

AN ABSTRACT OF THE THESIS OF

Michelle Francis for the degree of Master of Public Policy presented on June 7th, 2021.

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Could Oregon Replicate Finland's National Housing First Program?

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Michelle Francis (author)

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Abstract

There are moral, ethical, and economic reasons supported by empirical research as to why governments and institutions need to take a greater stance on housing the homeless. The Finnish government with the collaboration of various institutions such as the NGO Y-Foundation, has made tremendous strides in reducing the homeless population in their country by using the "housing first" model. The state of Oregon in the United States has many of the same qualities as Finland, in their geographic makeup, demographics, and its progressive politics. The two places at one time even shared the same number of homeless individuals "rough sleeping". So how is it that Finland has decreased the numbers of homeless while Oregon has the fourth-highest homeless population in the US? I argue that the difference is due to the institutions and the language these institutions use expressing, how they view social welfare, homelessness, and the power dynamics between the institutions in charge.

Introduction

Writing about the homeless housing crisis is nothing new. It seems that no state or even country is immune to the problem of having a lack of housing stock for low-income or homeless individuals. Neither are they immune to the question of what to do with the millions of “rough sleepers” within their borders. While there have been some municipalities, states, and countries that have gotten ahold of the homeless housing problem and made significant strides, there are many who have not. Oregon is one of the states that has not made progress with this problem, with the state having the fourth-highest homeless rate amongst individual homeless in the United States. No area in Oregon is immune to the problem, it is just as rampant in the rural communities as it is in urban ones. The bulk of the homeless crisis is in the Portland metro area (Multnomah County) and spreads into the neighboring counties, where most of the conversations about how to solve this problem resides. While the conversation and some solutions have been implemented and pushed forward, unfortunately, the problem has only grown. Some in these communities ask with an empathic tone *why we can't just house these people*, but this question is far more complicated than people realize.

Perhaps Oregon can learn from a place that has made great progress reducing homelessness. The country of Finland embraced a solution through collaboratively implementing measures that have not only reduced the numbers of individual homeless “sleeping rough” but has benefitted other categories of homeless people. The ironic part of Finland’s national Housing First (HF) policy is that the inspiration and framework for their plan was developed by Dr. Sam Tsemberis for the city of New York. Tsemberis created, implemented, and ultimately researched his program called Pathways starting in 1992. He

wanted a different model of gaining housing than what was used at the time and currently the model of homeless housing policy. The standard at that time and still widely used today is the traditional or staircase model of housing wherein the homeless population use steps of transition toward a final reward. The pathways plan instead sought to rapidly house these individuals with zero pre-conditions, and then provide additional services if they wanted them. Tested with longitudinal randomized control trials, the New York Pathways project is still the only housing first program in the United States to show strong empirical evidence of effectiveness tested with longitudinal randomized control trials (pathways housing first, 2021). Yet, this program has not been widely embraced nationally in the United States (Tsemberis et al., 2004). While it has been copied in various states and municipalities there still is a great deal of pushback and skepticism from both the institutions that would fund housing for the homeless and the non-profits that would implement the programs. If Finland were able to model and implement a national (HF) policy after a program in NYC, could Oregon not do the same to reduce the individual "rough sleeping" population? Why does the Housing First model work in Finland but seems nearly impossible for the state of Oregon?

There are good reasons to compare an American state to a country like Finland. Both share progressive and populist views on social welfare. Both Oregon and Finland have higher than average rates of homelessness Finland for all its vast wealth through taxes and technology, in addition to a robust social welfare system, has not been immune to this problem. Yet they have chosen to stop putting repeated band-aids on a gushing wound. A deeper look into Oregon and Finland's past housing and welfare policies, and governmental practices reveals that Oregon could not do what Finland did to solve the homeless housing crisis. Yet solving this crisis is imperative, for the safety, health, economics, and sustainability of a community.

Meanwhile municipalities may have their reasons for not quickly solving the problem.

Municipalities need to satisfy two populations their most vulnerable and the people who financially support the economy. In the end though if Oregon took the drastic and economically sound path that Finland accomplished through its national Housing First (HF) policy, then maybe Oregon would be known for something other than the state that has the fourth-highest unsheltered in the United States.

Oregon is not bereft of some of the important features that exist in Finland, needed to embrace housing first. It has robust organizations and tools in place to work and advocate for the homeless, including numerous non-profits and medical clinics that do tremendous work round the clock helping to house and care for homeless individuals. Most of these programs lie within Oregon's largest counties, Multnomah, Clackamas, and Washington which have the highest rates of "rough sleeping" in the state. But there are cultural and political differences between Oregon and Finland which make it less likely that Oregon can fully replicate what Finland has accomplished.

This essay examines language within the institutions that govern and enact policies, in addition the cultural makeup, the structural housing policies, and a community's trust in their governance. All which lead to a conclusion that it seems nearly impossible for Oregon to have a statewide (HF) program. It should be addressed that while there are numerous citations in this essay that support and address the concerns surrounding a housing first policy. It should be mentioned that there is little research conducted on why more states within the U.S. don't enact (HF) programs. This essay relies heavily on three in depth analysis and research papers. First, Contextualizing Homelessness by Ken Kyle. Second, Homelessness in Oregon (Tapogna et

al., 2019), and finally a collaborative research piece between Catholic Charities and Portland State University. The latter gives a more in-depth look into Oregon's struggle with housing first programs and even these papers concluded that far more research needs to be completed within the U.S, so that there can be drastic change to the current policies on homeless housing in general.

Theoretical Analysis

Critical Theory is the creation of three philosophers, Max Horkheimer, Theodor Adorno, and Herbert Marcuse. They argued that the use of critical theory would permit evaluation of and ultimately freedom from ideologies that maintained the "political and economic status quo" (Bowman, 2005). These philosophers' ideas regarding the liberation of people from oppressive governance stemmed from Marx's ideas on society and his philosophical ideals for humans to seek emancipation from oppressive institutions, through evaluating social practices and how institutions govern societies. Marx strongly argued for the redistribution of resources as well as the recognition and critical evaluation of how class and social structures, shape institutions. Importing these themes to the examination of homelessness leads one to ask from whom does a homeless individual gain housing, and in what way is assistance provided? Is it through the very institutions that they seek emancipation from?

Critical theory does not function through specific rigid guidelines, yet when evaluating how institutions handle their relationships with citizens there seems to be two key components to consider. First, can someone experiencing oppression clearly understand the oppressive nature of the policies or even the stereotypes that surrounds them? Second, how are social

relationships between institutions and citizens arranged? This second question permits us to better understand the intentions of those serving and being served. It is important to understand societies and their institutions' views on homelessness because they can play a powerful role in how policies are created and implemented regarding homelessness. Because all people have some form of inherent biases regarding a wide range of topics, personal bias expressed through and within these institutions may influence the speediness of help for the homeless, and the needed action toward shaping policy.

In *Contextualizing Homelessness* (2005), Ken Kyle uses critical theory to analyze how language, political discourse, and the characterization of homeless individuals impede robust and swift policy action because of the way homeless are viewed. He argues that when words or phrases such as "*mentally-ill, persons with drug-use, beggars, bums*" seep into the lexicon of the institutions and policy frameworks that are supposed to eliminate poverty and homelessness, then certainly such language will travel to the taxpaying citizen as well. Kyle's advocacy for using critical theory to understand the relationship between institutions and the homeless is illustrated below, showing why this approach so powerfully penetrates the complexity of social problems that are either created or exasperated by institutions of government.

"I hold that critical theories are interested in seeing an end to or a reduction of oppression. In this way, critical theory aspires to be an emancipatory practice, i.e., an activity that eliminates or reduces the constraints and suffering people experience due to cultural, political, social, and/or economic arrangements, practices, and institutions. Critical theory strives to achieve this goal by providing in-depth analyses of such arrangements, practices, and institutions." (Kyle, 2005)

A Housing First solution, if implemented thoughtfully with collaboration between government and non-profit institutions, and with the consideration of citizens is a way to

reduce and ultimately eliminate long-term homelessness. However, to understand why institutions struggle to solve the homeless crisis it is important to critically examine the past policies of the United States, providing a better understanding of why there may never be a solution. The current arrangement of governance, the practices through policies, and ultimately the institutions that are involved with handling homelessness need to be critically analyzed. Within the US system there is a hierarchical structure to the way it governs. The institution of government should be more of a collaborative structure, one where multiple institution works together to provide a greater understanding and policy implementation of social problems plaguing America's poor.

Kyle (2005) focused on an American federal bill that was seen as the catalyst for how current legislation concerning homelessness and the externalities of it are handled. This is the McKinney (now known as the McKinney-Vento) Homeless Assistance Act of 1987. The bi-partisan legislation signed by US President Ronald Reagan was to initiate a coalition of programs to handle the growing homeless crisis. This act is still used today and considered the backbone from which all policies and action regarding homelessness stem. The McKinney-Vento Act has been reauthorized in the original form several times, most recently by George W. Bush however, sections of the act have been re-authorized by both Presidents Barack Obama and Donald Trump, particularly sections that have effect on homeless children. The goal of the act originally was to consolidate numerous homeless and low-income housing and care programs under the umbrella of a Continuum of Care, with additional sub-programs to address housing and health care. These three additional programs provided shelter plus care, and supportive housing, and increased single room occupancy (SRO)s. The McKinney-Vento Act provided federal funding for shelters across the US, established an interagency council on homelessness,

established ways to coordinate programs and resources in an organized fashion, and finally established funds for subsets of homeless, i.e., veterans, families, elderly.

The McKinney-Vento Act was widely regarded as a great step forward in recognizing that the United States had a homeless and housing problem. But even though liberals and conservatives agreed to and signed the legislation, it was still a polarized debate. Each side picked their corner and the typical tropes of left versus right were on full display. On the right they felt the Act gave too much in the way of handouts to vagrants, and the left felt it did not focus more on the root of the problems of homelessness. They wanted to address problems such as poor economics and housing policies as well as how mental health is handled in America.

Surrounding the debates were four aspects that Kyle claims was the start of negative inferences that did more to sow the seed of polarization when it comes to solving the homeless crisis. First *“who is deserving”*? This question is part of today's landscape when it comes to receiving housing. Second, *“welfare, and self-sufficiency”*. Conservatives argued that giving federal money to states to provide housing, shelters, and other aid which was not tied to employment was seen as a handout. Third *“what is the role of the government to fix it, and whose role is it”*? For example, was it the role of the federal, state, or municipalities to implement and solve the problem of the homeless crisis? Fourth and finally, the concept of what it means to *“modify behavior”*. The McKinney-Vento Act was viewed by some advocates not as a solution to the problems but instead it placed restrictions on the vulnerable to modify their behavior. Kyle’s analysis of these themes points out using a critical theory lens that the intention of the bill through a federal response was good, but the specific language used and

ultimately how actual assistance is given does not present an equitable response for all people, just for the ones deemed “deserving”.

Kyle further explores specific stipulations in the legislation of the McKinney-Vento Act which would likely concern advocates for the homeless both then and now. First, there is a stipulation that an individual experiencing homelessness must not receive direct cash. Additionally, the bill forbade state from giving direct cash. Another stipulation is that homeless individuals must receive treatment care, a requirement of the continuum of care model, to receive any benefit amount. Additionally, there are stipulations that an individual must gain employment before receiving benefits or at least be placed in “workfare” an amendment added that the individual must work to receive benefits. Advocates felt the new requirements were punishment for the individual experiencing homelessness.

During the congressional debate to address many of these concerns the talk turned from benefit requirements to “whom” was homeless. Defining “homeless” would help legislatures develop a way to count how many are homeless living streets and shelters, and who may be on the verge of homelessness. The accepted way to get an average homeless count of the number of individuals sleeping on the street at any given time at night was the point in time (PIT) count. Unfortunately, this is seen as an inaccurate way to count all the people who are spread out all over the place. The (PIT) is held yearly at the end of January. The way it is completed, and who is counted, is hotly contested by advocates for the homeless. The policy rules for the (PIT) are set by Housing & Urban Development (HUD). This accepted approach does not accurately reflect all who are homeless, yet due to this Act it is now required because of the lack of consistency of a standard number during debate. In 1987 the numbers of

homeless was given to the legislatures, yet the numbers would seem excessively high by the legislatures yet from the perspective of homeless advocates, it was unrealistically low. The problem was that the sets of numbers were from various time frames, 1981, 1982, 1984, and various methods to gather this information, it lacked consistency (Kyle, 2005).

As the debate in Congress continued, little was addressed regarding the primary root causes of homelessness. Advocates had brought forth that many who struggle from homelessness do so from poor economic and political policies that are known to exasperate poverty. Neither did their discussion address how the increase of mentally ill individuals on the streets was due to the de-institutionalization of psychiatric patients and the closing of hundreds of psychiatric hospitals. Stipulations, and regulations were blatant in this Act, as well as command and control over individuals who were in a vulnerable state. Homeless individuals had no meaningful input to shaping the policies that would be set forth and ultimately change their and other's ability to gain self-sufficiency. So, the debates continued, and the language used during these frank discussions would also set in motion continuous negative attitudes towards homelessness.

Kyle does not articulate a direct correlation between the rules of the McKinney-Vento Act and the language used by the legislatures or media, but he infers that at the times of support of or indifference toward the homeless plight there were stories and characterizations of a "stereotypical" homeless individual. The Act does not explicitly use the negative language that Kyle had incorporated in his research, or of quotes made by legislatures. He critically analyzed literature and columns of journalists. One, Mike Royko an opinion columnist with the Chicago Sun Times, expressed negative opinions regarding homelessness and low-income in the

1970s (Kyle, 2005). The debates on the congressional house floor used such journalistic opinion pieces as fodder for why they should not support the McKinney-Vento Act. Royko made sweeping generalizations, and gotcha-type assumptions. Kyle characterizes it as such: *"He satirized the vulnerable to where it made these individuals look poorly in the mainstream"*. Kyle's review of the language on the debate floor and Royko's writings revealed phrases consistent in both venues that the homeless were able-bodied, mentally fit, but drug addicted. The title of one of the pieces brought up by a congressman during the debate was *"Panhandlers' Stories Can Be Refreshing"* (Kyle, 2005). While we cannot make a causal claim about government institutions' bias and language, and their ultimate action on homeless policy, by using critical theory analysis to look thoroughly at the legislation and policies that affect homelessness, it may permit one to see that advocacy of issues facing homelessness and all that it encompasses should and can do a better job at educating the public and influencing governance on the deeper systemic problems facing this vulnerable group. Kyles' analysis implicates the institutions of non-profits, religious organizations, in addition to government policies for establishing the negative language and attitudes towards the poor and indigent. Those people who fall in the category of "low income" or "homeless" should be treated as a person who lacks a home and not just as an entity that must be dealt with. Yet this is how the institutions of the housing authority has implemented past and present policies for housing the homeless is treated in the institution of housing authority.

As the homeless crisis increased without resolve the American public grew weary. Numerous housing programs were drastically cut during Reagan's tenure, a process which continued under President George H Bush years. When President Bill Clinton took office the call for better economic policies regarding social services in addition to focus to solve the homeless

crisis with swift action and zero handouts, were being pushed by both sides of the political aisle. The language, characterization, and the disinterest towards the homeless individual continued and an entrenched view amongst liberal ideology became “who” is deserving and undeserving when it came to benefiting from homeless services. Placing homeless individuals into a distinct behavioral segregated groups does not emancipate the individual from the institutions that helped cause their homelessness. Yet, these are the institutions that have been entrusted to assist these individuals.

Social services and housing are not merit-based, nor should it be treated as such. The more the institutions of governance, housing, and non-profits treat it as so, by funding more for shelters and group homes, and placing strict rules and regulations that predicate getting housed, the more institutions and communities are treating homeless people like a group to be managed, rather than as part of the community they live in.

Oregon

Homeless Housing of the State

Currently, Oregon has the fourth-highest rate of homelessness in the United States. The state count is 14,655 which are all unhoused (United States Interagency Council on Homelessness, 2021). This number is considered a rough estimate, as it does not include students, nor families who double up in shared housing. The reality is that true number is probably double what is reported. The conversations and approach by municipalities and the state regarding homeless intervention and policy has tended to be mixed. While some in the institutions of government have not expressed negative rhetoric towards individuals experiencing homelessness, their policies they have been implemented express a laissez-faire attitude. For Oregon they have implemented policies that keep vulnerable populations in a subset that ensures they will not gain permanent supportive housing as these policies stand. All states can and have implemented policies that can stagnate change, perpetuating poverty, homelessness, and maintaining the stigma of being homeless. It seems that for Oregon which has strong institutional organizations that have a hand in homeless housing, they are not on the cusp of making progressive radical change but sticking with the status-quo. Oregon has many robust programs at the state and local level with a vast array of homeless advocates and progressive leaders demanding change to ultimately eradicate homelessness. It would be in poor taste to denounce these organizations due to their past excellent work in advocacy and supportive procedural changes around the conversation of homelessness. However, after more than 40 years of having these programs in service, the problem only grows worse. Oregon is no different than other states that rely on non-profits, philanthropic individuals, and charities to resolve the homeless crisis without government institutions taking responsibility themselves. There has been an evolution in research that has shown that these old system policies of relying on non-profits and outdated models of care and temporary housing do not work anymore.

Oregon has a dizzying array of housing programs that offer mixed types of dwellings for homeless individuals, yet many of these dwellings are not permanent nor supportive and come with stipulations for being placed. Some programs offer their own housing vouchers, which are different from a HUD Federal choice voucher (where one may choose their home), and some are in the private-market with a landlord while other dwellings are directly owned by non-profits. This is a chaotic, non-collaborative system, that frustrates homeless advocates and workers, and certainly more so the homeless individual who struggles to navigate the system. All the housing programs policies, procedures and ultimately implementation are wildly different and do not follow logical rules for housing the homeless. In Multnomah County for example there are three non-profit programs that are expansive in dealing with homelessness, yet some of the housing programs are attached to social services, some are not, and some programs only work with a specific sub-group of the homeless. Then there are the programs that offer their own housing voucher from grants they have been given by the state or federal government. These vouchers are often time-limited funding, for which an individual is given a time frame to find income and begin paying a percentage of the rent after that initial contract. In the case of the Oregon Housing Authority or Home Forward an individual may receive housing with a Federal HUD choice voucher or Section 8 housing. These homes charge a below market rate to the renter, where the renter covers 30% of their income while the state covers the rest. The landlords with HUD housing are private and while there is more safety and protections with HUD housing from being evicted it still can happen even though this is rare. The private market with a landlord tenant relationship has its own set of rules and landlords are woefully unprepared to handle tenants that have been in and out of homelessness and carry with them additional challenges and barriers that kept them out of the regular “market

housing” before they were homeless. The private market system which is most of the low-cost housing in Oregon is not set up to give support to the individual or the landlord, the power still lies within the institution of the state housing authority (Bach, 2019).

The current system for housing the homeless in Oregon is not progressive and has been the same for decades. While many non-profits have analyzed the research and tried to follow the path of (HF), it seems less feasible with the lack of current housing stock, and lack of housing owned or run by non-profit organizations. Within Oregon, most non-profits use the traditional model for an individual to gain housing. In this model a homeless individual must be tied to some sort of social service agency where they receive care. In addition, they must follow correct steps and a path to show they are housing ready. Its only within the last few decades of research that this model has been shown to not work to end homelessness. The research showed little to no success in getting people stabilized and working towards self-sufficiency as well. Backed by (Sahlin, 2005) (Kallmen et al., 2016) research, in which they concluded in order for the traditional model to work there needs to be far more intensive assistance for severe homeless, as well flexibility in the way programs handle relapses. The linear thinking by institutions does little for harm reduction nor keeping people housed.

Even if a non-profit or the housing authority wanted to implement (HF) there would be a sizable barrier in the form of the Continuum of Care policy. Tied into the McKinney-Vento Act the Continuum of Care program requires any program receiving Medicaid reimbursement (which is most health clinics) that they must provide social services and substance treatment to their clients. If a non-profit works under the Continuum of Care model and wanted to provide housing for the homeless they are required under this Act to provide services that match the

individual's current needs. However, this requirement stifles many from being housed, making this a pre-condition that places a sizable barrier in front of homeless individuals and service workers. According to Sahlin (2005) this type of model creates a power dynamic between social workers and the homeless individual. Her research found that many social workers only picked "strong" candidates to be placed in housing individuals that would adhere to the rules, not always ones that needed housing urgently. This type of cherry picking by service workers has become more pronounced since there is limited low-cost housing in municipalities and states. Critical theory analysis would infer those institutions whether knowingly or not are seemingly placing homeless into distinctive camps. Does research such as Sahlins' prove or at least support that social worker and case managers separate the deserving and non-deserving, and that the worker within the institution holds all the cards for this individual? Even if the service worker is not being outwardly biased, they are forced into a corner by the institution that provides funding to keep homeless services going.

An analysis piece by the Statesman-Journal (Bach, 2019) focused on the Salem Housing Authority in Salem, Oregon. There they implemented the (HF) model to get their homeless individuals off the streets, but it may not last in its current form due to its inability to effectively run the program as a true (HF) model. The Salem housing authority in 2017 implemented a housing policy plan which was to rapidly house 100 individuals experiencing homelessness who had been deemed long-term or severe homeless according to the program's rules and their social service teams. The city of Salem had an original investment into the program of \$2.8 million which helped get these individuals housed immediately without the traditional sober or stable preconditions of the current traditional housing methods (Bach, 2019). Salems' city council had given the program funding for the first two years with the notion that this would

get the program up and running, and then with other funding sources, and income from the homeless individuals, that the city could decrease their funding and the program would be self-sufficient. However, by 2019 when this information was published the city council advised the Housing Authority to look for other funding measures because their next investment in the next budget cycle would drop from \$1.4 million to \$700k (Bach, 2019). The program director was aware they needed to seek out other long-term funding sources such as Federal grants through HUD, yet this is where (HF) within the US gets tricky. Since HUD homeless housing grants are part of the Continuum of Care model which was the umbrella for all homeless programs that stemmed from the McKinney-Vento Act, for the municipality of Salem to receive any funding through HUD, they would have to change their model. This was not their plan. They knew that (HF) worked and was a way to rapidly house the most vulnerable. The second problem with Salem's (HF) program is they are still reliant on private market dwellings with landlord-tenant relationships, and while at first, they were able to get 100 people housed, 15 were eventually evicted. Finding private-based housing to understand severe long-term homeless struggles is not easy. The "catch-22", is that the program needed to house at least 50 more individuals according to the original grant but would need the staffing to help support the individuals, so issues like evictions would not come up. To get funding the program would have to work through HUD, and this again added on another layer of frustration. Besides, it only supported Continuum of Care programs. HUD also stipulated that there would need to be "fair market" rents restrictions paid. Salem's program did not use fair market restrictions, so it was dependent on what the client could reasonably pay usually below what Section 8 would be. While the program showed some promise, there were many barriers out of the housing

authority's control preventing this program from continuing. The problem with Salem was that it had to rely on private market housing and federal money to stay afloat.

The language and negative stereotypes towards homeless individuals are entrenched in the policies of federal government programs such as HUD, and the Continuum of Care model. All this rhetoric has trickled down to states through federal housing and staffing grants, which puts municipalities that are trying to look at housing alternatives in a bind. The Salem Housing Authority has now turned its focus away from the most severe long-term homeless but now more self-sufficient individuals, with less need for case management and additional cost. Barriers to entry for housing in Oregon can be unfair for people who have stable income. These same barriers for a homeless person seem insurmountable, such as past incarceration, evictions, poor credit history and more. With the language used in the lexicon of governance to describe the homeless over the last few hundred years, could it not be assumed they are also used in the governance of other bureaucratic institutions that keep one from attaining a home? Incarcerations, lack of previous address or work history, struggles with mental health, or substances these all have words attached to them that are considered immoral or bad, not trustworthy to be incorporated into "normal" society. If any of these words are envisioned by landlords, and they choose not to rent to a person who have these as their background, it is a form of discrimination whether conscious or not.

Cultural Values

The collective community is stronger when all are forced to work together to free themselves from the same plight and this may be why Oregon has implemented progressive

policy that try to support the betterment of all Oregonians. The state has put forth legislative bills and policies regarding health care with a statewide health plan for low income in the Oregon Health Plan (OHP) as well as enacting the Death with Dignity Act to assist people end their suffering from end-of-life illnesses by choosing to aid in their passing with more haste. Oregon has displayed its progressive leanings when it comes to legalizing marijuana for both medical and recreational use, and finally decriminalizing hard substances that would encourage people to seek treatment rather than receive a jail sentence. Oregon has undertaken bold policy action on not-so-popular ideas and has received national recognition for those bold choices. It is not as if Oregon is not willing to take on tough politically divisive issues on drug use, choice in life and end-of-life care, and choice in healthcare. Yet it seems to be that homeless housing that is the one issue Oregon is either not willing to put bold policies forward to address or it does not see it as a necessity for bold policy action. The reasons for Oregon's inaction on sheltering the homeless are unclear. The state government and municipalities have set aside millions of dollars in direct cash payments, grants, and bond measures for homeless action committees to tackle the rising rate of homelessness across the state. Unfortunately, the sole focus has been to emphasize shelters, transitional housing, group homes, and some Housing First dwellings. When a state or community has proposed legislation on services or caring for people of lesser means there are usually favorable responses, but usually followed with, "but not in my backyard". Communities and its citizens will on the surface say they support more prisons, group homes for the mentally ill, and more shelters for the homeless, followed up with a "but". Oregon has been no different. Its citizens have supported additional shelters and social service facilities to be built and numerous municipalities have voted for proposed tax increases to fund additional homeless services. However, neither advocates, state

representatives, community members, nor city council members have proposed a statewide Housing First model that would solve the problem, even after research has pointed that this would clearly end the cycle of homelessness.

According to a recent count of shelter beds by Oregon Housing and Community Services (2021), there are currently 6,800 shelter beds across the state; however, to meet the needs of all homeless individuals sleeping outside they need to add 5,800 more shelter beds. Those are just for the individuals outside. This number does not account for families, children, or veterans. Unfortunately, not all these shelters are the same with about half of the 6,800 beds are only open all year long while the rest are used as emergency winter beds. Continuing to build temporary shelters does nothing but put a temporary patch on the problem, but Oregonians keep approving of policies and initiatives to build more shelter beds.

Oregonians are people from all walks of life and from all corners of the world, they can be isolationist, or wild adventurous ones that go against the grain of traditional ideals. They have pushed back on legislation that would hurt a segment of the population, and encouraged legislation that protects and supports a different population, so why don't more Oregonians push back at institutions to take bigger and bolder action for housing homeless individuals?

Categorizing "The Other"

While these Oregonians may be wild, adventurous, isolationist, and progressive, yet they are also homogeneous, majority white and middle class which seems miles away from how a homeless individual is viewed. While Oregon has been trying to reconcile with its racial history it has not focused on its current inability to reconcile that it has not dealt with the rising homeless crisis. With Oregon's progressive views and policies that are put forth to care for

others, one would think that Oregon would have made better strides in the reduction of individual homelessness. Homeless individuals do not look like typical Oregonians. The language and visuals used since the formation of the United States have placed homeless individuals as different. Good intentions are only those intentions to solve the problem. But it is not necessarily solved unless there is a collective action by all, and that is usually how Oregon has viewed and solved a problem that affects all Oregonians. Kyles's analysis vocalizes the inability of institutions to solve the homeless crisis, pointing out that many institutions may have good intentions but their language, and characterization of the homeless or poor has done more damage to this vulnerable group. Communities seemingly put on the brakes when it comes to enacting policies that serve a select group of people. It is not unusual to see governance proceed slowly and debate for periods of time before any true change happens if at all.

State and municipal policies and legislative funding have supported non-profits that care for the homeless, yet there have also been other policies and municipal regulations that have supported legislation that has led to the extreme rise in rents and housing prices, and all but stopped the building of low-cost housing. A homeless individual is not "us". A typical Oregonian is white, average age of thirty-nine, makes a medium income of \$62 thousand, and more likely to have a higher education (United State Census, 2021). While, the average homeless individual is not tracked statistically, the point in time count (PIT) describes that increasingly a homeless individual in Oregon is more likely to be non-white, with higher rates of homelessness among Asian, Black, Latino, and Native-American groups. There is an increase in homelessness amongst people who are 55 and older, and are more likely to be disabled, and there has been an increasing rise of homelessness amongst single women (City of Portland- Homeless Toolkit,

2021). In Oregon, the count for low-income people in 2016 was 209,000, while 56,000 received some form of vouchers related to housing (Tapogna et al., 2019). And there were 153,000 that were on the verge of homelessness. These remaining 153,000 individuals spent nearly fifty percent of their income on rent and utilities and had very little for additional necessities (Taponga et al., 2019). These are the people who are on the verge of homelessness, a group of individuals or families that may not be recognizable to the average Oregonian.

In early spring of 2020 during the COVID-19 pandemic, a tax measure addressing homelessness was passed affecting Portland Metro which includes the three largest counties, Multnomah, Washington, and Clackamas. The language for this tax measure had to be written judiciously, indicating that the homeless ballot measure would tax only “higher earners and business”. Before people went to the polls, the measures campaign *Here Together* wanted to test it to see if it would pass. At the time it had a positive rate of 57% and negative rate of 40% (Harbarger, 2020). While the members felt positive about these numbers, it was noted that the writers of the measure wondered if the tax were to be taken from payroll or other revenue from average Oregonians, would they have been as supportive as they were of taking tax dollars from the wealthiest in the counties? There is a disconnection between the people who are housing-stable and those that are not, and until the people of Oregon see themselves as the same as an individual who is homeless it is hard to think that Oregonians would be willing to support bold innovative policies such as Housing First.

Public Policies on Housing

The number is staggering that the state of Oregon needs at minimum 12,388 units of housing to house individual and chronic homeless (Brown et al., 2018). This does not include

families, or veterans. Oregon has established policies and implemented bills regarding new housing development. The state has a significant deficit in all housing stock and knows it must correct this. However, Oregon is not fully to blame for the lack of housing in the state. Federal money that once was given to states to build additional housing stock in all economic classes, was significantly reduced. In 1972 President Richard Nixon's administration disinvested billions of federal dollars for low-cost federal housing, regular housing stock and housing subsidies. This disinvestment in all types of housing had an external effect on land and home prices in addition to deregulation of housing allocation (Tapogna et al., 2019). After nearly 50 years many states are far behind where they should be when it comes to housing supply, and many economists point directly to this single piece of legislation. There are numerous bills on the desk of city mayors in the state to increase revenue for new construction as well as innovative ways to build housing. However, none of these measures are addressing the lack of low-cost or homeless housing.

According to (Tapogna et al., 2019) the lack of housing did not just suddenly happen without anyone's knowledge. It was deliberate and knowing. Housing especially affordable housing has been on the back burner for decades which became worse since the economic recession beginning in 2007-08. If individuals or families were already on the low end of housing affordability, rising rents increase this consume much of people's household budgets, crowding out other expenditures such as food, transportation, childcare, and emergency savings. In Tapogna et al., (2019), if there is a 10% increase in rent there is a 13.6% increase in homelessness, and if there is a 10% increase in vacancy rates (i.e., more housing at affordable rates) then there is a 3.9% decrease in homelessness. Many individuals and families have had to choose between housing and expenditures, this has led to the uptick in homeless families. So,

what are all the pieces that make housing so unaffordable, and that produce Oregon's lack of housing in all income brackets to begin with?

Land, and its availability and size, contribute to the problem of the high cost of housing in Oregon. Oregon has vast open space, but these spaces are not all available for housing development. A Bill passed under ex-Governor Tom McCall in 1973, Senate Bill 100, limited urban growth to less than 1.5% of the state (O'Toole, 2019). This correlates to land being 3 times the price and houses costing up to 2 times the price they should be (Tapogna et al., 2019). The urban growth boundaries limit the development of rural areas that sit close to the urban boundary, which protects farms and forests is from being pushed out by development. While this goal of saving Oregon's farms and forests is important unfortunately it just adds an additional layer of barriers when trying to add to the state's limited housing stock. Regulation policies that need to be addressed when finding solutions to the lack of housing, are those that have been positive in areas of healthcare, banking, and the environment.

It is more problematic when it comes to housing development. There are conflicting thoughts on whether regulation stifles or promotes housing stock. One thought is that tight government regulations increase rates of homelessness, and stifles innovation (Taponga et al., 2019). Yet while economists are finding links between [housing affordability and land regulations], the research does not preclude that states or municipalities should get rid of regulations regarding land-use, but that a more thoughtful conversation and investigation is needed. Topanga et al., (2019) addresses this concern, concluding that if states that are highly regulated in land-use zoning were to bring their regulations to the median, this would reduce homelessness nationally by 7.2%. One way that regulations are used is to determine unit size.

For example, as units per acre increases, so does the cost of the land, if the land is small due to land prices but a developer is determined to build 4- 6 units on a section of land they now must build up. But it costs more to build up than out. Regulations also determine other factors that drive up the cost in housing implementation such as historic preservation areas, industrial zoning, even the infrastructure that surrounds the housing. In each stage of the development process in which government agencies are involved, a permit is required. This drives up cost, you are now adding time that it takes to recoup the money a developer has invested.

The assumptions from developers are that innovation is stifled if there are tight regulations through government influences and policies, yet this is not completely accurate. Innovation can be inventive, of reusing old spaces, warehouses, vacant lots, or abandoned dwellings. Developers and municipalities need to start looking outside-the-box beyond building new buildings. And that innovation should not be for only new development with the most updated technology. Unfortunately, innovation can be costly if there are little economic returns for the developer if the space encompasses low-income housing. To comply with the current Oregon growth restrictions, developers decide to build-up, but to do so the price may be around \$650sq/ft, compared to building a standard dwelling of \$100 sq/ft. The standard low-cost dwelling sits at 660 sq/ft for a two-bedroom (O'Toole, 2019). What economic incentive is there for developers to not only build housing without economic return for urban areas, much less housing within rural communities?

In rural communities the housing may look quite different that houses the homeless may look quite different. With limited services in rural areas will innovation step in to provide mixed service housing for additional space for care providers. These are important questions

when looking at development at who funds that development, as well the area that is being developed. In Oregon, Tapogna et al., (2019) finds that even though rural land is less expensive, construction costs are increased due to lack of workers, readily available supplies, and honestly no incentive for developers. Rural areas have experienced increased rates of homelessness, poverty, and low-income individuals (Brown et al., 2018). They are not any more immune than individuals who live in urban areas. It becomes a quite bit more complicated the further one lives from urban zones.

The lack of all types of housing stock both on a federal and state level have a direct effect on prices, construction, and availability of low-cost housing and it affects all the housed and unhoused Oregonians directly. According to the 2018 Oregon Housing Policy Agenda, Oregon had been short 155,156 dwellings throughout 2000-2015 (Brown et al., 2018). When housing stock is low the prices of all homes increase, including rental pricing and if there are fewer homes on the market to purchase, this means individuals who would normally buy are now renting. Rental agencies in turn increase rental prices, seemingly crowding out low-income individuals or families that are economically strapped increasingly making it harder to find housing.

Oregon has done little to fix the problem of limited housing stock such as building immediate permanent housing for low-income individuals and families. However, what the state has implemented are policies to increase funding to make room for additional shelters, as well as setting aside earmarks and creating bond measures to fund affordable housing. So why do we still have rising homeless on the streets? Oregon has seemingly engaged in the conversation of low-cost, and homeless housing, but it has left the actual implementation to

non-profits or venture capitalist to buy the land and build dwellings. There is very little collaboration between states, municipalities, and non-profits that have a direct link to the homeless housing crisis. Kyles' research makes it very clear by analyzing how the state and non-profit advocates have characterized the homeless and analyzing how institutions and agencies either work together or not plays a greater role on solving this problem. It is as if the state and municipalities have deflected their role in the homeless housing crisis by focusing on quick solutions rather than deep meaningful change that they themselves would have to engage in.

The Oregon state legislatures will be presenting two bills to be voted on and placed on Governor Kate Brown's desk this year 2021 to provide funding for the expansion of shelter beds. The substance of House Bill 2006 would be to remove the tight regulations that are placed on non-profits regarding the building and completion of homeless shelters. However, to get HB 2006 to work the state will need the passing of House Bill 2004, to provide the funding. Oregon State Representative Tina Kotek the main sponsor of these bills and states that the bulk of the funds would funnel out in three ways (Harbarger, 2020). To start, the \$45 million original asking would be parsed out that \$26.5 would go to building shelters, \$16 million to smaller municipalities around the state for homeless navigation services, and finally give or take \$2 million for technical resources for the program. While the intention is well meaning, none of it solves the root crisis of housing the homeless these are all temporary measures. Preceding HB 2006 in 2018, Oregon passed a bond measure to allocate \$653 million in affordable housing. Then in 2020, a Portland Metro tax was approved by the taxpayers, a 1% tax on individuals making \$150 thousand or couples making \$200 thousand, as well as a 1% tax on businesses making over 5 million. With earmarks, bonds, taxes, and finally Governor Kate Brown promising

to set aside an additional \$500 million for homeless services (Catholic Charities, 2020), why with all this financial means, don't we have enough housing for the homeless in the state?

Perhaps there is something far more lucrative to the state than setting aside money for homeless housing. Might a state put millions into homeless housing or band-aid the problem with shelters dotting the state and allow for developers to build so that the state can get a higher rate of return in tax revenue for high-end dwellings? Representative Earl Blumenauer of Oregon was quoted as saying, "*that most housing assistance goes to homeowners through tax deductions on mortgages than on low-cost housing*" (Catholic Charities, 2020). So, if the state receives revenue from high-end development, and they give assistance to homeowners by receiving tax incentives to own a home, we may assume that Kyle is right that the institutions of governance have determined who is deserving and who is not when it comes to being housed?

While there are programs in Oregon to assist people with short-term rental assistance and stop the eviction process, most of them cannot help long-term and may require a lengthy process to assist. In most municipalities in Oregon, there are rental assistance programs for low-income individuals, and families who may be at immediate risk for eviction, yet the need has been greater than the funds provided, or the housing available. To remedy the problems of evictions due to lack of payment, Oregon has enacted Senate Bill 608 in 2019, with two goals in mind. First, to keep rental increase up to 7% threshold plus inflation, but not above. Before this Bill was enacted rent increases had been at 10.3% per year (Catholic Charities, 2020) additionally the bill prevents no-cause evictions for tenants who have at least one year of occupancy. In 2019 Multnomah County city council went a step further and enacted a housing policy that if a landlord proceeds with a no-cause eviction they are liable to pay up to \$4,500 in relocation and moving fees for the tenant (O'Toole, 2019). The housing market is already at

capacity, and for low-income residents in the state, it may be harder to find affordable housing nothing in the bill says that landlords can't increase rent on homes that have no occupancy. If there is no low-cost housing stock to meet the financial needs of the people, then where do people go once, they have been evicted?

Most of Oregon has seen a sharp rise in price of owner-occupied homes, according to Catholic Charities (2020) the average home price in Multnomah County in 2018 was \$400,000 and this has increased to \$500,000 in two years. The increased prices of homes are not just hitting Multnomah County cost of homes are on the rise all over the state. King (2019) argues what advocates and systems analysts working in homeless housing policy have thought but lacked the evidence to back it up until now. In the Portland metro area specifically that, “naturally occurring affordable housing” vacant buildings, and apartment complexes are being bought by global equity firms. These equity firms tear down and replace structures with high-priced dwellings to create expensive new homes for higher-end renters or buyers. This has been the standard practice in Portland and other metro areas of Oregon since 2010. King (2019) continues that between the years 2010-2017, home prices increased by 78%, and rental prices increased 48 percent, making it nearly impossible for low-income people to afford housing. For low income or middle-class individuals this increase strains the household budget. Within Portland neighborhoods, one can see homes that are the same size, shape, with quaint charm, but a closer look reveals that dotting most neighborhoods, are brand new ultra-modern homes, where two homes now stand in place of one. These are not low-cost housing units or multi-family units, but rather are million-dollar homes build by global equity firms. King's evaluation of the current housing problem is that Oregon lacks enough housing stock, but she adds that Oregon does have a decent stock of dwellings that could be updated or revitalized, and some

are already deemed low-income stock. So why allow investment firms to come in and take over financial landscape of housing?

According to King (2019) investment firms get tax breaks for providing housing. They own large fractions properties which has created monopolies in the housing market in Oregon. They can increase rents or house prices which is acceptable and legal, and they have the backing of the state and federal government to keep these practices up. King says that this is the future of what she calls the "financialization" of housing. Real estate, unlike bonds and trading stocks on the Nasdaq, has exponential growth and profits and government backing. One of the negative externalities of the financial housing crisis of 2008-2010, is that the federal government bailed out many of these large investment firms then. Those firms started buying up all the foreclosed homes, and commercial buildings that had lost their leases. King remarks that "Portland's Planning and Sustainability Commission approved residential infill by the thinnest of majorities," which made one city commissioner resign. Multnomah County and the state government did not and does not address this new policy because they know that it does not add to the low income or homeless housing stock, but aids investment firms, and increases neighborhood housing values. This new development brings in more property tax revenue for the municipality.

One way that Oregon has tried to pacify both developers and advocates to support low-cost housing, by passing the Affordable Housing Mandate (inclusionary laws) 2016 (Taponga et al., 2019). It allows municipalities to mandate developers either sell or rent a small percentage of their dwellings to low-income individuals. Two things happened as a result of this bill. First, when developers undertake this process, they have taken a loss in revenue and are not

subsidized by the state, which in turn drives up the prices of the other dwellings. Second, Multnomah County homeowners had their property taxes increased so the cities could then subsidize the affordable housing dwellings to be built. Other cities in Oregon have started to enact similar tax policies that increase property taxes which go into a fund to build affordable housing. By all accounts the state needs more housing, but taxing homeowners only flushes out the negative externalities of increased rental prices and increase home prices. These housing practices are only separating community members into the two camps that Kyle alluded to, the deserving and undeserving. If municipalities keep adding taxes, increase bonds, and forcing homeowners to subsidize housing equity firms to build low-cost housing it will be extremely hard for the state to get its citizen on board for a statewide (HF) model.

Trust in Governance

Oregonians may not know that there is a solvable response to ending homelessness. It may not be that they are selfish to the plight of individuals on the streets, but rather they may not hear the right solutions. Oregonians have supported earmarks and voted for tax increases, bond measures and are collectively know that strong housing development policies must be implemented to fix the problem. Oregon has a budget problem like most states, having received less money from the federal government for many social and housing programs. This in turn requires municipalities to think outside the box for alternatives for paying for various programs. Oregonians have been promised for decades that the taxes they pay will go to fund programs to assist students or the most vulnerable. Oregon funds many social programs

through two ventures the state lottery, and the legalization of recreational marijuana. Both ventures were sold to Oregonians as great sources of economic revenue for the state to fund schools, health care, infrastructure projects, and to keep Oregon clean and safe for everyone. Oregon lottery revenue supports funding schools, state parks, veterans' services, and more. Then there are at least six programs that are competing for the lottery dollars. Then there is the revenue from recreational marijuana sales, that has exceeded the financial expectation of the state, municipal governments, and the people of Oregon. The approval of legalization was based on expectation that the revenue would be spent on social services and state programs, and for the most part it has. For 2020, the state recorded 1 billion in marijuana sales, which turned into more than \$150 million in revenue (Oregon department of revenue, 2021). The money is supposed to be distributed to the Oregon Health Authority, public schools, Oregon state police, mental health and addiction services, and all municipalities. When the state approaches its citizens to address financial revenue concerns such as increasing taxes or vote on bond measures, naturally, the citizens start to get exhausted and not trusting of its government to get the task completed. Oregonians have seen the state make a lot of money from the revenue mentioned above, but they have also seen increase in their property taxes, changes to programs that were supposed to help the less fortunate, crumbling infrastructure, and more. The problem is that there is only a hand full of revenue sources to fund all the programs the state needs and the lack of funding from the Federal government does help. It is understandable that the people of Oregon have grown weary and exhausted that the state could take on the homeless crisis. It would not be unreasonable to think that if the institutions of governance, health and homeless advocacy came to the people with a plan to create a state run (HF) model that it would be clearly rejected.

Finland

Homeless Housing of the Nation

The National government of Finland has not always been the bastion of progressive policies that one views today. Their forward and pragmatic approach to their people's welfare was born out of a dismal economic recession, the first being post WW-II, and the most recent and devastating was in the early 1990s. Finland today can boast that it has decreased homelessness by more than half, but more importantly, it can without a doubt state it has almost completely housed its individual "rough sleeping" homeless population. This type of homelessness is what countries suffer from the worst. These individuals are considered long-term and chronic whom usually are suffering from additional comorbidities within the realms of physical and mental health struggles. By the time these individuals reach the point of chronic homelessness they cost the country, and municipalities higher amounts in health, social, and shelter services. What these individuals need is a foundation of stability. It is perhaps not surprising that Finland with its emergent egalitarian ideas and policies that created its social welfare system would be the first country to bring a national (HF) model to fruition and ultimate success. The government's approach to homelessness is the same as they would approach a health concern or lack of education; homelessness is a clinical issue that must be solved.

In 1985 the Y-Foundation was one of the first social service program to work with individuals that suffered from homelessness within Helsinki (Pleace et al., 2015) (Y-Foundation, 2017). During that period they had recorded roughly 20,000 individuals (mostly single men) and 1,370 families suffering from homelessness. These homeless individuals were scattered across

the country, within shelters, institutions, group housing, but for the majority of homeless it was a life on the streets in Helsinki. These numbers continued to fluctuate and adjust with the economics of the country, but the numbers never decreased significantly. However, by 1994 the Finnish government in collaboration with the Y-Foundation were taking more drastic steps to reduce homelessness by using the traditional model for homeless reduction, intensive services with the end goal of housing. With intensive coordination and collaboration and increased funding from both national and municipal governments, by 1997 Finland had reduced their homeless rate by half. But the numbers plateaued and then started to increase again due to Finland's economic recession, temporary policies and solutions were quickly implemented to keep people housed or find social housing especially for families. However, shelters became full, and people with severe mental and physical conditions were now crowded out by others and pushed on the streets.

At the time the national government reached out to various non-profits, the ARA (Finnish housing finance and development), to the Y-Foundation and policy teams that had or were currently working either in social or housing policy specifically addressing homelessness. It was during these collaboration meetings that Juha Kaakinen who had been working in homeless and social policy long before Finland adopted the National Housing First program, spoke about Tsemberis housing first model in New York. According to Juha Kaakinen, the current model in Finland wasn't working that there needed to be drastic and immediate action and he worried that unless the institutions of governance and housing changed course the homeless crisis would increase (Y-Foundation, 2017). As with any government program nothing happens overnight, but by the early 2000s a national (HF) program was being studied, work shopped and

ultimately came to fruition under the umbrella of PAAVO I and PAAVO II the Finnish governments collaborative policy response to eradicating homelessness.

By 2004, Kaakinen who had presented the (HF) model to the government advocated that the first priority was to build rapid housing through government intervention and assistance. The concept and implementation of the policy would hopefully cut individual homelessness by half, in addition to ultimately eliminating all shelters, and thus implement the first National Housing First program. The plan would be rolled out in two phases PAAVO I and PAAVO II with the coordination and collaboration of the Finnish Government, Ministry of Environment, Ministry of Social Affairs, Criminal Sanctions, Finland Slot Machines Association, ARA (Housing Finance & Development), STEA (Funding center for Social Welfare and Health Organizations) and be led by the Y-Foundation as the largest NGO landlord in Finland (Pleace et al., 2015). The implementation committee would also involve a team from each of the 52 municipalities in the country. This plan was based on the conviction that it would be unwise to make decisions about rural or isolated homelessness without the input and collaboration of the people who are directly working in these communities. The end goal was to eradicate long-term homelessness in Finland. But to accomplish this the government would also have to make sure that other housing policies worked collaboratively with the national (HF) program, such as social housing and eviction prevention.

To begin the housing committee wanted to address and finalize three components. First, *property markets*. It was clear that they could not have a housing first program without housing. But which institution would take the lead in overseeing the whole program? Second, *prevention*. Unlike the United States, where services are provided to just focus on eviction,

Finland focused on all aspects of an individual's finances. This would also include assistance with one's health, well-being, job training, as well connecting people to supports that helps one keep a house. Third, *housing & support*. Finland believes in a community setting and with the right services congregate housing could be a strong model for both community and support. Yet the program committee did not want to be limited to one type of housing model which can be typical of (HF) model. Housing must be varied and diverse like the people occupying the space.

PAAVO I was in coordination from years 2008-2011, and under this phase of the program, the goals were to halve long-term homelessness by 2011 and improve prevention and prevention services. During this time, the committee would build 1,200 new dwellings in ten participating cities. Meanwhile the country would stop using all but one shelter, to keep for emergency use. Under PAAVO I they would convert shelters into permanent renovated dwellings for independent living. The first 1,200 dwellings were able to provide intensive harm-reduction services by professionals who work solely with the homeless community. By the end of 2011, there were 1,519 independent dwellings and supportive apartments that were completed in the 10 cities that were chosen and long-term homelessness was reduced by 28% (Pleace et al.,2015). All the shelters in the participating cities had been turned into long-term residential spaces. Thus, the next phase was to implement PAAVO II.

PAAVO II was the last phase of the implementation running from 2011-2015, with its goal of eliminating all individual homelessness by 2015. This phase focused more on the holistic side of homelessness and ultimate prevention. This part of the implementation would make social housing more rapidly available and efficient, and come up with more creative policies and measures at preventing homelessness. During this phase, there was also a greater push for the

development of scatter housing assistance, with mobile "floating" supportive services. While (HF) is about "housing first", and services second, or not at all, PAAVO II wanted to address the concerns the committee had that with the increase in hiring of social service advocates, and case managers that they were being productively used at getting now housed individuals the help they needed. PAAVO II had seen the implementation of additional social and health services attached to the (HF) program, and the addition of specialized services geared towards younger individuals. At the end of the PAAVO II phase, Finland had reduced shelter beds in Helsinki alone from 600 to 52 this being the only shelter that provides emergency shelter (Y-Foundation, 2017).

Once the initial phases were found to be successful and additional units of housing had been built the ultimate plan was implemented that the NGO the Y-Foundation now headed by Kaakinen would become Finland's 4th largest lessor of housing first properties. This is what separates Finland's program from other countries, states, or municipalities that have tried (HF) to eradicate homelessness. The landlord should not be from the private housing market, nor should social service organizations or advocates be the middleman between homeless individuals and the private sector. This was a clear demand to the Finnish government from the Y-Foundation that a national (HF) program be its own organization with supports from the government institutions in Finland. The national (HF) program also garnered support from the European Union and the World Economic Forum.

For there to be a significant number of dwellings the Y-Foundation with financial support from the national government and European Union grants purchased land or properties through direct purchase on the private market and transformed them into (HF)

properties. In addition, they leased land from the Finnish government and acquire developers chosen and supported by the Finnish government to build from scratch depending on needs within the municipality. As the landlord for (HF) once a property is fully developed and ready, they leased these properties to various social service agencies around the country. The Y-Foundation may be no different than any other large-scale landlord of properties they just happen to solely focus on homeless and low-income individuals, and with the support of the national institution of governance. The Y-Foundation has a full-scale maintenance department that maintains all the properties, in addition they do all the renovations that need to be completed, one interesting note that after a person leaves a property the dwelling gets an intensive make over. The foundation also offers employment services or apprenticeships within the foundation as peer counselors, mentors, maintenance workers, and groundskeepers. This is an organization that understands the whole range of homeless experiences and needs. They collaborate intensively with social workers and case managers, within all the 54 municipalities. They understand the needs of the long-term homeless individual, and thus are not discriminatory towards substance use, past incarcerations, or mental health struggles. Evictions within the Y-Foundation properties are extremely low and are evaluated on a case-by-case basis. Sometimes it just may mean that a tenant needs to be moved to a more intensive congregate dwelling for a period. In (HF) programs with private market lessors there are high rates of discriminatory practices against people who suffer from homelessness and their co-morbidities. This is what keeps people from being housed for the long-term. The Y-Foundation has removed those barriers.

In the Board of Trustee's report for 2018, the Y-Foundation noted there was well over 17,012 rental apartments in the 54 municipalities of Finland (Y-Foundation trustees report, 2018). Within this number there were 6,000 special properties targeting specific groups that were suffering from severe homelessness, and under construction in that year were 437 independent dwellings. Dependent on the individual's financial status they either pay the central fee of \$15.66 a month (US dollars), or they live there for free until financial stability can be attained. The Y-Foundation has created new housing policies with the government and the ARA to eliminate income limits for ARA (social housing) rentals, especially in Helsinki. One reason for this is policy change is diversity, preventing segregation based on financial means. Finland practices social welfare within its institutions of governance. This in turn, has been passed down through all institutions within the country that people, no matter their economic status should not be forced to live in one area.

So, what does house the homeless and keeping individuals off the streets cost the country in revenue? When the national (HF) program was introduced, the funding was a concern given the need for properties and a dedicated labor force. The investment was collaborative between bureaucratic agencies, municipalities, construction, and development investors, as well from European Union housing grants. It also included revenue from national and municipal taxes, as well as slot revenue (gambling) which in turn added to an initial investment of nearly \$200 million in 2008. While there is always the conversation that a housed homeless individual cost less than one who is homeless in healthcare, incarceration rates, and emergency visits, showing the numbers is important to truly gauge that a government saves when everyone is housed. According to the Ministry of Environment report (2016), Finland

saved \$18,000, per individual per year. In addition, the city of Helsinki saved approximately \$1.8 million to rental companies, with the implementation of eviction prevention services offered to all citizens, and other services to keep people in their homes.

Recently Kaakinen spoke on a Finland radio show about the foundation and its core culture and values. He responded that the foundation is socially responsible, transparent not only to the numerous institutions but to its citizens. He acknowledged the people of Finland who he stated are ultimately responsible for this program as they trusted their government, and the institutions of social welfare to take care of all people within Finland's borders. The Y-Foundation designs and builds dwellings with the input and thought of the individual who will live there. He was then asked if the national (HF) program could be replicated around the world in other countries. "So, definitively the model can be replicated.... but it demands some courage to upscale it and a lot of affordable housing, which seems to be the real problem in many countries".

Cultural Values

Does the culture of the Finnish people make them pragmatic about how to run a country or is it the other way around where pragmatism makes for a better culture of humanity and the ability to want to care for others? It is said that the Finnish people are not empathic nor are they sappy about the safety nets they provide for the less fortunate. They just know that the country must and does offer a strong welfare system for anyone who needs it. As part of the government standards, they embed in all their institutions the notion that caring for others is the right thing to do, that receiving social support is a human right (Ihalainen, 2020). The Finnish safety net one see's today with social housing, and (HF) was born from the devastating

economic recession of the later 90s, and that whatever negative feelings the Finnish people or government had about the welfare state had disappeared. They are collective in the belief that good health is a clinical matter that should be treated as such. The Finnish culture views the welfare state the same. All that encompasses health is clinical. This includes poverty alleviation, housing supports, and financial help, wherein they view these conditions the same as a health condition. The belief that there is a standard of living for all people below which no one should fall, illustrates that they are egalitarian in their views. Wealth and social class do exist in Finland; however, to live up to the standard of equality the country shares in the burden of the social safety net system. The country seeks to minimize a social or cultural wealth gap. For example, the education system, students receive the same education no matter your economic standings. Decades ago, Finland's education system was hierarchical in structure, private, selective, the public schools were called "local schools" (Benn, 2018). By the 1970s the government and educators changed the way education was provided through "common schools". They felt the unequal education of children and young adults "weakened the fabric of the nation" (Benn, 2018). The people within the institutions believed that everyone should be on an equal playing field and what it ultimately accomplished was narrowing of the attainment gap for all students.

Culture is more than the collective ideas of a nation. It can be about the societal norms, or what is good or bad but more about what is suitable for the growth of a community. Attaching the deserved and undeserved label to a homeless individual is showcased in the McKinney-Vento Act, providing language which trickled into the minds and lexicon of legislatures and homeless advocates. While reviewing the policy implementation of PAAVO I and PAAVO II, never was there the distinction of good or bad, or deserving when it comes to

home placement. The culture of the social service worker is to place homeless individuals where their needs could be met. Some individuals need continuous support, while others could live more independently. If the institutions lead and implement policies with egalitarian views it is understandable that the country will function in this manner.

Categorizing “The Other”

Culturally Finland is egalitarian in that a social welfare foundation a must for each citizen to live their life. "*A citizen of a country cannot be free unless everyone around them is also free*" (Nina Vaskunlahti, Under Secretary of State for economic relations Finland). Ideologically, Finland believes that anyone that resides inside their borders is due their fair turn at a healthy and stable living, there is no separation between the economic and social classes. Kyles' research recommends that the advocates, governments, and institutions need to change the image of the homeless individual. Finland did this exactly, changing the direction of the conversation, promoting the notion that homeless individuals were exactly like the Finnish people, but struggling with homelessness primarily due to circumstances not of their own making. Deciding that the community of people who live amongst you are the same can be the first step to changing policy and the ideology of us vs. them.

Before the recent emergency immigration from Syria and Northern Africa in which Finland took in numerous refugees' ethnic minorities represented 7% of the population. Finland was an ethnically homogeneous country; the people looked, sounded, and prayed like one another as most of the country is Lutheran. The employment rate is 72%, medium income sits

at \$37 thousand, and yet homeownership is at 74% (statistics Finland, 2021). They believe social cohesion. The institution of government puts social and economic policies in place to make sure the people will be cared for no matter their status economically.

Public Policies on Housing

Finland today has progressive ideals. Once a conservative country with strict regulatory views on the economy, industry, and social welfare of the state, it has morphed overtime. Finnish policies regarding housing are designed to create a more equitable wealth distribution. The government 's adoption of its generous social welfare system is by choice, not due to their Finland's homogeneous structure. Welfare is not framed as government benefits given to individuals who are underserving, lazy, or not self-sufficient. Rather, social welfare is a form of tax funded, government assistance which provides benefits or services to all citizens to attain the same level for opportunities. Citizens take pride that they are to the right, left, and center when it comes to the political discourse and yet they all agree on the social welfare system of the country.

The country's ability to enact policies that focus on housing for all people can be considered a fascinating education in what other countries could do when the institution of government takes a stance on issues that concern all its citizens, not just the ones who contribute economically. The national government and municipalities stance on robust, immediate, and innovative housing policies extend beyond the national (HF) program. For one program to work, one must look at other policies or government actions. Looking back on past housing policies puts more perspective on why Finland chose to ultimately create the national (HF) program.

Finland's proactive and pragmatic housing policies have been around since 1949 when the government needed to revive the limited housing market with policy action that included government financing to increase housing stock in rentals and owner-occupied dwellings that could satisfy both families and individuals on various economic scales. The devastating post-WW II economy was characterized by limited employment opportunities, and the country struggled to house the poor. Boosting the economy with construction of housing was a win for returning soldiers needing both work and housing. By the early 1970s, the Finnish government had a strong housing market and yet decided to change low-income housing policy to focus more on social housing. It was government regulated and favored low-income applicants with housing prices that were lower than the market was demanding. Social housing has morphed over the decades, but the original intent to house people who could not otherwise afford a typical dwelling, either through rental or ownership is still the guiding force.

Currently, about 12 % of the Finnish population lives in social housing (Ruonavaara, 2017). The populations that live in this type of housing are either students, low-income, or

elderly residents who pay a lower monthly rental price according to their incomes. The ARA housing policy stipulates that 25% of all new housing that is built in Finland must be social housing otherwise, the government will not give developers grants or subsidies for regular market housing developments. The 25% number was researched by housing economists in Finland and is the threshold for keeping people off the streets. If social housing falls below this percentage, then homelessness increases. If a state or country increases all housing stock it must increase low-cost housing or social housing. Unfortunately, this is where countries and states fail in the homeless housing policy conversation (Mahboob, 2020). Social housing keeps people from becoming homeless. It is not just for a select few, it's for all people who are on the low-income spectrum, and/or people who are vulnerable to the economic shocks of life.

Gowan et al.'s (2020) their research focused on Finland's strong government supported housing policy, which is the key to keeping people housed. In Finland, more people are being housed and are kept housed for the long-term. Finland stands out in terms of housing policy in that the government takes control of social and low-income housing development, from the purchasing or leasing of land to the financing, and provision of grants to developers. In contrast "there is an over-reliance in the United States to have for-profits to provide housing for low-income people" (Gowen et al., 2020). There should be thoughtful conversation over governments taking control of low-cost housing, appropriate levels of regulation, and whether regulation aids or hinders housing stock. Nonetheless, it is possible to have collaboration between government and housing advocates.

The Finnish government does not stifle business, or venture capitalists from developing housing tracks; rather, they incentivize private markets, and holding companies to invest in the

social housing or the Y-Foundation programs. If the Finnish government or municipality owns the land that needs housing development, it may allow a holding company to lease it if it develops the area for low-cost housing. In that respect everyone wins the municipality and the holding company receive revenue and people are housed. Housing is very expensive in Finland, because available land is limited; much of the northern part is rural and extremely cold. Eighty-five percent of the Finnish population lives in the southwestern part of the country closer to its largest urban areas (statistics Finland, 2021). The population is not large there is limited area for growth and with densely populated urban areas, cost increase and innovation are a must. The Finnish government encourages any usable space for housing development and works collaboratively with non-profits, the Y-Foundation, and developers. While some feel that government regulation can stifle innovation this housing development policy does not prove that point. When government land is sold or leased to non-profits or developers with low-cost housing in mind, the government will only charge 60% of the market rate, and if they are leasing land to a holding company the annual rent is 4% of the cost of the property (Pleace et al., 2015).

The Finnish government has regulatory control over social housing to make it more enticing for development companies to build. At its height, the state investment totaled 300,000 dwellings on its hay day. However, by the mid-1990s a single housing policy changed the government's involvement in the financing of all types of housing. The government withdrew from its original housing commitments and heavy involvement in the provision of housing loans to build up stock. Once they were paid off the government pledged to back away and let the private market take over. The loans the government had paid out for development were now paid back and the properties were free of regulation. By 2008 there had been a loss

of 73,000 social housing dwellings and a decrease of owner-occupied dwellings in the absence of a government directive (Ruonavaara, 2017). The economic recession that was decimated the world's housing market, did not have the same ripple effect it did in other countries, it oddly had a positive effect on housing in Finland. According to research, during the recession the government made key policy changes regarding housing. First, an eviction prevention program was already in place from the national (HF) program, so people who lost their jobs did not lose their homes. Second, the government reversed the withdrawal from retrenchment for a short period to re-vamp social housing and increased financial support for owner-occupied housing. This did two things increase employment in the construction sector and increased housing stock. Further, Prime Minister Juha Sipilä's deregulation was re-implemented, with a new focus on the financing and regulation of social housing specifically (Ruonavaara, 2017). Previously, only non-profits and specific developer organizations were given government loans with tight regulation for social housing. Under the new policy, government loans will be given to all housing developers but with an emphasis on "project-based" housing. According to the housing authority while there will be regulation on social housing projects, the government will release some control over developers who want to pursue regular owner-occupied housing. In the end, the objective is to "emphasize the long-term and social nature of state-supported housing production" (Ruonavaara, 2017).

The Finnish government has tried to find solutions to the high cost of housing. Although having a strong social housing stock is that one safety net to keeping people from becoming homeless, the national (HF) policy cannot be the sole focus. The government realized it made mistakes in pulling government-backed loans and leaving development to the private market. Governments supported housing and private market housing can coexist.

Trust in Governance

Over the previous 40 years, the Finnish government's policies and laws regarding the people's health, security, and housing evolved. They earned the trust of their citizens by providing for them, the modern Finland today is because the government's solutions, which were constantly evolving to meet the needs of the people earned their support. Finland also offers its people economic security through affordable healthcare that works for everyone on the economic scale, as well as free education, daycare, and services that keep people in their homes. Finland's tax rates are high. Their individual tax rate is 30%, while corporations pay at 20%, the church 1%, and a 24 % value- added tax (VAT) from tourism (statistics Finland, 2021). Additionally, smaller taxes are generated from tourism revenue, exporting of goods, and while Finland is small, the bulk of their revenue comes from technology and IT that has been in the forefront starting with Nokia (statistics Finland, 2021). These tax policies are progressive in that one pays in relation to what one earns. More broadly, the taxes that are collected give the people immediate results, and the people know their government is providing for them.

One could argue that Finland's success was due to a stroke of luck, or good timing. Regardless, Finland's investment has paid off. The Finnish government has been supportive of both technology and innovation, although they have more hands-on with regulations on other manufacturing and industry and hands-off approach with the technology sector. According to Hirvonen, (2004) in 1994 the telecom market succeeded due to early liberalization;

corporations had been angry with the government for trying to create a state monopoly that they felt stifled competition, growth, and innovation. Finland has one of the strongest IT and technology sectors in Europe, and because of government support of technology, innovation, and education many students who study in the technical fields in Finland own the rights to their inventions, in contrast to most other countries or universities in Europe.

The Finnish peoples have deep trust in the institution of governance because they implemented policies, laws, and worked collaboratively with other institutions to give back to the people. Within government institutions and businesses in Finland they practice the flat model of collaboration, in which managers and personnel work together to solve problems and bring innovation to both government and business. This model does not encourage a hierarchical structure boss versus the workers. The Finnish people trusted their government to decrease homelessness in their country because the government had spent the last forty years building up the country both socially and economically.

Synthesis

Finland and Oregon have many of the same qualities a homogenous citizenry with similar political values, a government with like-minded ideas on making the state livable for all, and a politically progressive view on topics that many governments would shy away from. So why are these two places so very different when it comes to solving the homeless housing crisis? The easy answer is to say Finland has a higher tax revenue base that can fund a (HF) program with Finnish citizens paying a varied individual taxation rate between .68-34% in individual tax (Organization Economic Cooperation Development, 2021) while Oregon citizens do not. Yet this fact alone cannot be the only reason Finland has accomplished this

monumental task. Unfortunately, the homeless housing problem is complex, and requires more than just one or two policies to solve it. It requires strong collaboration, and cooperation from numerous institutions, its citizenry, and the financial backing of governance.

While Oregon has some of the same social safety nets and social policies as Finland Oregon is financially intertwined with its federal government's housing and social policies. That singular umbrella of dependence where housing policies, bureaucratic rules, and social service funding is so deeply entrenched within the structure of the federal government may be the overarching reason Oregon would struggle with a state run (HF) model. American politicians on both sides of the aisle believe that the federal and local governments should not be involved in affordable housing development. Yet, we cannot fix the homeless housing crisis without their support. Drawing from Kyles' analysis (2005), he may be right in his research that the language that is intertwined with homelessness has spent the last few decades seeping into the lexicon of American governance and ultimately into the policies that shape how states create homeless policy. What about the language used by the citizens of a state, how much can negative language or ideals affect how social policies are ultimately handle? It can not be ignored that while Oregon "seems" progressive there is the dividing line of conservative eastern Oregon versus the more liberal western Oregon. Causality cannot be made that the voices of conservative Oregonians are putting a negative connotation on social policy directly. However, when a segment of a state that may be hit hard by economic recessions, job loss, or loss of agriculture this segment of the population may not be willing to back strong social policies such as housing for the homeless, when that has little immediate effect on their wellbeing. We know that Finland once held conservative views about social policy, yet overtime through changes in social welfare, collaboration, and education the country views social issues differently. It is not

impossible to garner support for social welfare if and only if governments, citizens, and advocates are educated on the positive effects to the whole of the state.

I have shown that Finland required strong institutional collaboration and coordination. Numerous countries within the European Union have mirrored Finland's progressive housing policies; however, they ultimately struggled to maintain robust housing policy cohesion and have not elicited the same robust response (Pleace et al., 2015). This was also true in the United States; government can't deliver the same degree of policy coherence and administrative cooperation in their attempts to reduce and prevent homelessness, because the institutions of government, non-profits, and finance will not collaborate to put an end to homelessness. Is it possible this is evidence that nations and states with progressive social policies are not the keys to eradicating individual homelessness, that instead it requires strong institutions willing to work together. Collaborative work amongst the institutions is key; for example, a two-year analysis project between Catholic Charities of Oregon and Portland State University (2020) highlighted obstacles that kept Oregon from solving the homeless housing crisis. They pointed to one key concern the lack of coordination between all the key institutions involved in the homeless crisis. This includes the state of Oregon, the Joint Office of Homeless Services, advocates, and other non-profits. While their research noted numerous concerns, they noted that some concerns are out of the states and municipalities' control. Yet they mention whole heartedly that current housing policies to build housing has only benefited housing for the upper economic class, not all economic classes of people. In addition to a lack of coordination, their analysis also found that the state would need to ramp up housing production quickly in all economic brackets. In addition, that there must be a final solution to getting people off the streets. Importantly the state does not have enough solid safety net

policies to keep people from becoming homeless in the first place. They note that the larger municipalities and cities focus too much on funding and building shelters, and transitional housing, and not enough on the end game of building permanent housing.

Oregon's policies have only placed band-aids on solving the homeless crisis, such as adding shelters, changing the urban- growth boundary, and enacting policies for urban in-fill development. While various municipalities and non-profits have recommended to the state solid and viable solutions, it appears there is a lack of interest. Taponga et al., (2019) estimates that in the largest municipalities in Oregon they will see their homeless count increase 32 per 10,000 residents by 2022. This number is driven by a 14% increase in median rents, which will contribute to the addition of 56,000 individuals in Oregon are in the vulnerable category for homelessness. Solutions without immediate and thoughtful action are just solutions on paper and it do not fix the problem. Oregon, with its sole focus on de-regulation and increased support for private and non-profits taking over housing have missed the mark. Within urban areas there are numerous abandoned warehouses, offices, and apartments, all places that could bring not only stable housing to homeless individuals but also revitalization to areas that have been abandoned. Finland believes in using all available space for all types of housing, especially for housing first dwellings. Taking old warehouse and turning it into congregate housing with intensive social services integrated into the building worked extremely well elsewhere. This type of recycled innovation especially in rural communities that lack either the buying power to start from scratch or the space for housing first properties would work well.

When Finland enacted their national (HF) policy, one of the biggest selling points to the institutions of government and the Finnish people was the financial benefits. The key was

showing a realistic financial amount of what it cost the municipalities to keep one housed versus on the streets. The implementation of (HF) in Finland was estimated to save the country 15 thousand Euros per homeless person per year (Mahboob, 2020). According to Tapogna et al., 2019 in Oregon, it cost the state \$30,000 per homeless person a year to be on the streets, and yet only \$17,000 to be placed in permanent supportive housing. Much of Oregon's current homeless problems stem from policies and cuts to programs that started at the federal level of government and trickled down in the form of poor housing programs and lack of housing stock within the state. Oregon is directly affected by the federal government's public policies, federal grants, and income to aid and support states' social service agencies and low-cost housing. In addition, Oregon already had experienced an incredibly low housing stock in all types of dwellings and an inflation rate that does not match the stagnant wages for the last 40 years. As a result, the country is left with is an unimaginable homeless crisis. The policies and rules that govern the state are made at the top by the legislatures, and implicit and explicit biases can trickle down through the bureaucratic system, which have great consequences for the most vulnerable citizens.

Policy recommendations

Homelessness is an economic issue but viewing it through an economic lens does not mean the institutions negate the sociological factors that are attached to homelessness. Oregon has many of the tools set in place to work collaboratively with non-profits, homeless advocates, and the Joint Office of Homeless Services task force. Unlike Finland Oregon policy makers would not have to start from the beginning but would have to change the mindset that temporary housing through shelters or transitional housing is the best way to spend the states and municipalities' money. Oregon, however, is at a greater disadvantage because it relies heavily on federal funding and support for homeless services. As a result, detaching from these sources is not only difficult but improbable. In fact, it may be nearly impossible for Oregon to follow the housing first model of Finland.

However, Oregon would not have to give up on one preventative measure that would at least keep Oregonians in a home, or able to attain a home on their economic budget. While Oregon may not be able to copy Finland, there is one piece Oregon could do and do quickly with the resources they have. As seen in Finland with their social housing stock. Oregon could rapidly build low-cost dwellings to match the needs of individuals and families. If Oregon can keep people housed, it lessens the risk of increased homelessness. Once people are housed, the state and governance can focus on housing the homeless. The following are policy suggestions that should be reviewed and evaluated to move Oregon policy makers to a more progressive and holistic approach to handling the homeless crisis. All institutions that have been listed in this essay, could change the way they implement polices and manage this crisis. Further, collaboration, education, and, most importantly understanding the roots of homelessness and how Oregon got here is just as vital to ultimately achieving the goal of housing everyone.

1. **Change the language.** Changing the language used by all institutions such as government, legislatures, and non-profits this may change the mindset of the citizens. As seen by Ken Kyle's research, language can play a very big role in how leadership views vulnerable groups. But does this negative language come from the citizens' views, or vice versa. Changing the language changes the conversation from negative views to a more root-oriented approach to homelessness. To change the language there must be education behind it. Advocacy work should not only be for homeless individuals' care, but also to educate policy makers, and citizens. The current approach is not working, and the same rhetoric about homelessness is pronounced through all halls, not just the halls of political institutions.
2. **Educate through economics.** Economics is the key to collaborating with both political sides of the aisle and with the state. The financial cost to unhoused individuals should be front and center in the conversation. Expanding the social safety net can be a politically divisive conversation, especially in areas of Oregon that sit more on the conservative side of the state. These citizens may be worried about the economic toll on the state, and how money spent on social services takes money away from valid concerns they have. Advocates for ending homelessness should not dismiss the valid concerns, of those impacted by agriculture, water, and grazing rights, as well as by the dwindling economy in rural Oregon. However, economists should be part of the collaborative conversation with rural, and agricultural communities to prove funding for the homeless saves the state and its citizens in the long run. Catholic Charities, (2020) research delves extensively into how much an unhoused compared to a housed

individual cost the state in financial resources. Yet, this point is rarely made by the media, current policy makers, or advocates.

3. **A Homeless Task Force.** One central team should be created through the state that includes all the actors who are experts in homelessness, advocacy, housing development, and economics. The central team must include members from each municipality in the state; this is key to understanding the needs of the whole homeless population in the state.
4. **Collaboration.** This is not a task for just the state, or individual municipalities. There must be a central organization that can oversee the collaboration to get all experts to the table. Various studies (Taponga et al., 2019; Catholic Charities, 2020) indicate that Oregon lacks a central goal and collaboration from all actors in finding realistic and viable solutions to housing the homeless.
5. **Define the Homeless.** The state of Oregon needs to change the whole structure of its homeless policy. Not everyone who is homeless struggles with significant problems such as disease or addiction. Research has shown that homelessness has numerous causes, although often economic or social shocks to the individual flush out additional problems (Taponga et al., 2019; Social Innovation, 2020). Policies that are created and implemented based on single causation assumptions is woefully inept on the part of the institutions.
6. **Social Housing Development.** There must be immediate conversations regarding the gap of individuals that are neither in the category of homeless nor sufficiently financially stable to rent or own a market-rate dwelling. We cannot confuse the two; social housing and housing first are very different but, intertwined and we cannot have one without

the other. Social or low-cost housing can be an immediate solution to a reduction of newly homeless individuals.

Conclusion

According to Ken Kyle's work *Contextualizing Homelessness* (2005), critical theory must accomplish or prove a set number of rules. By looking at a set of ideals, this paper sets out to ask the question: could Oregon replicate Finland's housing-first policy to completely house all individual homelessness? Do Oregonians' trust their institutions of governance to make the right choice regarding the homeless crisis? How have past policies of the institutions helped or hindered the state from fixing the homeless crisis? Do Oregonians' cultural values affect their willingness to force the institutions to take a more pragmatic stance on homeless housing? And finally, do Oregonians see themselves in this group of people that need the most help?

"*Homelessness is not the law of nature*" is the motto of the Y-Foundation (2021). Finland has proven that homelessness is not the law of nature considering they have reduced individual homeless rates by nearly three-quarters, and it continues to decrease. Homelessness was not part of the creation of man, nor must it continue for the survival of the species. Governance must not treat it as so. Individuals and institutions created homelessness, through poor policies and ill-informed ideology about impoverished individuals. To blame either the conservative or the liberal ideologies for their stance on homelessness gets us nowhere; yet we assume that one side of the political spectrum is to blame for the rise in homelessness. However, by using critical theory to analyze institutional policies in a progressive state like Oregon with far more liberal leaders like Oregon shows that this is not political. Rather it is an ingrained cultural and ideological stance; the state has ignored both the strong supportive evidence in support of the

housing first model, and the individuals who are living in homelessness. Critical Theory helps policy makers and legislators analyze and understand that language and characterizations they use regarding the homeless can affect the ways the institution of governance enacts laws that bear on the homeless crisis. Critical theory at its core is for evaluates how the institutions can oppress a group of people given the imbalance of power between the institutions of governance and the citizenry.

“The homeless and the poor are to be dealt with as individuals and punished for violating social norms and laws.” This quote, taken from Kyles’ (2005) analysis, are not his words of how he feels about the homeless; it is an interpretation of how the institutions of leadership at the time of the formation of the American government viewed the poor and homeless. Did these ideas and beliefs continue as policies through the first radical poverty intervention under the New Deal of President Franklin Roosevelt and to the McKinney-Vento Act under President Ronald Reagan? The McKinney-Vento Act did address the homeless crisis through policies that have been successful in assisting people in poverty. However, during the debate process, the homeless were characterized as vagrants and beggars; in contrast only those who worked were deserving, and thus entitled to government assistance. The negative stereotypes and language used in the United States discouraged the creation of stronger policies for homeless individuals.

Kyle notes that when a person becomes homeless due to a natural disaster, the government agency FEMA does not direct the now homeless individual on what to do with the money received. The individual is given cash payment, and they can choose to rebuild in the same spot as the disaster, or they can move. Given this, why does the federal response for homeless services and housing dictate strict policy rules which makes it all the harder for the homeless and their advocates to get them housed?

Shinn et al., (2020) research concludes that places who have homogeneous populations tend to have a generous social safety net and take strong measures to reduce poverty. It is unclear if this statement is true anymore when comparing Oregon and Finland. Currently, Oregon is overwhelmed with homeless individuals; there is not a cohesive or comprehensive state plan to end homelessness. Each municipality seems to have a different idea on how to solve the crisis, and without collaboration amongst each other. As a result, while Oregon is struggling with an insurmountable homeless population, Finland has only 1% of its low-income population in severe housing deprivation.

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