With three apartment complexes in Williston, Katherine ‘Kit’ Anderson has her work cut out for her most days.

When Anderson’s not showing one of Dakota Commercial’s 214 units, processing an application or getting a lease signed, she works with the maintenance supervisor to get apartments ready for the next tenants and schedules routine building tasks like fire alarm testing, pest control and snow removal.

Anderson’s passion for her work is obvious even if some days are a bit hectic. “My phone can ring constantly with questions about rental rates, if utilities are included, what amenities are offered and if pets are allowed,” says Anderson.

Because the apartments Anderson oversees are supported by a government subsidy to ensure their affordability, she also gets asked questions that aren’t typical of property management – what happens if my income changes or will my rent change if I change jobs?

Managers of affordable housing are required to verify that applicants are income qualified - having a total household income that does not exceed limits which vary by the program that supported the development by the county in which a property is located, and by the number of household members. They are required to annually recertify tenant income, and report on vacancies and waiting lists. To keep current with affordable housing standards, property managers are also encouraged to regularly participate in affordable housing training.

North Dakota Housing Finance Agency (NDHFA) provided the development support for the properties Anderson oversees and conducts regular inspections to ensure the apartments are safe and decent. Agency staff also reviews tenant files, and audits the properties’ financials to ensure that cash flow is appropriate and that reserves are adequate.

The apartments in Williston aren’t Dakota Commercial’s first experience with affordable housing, the company developed and began managing its first subsidized housing in Grand Forks in 1996.

While getting some prospective tenants to provide the documentation needed to certify that they are qualified for an affordable housing unit can be challenging at times, Courtney Ritterman, Dakota Commercial’s property management executive, says that “Securing a family in housing that they would not have been able to afford without the programs that supported the development of that property is rewarding.”

More than 9,000 apartments across the state are monitored by NDHFA’s staff to ensure that these affordable housing units are in compliance with state and federal program regulations. Many of these apartments are occupied by elderly and disabled households, others by lower-wage workers, none of whom would have a safe and affordable place to call home without the support provided.

For Anderson, who went to work in property management right out of college, housing is something she’s always been interested in. “I’ve always loved the industry,” she said.