



Connecting Hearts
EMPOWERING COMMUNITY





Jeremy Stutsman
President / CEO

United for Sustainable Futures

Reflecting on my initial time at Lacasa, several moments stand out vividly. From the exhilaration of a ribbon-cutting on Jefferson Street in Goshen to the ceremonial ground breaking on Division Street in Elkhart, each experience has left an indelible mark on me.

Meeting and interacting with tenants, as well as witnessing the profound moment when someone becomes a first-time homeowner, has been truly inspiring. These instances transcend mere transactions; they represent the fulfillment of dreams and the beginning of a new chapter in people's lives. Moreover, the shared camaraderie during staff lunches and working with volunteers has added a sense of community that extends beyond the traditional workplace.

While Lacasa is a nonprofit housing agency with programs aimed at helping clients achieve financial stability — from becoming homeowners to improving credit scores, finding affordable rentals to receiving home repair assistance — I've come to realize that it is more than just that. Lacasa is a collective of individuals dedicated to walking alongside others in their journeys. We don't just offer assistance; we actively engage in the lives of those we serve. Whether it's the staff, our board, investors, clients, partners, friends, or supporters, we come together as a united force to lay the groundwork for sustainable futures today and tomorrow.

Assuming this position has been an immense honor, allowing me to serve a purpose that empowers others to grow. The beauty of this transition lies in the mutual growth experienced through interactions by both myself and others. As we continue on this collective journey, I am grateful for the opportunity to contribute to the building of stronger foundations for individuals and communities alike.

Jeremy Stutsman,
President / CEO
Lacasa, Inc.

STRATEGIC PLAN GOALS

Vision 2023-2027



GOAL #1

Strengthen Housing
& Wealth-building
Opportunities



GOAL #2

Strengthen
Communities



GOAL #3

Strengthen the Team



GOAL #4

Strengthen the Brand
& Business Model

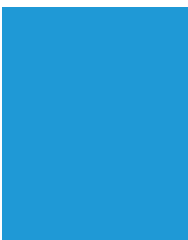


Heart of Lacasa

The heart is a poignant symbol of community, showing us what becomes achievable through collective effort. Success for Lacasa is a collaborative endeavor, requiring dedication of the Board of Directors, staff, volunteers, donors, business partners, and our cherished clients. Each name embraced within this heart signifies an individual who has left a lasting mark, making a positive difference in someone else's life.

The small wooden hearts within symbolize those who aspire to champion personal empowerment, uphold family stability, and foster neighborhood vitality. Together, this collective symbolizes a community of compassionate individuals, ever ready to step up when others are in need. The Heart of Lacasa is a testament to the power of unity and the positive impact that can be achieved when hearts and hands join forces in the spirit of community and humanity.

We invite you to visit our Goshen office to sign your own heart and place it into the Heart of Lacasa.



THANK YOU

2023 Annual Sponsors

EMPOWERMENT LEADER



BUILDER

Everence

First State Bank

Coming Together



Lindsey standing in front of her new home with her sons.

Lindsey Schrock has known one side of Lacasa for 7 years as a tenant at Lacasa's Arbor Ridge apartment complex. She knew she wanted to eventually buy her own home, which led to opening a Dream\$avers matched savings account and taking classes and coaching through the Financial Empowerment Center.

She worked with the team on applications and accessing subsidies through partner's programs to buy a new house built by Lacasa. It all came together when she closed on her new home in 2023 and she and her two sons moved in. See more of Lindsey's story at lacasainc.net/lindsey.

Bertha's Home-Coming



Kalet Gonzalez and Ashley Bowen, Director of Client Empowerment, celebrate with Bertha as she receives the keys to her new home.

Bertha Peña's year-long journey to find a house ended with the purchase of a home from Lacasa, marking a new beginning and highlighting the transformative power of support. Realtor Kalet Gonzalez played a crucial role in understanding Bertha's needs and making her dream home a reality. The turning point came when Bertha discovered Lacasa's HOME Innovations program.

The Lacasa homebuyer education classes also played a crucial role in Bertha's understanding of

continued on next page

Partnerships Helping to Make Homeownership Possible

Many thanks to all the partners that made it possible for Lindsey, Bertha, and the six other households to become homeowners through the HOME Innovations program including—Indiana Housing and Community Development Authority (IHCDA), City of Elkhart, City of Goshen, Federal Home Loan Bank of Indianapolis, Belmont Mennonite Church and the helpful lenders, realtors, and title companies.





Housing Development

88

COMPLETED INVESTMENTS IN HOUSING PRESERVATION

- 29 Owner occupied rehab in Goshen and Elkhart
- 7 Restoration of historical buildings into rental units
- 52 Significant updates to existing Lacasa housing units

8

NEW HOMES CONSTRUCTED FOR HOMEOWNERSHIP

- 4 in Goshen and 4 in Elkhart

358

RENTAL HOUSING UNITS IN OUR PORTFOLIO AT END OF THE YEAR

homeownership, simplifying the initially challenging process. She gave the experience of working with a Lacasa housing counselor a 5-star rating for excellent guidance and care.

Bertha expressed her appreciation for the support she received along the way, emphasizing that in the end she got more than just a house; she has a home. Bertha now resides in her new home with her dog, adding warmth to the transition.

HOME Innovations Program Breakdowns

HOME Innovations is a pilot program to support home buyers at 80% AMI or less.

\$1,588,800

TOTAL SELLING PRICES OF 8 HOMES

This amount encompasses:

\$918,406

Total in Mortgages attained by 8 buyers contributing to the Elkhart County economy

\$284,510

Total brought by the 8 buyers to their purchases, reflecting years of hard work and saving

\$385,884

Total in homebuyer grants and subsidies, down-payment assistance programs, and IDA matched savings

\$843,254

Development subsidy from HOME dollars to bridge the gap between construction costs and selling price.

\$2,432,054

COST TO BUILD 8 HOMES IN 2022-2023

This program was originally created in 2019-2020 before the pandemic drastically changed the cost of construction.

The average cost to build these 8 homes was around \$304,000 per house.

Each of the houses were sold at market rates as directed by the grant terms (\$198,600 average).

Tenant Resources is Growing Connections



Roosevelt tenant and story time attendee, Kadence, celebrating her award with Elkhart Public Library Audience Development Coordinator Andrea Torres.

Lacasa's Tenant Resources program is more than just a rental assistance service - it's a community-building initiative that's transforming the tenant experience. By bridging connections between tenants and valuable resources both within the community and on-site, this program is fostering stronger bonds and healthier living environments.

Additional focus is at our target properties, Roosevelt Center in Elkhart and The Hawks in Goshen, where Tenant Resources brings supportive programming and capacity-building on-site. At Roosevelt Center, where families with young children make up a significant portion of the community, the focus is on providing enriching experiences for the little ones. Through partnerships with local institutions like the library, we've introduced innovative initiatives like book delivery services and on-site Storytime sessions. Our surveys show a remarkable 78% improvement in children's reading skills since the introduction of these programs.

One standout example is Kadence, a young tenant at Roosevelt, who earned the title of "Tenant of the Month" for her enthusiasm in rallying her peers to join the Storytime sessions. Kadence's motivation? Simply to have more fun and make new friends. Her initiative is a testament to the vibrant community spirit we're nurturing through Tenant Resources.

Certification is a Testament to Dedication



Special acknowledgment goes to Amy Ward, Tenant Resource Navigator, and Daniela Panetta, Director of Community Building and Engagement for their hard work and commitment in securing this certification.

After two years of diligence and dedication, Lacasa received word in December 2023 that we had attained the Certified Organization for Resident Engagement & Services (CORES) certification from the Stewards of Affordable Housing for the Future (SAHF). This designation highlights Lacasa's established excellence in providing top-tier resident services coordination in affordable rental housing.

Beyond Lacasa's commitment to resident health, well-being, and data-informed operational decision-making, this certification furthers our mission to create more stable, affordable housing through new funding and partnership opportunities.

Jeremy Stutsman, President/CEO, stated, "This certification is a testament to the commitment of our Community Engagement Team. Their dedication not only validates their hard work but also contributes to the continual elevation of all that Lacasa has to offer."



The Certified Organization for Resident Engagement & Services (CORES) Certification recognizes organizations that have developed a robust commitment, capacity, and competency in providing resident services coordination in affordable rental housing. CORES's certifying entity is Stewards of Affordable Housing for the Future, a collaborative of nonprofit affordable housing providers that promote their shared objectives which embraces the notion that stable, affordable, service-enriched housing is critically important in the lives of all people.

BY THE NUMBERS



Tenant Resources

524

TENANT ENGAGEMENTS ACROSS
LACASA'S 358 APARTMENTS

57

SERVICES RECEIVED BY TENANTS
THROUGH REFERRAL*

7

TENANTS MAINTAINED HOUSING
THROUGH REFERRAL

119

TENANT ENGAGEMENTS AT
ROOSEVELT CENTER

7

TENANTS TAKING A LEADERSHIP
ROLE AT ROOSEVELT CENTER

7

CHILDREN AT ROOSEVELT CENTER
READING MORE AND/OR BETTER
DUE TO STORYTIME**



PHOTO CAPTIONS LEFT TO RIGHT STARTING TOP LEFT: Kendra at Roosevelt Center on a tenant led work day; Roosevelt Center tenants participating at the Elkhart Resource Fair; Children at Roosevelt Center enjoying Storytime organized by Tenant Resources; The Hawks tenant, Edie Yoder, stands next to her painting in the Community Room; Amy Ward, Tenant Resource Navigator, meeting with The Hawks tenants, Liz and Edie, to discuss their needs and responses to property survey.

* Community resources such as sources to counter food insecurity and emergency financial assistance

** This is 78% of all accessing the Library through Roosevelt Center!

FINANCIAL EMPOWERMENT



Interra & Federal Home Loan Bank of Indianapolis



First Light Mission



KeyBank



Salvation Army

THANK YOU

2023 FEC Sponsors

GOLD



SILVER



BRONZE

Everence
Centier Bank
First State Bank
Thor Industries, Inc.



Strong partnerships for strong communities

ABOVE:
Ashley Bowen, Director of Client Empowerment, and Jeremy Stutsman, President/CEO of Lacasa, receiving award from Habitat for Humanity of St. Joseph County.

PHOTOS ON LEFT PAGE:
Partnerships with First Light Mission and the Salvation Army enable us to host Master It classes in their facilities. The support of sponsors and partners like KeyBank, Interra and the Federal Home Loan Bank of Indianapolis provide opportunities for ongoing programming that empower our clients and open up new avenues, such as the forthcoming auto loan program in 2024.

Lacasa's impactful work is only made possible through the strength of our partnerships with numerous individuals and organizations, particularly other nonprofits. One such collaboration is our administration of the Individual Development Account (IDA) matched savings program and classes for clients of regional Habitat for Humanity agencies. It's a privilege to have been recognized with the "Community Partner of the Year" award for 2023 by Habitat for Humanity of St. Joseph County.

Jill La Fountain of Habitat for Humanity of St. Joseph County shared, "We are pleased to honor Lacasa for their valuable community partnership with us. Lacasa provides Habitat families with the opportunity to increase funds for closing costs through their IDA. They also provide a series of financial education classes that our families can and do participate in. Thank you, Lacasa for your partnership."

These partnerships underscore our collective commitment to empowering individuals and families toward financial stability and self-sufficiency. As we continue to expand our reach and offerings, we're grateful for the collaborative spirit that drives positive change in our communities. Together, we're making a lasting impact.

BY THE NUMBERS



Financial Empowerment

509

MASTER IT
SERIES GRADUATES

\$113,706

IDA DOLLARS INVESTED
IN THE COMMUNITY

People used their IDA
Funds to invest in:

4 Home Repairs

14 Home Purchases

3 Education

8

HOME INNOVATIONS
HOMEBUYERS

27

HOUSEHOLDS REACHED IMPORTANT
FINANCIAL MILESTONES*

22

HOUSEHOLDS GAINED ACCESS TO
FINANCIAL MAINSTREAM**

* 2 IDA Clients purchased through HOME Innovations

** Lake City Bank Getting Ahead Loan, accessed with class completion certificate



Lacasa staff Amy Ward, Bill Lehman and Daniela Panetta stand with leaders of the South Central neighborhood dinner.

Resident Leaders Foster Connection

Community leaders in South Central Elkhart worked with Lacasa on a community event to connect with city officials and other residents. Community leaders and residents, along with city staff and council members, met at a dinner planned and led by the resident leaders.

A Roosevelt Center tenant who led the event as host, shared that she was encouraged by the process and the experience increased her confidence and comfort to want to do this more. Another community member said she was so inspired by a that the next day she went to a council meeting because she wants to be more involved.

All leaders that participated in South Central Elkhart community event responded to following survey questions as agree or strongly agree.

- I feel more confident in my ability.
- I feel I can make a positive change.
- I feel more civically involved.
- We accomplished what we set out to do.

BY THE NUMBERS

Community Building & Engagement



807

RESIDENT ENGAGEMENTS
THROUGHOUT ELKHART COUNTY

Through a partnership with the Boys and Girls Club, North Goshen Mennonite Church, Purdue Extension Elkhart County, and the Chamberlain Garden the neighborhood leaders host Boys and Girls club children for garden club.





Wabash National



Thor Industries



Goshen College



Belmont Mennonite Church



Clayton Homes



East Goshen Mennonite Church



Keystone RV

Building community through volunteering



The 2024 Help-A-House Fundraising committee members: Esther Aparicio (First State Bank), Barb Swartley (Coldwell Banker), Matt Schrock (DJ Construction), Sanford Miller (Retired), and Amber Wolfer (Lake City Bank) adding their hearts to the Heart of Lacasa.

Help-A-HouseSM harnesses Lacasa's expertise in home rehab and volunteer coordination to improve homes and neighborhoods in Elkhart County. With extensive knowledge in construction and real estate, Lacasa fosters neighborhood development to create additional units of affordable housing.

Thank you to our 2023 Help-A-House Fundraising Committee members: Jon Miller (First State Bank), Phil Weins (Interra), Barb Swartley (Coldwell Banker), Matt Schrock (DJ Construction), Sanford Miller (Retired), and Amber Wolfer (Lake City Bank).

BY THE NUMBERS

Volunteers



11

VOLUNTEER
GROUPS



1,232

HOURS
VOLUNTEERED



326

INDIVIDUAL
VOLUNTEERS

THANK YOU

2023 Sponsors

KEY SPONSORS



Fidler Family Fund

MULTI-HOUSE

1st Source Bank
DJ Construction Co., Inc.
Everence
First State Bank

Siloam Fellowship Church
Timothy and Marisa Yoder
Yoder-Culp Funeral Home

FULL HOUSE

Assembly
Mennonite Church
Centier Bank
Coldwell Banker Real Estate Group, Barb Swartley and Christina Clauss
CommunityWide
Federal Credit Union
Timothy and Anne Doyle
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Assembly Mennonite Church
Belmont Mennonite Church
Berkey Avenue
Mennonite Fellowship
College Mennonite Church
Goshen Christian Reformed
Church, Inc.
Siloam Fellowship Church
Silverwood
Mennonite Church
Sunnyside
Mennonite Church
Walnut Hill
Mennonite Church
Waterford
Mennonite Church

VOLUNTEER GROUPS

Belmont Mennonite Church
Clayton Homes
East Goshen
Mennonite Church
Goshen College Community
Engagement Day
Goshen College Resident
Life Leaders
Keystone RV
Marketing Team

Kiwanis Club of Goshen, Inc
Silverwood
Mennonite Church
South Bend Trade Works
Thor Industries
Wabash National

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John and Lois Fidler
Larry and Julia Gautsche
Steve and Ann Herendeen
Naomi Hoover
John and Joy Liechty
Nate and Sonya
Mateer Rempel
Gary Shaffer

ABOVE:
*Lacasa team members celebrating
the ground breaking at Division
Street in Elkhart in August 2023.*



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Lacasa, Inc. is a Community Development Organization serving Elkhart County. Our programs are designed to improve neighborhoods and strengthen families.

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

Hearts and Hands

We express our gratitude to all our volunteers, donors, and partners, as you are the hearts and hands that make our work possible.

There are several ways you can get involved with the work of Lacasa:



VOLUNTEER
lacasainc.net/volunteer



DONATE
lacasainc.net/donate



SPONSOR
lacasainc.net/sponsor



Ribbon cutting for 410 E. Jefferson Street brought out many Lacasa staff members, volunteers that worked on the project, and city and state officials, including Mayor Gina Liechty, Congressman Rudy Yakym and State Representative Joanna King.