

lacasa  
Strong foundations. For everyone.

# STRENGTH IN COMMUNITY 2022 ANNUAL REPORT



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# What is Community?

## The Lacasa Definition

Community can simply be defined as "a group of people living in the same place or having a particular characteristic in common." This implies that a community is based merely on a geographic location or a specific demographic. But at Lacasa, we know that community means so much more than that. We know that community is also defined as, "a feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals."

### That's more like it, right?

Having a sense of community unites us and makes us feel as though we are a part of something greater than ourselves. It can give us opportunities to connect with people, reach our goals, feel safe, and even increase our quality of life. It is critical for every person to contribute and have a sense of community if we intend to make a lasting impact.

Throughout last year, Lacasa continued to deepen its involvement in our community. We developed new partnerships, built new homes, and had a positive impact for an overwhelming number of Elkhart County residents. As we progress through 2023 and strategically execute our very intentional mission, we will need even more support from our community. So read through this annual report, digest the information, and consider...

Will you join us as we continue to improve OUR COMMUNITY?



Brett Weddell  
Board Chair



Heidi Stoltzfus McHugh  
Chief Impact Officer and  
Interim President/CEO





Before



After



Before



After



Before



After



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# "I Got a Life Again..."

## Katyana's Master It Series Story

Lacasa's Master It Series financial education courses empower adults to manage, stabilize, and grow their finances. The free classes are taught in English or Spanish and are available in person or online. Led by financial coaches and HUD-certified housing counselors, the Master It Series provides resources for dealing with credit, debt, money, and moving toward homeownership.

To date, the program has seen 387 graduates complete at least one class. Katyana is one of many who are experiencing a new level of financial freedom post graduation.

*"Well, I first heard about Lacasa from the Habitat program," says Katyana. "They refer the classes to us because they want us to work on money management and home ownership."*





← Twelve brand-new graduates from Lacasa's Master Your Money class proudly display their certificates of completion.

Once classes began, Katyana felt immediate enthusiasm.

*"I know how sometimes you have anxiety when it comes to finances. And I was in that place. And when I came to the class, it was a big relief for me. It really got me digging deep into my finances....It was just amazing: the support, the team, [they're] very understanding. And you're able to speak, right? You're able to just get your thoughts out. You're not judged."*

Having experienced the Financial Empowerment Center for herself, Katyana encourages others to give the Master It Series classes a chance.

*"I would say, do it, do it, do it. Don't be afraid....It's never too late. I've been in a place where I almost got evicted. I've been in a place [where] my car was repossessed, and I've been in a place where I just felt like I'm never going to get out of debt. Like, I literally told myself, I'm never going to get out of debt, this is going*

*to be my life," says Katyana.*

But she wasn't in that place forever. After going through the Master It Series, she had a new outlook on her future.

*"I got a life again to give back and to say, I'm not giving up. I'm not going to let this thing go. I'm going to move forward..."*

***I will be debt free. I will own my own home. Me and my family are going to be successful and my children are going to have a great life because of it."***

Lacasa's Master It Series is part of our Financial Empowerment Center. With the help of a recent grant partnership with KeyBank, we're expecting to more than double our impact on financial literacy and help even more individuals achieve their financial goals.

# Vision 2023-2027 Strategy



## Goal #1:

### Strengthen Housing & Wealthbuilding Opportunities

Lacasa is known for our proven ability to strengthen families and housing. We complete projects and deliver programs that are unique to our area and focus on providing pathways for people with fewer resources to thrive. We serve our community's diverse populations through multicultural and bilingual capabilities. Our robust suite of services leverages expertise and partnerships, reflects excellence, and positively impacts our region's development.

## Goal #2:

### Strengthen Communities

Lacasa excels at strengthening focus communities. We connect with these communities to engage their residents, strengthen their voice, support their leaders, and assist in plans that build on their assets. Work in these communities is informed and driven by the voices of their residents and stakeholders.



# ic Plan



## Goal #3:

### Strengthen the Team

Lacasa is an employer of choice that values and develops each team member and celebrates their strengths and diversity. Lacasa has well-trained and engaged team members that collaborate to achieve mission-focused results. Our team members are committed to our mission, aligned with our values, and engaged with our clients and community.

## Goal #4:

### Strengthen the Brand & Business Model

Lacasa is respected as a strong and reliable nonprofit, ideal for charitable investments and is an integral partner for community development efforts. Broad community support of Lacasa has resulted in successful fundraising. Strongly connected across its service footprint, Lacasa is efficiently run and financially healthy, with a focus on high community return on investment.



*These 27 women earned their "Master Your Money" certificate after two days of classes! This is the first all-female class of graduates in the Elkhart County Jail.*

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## In The News

### Lacasa's Jail Partnership Earns "Program of the Year"

On February 1, 2023, Lacasa was awarded "Program of the Year" at the 2023 Prosperity Indiana Summit in downtown Indianapolis. This key award for supportive services recognized the Master It Series (financial classes) that Lacasa provides for both male and female inmates in the Elkhart County jail. The Master It Series was described as "a

community development program that is dedicated to improving quality of life for Hoosiers."

Lacasa's Master It Series classes provide HUD-certified, financial education courses, paired with banking and credit-building opportunities. This can include free checking and savings accounts as well as credit builder





← In 2022, Lacasa educated a total of 167 inmates in with our Master It Series classes.

loans for those who successfully complete the coursework. Classes included in the Master It Series are Master Your Credit, Master Your Money, Master Your Debt, and Master Homeownership.

Through partnerships with local agencies and employers, the Master It Series for inmates connects Lacasa with people who would have normally been out of the organization's reach. In 2022, Lacasa's Master It Series was proud to involve collaboration between more than 25 partners to benefit nearly 200 participants. Volunteers include bankers, loan originators, realtors, and other housing and financial industry professionals.

If you would like to get involved with Lacasa, please visit: [www.lacasainc.net](http://www.lacasainc.net) or email: [lacasa@lacasainc.net](mailto:lacasa@lacasainc.net)

↓ Interim CEO, Heidi Stoltzfus McHugh, and Dir. of Client Empowerment, Ashley Bowen, accept the "Program of the Year" award in Indianapolis.



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# By The Numbers

## Lacasa's Impact in Numbers

Lacasa has been able help countless families in need over the years. Through dedicated efforts and a compassionate approach, we have helped individuals and families overcome financial struggles, secure safe and affordable housing, and navigate the complexities of the immigration system. With a commitment to strengthening the community we serve, Lacasa has become a vital resource for the community, making a real difference in the lives of those who need it most.

### ***In 2022:***

*Housing Units Developed: **12***

*Owner Occupied Rehabs: **3***

*"Master It Series" class  
graduates: **384** (**167** of those  
were incarcerated)*

*IDA dollars invested into Elkhart  
County: **\$101,988***

*New resident leaders: **200***

*Volunteer Hours: **633**  
done by **168** individuals*



*In addition to its current portfolio  
of over 350 rental units, Lacasa  
created 12 new affordable housing  
options in Elkhart County in 2022.  
Will you help us create more?*



# \$275,000 Awarded in Two Major Grant Partnerships

Thank You to the Community Foundation of Elkhart County and KeyBank for Investing in Elkhart County's Future!



## Community Foundation of Elkhart County Grant

The Community Foundation of Elkhart County's "Building Community in South Central Elkhart" \$100,000 grant will be invested in the South Central Elkhart neighborhood. There, we're utilizing our work at the Roosevelt Center to encourage existing community leaders and help them take on their own community project goals. We provide critical Tenant Resources to assist tenants as they move toward greater financial stability and eventually help them achieve homeownership.

Outside of the grant's specifications, we're also working in the South Central neighborhood to increase housing development activities for rental housing and homeownership, financial education and coaching, matched-savings opportunities, and first-time homebuyer development while also maximizing the Roosevelt Center gym, cafeteria, and classroom space for community benefit.



## KeyBank Grant

Thanks to a \$175,000 grant awarded by KeyBank, we're aiming to expand our financial education course participation and more than double the significant financial milestones reached by working adults. Key milestones include attaining homeownership or home improvement, accessing post-secondary education, gaining reliable vehicle access, and improving creditworthiness. Further, we'll create new employer partnerships to bring financial empowerment tools to the workplace to support workforce stability.

Expanding these programs over the grant's three-year timeframe will help Lacasa reach more working adults within our communities, supporting their ability to make positive financial decisions and increasing access to inclusive, mainstream financial products and services. By removing barriers through virtual education and meetings, we have already been able to reach out to families with childcare or transportation-constraints.

While our Financial Empowerment programs are available to everyone, 93% of those we serve live below 80% of the area's median income. By helping individuals become stable homeowners in the short term, we're able to increase the long term stability of individuals, families, and neighborhoods for generations.



*Brad (left) with long-time friend and employee of Goshen Brewing Company, Brad Stoltzfus (right).*

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# In It for the Long Haul

## Brad Hunsberger

VP, Real Estate Development

If you took a time machine back to March of 1997 (a quarter of a century ago!), you would see a young 21-year-old, Brad Hunsberger, accepting his first position with Lacasa, Inc. At that time, Lacasa only owned 20 rental

units so Brad's first task was to rehab 8 newly-acquired, single-family homes. Unbeknownst to Brad, those 8 rehabs would be the first of many projects he would see through to completion with Lacasa.





← Brad is pictured here breaking ground on the State Street project in May 2021.

For those of you who don't know Brad, you need to know that he is somewhat of a "mover and a shaker." He always has been. When Brad hears about a community need or sees an opportunity for improvement, he'll be the first in line to organize and execute a sustainable solution.

We are so thankful to have Brad as a part of Lacasa's team. Please join us in congratulating him on 25 years of impact at Lacasa.

When it comes to his work at Lacasa, Brad is most passionate about taking the most dilapidated home on a street and turning it into the best. His personal philosophy? Simple. To "create affordable housing that people are actually proud to live in." One of Lacasa's core values is Respect Human Dignity and passionate employees like Brad are the very fuel that is used to advance Lacasa's mission.

↓ A very young Brad working on some stairs in a rehab house.



→ *Lacasa's Daniela Panetta, along with the South Central resident group, celebrating a successful end to the NeighborWorks America Community Leadership Institute.*



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## Strengthening Community Voices

Because Lacasa is a chartered member of NeighborWorks America, we have the opportunity to attend the annual, invitation-only, Community Leadership Institute (CLI). This is a collaboration of community leaders from across the U.S. and Puerto Rico who attend in small teams and attend a full range of courses. Leaders get to skill build, network, and hear from others on how they are solving issues in their neighborhoods. Each participating team also creates an action plan for making positive change in their neighborhoods.

This year, Lacasa staff and resident leaders from Elkhart's South-Central neighborhood attended the CLI in North Carolina and continued work outlined in the South-Central Complete Neighborhood Visioning Report. The uniqueness of this report is that it starts from a place of strength, rather than focusing on what is lacking. This neighborhood impact project focuses on the assets of the neighborhood to then be able to build and define visions and priorities.

**If you would like to be involved with this initiative as the work continues in 2023, please contact [daniela.panetta@lacasainc.net](mailto:daniela.panetta@lacasainc.net).**





← Elkhart County Leaders at the OKI Planning Conference

## Prairie Creek Run Highlighted at Regional Conference

Lacasa's work in the Prairie Creek Run neighborhood dates back to the 90s, but a partnership was recently developed with the Elkhart County Planning Dept., a private urban planner consultant, and residents of the neighborhood to develop a neighborhood redevelopment plan. A proposal was submitted to the OKI (Ohio, Kentucky, and Indiana) Planning Conference to talk about what made this so successful. Out of 50 proposals and only 28 session slots at the conference, Lacasa's, "Three-Fold Accountability: Resident-First Planning Guided by Intentional Leadership Collaboration," was chosen. One of the core strengths of this plan was the engaged leaders and the leadership development support that Lacasa was able to provide. This support helped residents be a part of the planning processes, which led to ownership and pride of the plan and accountability to partners to accomplish the goals.



Scan to see the entire Prairie Creek Run Redevelopment Plan.

### Tenant Resources Impact 2022

*Tenant engagement: 138*

*Tenant referrals to external resources: 86*

*Referrals to support permanent housing: 24*

*Referrals to resources for wellbeing: 21*

*Total number of satisfied referrals: 26*

*Urgent tenant situations remedied: 18*

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