

**Thematic Session  
Right to Housing**

## **How to End Homelessness, Case Finland**

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## About Y-Foundation (Y-Säätiö)

Y-Foundation was founded in 1985. In 1980's there were exceptionally cold winters. Temperatures were below 30 degrees for weeks and many rough sleepers died outside due to a lack of a warm shelter. Then many powerful politicians decided to call together biggest cities, mental health organization, church, RedCross ja and trade Unions and decided to establish a Y-Foundation to provide homes for homeless people. That terrible winter was a turning point in Finnish homelessness work.

Y-Foundation is a Finnish non-profit foundation, internationally known as one of the pioneers of homelessness work. We are a politically non-partisan organisation and do not seek to make a profit from our work.

We are the fourth largest landlord in Finland. The Foundation owns 18,600 homes across Finland. The homes are divided into two categories: Y-Homes for special groups and people experiencing homelessness (7,600 homes) and M2-Homes for low-income people (11,000 homes). The Y-Foundation receives subsidies from the Housing Financing and Development Agency (ARA) to build these homes.

These homes have provided a safe and a secure home of their own for thousands of people. Many of them are people experiencing homelessness or on low incomes who would otherwise find it difficult to get a home of their own.

We provide our residents with housing advice, employment opportunities and opportunities for community in a living environment. We treat our residents equally in all situations.

In addition to renting housing, the Y-Foundation is also known as an expert in homelessness work, addressing current issues in the field. For example, we have researchers working on research to improve the economic and social well-being of residents. This research is part of the Foundation's wider development work, where projects, international cooperation networks and partnerships are important playing fields.

To sum up, the aim of everything we do is to ensure that our residents are successful in their housing.

## **Finland has successfully reduced the number of homeless people**

So, we strongly believe that homelessness can only be prevented and eradicated by getting and providing housing for those who need it. Our work is strongly based on the Finnish Housing First -model, where housing is the starting point for building the rest of your life and other housing support services follow. A home is a human right - not a reward for experiencing homelessness when everything else is in order.

Finland (population 5,6 million) is the only EU country where homelessness is falling. The situation has not always been this good, however. In 1985, the year the Y-Foundation was set up, there were more than 20,000 people experiencing homelessness in Finland and the housing shortage was severe. In the 1980s, homeless people in Finland could only find a home once they had proved their social worth. Often this meant being free of substance abuse. Homeless people were mainly housed in night shelter-style solutions.

Homelessness would not have decreased in Finland without a strong political will. For 30 years, all government programmes have had the objective of reducing or eliminating homelessness. What is special is that throughout this period all parties have been committed to the objective of eradicating homelessness. The main means have been:

- 1) National homelessness programmes,
- 2) Concrete targets for the number of housing units to be provided for the homeless,
- 3) Concrete targets for the number of affordable rental dwellings; and
- 4) The housing first principle.

In 30 years, the work on homelessness based on the Housing First principle has succeeded in reducing the number of homeless people from 20,000 to around 3,700 today. The work has been slow but effective.

## **Housing First gives people a permanent home**

The Housing First principle is simple: give homeless people a permanent home first and then provide them with the support they need. Housing First starts from the premise that housing is a human right - not a reward, which a person experiencing homelessness can only get once all their problems, such as substance abuse, mental health or behavioural problems, have been resolved.

There is always a reason behind homelessness. No one is homeless by choice, but the problems of homelessness are usually so complex that it is impossible to help someone unless they have a permanent home, i.e. housing first.

In the past, traditional homelessness work assumed that a homeless person must first be rehabilitated to "fit for habitation" and only then offered housing. These conditions were part of a graduated system, each level of which was designed to prepare people for independent living in their own homes. Such homelessness work required residents to remain substance-free.

As permanent housing was not previously provided, homeless people stayed in temporary dormitories or night shelters. Temporary accommodation in dormitories is not a sustainable solution. It is very difficult to build a life on temporary solutions.

Permanent housing belongs to everyone. Health and social problems can only be addressed when housing is permanent and peace of mind is guaranteed.

The Housing First principle involves moving away from temporary dormitories and night shelters and converting them into permanent housing.

In 1985, Helsinki had 2,121 beds in emergency accommodation. Over the years, such night shelter-style solutions have been converted into permanent housing under the Housing First ideology. Today, there are only about 250 beds in emergency accommodation.

In Housing First, the tenant has a rental contract in accordance with the Tenancy Act.

Everyone has their own house keys in their pocket and their own name on the door. A home is a safe place, a place of peace and a space that you can make your own. A home is important for self-respect. Housing is a signal of equal belonging to a community of people. For many people experiencing homelessness, having your own name on the door of your home is important.

The Y-Foundation concludes open-ended and fixed-term tenancy agreements in accordance with Finnish law. Most of the Foundation's leases are for an indefinite period. There must be no conditions in the contract, for example, that the tenant is not intoxicated. The contract must not contain conditions, for example, on substance abuse.

In Finland, the tenant has the right to live in the rented dwelling according to the contract, with the landlord being allowed to enter the dwelling only in exceptional circumstances and with the tenant's permission.

In the housing first model, housing and support are separate. An attempt is always made to ensure the continuation of housing. Even if a tenant refuses substance abuse or mental health services, this does not affect access to housing or the continuity of housing. However, experience has shown that moving into one's own home can in itself stimulate motivation for rehabilitation, as resources are no longer spent on looking for a place to sleep.

The resident must have the right to choose the measures to help him/her. Then they will be committed to the services and motivated to improve their situation. Housing first services are based on respect for the resident's autonomy and freedom of choice.

In Housing First, the therapeutic approach is harm reduction. A sufficient objective is to reduce the harm caused by substance abuse and psychiatric symptoms in order to secure housing.

In Housing First services, the resident is actively involved in discussing his or her goals and interests, and in a dialogue to find new perspectives for rehabilitation. Residents are also asked for feedback on a regular basis. Residents' skills and abilities are taken into account in their daily lives and they are consistently given encouraging feedback on their daily activities and successes.

## **Housing First saves money**

The Housing First model effectively addresses homelessness and significantly improves the quality of life of people experiencing homelessness.

Housing First is also a cost-effective way to reduce homelessness. One study showed that the total savings in health, social services and the justice system amount to up to €15,000 per year for each homeless person living in supported housing.

Several studies show that, for example, health care for people experiencing homelessness is more expensive for society than for the rest of the population. Homeless people are also more expensive than people on low incomes or with mental health problems, for example.

This means that the continued use of public health services due to homelessness is very expensive for taxpayers. Indirectly, homelessness imposes expensive costs that are often underestimated.

We definitely need more research into the economic effectiveness of the Housing First model, but we already know that the financial savings from this model are significant compared to the traditional approach.

In addition to being cost-effective, the human benefits of the Housing First model are overwhelming, giving people experiencing homelessness a home of their own and the opportunity to live a life of their own choosing.

It is also important to understand that cities without homelessness are cozy for everyone, for neighborhood, for business life, for service providers and for tourists.

## **Summary of the main points**

To summarise the main elements of the Finnish Housing First model

- Understanding that housing is a human right
- Finding a common political will
- Provide homeless people with housing first, then with the support they need
- Treating people experiencing homelessness as equals and listening to their wishes