

A man and a boy are working in a garden. The man, in the foreground, is wearing a grey t-shirt with a logo, white shorts, and a light blue face mask. He is using a red and black electric hedge trimmer to trim a green bush. The boy, in the background, is also wearing a grey t-shirt and a light blue face mask, and is working on a tall grass plant. The garden is filled with various plants, including a large green bush and a tall grass plant. A wooden fence is visible in the background. The scene is set outdoors on a sunny day.

lacasa

# 2020 Annual Report

Strong Foundations. For Everyone.



*Chris Kingsley is the  
President / CEO of  
Lacasa, Inc.*

## Strong Foundations

As I reflect upon the year 2020, I cannot help but think of Lacasa's tagline, "Strong Foundations. For Everyone."

For over 50 years, Lacasa has been helping our community build strong foundations. From providing affordable housing to helping residents with immigration. From assisting clients with purchasing their first home to matching funds that help others afford a college education. Lacasa knows the importance of a strong foundation. Without a strong foundation, the structure is left vulnerable to the elements. Just as 2020 left so many of us feeling vulnerable and filled with doubt, the foundations Lacasa built held strong.

Despite adjusting our daily operations to accommodate a global pandemic, our organization was still blessed to enjoy an amazing year. On February 27, 2020, Lacasa opened a second location in downtown Elkhart. Our team got creative and came up with new ways to be just as impactful in our community as years past. We were able to lean on Lacasa's strong foundation and continue carrying out the mission. I am so proud of the prominent role Lacasa has played in our community over the past 50 years.

As you review these pages, reflect upon not only the number of clients we served but the impact we had on our entire community to make our 2020 accomplishments such a success. Then, please consider the future efforts and funding it will take as we continue to face a global pandemic that does not discriminate.

As Lacasa looks towards the future, we continue to adhere to the belief that everyone deserves a strong foundation. Regardless of changes in today's landscape, Lacasa maintains our strong foundation so we can keep helping our community build theirs.

A handwritten signature in black ink, appearing to read 'Chris Kingsley'.

*Chris Kingsley,  
President / CEO  
of Lacasa, Inc.*



**LEFT:**  
Ground breaking  
at Westplains  
Apartments on  
July 6, 2020.



**ABOVE:**  
Ribbon cutting  
ceremony at the new  
Lacasa Elkhart Office  
on February 27, 2020.





*Deb Jones is the Chair of the Board of Lacasa, Inc.*

## Staying True to Our Mission

Personal empowerment. Family stability. Neighborhood vitality.

Those three things are at the very core of Lacasa's mission. Without personal empowerment, there is no family stability. And without family stability, there is no neighborhood vitality. For over 50 years, Lacasa has been a vital contributor to Elkhart County's economy.

Looking back on 2020 and before, one of Lacasa's biggest goals was not only helping people achieve stability but realizing the impact it has on our entire community. As we begin to navigate 2021, this is a lesson we hope people throughout our community will appreciate so much more.

Lacasa's purpose, to provide strong foundations for people regardless of their age, race, ethnicity, or income level, is being proven as a strategy that does not discriminate in its benefits either. Our whole community is strengthened when our whole community is served. Just as a team is only as strong as its weakest player, our community is only as strong as its most vulnerable.

Our board is committed now more than ever because our mission is vital to having a strong economy and workforce. We believe every family and every person deserves a strong foundation upon which they can build. Please continue to join our efforts, share our mission, and increase your level of commitment as we serve everyone in our community.

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A handwritten signature in black ink, appearing to read 'Deb Jones'.

*Deb Jones,  
Board Chair*

# Briana's Story

As a single mom of four, it was hard for Briana to picture herself breaking free from apartment living. She always knew she wanted to provide a house with a yard for her children, but just wasn't sure how to achieve that goal. After talking with a friend, Briana learned about the Dream\$avers program at Lacasa, Inc. With a little encouragement from her friend and a lot of her own determination, Briana took the first step and contacted Lacasa.

Briana filled out the form on Lacasa's website and was soon contacted by a Financial Empowerment Counselor. Briana's financial counselor explained how the Dream\$avers program worked. She told Briana if she could save at least \$1500, the Dream\$avers program would provide her with a 3-to-1 match that would help her be able to afford closing costs and a down payment for a house. Briana became more determined than ever.

After a thorough review of Briana's finances, the financial counselor helped Briana come up with a personalized plan so she could reach her goal. "My financial counselor gave me the tools, so I not only knew where to start, but how to be successful long term," Briana explained. Briana also took several financial empowerment classes and learned even more about being financially stable and how that directly relates to homeownership. Over the next few months, Briana learned to prioritize her spending and quickly realized that her dream of homeownership was not that far away. Her hard work and sacrifice helped her save \$1500 in less than six months. Before she knew it, Briana was putting money down on her very own home and was able to move her family in.

*"I am very grateful for my experience and want to share it with as many people as possible."*

- BRIANA



Fast forward two years and Briana is now working for Lacasa in the Financial Empowerment Department. Not only did she breeze through the Dream\$avers program and buy her own house, but she wanted to give back so others could have the same experience. "My perspective really changed after going through Lacasa's Dream\$avers program and being able to buy my own house. I wanted to help other people realize that there are opportunities out there and they don't have to feel stuck like I did. Whether you want to save for a house, have bad credit or need help with debt, Lacasa taught me that all you need is a goal, a plan and determination. I am very grateful for my experience and want to share it with as many people as possible."

## A New Home for the Little House That Ben Built



*A volunteer group from Harvest Community Church led by Scott Roth was able to complete exterior yard work at The Little House that Ben Built in 2020 as part of Lacasa's 30th Annual Help-A-House program.*

The Little House that Ben Built (or "Ben's House") is a memorial to Ben Roth, a young man who touched many lives. This house provides a haven for families who need a home to start their lives over. Ben's House is a place for victims of abuse to begin healing and new life-paths can be charted.

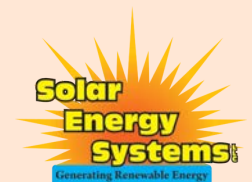
Lacasa is grateful to have been part of this mission for the last nine years. While the separate missions of Ben's House and Lacasa continue, Lacasa has given The Little House that Ben Built to Downtown Ministries, Inc. for closer on-going mission support. Downtown Ministries is a non-profit organization founded in 2001 as a community initiative of Harvest Community Church in Goshen. This new affiliation is a great fit, and we are confident in the future of The Little House that Ben Built.

## Solar Panels Improve Energy Efficiency at The Hawks



In November 2020, solar panels were installed at Lacasa's Hawks building. The solar panels were installed on the roof and will reduce utility costs by one-third.

Lacasa would like to thank the City of Goshen for awarding funds from the Community Development Block Grant (CDBG) and Solar Energy Systems, LLC for installing the solar panels.



# Creating Community Connections

Lacasa's four core values (Pursue Excellence, Respect Human Dignity, Build to Last, and Work Together) are at the root of all we do. When it comes to neighborhood engagement and community building, working together is key. It is so important, in fact, that Lacasa has dedicated a full-time position to assisting with just that. Meet Daniela Panetta, Lacasa's trilingual Community Building Specialist.

As a first-generation, Italian American woman and daughter to Italian immigrants, Daniela understands first-hand the importance of feeling that you belong in a community. Over the past two years with Lacasa, Daniela has become very connected with neighborhoods across Elkhart County. She takes a grassroots approach to providing resources and creating community connections to support each neighborhood's vision or goals. According to Daniela, "...one of the most exciting pieces of my work is having the opportunity to collaborate with so many amazing individuals that make up our community. I get to build relationships with them; together, we can define what success looks like for their neighborhood and then figure out how to make that a reality."

A recent neighborhood success story that Daniela shares is with Prairie Creek Run Neighborhood in Elkhart. Lacasa was engaged with Prairie Creek Run in the 90s as a contractor with the county to assist with rehabilitation of flood damaged homes and neighborhood redevelopment. Fast forward almost 30 years and Daniela has been able to give this relationship a more personal touch.

"When one of the core team members approached me about a situation that was going against the future vision of the neighborhood, I was able to connect



them with a number of individuals who provided necessary information regarding next steps." Daniela also encouraged residents to attend a Board of Zoning Appeals (BZA) hearing and speak directly to the BZA council. With support and encouragement, the resident team was confident to speak in a very unfamiliar and intimidating forum. For the first time in years, residents felt heard and were the primary catalyst for change within their own neighborhood.

## Engagement in Prairie Creek Run

Partnerships created between neighborhood and community partners	5
Neighborhood conversations	40
Residents that participated in planning conversations	21
Core resident group created with 10 residents (attended most all planning and neighborhood meetings)	1
Social networking groups created (Facebook and NextDoor)	2
Roadside (COVID-friendly) clean-up project	1
Community event (pre-COVID): approx. 60 residents in attendance	1

*"There is no power of change greater than a community discovering what it cares about."*

– MARGARET WHEATLEY

# Pandemic Doesn't Change Immigration Commitment

2020 began the same as every other year with Lacasa's Immigration Department creating a list of goals. We anticipated a steady flow of clients to whom we could be of assistance. We estimated how many applications for naturalization we would file and how many **Deferred Action for Childhood Arrivals (DACA)** recipients we would assist. Most of all, we looked forward to all the new families we would meet and the community impact we would make in Elkhart County.

As a global pandemic tightened its grip on society, we refused to neglect our clients who were still in need of immigration assistance. We switched from in-person meetings to phone calls, video chats, and other online consultations, interviews and follow ups. We started using Teams within Lacasa and we learned to master Zoom with our clients. We started interacting with applicants who were out of the country through WhatsApp and Skype. This adjustment period turned out to be a great opportunity for growth and change. It enabled us to meet with more clients than ever before.

The United States immigration process can be somewhat of a roller coaster, with or without a pandemic. Our government plays a key role, and it is critical for us to have the most current information to share with our clients. In 2020, our clients were faced with several changes from the United States Citizenship and Immigration Services (USCIS). For example, it was announced that the naturalization application fee would increase from \$725 to \$1200. There was also an announcement that starting on December 1, 2020 all naturalization applications filed on or after, would have to take the updated version

*"Energy and persistence conquer all things."*

– BENJAMIN FRANKLIN



Lacasa's Immigration Team consists of Karen Viveros (left) and Lizette Wilson (right).

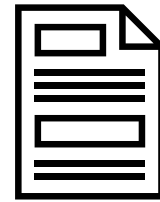
of the naturalization test. The new civics test for **naturalization** was increased from 100 questions to 128. Fortunately, both these initiatives have temporarily been halted. Nonetheless, we navigated our clients through these and other policy changes on top of the pandemic.

In 2019 we filed 15 applications for naturalization and doubled that in 2020 with 30 filed. This is an incredible increase in this type of application. We assisted our immigration clients with **175 consultations, which is also an increase from the previous year**. We filed 119 **DACA** applications (**110** renewal applications and **nine first-time DACA** applicants). Since the first version of DACA was announced in 2012, we have seen several policy changes. From the Department of Homeland Security (DHS) no longer accepting new DACA applications filed on or after Sep. 6, 2017, to the announcement on December 7, 2020 that USCIS was accepting new first-time requests.

Despite the ever-changing immigration atmosphere, Lacasa remains committed to assisting families as they navigate the entire process.

## A Closer Look at Immigration Numbers

Consultations	175
DACA	119
Replace Permanent Resident Card	37
Naturalizations	30
Other Misc.	25
Immigrant Visa – DS 260	11
Family Based Petitions	6
Employment Aut. Doc.	6
Adjustment of Status	6
Change of Address	5
Affidavit of Support I-864	5
Transitions	3
RFE – Request for Evidence	3
Removal of Conditions	1
Certificate of Military Service	1
Certificate of Citizenship N-600	1
App for Travel Doc.	1
<b>Total</b>	<b>435</b>



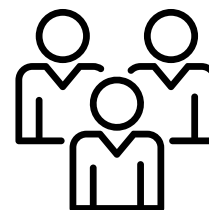
# 30

Applications for  
naturalization  
(doubled from 2019)



# 175

Consultations



# 141

Returning clients of  
the 175 consultations

# By The Numbers

66

PEOPLE QUALIFIED FOR AND OPENED A  
MATCHED SAVINGS ACCOUNT

---

29 Education-Related accounts  
*(with Goshen College)*

37 Asset-Related accounts



7

OWNER-OCCUPIED HELP-A-HOUSE  
REHABS COMPLETED

---

23 rental housing units completed  
*(11 permanent supportive housing)*



20 homes purchased by clients  
with assistance from Lacasa

---

41 clients currently in the  
matched savings home  
purchase process

288

FINANCIAL CLASS  
GRADUATES





# \$107,399

TOTAL EDUCATION-RELATED  
MATCHED SAVINGS

**\$12,484** dollars saved by clients  
**\$94,915** dollars matched

# 37

CLIENTS ACQUIRED  
ASSETS

- 21 Homes purchased
- 3 Home repairs
- 1 Vehicle purchased
- 12 Higher Education



# \$258,779

TOTAL MATCHED SAVINGS

**\$60,023** dollars saved by clients  
**\$198,756** dollars matched



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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.

## Ways to Give

### Donate Directly to Lacasa

[Lacasainc.net/donate](https://lacasainc.net/donate)

Consider setting up a recurring donation. Simply select the amount and the frequency along with your billing information on our secure website.

### Shopping on Amazon by going to

[smile.amazon.com](https://smile.amazon.com)

Select "Lacasa, Inc." to support, and Amazon will donate a portion of your purchase price to Lacasa.

### Charitable Distribution from Your IRA

Taxpayers with a required minimum distribution (RMD) each year and can use a qualified charitable distribution (QCD) to donate directly from a traditional IRA to Lacasa without counting that amount as taxable income. Talk to your financial advisor or tax professional about your specific situation.

### MyNeighbor credit card by Everence

Select "Lacasa, Inc." as your Neighbor and for every grocery, gas or other purchase you make, Everence will donate 1.50% of the transaction total to Lacasa.

### Become a member of the Lacasa Legacy Society

Planned gifts leave a lasting impact on real people and communities in Elkhart County. Please let us know if you have named Lacasa as a beneficiary to your estate or another form of planned giving, or if you'd like to talk about this possibility. Contact Heidi Stoltzfus McHugh by email at [heidi.mchugh@lacasainc.net](mailto:heidi.mchugh@lacasainc.net) or by phone at 574-533-4450 ext. 26.

*Lacasa is grateful for the many ways  
you contribute to support our mission.  
Your gifts help impact our community  
in a lasting way.*