



Hope & Homes For All

Annual Report 2021

September 2019 - August 2020





Dear supporters,

We all tire of hearing words like *pandemic*, *pivot*, and *unprecedented*. But they're appropriate words to mark this past year.

In September of 2019, we had just opened new programs in London and Woodstock, and were looking ahead to another period of growth—of continuing to support current tenants; completing, advancing, and beginning new projects to serve more people; and expanding into new communities.

In early March of 2020, with the pandemic looming, we prepared for the worst. Providentially, a year later, we are continually thankful for many of the blessings that came out of our shared adversity. This report highlights some of these expressions of grace. Particularly in light of the pandemic, we exceeded our expectations.

Sometimes it's more difficult in an annual report to talk about the hard things, but we want to honour these too. While we've been amazed

at the resilience of so many of our tenants, the effects of the restrictions and physical distancing have taken their toll. Our people—tenants and staff—are tired, even exhausted, but continue to work together to keep each other safe.

A parallel, complicating event that reared its ugly head during this time is the opioid crisis, which has been devastating for people who are vulnerable to exploitation. The ripple effects have been felt by neighbours, friends, staff, and all who were close to those we've lost and those who continue to struggle. If you pray, please remember all who grapple with substance use and addictions.

In addition to the effects of the pandemic on people's mental health, homelessness has become more visible, and wait lists for affordable housing continue to grow longer. In our work, we're regularly confronted by injustice and the effects of trauma that are too often part of our tenants' stories.



We don't pretend that homes, support, and community are instant solutions; but we remain convinced that a home—plus the support of community—is the foundation of hope. When we find a place of safety and rest after times of difficulty, there is room for hope to be received and offered. The apostle Paul alludes to this when he explores the journey from suffering to hope with the early church in Rome (Romans 5:4 - the Bible).

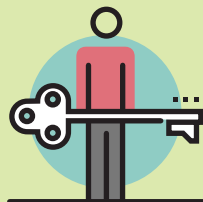
When we have the opportunity to pull together a report like this, we're humbled and grateful for everyone who makes this ministry possible. From our staff teams, to all those who donate generously, to volunteers, to community partners, to government bodies, and to neighbours—you make this all possible.

Thank you!

Alice Plug-Buist
President,
Board of Directors

Jeff Neven
MSW, RSW
Executive Director

A quick glance at 2019-2020



656
tenants in
625
households



\$28M
in impact
loans from
170
lenders



45
homes
opened
78
new tenants
housed



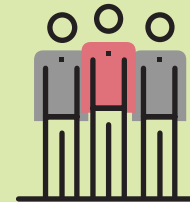
1.2K
new
requests
for
housing



+1900
donors



87,692
meals served



162
staff

COVID RESPONSE

Cross-Regional Teams: one chord, many strings



“Cross-Regional Teams are like the strings on a guitar which we fine-tune as we work together to make perfect sounding chords.”
- **Alejandro Zuluaga, Program Supervisor, Woodfield Gate, London**

The Housing and Apartment Support Cross-Regional Team on one of their virtual team calls

In each city in which we work, Indwell supports tenants through interdisciplinary teams. Recently, we added Cross-Regional Teams to enhance each program’s on-site supports. These teams gather regularly with staff from across our program regions to facilitate resource sharing, plan and implement education initiatives, promote and raise awareness of emerging issues in the Indwell community, and integrate care consistently throughout the entire organization. They also serve as a reference for the training and development of new staff.

We have Cross-Regional Teams for program managers, program supervisors, housing support workers, intake coordinators, facilities staff, food security staff, peer support workers, addictions support workers, nursing staff. Each team develops work plans on projects related to their specialty, such as training new team members, hosting webinars, and creating educational materials that benefit tenants, prospective tenants, staff, and supporters. The teams support our Human Resources department in the hiring of new employees, and—perhaps, most significantly—build an integrated team experience across our growing organization.

Cross-Regional Teams at Indwell are more than a helpful resource: these groups are hubs of care and support, and have been there for one another in complex situations throughout the challenges of the pandemic.

Deep and wide: growing and progressing to new communities

As Ontario began to enter lockdown last March, there was much uncertainty in the building industry. Would our construction projects come to a halt? While we did run into some supply chain issues at times, thankfully, our projects were considered essential, and with new health and safety measures, we could continue to build affordable housing that is so desperately needed.

Not only was “continuing” an option, though - the pandemic highlighted the significance of the housing and homelessness crises and compounded the need for Indwell’s work in providing affordable and supportive housing. Acknowledging the human suffering that has expanded because of the pandemic has also opened new opportunities for Indwell to deploy public and private investments into

rowing o build of hope

long-term solutions.

In August of 2020, we opened North End Landing in Hamilton, in partnership with James North Baptist Church, bringing an additional 45 new affordable apartments to the city (with another program about to open a few months later). Several other projects were launching around the same time, with over 750 units either in development or being planned!

We consistently receive calls from municipal leaders, churches, and other potential partners seeking solutions. The pandemic has been a nightmare for so many people, but we're thankful that, in some cases, it's expedited opportunities for those who are in crisis.

See **page 8** for more information on our projects activities

COVID RESPONSE

Adapting supports: a peek inside our Woodstock programs

The varying stages of lockdown and restrictions due to COVID-19 impacted tenants' mental health and, for some, struggles with substance use. Like all Indwell programs, Woodstock's Blossom Park and Harvey Woods Lofts communities implemented changes to ensure tenant and staff safety while still encouraging connection.

These changes, some of which were temporary based on current restrictions, included:

- Moving from communal dinners to daily meal delivery
- Educating on COVID-19 through one-on-one conversations and improved signage
- Launching a tenant Facebook group to encourage digital connection
- Providing cell phones and phone cards to tenants where needed, thanks to a grant from Oxford Community Foundation
- Updating technology to ensure good options for connecting with supports
- Offering grocery delivery
- Restarting some group mental health activities with screening, physical distancing, etc.
- Offering weekly "drive through" coffee time for tenants to connect with staff



Tenants working with Lorna Murray, Household Administrator (right), learning to preserve produce at Woodstock's Blossom Park apartments. Project made possible through Community Futures Oxford Grant.



Dr. John M. Perkins at Indwell's grand opening for the Perkins Centre in September 2011

Addressing racial justice from the inside out

One of Indwell's three core values is 'Dignity'— the recognition of each person's inherent value as an image bearer of God. In 2011, this value drove us to seek out the teaching of civil rights leader Dr. John Perkins and open the Perkins Centre in Hamilton. In 2019, this value encouraged us to better understand the challenges and needs of Indigenous people in Ontario and commit 20% of our units at Hamilton's McQuesten Lofts to our Indigenous neighbours.

Over the past year, the death of George Floyd, the public attention on honouring Black lives, and our experiences of racial injustice within the homeless sector challenged us to ask how we can maintain a posture of pursuing justice for all. Alongside conversations in our teams, a racial justice working group was created to ensure that our faith continues to inform Indwell's commitment to racial justice. With this group's leadership, we will remain committed to honouring each other and remembering God's heart for all people.

Reimagining volunteer engagement

By Nikki Thompson, Volunteer and HR Support

In September 2019, Indwell had 160 active volunteers! Then, "COVID happened."

During the March 2020 lockdown, all on-site volunteer activities were suspended to protect the most vulnerable in our communities. It wasn't long before we began to feel the effects of lockdown and the void of skill, togetherness, and companionship from our dedicated volunteers. We

began to reimagine what volunteering could look like during a pandemic.

Over the course of six months, 75 volunteers—nearly half of all volunteers—re-engaged or reconnected with tenants in some way! Volunteers creatively supported programs from a distance: tenant socials moved outdoors, individual support shifted to phone calls and letters, and messages of hope were delivered through videos. Board and committee meetings continued virtually and building maintenance volunteers adjusted to work safely - including preparing apartments (and a new building!) for new tenants.

We are grateful for the ongoing love and support shown by our volunteers. As we pursue our vision of Hope and Homes for All, we continue to reimagine volunteer engagement and develop strategies for recruitment and training. Thank you to all those who shared their time, gifts, and prayers with us this year!

Collective kitchen at Simcoe's Hambleton Hall prior to lockdown



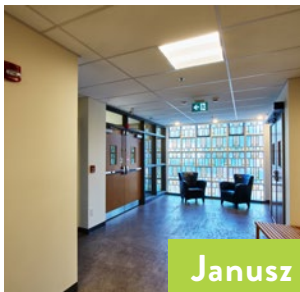
Group from A Rocha helping tenants build an ecosystem at Hamilton's Rudy Hulst Commons



Volunteer helping get units ready for new tenants at Hamilton's North End Landing



Our tenants: people of resilience



Janusz

-Recently moved out to independent housing

-Moved to Simcoe's Hambleton Hall in September of 2016 when the building first opened

"Indwell gave me a place to live when I was homeless. I was in transitional housing with the ASH program having come from homelessness in Toronto. Living in this community gave me a chance to explore my recovery and learn to be a better person who could give back what I received."

"Indwell is an amazing place for people who are in a difficult spot in their lives. I'm so happy I had this place."

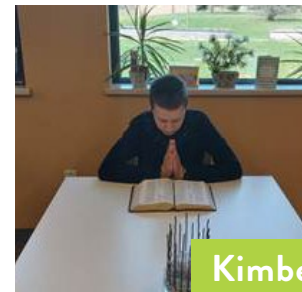


Yvonne

-Lives in Woodstock

-Moved to Indwell in October 2010

"I'm blessed with activities at Blossom Park such as gardening and shoveling snow with friendly neighbours."

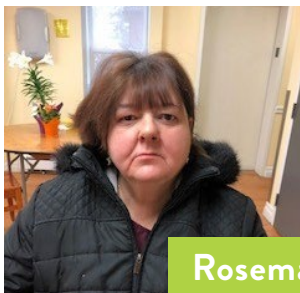


Kimberly

-Lives in Woodstock

-Moved to Indwell in October 2014

"Indwell is a place that I'm happy to call home"



Rosemarie

-Lives in Hamilton

-Moved to Indwell in April 2020

"The people here are great and the staff are wonderful. They're always here to listen to me. I couldn't have found a better place—the place is so clean and I have a great room. The food here is so great. Thank you for letting me be a part of Indwell!"



Mary

-Lives in Woodstock

-Moved to Indwell in 2014

"I'd like to remind everyone to think happy thoughts."



Ingrid

-Lives in Woodstock

-Moved to Indwell in 2019

"Indwell is an amazing place to live. When I first came out of the hospital, I was scared and alone. Indwell provided the nurturing, security, and stability that I needed to get back on my feet. It's a place I can grow to be my best self. Thank you to all the staff and tenants at Indwell who are like family to me."

Current and future communities

WATERLOO REGION

43 new homes in development

- Former St. Mark's Lutheran Church, Kitchener

OXFORD COUNTY

150 tenants are currently receiving supports

- Blossom Park Apartments
- Blossom Park Townhomes
- Harvey Woods Lofts

LONDON

70 tenants are currently receiving supports

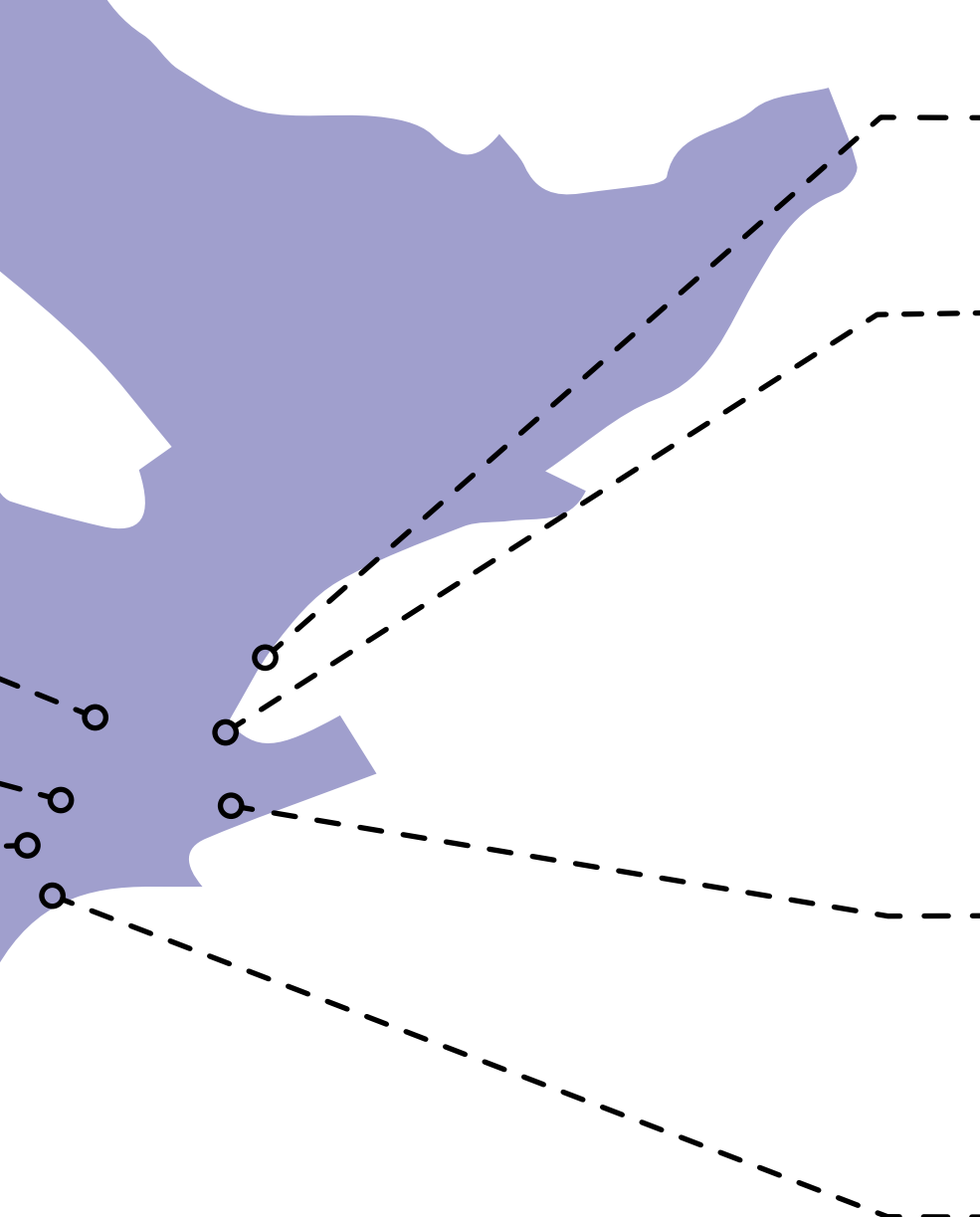
- Woodfield Gate

72 new homes under construction

- Embassy Commons

CHATHAM-KENT (PRE-DEVELOPMENT*)

** Indwell is engaging with other communities pursuing supportive housing solutions who have engaged us to help. Conversations are ongoing and local supports and networks are building. For more information, visit indwell.ca*



PEEL REGION

68 new homes under construction

Lakeshore Lofts, Mississauga

HAMILTON

412 tenants are currently receiving supports

- Caroline Apartments
- McQuesten Lofts (as of December 2020)
- North End Landing
- Parkdale Landing
- Perkins Centre
- Prinzen Flats
- Rudy Hulst Commons
- Strathearne Suites
- Wentworth Program

95 new homes under construction

- Royal Oak Dairy

HALDIMAND-NORFOLK

40 tenants are currently receiving supports

- Hambleton Hall

50 new homes under construction

- Dogwood Suites (former Norfolk Inn)

ST. THOMAS (PRE-DEVELOPMENT*)

Showing off our model

As an Indwell partner and supporter, you are transforming lives! Not only are you showing love to our neighbours by providing supportive, affordable housing communities, but you're giving your time and resources to an organization that has become a leader in the pursuit of restorative communities where people experience health, wellness, and belonging.

In early 2019, Indwell received a grant from Canada Mortgage and Housing Corporation (CMHC) to showcase our unique model as part of the National Housing Strategy's Demonstrations Initiative. As part of this project, we developed numerous resources that demonstrate our model and equip other organizations, our staff, volunteers, and tenants to make the most of our high-quality housing and supports.

All of these resources are available on our website which we continue to enhance and improve, so that supportive, affordable housing — as well as our framework—becomes more widely available across the country, fulfilling our vision of Hope & Homes for All.



Zach Rowley, program supervisor, walking down corridor at Parkdale Landing, Hamilton

INTEGRATED SUPPORTS

Indwell's supports are a critical component of our overall housing model. It's wraparound supports — organized by Indwell staff, family members, other service providers, and volunteers — that contribute to the stability and success our tenants' experience.



› *Watch video
(open camera
app and scan QR
code)*



Jeff Neven, executive director, discusses partnerships with Alice Plug-Buist, board president, in front of the construction of McQuesten Lofts (45-unit building), Hamilton



Construction site of Hamilton's North End Landing in partnership with James North Baptist Church



Judy Eising, director of donor relations and fund development (L) and Indwell volunteer and donor Arie VanEek (R) discuss planned giving opportunities.

ENGAGED PARTNERSHIPS

Partnerships—both formal and informal—are a key element of Indwell's model. They support the long-term stability and sustainability of all that we do—from considering projects to operating our homes.



› Watch video
(open camera
app and scan QR
code)

INNOVATIVE TECHNOLOGIES

We embrace innovative technologies to ensure our buildings are aligned with our mission of health, wellness and belonging. Our programs go beyond just being a safe place to live—just doing less harm—to doing something regenerative and restorative to people's lives.



› Watch video
(open camera
app and scan QR
code)

FINANCIAL SUSTAINABILITY

Indwell is in a unique position as a charity—and Christian charity—to have such a diverse funding stream, and we're confident that other housing providers can develop similarly.



› Watch video
(open camera
app and scan QR
code)

Financials

By Chris Finkbiner, CPA, CA, CBV, Director of Finance



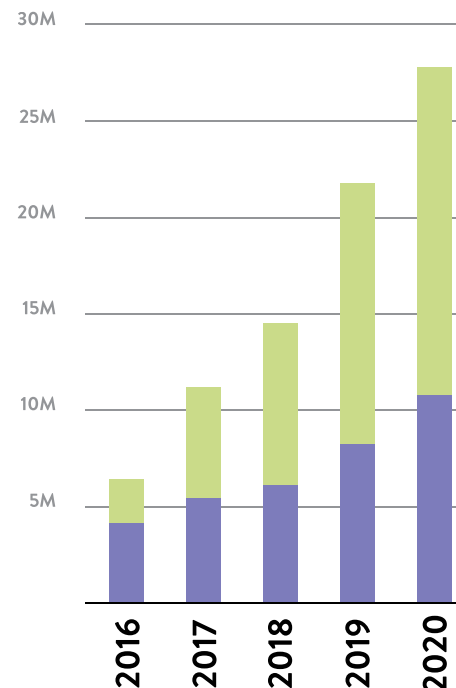
A heartfelt thank you to the many individuals, businesses, churches, community associations, and service groups who partner with Indwell to provide hope and homes. Your gifts, prayers, and words of encouragement are vital as we welcome tenants into their homes, equip staff, build caring communities, and break ground for new programs.

In addition to the capital funds we received for projects this past year, we also received \$1.6m in operating donations. We are so grateful for the continued generosity of so many, even through the uncertain times of the pandemic.

We deeply appreciate the working relationships we have with the many organizations, community and family foundations, politicians, municipalities and their staff, and civil servants at the federal and provincial levels with whom we collaborate to end homelessness.



◀ To view our full
audited financial
statements or visit
indwell.ca/finances



■ Operating Revenue
■ Capital Revenue

OPERATING REVENUES AND EXPENSES

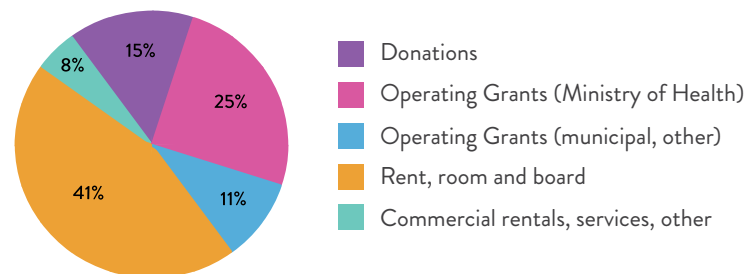
REVENUES	2020	2019
Donations	1,601,708	1,187,097
Operating grants (Ministry of Health)	2,686,213	1,848,443
Operating grants (municipal, other)	1,190,459	1,665,643
Rent, room and board	4,333,239	3,142,463
Commercial rentals, services, other	806,439	351,379
TOTAL*	10,618,058	8,195,025

* Does not include capital revenue

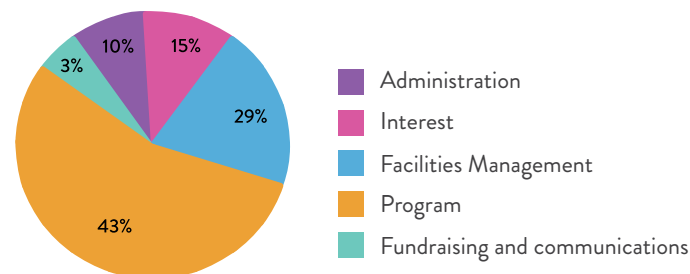
EXPENSES	2020	2019
Program	5,849,806	4,121,691
Facilities management**	3,886,022	3,145,949
Interest	2,011,281	1,876,151
Administration	1,329,231	1,059,868
Fundraising and communications	486,968	434,563
TOTAL	13,563,308	10,638,222

** Includes amortization of \$2,263,670 (2020) and \$1,903,504 (2019)

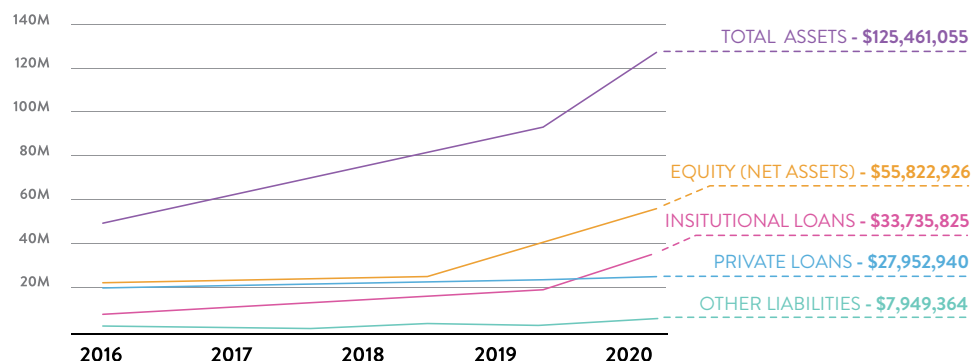
2020 REVENUE BREAKDOWN



2020 EXPENSES BREAKDOWN



ASSETS AND LIABILITIES



“What’s it like to live at Indwell?”

Bobby Armstrong

- Lives in Hamilton
- Moved to Perkins Centre in 2018



“My life has changed 100%. I feel safe here. I can go to sleep with my door unlocked! I like the art program, I like Marilyn’s cooking. A lot of stuff brought me out of my shell. We can open up to each other, we can talk to each other. I’ve come to call this my family. It’s our community. We started this door decorating contest—so many people did it! The staff here are great. The maintenance guys do a great job around here. We all take care of each other here. There’s always someone to talk to. I’ve got nothing but good things to say about Indwell.”

VISION

Hope and Homes for All

MISSION

Indwell is a Christian charity that creates affordable housing communities that support people seeking health, wellness, and belonging.

VALUES

We value the inherent dignity of all people as image bearers of God.

We live out our Christian calling to love our neighbours as ourselves.

Hope is the foundation of all of our actions.

Board of Directors

Alice Plug-Buist – **President**
Fred Spoelstra – **Vice President**
Bill Munns – **Treasurer**
Wayne Solomon – **Secretary**

Krista Boyer
Jan Disselkoen
Karen Efron
Melanie Froese
Thomas Perry
Peter Van Geest
Cliff Williams



Front Cover:

Dorica from North End Landing in Hamilton sits outside on a sunny day.

“My home is Indwell.”



Indwell welcomes everyone.

Indwell exists to provide hope and homes for all. Our supports, services, and employment are open to people from every creed, race, ethnicity, sex, ability, sexual orientation, and gender identity. Indwell's leadership are motivated by the example of Jesus Christ as reflected in Indwell's statement of faith. Indwell engages with diverse communities; we actively identify and remove barriers that prevent people from accessing and participating in our services and organization.

INDWELL

1430 Main St E Hamilton ON L8K 1C3

Toll-Free: 1-866-529-0454

Fax: 905-529-0355

info@indwell.ca | indwell.ca

Corporate Name

Indwell Community Homes

Charitable Registration Number

131295198RR0001

