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# 2017 Counts!

# Tri-County CoC'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
I Data Callestian and Mathedalam	4
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	
Victims of Domestic Violence.	
Income and Benefits	
Length of Homelessness	
Cause of Homelessness	
IV. Findings for the Chronically Homeless	. 13
Total Chronically Homeless Population	13
Families and Individuals	14
Demographics	15
Disabilities	15
Subpopulations	16
Income and Benefits	16
Length of Homelessness	16
Cause of Homelessness	
	4 🗖
V. Findings for the Unsheltered Homeless	
Total Unsheltered Homeless Population	
Families and Individuals	
Demographics	
Disabilities	
Subpopulations	
Income and Benefits	
Length of Homelessness	
Cause of Homelessness	20
VI. Appendix	. 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 24<sup>th</sup>, 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 records. This strategy was designed in accordance with HUD guidance regarding 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 24<sup>th</sup>, 2017 a total of 210 households, including 286 persons, were experiencing homelessness within the geographic area of the Tri-County CoC, according to the 2017 Point-In-Time Count.
- A total of 30 households, with 34 persons, were identified as chronically homeless.
- 42 unsheltered homeless persons were counted.

# **Total Homeless Population**

On the night of January 24<sup>th</sup>, 2017, a total of 286 persons, in 210 households, were experiencing homelessness in the Tri-County CoC, which is composed of Warren, Hunterdon and Sussex Counties, according to the 2017 Point-In-Time Count. This is an increase of 33 persons (13.0%) and an increase of 5 households (2.4%) from 2016. The Tri-County CoC had 3.4% of New Jersey's statewide homeless population in 2017.

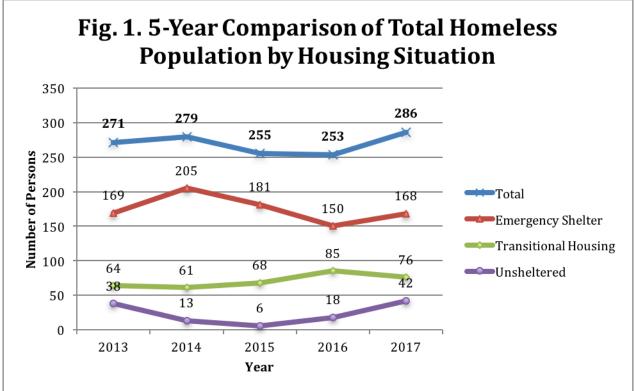


Figure 1 shows that, in 2017, 168 homeless persons stayed in emergency shelters, 76 stayed in transitional housing, and 42 were living unsheltered on the night of the count. The total number of those counted in emergency shelters was an increase of 18 persons (12.0%) and the number of unsheltered persons counted increased by 24 (133.3%). However, the number of persons in transitional housing programs fell by 9 (10.6%)

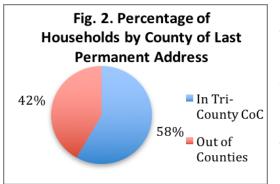


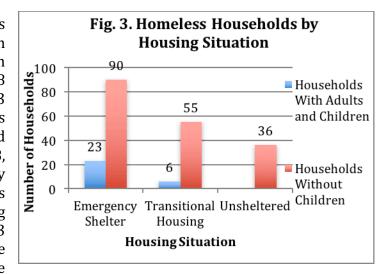
Figure 1 also shows that, from 2014 to 2016 the total number of homeless persons counted fell, then increased in 2017. The total count in 2017 represents a 2.5% increase from 2014 (7 persons), but an overall 5.5% increase from 2013 (15 persons). Since 2013, the number of persons in emergency shelter has decreased by 0.6%, while those counted in transitional housing and on the street increased by 18.8% and 10.5%, respectively.

As Figure 2 shows, 42% of homeless households reported their last permanent address prior to becoming homeless was outside of the Tri-County region.

# 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 210 homeless households counted in the Tri-County CoC in 2017, 29 (13.8%) were families with at least one child under the age of 18 and one adult. This represents 3 (11.5%) more homeless families than in 2016. These families included 95 persons, 61 children under 18, and 34 adults. The average family size was 3.1 persons. Figure 3 shows that 6 families (20.7%) were staying in transitional housing and 23 (79.3%) in emergency shelter on the night of the count. No families were unsheltered.

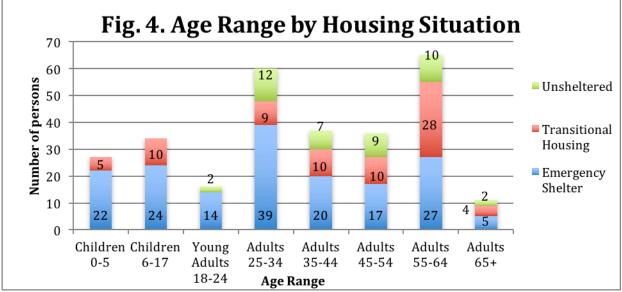


86.2% (181) of the homeless households counted in the Tri-County CoC were households without children under 18, and they were composed of 172 adult individuals and 9 adult-only households composed of 19 persons. 90 (49.7%) of these adult-only households were staying in emergency shelters, 55 (30.4%) were in transitional housing, and 36 (19.9%) were unsheltered. The Tri-County CoC has seen the number of adult-only households increase by 2 (1.1%) since 2016.

As Figure 3 indicates, similar to 2016, there were no youth only households reported in 2017.

# Demographics

The majority (209 persons, 73.1%) 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 16 (5.6%) homeless young adults between 18 and 24 years old, and 61 (21.3%) 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 6 and 17 years of age (34, 55.7% of children). The age range most represented, with 65 persons and 22.7% of the total homeless population, was adults between 55 and 64. 21.0% of the homeless persons (60 persons) were between 25 and 34, and 12.9% (37 persons) were between 35 and 44.



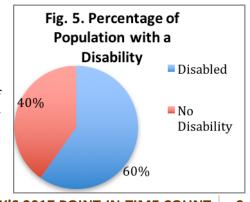
58.4% (167) of homeless respondents were male, 41.3% (118) were male.

71.3% of respondents identified their race as White, making that the largest racial subgroup of persons reported. The next largest group self-identified as Black or African-American (23.4%), followed by those identifying as Asian (0.3%) and Multi-Racial (1%).

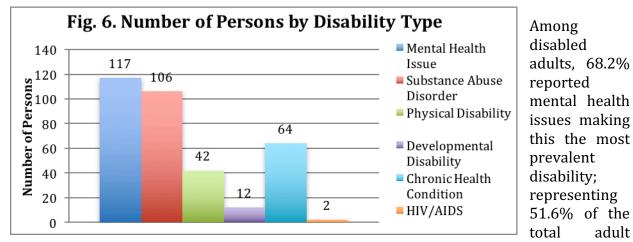
With regard to ethnicity, 11.5% of respondents identified themselves as Hispanic.

# Disabilities

Figure 5 illustrates that 60% of homeless persons reported having some type of disability. 75.6% of adults 18 or older reported some type of disability compared to 1.6% 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.



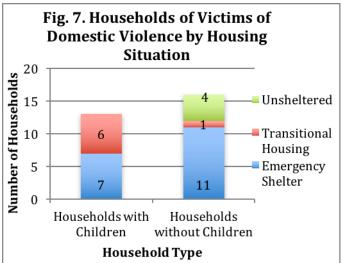
homeless population. Among disabled homeless children, 100% reported a mental health issue (1.6% of homeless children).

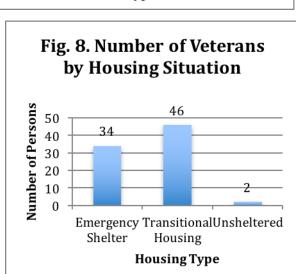
### Victims of Domestic Violence

On the night of the count, in Tri-County CoC, 29 homeless households reported having a victim of domestic violence. Figure 7 shows that the majority (55.2%) of these households were adult-only households. 44.8% of victims (13) were in families with at least 1 adult and 1 child under the age of 18. 18 households were in emergency shelter on the night of the count, and 7 in transitional housing. 4 households were unsheltered.

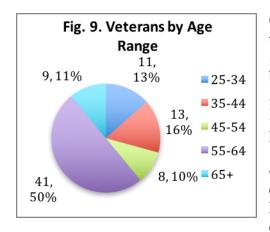
### Veterans

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.





82 homeless veterans were counted on the night of the count, 9 more (12.3%) than 2016. 81 (98.8%) were members of adult-only individual households, and 1 was in a family with 2 children. The largest contingent of homeless veterans was staying in transitional housing (56.1%). In addition, 34 were in emergency shelter (41.5%).



Of the veterans experiencing homelessness within the Tri-County CoC, 73 (89.0%) were male, and 9 (11.0%) were female. The most common racial background identified among them (43 veterans, 52.4%) was White, while 36 (43.9%) identified as Black or African-American. Figure 9 Illustrates the percentage of homeless veterans by age range.

4 homeless veterans also reported being victims of domestic violence. 76 of the 82 (92.7%) reported having some kind of disability. The most common disabilities cited among the disabled were substance

abuse disorders (81.6%), mental health issues (76.3%), and chronic health conditions (56.6%). The three types of service that homeless veterans sought most were housing (98.8%), emergency shelter (96.3%), and financial assistance for housing (76.8%). 30.5% of veterans indicated they had no source of income while only 9.8% identified receiving work income. 7.3% of veterans were connected to VA pension, 30.5% were connected to VA pension, 30.5% were connected to VA medical benefits.

# Income and Benefits

Among all households experiencing homelessness on the night of the count, 22.9% had no source of income, and 14.8% reported receiving some form of earned cash income. The other most common sources of cash income among homeless respondents were General Assistance (GA) (21%), Veteran's Disability (11.9%), and SSI (9%).

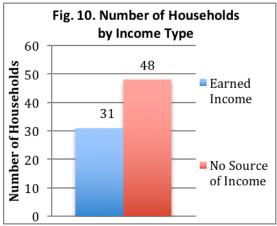


Figure 11 shows the average monthly income for all homeless households.

Figure 11. Average Monthly Income For Households by Housing Situation				
	Emergency Shelter	Transitional Housing	Unsheltered	
Average for All Households	\$646.58	\$907.66	\$359.20	

8.6% of respondents reported that their household was receiving no kind of non-cash benefit on the night of the count. Medicaid was the top reported non-cash benefit, and was received by 47.1% of households. 38.1% were receiving Food Stamps, or the Supplemental Nutrition Assistance Program (SNAP), and 34.8% were receiving VA Medical Benefits.

### Length of Homelessness

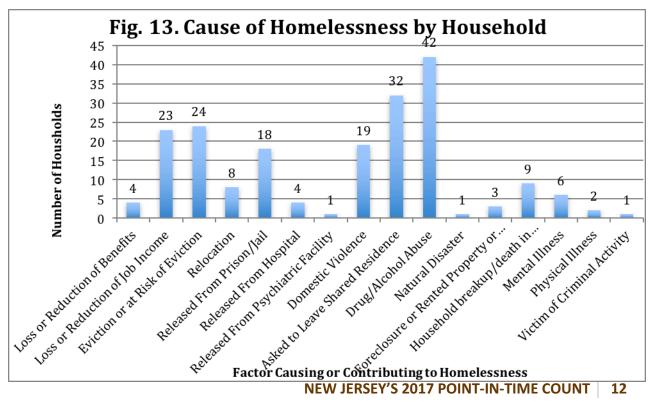
Figure 12 shows the range of lengths of homeless episodes experienced on the night of the count by households in the **Tri-County** CoC. 37 households (17.6%) reported that their most recent, continuous episode of homelessness had lasted more than 1 year. 15.7% (33) of all homeless households in the Tri-County CoC reported that they had been homeless



between 6 months and 1 year. In total, 33.3% 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: 63 households, or 30%.

# **Cause of Homelessness**

When asked to share the primary factor that contributed to, or caused, their homelessness, more respondents attributed their homelessness to drug or alcohol abuse (42 households, 20%) than any other cause. As Figure 13 shows, the other common factors reported were being asked to leave a shared residence (15.2%), eviction (11.4%), or a loss or reduction of job income (11%).



When homeless respondents were asked 'what was your residence prior to your current living situation?' more said they were residing in staying in permanent housing (18.6%) than any other type of residence. 16.7% reported staying in emergency shelter prior, 6.7% reported staying in a substance abuse treatment facility prior, and 6.7% reported they had been staying with friends or family prior to their current living situation.

# IV. Findings for the Chronically Homeless

HUD issued its final rule on the definition of chronic homelessness in 2015. Under this definition, 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 where the length of time in those episodes add up to a year or more, meets HUD's definition of chronically homeless. Any family with a head of household 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**

30 households, made up of 34 total persons, were chronically homeless in the Tri-County CoC, according to the 2017 Point-In-Time Count. This is an increase of 9 persons (36%) from 2016. With the increase, the rate of chronic homelessness as a percentage of overall homelessness climbed from 9.9% in 2016 to 11.9% in 2017.

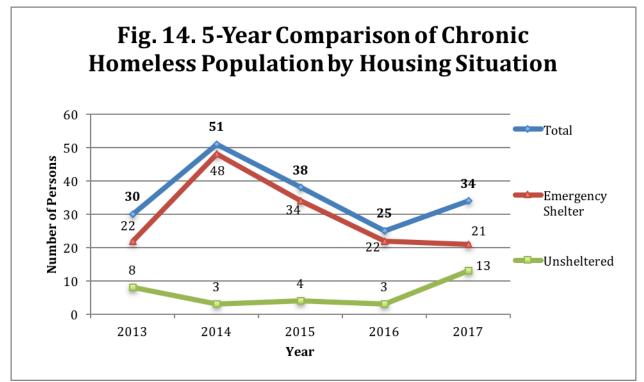
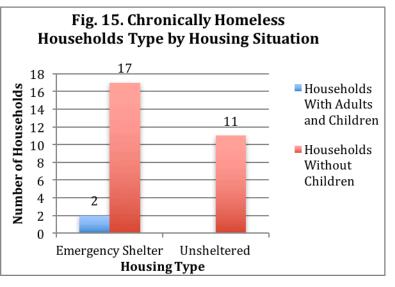


Figure 14 shows the number of chronically homeless respondents who were in emergency shelter or living unsheltered in the Tri-County CoC from 2013 to 2017. Over the past five years, the overall number of chronically homeless persons counted has fluctuated, with an overall increase of 13.3% since 2013.

### Families and Individuals

Of the 30 chronically homeless households counted in 2017, 2 (6.7%) were families with at least one child under the age of 18 and one adult. These family were composed of 4 persons, and stayed in emergency shelters on the night of the count.

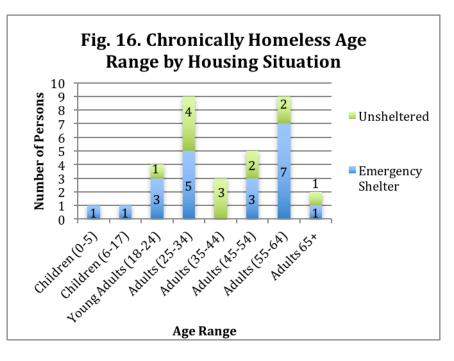
There were 30 chronically homeless persons in 28



households with no children 17 or younger counted in the Tri-County CoC, making up 93.3% of the chronically homeless population. There were 17 (60.7%) of these households in emergency shelters, and 11 (39.3%) were unsheltered on the night of the count.

# Demographics

Of the 34 total chronically homeless persons, 2 (5.9%) were children 17 younger. The or age ranges with the highest concentration of chronically homeless adults persons were between 25 and 34 years old, and adults between 55 and 64, both of which had 9 persons (26.5%). Figure 16 shows all the numbers of sheltered and unsheltered chronically homeless persons by age range.

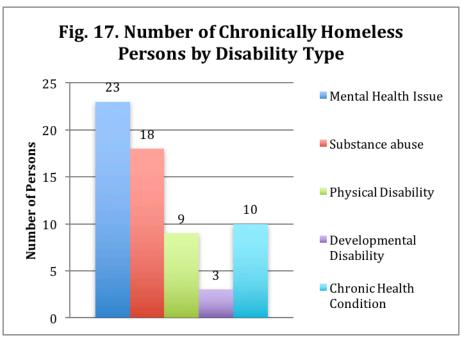


61.8% of those counted as chronically homeless were male, and 38.2% were female.

The largest racial subgroup of homeless persons reported their race as White (64.7%), and the next largest group self-identified as Black or African-American (32.4%). 14.7% 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 (67.6%) and substance abuse disorders (52.9%). The complete numbers of reported disabilities can be seen in Figure 17.



# Subpopulations

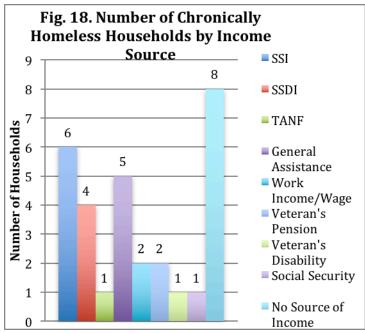
On the night of the count, 5 chronically homeless households in the Tri-County CoC reported being a victim of domestic violence (14.7%). All of these households were composed of an unsheltered adult individual.

There were 10 chronically homeless veterans identified on the night of the count. All of these were adult-only households, 9 who were staying in emergency shelters and 1 unsheltered.

### **Income and Benefits**

Among the chronically homeless households on the night of the count, 26.7% indicated they had no source of cash income. 6.7% had earned income. Figure 18 shows the sources of income received. The most common source of cash income among chronically homeless respondents was SSI which was received by 20%.

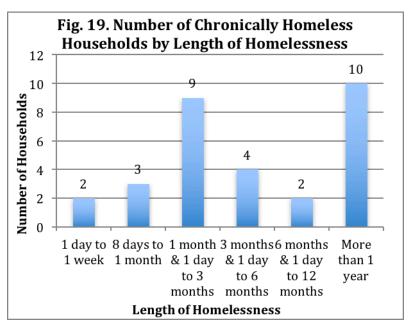
3.3% of chronically homeless households reported they were not receiving any type of non-cash benefit on the night of the count.



Medicaid was the top reported non-cash benefit among the chronically homeless, with 60% receiving this benefit. 50% were receiving Food Stamps (SNAP).

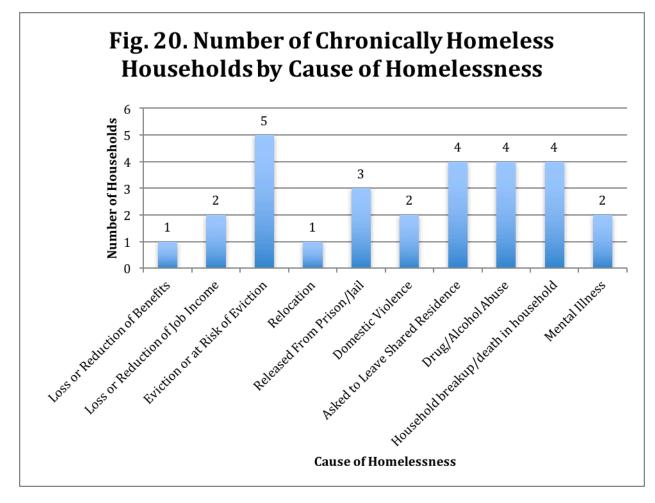
### Length of Homelessness

Figure 19 shows that 33.3% 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. Among those homeless for more than 1 year, 50% were homeless between 2 and 5 years.



# Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, 16.7% of chronically homeless households cited eviction or at risk of eviction. 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

36 households, made up of 42 persons, were living unsheltered in the Tri-County CoC, according to the 2017 Point-In-Time Count. This is an increase of 19 households (111.8%), and 24 persons (133.3%) from 2016.

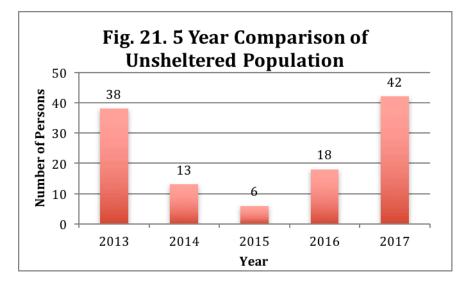


Figure 21 shows the number of unsheltered persons from 2013 to 2017. The number of unsheltered persons has seen a steady increase since 2015 (600%), as well as overall in the past 5 years. Since 2013, the number of unsheltered homeless persons has risen by 4 persons (10.5%) in the Tri-County CoC.

# **Families and Individuals**

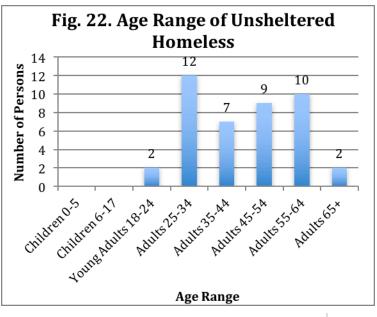
There were no unsheltered families with at least 1 adult and 1 child, counted in 2017.

All 36 of the unsheltered households counted had only adults.

# Demographics

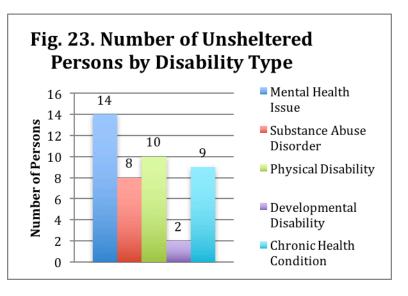
The largest portion of the 42 unsheltered persons counted in 2017, 28.6%, was between 25 and 34 years old. 23.8% were between 55 and 64. 2 (4.8%) were youths under the age of 24 but over 18.

29 of the 42 unsheltered persons were male (69%). The majority (81%) identified their race as White. 1 unsheltered respondent identified as Hispanic.



### Disabilities

27 of the 42 unsheltered persons (64.3%) reported having some disability. The disabilities most commonly identified were mental health issues (33.3%) of unsheltered persons) and physical disabilities (23.8% of unsheltered persons). The complete numbers of reported disabilities among the unsheltered can be seen in Figure 23.



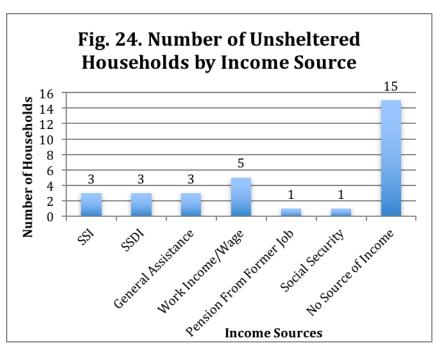
# Subpopulations

On the night of the count, 5 unsheltered homeless persons (11.9%) within the Tri-County CoC reported being a victim of domestic violence. 3 were individual adults and 2 were in adult-only households.

There were 2 unsheltered veterans identified on the night of the count.

# **Income and Benefits**

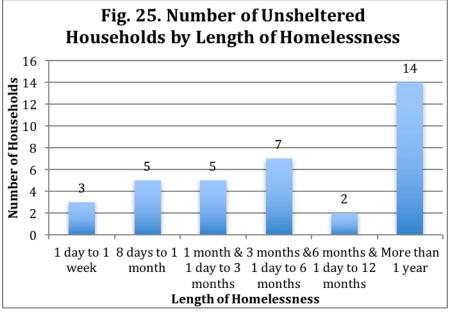
Among all the unsheltered households on the night of the count, 15 (41.7%)reported having no source of cash income. The average monthly income reported among unsheltered households was approximately \$359. 13.9% of unsheltered households had earned income, making it the most common source of cash income. Figure 24 shows all the sources of income reported.



5 unsheltered households (13.9%) reported they were not receiving any type of non-cash benefit on the night of the count. Medicaid was received by 38.9%, was the top reported non-cash benefits among this group. In addition, 25% received Food Stamps (SNAP).

# Length of Homelessness

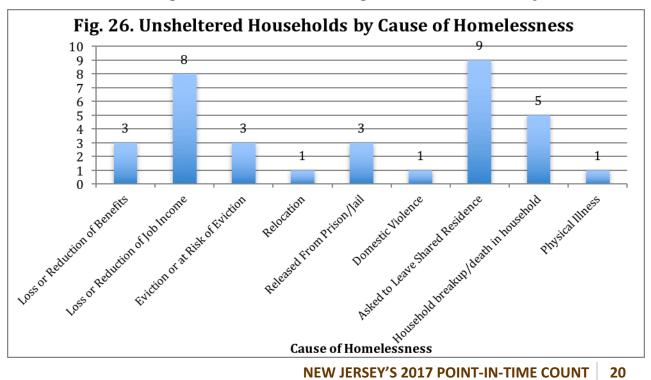
As shown in Figure 25, more (14) unsheltered homeless households (38.9%) reported their households' most recent, continuous episode of homelessness had lasted more than 1 vear. Among those homeless for more than 1 year, 35.7% were homeless between 2 and 5 years, and 7.1% were homeless for more than 5 years.



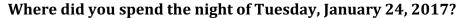
The lengths of homelessness reported by all households may be found in Figure 25.

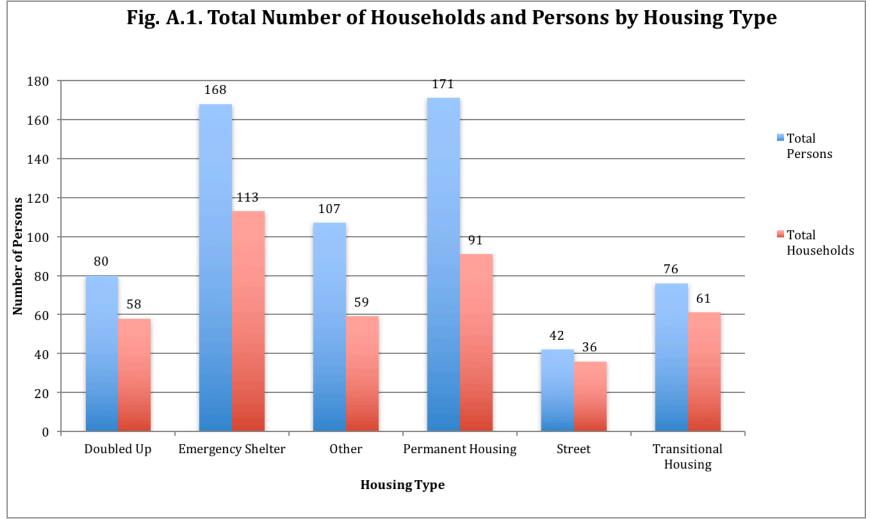
# Cause of Homelessness

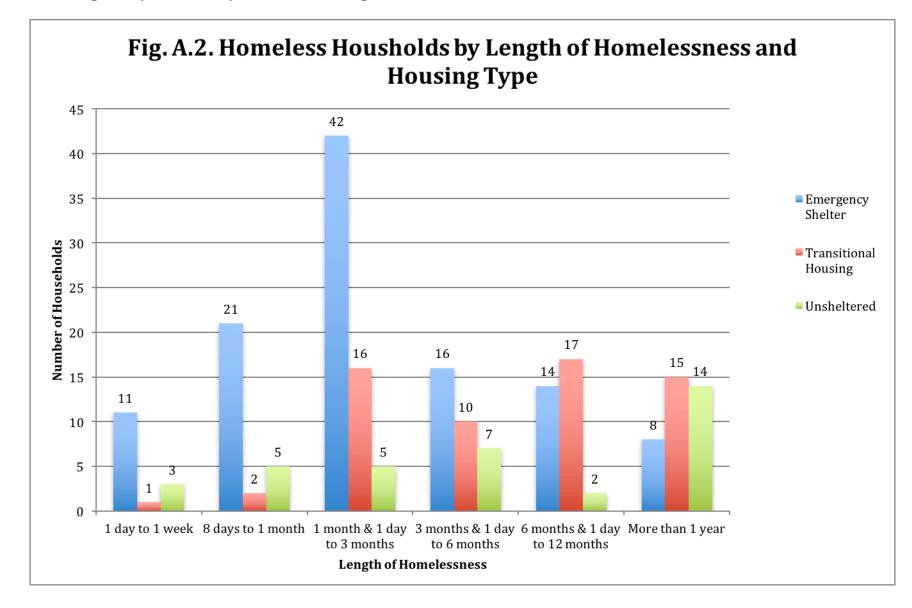
When asked to share the primary factor that contributed to, or caused, their homelessness, more unsheltered households said being asked to leave a shared residence (25%) than any other factor. Below, Figure 26 shows the remaining breakdown of causes reported.



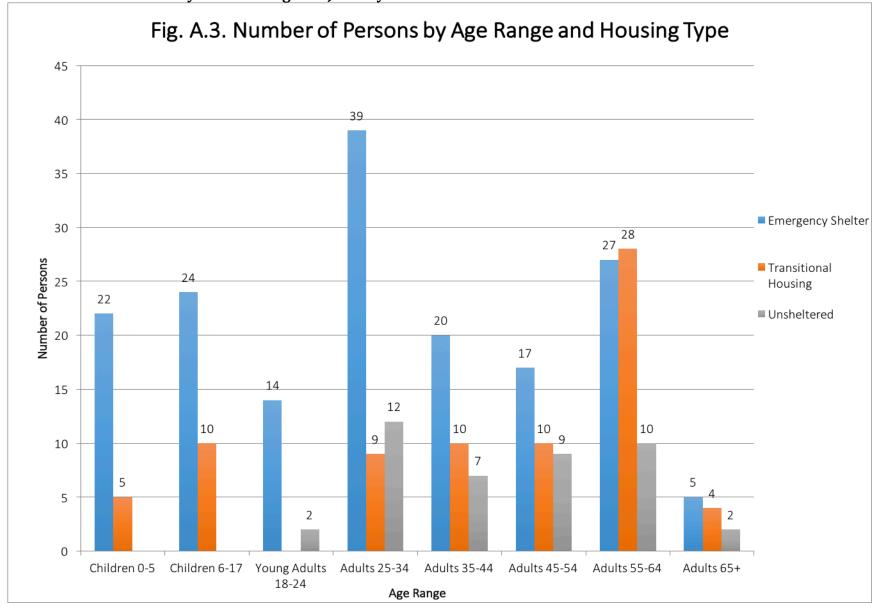
# VI. Appendix





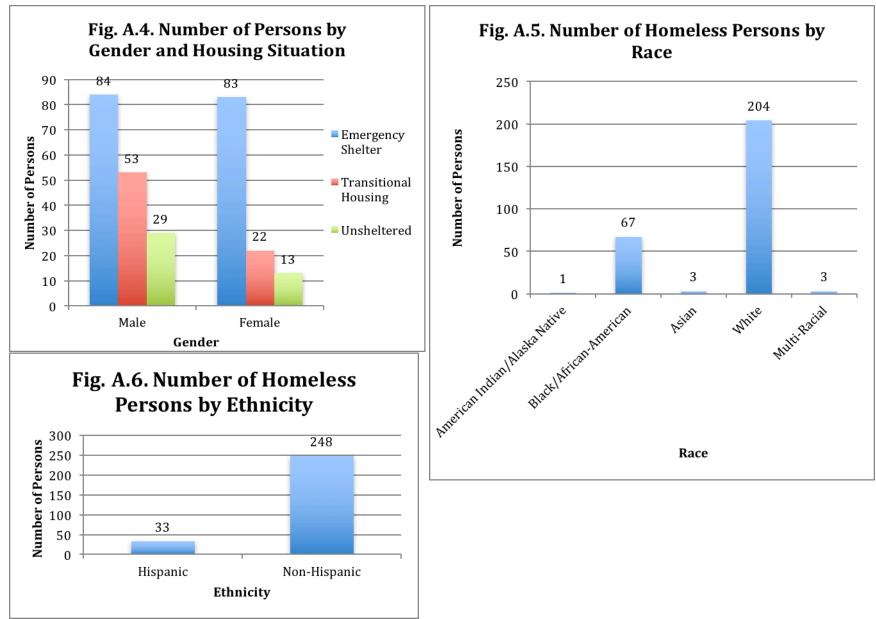


How long have you been in your current living situation?

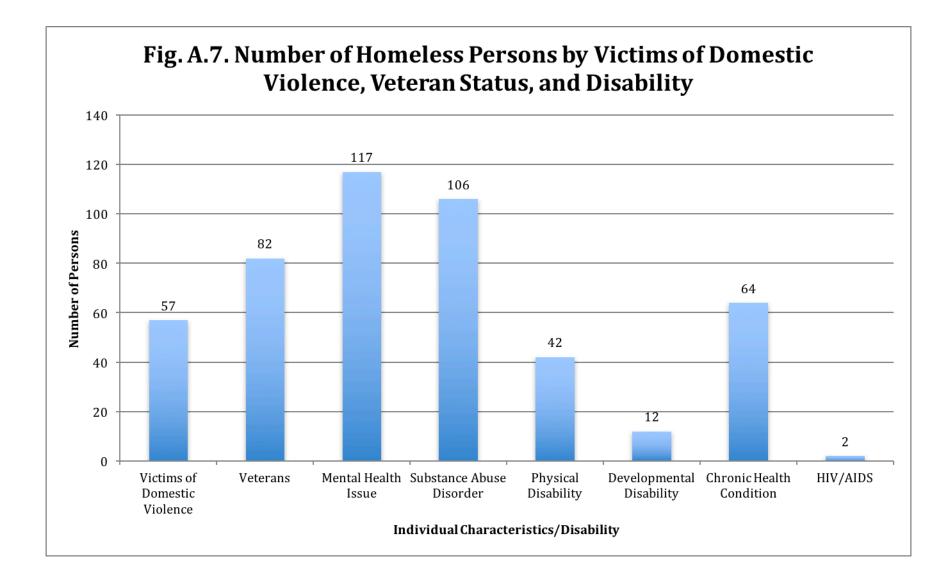


Who was homeless with you on the night of January 24<sup>th</sup>?

NEW JERSEY'S 2017 POINT-IN-TIME COUNT 23

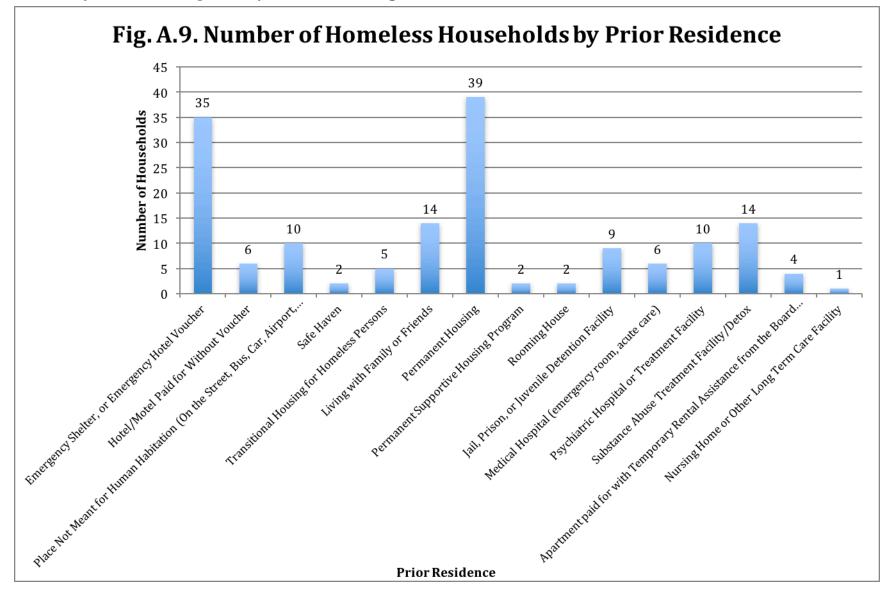


Household Characteristics – check all that apply to each person

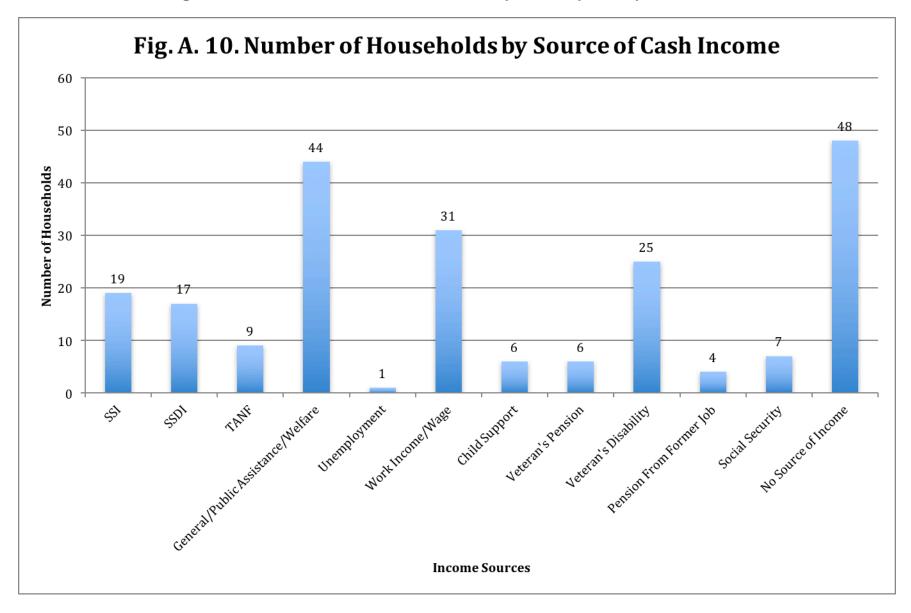


# Where was your last permanent address before becoming homeless?

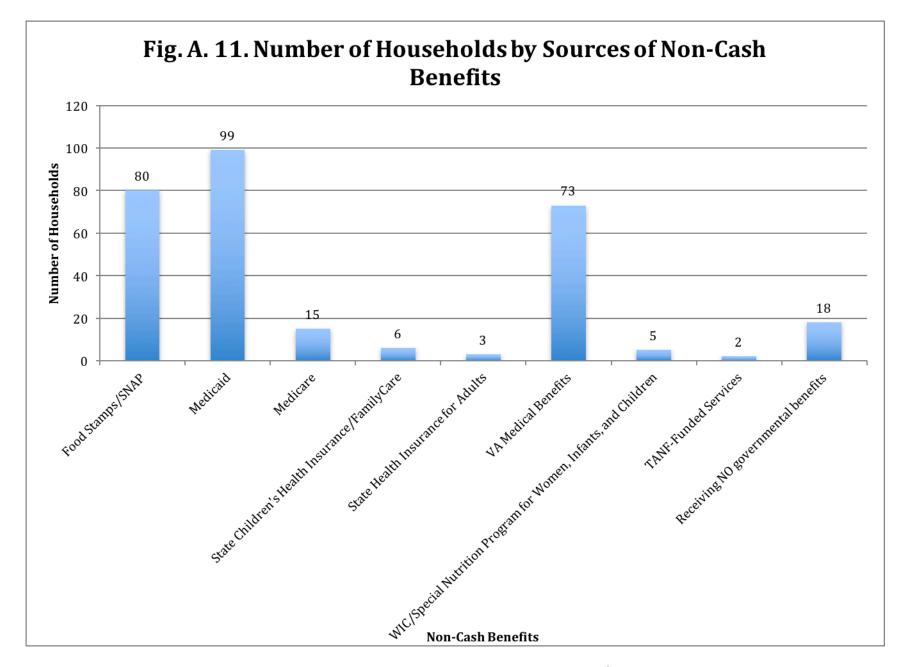
Fig. A.8. Number of Homeless Households by County,			
State or Country of Last Permanent Address			
Last Permanent Address –	Number of		
State	Households		
Bergen County	1		
Essex County	21		
Hudson County	1		
Hunterdon County	26		
Mercer County	4		
Middlesex County	3		
Monmouth County	4		
Morris County	7		
Ocean County	3		
Passaic County	5		
Somerset County	6		
Sussex County	33		
Union county	3		
Warren County	41		
California	2		
Colorado	1		
Florida	1		
Maryland	1		
New York	3		
Pennsylvania	4		



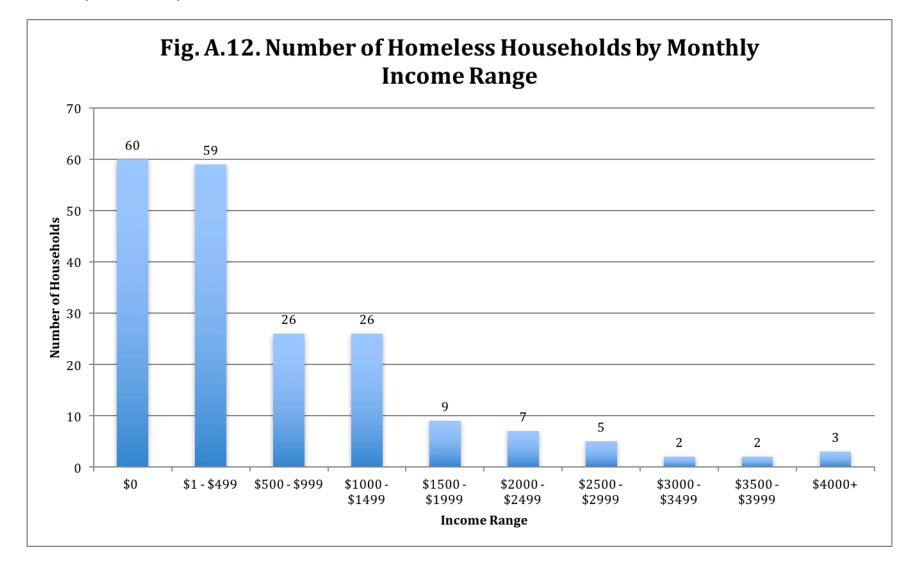
What was your residence prior to your current living situation?



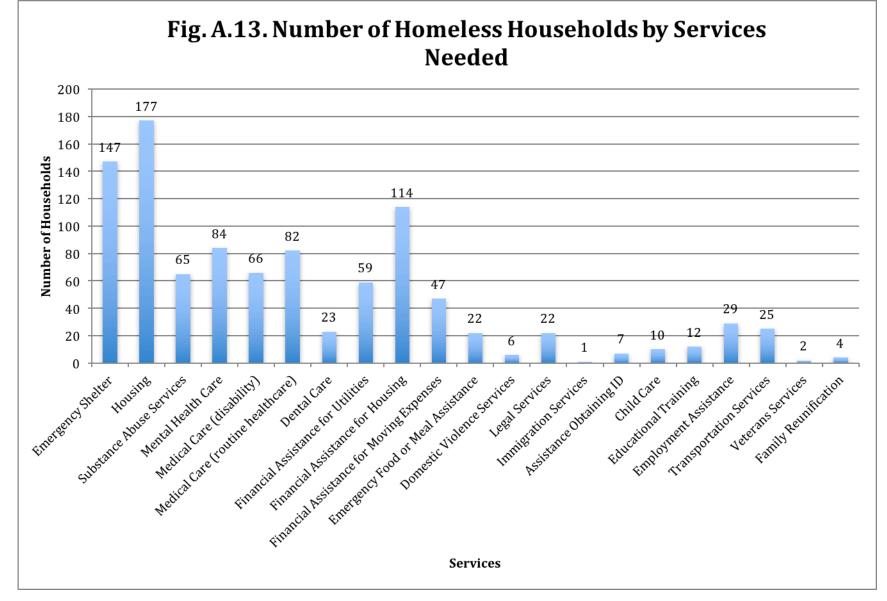
Which of the following sources of income or non-cash benefits do you, or anyone in your household, receive?



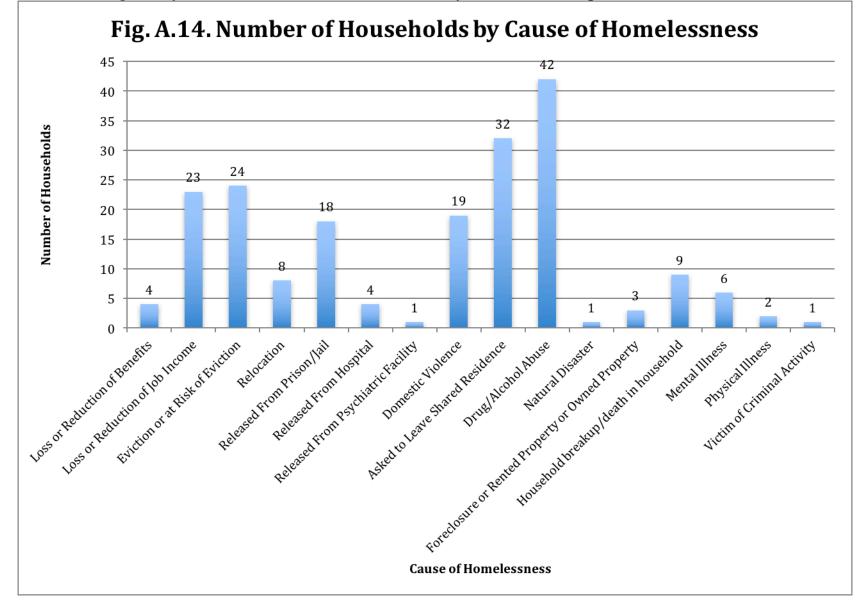
What is your monthly household income?



NEW JERSEY'S 2017 POINT-IN-TIME COUNT 30



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?