



Housing Alliance  
of Pennsylvania

**Testimony of  
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PA Senate Democratic Policy Committee Hearing:  
The Solutions for Housing Affordability  
December 17, 2025**

On behalf of the Housing Alliance of Pennsylvania, thank you to Chair Nick Miller and the members of the Senate Democratic Policy Committee for focusing on housing affordability. This issue touches every corner of our Commonwealth, and today's hearing is important to advance real solutions.

The Housing Alliance is a statewide coalition committed to ensuring every Pennsylvanian—especially those with low incomes—has a safe, decent, and affordable place to call home. We believe housing is the foundation for opportunity, and we work to advance practical policies that strengthen communities and open doors for families.

Across Pennsylvania, too many families face impossible choices between rent, food, and medicine. Aging homes, rising rents, and stagnant wages are straining communities. The housing crisis cannot be solved overnight, but with vision, clear priorities, and steady action, we can build lasting change.

# Pennsylvania's housing demand is shaped by three major trends

## Aging Population

The number of seniors has grown by **23.5% in the past decade**, and today **19.1% of Pennsylvanians are over 65**, up from **15.7% in 2013**.<sup>1</sup> This is the only age group with sustained growth, while populations under 18 and between 35–64 have declined for years. Young adults (18–34) have grown slightly but remain a constant share of the population.<sup>2</sup> Older householders require housing that can accommodate aspects of aging, such as reduced personal mobility and fixed incomes.

## Aging Housing Stock

Nearly **half of Pennsylvania homes were built before 1959**, and one in four before 1939.<sup>3</sup> Large urban counties—Allegheny, Delaware, Montgomery, and Philadelphia—have the oldest housing stock, **with 73% of units 50+ years old**, compared to about **50% in rural and small urban counties**.<sup>4</sup> Rural counties are losing older homes fastest, averaging **115 units per year, a 1% annual decline**.<sup>5</sup>

## Housing Costs Outpacing Incomes

Affordability is worsening. **71% of renters earning less than 30% of Area Median Income (AMI)** are severely rent burdened. Across the Commonwealth, **52% of renter households** are paying more than a third of their income (i.e., housing cost-burdened), and more than half of those are paying more than half their income on rent (i.e., severely cost-burdened).<sup>6</sup> Rentership is rising as incomes stagnate and homeownership becomes less attainable. Pennsylvania faces a **shortage of over 253,422 rental homes** affordable to extremely low-income households, and the small surplus for those earning 30–50% of AMI has been shrinking since 2010.<sup>7</sup> As a result, we are seeing, more families falling

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<sup>1</sup> U.S. Census Bureau, 2023 American Community Survey 5- Year Estimates, Table DP05

<sup>2</sup> U.S. Census Bureau, 2023 American Community Survey 5- Year Estimates, Table DP05.

<sup>3</sup> Pennsylvania Housing Finance Agency; Comprehensive Housing Study; March 2024; Page 20

<sup>4</sup> Pennsylvania Housing Finance Agency; Comprehensive Housing Study; May 2020; Part 2, p. 44.  
<https://www.phfa.org/housingstudy/2020/>.

<sup>5</sup> Pennsylvania Housing Finance Agency; Comprehensive Housing Study; May 2020; Part 2, p.45

<sup>6</sup> HUD Office of Policy and Research. Consolidated Planning/CHAS Data 2021.  
<https://www.huduser.gov/portal/datasets/cp.html>

<sup>7</sup> National Low Income Housing Coalition; Housing Needs by State- Pennsylvania;  
<https://nlihc.org/housing-needs-by-state/pennsylvania>.

behind on rent. Across the Commonwealth, **317 renter households** (or 1 in 14 renter households) face an eviction filing every day.<sup>8</sup>

## Building a Pennsylvania Where Everyone Has a Home: Solutions That Work

### PHARE

The Pennsylvania Housing Affordability and Revitalization Enhancement (PHARE) program has been the most effective tool at the state level to address the widest range of housing needs and build up the affordable housing stock.

Nearly every Pennsylvania County has been awarded grants to fund projects that respond to the greatest local need such as homelessness prevention, home ownership programs, blight prevention and reclamation, home repair, and special projects for veterans, seniors, victims of domestic violence, and the re-entry community.

PHARE projects reinvest revenue from real estate transactions back into the housing market, creating wins for both property values and for those in need. Last year, PHARE was strengthened in 2 key ways:

- 1) The PHARE program will now steadily increase from the previous \$60 million cap to \$100 million by \$10 million each year until the fund reaches a new \$100 million cap in the year 2027.
- 2) The long-standing funding formula that often limited the allocation to PHARE was eliminated, guaranteeing the PHARE program will receive \$100 million each year after 2027.

This is a monumental win for housing in Pennsylvania and represents a steadfast commitment from both the Administration and Legislature to steadily and predictably fund affordable housing each year.

For more than a decade, the Housing Alliance has championed steady increases to PHARE funding, so communities have the resources they need to meet local housing needs. As rising costs impact every market and every working person, we ask for consideration of **additional increases to PHARE in the annual state budget process.**

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<sup>8</sup> Housing Alliance of Pennsylvania; After the Pause: 2025 Interactive Web Report.  
<https://housingalliancepa.org/interactive-web-report-update-2025/>

## Home Repair

**Only three states have older housing stock than Pennsylvania, making targeted home repair essential to keep aging, affordable homes safe and available for families.**

Nearly half of pre-1940 homes need repairs—from leaks and mold to unsafe wiring and failing systems. Proactive repair prevents displacement, reduces health risks, improves energy efficiency, and extends the life of existing housing.

Yet preservation remains underfunded, even though proven strategies exist. A \$3,942 repair equals nearly 20% of annual income for a family at the federal poverty level and more than half a month's income for a median income household. Without help, families face impossible choices.<sup>9</sup>

Pennsylvania's \$125 million Whole Home Repairs Program was a breakthrough, improving safety and health in over 2,600 homes and preventing blight. Building on this success, bipartisan support now backs the PA Home Preservation Grant Program (SB 876/HB 1650). In addition, Governor Shapiro has proposed \$50 million for this program.

While the PA Home Preservation Grant Program was not included in the final budget, we are still **seeking \$50 million** for this program and appreciate all the support we can get.

## Zoning

**The multitude of local zoning ordinances adds cost and delay to creating new and affordable housing. Setting clear, consistent standards are essential for building more homes that families can afford.**

2,562 municipalities in Pennsylvania create their own zoning rules and regulations. The patchwork of local zoning ordinances creates confusion, adds costs, and barriers for those trying to build more affordable housing. Zoning laws determine what kinds of homes—and ultimately what kinds of communities—are possible. In Pennsylvania and across the country, outdated codes restrict housing supply, drive up costs, and make it harder to develop affordable options.

Updating zoning codes can remove unnecessary obstacles, allow for a wider mix of housing types, and reduce the time and expense of bringing new homes to market.

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<sup>9</sup> Whole Home Repairs: Winning the Campaign to Improve Housing Quality in Pennsylvania. Demos. <https://www.demos.org/policy-briefs/whole-home-repairs-winning-campaign-improve-housing-quality-pennsylvania>.

Reform not only supports affordability but also helps create more inclusive, resilient communities.

With housing shortages growing and more Pennsylvanians struggling to keep up with rising rents and home prices, zoning reform is a practical and necessary step to increase supply, lower costs, and ensure communities can meet the needs of both today's families and future generations.

We seek to **see zoning reforms** that:

- Allow more **multi-family** and **mixed-use construction**.
- Restore **missing middle** options: **townhomes, duplexes, triplexes, fourplexes**.
- Adjust lot sizes to make **starter homes** feasible again
- Permit **accessory dwelling units (ADUs)**, allowing homeowners to build on their properties.

Several bills have just been or are about to be introduced to advance zoning reforms, and we appreciate all the support we can get.

## Eviction Sealing

**Open eviction records prevent tenants from obtaining safe, affordable housing due to the automatic screening process removing any rental applicant with an eviction filing. Prior financial hardship should not be a permanent obstacle to obtaining a basic human need.**

Thousands of Pennsylvanians carry eviction records despite never having been evicted. In Pennsylvania, eviction filings are publicly accessible and remain on the tenant's record regardless of the outcome of that filing, including when a tenant is found not at fault by the court.

Because eviction filings can automatically remove potential tenants from a pool of applicants, tenants with a record are forced to seek housing of last resort that is managed by less reputable landlords, in disrepair, unhealthy, and less affordable, which increases the risk of future eviction and housing instability.

Pennsylvania continues to improve upon the highly successful Clean Slate Law to seal minor criminal records and open both employment and housing opportunities for those with long-past offenses. In keeping with the precedent for granting second chances, it is only fair that the Commonwealth provide a civil legal remedy that will help vulnerable Pennsylvanians access the basic need for housing.

Legislation introduced would allow for landlord-tenant cases to be sealed from the time of filing until a court renders a decision. Cases found in favor of the plaintiff (landlord) will be accessible within 30 days. Decisions in favor of the defendant (tenant) or withdrawn, dismissed or settled will remain under an order of limited access. All cases will be sealed within seven years.

This policy change would immediately provide limited access to over 35,000 eviction filings from the previous year and likely every year going forward. We are optimistic that we can get this critical policy solution across the finish in this session with your support.

## Unsheltered Homelessness

**Unhoused people have the least among us yet endure the greatest harms. By focusing on preventing further harm, we reinforce that no one is disposable, while also strengthening the health, safety, and stability of our communities as a whole.**

People living outdoors endure the greatest risks with the least resources. Reactive responses—like forced clearings—displace people, strip belongings, and deepen trauma without solving root causes. We support approaches that affirm dignity and offer meaningful pathways to safer, more stable housing.

We applaud efforts to oppose criminalization and backstop rights through the Shelter First Act (SB 1089/HB 2028), protecting people who must conduct life-sustaining activities in public spaces when no reasonable shelter or housing is offered. At the same time, we need a proactive encampment resolution strategy that brings stakeholders together to close encampments permanently via housing, not displacement.

In the coming year, the Housing Alliance seeks to advance a proactive encampment resolution strategy. The model is built on **four core elements**:

- **An encampment-focused strategy** that plans closures and engages stakeholders as partners.
- **Bringing services directly to encampments** to eliminate barriers and provide on-site outreach and housing assistance.
- **Lining up landlords in advance** with rental subsidies, financial incentives, and flexible funds to secure housing options.
- **Prioritizing permanent housing over shelters** to ensure stability, health, and recovery.

These measures create a comprehensive response that addresses systemic gaps and fosters long-term solutions rather than temporary fixes. It draws on conversations across

Pennsylvania and national best practices from communities that have successfully closed encampments.

## **Closing Vision: A Bipartisan Path to a Stronger Commonwealth**

Housing is **not partisan**—it's foundational. It underpins **workforce, education, public health, and community safety**. The solutions before you are **practical, proven, and ready to scale**:

- **Invest in what works** (PHARE; home repair and preservation).
- **Clear away barriers** (zoning modernization) to grow supply.
- **Offer a fair second chance** (eviction record sealing).
- **Lead with dignity and results** (Shelter First + proactive encampment resolution).

Let us **choose solutions** that respect taxpayers, honor local leadership, and deliver measurable outcomes. Let's ensure that seniors can age in place safely, that working families can afford their rent, and that no child's future is determined by an unsafe home or an old court filing.

**Together, we can build a Pennsylvania where every person has a safe, stable, and affordable place to call home—and where our communities are stronger because of it.**