



February 25, 2025

The Honorable Robert E. Craven, Sr.
Chair, House Committee on Judiciary
Rhode Island State House

Re: Support of H5185

Dear Chairman Craven and Members of the Committee:

On behalf of the Housing Network of Rhode Island, our member agencies, and the low income Rhode Islanders we serve, I write to offer our support of **H5185**, which seeks to protect homeowners from unfair service agreements being recorded in land evidence records.

With the rising cost of homeownership and many other barriers to entry, we want to ensure that households who are able to achieve the American Dream are able to maintain it long term and across generations, and do not fall victim to predatory and harmful schemes that could threaten their housing security. We applaud Representative Donovan and other bill sponsors for proactively addressing this issue.

In review of the bill language, we did note that as drafted the bill would have unintended negative consequences for the long term monitoring and compliance of affordable housing units as there is a Monitoring Services Agreement, between the developer and monitoring agent, that is recorded on the property. We have flagged this issue for Representative Donovan and have provided some language for inclusion in the bill that would easily neutralize the impact on affordable housing units without diminishing the homeowner protections that the bill seeks to offer.

Thank you for the opportunity to weigh in on **H5185**. I am available to answer any questions you might have and can be reached at 401-721-5680 ext. 104 or mlodge@housingnetworkri.org.

Respectfully submitted,

A handwritten signature in black ink that reads "Melina Lodge". The signature is written in a cursive, flowing style.

Melina Lodge
Executive Director