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Testimony in Support of H 7130  
House Judiciary Committee  
Submitted by Samuel Cramer  
March 18, 2025

Dear Chairperson and Members of the Committee,

The Rhode Island Center for Justice submits this written testimony in support of passage of H 7130. The Center for Justice practices landlord tenant law and is one of two organizations in the state that represents tenants in substantial numbers. Each year we represent over 1,000 Rhode Islanders in court proceedings and advise thousands more about their rights under state and federal law. Through this work, we have become intimately familiar with the struggles faced by Rhode Islanders as they navigate a difficult housing market.

Rents are on the rise. As the Providence Journal reported last year, at least one real estate company rated the Providence metro area as the least affordable rental market in the entire country.<sup>1</sup> A primary driver for this rise in unaffordability is prices being driven upward by a shortage in supply combined with wages and earnings that have not risen to keep pace. As the article notes, “[t]he gap between real income versus income needed to pay rent is widest here.” This remains true in 2026. Nobody feels this pressure more than low income Rhode Islanders who may not qualify for, or who have been waiting for entry into, federally subsidized housing. Far too many of our friends and neighbors are one financial interruption or unexpected expense away from not being able to pay rent. Many more feel that moving is a near impossibility as apartments they can afford simply do not exist in this market.

Compounding this crisis of affordability is the fact that a landlord in Rhode Island can charge more for a security deposit whenever rent is increased. For example, if a tenant received a notice increasing their rent from \$1,200 to \$2,000 (we see rent increases at this magnitude frequently) the landlord can also ask the tenant to pay an extra \$800 to increase the security deposit to \$2,000. With so many property owners demanding higher rents, little limit to the frequency of rent increases, and no cap on the amount of increase, this bill provides necessary financial relief to an already struggling segment of our community. It provides a release valve for the pressure of the added expense by allowing a tenant to pay the increased amount of the security deposit in

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<sup>1</sup> Providence Journal, *Redfin ranks Providence as the least affordable metro area for renters. Here's why*, Nish Kohli, Feb. 19, 2025 (last accessed on March 16, 2026)  
<https://www.providencejournal.com/story/news/local/2025/02/19/providence-is-the-least-affordable-metro-area-for-renters-redfin-ranks/79069023007/>

much more manageable installments over a period of up to 12 months. The last thing Rhode Islanders need is another out of control expense putting pressure on their finances in acute and uncontrollable ways.

We encourage this committee to recommend passage of this important protection. Thank you for your consideration.

Sincerely,

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