

H. Philip West Jr.

May 7, 2026

Support 26-H 7700

The Honorable Marvin Abney, Chair
HOUSE FINANCE COMMITTEE

Thank you, Chairman Abney and members of the House Committee on Finance, for your crucial work in preparing a responsible budget for the state. Many of us who watch your work deeply appreciate your patience in these hearings and your sensitivity to the needs of low-income residents who are seldom able to advocate for help they need.

My name is H. Philip West, Jr., and I live in Pawtucket. I cannot testify in person today, but I urge you to recommend 25-H 7700 by Representative Cotter and others for passage. I've retired from serving as lobbyist on behalf of The Village Common of Rhode Island, but I assure you that the organization still supports this vital legislation.

Representative Cotter's modest updating of tax credits for low-income older adults and disabled persons would: (1) increase the income range for eligibility from \$35,000 to \$50,000, and (2) increase the maximum credit to \$850 for older adults and disabled persons who own or rent their homes.

Older adults — even those who own their own homes — often feel hemmed in between low fixed incomes and rapidly rising property taxes. Many cope bravely with their financial stresses, but fears for the future take a toll on their health. Feelings of financial desperation multiply age-related risks of heart disease, stroke, and dementia.

Our state's red-hot housing market is crushing many Rhode Islanders. The *2025 Housing Fact Book* shows that a third of Rhode Island households (142,920) are cost burdened, and nearly half of those (62,237) are "severely cost-burdened," meaning that they must spend more than half of their income on housing.¹ Many of those feeling this pressure are minimum wage-earners hold one or more full-time service jobs.

Representative Cotter's legislation will ease the strain on those least able to advocate for themselves. For many, this modest relief may interrupt what feels like a slide toward losing the only place where they feel safe. Few of those who feel a measure of relief from this change in tax law will ever know your names, but you will add to their sense of security.

I urge the Committee on Finance to recommend 25-H 7700 for passage.

Respectfully,



H. Philip West Jr

¹ 2025 Housing Fact Book, HousingWorksRI, p. 8.