



The Housing Finance and
Development Centre of Finland

Preventing homelessness by housing advice





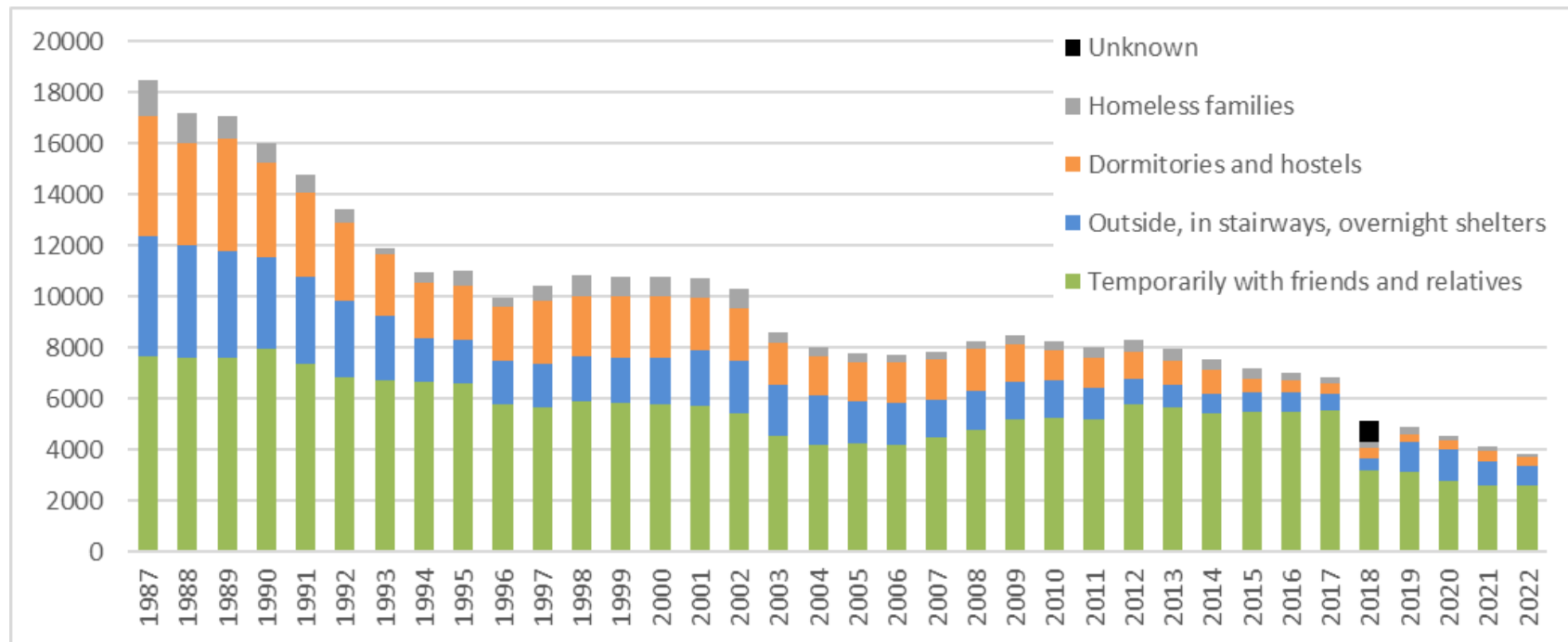
ARA implements housing policy

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An expert
partner and
developer of
housing

- ARA implements government housing policy, aiming for sustainable and affordable housing
- grants government grants, subsidies and guarantees related to housing and construction of housing
- guides and monitors the use of ARA housing stock
- is involved in housing development projects
- manages expert tasks and information services related to housing and housing markets, and carries out related research
- oversees building energy performance certificates.

Number of Homeless 1987-2022 in Finland



Please note: In 2018, the City of Helsinki specified its procedure of compiling statistics on homelessness. Due to this change, the numbers are not comparable to previous years.



Housing advice for all

- Housing advice is a preventive service that aims to tackle issues before they turn into a crisis
 - An efficient way to prevent homelessness
- Professional housing advisors help clients with rental debts, defaults, housing disorders etc.
 - The main job of housing advisors is to prevent evictions
- In 2023 ARA has given out grants to hire 74 housing advisors to municipalities all over Finland
 - ARA has given out grants to municipalities and housing companies for starting and developing housing advice services from 2009
 - Our aim: everybody is entitled to receive housing advice regardless of where you live

Housing advisors

- Most often housing advisors in Finland have a bachelor's degree in social services
- Housing advisors work in municipalities, NGOs or in housing companies
- Housing advisors aim to help clients before the problems need to be addressed by social work
- On the other hand housing advisors might find clients who are in need of a more severe intervention
 - referral to a different service
- Housing advisors work together with the client, housing providers, NGOs and social work
 - Role as a "bridge builder"



Examples of reasons for seeking help from a housing advisors

origin: Maura Tiuraniemi, Akseli Kiinteistöpalvelut

Applying for a home

Homelessness

Unsuitable home

Defective skills in finding a home

Debt

Financial problems

Payment plan

Over indebtedness

Problems maintaining finances

Small income

Rental debt

Changes in life situations (divorce etc)

Mental and substance abuse problems

Gambling

Problems maintaining finances

Taking care of your home

Health problems

Old age

Substance abuse

Mental health problems

Housing disorders

Cultural conflicts

Worry about a neighbour

Dispute between neighbours

Community quarrels

Most common reasons for seeking help from a housing advisor



1. Rental payment problems
2. Rental debt
3. Needing help finding a new home
4. Housing disorders
5. Eviction threat
6. Problems maintaining a clean home, hoarding
7. Homelessness
- 8 & 9 Advising with housing
10. Neighbour arguments
11. Crisis
12. Rent is too high
13. Eviction notice
14. Changing homes
15. Cultural conflict

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- 30 year old man
- Living alone in a church owned apartment
- Permanent job
- Moderate rent



Rental debt 3000€

Suffering from gambling problem



Seeked help form a housing advisor



Collaboration with the church and social work



Client participated in a rental debt group hosted by the housing advisor



Social work paid the rental debt

Housing advisor got him referred to a gambling addiction facility



Legislating Housing Advice

- Housing advice is one key method Finland is using to halve and eradicate homelessness
 - The law makes it possible to give housing advice to everyone regardless of where or how they live
- Ministry of Environment drafted a 5-year law for housing advice for 2023-2027
 - Aim is to improve the availability of housing advice in Finland by ARA's grants
 - part of the Programme of Prime Minister Marin's Government
- At the moment, providing housing advice is voluntary for municipalities.

How does ARA support housing advisors?



- Training sessions open for all housing advisors
 - Sessions consist of housing advisors presenting their working methods and/or expert lectures
 - Subjects are determined by the housing advisors, e.g. collaboration with social workers; clients with mental & substance abuse problems etc.
- Network of housing advisors facilitated by ARA and a team of housing advisors
 - The goal is to get to know each other, exchange ideas and get peer support
- ARA also arranges training to new housing advisors that have been hired with the grant given by ARA.

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Asumisen rahoitus-
ja kehittämiskeskus

Thank you!

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