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Guest Commentary: The housing crisis doesn't start with a tent



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Homelessness is the most visible sign of a housing system under duress. We see it in the family sleeping in a car, in the veteran waiting for a bed in a shelter, and in the tent encampment beneath an overpass. We see it in the seniors who spend the day in public spaces with nowhere else to go.

But by the time someone loses the roof over their head, the crisis has usually been building for years, out of sight. It looks like the mother who skips a prescription to make rent. The teacher who leaves the district because she cannot afford to live in it. The child who changes schools for the third time because the family keeps getting priced out of neighborhoods. Housing instability shows up discreetly, as families living one emergency away from losing everything.

The scale is staggering. The National Low Income Housing Coalition reports roughly 11 million extremely low-income renter households in the United States, and a shortage of 7.2 million homes they can actually afford.

Nationwide, only 35 affordable and available rental homes exist for every 100 of the lowest-income renters. In the hardest-hit metros, the math collapses further. In Orlando, it is closer to 13 per 100. Orlando, a place the world visits for its hospitality, struggles to house many of the workers who provide it.

This is why treating affordable housing as a niche concern for the poor is such a costly mistake. Housing sits underneath nearly every problem communities say they care about: jobs, schools, health care and growth. A hospital cannot keep nurses who cannot afford to live within an hour of work. A hotel or a school district cannot grow when its workers have nowhere stable to sleep. These are not abstractions. They are the daily arithmetic of American life.

For years, the shortage has been easier to acknowledge than to act on. That is starting to change. On July 11, the 21st Century ROAD to Housing Act, the most significant federal housing legislation in decades, became law. It cleared the Senate 85 to 5 and the House 358 to 32. Those margins are a reminder that, whatever else divides Washington, the case for housing people can afford draws support across the political spectrum.

The bill is an important step. It aims to help projects move forward by giving the Department of Housing and Urban Development rulemaking authority to increase multifamily loan limits. It raises the cap on bank public welfare investments from 15% to 20%, which could unlock additional private capital for affordable housing and Low-Income Housing Tax Credit projects. It also supports state, local, tribal and regional planning efforts, including grants for regulatory updates, inspection capacity and coordination between housing and transportation planning.

It will not, on its own, close a gap of 7.2 million homes. A federal law, however welcome, cannot pour a single foundation. The homes it hopes to unlock still have to clear the places where housing actually gets built or stalls: city halls and county zoning boards.

Policies can widen the on-ramp; communities themselves decide whether anything is allowed to merge. Streamlining permitting, modernizing zoning that outlaws apartments across residential land, and offering incentives that make construction feasible are local choices, and they determine whether any legislation passed becomes actual housing or remains a good intention.

Institutions have to stop watching from the sidelines, too. If a hospital, resort, university, or airport depends on workers who cannot afford to live nearby, housing is no longer a civic nicety. It is central to recruitment and retention. These institutions often control the one thing developers most need: land. Large employers with underused parcels can partner with experienced developers to create housing that serves their workforce and strengthens the surrounding community.

The crisis is measured in millions, which is exactly what makes it easy to keep admiring it and hard to act on it. But no one experiences it in millions. It is lived one household at a time. A country that depends on its nurses, teachers and line cooks to function owes them something straightforward in return: the ability to afford to live in the places they keep running.

A federal law can make more affordable housing possible. Communities can make it real.