

February 9, 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 1442, which would provide much needed protection for renters by capping late rent fees at 8% of the principle owed. No one wants to fall behind on rent, but it's an easy trap to fall into, especially during a pandemic. We've seen an unprecedented number of Americans laid off or have their hours cut, numbers not seen since the great depression - and things are not nearly back to normal yet. Some reductions and pay cuts have been made permanent and many workers will continue suffering for the foreseeable future.

63% of Americans are living paycheck-to-paycheck since the pandemic began<sup>1</sup>, and that's not too far from the number of Americans in this situation before covid. Some researchers put this number even higher. 40% of Americans cannot afford a \$400 emergency<sup>2</sup>. 30% haven't been able to create emergency savings at all or have exhausted them<sup>3</sup>. These are pre-pandemic numbers!

32% of American renters were behind on October 1<sup>st</sup>, 2020<sup>4</sup>. 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. When you consider that 39% of North Dakotan renters are cost burdened to begin with<sup>5</sup>, it's been a perfect storm for late rent and the housing insecurity that comes along with it.

The Rent Bridge program can be helpful for some renters, but it doesn't reach nearly enough North Dakotans. Too many don't meet the eligibility requirements, or their landlords refuse to participate. I've helped a number of people apply for the program and none of them have been eligible for assistance.

Excessive late fees trap renters in a cycle where they can't catch up. Being a week late turns into being a month late, and so on. North Dakotan renters are already burdened by their monthly rent and general economic insecurity, late fees that can be 10-20% or more is an *immense* barrier to housing and wellbeing.

I *strongly* urge you to vote "DO PASS" on HB 1442 and send the message that you stand with working class North Dakotans in their moment of need. Thank you.

Best regards,

A handwritten signature in black ink, appearing to read 'Adam Fortwengler', with a vertical line extending downwards from the first letter 'A'.

Adam Fortwengler

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<sup>1</sup> <https://www.cnn.com/2020/12/11/majority-of-americans-are-living-paycheck-to-paycheck-since-covid-hit.html>

<sup>2</sup> <https://abcnews.go.com/US/10-americans-struggle-cover-400-emergency-expense-federal/story?id=63253846>

<sup>3</sup> <https://www.bankrate.com/banking/savings/financial-security-june-2019/>

<sup>4</sup> <https://www.apartmentlist.com/research/september-housing-payments>

<sup>5</sup> <https://www.minotdailynews.com/news/local-news/2020/11/nd-housing-study-examines-cost-burdens/>