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From: GEORGE chadwick <gwchadwick2@msn.com>
Sent: Thursday, May 7, 2026 2:05 PM
To: Senate Finance
Subject: Jamestown homeowner supporting S-2682 re new exemption 44-72-5(b), and comments on its legislative purpose

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I am one of four admittedly extremely lucky/privileged co-owners/inheritors of 189 Beavertail Road, Jamestown, RI. I now live 3000 miles away, I personally stay in the house several weeks a year all my life, as do my co-owners. The house was built one hundred and nine years ago by our great-grandfather. It fully meets all of the criteria of S-2682.

Thank you, fellow public servants, for your thoughtful conscientious attention to the various scenarios addressed by this law and created by this law. It's a new very serious problem, but we owners of 189 Beavertail believe we are not part of the problem and are a net plus for Rhode Island. Property tax, absolutely. A tax (in our specific situation) punishing decades-long conscientious owners, for not selling it so an out of townner can tear the house down and make it a year round residence, which will still be used as an Air B and B and be vacant for months, seems counterproductive for all.

If S-2682, adding 44-22-5(b) as an additional exemption to the non-owner-occupied tax law, does not pass, then we believe, for the four of us, all close family members who with our now-deceased parents have visited or lived in Jamestown all of our lives, the law will enact an injustice, a substantial one given our careers, that meets none of the purposes of the law (except one cynical purpose, see below), thereby rendering the law itself unjust and irrational as applied in our situation.

I do strongly support the policies behind the tax, because of common sense, political and cultural beliefs, and my personal experiences. The new phenomenon of very wealthy people each buying several properties in attractive towns, whether by the sea, or near ski areas, or nestled in valleys, in order to turn them into Air B and B's, or to leave them vacant as investments, or a combination of both, is destroying the character of those towns. I was a housepainter, oil field roughneck, waiter, telemarketer, and landscaper laborer before going to law school later in life and serving as a county prosecutor for 31 years, prosecuting career criminals and sexual assault offenders before being the DA for mental health/Veterans/drug addiction Treatment Court, an intense grant-funded collaborative rehabilitation program, for twelve years. I receive a partial (I am divorced) county pension. In my jobs before law school, it was not hard to find an affordable place to rent. Now, teachers, nurses, waiters, ski lift operators, construction workers, landscapers, fishermen and fisherwomen, etc. etc., who are the heartblood of a community, must drive 30 miles each way to and from the cute towns every day, because all of the places that they used to rent and hoped someday to buy are gone. Instead those places, if not torn down, house short term renters with zero stake in the community who disrupt neighborhoods, weigh on police and fire services, and pay no taxes to make

up for these burdens. Or, the house sits vacant all year year after year with no upkeep and rots, also burdening essential town services. I've seen it firsthand and through friends, it's literally tragic for many hardworking people and for many communities, and I support laws that prevent or limit this phenomenon that widens the wealth and culture gap, the opposite of the American dream. My sons benefit from the laws limiting this recent explosion.

But...

None of that -- none -- applies to 189 Beavertail Road, neither factually nor under the spirit and intent of the law, nor to many similarly situated family homes in Jamestown, each of which preserve the charm that makes Jamestown attractive to families and bringing lifelong memories instead of turning into a cynical smug resort on the Gulf Stream-warmed waters of Narragansett Bay.

I raised my four sons by myself for the last eleven years of their upbringing while conducting 70 serious jury trials and teaching Community College. The only gathering place where I see all four of them is at 189 Beavertail Road. They do not visit our home in California where I raised them, where I still live in non-summer, because of the events in their childhood in my town leading to my obtaining custody. They are a schoolteacher in Modesto CA, a veterinarian assistant in Reno NV applying to veterinarian school, a nurse and woodworker in rural Maine, and a project manager/actor in Nashville. They love Jamestown as it is. It is the closest thing they have to an extended family gathering place and an ancestral history. The generation after them is already falling in love with Rhode Island.

As for the criteria of S-2682 which we hope will add, pertinent to us, 44-72-5(b):

189 Beavertail Road:

is and always has been non-insulated and non-winterized;

its water supply is disconnected every year after October and reconnected in late spring, usually in May;

it will be fully owner-occupied for the stated dates — it was never rented at all until recent years, and even then, two weeks a year, to more distant relatives and repeat renters and never to a group of young friends who want a party house, so we can keep up with the property tax and repairs, with zero net income every year from the rentals;

and it has been owner occupied continuously for 109 years.

We aren't in it for investment nor for the income. We are stewards honoring and perpetuating family, who deeply love Jamestown as it is. Our family has strongly for generations supported preservation and first responders and housing affordability for those whose work keep the town afloat.

I have read the exemptions, appeals processes, and stated policies of the tax law. The only policy that would be furthered in our case would be if we were financially pressured into selling the property so that a buyer who has no interest in the community would tear down the 109-year-old house and build a monstrous eyesore, exactly which already just happened, famously, when our nearby cousins sold, but at least Rhode Island would get more property tax from that property. And that new owner

would rent his house out to strangers because the tax is pocket change to him. Encouraging that process is not a proper purpose of real estate legislation, either in terms of long term planning, culture, or morality, it merely makes the budget look good at re-election time in the short term, while so much else is lost forever. And the tax has no deterrent effect on the real offenders, the hopefully small subset of the very wealthy who live by cynical rules, it's just a line item to them.

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