

Speaking in FAVOR of H 2024—H 7062

Good afternoon,

My name is Susan Martins-Phipps and am a resident in the City of Warwick. I have been a Realtor, representing buyers and sellers (S14816) for over 40 years. In addition, I have been a Rhode Island Certified Residential Appraiser for over 30 Years (CRA.0A00446).

I grew up in the Fox Point Section of Providence. My parents owned a two-unit house. We lived on the 2nd floor. My widowed grandmother, Avo, lived independently on the 3rd floor attic in an in-law, illegal, unit. She babysat us while both my parents worked two jobs. She cooked for us. She taught us songs from the old country. In my neighborhood, this living situation was not unusual. Most of my friends had family members, aunts, uncles, grandparents, older siblings, cousins, living independently in some part of the house: the basement, the attic, the finished shed. It created a multi-generational neighborhood, one in which was rich with an independent, can-do, nurturing, and supportive spirit. Both the younger and the older generations felt independent, supported, needed, and useful. I have great memories of so many of my friends' grandparents being part of the fabric of my childhood. Multi-generational living was the norm back then. There was little government interference. It was a way in which my parents, and so many others, were able to buy their first home and take care of the rest of the family. When I represented my parents in the sale of that two-unit house in Fox Point in the mid 1990's my grandmother's unit had to be removed; the property was located in what was then an R-2 zone and was unable to meet the requirements needed to become a legal, nonconforming property. The City of Providence lost a residential unit.

In my capacity as a Real Estate Agent many of my clients sought a living situation in which they could have a family member live with them in an independent setting. There are many properties in Rhode Island with that arrangement: raised ranches with finished basements that have an in-law setup, finished attics like my grandmother's. Most of these setups were considered illegal and the cost and process to obtain the necessary variance was onerous and burdensome.

In my capacity as a Residential Real Estate Appraiser, I appraised so many properties that were refused financing because of these in-laws, "illegal," living situations; so many sales that fell apart because the only option they were offered was to tear out the second kitchen. Very rarely did the in-law apartment reduce the value of the home or have any negative effect on the neighborhood. In fact, in most cases, the added living arrangement increased the value of the home. According to the National Association of Realtors research, it raised the home's value by up to 35%.

Fast forward to now. My mother just celebrated her 100th birthday this past Saturday. She was so excited to receive the RI House of Representative's Congratulatory Citation of her momentous milestone. Thank you all for that. She currently lives independently in a 1100 sf ranch in East Providence that she and my dad bought in 1976. My 98-year-old dad passed away in 2020 but she insisted on staying in their home. She lives completely independently, shopping, cooking, and cleaning the house on her own. She, in fact, makes me lunch, 2-3 times a week and insists I bring home the left offers. She still drives to church, to the bank, to the supermarket. She continues to want to live independently. I would love to offer her an independent option in my home. One in which she could have her own kitchen, bedroom, bathroom, living room with her chair and her TV. One in which her friends could come to visit her whenever she desired. One in which her independence would continue to be unrestrained. The advantages of this situation are numerous. This situation, statewide, would free up

housing opportunities in Rhode Island where the housing market is extremely limited, while encouraging continued independent living and self-reliance.

I am speaking in favor of House Bill 7062 because of the independence it can create for the senior population who does not need, want or can't afford an assisted living facility but is ready to downsize; for the young adult that isn't ready to move out but wants to learn to live independently; for the adult family member that might need a temporary living situation whether to get back on their feet, to save money, or to wait for the housing market to open up; for the family member who is differently abled.

Rhode Island has a long *past* tradition of being entrepreneurial and pioneers in leading innovation. There *had been* a cultural tradition to promote, defend, and support that multigenerational home. According to HUD's Office of Policy Development and Research, 5 million more ADUs are coming online in the next decade. As of April of 2023, eight states including our neighboring states, Connecticut, New Hampshire, and Vermont allow Accessory Dwelling Units broadly. Maine is considered to be an ADU friendly state.

We have all acknowledged that Rhode Island has a housing shortage that has led to increased rents and home prices. According to recently published reports, from 2020 to 2022, homelessness in Rhode Island has increased by almost 50%. To close the current affordable housing gap, 24,000 housing units would need to become available now. One Neighborhood Builders has expressed that there needs to be more attention drawn to the "overhoused," like empty nesters in large houses, who often cannot find smaller apartments, condominiums, or age-restricted buildings to downsize into. ADUs will help solve this problem.

The average family who owns their home has a family net worth in excess of \$400,000. The average family who rents has a family net worth of less than \$5000. ADUs are an avenue and a mechanism to increase the housing market supply and extend that opportunity of sustainable home ownership for more Rhode Islanders.

I urge passage of House Bill 7062.

Respectfully submitted,

Susan Martins-Phipps

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Lead with LOVE and COMPASSION,
Celebrate DIVERSITY and KINDNESS

