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HOUSE OF REPRESENTATIVES

COMMONWEALTH of PENNSYLVANIA

House Democratic Policy Committee Hearing

Housing Crisis and Economic Development
Monday, March 30, 2026 | 5:00 p.m.
Representative Carol Kazeem

OPENING REMARKS

5:00 p.m. Rep. Carol Kazeem, D-Delaware

PANEL ONE

5:05 p.m. Lisa Gaffney, Executive Director
Chester Economic Development Authority

Morgan Boyd, Special Assistant to the Secretary
Pennsylvania Dept. of Community and Economic Development

Q & A with Legislators

PANEL TWO

5:35 p.m. Stefan Roots, Mayor
City of Chester

Tracy Tucker, Councilmember, Council Vice President
Trainer Borough

Q & A with Legislators

PANEL THREE

6:00 p.m. Annette Pyatt, Executive Director
Chester Community Improvement Project

Butch Bennett, Assistant Business Manager
Philadelphia Building Trades Council

Q & A with Legislators

Testimony on Pennsylvania's Housing Action Plan
Pennsylvania Department of Community and Economic Development
House Democratic Policy Committee
March 30, 2026

Chairman Bizzarro, Representative Kazeem, and members of the House Democratic Policy Committee, thank you for the opportunity to appear before you today to discuss Pennsylvania's first ever Housing Action Plan. Additionally, thank you for your partnership as we work together to address the housing challenges that are currently facing all of our communities statewide.

No matter where you are in our Commonwealth – whether an urban city, collar county, or rural town – housing is one of the most pressing challenges facing communities across Pennsylvania. This is because housing is an issue that impacts every Pennsylvanian. This impact includes the young family searching for their first home. It includes the nurse or the police officer trying to live a little closer to their job. It includes the older adult hoping to remain in the community they have called home for decades. And, it includes the neighbor who may be experiencing a crisis and desperately needs a pathway back to housing stability.

However, for far too many Pennsylvanians, that pathway has become harder to find. Across our Commonwealth, housing costs are rising, construction is not keeping pace with demand, and the housing stock that we do have is aging and increasingly costly to maintain. Simply put, Pennsylvania is not building enough homes to meet the needs of our people or our economy. These are pressures felt everywhere – from Center City Philadelphia to Erie's West Bayfront, and to where we sit today, here in the City of Chester. And when housing becomes scarce, when housing becomes unaffordable, families delay homeownership, businesses struggle to attract workers, and communities lose the stability that comes from residents putting down roots and investing in their neighborhoods.

Governor Shapiro recognizes these challenges and has directed the Administration to develop a Housing Action Plan (Plan) that addresses these issues in a comprehensive, coordinated way. Now, for the first time, our Commonwealth has a roadmap that assembles state agencies, local governments, builders, employers, and advocates around a shared goal: ensuring that every Pennsylvanian has access to a safe, stable, and affordable home.

The plan is centered around five goals.

1. **Building and preserving more homes.** We know that we need to build 450,000 new homes by 2035. At our current build rate, we will fall short of that need by 185,000 units. We also know that over half of Pennsylvania's existing housing stock was built before 1970, including nearly 1.5 million homes that were built before 1940. The Plan drives the development of more housing through optimizing grant and tax credit programs, more supports for small and aspiring residential developers, and growth in training programs for the building trades. It also calls for more funding for home repairs and housing stock restoration.
2. **Expanding housing opportunity.** 1.4 million Pennsylvania households are cost burdened – spending more than 30% of their income on housing-related expenses. The number of first-time homebuyers continues to shrink year after year, and our changing demographics include a growing population of older adults with their own unique housing needs. The Plan recognizes this as just as important as it is to build more homes; it is equally as important to ensure that Pennsylvanians have access to those homes. To solve this, the Plan calls for statewide first-time homebuyer initiatives, commonsense tenant protections, like capping rental application fees at the

actual cost of screening, and expanding housing supports for older adults and Pennsylvanians with disabilities.

3. **Providing pathways to housing sustainability.** 14,000 of our neighbors are experiencing homelessness – with nearly 2,500 Pennsylvanians experiencing unsheltered homelessness. In 2024 alone, 120,000 Pennsylvania households faced an eviction filing or a foreclosure proceeding. We know that our human services programs are not keeping up with the base need for housing support for our most vulnerable populations. The Plan recommends that we address this by leveraging federal Medicaid dollars for a housing support pilot, by sealing eviction records for individuals who were never actually legally evicted, by strengthening the rights of taxpayers to reclaim their properties after a tax sale, and by capping allowable rent increases in manufactured home communities to prevent displacement.
4. **Modernizing our development regulations.** Part of the reason that housing is so expensive is because it costs so much to build, and we know through conversations with builders and developers that 25-30% of the cost to build a new single-family home in Pennsylvania is driven by state and local construction regulations. This percentage increases for multifamily units. As called for by Governor Shapiro in his Plan, the Administration must analyze the regulations driving these costs – both state regulations, like the Uniform Construction Code, local land use and zoning requirements, and introduce reforms to make the cost of building homes more affordable.
5. **Improving coordination and accountability.** Pennsylvania state government can sometimes be complex and difficult to navigate. To solve our housing challenges, we must make our housing systems work better. This means creating a dedicated housing deputate at DCED to oversee housing policy and coordinate the implementation of the Housing Action Plan. This means reforming and revamping our state and local housing programs to better drive results. And, that means making it easier for Pennsylvanians to access our housing tools and supportive systems. The Plan includes all of this and more, in an effort to better organize Pennsylvania state government to meet our housing goals and objectives.

Ultimately, housing policy is not about programs or plans. Housing policy is about people – about the opportunities that Pennsylvanians have to build the life they want. This Plan works to expand those opportunities so a single mother can raise her children in the school district of her choice, so the young couple can transition from renting to owning in a neighborhood close to a job with sustainable wages, and so older adults can make the choice of where and how they embrace their next chapter. Governor Shapiro has proposed a bold set of housing and affordability initiatives in his 2026 budget, headlined by a \$1 billion Critical Infrastructure Investment Fund. It is investments like this – investments that match the scale of the challenge before us – that will allow us to create these opportunities.

The Department of Community and Economic Development looks forward to working with the General Assembly to advance a future where every Pennsylvanian has access to a safe, stable, and affordable home. Thank you for the opportunity to appear before your committee today. The Department welcomes your questions and continued dialogue to ensure we can get this done for Pennsylvanians.

The Borough of Trainer

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Written Testimony of Councilwoman Tracy Tucker
Trainer Borough, Delaware County, Pennsylvania
House Policy Committee Hearing on Housing & Economic Development
March 30, 2026

Good evening, Chair and members of the Committee,

My name is Tracy Tucker, and I serve as a Councilwoman in Trainer Borough, a small, diverse, working-class community in Delaware County, Pennsylvania. Thank you for the opportunity to share the realities we are experiencing on the ground related to housing and economic development.

Trainer Borough is home to just over 1,700 residents. Like many small municipalities, we face significant economic challenges. Nearly one in four residents lives below the poverty line—more than double the county average—and our housing values remain significantly lower than those in surrounding communities. These conditions reflect both affordability and a critical need for reinvestment in our housing stock.

Much of our housing is aging and requires ongoing maintenance and rehabilitation. This presents not only structural concerns but also serious public health risks. According to the Lead-Free Promise Project, more than 11,000 children in Pennsylvania are affected by lead exposure each year, largely due to older housing. Communities like Trainer—where much of the housing predates modern safety standards—are at elevated risk. Lead exposure is preventable, yet without targeted investment in housing rehabilitation and remediation, small boroughs like ours will continue to face avoidable health consequences.

Trainer Borough also faces unique environmental and infrastructure pressures. We are located near major industrial operations, including a refinery, active rail lines transporting hazardous materials, and Interstate 95. These conditions impact both quality of life and long-term investment potential.

Quality-of-life challenges further intersect with housing and economic stability. Our public parks serve as vital community spaces, yet we continue to experience vandalism, illegal activity, and safety concerns. Our park security system, dating back to 1996, is outdated and no longer effective. When public spaces are not safe or well-maintained, it negatively affects property values, resident retention, and overall community stability.

Access to educational and youth development resources is another critical issue. While students attend schools within the Chichester School District, many families rely on supplemental programs for after-school support, workforce training, and mentorship. These programs are essential—but insufficient and limited in availability.

Educational attainment reflects a significant opportunity gap. Only 13% of adults in Trainer hold a bachelor's degree or higher, compared to over 40% countywide. This disparity is not a reflection of potential—it is a reflection of access, resources, and opportunity. Without stronger investment in youth programming, safe environments, and educational support, this cycle will persist, directly limiting workforce development and economic growth.

Many residents are working hard to remain in their homes, yet they face increasing challenges beyond their control. This includes conditions in some of our most affordable housing areas, such as manufactured home communities, where infrastructure concerns and long-term stability remain ongoing issues. These communities are often among the last sources of naturally affordable housing, and when they decline, residents—many of whom are seniors or low-income families—have few alternatives.

We are also seeing increased demand for basic household and food assistance. The Trainer Community Hub food pantry now operates only one day per week due to limited resources, despite growing need. Efforts to expand services for vulnerable populations—including mothers, infants, and young families—are currently stalled due to funding constraints. The challenge in Trainer is not a lack of ideas—it is a lack of resources to implement the solutions we already know will work.

Housing challenges also disproportionately impact vulnerable populations. Seniors, individuals with disabilities, and residents experiencing mental health challenges face significant barriers to maintaining stable housing. In a small borough like Trainer, access to supportive services and coordinated care is limited, increasing risks of instability, isolation, and declining health.

One of our most critical needs is the development of a fully supported community center—not just as a building, but as a hub for services, programming, and emergency response. Currently, Trainer lacks a centralized location for residents to gather, access services, or seek shelter during emergencies. Given our proximity to major transportation corridors and industrial operations, this represents a serious public safety concern.

A community center would serve multiple essential functions: emergency preparedness, youth programming, senior services, workforce development, and access to educational and digital resources. However, infrastructure alone is not sufficient. Sustainable funding for staffing, programming, and service delivery is essential to ensure long-term impact.

We are also beginning to see early signs of external investor pressure within our housing market. Even limited investor activity can destabilize communities and place pressure on long-term residents. Proactive measures—including resident education on homeownership preservation, financial literacy, and housing rights—are critical to maintaining community stability.

Additionally, small municipalities like Trainer often lack the capacity for planning, coordination, and program implementation. Without technical assistance and sustained support, it is difficult to fully leverage funding opportunities or develop long-term strategies.

Trainer Borough is also working to address environmental and stormwater management requirements. While we have taken initial steps through our Environmental Advisory Council, our capacity to sustain and expand these efforts is limited. Small municipalities are expected to meet the same regulatory standards as larger communities, but without comparable resources.

Despite these challenges, Trainer Borough is actively pursuing solutions. We have secured grants, built partnerships, addressed blight, and managed fiscal constraints by selling underutilized properties to maintain essential services. However, these short-term measures often limit our ability to pursue long-term redevelopment strategies.

Targeted revitalization along the Route 13 corridor represents a strategic opportunity to align housing stability with economic development. As a primary gateway into our community, strategic investment in this corridor could stimulate small business growth, improve property values, and generate sustainable economic activity. However, we currently lack the financial and technical capacity to advance this vision.

A central challenge remains equitable access to resources. Small boroughs often compete with larger municipalities for funding and frequently receive less support despite significant need. This disparity limits our ability to make meaningful progress.

Housing stability and economic development are deeply interconnected. When housing conditions decline, it becomes more difficult to attract residents, support businesses, and encourage investment.

We are not seeking one-time support—we are seeking sustained investment that allows small municipalities to build capacity and deliver measurable, long-term results.

Based on our experience, I respectfully offer the following recommendations:

- Increase funding opportunities specifically targeted to small boroughs
- Expand support for rehabilitation of aging housing stock, including lead remediation
- Strengthen resources for blight remediation and code enforcement
- Invest in community centers with dedicated funding for services, staffing, and programming
- Support targeted revitalization of key corridors such as Route 13
- Provide technical assistance for planning, coordination, and equitable housing strategies
- Ensure equitable distribution of funding so smaller municipalities are not left behind

Trainer Borough is committed to improving conditions for our residents, but we cannot do it alone. Targeted state support will allow communities like ours to stabilize housing, protect public health, support our youth, meet basic needs, and build a foundation for sustainable economic development.

For Trainer, this is not about a single issue—it is about stability. Housing, safety, services, and opportunity are interconnected, and without targeted support, small boroughs risk falling further behind.

Thank you for the opportunity to provide testimony. I welcome any questions.

Respectfully submitted,

Tracy Tucker

Tracy Tucker
Councilwoman, Trainer Borough

PA House Majority Policy Committee Hearing on Housing Crisis & Economic Development

March 30, 2026 | Widener University

Good evening, Chairman Bizarro, Representative Kazeem, members of the Committee, and fellow stakeholders.

I am Lisa Gaffney, Executive Director, of the Chester Economic Development Authority (CEDA) and Executive Director of the Riverfront Alliance of Delaware County (RADC). CEDA is a governmental authority that manages the City of Chester's housing, community and economic development programs including federal programs, such as CDBG and HOME, as well as a variety of State grants including the Multimodal Transportation Fund program, RACP assistance, Local Share Account, PA Small Water & Sewer program and other assistance programs.

The Riverfront Alliance of Delaware County (RADC) is a nonprofit organization whose members include some of the larger employers in Chester City and along the Delaware County riverfront including Power Home Remodeling Group, Widener University, Philadelphia Union, Harrah's, Chester Upland School District and others. RADC has three strategic priorities – housing and neighborhood revitalization, waterfront development and workforce development. RADC was approved by the Commonwealth as a waterfront development organization and has benefited from the Waterfront Development Tax Credit program in efforts to enhance connections to the Chester waterfront including development of the East Coast Greenway and streetscape improvements.

Housing is a critical issue in Chester and is closely tied to economic development. The City of Chester seeks to have a variety of quality housing types made available to a range of household incomes. With a significant amount of vacant land, there is the opportunity to build housing without displacement. Chester is trying to achieve a balanced housing approach that encourages improved housing conditions and blight remediation as follows:

- Develop a range of housing types –
 - Chester has a number of homeless shelters, public housing, transitional and subsidized rental developments. Many of these developments are older and suffer from disinvestment.
 - Funding dedicated to owner-occupied rehab will assist residents to remain in their homes.
 - Additional high quality affordable and market rate rental housing should be added to the housing stock.

- Residents need the tools to become homeowners and share in the economic wealth as the City is revitalized.
- Provide housing options for residents whose income is rising but want to remain in Chester.
- Transform vacant lots into in-fill housing
- Develop neighborhoods that are sustainable and desirable over the long term (Grace Manor)
- Promote transit-oriented development near the SEPTA rail stations
- Encourage mixed use development in the central business district
- Involve local developers and contractors in improving Chester's housing stock

Some of the challenges of producing housing center around market values, cost, insufficient subsidy and financing:

Market Values

It has been difficult to close the gap between the cost of development and the price at which homes can be sold in many of Chester's neighborhoods. While prices have increased in the City, the cost of construction has risen as well. For the most part, any new construction that has taken place over the past 20 years has been subsidized and is either income restricted or public housing.

Cost

The cost of development in Chester is compounded by permitting fees, land development costs and required engineering escrows. Aging infrastructure, such as water lines from the late 1800s, inflate the cost of housing.

A case in point is Morton Avenue where the Chester Water Authority has not invested in upgrades due to the lack of housing, yet developers cannot afford to build because of the expense of upgrading the utilities.

Insufficient Subsidy

The City of Chester receives approximately \$335,000 in federal HOME funding on an annual basis, resulting in only a few units of improved housing per year.

Financing

It is difficult for small developers to secure financing, particularly for mixed use projects. While local developers know sufficient demand exists for their units, lack of comparables make it hard to attract traditional financing. As such, developers in Chester's Central Business District generally cannot obtain financing and primarily use their own funds,

which leads to a slower pace of development. In addition, many of the Community Development Financial Institutions (CDFIs) in the Philadelphia region, that offer more flexible financing, do not have a presence in Delaware County.

Proposed Strategies

The following strategies are proposed to promote a range of housing opportunities that result in economic development for the City of Chester:

- Provide financial incentives to developers. The Keystone Opportunity Zones (KOZ) previously enabled Chester to develop a number of its parcels into projects such as Subaru Park Stadium, Harrah's Casino & Racetrack and the Union Square affordable housing development.
- Offer a program similar to the Homeownership Choice Program from PHFA, that encouraged mixed-income housing. The program could be limited to low-income communities. In Chester, funding under PHFA's Housing Choice program was used to build 25 units of for sale housing at Crozer Hills for three tiers of purchasers – at or below 80% of area median income, at or below 100% of area median income and unrestricted income.
- Provide flexible financing products to participants in Jumpstart Chester (www.jumpstartchester.org), a newly initiated program that assists local residents in becoming developers in their own community and helps to build generational wealth.
- Consider loan guarantees for emerging mixed-use markets, such as Chester's Central Business District, that are improving but cannot yet produce sufficient comparables. This type of assistance would encourage more traditional lenders and CDFIs to invest in Chester.
- Dedicate State funding to the Whole Home Repair program and include designated allocations for local government who are closest to the residents needing assistance.



**Mayor Roots' Testimony for
PA House Majority Policy Committee Hearing on
Housing Crisis & Economic Development**

March 30, 2026 | Widener University

Good evening Chairman Bizarro, Representative Kazeem, members of the Committee, and fellow stakeholders. Thank you for the opportunity to testify on an issue that is not just policy-driven, but deeply personal for communities like the City of Chester.

Let me start with this: Chester will be an affordable housing city for the foreseeable future. That's our reality. It's part of who we are, part of our history, and it will likely remain part of our future.

But housing affordability alone cannot sustain Chester.

Chester's population has shrunk considerably since the 1940s, leaving a city with strong infrastructure, available land and properties, and capacity for growth. We are strategically located, with easy access to regional bus and rail transit, major highways, an international airport and economic anchors. All roads lead to Chester.

And yet, despite those advantages, we face a fundamental challenge: we simply do not have the resources needed to modernize, stabilize, and grow our housing stock. Much of our existing affordable housing is aging, and too much of it is in deplorable condition. Our affordable housing stock must also become quality housing stock because that's what families deserve.

And that leads directly to one of the biggest gaps we're facing right now: housing mobility. Too often, the path for our residents looks like this: if you move up, you move out. That is not sustainable for our city or for our region. We must build housing that encourages families to stay in Chester, grow in Chester, and succeed in Chester. We must develop mixed-income and workforce housing -- housing that is better, safer, modern, but still affordable. I can't say it enough: we want Chester families to move up, not out.

And we know this approach works, because we've done it before. If you look at the Crozer Hills development built in 2005, those homes sold for \$90,000 to \$150,000. The pricier ones sold out almost immediately and many are still occupied by the original purchaser today.

That is what stable, sustainable housing looks like. That is what real community investment looks like. And that is exactly the kind of model we should be scaling across Chester.

At the same time, we also must be honest about a debilitating structural issue: Chester carries a disproportionate share of the region's subsidized housing. As Mayor, one of my goals is to reduce the concentration of poverty in our city. This is not about removing opportunities for low-income home buyers, it's about distributing it more equitably across the county and the region.

We need a regional approach to housing, where every municipality plays a role in providing affordable housing. Chester cannot - and should not - carry this responsibility alone. Where other communities are comfortable pacifying their residents and elected officials when they cry "Not in My Back Yard" (NIMBY), here in Chester City, affordable housing is in our front yard.

We must think about how we build smarter and more strategically moving forward.

That's where transit-oriented development (TOD) comes in.

Chester sits along key transit corridors with a major transportation hub located in the center of the business district. We want to leverage that to create a walkable, connected, and economically vibrant downtown district. We need a planning strategy that creates compact, mixed-use properties centered around our public transportation hub to maximize access to housing, jobs, and services.

We must reimagine our downtown - not as it once was, but consistent with the desires and demands today's young buyers. New home buyers want to locate where there are retail shops, service providers, and restaurants on the ground floor, modern housing on the second and third levels, and the opportunity to create experiences with residents, students, and visitors in nearby restaurants, entertainment venues, and green space throughout the day and night.

We can absolutely create a new model of vibrancy, especially along corridors where Widener University leads to downtown Chester. Success is achieved when students can safely access attractive places to dine, gather, and mingle with fellow students along with local families and community members.

Where mixed-use meets mixed income; where housing policy meets economic development, that's exactly where Chester aspires to be.

But to make all of this real, we need trusted partners who square with our vision.

We need targeted investment to rehabilitate the housing stock that already exists. We need incentives to support mixed-income and workforce housing development. We need support for transit-oriented and mixed-use projects. And we need regional housing strategies that address both concentration and equity.

Just as importantly, we need flexible funding tools that allow Chester to build, preserve, and innovate. Let's be real: traditional banks continue to overlook Chester as an investment opportunity. New funding tools are critical to Chester's success in launching and proving the vision I'm describing here today.

Chester is not lacking vision. We are not lacking opportunity. And we are certainly not lacking commitment.

What we need are the resources and partnerships to match that vision.

When we invest in housing the right way, we're not just building homes, we're building pathways to families and individuals young and old that Chester offers stability, mobility, and generational success.

Thank you, and I look forward to working with you to deliver real solutions for Chester and for communities across Pennsylvania.



Sincerely,

Stefan Roots
Mayor | City of Chester, PA