

To: Honorable Members of the Finance Committee
From: Ann (anonymous)
Subject: Support for Housing Bond Funding

Good evening, members of the Committee.

My name is Ann. I am a 46-year-old working mother and a person in long-term recovery with over nine years of sobriety. Today, I work in the housing sector, supporting individuals whose struggles mirror exactly what mine were a decade ago. While I am not here representing my employer, I am here representing the low-income and high-need Rhode Islanders I serve every day.

Truthfully, I do not believe that anyone currently navigating the housing market while living outside, couch surfing, or managing a disability or addiction has a fair chance to change the trajectory of their life. I see working families barely able to make a paycheck last a week, and more and more parents falling behind on rent just to feed their children.

My own story is a testament to the crisis:

I was on housing waitlists for seven years.

I am still on some of those lists today.

My son is now eight years old; I was only kept off the streets because someone personally stepped up to help me.

Our state is failing to protect its most vulnerable. We have pregnant women and seniors over the age of 55 living outside with almost no available spots to get them the help they need. Rhode Island's housing market is uniquely squeezed. Between student rentals for half the year and vacation rentals for the other half, the inventory for actual residents is disappearing. As leaders of this state, it is imperative that you push forward with housing that is actually affordable. We do not need more units at 60% AMI (Area Median Income); those units do not help people on SSI or single moms. They often just enrich developers while leaving those who need a real opportunity out in the cold.

We must also address the "cliff effect." Can you imagine doing the right thing—getting sober and finding work—only to lose your housing because you "make too much," even though you can still barely afford food, insurance, and basic needs? We are punishing progress.

Rhode Island is the smallest state, yet we have a massive housing problem. I am imploring this body to:

Find the money to build: We need a significant investment in deeply affordable units.

Fund "Housing First": I am living proof that housing first works. You cannot change your life while sleeping in a tent.

Address Eviction Reform: Families drowning in costs are facing evictions that ruin their credit and their chances of ever being rented to again.

We have more challenges than we have solutions, but the change must start with this committee. Please pass the funding necessary to address the crisis our neighbors are struggling with.

Thank you for your time and your service.