



# ADDRESSING HOMELESSNESS THROUGH HOUSING REFORM

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## HOMELESSNESS IS A LARGE AND GROWING PROBLEM

in the United States. Nationally, the total number of homeless individuals at the end of 2024 was 770,000, a more-than-18-percent increase from the start of that year.<sup>1</sup> Homelessness among families with children rose 39 percent, the greatest increase of any demographic, owing to difficulty finding housing they could afford.<sup>2</sup> A key driver of this change is that housing costs have risen significantly faster than incomes, pushing low-income individuals and families toward homelessness.<sup>3</sup>

Ending homelessness using current methods would be costly. According to one estimate in 2021, it would cost \$1.3 trillion to cover the shortfall in housing units needed under the housing choice voucher program of

the US Department of Housing and Urban Development (HUD), which is commonly seen by advocates as the federal government's primary way of addressing homelessness.<sup>4</sup> The rise in homelessness, despite years of federal, state, and local governments' dedicating more money to address the problem, highlights the need for other approaches to solving this crisis.

Building more housing to combat unaffordable housing costs is the best approach, because it keeps people from becoming homeless in the first place.<sup>5</sup> Housing data show that the United States has not built enough homes to keep up with population growth since the housing crash of 2008, creating an estimated deficit of 1.5 million to 6.5 million homes.<sup>6</sup> A big reason for

this lack of building is decades of government-imposed land-use and environmental restrictions that make new housing more expensive or block housing from being built in the first place.<sup>7</sup>

Simply put, homelessness is a symptom of a larger problem: unaffordable housing costs created by a lack of housing. This problem can be solved by reducing regulations on homebuilding.<sup>8</sup> Many people point to mental illness and drug abuse as the main causes of homelessness, because these conditions are often found among the homeless.<sup>9</sup> These factors certainly play a role at the individual level, but evidence suggests that

housing affordability is the key factor in explaining variations in homelessness across cities.

This research in brief first describes trends in homelessness and in government funding of homelessness programs. Next, it examines the evidence on the individual and structural factors that underlie homelessness, explaining why ending the housing shortage is the most effective way to end homelessness. Finally, it shows how states can solve the homeless crisis in a more cost-effective way by respecting property rights—by reducing housing regulations and allowing more homes to be built.

## TRENDS IN HOMELESSNESS AND GOVERNMENT FUNDING

### US HOMELESSNESS COUNTS ARE ON THE RISE AND

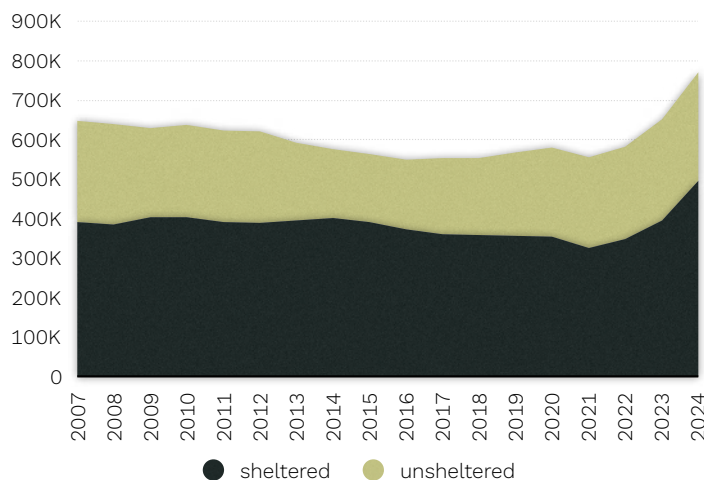
higher than ever in recorded history, despite increased funding to address the issue. The intractability of homelessness suggests that continued increases in government funding are not the most effective solution.

### Homelessness Is on the Rise, but Some States Are Doing Better Than Others

HUD counts the number of homeless individuals across the country each year. This is known as the Point-in-Time Count.<sup>10</sup> HUD does this through the Continuum of Care Program, which relies on representatives of the community, such as faith-based organizations, businesses, local governments, and advocates for the homeless.<sup>11</sup> These representatives count the number of sheltered and unsheltered homeless people in their community on a single night in January, and they also coordinate funding for homeless people throughout the year.<sup>12</sup>

These annual counts reflect the increase in homelessness. As Figure 1 shows, the total number of homeless people was about 650,000 from 2007 to 2009, during the Great Recession. The number moderated slightly to about 550,000 people in 2016. Then, homelessness rose during and after the COVID-19 pandemic, from around 575,000 people in 2020 to more than 770,000 people in 2024—the highest number on record.<sup>13</sup>

Figure 1. Total, Sheltered, and Unsheltered Homeless Population in the United States (2007–2024)



Note: Data are for all states, territories, and the District of Columbia. Unsheltered homeless people were not counted in 2021 owing to the COVID-19 pandemic. That count is imputed here using 2020's and 2022's numbers but should be interpreted with caution.

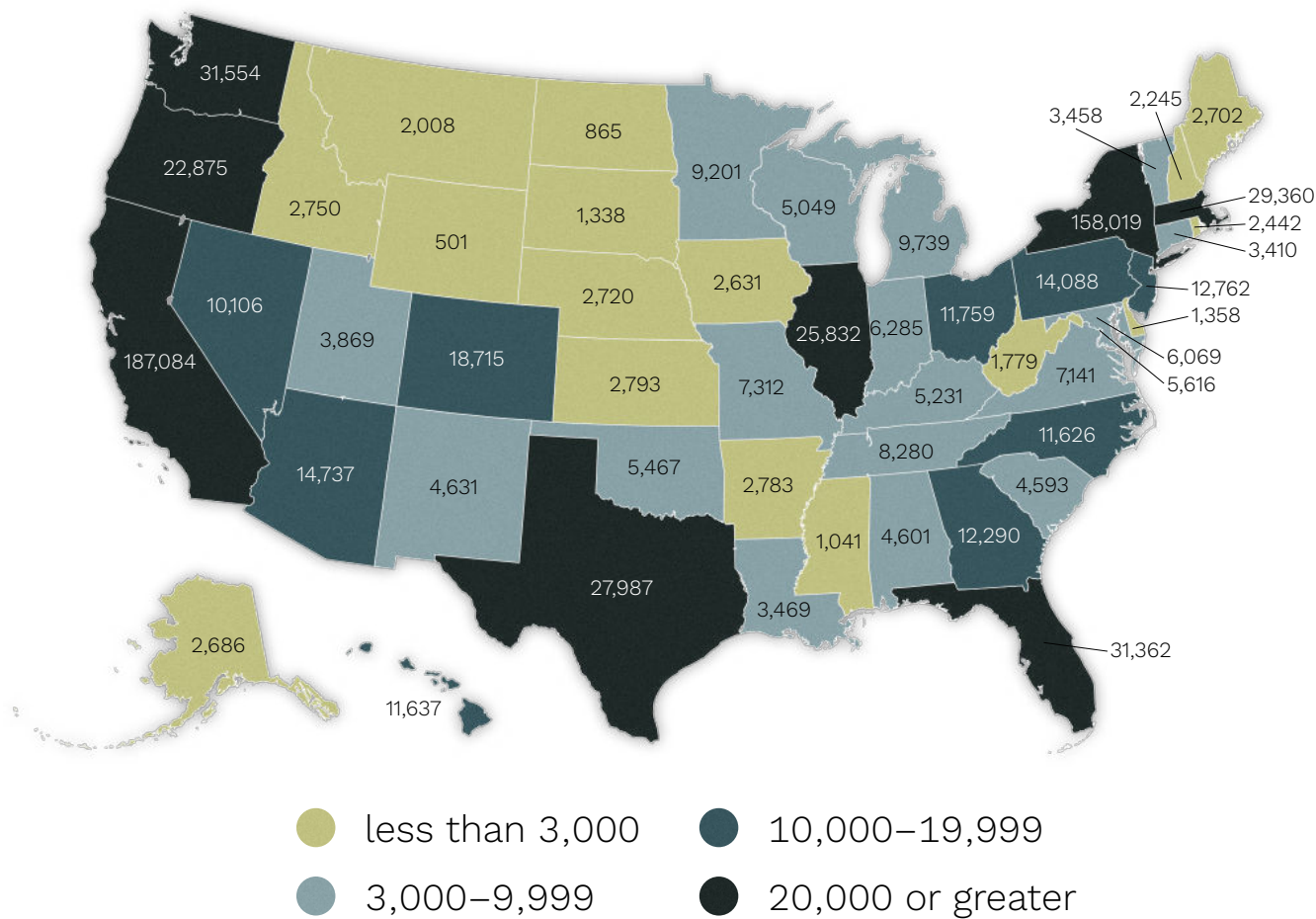
Source: HUD Exchange, "CoC Homeless Populations and Subpopulations Reports," US Department of Housing and Urban Development, accessed September 22, 2025, <https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/>.

Contrary to public perception, most homeless people do not live on the streets. Although unsheltered homelessness is most visible to the public, it makes up only a small share of total homelessness. Figure 1 shows that, over time, roughly two in every three homeless people live in either an emergency shelter or transitional housing, facilities with supportive services designed to help the homeless find permanent housing within two years.<sup>14</sup>

The homeless population is not equally distributed across the country. As Figure 2 shows, eight states each had more than 20,000 homeless people in 2024: California (187,084), New York (158,019), Washington

(31,554), Florida (31,362), Massachusetts (29,360), Texas (27,987), Illinois (25,832), and Oregon (22,875). Taken together, these states had two-thirds (approximately 67 percent) of the entire homeless population (767,856).

Figure 2. Number of Homeless People by State (2024)



Note: Data are for all states and the District of Columbia.

Source: HUD Exchange, “AHAR Reports,” US Department of Housing and Urban Development, accessed September 22, 2025, <https://www.hudexchange.info/homelessness-assistance/ahar/>.

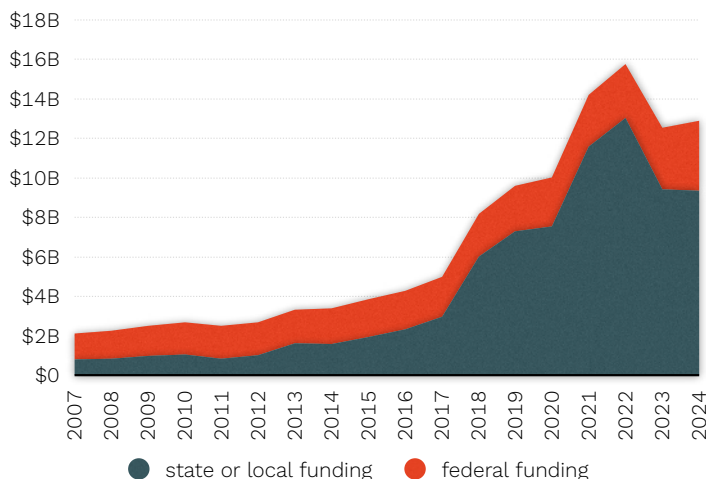
However, these states have experienced vastly different changes in their homeless populations. Whereas New York (+95,418 homeless people from 2007 to 2024), California (+48,098), Massachusetts (+14,233), Illinois (+10,345), Washington (+8,175), and Oregon (+5,285) all saw the largest increases in their numbers of homeless people, Texas (–11,801) and Florida (–16,707) experienced the largest declines.

As surprising as this divergence in homeless populations is, Texas and Florida saw these declines despite dedicating much less funding to address the problem than New York, California, and other states that saw large increases in their homeless populations.

### Increased Government Funding Did Not Often Reduce Homelessness

Governments at the federal, state, and local levels have allocated billions of dollars to fight homelessness, yet the problem of homelessness persists. As Figure 3 shows, nearly \$7 billion per year on average has been dedicated to addressing homelessness. From 2007 to 2024, state and local governments allocated more than \$77 billion in the fight against homelessness, and the federal government allocated nearly \$38 billion, but homelessness numbers still increased across the United States (see Figure 1).

Figure 3. Federal and State or Local Funding for Homelessness (2007–2024)



Note: Data are for all states and the District of Columbia. Some states do not have data on their homelessness funding, in which case, the largest city in that state is used. Some states do not have funding data for all years observed (the average was nine years). Comingling of state and federal funding in state reports may occur.

Source: HUD Exchange “CoC Program Reports, Program Data, and Program Rents,” US Department of Housing and Urban Development, accessed September 22, 2025, <https://www.hudexchange.info/programs/coc/coc-program-reports-program-data-and-program-rents/>; US Department of Housing and Urban Development, *Fiscal Year 2024 Continuum of Care Competition Homeless Assistance Award Report*, January 14, 2025, <https://www.hud.gov/sites/dfiles/CPD/documents/CoC/CoC-2024-ALL-Press.pdf>. See the appendix for state and local budgets and audit reports.

Homelessness funding increased drastically during the COVID-19 pandemic. All levels of government deployed temporary measures between 2020 and 2022 to prevent significant growth in homelessness.<sup>15</sup> Much of the federal funding came from HUD or the American Rescue Plan Act (ARPA) of 2021.<sup>16</sup>

This money went toward a variety of homelessness causes, such as rental assistance to prevent homelessness, emergency shelters, rapid rehousing programs,

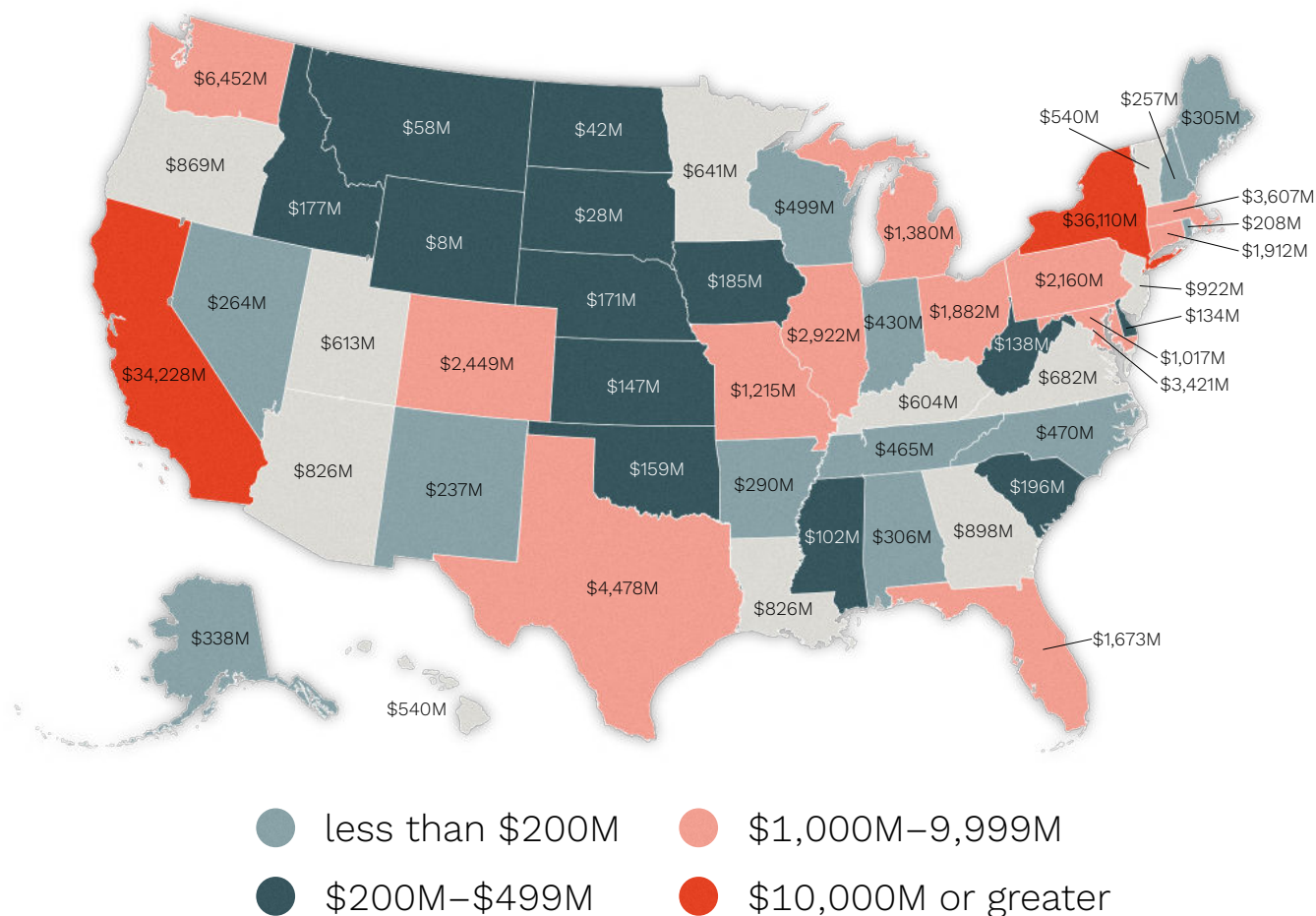
transitional housing, permanent housing (subsidized housing, market rentals, owned dwellings, etc.), and permanent supportive housing (permanent housing with support services, such as counseling).<sup>17</sup>

The states that dedicated the most funding toward homelessness—either in total or per homeless person—did not often see reductions in homelessness. As Figure 4 shows, from 2007 to 2024, New York dedicated the most money to fighting homelessness, at more than \$36 billion (\$23,400 per homeless person), and California dedicated the second most, at more than \$34 billion (\$15,700 per homeless person), yet these states saw the largest increases in homelessness over the same period. Meanwhile, states such as Texas and Florida, which saw their homeless populations decline from 2007 to 2024, did not dedicate nearly as much (\$4.5 billion [\$9,200 per homeless person] and \$1.7 billion [\$2,700 per homeless person], respectively).

This trend is broad. The 27 states that saw homelessness increase from 2007 to 2024 provided more than \$98 billion in funding, or more than \$9,000 per homeless person on average. However, the 24 states that saw homelessness decrease provided less than \$20 billion, or slightly less than \$6,400 per homeless person.

The increase in homelessness among higher-funding states and the decrease among lower-funding states is not due to homeless individuals moving to states with more funding. Multiple sources indicate that around 75 percent to 90 percent of homeless people became homeless in the county or state where they reside.<sup>18</sup> Rather, research shows that this counterintuitive result was caused by lower-funding states, such as Texas and Florida, building significantly more housing, while higher-funding states, such as New York and California, did not.<sup>19</sup>

Figure 4. Federal and State or Local Funding Combined (2007–2024), Millions of Dollars



Note: Data are for all states and the District of Columbia. Some states do not have data on their homelessness funding, in which case, the largest city in that state is used. Comingling of state and federal funding in state reports may occur.

Source: HUD Exchange “CoC Program Reports, Program Data, and Program Rents,” US Department of Housing and Urban Development, accessed September 22, 2025, <https://www.hudexchange.info/programs/coc/coc-program-reports-program-data-and-program-rents/>; US Department of Housing and Urban Development, *Fiscal Year 2024 Continuum of Care Competition Homeless Assistance Award Report*, January 14, 2025, <https://www.hud.gov/sites/dfiles/CPD/documents/CoC/CoC-2024-ALL-Press.pdf>. See the appendix for state and local budgets and audit reports.

## HOUSING AND HOMELESSNESS

**REDUCING HOMELESSNESS REQUIRES UNDERSTANDING** its causes. According to research by Gregg Colburn and Clayton Aldern, structural factors such as high housing costs and low housing availability explain the incidence of homelessness more than individual factors such as poverty, race, mental and physical health, substance abuse, job loss, and family breakdowns. Although individual factors can precipitate homelessness, most people who experience them do not become homeless—structural factors are key.

In fact, cities with higher rates of poverty and higher unemployment rates actually have lower levels

of homelessness. For example, Detroit has a relatively high rate of unemployment but a relatively low rate of homelessness (4.4 per 1,000 people).<sup>20</sup> By contrast, wealthy coastal cities such as San Francisco and Seattle have lower rates of unemployment but some of the highest rates of homelessness.

A state’s overall level of substance abuse and drug use also explains very little of the variation in levels of homelessness (about 6 percent).<sup>21</sup> In fact, states with higher rates of serious mental health conditions see slightly lower levels of homelessness than states with lower rates of mental health conditions.<sup>22</sup>

Structural factors, such as housing affordability and housing availability, are much stronger predictors of homelessness. Colburn and Aldern find that median rents explain 55 percent of the incidence of homelessness.<sup>23</sup> Housing availability also matters. For example, Charlotte, North Carolina, has kept its vacancy rate high (greater than 8 percent, as of 2019) and its homelessness low (1.4 per 1,000 people) by building enough homes to serve its growing population. Cities such as San Francisco, however, have a low vacancy rate, a high cost of living, and a high rate of homelessness (9 per 1,000 people).<sup>24</sup>

Other researchers also document a strong correlation between housing costs and availability and homelessness. Research by the American Enterprise Institute finds the ratio of median home price to median income predicts 78 percent of the variance in homelessness

across cities.<sup>25</sup> Researchers at the Brookings Institution find that rents and homelessness generally followed the same trends in cities over the past decade.<sup>26</sup>

Research by the Pew Charitable Trusts shows that population growth alone does not explain a city's rate of homelessness. For example, Houston has seen much greater population growth over the past 10 years than San Francisco, but despite this growth, Houston's homelessness rate is 19 times lower.<sup>27</sup> The determining factor is not just whether a city grows but whether its housing stock expands to make room for that growing population.

Research provides strong empirical evidence that housing affordability is a key determinant of homelessness. For public policy to keep people out of homelessness, it must focus on lowering housing costs and expanding the housing supply, both in quantity and diversity of housing options.

## LESS COSTLY, MORE EFFECTIVE SOLUTIONS

**EXPANDING THE HOUSING SUPPLY IS THE MOST** effective way to combat homelessness, because it directly addresses the root cause of the problem—unaffordable housing costs created by a lack of housing—and prevents homelessness from occurring in the first place. It is also less costly to governments and taxpayers than the billions that have already been dedicated toward addressing homelessness. In many cases, it requires nothing more than removing barriers to allow more housing to be built.

Research points to land-use regulations as a major impediment to building more housing in America.<sup>28</sup> When housing gets built, homelessness declines. Texas and Florida demonstrate as much. These states increased the production of housing through a reduction in regulations on the building of housing, and their homeless counts and rates dropped.

To address this problem like Texas and Florida did, government leaders in other states—and even at the federal level—must free up builders to build more housing and to utilize existing land and resources more efficiently.<sup>29</sup> Smaller, denser, less costly forms of housing, such as multifamily and single-room occupancy (SRO) units, and innovative construction technologies could be used to build housing that helps people avoid falling into homelessness.<sup>30</sup> Unfortunately, this type of housing is illegal to build in much of the country today.

One argument against building more housing is that new housing tends to be too expensive for low-income residents to afford. But even when new housing is expensive, it can still benefit lower-income individuals: Research from the W. E. Upjohn Institute for Employment Research finds that for every 100 market-rate homes built in high-income neighborhoods, 70 homes become available in below-average-income communities.<sup>31</sup>

Four state-level reforms could increase the housing supply and address the root cause of homelessness:

- *Establish by-right development of housing projects.*<sup>32</sup> This guarantees that property owners and builders have the right to build when they draw up plans that are consistent with local ordinances. Requiring additional, unnecessary discretionary review or special permits increases the costs of construction and slows down the ability of localities to meet their housing needs.<sup>33</sup>
- *Ensure timely decisions for permit applications.*<sup>34</sup> Setting a time limit for decisions—typically 60 days—requires authorities to respond with their approval, conditional acceptance, or denial. If no response is received, the building permit is approved so builders can start construction. Waiting for several months or longer for approval of a building permit application comes with additional costs to builders—such as property taxes, insurance, utilities, and overhead—that increase the final price of the home.<sup>35</sup>

- *Limit or prohibit third-party challenges to building permits and expanded uses of private property.*<sup>36</sup> Requiring challenges to come from only adjacent property owners who can demonstrate a nuisance or threat to their health, safety, or welfare discourages unjust actions to stop development.
- *Ban impact fees that are disconnected from, or disproportionate to, real impacts.*<sup>37</sup> Impact fees, which are charged to builders as a condition of receiving a building permit, are supposed to pay for the impacts construction has on a community's resources—schools, roads, and the like. However, they can be excessively high or not have any connection to an identified adverse impact. Such fees unnecessarily increase the cost of construction and reduce housing affordability.<sup>38</sup>

All of these reforms are based on the principle that builders should have the right to build if they are meeting all reasonable health and safety standards and are not creating a nuisance. In doing so, they will be providing housing that keeps up with population growth.

Homelessness is a growing problem in the United States, but dedicating more public funds will not address the root cause. Instead, policymakers can enact reforms that allow the supply of housing to expand. Doing so will bring down housing costs and ensure that all Americans have a place to live. By addressing the lack and unaffordability of housing in their communities through reforms in the law, state leaders can ensure that current and future generations will not fall into the trap of homelessness.

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