

May 7, 2026

Honorable Louis DiPalma  
Chair, Senate Finance Committee  
Rhode Island State House

Re: Support for S2681– State Funded Rental Subsidy Program

Dear Chair DiPalma and Members of the Senate Finance Committee:

My name is Charlie Thomas-Davison and I live in Warwick, RI. I am writing to express my strong support for S2681, which would establish a state-funded rental subsidy program in Rhode Island. I am an affordable housing developer and sit on the Board of the RI Continuum of Care. In my various roles as a resident of Warwick and a housing provider, I have seen firsthand the scale of the need across the state, especially for this vulnerable population.

#### **Addresses the Root Cause of Homelessness**

This bill addresses the root cause of homelessness. Homelessness in Rhode Island is driven by a lack of housing that is affordable to the lowest-income residents. While the state has made important investments in housing production, extremely low-income households – especially people with disabilities – still cannot afford available apartments without an additional subsidy.

#### **Closes the Affordability Gap**

The lowest income households in Rhode Island are earning less than 30% of Area Median Income. This is less than \$24,000 per year for a single person or \$31,000 for a household of three. Individuals with disabilities that are unable to work and receive only Supplemental Security Income earn closer to \$12,000 per year, meaning they can only afford rent of \$300 a month. Rental subsidies are necessary to bridge the gap between what these individuals can pay and the actual cost of housing.

#### **Maximizes investments in housing production**

Federal programs like HOME, Housing Trust Fund, and Low-Income Housing Tax Credits, as well as State General Obligation bonds and private sources already fund the production and preservation of affordable homes in Rhode Island. However, these resources on their own are not sufficient to serve the lowest income and most vulnerable households without additional rental subsidy. A state-funded rental subsidy program would help maximize these investments, ensuring that we are creating more homes for low-income people who otherwise could not afford housing.

### **Reduces reliance on unstable federal subsidies**

Rhode Island cannot rely on federal rental assistance alone. Federal resources are increasingly uncertain, and currently only about one in four households who qualify for rental assistance actually receive it. A state-funded program ensures more reliable, consistent support for our most vulnerable Rhode Islanders – those at risk of homelessness or currently experiencing homelessness.

### **Cost-effective and fiscally responsible**

Providing stable housing is significantly less expensive than emergency shelters, hospitals, and crisis services. By stably housing those at risk of homelessness and those experiencing homelessness, we reduce long-term public costs.

### **Focuses on Rhode Islanders with the greatest need**

This program prioritizes Rhode Islanders with the greatest need – those experiencing homelessness or at risk of homelessness, especially those with disabilities and long-term barriers to housing stability.

It is for these reasons that I support this much needed bill. Thank you to the committee for the opportunity to present this testimony, and for your hard work making important decisions as we look to shape a more affordable and equitable future for our state – it is with your support that we can help make sure all Rhode Island residents are stably housed.

Sincerely,



Charlie Thomas-Davison  
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