

ABSTRACT

Title of Thesis: UNSHELTERED HOMELESSNESS IN MARYLAND:
IMPACT AND SPATIAL CHANGE DURING THE
FORECLOSURE CRISIS

David Boston, Master of Community Planning, 2012

Thesis directed by: Dr. Casey Dawkins, Urban Studies and Planning Program

This research primarily looks at trends in unsheltered homelessness and foreclosures in Maryland between 2005 and 2011 in order to determine what kind of impact the foreclosure crisis has had on homelessness. To complement these quantitative data, qualitative information was gathered through interviews and from local Continuum of Care plans. The results of this investigation do not support any direct causal relationship between new foreclosures and homelessness; however, it is possible that foreclosures have pushed higher-income renters into the rental market. Through the combined impacts of the build-up of the housing bubble and the injection of these new higher-income renters, rental costs have continued their upward trend. In this way, it is possible that foreclosures have indirectly led to an increase in homelessness by pushing rental costs upward even after the housing bubble had burst.

However, this research also highlighted many shortcomings associated with the homeless point-in-time count methodology that make it difficult to identify causal relationships such as this with any high level of certainty. Several recommendations are provided at the conclusion of this research in order to help alleviate homelessness, improve the available data, and conduct additional research to further our collective knowledge on the nature of homelessness and its causes.

UNSHELTERED HOMELESSNESS IN MARYLAND:
IMPACT AND SPATIAL CHANGE DURING THE FORECLOSURE
CRISIS

by

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My thesis chair, Dr. Casey Dawkins, was extremely helpful during the planning process for this thesis, as he helped me to narrow my focus. His expertise in quantitative analyses helped me to find interesting ways to answer the questions I had in mind with limited data to work with, and being able to bounce ideas off of Dr. Dawkins was very helpful throughout the entire process. The other two members of my advisory committee, Dr. Alex Chen and Dr. James Cohen, also offered me great feedback during several key points in the process. Their questions and discussions from unique points of view helped me to ensure that the finished product was accessible and useful to people looking at the problem from a variety of standpoints.

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Lastly, I would like to dedicate this work to anyone struggling with homelessness. I hope that the knowledge gained from this research can be used to alleviate your pain, and to help allow you or your family to live in peace within an economic and political system that values and respects you.

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Chapter 1: Introduction

1.1 *Importance of homelessness to urban planning*

Housing planning and policy is a major field of study within planning literature for a variety of important reasons. As a planner, even by simply looking at a land use map for any metropolitan region, one can see that the predominant land use is residential. The density of residential space and the way that housing intermingles with other surrounding land uses are key topics when discussing sustainability, the rehabilitation of old housing is important to community development planners, and housing is important to transportation planners for its density and location due to the resulting impact on road and transit capacity and commuting routes.

But behind all of the technical importance is an underlying reason that planners are interested in housing; a reason that planners are hired by governments and paid with tax-payer money to begin with. Planners have a responsibility to the public to ensure that housing is more accessible and built more conscientiously than it would be within the same jurisdiction without employed planners. More specifically, the American Institute of Certified Planners (AICP) Code of Ethics and Professional Conduct states the following (2009):

We shall seek social justice by working to expand choice and opportunity for all persons, recognizing a special responsibility to plan for the needs of the disadvantaged and to promote racial and economic integration. We shall urge the alteration of policies, institutions, and decisions that oppose such needs. (AICP, 2009, Section A.1.f).

In order to “expand choice and opportunity for all persons,” as the Code of Ethics (2009) lists as part of planners’ overall responsibility to the public, planners must realize the

importance of expanding housing availability to all persons. Having access to decent housing is one of the most direct and powerful ways to expand a person's choices and opportunities, and by addressing homelessness, planners are better ensuring that they are expanding opportunity for *all* persons, and not only *some* persons.

Additionally, since the provision of adequate housing is an obvious component in any economic development efforts or simply community-level planning in general, along with employment, transportation, supportive goods and services, and miscellaneous attractions, the prevalence of homelessness in any particular jurisdiction can be considered a failure of local-level planning to meet the very minimum requirements for a well-functioning community. And since it is cost-effective for localities to keep homelessness and unsheltered homelessness to a minimum, as discussed further in this paper, it should be a priority for planners to work towards eliminating homelessness from a fiscal standpoint as well.

Homelessness is also a problem that planners have a great deal of control over locally. While this will be discussed in greater detail within the conclusions section of the paper, it is important for planners to understand the relationship between foreclosures and unsheltered homelessness in order to be fully prepared to prevent the expansion of homelessness in their own localities in the future.

1.2 Methods of measuring homelessness

There are two major methods of measuring homelessness. One of these methods is called the point-in-time count, and the other method estimates the number of people who have experienced homelessness at any point in an extended period of time, also called period-prevalence counts (Culhane & Metraux, 1999).

Point-in-time counts attempt to gauge how many people are homeless at a single point in time. Beginning in 2005, HUD began requiring that local agencies conduct a count on a single night in January in order to estimate the total sheltered and unsheltered homeless populations within their jurisdictions at least once every other year in order to receive federal aid for homeless services (Schwartz, 2010).

Point-in-time counts have been criticized for overestimating the prevalence of chronic or long-term homelessness over transitory homelessness due to only counting one night in the year (Schwartz, 2010). In addition, there are numerous difficulties associated with counting homeless populations. These include definitional issues, locating homeless people, methods of data collection and enumeration, sampling and extrapolation, de-duplicating, and differing time frames (NAEH, 2009b). Another drawback of Continuum of Care (CoC) data is that jurisdictions will often change their data collection methodologies from year to year in order to improve the accuracy or cost-efficiency of their counts, and this makes it difficult to correctly represent changes in the homeless population through a longitudinal study (NAEH, 2009b).

Period-prevalence counts estimate the number of people who have been homeless over a given period of time. This is usually done through a survey asking if the person has experienced homelessness over a certain period of time. Many times, surveys will ask the same respondents to specify whether they have experienced homelessness over different periods of time, such as one year, three years, or ever in their lifetime, as well as questions pertaining to how frequently and for how long the respondent has experienced homelessness in order to deepen the understanding of who is most likely and where people are in most danger of slipping into homelessness at any point of economic hardship (Culhane & Metraux, 1999). This methodology typically results in higher overall numbers of homelessness and a higher prevalence of short-term homeless experiences (Culhane & Metraux, 1999; Schwartz, 2010).

Though the benefits of using CoC point-in-time counts are discussed in more detail within Chapter 3 of this paper, it is important to note that many surveys used for the latter methodology are only conducted for the sheltered population. Homeless Management Information Systems (HMIS) make it easy for shelter providers and housing program supervisors to track the total number of beneficiaries over the course of the year, but the unsheltered homeless populations are often not counted until the mandatory point-in-time counts are conducted in January.

1.3 Continuum of Care (CoC) system

Continuum of Care (CoC) plans started out as long-range community-level plans that could be drafted in order to organize a community's goals for alleviating homelessness, and also gave them an advantage when competing with other communities for HUD McKinney Homeless Assistance grants and funding (HUD, 1999). HUD's official definition of a CoC plan was the following (HUD, 1999):

A Continuum of Care Plan is a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

However, beginning in 2005, the Continuum of Care system became paired with the point-in-time counts discussed earlier, which were mandatory at least once every other year on a single night in January if jurisdictions wanted to receive any federal aid for their homelessness programs (Kertesz, Crouch, Milby, Cusimano, & Schumacher, 2009; Schwartz, 2010). Before Continuum of Care plans began incorporating homeless counts into the requirements for federal aid, the homeless were not counted in the decennial Census, the American Community

Survey, the Current Population Survey, the American Housing Survey, or any other national quantitative dataset of housing or households (Schwartz, 2010).

Local governments within each state take it upon themselves to team up with other local governments to split the state into an assortment of Continuum of Care jurisdictions. Some states, like Maryland, keep things simple by placing the CoC boundaries directly over pre-existing county boundaries. Some counties will manage their own CoC, while other less populated areas will form a CoC that includes multiple counties. Many states are more complicated. For example, states like Colorado or Idaho place their CoC boundaries along the edges of major metropolitan areas, and then include a Balance of State CoC which incorporates the rest of the state. The State of Arkansas has various regional CoCs, and then a large portion of the state which is not included within any CoC. And then there are a few low-population states, like South Dakota or Wyoming, that keep things extremely simple by having only one CoC for the entire state. No matter how a state is split up by CoC boundaries, each individual CoC has done a point-in-time homeless count at least once every other year in January since 2005, and has submitted a CoC plan to HUD in order to qualify for federal CoC program grants.

There are currently three CoC programs which HUD manages to help provide grant funding to regional CoCs to combat homelessness. These programs are the Supportive Housing Program (SHP), the Shelter Plus Care (S+C) Program, and the Section 8 Moderate Rehabilitation Program for Single-Room Occupancy Dwellings for Homeless Individuals (Section 8/SRO) Program (HUD, 2012d).

SHP helps homeless individuals work their way towards independent living by providing them with a combination of housing and supportive services. CoC recipients can use SHP money to help homeless individuals in their jurisdiction by utilizing a combination of six different approaches (HUD, 2012g):

1. Transitional housing
2. Permanent housing for persons with disabilities
3. Supportive services only
4. Safe havens: permanent housing for hard-to-reach persons with severe mental illness
5. Homeless Management Information Systems (HMIS)
6. Innovative supportive housing

By funding different combinations of transitional housing, permanent housing, and supportive services, SHP allows for local CoC jurisdictions to use federal money in a way that best serves local needs. The HMIS is used for data collection, and is very beneficial for tracking changes in the characteristics of the local homeless population (HUD, 2012g). Also, since the money can also be used to fund innovative supportive housing, the program strives to ensure that the local responses are not limited to formulaic federal guidelines, and can instead be adaptable to the needs of the local community.

While the SHP is comprehensive in nature and can be used to fund a wide variety of different projects designed to move homeless individuals and families closer to the goal of independent living, it does not cover the full cost by itself. SHP can cover between \$200,000 to \$400,000 in rehabilitations costs based on location, and up to \$400,000 in new construction costs, but any money granted for these activities must be matched by the grantee from a separate source (HUD, 2012g). Grantees also must contribute a 20 percent cash match to the supportive services budget, a 25 percent cash match to the total operating costs budget, and a 20 percent cash match to the HMIS development or implementation budget (HUD, 2012g).

The S+C program is designed to help homeless individuals and families with disabilities such as mental disabilities, chronic substance abuse problems, or HIV/AIDS or similar diseases, by providing rental assistance in conjunction with supportive services (HUD, 2012f). The

program is made up of four distinct components, and while CoC applicants can apply for all of the components if they wish, a separate application is required for each of these individual components (HUD, 2012f):

1. Single-room occupancy (SRO) component - moderate rehabilitation for single-room occupancy dwellings
2. Sponsor-based rental assistance (SRA) component
3. Project-based rental assistance (PRA) component
4. Tenant-based rental assistance (TBRA) component

Each of these four components is similar in that it provides some kind of permanent housing with supportive services. The main difference lies in who the CoC applicant is contracting with in order to provide the subsidized units. For the SRO units, the CoC applicant subcontracts with a public housing agency (PHA) to identify old hotels, motels, or large houses that could be used to provide single occupancy units or efficiencies to homeless individuals (HUD, 2012f). For SRA units, the CoC applicant subcontracts with a nonprofit organization or a community mental health agency that owns or leases the actual units (HUD, 2012f). PRA units are subsidized by CoC applicants who subcontract with individual building owners, and they can be either ready to rent or require rehabilitation in order to provide a “decent, safe, and sanitary place to live” (HUD, 2012f). The TBRA component is the only one of the four components in which the S+C funds are linked to tenants who choose their own housing units instead of being linked to specific units. However, for the sake of convenience and efficiency when delivering supportive services, the CoC applicant can require that tenants receiving TBRA assistance live within a certain area or certain structures (HUD, 2012f).

Another major difference between these components is that SRO assistance is linked to SRO units or efficiencies, whereas the SRA, PRA, and TBRA assistance can be used for any type

of housing (HUD, 2012f). It is also important to note that the S+C funding can only be used for subsidizing the rental costs, but the CoC applicant must spend an equal amount of money on supportive services (HUD, 2012f). In order to fund these supportive services, the CoC applicant must look for other means of financing, either from federal, state, local, or private sources (HUD, 2012f).

The Section 8/SRO program also provides rental assistance for permanent housing, but there are several differences between this program and the programs listed previously. One such difference is that the Section 8/SRO program can only be used to assist unaccompanied homeless persons, and can therefore not be used to assist homeless families (HUD, 2012e). Also, funding from the Section 8/SRO program can only be dispersed by the CoC to public housing agencies (PHAs) and nonprofits that are using PHAs to administer the rental assistance (HUD, 2012e). In addition, each SRO unit subsidized by this program must receive a minimum amount of rehabilitation, and that rehabilitation must bring the unit up to a minimum standard for physical conditions (HUD, 2012e).

There are a few restrictions that accompany Section 8/SRO funding. Property owners have a maximum of 12 months to complete the rehabilitation of their units, and each Section 8/SRO funded project can only fund a maximum of 100 units (HUD, 2012e). Since grant periods last for 10 years, this requirement ensures that property owners must rehabilitate the units relatively quickly in order to provide permanent housing to homeless individuals for the vast majority of the grant period. The maximum unit requirement ensures that the program cannot be used to fund the rehabilitation and use of large-scale projects used to house low-income residents during the era of urban renewal, and also helps to ensure that CoC applicants do not simply use one vague Section 8/SRO application as a blanket application for a wide variety of projects funded across the CoC jurisdiction. Also, it is difficult for property owners to terminate

the leases of their tenants when receiving Section 8/SRO funding, because leases may only be terminated after “serious and repeated violations of the terms and conditions of the lease; violations of applicable Federal, State, or local laws; or other just causes” (HUD, 2012e).

There are several specific ways that Section 8/SRO funding may not be used, which includes the following (HUD, 2012e):

1. Units receiving federal funding for rental assistance or operating costs from other HUD programs
2. Nursing homes
3. Penal, reformatory, medical, or mental health institutions
4. Owner-occupied units
5. Rehabilitation of luxury items, such as swimming pools
6. Contingency fees
7. Owner labor, such as direct work or supervision

Through these restrictions, the structure of the Section 8/SRO program ensures that funding is used for exactly what it is meant to be used for, and that funding is not given to projects which qualify for different types of CoC funding, or funding from separate government sources, which are designed to assist with the housing costs of the elderly, disabled, families with small children, or otherwise special-needs populations in need of supportive housing.

Division B of the Act to Prevent Mortgage Foreclosures and Enhance Mortgage Credit Availability, called the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), consolidated and amended these three programs (SHP, S+C, & Section 8/SRO) which were carried out under Title IV of the McKinney-Vento Homeless Assistance Act in order to improve efficiency and enhance the response coordination of these programs to better meet the needs of homeless individuals and families (HUD, 2011). As seen in the

descriptions of each of these programs above, it is apparent that the HEARTH Act has shifted the focus of these programs included within the CoC system to emphasize the use of permanent housing and supportive services, and has given less weight to the previously predominant use of emergency shelter and transitional housing (HUD, 2011; NAEH, 2009a).

1.4 *Foreclosure crisis*

There were several important variables leading up to the foreclosure crisis including a relaxation of underwriting standards, a huge global demand to invest in mortgage-backed securities, a lack of oversight regulating the types of mortgages that went into these mortgage-backed securities, and the absence of any accountability during the selling and investment process (Blumberg & Davidson, 2008). Many of the people who lost their homes during the foreclosure crisis lived with a lower household income than is typical of homeowners. To understand the reason for this phenomenon, it is beneficial to recognize what events led to the economic meltdown, and to use this information when considering the existence of a relationship between the surge of new foreclosures and rises in unsheltered homelessness.

In order to briefly describe some of the major causes of the foreclosure crisis, the first piece of the puzzle is the large demand for mortgage-backed securities. In the early 2000s, the global economy was healthy according to indicators of world trade, industrial productivity, employment, retail sales, consumer confidence, real private consumption, and real gross fixed investment, so there was a lot of money in the global economy that could be invested (IMF, 2010). Mortgage-backed securities are basically packages of thousands of mortgages, and are usually a safer, long-term investment opportunity with amortization periods of around 30 years

(the typical life of a mortgage) and evaluations from credit rating agencies in order to tell global investors how much risk is associated with the securities (Blumberg & Davidson, 2008).

However, the growing demand for these mortgage-backed securities soon became a problem. In basic terms, banks sold mortgages to Wall Street investment firms, which then packaged these mortgages together to create mortgage-backed securities, the securities were rated by credit rating agencies, and then the securities were sold off bit by bit to global investors who were used to profiting off of mortgages, and saw that the securities received AAA ratings from the credit rating agencies (Blumberg & Davidson, 2008). Once the banks ran out of good mortgages to sell to Wall Street investment firms, global demand for more mortgage-backed securities was still high, so banks began to lower their underwriting standards (Blumberg & Davidson, 2008).

The underwriting process is basically used to determine the risk associated with any loan. If the broker underwriting a loan determines that the risk is too high, typically either because the borrower has bad credit or their income is too low, then the loan is not granted. Eventually, brokers started to use “stated income” to determine a borrower’s income. This meant that they wrote down an income when applying for a loan, but the bank did not check the authenticity of the income level. In some extreme cases, the broker would choose an income level for the borrower without the borrower’s knowledge in order to qualify them for a mortgage (Blumberg & Davidson, 2008). After these changes were made, and demand was still high, banks started to give out what were known in the industry as “NINA” loans to borrowers with “no income & no assets” (Blumberg & Davidson, 2008). This essentially made it possible for low- or no-income individuals to secure mortgages for homes they could not afford.

During all of this, there was a lack of oversight from credit rating agencies that did not seem to understand - or purposely neglected - the risk associated with mortgage-backed

securities full of NINA loans, as mortgage-backed securities continued to be given AAA ratings, giving global investors the green light to finance the securities and pour money into the United States housing bubble, guaranteeing its inevitable burst (Blumberg & Davidson, 2008). There was also a lack of accountability throughout the entire process, because no one responsible for writing or packaging the bad mortgages had to be responsible for the negative financial consequences. In other words, the skyrocketing global demand for more mortgage-backed securities caused restrictions that banks put on mortgages to lower dramatically, because banks would only be responsible for the loans for a month or so before it was completely sold off to investors. Plus, if the new owners of these homes did foreclose, the banks would then own a house without being responsible for the lost loan money, and home prices were skyrocketing at the time, so banks would make a lot of money on foreclosures as well (Blumberg & Davidson, 2008). It was a win-win situation for individual brokers, banks, and Wall Street financiers right up until the eventual financial collapse, which happened swiftly.

The mortgage default rate within the mortgage-backed securities began skyrocketing because households that entered into NINA or other non-traditional loans could not make payments. Since the securities were not bringing in revenue, global investors ceased purchasing them and Wall Street investors stopped buying mortgages from lenders (Blumberg & Davidson, 2008). Since lenders could not get rid of the bad mortgages anymore, credit shrunk rapidly and interest rates began increasing on households with subprime mortgages, pushing many households into foreclosure which would not have normally obtained the loans that they did in the first place (Blumberg & Davidson, 2008).

1.5 *Questions and contributions of this research*

The reason that this is significant is because this understanding of the housing market collapse and the subsequent foreclosure crisis sheds light on the fact that many of the people eligible to become homeowners may not have been homeowners in normal economic circumstances. And when the foreclosure crisis occurred, there was a disproportionately large group of people defaulting on expensive mortgages from low- or no-income households, including many who owed more on the home than the home was now worth. Because of this difference in income levels, it is possible that unemployed homeowners losing their homes during this recent foreclosure crisis, on average, burned through their available assets faster than homeowners facing foreclosure normally would. This means that individuals and families facing foreclosure would be able to afford rental housing for a shorter amount of time, if at all, before eventually slipping into homelessness.

In addition, higher unemployment rates and budget cuts for social services throughout the nation during the recession and its aftermath leaves family and friends of people facing immediate foreclosure – or people who faced foreclosure in the recent past – less capable of assisting them with their housing needs by allowing them to double-up in their own homes for extended periods of time.¹

It is also important to consider the impact of foreclosure on renters. When owners of large apartment buildings or townhouses default on their loans, the renters living in these buildings are forced out as well in the absence of some sort of direct government intervention (USICH, 2010).

¹ Since the definition of homelessness changed in 2012 as a result of the HEARTH Act of 2009, a person doubling-up with a friend or family member is now considered to be homeless. However, for the entirety of the longitudinal CoC point-in-time count data used in this research, a person doubling-up was not considered to be homeless under the federal definition of homelessness, and a friend or family member allowing someone to stay in their home was thereby reducing homelessness.

This research investigates two primary hypotheses within the context of the State of Maryland. One: that the overall homeless population increased during the economic recession and market downturn taking place between 2007 and 2011, which put pressure on shelters and HUD's permanent or transitional housing programs targeting homeless individuals, leading to an increase in unsheltered homelessness. And two: that due to the possible rapid increase in homelessness as more and more homeowners face foreclosure and renters face eviction as a result of foreclosure on their buildings, many emergency shelters, transitional housing, and permanent housing programs with supportive services in the CoC system may have become overloaded - leading to increases in the percentage of the homeless population living unsheltered. So to summarize, this research is looking for changes in the unsheltered homeless population during this time of economic hardship, and attempting to determine whether the foreclosure crisis in particular had any impact on unsheltered homelessness by first checking for a causal relationship between unsheltered homelessness and other negative economic events that preceded the foreclosure crisis, such as the economic recession and the increased unemployment rates that came with it.

Since the permanent housing programs of the CoC system strive to return people to housing and to financial independence - to have a higher percentage of unsheltered homeless individuals means that these individuals are also likely to be homeless for longer periods of time, putting a strain on emergency services and hurting the potential recovery of local economies. It is also important for urban planners interested in housing, community development, or economic development to understand how a lack of affordable, permanent housing during an economic recession can hurt local economies, people, and places. Increases in homelessness run counter to any possible goals of community development, especially

increases in unsheltered homelessness, and should be countered or prevented whenever possible.

In order to take steps towards these goals, this research looks at the interconnection between unsheltered homelessness, foreclosures, and a variety of other factors in several case-study areas within the State of Maryland over a study period from 2007 to 2011. Two of the main questions of the research are whether foreclosures had a significant impact on unsheltered homelessness rates, and what other factors caused differences between various CoC jurisdictions when the relationship between foreclosure rates and unsheltered homelessness changed across the longitudinal data. It is the hope of the researcher that a better understanding of the relationship between these phenomena will aid urban planners and policy makers to reduce or eliminate unsheltered homelessness during similar times of economic crisis in the future.

Chapter 2: Literature review

2.1 Unsheltered homeless populations

It is important to keep in mind that this research does not focus on the differences between unsheltered homeless and homeless populations in any significant way, and instead looks at changes in the unsheltered population specifically to determine the success or failure of different CoC jurisdictions in dealing with increases in overall homelessness. If unsheltered homelessness rises in the jurisdiction, then the homelessness support network in that particular CoC is considered to be failing to keep up with increased demand for housing and services. However, this section of the literature review focuses on why unsheltered homelessness exacerbates the problems associated with homelessness both for the individuals and families involved, and for local governments.

The primary way to understand how unsheltered homelessness presents a problem to local governments if left unsolved is to look at the costs involved. Several studies have been conducted looking at how the public costs associated with homeless individuals change when homeless individuals enter into permanent or otherwise supportive housing, and have found that overall costs are lower when providing this housing (USICH, 2011). Even when compared with the cost of emergency shelter, research has shown that the median cost per bed per year was roughly \$9,300 in 2004, and that this money could potentially be better spent if reallocated to offset the cost of rental subsidies providing permanent housing (Culhane & Metraux, 2008). One study used matched pairs of homeless individuals; one half was entering a supportive permanent housing program administrated by a nonprofit group called the Skid Row Housing Trust (SRHT) in the Los Angeles area, and the other half being composed of similar homeless

individuals who were not entering supportive permanent housing (Flaming et al., 2009). Overall, the public cost for a typical individual in SRHT supportive permanent housing is 79 percent less than their homeless counterpart, with the average homeless individual outside of supportive permanent housing costing \$2,897 per month, compared with the average homeless individual in SRHT supportive permanent housing costing only \$605 per month (Flaming et al., 2009). The cost breakdown for homeless individuals from each agency is provided below in order of savings from greatest to least, along with the savings provided through supportive permanent housing, showing significant cost-savings in health services (Flaming et al., 2009):

- \$768 or 91 percent savings for Health Services – inpatient hospitalizations
- \$348 or 82 percent savings for Private hospitals – inpatient hospitalizations
- \$165 or 87 percent savings for Health Services – outpatient clinics
- \$144 or 87 percent savings for Paramedics
- \$114 or 85 percent savings for Public Health
- \$110 or 95 percent savings for Sheriff general jail
- \$105 or 89 percent savings for Health Services emergency rooms
- \$99 or 67 percent savings for Sheriff mental health jail
- \$81 or 56 percent savings for Department of Mental Health
- \$81 or 47 percent savings for DPSS – Food Stamps
- \$80 or 95 percent savings for Sheriff medical jail

The total savings amount to an average of \$2,291 in public service costs per month (Flaming et al., 2009). However, in order to arrive at a more accurate measure of cost savings by accounting for operating costs for supportive housing and capital costs associated with creating new housing units, the average monthly savings to the public still amounts to \$1,190 per person (Flaming et al., 2009).

Several other studies cited by the U.S. Interagency Council on Homelessness (2011) came to similar conclusions when looking at different areas across the country, including Seattle, Chicago, Maine, and Philadelphia. Since it is more difficult to transition into permanent housing from a state of unsheltered homelessness than it is from an emergency shelter or transitional housing, it is logical to assume that a high prevalence of unsheltered homelessness is perpetuating the cost-based inefficiencies discovered in these studies for local governments.

When looking at how unsheltered homelessness is worse for those experiencing it, the consequences are more obvious. Being unsheltered means being exposed to the elements at all times, including harsh winters or summers in many areas of the country. An early account by Drapkin (1990) reviews some of the medical problems faced by homeless individuals, including tuberculosis (which has since become much less prevalent), untreated diabetes, arterial and venous disease, hypertension, malnutrition, frostbite, and hypothermia. The types of medical problems experienced by unsheltered homeless individuals also make sense of the extremely increased public costs for health services described in the various cost-saving studies cited by the USICH (2011).

The majority of chronically homeless individuals in the United States between 2006 and 2010 have been unsheltered, but that has been slowly changing over time (USICH, 2011). In 2005, the unsheltered population accounted for 65.7 percent of the total chronically homeless population in the country, and by 2010 the unsheltered population accounted for 60.5 percent of the chronically homeless, with a total decrease of 35,820 unsheltered chronically homeless individuals (USICH, 2010). The fact that such a large portion of the chronically homeless population is unsheltered when compared with the unsheltered ratio of the entire homeless population shows that living without shelter can potentially prolong homelessness durations for individuals. Since previous studies have also documented how those who are chronically

homeless are often much more vulnerable in terms of physical and mental disabilities (Kuhn & Culhane, 1998; Caton et al., 2005), it becomes even more important to ensure that the unsheltered population is kept as low as possible in order to get people back on track towards sustainable permanent housing quickly, and to keep the costs for both local governments and individuals experiencing homelessness minimal.

2.2 Impacts of foreclosure on homelessness

Considering the impacts of unsheltered homelessness on both the individuals who experience it, and the government funds that are spent maintaining a state of unsheltered homelessness, it becomes especially important to determine what kind of impact that foreclosures are having on homelessness. If the homelessness support network in jurisdictions across Maryland are unable to cope with increased demand for housing and supportive services resulting from the foreclosure crisis, then the unsheltered homeless population will likely increase more rapidly than the sheltered homeless population, exacerbating many of the problems discussed in the previous section.

Near the beginning of the economic recession, little was known about how foreclosures would affect homelessness. However, early regional data for the Washington, DC metropolitan area, the New York City metropolitan area, and the State of Massachusetts showed that homelessness rose significantly between January 2008 and January 2009, in the midst of the economic recession (Cunningham, 2009a). These early signs gave reason to believe that homelessness would significantly increase again during the subsequent foreclosure crisis.

The U.S. Interagency on Homelessness (USICH, 2010) listed the loss of affordable housing and foreclosures as two of the key factors contributing to the increase in homelessness

between 2009 and 2010. The USICH (2010) also brought up the fact that research by Wardrip and Pelletiere (2008) showed that a significant number of families hurt by the foreclosure crisis also included families who were renting from a landlord whose property went into foreclosure. Foreclosures during the recession were also listed as a causal factor for the increase of homelessness among families (USICH, 2010).

In a recent study by the Urban Institute on the effects of foreclosure on school-aged children, they stated that foreclosure may result in doubling up or homelessness while recommending that school administrators be cognizant of students who may qualify for assistance under the McKinney-Vento Homeless Assistance Act (Pettit & Comey, 2012). The National Law Center on Homelessness and Poverty (NLCHP) cited a report from the U.S. Conference of Mayors which stated that 12 cities experienced “an increase in homelessness because of the foreclosure crisis” (NLCHP, 2010). The NLCHP (2010) also claimed that “between June 2008 and June 2009, 1,900 of the approximately 5,000 properties that started the foreclosure process were occupied by renters,” and that there was a “3.8 percent increase in the country as a whole in the share of families that moved from living in a rental situation to living in a homeless shelter.”

Since the foreclosure crisis is such a recent event, and foreclosures were only just recently, and temporarily, curbed through direct interventions resulting from the Helping Families Save their Homes Act of 2009 involving mortgage alteration and partial payments of up to 30 percent of the principal on delinquent mortgages or mortgages facing imminent default, there is little academic knowledge available on the subject of how the foreclosure crisis impacted homelessness or unsheltered homelessness in particular. Though academics such as Immergluck agree that federal policy makers took too long to respond to the foreclosure crisis, and that the surge in foreclosures created many problems for planners (Immergluck, 2009), the

link between this surge in foreclosures and homelessness has not been sufficiently studied in a way that helps planners or policy makers to understand whether the foreclosure crisis acted as a causal factor towards increases in unsheltered homelessness, and if so, what can be done to minimize that impact in the future.

2.3 *Other impacts on homelessness*

It is important to recognize that while this research is looking at how unsheltered homelessness has changed during the period of the foreclosure crisis, there are many other factors which contribute to homelessness, and none of these factors act independently of one another. All of these factors are important to consider when thinking about why homelessness – and unsheltered homelessness specifically – changed during the time of the foreclosure crisis and the economic downturn preceding it.

Elliot & Krivo (1991) offered an early account of the structural factors which contributed to homelessness, among which they included “unavailability of low-income housing, high poverty, poor economic conditions, concentrations of minorities and female-headed families, and insufficient mental health care for the indigent.” They even went so far as to say that their study served “to correct previous researchers’ almost exclusive emphasis on describing the size and personal characteristics of homeless individuals” (Elliot & Krivo, 1991).

One year later, Martha Burt (1992) argued that homelessness was a multi-faceted problem, which had to be acknowledged for its roots in not only personal factors, but also in structural factors and public policy. The National Alliance to End Homelessness (NAEH) (2011) argued their case for economic indicators by stating the following:

In recognition of the reality that homelessness is most often caused by job loss and other economic factors, this report explores economic indicators for homeless people and people at risk of homelessness.

Many other studies have argued in favor of the importance of economic and other structural factors as well (Bohanon, 1991; Burt, 1992; Culhane & Metraux, 1999; Cunningham, 2009b; JCHS of Harvard University, 2009; Khadduri, 2010; Lang, 1989; Lee & Farrell, 2004; O'Flaherty, 1996; Olsen, 2010; Parrott, 2008; Raphael, 2010; Rossi, 1989; Shlay & Rossi, 1992; Tsemberis, 2010; USICH, 2010; USICH, 2011).

2.3.1 Negative impacts

One of the largest drivers of homelessness, and the precursor to the foreclosure crisis that this research focuses on, is the economic recession that began in the United States in December of 2007 and officially ended in June of 2009. In 2008, it was estimated that the economic recession would cause 7.5 to 10.3 million people to sink into poverty (Parrott, 2008). In fact, according to data from the Census Bureau, this estimation has proven quite accurate, and may even turn out to be an underestimation when considering the effects that this 2007-2009 recession is still having on low-income individuals and families in the nation. Between March 2007 and March 2011, the number of individuals living on incomes below the poverty threshold has risen from 36,833,785 to 46,601,657 - an increase of almost 9.8 million people (U.S. Census Bureau, 2011). Parrott went on to point out how this increase in poverty, an increase in the number of people without either income or cash assistance, and turmoil in the housing sector exacerbated the risk of housing instability and homelessness (2008). Others have expressed concern that large-scale increases in poverty, similar to that seen during the recent economic

recession and overall downturn, are one of the strongest driving forces behind increases in homelessness (Lang, 1989; Rossi, 1989; USICH 2010; USICH, 2011).

The unemployment rate also rose dramatically during the economic recession (Ball, Mazumder, Dynan, & Stock, 2011; Schwartz, 2010; Treas, 2010; U.S. Bureau of Labor Statistics, 2006-2012; U.S. Census Bureau, 2006-2010), which drove many individuals and families into poverty, and for some, ultimately homelessness. In Maryland, unemployment rates began to skyrocket everywhere between February of 2008 and February of 2009 (U.S. Bureau of Labor Statistics, 2006-2012). A closer look at monthly statewide unemployment data for Maryland reveals that March 2008 was the first month of an increase in unemployment rates that would not begin subsiding until April 2010 (U.S. Bureau of Labor Statistics, 2002-2012). Unemployment and long-term joblessness have been cited as major causal factors for homelessness in previous research as well (Rossi, 1989; USICH, 2010; USICH, 2011).

Another major factor which drove individuals into homelessness after losing their homes or their jobs was the weakness of the economic safety net. During the second Bush administration (2001-2009), much of the funding for HUD publicly assisted housing programs was cut (Cunningham, 2009b). As of 2008, one study found that only one in four people who qualified for assisted housing in the United States received any assistance (Turner & Kingsley, 2008).

Housing affordability is another, somewhat obvious, but very important factor that has been found to impact homelessness. Even in early research, a lack of affordable housing has been pinned as the primary cause of homelessness (Huttman, 1990). Interestingly, Honig and Filer (1993) found that rent costs at the 10th percentile of the rent distribution in particular had a large impact on levels of homelessness. Quigley, Raphael, and Smolensky (2001) found that homelessness is more extensive in areas with low vacancy rates and high rents based on counts

from a variety of localities in California. Early and Olsen (2002) were able to show that higher housing prices are related to increased rates of homelessness among the poverty population across 224 metropolitan areas. Raphael (2010) further solidifies this relationship between affordable rental housing by looking at the price appreciation rates for rental housing over time and the median rent-to-income ratio compared with changes in homelessness across the country, and finding that increases in both variables positively correlate with increases in homelessness. Carter (2011) lists both declines in affordable housing supply and increases in affordable housing demand as push factors for homelessness. In a qualitative study of services provided to the unsheltered chronically homeless population, Meschede (2011) ended up coming to the conclusion that increasing the affordable housing stock and enhancing the support systems for successful transition to housing and continuous support were more promising solutions to alleviating chronic unsheltered homelessness than street-based medical and substance abuse services.

While this link between affordable rental housing and homelessness is well-established in the literature, another trend currently under investigation is a link between the stringency of local land use regulation and increases in homelessness due to decreases in the supply of housing (Raphael, 2010). With this in mind, it is especially important for planners to realize the importance of their role in the prevention and alleviation of homelessness. Ways that planners can positively impact homelessness in their jurisdictions are briefly discussed in the conclusions section of this paper, but in order to ensure that planners are helping instead of hindering this fight against homelessness, it is important to consider how growth management techniques may be improved upon to avoid impairing local housing affordability for low-income households.

2.3.2 Positive impacts

HUD Housing Choice Vouchers are one way that families can receive public assistance for housing in the private market. One study which followed families for a period of three and a half years after receiving a Housing Choice Voucher in order to determine long-term impacts of the program found that homelessness was essentially eliminated amongst recipients, and the amount of doubling-up that occurred was also greatly reduced (Abt Associates Inc. et al., 2006). This is especially important, because due to the recent change of the federal definition of homelessness published in 2011 and enacted in 2012, people who are doubling up with friends or family are also considered to be homeless (HUD, 2011).² However, Housing Choice Vouchers are relatively difficult to get, so this form of assistance is a great help to families who are fortunate enough to receive it, but that is not a large proportion of the total number of families who are either homeless or on the brink of homelessness.

Looking beyond federal intervention through the CoC and ESG programs discussed in greater detail earlier in this paper, the Homelessness Prevention and Rapid Re-Housing Program (HPRP) funded through the American Recovery and Reinvestment Act has also been cited as a major factor contributing to decreases in homelessness (USICH, 2011). According to the USICH (2011), the HPRP program has helped prevent or end homelessness for approximately 935,000 people in a little over a year, between the time when HPRP funds began being distributed in late 2009 and early 2010 to the end of March 2011. The HPRP funds totaled

² The new definition of homeless will include the following: “(1) Individuals and families who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who resided in an emergency shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided; (2) individuals and families who will imminently lose their primary nighttime residence; (3) unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; and (4) individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member” (HUD, 2011).

\$1.5 billion, were awarded on a formula basis to cities, counties, states, and territories by HUD, and could be spent on any of the four eligible activities listed below (HUD, 2012b):

1. Financial assistance
2. Housing relocation and stabilization services
3. Data collection and evaluation
4. Administrative costs (capped at five percent of funds received)

Most of the money spent from these funds went towards activities that benefitted households on an individual level, such as rental or utility assistance, moving assistance, hotel / motel vouchers, security deposits, case management, housing searches and placement, legal services, and credit repair (HUD, 2012b). Since these funds have to be spent within three years of HUD's distribution date (HUD, 2012b), it is believed that the HPRP program is responsible for leveling off homelessness growth in 2010 and declines in homelessness in 2011 (USICH, 2011).

Chapter 3: Data and methodology

3.1 HUD CoC point-in-time counts

To determine how many people were living in a state of homelessness or unsheltered homelessness, HUD CoC point-in-time count data were used. The decision to use these data to determine the prevalence of homelessness was made for several reasons.

The primary reason to use HUD CoC point-in-time count data is that these figures are directly linked to funding for CoC homelessness alleviation programs. Since this is a longitudinal study, and a major part of understanding the impact that the foreclosure crisis has had on unsheltered homelessness is determining how CoC jurisdictions have been able or unable to respond to any potential growing demand for homeless-oriented programs and housing, using data that is required for and linked to CoC funding for homeless-oriented programs and housing adds to the usefulness of the study.

However, it is also important to understand the limitations associated with HUD CoC point-in-time count data. Compared to most other estimates of homelessness, CoC point-in-time count data is rather conservative (NAEH, 2011; Schwartz, 2010). Another problem with CoC point-in-time count data is that the validity of the numbers can vary widely across different jurisdictions. This is mainly due to the fact that point-in-time counts are conducted by volunteers, so the number of volunteers that a CoC jurisdiction has working on the count can directly affect how high or low a count will be. Therefore, some differences in the numbers of homeless or unsheltered homeless individuals across different CoC jurisdictions may not represent the actual numbers as accurately as possible, and may instead be reflecting differences in the strength of the homeless advocacy community and the determination of local

governments within the CoC jurisdictions to obtain federal funding to combat homelessness in their communities. It is, however, reasonable to assume that the prevalence of homelessness within any jurisdiction has a positive correlation with the strength of the advocacy community and the determination of local governments to do something about homelessness, thereby limiting the negative impact that this has on the validity of the data to a certain degree. But compared to other demographic measures, counting the number of homeless individuals in any jurisdiction is extremely tricky, and subject to political pressures affecting the popularity of the issue from place to place.

CoC point-in-time count data used for this research was obtained from the HUD Homelessness Resource Exchange. In order to collect point-in-time count data for both homeless and unsheltered homeless populations, Population/Subpopulation reports were used for each individual CoC for every year from 2005 to 2011. Individual reports are titled Continuum of Care Homeless Assistance Programs - Homeless Populations and Subpopulations, and these reports include a breakdown of the counts in various CoC jurisdictions. For this research, the “total homeless persons in households” data were chosen over the “total households” data to attain a greater understanding of how the total number of unsheltered homeless individuals has changed during this time of economic crisis. Additionally, since data collection for homeless populations is conducted by volunteers, and it is a difficult process to begin with, some CoC jurisdictions may be poorly equipped to spend the time necessary to differentiate between unsheltered homeless individuals and an unsheltered homeless family household.³

³ Within the HUD Homeless Population and Subpopulation reports, there are only two categories included in the summaries of household type. One category is Individual Households, and the other is Family Households with Children. Since the solitary reason for differentiating between families and individuals within the HUD reports is to identify the presence of children, which is inconsequential for

Within these Population and Subpopulation reports, HUD makes its own statement about the validity of the data, which is expressed below (HUD, 2011):

This report is based on point-in-time information provided to HUD by Continuums of Care (CoCs) in the 2011 application for CoC Homeless Assistance Programs. CoCs are required to provide an unduplicated count of homeless persons according to HUD standards (explained in HUD's two guides to Counting Sheltered and Unsheltered Homeless People at http://www.hudhre.info/documents/counting_unsheltered.pdf).

HUD has not independently verified the information. The reader is therefore cautioned that since compliance with these standards may vary, the reliability and consistency of the homeless counts may also vary among CoCs. Additionally, a shift in the methodology a CoC uses to count the homeless may cause a change in homeless counts between reporting periods.

HUD does a good job in this warning of summarizing what makes CoC point-in-time counts – and homelessness data in general – so much harder to work with than quantitative data for other areas of urban studies planning. While the data do seem to follow realistic trends and patterns in the results, and CoC point-in-time count data is the official metric used to determine funding for homeless programs, it is important to understand the limitations that go hand-in-hand with using homelessness data, and especially unsheltered homelessness data.

3.2 MDHCD foreclosure data

The availability of foreclosure data is fairly limited, and the primary source of nationwide data is currently RealtyTrac.com. In order to obtain the foreclosure data necessary, this study relied on data from the Maryland Department of Housing and Community

this research, it became even less necessary to use HUD's aggregation of individuals into family households for analyses.

Development (MDHCD), which had originally purchased the data from RealtyTrac.com. Specifically, Dr. Massoud Ahmadi with the MDHCD provided the foreclosure data necessary to complete this study.

The data were requested and delivered at the County level, and were then aggregated into the appropriate CoC jurisdictions when necessary using simple summation functions in Microsoft Excel.⁴

The available MDHCD foreclosure data span from 2007 to 2011, covering the extent of the economic recession along with the subsequent housing market collapse and foreclosure crisis. The data were originally separated into quarters, but when analyzing the foreclosure data in comparison with homelessness data from the HUD CoC point-in-time counts, the foreclosure data were aggregated to an annual basis for purposes of direct comparison. These annual foreclosure counts were also the figures used for the series of maps provided in Appendix II. For a cleaned version of the full extent of foreclosure data separated by CoCs and by quarters, please see Appendix III.

In order to most accurately represent the number of new foreclosures occurring in each CoC, new foreclosures were represented by notices of sale. This decision was made because many properties that begin the foreclosure process do not actually become foreclosed, because payments can still be made to end the process. And many properties actually begin the foreclosure process multiple times within a year, which would put duplicate properties within the foreclosure data. As for the indicator on the other end of the spectrum, properties acquired by banks do not account for the total number of properties that have gone through the process

⁴ The CoC jurisdictions that are composed of multiple Counties which had to be aggregated are the following: (1) MD-508, composed of Calvert, Charles, and St. Mary's Counties; (2) MD-511, composed of Caroline, Dorchester, Kent, Queen Anne's, and Talbot Counties; (3) MD-513, composed of Somerset, Wicomico, and Worcester Counties.

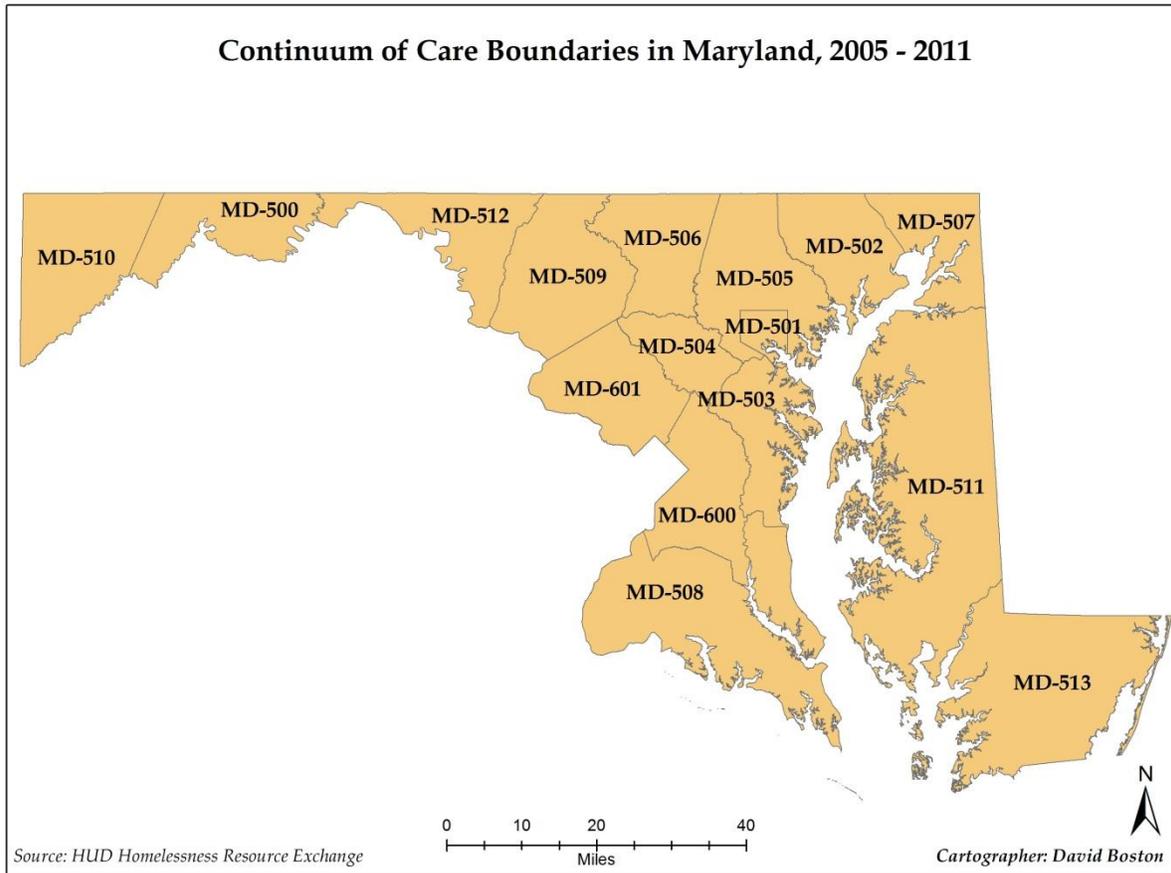
of foreclosure, because if the property sells at auction to another interested private party, the bank never acquires the property. Since notices of sale indicate that an auction date has been set, and the property will finish the process of foreclosure, this indicator was seen as most appropriate for the purposes of this study.

3.3 GIS mapping techniques

In order to visualize how homelessness, unsheltered homelessness, and foreclosures changed over time in relation to one another in the State of Maryland, ArcGIS software was used to create the necessary maps. To do this, a boundary shapefile first had to be downloaded for each CoC from the HUD Homelessness Resource Exchange.

The CoC boundaries shown in Figure 3-1 are used for every original analysis of homelessness and unsheltered homelessness in Maryland henceforth mentioned in this paper. After downloading the boundaries, the layers were split within the GIS project file were split by year in order to create a series of maps stretching across the study period from 2005 to 2011, and a model was used to add the necessary fields to the attribute tables of each layer. Homelessness data from the HUD CoC point-in-time counts and foreclosure data from the MDHCD was manually entered into the attribute tables. A second model was then used to calculate the percentage of total homeless individuals who were living unsheltered across each of the study period years in each of the CoC jurisdictions.

Figure 3-1: CoC boundaries in the State of Maryland



Please see Appendix I in order to view the first series of maps created. This method of displaying the data was chosen in order to show the relationship between total changes in homelessness and the changes in the unsheltered subpopulation, as well as the extent of unsheltered homelessness in each CoC. The unsheltered percentage of the homeless population was represented by converting the layers into raster files, and then using a stretched color ramp to represent the values. This technique was used because the variable is a percentage, and is therefore limited to a small range of values (0 to 100), which turned out to be fairly equally distributed. By converting the layers to raster files, the differences in unsheltered homeless percentages across jurisdictions can be more accurately represented than they could in a categorical approach, and the small range of possible values spread across an equal distribution

allows for this to be done without outliers damaging the value of the comparison by pushing all other CoCs into the same color. Graduated symbols were used to represent the total unsheltered homeless populations in order to make them easily distinguishable from the unsheltered homeless percentages while still appearing on the same maps.

This pair of variables was chosen in order to see how well homeless shelters and housing programs targeting homeless individuals were able to keep up with a hypothesized growing demand during the period following the economic recession and the housing market downturn. If the percentage of homeless individuals living without shelter rises as the total unsheltered population increases, then it shows that victims of economic downturn who lose their homes are being pushed onto the street, and that the demand for shelter space and housing programs is outpacing supply. This series of maps makes it easier to visualize where in Maryland this may and may not be happening.

The second series of maps can be found in Appendix II. New foreclosures, represented by notices of sale, are symbolized in the maps with graduated colors. This categorization of foreclosures is used because there is a very wide distribution of values, and the distribution of values is skewed left.⁵ By using graduated colors, the map series can differentiate between areas of low foreclosures and high foreclosures more effectively than the stretched color ramp of a raster file, like the one used in the maps of Appendix I. The total homeless population is represented within these maps with graduated symbols, much like the symbolization of the total unsheltered population in the previous map series. This was done in order to make the total homeless population easily distinguishable from the polygon layers representing new foreclosures.

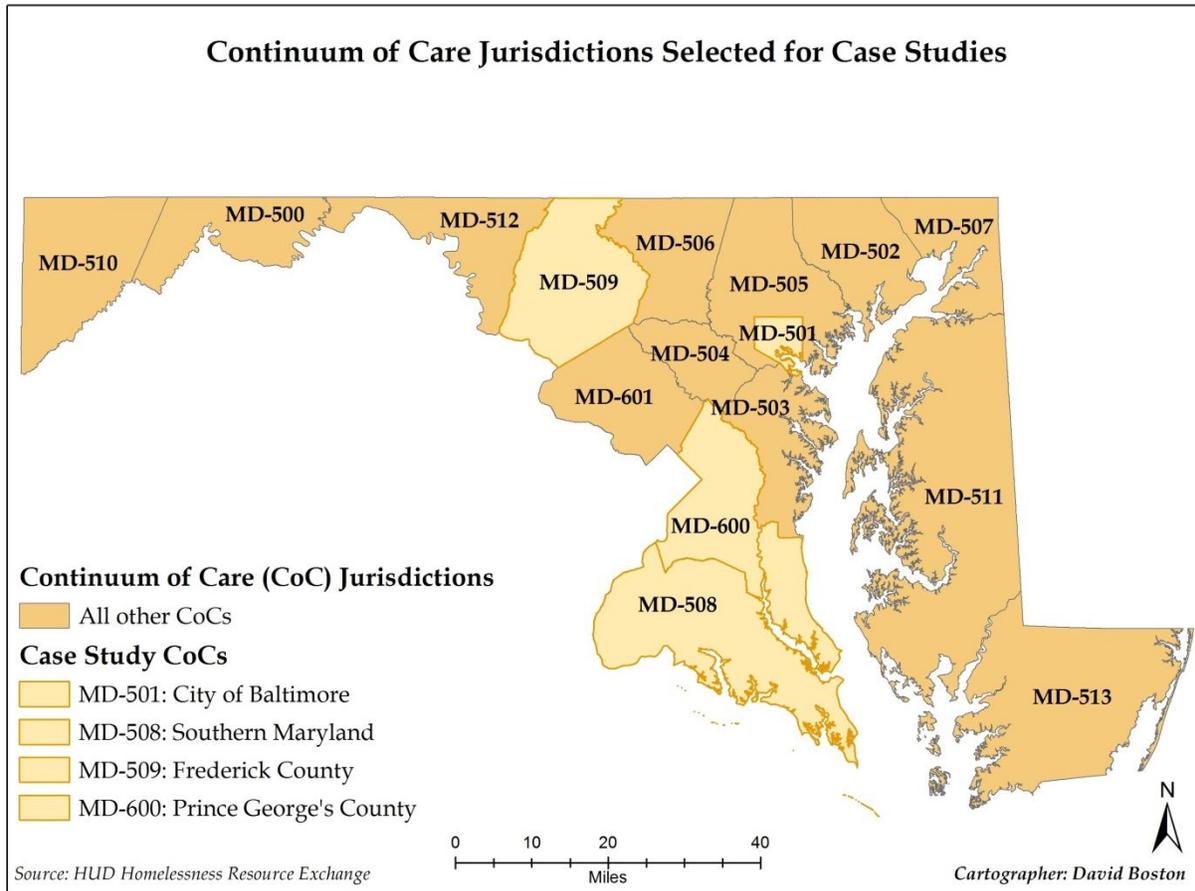
⁵ The values being skewed left indicate that there is a greater amount of low values, or in this case CoCs with low amounts of foreclosures, than there are CoCs with many instances of new foreclosures.

This second pair of variables was chosen in order to visualize how foreclosures were impacting homelessness across the state. The idea being that after seeing how foreclosures have affected homelessness in any particular jurisdiction, one could then look back at the map series in Appendix I to see how this change in homelessness translates in terms of unsheltered homelessness. It is important to keep in mind that the foreclosure data and the homelessness data used in the Appendix II map series are recording slightly different time frames. While foreclosure data covers the full extent of the year, the homelessness data is informed through an annual point-in-time count that only occurs every January. Due to the much smaller amount of available homelessness data, it is helpful to realize that foreclosures may not impact homelessness data, if they are indeed a causal factor, until the following year. The results of this map series in conjunction with the map series found in Appendix I would play a large role in determining the appropriate CoC jurisdictions to briefly investigate within a case study format.

3.4 *Selected case studies*

In order to go into more detail about why certain jurisdictions showed different correlations between foreclosure statistics and homelessness counts, a limited case study approach was utilized to discover more about certain CoC jurisdictions. After completing the initial spatial analyses showing the relationship between unsheltered homelessness and foreclosures on maps of Maryland, four areas were chosen based on characteristics that set them apart from other jurisdictions.

Figure 3-2: CoC selected case studies



The first of these four CoCs was MD-501, the City of Baltimore, which was chosen due to having the largest population of any other city in the state – and in the most recent years of the longitudinal study – the largest unsheltered population. Being the only major city with its own CoC jurisdiction, it is important to include the City of Baltimore in a case study methodology analyzing various jurisdictions in Maryland.

The second area chosen was the most interesting of the case studies at face value after completing the initial spatial analysis. This is MD-508, which is essentially Southern Maryland, and consists of Charles, Calvert, and St. Mary's Counties. What makes MD-508 stand out is that it is a more rural area of the state, and despite this low population density, MD-508 still had the

largest unsheltered population and the largest unsheltered homeless ratio of any CoC for several years in a row. Being a rural area significantly outpacing the City of Baltimore in unsheltered homelessness made this CoC a definite choice to investigate further.

The third area chosen was MD-509, which is comprised of Frederick County and the City of Frederick. This CoC was chosen due to being the second-largest city in the State of Maryland outside of the Baltimore or Washington metropolitan areas, and because it had a relatively low unsheltered population and unsheltered homeless ratio in comparison to other jurisdictions. Since this is a more populated CoC compared to the more rural surrounding areas, it was chosen for further investigation through a case study approach because of the higher likelihood that successful program and permanent housing implementation was responsible for low counts, as opposed to low overall populations and a higher difficulty in mobilizing an active group of volunteers.

The last area chosen was MD-600, which is Prince George's County. This CoC was chosen due to having the highest foreclosure rates by far, and still keeping homeless and unsheltered homeless rates relatively low. Because of this, it was an ideal selection for the last case study to better determine how much of a role increased program implementation is playing in this suppression of homelessness, and on the other hand, how much of this phenomenon is due to movement across the border into DC.

In order to conduct the case studies, various demographic, economic, and housing data were collected from the U.S. Census Bureau's American Community Survey. Since the study period begins in 2005, and 3-year estimates are not available for many of the data until 2007, 1-year estimates were used for every variable in order to most accurately display year-to-year progression and make comparisons over time.

While most of the data were simply gathered, some data had to be aggregated for the Southern Maryland CoC, since it is an aggregation of three counties and not its own Census boundary. In order to do this, weighted values were averaged together from each of the three counties. Values were weighted based on population, number of applicable housing units, or the number of people in the work force, depending on what was appropriate for each particular variable.

3.5 *Limitations of the research*

Any research dealing with homelessness is going to have several important limitations which should be recognized, especially when the research is primarily quantitative. CoC point-in-time count data are sporadically available and have several important validity problems. Since CoCs are only required to conduct a point-in-time count once every other year to receive funding, some CoCs take advantage of this rule and leave two-year gaps in between each of their counts, making it difficult to track longitudinal trends and causal relationships with other variables with a great deal of certainty. Due to only having a skeleton of data to work with, it is often necessary to fill in the blanks with best guesses and logical speculation grounded in previous literature on the subject and common sense.

Another related limitation is that each CoC jurisdiction is free to use its own point-in-time count methodology. This makes it very difficult to draw inter-jurisdictional comparisons over time, because as seen in this research, methodology changes in any particular CoC jurisdiction can be one of the leading causal factors affecting changes in homelessness. Since there is no universal count methodology mandated by HUD, it becomes necessary to

differentiate between actual changes in unsheltered homelessness and methodological changes across both time and space.

Since homelessness data do not begin until 2005, and the available foreclosure data from the MDHCD only go as far back as the first quarter of 2007, there is no long-term data grounded in a period of economic normality to compare the study period to. Since much of the data is new and CoC jurisdictions are not required to adopt a universal methodology for counting the homeless during the CoC point-in-time counts, comparisons are difficult to make with complete certainty. These difficulties are explained in greater detail, along with recommendations for improvement in the conclusions section of this paper.

There is also an unknown amount of movement across CoC jurisdictions by the unsheltered homeless population. The HMIS does allow for the sheltered population to be monitored as homeless individuals or households move from place to place, but there is no guarantee that nearby CoC jurisdictions will be sharing information, or that both the origination and destination CoC jurisdictions will have an adequately functioning HMIS necessary to record the inter-jurisdictional movement. In any case, this is only helpful for the sheltered homeless population receiving some sort of service. Movement of the unsheltered population is largely speculated, and this can make longitudinal inter-jurisdictional comparisons difficult.

The last limitation considered is the lag factor between when a household enters into foreclosure and when they become homeless. The way that this research attempts to account for a potential lag factor is by considering the new foreclosures in 2007 to have an impact on homelessness in 2008, and so on, since the foreclosures are tracked throughout the entire year and the homeless point-in-time counts only occur around late January. If the lag factor was longer than that, indicating that it took longer for an individual or family to burn through their available assets, then unemployment would likely be the more appropriate causal factor.

Chapter 4: Results

4.1 *Unsheltered homelessness over time and space*

One basic finding is that the unsheltered homeless population numbers seem to follow the same trends as the homeless population numbers. This informs us that the same economic factors which affect general rises and falls in homelessness also create similar rises and falls in unsheltered homelessness, thus weakening any assertion that the unsheltered homeless population exists outside the influence of the economic environment for reasons of personal fault, choice, addiction, or handicap.⁶

Table 4-1: Correlation between the homeless and unsheltered homeless population

Correlation between Maryland Homeless and Unsheltered Homeless Population Numbers, 2005 - 2011

		Total Homeless Population	Unsheltered Homeless Population
Total Homeless Population	Pearson Correlation	1	.953**
	Sig. (2-tailed)		.001
	N	7	7
Unsheltered Homeless Population	Pearson Correlation	.953**	1
	Sig. (2-tailed)	.001	
	N	7	7

** Correlation is significant at the 0.01 level (2-tailed).

Source: HUD Homelessness Resource Exchange

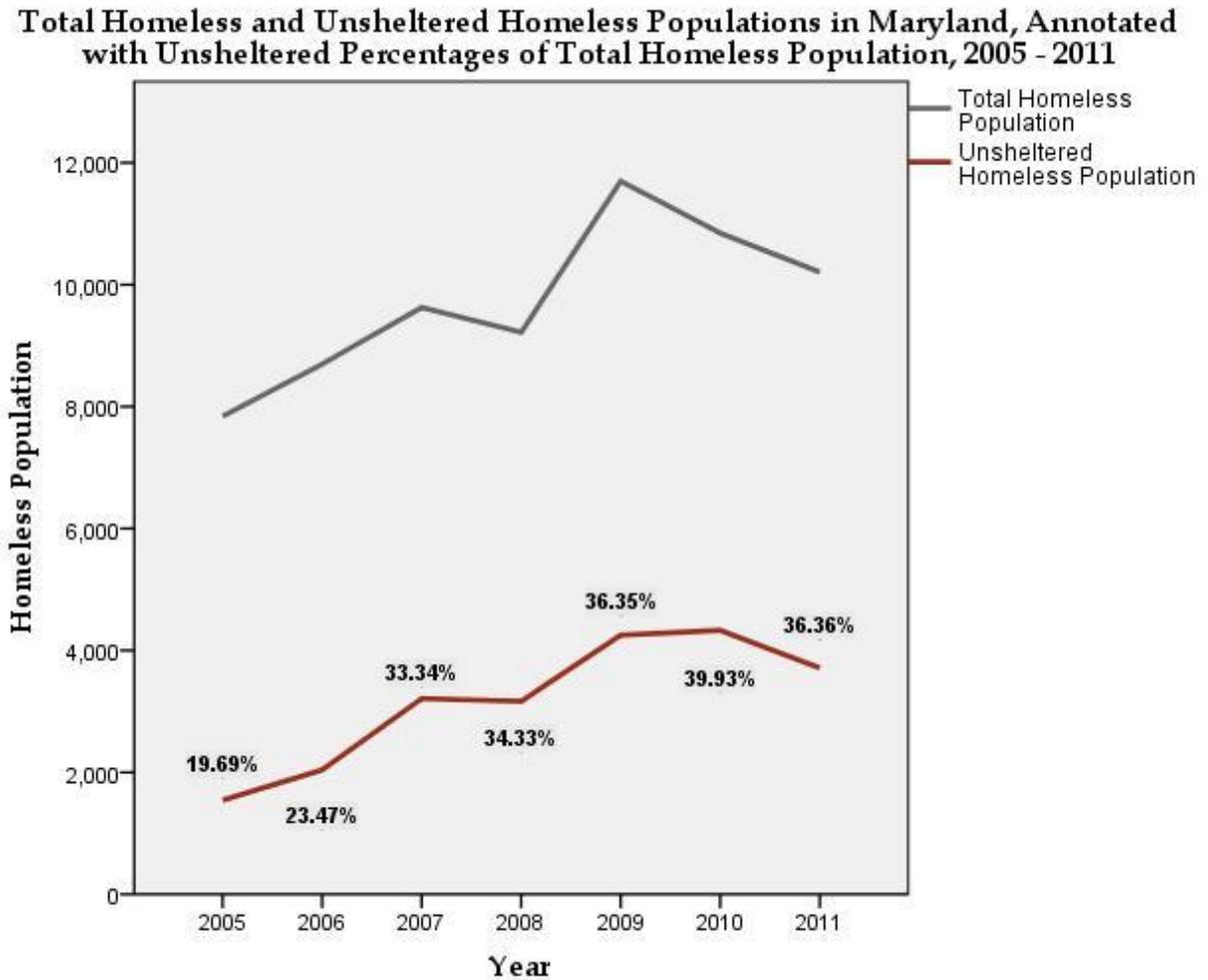
⁶ While individuals who are homeless may certainly link their own homelessness to one of these reasons, and mental or physical handicap is more prevalent among the chronically homeless, who tend to be disproportionately represented in the unsheltered population, these reasons are clearly not causal factors for overall rises and falls in the unsheltered homeless population.

Since this correlation was found significant at the 0.01 level using a two-tailed test of significance, and there is a Pearson correlation of .953, this shows that there is a strong positive correlation between the two variables and that this correlation is statistically significant to a great degree even when testing for a significant correlation in both directions, as opposed to only checking for only a positive correlation. While this N value is small, and the existence of this correlation could be more universally applicable after testing populations across the country, the correlation in Maryland over the period of the economic recession, the subsequent housing market collapse, and the foreclosure crisis seems to be relatively concrete.

Another important finding is that the percentage of the homeless population that was unsheltered rose as the total number of homeless individuals rose over time, peaking in 2010, but rising dramatically between 2005 and 2007 – just before the housing bubble burst. For a visual representation of this trend, along with data showing the correlation between total homeless and total unsheltered homeless population numbers, see Figure 4-1 on the following page.

This finding is important, because it both supports and contradicts the hypotheses made at the beginning of this paper. It supports the hypothesis that the rise in homelessness resulting from economic events taking place between 2005 and 2011 put a strain on homeless shelters and HUD's permanent or transitional housing programs targeting homeless individuals, leading to an increase in unsheltered homelessness. However, it contradicts the hypothesis that the foreclosure crisis would contribute to the rise in unsheltered homelessness by putting low-income renters or homeowners out of their home after their apartment buildings or houses faced foreclosure. Quite the opposite, the data shows that the period of rapid increases in housing prices leading up to the housing market collapse is when there was the greatest increase in unsheltered homelessness as a percentage of the total homeless population.

Figure 4-1: Homeless and unsheltered homeless trends over time



Source: HUD Homelessness Resource Exchange

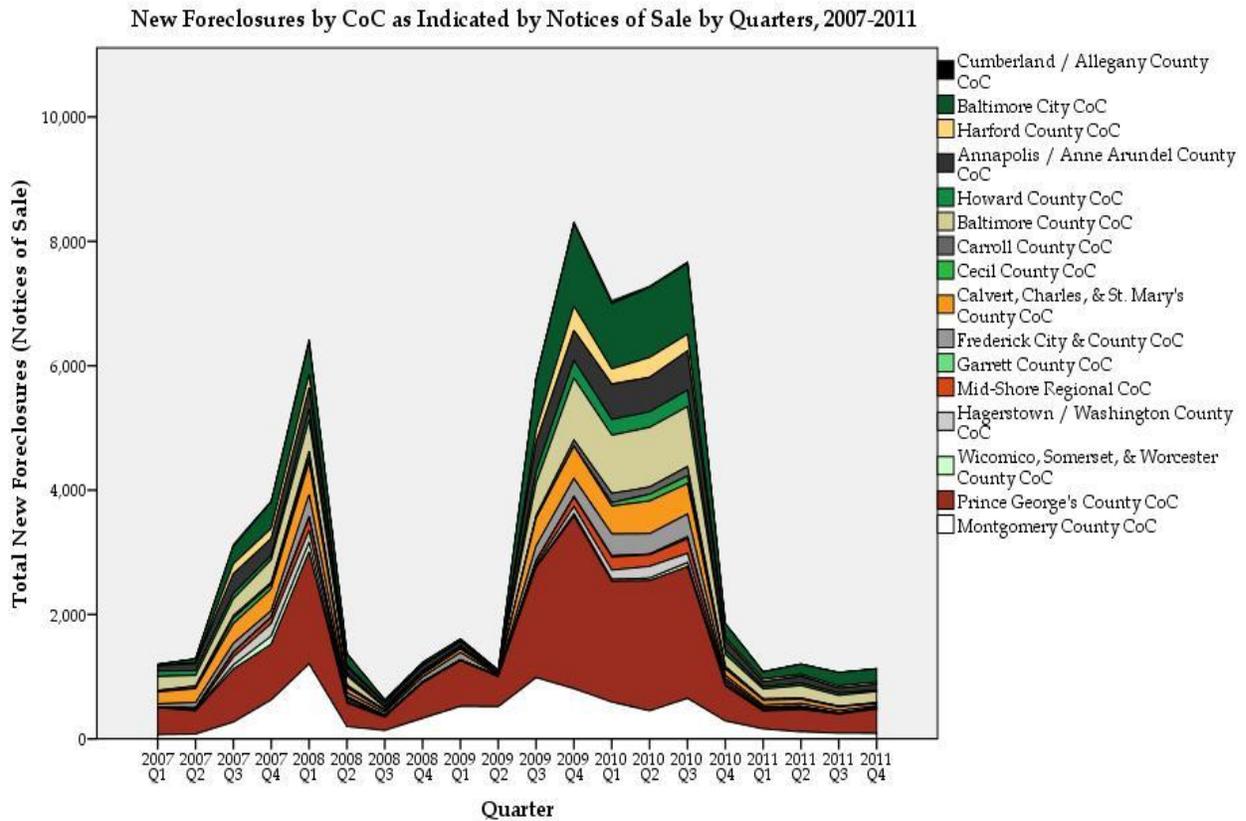
As seen in Figure 4-1, there was a large spike in the total homeless population in the State of Maryland in January of 2009, after the majority of the economic recession had taken place. However, total homelessness decreases after that point, including the period of the foreclosure crisis. The percentages of unsheltered homeless individuals remain relatively stable as well, and both total unsheltered homeless numbers and unsheltered percentages of the total homeless population actually decrease between January of 2010 and January of 2011.

4.2 Correlations between foreclosures and unsheltered homelessness

Since it is difficult to extract any value from a Pearson's correlation test with so few figures to utilize in a comparison of new foreclosures and unsheltered homelessness, the test was omitted from the results, but it did support that there is no statistically significant correlation between new foreclosures and unsheltered homelessness between 2007 and 2011.

To begin a thorough comparison between unsheltered homelessness and new foreclosures in Maryland, it is first necessary to understand when and where foreclosures occurred in the state for the study period from 2007 to 2011.

Figure 4-2: Locations and extent of new foreclosures in Maryland



Source: Maryland Department of Housing and Community Development (MDHCD)

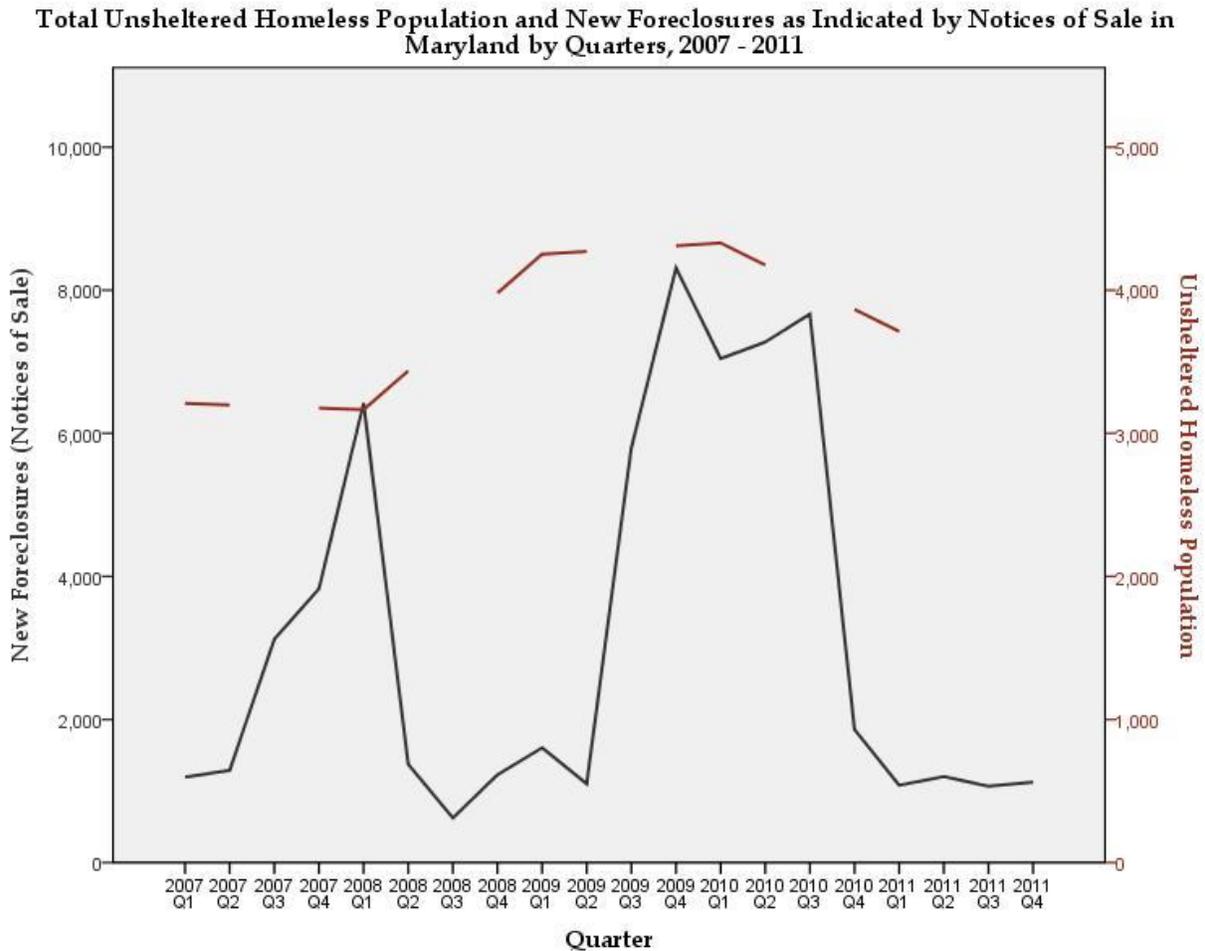
While looking at Figure 4-2 may be a difficult way to interpret where foreclosures are occurring in Maryland, it does nicely illustrate how the total number of foreclosures changed over time. For a more complete spatial understanding of where foreclosures occurred in Maryland over the study period in relation to changes in the total homeless population, please see the series of maps located in Appendix II.

As seen in Figure 4-2, there was a smaller spike in foreclosures from the third quarter of 2007 to the first quarter of 2008. Foreclosure activity remained very low after the beginning of the economic recession, and shot back up again after it technically ended in the summer of 2009. The data illustrated in Figure 4-2 show that the foreclosure crisis in Maryland began between the second and third quarters of 2009, and continued at an extremely high rate until the end of 2010. Though the state experienced relief from high rates of foreclosure through all of 2011, RealtyTrac.com data for foreclosure activity by month show that the most recent six-month trend between September of 2011 and February of 2012 is an overall increase in foreclosures (RealtyTrac, 2012).

As seen in the map series located in Appendix II, and within Figure 4-2 for the more determined readers, some of the CoCs with the highest amounts of foreclosures over the course of the study period are MD-501 (the City of Baltimore), MD-505 (Baltimore County), MD-600 (Prince George's County), and MD-601 (Montgomery County). Overall, Prince George's County is hit hardest by the foreclosure crisis.⁷

⁷ While the maps do not give the exact numbers of foreclosures for each CoC, and the data is aggregated to an annual basis instead of quarterly, the entirety of foreclosure data for each CoC on a quarterly basis from 2007 to 2011 is available within Appendix III.

Figure 4-3: New foreclosures and the unsheltered homeless population in Maryland



Sources: HUD Homelessness Resource Exchange and the Maryland Department of Housing and Community Development.

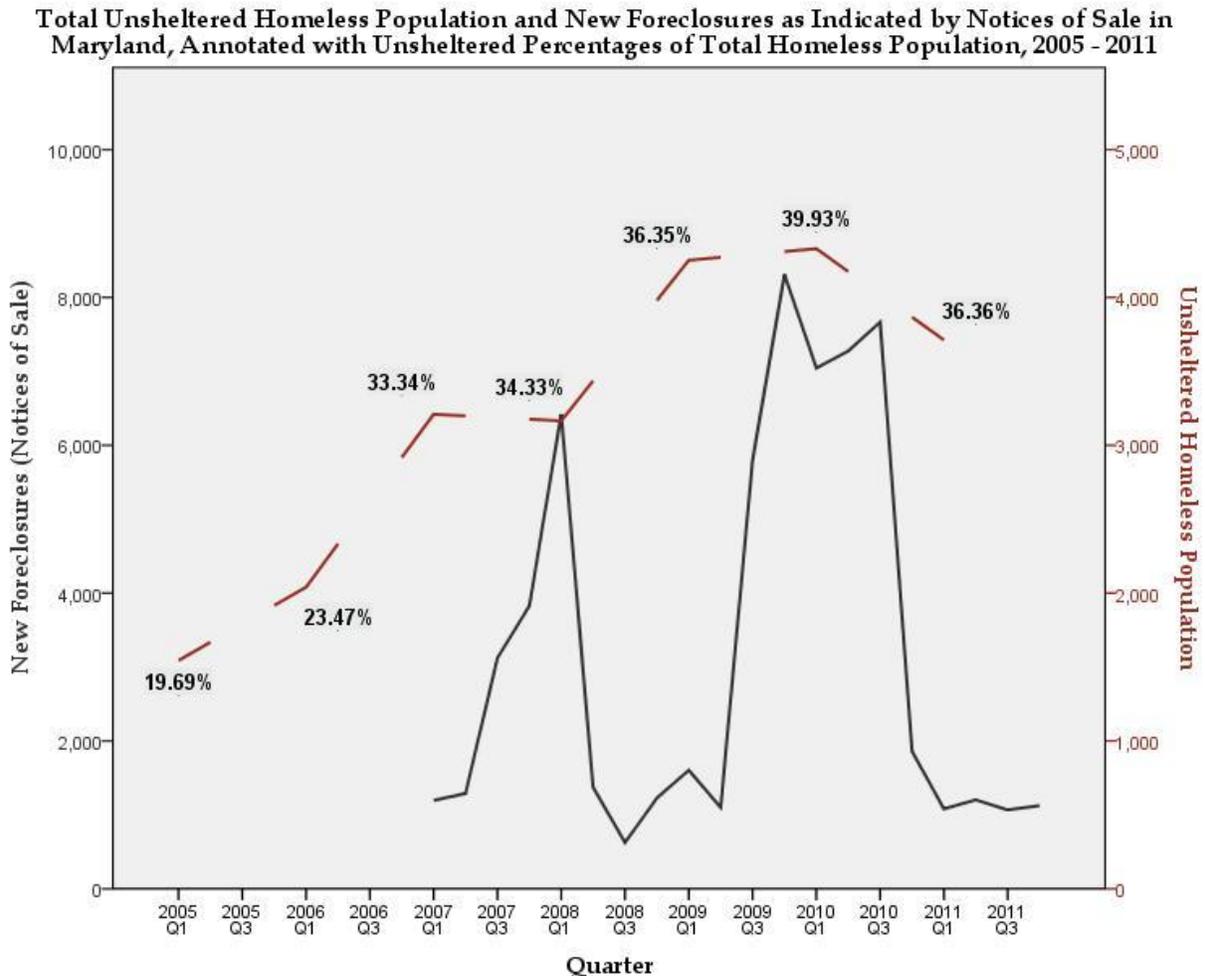
Figure 4-3 illustrates the relationship between unsheltered homelessness and new foreclosures in the state. The dashed line is used to signify the lack of data availability in the periods between the January point-in-time counts of each year, in comparison to the quarterly foreclosure data which includes every foreclosure that occurred in Maryland for the duration of the study period. While this lack of data hinders one’s ability to draw a complete comparison, it is possible to see the trend line for unsheltered homelessness with the data available.

After the number of new foreclosures initially spiked from the third quarter of 2007 to the first quarter of 2008, the unsheltered homeless population increased by the time of the January point-in-time count that occurred in 2009. However, even after the extreme level of foreclosures experienced in the third and fourth quarters of 2009, signifying the beginning of the foreclosure crisis, unsheltered homelessness only slightly increased by the time of the 2010 point-in-time count and ultimately fell by 2011. If one were to assume that there is a lag period before the unsheltered homeless population begins to significantly increase as a result of foreclosures due to the time it takes for a recently displaced family to burn through available financial and social resources before eventually either returning to a stable housing situation or slipping into homelessness, then the increase in unsheltered homelessness after the initial smaller spike in homelessness makes sense. However, it becomes more difficult to explain the relationship between unsheltered homelessness and foreclosures during the subsequent foreclosure crisis. If the same trend held true, one would expect a proportionately significant increase in unsheltered homelessness by 2010 and another significant increase by the time of the 2011 point-in-time count.

Plus, it is important to look at the information presented in Figures 4-3 and 4-1 together for a better understanding of the relationship between foreclosures and unsheltered homelessness in the state. For this reason, Figure 4-4 is provided on the following page.

As seen in Figure 4-4, there was a significant increase in both unsheltered homelessness and the proportion of homeless individuals living unsheltered between 2005 and 2007, while housing prices were still increasing. Since the total increase in homelessness from 2005 to 2007 amounted to 1,788 individuals, and the total increase in unsheltered homelessness during the same period amounted to 1,666 individuals (over 93 percent of the total increase); this shows us that shelters and housing programs targeting homeless individuals were not able to keep up

Figure 4-4: Trends in unsheltered homelessness and new foreclosures, 2005 - 2011



Sources: HUD Homelessness Resource Exchange and the Maryland Department of Housing and Community Development

with growing homeless populations in the state. Compared to increases in unsheltered homelessness after the housing bubble burst and during the foreclosure crisis, this was a large and significant increase. This indicates that the housing bubble itself may have been a greater causal factor for the increase in unsheltered homelessness than the housing market downturn and foreclosure crisis that followed the bursting of the bubble, due to a lack of affordable housing during the end of the boom period.

Table 4-2: Changes in homelessness and housing costs, 2005 - 2011

Total Homelessness, Unsheltered Homelessness, and the Rise of Monthly Housing Costs in Maryland, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
New Foreclosures	**	**	9434	9648	16814	23847	4477
Total Homeless Population	7840	8697	9628	9219	11698	10845	10208
Percent Change of Homelessness	**	10.93	10.70	-4.25	26.89	-7.29	-5.87
Unsheltered Homeless Population	1544	2041	3210	3165	4252	4330	3712
Percent Change of Unsheltered Homelessness	**	32.19	57.28	-1.40	34.34	1.83	-14.27
Median Value of Owner-Occupied Units	280200	334700	347000	341200	318600	301400	**
Median Mortgage Costs	1561	1736	1881	1983	2034	2016	**
Percent Paying 30% or More of Household Income on Mortgage	31.28	35.00	37.90	39.29	38.66	38.12	**
Median Gross Rent	891	953	1000	1074	1108	1131	**
Percent Paying 30% or More of Household Income on Gross Rent	45.29	43.73	46.28	49.34	51.97	51.61	**
Percentage of Units Renter-Occupied	31.02	30.57	30.08	30.53	31.44	32.96	**

** Data are not available.

Sources: HUD Homelessness Resource Exchange, the MDHCD, and the U.S. Census Bureau

Since some of the trends can be more difficult to identify in a table as dense as Table 4-2, SPSS was used to detect correlations between some of the indicators of changing housing costs and unsheltered homelessness.

Table 4-3: Correlation between unsheltered homelessness and median rent

Correlation between Unsheltered Homelessness and Median Gross Rent in Maryland, 2005 - 2010

		Unsheltered Homeless Population	Median Gross Rent
Unsheltered Homeless Population	Pearson Correlation	1	.960**
	Sig. (2-tailed)		.002
	N	7	6
Median Gross Rent	Pearson Correlation	.960**	1
	Sig. (2-tailed)	.002	
	N	6	6

** Correlation is significant at the 0.01 level (2-tailed).

Sources: HUD Homelessness Resource Exchange and the U.S. Census Bureau

As could be expected, the correlation between median gross rent and unsheltered homelessness had a Pearson correlation of .960, indicating a strong positive correlation, and was statistically significant at the 0.01 level using a two-tailed test of significance, indicating a high level of validity. Since renters are more likely to slip directly into homelessness when facing difficult financial circumstances than homeowners,⁸ an overall trending increase of monthly rental costs is likely to have caused affordability issues, pushing many more low-income individuals into a state of homelessness. And as seen earlier in Figure 4-4, the majority of the increased homeless population was unsheltered.

⁸ Homeowners are more likely to change their housing tenure status to renting when facing difficult financial circumstances, as opposed to slipping directly into homelessness.

Table 4-4: Correlation between unsheltered homelessness and median mortgage costs

**Correlation between Unsheltered Homelessness and Median Mortgage Costs in Maryland,
2005 - 2010**

		Unsheltered Homeless Population	Median Mortgage Costs
Unsheltered Homeless Population	Pearson Correlation	1	.946**
	Sig. (2-tailed)		.004
	N	7	6
Median Mortgage Costs	Pearson Correlation	.946**	1
	Sig. (2-tailed)	.004	
	N	6	6

** Correlation is significant at the 0.01 level (2-tailed).

Sources: HUD Homelessness Resource Exchange and the U.S. Census Bureau

As seen in Table 4-4, there is also a strong correlation between unsheltered homelessness and median mortgage costs in the state. With a Pearson correlation of .946, and strong statistical significance within the 0.01 level, the positive relationship between rising mortgage payments and rising unsheltered homelessness is almost as strong as the relationship between unsheltered homelessness and median gross rent. This relationship exists due to an even stronger correlation between median gross rent and median mortgage costs, with a Pearson correlation of .972 and a two-tailed .001 level of statistical significance. This shows that the same economic forces pushing rental payments upward is also pushing mortgage payments upward to a constant degree. So even though people are not moving directly from homeownership to unsheltered homelessness, the relationship between mortgage payments, rental payments, and unsheltered homelessness ensures that each of these numbers are moving in the same direction. When property values increase, houses sell for more and landlords are able to charge more for rent, leading to a decrease in housing affordability, which then leads to an increase in homelessness and unsheltered homelessness. While this linear relationship between the

correlating variables is not proven by the results of this study alone, its existence has been documented in other literature included within the literature review of this paper, and is supported by the results.

The variables indicating the percentage of households spending at least 30 percent of their income on rent and mortgages were also found to be statistically significant at the .005 level, with Pearson correlations of .908 and .845, respectively. In comparison, the variable that notably did not have a statistically significant correlation with unsheltered homelessness, as mentioned earlier, was new foreclosures.

4.3 *Case study results*

In order to uncover reasons as to why certain CoCs performed differently during the study period, as seen in Appendices I and II, several brief case studies were conducted as a sort of quantitative and qualitative investigation.

4.3.1 Baltimore City

As discussed in Section 3.4, the City of Baltimore was chosen due to having the largest population of any other city in the state, and for having the largest unsheltered population during the later years of the study period.

Table 4-5: Basic results from the City of Baltimore

Homelessness and Foreclosures in the City of Baltimore, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	2904	2904*	2607	2607*	3419	3419*	4094
Percent Change of Homelessness	**	.00*	-10.23	.00*	31.15	.00*	19.74
Unsheltered Homeless Population	583	583*	629	629*	1228	1228*	1795
Percent Change of Unsheltered Homelessness	**	.00*	7.89	.00*	95.23	.00*	46.17
New Foreclosures	**	**	777	777 ⁹	2210	3529	697
Percent Change of Foreclosures	**	**	**	.00	184.43	59.68	-80.25

* No original count took place for this year.

** Data are not available.

Sources: HUD Homelessness Resource Exchange and the MDHCD

As seen in Table 4-5, the City of Baltimore seems to collect the bare minimum of homelessness data necessary to qualify for federal aid, conducting a count once every other year. Unfortunately, this lack of continuous data can make interpreting the relationship between unsheltered homelessness and foreclosures more difficult.

Although unsheltered homelessness in much of the rest of the state seems to have increased more dramatically between 2005 and 2007, the data from the City of Baltimore reflects the hypothesized trend that unsheltered homelessness would increase with foreclosures due to people losing their homes. Between 2005 and 2007, Table 4-5 shows a modest increase from 583 unsheltered homeless individuals to 629. On the other hand, unsheltered homelessness

⁹ While the number of new foreclosures added up to exactly 777 in both 2007 and 2008 in the City of Baltimore, these are two unique annual foreclosure counts with differing quarter numbers.

skyrockets after 2007, when foreclosures started to significantly increase. The lack of updated homelessness numbers in 2008 and 2010 makes it more difficult to see the continuity of this trend, but a trend does appear to exist. And while unsheltered homelessness increases significantly between 2010 and 2011 when foreclosures fell, it is important to remember that this actually records a change in unsheltered homelessness between 2009 and 2011, and that the 2011 point-in-time count took place in January compared with foreclosures happening for the duration of the year. All things considered, a basic look at the data seems to indicate a positive relationship between foreclosures and unsheltered homelessness. However, it is very difficult to tell with so much of the data missing. It could be that the unsheltered homeless numbers shot up in 2009 as a result of the economic recession as well, and foreclosures could have had little causal impact on the unsheltered population. To get a better picture of the possible factors involved, Table 4-6 is provided on the following page.

Table 4-6: Economic and housing variables in the City of Baltimore

Trends in Poverty, Employment, and Housing Affordability with Unsheltered Homelessness and Foreclosures in the City of Baltimore, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	2904	2904*	2607	2607*	3419	3419*	4094
Unsheltered Homeless Population	583	583*	629	629*	1228	1228*	1795
New Foreclosures	**	**	777	777	2210	3529	697
Poverty Rate	22.6	19.5	20.0	19.3	21.0	25.6	**
Median Mortgage Costs	1080	1142	1218	1362	1390	1393	**
Median Gross Rent	667	750	778	822	887	874	**
Unemployment Rate	11.37	10.69	10.05	9.78	12.74	14.40	**

* No original count took place for this year.

** Data are not available.

Sources: HUD Homelessness Resource Exchange, the MDHCD, and the U.S. Census Bureau

By looking at the same homelessness and foreclosure numbers side-by-side with other economic and housing variables that may impact unsheltered homelessness, it becomes easier to identify which factors may be most significant within this specific CoC over the study period. One of the trends that is apparent when looking at Table 4-6 is that median mortgage costs and median rental costs both increased rapidly until after the foreclosure crisis kicked in by the time the 2010 data were collected. Median mortgage costs plateaued, moving from \$1,390 a month to only \$1,393 a month, and median gross rent actually decreased by thirteen dollars. Another of the trends that stands out in Table 4-6 is that unemployment in Baltimore raises significantly in both 2009 and 2010, as the economic recession was coming to a close. Though it seems that changes in the unemployment rate had little impact on unsheltered homelessness over the study period in Baltimore, it is difficult to make such a determination without the 2010 CoC point-in-time count to indicate whether unsheltered homelessness rose significantly between

2009 and 2010 before declining by 2011, or if unsheltered homelessness continued on a steady incline throughout 2010 to reach its highest point thus far in 2011.

In order to find out more about this relationship between foreclosures and unsheltered homelessness, and to expand upon the other possible reasons for the steady increase of unsheltered homelessness in Baltimore, qualitative research through the form of an interview and a review of relevant local reports was incorporated into the study to both inform and challenge the assertions made based on quantitative data.

The interviewee for the City of Baltimore was a representative of Baltimore's Homeless Services Program (BHSP) and the HUD CoC Lead Contact for Baltimore. This interview was conducted over the phone after questions were sent via e-mail in advance, and the recorded responses were checked and edited by the interviewee before being returned via e-mail for inclusion in this paper.

One of the most relevant pieces of information gathered from this interview is that there was no noticeable impact on homeless populations within the Baltimore CoC as a result of the foreclosure crisis (BHSP, personal communication, February 27). Since there was a concern that foreclosures may be impacting renters more so than previous homeowners as a causal factor for homelessness, the interviewee suggested looking at a recent study on the foreclosure crisis and student mobility to collect information on the split between owner-occupied and renter-occupied foreclosures (personal communication, February 27). According to a research report by the Urban Institute, the share of K-12 students living in foreclosed homes who rented in Baltimore increased by 22 percentage points – from 27 percent to 49 percent – between the 2003-04 school year and the 2008-09 school year (Pettit & Comey, 2012). In addition, a study by The Reinvestment Fund (TRF) shows that the percentage of foreclosed properties in Baltimore between the years 2005 and 2006 found in multi-family buildings only accounted for roughly

1.4 percent of foreclosures, while single-family homes accounted for 91.6 percent of foreclosures (TRF, 2008).

Table 4-7: Prevalence and average value of Baltimore foreclosures by property type

Prevalence of Foreclosures by Property Type in the City of Baltimore, 2005 - 2006

		Foreclosures Found	Percentage of Total Foreclosures	Average Assessed Value	Total Assessed Value
Property Type	Single-family detached	998	17.6	\$157,022	\$156,707,840
	Single-family semi-detached	432	7.6	\$107,800	\$46,569,500
	Single-family row	3769	66.4	\$70,865	\$267,091,710
	Two-family detached	95	1.7	\$142,335	\$13,521,870
	Two-family semi-detached	20	.4	\$113,477	\$2,269,540
	Two-family row	175	3.1	\$85,172	\$14,905,140
	Condo garden-type	30	.5	\$104,500	\$3,135,000
	Converted apartment	31	.5	\$100,245	\$3,107,600
	Multi-family 3-6 units	26	.5	\$106,030	\$2,756,790
	Multi-family convert	53	.9	\$107,097	\$5,676,120
	Other	50	.9	N/A	N/A
	Total	5679	100.0	N/A	\$515,741,110

Source: *The Reinvestment Fund (TRF), 2008*

After noting the average assessed values and total assessed values listed in Table 4-7, it becomes evident that the multi-family foreclosures are not multi-million dollar properties accounting for many renter-occupied units each (TRF, 2008). While the average income of homeowners during the foreclosure crisis was likely to be significantly lower than the average income of homeowners under normal economic circumstances, these earlier data show that foreclosures in Baltimore primarily affects homeowners in single-family properties (Pettit & Comey, 2012; TRF, 2008). However, the data also show that the proportion of renters being

impacted by foreclosures was rising as of the 2008-09 school year, at least among households with school age children (Pettit & Comey, 2012).

To account for the steady increase in unsheltered homelessness over the years, the representative from the BHSP points to a number of causal factors. One such factor is that the point-in-time count methodology in Baltimore has changed almost every year, and they have had a different lead agency lead the count on every occasion except for the last two years (BHSP, personal communication, February 27). One large organization, the Baltimore Rescue Mission, had not contributed to the count until 2011, and the Baltimore CoC also significantly expanded their catchment area in 2011, which is a probable cause for greatly increased unsheltered numbers in the CoC for that year (BHSP, personal communication, February, 27). In terms of actual increases in unsheltered homelessness, as opposed to measurement-based changes, the BHSP interviewee argues that they have not increased their shelter capacity recently, there have not been any Section 8 recipients since May 2010, and public housing has maintained 99.8 percent occupancy since June 2011, all indicating that the supply of affordable housing in Baltimore is not keeping up with demand (personal communication, February 27). If you are poor and disabled in Baltimore, you do not have access to any other form of housing assistance other than emergency or transitional housing, which signifies a lack of access to permanent housing with supportive services for disabled members of the homeless population even while emergency and transitional housing programs are so strained for resources (BHSP, personal communication, February 27).

When asked about potential strategies to alleviate homelessness in Baltimore that are currently impossible due to funding or regulations, the interviewee stated that she/he would like to see affordable housing become a lucrative industry, because there is no development happening in Baltimore right now (BHSP, personal communication, February 27). Other

beneficial strategies for fighting homelessness would be to increase wages in the city, and to be capable of siting a well-run shelter somewhere in the city without resistance from neighborhoods in the form of NIMBYism (not-in-my-back-yard) (BHSP, personal communication, February 27). In addition, a comprehensive zoning change, changing the designation of homeless shelters, would make it easier to site shelters in other areas of Baltimore with other zoning designations that would be compatible with a homeless shelter (BHSP, personal communication, February 27). Being able to place shelters in more areas of the city would keep particular districts and the downtown area from feeling like “dumping grounds,” as the interviewee put it, when they take on too high of a proportion of the shelter and human services, even though these areas do have a large number of vacant properties (BHSP, personal communication, February 27).

Looking at Baltimore’s plans and reports regarding homelessness, the latest homeless point-in-time count census report from the City of Baltimore and Morgan State University, which the BHSP interviewee helped create, also asserted that the expanded catchment area increased the percentage of the unsheltered homeless population represented in the count, compared with the count conducted in 2009 (City of Baltimore & Morgan State University, 2011). And while much of the interview was focused on the provision of shelter, the City of Baltimore’s 10-year plan also includes goals to expand the “Housing First” program to 500 units and to provide supportive services that increase access to employment and training for homeless persons as well as improve legal interventions for individuals and families at imminent risk of becoming homeless (City of Baltimore, 2010). This emphasis on more permanent housing with supportive services follows the federal trend, and is reflected specifically in Baltimore with a 10-year goal to eventually acquire and develop 25 permanent housing projects for homeless families and individuals, as well as establishing standards of care

for permanent supportive housing to be monitored by Baltimore Homeless Services (City of Baltimore, 2010). In order to improve the prevention of homelessness from the outset, the City of Baltimore has included objectives in its 10-year plan to increase the number of rental subsidies received by homeless persons, develop means to preserve and upgrade existing affordable housing to extremely low-income households, and to design approaches for developers to create affordable housing targeted to homeless persons or those in danger of becoming homeless (City of Baltimore, 2010). These strategies all aim towards the 10-year plan's first listed goal of creating and maintaining a supply of affordable housing sufficient to rapidly re-house individuals and families and meet the needs of those immediately at-risk of homelessness (City of Baltimore, 2010).

Baltimore's 10-year plan also includes goals for increasing access to comprehensive and affordable health care including mental health services and addiction treatment, bolstering the earned wages of city residents in order to prevent households from slipping into homelessness, and improving the efficiency of preventive and emergency shelter provision to ensure that households move from emergency shelter to permanent housing with appropriate supportive services within 30 days (City of Baltimore, 2010). Since foreclosure has been seen to have less of an impact on unsheltered homelessness in Baltimore than the driving forces of the economic recession and an increase in median gross rent, this 10-year plan helps to address the various needs of the low-income public when jobs start to disappear and housing prices continue to increase in the rental market.

This comprehensive approach, in conjunction with improved count methodologies, should help to ensure that while unsheltered homelessness is increasing in the City of Baltimore as a result of the economic recession and a decrease of housing affordability, the homelessness

support system is being restructured in a way to be more responsive and efficient in dealing with economic downturns in the future.

4.3.2 Southern Maryland

The Southern Maryland CoC was a particularly surprising case that stood out when creating the map series found in Appendices I and II. This area was chosen for a case study due to it having the largest unsheltered population of any CoC for several years in a row, and for maintaining the highest percentage of homeless individuals living without shelter for an even longer time span. This CoC had the highest unsheltered homeless population from 2007 to 2010, and the highest percentage of homeless individuals living without shelter from 2007 to the latest available count of 2011. And while the number of foreclosures in Southern Maryland has been high, it has not reached the numbers found in other CoCs. This is particularly true when comparing the Southern Maryland CoC to the nearby Prince George's County CoC, which has kept unsheltered homelessness relatively low while suffering more from foreclosure than any other CoC in Maryland.

The most visible phenomenon in Table 4-8, provided on the following page, is the massive increase of unsheltered homelessness that occurs between 2006 and 2007. The number of unsheltered homeless individuals increases from 240 in 2006 to 1,671 in 2007, an increase of almost 600 percent. In fact, the escalation of unsheltered homelessness was even greater than the increase of the total homeless population within this time frame, indicating that 68 less people were sheltered in 2007 than in 2006, despite the massive increase in demand for such shelter. After this point, the number of unsheltered homeless individuals continuously increases

until 2009,¹⁰ and eventually fell considerably by 2011 in terms of both unsheltered homelessness and foreclosure rates, much like the rest of the state. However, the majority of the homeless population is still unsheltered in 2011, which has not changed since the initial surge in unsheltered homelessness that occurred between 2006 and 2007.

Table 4-8: Basic results from Southern Maryland

Homelessness and Foreclosures in Southern Maryland, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	544	610	1973	1938	2560	2560*	1153
Percent Change of Homelessness	**	12.13	223.44	-1.77	32.09	.00*	-54.96
Unsheltered Homeless Population	174	240	1671	1685	2024	2024*	805
Percent Change of Unsheltered Homelessness	**	37.93	596.25	.84	20.12	.00*	-60.23
New Foreclosures	**	**	1085	676	1033	1567	245
Percent Change of Foreclosures	**	**	**	-37.70	52.81	51.69	-84.37

* No original count took place for this year.

** Data are not available.

Sources: HUD Homelessness Resource Exchange and the MDHCD

While the number of new foreclosures in Southern Maryland is high, it does not appear to be high enough to create this kind of spike in unsheltered homelessness when looking at the effect that foreclosure has on homelessness in other CoCs.¹¹ Since it is apparent that foreclosures in Maryland or the country as a whole did not begin to significantly increase until the third

¹⁰ The increase quite possibly continued until 2010 as well, but there was no new count conducted in 2010, making it impossible to accurately determine when unsheltered homeless numbers began to fall.

¹¹ Please see Appendix II for a detailed map series on the comparison.

quarter of 2007 (MDHCD, 2007), the spike in unsheltered homelessness by the time of the 2007 January point-in-time count must be due to other contributing factors.

Since the Lead Contact for the Southern Maryland CoC listed by HUD on the Homelessness Resource Exchange could not be contacted or would not respond to questions, other local sources of information in the tri-county area of Calvert, Charles, and St. Mary's Counties had to be found in order to discover more about some of these quantitative trends. One such source was St. Mary's County's three-year plan addressing homelessness. This plan seemed to indicate that a change in point-in-time count methodologies was a likely causal factor contributing to the surge in homelessness between 2006 and 2007. The plan mentions an initiative to yield more complete counts in their point-in-time surveys, and the 2008 count for St. Mary's County alone accounts for 1,884 of the 1,938 homeless individuals living in the Southern Maryland CoC, leaving only 54 homeless individuals supposedly living in the other two counties even though they account for over two-thirds of the Southern Maryland CoC population. This finding serves as a strong argument in favor of the importance of a valid point-in-time count methodology. The stark difference between St. Mary's County and the other two counties in Southern Maryland developing within the span of a year implies that homelessness may have actually only risen slightly (or not at all), and instead one of the three counties simply became better at accurately counting their homeless population.

Though the phenomenon that occurred in Southern Maryland between 2005 and 2007 is not indicative of an overall national trend, roughly 44 percent of CoCs experienced an increase in homelessness between 2005 and 2007 (NAEH, 2009b). The NAEH (2009b) paid special attention to CoCs with very large increases or decreases between 2005 and 2007. The largest increase of homelessness was 8,319 people and the largest decrease was a change of 9,981 people, and the NAEH (2009b) supported the point that many of these large population changes

in such a narrow time frame should be interpreted with caution and are largely due to methodological changes. The NAEH (2009b) picked out eight CoCs across the country with large reported changes in homelessness between 2005 and 2007, each with a change of at least 4,000 people, indicating how numbers that actually represent a combination of methodological changes, more accurate reporting, and real changes in homelessness are not uncommon (NAEH, 2009b).

Though even after assuming that the spike which occurred between 2006 and 2007 is likely due to methodological changes, it becomes necessary to investigate the new, seemingly more accurate numbers to determine the reasons for such a high unsheltered homeless population in Southern Maryland. To start, economic and housing variables were included in a table provided below.

Table 4-9: Trends in poverty and housing affordability in Southern Maryland

Trends in Poverty, Employment, and Housing Affordability with Unsheltered Homelessness and Foreclosures in Southern Maryland, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	544	610	1973	1938	2560	2560*	1153
Unsheltered Homeless Population	174	240	1671	1685	2024	2024*	805
New Foreclosures	**	**	1085	676	1033	1567	245
Poverty Rate	6.4	5.7	5.7	6.4	5.9	5.3	**
Median Mortgage Costs	1607	1841	2077	2031	2154	2040	**
Median Gross Rent	950	1015	1156	1201	1226	1247	**
Unemployment Rate	**	4.47	3.96	3.34	6.45	7.35	**

* No original count took place for this year.

** Data are not available.

Sources: HUD Homelessness Resource Exchange, the MDHCD, and the U.S. Census Bureau

Table 4-10: Correlation of unsheltered homelessness and affordable rent in Southern Maryland

Correlation Test between Unsheltered Homelessness and Median Gross Rent in Southern Maryland, 2005 - 2010

		Unsheltered Homeless Population	Median Gross Rent
Unsheltered Homeless Population	Pearson Correlation	1	.981**
	Sig. (2-tailed)		.001
	N	7	6
Median Gross Rent	Pearson Correlation	.981**	1
	Sig. (2-tailed)	.001	
	N	6	6

** Correlation is significant at the 0.01 level (2-tailed).

Sources: HUD Homelessness Resource Exchange and the U.S. Census Bureau

As seen in Tables 4-9 and 4-10 above, unsheltered homelessness tends to increase as the median gross rent rises in Southern Maryland. And though correlation certainly does not equal causation, there is evidence in the literature review and common sense would dictate that as rental housing becomes more expensive, people struggling to pay for housing are at an increased risk of homelessness. Since these two variables yielded one of the strongest positive correlations seen in the study, it makes sense to determine that the affordability of rental housing in the Southern Maryland area is affecting unsheltered homelessness in the CoC. Lanny Lancaster, the director of the Three Oaks homeless shelter in Lexington Park of St. Mary's County also lent support to the assertion that rising housing prices were contributing to homelessness in the area. On gentrification and housing affordability, Lancaster said the following: "For every new group with nice jobs and high-level employment, the poor who didn't think they were poor, their costs of living goes up... then the working poor become homeless" (Leonard, 2009).

Since there was another jump in homelessness between 2008 and 2009, it is reasonable to assume that the economic recession was a contributing factor. By the time of the 2008 count, the recession had only begun two months ago. On the other hand, by the time of the 2009 point-in-time count the economic recession had been taking its toll for over a year. Unemployment data shown in Table 4-9 supports this argument as well, with an unemployment rate jump from 3.34 percent in 2008 to 6.45 percent in 2009.

While foreclosures do not have a statistically significant correlation with unsheltered homelessness, this makes sense even within the context of assuming that foreclosures contribute to homelessness. Much like with the affordability of mortgages, foreclosures are likely to have taken some time before impacting homelessness numbers due to the time it takes for former homeowners to spend existing social and financial resources in a period of rental housing or doubling-up before slipping into homelessness. If this is the case, then it is still possible that foreclosures impacted the gradual increase of unsheltered homelessness in Southern Maryland that occurred after 2007. This is supported by the St. Mary's County Department of Human Services (SMCDHS) 3-year plan addressing homelessness (2009), which reports that the Southern Maryland Tri-County Community Action Committee reported a 50 percent increase in the number of clients seeking help due to foreclosure in the Southern Maryland CoC.¹² This plan also recognizes that people facing foreclosure are likely to need immediate housing assistance, but not necessarily long-term or intensive services (SMCDHS, 2009). But at the same time, the plan also points out that there is a lack of affordable housing in the county contributing to homelessness, and that shelters and programs operating at maximum capacity are a contributing factor to homeless individuals in the area living without shelter (SMCDHS,

¹² Receiving help does not necessarily mean that they became homeless, as many victims of foreclosure could have simply turned to foreclosure counseling or some other form of housing assistance.

2009). Lancaster backed up this reasoning as well, asserting that “the demands on the system have increased so much” and stating that he expected homelessness to rise another 10 to 15 percent in the 2009 point-in-time count (Leonard, 2009).¹³ Since unsheltered homelessness is reasonably more difficult to escape than sheltered homelessness, it stands to reason that people who may have otherwise experienced only brief spells of homelessness due to foreclosure in Southern Maryland have instead experienced longer, more entrenched periods of homelessness as a result of being unable to access immediate assistance.

Through a combination of methodological changes, a lack of affordable housing, and the inability of the homelessness support system to temporarily expand to meet immediate needs resulting from foreclosure and economic downturn, the known extent of unsheltered homelessness increased significantly from 2005 to 2010.

4.3.3 Frederick County

Frederick County was one of the lightest-hit areas in the state, despite including the second-largest city in Maryland. During the economic recession, the housing market crash, and the subsequent foreclosure crisis, the homeless population never strayed farther than 100 people from its original 2005 total and unsheltered homelessness never rose above 100 individuals. And while the foreclosure crisis hit Frederick County fairly hard, the data suggests that unsheltered homelessness was kept under control. It is also worth noting that Frederick County conducted a point-in-time count every year, despite being required to conduct the count only once every other year.

¹³ For the Southern Maryland CoC as a whole, homelessness actually increased by even more in the 2009 count, close to 32 percent.

Table 4-11: Basic results from Frederick County

Homelessness and Foreclosures in Frederick County, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	268	212	223	246	324	303	248
Percent Change of Homelessness	**	-20.90	5.19	10.31	31.71	-6.48	-18.15
Unsheltered Homeless Population	53	14	9	22	67	51	44
Percent Change of Unsheltered Homelessness	**	-73.58	-35.71	144.44	204.55	-23.88	-13.73
New Foreclosures	**	**	383	540	656	1097	150
Percent Change of Foreclosures	**	**	**	40.99	21.48	67.23	-86.33

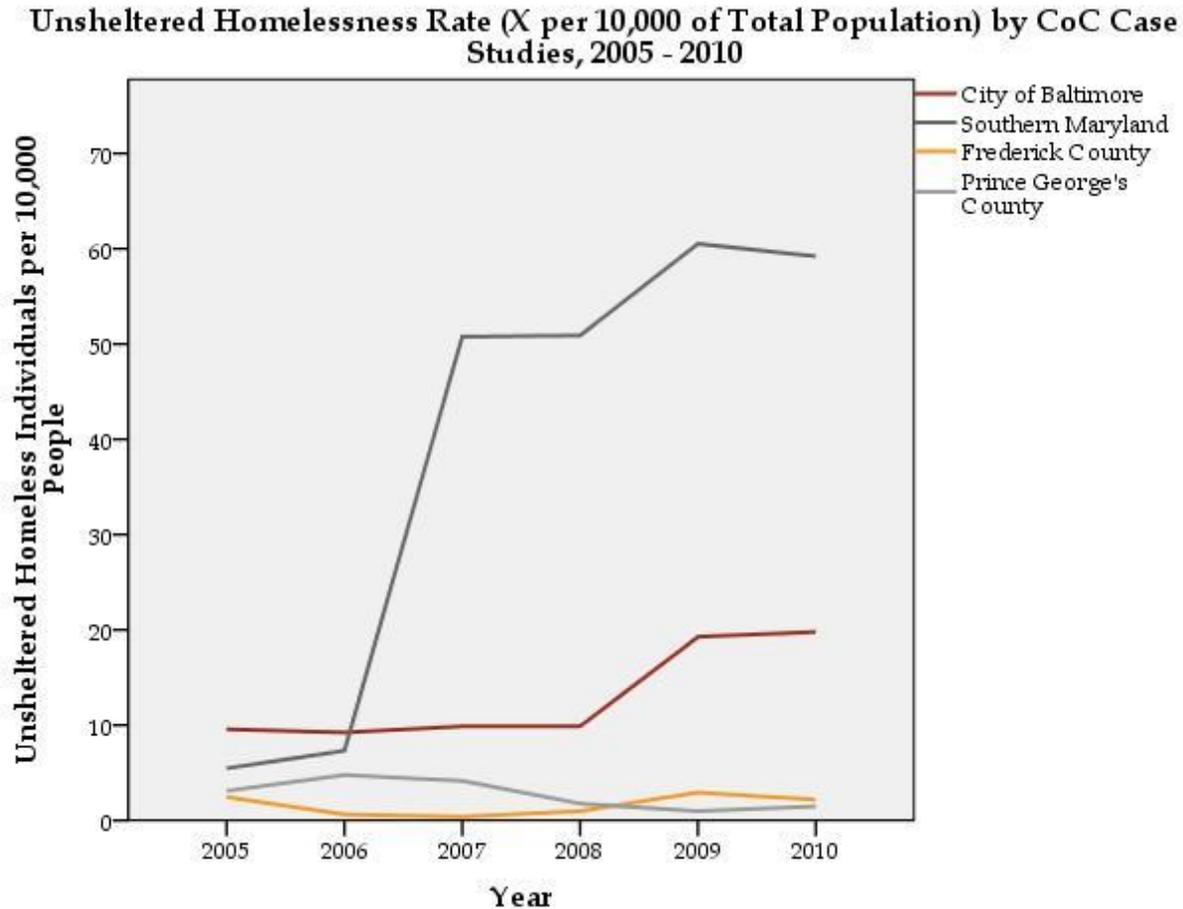
** Data are not available.

Sources: HUD Homelessness Resource Exchange and the MDHCD

Frederick County experienced an increase in homelessness and unsheltered homelessness similar to other CoCs in 2009, after the economic recession had time to take its toll. Based on the data provided in Table 4-11, the rise in new foreclosures did not seem to have a negative impact on homelessness. As foreclosures began to reach higher levels throughout 2009 and 2010, homeless numbers actually began to decline after January of 2009.

In order to put the numbers of Table 4-11 in better context, it is helpful to see how Frederick County compares to the other CoC jurisdictions in total population size. By looking at rates of unsheltered homelessness to complement the total numbers provided in the tables, one can get a better idea of whether the CoCs are doing well or poorly in terms of homelessness.

Figure 4-5: Population and unsheltered homeless rates across the case studies



Sources: HUD Homelessness Resource Exchange and the U.S. Census Bureau

As seen in Figure 4-5, Frederick County’s low homeless numbers are not simply due to a low overall population. The county maintained very low rates until 2009 and 2010, and experienced a trend that mirrored Prince George’s County, which sustained similarly low unsheltered homelessness rates but trended in the opposite directions throughout the study period. Also apparent in this figure is the fact that Southern Maryland’s unsheltered homelessness rates left the normal range, becoming roughly five times higher than the City of Baltimore after improving its count methodology in 2007. This is either indicative of a need for the other CoCs to improve their count methodology in a similar fashion, or a need for Southern

Maryland to address a serious problem of unsheltered homelessness within their CoC, and this will be discussed in greater detail within Section 4.4 of this paper.

Table 4-12: Economic and housing indicators in Frederick County

Trends in Poverty, Employment, and Housing Affordability with Unsheltered Homelessness and Foreclosures in Frederick County, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	268	212	223	246	324	303	248
Unsheltered Homeless Population	53	14	9	22	67	51	44
New Foreclosures	**	**	383	540	656	1097	150
Poverty Rate	4.1	3.9	5.3	5.7	5.5	4.9	**
Median Mortgage Costs	1682	1813	1974	2084	2081	2080	**
Median Gross Rent	933	1018	1071	1122	1107	1158	**
Unemployment Rate	3.19	3.27	3.74	4.75	5.72	6.97	**

** Data are not available.

Sources: HUD Homelessness Resource Exchange, the MDHCD, and the U.S. Census Bureau

Table 4-12 shows that unemployment rates increased in much the same way seen in other CoCs, but they started earlier in Frederick County and started a more rapid upward climb by the time the economic recession hit. Median mortgage and rent costs seem to have leveled off during the recession as well, which may have been a contributing factor keeping unsheltered homelessness low even as the number of new foreclosures increased. Poverty in Frederick County also seemed to hit its peak during the recession in 2008, while the unemployment rate continued to rise. This tells us that while people are still losing their jobs after the economic recession has ended, hours (and perhaps even wages in some cases) among low-income workers have gone up, since the poverty rate is a measure of family income. In other words,

while unemployment may be increasing, underemployment has been decreasing in Frederick County, which also may have provided a buffer against homelessness during the study period.

In order to substantiate the quantitative side of this analysis, it was necessary to look at qualitative sources of evidence as well. To accomplish this goal in Frederick County, local plans and reports were examined and an interview was conducted. Unlike the interviews that took place for other CoCs where the style was more conversational or took place over the phone, this interview took place over e-mail in a short survey format and the answers were clear and concise. For this reason, it was decided that the questions and responses should be provided below verbatim. The interviewee was a representative of the Frederick Community Action Agency (FCAA), a local government agency within the City of Frederick, and the questions and answers are provided within the body of this thesis with her/his consent. Questions are numbered, and responses from the interviewee are preceded by the letter “a” below (FCAA, personal communication, March 5, 2012):

1. Did you notice any impact on homeless populations within your CoC as a result of the foreclosure crisis (mainly from the third quarter of 2009 to the fourth quarter of 2010)?
 - a. No, most of the people that we’ve counseled about foreclosure seem to either end up moving in with family (likely on a temporary basis) or become renters.
2. How have service providers and local governments in your CoC used federal or state aid to alleviate homelessness, how much aid have they received, and have you noticed any programs that seem to be working most effectively?
 - a. There is a network of six (6) providers in Frederick County that operate emergency shelters and transitional housing programs; a majority of those programs receive federal grants under the CoC and/or ESG. Most of the facilities also receive some smaller State grants for operations. I don’t have an

exact figure, but the State and Federal aid coming into Frederick County is probably over \$900,000 annually including funding going to two (2) successful Permanent Supportive Housing programs. The Mental Health Management Agency of Frederick County operates the Shelter Plus Care Program and the Frederick Community Action Agency operates the Housing First Program.

3. Do you know if all of the shelters in your CoC are running at full capacity? If not, which ones are not, and for what reasons (if you are aware)?
 - a. Most shelter facilities do not run at 100% capacity due to issues of household size, gender of children, and the size of bedrooms. For example, the FCAA's two (2) shelter facilities typically run at 90% capacity because of the issues stated.
4. To the best of your knowledge, where is the majority of the unsheltered homeless population in your CoC? Are these individuals spread throughout the CoC jurisdiction, or are they centralized in one or several major locations?
 - a. The vast majority of the unsheltered homeless population in Frederick County is located in Frederick City.
5. Is there anything that you would like to do to alleviate homelessness in your CoC, or would like to see done, that is impossible due to funding or regulations?
 - a. The FCAA would like to obtain additional funding to expand our Housing First Program, which provides permanent supportive rental housing to single individuals that are chronically homeless and disabled. At present we are housing 15 men and women in 11 rental units (some of the units have 2 bedrooms).

One of the benefits of interviewing the Director of the Frederick Community Action Agency (FCAA) is that the agency not only deals with issues of homelessness, but also provides

more general housing counseling services. Since the FCAA works with people to alleviate situations of both foreclosure and homelessness, it is an especially important observation that most homeowners facing foreclosure either double-up with family or start renting, as opposed to slipping into homelessness (personal communication, March 5, 2012).¹⁴

Some of the factors that may help alleviate unsheltered homelessness in the Frederick County CoC compared with others across the state are revealed in this interview as well. Since providers across the county are specializing in different types of service and housing provision to form a cohesive network of providers in the CoC, it helps ensure that resources are being pooled together to form a more efficient and diversified system. The focus on the Housing First program also shows that the FCAA is forward-thinking in their approach to alleviate homelessness over the long-term by placing an emphasis on permanent housing with supportive services over emergency shelter provision for the chronically homeless and disabled (FCAA, personal communication, March 5, 2012). Another factor that may be helping the Frederick County CoC is the benefit of a centralized unsheltered homeless population. By having the majority of the unsheltered population in a central locality, it makes it easier to provide housing and supportive services than it would be if the unsheltered population was spread across a wide area.

4.3.4 Prince George's County

The largest reason for looking into Prince George's County is the huge disparity between new foreclosures and unsheltered homelessness which seemed to provide strong

¹⁴ Though doubling-up will impact homelessness numbers from this point forward due to the HEARTH Act changing the definition of homelessness to include doubling-up with family or friends, the change was not implemented before any of the point-in-time counts from Frederick County or any other CoC were conducted within the study period of this research.

evidence against a causal relationship. This initial quantitative evidence can be seen in Table 4-13, provided below.

Table 4-13: Basic results from Prince George’s County

Homelessness and Foreclosures in Prince George's County, 2005 - 2011							
	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	939	1291	1168	943	853	789	772
Percent Change of Homelessness	**	37.49	-9.53	-19.26	-9.54	-7.50	-2.15
Unsheltered Homeless Population	257	401	345	145	82	126	102
Percent Change of Unsheltered Homelessness	**	56.03	-13.97	-57.97	-43.45	53.66	-19.05
New Foreclosures	**	**	2549	2963	5752	6719	1343
Percent Change of Foreclosures	**	**	**	16.24	94.13	16.81	-80.01

** Data are not available.

Sources: HUD Homelessness Resource Exchange and the MDHCD

Like Frederick County, Prince George’s County also conducted a point-in-time count every year, even though they are only required to do so every other year. This makes trends in the data much easier to spot, which is especially helpful in Prince George’s County, since the trends are so different from those found in the other CoC case studies.

As made clear in Table 4-13, foreclosures were extremely high in Prince George’s County for the entire study period, and still jumped by 94.13 percent in 2009 when the foreclosure crisis began to reach a total of 5,752 new foreclosures. By 2010 there were an even higher number of new foreclosures, with the total reaching 6,719 new foreclosures in that year

alone. One explanation for the significantly large amount of foreclosures occurring in Prince George's County is the higher rate of predatory lending and subprime loans. According to an analysis of Home Mortgage Disclosure Act (HMDA) data conducted by The Reinvestment Fund (TRF, 2008), minority and particularly black households are more likely to receive subprime loans than white households. Additionally, the study finds that there is a strong correlation in Maryland between the likelihood of a borrower receiving a subprime loan and the percentage of minorities that live in the area, showing that owners in neighborhoods with high percentages of minorities are far more likely to receive subprime loans than owners in neighborhoods with few minority residents (TRF, 2008). Since the delinquency rate as of September 2007 for prime loans was only 3.22 percent, compared to a delinquency rate of 20.82 percent for subprime loans, this discriminatory targeting of subprime loans has resulted in a much higher level of foreclosures occurring in Prince George's County (TRF, 2008).

Despite this massive wave of people losing their homes, unsheltered homelessness was at its worst in 2006 with a total unsheltered population of 401 and decreased every year after that except for between 2009 and 2010, when the number increased by 44 individuals before decreasing again by 2011.

Table 4-14: Economic and housing indicators in Prince George’s County

Trends in Poverty, Employment, and Housing Affordability with Unsheltered Homelessness and Foreclosures in Prince George's County, 2005 - 2011

	Year						
	2005	2006	2007	2008	2009	2010	2011
Total Homeless Population	939	1291	1168	943	853	789	772
Unsheltered Homeless Population	257	401	345	145	82	126	102
New Foreclosures	**	**	2549	2963	5752	6719	1343
Poverty Rate	8.5	7.7	8.2	6.5	7.5	9.4	**
Median Mortgage Costs	1658	1850	2033	2225	2235	2203	**
Median Gross Rent	979	1010	1057	1131	1150	1182	**
Unemployment Rate	7.31	6.77	7.31	6.19	10.15	10.69	**

** Data are not available.

Sources: HUD Homelessness Resource Exchange, the MDHCD, and the U.S. Census Bureau

As seen in Table 4-14, a few other indicators coincide with foreclosures by increasing dramatically in 2009 and 2010. The poverty rate and unemployment rate both rise, showing that increasing numbers of people are losing their jobs, their homes, and slipping below the poverty threshold in the same narrow time period. Though the number of unsheltered individuals does increase slightly between the 2009 and 2010 point-in-time counts, the unsheltered population totals seem relatively unaffected by the economic turmoil going on at the time. This raises the question of whether the homelessness alleviation system in Prince George’s County is keeping the numbers low through the provision of housing and supportive services, or if the unsheltered population is moving from Prince George’s County to nearby Washington, DC in order to more easily access such housing and services there, or some combination of the two. An increase of affordable housing in Prince George’s County does not seem a likely cause for

low unsheltered homeless numbers either, due to the fact that the median gross rent in the county has steadily risen every year since 2005.

In order to find out more, qualitative evidence was again brought in to substantiate the information derived from the quantitative analysis. This was done by looking through local reports and plans, sitting in on a meeting unveiling the county's 10-year plan against homelessness, and conducting an interview with the CoC lead contact. The interviewee was the CoC lead contact listed by HUD, and also a representative of the Homeless Services Program of the Prince George's County Department of Social Services (HSPPGC).

One of the most important responses from the interview was that the interviewee definitively stated that she/he noticed no significant impact on homeless populations in Prince George's County as a result of the foreclosure crisis (HSPPGC, personal communication, February 21). More specifically, she/he had the following to say on the subject (HSPPGC, personal communication, February 21):

Very few people, if any, are in our shelters due to a foreclosure. The folks that experience foreclosure have other support systems that can cushion them until they can get back on their feet. Furthermore, this population prefers at all cost not to go to shelters. The largest number of people becoming homeless are those leasing units or exhausting their last resource, living with family or friends.

The interviewee also stated that there is some evidence of inter-jurisdictional movement happening when asked about possible movement from Prince George's County to Washington, but that the amount is not significant (HSPPGC, personal communication, February 21). Prince George's County ensures that it does not consider only its own homelessness numbers by partnering with Montgomery County and the Washington Metro Area Council of Government, giving each jurisdiction a better understanding of homelessness in the metropolitan region.

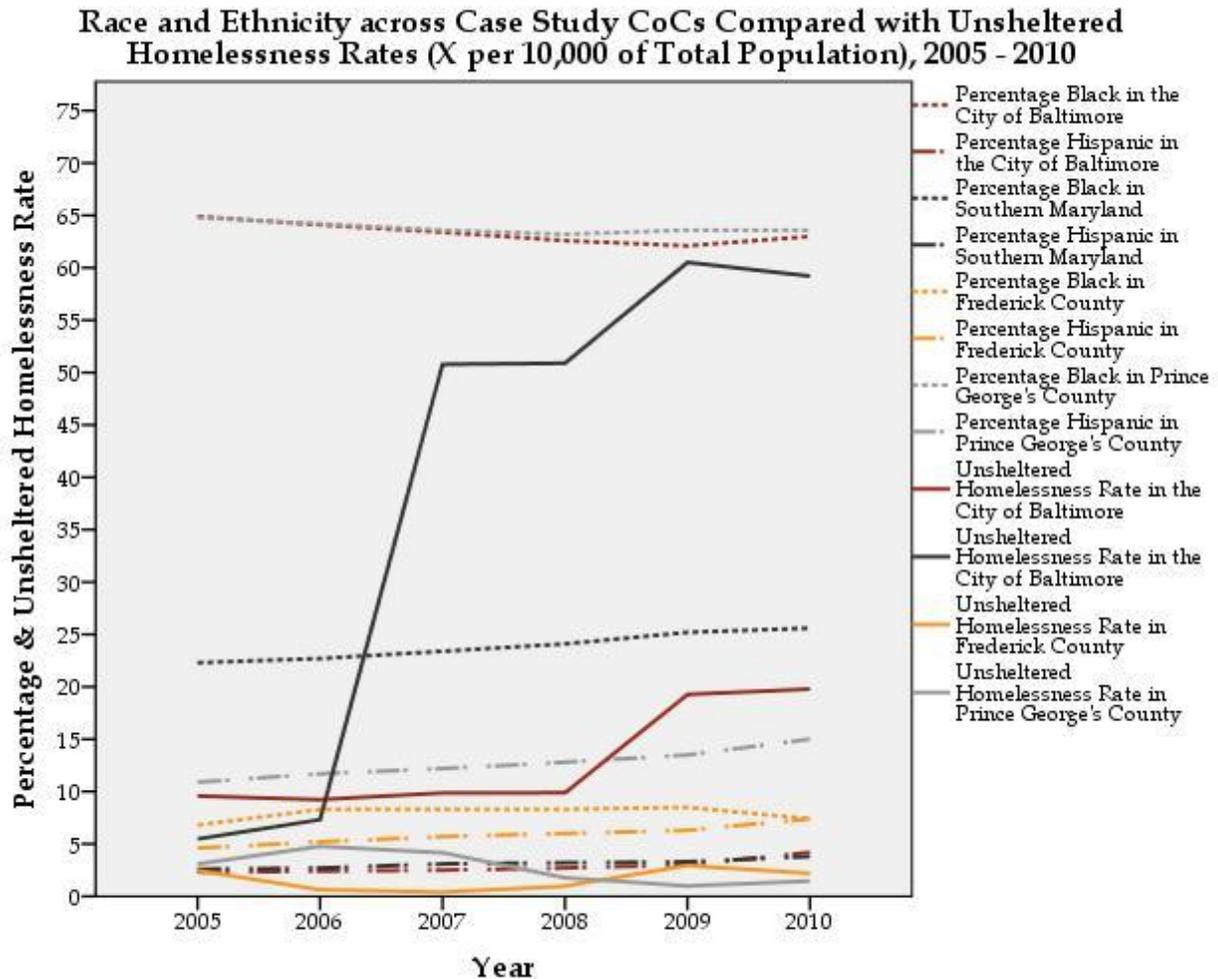
Responses from the interview also revealed that Prince George's County is also thinking proactively by putting less of an emphasis on emergency shelter and more of an emphasis on Rapid Re-Housing, linking people with employment and supportive services to complement permanent housing, and assisting those in danger of becoming homeless with rent assistance (HSPPGC, personal communication, February 21). While the specific content of the 10-year plan was to remain confidential while it is in draft form, the plan reflected this proactive thinking as well. One way that Prince George's County is at a disadvantage is that the unsheltered homeless population is spread throughout the county, and is not clustered in any one centralized location (HSPPGC, personal communication, February 21).

4.4 Overall trends

After looking at each of the case studies individually, this section will serve to combine what was learned about each CoC to pick out specific trends and characteristics that set the CoCs apart from one in another relevant to the relationship between unsheltered homelessness and new foreclosures. This section will also introduce additional data that is not necessarily interesting when looking within one particular CoC, but rather as a comparison between the case study CoCs and the State of Maryland as a whole. Overall, foreclosures tend to have little effect on unsheltered homelessness in each of the case study CoCs and the state as a whole. Instead, the economic recession seems to be the event that had the largest impact on unsheltered homelessness, and the growing unaffordability of rental housing appears to be the leading causal factor contributing to increases in unsheltered homelessness. A more detailed view of the trends, including differences between the various CoCs, can be found below.

The State of Maryland was in the minority of states to experience an increase in homelessness during the time period between January of 2005 and January of 2007. The NAEH (2009b) points out in a special report on changes in homelessness between 2005 and 2007 that this was a period of progress towards goals of ending homelessness. Across the country, the unsheltered homeless population decreased from 322,082 in 2005 to 280,460 in 2007, a decrease of close to 13 percent (NAEH, 2009b). However, in Maryland the unsheltered homeless population rose from 1,486 in 2005 to 3,210 in 2007, an increase of roughly 116 percent (NAEH, 2009b). The State of Maryland also experienced a 20.40 percent increase in total homelessness during the 2005 to 2007 period, giving it the fourth-largest percent increase in total homelessness behind Kentucky, West Virginia, and Tennessee, and the second-largest percent increase in unsheltered homelessness behind Maine, which only experienced an increase of 44 unsheltered individuals compared to Maryland's 1,724.

Figure 4-6: Race, ethnicity, and unsheltered homelessness across CoCs



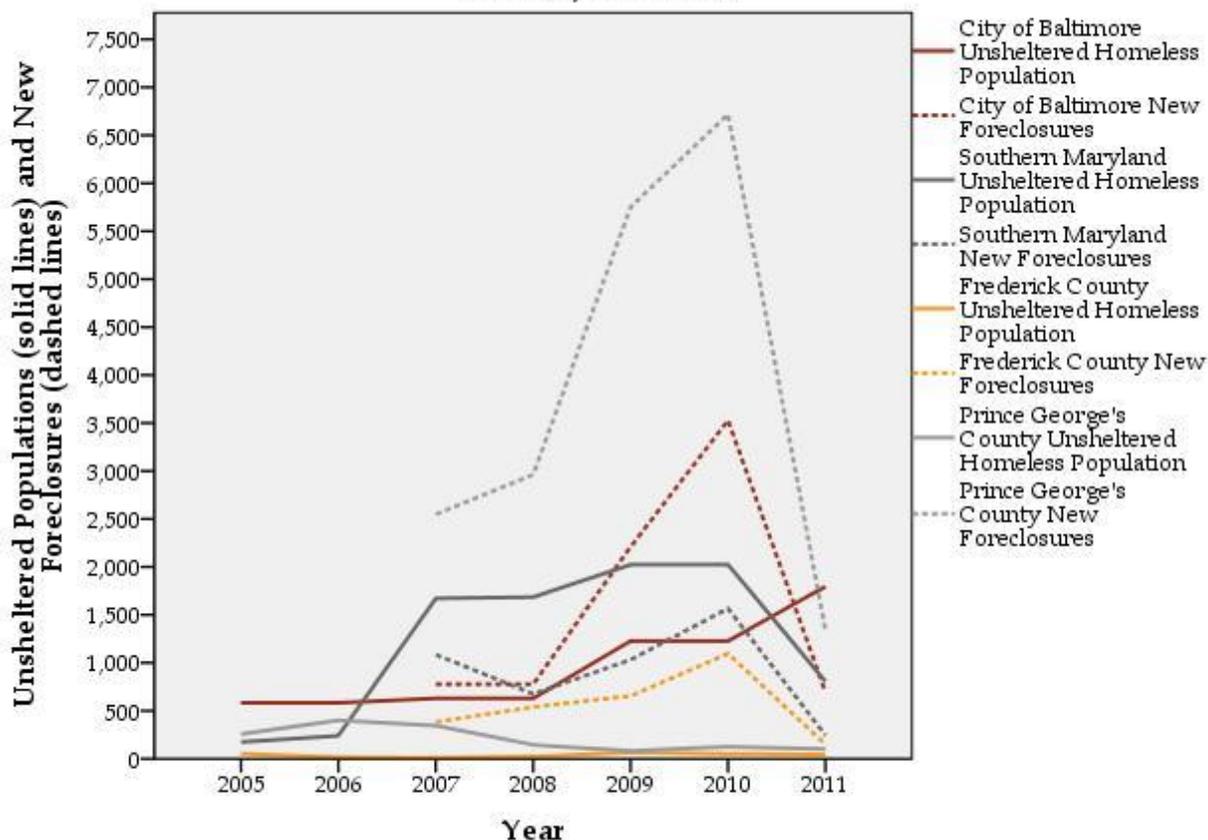
Sources: HUD Homelessness Resource Exchange and the U.S. Census Bureau

As seen in Figure 4-6, there does not seem to be any significant correlation between race and ethnicity and unsheltered homelessness within the four case study CoCs selected for this research. The area with the highest unsheltered homelessness rate is Southern Maryland, which is a predominantly white area, followed by the City of Baltimore, which is a predominantly black area. Frederick County and Prince George's County are practically identical in their unsheltered homelessness rates, and they are predominantly white and predominantly black, respectively. The Hispanic populations are too small in any of the CoCs to give a statistically

significant outcome, especially with only four samples. However, the Hispanic population makes up the highest proportion of the total population in Prince George’s County, where the unsheltered homelessness rate is relatively low in comparison to the other case study CoCs.

Figure 4-7: Unsheltered homelessness and new foreclosures across CoC case studies

Unsheltered Homelessness and New Foreclosures (Notices of Sale) across CoC Case Studies, 2005 - 2011



Source: HUD Homelessness Resource Exchange and the MDHCD

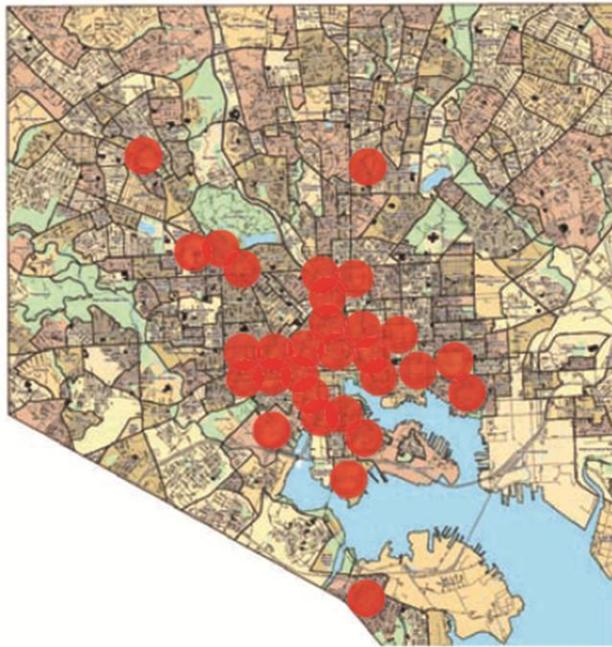
As seen in Figure 4-7, there is a lack of quantitative evidence to support a causal relationship between new foreclosures and unsheltered homelessness in Maryland. Though some of the case studies may appear to display such a relationship, such as the Southern Maryland CoC, it is important to remember that the unsheltered homelessness CoC point-in-

time counts are conducted in January of each year, while the foreclosure counts represent all new foreclosures that occurred over the course of the year. For this reason, the foreclosure figures for any one year should be compared with the unsheltered homelessness counts for the subsequent year in order to most accurately determine whether a causal relationship exists between the two variables. Using this logic, the trends in Southern Maryland do not support the existence of a causal relationship.

There was no quantitative evidence for a causal relationship between unsheltered homelessness and new foreclosures in either Frederick County or Prince George's County. In Frederick County, unsheltered homelessness stayed extremely low despite being significantly impacted by foreclosure. The trend in Prince George's County was even more extreme. The number of new foreclosures was higher in Prince George's County than anywhere else in Maryland, but unsheltered homelessness actually decreased as foreclosure was on the rise and stayed low even as foreclosures hit critically high levels. To substantiate these quantitative findings, the qualitative results in both Frederick County and Prince George's County supported that unsheltered homelessness is a problem more closely linked to the affordability of rental housing, with little to no impact from foreclosures.

The City of Baltimore CoC shows the potential for a causal relationship between new foreclosures and unsheltered homelessness at least between the 2010 and 2011 point-in-time counts, but the qualitative evidence brought into the analysis in Section 4.3.1 points to several reasons explaining why this is not the case. One such reason is that the night-time and day-time catchment areas for counting unsheltered homeless individuals in the city were greatly expanded for the 2011 point-in-time count (BHSP, personal communication, February 27, 2012; City of Baltimore, 2011).

Figure 4-8: Baltimore unsheltered CoC point-in-time count catchment area, 2011



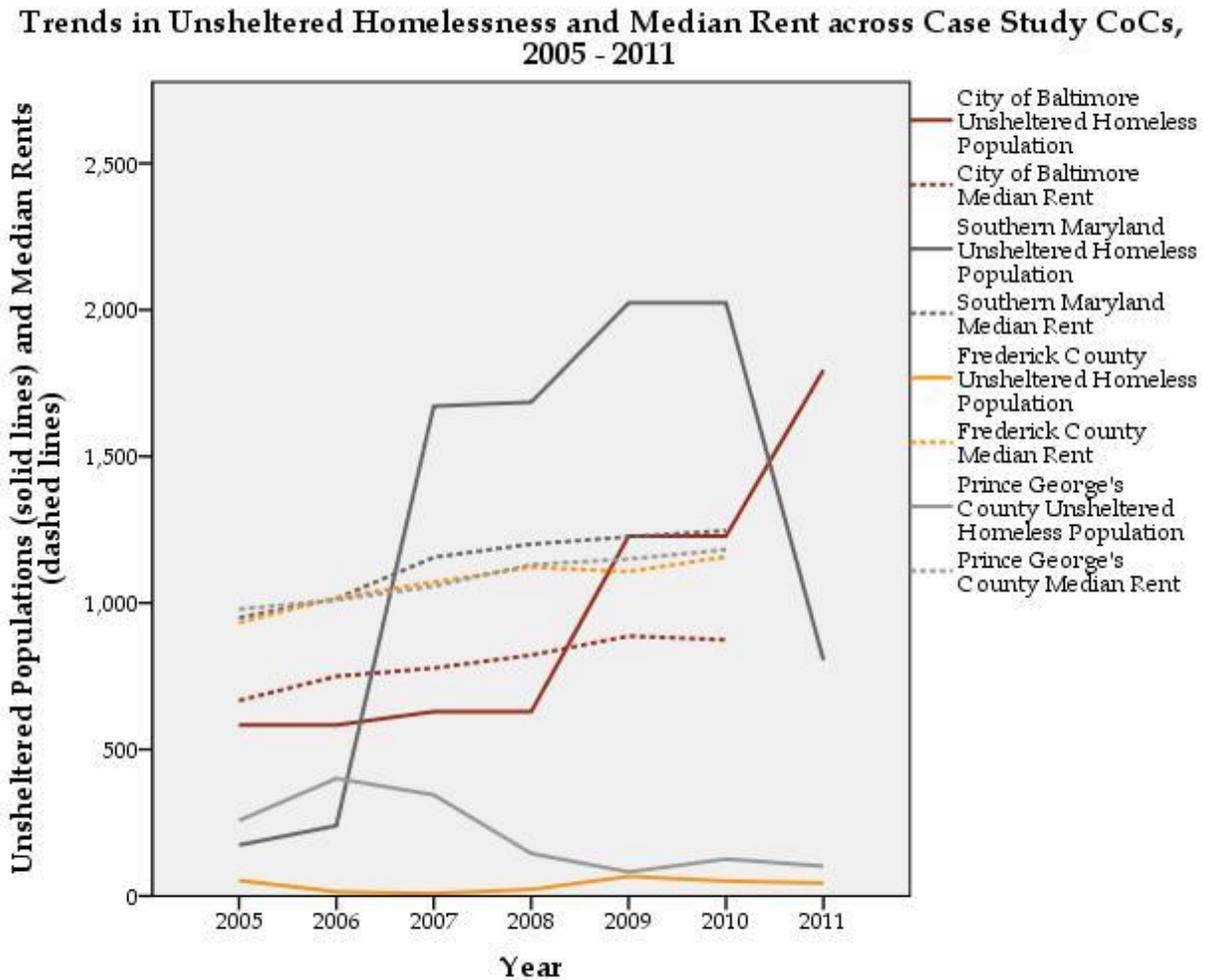
Source: City of Baltimore, 2011; edited by David Boston

As seen in Figure 4-8, from the Baltimore Homeless Point-in-Time Census Report for 2011, an improvement in the catchment area can make a big difference in the number of unsheltered homeless people counted in any particular CoC, because there is still so much ground left uncovered. In Baltimore, they have the advantage of a large population clustered in a relatively small area that larger CoCs do not have.

Among the other case studies, this brings to mind the Southern Maryland CoC on the extreme opposite end of the spectrum. A methodological change similar to the one between 2010 and 2011 in Baltimore happened in Southern Maryland between the 2006 and 2007 point-in-time counts, resulting in an extremely large increase in unsheltered homelessness. Compared to Baltimore, there is a lot of land in Southern Maryland that is likely left uncovered during the unsheltered CoC point-in-time counts, making the impact of methodological changes and expansions of the catchment area all the more substantial and essential to obtaining a clear

understanding of unsheltered homelessness in these more rural areas. This raises the question then of whether the other more rural areas are extremely undercounting their own unsheltered homeless populations due to the extra volunteers and resources it would take to cover every potential location of unsheltered homeless individuals in areas with fewer volunteers and resources to spare. This is covered further within the conclusions section of the paper.

Figure 4-9: Median rent and unsheltered homelessness across CoC case studies



Source: HUD Homelessness Resource Exchange and the U.S. Census Bureau

Though it is easier to recognize the relationship between changes in median rent and changes in unsheltered homelessness within the more detailed tables of the case study sections earlier in this paper, Figure 4-9 helps to visualize how each of the CoCs compare with one another in terms of rental affordability. While Baltimore has the lowest median rental prices and Southern Maryland has the most expensive rental prices, and these two CoCs are the two worst in terms of unsheltered homelessness, it is the changes in median rental housing relative to previous years that are most important in determining the impact that median rent has on unsheltered homelessness. Absolute differences between median rental prices in different CoCs can be attributed to a variety of other factors linked to cost of living dissimilarities across the state, but the changes over time to median rental costs in any particular CoC are what seem to impact unsheltered homelessness counts.

Much like with foreclosure data, it is important to look at the effect that changes in median rental costs have on point-in-time unsheltered CoC counts in the subsequent year due to these counts happening in January of the designated year. By looking at the trends in median rental costs and unsheltered homelessness in each of the case study CoCs, it appears that changes in median rent oftentimes positively correlate with changes in unsheltered homelessness for the subsequent January point-in-time count. The reasons for this relationship are summarized based on the findings of this research, and are covered in more detail within the conclusions section of the paper.

Chapter 5: Conclusion

5.1 The relationship between unsheltered homelessness and foreclosure

Unsheltered homelessness was chosen as the primary dependent variable in this study to investigate how different jurisdictions were able to handle a sudden upsurge in homelessness during the study period from 2005 to 2011. The primary independent variable chosen for this study was new foreclosures due to a hypothesis that the sudden increase of people losing their homes during the foreclosure crisis would have caused an increase in homelessness large enough to determine what CoCs in Maryland were able to handle the increased demand for homelessness programs well and which CoCs struggled, along with the reasoning as to why.

However, through a mix of quantitative and qualitative approaches, this thesis has found that the hypothesis that the foreclosure crisis would cause a sudden increase in unsheltered homelessness is not supported by sufficient evidence to make such a claim. Instead, according to the results discussed in the previous chapter, foreclosure seems to act as a double-edged sword. While excessive amounts of foreclosures will cause small increases in unsheltered homelessness, the largest increases in unsheltered homelessness seem to have come about as a result of rising rental costs during the expansion of the housing bubble (and sometimes afterwards as well). Because excessive amounts of foreclosure tend to slow down, end, or even reverse rising home and rental prices in surrounding areas, this could cause unsheltered homelessness rates to decrease in a more substantial way than foreclosure causes homelessness to increase as a direct result of a household losing shelter.

However, while foreclosures tend to directly decrease the value of the housing involved, as well as the value of surrounding houses in owner-occupied neighborhoods, the impact on

unsheltered homelessness is not that simple. As seen in the results section of this paper, even after the housing market crashed – which put the artificial trend of increasing housing prices to an end thanks in part to the prevalence of foreclosures – the median rent in many of the CoC jurisdictions would sometimes continue to rise, albeit more slowly than during the build-up of the housing bubble, causing unsheltered homeless to continue to increase as well. This provides evidence that the upward surge in foreclosures was having an indirect impact on the affordability of rental units, and therefore homelessness. As the qualitative sides of each case study analysis showed, homeowners typically did not become homeless after losing their home to foreclosure. Instead, they would become renters or double-up with family or friends. As more homeowners lost their home to foreclosures, the demand for rental housing became greater. Therefore, even as the foreclosure crisis stemmed the artificial rise of housing prices as a whole, increasing amounts of foreclosure also had the impact of putting a real increased demand on the rental market specifically. Depending on how responsive and flexible the private market and other housing providers were in converting owner-occupied units into rental units, this caused rental prices to remain high or continue to increase even as the overall value of housing was decreasing.

Because of this phenomenon, many homeowners who lost their homes to foreclosure entered the rental market, pushing prices up, and essentially pricing out many lower-income households who had been renting for the entirety of the study period. In this way, the foreclosure crisis did not have a direct impact on homelessness by pushing victims of foreclosure into becoming homeless, but instead had a more indirect impact by causing long-time extremely low-income renters to become homeless as ex-homeowners suddenly began entering the rental market in large numbers, further increasing the cost of rental housing.

Based on these conclusions, there has been a mounting pressure pushing people into homelessness for the entirety of the study period between 2005 and 2011. In the beginning of the study period, the escalation of rental prices during the expansion of the housing bubble pushed people into homelessness due to a shrinking supply of affordable housing in the rental market. And as the housing market crashed and the housing bubble burst, rental prices continued to increase due to increased demand on the rental market to provide for homeowners who had recently lost their homes to foreclosure. In the end, the proximal cause for increased homelessness is the decrease of affordable housing through an increase of rental prices. However, the foreclosure crisis can logically be linked as a more distal cause of increased homelessness due to its effect on rental affordability, even if it has no direct impact on homelessness through the people who have actually lost their home in the foreclosure process, contrary to the original hypothesis for this research.

This problem of low-income households having less access to affordable rental units is cited as a contributing factor to homelessness following increased foreclosures by the U.S. Interagency Council on Homelessness as well (2011). Also called the supply gap, this has become an increasingly severe problem across the rest of the country in recent years as well. According to the USICH (2011), 16.3 million very low-income renters competed for 12 million affordable and adequate rentals that were not occupied by higher-income households in 2003, and by 2009 the number of very low-income renters increased to 18 million, while the number of rental units not occupied by higher-income individuals decreased to 11.6 million, creating a supply gap of 6.4 million affordable rental units.

It is the opinion of the researcher that these findings will remain useful to practitioners and other researchers in the field outside of the study area and beyond the timeframe of this research, and that despite the unusual economic circumstances surrounding the study period,

these results should prove accurate under normal conditions as well. In fact, the unusual economic circumstances surrounding the study period actually help to strengthen the external validity of the findings and conclusions of this research. As discussed earlier in the paper, the income of those affected by foreclosure during this period would be lower than it usually is because of the fact that many low-income households that would not have normally qualified for mortgages were being given these NINA “no income no assets” loans in order for banks to maintain a constant supply of bad mortgages and Wall Street financiers to package and sell mortgage-backed securities to international investors (Blumberg & Davidson, 2008). If the results of this study had shown that the households directly affected by foreclosure did have a significant impact on unsheltered homelessness, then it would be difficult to ascertain whether the findings were applicable outside of the study period because those affected by foreclosure during the study period were at a lower income level, on average, than homeowners facing foreclosure under normal circumstances and were therefore more susceptible to slipping into homelessness. However, the results of the study showed quite the opposite effect. These findings indicate that even during unusual economic circumstances when those affected by foreclosure would be most at risk of homelessness, there does not seem to be a causal relationship between new foreclosures and unsheltered homelessness. This seems to strengthen the external validity of the findings, making it even more likely the conclusions of this paper will hold true under normal economic circumstances.

5.2 Policy and planning implications

Due to this conclusion regarding the relationship between unsheltered homelessness and foreclosures, it is not recommended that foreclosure alleviation be used as a primary

strategy towards ending unsheltered homelessness. Instead, the focus should be on maintaining an appropriate stock of affordable rental housing to accommodate the increased demand for rental housing during periods of foreclosure. While the foreclosure crisis was a tragedy for many families across the country that lost their homes, it also seems to have helped to put housing prices back down to a reasonable level overall. In order to ensure that this benefit of lowering housing prices translates into more affordable housing for low-income renters instead of only for middle-class first-time homebuyers, it is essential there is a stock of rental housing immune to rising prices as a result of increased demand from previous homeowners. For these reasons, the relationship between unsheltered homelessness and foreclosures ended up being much more complicated than originally expected.

Even though foreclosure alleviation is not recommended as a primary strategy for alleviating unsheltered homelessness during a period of high foreclosures, the prevention of foreclosure before a mortgage is financed is highly recommended. This means that stronger, or at least more enforced underwriting standards are necessary in order to ensure that lenders are not able to award mortgages to households that are clearly going to be unable to pay in the long run. There should also be mandatory counseling before a household takes on a subprime or non-traditional loan in order to ensure that lenders are informing borrowers of the financial dangers associated with such loans. Additionally, credit rating agencies should be required to invest the resources necessary to ensure that mortgage-backed securities and similar financial investment packages are composed of assets with expectably stable cash flows, especially before awarding AAA ratings.

Quantitative research is extremely important for developing evidence-driven approaches to alleviating or ending homelessness, and for this reason it is essential that consistent data be available. One of the recommendations put forward by this thesis is that

point-in-time counts be required every year as opposed to every other year by HUD in order to qualify for CoC funding, and that methodologies be made more universal across the state. This would make data much more useful for tracking longitudinal trends and accurately determining what factors are having a causal effect on homelessness in each of the CoCs.

One way to help accomplish this goal of higher-quality and consistent data would be for HUD to record the number of volunteer hours dedicated to each point-in-time count, pay the groups of volunteers a small stipend at the end of the day for participating in the count, give the volunteer position an official title, and develop relationships with professors at local universities to have the participation in the point-in-time count be worked in to course curriculums as extra credit, or some similar system that would encourage students to participate. This recommendation focuses on targeting students as volunteers because the stipend could not be very high, students are the most likely to have flexible schedules, and extra credit is a nonmonetary form of compensation that many students care greatly about. Plus, as long as the experience is related to the course material in some way in a field such as sociology, political science, public administration, urban planning, public policy, social work, or other related fields, participating in a CoC point-in-time count is a valuable experience that would be worthy of rewarding extra credit and a stipend, because it introduces students in a more personal way to a vulnerable subset of the population that has too few advocates. By tracking the number of volunteer hours dedicated to each point-in-time count, it will be easier to determine whether changes in the homeless population was due to an actual change of the population or a change in the number of volunteers. And though the final recommendation of giving the volunteer position an official title may seem petty to homeless advocates and professionals in the field who already give their time to the counts, it could make a difference to students who are attracted to titles to put on their resume.

Since most of the people transitioning into homelessness during the foreclosure crisis are most recently renters, as opposed to property owners (Cunningham, 2009a & 2009b; HSPPGC, personal communication, February 21; FCAA, personal communication, March 5), it makes sense to focus on protecting renters from homelessness if their building owner is forced into foreclosure. One policy recommendation, suggested by Cunningham (2009a), is to require banks to give renters at least 90 days' notice of foreclosure, and to fund relocation assistance for renters facing eviction. Several of the case study CoCs focused on this type of intervention as well, and developing programs to assist renters so that they never slip into homelessness in the first place can be a very cost-effective strategy to alleviating homelessness.¹⁵

The implications for planning practitioners seem to be most closely linked with the supply of affordable housing. In order to incorporate the steady supply of affordable rental housing into the planning process across the state, Maryland's long-term plan for sustainable growth, "PlanMaryland," should include strategies designed to achieve this goal and reduce the prevalence of unsheltered homelessness in the state. While this paper does not cover the topic of affordable housing, several techniques in the field of planning provide promising solutions. Lewis (2005) discusses a housing element law used in California which mandates that local land use plans meet quantifiable affordable housing goals set by the state based on regional analyses that determine what the fair share of affordable housing is for each locality. While a multivariate regression did not support a causal link between compliance with the state mandate and the construction of multifamily housing permits, data to specifically study the development of affordable units were not available (Lewis, 2005), and the two do not always go

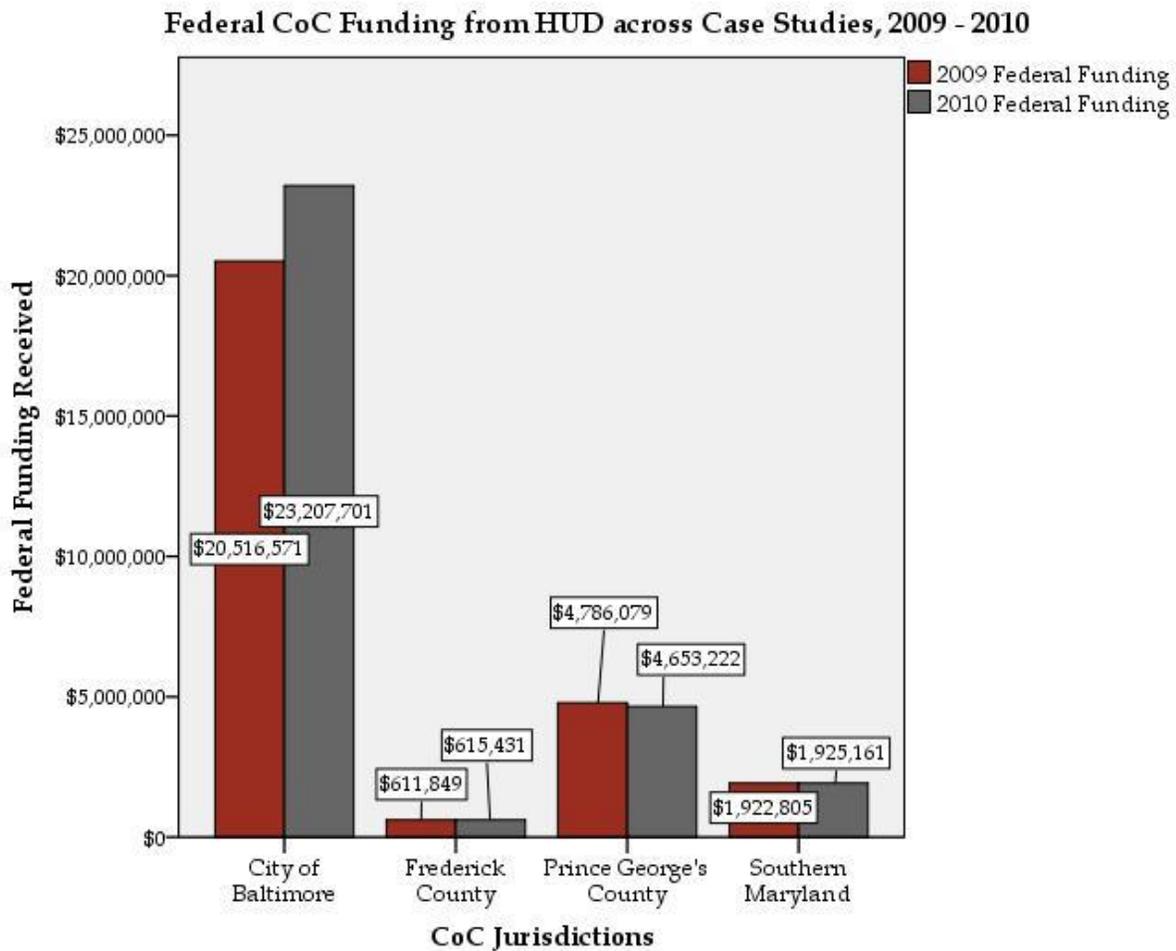
¹⁵ Those at immediate risk of becoming homeless will now be considered homeless themselves under the new definition of homelessness developed as a result of the HEARTH Act. Though this was not included in the definition for the duration of the study period applicable to this thesis, it is something to consider when looking forward that positively contributes to the value of rental assistance and housing counseling programs at the local level.

hand-in-hand. Noncompliance with this mandate in California meant a restriction from CDBG (Community Development Block Grant) funds, and that developers restricted from constructing affordable housing had a legal right to sue the locality for noncompliance with the housing element of their land use plan (Lewis, 2005). This could be particularly useful in Maryland, because one of the areas with the highest level of unsheltered homelessness also had the highest median rent costs, showing a lack of affordable rental housing in the most rural of the case study CoC jurisdictions. Since this could be a trend masked by poor CoC point-in-time count methodologies in other low-density jurisdictions with small available budgets as well, and since new development is more prevalent and less costly in rural jurisdictions similar to Southern Maryland, this type of planning oversight could go a long way in ensuring that the more rural areas of the state are providing an appropriate amount of affordable housing.

Other ways that local planning practitioners can increase the availability of affordable housing include simply changing zoning codes or maps to allow for smaller lot sizes, accessory dwelling units, and manufactured housing (Burnett, Khadduri, & Lindenmayer, 2008). A statewide inclusionary zoning law which would require developers of projects over a certain unit count to either provide at least 20 percent of new units as affordable housing or contribute an equally costly amount to a housing trust fund to be distributed by the state government in order to help localities maintain their acceptable stock of affordable housing would also be beneficial (Lewis, 2005; Burnett, Khadduri, & Lindenmayer, 2008; Schwartz, 2010). Through cooperation between state planners, local planners, and their respective communities, the field of planning could make a significant dent in unsheltered homelessness in the State of Maryland by distributing resources to the places most in need and ensuring that an acceptable stock of affordable housing is provided in all areas of the state, paying special attention to rural areas currently working on improving their CoC point-in-time count methodologies.

In order to better understand the current needs and fiscal status of the CoC jurisdictions studied, it is beneficial to look at a comparison of the case studies in terms of the extent of federal HUD funding in each of the CoC jurisdictions, along with a brief view of how funding changed between 2009 and 2010. The data used are from CoC dashboard reports, which only began in 2009, and 2011 data are not yet available. In 2010, both Baltimore and Southern Maryland neglected to conduct new counts, unsheltered homelessness slightly decreased in Frederick County, and slightly increased in Prince George’s County.

Figure 5-1: Federal CoC funding from HUD across case studies, 2009 - 2010



Source: HUD Homelessness Resource Exchange

As seen in Figure 5-1, funding did not change very much for any of the CoC jurisdictions other than the City of Baltimore. On a year without a point-in-time count, HUD funding for homeless CoC programs in Baltimore increased by \$2,691,130. In Frederick County and Southern Maryland, HUD funding increased by a negligible few thousand dollars between 2009 and 2010. And in Prince George's County, the amount of HUD funding for CoC programs actually decreased by \$132,857.

Unlike the Emergency Solutions Grant (ESG) program, which is formulaic in its distribution, the CoC program is based on applications from nonprofit organizations, local and state governments, and any other entities managing programs meant to alleviate homelessness; and funding from HUD awarded through the CoC program usually has to be matched by the recipients. Therefore, the HUD funding that any CoC jurisdiction receives can be used to partially represent the political importance of homelessness alleviation and the amount of resources that the entities within any particular CoC are willing to dedicate to housing and services for the homeless. Of course, this is also limited by the amount of resources and the tax base that the local governments within the CoC have available to begin with. And while the funding numbers can look extremely disproportionate when compared to the number of homeless and unsheltered homeless people in each CoC, it is important to remember that these differences are at least slightly diluted when considering the difference between the costs associated with space in downtown Baltimore and space in less dense areas of the other three CoCs. Also, a large portion of the funding is spent on preventative measures. Under closer inspection, it could be discovered that Baltimore's unsheltered homelessness numbers would be considerably higher without essential preventative programs and funding, making the extra funding well worth the money. However, the drastic difference in funding between Baltimore

and the other CoCs, especially considering the problem of unsheltered homelessness in Southern Maryland, is a phenomenon worthy of further study.

5.3 Recommendations for future research

There are a variety of recommendations for future research that stem from the research conducted in this thesis. Some look at the problem of homelessness at more of a macro-level, and others are more micro-level analyses. Since this study involved aspects of both types of research, it was easy to see the value of digging deeper in either direction to achieve more concrete information on specific topics.

One such recommendation at the macro-level is to conduct a regression analysis of every CoC in the country to determine what factors are having a positive or negative impact of statistical significance on homelessness and unsheltered homelessness. Though this sort of study would lack the micro-level investigations found in this study to substantiate the quantitative data, a regression analysis would be able to much more accurately determine the impact of potentially causal factors than looking at trends and conducting correlation tests. However, doing such a regression analysis would lack validity when looking at only the CoCs of Maryland due to a small sample size. If this was a longer work of research, then it could incorporate a qualitative case study approach as well by looking at individual or perhaps distinguishable groups of CoCs that stood out in the national analysis. This type of research would also be helpful in paving the way for an expansion of homelessness research, because there is currently very little quantitatively-based literature addressing structural causation of homelessness. This may be partially due to the fact that this data only became available

nationwide by 2005, and partially because the data leaves much to be desired as of right now, but it is a trail that has to be blazed.

Another recommendation for future research is more of a qualitative micro-level analysis. This study would involve looking at point-in-time count methodologies across three or more jurisdictions in order to determine how they have changed over time, why they have changed, and what sorts of results different methodologies were yielding in different types of CoCs. Since determining appropriate policy recommendations and planning practices for addressing homelessness depends on accurate and reliable data, it is essential that the quality of the point-in-time counts be improved as quickly as possible so that these changes can be adopted everywhere and researchers can begin looking at longitudinal trends without having to incorporate changes in methodologies into the causal impacts. Or, even if these changes did have to be incorporated in as a control variable when determining causation, this sort of qualitative study would allow for changes in methodology to be more accurately controlled for, because researchers would have a rough idea of the extent that the changes could impact results.

Another interesting qualitative micro-level study would be to analyze how the local political atmosphere affects both the funding for permanent housing and supportive services, and the number of volunteers available to conduct annual point-in-time counts. As a result of the Southern Maryland case study, the idea that a perceived societal need to keep the unsheltered homeless population low in order to move people out of homelessness quickly is influenced by the political atmosphere of the region. If this is the case, then a qualitative study identifying how political language surrounding the subject of homelessness, public ideas about the causes of homelessness, and personal economic ideologies influence the response to

unsheltered homelessness would be helpful for policy makers and planners working to alleviate homelessness in areas that may prove hostile, or at the very least, unsupportive or disinterested.

Looking at the distribution of funding for CoC programs in Maryland, it would also be beneficial to determine whether the urban-centric distribution of funds is beneficial to the overall goal of homelessness alleviation in the state. This sort of study would rely on another recommendation made in this paper for improved CoC point-in-time count methodologies in more rural CoC jurisdictions without a significant amount of available funding, and which may also suffer from a lack of political support necessary to mobilize volunteers, based on results from the previous recommendation for future research. This type of research would also have to look beyond numbers generated from point-in-time counts to try and accurately determine the preventative impact that CoC funding was having in each jurisdiction, since preventative strategies often comprise a large portion of CoC spending. This topic is especially pertinent considering past research that has found a particularly harsh lack of affordable housing in rural America (Vissing, 1996), and in light of information from the USICH Opening Doors 2011 annual update, which found that “the number of people using homeless programs in cities decreased 17 percent between 2007 and 2010, while the number of people using homeless programs in suburban and rural areas increased by 57 percent” (USICH, 2011, p.11).

Considering the results of the research, it would also be helpful for future research to look more closely at the relationship between different affordable housing programs and their long-term effects on homelessness. The biggest challenge for this type of research would be to find appropriate control groups for direct comparisons between areas or timeframes with these affordable housing programs implemented and places or timeframes without the programs implemented while holding all other pertinent variables constant. The analysis would likely have to be done through a macro-scale regression analysis, and even then the validity of the

study would be questionable. However, through a series of both quantitative and qualitative research projects on the subject, it would be possible to begin to draw a more accurate picture of the true relationship between affordable housing and homelessness, a bridge that would be invaluable within the field of homelessness alleviation.

As the focus that veers away from emergency shelter and onto permanent housing with supportive services becomes adopted by CoCs across the country as a result of the HEARTH Act, it would also be useful for future research to uncover what sorts of impacts this change in focus is having on homeless populations, and on specific subsets of the homeless population. Along the same line of thought, another study on how the definitional changes that came with the HEARTH Act are impacting homelessness would be useful in the future as well. It would be interesting to see how different jurisdictions were attempting to account for people doubling-up or living in immediate danger of homelessness, and how different methods of accounting for these populations either disrupt or succeed in maintaining the external validity and continuity of available data.

Appendices

Appendix I: Time-series maps of the unsheltered homeless populations

Figure A-1: Unsheltered homelessness across Maryland, 2005

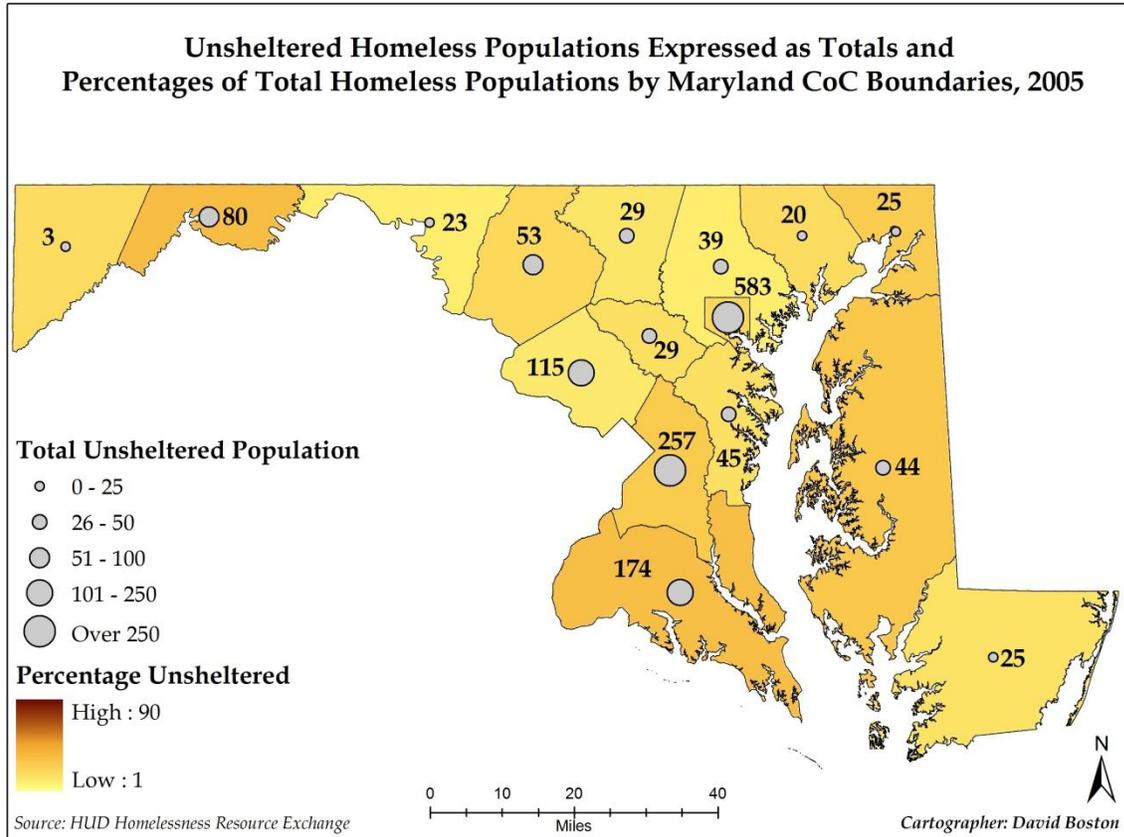


Figure A-2: Unsheltered homelessness across Maryland, 2006

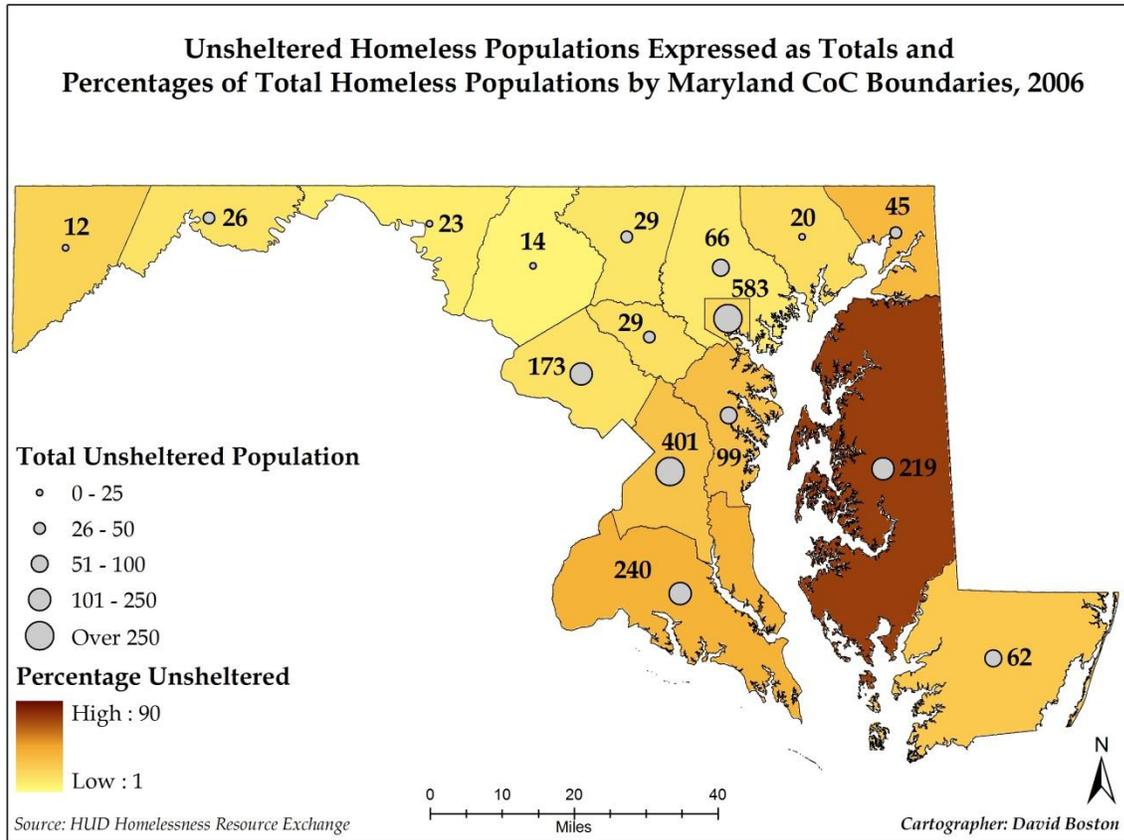


Figure A-3: Unsheltered homelessness across Maryland, 2007

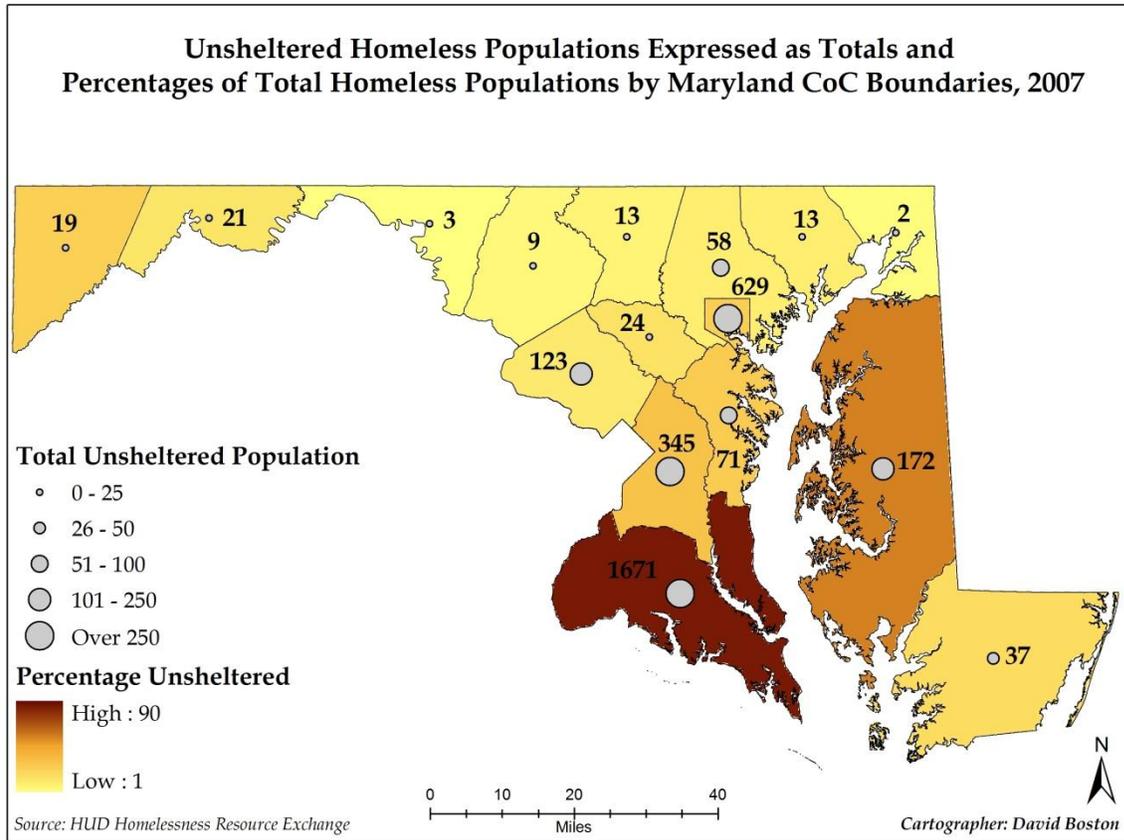


Figure A-4: Unsheltered homelessness across Maryland, 2008

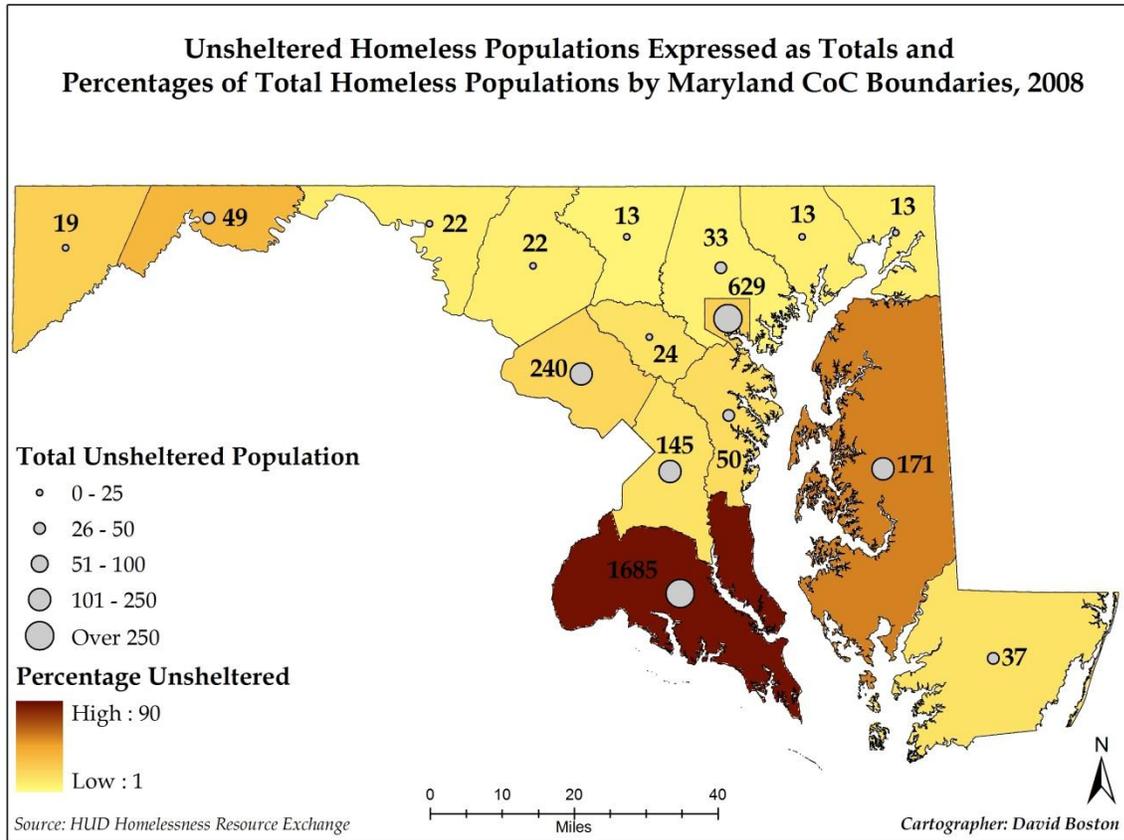


Figure A-5: Unsheltered homelessness across Maryland, 2009

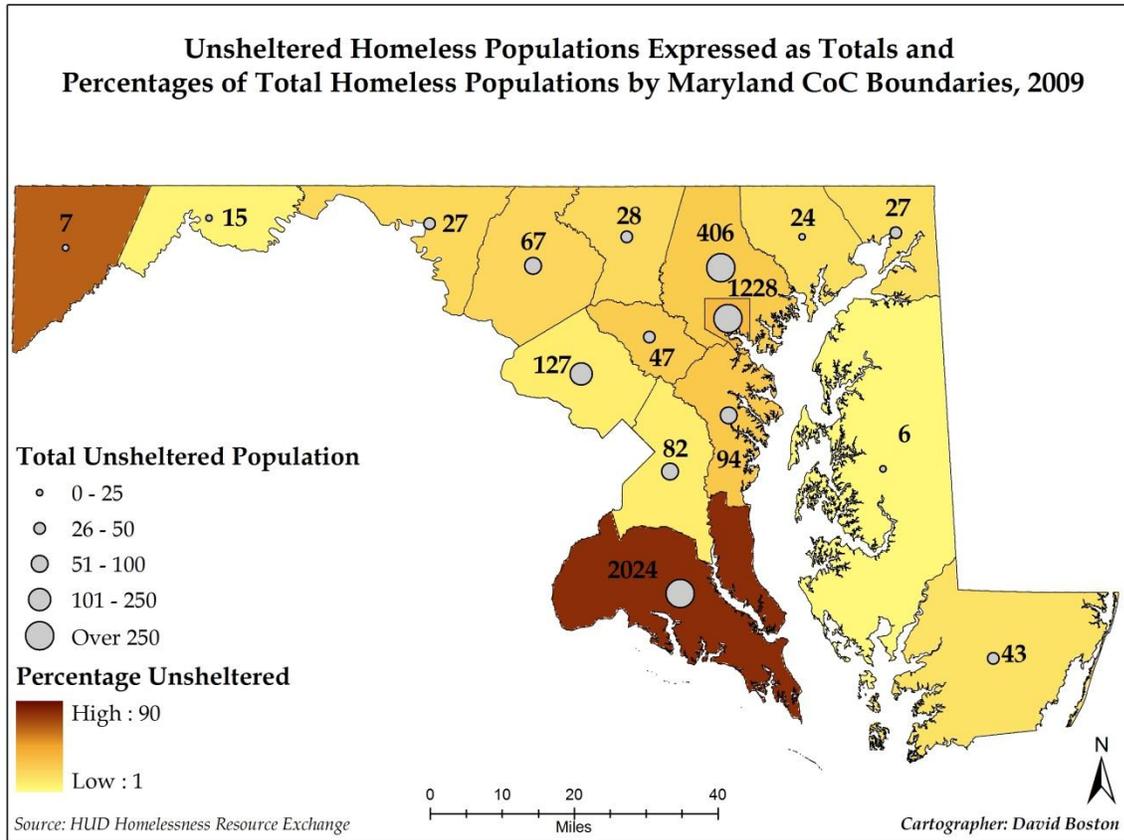


Figure A-6: Unsheltered homelessness across Maryland, 2010

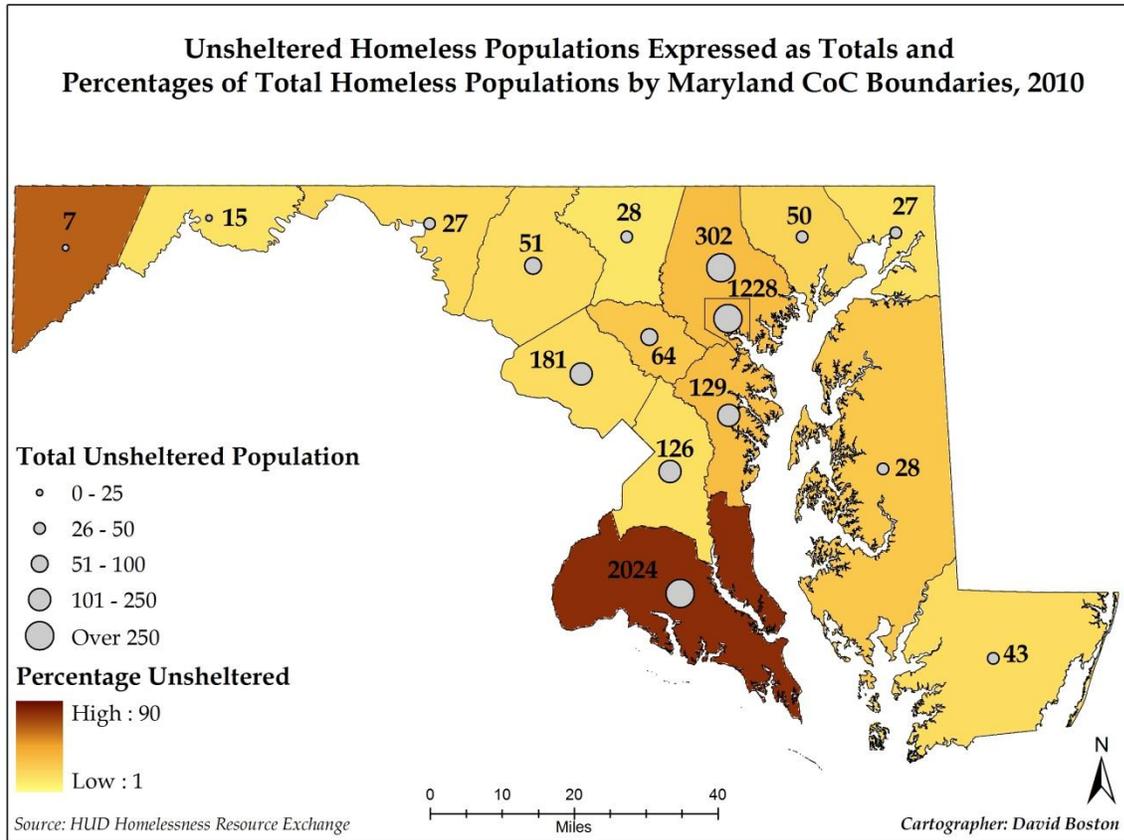
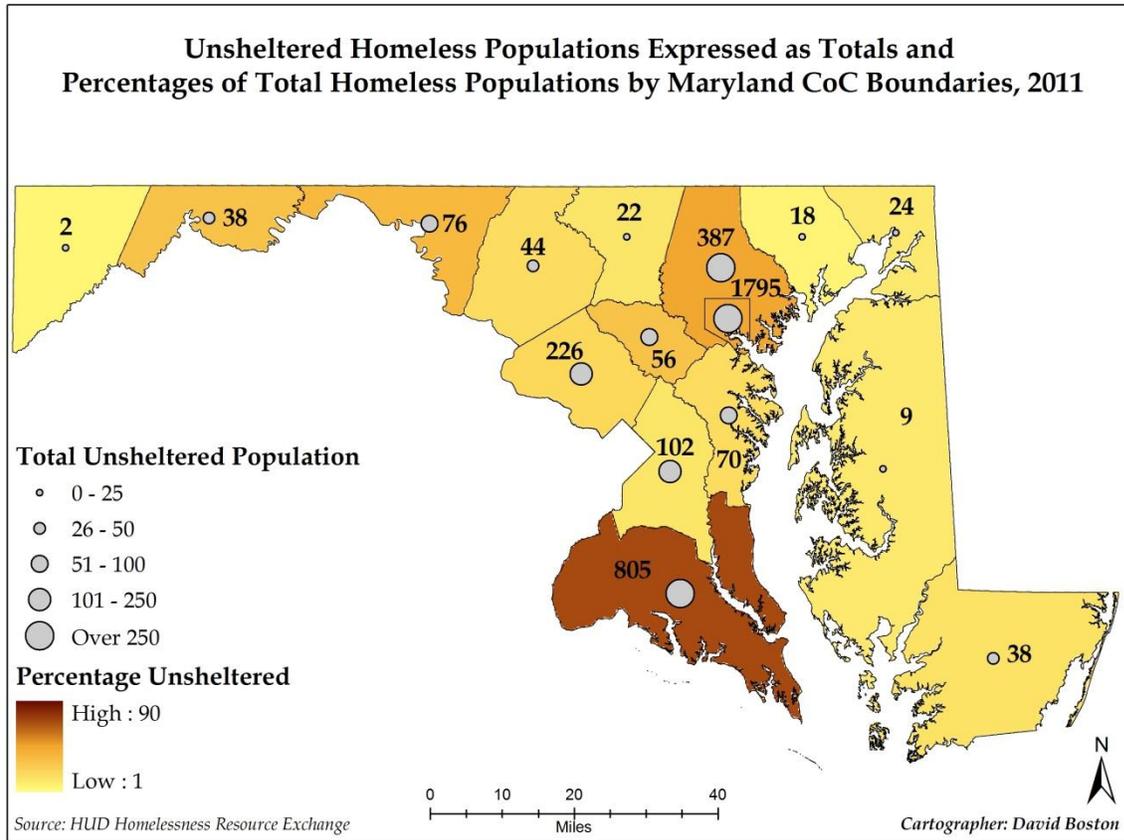


Figure A-7: Unsheltered homelessness across Maryland, 2011



Appendix II: Time-series maps of foreclosures and homelessness

Figure A-8: Foreclosure and homelessness spatial patterns in Maryland, 2007

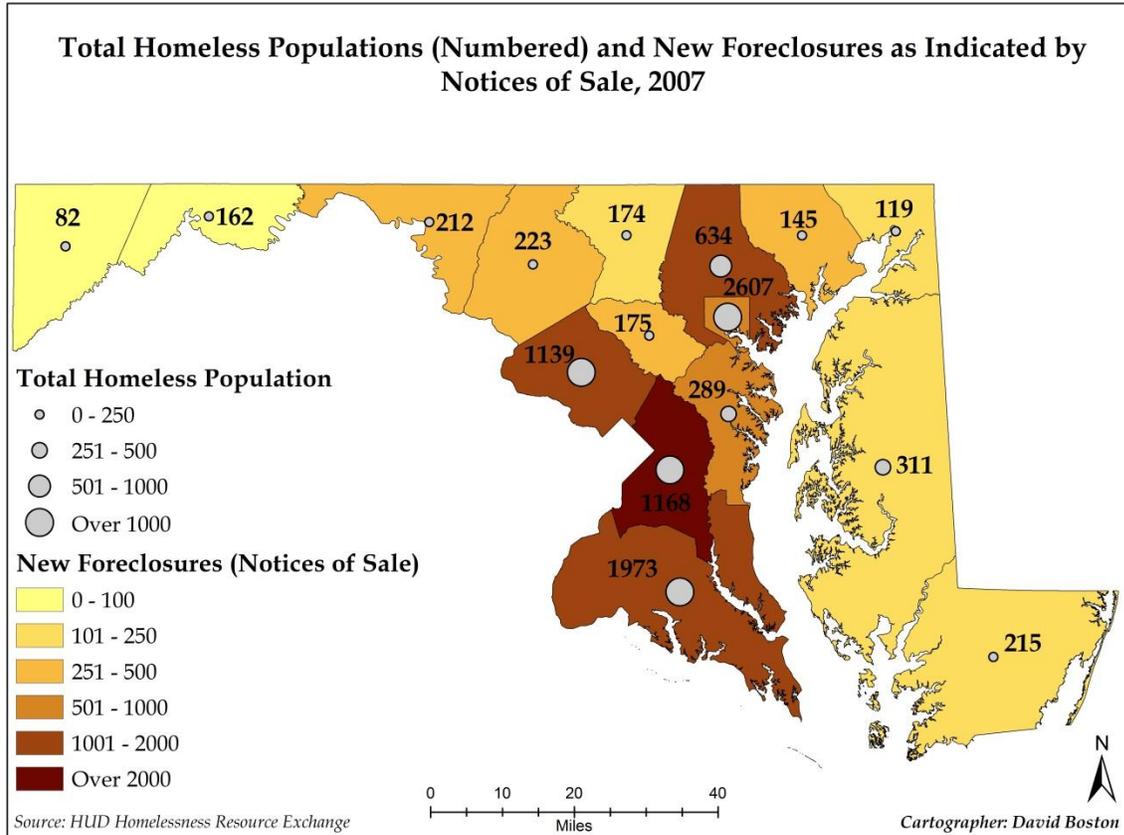


Figure A-9: Foreclosure and homelessness spatial patterns in Maryland, 2008

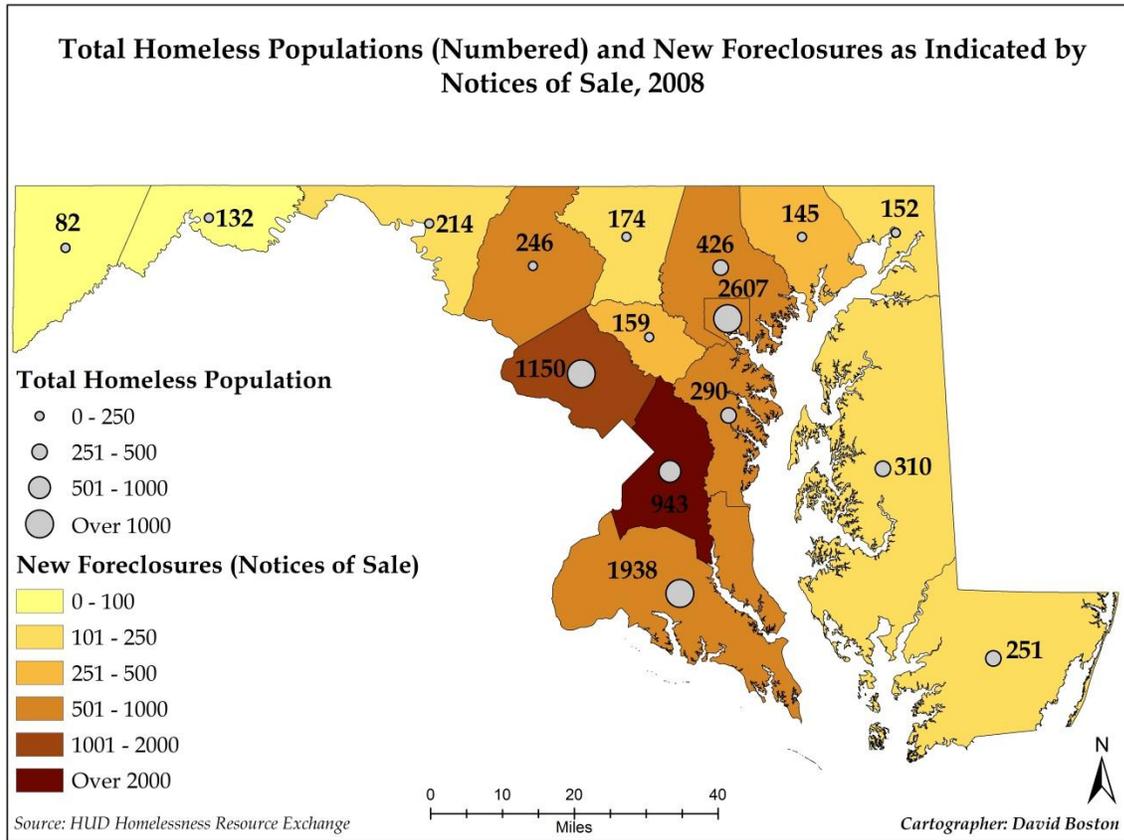


Figure A-10: Foreclosure and homelessness spatial patterns in Maryland, 2009

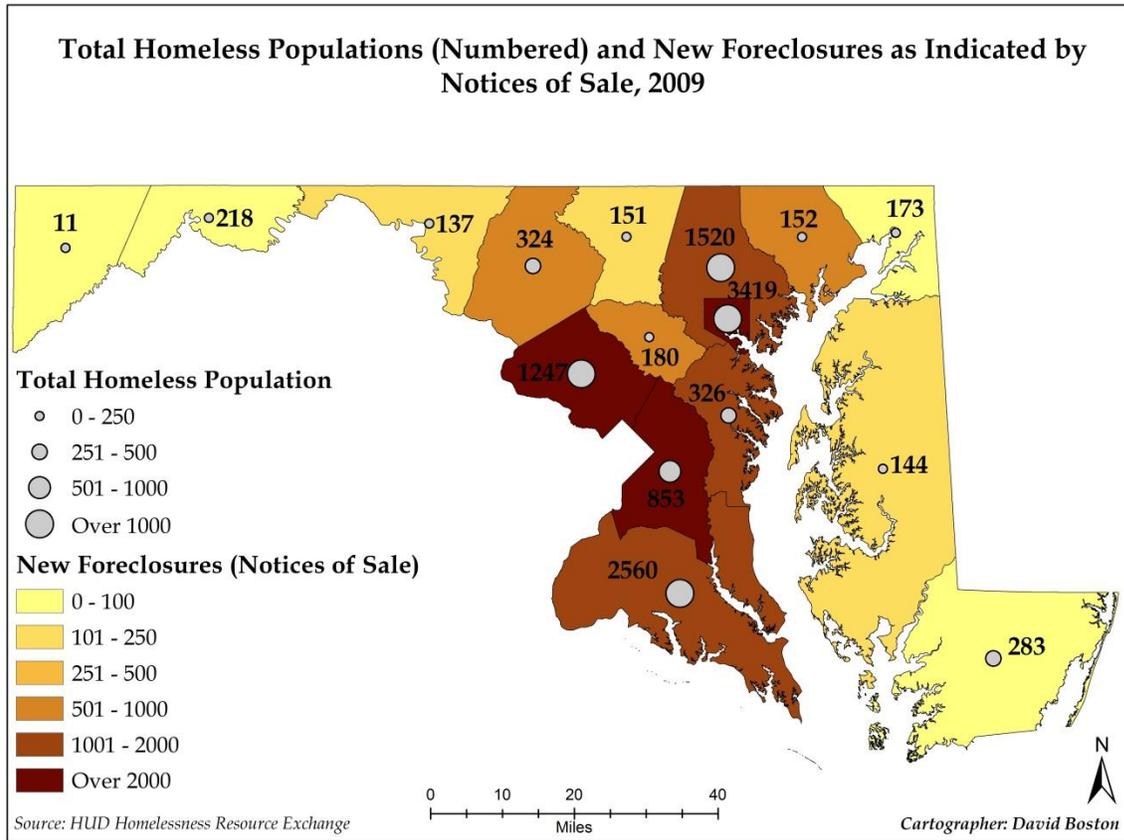


Figure A-11: Foreclosure and homelessness spatial patterns in Maryland, 2010

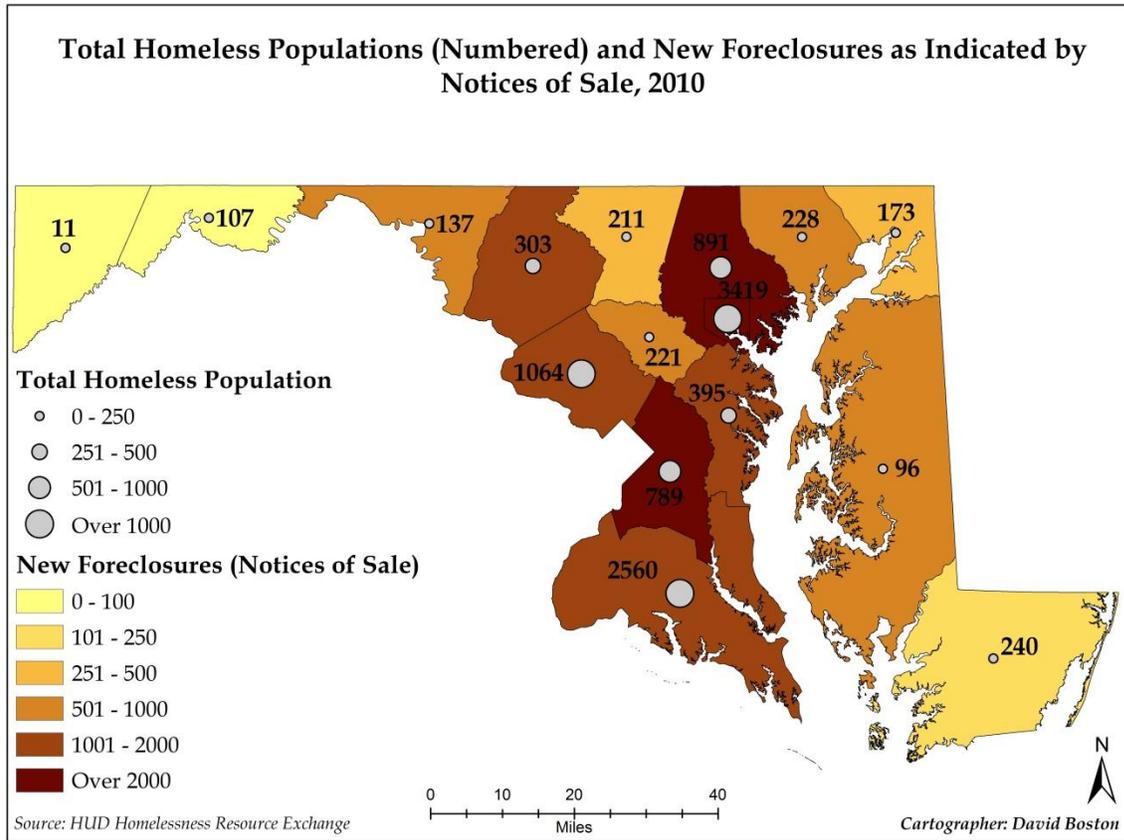
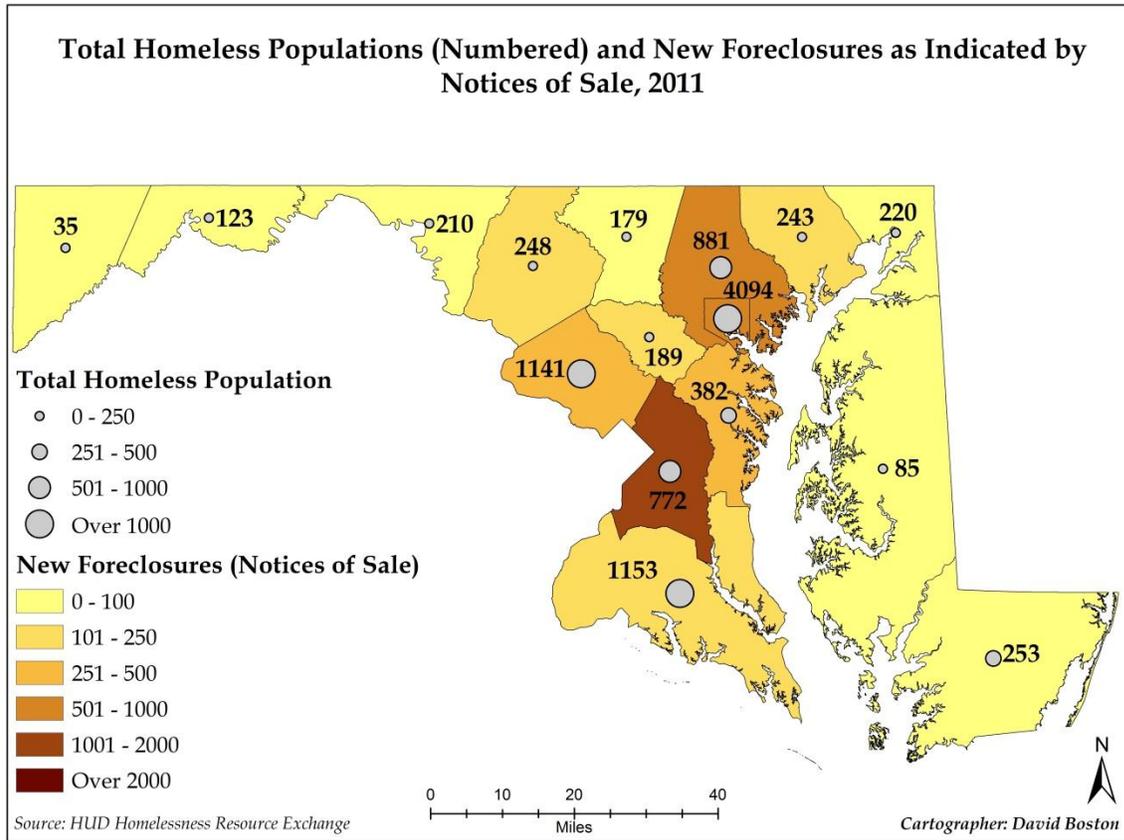


Figure A-12: Foreclosure and homelessness spatial patterns in Maryland, 2011



Appendix III: Foreclosure notices of sale data for Maryland

Table A-1: Foreclosure notices of sale by quarter, 2007 - 2008

	New Foreclosures as Indicated by Notices of Sale by Quarter and Separated by CoCs, 2007 - 2008							
	Quarter							
	2007 Q1	2007 Q2	2007 Q3	2007 Q4	2008 Q1	2008 Q2	2008 Q3	2008 Q4
MD-500	0	5	26	24	45	12	5	2
MD-501	18	62	282	415	522	178	40	38
MD-502	1	12	160	165	209	40	6	7
MD-503	82	113	315	274	347	84	51	81
MD-504	92	77	87	68	167	44	20	23
MD-505	225	169	271	364	512	153	39	29
MD-506	21	37	40	31	88	17	6	6
MD-507	2	6	88	74	85	25	4	3
MD-508	192	225	318	350	519	78	32	46
MD-509	60	86	140	97	354	65	45	76
MD-510	0	0	5	11	23	5	2	0
MD-511	0	27	73	97	199	33	7	4
MD-512	0	14	130	204	193	39	10	4
MD-513	2	7	66	130	151	25	9	7
MD-600	432	371	851	895	1800	380	213	570
MD-601	69	78	271	627	1206	197	136	332
Maryland	1196	1289	3123	3826	6420	1375	625	1228

Table A-2: Foreclosure notices of sale by quarter, 2009 - 2010

New Foreclosures as Indicated by Notices of Sale by Quarter and Separated by CoCs, 2009 - 2010

	Quarter							
	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4
MD-500	0	0	4	34	45	15	23	11
MD-501	37	22	831	1320	1050	1127	1138	213
MD-502	5	3	190	389	246	321	270	48
MD-503	64	16	474	479	566	552	627	162
MD-504	20	10	189	289	254	252	267	67
MD-505	29	10	520	994	937	960	964	197
MD-506	4	0	31	97	147	115	148	15
MD-507	1	1	13	3	55	109	125	24
MD-508	58	15	444	518	449	525	490	103
MD-509	115	14	238	289	351	326	366	54
MD-510	0	1	0	13	20	14	33	4
MD-511	5	1	61	152	210	185	232	46
MD-512	5	1	39	115	147	190	151	39
MD-513	5	7	6	43	30	40	64	24
MD-600	733	481	1771	2767	1945	2093	2118	564
MD-601	524	519	986	809	592	452	651	289
Maryland	1605	1101	5797	8311	7044	7276	7667	1860

Table A-3: Foreclosure notices of sale by quarter, 2011

**New Foreclosures as Indicated by Notices of Sale by Quarter
and Separated by CoCs, 2011**

	Quarter			
	2011 Q1	2011 Q2	2011 Q3	2011 Q4
MD-500	6	4	2	0
MD-501	112	162	212	211
MD-502	45	32	36	38
MD-503	80	109	78	93
MD-504	35	39	40	21
MD-505	160	201	172	180
MD-506	9	15	9	14
MD-507	13	3	5	0
MD-508	78	69	58	40
MD-509	32	48	41	28
MD-510	1	1	0	0
MD-511	31	21	9	15
MD-512	17	17	5	1
MD-513	14	6	1	5
MD-600	286	361	306	390
MD-601	162	115	93	90
Maryland	1081	1203	1067	1126

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