

Ending Homelessness

The Finnish way

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Y-Säätiö



Y-Säätiö – Housing First Since 1985

Founders:

Prominent Finnish municipalities

Institutions

Associations

Trade unions.



City of Helsinki



City of Espoo



THE CITY OF TAMPERE



City of Vantaa



CITY OF TURKU



**Kuntaliitto
Kommunförbundet**

KIRKKOHALLITUS [†]

mieli
Suomen Mielenterveysseura

Punainen Risti
Röda Korset

Rakennusliitto
BYGGADESFÖRBUNDET

RT **Rakennusteollisuus**

The largest and the capital city of Finland with a population of 656,250.

Second largest city in Finland with a population of 293,576.

Third largest city in Finland with a population of 241,672.

Fourth largest city in Finland with a population of 238,033.

Sixth largest city in Finland with a population of 194,244.

Association of Finnish Local and Regional Authorities promotes local self-government and the modernisation of municipal services.

Church Council is in charge of government, economics and operations of the Finnish Lutheran church.

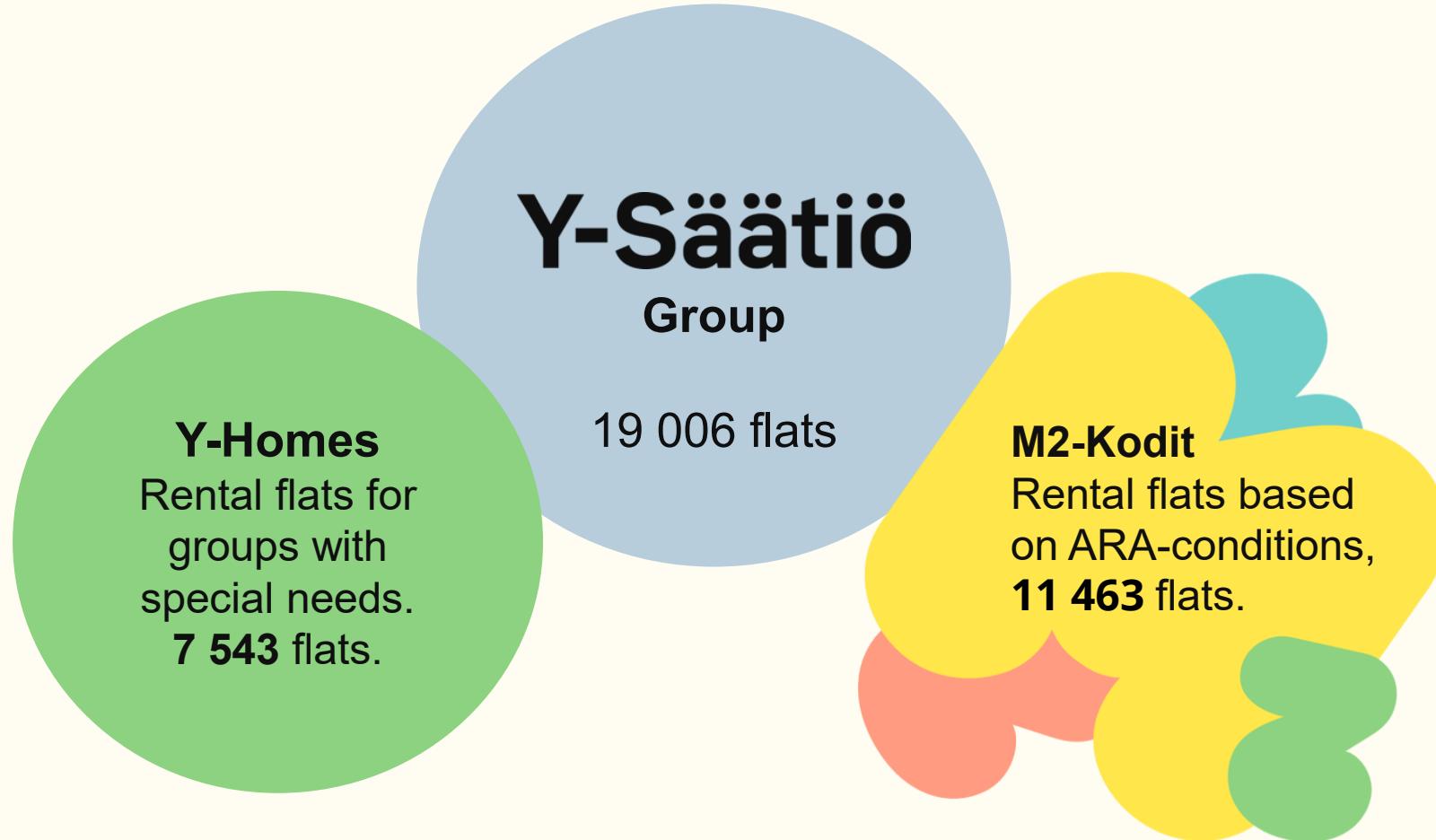
The Finnish Association for Mental Health, FAMH, is a Finnish non-governmental organization and a federation of over 50 local mental health associations.

The Finnish Red Cross is the most significant Finnish civic organization providing humanitarian aid.

The Finnish Construction Trade Union is the trade union for employees working in the construction sector in Finland.

The Confederation of Finnish Construction Industries RT (CFCI) is the joint interest organisation of building contractors, special contractors and the construction product industry.

Home for all – Y-Säätiö's rental apartments



A photograph of a man in a white cap and striped pajama bottoms hanging laundry on a line in a laundry room. Laundry is also hanging on lines in the background. The room has a patterned wall and a white radiator.

Housing for
special groups

Economic and
social well-being

Affordable rental
housing

Advocacy

Finland's fourth
largest landlord

Specialist
in homeless-
ness work

A home for all

Jallukka – The Rock House

- 74 apartments
- 25 reserved for "Rock musicians"
- Built in co-operation with the Living Music Association
- Rehearsal spaces, small studio, green terrace + Sauna



Social housing in Finland



- **13%** of the total housing stock (400.000 ap)
- **25%** in new housing areas
- **8400** new units started in 2024 by city housing companies and non-profit NGOs
- State guaranteed loans for 40 years
- Affordable rent (*construction site on public land*)
- Social housing is a **necessary social infrastructure**

Occupancy types of existing and planned residential buildings in the Jätkäsaari waterfront housing area (City of Helsinki, HSY)

Social Mix in practice

The City of Helsinki owns 70 % of its land area

The City's housing assets consist of 63 000 housing units, of which *50 000 are ARA-subsidised rented housing units and 5 000 ARA Right-of-occupancy housing*.

The City also has its own housing developer



How can homeless person pay for rent and services?

Persons pay their rent themselves

Money comes from (options):

Unemployment benefit

Retirement income

Basic social security assistance

Supplementary assistance

Housing benefit

Paying services

Wellbeing service counties pay
all the social- and healthcare expences



Photo: Alavuden Vuokra-asunnot

Housing Benefit in Finland



How much can you get?

- The amount depends on:
 - Household income
 - Rent or housing costs
 - Municipality category (I–IV)
 - Household size
- For 1 person it can be max **394€**
 - Couple: **565€**
- Kela usually covers about 70% of the reasonable housing costs, based on income.

Who can receive it?

- General housing allowance is intended for low-income households (e.g. students, unemployed, pensioners, or low-wage workers).
- The allowance is granted by Kela (The Social Insurance Institution of Finland).
- It applies to rental apartments & right to occupancy apartments

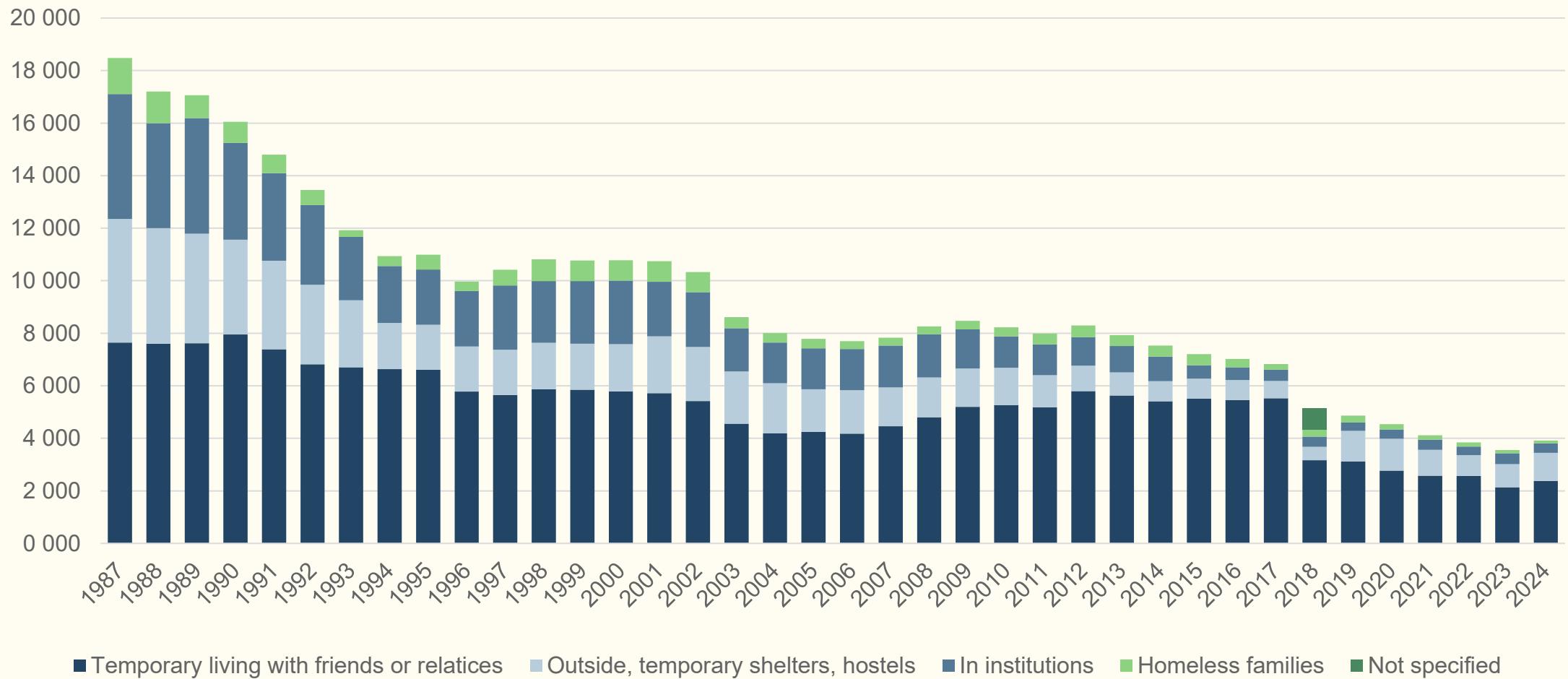
Homelessness in Europe

Finland is **the only EU country with a long-term reduction in homelessness**

- until 2024



Homelessness in Finland 1987–2024



Homelessness in Finland 2024

LONG-TERM
HOMELESS

1 010

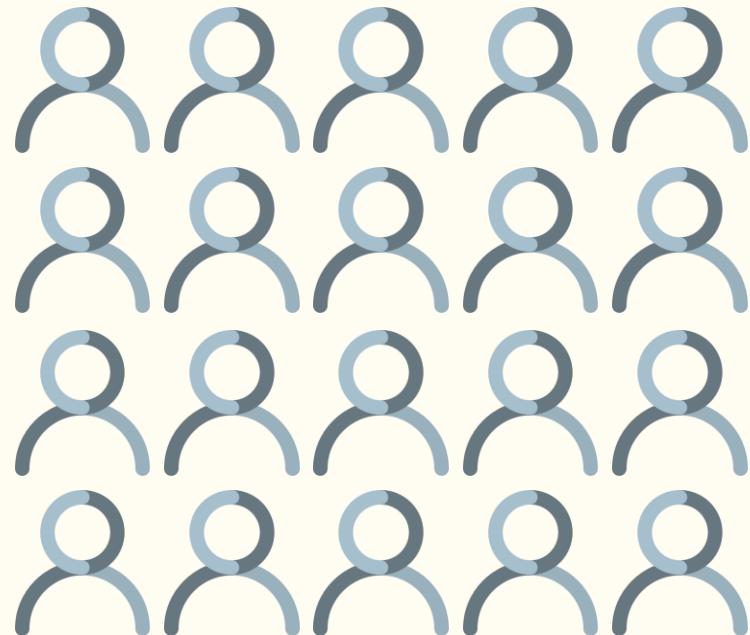


SHORT-TERM
HOMELESS

2 796

Homelessness has decreased in Finland

1985: 20 000 homeless



2024: 3 806 homeless



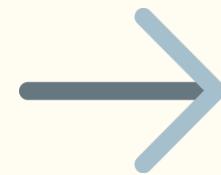
-81%

Number of families experiencing homelessness

1987: 1 370 families

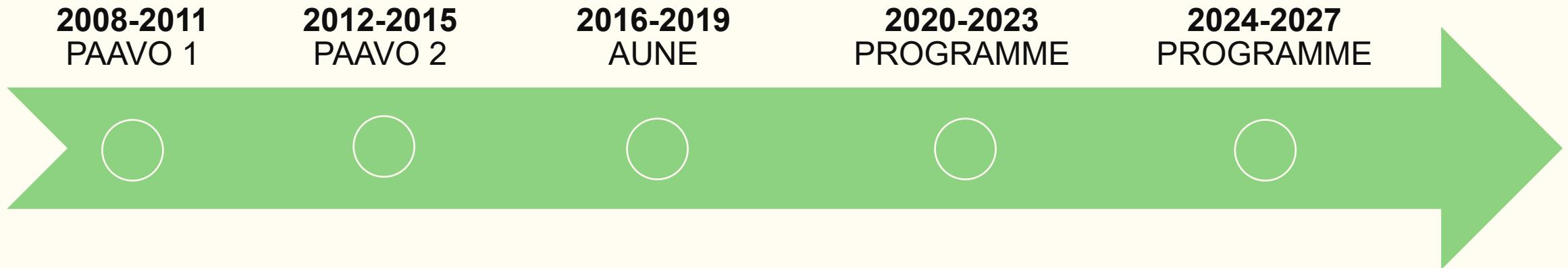


2024: 110 families



-92%

National Homelessness Programmes



Housing First – principle was introduced: no shelters, but homes with own rental agreements. 2 143 new flats in total.

3 523 flats for people experiencing homelessness. Professionals and experts by experience were hired.

Programme concentrated on preventing homelessness and special groups. Expertise by experience has become established as a part of homelessness work.

The Cooperation programme aims to halve homelessness by the end of 2023. The programme emphasizes the responsibility of the municipalities.

Ending long term homelessness by 2027.

Systemic Change

Finland
moved from
this...

Prevention

Emergency
response

Housing & Support



...to this

Prevention

Emergency
response

Housing & Support

Finnish Housing First

Designed for anyone facing homelessness or the risk of homelessness

1

Different Permanent Housing Options

Scattered housing and supported housing units. Options for specific needs and circumstances.

2

Tailored Support Services

Personalized support services are integral. Aims to address diverse challenges that people may face.

3

Affordable Housing

400 000 state-subsidized rental-apartments. Tenant selection is based on the need for housing.

4

Prevention of Homelessness

Proactive measures: detecting the risk of homelessness & recognizing the significance of early intervention and support.

5

Low-Threshold Work Activities

Acknowledge the diverse skills and capacities of individuals & provide opportunities for engagement that align with their abilities and aspirations.

6

Normality

Normal rental agreements. Main-stream universal social and health services.

Housing options

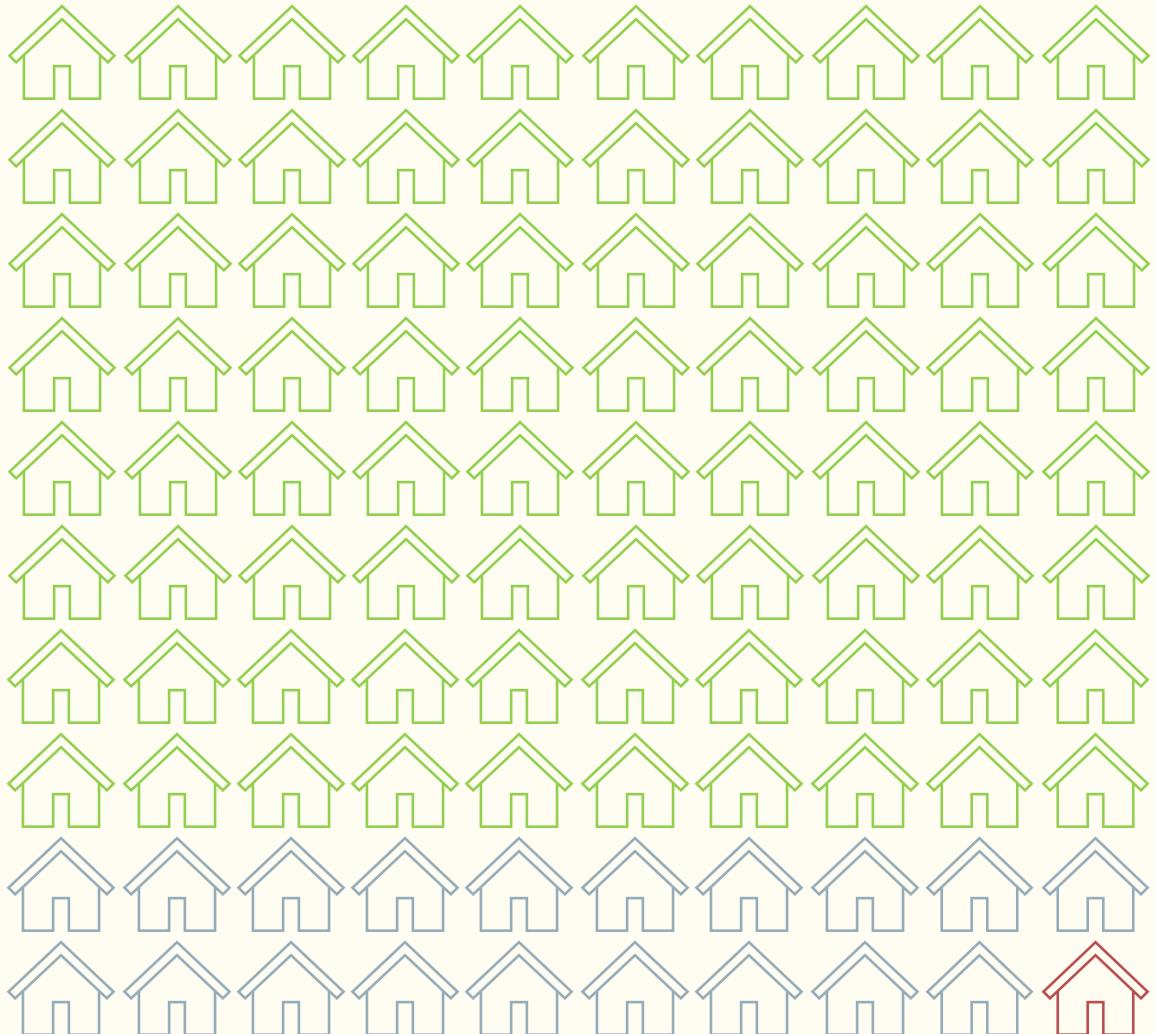
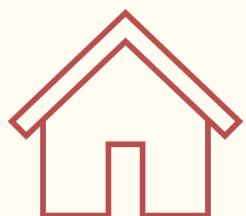
**Flats in scattered
housing**



**Flats in supported
housing units**



Hybrid



Scattered housing



Väinölä (SLEY)



Väinölä Housing Unit, Espoo

- Completed in 2014
- 33 apartments
- The Salvation Army as a serviceprovider



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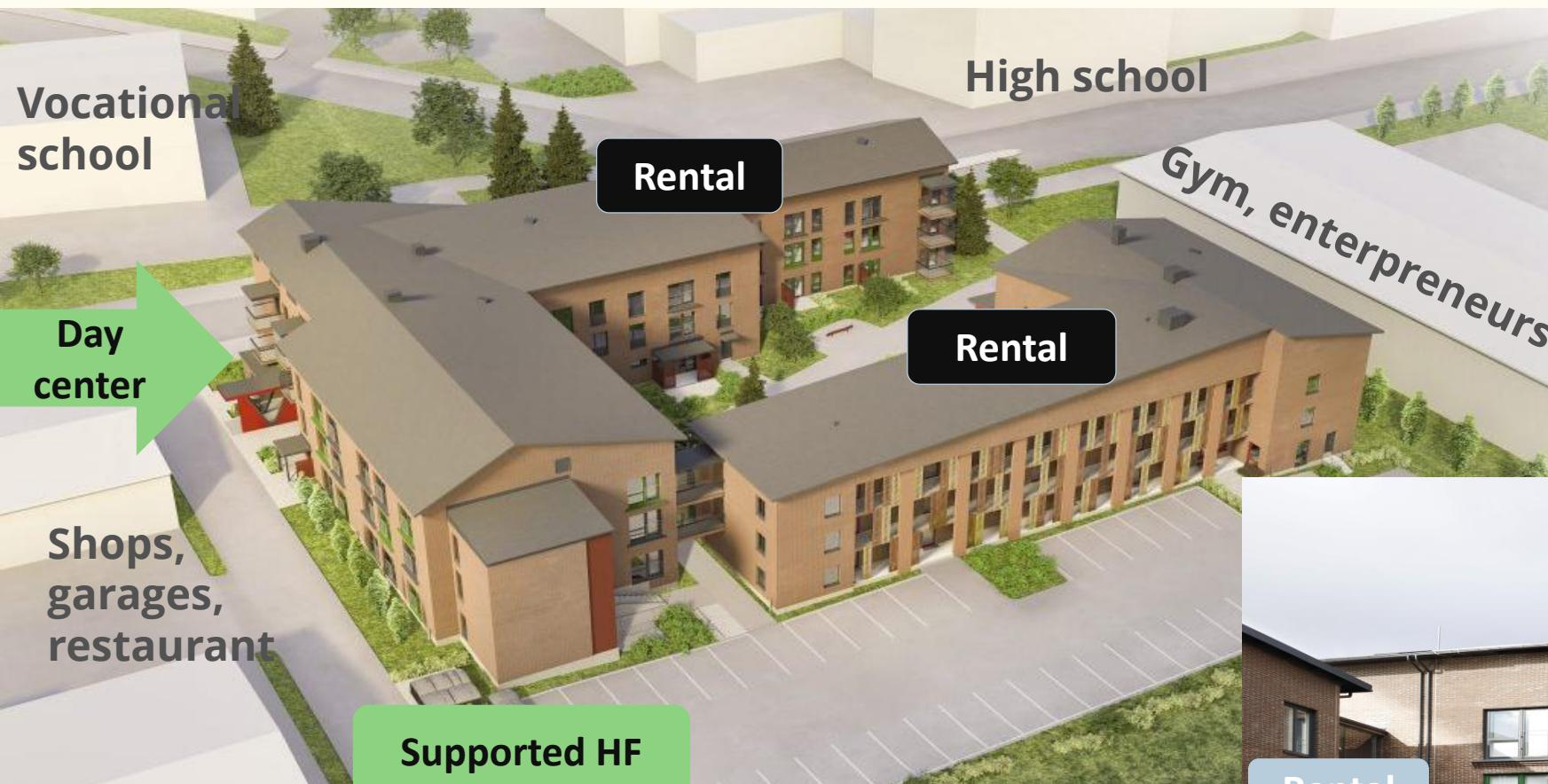
Housing First, From shelters to homes

- Own apartment and rental contract
- A kitchen and a bathroom in each apartment



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Hybrid 1: HF unit Wäylä + daycenter + scattered housing



Hybrid solutions 2 & 3: Dices & Scattered unit



What has worked?

- Permanent homes for over 6000 **homeless people**
- Systemic change from shelters and hostels into a Housing First based permanent housing
- Housing First housing units & different housing solutions



What has worked?

- Prevention: Housing advisors preventing evictions
- Increasing social housing supply
- Experts by experience involved in planning & decision making
- **Culture of collaboration**
- Development network



What has not worked so well: Challenges and Failures

- Attitudes: Complacency
- Current government decisions
 - ***Cutting social benefits***
 - *Cutting NGOs funding*
 - *Less affordable housing in the future?*
- Insufficient availability of rehabilitation for drug users
- Nimby



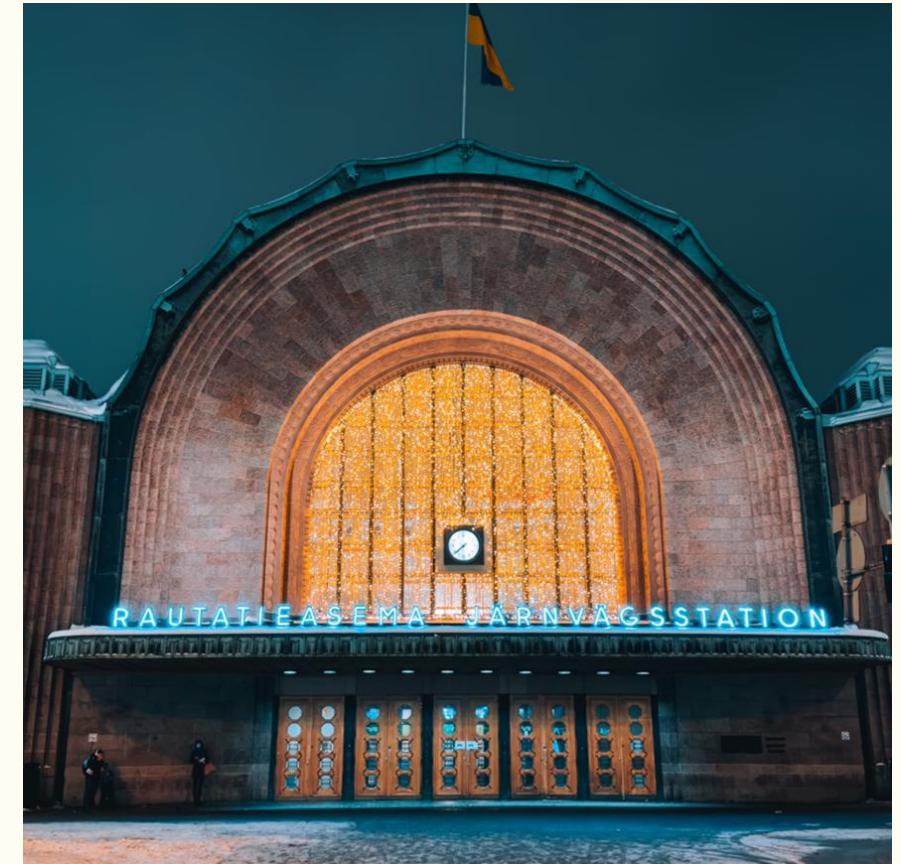
What does a city without homelessness look like?



With Housing First Helsinki has more or less ended street homelessness

Safer and more pleasant city for everyone

- The local community
- Visitors & tourists
- Businesses & investments



Eradicating homelessness generates cost savings and creates well-being for everyone.

Economic & Social benefits on various government functions

- **Safer Society Pays Off**
Law enforcement, court appearances, incarcerations, nights in prison
- **Minimizing the Negative Effects of Homelessness**
Unemployment, physical and mental health, instability etc.
- **Better Access to Services Saves Resources**
Emergency services
- **Prevents harm and creates pathways** for employment, education, and civic participation
- **Stable housing** bolsters work capacity and drives social inclusion



Homelessness is a choice

We choose it with our policies



Y-Säätiö collaborates on European and International level

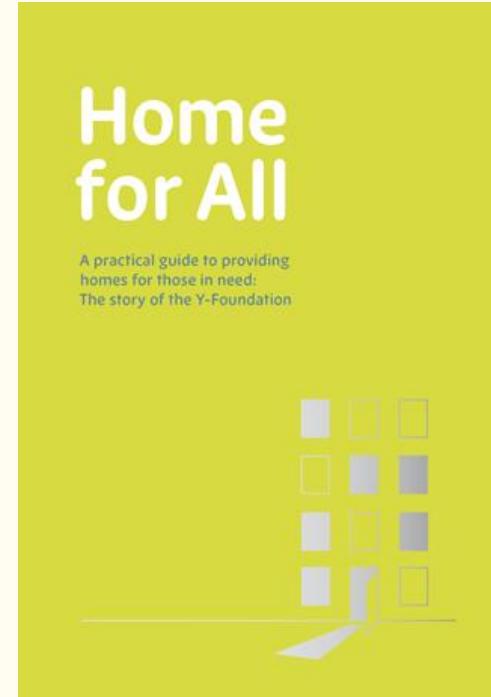
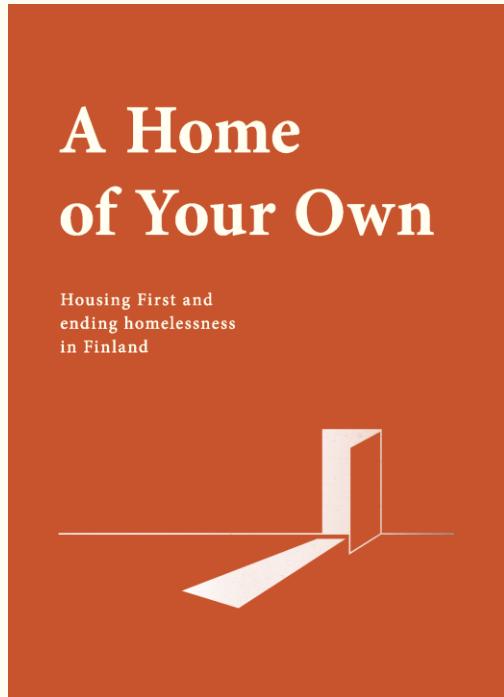
- ✓ Development
- ✓ Research
- ✓ Training



homewards



Our publications & further information:



www.ysaatio.fi

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