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ACHIEVING THE RIGHT TO HOUSING: LESSONS FROM FINLAND

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Introduction

Housing researchers have shown that for more than 40 years, housing policy in Canada has increasingly relied on the private for-profit sector to provide rental housing (Bernas et al., 2023; Suttor, 2016; Whitzman 2024). The growing shortage of rental housing affordable to low-income households during this period confirms that this strategy has failed low-income renter households. Governments are now desperately trying to correct the problem, but as evidenced by evaluations of the National Housing Strategy, Canada continues to return to failed policies while uncritically hoping for better results (Blueprint, 2022; MacKinnon, 2024). The failure of the market to provide housing for those in greatest need is evidenced by an explosion of homelessness and housing precarity across the country that is no longer possible to ignore (Housing, Infrastructure and Communities Canada, 2025). Housing encampments are a reality in most major cities, and waitlists for social housing are long (Statistics Canada, 2024a). More than 22 percent of renters live in housing that is not affordable, inadequate in size and/or poorly maintained because that is all that is available (Statistics Canada, 2024b).

The increasing number of unhoused people is not surprising when looking at the historical trajectory of investments in social protections. Housing inequity grew in the 1980s when governments began to step away from interventionist approaches characteristic of what is often referred to as the post-war welfare state era. The term welfare state refers to government systems of social protections including for example healthcare, income supports, pensions and housing. Western democracies, to various degrees, expanded social protections in the 1940s through the early 1970s. A global economic crisis in the 1970s led to high inflation and high unemployment. This opened the door

to a powerful resistance against Keynesian policies including state interventions and social protections, and a new political and economic ideology — neoliberalism — took hold. The attack on the postwar consensus that governments must intervene to mitigate the worst effects of capitalism is well documented (Harvey, 2005; Peck, 2010; Schönig, 2020). Central to the new approach that emerged was a downsizing of social protections, replaced by greater reliance on the private market. This ongoing phase is often referred to as the post-welfare phase. Throughout this post-welfare phase, governments across Western nations, albeit to varying degrees, have scaled back investment in social housing (Jacobs, 2019).

Social housing is arguably the most tenuous component of the welfare state, described by Torgersen (1987) as the "wobbly pillar". Although housing stability is a fundamental indicator of a healthy and flourishing society, post-welfare housing policy is often overlooked as a prime example of where neoliberal policies have failed.

Schönig (2020) describes a society's social housing policy not only as the most important, but also as the most "visible instrument of Western welfare-state housing policy"(p. 1023). Social housing expansion was an integral part of European and Canadian welfare states post WWII. This began to change in the 1980s with the ascendancy of neoliberalism (Harvey, 2005; Jacobs, 2019) and continues to evolve through a continued process of neoliberalization (Howells & Oleson, 2025) with governments forging relationships with the private sector to provide social protections, including housing (Howells & Oleson, 2025).

With a focus on Scandinavian countries, Howells and Oleson (2020) describe the core elements of neoliberalism as an "ideology-producing process of neoliberalization that can help explain the evolution of social housing policies in Western nations" (p.3).

Neoliberalization is the process of implementing neoliberal policies, including disinvestment in social protections, privatization and deregulation. Understanding how neoliberalization is shaping post-welfare housing policies can help us move beyond neoliberal prescriptions, rather than doubling down with more market solutions and the commodification of an important pillar of the social safety net. The process of neoliberalization has severely eroded the post-war intent of social housing as a social protection. However, alignment with neoliberalism and its impact has been less severe in northern social democratic countries and some European jurisdictions.

Methodology and Purpose

This report aims to compare the social housing systems of a sample of jurisdictions representing social democratic, corporatist and liberal welfare state regimes (Esping-Andersen,1990) to examine the evolution of housing policy and societal impact. It does this through an examination of secondary sources, including academic literature, OECD data, government reports and civil society critique. The report is by no means exhaustive. It emphasizes Finland as an example of a well-designed social democratic model that employs a comprehensive approach. The focus turns to Finland because it is often cited as having successfully integrated Housing First principles with a robust foundation of social housing to ensure that all in Finnish society has safe and adequate housing. The intent of this report is to better understand how the state of housing has come to be, how different welfare states have responded, and what features of the Finnish approach have led to its success. Finally, the aim is to examine how the Finnish model might be adapted in the Canadian context, using Manitoba as a regional example.

Social Housing Systems in Comparison

Although neoliberalization continues to shape housing policy, the 40-year trajectory has varied considerably across the global north. Social housing has fared better in some countries (Mundt & Amann, 2010; Schönig, 2020), while in others it has declined significantly. Liberal welfare states (Esping-Andersen,1990) tend to take a more residual approach, narrowly limiting investment in social housing for the most destitute. Conservative and social democratic regimes (Esping-Andersen, 1990) have more broadly, albeit to different degrees, provided social housing for a broad range of the population (Kemeny,1995; Schönig, 2020). Public perception of social housing and other social protections broadly aligns with the generosity of state welfare regimes (Esping-Andersen, 1990). This is evident when we look at perceptions of social housing in jurisdictions with a large accessible supply. For example, Vienna Austria and Helsinki Finland have long traditions of social housing provision (Kadi and Lilius, 2022). Social housing is seen as an acceptable housing option. In jurisdictions where social housing is in short supply and identified as housing for the most destitute, there is far less enthusiasm for its expansion and maintenance (Juvenius, 2024; Scanlon et al., 2015).

Although there isn't a universal definition of social housing, it is generally understood as rental housing outside of the market, public or

non-profit, with rents below market rate, subsidized sufficiently to be sustainably affordable to low-income households (Nielsen, R.; Nordberg, L. & Andersen; L., 2023). In Canada, social housing is typically described as rental housing owned and operated outside of the market, targeted to low-income households with rents that don't exceed 30 percent of gross household income (CMHC). Approximately four percent of Canada's housing supply is said to be social housing, including public or non-profit owned housing (Segel-Brown, 2025). In comparison, approximately 21 percent of housing in Denmark is social housing and 13 percent of Finnish housing is social housing (Allen et al, 2020). Twenty-one percent of housing in the capital city of Helsinki is social housing. Social housing makes up approximately 40 percent of the housing stock in Vienna, Austria (Kadi & Lilius, 2022).

Social housing in each of these jurisdictions has unique characteristics. Although the supply is much more extensive than in Canada, social housing in Finland has also become increasingly residual. Social housing in Denmark and Vienna remains universally accessible — theoretically available to all citizens — although the implementation of neoliberal policies, and the erosion of supply has, in effect, had the greatest implications for those in most need as housing options become more limited to "special groups" and potentially more stigmatizing (Hyötyläinen, 2020; Juvenius, 2024).

The erosion of social housing in Canada means that it is increasingly available only to those in the most dire need. According to the Parliamentary Office of Canada, Canada has roughly 600,000 to 700,000 units of social housing, which has been relatively stable over the last 30 years, yet the need for more social housing remains significant. In 2021, 20 percent (5 million) of renter households were in core housing need (CMHC, n.d.). A household is considered to be in core housing need if they are living in unacceptable housing conditions and are paying more than 30 percent of their income on rent. (CMHC, n.d). In 2021, 245,900 households reported being on waitlists for social housing with two-thirds of these waiting for two years or longer.

The social democratic Nordic countries and some other European countries have been far slower to succumb to market pressures than has Canada. For example, the city of Vienna in Austria continues to maintain a strong supply of social housing. Vienna has a much stronger culture of rent versus homeownership than most jurisdictions, with 80 percent of residents being renters and 60 percent of renters residing in social housing or subsidized co-op housing (Oltermann, 2024). Social housing in Vienna is defined as "housing that is not priced by the market and

primarily targeted at low and middle-income households" (Kadi & Lillius, 2024). Social housing includes housing owned by the municipality as well as housing owned by "limited profit" providers (Kadi & Lillius, 2024). Rents in limited-profit housing are set at rates that cover costs without profit (Housing Europe, 2024). Rents in municipal-owned housing are set in line with federal rent regulations and approximately 77 percent of private rentals are subject to federal rent regulations. Regulations were further strengthened in 2025, including stronger rent protections and limits on unregulated rents in the private market (TheBetter.News, 2025). Average rents in private-sector housing are typically 30 percent higher than in limited-profit housing and 60 percent higher than in municipally owned housing. Both municipal and limited-profit housing have income limits for new tenants to ensure a mix of low and middle-income tenants, however limited-profit developments are less accessible to low-income households.

Despite a robust supply and public support for social housing, Vienna too is not keeping up with the need. Wait times for social housing can be long, and there has been an increase in private rents (Kadi & Lilius, 2022). Further, only those who have resided permanently in Vienna for two years are eligible for social housing. Like so many cities, Vienna is grappling with an increase in homelessness and is now following the lead of countries like Finland and Denmark to institute a Housing First approach. Still, during the period when other jurisdictions withdrew support for social housing, Vienna established a land procurement and urban renewal fund, reserving land for social housing. This provides an opportunity to further expand the supply and ensure access to those currently excluded. An additional reform in 2025 has removed discretion on state allocation of federal housing funds. States can no longer divert funds to non-housing projects. Federal funding must now be used to build affordable housing (TheBetter.News, 2025).

Denmark established its national public social housing system in 1919. Social housing in Denmark is subsidized by the state, owned and operated by nonprofit housing organizations (Blackwell & Bengston, 2023). The system is built on the premise that a broad cross-section of incomes is desirable to achieve social mixing. Applicants are not means-tested but municipalities can set aside units for low-income households. Social housing is governed through a system of tenant democracy with elected boards. Although a less straightforward process than in other countries, Denmark has also reduced support for social housing. It has shifted subsidization from supply (capital for construction) to demand (income supports). Social housing in Denmark has always

been envisioned as a social protection accessible to all, but the decline in development has, in effect, made it more residual, targeting those in greatest need (Blackwell & Bengston, 2023). Before 1958 around 75 percent of social rental housing construction was supported through state loans, down to 17 percent by the mid-1970s (Blackwell & Bengston, 2023). Still, non-profit housing development remains integral to Danish society, and it remains highly regulated. Municipalities can reserve up to 25 percent of their social housing stock for low-income households. In return the municipalities cover 10 percent of construction and land purchase costs (Neilsen et al, 2023). Social housing accounts for about 20 percent of the housing stock in Copenhagen (Statistics Denmark, n.d.). Market-rate rentals and homes make up 43 percent, and private co-ops, represent another significant portion. Unlike jurisdictions including the UK and Sweden, Denmark has managed to resist pressures to privatize supply due to resistance from tenants and housing associations (Nielsen et al, 2023).

Denmark operates under what they call a "balancing principle". Rents must cover all operating and maintenance costs with no surplus. The Danish social housing model is supported by a 'match funding principle", which provides non-profit social rental housing organizations with secure long-term financing, limiting risk, and maintaining rents 37 percent lower than those in the private market (Blackwell & Bengtsson, 2023). Social housing is especially in demand in larger cities where costs for private-sector housing have risen. However, policy changes are putting increasing pressure on Denmark's system, described by Neilson et al as a "threat to the very raison d'être of the Danish social housing sector" (Nielsen et al, 2023, p.141). Despite some challenges, it is notable that strong regulations and societal support for social housing have curtailed the global problem of financialization of rental housing in Denmark (Scanlon, 2024).

Social Housing in Canada

Social housing has been part of the housing landscape in Canada since the 1950s. Federal funding for publicly owned housing increased during the 1960s with a shift toward non-profit housing in the 1970s (Suttor, 2016). The federal government began the process of devolving responsibility for social housing to provincial and municipal governments in the 1980s (Suttor, 2016). The disinvestment in social housing aligned with a general shift to neoliberalism in the 1980s guided by the belief that the market should be left to its own devices (Suttor, 2016). The rise in homelessness can be traced back to this neoliberal turn. New initiatives to support low-income renter households focused on demand-side policies (rent allowances for tenants and supplements for landlords) primarily incentivizing private sector landlords. During this period the supply of low-cost private rental units declined. Increasingly limited government social investments shifted to a narrower focus on short-term housing to meet the emergency needs of the most destitute. Although government support for social housing continues, it has steadily eroded. We now have a system that has been "fundamentally altered" and is "slowly but steadily declining" (Suttor, 2016, p.133).

As investment in social housing declined, the movement to deinstitutionalize people living in psychiatric facilities gained strength. Psychiatric institutions began to discharge inpatients into the community. Although applauded by advocates, deinstitutionalization has been criticized for its failure to ensure that Canadians with mental illness are provided with good housing and supports (Frankel, 2003). What

was intended as a "humane and progressive" (Frankel, 2003, p.1) policy shift has left many people with mental illness vulnerable and unhoused because of insufficient investment in community support. Point in time counts reveal upwards of 60% of homeless people surveyed report having mental health issues, with 47% of those also reporting substance use issues (Housing and Infrastructure Canada, n.d.)

An International Snapshot of Homelessness

Although it is difficult to compare across nations due to different definitions and data collection methods, between 2017 and 2020 homelessness increased in liberal democracies, including Canada, the United States, England, and Ireland, while it decreased in Austria, Denmark, Finland, Korea, Latvia, and Slovenia (OECD, 2024). Post-pandemic data shows that since 2022, most countries with available data reported an increase in the number of people experiencing homelessness. In Ireland, the Netherlands, the United Kingdom (England), and the United States (U.S.), the number of people experiencing homelessness increased by over 10 index points between 2022 and 2023 (OECD, 2024). Point-in-time (PiT) counts in Canada show a doubling of homelessness between 2018 and 2024 (Housing, Infrastructure and Communities, 2025). Comparatively, in Finland the number of reported experiences of homelessness decreased by almost 50 index points between 2017 and 2023 (OECD, 2024). The OECD Toolkit to Ending Homelessness (2024) describes Finland as "one of the few OECD countries to have recorded a consistent and significant decline in homelessness over recent decades" (P. 23). The Toolkit notes in particular Finland's Housing First (HF) approach as central to its success. The OECD describes social housing as an important component of housing policy and points to Scandinavian countries, including Finland, as examples of jurisdictions with strong

social housing foundations. It notes a very limited supply of social housing in the U.S. as a major factor contributing to severe homelessness in that country (P. 36).

Finland: A Comprehensive, Integrated Approach to Housing and Homelessness

Finland is looked upon as the country that has been most successful in reducing homelessness. Finland has developed a Housing First approach that integrates social housing as its foundation. It has arguably developed the most comprehensive, coordinated and streamlined approach to reducing homelessness since first recognizing the problem in the 1980s. Other European jurisdictions are now adopting approaches similar to Finland. These approaches are particularly informative for liberal welfare states like Canada as the implications of relying on the private sector is revealed.

Although the Finnish context is different in many ways, Finland's commitment to the expansion of social housing, along with the remarkable success of its Housing First approach, can inform all levels of government in Canada seeking solutions to the growing crisis of homelessness across the nation. Finland and other European countries show us that despite the global impact of neoliberalization, jurisdictions

with stronger social housing systems continue to exist, and they are doing a far better job tackling homelessness (OECD, 2024).

Finland has a long history of public investment in social housing, dating back to the 1940s (Hyötyläinen, 2020). However, its integration with a Housing First approach emerged in 2008 with the implementation of PAAVO I, the national government's strategy to end homelessness (Kaakinen & Turunen, 2021). Social housing in Finland is subsidized by the federal government to ensure affordability for low- and middle-income households. Public corporations are the largest owners of social housing in Finland. Approximately 60 percent of social housing is publicly owned; 40 percent of the supply is owned by non-profits. Priority is given to applicants in the greatest need as determined by multiple indicators such as income, risk of homelessness, and current living conditions.

A major difference in Finnish cities is the high level of public ownership of land and municipal governments committed to producing social housing on this land. For example, the municipality of Helsinki owns 70 percent of the land and has set the goal that 25 percent of all new rental housing development be social housing (Housing 2030, n.d.) In Canada, governments own much smaller parcels of land. Very recently, the government of Canada announced it will allocate some of its land for the development of "affordable" housing through the new Build Canada Homes program. However, who this will be affordable to remains unclear. There is no certainty that any of this housing will be social housing accessible to low-income households.

Although government ownership of land makes it far easier for governments to expand social housing, there are other possibilities. For example, social housing advocates have been calling on governments to more quickly expand the supply through the acquisition of private stock. Governments across Canada have yet to take full advantage of this option. All too often the opposite is happening, with non-market housing being sold to for-profit entities (August & St. Hilaire, 2025; Funk & Dunsmore, 2024). New legislation in Manitoba[1] will regulate the sale of non-profits to some extent, but it is yet to be seen how effective the legislation will be.

Finland's Housing First approach is rooted in a core belief in housing for all. Y-Säätiö (Y-Foundation), Finland's largest non-profit housing provider states what would seem to be obvious, but is all too often ignored: "You can't have Housing First without having housing first" (Y-Säätiö, 2022). Section 19 of the Constitution of Finland outlines the "right to social security" and notes:

> "Those who cannot obtain the means necessary for a life of dignity have the right to receive indispensable subsistence and care...The public authorities shall promote the right of everyone to housing and the opportunity to arrange their own housing."[2]

Finland has developed a social housing system that adheres to a cost-recovery principle, allowing for the expansion and sustainability of its robust supply of social housing. Strong state support through low-interest loans and grants reduces development costs for social housing providers, including municipalities and non-profit corporations. Housing providers set rental rates based on the cost of operating and maintaining properties. This allows providers to set rents far lower than market rates. Importantly, rents can still be unaffordable to low-income households; however federal rent subsidies fill the gap.

As a result of a large social housing supply supplemented by state rent benefits, housing costs in Finland are relatively lower compared with other European countries. EU Statistics on Income and Living Conditions shows that 24 percent of households in Finland with incomes below 60 percent of the median, compared with 45.3 in the Eurozone[3], said they experience a "heavy" financial burden related to housing costs (Housing Europe, 2023). Although social housing is not only available to low-income households, priority is given to those in most urgent need. Both income and wealth are taken into consideration but until recently there were no explicit caps on income. Wealth limits are defined by municipalities. Tenants are not required to report income and wealth after they are accepted as tenants. This policy has been important for Finland's goals of social mixing, neighbourhood stability, and the principle that social housing should be broadly available. However, it also means that the supply must remain strong if it is to be broadly accessible. Like Denmark and Vienna, retrenchment is changing the universal impact of social housing. In the case of Finland, social housing is increasingly targeted toward accommodating certain groups determined to be in greatest need. This is consistent with a general policy shift since the 1980s, and what Hyötyläinen (2020) describes as "piecemeal retrenchment from the welfare state from the housing sector and prioritizing private sector housing production" (p. 545). Through various changes in public policy, the current right-wing coalition government has reduced investment in social housing (Amnesty International, 2025). This policy direction is putting stress on Finland's cost-based approach. Additionally, recent cuts to rent benefits will make it more difficult for low-income renters. Social housing providers do not receive operating

subsidies to maintain low rents. The various government subsidies and protections described above are essential to rent affordability. This shines a light on the critical importance that ideology plays. Politics matter. Finland's approach has worked because of broad political consensus of the Housing First approach that includes strong social housing supply, demand-side (rent) supports and other social protections. If the state continues to scale these back, providers will be under pressure to increase rents, and low-income renters not able to access rent benefits may find themselves unable to afford increases. To date, the impact of the current government shift has been limited. Housing First advocates are hopeful that Finnish support for government investment in social protections will bring the return of a more progressive political landscape in the next general election (Geraghty, 2025; Henley 2024; Personal communication, various Finnish HF providers, October 2025).

Housing First in Finland: Beyond Bricks and Mortar

A review of Housing First models shows that they are not all equal in their design, implementation and impact. Finland's Housing First approach recognizes social housing as a foundation. First and foremost, social housing is preventative. It embraces the importance of housing as a basic human right. But it also recognizes that some people need more than bricks and mortar to be sustainably housed. Finland has developed a clear trajectory towards harm reduction, choice-based approaches and independent living in "ordinary" housing with a move away from traditional emergency accommodation (Y-Säätiö, 2022).

A review of the academic literature assessing public policy approaches and effectiveness in addressing homelessness reveals a consensus that the Housing First approach taken by Finland has had the greatest long-term success. Between 2008 and 2022, the number of individuals experiencing long-term homelessness in Finland decreased by 68 percent (Juhila et al., 2022, p.495). Allen et al. (2020) conducted a comparative analysis of Finland, Ireland and Denmark and found that while all three countries have invested heavily in their homelessness strategies, they have had mixed results. A major difference between these three jurisdictions, also compared with the U.S., is that the "Finnish policy was a well-thought-through 'Housing First' strategy, which is better viewed as a long-term housing-led/housing focused

strategic programme, rather than 'Housing First' in the North American sense" (p.163). They concluded that the best of strategies will fail if not adequately and appropriately resourced and if hastily developed to align with "short-term political and media demands" (p.164). Finland avoided the temptation to address homelessness by building more emergency shelters, using temporary accommodations and the private sector. Finland remains focused and disciplined on long-term solutions that align with Housing First principles.

Although American psychiatrist Sam Tsemberis is often referenced as the founder of the Housing First model that was initially launched in 1992 through the Pathways to Housing program in New York, the Finnish approach developed separately, dating back to the 1980s (Allen et al.). Unlike the U.S. program, Finland has enshrined housing as a human right in its constitution, and it integrates five essential components that together contribute to Finland's success in significantly decreasing homelessness and virtually eliminating the most egregious and visible chronic homelessness. These components include:

- Housing First in Finland is a philosophy, not a program, that is "housing-led" and fully integrates a range of services.
- Related to the above, Housing First in Finland fully integrates harm reduction and is part of a broader housing strategy.
- Social housing is an integral part of the broader housing strategy, including both congregate and scattered housing to meet the various needs and desires of people in need of housing.
- Importantly, it builds on a broader extensive system of social protections.
- The Finnish government collaborates with non-government organizations and municipalities while also investing in housing supply.

Finland has developed an integrated, housing-led strategy developed from the philosophy that housing is the first step. Being housed is not conditional on participation in treatment. The Finnish model is built from the fundamental belief in prevention that begins with housing security.

A significant difference in the Finnish approach compared to other jurisdictions is that it includes 'congregate' housing — similar to what we call 'permanent supportive housing' in Canada — in addition to 'scattered' housing. For example, large buildings and temporary shelters have been acquired and turned into Housing First apartments that include shared

spaces and on-site staffing delivered by Housing First providers. Finland has been criticized by some for its use of congregate housing (Allen et al., 2020); however, research shows that many people choose this form of housing where 24-hour supports are provided, including the support that comes from being part of a community of people with shared experience (Dietz, 2024). What is most important is having a choice and support. Collaboration between governments and the community sector has been critical to Finland's success in ensuring choices are available.

In addition to providing long-term housing, Housing First providers offer what is often referred to in Canada as wrap-around supports. These include a continuum of services to support tenants in a variety of permanent housing options. Y-Säätiö has long subscribed to the belief that conventional shelters are not adequate responses to homelessness. They create permanent housing through acquisition, new development and the conversion of shelters and transitional housing into long-term housing with a range of supports, including 24-hour supports in the case of congregate housing.

The Finnish model is guided by a human rights framework (United Nations, n.d.), generally subscribing to the following principles:

- Immediate access to permanent housing with no housing readiness requirements and no requirements for abstinence
- Choice and self-determination, including both independent housing with access to individual and client-driven supports and congregate housing with 24-hour on-site supports
- Integration into the community, with a recognition that this can include building community in congregate settings as well as in the broader community
- A recovery orientation that emphasizes empowerment and individually determined rehabilitation (Y-Säätiö, 2022).

Although there are waitlists for social housing in Finland, they are far shorter than what we typically see in Canada where it is not uncommon for people to wait for several years to access social housing (Statistics Canada, 2024a). The lowest-income tenants in Finland are prioritized, and when needed, support is in place when tenancy begins. The Finnish government supports 21 wellbeing services counties in Finland that are responsible for "organizing health, social and rescue services" (Ministry of Social Affairs and Health, n.d.). Helsinki is considered the wellbeing service county providing social and clinical supports in that

city. Support services are purchased from housing providers who set their fees depending on services provided. This enables them to employ credentialed social workers and practical nurses (comparable to what we call Licensed Practical Nurses (LPNs) in Canada). Notably, the level of funding for services allows organizations with high-acuity tenants to have staff-tenant ratios of 1 instructor to as low as 3-5 tenants with a contingent of staff on site 24 hours. This level of support is unheard of in Canadian cities, where ratios are high, training is minimal and clinical supports are rare.

Tenants are given voluntary opportunities to participate in basic building maintenance for which they are provided a nominal wage. This gives participants a greater sense of ownership and belonging, in addition to supplementing their income. Most Housing First tenants receive a nationally administered basic social assistance allowance, comparable to Canada's provincially administered social assistance benefits. Some Housing First providers make a concerted effort to engage in neighbourhood activities, coordinating staff, tenants and other volunteers for weekly neighbourhood cleanups. Housing First properties are now fully integrated into neighbourhoods with minimal resistance.

As an additional measure of prevention, Varke, the Centre for State Subsidized Housing Construction (previously the Housing Finance and Development Centre of Finland), a government agency within the Finnish Ministry of the Environment, provides funding for housing advisors to support people facing housing challenges. In 2023, the Centre provided funding to municipalities and social housing providers for 75 advisors across Finland. These advisors, typically trained social service workers with a university degree, provide a range of housing-related supports to help maintain tenancies.

Housing First providers in Helsinki describe a relatively streamlined process from intake to permanent housing, and a mutually respectful relationship between providers and municipal workers with whom they work closely. Short-term shelters are a thing of the past, except for one city-run service centre where people experiencing homelessness seek initial support. Here, they are assessed by city social and healthcare professionals to determine the level of support needed. Staff identify suitable permanent housing providers with which they have established formal service agreements. Applicants are typically sent to a transitional unit immediately after assessment while they wait for their permanent shelter to be available. In both environments, tenants are provided with comprehensive support as needed and are expected to comply with tenancy rules. Abstinence from substances is not typically required, but

violence and disruption are not tolerated. Agreements can be immediately terminated for non-compliance, sending tenants back to the city service centre to be emergency housed and re-assessed.

Finland acknowledges that successfully housing high-acuity tenants requires a robust support system. In 2025, Y-Säätio developed training guidelines to share with other jurisdictions interested in learning from Finland's Housing First approach (Y-Säätio, 2025).

Canadian Government Policy to Address Housing and Homelessness Post 1990

A variation of the Housing First approach was implemented in Canada in the 1970s with a focus on housing people discharged from a Toronto psychiatric facility (Waegemakers-Schiff & Rook, 2012), but an insufficient supply of housing and community supports led to an increase in homelessness in the 1980s. In 1987, the UN declaration of "the International year of shelter for the homeless", increased the profile of the growing problem; however, governments continued to rely on private-sector housing solutions with insufficient supports. Despite research showing that a comprehensive approach is required to successfully and sustainably house and support people vulnerable to homelessness, the primary response has been the expansion of emergency shelters and short-term transitional housing.

The first government recognition that homelessness was a growing problem in Canada emerged in the late 1990s. In 1999, the federal government introduced its National Housing Initiative (NHI). A

centerpiece of the NHI was the Supporting Communities Partnership Initiative (SCPI also referred to as "skippy") to invest in "homelessness projects". The NHI was administered through the National Secretariat on Homelessness.

Although a step forward, the NHI nowhere near restored the capacity, scale of activity, and political priority that the decisions of the 1980s and 90s dismantled (Suttor, 2016). The emphasis on incentivizing the private sector continued to be prioritized with no new funding for social housing expansion. Emphasis on private sector solutions continued through the Government of Canada's Affordable Housing Initiative (AHI), which established partnership agreements with provincial and municipal governments in the early 2000s. Manitoba and Canada signed a 5-year Affordable Housing Initiative (AHI) agreement in 2002. The agreement included a variety of programs; however, new investment in social housing was excluded. The AHI was later extended for 3-years to 2010 and this time included social housing as a potential target.

Also at this time, the Manitoba government introduced its HOMEWorks! Strategy (2009). In the 2011/12 annual report of the department of Manitoba Housing and Community Development, the Minister described the department's priority to "lin(k) housing with related social, economic and community development programs and policies (...)", and its long-term priority to provide Manitobans "with safe, healthy and suitable housing" (2012, p.7). In addition to increasing the number of rent-geared to income units, the province made significant commitments to the repair and renovation of existing social housing. It was hoped that this investment, if sustained, would begin to address the deterioration of existing social housing and expand the supply as a first line of defense to provide low-income households with housing, prevent people from falling into homelessness, and expand options for those currently unhoused. A change in government in 2016 shifted direction back toward disinvestment and privatization.

In 2007, the NHI was renamed the Homelessness Partnering Strategy and changed orientations to focus on a Housing First approach. The federal government invested $110 million for a five-year research demonstration project (2009-2013) called At Home/Chez Soi. The project integrated a Housing First philosophy, implementing pilot projects in cities across Canada focused on housing "people experiencing serious mental illness and homelessness..." (MHCC, 2014). A final evaluation of the program showed findings consistent to what Finland has learned. The MHCC concluded that:

- Housing First can be effectively implemented in Canadian cities of different size and different ethno-racial and cultural compositions.
- Housing First rapidly ends homelessness.
- Housing First is a sound investment.
- Housing First but not Housing Only. The support and treatment services offered by the Housing First programs contributed to appropriate shifts away from many types of crisis, acute, and institutional services towards more consistent community and outreach-based services.
- Having a place to live and the right supports can lead to other positive outcomes above and beyond those provided by existing services.
- There are many ways in which Housing First can change lives, and getting Housing First right is essential to optimizing outcomes.

The authors concluded with several policy recommendations that echo the approach taken in Finland, including collaboration across and within governments, and with community stakeholders. Most notably, they emphasized that the dire shortage of affordable housing supply must be addressed if ending homelessness is to be achieved in Canada. Evaluations showed that participants "retained their housing at a much higher rate" than those who did not participate in the program (MHCC, p.5). However, eligibility for At Home/Chez Soi was limited. It excluded individuals experiencing homelessness if they did not have a diagnosed mental illness. At Home/Chez Soi relied heavily on private sector housing. The federal program provided significant rent supplements to landlords. These did not continue when the pilot ended, transferring responsibility for sustained funding to other levels of government. This, and the failure to expand the supply of social housing, was a major flaw that has yet to be addressed (MHCC, 2014). The number of unhoused people has grown significantly since the pilot ended.

Since 2016, the federal government has coordinated Point-in-Time (PiT) homelessness counts in participating communities across the country. Every two years, counts are taken to determine the number of individuals experiencing homelessness on a given day. Methodological challenges aside, counts have shown an increase in homelessness across the country, from approximately 5,954 individuals counted across 32 communities in 2016, to 40,713 individuals counted across 67 communities in 2020-2022 (Hunter, 2017; Quayum et al.).

Reaching Home, was launched in 2019 to replace the HPS as the program to prevent and reduce homelessness. Reaching Home provides funding to designated Community Entities across the country. These Community Entities flow funding to the homeless-serving sector, which typically subscribes to a Housing First approach. The shortage of housing, which Reaching Home has limited ability to provide, remains a fundamental problem. This is because Canada has failed to adopt a robust social housing strategy alongside its initiatives to address homelessness.

In 2017, the Federal government announced its National Housing Strategy (NHS) and in 2018 provinces and territories endorsed a multilateral housing partnership framework (Canadian Intergovernmental Conference Secretariat, 2018). The federal government signed bilateral agreements with the provinces and territories in 2018. Agreements required provincial and territorial governments to develop action plans including targets and outcomes. Notably, it included requirements related to funding for "community housing", including social housing. It also included matching funding requirements related to the Canada Housing Benefit, which is a national cash benefit provided to qualifying low-income renters. Addendums to bilateral agreements were signed in 2020 and the agreements were revised in October 2023, outlining priorities and financial commitments to 2024-25 (CMHC, 2020; CMHC, 2023c).

Analysis of the NHS shows that the program has primarily focused on private sector housing development with only a small amount allocated to the Rapid Housing Initiative; the smallest of the NHS programs and the only one specifically focused on the creation and maintenance of social housing (MacKinnon, 2024). In 2023, the federal government entered into agreements with municipalities under the national Housing Accelerator Fund, but here too, only a small percentage of social housing units are being created to address homelessness and housing precarity for low-income households.

Your Way Home: Manitoba's Plan to End Chronic Homelessness

Manitoba's NDP government launched its homelessness strategy in 2025. The strategy followed the NDP's election promise in 2023 to eliminate chronic homelessness during two terms in government. *Your Way Home: Manitoba's Plan to End Chronic Homelessness* outlines a potentially promising approach; however, it lacks detail on funding and implementation. The government was criticized for developing its plan without meaningful consultation with the homeless-serving organizations it said it would partner with (Sanders, 2025a). Notably, community organizations serving the homeless population had similar criticism when in 2000 the federal government's Human Resources Development Canada released "A community plan for the homeless in Winnipeg" (HRDC, 2000). That report claimed to have been developed through "the collaboration of many stakeholders" however it was rejected by a coalition of those stakeholders (SPCW, 2001, p.3). The 36 groups involved in the community coalition said that the plan did not include grassroots groups. These community groups responded by developing their own plan "a community plan on homelessness and housing", that better

reflected what they believed was needed (SPC, 2001 as cited in Leo & August, 2006).

Your Way Home outlines a long-term vision to end chronic homelessness by 2031. It prioritizes moving people who live in encampments into housing within a 30-day timeline per encampment, working with the City of Winnipeg and community outreach teams. The plan omits any reference to a human-rights based approach to encampments, as recommended by Canada's Office of the Federal Housing Advocate and as outlined in the *National Protocol for Homeless Encampments in Canada* (Farha & Schwan, 2020). This omission raises questions about how encampment residents will be engaged in decisions that impact them, whether their rights will be protected, and whether they will continue to be provided with supports and services. In particular, the lack of clarity on what happens to encampment residents who are not housed within the timeline has left many community organizations concerned about the potential for involuntary removal. The City of Winnipeg recently passed a by-law limiting encampments (City of Winnipeg, n.d.), which has raised concerns about potential violation of human rights.

The provincial plan has also been criticized for lacking a gendered lens in its approach to encampments, and for prioritizing the safety of individuals in encampments over those experiencing homelessness but not living in encampments, or at risk of becoming homeless. Community organizations that serve youth and women note that the demographics they serve are less likely to live in encampments. They are concerned that the plan's approach will arbitrarily push youth and women down the list of those waiting to be housed.

In addition to taking immediate action to house people living in encampments, the plan says that it "will ensure that, by 2031, any Manitoban who becomes unsheltered will be rehoused within weeks of becoming homeless" (Government of Manitoba, 2025, p.9). A major concern raised by housing advocates is that the plan itself includes no detailed commitments or long-term targets that would address the shortage of housing that is affordable to people experiencing or at risk of homelessness. Manitoba Budget 2025 said the province would add 400 units of social and affordable housing and repair 270 vacant Manitoba Housing units so people experiencing homelessness can move into them. The plan recognizes the need to provide housing for other people "currently experiencing homelessness, but also those at risk of becoming homeless in the future" (MHAH, p.10). However, higher targets must be set to meet those needs. The Manitoba Non-Profit Housing Association

identified a target of 10,000 social housing units to meet the needs of very low- and low-income households across Manitoba who are in core housing need and therefore at heightened risk of homelessness (Bernas et al., 2024). Notably, the provincial plan is specific to Winnipeg, and will need to expand its focus more broadly to address homelessness in other Manitoba communities.

Social housing takes time to develop which means people experiencing chronic homelessness will remain unhoused until new social housing units with supports are brought online, unless housing can be secured in the private rental market. However, the plan includes no budget for rent subsidies that would help make private market rentals affordable to people experiencing chronic homelessness. Rent Assist, the shelter benefit provided by Manitoba's Employment and Income Assistance (EIA) program are set at 77 percent of median market rent, however this program has eroded in recent years (Hajer, 2025). The Canada Manitoba Housing Benefit helped close the gap between EIA's shelter benefits and market rents but ran out of funding as of March 2025 (Sanders, 2025b). Community-based organizations report that Manitoba's Rent Assist program cannot take the place of social housing expansion. Rent Assist has not solved the problem of finding reputable private landlords willing to house those experiencing homelessness. (personal communication, as cited in Bernas et al, 2025).

With both social housing and affordable private rentals in short supply or inaccessible, community organizations that help people experiencing homelessness say they expect an increase in the number of people experiencing homelessness if the Canada-Manitoba Housing Benefit is not replaced.

Housing advocates are also concerned about the part of the plan that attempts to address the shortage of social housing by identifying " (...) tenants who are best positioned to succeed outside of Manitoba Housing and then connect(ing) them with rent supports and subsidies to move them to private rental suites as the next level on the housing spectrum" (MHAH, 2025, p.7). The idea is to free up space in existing units for people leaving encampments. While this may be a relatively quick way to make units available, there is a risk that this approach will move some households into private market housing, leaving them precariously housed and at risk of homelessness. This approach also neglects to consider that many people living in Manitoba Housing have established communities of support and they don't want to leave their homes.

Overall, the plan presents as overly focused on moving people out of encampments without adequately investing in key structural factors

contributing to homelessness and the rise of encampments. Namely, the plan fails to ensure that there will be a sufficient supply of housing for current and future encampment residents as well as all others experiencing or at risk of homelessness. This is seen in the lack of long-term commitments to expand the social housing supply and the exclusion of rental subsidies to help people afford private market rentals. Without these critical policy interventions, we can expect new encampments to emerge to replace those that are "decommissioned". Additionally, the strategy is not resourced adequately in terms of funding to support those residing in encampments, to ensure their basic needs are met and human rights protected.

Training for Front-Line Workers

As noted, a critical component of Finland's approach is a commitment to providing Housing First providers with adequate funding to recruit and retain highly-trained staff. Although Manitoba's *Your Way Home* plan says the province will invest in training, noting that the "success of the plan depends on having a multidisciplinary workforce with the experience, knowledge and skills needed to help people exiting homelessness stabilize and maintain their housing" (Government of Manitoba, 2025, p.11), details of what this training entails are yet to be seen. This is a critical omission and a stark difference from Finnish policy. Despite the complex needs of many people living unhoused, Manitoba does not have an intensive training program to ensure that people hired as front-line workers are sufficiently prepared for their jobs. Although recruiters typically say they "prefer" applicants with a social work degree or related field, no specific training is required. In Finland, frontline supportive housing workers (including Housing First workers) typically have one of two core qualifications: Practical nurse ("lähihoitaja") vocational qualification entails training comparable to Manitoba's Licensed Practical Nurse. Workers with this certification have taken 2-3 years full-time study, including both classroom learning and substantial practical experience through work placements. In addition to training in basic care, client/patient safety, and working with people in different life situations as part of a multi-professional team, students can develop stronger competence in specific areas (e.g., mental health and substance use). Bachelor of Social Services is a University of Applied Sciences

degree that typically entails 3.5 years of education. Training focuses on counselling and social support and working across disciplines and with other services. In addition to formal qualifications, service providers routinely provide additional in-house training. In Finland, the National Housing First Development Network provides ongoing professional development for frontline supportive housing workers and works to strengthen cooperation across the field. The Network, coordinated by Y-Säätio, also runs regular national trainings on homelessness and Housing First, which it offers free of charge.

Without proper training, Housing First providers and the people they are hired to serve are left vulnerable. Credentials comparable to Finland could be offered in Manitoba, for example through a 2-year Housing First focused LPN program, and a 4-year University Bachelor of Social Work with a specialization in community mental health and homelessness. Adaptations could be made to existing curriculum to ensure students have a combination of theoretical and clinical training as well as multiple hours of practical training through supervised work placements in the field. Provincial funding for non-profits providing these front-line services will need to be sufficient to recruit and retain professional staff who envision Housing First work as a career rather than an entry-level job. They will also require sufficient funding to ensure reasonable caseloads and ongoing professional development to ensure the best support is provided, and burnout and turnover minimized.

You Can't Have Housing First Without Having Housing First—But You Need a Whole Lot More.

This brings us full circle to the philosophy guiding Finland's Y-Säätio as articulated in its *Home For All Guide* (2022). Learning from other jurisdictions, especially Finland, Canada and Manitoba would be wise to address homelessness and housing precarity by taking a human rights-based approach that integrates a Housing First philosophy within a broader social housing strategy that exists alongside other social protections. The OECD identifies what it describes as **"one fundamental—and as yet, largely under-resourced and underutilized—way to address homelessness"** that is, **"to prevent people from becoming homeless in the first place"** (OECD 2024, p.62). The report further notes that "Most homelessness policies are not sufficiently preventive in focus", and countries have implemented limited,

if any, prevention policies on a broad scale (Baptista & Malier, as cited in OECD 2024, p.62).

The evidence is very clear. There is a strong correlation between the strength of the social safety net and the extent and severity of homelessness (Benjaminsen & Andrade, 2015; Allen et al, 2020). Although Housing First approaches are being implemented in many jurisdictions, Finland stands out for its comprehensive and fully integrated approach. The low levels of homelessness suggest that they are doing a better job with prevention. Allen et al (2020) describe the making and implementation of Finland's homelessness plan as a "highly orchestrated political strategy". The plan began with a clear and simple goal — to halve long-term homelessness in 3 years. Unlike Manitoba's Your Way Home strategy, Finland employed its Housing First strategy, with a strong foundation of social housing and supports and "a strong degree of confidence about what to do" (Allen et al, 2020). Its strategy continues to focus on housing-led approaches, integrating Finnish Housing First services into a comprehensive and coordinated strategy.

In their analysis of homelessness across welfare regimes, Benjaminsen and Andrade (2015) found that countries with more extensive welfare systems and lower levels of poverty have lower levels of homelessness. Allen et al. conclude that to succeed, strategies must include **Housing First as an integral part of a broader housing strategy built on the belief in the human right to housing and supported by a high level of investment, coordination, and cooperation**. They attribute sustained political will, as well as the stability of skilled, influential public servants committed to a comprehensive, interconnected approach to homelessness prevention and alleviation to Finland's success. Importantly, Allen et al. (2020) found that "no amount of political will can make a badly conceived or limited idea work" (p.169). Finland has been successful because it developed a comprehensive, sufficiently resourced plan that includes a robust supply of social housing. It developed a "well thought through Housing First strategy, which is better viewed as a long-term housing-led/housing-focused strategic programme, rather than Housing First in the North American sense" (Allen et al., p.163).

The scale of investment must meet both immediate and long-term needs. People are homeless for many reasons but first and foremost, it is because they cannot find housing appropriate to meet their needs. Allen et al. also point to Finland's comparatively robust social protections, including social housing supply as well as income and other supports. This has been essential to its success. There are more recent concerns that Finland's success could be eroded with the election of the current

far-right government in 2023. However, many remain hopeful that Finland's success in significantly reducing, if not entirely eliminating, homelessness protects its Housing First approach.

A central reason for Finland's success, and the broad political consensus for its approach, is that it has strategically included not only those who are homeless but also those who are vulnerable to homelessness in its housing plan. Allen et al. (2020) caution against approaches that ration existing social housing to prioritize homeless people over others in need of social housing. This is a particular concern with the approach described in *Your Way Home: Manitoba's Plan to End Chronic Homelessness*. With a continued shortage of social housing, there are simply not enough homes to meet the need.

Policy Action to Achieve the Right to Housing

The Canadian context that has led to a crisis in housing precarity and homelessness is different from that of Finland in many ways. As described in this report, Finland has for many years developed its comprehensive Housing First Approach building on a strong foundation of government investment in social housing. Although it isn't realistic to expect a quick solution to housing and homelessness in Canada after decades of disinvestment, there is much more that we can do if we are to achieve the level of success in Finland.

The federal government needs to move away from its current approach of incentivizing the private sector because this will not create housing that is sustainably affordable to low-income households. Build Canada Homes should place greater emphasis on expanding the supply of social housing. As the government begins the process of renewing its National Housing Strategy, there is an opportunity to emphasize the expansion of social housing by establishing a comprehensive approach with clear targets and timelines, and programs that encourage and support public and non-profit social housing development and operations.

The Manitoba government must advocate for a renewed National Housing Strategy that prioritizes social housing. Manitoba too must develop a comprehensive plan that addresses not only the needs of

all people who are currently homeless but also ensures that everyone in Manitoba has access to safe and suitable housing, and adequate supports when needed. The current approach is insufficient, and it is putting vulnerable people at risk.

To get Manitoba on the right track, the Manitoba government should take seriously the calls to action outlined in The Right to Housing Coalition's Social Housing Action Plan (2023) including:

1. Expand the social housing supply by 10,000 units by 2034.

- This is the minimum amount of housing that the Manitoba Non-Profit Housing Association has determined is needed to ensure the right to housing for low-income Manitobans.

2. Protect the existing supply of social housing.

- Manitoba must invest $1.5 billion by 2034 to a capital maintenance fund to bring existing buildings up to standard. The province must protect the existing supply by ensuring non-profit housing and public housing cannot be sold to for-profit entities. It must also ensure that sufficient subsidies are provided to ensure affordability to low-income tenants, with rents not to exceed 30% of income.

3. Ensure all social housing tenants have access to comprehensive supports.

- Not all people living in social housing require supports, but many do. And when sufficient supports are not provided, they and others are made vulnerable. Here we can learn a lot from Finland by ensuring that social housing providers that are accommodating people with challenges that might cause harm to themselves, and other tenants have sufficient funding to hire well-trained staff and pay them wages and benefits commensurate with their skills and responsibilities.

As described in this report, Finland has shown us that if there is political will, and if governments make a long-term commitment to invest in social housing and supports, the right to housing is an achievable goal.

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Notes

1 Bill 12. The Housing and Renewal Corporation Amendment Act. https://web2.gov.mb.ca/bills/43-2/b012e.php

2 EU Charter of Fundamental Rights. Constitution of Finland. https://fra.europa.eu/en/law-reference/constitution-finland-33

3 The 20 member states of The Euro Zone are: Austria, Belgium, Croatia, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia and Spain

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