

## Foreclosure Data from the Richmond Region: July 2008 – January 2010

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., The Conrad Center, St. Paul's Episcopal Church, 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 the January and July 2009 and the January 2010 surveys. Data presented here were collected at four timepoints: July 2008, January 2009, July 2009, and January 2010.

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

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.

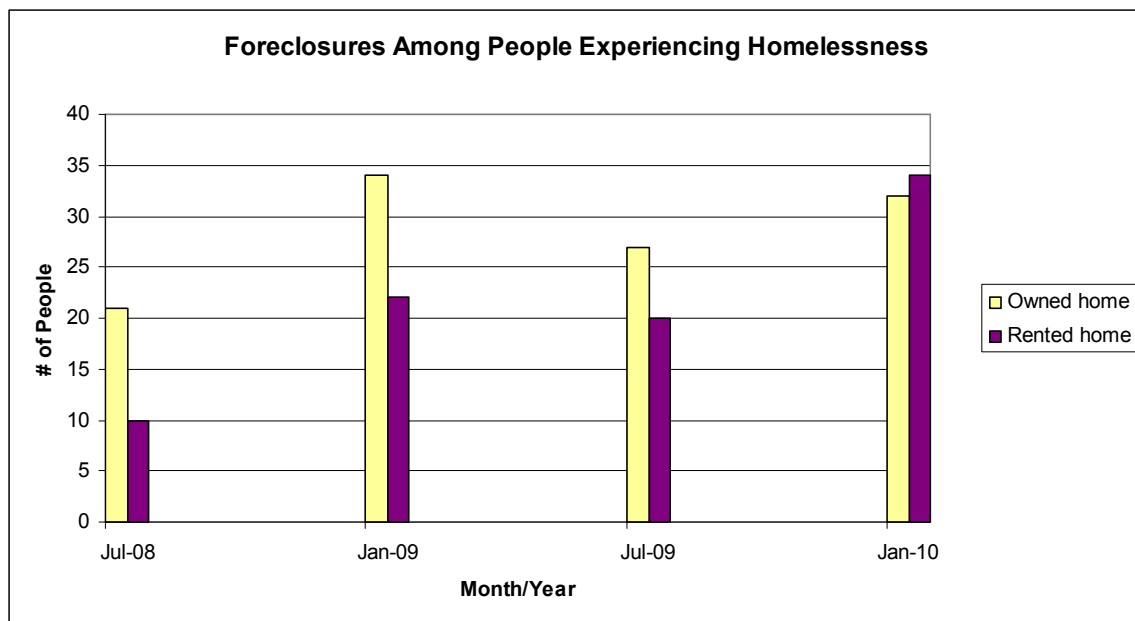
In addition, they were asked *what was your living situation before you become homeless?* Answer options were *not homeless; owned; rented; lived with friends/family; in hospital; in jail/prison;* and *other*. Because people who were not homeless should have answered "not homeless," their responses are 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 from July 2008 to July 2009 by 51.6% – from 31 to 47 people, and the percentage of people increased from 6.1% to 8.3%.
- The raw number of people experiencing homelessness who reported a foreclosure went up from January 2009 to January 2010 by 17.9% – from 56 to 66 people, and the percentage of people increased from 8.6% to 10.0%.
- For people experiencing homelessness who had gone through a foreclosure, more people indicated going through a foreclosure as owners than renters. This was true for all the first three timepoints, but in January 2010, renters overtook owners.
- For people experiencing homelessness who had gone through a foreclosure, approximately 40% (range = 38% to 45% among the four timepoints) reported that the foreclosure had occurred in the past two years.

The slide below depicts the number of people experiencing homelessness as renters and as owners for the four 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 in 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 24<sup>th</sup>, 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. 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. These surveys were completed at area meals programs (e.g., St. Paul's and The Conrad Center). 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	$n = 6$
Yes, I rented a home that was foreclosed on	$n = 7$

#### 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) the long form of the survey) of people experiencing homelessness. A large majority of these surveys were completed at area meals programs (e.g., St. Paul's and The Conrad Center) and through local shelters. Out of this group, 31 (5.6% of all respondents, 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 29<sup>th</sup>, 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. 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, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 56 (8.1% of all respondents experiencing homelessness, 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 29 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; abandon house
- lose job
- lost job
- 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 22 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 23<sup>rd</sup>, 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, 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 & w/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, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 47 (8.0% of all respondents experiencing homelessness, 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 wifes 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 21<sup>st</sup>, 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. No Spanish forms were completed by individuals experiencing homelessness.

### **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, 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, The Conrad Center, Friends of the Homeless) and through local shelters. Out of this group, 66 (9.7% of all respondents experiencing homelessness, 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	<i>N</i> = 3
Home I rented	<i>N</i> = 17
Lived with friends/family	<i>N</i> = 20
Other	<i>N</i> = 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	$n = 2$