

HB1500

Chairman Headland and members of the committee For the record I am Rep Bernie Satrom and I am honored to serve the great people of District 12 in Jamestown.

I am bringing this bill as a constituent request

In the last week or so Energy in ND has been in our new administrations cross hairs. According to one estimate we could lose upwards of 4000 jobs per year in the energy sector. Many Good paying jobs will disappear. This ripple will affect not only oil country but our whole state. Economic disruption is likely to happen in countless families. In addition many families have been impacted by job and business disruptions due to COVID. Do cities and counties really want to own a lot of properties and have a lot of tax foreclosure sales?

That is why I am encouraging the passage of HB1500 This would change the time that municipalities can foreclose on a property from 2 back to 5 years on someones primary residence. This would not apply to any other properties.

Home ownership is a critical piece of stable homes and communities. By helping families weather an economic storm and keeping them in their homes we will be helping to preserve stability in families and the fabric of our communities.

I realize that some adjustments may need to be made. It may be wise to increase the interest that the county charges so that someone look at the county as a source for a cheap loan. Perhaps there should be a review process where they need to justify why they need to from 2 years up to the 5 years.

People coming after me will say. We always try to work with people when they have difficulties. IF that is true I would argue that this bill shouldn't be a problem.

2 years is a short time. Allowing 5 years could make a difference between staying in your home or being driven out.

We are having this meeting because we have to. We don't really care what you have to say. We are raising your taxes. Good by

I am on fixed income and the city and county treat me like an ATM machine

We really don't own our property. We are serfs who pay rent. They take it away quickly if you don't pay your rent.

They are called public servants but they are not. They act like kings and treat us like peasants.

It is supposed to be Government of the people by the People for the people. It is all turned around. We are slaves to them.

Their intention seems to be to limit or eliminate fracking. This will have a negative impact on jobs and our communities.

Biden

I am sure most of us what agree that we need to do what we can to protect our economy and our people. It is likely that many jobs will be lost and finances for many families will be challenged.

It has been said that Home ownership is the cornerstone of a strong economy.

When we help people to stay in their homes we help them have stability in troubled times, paying incredible social dividends.

I believe that one of the most important things we can do is to encourage and protect home ownership.

Home ownership is an important part of a healthy steady community. An opportunity to be part of the American dream.

HB moves the time for foreclosure from 2 to 5 years.

Thank you Mr Chairman and Committee I stand for any questions.