

Kaden Felch

SB2235

Good morning. My name is Kaden Felch and I am a Fair Housing Specialist with High Plains Fair Housing Center, a private nonprofit with the mission to strengthen communities and ensure equal access to housing across North Dakota. On behalf of High Plains Fair Housing Center and myself, I would like to thank you for the opportunity to speak today in support of SB2235.

In our intake line, we see many examples that tenants are paying their rent but do not realize that the rent is being applied to a late fee or other fee that has been imposed by the property management company. We have noticed that it disproportionately affects certain populations such as people with disabilities, senior citizens on fixed incomes, and those receiving public assistance in housing. Applying rent payments to punitive fees before a person's rent balance creates an endless cycle of late fees that can lead to eviction for North Dakota tenants. This is especially true for those on fixed incomes or experiencing poverty. Applying tenant payments to fees before rent also presents a disparate impact to renters who are on housing assistance. If a person receiving housing assistance is evicted for any reason, they become ineligible for housing assistance and are then susceptible to homelessness. This results in a loss of federal dollars directly supporting housing programs and business in North Dakota.

It is vital that rent payments are made as small business owners are at risk of losing their investment, we are not advocating for nonpayment of rent or being unable to evict someone who does not make rent payments. We are asking for a level of protection that makes it possible for those making rent payments to remain in their homes while continuing to make payments on associated fees. This bill does not prevent landlords from recuperating costs associated with their housing program. It does protect North Dakotans from practices that lead to a vicious cycle of debt that can end in homelessness and the inability to gain future housing opportunities.

Thank you for your time and consideration.

