



Hope & Homes For All

# Impact Report 2022

September 2020 - August 2021





Dear friends,

Fifty tenants accessing computers and browsing books and periodicals at a library branch in their own building at McQuesten Lofts in Hamilton is just one of the exciting blessings we received in 2021. Another was opening our first program in partnership with the City of St. Thomas this past fall for 15 people coming directly from homelessness.

Reflection is a valuable exercise, and this annual report gives an opportunity to look back at our blessings. We've been so thankful to witness deepening partnerships with community and faith groups, agencies, partners, hospitals, and all levels of government in each of the regions in which we work. Although they are not all directly referenced in this report, we are especially excited about our growing partnerships with Indigenous housing and social service agencies. A highlight for several staff members last summer was a walking tour hosted by London social services agency Atlohsa Family Healing Services.

Construction and development of new programs has continued, sometimes with slight delays due to workers having to isolate or because of supply chain issues. But overall, we've been so pleased

(and impressed!) with how projects have moved forward. Stay tuned for open houses and grand openings (restrictions permitting) in Mississauga, Hamilton, Simcoe, and London this year!

We've also been thankful for new funding opportunities that allow us to offer more supports to our tenants, and funding for capital projects. It's still very difficult work, with times of rejoicing when a proposal receives approval and with groans of disappointment when we receive a letter of rejection—both emotions expressed in a flurry of emails and messages, as many administrative staff have been working from home.

For our tenants and direct support staff, there have also been highs and lows. Our tenants have suffered through isolation, closure of community supports, and loneliness. Our teams have been creative, but lockdowns and gathering restrictions have taken their toll. And as the parallel opioid and homelessness crises persist, our Indwell programs have felt its devastating effects.

Maybe some of the ways we encourage each other will also resonate with you:

- **Acknowledge the losses you're experiencing.** Dallas Friesen, our new people developer, jumped right into holding sessions with our



program teams, helping them to process loss and grief as they, in turn, support our tenants.

- Do what you can where God has placed you, in the relationships you have.
- Take time to reflect, to grieve, and to hope.
- Understand that you are God's beloved child!


As we look ahead, we do so with the confidence that the good work God has begun will continue. The apostle Paul writes about it in a passage found in his letter to the Philippians in the Bible. That good work includes instilling hope—in so many ways! And it includes the 700+ individuals who make up our Indwell communities, the 184 staff (including some tenants!) who support this ministry, and the 311 homes in nine buildings under construction. We're reminded of another passage, also from Paul, in that same letter: "We thank God every time we think of you."

Indwell exists to carry out the vision—to carry out the work—that you have asked us to. We are deeply thankful for you.

Sincerely,



Alice Plug-Buist  
President, Board of Directors

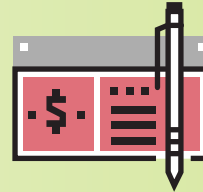


Jeff Neven  
Chief Executive Officer

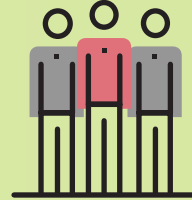
# A quick glance at 2020-2021



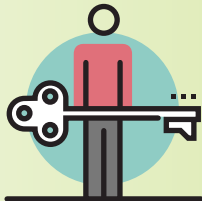
**50**  
homes  
opened



**1826**  
donors



**\$4.8M**  
in  
donations



**700+**  
tenants in  
over  
**650**  
households



**311**  
apartments  
under  
construction

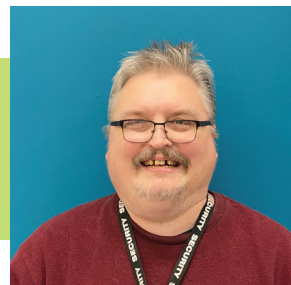


**\$30.8M**  
in impact  
loans from  
**297**  
lenders

# Why Indwell?



Catherine Wiebe  
and her family  
**Monthly donor**  
**Simcoe**



Shawn  
**Tenant**  
**London**

**What made you want to become involved with Indwell?**

We loved the faith-based perspective to everything [Indwell does]. We love the holistic perspective—it's not just about a place to live, but supports and community building...Living out the call to care for the community's most vulnerable people.

I was pretty much living in my car at the time, and I had nowhere to go. Things weren't looking too good. And CMHA helped me find this place. It was something new.

**What's different in your life since you became involved with Indwell?**

I love giving our money away because I feel that so often you look back at your budget and so much goes through the cracks. When [you] give your money away, you know you are doing the best thing you can do with it. It's a wonderful feeling.

I feel more confident in myself now and I don't have to worry about where I am. I can stay here as long as I want. I run Rock Talk at Woodfield Gate. You pick a song, the group listens to it, then you reflect on why you like it and the way it helps your bipolar or addictions. It's amazing what music can do.

**What is something others might not know about Indwell, but you wish they did?**

I would love for more people to know about Indwell in general. I feel like people paint affordable housing with a single brush. Indwell is not just about housing, it's about creating a community that makes a home.

Indwell is Christian-run, that's the first thing. They don't shove church at you, but if you do want help, they can help you seek it, just like they do everything else.

**Favorite ice cream flavor?**

Am I allowed to have two? Mint Chip from Hewitt's Dairy or Moose Tracks.

Heavenly Hash. That's kind of how I look at Indwell. You're like my favourite flavor.





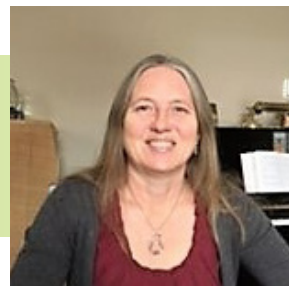
**Marcée Lane**  
**Program Manager**  
**Wentworth Program**  
**Hamilton**

I was impressed with how faith-driven the organization is. That really drew me. I was pretty hesitant coming back to working for a Christian agency, but had my faith restored by working with Indwell and their Christ-centered leadership.

For the first time in my life, I'm not working beneath the low-income cut-off. I'm receiving a living wage. I've come to see how something that is very practical like a roof over your head can be a calling. I was a missionary for 12 years, and I've realized that this work is also ministry. It's expanded my perspective.

For people to understand how challenging it is for our tenants. I encounter a lot of misconceptions about the work we do. I want people to understand how much of a gap Indwell is filling. There is so much sacrifice that goes into this work.

Frozen raspberry yogurt in a waffle cone.



**Deb Grootenboer**  
**Volunteer**  
**Woodstock**

I like to support organizations that provide more than a Band-Aid—a repetitive cycle without people getting the help they need. I feel called to give to a place like Indwell, not just of my money but of my time. Volunteering helps me get to know what it's like for the tenants and the beauty of community.

I think it's given me a better understanding and compassion towards mental health, homelessness, and God's provision in my life. I'm aware of how delicate that can be—to have a home. I get as much out of my weekly walks [with a tenant] as I receive.

You are going to empower tenants to thrive in their lives. You can be involved in very little ways—just consider your interests. The coordinator can find a place for you. If you want to be involved with your time, it should be something you want to do.

That's an easy one: Kawartha Dairy's Bear Claw!

# Indigenous partnerships

As we pursue hope and homes for all, we must also bring attention to the overrepresentation of unhoused Indigenous people in our communities. Métis author and academic Jesse Thistle defines Indigenous homelessness as “the disconnection from things like spirituality, the family, land, to each other, to cosmology, to Creator.” He highlights the nuanced factors that lead to homelessness and precarious housing—trauma as a result of colonization, children displaced from their families, and the subsequent loss of identity and culture.

For Indwell, this road to inclusion and understanding has been one of learned humility—this includes building partnerships based on mutual decision-making, acknowledging that Indigenous people know their communities and how best to offer everyone’s strengths and resources to provide holistic support to tenants. “Through the process of collaborating with Indigenous-led organizations we’ve been understanding the importance of approaching relationships with humility, of emphasizing mutual decision making that respects the self-determination and knowledge of Indigenous partners and tenants,” explains Amy Brouwer, Indwell’s Hamilton Apartments Program Supervisor and supporter of Indigenous partnerships.

In 2017, when we applied for funding towards what is now Hamilton’s McQuesten Lofts, we had a rough statistic in mind: approximately 20% of unhoused people in Canada’s major cities are Indigenous. Through conversation with the Aboriginal Health Centre and the Hamilton Regional Indian Centre (HRIC), we ensured that 20% of the units at McQuesten Lofts would house and include support for Indigenous tenants. Future projects, like The Oaks and “180 Ottawa St N” in Hamilton, are also taking shape in consultation with Indigenous partners—Sacajawea Non-Profit Housing and the HRIC—both of which have formally agreed to provide ongoing support to tenants at both programs.

Ongoing efforts to respond to the Truth and Reconciliation Commission’s Calls to Action include building Indigenous resource libraries for our programs and developing a cultural training program to equip staff in the areas of Indigenous awareness and cultural safety.



*Designed by Invizij Architects in collaboration with Indigenous partners and local artists, gardens filled with traditional plants surround a space for community fires at McQuesten Lofts.*

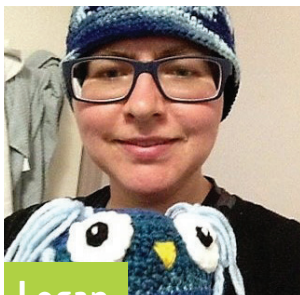


*Ain-dah-ing under construction. One of four buildings at The Oaks, Ain-dah-ing (pronounced AH-da-ning) was named by the staff and board of Sacajawea and means “home within our hearts” in Ojibwe. Opening in mid-2022, it will be home to 13 Indigenous tenants and Sacajawea’s offices.*



*To read more about Indwell’s commitment to Indigenous Peoples, open camera app and scan QR code or visit [indwell.ca/indigenous](https://indwell.ca/indigenous)*

# Tenant leaders in our communities



Logan

-Lives at McQuesten Lofts  
(Hamilton)

*"I was first inspired to start the craft/crochet group at Indwell's Wentworth Program by the positive impacts I saw at similar groups at the Schizophrenia Outpatient Clinic I attend. People in such groups use crafting as an expressive outlet and a way to have positive interactions with other members. I've also done craft/crochet groups at Indwell's Rudy Hulst Commons. I teach a variety of crochet stitches and help participants find projects that they wish to accomplish."*



Chris

-Lives at Blossom Park  
(Woodstock)  
(Pictured on cover)

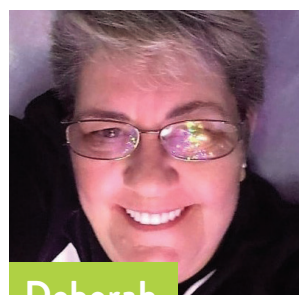
*Chris has run peer support groups for tenants once a week for the past two years. According to Chris, the residents can come to "talk about whatever they want" and it's a "safe space for people to talk about their problems." Sometimes people will stop Chris in the hall just to talk and he will do his best to connect tenants with staff when the need arises. It's important for him to be a person that people trust.*



Ed

-Lives at Wentworth Program  
(Hamilton)

*Tineke, the Wentworth Program's Household Administrator, often brings her dog, Gnarly, to work with her, and Ed loves to care for him. Ed describes himself as an animal lover and sometimes cares for the 14-year-old Bichon Frise for weeks at a time. Ed, who has suffered from a few serious health problems over the years, says "to have Gnarly is a big support."*



Deborah

-Lives at McQuesten Lofts  
(Hamilton)

*Deborah runs Teatime twice a week for the tenants at McQuesten Lofts. She says running a group keeps her mind occupied and helps with her mental health: "I want to put a smile on someone's face. Because we're independent, we need community. COVID put a damper on things and community makes [life] a whole lot brighter. I'm looking forward to summer so I can do Teatime on the terrace in the morning. If it makes people happy, then I'm happy."*

# Current and future communities

## Peel Region

68 tenants receiving housing and supports

Lakeshore Lofts, Mississauga

52 new homes under construction

Streetsville, Mississauga

## Waterloo Region

43 new homes under construction

St. Mark's Place, Kitchener

## London

70 tenants receiving housing and supports

Woodfield Gate

72 new homes under construction

Embassy Commons (opening spring 2022)

## Oxford County

150 tenants receiving housing and supports

Blossom Park Apartments

Blossom Park Townhomes

Harvey Woods Lofts

*\*Projects in development include Wentworth Baptist Church and 174 Ottawa St N in Hamilton, as well as St. Peter's Lutheran Church in Kitchener.*

*\*\*Projects in pre-development include Chatham-Kent (St. Agnes) and London (Soho). For more information, visit [indwell.ca/projects](https://indwell.ca/projects)*



## Hamilton\*

### 440 tenants receiving housing and support

Caroline Apartments  
McQuesten Lofts  
North End Landing  
Parkdale Landing  
Perkins Centre  
Prinzen Flats  
Rudy Hulst Commons  
Strathearne Suites  
Wentworth Program

### 120 new homes under construction

The Oaks (3 buildings opening summer 2022)  
180 Ottawa Street N (opening spring 2022)

## Haldimand-Norfolk

### 40 tenants receiving housing and supports

Hambleton Hall

### 51 new homes under construction

Dogwood Suites (opening spring 2022)

## St. Thomas

### 15 tenants receiving housing and supports

Railway City Lofts

### 45 new homes under construction

Queen Street (opening 2023)

## Chatham-Kent \*\*



# Allies for Hope and Homes

At groundbreaking events, we are often struck by the wide range of partnerships it takes to create and operate our affordable housing model. We always take the time to acknowledge all levels of government (especially municipalities/regions across southern and southwestern Ontario), architects, engineers, general contractors and tradespeople, neighbourhood groups, Business Improvement Associations, but there are so many more.

Highlighted next are just a few:

## Community Foundations

We can't say enough about community foundations! Community foundations lead the way with impact loans, complementing the Indwell lending program, and helping Indwell secure sites for new programs. Notably, in the first year of the pandemic, community foundations awarded COVID funding for many of our programs. These foundations also awarded other grants to support capital projects and to enhance Indwell's programs in their communities.

City	Impact Loan	COVID Funding (enhanced cleaning, technology for tenants to connect with doctors, family, etc.)	Community Grants (staff education, program support, capital funding)	Grants from Donor-Advised or Donor-Designated Funds
Elgin-St Thomas			✓	
Hamilton	✓	✓	✓	✓
Kitchener Waterloo	✓			
London		✓	✓	✓
Norfolk		✓	✓	
Oakville				✓
Oxford		✓		

## Ministry of Health

The Ontario Ministry of Health (MOH) is a key partner in advancing Indwell's vision of hope and homes for all. Provincial funding has allowed for Indwell's development of critical mental health and addiction supports for tenants with complex needs. In addition to MOH support in Hamilton and Woodstock, provincial support is driving Indwell's expansion in London, St. Thomas, Kitchener-Waterloo, Mississauga, and other Ontario communities.

*"The Ministry of Health believes in our model of supportive housing, and because of their funding, it is a privilege to provide many of our tenants with the health care they need to overcome significant challenges while remaining at home."*

-Steve Rolfe, Director of Health Partnerships, Indwell



Sylvia Harris behind the former War Memorial Children's Hospital, to be developed by Indwell as part of the Vision SoHo Alliance.

## Housing partnerships

In both London and Hamilton, Indwell is one of a number of affordable housing developers intentionally working together to create solutions for the homelessness and affordable housing crises.

Vision SoHo Alliance is a partnership between six non-profit housing developers, including Indwell, each with a proven track record in London. Together they will develop 650 units of mixed-rental housing on the four-acre property in the SoHo neighbourhood. Indwell will redevelop the two former hospital buildings, totalling 125 apartments to lease at deeply affordable rates, while the other partners will build new.

With broad support from community and political leaders, Hamilton is Home is an alliance of community housing providers, including Indwell, seeking to address homelessness and precarious housing by rapidly creating 3,000 homes.



To learn more about  
Vision SoHo Alliance,  
open camera app  
and scan QR code



To learn more about  
Hamilton is Home,  
open camera app  
and scan QR code



## Financials

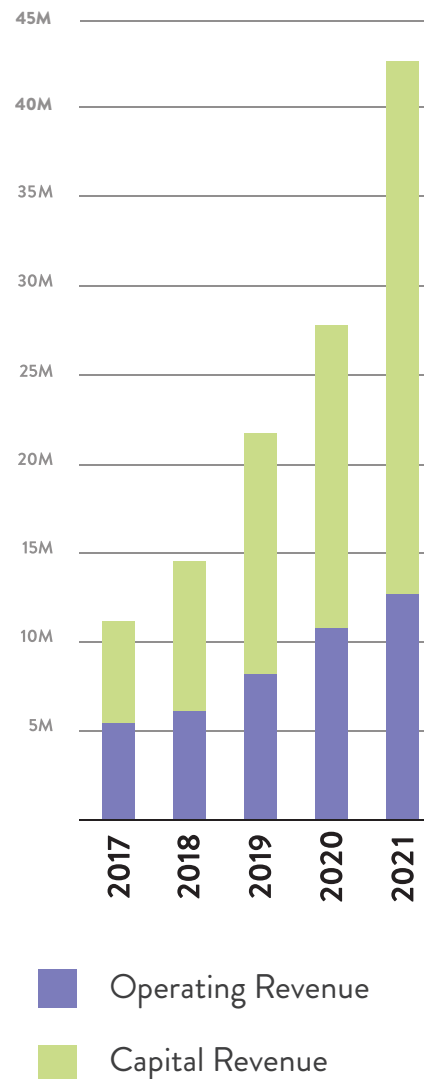
*By Chris Finkbner, CPA, CA, CBV  
Chief Operating Officer*

Fiscal 2021 was a challenging year operationally. As the pandemic continued, the added stressors it created have had an impact on all of us, including our tenants and staff. Through it all, our supporters have been incredible and we are completely overwhelmed by God's grace and the generosity of our community.

We continued to experience significant growth this year with two programs opening, seven construction projects underway by year end with more in the development pipeline, and an expanded staff team. We are grateful and humbled by the steady faithfulness of our many partners and by the hundreds who began partnering for the first time. Your giving has matched the growth in current (and future!) programs.

From the bottom of our hearts, I want to say a huge thank you. It is you—the individuals, partner organizations, community and family foundations, government representatives, municipal staff, churches, prayer partners, and donors of all kinds—that make hope and homes a reality for over 700 (soon to be over 1,000!) of our neighbours.

We are honoured to be your partner in the mission to end homelessness, and create permanent solutions for health, wellness, and belonging, and with your continued support we look with hope to more lives being transformed in the days to come.





## Operating revenues and expenses

REVENUES	2021	2020
Donations	2,326,795	1,601,708
Operating grants (Ministry of Health)	3,358,823	2,686,213
Operating grants (municipal, other)	1,411,714	1,190,459
Rent, room and board	5,278,424	4,333,239
Commercial rentals, services, other	406,724	806,439
Flourish revenue*	735,938	0
<b>TOTAL**</b>	<b>13,518,418</b>	<b>10,618,058</b>

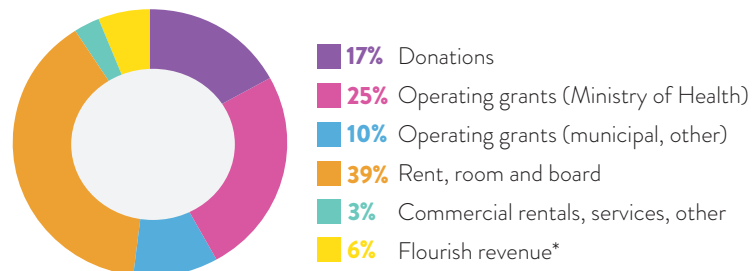
\* Flourish revenue is eliminated upon consolidation in Indwell's audited financial statements

\*\* Does not include capital grants and donations

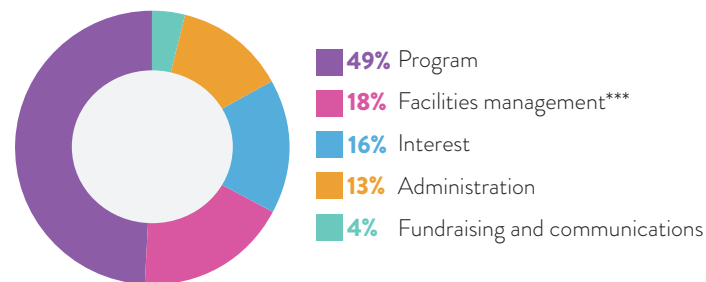
EXPENSES	2021	2020
Program	6,543,707	5,849,806
Facilities management***	2,438,950	1,622,352
Interest	2,088,927	2,011,281
Administration	1,779,033	1,329,231
Fundraising and communications	610,353	486,968
<b>TOTAL</b>	<b>13,460,970</b>	<b>11,299,638</b>

\*\*\* Excludes amortization of \$2,613,812 (2021) and \$2,263,670 (2020)

### 2021 REVENUE BREAKDOWN

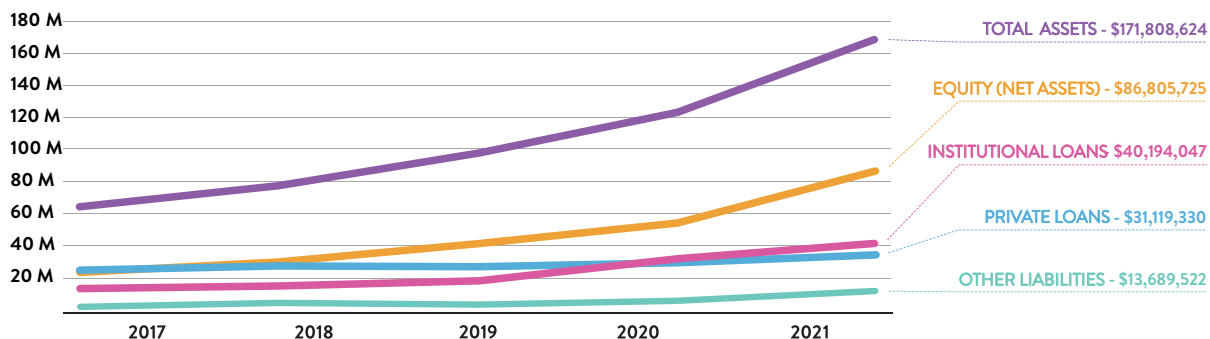


### 2021 EXPENSES BREAKDOWN



For more information, see [indwell.ca/finances](https://indwell.ca/finances)

## Assets and Liabilities



# Looking Ahead



Indwell's Embassy Commons project in London is scheduled to open in 2022.



## STRATEGIC PLAN: 2022–2024

Indwell's three-year strategic plan is themed **Grow Well**. As we anticipate supporting 1,500 people by July 2024 (100% growth), we recognize the need to expand in a responsible and sustainable way. This focuses on four key pillars.

The examples listed below are just a few of many initiatives that are part of this plan:

### 1. Tenacious Tenant Care

*We believe our tenants deserve the best opportunity to move towards wellness and this requires a relentless pursuit of the very best homes and care we can provide.*

Aging in Place: One of our cross-regional teams is developing a framework for older tenants and those with limited mobility to age in place, thriving in the comfort and security of their homes.

### 2. Thriving Staff

*When we care for ourselves and each other as staff, we are able to care for others and accomplish our mission comprehensively.*

Our Human Resources team have been leading staff through a series of reflection and growth activities. These include coaching and presentations around issues such as diversity, retreats for spiritual renewal and self-care, and developing a growing catalogue of training material.

### 3. Responsible Growth

*We need to grow to meet the demand for supportive and affordable housing. We must ensure that our systems, capacity, and resources sustain this growth.*

Flourish, a non-profit real estate development services organization, launched in 2021. Flourish deploys the accumulated experience of Indwell to support clients such as municipalities, non-profits, faith communities, and other organizations to create affordable housing solutions that promote community well-being—and, in turn, support Indwell. Learn more at [flourish.ca](https://flourish.ca)

### 4. System Disruption

*People are best served when Indwell leads the way in bringing together the strengths of government, healthcare providers, faith communities, advocates, and citizens, to create real change.*

Our team advocates at all levels of government to make supportive housing a priority. This includes identifying gaps in funding and demonstrating how Indwell's model of housing affordability with supports provides one of the best solutions (that we know of) to ending homelessness.



*To access the Flourish website, open camera app and scan QR code*

## 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

Krysta Boyer  
Jan Disselkoen  
Karen Efron  
Melanie Froese  
John Nyholt  
Lindsay Reynolds  
Peter Van Geest



*Hambleton Hall tenants - From left to right: Ian, Keith, Ken, Josh and Linda after shopping for presents for the Salvation Army children's toy drive with funds from their parking lot fundraiser.*

Since it opened, Hambleton Hall tenants have been holding a “parking lot fundraiser” during the annual Norfolk County Fair. Charging \$5/car, taking 3-hour shifts in rain or shine, they’ve raised \$800-\$1000 each year for causes like Out of the Cold, the Salvation Army children’s toy drive, and local recovery groups. They’ve purchased their own barbeque so they can enjoy cookouts together. Most notably, the tenants purchased a bench with an engraved plaque in memory of a beloved tenant who died in the first year that Hambleton Hall opened. According to Debra Vandermeer, long-time Indwell staff member in Simcoe, “The tenants love to give back and this is huge opportunity to do that.”



*For more tenant stories,  
watch our **Community  
Miniseries**. Open camera  
app and scan QR code*



## 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

1-866-529-0454

info@indwell.ca | indwell.ca

### Corporate Name

Indwell Community Homes

### Charitable Registration Number

131295198RR0001

