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Ocean County's 2017 Point-In-Time Count of the Homeless

January 24, 2017

Table of Contents

I. Introduction	3
NJ Counts 2017	3
Acknowledgements	3
This Report	3
H. Date Calle attention and Mathedala ma	
II. Data Collection and Methodology	
Requirements for the Count	
Data Collection Methods	
Limitations	
De-duplication	6
III. Findings for Total Homeless Population	7
Key Findings	
Total Homeless Population	
Homeless Families and Individuals	
Demographics	
Disabilities	
Victims of Domestic Violence	
Veterans	11
Income and Benefits	
Length of Homelessness	
Cause of Homelessness	
IV. Findings for the Chronically Hamalage	12
IV. Findings for the Chronically Homeless Total Chronically Homeless Population	13
Families and Individuals	
Demographics	
DisabilitiesSubpopulations	
Income and Benefits	
Length of Homelessness	
V. Findings for the Unsheltered Homeless	17
Total Unsheltered Homeless Population	
Families and Individuals	18
Demographics	18
Disabilities	19
Subpopulations	19
Income and Benefits	
Length of Homelessness	20
Cause of Homelessness	
VI Annondiy	21

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

I. Introduction

NJ Counts 2017

NJ Counts 2017, 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 2017 Count reveals important demographic and other information about families and individuals who were homeless on the night of Tuesday, January 24th, 2017 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 primary 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 2017. Monarch would also like to specifically thank Bergen County for providing a Spanish translation of the 2017 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 2017 Point-In-Time Count 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 totaling 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 2017 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 2017 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 fourth 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 records. conducting both sheltered and unsheltered Point-In-Time Counts.

The 2017 PIT Survey tool closely mirrors information collected in HMIS so that the data was comparable for important factors such as duration and episodes of homelessness, 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 HMIS-participating 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 2013 to 2017. 2014 and 2016 were not HUD required full reporting years while 2013, 2015, and 2017 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 24th, 2017 a total of 148 households, including 224 persons, were experiencing homelessness in Ocean County, according to the 2017 Point-In-Time Count.
- A total of 23 households, with 24 persons, were identified as chronically homeless.
- 43 unsheltered homeless persons were counted.

Total Homeless Population

On the night of January 24th, 2017, a total of 224 persons, in 148 households, were experiencing homelessness in Ocean County, according to the 2017 Point-In-Time Count. This is a decrease of 206 persons (47.9%) and 98 households (39.8%) from 2016. Ocean County had 2.6% of New Jersey's statewide homeless population in the 2017 PIT.

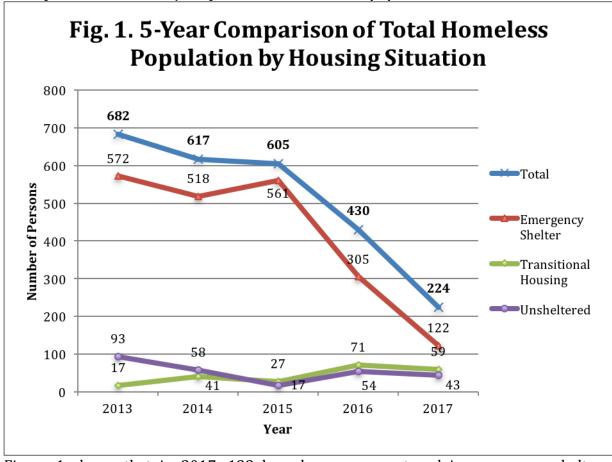
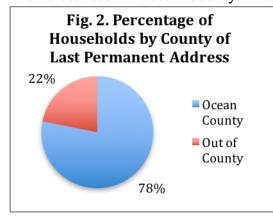


Figure 1 shows that in 2017, 122 homeless persons stayed in emergency shelters, a decrease of 183 persons (60%) from 2016. 59 persons were staying in transitional housing, a decrease of 12 persons (16.9%) and 43 persons were unsheltered on the night of the count, a decrease of 11 persons (20.4%) from 2016.

Figure 1 also shows that over the last 5 years, there has been a significant decrease in homelessness in Ocean County. From 2013 to 2017 there has been a decrease of 458



persons (67.2%). The largest decrease is seen in persons served in emergency shelters, which saw a decrease of 450 persons from 2013 (78.7%). The unsheltered population has also decreased from 2013, by 50 persons (53.8%).

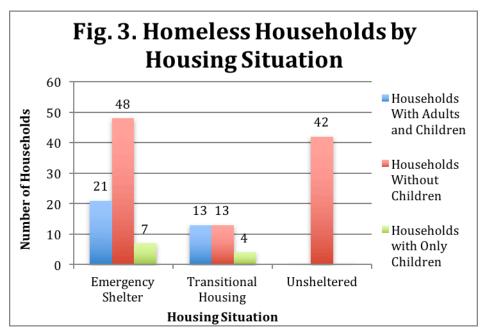
As Figure 2 shows, 22% of homeless households in Ocean County reported that their last permanent address prior to becoming homeless was outside of the county.

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 ('unaccompanied youth').

Of the 148 homeless households counted in Ocean County in 2017, 34 (23%) were families with at least



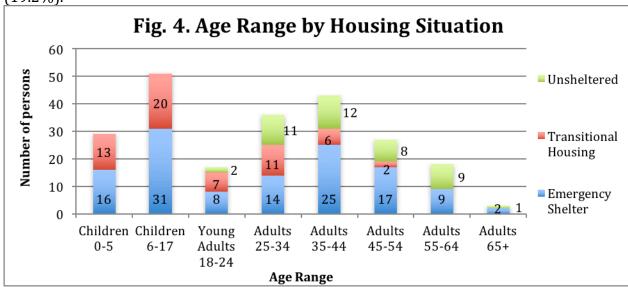
one adult and one child under the age of 18. These families included 105 persons, 69 children under age 18, and 36 adults. The average family size was 3 persons. Figure 3 shows that 21 families (61.8%) were staying in emergency shelters on the night of the count, 13 families (38.2%) were staying in transitional housing, and no families were unsheltered on the night of the count. There was an overall decrease of 44 homeless families (56.4%) between the 2016 and 2017 PIT count.

69.6% (103) of the homeless households counted in Ocean County were households without children under 18, and were predominately composed of individual adults (95.1%). The remaining 5 households were adult only households composed of 10 adults. 48 (46.6%) of these adult-only households were staying in emergency shelters, 13 (12.6%) were in transitional housing, and 42 (40.8%) were unsheltered. The number of adult-only households decreased by 37.6% (62 households) from the number counted in 2016.

There were 11 households with only children under 18 years old reported on the night of the count in Ocean County in 2017. 7 of these 11 youth households (63.6%) were served in emergency shelter programs, while the remaining 4 (36.4%) were served in a transitional housing program. The number of youth only households increased by 8 households from 2016.

Demographics

There was a total of 17 (7.6%) homeless adults between 18 and 24 years old, 127 (56.7%) adults over age 24, and 80 (35.7%) children under 18 years old experiencing homelessness on the night of the count in 2017. The age range by housing situation, as shown in Figure 4, shows a similar distribution as identified in 2016. The age range most represented was children between the ages of 6 and 17 (22.8%), followed by adults aged between 35 and 44 (19.2%).

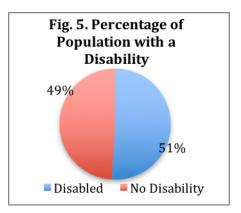


50% (112) of homeless persons were male, 48.7% (109) were female and 0.9% (2) identified as transgender.

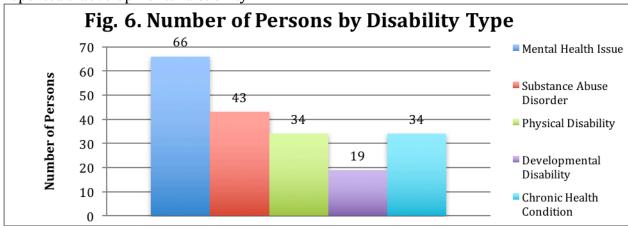
55.8% of homeless persons identified their race as White, making that the largest racial subgroup. The next largest group identified themselves as Black or African American (33.5%), followed by those identifying as American Indian or Alaska Native and Multi-Racial, identified by 2.7% each. With regard to ethnicity, 10.3% of persons identified themselves as Hispanic.

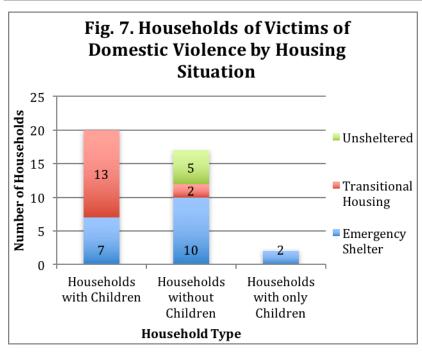
Disabilities

Figure 5 illustrates that 50.9% of homeless persons reported having some type of disability. 72.2% of adults 18 or older reported some type of disability compared to 12.5% 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 and substance abuse disorders.



Among disabled adults, 58.7% reported a mental health issue, making this the most prevalent disability; representing 42.4% of the total adult homeless population. 39.4% of disabled adults also reported a substance abuse disorder. Among disabled homeless children, 50% reported a mental health issue. Another 30% of disabled homeless children, reported a developmental disability.



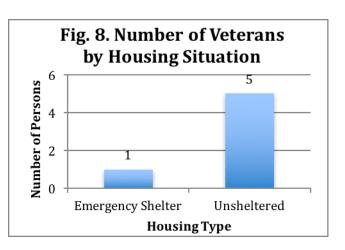


Victims of Domestic Violence

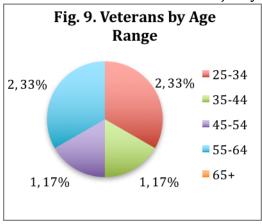
On the night of the count, in Ocean County, 39 homeless households identified as a victim of domestic violence. a decrease of 43.5% from 2016. Figure 7 shows that 51.3% of these households were families with children under the age of 18. 49% of all victim households were counted in emergency shelters, while 13% were unsheltered on the night of the count.

Veterans

plan, *Opening Doors: Federal* Prevent and End Strategic Plan to 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 homelessness country's among our servicemen and women.



6 veteran households were counted in Ocean County in the 2017 Point in Time. This is an increase of 4, from the 2 veterans counted in 2016. All 6 of the veterans counted in 2017 were individual adults. The majority of veterans (83.3%) were unsheltered.



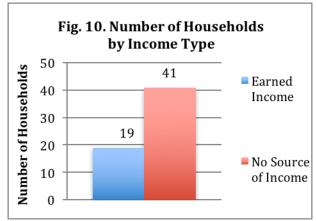
83.3% of homeless veterans were male, and 83.3% of veterans identified their racial background as White, while the last identified as Black or African American. Figure 9 illustrates the age range of persons in veteran households.

Among those identifying as veterans, 1 veteran (16.7%) indicated they were a victim of domestic violence. All 6 veterans (100%) reported having a disability. The most common disabilities cited were mental health issues (83.3%), followed by a

physical disability (66.7%). With regards to veteran services, 1 veteran reported receiving VA Disability income, but none were connected to VA Disability or VA Medical Benefits.

Income and Benefits

Among all households experiencing homelessness on the night of the count, 27.7% had no source of income, while 12.8% reported receiving earned cash income. The most common sources of income among homeless households were General Assistance (22.3%) and TANF (12.8%).



10.1% of homeless households reported that

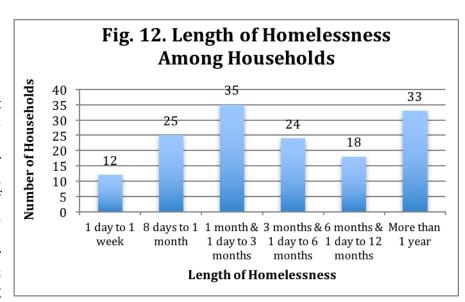
their household was receiving no kind of non-cash benefit on the night of the count. The top reported non-cash benefit received by homeless households was Medicaid (57.4%) followed by Food Stamps (SNAP) (54.1%).

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	\$330.25	\$850.41	\$417.45

Length of Homelessness

Figure 12 shows that 23.6% of homeless households (35)reported that their most recent. continuous episode of homelessness had lasted between 1 and 3 Another months. 22.3% of households reported being

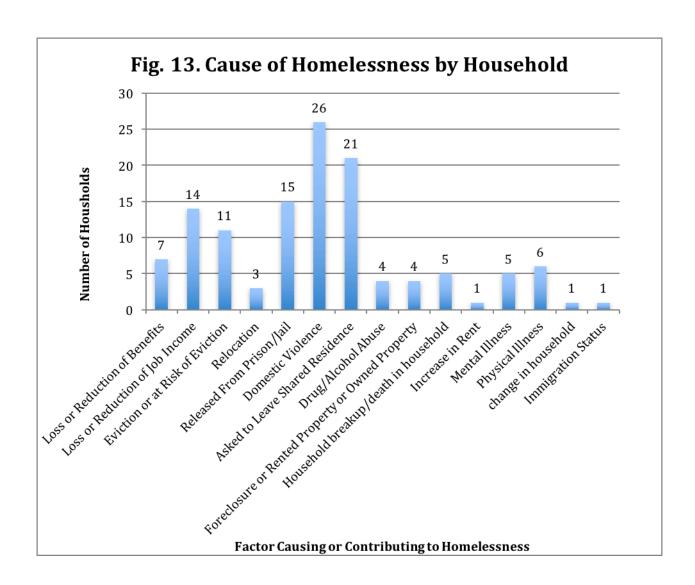


homeless for more than one year. Of those reported a length of homelessness of longer than 1 year, 1 (3%), reported a length of homelessness of longer than 5 years.

Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more households attributed their homelessness to domestic violence (26 households, 17.6%) than any other cause. As Figure 13 shows, the next most common factor reported was being asked to leave a shared residence (14.2%) followed by being released from prison or jail (10.1%)

When respondents were asked 'what was your residence prior to your current living situation?' more said they were residing in permanent housing (25%) than any other type of residence. 6.8% reported living or staying with friends or family 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.

HUD has established 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 24 persons, were chronically homeless in Ocean County, according to the 2017 Point-In-Time Count. This is a decrease of 49 persons (67.1%) and 34 households (59.6%) from 2016. The rate of chronic homelessness as a percentage of overall homelessness is 10.7%; which is a decrease from the 17% found in 2016.

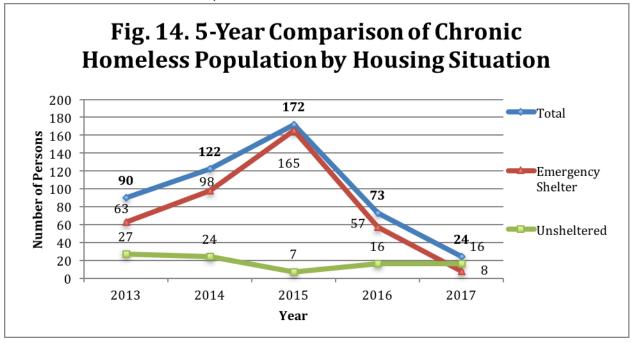
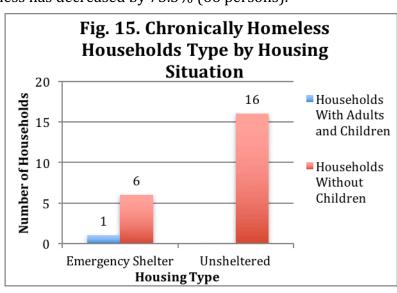


Figure 14 shows the number of chronically homeless persons who were in shelter or living unsheltered in Ocean County from 2013 to 2017. From 2013 to 2015, the overall number of chronically homeless persons steadily increased, until it sharply dropped in 2016, and again in 2017. Compared to 2016, the amount of chronically homeless persons in emergency shelter decreased by 49 persons (86%), while the number of unsheltered chronically homeless remained the same at 16 persons from 2016. From 2013 to 2017 the total number of chronically homeless has decreased by 73.3% (66 persons).

Families and Individuals

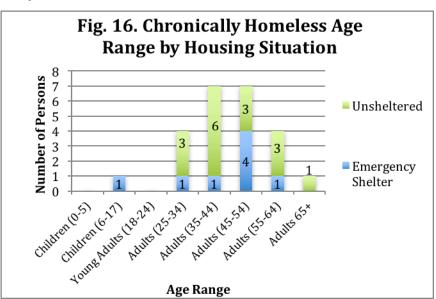
Of the 23 chronically homeless households counted in 2017, 1 (4.3%) was a household with at least 1 adult and 1 child. This household was composed of 2 people, who were served in an emergency shelter. This 1 family household represents a decrease of 7 chronically homeless families from 2016.



95.7% (22 households) were adult only households composed of 22 individual adults. 27.3% of adult only households were served in emergency shelters, while 72.7% were unsheltered on the night of the count. These 22 households represent a decrease of 55.1% of chronically homeless adult only households from 2016.

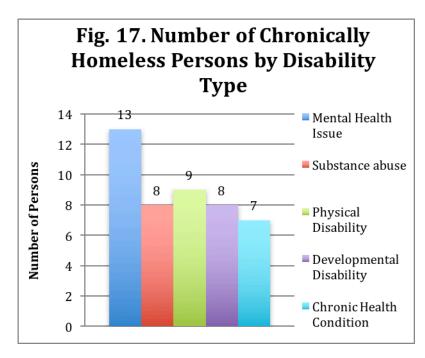
Demographics

Of the 24 total chronically homeless persons, 1 (4.2%) was a child under the age of 18, while the remaining 95.8% were adults over the age of 24. The full list of age ranges of chronically homeless persons counted in 2017 is displayed in Figure 16, which shows a similar distribution to 2016.



66.7% of chronically homeless persons were male, while 33.3% were female.

The largest racial subgroup of chronically homeless persons reported their race as White (75%), followed by Black or African American, which was reported by 16.7%. With regard to ethnicity, 12.5% of chronically homeless persons identified themselves as Hispanic.



Disabilities

In order to meet the definition of chronically homeless, at least one adult in each household must have some kind disability. The disabilities most commonly identified were mental health issues (54.2%) and physical disabilities (37.5%).The complete numbers of reported disabilities among the chronically homeless can be seen in Figure 17.

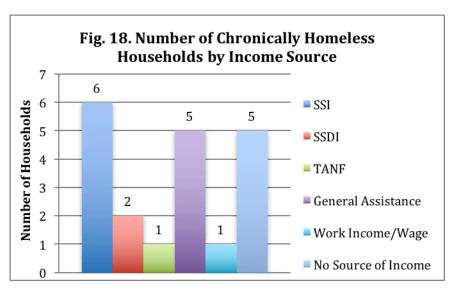
Subpopulations

On the night of the count, 3 chronically homeless households in Ocean County reported being a victim of domestic violence (12.5%). All three of these chronically homeless domestic violence victims were individuals that were unsheltered on the night of the count.

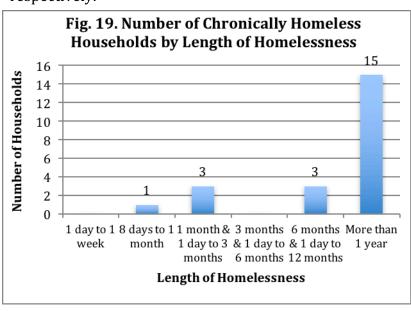
There was 1 veteran that identified as chronically homeless on the night of the count. The chronically homeless veteran was unsheltered.

Income and Benefits

chronically Among all homeless households on the night of the count, 21.7% reported receiving no type of cash income. Figure 18 shows the sources of income The received. most common source of cash income among chronically homeless households was SSI, which was received by 26.1%.



8.7% of chronically homeless households reported they were not receiving any type of non-cash benefit on the night of the count. Food Stamps (SNAP) and Medicaid were the top reported benefits among the chronically homeless, with 43.5% and 39.1% receiving each, respectively.

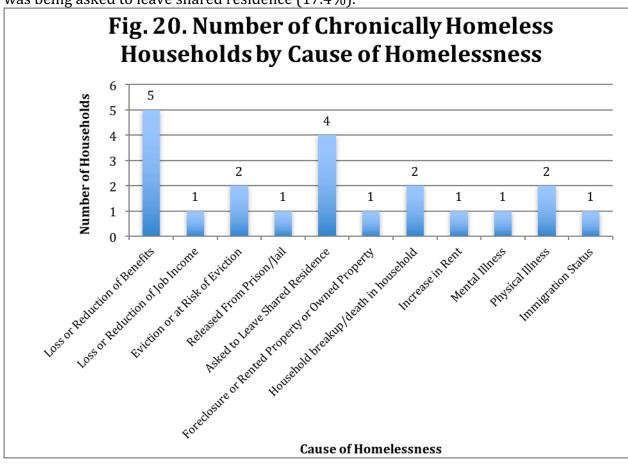


Length of Homelessness

Figure 19 shows that 15 chronically homeless households (65.2%) reported that their most recent. episode continuous of homelessness had lasted for more than 1 year. This trend similar length to of homelessness reported in 2016.

Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more chronically homeless households indicated a loss or reduction of benefits (21.7%) more than any other factor. As Figure 20 shows, the next most common factor reported was being asked to leave shared residence (17.4%).



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

42 households, made up of 43 persons, were living unsheltered in Ocean County, according to the 2017 Point-In-Time Count. This is a decrease of 10 households (19.2%) and 11 persons (20.4%) from 2016.

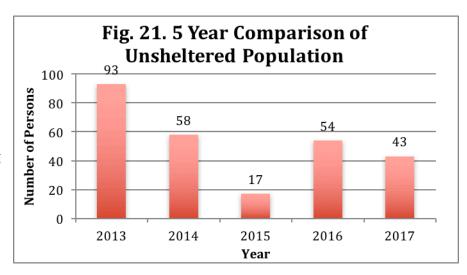
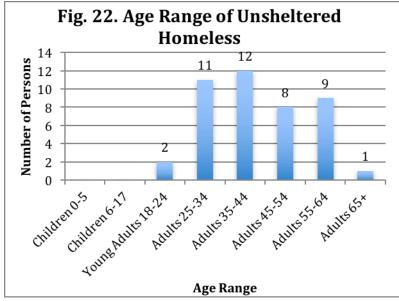


Figure 21 shows the number of unsheltered persons from 2013 to 2017. While the numbers have fluctuated, overall there has been a decrease of 50 unsheltered persons (53.8%) from 2013 to 2017.

Families and Individuals

The majority of the unsheltered households counted in 2017 were individual adult households (97.6%). The last household was adult only household consisting of 2 people. There were no unsheltered families with both adults and children under 18 counted in 2017.



Demographics

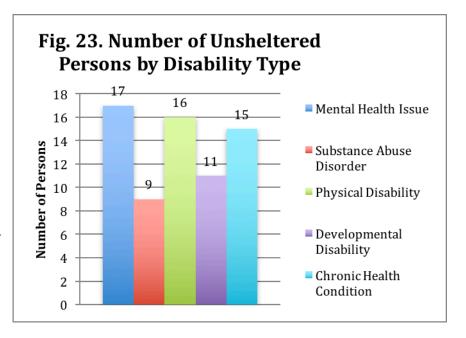
The largest portion of the unsheltered population counted in 2017 was adults between the ages of 35 and 44 years old (27.9%). Figure 22 shows the age range of all unsheltered persons counted in 2017.

74.4% of unsheltered persons were male and 23.3% were female. 81.4% of unsheltered persons identified their race as White. An additional 11.6%

identified their race as Black or African American. In regards to ethnicity, 2.3% of the unsheltered population identified as Hispanic.

Disabilities

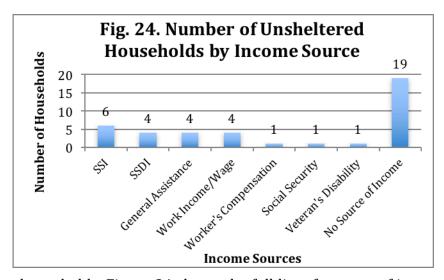
35 of the 43 unsheltered persons (81.4%) reported having a disability. Among the unsheltered population reporting a disability, the disabilities most commonly identified were mental health issues (48.6%) physical and disabilities (45.7%). The numbers complete reported disabilities among the unsheltered can be seen in Figure 23.



Subpopulations

On the night of the count, 5 unsheltered homeless individuals (11.6% of unsheltered households) in Ocean County reported being a victim of domestic violence.

There were 5 unsheltered veteran individuals counted on the night of the count.



Income and Benefits

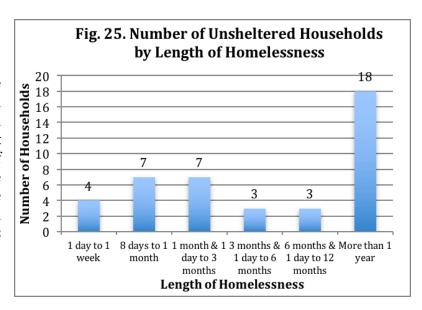
Among all of the unsheltered households on the night of the count, 45.2% indicated they had no source of income. The average monthly income reported among all unsheltered households was \$417.45. The most common income source reported was SSI with 14.3% of unsheltered

households. Figure 24 shows the full list of sources of income received by the unsheltered population.

11 unsheltered households (26.2%) reported they were not receiving any type of non-cash benefit on the night of the count. Medicaid and Food Stamps (SNAP) were the top reported non-cash benefits among this group, with 33.3% and 28.6% receiving each of these benefits, respectively.

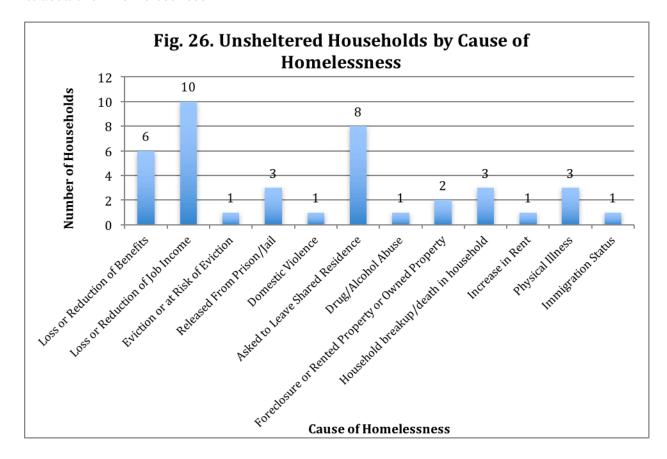
Length of Homelessness

As shown in Figure 25, the largest portion of unsheltered homeless households reported that their households' most recent, continuous episode of homelessness had lasted more than 1 year (42.9%). Of these households, 1 (5.6%) reported their length of homelessness as lasting longer than 5 years.



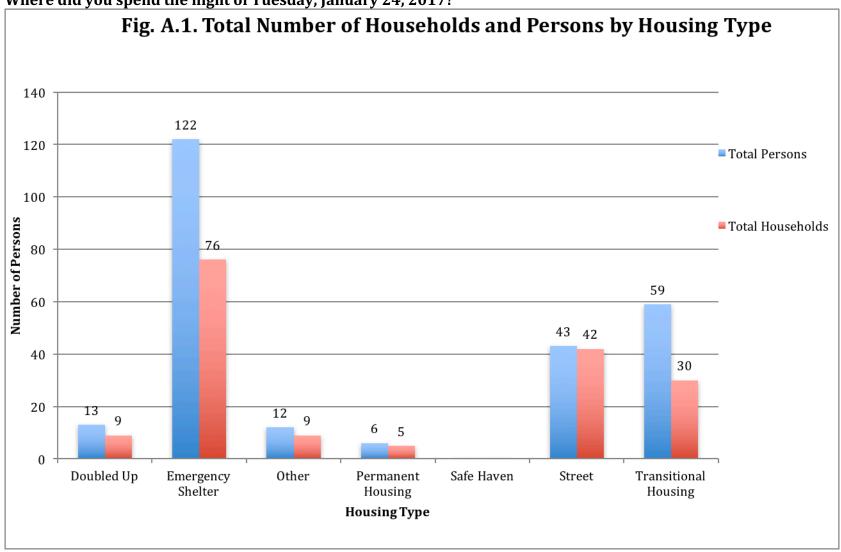
Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more unsheltered households reported a loss or reduction of job income (23.8%) than any other factor. Figure 26 shows the full scope of reported factors that contributed to or caused their homelessness.

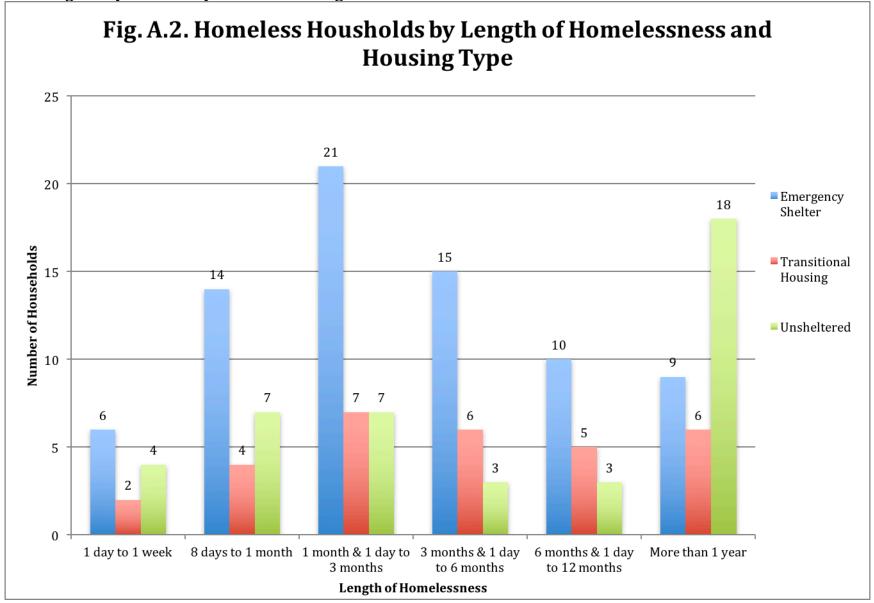


VI. Appendix

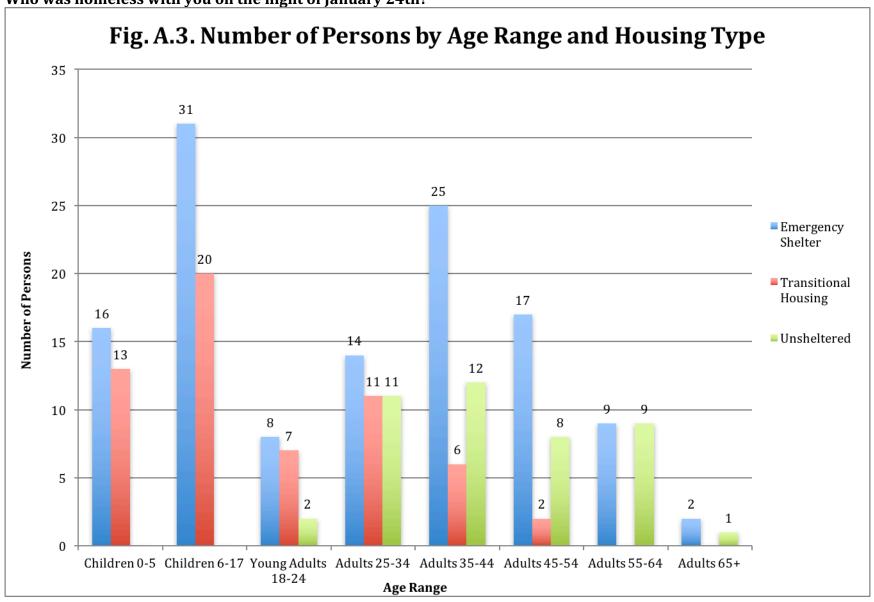
Where did you spend the night of Tuesday, January 24, 2017?

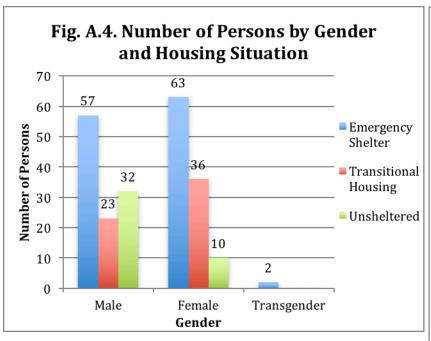


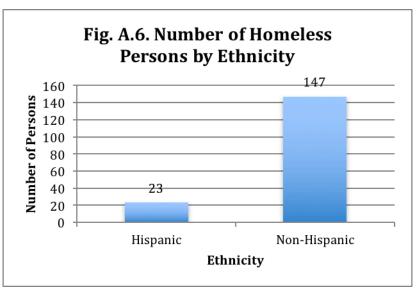
How long have you been in your current living situation?

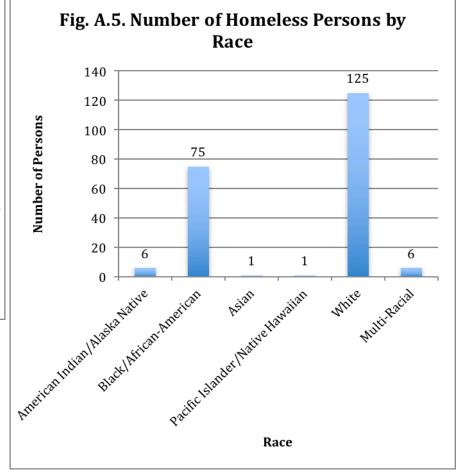


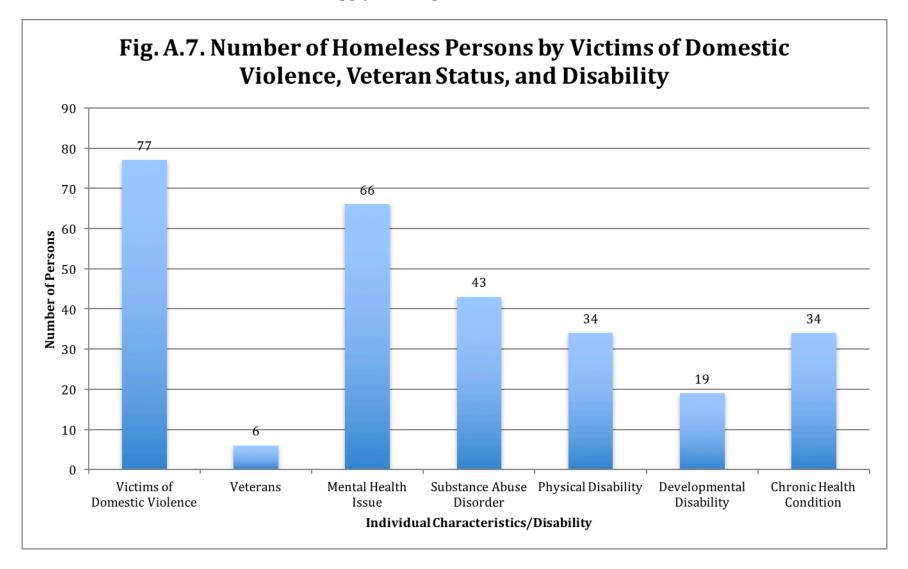
Who was homeless with you on the night of January 24th?









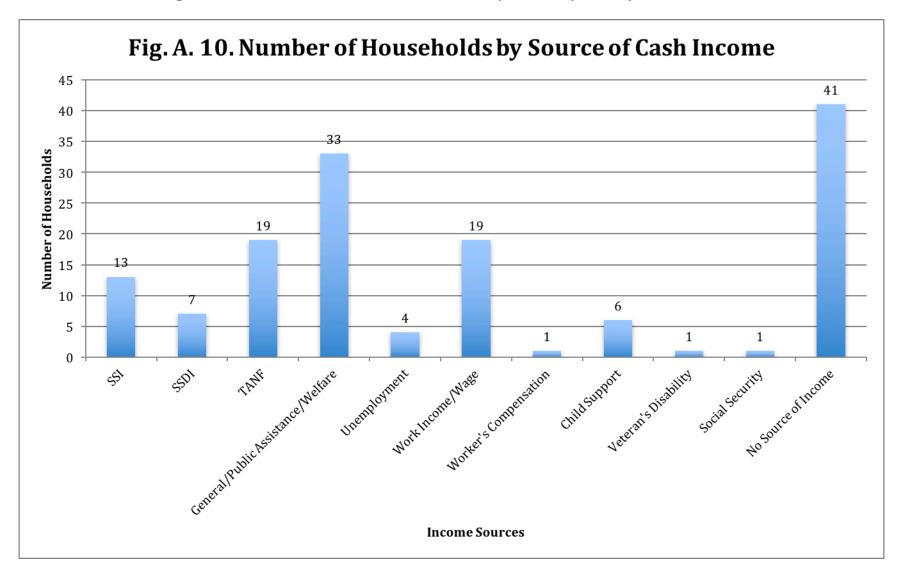


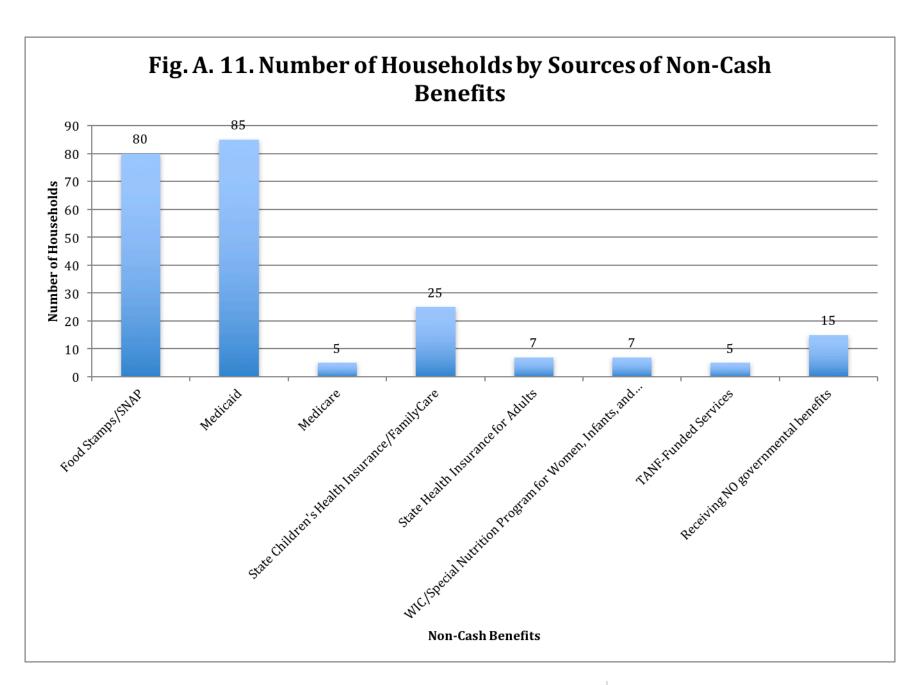
Where was your last permanent address before becoming homeless?

Fig. A.8. Number of Homeless Households by County, State or Country of Last Permanent Address		
Last Permanent Address – State	Number of Households	
Atlantic County	1	
Burlington County	1	
Cumberland County	1	
Essex County	1	
Gloucester County	1	
Middlesex County	1	
Monmouth County	13	
Ocean County	100	
Passaic County	1	
Union County	1	
Florida	5	
Georgia	1	
Maryland	1	

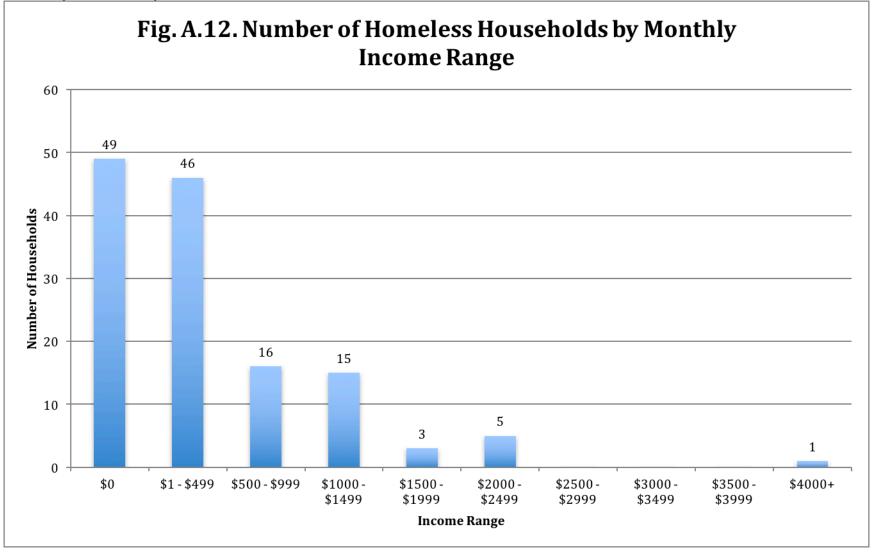
What was your residence prior to your current living situation? Fig. A.9. Number of Homeless Households by Prior Residence 40 37 35 Number of Households 30 25 20 15 10 10 5 1 Apartnent paid for with Temporary Rental Assistance from ... Place Not Meant for Human Habitation (On the Street Bus.i. Einergency Shelfer, or Einergency Hotel Voncher Transitional Housing for Homeless Persons Permanent Supportive Housing Program Pail Prison of Invenile Determin Facility Psychiatric Hospital or Treatment Facility Foster the Hone of Group Hone Living with Family or Friends **Prior Residence**

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





What is your monthly household income?



Would you, or anyone in your household, like to receive any of the following services? Fig. A.13. Number of Homeless Households by Services **Needed** 120 112 100 Number of Households 79 80 59 60 30 29 24 23 22 21 19 20 9 Financial Assistance for Moving Expenses Einergency Food or Meal Assistance Medical Care Troutine healthcare Financial Assistance for Unities Substance Amise Services Domestic Violence Services Educational Training Intril Bation Services Employment Assistance Transportation Services Fanily Rennification Assistance Obtaining ID MentalHealthCare Veterans Services Legalservices Services

What was the primary factor that contributed to, or caused, your current living situation? Fig. A.14. Number of Households by Cause of Homelessness 30 26 25 21 Number of Households 20 15 15 11 10 5 Foredosure or Rented Property or Owned Property Household breakup death in household Eviction of at Risk of Eviction Asked to Leave Shared Residence Loss of Reduction of Benefits Loss of Reduction of Job Income Released From Prison Pail dhange in household Increase in Rent Physicalliness Mentalliness Intiligration Status **Cause of Homelessness**