

# How to End Homelessness

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27th September 2023

**Y-Säätiö**





# Y-Foundation – 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.

**KIRKKOHALLITUS<sup>†</sup>**

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

**mieli**  
Suomen Mieliintervenssineura

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

**Punainen Risti**  
Röda Korset

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

**Rakennusliitto**  
BYGGNADSFÖRBUNDET

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.



**HOUSING FOR  
SPECIAL GROUPS**

**ECONOMIC AND  
SOCIAL WELL-  
BEING**

**AFFORDABLE  
RENTAL HOUSING**

**ADVOCACY**

**FINLAND'S  
FOURTH LARGEST  
LANDLORD**

**Home for all**

**SPECIALIST  
IN HOMELESS-  
NESS WORK**

# Financing

## Building affordable rental houses

80-95% loan from bank

5-20 % own capital

+

Interest subsidy from state  
(organized by ARA)



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## Buying apartment from free market

50 % loan from bank

+

50 % grant from STEA  
(lottery money)

**Funding Centre for Social  
Welfare and Health  
Organisations (STEA)**

A decorative graphic at the bottom right of the STEA text box shows stylized buildings in blue and orange, with a large orange sun partially visible behind them.

# 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

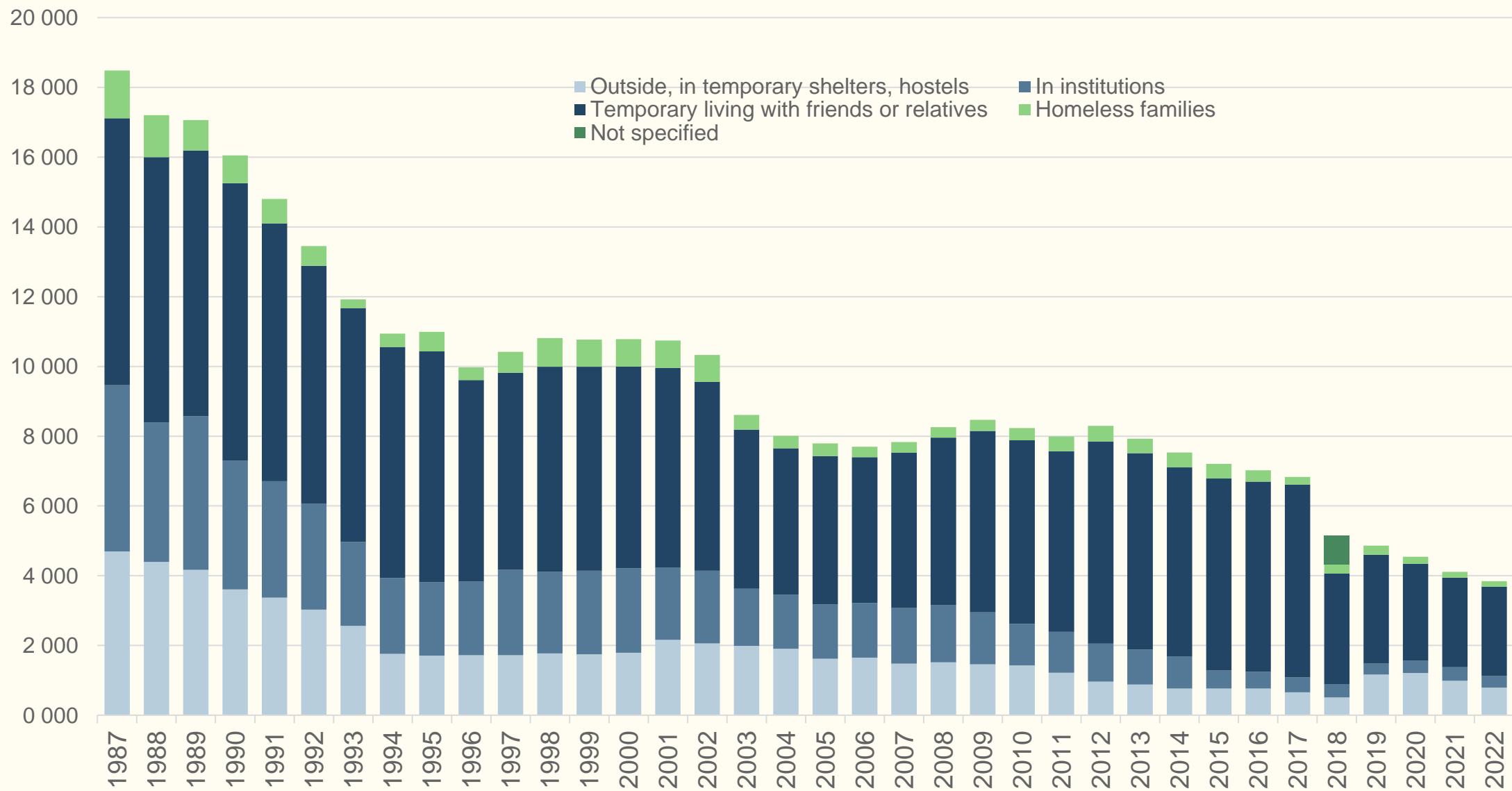
Housing benefit

**Paying services**

Wellbeing service counties pay  
all the social- and healthcare expences



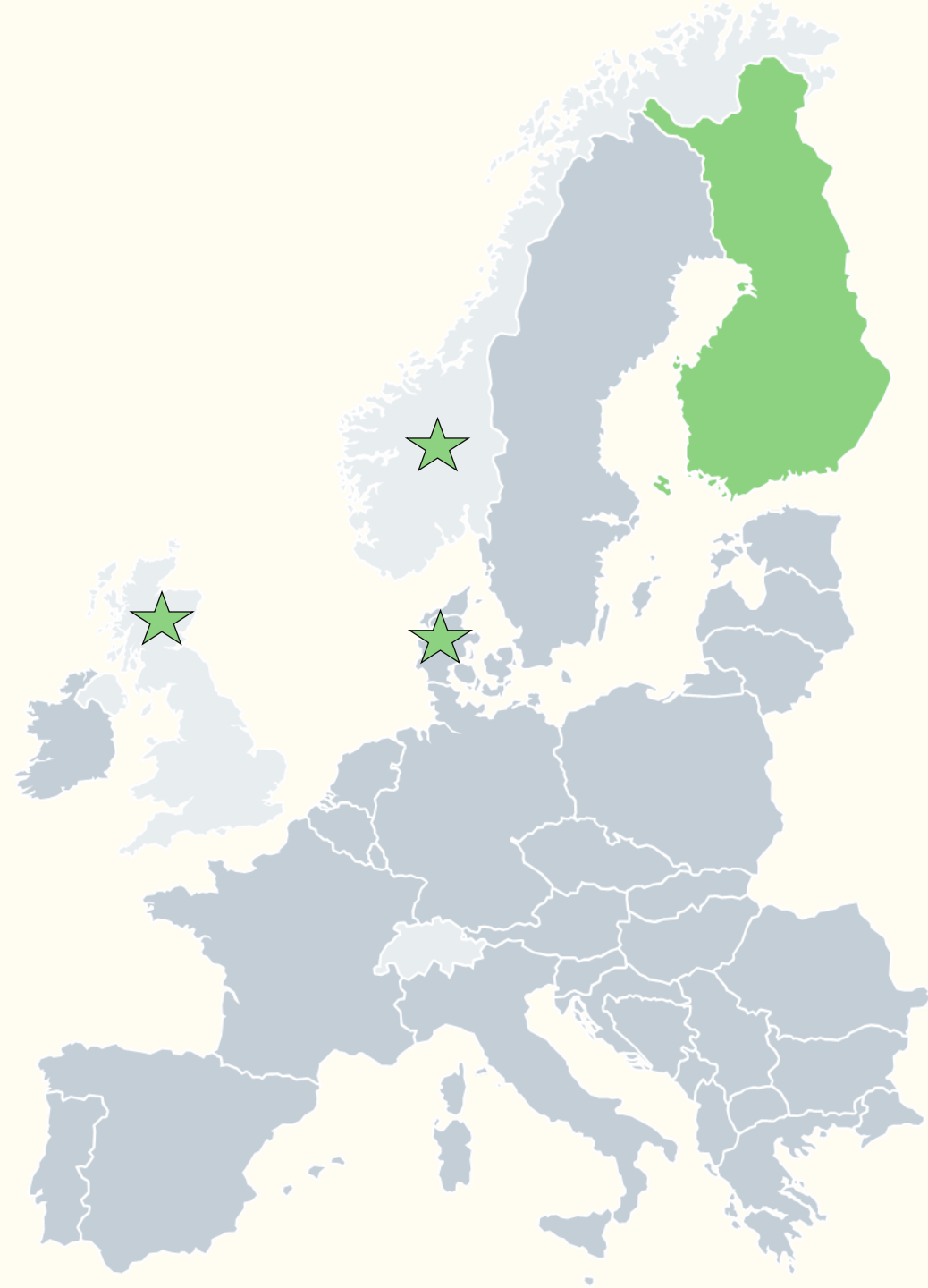
# Homelessness in Finland 1987-2022



# Homelessness in Europe

FINLAND IS THE  
**ONLY**  
**EU COUNTRY**  
WHERE THE  
NUMBER OF  
HOMELESS  
PEOPLE IS  
**ON THE**  
**DECLINE.**

Source: FEANTSA



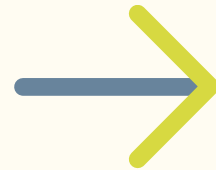


# Homelessness has decreased in Finland

1985: 20 000 homeless



2022: 3 686 homeless

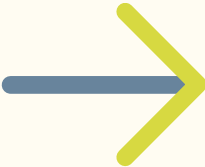


**-80%**

# Number of families experiencing homelessness

1987: 1 370 families

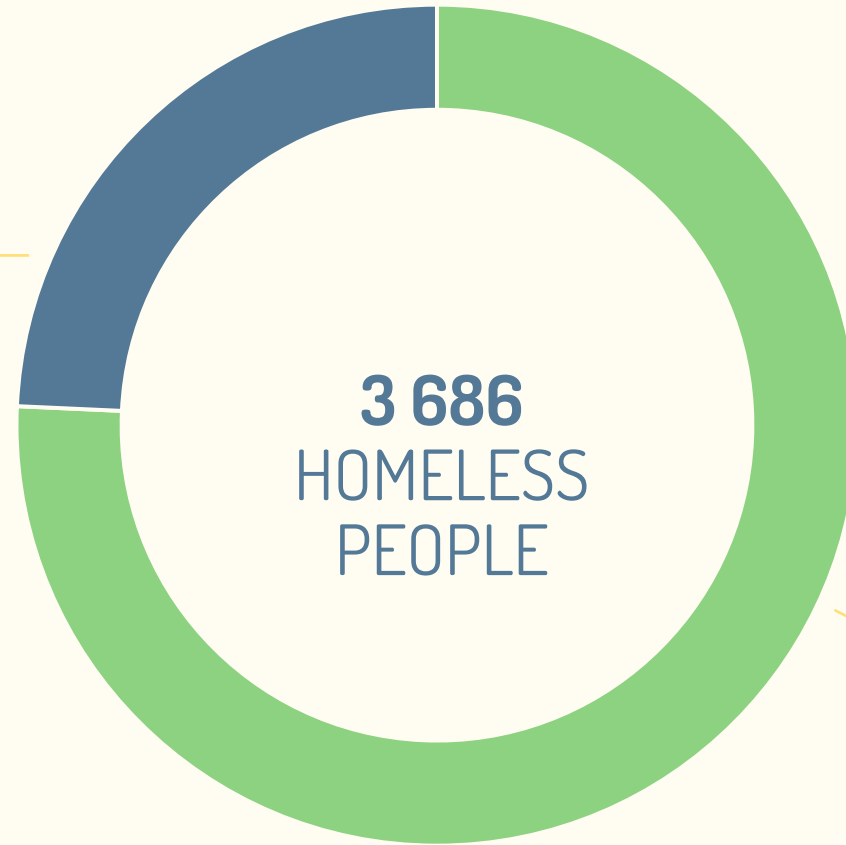
2022: 155 families



**-89%**

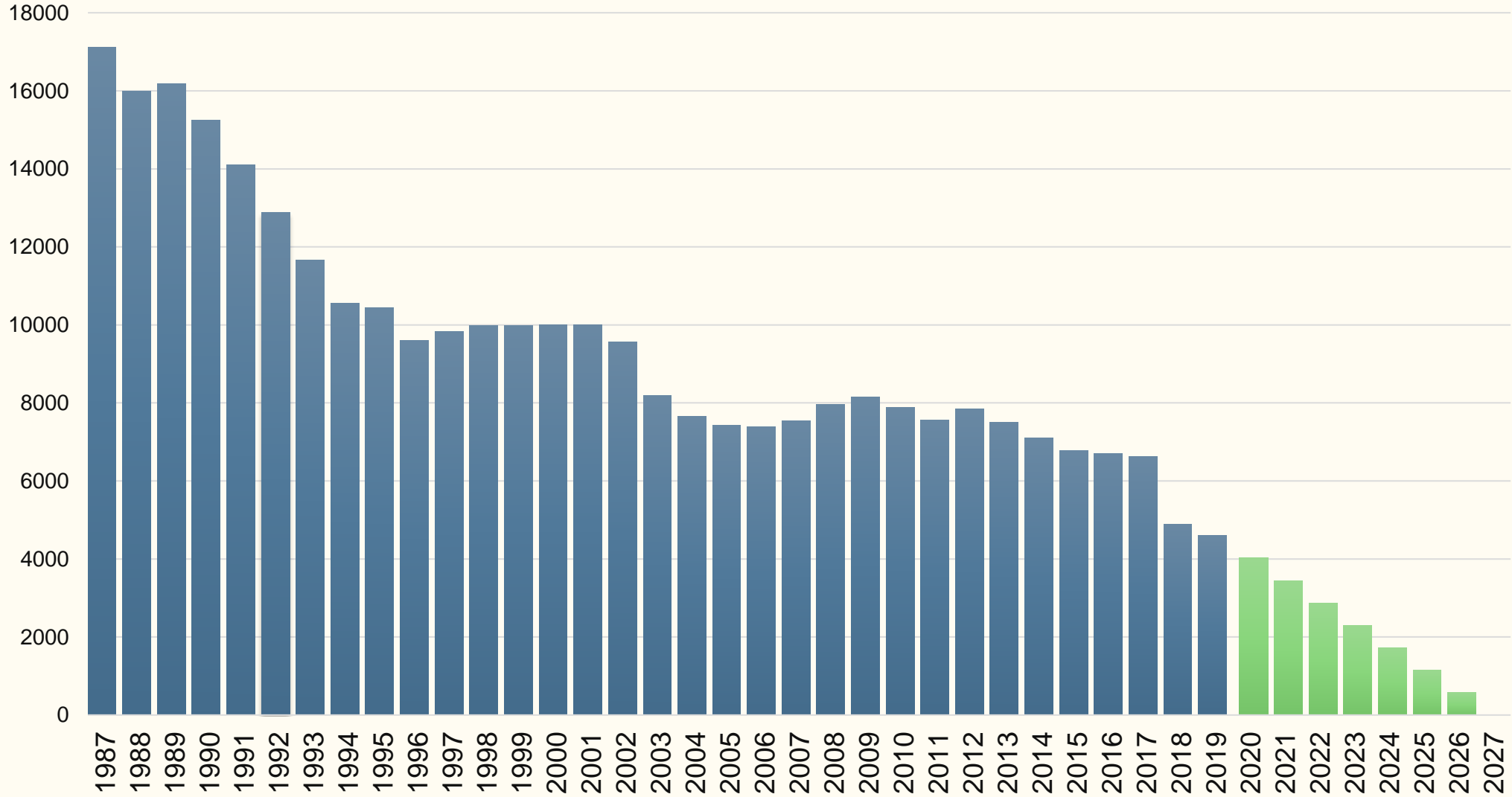
# Homelessness in Finland 2022

LONG-TERM  
HOMELESS  
**1 133**



SHORT-TERM  
HOMELESS  
**2 553**

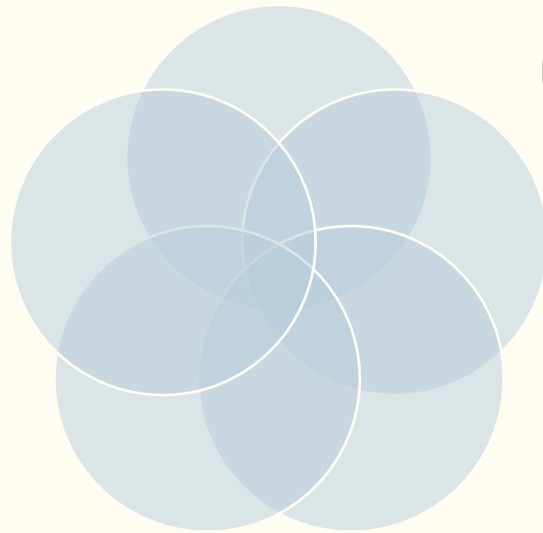
# Homelessness in Finland 1987 - 2027



# Housing First In Finland

Housing as a  
**basic human and  
social right**

Normality



Adequate  
**support** if  
needed and  
wanted

Own  
**independent**  
rental apartment  
either in  
scattered  
housing or in a  
supported  
housing unit

Finding a  
common  
political will



# Housing options



**FLATS IN  
SCATTERED  
HOUSING**



**FLATS IN SUPPORTED  
HOUSING UNITS**



**'HYBRID'**

# Housing options for Homeless persons in Helsinki

<b>Year</b>	<b>Supported housing</b>	<b>Independent rental apartments</b>	<b>Hostels and shelters</b>	<b>Social housing apartments</b>
1985	127	65	2.121	35.404
2008	552	2.033	558	68.881
2021	1.309	2.433	200	76.616





# Shelter renovation: Why we wanted to get rid of shelters and hostels – and what made it possible?



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Living in a hostel or shelter is always a temporary solution

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A person living in a hostel is still homeless

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No privacy and very limited professional help in your problems

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Hostels sustain a culture of irresponsibility, a “prison-like” subculture

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Renovation of hostels has increased public safety

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**Carrot:** State grants for renovation 50%

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**Stick:** Obligation to work according to Housing First principles in the future

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Systematic training for personnel (also new personnel hired)

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# Sahaajankatu (City of Helsinki)

80 bed places, closed down in 2009.



©Heidi Piironen HS



©Suojapirtti

# Väinölä (SLEY)



# Väinölä Housing Unit, Espoo

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



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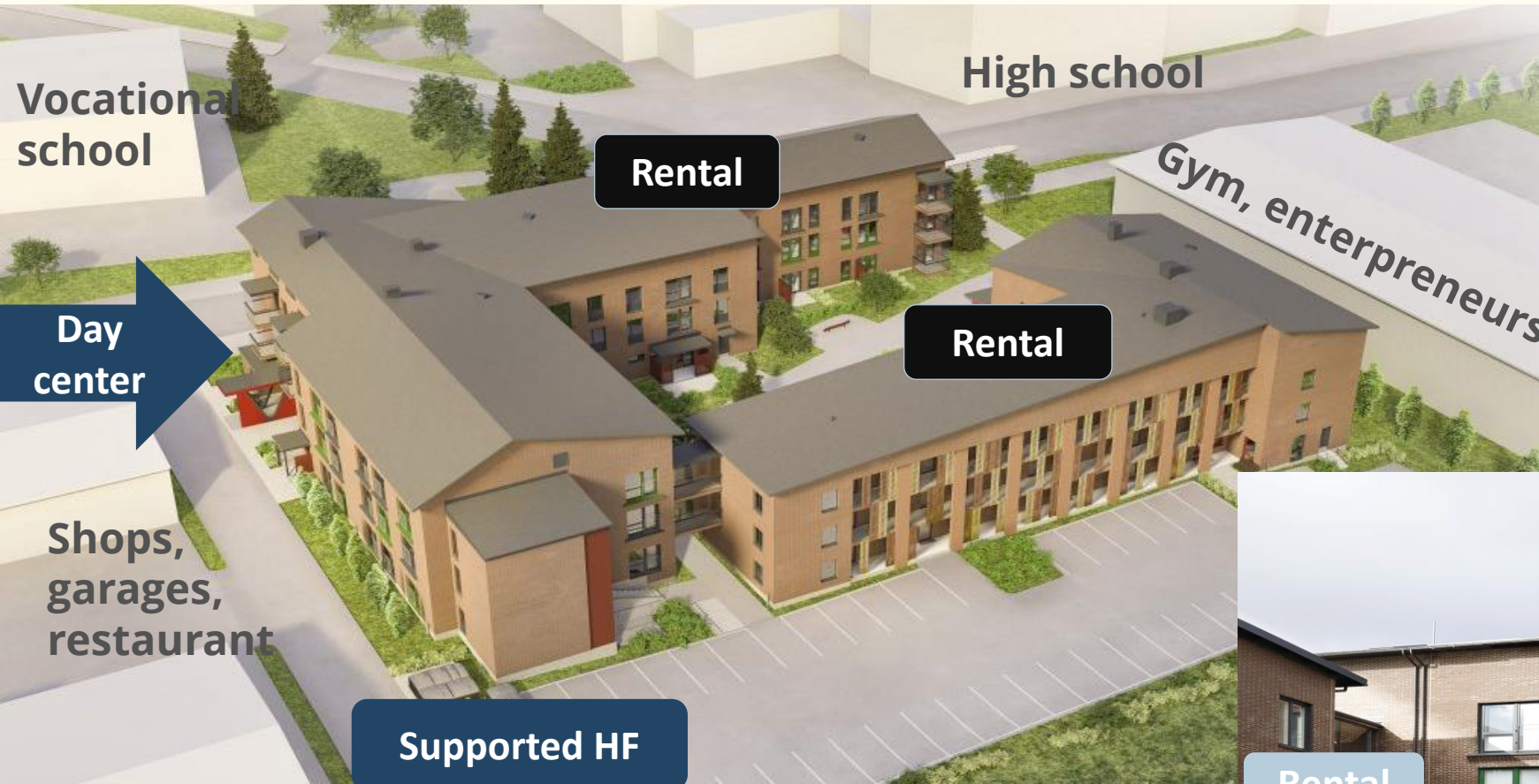
# Housing First, From shelters to homes

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



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# HF unit Wäylä + daycenter + scattered housing



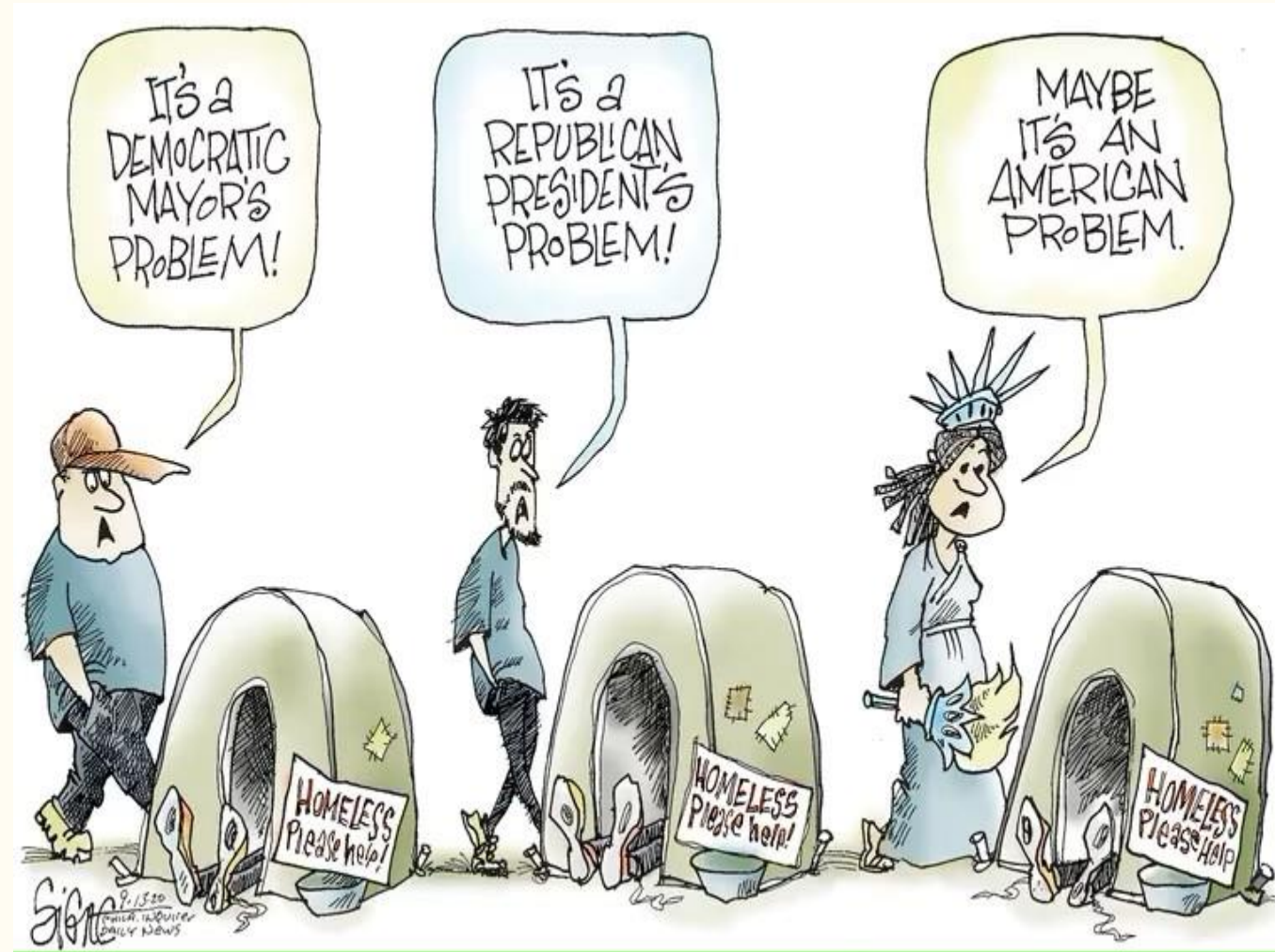
# National Homelessness Programmes



# Critical elements of ending homelessness

## On a society level

1. Affordable social housing (structural prevention)
2. General housing benefit
3. Method of implementation
  - Wide partnership
  - Concrete measurable quantitative goals
  - Short timespan from decision to execution





# Critical elements of ending homelessness

## On an individual level

1. Housing First as a mainstream policy
2. Permanent housing solutions
3. Alternative housing solutions and tailor-made support



Sillanpirtti 2, Helsinki

# What has worked?

- Permanent homes for over **6000 homeless people**
- Systemic change from shelters and hostels into a Housing First based permanent housing
- Small (max. 33 flats) supported housing units



# What has worked?

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



# What has not worked so well: Challenges and Failures

- Attitudes: Complacency
- More people need more support
- Insufficient availability of rehabilitation for drug users
- Lack of integration of basic social and health services
- Nimby
- Lack of small affordable flats



What does a city  
without  
homelessness  
look like?

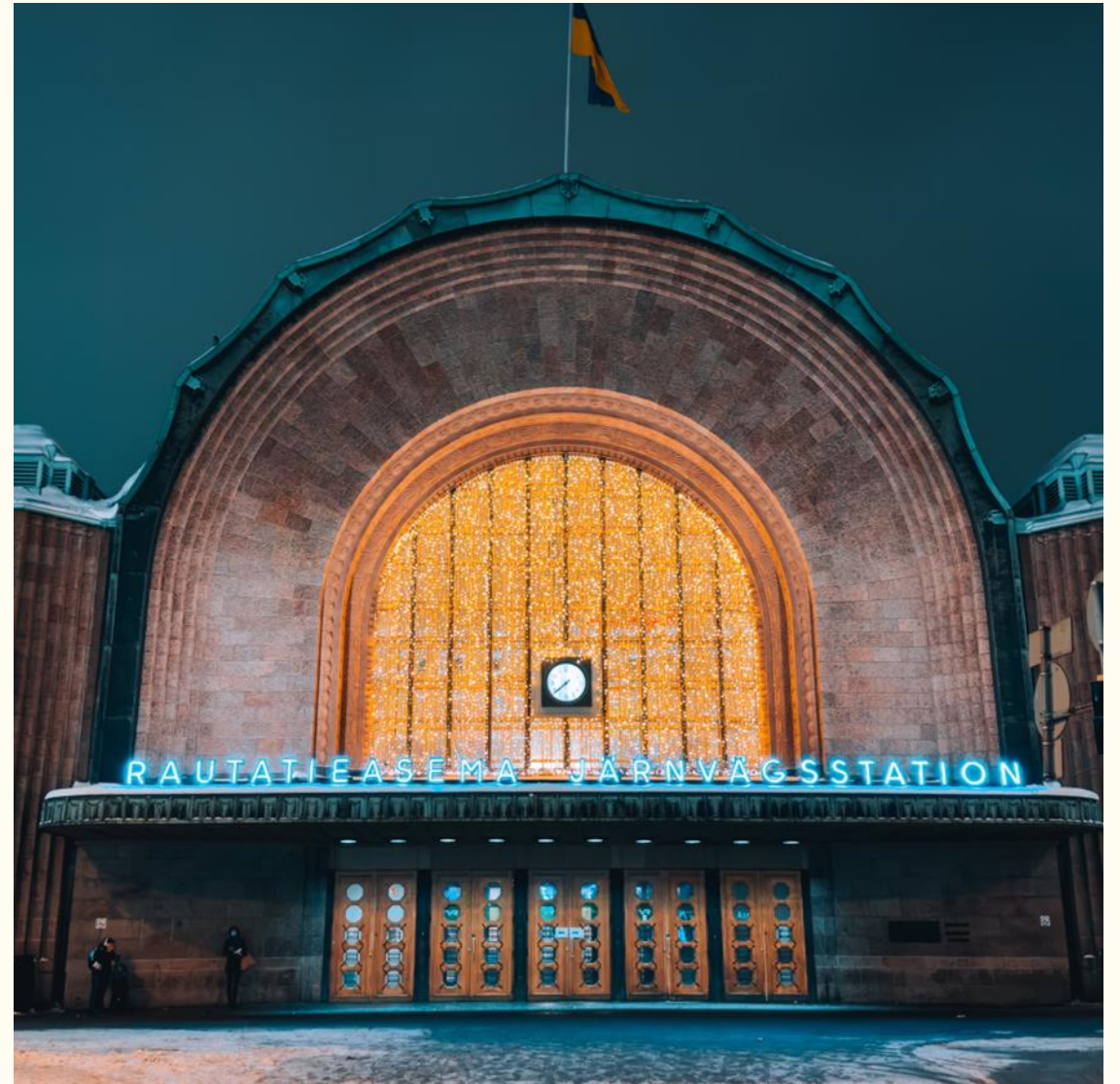
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# With Housing First Helsinki has more or less ended street homelessness

## Safer and more pleasant city for everyone

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



# Ending homelessness is a cost-effective and profitable use of public finances

## Economic 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



# Y-Foundation collaborates on European and International Level

Development

Research

Training



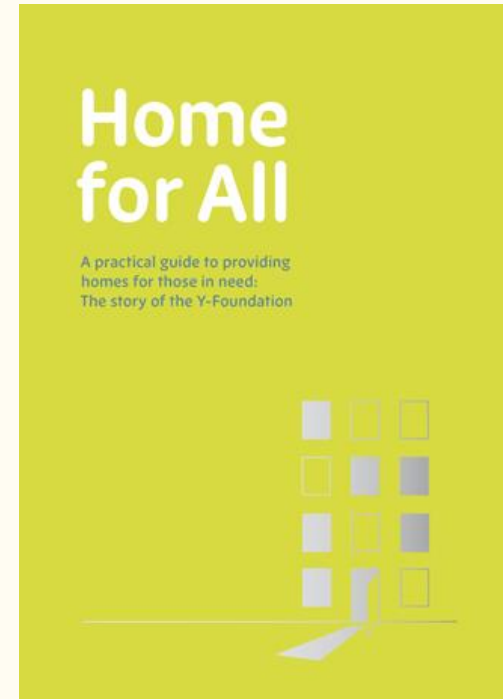
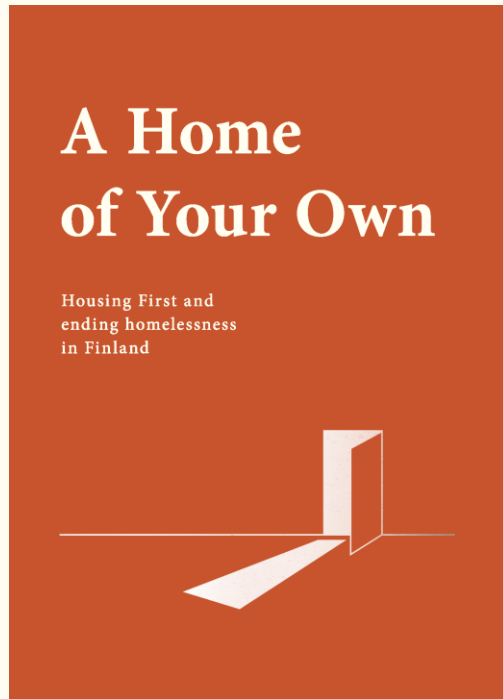
**Nordic  
Homelessness  
Alliance**



European Platform on Combating Homelessness



# Our publications & further information:



[www.ysaatio.fi](http://www.ysaatio.fi)

A photograph of a wooden door with a silver handle, a lock, and a door viewer. The text is overlaid on the door.

You can't have Housing First  
without having housing ...  
first.

# Y-Säätiö

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