

Testimony to the House Committee on General and Housing

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Good morning Chair Mihaly and members of the committee. Thank you for the opportunity to speak with you today. I look forward to sharing information about what we hear from renters all over Vermont through our programs and services and to giving feedback on the Landlord Tenant Law Study Committee's work.

For the record, my name is Jess Hyman (she/her). I am the Associate Director of Champlain Valley Office of Economic Opportunity (CVOEO)'s statewide Housing Advocacy Programs (HAP), which serves thousands of Vermonters each year, supporting renters, people living in manufactured home communities, and asylees as well as operates the HOME Family Voucher Program, providing rapid rehousing vouchers for families with children transitioning out of homelessness.

CVOEO is one of the state's five Community Action Agencies, part of the VCAP network and serves more than 10,000 households (20,000+ individuals) annually through interconnected client-centered programs and services designed to combat poverty; work towards social, racial, economic, and environmental justice; and help people achieve economic independence.

I am responsible for the management of CVOEO's Fair Housing Project, which provides education and outreach related to housing discrimination and helps people who are being treated unfairly as they seek to rent, buy, finance, or live in their homes. I am also a former steering committee member and co-chair of the Vermont Affordable Housing Coalition and former board member of its successor, the Housing & Homelessness Alliance of Vermont.

As part of our work to support renters, CVOEO has a helpline that any renter can call or email with questions about rights and responsibilities, habitability issues, and other concerns. Additionally, we provide basic workshops on tenant rights and responsibilities, finding housing, and sustaining the rent as well as fair housing trainings for housing and service providers and municipal officials. The Vermont Tenants helpline receives calls and emails from families who are at risk of losing their homes because of huge rent increases that they can't afford (as much as \$500 increases with no improvements to the property or amenities) or no-cause evictions. We also hear from Vermonters living in substandard conditions or being harassed but who are afraid to complain out of fear of

retaliation or losing their housing. We counsel people on their rights and responsibilities, make referrals, provide education and help connect folks to resources, but it is not enough.

Vermont Tenants helpline data

- Annual calls and emails to the helpline have more than doubled since 2018 – recent data analysis shows that we received more than 3,000 contacts in 2024.
- The highest increase is in contacts related to eviction (from 13% in 2023 to 15% in 2024) – with a significant increase in the proportion of those related to illegal eviction (4% increase).
- 30% of all contacts received in 2024 were due to habitability issues, up from 23% in 2023.

As we know all too well, Vermont is experiencing a housing crisis: Average rents have increased significantly with renters paying a high percent of their income, vacancy rates are extremely low, Vermont has an aged housing stock in need of rehab and weatherization, we have seen a dramatic increase in homelessness as pandemic-era supports dwindle, pay scales are not keeping up with increasing rents and housing expenses, and costs for housing providers are rising due to elevated taxes, construction costs, labor, etc.

Although many landlords work hard to support renters who are struggling, evictions continue to be traumatizing for tenants and their families and expensive for landlords, causing them to become less willing to take risks on tenants. This can open the door to implicit bias and illegal housing discrimination and further reduce housing opportunity and choice. And when tenants are afraid to report habitability issues out of fear of retaliation, small problems can get bigger and more expensive to fix. The open market is clearly failing renters. There is not enough affordable housing available and renters – low- and moderate-income – simply are not able to choose where they would like to live.

The current housing crisis affects and impacts everyone – and especially those who are most vulnerable, those Vermonters who are already subject to housing instability, and those who face discrimination because of their national origin, skin color, religion, disability, sex/sexual orientation/gender identity, because they have children, receive public assistance, or are victims/survivors of abuse.

Landlord Tenant Law Study Committee Report

The statutory charge for the Landlord Tenant Law Study Committee came as a result of advocacy by Rights & Democracy and other groups and in response to four municipalities passing Just Cause eviction policies and not being able to have their local decisions upheld by the state. Although CVOEO did not have a seat on the committee, we were able to appoint a renter with lived experience

of eviction. We selected Nora Aronds, who has experienced several no-cause terminations and been forced to find a new home through no fault of her own, simply because the landlords chose not to renew her lease. We are grateful for Nora's time and voice on the committee.

We appreciate the diligent work of the committee and the data, research, and testimony from advocates, renters, landlords, and policy experts from Vermont and beyond. The committee's final report gave a good overview of the current state of Vermont's housing landscape, eviction cases, and an overview of potential policy change and rental protections.

We support many of the measures that the committee considered and heard testimony on, such as **rent stabilization**, **just cause eviction policy**, **tenant right to counsel**, **tenant opportunity to purchase**, and a **statewide rental registry**. These policies and protections have successful precedent in Vermont and around the country.

- We already have rent stabilization in Vermont for manufactured home communities; rent increases over a certain percent trigger a mediation process.
- Tenant opportunity to purchase is also part of Vermont's manufactured home law. It is a great opportunity for housing stability that also increases community ownership and connections.
- Tenants' right to free counsel during court evictions helps level the playing field and allows renters to have the same access to the legal system as housing providers.
- A rental registry would benefit landlords as well as renters, help policymakers and service providers during natural disasters like flooding, streamline the documentation of code violations and add more transparency to the rental housing market. A registry could also provide the opportunity to incentivize participation in landlord/tenant and fair housing rights and responsibilities training.
- Just Cause eviction policies provide essential tenant protections that reduce displacement and increase housing stability, which has a direct impact on household and community health. Just Cause policies protect against retaliatory evictions and discrimination masked in no-cause eviction. Just Cause policies passed in Burlington, Winooski, Essex, and Montpelier include exemptions that benefit smaller landlords and make it clear what constitutes a just cause, such as non-payment of rent, breaking the lease terms, illegal activity, etc. The Community Service Society's testimony to the study committee clearly refuted several of the common concerns about Just Cause policies resulting in higher costs for landlords and increased overall housing costs.

Other important considerations:

- The Landlord Tenant Law Study Committee report identified the lack of data related to tenants “self-evicting” to avoid going through formal eviction proceedings or out of fear of retaliation or getting a bad landlord reference, because of illegal evictions, and due to not understanding their rights. CVOEO would very much like to support the collection of this data as we have access to thousands of renters through our helpline and educational services and we plan to do more follow-ups and stability assessments in the coming year.
- The state’s push to build more homes is absolutely needed to bring the vacancy rate up to a level that allows for more housing choice and healthy competition for renters. However, we must take steps to ensure that low- and medium-income Vermonters have access to and can afford those homes. Without some measure of security and stability, we are never going to solve our state’s housing crisis.
- We have seen time and time again that when both tenants and landlords have access to information about their rights and responsibilities and are able to communicate effectively with each other, there are fewer issues, and small problems are addressed before they turn into crises. This is why access to basic landlord/tenant and fair housing information is essential and should be required for (or at least made available to) all housing providers and renters.
- The Landlord Tenant Law Study Committee also questioned the costs of inaction in housing policy. As one-time funding comes to an end and facing a national environment that is unfavorable to housing support and services, we must take action to protect our most vulnerable, secure Vermont housing affordability efforts and investments, and promote much needed systemic change. I appreciate your attention to this important issue.

Thank you for the opportunity to be here today and please know that I am also available to answer your questions and/or come back at any time to discuss issues related to the prevalence of housing discrimination and exclusion in Vermont as well as the Housing Advocacy Programs’ full slate of legislative priorities for this session (see attached).