



# North Dakota House of Representatives

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Committees:  
Agriculture  
Judiciary

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Chair Lefor and House Industry, Business, and Labor Committee,

My name is Ruth Buffalo and I represent District 27 in south Fargo.

HB 1442 seeks to cap rent late fees at 8%. Prior to the pandemic, many of my constituents were struggling to make ends meet. One, sustained injuries from a car crash which led to limited work hours at a local fast-food restaurant. As a result, they were short on rent for three consecutive months. Unfortunately, this individual died early in the pandemic.

We know, there is a direct correlation with chronic stress and chronic illness which contributes to low life expectancy. Currently nearly 1/3 of Americans pay over 50% of their income on housing costs. This creates financial stress and insecurity in the ability to utilize finances for other required expenditures such as healthcare and education. Over 60% of low-income North Dakotans experience financial burden due to unaffordable housing.

HAS (housing affordability stress) has clear immediate and long-term impacts on the most vulnerable population. Evidence correlates health and overall wellness, with housing stability. Households who have unexpected income loss due to rent increases and rent fees experience undue stress that exacerbate physical and mental health concerns and diagnosis.

Individuals and families who lose housing and frequently transition from different residences are unable to secure a good quality of life. This loss creates a mental health crisis as well as job loss and further financial struggles. Adults who worry about housing costs are shown to have 50% more trouble with sleep related issues. The comorbidity of sleep deprivation with mental health diagnosis can lead to psychotic and manic episodes that require hospitalization.

Housing stability and long-term district attendance has a direct correlation with educational success. Children who encounter disruption in housing or move frequently due to increases in housing costs, rental fees struggle academically and have poorer attendance than children who have secure housing. Studies have determined frequent moves increase lifetime risks of depression in children.

Adequate and safe housing should be a human right. Policies to protect families and individuals housing status should be priority. Rent late fee caps ensure stable environments for families to thrive. These protections are needed to ensure the stability of housing remain to invest in human capital and health equity.

Please give HB 1442 a do pass recommendation. I am happy to answer your questions. Thank you for your time and consideration.