Monarch Housing Associates 29 Alden Street, Suite 1B Cranford, NJ 07016 908.272.5363 www.monarchhousing.org





Tri-County CoC's 2016 Point-In-Time Count of the Homeless

January 26, 2016

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This report was prepared for
The New Jersey Housing and Mortgage Finance Agency
by
Monarch Housing Associates

I. Introduction

NJ Counts 2016

NJ Counts 2016, New Jersey's annual Point-In-Time (PIT) Count of the Homeless, provides a statewide snapshot of homeless households in our communities; where they find shelter, what their needs are, and what factors contribute to making them homeless. The 2016 Count reveals important demographic and other information about families and individuals who were homeless on the night of Tuesday, January 26th, 2016 and was carried out with the help of government agencies, community-based organizations, and local volunteers.

In New Jersey, each County's count is planned, coordinated, and carried out locally, and the information gathered enables each community to better allocate housing resources and services in order to prevent and end homelessness. The PIT Count is the only opportunity throughout the year for most communities to take a comprehensive look at the total homeless population, and is especially crucial in assessing the needs of the unsheltered homeless.

Acknowledgements

Monarch would like to thank all Point-In-Time Coordinators, homeless service providers, agencies, and volunteers who participated in NJ Counts 2016. Monarch would also like to specifically thank Bergen County for providing a Spanish translation of the 2016 paper survey tool.

Finally, a special acknowledgement is given to all the respondents who were willing to share personal information about themselves and their households' experiences in order to help our communities better understand and assist the homeless.

Funding for coordinating New Jersey's 2016 Point-In-Time and producing this report was provided by New Jersey's Housing and Mortgage Finance Agency (NJHMFA).

This Report

The findings in this report are presented in the following sections:

- 1. Total homeless population;
- 2. Those experiencing chronic homelessness (families and individuals that have been homeless for a year or longer, or who have experienced at least four episodes of homelessness in the last three years in which the episodes equal at least 12 months, and have a disabled head of household); and
- 3. Unsheltered families and individuals:

The structure of this report is intended to provide not only an overall snapshot of the homeless population counted in the Point-In-Time, but also to focus attention on the homeless subpopulations that are the most in need, and those that represent federal funding priorities set forth by the U.S. Department of Housing and Urban Development (HUD).

In addition to the main findings presented in the body of this report, Appendix A includes charts illustrating the responses to all survey questions that were part of the 2016 Point-In-Time Count.

II. Data Collection and Methodology

Requirements for the Count

As part of its Continuum of Care (CoC) application for homelessness funding, HUD requires that jurisdictions across the nation conduct a statistically reliable and unduplicated count of the homeless for one overnight period during the last 10 days of January. New Jersey's Continuums of Care (regional networks of organizations, agencies, and community stakeholders that plan local efforts to help the homeless) conduct an annual count of sheltered homeless persons (i.e. persons in emergency shelter, transitional housing for the homeless, and Safe Haven programs) and at least a biennial count of unsheltered homeless persons.

In their Point-In-Time Count, CoCs must count and report all individuals and families who meet the criteria in paragraph (1)(i) of the homeless definition in 24 CFR 91.5 of HUD's Homeless Definition Rule on the night designated for the count. This includes individuals and families who are:

- **Sheltered**, or "living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals)," or
- **Unsheltered**, "with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground."

Because this report focuses on those respondents who meet HUD's definition of homeless, it does not include information about those who may be at risk of homelessness, precariously housed, or considered homeless under other federal statutes. Persons who, on the night of the count, were living doubled up with another household, living in illegal or overcrowded units, being discharged from a jail or health facility with no subsequent residence, scheduled to be evicted, or paying for its own motel unit were not considered homeless. All survey information collected for respondents who were at risk of homelessness or precariously housed was preserved and shared with each community for local planning purposes, but is not included in this report unless otherwise noted.

Data Collection Methods

Monarch Housing Associates provided each of New Jersey's 21 counties with in-person training, online video and print training guides, a practice online survey tool, and technical assistance to aid in the data collection process for New Jersey's 2016 Point-In-Time Count. Point-In-Time Coordinators in each county disseminated PIT training materials and helped facilitate local planning around implementation of the PIT count in their communities.

For the third year, the count of homeless persons who were sheltered on the night of the point in time was primarily taken from New Jersey's Homeless Management Information System (HMIS), while the count for the unsheltered and those sheltered by non-HMIS programs was conducted using a Paper Survey tool, personal interviews, and agency client This strategy was designed in accordance with HUD guidance regarding conducting both sheltered and unsheltered Point-In-Time Counts.

The 2016 PIT Survey tool closely mirrors information collected in HMIS so that the data was comparable for important factors such as household characteristics, income, services needed, and factors contributing to homelessness. Agencies updated all HMIS data to accurately reflect the night of the count, and those with programs that were non HMISparticipating submitted information from interviews utilizing the Paper Survey tool through SurveyMonkey.

Limitations

- 1. HUD requires a count of sheltered homeless persons and families annually, but only a biennial count of those who are unsheltered. Even though New Jersey conducts both a sheltered and unsheltered count each year, the comprehensiveness of the unsheltered count may be influenced during the non-HUD required full count years. This report includes comparison data from 2012 to 2016. 2012, 2014 and 2016 were not HUD required full reporting years while 2013 and 2015 were.
- 2. The information presented in this report is based on survey interviews and agency HMIS records. In some cases, survey respondents did not answer every question completely, and homeless provider agencies did not report all client information on the night of the count. For this reason, all charts presented in this report will be based on the responses received, while all percentages will be based on the total households or individuals served and may not equal 100% in each category due to possible missing data.
- 3. Because the Point-In-Time Count represents only one night during the last ten days of January, it is widely accepted that the PIT will undercount the overall homeless

population. Undercounting may occur due to difficulty finding those living on the street, incomplete information for people who do not agree to complete the survey, a shortage of volunteers to cover a geographic area, or homeless persons choosing not to seek housing services on the night of the count. This data should not be viewed as a comprehensive measurement of all families and individuals who experience homelessness throughout the year, but rather as a minimum number of persons who experience homelessness in New Jersey on a given night.

De-duplication

Monarch Housing Associates collected and merged all HMIS and SurveyMonkey Point-In-Time data from each community into its combined database. Monarch generated two unique identifiers, one more general and one more in-depth, based on the identifying information for each individual record. Using a formula, these unique identifiers were compared to all identifiers for other records in the database to identify potential duplicates.

All duplicates detected through comparison of unique identifiers were then de-duplicated by the following process:

- 1. Multiple HMIS records where all fields match a single record was preserved, and all duplicates were removed:
- 2. Multiple SurveyMonkey records where all fields match a single record was preserved, and all duplicates were removed;
- 3. Comparing HMIS to SurveyMonkey records where unique identifiers, disabilities, income sources, household size, and location on the night of the count all match the HMIS record was preserved and the SurveyMonkey duplicates were removed.

Following this de-duplication of the data, communities were given preliminary data to review all identified duplicates and records with missing data. Communities were then able to update records with missing information and/or request any additional deduplication they determined prudent. Monarch then updated and removed additional records based on community feedback prior to completing its final analysis and report.

III. Findings for Total Homeless Population

Key Findings

- On the night of January 26th, 2016 a total of 205 households, including 253 persons, were experiencing homelessness within the geographic area of the Tri-County CoC, according to the 2016 Point-In-Time Count.
- A total of 23 households, with 25 persons, were identified as chronically homeless.
- 18 unsheltered homeless persons were counted.

Total Homeless Population

On the night of January 26th, 2016, a total of 253 persons, in 205 households, were experiencing homelessness in the Tri-County CoC, which is composed of Warren, Hunterdon and Sussex Counties, according to the 2016 Point-In-Time Count. This is a decrease of 2 persons (0.8%) but an increase of 10 households (5.1%) from 2015. The Tri-County CoC had 2.8% of New Jersey's statewide homeless population in 2016.

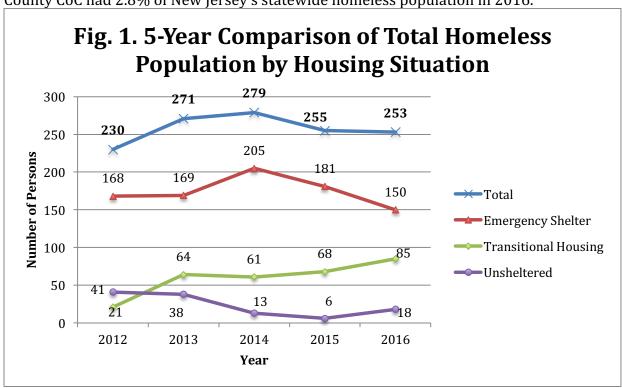


Figure 1 shows that, in 2016, 150 homeless persons stayed in emergency shelters, 85 stayed in transitional housing, and 18 were living unsheltered on the night of the count. The total number of those counted in emergency shelters was a decrease of 31 persons (17.1%) from 2015. However, the number of persons in transitional housing programs rose by 17 (25%) and the number of unsheltered persons counted increased by 12 (200%) since 2015.

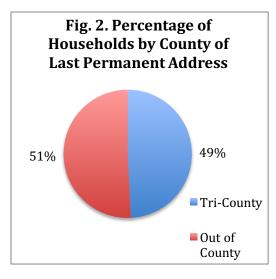


Figure 1 also shows that, from 2012 to 2014 the total number of homeless persons increased, then began to decrease after 2014. The total count in 2016 represents a 9.3% decrease from 2014 (26 persons), but an overall 10% increase from 2012 (23 persons). Since 2012, the number of persons in transitional housing has increased by 304.8%, while those counted in emergency shelter and on the street decreased by 10.7% and 56%, respectively.

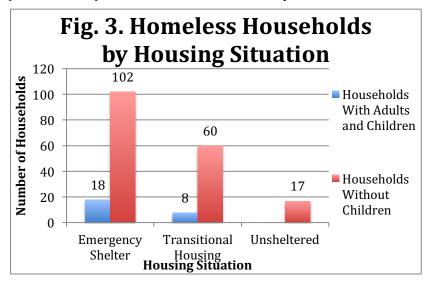
As Figure 2 shows, 51% of homeless households reported their last permanent address prior to becoming homeless was outside of the Tri-County.

Homeless Families and Individuals

When reading the data regarding different types of homeless households, it is important for the reader to remember that, in this report, 'household' means "any group of persons who, if they were able to attain permanent housing, would choose to live together; and, shared the same sleeping arrangements on the night of the count." Three different types of households are discussed below: households with adults and children under 18 ('families'), households without children ('individuals'), and households with only children under 18

('unaccompanied youth').

Of the 205 homeless households counted in the Tri-County CoC in 2016, 26 (12.7%) were families with at least one child under the age of 18 and one adult. This represents 3 (10.3%) fewer homeless families than in 2015. These families included 71 persons, children under 18, and 29 adults. The average family size was 3.1 persons. Figure



3 shows that 8 families (30.8%) were staying in transitional housing and 18 (69.2%) in emergency shelter on the night of the count. No families were unsheltered.

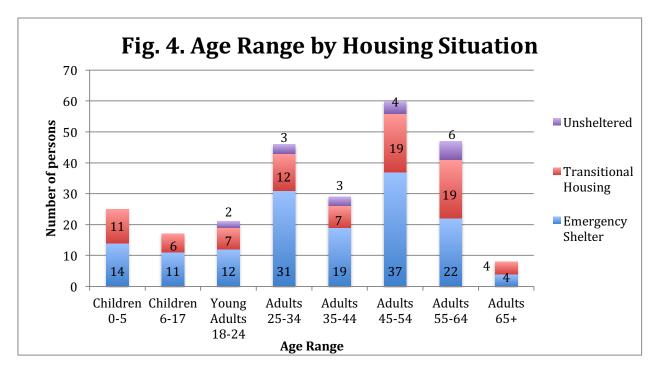
87.3% (179) of the homeless households counted in the Tri-County CoC were households without children under 18, and they were composed of 176 adult individuals and 3 couple households with 6 persons. 102 (57%) of these adult-only households were staying in emergency shelters, 60 (33.5%) were in transitional housing, and 17 (9.5%) were

unsheltered. The Tri-County CoC has seen the number of adult-only households increase by 13 (7.8%) since 2015.

As Figure 3 indicates, similar to 2015, there were no youth only households reported in 2016.

Demographics

The majority (190 persons, 75.1%) of those experiencing homelessness in the Tri-County CoC on the night of the count were adults over age 24. There were a total of 21 (8.3%) homeless young adults between 18 and 24 years old, and 42 (16.6%) children under 18 years old as well. Figure 4 shows that the majority of homeless children who were under the age of 18 were between 0 and 5 years of age (25, 59.5%). The age range most represented, with 60 persons and 23.7% of the total homeless population, was adults between 45 and 54. 18.6% of the homeless persons (47 persons) were between 55 and 64, and 18.2% (46 persons) were between 25 and 34.



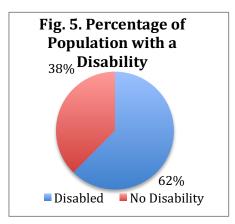
42.7% of homeless persons identified were female, 56.9% were male.

61.3% of homeless persons identified their race as White, making that the largest racial subgroup of homeless persons reported. The next largest group self-identified as Black or African-American (28.5%), followed by those identifying as Asian (2%).

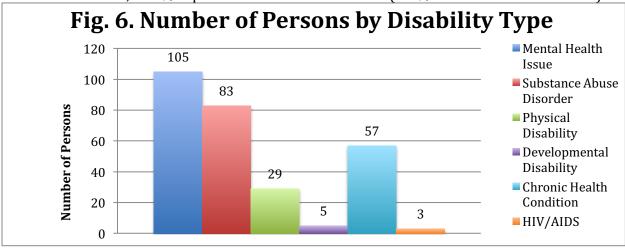
With regard to ethnicity, 9.5% of homeless persons identified themselves as Hispanic.

Disabilities

Figure 5 illustrates that 62% of homeless persons reported having some type of disability. 73.9% of adults 18 or older reported some type of disability compared to 4.8% of children. Figure 6 shows the number of the homeless persons that identified as having various disabilities. The most prevalent disabilities were mental health issues, substance abuse disorders, and chronic health conditions.

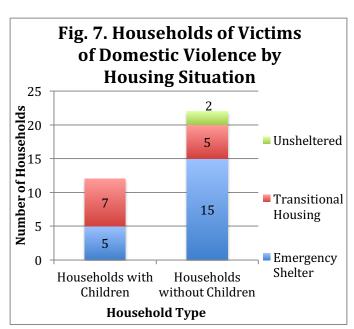


Among disabled adults, 66% reported mental health issues making this the most prevalent disability; representing 48.8% of the total adult homeless population. Among disabled homeless children, 100% reported a mental health issue (4.8% of all homeless children).



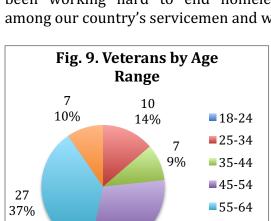
Victims of Domestic Violence

On the night of the count, in Tri-County CoC, 34 homeless households reported having a victim of domestic violence. Figure 7 shows that the majority (64.7%) of these households were adult-only households. 35.3% of victims (12) were in families with at least 1 adult and 1 child under the age of 18. households (58.8%) were emergency shelter on the night of the count, and 12 (35.3%) were in transitional housing. 2 households (5.8%) were unsheltered.

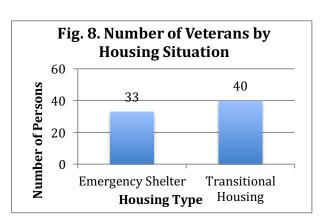


Veterans

In its plan, *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*, the United States Interagency Council on Homelessness (USICH) has prioritized ending homelessness among veterans by 2015. Many communities in New Jersey have also been working hard to end homelessness among our country's servicemen and women.



22 30%



73 homeless veterans were counted on the night of the count, 2 less (2.7%) than 2015. All 73 were members of adult-only individual households. The largest contingent of homeless veterans was staying in transitional housing (54.8%). In addition, 33 were in emergency shelter (45.2%).

Of the veterans experiencing homelessness within the Tri-County CoC, 91.8% were male, and 6.8% were female. The most common racial background identified among them (37 veterans, 50.7%) was White, while 32 (43.8%) identified as Black or

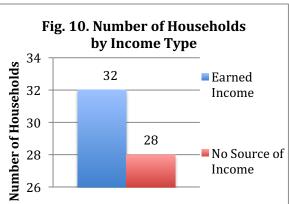
African-American. Figure 9 Illustrates the percentage of homeless veterans by age range.

65+

2 homeless veterans also reported being victims of domestic violence. 71 of the 73 (97.3%) reported having some kind of disability. The most common disabilities cited among the disabled were mental health issues (81.7%), substance abuse disorders (64.8%), and chronic health conditions (40.8%). 16.4% of veteran households reported they had no source of income. 12.3% reported income from a job, 11% reported income from a VA pension, and 26% reported income from VA disability benefits. 2.7% of homeless veterans indicated they were not connected to any form of non-cash benefits, while 34.2% reported being connected to VA Medical Benefits. The three types of service that homeless veterans sought most were housing (95.9%), veteran services (74%), and financial assistance for housing (57.5%).

Income and Benefits

Among all households experiencing homelessness on the night of the count, 13.7% had no source of income, and 15.6% reported receiving some form of earned cash income. The other most common sources of cash income among homeless households were



General Assistance (GA) (27.3%), SSI (9.8%), and Veteran's Disability (9.3%).

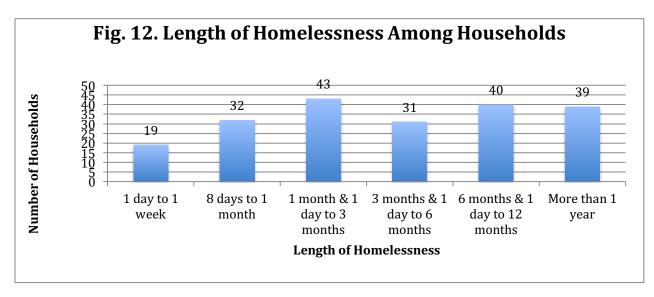
Figure 11 shows the average monthly income for all homeless households.

Figure 11. Average Monthly Income For Households by Housing Situation				
	Emergency Shelter	Transitional Housing	Unsheltered	
Average for All Households	\$578.97	\$1098.83	\$508.06	

7.8% of homeless households reported that their household was receiving no kind of non-cash benefit on the night of the count. Food Stamps, or the Supplemental Nutrition Assistance Program (SNAP) was the top reported non-cash benefit, and was received by 38.5% of households. 37.6% were receiving Medicaid, and 12.2% were receiving VA Benefits.

Length of Homelessness

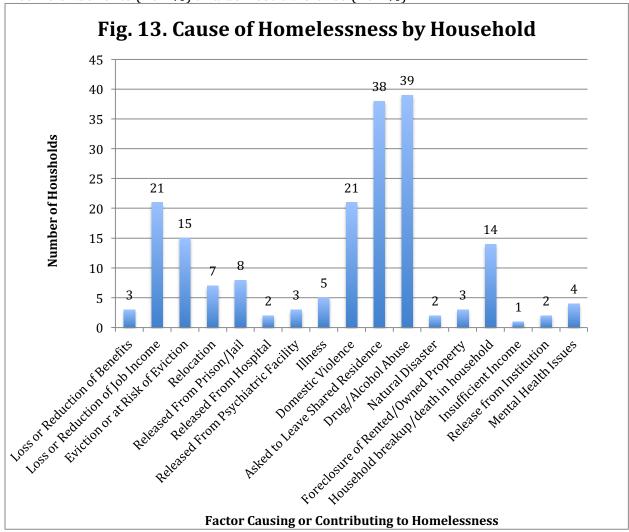
Figure 12 shows the range of lengths of homeless episodes experienced on the night of the count by households in the Tri-County CoC. 39 households (19%) reported that their most recent, continuous episode of homelessness had lasted more than 1 year. 19.5% (40) of all homeless households in the Tri-County CoC reported that they had been homeless between 6 months and 1 year. In total, 38.5% of all homeless households had been homeless more than 6 months on the night of the count. The largest number of households had been homeless between 1 month and 1 day and 3 months: 43 households, or 21%.



Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more homeless households attributed their homelessness to drug or alcohol abuse (39 households, 19%) than any other cause. As Figure 13 shows, the other common factors

reported were being asked to leave a shared residence (18.5%), a loss or reduction of job income or benefits (10.2%) and domestic violence (10.2%).



When homeless households were asked 'what was your residence prior to your current living situation?' more said they were residing in staying or living with friends or family (35.6%) than any other type of residence. 19.5% reported staying in permanent housing, and 7.8% reported staying in a substance abuse treatment facility prior to their current living situation.

IV. Findings for the Chronically Homeless

Someone with a long-term disabling condition, who has been continually homeless for a year or more, or at least four times in the past three years, meets HUD's definition of chronically homeless. Any family with one adult that meets this definition is considered a chronically homeless family. This definition has been updated since the 2015 point in time, in such that in order for a household to meet the episodic definition of chronically homeless, the 4 episodes must equal at least 12 months, which may lead to a decrease in the number of households that qualify as chronically homeless.

HUD currently has a goal of ending chronic homelessness by 2017. This goal reflects the urgency of helping to house those persons who have not been able to remain stably housed over the course of an extended period of time. Chronically Homeless persons are among the most vulnerable homeless groups, and providing effective supportive services and case management may be required in order to help some stay in the housing they need. Prioritization of new Continuum of Care funding opportunities has recently been giving some communities in New Jersey new resources for housing this subgroup.

Total Chronically Homeless Population

23 households, made up of 25 total persons, were chronically homeless in the Tri-County CoC, according to the 2016 Point-In-Time Count. This is a decrease of 13 persons (34.2%) from 2015. With the decrease, the rate of chronic homelessness as a percentage of overall homelessness dropped from 14.9% to 9.9%.

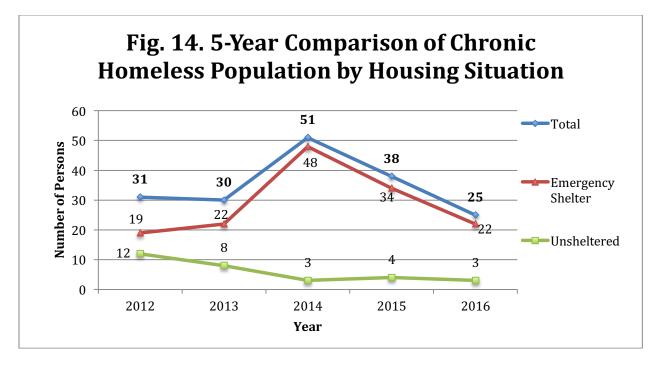


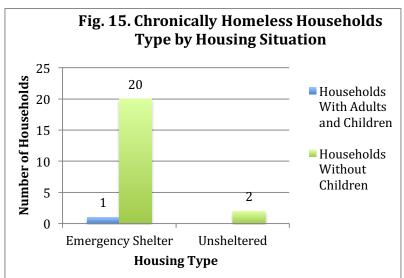
Figure 14 shows the number of chronically homeless persons who were in emergency shelter or living unsheltered in the Tri-County CoC from 2012 to 2016. Over the past five

years, the overall number of chronically homeless persons counted has fluctuated, with an overall decrease of 19.4% since 2012.

Families and Individuals

Of the 23 chronically homeless households counted in 2016, 1 (4.3%) was a family with at least one child under the age of 18 and one adult. This family was composed of 2 persons, and stayed in an emergency shelter on the night of the count.

There were 23 chronically homeless persons in 22



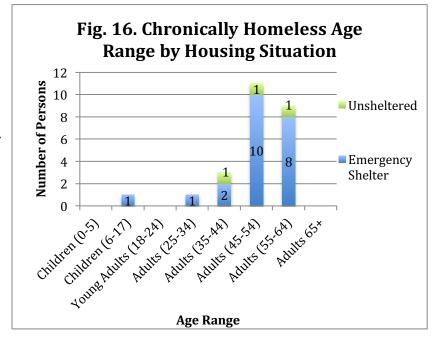
households with no children 17 or younger counted in the Tri-County CoC, making up 95.7% of the chronically homeless population. There were 20~(90.9%) of these households in emergency shelters, and 2~(9.1%) were unsheltered on the night of the count.

Demographics

Of the 25 total chronically homeless persons, 1 (4%) was a child 17 or younger. The age range with the highest concentration chronically homeless persons was adults between 45 and 54 years old, which had 11 persons (44%). Figure 16 shows all the numbers of unsheltered chronically homeless persons by age range.

80% of those counted as

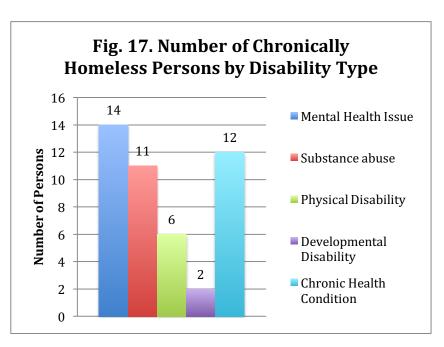
chronically homeless were male, and 20% were female.



The largest racial subgroup of homeless persons reported their race as White (76%), and the next largest group self-identified as Black or African-American (24%). 4% identified their ethnicity as Hispanic or Latino.

Disabilities

In order to meet the definition of chronically homeless, at least one adult in each household must have some kind of disability. The disabilities most commonly identified were mental health issues (56%) and chronic health conditions (48%). The complete numbers of reported disabilities can be seen in Figure 17.



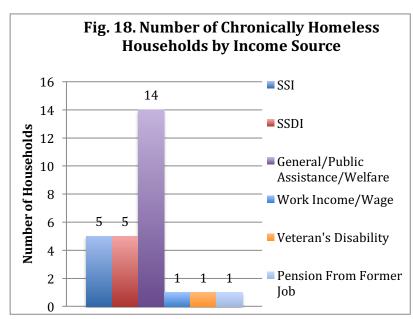
Subpopulations

On the night of the count, 1 chronically homeless household in the Tri-County CoC reported being a victim of domestic violence (4.3%). The household was composed of an unsheltered adult individual.

There were 7 chronically homeless veterans identified on the night of the count. All of these were single, adult individuals who were staying in emergency shelter.

Income and Benefits

Among the chronically homeless households on the night of the count, all reported receiving some type of cash income. Figure 18 shows the sources of income received. The most common source of cash income among chronically homeless persons was General Assistance, which was received by 60.9%. 1 household (4.3%) reported earned income.

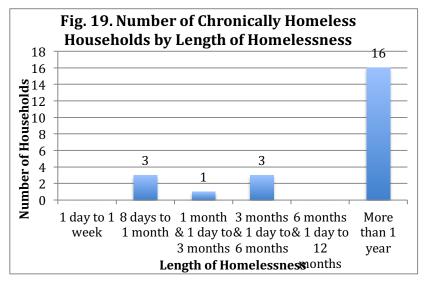


4.3% of chronically homeless households reported they were not receiving any type of non-cash benefit on the night of the count. Food Stamps (SNAP) was the top reported non-cash benefit among the chronically homeless, with 65.2% receiving this benefit. 56.5%

were receiving Medicaid.

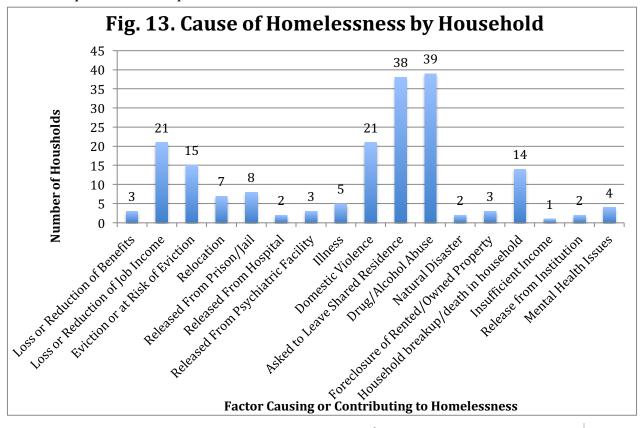
Length of Homelessness

Figure 19 shows that 69.6% of chronically homeless households reported the length of their most recent, continuous episode of homelessness had been homeless more than 1 year, which was the most reported length.



Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, 21.7% of chronically homeless households cited being asked to leave a shared residence, and another 21.7% reported drug or alcohol abuse as the primary cause. Figure 20 shows the full responses to this question.



V. Findings for the Unsheltered Homeless

HUD's definition of "unsheltered homeless" applies to any individual or family "with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground."

Unsheltered homeless individuals and families are among those with the most critical housing needs in a community. The unsheltered are especially vulnerable in the cold weather and the elements, which are in evidence at the end of January when the Count takes place. The Point-In-Time survey can play an important role in helping communities understand why some of the homeless remain unsheltered, and who is included in this group.

Total Unsheltered Homeless Population

17 households, made up of 18 persons, were living unsheltered in the Tri-County CoC, according to the 2016 Point-In-Time Count. This is an increase of 11 households (183.3%), and 12 persons (200%) from 2015.

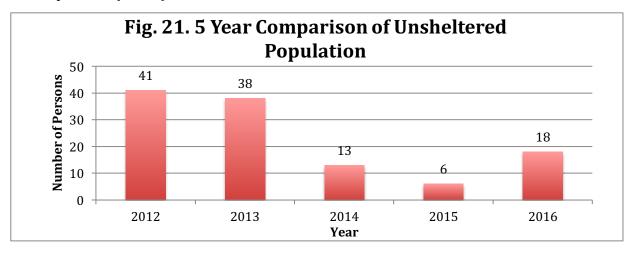


Figure 21 shows the number of unsheltered persons from 2012 to 2016. Despite an increase since 2015, overall, there has been a decrease in the number of unsheltered persons. Since 2012, the number of unsheltered homeless persons has dropped by 23 persons (56.1%) in the Tri-County CoC.

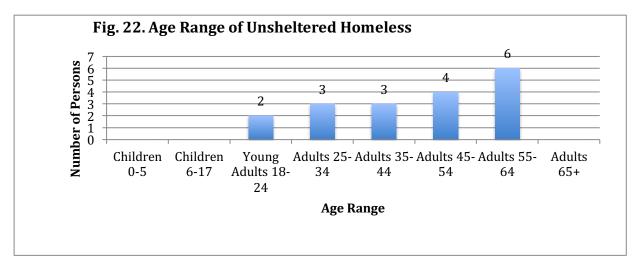
Families and Individuals

There were 0 unsheltered families with at least 1 adult and 1 child, counted in 2016.

All 17 of the unsheltered households counted had only adults. 1 household consisted of an adult couple.

Demographics

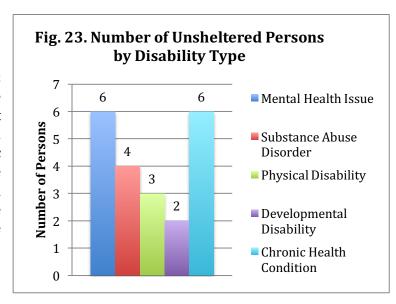
The largest portion of the 18 unsheltered persons counted in 2016, 33.3%, was between 55 and 64 years old. 22.2% were between 45 and 54. 2 (11.1%) were youths under the age of 24 but over 18.



12 of the 18 unsheltered persons were male (66.7%). The majority (88.9%) identified their race as White. No unsheltered persons identified as Hispanic.

Disabilities

12 of the 18 unsheltered persons (66.7%) reported having some disability. The disabilities most commonly identified were mental health issues (50%) and chronic health conditions (50%). The complete numbers of reported disabilities among the unsheltered can be seen in Figure 23.

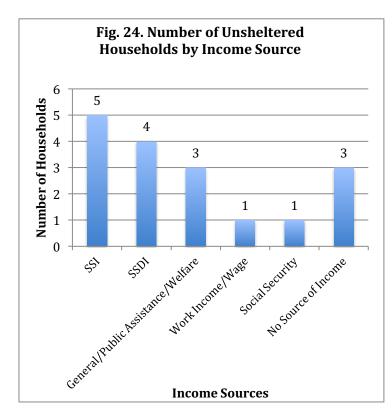


Subpopulations

On the night of the count, 2 unsheltered homeless persons (11.1%) within the Tri-County CoC reported being a victim of domestic violence. These were single, adult individuals.

There were 0 unsheltered veterans identified on the night of the count.

Income and Benefits

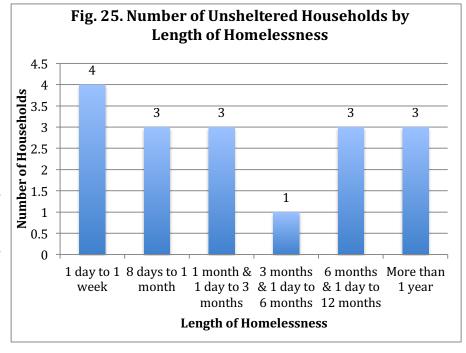


Among all the unsheltered households on the night of the count, 3 (17.6%) reported having no source of cash income. The average monthly income reported among unsheltered households was approximately \$508. 29.4% of unsheltered households received SSI, making it the most common source of cash income. Figure 24 shows all the sources of income reported.

4 unsheltered households (23.5%) reported they were not receiving any type of non-cash benefit on the night of the count. Food Stamps (SNAP), received by 29.4%, was the top reported non-cash benefits among this group. In addition, 11.8% were receiving Medicare.

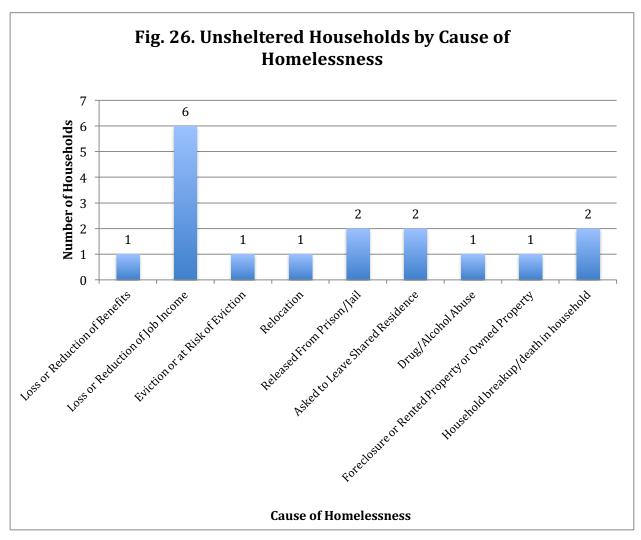
Length of Homelessness

As shown in Figure 25, more (4) unsheltered homeless households (23.5%) reported their households' most recent. continuous episode of homelessness had lasted from 1 day to 1 week. The lengths of homelessness reported by all households may be found in Figure 25.



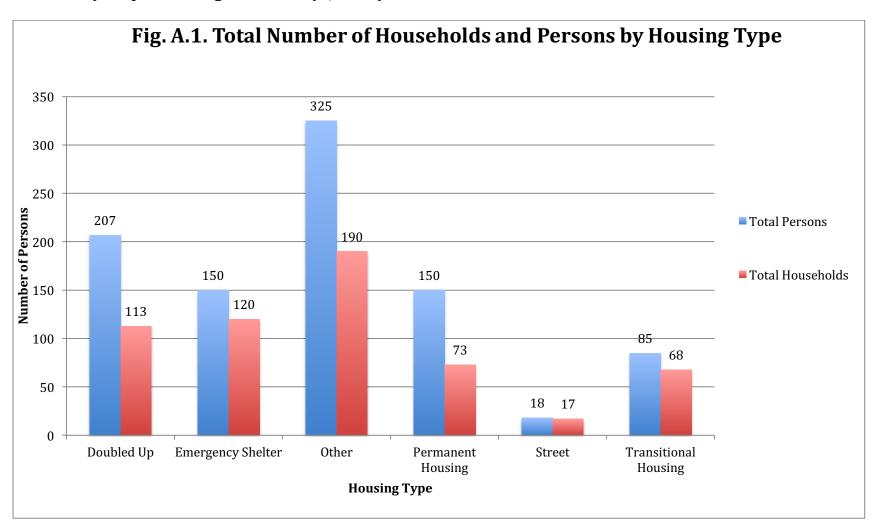
Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more unsheltered households said loss or reduction of job income or benefits (35.3%) than any other factor. Below, Figure 26 shows the remaining breakdown of causes reported.

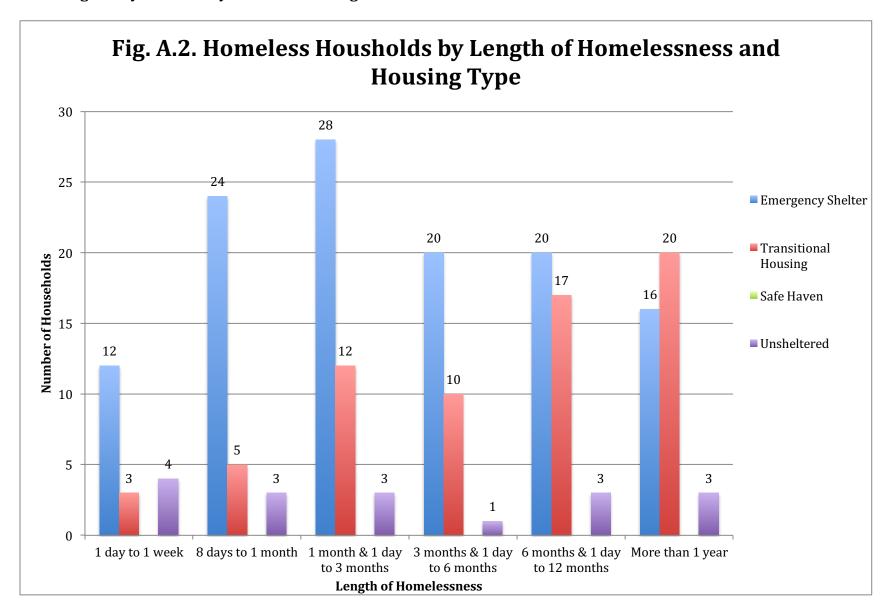


VI. Appendix

Where did you spend the night of Tuesday, January 26, 2016?



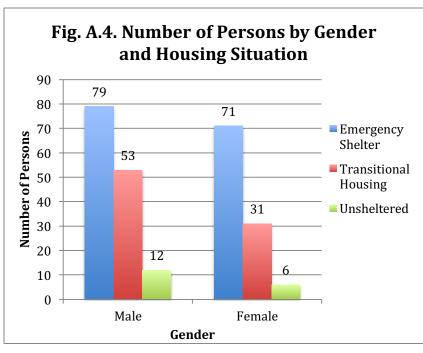
How long have you been in your current living situation?

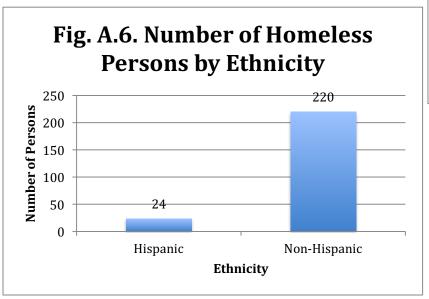


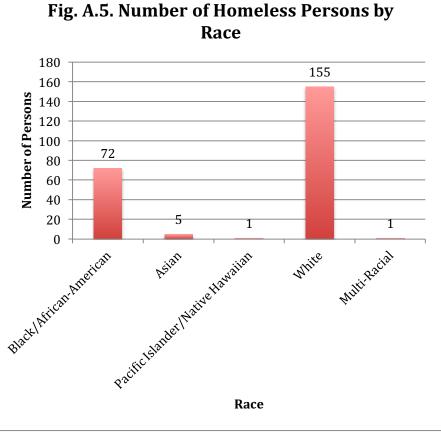
Who was homeless with you on the night of January 26th? Fig. A.3. Number of Persons by Age Range and Housing Type 40 37 35 31 30 ■ Emergency Shelter Number of Persons 25 20 15 22 ■ Transitional Housing Unsheltered 12 12 11 11 10 5 Children 0-5 Children 6-17 Young Adults Adults 25-34 Adults 35-44 Adults 45-54 Adults 55-64 Adults 65+

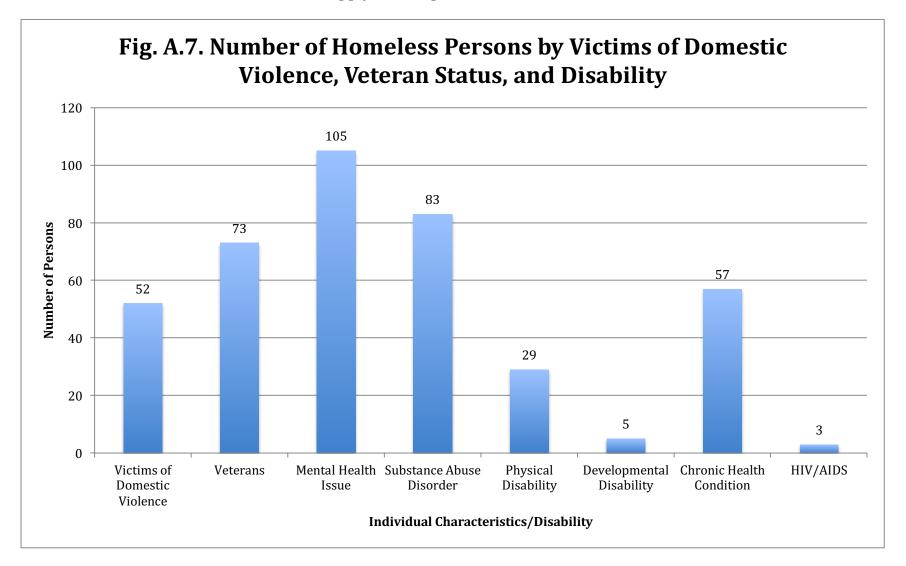
Age Range

18-24





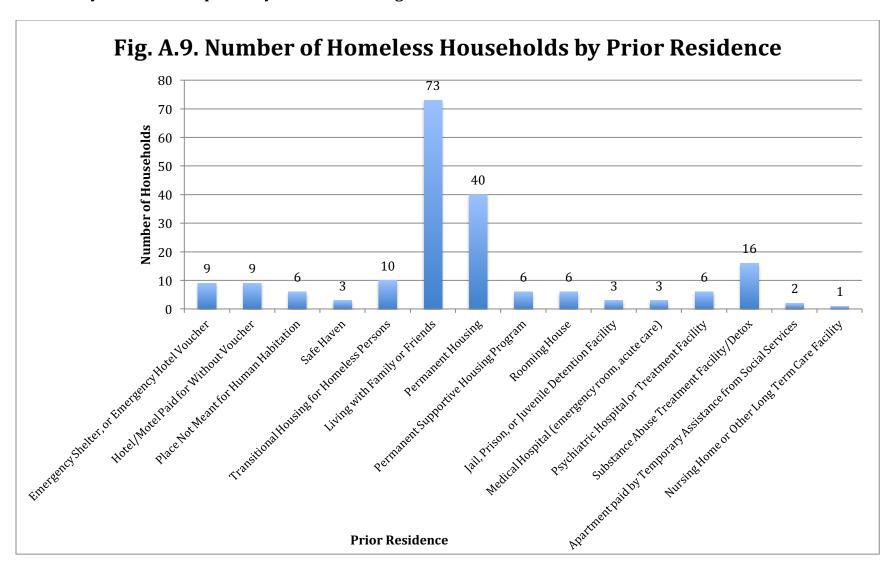




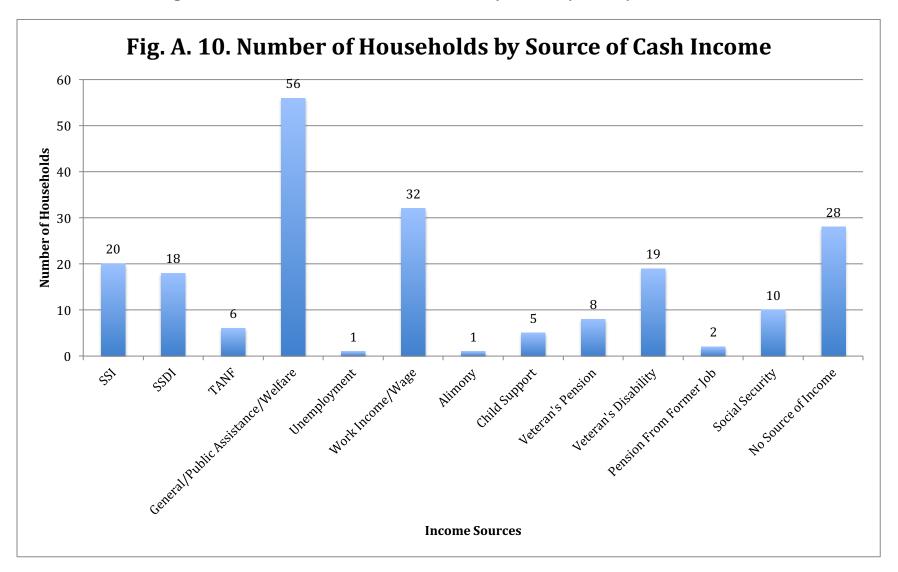
Where was your last permanent address before becoming homeless?

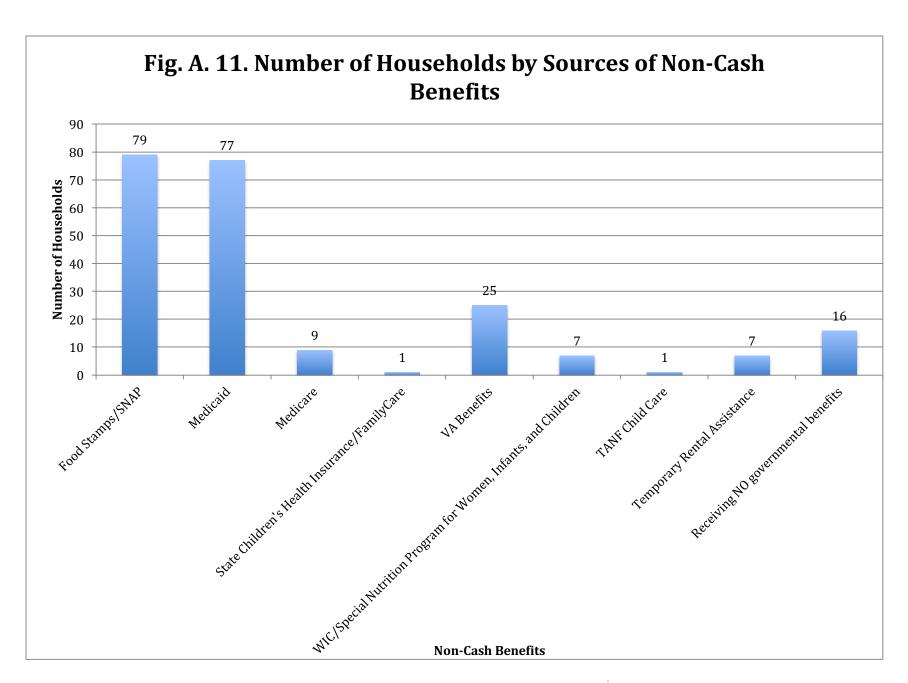
Fig. A.8. Number of Homeless Households b	by County or State of Last Permanent Address
Last Permanent Address – County/State	Number of Households
Atlantic County	2
Bergen County	2
Burlington County	1
Colorado	2
Delaware	1
Essex County	15
Florida	2
Gloucester County	1
Hudson County	4
Hunterdon County	25
Maryland	2
Mercer County	3
Middlesex County	11
Monmouth County	5
Morris County	6
New York	4
Ocean County	3
Passaic County	4
Pennsylvania	6
Somerset County	12
South Carolina	2
Sussex County	43
Union county	7
Warren County	25
West Virginia	1

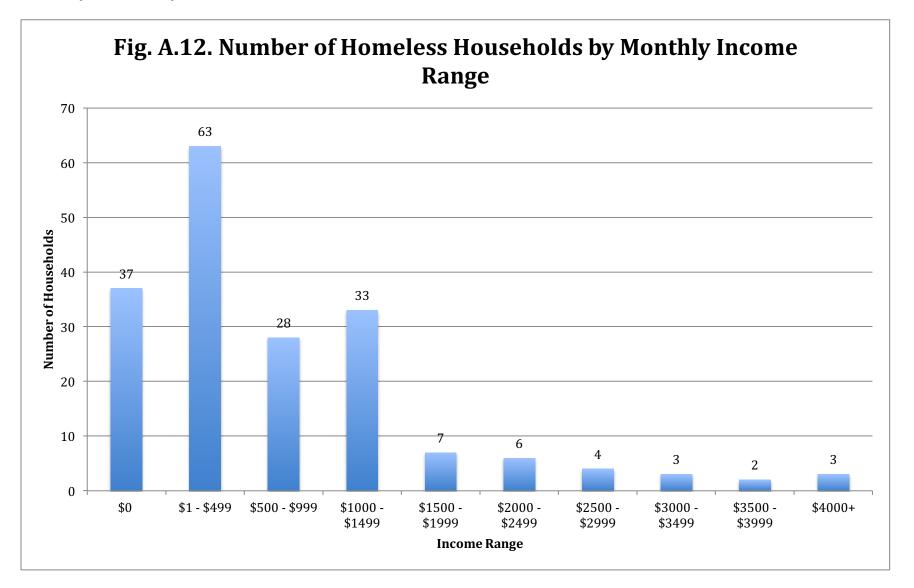
What was your residence prior to your current living situation?



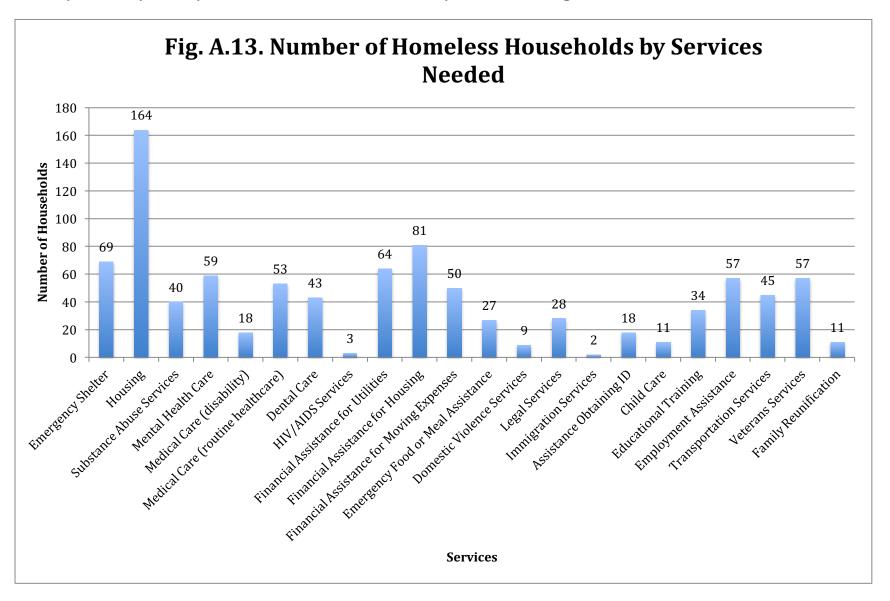
Which of the following sources of income or non-cash benefits do you, or anyone in your household, receive?







Would you, or anyone in your household, like to receive any of the following services?



What was the primary factor that contributed to, or caused, your current living situation?

