

Jamie Plume

From: Dionne Larson <dionne.larson@gmail.com>
Sent: Tuesday, May 5, 2026 1:58 PM
To: Senate Finance
Subject: Support for S2681 – State Funded Rental Subsidy Program

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Dionne Larson
Cumberland, Rhode Island
Dionne.Larson@gmail.com
401-710-2246

May 7, 2026

Honorable Louis DiPalma
Chair, House Committee on Finance
Rhode Island State House, 82 Smith Street, Providence RI 02903
Re: Support for S2681 – State Funded Rental Subsidy Program

Dear Chair DiPalma and Members of the Committee,

My name is Dionne Larson and I live in Cumberland. I am writing to express my strong support for S2681, which would establish a state-funded rental subsidy program in Rhode Island.

Having lived experience with homelessness and being unhoused, I can especially relate to the need of individuals facing rental insecurity and how it impacts Rhode Island communities.

I am so thankful that I currently have the opportunity to enjoy clean, safe and affordable housing here in Cumberland, of which without a state funded subsidy program would not be possible. Unfortunately, my family (spouse and two children; one was disabled) passed away some years ago, due to the lack of affordable housing in the community where we were living at the time. We suffered greatly, working hard to finally be housed.

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 may be too late for my children and family to receive affordable housing, but we can work now to protect others. Therefore, I hope and pray that you will support S2681. The children are our futures.

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,

Dionne Larson, RN, MSNE