

Foreclosures Among People Experiencing Homelessness in the Richmond Region:
July 2008 – July 2012

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Executive Summary

Homeward conducts biannual point-in-time counts and surveys of individuals experiencing homelessness in the Richmond region. While all individuals identified as homeless are counted, only adults are surveyed. In addition to counting and surveying people experiencing homelessness, Homeward also surveys adults who are not homeless but who use some of the area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) designed to help homeless and low income individuals.

During the summer of 2008, Homeward was asked about the impact of foreclosures on homelessness and added questions to the July 2008 survey to gain some information about this topic. These questions were also included in later surveys. Data presented here were collected at these nine timepoints: July 2008, January 2009, July 2009, January 2010, July 2010, January 2011, July 2011, January 2012, and July 2012.

As a part of the point-in-time counts, participants completed a 6-7 page survey that included four questions on foreclosures:

1. *Have you ever lived in a property that was foreclosed on?* Available answer options were *yes, I owned a home that was foreclosed on*; *yes, I rented a home that was foreclosed on*; and *no*. Participants who answered no were not prompted to answer the rest of the questions on foreclosures.
2. Participants were then asked *how long ago did this foreclosure happen?* They indicated in days, weeks, months, or years how long ago the foreclosure had occurred.
3. They then answered the question *where did you live after the foreclosure?* Answer options were *home I owned*; *home I rented*; *lived with friends/family*; *in hospital*; *in jail/prison*; and *other*.
4. Finally, they were asked *what events led to the foreclosure?* and given the option to write in their answer.

In addition, they were asked *what was your living situation before you become homeless?* Answer options were *not homeless; owned; rented; lived with friends/family; in hospital; in jail/prison; and other*. Because people who were not homeless should have answered “not homeless,” their responses are not included. Note that this question does not directly address the issue of whether an individual went directly from foreclosure to homelessness; this is something that could be addressed in future surveys.

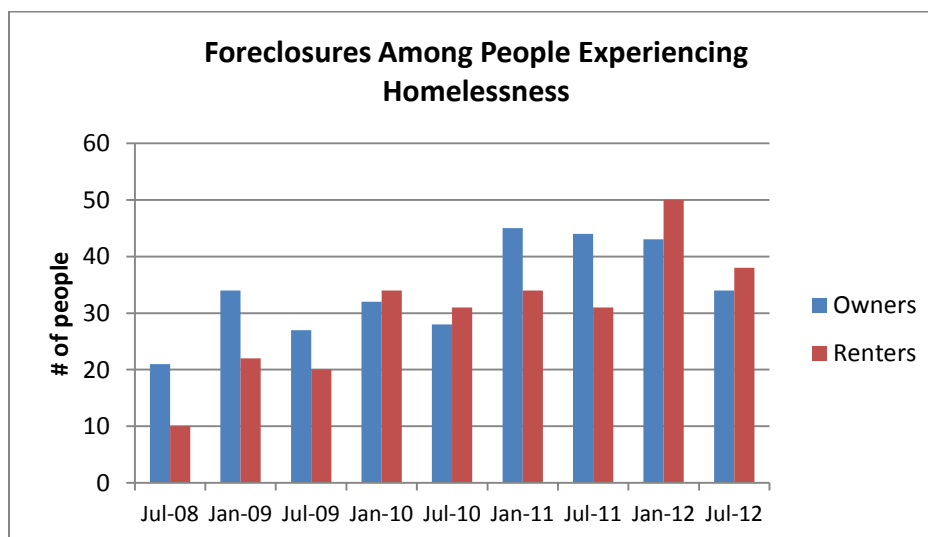
It is important to note that although Homeward collects point-in-time data twice a year, we typically compare summer to summer and winter to winter. This decision was made because of the differences in the number of available shelter beds; however, there are several other reasons we believe there might be differences in the number or characteristics of people experiencing homelessness (e.g., seasonal employment, school schedules).

Some highlights from the data that has been collected on foreclosures are:

- The raw number of people experiencing homelessness who reported a foreclosure went up at each July timepoint from July 2008 to July 2011. A small decrease was noted in July 2012. From July 2008 to July 2009, the number increased by 51.6% – from 31 to 47 people; from July 2009 to July 2010, the number increased by 23.4% – from 47 to 58 people; from July 2010 to July 2011, the number increased by 29.3% – from 58 to 75 people; from July 2011 to July 2012, the number decreased by 4.0% – from 75 to 72 people. The percentage of people experiencing homelessness who have gone through a foreclosure has increased from 6.1% to 8.3% to 11.1% to 13.0% for the July 2008 to July 2011 timepoints. In July 2012, the percentage of people experiencing homelessness who have gone through a foreclosure dropped to 11.6%.
- The raw number of people experiencing homelessness who reported a foreclosure went up for all January timepoints. From January 2009 to January 2010, the number increased by 17.9% – from 56 to 66 people; from January 2010 to January 2011, the number increased by 19.7% – from 66 to 79 people; and from January 2011 to January 2012, the number increased by 17.7% - from 79 to 93 people. The percentage of people experiencing homelessness who have gone through a foreclosure has increased from 8.6% to 10.0% to 11.3% to 13.0% for the winter point-in-time counts.

- For people experiencing homelessness who had gone through a foreclosure, the number of owners and renters fluctuates. In 2008 and 2009, the number of owners was greater than the number of renters experiencing foreclosure. In January 2010, renters overtook owners. This trend continued for the July 2010 point-in-time count. In 2011 (January and July), the number of owners once again overtook the number of renters, and this balance changed again in January 2012, when the number of renters experiencing foreclosure was higher than the number of owners.
- For people experiencing homelessness who had gone through a foreclosure, approximately 40% (range = 31% to 48% among the nine timepoints) reported that the foreclosure had occurred in the past two years. The percentage of recent foreclosures appears to be slowing down. In January 2012, the percentage of foreclosures was at its lowest point at 30.9%.

The graphic that follows depicts the number of people experiencing homelessness as renters and as owners for the nine timepoints.



Note that all data are self-report and respondents are anonymous. These two limitations mean that 1) some of what is reported may not be accurate and 2) data from timepoint to timepoint cannot be de-duplicated, so some of the individuals surveyed at one timepoint may have also responded at other timepoints. It is also important to note that Homeward typically counts more people experiencing homelessness in the January counts than in the July counts. Part of the reason for this is the fact that seasonal shelter beds, which are open in January, are not available in July.

Foreclosures – July 2008

For the night of Thursday, July 24th, 2008, we counted 957 individuals experiencing homelessness, of which 152 were children. Of the 805 adults, 508 completed the long version of the point-in-time survey, which included questions on foreclosures. 41 completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure, so the statistics reported on foreclosures are based on the number who completed the long version of the survey. Overall, 68.2% of adults who were counted completed the point-in-time survey; 63.1% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 203 surveys for people not included in the total count of homeless individuals; all of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 13 (6.4%) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	<i>n</i> = 6
Yes, I rented a home that was foreclosed on	<i>n</i> = 7

How long ago did this foreclosure happen?

Of the 11 respondents who provided answers, 3 had experienced a foreclosure in the past two years (2 on a rented property, and 1 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 12 participants who responded to this question.

Home I rented	$n = 4$
Lived with friends/family	$n = 3$
In hospital	$n = 1$
Other	$n = 4$ (e.g., rooming house)

What events led to the foreclosure?

Answers provided by 9 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- personal
- husband died could not afford house
- unemployment
- in a car accident couldn't work

Renters

- husband passed away from MS
- don't know
- fathers place - mom died, dad couldn't keep up, medical
- d/k
- owner could not afford

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 549 surveys (508 of the long form, 41 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 31 (6.1% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 21$
Yes, I rented a home that was foreclosed on	$n = 10$

How long ago did this foreclosure happen?

Of the 29 respondents who provided answers, 13 had experienced a foreclosure in the past two years (6 on a rented property, and 7 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 29 participants who responded to this question.

Home I rented	$n = 9$
Lived with friends/family	$n = 8$
In jail/prison	$n = 2$
Other	$n = 10$ (e.g., shelter, streets)

What events led to the foreclosure?

Answers provided by 19 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- not paying taxes, no steady work
- loss of job
- mortgages.com
- unable to pay taxes on home that was inherited
- hurt back lost job
- divorce
- could not work due to cancer and became bedridden
- lost job due to alcoholism
- divorce
- wife left
- death of parents and caregiving responsibilities
- divorce
- my father passed

Renters

- owned a bunch of houses in city, couldn't make mortgage?
- property owners did not pay financial obligations
- could not pay the rent
- unknown
- went to jail
- divorce

What was your living situation before you became homeless?

Answers provided by 28 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 8$
Rented	$n = 5$
Lived with friends/family	$n = 6$

Renters

Not homeless	$n = 1$
Rented	$n = 5$
Lived with friends/family	$n = 2$
Other	$n = 1$

Foreclosures – January 2009

For the night of Thursday, January 29th, 2009, we counted 1150 individuals experiencing homelessness, of which 136 were children. Of the 1014 adults, 653 completed the long version of the point-in-time survey, which included questions on foreclosures. 39 completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure, so the statistics reported on foreclosures are based on the number who completed the long version of the survey. Overall, 68.2% of adults who were counted completed the point-in-time survey; 64.4% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 263 surveys for people not included in the total count of homeless individuals; 207 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s, The Conrad Center, Friends of the Homeless). Out of this group, 10 (4.8% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 2$
Yes, I rented a home that was foreclosed on	$n = 8$

How long ago did this foreclosure happen?

Of the 8 respondents who provided answers, 3 had experienced a foreclosure in the past two years (2 on a rented property, and 1 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 9 participants who responded to this question.

Home I owned	$n = 1$
Home I rented	$n = 1$
Jail/prison	$n = 1$
Lived with friends/family	$n = 2$
Other	$n = 4$ (e.g., streets, don't remember, hotel, subsidized housing)

What events led to the foreclosure?

Answers provided by 4 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- lost job

Renters

- didn't get paid
- house wasn't up to standards
- lost employment

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 692 surveys (653 of the long form, 39 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 56 (8.6% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 34$
Yes, I rented a home that was foreclosed on	$n = 22$

How long ago did this foreclosure happen?

Of the 52 respondents who provided answers, 25 had experienced a foreclosure in the past two years (13 on a rented property, and 12 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 53 participants who responded to this question.

Home I owned	$n = 1$
Home I rented	$n = 17$
Lived with friends/family	$n = 18$
In hospital	$n = 1$
In jail/prison	$n = 1$
Other	$n = 15$ (e.g., apartment, homeless, medical respite, shelter, streets, car, travel)

What events led to the foreclosure?

Answers provided by 42 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- alcoholism
- complete mortgage was not able to be paid
- could not afford bills
- could not afford mortgage and job paid very little
- divorce
- divorce, loss of job, jail
- divorce – separation
- drugs and alcohol
- drugs – smoking crack
- got out of military, no stable job, moved to California
- I wanted to die because I had to give up my son to his birth mother. She was abusive to me and my son.
- job loss
- lack of employment
- laid off from job (2 respondents)
- lost job
- money issues
- mother passing/unemployed
- not enough income
- not paying bills
- out of work
- saved it, stopped
- separation of marriage
- tenant did not pay on time
- wife lost job

Renters

- cousin wasn't paying the bills
- didn't pay mortgage
- divorce
- drug addiction, divorce
- drugs & alcohol
- lack of funds
- landlord didn't pay house note
- lived in house after it was foreclosed on; abandoned house
- lost job (2)
- not enough income
- owner couldn't pay mortgage
- owner didn't pay bills, coal instead of heat
- property owner lost the house I was renting a room from
- rate went up
- rent the room
- wasn't making enough income

What was your living situation before you became homeless?

Answers provided by 56 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 9$
Rented	$n = 15$
Lived with friends/family	$n = 8$
Jail/prison	$n = 1$
Other	$n = 1$

Renters

Owned	$n = 3$
Rented	$n = 13$
Lived with friends/family	$n = 6$

Foreclosures – July 2009

For the night of Thursday, July 23rd, 2009, we counted 1061 individuals experiencing homelessness, of which 155 were children. Of the 906 adults, 565 completed the long version of the point-in-time survey, which included questions on foreclosures. 25 completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure. Overall, 65.1% of adults who were counted completed the point-in-time survey; 62.4% completed the long form that includes the questions reported on here.

Note that one change to the July 2009 point-in-time survey was that it was made available in both English and in Spanish.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 145 surveys for people not included in the total count of homeless individuals; 143 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 8 (5.6% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 2$
Yes, I rented a home that was foreclosed on	$n = 6$

How long ago did this foreclosure happen?

Of the 7 respondents who provided answers, 3 had experienced foreclosures as renters in the past year. The other 4 respondents had experienced a foreclosure at least 3 years prior to the survey date.

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 8 participants who responded to this question.

Home I rented	$n = 2$
Lived with friends/family	$n = 3$
Other	$n = 3$ (e.g., street, with friend)

What events led to the foreclosure?

Answers provided by 5 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- drug addiction

Renters

- increased child support, so decreased check to him
- landlord didn't pay bills
- loss of job
- shady landlord

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 590 surveys (565 of the long form, 25 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 47 (8.3% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 27$
Yes, I rented a home that was foreclosed on	$n = 20$

How long ago did this foreclosure happen?

Of the 45 respondents who provided answers, 18 had experienced a foreclosure in the past two years (11 on a rented property, and 7 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 43 participants who responded to this question.

Home I owned	$n = 2$
Home I rented	$n = 15$
Lived with friends/family	$n = 15$
In jail/prison	$n = 1$
Other	$n = 10$ (e.g., apartment, homeless, shelter, stayed with others, streets)

What events led to the foreclosure?

Answers provided by 35 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- a crooked business deal by wife's family
- alcohol addiction—loss of income
- alcohol and drug use
- alcoholism
- alcoholism did not pay bills
- death of my father
- drug addiction
- father was korean war vet, had to hire attorney to get disability
- hurt back at work
- husband passed, I wasn't working, couldn't stop the foreclosure
- job loss
- laid off
- laid off, didn't have money to pay mortgage
- lost job
- medical issues
- no job
- not paying taxes
- substance abuse, lost job
- unemployment

Renters

- didn't pay mortgage
- job situation
- loss of job/substance abuse
- mortgage too high, substance abuse
- no money to pay mortgage
- owner sold property
- owner wasn't paying mortgage
- owner/financial institute agreement flawed
- renovation
- rent wasn't paid on time
- renting a room, owner had foreclosure
- section 8
- sold houses he was renting
- unknown

What was your living situation before you became homeless?

Answers provided by 45 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 9$
Rented	$n = 9$
Lived with friends/family	$n = 6$
In jail/prison	$n = 1$

Renters

Owned	$n = 3$
Rented	$n = 11$
Lived with friends/family	$n = 3$
Jail/prison	$n = 1$
Group home/foster care	$n = 1$
Other	$n = 1$

Foreclosures – January 2010

For the night of Thursday, January 21st, 2010, we counted 1012 individuals experiencing homelessness, of which 131 were children. Of the 881 adults, 661 completed the long version of the point-in-time survey, which included questions on foreclosures. 19 completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure. Overall, 77.2% of adults who were counted completed the point-in-time survey; 75.0% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 163 surveys for people not included in the total count of homeless individuals; 155 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 18 (11.6% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 4$
Yes, I rented a home that was foreclosed on	$n = 14$

How long ago did this foreclosure happen?

Of the 16 respondents who provided answers, 8 had experienced foreclosures in the past year (6 on a rented property, and 2 on an owned property). The other 8 respondents had experienced a foreclosure at least 4 years prior to the survey date.

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 17 participants who responded to this question.

Home I rented	$n = 7$
Lived with friends/family	$n = 6$
Other	$n = 4$ (e.g., street, rented room)

What events led to the foreclosure?

Answers provided by 15 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- alcoholism – lost job, everything
- mortgage wasn't being paid anymore
- unpaid taxes

Renters

- bad landlord
- bank
- disability
- don't know
- financial
- inherited mother's house
- landlord
- landlord lost house
- living in a rooming house
- the landlord
- the landlord lost his house
- unknown

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 680 surveys (661 of the long form, 19 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 66 (10.0% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 32$
Yes, I rented a home that was foreclosed on	$n = 34$

How long ago did this foreclosure happen?

Of the 60 respondents who provided answers, 29 had experienced a foreclosure in the past two years (22 on a rented property, and 7 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 60 participants who responded to this question.

Home I owned	$n = 3$
Home I rented	$n = 17$
Lived with friends/family	$n = 20$
Other	$n = 20$ (e.g., boarding house, emergency shelter, streets, outdoor camps)

What events led to the foreclosure?

Answers provided by 44 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- alcohol abuse
- alcohol and drug abuse
- alcohol and drugs and loss of job
- closing my small business (dissolving) due to divorce and subsequent financial difficulty
- death threats not being to make notes + bills
- delinquent taxes (being paid) and then couldn't pay when in jail
- drug abuse and drinking, cousin wasn't paying bills
- drinking and drugs
- drug abuse, lack of money to pay mortgage
- drug use
- it was someone else's home
- job loss
- layoff
- left military – went to California
- lived in vacant house
- loss of income
- medical issues
- mother, father passed away
- tenant paid rent – landlord did not pay the bank
- the flood washed his trailer home away
- unpaid taxes
- wife took off with the money

Renters

- behind on payments
- divorce
- don't know – landlord did not say
- family illness
- illness, health problems
- landlord
- landlord did not pay mortgage
- landlord owed bank mortgage
- loss of job
- lost job
- n/a
- non-payment of mortgage
- owner didn't pay mortgage
- owner used rent money for drugs and alcohol
- people I rented from didn't pay the rent
- property wasn't his; not sure
- rundown property
- smoke the house up (crack)
- state bought the property that landlord owned
- the owner let the home go in foreclosure
- unemployment

What was your living situation before you became homeless?

Answers provided by 66 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 10$
Rented	$n = 15$
Lived with friends/family	$n = 6$
Other	$n = 1$

Renters

Owned	$n = 2$
Rented	$n = 23$
Lived with friends/family	$n = 6$
Jail/prison	$n = 1$
Other	$n = 2$

Foreclosures – July 2010

For the night of Thursday, July 29th, 2010, we counted 891 individuals experiencing homelessness, of which 143 were children. Of the 748 adults, 523 completed the long version of the point-in-time survey, which included questions on foreclosures. 28 completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure. Overall, 73.7% of adults who were counted completed the point-in-time survey; 69.9% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 149 surveys for people not included in the total count of homeless individuals; 141 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 21 (14.9% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 10$
Yes, I rented a home that was foreclosed on	$n = 11$

How long ago did this foreclosure happen?

Of the 18 respondents who provided answers, 7 had experienced foreclosures in the past two years (6 on a rented property, and 1 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 19 participants who responded to this question.

Home I rented	$n = 5$
Lived with friends/family	$n = 7$
In jail/prison	$n = 1$
Other	$n = 6$ (e.g., street, shelter)

What events led to the foreclosure?

Answers provided by 13 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- couldn't pay for repairs—got behind in mortgage
- divorce
- father's cruelty, he forced wife and 4 kids out
- out of work due to accident
- sick
- son did not take care of business

Renters

- condemned property
- landlord did not follow the law
- landlord corrupt
- landlord lost the house
- landlord not paying mortgage
- landlord was foreclosed on
- rented w/family and couldn't cover everything himself - sister left

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 551 surveys (523 of the long form, 28 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 59 (11.3% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 28$
Yes, I rented a home that was foreclosed on	$n = 31$

How long ago did this foreclosure happen?

Of the 51 respondents who provided answers, 18 had experienced a foreclosure in the past two years (12 on a rented property, and 6 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 55 participants who responded to this question.

Home I rented	$n = 14$
Lived with friends/family	$n = 21$
In hospital	$n = 1$
In jail/prison	$n = 3$
Other	$n = 16$ (e.g., motel, park, shelter, streets)

What events led to the foreclosure?

Answers provided by 38 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- alcohol and drugs
- back taxes
- bankruptcy—drug use
- carjacking injury to head + electric shock led to minor problems
- change in pay rate
- child support
- dad died/leg issues applying for disability
- divorce, job loss due to substance abuse
- drank up my mortgage
- drinking and drug use
- drug abuse, bills not paid
- drug/alcohol addiction/didn't pay mort.
- drugs
- I could not pay the mortgage
- I couldn't pay the bills (mortgage)
- loss of job
- lost my job
- mother/father's house foreclosed on
- paying boss to make my mortgage-he never paid it-I was out of town working
- substance abuse
- unemployed

Renters

- another property owned
- brother suffered financial problems
- cousin owned the house
- don't know
- home was not paid for by owner
- home was rented
- job loss/hours reduced
- landlord didn't pay her mortgage
- landlord didn't pay bills
- landlord had house up for sale—buyer decided not to purchase and it was foreclosed
- not enough income
- owner didn't keep mortgage
- owner didn't pay bills
- someone else bought the property
- the person who owned the home did not pay the mortgage
- unknown-rent/mortgage unpaid
- was not told

What was your living situation before you became homeless?

Answers provided by 56 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 5$
Rented	$n = 9$
Lived with friends/family	$n = 9$
In jail/prison	$n = 3$
Other	$n = 2$

Renters

Owned	$n = 2$
Rented	$n = 16$
Lived with friends/family	$n = 7$
Other	$n = 3$

Foreclosures – January 2011

For the night of Thursday, January 27th, 2011, we counted 1102 individuals experiencing homelessness, of which 159 were children. Of the 943 adults, 699 completed the long version of the point-in-time survey, which included questions on foreclosures. Ten completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure. Overall, 75.2% of adults who were counted completed the point-in-time survey; 74.1% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 188 surveys for people not included in the total count of homeless individuals; 182 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 12 (6.6% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 6$
Yes, I rented a home that was foreclosed on	$n = 6$

How long ago did this foreclosure happen?

Of the 9 respondents who provided answers, 2 had experienced a foreclosure in the past two years (on a rented property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 10 participants who responded to this question.

Home I rented	$n = 5$
Lived with friends/family	$n = 3$
Other	$n = 2$ (e.g., shelter)

What events led to the foreclosure?

Answers provided by 8 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- bought a home while the economy was down and the payment was too high
- couldn't pay to fix house
- major repairs needed on house and I couldn't afford the equity loan

Renters

- beyond his control
- friend's house was declared unliveable
- landlord issues
- landlord wasn't paying bills
- owner wasn't paying the mortgage

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 709 surveys (699 of the long form, 10 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 79 (11.3% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 45$
Yes, I rented a home that was foreclosed on	$n = 34$

How long ago did this foreclosure happen?

Of the 76 respondents who provided answers, 35 had experienced a foreclosure in the past two years (20 on a rented property, and 15 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 72 participants who responded to this question.

Home I owned	$n = 4$
Home I rented	$n = 19$
Lived with friends/family	$n = 28$
Hospital	$n = 1$
Jail/prison	$n = 4$
Other	$n = 16$ (e.g., apartment, homeless, motel, vehicle, shelter)

What events led to the foreclosure?

Answers provided by 51 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- bankruptcy caused by addiction
- bank bought the house
- bank lost payments then it was put in the market to sell
- bankrupt
- behind on house payments
- built new house
- daughter with income moved out
- did not pay lien on house
- divorce and no work
- drinking and drugging
- drug and alcohol addiction
- drug use
- failure to pay
- I had no transportation and no roommate to pay 1/2 rent
- I was an alcohol and drug addict so I lost my home
- insufficient income
- job change, pay cut
- lack of money
- loss of employment
- loss of job due to addiction
- lost job
- lost job
- lost job and life
- lost my job and couldn't take the mortgage payment
- lost of job (drugs and alcohol)
- no income
- rent was too high
- savings gone, lost job due to drinking
- substance abuse
- unable to pay mortgage
- unemployment, drug addiction

Renters

- drugs, loss of job and worthless spouse
- financial
- friend was not putting up the money that was said to be paying the bank
- lack of employment
- lack of income
- landlord
- landlord did not pay the bills
- landlord failed to pay mortgage
- landlord smoked up the rent money in crack
- last one living there couldn't make payment
- lien on the house
- loss of income
- my mom fell behind on the bills
- no job
- no money
- owner did not meet mortgage
- owner did not make payments
- owner did not pay the bank
- ran out of work
- slum landlord

What was your living situation before you became homeless?

Answers provided by 77 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Not homeless	$n = 1^*$
Rented	$n = 19$
Lived with friends/family	$n = 8$
Hospital	$n = 1$
Jail/prison	$n = 3$
Other	$n = 1$

Renters

Owned	$n = 12$
Rented	$n = 16$
Lived with friends/family	$n = 11$
Jail/prison	$n = 2$
Group home/foster care	$n = 1$
Other	$n = 2$

Foreclosures – July 2011

For the night of Thursday, July 28th, 2011, we counted 941 individuals experiencing homelessness, of which 169 were children. Of the 772 adults, 576 completed the long version of the point-in-time survey, which included questions on foreclosures. Five completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure. Overall, 75.3% of adults who were counted completed the point-in-time survey; 74.6% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 188 surveys for people not included in the total count of homeless individuals; 186 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 12 (6.5% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 6$
Yes, I rented a home that was foreclosed on	$n = 6$

How long ago did this foreclosure happen?

Of the 8 respondents who provided answers, 1 had experienced a foreclosure in the past two years (on a rented property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 10 participants who responded to this question.

Home I rented	$n = 3$
Lived with friends/family	$n = 4$
Jail/prison	$n = 1$
Other	$n = 2$ (e.g., shelter, CARITAS)

What events led to the foreclosure?

Answers provided by 6 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- loss of job
- lost job
- repairs causes for loan payments

Renters

- don't know
- mortgage wasn't paid
- owner didn't pay mortgage
- landlord wasn't paying bills
- owner wasn't paying the mortgage

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 581 surveys (576 of the long form, 5 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 75 (13.0% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 44$
Yes, I rented a home that was foreclosed on	$n = 31$

How long ago did this foreclosure happen?

Of the 63 respondents who provided answers, 21 had experienced a foreclosure in the past two years (15 on a rented property, and 6 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 72 participants who responded to this question.

Home I owned	$n = 6$
Home I rented	$n = 12$
Lived with friends/family	$n = 25$
Hospital	$n = 1$
Jail/prison	$n = 6$
Other	$n = 15$ (e.g., apartment, homeless, motel, street, shelter)

What events led to the foreclosure?

Answers provided by 52 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- alcohol and drug abuse
- change in pay
- did not pay mortgage
- didn't pay my payment
- didn't know that they didn't pay mortgage
- dispute with spouse
- divorce/unemployment
- drinking and drugging
- drinking, not working, didn't pay mortgage
- drug addiction
- drugs and alcohol
- drugs and alcohol
- fluctuating mortgage
- house was condemned
- I lived with my mother and her home was foreclosed on
- lack of responsibility
- laid off work
- loss of job
- lost employment
- lost job
- lost my job
- my gf lost her job and we fell behind on mortgage
- not enough income
- overspending/alcohol and drugs
- prison
- spousal death
- too many payments - new car and new house
- unemployed
- wife abused drugs and alcohol

Renters

- basketball
- drugs
- homelessness
- I was renting a room and paying weekly rent but the landlord lost the house
- lack of rent
- landlord didn't pay mortgage
- landlord didn't pay taxes
- landlord wasn't paying mortgage
- missed 2 payments and lot rent overdue
- not paying the bill
- owner couldn't make payment
- owner did not pay mortgage
- owner didn't pay rent
- owners didn't pay mortgage
- person renting from lost business
- separated
- SRO-landlord wouldn't pay taxes
- wife passed; incarcerated

What was your living situation before you became homeless?

Answers provided by 77 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 10$
Rented	$n = 19$
Lived with friends/family	$n = 12$
Jail/prison	$n = 1$
Other	$n = 1$

Renters

Not homeless	$n = 1^*$
Owned	$n = 2$
Rented	$n = 19$
Lived with friends/family	$n = 6$
Jail/prison	$n = 2$
Group home/foster care	$n = 1$

Foreclosures – January 2012

For the night of Thursday, January 26th, 2012, we counted 1040 individuals experiencing homelessness, of which 131 were children. Of the 909 adults, 714 completed the long version of the point-in-time survey, which included questions on foreclosures. Six completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure. Overall, 79.2% of adults who were counted completed the point-in-time survey; 78.5% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 248 surveys for people not included in the total count of homeless individuals; 245 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 30 (12.2% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 10$
Yes, I rented a home that was foreclosed on	$n = 20$

How long ago did this foreclosure happen?

Of the 19 respondents who provided answers, 8 had experienced a foreclosure in the past two years (7 on a rented property, and 1 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 20 participants who responded to this question.

Home I rented	$n = 4$
Lived with friends/family	$n = 7$
Other	$n = 9$ (e.g., became homeless, car, rented room)

What events led to the foreclosure?

Answers provided by 13 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- alcohol related issues
- laid off of job
- lost job
- lost job, housing market, mortgage went up

Renters

- auction / remodeling was unsecure / court action
- business owner filed chapter 7 bankruptcy - client was living at his workplace
- can not pay
- don't know confused
- owner had too much credit card debt
- property condition unlivable
- took the house back
- unknown
- wife's home

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 720 surveys (714 of the long form, 6 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 93 (13.0% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 43$
Yes, I rented a home that was foreclosed on	$n = 50$

How long ago did this foreclosure happen?

Of the 81 respondents who provided answers, 25 had experienced a foreclosure in the past two years (17 on a rented property, and 8 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 82 participants who responded to this question.

Home I owned	$n = 3$
Home I rented	$n = 22$
Lived with friends/family	$n = 34$
Hospital	$n = 1$
Jail/prison	$n = 2$
Other	$n = 20$ (e.g., homeless, shelter, alley, truck)

What events led to the foreclosure?

Answers provided by 63 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- depression job change/ salary change within the job
- divorce
- divorce / child support
- extreme addictive behavior
- financial problems / loss of job
- gambling & drugs
- had a heart attack, fell off roof broke back could not work
- I could not afford my new mortgage
- jail
- job layoff
- lack of employment
- late mortgage
- loss job
- loss of work
- lost job
- lost job; run out on benefits; no assets
- lost jobs
- lost my job
- money problems
- mortgage loan was in default, stepfather passed & payment was too high
- mortgage wasn't paid
- no income
- non payment of re-finance committees
- non payments
- non-payment
- poor economy - loss of income -non payment
- property tax
- separation; divorce; depression (mental) & unemployment
- wife wanted 1/2 of house so let go into foreclosure

Renters

- alcoholism, job loss, injury
- back taxes
- bankrupt
- bldg. burned down - set on fire by owner
- cops ran me off
- couldn't pay taxes
- currently living there after foreclosure delinquent on mortgage (sisters home)
- divorced, drug addiction
- economy
- faulty equipment
- homeowner / swindled my money (rent to own)
- I have no idea. I was renting
- laid off
- landlord could not pay mortgage
- landlord did not pay mortgage
- landlord didn't pay the mortgage
- landlord involvement with drugs
- loss of job
- lost job
- lost of job
- mortgage got higher, went up
- mortgage wasn't being paid by owner
- mother in law was mentally ill, her daughter took loans against home
- significant other not paying bills - mortgage
- slow payments
- spouse couldn't deal with drug use
- the payment was short each month
- unemployment
- upside down on the loan and let it go
- was evicted

What was your living situation before you became homeless?

Answers provided by 93 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 12$
Rented	$n = 21$
Lived with friends/family	$n = 10$

Renters

Owned	$n = 3$
Rented	$n = 33$
Lived with friends/family	$n = 8$
Jail/prison	$n = 2$
Group home/foster care	$n = 1$
Other	$n = 3$

Foreclosures – July 2012

For the night of Thursday, July 26th, 2012, we counted 907 individuals experiencing homelessness, of which 135 were children. Of the 772 adults, 623 completed the long version of the point-in-time survey, which included questions on foreclosures. Twenty-two completed the short version of the point-in-time survey, which was generally administered by the police, street outreach workers, and teams that went out in the counties; this short form did not contain questions about whether people had experienced a foreclosure. Overall, 83.5% of adults who were counted completed the point-in-time survey; 80.7% completed the long form that includes the questions reported on here.

Surveys of People Who Are Not Experiencing Homelessness

Overall, we completed 198 surveys for people not included in the total count of homeless individuals; 196 of these surveys were the “long form,” which included the questions on foreclosures. These surveys were completed at area meals programs (e.g., St. Paul’s Episcopal Church, The Conrad Center, Friends of the Homeless). Out of this group, 34 (17.3% of long form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 9$
Yes, I rented a home that was foreclosed on	$n = 25$

How long ago did this foreclosure happen?

Of the 23 respondents who provided answers, 7 had experienced a foreclosure in the past two years (5 on a rented property, and 1 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 24 participants who responded to this question.

Home I rented	$n = 7$
Lived with friends/family	$n = 10$
Other	$n = 7$ (e.g., assisted living, outdoors, rooming house)

What events led to the foreclosure?

Answers provided by 14 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- laid off-not able to pay mortgage
- loss of income-higher expenses. Family medical costs.
- roommates couldn't afford the rent
- utilities

Renters

- finances
- landlord
- landlord did not pay the bank
- landlord didn't pay
- landlord sold house
- landlord withheld information about foreclosure
- loss of income
- medical bills
- not sure-father died then house foreclosed
- owner foreclosed

Surveys of People Who Are Experiencing Homelessness

Overall, we completed 645 surveys (623 of the long form, 22 of the short form) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's Episcopal Church, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 72 (11.6% of long-form respondents) indicated that they had experienced a foreclosure on a property that they rented or owned.

Have you ever lived in a property that was foreclosed on?

Numbers below represent the number of responses per category.

Yes, I owned a home that was foreclosed on	$n = 34$
Yes, I rented a home that was foreclosed on	$n = 38$

How long ago did this foreclosure happen?

Of the 63 respondents who provided answers, 23 had experienced a foreclosure in the past two years (8 on a rented property, and 15 on an owned property).

Where did you live after the foreclosure?

Numbers below represent the number of responses per category for the 63 participants who responded to this question.

Home I owned	$n = 3$
Home I rented	$n = 22$
Lived with friends/family	$n = 23$
Jail/prison	$n = 2$
Other	$n = 13$ (e.g., homeless, shelter, streets, boarding house)

What events led to the foreclosure?

Answers provided by 47 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

- bankruptcy/divorce
- brother stole \$14,000 from me, that I to pay my bills while I was out to sea.
- courts
- divorce
- divorce/child support
- drinking and other things were more important than paying my mortgage.
- drug addiction
- drug use
- drug use and incarceration
- drugs & alcohol
- drugs and alcohol
- father died and he took out a large loan
- finance company sold contract to another finance company rate was raised-we could no longer afford.
- incarceration
- lack of income
- laid off from Richfood
- landlord wasn't paying mortgage
- loss of employment, misuse of funds (drugs/alcohol)
- lost job
- lost job
- lost job. Exhausted benefits and my own resources
- my fixed mortgage kept getting sold to other banks and they steadily raised my payment illegally (breach of contract) til I couldn't afford it
- non payment of bill by ex wife
- spouse lost job, major illness bills
- work hours was cut back and couldn't pay for her home

Renters

- didn't pay bills
- divorce
- economy
- finances
- irresponsibility of the owner
- lack of funds
- lack of payment
- landlord did not pay mortgage
- landlord issue
- landlord wasn't paying mortgage; however, I was paying rent.
- lost job
- loss of job
- loss of job/income (sister was owner)
- loss of work, bank turned down refinance
- mental illness
- mortgage not paid by owners
- my room/house mate could not afford
- owner didn't pay mortgage
- property taxes
- the owner lost his property
- the rent man wasn't up on his payments
- the rooming house the bank people came and told us to leave. Don't know why it was foreclosed.

What was your living situation before you became homeless?

Answers provided by 67 respondents appear below, broken down by those who experienced foreclosure as owners and then renters.

Owners

Owned	$n = 8$
Rented	$n = 13$
Lived with friends/family	$n = 6$
Jail/prison	$n = 3$
Group home/foster care	$n = 1$

Renters

Owned	$n = 2$
Rented	$n = 24$
Lived with friends/family	$n = 6$
Jail/prison	$n = 2$
Group home/foster care	$n = 1$
Other	$n = 1$