

# FROM HALVING HOMELESSNESS, TO ENDING IT.



Lessons from an international peer exchange  
to the Y-Foundation, Finland



Y-SÄÄTIÖ



# FOREWORD



## **Juha Kaakinen, CEO, The Y-Foundation**

The year of 2015 was one of celebration for us in Y-Foundation. We had our 30th Anniversary celebration and Y-Foundation received two international recognitions for its work: The World Habitat Award in April and then in December The Civil Society Prize of the European Economic and Social Committee. As a global recognition The World Habitat Award was especially meaningful for us, not only the award itself but also the evaluation process and the peer exchange. The whole process facilitated by BSHF has given us new insight and a more concrete sense of proportion in our fight against homelessness. It has also given us a hopefully lasting network with colleagues around the globe.

With refugees crisis ongoing we are facing new challenges in our mission to end homelessness. As ending homelessness often seems to be a floating target we have no reason to be self-satisfied, there is a constant need to set up new more demanding targets. Ending homelessness is a question of basic human rights and it is also a realistic goal. It's possible when we work together. To gather like-minded people behind this common goal we need bold initiatives like The European End Street Homelessness Campaign.



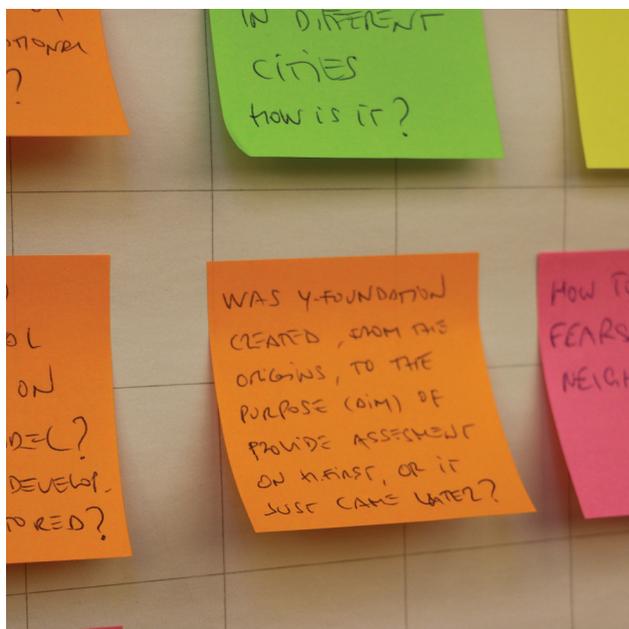
# 1. INTRODUCTION

The rapid rise in homelessness, evident across much of Europe, should give us cause for concern. In a recent Housing Europe report it was suggested that *'the number of people experiencing homelessness has increased in all [EU] countries under review except for Finland'*. Without action, increasing numbers of people will die on the streets or have their life chances severely diminished. If we want to prevent this we can learn from those countries making positive progress. Homelessness in Finland has been reduced by more than half over the last 25 years, with a significant decline in those who have been homeless for a long time. This report aims to provide some insights into how this has been achieved.

The Building and Social Housing Foundation (BSHF), became aware of this remarkable progress through its World Habitat Awards (WHA). This award programme helps us identify highly effective housing programmes and projects. In 2014 the award was given to the Y-Foundation, a Finnish social enterprise that has been central to efforts to eliminate long-term homelessness in this country<sup>1</sup>. As a provider of rental housing, the organisation has pioneered a Housing First approach (see section 4 below). This entails providing housing as a first step, then supporting people dealing with additional problems.



Community Solutions workshop activity.



Questions from day two.

<sup>1</sup> People are classed as long-term homeless in Finland if their homelessness has lasted at least a year, or they have been homeless multiple times in the past three years



## 2. LEARNING FROM FINLAND



In 2015, BSHF enabled homelessness practitioners from across Europe to learn from the Y-Foundation via a peer exchange. With participants from the Czech Republic, Denmark, France, the United Kingdom and Spain, attendees sought to identify policies and practices that were transferrable to their country or city.

Those involved are part of a wider initiative being developed by BSHF. The European End Street Homelessness Campaign is a movement of European cities trying to help as many people off their streets as possible. Through presentations, site visits and group work, the peer exchange was an opportunity to learn how organisations like the Y-Foundation, and its partners, have made such significant progress in reducing homelessness.

Participants learned how a partnership between government and NGOs was able to halve homelessness, and drastically reduce the numbers of people who had been homeless for a long time.

Visit to Taipaletalo housing Porvoo.



### 3. WHAT HAS BEEN ACHIEVED IN FINLAND?

Homelessness reduction chart - from over 18,000 in 1987 to 6785 single homeless (7898 when families are included) in 2015.

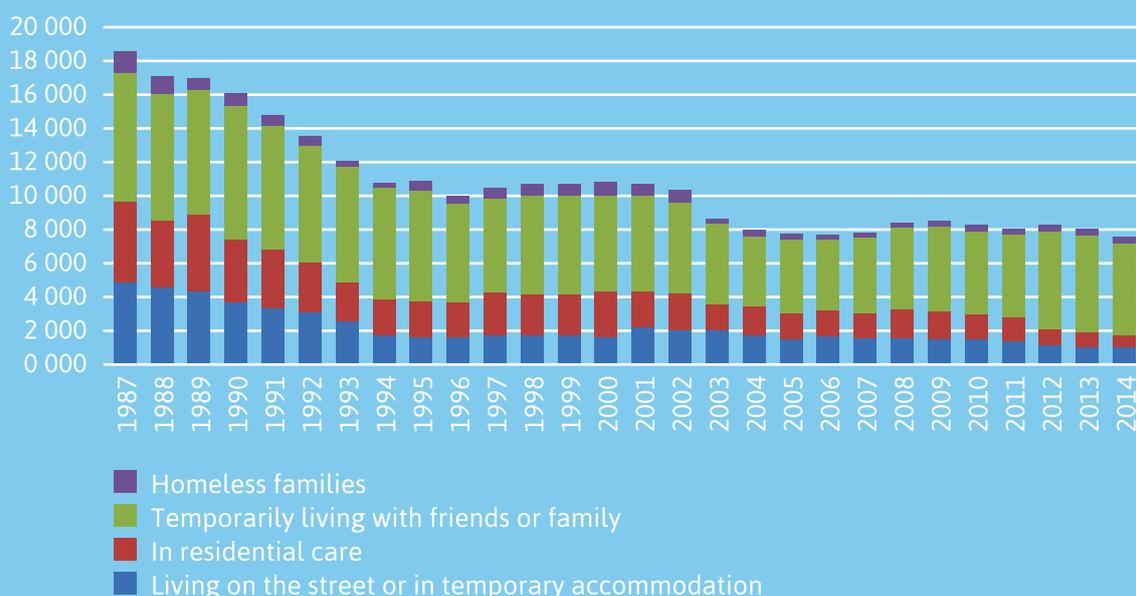


Figure 1. Number of homeless people for the period 1987-2014 ([http://www.ara.fi/enUS/Programmes\\_and\\_projects/Programme\\_to\\_reduce\\_longterm\\_homelessness/Reports](http://www.ara.fi/enUS/Programmes_and_projects/Programme_to_reduce_longterm_homelessness/Reports))

The number of people sleeping on the street or in temporary accommodation down from 4200 in 1987 to 766 in 2015.



Reductions in long term homelessness since 2008



Long term homelessness down by 1,350 people since 2008



Housing advice services are preventing over 200 evictions per year.



## 4. HOW WAS THIS ACHIEVED?

### Government commitment

During the 1990s and 2000s homelessness in Finland reduced significantly overall. Despite this, the number of people homeless for over a year, or experiencing several episodes of homelessness, was not declining at a similar rate. Policymakers and practitioners began to explore alternative interventions, to help those who had been homeless for a long time, and who often suffered mental health and substance misuse problems<sup>2</sup>.

In 2008 the Finnish government introduced PAAVO I, a programme aimed at halving long-term homelessness across ten cities by 2011. With €35m of investment, the programme sought to develop 1,250 new housing units for people experiencing homelessness, whilst also developing enhanced support and prevention services.

One of the major successes of PAAVO I was its radical approach to converting homeless shelters into Housing First units, offering permanent tenancies and a commitment to ongoing support. This shift in how housing was provided was achieved through the targeting of government funding to physically reconfigure the existing shelters. One example of this conversion is the Alppikatu Housing First service in Helsinki city. At one time this was an emergency shelter providing over 500 dormitory beds, before being converted to an 80 apartment Housing First service.

In 2011 it became clear that, despite reductions, the target of halving long term homelessness would be missed. The government introduced PAAVO II in 2012, setting the ambitious goal of eliminating long-term homelessness. The focus shifted to increasing investment in preventative services and more efficient use of social housing. PAAVO II increased the levels of support for those in scattered housing, along with housing advice services to prevent people becoming homeless.

Across the two PAAVO programmes 350 new support workers have been employed, providing dedicated social work to those that have experienced homelessness, and new housing advice services have helped prevent more than 200 evictions per year<sup>3</sup>.

<sup>2</sup> Tainio and Fredriksson (2009) The Finnish Homelessness Strategy: From a 'Staircase' Model to a 'Housing First' Approach to Tackling Long-Term Homelessness. <http://www.feantsaresearch.org/IMG/pdf/feantsa-ejh2009-evaluation-1.pdf>. <sup>3</sup> Pleace et al (2015) - The Finnish Homelessness Strategy: An International Review. [https://helda.helsinki.fi/bitstream/handle/10138/153258/YMra\\_3en\\_2015.pdf?sequence](https://helda.helsinki.fi/bitstream/handle/10138/153258/YMra_3en_2015.pdf?sequence)



## Creating housing supply and support services

The Y-Foundation is a non-profit housing provider which by 2015 owned around 6,700 housing units and operated in 53 cities. The organisation's mission is to support people's health and welfare by providing good quality affordable rental housing and services. The Y-Foundation works in close cooperation with municipalities and NGOs which provide support and services for inhabitants when needed.

The Y-Foundation has been central to the reductions in homelessness seen in Finland. By acquiring private rental housing, and by building new social rented accommodation, the organisation has significantly increased its housing stock. Between 1996 and 2013 the Y-Foundation grew the number of properties it owned from 3200 to 6500; housing which is dedicated to housing people experiencing homelessness.

The main source of the Y-Foundation's income is from rental charges. It also receives grants from RAY (Finland's Slot Machine Association) for up to 50% of the purchase price of scattered housing. The ARA, (the Housing Finance and Development Centre of Finland) provides up to 50% of the construction and refurbishment costs for social housing. The foundation also uses bank and other loans to purchase existing housing and build new housing units. The rental income is used to cover the costs of running the organisation, repayment of loans and housing maintenance. The surplus is used for investment in buying more properties. In 2013, it invested €12.7 million in buying and building new properties. The rents charged are kept lower than market prices to keep them affordable, and are monitored through market surveys.

A central aim of the organisation is to move people to independence. The Y-Foundation has set a target to have two-thirds of their tenants living independently, without the need for social support services, by 2020. This is demanding real innovations in how services and support are offered.



## 4. HOW WAS THIS ACHIEVED? (CONT'D)

### Applying a Housing First approach

Since the 1980s, the approach to tackling homelessness in Finland has undergone significant changes. A shift has taken place from an approach centred on temporary provision, where people 'staircase' up to long-term housing, to an approach where housing is provided as a first step, with support wrapped around that individual. In its statement to launch the PAAVO I programme the Finnish government declared a change in approach;

*'solutions to social and health problems cannot be a condition for organising accommodation... accommodation is a requirement which also allows other problems of people who have been homeless to be solved'.*



In the United States similar philosophies have emerged, notably that of Housing First. Policymakers and practitioners in Finland have defined their own version of Housing First, which follow the principles below<sup>4</sup>;

- Providing secure permanent accommodation with a tenancy agreement.
- Reducing the use of conventional shelters and converting them into supported, rented accommodation units.
- Preventing evictions by means of housing advice services and financial support.
- Drafting plans for individual rehabilitation and services.
- Offering guidance on the use of normal social welfare and health services.
- Encouraging civil action: greater initiative, peer support and community building

This set of principles has been at the heart of government funding programmes, changes in legislation which relate to the use of public funds, and the development of professional practices by those supporting homeless individuals. This, in part, explains how these Housing First principles have become embedded in Finland's unique approach to addressing homelessness.

<sup>4</sup>Tainio and Fredriksson (2009) The Finnish Homelessness Strategy: From a 'Staircase' Model to a 'Housing First' Approach to Tackling Long-Term Homelessness. <http://www.feantsaresearch.org/IMG/pdf/feantsa-ejh2009-evaluation-1.pdf>

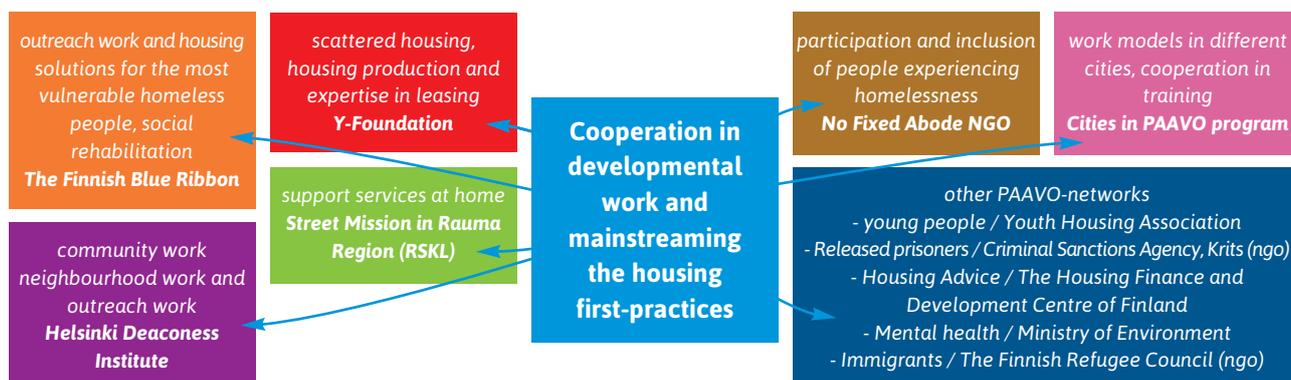


## Maximising co-ordination

The co-ordination between various agencies lies at the heart of this Finnish success story. Certain mechanisms have proved decisive in making co-ordination possible. Setting ambitious national targets to halve, and ultimately end, long term homelessness have served to direct collective effort. The creation of the PAAVO programmes have enabled municipalities and NGOs to co-ordinate their efforts around increasing housing supply and developing new support services. Written agreements, developed as part of the PAAVO programmes, which each participating city signed, have helped set out local priorities and actions which align with national aims.

Added to this, initiatives have been developed to help NGOs and municipalities collaborate more closely. The Networking for Development project, managed by the Y-Foundation, has led to the creation of a shared definition of Housing First, helped develop training and study circles, led to the commissioning of evaluations and research, and helped develop experimental models and practices to be tested. During our peer exchange, we heard how homelessness NGOs and municipalities have used the project to maximise co-operation.

**The diagram below shows how organisations with a range of specialisms have been brought together to co-operate on common challenges;**



In a recent review of approaches to tackling homelessness in several countries, the significance of such co-operation in Finland was highlighted. A critical feature of the Finnish response has been;

*'...the commitment of the parties with power and resources with regard to dealing with homelessness and a reasonable mutual*

*understanding of the methods used to achieve results... real people and organisations taking responsibility in the right place at the right time<sup>5</sup>.*

Creating these conditions and resources is not simple. But the Finnish experience suggests that if we can build the level of co-ordination and commitment seen here we can halve, and possibly end, homelessness anywhere.

<sup>5</sup> Pleace et al (2015) - The Finnish Homelessness Strategy: An International Review. [https://helda.helsinki.fi/bitstream/handle/10138/153258/YMra\\_3en\\_2015.pdf?sequence](https://helda.helsinki.fi/bitstream/handle/10138/153258/YMra_3en_2015.pdf?sequence)



## 5. MORE INFORMATION

This report is intended to provide a key overview of the Finnish model of tackling homelessness, and the contribution of the Y-Foundation. Further information about the Finnish approach to Housing First can be found at [www.housingfirst.fi](http://www.housingfirst.fi). More detailed statistical information about homelessness in Finland, and the PAAVO programmes can be found via the Housing Finance and Development Centre of Finland. Useful academic publications include *The Finnish Homelessness Strategy: An International Review*. In addition, *The Finnish Homelessness Strategy: From a 'Staircase' Model to a 'Housing First' Approach to Tackling Long-Term Homelessness*, provides further insights into the development of government programmes and the Finnish model of Housing First.

## 6. ABOUT

The Building and Social Housing Foundation (BSHF) was established in 1976 as an independent research organisation to promote sustainable development and innovation in housing through collaborative research and knowledge transfer.

BSHF believes that everyone should have access to decent housing, and is committed to promoting housing policy and practice that is people centred and environmentally responsible. We do this through the World Habitat Awards; International Peer Exchanges; cross-sector consultations on specific housing-related topics; partnership activities with a range of organisations; and producing or commissioning research publications where a specific need or interest is identified. More information about BSHF is available at [www.bshf.org](http://www.bshf.org).





## The Y-Foundation

Y-Foundation is a Finnish non-profit social housing provider established in 1985. It builds and buys affordable good-quality rental housing. The foundation also tackles homelessness by building support networks and promoting research and development work.

The foundation owns some 16 400 apartments in 55 cities all over the country. Key thing is sustainability: a normal home, a normal lease and support services if needed. This is called the Finnish Housing First. More information about Y-Foundation is available at <http://www.ysaatio.fi/in-english/>



Y-SÄÄTIÖ

## The World Habitat Awards

The World Habitat Awards is an annual international competition that recognises innovative and sustainable solutions to key housing challenges achieved by projects across the globe, in both Northern and Southern contexts.

The Awards were established in 1985 by the Building and Social Housing Foundation as part of its contribution to the United Nations International Year of Shelter for the Homeless. From the very beginning, the focus has been not only on the identification of good housing practices but also in the sharing of knowledge and experience with others who can transfer them to their own situations. Each year, an award of £10,000 is presented to each of the two winners. The award ceremony takes place each year at a global event.

Each year the World Habitat Award website publishes details about the two winning projects and the finalist projects selected by the judging panel. Further information about the awards and international peer exchange visits to winning projects is available at [www.worldhabitatawards.org](http://www.worldhabitatawards.org).





## The European **End Street Homelessness** Campaign



The European End Street Homelessness Campaign is a pan European movement of cities, working together to permanently house Europe's most vulnerable people and end chronic street homelessness by 2020.

The campaign is supporting cities across Europe in a growing movement that aims to gain public support and mobilise action to end street homelessness. It is inspired by the successful 100,000 Homes Campaign in the United States, and other European initiatives like those described in this report. This European campaign is being jointly developed by BSHF and FEANTSA and has a number of guiding principles;

**1. Housing First:** Ensure homeless people are housed in permanent, safe, appropriate and affordable housing with the support necessary to sustain it.

**2. Knowing who's out there:** Get to know every homeless person by name by going onto the streets to find them and assess their needs.

**3. Tracking our progress:** Regularly collect person-specific data to accurately track progress toward ending homelessness.

**4. Improving local systems:** Build coordinated housing and support systems that are simple to navigate, while targeting resources quickly and efficiently to the people who need it the most.

**5. Resolutely focus on our mission:** It is not important who gets credit or who gets blame. We are only interested in achieving the objective of ending homelessness.

For more information about the campaign see our leaflet or contact us at [bshf@bshf.org](mailto:bshf@bshf.org). For more information visit the BSHF's website at [www.bshf.org](http://www.bshf.org).