

Case studies on international policy and implementation – Case 4

Policy and Implementation of Deinstitutionalizing Response to Homelessness in Finland

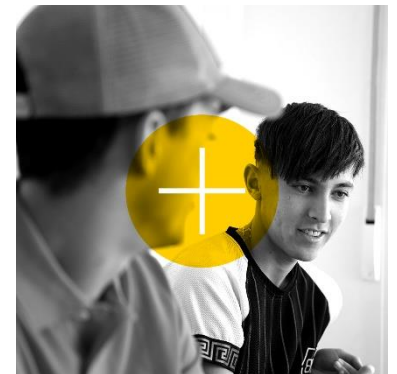
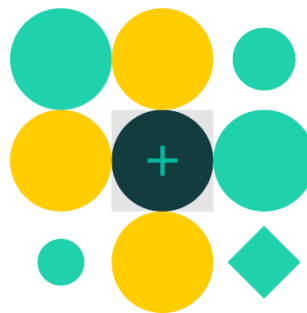
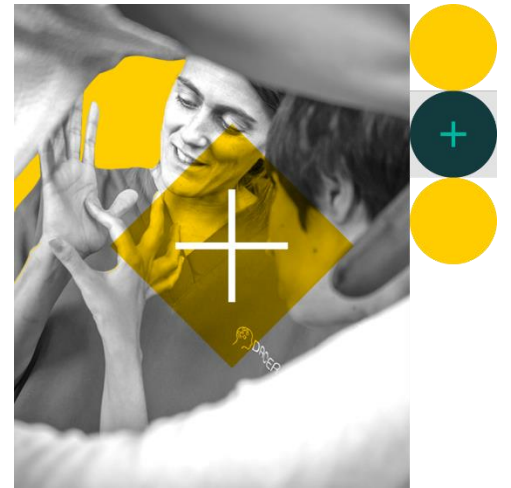


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Y-Säätiö

Y-Foundation is a non-profit social housing provider with over 30 years of experience in providing affordable rental housing. It has over 18,500 apartments and operates in 57 cities and municipalities in Finland. Y-Foundation offers rental homes for people experiencing homelessness and those at risk of becoming homeless. It is also one of the key national developers of the Housing First principle in Finland.

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Key messages

Since 2008, Finland has consistently implemented a paradigm shift from managing homelessness to ending homelessness. Based on a clearly defined and widely participated policy, the interventions have turned from a conditionalizing staircase model to the Housing First model, which considers the access to housing as the first and essential condition for integration and inclusion in society, without requesting any condition in terms of behavioural patterns of the service users.

- The paradigm shift was supported by a land-mark report in 2007 and, since 2008, a sequence of national action plans, supported by financial tools and regulations.
- The policy of 'ending homelessness' was driven by a long-term political leadership supported across the political landscape. The policy was supported by civil society organizations which engaged in evidence-generating policy experimentation. Ensuring buy-in from municipal actors, particularly the larger cities, was crucial.
- The transition to the Housing First approach required a physical and mental renovation of the existing system and is centred on two basic elements: permanent housing based on a standard lease and individualized supportive services.
- Participation, namely from persons with lived experience, in the policy formulation, implementation practices and evaluation of results is paramount for the quality and acceptance of the programmes and policy.
- Close linkages were sought to other sectors, particularly health care and the prison system. Mental health, problematic substance abuse and incarceration need to be considered in the Housing First policy and require interdepartmental collaboration.
- The consensus on the Housing First approach is the result of a multi-level cooperative strategy including service providers and municipalities.
- Training and financial incentives facilitated the transition. Resistance to change from service providers and staff were taken seriously and responded by training offers and propositions to repurpose services. New professional profiles are developed within the 'housing social work'.
- Sustained and policy-led finance has supported the cultural change, by setting transparent conditions and establishing negotiated transition strategies for providers and their staff.
- A national multisectoral development network provides a space for policy inquiry and co-creation of evolving intervention methods. Likewise, applied academic research has been an important part of the Housing First work.



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1. Context, key data and review

Traditionally, in Finland, homeless people have resorted to institutional facilities such as shelters, dormitories, and, in general, temporary housing. Shelters usually offer a bed in shared rooms where the homeless can spend the night but are forced to stay outside during the day. Dormitories and other forms of temporary housing may offer individual rooms and are intended for longer stays, until a permanent home is assigned. All these forms of housing have in common that homeless people are service users, must abide by the institution's rules (which are sometimes very strict), and have no rights to where they are housed.

In Finland, the policy of deinstitutionalization of homelessness has involved transitioning from a system based on emergency and temporary accommodations to one based on leases and housing support. The change was brought about by the adoption of the Housing First approach in 2008, when the first program for reducing long-term homelessness (PAAVO I) was launched by the Ministry of Environment. Housing First was born in opposition to the staircase model that was prevalent in Finland until the early 2000s. With the staircase model, a homeless person moves from one social rehabilitation step to another, with an apartment waiting on the highest step. The entire process may begin in a shelter, then the person moves to temporary housing and finally receives a permanent home. Typically, homeless people are required to abstain from taking substances or attend treatment during the process and to maintain housing. However, many things can go wrong. It is very difficult to abstain while sleeping in a shelter, and people can get stuck in the system. Sometimes people relapse and go back to square one. This means that they use the same institutional services again and again, in a kind of "revolving door." The model proves costly, because long-term homeless people often have complex support needs that require an intense use of health and substance abuse services.

With the Housing First approach, housing is not a prize that homeless people receive once their lives are back on track. On the contrary, housing is the foundation on which to rebuild their lives (Y-Foundation 2017). When people have a place to call home, they are more likely to focus on solving other problems. In Finland, Housing First's work is guided by four principles.

- First, a homeless person can move directly into a rented apartment without temporary arrangements. For some, the best model for independent living is an ordinary rental apartment, for others it is an apartment in a supported housing unit where on-site support is available, in some cases around the clock.
- Second, Housing First residents can choose treatments and services. If they do not want to give up drugs completely, they are not forced to do so. Instead, they can receive support to reduce their substance use and the harm caused by psychiatric symptoms so that they can live in their home.
- Third, staff treat residents as equal. Interaction with residents aims to build trust, which helps rehabilitation and empowerment on their own terms.
- Finally, residents are helped to make their dwelling feel like a home. A home is a prerequisite for the resident's integration into the community and society.

The transition to the Housing First approach required a **physical and mental renovation of the existing system**. Since 2008, Housing First has spread rapidly, leading to the conversion of existing shelters into supported housing units, where people lived in their own rental apartments. In 2008, there were 600 bed places in hostels and shelters in Helsinki. In 2016, eight years later, there were 52. Besides the conversion, municipalities and NGOs have built new supported housing units and reserved scattered apartments for Housing First work. Those working in homeless services had to adopt a new type of job orientation. Homeless people signed standard leases and housing was separated from support and services. In some cases, it was difficult for frontline workers to accept that residents in the new dwellings were no longer required to abstain from drugs and that they had to be treated as equals.

Housing First has challenged homelessness work at all levels, and its implementation is the result of a **multi-level cooperative strategy**. Since 2008, the state has continued to actively direct homelessness work toward a model based on Housing First through subsequent national programmes. At the same time, it has supported the work financially. In municipalities and cities, housing services had to be rethought and put out to tender. For municipal social services, the goal became to secure housing as soon as a homeless person accessed the service system. Service providers began to provide individualized support to residents under the concept of *housing social work* (Granfelt 2022). Service workers were no longer providing direct answers but solving problems together with the resident. In some cases, residents found it difficult to see themselves as actors in control of their own affairs. Everybody had to adapt to the new system.

Homelessness policy is closely linked to and supports the deinstitutionalization of other sectors, particularly health care and the prison system. Not only is the prevalence of chronic diseases and mental disorders among the homeless higher than in the general population, but homelessness has a deleterious effect on health, increasing the risk of hospitalization (Gutwinski et al. 2021; Hwang 2001). Housing instability and homelessness are also related to incarceration (Kushel et al. 2005) and recidivism (Jacobs and Gottfried 2020). The national programmes to end homelessness supported the creation of multi-professional networks that have facilitated transitions from hospitals, substance abuse and mental health institutions or prisons to permanent supported housing.

Finally, the national programmes to end homelessness have recognized the **importance of prevention** for the sustainability of the deinstitutionalization process. The national programmes encouraged the construction of housing and provision of support services for youths and introduced the role of housing advisors to prevent evictions. A housing advisor can help with problems such as paying the rent, the potential threat of eviction and applying for social support. Housing advice can be organized by municipalities or other rental housing providers. Housing advisors proved to be very effective in preventing evictions (Ympäristöministeriö 2011). In addition, the availability of affordable housing for special groups was recognized as a key factor both for reducing the risk of becoming homeless and to ensure rapid rehousing and exit from homelessness.

Fourteen years after the first national programme, Finland is on track to achieve its goal of ending homelessness by 2027. The total number of homeless people has halved since 2008 (ARA 2022) and Finland is the only EU Member State where homelessness has



decreased significantly over the last two to three decades (Baptista and Marlier 2019). But there is no magic formula, and it all comes down to a long-term commitment and two basic elements: **permanent housing based on a standard lease and individualized supportive services**. This means that the approach can be exported and flexibly adapted to different local conditions.

2. The process

In 1987, there were more than 17,000 homeless people in Finland. More than 95% of them were one-person households. Nine out of ten were men. Most were in the Helsinki metropolitan area. Overnight shelters were set up to prevent people from freezing during the winter. The situation was described as untenable and prompted the government, municipal officials, and the public to take action. Three events occurred in the late 1980s that would make possible the deinstitutionalization of homelessness that began in the 2000s: the first political commitment to end homelessness, the beginning of data collection on homelessness, and the creation of the Y-Foundation.

- The elimination of homelessness was first mentioned in Finnish government programs in 1987. Since then, almost all governments have stated the reduction or elimination of homelessness as their goal.
- In the mid-2000s, it was noticed that long-term homelessness was not decreasing even though homelessness in general was in decline.
- In October 2007, the Ministry of Environment - which is responsible for housing policy – established a working group of four experts representing different sectors of society to produce a report on homelessness. The report was called *Name on the Door* (Voutilainen et al. 2015) and was the first to define the Finnish Housing First approach.
- In 2008, the Housing First principle was included in the first national programme to reduce long-term homelessness (PAAVO I, 2008-2011). It was the beginning of a new trend that involved getting rid of shelters, implementing the Housing First principles, providing adequate and good quality housing with its own lease. Special funding was provided by The Housing Finance and Development Centre of Finland (ARA) to convert shelters into housing units, while the state provided funding to hire additional support staff.
- The second and third national programmes (PAAVO II, 2012-2015; AUNE, 2016-2019) developed scattered housing alternatives with floating support and preventative services based on the Housing First principles.
- The fourth programme (Cooperation program to halve homelessness by 2023, 2020-2022) continued to increase the supply of affordable and government-subsidized housing for the homeless, strengthened homelessness work in municipal services, improved the availability of housing advice, and increased cooperation among the actors involved.



In 1987, Finland collected **national data on homelessness** for the first time. The availability of data was essential for recognizing the possible paths leading to homelessness, understanding the dimension of the issue on a national scale, and monitoring the effectiveness of the resources deployed to fight it. In 1987, there were more than 17.000 homeless people: 27% were sleeping outdoors, in shelters or dormitories, 28% were kept in institutions for lack of housing and 45% were staying with family and friends. This simple statistic helps to understand that homelessness can hide diverse life experiences and that only a minority of people fit the stereotypical profile of the middle-aged person, stuck in the shelter system, and suffering from disabilities or substance abuse problems. Later studies confirm that this form of chronic (long-term) homelessness usually correspond to less than 30% of the people experiencing homelessness (Benjaminsen 2018; Kuhn and Culhane 1998). The majority of the homeless population is made up of those who typically enter the shelter system for a one-time, short-term stay, and in most cases do not return to homelessness (Kuhn and Culhane 1998). Understanding that homelessness may correspond to different paths means recognizing that support needs differ, and the most difficult cases require an integrated approach. In short, different paths require different answers.

In 1985, the Y-Foundation was founded as a response to the housing shortage. The foundation is a non-profit housing provider and is internationally recognized as one of the pioneers of homelessness work and the promotor of the Housing First approach in Finland. Y-Foundation realized that ending homelessness requires affordable housing. By the end of 1991, the Y-Foundation had acquired 1,470 apartments. In the 2000s, the Y-Foundation greatly expanded its operations to include state subsidized rental apartments and the construction of new buildings. Nowadays, Y-Foundation owns more than 18.000 apartments: scattered-site apartments, housing units for people with different support needs, apartment buildings for youths or seniors, and affordable housing for low-income people. Some apartments are offered primarily to people with a homeless background, or to people who have lost their credit rating, or who have otherwise become displaced from the rental housing market. In Y-Foundation's apartments, support is provided by NGOs and municipalities.

Long-term political commitment to Housing First, data and research on homelessness, and the availability of good quality affordable housing for target groups have supported the development of the deinstitutionalization process. The crucial ingredient that turned the deinstitutionalization plan into a success was the **spirit of cooperation** that was consolidated among the various stakeholders. Especially the implementation of the PAAVO programmes was a showcase of extensive partnership and collaboration among various state authorities, ministries, cities, and NGOs at both local and national levels. A key role in service design was played by **people with lived experience**, and when the first national programme to reduce long-term homelessness was established, people with lived experience had a seat on the steering committee.

3. Specific elements

3.1. Policy and legislation

According to the Finnish Constitution (731/1999, 19.1 §), everyone who is unable to acquire the security necessary for a dignified life is entitled to essential subsistence and



care. In addition, public authorities must provide everyone with adequate social and health services (19.3 §). Public authorities are also responsible for promoting the right to housing and helping people in arranging housing independently (19.4 §). The central government sets standards for homeless services that municipalities are required to follow through legislation and regulations.

As described in the previous section, the deinstitutionalization of homelessness was guided by the Ministry of Environment. The Housing First was the approach driving the national programmes to end homelessness and the deinstitutionalization process. After the *Name on the Door report* (Voutilainen et al. 2015), Housing First was implemented through 4 consecutive national programmes: PAAVO I (2008-2011), PAAVO II (2012-2015), AUNE (2016-2019), and the Cooperation programme to halve homelessness by 2023 (2020-2022). Leases under Housing First are regulated by the Act of Residential Leases (481/1995), which also applies to any other Finnish tenant.

3.2. Human resources

The transition from a system based primarily on shelters to one based on ordinary leases and support **required a mental transformation that took years**. The work in a shelter is very different from that in a Housing First unit or apartment. For the staff that was used to shelters, a new approach had to be adopted and changes took place little by little. Shelter staff were encouraged to undertake licensed practical nurse training. Providing staff with an educational pathway was one way to convince them to commit to the change. In some cases, old shelter staff were assured that those who underwent additional training would get jobs in the new system. At the same time, the staff changed through a natural cycle. When a doorman eventually retired, a licensed practical nurse was hired in their place.

Since the beginning of the PAAVO programme period, the Housing First approach has challenged and continues to challenge both municipalities and organizations to develop multi-professional and multi-disciplinary housing support to respond to situations where social, economic and health problems have accumulated (Granfelt 2022). Support services in Housing First are based on *housing social work* (Granfelt 2022), the main goal of which is to ensure housing stability and prevent homelessness. At best, it can contribute significantly to the resident's rehabilitation. Housing social work often takes the form of an interaction between professionals and residents at the individual, group or community level, but it can also be structural multi-professional network work targeted at housing or service problems (Granfelt 2013).

Work on homelessness requires centralized, national coordination, resources, and co-development. To this end, the *Networking for Development Project* was created in 2013 with funding from STEA (The Funding Centre for Social Welfare and Health Organizations). The Networking began as a project to bring organizations together to develop Housing First work and share best practices. It is now an **ongoing national multisectoral development network**. The network includes dozens of stakeholders working on homelessness in municipalities, organizations, foundations and experts-by-experiences throughout Finland. It is active in the organization of training events and seminars. These include national homelessness days, seminars, study visits and thematic training, as well as peer visits and pilot work with strong use of co-creation. One



of the most significant achievements of the network has been the strengthening of a positive tradition of working together (Karppinen and Fredriksson 2016). The network cooperates with the Housing First Europe Hub to organize information sessions and training at the European level.

3.3. Management: coordination within public administration

The first national programme was drafted by a working group under the guidance of the Ministry of the Environment. The group included representatives from major municipalities, various ministries, government agencies, third sector organizations and the church. Their work has been guided by the principles and objectives for ending long-term homelessness set out in the report '*Name on the Door*' (Voutilainen et al. 2015). The working group acted as a first coordination device in which the **principles of multilevel and cross-sectoral cooperation** were implemented.

During the first national programme, coordination took place through letters of intent between the central government and municipalities. Municipalities had to prepare detailed action plans to access the financial resources made available by the central government. In turn, municipalities developed tenders that required the use of the Housing First approach for working with the homeless. This meant that **service providers had to use the Housing First approach to access public funds**. The tendering process was repeated every few years. Typically, service providers have worked closely with social and health services so that services can develop, and skills and expertise accumulate year after year. For this reason, the same service providers usually have stayed in place for a long time.

PAAVO II supported the establishment of the mentioned Networking for Development Project as a platform for coordinating the national development of Housing First. The network brings together the actors doing the Housing First work and aims to disseminate information, skills, and know-how. The network has helped strengthen the 'working together culture'.

3.4. Funding and finance

The main funding instruments through which the deinstitutionalization took place were set in the national programmes to end homelessness.

- In PAAVO I, special funding came through ARA to convert shelters into housing units with individual apartments, and the state provided funding to hire additional support personnel. The total assets in the programme including all state funding, funding by the local authorities and interest-subsidy loans have been approximately 170M € (Kaakinen 2012).
- During PAAVO II, there has been more focus on developing scattered housing alternatives with floating support and preventative services. Overall, different ministries contributed with more than 99M € in grants for the modification of shelters and other housing projects, housing advice grants, support staff and development projects (Karppinen and Fredriksson 2016).



- In AUNE, funding for the programme was pooled from a variety of sources, utilizing project funding, investment and development grants, ministerial budget funding, urban funding, and other financial instruments. The cost estimate of the programme was €78 M (construction, acquisition and rental were estimated at €54 M; share of service development and coordination work was €24 M) (Karppinen 2020). The Cooperation programme to halve homelessness by 2023 is currently under review.

Table 1 provides indication on the share of funding that was devoted to management costs and investment in the first three national programmes.

Table 1: Cost and direct impact of housing first programmes

Programme	PAAVO I	PAAVO II	AUNE
Total Financing	170 M€	100 M€	78 M€
Annual cost	42,5 M€	25 M€	19,5 M€
Investment grants for dwelling (% of renovations and acquisitions)	80 M€ (47%)	69 M€ (69%)	54 M€ (69%)
Direct impact	2145 dwellings, 200 new housing support jobs	3156 dwellings, over 300 housing support jobs	1836 dwellings, 90 housing advisors

Source: data for PAAVO I are from Kaakinen (2012), for PAAVO II are from Karppinen and Fredriksson (2016), and for AUNE are from Karppinen (2020).

For the provision of housing services, the costs are shared between the municipalities and the central government through transfers. Municipalities are responsible for their own finances and have discretion in how they interpret and respond to the needs in their area. Central and local government led activity is complemented by third sector organizations which can be funded via STEA, with emphasis of these services being on health and social welfare.

It is worth mentioning, that the implementation of the Finnish Housing First approach heavily relies on mainstream services to support housing. Finland has a social benefit system that includes a generous housing allowance, besides basic social assistance. The general housing allowance can cover up to 80% of the housing costs for people with very low incomes. Besides, people receive support according to their needs, making use of the social and health services that already exist in society. In addition, STEA give grants for the development of services. Finland receives only occasional funding from the EU for homelessness services.

3.5. Data and evidence

In Finland, **the definition of homelessness is housing based**, as it refers to the housing situation of the individual and does not include other personal characteristics. Homelessness is defined as people who have no housing of their own (rented or owner-occupied) and are living: 1) outdoors, in stairwells, or emergency shelters, 2) in dormitories or boarding houses, 3) in residential care homes, rehabilitation units, hospitals or other institutions awaiting discharge for lack of housing, and 4) temporarily with acquaintances and relatives due to lack of housing (ARA 2022). Homelessness data



has been obtained in the same way every year since 1987. The data are collected with an electronic survey that ARA sends to all Finnish municipalities at the same time each year, in November. The statistics have been modified only slightly as additional profile information has been included over time.

Research has been an important part of the Housing First work. The finding that Housing First can generate savings for the society was key for obtaining large government support to the initiative (Sillanpää 2013; Ympäristöministeriö 2011). In fact, Housing First tends to promote a change in service use – from expensive emergency interventions to preventive and statutory ones. This means that the cost of setting up and managing the programs is at least partly compensated by savings in other governmental budgets. The cost offsets of Housing First programs have been confirmed by other international studies (Aubry et al. 2015; Lemoine et al. 2021; Srebnik, Connor, and Sylla 2013; Stergiopoulos et al. 2019). The dimension of the savings depends on the characteristics of the homeless people and on how Housing First is implemented (for a review see Ly and Latimer 2015).

Housing First work in Finland has been thoroughly documented and research has been done consistently to support it. An international research group conducted an evaluation of Finland's homelessness policy in 2014 (Pleace et al. 2015). Moreover, **Housing First is seen an evolving concept** that needs to adapt to the changing needs of the society. The Housing First 2.0 concept, built by more than 30 housing providers together with researchers from the University of Tampere, has identified key development themes such as the need to develop both the quantity and quality of support and services for the most demanding residents, strongly integrate support services, systematically prevent homelessness, strengthen employment, work activities and meaningful everyday activities.

4. Lessons and outlook

The Finnish homelessness deinstitutionalization policy involved a cultural change. **The political agenda went from managing homelessness to ending homelessness** (Demos Helsinki 2022). To manage homelessness, shelters and temporary solution may be enough. If the plan is to end homelessness, permanent housing solutions regulated by leases are needed.

System change has been policy-driven, and since 2008 there has been a strong political consensus on the importance of addressing homelessness in a radically new way. **All governments, despite different political coalitions, have agreed to continue the program to end homelessness.** The finding that Housing First can generate savings for the society (Sillanpää 2013; Ympäristöministeriö 2011) was crucial to gaining large support to the initiative. Even those who may have disagreed with the Housing First principles were convinced that Housing First was a good way to spend taxpayers' money because it makes sense in a very practical way.

It was not always easy to lead the transition from shelters and temporary accommodation to permanent housing solutions. Importantly, larger municipalities



were fully committed to the change. There was fear among service providers that they would lose jobs because the new system required different skills. However, they were also aware that the old system was not working well. Sometimes people spent years in shelters. Eventually it was recognized that shelters and temporary accommodations can be an obstacle to ending homelessness. After all, people living in shelters and hostels are still homeless. Ending homelessness requires permanent housing. In recent years, some NGOs have called for an increase in the number of shelters and temporary accommodation. This is a concerning trend that highlights the importance of having a national plan with a clear path forward and research that supports the validity of the approach.

The transformation of shelters and temporary accommodation was implemented little by little. The physical renovation took years, so there was time to prepare residents and staff for the change. In Finland, the approach was participatory: residents were involved in the process of updating the rules for the new supported housing unit. The rules were no longer just prohibitions but also rights, followed by responsibilities. There was time to train staff and hire new employees. Not everybody was on board, but not everyone needed to agree to make the transition.

The deinstitutionalization process must be considered as part of the overall homelessness policy. Finland uses Housing First to address homelessness on a large scale and the availability of affordable housing is a prerequisite for the success of this policy. Supported housing units are just one type of housing solution offered and prevention is an integral part of the plan. Supported housing units have provided around 20% of all housing options during PAAVO programmes, while scattered-site flats with floating support have always been the main option. Different people need different housing solutions... but they all need housing! In Finland, Housing First does not only target people experiencing long-term homelessness with complex needs but any person experiencing homelessness is offered housing (according to their preferences and needs) and support for as long as they need it.

The Finnish Housing First approach is based on the idea of combining housing support with the use of mainstream social and health services. This idea requires adequate accessibility to the services to meet residents' support needs. When waiting times to access rehabilitation services are too long, the need for housing support may increase. This should also be considered when municipalities put housing services out to tender. Tenders should not overly constrain or limit work with residents (Kaakinen and Turunen 2021). For Housing First to work, resources must be adequately budgeted and the flexibility to adapt housing support to changing life situations must be granted.

The Housing First approach has enabled an invaluable cultural change, but it must be understood as an evolving concept. In Finland, research and data have been an integral part of homelessness policy and are enabling the Housing First approach to evolve and adapt to the changing needs of society. Homelessness is dynamic and so must be its solution.



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