



Community Housing Land Trust of Rhode Island

April 2, 2026

The Honorable Jacob Bissaillon
Chair, Senate Committee on Housing and Municipal Government
Rhode Island State House
82 Smith Street
Providence, RI 02903

RE: In support of **S2900** and **S2906**

Dear Chairman Bissaillon and members of the Committee,

On behalf of the Community Housing Land Trust of Rhode Island and the thousands of low and moderate income Rhode Islanders we serve as a Monitoring Agent, I write in strong support of **S2900** and **S2906**, legislation that seeks to respond to number of issues related to the governance and financial viability of condominium associations and individual units.

During the last five legislative sessions, the growing need for more affordable housing in this state has taken center stage with policymakers. Historically low inventory of homes for sale and for rent coupled with exploding demand for housing have driven housing costs out of reach for many Rhode Islanders, particularly our lowest income households. Decades long reductions in building permit activity, restrictive land use policies, low vacancy rates, the state's chronic underinvestment in affordable housing and inadequate worker wages have all been major contributing factors to the lack of available homes and housing unaffordability. These points all underscore the importance of the Speaker's mantra of "Production, production, production."

Historically, condominiums have represented only a small share of our state's housing stock. This is reflected in the fact that approximately 87% of residentially zoned land is limited to single-family homes. Given our state's limited size and the constraints on new development, we must increasingly embrace more compact and higher-density housing options—something that cannot be achieved through a single-family-only development strategy. If we are serious about meeting our housing production goals and meaningfully addressing the housing crisis, condominiums will need to become a more prominent part of our housing landscape.

Unlike other forms of property ownership, condominium associations operate within a uniquely complex legal framework. They are simultaneously bound by statutory obligations under state law and contractual obligations established through their governing documents, such as bylaws and declarations. In effect, condominium associations must answer to two governing authorities at once—one public and one private.

This dual structure can create significant challenges, particularly when there is tension, ambiguity, or misalignment between state statutes and an association's governing documents. Boards and unit owners are often left navigating conflicting requirements without clear guidance, which can lead to inconsistent enforcement, legal disputes, and unintended consequences for residents.

Because of this complexity, one-off or piecemeal approaches to condominium reform can be especially problematic. Changes made in isolation may fail to account for how statutory revisions interact with existing contractual frameworks, potentially exacerbating confusion rather than resolving it. Without a comprehensive and coordinated review, even well-intentioned reforms risk creating new issues while attempting to solve others.

2181 Post Road, First Floor
Warwick Rhode Island 02886

The Commission established by **S2906** offers a thoughtful and necessary path forward to contemplate the myriad of issues and possible solutions that present before this Committee year over year relating to condominiums. By bringing together stakeholders with diverse—and at times competing—perspectives, the Commission creates a structured forum to examine the full landscape of condominium governance. This includes unit owners, association boards, legal experts, property managers, and policymakers, all of whom experience the system from different vantage points.

Through deliberate study and collaboration, the Commission can identify gaps, conflicts, and inefficiencies in current law, while also considering the real-world impact on Rhode Island residents. Just as importantly, it can develop balanced, well-informed recommendations that reflect the interconnected nature of condominium governance.

In this way, the Commission is not simply a procedural step—it is an essential foundation for meaningful, durable reform. By taking the time to fully understand the complexities of the condominium model, Rhode Island can pursue changes that improve transparency, fairness, and accountability without introducing unintended harm.

During the fall of 2025, our organization conducted a survey among 1,200 market rate and deed restricted condominium owners. We had a response rate of approx. 13.5%. We have not yet completed a full analysis but the following were some early take away's from people's responses and informed the elements included within **S2900**:

- A significant number of respondents were first time condominium owners.
- Among top reasons people cites for buying a condominium (over a single family home) were because they liked the idea of not being responsible for maintenance, a condo was the only homeownership opportunity available at their price point and they didn't need as much space as a single family offered.
- A meaningful sample size of respondents reported that they had experienced substantial changes in their condo fees over a three year period.
- A significant portion of respondents were concerned about the sustainability of condo fee increases over time.
- Overall, respondents did not feel that they had good clarity and information regarding the nature of the increases nor did they observe that the increases yielded anything noticeable or visible to them, leaving them feeling as if the increases were not justified.
- Among respondents there was a sense that there was a high rate of lawsuits and disputes that were unanswered or unresolved, leaving people frustrated.
- A significant portion of respondents did not feel prepared for condo ownership.
- More a third of owners seemed dissatisfied with their purchase and indicated that they would not buy a condo again.

I thank you for the opportunity to offer some context to problem that **S2900** and **S2906** seek to address. I am happy to answer any questions and can be reached at 401-721-5680 x 104 or mlodge@housingnetworkri.org.

Respectfully submitted,



Melina Lodge, MCP
Executive Director