



Recht auf Wohnen – auch für Arme?

Droit au logement – aussi pour les pauvres?

Basel, 10. Juni 2022, 10h00 – Hotel Hyperion



Y-FOUNDATION

No more shelters

**Permanent housing as a key to
ending homelessness in Finland**

Juha Kahila, Head Of International Affairs

10.6.2022

HOUSING FOR
SPECIAL GROUPS



AFFORDABLE
RENTAL HOUSING

FINLAND'S FOURTH LARGEST
LANDLORD

Home for all.

SPECIALIST IN
HOMELESSNESS
WORK

ECONOMIC AND
SOCIAL WELL-BEING



ADVOCACY

Strategic objectives 2020–2030



The economic and social well-being of our tenants



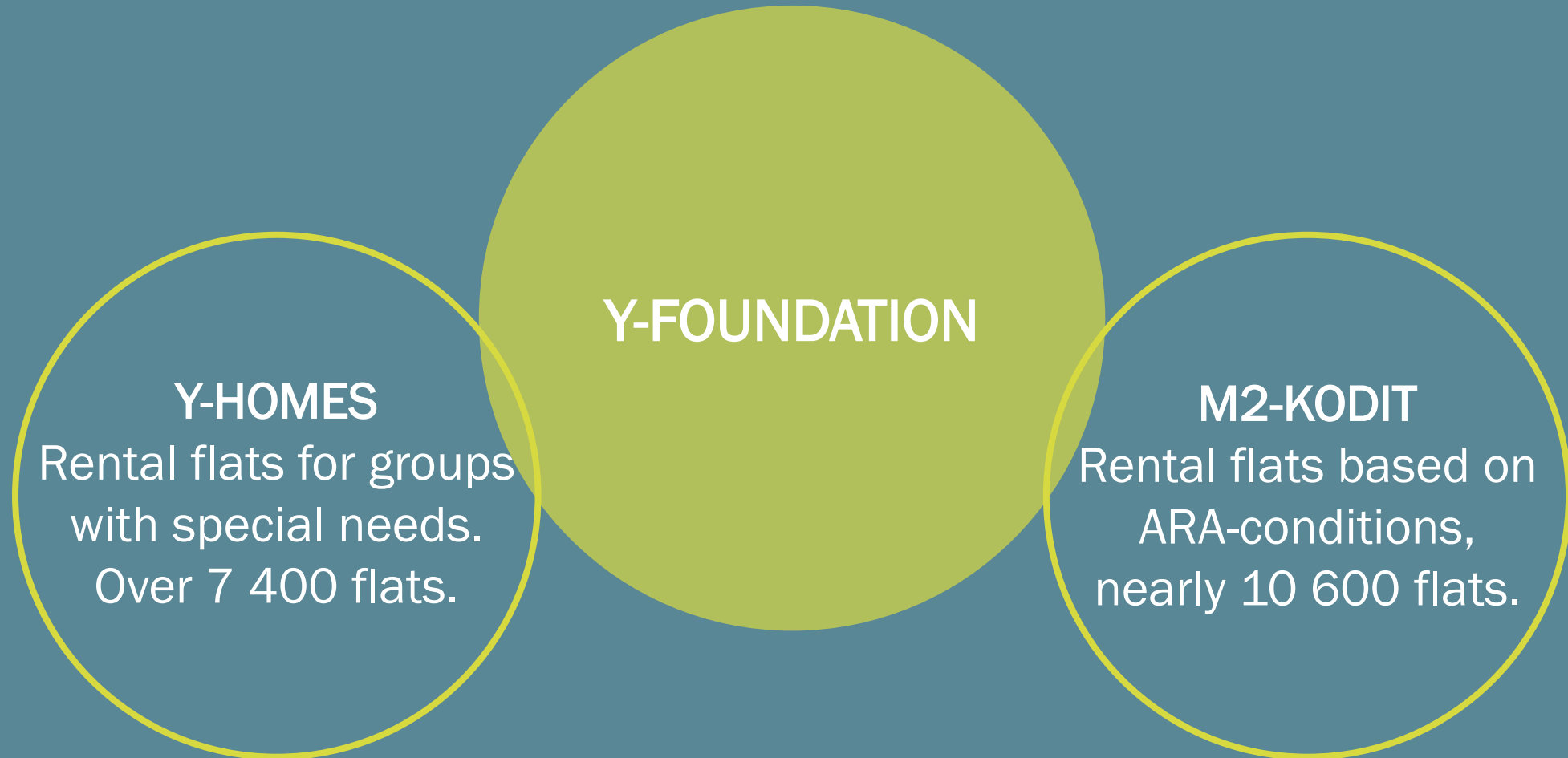
A fair transition towards carbon neutral living



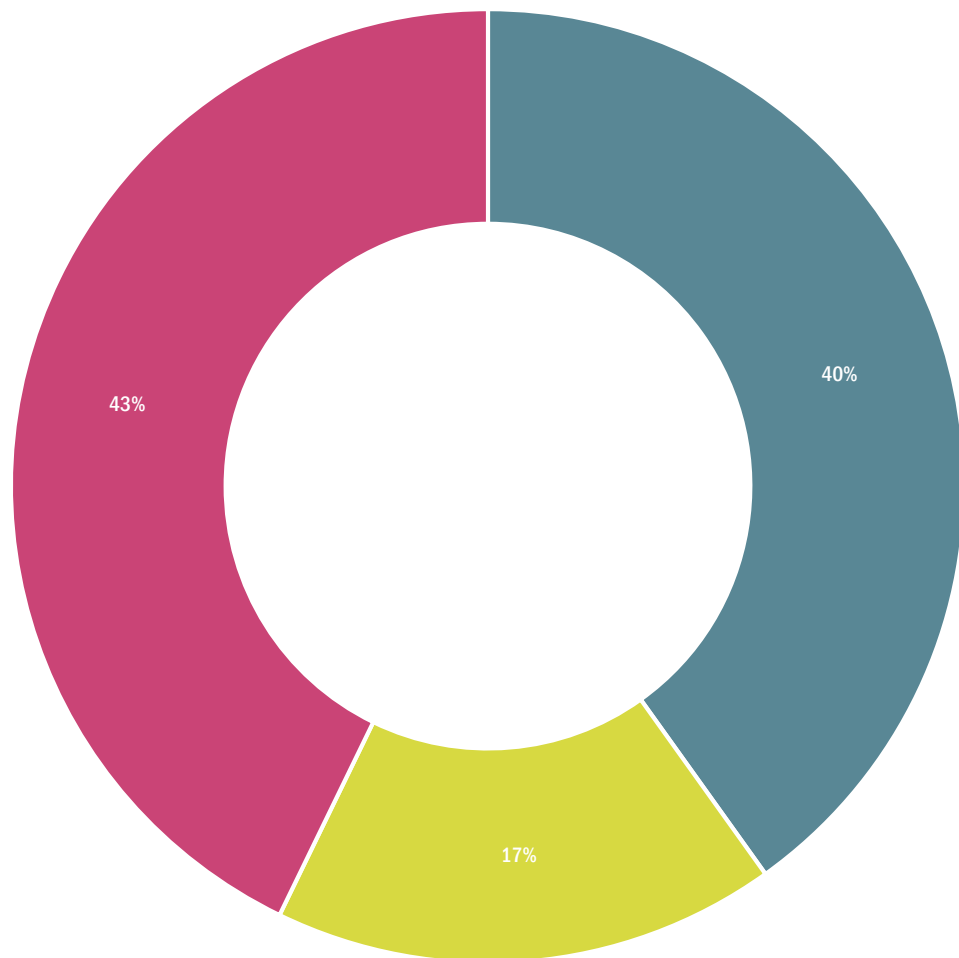
Eradicating homelessness in Finland and reducing it internationally



Home for all – Y-Foundation's rental flats



Targeted for impoverished & low income individuals with urgent housing needs



■ Helsinki Metropolitan Area ■ Other Uusimaa ■ Rest of Finland

	2021	2020	2019	2018
Revenue	141.0	135.7	133.2	129.4
EBITDA	49.6	50.7	49.4	46.7
Operating surplus	28.6	31.8	26.9	29.1
Rental income margin, %	26.4%	28.9%	25.3%	29.6%
Total assets	1,431.1	1,283.7	1,240.5	1,233.9
Interest bearing debt	986.0	856.1	840.3	851.4
Investments	125.6	73.2	59.4	61.2
# of apartments	18,358	17,374	17,327	17,012

Equity ratio (book value):
28.7%

Equity ratio (fair value): 40.7%

ICR: 3.3x

Financing

FUNDING CENTRE FOR
SOCIAL WELFARE AND
HEALTH ORGANISATIONS
(STEA)



HOUSING FINANCE AND
DEVELOPMENT CENTRE
(ARA)

Loans from banks and other financial institutions.

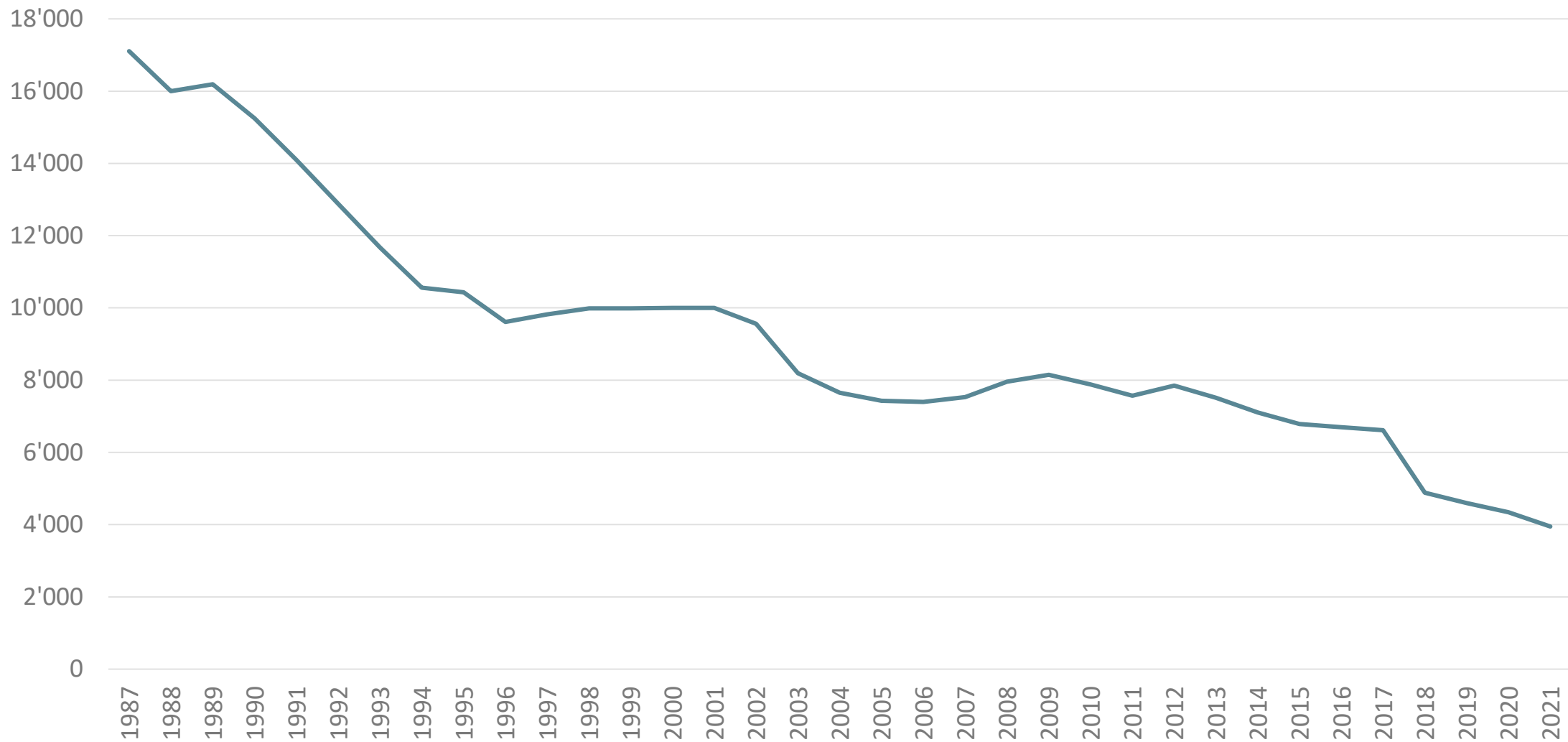
Homelessness in Europe

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

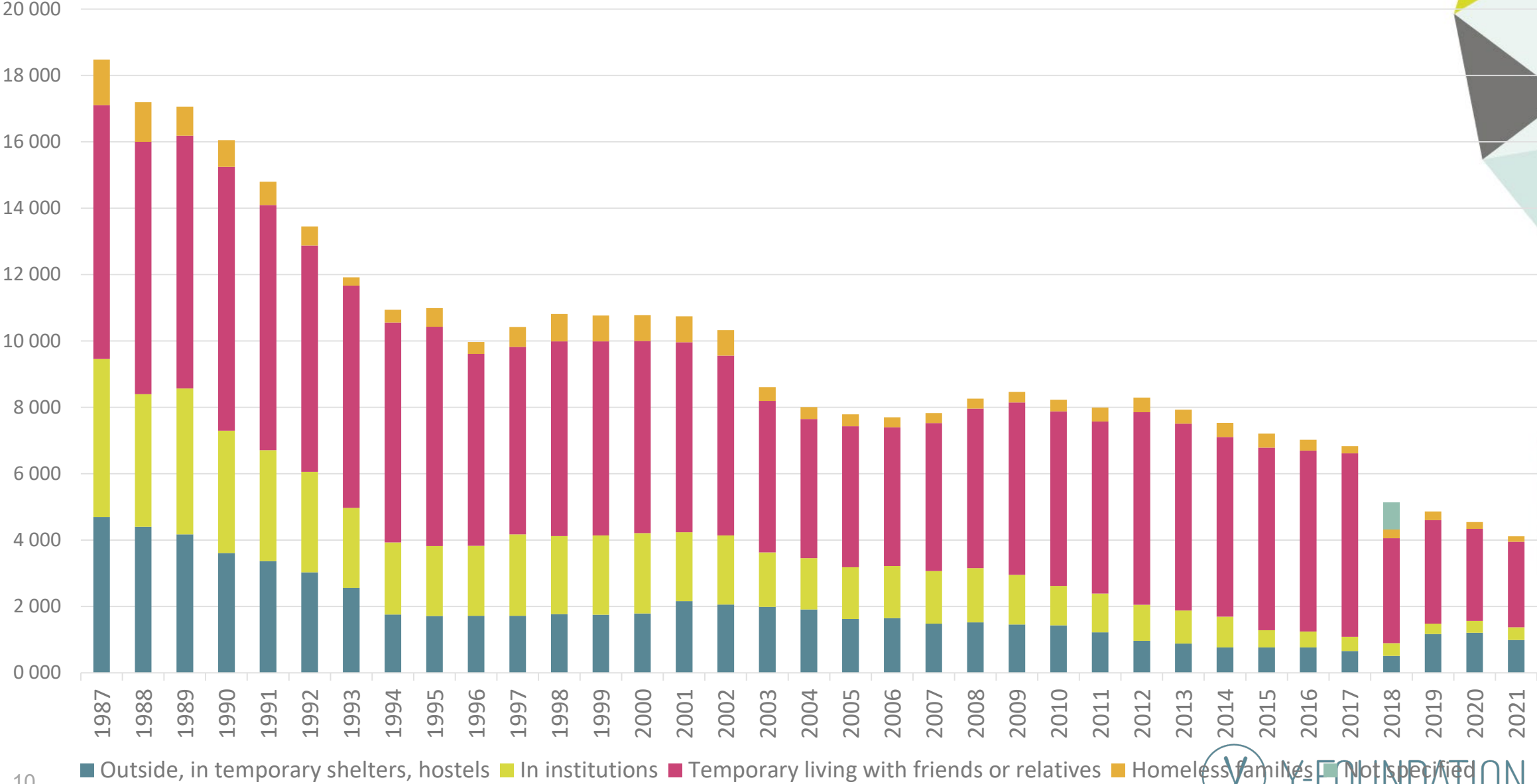


Homelessness in Finland 1987-2021

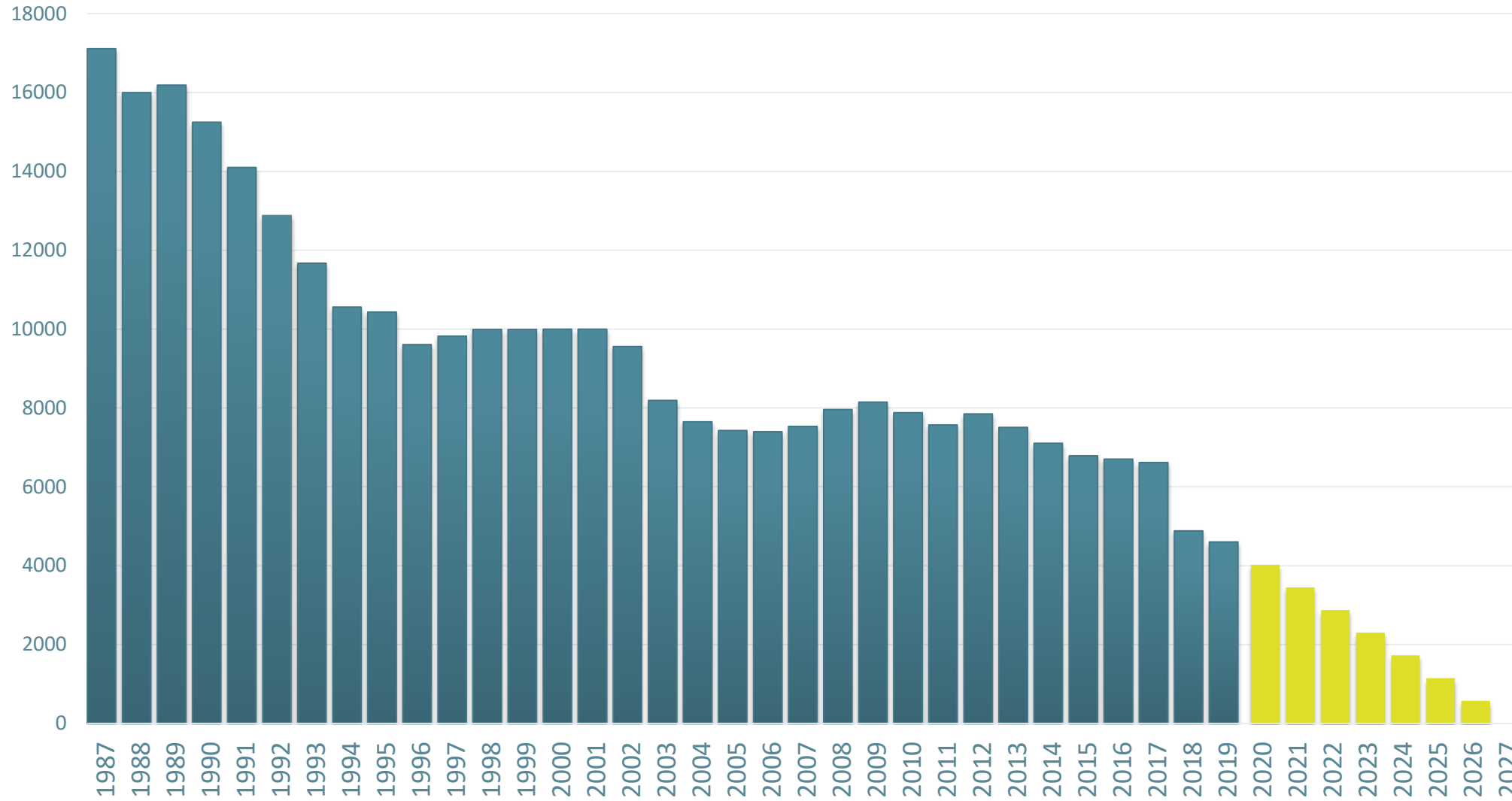
(homeless people living alone, families excluded from statistics)



Homelessness in Finland 1987-2021



Homelessness in Finland 1987 - 2027



Ending homelessness is beneficial for the society

-15 000 € -34 %

CASE HÄRMÄLÄ: Study showed the savings in emergency healthcare, social services and the justice system totalled as much as €15,000 a year for every homeless person in properly supported housing.

HOUSING FIRST UNIT: The overall costs decreased significantly especially among people recovering from mental health problems. The total cost of residents' use of health, social and police services decreased by 34%. Total cost savings were €10 300 per person per year.

Housing First in Finland

- Housing as a **basic human and social right**
- Housing in normal surroundings/**permanent homes**
- Own **independent** rental apartment either in scattered housing or in a supported housing unit
- Own **rental contract** (normally for unlimited time)
- Adequate **support** if needed and wanted
- Autonomy/ **unconditionality**
- Normality
- Principles of Housing First Europe Guide

National Homelessness Programmes

2008-
2011
PAAVO 1

2012-
2015
PAAVO 2

2016-
2019
AUNE

2020-2023
PROGRAMM
E

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.

Homelessness Action Plans 2008-2019: Public investments and expenditure (estimate)

<u>Programme</u>	PAAVO 1 2008–2011	PAAVO 2 2012–2015	AUNE 2016–2019 ¹²	<u>Together</u>
<u>Total financing</u>	170 M€	100 M€	78 M€	348 M€
<u>Annual cost</u>	42,5 M€	25 M€	19,5 M€	
Investment Grants for dwellings (<u>% of renovation and acquisition</u>)	80 M€ (47 %)	69 M€ (69 %)	54 M€ (69 %)	203 M€ (58 %)
<u>Direct impacts</u>	2145 dwellings, 200 new housing support jobs	3156 dwellings, over 300 housing support jobs	1836 <u>dwellings</u> , 90 <u>housing councillors</u>	7137 <u>dwellings</u>
Number of Homeless persons (single)	2008: 7955 2011: 7606 - 349	2011: 7606 2015: 6785 - 821	2015: 6785 2018: 4882 - 1903	2008: 7955 2018: 4882 = - 3073
<u>Estimate annual savings</u>		12,3 M€	19,5 M€	PAAVO 2 & AUNE: 31,8 M €

The Government is committed to ending homelessness

HOMELESSNESS
COMPLETELY ERADICATED
BY 2027

CONTRACTS
BETWEEN THE
GOVERNMENT AND
THE CITIES (MAL)

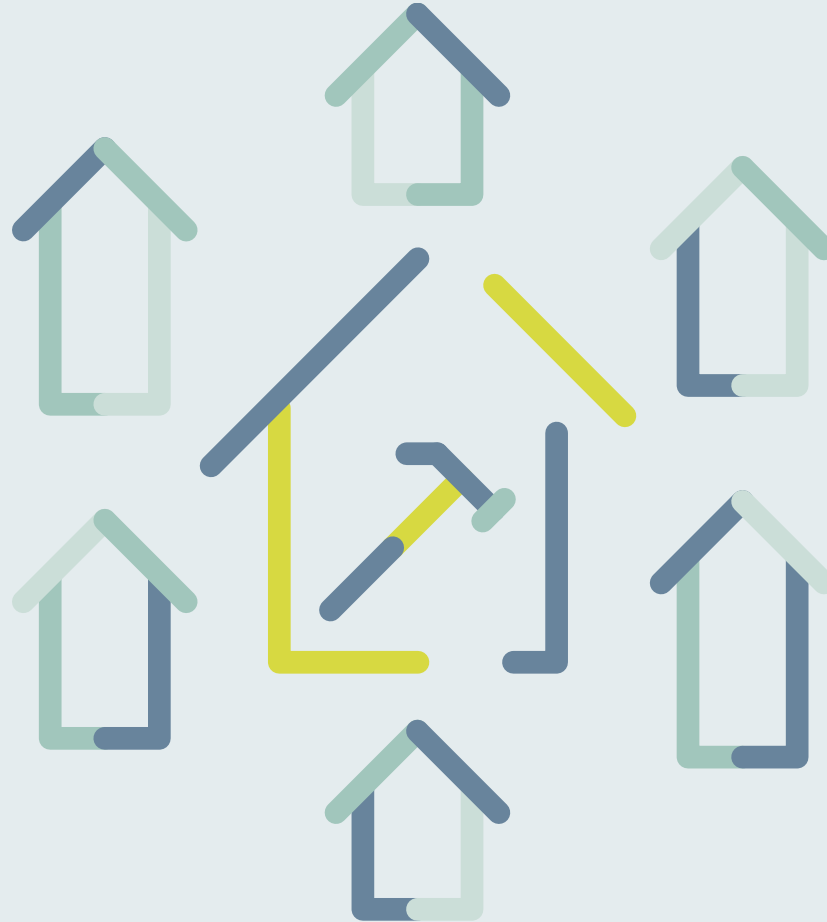


SOCIAL HOUSING
QUOTA INCREASES
20 % -> 35 %

HOUSING
COUNSELLING
BECOMES STATUTORY

Housing options

FLATS IN SCATTERED
HOUSING



FLATS IN SUPPORTED
HOUSING UNITS

'HYBRID'



Sahaajankatu (City of Helsinki)

80 bed places, closed down in 2009.



©Heidi Piironen HS



©Suojapirtti

Väinölä (SLEY)



Väinölä

- Supported housing
- **33** apartments (35 tenants)
- Opened 2014
- Built by Y-Foundation
- Leased to City of Espoo
- Support provided by Salvation Army (11 co-workers)



HOUSING FIRST
From shelters to homes



HOUSING FIRST

From shelters to homes



• © Leif Rosas

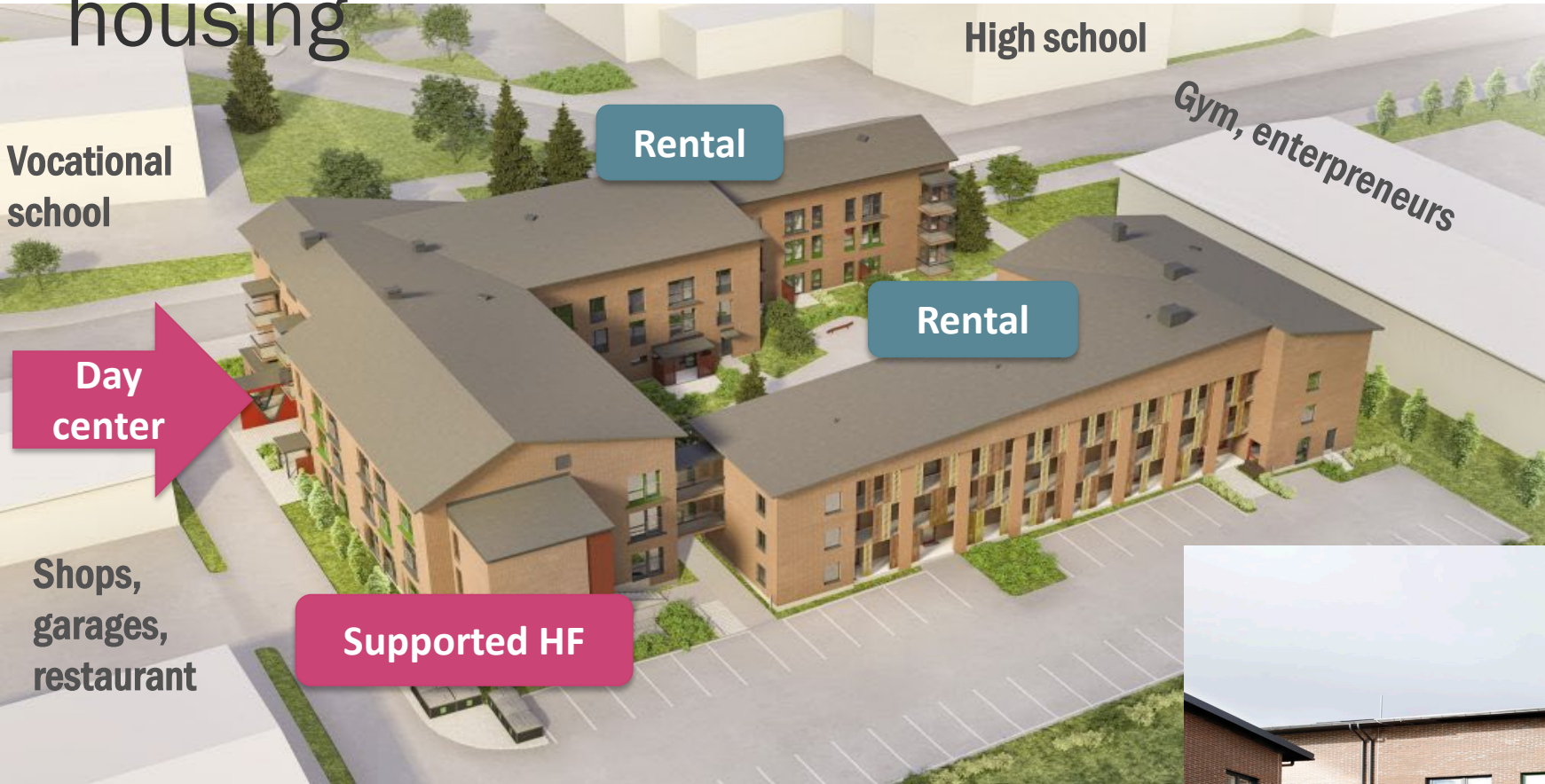
Alppikatu 25

- Opened in 1936:
 - As a shelter with 250 bed places
- Since 2012:
 - Supported housing
 - 81 independent rental apartments
 - 88 residents
 - Apartment size 19–36 m²
 - On site personnel by Salvation Army
 - 22 employees





HF unit Wäylä + daycenter + scattered housing



Scattered housing



What has worked:



- Permanent homes for over **5000 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
- ICM has not always been intensive enough
- Lack of integration of basic social and health services
- Insufficient availability of rehabilitation for drug users
- Nimby
- Uneven development of HF thinking and practice
- Lack of small affordable flats

Different paradigms, different housing solutions

Managing homelessness

	Short-term	Long-term
Temporary	<i>shelter</i>	<i>hostel</i>
Permanent	<i>In supported housing units</i>	<i>In scattered housing</i> <i>Independent Social housing</i>

Ending homelessness

Critical elements of ending homelessness

Housing First as the mainstream policy

Permanent housing solutions


Alternative housing solutions and tailor-made support

Affordable social housing (structural prevention)

Method of implementation:

- Wide partnership
- Concrete measurable quantitative goals
- Short timespan from decision to execution

General housing benefit

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

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



Y-FOUNDATION

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