# Evaluating the Tenancy and Housing Supports Demonstration Project

Dan Treglia, PhD

Rutgers Center for State Health Policy

Department of Family Medicine and Community Health

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# Medicaid Section 1115 Demonstration Project

- New Jersey has approval from the Center for Medicare and Medicaid Services (CMS) to use Medicaid dollars to cover a range of services not generally covered by Medicaid

1. Adjunct Services Autism Spectrum Disorder (ASD) Pilot
2. Children's Support Services Programs (CSSP) (SED, I/DD)
3. Postpartum Eligibility Extension
4. New Jersey Home Visiting Pilot (NJHV) Program
5. Medically Indicated Meals Pilot
6. Continuous Eligibility for MAGI Adults
7. Community Health Worker (CHW) Pilot Programs
8. **Tenancy and Housing Supports**
9. Opioid Use Disorder (OUD) / Substance Use Disorder (SUD) Program
10. Adult IDD Services: Supports and Community Care Programs
11. Managed Long Term Services and Supports (MLTSS) Program
12. Administrative Simplifications for LTSS

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# Services covered under the initiative

| Pre-Tenancy Supports | Tenancy Sustaining Services | Move-in Supports | Modification and Remediation |
|---|---|---|---|
| Support beneficiaries to obtain housing<br><br>• Develop housing support plans<br>• Assist with housing searches<br>• Communicate with landlords, accompany the consumer to appointments<br>• Ensure the safety of new housing | Support beneficiaries in maintaining existing housing<br><br>• Assist with lease renewals<br>• Intervene in circumstances that could endanger housing (e.g., failure to pay)<br>• Intervene in conflicts between tenant and landlord<br>• Provide independent living support | Support initial move-in to new housing<br><br>• Pay for pest eradication<br>• Purchase new household furniture, cookware, and other items critical for independent living<br>• Pay for move-in, including application fees, movers, setting up utilities | Rectify existing housing arrangements to allow for continued tenancy<br><br>• Provide for remediation services that can include air filtration<br>• Install ramps, handrails, grab bars, etc.<br>• Provide heating and cooling (as medically necessary) |

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## Does NOT include payment for rental payments or housing creation

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# Participation Eligibility

**Housing Provider Eligibility**

- Orgs serving unhoused or housing-unstable populations

- Orgs providing housing remediation

- Orgs providing move-in supports

**Beneficiary Eligibility**

- Enrolled in a Managed Care Organization (MCO)

- At least one clinical risk factor
  - Includes a wide array of health conditions

- At least one social risk factor
  - Homelessness or risk of homelessness

- Universal screening by MCO's for all new members & those experiencing a "trigger event" (e.g., release from prison)

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# Implementation Progress

- Implementation began in **July**

- More than 40 housing providers are fully enrolled with MCOs and Medicaid

- More than 600 claims have been successfully filed, with many of them now successfully reimbursed

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# The Role of CSHP: Evaluation

1. Implementation Study
   1. Review of guidance from DMAHS and others, meeting notes
   2. Interviews with 20-30 key informants representing DMAHS, MCOs, TA providers, and housing providers to understand (among other factors):
      1. Successful strategies and barriers to program implementation;
      2. Roles of key agencies, and how they coordinate services;
      3. How the state is learning about and disseminating promising practices;
      4. New organizational infrastructures developed through the program;
      5. The extent to which 1115-funded services are substituted or adding to existing program resources.

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2. Outcomes Study

# Three Broad Outcome Evaluation Questions

1. Does Medicaid-funded housing infrastructure improve engagement in housing services among at-risk members?

2. Do demonstration project housing services improve housing stability for homeless or at-risk members?

3. Do the demonstration project housing services (a) reduce use and spending associated with preventable and avoidable hospital use, and (b) increase use of essential health services and associated spending and improve health outcomes?

# Three Broad Outcome Evaluation Questions

1. Does Medicaid-funded housing infrastructure improve engagement in housing services among at-risk members?

   - Interviews with key stakeholders and MCO members
   - Quantitative assessments of service engagement using MCO and Medicaid data

2. Do demonstration project housing services improve housing stability for homeless or at-risk members?

   - Quantitative analysis of HMIS service use for Medicaid members experiencing or at-risk of homelessness (previously homeless, facing eviction, released from prison, otherwise indicated at-risk of homelessness)

3. Do the demonstration project housing services (a) reduce use and cost associated with preventable and avoidable hospital use, and (b) increase use of essential health services and associated spending and improve health outcomes?

   - Quantitative analysis of healthcare utilization and spending for Medicaid members experiencing or at-risk of homelessness (previously homeless, facing eviction, released from prison, otherwise indicated at-risk of homelessness)
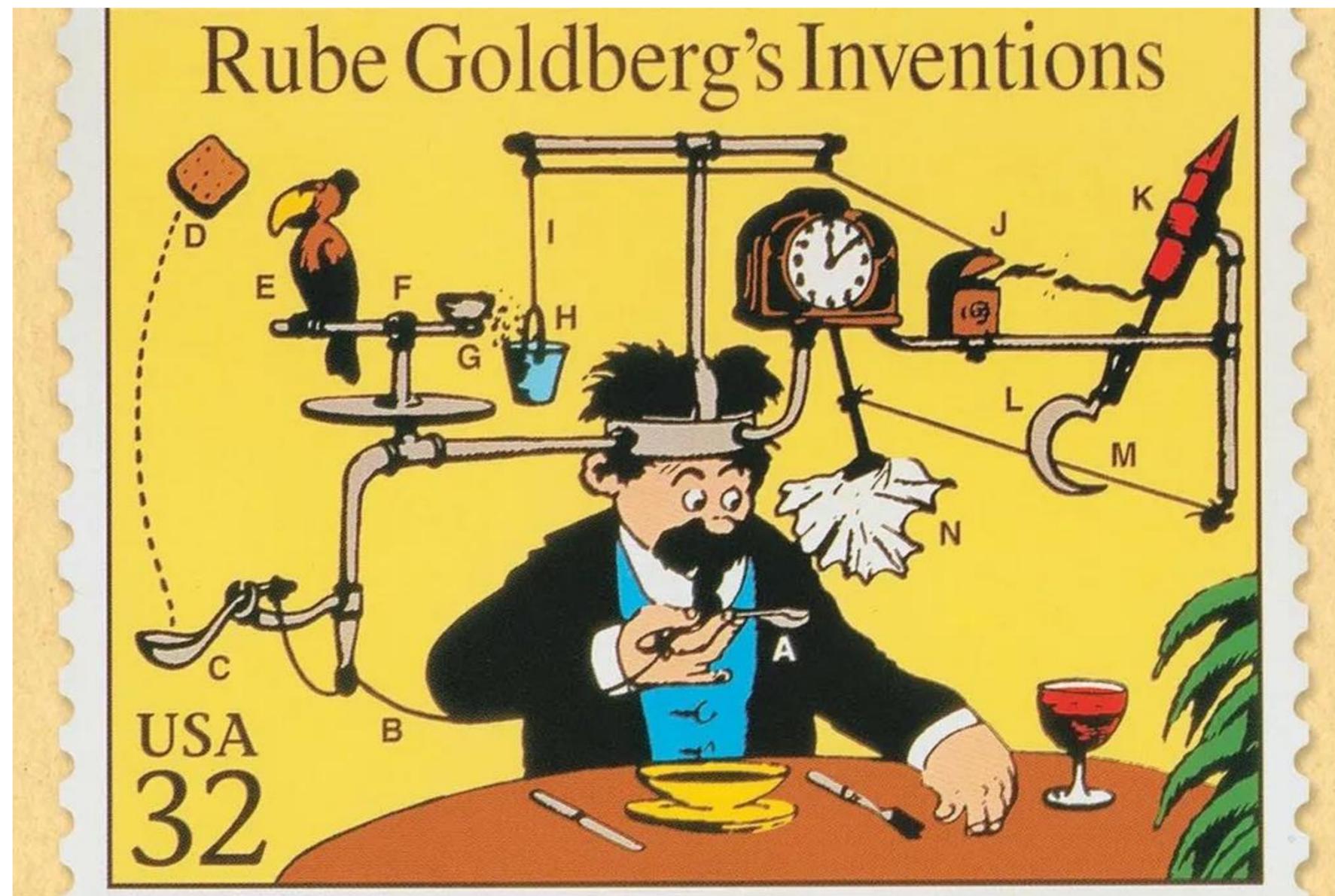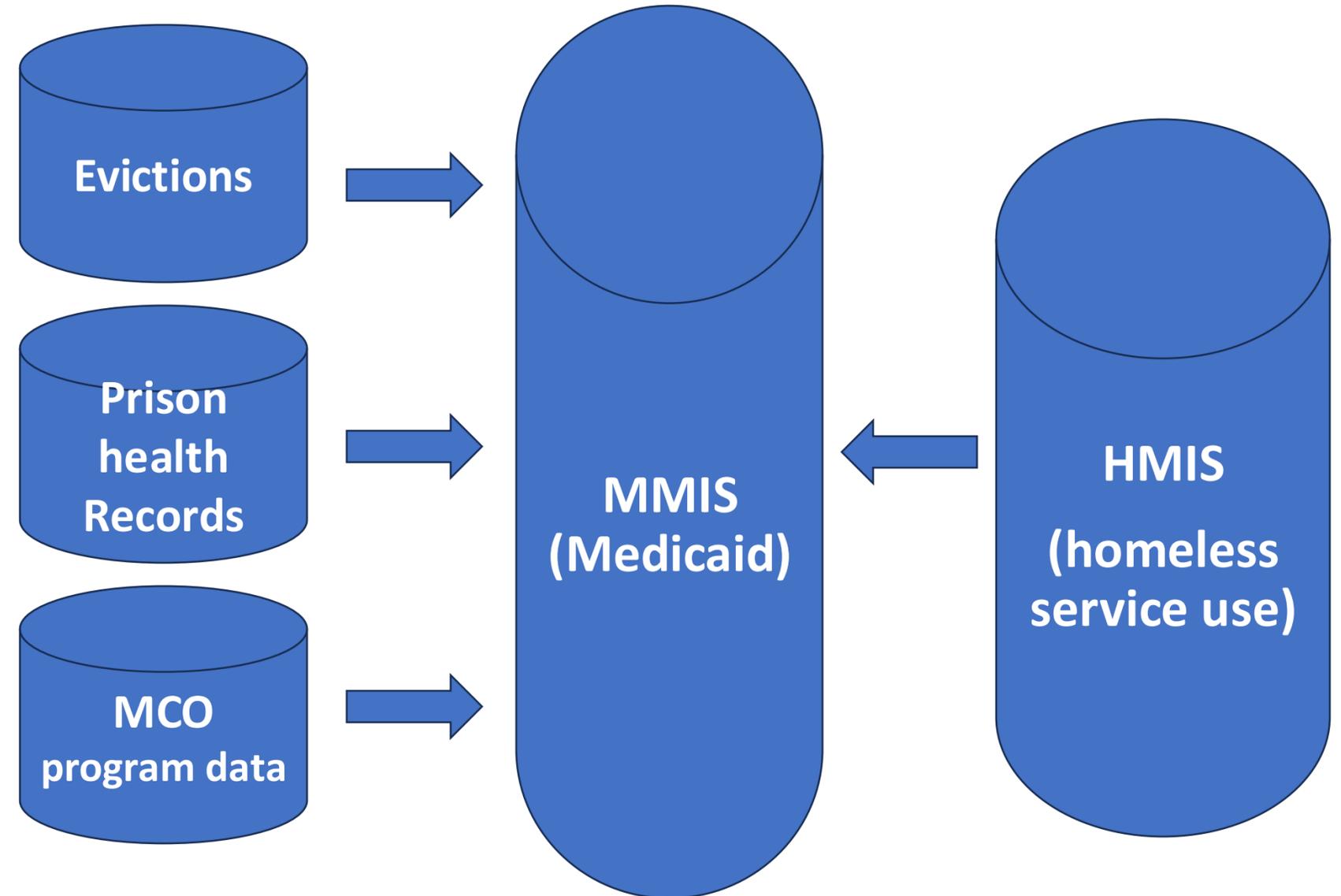
# The Mechanics of Data Linkage

# The Mechanics of Data Linkage

## It Takes a Village

- Enhanced HMIS data
- MMIS (Medicaid) data
- MCO records
- Prison health records
- Eviction filing and judgment records

# Current status

- Implementation evaluation planning underway
  - Interviews to begin in late fall 2025

- Outcome evaluation
  - Interviews with MCO members and key stakeholders in years 2 and 4
  - CSHP has an existing, rich data infrastructure of HMIS and MMIS data
    - Developing data use agreements to update those data and supplement with other (eviction, prison, MCO) critical data elements

# Discussion?

Feel free to reach out at [dan.treglia@rutgers.edu](mailto:dan.treglia@rutgers.edu)

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# Re-envisioning Housing Data:
## Usability, Integration, and Systems Alignment

**Tina McGill**
Assistant Director,
Office of Homelessness Prevention, NJ
Department of Community Affairs

**Gavin Rozzi**
Director, DHCR Data Center,
NJ Department of Community Affairs

*Housing as a Human Right: Driving Progress in Times of Uncertainty*

*September 26, 2025*

# The Road Ahead:

## How DHCR is using data for policy planning in the current federal environment

Gavin Rozzi, Director, Data Center, DHCR
Michael Callahan, Director, OHP
Date: 24 September 2025
Prepared by: MC/GR

# Level setting: What happens when the rug is pulled?

On May 2nd, the White House released its FFY2026 "skinny budget", which put forth **major policy and funding challenges that would deeply impact housing, homelessness, and community development across NJ, including:**

- **Restructuring of all rental assistance and public housing programs into State block grants, and reduction of all funding by 44%**
- **Two-year cap on assistance for "able-bodied" households**
- **Elimination of funding for CDBG and HOME programs**

**We had to prepare a <u>fact-based</u> response (meaning, data driven)**

**Our Questions:**
**How will these changes affect housing stability for NJ residents?**

**How can we respond to these changes to best stabilize and sustain NJ residents?**

The White House Office of Management and Budget Releases the President's Fiscal Year 2026 Skinny Budget

| HUD Program | DCA Contracts | Statewide Contracts |
|---|---|---|
| Housing Choice Voucher | $346,439,160 | $1,061,839,395 |
| CDBG | $6,878,551 | $87,438,413 |
| HOME | $$4,999,751 | $34,783,784 |

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# Level setting: Predicting impact with HERF

## NJ Statewide Homelessness Risk: By ZIP

The Homelessness Risk Score (HRS) across all ZIP codes in New Jersey, revealing striking geographic patterns of vulnerability throughout the state. The color gradient from yellow (lowest risk) to deep red (highest risk) highlights concentrated areas of homelessness vulnerability, particularly in urban centers and historically disinvested communities.

**Homelessness Risk Score**

Lowest (1)　　Highest (100)
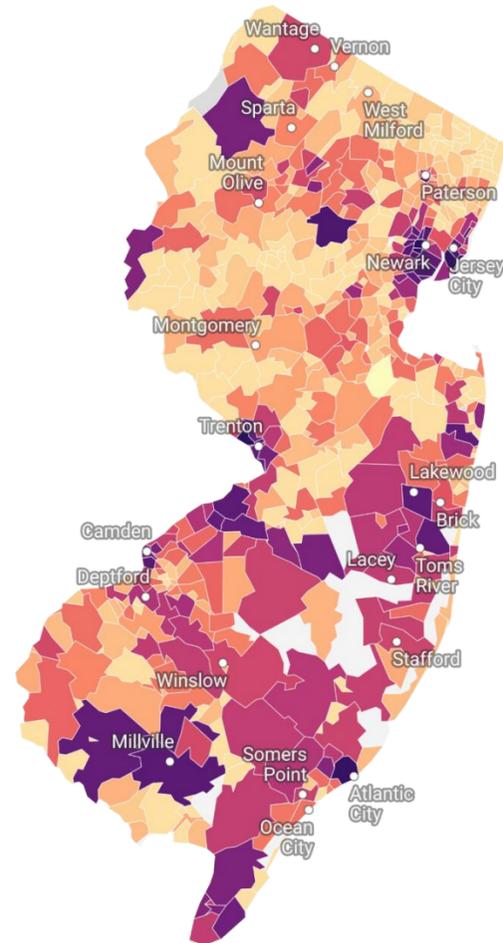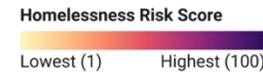
*The Homelessness Risk Score is a composite index designed to estimate the relative likelihood that residents in a given area—such as a ZIP code or neighborhood—are at elevated risk of entering homelessness. It draws on multiple data domains that are empirically linked to housing instability and homelessness, and it is intended to help policymakers, service providers, and researchers target prevention efforts more effectively.*

Map: DCA/OHP • Source: DCA OHP/NJ HMIS • Created with Datawrapper



**Point-In Time Counts** → *Past* —————→ *Present* → **Real-time and scenario-base modeling**
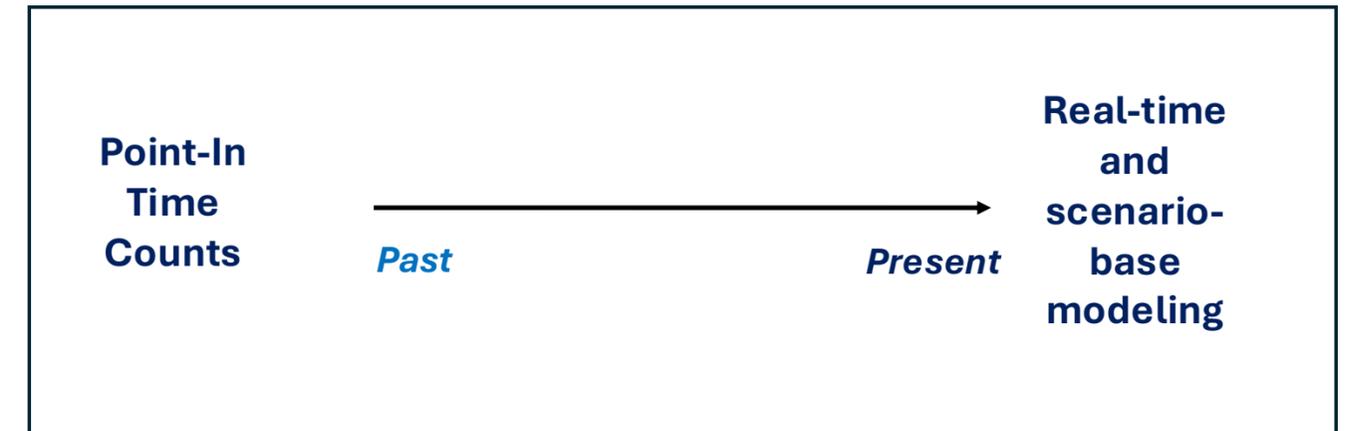
## Homelessness Risk Score:

Each ZIP code's Homelessness Master Risk Score blends dynamic economic pressures—**like eviction filings, rent burden, mortgage distress, and income-rent mismatch**—with fixed structural risks like systemic inequities, historical homelessness rates and distributions, and policy responsiveness. **Scores weight each dynamic factor, then calibrate against structural resilience to forecast homelessness vulnerability under current or simulated economic conditions.**

HERF is **a predictive and preventative modeling framework** designed to understand **how and why communities and the persons living in them in New Jersey become at risk of and enter homelessness**, so policymakers and systems leaders can act early and equitably.

**HERF uses a GPT interface** (generative pre-trained transformer) to:

- **Model homelessness vulnerability at the ZIP-code level**
- **Integrate dynamic economic indicators** (like consumer price increases, cost burden measures, commodity prices, job market conditions, eviction filings, rent increases, mortgage distress, etc.)
- **Account for fixed structural factors** (like racial inequity, policy responsiveness, and resilience
- **Simulate risk changes over time**, especially under economic shocks or policy shifts at the federal, state, and to a lesser extent, municipal level

# Impact: PHA & HCV in NJ Overview

- Public Housing Authorities (PHAs) **administer nearly 80k housing vouchers for households using federal funds in NJ**

- **3 out of every 10** federal vouchers in the state are administered by the DCA

- Average per month per unit cost for housing assistance in the DCA portfolio is **$1,180.47.**

**NJ Public Housing Authorities: Federal Voucher Distribution**

Distribution of all HUD/PIH-funded PHAs by voucher administration - March 2025

■ All other PHAs   ■ NJ 912: State of NJ - DCA

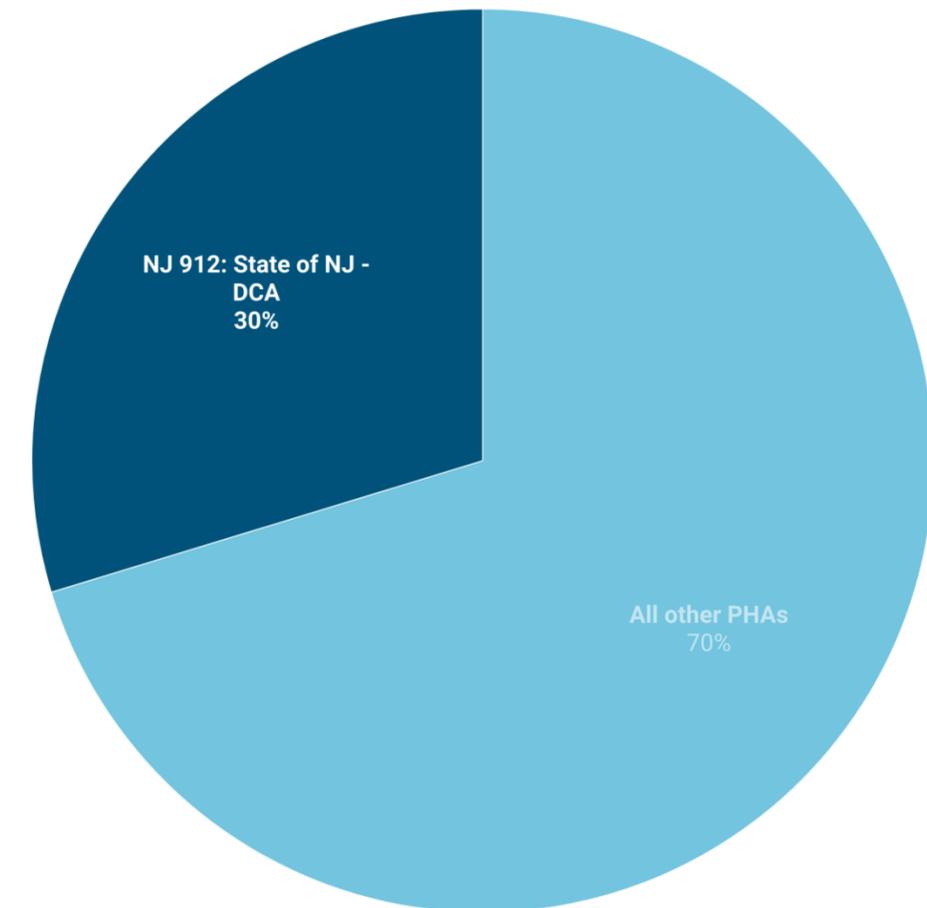NJ 912: State of NJ - DCA
30%

All other PHAs
70%

Chart: DCA/OHP/Data Center • Source: HUD/PIH • Created with Datawrapper
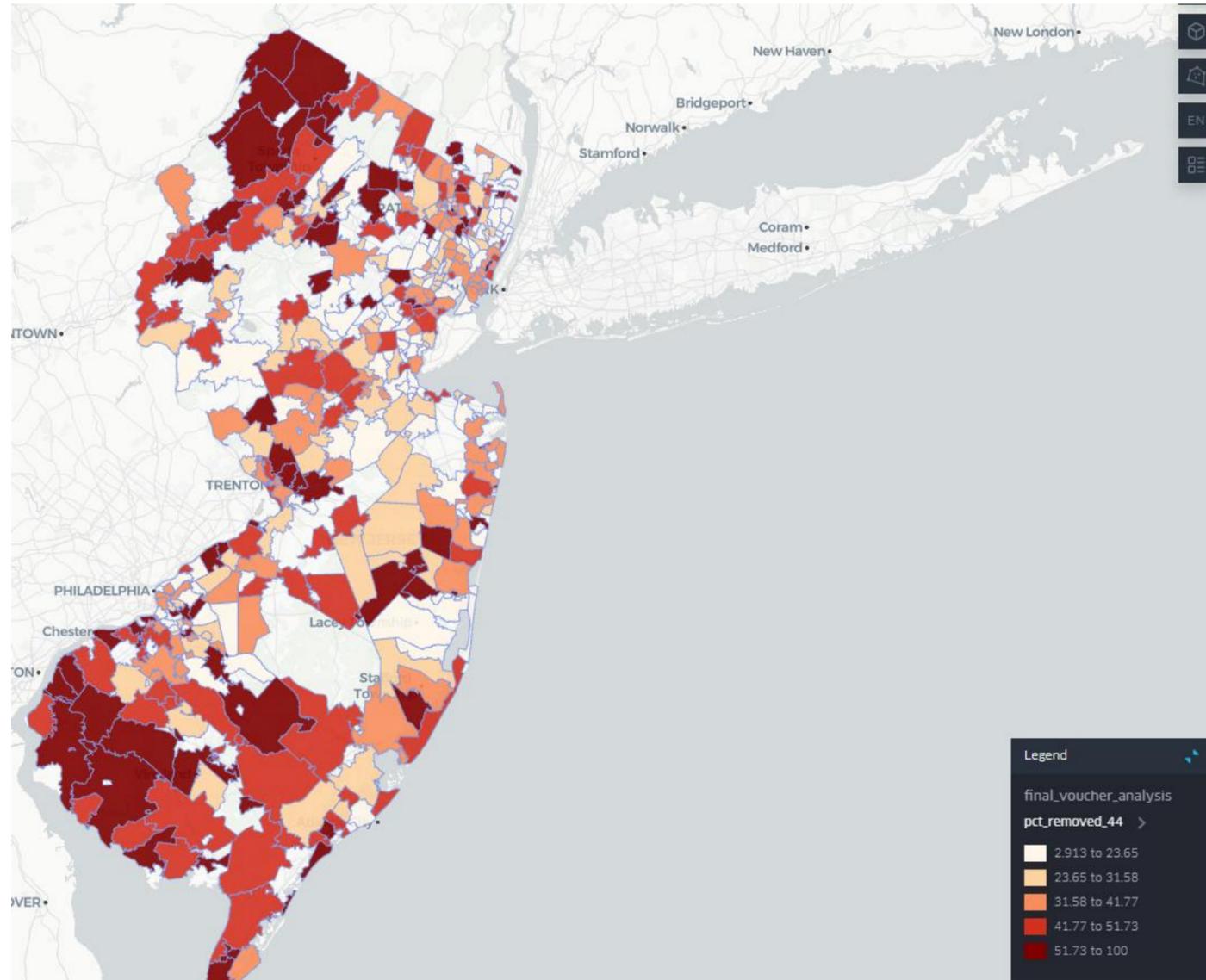
# Impact: Scenario – Proposed Federal Cuts



Fig 2: DCA/OHP HERF: Kepler Model Visualization Tool: DCA HCV - 20% Cut Impact by NJ ZIP Code

**Two Scenarios**:

- **20% Cut: 4,316 baseline**
- **44% Cut:** 9,496 baseline; **7,510 able-bodied adults; remainder elderly & disabled**

**Proposed HUD Cuts: Effects on DCA PHA (# of households)**

| Public Housing Authority | Proposed non-elderly, non-SSI, on-program >2 years - 20% Cut? | Proposed non-elderly, non-SSI, on-program >2 years - 44% Cut? |
|---|---|---|
| NJ 912: State of NJ - DCA | 4,316 | 7,510 |

Table: DCA/OHP • Source: DCA/PIH • Created with Datawrapper

Assuming current economic conditions and participant household compositions, **74% to 81% of terminated households would face homelessness within the first year of removal from the program.**

# Impact: Scenario – Proposed Federal Cuts (con't)

## DCA OHA Cuts: 44% Cut - 30% inflow to homelessness (LSTM)

# of shelter beds nights following eviction event for household members from highest risk pool of eviction to homelessness pipeline following 40% cuts to DCA OHA HCV program

| | Town | Total Estimated Shelter Entries - First 120 Days | Total Added Shelter Nights | Cost |
|---|---|---|---|---|
| 1 | Newark | 494 | 61,750 | $4,013,750.00 |
| 2 | Jersey City | 343 | 42,875 | $2,786,875.00 |
| 3 | Irvington | 155 | 19,375 | $1,259,375.00 |
| 4 | Atlantic City | 151 | 18,875 | $1,226,875.00 |
| 5 | Trenton | 138 | 17,250 | $1,121,250.00 |
| 6 | Lakewood | 133 | 16,625 | $1,080,625.00 |
| 7 | Camden | 117 | 14,625 | $950,625.00 |
| 8 | Bayonne | 114 | 14,250 | $926,250.00 |
| 9 | Clementon | 105 | 13,125 | $853,125.00 |
| 10 | Sicklerville | 103 | 12,875 | $836,875.00 |
| 11 | Paterson | 91 | 11,375 | $739,375.00 |
| 12 | East Orange | 86 | 10,750 | $698,750.00 |
| 13 | Perth Amboy | 85 | 10,625 | $690,625.00 |
| 14 | Millville | 82 | 10,250 | $666,250.00 |

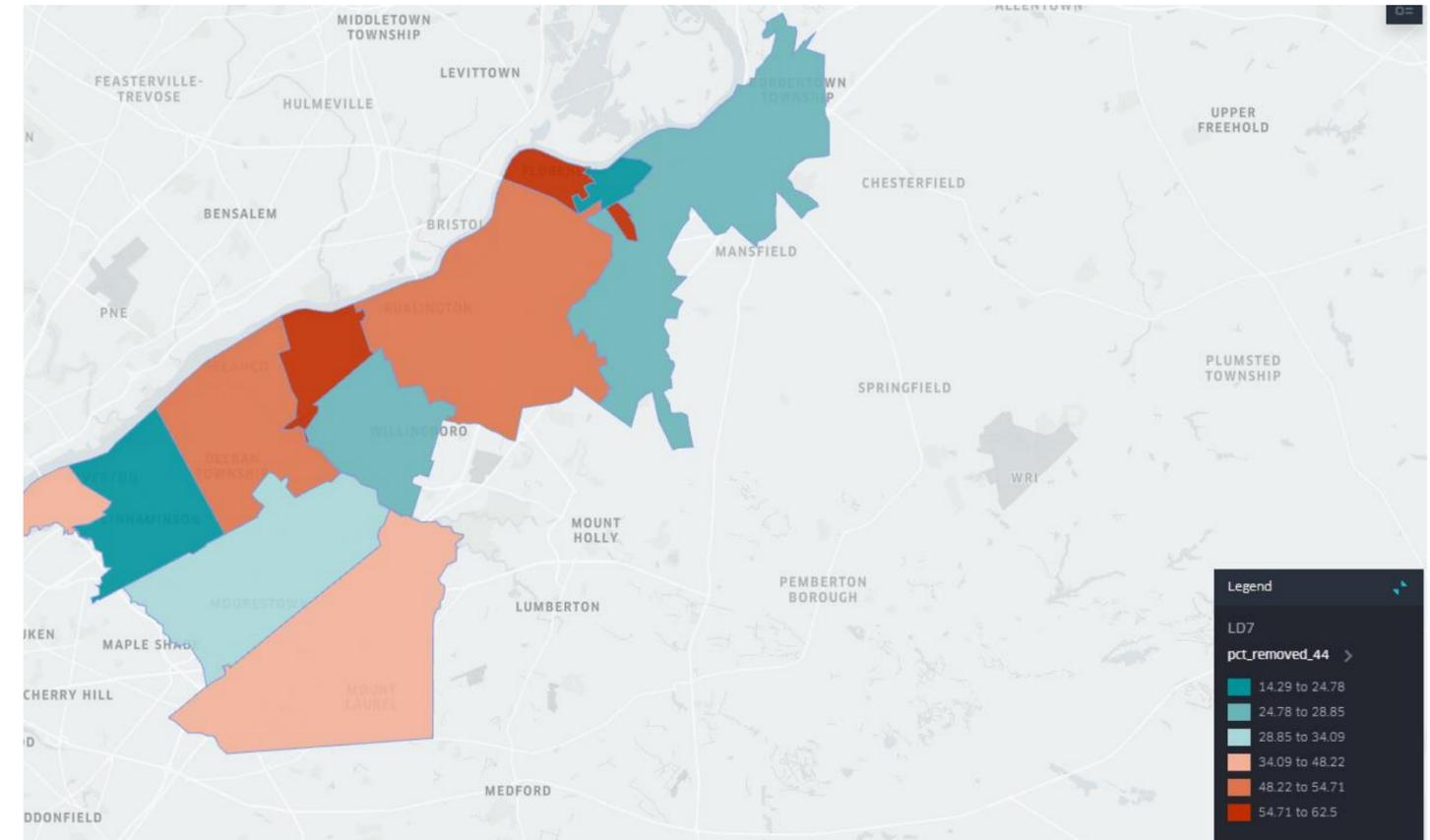Table: DCA/OHP • Source: DCA/OHA • Created with Datawrapper



*Fig 3: DCA/OHP HERF: Kepler Model Visualization Tool: LD7 Cuts in 40% Scenario using Admin Plan Criteria*

**6 of every 10** households cut from the program in the worst scenario will be **a household of color.**

Additive sheltering costs alone for the top 14 communities **within 90 days of termination and eviction will be ~ $18M**

# Primary Path to Homelessness: Eviction

- Hard and soft evictions are **largest drivers of homelessness inflow in NJ**

- Evictions and homelessness risk disproportionality **falls on black and brown communities**

- In 2024, DCA's CEDD serviced **13,648 households statewide**

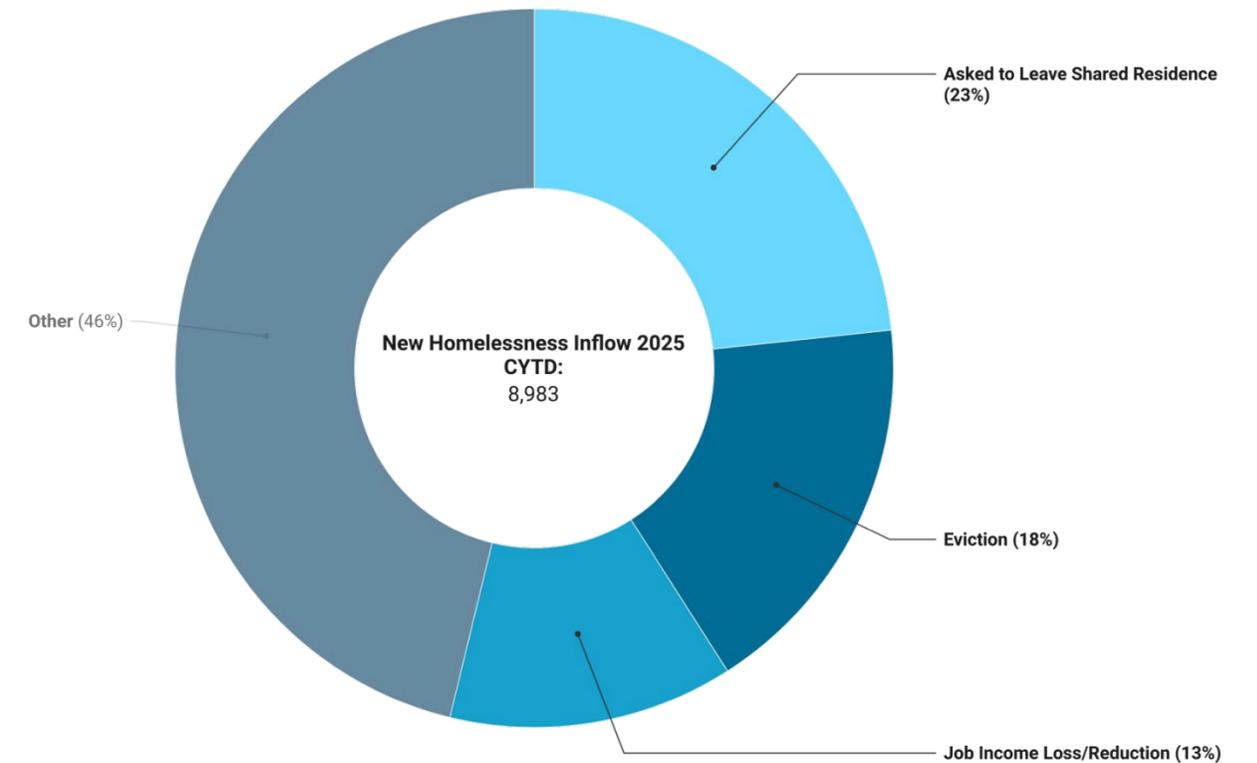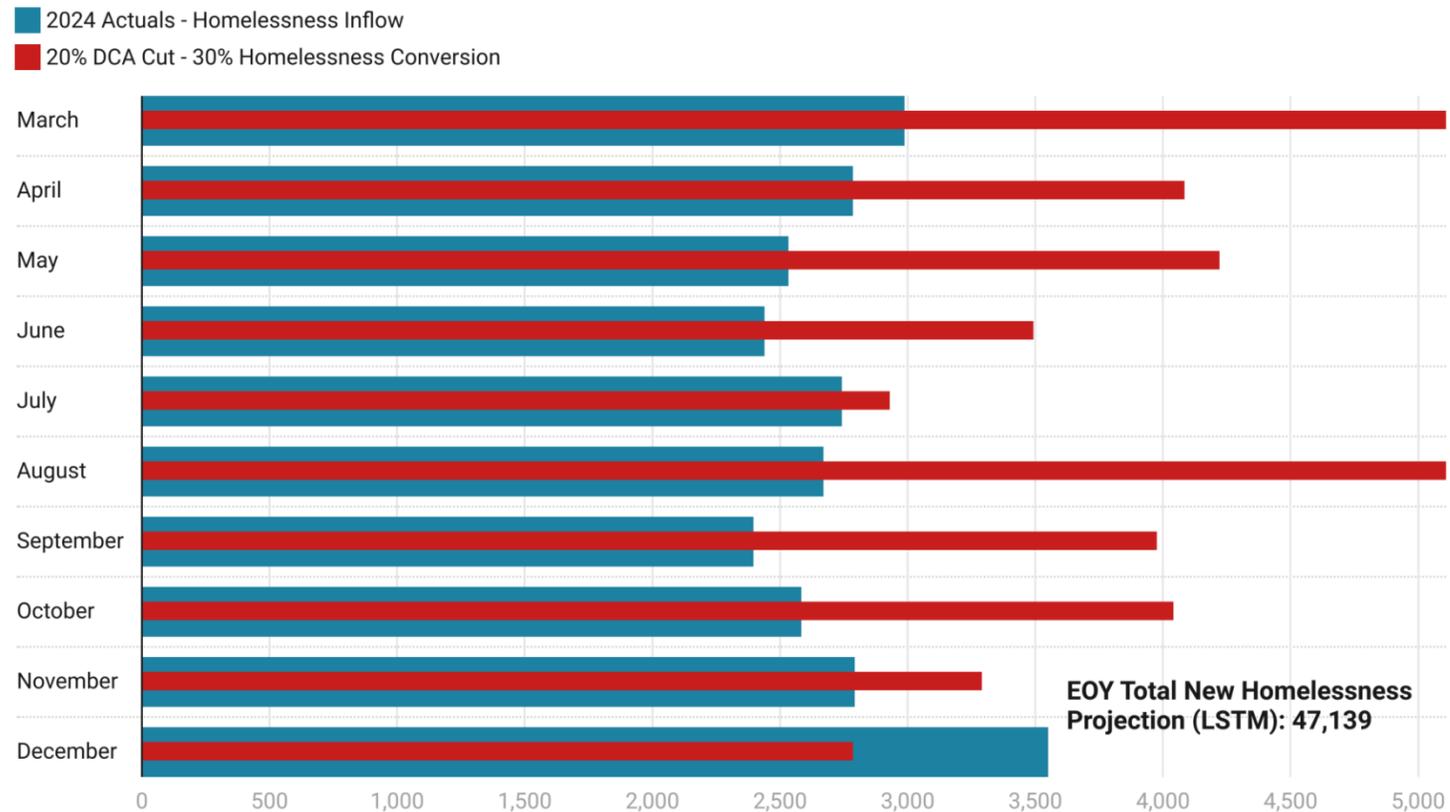**New Inflow to Homelessness: By Cause- 2025 (1.1 to 6.5 CYTD)**



Asked to Leave Shared Residence (23%)

Eviction (18%)

Job Income Loss/Reduction (13%)

Other (46%)

New Homelessness Inflow 2025 CYTD: 8,983

Chart: DCA/OHP • Source: DCA/OHP/HMIS • Created with Datawrapper

# Path to Homelessness: Eviction – Proposed DCA HCV Cuts – Best Case

**DCA HCV Cuts: 2026 Homelessness Inflow - Best Case Scenario (LSTM)**

■ 2024 Actuals - Homelessness Inflow
■ 20% DCA Cut - 30% Homelessness Conversion



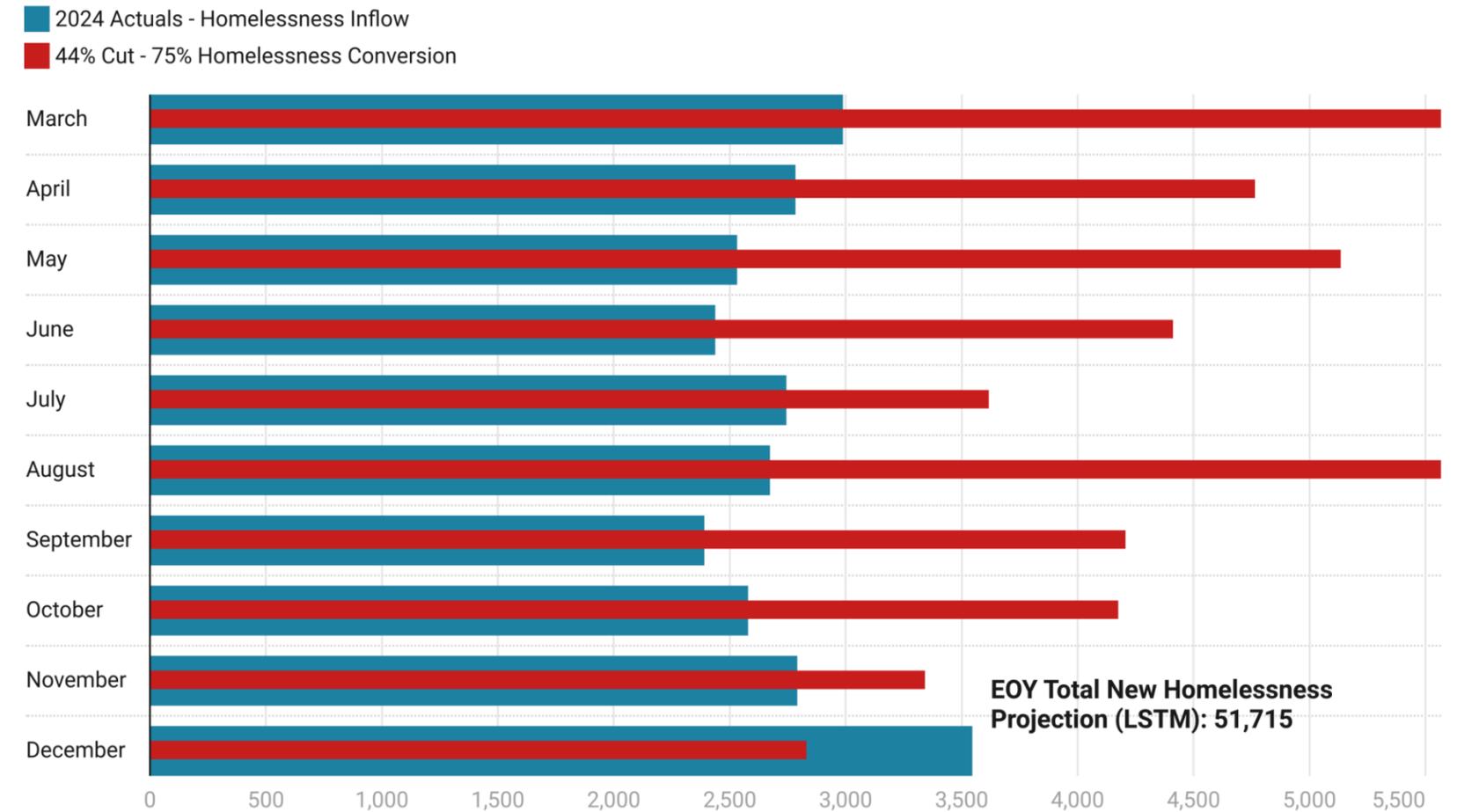**EOY Total New Homelessness Projection (LSTM): 47,139**

*HERF Model - v1.2*

Chart: DCA/OHP • Source: DCA/HMIS/OHP • Created with Datawrapper

- HCV Cuts in either scenario would **precipitously increase homelessness in NJ**

- Total homelessness, even under the best-case scenario, would increase **total homelessness YoY 52%**

- **First evictions from HCV cuts in Jan, assuming cuts land in calendar year fiscal process**, would be realized March 2026.

- **2nd wave** would be realized on/about August of 2026.

# Structural Shock to Entry Pathways: Eviction-caused Risk Realignment

## Policy Shock (Q1 2026)

- DCA enacts 44% voucher reduction
- ~7,500 households lose subsidy within 60–180 days of CY 2026

## Displacement Phase

- Evictions and informal displacement surge beginning March–June 2026
- 75% conversion = 5,632 projected new homelessness entries (households)

## Driver Realignment

- Share of homelessness due to eviction/shared housing loss jumps from 48% to 61%
- Odds of eviction-related entry to homelessness increase by 69%

## Typology Displacement

- Traditional chronic/clinical risk typologies diluted
- Rise in lower-acuity, high-volume cases from families, seniors, and disabled tenants
- Generational bulwark against homelessness achieved post Great Society effectively destroyed EOY 2026

### Tiered Burden Projection: Modeling Shelter & RRH Cost Escalation Under System Strain - DCA OHA Models

This table models the projected fiscal impact of homelessness inflow under two voucher cut scenarios (20% and 44%) across four conversion rates (30%, 45%, 60%, 75%). It integrates a dynamic cost escalation formula where both shelter and rapid rehousing (RRH) costs increase by 1% for every 10 additional persons entering the system. This structure reflects compounding operational burdens—such as overflow costs, staffing strain, and market pressure on rehousing. (NB: This is the current approximate system cost increase structure.)

| Cut Scenario | Conversion Rate to Homelessness | Estimated Entries (Households) | Shelter Cost (Estimated $) | RRH Cost (Estimated $) |
|---|---|---|---|---|
| 20% Cut | 30% | 1,056 | 30M | 27M |
| 20% Cut | 45% | 1,585 | 56M | 52M |
| 20% Cut | 60% | 2,113 | 90M | 83M |
| 20% Cut | 75% | 2,642 | 132M | 122M |
| 44% Cut | 30% | 2,253 | 101M | 93M |
| 44% Cut | 45% | 3,379 | 203M | 187M |
| 44% Cut | 60% | 4,506 | 341M | 314M |
| 44% Cut | 75% | 5,632 | 513M | 472M |

*Each row presents: The number of new homelessness entries, Escalated shelter costs (at $110/day for 125 days), Escalated RRH costs (at $12,650 per household), And the comparative savings if households had instead been preserved through continued HCV support. This model underscores how large-scale displacement from housing subsidy loss leads to nonlinear increases in public expenditure, making upstream intervention not only ethically imperative but fiscally prudent.*

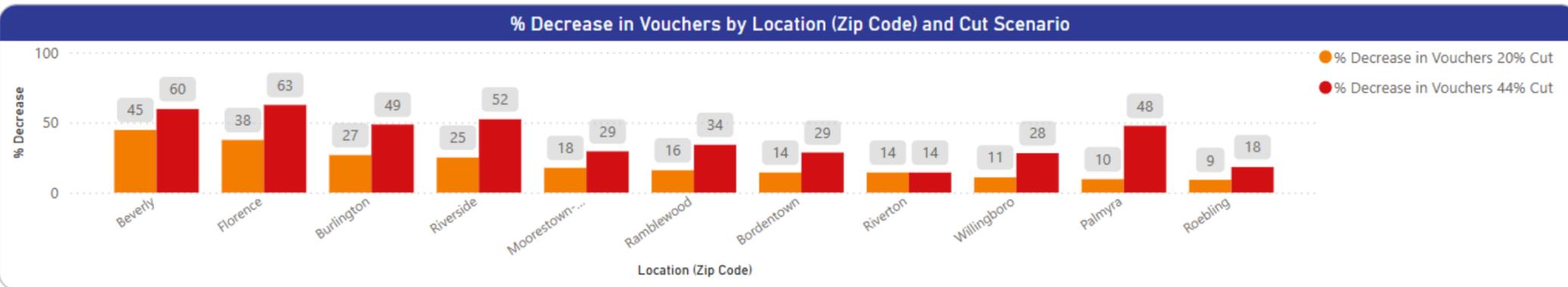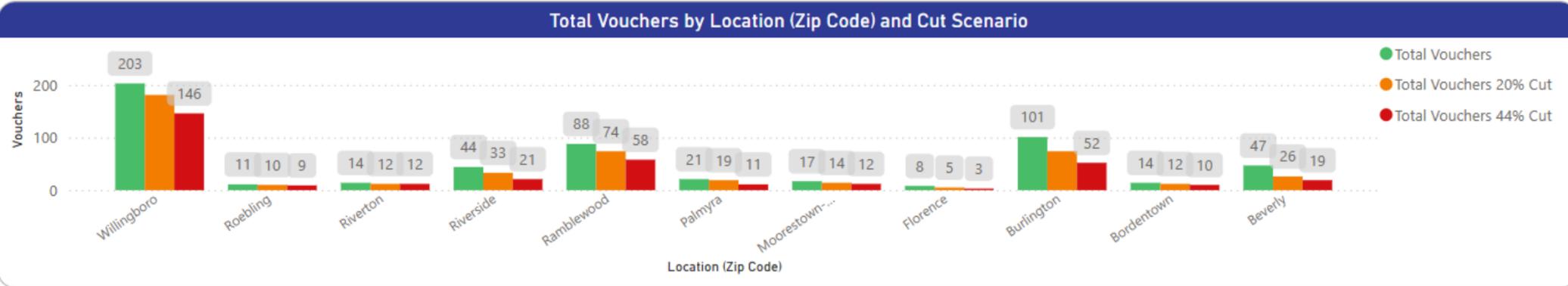Table: DCA/OHP • Source: DCA/OHA • Created with Datawrapper

**DCA HCV PowerBI Dashboard**

# HERF: Possibilities and Pathways - Housing Crisis Triage Under Catastrophic Cuts

# Losing $440M in Rent Stabilization Will Cost NJ $1.76–$2.2 Billion in Downstream Crisis Response

## How a $440M Cut Cascades into $2B in Systemic Cost

| Impact Category | Key Driver | Cost Range |
|---|---|---|
| 🏠 Homeless Services | Emergency shelter & rapid rehousing for >44,000 entries | $561M – $617M |
| 🏥 Health & Behavioral Health Systems | ER visits, psychiatric care, crisis stabilization | $240M – $320M |
| ⚖️ Legal & Judicial System | Eviction caseload surge, public defender overload | $110M – $140M |
| 🧒 Child Welfare & Education Disruption | Foster placements, school mobility impacts | $90M – $125M |
| 🚨 Emergency Response & Policing | 911 calls, encampment clearance, public sanitation | $50M – $80M |
| 📉 Lost Rent & Market Destabilization | $440M rent loss → $838M annualized lost landlord revenue | Not fully recoverable |

## 📉 Statewide Economic Impacts

### 1. GDP Drag

- With ~$2.2B diverted to emergency management and revenue losses, NJ could see a **0.3–0.5% reduction in GDP growth**, particularly in sectors tied to real estate, construction, and consumer spending.

### 2. Housing Market Contraction

- Loss of 59,000+ subsidized households destabilizes the low-income rental market.
- **Landlord disengagement** from federal/state programs accelerates vacancy mismatch and rent hikes.
- Increased turnover leads to **reduced reinvestment** in aging rental stock.

### 3. Labor Force Disruption

- Homelessness and instability lead to **lost productivity**, especially among low-wage essential workers.
- Estimated **25,000–30,000 dislocated workers** impacted by housing loss may generate **$300M+ in lost wages**.

### 4. Multiplier Effects

- Emergency shelter costs and crisis services have **low economic multipliers** (low wage, temporary jobs).
- Preventive subsidy spending has **high multipliers**: every $1 in HCV spending generates ~$1.12 in local economic activity.

# Core Dilemma: We Cannot Fully Backfill Federal Losses

## Life and safety
- Adverse childhood experiences
- Direct economic costs
- Indirect economic costs

## Potential Pathways:

1) Mitigate risks in the highest HERF-risk zip codes
2) Prevent as many evictions across the State as possible
3) Keep as many people as possible under a roof, and from entering unsheltered homelessness

## @
1) Low State funding
2) Medium State funding level
3) Higher State funding level

# Given limited funds, what interventions will best mitigate these impacts?

## The Problem We Face

Federal policy cuts are projected to:

- Terminate housing support for **59,188 households statewide**

    - Includes **34,785 PHA-administered vouchers** (44% cut)

    - And elimination of **24,403 federal program vouchers** (HOME, CoC, SPC, HOPWA)

This will likely precipitate:

- ⚖️ **7,510+ new eviction filings** (DCA alone)

- 🏘️ **44,391+ new homelessness entries** statewide

    - Equivalent to nearly 3x the current annual inflow

- 💰 **$1.76–$2.2 billion in downstream system costs**

- 🧱 Severe destabilization of low-income housing market (>$838M rent loss)

# What Do We Mean by "Protect" in This Context?

| Objective | Rationale | Implications for Intervention |
|-----------|-----------|-------------------------------|
| 🛏️ Minimize Unsheltered Homelessness | Prevent extreme exposure, mortality, and community impact | Expand CEDD triage, emergency shelter prioritization |
| 👧 Shield Children from System Entry | Long-term trauma, developmental, and educational harms | Focus eviction prevention + rapid diversion for families |
| 🏘️ Stabilize Low-Income Housing Stock | Avoid landlord flight, preserve affordable units | Protect LLs with targeted subsidies, rent backstops |
| 👵 Prioritize Fixed-Income Households | Disproportionate risk to seniors and disabled | Preemptive lease-in-place subsidies, HAP prioritization |

# 🚀 Pathways to Scaling Interventions – Achieving Protection Post-HUD

| Population Group | Risk Level | Primary Risk Pathway | Intervention Tier | Response Type | Scalability Potential |
|---|---|---|---|---|---|
| **Families with young kids** | High | Eviction, shared housing loss | Tier 1: Critical | **Eviction prevention, RRH diversion** | *High via school-linked pilots* |
| **Seniors (65+)** | High | Lease non-renewal, utility debt | Tier 1: Critical | **Lease-in-place supports** | *Medium via social service links* |
| **Disabled adults** | High | Administrative loss of voucher | Tier 1: Critical | **Reinstatement triage, legal aid** | *Medium via CEDD* |
| **Recently employed workers** | Medium | Market reentry failure | Tier 2: Stabilization | **Targeted RRH or temporary subsidy** | *High with workforce partners* |
| **Young adults aging out** | Medium | Shared housing loss | Tier 2: Stabilization | **Bridge housing** | *Low-moderate, capacity limited* |
| **Chronically homeless** | Ongoing | Unsheltered, shelter rejection | Tier 3: Intensive Support | **Housing First + wraparound** | *Limited by PSH availability post-HUD* |

**1. CEDD (Comprehensive Eviction Defense & Diversion) Expansion** - Integrate triage at court entry with housing navigation - Scale legal aid + mediation statewide

**2. Lease-in-Place Stabilization Fund** - Redirect funds to subsidize at-risk tenancies short-term - Leverages existing infrastructure with adjusted eligibility

**3. School-Linked Family Diversion Units** - Deploy rapid family stabilization teams via McKinney-Vento/DOE/DCF partnership - Prevent family displacement-to-shelter pipeline

**4. Landlord Retention Incentive Program** - Mitigate landlord exits with retention stipends - Prioritize low-income units at highest ZIP-level risk

**5. Senior Utility and Lease-Backstop Program** - Layer utility assistance and state aid for lease renewals - Prevent elderly displacement into shelter system

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# What Are We Doing to Prepare?

- **Strengthen DCA capacity to respond**
  - Enhancing Division's ability to analyze data, collaborate with data partners, and provide internal and external tools
  - Focusing existing programs and funding competitions to address existing risks
  - Improving existing programs to create affordable housing, provide income supports and address housing instability

- **Strengthen industry capacity to respond**
  - Centralizing applications, eligibility reviews, and processes at DHCR to allow CBOs to focus on work they do best in the field
  - Enhancing CBO ability to analyze and use data and providing tools to assist
  - Technical assistance and tools to improve CBO performance
  - Assisting CBO financials and cash flow

# Thank you to our Speakers!

**Tina McGill**
Assistant Director,
Office of Homelessness Prevention,
NJ Department of Community Affairs

**Gavin Rozzi**
Director, DHCR Data Center,
NJ Department of Community Affairs

**Marlon Duprey**
Community Consultant,
Hudson County Advisory Board

**Dan Treglia, PhD**
dan.treglia@rutgers.edu

Housing as a Human Right: Driving Progress in Times of Uncertainty

September 26, 2025