

The old house hadn't been cared for in years. Old and smelly, the systems in the house were all failing. An energy audit showed that the insulation values and air flow were the worst the auditor had ever seen. Enter the Neighborhood Stabilization Program (NSP) in Goshen. NSP allows LaCasa to purchase abandoned or foreclosed properties, rehab them to high standards and finally, sell the homes at an affordable price to income-eligible homebuyers. Approximately 27 properties in Goshen will be affected.

This program has benefits for all of us, not just the potential homebuyer. LaCasa has hired an extra carpenter. A local architect is doing all of the work restyling the homes that will be rehabbed. Local contractors will be



NSP PROGRESS HOMEOWNERSHIP OPPORTUNITIES

hired to work on the houses. A local Realtor and Title Company will be involved in the sale of each house. \$2.3 million dollars is being invested, providing work in our community. Additionally, neighborhoods will be improved and home values protected.

The house at 415 N. 7th St. is the first house that is being rehabbed. When finished, it will have all new systems, heating and AC, electricity, plumbing, insulation. Every appliance will be energy star rated in the new kitchen and a bathroom will be added upstairs. Outside, new siding, roof and porches will make the house a valuable addition to the neighborhood.

Alan Ediger, of Interface Architecture, is the architect for the project. He is happy to be working on rehabbing older homes, a change from the new homes he normally designs. Alan said that "this has been an educational process for me, seeing how buildings positively affect people's lives, and how NSP will improve neighborhoods in Goshen." He



is projecting that the houses rehabbed will be 3rd Party Certified as green buildings by the National Association of Home Builders, due to the products used in the houses and the extra energy efficiency that is LaCasa's standard.

Our final job is to find homebuyers for the houses. Shown on this page are some of the houses that will be totally rehabbed and then put up for sale. Katrina Maust has already made a purchase agreement. She said that she loved being able to pick out the colors and thinks that the house "just felt right." Talking with Barb Swartley, the realtor working with NSP, she said "The

houses acquired by LaCasa with NSP funds are all properties that have been vacant and neglected for years. LaCasa's significant upgrades will enable eligible buyers to purchase homes that are in most cases completely renovated and like new." Anyone interested in purchasing a home can call Barb Swartley with Century 21 Landmark, #574-370-9625 or email barb@barbandchristina.com.

Captions:
 (Top photo:) 1st NSP homebuyer Katrina Maust & Rocio Arevalo, LaCasa Loan Originator.
 (Bottom, from left:) Realtor Barb Swartley and Project Leader Brad Hunsberger; three of the properties to be rehabbed: 310 W. Oakridge, 707 N. 5th and 712 N. 5th

How Your Tax Credit Donations Help

Over the past several years, donations to LaCasa's tax credit projects have always helped us meet our fundraising goals. Our donors are wonderful supporters of our mission! Again this year LaCasa has been awarded Neighborhood Assistance Program tax credits. Donations to NAP support the counseling that we provide to families who need to adjust their spending habits, improve their credit scores and learn to save to achieve their goals.

Francisco has been coming to LaCasa since March of this year. He first met with Israel Mujica, HomeOwnership Counselor, and asked about purchasing a home. After attending a Home Buyer Ed class he continued working with Israel until he qualified for a mortgage loan. Once Francisco was ready, Israel referred him to Amy Kennedy, HomeOwnership Compliance and Reporting Manager. Amy helped Francisco qualify at three banks and taught him the difference between the loan products that were offered so that he could pick the right loan for his family. Francisco and his wife began looking for



Israel, Francisco & Amy

a house. Each time he chose a house he brought the purchase agreement to Amy to make sure that he understood it. After signing an agreement on one house, Amy suggested that he pay for a whole house inspection since Francisco had chosen a foreclosed property that was currently owned by Freddie Mac. When Francisco met with the inspector they saw black mold on the basement walls. The inspector said that the mold was a serious health risk. Francisco learned that paying for the inspection saved him from purchasing a house that had safety issues. They haven't

found the perfect house yet, but, with the counseling services they received at LaCasa, they understand the process and are now well equipped to make a good decision. Francisco said that "Amy opened my eyes to how the process works. We are waiting until we find the right house before we purchase."

Without someone to teach these skills many first time homebuyers would get into bad loans or purchase a troubled house. Your NAP tax credit donations make this free counseling available in Elkhart County. Thank you for helping!



(Above:) Tarayah and TaShanti McGee, Tova Boswell, Malik Boswell and Shania Hoover
(Below:) Jaylan Walker (Nick), Dezi Porter (Princess Beauty) and Ah'leah Johnson (Janie acted in the play Beauty is a Beast.



SUMMER ACADEMY Elkhart

"Over the past two summers of teaching the Drama Class at the Summer Academy, I've seen such positive growth in all of the students as they gain confidence, learn and exhibit courtesy toward each other and develop skills as team players, the older ones helping the younger ones, etc.

There were quite a few other community members that volunteered their time to rally around the youth in our neighborhood to make this a memorable experience for them. And when the curtain went up, there were not just family and friends present, but also residents of the community who are interested in the growth of the youth in our neighborhood.

I see the program spreading further into the community where lives, both older and younger, can be incredibly transformed by the engagement of artistic expressions and programs that give us all a deeper sense of our responsibility to the enhancement of our environment."

—Paul Bertha, Drama instructor

"My daughter took a class with the Summer Academy, and always looked forward to going every week, asking 'what are we going to do today?'"

—Rebecca Mix, parent and assistant for 2 years of Summer Academy



LaCasa Listens

by Larry Gautsche, *President/CEO*

Community development organizations like LaCasa, are “not-for-profit” corporations created by communities to meet specific needs that government and the business community cannot address. Of course, LaCasa, like any organization, needs to operate in the black if it is to survive and continue to serve the community. When times are tough, not-for-profits, just like businesses, are tempted to be more conservative and invest only in activities with a known financial return.

LaCasa’s practice has been to respond to the pressing needs of our community, supporting neighborhoods and families whose stability is threatened by unemployment, foreclosure, and the financial stress of an extended recession. This has meant risking the investment of additional resources in family financial education,

foreclosure counseling and neighborhood outreach. None of these services have a solid source of funding. Our hope has been that if we respond to the most pressing needs in our community, a compassionate community will respond and support our efforts.

We are grateful that our work has not gone unnoticed and want to say thank you! Recent gifts from Fifth Third Foundation, CHASE, Goshen Health Systems, PNC, Elkhart County Community Foundation and NIPSCO supported LaCasa’s education, counseling and home preservation work. Gifts received today included \$200 in honor of a newlywed couple and \$25 given anonymously on our web site. Your continued financial support, volunteer hours, prayers and notes of encouragement give us the courage to continue to focus on our mission, knowing that the resources will follow. Thank you!

LaCasa History: 1991–2000



Armand Martin is shown working on the office rehab in 1991.

LaCasa chose a Goshen Board of Public Works meeting in January of 1991 to release the “Tenant Rights and Responsibilities” booklet in Spanish and English. It was published to help tenants understand local and state housing guidelines

regarding leases, deposits, rent, utilities, repairs and eviction procedures. The booklet also outlined important information about city services in Goshen. A Homebuyer’s Club was started as part of expanded services to help clients qualify to purchase a home. In April of 1991, LaCasa made an offer to purchase an abandoned building on Cottage Ave. for a larger office. May marked an announcement of the first Help-A-Housesm, to take place in October of that year. The weatherization work that Help-A-Housesm offered was a way to help homeowners lower their utility bills. Help-A-Housesm was planned as a fundraiser that would advance LaCasa’s goal of increasing the availability of decent affordable housing in Goshen.

In 1992 LaCasa began to develop a Lease-Purchase program for participants in the Homebuyers Club. LaCasa participated in a domestic violence task force for several years, and later hired a domestic violence counselor for Hispanic women. Volunteers raised donations prior to the third Help-A-Housesm in 1993 to help with expenses.

Citizenship classes were first offered in 1996, with the 1st Annual Citizenship Ceremony held at the Goshen Middle School. LaCasa also offered Micro Enterprise classes to assist low to moderate income individuals create or maintain small businesses. Employees at Homecrest Cabinetry Company were able to attend Home Buyer Education classes taught by LaCasa at their place of work. In November of 1997 the Individual Development Account (IDA) initiative began along with regular Home Buyer Training Classes. IDA’s are a way for clients to save for a home purchase, business start-up or higher education. Over 542 individuals have saved through this program.



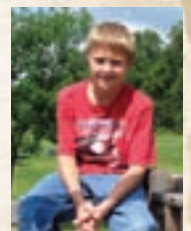
Workers are silhouetted in the sky while working on the Cottage Ave. office, winter 1991.

In March of 1998 the Indiana Housing Finance Authority granted low income tax credits to LaCasa. The result was Arbor Ridge Apartments which includes 72 apartments, a child care facility



and office/club house, located west of North Main Street in Goshen. The ground breaking was in November of 1998. June of 1999 marked LaCasa’s charter as a NeighborWorks organization. Later that summer an Open House was held at Arbor Ridge. Plans were unveiled in September of 1999 for LaCasa’s targeted Neighborhood Development work in the Northside Neighborhood of Goshen. This partnership with the city included infrastructure improvement, owner occupied housing work, and resident meetings to evaluate the strengths and needs of the neighborhood.

Early in 2000 LaCasa celebrated 30 years of helping families find affordable housing and facilitating neighborhood improvement. The 10th Annual Help-A-Housesm was held in May. The Northside Neighborhood planned a Saturday in June that included landscaping tips from professionals, a pancake breakfast, free plants and an afternoon picnic. The years from 1991–2000 were very busy for LaCasa and the beginning of a growth spurt that would continue during the next decade.



Austin, an Arbor Ridge resident is ready for school to start



Rudy Stegelman (left) and Susana Cabezas (far right) volunteered for Help-A-House™ 2010 in May. The Rotary Club (center) replaced windows on a Help-A-House™ project.

County-Wide Help-A-Housesm

LaCasa is now taking applications for home repairs under our County Wide Help-A-Housesm program. The purpose of Help-A-Housesm is to help low income home-owners make repairs that will improve the safety or energy efficiency of their home. LaCasa will use volunteers under the direction of a skilled contractor to repair or replace roofs, windows, insulation, porches and more. Call LaCasa at 574-533-4450 for an application. You must own your home, income qualify, and live in an unincorporated area (not within the cities of Elkhart or Goshen) of Elkhart County.

LACASA HAS NAP TAX CREDITS!

Receive a state income tax deduction for 50% of the amount of your donation.

Call Bonnie at 574-533-4450 for more details.

We'd be glad to speak
at your meeting
or church.

Call LaCasa at
574-533-4450 to set
up a time.



NeighborWorks®
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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. We multiply the resources of a caring community to create safe, attractive, and economically stable neighborhoods.



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