique in many ways. Unlike many nonprofit social service agencies, as a Community Action Agency, we reassess and refine our programs and services every three years through the Community Needs Assessment. We focus on the barriers that keep low-income individuals and families from reaching their goals and achieving self-sufficiency. For North Central CAP, this often means stepping aside when other agencies are better positioned to serve a need, while seeking new ways to collaborate with partners rather than compete. We concentrate on what we do best: Weatherization and Housing Programs, which remain among the greatest needs in our service area.

As you read this report, we ask you to recognize the essential contributions of our board members, who guide NCCAP's governance, and our dedicated staff, who advance our mission of helping individuals achieve self-sufficiency. Through resources, education, and services, we strengthen families and support sustainable communities. We are also grateful to the community partners, businesses, government officials, financial and educational institutions, law enforcement agencies, and donors whose collaboration, in-kind support, and financial contributions help us serve community members in need.

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By The Numbers

5429 individuals and 2535 households were served by one or more of NCCAP's programs listed below.



406 households were weatherized

500 homes received an emergency furnace or emergency repair of furnace

113 homes received emergency water service, either repair or new items



2,109 Individuals Assisted w/United Way Emergency Assistance (EHAF)

7 Individuals served in Rapid Rehousing

27 Individuals served in Homeless Prevention

78 Individuals served in Tenant Based Rental Assistance

69 Individuals served in Section 8

25 Individuals served in Permanent Supportive Housing

58 Individuals served in the Family Keys program

662 Individuals served in the WHEAP program







From our weatherization customers.....

“The team that worked on our home did a wonderful job! They arrived when they said they would and worked hard all day. We were treated with kindness and respect while they made improvements to our home. My husband and I feel blessed by the care your workers showed us and our children. Thank you for running your company with honor.” – Tomahawk area

“This is a great program and everyone was very easy and nice to work with.” – Medford area

“I am so happy these guys worked on my home. Such a professional job and I can’t wait to see my utility bills go down.” – Hayward area

“Great job by all the workers! We so appreciate this program and we are grateful for this service” – Wausau area

“This program is amazing! We could never have afforded everything that your company did in our home to give us a better quality of life. Thank you.” – Antigo area

“The weatherization crew was amazing! Friendly, efficient, and so hard working. We are so happy with the work they did.” Ladysmith area

“The team took the time to explain to me everything they were doing to weatherize my home. They were so professional and friendly, and honestly my house felt so much warmer. I am so happy with the service, plus they cleaned everything up so I didn’t have to do anything.” Wisconsin Rapids area

“This was a very smooth experience for us. We are so pleased with the professionalism of the workers and really appreciate this service. We are grateful to save money on our utility bills” Stratford area



Success stories from our housing clients.....

J.G. and C.S. – Rental Assistance provided by the United Way

J.G.'s crisis began when an eviction notice appeared on her door, the result of missed rent after an unexpected medical emergency cut into her work hours. She had missed almost a month of work. She had never had issues with paying her rent before and found herself in an unfamiliar situation. Overwhelmed and unsure what to do, she reached out to NCCAP for assistance through the emergency rental assistance program funded by United Way. A case manager reviewed her notice, contacted the landlord, and completed an assessment to verify eligibility. With the landlord willing to pause the filing, NCCAP issued payment for past due rent. After the crisis was resolved, J.G. worked with her case manager on budget counseling, and landlord relationship repair, rebuilding stability and maintaining rent payment history. J.G. remains safely and stably housed.

C.S. contacted our office several times over a two-month period. During the first few conversations, he was hesitant to share his situation and was clearly overwhelmed. After building trust over multiple conversations, he disclosed that he and his family were facing eviction.

C.S., a veteran, shared that he had been struggling with PTSD and had been hospitalized multiple times over the previous few months. Because of these hospitalizations, he missed significant time from work and was receiving only partial paychecks, making it impossible to keep up with rent. His partner was also unable to work during this time, and together they were caring for their two children.

The stress of falling behind on rent and the possibility of losing their home further impacted C.S.'s mental health, leading to another hospitalization. During that time, we temporarily lost contact with him but continued working with his landlord to complete the assistance process. Understanding the circumstances, the landlord agreed to wait for payment, knowing the rental assistance had been approved.

After being discharged from the hospital, C.S. came to our office to complete the

required paperwork, and the rental assistance payment was issued directly to the landlord. C.S. shared that receiving this support relieved an enormous burden. Knowing his family would not become homeless allowed him to focus on his recovery and mental health rather than the immediate fear of eviction.

At follow-up, C.S. reported that he had returned to work full-time and was once again able to pay his rent independently. He and his family continue to live in the same home, and there are no longer concerns about eviction. He also shared that he continues to work on managing his PTSD and expressed sincere gratitude for the assistance he received through North Central Community Action Program and the support made possible by the United Way.

This story demonstrates how timely emergency assistance can provide more than financial relief—it can create the stability families need to recover, maintain housing, and move forward with hope.

P.M.M. – Supportive Housing Program

Since enrolling in NCCAP's Supportive Housing Program, PMM has made significant progress toward achieving his goals, resulting in increased stability, independence, and self-sufficiency.

At the time of enrollment, PMM identified several primary goals, including developing and maintaining a budget, obtaining his GED, securing reliable transportation, and obtaining assistance from a home health aide. PMM has successfully achieved each of these goals and has demonstrated meaningful growth beyond the objectives initially established. He has shown the ability to follow a budget and live within his financial means. He consistently pays his rent on time, maintains a clean and orderly home, and has reported a significant reduction in anxiety due to having safe and stable housing. PMM effectively utilized community resources to complete the educational requirements necessary to obtain his GED. He also successfully obtained a vehicle, which has increased his independence and improved his access to healthcare appointments, community services, and other essential resources. In addition, PMM enrolled in the appropriate healthcare programs and secured a home health aide to assist him with daily tasks that he would otherwise have difficulty completing independently.

PMM's accomplishments extend well beyond his initial goals. Through ongoing case management and program support, he has strengthened his communication and self-advocacy skills. He is increasingly able to communicate his needs to his physicians, probation agent, and other community service providers. When he encounters situations requiring additional advocacy or support, PMM is now willing to contact his case manager, clearly communicate his concerns, and request assistance.

This represents considerable progress from the beginning of his participation in the program. Initially, PMM expressed feeling that no one was available to help him and believed that asking for assistance would result in trouble. These beliefs contributed to negative thoughts and emotions, social isolation, and increased symptoms of depression and anxiety. Over time, PMM has developed greater trust in his support system and has learned that appropriately asking for help can lead to positive outcomes and increased stability. PMM has also demonstrated personal responsibility by proactively establishing a repayment agreement to address his outstanding fines. He regularly attends medical appointments and remains actively engaged in addressing his physical and mental health needs. Additionally, PMM continues to demonstrate a commitment to strengthening his relationship with his daughter.

Overall, PMM's participation in the Supportive Housing Program has provided him with opportunities to develop essential life skills, identify and effectively utilize community resources, strengthen his ability to advocate for himself, and explore practical solutions to barriers. His accomplishments demonstrate continued personal growth and a strong commitment to maintaining his housing, improving his overall well-being, and achieving long-term independence and self-sufficiency.

Highlight on Partner Program – A Collaborative Effort

In late 2024, the federal government made a grant available exclusively to Community Action Agencies to help provide diapers and diapering supplies to low-income families, for whom these items can be a significant expense. North Central CAP was eligible to participate, but because product distribution is not a core part of our work, we looked for a strong community partner. We reached out to The Neighbors' Place, a former NCCAP sub-recipient and local food pantry that also operates The Babies' Place, to ask whether they would be interested in receiving several pallets of diapers each month to supplement their existing supply for families. They gladly agreed to join the effort.



In 2025 245 individuals received diapers and diapering supplies for their household through this Ducky Diaper Grant.

Program Funding Calendar Year 2025

Funding source	Amount	% of total
Federal	\$4,287,089	44.4%
State	\$4,876,183	50.4%
United Way, Donations	\$421,120	4.4%
Foundations	\$40,549	0.4%
Local government	\$40,757	0.4%
Total	\$9,665,698	100.0%

2025 Funding Sources

Associated Bank

Lincoln County Government

Marathon County Government

Marshfield Area United Way

Marshfield Community Foundation

Merrill Area United Way

United Way of Marathon County

United Way of South Wood & Adams Counties

Umhoefer Foundation

U.S. Department of Energy

U.S. Department of Housing & Urban Development

U.S. Department of Health & Human Services

Wisconsin Department of Administration

Wisconsin Department Children & Families

North Central Community Action Program, Inc.

Statement of Financial Position

December 31, 2025

Assets

Current assets:	
Cash and cash equivalents	\$ 782,976
Grants receivable	419,241
Accounts receivable	17,061
Weatherization inventory	394,369
Prepaid expenses	105,620
Total current assets	1,719,267
Property and equipment- Net	689,848
ROU Asset- operating type	91,605
TOTAL ASSETS	\$ 2,500,720

Liabilities and Net Assets

Current liabilities:	
Accounts payable	\$ 271,325
Accrued payroll and related expenses	428,236
Refundable advance liability	222,713
ROU obligation- operating type- current	26,733
Deferred revenue	3,385
Total current liabilities	952,392
Long-term liabilities:	
Deferred revenue	158,760
ROU obligation -operating type- long-term	68,719
Total long-term liabilities	227,479
Total liabilities	1,179,871
Net assets:	
Without donor restrictions:	
Undesignated	624,270
Designated by the board for grant funded equipment	469,852
Total net assets without donor restrictions	1,094,122
With donor restrictions- HOME program	226,727
Total net assets	1,320,849
TOTAL LIABILITIES AND NET ASSETS	\$ 2,500,720

NCCAP LOCATIONS

Wisconsin Rapids Office
2111 8th Street South
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Wisconsin Rapids, WI 54494
Phone 715-424-2581
Fax 715-424-0771

Marshfield Office
111 East 4th Street
Suite #5
Marshfield, WI 54449
Phone 715-387-2626

Wausau Office
360 Grand Avenue
Suite #300
Wausau, WI 54403
Phone 715-842-0681
Fax 1-715-845-5101

Merrill Office
503 South Center Avenue
Suite #1
Merrill WI 54452
Phone 715-536-9581
Fax 1-888-411-2125

Glen Flora Office
W3620 Artisan Drive
Glen Flora, WI 54526
Phone 715-322-4083



The NCCAP team at our annual staff meeting