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**RHODE ISLAND COALITION  
OF HOUSING PROVIDERS**

[www.ricohp.org](http://www.ricohp.org)

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April 23, 2025

To Honorable Representative Craven  
Chair, House Judiciary Committee  
Rhode Island State House  
Providence, RI 02903  
VIA Email: [HouseJudiciary@rilegislature.gov](mailto:HouseJudiciary@rilegislature.gov)

RE: Letter in OPPOSITION to House Bill 6106

Dear Members of the House Judiciary Committee,

On behalf of the Rhode Island Coalition of Housing Providers, we are writing to express our strong opposition to House Bill 6106, which would require multifamily dwellings with more than 12 units to purchase additional insurance coverage to house tenants for at least 30 days in the event a property were to lose its certificate of occupancy in emergency or other circumstances.

While we understand that housing accommodations under unforeseen circumstances can prove to be an obstacle, placing additional insurance requirements on building owners could prove to be overregulation with unintended consequences. These unintended consequences could affect the affordability of densely developed housing communities, which are in high demand and already costly to build and maintain.

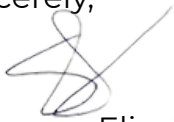
Currently, there are no insurance products available in Rhode Island that would address the needs of the proposed legislation. Additionally, many insurance providers have either ceased or significantly reduced their insurance policy offerings in Rhode Island in the past few years, largely due to regulations that increase risk. Requiring such policies would place additional hardship on homeowners and landlords to find affordable policies that would not pass significant costs down to tenants or among homeowners in a condominium or cooperative atmosphere.



Alternatively, there are renter insurance policies that achieve the intention of this proposal and are available for a very nominal amount comparatively. Insurance companies are able to provide better rates and coverage to larger pools of customers by spreading the risk among many rather than a select few. For this reason, renter's insurance would achieve a more desirable result in addressing the intention of H6106 and also maintaining affordability.

Thank you for the opportunity to comment on this important legislation.

Sincerely,

A handwritten signature in black ink, appearing to be 'Shannon Elizabeth Weinstein', written over a light blue horizontal line.

Shannon Elizabeth Weinstein

On Behalf of The RI Coalition of Housing Providers