

Chairman Lefor and members of the Industry, Business, and Labor committee:

Thank you for your time and the opportunity to give testimony on HB 1440.

My name is Kristin Rubbelke and I am the Executive Director of the North Dakota Chapter of the National Association of Social Workers (NASW-ND). I am submitting written testimony on behalf of NASW-ND's support of HB 1440. Our support for this bill is consistent with the NASW Code of Ethics which asserts that "social workers should advocate for living conditions conducive to the fulfillment of basic human needs" (Code 6.01).

NASW-ND fully supports HB 1440 since it will reduce the likelihood that North Dakota renters will be unfairly evicted from their homes and potentially face homelessness.

According to the High Plains Fair Housing Center, when a North Dakota tenant falls behind on rent they are often charged with high late fees that make it extremely difficult for them to stay current on rent. Landlords apply rent payments to late fees first, thereby ensuring that the renter is only paying a portion of rent and accumulating even more late fees. This leads to a cycle of accumulated late fees, thereby privileging landlords' economic gain over renters' lodging and security. This cycle is particularly dangerous for low-income renters in rural communities, where eviction could result in homelessness due to limited rental housing availability.

HB 1440 will help protect renters in North Dakota, particularly in the midst of the COVID-19 pandemic and its economic impact.

Thank you for your attention to this written testimony. We kindly ask for your support of HB 1440.

Sincerely,



Kristin Rubbelke, LBSW, MSW
Executive Director
NASW-ND