



CITY OF PROVIDENCE

Jorge O. Elorza, Mayor

April 23, 2019

Chairwoman Prata
Senate Committee on Judiciary
Rhode Island State House
82 Smith Street, Providence, Rhode Island, 02903

Re: S0594 -- An Act Relating to Taxation -- Tax Sales (Support)

Dear Chairwoman Prata and Members of the Committee,

As Executive Director of the Providence Human Relations Commission, I write to you today in full support of Senate Bill 0594. Impaneled in 1963, the Providence Human Relations Commission works to protect and expand residents' rights to fair housing, education, employment, credit and public accommodations, free from discrimination.

The Madeline Walker Act was established in 2006 to help homeowners who have fallen behind on their taxes avoid the loss of their home at tax sale. Under the Act, RI Housing has the right to purchase delinquent liens on owner-occupied properties before they go to tax sale. RI Housing must hold liens for a minimum of five years. The Madeline Walker Act has helped thousands of Rhode Island homeowners avoid foreclosure and stay in their homes. Occasionally, however, Madeline Walker properties are foreclosed upon by the lender or abandoned by the homeowner. These properties can quickly become a blighting influence on the surrounding neighborhood.

Under the current law, RI Housing has no legal authority to address blighting conditions until a mandatory five-year holding period has passed. This bill would allow RI Housing to petition for foreclosure after one year, if the mortgage has been foreclosed upon or the property has been abandoned. This would mean that the property can be repaired and sold to a new owner sooner. Aligned with the City of Providence's EveryHome program, whose mission is to revitalize and fill every vacant and abandoned home in the City of Providence, this amendment adds an additional mechanism for our City and our State to address the shortage of safe, affordable housing available to our residents, preventing deterioration and ensuring homes that are foreclosed upon or abandoned are put back into use quickly. The shortage of safe and affordable housing in our state primarily affects residents who are low-income, veterans, disabled, families with children, of color, seniors, etc., multiply marginalized by misaligned systems. This amendment is one step on the ladder to change these circumstances. As such, I strongly urge you to pass Senate Bill 0594. Thank you for your consideration.

Respectfully submitted,
Sol Taubin
Executive Director
Providence Human Relations Commission

A handwritten signature in black ink, appearing to be "Sol Taubin", written in a cursive style.