Hello, and thank you for letting me speak about the experience of living in an older home in a historic neighborhood.

Nineteen years ago, my husband and I were a young couple with a toddler and hopes for a larger family. With that in mind, we decided it was time to purchase a home in which our family could grow. Our wish list was relatively short, we wanted mature trees and a home with character. Naturally we desired the mansions on Fargo's Historic 8th Street but our budget said, "cozy fixer-upper."

We soon found our 1905 Italianate Cube-style house near Fargo's Island Park. The neighborhood offered mature trees, an elementary school, a historic park, river trails, and is alive with character. The house fit our "cozy fixer-upper" budget and we were excited to move in.

The house immediately offered challenges as the old knob and tube wiring didn't pass inspection. It was, in fact, moments away from starting the house on fire. The basement needed a great deal of repair, the asbestos siding needed to be removed, shingles needed replacing, the furnace was old, drain tile needed installation, and much, much more. Our budget, as mentioned, was limited and many of these updates occurred over the course of two decades.

We were fortunate enough to have afforded these updates; however, it wasn't easy. Despite saving for repairs, home emergencies happened, we had to put a lot of this on credit cards, and it was a vicious cycle for a while. It was tough and sometimes we wondered if we were in too deep. Tax exemptions, grants, or other incentives would have gone a long way. They would have helped us fix the roof before water damaged the attic and ceiling. We could have fixed the furnace earlier, helping our asthmatic daughter breathe easier as a young child. We could have installed drain tile earlier, preventing basement flooding and the subsequent mold. We could have removed the asbestos siding earlier, revealing the original wood and beautifying the neighborhood earlier (the siding was truly ugly). We are currently saving to repair the cement foundation and window restoration.

But if asked if we would do it again, the answer is a resounding "yes." Living in an older neighborhood and home has challenges, but the rewards offer so much more. For example, restoring the original wood siding of our house was a months-long task but 100% worth it. We uncovered stories buried underneath the ugly asbestos siding, like where decorative elements once resided and the initials of the home builders. These discoveries are gifts newer homes cannot offer.

Before I close my story, I want to share comments from my neighbors regarding the love and challenges of living in an older neighborhood.

Emily discusses the basement repair they have been putting off for years due to the expense, as does Dina.

Karissa had to refinance her 1920s home in order to pay for necessary upkeep. She said potential exemptions sound amazing.

Nicole talks about basement and electrical surprises but she "loves living in an established community near downtown."

Finally, Justin says it best when he states, "...old structures are by far the most painful...and the most rewarding. It would be fantastic to have more support to keep the history standing."

Thank you for your time.

Dr. Kay Beckermann Fargo, ND