



Community Housing Land Trust of Rhode Island

March 26, 2026

The Honorable Carol Hagan McEntee
Chair, House Judiciary Committee
Rhode Island State House
82 Smith Street, Providence RI 02903

RE: In opposition of H7284

Dear ChairMcEntee and Members of the Committee,

On behalf of the Community Housing Land Trust of Rhode Island (CHLT-RI), I write to express concerns with H7284 as currently drafted. The CHLT-RI is a nonprofit affiliated with the Housing Network of Rhode Island that works with developers and municipalities to create and preserve long-term affordable housing and ensures ongoing compliance with affordability requirements—through tools like ground leases and deed restrictions—for generations of Rhode Islanders.

We appreciate the intent of this legislation to simplify the transfer of real property and reduce administrative burdens on individuals and families through the use of transfer on death deeds. However, as written, the bill could create unintended conflicts with existing requirements governing deed-restricted affordable housing.

The low- and moderate-income homes that have been created in Rhode Island as the result of local, state or federal subsidy are subject to deed restrictions or ground leases that ensure the properties long-term affordability. These restrictions require that the designated monitoring agent be a party to any transfer or modification of the deed in order to preserve affordability requirements and compliance over time. The broad authorization of transfer on death deeds, without explicit recognition of these requirements, could result in transfers occurring without appropriate oversight, potentially undermining long-term affordability protections. This could mean that homes intended to remain affordable over a 30- 99 year period could be transferred to non eligible households or without the proper affordability requirements, reducing long-term housing stability and eroding essential investments in our affordable housing supply.

We respectfully recommend that the legislation be amended to clarify that transfer on death deeds do not supersede or bypass existing deed restrictions, and that any such transfers involving deed-restricted properties must include the required monitoring entity as a party to the transaction. We would welcome the opportunity to work with the bill's sponsors to ensure this legislation can achieve its intended benefits while safeguarding Rhode Island's existing affordable housing investments.

Thank you for your consideration. I am happy to answer any questions and can be reached at 401-721-5680 x 104 or mlodge@housingnetworkri.org.

Respectfully submitted,

Melina Lodge, Executive Director