

# FACES OF HOME

## 'Grateful for My Home'

When Jeri Fick first learned she would be able to move into the new North Sky Apartments in Fargo's Urban Plains neighborhood in the southwest part of town, she cried.

"I just get very emotional thinking about it because I am so appreciative," she said. "I don't know how people would be able to do it without assistance like this."

The first phase of North Sky Apartments opened in Fall 2014 and Jeri moved with her assistance dog, Molly, into her one-bedroom unit in January 2015 after living at another market-rate apartment complex in the community.

"It just got to be too expensive," she said. "I couldn't afford it anymore. It got to the point where I didn't know if I was going to be homeless."

That's what made her North Sky apartment so special to her. "I can actually have a life," she said. "I can afford my rent and still go to a movie if I want to now. Before, all of my money was going to pay rent."

She also appreciates the sense of community in the 55+ apartment complex. "I am meeting new friends and we're like a family; we watch out for each other," Fick said. "I enjoy baking brownies and things and taking them to my new neighbors. Everyone has just been so great."

And Fick says she is looking forward to the "family" extending. The second phase of



North Sky opened in September 2015 with a third phase breaking ground at the same time. In total, the project will have 84 units all targeted to seniors.

The \$11.65 million project was funded by a number of state and federal programs including the Neighborhood Stabilization Program, HOME Investment Partnerships Program, Low Income Housing Tax Credits and the North Dakota Housing Incentive Fund. In all, those

programs brought \$10.1 million in funding. The Fargo Housing and Redevelopment Authority, which manages the project, also placed project-based rental assistance vouchers on some of the units in North Sky I and plans to do the same in the other phases.

"It is a challenge for Fargo seniors to find housing that is affordable and every year

help like this," she said. "It makes me kind of sad that these buildings are all full because I know there are a lot of other people who need affordable apartments.

### 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 \$84 million to projects, leveraging more than \$429.2 million in construction financing.

that population increases," said Beyond Shelter Inc. CEO Dan Madler. "Without multiple layers of support, our organization would not be able to keep a project's rents at such reasonable levels."

It is the reasonable rents that help Fick and other seniors like her. "I don't know how people would do it without

Where would they go if this wasn't here?"

Fick, while working part time at Sam's Club, relies almost entirely on her Social Security disability check. "When you have a disability, there is no way you could live anywhere on just Social Security," she said. "I am just so grateful

for my home. I can't express how grateful I am.

"I wake up in the mornings and just look around in amazement. It is gorgeous. Everything is new and I'm just so proud," she said. "It is a blessing from God – it truly is a blessing."

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