

CHRA/CIH CANADA INTERNATIONAL **STUDY TOUR** **HELSINKI, FINLAND** SEPTEMBER 2025

Summary
Notes



By **Nick Falvo**, PhD

October 2025



**Canadian Housing and
Renewal Association**
A Home for the Housing Sector



**Chartered
Institute of
Housing**
Canada

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Study tour overview

This September, the Canadian Housing and Renewal Association and the Chartered Institute of Housing Canada brought housing leaders from across Canada to Helsinki, Finland, a nation that has effectively ended chronic homelessness through its Housing First approach. Consisting of 30 participants, mostly from Canada's non-profit sector and government, participants toured eight sites over a five-day period. Three virtual presentations were held beforehand in order to orient participants to Helsinki's community housing sector and homelessness system. The present document provides an overview of the study tour, including a summary of virtual presentations and of all local site tours.

Finland Study Tour Information Session

*Virtual presentation by
Juha Kahila*

Date: 19 June 2025

Juha Kahila is Head of International Affairs at the Y-Foundation.

Y-Foundation's slogan: "A home for all." We've been around for about 40 years.

We build subsidized housing for people in need.

We're currently Finland's 4th largest landlords, with roughly 20,000 homes.

We do a lot of advocacy work.

We coordinate the national Housing First network.

Sauna

Sauna is a big deal for us. Most Finns go at least once a month, and many even go weekly. We'll get to do

sauna on the Friday of your study tour (and you may get to do it at your hotel as well).

Practical suggestions from Juha for the study tour

- Dress in layers (temperatures vary during the day)
- Be prepared for light rain and cool evenings
- Bring a waterproof or water-resistant jacket, as well as a compact umbrella
- Bring thin gloves (for windy or chilly mornings)

Housing First in Finland

*Virtual presentation by
Juha Kahila*

Date: 12 August 2025

Juha Kahila is Head of International Affairs at the Y-Foundation.

Our winters are harsh here.

In the 1980s, we had 20,000 people experiencing homelessness, and many people dying on the streets (especially in big cities).

Y-Foundation has been around for 40 years.

Finland's five biggest cities are some of our founding members, and they still sit on our board.

City of Helsinki gave us 6 apartment units to start off. We now have about 19,000 units.

We buy some units from the private market, and then we rent them out. We also build other buildings from scratch.

We have a lot of RGI units [not the term Juha used]. We understand the needs of people experiencing homelessness, so we target much of our housing policy to this population.

Y-Foundation also does a lot of advocacy work. We have an employment program in Helsinki.

Additionally, Y-Foundation has a development unit and four full-time researchers.

We coordinate the Housing First Development Network (since 2013). That group organizes trainings and develops together with the key stakeholders (e.g., government agencies, landlords, service providers, people with lived experience, etc.).

We have various types of programs (e.g., camping, sailing and Adventurer sailing for young people who have been dropping out of school).

We're Finland's fourth-largest landlord.

One of our buildings involves a partnership with the Living Music Association (ELMU ry). It has units for low-income rock musicians (the building includes rehearsal spaces). Another one of our buildings,

located outside of Helsinki, has units for low-income people in the theatre sector. These are examples of how creative you can be when creating affordable housing.

Social housing in Finland

Finland has a lot of community housing—so does Sweden, but Sweden has considerably more homelessness.

We've been building it for 70 years.

The City of Helsinki owns 70% of its land area. The City has its own housing developer. The City owns 63,000 housing units.

Homelessness in Finland

Finland is the only EU country showing a reduction in homelessness over the long term (though it did increase in 2024).



In the big cities, we've almost totally ending street homelessness. You won't see any tents when you're in Helsinki.

As of 2024, there are 3,806 people in Finland experiencing homelessness. There were 20,000 in 1984.

There are just 110 families in all of Finland that are considered homeless (that figure in 1987 was 1,370). Today, there are only 10 homeless families in Helsinki.

Some key developments (this is a sample of what Juha presented)

2007 New housing minister (from a right-of-centre political party). He appointed a group of '4 wise

people' to assist. They developed their own model, without even knowing about Housing First.

2008 Housing First is introduced. "We went all in." No pilot programs. No pilot cities. This involved a lot of training for front-line staff – staff approach became more collaborative and less paternalistic. There would now be tenancy agreements offering tenant rights. Our goal was to end long-term homelessness.

2016 New focus on primary prevention.

We've been placing greater emphasis on primary prevention and housing/support, and less emphasis on emergency response.

In Finland, Housing First isn't just for people experiencing long-term homelessness.

Far more scattered site units than place-based supportive housing.

We also have a new model called “hybrid.”

- **One example of our hybrid approach:** a complex where there are some rental units, some scattered site units for Housing First clients, and a day centre for all tenants.
- **Another example of hybrid:** Koisoniitty (separate small buildings for people who need 24-7 support, but who can't be too close other tenants).

What we think is key to ending homelessness

- Affordable social housing
- Demand-side assistance (i.e., financial assistance for low-income tenants)
- Housing First (with good partnerships and tangible, quantifiable goals)
- Different housing models for different tenants—each country needs to ‘find their own way’ with Housing First, and not take

Pathways Housing First as an ‘off the shelf’ approach. Scattered site housing, for example, would not work for all of our tenants.

What has worked?

Prevention – we have ‘housing advisors’ who can help mediate between tenant and landlord if monthly rent is late

Robust social housing supply

Additional information

We have ongoing challenges, including cuts to social benefits, cuts to funding for NGOs, a lack of affordable housing, a lack of wraparound supports, NIMBY, and an overdose crisis.

Y-Foundation has several publications, all available at www.ysaatio.fi

Q&A Session

Mohamed: *When was the real turning point about cooperation and partnership in Finland?*

Juha: *That one housing minister (beginning in 2007, and discussed during my presentation) was a major turning point. When two cities resisted moving forward on Housing First, that minister leaned into them hard and said he would shame them publicly if they didn't play ball. Note that he was a right-of-centre politician.*

Savhanna: *I'm wondering about harm reduction. Where are you at there?*

Juha: *Overdoses are a big deal here. Finland has not been very progressive on harm reduction. We need to do better, especially with some of the new synthetic drugs we're seeing. We're approaching a new kind of crisis.*

Abby Miller: *Do you work in a collective impact model? For example, is there a backbone organization (maybe the Y-Foundation?) that supports the effort?*

Juha: *We have national programs and steering groups. Each city can go about their work differently (e.g., Helsinki wants to end all forms of homelessness by 2030, whereas the national goal focuses on ending long-term homelessness). Some cities also have their own networks.*

Carolina Ibarra: *How did you have enough staffing to scale up on units quickly?*

Juha: *Lots of training. We also leverage skillsets of shelter staff, many of whom assisted with the training. Considerable funding was needed for the training. Staff skills were not perfect at the outset. Lots of 'learning by doing.'*

Patricia Mueller: *Can you tell me about EU residency rules (and Russia-Ukraine), and their implications for homelessness in Helsinki?*

Juha: *We have not seen a major influx of people from EU – keeping in mind we’re far away and have a cold climate. Also, residency would be required in Finland before someone could access housing here. Russian border is closed (as of 18 months ago). We do have 60,000 refugees from Ukraine though (we’ve housed them all – none are homeless).*

Savhanna Wilson: *I’d love to know more about the sociocultural context. What can you tell me about neighbourhoods and social housing production? In Canada, we have a major challenge with hot housing markets and a lack of affordable housing.*

Juha: *Check out resources here: <https://ysaatio.fi/en/about-us/international-affairs>*

Finland’s Housing System

*Virtual presentation by
Teija Ojankoski*

Date: 16 September 2025

Teija Ojankoski is CEO of the Y-Foundation.

History matters with housing policy, particularly in Finland.

After World War II, approximately 400,000 Finnish citizens were forced to relocate from Finnish territory (that was ceded to Russia) to other parts of Finland. They had to be housed, and that was 10% of our population! State-subsidized housing was used to address this—and what was supposed to be a temporary measure lives on to this day. This had an early, formative impact on our national housing policy.

There is very little stigma vis-à-vis community housing in Helsinki. You’ll see on your study that, from the outside, it looks nearly identical to private units.

Coordination by government remains key for both housing and homelessness. It’s politically challenging though.

There is strict government oversight on housing quality in Finland. That means that poor quality housing simply does not get built.

City of Helsinki

There is a great deal of apartment-living in Helsinki.

The City of Helsinki is a major landlord, with approximately 60,000 units.

The City has a goal to have 25% affordable units in all new neighbourhoods. And by “affordable,” they mean 30-40% cheaper than market.

Financing of affordable/social housing

This is very relevant to low-income households.

When community housing gets built here, it receives a loan worth 80-95% of construction value from bank (while the remaining 5-20% comes from community housing organization’s own capital). The interest subsidy comes from the state entity (and is organized by ARA – the Housing Finance and Development Centre of Finland).

Most of these units are then owned by municipally-owned entities, and some by the Y-Foundation

Private apartments

50% loan from bank + 50% grant from STEA (lottery money).

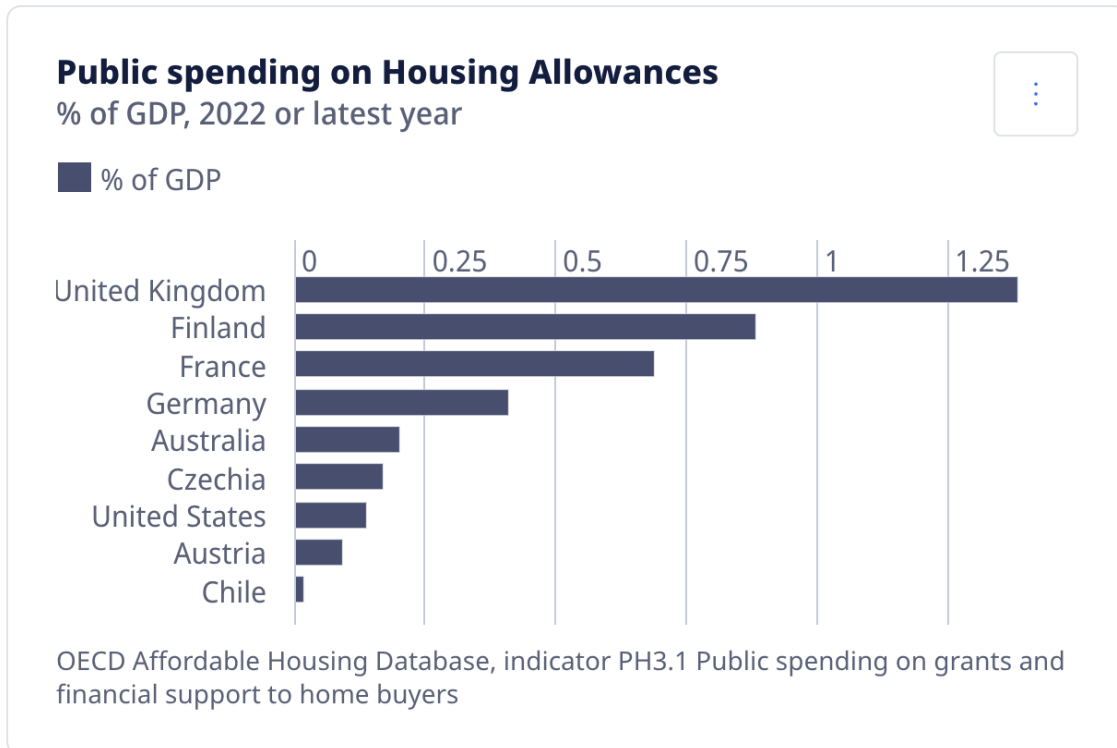
This is more relevant to moderate income earners (persons relying exclusively on means-tested income assistance cannot afford the rents in these units).

This model has become very popular in recent years.

We are worried that government may stop supporting private rental housing (due to fiscal belt tightening).

Housing benefit

This is a demand-side, means-tested benefit we have.



Source. <https://www.oecd.org/en/data/datasets/oecd-affordable-housing-database.html>

Note. Canadian data not available.

Recent funding climate

Funding cuts have recently been announced by government on both the supply side and demand side (e.g., housing allowances). We are very concerned about these cuts. This may lead to more homelessness (we feel it already has led to home homelessness). Our free market cannot address Finnish housing needs alone.

Unlike Canada, we haven't really experienced 'dark years' in the creation of affordable housing. Historically, government has always been active in our housing realm.

Unlike the United Kingdom, we don't have a rich tradition of private philanthropy helping create housing for low-income households (notwithstanding the lottery money mentioned above, which has been important).

As of 1995, no more loans or grants were provided by government to private homeowners (they used to be available though). At that time, Finnish government shifted its focus to supporting renters.

Focus of rental support is persons with low incomes.

Energy poverty

Fortunately, we don't have as much 'energy poverty' in Finland as do other EU countries, largely because energy costs are included in the rental subsidies to

tenants for state-subsidized units. Having said that, people living in private apartments do sometimes struggle with energy poverty (especially during cold winters).

Q&A session

Shauna Therese MacKinnon: *Are you connected to researchers tracking the impact of the cutbacks you described?*

Teija: *We have some early stats collected (showing some impact). Evictions have risen. Homelessness has risen. Unemployment is also rising, which may aggravate the situation. But the cuts have been recent.*

Day 1: Monday, September 22, 2025

Orientation and Urban Context

- Morning** Jet leg recovery and networking
This will be a 'recovery morning' to allow participants to recover from a long journey across multiple time zones.
- 11:00AM** Early lunch: On your own
- 12:30PM** Hotel lobby - bring a pen!
- 1PM** Kick off bus tour
We've rented a city bus and Juha Kahila from the Y Foundation in Helsinki is going to guide us on a tour through Helsinki, discussing both housing and other urban matters. This is going to be a great chance to meet the other delegates, start to build relationships, and also get a lay of the city. We'll then be dropped off at a brewery, where we'll have supper.
- 5PM** Welcome Dinner at CoolHead Brew / Taproom
Location: Gardenia Päärakennus, Koetilantie 1, 00790 Helsinki
A whimsical venue housed in a former greenhouse—an ideal space to toast the beginning of the week. Dinner is included in your ticket.

Day 2: Tuesday, September 23, 2025

Finland's 4th largest landlord and Integrated Communities (Dude Island)

NAL (Finish Youth Housing Association)

<https://nal.fi/en/finnish-youth-housing-association/>

Site leaders:

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We're a national umbrella organization for 19 local youth housing associations and 5 national member organizations.

We also own two companies: a non-profit housing developer (NAL Asunnot) and a company providing mainly case management services for youth (NAL Palvelut).

NAL Asunnot is a not-for-profit company that rents and builds affordable homes for young adults under 30. They own approximately 2,500 apartments in the Helsinki Metropolitan Area and other major centres where there is a demand for affordable rental housing. Across 16 cities in total.

We're the only organization in Finland solely dedicated to youth homelessness. We do prevention, advocacy, constructing and leasing apartments.

We also support youth who are not necessarily 'high need.'

We see youth as 18-29.

We provide services to our tenants and those who are not tenants.

When we were established in the 1971, there was high youth unemployment. Initially, we did just advocacy – we then moved into the development of housing, as well as wraparound support.

Youth with children can stay with us. We'd house them.

Most of our youth don't have dependants though.

Strictly speaking, our youth can stay in their current units until age 35 before having to move. Most don't stay quite that long though. It's common for our tenants to stay in a unit for about 2 years – they may find a partner or a higher-paying job and want to move on.

We have no formal waiting list per se. However, priority is given to applicants in highest need.

Most of our tenants are Finnish citizens.

Dude Island's housing for youth (which we visited during our study tour) has either no support or 'light touch case management.' Any lower-income youth under the age of 30 can live there (though priority is based on need – e.g., currently experiencing homelessness or at risk of homelessness).

Wraparound support for higher-need tenants

About 15% of our apartments are designated for tenants in need of relatively intensive wraparound support. Those particular tenants come to us via child protection services (i.e., child welfare).

Many have been in a foster home and have never lived independently. In other cases, the youth tried living on their own (maybe a few times) and encountered major difficulties (e.g., mental health, substance use, etc.) and it's clear they need more support.

NAL Palvelut has a wide range of services, their site with intensive supports being one of them. Target group for high-intensity support: youth 18–23 leaving child protection or clients needing more intensive support.

Duration of support: up to 2 years

On-site staff support for this group is available here from 7AM until 11PM, 7 days a week (there is also 24/7 phone support); three meals a day are provided on site. If one of these tenants refuse wraparound support, we recommend that they move on.

Many of our tenants don't like to clean their units (that's an ongoing challenge). Personal hygiene is an ongoing challenge as well. We try to meet with the tenant in their unit once a week.

Some tenants are more withdrawn and rarely leave their apartment (they can be challenging to work with).

For housing that offers intensive support, Nal Palvelut's staff-to-client ratio at is about 1:15, but every client has two coaches; each staff/coach might focus on 3-5 clients at once.

Overdoses are not a major issue in our buildings ("This ain't Vancouver!").

It's exceptionally rare for our youth to have experienced street homelessness or an emergency shelter stay before coming here. You likely won't see even one rough sleeper in Helsinki during your study tour.

For the other 85% of tenants, there might be a need for very light touch support (i.e., some mentoring).

We do not have a strong focus on specialized LGBTQ2S+ supports; that's not talked about a lot here. However, we feel we're generally inclusive.

Additional points:

Everyone in Finland under a certain income level is eligible for demand-side rental assistance.

Current national government wants to make cuts to social welfare programs, many of which relate directly to youth homelessness. We expect to see a major slowdown in the development of new housing, and our organization's entire existence is in jeopardy because of this (we had to let one person go last year). We expect to see more homelessness in the coming years because of this (e.g., we're starting to see it in malls).

Setlementtiasunnot

Site leaders:

Katri Kaukinen

Customer Relations Manager

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Leasing agent

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CEO

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In Setlementtiasunnot Apartments, the primary focus is on the people and their communities. We have just over 2,000 residents.

Established in 2000.

Lots of communal spaces. Dinners together. Strong emphasis on community. Quite unique landlord in the Finnish perspective.

We like the "block concept." We have people living together. Living near each other, people can help each other.

We have 21 buildings in Finland, comprising 1,900 homes and 2,200 residents.

We have housing for low- and middle-income groups.

We seek to prevent segregation.

Applicants for tenancy must not have high incomes (wealth assets are assessed). A tenant living alone, upon move in, can make up to 3,600 Euros per month and still be eligible for our housing. If a person moves into one of our units, under that threshold, and their income increases after they move in, they can remain in the housing.

We have just 11 employees.

We offer housing for both low and middle-income households. Average rent paid per unit is 1,751 Euros across our entire organization.

We put emphasis on residents getting to know each other.

We have common areas, gyms, living rooms. Places to cook together. Music rooms.

Each of our buildings has 5-10% of its apartments as supportive housing (with wraparound support being provided by other organizations).

In some of our buildings, there is 24-7 on-site supports (provided by other organizations).

If someone in one of our buildings has disabilities, a different organization would support them (maybe even staying overnight in the unit).

Our tenants range in age from 18-100.

About 10% of our households have children.

However, our tenants are mostly single people or couples.

Our apartments are quite small (mostly one- or two-bedroom apartments).

Prospective tenants wanting affordable housing in Helsinki are not able to apply to one centralized triage system; but we do have a centralized within our organization (meaning one application that covers all buildings in our portfolio).

Demand outstrips supply. Throughout our entire organization (Setlementtiasunnot), there might be 1,000 applications per month for 40 available units.

Generations Block [visited during study tour]

It has three sections, each operated by a different organization.

- One building is for students
- A second one for families with children
- The third one is small apartments for various household types (this section is operated by Setlementiasunnot)

In Generations Block, there are a total of approximately 300 units.

There is one common space in the building for musicians to rehearse (there's sound proofing in the paneling). It has a purpose-built auditorium with sound proofing (for movies and performances).

There's another with tools for all tenants to use (a workshop of sorts).

Residents have an app they use to communicate about building matters (to reserve some common space, book laundry, book sauna space, notify residents of various matters).

Y-Foundation in-person presentation

Site leader:

Juha Kahila

Head Of International Affairs
Y-Foundation

Affordable housing in Finland

On the supply side, social housing constitutes 13% of Finland's total housing stock. In Helsinki and in some other big cities, there's a target for 25% of units in new neighbourhoods to be social housing.

On the demand side, we also have a rather generous demand-side benefit. Most people eligible will receive it (there's no waiting list for the housing benefit).

The City of Helsinki owns 70% of its total land area, much of which it leases out. The City also has its own developer, HEKA Oy.

Finland also has something in between owning and renting. Tenants pays an up-front amount at move in and then gets more protection than would a tenant. This is called right-of-occupancy housing.

There are visible signs of growing homelessness in Finland, happening as a result of recent cuts to social benefits (brought in by a right-of-centre national government). This increase is also reflected in a slight

uptick in homelessness as measured by the PIT Count.

Y-Foundation

Y-Foundation was founded in 1985 by several large municipalities, institutions, associations, and trade unions. Our approach was always very much in line with Housing First (even though we didn't call it Housing First originally).

Y-Foundation is Finland's fourth-largest landlord. It has just over 19,000 apartments.

Y-Foundation has two types of units:

1. Y-Homes has just over 7,500 apartments for tenants with special needs.
2. M2-Kodit (a non-profit company) supports more than 11,000 apartments that are state-subsidized, affordable housing.

How we finance our units

When we create housing, we get a bank loan for 80-95% of cost. The other 5-20% comes from our own capital. We also get a subsidy on the mortgage from government (organized by VARKE).

When we buy units on the private market, we get a 50% loan from a bank, and a 50% grant from STEA (this is lottery money).

Our loans are usually for 40 years.

Our rents cover the operating costs. We usually don't need to ask government for further operating support (although there is some operating support from government for some projects).

The Rock House

74 apartments, 25 of which are reserved for rock musicians.

Built in cooperation with the Living Music Association.

Rehearsal space, small studio. Sauna and rooftop terrace.

Other considerations

Advocacy is important to us. Y-Foundation meets with ministers on a very regular basis. We coordinate the national Housing First network.

Y-Foundation also has four full-time researchers. And we run different kind of projects around homelessness. (Women homelessness, loneliness in scattered housing etc)

Tenant committees

Every Y-Foundation building has a tenant committee (each committee gets 500 Euros per year to decorate the building). Some are more active than others. Sometimes they use funding for decoration/beautification.

We have one major event for Y-Foundation tenants each year. Approximately 1,000 tenants participate in

that event each year, and tenant committees help advise on what that event should look like.

Tenant committees might also write a letter to the Y-Foundation advocating to keep the rents under a certain level.

Employment support

We have an employment program for our tenants. Lots of snow shovelling in winter, and lots of gardening work in summer (we offer such opportunities to our tenants before offering any of the work to non-tenants). Same thing applies to other jobs at Y-Foundation (including full-time positions).

The program has important links to private companies such as IKEA and the national postal service.

Current national government is changing rules, allowing participants in our employment program to keep a smaller portion of remuneration. Prior to current national government, tenants could keep up 100% of remuneration from this work, up to 300 Euros per month.

Eviction prevention

Finland has housing advisors that help with eviction prevention. They're like a 'middle man' that helps the tenant. This is essential in preventing homelessness. Some repayment plans last as long as 24 months.

Across Finland, there is quite a bit of this, provided by a variety of organizations.

The service is also available to private homeowners experiencing difficulty.

Housing advisors can also mediate between neighbours in conflict.

Damage to units is quite rare (keeping in mind that most of our walls are concrete). Rental arrears are more of an issue.

We sometimes make 'direct payment' arrangements between a social benefit provider and Y-Foundation

(i.e., landlord). We might do this with somebody who's faced multiple evictions in a short time frame.

Discharges from public systems

- Discharges from child protection into homelessness simply don't happen. Ever.
- Discharges from hospitals into homelessness are rare. Hospital staff work with social agencies to help prevent this.
- Sadly, discharges from jail into homelessness do happen. This is a shortcoming of the Finnish system.

Day 3: Wednesday, September 24, 2025

Supportive Housing Models

Sininauhasäätiö – Blue Ribbon Foundation

Site Tour Leader:

Leena Rusi

Development Director

Blue Ribbon Foundation

Email: leena.rusi@sininauhasaatio.fi

You can find more information about our services on our English website:

<https://sininauhasaatio.fi/en/>

English term for this organization: Blue Ribbon Foundation Group of Finland, which actually has three organizations.

1. Blue Ribbon Foundation Group is Finland's second-largest Housing first provider (Y-Foundation being the first).
2. Social enterprise means we don't get profit (there's cross subsidy). At least half of its profits go to its owner, Blue Ribbon Foundation, as dividends.
3. A third arm of the organization focuses on substance use [we did not get into this in detail during the study tour].

We do Housing First (5 sites total). We also have scattered site units.

We have 780 apartments, across 4 sites.

In total, we support over 4,000 people (via all of our services combined).

We have about 250 employees (all organizations combined) and more than 600 volunteers.

Our main focus is housing. Most of our clients have suffered long-term homelessness (sometimes for over 10 years). Most have also suffered mental health and/or substance use challenges. Many have experienced criminal justice challenges as well.

We do neighbourhood relations work and employment support work.

Pessi

This is our biggest Housing First site, with over 125 units (in Canada, this would be called place-based supportive housing).

This program's focus is persons who have experienced long-term homelessness (e.g., mental health, substance use). Substance use is allowed inside apartments (a bit of a grey area), but there are no common areas in the buildings for illicit drug use.

Violence can result in the termination of tenancy. Tenants are allowed to have one visitor at a time. Problems (including with neighbours) are often caused by visitors.

We do not employ security guards, and our staff don't get physical with unruly tenants. We do have emergency buttons we can press in an emergency (which can summon the police in about 5 minutes).

There are a lot of fire alarms going off here.

There are weekly meetings with tenants to discuss matters of common concern.

Nuoli

This is a 24/7 site for youth (aged 16-29). There is one hour each evening when the space is being cleaned (aside from that one-hour time slot, the space is open 24 hours).

Youth don't really live there per se (they can stay there overnight if they need to though).

There is food, laundry and shower facilities. Help with housing searches (including at NAL, which is discussed above).

Youth learn about us largely via word of mouth.

Many of our youth have substance use challenges which have contributed to them losing their housing.

In many cases, there are rental arrears and this has led to the youth losing their housing (resulting in them arriving here). Major arrears do make it challenging to get housing (though some community housing providers don't mind).

Nuoli operates a 12-bed emergency shelter for youth. It's one floor in a building.

The beds are typically full, especially during cold weather. Demand for those beds tends to outstrip availability.

We help residents with housing searches.

Café Illusia

This is a low-threshold day centre for adults (intoxication is permitted, as long as behaviour is acceptable).

Community Café is open Monday-Friday, 9AM – 12 Noon.

Group activities: Monday, Tuesday and Thursday afternoons

We serve small meals (e.g., porridge and coffee).

We have Wi-Fi, a computer, a telephone, and charging devices for electronic devices.

Lots of group activities—e.g., cooking, creative activity, trips.

We also have community meetings open to all where issues of common concern are discussed.

Our staff provide case management and referrals.

We help with housing searches and we provide harm reduction services.

Not all of our clients are experiencing absolute homelessness, but some are.

Clients are not required to reveal their identity (we want this to be as 'barrier free' as possible).

Narcotics Anonymous groups use our space in evenings, three times a week.

Additional points

Under Finnish law, if a child were to appear, we'd have to ask permission from child welfare authorities (keeping in mind substance use among many of our tenants).

All of our own housing units in the Helsinki city area are for Helsinki citizens. There are residency requirements.

Blue Ribbon Foundation does work with migrants. We help them find housing on the private market, for example.

Our main funder is the Ministry of Social Affairs and Health. Secondary funders: European Structural Fund, National Agency for Education, municipal funders. We do fundraising too.

Designer drugs are becoming an issue in Helsinki. We have an emerging Alpha PHP problem here. We do provide syringes and cleaning supplies.

Throughout Helsinki, there is a total of between 60 and 70 emergency shelter beds.

There's a city-wide triage system for supportive housing, but not for community housing generally.

Vvarey/Vepa (operated by No Fixed Abode)

Site Tour Leader:

Erja Morottaja

Communications, Fundraising

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<https://vvary.fi/in-english/>

Slide presentation:

[https://vvarewebshare.blob.core.windows.net/vvarejulkinen/Metropolia_Vvare%20ry%20power%20point_engl.%202025%20\(2\).pdf](https://vvarewebshare.blob.core.windows.net/vvarejulkinen/Metropolia_Vvare%20ry%20power%20point_engl.%202025%20(2).pdf)

This organization offers various kinds of low threshold services for people who are or have been experiencing homelessness.

“No fixed abode” essentially means “no fixed address.” Same meaning as in Canada.

Our origin

A group of four men who had been homeless, in 1986, decided to start an organization. They got help from some social workers.

At that time, Finland had about 20,000 people experiencing homelessness, driven in part by rapid urbanization. Homelessness was very visible, and we had a bootstraps mentality (lots of shame and hidden homelessness).

There were also World War II veterans who had experienced trauma (resulting in some inter-generational trauma for the next generation).

Back in 1986, alcohol was the ‘drug of choice’ for people at risk of homelessness (it’s still very prevalent today).

Also at that time, municipalities did not provide robust social programming.

The organization was initially run by peers and volunteers. Then it started to grow. There are now about 40 people working at the organization.

Housing as a right

We never liked the ‘treatment first’ approach to housing. We felt that it shamed people.

Our founding members, back in 1986, felt that people needed housing in order to work on other challenges.

In 2007, we piloted Finland’s first Housing First program. It’s still operating today. There are now 28 people living there (all experienced long-term homelessness before being housed).

We also feel it’s very important to adapt/modify Housing First to your own context.

Today, we tend to work with the ‘hardest to house.’

City of Helsinki runs Helsinki’s coordinated access system. There’s a transitional building with 50 units where we provide the wraparound support – they’ll eventually move on to some form of permanent housing (many will move on to supportive housing). Some residents stay in the transitional building for up to two years, and this is not ideal.

Today

Everyone who currently works here has experienced homelessness.

We have trainers/mentors for people who have experienced homelessness. They help train other organizations (i.e., staff training).

We focus a lot on reducing staff burnout. For example, we set aside time for staff—as a 4-person unit, perhaps—to work with an outside person/counsellor to discuss challenges they’re experiencing. We also work hard to help staff across our entire agency learn more what all staff are doing. We aren’t where we want to be with respect to remuneration, but it’s a priority for our senior leadership. Our staff are unionized.

We also created some temporary housing after COVID, though we struggled with this concept. We realized people had to wait for permanent housing. So we decided there needed to be some temporary housing (own room with a lock on the door). About 50 people are there. It's been about 3 years. We'd generally been quite loud about not having temporary housing.

Our focus is people aged 25-45. We do have some older people too, and sometimes some younger.

Roughly three quarters of our clients are men.

We tend to refer younger people to another service.

We provide some services to migrants as well. We don't require that a person have legal status in order to receive many of services, and we have services provided to people who do not speak Finnish. We help them understand their rights and we help them access services (including housing).

We have outreach workers too that drive around and provide support to rough sleepers.

We do some eviction prevention with families with children. We do have a project that focuses on this.

Day Centre (Vva ry/Vepa)

Location:

Ratamestarinkatu 6, 00520 Helsinki

We have low-threshold services (includes VEPA, which is the day centre visited on the Wednesday of our study tour). We also have a café there.

VEPA and the café are low-threshold places. You can be intoxicated but you cannot use alcohol or drugs on site. VEPA has four peer workers.

VEPA is open M-F 9AM – 7PM (there's food and refreshments, clothing, sundries, etc.).

We serve breakfast, largely with donated food. There's also a warm meal served every day at 2PM.

Clients can sleep on our sofas while we're open.

We have a housing counsellor as well and social work on site.

No showers here. It's more for activity and food.

You do not have to be a Helsinki citizen in order to access our services here (if you're a "registered" Helsinki citizen, the municipality is required to provide you with housing – though that doesn't necessarily happen quickly). So non-registered persons are very marginalized, and it's important that we help them. Largely for this reason, we don't require that clients provide us with identifiable information (we'll often report 'loose numbers' to our funders).

Children cannot come in to our drop in, in part because some clients are intoxicated.

Pets are generally not allowed at the drop in (in part due to allergies and some religions). Sometimes small animals are allowed though.

Advocacy

We do a lot of advocacy.

We believe that the policies of Finland's current national government are detrimental to homelessness. Unemployment is rising and rents on the private market are high. Non-profits are being forced to rely increasingly on fundraising, which is challenging in part because Finland does not have a strong culture of philanthropic giving.

We feel that Finland is losing momentum on Housing First, including a move towards temporary housing.

Ongoing challenges:

- **Hidden homelessness.** This is particularly relevant to women and members of the LGBTQ2S+ population (and this leads to major power differentials within private space).
- **Our treatment of the Romani people.** That's probably us what Indigenous peoples are to Canada. The Romani people have major challenges with respect to substance use and the criminal justice system.
- **Corrections.** Finland does do a very ineffective job of preventing homelessness among people being discharged from jail.
- **Hospital discharges.** Finland also has a challenge with respect to hospital discharges. Persons are sometimes discharged into homelessness. We need to change this.

- **Domestic violence.** We feel that services for survivors of domestic violence are lacking in Finland. This is a gap for sure. Partly for that reason, our organization has a 'women only' evening. We do some education on the topic too (e.g., "these are the signs of domestic violence").
- **Women.** There is currently no day centre in Helsinki just for women. It would be good to have one.
- **NIMBY.** It remains a challenge for our own services/sites. Our neighbours don't always love us.

Day 4: Thursday, September 25, 2025

Housing First in Practice

Salvation Army

Presenter:

Petra Kane

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<https://www.pelastusarmeija.fi/paikkakunnat/helsinki/asumispalvelu>

Salvation Army has been operating here since the 1930s.

Here at this site, we used to have the largest emergency shelter in all of northern Europe (at one time, it had 500 shelter beds).

In the 1970s, dormitories were turned into small rooms.

The Housing First era and the Alppikatu unit

In 2009, things changed a lot in Helsinki. Many emergency shelters in Helsinki were closed and many supportive housing units were created instead. There was a shift to Housing First. Shortly thereafter, we went from 250 shelter spaces to 81 units of permanent housing. This involved a major renovation (much of which was financed by the City). Our newly-renovated space (what we call the "Alppikatu unit") opened in 2012.

The Housing First model is something that the City of Helsinki wanted. It was driven by the City, not the Salvation Army. The latter agreed to fall into line.

The staffing corps in this program includes one nurse.

The City of Helsinki has considerable oversight, including with respect to staffing components and with respect to the number of residents. The City has a coordinated access system which determines which clients come here (from time to time, we may flag a prospective tenant they recommend that we don't think would be a good fit).

Sobriety of tenants is not required. Our program does provide harm reduction supplies.

Most of our clients are men (maybe 85%).

Our site here is not for the most complex clients (relative to other housing options in Helsinki).

Breakfast is offered 5 days a week and lunch 4 days per week (the City doesn't require this, but we offer it anyway). If funding allowed, we'd offer more meals on more days.

Our residents do have a lease (with some tenant protection).

We can evict very quickly (in extreme cases) and can have someone removed within a few hours if necessary.

Transitional space

We have transitional space (known as Castreninkatu Unit) attached to our building.

There are two similar sites elsewhere in Helsinki.

In some cases, a person can 'skip' transitional housing (and go directly from emergency shelter into permanent housing). However, lack of capacity in permanent units often delays a person being able to jump directly there.

Another advantage of transitional housing is that it can give us more 'intel' on an appropriate referral/placement into Housing First. We then provide this info to the City which may decide to further assess the person's situation (sometimes with an interview).

Maybe 10% of our transitional housing residents here at Castreninkatu Unit end up moving directly into our supportive housing (Alppikatu unit).

The transitional space has 65 residents (53 rooms for men, 12 rooms for women on a separate floor). We did once allow a trans person male to move to the men's floor; but we feel a bit different when a trans woman wants to live on the women's floor. We seek direction from the City in such cases. It's actually a rare request.

Residents each have their own room.

There's a "quiet floor" in this building. That's not for everyone.

Transitional housing residents cannot use substances inside the shelter. Nor can they have guests.

Referrals come from City of Helsinki (who also fund this). Unfortunately, the City typically knows very little about the residents that they're referring to us. Roughly 50% of the people who come here end up breaking the rules (often something related to alcohol, drugs, or violence) and are ultimately sent back to emergency shelter.

Our residents do not sign leases.

Guests are not allowed.

Zero tolerance policy for violence.

No drugs or alcohol inside units (but residents can be under the influence when they arrive)

Our program does not provide harm reduction supplies.

No smoking cigarettes inside apartments.

Residents need to buzz to get into the main building, but their key allows them to get to their floor and into their room.

Residents pay a modest shelter fee to the City (they don't pay rent to us). It's based on income, and in many cases residents pay nothing to the City at all.

A resident here can receive a jail sentence for up to six months and still come back here (and not lose their residency here).

A person can be discharged from jail and be flowed into our transitional housing on the same day of their release (if we have an opening).

City staff help coordinate releases from jail into transitional housing system.

Commonalities of both programs

Salvation Army's national office gives management of these sites considerable discretion and autonomy. Our program oversight comes mostly from the City of Helsinki (e.g., City stipulates we must serve residents of all religions).

Our employees (i.e., on the social support side of the Salvation Army) do not have to be religious.

We do have two Christian chaplains available to our residents.

We have low-threshold work activities for residents. It's mostly cleaning. They get 8 Euros per day. That's 2 Euros per hour, cash (pay day is twice per week). This does not affect their income assistance.

There is certainly NIMBY among neighbours. We sometimes organize community meetings.

Helsinki is very much affected by the arrival of a relatively new designer drug: Alpha PHP. Open drug dealing and open drug use has become much more prevalent in the past 2-3 years (mostly smoking, but there is some injection of it as well).

Note: Cannabis is not legal in Finland.

There are programs throughout Helsinki that distribute harm reduction supplies.

The Salvation Army in Finland tends not to advocate publicly on public policy matters (i.e., they're quiet on the systemic advocacy front).

Rinnekodit

Site Leader:

Marko Lahtela

Unit Manager

Rinnekodit, Silta Unit

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Rinnekodit, as an organization, offers Housing First and other services for people experiencing homelessness and substance use challenges at several locations in Helsinki and other Finnish cities. We are the housing arm of the Deaconess Foundation (which began in 1867). The Deaconess Foundation also operates in the Global South.

Rinnekodit offers wraparound services (unlike the Y-Foundation). We deal with real estate and people. For example, we own Rinnekodit.

We consider ourselves 'queer friendly' (for example, we have a float in the Pride Parade, unlike some other organizations in Helsinki's homeless-serving sector) but we don't offer specialized services for the LGBTQ2S+ population.

Some tenants at our organization receive additional supports (e.g., additional health care support).

We have a "mobile service" where we provide case management to units owned by other entities.

We have both scattered site housing (for 66 people) and place-based supportive housing. We have far more people supported in place-based supportive housing than in scattered site housing.

We have "the Meria unit," which is a supportive housing building for high-acuity women who have experienced long-term homelessness.

All of our tenants have "rental contracts" (in Canada, we would call these leases).

About the only thing that results in eviction with us is violence or court-ordered evictions as a result of

rental arrears (and in those latter cases, it can then take six months to actually evict the tenant).

With supportive housing, evictions due to violence can happen within a day.

In terms of age groups, we serve tenants aged 18 and above. Most of our tenants are aged 30-60.

Our organization does not serve households with young children.

Every site in our portfolio has a health care professional on staff.

Rinnekodit, Silta unit

You can check out our website for photos:

Rinnekodit Silta - Rinnekodit

<https://www.rinnekodit.fi/toimipisteet/rinnekodit-silta/>

This used to be student housing. It has since been converted into Housing First. Good collaboration/integration with the surrounding neighbourhood. It's in a beautiful suburb (slightly outside the city centre).

This is place-based supportive housing. There are 76 apartments for 78 tenants (two of the units are for couples). They can live here as long as they want.

We do see ourselves as something in between supportive housing and independent housing. Silta means "bridge," and we like to see ourselves as a bridge between supportive and more independent housing.

We hope and expect many of our clients to move on to more independent housing. We'd like to see a lot of our tenants move on to housing that does not require 24-hour onsite support. Perhaps some might move on to an apartment owned by the City of Helsinki, and a monthly support visit might be offered in that case.

Tenants at the Silta unit tend to be 'mid acuity' or even 'low acuity.'

For example, we might not accept a person whose previous housing was terminated due to violence. But Rinnekodit does have other options for such tenants.

Support is provided 'on site' at Silta on a 24-hour basis. We have two staff on site at night, and often 3 staff during the day and evening.

Our staffing corps at Silta includes one Registered Nurse and one Occupational Therapist.

Most of our tenants receive both income assistance (there are various forms) and a housing benefit from the City. Both income assistance and the housing benefit help the tenant to pay their rent—the various forms of benefit are 'stacked.'

The housing benefit itself usually goes directly to landlord (i.e., direct payment arrangement); but that direct payment is technically voluntary. Some tenants are participating in voluntary trusteeship programs.

There's work support for tenants, available Monday to Friday. Older residents from the nearby seniors' home have come and asked to participate in the work support program. Also, neighbours ask for workers to help them with small jobs. Our tenants do lots of garbage collection, snow work, maintenance.

Shoplifting at a nearby grocery store went up initially when we opened this site (we think it was actually guests who did the shoplifting). But then the grocery store owner came to us to talk about the impact this was having on the store's bottom line. He then asked if participants in our work program wanted to do some training in the grocery store.

We do have some barrings against some former guests or former tenants. Such barrings typically don't last more than one year.

We sponsor "low threshold work activities" (similar to other non-profits in Helsinki). You get 2 Euros per hour and 4 hours of such work per day, so 8 Euros per day (that way, it doesn't interfere with your income assistance). It's not gruelling work—for example, it can be done under the influence.

Tenants do a lot of the cleaning here (but we outsource building repair and even snow shovelling).

We don't administer medication on site. We don't have a food program at this site either.

We have a sauna, of course! Maybe 20 tenants use it weekly. It's exceptionally rare for there to be any problems in the saunas (e.g., no one has trashed it, we don't have challenges with respect to substance use in the sauna).

"Silta unit" has a lengthy waiting list. For some apartments here, a person can wait up to two years.

Referrals to substance use treatment can happen very quickly—sometimes just a few days. We have a larger challenge with respect to 'after care' (i.e., support after the formal residential treatment program has ended).

If a tenant's prison sentence lasts under six months, the City continues to subsidize the tenant's rent (allowing the tenant to maintain their subsidized unit). Beyond six months, it does not. In some cases, an exception might be made (e.g., a prison sentence that lasts 7 or 8 months).

Every tenant at this building has their own bathroom and kitchen.

Water and electricity are included in the rent.

Example pathway into our housing

- There is one main emergency shelter operated by the City. It has some private rooms. It has space for just over 100 people. It's centrally located. You might end up there to start.
- At that emergency shelter, assessments of residents do take place. This feeds into Helsinki's coordinated access system. An assessed resident would be put onto a waiting list for housing, where options might

include Silta Unit. Wait time ranges from a few months to two years (depending on the unit).

- In cases where a referral ends up coming to Silta Unit, we would then interview the client. In 9 out of 10 cases, we would accept the referral.
- Before moving on from Silta to more independent housing, another assessment must take place before the tenant goes back onto the waiting list for the more independent form of housing.

Day 5: Friday, September 26, 2025

Restorative Practice and Nature Based Support

Vartiosaari (No Fixed Abode)

Site Tour Leaders:

Sanna Tiivola

Executive Manager

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Organization Coordinator

Email: tiina.aitta@vvary.fi

No Fixed Abode¹ has a villa on an island called Vartiosaari. Our villa has the same name as the island.

This is our "summer place." We're open from spring until fall.

We've had this since roughly 1990. It was initially just one building, but has since been renovated and expanded. Persons experiencing homelessness approached the City for assistance, and that helped us acquire it.

People can get a break here. People can get away from the urban setting.

People can rest and sleep. We can help people get housing or possibly into treatment.

It takes 10 minutes to get to from the mainland.

There is running water on the island, but there are outhouses.

It's a community run by peer workers and volunteers. No paid staff are here, but there's some volunteer coordination.

We ask for volunteers in the spring, and they end up helping with boat driving, kitchen work, and various other tasks (e.g., building new stairs).

Some volunteers are not experiencing homelessness. Some may volunteer here for several months at a time. Many such volunteers stay the night for weeks at a time.

We have insurance for our volunteers.

One person coordinates the tasks, and another coordinates the visitors.

We might have up to 10-15 visitors at a time (spending the night). There are multiple buildings.

Two weeks would be a typical stay (for a first visit). We can often extend that, depending on demand. We might also assess the impact the stay is having on the person. We like to see them rest when they are here (and it helps people take a break from alcohol and other substances).

Supportive housing tenants come here often.

There's a weekly check in meeting with persons staying here.

It's low-threshold, but consumption of alcohol is forbidden here, largely due to water safety concerns.

People who come here often help with the maintenance (e.g., painting). It's not an expectation though.

We look to clients to come up with a lot of ideas for improvement (e.g., building a sheltered BBQ area).

We encourage and leverage peoples' initiative.

¹ More information on No Fixed Abode is available here: <https://vvary.fi/in-english/>

We never rent this out to others for revenue generation. This is strictly a space for people experiencing homelessness. Having said that, groups (such as our Canadian group) can visit.

If we call 911 for urgent medical care, a boat can come quickly (for heart attacks, etc.).

Annual operating cost: approximately 25,000 Euros.

Appendix 1: Affordable housing and homelessness in Helsinki, Finland [blog post]

By Nick Falvo, PhD

I recently organized a study tour of Helsinki, in partnership with the Canadian Housing and Renewal Association and the Chartered Institute of Housing Canada. Its focus was on affordable housing and homelessness in a country that has almost completely eliminated absolute homelessness (see visual above).

Here are 10 things to know:

1. **Finland has robust public social spending.** Public social spending in Finland represents 29% of Gross Domestic Product (GDP). The OECD average is 21.1%, while the figure for Canada is 24.9% (all of these figures are available [here](#)). Such social spending allows Finland to invest in a broad suite of social programming—both directly and indirectly related to homelessness—that can both prevent and manage homelessness.
2. **Finland also has higher taxation than many other countries.** Finland's tax-to-GDP ratio is 42.4%. The OECD average is 33.9%, while the Canadian figure is 34.8% (these figures are available [here](#)). Such taxation helps finance Finland's high rates of public social spending.
3. **On a per-capita basis, Finland has considerably more community (i.e., social) housing than do most other countries.** In Finland, 10.9% of housing is 'social renting.' The OECD average is 7.1%, while the Canadian figure is 3.5%—meaning that Finland's rate of social renting is more than three times higher than Canada's (all of these figures are available [here](#)). A key advantage of community housing is that it tends to keep rent levels low over the long term.
4. **On the demand side, Finland has relatively generous housing allowances (which help renters afford rent).** Finland spends considerably more than most OECD countries on housing allowances (in relation to GDP). Canada spends considerably less.² This helps low-income households afford rent in both private and community housing. In Finland, it's an entitlement program, meaning there's no waiting list for households who meet the eligibility criteria.
5. **Even with strong public social spending, homelessness can persist.** This helps us understand how Finland has seen considerable amounts of homelessness at various junctures in its history (see visual above).
6. **Finland saw a significant and steady reduction in homelessness from the late 1980s until the mid 1990s.** Two factors led to this:
 - i. A massive wave of subsidized housing construction that resulted in tens of thousands of new, permanently affordable apartments built every year, often targeted to low-income households; and
 - ii. A national effort to reduce homelessness (introduced in 1987) requiring municipalities to take greater responsibility for ensuring housing for vulnerable groups, including people experiencing homelessness. This meant cities like Helsinki purchased and allocated apartments specifically for people experiencing homelessness.

² Figures for Finland are available [here](#). For Canadian figures, you can read Greg Suttor's analysis [here](#) (see endnote #93).

7. **Beginning in 2007, Finland gained further traction in the fight against homelessness.** A new Finnish housing minister (from a right-of-centre political party) began to lead a new approach in 2007. The following year, Housing First was introduced in Finland, and there was considerable new investment in supportive housing. In the words of Juha Kahila: "We went all in. No pilot programs. No pilot cities." This involved a lot of training for front-line staff as well.
8. **Exits from public systems into homelessness can be a challenge in Finland.** The good news is that discharges from child protection into homelessness don't happen at all. Discharges from hospitals into homelessness do happen but are rare. Sadly, discharges from jail into homelessness do happen (and this is a shortcoming of the Finnish system).
9. **Many of Helsinki's community housing providers offer supported employment opportunities for their tenants.** Keeping in mind that many tenants have serious health challenges, 'low-threshold work activities' are common. They include cleaning, snow shoveling, and basic maintenance. This activity pays the tenant 2 Euros per hour, up to four hours a day (so 8 Euros per day). Workers are paid in cash, twice a week. This does not negatively affect their income assistance eligibility.
10. **Not everything with respect to homelessness in Helsinki is peachy at the moment.** In addition to challenges associated with discharges from jail into homelessness, Helsinki is very much affected by the arrival of a relatively new designer drug: Alpha PHP. And open drug dealing and open drug use has become much more prevalent in the past 2-3 years (mostly smoking, but there is some injection drug use as well). Finally, a relatively new national government has begun making cuts to important social welfare programs, and this helps explain a recent uptick in homelessness.

In sum. Finland's history with homelessness suggests that intentional programming and targeted spending in the context of robust public social spending can lead to substantial drops in homelessness.

I wish to thank Juha Kahila, Jenny Morrow, and Annick Torfs for assistance with this blog post, which originally appeared at the home page of Nick Falvo Consulting: <https://nickfalvo.ca/>

Appendix 2: List of Participants

Mohamed AbdAllah	Connections for Seniors
Mark Aston	Covenant House Toronto
Petr Bakus	Victoria Park Community Homes Inc.
Kate Bird	Ecuhome Corporation
Sarah Button	Centretown Citizens Ottawa Corporation
Eiryn Devereaux	Nunavut Housing Corporation
Steven Drysdale	Namerind Housing Corporation
Jamie Facciolo	Homes First
Nick Falvo	Nick Falvo Consulting
François Fayad	Community Housing Transformation Centre
Jen Flaman	City of Edmonton
Kenneth Forrest	City of Fredericton
Keith Hambly	Fred Victor
Carolina Ibarra	Pacifica Housing
Emmy Kelly	Blue Door
Alison Lair	Community Housing Transformation Centre
Judith Langen	Namerind Housing Corporation
Katie MacDonald	Athabasca University
Shauna Mackinnon	University of Winnipeg
Susan McGee	Homeward Trust Edmonton
Christa McIntosh	Ottawa Salus Corporation
Patricia Mueller	Homes First
Lindsay Munn	Civida
Louis-Philippe Myre	Interloge
Ray Sullivan	Canadian Housing and Renewal Association
Olga Tasci	The Agency for Co-operative Housing
Mylène Vincent	Pivot Housing Solutions
Mel Willerth	Canadian Housing and Renewal Association
Savhanna Wilson	Toronto Alliance to End Homelessness
Sarah Woodgate	Calgary Housing
Cliff Youdale	Ottawa Community Housing Corporation