

WRITTEN TESTIMONY IN SUPPORT OF QUESTION 2 – AFFORDABLE HOUSING BOND

Submitted by: Jacqueline Mercado

Affiliation: Individual with Lived Experience; Supportive Housing Case Manager

Hearing: Question 2 – Housing Bond Referendum

Amount: \$120,000,000 Total Bond Authorization

Introduction:

Lived Experience with Homelessness and Housing Instability

I experienced years of homelessness, as a teenage and again in my mid-twenties. During this time, I navigated homelessness across multiple states and supported myself through informal and short-term employment. Through persistence and the support of community-based programs, I secured permanent housing in 2015 and have remained housed since that time.

Professional Experience and Community Engagement

Drawing from my lived experience, I later obtained employment as a Supportive Housing Case Manager within the same organization that assisted me in securing housing. While I have held various jobs throughout my life, my professional commitment is rooted in serving others—particularly individuals impacted by systemic inequities and underinvestment.

Current Housing Challenges for the Working Class

Despite my professional role and consistent employment, I am currently renting a single room because I can no longer afford a one-bedroom apartment in Rhode Island's current housing market. Units that previously rented for significantly less now range from \$1,500 to \$1,800 per month, often without utilities included. I also maintain a vehicle payment that is essential to performing my job responsibilities.

Like many working professionals in human services and housing advocacy, I am one paycheck away from housing instability. I do not have the savings necessary for a down payment, nor can I meet the current costs associated with homeownership.

The room I rent today costs the same as my full apartment rent did five years ago. Shared living arrangements are not ideal for a grown professional whose work requires privacy, focus, and emotional regulation. Many frontline workers supporting unhoused Rhode Islanders face similar housing instability. They often lack the ability to retreat into their own

space, manage shared living environments, and recover from the emotional labor required to empower others to achieve stability and self-sufficiency.

This reality is unsustainable. When the workforce tasked with stabilizing communities is itself operating in survival mode, the system as a whole is weakened.

Support for Question 2 – Housing Bond

For these reasons, I strongly support **Question 2**, which authorizes **\$120 million in bonds** to increase and preserve the availability of affordable and accessible housing throughout Rhode Island. I am particularly encouraged by the allocation for affordable rental homes, permanent supportive housing for Rhode Islanders experiencing homelessness, and homeownership opportunities for low- and moderate-income buyers.

I recognize that fiscal constraints are a reality. However, this bond represents a necessary investment in housing stability, workforce sustainability, and community revitalization. It is an opportunity to disrupt cycles of housing insecurity affecting not only those who are currently unhoused, but also those who are working every day to support our state's most vulnerable populations.

Conclusion

My hope is that one day, individuals with lived experience who transition into the workforce will not remain in survival mode, but will be able to maintain stable housing, build equity, and contribute meaningfully to their communities over the long term. I respectfully urge support for Question 2 and thank the committee for considering my testimony.

Respectfully submitted,
Jacqueline Mercado