America's Housing Crisis Is Hiding in Plain Sight

Nearly every community finds it a challenge to retain workers, support employers and remain economically resilient. Here's how we can fix the affordable housing crisis.

Jonathan Wolf

Homelessness in America is the most visible sign of a housing system under strain. It is there in the tent encampment under an overpass, the family sleeping in a car, the veteran waiting for a shelter bed or the senior sitting in a public library because he or she has nowhere else to go.

But the housing crisis does not just begin when someone loses the roof over their head.

Long before then, it often happens in silence. It is the mother who skips a prescription so she can pay rent. The teacher who leaves the school district because she cannot afford to live nearby. The hospital worker who spends hours commuting because housing close to work is too costly. The child who changes schools for the third time because his or her family could not keep up with rising rent.

This is what housing instability looks like before it becomes homelessness. It is not always visible from the street. It may not show up as a tent or a shelter bed. But it is reshaping communities across the country.

The latest "Gap Report" published by the National Low Income Housing Coalition and released in March puts the scale of the challenge in stark terms. The United States has roughly 8.2 million extremely low-income renter households and a shortage of 7.2 million affordable and available rental homes for them. Behind those numbers are millions of people living one emergency away from losing stability altogether.

Affordable housing is often viewed as a narrow issue affecting only a portion of the population. That is a common misconception. Affordable housing sits at the center of nearly every conversation communities are having about growth, workforce, education, health care and economic mobility.

A nurse or medical assistant who cannot afford to live near the hospital may leave for another region, adding pressure to already strained health care systems. A restaurant, hotel or small business may want to grow, but growth becomes difficult when employees cannot find a stable place to live nearby. Seniors on fixed incomes may be forced to choose between remaining in the communities they helped build or leaving behind their doctors, churches, friends and routines.

These are not abstract policy concerns. They are daily realities.

Local Face of a National Crisis

In cities like Orlando, Florida, for example, the crisis is especially clear. The region is known around the world as a place of hospitality, entertainment and opportunity. Millions of tourists are able to visit the Sunshine State each year because of the people who make Central Florida work: hospitality and theme park employees, health care professionals, service workers, teachers and public-sector employees.

Yet many of those same workers struggle to find housing in the region they serve. According to the latest Gap Report, Orlando has only 13 affordable and available rental homes for every 100 extremely low-income renter households, ranking it No. 1 among the cities with the most severe shortages, tied with Las Vegas. More than 85 percent of extremely low-income renters in Orlando are severely cost-burdened, meaning they spend more than half their income on rent and utilities.

That is why the housing crisis cannot be solved only by looking at national numbers. The shortage may be national, but the consequences are deeply local. Every community feels the pressure in its own way.

In one place, it may be tied to tourism. In another, it may be connected to hospitals, universities, agriculture, logistics or military families.

But the pattern is the same: When there are not enough homes people can afford, communities become less stable, less inclusive and less economically resilient.

For too long, too many leaders have been willing to acknowledge the problem and the shortage. But the families facing it do not need more acknowledgment. They need a safe and stable home.

Call to Action

Addressing the affordable housing crisis starts with making it easier to build the homes communities need. That requires removing development barriers, increasing support for affordable housing and uniting public and private partners around real, scalable solutions.

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Local governments can make it easier to build housing by streamlining permitting, modernizing zoning and removing unnecessary barriers that delay development. Municipalities can also help move projects forward by offering incentives, such as tax breaks or infrastructure support, that make housing easier and more feasible to build.

Employers should also view housing as part of a broader workforce strategy. If a hospital, resort, school district, airport or other major business depends on workers who cannot afford to live nearby, housing is now central to retention, recruitment and long-term economic health.

Community institutions can play a role because many already own land or have access to resources that can support housing development.

Faith-based organizations, universities, health systems, local governments and private employers all have opportunities to partner with experienced developers to create housing that better fits local needs and strengthens the surrounding workforce. We have seen communities benefit by taking this approach. Stable housing gives people the chance to rebuild, plan and participate more fully in their neighborhoods.

The affordable housing crisis may be measured in millions, but its impact is felt one household at a time. Real progress begins when communities recognize that the people who keep them running should also be able to call them home. ●

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