



Public Testimony
Senate Finance Committee
Re: Affordable Housing Bond Issue
March 3, 2016

Submitted by The Rhode Island Interfaith Coalition to Reduce Poverty

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Good afternoon. My name is Emily Jones and I'm speaking on behalf of the Rhode Island Interfaith Coalition to Reduce Poverty, a coalition of diverse religious communities and advocacy partners throughout the state who have come together to fight poverty.

I am testifying today to voice our organization's strong support for an affordable housing bond.

Without reiterating all that you have heard or will hear from other advocates, allow me to highlight, briefly, a few points:

- There is a serious shortage of available affordable housing in Rhode Island. Over and over, our faith leaders hear from congregants and community members that struggle to pay their rent or mortgage, or who have lost their homes and are experiencing homelessness.
- Many Rhode Island residents spend an outsized portion of their income on housing, while some Rhode Islanders can't find housing, at all.
- Waiting lists for state-subsidized affordable housing stretch on for long periods of time, thrusting many people in our community into extended periods of homelessness as they wait to access a too-small pool of resources. The long-term solution to homelessness must be safe, decent, affordable housing.
- At the same time, impacts are also felt higher up the income ladder. Many working- and middle-class families struggle to pay their rent or mortgage, causing high levels of economic anxiety and overall insecurity. In fact, data suggests that about half of all Rhode Island renters pay more than what is considered affordable, as do about a third of all Rhode Island homeowners with mortgages.
- While many of our faith communities do try to provide short-term relief and assistance, we believe that the affordable housing crisis is a structural issue that demands a structural solution. We believe that action is needed. An affordable housing bond issue would be an important step in the right direction.
- Each of us deserves a safe, decent, affordable place to call home. It is, as far as we are concerned, a question of human dignity, a matter touching on our deepest shared values. What will we do to support all Rhode Islanders in finding – and keeping – a place to call home?

Thank you for your service on the committee and for your consideration of this important question.