

Good morning. My name is Joe Moore and I live in Montpelier. Thank you for giving me the opportunity to speak to you this morning.

I'm fortunate enough to be a homeowner but, like many homeowners, I was a renter for many years - most of my adult life, in fact. During my 15 years or so as a tenant in multiple states I've had many good landlords, a few not-so-good landlords, and some in-between. I've experienced unreasonable rent hikes (as high as 20% in one year), heating and plumbing issues that went unaddressed for too long and, in one harrowing case, a brown recluse spider infestation where my landlord refused to call a professional exterminator - she insisted on spraying vinegar around the building, it didn't work.

My experiences as a renter make me sensitive to the fact that the landlord/ tenant relationship is one of unequal power. The decisions made by a landlord - to renew a lease or not, to increase rent by 5, 10, or 20%, to fix a pipe now or six months from now - can have monumental consequences for a tenant and their family. This power differential is compounded by the fact that Vermont has one of the lowest rental vacancy rates in the U.S. - Vermonters who lose access to housing have very few alternatives.

Low vacancy also contributes to higher rents. According to the 2025 Vermont Housing Needs Assessment, between 2019 and 2024 average rents in VT have gone up 25-35%. More than half of Vermont tenants now pay in excess of one-third of their income in rent, classifying them as "rent burdened." One-quarter of Vermont tenants pay more than half of their income towards rent. That's an astonishing figure and speaks to the deep crisis of affordability that exists in this state and across the U.S. which, as we now know, motivated the decisions of so many working class and low income voters at the ballot box in this most recent election.

This committee is charged with investigating existing landlord/ tenant laws in Vermont, in light of these trends, and making recommendations to the legislature. I would like to suggest three specific policy interventions to address Vermont's rental affordability crisis: rent control, just cause eviction, and the creation of a statewide rental registry. None of these policies is a panacea, but taken together would go a long way towards prioritizing safe, stable, and affordable housing for all Vermonters.

Rent control is a critical policy tool to address the skyrocketing cost of rent. Many states and municipalities around the country have turned to some version of rent control as a way to alleviate the relentless cost pressures on tenants while also allowing landlords to respond to inflation and make necessary investments in their properties. In 2019, Oregon passed a bill to cap annual rent increases at 7% plus CPI for units 15 years and older. In 2020, California followed suit with a bill to cap rent increases for most tenants at 5% plus the rate of regional inflation. Several states in the U.S., including my home state of New Jersey, allow municipalities to pass their own local rent control regulations tailored to the needs of landlords and tenants in those communities. Vermont, as you know, is not one of these states and we are falling behind other states that have been more forward-thinking and proactive in this area.

In addition to statewide and/or municipal rent control, Just Cause Eviction laws would protect Vermonters from arbitrary, retaliatory, and discriminatory evictions while still allowing good landlords to remove problematic tenants. Rather than the existing status quo wherein landlords can evict tenants for “no cause”, meaning they don’t need to specify a reason, just cause eviction policies establish explicit criteria for eviction and provide tenants with the right of first refusal to renew a lease when it expires. We’ve had this in New Jersey since the 1970s. These policies are designed to protect good tenants from bad landlords and good landlords from bad tenants. They typically allow a landlord to evict a tenant for non-payment of rent, breach of the terms of a lease agreement, or violation of state statutes regulating tenant obligations. They also allow landlords to alter the terms of a lease agreement after expiration, as long as those changes are not unreasonable.

Housing discrimination on the basis of race, disability, and gender identity happens, even in small “progressive” communities like Montpelier. Federal and state laws exist to protect tenants from discrimination. However, no-cause eviction makes enforcement of those anti-discrimination laws difficult because it means that the burden is on the tenant to prove discrimination, rather than on the landlord to prove that an eviction was not discriminatory. Just cause eviction places that burden of proof on the landlord, where it belongs. It also limits a landlord's ability to evict good tenants for the sole purpose of upscaling a rental unit in order to dramatically raise rents, an unfortunate and all-too-common practice that is contributing to the rental affordability crisis.

Safe, stable and affordable housing for all Vermonters also requires a statewide rental registry to increase transparency and accountability in our State’s rental market. A rental registry is based on a very simple concept: in order to properly regulate something, you need to have basic information about it. You need to know who owns what and where. Registries give officials at all levels a better sense of their community’s housing stock, empowering them to better manage code enforcement, tenant protections, and the implementation of weatherization programs, for example. Vermont has a statewide Rental Health & Safety Code but ensuring compliance with the Code is very difficult to do without an accurate picture of the state’s rental property inventory. A statewide registry would bring us out of the dark and provide the level of transparency needed to protect tenants and advantage good landlords by holding the bad actors accountable. A registry that captures rental rates on an annual or multi-annual basis could also allow the state and municipalities to track trends in rents across the state, and by region, providing invaluable data to regulators and policymakers.

To conclude, Vermont tenants are experiencing a crisis of housing affordability that is having significant adverse consequences for our state. Now is the time for policymakers to think broadly and act boldly to address this crisis. Vermont does not have to be leading the way in enacting these policies - as I mentioned, many states have been doing these things, in some cases for decades - but we cannot allow ourselves to fall behind and wait too long to act. I thank the committee for its work and I look forward to reading your recommendations.