

My name is Ashley Eagle, and I am a resident of Grand Forks, North Dakota. 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.

During the past year's pandemic, a lot of people have fallen on hard times. People who have fallen behind on their rent and who are trying their best to be responsible and provide for their families, commonly make payment arrangements with their landlord to pay what they owe over time to avoid being evicted. However, even with these payment arrangements, the money they pay in winds up getting applied to the late fees first before the balance, which leaves them with late fees the next month since it treats them as having not paid the entire month's rent (because part of it was subtracted for the late fees). This can leave people perpetually accruing more late fees, with an ever-increasing balance, and vulnerable to eviction. Eventually, their debt can wind up seemingly insurmountable and they get evicted. If they were on housing assistance, eviction can impact their ability to obtain future assistance at all, which puts them at even greater risk for homelessness.

I understand why the late fees exist. If a tenant pays late, it is a loss of revenue for the landlord, and they have bills to pay too. However, people who are making a good faith effort to pay what they owe should not be penalized with additional fees like this.

All it takes is one illness, one accident, one pink slip – and things can snowball to the point to where a hard-working family winds up losing everything. Changing the priority in which money is applied from late fees first to past-due balance first could make the difference between eviction and potential homelessness and someone being able to stay housed, working, and able to pay off what they owe. Please issue a "do-pass" on HB1440.