



STRONG
PARTNERSHIPS
Unlocking Impact



Jeremy Stutsman
President / CEO

The Critical Need for Affordable Housing and the Power of Funding

At Lacasa, we believe that stable, quality housing is the foundation of a thriving community. In Elkhart County, the demand for affordable housing has never been greater. Families, seniors, and hardworking individuals struggle to find homes within their means. Meanwhile, rising construction costs, property values, and insurance rates make it increasingly difficult to produce new affordable units.

The challenge isn't just building more homes, it's ensuring they remain accessible and sustainable for generations to come. In 2019, Lacasa could build an eight-unit building for \$800,000. Today, that same project would cost nearly \$1.5 million. Yet, funding for affordable housing has remained stagnant or even declined. Without strong financial support, meeting the growing need becomes nearly impossible.

This is why funding matters. Whether through public investment, private donations, or grants, every dollar directly impacts our ability to develop and maintain affordable housing and provide essential wraparound services. Partnerships with organizations like Oaklawn and Bashor Home allow us to build housing for vulnerable populations, including youth aging out of foster care and individuals facing homelessness. But the need far exceeds our current capacity.

We call on community leaders, donors, and policymakers to join us in strengthening housing initiatives, financial literacy programs, and community outreach. Investing in Lacasa's mission means investing in the future stability of our workforce, schools, and local economy. Together, we can ensure Elkhart County remains a place where everyone—regardless of income—has a safe, affordable home and access to the resources they need to thrive.

Thank you for being part of this mission. Your support truly makes a difference.

Jeremy Stutsman
President / CEO
Lacasa, Inc.

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Interra Credit Union

THANK YOU

2024 Annual Sponsors

EMPOWERMENT LEADER



Ken & Deb Julian



BUILDER

1st Source Bank
Everence
First State Bank



Genesis Products



Thor Industries



ABOVE: Staff and Lacasa Board members joined together to work on the Community Experience Survey in South Central Elkhart.

PARTNERSHIPS

Breaking Ground and Building Hope



ABOVE: Groundbreaking on Lakeview Apartments in November 2024. Pictured (L-R) Mark Brinson (City of Goshen), Alan Greaser (Lacasa), Jeremy Stutsman (Lacasa), Brian Philips (IHCDA), Laurie Nafziger (Oaklawn), Sean McCrindle (Bashor), Matt Schrock (DJ Construction), and Brad Hunsberger (Lacasa)

BELOW: Rendering of the Lakeview Apartments.



In November, Lacasa broke ground on three of the seven buildings planned for Lakeview Drive near Oaklawn's Goshen campus. This project will provide affordable and supportive housing for vulnerable residents, showcasing the power of community partnerships to address systemic challenges.

The three buildings, slated for completion by late 2025, will include:

- Eight apartments (four one-bedroom and four two-bedroom units) in partnership with Oaklawn.
- Eight affordable rental units for tenants earning below 60% AMI.
- Eleven apartments (three two-bedroom and eight one-bedroom units) for youth aging out of foster care, in partnership with Bashor Children's Home.

"We are thrilled to see this project come to life after years of planning," said Jeremy Stutsman, President/CEO of Lacasa. "This development addresses the critical need for affordable housing while providing essential support services for Oaklawn clients and youth transitioning from foster care."

We are happy to announce that Lacasa has secured a path to funding for the 4th building through Corporation for Supportive Housing (CSH) and Indiana Housing & Community Development Authority (IHCDA).

KEY PARTNERSHIPS



IHCDA has provided over \$8 million in funding for Lakeview Apartments, The Hattle, and The Shoots. We are extremely grateful for their continued support and trust in Lacasa to expand affordable housing in our community.



Oaklawn has been a partner with Lacasa for years providing providing referrals to our supportive housing and support services to the tenants. This partnership addresses the critical link between housing and mental health.



Stable, affordable housing is essential for young people aging out of foster care. Lacasa will own and operate these private units, while Bashor will refer applicants and provide support services like life skills training, counseling, and job coaching.



Surf Internet has made affordable fiber-optic internet a reality for tenants of Lakeview Apartments. Lacasa partnered with Surf to enhance digital access, recognizing its vital role in community connectivity and the ability to gain employment.

KEY PARTNERSHIPS



Interra Credit Union approached Lacasa with a vision to help lift people out of poverty through meaningful action. After years of planning, Auto Loans by Lacasa launched with support from Interra, including capital for loans and operational assistance. Interra's partnership is pivotal in delivering this program, enabling families to build credit, access reliable transportation, and break the cycle of poverty.



Lacasa received a \$75,000 Seed Grant from NeighborWorks America to support the launch of our Auto Loan program. The grant funded critical steps like loan material creation, partner meetings, education curriculum development, and legal counsel. This support allowed us to launch successfully and demonstrate impact, helping us secure additional investments without overextending resources from other mission-driven work.



Thanks to the Community Development Block Grant and the City of Goshen, we now have solar energy installed on all our Permanent Supportive Housing (PSH) units in Goshen. Permanent Supportive Housing is highly needed and high mission impact, but is extremely expensive to manage. By lowering utility expenses, we can allocate more resources to resident support, ensuring the long-term affordability of this high-mission program.



In 2024 we applied for and were awarded funds from NeighborWorks America to install solar at Roosevelt Center in Elkhart. Roosevelt Center is a historic, 35-unit building and by focusing on strategic investments and community engagement, we aim to achieve break-even or even slightly positive income.

Auto Loans by Lacasa

Access to safe, reliable transportation is essential for financial stability, yet many low- and moderate-income households in Elkhart County struggle to afford it. Without a vehicle, individuals are often limited to low-paying jobs within walking distance, missing out on better opportunities.

Lacasa's new Auto Loan program helps low-income buyers with low credit scores purchase reliable vehicles on affordable terms. Building on the success of Lacasa's HUD-certified housing counseling, the program aims to reduce delinquency rates, improve vehicle satisfaction, lower transportation costs, and boost credit scores.

For those with credit scores below 600, traditional financing options are limited, leaving many reliant on high-cost buy-here-pay-here dealerships, where interest rates regularly exceed 25% annually. Our program offers a better alternative, combining education with affordable loans to help participants make informed choices and build credit.

Opening Doors to Solar Funding and Sustainability

Moving to renewable energy anywhere possible has multiple significant benefits. It is crucial to reduce operating costs, and it supports environmental sustainability. Housing development grants do not generally have funding to install these systems and are therefore installed at later times when specific grants from partners come available. These renewable energy systems are in tandem with the high quality, energy efficient systems and materials that we utilize in all our new construction and renovation projects.



ABOVE: Installed solar panels on our apartments at Westplains in Goshen.

HOUSING

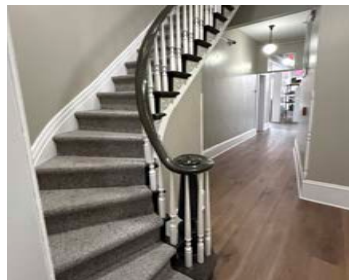
Revitalizing The Hattle: More Than Just Renovations

Over the past year, The Hattle has undergone a facelift, bringing new life to this affordable housing community. Thanks to \$1.5 million in funding from IHCD, Lacasa's Real Estate Development crew, along with the help of dedicated volunteers, completed an extensive renovation project.

The renovations included a major cleanup of the building's old basement, featuring new concrete floors. Additionally, an upgraded HVAC system was added, and fresh paint applied in all hallways, apartments, and public spaces. Durable flooring was installed throughout, and each apartment received modern appliances and energy-efficient windows. Investing in durable finishes will not only improve living conditions for current residents but also preserve the affordability of these units for the long term.

Beyond the physical upgrades, the renovation process fostered stronger relationships between Lacasa staff and tenants. The care shown during tenant relocations to temporary units built trust and demonstrated Lacasa's commitment to one of our core values; respecting human dignity with the quality of their living conditions and their well-being. Residents saw firsthand that Lacasa is willing to invest the time and resources needed to enhance their homes, reinforcing a sense of stability and community.

Beginning in early 2025, The Shoots will receive similar updates thanks to \$1.5 million in funding from IHCD and \$50K from the City of Goshen.



ABOVE: Photos of the updated exterior of The Hattle and basement. Also, an example of a renovated kitchen and living room.

KEY NUMBERS



Housing Development

32

COMPLETED INVESTMENT IN HOUSING PRESERVATION

- **10** Owner occupied Rehabs in Goshen and Elkhart
- **10** Restoration of historical buildings into rental units
- **12** Significant updates to existing Lacasa housing units.

\$1.2M

INVESTED IN 4 NEW HOMES CONSTRUCTED FOR HOME OWNERSHIP

368

RENTAL HOUSING UNITS AVAILABLE

200%

INCREASE IN ENERGY EFFICIENCY AT THE HATTLE

- **36** new appliances
- **57** triple-paned windows
- **13** HVAC systems
- **2** tankless water heaters

TENANT RESOURCES

Building Community Through Connection and Engagement

Tenant Resources play a vital role in building a strong, connected community by providing residents with the support they need to thrive. Events like the holiday gathering at Roosevelt Center, organized by Adriane Payne, Lacasa Site Manager, and Gabriel Martinez, Tenant Resource Navigator, help foster a sense of belonging among residents. Lacasa staff joined in the festivities, decorating ornaments, sharing snacks, and building relationships with tenants.



ABOVE: Residents of Roosevelt Center enjoying the holiday party and making ornaments.

Beyond social gatherings, tenant resources also empower residents to engage with their community in meaningful ways. At The Hawks, tenants took the initiative to organize a sale during the Arts of the Millrace, giving the many artists and business owners who live at The Hawks a chance to showcase and sell their work to a large audience. Opportunities like these strengthen community ties, promote economic engagement, and highlight the incredible talents within Lacasa's properties. By investing in tenant resources, Lacasa not only enhances individual well-being but also builds a more engaged, empowered, and connected resident base.



ABOVE: Residents of The Hawks setting up their booths at the Arts on the Millrace sale.

LACASA

KEY NUMBERS



Tenant Resources

199

TENANT ENGAGEMENTS ACROSS LACASA'S 368 APARTMENTS

7

TENANTS MAINTAINED HOUSING WITH REFERRAL TO SERVICES

22

SERVICES RECEIVED BY TENANTS THROUGH REFERRAL*

75%

CHILDREN AT ROOSEVELT CENTER HAVE BETTER ACCESS TO BOOKS DUE TO STORYTIME

94%

RESIDENTS AT ROOSEVELT CENTER FEEL SAFE IN THEIR APARTMENTS

97%

OCCUPANCY RATE A ROOSEVELT CENTER

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

FINANCIAL EMPOWERMENT

IDA's Providing Pathways to Home Ownership

Annie Gibson of Goshen came to Lacasa last winter for HUD-certified housing counseling before purchasing her Habitat for Humanity home. After learning her inspiring story as a foster mom who adopted children while working part-time at the Boys & Girls Club, we knew she was a perfect candidate for a Dream\$avers IDA Account.

Through Lacasa's Financial Empowerment Center, Annie joined the IDA program, which provided her with \$4,500 in matched savings to support her home purchase. The program not only eased her financial worries but also encouraged her to build long-term savings, including opening and renewing a CD account.

"The IDA program with Lacasa was very informative and helped me see the importance of being financially responsible in owning a home. This program took the worries from me and reassured me as I approached the closing of my new Habitat home. We closed with a very blessed Christmas and started a new year in our new home. My home is full of kids, and I'm loving it!" - Annie Gibson

Working with Annie was a joy and a testament to the impact of programs like Dream\$avers IDA. As a devoted mother who has received support from various initiatives, she is now paying it forward to the next generation.

KEY NUMBERS

IDA ACCOUNTS

\$78,553

IDA DOLLARS INVESTED IN THE COMMUNITY

- 1 Home Repair
- 10 Home Purchases
- 3 Education Expenses
- 1 Small Business Expense
- 2 Vehicle Purchase

* \$1.1 million invested in the last 5 years.



PHOTOS: Annie Gibson with some of her children. Also pictured is the house she purchased and decorated for the holidays.

THANK YOU

2024 Financial Empowerment Center Sponsors

GOLD



Ken & Deb Julian



SILVER



BRONZE

Centier Bank
First State Bank

KEY PARTNERSHIPS

ELKHART
COUNTY
JAIL



First Light
MISSION



Lacasa has been partnering with First Light Mission, Salvation Army, and the Elkhart County Jail to bring Master It Series classes directly to individuals who may not otherwise connect with our services. By offering financial education in these locations, we help people facing housing instability, financial challenges, or reentry into the community gain the tools they need to build a stable future.



ABOVE: Devon Swihart and graduates of the Master Your Money class held at First Light Mission.



ABOVE: (L-R) Samantha Sherrod (FDIC), Austin Bair (Lake City Bank), Esther Aparacio (First State Bank) and Ashley Bowen (Lacasa) discuss pathways to affordable homeownership.

LACASA

KEY NUMBERS



Financial Empowerment

2

NEW HUD CERTIFIED
HOUSING COUNSELORS

485

MASTER IT
SERIES GRADUATES*

28

HOUSEHOLDS REACHED
IMPORTANT FINANCIAL MILESTONES

65

HOUSEHOLDS GAINED ACCESS
TO FINANCIAL MAINSTREAM**

*1900 graduates in last 5 years

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

FDIC Connecting Partners

Samantha Sherrod from the FDIC partnered with Lacasa to host a forum connecting Northern Indiana partners. Speakers from Lake City Bank, First State Bank, HUD, IHCD, and Neighbor-Works America shared insights on expanding affordable homeownership.

A key question raised: "What are you missing that a bank could offer to better support your clients?"

- Special programs for Low-to-Moderate Income individuals
- Mortgage loans for individuals with ITINs instead of Social Security numbers
- Donations to Lacasa, supporting our Financial Empowerment Center's vital work in counseling, education, and IDA account administration

COMMUNITY BUILDING & ENGAGEMENT

Community Experience Survey

In the year 2024, Lacasa, with the support of NeighborWorks America, conducted the Community Experience Survey in the South Central Neighborhood of Elkhart. This survey involved gathering insights through resident surveys and observations of local building conditions.

The focus of the survey was to understand how neighborhoods evolve over time. While some changes are visually apparent, such as the condition of homes and parks, others can be measured through data like home prices and voter turnout. A significant aspect of the survey, however, revolves around residents' perceptions and feelings about their community—how safe they feel, their hopes for the neighborhood's future, their sense of connection with neighbors, and their perceived control over local matters.

Key areas of analysis included residents' satisfaction with their neighborhood, their confidence in its future, their sense of empowerment in managing daily issues, their feelings of safety, and the overall condition and attractiveness of properties and public spaces that reflect community pride.

One participant, Andrea, age 12, shared her experience of conducting "block assessments" with her mother at Roosevelt Center to identify neighborhood safety issues like repairs and littering. She emphasized that the process is about observation and community contribution, not judgment. Andrea found it rewarding and hopes to inspire others to participate in community efforts.

This survey not only serves as a tool for understanding community dynamics but also fosters a spirit of involvement and care among residents, encouraging them to take pride in their neighborhoods.



ABOVE: One of our Watertower Apartment residents received the \$250 gift card that all survey participants were entered to win.



ABOVE: Daniela Paneta pictured with volunteers from Prairie Street Mennonite Church. "We got to meet neighbors that we hadn't ever met before. It was great to be a positive part of the neighborhood." - Quinn Brenneke, Pastor of Prairie Street Mennonite Church.

KEY NUMBERS

Data Collected



135

INDIVIDUAL SURVEYS



280

BLOCK ASSESSMENTS



100

PARCEL OBSERVATIONS

Areas of Analysis

- Satisfaction and Confidence
- Empowerment
- Engagement & Neighborliness
- Safety
- Physical Conditions and Attractiveness

The results of the survey based on these areas of analysis will be presented to the community in the Spring of 2025. Additionally, the results can also be found at lacasainc.net/ce-survey.

Exemplary Work on Survey Gets Noticed by NeighborWorks



Daniela Panetta, *Director of Community Building & Engagement*

Lacasa’s Community Experience Survey was a component of the NeighborWorks America Community Impact Measurement study, conducted every 3–5 years across 65 organizations nationwide. This study helps NeighborWorks-affiliated organizations, like Lacasa, enhance their Community Building & Engagement (CB&E) efforts by using data to shape more effective programs and support.

Executing this survey required significant time, resources, and coordination by Daniela Panetta, Lacasa’s CB&E Director. Throughout the process, she received guidance from John Lehner, President/CEO of NFR Corporation. Recognizing her outstanding work, John recommended Daniela as an instructor for the Community Impact Measurement course at the NeighborWorks National Training Institute (NTI). In February 2025, she attended and audited the course “Getting Things Done in Neighborhoods through Strategic Collaborations” in Philadelphia, preparing to teach it at future NTI sessions.

Community Building & Engagement requires dedication, patience, and skilled leadership. Daniela has a Master’s in Cultural Sustainability from Goucher College in Baltimore, Maryland and has worked for Lacasa for 6 years. Daniela’s achievement reflects her deep commitment to this work, and we are proud to see her represent Lacasa and Elkhart County.

KEY PARTNERSHIPS



The Community Foundation of Elkhart County has been a key partner in supporting Lacasa’s Community Building and Engagement work, helping us foster stronger, more connected neighborhoods. Through their generous support, we have been able to provide resident leadership training, neighborhood revitalization efforts, and community engagement initiatives that empower individuals to take an active role in shaping their communities.



NeighborWorks provided funding to help pay for the costs incurred to completed the survey. Additionally they provided coaches to assist staff with data collection and analysis.

Chamberlain Garden Finds New Home



Last May, the Chamberlain Garden, a resident led community garden that had been created in 2023, needed to be relocated. Thanks to the assistance of the City of Goshen Parks Department and experienced gardeners and community leaders—Cindy and Gwen—a portion of the garden, including the Chamberlain stone, was successfully transplanted to its new home at the Lacasa Goshen office. Neighborhood gardens play a vital role in community building, providing shared spaces that foster connections, sustainability, and overall well-being. Through efforts like the Chamberlain Garden, we continue to cultivate stronger, more engaged communities.

HELP-A-HOUSESM



2024 Help-A-House Fundraising Committee members: Esther Aparacio (First State Bank), Barb Swartley (Coldwell Banker), Matt Schrock (DJ Construction), Sanford Miller (Retired) and chairperson Amber Wolfer (Lake City Bank).

Volunteers are a key part of Lacasa’s Help-A-HouseSM program, contributing their time and effort to maintain and improve both Lacasa properties and homeowner residences. In 2024, 282 volunteers from 21 groups dedicated 1,068 hours to essential projects—from tackling time-consuming cleanup and demo work to assisting with repairs that keep homes safe and communities strong. Their efforts help stretch resources further and complete projects that enhance affordable housing throughout Elkhart County. Through their dedication, volunteers play a vital role in preserving and expanding stable housing opportunities for local families.

Our 2025 fundraising committee members are Esther Aparacio (First State Bank), Matt Schrock (DJ Construction), Sanford Miller (Retired), chairperson Larry Gautsche (Retired), Barb Swartley (Coldwell Banker), Kyle Stiffney (Goshen Soccer Academy), and Doug Nisley (Retired).

KEY NUMBERS

Volunteers



21

VOLUNTEER GROUPS



1068

VOLUNTEER HOURS



282

INDIVIDUAL VOLUNTEERS

THANK YOU

2024 Sponsors

KEY SPONSORS



Fidler Family Fund

Ken & Deb Julian



MULTI-HOUSE

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

Martin Brothers Contracting, Inc.
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Yoder-Culp Funeral Home

FULL HOUSE

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CommunityWide Federal Credit Union
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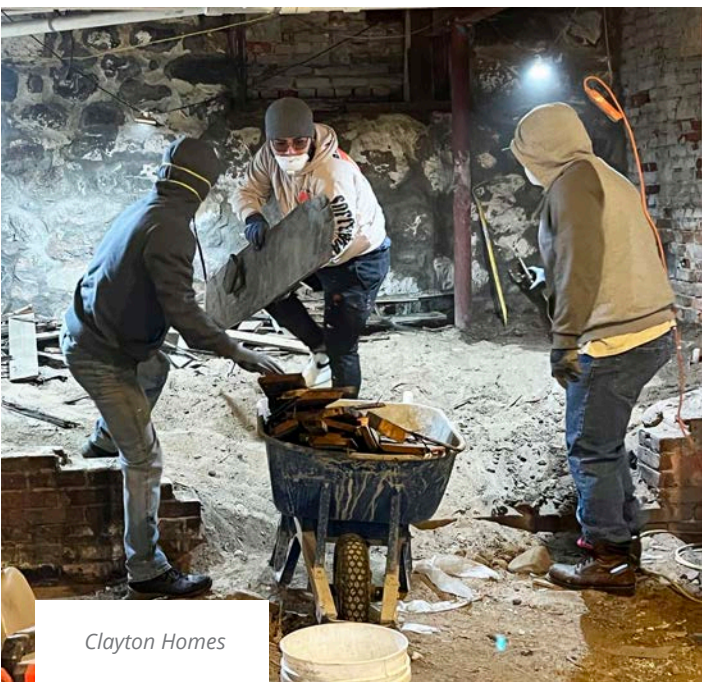
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Goshen College



Goshen Alternative Program



Clayton Homes



Lippert



Old National Bank



Young Professionals of Elkhart

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James and Sandra Yoder
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Wabash National Coporation
Welch Packaging
Wellington and Weddell
Yoder-Culp Funeral Home

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Belmont Mennonite Church
Berkey Avenue Mennonite
Fellowship
College Mennonite Church
Goshen Christian Reformed
Church, Inc.
Silverwood Mennonite Church
Sunnyside Mennonite Church
Union Center Church of the
Brethren
Walnut Hill Mennonite Church
Waterford Mennonite Church

VOLUNTEER GROUPS

ADEC on the Plaza
Clayton Homes
Genesis Products, Inc.
Goshen Alternative Program
Goshen College Residential Life

Goshen College Engagement Day
Hoosier Crane
Hydro Extrusions
Interra Credit Union
Lippert-Plant #19
Miller Poultry
Old National Bank
Prairie Street Mennonite Church
Rotary Club of Elkhart
Rotary Club of Goshen
Silverwood Mennonite Church
Thor Industries, Inc.
Wabash National Coporation
Wabash National Coporation
Young Professionals of Elkhart

LEGACY SOCIETY

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

ABOVE: *Lacasa celebrating the groundbreaking of Lakeview Apartments on the Oaklawn campus in November.*



202 N Cottage Avenue
Goshen, IN 46528

ADDRESS SERVICE REQUESTED



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.

The Link Between Housing and Mental Health



We recently had the privilege of hearing from a resident of one of our Permanent Supportive Housing (PSH) homes. He and his mother shared how crucial this type of housing is for individuals who have experienced homelessness, struggle with mental health challenges, and need the stability of a safe and supportive home.

Lacasa currently operates three PSH locations in Goshen and Elkhart, providing a lifeline for individuals referred through Oaklawn that have been chronically homeless.

To learn more about this resident's journey and the impact this type of housing can have on the lives of those that reside there, visit lacasainc.net/mychal.

Mental health is an issue that touches many of us, directly or indirectly. By creating spaces that offer both stability and support, we can help individuals and families rebuild their lives and thrive.



Donate
lacasainc.net/donate

Volunteer
lacasainc.net/volunteer

@lacasainc