

FACES OF HOME

'Like Being Part of a Family'

Debbie Idland likes the feeling of community she gets at the Crossroads Senior Living Community in Fargo. Idland moved into her one-bedroom apartment at the beginning of November and appreciates the lifestyle and amenities it has to offer.

"There is a friendliness, quietness, courtesy and interaction here that you don't get in other general kinds of housing," she said. "It's a nice place to live."

Crossroads is an 81-unit apartment building targeted to those 55 and older. It was developed by Beyond Shelter Inc., a non-profit affordable housing development organization started by the Fargo Housing and Redevelopment Authority.

Idland moved to Crossroads from a townhouse community in south Fargo and said not having to shovel snow was a nice change. "I still work doing temp jobs at different companies in town and sometimes I have to be to work by 7:30 in the morning," she said. "I don't have to worry about sidewalks or driveways here. Snow shoveling isn't the best for my body."

Idland also appreciates the low housing costs that come with the apartment. Rents for a one-bedroom apartment range from \$350-480. "This really fills a big need in south



Fargo," she said. "Anything that is 55+ is so expensive that they are out of my price range.

There just aren't a lot of affordable housing options for 55+, especially in south Fargo."

The first phase of the Crossroads community opened in July 2011 and all 42 units are occupied. The second phase is expected to open in January 2012 and already 15 of the 39 units are spoken for and Beyond Shelter is currently processing 250 applications from prospective tenants.

The project utilized the Low Income

just a lot easier."

But more than the amenities, Idland

Neighborhood Stabilization Program

The federal Neighborhood Stabilization Program (NSP) provided funds to purchase foreclosed or abandoned property and to rehabilitate, resell, or redevelop this property.

The program was originally funded by the Housing and Economic Recovery Act of 2008.

Section 1497 of the Dodd-Frank Reform and Consumer Protection Act of 2010 reauthorized NSP. The State of North Dakota was awarded \$5 million through the reauthorized program and these NSP3 funds are all administered by the NDHFA. NDHFA gave preference to NSP3 pre-applications that created rental housing.

Housing Tax Credit program through the North Dakota Housing Finance Agency, as well as Neighborhood Stabilization Program funds from the City of Fargo.

"The facility itself is just great," Idland said. "There is so much available – a community room, a fitness center and, for me, I especially appreciate having the computers in the library. I don't have a computer of my own so I would have to go out to check my email and this is

said people are what make Crossroads special. "You walk around and people say 'Hi'. There are people in the community room putting together puzzles. There is a sense of companionship here that you don't get in a lot of other places," she said. "It's like being part of a family. This is just perfect. I love it."

(Original story published in Jan. 2012.)