

THE POWER OF NEIGHBORS HELPING NEIGHBORS

Carmen Vincent, Executive Director

Dear Neighbors,

When I began serving as Executive Director of Project Neighbors in February, I stepped into a legacy shaped by the power of neighbors helping neighbors. For over 55 years, this grassroots mission has lived out that simple yet transformative truth, first through the vision of Walt and Lois Reiner and later through the steady leadership of Paul Schreiner. To now serve as Project Neighbors' first full-time Executive Director is humbling, and it is a privilege to continue this legacy of neighborliness in action.

This mission matters deeply. When a family's housing costs stretch their resources to the breaking point, it creates instability that affects every part of life. That's why it's profoundly meaningful to help provide families, individuals, and children with stability. When folks can rely on affordable rent, they are free to pursue other necessities for a full life, like healthcare, childcare, transportation, and education. Housing is more than shelter. It is the foundation that allows people to thrive.

Sometimes people carry misconceptions about affordable housing, imagining it as something distant or disconnected from their own lives. In reality, Project Neighbors' residents are the very heart of our community: nurses, teachers, seniors, veterans, university staff, grocery store clerks, single parents, families, and neighbors from the disability community. They are our friends and colleagues, and through Project Neighbors, they gain access to housing that

honors their dignity and autonomy. Like any landlord-tenant relationship, there are clear responsibilities. Unlike most, we add two simple ingredients: empathy and care.

Over the past several months, I have witnessed the extraordinary ways people come together to make this mission possible. With the dedication of our staff, board, volunteers, donors, and partners, we have:

- Maintained stable housing for more than 140 residents across our properties.
- Broken ground and made significant progress on The Crossing, a new 23-unit apartment building, which is our most ambitious project yet.
- Rezoned and purchased four parcels of land from Valparaiso University on Locust Street, where four future duplexes will expand our impact.
- Strengthened our team by hiring our first Property
 Manager and welcoming a summer architecture intern.
- Awarded Emergency Grants, Merit Scholarships, and Entrepreneur Grants that directly support Black residents in housing, education, and small business goals through the Freedom Recovery Fund.
- Shared our story more broadly through a redesigned website, biweekly newsletters, and social media campaigns that center our mission and challenge stigma around affordable housing through authentic storytelling.

These accomplishments are the product of neighbors helping neighbors. They are proof of what happens when a community decides that everyone deserves a safe and affordable place to live.

As we look ahead, we know the need is greater than ever. Families in our city are struggling to find housing they can afford, and too many children grow up without the stability they need to flourish. But we also know that when we come together, transformation happens. With your support, we can continue building, protecting, and sustaining homes that make all the difference.

From the bottom of my heart, thank you for believing in Project Neighbors. Thank you for being part of this story. Together, we are not just building houses. We are proving, again and again, the power of neighbors helping neighbors.

Presbyterian Church Resale Shop presents a check to support Project Neighbors.

NEIGHBORS PLACE'S NEW RESIDENT ASSISTANT

Erica Johnston, Neighbors Place Assistant

Hi, my name is Erica Johnston. I've been a tenant at Neighbors Place for six years. I also work as a building assistant...including working in the office, assisting the tenants with various needs, and working with Project Neighbors on future goals.

Seven years ago, I moved to Valparaiso during a very challenging period in my life. I learned about Neighbors Place through word of mouth and reached out to the organization. Soon after, I was able to rent an apartment from them—a safe, private space I could call my own. It was small, efficient, and affordable, and it became the home I needed to begin healing and build a new life. I've since witnessed many other women come to Neighbors Place seeking peace, a fresh start, or simply a place to belong, and this organization consistently provides that. I am incredibly grateful for it.

I've taken on a more significant role within Project Neighbors and became more involved in its core mission: to help those who have historically been overlooked and underserved in society.

This work gives me a strong sense of purpose and aligns strongly with my beliefs. I am truly thankful for an organization like this and very happy to contribute to its mission.

MEET PROJECT NEIGHBORS' FIRST PROPERTY MANAGER

This summer, Project Neighbors welcomed Angela Blackwell as our first Property Manager, bringing with her 27 years of experience in property management and 10 years in leadership. Angela's passion for creating welcoming communities is matched by her dedication to helping people feel truly at home.



Day to day, Angela wears many hats: resolving resident concerns, screening new applicants, overseeing empathy-driven rent collection and lease enforcement, preparing budgets and financial reports, supervising maintenance staff, and ensuring our 49 units (soon to be 72!) remain safe and welcoming for the residents.

A great day at work for her is one where she sees real impact. "Recently, I felt proud after addressing much-needed repairs in a resident's home. Seeing their happiness warmed my heart," she said.

Her approach to property management is rooted in availability, transparency, and care. "I build trust by being approachable, offering a listening ear, and practicing transparency. When you demonstrate those qualities along with good character, trust naturally follows."

Strong property management is essential to our mission. Affordable housing is only meaningful if it is safe, stable, and well cared for. With nearly 50 units serving families and individuals across Valparaiso, the addition of a Property Manager ensures that residents not only have access to affordable homes but also the ongoing support, accountability, and strategic maintenance that make those homes sustainable for the long term.

Angela is excited to be part of the positive changes on the horizon as Project Neighbors builds a more defined property management arm. She sees this work as an opportunity to strengthen the foundation of our mission while ensuring residents feel supported.

Outside of her professional life, Angela is a dedicated mother of three adult children and a proud grandmother. She brings the same spirit of comfort, trust, and connection she values in family life into her work with Project Neighbors.

BUILDING BLACK WEALTH: THE FREEDOM RECOVERY FUND

Tina Allen-Abulhassan, FRF Committee Chair

Project Neighbors is not just about affordable housing. We address racial inequity in the local community for Black residents with the Freedom Recovery Fund (FRF)—a community effort to support Black wealth-building in Porter County. The FRF provides:

- Emergency Grants that provide up to \$750 for urgent needs. The FRF has had over 38 Porter County residents apply for funds this year, 2025.
- Financial Empowerment Program, a financial education program plus matched savings up to \$10,000. The FEP has nine banking participants this year who seek to further their small business, education, or pursue firsttime home ownership, and six participants each year for the past three years since 2022.
- Merit Scholarships of \$1,000 for high-achieving college students. This year, the FRF awarded four scholarships to full-time students holding GPA of 3.5 or higher.



Centier Bank presented a check to support the Freedom Recovery Fund—thank you!

 Emerging Entrepreneur Grants, which provide \$5,000 awards for new businesses and nonprofits. The FRF granted four small business owners funds to expand their business capacities in 2025.

I am happy to be appointed chair of the FRF committee by my FRF committee members, and encouraged by the progress we've made with the FRF initiatives and the meaningful ways it is supporting our mission to help the Black community in Porter County.

It is rewarding to see how these resources are opening doors and helping us respond to needs that truly make a difference. Our hope is that the fund continues to grow and that our giving inspires others to join in this work.

Together, we can create a greater impact for those among us who are facing hardships and support opportunities for our neighbors to thrive.

I'd like to thank the Project Neighbors for their support. This scholarship will help me stay in college and ease the financial stress on my family, allowing me to focus more on my studies and continue pursuing my academic goals. Thank you to all for everything you have done for our community!

—Terrance Watkins, Jr.

Thank you so much for the wonderful news! I am truly grateful being selected for this scholarship. It's an honor and a meaningful boost in my academic journey.

-Isaiah Smith

The FRF grant was instrumental in helping us bring our vision to life, beginning with the creation of a professional logo that established a strong and recognizable brand identity. With this grant, we were able to move forward with designing and launching

our website, which now serves as the central hub for sharing our mission, connecting with our community, and providing resources. The support from FRF allowed us to invest in the essential first steps of building our online presence, ensuring that our organization could reach a wider audience and grow with credibility and impact.

-Aman, Bereket Technologies

We are excited to share that we are launching product development and have officially kicked off our AI Literacy Course. The support has allowed us to implement our learning management system, which has been critical for both our educational initiatives and ongoing product development efforts. We are grateful for the grant and the opportunities it has opened up for our business.

-Seifu Zerihun, Ph.D., Principal & Founder

OUR VOLUNTEERS ARE THE HEART OF PROJECT NEIGHBORS

Bob DeRuntz has been a dedicated Project Neighbors volunteer for over 15 years. A history teacher at Chesterton High School for three decades, he's known for bringing history to life—whether in the classroom, on cross-country summer trips with students, or through Civil War reenactments.



He's also deeply involved in his community, serving as Co-President of the Duneland Teachers Association, a legislative liaison for the Indiana State Teachers Association, and a board member for Porter County Parks and Recreation.

On site, Bob brings energy and humility, and he's ready to paint, install drywall, carry lumber—or just follow instructions (and enjoy a donut). One of his proudest contributions came in 2021, when he wrote and submitted the ARPA grant that helped fund Project Neighbors' largest project to date: a 23-unit studio apartment building which will be a place of dignity and stability for individuals in need of affordable housing.

VOLUNTEER



VOLUNTEER

Thank you, Bob, for your years of service and for showing us what it means to build both homes and hope.

Every hour volunteers give strengthens our impact and ensures that our neighbors have a safe, stable place to call home. No matter the experience level, there's a way to help. Join us today—because neighbors helping neighbors is how real change happens.

I became involved with Project Neighbors because my mom made a point when I was young to take me to different volunteer activities in our community, where I learned how rewarding it was to contribute and make a difference in other people's lives. When I first volunteered for Project Neighbors, my daughter Sophie was seven years old, and I wanted to instill in her the same lesson—to serve something bigger than yourself.

Sophie is now 22 years old, and to this day, when we drive by a Project Neighbors house, she will say, 'We built that!' Project Neighbors builds more than homes; it builds a sense of community, where we become mutually invested in making a positive difference in the lives of the people around us.

-Bob DeRuntz



DEAN BIRKY & MIKE ALONZO: THE CROSSING'S DYNAMIC DUO

When you drive by the construction site of The Crossing at 850 Axe Ave, you'll likely see two men at the heart of it all: Dean Birky and Mike Alonzo. Together, they form a partnership that blends decades of experience, fresh energy, and a shared commitment to making Valparaiso a place everyone can afford to call home. Meet this dynamic duo:

DEAN BIRKY

Dean has been building nearly his entire life. He started laboring alongside his grandfather at 13, took over the family business at 22, and has spent almost 50 years as a general contractor. His relationship with Project Neighbors began in 2006, when he installed a kitchen pro bono at a Project Neighbor's home. That "one Saturday" project grew into many, from helping at Neighbors Place to building duplexes, and eventually into a long-standing partnership with our organization.

For Dean, the mission of Project Neighbors is simple: giving a fellow human being a hand up. "It's something I've done all my life—helping," he explained. On The Crossing, he serves as the general contractor, keeping everything moving and ensuring subcontractors and volunteers work seamlessly together. What he enjoys most isn't a single task, but the camaraderie: "It's the fellowship time with people—that's the added reward."

Dean also has a heart for volunteers. He wants to make sure each person is placed where they feel capable and comfortable, so they leave knowing they've made a significant contribution. "Everybody wants to be on that winning team and feel complete about it," he said.

MIKE ALONZO

Mike, meanwhile, joined Project Neighbors after retiring from a career in engineering and teaching. He began with small volunteer projects, and in May 2025, joined the Board of Directors and became Chair of the Construction Committee. With his professional background in project management, he has been a steady hand in navigating the complexities of The Crossing.

"I wanted to use the resources I have—whether time, skills, or energy—to help others who may not have had the same opportunities," Mike shared. For him, the joy comes from working with others: "Working as a team, with great people, for a great cause—that's been my favorite part."

Mike brings humor and humility to the work, too—like the time he had to leave a serious meeting to accept the delivery of a Porta Potty at the site. But at his core, he's motivated by the fragility of financial security: "Many of us are only one or two bad things away from being in serious financial trouble. Knowing that makes me not only grateful but feeling I should do more."

A TRUE PARTNERSHIP

While Dean leads with deep construction knowledge and on-the-ground guidance, and Mike brings bigpicture planning and organizational leadership, it's their partnership that makes them such a force.

Mike describes working with Dean as "both a professional pleasure and a personal joy," adding, "Dean taught me to never let a pile of wood beat you. I think you can insert many things in place of 'pile of wood,' and it would be a great motivator to never give up."

Dean, in turn, appreciates Mike's steady presence: "He and I are aligned on our thought process. It's been real nice having someone documenting the daily activity. We have a good relationship."

BUILDING MORE THAN A BUILDING

Together, Dean and Mike are guiding The Crossing forward with skill, heart, and humor. But more than that, they are building a future where 23 more neighbors will have a safe, affordable home. Their partnership is proof that when dedication and friendship come together, extraordinary things happen.



Volunteers working with Dean and Mike at The Crossing—and Dean (neon shirt) giving Mike (plaid shirt) bunny ears.



Pouring the foundation at The Crossing.

THE CROSSING: FUN FACTS

Mike Alonzo, Construction Committee Chair

The Crossing is our biggest build yet—23 studio apartments! Here are some interesting facts about The Crossing:

- Did you know The Crossing is a commercial building? It is designed with the same specifications as a store or office building, not a residential building like your house.
- Did you know that The Crossing has a 4" diameter water line supplying the domestic plumbing (kitchen and bathroom water)? Your home, depending on when it was built, only has a 3/4" or 1" diameter water line.
- Did you know The Crossing has a separate 6" diameter water line 100% dedicated to the fire sprinkler system?
- Did you know that The Crossing's concrete first floor took about 80 cubic yards or eight truckloads of concrete to complete? That's an area covering a 40' by 120' at six inches thick.
- Did you know the second floor will be covered with 3/4" Gyp-Crete Underlayment on top of the subfloor? This material will provide a great surface for the new finished floor and additional fire/smoke protection within the building.
- Did you know The Crossing has 23 studio apartments?
 That's 23 complete bathrooms, 23 kitchenettes, 23 closets, 23 HVAC units, 23...well, you get the idea.

With framing complete, we can't wait to get inside and begin turning a big building into homes for our neighbors!

COMMUNITY NEEDS

Dr. Gregory Jones, Community Partner

What does it mean to build capacity within communities?

The essence of capacity building lies in reducing community dependency on nonprofit service delivery. Walt Reiner consistently emphasized the importance of organizations working to make themselves redundant. He often stated, "the key to community is better neighbors"—not large corporations with substantial service budgets, not organizations relying on top-down models, and not impersonal bureaucratic systems, but rather individuals collaborating for the collective good.

A prevailing issue is that many well-intentioned efforts have contributed to a culture of dependency, where citizens are taught to request assistance for their needs while purchasing their wants. If we do not empower ordinary community members to address and partner around their own needs, we risk creating populations lacking the skills necessary to resolve their challenges, fostering dependency on external institutions and agencies. This reliance enables larger organizations and governments to use resources as political tools.

Project Neighbors strives to avoid this common social and economic pitfall by embedding capacity-building principles into its mission, nurturing functional partnerships among neighbors. Walt frequently referenced Jaques Ellul's book, *The Presence of the Kingdom*, which discusses the concept of the "explanatory myth" and the phenomenon of "intellectual suicide."

Ellul explains that some cultures rationalize current conditions as unchangeable, persuading individuals to accept the status quo. This is the *explanatory myth*. Such a mindset can lead well-meaning advocates to focus on surface-level charity—

such as soup kitchens and food pantries—without addressing the systemic roots of poverty or collaborating with those affected to create lasting change. This is *intellectual suicide*.

According to Ellul, perpetuating this approach requires abandoning critical inquiry and passing on complacency. It is our hope that Project Neighbors remains attentive to the insights of its founders, Walt and Loie—and Jaques Ellul—and continues to promote clarity, capacity-building, and purpose. Please avoid committing intellectual suicide.

TRICKLE-UP TRICKLE-DOWN HOUSING POLICY

Larry Baas, Board Member

A consensus has emerged that the country is experiencing a national housing crisis. This status was earned most likely because the increasing costs of both home ownership and rent have trickled up to affect the middle class. Housing is no longer just an "urban/poor/black/brown problem." As a result, policy designed for the middle class has now taken center stage on the housing agenda. A new language justifying welfare policies for the middle class has emerged with lofty terms like "work force housing," "attainable housing," and "the missing middle." The strategy is to support households making somewhere between 60% to 120% of the area median income (AMI),

which in the Valparaiso area is between \$57,360 and \$114,000. These new policies will help the middle class move out of rental units and less expensive homes into newer houses, which will then open up more affordable housing for the poor. In other words, the benefits will eventually trickle down to help the poor.

Any policy that makes an effort to provide quality housing for all should be applauded.

However, the problem with this new strategy is that low-income renters, who have the greatest need, are simply afterthoughts. For example, at the national level, the number of housing burdened renters—those paying more than 30% of their income for housing—far exceeds the number of housing burdened home owners. In Valparaiso, studies indicate that at least 830 units of housing are needed to care for residents who are considerably below the 60% AMI limit.

In addition, research has shown that trickle-down economics simply does not work and generally leads to greater inequality. And, preliminary research on these middle-class plans suggests the number of poor housing-burdened renters may actually increase substantially rather than decrease. There are many reasons why this may occur. One view is offered by Mathew Desmond, who in his book *Poverty By America*, suggests that often benefits designed to benefit the poor, especially low-income renters, are swept up by wealthier landlords as they increase rent.



Following rough-in plumbing, we prepared The Crossing for flatwork.

Despite worthy intentions, trickle-down housing policy may not work as planned, at least for the poor. Under continued assault from a variety of sources, it's hard for the poor to thrive in an environment where they continue to be the victims. This is precisely why Project Neighbors continues to focus on quality, affordable housing for the least among us.

LET'S LEVEL UP, TOGETHER

Susannah (Gingerich) Larson, Fundraising Committee Chair

As a longtime Valparaiso resident now raising my family here, I deeply value the strength and generosity of this community. In joining Project Neighbors' board this year, I committed to giving back and ensuring that all residents have the dignity and stability of a safe home.

For over 55 years, Project Neighbors has provided housing far below market rates, creating lasting positive impacts for individuals and neighborhoods alike. Yet today, the need grows exponentially—and so must our response.

Your support will help complete The Crossing, a 23-studio apartment building currently underway. The Crossing plans to open doors by summer 2026 to our neighbors facing housing insecurity.

Securing these final vital funds will help ensure our readiness to pursue future plans while continuing to maintain our

50 existing Project Neighbors homes already serving our community. These efforts go beyond structure; they create stability, advocacy, and hope.

From my past work in mental health, I know housing is the foundation to physical and mental well-being. When people have a safe and permanent home, they can focus on healing, growth, and building their futures. Imagine manifesting this opportunity for hundreds of neighbors in our city!

While global and national challenges can feel overwhelming, meaningful direct change begins neighbor to neighbor. Collective action—through leadership gifts, multi-year pledges, legacy giving—can create immediate and lasting impact. Every investment strengthens us as a community that cares for its most vulnerable.



PROJECTNEIGHBORS.ORG/ DONATE We invite community leaders, visionaries, and all who share our mission, to step forward as a cornerstone donor. With your support—whether through a major gift, sponsorship, volunteering, or advocating within your network—Valpo can be a place where all residents have the stability to thrive.

Will you join me in taking our efforts to the next level?



IN LOVING MEMORY OF LOIE

We were deeply saddened this year by the passing of Lois "Loie" Reiner (July 17, 1929 – October 8, 2025), co-founder of Project Neighbors and lifelong advocate for justice, community, and equity. Loie and her husband, Walt, began this work through the Valparaiso Builders Association (now Project Neighbors) thanks to the six brave Black mothers and their children who courageously broke the racial housing barrier in Valpo in 1969.



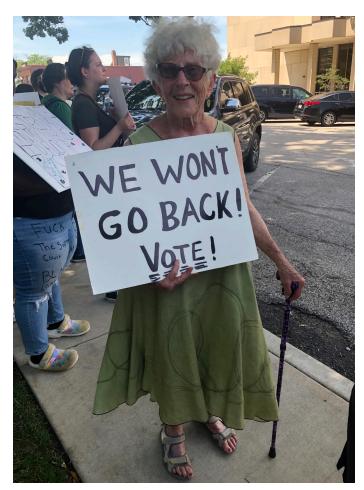
Loie and Walt Reiner

With her steadfast support, more than 100 homes have been built or renovated, more than 100 grants have been given to the Black community from the Freedom Recovery Fund, and numerous initiatives were started—including Hilltop Neighborhood House, HealthLinc, Neighbors' Educational Opportunities, WVLP 103.1 FM, and the James L. Kingsland Cultural Hub.

In keeping with Loie's request, gifts in her memory may be directed to Project Neighbors. To celebrate her enduring impact, we established the Lois Reiner Memorial Fund—a way for her spirit of compassion and community to continue shaping lives for generations to come. When making your gift, please select "Lois Reiner Memorial Fund."

Loie also left us another kind of gift—her voice and her stories. In a 13-episode podcast, *Loie: One Thing Led to Another*, she reflects on love, faith, activism, and the power of small acts to transform lives. You can listen to the podcast on Spotify, Apple Podcasts, Amazon Music, and Pocket Casts.

Loie never set out to start a movement. She simply saw a need and helped. And then, as she loved to say, "one thing led to another." **May we keep following where love leads.**



Loie's love and faith in action—on the streets!

I've lived Valpo's little 1968 grassroots love-thy-neighbor movement right up to and along with Project Neighbors' all-out commitment to that promise. That makes me one of the richest women in the world! Thank you to the courageous pioneer mothers whose love for their children kicked it off 57 years ago! The thrill of watching Project Neighbors continuing to be a FORCE, responding to unmet needs with courage, compassion, ingenuity and generosity, gives me bottomless hope. One blessed thing does lead to another!!! And another...

-Loie Reiner, 2025





HEAR FROM OUR RESIDENTS

My three children and I were living in a small apartment. We moved there after our time at the shelter was up. The kids—two boys and a girl—were outgrowing the apartment, and the boys were starting to get into trouble. I didn't know how to fix the situation. Depression hit me hard.

One day at a basketball game, I was talking with another mom who mentioned Project Neighbors. She said she was a board member and would see what she could do. Then COVID hit. I was really in trouble. My father had just passed away, and my employer went fully virtual, so I couldn't work.

Out of nowhere, I got a call from Project Neighbors asking if I would be interested in looking at a rental house. I was excited. I went to see it and I loved it. They said, 'It's yours.' I cried like a baby.

Now, almost four years later, I'm still here. My children graduated from high school. Both of my sons are working and staying out of trouble. My daughter

joined the National Guard and is ready to go active.
Raising three kids on my own has been rough. It still is.
But Project Neighbors worked with me. They made sure
I had resources and always reminded me they
had our backs.

They didn't let me fail. They never would.

-Amanda, Project Neighbors resident

I am a single mother of six kids. I came to Valparaiso because I wanted the best for my children. I knew that it wasn't going to be easy, but I didn't know the love, the respect, and the attention with which we would be welcome. Every day of my life, I say thanks to God for Project Neighbors. Thank you for demonstrating that, every day, there exists a light at the end of the tunnel. Thank you for providing what I would never have been able to do myself for my family. Thank you for lighting up my life with happiness and joy. Thank you for the opportunity to make my dreams come true.

-Claudia, Project Neighbors resident





OASIS Club at St. Paul donated to Project Neighbors—thank you!

Project Neighbors

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Angela Blackwell, Property Manager
Dr. Gregory Jones, Community Partner
Kate Gong, Administrator
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