

House Committee on General and Housing

Kahlia Livingston

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My name is Kahlia Livingston and my role at Champlain Valley Office of Economic Opportunity as the Fair Housing Project Education & Outreach Coordinator is to support Vermonters with fair housing education and resources through trainings, consultations, and do various forms of outreach such as tabling at community events and managing our Thriving Communities social media pages. I work with clients who are experiencing illegal housing discrimination as well as with people inquiring about the Fair Housing Act and their rights and responsibilities under fair housing laws. I assist people with writing Reasonable Accommodation/Modification requests and help them file formal housing complaints. I'm here today to talk about our work serving vulnerable Vermonters, the additional challenges that people with disabilities face in this tight housing market, the impact of housing cost burdens on people with disabilities, and the potential of great harm to people with disabilities if notice and response times for the eviction process are shortened.

The Champlain Valley Office of Economic Opportunity (CVOEO) serves over twenty thousand Vermonters each year with housing support, educational resources, economic support and development, childcare, and many other services. Our Housing Advocacy Programs offer statewide helplines for renters and mobile home residents to get needed support regarding their rights, responsibilities, and specific housing situations. Whether it be through direct service, referrals, or education, we work with clients to give them important and timely information, connect them to community resources, and suggest next best steps for navigating their situations.

The Vermont Tenants helpline receives thousands of calls and emails each year from renters with questions about their tenant's rights and responsibilities, habitability concerns, people in receipt of termination

notices and evictions, rent increases, and inquiries about managing conflict with neighbors or their housing provider.

Many of our clients have membership in several protected classes and many have disabilities. A protected class includes a group of people who have been historically vulnerable to experiencing discrimination because of their demographics. Under fair housing laws, a person with a disability is defined as anyone who has cognitive, emotional, or physical impairments as well as people in recovery from substance use disorders. We see a strong correlation between people with disabilities and low incomes and people living on fixed incomes as many are in receipt of social security benefits. CVOEO's Tenant Advocate and Mobile Home Resident Organizer are often the first point of contact when clients face rent increases and lot rent increases that they cannot afford.

Story from HAP Tenant Advocate Madeline Roberts: "A caller moved into an apartment in Burlington in August 2024 with rent starting at \$1200. One month later, the tenant received a rent increase notice for \$1620. The tenant received another rent increase and currently pays \$1900 as of late 2025. This client was let go from her employment due to not being able to perform because of her physical disability. She is currently living on savings as she applies for services and looks for other forms of income. She is also paying for her son's college."

This story illustrates how people with disabilities can struggle to keep up with housing costs when their impairments impact their ability to work.

Clients frequently contact us looking for support with back rent or security deposits to maintain their housing. Rental assistance is crucial for people when they get behind on rent especially after rent goes up or if they need to move into an apartment that requires an initial cost of first and last month's rent and the deposit. These costs can be in the thousands of dollars and unaffordable for people who have disabilities and do not have opportunities to increase their incomes.

Immense rent increases and unaffordable move-in costs make it challenging for people with disabilities to be housing secure. The mental angst and stress from unstable housing conditions can take a toll on people

who have disabilities that create limitations for them. Any person would be overwhelmed by their housing being at stake so someone with a developmental disability may have more difficulty comprehending the termination/eviction process, finding new, affordable housing, and then moving out in a timely manner. Decreasing notice periods would create an additional barrier for people with disabilities as they would have to juggle navigating the tight housing market, housing cost burdens, and potentially mental and physical anguish all in a significantly shorter amount of time. In my experience, renters want to have successful tenancies, however, those who are in protected classes may have limitations. These aspects can make it especially difficult for people with disabilities to access and sustain adequate housing and can hinder their ability to practice executive function. A person with mobility issue may have to look longer to find a suitable accessible apartment; a person with a cognitive difficulty may not be able to navigate a housing search on their own and have to wait for the availability of a social service provider; someone who is in recovery from addiction may need to find housing in a specific area where they've developed a supportive community and safe spaces. These are all examples of how people with disabilities may require more assistance and time to find and maintain housing.

Additionally, Vermont has a large aging population, and it is important to consider when age and disability start to intersect. Many of our elderly clients are cost-burdened by housing expenses and would find an abrupt need to move to be disruptive to carry out based on the status of their health and wellness. Here is an example from a 93-year-old client who owns a mobile home and pays lot rent in Windsor County:

"I've been here 52 years... I can't understand why they need to raise the rent so much. If they keep on raising it up, I don't know what's going to happen here in the future. I have other bills I have to pay too besides the rent, and the rent is almost half of what I make from Social Security."

- Virginia Durphy, 93

Resident of Windsor, VT

Virginia's lot rent has risen an average of 6.3% annually since 2021, outpacing her average Social Security adjustment of 4.1%. Her most recent increase came in just below the mediation threshold. When lot rent consumes 50% of a Social Security check, there is no margin for error. Every increase that exceeds COLA

pushes residents like Virginia closer to homelessness. We cannot wait while seniors and other Vermonters on fixed incomes are priced out of the homes they have lived in for half a century.

When creating housing policies, it's important that our legislature considers its constituents that are most vulnerable to discrimination and displacement. Implementing rent stabilization, limiting Manufactured Home lot rent increases, and prohibiting security deposits that exceed more than 2 months' worth of rent could benefit many Vermonters, especially those with disabilities.

I appreciate everyone here for taking the time to consider this testimony. I'm happy to follow up with your committee and respond to any questions or provide any additional information.

Sincerely,

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