

Good morning, my name is Christine Hartman. I am the Director of Lebanon County Community Action Partnership, or CAP.

Across Pennsylvania, 42 Community Action Agencies serve all 67 counties of the Commonwealth. In 2025 alone, Community Action Agencies served more than 523,000 individuals—an increase of over 72,000 people from the previous year. Community Action is much more than a single service. Programs vary from county to county, but the mission of every agency remains the same: reducing poverty, strengthening families, and creating pathways to stability.

In communities across Pennsylvania, Community Action Agencies are increasingly sounding the alarm about one issue that touches every aspect of stability: affordable housing.

Organizations such as Bucks County Opportunity Council, Westmoreland Community Action, Center for Community Action, South Central Community Action Programs, and many others have expanded housing and homelessness prevention programs because the need continues to grow faster than local resources can keep pace. Agencies across the Commonwealth are seeing the same realities: rising rents, limited affordable housing stock, growing waitlists for assistance, and more working families living one unexpected expense away from homelessness. Today, 44.6% of PA renters are spending more than 30% of their income on rent and in 2025 of the 3.4 million people who searched for services on PA Navigate, Pennsylvania's closed loop referral platform, over 27% of those searches were for some form of housing need.

Housing instability is no longer isolated to large cities. Rural communities, suburban counties, and small towns throughout Pennsylvania are facing the same pressures. Families who are employed full-time are still struggling to afford housing. Seniors on fixed incomes are choosing between medication and rent. Young adults and first-time workers are finding it nearly impossible to secure affordable apartments near employment opportunities.

When we talk about affordable housing, we are not simply talking about buildings. We are talking about health, education, workforce development, family stability, and the future strength of our communities.

Right now, too many Pennsylvania families are paying more than 30%—and often more than 50%—of their income just to keep a roof over their heads. That math simply does not work. When rent consumes half of a paycheck, families cut back on food, childcare, transportation, medications, and preventative healthcare.

Community Action Agencies see the ripple effects every day. Children change schools repeatedly because families are forced to move. School attendance suffers when parents are living farther from work and reliable transportation. Stress and unstable housing

contribute to worsening physical and mental health conditions. Homelessness prevention teams across the state are seeing more families seeking help for the first time in their lives.

Housing affordability is also deeply connected to Pennsylvania's workforce and economic future. Employers need workers who can afford to live in the communities where they work. When nurses, teachers, childcare workers, first responders, construction workers, and service employees are priced out of their communities, businesses struggle to recruit and retain staff. Longer commutes increase transportation costs, employee turnover, and workforce shortages.

Community Action Agencies understand that affordable housing is not just a social service issue—it is an economic development issue.

Research consistently shows that stable housing improves educational outcomes, lowers reliance on emergency systems, and strengthens local economies. More so, when we explore health care costs, we know that housing insecurity leads to being 50% less likely to go to a follow up doctor's visit and when housing needs are addressed, health care costs go down – something that we know everyone can appreciate.

Every dollar invested in homelessness prevention and affordable housing saves public dollars in emergency shelter, hospital care, law enforcement, and crisis response systems.

At Lebanon County Community Action Partnership, we operate on a budget of approximately 2 million dollars. Of that, 1.4 million dollars supports the Medical Assistance Transportation Program. That leaves limited funding available for all other services we provide.

In 2025 alone, Lebanon CAP spent \$199,635.50 on rent assistance and \$37,732 on emergency shelter, serving 783 individuals. That represents nearly 40% of our available budget outside of transportation services. Because resources are limited, our staff must constantly find innovative ways to stretch every dollar. Currently, we are contributing up to \$650 to prevention and first month's rent assistance so that we can help as many households as possible. With a statewide overall average being roughly \$1,300 to \$1,680 - if we attempted to cover those full amounts, our funding would disappear very quickly.

For families seeking emergency shelter assistance, we must first ensure that all other available resources have been explored unless there is a condemnation or domestic violence situation, in which case services are provided immediately.

This challenge is being repeated in communities throughout Pennsylvania. Community Action Agencies statewide are increasingly focused on homelessness prevention because keeping families housed is far less costly—and far less traumatic—than trying to rebuild stability after homelessness occurs.

What works is not a mystery:

- Building more housing at a range of price points while streamlining development processes that maintain quality and safety.
- Preserving existing affordable housing before units are lost to deterioration or redevelopment.
- Expanding rental assistance and eviction prevention programs to help families remain stable during temporary crises.
- Supporting partnerships between housing, transportation, workforce development, and healthcare systems.
- Encouraging mixed-income communities where seniors, young families, teachers, healthcare workers, and service employees can all live and thrive together.
- Investing in supportive housing models that combine affordable housing with case management and supportive services for individuals facing additional barriers.

This conversation is ultimately about the kind of communities we want Pennsylvania to be. Affordable housing is how we say to our neighbors: you belong here. Recently I heard someone say, none of us are home, until all of us are home.

Housing is how we ensure that hard work can still lead to stability, dignity, and opportunity.

I'll close with a simple picture. Imagine a child who sleeps in the same bed every night, catches the same school bus every morning, and sees the same teacher all year long. Their parents know the rent will be manageable next month and the month after that. That stability allows families to plan, to save, to focus on education and employment instead of crisis.

That is what affordable housing creates: stability, health, opportunity, and hope.

And when we invest in stable housing for families, we invest in stronger communities, stronger schools, a stronger workforce, and a stronger Pennsylvania for all of us.

Lastly, I want to remind and challenge us to consider - we can continue to be articulators of the problems, or we can be problem solvers. My hope is that more of us can be problem solvers.

Thank you for your leadership and for advancing policies that make housing attainable for the people who already call our communities home—and for those who hope to.