

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

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



City of Espoo

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



THE CITY OF TAMPERE

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



City of Vantaa

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



CITY OF
TURKU

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



Kuntaliitto
Kommunförbundet

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

KIRKKOHALITUS⁺

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.



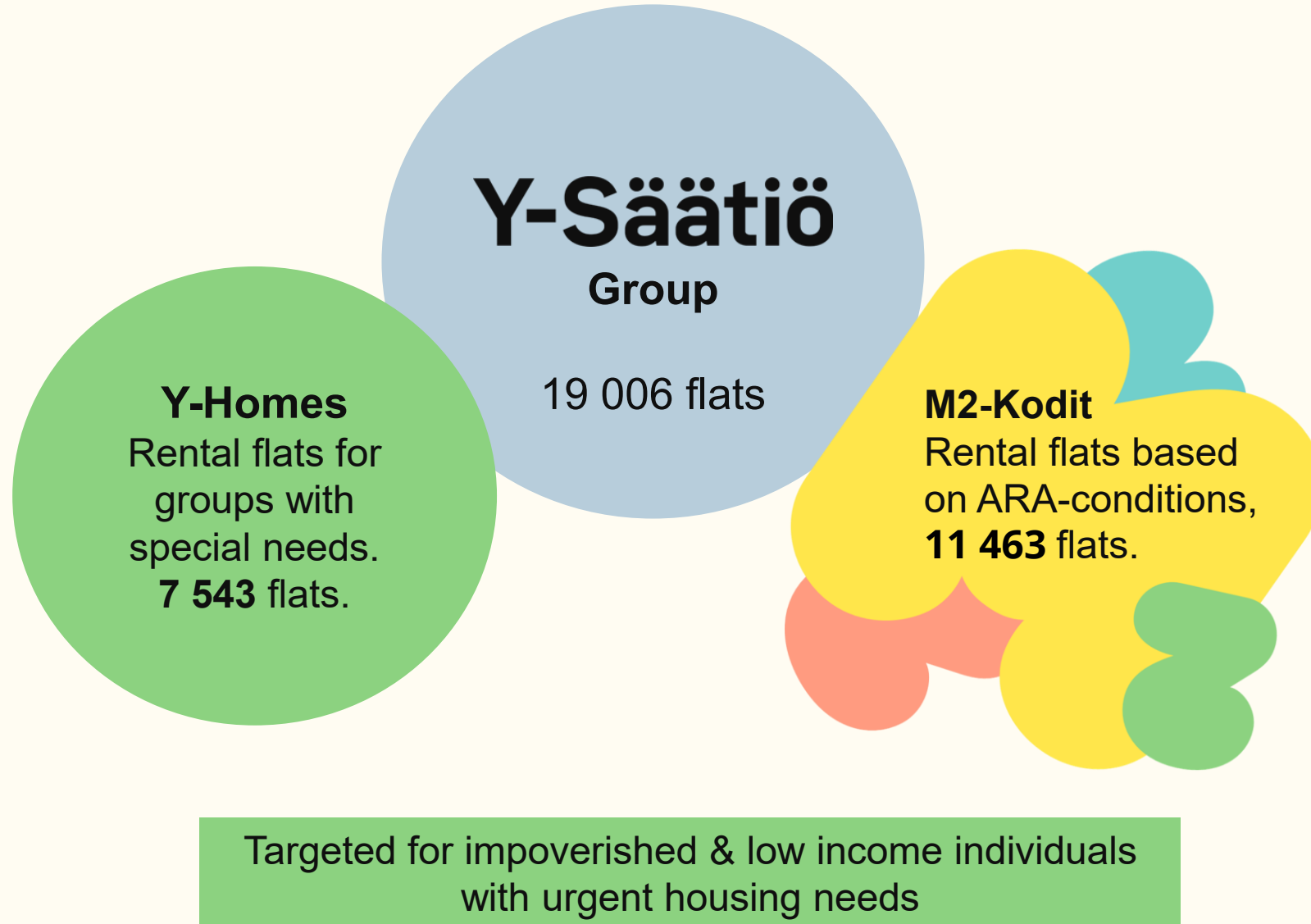
The Finnish Construction Trade Union is the trade union for employees working in the construction sector in Finland.



Rakennusteollisuus

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





**Housing for
special groups**

**Economic and
social well-being**

**Affordable rental
housing**

A home for all

Advocacy

**Finland's fourth
largest landlord**

**Specialist
in homeless-
ness work**

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 expenses



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

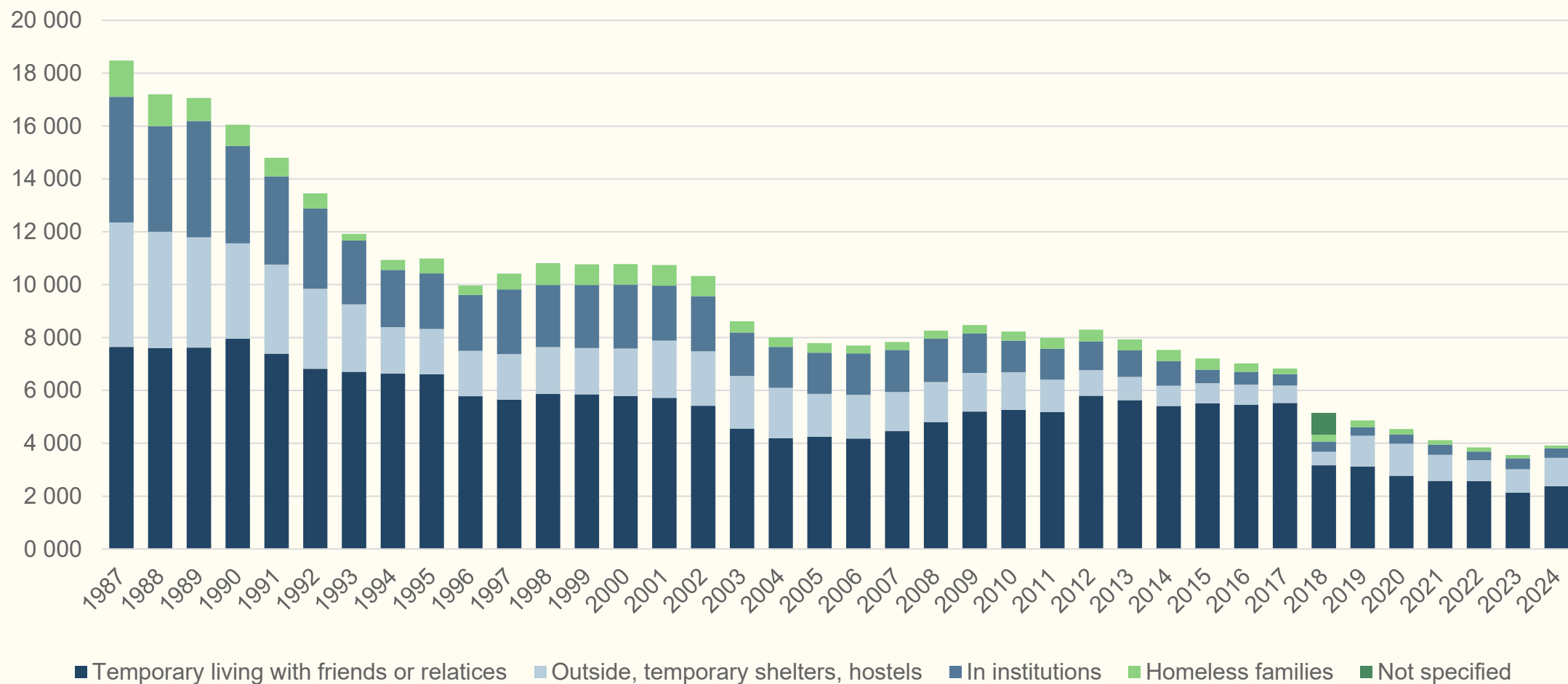
Homelessness in Europe

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

- until 2024



Homelessness in Finland 1987–2024



Homelessness in Finland 2024



Homelessness has decreased in Finland

1985: 20 000 homeless

2024: 3 806 homeless

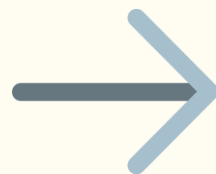


-81%

Number of families experiencing homelessness

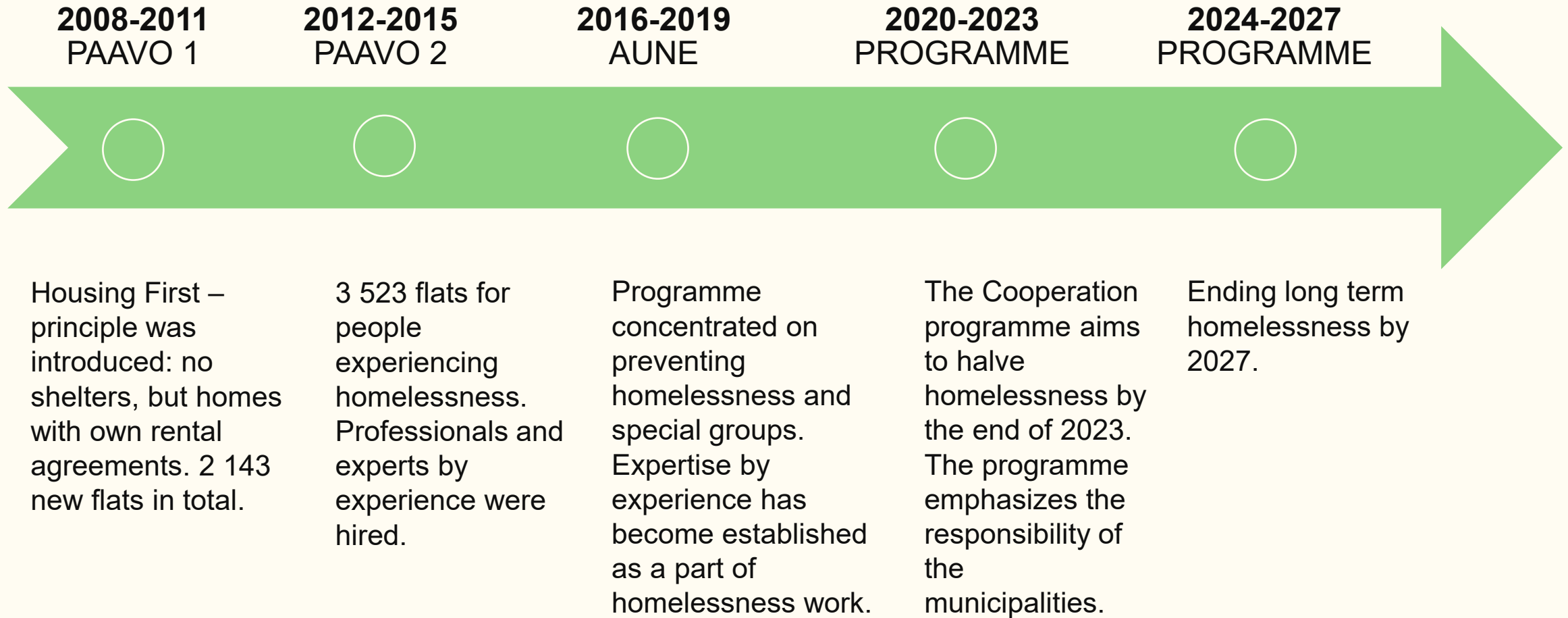
1987: 1 370 families

2024: 110 families



-92%

National Homelessness Programmes



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

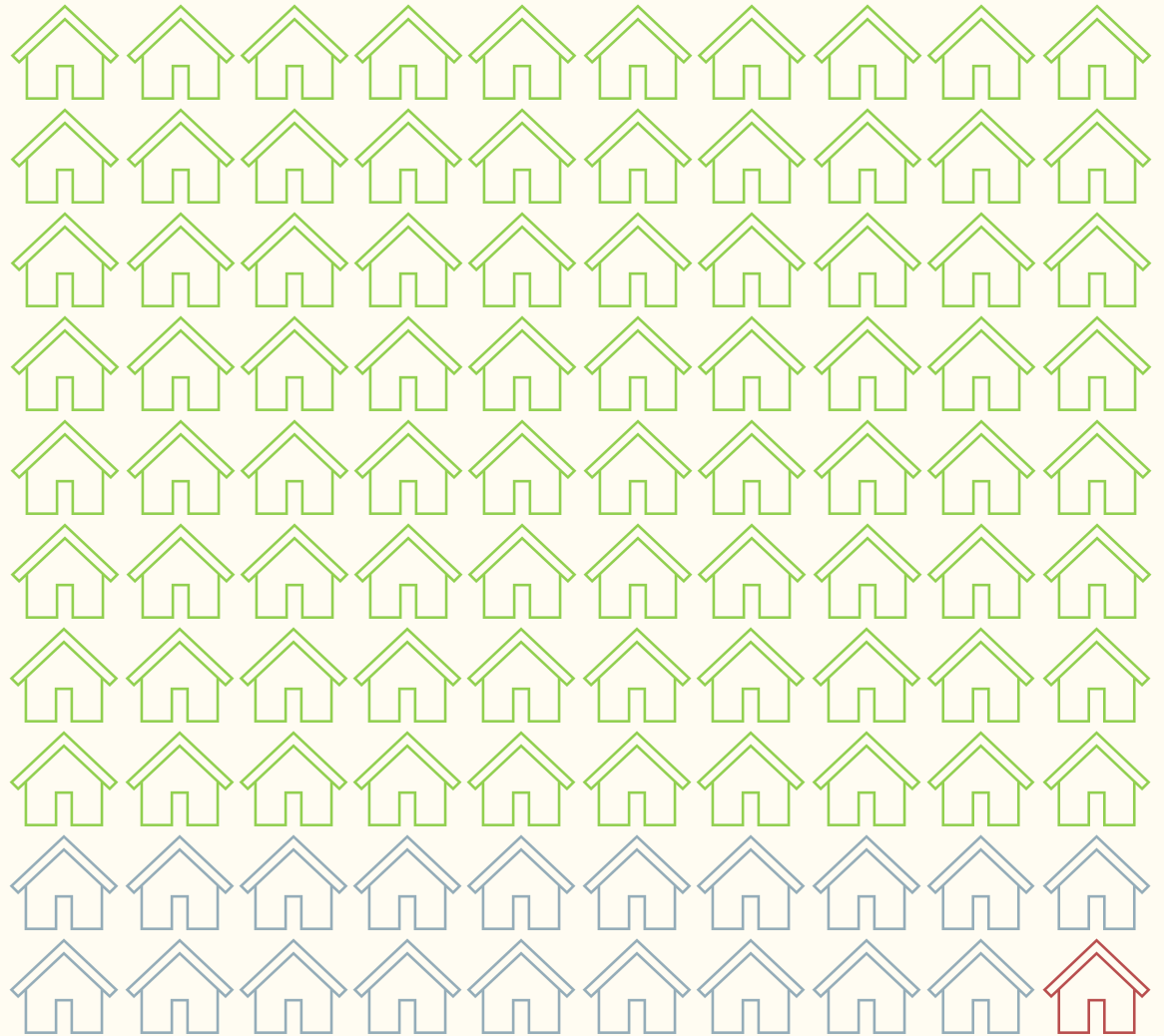
Flats in scattered housing



Flats in supported housing units



Hybrid



Scattered housing



Independent homes
in normal housing
stock

Floating
support

Väinölä (SLEY)



Väinölä Housing Unit, Espoo

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



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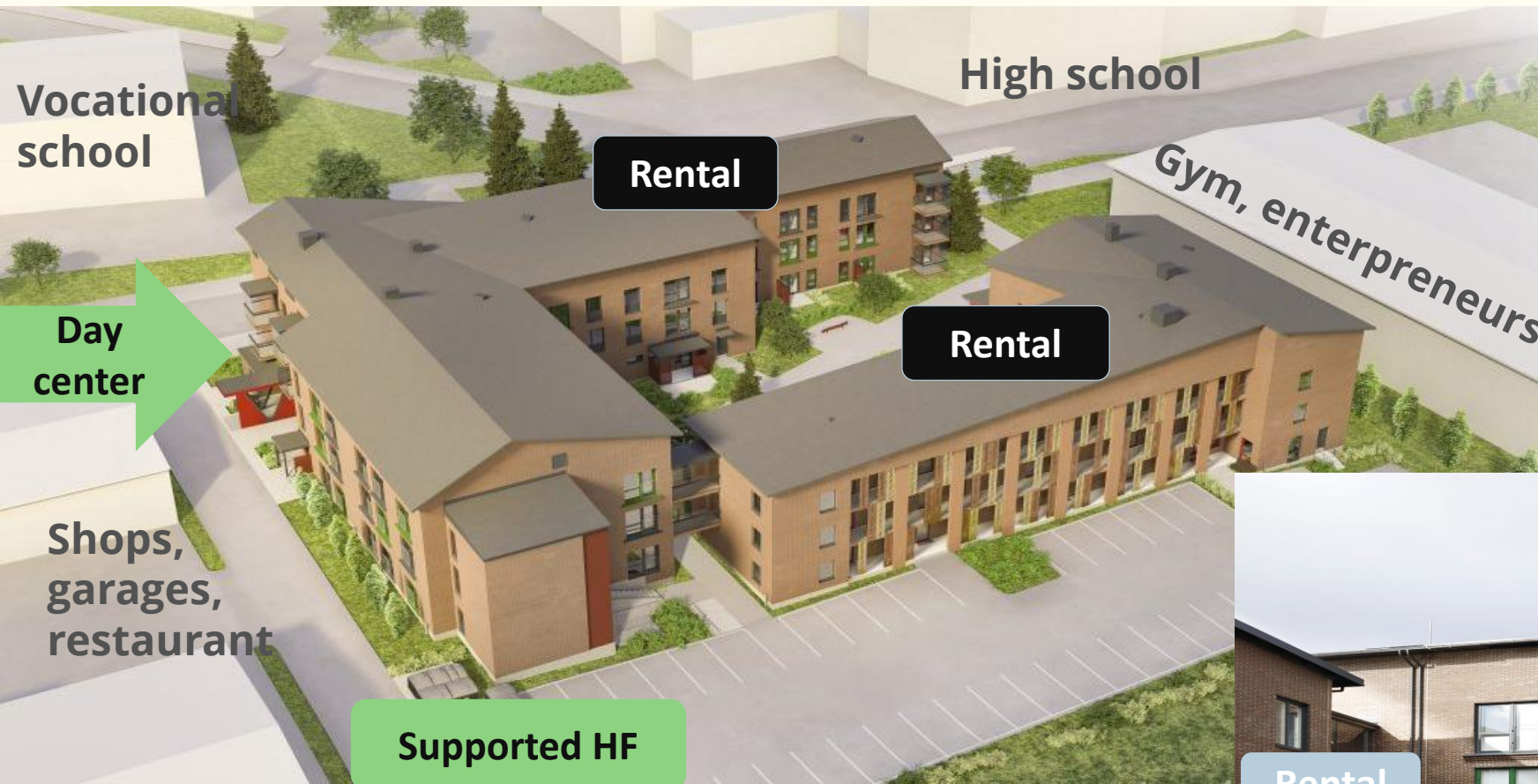
Housing First, From shelters to homes

- 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?

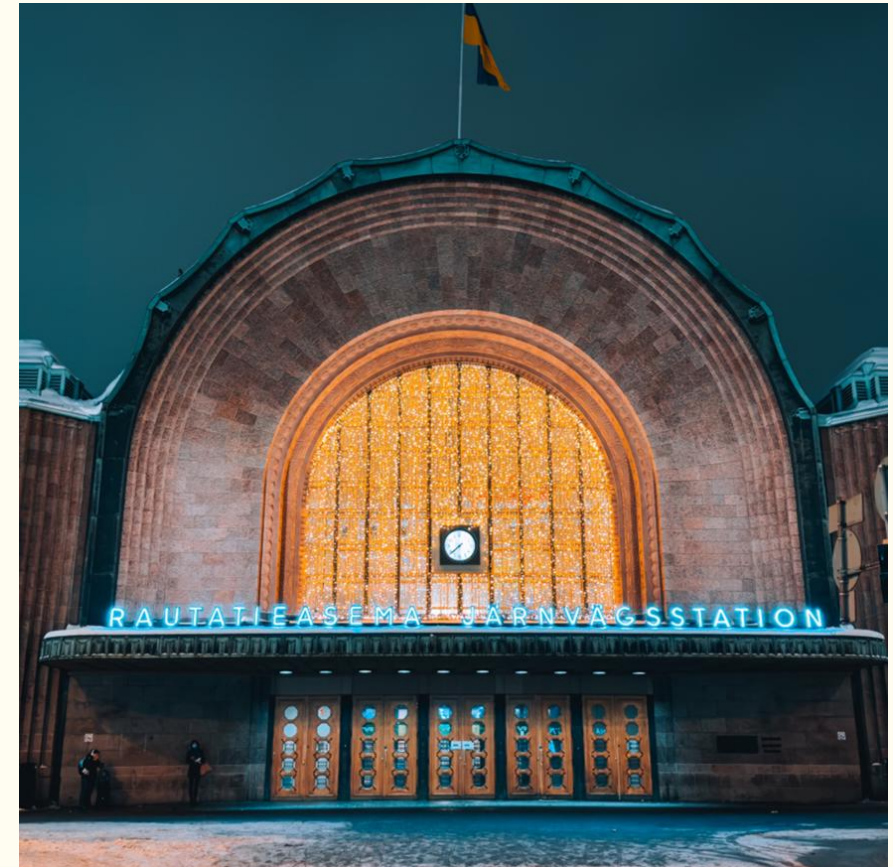
Y-Säätiö



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



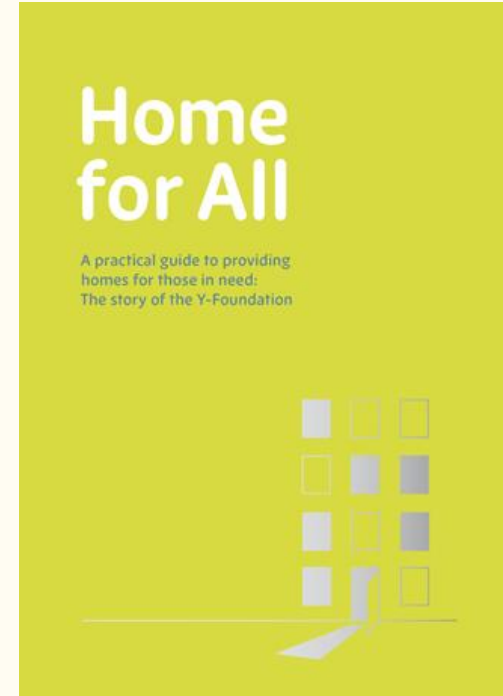
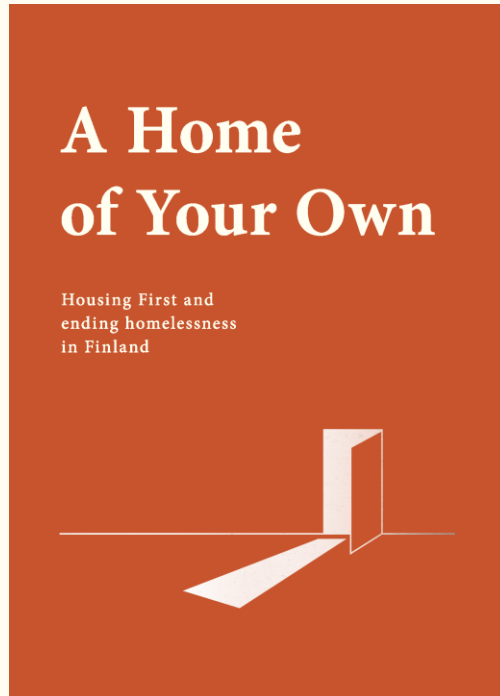
homewards



**Nordic
Homelessness
Alliance**



Our publications & further information:



www.ysaatio.fi

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