



WHEN EXTENDED-STAY BECOMES HOME

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ABSTRACT

This study provides a better understanding of the families who live in extended-stay motels in Norcross, Ga., identifying the barriers they face to renting or buying a home and presenting policy considerations to assist them in securing permanent housing.

When Extended-Stay Becomes Home

| | |
|--|----|
| BACKGROUND | 2 |
| The Problem | 4 |
| SURVEY OF EXTENDED-STAY MOTEL RESIDENTS | 6 |
| Survey Locations | 6 |
| FINDINGS | 7 |
| Major Finding # 1: For Many Families, These Motels Are Home | 7 |
| The Schroeder Family – A Case Study | 10 |
| Major Finding # 2: Motels Are De Facto Senior Housing..... | 11 |
| Patricia Pharis – A Case Study | 12 |
| Major Finding # 3: They’re Not Who We Thought They’d Be..... | 12 |
| POLICY CONSIDERATIONS | 13 |
| #1: Implement a Crime-Free Hotel/Motel Program | 13 |
| #2: Work with Nonprofits that Administer Rapid Re-Housing Funding..... | 14 |
| #3: Add Affordable Housing..... | 14 |
| #4: Convert Extended-Stays into Permanent Housing..... | 15 |
| #5: Take Another Look at the Hotel-Motel Excise Tax..... | 16 |
| FINAL THOUGHTS | 18 |
| EXHIBIT #1 – Extended-Stay Hotels Surveyed | 19 |
| EXHIBIT #2 – Extended-Stay Survey Results | 20 |

BACKGROUND

Suburbanization of poverty has dominated national headlines for the past 10 years as policymakers struggle to reallocate resources and introduce infrastructure to address the emerging problem. According to a 2017 [study](#) by Harvard University's Joint Center for Housing Studies, the number of people living in poverty has increased most in suburban and exurban communities. The study points out that in metro Atlanta, the number of low-density, high-poverty exurban tracts rose from only 11 in 2000 to 72 in 2015.¹

Compounding the growing poverty rates is that home prices have continued to go up even as wages have remained stagnant. Since 2011, the rate of home price increases has been about [20 percentage points higher](#) than the rate of wage increases, according to March 2019 data from the Atlanta Regional Commission. In metro Atlanta, [56 % of home buyers have incomes below \\$100K](#) and fewer starter homes are being built, meaning that home ownership is becoming out of reach for lower-income households.²

Just like other cities in metro Atlanta, as Norcross continues to grow more families are at risk of being priced out of quality housing or residing in communities with significantly lower standards of living. This ultimately undermines families, reduces revenue for the local government and increases the cost of local services, according to Dr. Malik Watkins of the University of Georgia's Carl Vinson Institute of Government.³

Norcross, Georgia: A Microcosm of Gwinnett County

As a demographically and economically diverse community, Norcross is a microcosm of Gwinnett, Georgia's second-most populous county. More than 46% of the population of Norcross is Latino, and 10% is Asian, according to the [U.S. Census Bureau](#).

With easy access to I-85, great schools, verdant places and small-town charm, Norcross has become one of the most desirable places to live in the sprawling metro area. This community of 17,000 is bisected by Buford Highway, known for its immigrant populations and an assortment of ethnic businesses.



West of Buford Highway, newly built single-family homes close to the historic center rarely go for less than \$500,000; east of BuHi, dated apartment complexes with average rents above \$1,000 house hundreds of families. A limited supply of available land and rising construction costs have pushed the price of quality housing out of range for many hard-working families. At

¹ Elizabeth La Jeunesse, "The Rise of Poverty in Suburban and Outlying Areas," *Joint Center for Housing Studies*, (July, 2017).

² Atlanta Regional Commission, *Metro Atlanta Housing Affordability: Is It All Too Much for Too Many?* March 2019.

³ Dr. Malik Watkins, *City of Norcross Affordable Housing Study*, (2019) p. 13.

least 60% of Norcross residents pay more than 30% of their income in rent, and 28% of residents pay more than 50% of their income in rent, according Dr. Watkins.⁴

In 2011, the City expanded its limits east of Buford Highway when it annexed Census tracts 503.19 and 503.20 with the goal of improving the quality of life of its residents and reducing crime. This two-tract area is less affluent than the rest of Norcross, and its rental rates are much higher than for Gwinnett County.

In 2017, the City set out to deliver on its promise to improve the quality of life in this zone. This target area, where 74% of the city's population resides,⁵ was carefully evaluated to identify challenges and solutions across the entire spectrum of housing needs. In an effort to receive technical assistance, the City of Norcross applied to participate in the Georgia Initiative for Community Housing, a community development program that offers municipal governments expertise and resources to address the need for more affordable housing. Norcross is the first city in Gwinnett County to participate in this program. With support from the Georgia Department of Community Affairs, the Georgia Municipal Association and UGA's Carl Vinson Institute of Government, Norcross is pursuing innovative housing solutions to promote economic development. This initiative is known as LiveNorcross.

The City of Norcross has also made other significant investments to improve the quality of life of residents in the target area. In May 2019, the City held the [grand opening](#) of Pinnacle Park, a \$2 million recreational development that features a lake, playground, fitness circuit course, pavilions and nature-inspired landscape areas.



Overview

The Pinnacle Park project will bring to life a long-held vision for the city to provide underserved areas of the community equal access to parks and green space. This \$2 million recreational development will be funded by SPLOST and encompasses 12 acres with adjacent green space and connection to the Greenway.

⁴ Ibid, p. 2.

⁵ American Community Survey 2017 5-year. (<https://censusreporter.org/profiles/14000US13135050319-census-tract-50319-gwinnett-ga/>; <https://censusreporter.org/profiles/14000US13135050320-census-tract-50320-gwinnett-ga/>)

The Problem

Like many other cities across metro Atlanta, Norcross features limited residential options for middle-class families. The half-a-million-dollar homes and rents in the vicinity of \$1,000 make it prohibitive for many families with good incomes to live in Norcross. What the city is missing are dwellings for working and middle-income families.

Dr. Watkins reports on an increasing disparity between homeowners and renters. Among Norcross' 4,855 households, homeowners tend to be at or above the U.S. Department of Housing and Urban Development's area median family income, while 61% of renters earn below 80% of the area median family income.⁶

LiveNorcross identified the following challenges in the City's residential landscape in the two-tract target area:

- Very few families own their homes: The [63%](#) and [74%](#) rental rates, respectively, are twice as high as for Gwinnett County, and a quarter of its population lives below the federal poverty rate.⁷
- Affordable rentals are lacking: At least 60% of renters are cost-burdened (pay more than 30% of their income on housing),⁸ and [median rent](#) for Norcross is \$1,008.⁹
- Transient housing: Norcross is dotted with extended-stay motels, and the majority of these are home to working families and elderly individuals. An astonishing 30% of the extended-stay hotels in Gwinnett County are located in Norcross zip codes, according to data from [Explore Gwinnett](#).¹⁰



⁶ Watkins, p. 2.

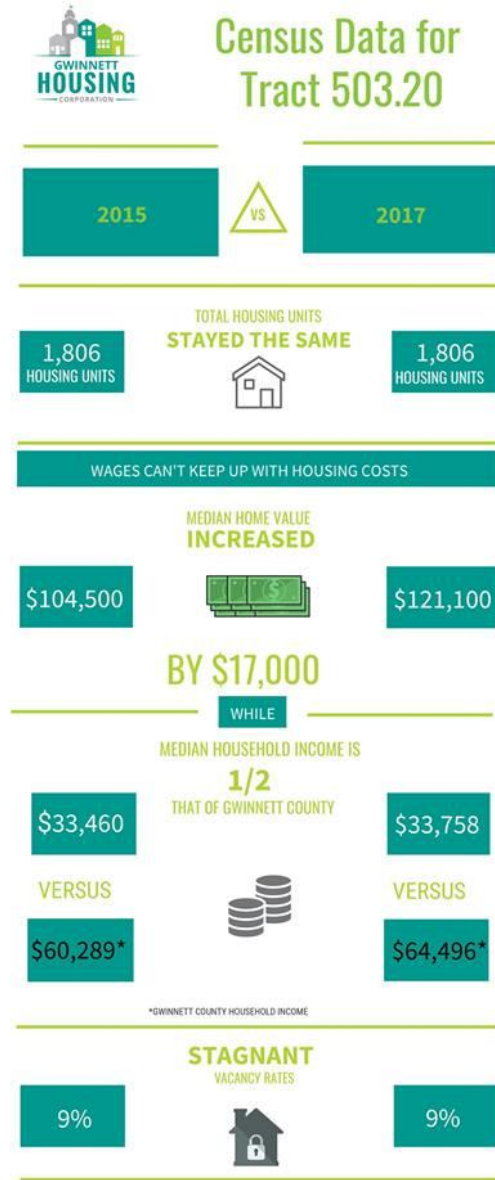
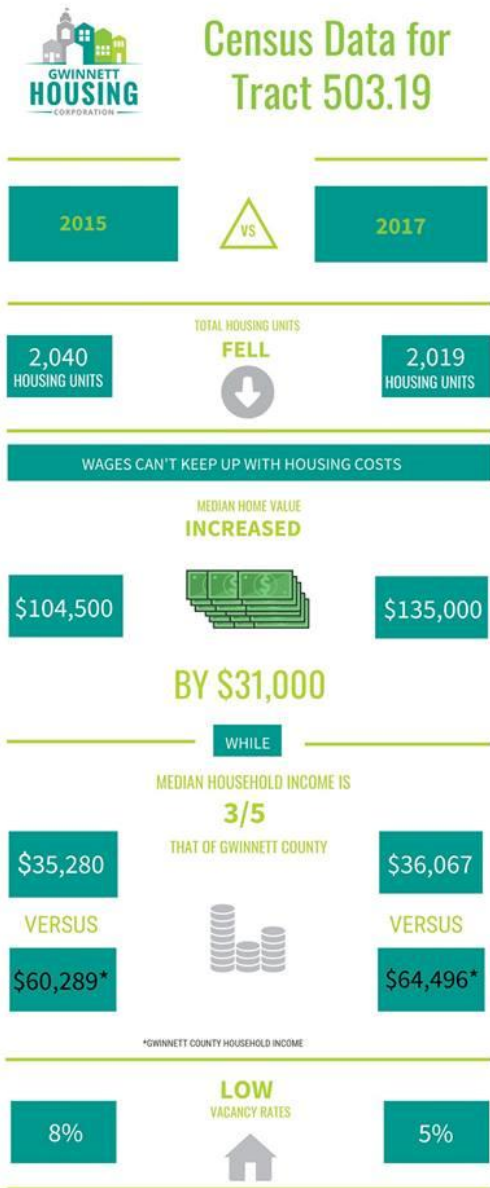
⁷ American Community Survey 2017 5-year. (<https://censusreporter.org/profiles/14000US13135050319-census-tract-50319-gwinnett-ga/>; <https://censusreporter.org/profiles/14000US13135050320-census-tract-50320-gwinnett-ga/>)

⁸ Watkins, p. 2.

⁹ American Community Survey 2017 5-year, Selected Housing Statistics.

¹⁰ Explore Gwinnett: <https://www.explore-gwinnett.org/directory/hotels>

For the two-tract target area in Norcross, the Gwinnett Housing Corporation analyzed changes in income and property values between 2015 and 2017, and the data corresponds with national trends:



LiveNorcross created several committees to address the issues identified above. A Transient Housing Committee was created to get a better understanding of the population that resides in motels and the type of barriers they face in obtaining permanent housing.

SURVEY OF EXTENDED-STAY MOTEL RESIDENTS

Norcross houses 14 hotels, motels and extended-stays within its city limits, plus at least that many others in its surroundings. Extended-stays refer to a type of lodging featuring kitchenettes that offer discounts to patrons who stay a minimum of one week. We are using the terms extended-stay and motel interchangeably.

From past homeless point-in-time counts, the work of nonprofit organizations and information provided by school officials, we knew that there were many families living in these hotels across the metro Atlanta. We had also seen school buses stop by in the morning and afternoon.

LiveNorcross set to find out who uses these extended-stay motels as permanent housing and why. We wanted to learn more about the barriers these individuals face to renting or buying a home in our community.

From interviews with hotel managers and guests in their parking lots, we determined that nine of the 14 hotels – accounting for 1,249 rooms for rent – are primarily residential facilities. The remaining five hotels/motels mostly tend to patrons visiting for business or pleasure, and have an additional 500 rooms available.

Volunteers knocked on all the doors of these nine extended-stay motels over six weekends in October and November 2018. We surveyed residents and asked them first if the hotel was their place of residence. If the answer was “yes,” our volunteers conducted a 66-question, face-to-face survey using an online link on their cell phones or tablets. We completed 175 full surveys.

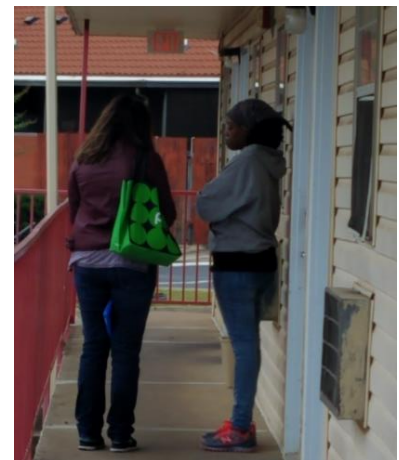
Individuals who answered the survey questions were given thank-you gift bags consisting of six laundry pods, toothpaste and toothbrushes donated by Perimeter Church and other members of the Norcross community. Respondents were also offered 25-lb. food boxes donated by Action Ministries and the Norcross First United Methodist Church. The overwhelming majority of individuals accepted the donated food boxes and expressed gratitude for the sustenance. This highlighted to our volunteers that food insecurity is a significant issue for many of our Norcross neighbors.

Survey Locations

Exhibit #1 lists the names and locations of the extended-stay motels where we conducted our surveys, as well as the total number of available rooms for rent as provided by management.



The Long Road Home
According to GCPS, there are approximately 2,000 homeless school-aged children in Gwinnett County. Many of the children living in extended stays are not counted.



There are a number of additional extended-stays just outside city limits, where we know that students attending Norcross public schools live with their families. Surveys were not conducted at those locations due to the geographical scope of this study being limited to inside the city limits.

FINDINGS

Major Finding # 1: For Many Families, These Motels Are Home

Within these nine extended-stay motels that provide shelter for Norcross families, 84% of respondents indicated that the extended-stay motel is their place of residence. The responses provided by this group of residents are the ones we use as a basis for the findings of this study. Some 40% of those who answered the full survey had resided in an extended-stay (that particular one or one nearby) for a year, and an additional 22% had resided in an extended-stay for three or more years.

The motel residents are local Gwinnett families. They weren't new to the area when they moved into an extended-stay. Of the 62% who lived in Gwinnett County before moving into the extended-stay where they were surveyed, 92% had lived in the area for more than a year.

For the most part, we came across residents who are working individuals and families. This was not surprising, as without income, they would not be able to afford to live here. But, finances were tight for almost every single person we interviewed. Some 69% have one or more full-time jobs, but only 43% take home more than \$2,000 per month. These workers are not paid enough to afford quality permanent housing for their income level. There isn't enough supply through most federal or state aid programs, yet they don't have the means to save up for the first and last month of rent required to move into a rental home.

These extended-stay patrons are not chronically homeless. They don't think of themselves as homeless. An eviction or a bankruptcy may have led them to live in the motel as they try to work out their finances. But they live paycheck-to-paycheck, with very little or nothing left after they pay for basic necessities. They are one car repair or doctor visit away from not being able to pay the motel. Missing as little as one night's payment may mean that residents must pay the higher daily rate or sleep in their car. For those unable to come up with the weekly rate, they end up paying over \$2,000 a month on daily rates at these extended-stays. Although they pay as much or



more than apartment dwellers, these families are not afforded the same protections under state law that renters have. They are literally one night away from homelessness. In fact, 47% reported experiencing homelessness at least once.

Their reasons for moving into an extended-stay motel were overwhelmingly financial. More than three out of four survey respondents had previously had a lease/rental agreement, and one out of four had previously owned a home. But 47% had had an eviction, and their comments at the end of the survey repeatedly described eviction as their number one barrier to getting into an apartment:

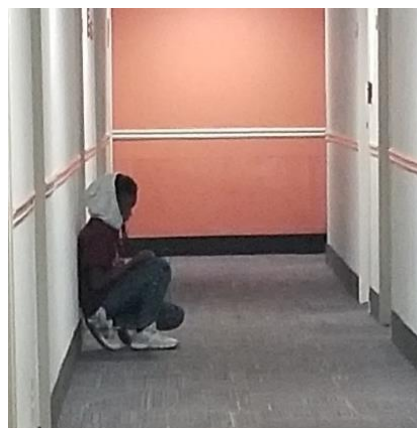
“The current eviction is the main barrier. I was evicted in March after living four years in a townhouse. I lost my job, have a car but no money for gas. Lived with two over-21 sons and they help me pay the rent. I have to wait over a year after an eviction.”

“We were evicted from home we owned and lived in for 33 years. A company had the tax lien, although we’d paid house off ... ”

“Because of an eviction I cannot be accepted by any landlord. Can pay my own way and do not need any assistance.”

“Having an eviction is the biggest barrier. I spent \$1000+ on applications and we have given up.”

The households surveyed are mostly headed by black (70%) males (55%); 22% of heads of household are white, 4% are Hispanic and 1% are Asian-American. This racial distribution skews more heavily African-American than the rest of the city’s population. However, the educational attainment levels don’t differ significantly from the local population, as 89% have at least a high school diploma and 44% have two to four years of college. Of the families we surveyed, 39% have children living with them.



In one hotel, many families with dogs were living in one floor, all next to each other. One of the residents calls this “dog alley.”

Residents have done their best to make their one-room studios home, adding personal touches such as posters and family photos on the wall and small plastic cubbies for their personal items, making it easier to move if they have to change locations on short notice.

The vast majority saw living in a hotel as a temporary solution to homelessness, but then found themselves unable to get out. They struggle to put money away after they pay their expenses. Some 85% are cost-burdened (paying more than 35% of their income towards housing costs). They are spending so much to stay in the extended-stays that they have no ability to save, and are unable to pay for a variety of goods and services that many of us take for granted.

Families cook spaghetti on little electric burners. They buy tons of canned food and eat packaged frozen foods, as microwaves are the only cooking appliance provided. If they go

out, they dine at Subway or Bojangles'. One out of four households spends more than 80% of their income on housing. In their own words, respondents repeatedly explained some of their primary barriers to getting out of extended-stays.

"We can't save money... we spend \$1,600 every month for two rooms."

"We are unable to save because we pay so much here."

"The biggest need is for down payment assistance, as my extra income goes to car repairs."

"Not being able to save because hotel rates are so high and have to be paid weekly."

"Biggest barrier is coming up with deposit."

The single biggest barrier to permanent housing that we heard from residents is their inability to come up with enough money to pay the two to three months of rent typically required at apartment complexes to get in the door. Those with the worst credit face the highest hurdle (three months) to entry. They would be able to afford the monthly rent at an apartment complex, but they are not able to overcome that initial hurdle of saving for two to three months of rent.

"Saving for the first month and deposit."

"Need to find an apartment that will give renters a second chance."

"I have to make double the rent. Apartments won't accept reference from hotel and I lived here four years."

"Financial aspects of high-cost apartments nearby, lack of affordable housing nearby."

And yet, 79% indicated that they only need temporary assistance to get into permanent housing. Some 71% said they did not need permanent assistance to get or keep permanent housing.

Many respondents had made multiple attempts to find an apartment, but their credit rating and lack of savings were barriers to getting out of the extended-stay and into an apartment or home rental. One of the respondents said her family spent over \$1,000 in apartment application fees in the past year and simply gave up looking for permanent housing.

We saw cars in the parking lot with Lyft stickers. Residents work multiple shifts at Waffle House. One resident told us how he donates platelets to make ends meet; another drives her neighbor to and from work for extra cash.

The Schroeder Family – A Case Study (February 2019)

An eviction out of their apartment in southern California led the Schroeders to seek better fortunes in Georgia. But since arriving in November 2017, the only home the family of five has known is a cramped room at an extended-stay motel in Norcross. Their three dogs live with them.

“This is dog alley,” says Rimbey Schroeder, referring to the first-floor area where other families with canines live at the hotel. “It’s like a kennel. You can hear all the dogs barking.”

Though they pay more than \$1,300 a month to stay at the motel, the Schroeders can’t afford to come up with the financial requirements to rent an apartment, which typically include paying two months upfront, plus utilities.

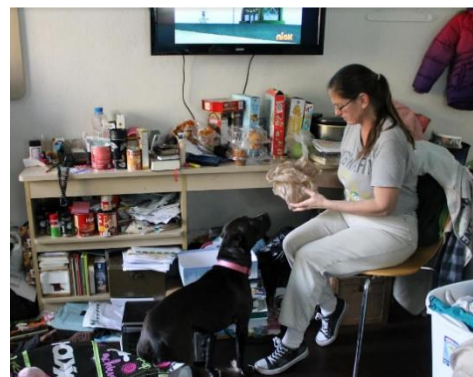
Rimbey has set up a kitchenette, with an electric burner and toaster oven, near the window, which allows her to cook meals such as spaghetti, chicken and garlic bread for her husband, Jason, and three daughters, ages 4, 8 and 17. The hotel, she says, is “iffy for children. I try to take them to the park often. I don’t let them go into the hallways by themselves.”

Jason has a full-time job with benefits in a company’s shipping department. The family lives from paycheck to paycheck, and Rimbey drives a neighbor to work on her Kia Sorento for extra cash.

“We pay the bills, we put gas in the car, and we buy food,” says Rimbey. “That’s about it.”

Rimbey and her family are optimistic about moving into an apartment nearby after they get their tax refund.

“This move (to Georgia) has been good for us, even with the trials and tribulations,” she says. “Once you get into the hotel, it’s really hard to get out because all your money goes to pay for the hotel.”



Major Finding # 2: Motels Are De Facto Senior Housing

The second most instructive finding was that 29% of residents are ages 55 and up. Our conversations with residents led us to recognize that extended-stays are functioning as low-income senior housing for a sizable part of our community.



Many of the elderly are facing imminent threat of homelessness as several establishments are renovating and consequently increasing monthly fees. With their fixed incomes stretched to the max, they are unable to pay the increased rates.

Pictured to the left is HomeTowne Studios (formerly Crossland) in downtown Norcross, which was recently renovated. New weekly rate for a renovated room with two queen-sized beds is \$414.61.

"I'm disabled and elderly, so not enough income to get an apartment."

"Biggest barrier are my health issues."

"Info in HUD programs... senior living centers... wants info on those..."

"I have several medical issues, including hemorrhagic stroke, PTSD, anxiety... I am moving out of hotel on Wednesday but have nowhere to go. I need housing assistance. Ex fiancé is paying for hotel because I only receive \$750 month for disability."

"Mother has lots of medical problems so it's hard to save money. We cannot find any affordable housing in the area."

"There is no extra money coming in so every month I live month to month. It is hard to find wheelchair-accessible housing."



Patricia Pharis – A Case Study (February 2019)

The only reason why Patricia Pharis can afford to live in historic Norcross is because she stays at an extended-stay motel. The motel, located not far from City Hall, has been Patricia's home for the past six years.

"I love Norcross," says Patricia, who is 71. "This is historic Norcross, and there's a lot of things going on downtown."



Patricia says she enjoys outdoor movies in the summer, concerts in the park, walking her dog, and "hearing the train."

Before moving to Norcross, Patricia lived by a lake in Snellville. She had to move out after losing her roommate. Finding nothing she could afford "from Loganville to Peachtree Corners," she ended up living in an extended-stay motel. For her small studio, which she shares with her dog Romeo, she pays \$930 a month.

On a fixed income, Patricia struggles with food and medical expenses. The room comes with a full-size refrigerator and a microwave oven; she had to buy a toaster oven. But she doesn't have much counter space to prepare her meals. "It's just hard to make a complicated meal," she quips.

The hotel is undergoing renovation and she's been told that her rent will rise to \$1,200 a month very soon. Patricia fears she will have to leave Norcross. She has nowhere to go.

"It does feel like home," Patricia says. "I've never lived in another place for so long."

Major Finding # 3: They're Not Who We Thought They'd Be

We found that the neighbors who live in extended-stay motels are not who we thought they'd be. For the most part, they are not the poorest of the poor. They are not unemployed; for those who are not elderly or disabled, they are the working poor. Only 2% report receiving TANF (Temporary Assistance for Needy Families), while 18% report receiving food stamps. Only 3% receive financial assistance from local nonprofits.

These extended-stay residents are not immigrants, and under 5% are non-English speakers. They are not veterans; just under 7% of respondents are veterans.

They are not victims of domestic violence. Some 8% report domestic violence causing them to lose housing, and less than 3% reported that domestic violence currently affects their ability to get or maintain housing.

Also of importance is that not all individuals wish to move into an apartment or a house. In fact, when asked to rate the intensity of wanting to move out of an extended-stay into permanent housing, with 1 representing the current situation as adequate and 5 representing intense need to move, 13% of the respondents answered in the range of 1 to 3. Extended-stay is housing of choice for a sizable segment of the population.

POLICY CONSIDERATIONS

As we conducted the survey, it became clear to us that not all extended-stay motels in town were the same. They varied greatly in their exterior upkeep, tolerance for crime, sense of community and resident satisfaction. The policy considerations below reflect pragmatic solutions at the city, county, state and federal levels that can provide relief and improve the quality of life for residents of extended-stay motels while also fostering economic development in the community.

#1: Implement a Crime-Free Hotel/Motel Program

Created as an off-shoot of the [Crime-Free Multi-Housing Program](#) in Mesa, Arizona, this initiative is designed to encourage a stronger working relationship between law enforcement officers and hotel managers. Establishments that commit to a three-phase certification process are given a favorable marketing tool that signals to the community and potential visitors that they offer a safe environment. Some of the program's benefits include a reduction in criminal activity, safe environment for guests and employees alike, and lower cost for repairs.¹¹ The [program](#) could build on the city's current ordinances targeting crime in extended-stay establishments.

There is already a similar program in Gwinnett County. The [Crime Free Multi-Housing Program](#) was created in 2012 to combat and deter crime in areas with high concentration of apartment complexes.¹² The City of Norcross is well-positioned to learn from the county's successes and could launch an effective initiative, especially considering that this is housing of choice for 13% of respondents.



¹¹ <http://www.crime-free-association.org/hotel-motel.htm>

¹² <https://www.gwinnettcounty.com/web/gwinnett/departments/police/crimepreventionunit/crimefreemultihousing>

#2: Work with Nonprofits that Administer Rapid Re-Housing Funding

One of our most staggering findings is that the vast majority of survey respondents reported needing only temporary assistance to obtain permanent housing. In fact, 76% of the respondents stated that their major barrier to exiting extended-stays is their inability to save enough money required for the first and last month's rent. Residents reported that once housed, they are able to pay the monthly rent without further assistance as it would cost about the same as what they are currently paying at the motel.

The City of Norcross could bring more nonprofits administering the U.S. Department of Housing and Urban Development's [Homelessness Prevention and Rapid Re-housing Program](#) to assist the families identified as homeless. Rapid re-housing is one of several HUD initiatives created to reduce homelessness in communities. Since the primary barrier to permanent housing is limited finances, this program offers financial assistance to cover move-in costs, deposits and rental and/or utility assistance (typically for six months or less) necessary to allow individuals and families to move immediately out of homelessness and into permanent housing.

"Rapid re-housing could help families achieve the stability that the client and the community desire," says Rob Scott, a programs specialist with the Gwinnett County Community Development Department. "It's designed for individuals and families that don't need intensive and ongoing supports to quickly exit homelessness and return to permanent housing."

Not long into conducting the survey, as a pattern began to emerge that most families need only temporary assistance, the LiveNorcross team approached Mr. Scott in search of relief for families. The Gwinnett County Community Development Department has worked with the nonprofit Another Chance of Atlanta to fill the gap in services by identifying housing, offering financial assistance and providing ongoing case management. Scott said that with \$20,000 directed toward this particular effort, Another Chance of Atlanta and the county's community development agency were able to successfully house five households, with two more clients expected to be housed by mid-June, 2019.

Rapid re-housing funding is awarded by HUD through a homeless "continuum of care," which is a collection of comprehensive services that aims to help homeless individuals transition into adequate housing. Since Gwinnett does not have its own, the county falls in with mostly rural counties into a statewide "balance of state" continuum of care that is administered by the Georgia Department of Community Affairs. As such, organizations interested in serving Gwinnett communities compete with 152 counties for funding. The City of Atlanta, Fulton County, Athens-Clarke County, Augusta-Richmond County, Columbus-Muscogee County, Marietta/Cobb County, Savannah/Chatham County and DeKalb County administer their own "continuums of care." The City of Norcross could work with DCA or Gwinnett's Community Development Program to increase the capacity of local nonprofits or identify out-of-jurisdiction nonprofits willing to expand their area of service.

#3: Add Affordable Housing

The City of Norcross is already on the right track in fostering the construction of moderately-priced housing. Removing both the minimum square footage requirements and the inclusion

of garages in new residential units will reduce construction costs for new houses and result in lower list prices, thus helping to fill the existing gap in the city’s housing inventory.

However, our extended-stay findings also show a great demand for quality, affordable rental housing, especially for those with limited and fixed incomes, like the many elderly and the disabled we interviewed. The best and most impactful financing tool available for the development of affordable housing is a 9% [Low-Income Housing Tax Credit](#) used to build and rehabilitate affordable rental housing. Since its inception in 1986, this federal subsidy has resulted in more than 3 million new affordable housing units.¹³



Sweetwater Terraces – a LIHTC development in Duluth for elderly

This funding tool can bring between 70% and 100% of the financing needed for a development through “free” equity financing. Given the amount of financing it provides, this tax credit is ideal for large-scale projects, such as demolition, new construction or substantial rehabilitation. Norcross is well-positioned to introduce this type of development either as new construction or demolition and replacement of existing dilapidated rental or extended-stay housing.

Since these projects are scored competitively, DCA selects and funds them based on established criteria such as best location and project attributes. Being a Georgia Initiative for Community Housing participant, Norcross is already ahead of other communities. By establishing a “target area” in need of redevelopment in a qualified Census tract and having schools with above-average CCRPI scores, Norcross has a built-in advantage in the competitive process.

| QCT for 2019 | |
|--|-----------------|
| Tract | 503.20 |
| County | Gwinnett County |
| State | GA |
| Status (2019) | Qualified |
| Poverty Rate | 44.2% |
| Ratio of Tract Median Income to Tract Income Limit | 1.059 |
| Full Tract Number | 13135050320 |

In an effort to build capacity and exchange ideas, LiveNorcross team members have already formed extensive relationships with the Department of Community Affairs, the Atlanta Regional Commission and other housing initiatives such as the Regional Housing Task Force and the Cross Keys Sustainable Neighborhood Initiative. Through LiveNorcross, Norcross can work with multiple state partners to explore diverse housing options to meet the evolving housing needs of the population.

#4: Convert Extended-Stays into Permanent Housing

The low-income tax credit financing tool has also been utilized to acquire and rehabilitate dilapidated extended-stay motels and transform them into permanent affordable housing. A former [Luna Lodge motel](#) in New Mexico that, among several others in the area, was repurposed into an affordable housing development is an example of how this tool can be

¹³ <https://www.huduser.gov/portal/datasets/lihtc.html>

implemented effectively.¹⁴ This award-winning project utilized Low-Income Housing Tax Credit financing and a Federal Home Loan Bank Affordable Housing Program to create 30 apartments for income-eligible residents.

In partnership with local nonprofit developers, cities across the country are transforming crime-ridden motels into well-designed housing units. These nicer developments not only reduce transiency, but also serve as catalysts for future private investment in areas that need to be revitalized. With a high concentration of extended-stays, repurposing a fraction of these establishments into stable community assets, coupled with the implementation of a Crime-Free Hotel-Motel Program for the remaining motels, will help Norcross provide more quality affordable housing, reduce crime and infuse investment into revitalization efforts.

#5: Take Another Look at the Hotel-Motel Excise Tax

A provision in the Georgia Code authorizes local governments to levy and collect up to 8% in [hotel-motel excise taxes](#). The City of Norcross and Gwinnett County are authorized to collect 7% and 8%, respectively, in hotel-motel tax. While the majority of the revenue is earmarked for promoting tourism and supporting related facilities, the first three of the seven (or eight) pennies collected are non-restricted and can be used for general operating expenses.¹⁵ The table below shows the revenue that Gwinnett and Norcross collected in 2017 (Note: Gwinnett was still collecting 7%).

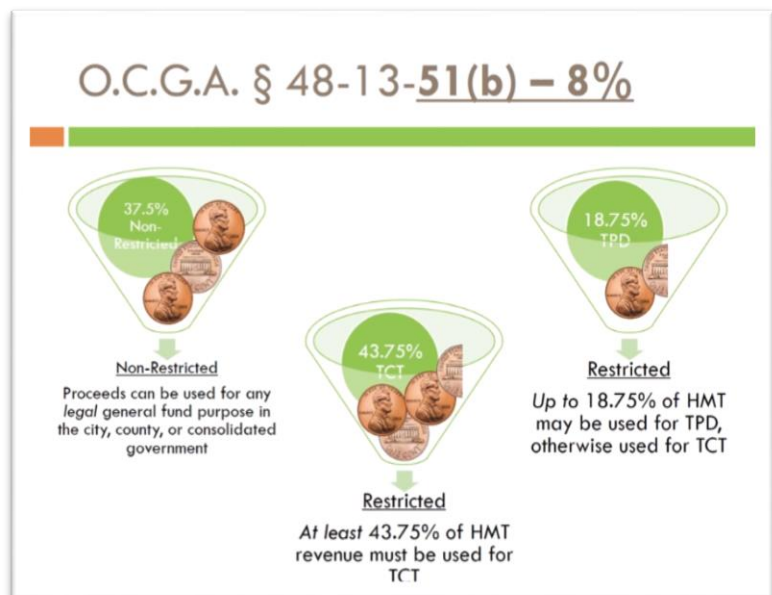


Photo Credit: Department of Community Affairs, Georgia Hotel-Motel Excise Tax; Webinar Training in conjunction with the Carl Vinson Institute of Government.

| | Hotel-Motel Tax Collected | Non-restricted Revenue |
|-------------------------|---------------------------|------------------------|
| City of Norcross | \$755,714 | \$323,877 |
| Gwinnett County | \$10,421,071 | \$4,466,173 |

Both Norcross and Gwinnett impose the tax to each motel patron for up to 30 consecutive days, the maximum number of days allowed under the Georgia Code. Based on motel rates in Norcross, this translates into an additional \$70 to \$105 in monthly costs for people who live in these establishments. While most of those interviewed have stayed at motels for longer than

¹⁴ Donna Kimura, "Motels Rehabbed for Affordable Housing," *Housing Finance*, (September 2013).

¹⁵ Dr. Tayler Reinagel, Manager, Office of Research, Department of Community Affairs; Georgia Hotel-Motel Excise Tax: Webinar Training in conjunction with the Carl Vinson Institute of Government; https://kaltura.uga.edu/media/t/1_4wx1o1e3

one month, checking out even for one night due to lack of money resets the tenancy, with excise taxes kicking in all over again.

City and county could consider amending their ordinance to reduce the threshold of continuous occupancy from 30 to seven days. This would result in significant savings for families with already tight budgets and would reduce the "penalty" for those who are forced to temporarily check out of the motel due to an unforeseen emergency.

In addition to paying the hotel-motel excise tax and sales tax, motel patrons also pay a state hotel-motel fee of \$5 per night per room. This tax was instituted in 2015 and the collected funds go to the Georgia Department of Revenue to fund statewide transportation efforts. Like the hotel-motel excise tax, the state tax is collected for 30 consecutive days. However, "if the customer checks out of the hotel and checks in again, the customer's continuous occupancy has been broken and the day-count to establish an extended-stay begins anew".¹⁶ As with the previous example, lowering the threshold of consecutive days to seven would result in additional \$115 savings per month.

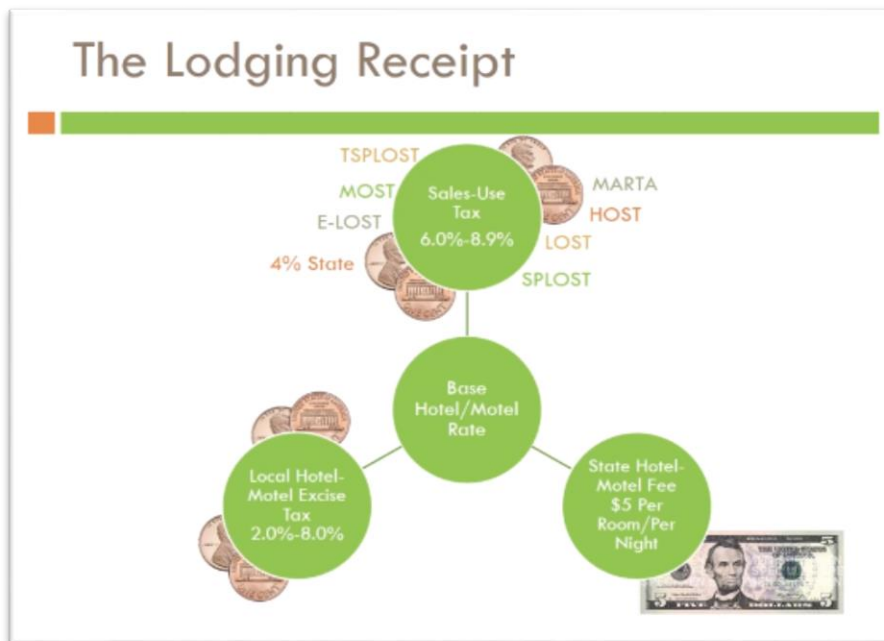


Photo Credit: DCA, Georgia Hotel-Motel Excise Tax; Webinar Training in conjunction with the Carl Vinson Institute of Government.

A second tax policy consideration is to earmark some of the non-restricted revenue raised from the local excise tax and state fees to provide services for homeless families and to fund construction of affordable housing. As shown above, Gwinnett and Norcross collect close to \$4.8M in non-restricted hotel-motel excise tax each year. Since some of that funding has been paid by precariously housed families, a portion can be earmarked to meet the matching requirements of various HUD grants for programs serving the homeless.

Additionally, a bond could be issued against future hotel-motel tax revenue and state motel fees towards the construction of affordable housing. Gwinnett County and the City of Norcross could join hundreds of other cities in the country that have funded an Affordable Housing Trust

¹⁶ <https://dor.georgia.gov/state-hotel-motel-faq>

Fund with renewable sources of funding, instead of annual budget allocation. The collected revenue can be leveraged with federal HOME funds, the Low-Income Housing Tax Credit and other public/private sources of funding.

FINAL THOUGHTS

While this study focused only on hotels located inside the city limits of Norcross, there is no reason to believe that similar extended-stay motels throughout the county are not serving as de facto housing for struggling families and individuals. In fact, in 1998, Gwinnett had more than 8,700 hotel rooms, of which 32% were extended-stay rooms. In essence, “*comparatively speaking, Gwinnett has more extended-stay motel rooms than any other metropolitan statistical area or county in the nation,*” according to [Mark Skinner](#), a partner with The Highland Group, an Atlanta-based firm of hotel investment advisers, in the *Atlanta Business Chronicle*.¹⁷

In 2016, in an effort to shed light on the extent of the precariously housed in the county, a team of local leaders hosted a Gwinnett housing symposium titled “Displaced and Disconnected: A Snapshot of Homelessness in Gwinnett.” Volunteers interviewed families living in extended-stays throughout the county and at the SaltLight Center, at that time the only homeless shelter in Gwinnett. Utilizing a “narrative through photography” approach, the [symposium](#) aimed to bring a human face to what was until then a very vague concept.

In essence, 20 years after the *Atlanta Business Chronicle* article ran, the extended-stays have, as this study shows, become de facto housing for thousands of low-income families in Gwinnett. These families are not counted in HUD’s annual homeless count because they do not fit the HUD definition of homeless. However, the data illustrates the significant impact of housing insecurity on these families and countless others like them who are a night away from literal homelessness.



“We call this room home, but it’s far from home.”
-Noble

A Savannah native who served five years in the Coast Guard and one year in Vietnam, finds himself homeless. Noble is a retired fire fighter of 23 years and is currently disabled. Wheelchair bound, he lives in an extended stay hotel where he pays \$224/week to live in a non-handicap accessible room. With minimal support from family and social security, Noble finds comfort in the support of volunteers from Village of Hope and other agencies like it. After a recent fall, Noble has come to the realization that he is in danger of severe injuries each day he stays in this room alone. “I am lonely, but really it’s hard to be lonely when you have great volunteers that come to check on you.”

This study would not have been possible without the involvement of the Norcross community and the candor of survey respondents. We are grateful to the volunteers of the LiveNorcross initiative, the Mayor, City Council and employees of the City of Norcross, Norcross First United Methodist Church, Perimeter Church and the management and staff of the extended-stay motels. We are deeply indebted to the residents of the extended-stays who graciously answered our survey questions and candidly shared their stories with us. It is our hope that this report serves the good of our Norcross community.

For more information, please visit: <https://www.norcrossga.net/914/LiveNorcross> or contact Lejla Prljaca at lejla@lhainfo.com.

¹⁷ Stephanie Sonnenfield. “Gwinnett Weighs Options for Extended-Stay Hotels.” *Atlanta Business Chronicle* (May 17 1999).

EXHIBIT #1 – Extended-Stay Hotels Surveyed

| # | Names | Room Count |
|---|---|--------------|
| 1 | AllRound Suites Address: 3175 Medlock Bridge Rd, Norcross 30071 (770) 729-0767 | 120 |
| 2 | InTown Suites Extended Stay Atlanta Address: 6067 Buford Hwy, Norcross 30071 (770) 840-7778 | 129 |
| 3 | Crossland Atlanta – Norcross (now HomeTowne Studios) Address: 200 Lawrenceville St NW, Norcross 30071 (770) 729-8100 | 130 |
| 4 | Red Roof Inn Atlanta – Norcross Address: 5171 Brook Hollow Pkwy, Norcross 30071 (770) 448-8944 | 120 |
| 5 | Motel 6 Address: 5395 Peachtree Industrial Blvd, Norcross 30092 (770) 446-2882 | 136 |
| 6 | HomeTowne Studios – Jimmy Carter Blvd. Address: 6295 Jimmy Carter Blvd, Norcross 30071 (770) 446-9245 | 194 |
| 7 | Knights Inn Norcross Address: 5122 Brook Hollow Pkwy, Norcross 30071 (770) 446-5490 | 100 |
| 8 | Guest Inn & Suites Address: 5375 Peachtree Industrial Blvd, Norcross 30092 (678) 736-6610 | 120 |
| 9 | Garden Plaza Atlanta / Norcross Address: 6050 Peachtree Industrial Blvd, Norcross 30071 (770) 448-4400 | 200 |
| | TOTAL ROOM COUNT OF SURVEYED PROPERTIES | 1,249 |

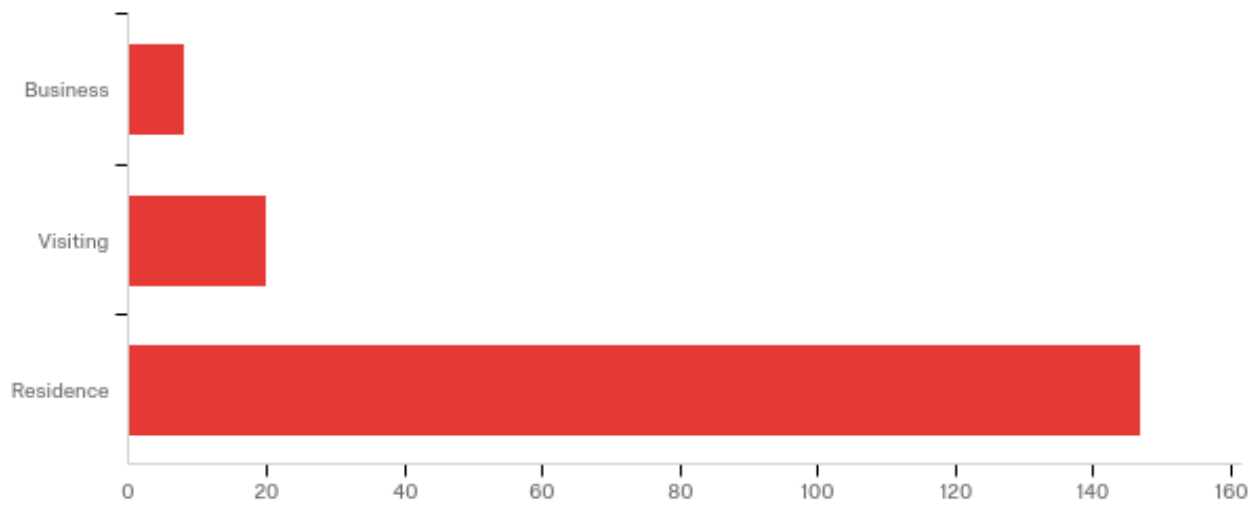
EXHIBIT #2 – Extended-Stay Survey Results

Barriers to Housing Stability Assessment

Extended Stay Consumers

May 13th 2019, 5:48 pm MDT

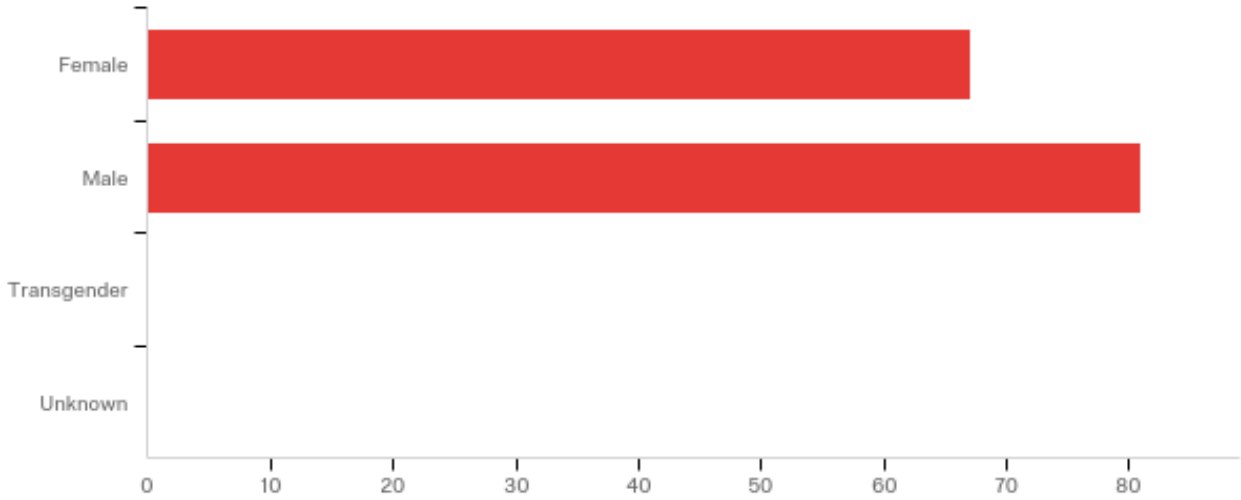
Q1 - What is the purpose of your stay at this hotel?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | What is the purpose of your stay at this hotel? | 1.00 | 3.00 | 2.79 | 0.50 | 0.25 | 175 |

| # | Answer | % | Count |
|---|-----------|--------|-------|
| 1 | Business | 4.57% | 8 |
| 2 | Visiting | 11.43% | 20 |
| 3 | Residence | 84.00% | 147 |
| | Total | 100% | 175 |

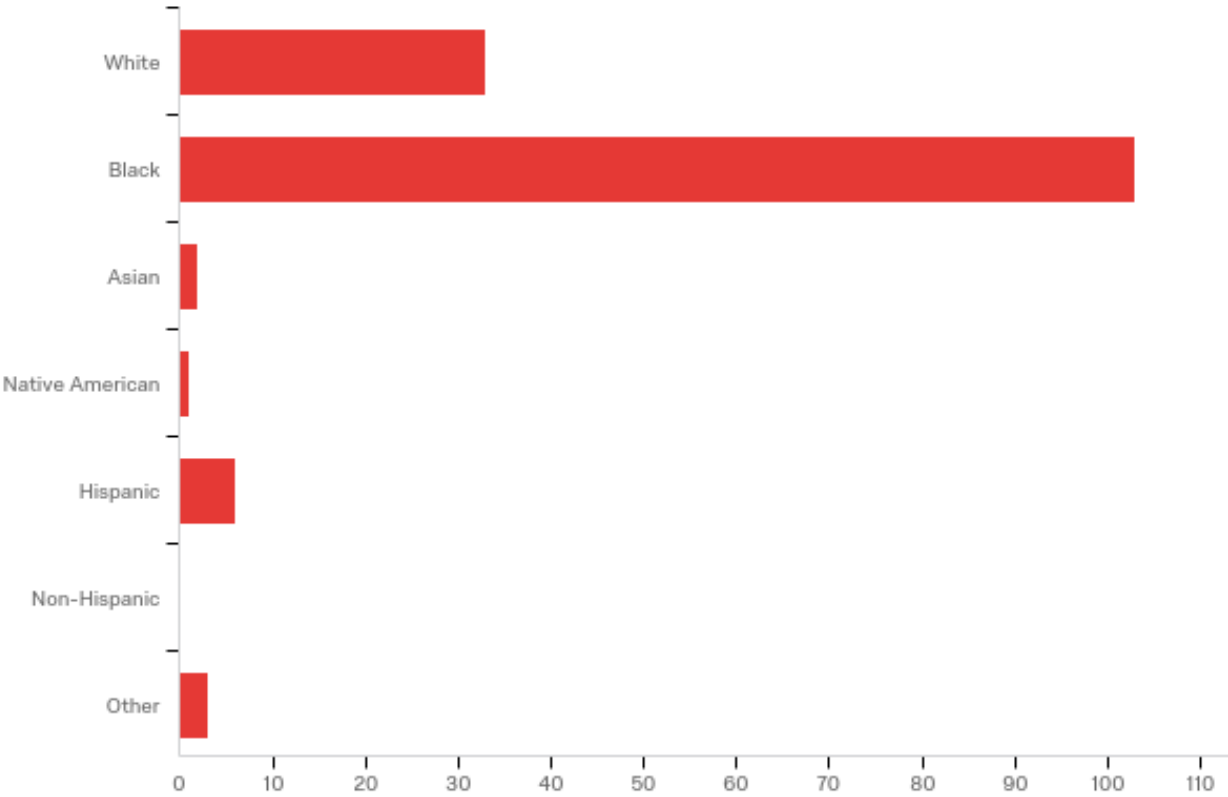
Q2 - Head of Household (HoH) is:



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|-----------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Head of Household (HoH) is: | 1.00 | 2.00 | 1.55 | 0.50 | 0.25 | 148 |

| # | Answer | % | Count |
|---|-------------|--------|-------|
| 1 | Female | 45.27% | 67 |
| 2 | Male | 54.73% | 81 |
| 3 | Transgender | 0.00% | 0 |
| 4 | Unknown | 0.00% | 0 |
| | Total | 100% | 148 |

Q3 - Ethnicity/Race:

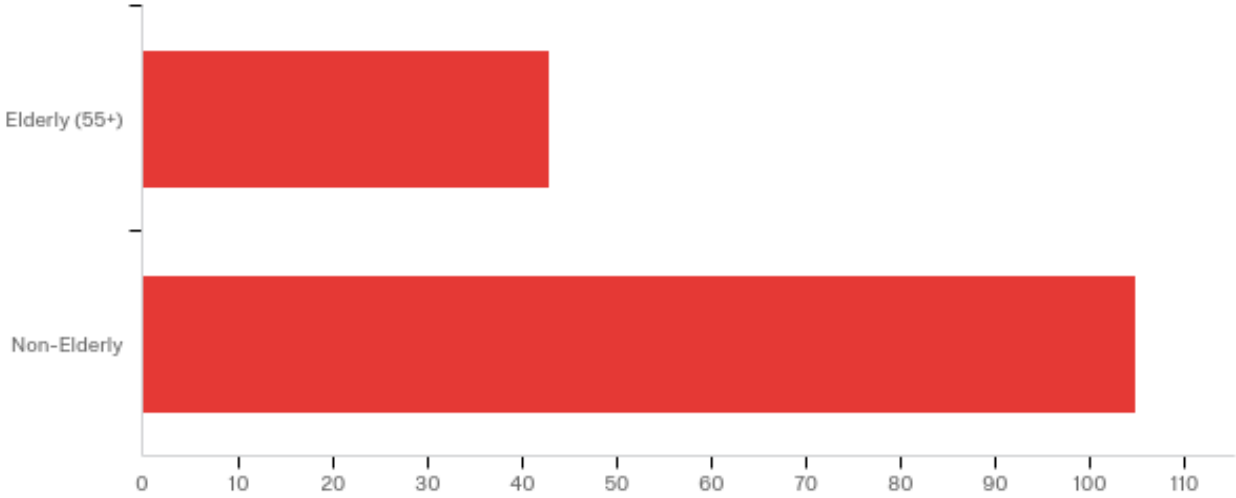


| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|-----------------|---------|---------|------|---------------|----------|-------|
| 1 | Ethnicity/Race: | 1.00 | 7.00 | 2.03 | 1.07 | 1.13 | 148 |

| # | Answer | % | Count |
|---|-----------------|--------|-------|
| 1 | White | 22.30% | 33 |
| 2 | Black | 69.59% | 103 |
| 3 | Asian | 1.35% | 2 |
| 4 | Native American | 0.68% | 1 |
| 5 | Hispanic | 4.05% | 6 |
| 6 | Non-Hispanic | 0.00% | 0 |

| | | | |
|---|-------|-------|-----|
| 7 | Other | 2.03% | 3 |
| | Total | 100% | 148 |

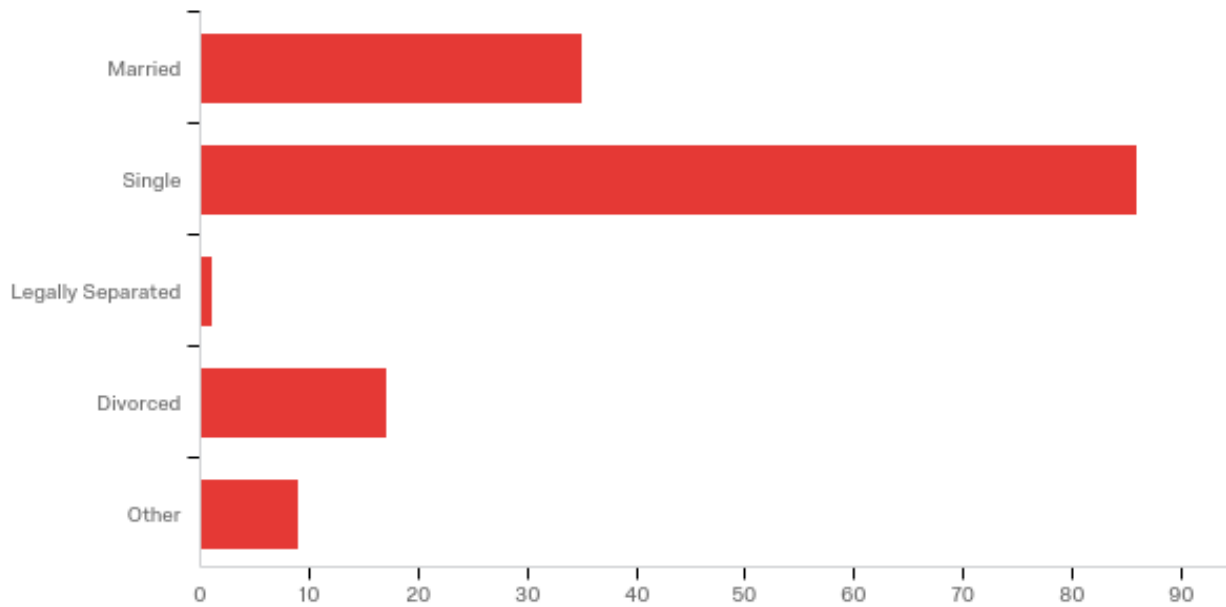
Q4 - Elderly Status (55+)



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|----------------------|---------|---------|------|---------------|----------|-------|
| 1 | Elderly Status (55+) | 1.00 | 2.00 | 1.71 | 0.45 | 0.21 | 148 |

| # | Answer | % | Count |
|---|---------------|--------|-------|
| 1 | Elderly (55+) | 29.05% | 43 |
| 2 | Non-Elderly | 70.95% | 105 |
| | Total | 100% | 148 |

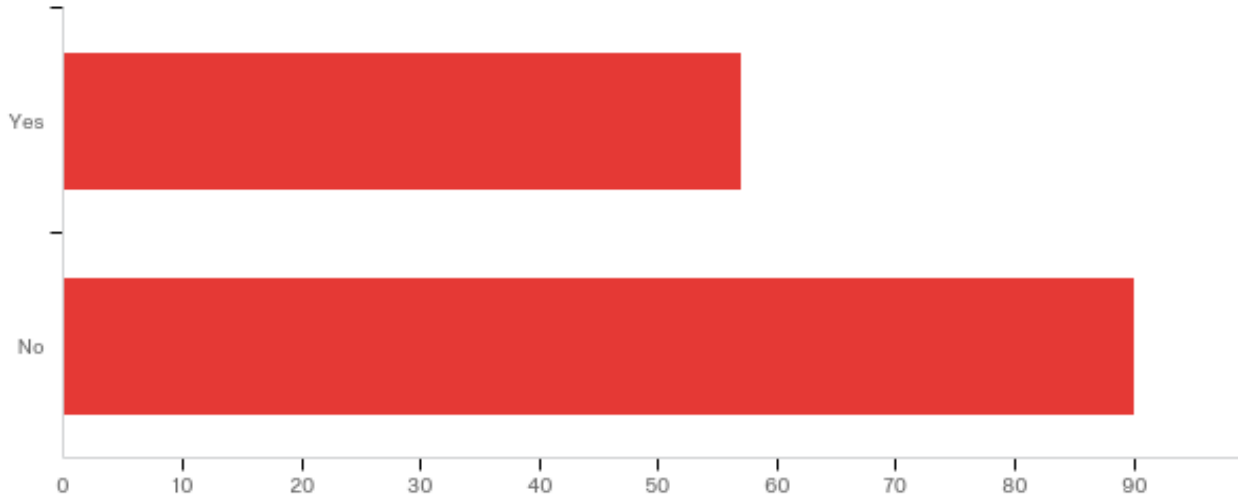
Q5 - Marital Status:



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|-----------------|---------|---------|------|---------------|----------|-------|
| 1 | Marital Status: | 1.00 | 5.00 | 2.18 | 1.10 | 1.22 | 148 |

| # | Answer | % | Count |
|---|-------------------|--------|-------|
| 1 | Married | 23.65% | 35 |
| 2 | Single | 58.11% | 86 |
| 3 | Legally Separated | 0.68% | 1 |
| 4 | Divorced | 11.49% | 17 |
| 5 | Other | 6.08% | 9 |
| | Total | 100% | 148 |

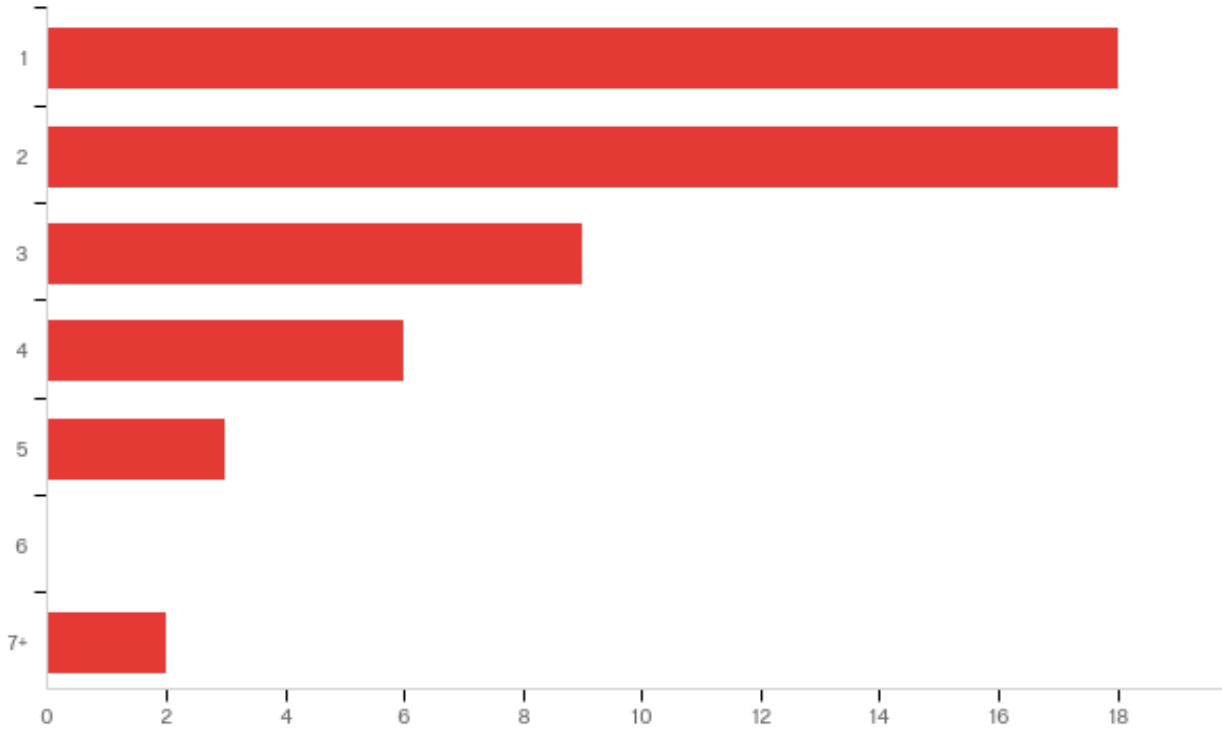
Q6 - Has children under age 18 in Household



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Has children under age 18 in Household | 1.00 | 2.00 | 1.61 | 0.49 | 0.24 | 147 |

| # | Answer | % | Count |
|---|--------|--------|-------|
| 1 | Yes | 38.78% | 57 |
| 2 | No | 61.22% | 90 |
| | Total | 100% | 147 |

Q7 - # of Children



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---------------|---------|---------|------|---------------|----------|-------|
| 1 | # of Children | 1.00 | 7.00 | 2.39 | 1.46 | 2.13 | 56 |

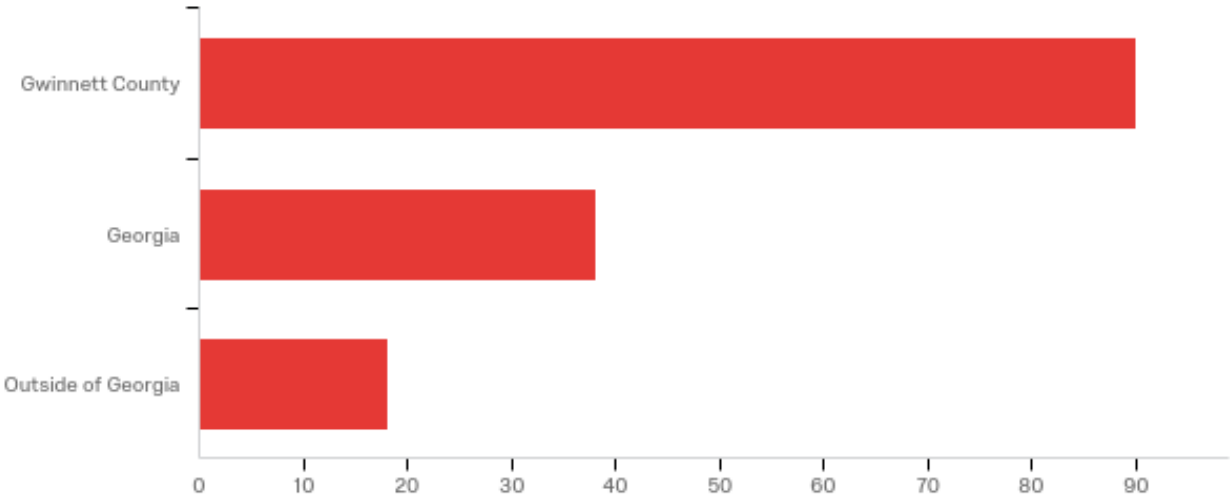
| # | Answer | % | Count |
|---|--------|--------|-------|
| 1 | 1 | 32.14% | 18 |
| 2 | 2 | 32.14% | 18 |
| 3 | 3 | 16.07% | 9 |
| 4 | 4 | 10.71% | 6 |
| 5 | 5 | 5.36% | 3 |
| 6 | 6 | 0.00% | 0 |
| 7 | 7+ | 3.57% | 2 |

Total

100%

56

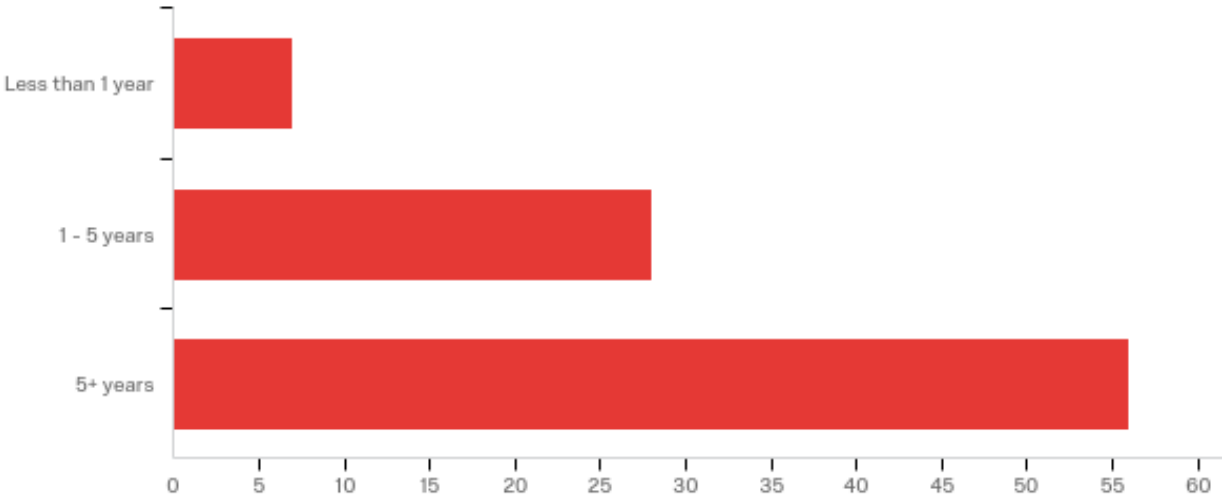
Q8 - Prior to your stay in this extended stay, where did you live?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Prior to your stay in this extended stay, where did you live? | 1.00 | 3.00 | 1.51 | 0.70 | 0.50 | 146 |

| # | Answer | % | Count |
|---|--------------------|--------|-------|
| 1 | Gwinnett County | 61.64% | 90 |
| 2 | Georgia | 26.03% | 38 |
| 3 | Outside of Georgia | 12.33% | 18 |
| | Total | 100% | 146 |

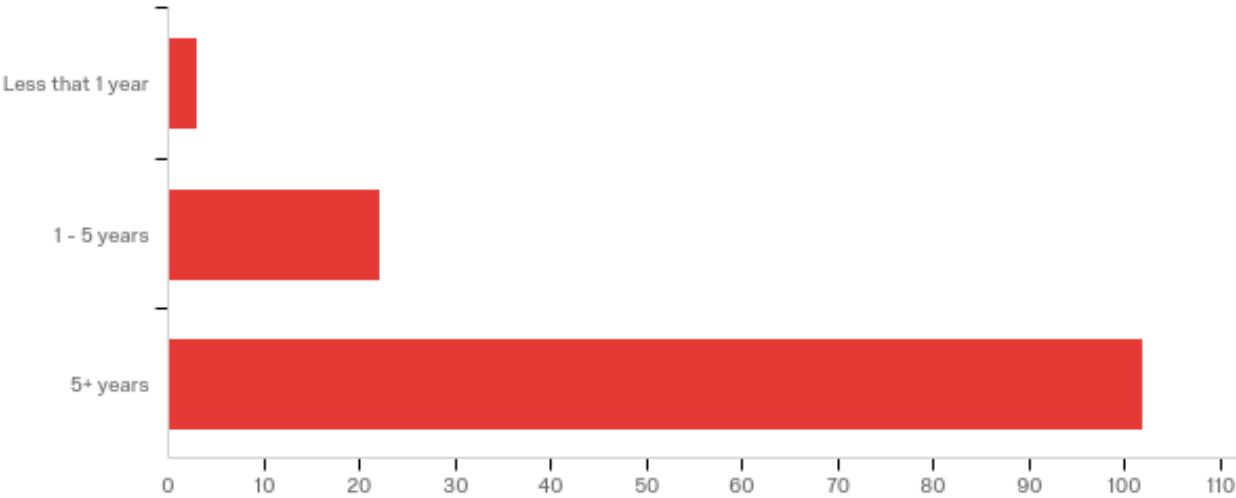
Q9 - HoH live in Gwinnett:



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|-----------------------|---------|---------|------|---------------|----------|-------|
| 1 | HoH live in Gwinnett: | 1.00 | 3.00 | 2.54 | 0.63 | 0.40 | 91 |

| # | Answer | % | Count |
|---|------------------|--------|-------|
| 1 | Less than 1 year | 7.69% | 7 |
| 2 | 1 - 5 years | 30.77% | 28 |
| 3 | 5+ years | 61.54% | 56 |
| | Total | 100% | 91 |

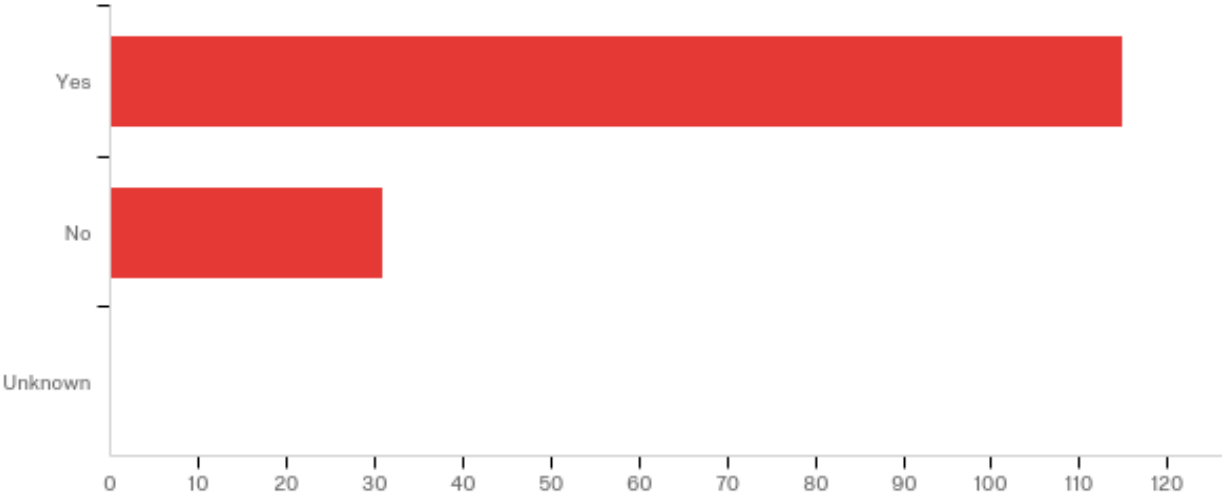
Q10 - HoH live in Georgia:



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|----------------------|---------|---------|------|---------------|----------|-------|
| 1 | HoH live in Georgia: | 1.00 | 3.00 | 2.78 | 0.47 | 0.22 | 127 |

| # | Answer | % | Count |
|---|------------------|--------|-------|
| 1 | Less that 1 year | 2.36% | 3 |
| 2 | 1 - 5 years | 17.32% | 22 |
| 3 | 5+ years | 80.31% | 102 |
| | Total | 100% | 127 |

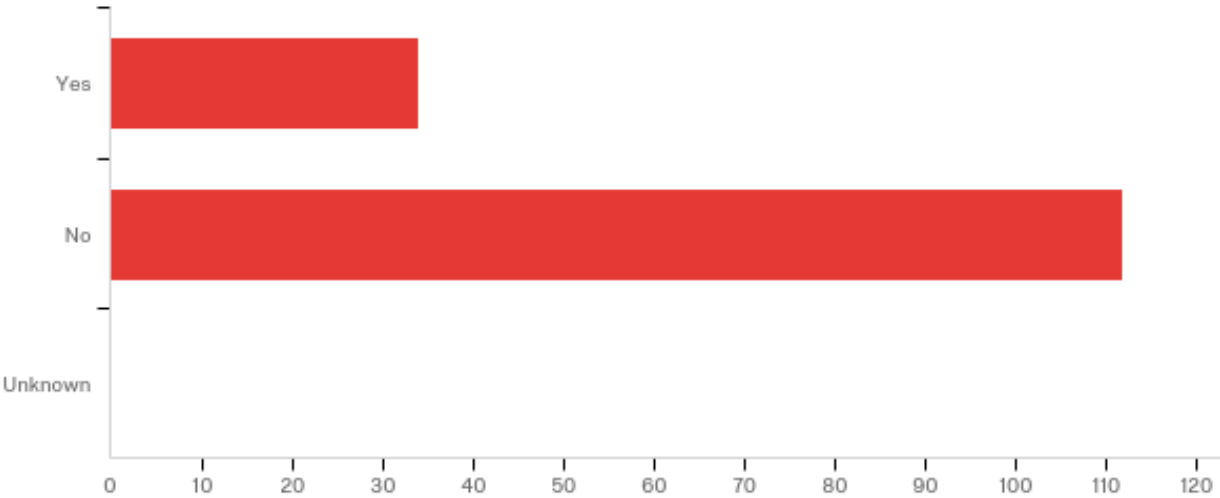
Q11 - Have you ever had a lease/rental agreement in your name?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Have you ever had a lease/rental agreement in your name? | 1.00 | 2.00 | 1.21 | 0.41 | 0.17 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 78.77% | 115 |
| 2 | No | 21.23% | 31 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 146 |

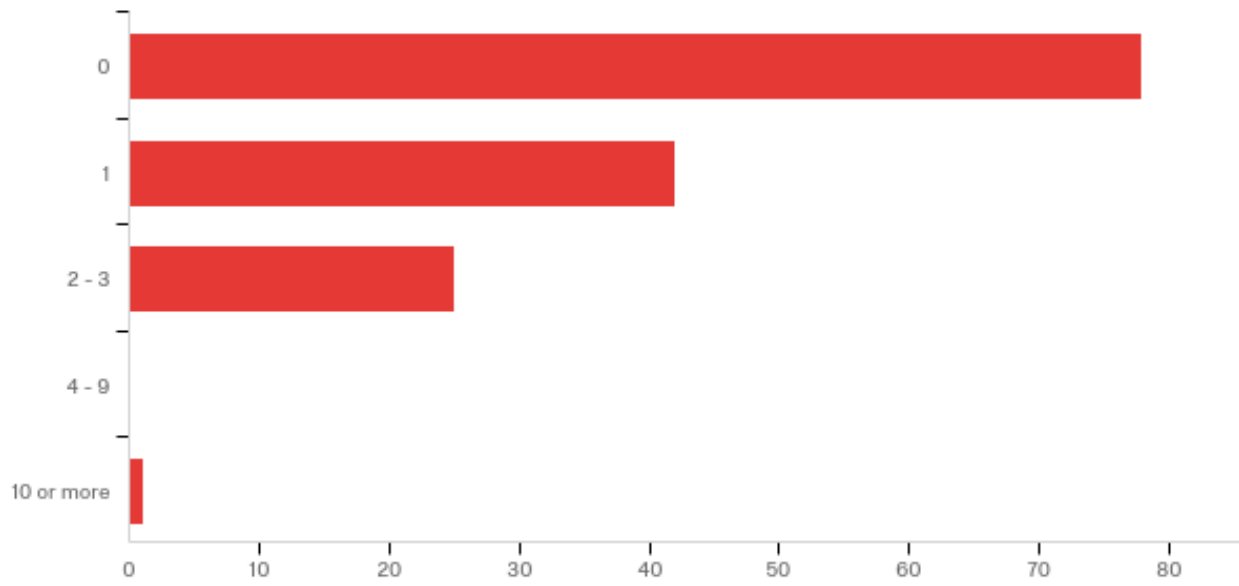
Q12 - Have you ever owned or had a mortgage for a home?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Have you ever owned or had a mortgage for a home? | 1.00 | 2.00 | 1.77 | 0.42 | 0.18 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 23.29% | 34 |
| 2 | No | 76.71% | 112 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 146 |

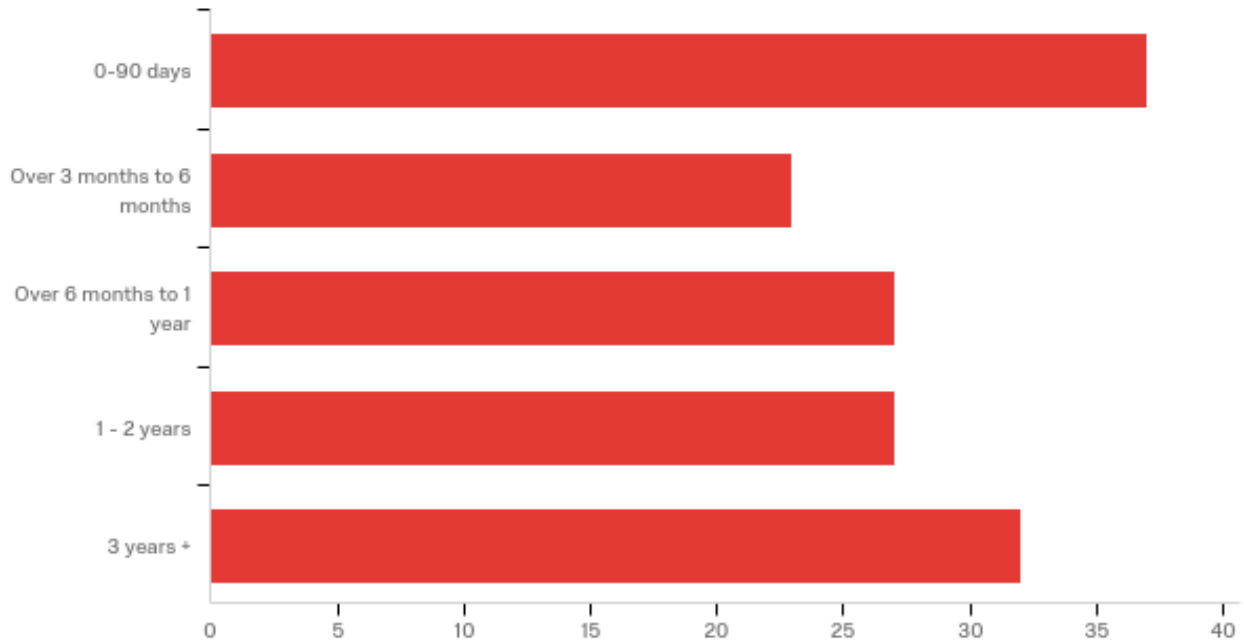
Q13 - How many times have you been evicted from housing as an adult?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | How many times have you been evicted from housing as an adult? | 1.00 | 5.00 | 1.66 | 0.81 | 0.65 | 146 |

| # | Answer | % | Count |
|---|------------|--------|-------|
| 1 | 0 | 53.42% | 78 |
| 2 | 1 | 28.77% | 42 |
| 3 | 2 - 3 | 17.12% | 25 |
| 4 | 4 - 9 | 0.00% | 0 |
| 5 | 10 or more | 0.68% | 1 |
| | Total | 100% | 146 |

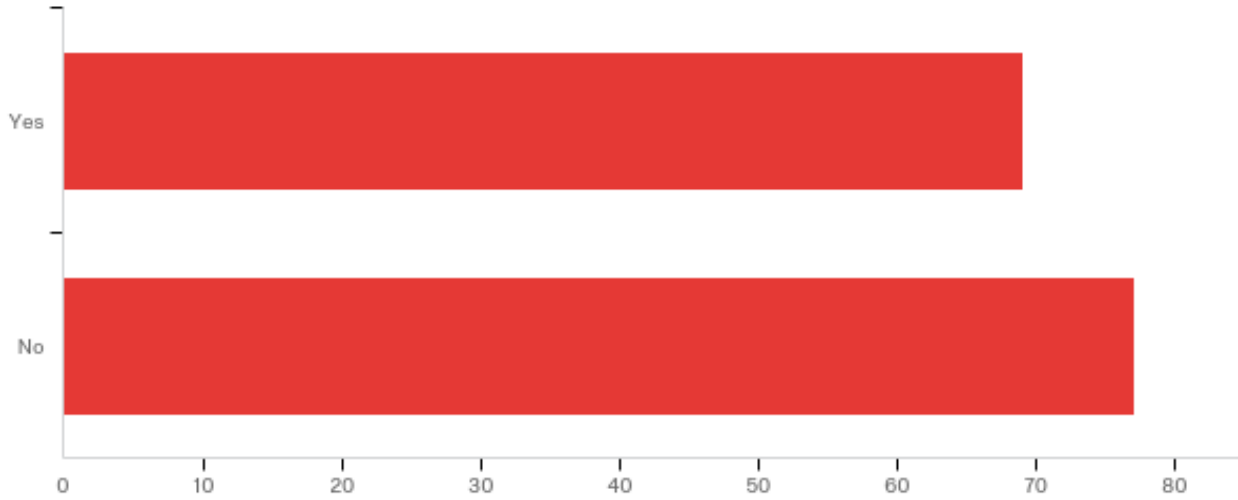
Q14 - How long have you stayed at this, or a nearby, extended stay hotel?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | How long have you stayed at this, or a nearby, extended stay hotel? | 1.00 | 6.00 | 3.36 | 1.94 | 3.75 | 146 |

| # | Answer | % | Count |
|---|---------------------------|--------|-------|
| 1 | 0-90 days | 25.34% | 37 |
| 2 | Over 3 months to 6 months | 15.75% | 23 |
| 3 | Over 6 months to 1 year | 18.49% | 27 |
| 5 | 1 - 2 years | 18.49% | 27 |
| 6 | 3 years + | 21.92% | 32 |
| | Total | 100% | 146 |

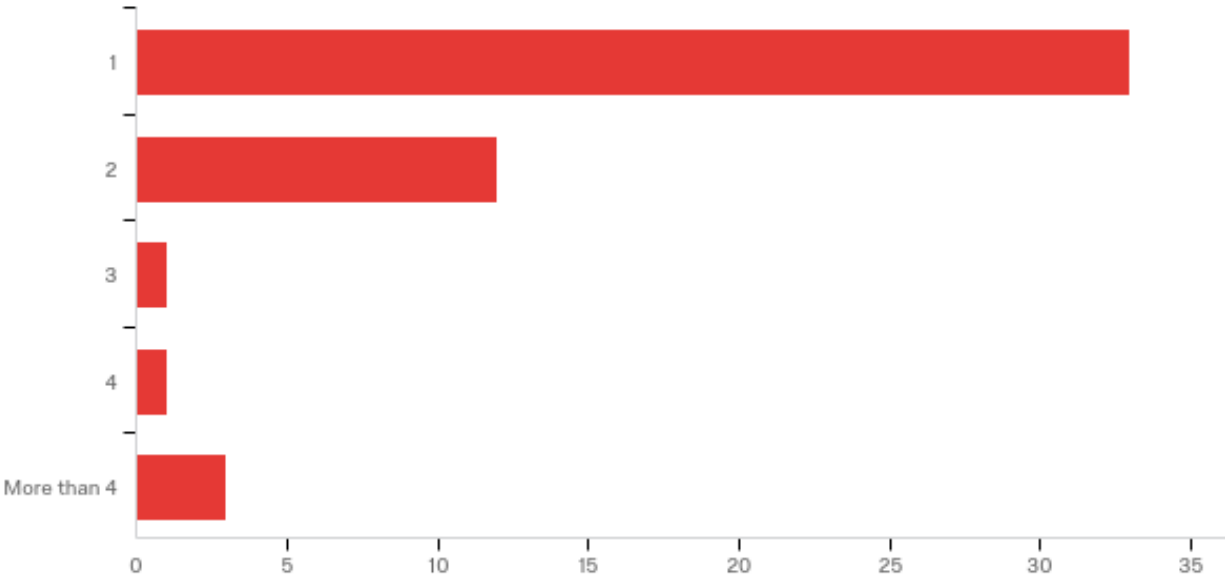
Q15 - Have you been homeless before?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Have you been homeless before? | 1.00 | 2.00 | 1.53 | 0.50 | 0.25 | 146 |

| # | Answer | % | Count |
|---|--------|--------|-------|
| 1 | Yes | 47.26% | 69 |
| 2 | No | 52.74% | 77 |
| | Total | 100% | 146 |

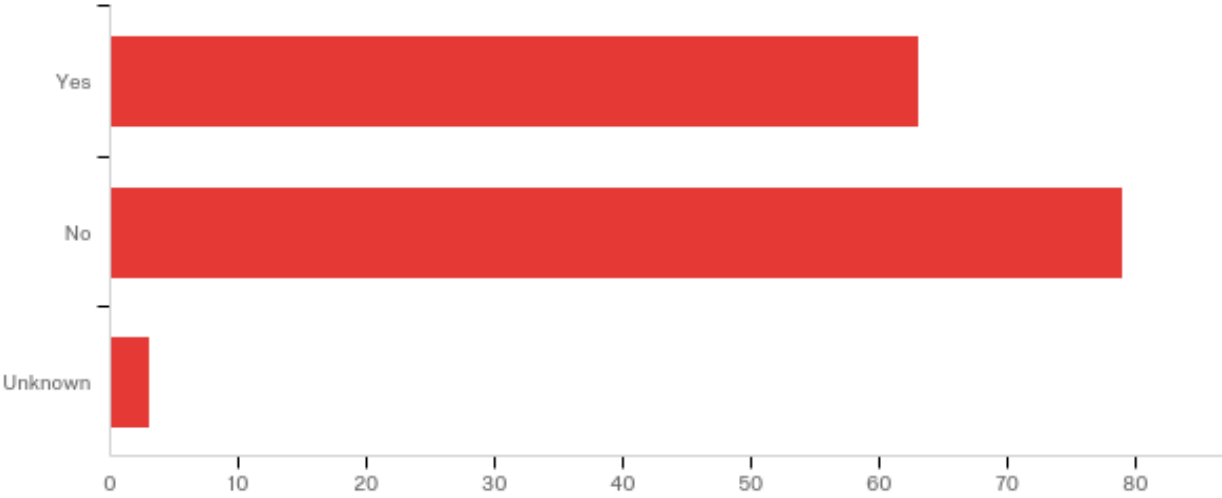
Q16 - How many times in the last 12 months?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---------------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | How many times in the last 12 months? | 1.00 | 5.00 | 1.58 | 1.06 | 1.12 | 50 |

| # | Answer | % | Count |
|---|-------------|--------|-------|
| 1 | 1 | 66.00% | 33 |
| 2 | 2 | 24.00% | 12 |
| 3 | 3 | 2.00% | 1 |
| 4 | 4 | 2.00% | 1 |
| 5 | More than 4 | 6.00% | 3 |
| | Total | 100% | 50 |

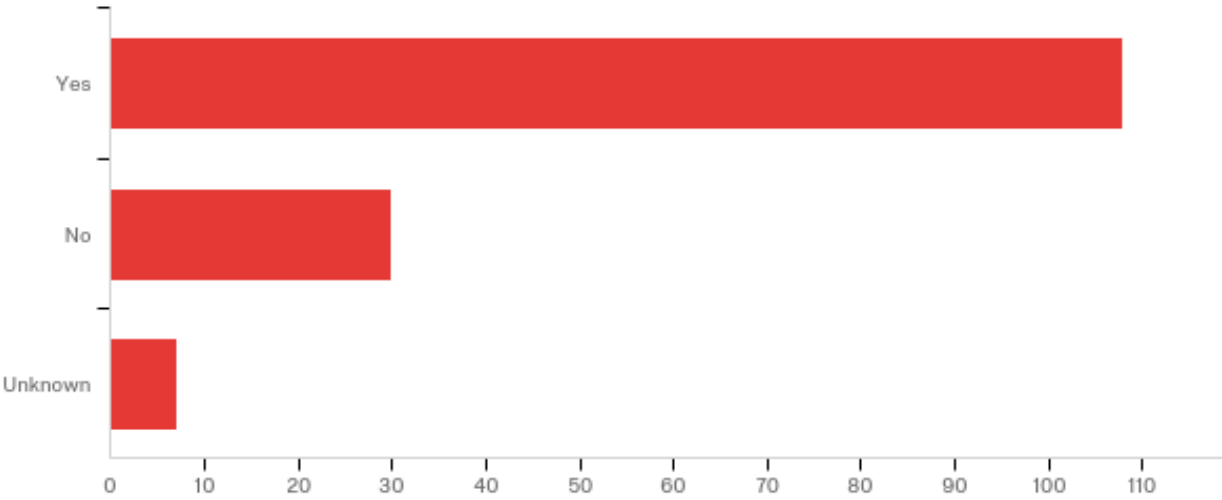
Q17 - Do you have unpaid rent or utility bills in your name?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Do you have unpaid rent or utility bills in your name? | 1.00 | 3.00 | 1.59 | 0.53 | 0.28 | 145 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 43.45% | 63 |
| 2 | No | 54.48% | 79 |
| 3 | Unknown | 2.07% | 3 |
| | Total | 100% | 145 |

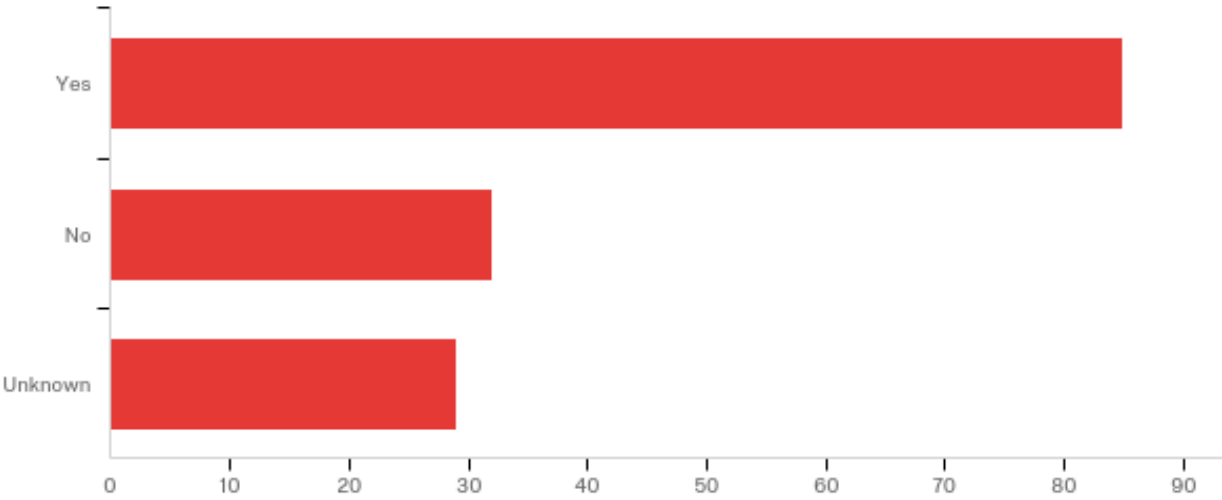
Q18 - Do you have a credit history?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|-------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Do you have a credit history? | 1.00 | 3.00 | 1.30 | 0.55 | 0.31 | 145 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 74.48% | 108 |
| 2 | No | 20.69% | 30 |
| 3 | Unknown | 4.83% | 7 |
| | Total | 100% | 145 |

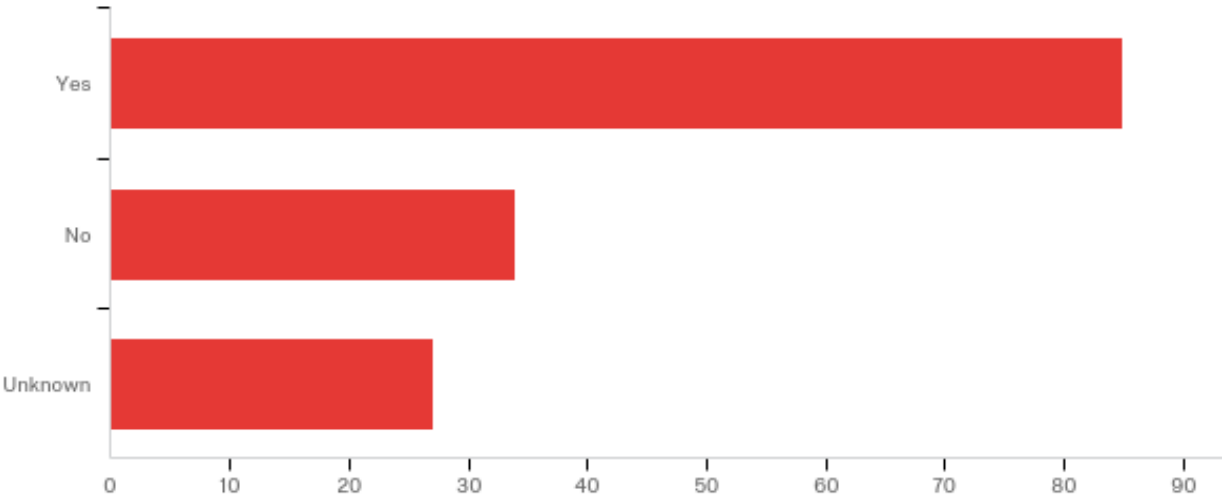
Q19 - Do you have poor credit?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Do you have poor credit? | 1.00 | 3.00 | 1.62 | 0.80 | 0.63 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 58.22% | 85 |
| 2 | No | 21.92% | 32 |
| 3 | Unknown | 19.86% | 29 |
| | Total | 100% | 146 |

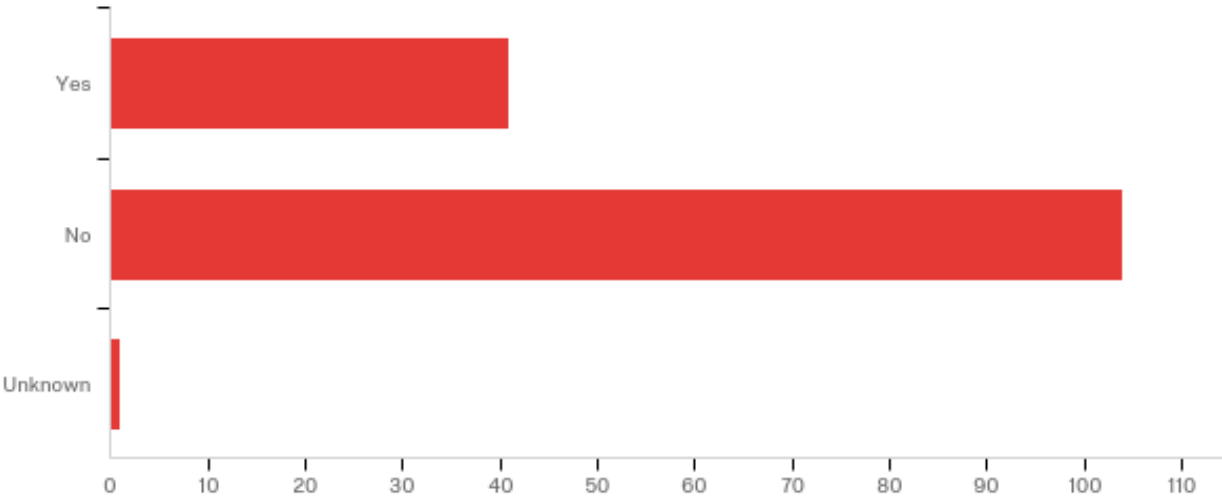
Q20 - Does your credit history currently affect your ability to get housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Does your credit history currently affect your ability to get housing? | 1.00 | 3.00 | 1.60 | 0.78 | 0.61 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 58.22% | 85 |
| 2 | No | 23.29% | 34 |
| 3 | Unknown | 18.49% | 27 |
| | Total | 100% | 146 |

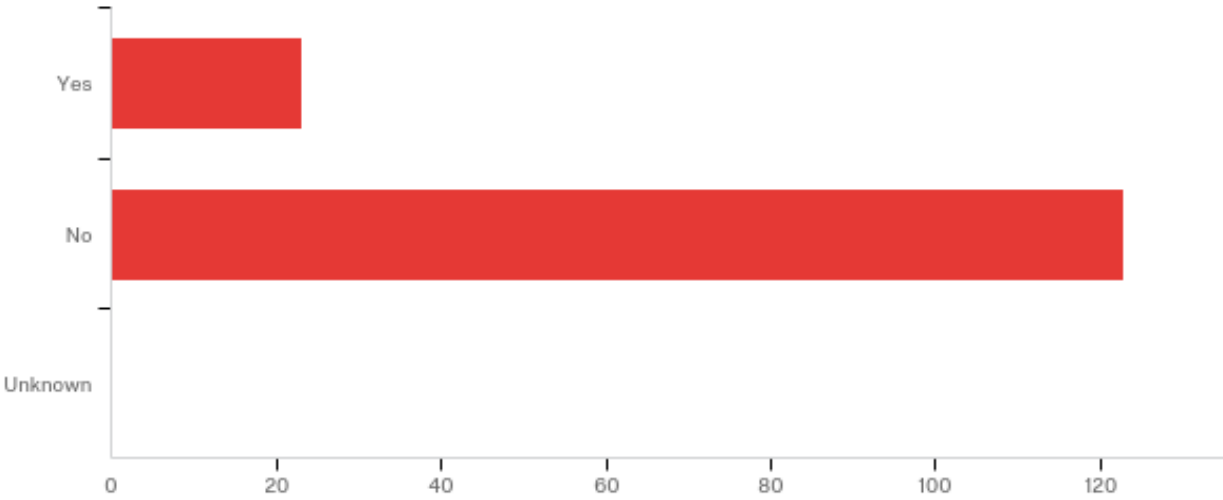
Q21 - Have you ever been convicted of one or more misdemeanors?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Have you ever been convicted of one or more misdemeanors? | 1.00 | 3.00 | 1.73 | 0.46 | 0.21 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 28.08% | 41 |
| 2 | No | 71.23% | 104 |
| 3 | Unknown | 0.68% | 1 |
| | Total | 100% | 146 |

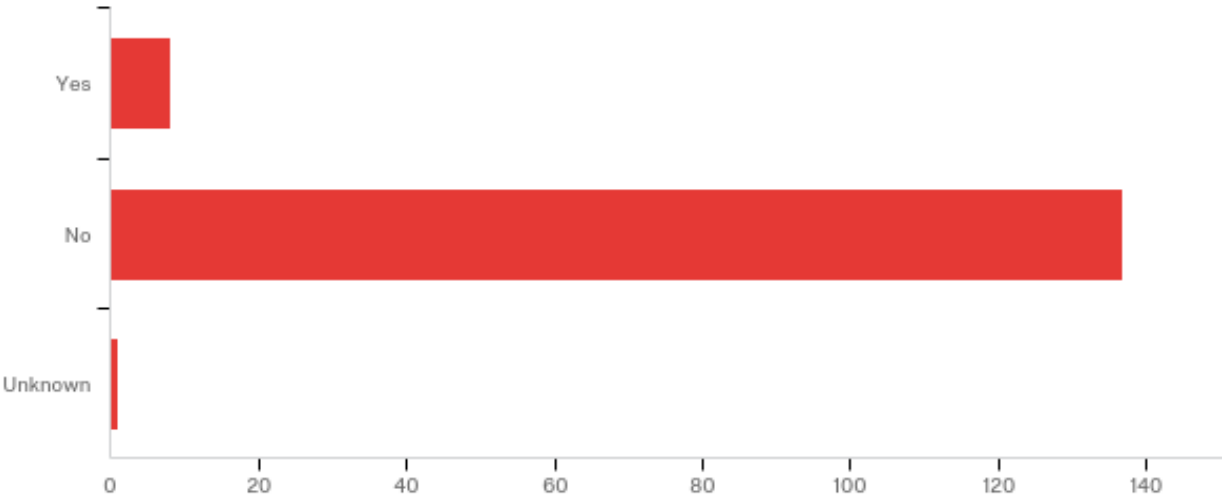
Q22 - Have you ever been convicted of a felony?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Have you ever been convicted of a felony? | 1.00 | 2.00 | 1.84 | 0.36 | 0.13 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 15.75% | 23 |
| 2 | No | 84.25% | 123 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 146 |

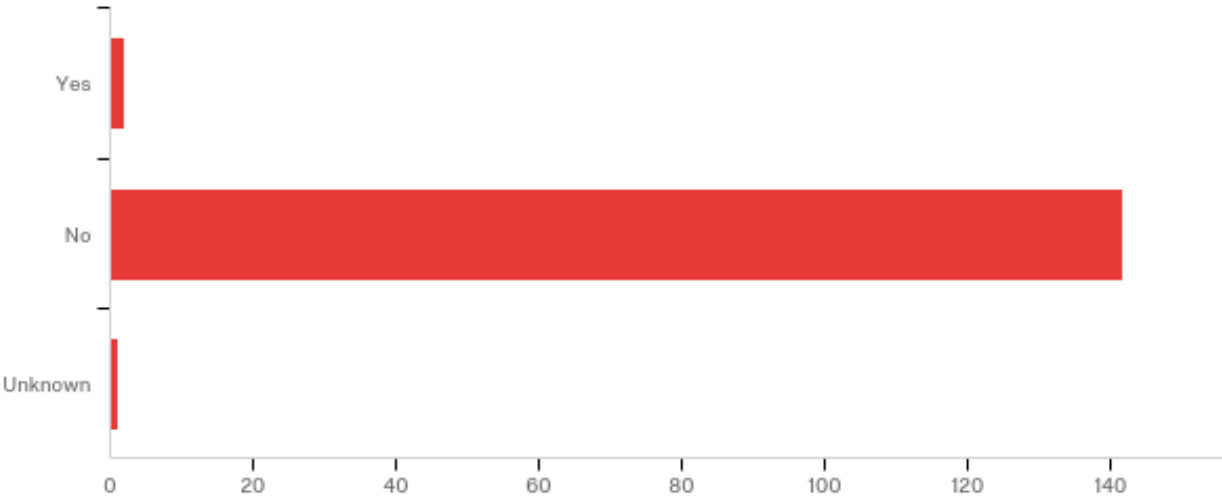
Q23 - Are you currently on probation?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently on probation? | 1.00 | 3.00 | 1.95 | 0.24 | 0.06 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 5.48% | 8 |
| 2 | No | 93.84% | 137 |
| 3 | Unknown | 0.68% | 1 |
| | Total | 100% | 146 |

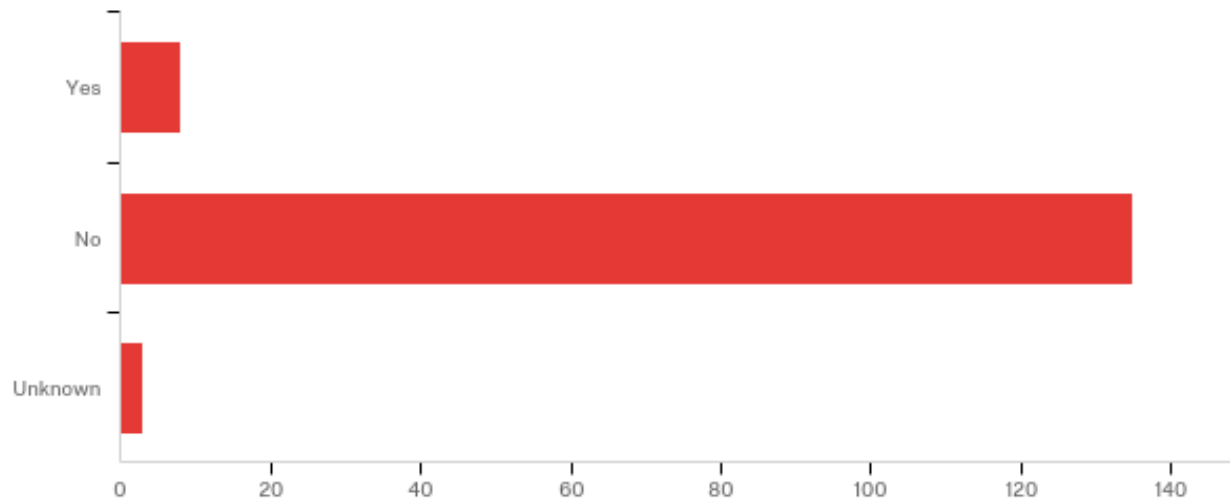
Q24 - Are you currently on parole?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently on parole? | 1.00 | 3.00 | 1.99 | 0.14 | 0.02 | 145 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 1.38% | 2 |
| 2 | No | 97.93% | 142 |
| 3 | Unknown | 0.69% | 1 |
| | Total | 100% | 145 |

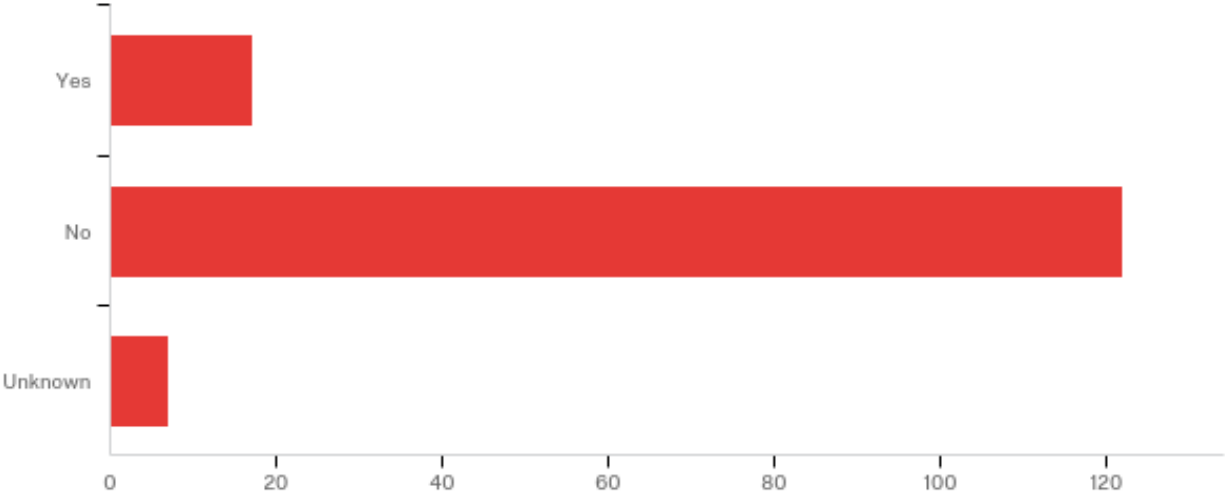
Q25 - Has the criminal activity or history of someone in the household (other than you) ever caused you to lose your housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Has the criminal activity or history of someone in the household (other than you) ever caused you to lose your housing? | 1.00 | 3.00 | 1.97 | 0.27 | 0.07 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 5.48% | 8 |
| 2 | No | 92.47% | 135 |
| 3 | Unknown | 2.05% | 3 |
| | Total | 100% | 146 |

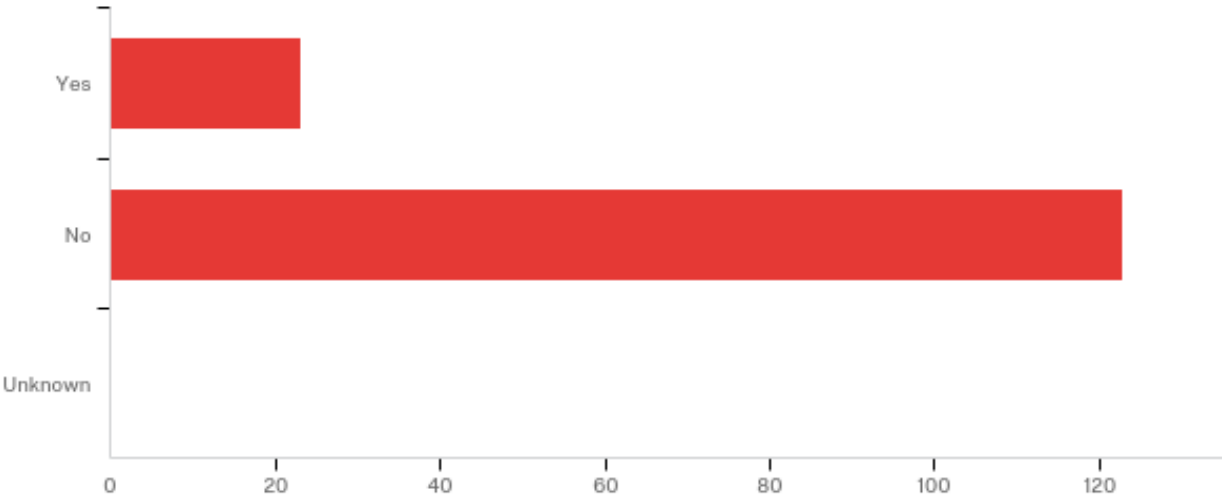
Q26 - Does your (or another member of your household) criminal history affect your ability to get housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Does your (or another member of your household) criminal history affect your ability to get housing? | 1.00 | 3.00 | 1.93 | 0.40 | 0.16 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 11.64% | 17 |
| 2 | No | 83.56% | 122 |
| 3 | Unknown | 4.79% | 7 |
| | Total | 100% | 146 |

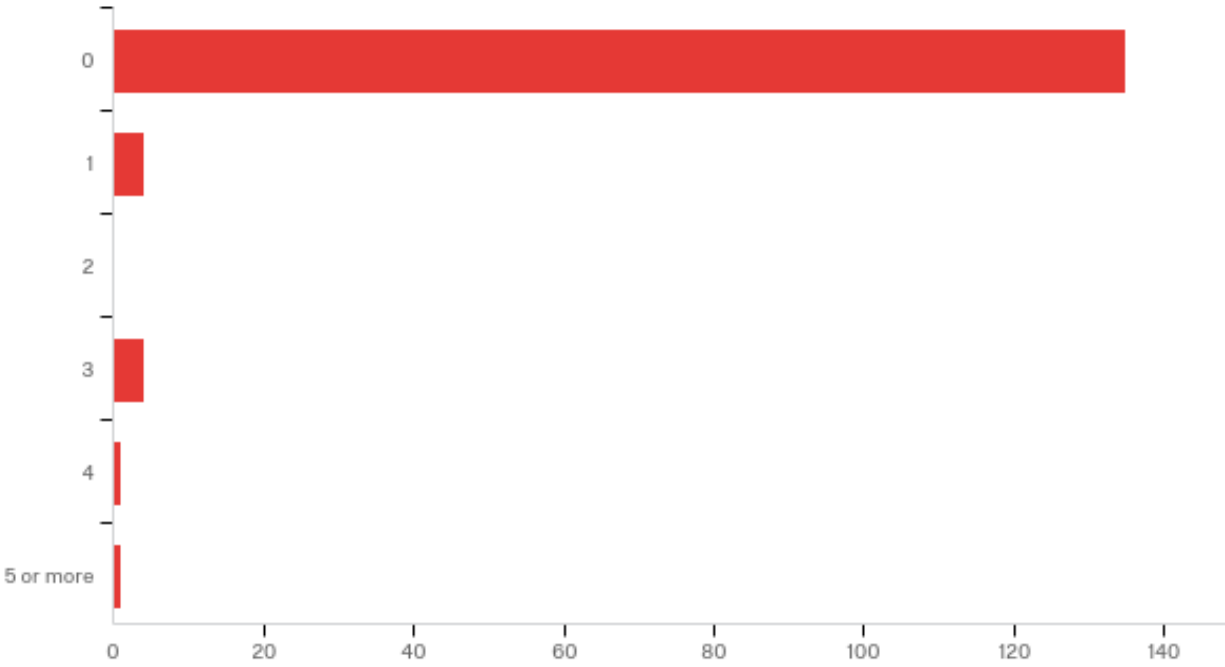
Q27 - Do you currently have more than four individuals in your household?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Do you currently have more than four individuals in your household? | 1.00 | 2.00 | 1.84 | 0.36 | 0.13 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 15.75% | 23 |
| 2 | No | 84.25% | 123 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 146 |

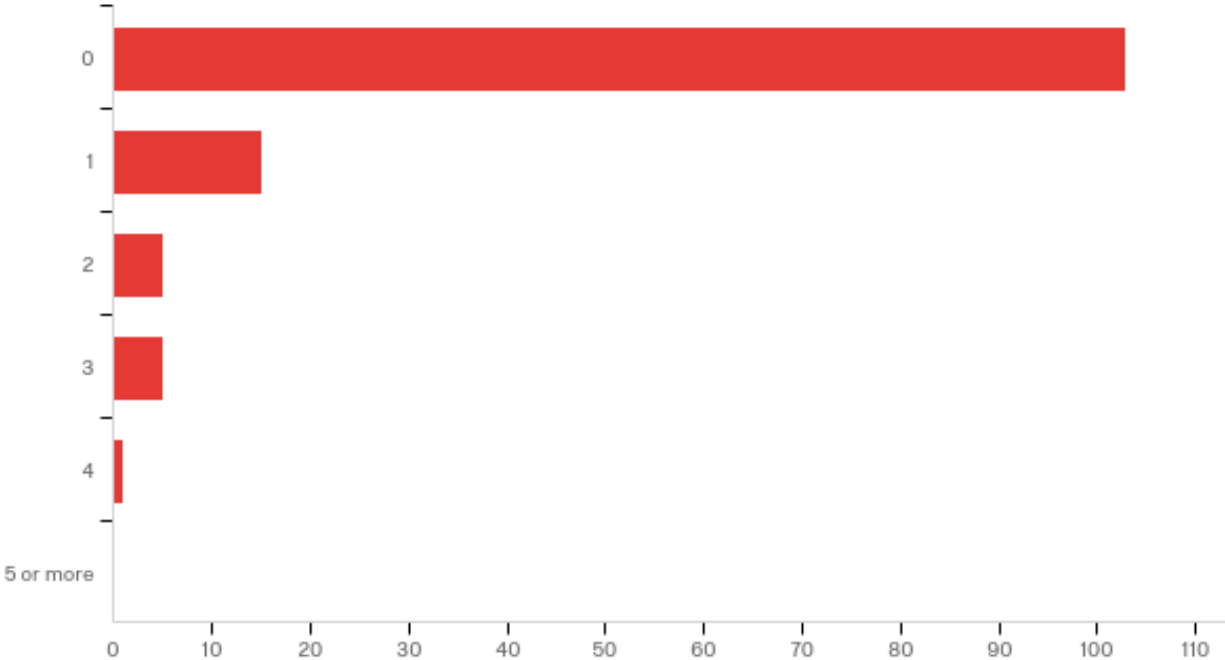
Q28 - How many unrelated individuals live in the unit with you?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | How many unrelated individuals live in the unit with you? | 1.00 | 6.00 | 1.17 | 0.73 | 0.53 | 145 |

| # | Answer | % | Count |
|---|-----------|--------|-------|
| 1 | 0 | 93.10% | 135 |
| 2 | 1 | 2.76% | 4 |
| 3 | 2 | 0.00% | 0 |
| 4 | 3 | 2.76% | 4 |
| 5 | 4 | 0.69% | 1 |
| 6 | 5 or more | 0.69% | 1 |
| | Total | 100% | 145 |

Q29 - How many times has your housing situation required your children to change schools in the last 2 years (not including moving up from one grade/school to another)?

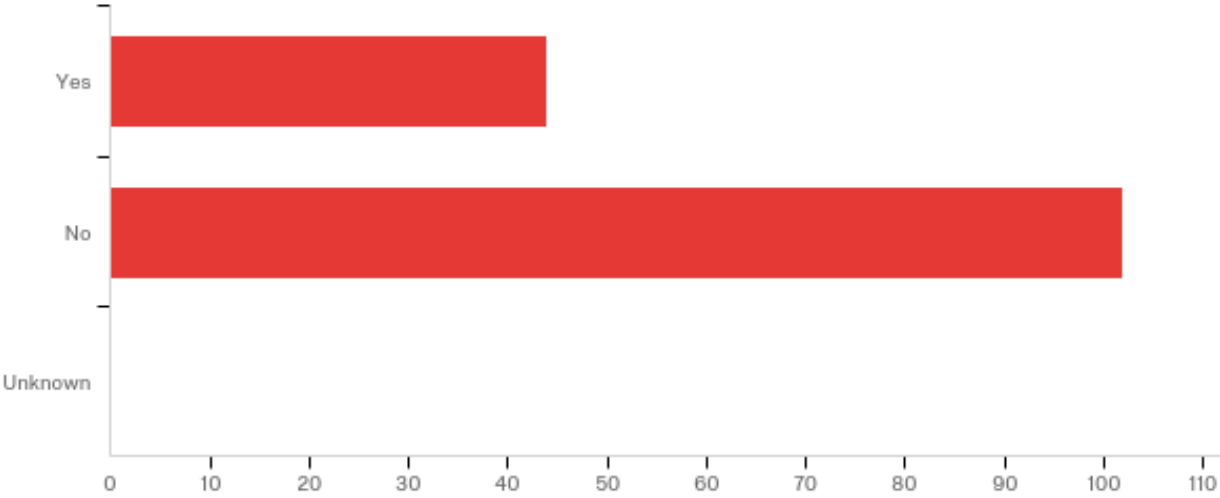


| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | How many times has your housing situation required your children to change schools in the last 2 years (not including moving up from one grade/school to another)? | 1.00 | 5.00 | 1.34 | 0.79 | 0.63 | 129 |

| # | Answer | % | Count |
|---|--------|--------|-------|
| 1 | 0 | 79.84% | 103 |
| 2 | 1 | 11.63% | 15 |
| 3 | 2 | 3.88% | 5 |
| 4 | 3 | 3.88% | 5 |

| | | | |
|---|-----------|-------|-----|
| 5 | 4 | 0.78% | 1 |
| 6 | 5 or more | 0.00% | 0 |
| | Total | 100% | 129 |

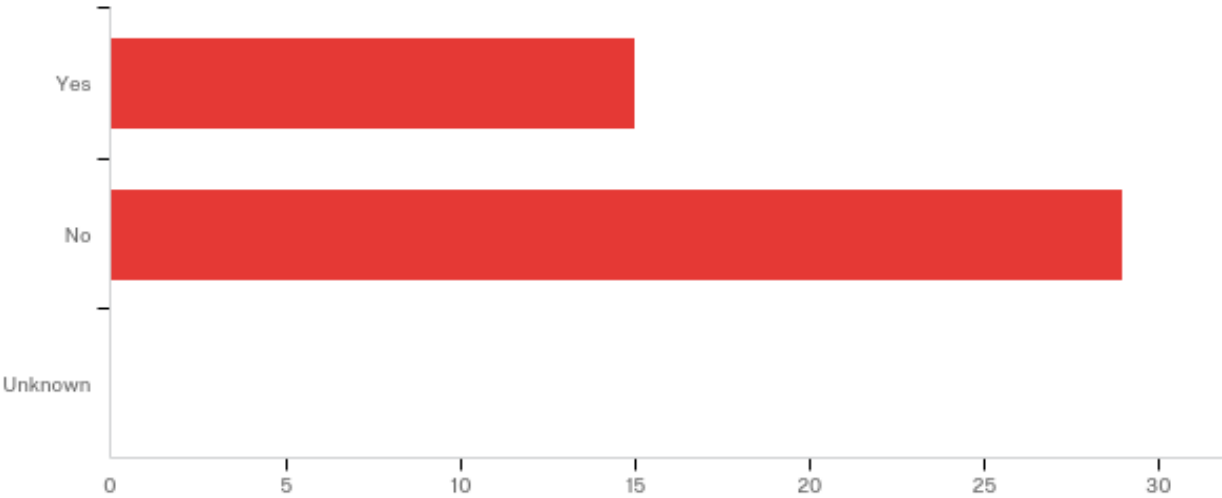
Q30 - Do you have physical health or abilities issues?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Do you have physical health or abilities issues? | 1.00 | 2.00 | 1.70 | 0.46 | 0.21 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 30.14% | 44 |
| 2 | No | 69.86% | 102 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 146 |

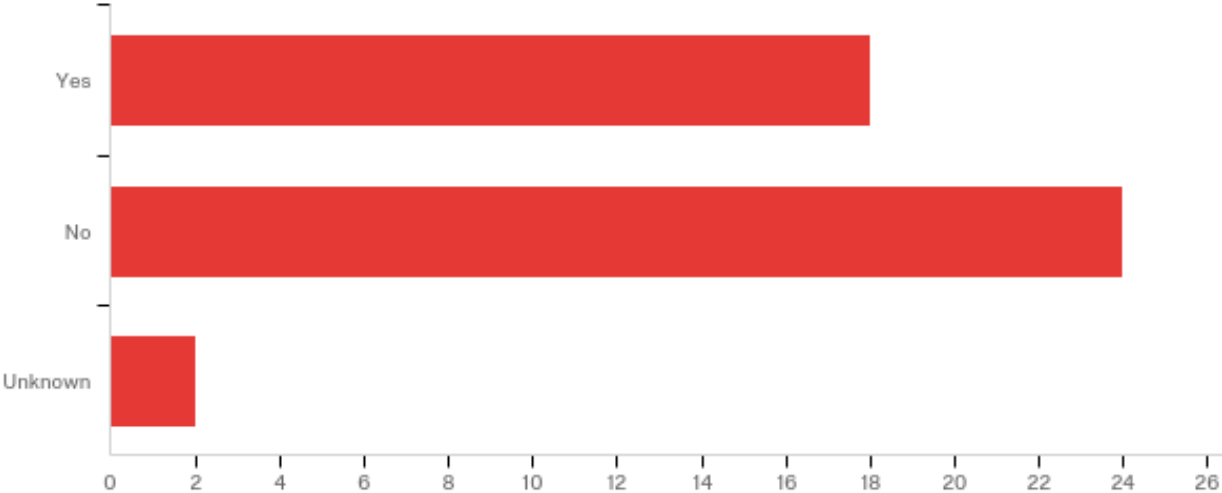
Q31 - Have your physical health or abilities ever caused you to lose your housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Have your physical health or abilities ever caused you to lose your housing? | 1.00 | 2.00 | 1.66 | 0.47 | 0.22 | 44 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 34.09% | 15 |
| 2 | No | 65.91% | 29 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 44 |

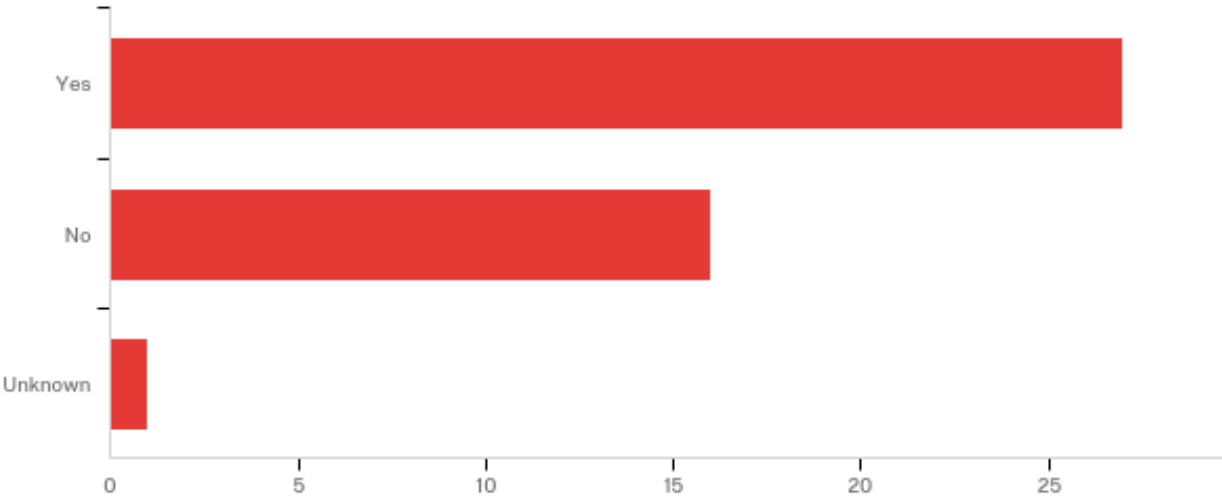
Q32 - Does your physical health or abilities currently affect your ability to get housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Does your physical health or abilities currently affect your ability to get housing? | 1.00 | 3.00 | 1.64 | 0.57 | 0.32 | 44 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 40.91% | 18 |
| 2 | No | 54.55% | 24 |
| 3 | Unknown | 4.55% | 2 |
| | Total | 100% | 44 |

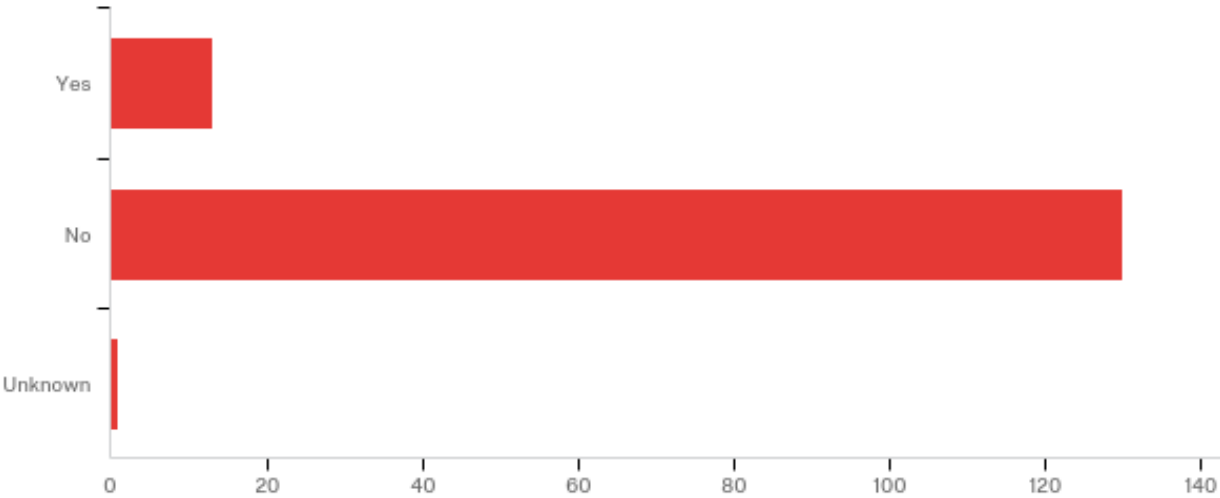
Q33 - Are you currently receiving treatment?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently receiving treatment? | 1.00 | 3.00 | 1.41 | 0.54 | 0.29 | 44 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 61.36% | 27 |
| 2 | No | 36.36% | 16 |
| 3 | Unknown | 2.27% | 1 |
| | Total | 100% | 44 |

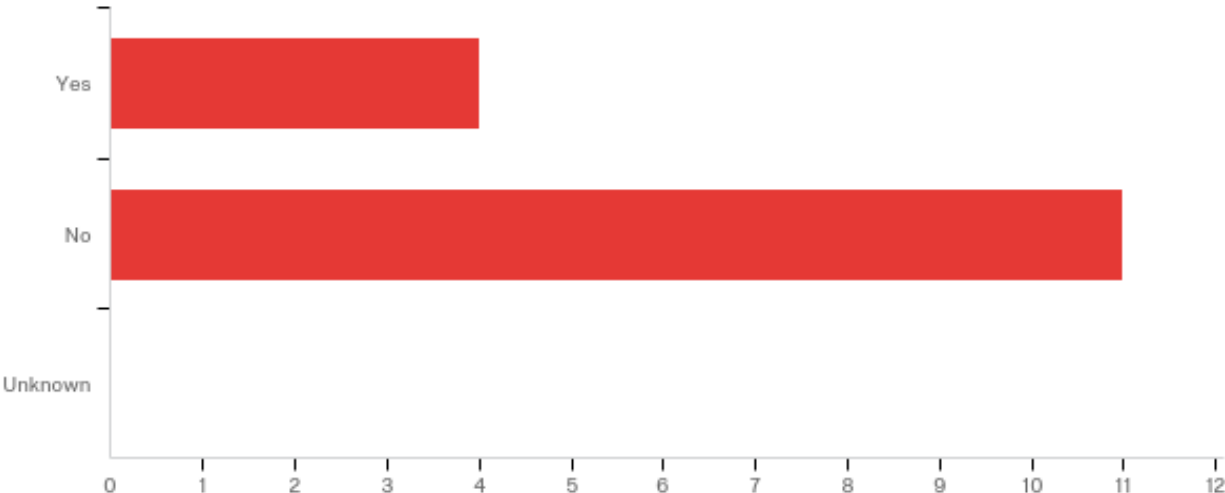
Q34 - Do you have mental health issues?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|-----------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Do you have mental health issues? | 1.00 | 3.00 | 1.92 | 0.30 | 0.09 | 144 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 9.03% | 13 |
| 2 | No | 90.28% | 130 |
| 3 | Unknown | 0.69% | 1 |
| | Total | 100% | 144 |

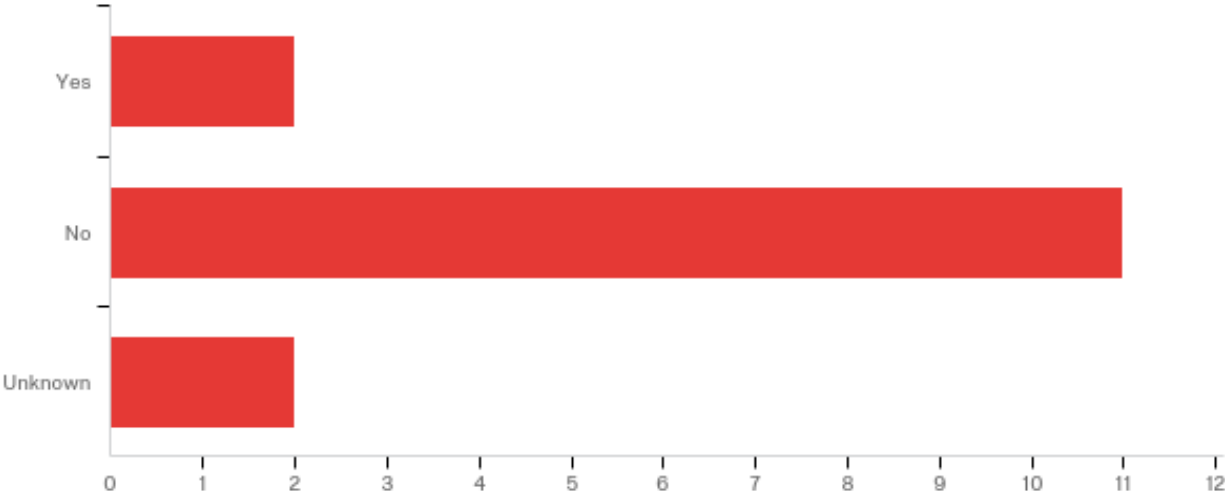
Q35 - Have your mental health issues caused you to lose housing in your past?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Have your mental health issues caused you to lose housing in your past? | 1.00 | 2.00 | 1.73 | 0.44 | 0.20 | 15 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 26.67% | 4 |
| 2 | No | 73.33% | 11 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 15 |

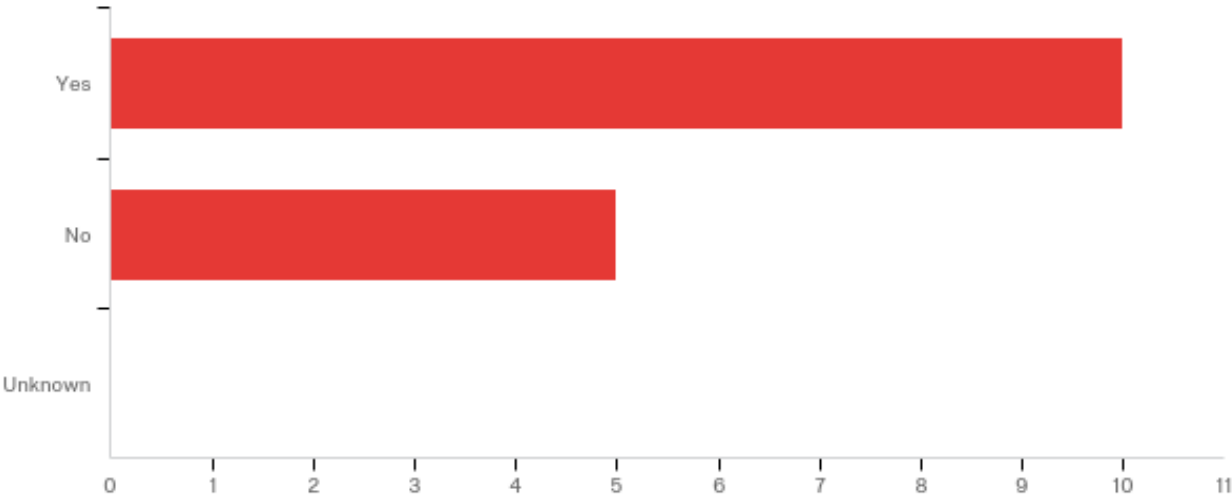
Q36 - Do your mental health issues currently affect your ability to get housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Do your mental health issues currently affect your ability to get housing? | 1.00 | 3.00 | 2.00 | 0.52 | 0.27 | 15 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 13.33% | 2 |
| 2 | No | 73.33% | 11 |
| 3 | Unknown | 13.33% | 2 |
| | Total | 100% | 15 |

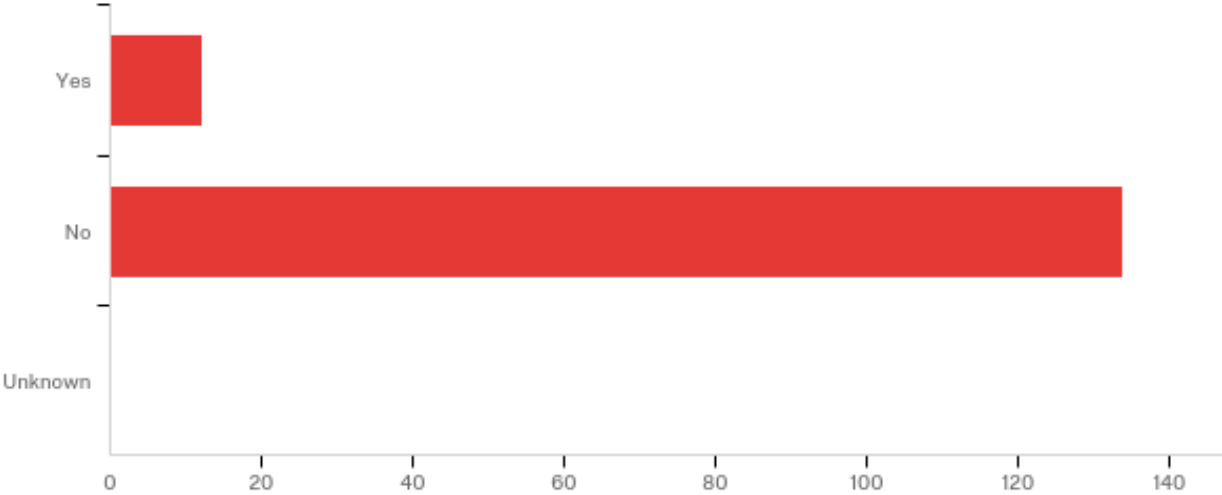
Q37 - Are you currently receiving treatment?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently receiving treatment? | 1.00 | 2.00 | 1.33 | 0.47 | 0.22 | 15 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 66.67% | 10 |
| 2 | No | 33.33% | 5 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 15 |

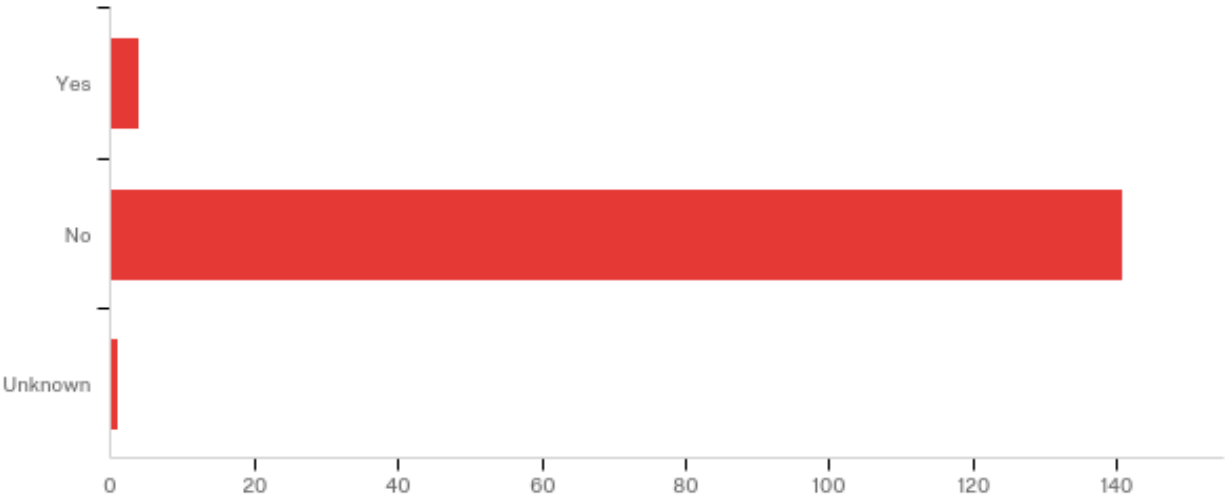
Q38 - Has domestic violence or abuse ever caused you to lose your housing in the past?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Has domestic violence or abuse ever caused you to lose your housing in the past? | 1.00 | 2.00 | 1.92 | 0.27 | 0.08 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 8.22% | 12 |
| 2 | No | 91.78% | 134 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 146 |

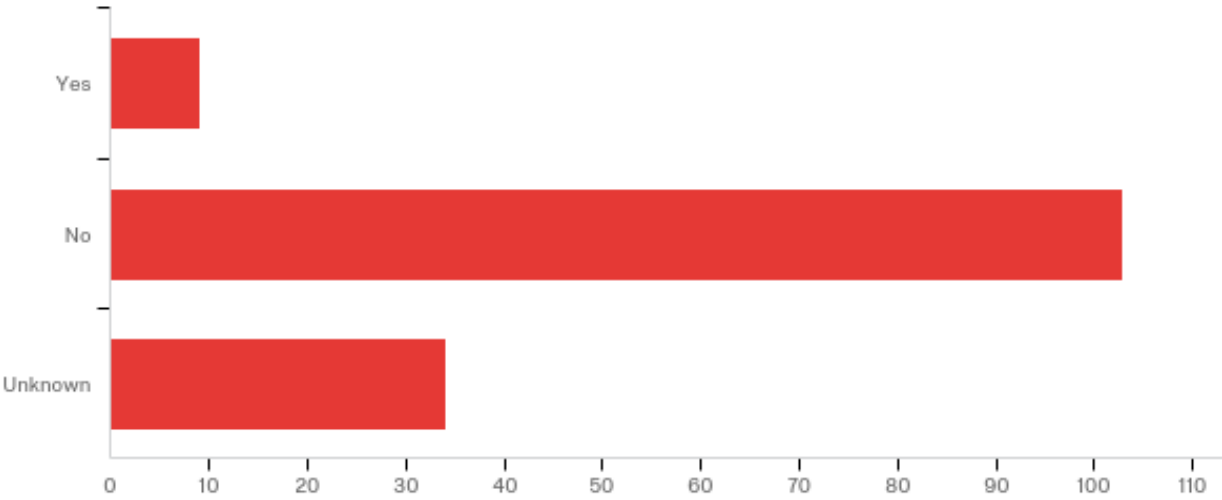
Q39 - Does domestic violence or abuse currently affect your ability to get housing



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Does domestic violence or abuse currently affect your ability to get housing | 1.00 | 3.00 | 1.98 | 0.18 | 0.03 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 2.74% | 4 |
| 2 | No | 96.58% | 141 |
| 3 | Unknown | 0.68% | 1 |
| | Total | 100% | 146 |

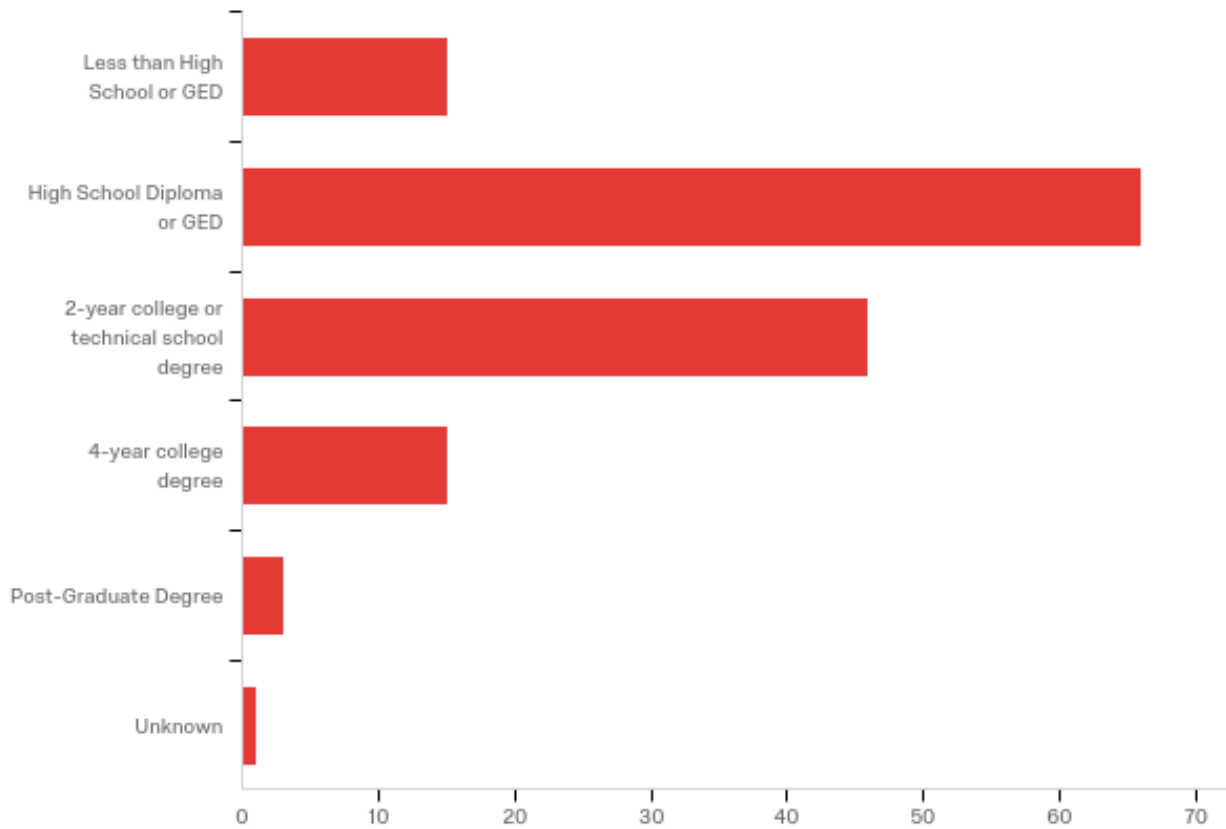
Q40 - Does your personal history currently affect your ability to get housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Does your personal history currently affect your ability to get housing? | 1.00 | 3.00 | 2.17 | 0.51 | 0.27 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 6.16% | 9 |
| 2 | No | 70.55% | 103 |
| 3 | Unknown | 23.29% | 34 |
| | Total | 100% | 146 |

Q41 - What is the highest level of education you have received?

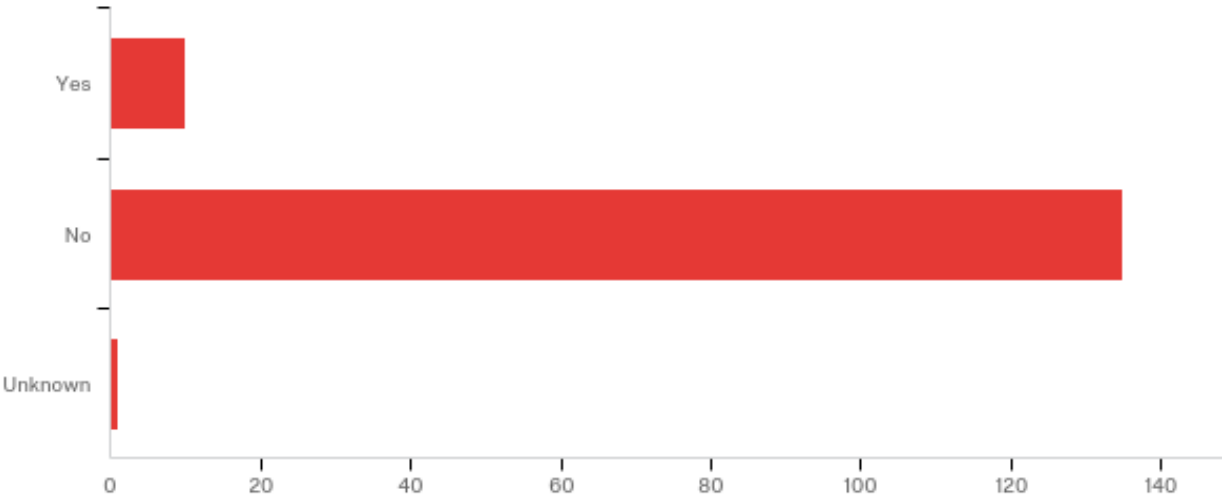


| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | What is the highest level of education you have received? | 1.00 | 6.00 | 2.12 | 1.53 | 2.33 | 146 |

| # | Answer | % | Count |
|---|---|--------|-------|
| 6 | Less than High School or GED | 10.27% | 15 |
| 1 | High School Diploma or GED | 45.21% | 66 |
| 2 | 2-year college or technical school degree | 31.51% | 46 |
| 3 | 4-year college degree | 10.27% | 15 |
| 4 | Post-Graduate Degree | 2.05% | 3 |

| | | | |
|---|---------|-------|-----|
| 5 | Unknown | 0.68% | 1 |
| | Total | 100% | 146 |

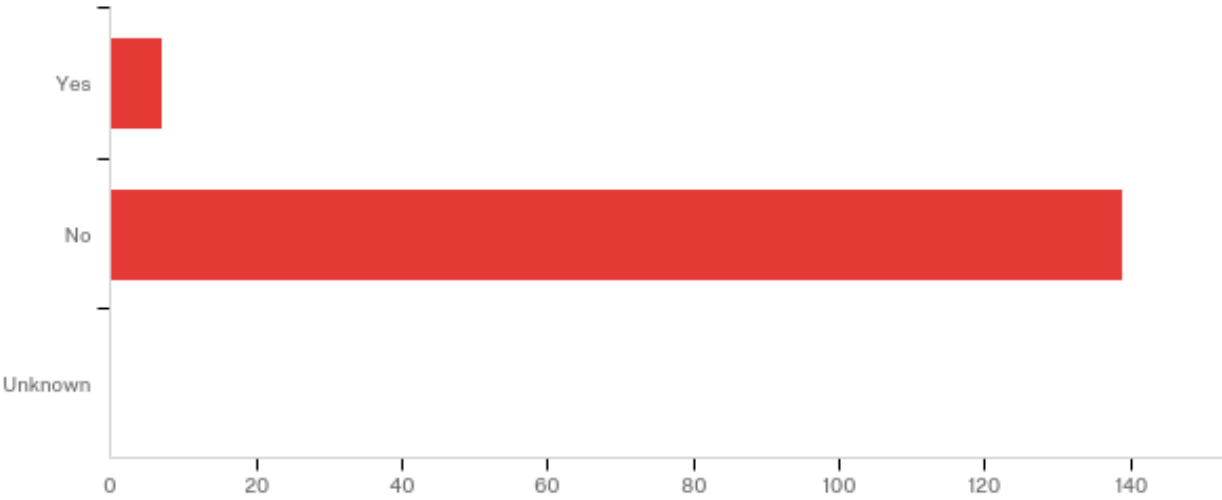
Q42 - Have you ever served in the Military?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---------------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Have you ever served in the Military? | 1.00 | 3.00 | 1.94 | 0.27 | 0.07 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 6.85% | 10 |
| 2 | No | 92.47% | 135 |
| 3 | Unknown | 0.68% | 1 |
| | Total | 100% | 146 |

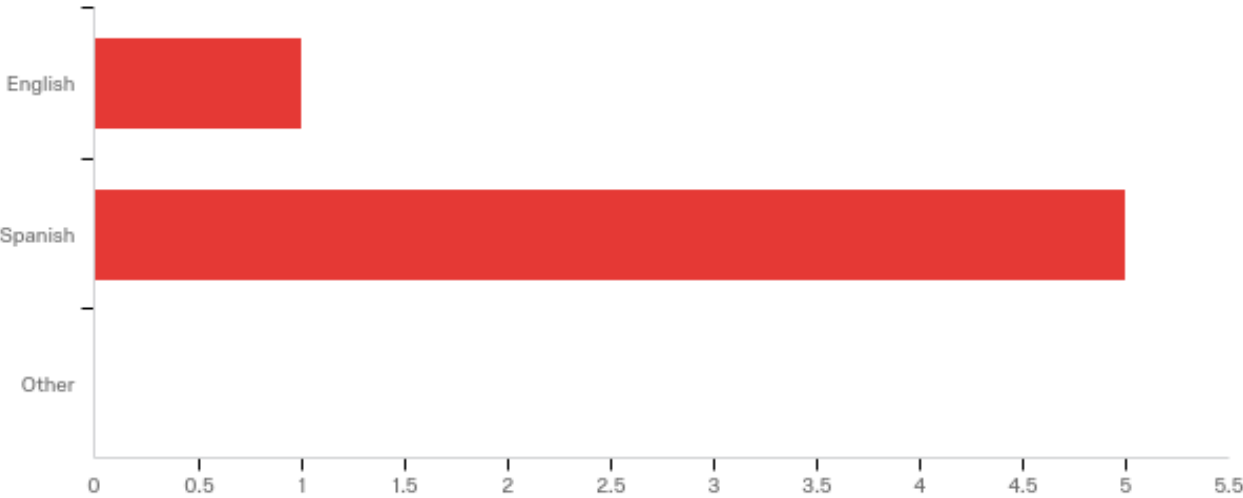
Q43 - Job Barrier: Is English your second language?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Job Barrier: Is English your second language? | 1.00 | 2.00 | 1.95 | 0.21 | 0.05 | 146 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 4.79% | 7 |
| 2 | No | 95.21% | 139 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 146 |

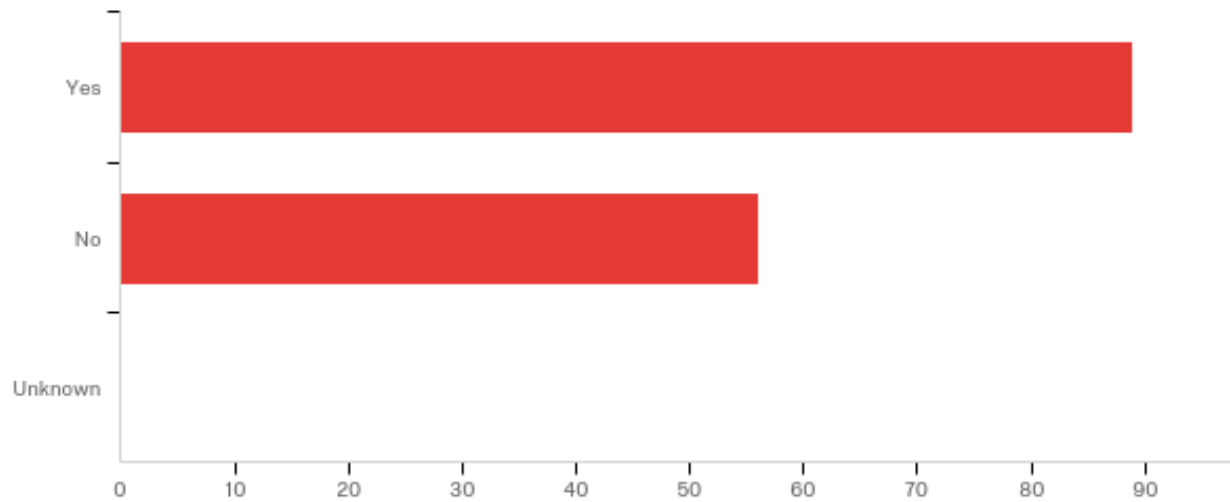
Q44 - What is your primary language?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | What is your primary language? | 1.00 | 2.00 | 1.83 | 0.37 | 0.14 | 6 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | English | 16.67% | 1 |
| 2 | Spanish | 83.33% | 5 |
| 3 | Other | 0.00% | 0 |
| | Total | 100% | 6 |

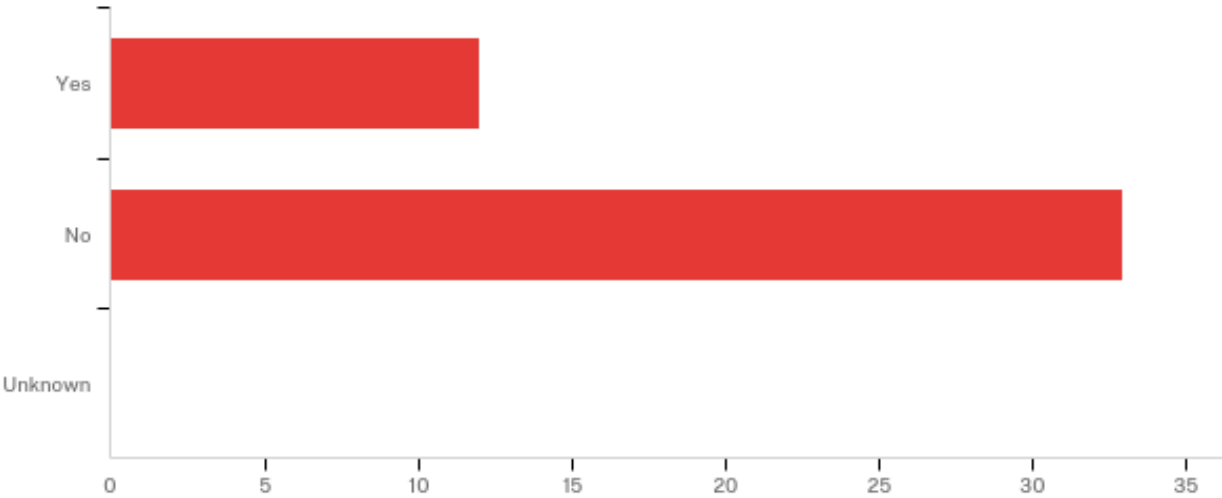
Q45 - Job Barrier: Do you have a working car or other reliable transportation to get to work?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Job Barrier: Do you have a working car or other reliable transportation to get to work? | 1.00 | 2.00 | 1.39 | 0.49 | 0.24 | 145 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 61.38% | 89 |
| 2 | No | 38.62% | 56 |
| 3 | Unknown | 0.00% | 0 |
| | Total | 100% | 145 |

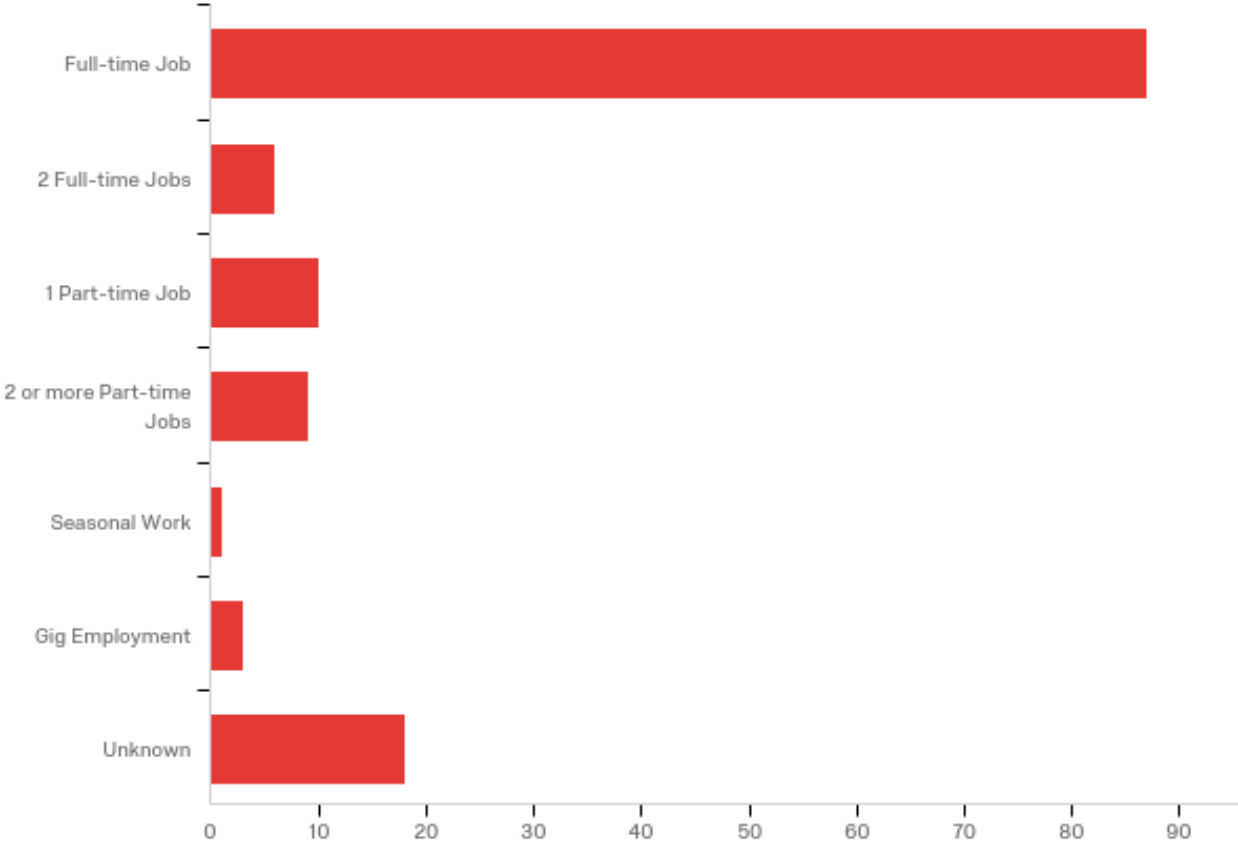
Q46 - Job Barrier: If you have small children, do you have affordable child care?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Job Barrier: If you have small children, do you have affordable child care? | 1.00 | 2.00 | 1.73 | 0.44 | 0.20 | 45 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 26.67% | 12 |
| 2 | No | 73.33% | 33 |
| 4 | Unknown | 0.00% | 0 |
| | Total | 100% | 45 |

Q47 - Do you have any regular income from any of the following types of employment?

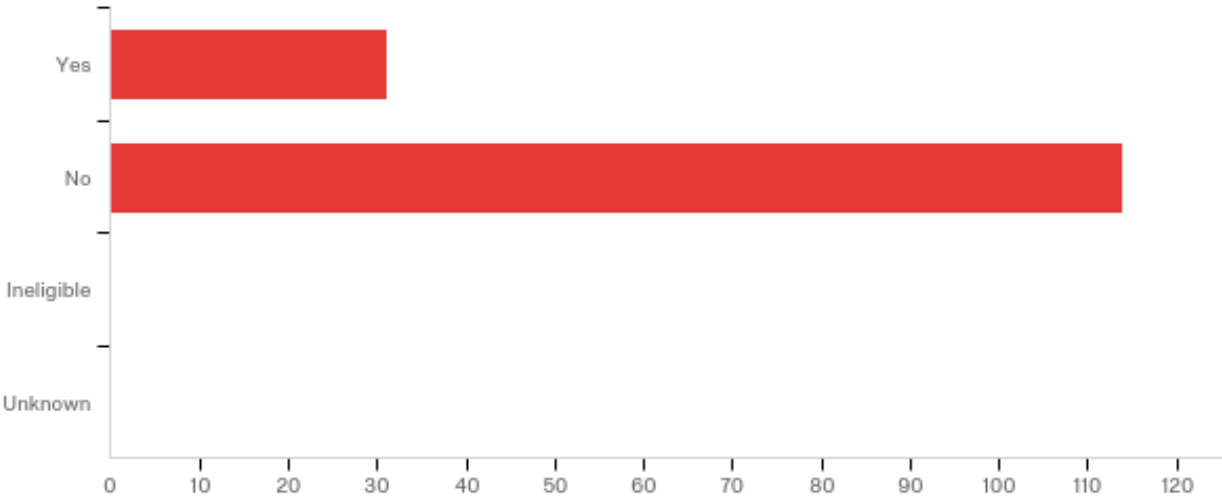


| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Do you have any regular income from any of the following types of employment? | 1.00 | 7.00 | 2.26 | 2.04 | 4.15 | 134 |

| # | Answer | % | Count |
|---|------------------|--------|-------|
| 1 | Full-time Job | 64.93% | 87 |
| 7 | 2 Full-time Jobs | 4.48% | 6 |
| 2 | 1 Part-time Job | 7.46% | 10 |

| | | | |
|---|--------------------------|--------|-----|
| 3 | 2 or more Part-time Jobs | 6.72% | 9 |
| 4 | Seasonal Work | 0.75% | 1 |
| 5 | Gig Employment | 2.24% | 3 |
| 6 | Unknown | 13.43% | 18 |
| | Total | 100% | 134 |

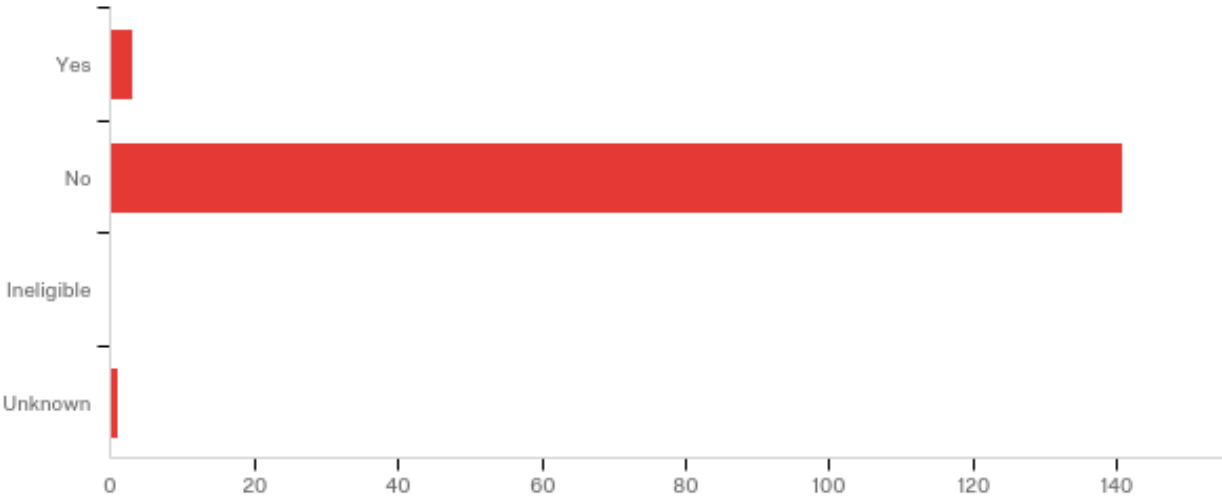
Q48 - Are you currently receiving Social Security or Disability?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently receiving Social Security or Disability? | 1.00 | 2.00 | 1.79 | 0.41 | 0.17 | 145 |

| # | Answer | % | Count |
|---|------------|--------|-------|
| 1 | Yes | 21.38% | 31 |
| 2 | No | 78.62% | 114 |
| 3 | Ineligible | 0.00% | 0 |
| 4 | Unknown | 0.00% | 0 |
| | Total | 100% | 145 |

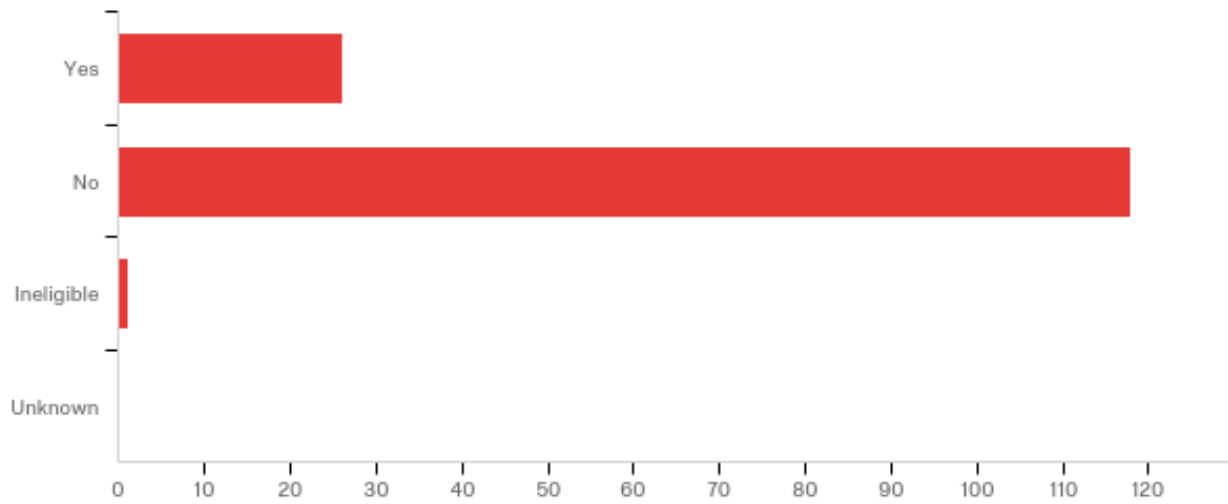
Q49 - Are you currently receiving TANF (Temporary Assistance for Needy Families)?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently receiving TANF (Temporary Assistance for Needy Families)? | 1.00 | 4.00 | 1.99 | 0.22 | 0.05 | 145 |

| # | Answer | % | Count |
|---|------------|--------|-------|
| 1 | Yes | 2.07% | 3 |
| 2 | No | 97.24% | 141 |
| 3 | Ineligible | 0.00% | 0 |
| 4 | Unknown | 0.69% | 1 |
| | Total | 100% | 145 |

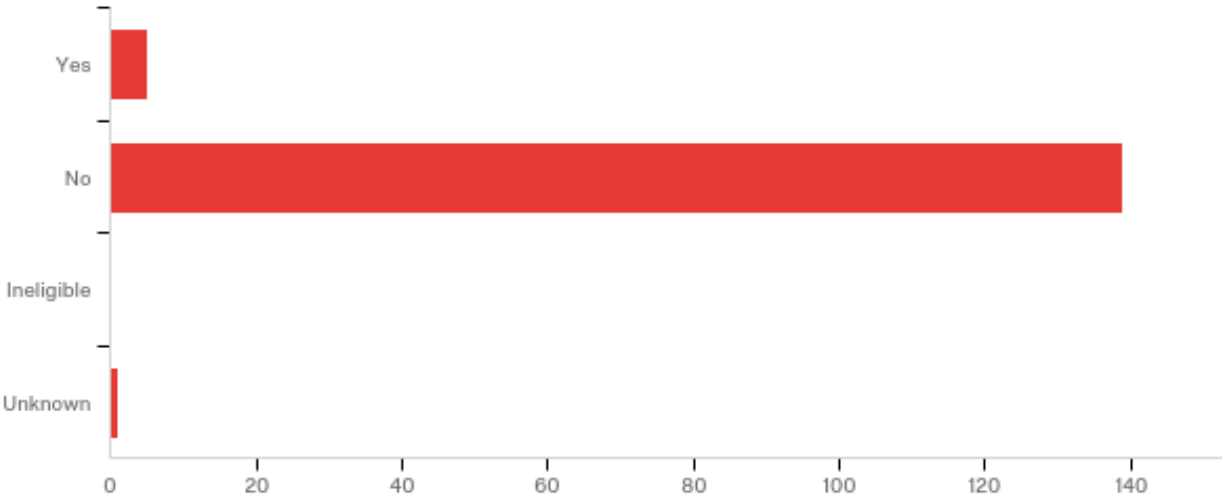
Q50 - Are you currently receiving food stamps?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently receiving food stamps? | 1.00 | 3.00 | 1.83 | 0.40 | 0.16 | 145 |

| # | Answer | % | Count |
|---|------------|--------|-------|
| 1 | Yes | 17.93% | 26 |
| 2 | No | 81.38% | 118 |
| 3 | Ineligible | 0.69% | 1 |
| 4 | Unknown | 0.00% | 0 |
| | Total | 100% | 145 |

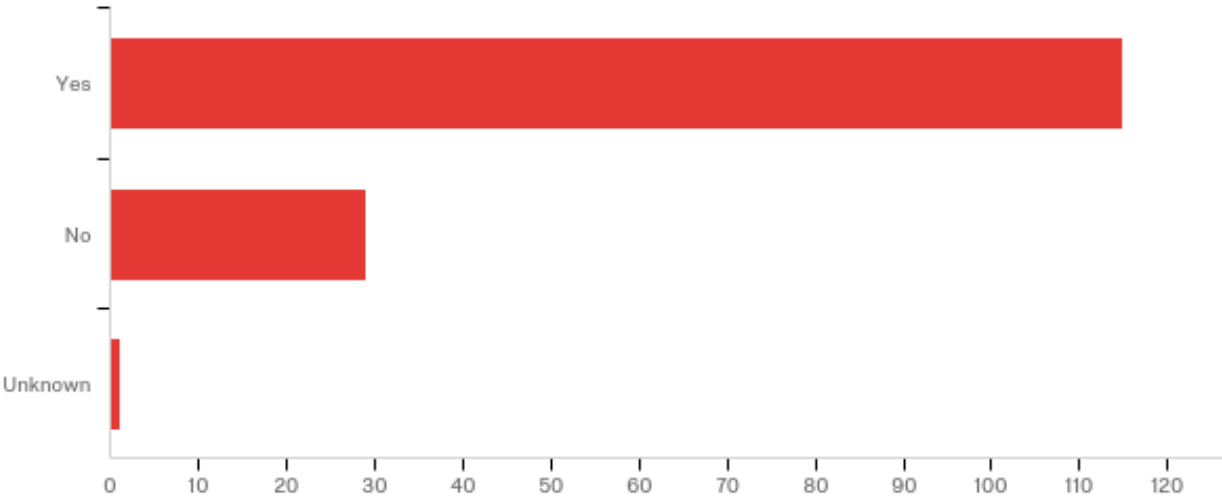
Q51 - Are you currently receiving financial assistance from a local non-profit?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Are you currently receiving financial assistance from a local non-profit? | 1.00 | 4.00 | 1.98 | 0.25 | 0.06 | 145 |

| # | Answer | % | Count |
|---|------------|--------|-------|
| 1 | Yes | 3.45% | 5 |
| 2 | No | 95.86% | 139 |
| 3 | Ineligible | 0.00% | 0 |
| 4 | Unknown | 0.69% | 1 |
| | Total | 100% | 145 |

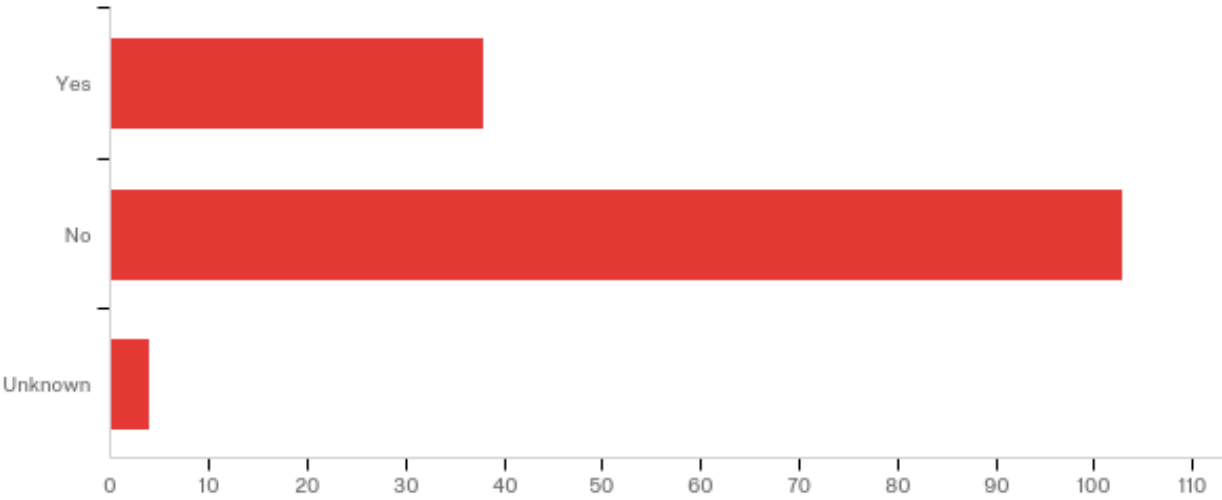
Q52 - Do you need temporary assistance to get or keep housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Do you need temporary assistance to get or keep housing? | 1.00 | 3.00 | 1.21 | 0.43 | 0.18 | 145 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 79.31% | 115 |
| 2 | No | 20.00% | 29 |
| 3 | Unknown | 0.69% | 1 |
| | Total | 100% | 145 |

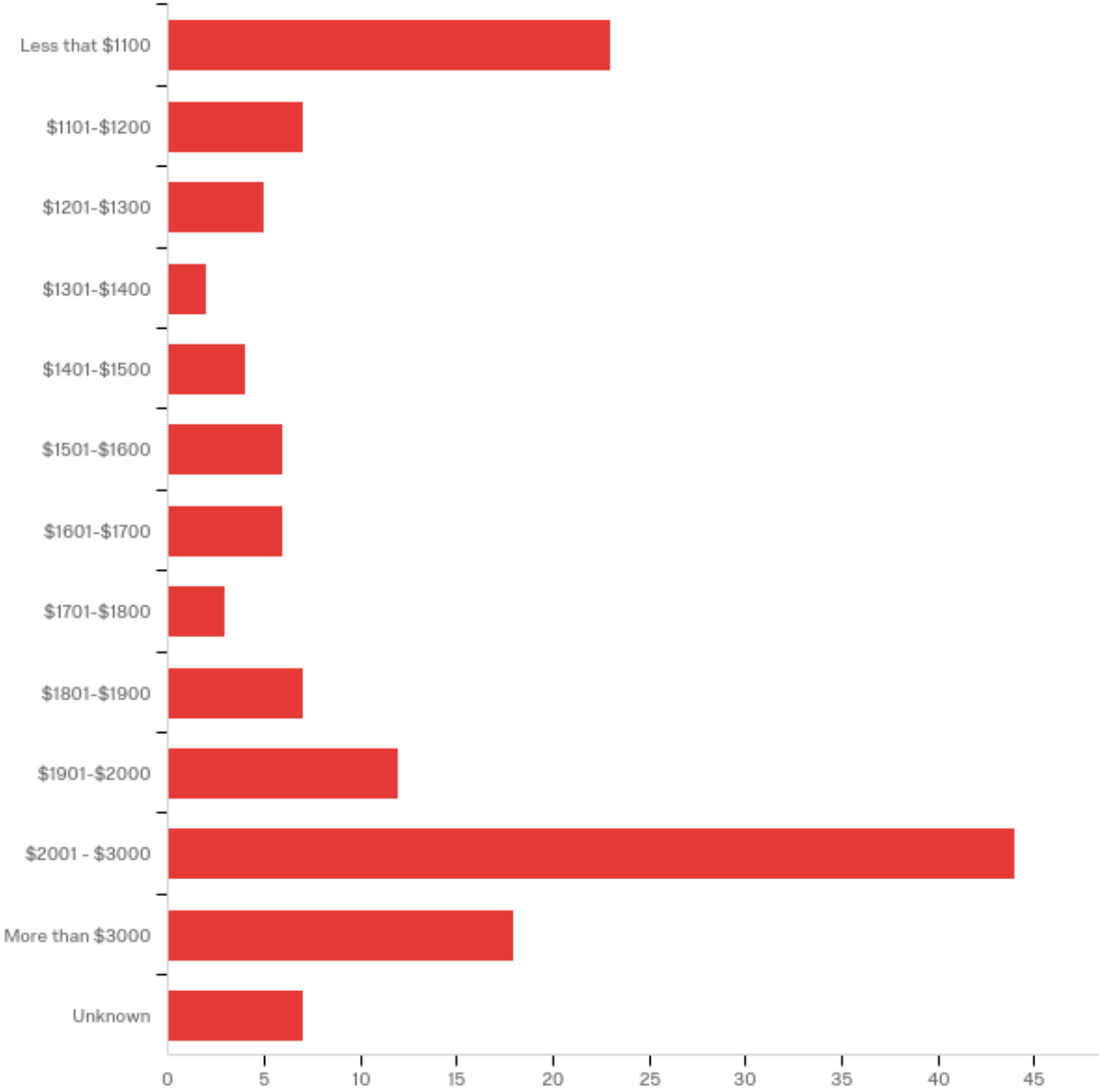
Q53 - Do you need permanent assistance to get or keep housing?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Do you need permanent assistance to get or keep housing? | 1.00 | 3.00 | 1.77 | 0.48 | 0.23 | 145 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 26.21% | 38 |
| 2 | No | 71.03% | 103 |
| 3 | Unknown | 2.76% | 4 |
| | Total | 100% | 145 |

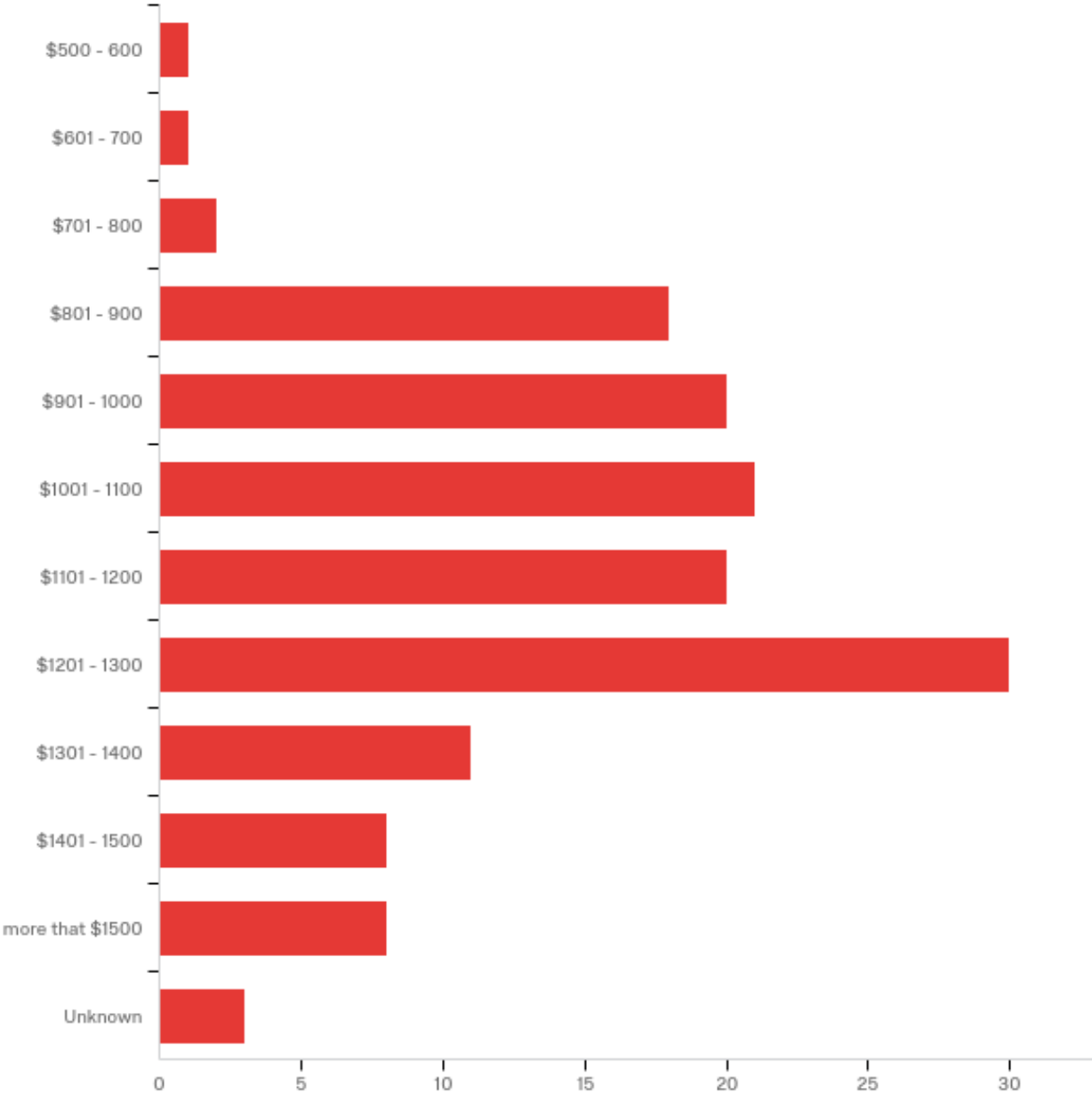
Q54 - How much money do you earn on average each month (from work, assistance, donations, etc.)?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | How much money do you earn on average each month (from work, assistance, donations, etc.)? | 1.00 | 13.00 | 8.10 | 4.26 | 18.15 | 144 |

| # | Answer | % | Count |
|----|------------------|--------|-------|
| 1 | Less that \$1100 | 15.97% | 23 |
| 2 | \$1101-\$1200 | 4.86% | 7 |
| 3 | \$1201-\$1300 | 3.47% | 5 |
| 4 | \$1301-\$1400 | 1.39% | 2 |
| 5 | \$1401-\$1500 | 2.78% | 4 |
| 6 | \$1501-\$1600 | 4.17% | 6 |
| 7 | \$1601-\$1700 | 4.17% | 6 |
| 8 | \$1701-\$1800 | 2.08% | 3 |
| 9 | \$1801-\$1900 | 4.86% | 7 |
| 10 | \$1901-\$2000 | 8.33% | 12 |
| 11 | \$2001 - \$3000 | 30.56% | 44 |
| 13 | More than \$3000 | 12.50% | 18 |
| 12 | Unknown | 4.86% | 7 |
| | Total | 100% | 144 |

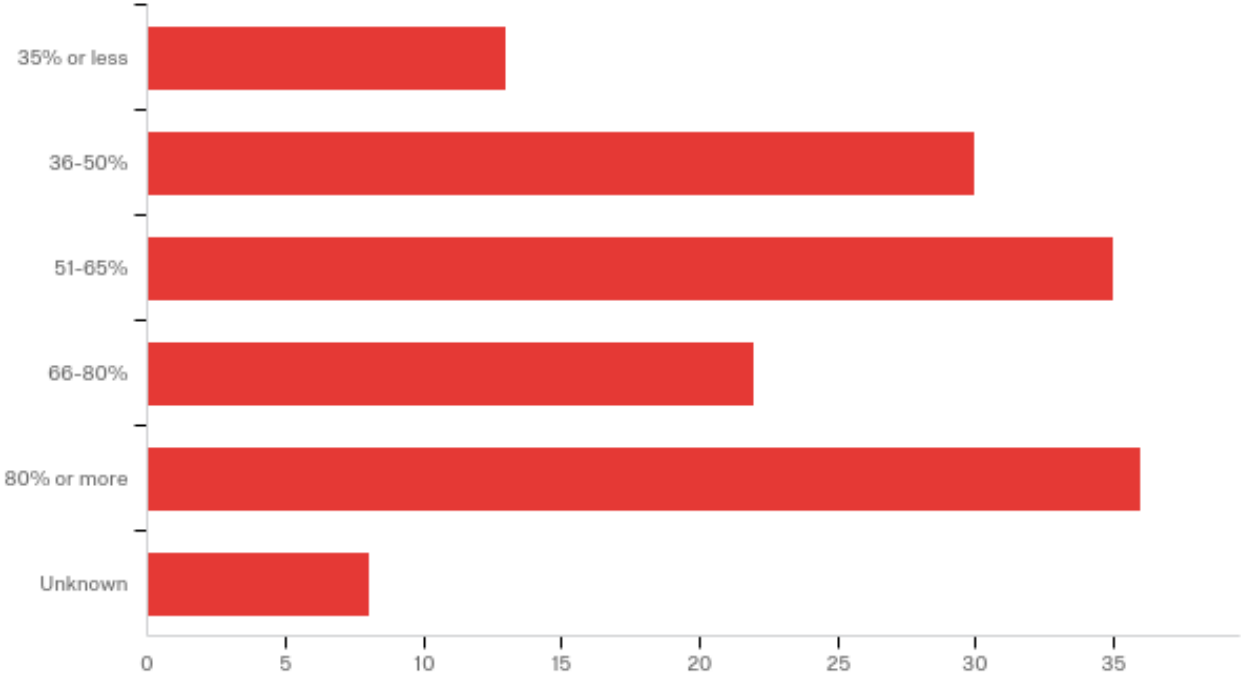
Q55 - How much do you pay each month at this extended stay?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | How much do you pay each month at this extended stay? | 1.00 | 12.00 | 6.92 | 2.22 | 4.92 | 143 |

| # | Answer | % | Count |
|----|------------------|--------|-------|
| 1 | \$500 - 600 | 0.70% | 1 |
| 2 | \$601 - 700 | 0.70% | 1 |
| 3 | \$701 - 800 | 1.40% | 2 |
| 4 | \$801 - 900 | 12.59% | 18 |
| 5 | \$901 - 1000 | 13.99% | 20 |
| 6 | \$1001 - 1100 | 14.69% | 21 |
| 7 | \$1101 - 1200 | 13.99% | 20 |
| 8 | \$1201 - 1300 | 20.98% | 30 |
| 9 | \$1301 - 1400 | 7.69% | 11 |
| 10 | \$1401 - 1500 | 5.59% | 8 |
| 11 | more than \$1500 | 5.59% | 8 |
| 12 | Unknown | 2.10% | 3 |
| | Total | 100% | 143 |

Q56 - What percent of your income do you spend on housing (and utilities, if any) at this extended stay?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | What percent of your income do you spend on housing (and utilities, if any) at this extended stay? | 1.00 | 6.00 | 3.43 | 1.43 | 2.04 | 144 |

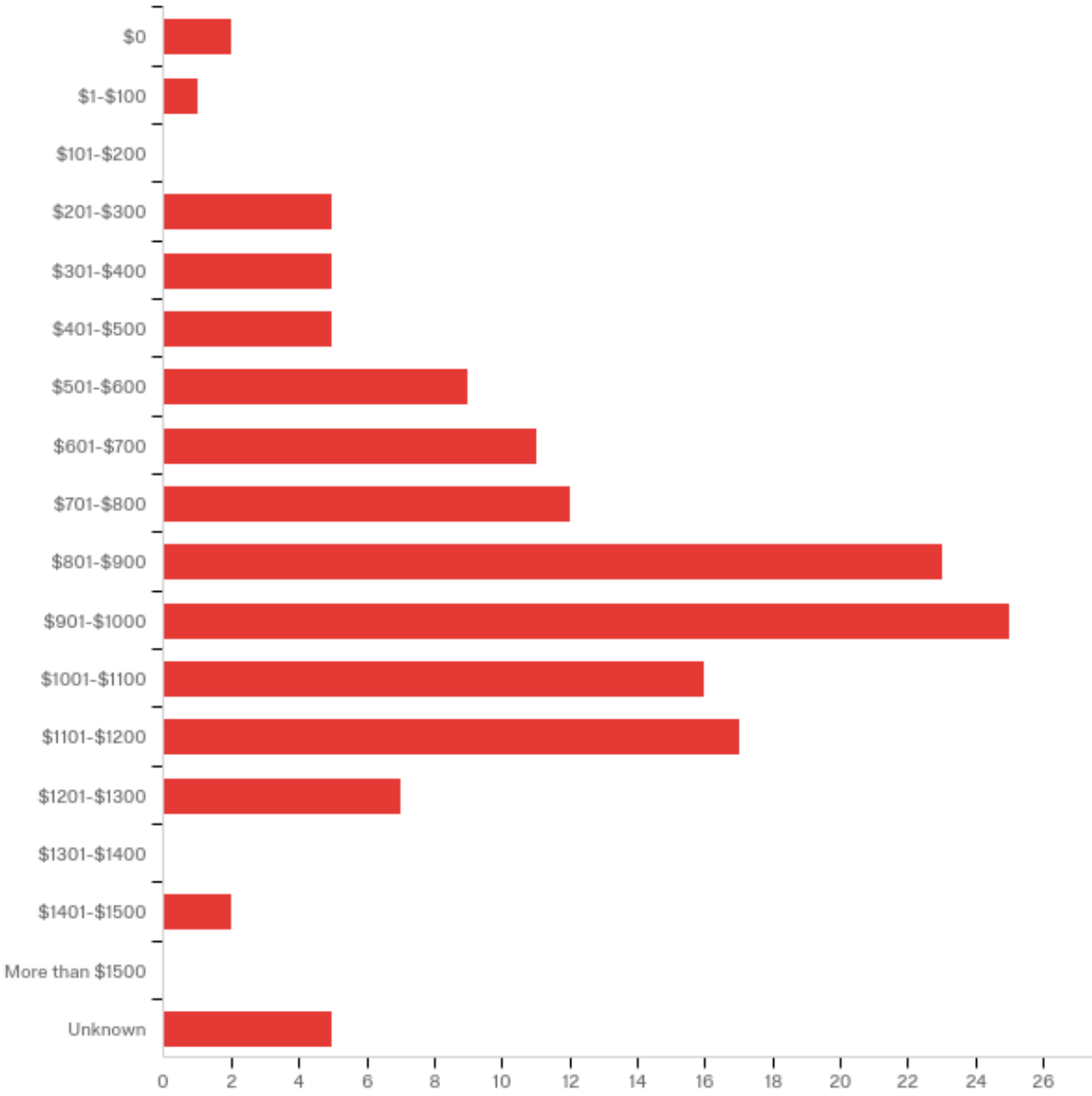
| # | Answer | % | Count |
|---|-------------|--------|-------|
| 1 | 35% or less | 9.03% | 13 |
| 2 | 36-50% | 20.83% | 30 |
| 3 | 51-65% | 24.31% | 35 |
| 4 | 66-80% | 15.28% | 22 |
| 5 | 80% or more | 25.00% | 36 |
| 6 | Unknown | 5.56% | 8 |

Total

100%

144

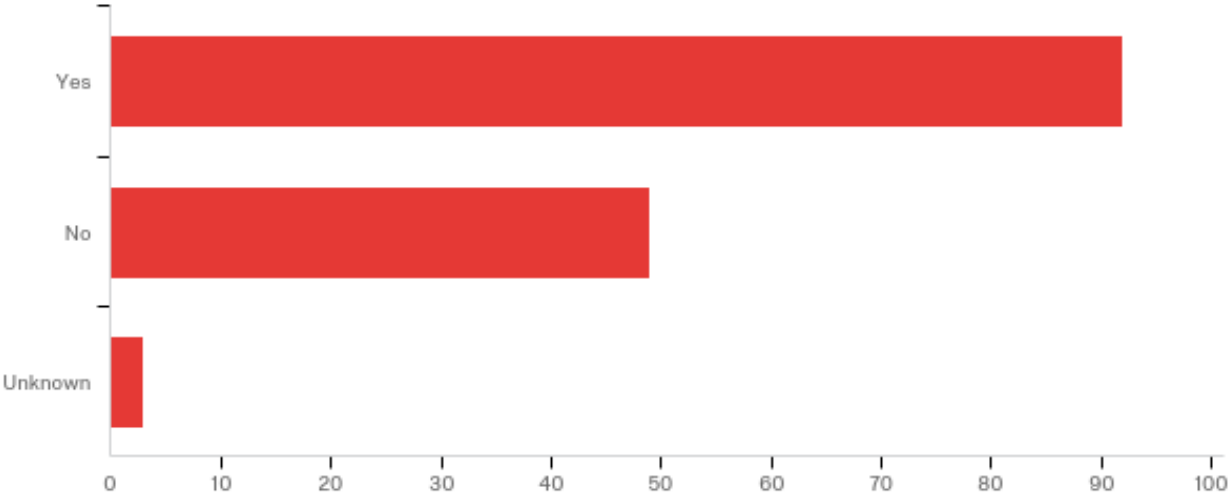
Q57 - How much money can you afford to spend on housing each month?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|-------|---------------|----------|-------|
| 1 | How much money can you afford to spend on housing each month? | 1.00 | 18.00 | 10.18 | 3.20 | 10.27 | 145 |

| # | Answer | % | Count |
|----|------------------|--------|-------|
| 1 | \$0 | 1.38% | 2 |
| 2 | \$1-\$100 | 0.69% | 1 |
| 3 | \$101-\$200 | 0.00% | 0 |
| 4 | \$201-\$300 | 3.45% | 5 |
| 5 | \$301-\$400 | 3.45% | 5 |
| 6 | \$401-\$500 | 3.45% | 5 |
| 7 | \$501-\$600 | 6.21% | 9 |
| 8 | \$601-\$700 | 7.59% | 11 |
| 9 | \$701-\$800 | 8.28% | 12 |
| 10 | \$801-\$900 | 15.86% | 23 |
| 11 | \$901-\$1000 | 17.24% | 25 |
| 12 | \$1001-\$1100 | 11.03% | 16 |
| 13 | \$1101-\$1200 | 11.72% | 17 |
| 14 | \$1201-\$1300 | 4.83% | 7 |
| 15 | \$1301-\$1400 | 0.00% | 0 |
| 16 | \$1401-\$1500 | 1.38% | 2 |
| 17 | More than \$1500 | 0.00% | 0 |
| 18 | Unknown | 3.45% | 5 |
| | Total | 100% | 145 |

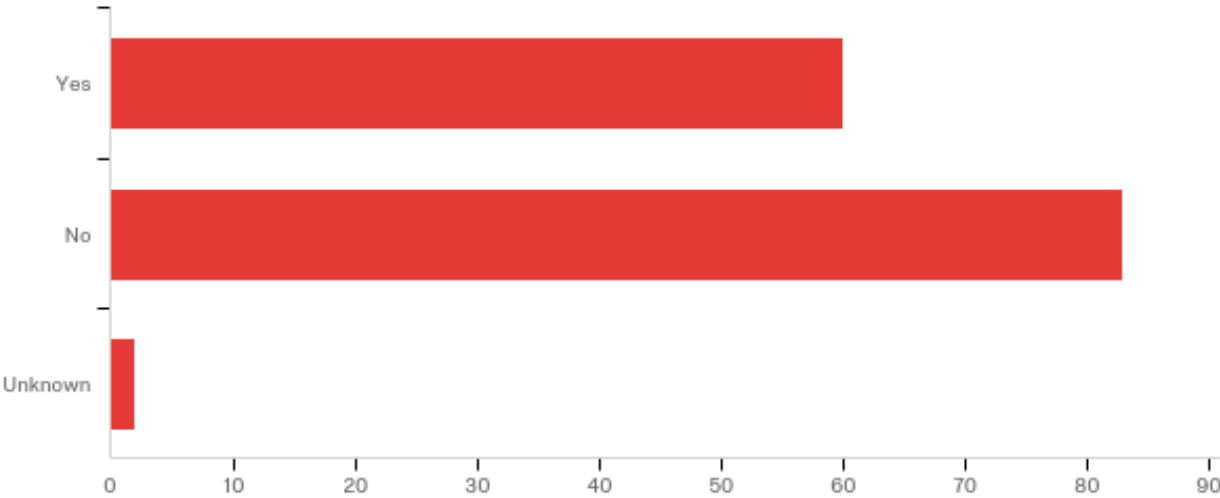
Q58 - Do you have a checking account?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Do you have a checking account? | 1.00 | 3.00 | 1.38 | 0.53 | 0.28 | 144 |

| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 63.89% | 92 |
| 2 | No | 34.03% | 49 |
| 3 | Unknown | 2.08% | 3 |
| | Total | 100% | 144 |

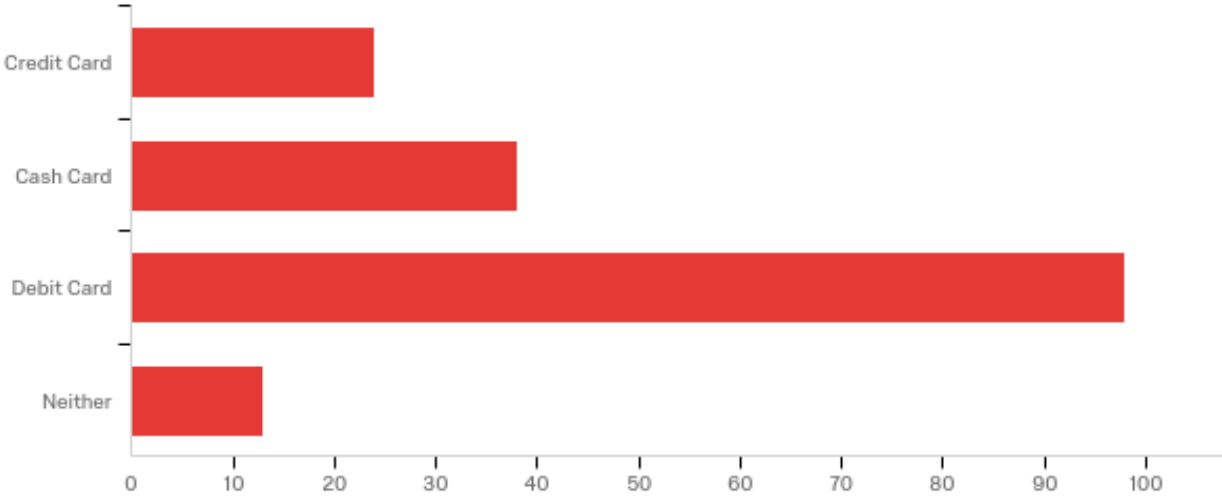
Q59 - Do you have a savings account?



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--------------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Do you have a savings account? | 1.00 | 3.00 | 1.60 | 0.52 | 0.27 | 145 |

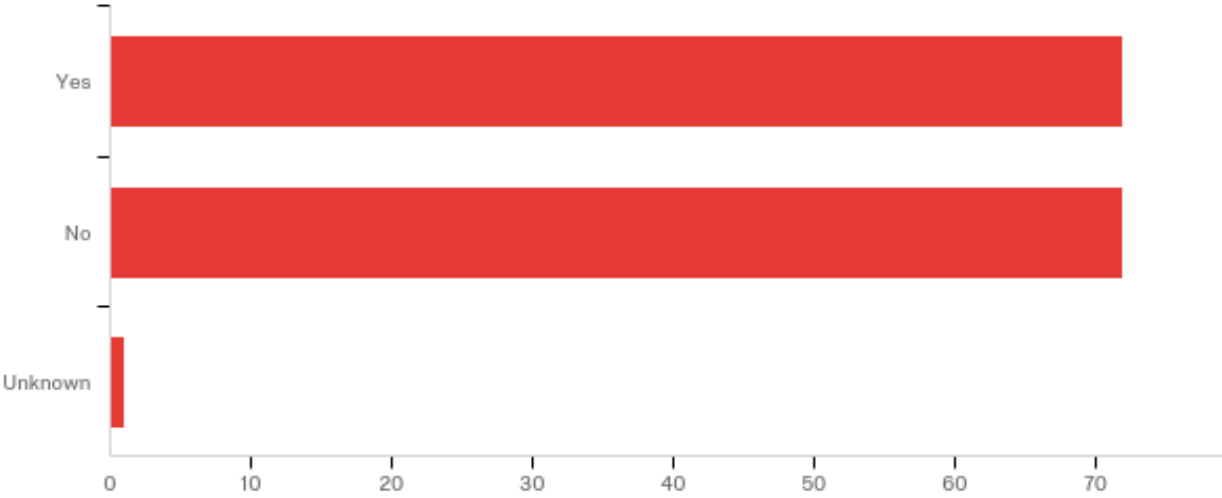
| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 41.38% | 60 |
| 2 | No | 57.24% | 83 |
| 3 | Unknown | 1.38% | 2 |
| | Total | 100% | 145 |

Q60 - Do you use a credit card or cash cards (check all that apply)?



| # | Answer | % | Count |
|---|-------------|--------|-------|
| 1 | Credit Card | 13.87% | 24 |
| 2 | Cash Card | 21.97% | 38 |
| 3 | Debit Card | 56.65% | 98 |
| 4 | Neither | 7.51% | 13 |
| | Total | 100% | 173 |

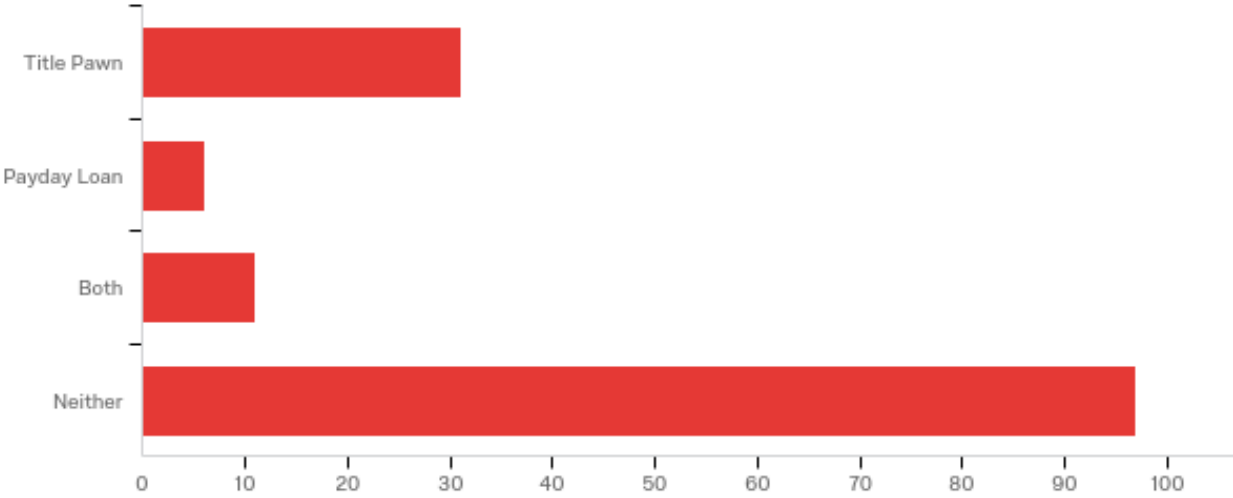
Q61 - Do you have financial debts (loan, credit card, car payment, etc.)



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Do you have financial debts (loan, credit card, car payment, etc.) | 1.00 | 3.00 | 1.51 | 0.51 | 0.26 | 145 |

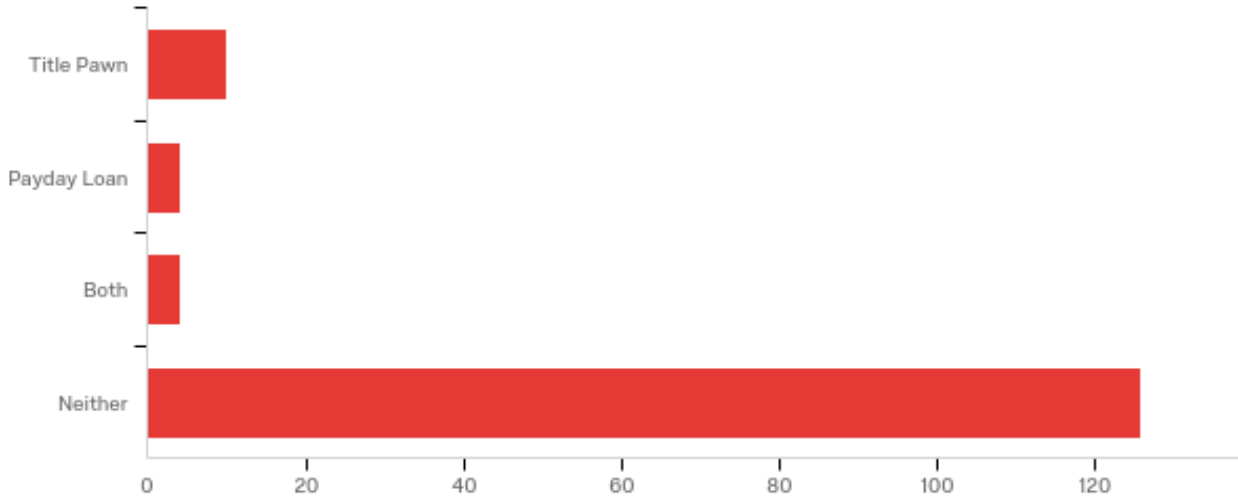
| # | Answer | % | Count |
|---|---------|--------|-------|
| 1 | Yes | 49.66% | 72 |
| 2 | No | 49.66% | 72 |
| 3 | Unknown | 0.69% | 1 |
| | Total | 100% | 145 |

Q62 - Have you ever taken out any of the following?



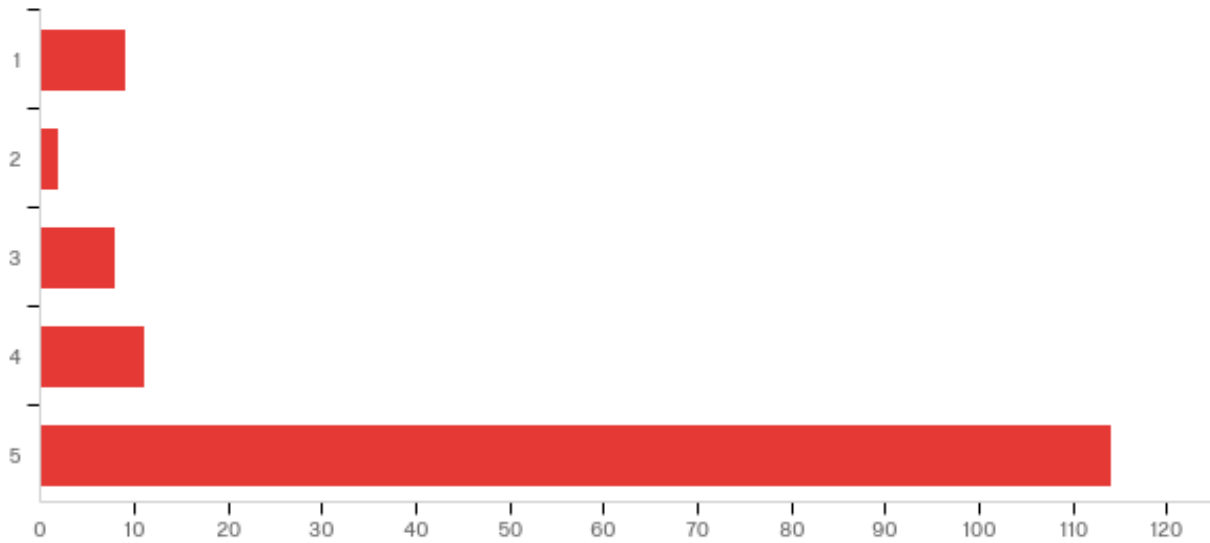
| # | Answer | % | Count |
|---|-------------|--------|-------|
| 1 | Title Pawn | 21.38% | 31 |
| 2 | Payday Loan | 4.14% | 6 |
| 3 | Both | 7.59% | 11 |
| 4 | Neither | 66.90% | 97 |
| | Total | 100% | 145 |

Q63 - Are you currently repaying any of the following?



| # | Answer | % | Count |
|---|-------------|--------|-------|
| 1 | Title Pawn | 6.94% | 10 |
| 2 | Payday Loan | 2.78% | 4 |
| 3 | Both | 2.78% | 4 |
| 4 | Neither | 87.50% | 126 |
| | Total | 100% | 144 |

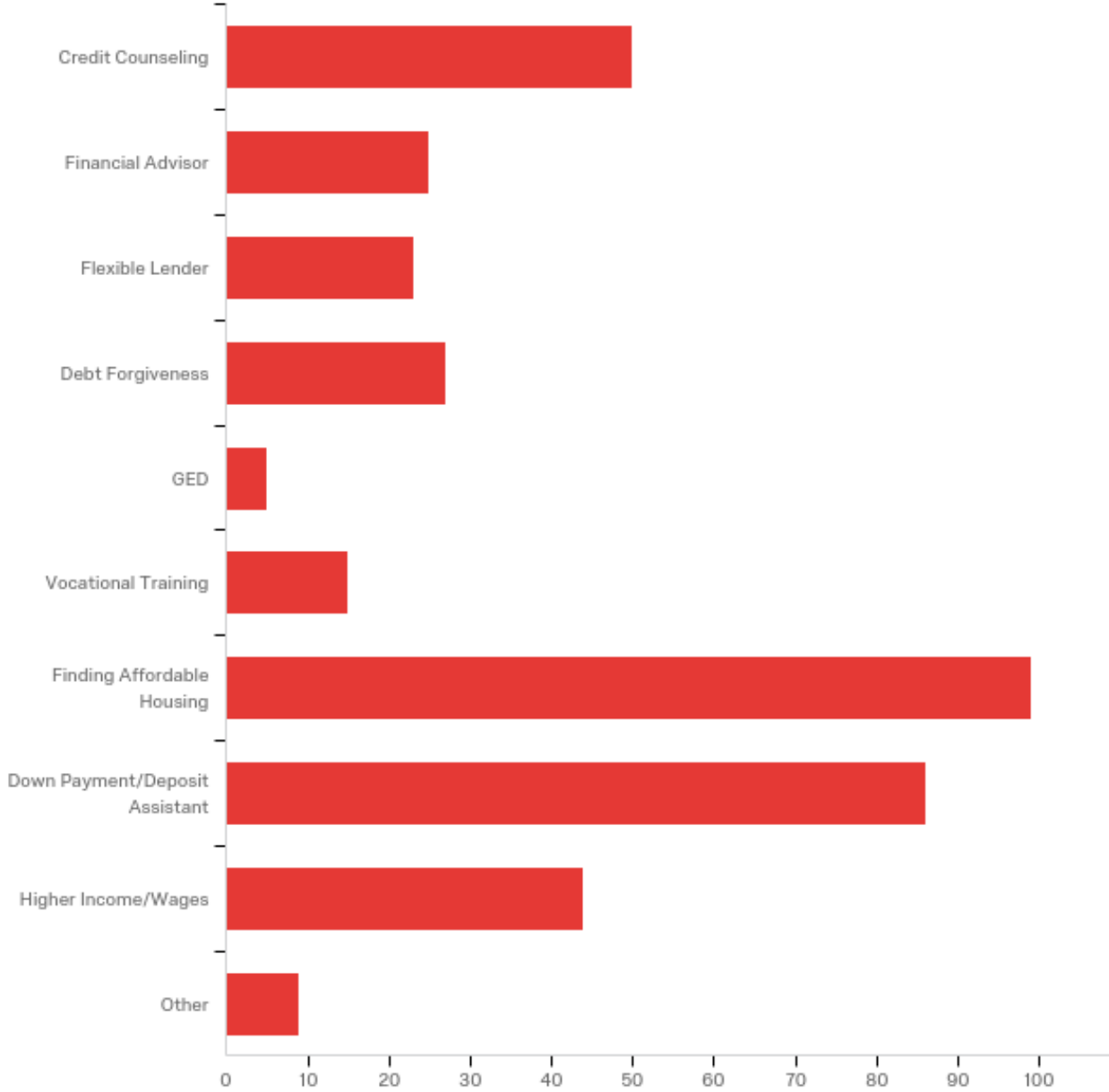
Q64 - On a scale of 1 to 5, please rate the intensity of wanting to move out of an extended stay and into permanent housing (apartment or home). (1 being the current situation is adequate, 5 being Highly Intense).



| # | Field | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | On a scale of 1 to 5, please rate the intensity of wanting to move out of an extended stay and into permanent housing (apartment or home). (1 being the current situation is adequate, 5 being Highly Intense). | 1.00 | 5.00 | 4.52 | 1.09 | 1.19 | 144 |

| # | Answer | % | Count |
|---|--------|--------|-------|
| 1 | 1 | 6.25% | 9 |
| 2 | 2 | 1.39% | 2 |
| 3 | 3 | 5.56% | 8 |
| 4 | 4 | 7.64% | 11 |
| 5 | 5 | 79.17% | 114 |
| | Total | 100% | 144 |

Q65 - Which of the following would you like more information about as a way to move into more permanent housing (click all that apply)?



| # | Answer | % | Count |
|---|-------------------|--------|-------|
| 1 | Credit Counseling | 13.05% | 50 |
| 2 | Financial Advisor | 6.53% | 25 |
| 3 | Flexible Lender | 6.01% | 23 |

| | | | |
|----|--------------------------------|--------|-----|
| 4 | Debt Forgiveness | 7.05% | 27 |
| 5 | GED | 1.31% | 5 |
| 6 | Vocational Training | 3.92% | 15 |
| 7 | Finding Affordable Housing | 25.85% | 99 |
| 9 | Down Payment/Deposit Assistant | 22.45% | 86 |
| 10 | Higher Income/Wages | 11.49% | 44 |
| 8 | Other | 2.35% | 9 |
| | Total | 100% | 383 |

Q66 - What do you see as your biggest barrier to permanent housing?

What do you see as your biggest barrier to permanent housing?

Credit and saving the money for first month rent

My credit getting an eviction off credit period and improving my credit in general

Unable to work disability

Down payment assistance as my extra income goes to car repairs.

Im disabled and elderly, so not enough income to get an apartment.

Not having rental history transportation and deposit

Down payment assistance and utilities.

Credit History

Coming up with money for a deposit

No credit

Health Issues

Credit Saving Deposit

Credit time

Low paying jobs.

Credit

Credit history and deposit amounts.

Low and variable wages

Reliable transportation

Money

Income and finding jobs

Saving the money to get into an apartment

Credit situation

Needs more money, credit counseling

My criminal background and credit score.

Income, transportation

Saving for the first month and deposit

Our old rental had mold problems. after my mom passed, i moved out because landlord did not want to fix it.

Not really

we cant save money, we spend 1600 every month for 2 rooms.

Transportation to look for an apartment. Application fees are costly .

Info in HUD programs....senior living centers...wants info on those...

Don't make enough \$. Lives w boyfriend and 20-month old baby. she has been here 8 months, met boyfriend here. She pays for room and boyfriend helps. Family was paying x room before. She has part time job w FedEx makes about \$170/wk, it's a new job

Income

Right now i cant get ahead paying weekly rates. i cant accept a job because i cant afford a delay in paycheck. tried to find apartments but have to pay several hundred just to apply, but because of misdemeanor. and i get denied, so i gave up.

Studio apartment for her...doesn't want to move

Getting downpayment assistance

Money. No \$ for 3 month rent. Not working. Needs a stable job

2 yrs ago we mived here because we list housing. we stayed here because it's more convenient and simple.

Single parent

Assistance in getting into an affordable apartment or housing.

The current eviction is main barrier. Evicted in March after living 4 yrs in a townhouse. Lost her job. Has car but no \$ for gas. Lived with two over 21 sons and they help her pay the rent. Has to wait over a year after an eviction

Paying on child support

Credit and low paying jobs.

Nothing

Double deposit

staying here to take time to look for another apartment.

Getting ahead with income and need higher credit score.

Inability to save, felont and prior eviction .

Employment stability and affordable housing

Coming up w first and last month Got paid Friday and has 1 \$1.57, bought groceries and had to help her other son. Has lived here w son x 3 years. Evicted bc sister lived w her and left her w bill, couldn't catch up... Three years, sept 2015. Was paying \$519 every 2 weeks and raised to \$559... Son is 26... works at GC parks and rec part time She works in accounting x electrical co Originally from GA, Americus, in GC since 2005

Planning to move to SGa Has two sons and one grandson charge \$2.50 for washer and \$2.50 x dryer... so one loaf is \$5... some don't work Hard to save paid dr \$100 this week...car is from 1996 and had tons of repairs... trying to borrow \$ To pay for gas to go work Talks only to two neighbors

I want to leave so bad it's not even funny. Lived w husband and two kids, 17 and 4. Have lived at this extended stay for 10 years and pay \$1080 a month. They have a suite, the only one in hotel. One is bedroom and the other has a full kitchen. She has ft job: he has part-time job.17-yr old daughter graduated NHS and is working. She's from Iowa, he's from Chicago, 13 years. We get to know our neighbors. Cannot save for an apt rental. Monthly rate goes up every 6 months or so. Biggest barrier is coming up with deposit... month to month they can pay it's just they need deposit. credit Hera is 625 and 612 Their desire to move is like 100. food, car payment, med ins \$309 month and gas for car... so don't have anything left after they pay expenses. Go to Norcross Coop x food. 17 yr old daughter hates it here,

inability to save because we pay so much here.

Need to find an apartment that will give renters a second chance.

Man, his fiancée and their 6 yr old daughter lived in same hotel x 2 yrs. They also have dog, Sophia, who is 1. Fiancée makes more than 4 k a month but her credit is bad. Were renting before here and were evicted. Biggest barrier is poor credit x both. He is not working now. W their credit security deposit is way too high. Her whole monthly check would go. She tries to save. He washes cars in parking. Have neighbors next door. took over a week to get microwave replaced. Neighbors almost as long as they have been here; they are like family. They cook in here. We would be so grateful to get out of here. Wife works in fraud detection, 40 h a week. She has good salary. He's from Maryland, she's from ga

Finances

i have to make double the rent. apartments wont accept reference from hotel and i lived here 4 years.

Bankruptcy.

Financial. Lack of knowledge if where to look, what to look foe. I've been living here over 3 yrs

Mom and son live in hotel . Were evicted from home they owned and lived in for 33 yrs. a company had the tax lien and although she'd paid house off, she was defrauded on the taxes Biggest barrier is to find affordable housing— gets on lists. She is 69, son is 41 and has hiv.

Credit rating and down payment assistance

Having an eviction. spent 1000+ on applications, and qe have given up. we have # for down payment and dont permanent assistance but nobody will rent to us.

Unexpected expenses and down payment assistance

Previous eviction on record.

She has several medical issues, including hemorrhagic stroke, ptsd, anxiety... Moving out of hotel on Wednesday but has nowhere to go. Needs housing assistance. Ex fiancé is paying for hotel. Receives \$750 month for disability

Finding and help getting into affordable housing

mother has lots of medical problems so g hard to save money. we cannot find any affordable housing in the area.

my criminal history... i spent approx \$500 applying fir apartments and got rejected.

Getting the downpayment for an apartment.

Not being able to save because hotel rates are so high and have to be paid weekly.

Financial aspects of high cost apartments nearby, lack of affordable housing nearby.

Needs help to move out.

First and last months rent and past eviction.

credit history-eviction

Deposit for an apartment

I dont pay rent here because i work here. otherwise its 280/week. need chec stubs as proof of income, most apt need income 3 tjmes the rent.

Lack of car to canvass apartment complexes

Money, down payment.

Down payment.

Lack of affordable housing

Money, income and \$2500 to get out.

Saving the money to move into an apartment.

Because of An eviction cannot be accepted by any landlord. Can pay his own way and does not need any assistance.

Downpayment assistance

Opportunity yo get out... I'm skilled at what i do.i work for hotel 16 hrs a day, so does my family, but we take home a 1000 monthly.

Surviving day to day just to make payment at extended stay.

Having a central place to organize.

Credit

I don't have money to save. All I make goes to hote

Need a little financial cushion.

Raised the rent immediately 56 a week which made it 210 a month. Made her get rid of her cats.

She has lived in extended stays fit 15 years. It works for her. It is just enough space and it allows her to save for retirement. She did not want to give me her income but said that she makes a good earning and has given her the opportunity to be debt free.

Affordability, high cost of current extended stays

She is here temporarily until she retires in a few months. She will retire to a home in Mississippi. Renting apt for 4 years before moving here Oct 1 with her husband. Both work.

Quality affordable housing

" Had a section 8 voucher but lost it due to inability to find a landlord in Gwinnett County willing to accept it. Stayed here for this amount of time because did not want to disrupt children's education...like the schools . Looking for a job, but no transportation so limited in my options".

Desire

Identification, getting a drivers license or social security card Filed x bankruptcy in 2000.

Content with living in extended stays

" There is no extra money coming in so every month I live month to month. It is hard to find wheelchair accessible housing. "

Deposit, affordability

Waiting for credit history to improve.

Would love to get the babies out of this hotel.

Income, credit rating, transportation

"i receive \$15 in food stamps. My friend used to help me with rent, but he has not been able to do so this month, so i am behind with my phone bill and storage room".

Above question is none. Credit history

Proximity to Norcross High School

My finances. Garnishment taking most of my \$. Being able to get first and last.month. *just filed for bankruptcy

"trying to save 1500. hotel went up 29% this month"

Lack of credit

Is content living in extended stays. It works for her and her husband. Been doing this for 7 years

Keeping the same school for her kids.

Credit situation and down payment assistance, transportation proximity

Expanding Medicaid would help him.

Location and price affordability, convenient

Income for her family size.

Rental history

Transportation

affordability

Lack of affordable housing in the area. Need assistance to pay first and last months rent. Has a pet dog.

Mostly income and credit score

credit history down payment affordability staying here for schools want to stay in community

affordability downpayment

Credit score

Location - this area is quiet ... but other places are rough

Trying to find a house to buy .

Credit and down payment!!

affordability down payment

Lost job. Death in family. Inadequate income in the past

downpayment assistance

Credit history of all 4. Most places want you to make 3 times the rent.

High cost of apartments, hard to save up enough money for first and last months rent.

Finding a place!! Near work

My income

Money

downpayment

Finding it!!

Job