



Senate Policy Committee Testimony on Affordable Housing

12/17/2025

Good morning, Senators, my name is Katherine Duque, and I serve as Chief Operating Officer at Community Action Lehigh Valley. I appreciate the opportunity to speak before the Senate today on the important issue of affordable housing.

Established in 1965, Community Action Lehigh Valley or (CALV) is a 501(c)(3) non-profit corporation. Located in Bethlehem, Pennsylvania, we work with and for low-income residents of the Lehigh Valley to combat poverty. Our mission is to improve the quality of life in the Lehigh Valley and surrounding areas by building communities in which all people have access to economic opportunity, the ability to pursue that opportunity, and a voice in the decisions that affect their lives. Our areas of impact include: advocacy; business start-up and development; food access and nutrition; housing; neighborhood revitalization; and youth.

In the last ten years, the Lehigh Valley's population has grown over 6%, a rate three times higher than the state as a whole and the median gross rental housing costs are 15% higher in the Lehigh Valley compared to the state. According to the U.S. Census Bureau 2019-2023 statistics, an estimated 32% or 85,000 households rent their home in the Lehigh Valley and nearly half of them are considered cost-burdened, allocating more than 30% of their income to housing costs. Almost 24% of those renters were over the age of 65. Affordability concerns are not isolated to the Lehigh Valley and similar numbers can be seen for the state of Pennsylvania.

Noted in the Housing Alliance of Pennsylvania's report dated September 2025, eviction filings across the state in 2024 had reached 99.5% of pre-pandemic levels. Over 93% of cases can be attributed to past due rent, with those behind on rent by more than three months continuing to increase. While still above the state average for filings, Lehigh Valley is seeing increases in Withdrawn or Settled case outcomes meaning the landlord and tenant have reached a resolution outside of the court system.

Resolutions like this point directly to eviction prevention programs, whether it be rental and utility assistance, resource navigation, court coordination, landlord tenant mediation services, or landlord engagement. Through the City of Bethlehem's 2023 comprehensive housing strategy, similar needs were identified and in partnership with our Community Action Development Bethlehem Subsidiary, a Tenant Advocate and Organizer was hired in late 2024 to address issues within the city. In roughly eight months, we were able to prevent the eviction of over 70% of participants. Additionally, eighteen landlord-tenant conflicts were successfully mediated and over 100 community members were trained in landlord-tenant rights and responsibilities through a partnership with North Penn Legal Services.

CALV's **Housing Counseling Program** presently delivers services to support low-to moderate -income families in achieving and maintaining homeownership. As the data now indicates a growing need for enhanced eviction prevention services for renters, in 2026 our HUD certified housing counselors will be expanding services across the Lehigh Valley to include Eviction Counseling.

In addition to executing eviction prevention initiatives, we are actively addressing affordable housing needs for homeless families through CALV's **Sixth Street Shelter** program. Located in Center City Allentown, our Shelter provides safe, short-term housing and supportive services for low-income families with at least one child under the age of 18 experiencing homelessness.

Over the past year, the Shelter has provided housing for 97 families, including 224 children. Through our Case Management and Supportive Services, we offer landlord engagement services to support families transitioning from the shelter into permanent housing. Additionally, every shelter resident collaborates with a Case Manager to develop a practical household budget and participate in a savings initiative. These efforts have helped us secure stable housing for families effectively disrupting the cycle of homelessness.

CALV's Shelter Program will further expand its impact in the upcoming calendar year by launching a Transitional Housing Step-Up Program. We have converted five apartments within one of our buildings into affordable rental units. We are pleased to announce that these apartments are now available to eligible shelter residents at below market-rate while continuing to receive comprehensive case management, reinforcing our commitment to ending homelessness.

In addition to prioritizing eviction prevention and affordability, it is crucial to address the quality and safety of Pennsylvania's aging housing stock. Affordable housing extends beyond rental units, and it is important to recognize the growing challenges homeowners face in maintaining residence in their homes. In response to this need CALV runs various programs to assist low-to-moderate income homeowners.

The **Community Action Homes** program creates, rehabilitates, and improves the quality of affordable housing for low-income families. This program has been facilitating the Whole Home Repair Program for Lehigh County. Nearly three quarters of the \$2.7M project has been spent to-date, which helped to repair 42 income-qualified homes, increasing the habitability for some 87 community members.

Additionally, our **Weatherization** program hires contractors to make improvements to the homes of low-income participants and educates them on energy conservation techniques. It also repairs and replaces failing heating and cooling systems. We completed 467 jobs in the recent fiscal year improving energy efficiency and responding to heating and cooling emergencies resulting in cost savings for our participants.

Both programs are heavily dependent on federal and state funding and ensure individuals and families remain housed by reducing heating and cooling costs and addressing overdue or expensive maintenance concerns. The three-year Whole Home Repairs Program, financed through federal COVID Relief funds allocated to the states, is projected to conclude by December 2026. Despite this, homeowner requests for services continue to increase. Additionally, the LIHEAP program has seen decreases in funding and the Cooling Program has been discontinued; this will cut assistance for cooling options for our neighbors, specifically seniors, as they attempt to navigate hotter and longer summers.

As we are shifting our focus to combat the issues of affordable rental housing, high eviction rates and the rise of homelessness in our area, I implore the Senate to do the same. Affordable housing is a complex issue that demands comprehensive solutions. Addressing such a multifaceted challenge requires coordinated strategies. Should the Senate focus on raising the minimum wage, helping to stabilize rent increases, enacting eviction prevention measures, and continuing support for homeowners to ensure safe and habitable living environments, meaningful progress could be achieved collectively.