



# lacasa

Strong foundations. For everyone.

## ANNUAL REPORT 2017-18







## Strong foundations. For everyone.

Lacasa is a not-for-profit community development corporation, a rare and seldom fully understood entity, particularly in a small Midwestern community like Elkhart County. Our mission is to work with individuals and community partners to create opportunity for personal empowerment, family stability, and neighborhood vitality. Our vision is a vibrant community with opportunity for everyone to achieve their dreams.

That's a big vision on a small budget. To maximize our impact, we focus on filling in the service and development gaps in our community, while partnering with the many excellent resources we have in Elkhart County. Lacasa has continued to adapt and adjust community services as needs have changed. This week we are working with local government, modifying our approach to home repair assistance to respond to extensive flood damage in our community. During the recession, we mobilized to provide foreclosure counseling, protecting family credit and assets and preventing destabilization of our neighborhoods. As our economy has recovered, we are helping many families achieve their dreams of homeownership and financial stability.

We know that the basic services Lacasa offers (safe, quality housing, financial education and coaching, assistance with home repairs, savings, loan and credit building programs, neighborhood revitalization, leadership development and immigration counseling) effectively advance our families, our mission and our community. The challenge is taking service delivery to scale, to provide "Strong foundations. For everyone."

We want everyone in Elkhart County to be aware of and have the opportunity to access Lacasa services. Our new logo and tag line are designed to

communicate that message. Our new strategic plan emphasizes new partnerships with area businesses to provide Lacasa services as an employee benefit. We are reaching out to all local government units in the county, service clubs, churches and other organizations to expand our network of community partners. In an era of shrinking federal and state resources, we have embarked on an aggressive agenda to serve all of Elkhart County.

In other communities, this may be an unrealistic goal, but not in Elkhart County. Over the past 6 months we've met with government, business and other community leaders to communicate our strategic goals. Response from these leaders and from Lacasa donors has been overwhelmingly positive. We are confident that, together, we will continue to create opportunity for all residents of Elkhart County and achieve the vibrant community we envision.

On behalf of the many persons who benefit from Lacasa's services and the Lacasa board and staff, thank you for your support over the past 48 years! To our current and future partners, donors, and volunteers, thank you for joining us in providing opportunity for "Strong foundations. For everyone."



**LARRY GAUTSCHE**  
President



**NATHAN MATEER REMPEL**  
Board Chair



# STRATEGIC PLAN

Lacasa's board and management team worked hard in 2016 and the first part of 2017 to engage supporters and members of the Elkhart County community in conversations about what we need to be, going forward. The recurring theme of the feedback was this:

The impact you make is unique and critical to the fabric of our community. Need is great for more of what Lacasa does. Many people don't realize the many ways our community has benefited from Lacasa, and you need to tell your story better.

In May of 2017, we adopted the following plan. It seeks to deliver more individual empowerment, family stability, and neighborhood vitality throughout Elkhart County. It takes what is already excellent and effective and seeks to scale impact through collaborations with business, government, nonprofits, and individuals.

To see a full version of the plan, please visit [www.lacasainc.net](http://www.lacasainc.net).

## 6 Goals for the Next 5 Years.

To be recognized as Elkhart County's premier provider of financial empowerment services.

To increase family stability opportunities with Help-a-House and other quality housing programs.

To promote neighborhood vitality by facilitating community engagement.

To construct an internal, organizational structure that will support Lacasa's continued growth.

To establish a sustainable financial structure that enables greater mission impact.

To achieve positive brand recognition and association throughout Elkhart County by increasing branding and marketing efforts.



## Our Top 10 Outcome Highlights

1. Refresh existing brand voice, visuals, and logo to more accurately depict who we are, what we do, and who we serve.

2. Develop a community lending model which will give 30,000 employees access to fair loans and financial education, build partnerships with local businesses, and generate revenue.

3. Help 40 families achieve their dream of home ownership annually.

4. Generate local support for a county-wide Help-a-House impact by 2019.

5. Support our workforce with 150 new, quality housing units by 2021.

6. Collaborate with local governments to identify and complete at least one development project in every Elkhart County community by 2021.

7. Support at least one volunteer project in every Elkhart County community by 2021.

8. Secure \$2 million in funding at below market interest rates by Dec. 2020.

9. Increase annual donations and annual earned income by 50% by 2021.

10. Expand Lacasa's residential communities to 700 units by 2021.

## Strong Individuals and Strong Families

A vibrant community starts with thriving individuals and healthy, stable families. Lacasa partners with Elkhart County's hard-working adults to move from struggling to thriving; moving households from stress and instability to confidence and security. We're inspired by the people we serve. They're a testament to a county that values hard work and seizing opportunity. We partner with these individuals in a variety of ways.

### FINANCIAL EMPOWERMENT SERVICES

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**Money 4 Life** provides practical training in managing cash flow, establishing savings, utilizing financial products, thinking ahead, eliminating debt, and improving credit.

**Financial Coaching** consists of one-on-one coaching and consulting to identify and overcome barriers to important financial goals that build assets and reduce liabilities.

**Dream\$avers** is a matched savings program where participants save their own, earned income and get a match toward a first-time home purchase, post-secondary degree or certification, business startup, or needed home repairs.

**Own Your Home Now** offers homebuyer training, counseling, coaching and consulting.

**Foreclosure Prevention Counseling** gives assistance to prevent foreclosure.

Lacasa's Financial Empowerment Services is strengthened by support from the United Way of Elkhart County.

### COMING SOON...

**Workplace Financial Empowerment;** an innovative program that takes practical financial training and tools, powered by Lacasa's two decades of partnering with our area's hard-working adults, to our community's employers who are investing in the stability and vibrancy of their work forces.



### QUALITY HOUSING OPTIONS

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Lacasa residential communities in Elkhart and Goshen are more than just quality, well-maintained housing options. They provide opportunity for upward mobility. Lacasa's Renter Financial Empowerment Program will launch this year with services offered onsite and the opportunity for rent payments to be reported to credit bureaus as a credit-building tool. Our Resident Services Coordinator works to connect our residents with resources that support their goals.

### IMMIGRATION SERVICES

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The program supports the legal processes for contributing community members who have immigrated here.

## THRIVING INDIVIDUALS 2017

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"I don't know if I could have achieved this goal of homeownership without Lacasa. Yes, this program really helped me out."

Taylor Fields – bought a home through the Dream\$avers program.



"[Money 4 Life] was a huge thing for me. I learned about needs and wants and how over a year you can limit your wants to be able to save up for your big goals."

Ann Flagg – successful first-time homeowner



"I never once felt judged or embarrassed. Tessie put together everything and just flat out said, 'I think there is a chance you can keep your home.' This was an intense moment. Everything changed... We are so grateful for the program and the people who make it possible. I think it's rare to feel comfortable with anyone during this process. But we felt completely comfortable with Tessie. This has changed everything. I'm sitting here typing this and I can see my daughter running around our yard with our dog. And I know that everything is ok. We did it. Thank you to Tessie and Lacasa!"

Kyle Ogle – prevented foreclosure



## Strong Neighborhoods and Strong Communities

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Strong neighborhoods support strong communities. To stay strong, neighborhoods need investment; capital, time, energy, commitment. Lacasa's work stimulates this investment. We support the strength of neighborhoods through several strategies:

- Rehabilitating dilapidated houses for first-time homeowners
- Restoring historic properties to resolve safety concerns, preserve home values, and provide quality housing
- Convening neighborhood residents and facilitating productive neighborhood associations
- Training and equipping neighborhood leaders to solve identified problems and add to neighborhood vitality
- Organizing and providing space for programs, services, and events that engage and educate the community
- Hosting programs that encourage productive pursuits for area teens

### BUILDING MOMENTUM

Going forward, expect to see expansion of Lacasa residential communities and growth of our programs and initiatives that support the residents of these communities. Lacasa residential communities will be known as stable, quality, attractive settings that honor human dignity, support quality of life, and enable upward mobility.

## VIBRANT NEIGHBORHOODS

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**East Lincoln Crossroads Revitalization** – Lacasa made significant progress on this project in 2017. Five neglected, multi-family homes are being renovated into quality housing for 20 people looking to live near and contribute to Goshen's downtown. 408 E Lincoln was completed and leased up. 418 S 7th will be completed by the end of March and leased in April. Progress on 213 S 7th is underway. This project is resolving neighborhood safety issues, preserving home values, and adding to the neighborhood's vibrancy. It is accompanied by the focus of Lacasa's Community Engagement Specialist, José Elizalde, who has been working to reengage neighborhood residents and reinvigorate the neighborhood association. This project is a great

example of how Lacasa can make a focused investment in a neighborhood that makes a dramatic difference. Volunteers continue to play a big part in this work!

**Community Registration Day** – Many activities hosted at Roosevelt Center in Elkhart during 2017 highlighted resources for residents of Lacasa properties, as well as community members. This event featured local service providers educating about programs and opportunities. In addition to this event, Roosevelt Center hosts a dance program for teens, a basketball program for teens, a community festival, a coat giveaway, movie nights, various classes, community meetings, and more. It is a vibrant resource hub for residents of South Central Elkhart.

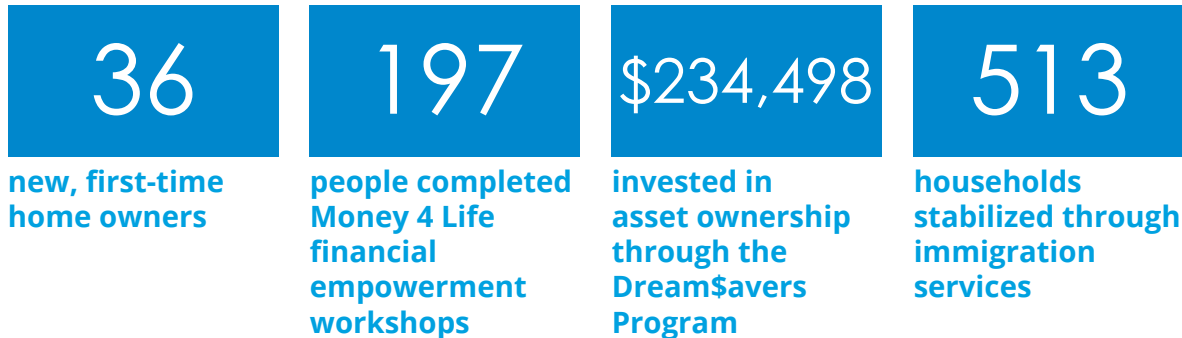
**Maple City Cultural Festival** – 2017 was the second year of this event that celebrates the diversity of the Goshen community. The event was started by a group of local neighborhood leaders who attended a NeighborWorks America Community Leadership Institute through Lacasa. This highlights Lacasa's work of training and empowering community leaders to make a positive impact.



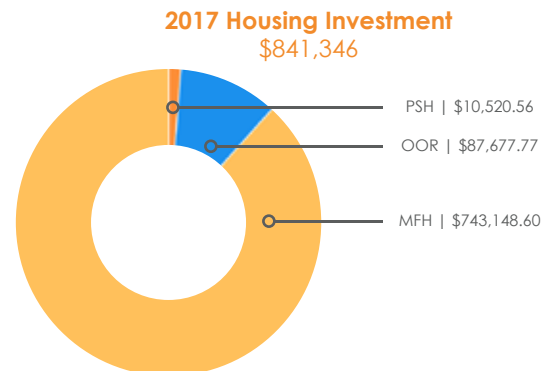
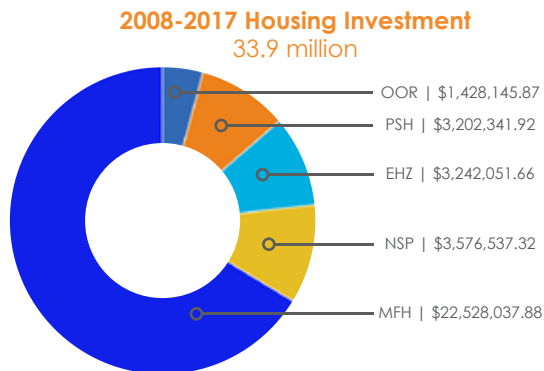
# 2017 Stats

Your investments in Lacasa create an impact at the individual level, the neighborhood level, and the community level. Some impacts are easy to measure and some are not. Thirty-six households became first-time home owners through your support this year. While we can measure the economic impact this makes, no one could begin to measure the multitude of ways that this impacts their lives.

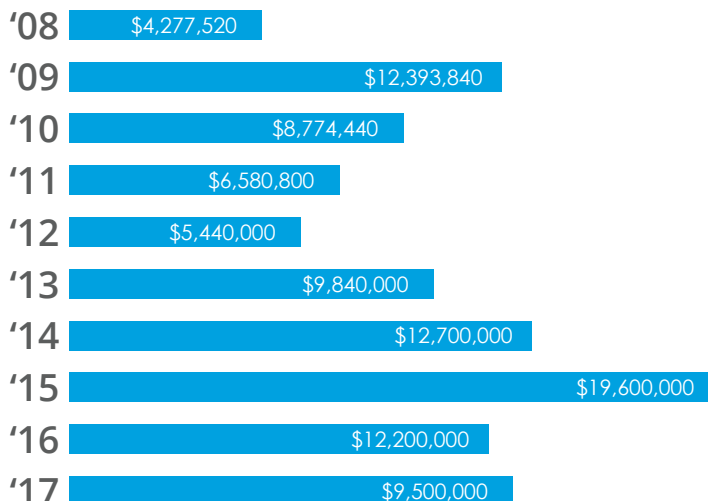
Here, we show some of the 2017 impacts that are quantifiable. Everyone who invests in and partners with Lacasa shares the credit for this work. First, you'll see a slice of the breadth of people served and impacted. Next, you can see how Lacasa has put resources to use in investing in housing, bringing economic stabilization to neighborhoods. Finally, on the bottom half of the page, you can note the year-by-year financial impact of foreclosure-prevention services.



## Neighborhood Investment Totals



## Value of Housing Stabilization, 2008-17



- OOR** Owner-Occupied Rehab - Lacasa's Help-a-House program that assists homeowners with significant rehab projects such as a new roof, major plumbing or electrical upgrade, etc.
- PSH** Permanent Supportive Housing - A program to provide stable, affordable housing for homeless individuals and families.
- EHZ** Environmental Hazard Remediation - The identification and remediation of environmental hazards in single-family homes, multi-family buildings and reclaimed commercial property.
- NSP** Neighborhood Stabilization Program - A program to purchase, rehab and resell vacant and/or abandoned houses to improve neighborhoods and restore the property tax base.
- MFH** Single and Multi-family Housing - The acquisition and rehab of primarily existing buildings to provide single and multi-family affordable housing. Includes new projects as well as energy and other upgrades to existing projects.



# HELP-A-HOUSE 2017

A special thanks to St. Mark's United Methodist Church for hosting the registration and breakfast every year since 2004. Thanks also to the Elkhart County Exchange Club for serving fantastic breakfasts to our volunteers for 13 years. And thank you to the nearly 500 volunteers who fueled this program in 2017. We couldn't do it without you!

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**P**

Richard & Donna Palacios  
 Papa John's  
 Chester & Ruth Ann Peachey  
 Luke & Rachel Yoder Penner  
 Geraldine Peters  
 Michael & Amy Phend  
 Phoenix Plumbing  
 Pizza Hut Delivery  
 Pleasant View Mennonite Church  
 William Pletcher  
 PNC Bank

**R**

Richard & Thelma Ramer  
 Karen Ransaw  
 J. & L. Rapp  
 Gerhard & Rosemary Wyse Reimer  
 Glenn & Lorraine Reinford  
 Clarence & Amanda Rempel  
 Mitch & Laura Rhodes  
 Dean & Becky Rhodes  
 Sidney & Sandra Richard  
 Dennis & Alice Risser  
 Rotary Club of Goshen  
 Scott & Lori Roth  
 J. N. & Mary Ann Roth  
 Justin & Brooke Rothshank  
 Gary & Nancy Royer  
 Leslye Runkle  
 Larry & Rosemary Rupp  
 Philip & Karen Rush  
 Linda & J.D. Russell  
 Carl & Lovina Rutt

**S**

Vyron & Elvina Schmidt  
 Jonathan & Katie Schramm  
 Kenton & Sally Schreck  
 Larry & Kay Schrock  
 Ruth Schrock  
 Karl & Lois Schrock  
 Daniel & Elaine Schrock  
 Schrock Homes, Inc.  
 Debra Scott  
 Gerald Shaffer  
 Wilma Shank  
 Arden & Meribeth Shank  
 Karl & Michelle Shelly  
 Gerald & Sara Wenger Shenk  
 Dale & Karen Shenk  
 Jonathan & Kris Shenk  
 Michael & Patsy Sherer  
 Lon Sherer  
 Gary & Carol Shetler  
 Peter & Jan Shetler  
 Tim & Jane Short  
 Ronald Shultz  
 Sheila Sieradzki

Silverwood Mennonite Church  
 Amy Sink  
 Brian & Lauri Smith  
 John & Joann Smith  
 Jon & Janet Smucker  
 George & Barbara Smucker  
 Dorothy Smucker  
 Snyder Paints & Wall Paper, Inc.  
 Robert & Ada Souder  
 South Side Soda Shop  
 Ralph Spelbring  
 Norman Sprunger  
 State Farm - Indiana Office  
 Loren & Miriam Stauffer  
 Robert & Barbara Steury  
 Douglas & LuAnn Steury  
 April Stewart  
 Alison & Mark Sties  
 Timothy & Donna Stoltzfus  
 Glenn & Geneva Stoltzfus  
 Duane & Karen Sherer Stoltzfus  
 Eric & Ruth Stoltzfus  
 Chad & Eliza Stoltzfus  
 James & Joyce Sumpter  
 Sunnyside Mennonite Church  
 Lela Sutter  
 Earl & Margaret Sutter  
 Barb Swartley & Wilma Harder  
 John & Barb Swartzendruber

**T**

Tax Solutions, P.C.  
 Terry's Carpet Cleaning, Inc.  
 Leah Thill  
 Sarah Thompson  
 Alejandro & Imelda Herrera Torres  
 Triangle Rubber  
 Gerald Trolz  
 Ora & Mary Troyer  
 Paul & Edith Troyer  
 Delwin Troyer  
 Ruthann & Charles Tucker  
 Patricia Ann Turco  
 Vince & Patricia Turner

**U**

Lawrence & Crystal Underwood  
 Unitarian Universalist Fellowship  
 United Way of Elkhart County

**V**

Michael & Patricia Vanderveer  
 Veada Industries, Inc.  
 Douglas & Jane Vendrely

**W**

William Wallis  
 Walmart  
 Walnut Hill Mennonite Church  
 David & Sara Walters  
 Gertrude Warkentin  
 Bonnie Warstler  
 Waterford Mennonite Church  
 Roger & Betty Weaver  
 Henry & Mary Weaver  
 Joann Weaver & Cynthia Hostetler  
 David Weaver  
 Wells Fargo Advisors  
 Wells Fargo Foundation  
 Robin Wenger  
 Sara Wengerd  
 Terri Wentz

Oxana Werbiansky  
 Whisler & Lavery  
 Mike & Paula Wickersham  
 David & Rosemary Widmer  
 Sandra & Gerald Wingard  
 Brandon & Lori Witthoft  
 Jerry & Ruth Ann Wittrig  
 Dirk & Amber Wolfer  
 Todd & Diane Woodworth  
 Herman & Phyllis Wulliman

**Y**

Martin (Mike) Yoder  
 Michael & Mary Lehman Yoder  
 Brandon Yoder  
 Gordon Yoder  
 Frederick and June Gingerich Yoder  
 James & Patricia A. Yoder  
 Timothy & Marisa Yoder  
 Clarence & Ideana Yoder  
 Robin & Luann Yoder  
 Steven & Diana Yoder  
 Douglas & Janette Yoder  
 Carl & Phyllis Yoder  
 Janet Yoder  
 Yoder-Culp Funeral Home  
 Mary Young

**Z**

Robin Zehr







## LACASA LEGACY SOCIETY

As Lacasa focuses on organizational sustainability, we want to thank those who have indicated to us that we are a beneficiary in their estate plan. Planned gifts leave a lasting impact on real people and communities in Elkhart County.

John and Lois Fidler, long-time supporters of Lacasa's Help-a-House program that improves housing, stabilizes families, and improves neighborhoods, had this to say about their impactful, supportive role, "We have supported the efforts of Lacasa's Help-a-House program for many years. Supplying the help needed for homeowners who need home repairs done and do not have the means to do it is an important job that Help-a-House is responsible for. We are happy to help Lacasa with these very worthwhile projects." Supporting Help-a-House is part of their estate plan.

If you have named Lacasa as a beneficiary to your estate or another form of planned giving, let us know. We would love to know that and to include you in this group. If you would like to speak with us about making a planned gift to Lacasa, we would welcome the conversation. Contact Chris Kingsley, VP Resource Development, at [chris.kingsley@lacasainc.net](mailto:chris.kingsley@lacasainc.net) or 574-533-4450.

Your gift could make an enduring impact on our community. Thank you for considering this option.

Chris Kingsley, VP Resource Development



## LACASA LEGACY SOCIETY MEMBERS

John & Lois Fidler

Larry & Julia Gautsche

Steve & Ann Herendeen

John & Joy Liechty

Gerald Shaffer