Dear Housing Committee Members,

I am a Providence resident opposing H6162 without extra protections for the percentage raise limit on 2-5 unit homes.

In theory, I am not against raising the property tax levy. In our current systems, I think the land-owning class (of which I'm a part, I am a co-owner of a 2 family house in Providence) should bear a healthy proportion of financial responsibility to their community. I also believe every resident deserves much better inclusion into civic life than we have in practice today.

However, Providence's current administration's planned response to our temporary financial crisis is on track to create and normalize inequitable taxation distribution for years to come. The issue I want to raise in in the General Laws Chapter 44-5 "Levy and Assessment of Local Taxes" is that there are protections in Providence's section L for commercial properties to not be taxed at a more than 3.5x the percentage that residential 2-5 units are, but there exist no such protections in the other direction. Mayor Smiley, who has vested interests in real estate development, has plans after the approval of this tax levy to actually LOWER taxes for 6+ unit apartment buildings and commercial properties to between -5% and 1% of current rates, while the owner-occupied taxes for my small 2 family home, which I lovingly share with low income tenants, just a short walk up Smith Street - would go up 16%. The proposed plans are a clear and aggressive acceleration from the ruling class to turn Providence into a serfdom. This is already happening, forthcoming policy will give it major gas. Absent, corporate landlords will continue to raise rents, get richer, and buy large property to flip into luxury housing, affordable only to transient professionals moving in and continuing to work for companies in Boston or New York. Im sure that the carefully calculated, pocket-lining new tax percentage distributions will get cloaked as an attempt to "encourage new businesses" and "incentivize developers to address the housing shortage," but I find there the same delusional logical leaps and promises we have heard on loop here in Providence.

I'm a hopeful person, I believe in the power of people to co-create and maintain supportive societies. But I feel increasingly cynical and depressed living in a country, state, and city where corporations and investment portfolios are prioritized over people and a sense of civic connection and care. The poor, working, and middle class are being aggressively pushed out of this state, which was founded in the spirit of being a safe harbor, where decisions were shared by all the people. I bought my home for 175k in 2018, it's now valued at over 3 times that amount. Homeownership is no longer achievable or sustainable for low and moderate income people like me. Even renting an apartment is not achievable or sustainable for many of us.

For these reasons I strongly oppose the levy this year, unless there are thorough protections written into Providence's tax levy sections for the 30% of us who live in 2-5 family homes, especially those that are owner-occupied, as we are the working class owners and renters who are already bearing the economic brunt of the housing crisis. Commercial and for-profit landlords should be more, not less, responsible than us.

Thank you for representing us, MJ Robinson 10 Esten Street, Providence 02908