



House Committee on General and Housing

Testimony on H.772, H.399, H.440, H.688, H.756 - February 5, 2026

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Introduction

Good morning. My name is Karin Ames, the Vermont Tenants Housing Education Coordinator at the Champlain Valley Office of Economic Opportunity (CVOEO). Thank you for inviting us to speak on the multiple tenant-landlord bills under your consideration. I want to say from the outset that these bills cover a lot of ground – we'd be happy to come back again if we're not able to get to all of your questions today and we would welcome the opportunity to comment on the draft language in the combined bill.

CVOEO is one of the five regional community action agencies in the state. We address fundamental issues of economic, social, environmental, and racial justice, and we work with people to achieve economic independence. Most of CVOEO's programs serve Franklin, Grand Isle, Chittenden and Addison County. However, our Housing Advocacy Program is statewide – our services are available to anyone in Vermont and we routinely serve thousands of people throughout the state.

The Housing Advocacy team is made up of 6 statewide programs, including:

- The Mobile Home Program serves manufactured home residents and communities of mobile home parks owned by private and non-profit entities as well as cooperatives. The program offers a helpline, technical support, resident organizing assistance, and advocacy.
- The Fair Housing Project serves everyone in the state, as one way or another, everyone is protected from discrimination under Federal and State Fair Housing laws. The Fair Housing Team, Kahlia who you met last week, and Jess, here with me today, conduct trainings with tenants, landlords, and municipalities; provide individual consultations; assist with filing complaints; and advocate for housing choice at the local, state, and national levels.
- The program where I primarily work is Vermont Tenants, which dates back to the 1980s. We provide a tenant helpline, educational workshops, individual consultations and advocacy. Our staff has a long history and deep experience working with renters. Through our tenant helpline alone, we provide thousands of consultations each year through phone, email and in-person meetings.

We support the intent of a comprehensive bill that would provide clarity around the rights and responsibilities for both tenants and landlords and include concrete mechanisms that improve landlord-tenant relationships, increase housing stability and sustainability, and protect the most vulnerable in our communities, particularly low-income Vermonters, seniors, families with children, people with disabilities, BIPOC and LGBTQ+ Vermonters, and others.

We're here today to speak on several of the key issues in the bills before you, specifically:

- **We do not support shortening eviction notice periods.** This could drastically increase the number of unhoused families in the state when homelessness is already at a crisis level. (H.688, H.772, H.756)
- **We support rent increase limits** to ensure working Vermonters, folks on a fixed income, and vulnerable populations can afford to live in Vermont. (H.440, H.399, H.722)
- **We support Just Cause termination protections** to ensure renters who meet all tenant responsibilities can continue to live in Vermont. (H.440, H.399, H.722 (with amendments))
- **We support clarification of the application fee prohibition** to ensure that housing providers do not profit from the application process and that people can afford to apply for housing. (H.440, H.399, H.722 (with amendments))
- **We support a rental registry** to improve communications with housing providers and provide data that is critical to addressing the state's housing needs. (H.399, H.722)

We will also be speaking about the critical link between education, information, and communication, and housing stability and sustainability. Policy alone can't ensure that landlords and tenants understand their rights and responsibilities or form positive relationships with each other, or that people will be successful in their homes. To be effective, policy must be accompanied by education and support so funding for housing and financial education and landlord liaisons should be considered.

There are several other items in these bills that we support, but will not go into detail today, such as limiting security deposits (H.772), providing for the right to counsel for tenants during an evictions (H.399), and expungement of eviction records (H.399, H.722).

Eviction Notice Periods

I have a few lived-experience stories to share with you today.

In November of 2025, I received a call on the Tenant helpline from a young woman who had received a Summons and Complaint for nonpayment of rent. Let's call her "Alice". She owed 3 months back rent and had received a Summons & Complaint for non-payment of rent. Alice is in her first year as a nursing student, on her own for the first time, working while going to school. Her tuition bill in September was higher than expected, and she prioritized paying for tuition over rent. She also had to reduce her work hours to accommodate her school workload. When I asked, Alice felt she had adjusted her budget to match her expenses going forward, so could sustain her rent and tuition bills in future, but she had no way to pay for the three months' of back rent.

Alice had no idea about Vermont's tenant-landlord laws and by the time she asked someone at her college for help, found the tenant helpline, and called, seven days had passed since the Summons & Complaint had been dated. The clock was ticking – she now had 14 days to file an Answer into court. I explained the eviction process in detail and advised her to contact Vermont Legal Aid for assistance. However, knowing Vermont Legal Aid's backlog of cases and given the deadline, I also walked her through the process of constructing an Answer in the format the court requires, using tools from the Vermont Law Help website (fabulous resource by the way). Alice had also received notice for a Rent into Court hearing. I emphasized the importance of showing up for that hearing.

This case has a happy ending. Our Housing Stability and Retention Services team followed up a few days later and was able to guide Alice through the application process for the Landlord Relief program at VSHA. (These crucial services received one-time funding legislatively through Act.47). Alice reported back a few weeks later that VSHA had approved her application and was working with the landlord to pay the back rent.

Not all tenants are as well positioned to advocate for themselves as Alice.

"Jenna" called the hotline on a Thursday, four days – and over a weekend – before an Answer to her Summons and Complaint for back rent needed to be filed in court the following Monday. Single mom with two young children, Jenna rented in a very rural area of Vermont. She reported feeling "terrified" that she would have to live outside in a tent with her children, as winter approached. She explained that her mental disability contributed to the delay in responding to the Summons and well as her fear - she described tending to avoid situations when feeling overwhelmed. She had called Vermont Legal Aid for assistance in a timely manner but had not heard back yet. She had no transportation and relied on friends and neighbors for rides. Fortunately, she rented near a public library where she could access the internet, print, and generally get support for documentation sorts of tasks.

I explained the eviction process in detail, which took some time. I encouraged Jenna to call Vermont Legal Aid back, leave particulars of her status with the eviction process and her county of residence so they might expedite her in their queue. We reviewed the process of filing an Answer to court and brainstormed ways to get an Answer filed by Monday. This included reviewing the library hours, looking up the address and hours of operation of the court involved, and identifying more than one possible driver to help her get there on Monday. I followed up with detailed information, again from the Vermont Law Help website, including their Sample Answer document, for Jenna to use with the librarian's help the next day. I also advised Jenna to contact NEKCA for resources to help paying the back rent and our Fair Housing team to determine if she might request an accommodation due to her disability throughout the eviction process. I do not know what happened to Jenna and her children in the end. I do know that even had she called NEKCA and the Fair Housing Project earlier, the process of applying for back rent and filing an accommodation request can take weeks.

The current notice periods and eviction timelines work well to enable tenants and landlords to work out repayment plans or when necessary, for the tenant to - hopefully - find alternate housing. If anything, we find the current notice periods short. If the eviction process takes time, we contend this is not due to notice periods, but to court processing times and backlogs.

We understand that the intent behind shortening eviction notice periods is to address the very small percentage of renters who present a serious danger to their neighbors and communities. We do hear from tenants with safety concerns for themselves or their children. We have talked with landlords (both for-profit and non-profit) who struggle with how to address these serious issues. It is a very small part of the renter population causing disproportionately large problems. We feel that there should be other approaches to deal with this issue than the 'blunt instrument' of extreme shortening of eviction process that could end up being used more broadly. We are also concerned about the potential for bias/discrimination in determining if an action is egregious.

Rent Increase Limits

The rental housing landscape has drastically changed since I started with the Vermont Tenant program in 2019. As one of my colleagues puts it, "if you haven't rented in the last 5 years, you haven't rented in Vermont". When I facilitated workshops in the past, I used to say that people with resources (income or voucher for rent) and support (an advocate) will find housing. Now, even tenants with an income source and advocates to make calls, go on viewings, and provide references, struggle to find affordable housing. Starting in the early 2020s, we began to experience an increasing number of helpline calls from tenants reporting rent increases of hundreds of dollars. Last week, Kahlia shared an example of a tenant whose rent started at \$1200/month and within a year had increased to \$1900/month.

A Burlington resident, who had been renting the same carriage house apartment for 25 years, recently shared his experience navigating increasing rents, a lack of maintenance, and poor communication with his landlord. He ultimately decided to move to another town.

"Over the years the rent fairly and slowly went up commensurate with the increases I assume in property tax, water, plowing etc. with few improvements added by the landlord," he explained. "When COVID hit, over three years my rent went up an additional 60% percent due to 'all the crazy increased prices,' claimed my landlord's son, who had recently taken over the financial affairs from the father. In the last two years my house was broken into and my car was broken into twice in my driveway. I paid for cameras and active security lights—the landlord never once even commiserated or offered to help cover the cost of increased security. This year I had enough. I decided to leave the home I had loved and cared for, for 25 years and moved out of Burlington. I gave my notice in writing legally as I was informed to do so, but the landlord responded aggressively with multiple threatening texts."

Since this tenant moved out, the unit has remained unoccupied.

Additionally, rent increases over the last few years have far outpaced federal subsidy standards. Routinely, we hear from people who have housing vouchers of some sort, but cannot find a rental

unit within the rent limits of the voucher – and certainly not in the usual time frame given by the agency providing the voucher. This disproportionately impacts low-income Vermonters and communities of color.

Just Cause Protections

“Just Cause” eviction policies protect tenants from arbitrary, retaliatory, and discriminatory evictions by establishing specific reasons that a landlord can evict. These policies can also provide tenants with the right of first refusal to renew a lease when it expires. Several communities around the state have passed Just Cause eviction protections, including Burlington, Essex, Winooski, and Montpelier. However, to be enacted, this requires a charter change to go through the legislature. The Burlington measure was vetoed by the Governor in 2022, despite overwhelming local support (63% to 37%). The best data as of 2025 indicated that roughly 20% of rental terminations are for “no cause” – this does not include essentially no cause termination based on rent increases. It is also very difficult to quantify the number of people who leave their homes after termination notices that do not make it to the court stage.

A few years ago I responded to a call on the helpline from a family living in Franklin County. The family of six – mom, dad, and four children – had rented the same unit for over 14 years. They had a written, one-year lease the first year, then rented month-to-month after the first year, a very common practice. They had an excellent relationship with the landlord, had always paid the rent on time, and reported maintenance issues. With the landlord’s permission, they had developed a large vegetable garden in the backyard. Their children were embedded in the local school systems. Without providing specific reason, the landlord gave them a proper notice to terminate for “no cause”. The family had 60 days to find another home for their family. Ideally, the family wished to stay within the school system where their children thrived and to find a three or four bedroom unit, an almost impossible undertaking. I provided all the supportive materials we have – landlords lists, our Finding Housing workshop materials, connection to local partners who may be of help. I also suggested trying to negotiate with the landlord for more time. In the end, I lost contact with the family and do not know if they found alternate stable housing.

Application Fee Clarification

Vermont has a long history of prohibiting rental housing application fees, which is clearly stated in statute. Over time, charging a fee for background checks and credit checks has become common practice. These fees amount to a significant revenue stream for housing providers and a significant barrier to potential tenants. In the current, skewed rental housing market, landlords receive many applications for each available rental unit. Each applicant pays \$25-35 in background and credit checks fees, fees which are never returned to the applicant – even if the checks are not completed. On the tenant side, this often adds up to hundreds of dollars by the time an applicant secures a rental. On the landlord side, they are collecting hundreds, if not thousands, of dollars each year from screening applicants they never actually consider. Applicants who call the helpline for advice are too scared to complain or ask for a refund, for fear their application will be denied the next time or they will get a bad rep among landlords. More recently, landlords and property

management companies have begun charging additional fees, quite openly, as “waitlist fees”, “holding fees”, or blatant “application fees”. In some areas, one landlord or property management company owns a vast proportion of the rental housing units in the area. Tenants are wary of “getting on their wrong side” by speaking up.

Rental Registry

A statewide rental registry would improve communications with housing providers, provide data that is critical to addressing the state’s housing needs, and make basic health and safety monitoring more consistent. For example, if a Rental Registry had existed during COVID, more landlords – especially smaller landlords – could have received information about financial supports and programs.

Right to Counsel During Eviction Proceedings

In eviction cases, landlords are represented by lawyers 84% of the time; tenants are represented by lawyers 12.6% of the time¹. Given the complexities of navigating the eviction court process, the intimidation factor for most tenants, and the time and stress burdens tenants are already experiencing, these figures are inequitable and unjust.

Vermont Legal Aid has piloted a Tenant Representation Pilot project, starting in 2024, in Lamoille and Windsor Counties². Key points to consider from their first yearly report:

- Tenants want legal representation: 46% success rate for initial solicitation of tenants.
- Tenant legal representation prevents eviction: In the last three months of the reporting period, when the direct question was asked, tenant legal representation prevented eviction in just under half of the cases.
- Impact on older Vermonters: Tenants were over 60 years of age in 22% of the total cases closed.
- Settlement can be an easier transition for tenants than blunt eviction: About 38% of the closed cases resulted in a settlement between tenant and landlord. According to the report, “While settlement may result in a loss of housing for the tenant, if the tenant is represented, the tenant has structure and notice, as well as input into the terms of the settlement and the move out date.” For folks who often feel they have no agency, this can motivate and empower steps for forward positive change.

We strongly urge the legislature to continue and expand this pilot effort.

Eviction Record Confidentiality

Landlords heavily rely on past experiences when evaluating potential applicants. In the case of large non-profit housing providers, denials based on a past eviction can be appealed – if the tenant is aware and able to take advantage of the process. In a tight market, there is no incentive for for-profit landlords to take extra time to hear an individual applicant’s case – they can easily move on to another applicant without a complication in their rental history. Evictions are a civil court process. An eviction is a point in time, single occurrence, often an example of a family

struggling financially with no other rental complaints (70% of evictions in Vermont are due to nonpayment alone). Poverty should not be a stigma that prevents a person from accessing a basic human need for life. Instead, we should consider an applicant's current situation, if they are positioned to sustainably pay for a particular rental, if they can demonstrate a current level of responsibility for property and behavior with other tenants. As one landlord puts it, "I'm looking to see if the person is on an upward trajectory". This very successful landlord does not conduct background checks or credit checks. Instead, he spends time interviewing an applicant, getting to know them. And he spends an equal amount of time reviewing his expectations, reading each term of a lease together with the applicant, ensuring that a good dialogue and open communication channel is established.

Some housing providers, including some of the largest organizations in the state, use online, nationally based tenant screening services. These screening service companies conduct background and credit checks, as tenants are generally aware of, but also "rental history" screening. This rental history screening is based on "reporting communities", i.e. individual housing providers and rental housing databases. Reports include not just filed eviction records, but any incidence of nonpayment of rent or notice to vacate due to nonpayment. It is our contention that a "notice to vacate" is just that, a notice. This often allows time for a tenant and landlord to work out a repayment plan, and in fact, we've often assisted clients to do just this, ensuring the tenant maintains secure housing while also meeting their clear responsibility to pay rent and abide by the terms of their rental agreement. Larger housing providers do offer the opportunity to appeal denials, but often tenants aren't aware of this process of how to go about it.

For example, I recently worked with a tenant who moved into a rental unit with the help of a partner agency. The tenant understood the partner agency would pay for the first three months. Unbeknownst to the tenant, the partner agency stopped paying after the first month and a half, perhaps due to funding issues. When the tenant received a notice to vacate, he reached out to CVOEO, received assistance to pay for the back rent and has made on time, in full rental payments ever since. However, when he applied for housing recently with another, larger housing provider, he was denied based on an "eviction record". The "eviction record" turned out to be the notice to vacate. With our support and an excellent letter of recommendation from his current landlord, I'm happy to say his denial decision was overturned. Yet I wonder, how many others did not know to appeal and lost a major opportunity for housing?

Appropriations

There is an important link between education, information, and communication and housing stability and sustainability. We support several appropriations to increase the capacity of service providers to ensure that landlords and tenants understand their rights and responsibilities; offer timely financial capability education to ensure that people can take charge of their finances, budget, plan, and sustain their rent; and landlord liaisons who work directly with renters and landlords to improve communications, navigate difficult situations, and form an essential communication bridge. All of these things are essential to housing stability – and most

importantly, they can help resolve small issues before they become crises. We spend so much time, energy, and money responding to crises in Vermont. Investing in these foundational supports will help people be more self-sufficient, improve communication between landlords and tenants, and stop homelessness before it starts.

- **Landlord and Tenant Education:** \$200k (new funding to support and expand existing efforts). This includes basic landlord-tenant resources and information, fair housing, and the Preferred Renter Certificate Program.
- **Financial Coaching:** \$500k (additional funds to boost minimal state support \$35k per CAP). Increasing financial capability builds confidence and helps people develop skills to move away from financial crisis and into financial security.
- **Landlord Liaisons:** \$600k (to replace the temporary funding, which is winding down). Landlords view the liaisons as very helpful because they work with both the tenants and the landlords. This improves communication and supports both sides.

We are grateful for the opportunity to speak with you today and for your attention to these complex issues. We welcome further conversations and the opportunity to comment on specific language once the bills are combined.

References:

1. Civil Court Data Initiative. Legal Services Corporation, 2022. (accessed 2/3/26): <https://civilcourtdata.lsc.gov/data/eviction/vermont>
2. Vermont Legal Aid Interim Report on the Tenant Representation Pilot project, November 1, 2024 – October 31, 2025: <https://legislature.vermont.gov/assets/Legislative-Reports/TRP-Report-and-Exhibits-2025.pdf>