

Senate Democratic Policy Committee Hearing  
DCED Testimony  
December 17, 2025

I'm honored to speak with you today and appreciate this opportunity to provide you with some background on the development of Pennsylvania's Housing Action Plan.

Currently, too many Pennsylvanians struggle to access safe, stable, and affordable housing. Home prices and rents are rising faster than wages can support, as over a million households in Pennsylvania spend more than 30% of their paycheck on housing. Stagnant construction and our aging housing stock have created mounting affordability challenges that require a strategic, comprehensive approach to address. Pennsylvania's first ever Housing Action Plan will lay the foundation for local leaders, builders, communities, and state government to help ensure all Pennsylvanians have access to safe, affordable, and attainable housing.

These housing challenges are years in the making. Construction has slowed dramatically over the past decade resulting in our housing stock being unable to keep pace with our population. Currently, Pennsylvania experiences a shortage of at least 100,000 housing units, and by 2035, this number is expected to rise to nearly 185,000 units if current trends hold. This, coupled with Pennsylvania's aging housing stock – more than half of the state's homes are over 50 years old – requires action at all levels of government.

Over the past year, DCED, along with our partner agencies, has embarked on an inclusive, data-driven, and publicly informed effort to create a Housing Action Plan that represents the diverse challenges experienced by communities across the Commonwealth. We analyzed statewide and regional data on Pennsylvania's housing supply, demand, and supportive housing services, reviewed the Commonwealth's existing housing programs, and consulted with housing experts to create a plan tailored to Pennsylvania's needs, as well as our strengths.

We conducted over 15 in person roundtables across the Commonwealth to hear directly from local communities about the barriers they faced to addressing a lack of affordable, attainable housing. While each of these communities experienced unique challenges, there were some themes that consistently emerged. From difficulty financing affordable housing projects, delays and added costs to build due to bureaucratic red tape, and a lack of resources for essential services to support our residents at-risk of housing insecurity, each community cited various obstacles that made the development of additional housing units that much more difficult.

While these roundtables worked to pinpoint the Commonwealth's challenges, they also helped identify our assets. Pennsylvania's state housing trust, PHARE, was repeatedly praised for its flexibility – while the Whole Home-Repairs Program was consistently cited as a unique and valuable asset to addressing housing security and our aging housing stock.

This public engagement informed the cornerstones of the plan, which include :

- Expanding housing access and opportunity;
- Increasing and preserving our housing supply;
- Strengthening pathways to housing stability through strong supports for our most vulnerable residents; and

- Lowering costs and speeding up development where appropriate.

These goals, and the proposals developed to achieve them, provide a roadmap to address housing insecurity and affordability in the Commonwealth. By creating a housing ecosystem that serves all Pennsylvanians, we can invest in the strength and vitality of our communities for generations to come.

We are excited to work with legislators to bring to life the recommendations in Pennsylvania's Housing Action Plan, and we thank you for your participation in this process. Through further collaboration and partnerships at the state and local level, we can ensure every Pennsylvanian has a safe, stable place to call home.