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# Mercer County's 2014 Point-In-Time Count of the Homeless

January 28, 2014

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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 2014

NJ Counts 2014, 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 2014 Count reveals important demographic and other information about families and individuals who were homeless on the night of Tuesday, January 28th, 2014, 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 2014. Monarch would also like to specifically thank Bergen County for providing both Spanish and Korean translations of the 2014 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 2014 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, 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 2014 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. 2014 was not a HUD-required full count year.

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 2014 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.

This year marked the beginning of a new process for collecting survey data for New Jersey's PIT Count. The count of homeless persons who were sheltered on the night of January 28th, 2014 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 revised 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 2014 PIT Survey tool was updated to more closely mirror 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 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 by the fact that it is not a HUD-required full count year. This report includes comparison data from 2010 to 2014. 2010, 2012, and 2014 were not HUD required full reporting years while 2011 and 2013 were.
- 2. The winter of 2013 to 2014 was particularly cold, setting record low temperatures in parts of New Jersey. The night of the count, January 28, 2014, was cold enough to warrant a 'Code Blue' in many communities, which mandates that emergency warming stations or shelters be set-up for the unsheltered. While this means that many more people are able to sleep in a warm place, it may skew Point-In-Time data to show fewer unsheltered households than are actually present in communities on a regular basis.

- 3. 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, the numbers and percentages reported may not equal the total number of homeless respondents due to missing data. All numbers, percentages, and figures contained in this report are calculated based on the total number of actual responses, and do not represent null or missing values unless otherwise noted.
- 4. 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 28<sup>th</sup>, 2014 a total of 500 households, including 632 persons, were experiencing homelessness in Mercer County, according to the 2014 Point-In-Time Count.
- A total of 64 persons in 63 households were identified as chronically homeless.
- 38 persons, in 33 in adult-only households and 1 family with adults and children, were unsheltered on the night of the count.

## **Total Homeless Population**

On the night of January 28<sup>th</sup>, 2014, a total of 632 persons, in 500 households, were experiencing homelessness in Mercer County, according to the 2014 Point-In-Time Count. This is a decrease of 36 persons (5.4%) but an increase of 55 households (12.4%) from 2013. Mercer County had 5% of New Jersey's statewide homeless population in 2014.

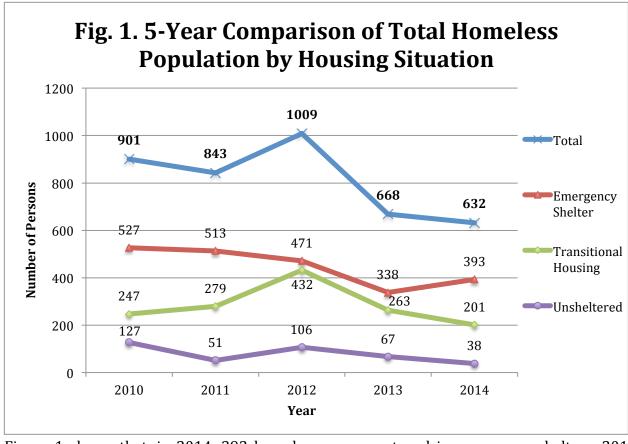


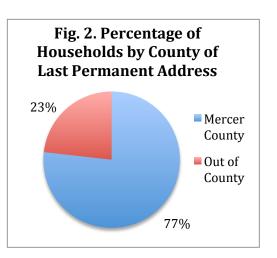
Figure 1 shows that, in 2014, 393 homeless persons stayed in emergency shelters, 201 stayed in transitional housing, and 38 were living unsheltered on the night of the count. The number of those in emergency shelters shows an increase of 55 persons (16.7%). The totals for transitional housing and unsheltered both show a decrease from 2013, with 29

(43.3%) fewer unsheltered persons, and 62 fewer persons in transitional housing, a 23.6% decrease.

Figure 1 also shows that, over the past five years, the total number of homeless persons has been trending downward in Mercer County, with the exception of 2012. As Figure 2 shows, 23% of the homeless households in Mercer County in 2014 reported that their last permanent address prior to becoming homeless was outside of the county.

During the five-year period from 2010 to 2014, the overall number of homeless persons in Mercer

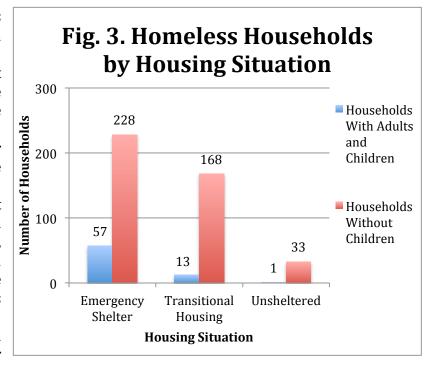
County is down by 269 persons (29.9%). The number of homeless persons in each of these three housing situations has all gone down since 2010 as well.



## 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 500 homeless households counted in Mercer County in 2014, 71 (14.2%) were families with at least one child under the age of 18 and one adult. These families included persons, 120 children under age 18, and 81 adults. The average family size was 3.1 persons. Figure 3 shows that 57 families were staying in emergency shelter (80.3%), and 13 were in transitional housing programs for the homeless (18.3%). There was 1 unsheltered family of 5 with adults and children (1.4%). In 2014, Mercer

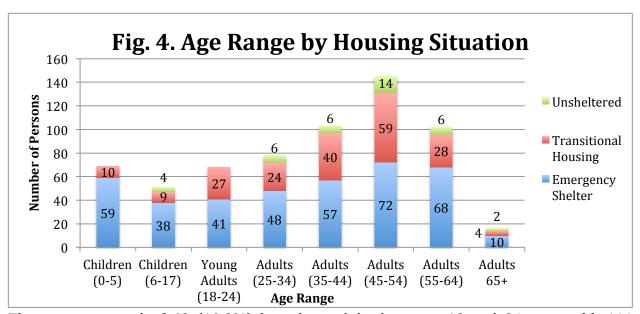


County counted 7 fewer homeless families than in 2013, a decrease of 9.9%. Compared to 2010, the number of homeless families has fallen by 52.7%.

85.8% (429) of the homeless households in Mercer County were households without children under 18, and they were composed of 431 adult individuals. 228 (53.1%) of these adult-only households were staying in emergency shelters, 168 (39.2%) were in transitional housing, and 33 (7.7%) were unsheltered. Mercer County has seen the number of adult-only homeless households increase by 62 (16.9%) since 2013, but over the past five years the number has gone down by 48 (10.1%).

There were no households with only children under 18 years old were reported in 2014.

### **Demographics**



There were a total of 68 (10.8%) homeless adults between 18 and 24 years old, 444 (70.2%) adults over age 24, and 120 (19%) children under 18 years old experiencing homelessness on the night of the count. Figure 4 shows that the majority of homeless children who were under the age of 18 were between 0 and 5 years of age (69, 57.5%). The age range most represented is adults between 45 and 54 (145 persons, 22.9%).

34.8% (220 persons) of homeless respondents were female, and 65.2% (412) were male.

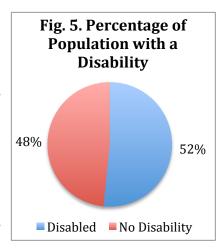
67.1% of respondents identified their race as Black or African-American, making that the largest racial subgroup of homeless persons reported. The next largest group self-identified as White (28.8%), followed by those identifying as American Indian or Alaska Native (0.8%), Asian (0.5%) and Multi-Racial (0.3%). With regard to ethnicity, 14.5% of respondents identified themselves as Hispanic.

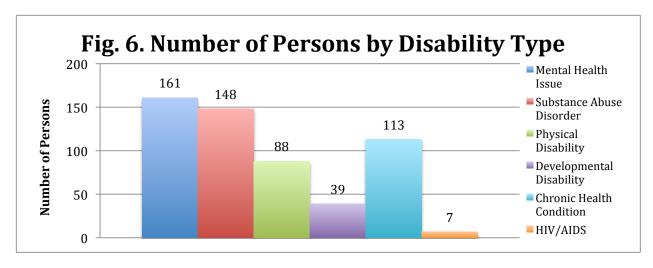
#### Disabilities

Figure 5 illustrates that 52% of homeless persons reported having some type of disability. 60.4% of adults 18 or older reported some type of disability compared to 14.2% of children. Figure 6 shows the number of the homeless persons that identified as having various disabilities. The most common disabilities included mental health issues and substance abuse disorders.

Among disabled adults, 51.5% reported mental health issues making this the most prevalent disability (31.1% of all homeless adults). More disabled homeless children

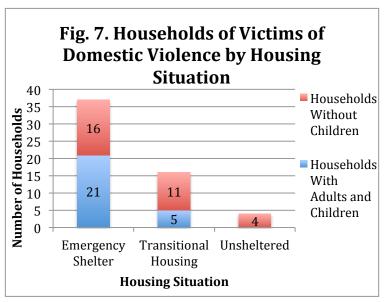
reported a chronic health condition (58.5%) than any other disability.





#### Victims of Domestic Violence

On the night of the count, in Mercer County. 57 homeless households of (14.1% households) reported having a victim of domestic violence. This means that a total of 108 homeless persons who were members of those households were impacted. The majority (54.4%) of these households were adult-only households. 16 of the victim households were families with at least 1 adult and 1 child.

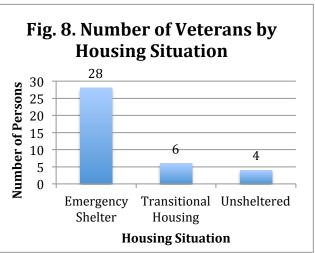


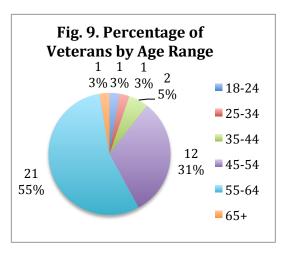
#### **Veterans**

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 homelessness among country's our servicemen and women.

38 homeless veterans were counted on the night of the count, 1 more (2.7%) than in 2013. All were single individuals. The largest contingent of homeless veterans was found to be staying in Emergency Shelter (73.7%). In addition, 4 veterans were unsheltered (10.5%), and 6 were in transitional housing (15.8%).

Veterans experiencing homelessness in Mercer County were predominantly male (94.7%), and the most common racial background identified among them (20 veterans, 52.6%) was Black or African American; 17 (47.4%) identified as White. Figure 9 Illustrates the percentage of homeless veterans by age range.

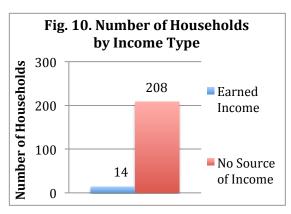




None of the veterans reported being victims of domestic violence. 27 of the 38 veterans, 71.1%, reported having some kind of disability. The most common disability among these were substance abuse disorders which affected 16 veterans (42.1%). 10 veterans (26.3%) said they had mental health issues, 10 (26.3%) reported chronic health conditions, and 7 (18.4%) reported having a physical disability. The type of service that homeless veterans sought the most was emergency shelter (92.1%).

#### **Income and Benefits**

Among all homeless households on the night of the count, 41.6% had no source of income and only 2.8% reported receiving earned income. The three most common sources of income among respondent households were General Assistance (GA) and SSI with 28%, and 14.4% receiving each, respectively. 5.8% were also



receiving Temporary Assistance for Needy Families (TANF); 4.8% were receiving SSDI. Figure 11 shows the average monthly income for all homeless households by housing situation.

Figure 11. Average Monthly Income For Households by Housing Situation			
	Emergency Shelter	Transitional Housing	Unsheltered
Average for All Households	\$240.73	\$245.56	\$741.38

36.2% of respondent households reported 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 50% of households. 40.2% were receiving Medicaid, and 5.6% were receiving Medicare.

# Length of Homelessness

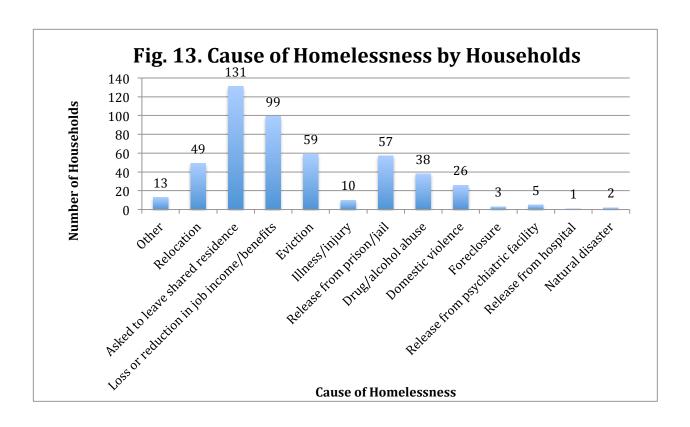
As Figure 12 shows, 149 (29.8%) of the homeless households reported their most recent, continuous episode of homelessness had lasted from 8 days to 1 month, and 351 households (70.2%) said they had been homeless for less than 3 Only 6.4% months. of households had been homeless more than 1 year.



#### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more households attributed their homelessness to being asked to leave a shared residence (131 households, 26.2%) than any other cause. As Figure 13 shows, the next most common factor reported was a loss or reduction of job income or benefits (19.8%) followed by eviction (11.8%) and release from prison or jail (11.4%).

When respondents were asked 'what was your residence prior to your current living situation?' more said they were staying or living with friends or family (39%) than any other type of residence. 16.8% reported residing in emergency shelter 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.

In 2010, USICH established the goal of ending chronic homelessness by 2015. 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**

63 households, made up of 64 persons, were chronically homeless in Mercer County, according to the 2014 Point-In-Time Count. This is an increase of 6 persons (10.3%) from 2013. The rate of chronic homelessness as a percentage of overall homelessness increased from 8.4% to 10.1%.

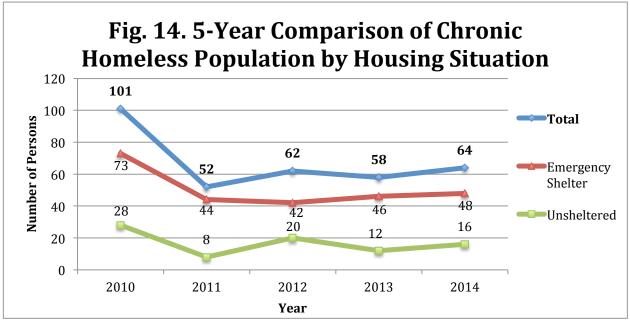
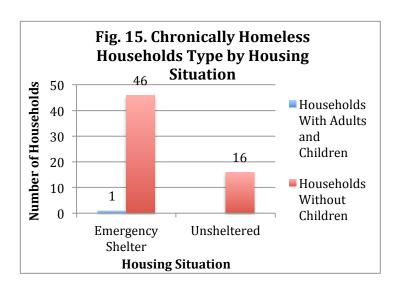


Figure 14 shows the number of chronically homeless respondents who were in emergency shelters or living unsheltered in Mercer County from 2010 to 2014. Over the past five years, while the numbers have fluctuated, the total of chronically homeless persons has fallen overall (by 37 persons, 36.6%). Since 2013, the number of unsheltered chronically homeless persons has increased 33.3%, from 12 to 16 persons.

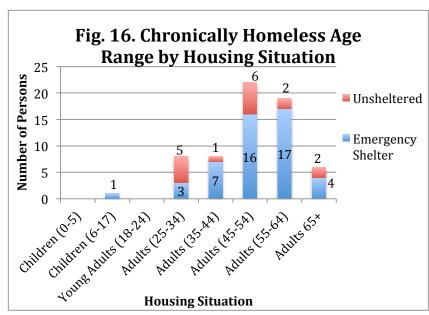
#### Families and Individuals



Of the 63 chronically homeless households counted in 2014, only 1 (1.6%) was a family with 1 adult and 1 child living in an emergency shelter. There were 63 chronically homeless households with only adult individuals. There were 16 (25.8%) of these households living unsheltered, an increase from 12 in 2013 (33.3% increase). 46 (42.5%) chronically homeless individuals were in emergency shelters on the night of the count, an increase of 24.3% from 2013.

# **Demographics**

Of the 64 total chronically homeless persons, 1 (1.6%) was a child between 6 and 17 years old. The largest number of chronically homeless persons (22,34.4%) in a single category fell between the ages of 45 and 54 years of age. Figure 16 shows that 9.3% of chronically homeless persons were over the age of 65.

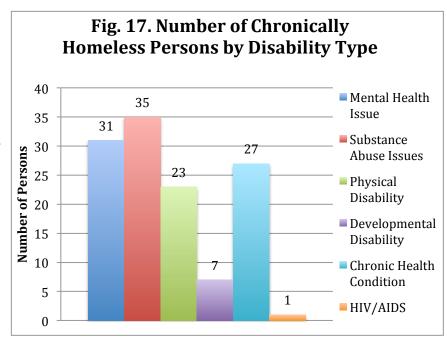


73.4% of chronically homeless respondents were male, and 26.6% were female.

The largest racial subgroup of homeless persons reported their race as Black or African-American (59.4%). The next largest group self-identified as White (37.5%), followed by persons identifying as American Indian or Alaska Native (1.6%). With regard to ethnicity, 14.6% of chronically homeless respondents 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 of disability. The disabilities most commonly identified were substance abuse disorders (54.7%) and mental health issues (48.4%).The complete numbers reported disabilities among the chronically homeless can be seen in Figure 17.



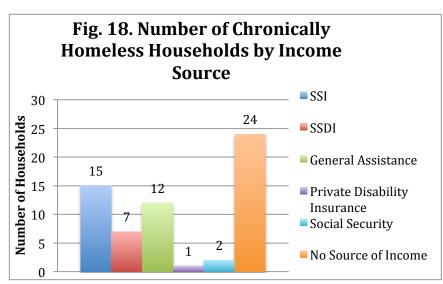
# Subpopulations

On the night of the count, 4 chronically homeless persons in Mercer County reported being victims of domestic violence (6.3%). 2 (50%) of these victims were staying in emergency shelters and 2 (50%) were unsheltered.

There were 9 veteran individuals identified as chronically homeless on the night of the count (14%). 7 (77.8%) were in emergency shelters and 2 (22.2%) were unsheltered.

#### Income and Benefits

Among all the chronically homeless respondents on the night of the count, 38.1% reported receiving no type of cash income. Figure 18 shows the sources income The received. most common source of cash income among all chronically homeless respondents was SSI.

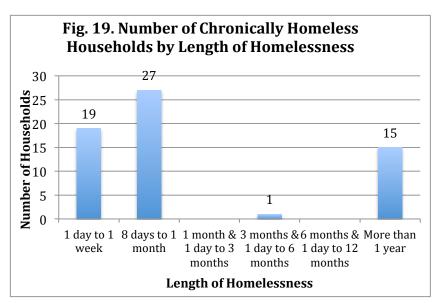


which was received by 23.8%. No household reported having earned income.

38.1% 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 non-cash benefits among this population, with 27% and 25.4% reporting receiving each, respectively.

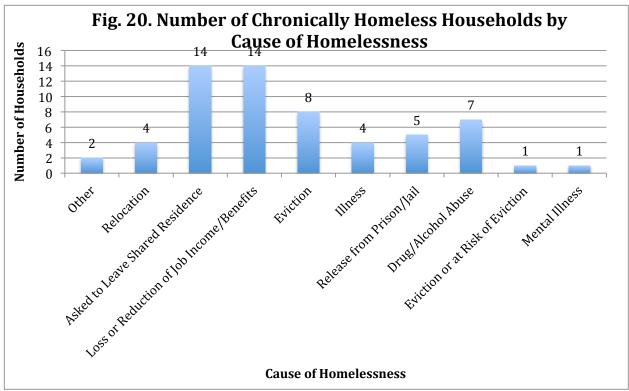
# **Length of Homelessness**

Figure 19 shows that 27 chronically homeless households (42.6%) said that their most recent, continuous episode homelessness had lasted between 8 days and 1 month. 73% of households reported being homeless for less than 1 month. 23.8% reporting being homeless more than 1 year.



#### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, an equal number of chronically homeless households cited being asked to leave a shared residence or a loss, or reduction, of job income or benefits (22.2% each). As Figure 20 shows, other common factors reported included eviction and drug or alcohol abuse.



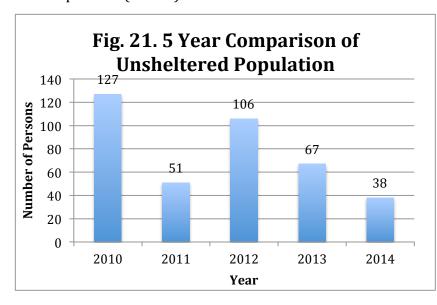
# V. Findings for the Unsheltered Homeless

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**

34 households, made up of 38 persons, were living unsheltered in Mercer County, according to the 2014 Point-In-Time Count. This is a decrease of 18 households (34.6%) and 29 persons (43.3%) from 2013.



21 Figure shows the of number unsheltered respondents from 2010 to 2014. Over the past five vears, while the numbers have fluctuated, the total of unsheltered number persons has been decreased overall. Since 2010, the number of homeless unsheltered persons has gone down by 89 persons, or 70%.

#### Families and Individuals

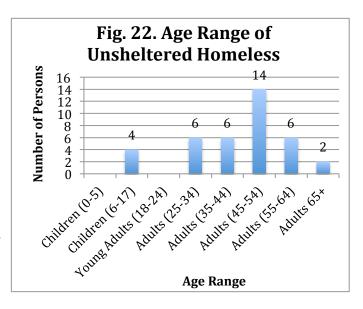
There was 1 family, with 1 adult and 4 children counted as unsheltered on the night of the count.

33 of the 34 unsheltered households counted in 2014 were households and they included 33 adult individuals.

#### **Demographics**

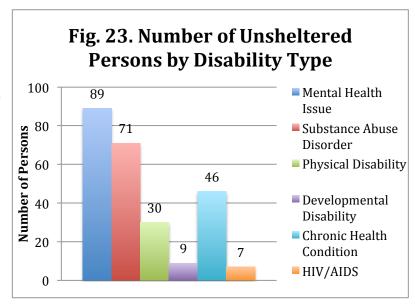
The largest portion of the 38 unsheltered persons counted in 2014, 36.8%, was between 45 and 54 years old. The 4 unsheltered children were between 6 and 17 years old (3.6%). 5.3% were 65 or older.

22 of the 38 unsheltered persons were male (57.9%), and 16 (42.1%) were female. 25 (65.8%) identified their race as Black or African-American and 10 (26.3%) identified as White. 15.8% of respondents identified as Hispanic.



#### Disabilities

146 of the 223 unsheltered persons (65.5%) reported having some disability. The disabilities most commonly identified were mental health issues (40%) and substance abuse disorders (31.8%). The complete numbers of reported disabilities among the unsheltered can be seen in Figure 23.



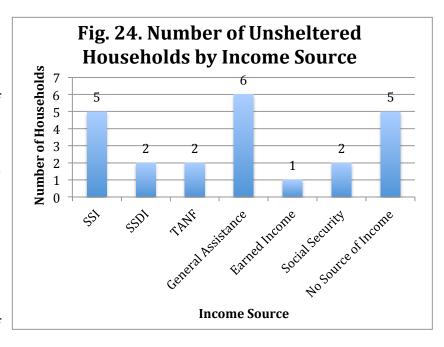
# Subpopulations

On the night of the count, 4 unsheltered homeless persons in Mercer County reported being victims of domestic violence. All of these were single adults.

There were 4 unsheltered veterans identified on the night of the count.

#### **Income and Benefits**

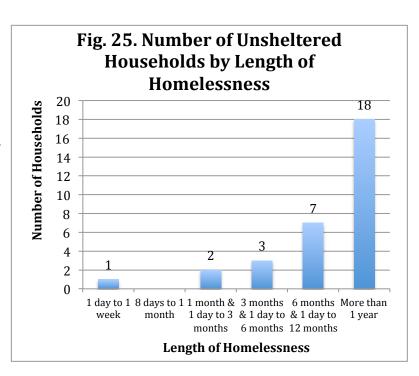
Among all the unsheltered households on the night of count, 5 (14.7%)reported having no source of cash income. The average monthly income among unsheltered households was approximately \$740. 17.6% of unsheltered households received General Assistance (GA), making it the most common source of income. Figure 24 shows sources of the income received.



8 unsheltered households (23.5%) 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 non-cash benefit among this group, with 14.7% and 11.8% receiving each of these benefits, respectively.

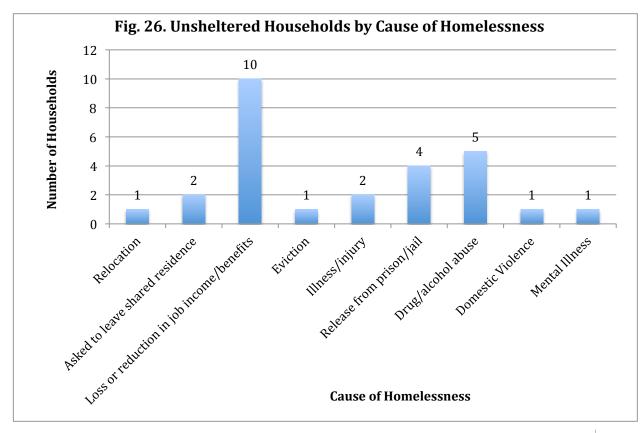
## Length of Homelessness

As shown in Figure 25, more unsheltered homeless respondents reported that their households' most recent, continuous episode homelessness had lasted for over a year than any other length of time (52.9%). 20.6% of households reported they had been homeless between 6 months and 1 year. In all, unsheltered 73.5% of households had been homeless for more than 6 months.



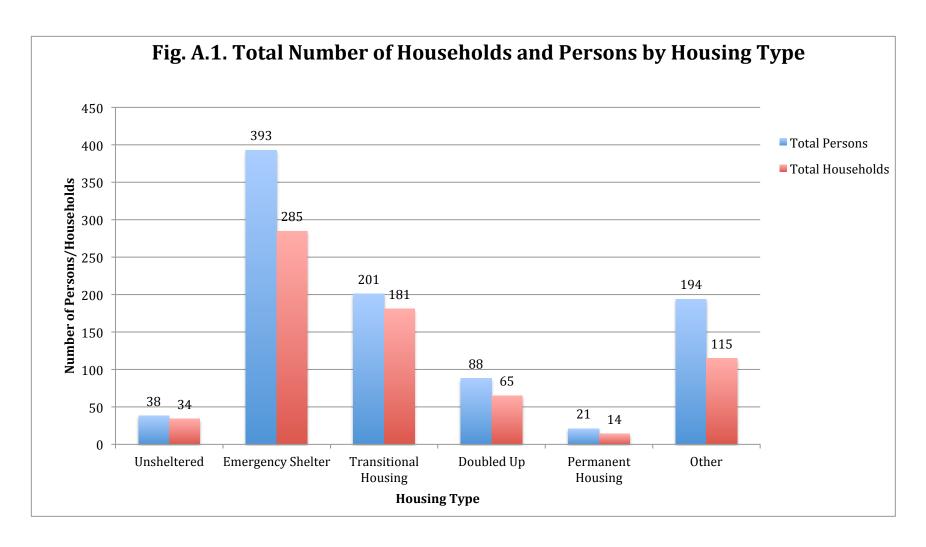
#### Cause of Homelessness

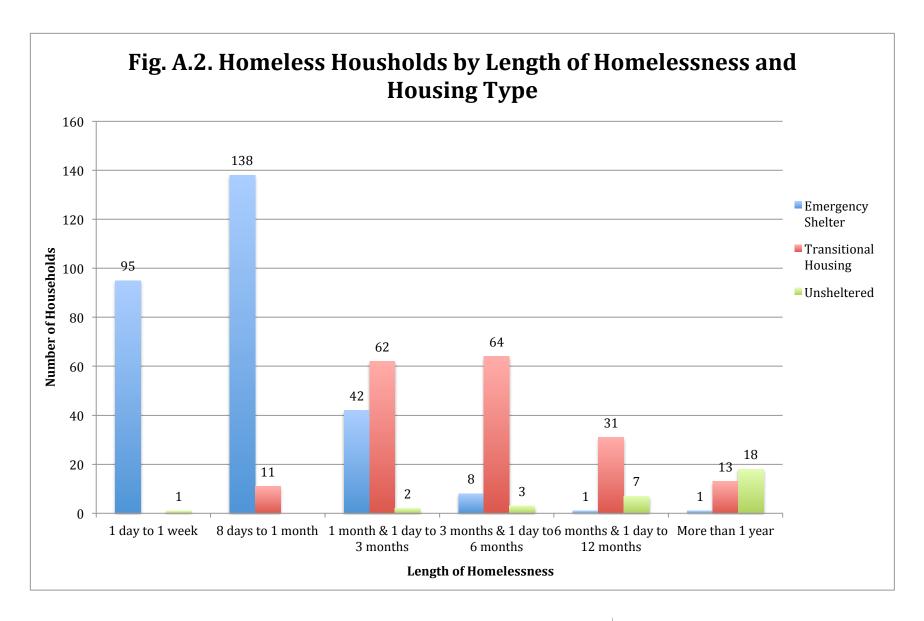
When asked to share the primary factor that contributed to, or caused, their homelessness, more unsheltered respondents said loss or reduction of job income or benefits (29.4%) than any other factor. As Figure 26 shows, other common factors reported included drug or alcohol abuse and release from prison or jail.



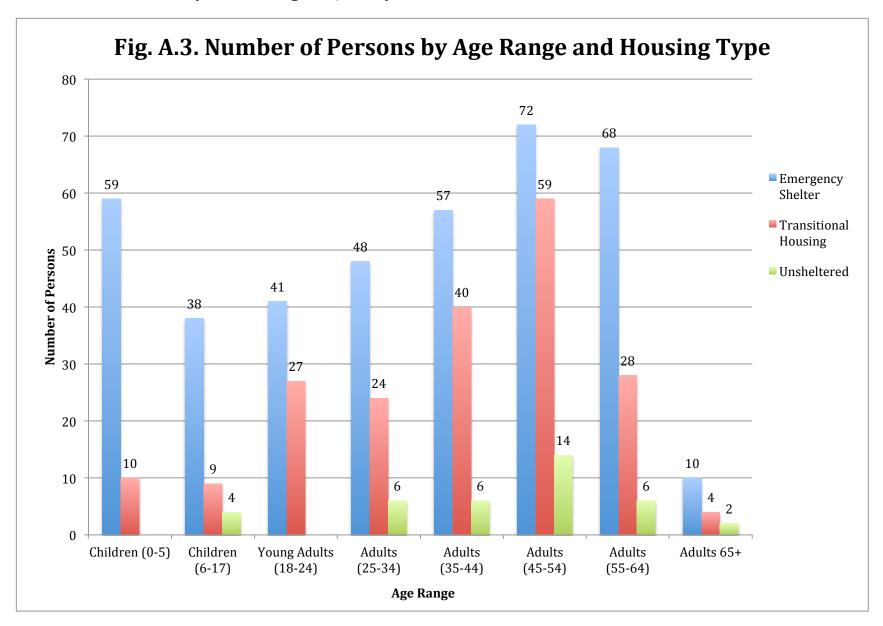
# VI. Appendix

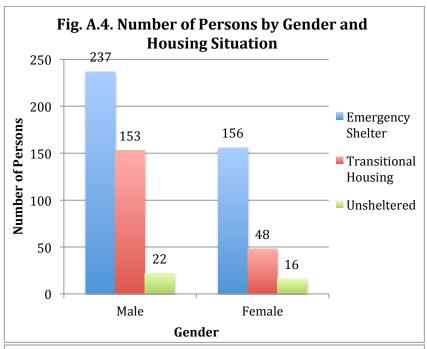
Where did you spend the night of Tuesday, January 28, 2014?

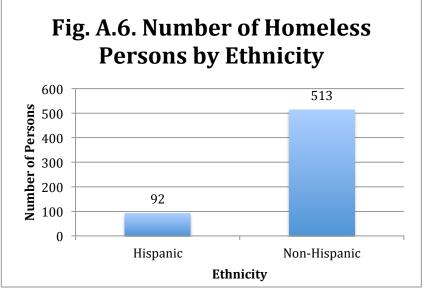


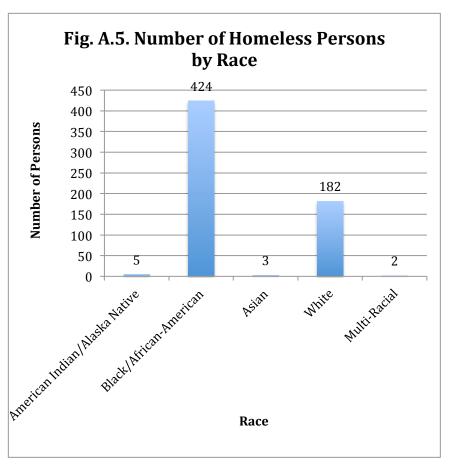


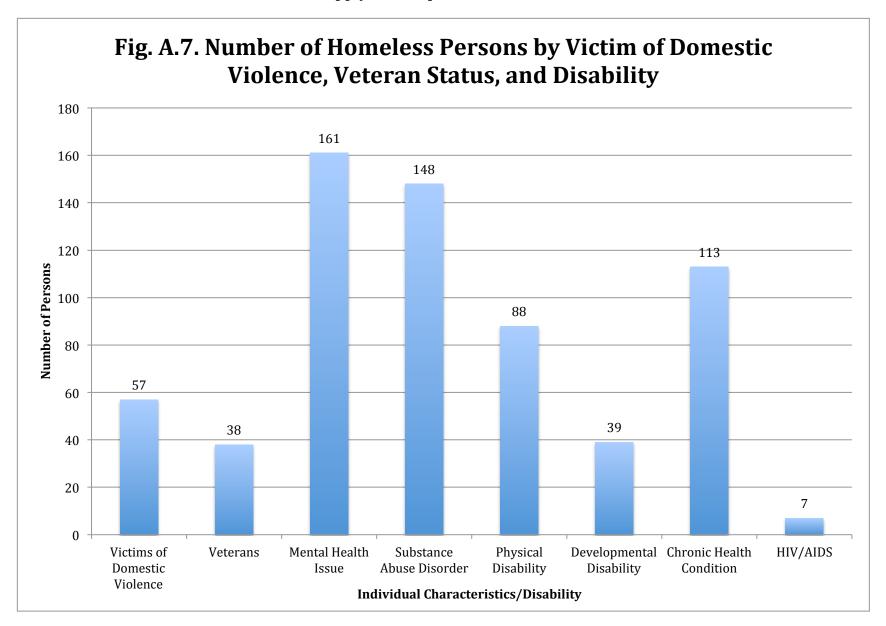
Who was homeless with you on the night of January 28th?







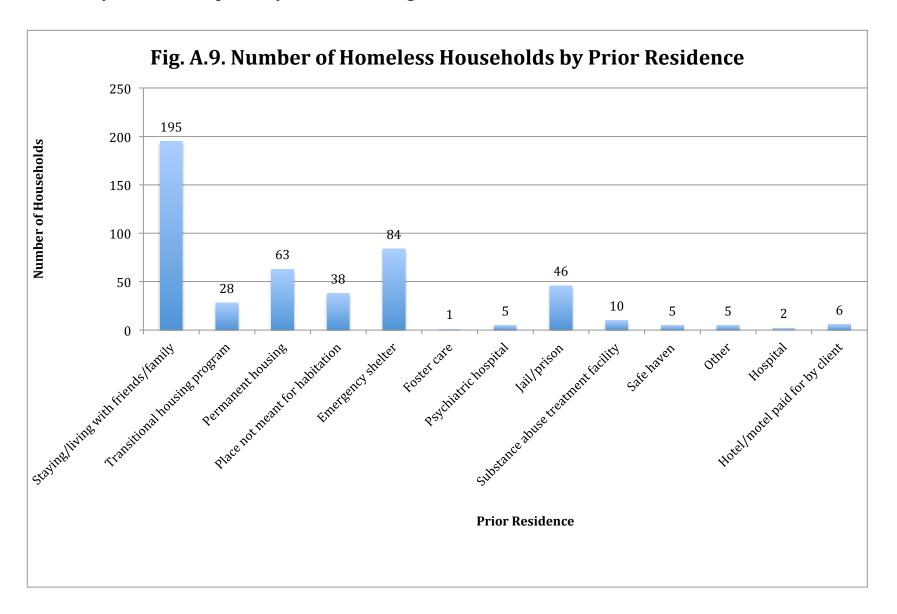




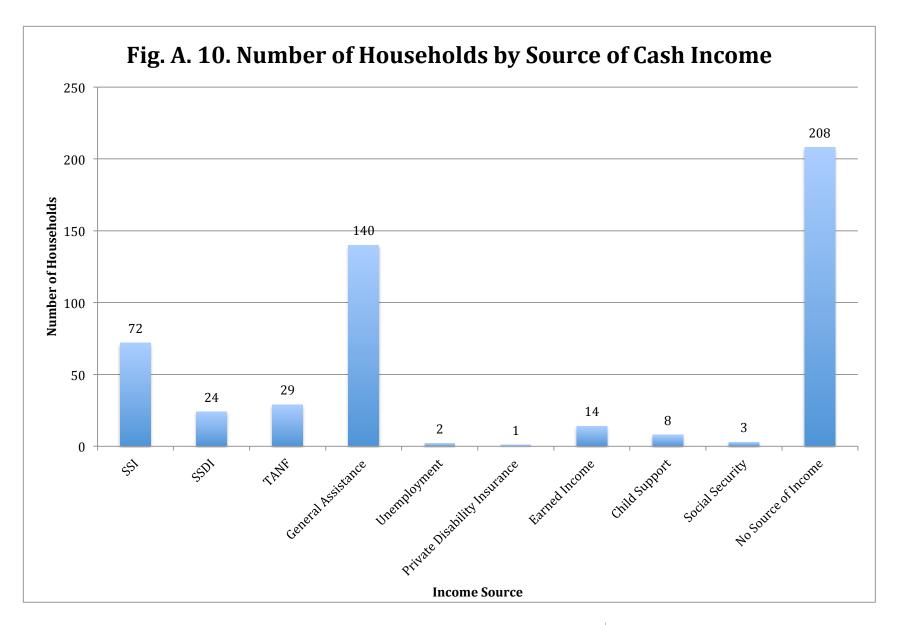
# Where was your last permanent address before becoming homeless?

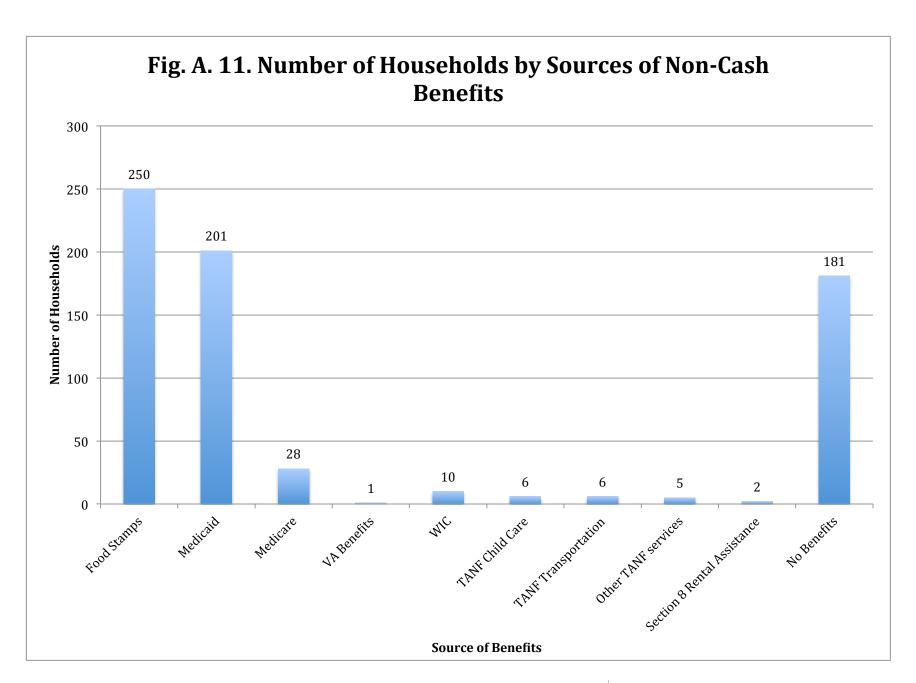
Fig. A.8. Number of Homeless Households by County or State of Last Permanent Address		
Last Permanent Address - County/State	Number of Households	
Bergen County	2	
Burlington County	18	
Camden County	17	
Cape May County	1	
Cumberland County	3	
Essex County	2	
Georgia	1	
Gloucester County	2	
Hudson County	1	
Hunterdon County	2	
Massachusetts	1	
Mercer County	377	
Middlesex County	53	
Monmouth County	4	
Morris County	1	
New York	1	
Ocean County	2	
Somerset County	1	
Virginia	1	
Warren County	1	

What was your residence prior to your current living situation?

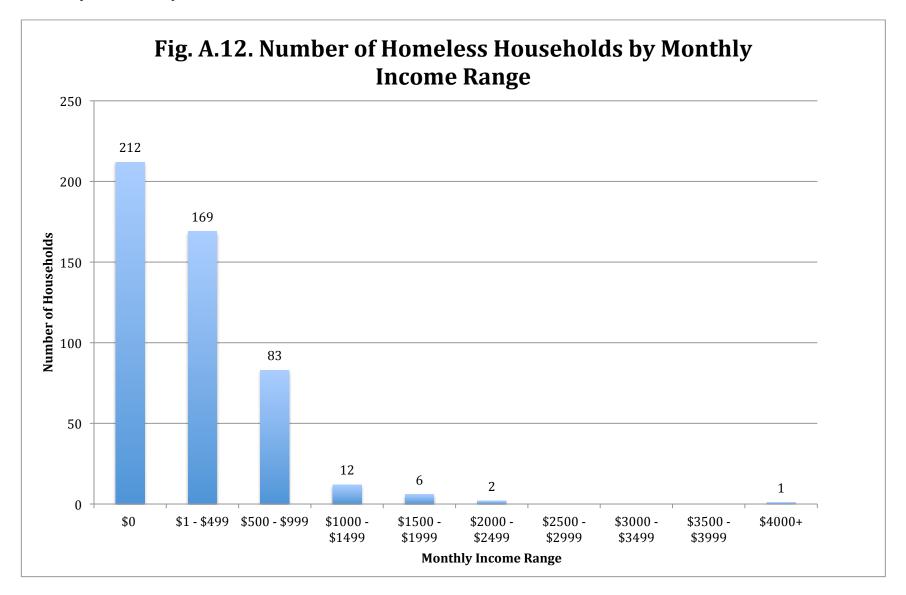


Which of the following sources of income or non-cash benefits do you, or anyone in your household, receive?

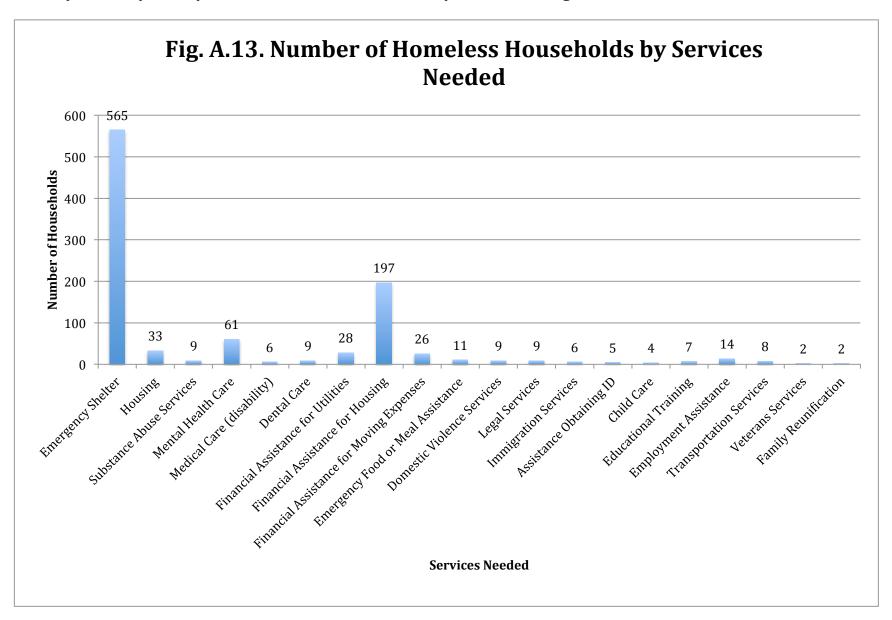




# What is your monthly household income?



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?

