

July 01. 2015 9:48PM

# Champion in Action award to AHEAD

MANCHESTER — Citizens Bank and the New Hampshire Union Leader will provide AHEAD — Affordable Housing, Education and Development — with money, media coverage, and extensive promotional and volunteer support for its work in strengthening communities through veterans' support.

This is the second time the Littleton-based nonprofit has received the Champion in Action award, with the first such award in 2006.

Joe Carelli, president of Citizens Bank New Hampshire and Vermont, Wednesday described AHEAD as: "Just the epitome of a great organization."

Carelli said AHEAD's mission of helping veterans and others improve financial literacy and work toward home ownership matches that of Citizens Bank.

Since the Champion in Action award program began in 2002, Carelli said it has provided \$1.2 million in grants and promotional support to 44 nonprofits in New Hampshire and Vermont. AHEAD received an unrestricted \$35,000 award.

In a statement celebrating the award, New Hampshire Union Leader President and Publisher Joseph McQuaid said: "For a quarter century, AHEAD has been helping low-income families in the North Country find housing and we salute their mission, especially their efforts assisting returning veterans and their families. The organization does a great deal to assist some of New Hampshire's neediest residents and we are proud to support them."

AHEAD Executive Director Michael Claflin said as a result of the work of the staff and the people who volunteer time: "What we're doing really does make a difference."

The organization's mission is to develop and provide affordable rental housing, financial education and home ownership opportunities, to families and communities.

Claflin said the key is financial literacy, starting with youngsters in first grade. But AHEAD's programs are structured to involve parents and other adults.

AHEAD provided support services for more than 138 veterans last year, including home-ownership counseling, financial literacy and foreclosure prevention counseling. Claflin said

AHEAD is active in foreclosure mediation, helping homeowners "to keep what you've got."

Matt Manning, home ownership center director, said low-income families are too often paying a high percentage of their income for housing and if one emergency occurs, whether it's a loss of hours at work, or a major vehicle problem: "All the dominoes fall."

The families with whom they work aren't worried about paying for college for their children, they are worried about paying the heating bill for the winter. So, to break a cycle of poverty, AHEAD stresses developing financial literacy, starting in first grade.

Those programs, offered in elementary, middle and high school, also are designed to draw in parents who might not otherwise seek help. The 2015 Champion in Action award is based on veteran support, which Claflin expects will increase with the new 10,000-square-foot Veterans Administration community-based health center in a portion of the old 55,000-square-foot Littleton Regional Hospital building now owned by AHEAD.

Claflin said the VA facility, which had a "soft" opening Monday, is expected to serve 3,500 veterans. With the new traffic to the VA facility, in the property now known as Mount Eustis Commons, AHEAD will be better able to meet the housing and support services needed by veterans.

In addition to the financial contribution, Carelli will meet with Claflin "director to director" to discuss issues, and the branches of Citizens Bank will have brochures explaining AHEAD's mission and ways to contribute money and/or time to help AHEAD accomplish its mission.

*[dvincent@unionleader.com](mailto:dvincent@unionleader.com)*