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## Opportunity to work with the CCLT

1 message

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**Mariah Carmichael** <showmeregroupp@gmail.com>  
To: housingprograms@como.gov

Fri, Dec 20, 2024 at 9:14 AM

Dear CCLT Team,

I am writing to express my interest in partnering with the Columbia Community Land Trust (CCLT) to assist in achieving its goals of providing affordable housing opportunities, researching potential development properties, and facilitating property transactions within the City of Columbia. With almost two decades of experience as a licensed real estate broker, I bring the expertise, dedication, and passion necessary to help the CCLT fulfill its mission.

### 1. Why are you interested in working with the CCLT?

Affordable housing is a cornerstone of building strong, sustainable communities. I am deeply committed to leveraging my skills to make homeownership attainable for low-to-moderate income families, contributing to neighborhood stability and community equity. Partnering with the CCLT aligns with my professional values of helping individuals achieve their housing goals while positively impacting the local community.

### 2. How familiar are you with the land trust model?

I am familiar with the land trust model as an effective strategy for preserving long-term housing affordability. By separating the ownership of the land from the home, the model ensures that housing remains within reach for generations of buyers. I understand the importance of balancing affordability with stewardship, and I am committed to educating clients on the benefits and responsibilities associated with purchasing homes under this model. Additionally, through my current work with Central Missouri Community Action's Hickman Ave homes program, I have gained firsthand experience with the dynamics of working with the land trust model. This experience has provided me with a deeper understanding of the processes, benefits, and challenges involved in managing and facilitating land trust transactions.

### 3. Why are you interested in working with low-to-moderate income buyers?

As a real estate professional, I have seen firsthand how access to affordable housing transforms lives. I am passionate about helping individuals and families achieve homeownership while remaining financially sound. I have applied principles from financial experts, such as Dave Ramsey's teachings, to guide clients through responsible home-buying decisions. Working with low-to-moderate income buyers allows me to make a meaningful difference by addressing housing disparities and improving quality of life. Additionally, I currently work with Central Missouri Community Action's Hickman Ave homes program and am familiar with the processes and procedures involved in supporting low-to-moderate income homebuyers.

### 4. How would you market potential properties in our community?

My marketing approach combines traditional strategies with modern digital techniques to ensure maximum visibility:

- **Local Outreach:** Engaging with local community organizations, housing fairs, and neighborhood events to connect with potential buyers.
- **Digital Marketing:** Leveraging platforms such as Zillow, Realtor.com, and social media (Facebook, Instagram, and TikTok) to showcase properties through photos, videos, and virtual tours.
- **Targeted Campaigns:** Utilizing email campaigns and online ads specifically tailored to eligible low-to-moderate income buyers.

Additionally, I would collaborate with lenders, housing counselors, and other professionals to streamline the buying process for clients.

**5. What realtor charges/fees would be charged for these transactions?**

My standard commission structure is negotiable and can be adjusted to best serve the CCLT's mission. For transactions involving low-to-moderate income buyers or land trust properties, I am willing to offer a reduced commission rate to ensure affordability remains a priority when needed. This approach reflects my commitment to supporting the community and the important work of the CCLT.

Thank you for considering my application. I would be honored to contribute my experience and dedication to assist the CCLT in achieving its mission. I look forward to the opportunity to discuss how I can best serve your organization and the residents of Columbia.

Thanks,

Mariah Carmichael

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