

Chairperson and members of the Committee, thank you for the opportunity to be here today.

My name is Lisa Phillips, and I serve as Director of Community Services at Tableland Services, Inc., the Community Action Agency serving Somerset County.

At Tableland, we work every day with families who are one unexpected event away from losing their housing — a job loss, a medical bill, or a utility shutoff. Housing stability is not theoretical for us. It's personal. It affects the people we sit across every day.

Our community action agency provides housing related services to nearly 2000 individuals and families annually in Somerset County.

From a statewide perspective, our network of community action agencies serve approximately 451,000 residents of the Commonwealth annually. Community Action is economic impact. It is stability. It supports workforce participation and contributes to healthier communities. It is the infrastructure that helps people stay housed, stay fed, stay employed, and stay connected to opportunity.

You've asked us to speak about availability, attainability, and sustainability of housing. From our rural perspective, those three issues are deeply connected.

#### Availability

In Somerset County, availability is a real challenge.

We don't have large developments going up. Much of our housing stock is older. Some of it needs significant rehabilitation. Some of it sits vacant because the cost to repair it outweighs the perceived return.

The Southern Alleghenies Regional Housing Strategy survey conducted in 2023 confirms what we see locally — blight, aging inventory, and underinvestment continue to affect rural housing markets.

But in rural communities, availability isn't just about units — it's about relationships.

At Tableland, we serve as a hub for landlords and property management groups. We provide training. We help mediate when tenant issues arise. We connect them to resources and incentives. We answer the phone when they have concerns.

Because when landlords trust the system, they keep units in the market. And in a rural county, every unit matters.

## Attainability

Even when housing exists, it's often out of reach.

Many of the individuals we serve are working. They're doing their part. But rising rents, high utility costs, and upfront deposits create barriers that are hard to overcome.

Regional housing studies note that even in areas where housing costs are lower than the state average, low-income households are still heavily cost-burdened. We see that every day.

Prevention works. When we can step in early — with rental arrears assistance, landlord-tenant mediation, or utility support — we can stop eviction before it happens.

And we've learned something else: housing and employment are inseparable.

Landlords are often the first to know that a tenant has lost employment. Uniquely positioned, Tableland Services also serves as the Title I WIOA operator for workforce development in our area.

Because we operate workforce development as the Title I WIOA provider, we integrated a PA CareerLink® Access Point directly into our main office. If someone comes to us because they're behind on rent due to job loss, they don't get a referral across town — they walk down the hall and are gently handed off to a Career Planner with PA Careerlink.

That integration matters in a rural county where transportation is limited and time is critical.

## Sustainability

Getting someone housed is one step. Keeping them housed is the goal.

Older homes mean higher heating costs. Transportation challenges affect job retention. Health and recovery needs impact stability.

That's why we expanded our life skills education and counseling services through the Opportunity Education Center and became credentialed in PREP — Prepared Renters Education Programming. We help individuals build credit, understand leases, communicate with landlords, and develop budgeting skills. In 2026, we plan to expand our Opportunity Center to homeowners and first-time homebuyer's.

We also partner with mental health and substance use recovery providers, because housing stability requires more than a lease — it requires support.

This is Community Action at its core: coordinated, practical, locally designed solutions.

### Looking Forward

A solid regional housing strategy needs coordinated investment and collaboration. If we can shift the narrative so that housing is viewed as critical infrastructure for workforce development, we unlock new opportunities.

Employers need reliable workers. Workers need reliable housing.

When that connection is clear, businesses become partners. They become willing to invest in rehabilitation. They help build consortiums that bring together developers, lenders, and community organizations to strengthen rural housing stock.

Community Action Agencies are built for this kind of work. Collaboration is not new to us — it is foundational to how we operate. We understand how to bring landlords, employers, service providers, lenders, and local leaders to the same table and move from conversation to coordinated action.

That's where innovation can happen in communities like ours.

Housing instability in rural Pennsylvania may not always be visible, but it is real. It affects families, seniors, employers, and the long-term vitality of our communities.

At Tableland Services, we are committed to preserving housing, strengthening partnerships, and building systems that work for rural Pennsylvania.

When housing is available, attainable, and sustainable — communities like Somerset County don't just survive. They grow stronger.

Thank you for your time and your leadership.