

# SUMMARY ACTION MINUTES



## JOINT SPECIAL MEETING OF THE ORANGE COUNTY CONTINUUM OF CARE BOARD AND THE COMMISSION TO ADDRESS HOMELESSNESS

Wednesday, September 10, 2025, 1:00 pm

County Conference Center  
Room 104/106  
425 West Santa Ana Boulevard, Santa Ana, CA 92701

Call to Order

**CHAIR SARMIENTO CALLED THE MEETING TO ORDER AT 1:03 P.M.**

Pledge of Allegiance

**CHAIR SARMIENTO LED THE PLEDGE OF ALLEGIANCE.**

Roll Call

**CLERK CALLED THE ROLL AND CONFIRMED QUORUM OF THE CONTINUUM OF CARE (COC) BOARD AND THE COMMISSION TO ADDRESS HOMELESSNESS (COMMISSION) FOR THE JOINT SPECIAL MEETING.**

### **PUBLIC COMMENT**

Steve McNally – provided public comment on the County of Orange (County) work to collect data related to homelessness and highlighted that having housing is what actually ends homelessness.

### **COMMISSION AND CONTINUUM OF CARE BOARD MEMBERS COMMENTS**

None

### **DISCUSSION ITEM**

1. Falling Through the Safety Net: Understanding Individual's Journey and Contributing Factors to Homelessness  
**DIRECTOR OF CARE COORDINATION DOUGLAS BECHT PRESENTED THE KEY FINDINGS FROM THE 2025 SURVEY TITLED, "FALLING THROUGH THE SAFETY NET: UNDERSTANDING INDIVIDUALS' JOURNEYS AND CONTRIBUTING FACTORS TO HOMELESSNESS," INCLUDING HOW HIGHLY VARIED FACTORS LEAD TO HOMELESSNESS, INDIVIDUALS REPORTED HIGH VULNERABILITIES AND SYSTEM INVOLVEMENT PRIOR TO EXPERIENCING HOMELESSNESS, SAFETY NET AND PROGRAMS WERE NOT ACCESSED PRIOR TO HOMELESSNESS AND FINANCIAL FACTORS WERE THE MOST SIGNIFICANT CONTRIBUTING FACTORS LEADING TO HOMELESSNESS. THE FINDINGS OF THIS STUDY ARE CONSISTENT WITH PREVIOUS AND OTHER STATE AND NATIONWIDE STUDIES.**

**ADJOURNED: 3:02 P.M.**



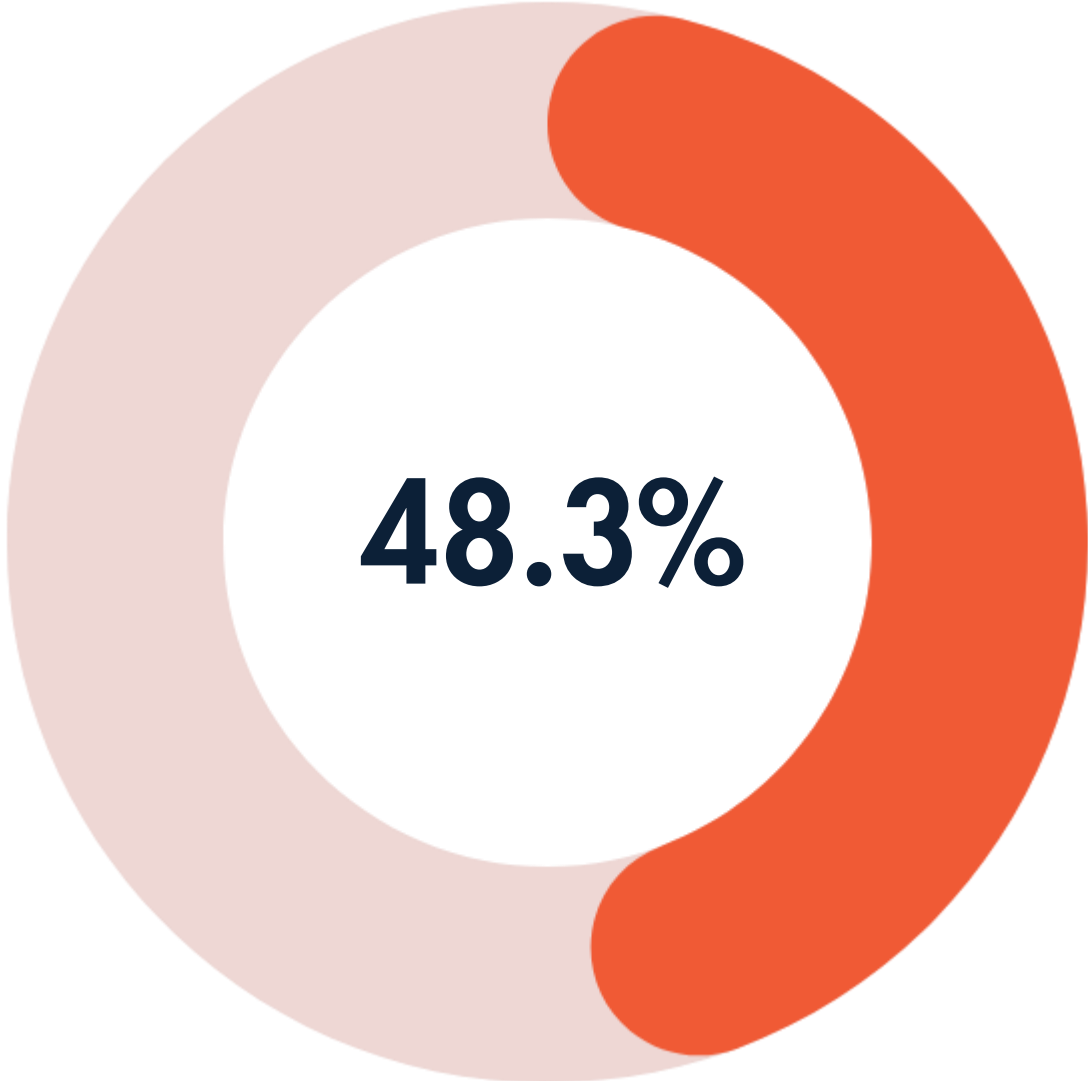
**COUNTY OF ORANGE**  
**OFFICE OF CARE**  
**COORDINATION**

# Falling Through the Safety Net:

*Understanding Individuals'  
Journey and Contributing  
Factors to Homelessness*



# WHY 'JOURNEY & FACTORS'



In **2024**, the **Point In Time Count** found that **48.3%** of *unsheltered* respondents were experiencing homelessness **for the first time** in the last 12 months.



# WHY 'JOURNEY & FACTORS'



# PARTNERSHIPS



# METHODOLOGY



## REPRESENTATIVE SAMPLE SIZE

Approximately **20%** of the 2024 Point In Time Unsheltered Count across Orange County.

## SURVEY

The survey included **50–70 questions** with conditional logic to prompt follow-up questions.

## CITY NET DEPLOYMENT

**City Net** conducted the survey in **March 2025**, coordinating with other street outreach teams and cities.

The survey took about **18 minutes** to complete.

## DATA ANALYSIS

**City Net** performed data cleanup, produced an initial report by survey question, and conducted further analysis in collaboration with the **Office of Care Coordination**.

# SURVEY LIMITATIONS



1



**SELF-REPORTING**

2





**SURVEYS ONLY  
THOSE WHO HAVE  
FALLEN THROUGH  
THE SAFETY NET**



# PARTICIPATION



## 2025 SURVEY AT A GLANCE

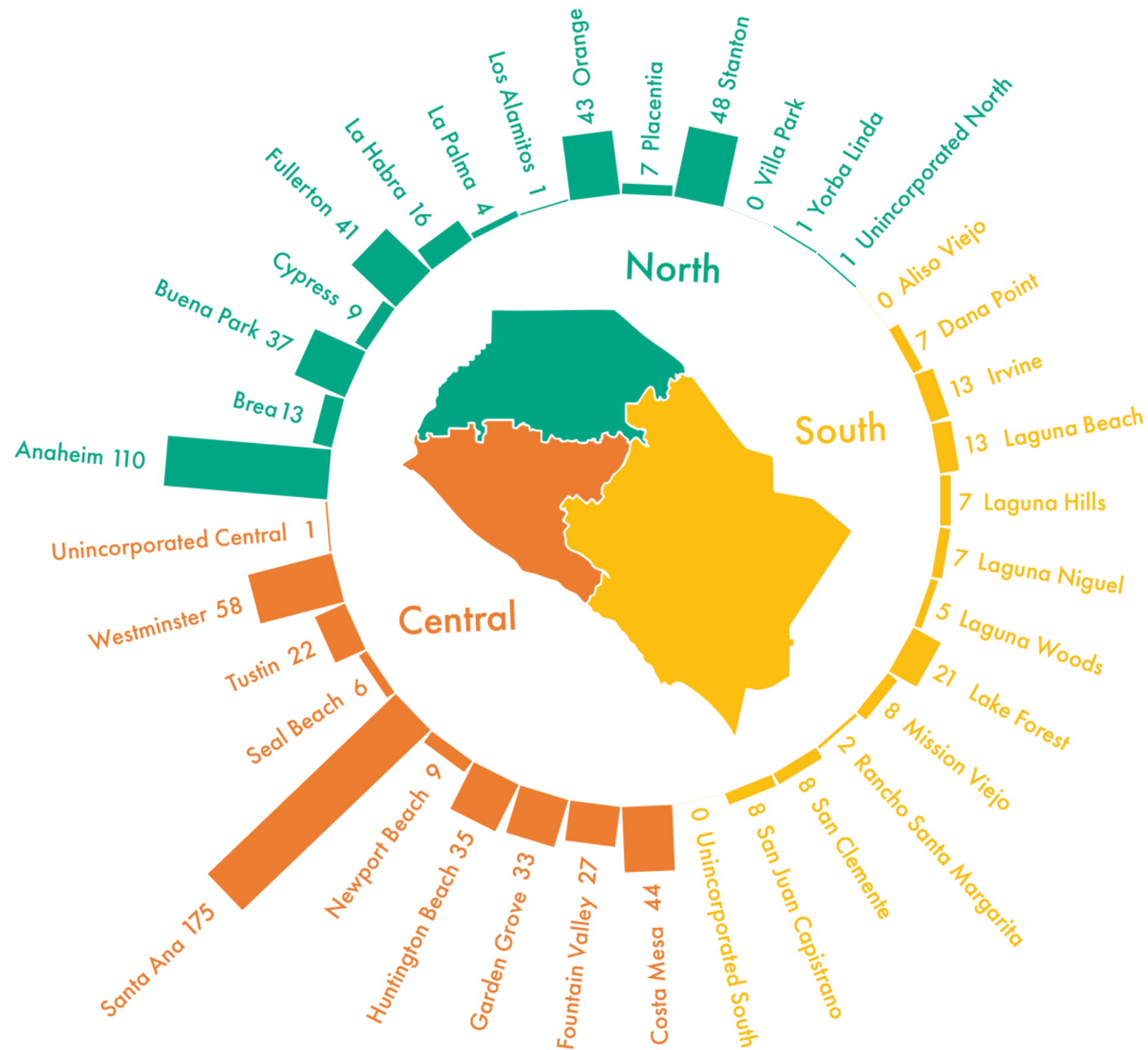
-  **1,149** Individuals Approached
-  **840** Participated

## 2023 SURVEY PARTICIPATION

-  **77%** Participation



# SURVEY COVERAGE



NUMBER OF SURVEYS COLLECTED PER CITY AND SERVICE PLANNING AREA

**840** TOTAL RESPONDENTS



# DEMOGRAPHICS



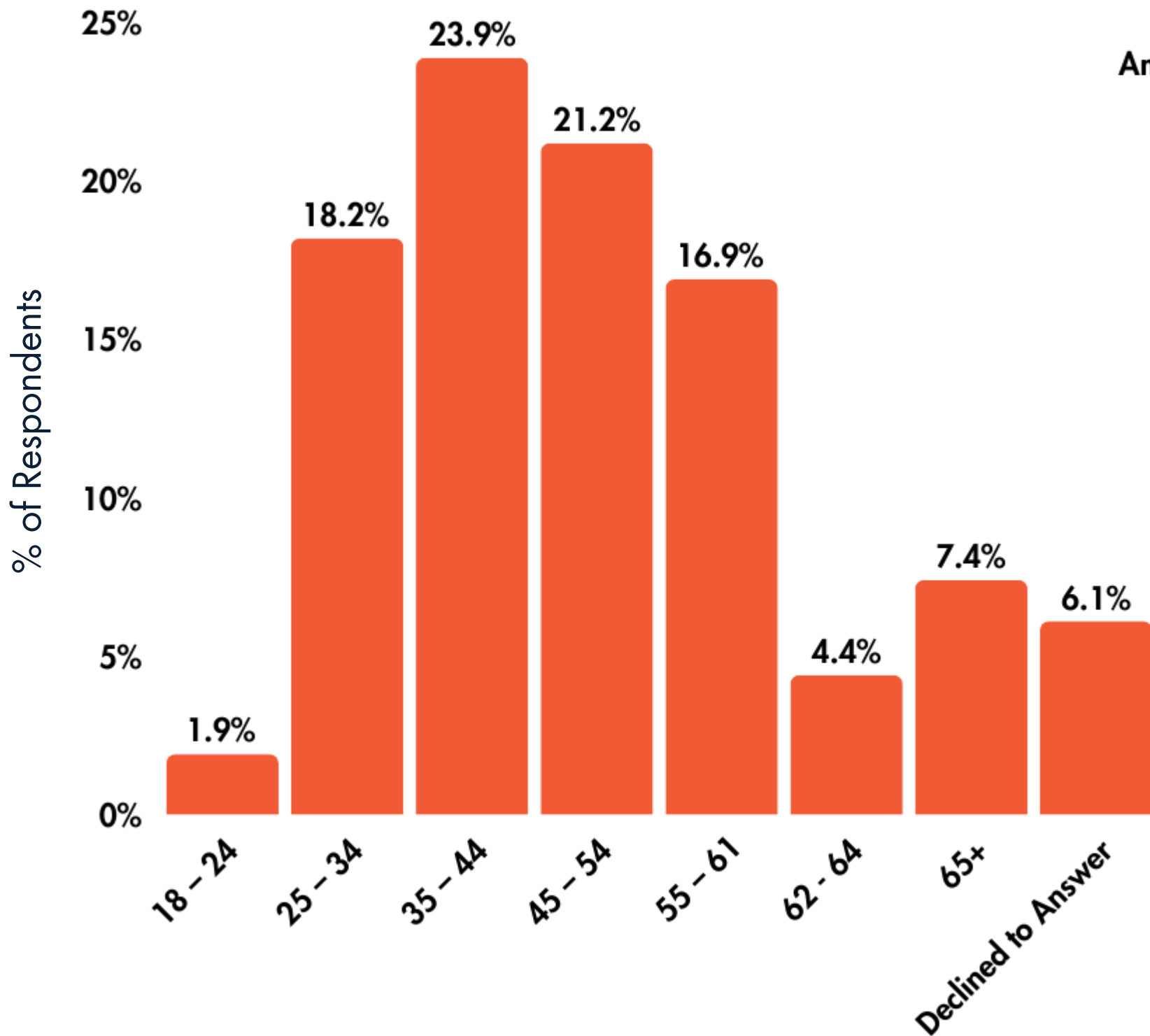
Alignment between the **2024 Unsheltered Point In Time Count** and the **2025 Survey Respondent Demographics** **confirms the dataset's reliability**



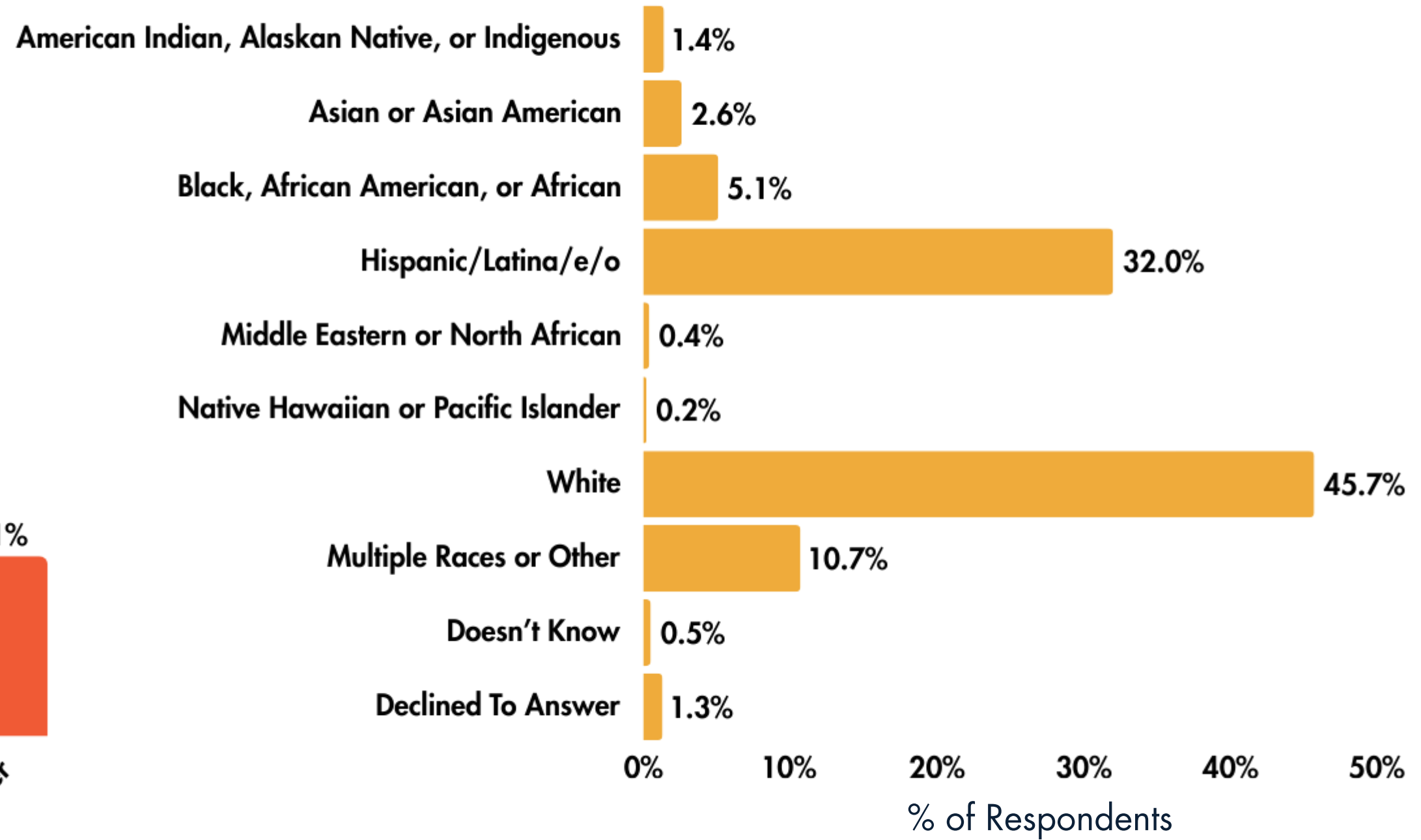
# DEMOGRAPHICS



## AGE RANGE



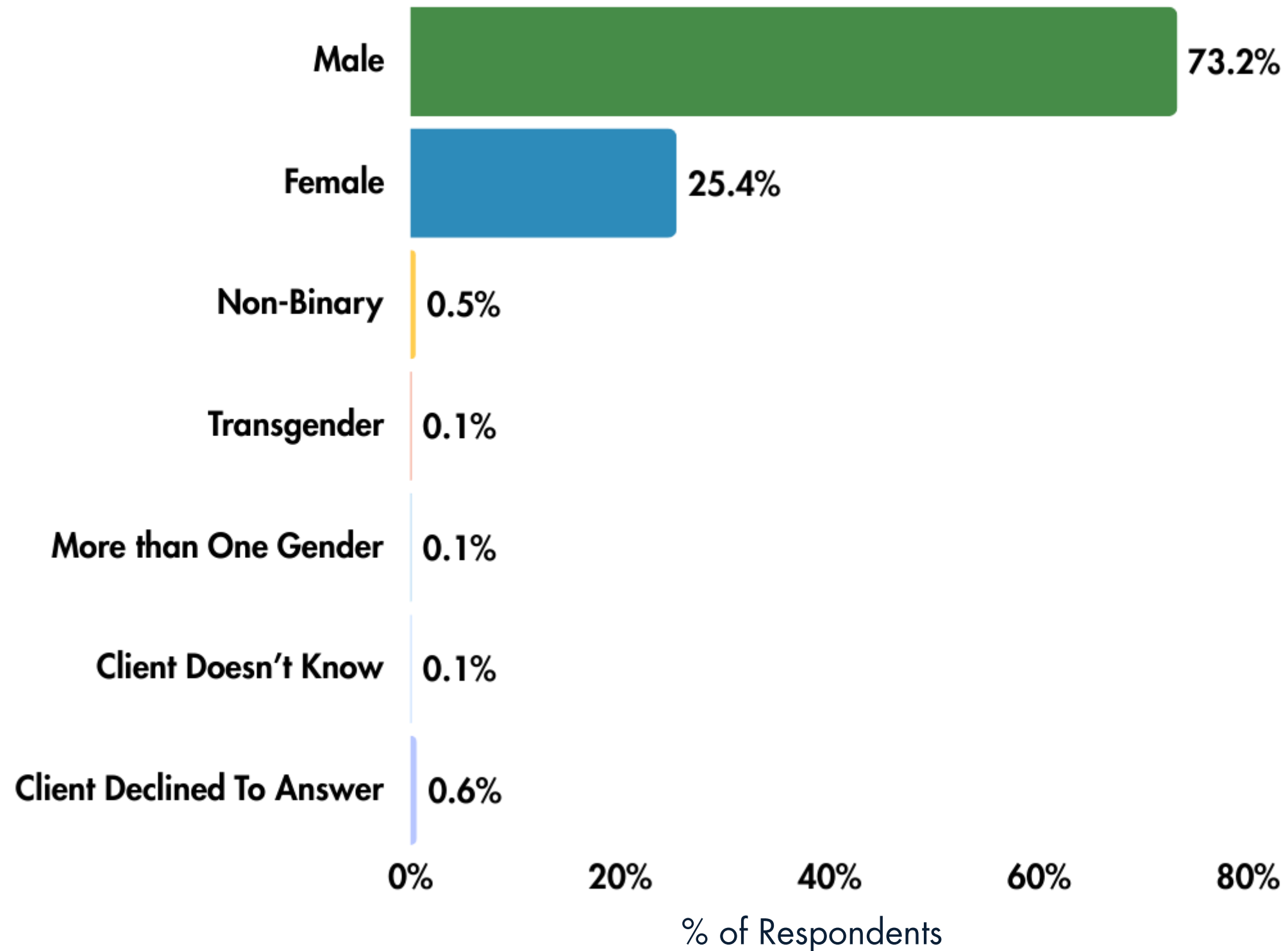
## RACE AND/OR ETHNICITY



# DEMOGRAPHICS



## GENDER



**VETERAN**

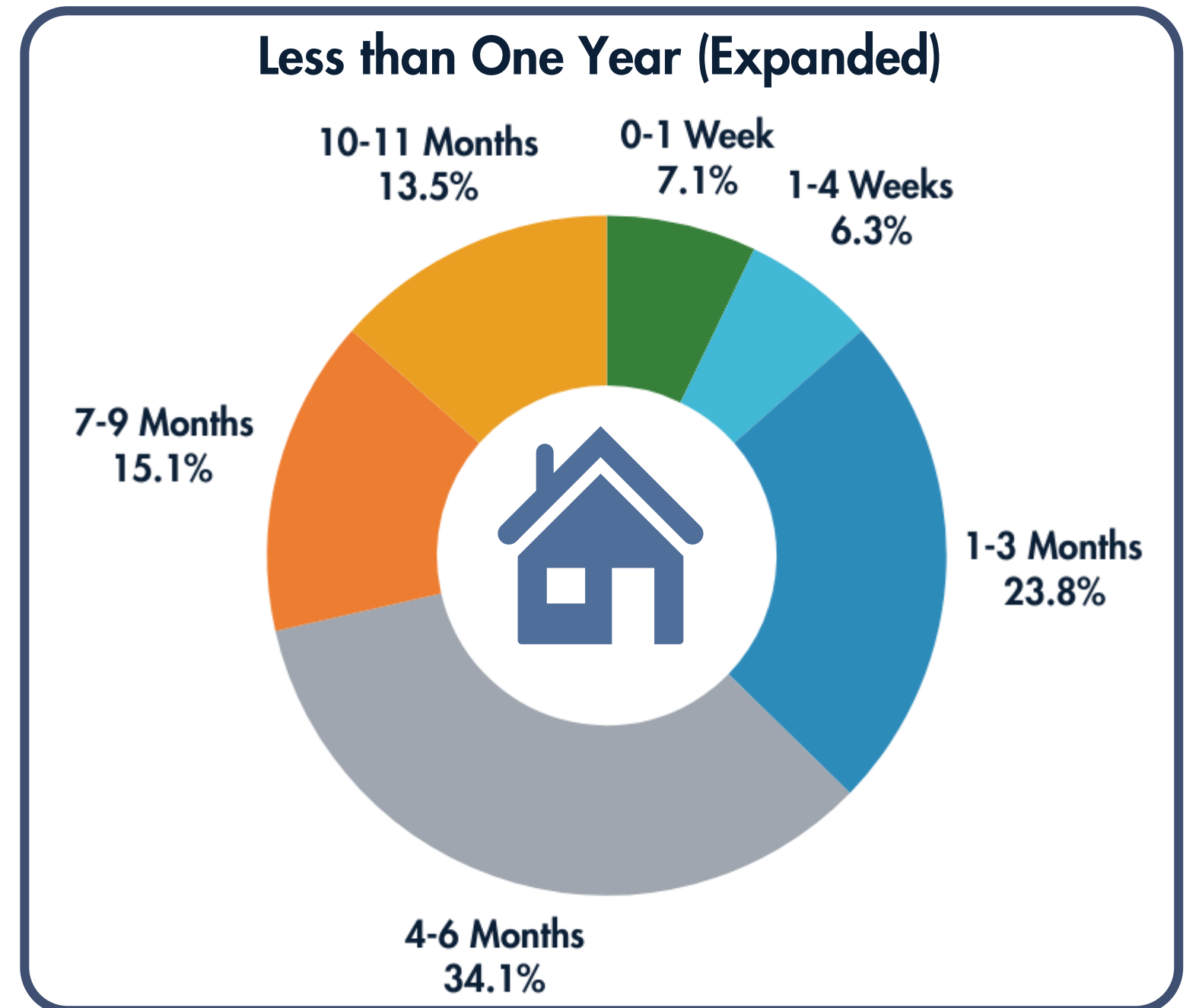
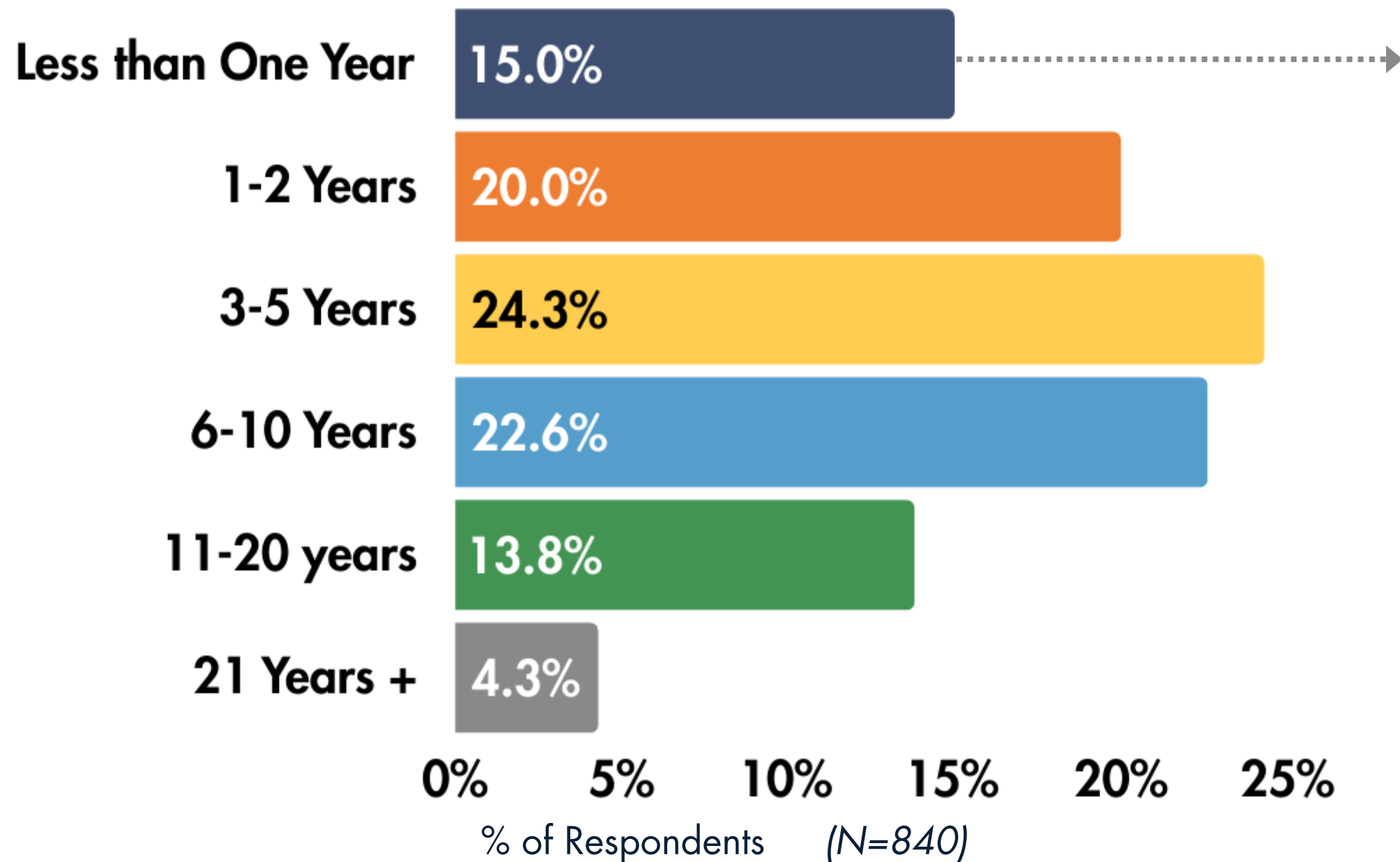
**YES: 6.2%**



# LENGTH OF TIME EXPERIENCING HOMELESSNESS



## HOW LONG HAVE THEY BEEN EXPERIENCING HOMELESSNESS?



# LIVING CONDITIONS



2025



2023



*\*Recreational Vehicles (RV) were reported to be non-operable*



# JOURNEY INTO HOMELESSNESS



**LIFE BEFORE  
HOMELESSNESS**

**HOW DID THEY BECOME  
HOMELESS?**

**WHAT DID THEY  
DO TO AVOID IT?**

**WHAT COULD  
HAVE HELPED?**

**WHAT DOES LIFE  
LOOK LIKE NOW?**



LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?



## WHEN LAST HOUSED, WHAT WAS THEIR HOUSING SITUATION?

**44.3%**  
FRIENDS OR  
FAMILY



**37.3%**  
RENT



**HOMEOWNER: 6.3%**



**HOSPITAL OR JAIL: 3.2%**

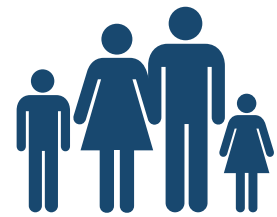


**HOTEL OR MOTEL: 2.7%**





# WAS THEIR NAME ON THE MORTGAGE, LEASE OR RENTAL AGREEMENT?



STAYING W/FRIENDS OR FAMILY

44.3%



RENTING  
(APARTMENT, HOUSE, ROOM)

37.3%



HOMEOWNER

6.3%

YES: 36.5%

LEASE OR RENTAL AGREEMENT

NO: 61.6%

YES: 75.5%

MORTGAGE

NO: 24.5%





LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

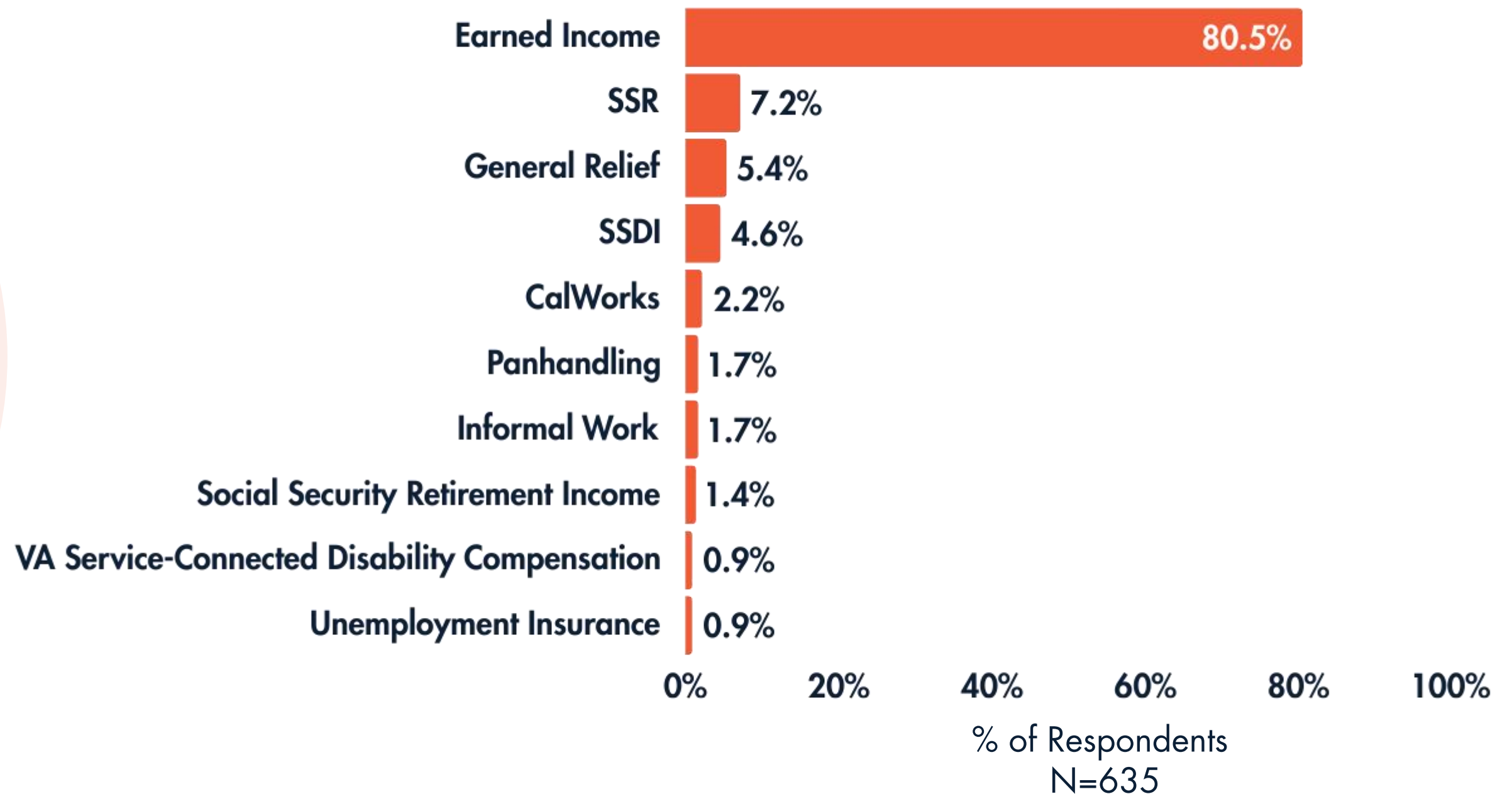
WHAT DOES LIFE LOOK LIKE NOW?

## WHAT WAS THEIR SOURCE OF INCOME?

**75.6%**

REPORTED AN INCOME PRIOR TO BECOMING HOMELESS

N=840





LIFE BEFORE HOMELESSNESS

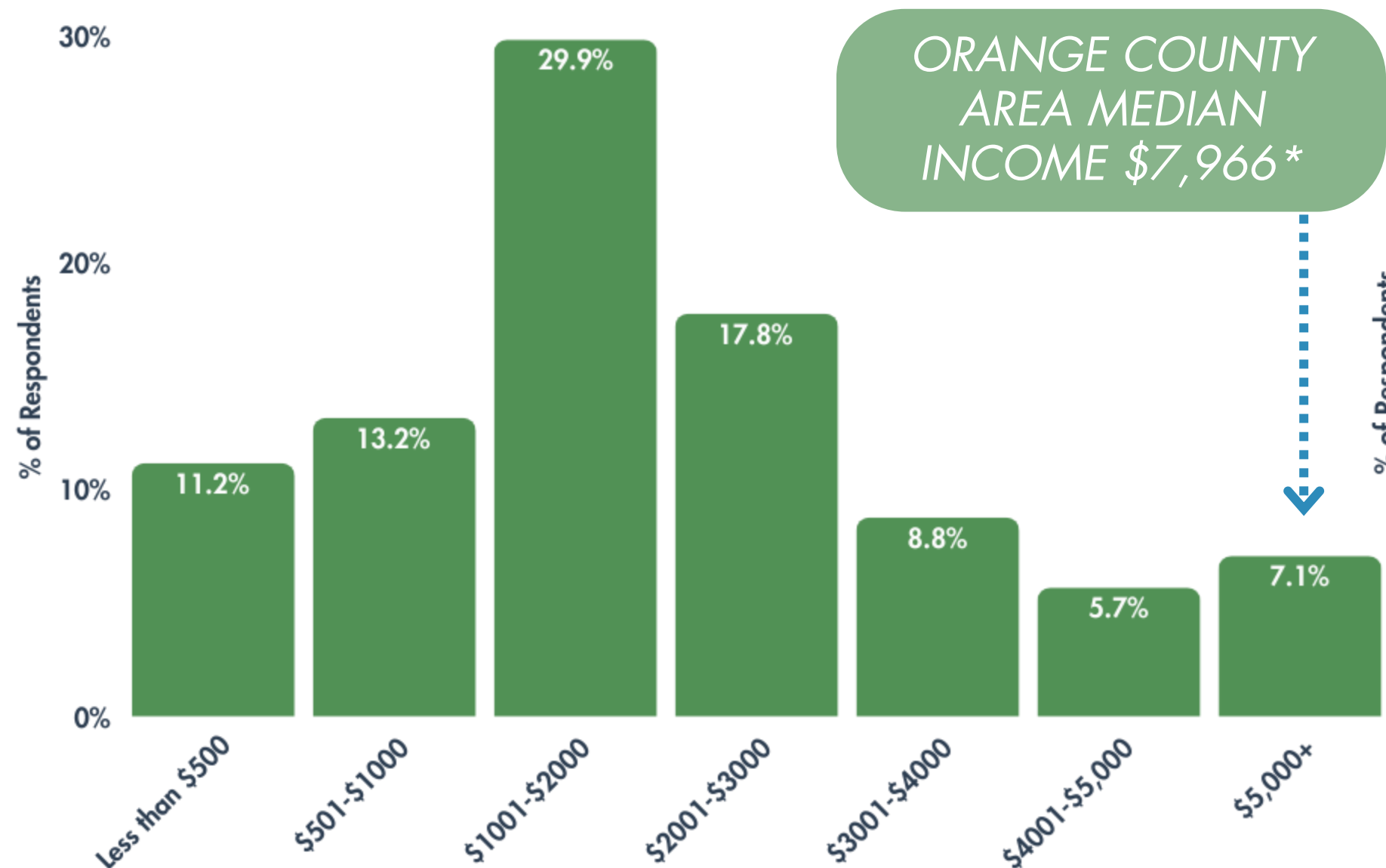
HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

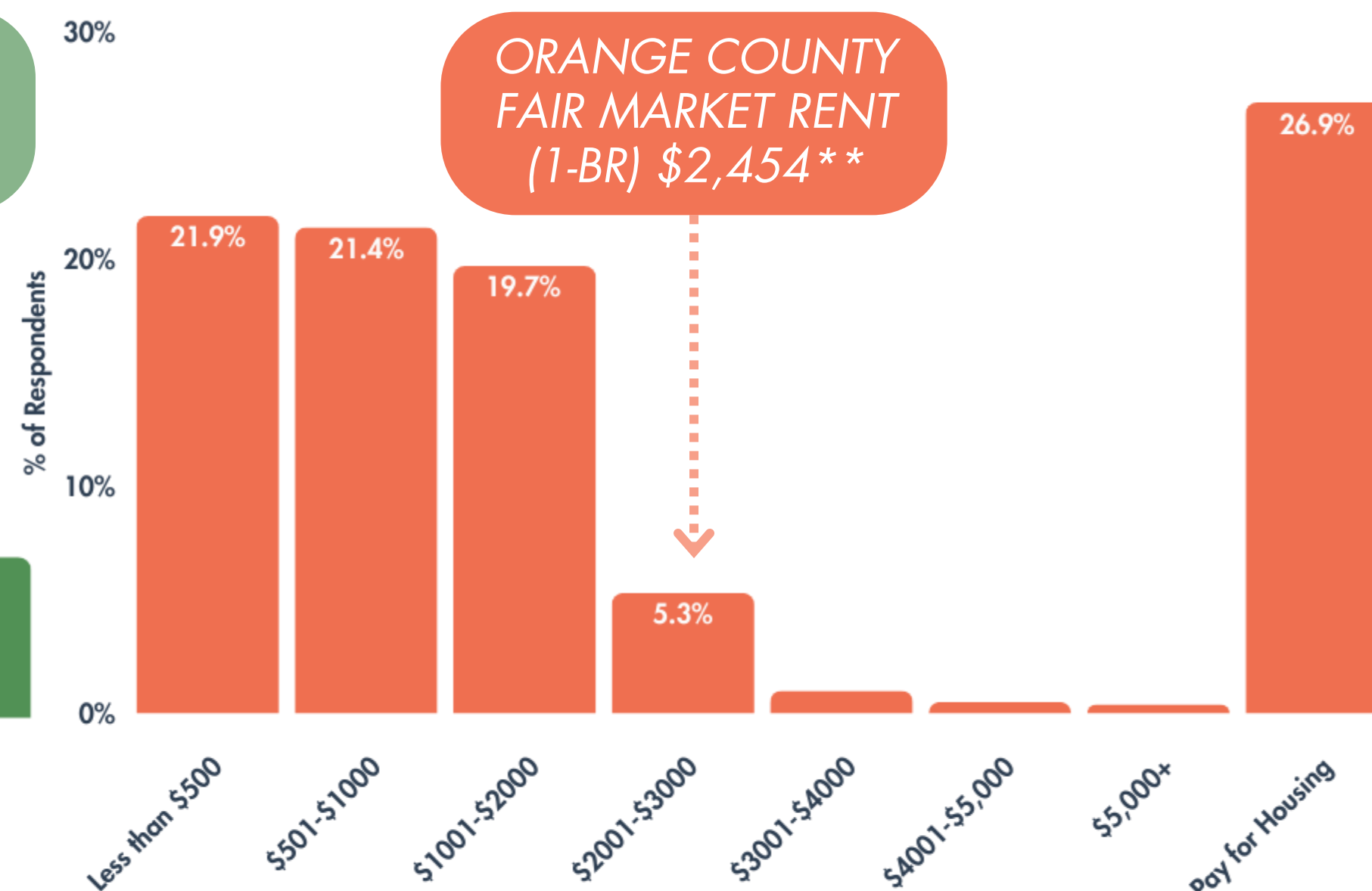
WHAT DOES LIFE LOOK LIKE NOW?

## HOW MUCH DID THEY MAKE?



APPROXIMATE MONTHLY GROSS INCOME N = 635

## HOW MUCH DID THEY PAY?



APPROXIMATE MONTHLY HOUSING PAYMENT N = 840

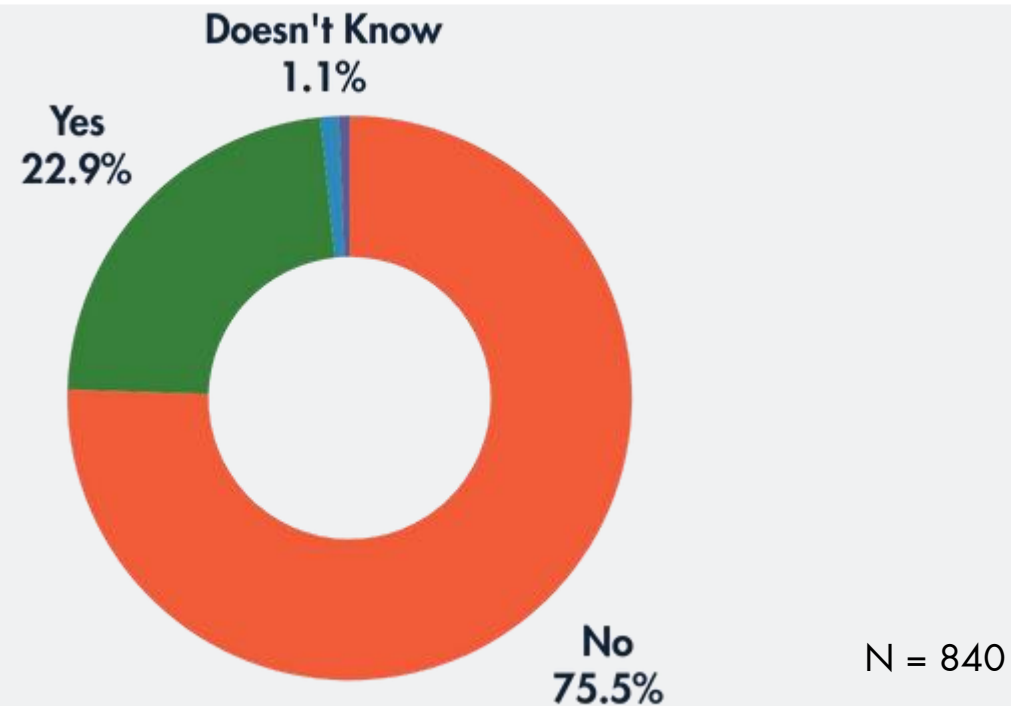
\*2025 Area Median Income for a 1-person household is \$95,000

\*\*2025 Fair Market Rent for A 1BR according to HUD





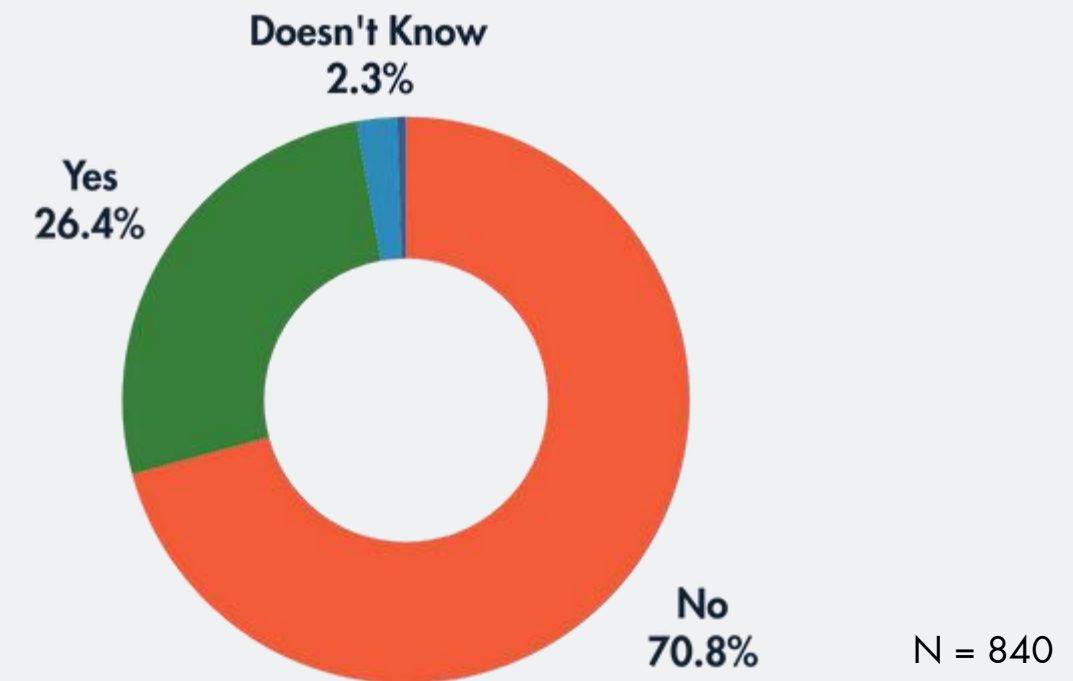
## DID THEY HAVE SAVINGS?



SAVINGS IN A TYPICAL MONTH	% OF RESPONDENTS
Less than \$500	35.9%
\$501-\$1000	17.7%
\$1001-\$5000	20.3%
More than \$5,000	20.3%
Doesn't Know	5.2%
Declined to Answer	0.2%

N = 192

## DID THEY HAVE DEBT?



TYPE(S) OF REPORTED DEBT*	% OF RESPONDENTS
Credit Card Debt	60.4%
Personal Loans	25.2%
Medical Bills	22.5%
Student Loans	14.0%
Housing-Related Debt	11.3%

\* Respondents selected all that apply; N = 222



LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

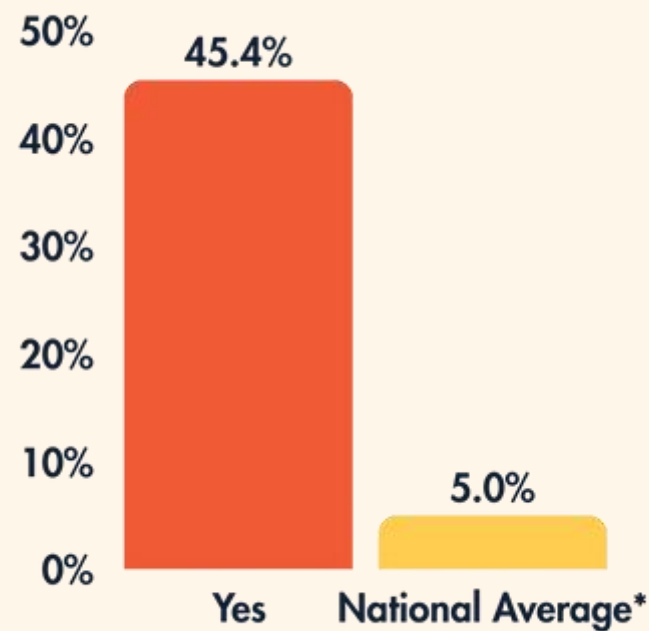
WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?



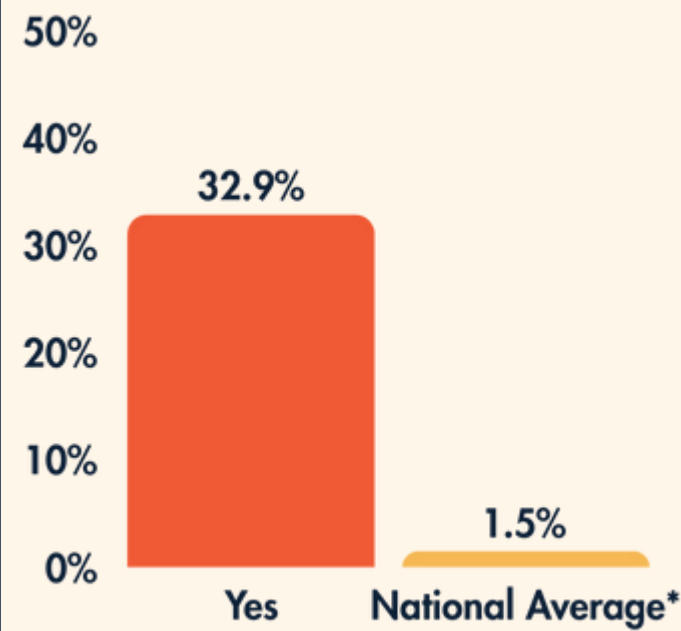
## WHO ARE THEY? (PAST PERSONAL EXPERIENCES)

### PRIOR INCARCERATION



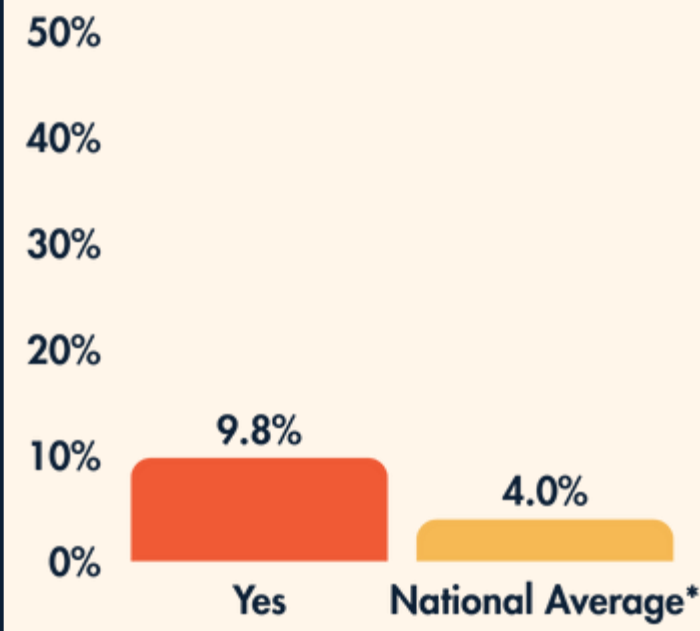
\*According to the Bureau of Justice Statistics

### PROBATION OR PAROLE



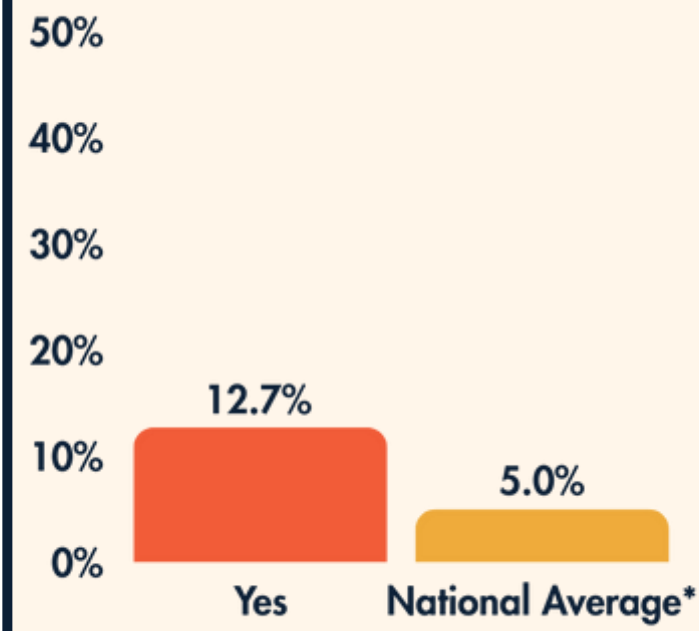
\*According to the Bureau of Justice Statistics

### SUBSIDIZED HOUSING



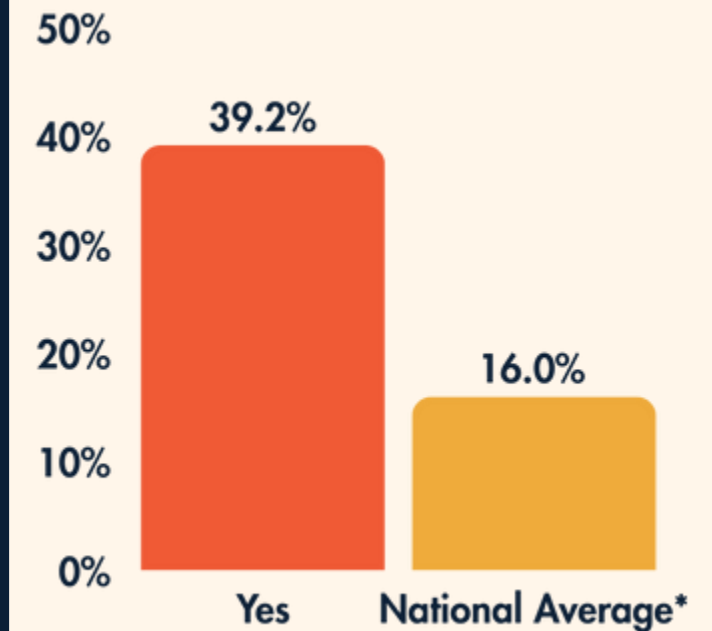
\*According to the National Low Income Housing Coalition

### FOSTER CARE



\*According to the Policy Circle

### CHILDHOOD POVERTY



\*According to the Annie E. Casey Foundation

N = 840



LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?



## WHO ARE THEY? (SELF-REPORTED DISABLING CONDITIONS)



8.0%

REPORTED BEING DIAGNOSED WITH A **COGNITIVE DISABILITY** PRIOR TO BECOMING HOMELESS



14.8%

REPORTED BEING DIAGNOSED WITH AN **EMOTIONAL OR BEHAVIORAL DISABILITY** PRIOR TO BECOMING HOMELESS



17.4%

REPORTED BEING DIAGNOSED WITH A **PHYSICAL DISABILITY** PRIOR TO BECOMING HOMELESS





## HAD THEY EXPERIENCED **ONE OR MORE** TRAUMATIC EVENTS THAT IMPACTED THEIR LIFE?

**NO**

23.6%

**YES**

72.5%

NEARLY  $\frac{3}{4}$  STATED TRAUMATIC EVENTS PLAYED A ROLE IN THEIR HOMELESSNESS



LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?



## FACTORS THAT CONTRIBUTED TO HOMELESSNESS

Environmental



8.2%



61.5%

Relationships



78.7%

Financial

Health & Safety



53.7%

Systemic



42.0%

\*Respondents selected all that apply; N=840





LIFE BEFORE HOMELESSNESS

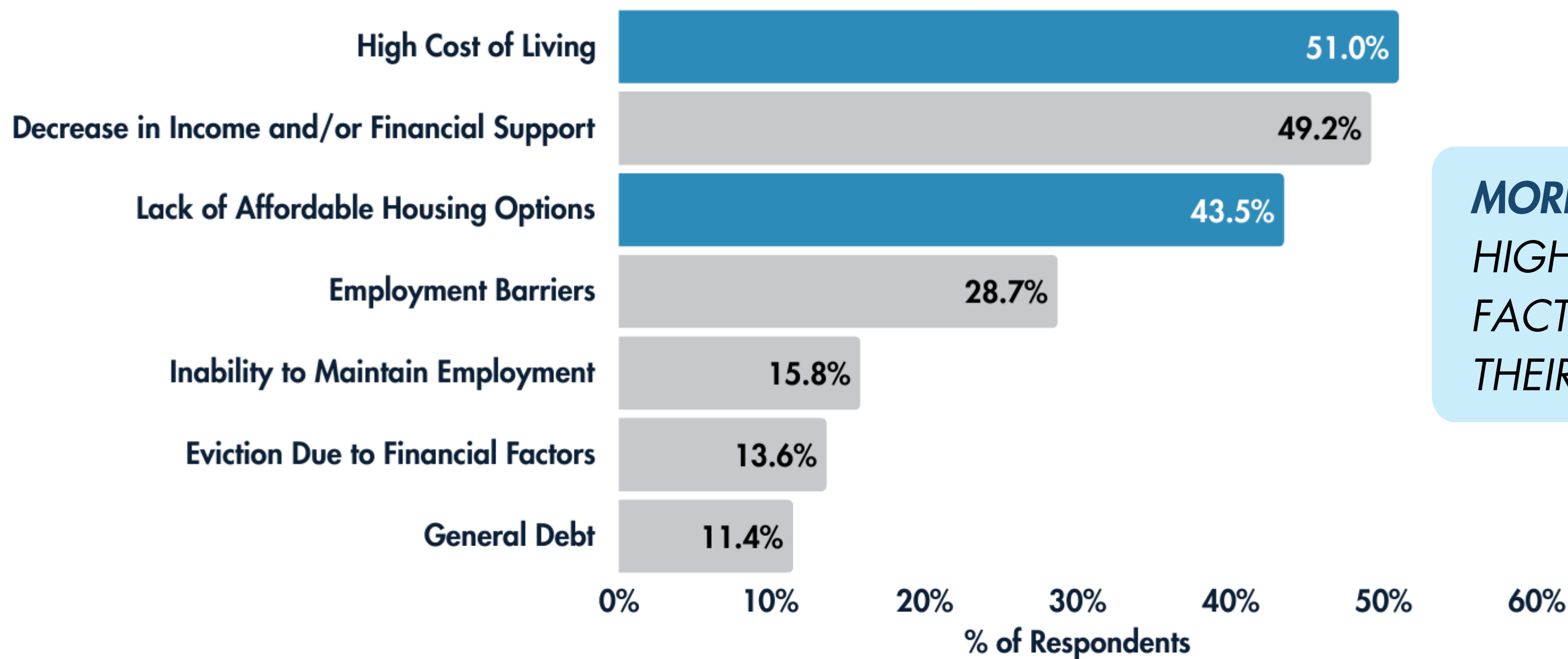
HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## FINANCIAL FACTORS MOST CITED FINANCIAL DRIVERS OF HOMELESSNESS



**MORE THAN HALF POINTED TO HIGH COST OF LIVING AS A FACTOR THAT CONTRIBUTED TO THEIR HOMELESSNESS.**

\*Respondents selected all that apply; N=840





LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

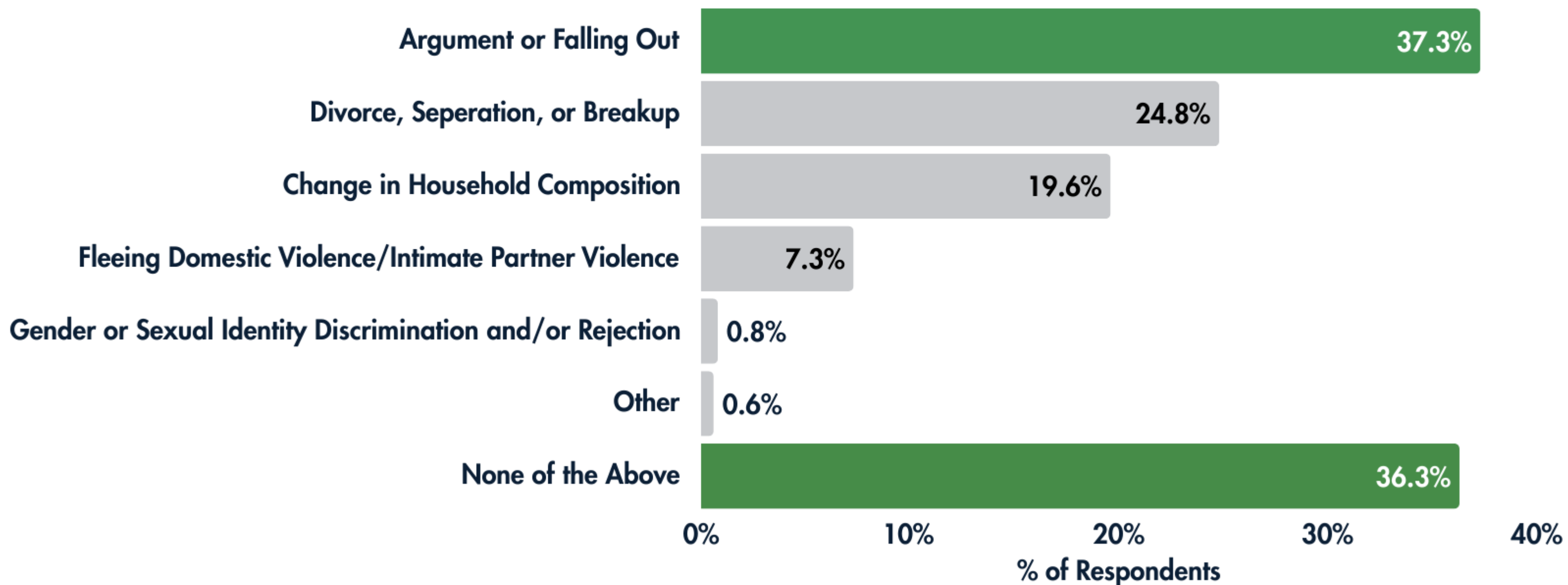
WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## RELATIONSHIP FACTORS

### MOST CITED RELATIONSHIP-RELATED DRIVERS OF HOMELESSNESS



\*Respondents selected all that apply; N=840





LIFE BEFORE HOMELESSNESS

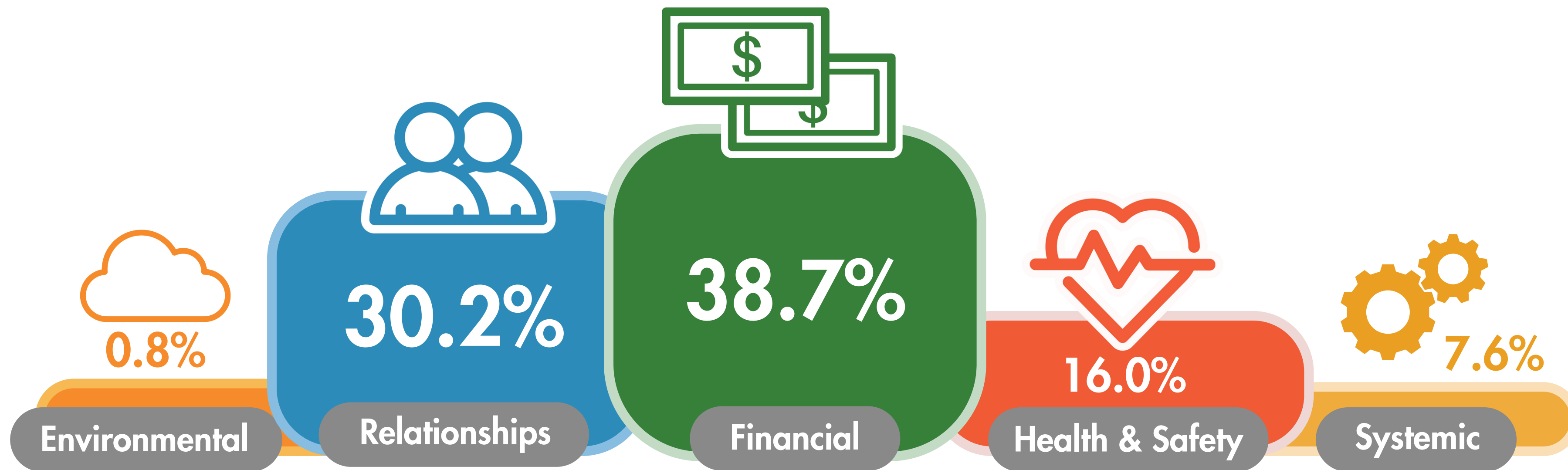
HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## WHICH FACTOR PLAYED THE BIGGEST ROLE IN THEIR HOMELESSNESS EXPERIENCE?



\*Respondents were asked to **select one**; N=840





LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

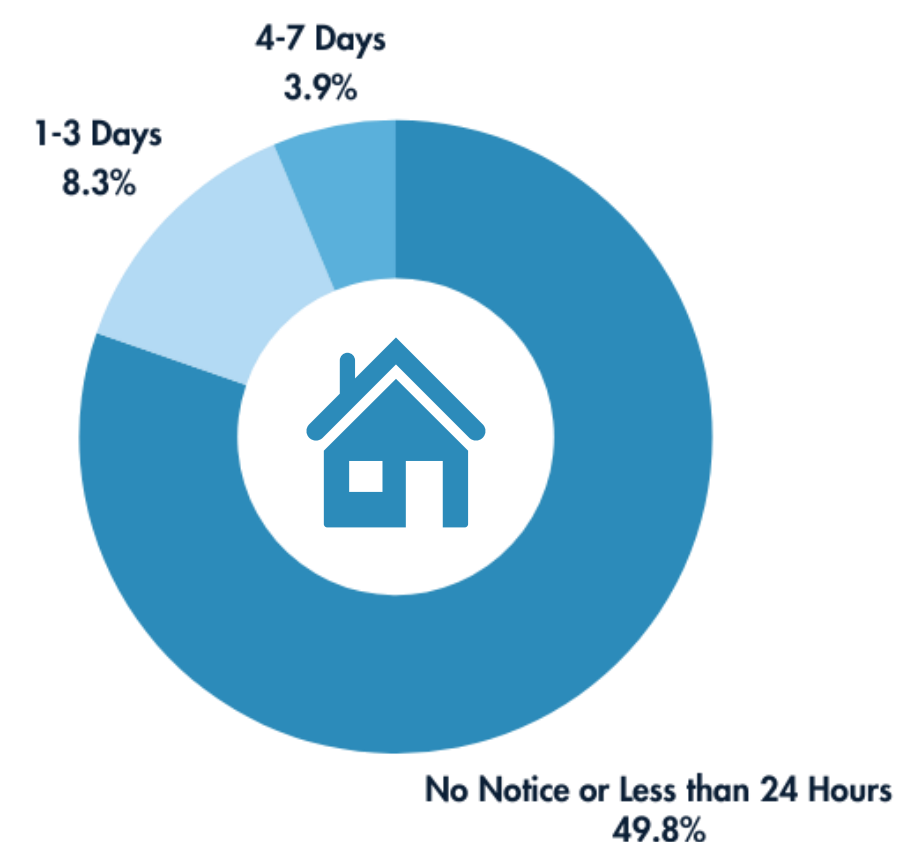
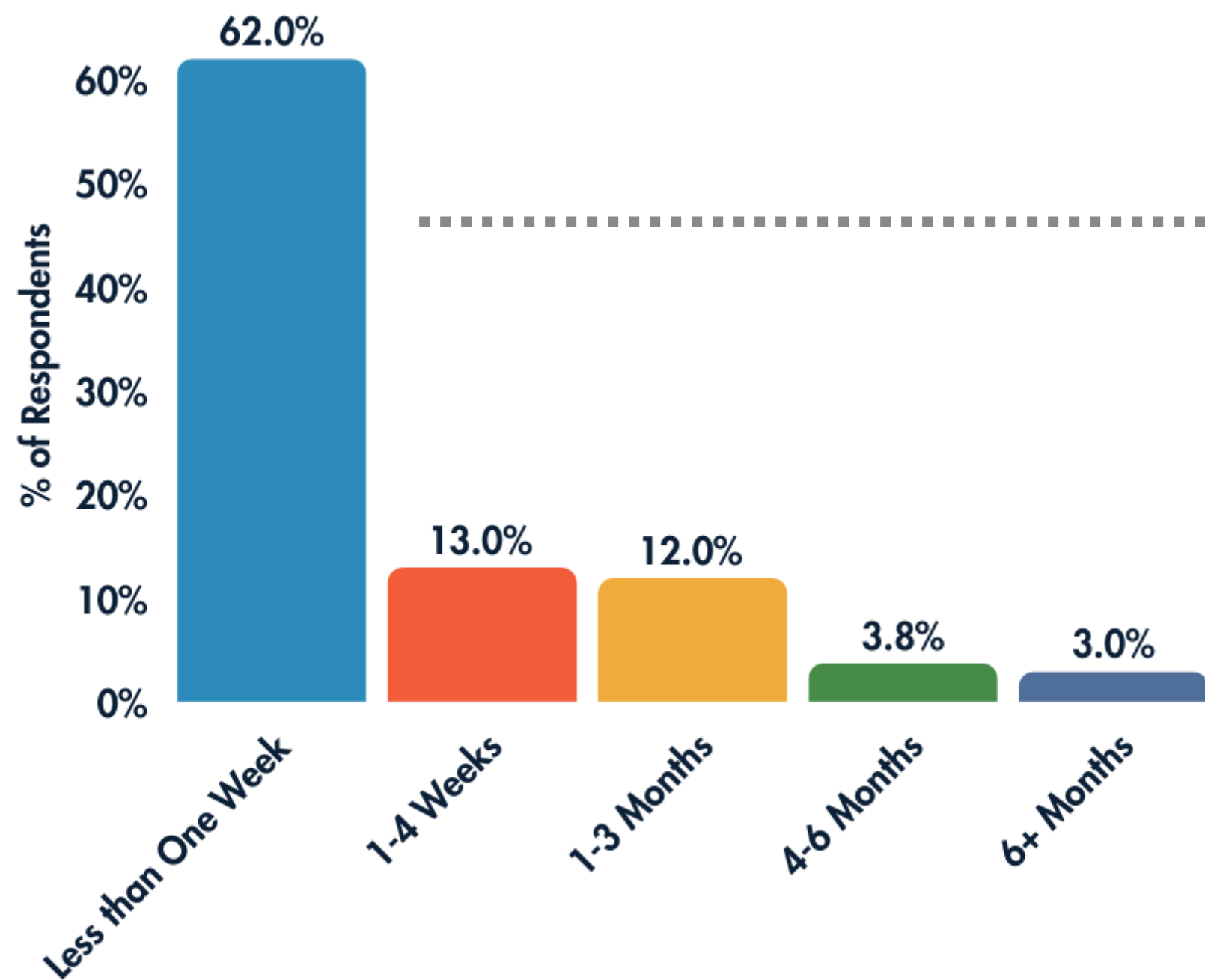
WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## HOW MUCH NOTICE DID THEY RECEIVE?

### Less than One Week (Expanded)



NEARLY 50% OF RESPONDENTS WHO REPORTED RECEIVING NOTICE LESS THAN A WEEK PRIOR TO BECOMING HOMELESS WERE STAYING WITH FAMILY AND FRIENDS.





LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

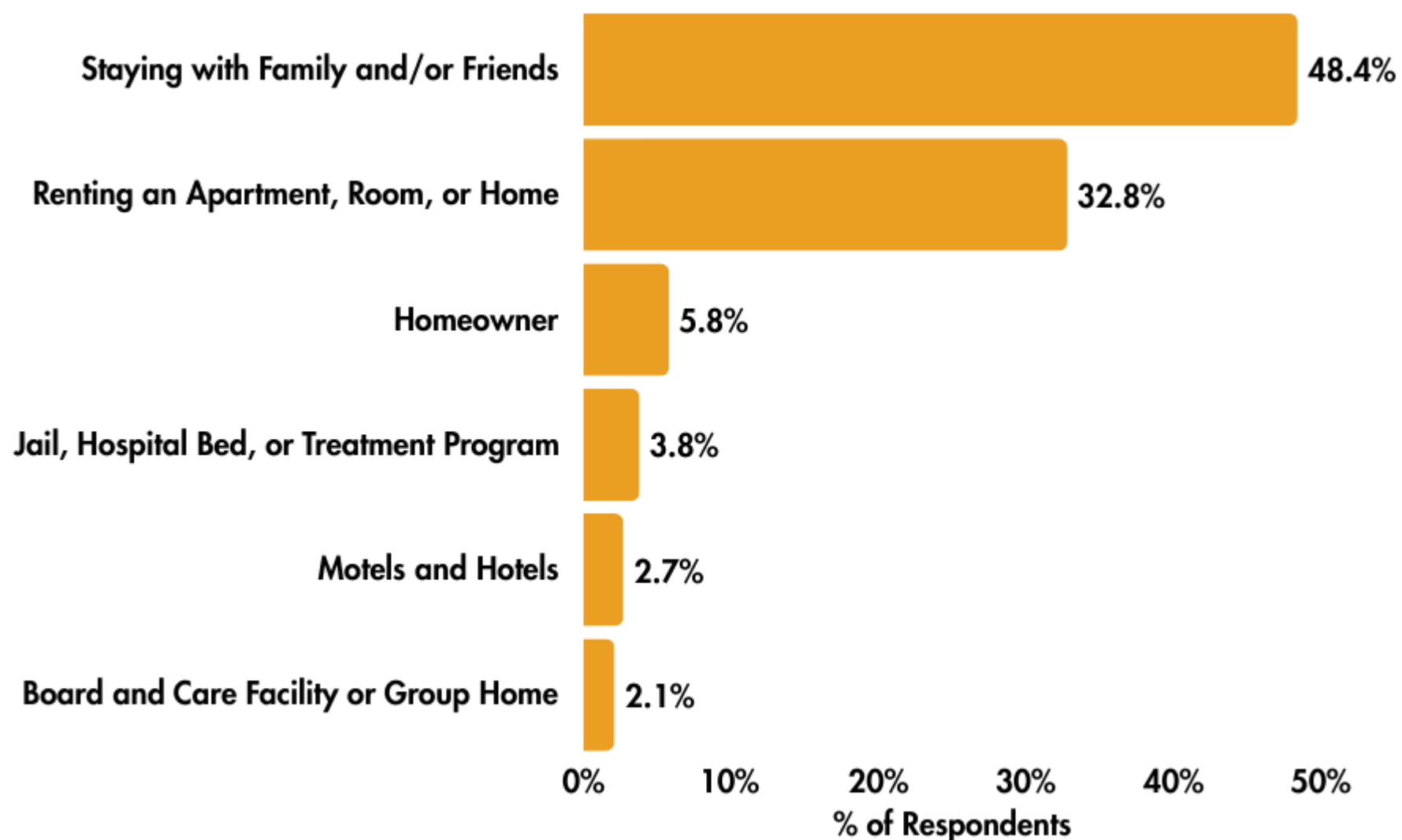
WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

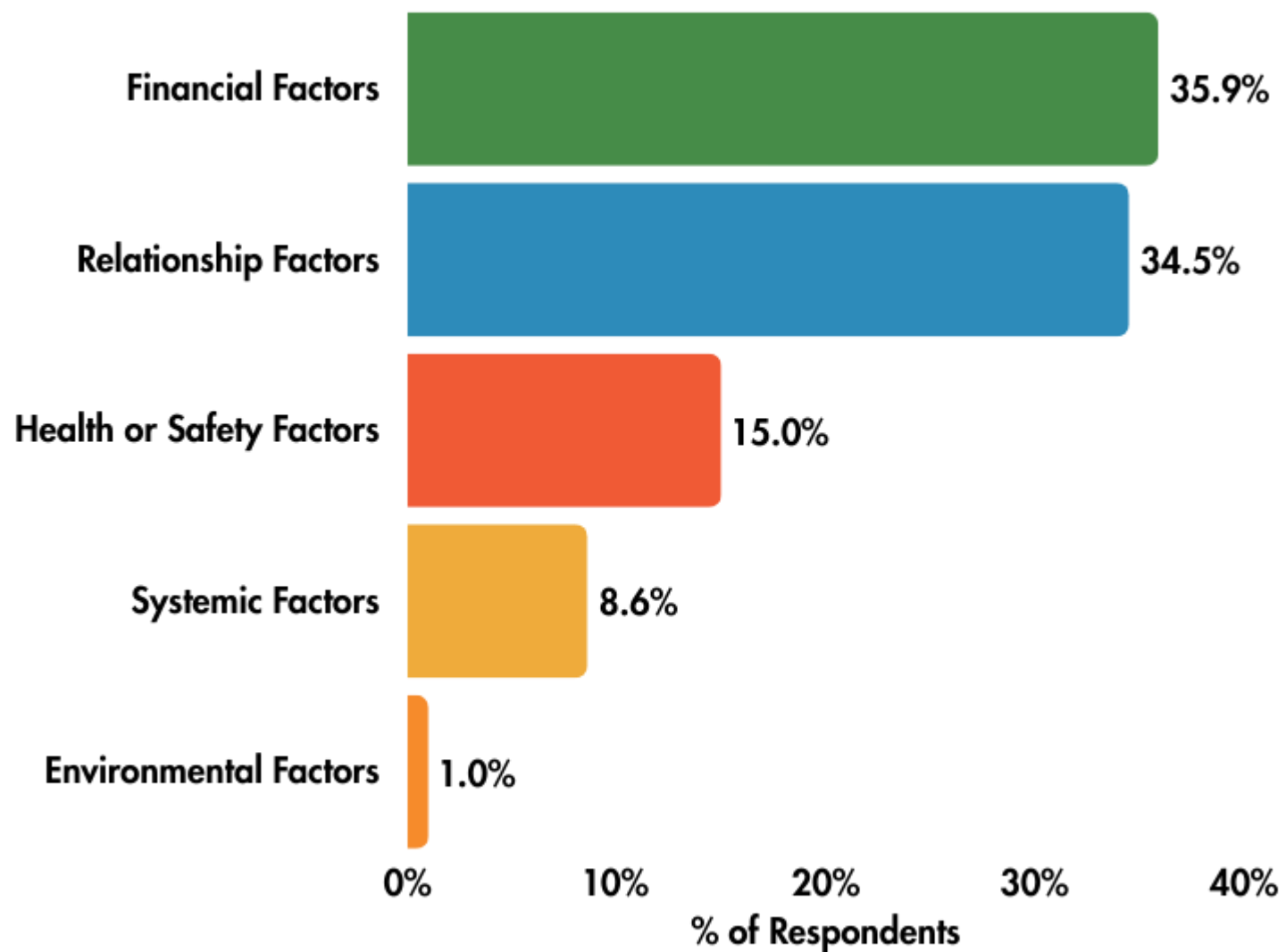


## FOR THOSE WHO RECEIVED LESS THAN 1 WEEK NOTICE...

### Where Did They Live?



### Main Factor Contributing to Homelessness



N=521





LIFE BEFORE HOMELESSNESS

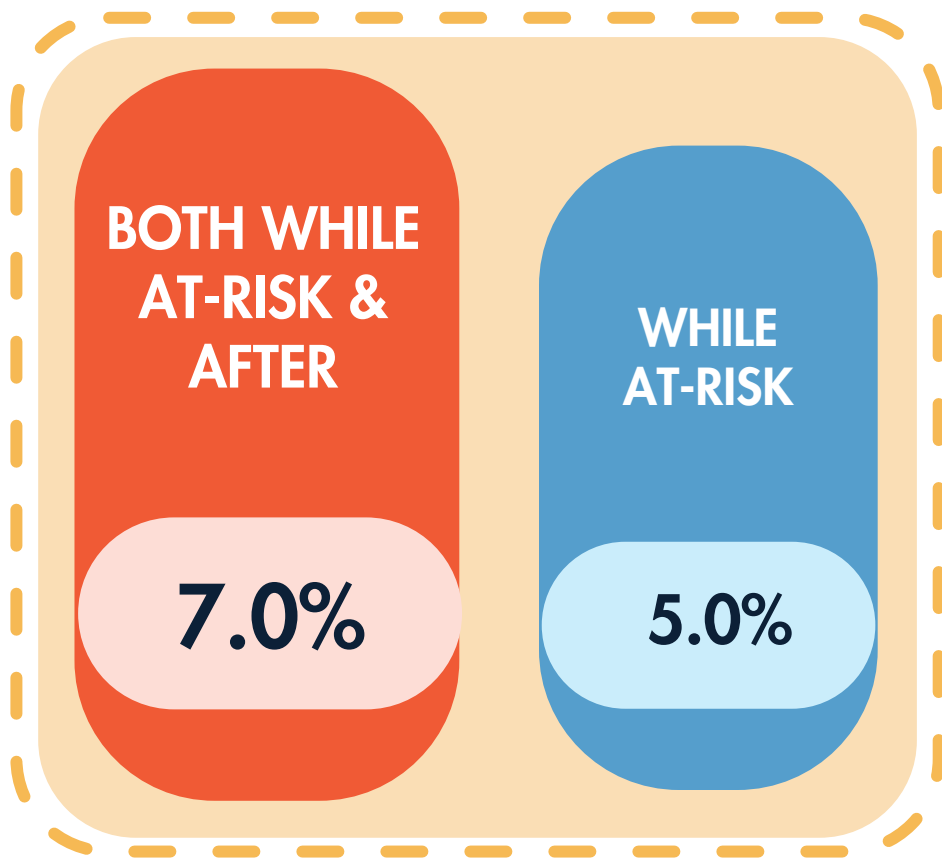
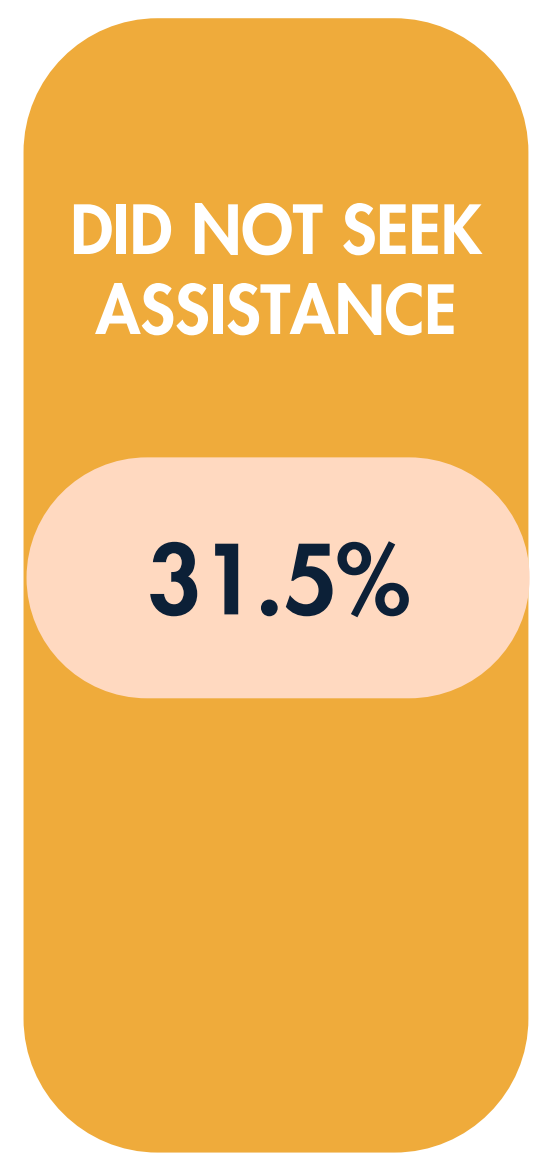
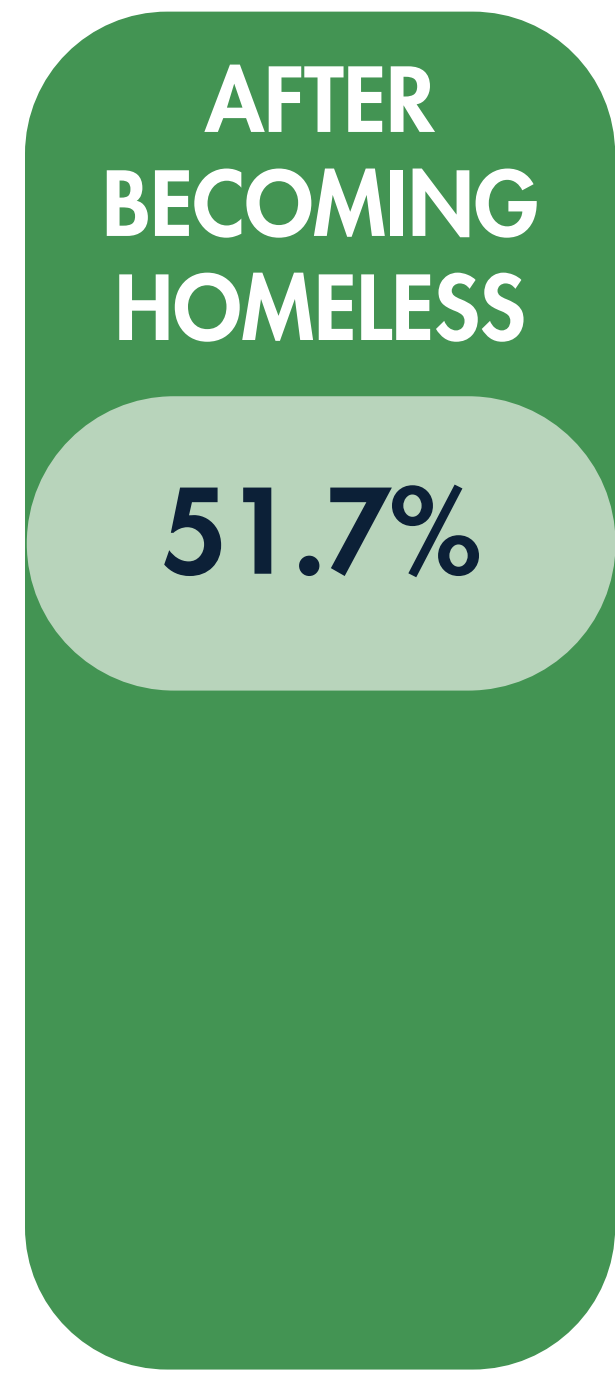
HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## DID THEY SEEK HELP TO PREVENT IT?



\*Respondents were asked to **select one**; N=840





LIFE BEFORE HOMELESSNESS

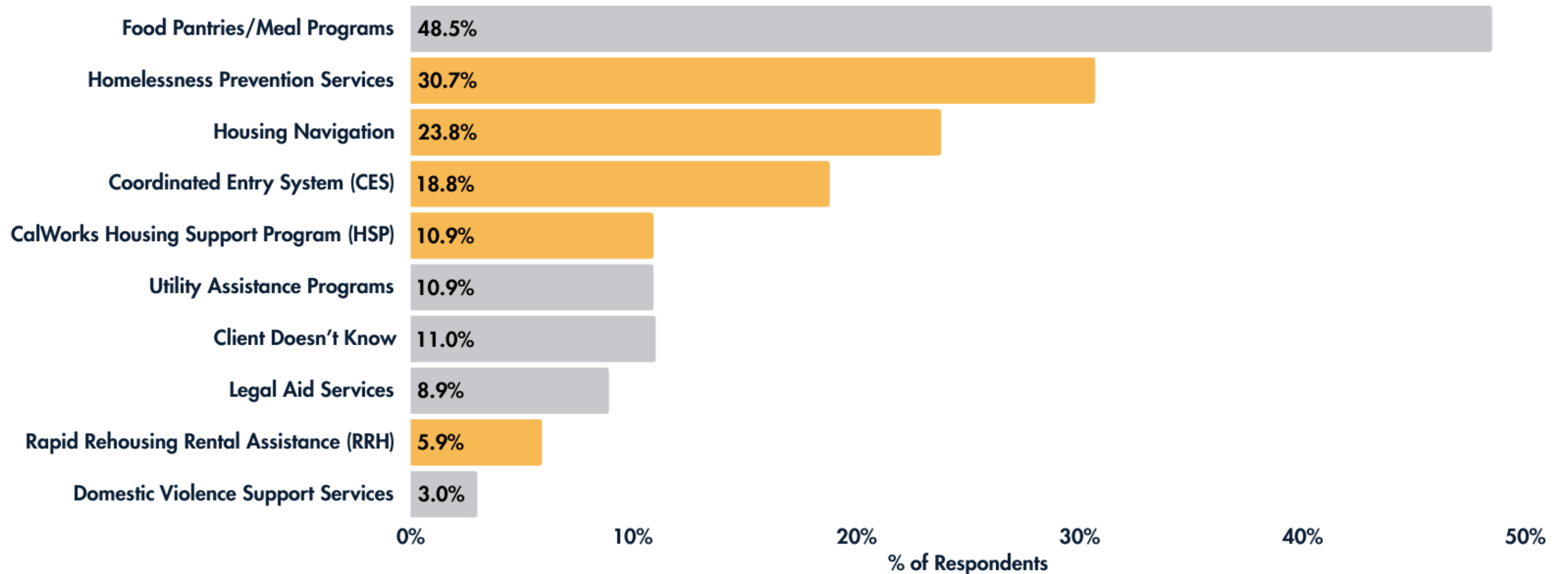
HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## IF THEY SOUGHT HELP, WHAT HELP DID THEY RECEIVE?



\*Respondents selected all that apply; N=101





LIFE BEFORE HOMELESSNESS

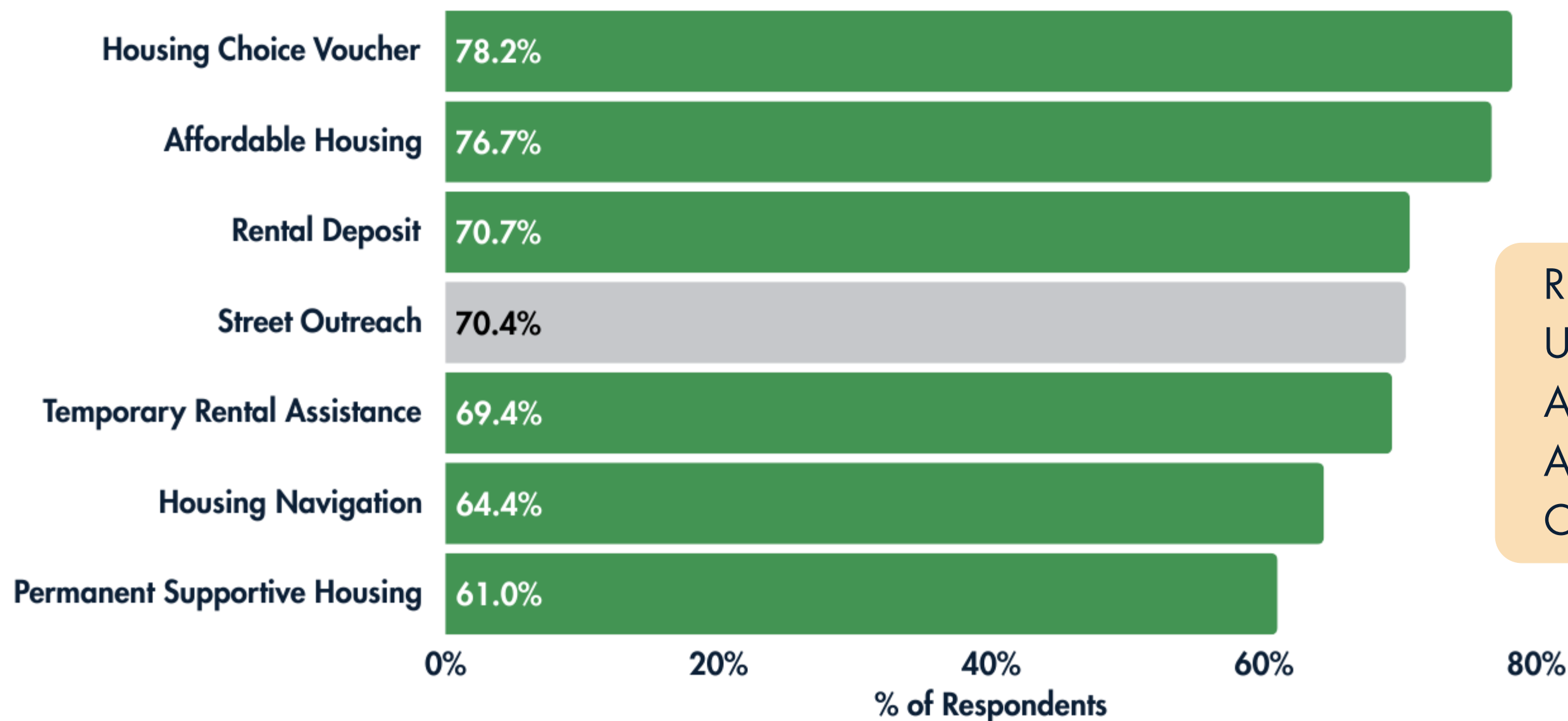
HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## WHAT DO THEY BELIEVE COULD HAVE HELPED IMPROVE THEIR CHANCES OF REMAINING HOUSED OR SECURING HOUSING?



RESPONSES **OVERWHELMINGLY** UNDERSCORE THE IMPORTANCE OF ASSISTANCE WITH RENT PAYMENTS OR ACCESS TO AFFORDABLE HOUSING OPTIONS.

\*Respondents selected all that apply; N=840





LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

IF “TEMPORARY RENTAL ASSISTANCE” COULD HAVE HELPED...  
**HOW MANY MONTHS OF TEMPORARY RENTAL ASSISTANCE WOULD HAVE BEEN NEEDED TO ACHIEVE HOUSING STABILITY?**



## 12 MONTHS +

- 31.6% OF RESPONDENTS INDICATED 12 MONTHS OR MORE OF RENTAL ASSISTANCE WOULD BE NEEDED TO ACHIEVE HOUSING STABILITY.

## 6 MONTHS OR LESS

39.1% OF RESPONDENTS BELIEVED THAT UP TO HALF A YEAR OF SUPPORT COULD HAVE HELPED.

N=583





LIFE BEFORE HOMELESSNESS

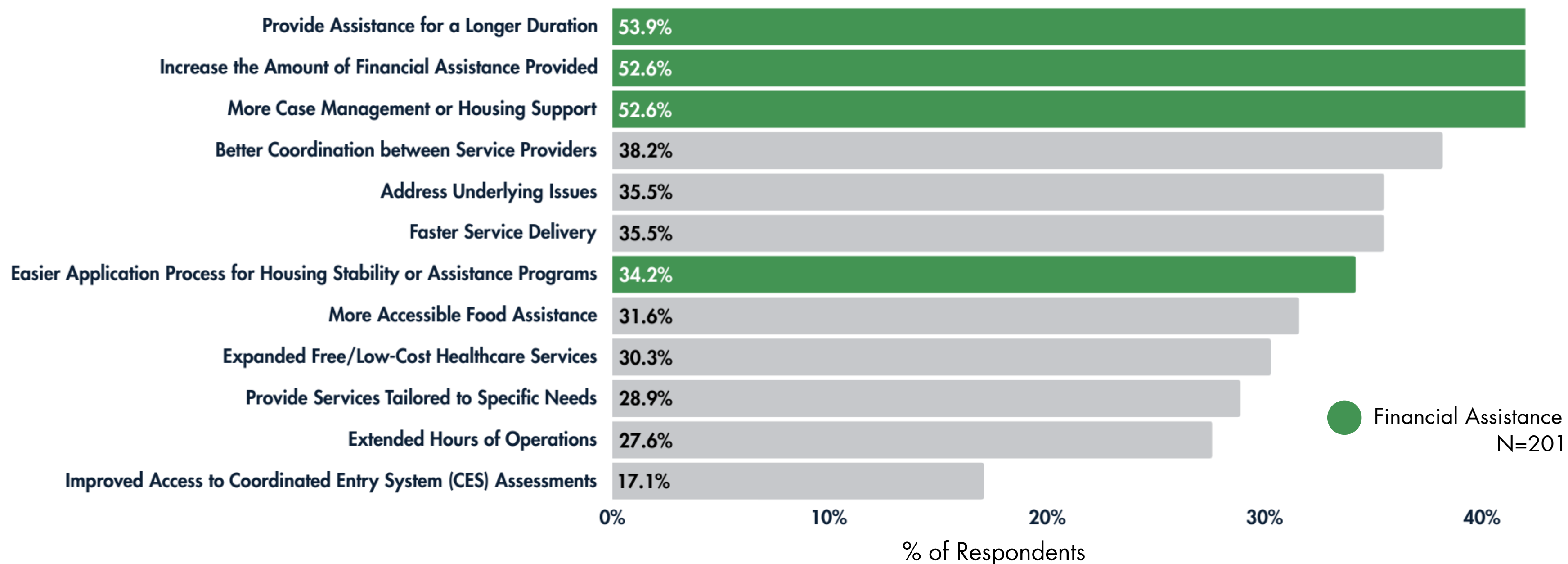
HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

# WHAT COULD HAVE HELPED THEM STAY HOUSED RATHER THAN JUST DELAY HOMELESSNESS?





LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

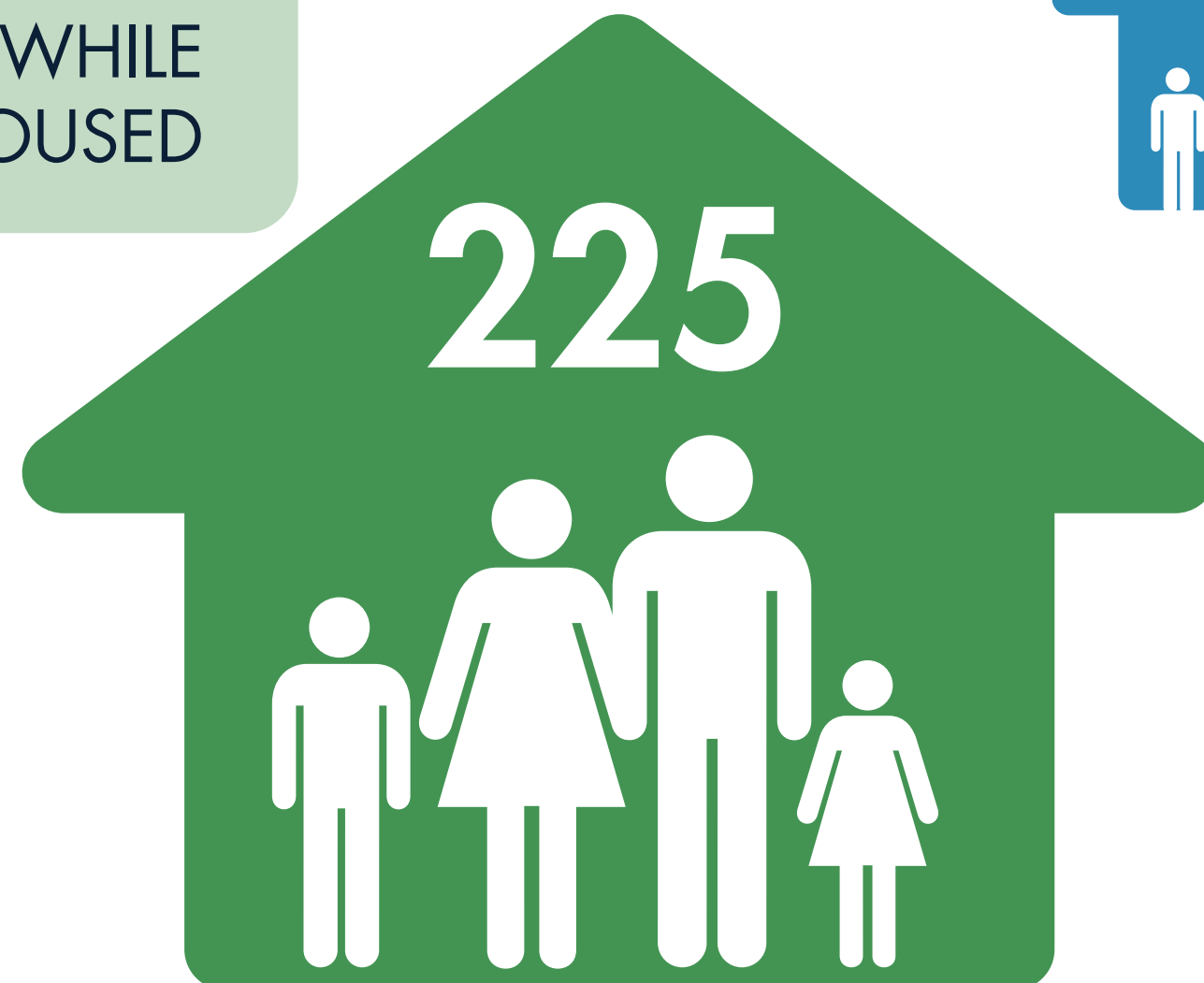
WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

## HOW HAS HOMELESSNESS CHANGED THEIR LIFE?

225 REPORTED THEIR HOUSEHOLDS WERE COMPOSED OF **ADULTS AND CHILDREN** WHILE PREVIOUSLY HOUSED



**ONLY 6 HOUSEHOLDS ARE STILL COMPOSED OF ADULTS AND CHILDREN.**

**212** REPORT THEIR HOUSEHOLD IS NOW COMPOSED OF ONLY ADULTS. **7** DECLINED TO STATE.





LIFE BEFORE HOMELESSNESS

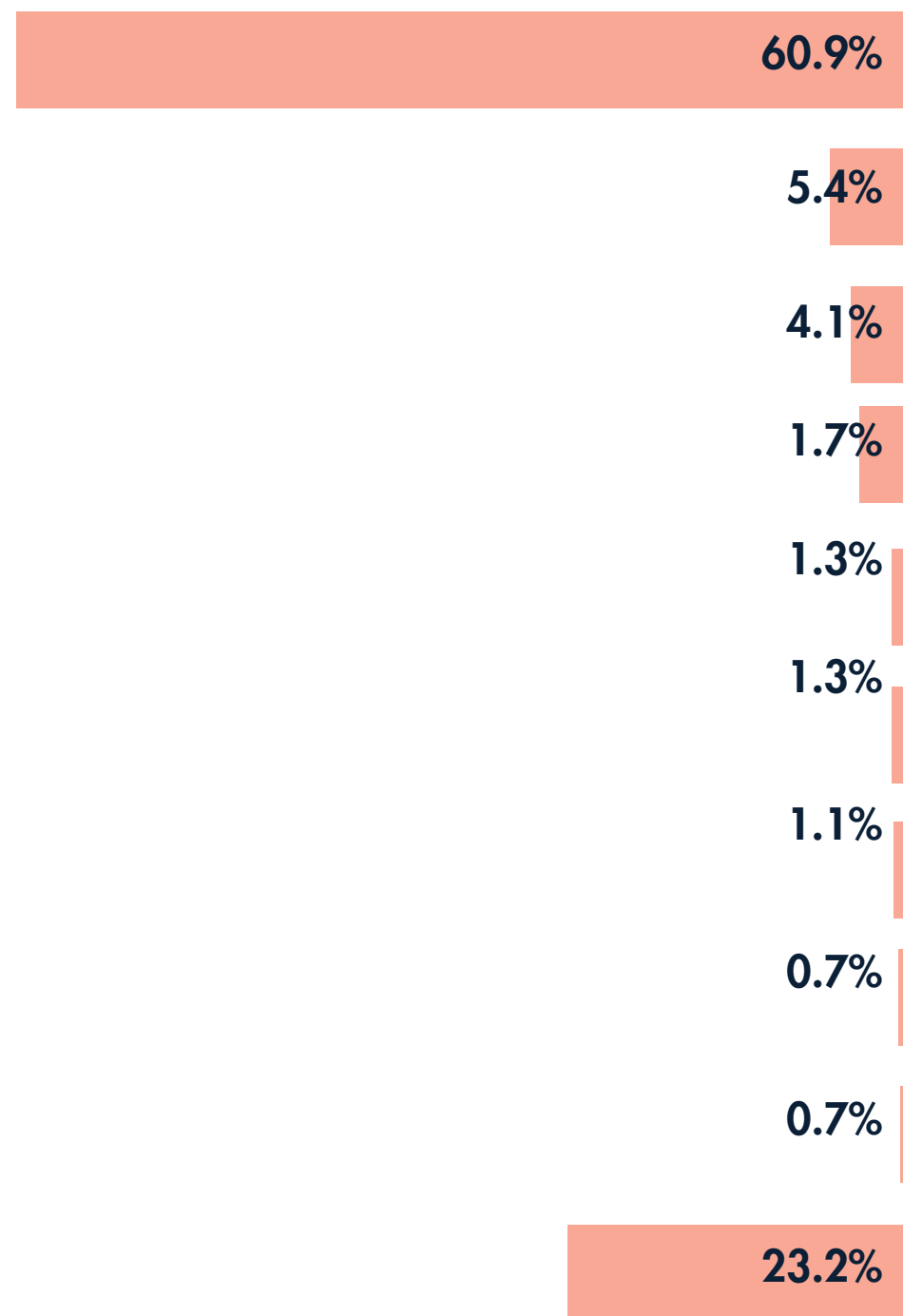
HOW DID THEY BECOME HOMELESS?

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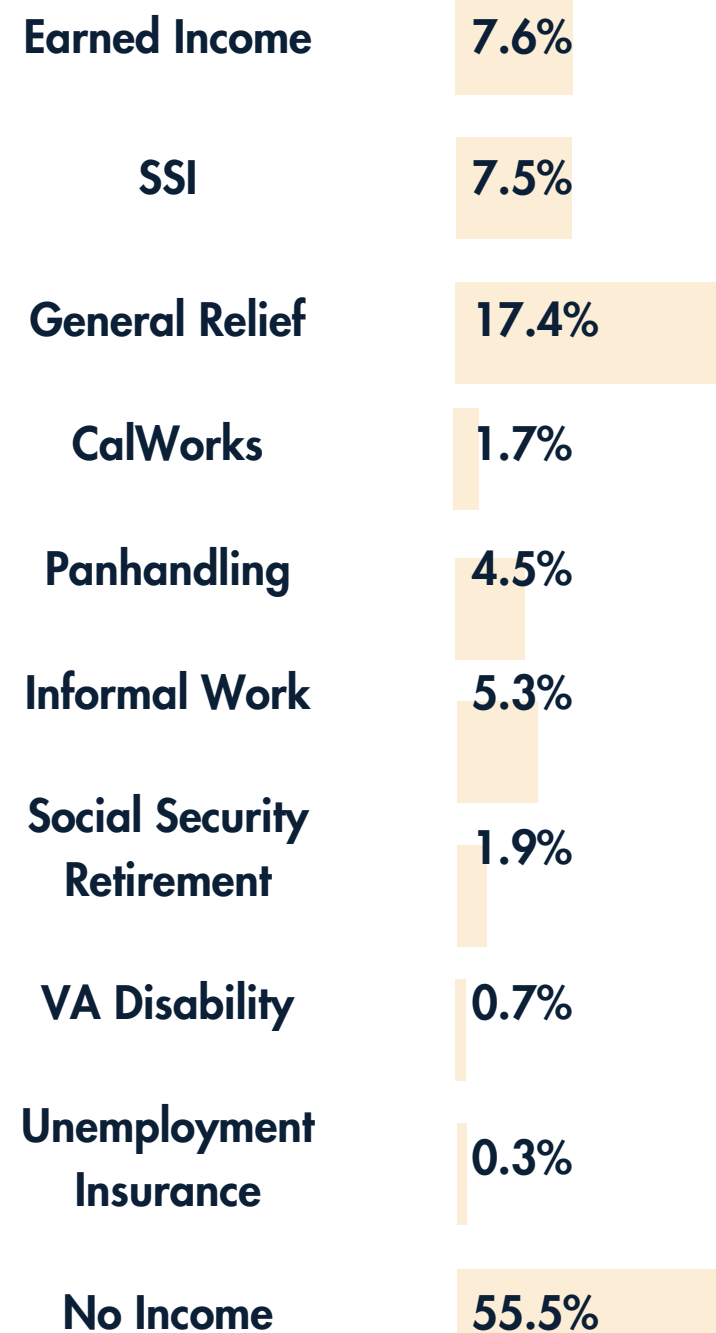
WHAT DOES LIFE LOOK LIKE NOW?

**PRIOR TO HOMELESSNESS**



**INCOME**

**CURRENTLY**



**43.1%**  
**CURRENTLY HAVE AN INCOME**  
*\* RESPONDENTS SELECTED ALL THAT APPLY; N=840*



LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?



## WHO ARE THEY? (SELF-REPORTED DISABLING CONDITIONS)



8.0%

REPORTED BEING DIAGNOSED WITH A **COGNITIVE DISABILITY** PRIOR TO BECOMING HOMELESS

4.5% DIAGNOSED AFTER EXPERIENCING HOMELESSNESS



14.8%

REPORTED BEING DIAGNOSED WITH AN **EMOTIONAL OR BEHAVIORAL DISABILITY** PRIOR TO BECOMING HOMELESS

14.8% DIAGNOSED AFTER EXPERIENCING HOMELESSNESS



17.4%

REPORTED BEING DIAGNOSED WITH A **PHYSICAL DISABILITY** PRIOR TO BECOMING HOMELESS

14.2% DIAGNOSED AFTER EXPERIENCING HOMELESSNESS



LIFE BEFORE HOMELESSNESS

HOW DID THEY BECOME HOMELESS?

WHAT DID THEY DO TO AVOID IT?

WHAT COULD HAVE HELPED?

WHAT DOES LIFE LOOK LIKE NOW?

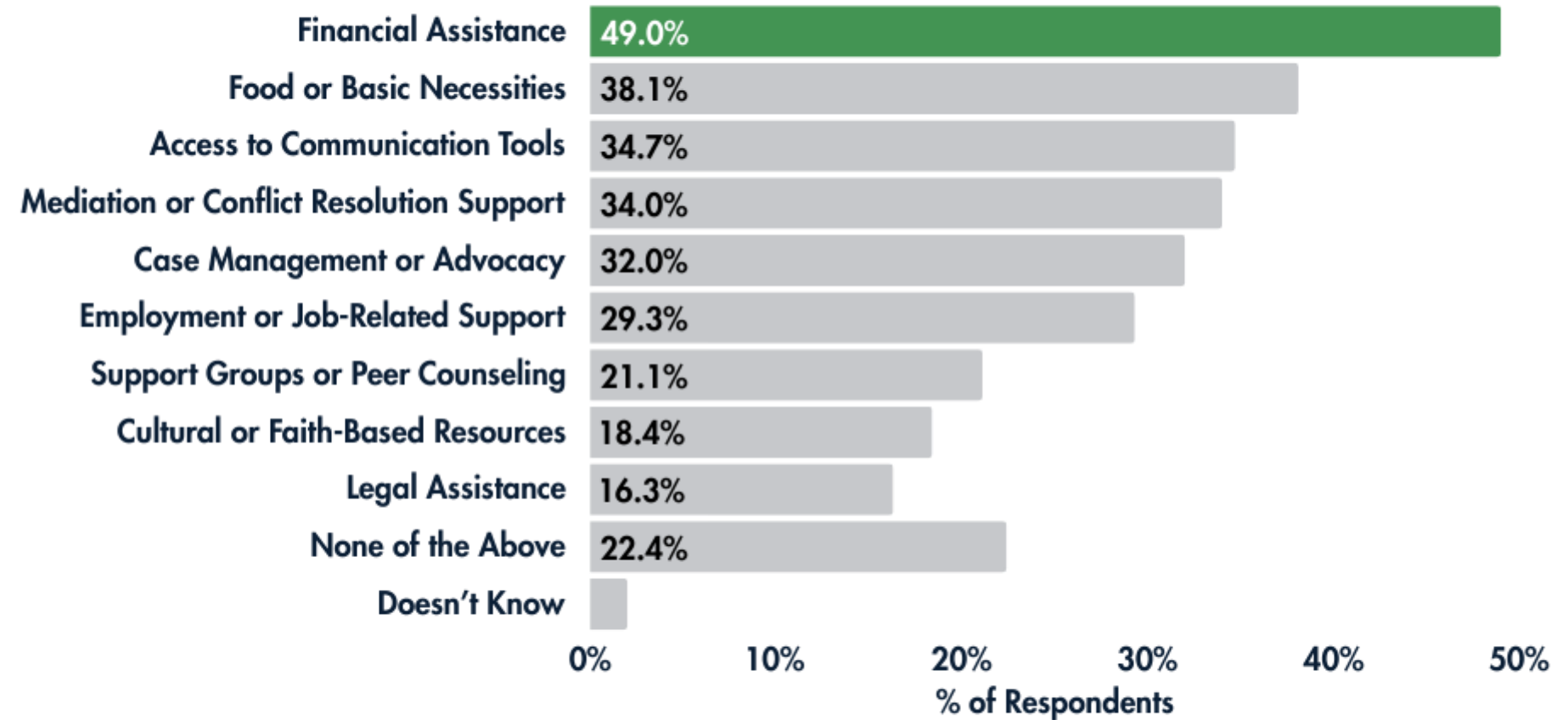


# ARE THERE FAMILY AND/OR FRIENDS THEY COULD REACH OUT TO FOR SUPPORT IN SECURING STABLE HOUSING?

**YES**  
17.5%

**NO**  
79.0%

If 'Yes', what resources and/or services could have helped with reconnecting with family and/or friends who could help them to secure stable housing?



\*Respondents selected all that apply; N=147



# KEY FINDINGS



The factors and journey into homelessness are varied

Prior to homelessness, people had high vulnerabilities and system-involvement

Safety net resources and programs were not accessed prior to homelessness

Financial factors are the most significant in most individual's path to homelessness

The results of this study are consistent with previous statewide and nationwide studies