

Chairman Lefor and Members of the House Industry, Business, and Labor Committee,

My name is Stephanie Little and I am a resident of Bismarck, ND. I urge you to issue a "do pass" on HB1442.

This legislation would protect North Dakota renters from excessive late fees and has the potential to keep people housed both during and after the COVID-19 pandemic. This legislation is important to me because, as a social worker, I've seen firsthand the troubles some face with housing. With individuals, couples, families losing their homes, this floods our homeless resources, which are already spread so thin. For your consideration... Imagine a rent of \$500. If able to charge a 8% late fee, that's \$40. That's approximately: 13 bus tickets through paratransit, 3 days worth of groceries, 15 gallons of gas, a copay for a doctor visit. For those making minimum wage, that's 5.5 hours of work. \$40 for some is a tremendous amount to pay for being late on rent (and when someone is probably already strapped for cash). Even set as an example, this shows how crucial it is to cap the limit and not to exceed these amounts. Capping the limit on rent fees eases the burden for those that struggle. We need to support our community members, and this legislation is a step in the right direction.