HOUSING FOR TENNESSEANS WITH DISABILITIES: BARRIERS AND POLICY OPTIONS

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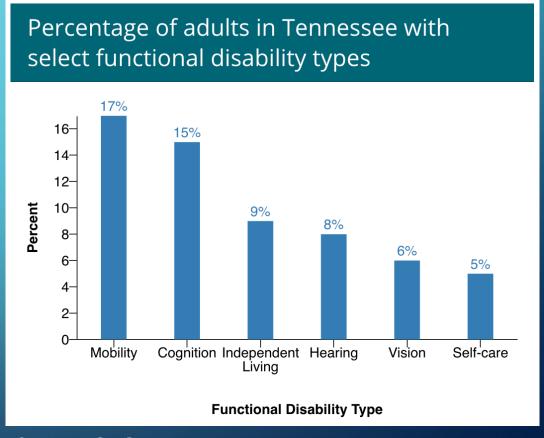
TENNESSEE DISABILITY COALITION

AGENDA

- What we mean by disability
- Housing for Tennesseans with disabilities
- Tennessee's housing shortage
- Barriers to housing for Tennesseans with disabilities
- Policy options: Addressing the disability housing shortage
- Questions

WHAT DO WE MEAN WHEN WE SAY DISABILITY?

- 32% of Tennesseans have a disability
- Disability is a spectrum
 - Housing need is a spectrum
 - Goals of disability housing
- Disability services in Tennessee
 - 1915c waivers, 1115 waiver, family support program



Source: CDC

WHAT DO WE MEAN WHEN WE SAY DISABILITY HOUSING?

- Accessible housing
- Affordable housing
- Supportive housing
- Assisted living
- Community-based housing
- Institutions/Skilled nursing facilities
- Living with family



DISABILITY HOUSING IN TENNESSEE: SHORTAGE

- TN has housing for only 47% of ELI renters
- Almost 48,000 ELI renters with disabilities in TN
- Over 52,000 ELI renters who are seniors in TN
 - Likely some undercount of renters with disabilities, likely some overlap here

	All	Relative household income							
All counts in thousands	house- holds	Extremely low income	Very low income	Low income	Moderate Income	High income	Very high income	Extremely high income	
Any disability									
Households	19,182	5,143	3,834	1,390	2,106	1,567	1,321	3,821	
Percent of respondents	17.3	30.6	25.3	19.4	17.3	15.0	13.0	9.8	

Source: HUD

DISABILITY HOUSING IN TENNESSEE: WHAT DOES IT LOOK LIKE?

All counts in thousands	All	Tenure		Structure type				
	house- holds	Owner- occupied	Renter- occupied	Single- family, detached	Single- family, attached	Multi- unit structure	Mobile home	
Any disability								
Households	19,182	12,950	6,234	12,240	750	4,441	1,754	
Percent of respondents	17.3	17.1	17.8	16.9	12.7	17.3	25.8	

	All		Location					
All counts in thousands	house- holds	Central city	Suburbs, urban	Suburbs, rural	Non-metro, urban	Non-metro, rural		
Any disability								
Households	19,182	5,273	5,857	2,607	1,843	3,602		
Percent of respondents	17.3	16.4	15.3	16.9	21.9	21.7		

	All	Year structure built					
All counts in thousands	house- holds	Before 1950	1950-1969	1970-1989	1990 or later		
Any disability							
Households	19,182	4,389	4,951	6,068	3,775		
Percent of respondents	17.3	18.8	19.9	17.3	13.7		

Source: HUD

BARRIERS TO HOUSING

- Affordability:
 - The extra cost of living with a disability in Tennessee
 - Skyrocketing rent and housing prices
 - Poverty among Tennesseans with disabilities
- Accessibility:
 - Does our housing stock meet the spectrum of need?
- Supportiveness:
 - Does the state invest in housing for people with disabilities?



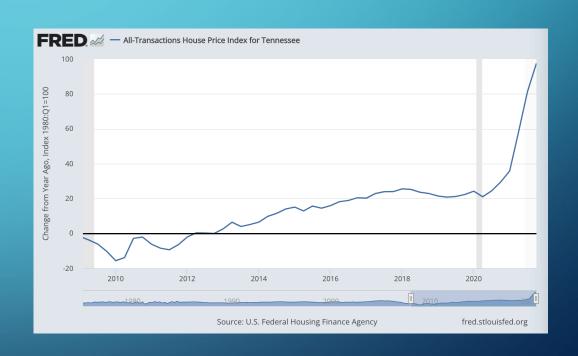
BARRIERS TO HOUSING: AFFORDABILITY

- Extra cost of living with a disability
 - Tennesseans with disabilities need to earn 51% more income
 - Only 11/95 TN counties allow a person with a disability (avg AMI/avg home price) to pay a mortgage without being housing burdened
 - Direct/indirect costs



BARRIERS TO HOUSING: AFFORDABILITY

- Rising housing prices
- Poverty
 - Tennesseans with disabilities 28%
 - All Tennesseans -16%
 - 174,588 Tennesseans rely on SSI –
 Tennessee average payment =
 \$733/month



BARRIERS TO HOUSING: ACCESSIBILITY

- Older houses are less accessible and less able to be modified
- Rural areas are more likely to have accessible housing stock
- ullet Cheaper houses are more able to be modified or accommodate Level 2/3 accessibility features

All HUs	Level 1: Potentially Modifiable		Level 3: Wheelchair Accessible	Sample Size	Weighted Counts
Total Sample	33.34%	3.76%	0.15%	155,108	132,419,831
Occupancy Status					
Renter-occupied	31.48%	4.07%	0.18%	52,500	38,816,184
Owner-occupied	33.91%	3.68%	0.13%	82,418	76,091,837

Source: HUD

BARRIERS TO HOUSING: SUPPORTIVENESS

- Who uses supportive housing?
 - I/DD, aging residents, multiple disabilities
- What does it look like?
 - Community group housing, semi-independent living, assisted living, enabling technology
- Supportiveness is accessibility
 - State programs in TN: CHOICES, ECF CHOICES, closed waivers
 - New investments: ARPA funds (paid family caregiver, waiting lists)

POLICY SOLUTIONS

- Source of income protection
- Accessible credit
- Eviction protections
- Investments in affordable housing
 - Section 811
 - Increased access to vouchers
 - Inclusionary zoning policies
 - Housing trust funds

- Investments in supportive services
 - DSP and worker shortage
 - Availability of properties
 - Waiver program investments
 - Community Living Support programs
- Waiver program policies
- Paid family caregiving

QUESTIONS?

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