

# News

Rick Newbill, Lupita Zapeda and Madeline Williams working at the conference.



## ELKHART SOUTH CENTRAL Comprehensive Community Development

In 2010, LaCasa and residents of South Central Elkhart convened a quality of life planning process in Elkhart, complete with civic and resident training in asset based community development. A Summit was held on September 18<sup>th</sup> where leaders from 5 neighborhoods welcomed attendees and shared stories about their struggles and dreams for the future. Residents from Elkhart participated in 10 table discussions about quality of life priorities in South Central Elkhart.

One of our neighborhood leaders, Rick Newbill, told a story at the Summit about his experience getting involved in his neighborhood. The Southdale Bridgebuilders near Hawthorne Elementary decided to hold a block party to get to know more people in their diverse area. Rick knew people in his neighborhood association who were capable of providing leadership and engaging the neighborhood. He encouraged them to step up and take ownership in planning the event. The neighborhood association built collaborations with local organizations and businesses to provide a potluck meal and prizes for games with the children. The event was attended by 350 neighbors and the Bridgebuilders helped to introduce neighbors to each other.

The next step in the process is developing action plans around neighborhood priorities. Action Groups are working on the following issues:

- Community Land Use and Gardens
- Housing and Safe Neighborhoods
- Healthy Lifestyles
- Working Across Race and Culture

- Jobs and Economic Development
- Family Strengthening and Education

The quality of life plan resulting from this process will help to define a shared future. LaCasa is working to ensure that all relevant community issues and constituencies are included in the plan.

Representatives from the South Central Neighborhoods along with LaCasa's Neighborhood Organizer attended a Community Leadership Institute in Louisville, KY in October. The workshops focused on leadership skills needed to

continue this collaboration and draft a comprehensive plan for neighborhood improvement. Also attending were a group from the Chamberlain neighborhood in Goshen. They joined a thousand community leaders from across the country for a long weekend of learning and information sharing.

Your donations fund the work LaCasa supports in neighborhoods in Goshen and Elkhart. This work is important to help residents create *Neighborhoods of Choice*, neighborhoods where people choose to live, invest and raise their families.

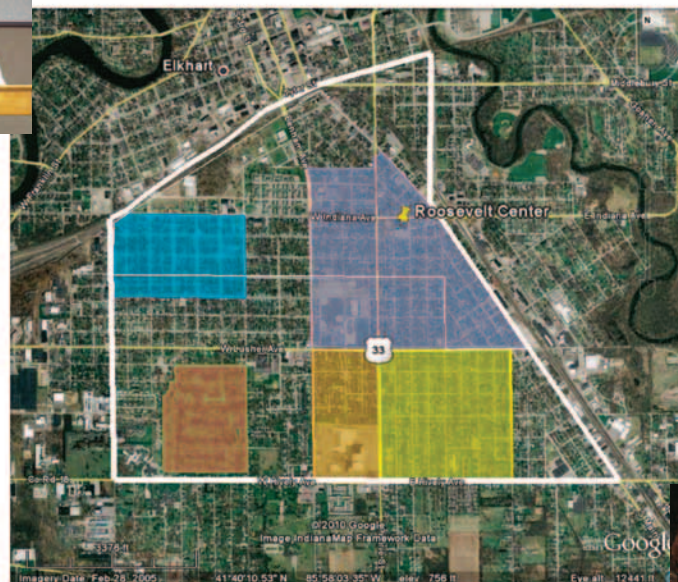


Rick Newbill at Elkhart Summit

IMPACT

Southdale Bridge Builders

### South Central Elkhart



Historic Roosevelt Center NA

Pleasant Prairie

Pierre Moran

Nate Mateer-Rempel from Goshen's Chamberlain neighborhood at the conference.



# IDA Questions and Answers

## 1. What are IDAs?

An Individual Development Account is a special savings account for people with low to moderate incomes.

## 2. How do IDAs work?

Your savings are matched by the State of Indiana and local donors at a rate of 3:1 to purchase a home or rehab your existing house, attend college or vocational training. You will receive up to \$8000 in matching funds.

## 3. What do I need to do to participate?

Have earned income, be able to save \$35 monthly, attend free training on homeownership and financial fitness at LaCasa.

## 4. What do I do next?

Call San or Debbie at 574-533-4450.

# IDA's Help Linda Reach Her Goal

"Pursue a goal, stick to it, and with persistence you will achieve it," shares Linda Dawning. "I had no idea that such a program like LaCasa's IDA program even existed. If my pastor had not known about the program I would not be a home owner today."

Living on limited disability income, along with her sewing income from the church, Linda shares that what she learned from the Financial Literacy and Homeownership classes made a huge impact on her. She began carefully identifying where she was spending her money. But she didn't stop there. Wanting her spending to match her life goals, she created a budget and stuck to it. Monthly she set aside her IDA savings, sometimes with great difficulty. A month-long hospitalization, other illnesses, and "life surprises" were obstacles to overcome. Yet she persisted. Not only did she save her full monthly matches but she also saved into another account, thus having additional money to apply as her down payment. Linda took to heart the realization that she would not have a landlord to do her repairs. She would need to set aside money for all the demands of being a home owner. In fact, now as a home owner she has even set aside an extra monthly payment for "just in case."

Surprises on her credit report were another challenge Linda faced. She had no idea that she had any debt. Information empowers one to make changes....and changes are what she made. She paid it all off!

Linda had her "perfect" house picked out. This house was one she talked about for months. When her time line for buying was slowed because of credit issues, there was concern it would sell. Yet she stuck to her work plan. The house then dropped in price; she was excited. Feeling that she would soon be ready to buy, Linda paid for a whole house inspection on her "perfect" house. It soon became apparent that the "perfect" house was not so perfect. In fact, it had major issues that could have ruined Linda financially.

Linda deeply appreciates the personal touch LaCasa offered to her. Having no car, and depending on others to get her to Goshen, she knew answers to her questions and concerns were only a phone call away. Taking each step, one by one, made her homeownership process doable and her goal attainable. She loved seeing the big picture, knowing what to expect. This gave her confidence and encouragement to stay the course.



Linda feels more people need to know about LaCasa programs, especially the IDA program. "Be more public," she says. "People don't know what they need to know to be successful homeowners. And they should not 'rush in' to buy." Counseling, education, and as Linda puts it, "sticking to it," will make successful home owners. Your donations to LaCasa brought Linda to where she is today, a happy, grateful homeowner.

## LaCasa History:

2001 started off on a high note. LaCasa sold 3 of 5 new houses built during the previous year, and had offers on the other two. Funding for Financial Literacy class and Community Builders Leadership Training was provided by grants. The immigration staff and LaCasa as an organization were accredited with The Board of Immigration Appeals. LaCasa's first Elkhart County Housing fund included six local banks contributing \$900,000 toward affordable housing.

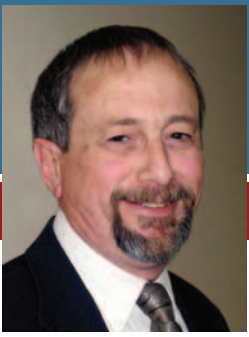
A big challenge presented itself in March, as Arden Shank, the director since 1988, announced his resignation. An executive search committee was formed and began interviews in May. Larry Gautsche was named the new Executive Director at the June



ADEC provides services from the Shoots building in downtown Goshen.

2001 Board Meeting.

Early in 2002 LaCasa publicly supported the proposed Neighborhood Preservation Ordinance in Goshen.



# LaCasa Listens

by Larry Gautsche, *President/CEO*

“Neighborhood of Choice” is a term that describes a neighborhood that families **choose** to live in because it offers a quality of life they want for themselves and their children. LaCasa’s vision for Elkhart County is that every neighborhood would become a neighborhood of choice. Last week, two families chose to invest and make a long term commitment to the Chamberlain Neighborhood. A young couple purchased the house on Crescent St. they have been renting from LaCasa. They are thrilled to be homeowners and are excited about their plans for the house. Another person became a first time homebuyer, purchasing a home that was completely rehabbed inside and out by the Goshen City / LaCasa Neighborhood Sustainability Program.

Why Chamberlain Neighborhood? This neighborhood has some wonderful assets: The Boys and Girls Club, Chamberlain



*The Romero family, new homeowners*

Elementary, Maple City Health Center, a number of neighborhood churches, a park, access to the Maple City Greenway and neighborhood gardens to name a few. A recently organized neighborhood association is helping neighbors connect to neighbors and improving neighborhood safety. Crescent Street has been resurfaced, with all new sidewalks and trees. Dilapidated houses have been removed, replaced with neighborhood gardens and new homes under construction. LaCasa has purchased all the vacant homes in the 700 block of North 5<sup>th</sup> St. for extensive rehab or replacement. The transformation of this older neighborhood

is well under way. New and completely rehabbed energy efficient homes are going on the market at very affordable prices. Drive or stroll thru this neighborhood and see for yourself why Chamberlain Neighborhood is Goshen’s new “neighborhood of choice”.

## 2001-2010

This is still a very important tool to support neighborhood revitalization and help protect the investment of homeowners in older neighborhoods. LaCasa continued to build new homes on lots purchased in 2001. East Lincoln Crossroads became LaCasa’s second neighborhood for concentrated development work.

Many first time home buyers continued to benefit from LaCasa services and in January 2002 a monthly record, seven houses were purchased. LaCasa met stringent professional certification requirements for qualification as a NeighborWorks Homeownership Center, bringing new funding and an expansion of homeownership services to a five county region. LaCasa began promoting the donation or partial donation of older homes for rehab and resale to first time buyers. Help-A-House<sup>SM</sup> became a year round program, offering help to low income homeowners and utilizing the many volunteers who wanted to work with LaCasa.

The revitalization on Lincoln Avenue was an ambitious project that preserved two



*Katrina Maust is the first to purchase a totally rehabilitated NSP home.*

historic downtown buildings and now provides affordable housing in 28 apartments and a Goshen service location for ADEC. This project brought increased visibility and community support and was responsible for generating over 19,000 hours of volunteer support. Shortly after Lincoln Avenue was finished, LaCasa was asked to assume responsibility as owner and developer of Water Tower Place, a 52 unit, new construction senior apartment building, and Roosevelt Center, 35 apartments and community space created from the renovation of a

neighborhood school. Both of these Elkhart projects were fully leased up in 2009. These projects were immediately followed with the purchase of two foreclosed apartment buildings in Elkhart, bringing LaCasa’s total units under management to 245 and necessitating the addition of a leasing / property management office in Elkhart. Partnerships in recent years with Elkhart County to manage sewer hookups for a neighborhood, supervise lead remediation work and develop a “Help-A-House” program

for the county has established LaCasa as Elkhart County’s community development corporation. LaCasa’s ability to partner with local government to address housing concerns and attract State and Federal grants brings millions of dollars to Elkhart County each year.

The focus on neighborhood development and partnership begun in Goshen’s Northside Neighborhood in 1999, has grown to include 12 neighborhoods in Goshen and 5 neighborhoods in South Central Elkhart. The expansion of services to Elkhart corresponded with the economic recession that continues today, resulting in unprecedented opportunity and challenge for the organization. LaCasa’s staff have met the challenge, working with families who have difficulty paying rent and learning new skills in financial counseling and foreclosure prevention. Joint ventures with Elkhart and Goshen have attracted neighborhood sustainability funds for the rehab of vacant housing to stabilize neighborhoods and encourage home

ownership. As we look to the future we value and seek to expand the grassroots support that has nurtured LaCasa over the past 40 years and are committed to be good stewards of the resources the community has entrusted to us.



*Jerry Lapp and Don Norman, two long time Help-A-House Crew Leaders.*

# Homeward Bound Walk

LaCasa staff are working with representatives of 6 other Elkhart County organizations to coordinate **A Walk in Their Shoes** on February 19, 2011. The walk will take place at Concord High School's outdoor track. This collaborative effort will raise awareness of homeless needs and dollars that will stay in Elkhart County to support affordable housing and fight homelessness. We are looking for teams or individuals to join us. Call Bonnie at 574-533-4450 to learn how to play a part. The participating organizations are:

- Church Community Services
- Emerge Ministries
- Faith Mission
- Habitat for Humanity of Elkhart County
- iFit
- LaCasa, Inc.
- The Window



Partial view of the map of houses worked on by LaCasa in Goshen.

## IT'S EASIER THAN EVER TO HELP!

Donate with a credit card online at [www.lacasainc.net](http://www.lacasainc.net) or by calling 574-533-4450. Thank you for your support!

Your bequest to LaCasa will provide long term funding for the programs you support. Please let us know if you have questions or if you have already made a bequest to LaCasa, Inc. Tax ID 35-1554538.



NeighborWorks®  
HomeOwnership Center

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[www.lacasainc.net](http://www.lacasainc.net)

LaCasa believes that every family deserves the chance to build a better life. Our staff helps people access the tools they need to move from crisis to stability. Our education and counseling programs help strengthen families and create safe, attractive and economically stable neighborhoods. LaCasa provides affordable rentals, home repairs for low-income homeowners, matched savings accounts, home buyer and financial fitness education, resident leadership training and immigration counseling.



Helping Families: Improving Neighborhoods  
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