



Ending Homelessness and Housing First in Finland

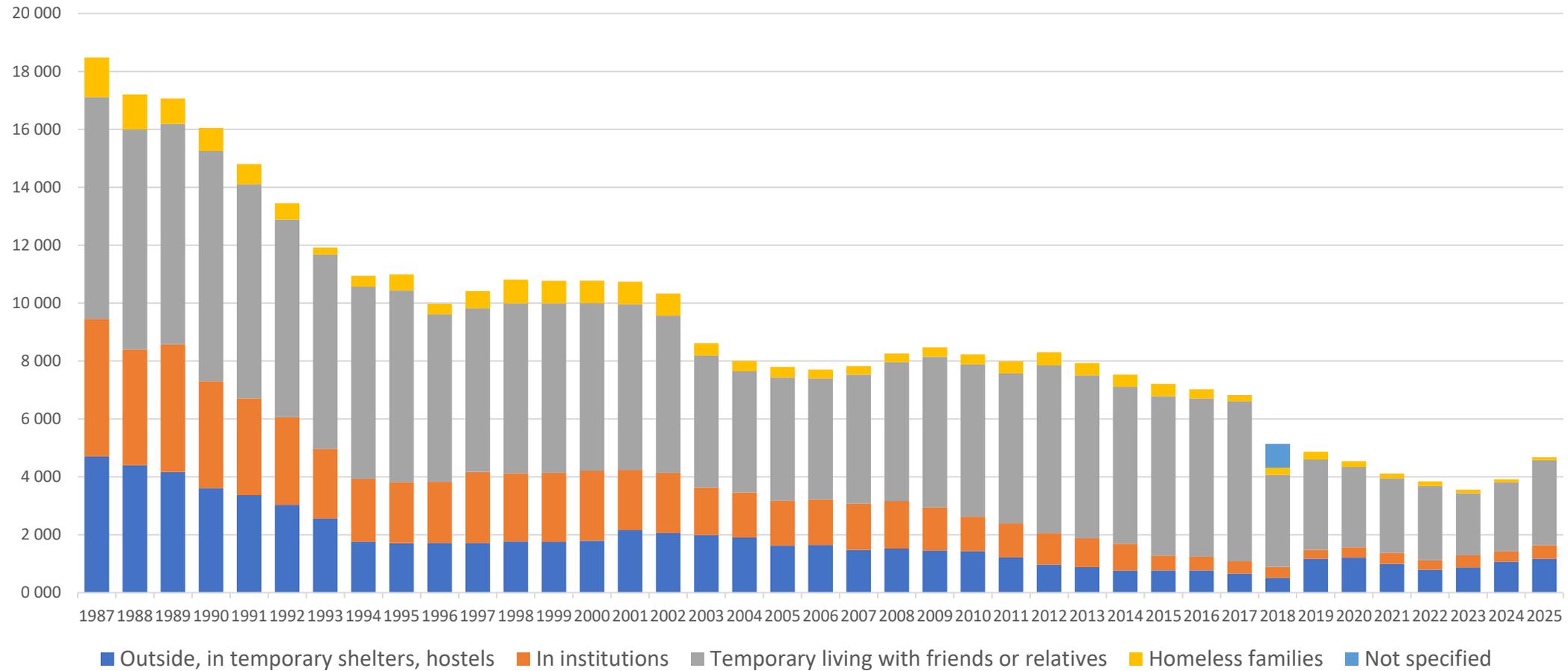
The Homelessness NSW Conference 2026

12.3.2026

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Professor of Pracrice

Homelessness in Finland 1987-2025



Basic principles of the Finnish homelessness policy 2008-

“The most fundamental justification for eliminating homelessness is the inherent human dignity that belongs to everyone. 

Every human being is a person who deserves the opportunity and the right to be treated with dignity.

Human dignity includes having a place where one can stay and live.

A home is a signal of equal belonging within the human community.”

Home, a permanent apartment with your own rental contract is the foundation for living and solving other issues

Housing First as a national policy principle

Permanent housing, not temporary accommodation

Support provided if needed and wanted

Shared responsibility of the State, Municipalities and Welfare Counties

Principle of Normality



The Finnish Housing First model

Different types of permanent housing options:

Distributed housing and subsidized housing units. Options for specific needs and circumstance.

Customized support services

Individual support seeks to address a variety of challenges in a person's life.

Affordable housing

400,000 state-subsidized rental apartments. The tenant selection is guided by the applicant's need for housing.



The Finnish Housing First model

Homelessness Prevention

Anticipatory measures: identifying the risk of homelessness and the importance of early intervention and support.

Low-threshold work activities

Strengthening/attention to the individual's strengths and skills and increasing inclusion in line with the individual's abilities and goals.

Normality principle

Normal leases and social and health services.

The Method of Implementation



Political consensus

National programs

Contracts between the State and Cities:

Contracts on Land Use and Building including quotas
for affordable social housing

Wide partnership including State ministries, Cities and NGOs
Concrete implementation plans with measurable goals

Secured financing

Housing options in ending homelessness



Individual apartments acquired from the private market

Individual apartments from the affordable social housing stock

Supported housing units with on-site staff

Hybrid housing blocks combining supported housing unit with affordable social housing in the same block

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



Living in a hostel or shelter is always a temporary solution

A person living in a hostel is still homeless

No privacy and very limited professional help in your problems

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

Renovation of hostels has increased public safety

Carrot: State grants for renovation 50%

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

Systematic training for personnel (also new personnel)



Housing options for Homeless persons in Helsinki 1985 - 2016

Year	Supported housing	Independent rental apartments	Hostels and shelters	Social housing apartments
1985	127	65	2.121	35.404
2008	552	2.033	558	68.881
2016	1.309	2.433	52	67.764

Väinölä

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



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





Structural prevention with affordable social housing

- "We found public housing to be a very strong **protective factor** reducing risks of homelessness."
- "Approximately **73 per cent** of cases flowing into homelessness could be avoided if the vulnerable were placed in public housing."

Guy Johnson, Rosanna Scutella, Yi-Ping Tseng & Gavin Wood (2018):
How do housing and labour markets affect individual homelessness?
Housing Studies DOI:10.1080/02673037.2018.1520819

Support arrangements



Principle of normality

Support is based on the mainstream universal social and health services

Supported housing units have on-site staff with social and health professionals

”Deerfoot” – a mobile support team

A small multiprofessional team which connects homeless persons to special services and makes sure that a client contact is well established

works with clients for a limited time

What went wrong?



A right wing government since 2023

The Government's program marks a radical shift from a Nordic or "soft" neoliberalism to a financial neoliberalism and to a residual social policy

The goal is to end long-term homelessness, not all forms of homelessness

State subsidized affordable social housing will be diminished in "an orderly manner"

Cuts in the general housing benefit and social welfare benefits

Cuts in state aid for housing advisory services

What went wrong?

Termination of ARA (the Housing Finance and Development Centre)

The merging of the Housing Fund of the State into State budget

10M€ for welfare counties and cities for developing services for homeless people



What went wrong? (The Finnish Economy)

Highest unemployment in EU 10.6%

The national debt is approaching 80% of GDP

”Balance sheet recession”

60% of all wealth of private citizens is in residential properties

Since 2022 the value of old apartments has decreased 25%

There are 10 000 vacant rental apartments in the Helsinki Metropolitan Area

Building of new residential properties is on the lowest level in 60 years

Construction industry is 15% of GDP



What needs to be done?

We need some more enforcing legislation

“the public authorities shall promote the right of everyone to housing and the opportunity to arrange their own housing” (The Constitution of Finland, 1999).

There are some early signs of local resilience: new partnerships, new forms collaboration



Next election in 2027

Ending or managing homelessness?

- The focus in Finnish national programmes has for a long time been ending homelessness, especially since 2008
- What does ending homelessness require?
- Understanding of the needs of people in homelessness
- A concrete strategy and an implementation plan
- A plan how much housing is needed and from which channels housing can be obtained
- Support system is secondary as the actual need can be assessed only after getting a home
- There's more flexibility in arranging support



Ending or managing homelessness?

- A systemic change from a staircase model with temporary housing in shelters and hostels as the main option into a system based on permanent housing with different housing options and support has been accomplished
- The critical element in this systemic change was the renovation of shelters and hostels into supported housing units
- The Finnish Housing First as a basic philosophy
- Providing a new role for shelter organisations in the new system
- Providing housing for all groups of homeless people, not a limited category
- Social rent housing is the main structural element of prevention
- Ending homelessness is first of all a part of the housing policy, secondarily part of the social policy



Managing homelessness means...



- Housing and Housing First support is provided only for a limited group of homeless people
- Temporary housing is still the main option
- Upscaling Housing First is difficult and slow because of lack of housing and relying only on scattered housing
- There is no national plan of acquiring the housing
- A high quality service is provided for a limited group of homeless people
- Introducing Housing First has not changed the life of most of the homeless people
- Is there a clear correlation between implementing Housing First and decreasing homelessness?

How many apartments are needed to house a single person experiencing homelessness? (according to statistics)

- 2006: 25 apartments/person
- Explanation: Housing authorities had a different definition of homelessness than social authorities
- Flow of new homeless persons
- 2008-2019:
- 5663 homes were provided for long-term homeless persons
- Homelessness decreased by 3360
- 1.7 apartments/person
- Better common understanding of the definition of homelessness
- Better targeting of housing for homeless persons



What it takes to end homelessness?



Housing - support - means

Only housing is directly related to homelessness

Homelessness organizations primarily focus on support

Investments - interventions

Investments in a broad meaning, not only building but also social investments (prevention)

Interventions (Housing First) only a part of the solution

To become meaningful actors of change NGOs have to reassess their role

Advocacy work is important but it is not ending homelessness

Can NGOs do more themselves or in partnership :

Housing? Job opportunities?





No one has yet failed in the future

James Richardson

Links:



<https://ysaatio.fi/en/material/home/>

Cameron Parsell, Juha Kaakinen, Suzanne Fitzpatrick, Ella Kuskoff,
What it takes to end homelessness
Tweaking or transforming systems?

<https://www.tandfonline.com/doi/full/10.1080/02673037.2025.2493360?src=exp-la>