

HOMEBUYER'S CHOICE PROGRAM

NEHI's Homebuyer's Choice Program allows prospective buyers to affordably purchase a home anywhere in Baltimore City, and place the land beneath it in trust to preserve permanent affordability.

With the Homebuyer's Choice Program, a Qualified Homebuyer can receive up to \$100,000* in financial assistance grants to help lower the cost of buying a high-quality home in the City of Baltimore that meets the Program Criteria.

All Community Land Trust homeowners agree to pass on the affordability of their home to future buyers if and when they make the decision to sell. Homeowners also retain the exclusive right to use and enjoy the land beneath their home for as long as they live there, and take on the responsibilities of upkeep and maintenance that a typical homeowner would.

*Financial assistance grant amounts are awarded at the discretion of NEHI, upon approval from Baltimore City's Department of Housing and Community Development (DHCD) Affordable Housing Trust Fund (AHTF) staff.

NEHI OFFICE INFORMATION

North East Housing Initiative, Inc. (NEHI) is a non-profit 501(c)(3) community land trust formed in 2014 dedicated to providing permanently affordable shared equity housing in North East Baltimore.

North East Housing Initiative

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Office Hours: Monday – Friday, 10am – 4pm

UPCOMING

September 4x4 Community Meeting

Thursday, September 8th

6pm – 7:30pm

Catholic High School

Financial Literacy Workshop

Thursday, September 22nd

6pm – 8pm

3444 Elmley Ave.

September Homebuyer's Workshop

Saturday, September 24th

10am – 3pm

NEHI Office

MEET YOUR NEIGHBOR



IN EACH NEWSLETTER, WE INCLUDE AN INTERVIEW WITH A NEHI STAFF MEMBER, COMMUNITY PARTNER, OR CLT HOMEOWNER. FOR OUR FIFTH ISSUE, WE ARE FEATURING NEHI HOMEOWNER JOANN WILKES.

Q: Why was it important to you to become a homeowner?

A: I grew up in the south and my family always owned property. My grandmother had 9 children and 6 of them, including my father, owned property from a young age. To me it always seemed more reasonable than paying rent. The money I would have used to buy a home, I was paying in rent instead.

Q: How did you discover NEHI and buy your home?

A: I couldn't have bought my home without the help of Druid Heights CDC and Fulton Bank, as well as Garrick. I had been looking for 3 years and was getting ready to give up. There was nothing out there that didn't require more money to rehab. Devorah Livni at Fulton Bank introduced me to Meleny Thomas from South Baltimore Community Land Trust, because that's where I was looking.

(Interview continued)

But they didn't have anything ready at the time, so Meleny directed me to NEHI and I could see what a very nice program it was. I felt I was blessed to get in touch with NEHI because I didn't want to give up. My husband served in Vietnam and came in contact with Agent Orange. His entire body was affected and really deteriorated as a result. He applied for benefits before he died and then that money came to me. I decided not to waste it and use it to buy a home.

Q: Are there particular NEHI events or workshops that you have enjoyed or found very helpful?

A: All of them that I've been to. They all have good information about different things. I think learning more about how to manage my HVAC system will be very useful to me. All of them have been interesting and they've been a good way for me to meet my neighbors too.

Q: You spent most of your career working on the custodial staff for Baltimore City schools. Do you have a favorite memory of your time there?

A: Everyone was really nice. I got along with everyone – the teachers, the children – although you could tell some of the children needed more discipline! A lot of children have problems when it comes to school and as a custodian, I could see that. All of that spills over into the streets and communities. Working for Baltimore City gave me a lot of pride because I had the chance to make sure the children had a clean, safe and secure building to come to every day.

COMMUNITY TIP

Replace the Air Filters for your central AC and heating systems every 3 months, especially in the summer and winter. It will help reduce pollen, dust, and pet hair inside your home.

Replace any old light bulbs in your house with new LED bulbs. They use 80-90% less energy than incandescent light bulbs.

AUGUST 2022

COMMUNITY CORNER

NEHI held a homeowners' workshop on Saturday, August 20th on the topics of Heating, Ventilation and Air Conditioning (HVAC) and general home maintenance. Mechanical Engineer, Craig Keenan, presented on many important topics, including heating and air conditioning maintenance and safety; air filters and ventilation; thermostats and energy savings; how to read your BGE bill; and electrical circuits and safety. 4x4 residents received practical information and tips on how to safely maintain their homes and save money on their utility bills in the process!

This was the first workshop held in our model home, 3444 Elmley Avenue, and the location enhanced the learning experience for all attendees. Mr. Keenan was able to make the workshop interactive by walking around the inside and outside of the home to point out household maintenance items mentioned during the listening portion. Our thanks to Natasha's Just Brittle for catering the event!



Images from the HVAC & General Maintenance stewardship workshop. 4x4 residents listened, shared ideas, and practiced some of what they learned at the workshop in our model home.