

The background features a collage of various photographs and geometric shapes. The photos include: a group of people outdoors with a red mascot; two women smiling indoors; a group of people holding a sign for lacasa, NIPSCO, and a D logo; a group of people working together; a woman smiling in a portrait; a group of people playing basketball; and a woman in a blue shirt standing by a red car. The geometric shapes are blue and orange diagonal bars.

lacasa

Strong foundations. For everyone.

Annual Report 2018-2019



Continuing to Build Strong Foundations

Lacasa is a not-for-profit community development corporation, a seldom fully-understood entity in communities like ours; yet we've become a foundational part of the Elkhart County community, a testament to the people who call this home. 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.

Over the last year, Lacasa has seen many major changes, such as leadership transition with the retirement of Larry Gautsche as Lacasa's President, an adoption of a new Social Enterprise business model to improve our sustainability, and the creation of the Impact Fund that fuels growth. These pieces, along with our strategic plan, are the foundation that will help Lacasa meet the needs of our county better than ever before. Our community is what drives us. These new beginnings will pave the way for Lacasa to meet its needs faster.

Foundations are at the heart of every service we provide and are the reason for our tagline "Strong Foundations. For Everyone." Operating in arenas like quality and affordable workforce housing, personal finance, credit repair, home ownership, real estate rehabilitation, immigration status, and neighborhood engagement is not for the faint of heart. All of our services have a goal of providing you with the foundation you need to take the next step in your journey. To make a difference, you have to be willing to jump into the fray and embrace the challenges, the celebrations, the victories, and the setbacks. Our goal is to empower all individuals to take on these challenges head on knowing we will be there to support them to build their foundations.

Elkhart County is a rapidly growing community. We are firmly committed to providing services that strengthen the community as it grows and to help build strong foundations in Elkhart County. We are confident that together, we will continue creating opportunity for all residents of Elkhart County and achieve the vibrant community we envision. Government, business and community leaders who partner with us are vital to the ongoing success of Lacasa and our mission.

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 49 years! We hope and trust you will continue to join us on this journey. Together, we are making a difference.



CHRIS KINGSLEY
President



NATHAN MATEER REMPEL
Board Chair



SOCIAL ENTERPRISE

In May of 2017, Lacasa adopted a strategic plan that seeks to deliver more individual empowerment, family stability, and neighborhood vitality throughout Elkhart County. This plan is guided by the input of stakeholders in our work and is a reflection of the importance of increasing the significant impact that we are together making in this community. Lacasa is in the process of adopting a Social Enterprise model in collaboration with NeighborWorks America through their Sustainable Business Initiative. The initiative provides a foundation and focus for organizations in four key areas: efficiency, scale, sustainability, and impact.



- Efficiency – Identifying and removing non-value activities from our clients experience and our team processes. This will allow Lacasa to help more people more efficiently.
- Scale – Expanding services and programs to more community members in order to help more people achieve stability.
- Sustainability – Creating revenue sources that do not compromise our mission and vision that our community has grown to expect from us. These sources will be used to help expand our reach in Elkhart County and to meet the needs of the community as they change.
- Impact – Improving the value of these services and programs that are offered to the community. This is vital in knowing what and how we might maximize our potential to meet those needs.

These four key areas fit into our strategic plan and the mission of Lacasa perfectly. This new model does not change our mission or our vision. Lacasa’s Strategic plan is focused on delivering greater impact in Elkhart County and the Social Enterprise model is the foundation for that impact.

STRATEGIC PLAN

- Be recognized as Elkhart County’s premier provider of financial empowerment services.
- Increase family stability opportunities with Help-a-House and other quality housing programs.
- Promote neighborhood vitality by facilitating community engagement.
- Construct an internal, organizational structure that will support Lacasa’s continued growth.
- Establish a sustainable financial structure that enables greater mission impact.
- Achieve positive brand recognition and association throughout Elkhart County by increasing branding and marketing efforts.



Strong Neighborhoods and Strong Communities

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
- Partner with residents, businesses, and local government to build healthy communities.
- 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



East Lincoln Crossroads Revitalization – Lacasa made significant progress on this project in 2018. 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, 418 S 7th and 213 S 7th were completed and leased in 2018. 114 S 7th is expected to be completed by April 1. The final project is expected to be completed by early 2020. This project is resolving neighborhood safety issues, preserving home values, and adding to the neighborhood's vibrancy. It 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 – Every May, Lacasa and community residents are invited to the Roosevelt Center to meet with local service providers. These programs and opportunities give community members access to resources such as daycare services, afterschool programs, financial coaching, and education services.

Community Events at Roosevelt Center - 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.

Neighborhood Leadership Brunch - Neighborhood leaders and local government officials convene at Lacasa's main office to discuss neighborhood needs and updates around the community. Speakers from around the community are invited to present on topics or offer solutions to improving neighborhood safety and communication.

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

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.

Workplace Financial Empowerment is 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.

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



QUALITY HOUSING OPTIONS

Lacasa residential communities in Elkhart and Goshen are more than just quality, well-maintained housing options. They provide opportunity for upward mobility. In 2019, Lacasa's Renter Financial Empowerment Program will help tenants 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

Lacasa's Immigration Services provides accurate and affordable services to immigrants from all over the world who seek to reunite with family members, adjust immigration status, obtain authorization for employment in the United States, or apply for any other immigration benefit under Temporary Protective Status or Deferred Action.

THRIVING INDIVIDUALS 2018



Martha purchased a home in Middlebury. She said "I am happy, satisfied and very grateful! I never thought I would be able to buy a house all on my own." She added, "I saw Lacasa as my one hope to help me get to this goal."

She faced challenges along the way. "I had a family emergency and had to travel back to Mexico to deal with it. That trip set me back in my personal finances and I had to drastically cut a lot of expenses. That and the fact that my husband hasn't been able to work and help me get to this goal sooner."

Martha said "You can get economic help along the road to own a home. There are very good classes and counseling for those who want to become homeowners."

Martha Garcia



Luke is working on his Master's in Social Work. Having to worry about a full course load can be hard enough but having to worry about tuition and loans too can make things a lot tougher.





Luke reached out to our Financial Empowerment Team and qualified for our IDA Dream\$avers program to use towards his education. "Having the IDA funds available has been really helpful to be able to afford further education. That's given me some relief, so I'm grateful for that."

Luke Roeschley

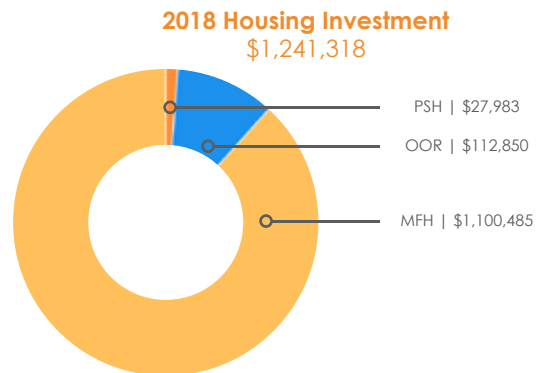
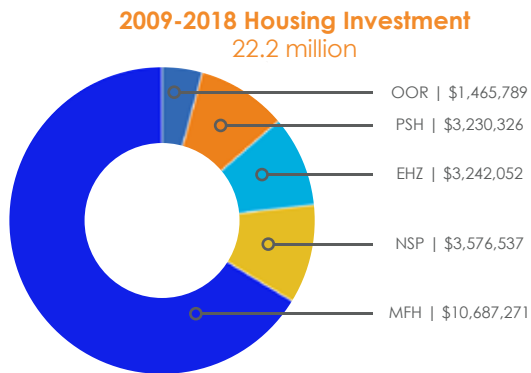
2018 Impact

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

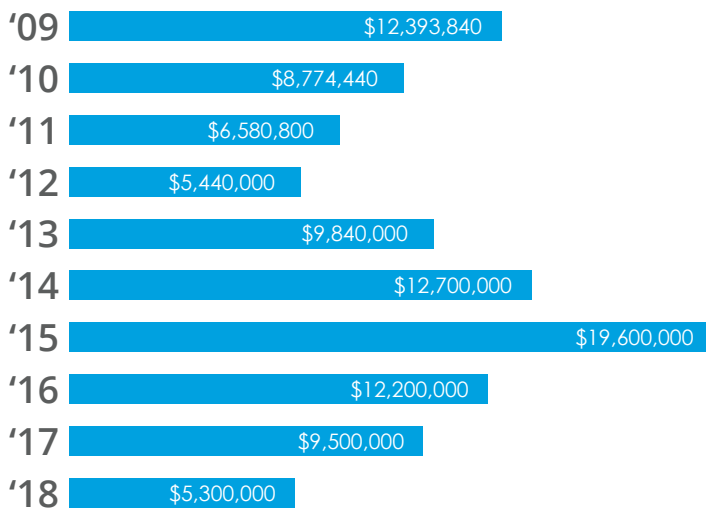
Here, we show some quantifiable 2018 impacts. Everyone who invests in and partners with Lacasa shares credit for this work. First, you'll see a portion of people served and impacted. Next, you can see how Lacasa has put resources to use in investing in housing, bringing economic stabilization to neighborhoods. Finally, on the bottom half of the page, you can note the year-by-year financial impact of foreclosure-prevention services.

	7 Multi-family units built (28 planned in 2019-2020)		57 Families achieved homeownership
	418 People helped through Immigration Counseling		255 Graduates of Money 4 Life Program

Neighborhood Investment Totals



Value of Housing Stabilization, 2009-18



- 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 2018

29th

Annual

248

Volunteers

1,295

Hours worked

15

Sites in Goshen

14

Volunteer groups

churches, service clubs, and businesses,
as well as many individual volunteers

LEAD SPONSOR:



Key Sponsors:



Multi-House Sponsors:

1st Source Bank
DJ Construction, Inc.
Everence
First State Bank
InterCambio Express
Lippert Components
NIPSCO
Timothy and Marisa Yoder
Yoder Culp Funeral Home

Full House Sponsors:

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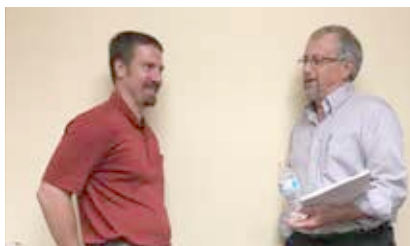
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Hertzer Systems
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John Hall True Value Hardware
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Dean and Becky Rhodes
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Snyder Paints
South Side Soda Shop
Team Construction
Walmart
Whisler & Lavery
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Yoder, Ainlay, Ulmer, & Buckingham

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Andy Harlow, Interra Credit Union
Allan Kauffman
Sanford Miller
Jon Miller, First State Bank
Matt Schrock, DJ Construction
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Elkhart Housing Authority
Everence
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NeighborWorks America
North Central Indiana Housing Authority
Oaklawn Psychiatric Services
Ohio Capital Corporation for Housing
PNC Bank
Prosperity Indiana
Southside, Inc.
TK Immigration Law
United Way of Elkhart County

2018 VOLUNTEER GROUPS

Assembly Mennonite Church
Berkey Avenue Mennonite Fellowship
Bethany Christian High School
Bethany Christian Middle School
Catholic Heart WorkCamp
College Mennonite Church
Earkham College
East Goshen Mennonite Church
Eighth Street Mennonite Church
Everence
Exchange Club of Elkhart County
Genesis Products
Goshen College
Grand Valley State University
Greene Road Church
iExplore, AMBS
JOBS Program, Elkhart

Central High School
Lewis University
Jubilee Mennonite Church, Meridian, MS
Lewis University
LifePoint Church
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Merit Learning Center
NIBCO
Pleasant View Church
Rotary Club of Goshen
Silverwood Mennonite Church
Sunnyside Mennonite Church
Waterford Mennonite Church

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Eric & Luisa Zehr
 John Zook

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 Everence
 Exchange Club Of Elkhart County
 First Federal Savings Bank
 First State Bank
 First State Insurance Agency, Inc.
 GDC, Inc.
 Genesis Products, Inc.
 Gleason Industrial Products, Inc.
 Goshen Brewing Company
 Goshen Chamber of Commerce
 Goshen Family Physicians
 Goshen Noon Kiwanis International
 Gutierrez Bakery
 Hamilton National Title LLC
 Hawkins Water Tech, Inc.
 Heart City Health Center
 Hertzler Systems, Inc.
 Hong Yuan Inc.
 Hoover Feed Service, Inc.
 Horizon Transport, Inc.
 Horoky Insurance & Financial Services, Inc.
 Inter-Cambio Express, Inc.
 InterraCares Foundation
 JAYCO, Inc.
 Jimmy John's
 John Hall True Value Hardware
 Kappa Kappa Kappa Inc.
 Keystone RV
 Kil Architecture
 LaBoutique
 Lake City Bank
 Lincolnway Dairy Queen
 Lippert Components
 Mancino's Pizza
 Maplecrest Insurance, LLC
 Martin Brothers Contracting, Inc.
 Martin's Supermarkets
 Menno Travel Service
 Meridian Title Corporation
 Merino Law Firm
 Middlebury Electric Inc.
 Miller Poultry
 Mission Woodworking, Inc.

Monsanto Fund
 Mutual Bank
 NIPSCO
 Ohio Capital Corporation for Housing (OCCH)
 Papa John's
 Parkside Mall
 Patrick Industries, Inc.
 Pike St. Dairy Queen
 Pizza Hut Delivery
 PNC Bank
 Rotary Club of Goshen
 Schrock Homes, Inc.
 South Side Soda Shop
 State Farm - Indiana Office
 State Farm Insurance
 Tax Solutions, P.C.
 TEAM Construction
 Ten Thousand Villages
 Terry's Carpet Cleaning, Inc.
 The Electric Brew
 The Office Barn
 Thor Industries, Inc.
 TK Immigration Law
 Triangle Rubber
 United Way for Southeastern Michigan
 Veada Industries, Inc.
 Vista Manufacturing, Inc.
 Wal-Mart Market Center #1566
 Wal-Mart Superstore #1378
 Wells Fargo Bank
 Yoder, Ainlay, Ulmer, & Buckingham
 Yoder-Culp Funeral Home

Church Financial Partners

Assembly Mennonite Church
 Berkey Avenue Mennonite Fellowship
 Clinton Frame Church
 College Mennonite Church
 Foundation Family Worship Center
 Goshen City Church Of The Brethren
 LifePoint Church
 Pleasant View Church
 Silverwood Mennonite Church
 Sunnyside Mennonite Church
 Unitarian Universalist Fellowship
 Walnut Hill Mennonite Church
 Waterford Mennonite Church





Lacasa, Inc. is a Community Development Organization serving Elkhart County. Our programs are designed to improve neighborhoods and strengthen families. Lacasa's programs are open to all people regardless of race, nationality, ethnic origin or religion.

All Lacasa activities and services are provided without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.

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 Heidi Stoltzfus McHugh, VP Development and Community Engagement, at heidi.mchugh@lacasa-inc.net or 574-533-4450.

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

Heidi Stoltzfus McHugh, VP Development
and Community Engagement



LACASA LEGACY SOCIETY MEMBERS

John & Lois Fidler

Larry & Julia Gautsche

Steve & Ann Herendeen

John & Joy Liechty

Gerald Shaffer