

## Jamie Plume

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**From:** Brian Peruch <brianperuch@gmail.com>  
**Sent:** Monday, May 11, 2026 9:17 PM  
**To:** Senate Finance  
**Subject:** Oppose S2549

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I am writing to oppose S2549 because I do not believe it addresses the true causes of high housing and rental costs. Rising property taxes, increasing insurance costs, limited housing inventory, and the age and condition of much of our housing stock, which often requires significant restoration and repair, are the primary factors driving housing affordability issues.

Many landlords are small business owners who assume substantial financial risk when purchasing and maintaining rental properties. In many cases, we also invest in renovating and rehabilitating homes that were previously uninhabitable, improving neighborhoods and creating quality housing opportunities.

It is unfair for property owners who are forced to sell due to hardship, job loss, or other unforeseen circumstances to be penalized by losing the profits from their investment through no fault of their own. Property ownership and investment carry risks, and individuals should have the right to benefit from the value they create.

We live in a market-based economy, and policies that are overly restrictive toward landlords and small property owners may discourage investment, reduce housing improvements, and ultimately hinder Rhode Island's growth.

Thank you for your consideration.

Brian Peruch

Pawtucket, RI