

**NH Coalition
to End Homelessness**

The State of Homelessness in New Hampshire

ANNUAL REPORT 2021

Announcing an upcoming research
study on Understanding Racial &
Ethnic Disparities in Homelessness



Our work raises the stage on which homelessness is discussed and understood in New Hampshire

The NH Coalition to End Homelessness (NHCEH) is a nonprofit organization that helps organize leaders in the state to research solutions, educate providers on best practices, and empower people to advocate on behalf of the homeless. We are regarded as the principal statewide entity for research, education, and advocacy for homelessness in New Hampshire.

OUR MISSION

End homelessness through research, education, and advocacy.

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Letter from the Board Chair

In our world of big names, curiously, our true heroes tend to be anonymous. In this life of illusion and quasi-illusion, the person of solid virtues who can be admired for something more substantial than (their) well-knownness often proves to be the unsung hero. – Daniel Boorstin

Daniel Boorstin’s quote about ‘true heroes’ reflects the New Hampshire Coalition to End Homelessness (NHCEH) and those working tirelessly to support it. Much of the Coalition’s work occurs away from the public’s eye. Nevertheless, beneficiaries continuously convey its far-reaching impact. Indeed, service providers comment on how important this very report is to their work.

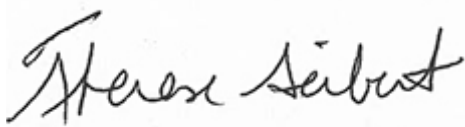
The Coalition now awards two scholarships annually to NH youth residents who have experienced homelessness and Granite Leaders is a program that develops advocacy skills among those formerly homeless. Both scholarship recipients and Granite Leaders’ graduates have transformed their support from the Coalition into effective social action. By offering trainings and provider forums for professionals, the Coalition lays a solid foundation for achieving its mission: To eliminate homelessness through education, research, and advocacy.

Serving as Board President affords me a birds’ eye view of how much “behind the scenes” work NHCEH staff professionals do. Each one is truly befitting of the title: “unsung hero.” Especially embodying this title is Ms. Jennifer Gallo, NHCEH Program Coordinator from 2016-2021. Shying away from the limelight, Ms. Gallo worked diligently to make sure the NHCEH functioned seamlessly and ensured its production of high-quality materials and programs. On behalf of the NHCEH Board, I extend our sincere gratitude for her years of valuable service.

At the same time, the Board and I enthusiastically welcome Ms. Julie DaSilva who joined the Coalition in late 2021 as its new Program Coordinator. Ms. DaSilva brings an array of assets to the Coalition that will move the organization forward, along with its Director, Ms. Stephanie Savard. After assuming many leadership roles over decades, Ms. Savard has become a well-known and respected leader in the state’s drive toward ending homelessness. She serves on Governor Chris Sununu’s Council for Housing Stability and was recognized in 2021 as the Social Worker of the Year by the National Association of Social Workers, NH Chapter. We are fortunate to have her at the helm.

Also supporting NHCEH is a group of “unsung heroes” serving on its Board of Directors. Each member brings to the Coalition an expertise, work ethic and passion for ending homelessness, and I thank them for all they do. Finally, I also want to thank the countless, anonymous “unsung heroes” dedicated to ending homelessness across the state. May this report be of value to your vital work.

Sincerely,



Therese Siebert, Ph.D
Board Chairperson
Professor of Sociology
Keene State College



Executive Summary

The State of Homelessness in New Hampshire 2021 Annual Report provides a holistic picture of homelessness in the state based on the 2021 calendar year, with 4,682 total people experiencing homelessness. This spring release reflects the continued effect of the COVID-19 pandemic on the homeless population and demonstrates how the homeless service sector is uniquely responding to their needs. To fully understand the impact on homelessness in NH, this report utilized diverse data sources, including the 2021 U.S. Housing and Urban Development NH Point-in-Time Count and Homeless Management Information System (HMIS) data for both State Fiscal Year 2021 (Jul 1, 2020-Jun 30, 2021) and Calendar Year 2021 (Jan 1, 2021-Dec 31, 2021).

The NH Point-in-Time data reported 1,491 people experiencing homelessness in a 24-hour period in January 2021, reflecting an 11% decrease from the previous year. It is critical to note that the three NH Continuum of Cares (CoC) partially waived the requirement to complete an unsheltered count for the 2021 Point-in-Time Count to support pandemic safety precautions. The adjustment made to counting unsheltered homeless and other diversion programs developed with unique federal COVID-19 resources may have skewed the data.

The SFY20 and SFY21 statewide data reported a nominal decrease in the total homeless population. However, the variance in the subpopulation data year to year was considerable. For example, the unsheltered homeless population more than doubled, while family homelessness decreased by 17%. The increase in the unsheltered population data is likely due to fears related to the heightened risk of COVID-19 in congregate shelter settings. The family population decrease can likely be correlated to eviction moratoriums and available eviction prevention funding.

This year's report illustrates successes. The extensive efforts to bolster the continuum of services for veterans experiencing homelessness have increased access to homeless prevention and interventions for this population. In addition, the benefits of significant pandemic funding invested in homeless prevention, intervention, and services have reinforced how a system of care can have a remarkable impact on homelessness when it has access to an abundance of resources and tools.

The quality data and information on NH homelessness outlined in this report provides key stakeholders with the tools to develop an informed strategy to affect change. This report also includes an announcement about a partnership with the University of New Hampshire to study race, ethnicity, and homelessness and make recommendations on how to create a more equitable homeless service system. The 'Call to Action' section pinpoints federal, state, and local initiatives to improve the response to homelessness in NH. We have learned a lot about homelessness during the pandemic. We must be flexible in our practices and engage those with lived experience. We must increase our understanding of how race and ethnicity impact disparate homeless populations. We have seen that abundant and appropriately funneled resources can prevent thousands of households from becoming homeless. We must continue to believe that we can prevent and make those unavoidable situations of homelessness rare, brief, and one-time.

Change can happen with an infusion of affordable housing, evidence-based practices, and a well-supported provider system to meet the unique needs of each population who experiences homelessness. The NH Coalition to End Homelessness is committed to supporting these initiatives. We hope others will join us in raising awareness and improving our response to those experiencing homelessness in New Hampshire.

Stephanie Savard, LICSW
Director
NH Coalition to End Homelessness



NEW RESEARCH ANNOUNCEMENT

Understanding Racial & Ethnic Disparities in Homelessness

Racial and ethnic barriers and discriminatory housing practices in the United States have persisted and have resulted in adverse outcomes for Black, Indigenous, and other People of Color (BIPOC). Gaps in attaining financial and housing stability are some of the negative impacts of historically discriminatory practices. As a result, BIPOC individuals and families are overrepresented in homelessness across the country, with compounding barriers in receiving services to support their needs.

In 2020, the New Hampshire Coalition to End Homelessness published, “The State of Homelessness in New Hampshire Annual Report 2020”. NHCEH reported that Black, Indigenous, and other People of Color (BIPOC) are dramatically overrepresented in experiences of homelessness in New Hampshire. Specifically, Multi-racial and Black/African Americans in New Hampshire were reported as being four times more likely to experience homelessness.

The Hispanic/Latino population were said to make up nearly 11 percent of the homeless population. In response to these reported disparities, the NHCEH concluded it was important to delve deeper into understanding the intersection of race and ethnicity with the homeless population in New Hampshire. This led to a partnership with researchers in the Department of Social Work at the University of New Hampshire (UNH). Approved by the Institutional Review Board of the University of New Hampshire, the research team is exploring the lived experiences of BIPOC individuals who are or have experienced homelessness or housing instability in New Hampshire and their perceptions of homeless services in this predominantly White state. The study commenced in March 2022.

Research Study Details

Study Highlights

- The research team consists of two professors from the Social Work Department and two key partners with the NHCEH. There is additional project support from two undergraduate Social Work interns with NHCEH, and a graduate assistant with UNH.
- Agency partners serving the homeless population in New Hampshire were engaged to assist in identifying individuals interested in participating in the study to share their experiences.
- The four researchers are engaging up to 25 BIPOC individuals with homeless and housing instability experiences within the last two years.
- One-on-one interviews are being conducted via teleconference or in-person meetings with BIPOC individuals who have experience with homelessness and/or housing instability.
- As a gratuity for participation, BIPOC individuals are being provided with a Walmart gift card.

Study Evaluation

The study's goal is to collect up to 25 interviews from BIPOC individuals experiencing homelessness or housing instability. Following a strategic review of the transcribed interviews, the research team will identify trends reported by the research participants to learn about their perceptions of service provision and their thoughts on racial/ethnic barriers they consider present with homeless services in New Hampshire. The research team will then report findings to the NHCEH and provide recommendations on how to strengthen service provision and enhance experiences for this specialty population.

Next Steps

Following completion of the interviews, NHCEH will share outcomes from the study with the homeless service system of care, including recommendations on how to better engage BIPOC clients in services. The study may also serve as a platform for future conversations among the NHCEH and BIPOC communities in New Hampshire on how to address racial disparities for BIPOC clients in need of stable housing. Finally, the NHCEH may utilize this study as an opportunity to engage in future research to assess the homeless service sector to understand how organizations and providers have responded to these learnings and consider how programs and policies may be, or have been, considered with a racial and ethnic equity lens.

**“It takes an
incredible amount
of effort to get out
of homelessness.”**

- Youth Experiencing Homelessness

SECTION 1

The State of Homelessness in New Hampshire

New Hampshire (NH) was identified by the American Community Surveys as one of the top ten wealthiest states in the United States¹. However, for the 7% of NH citizens living in poverty, there is a stark reality of hardships and challenges that cannot be overlooked². To further understand the experience of the 92,404 New Hampshire citizens living in poverty, this report narrows the scope even further by focusing on those who are homeless. This population is identified as experiencing one of four U.S. Housing and Urban Development's (HUD) definitions of homelessness: *Literal Homeless* - defined as those who lack a fixed, regular, and adequate nighttime residence, including places not meant for human habitation or living in a public/private shelter designed as a temporary residence only; *Imminent Risk of Homelessness* - defined as one's primary residence will be lost within 14 days, and no subsequent residence or resources are identified for other permanent housing; *Homeless Under Other Federal Statutes* - defined as unaccompanied youth under 25 years of age or families who meet specific definitions and longevity with housing instability; or *Fleeing or Attempting to Flee Domestic Violence* - described as also having no other residence or resources to secure other permanent housing³.

When assessing the homeless population in New Hampshire, most data is collected using the HUD Continuum of Care (CoC) systems. The state is separated into three regions: the Manchester CoC, the Greater Nashua CoC, which comprises the city of Nashua and eight surrounding towns, and the Balance of State which includes all remaining cities and towns. These CoCs are designated by HUD to promote a community-wide commitment to the goal of ending homelessness. This year, the three CoCs have increased collaboration to support a seamless homeless response system across the state. This partnership has ensured uniformity in data collection, sharing of resources, and enhanced communication for improved policies and programs.

The State of Homelessness in NH Annual Report utilizes a cross-section of data sources to support the analysis of homelessness in this region. The Homeless Management Information System (HMIS)⁴ is a mandated reporting tool collecting client-level data from all state and federally funded homeless service programs. NH-HMIS data was analyzed for the State Fiscal Year (7/1/2020 – 6/30/2021) to provide comparative annual analysis. This analysis is summarized in Section 1.2 Trends in Statewide Homelessness. In addition, to provide a streamlined representation of homelessness, this report transitions Subsections 1.4 - 1.9 to utilizing calendar year HMIS data (1/1/2021 – 12/31/2021). Calendar year data will be utilized for all future annual report comparisons.

1.1. Point-in-Time Count

NH Point-in-Time

New Hampshire Official Point-in-Time Count⁵ (PIT) data was utilized for this section. The PIT Count is required by HUD annually to include a 24-hour count of individuals experiencing unsheltered and sheltered homelessness on the last Wednesday in January. In 2021 HUD encouraged communities to determine the health risks of implementing the unsheltered portion of the count because of the COVID-19 pandemic. All three New Hampshire CoCs requested partial HUD waivers to complete PIT counts by adjusting components of the unsheltered homeless data collection requirements as necessary to ensure COVID-19 precautions. It should be noted that while most of the CoCs used By-Name outreach data for its unsheltered count, these unique regional modifications of the 2021 PIT Count may demonstrate an under-representation of the data specific to the unsheltered homelessness population.

NH Point-in-Time Total Homeless

The total number of individuals experiencing homelessness during the NH Point-In-Time Count was 1,491. This total demonstrates an 11% decrease from the 2020 PIT count. There should be caution in relying solely on the 2021 Sheltered Point-In-Time Count collected data, as this may be an inaccurate depiction of the state's homelessness. Shelter providers had to reduce the number of available beds to increase physical distancing to minimize the spread of COVID-19. People experiencing homelessness may also have had hesitancy about accessing congregate emergency shelters during a pandemic for fear of health risks. Both factors likely impacted the total number of people sheltered in 2021.

Subpopulations

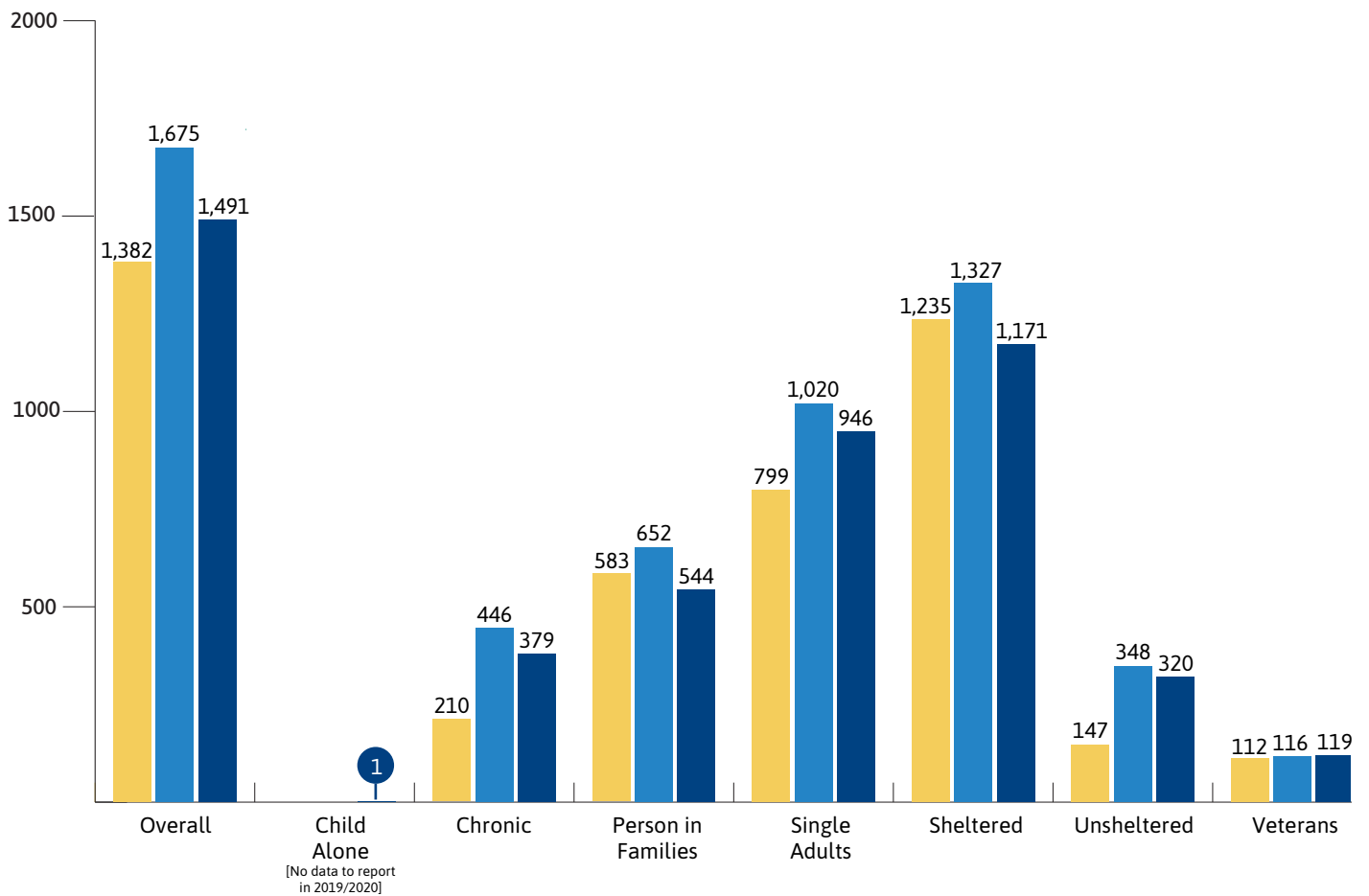
All subpopulations, except veterans, experienced a decrease when compared to the 2020 Point-in-Time Count. The veteran count had a minimal increase likely due to the state's enhanced veteran outreach services, leading to an improved veteran experiencing homelessness identification system. This reduction may likely be a misrepresentation for reasons stated previously and additional societal and environmental factors. One potential effect on the subpopulation data was households who were precariously housed yet maintained their housing because of eviction moratoriums and access to federal eviction prevention resources. These policies and resources successfully held back the potential tidal wave of homelessness that would have occurred. Homeless providers across the state also utilized hotels and motels to decompress emergency shelters which may have impacted the accuracy of counts.

Finally, the low vacancy rate in the state creates a backlog in the system of care for individuals and families to access. With less affordable housing available, people living in emergency shelters are not exiting to permanent housing options, likely causing an increase in chronic homelessness. This year, the Child Alone category, defined as under 18 years old and unaccompanied by an adult, was a startling addition to the subpopulations typically reported. The Balance of State CoC reported one child living alone in one of the few emergency shelter beds available to unaccompanied minors in NH. This one child identified in the PIT count represents the countless unseen and under-reported children as Runaway Homeless Youth in the state.

1.1. Point-in-Time Count

Figure 1.1.

Point-in-Time Count Trends in Homelessness by Subpopulation



1.2. Trends in Statewide Homelessness

Data Source

Section 1.2, Trends in Statewide Homelessness, compares New Hampshire HMIS data in State Fiscal Year 2020 (SFY20: 7/1/2019 – 6/30/2020) to State Fiscal Year 2021 (SFY21: 7/1/2020 – 6/30/2021). The assessment of comparison state fiscal year data provides the opportunity to understand the current picture of changes in NH homelessness. Future State of Homelessness in NH Annual Reports will be based on the analysis of calendar year data comparisons. The transition from state fiscal year to calendar year comparison provides a more concise depiction of homelessness within the state. This data now depicts a complete calendar year representation of the population.

Statewide Homelessness

A total of 4,412 unique individuals and people in families experienced homelessness in New Hampshire in SFY21. This reflects a less than 1% decrease from the previous state fiscal year. While the total population remained stagnant, a shift in the subpopulation data was observed. For example, family homelessness had a marked decrease, yet unsheltered and chronic homelessness significantly increased. Variations such as these appear to have led to a leveling-off in the total homeless population.

Unsheltered Homelessness

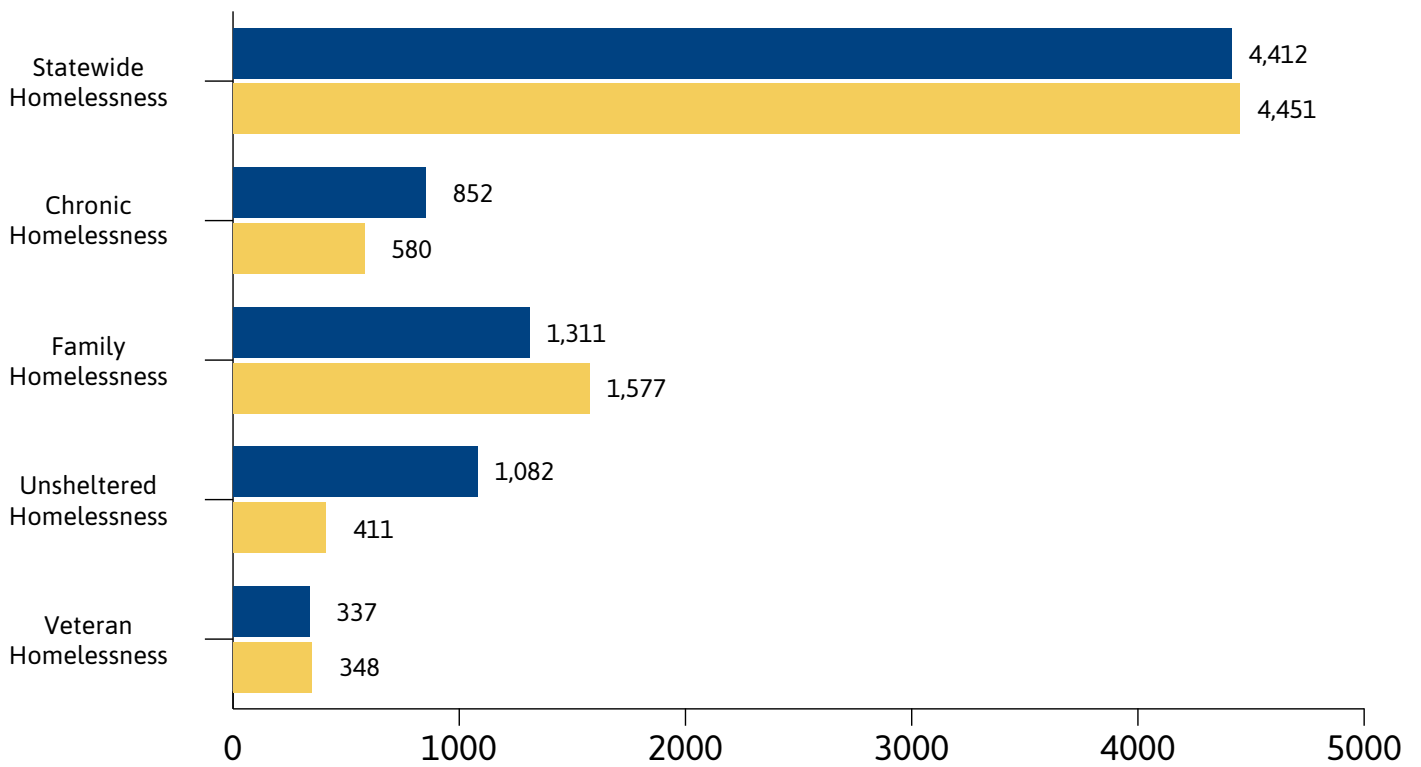
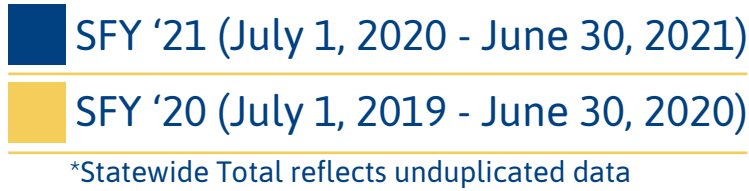
With the unsheltered population totaling 1,082 in SFY 2021, this population more than doubled during these pandemic years. This increase represents the extreme impact that COVID-19 had on the homeless population. With emergency shelters pivoting to adjust for pandemic safety measures, and a housing vacancy rate remaining at less than 2% over the past three years⁶, many people experiencing homelessness in 2021 stayed in places not meant for human habitation as their only solution to survival. Regions across the state responded with increased homeless outreach services to bridge this population to available services. However, many emergency shelters remained at capacity, and housing options were limited.

Family Homelessness

Eviction moratoriums and federal COVID-19 relief funding offered safety nets for households, primarily families, to remain stably housed. These resources likely explain the 17% decrease in family homelessness between SFY20 and SFY21. All federal and state eviction moratoriums were terminated by the end of July 2021. This elimination of eviction protection was then offset by the implementation of the federally funded NH Emergency Rental Assistance Program (ERAP) funneled through New Hampshire Housing Finance Authority to the five state Community Action Programs. These tenant eviction prevention services include assistance for past due rent, utilities, and legal fees and support for relocation expenses, internet, or future rental payments for housing stability. Service providers have worked diligently since March 2021 to ensure all eligible households in need have access to these vital resources. This strategy demonstrates how significant prevention resources directly impact reducing homelessness, particularly for families, in New Hampshire.

1.2. Trends in Statewide Homelessness

Figure 1.2.



1.3. Overall Homelessness

Statewide Homeless Population

A total of 4,682 unduplicated individuals and people in families experienced homelessness in the state of New Hampshire between January 1st and December 31st, 2021. To put this into perspective, this number is equivalent to the population of a small NH town, such as Moultonborough, which has a population of 4,918⁷. In fact, 68% of NH's cities and towns have populations that are less than the total annual homeless population in the state. In reality, New Hampshire's overall homeless population is not nearly as significant as larger states such as California or large urban cities like New York City.

However, no matter the size of the homeless population, each adult and child represented in the 4,682 is a person with a story, a need, and matters to our communities. When comparing NH's overall homeless population to a small NH town it can be recognized that this issue is not insurmountable. Reducing homelessness in this state is possible with continued investments in affordable housing development, homeless services, and diverse prevention and interventions.

Single Individuals

Like the United States homeless household composition data, 68% of NH's homeless population reported in HMIS consists of single adults in households with no children. National data demonstrates that these individuals often are commonly male, under the age of 50, and more likely to experience chronic health conditions with prolonged exposure to living in high-stress and intense survival situations. These chronic health conditions often lead to life-threatening symptoms, typically the unfortunate cause of a reduced elder homeless population.

Common Precipitating Factors




A lack of affordable housing is the primary precipitating factor leading to homelessness. No matter why an individual is at-risk of homelessness, having access to affordable housing prevents homelessness. However, an often-overlooked factor leading to homelessness for single individuals is having a disability. Disabilities can include physical, behavioral, and/or intellectual disorders. Acknowledging disabilities as a precipitating factor to homelessness is key as it recognizes the need to design responsive programming for this specialized population.

Permanent supportive housing, a proven solution to homelessness, provides affordable housing with voluntary supportive services. These services are designed to address each person's individualized needs through the provision of tenancy supports, case management, independent living skill-building, and coordination with community services such as employment, healthcare, and behavioral health treatment. An investment in permanent supportive housing in NH will provide long-term solutions for individuals who are experiencing homelessness and living with a disability.

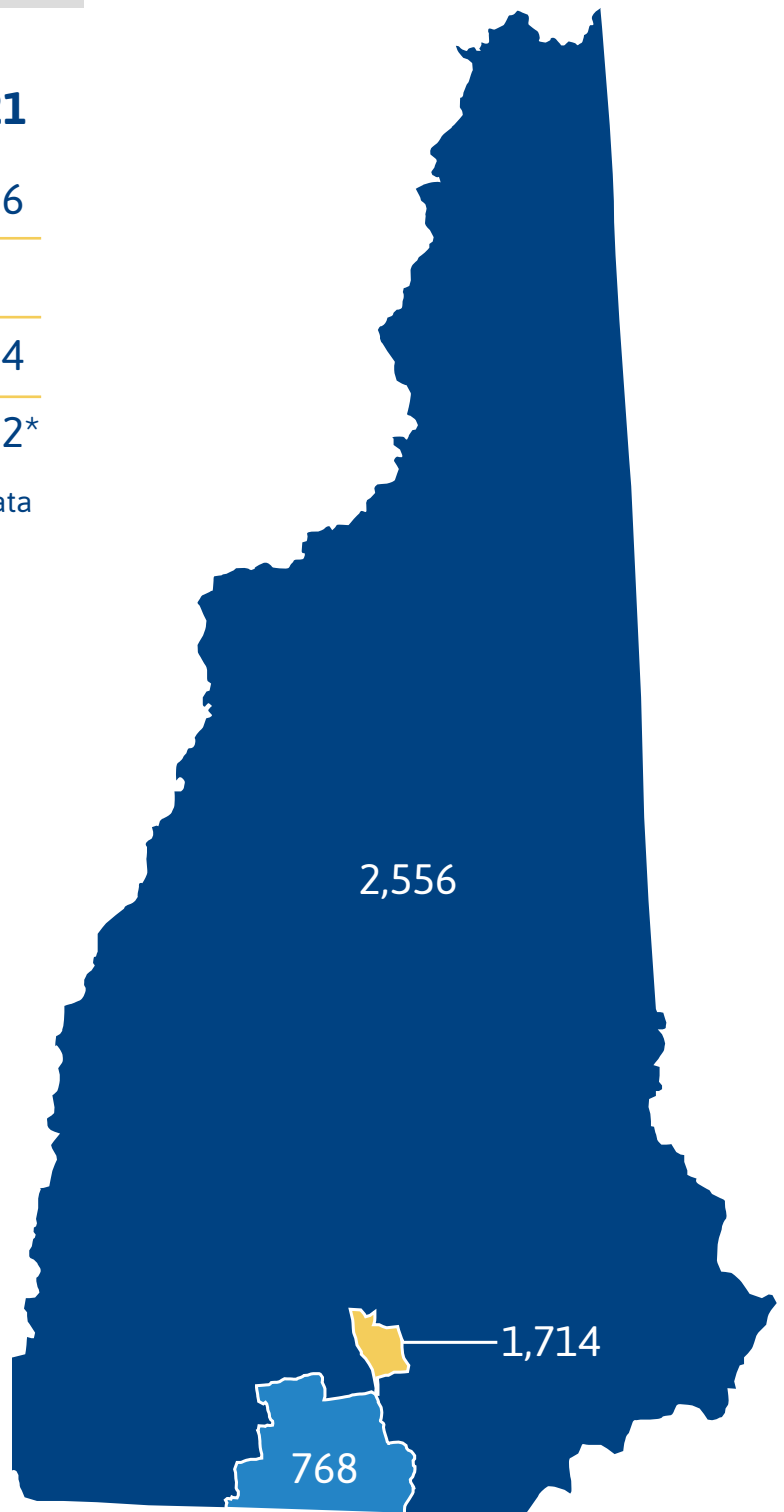
1.3. Overall Homelessness

Map & Table 1.3.

January 2021 - December 2021

	Balance of State CoC	2,556
	Greater Nashua CoC	768
	Manchester CoC	1,714
	Statewide Total	4,682*

*Statewide Total reflects unduplicated data



1.4. Chronic Homelessness

By the Numbers

HUD defines chronic homelessness as an individual with a disability who has been continuously homeless for one year or more or has experienced at least four episodes of homelessness in the last three years, where the combined length of time homeless on these occasions is at least 12 months⁸. In 2021, there were 889 unduplicated individuals identified as chronically homeless in NH. These individuals make up 19% of NH's total sheltered and unsheltered homeless population. New Hampshire is below the national trend of 27% (as reported in the 2020 Point-in-Time Count that included both shelter and unsheltered population data) of the total population experiencing chronic homelessness⁹. "Chronic homelessness, in addition to being extremely debilitating to those who experience it, can be very expensive to homeless systems and public systems, including health care and criminal justice"¹⁰. The state must continue to focus its efforts on decreasing these lengthy homeless experiences as they are detrimental to the health and wellness of the person experiencing chronic homelessness and have high financial costs to communities.

Coordinated Entry

Coordinated Entry (CE) is a system utilized by Continuum of Cares (CoC) to ensure that people experiencing homelessness have access to the housing and resources they need. This system includes the use of standardized assessment tools, prioritization policies, and engagement of multiple community partners. HUD requires that people experiencing chronic homelessness are prioritized in the CoC's Coordinated Entry system to ensure people with the longest histories of homelessness and with the most severe service needs are given priority and expedient access to available permanent supportive housing¹¹. In the past year, each of NH's CoCs has worked diligently to enhance its Coordinated Entry process, collaborate across the three CoCs to provide seamless transitions for people who needed to move across Continuums, and improve the use of the Coordinated Entry Lists. These enhancements ensure priority access to housing, and to the supportive services beneficial to their success at maintaining stable housing.




Permanent Supportive Housing

Permanent Supportive Housing is an evidence-based model that combines low-barrier affordable housing and supportive services to help people with disabilities and experiencing homelessness maintain stable housing. This model is a more cost-effective response to homelessness. Combined with the Housing First model, an approach that quickly connects people experiencing homelessness to permanent housing without preconditions and barriers to entry¹², these approaches bring urgent solutions to those in greatest need. Providing increased access to this type of housing results in cost savings as utilization of emergency services far outweighs the expense of providing supportive housing. Investing in permanent supportive housing and assisting providers in accessing the newly available Medicaid tenant services benefit will support the provision of this specialized housing and supportive services needed to improve outcomes for individuals and families who are chronically homeless.

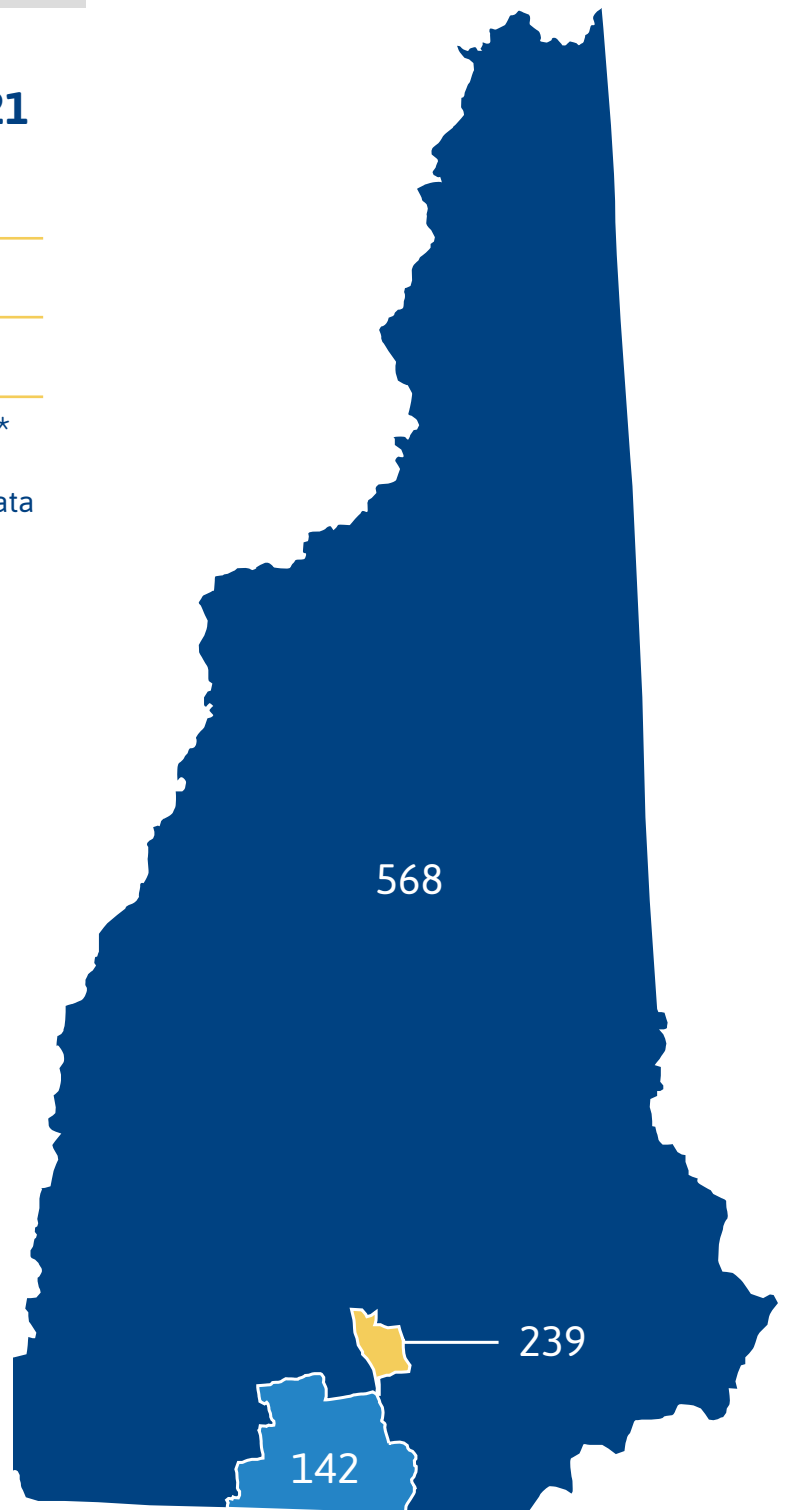
1.4. Chronic Homelessness

Map & Table 1.4.

January 2021 - December 2021

	Balance of State CoC	568
	Greater Nashua CoC	142
	Manchester CoC	239
	Statewide Total	889*

*Statewide Total reflects unduplicated data



1.5. Family Homelessness

Household Composition

Of the over 4,600 people identified as homeless in the state in 2021, a total of 1,254 were people in families, including children. These households include at least one adult and one child under the age of 18. These families comprise diverse household compositions, including intact families with two heads of household, adult children living with parents and younger siblings, and grandparents in custody of grandchildren. Homelessness Management Information System (HMIS) data for families is primarily captured from state-funded homeless service providers. This data source impacts the total reported family homeless population as it does not reflect the unknown number of families who are doubled up or those who never access homeless services.

Family Homelessness in a Pandemic

Supporting families who are experiencing homelessness is difficult under normal circumstances. Adding a pandemic to this complicated issue has forced homeless service providers to be flexible and resourceful. Assisting unsheltered families while also implementing COVID-19 precautions in emergency shelter congregate settings, added to the complexity of serving this population. Additional unique stressors included keeping students connected to schools, helping parents obtain or maintain employment in work sectors heavily affected by the pandemic, and assisting in accessing community resources such as behavioral health and healthcare services. Families were supported in accessing financial resources, including the Child Tax Credit and Earned Income Tax Credit, which were time-limited in helping improve their economic stability. However, those families who were not connected to the homeless service system, especially those doubled up, were more likely to not access these financial resources, only further impacting their financial and housing insecurity.

Solutions That Work




The National Alliance to End Homelessness estimates that nationally, homeless services providers can only rehouse approximately 39 percent of all families that experience a shelter stay¹³. With fewer housing options for families to transition to, the length of stays in shelters increases. This trend has a domino effect that decreases the number of new families accessing this vital resource. If the pandemic has proven any lessons learned, it is how to best support families at risk of homelessness.

The infusion of significant resources had a tremendous impact, as evidenced by the NH Emergency Rental Assistance Program, funded by the American Rescue Plan Act. This program stabilized upwards of 15,000 households in the state¹⁴. Additional pandemic resources, such as the Child Tax Credit, Unemployment Benefits, and the Economic Impact Payments, helped lift many families out of poverty for the period the household was receiving these benefits. These pandemic-related programs have demonstrated that prevention is the best solution for families to avoid homelessness.

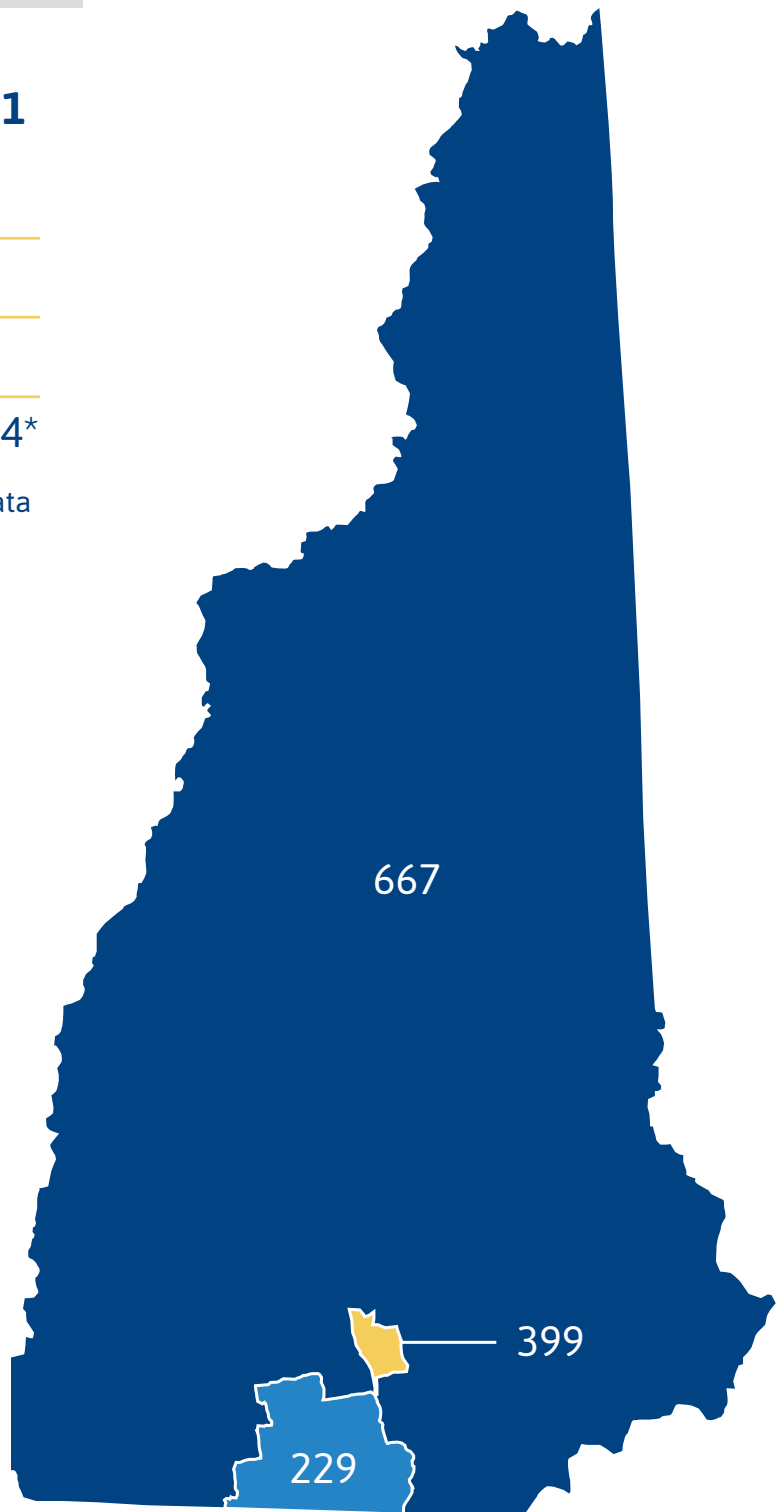
1.5. Family Homelessness

Map & Table 1.5.

January 2021 - December 2021

	Balance of State CoC	667
	Greater Nashua CoC	229
	Manchester CoC	399
Statewide Total		1,254*

*Statewide Total reflects unduplicated data



1.6. Veteran Homelessness

Veteran Data

HMIS Data relevant to veteran status is collected based on self-report from the person experiencing homelessness. Self-reporting can add complexity to data reliability, as an individual's understanding of their veteran status and how it meets government criteria for veteran programs can be conflicting. In 2021, there were 365 veterans reported as experiencing homelessness in NH. This number represents people who have served our country living in dire situations but does not fully demonstrate the comprehensive and efficient system of care that has been designed to respond to a veteran's needs when homeless in NH. The state has also improved its identification of veterans experiencing homelessness by enhancing its veteran outreach system. This likely explains the slight increase in the state's veteran Point-in-Time count (refer to Section 1.1) and why it is one of only six states that had an increase in sheltered veterans between 2009 and 2021¹⁵. However, expanding veteran homeless outreach teams helps to identify veterans quickly and improves efficiency in accessing a safety net of services and resources for unsheltered veterans in NH.

Ending Veteran Homelessness

The passing of the 2020 New Hampshire Veteran Bill of Rights Law¹⁶ strengthened the state's commitment to the Ending Veteran Homelessness Initiative. This commitment helped launch a new state-funded position in 2021 with the NH Department of Military Affairs and Veteran Services, Division of Community Based Military Programs. This Veteran Housing and Wellness Program Specialist will coordinate and manage the state-wide Ending Veteran Homelessness initiative. With this oversight, it is anticipated that NH's commitment to achieving the U.S. Interagency Council on Homelessness (USICH) vision of Ending Veteran Homelessness¹⁷ will become even more attainable. This will be achieved when the following USICH veteran benchmarks are met by all three CoCs, of which the Greater Nashua CoC has already accomplished: (1) Chronic and long-term homelessness has been ended; (2) Quick access to permanent housing; (3) Sufficient permanent housing capacity; and (4) Commitment to Housing First¹⁸ and providing service-intensive transitional housing only in limited instances.

Reducing Entry into Homelessness

The following primary strategies have been identified to decrease the in-flow of veterans into homelessness and minimize the duration: (1) Assessing the trends of those veterans' exiting incarceration and implementing prevention strategies prior to exit; (2) Continual system improvement for shared, consistent data, including care coordination and case conferencing. Partnership agreements across the three CoCs have allowed pertinent veteran information to be shared, improving collaboration, and ensuring the best outcomes for those veterans identified on the state-wide By-Name tracking list; and (3) Provide rapid resolution for those veterans eligible for Supportive Services for Veteran Families (SSVF)¹⁹. SSVF programs support housing stability for very low-income veteran families residing in or transitioning to permanent housing with supportive services. In 2021, the SSVF program expanded its services to include prevention resources to assist veterans with eviction prevention.

New Opportunities

Policy improvements, additional COVID-19 federal resources, and the implementation of innovative programming enabled the state to expand the number of veterans being served, enhance housing options, and improve outcomes for veterans experiencing homelessness. These tools include an innovative SSVF Shallow Subsidy program ensuring access to affordable housing by providing rental assistance for up to two years, expanding eligibility criteria for VA Supportive Housing (VASH) programs, and providing emergency hoteling during the pandemic to assist veterans in exiting congregate shelter settings. These opportunities further enhance the state's veteran system of care and support progress toward effectively ending veteran homelessness in New Hampshire.

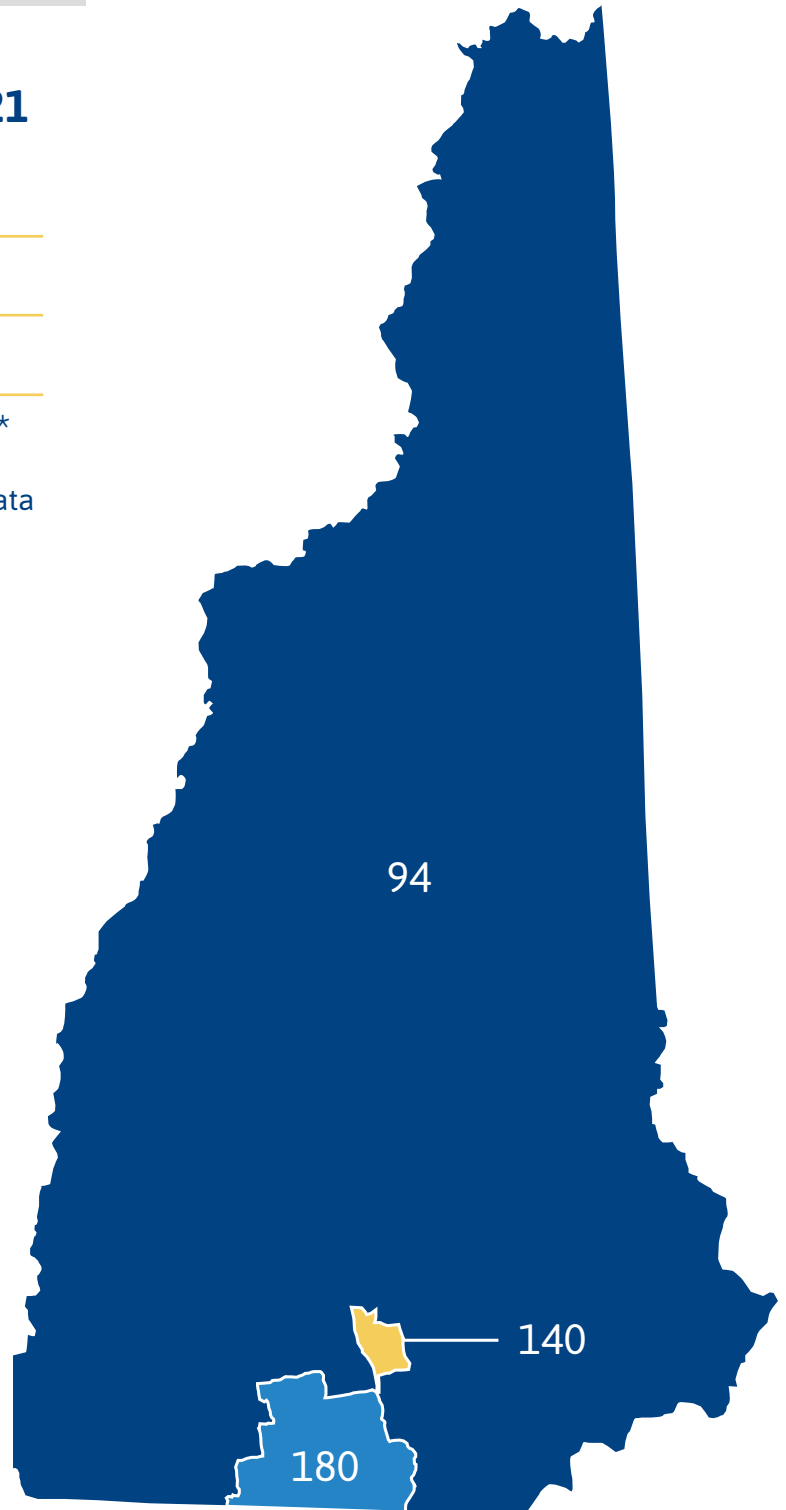
1.6. Veteran Homelessness

Map & Table 1.6.

January 2021 - December 2021

Balance of State CoC	94
Greater Nashua CoC	180
Manchester CoC	140
Statewide Total	365*

*Statewide Total reflects unduplicated data



1.7. Unsheltered Homelessness

Unsheltered Data

Twenty-seven percent of the state's homeless population lives unsheltered in places not meant for human habitation, including streets, woods, cars, and abandoned buildings. The national 2021 HUD Point-in-Time count unsheltered data was collected by a smaller sample of Continuum of Cares due to HUD's decreased requirements for Point-in-Time participation. This data showed that 21% of the homeless population in these 150 Continuums across the country are living unsheltered²⁰. However, in reviewing the more reliable national 2020 Point-in-Time count, the percentage was 39% living unsheltered²¹. With 1,249 of NH's homeless living unsheltered, this is a concerning number of people living in unsafe situations with minimal housing solutions to offer.

Access to Services

New Hampshire has increased outreach service efforts to build relationships and bridge those living unsheltered to resources. This effort has been a challenging task, with many communities across the state enforcing encampment sweeps. Each time a camp is eliminated, outreach workers spend countless hours working to re-engage those who were once well connected and re-establish trust.

While it is understandable why communities struggle with the effects of encampments due to perceived safety and environmental impacts, most community members desire better strategies to support the transition of unsheltered homeless to housing options. Enhanced and even new solutions are needed to make an impactful difference with the unsheltered population across the state. Consideration of pilot programs for designated encampments or centralized street outreach services could help assess new strategies and their effectiveness with this population. Law enforcement trauma-informed engagement, low-barrier emergency shelters, increased access to permanent supportive housing and rapid re-housing, and enhanced diversion strategies are all effective interventions demonstrated across the country.




Domino Effect

Reducing the case manager-to-participant ratio in emergency shelter settings would increase the capacity of staff to provide intensive case management. This enhanced case management model helps to prepare individuals experiencing homelessness to exit the shelter when appropriate housing is available. Having the appropriate level of shelter case management could help improve the capacity to support shelter residents in finding affordable housing in a region where the vacancy rates have decreased to less than 1%, and rents have increased an average of 6% during the past year. As a result, helping people rapidly exit emergency shelters increases bed availability for outreach workers to refer those living unsheltered. Additional appropriations for state-funded emergency shelters have been requested in past legislative cycles but have yet to be passed. These recommendations would have provided resources to increase emergency shelter case management capacity. Additional funding for any component of homeless services can only improve the movement of people along the continuum, which then increases the response and access to resources for those living unsheltered.

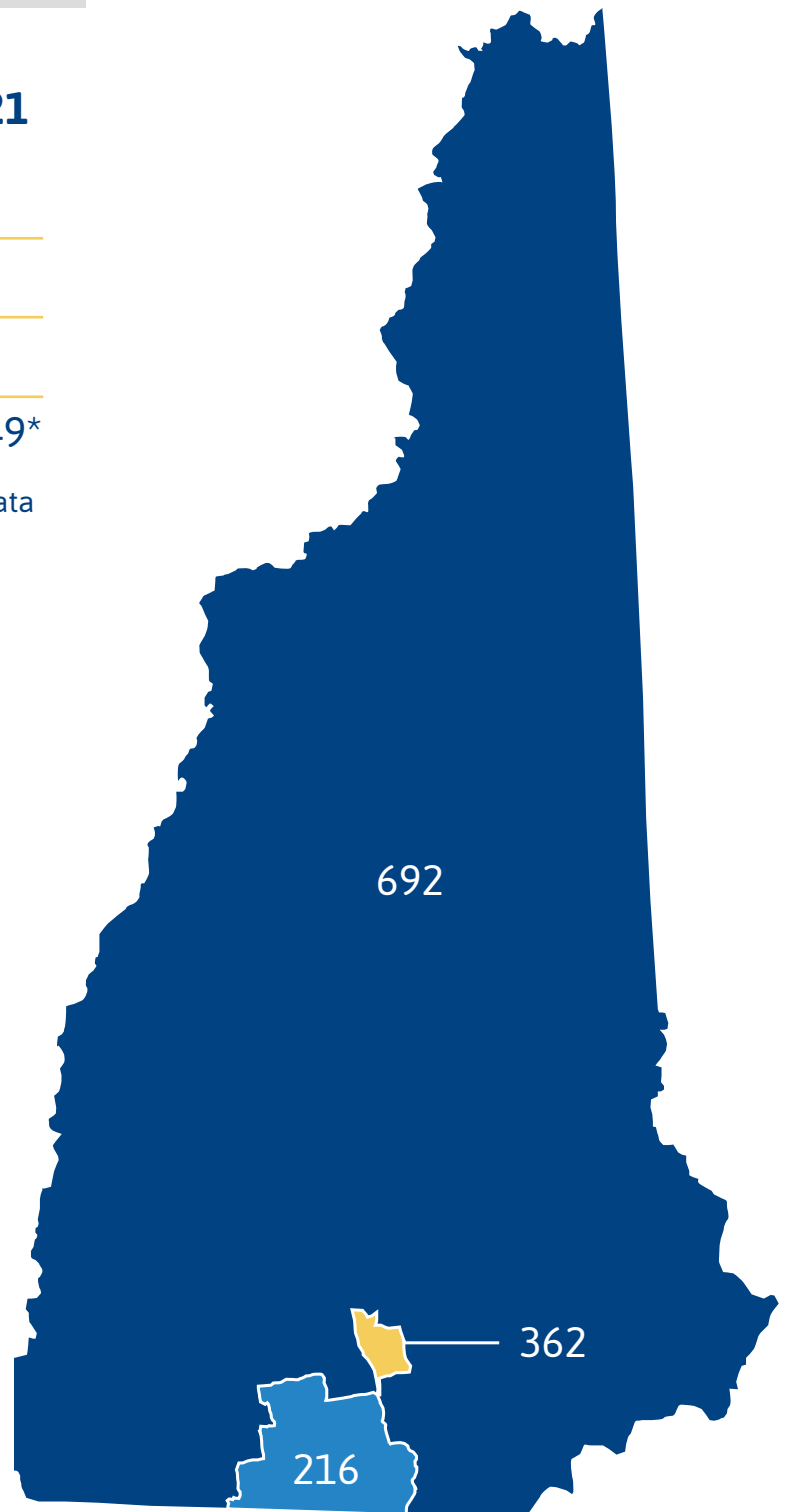
1.7. Unsheltered Homelessness

Map & Table 1.7.

January 2021 - December 2021

 Balance of State CoC	692
 Greater Nashua CoC	216
 Manchester CoC	362
Statewide Total	1,249*

*Statewide Total reflects unduplicated data



1.8. Student Homelessness

Student Homelessness Definition

The U.S. McKinney-Vento Act requires states to provide equal access to public schools and ensure other educational supports for students experiencing homelessness²². Like HUD, this act defines children and youth experiencing homelessness as individuals who do not have a fixed, regular, and adequate nighttime residence. However, unique to the Department of Education is that the definition also includes individuals who share housing with another because of the loss of their home (commonly referred to as couch surfing or doubled-up). The NH school system utilizes the McKinney-Vento Act definition of student homelessness to collect data annually from NH public/private schools to understand the magnitude of student homelessness in the state.

New Hampshire Youth Homelessness

The 2020-21 school year data showed another decrease in student homelessness from the previous school year. With 3,109 students experiencing homeless this year, the total number is not close to the pre-pandemic student homelessness data, demonstrating a 22% decrease. This reduction from pre-pandemic years was likely due to the diversity of school setting options across cities and towns, including in-person, hybrid, and fully remote, to support COVID-19 safety precautions. Remote and hybrid school instruction limited student access to their schools. This limited access has a detrimental impact on youth experiencing homelessness who rely heavily on a robust school support network to provide a sense of stability and resources to maintain their education. With many students not fully in the classroom, it can be difficult for school staff to identify students experiencing homelessness. Additionally, the decreased student data may have been reflected because many families avoided homelessness due to the various eviction moratoriums in effect during the school year and access to eviction prevention resources.

Homeless school liaisons are school personnel who are appointed by the school district to be a primary contact for students experiencing homelessness and ensure the students have equal access to education and resources²³. These School Homeless Liaisons worked diligently to identify students experiencing homelessness and provide resources. As in-person instruction returns to the norm, one may speculate that the student homelessness data will likely return to pre-COVID-19 numbers. This return will be due to students being better identified as they reconnect to their schools and the unfortunate termination of eviction prevention federal funding, which will likely increase family homelessness.

Unaccompanied Youth Experiencing Homelessness

Runaway homeless youth and young adults are often overlooked due to not fitting into society's definition of what homelessness looks like, nor do they represent the idea of how youth are perceived to be. With unaccompanied school age youth ranging from ages 12-18 years, and each youth having a different background as to how they became homeless (runaway or thrown out of their home), or where they are living homeless (couch surfing or living on the streets), it can be very difficult to identify, assist and support youth in maintaining their connection to the school system²⁴.




With the added stress of not knowing where they will sleep each night, they often struggle with mental health disorders, delinquent behaviors, substance misuse, and have higher school dropouts rates. Key stakeholders in the state have worked diligently this past year to raise awareness and meet the needs of this highly vulnerable population. One successful initiative was the HUD Youth Homelessness Demonstration Project, awarded to two NH Continuum of Care (Balance of State CoC and Manchester CoC), totaling \$3.4 million²⁵. This initiative is designed to reduce the number of youth experiencing homelessness by developing and implementing a coordinated community approach, including operationalizing promising program models in each respective Continuum of Care.

1.8. Student Homelessness

Learning From Youth

As part of the Youth Homelessness Demonstration Project, each CoC region has been developing a Coordinated Community Plan. This initiative included gathering community data and personal perspectives of youth with lived experience with homelessness. These perspectives were collected through focus groups, one with the NH Youth Success Board (a youth action board made up of young people ages 16-24 years who have experienced homelessness) and Balance of State and Manchester Continuum of Cares hosted focus groups. These focus groups brought to light common themes for youth experiencing homelessness, including: (1) Family Conflict; (2) Positive/Negative Impact of Street Peers; (3) Discrimination; (4) Compounding/Collateral Consequences; (5) a Domino Effect of Experiences (i.e., experiencing poverty cascades to homelessness or abuse); (6) the Importance of Youth Feeling Listened to, and (7) the Impact of Stigma being Homeless. Youth also reported barriers experienced when homeless, including difficulty revealing their homeless status and its impact on their academics, challenges obtaining/maintaining employment due to lack of required documentation, lack of access to a phone, and mental health concerns. Additional barriers identified were not feeling safe in adult emergency shelters due to the widespread age of the population and substance misuse; complicated housing searches due to their lack of credit, income, or rental history; and the lack of a support system. These focus group sessions reiterated the importance of listening to youth with lived experience with homelessness and partnering with them to identify solutions to ending youth homelessness in NH.

Table 1.8.²⁶

Student Homelessness	2018-2019	2019-2020	2020-2021
 Balance of State CoC	2,580	1,918	1,995
 Greater Nashua CoC	476	501	427
 Manchester CoC	937	797	725
Statewide Total*	3,971	3,216	3,109

*Statewide Total reflects unduplicated data

1.9. Racial & Ethnic Disparity in Homelessness

Equity

Racial equity is a social environment where one's racial identity no longer predicts their housing, economic, and health outcomes. The lack of racial equity in homelessness across the country has been highlighted as an acute issue that needs significant attention. The underlying reality of homelessness is the ever-present fact that many People of Color have limited access to affordable housing options due to historical precedents leading into present-day practices. These underlying causes are among the primary factors driving the significant inequality that continues to exist in the United States²⁷. With a greater understanding of the historical implications of racism and housing, this continued attention to racism and its impact on homelessness has become central to improving homeless services for Black, Indigenous, and People of Color.

Homelessness & Race

New Hampshire's most recent general population 2020 U.S. Census revealed a 34% increase in the Black/African American population. However, the state only has a 23.6% diversity index despite this increase. The diversity index is measured based on the probability that two people chosen at random will be from different racial and ethnic groups. Not surprisingly, New Hampshire ranked 48th in the country for its diversity index²⁸.

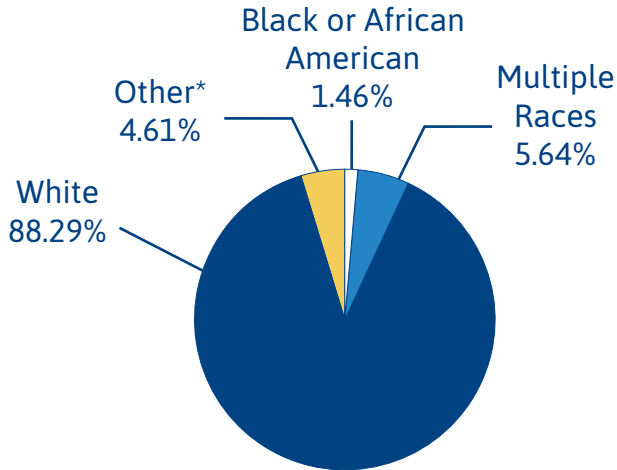
However, this state's continued lack of diversity does not reflect what is happening to Black/African Americans in the homeless population. In 2021, individuals who identify as Black/African American represented 6% of the homeless population, making them four times more likely to experience homelessness than white people.

Homelessness & Ethnicity

Almost 9% of the New Hampshire homeless population identifies as Hispanic. With the general NH population reporting only a 4% Hispanic makeup, this represents a more than two times greater likelihood that those who identify as Hispanic will experience homelessness. These disparities, while slightly decreased from previous analysis utilizing 2010 census data, demonstrate the continued importance of the homeless service sector strategically evaluating its system of care with a racial equity lens. Any disparity is unacceptable. Initiating racial and ethnic impact assessments to reduce disparities and identify more equitable alternatives is the first step toward making change for People of Color experiencing homelessness.

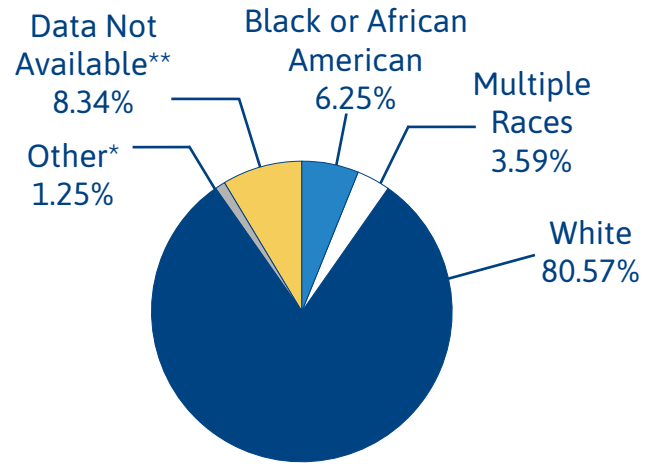
1.9. Racial & Ethnic Disparity in Homelessness

Figure 1.9.



Racial Distribution Statewide²⁹

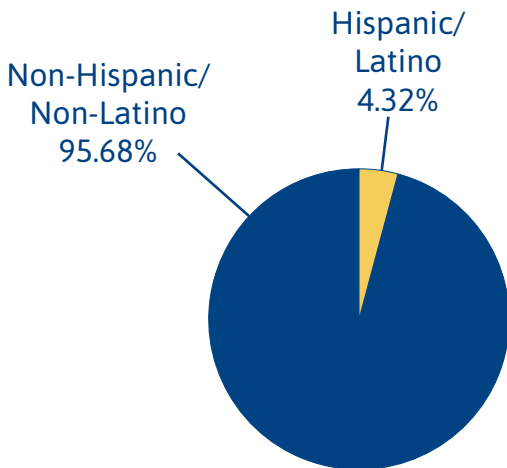
*The "Other" category includes Asian-American, American Indian/Alaskan Native, and Native Hawaiian/Pacific Islander and numerous additional races as reported in the U.S. Census as they individually represent less than 3% of the total general population in New Hampshire.



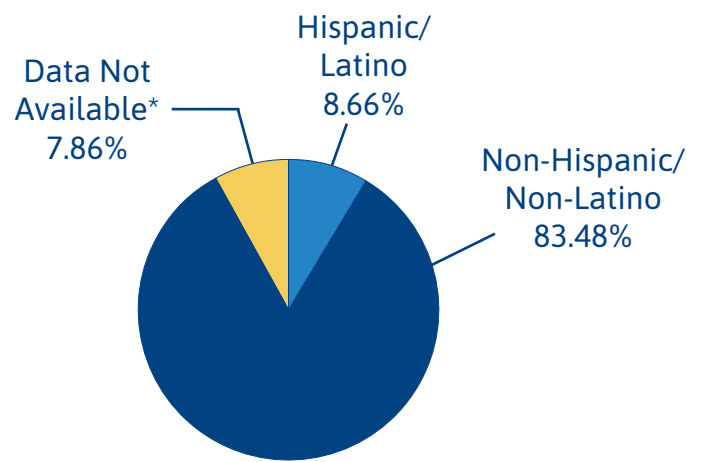
Racial Distribution in the Homeless Population

*The "Other" category includes Asian-American, American Indian/Alaskan Native, and Native Hawaiian/Pacific Islander as reported in HMIS as they individually represent less than 1% of the total homeless population in New Hampshire.

**The "Data Not Available" category includes Missing, Doesn't Know/Refused, and Data Not Collected responses.



Ethnic Distribution Statewide³⁰



Ethnic Distribution in the Homeless Population

*The "Data Not Available" category includes Missing, Doesn't Know/Refused, and Data Not Collected responses.

SECTION 2

Housing and the Economics of Homelessness

According to the NH Fiscal Policy Institute, utilization of the Supplemental Poverty Measure estimates New Hampshire at a higher level of poverty than the Official Poverty Measure in which the American Community Survey (ACS) reported NH to have the lowest poverty rate in the nation³¹. This likely more accurate depiction of NH's poverty rate considers a household's additional expenses such as childcare, housing costs, utilities, and more.

Using a more realistic representation of poverty in NH highlights the correlation of a household's income source, its reliability, and particularly when it fluctuates, its significant impact on a household's housing stability. This section describes the economic indicators which influence housing access and sustainability using data from the U.S. Bureau of Labor Statistics and New Hampshire Housing Finance Authority.

2.1. Unemployment Rate

NH Unemployment Rate

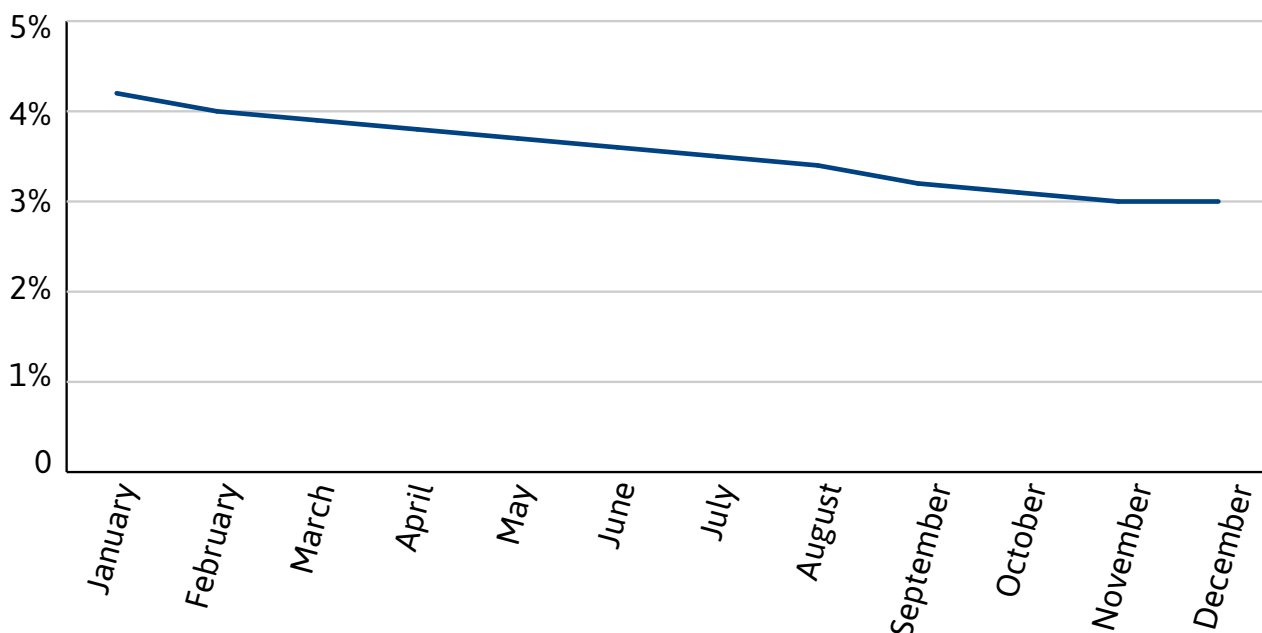
New Hampshire experienced a downward trend in unemployment rates from January 2021- December 2021. The average unemployment rate in NH decreased from 3.8 percent in 2020 to 2.6 percent³². Although unemployment dropped significantly since the pandemic, there were still fewer people working in 2021 than there were a year ago. This led to significant hiring shortages, leading the state to respond by reinstating the work-search requirement to receive unemployment benefits and terminating the federal pandemic unemployment program effective June 19, 2021. This federal program included an additional \$300 per week in unemployment benefits. Additionally, on May 18, 2021, the state implemented a program to incentivize unemployed persons to return to work for a least eight consecutive weeks. Part-time employees were eligible for a \$500 bonus, and full-time employees were eligible for \$1,000 bonus. Despite these efforts, economic recovery did not improve for certain groups of workers, including low-wage employee sectors or for persons unable to locate childcare to return to employment. People who are homeless, or unstably housed, are more likely to be employed in these low-wage sectors. As a result, these unemployment benefit changes likely had significant impacts on people experiencing homelessness and making it more challenging for those to sustain their already vulnerable housing status.

Impact on Housing Instability

A severe housing cost burdened household is defined by HUD as a household that spends more than 50 percent of its monthly income on rent and basic utilities. With decreased household income due to unemployment, this scenario can quickly spiral into eviction and potentially lead to homelessness. Had the eviction moratoriums and the federal pandemic eviction prevention programs not been implemented (Emergency Rental Assistance Program [ERAP]), the unemployment rates in early 2021 may have had consequential impact on the housing stability of households with severe housing cost burdens.

Figure 2.1.³³

2021 Unemployment Rate in New Hampshire (seasonally adjusted)



2.2. Rent Barriers

New Hampshire Rent

The median gross rent for a 2-bedroom unit in NH is up 6% over last year. Median gross rent is factored for a range of geographic areas and various unit sizes. “The median represents the gross rent at the middle when gross rents are ordered from lowest to highest³⁴.” In comparison, the fair market rent for 2-bedroom units, as determined by HUD, have increased by 5% across all counties³⁵. Fair market rent is the cost to rent a reasonably priced standard unit in a local housing market. HUD utilizes this rent determination for programs like the Housing Choice Voucher Program. A household with a Housing Choice Voucher pays 30 percent of its monthly adjusted gross income for rent and utilities. In addition, the tenant is required to pay the remaining amount if the unit rent is more than the payment level³⁶. The average fair market rent for a 2-bedroom unit across NH is \$1,068³⁷. Moreover, despite additional COVID-19 emergency vouchers made available, HUD Voucher programs across the state are at capacity while the waitlists continue to grow.

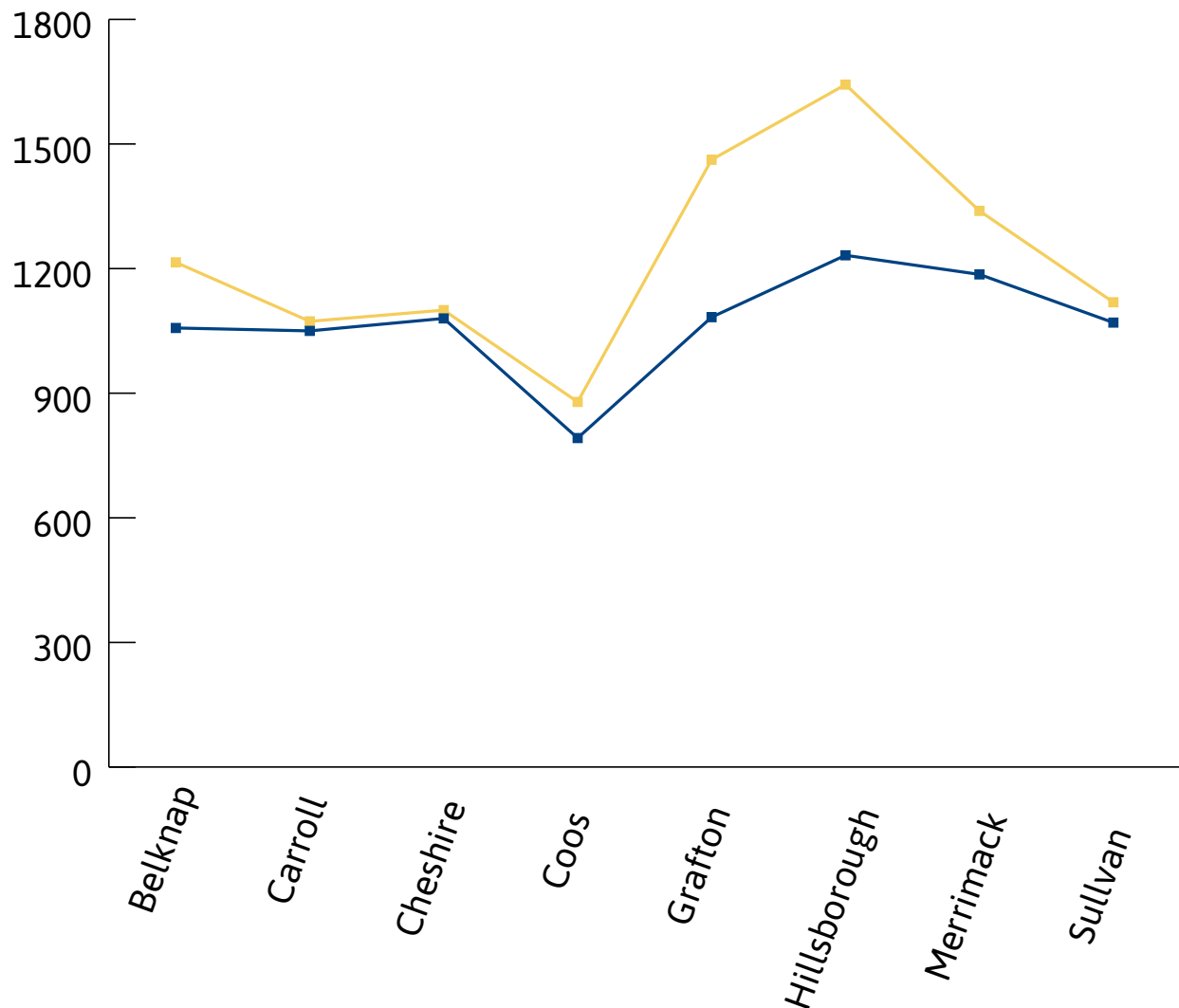
New Hampshire Rent Comparisons

The comparison between NH’s 2-bedroom fair market rent and the median gross rent for 2-bedroom units varies significantly across counties. The median gross rent for a 2-bedroom unit is higher in six of the eight NH counties³⁸. Of particular significance is the rent differential in Grafton and Hillsborough counties. The average difference in these two counties is \$395³⁹. An extremely low housing vacancy rate of less than 1% (.09%)⁴⁰ and a widespread difference in market rent versus fair housing rent has created a double whammy for renters. Individuals and families continue to struggle with fewer vacant units available, ever-increasing costly rents, and lower incomes that significantly affect housing security.

Renters with HUD Housing Choice Vouchers are challenged to find available housing and, more importantly, unable to find affordable housing that meets the fair market rent required for renting with a HUD voucher. According to New Hampshire Housing, there is a seven to nine-year waiting list for those in need of rental subsidy⁴¹. As a result, New Hampshire continues to have an extensive waitlist. For those fortunate enough to be issued a HUD Voucher, these households struggle to find available housing or property owners who will accept the voucher. This difficulty only continues to increase the longevity of homelessness in our state. As the NH Council on Housing Stability identifies in its state plan, the primary strategy to address these rent barriers is to increase the state’s affordable housing stock⁴². Increased housing production will improve communities’ economic and housing stability, ensuring progress toward the Council’s North Star goal in that homelessness is rare, brief, and one-time in New Hampshire.

2.2. Rent Barriers

Figure 2.2.⁴³



SECTION 3

Call to Action



1. Continue to prioritize affordability requirements for the state's new \$100 million InvestNH Housing Incentive Fund.

The need for increased housing production is a widely known concept and the use of the American Rescue Plan Act (ARPA) funds must continue to specifically target the heightened need of affordable housing for those disproportionately impacted by the pandemic⁴⁴. The state's support to ensure this significant housing initiative targets these populations will benefit those who are severe housing cost burdened and reduce homelessness in the state.



2. Continue eviction prevention programs which have demonstrated effectiveness in preventing homelessness.

With the expiration of the federally funded NH Emergency Rental Assistance Program (ERAP) looming, investment in a state funded eviction prevention program would maintain these positive outcomes to date. The pandemic proved that when government provides service organizations with sufficient funds, and clear guidance on the use of these resources, homelessness can be averted. The impact of this program cannot be disputed when NH supported over 15,000 households at-risk of homelessness with rental/utility assistance, internet, and relocation support. This diversion program has been proven effective in preventing a major homelessness crisis and must be continued to prevent the ripple effect that the pandemic will continue to have on those living at poverty level.



3. Increase the HUD Housing Choice Voucher Program to support the numerous households in need of rental subsidy assistance.

With housing authorities across the state averaging 7-9 years wait for those eligible for a Housing Choice Voucher, increased capacity to provide rental subsidies is imperative. Emergency Housing Choice Vouchers recently prioritized for people identified on the CoC's Coordinated Entry Lists demonstrated that ensuring people experiencing homelessness have access to these scarcely available vouchers can help reduce homelessness.



4. Improve public perceptions about the causes of and effective solutions for homelessness.

Changing the nature of public perceptions of who people are that experience homelessness, and why they are homeless to begin with, can have a significant impact on how communities respond to homelessness. People who experience homelessness are not broken, damaged, or unfixable. They need housing, resources, and connection. With a statewide community awareness initiative, the stigma of homelessness could be transformed with the support of businesses, service providers, municipalities, and communities. Changing how we think of homelessness can improve implementation of compassionate solutions across communities for those experiencing homelessness.

Calls to Action



5. Initiate racial and ethnic equity impact analysis in the homeless service sector to reduce disparities and identify more equitable alternatives.

It is anticipated that the upcoming results of the NH Coalition to End Homelessness research study with the University of New Hampshire School of Social Work regarding racial and ethnic disparities in homelessness in NH will help providers understand the experiences of, and kinds of supports needed, for these specific disparate populations. This information can help the homeless service system begin to take a closer look at its policies, procedures, and programs to transform to a more equitable and effective system.



6. Include the voices of people with lived experience at every table addressing homelessness across the state.

To successfully implement strategies to effectively end homelessness, people with lived experience with homelessness must have meaningful and purposeful opportunities to inform and shape all levels of planning and implementation. Being more inclusive of those with personal expertise with homelessness ensures that their critical voice is heard, and their insightful feedback considered. Granite Leaders, a leadership and advocacy development program of the NH Coalition to End Homelessness, is an effective resource to support people with lived experience be prepared to engage effectively with stakeholders on homeless policy development, strategic planning, and implementation of initiatives working to end homelessness. Supporting programs such as Granite Leaders continues to build a network of people with lived experience who are passionate, ready, and willing to be at the table as a mutual partner.



7. Increase state funding for NH emergency shelters to help address rising operational costs and limited supportive services capacities to improve the response for this complex population.

The state has historically invested in emergency shelters; however, the funding has been far below what is necessary for emergency shelters to effectively provide intensive case management and offset increasing costs to operationalize a 24-7 residential facility for the most vulnerable population. The NH Department of Health and Human Services, Bureau of Housing Supports (BHS), has consistently advocated to legislature for increased funding for emergency shelters. BHS recognizes the need to increase the state's financial investment in these pivotal emergency resources at a time when homelessness has only intensified in its complexities. Legislative support of increased funding will enhance the continuum of homeless services and improve outcomes.



8. Engage in NH's Regional Housing Needs Assessments (RHNA) currently underway to provide an accurate picture of housing supply and demand in each region to develop its chapter of the master plan.

The nine regional planning commissions in NH are required to conduct a RHNA every 5 years, with the current effort continuing through 2022. Completion of the Fair Share Analysis, which assesses housing needs across regions and income levels, will provide a foundation for change by including tools, recommendations, and strategies for local decision makers to address issues of affordable housing in communities. Providing feedback supports consideration for equity and how different populations may be adversely impacted by the housing market, where populations have greater access to opportunity, and how communities can respond.

Calls to Action



9. Advocate and support for continued progress in implementing the NH Council on Housing Stability's 2021-2024 Strategic Plan.

The NH Council on Housing Stability (CHS) has been successful in accomplishing many of its short-term recommendations including tenant-friendly legislation, actively assessing the efficiencies and effectiveness of the current welfare model, creation of a Legislative Housing Caucus, providing transparent homeless service system data, and improving collaboration across Continuum of Cares. With ongoing support, the Council can continue to make headway on initiatives that point toward its determined guiding North Star. These goals are that homelessness is rare, brief, and one-time and that increased housing availability is critical for NH's future⁴⁵.



10. Invest additional appropriations in the U.S. Housing Trust Fund to provide grants to states for the production and preservation of affordable housing for extremely low and very low-income households.

With additional investments in the National Housing Trust Fund, this would then support the establishment of partnerships between NH based housing developers and service providers to increase the availability of supportive housing. The combination of housing with supportive services will be most beneficial to those who have the greatest barriers to successfully maintaining housing independently of supports.

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41 "FAQ for the Housing Voucher Program." New Hampshire Housing. <https://www.nhhfa.org/rental-assistance/housing-choice-voucher-program/faq/>

42 "Council on Housing Stability Strategic Plan 2021-2024." <https://nhchs.org/wp-content/uploads/2021/07/Council-on-Housing-Stability-2021%E2%80%942024-Strategic-Plan.pdf>

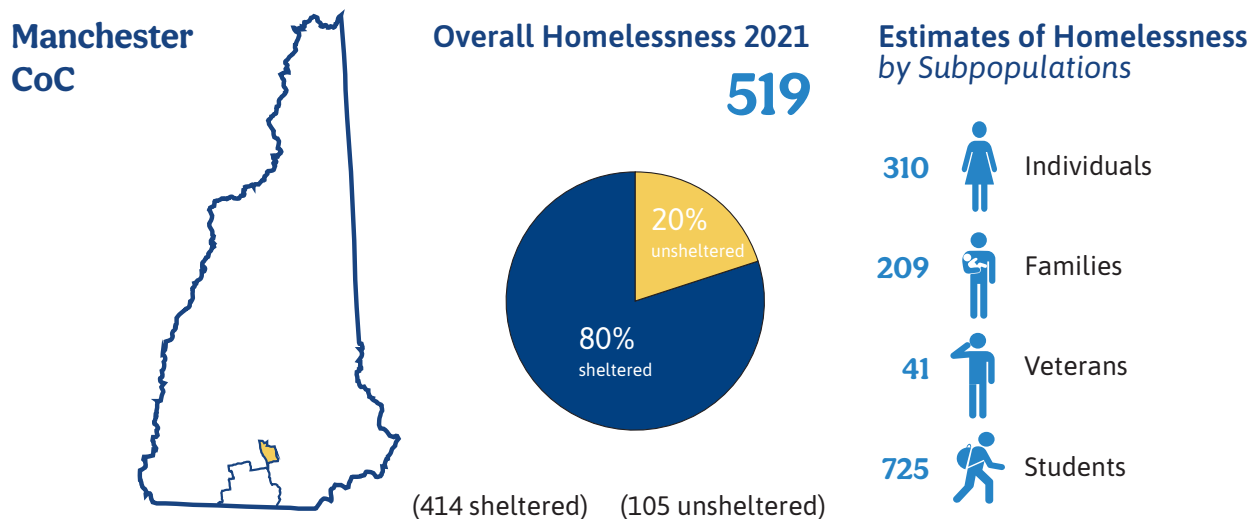
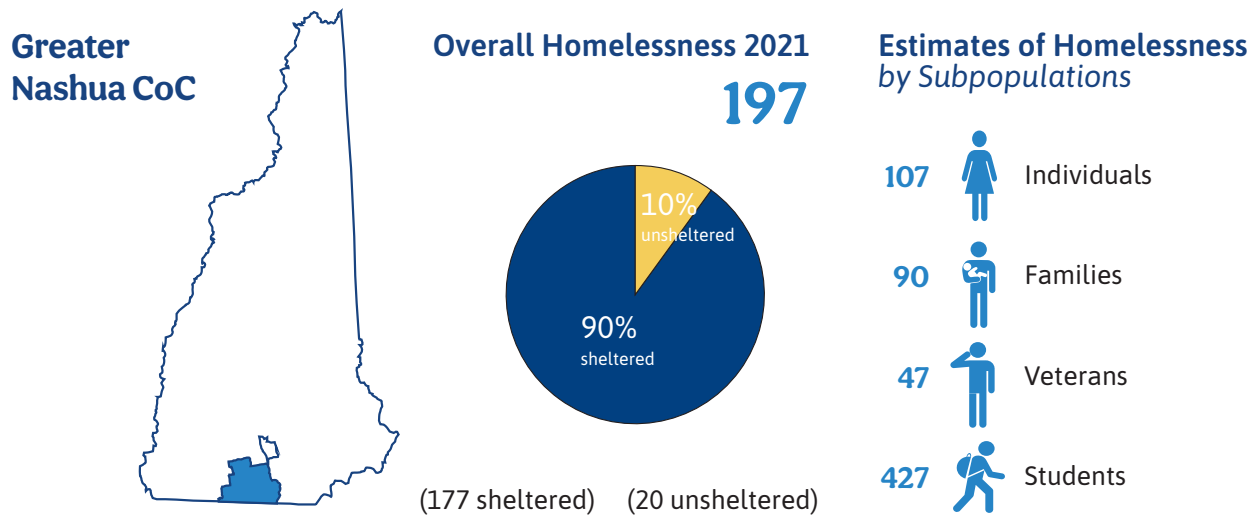
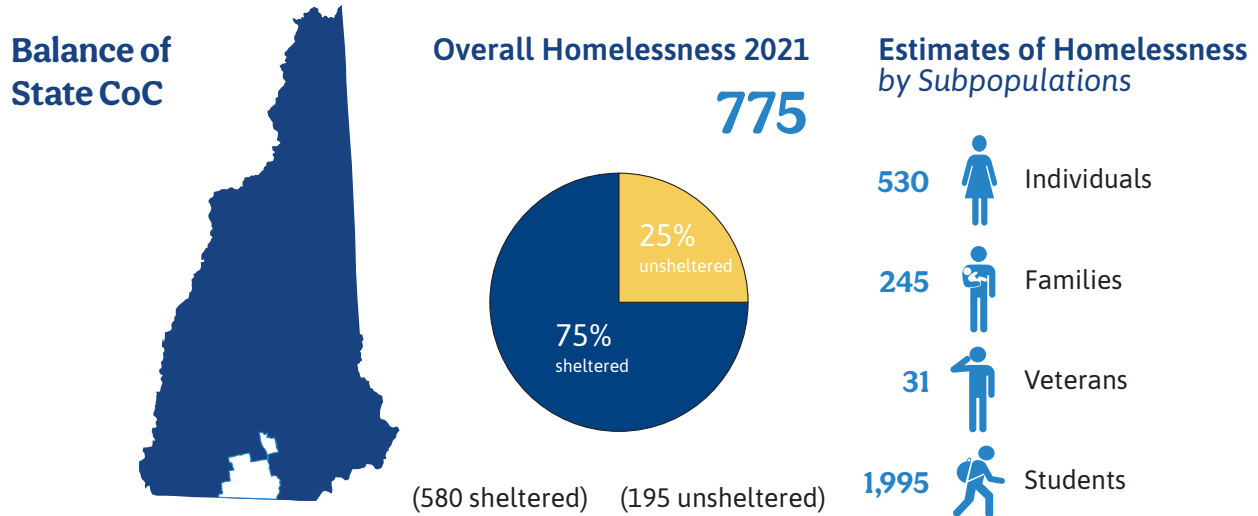
43 Ibid 34, 35.

Call to Action

44 "Addressing New Hampshire's Affordable Housing Shortage with American Rescue Plan Act Funds." NH Fiscal Policy Institute. March 2022. <https://nhfpi.org/resource/addressing-new-hampshires-affordable-housing-shortage-with-american-rescue-plan-act-funds/>

45 Ibid. 42.

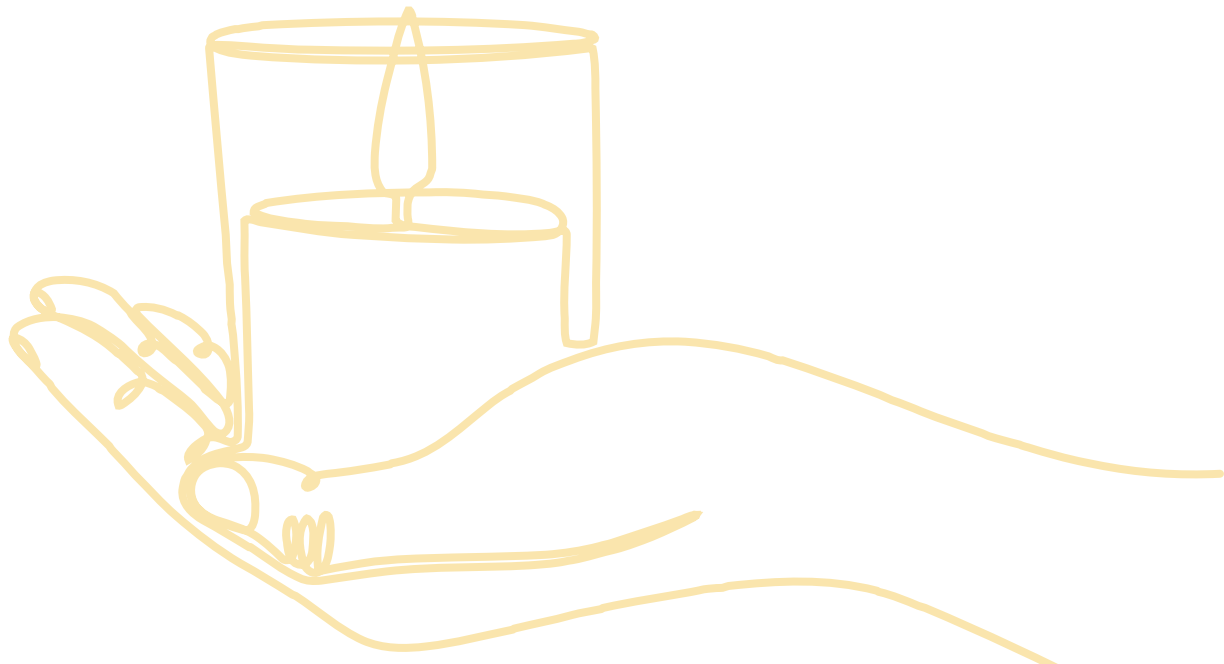
Appendix A: Point-in-Time Count (January 27, 2021)



In Memoriam

National Homeless Persons’ Memorial Day takes place each year on the longest night of the year, December 21, the winter solstice. In 2021, we remembered 73 lives lost to poverty, lack of affordable housing, and lack of adequate support and services in New Hampshire. While we remember those we have lost this year, we must strengthen our resolve to work for a world where no life is lived or lost in homelessness.

“Cigarette” Tom	Donald	John Melli	Nate Gagne
“Twitchy” Darrel	Donald “Skip” Drew	John Tret	Phillip Boetti
Alan Peterson	Ed	Johnathen Dashnaw	Ralph
Alan Luca	Edwin Wiseman	Joshua Knight	Richie “Bichie Richie”
Albert	Ephraim James Martin, III.	Katie Merrihew	Richard Green
Andee P	Erich W	Katie Mitchell	Roger Hall
Andrew	Fred M	Kenny Swisher	Ronald
Antonio	Gary	Kevin Burgos	Ryan
Bobby Hensley Jr.	Gavin Guay	Kevin Feeley	Ryan B
Brian B	Harte	Kevin G	Ryan F
Buddha G	Heidi B	Kevin F. Klaiber	Scott
Cindy Gelinas	J. Lopez	Laurie	Scott Allen Lacz
Clifton G	Jacob Toussaint	Lloyd	Shane
Cody Clark	Jean Lascelle	Matt Napier	Sharon
Daniel May	Jes Giambusso	Michael	Shayne
Dave	Jim Tyler	Michael M	Tammy Jean Wylie
David Garfield Burke	Jodi	Mike Madden	Travis Raye Oak
Dennis C	Joe R	Misha Frable	



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advocacy, and trainings on our website.**

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