

North East Housing Initiative (NEHI)

From Seed Grant to Baltimore's Largest Community Land Trust

A Story of Catholic Investment, Community Impact, and Lasting Affordability

Our Beginning

North East Housing Initiative was not born overnight. Like so many organizations doing transformative community work, NEHI's story begins with a leap of faith — and a grant that made that leap possible.

In 2017, the Catholic Campaign for Human Development awarded NEHI its first grant of \$50,000, followed by a second award of \$50,000 in 2018 and a third award of \$55,000 in 2019. These were not simply operating dollars. They were planning funds — seed capital that allowed a promising community land trust model to take root in Baltimore's Northeast corridor and grow into something far greater than anyone might have imagined at the time.

Garrick R. Good, JD, MBA, CFRE, who serves as NEHI's President and CEO, reflects often on what those early CCHD investments meant: *"It was the planning funds that really allowed me to come in and hit the ground running."* Those words speak to something deeper than organizational capacity. They speak to the power of early, unrestricted, mission-aligned investment in community-led solutions to poverty.

What NEHI Has Become

Today, North East Housing Initiative stands as **Baltimore's largest Community Land Trust** — a distinction earned not through scale alone, but through a model that redefines what affordable homeownership truly means.

With an annual budget approaching **\$10 million** and an active capital project portfolio of **\$46 million**, NEHI has grown into a full-scale community development enterprise. But the number that matters most is this: **54 families** now own homes because of NEHI — families who might otherwise have been priced out of homeownership permanently.

NEHI's reach has expanded beyond Baltimore City into **Baltimore County and Prince George's County**, bringing the community land trust model — and its promise of permanent affordability — to more families across the region.

The Insight That Changed Everything

In 2025, NEHI undertook a landmark internal study, asking a question that too few housing organizations dare to ask: *What happens after the closing table?*

The answer transformed NEHI's entire programmatic vision. The study identified four critical post-closing barriers that threaten a family's ability to remain in their home:

home repair needs, utility costs, property taxes, and homeowner's insurance. NEHI's response was direct and decisive — it built solutions into the organization itself.

Today, NEHI addresses these barriers through NEHI Construction LLC (managing home repairs and new development), a community solar program offering families up to a 25% monthly utility rebate, and active stewardship support on taxes and insurance. The result is what NEHI calls its **enterprise model** — an ecosystem designed not just to get families into homes, but to keep them there and help them build wealth across generations.

As NEHI's brand message captures it: ***"Affordable housing does not end at the closing table."***

The CCHD Connection

None of this would exist without the foundation that CCHD helped build.

The early grants from the Catholic Campaign for Human Development did more than fund programs — they funded **possibility**. They provided the planning capital that allowed NEHI to hire leadership, develop its model, and demonstrate the community land trust approach to funders, partners, and the City of Baltimore. That credibility, built on CCHD's early confidence in NEHI's mission, unlocked millions in subsequent public and private investment.

NEHI's leadership is deeply grateful for CCHD's role not merely as a funder, but as a **ministry partner** — one whose commitment to the dignity of human life, the priority of the poor, and the power of participation aligns precisely with the work NEHI does every day on the streets of Baltimore.

Looking Ahead

With Phase 8 construction now underway at 2107 Belair Road, new CLT homes coming online in Baltimore County and Prince George's County, and an expanding enterprise model serving families from purchase through permanence, NEHI's best years are ahead.

Fifty-four families are home. Many more are on the way.

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