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Kristie Looney

General Manager, Housing and Property, Uniting Vic.Tas



When I was invited to write an opinion piece for submission to *Parity*, I spent some time reflecting on my work in the housing and homelessness sector over the last two decades. I am very proud to have witnessed, and been involved with, many wonderful examples of program and service innovation to meet the needs of women experiencing homelessness, including pregnant women. But I have come to realise that the heart of the issue is our failure to provide safe, stable, long-term housing to women during pregnancy and motherhood. The intergenerational and substantive underinvestment in social housing leaves women trapped in cycles of homelessness, poverty, and family violence.

Uniting is the largest community service provider in Victoria, reaching Albury-Wodonga in the north, Mallacoota in East Gippsland, and the Wimmera region in the west. In 2020-21, we provided 67,000 community meals for those in need, answered 72,500 Lifeline crisis calls in Melbourne and Ballarat,

and worked with 3,500 people experiencing homelessness to find safe accommodation.

We operate 13 dedicated homelessness programs across Victoria in both rural and metropolitan areas. We are the intake and assessment point for government-funded homelessness services in eastern Melbourne, Sale, Horsham, and Ballarat. Together with Uniting Housing Victoria, a registered community housing provider, we currently manage a portfolio of over 900 tenancies across Victoria.

We also deliver the Victorian Government's From Homelessness to a Home and Homes for Families programs across different regions, and the Street 2 Home Program in Central Highlands. But it is not in our dedicated housing and homelessness services that we usually see the needs of pregnant women and new mothers, in fact pregnant women experiencing homelessness are all too often hidden from view.

Pregnant women experiencing homelessness are largely invisible. What I often experienced when working in women's housing services — before my time at Uniting — was women making impossible choices and putting themselves and their pregnancy at risk to have a warm place to sleep. The worst part was knowing some women returned to violent relationships just to have a roof over their head.

How are these women to prepare for motherhood, especially first-time mums? How are they to do all the things that an expectant mum with a home can do? We talk about the 'nesting' period and preparing for baby's arrival — how can these women do that?

With the right support, pregnancy, and especially new motherhood, can afford significant opportunities for change. The research tells us this, our service experience does too. This is where innovative, wrap-around services like those showcased elsewhere in this edition can make a difference. With the right support and housing security, women can use this chance to break intergenerational cycles, rebuild lives, and start to think about their future — rather than just surviving. Central to this though is safe and secure housing. A house first provides a person safety and shelter, but with time it becomes a home and a place to heal.

A place to heal from trauma and abuse, to address other issues. It provides a sense of security, helps to build new habits, and connect with community, which in turn builds confidence and a sense of self-worth. Eventually, it leads to new friendships and a sense of belonging. We know for example that family violence often escalates during pregnancy, and in many instances all that is needed to leave the situation is a safe home. If we can provide women with safe and secure housing, we have the foundation for a new beginning; for healing, and for a healthier future for them and their child.

We must match this positive opportunity with practical, integrated measures across community services and government. It starts with recognising that we have a long way to go. There remains no single broadly accepted and practical definition of homelessness in Australia, nor any significant understanding of the issues confronting pregnant women experiencing homelessness. The March 2021 Victorian parliamentary inquiry



into homelessness, for example, notwithstanding its merit-worthy investigation, findings, and recommendations, failed to address it, with no mention of the words 'pregnancy', 'mothers' or 'motherhood' in its final report. Similarly, the July 2021 Commonwealth parliamentary inquiry report mentions pregnant women just once, in the context of the discrimination they too often experience.

We also lack realistic data on the extent of 'the problem'. We do not know how many pregnant women are experiencing homelessness in Victoria. We can reliably estimate, however, that the numbers are likely to be in the thousands per annum. That on any given night possibly hundreds of pregnant women across the state are without secure and stable housing. We also know that the problem is largely driven by a

lack of social housing, poverty, family violence and a host of related trauma, AOD issues, and mental ill-health.

The inter-agency and integrated care space has significantly developed in recent years in Victoria, as Rose McCrohan, Kerri Felemonow and Sally Coutts show elsewhere in this edition. From 2021, the collaborative Cornelia Program between the Royal Women's Hospital

(RWH), HousingFirst and Launch Housing has clearly demonstrated the value of specialist wraparound services to pregnant women and new mothers facing homelessness. Fine-tuning services to target AOD, such as the joint efforts of Uniting AOD, the Women's Alcohol and Drug Service (WADS), and the RWH to stand up the Curran Place Adult and Mother Baby Withdrawal Service, again demonstrate the value of specialised care, treatment and support for pregnant women and new mothers experiencing homelessness.

These initiatives are changing many lives for the better, yet they cannot provide enduring solutions in the absence of pathways to long-term, stable and secure housing for these women. The cycles of disadvantage, homelessness, and the re-introduction of trauma continue to threaten these families. Secure housing offers the best chance for these women and families, and for us to support family-wide and intergenerational change.

In Vancouver, the Housing First approach is a catalyst for women and mothers with babies through the Union Gospel Mission's Sanctuary Stabilisation Program. The program stabilises these families for the first six to 12 months, and then provides them with transitional housing for up to five years. This allows sufficient time for the many other issues facing a family to be adequately addressed and supports provided in order to improve health and wellbeing, increase community connection, social inclusion, and reduce the likelihood of these families being further impacted by issues including AOD-related harm.

Drawing on evidence from our own work and from that of others, Uniting increasingly centres our response on the need for a Housing First approach. Secure long-term housing provides the foundation upon which all our interventions and pathways can be effectively and robustly built. Not all pregnant women need the wrap-around service interventions and integrated support we provide, but all need housing security as a precondition to stability and growth.

At present, to highlight just one example, only one per cent of rental listings in the Victorian

private real estate market are affordable to single parents on income support. While many of us welcomed the Federal Government's recent commitment to build 30,000 social houses over five years, it falls well short.

The Leptos Review of the National Housing Finance and Investment Corporation in 2021 estimated that there is a need for \$290 billion of investment across Australia in the next 20 years to close the shortfall in social and affordable housing.

The present commitment fails to adequately address the chronic and decades-long underinvestment in social housing in Victoria.

Many organisations, like Uniting, are playing a role by engaging and mobilising philanthropists, freeing up land, undertaking capital investments, and designing and delivering wrap-around services in partnership. I am heartened by the partnership we have with Launch Housing, donors, and the Victorian Government to open an Australian-first apartment building for at-risk women and children. Based in Dandenong, Viv's Place will provide permanent housing with wrap-around support services in a new building to provide a fresh start for more than 60 women and 140 children escaping family violence and homelessness.

But we need this to be the beginning of sustained investment in infrastructure coupled with wrap-around services. The Victorian Housing Peaks group estimates an additional 60,000 social homes will be required in the next 10 years. Uniting has joined the sector in calling on the Victorian Government to establish a pipeline of social housing development by funding construction of at least 3,500 new houses per year. This investment needs to focus on areas experiencing acute housing affordability stress. It must include diverse stock to meet a range of family and accessibility needs. Additionally, we have asked the Government to explore legislating recurrent funding for social housing development.

State planning reform and policies that increase social and affordable housing supply in new developments

should form part of this investment. Government has a role in incentivising new developments to include a percentage of affordable housing through rebates and other market mechanisms. We know this works, as demonstrated through increased affordable housing stock in South Australia, New South Wales, and many places overseas. We were hugely disappointed that the Social and Affordable Housing Contribution was pulled, and we need to further investigate and advocate for the role of inclusionary zoning policies in Victoria.

We have an obligation to the women and children with whom we work to provide adequate housing and to articulate the value of this investment to government. New Social Return on Investment (SROI) approaches can provide the evidence we need for integrated interventions and social housing investment. An SROI evaluation by the Women's Property Initiative (WPI), for example, revealed that for every dollar invested in WPI, \$11.07 of social value is created, with most of the value arising from improved emotional wellbeing, improved personal safety and increased independence. I look forward to the outcomes from the investment in Viv's Place.

What I know, both from a professional and lived experience, is that the Housing First model works. We can continue to invest in the wrap-around intensive interventions like those discussed in this edition, and that Uniting is delivering in partnership with the RWH; and we need these services. They are vital. But if we do not have pathways into long term stable and secure housing then it's all for none. These women will revert into homelessness, into insecure and unsafe situations, and we are going to see these women again and again. Without long-term housing pathways we are failing to provide these families a safe and secure start. We must commit to a Housing First model, and to do that we require a commitment from government to address the years of underinvestment and provide ongoing adequate investment in social housing. I am passionate about the potential to do things differently and see huge opportunity to realise genuine and enduring change!