

Protecting the Permanent Affordability of my NCCNA Home

Pat Fowler

606 N 6th Street

Columbia MO 65201



<https://www.facebook.com/groups/nccomo>

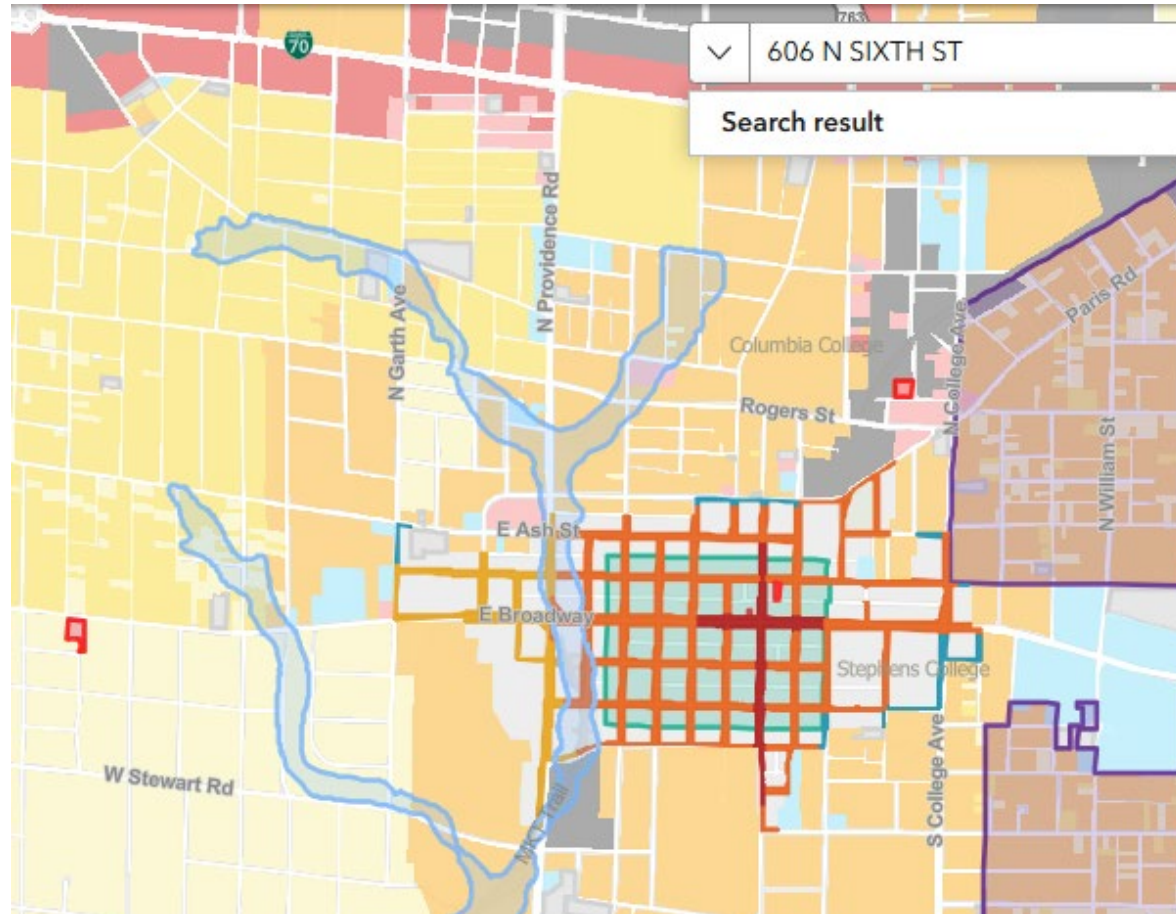
Who, what, where, when, why, and how . . .

- First Ward resident and owner-occupied since 2009;
- Former board president of NCCNA;
- Initial board member of the CCLT (neighborhood seat);
- Followed by Dan Cullimore and then Susan Maze (neighborhood seat);
- City Council Liaison member to the CCLT (2020 -2023);
- Current eviction prevention attorney for legal aid;

Who, **what**, where, when, why, and how . . .

- Wilkes Blvd UMC convened us, on **May 3rd**, to discuss the future of their church and the contribution they can make to our neighborhood as a community center. ***There is focused interest on the profitability of future uses for our neighborhood homes and lots.***
- When the Opportunity Campus is completed, their ministry, Turning Point, is scheduled to relocate to, and be a part of, that collaborative effort under the umbrella of the Voluntary Action Center.
- Attendees: 5 owner-occupieds, regular church members, the ED of Job Point, one NCCNA landlord, a couple curious about purchasing the church, our First Ward Council Member, Valerie Carroll, and one or two people interested in the financial statements of the church.

Who, what, **where**, when, why, and how . . .



Who, what, where, **when**, why, and how . . .

- How do I proceed now?
- With an approach, tonight, to our Columbia Community Land Trust;
- With research and conversation with other land trusts either in place or under consideration;
- I have a two-year time line to complete the renovation of my home;
- I have a two-year+ timeline to determine the best route for me and my immediate neighborhood and to complete this conveyance of the land under my house;

Who, what, where, when, **why**, and how . . .

- I am the beneficiary of numerous subsidies that have enabled me to own my home on N 6th Street, now free and clear of a mortgage note.
- My property (wind, hail, theft, fire, earthquake and flood) insurance carriers estimate the rebuild cost of my home to be \$351,525 (**cost prohibitive** for me and for a family with AMI of 80% or less);
- My income over the past 25 years has been above and below the AMI;

Who, what, where, when, **why**, and how . . .

○ My subsidies include:

- Growing up in Greenbelt MD where our divorced Mom owned a perpetual lease to our home;
- Her brother and sister-in-law sold Mom their home at a lower than market price, and co-signed the note, so she could move up from a frame to a brick;
- Two-thirds of my student loans were forgiven shortly after my 1984 graduation;
- I had a subsidy to buy my first house which grew into a downpayment for my current house that exceeded the 20% (no PMI);
- In 2010 I received a 10 year note to do an energy retrofit at < 1% (\$83/mo)

606 N 6th Street is my forever home

- July 15, 2009 purchase price was \$81K;
- I have an age-in-place plan, with a 22 year life expectancy;
- renovation plans include accessible for a walker, a wheel chair, and a ramp from my rear porch (so I can live on the first floor and offer second floor to a housemate or as an owner-hosted short-term rental);
- invested in foundation repairs, new roof, re-design front and back porches, siding repairs, exterior paint; new storm windows, replacement flooring, HVAC replacement, blown in insulation, thereby lowering my utility bills by 2/3rd;

606 N 6th Street is my forever home

- I grew up in a land trust model community;
- When our first Mom passed in 1984, sold her house/perpetual lease under the terms of the Greenbelt Homes, Inc cooperative that she belonged to; they had the right of first refusal; resale price had to be within range; the appreciated value was restricted under the covenants/contract and affordability stayed with the home;
- Mom had purchased her perpetual lease from her brother and sister-in-law and I sold it, 20 years later to our high school art teacher.

Minimum Estimated Rebuild Cost* as of 05-13-2025

LABOR, MATERIALS, AND SUPPLIES: \$265,531

CONTRACTORS OVERHEAD & PROFIT: \$58,587

PERMITS & ARCHITECTS PLANS: \$17,924

DEMOLITION & DEBRIS REMOVAL: \$9,481

ESTIMATED REBUILD COST: \$351,525

*Note: This limit may be different than the Dwelling coverage limit on your policy. The minimum estimated rebuild cost breakdown provided for your home may not reflect an annual inflation increase that could be applied to your Dwelling coverage limit. The Dwelling coverage limit is rounded to the nearest thousand on the policy declarations page.

YEAR BUILT: 1920

*TOTAL SQUARE FOOTAGE: 1171

NUMBER OF STORIES: 1.5

*Total Square Footage:

Includes: Additions and Finished Attic Space

Excludes: Basements and Built-in or Attached Garages

GENERAL SHAPE AND STYLE: SIMPLE

EXTERIOR FINISHES & FEATURES: SIMPLE

INTERIOR FINISHES & FEATURES: SIMPLE

KITCHENS AND BATHS: SIMPLE

EXTERIOR WALL CONSTRUCTION: SIDING - CEDAR (CLAPBOARD)

FOUNDATION TYPE: BASEMENT, CRAWLSPACE

ROOF TYPE: METAL - STANDING SEAM,

METAL - PAINTED RIB

YEAR ROOF INSTALLED/REPLACED: 2016

GARAGE OR CARPORT TYPE/STYLE: NONE

FLOOR COVERING MATERIALS: LAMINATE, HARDWOOD - PLANK,
SHEET VINYL

KITCHEN COUNTERS: PLASTIC LAMINATE COUNTERTOP

NUMBER OF BATHROOMS: FULL 2

FIREPLACES: NONE

ATTACHED STRUCTURES: PORCH - 001, DECK - 001

ORIGINAL EXT./INT. FINISHES: CABINETRY/VANITIES, COUNTERTOPS,
EXTERIOR FINISHES, EXTERIOR MOLDINGS,
FLOOR COVERINGS, HVAC,
INTERIOR DOOR HARDWARE, INTERIOR DOORS,
INTERIOR TRIM/MOLDINGS,
INTERIOR WALL/CEILING FINISHES,
LIGHT FIXTURES, PLUMBING FIXTURES,
WOOD WINDOWS





Back
View











The Finished Product
606 N. 6th



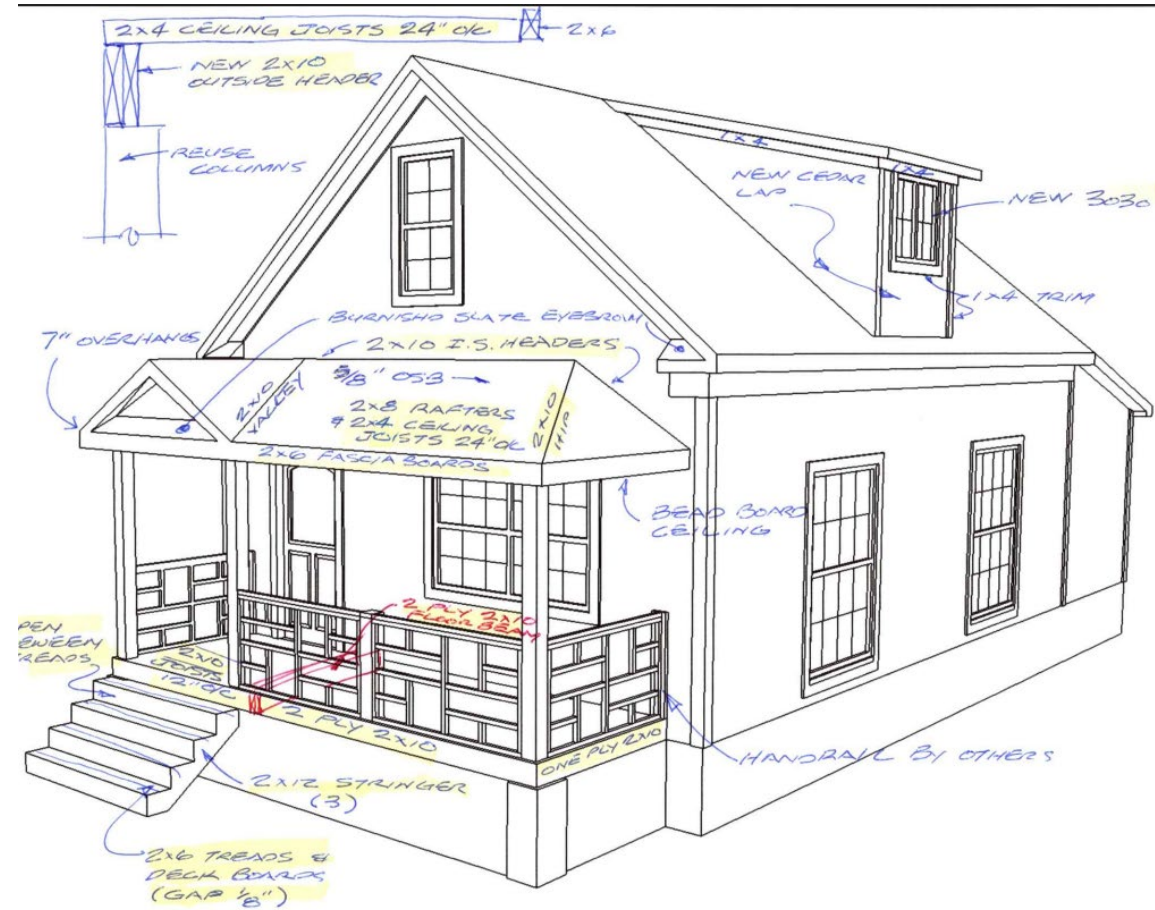


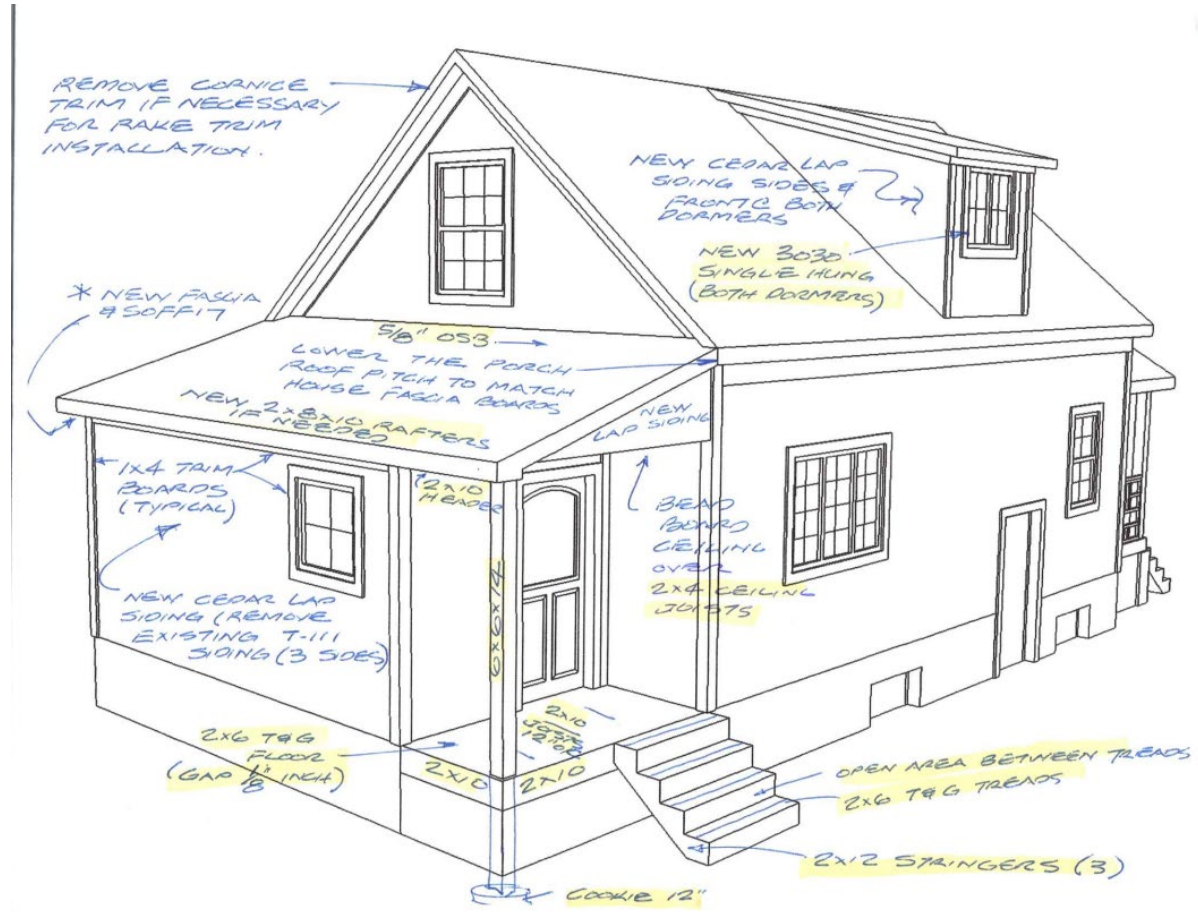














Anticipated future repairs over 22 years

- replacement HVAC – yes
- water heater replacement – yes
- plumbing and electrical repairs – yes
- Replacement basement windows and doors – yes
- Exterior paint - yes
- foundation stabilization – ongoing and as needed
- steel roof paint warranty may only be 40 years but roof life span exceeds 60 years;
- framing repairs hopefully with the same durability of the slow growth lumber it currently has - yes;
- older homes are a work in progress and am I as an owner-occupied;



Next steps

- Will the CCLT engage in exploratory discussions with me regarding conveying my land at 606 N 6th St into the CCLT?
- When might those discussions get underway? With whom?
- I am able to hire legal representation at the time I need it.

Thank you for your time. I look forward to hearing
your response.

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