

Ministry of the Environment

1 August 2019

Housing policy

The housing policy improves the opportunities for all people to find housing to suit their situation in life, as well as promoting sustainable development, the functionality of society and the labour market, and the possibilities for social engagement among residents. Immigration and internal migration, as well as a shortage of social housing especially a lack of small flats and high housing prices in the metropolitan area, particularly in Helsinki, are contributing to homelessness.

Finland's population is ageing rapidly; in 2030, there will be around 1.5 million citizens over the age of 65. This will have a direct impact on housing. The Government's housing policy attempts to ensure that older people can live in their homes safely, regardless of their capacity to function or their wealth. This also increases the need for the provision of services for older people living at home.

Additionally, other special groups, such as people with disabilities, dementia or mental health problems and the homeless have specific housing needs, which can be fulfilled through independent housing and related care, supported housing or service housing. The state supports the housing of these groups of people through interest subsidy loans and special investment grants for the construction, acquisition or renovation costs of housing units. The investment grants are issued along with interest subsidy loans and they cover the costs generated by the special spaces needed by the special groups in question. The maximum amount of these grants is 50 percent of the approved costs of the housing unit.

Homelessness programmes since 2008

In recent years, the state has launched and funded programmes aimed at reducing homelessness, which have tackled the situation of the most vulnerable long-term homeless in particular. With the help of these programmes, municipalities and organisations have provided new housing for the homeless and reformed the services aimed at homeless people.

Since 2008, the national homelessness strategy in Finland has been based on the Housing First model. Traditionally, housing has been seen as the final goal of a social recovery process. Housing First shifts the paradigm and puts housing at the top of the list, as the first step in helping homeless people get back on their feet. The idea of Housing First is simple: to give people permanent housing and the support they need as soon as they become homeless. When a person has a roof securely over their head, it is easier for them to focus on solving their other problems. It is important for the implementation of the model that more affordable housing is available on the market. Finland is the only country in the EU where the number of homeless people has declined in recent years.

PAAVO I

The programme to reduce long-term homelessness PAAVO (2008–2011) was based on the government decision of February 2008. The programme was administered by the Ministry of the Environment and its implementation involved the Ministry of Social Affairs and Health, the Criminal Sanctions Agency, The Housing Finance and Development Centre of Finland (ARA) and Finland's Slot Machine Association (RAY). The PAAVO programme covered ten cities with the largest percentages of homeless people: Helsinki, Espoo, Vantaa, Tampere, Turku, Lahti, Jyväskylä, Oulu, Joensuu and Kuopio. They all signed letters of intent with the

state administration. Many national and local NGOs also contributed to the operational activities of the programme. The same tripartite approach, combining the state, municipalities and NGOs was used for the homelessness reduction programme 2012–2015 (PAAVO II).

Approximately EUR 100 million in subsidies was granted for housing construction during 2008–2011 with a further EUR 12 million for developing and delivering services. The cities involved in the programme also contributed significantly to the funding.

The main aim of PAAVO I was to tackle long-term homelessness and to improve the prevention of homelessness. The target was to halve long-term homelessness by 2011 by creating sustainable and permanent solutions. The programme was designed to deliver at least 1,250 new dwellings and supported housing places for long-term homeless people in the 10 participating cities. A key target was to close down shared shelters and to replace them with housing units with permanent tenancies. Preventive measures, such as housing advice and supported youth housing were also included.

Conversion of homelessness shelters to Housing First units is perhaps the most important achievement of PAAVO I. This change enabled long-term homelessness to be halved, with the most vulnerable homeless people gaining permanent housing and tailored support. An intensive development of professional practices following harm reduction and communality principles were pursued in these new, communal Housing First services, giving rise to a Finnish model of Housing First. PAAVO I reduced long-term homelessness by 28% between 2008 and 2011.

PAAVO II

The objectives of the PAAVO II programme were the elimination of long-term homelessness by 2015, the reduction of the risk of long-term homelessness by efficiently accessing social housing stock and the development of effective measures for preventing homelessness.

Approximately EUR 70 million in subsidies was granted for housing construction during 2012–2015 with a further EUR 31 million for developing and delivering services. The target cities also provided funding.

During the PAAVO II programme (2012–2015) the focus shifted to developing supported/scattered housing options with mobile support and preventative services. In particular, services for young people, housing advice and co-operation with social and health care services have been developed. The participation of experts by experience has been strengthened in the development of activities. Development of professional practices and environmental work have been strengthened in housing facilities in order to overcome the negative attitudes towards homeless people and to enable them to live in ordinary housing stock.

Housing advice services

Housing advice work is of central importance in preventing homelessness in Finland. It is provided by both social housing companies and social services. Housing advice has proven to be a cost effective form of low intensity support and it has significantly reduced evictions.

There is a need to expand Housing Advice nationally and make it available to residents living in the private rental sector. The knowledge gained about housing advice work with immigrant residents can also be utilised in the training of the housing social work professionals and in co-operation networks. Housing advice services can also be utilised to reduce homelessness among young people, which is usually so-called invisible homelessness, i.e. living with friends and relatives.

Mobile support

Outreach work is one of the preventive activities developed by the cities and organisations taking part in the implementation of the programmes.

Homelessness is a holistic phenomenon having deep connections with recovery and desistance processes; preventing homelessness is part of the fight against social exclusion. This requires strengthening housing skills, the coordination of a social support network and arranging housing before a person's release from prison or psychiatric hospital. For example, when preventing the homelessness of people with severe mental health problems; the residents will, if needed, immediately be admitted for interim treatment at a hospital and after discharge they will receive appropriate support from a familiar support team at their home. Securing a person's housing during longer periods in institutions, for example, during prison sentences, requires the development of cross-sectoral co-operation as well as the continuation of support over interruptions, such as hospital care, substance abuse rehabilitation and imprisonment.

During the PAAVO II programme, in particular, a number of mobile support projects were developed. Floating support given to people in their own home is a long tradition in social services and drug rehabilitation services. Deeply marginalised long-term homeless people often need intensive support. The content and delivery of this support should be systematically developed with the know-how of the peer support organisations.

Low intensity services in Finland are often offered by Social Services and by a large number of third sector organisations. There is need to modify the contents of low intensity services and their delivery systems including "housing social work".

Evaluation of PAAVO I and PAAVO II

An international research evaluation of the homelessness programmes was conducted in 2014. Significant investments in new construction and renovation, as well as personnel increases in order to ensure the successful housing of homeless people with the greatest need of support, were implemented in the PAAVO programmes. Approximately 4,200 new dwellings were constructed and acquired for the homeless, and approximately 500 new professionals in housing social work were hired to work in the field of homelessness. Shelters were replaced by modern housing units, the quality and safety of housing improved, and the prerequisites for social rehabilitation related to housing also improved. By investing in prevention, and in housing guidance in particular, it was possible to prevent approximately 200 inhabitants per year from becoming homeless. Most importantly, long-term homelessness in Finland (in the period 2008–2015) decreased by 1,345 persons (35%).

The main goal of the programme, the permanent reduction of long-term homelessness nationally, was reached with the help of a carefully planned, comprehensive cooperation strategy. The fact that the programme worked in accordance with the Housing First principle was proof of the fact that with sufficient and correctly allocated support, permanent housing can be guaranteed even for long-term homeless people in the most difficult positions.

The most important, single instrument were letters of intent, agreements between the state and 10 municipalities on all major projects: planning, target group, sites, funding, construction and renovation, support services and qualification of personnel. This earmarked model guaranteed that state funding was directed to planned goals and not to other local interests.

The funding model consisted of investment grants for the construction and renovation of housing units (max. 50% of accepted costs), state funding for personnel expenditure (max. 50% of the costs of new staff) and state grants to local authorities for the development of housing advisory services (20% of personnel expenditure). State expenditure during 2008–2015 was about EUR 213 million.

The evaluators encouraged Finland to continue to invest in the prevention of homelessness in the future.

AUNE

The Action Plan to Prevent Homelessness 2016–2019 was launched by the Government in June 2016. The goal of the Action Plan is to link the work on homelessness more extensively to the rest of the work on preventing social exclusion based on the Housing First principle. In practice, this means ensuring that housing is secured whenever the client is met in the service system.

The target group of the programme includes people who have recently become homeless and those who have been homeless for longer periods, as well as people at risk of becoming homeless. They include such groups as young people or families overburdened by debt or at risk of eviction, people undergoing mental health rehabilitation and substance abuse rehabilitation, young people whose child welfare after-care ends, asylum seekers who have a residence permit but have failed to integrate, as well as homeless released prisoners.

Approximately EUR 54 million will be granted for housing construction during 2016–2019 with EUR 24 million being granted for developing and delivering services, amounting to a total of EUR 78 million. This includes allocating 2,500 new dwellings or places in housing facilities to the homeless or people at risk of becoming homeless. The measures aim to revamp the service system for homeless people to make it more client-oriented, preventative and cost-efficient.

According to the follow-up survey of the programme, 5–10% of homeless people will drop out of even the current services for the homeless, which will result in significant costs to society. There is a need to find new tailored solutions to ensure housing and support for this group. People who have experienced homelessness emphasise the importance of meaningful activities and low threshold work in the recovery process as an alternative to substance abuse and inactivity.

Over recent years, new multidisciplinary professional modes of action have been introduced in Finland and certain European countries, in which a combination of expertise in psychiatry, substance abuse rehabilitation, social work, housing, finding employment and peer support is used to ensure housing for the most challenging groups of homeless people and the promotion of rehabilitation. Such solutions include the ACT team supporting living at home and integration into the community.

In Finland, housing advice has proved to be an effective way to prevent evictions. Guidance, debt settlement and rapid assistance, supplemented with psychosocial case management, are forms of preventative work in the field of homelessness whose availability nationally are considered important both in social housing and in private rental housing.

At the end of this year, AUNE will come to an end. Consequently, the evaluation study of the whole ten-year period of homelessness programmes in Finland was carried out this year.

The Evaluation of the Homelessness Programmes

The purpose of the present report on the homeless programmes carried out in Finland was to evaluate to what extent the set objectives were met; identify the main inputs and measures taken by the state, the municipalities and third sector organisations respectively; and see whether the tools adopted proved effective in reducing and preventing homelessness. The impacts of the programmes were also the subject of the evaluation. The purpose of the assessment is to clarify the roles of the different parties involved and to issue recommendations on how best to organise homelessness work effectively and efficiently. The sources used for the evaluation include documented national and international material, as well as interviews and a

questionnaire addressed to all those Finnish municipalities that, according to the 2017 statistics, had at least five homeless persons.

How the results and impacts matched the needs

Overall, the three homelessness programmes have corresponded well to the prevailing needs in homelessness work. The AUNE Programme targeted the identified risk factors and risk groups related to homelessness, such as the over-indebted, young people and families at risk of eviction, young people starting to live independently from their parents, young people in need of after-care, and immigrants. The homelessness phenomenon, however, has evolved rapidly since the priorities of the AUNE Programme were set. Certain manifestations of homelessness, such as hidden homelessness and homeless itinerant young people with PO Box addresses, have become more common. Over the past few years, the presence of immigrants residing in the country illegally has become a challenge in Finland. The threat of homelessness among the elderly has also emerged as a new phenomenon. Although the AUNE Programme did consider the impact of financial problems on housing through over-indebtedness, homelessness has in recent years also expanded to employed people, a phenomenon that was overlooked when setting the programme targets. Rising rents, cuts in benefits, and transferring the responsibility for social assistance payments over to the Social Insurance Institution of Finland (KELA) have all contributed to a higher risk of homelessness that was not yet evident at the time AUNE was planned. In all three programmes, cooperation at a national level and work within the steering group among representatives from the municipalities, the government ministries and third sector organisations proved to be a good forum for following up on the homelessness phenomenon and for addressing the needs that have emerged.

Practical homelessness work in municipalities

All three programmes were successful in strengthening national cross-sectoral cooperation between the different operators involved. At local level, too, the work of cross-sectoral working groups for homelessness work or housing policy was intensified, or new groups were set up. During the AUNE Programme, there was an improvement in the division of responsibilities between the professionals engaged in homelessness work at local level, but cross-sectoral silos still continued to complicate practical work in this field. While local action plans were drawn up for homelessness activities or homelessness was integrated into other local-level plans, the trend for setting up collaboration groups was more prominent. The reason is that, contrary to earlier practice, the municipalities were not obliged to commit to local implementation plans.

Besides the municipalities, other key operators in homelessness work include joint municipal authorities, rental housing companies, and third sector actors and service providers. Finnish municipalities have different approaches to tackling and preventing homelessness. While the municipalities are key in carrying out homelessness work, such work has not yet been established as part of their basic responsibilities to a sufficiently large extent. A positive feature is that activities under the AUNE programme have even been carried out in cities that were not involved in the programme. However, differences can be observed in the implementation and the results among the participating cities, too: while some municipalities offer a wide choice of housing solutions for the homeless, others have chosen instead to build an overnight shelter for them.

Our questionnaire showed that roughly half of the respondents estimated that the homelessness programmes have had a major impact or a very significant impact on local homelessness work. Roughly one third found that these programmes have had little impact or no impact at all on local homelessness work.

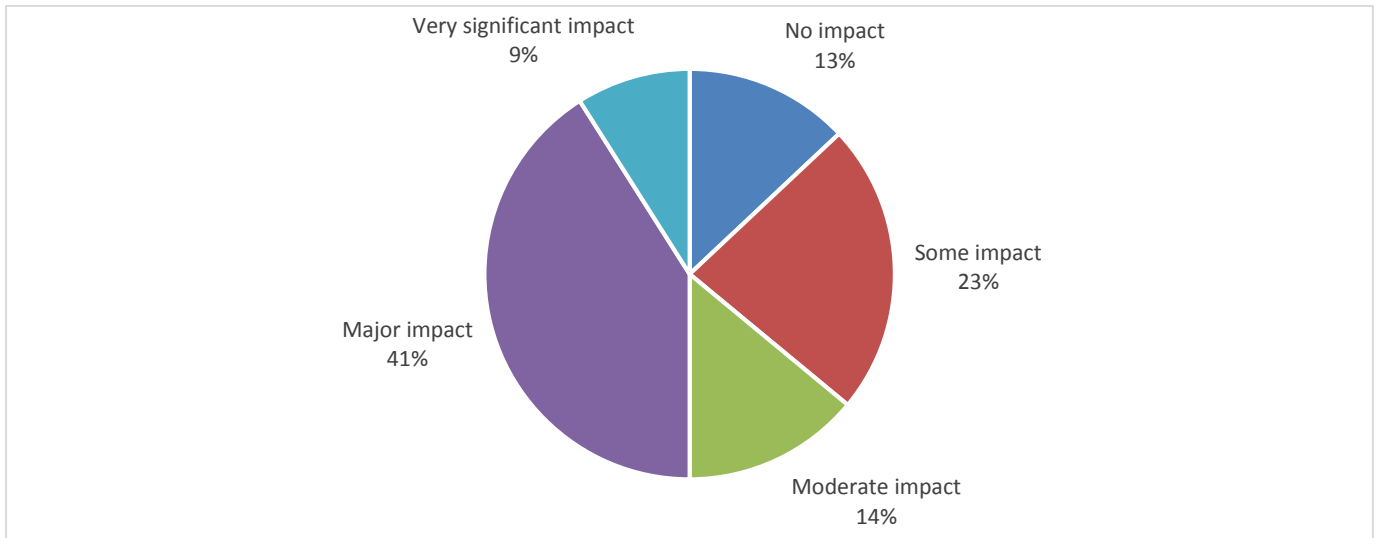


Figure 1. Impacts of the homelessness programmes on homelessness work at a local level (n = 78).

Functionality and effectiveness of the Housing First approach

The functionality and effectiveness of the Housing First approach have now been evaluated. The homelessness programmes in question have promoted the Housing First principle that advocates permanent rental housing in a housing unit or in a regular rental apartment, irrespective of whether or not the person is receiving other services. In addition to enabling autonomous housing and creating a separation between housing and social services, the Housing First approach strives to realise the residents' freedom of choice and opportunities to exert influence, as well as their rehabilitation, empowerment and integration into society.

The results indicate that the Housing First approach has worked better for housing units than for regular rental apartments (Figure 2). About half of the respondents believed that the principle has worked well for housing units, whereas roughly one third thought that it has functioned well in the case of regular rental apartments. Nearly half estimated that the principle has helped create solutions for homeless people that are more permanent and better suited to their individual needs. While roughly one respondent in five estimated that there are enough rental apartments to implement the Housing First model, only one in ten considered that the social and other services available in support of housing were adequate.

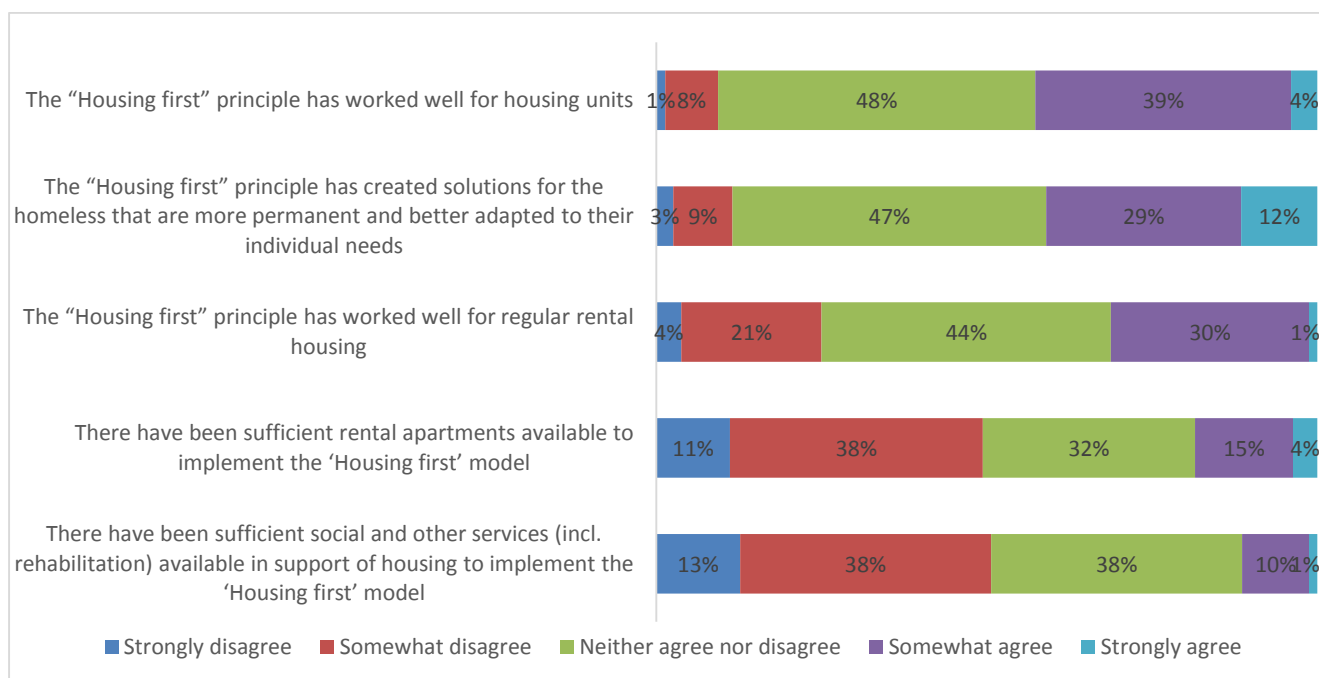


Figure 2. Effectiveness of the Housing First model over the different dimensions (n = 81)

In the course of the AUNE Programme, there would have been a need to construct new housing with the investment aid for special groups granted by the Housing Finance and Development Centre of Finland (ARA), especially for those homeless people who are particularly difficult to house and who have not received adequate support for scattered housing options. Small housing units that offer tailored support best meet the needs of this group of homeless people. Although a large number of apartments were built in the course of the Programme, the majority of them are not the moderately-priced rental apartments that are needed by the homeless and those facing the threat of homelessness. The greatest quantitative need for apartments is experienced in major urban growth centres where the population is increasingly concentrated. The AUNE Programme was also useful in developing new work practices that allow housing services and social services to jointly ensure that homeless people find their way into such apartments. Municipalities, however, fail to provide enough housing options and related support services, and therefore the opportunities for homeless people to exert influence, enshrined in the Housing First principle, remains unrealised. The inclusion of homeless people in society has also been somewhat neglected.

The implementation and effectiveness of the Housing First model was hampered notably by a lack of the type of supportive services needed in scattered housing. While most locations had apartments available, they lacked the related supportive services and so homeless people were therefore not directed towards them. Not only the availability of such support, but also its quality have presented challenges. When outsourcing their support services for housing, the municipalities failed to demand an adequate level of quality and the follow-up has also been insufficient. Another challenge has been that residents have no obligation to accept support in regular rented housing, even when professionals have deemed it necessary to prevent recurring homelessness. The Housing First model has turned out to be an effective approach, enabling the authorities to find more apartments for the homeless and establish a degree of permanence in their housing conditions. Yet the housing arrangements that adhere to this model still include fixed-term leases. Often the reason behind the fixed-term leases is that landlords consider the potential risks (such as unpaid rents and antisocial behaviour) too great, due to insufficient provision of supportive services.

Achieved targets and programme impact

Table 1 contains key statistics on the impact of the programmes. The level of the number of homeless people has decreased during the programme period, which has resulted in significant savings. With regard to the AUNE programme, the data is presented for only two years. Nevertheless, compared to the PAAVO II programme, the number of evictions carried out has decreased. A total of 65,035 evictions have been initiated during the programme, of which 14,763 have been implemented. As a result, more than 50,000 evictions have been prevented for various reasons.

Table 1. Compilation of key statistics on the homelessness programmes.

Programme	PAAVO I 2008–2011	PAAVO II 2012–2015	AUNE 2016–2019 ¹	Total
Total funding	€170 million	€100 million	€78 million	€348 million
Cost per year	€42.5 million	€25 million	€19.5 million	
Investment grants and renovations/acquisitions for special groups	€80 million (47%) 939 new dwellings 603 renovations or acquisitions €58 million in investment grants	€69 million (69%) ARA: 323 dwellings built 150 dwellings renovated 23 dwellings acquired €22 million In addition: 17 dwellings built for the long-term homeless RAY: €32.3 million in investment grants for separate dwellings, 493 dwellings acquired €14.5 million for youth housing, 604 dwellings built	€54 million (69%) STEA grants for supportive housing: €13.2 million in 2016–2017. A total of €7.8 million for supportive housing in 2018. €2.5 million in investment grants and €4.8 million for youth housing (incl. €2.3 million reservation for 2018) €34 million in investment grants for the programme period €28 million in grants for construction and acquisition in 2016–2017.	€203 million (58%)
Direct actions	2,145 dwellings, 200 new permanent jobs in support services	3,156 dwellings, more than 300 housing support persons	1,836 dwellings, 90 housing advisers	7,137 dwellings
Level change in number of individual homeless persons	Situation in Nov 2007: 7,300 Situation in Nov 2011: 7,606 + 306	Situation in Nov 2011: 7,606 Situation in Nov 2015: 6,785 -821	Situation in Nov 2015: 6,785	Change (no. of persons): Nov 2007: 7,300 and Nov 2018: 5,428 = - 1,872

¹ The programme is in progress.

during the programme ²			Situation in Nov 2018 ³ : 5,482 - 1,303	
Estimate of annual savings from reduction in numbers	The total number of homeless people has increased	At least €12.3 million	At least €19.5 million	PAAVO 2 and AUNE: at least €31.8 million
Level of the number of long-term homeless persons at start and end of programme	End of 2007: reliable data unavailable End of 2011: 2,835	End of 2011: 2,835 End of 2015: 2,252 -583	End of 2015: 2,252 End of 2018: 1,162 - 1,090	
Estimate of annual savings from the reduction in the number of long-term homeless persons ⁴	Cannot be estimated due to lack of reliable data from end of 2007	€8.7 million	€16.4 million (2018 data)	PAAVO 2 and AUNE: at least €25.1 million ⁵
Evictions initiated and implemented	2008–2011: 29,550 Implemented: 5,767 (19.5%)	2012–2015: 21,887 Implemented: 6,686 (31%)	2016–2017: 13,598 Implemented: 2,310 (17%)	Initiated: 65,035 Implemented: 14,763 (23%)

According to the evaluation, the PAAVO I and II programmes succeeded in reducing long-term homelessness and replacing dormitory housing with rental housing. The impact of the PAAVO programmes has been permanent, as the data shows that homeless people hit hardest by homelessness can be offered long-term solutions. Housing guidance and other housing support services were developed during the programmes. This produced staff with tasks related to reducing or preventing homelessness. Several of the operating models that were developed have also taken root in the cities involved in the programmes.

The aim of the homelessness prevention programme AUNE is to prevent homelessness among vulnerable groups in particular, to implement related development activities, to develop and disseminate housing advice, to prevent evictions due to financial difficulties, and to develop solutions that reduce the risks for landlords when providing housing to homeless people.

Homelessness decreased further during the AUNE programme. Reducing homelessness has been the most challenging in the Greater Helsinki area and in growth centres such as Tampere, Turku and Kuopio, where the lack of affordable rental housing has made homelessness work more difficult. The programme contributed to good cooperation with the One-Stop Guidance Centers (Ohjaamo), which provide low-threshold advisory and guidance services, with a view to reducing the risks of homelessness among young people. During the programme, housing advice services for immigrants were established; such services are

² The figure does not include families. When talking about data, reference is made to a “level change” because the number of homeless people during the year varies, i.e. the number of homeless people at the end of the year does not reflect the actual decrease in the number of homeless people, but the change in the level of the number of homeless people.

³ Statistical method changed in 2018.

⁴ Calculation used: housing one long-term homeless person saves approximately €15,000 of public funds per year. (University of Jyväskylä et al. 2011).

⁵ The number of long-term homeless people is presented separately in the table but is included in the decrease in the number of homeless people.

an important means of preventing immigrant homelessness. So far, the work to prevent homelessness among young drug users and young people placed in child welfare has not been successful, nor have efforts to reduce homelessness among groups that have behavioural issues and are difficult to house, such as those with substance abuse issues. Homelessness among mental health rehabilitees emerged as a form of homelessness caused by substance abuse and having multiple disadvantages.

From the point of view of preventing homelessness, the increasing focus in the AUNE programme on homelessness due to financial difficulties and debts is positive. The programme contributed to the establishment of practices, such as apartment insurance cover and small loans, that help prevent homelessness caused by financial problems. During the programme, municipalities had to commit to establishing housing advice services following the development project. This did not happen according to the objectives. Not all municipalities involved in the programme have permanent advisers, although in Helsinki, for example, the number of permanent housing advisers increased during the programme. The placing of housing advice services on a permanent footing has also been affected by the wider take-up in recent years, as about half of the municipalities providing housing advice only started to offer such services in 2015 or later. (Oosi et al. 2019).

The results of the AUNE programme have been positively influenced by the Verkostokehittäjät (Network Developers) project, which has carried out competence-enhancing work across different programme cities and sectors. The programme has also increased international cooperation in homelessness work. This is particularly positive from the perspective of the urbanisation taking place in the largest growth centres and the response to the related demographic segregation. The savings created by the homelessness programmes is estimated to be approximately EUR 23–32 million per year from the reduction of homeless people and the prevention of evictions, when compared with the total costs of the programmes, i.e. EUR 348 million over a period of some ten years.

Recommendations

The evaluation puts forward a number of recommendations. The clarification of the concepts of homelessness and the development of statistics should be continued, as the current method of compiling statistics on homelessness does not adequately support homelessness work in municipalities. The topic of homelessness and the risk of homelessness should be brought up more frequently in basic services and guidance centres. In addition, one-stop-shop service points should be created in the Greater Helsinki area to provide low-threshold guidance in housing matters.

As regards the construction of housing units, funding should be allocated to the Greater Helsinki area and other larger urban regions. Cooperation between municipalities and the state, such as through land use, housing and transport (LHT) agreements, must ensure that sufficient government funding is available for the financing of rental dwellings. Existing funding models and housing stock should be used more effectively when acquiring housing units. Effective methods for the acquisition of housing include increasing rental by housing providers for the purpose of subletting, activating non-profit housing communities and mapping the building stock intended for other special groups. Rental housing companies and social services need more information concerning resident selection guidelines, so that minor and one-off payment defaults in credit information will not prevent people from receiving housing. The provision of such information is one of the core tasks of the Housing Finance and Development Centre of Finland (ARA).

The Housing First principle should be further developed and disseminated based on the quality recommendations set out in the AUNE programme. Different housing options must be available in municipalities, both in decentralised housing stock and in housing units. The state must allocate funding to different types of housing, such as housing groups and residential blocks, based on actual costs. It is necessary

to increase the incentives in state funding to municipalities, for example by offering bonuses for good results and by launching experiments based on impact investment. Funding from the European Social Fund and funding for organisations from the Funding Centre for Social Welfare and Health Organisations can also be used to support development work. Municipalities must ensure that they organise social counselling and other social services for independent housing and supported housing. The service guidance at overnight shelters should be developed in the same way as the expertise of municipalities in outsourced services.

In developing housing social work as a part of social work, the concepts and responsibilities related to housing advice should be clarified at a national level and information communicated at a local level. Housing advice that includes both housing and financial counselling should be established as a permanent activity in municipalities. Cooperative structures and action plans related to the homelessness work of large cities and developed during the homelessness programmes must be given permanent status. At the same time, steps must be taken to ensure that the eradication and prevention of homelessness are included in the action plans and strategies of the largest cities. The sharing of good practices in homelessness work should be encouraged between cities. It is important to continue the national work carried out in the Verkostokehittäjät (Network Developers) project to provide professionals from different sectors training at a national level.

Based on the evaluation of the three homelessness programmes, homelessness work has not been sufficiently established among the core activities of municipalities. The report recommends that a national project to strengthen homelessness work in municipalities be implemented during the 2019–2023 government term. This homelessness project would be jointly managed by the National Institute for Health and Welfare and the Housing Finance and Development Centre of Finland (ARA) to ensure that both housing policy and social policy are taken into account. At the level of government, the project would ensure that key ministries and partners, such as the Social Insurance Institution of Finland, are involved in tackling the issues of homelessness. The project would also introduce guidance for municipalities in establishing work on homelessness. A key objective of the project would be to eliminate homelessness through the use and development of social welfare services and to promote affordable housing for people at risk of homelessness in the Greater Helsinki area and other growth centres. The objective of the project would also be to promote both the identification of the risk of financial homelessness and the prevention of homelessness, for example by increasing financial and debt counselling and by making use of the results of the Asumistalousneuvonta (Financial Housing Counselling) project. This report recommends that, in addition to the national homelessness project, a housing policy programme be launched and that the prevention of homelessness be recorded also in other suitable national programmes and projects. The reduction of homelessness must also be taken into account when assessing the social impacts of policy decisions.