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To: Sen. Michael Sirotkin, Chair, Senate Committee on Economic Development, Housing and General Affairs  
From: Jean Murray, Staff Attorney, Vermont Legal Aid, Inc.  
Date: January 19, 2020  
Re: What we learned from RHSP and the eviction moratorium that we can use for the Emergency Rental Assistance program under the CRRSA Act

Arguably, a fund to pay rent and prevent evictions in Vermont was always necessary.<sup>1</sup> Most evictions are for non-payment. In Vermont, rents are high, and incomes are low. We do not have enough permanent subsidies. For hard-to-house tenants, there are barriers to finding apartments and to being awarded subsidies. Prior to the pandemic, Vermont fell short of the goals for creating new affordable housing units set out in the Roadmap to End Homelessness.<sup>2</sup> Vermont is losing housing units each year because the growth rate of new housing is so low.<sup>3</sup> Lots of Vermonters rent housing with substandard conditions.<sup>4</sup> On top of that, the pandemic has created market pressure on real estate in Vermont, making sale of what has been rental housing very attractive.

We need more housing and fewer evictions, now more than ever. During the pandemic, today, Vermont is housing 1600 people experiencing homelessness in motels.

Here is what we learned about rental housing in Vermont since RHSP was enacted, and Vermont Legal Aid, Vermont Landlords Association and Vermont State Housing Authority worked together with Department of Housing and Community Development to create the rental housing stabilization you enacted.

- The vast majority of landlords and tenants in Vermont can cooperate with one another once the financial insecurity is addressed.
- Many Vermont landlords financially carry low- and fixed-income tenants.
- RHSP worked as a complement to the eviction moratorium to maintain rental housing stability.
- We must increase the number of affordable units.
- We must increase the number of permanent subsidies.

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<sup>1</sup> Eviction in Vermont, a Closer Look”, Vermont Legal Aid, 2019 found at: <https://www.vtlegalaid.org/sites/default/files/Eviction-Report-VLA-3.18.19-web.pdf>.

<sup>2</sup> Roadmap to End Homelessness <https://www.vtaffordablehousing.org/wp-content/uploads/2019/01/VTRoadmap-to-End-Homelessness-Final-Report-2016.12.20.pdf>.

<sup>3</sup> Housing Needs Assessment, page 28 found at <https://accd.vermont.gov/sites/accdnew/files/documents/Housing/VT%20HNA%202020%20Report.pdf>.

<sup>4</sup> “Renters at Risk, the Cost of Substandard Housing,” Vermont Legal Aid, 2018, found at: <https://www.vtlegalaid.org/sites/default/files/Renters%20at%20Risk%20%20The%20Cost%20of%20Substandard%20Housing.pdf>.

- We must increase income for households dependent on Reach Up and SSI.
- We need a system for tracking rental housing to know where it is and whether it is available.
- We need a statewide system for inspecting rental housing and assuring safe occupancy.

All the partners in RHSP were determined to avoid evictions and to let people remain housed where they were or help them obtain new housing. With new funding, that should still be the goal. Here are things we learned from RHSP that will help us more efficiently implement the Emergency Rental Assistance program under the CRRSA Act.

- We need to start by building accessible information about the programs and rules, and do outreach, support and training for community services organizations, and inclusion of materials for English Language learners and people with disabilities is vital.
- We need to start now to ensure to get technology that works to
  - to make the application and granting process more efficient.
  - to make the application and notification processes easier and more reliable for tenants and landlords.
  - To be able to process the occasional paper application.
- We need the ability to use the funding in a variety of ways: to pay rent, to provide money to move, to settle court cases was important and should be continued.
- We need federal regulators to allow us flexibility. As a small state, we do not have the same problems as other states; we have different problems.
- We need to figure out how to use funding to repair rental units, so they remain available and do not go offline.
- Rent relief, paired with the eviction moratorium stabilizes rental housing during the pandemic.
  - We should expand eviction laws or rules to require landlords to attest to whether they applied or accepted rent grants before filing a complaint for eviction.
  - A mediation program helps tenants and landlords during stressful uncertain times.
- The application process for rent relief must be as simple as possible:
  - Clear application instructions and very few, if any, verification documents required
  - One-step application to determine eligibility.
  - Renewal of grant in simplest form possible, e.g., phone call or email