

Who pays for homelessness?

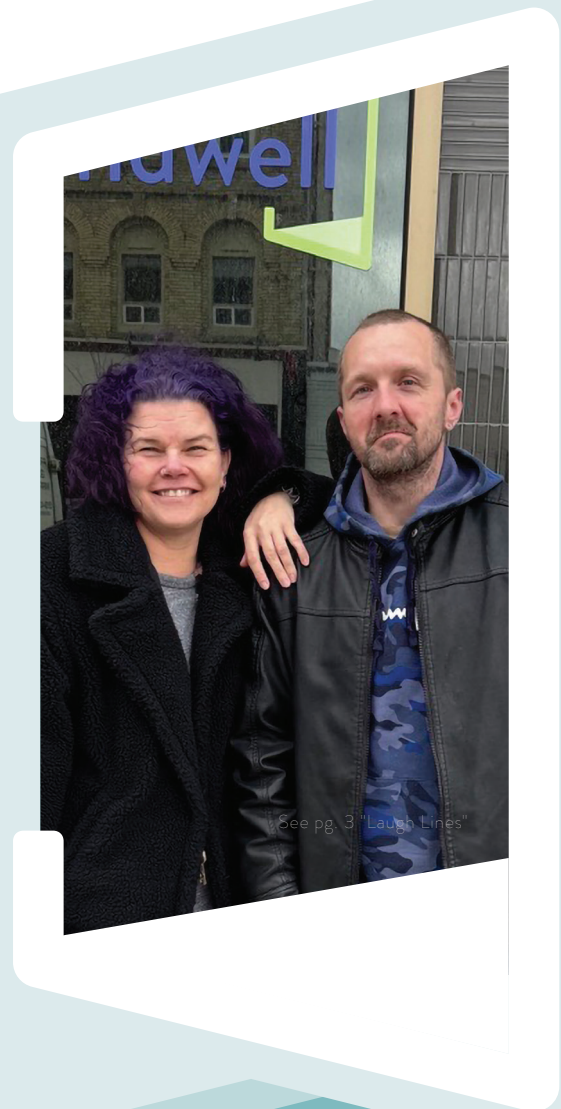
By Lisa Brown, Indwell Staff Writer

Homelessness is an expensive, complex issue across Southern and Southwestern Ontario, with municipalities and their taxpayers shouldering much of the responsibility. Historical policies, slow-ascending social assistance, and unaffordability have intensified the crisis.

“The general public tends to see homelessness as individually caused... A step towards changing [this] is educating people on the broader issues,” says Stephanie Baker Collins, McMaster University Professor of Social Work. “There are poor choices being made all around, and I don’t first look to the homeless population to figure out who’s making poor choices.”

Baker Collins began working in the field in the 1980s when

“Alleviating the homelessness crisis begins with deeply affordable homes where people can invest in their health and wellness.”



See pg. 3 "Laugh Lines"



Among 217 Indwell tenants referred from St. Joseph's Healthcare Hamilton and housed in Indwell's enhanced supports programs in Hamilton, there's been a 75 percent decrease in hospital visits over the 18 months since they were housed.

there were cooperative and nonprofit housing projects being built across Canada.

These projects operate today and are protected and maintained by Canada's National Housing Strategy. She adds that governments should “go back” to funding more of these projects, which are an affordable housing option for many. The provincial and federal governments must view non-market housing as vital national infrastructure because temporary interventions don’t solve homelessness.

People experiencing homelessness are far more likely to spend time in shelters, hospitals, and prisons.

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Housing costs per month

Per person, July 2025



HOSPITAL

\$30,000



PRISON

\$12,000



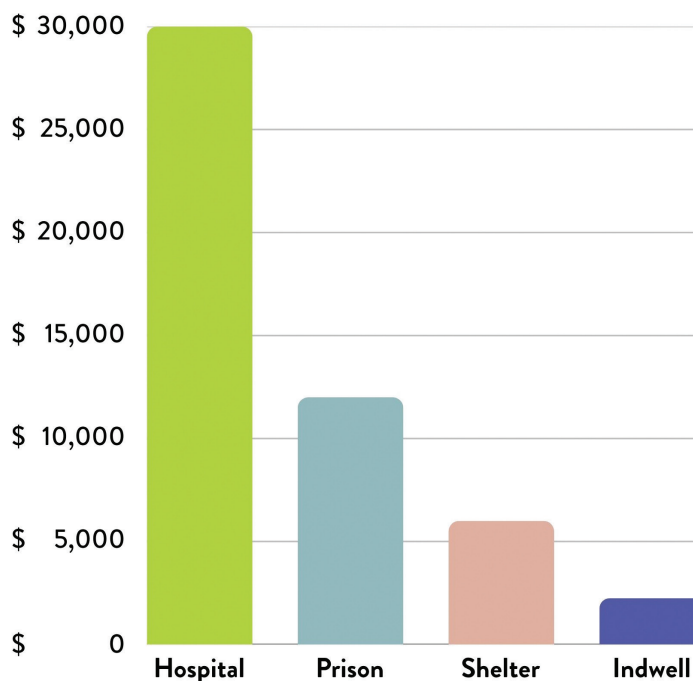
SHELTER

\$6,000



INDWELL'S SUPPORTIVE HOUSING

\$2,250



cont. from pg. 1

“What we tend to do is throw a lot of money to very temporary ‘Band-Aid’ solutions that do nothing to resolve homelessness. [We] make far less investment in programs like Indwell and other supportive housing programs that solve homelessness for people, with the types of supports that they need to stay housed.” says Mary-Elizabeth Vaccaro, McMaster University Lecturer of Social Work.

According to Dr. Andrew Boozary of the University Health Network in Toronto, a one-month hospital stay for one person costs an average of \$30,000. For that same period, prisons spend \$12,000 and shelters over \$6,000. (See chart above.)

Furthermore, Ontario's 2017 Auditor General's Report on Social and Affordable Housing compared the average cost of social housing per household in Ontario (\$613 at the time — it would be much higher today) to other temporary housing options. The report found that a shelter bed cost more than three times that figure, while a long-term care bed cost more than six times as much. One correctional facility bed cost seven times more.

Alleviating the homelessness crisis begins with deeply

affordable homes where people can invest in their health and wellness. Indwell builds and operates affordable, permanent, supportive housing communities and reduces the overall cost of service to an average of \$75 per person a day. (Some programs cost more, some less.) Supports like health care, food security, safety, and psychosocial support are offered, which reduce the financial burden on emergency and other services.

While supportive housing can come with a high initial cost, the long-term public savings can't be ignored. When people have a safe, stable place to live — along with the support they need — they rely less on emergency services, hospitals, and shelters.

Investing in housing with supports isn't just the right thing to do — it's the smart thing to do, benefiting individuals and entire communities for generations to come. 🏠



For more information and resources, visit
to.indwell.ca/costs-of-homelessness

Laugh lines:

How humour builds relationships

“Laughter is the shortest distance between two people.”

-Comedian Victor Borge

While statistics and facts about the housing crisis and homelessness can be sobering, sometimes looking on the lighter side can be a welcome relief. In the work of building relationships and creating a sense of belonging, Indwell’s program staff often turn to humour when interacting with people who live at Indwell. Staff members Charity Katerenchuk (featured on cover with a resident in front of Railway City Lofts in St. Thomas) and Rebecca Elliott spoke about how sharing a laugh can build connections.

“So much of who [residents] are and what they’ve needed to do to survive has been so serious, and I want to give them space to laugh and find joy,” says Charity, Program Supervisor at Railway City Lofts. “I’ve never been afraid to be silly and weird — mostly about myself — and this helps open a conversation where it’s okay to laugh at yourself.”

“A lot of our younger tenants respond better to a joking or sarcastic approach because they have so many other serious things in their lives,” says Rebecca, a Psychosocial Support Worker at Woodstock’s Blossom Park. “Humour can give tenants a break from paranoia or voices in their head —

they live with that all day, every day. **If they have a minute where they’re smiling, then I’ve accomplished something in my day.**”

“Humour is a coping strategy. Even if it’s a hard, emotional conversation, humour can turn it around.”

Joking can also be a good icebreaker when broaching sensitive topics. Charity once told a resident, “The snow’s still out and nothing is ripe and ready except for you.” The resident hadn’t realized that their personal hygiene was deteriorating, and it opened the door to a conversation about other issues that were bothering him.

A joke can also help diffuse tension, Rebecca recalls. “Humour is a coping strategy. Even if it’s a hard, emotional conversation, humour can turn it around.”

Both Charity and Rebecca say they’re careful to save their jokes for the right time. “There’s a time and a place to be serious,” Charity says. “If you’re being serious and attentive where you need to be, **there’s room for humour. Fun is more inviting.**” 📌

Building belonging in Sarnia-Lambton

Indwell is coming to Lambton County and the City of Sarnia



An early rendering of the George Street project — we’re planning for 50 apartments, with enhanced on-site supports from our interdisciplinary team.

The County of Lambton has generously donated a property at 333 George Street in Sarnia to Indwell for our first supportive housing program in the region. We are encouraged by all the people in Sarnia who are looking forward to having Indwell as part of the response to homelessness in their community. Indwell is also an operating Partner in the HART Hub that will be opening soon in Sarnia. 📌



Learn more at
to.indwell.ca/georgestreet

2025 events – save the date!

Annual celebrations:

Mississauga | **September 12**
Small Arms Inspection Building

Waterloo | **September 25**
Magnolia Apartments
Grand Opening and Social

London | **October 16**
St. Paul's Cathedral

Woodstock | **November 5**
Maranatha Christian Reformed Church

Visit indwell.ca/events
for registration details
and updates about
future Indwell events.



Cooking, growing, getting around – thanks to you!

We're so grateful to everyone who gave a Gift of Hope this past year. Thanks to you, tenants in Hamilton, London, St. Thomas, and Kitchener are enjoying cooking and sharing breakfast together — and nearly all the garden beds in London, Mississauga, and Hamilton are now funded!

There are still plenty of meaningful ways to give. You can help equip our programs with defibrillators — life-saving devices that support tenant safety. Or give a Ride for Wellness to help cover transportation costs, so tenants can get to medical appointments, grocery stores, and community outings. 🚗



Explore even more ways to make a difference at indwell.ca/gifts-of-hope



Want to learn more about transportation needs?
Watch this video at to.indwell.ca/rides



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

Indwell's communities support 1,300 tenants in seven regions across Southern and Southwestern Ontario — with several projects currently in development. Indwell empowers tenants through a variety of supports to achieve health and wellness goals, to positively engage with their communities, and to maintain permanent, safe housing. Indwell's programming has proven effective, with nine out of 10 tenants remaining with Indwell after their first year.



**Canadian Centre for
Christian Charities**
ACCREDITED MEMBER

How to give: indwell.ca/donate



Follow us on social media!



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