

My name is Gretchen Graf and I am a resident of Grand Forks, ND I urge you to issue a "do pass" on HB1440. This legislation would protect North Dakota renters from potential excessive late fees, eviction, and homelessness.

This legislation is important to me because I serve as pastor for a small congregation which is committed to adequate shelter as a human right. In the past year we have paid back rent and fees for four families to avoid their eviction.

Low income families have no resources to meet emergency needs and so are susceptible to falling behind on rent. Once this happens it's essential that future payments be paid to rent first rather than to fees so that late fees don't exponentially accumulate.

Helping partners like our congregation can help more people if we need to pay only one month's late fees because families have been credited with the rent they pay in future months. This bill will not take any funds away from landlords over time and will allow families the dignity of paying for their own housing costs more easily, with only a little emergency help from friends like us.