

# Tennessee Stakeholder Engagement Summary

**Advancing Inclusive, Affordable, and  
Accessible Housing**

May 13, 2025



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**Executive Summary**

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## **Executive Summary**

Through engagement with disabled people, older adults, providers, developers, and state leaders, this engagement revealed both the urgency and opportunity to transform housing in Tennessee. Stakeholders called for housing that is affordable, accessible, and rooted in community. Key barriers like inaccessible units, fragmented systems, and rigid funding undermine this vision. Yet clear solutions emerged: flexible rental supports, statewide home repair programs, stronger interagency coordination, and universal design. With bold, aligned investment, Tennessee can lead on inclusive housing for people with disabilities and older adults.

# 325+

People with disabilities, older adults, providers, developers, and state leaders participated in this collaborative engagement.

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# Key Themes Across Stakeholder Groups



## **Severe Shortage of Affordable and Accessible Housing**

- Every stakeholder group — from individuals to developers to agency leaders — emphasized the systemic shortage of housing that is both affordable and accessible.
- People with disabilities and older adults stressed how affordability metrics are unrealistic for those living on SSI/SSDI.
- Providers and developers echoed this, citing financing constraints and difficulty serving extremely low-income households.

## **Accessibility Is Misunderstood and Under Implemented**

- All groups agreed that "accessibility" is inconsistently defined and poorly enforced.
- Disabled people described unsafe or falsely advertised units otherwise deemed "accessible" units.
- Developers requested clearer standards and training on ADA, UFAS, and universal design.
- State leaders recognized a lack of enforcement and oversight.

## **Desire for Independence, Choice, and Inclusion**

- Disabled individuals, older adults, providers, and developers all emphasized the need for housing that supports autonomy, community integration, and dignity.
- Participants rejected institutional or congregate settings, instead wanting to live in diverse, multigenerational communities.
- There was a strong preference for aging in place, supported by services when needed.

## **Repair and Modification as Critical Infrastructure**

- Older adult providers, home repair nonprofits, and state leaders identified scaling home repairs and retrofits as an urgent need.
- These investments are low-cost, high-impact, and help preserve both affordability and generational wealth.
- But the labor pipeline and delivery infrastructure are fragile, limiting scale.

## **System Fragmentation and Lack of Coordination**

- State leaders, providers, and developers all described the housing system as siloed and misaligned to meeting the needs of Tennesseans with disabilities and older adults.
- There's no coordinated statewide inclusive housing strategy
- Data, licensing, funding, and service delivery are all disconnected, resulting in delays and barriers.

## **Location and Transportation Access Are Essential**

- Transportation was a near-universal barrier across regions and populations.
- Without reliable and accessible local transit housing becomes isolating—even when well-built.
- Participants requested co-location with transit, services, and community amenities.

## **Rigid Funding and Inflexible Regulations Block Innovation**

- Developers and providers described a system full of red tape, misaligned incentives, and missed opportunities:
  - Complex, duplicative application processes.
  - Lack of funds for service spaces or repairs.
  - Overregulation preventing flexible housing models like home sharing or ADUs.

# Summary of all Engagement



**125** Surveys completed by disabled & caretaker residents

**2** Listening sessions with **25** disabled, older adult, & caretaker residents

**8** One-on-one meetings with state agency leaders

**28** HCBS service providers engaged in roundtable

**25+** developers, designers, & urban planners engaged in roundtable & one-on-ones

**15** Service providers for older adults engaged in roundtable

**11** Steering committee members across housing, aging and disability advocacy, and services

# Steering Committee



**Jarrod Adams**  
Evergreen Life  
Services



**Roshun Austin**  
The Works, Inc.



**Beth Bamford**  
Community  
Network Services



**Tonya Bowman**  
Family Voices of  
Tennessee, TN  
Disability Coalition



**Emma Garton**  
TN Council on  
Developmental  
Disabilities



**Heather Henderson**  
The Arc of TN



**Rion Humphries**  
People First at The  
Arc of TN



**Courtney Johnson**  
Just Keep Stimming



**Edward Mitchell**  
The Statewide  
Independent Living  
Council of TN



**Aron Thompson**  
Urban League of  
Middle Tennessee



**Carol Westlake**  
TN Commission on  
Aging & Disability

# People with Disabilities: Survey

# Survey Snapshot

- **Survey Size:** 20 respondents across Tennessee
- **Purpose:** Understand lived experiences with housing affordability, accessibility, and services
- **Method:** Quantitative demographic data and qualitative data for housing experiences; all questions were optional
- **Key Insight:** Respondents highlight persistent barriers that impact housing stability, quality of life, and equal access for individuals with disabilities and their caregivers



# Demographics & Representation

**100%** of the respondents who selected "**I am disabled**" provided at least one piece of demographic information (gender, age, or race/ethnicity). This indicates strong engagement from this group in sharing personal context.

**Type of Disability:** Respondents most commonly reported having a mobility disabilities and use of **wheelchairs, walkers, prostheses, or a scooter.**

**Age:** Respondents mostly in the 45–64 and 25–44 age ranges; a few older adults aged **65+** were also represented.

**Gender:** majority identified as **female.**

**Race/Ethnicity:** Among **disabled individuals**, the majority identified as **White**, followed by **Black/African American**, with a small number identifying as **multiracial** or **Native American.**

**Rural vs Urban:** Data was limited, but out of those who shared their city of residence **10 individuals** live in **urban** areas and **10 individuals** live in **rural** areas.

# Housing Barrier Themes

- **Affordability Limits:** Many live on fixed incomes (e.g., SSI/SSDI) and cannot afford rent or utilities without assistance.
- **Lack of Accessibility:** Most available housing lacks basic modifications like ramps, widened doorways, or accessible bathrooms
- **Isolation:** Housing is often located far from community resources or social opportunities, leading to loneliness and disconnection.
- **Discrimination & Stigma:** Some reported being treated unfairly by landlords or housing programs due to their disability.
- **Shortage of Support Services:** Respondents struggle to live independently without help for daily tasks like cooking, cleaning, or transportation.
- **Eligibility Barriers:** Navigating housing programs is complex; some fear losing benefits if they work or report changes.
- **Risk of Homelessness:** A few indicated they are currently unhoused or have cycled through unstable living situations.

# **Disabled People & Older Adults: Listening Sessions**

**The listening sessions convened a diverse group of adults with disabilities, older adults and caregivers from both rural and urban areas.**

**76%**

Of participants identified as disabled.

**34%**

Of participants identified as an older adult.

# Key Themes from Disabled People & Older Adults

## **Severe Shortage of Affordable and Accessible Housing**

- Critical shortage of housing that is both affordable and accessible
- Units labeled “affordable” often exceed incomes for SSI or SSDI.
- Accessibility features are inconsistently applied

## **Barriers in Rural Areas**

- Accessible, affordable housing is nearly nonexistent and new development is displacing long-time residents
- Lack of transportation, long waitlists, and limited services further isolate disabled and older adults

## **Service Navigation and System Gaps**

- Navigating housing systems is slow, complex, and fragmented, with long waitlists and digital barriers
- Participants described policy failures, blocked modifications, and being excluded from decisions that affect them

## **Desire for Independent Living**

- Disabled and older adults want to live independently, with dignity and connection to their communities.
- Universal design, aging in place, and integrated neighborhoods are essential for true inclusion and choice

**“If you’re solely living on Social Security, there’s not a single county in the state of Tennessee where you can afford a one-bedroom”**

Listening Session Participant

**“Finding a home that was affordable for me would have been out in the surrounding areas, but there's no transportation.”**

Listening Session Participant





**“Housing and being independent provides all those opportunities to grow up, to find yourself ... It’s about having a life, not just a roof over your head.”**

Listening Session Participant

**“Navigating housing and services is so complicated. You might qualify but the waitlists are years long, and if you can’t get online to fill out forms, you’re stuck.”**

Listening Session Participant

# Family Members & Caregivers Survey

# Survey Summary

- **Survey Size:** 90 respondents
- **Purpose:** We included family members and friends in the survey to better understand the housing challenges faced by people with disabilities from the perspective of those who support them.
- **Method:** Qualitative data; no demographic information; all questions were optional
- **Key Insights:**
  - Caregivers worry about loved ones' housing and care after they're gone.
  - Lack of accessible, affordable housing which forces family co-living.
  - Families need better tools to find inclusive housing.
  - Rural areas lack transit, services, and informed landlords.



# Housing Barrier Themes from Family Members & Caregivers

**Affordability:** High housing costs make independent living out of reach for many people with disabilities.

**Accessibility:** Few homes have necessary features like ramps, grab bars, or step-free entrances.

**Transportation Access:** Many housing options are far from transit, isolating those without cars.

**Caregiver Dependency:** Individuals often live with family not by choice, but due to lack of viable alternatives.

**Discrimination:** Some families reported bias from landlords or lack of understanding about disability needs.

**Support Services Gaps:** Lack of in-home supports makes even available housing unlivable for some.

**Rural Barriers:** Scarcity of housing, services, and informed property managers is especially severe in rural communities.

# Housing Developer + Designer Roundtable

# Developer and Designer Stakeholders

Affordable Housing Resources, Inc.  
D&S Community Services  
Emory Valley Center  
Knoxville's Community Development  
Corporation  
Metro Nashville Housing Division Planning  
Nelson Community Partners  
NIA Association  
Our Place Nashville

Tennessee Affordable Housing Coalition  
Tennessee Department of Disability and  
Aging  
Tennessee Housing Development Agency  
The Housing Foundation of West Tennessee,  
Inc.  
The Works, Inc  
Urban League of Middle Tennessee

# Key Themes from Developers & Designers

## **Confusion Around Accessibility Standards**

- Confusion about accessibility standards—like distinguishing between ADA, Type A, and Type B units
- Need for clearer education, easier-to-use guidelines, direct input from people with disabilities

## **Cost of Accessible Design**

- Cost is a barrier, particularly when retrofitting older, single-family homes
- Challenge to embed accessibility from the start rather than treating it as an add-on

## **Design for Communities, Not Minimum Compliance**

- Meeting minimum compliance standards is not enough
- Need a focus on community connection
- Traditional design processes rarely include resident perspectives in planning

## **Gap in Operating Subsidies**

- While capital for construction can be attainable, securing long-term rental subsidies like HUD 202, Section 811, or project-based vouchers remains a major challenge
- Without stable operating subsidies, even well-funded projects face significant long-term viability risks

## **Complexity of Layered Funding**

- Projects require layering multiple funding sources, including LIHTC, city trust funds, FHLB grants, and private investment, each with its own compliance standards, timelines, and reporting requirements
- Navigating multiple layers creates significant administrative burden, delays project timelines, and increases overall costs

## **Public - Private Partnerships**

- Participants pointed to how major employers can invest in affordable housing (Amazon Housing Equity Fund)
- They also raised concerns about efforts to limit community benefits agreements, which have been key to securing private-sector support for local housing needs

## **Barriers in Funding Applications**

- Participants noted that the THDA competitive grants process can be difficult to navigate and may create barriers for applicants due to minor administrative errors
- They recommended allowing for deficiency reviews and highlighted the need for technical assistance, especially for smaller or emerging developers

## **Zoning and Land Use Barriers**

- Developers shared that outdated zoning regulations add time, cost, and limit options like missing middle housing.
- They recommended reforms such as reducing parking minimums, expediting permitting, and waiving fees for developments serving people with disabilities

## **Lack of Service Coordination**

- There is a lack of connection between developers and service providers, which limits the ability to create supportive, inclusive housing
- Developers shared that they don't know where to start and requested a centralized way to connect with service providers

# Discussions with State Agency Leaders

# State Agency Participation

Tennessee Department of Disability and Aging  
Tennessee Department of Health  
Tennessee Department of Mental Health and  
Substance Abuse Services  
Tennessee Housing Development Agency

# Key Themes from State Agency Leaders

## **Lack of Disability-Specific Housing Programs**

- Most state programs only prioritize, but do not directly serve, people with disabilities or older adults
- Strict waiver eligibility excludes many; leaders acknowledged “tens of thousands” who need housing help but can’t access services

## **Siloed, Uncoordinated State Efforts**

- No agency leads on inclusive housing, and coordination remains stalled at early conversation stages
- There is no shared vision or mechanism for cross-agency accountability or alignment

## **Regulatory and Provider Barriers**

- Licensing rules prevent provider staff from owning homes, and inspection requirements burden providers when clients or families can’t fund repairs
- Leaders cited “liability fears” and a risk-averse culture that block adoption of flexible models like Semi-Independent Living—even when residents reject full-time staffing

## **Limited Use of Housing Metrics/Data**

- Leaders flagged outdated data and inconsistent billing code use as major tracking problems
- There is a need for better tools to measure whether housing truly supports people's goals as current systems don't fully capture what's working or where gaps remain

## **Transportation and Location Barriers**

- Housing in rural or lower-cost areas often lacks access to care or services.
- Without reliable transportation, people are isolated and unable to benefit from housing intended to support community living

## **Shortage of Staff**

- Initiatives often hinge on individual “staff champions” and fall apart when those people leave
- Leaders called for recurring funding to build sustainable staffing capacity

# Home & Community Based Services (HCBS) Roundtable

# HCBS Providers

Adult Community Training

Autism Breakthrough of Knoxville

BIOS of Tennessee

Buffalo River Services, Inc.

Destination Healthcare Services

Development Services of Dickson County

Easter Seals Tennessee

Emory Valley Center

Evergreen Life Services

Heartland Services

MCK Behavior Services

Mental Health & Developmental Services

MillarRich

Open Arms Care Corporation

Progressive Directions, INC.

Sertoma

SRVS

Starcare Inc

Sunshine Services

Support Solutions

Tennessee Department of Disability  
and Aging

Tennessee Community Organizations

Waves Inc

# Key Themes from HCBS Providers

## **Housing Vouchers and Affordability**

- Section 8/Housing Choice Voucher programs are often inaccessible due to long waitlists, reluctant landlords, and complex processes
- Even with a voucher, rents are frequently unaffordable for people on SSI or SSDI, and affordability formulas don't reflect real income levels

## **Regulatory Barriers to Housing Access**

- Strict licensure and inspection rules penalize minor issues, creating costs for agencies and making landlords hesitant to participate
- Confusion around HCBS Settings Rule—especially proximity limits—leads to fear of non-compliance, limiting housing development in rural areas

## **Inflexible Housing Models and Eligibility**

- Strict income and credit requirements from private landlords exclude many individuals on public benefits
- Current Family Model rules limit flexibility by requiring shared living, excluding options like ADUs or duplexes

## **Housing Gaps Across Regions**

- Affordable, accessible housing is scarce across Tennessee due to limited stock, rising costs, and low developer interest—especially in rural and gentrifying areas
- Agencies buy homes out of necessity, while informal landlord relationships help but lack long-term stability

## **No Options for Complex Needs**

- There are no housing programs specifically designed for people with intensive or behavioral support needs
- Most current housing models serve individuals with moderate independence, leaving a gap for those requiring higher levels of care

## **Transportation and Community Connection**

- Providers stressed the need for housing located near transit, services, and daily essentials
- Without access to nearby resources, housing can become isolating—even if well designed

## **Desire for Stability, Autonomy, and Accessible Design**

- Older adults prefer small, community-based housing that offers privacy, independence, and a sense of ownership
- Many existing homes lack needed accessibility features like roll-in showers or first-floor access

## **Need for Cross-System Coordination**

- Providers called for stronger coordination between state agencies to align housing and support services
- Participants recommended state-managed rental assistance and including people with disabilities in housing policy decisions

# Older Adult Service Provider Listening Session

# Service Providers

AgeWell Middle Tennessee

City of Clarksville

Habitat for Humanity of Greater Memphis

Inspiritus

Rebuilding Together Nashville

Tennessee Department of Disability and Aging

The West End Home Foundation

Tennessee Department of Disability and Aging

Urban Housing Solutions

Urban League of Middle Tennessee

Westminster Home Connection

# Key Themes from Older Adult Service Providers

## **Desire to Age in Place**

- Older adults overwhelmingly want to age in place but face major repair and modification barriers
- Providers report high demand for critical home repairs with limited funding and infrastructure to meet the need.

## **Funding Constraints and Misalignment**

- Funders often require services in housing but don't cover the space or staffing to provide them
- Providers called this funding gap a major barrier to sustaining supportive housing models.

## **Barriers to Preserving Home Ownership**

- Estate recovery policies and rising property costs discourage older adults from seeking home repairs
- Providers urged reforms like circuit breaker tax policies and better insurance access to protect housing stability.

## **Need for Smaller, Affordable Housing Options**

- Older adults want to downsize but can't find affordable, accessible small homes
- Most new housing is multi-story or high-end, leaving few suitable options for aging in place

## **Capacity and Labor Gaps**

- Lack of labor and nonprofit capacity limits the reach of home repair programs
- Few groups are equipped to scale repair services across the state

## **Support for Multigenerational and Shared Housing**

- Providers reported rising demand for multigenerational housing options
- Most housing models don't support households with multiple generations

## **Lack of State Investment**

- Participants said Tennessee lacks dedicated state investment in affordable housing
- Providers recommended the creation of a flexible, recurring state fund to address long-term housing challenges

# Shared Priorities & Alignment Across Stakeholders

Opportunity Area	Proposed Actions
Create and Preserve Affordable, Accessible Housing	<ul style="list-style-type: none"> <li>• Expand deeply affordable units to match SSI/SSDI incomes</li> <li>• Apply universal design standards and inclusion of people with disabilities in all new housing</li> <li>• Fund repair/modification programs for older homes</li> </ul>
Support Independent, Community-Based Living	<ul style="list-style-type: none"> <li>• Invest in small-scale, integrated housing (e.g. ADUs, duplexes)</li> <li>• Fund CAPABLE and other aging-in-place models</li> <li>• Reform estate recovery and tax policies to protect homeowners</li> </ul>
Ensure Housing is Connected to Transit and Community	<ul style="list-style-type: none"> <li>• Incentivize transit-oriented development</li> <li>• Require location near services (employment groceries, transit)</li> <li>• Expand transit access including to employment sites</li> </ul>
Unify State Strategy Through Interagency Collaboration	<ul style="list-style-type: none"> <li>• Create cross-agency housing governance body</li> <li>• Reform regulations limiting flexible housing models</li> <li>• Modernize data systems and billing code practices</li> </ul>

Opportunity Area	Proposed Actions
Establish Flexible Funding Tools	<ul style="list-style-type: none"> <li>• Create flexible funds for move-in costs and home modifications</li> <li>• Launch predevelopment and 'catalyst' funding programs</li> <li>• Establish unrestricted repair funding at the state level</li> </ul>
Incentivize Inclusive Design and Developer Participation	<ul style="list-style-type: none"> <li>• Offer zoning/permitting incentives for accessible housing</li> <li>• Simplify Tennessee Housing Development Agency/public funding applications</li> <li>• Provide training and design guidelines on accessibility</li> </ul>
Bridge Housing and Support Services	<ul style="list-style-type: none"> <li>• Fund case management and service navigation roles</li> <li>• Build partnerships between housing and service providers</li> <li>• Establish infrastructure to support service-linked housing</li> </ul>
Build Repair and Retrofit Delivery Infrastructure	<ul style="list-style-type: none"> <li>• Invest in nonprofit/trusted networks to deliver home repairs</li> <li>• Address labor shortages via skilled trades incentives</li> <li>• Fund statewide delivery of modifications and repairs</li> </ul>

# Appendix

A.The Kelsey Research Agenda & Methodology

B.Agency Leader Interview Guide

## C. Stakeholders to Include in Future Engagement

While our engagement surfaced critical insights, future efforts should intentionally include stakeholders who were missing or underrepresented. These include additional disabled people and older adults—especially those who have higher support needs, Deaf/Hard of Hearing, and Blind/Low Vision, those who have diverse lived experiences, as well as youth with disabilities transitioning to adulthood, whose perspectives on housing insecurity at a critical life stage were absent. Property owners and landlords were notably missing, limiting insights on rental access, voucher acceptance, and retrofitting. Engagement with transit agencies and urban planners is also needed to address the infrastructure gaps repeatedly raised. Finally, additional direct support professionals (DSPs), who navigate housing systems alongside disabled individuals daily, should be more deeply included.

## D. The Kelsey Community Engagement Approach

Since our inception, we have centered the design of our programs and services on voices of people with disabilities. This progressive view of disabilities has led us to adopt non-medical models and approaches to housing and services. This differentiates us from service providers who were established during a time when agency and self-determination was not as highly valued as it is today.

We also push for true inclusion of our communities where people with and without disabilities share community together, diversity is valued, interdependence is supported and people have access to the same spaces and experiences. This differentiates us from segregated housing models.

The Kelsey convened 300+ stakeholders (including architects, disability organizations and service providers, affordable housers, market rate developers, housing advocacy organizations, city and county employees, and self advocates & families) in 2018 for the Together We Can Do More initiative, a three part workshop series that defined the problems driving disability housing shortages, identified interventions, and designed what new solutions could and should look like.

From this initiative, we found that workshop participants were interested in 10 interventions, some of which include creating a new public funding source for inclusive housing, piloting a mixed-ability, mixed income housing development, building an advocacy coalition of people with and without disabilities, and creating a certification or standard for inclusivity (similar to LEED certification).



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