

## **2025 Homelessness Trust Fund Plan**

Somerset County has a comprehensive strategy to address the needs of chronic and other homeless individuals and families, including the mental health, veteran, youth, substance abuse, and domestic violence subpopulations. The strategy, which ultimately seeks to ensure that clients have decent, affordable housing and supportive services, focuses on the provision of services to prevent homelessness, services and rapid re-housing for individuals that are currently homeless, and continued development of affordable, permanent housing for low-income and special needs populations. The Department of Human Services also recognizes, and is committed to, the importance of advocacy as a tool to address chronic and other homelessness.

This Homelessness Trust Fund Plan is presented to comply with the administrative requirements of the Homelessness Trust Fund, which states that

“A local government may adopt a homeless housing plan to address the housing needs of homeless persons within its jurisdiction... The plan – which will be reviewed and updated annually – shall evidence a strategic local scheme to identify and address the needs of the homeless within the jurisdiction, including strategies to reduce the need for emergency room care, hospital care, law enforcement, foster care and other social services associated with the homeless and homelessness.”

This plan begins with a summary of documented need, is followed by an inventory of the housing and services that are currently available and ends with findings and policy recommendations for the use of monies that accumulate in the Homelessness Trust Fund.

### **NEED**

County officials and community providers are in agreement that data from the Annual Point in Time Survey is the most reliable source of information about the County’s homeless population and that it will guide efforts to plan for and provide services to County residents who are homeless. In like fashion, there is also agreement that there is not one definitive source of data for the number of County residents that are at risk of being homeless and that this estimate will be an amalgam of data from a number of sources including the Department of Housing and Urban Development, the NJ Department of Human Services, the County Board of Social Services, and community providers. This plan will use data from all of these sources to make its recommendations.

The *Out of Reach 2024* Report identifies Somerset County as one of the most expensive counties in NJ, with a housing wage (the amount a household must earn per hour working 40 hours per week, 52 weeks a year in order to pay less than 30% of their income on rent) of \$41.77 per hour for a two-bedroom apartment (an increase of almost \$5/hour from the 2023 report) and \$33.29 for a one-bedroom apartment (an increase of over \$4/hour from 2023). The report goes on to mention that one person living in Somerset County must work over 110 hours per week at minimum wage to afford a two-bedroom apartment at the Fair Market Rent (FMR) of \$2,176 or over 88 hours to afford a one-bedroom apartment (\$1,731 FMR). Another way of looking at this is that it would take 2.8 full-time

minimum wage jobs to afford a two-bedroom apartment and 2.2 full-time minimum wage jobs to afford a one-bedroom apartment.

According to preliminary data from the 2025 Point in Time (PIT) Survey, there are approximately 546 homeless people in Somerset County. By comparison, last year’s survey reported 454 homeless individuals. Based on this preliminary data, approximately 81% of the homeless population is in an emergency shelter and approximately 18% are in transitional housing. There were three (3) unsheltered individuals who were counted in 2025; there was one (1) unsheltered individual on the night of the count in 2024. The large increase in these numbers can be attributed in large part to the Code Blue that was in place the night of the Count. In addition, COVID restrictions – which kept numbers down for several years – are no longer in place, which has allowed local shelters and housing facilities to have more residents.

In the 2025 PIT Survey, of the 546 total homeless people who were counted, approximately 17% reported themselves to be Hispanic (compared to 6% in 2024), which is largely in line with the 16% of the overall population that identifies as Hispanic. The survey also revealed that a disproportionate percentage of homeless were Black/African American (59.2% vs. 61% in 2024) in comparison to the overall County population of approximately 9.5 percent.

Following is a chart that reflects the race of the 546 homeless people who were counted in the 2025 Point in Time Survey (numbers may not equal 100% because of rounding):

<b>Race</b>	<b>%</b>
American Indian/Alaska Native	Unknown
Asian (India, Orient, Middle East)	Unknown
Black/African-American	59.2
Native Hawaiian/Pacific Islander	0
White	29.1
Multi-Racial	4.4
Other/Did not respond	7.3

## **EXISTING HOUSING AND SERVICES**

Somerset County’s Continuum of Care Committee has a leading role in the county’s homelessness planning efforts and collaborates with other entities including the Department of Human Services and the nonprofit community to reduce homelessness. The CoC Committee is a federally-mandated collaborative partnership that is comprised of state and local government representatives, non-profit agency representatives, and other community members who are interested in working to develop a comprehensive system of care for people who are coping with poverty and homelessness. This committee includes representation from, and is regularly attended by ADTI/Alternatives, Catholic Charities, Community Hope, the Central Jersey Housing Resource Center (CJHRC), Franklin Food

Bank, Freedom Trail, Garden State Home, Healing Homes, HOME of Somerset County (formerly Interfaith Hospitality Network), HomeSharing, Hunterdon Educational Services Commission, Legal Services of Northwest Jersey, Monarch Housing, NJ Department of Children and Families, NJ Easter Seals, NJ HMFA, NORWESCAP, Ridewise, Raritan Valley Community College, Safe and Sound, Saint Ann Parish, Soldier On, Somerset County Board of Social Services, Somerset County Government, United Way of Northern NJ, Veterans Administration, Visions & Pathways, Volunteers of America and Zufall Health. The CoC Committee coordinates with the County's Human Services Advisory Council (HSAC), which reports to the Board of County Commissioners. In addition, the CoC Committee serves as the point of contact for the Department of Housing and Urban Development (HUD), and in that capacity prepares planning documents, hosts community events and monitors projects that receive funding. The CoC Committee also advocates for the County's vulnerable residents, and partners with other organizations to provide support for affordable housing programs, policies, and decisions.

### **Services to Prevent Homelessness**

County administrators/decision-makers and the non-profit community are in agreement that the best strategy to help prevent homelessness for individuals and families with children who are at imminent risk of being homeless is to provide financial or other assistance to avert the impending homelessness. The jurisdiction believes that while emergency assistance is at times necessary, so is the need for one to take action to improve one's circumstances and to move toward self-sufficiency. At the same time, it understands that there are some whose ability to achieve self-sufficiency is limited by factors beyond one's control. Within that context, government and private, non-profit entities work together to provide a number of services to prevent homelessness. Somerset County has an array of services, such as mortgage payments, rental payments, security payments and/or utility payments, which are available through the Somerset County Board of Social Services, Catholic Charities, Municipal Welfare System, Alternatives, Food Bank Network of Somerset County, Franklin Food Bank, Hillsborough Food Pantry, Safe + Sound Somerset, Department of Community Affairs, Homeless Prevention Rapid Re-Housing Program, and the NJ Homeless Prevention Program. In addition, the faith community provides a number of resources to prevent homelessness. Emergency Support Services include the provision of food, clothing, transportation, child care as needed to assist families in securing other essential services, medically necessary prescription drugs, and medical care to alleviate life-threatening and public health conditions.

### **Services for persons experiencing homelessness**

There are four emergency shelters in Somerset County, including one dedicated to victims of domestic violence and another for children. When shelters are full, area motels and out-of-county shelters provide additional emergency accommodations. Unaccompanied veterans are often sheltered at the Veterans Administration Domiciliary program, where they also receive supportive services. Transitional housing is available for individuals with various special needs, including veterans and those suffering or recovering from mental illness and/or alcohol/drug addiction. A limited amount of transitional housing exists for families; it is operated by Home of Somerset County (formerly

Interfaith Hospitality Network) and Alternatives. The Board of Social Services also houses individuals and families at local hotels. Housing counseling, food and energy assistance, legal services, mental health services and counseling, affordable childcare, and health services are also available to the homeless.

### **Findings**

- The most efficient and cost effective way to deal with homelessness is to prevent it by providing services and/or rental assistance to individuals and families while they are still housed.
- One’s ability to earn a “housing wage” must be a component of any meaningful effort to reduce the incidence of homelessness. Employment barriers should be examined and relevant services (education, training, soft skills, transportation) recommended.
- The production of permanent affordable housing is preferable to the production of emergency shelter or transitional housing.
- Applications for HTF monies must demonstrate the ability to leverage dollars from other private funding sources
- Additional support is needed for individuals and families as they leave social welfare programs
- Policymakers should be realistic about what can be expected of individuals with debilitating, long-term mental health issues

Following are policy recommendations to address individuals and families with children at risk of becoming homeless:

- Increase efforts to make clients aware of homeless prevention services and the importance of early intervention.
- Continue the provision of emergency assistance in the form of rental assistance, utility payments, food, and other basic needs.
- Provide short-term rental assistance to families that are at risk of becoming homeless.
- To the extent possible, life skills, financial management training and appropriate case management services should be a mandatory component of any rental assistance program.

Following are policy recommendations to address the needs of persons who are homeless:

- Continue to provide emergency shelter and transitional housing at existing facilities.
- Continue the provision of supportive services in the form of housing counseling, food and energy assistance, legal services, mental health services and counseling, affordable childcare, and health services.
- Support the development of permanent housing
- Individuals and families should be moved into permanent housing as quickly as possible.
- Individuals and families leaving emergency shelter should be provided with case management and follow up services.

- To the extent possible, life skills, financial management training and appropriate case management services should be a mandatory component of any rental assistance that is provided to individuals and families leaving emergency shelter.
- Advocate for the removal of tenant selection policies that have onerous credit or other requirements that create a barrier

**The Quiet Storm.....**

2014	269
2015	252
2016	180
2017	293
2018	180
2019	226
2020	342
2021	226
2022	220
2023	338
2024	454
2025	546