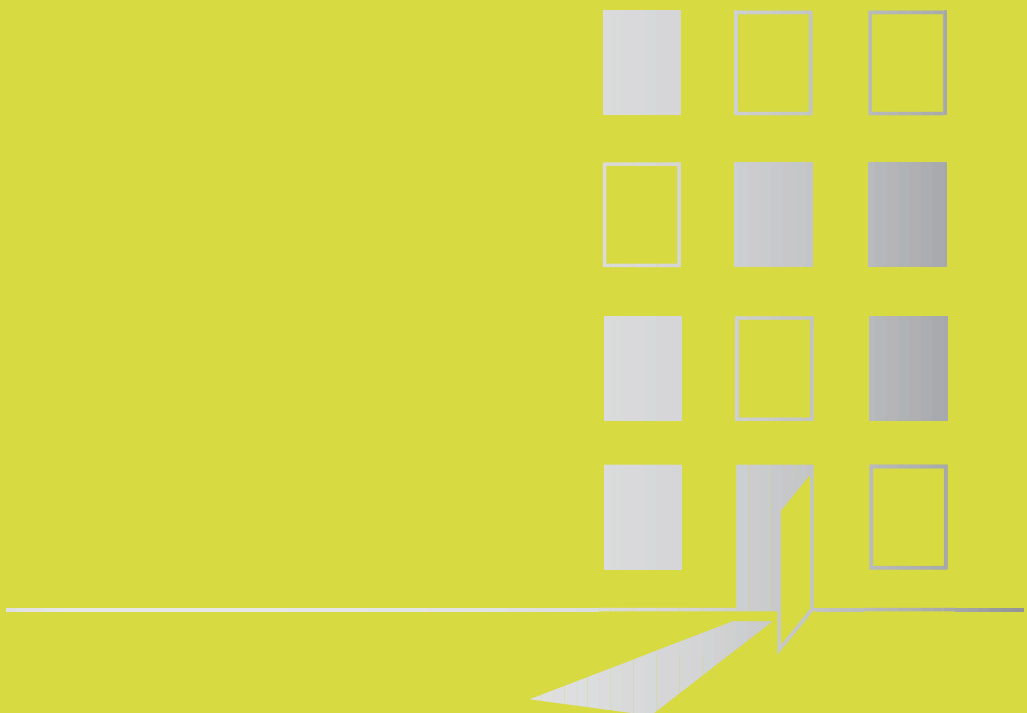


# Home for All

A practical guide to providing  
homes for those in need:  
The story of the Y-Foundation



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Y-Foundation  
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## Foreword

Finland is the only country in the European Union where homelessness has been decreasing. The small Nordic country is hailed as a model for homelessness work and Finnish expertise is in high demand. One of the factors behind Finland's success is the Y-Foundation, whose human yet effective operating model is internationally unique. Homelessness can be prevented and ended only by acquiring apartments and providing them to those in need. That is what the Y-Foundation has been about since its establishment.

The Y-Foundation was established in 1985, when homelessness in Finland was alarmingly high. Nearly 20,000 people spent their nights sleeping on the street, in stairwells and on the sofas of friends and relatives. Initially, the Foundation only offered homes to those who had experienced homelessness. In the mid-2010s, the Foundation expanded its activities and established a subsidiary, M2-Kodit. M2-Kodit offers affordable rental apartments to people with low income.

The Y-Foundation follows the Housing First principle, according to which one's own apartment is a human right and the basis of a good life. The Foundation is actively cooperating with other Finnish organisations and municipalities to provide everyone in Finland with a home. The Foundation has established homelessness networks in Finland and abroad, which are also coordinated by the Foundation. Cooperation provides an invaluable asset and support for the Y-Foundation in ending homelessness.

The European Parliament has recently accepted a goal that all member states must end homelessness in Europe by 2030. It is no wonder, then, that the Y-Foundation's model and experiences with dealing with a global problem such as homelessness attract interest from abroad.

This handbook is Y-Foundation's way of reaching out to everyone who is fighting against homelessness. Its purpose is to share the good practices and most important lessons learned from homelessness work – and above all, instil hope in those working in the field that there is a light at the end of the seemingly pitch-black tunnel.

Juha Kaakinen

CEO

Y-Foundation

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

In this chapter we explain what the Y-Foundation does and what kind of an organisation it is.

# The Y-Foundation exists to provide everyone in Finland with a home. It rents affordable apartments to those in need and works to end homelessness.

Homelessness has decreased significantly in Finland in recent decades. This trend differs from that of other EU countries. The Y-Foundation has been a major developer and driving force of homelessness work in Finland.

The Y-Foundation is a Finnish non-profit foundation that is internationally recognised as one of the pioneers of homelessness work. Any single actor or organisation cannot end an issue as persistent as homelessness on its own. Because of this, the Y-Foundation has worked closely and extensively with its Finnish and international partners since its establishment.

The Foundation owns 18,000 apartments around Finland. These apartments have provided a safe, own home to thousands of people. Many of them have experienced homelessness or have a low income and trouble finding a home of their own elsewhere. How did we get here?

In 1985, Medical Doctor **Ilkka Taipale**, a civil rights activist working with the homeless, and **Heikki S. von Hertzen**, Deputy Mayor of Helsinki at the time, were exasperated about the intolerable rate of homelessness in Finland. This set the wheels in motion for the establishment of the Y-Foundation. Thanks to their diverse networks, von Hertzen and Taipale attracted a wide range of Finnish cities, associations, organisations and other state-level actors. When the by-laws were written, **Hannu Puttonen**, the first CEO of the Foundation, hopped on board.

*“When I started at the Y-Foundation in the 1980s, the organisation’s bank account held 50,000 Finnish marks, but they didn’t have a single apartment or even a pencil to write with. The founders had a lot of expectations for the foundation’s direction, but the focus was still being shaped. The general atmosphere of the public was tense. I felt like I was in the Mission: Impossible television series.”*

– Hannu Puttonen

At the end of the 1980s, the Finnish Government set a goal to end homelessness in the following five years. The goal proved to be a bit too ambitious, but it provided a good initial spark for the Foundation’s activities. There was a real need for the Y-Foundation.

## Everything begins with apartments

Since its founding days, the main objective of the Y-Foundation has been to build and acquire rental apartments. Soon after the Foundation’s establishment, its Board of Trustees decided that the Foundation’s activities were to be limited to only offering apartments instead of also providing housing support services for the residents. There were already many Finnish organisations that established and maintained shelters for people with substance abuse issues and those who had lost their homes due to debt. The Y-Foundation decided to start renting individual apartments to those in need. It was not an easy decision to limit the Foundation’s operations, but it helped organise the work.

The Y-Foundation’s work is based on the Finnish Housing First model. According to this principle, the first thing you need is an apartment. Once you have that, you can start building the rest of your life. Other housing support services are accessed and provided later. An own apartment is a human right, not a reward that a person gets when everything else is in order.

This principle is very distinct from traditional homelessness work where a homeless person must first become rehabilitated and “fit for housing” before they are offered an apartment. The Housing First model also emphasises the residents’ independence, freedom of choice and integration into society. More information about the history and practices of the principle can be found in the Home of Your Own handbook published by the Y-Foundation in 2017.

The Housing First principle is impossible to follow if the organisation aiming to end homelessness does not have... well, enough apartments. The Y-Foundation provides those who experience homelessness with the most essential thing: a roof over their heads. After this, the ball is in the partners’ court. The Y-Foundation’s partners lease the Foundation’s apartments all around Finland. These cities, counties and organisations provide housing support services, such as the services of social workers. It is much easier for the Foundation to coordinate everything when the responsibilities are shared. We dive deeper into the Y-Foundation’s cooperation with different partners in chapter 2.

### GOOD TO KNOW

#### Y-Foundation in numbers

Over **160** employees

**18 000** apartments in 57 locations

More than **7 420** Y-Kodit apartments designed for special groups

**7** offices around Finland

**26 600** people living in Y-Foundation’s apartments

Over **10 580** affordable M2-Kodit apartments

**4th** largest landlord in Finland

## Homes for all kinds of needs

The Y-Foundation rents two kinds of apartments: Y-Kodit apartments designed for special groups (or groups with special housing needs) and affordable M2-Kodit apartments. These apartments are also funded by different sources. Now, let's take a closer look at how these apartments differ from each other.

The Y-Kodit apartments are designed for those who experience homelessness or face the threat of becoming homeless, and those who have trouble finding a home. Most of these apartments are studios or small one-bedroom apartments. The Y-Foundation rents apartments mainly to municipalities and other partners who manage these homes. As a general rule, residents can apply for an apartment from these partners, but they can also apply for one directly from the Foundation.

M2-Kodit is a subsidiary of the Y-Foundation that was established to offer affordable rental apartments to people who do not belong to the special groups mentioned above. The M2-Kodit apartments are regular rental flats and applicants with little private wealth or low income are prioritised in the resident selection process. The Y-Foundation receives support from the Housing Finance and Development Centre of Finland ARA\*, a governmental actor, for building new apartments. M2-Kodit offers apartments to applicants who meet the selection criteria for ARA rental apartments. These criteria include urgent need for an apartment and low income.

In addition to building and acquiring apartments, the Y-Foundation offers housing counselling and employment services for residents. For example, if a tenant has difficulty paying rent, they are facing eviction or they need support in applying for social benefits, the Foundation's housing counsellors are just a phone call away. If a resident has become unemployed or they need additional income, the Y-Foundation provides an employment programme called Uuras that will help them get a job. The programme was launched by the Y-Foundation in 2016 and it hires residents for gig work assignments, such as minor renovations, property maintenance or office jobs. It is also possible to become employed in a company that cooperates with the Y-Foundation through the programme.

Over the years, the Y-Foundation has gained more funding, apartments and pencils than anyone probably imagined in the 1980s. In 2021, the organisation employs more than 160 experts from different fields with jobs in nine different units. The Foundation employs professionals from property managers to social welfare experts and housing counsellors to digital solution developers and researchers. They all have an invaluable role in ensuring that everyone in Finland has a home of their own.

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### GOOD TO KNOW

#### \*ARA

ARA, the Housing Finance and Development Centre of Finland, is an agency operating under the supervision of the Ministry of the Environment that implements the state's housing policy. ARA's main activities include supporting the building of affordable rental apartments and awarding grants to non-profit organisations.

# Q&A

## How is the Y-Foundation managed?

The Foundation is led by a CEO, as well as a Management Team and a Board of Trustees. The Board of Trustees consists of seven members who represent the Foundation's founders: various cities and counties, organisations and associations.

The Y-Foundation's Board of Trustees is exceptional in that, according to its by-laws, the Board's chairman must have a background in a non-governmental organisation and the majority of the Board must represent NGOs. This is related to the Foundation's funding from STEA, the Funding Centre for Social Welfare and Health Organisations. You can read more about funding in chapter 3.

## How did the Foundation operate in its early days?

The establishment of the Y-Foundation was a hot topic in the rental apartment market, public discussion and politics. The Foundation had strong supporters but it also faced strong opposition. Many actors who offered rental homes felt that the Y-Foundation was stepping on their toes and distorting the market. As a lot of rental apartments were already on offer, there was no demand for a new competitor.

In the 1980s, there were some loud voices in the public discussion that were against ending homelessness. Those who experienced homelessness were placed in night shelters and other institution-like dormitories designed for special groups, such as disabled people.

The Y-Foundation, however, provided those who experience homelessness with regular rental apartments in existing buildings. This worried many people as these dormitories and their residents had a bad reputation: the dormitories could house a lot of people with severe problems with alcohol or mental health under the same roof. The fact that these stigmatised residents could live in "regular" buildings was met with resistance.

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## A LOOK BACK

### Establishment of the Y-Foundation and its by-laws

The Y-Foundation was established in Helsinki in 1985 to improve the situation of people who experience homelessness. At that time, there were nearly 20,000 people without permanent homes in Finland. The Y-Foundation's main objective was then and still is to acquire apartments from existing buildings and offer them to people who experience homelessness and have lived alone. The Foundation's by-laws also made it possible to conduct research that improves the social and financial conditions of those experiencing homelessness.

The founding members of the Foundation are

- The Association of Finnish Local and Regional Authorities
- The cities of Espoo, Helsinki, Tampere, Turku and Vantaa
- The Church Council (Evangelical Lutheran Church in Finland)
- The Finnish Construction Trade Union
- Finnish Association for Mental Health (now known as MIELI Mental Health Finland)
- The Finnish Red Cross
- The Confederation of Finnish Construction Industries RT (representative of businesses in the construction sector)
- Alko Oy (a limited alcohol company wholly owned by the Finnish Government)

The five largest cities in Finland were the first to join the Foundation's journey as they had the majority of the homeless people in Finland in the mid-1980s. The primary focus was therefore on the areas where the problem was the greatest.

## ORGANISATION

### Key takeaways

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#### **Prioritise the person.**

Homelessness is not a choice. An apartment is a human right, not a reward that a person gets when everything else is in order. The Housing First model based on this principle provides the basis for the Y-Foundation's work and the Finnish homelessness work in general.

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#### **Create partnerships and cherish cooperation.**

No one can end an issue as vast and pervasive as homelessness on their own. The Y-Foundation has worked closely and extensively with its Finnish and international partners since its establishment.

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#### **Set a specific main goal.**

The main objective and most important contribution of the Y-Foundation to Finnish homelessness work is to build and acquire rental apartments. It was not an easy decision to limit the Foundation's activities, but it helps organise operations and gain results.



# Partners make sure that no resident is left alone

In this chapter we shed light on how the Y-Foundation cooperates with cities, municipalities, associations and other organisations.

## The Y-Foundation offers rental apartments to municipalities, who in turn provide necessary services that improve the residents' quality of life.

Homelessness is a widespread and complex phenomenon that no organisation tackles on their own. Luckily, there is strength in numbers. The Y-Foundation has an established network of partners in Finland without whom the organisation would be in trouble.

The Y-Foundation has more than one hundred local and national partners around Finland. The Foundation builds and cherishes partnerships with non-governmental organisations and the church, for instance. They have provided invaluable help in supporting those who suffer from mental health problems and for example, women who experience homelessness.

The Foundation's ethos of ending homelessness through cooperation is encapsulated in its name. The letter Y at the beginning of Y-Foundation originally referred to the Finnish word "yksin" (alone) and the goal of offering homes to those who live alone. They often had more difficulties in finding an apartment than families. Nowadays, the letter is thought to refer to the word "yhdessä" (together).

When Y-Foundation began operating in the 1980s, the work of Hannu Puttonen, the Foundation's first CEO, was a sort of roadshow through Finland: his job consisted mainly of touring Finnish counties. He travelled around the country in an attempt to find partners and introduce the Y-Foundation to major political parties. When additional funding for the Foundation's activities was needed, Puttonen switched his visits to the offices of parties to parliament committee hearings.

### Division of shared responsibilities is the core

When a person has experienced homelessness for a long time they tend to face multiple additional challenges in their lives. Especially people with this kind of background need the support of professionals across different sectors in order to get their lives back on track. For this reason partnerships are important to the Y-Foundation. The Y-Foundation's key partners include Finnish municipalities and cities that rent the Y-Foundation's apartments to people who experience homelessness and other people with low income. Municipalities are primarily responsible for arranging apartments to those in need, but they do not always have all the required resources. As a non-profit organisation, the Y-Foundation is able to offer municipalities the necessary support.

Let's make the sharing of responsibilities between the Y-Foundation and a municipal partner clearer with a concrete example. One of the Y-Foundation's partners is the City of Espoo, which leases approximately 400 apartments owned by the Foundation.

The apartments are scattered in regular buildings. A rough division of responsibilities is that the Y-Foundation is responsible for developing, acquiring and renovating the apartments. The partners, in turn, are responsible for arranging the support services that the residents need, such as mental health services.

For example, the social and health care services of the City of Espoo selects the tenants for the Y-Foundation's apartments and offers these support services. The City's housing unit leases the apartments. In practice, it prepares the lease agreements and coordinates the invoicing of rents. The assisted living facility Väinölä, developed by the Y-Foundation and rented by the City of Espoo, is also located in Espoo. Its housing support services are provided by the Salvation Army.

*"There is always a reason behind homelessness, and some people need more support than others. Housing support services ensure the continuity of housing and good quality of daily life. When your life is going well, you might not even notice the need for support."*

–Y-Foundation partner, City of Espoo representative

### The Y-Foundation rents apartments to municipalities or directly to residents The two rental models of Y-Foundation.



### GOOD TO KNOW

The Housing First Development Network is one of the Y-Foundation's most important modes of cooperation. Coordinated by the Foundation, the network is open to all Finnish homelessness organisations. It provides employees with training, develops work against inequality and builds cooperation aimed at ending homelessness in Finland. The network's operations are based on the Housing First model. You'll find more information about the Y-Foundation's research and development activities in chapter 6.

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## A LOOK BACK

### Homelessness network FEANTSA opened up the complexities of the EU

In 1995, ten years after the Y-Foundation was established, Finland joined the European Union. The people of the Foundation found it somewhat unclear what the EU membership meant in practice. The Foundation started surveying European partners to work with in order to understand the complexities of the EU better, including parties involved in homelessness work, funding and politics.

In 1996, the Y-Foundation joined the European homelessness organisation FEANTSA, and is still an active member in the network. Through FEANTSA, the Foundation got essential contacts and a way into decision-making processes related to homelessness. The Y-Foundation, in turn, shared its most valuable lessons learned from homelessness work in Finland. Members of the Foundation were involved in establishing a common vocabulary and terminology for homelessness work. The Foundation also highlighted the importance of high-quality apartments in dealing with homelessness.

### Y-Foundation and FEANTSA establish the Housing First Europe Hub

In 2016, the Y-Foundation and 15 of its international partners established the Housing First Europe Hub network. It is coordinated by the Y-Foundation in cooperation with the European homelessness organisation FEANTSA. The goal of the Hub is to help spread awareness of homelessness work based on the Housing First principle and develop permanent practices. At the time of the establishment of the network, good practices had already been identified and tested around Europe, but their effects were typically temporary. With the help of the network, the Housing First activities become more established and systematic with long-lasting results.

At the time of writing this handbook, the network consists nearly 40 partners, primarily from Europe, from organisations to ministries and government agencies. The network also includes expert members from the United States, Canada and Australia. The activities of the network consist of training, research and advocacy work.

*In 1996, the Y-Foundation became a member of the European homelessness organisation FEANTSA.*

*In 2015, there were fewer than 7,000 people living alone without a home in Finland for the first time ever.*

### The Housing First principle becomes an integral part of Finnish homelessness work

In 2008–2015, the Finnish Government carried out two programmes aimed at decreasing long-term homelessness (PAAVO I and PAAVO II), during which the Housing First principle became an established part of homelessness work. New apartments were purchased, built and acquired from existing buildings owned by cities. Dormitories were replaced with housing units based on rental housing.

The results of the programmes were significant: long-term homelessness decreased by 35 per cent and, in 2015, there were fewer than 7,000 people living alone without a home in Finland for the first time ever.

The Housing First principle probably would not have become an established strategy without the Government's support. At the beginning of the 2000s, there was a general consensus on homelessness work in Finland and the goals of ending homelessness were defined in the Government Programme. Different parties in Finland, such as organisations involved in homelessness work, were and still are engaged in extensive cooperation in order to end homelessness.

# Q&A

## How to get politicians involved in homelessness work?

Politicians and decision-makers can be involved through concrete plans, proven results and by opening and maintaining transparent dialogue. They should be reminded that an apartment is a universal human right.

The financial impact of homelessness work can be justified by indicating how much money is saved by solving the problems of those who are marginalised or under the threat of being marginalised due to homelessness. They need a lot of support from society: they use a lot of social welfare and health care services as well as intensive and basic care services. Major strides in homelessness work in Finland have always been a result of widespread political will.

Concrete results of the efforts in preventing homelessness show politicians that the decisions they make have clear consequences and a positive impact on society. A decision-maker's opinion can be changed if it's possible to indicate how permanent housing solutions decrease homelessness and increase the safety of neighbourhoods, for instance.

## What is the key to successful cooperation with partners?

The glue that holds together the cooperation between the Y-Foundation and its partners is concrete goals. Clear plans about the number of apartments to be acquired, sources of funding, recruitment of personnel and support staff as well as the division of responsibilities and roles are vital.

The Y-Foundation and its partners communicate closely throughout shared projects. This is crucial since along the way, there may rise questions about property management or problems related to tenant behavior.

The cities that rent the Y-Foundation's apartments report to the Foundation about the status of their tenants: whether they still belong to the special groups to which the apartments are intended. Those who fund the apartments can specify whether the homes are intended for people who experience long-term homelessness or immigrants, for example.

## PARTNERSHIPS

### Key takeaways

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#### Identify the partners most essential to you.

In addition to cities, the Y-Foundation builds and cherishes partnerships with non-governmental organisations, for instance. These partners have provided invaluable help in supporting those who suffer from mental health problems and for example women who experience homelessness.

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#### Divide responsibilities clearly.

People who have been without a home for a long time may face a variety of challenges in their daily lives. They need the support of experts from different sectors to get their lives back on track. Because of this, the Y-Foundation offers the apartments while its partners arrange housing support services, such as the services of social welfare experts.

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#### Join international networks.

Thanks to the Housing First Europe Hub coordinated by FEANTSA and the Y-Foundation, the most important lessons from homelessness work spread and become established more effectively than before. The networks also provide valuable peer support.

# Diverse funding sources provide security

In this chapter we explain how and from where the Y-Foundation receives funding for its operations.

## The Y-Foundation is not a charity and its work is not funded with donations. Instead, the Foundation applies for and receives funding from a variety of sources.

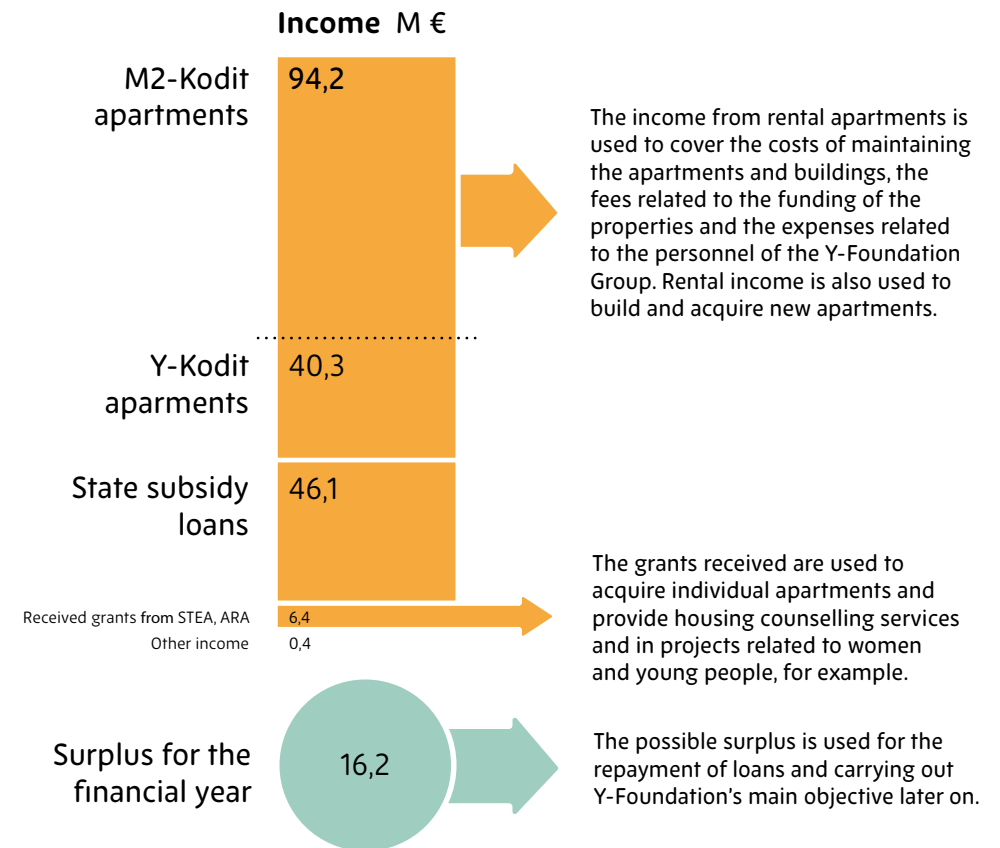
Construction is expensive in a country like Finland, where the climate is cold and distances are long. At the same time, the rental rates of the Y-Foundation must be affordable so that people with low income and those who experience homelessness can afford them.

Nevertheless, the Y-Foundation is a financially sound organisation that provides more than 20,000 people in Finland with a home. At the time of writing this book, the revenue of the Foundation is more than 135 million euros. The Y-Foundation offers hundreds of new rental apartments every year. How is this possible? The answer lies in a hybrid model where funding is received from a very wide variety of sources.

For example, in 2021, the Y-Foundation applied for and received funding from the Funding Centre for Social Welfare and Health Organisations STEA and the Housing Finance and Development Centre of Finland ARA. The Foundation also applied for state-subsidised interest subsidy loan and regular loans from banks and financial institutions. The Y-Foundation also uses its own funds from rental income to build and acquire new apartments.

It is important to understand that the Y-Foundation is not a charity and it does not collect money from private donors. It has a stable financing base, so the Y-Foundation can focus on the essentials. Wherever the funds originate from, they are only used for carrying out the Foundation's main objective: ending homelessness with affordable apartments.

The majority of Y-Foundation's income consists of rent from M2-Kodit apartments  
Y-Foundation's income by source, million euros, 2020



## One of the keys to success is to secure long-term and predictable funding.

### Different funding for different apartments

There is a lot to digest in the variety of sources of the Y-Foundation's funding for newcomers. The timeline on this page illustrates the different phases of the Y-Foundation's funding over its over 35-year history. The essential part is that the Y-Foundation offers two kinds of rental apartments: Y-Kodit homes designed for special groups and affordable M2-Kodit homes. They are funded by different sources.

M2-Kodit apartments are regular rental apartments. The Y-Foundation has received interest subsidy loans and investment grants to build these apartments from the Housing Finance and Development Centre of Finland ARA. The loan is fully backed by the state and the state pays a part of its interests. The sum of ARA's investment grant depends on how much support the future residents of the building need. The more support the residents need, the larger the sum. ARA's support can cover a maximum of half of the costs of construction.

Y-Kodit homes are apartments designed for special groups. The Y-Foundation receives support for building individual apartments from Funding Centre for Social Welfare and Health Organisations STEA. STEA and Y-Foundation each cover half of the costs. The financing terms specify that the apartments are intended for those who have become homeless or experience long-term homelessness. In addition, the Y-Foundation also develops and rents entire units of assisted living, which are residential buildings designed for special groups that have their own staff. In order to build these units, the Y-Foundation can apply for state-guaranteed interest subsidy loans and investment grants.

### From early-stage financiers to unique bond funding

The Y-Foundation would have never been able to launch its activities properly, let alone reach the status it currently has, without grants. Building and acquiring apartments is expensive, but the rents of the Foundation's apartments must be inexpensive. Investment grants and the 40-year interest subsidy loan ensure that the Y-Foundation's apartments are priced appropriately for residents with low income.

The most recent addition to the Y-Foundation's sources of funding is the bond, which is unique among Finnish foundations but a familiar mode of financing among businesses and public administration. The Y-Foundation issued bonds in 2018 and 2021 with a total value of 175 million euros. The Y-Foundation acquires new plots and builds new buildings with these loans. The funds from the more recent bond were directed particularly for sustainable construction projects.

Although the Y-Foundation's operations are not based on charity, it has received valuable support from its affiliates. For example, in the 1980s and 1990s, the church and Finnish mental health organisations collected money for acquiring new apartments and building assisted living units for people rehabilitating from mental health issues.

One of the Foundation's keys to success is to secure long-term and somehow predictable funding. This has brought continuity to the Foundation's work and made it possible to set long-term goals.

When it has not been necessary to fight for sources of funding tooth and nail, the Foundation has been able to generate funds of its own. This has helped managing financial risks when for example STEA has been forced to make cuts to their support, for example. Thanks to its funds, the Y-Foundation has been able to continue its work and develop and acquire new apartments.

#### The development of the Y-Foundation's funding

1985

- The then Finnish National Board of Social Welfare grants the Y-Foundation an initial capital of 15,000 Finnish marks. 15,000 marks is about the same as 5,000 euros in 2021.
- The State Treasury, an agency operating under the Ministry of Finance, which is responsible for government borrowing, grants the Foundation a special loan for the purpose of acquiring apartments.

1990s

- The former Finland's Slot Machine Association issues a grant to the Y-Foundation.
- The state grants the Y-Foundation low-interest loans for the purpose of acquiring and building rental apartments. From 1993 onwards, the loans are granted by the Housing Finance and Development Centre of Finland ARA.
- The Y-Foundation receives investment grants from ARA.
- Partner municipalities issue grants of 5–10 % for the purpose of acquiring apartments.

2000s

- Grants from Finland's Slot Machine Association continue.
- Grants from ARA and loans from the state continue.
- The Y-Foundation's apartment portfolio is already so large that it can invest surplus funds in new apartments.

2008

- The loans issued by the state end. The loan system changes: the state does not issue loans directly anymore but, instead, provides support for interest payments. The Y-Foundation applies for an interest subsidy loan for rental apartments.

2010

- Grants from Finland's Slot Machine Association continue, but with lower sums.
- Grants from ARA continue.
- The interest subsidy loan continues.

2018

- The Y-Foundation acquires a bond, a new type of financing, to complement the existing funding channels.
- Grants formerly issued by Finland's Slot Machine Association are issued by the Funding Centre for Social Welfare and Health Organisations (STEA) from 2017 onwards. The Foundation continues to receive these grants.

2021

- The Foundation funds the acquisition of apartments through STEA grants, loans from financial institutions, interest subsidy loans supported by the state, a bond, investment grants and, partly, with the Foundation's own funding.
- At the time of writing this handbook, the revenue of Y-Foundation is more than EUR 135 million.



# Q&A

## What does the Y-Foundation do with its rental income?

The Y-Foundation uses its rental income to cover the property charges of apartments and buildings, expenses related to property management, funding of properties and Y-Foundation's own personnel. Rental income is also used to build and acquire new apartments and pays its loans!

## How does the Y-Foundation keep the rents low?

The Y-Foundation receives an interest subsidy loan from the state for building apartments, which is why the interests of loans remain at a reasonable level. The interest rate hedging is active for 5–10 years, during which the interest will not increase at all. Thanks to its low-interest loans, the Y-Foundation can keep rents low even while the apartments are renovated constantly: on average, the renovation of 30-year-old buildings and apartments requires a budget of several million euros.

## How much does it cost to acquire 100 rental apartments for people who experience homelessness? And how much does it cost to build 100 affordable M2-Kodit apartments?

The average price of apartments bought by the Y-Foundation is 150,000 euros. Thus, buying a hundred rental apartments from existing buildings costs about 15 million.

According to ARA's financing terms, M2-Kodit buildings must be built from scratch. In other words, these kinds of apartments cannot be bought from existing buildings. Because of this, M2-Kodit apartments are more expensive to build and their price cannot be estimated as accurately. Roughly speaking, building a hundred new M2-Kodit apartments costs about 18 million euros.

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## A LOOK BACK

### Money was scarce at first

In 2021, the Y-Foundation receives funding from a wide array of sources. However, when the Foundation was established at the end of the 1980s, money was difficult to obtain. The Y-Foundation badly needed some grants to get started, but the grants could not be applied for without any capital. Banks would not grant a loan as the Foundation had nothing to indicate its solvency with.

In the end, **Heikki S. von Hertzen**, Deputy City Manager of Helsinki at the time, appealed to his employer and managed to secure a funding of 2 million Finnish marks (less than 0.7 million euros in 2021) from the City of Helsinki. Buoyed by this funding, the Y-Foundation was able to apply for its first grants from Finland's Slot Machine Association (RAY) and the Housing Finance and Development Centre of Finland ARA.

*“When we first started applying for funding, the price of an apartment in Finland was about 20,000 Finnish marks (less than 7,000 euros). The Foundation's bank account only held money for half an apartment. Other organisations were competing for RAY's funding as well and it was only possible to submit one application a year.”*

– The first CEO of the Y-Foundation Hannu Puttonen



## FUNDING

### Key takeaways

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#### **Seek funding from many different sources.**

The Y-Foundation funds its operations with grants issued by different parties, loans and rental income. The risk of funding based on grants is that operations have to be scaled down if any cuts are made to the grants. As its financing base is diverse, the Foundation will not end up with nothing at all even if cuts are made.

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#### **Aim for predictability.**

Thanks to its stable, long-term funding, the Y-Foundation has been able to offer more apartments year after year. This generates rental income, which the Foundation can use to build new apartments.

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#### **Apply for low-interest, long-term loans.**

The Y-Foundation receives funding for building apartments intended for people with low income. The rents of these apartments have to stay low, no matter what. With the help of its low-interest loans, the Y-Foundation can keep rents at a reasonable level.



### Life in the Y-Foundation's apartments.

Photojournalist Miikka Pirinen studied the daily lives of Y-Foundation residents in the Helsinki metropolitan area.





















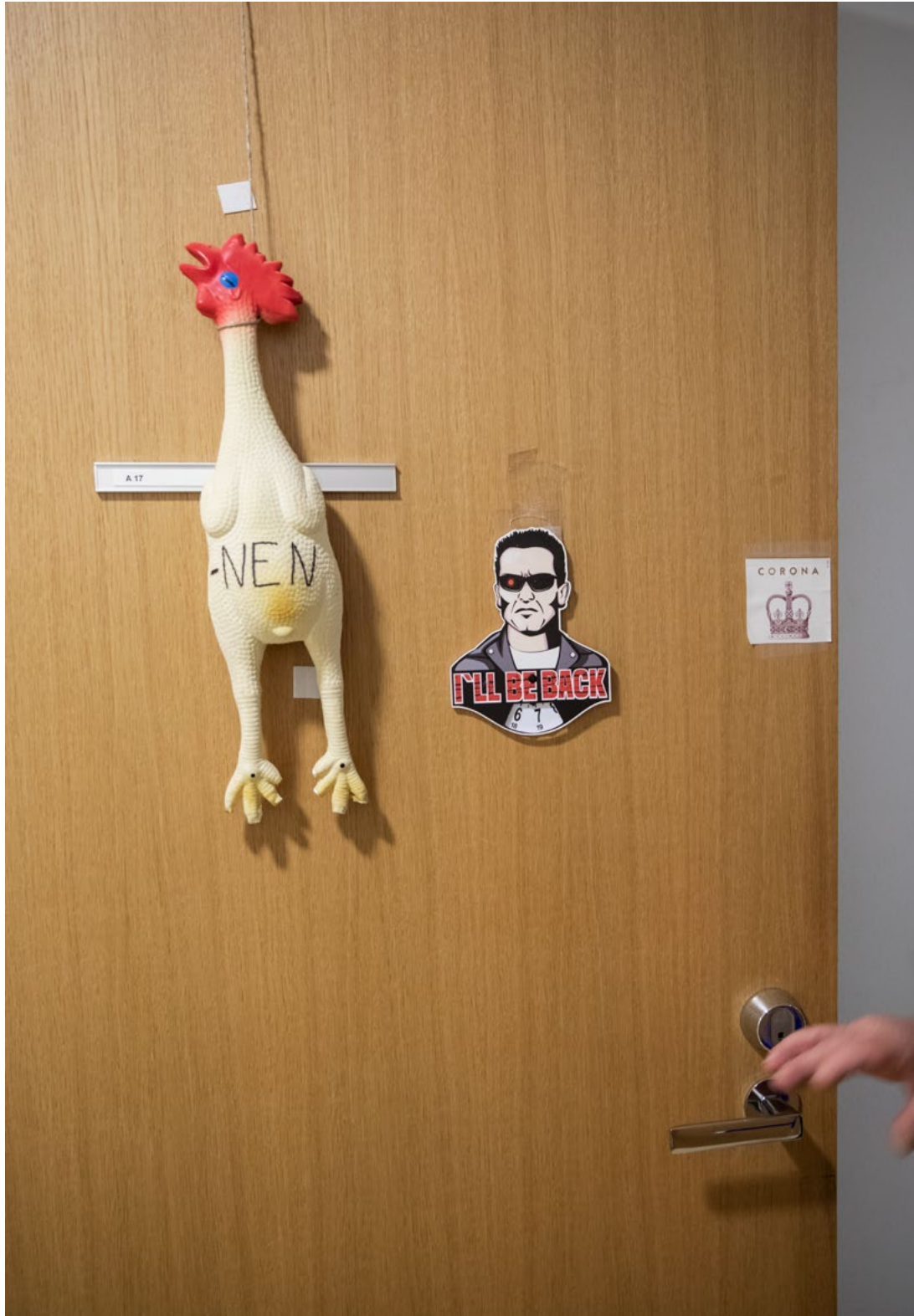
















# Everything's easier with a roof over your head

In this chapter we go through the different types of the Y-Foundation's apartments and how they are acquired and built.

## The Y-Foundation's rental apartments are located along good public transport routes in the middle of average residential areas. All homes share a high standard of quality.

Everyone should carry keys to their home and have a place to call their own. These things represent a safe place where you can return at the end of the day. Peace and a space that feels like home. An own apartment is a human right, not a reward.

The smallest Y-Foundation apartments are studios and the largest are family homes of different sizes. Regardless of their size, all homes are of high quality, well equipped and, for the most part, barrier-free. Most of the apartments are located in big cities along good public transport routes. Usually they're within a walking distance from a grocery store, pharmacy and, if needed, the resident's children or other family members.

The Y-Foundation prioritises location and transport connections in building projects as well. At the time of writing this book, the Foundation is building a record 875 new apartments. Most of them are located in the Helsinki metropolitan area and other growth centres. The Y-Foundation aims to build new homes as energy-efficiently as possible.

There is no waiting list for the Foundation's apartments. Instead, vacant homes are offered to applicants on the basis of urgency and low income. The Y-Foundation takes account the wishes of the applicants to the best of its ability. If a resident wants a certain kind of apartment in a specific neighbourhood, it may slow down the process of finding a suitable home. Especially in the Helsinki metropolitan area a large number of people need an apartment. There are justified wishes as well: a neighbourhood may seem dangerous to an applicant if they've lived there previously and gotten into debt or have difficulty recovering of substance abuse. It is also reasonable to have specific wishes regarding an apartment if the applicant's children live with the other parent in a certain neighbourhood.

*"People who get to live in a Y-Foundation apartment are off to a terribly good start. It's a great base upon which they can build their lives. When you can look after your apartment, you get to enjoy it for a long time."*

– Y-Foundation partner, City of Espoo representative

A Y-Foundation apartment is just like any other Finnish rental flat. The tenant and the landlord sign a lease agreement, the tenant takes care of insurances and electricity supply agreements – and that's it. The residents of Y-Foundation homes are regular tenants who manage their affairs mainly on their own.

### GOOD TO KNOW

#### Y-Foundation apartments in a nutshell

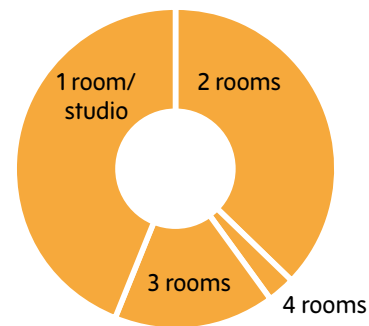
##### Key figures in June 2021

Apartments  
18 000

Average size of an apartment  
49,4 m<sup>2</sup>

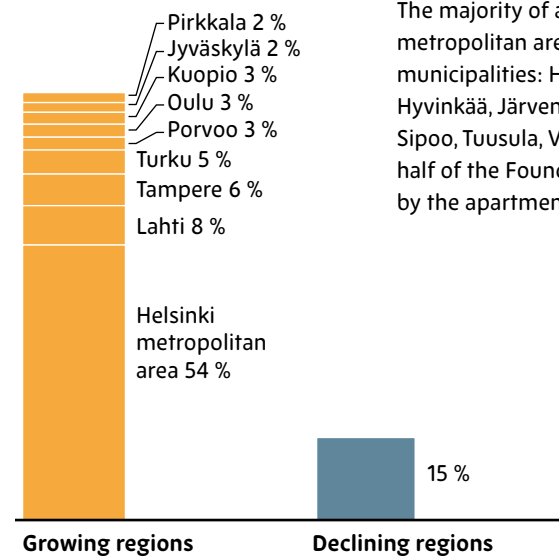
Average rent of an apartment  
13,54 €/m<sup>2</sup>

##### Amount of rooms



The sizes of Y-Foundation apartments are typically between 30–70 m<sup>2</sup>.

##### Location of the apartments



The majority of apartments are in the Helsinki metropolitan area, which consists of the following municipalities: Helsinki, Espoo, Vantaa, Kauniainen, Hyvinkää, Järvenpää, Kerava, Kirkkonummi, Nurmijärvi, Sipoo, Tuusula, Vihti, Mäntsälä and Pornainen. Nearly half of the Foundation's rental income is generated by the apartments in the Helsinki metropolitan area.

Source: Y-Foundation

**GOOD TO KNOW**

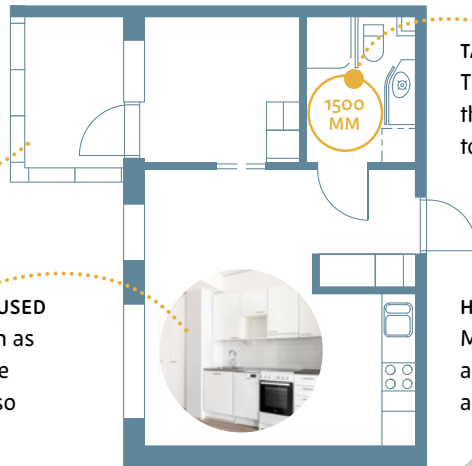
**The new apartments built by the Y-Foundation...**

**HAVE ENOUGH SPACE**  
The sizes of Y-Foundation apartments are typically 30–70 m<sup>2</sup>.

**USUALLY HAVE A BALCONY**

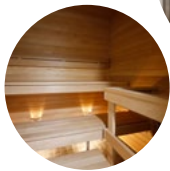
**HAVE A KITCHEN READY TO BE USED**  
The essential appliances, such as a refrigerator and an oven, are included. New apartments also have dishwashers.

**HAVE SUSTAINABLE MATERIALS**  
Average materials, but not the most expensive, are used in the apartments. The apartments have laminate floors, for example.



**TAKE ACCESSIBILITY INTO ACCOUNT**  
The apartments have low thresholds and enough space to operate a wheelchair.

**HAVE COMMON AREAS**  
Most buildings have a club room, a sauna, a personal storage room and a laundry room.



**SOME APARTMENTS ALSO HAVE**

- Some older apartments have their own saunas.
- Some newer buildings have remote working areas.
- Supported housing unit have even more common areas, such as a shared living room, kitchen and a group activity room.

**OTHER**

- The rent often includes water supply and an internet connection. Tenants must arrange an electricity supply agreement and home insurance.
- Pets are allowed.
- Some newer buildings have shared cars available.

**All apartments are of high quality**

The Y-Foundation offers four kinds of apartments: individual rental apartments for those experiencing homelessness, affordable M2-Kodit apartments for people with low income, assisted living units for those who need support and hybrid buildings that combine different modes of living. Before taking a closer look at these, let's go over what all Y-Kodit and M2-Kodit apartments have in common: a very high level of quality.

The Y-Foundation's apartments are not cubicles that can barely fit a human being, but homes that respect human dignity. Many tenants spend years living in these apartments, so they must withstand the test of time. The Foundation pays attention to the long service life of the apartments it builds already when designing them and selecting the materials. For example, the apartments have laminate floors or floors made of other durable materials.

When a Y-Foundation tenant moves into their new home, they do not have to bring anything else besides their personal belongings and furniture. The kitchens are equipped with an electric stove and a refrigerator. New buildings have a shared laundry room that can be used free of charge. Water supply and, in M2-Kodit, an internet connection, are included in the lease agreement. However, as is typical with other Finnish rental apartments, residents must sign the electricity supply contracts by themselves – the Foundation doesn't cover electricity. The Y-Foundation requires that all its tenants have valid home insurance.

The Foundation's rental apartments have their own bathroom, kitchen and, in most cases, a balcony. New apartments are barrier-free, which means that the buildings are equipped with lifts and the homes have low thresholds for residents who use a wheelchair.

Who ensures that the apartments remain in good condition? At the time of writing this handbook, the Y-Foundation is responsible for the property maintenance of 30 buildings and the cleaning of 41 buildings. Maintenance companies and cleaning companies look after the rest of the apartments. The Foundation also employs a couple of dozen property managers who work all over Finland to ensure that living in the Foundation's apartments is as easy as possible. M2-Kodit, which is owned by the Y-Foundation, performs renovations, in which the surfaces, bathrooms and appliances of old apartments are renewed. Although the Foundation looks after the maintenance of the apartments, residents must also contribute and keep their homes in good condition. The next pages provide more details of the different types of apartments offered by the Y-Foundation.

**Many tenants spend years living in Y-Foundation apartments, so they must withstand the test of time.**

## Individual rental apartments

FOR PEOPLE WHO HAVE EXPERIENCED HOMELESSNESS

Individual rental apartments are shares owned by the Y-Foundation in regular housing companies. The Y-Foundation can own a maximum of 5 per cent of the apartments of a housing company. These apartments are intended for those who have experienced homelessness for a long time.

TYPE OF OWNERSHIP: Shares in housing companies

NUMBER OF APARTMENTS: 5 449

LOCATION: in 45 cities and municipalities

AVERAGE APARTMENT SIZE: 38,4 m<sup>2</sup>

AVERAGE MONTHLY RENT: 13,08 € / m<sup>2</sup>

RESIDENTS: Those who experience homelessness and other special groups

RESPONSIBLE PARTY: More than 80% of the apartments are rented by partners acting as intermediary landlords.

WHO CAN APPLY FOR AN APARTMENT: The Y-Foundation's intermediary landlord partner selects the residents.

### GOOD TO KNOW

#### Terminology: Housing company

Finnish owner-occupied housing is based on housing companies. A housing company owns all the apartments in a building as well as its shared spaces, such as yards. Residents or landlords can buy shares of the company that warrant a specific apartment. Shareholders make decisions together about the maintenance of the building or the yard, for example.



### EXAMPLE

#### An apartment building in Helsinki



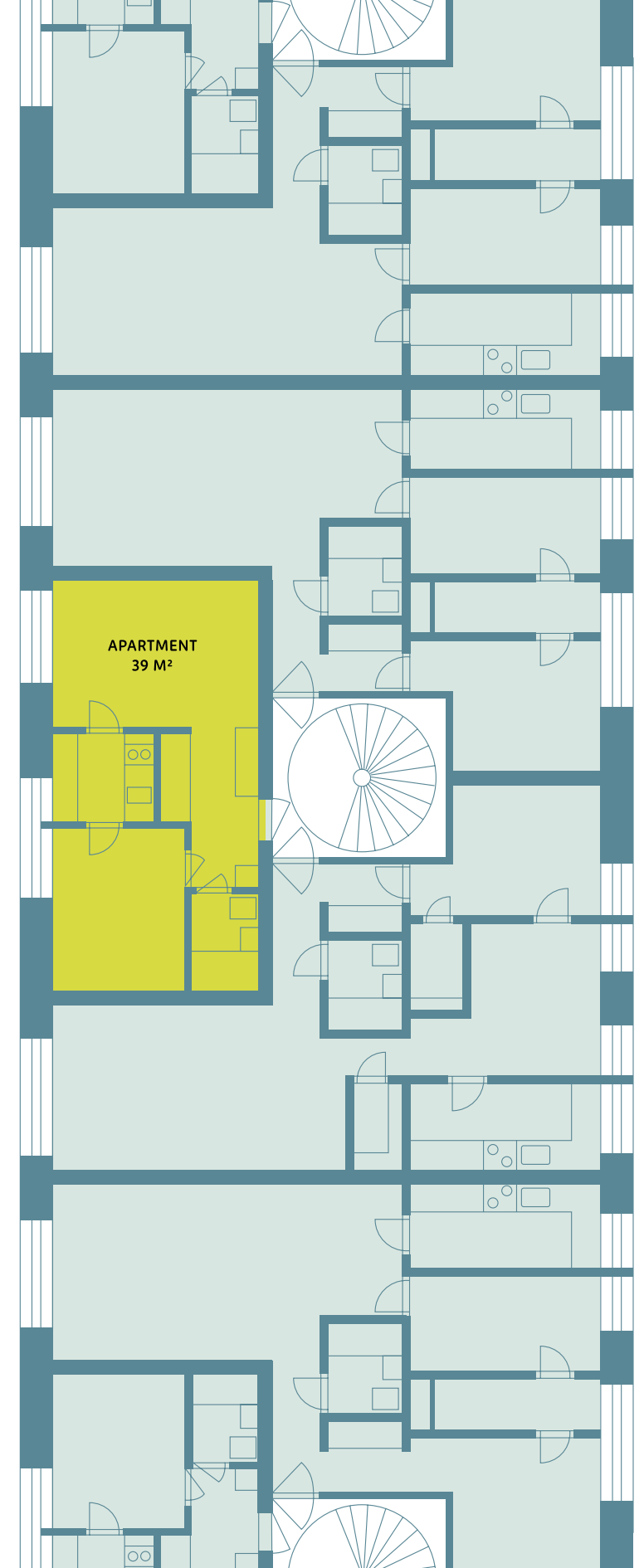
- 81 apartments, four of which are owned by the Y-Foundation.
- For the homeless people of Helsinki. The City of Helsinki acting as the intermediary landlord.
- Apartment sizes: 36–39 m<sup>2</sup>
- Year of construction: 1962

### THIS FLOOR HAS

- One Y-Foundation apartment
- Other apartments

### OTHER AREAS

- Two shared saunas and a pool
- Laundry room
- Personal storage room
- Baby carriage storage rooms
- Outdoor equipment storage rooms



## M2-Kodit apartments

FOR PEOPLE WITH LOW INCOME

M2-Kodit are residential buildings owned completely by the Y-Foundation that have affordable rental apartments. The apartments are rented to people with the most urgent need for a home. The apartments have private wealth limitations.

TYPE OF OWNERSHIP: M2-Kodit owns 230 properties

NUMBER OF APARTMENTS: 10 580

LOCATION: in 30 cities and municipalities

AVERAGE APARTMENT SIZE: 57,2 m<sup>2</sup>

AVERAGE MONTHLY RENT: 13,72 € / m<sup>2</sup>

RESIDENTS: People with low income

RESPONSIBLE PARTY: M2-Kodit / Y-Foundation

WHO CAN APPLY FOR AN APARTMENT: Anyone. Homeless applicants and other applicants with an urgent need for an apartment, applicants with little private wealth or low income are prioritised. The aim is to offer the apartments to those who need them the most.



### EXAMPLE

#### An apartment building in Jyväskylä



- 48 apartments
- For people with low income
- Apartment sizes: 36–67,5 m<sup>2</sup>
- Rent: 569–900 € / month
- Year of construction: 2020
- The buildings in this location are the first apartment buildings in Finland with a frame made completely from solid wood.
- Four of the parking spaces are reserved for electric cars.

### APARTMENTS OF THE BUILDING

- Studio
- One-bedroom apartment
- Two-bedroom apartment

### OTHER AREAS

- Shared sauna room
- A club room
- Free laundry room
- Personal storage room
- Baby carriage storage rooms
- Outdoor equipment storage rooms





## Supported housing unit

### FOR SPECIAL GROUPS

All of the apartments of assisted living units are intended for special groups. The units may also be located in a regular rental housing company or among other types of apartments. The residents of these units are people who need support services due to, for example, substance abuse problems or advanced age.

The majority of the apartments of assisted living units are studios or one-bedroom apartments. The units are typically equipped with a shared sauna, common facilities and staff facilities. Different units offer a different level of services: if the residents need a lot of support, the service provider's personnel may be present at the unit 24 hours a day.

**TYPE OF OWNERSHIP:** The Y-Foundation owns 23 properties

**NUMBER OF APARTMENTS:** 921

**LOCATION:** in 15 cities and municipalities

**RESIDENTS:** People with a background of homelessness and other challenges related to housing

**RESPONSIBLE PARTY:** M2-Kodit / Y-Foundation

**WHO CAN APPLY FOR AN APARTMENT:** The Y-Foundation rents the properties to cities and non-governmental organisations who provide the housing support services to the residents.



#### EXAMPLE

### An apartment building in Helsinki



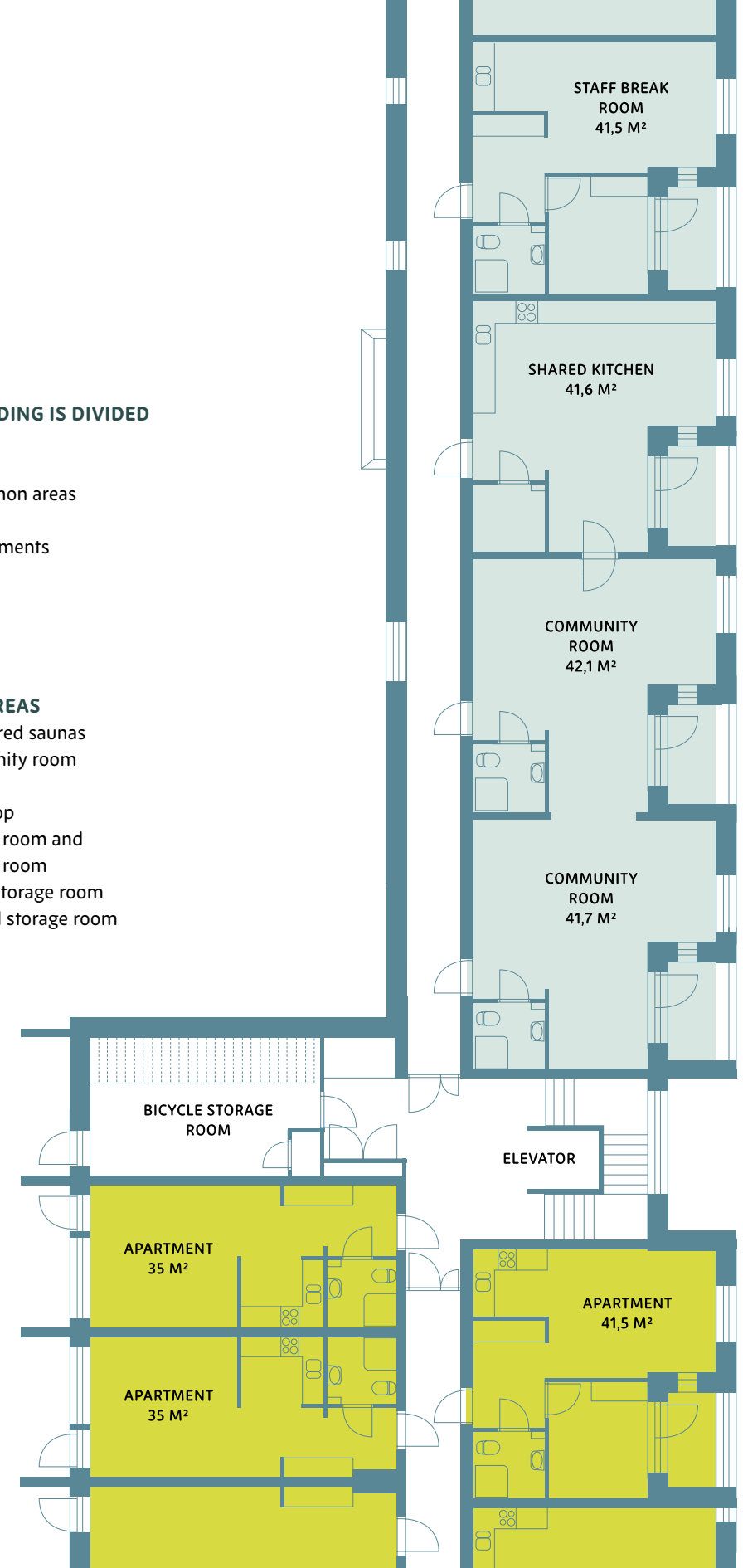
- 120 apartments
- The apartments are intended for those who experience long-term homelessness and other people whose life challenges make it hard for them to get an apartment elsewhere.
- Apartment sizes: 33–42 m<sup>2</sup>
- Rent: 16,67 € / m<sup>2</sup>
- Year of construction: 2011
- Events are arranged and breakfast and lunch are served in the community room.
- Housing services are provided by the Finnish Salvation Army.

### THE BUILDING IS DIVIDED INTO

- Common areas
- Apartments

### OTHER AREAS

- Two shared saunas
- Community room
- Gym
- Workshop
- Laundry room and a drying room
- Bicycle storage room
- Personal storage room



## Hybrid buildings

FOR ALL TYPES OF RESIDENTS

Hybrid model apartment buildings have both assisted living apartments and regular affordable M2-Kodit apartments. Hybrid buildings may also have common areas for the residents.



### GOOD TO KNOW

#### Financier terms

If the Y-Foundation wants to build a residential building in Helsinki, it has to take into account the terms of construction support of the Housing Finance and Development Centre of Finland ARA. When the City of Helsinki transfers plots to developers, it has to ensure that the area has enough of different types of apartments with different types of funding. A quarter of the apartments to be built in all new residential areas must be affordable rental apartments supported by ARA. This requirement applies to all major Finnish cities.

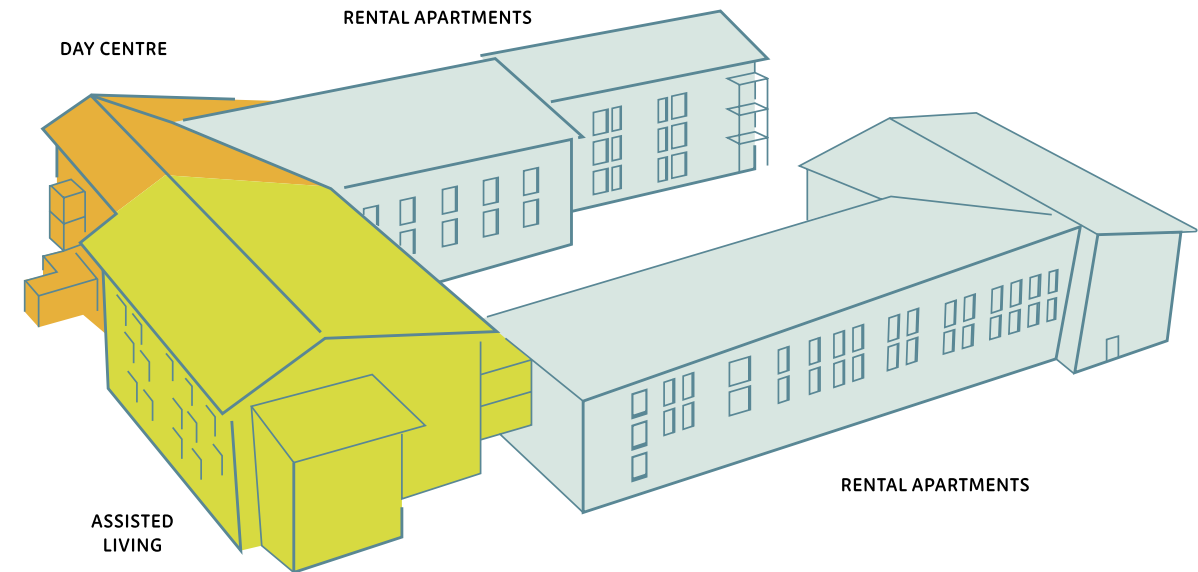
### EXAMPLE

#### An apartment building in Järvenpää



- 70 M2-kodit rental apartments and 20 support apartments
- Apartment sizes: 33–42 m<sup>2</sup>
- Average rent: 16,67 € / m<sup>2</sup>
- Year of construction: 2020
- A civic engagement centre, is a community center downstairs. In addition to the building's residents, local educational institutions, organisations, neighbours and volunteers are welcome to join the activities of the centre.
- The centre provides services to other rental apartments located nearby.

### BLOCK DIVISION



### OTHER AREAS

- Community room
- Two shared saunas
- Gym
- Wood shop
- Free laundry room
- Personal storage room
- Outdoor equipment storage rooms
- Workshop

# Q&A

## What are the tenant's responsibilities? And what is the Y-Foundation responsible for?

The tenant files a notification of move to the postal service, Posti, and the maintenance company of the building they are moving into. They must also take out a home insurance policy and enter into an electricity supply agreement. If the apartment has a gas stove, the tenant has to have a gas supply contract, as well.

The tenant pays a fee for a parking space and sauna reservations. If the tenant loses their keys, they have to pay for new copies. When moving out, the tenant must defrost the refrigerator the tenant ensures that the apartment is clean and in good condition for the next resident.

The housing company or the landlord is responsible for the building's structures, fixing equipment and plumbing fixtures, among others.

## What kinds of lease agreements does the Y-Foundation provide?

The Y-Foundation offers fixed-term lease agreements and agreements that are valid until further notice as specified in Finnish law. Most lease agreements with the Foundation are valid until further notice. Any terms are not included in the agreements, for instance sobriety.

In Finland, tenants are allowed to terminate a lease agreement that is valid until further notice with a notice period of one month. If the landlord terminates the agreement, the tenant has 3 or 6 months to find a new apartment, depending on how long they've lived in the apartment. A fixed-term lease agreement is valid for a specific period of time agreed upon between the tenant and the landlord. A fixed-term lease agreement can only be terminated in the middle of the term on serious grounds, for example, due to an illness or moving to another city or municipality.

## What are the rights of tenants in Finland?

Tenants have the right to occupy a rental apartment according to the lease agreement. This means the landlord can only enter an apartment in exceptional circumstances and with the tenant's consent.

The tenant has to be notified in writing in advance if there's going to be a rent increase. The rents of Y-Foundation apartments must remain reasonable as they must correspond with the low-income residents' ability to pay. Financiers also require the rental rates to be low. Tenants are also entitled to be informed in advance of any renovations or repairs in the apartment.

## *In 1991–1995, the Foundation acquired more than 300 apartments a year.*

---

### A LOOK BACK

#### The recession increased demand for Y-Foundation apartments

Finland was under a deep recession in 1990–1993, which affected the country's economy throughout the decade. As a result of the recession, unemployment in Finland increased from 3.5 to 19 per cent while GDP fell by 13 per cent in the whole country. Many businesses went bankrupt and people lost the ownership of their apartments to banks when the interests of loans skyrocketed. There were not enough affordable rental apartments available. Homelessness increased.

The Y-Foundation was established only a few years prior to this, and it answered the increasing demand for affordable rental apartments. During the recession, its operations expanded significantly: in 1991–1995, the Foundation acquired more than 300 apartments a year, up to over 500.

Due to the recession, the prices of apartments were very low and supply exceeded demand several times. Because of the poor economic conditions, municipalities could not buy more apartments and they considered the Y-Foundation apartments to be a good and cost-effective option for arranging housing for those who did not have a home.

The high interest rates did not really affect the Foundation's activities as it received significant grants for acquiring apartments from the Finland's Slot Machine Association, the Finnish National Board of Housing and the Finnish National Board of Social Welfare. Many municipalities also supported the acquisition of apartments financially.

## APARTMENTS

# Key takeaways

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### **Pay attention to residents' needs in terms of housing.**

The Y-Foundation offers its tenants four different types of housing depending on their needs: supported housing for special groups in individual apartments and units, affordable apartments for people with low income and hybrid buildings that combine different types of housing.

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### **Offer good, regular homes.**

Everyone deserves a home with human dignity. The Y-Foundation's apartments are built from durable materials to withstand time. Renovations are performed whenever necessary.

---

### **Let the tenant bear responsibility.**

The residents of Y-Foundation rental apartments are responsible for the general cleanliness of their apartments, electricity supply agreements and cleaning when moving out just like any other tenant.

# Support is available for every resident

In this chapter we explain what kind of support the Y-Foundation and its partners provide the residents with.

## The basic principles of the Y-Foundation's operations are housing with dignity and trust in tenants. Residents manage their own affairs and the Foundation and its partners provide support whenever necessary.

One's own apartment is an important step towards normal daily life. To make life as smooth as possible, residents must have access to the support services they need – whether it is a visit or a phone call with a debt counsellor.

Y-Foundation tenants are primarily offered two types of support: housing support services provided by the Foundation's partners and housing counselling services provided by the Y-Foundation. Let's take a closer look at what the housing support services and housing counselling services are in practice and how they differ from one another.

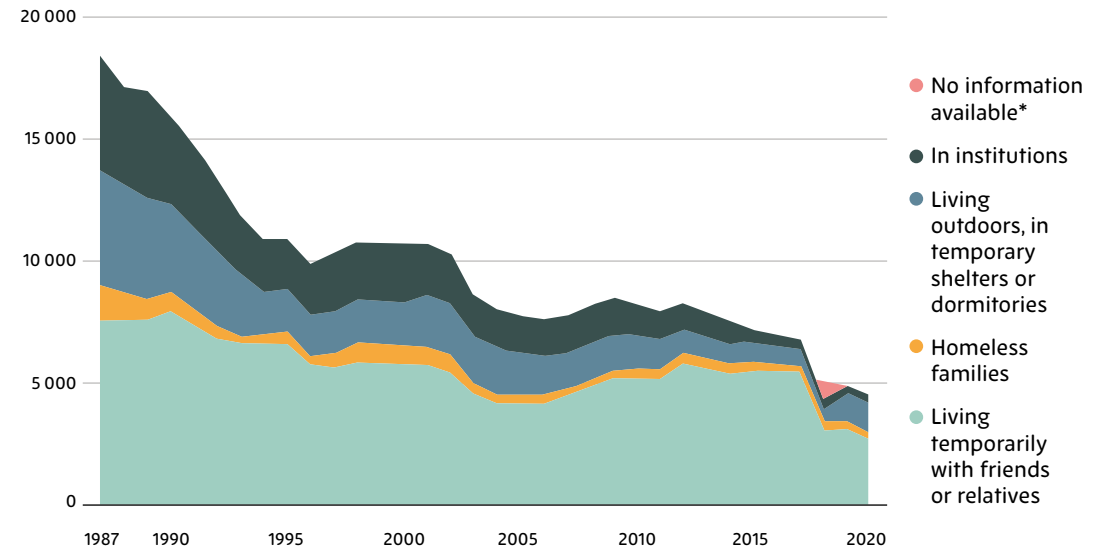
### Housing support services provide structure to residents' daily lives

The Y-Foundation receives funding from STEA, the Funding Centre for Social Welfare and Health Organisations. This funding regulates the resident selection of Y-Kodit apartments. The financier requires that the apartments are rented to two groups of people, those who experience homelessness or the threat of it, and those with mental health or substance abuse problems who need housing support services. The Y-Foundation does not provide this kind of support on its own but arranges them together with municipalities and organisations, such as the social welfare and health care services of cities.

Social workers and other personnel are present in assisted living units. These typically house people who have experienced homelessness for a long time and other members of groups with specific housing needs. In some units, residents can contact these workers around the clock if necessary. If a resident has particularly severe problems with mental health or substance abuse, living on their own without the support of social workers may be difficult.

When the resident can live more independently in a regular housing company in an apartment rented by the Y-Foundation, they can be provided support services at home. In such cases, a support worker or another professional will visit the resident regularly. In other words, the professional is not continuously present at the housing company.

**Homelessness in Finland has decreased, thanks to the Housing First model**  
Changes in and types of homelessness, 1987–2020



\*In 2018, Helsinki changed their way of keeping statistics of changes in homelessness.

### GOOD TO KNOW

#### Housing counselling can help tenants avoid district courts

In 2020, the M2-Kodit housing counselling services prevented the outstanding rents of tenants from being processed in a district court 103 times. The services also helped stop 21 eviction proceedings in court.

## The Y-Foundation's housing counselling services help in everyday challenges

The Y-Foundation's own housing counselling services help the tenants of Y-Kodit and M2-Kodit in questions related to housing, such as the payment of rent and other financial matters. Housing counselling services may support residents in conflicts between neighbours and disturbances, for example, if neighbours file complaints about the tenant in a Y-Foundation apartment to the housing company's property manager. Housing counselling services also help residents who are facing eviction.

Housing counsellors mostly process problems related to the payment of rent. For example, during the coronavirus pandemic, several residents have become unemployed and needed guidance in applying for general housing allowance or social assistance. Sometimes tenants can end up in a situation where their apartment is too expensive for their income. If a resident has originally moved to an apartment with their family but their children have moved away or the resident has become divorced, the housing counsellors and rental negotiators try to find them a smaller apartment.

---

### GOOD TO KNOW

#### Tenant activities bring the residents of M2-Kodit apartments together

M2-Kodit rental apartments are intended for people with low income. They differ from many private rental apartments in terms of lower rents and organised activities for all tenants. Tenant activities strengthen the sense of community and offer residents the chance to have their voices heard. According to Finnish law, residents must have decision-making power and the opportunity to influence matters concerning their housing. Residents in Finland have the right to take part in the residents' meetings of a housing company, for example.

In M2-Kodit tenant activities, residents have the opportunity to take part in residents' meetings and be involved in the building committee's or the local resident groups' activities. The representatives of the local groups form a tenant council that is engaged in active cooperation with the M2-Kodit organisation. Local groups arrange tenant activities for all residents, including concerts and family events. Tenant activities are allocated a budget and the residents get to decide how to spend it.

## Even a seemingly impossible situation can be solved together

Although the Y-Foundation's housing counselling services exist for the sole purpose of serving tenants, residents often find it hard to actually ask for help. Many cannot believe that the landlord can help when the rent for three consecutive months is overdue, for example. People are used to dealing with their problems on their own, no matter how bad the situation is. Residents may feel ashamed to share details of their current life status or housing even if it would help untie the knot.

When outstanding rent starts to accumulate, many residents stop answering calls, text messages, letters and other attempts at reaching them. Housing counsellors can sometimes even try to reach the residents with postcards. The resident may try to avoid the situation because they believe nothing can be done anymore and they are facing eviction. However, eviction is always the final alternative for the Y-Foundation that can only be used when all other options have been exhausted. It is always possible to do something.

*"I am still surprised again and again about how diverse human life can be and how many ways there are to live a good life. Daily life can be successful and good even if it does not always go like you have imagined."*

– Anu Rantanen, Y-Foundation housing counselling team leader

Adults who live alone also often face their challenges alone. Home support is not always easy to arrange, especially if the person living alone does not have relatives or friends to represent them. Because of this, it is important for the Y-Foundation to build a safety net for those who have experienced homelessness. The Foundation's housing counsellors do incredibly important work for the tenants in need of support.

---

### GOOD TO KNOW

#### Uuras programme offers a pathway to employment

The Foundation provides all residents with gig work assignments and other modes of employment through the Uuras programme. The programme offers residents the possibility to earn extra income with the help of gig work assignments and fixed-term employment in the Y-Foundation Group as well as apprenticeships, coaching and training paths to different professions. The residents of the Y-Foundation can also become employed as a salesperson, school assistant or mail delivery person, for example, in businesses from different sectors through the Uuras programme.



# Q&A

## How can a tenant pay their rent if they do not have any income?

In Finland, the Social Insurance Institution Kela pays a general housing allowance to people with low income, among other benefits. It also pays basic social assistance to those with no income at all or whose income and benefits are not enough to cover living expenses.

The maximum sum of general housing allowance is 80 per cent of housing expenses. The sum depends on the tenant's income and rent. The basic amount of social assistance for people who live alone was approximately 500 euros per month in 2021. The purpose of this assistance is to cover the necessary expenses related to living.

If a resident's level of income decreases due to unemployment or they have other difficulties in paying rent, the Y-Foundation housing counsellors can make calculations about the tenant's ability to pay. Based on these calculations, they can prepare possible payment plans for the tenant. Housing counsellors can also direct the resident to Kela or the city's social welfare services. The social welfare services can grant the resident supplementary or preventive social assistance.

## What if the resident causes a disturbance or wrecks the apartment?

Other residents of the housing company must be taken into account in an event of disturbance. The aim is to investigate and resolve the disturbances caused by a resident. Occupancy of the apartment cannot continue, however, if the neighbours repeatedly suffer from the noise or other disturbances caused by the tenant of a Y-Foundation apartment. First, it has to be ensured that the disturbances are really caused by the resident and not due to the neighbours' prejudices against residents of Y-Foundation apartments.

If the tenant destroys the apartment, the act is considered to be destruction of the housing company's property. The intermediary landlord (that is, the city or municipality) of the Y-Foundation apartment will order a thorough cleaning of the apartment that the tenant pays for. After this, the landlord will assess whether the resident can keep living in the apartment.

In some cases, living alone in an apartment building is just not possible. Sometimes, if the disturbing behaviour continues, it might be best for the resident to make changes in their living arrangements. For example, an assisted living unit can be considered.

## Under what circumstances are tenants evicted?

A resident can be evicted due to overdue rent when they stop answering the housing counselling services' contacts after multiple attempts to contact them. If they cannot be reached, a notice of concern regarding the tenant is submitted to social welfare services. It is only after this that eviction steps into the picture. Eviction is the final alternative for tenants living in Y-Foundation apartments. If the tenant is receptive, the Foundation's housing counsellors can direct them to other services and help them in moving out.



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## A LOOK BACK

### As the recession boosted eviction rates, the Y-Foundation developed housing support services

The severe recession in the 1990s accelerated the growth of the Y-Foundation's housing portfolio remarkably. Several people got a roof over their head, but the recession caused psychological problems for many. This manifested as housing disturbances and evictions. Being evicted is a traumatic experience that destabilises the feeling of security and makes it harder to find a new rental apartment in the future.

The Y-Foundation wanted to help the situation of residents who were facing eviction. During the recession, the Foundation started cooperating with various organisations who trained volunteers to provide support to young tenants, among others, in issues related to housing. Both the resident and the landlord benefit from this development work even today: the cost of an eviction may be 5,000–7,000 euros for the landlord.

The Foundation's apartments are primarily rented by municipalities who act as intermediary landlords and select the residents of the apartments. Because of this, the Foundation started arranging regular monitoring meetings with its partners in the 2000s to deal with the residents' issues. Slowly, municipalities and organisations started arranging their own support and other services needed by the residents. This was the beginning of the housing support services described in this chapter.

## RESIDENTS

### Key takeaways

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#### **Do not leave the resident alone.**

People who have experienced homelessness often have issues that affect the flow of their daily life, such as substance abuse problems or financial difficulties. They have to be provided with support in order to ensure successful housing. The Y-Foundation's partners offer housing support services while the Foundation offers housing counselling services in the event of difficulty paying rent, for instance.

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#### **Eviction is the final alternative.**

Sometimes, it is hard for Y-Foundation housing counsellors to reach a tenant despite numerous attempts. The resident may have overdue rent and they believe that this is it, it's time for eviction. However, for the Y-Foundation, eviction is the final alternative. It can be avoided if the resident and the housing counsellors solve the situation together.

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#### **Be available to the residents.**

Tenants may find it difficult to ask for help. They may not believe that arrangements regarding unpaid rent can be made, for instance. If support for your residents is available, communicate it repeatedly and actively: we are here for you.



## Life in the Y-Foundation's apartments, part II

Photojournalist Miikka Pirinen studied the daily lives of Y-Foundation residents in the Helsinki metropolitan area.



























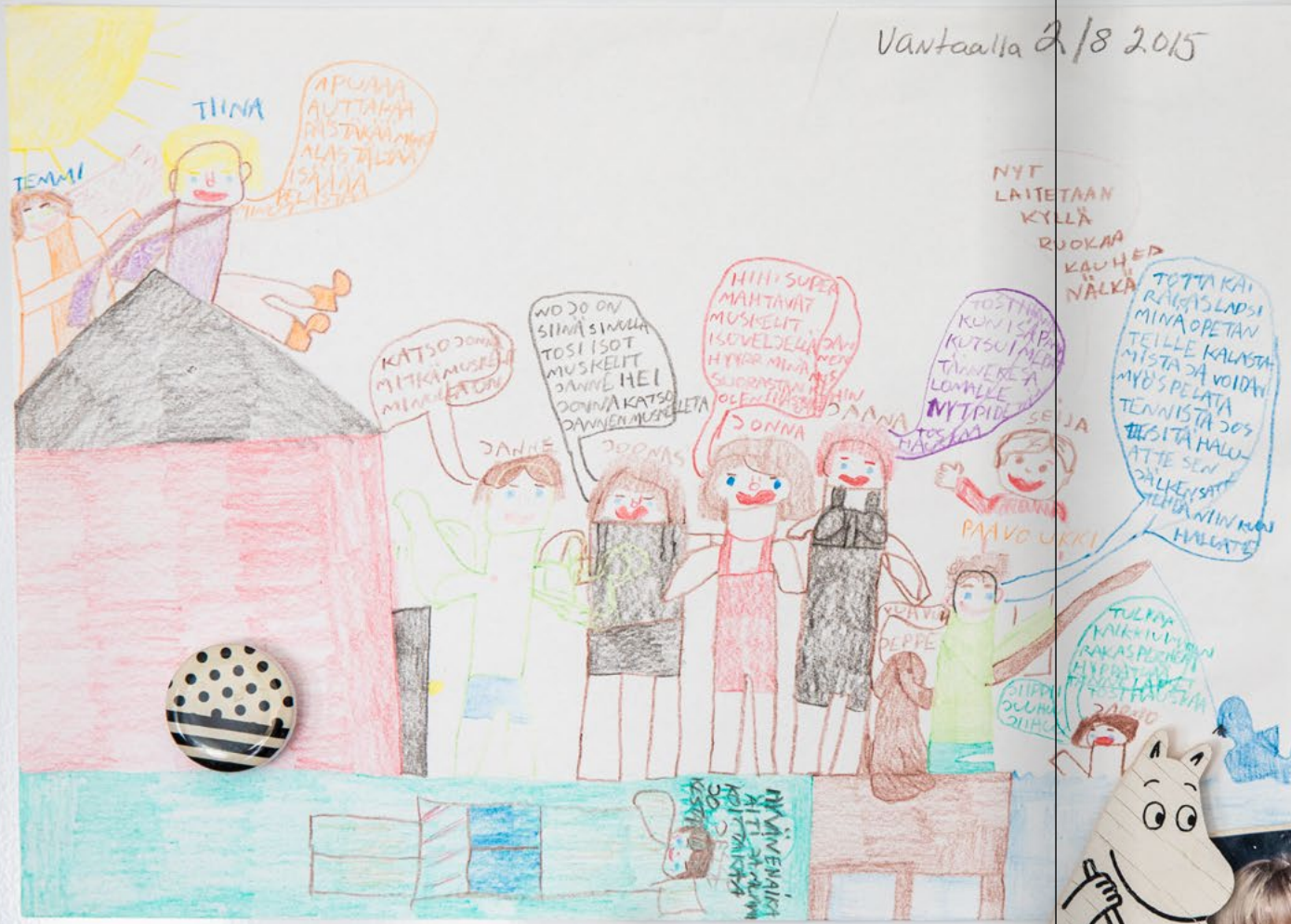








Vantaalla 2/8 2015



1. Minä ja  
Iloa.



3. jäiden lähties



4. pimeä suulla











# Research and development go hand in hand

In this chapter  
we explain how  
the Y-Foundation  
carries out research  
and development  
work and shares its  
learnings in networks.



## The Y-Foundation is known as an expert of homelessness work that keeps up to date with relevant phenomena. Current trends provide the subject matters of the Foundation's research and development work.

The Y-Foundation is an exceptional landlord in that it also carries out research. When the Y-Foundation was only being established, its by-laws included the goal to carry out research that improves the social and financial well-being of those who experience homelessness. Research is part of the Foundation's broader development work, which includes different types of projects, international cooperation networks and collaboration with partners. We will describe these in more detail at the end of this chapter.

The Foundation is not siloed with its most important lessons learned but it shares information openly within the organisation and more extensively among different parties in the sector. Good examples of successful homelessness work instil hope in those whose work involves homelessness. If this has been done well elsewhere, why shouldn't we succeed, too?

*"At the Y-Foundation, we work to secure the well-being of human beings. That's why our research and development work has to be of high quality and show respect to those who experience homelessness. We do everything with utmost care, regardless of whether it is something minor or major."*

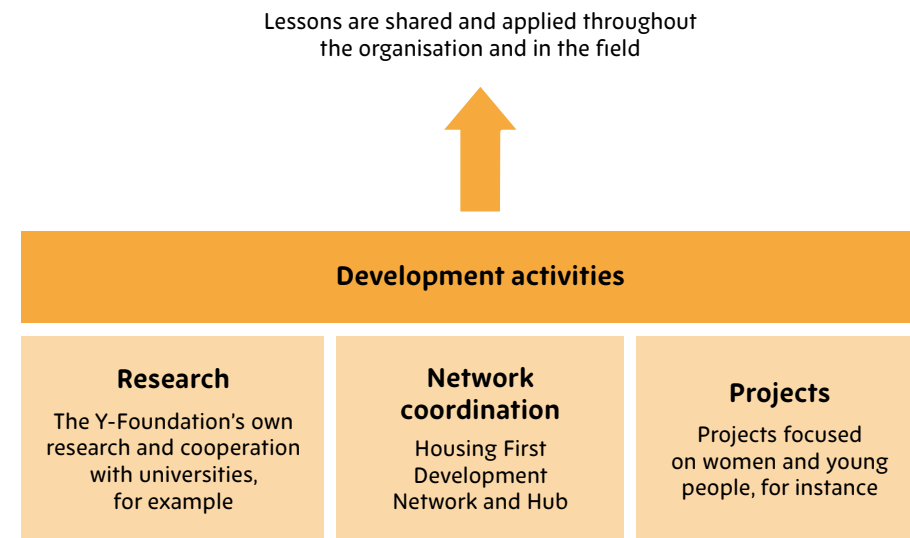
– Sari Timonen, Development Manager, Y-Foundation

### The Foundation develops its activities based on research

The Y-Foundation has a separate unit for development activities where research is also carried out. This work is not confined to the walls of the unit itself, but its lessons are shared and used throughout the organisation, for example, in regular meetings. It is common that people tug at each other's sleeves or stop by the office door when they come up with a potential idea for a new research project.

The aim of the Y-Foundation's research and development work is aligned with the Foundation's strategic goals: increasing and maintaining the financial and social

The Y-Foundation's development activities consist of three areas



well-being of its residents, ending homelessness and becoming carbon neutral. Development activities have been part of the Foundation since its establishment. In 2021, development work focuses on promoting the use of the Housing First model in Finland and abroad. In addition, the development activities are involved in the coordination of homelessness networks and conducting surveys of the tenants' well-being. Research activities, on the other hand, are focused on the research carried out by the Foundation itself and cooperation with universities, for instance. The Foundation carries out both academic and practical research with teams consisting of experts from a wide variety of sectors. The Y-Foundation hired its first researcher in 2017. Prior to this, the Foundation requested studies from external partners.

In addition to its own research and projects with partners, the Foundation supports the theses of university students by offering relevant topics and materials. Accessing the materials requires a research permit from the Foundation and applying for one involves a carefully planned process.

The Foundation uses the results of research projects to develop its work and improve the status of those who experience homelessness. For example, when the researchers of the Y-Foundation studied the well-being of tenants in 2020, they noticed that many had financial problems or they felt that they did not have enough money to cover the costs of living. This confirmed that activities were heading in the right direction: The Foundation previously ran a development project that resulted in the Foundation offering its residents financial advice.

## Development projects and research topics are based on practical needs

Let's take a look at the three most recent examples of development projects where the Y-Foundation has been involved. The topics are based on the practical needs of those who experience homelessness, current phenomena and the Foundation's and its partners' information needs.

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In 2018–2020, the Y-Foundation used the funding from STEA to study the needs of women who have experienced homelessness: what services they find necessary and what kind of homelessness work would benefit them, in particular. Coordinated by the Y-Foundation, the project was initiated due to the fact that the proportion of women of all homeless people in Finland had grown in the preceding years. Services had been developed in national homelessness programmes, but they were mainly used by men.

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In 2020–2022, the Y-Foundation will focus on its tenants' experiences of loneliness. The topic of loneliness had come up previously in the Foundation's practical work. The employees involved in the One of Us development project coordinated by the Y-Foundation will meet with tenants who experience loneliness and plan meaningful activities for them. The project is funded by STEA, the Funding Centre for Social Welfare and Health Organisations.

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In 2021–2023, the Y-Foundation goes to sea as part of the Venda project. The project offers sailing trips to young adults without a job or a study place who need a new direction in their lives. In addition to the sailing experience and shared moments, they get individual support in matters related to housing and education, for instance. The Y-Foundation is one of the parties carrying out the project. The project is funded by the European Social Fund.

At the Y-Foundation, development is supported by research and vice versa. As an expert of homelessness work, the Y-Foundation has to answer the questions and challenges of the sector with research. Topical examples of this include studies related to the housing paths of women who have experienced homelessness and the cost efficiency of the Housing First model.

Women who live in Y-Kodit apartments, Y-Foundation housing counsellors and other professionals of housing-related social services were interviewed for the first study. The study was about women's housing pathways, the support received along the pathways and the meaning of home to those women who had lived without a home or faced the threat of homelessness. The latter study is in its planning phase at the time of writing this handbook. The aim of the study is to find out the potential financial impacts of the Housing First on society.

*“For us, it is important to carry out research that helps end inequality. Through research, we can give voice to those who don't have it.”*

– Saija Turunen, Research Manager, Y-Foundation

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### GOOD TO KNOW

#### Tenants' privacy

The tenants of Y-Kodit and M2-Kodit are not required to participate in the studies carried out by the Foundation. The Foundation's research and development activities are completely based on voluntary participation on behalf of the residents. If a tenant declines an invitation to take part in a study, it will not be discussed further: people have to be able to live in peace. If the residents or materials concerning them are studied in a project or a thesis, there needs to be written consent. The Y-Foundation looks very carefully after the anonymity of its residents.



## Best practices are shared and developed in networks

In addition to its own activities, the Y-Foundation has a communal and open approach in international networks.

The Foundation coordinates the national Housing First Development Network and the Europe-wide Housing First Europe Hub network, including its research group. Both of the networks are focused on developing the Housing First principle. In the Housing First Development Network, Finnish cities, municipalities and organisations develop practices for homelessness prevention. The network arranges seminars and training, for example, in international networks.

The Y-Foundation has also been a member of the international umbrella organisation of homelessness work FEANTSA since the 1990s. The Foundation receives so many requests to hold speeches at events that the CEO Juha Kaakinen needs to “be cloned”.

Working in networks is a natural way of doing and developing homelessness work for the Y-Foundation. The networks provide an opportunity to get a fresh perspective from other professionals in the sector, tackle common challenges together and brainstorm to develop new solutions. It is reassuring to hear that others have the same problem and that you are not alone.

*“Homelessness has increased everywhere across European Union except in Finland. We want to instil hope in those who work with homelessness that things could be different. Homelessness is not a law of nature that must be tolerated. It is always possible to do something.”*

– Taina Hytönen, Head of International Affairs, Y-Foundation

Networks are not something that should be taken for granted in the global context. A competitive setting may seem more important than cooperation and it is possible that different actors in the same region are not even aware of each others’ existence. Trials and solutions with good potential are made constantly, but their impacts will be short-lived if no one hears about them or the solutions are not applied more widely. The Y-Foundation coordinates European cooperation to ensure that the results of important work are not wasted.

Although the Y-Foundation participates actively in networks and leads by example, doing things together gets more done than going at it on your own. The Y-Foundation would most likely not be where it is without national and international cooperation networks: guiding Finland towards the day when everyone has their own home.

**The Y-Foundation is internationally active through the Housing First Europe Hub network**  
Countries of the Housing First Europe Hub founding members in 2016.



The network also includes experts from Canada, the United States and Australia.

# Q&A

## How does the Y-Foundation select the topics of research?

The Y-Foundation funds its own research activities and in many occasions, it does not have to use the topics provided by external financiers. Because of this, the Foundation can carry out research that benefits itself and its tenants the most. The Foundation is also active in cooperation projects where the themes are defined by the financier.

The Foundation selects the topics of studies based on the needs of those who experience homelessness, current phenomena related to homelessness and the Foundation's own strategic goals. The Y-Foundation's main objectives include ending homelessness, promoting the well-being of its residents and becoming carbon neutral. All projects must be in line with these goals. The Foundation also carries out further studies based on the results of previous projects and listens to the suggestions of its personnel.

## Does the Y-Foundation participate in research and development projects outside its own activities?

The Y-Foundation is actively involved in multidisciplinary projects and consortiums. The Foundation cooperates with universities, the Housing Finance and Development Centre of Finland ARA, third sector parties and cities, for instance. The Y-Foundation is also involved in European research projects through the Housing First Europe Hub network and FEANTSA.

## *In 2017, the Foundation hired its first researcher and prepared its first research strategy.*

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### A LOOK BACK

#### Development work has been part of the Y-Foundation since the beginning

The Y-Foundation's development work began already when the Foundation was established in 1985. Researching homelessness was recorded as one of the main objectives of the Foundation. Since then, development activities have spread from inside the organisation to the international scene through different homelessness networks.

The basis for the development work unit began to gain its form in 2013 when the Y-Foundation started coordinating the partnership in Finland now known as the Housing First Development Network. Its purpose is to develop practices in line with the Housing First principle to prevent homelessness. The network consisting of cities, organisations, experts by experience and peer members arranges seminars and training, for example.

In the 2010s, the Housing First principle started to become an established part of Finnish homelessness work. Meanwhile, the homelessness situation in Europe was poor and solutions were in short supply. The Y-Foundation established the Europe-wide Housing First Europe Hub network together with FEANTSA to overcome this challenge. The Foundation is also in charge of coordinating the network's activities. Coordinating partnerships and networks is the backbone of the Foundation's development work.

The Foundation's development activities are a whole consisting of the aforementioned networks, projects and research. The research data accumulated over the years has become even more valuable: in 2017, the Foundation hired its first researcher and prepared its first research strategy. Prior to this, the Foundation requested studies to provide a basis for its development activities from outside the organisation. In 2021, the Foundation employs three researchers and is preparing an updated research strategy in order to ensure that the research activities will continue to promote the performance of the Foundation's main objectives.



## Key takeaways

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### **Base your decisions on information.**

Throughout its existence, the Y-Foundation has developed its activities based on lessons learned in practice and researched data. It addresses its own issues and the issues of its partners and studies the phenomena related to homelessness in order to find answers.

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### **Stay up to date with current phenomena.**

Several of the Y-Foundation's research and development projects have begun with a current phenomenon related to homelessness: homelessness work targeted at women or the residents' experiences of loneliness.

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### **If you find a good practice, share it.**

International and domestic networks are cradles of peer support and learning. The more widely the practices are applied, the larger their impact is. Working in a network helps establish solutions to end homelessness in practice.

## Afterword

In 2020, there were fewer than 5,000 people living alone without a home in Finland. This is a relatively low number. Credit for the fact that homelessness has decreased for several decades now is due to successful long-term homelessness programmes, the establishment of the Housing First model in Finnish homelessness work, the joint efforts of different parties of society—and the Y-Foundation. The Foundation will continue to focus on its main objective, building and renting apartments.

There is still a lot of work to be done. Global phenomena such as climate change and loss of biodiversity mean that the Y-Foundation has to stay vigilant and flexible. In addition to ending homelessness and promoting the well-being of its residents, the Foundation has decided to focus on carbon neutrality when building new apartments. The Y-Foundation aims to be carbon neutral by 2035.

The Y-Foundation's position makes it possible for the Foundation to experiment with new environmentally friendly types of housing. At the time of publishing this handbook, the Y-Foundation is developing a completely new kind of wooden apartment building concept, the Biodiversity Building. The Foundation is studying how the solutions related to building a wooden apartment building can protect biodiversity, reduce the carbon footprint of housing and offer residents an environmentally friendly way of living in an apartment building. The need for these kinds of solutions is increasingly high. The Y-Foundation wants to give its contribution.

Homelessness is a phenomenon that can be ignored and downplayed in politics and public discussion. However, it often rears its head whenever society undergoes a change and if it is not kept in a tight leash. A pandemic or a recession can cause surprising waves of unemployment and extreme weather or conflicts can make people desert their homes. The Y-Foundation has to provide the residents of its buildings with stability while being able to change the course whenever necessary. It is wholly prepared to do so.

Juha Kaakinen  
CEO  
Y-Foundation

## WORKING GROUP

The handbook was written and edited by **Kristiina Markkanen** and **Mervi Itkonen** from Kaskas Media. **Ulla Eronen**, **Janika Lähdes** and **Ekaterina Efremova** from Kaskas Media were in charge of the graphic design and layout.

Photos for the handbook were taken by photojournalist **Miikka Pirinen**.

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## THANK YOU

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# Home for All

A practical guide to providing homes for those in need: The story of the Y-Foundation

Finland is the only country in the European Union where homelessness has been decreasing. The small Nordic country is hailed as a model for homelessness work and Finnish expertise is in high demand. One of the factors behind Finland's success is the Y-Foundation, who rents apartments to those who have experienced homelessness and people with low income.

The Foundation's human yet effective operating model is internationally unique. Homelessness can be prevented and ended only by acquiring apartments and providing them to those in need. That is what the Y-Foundation has been about since its establishment. *Home for all – How the Y-Foundation provides homes to those in need* presents keys to success in the Foundation's homelessness work. It also offers a sneak peek into the daily lives of people living in the Foundation's rental apartments.

This handbook is the Y-Foundation's way of reaching out to everyone who is fighting against homelessness. Its purpose is to spread the good practices and most important lessons learned from homelessness work and instil the hope that there is a light at the end of the seemingly pitch-black tunnel.

*The Y-Foundation, established in 1985, is a non-profit and a politically independent organisation that offers affordable rental apartments and eradicates homelessness in Finland.*



Y-FOUNDATION

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