

February 1, 2021

Honorable members of the North Dakota House Industry, Business, and Labor Committee,

My name is Adam Fortwengler. I've lived in Grand Forks for nearly 11 years after growing up on the Grand Forks AFB. I'm currently a resident of District 42. I am writing in strong support of HB 1440, which would ensure that any payments for residential leases are first attributed to a tenant's late rent before covering any late fees. We've seen millions of families throughout the US struggle during the pandemic and miss rent payments after being laid off or having their hours cut at work - Grand Forks and North Dakota are not immune. Half of us are at risk of housing instability with a modest unforeseen emergency. 32% of American renters were behind on October 1st, 2020 (<https://www.apartmentlist.com/research/september-housing-payments>). It's so easy to fall behind a few weeks when you're waiting for your hours to pick up or for the unemployment check to arrive, if you qualify at all.

Under the current system, making a payment towards late rent could result in the payment being applied towards fees first, leaving the rent that's past due still incomplete. Sometimes tenants aren't even aware of this dynamic, as billing can be complicated and opaque. This puts renters directly at risk of eviction, an abjectly awful proposition at any time, let alone in the middle of a pandemic.

HB 1440 is a small change with a large impact. It doesn't fundamentally change anything for landlords, who have other recourses for recovering outstanding fees, but it will help working families stay in their homes. It will save lives. I urge you to support HB 1440 in your committee and on the floor. Thank you.

Best regards,

A handwritten signature in black ink, appearing to read 'Adam Fortwengler', with a stylized, cursive script.

Adam Fortwengler