

# FACES OF HOME

## Promise of Affordability



A pink rocking chair sways in the breeze on Miriam Shaw's front porch at ParkRidge Townhomes in Williston's new Harvest Hills subdivision as she stands at her stove tending to boiling pots. The spacious kitchen is the Jamaican native's favorite place in her new home and the comfort of knowing it will be affordable for years to come makes everything taste a little sweeter.

Shaw moved into her townhome with her two children shortly after the complex opened in October 2015. "It reminds us of our home back in Georgia," she said. "It is really nice. We really like it."

A nurse at Mercy Medical Center's occupational health clinic in Williston, Shaw moved to town in 2014 following her daughter who had come, like many others, in search of opportunity. She appreciates what the community and state have to offer. "I like Williston. It is small, but I like the open spaces, places to walk and the scenery," she said. "And I love living here. It is really comfy and just cozy like our [previous] home was."

Shaw struggled to find a place to live when she first arrived in Williston and lived in several other apartment units which had space and cost challenges before moving into the townhouse community. ParkRidge Townhomes, developed by Mountain Plains Equity Group, includes 36 units with half of them targeted to Essential Service Workers like Shaw. Rent for the ESWs are restricted and tenants must be below income limits.

In addition to medical staff, there are also law enforcement personnel, school employees and county workers who call ParkRidge home.

Shaw said while market rate rents in Williston have fluctuated due to changes in the oil industry, the assurance that her rent will remain affordable was a huge bonus.

"The promise that the price would remain affordable for 15 years is very nice," she said. "It just gives you comfort in your mind that it will remain. That really is a nice promise because we don't know what lies around the corner."

The stability of the rent in Shaw's unit at ParkRidge comes from its funding through the Housing Incentive Fund. The \$7.2 million project received just over \$2 million from HIF, administered by the North Dakota Housing Finance Agency.

grocery bags out," she said. "The layout is nice. We have so much storage; they utilized every inch."

The units must remain at affordable levels for at least 15 years.

Shaw's townhome has an open-concept with all the amenities she was looking for including a heated attached garage. "That is so nice, to be able to pull in and throw the

### Housing Incentive Fund (HIF)

Administered by North Dakota Housing Finance Agency (NDHFA), HIF supports the development of affordable units for low- and moderate-income households.

The program was created during the 2011 Legislative Session. It was reauthorized during the 2013 and 2015 sessions.

Since HIF's inception, NDHFA has allocated over \$80 million to projects, leveraging nearly \$380 million in construction financing.

She also appreciates its convenient location just blocks from the new Williston High School, where her son will attend. "I'm excited to be closer to the school... probably more than he is," she said. "I'm going to be so happy to have a shorter drive to his school events."

Shaw who lived and worked as a nurse in New York and Georgia before coming to North Dakota sees herself enjoying more evenings rocking in her pink chair which she hopes to make even more colorful or in her kitchen cooking unique Jamaican fare like jerked chicken and pork, rice and beans in coconut milk, curried goat and spicy fried fish dishes. "It is such a nice place," she said. "I feel like we are going to be here a while."