

# Cure homelessness with more housing, not more subsidies



By [MARK MILLER](#) PUBLISHED: November 26, 2025

This Thanksgiving, millions of Americans will gather around tables filled with food, but millions of others will have no table at all. Homelessness has surged in many major American cities, even in a nation overflowing with wealth and land. The problem is not that we have run out of space, materials, or compassion. It is that we have surrounded the simple act of building homes with walls of red tape.

The homelessness crisis is, above all, a housing policy crisis. Across the country, local zoning rules, environmental reviews, and various development fees have created an artificial scarcity of housing, driving up costs and, in turn, leaving many people without shelter.

We often hear that homelessness is caused mainly by drug abuse or mental illness. To be sure, those struggles are real and deserve compassion, but they do not explain the pattern we see. If addiction or mental illness were the main cause, homelessness would be evenly distributed nationwide. Instead, it is concentrated in places with the most restrictive land-use laws, the very jurisdictions where it is hardest to build. The data tell a simple story: when government throttles housing supply, homelessness follows. We're often told that correlation isn't causation, but when the data fit the logic of cause and effect, it's no longer just correlation.

The [National Association of Home Builders](#) estimates that local rules and fees now account for nearly a quarter of the price of new housing, and for an eye-popping [40.6% of total development costs of multifamily housing](#) (read: apartments). When a builder elects to bear these costs in the short run and build (as opposed to refraining from the effort because of the high cost), the builder ultimately must pass the costs on to renters and first-time buyers to recoup her investment. Those extra, unnecessary, regulation-generated costs that are baked into the price of a home price out the families most in need of affordable housing.

A major culprit is exclusionary zoning, the local ordinances that dictate what kinds of homes can be built and where they can be built. These laws often ban multi-family units or impose large minimum

lot sizes that make affordable homes effectively illegal in large portions of our cities and towns. What began as an effort to protect neighborhood character has too often become a means to keep working families from accessing opportunities.

The result is a man-made famine of shelter in a land of abundance. America remains rich in talent, land, and enterprise, yet we have fenced off housing prosperity behind government permission structures that stack the deck against new, affordable housing.

The Gospel's account of the multiplication of the loaves and fishes offers a better model. In that moment of scarcity, a small offering multiplied to feed a multitude because it was shared freely.

Our economy works the same way. When people are free to build, innovate, and exchange, prosperity expands. But when we bind enterprise in red and green tape, red for bureaucracy and green for regulation, we stop the miracle before it can begin.

Republicans and Democrats alike understand the need for more housing. Republicans have long advocated for more free-market solutions that would allow builders less regulation in building projects. And in 2024, then-presidential candidate Kamala Harris [unveiled a plan](#) to build more than 3 million housing units.

The solution to homelessness is not another task force or more subsidies; it can instead be found in the freedom to build. [A new brief](#) by the Pacific Legal Foundation offers several concrete recommendations to help keep housing costs down, including streamlining environmental reviews to prevent projects from being delayed for years. Repeal exclusionary zoning that walls off opportunity. Cut the fees that make modest homes unaffordable before construction starts. Allow the market to do what it does best: multiply human ingenuity into shared prosperity.

Do that, and abundance will grow again, not by miracle, but by the freedom that allows creativity to flourish.

This time of year is about gratitude, and it is also about trust: trust that the gifts we share, as the pilgrims did, will multiply for the good of others. America's prosperity has always rested on that faith. When people are free to use their talents in service to one another, including to build, there will be enough for all. By applying the spirit of Thanksgiving to our housing policy all year round, we can solve the homeless crisis.

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