

2020 ANNUAL REPORT



OUR VALUES

ADAPTIVE: We balance social responsibility with reasonable risk-taking to meet our commitments in a changing world and align services to respond to market changes, customer needs, and new opportunities.

COLLABORATIVE: We embrace our partnerships which invest in our communities and strengthen our collective impact.

DIVERSE & INCLUSIVE: We seek to ensure the highest possible level of inclusion and cultural sensitivity in our workplace, properties, and through our governance.

ETHICAL: We hold ourselves to the highest standards and conduct our business, programs and activities with honesty, integrity and transparency to the people we serve.

EXCELLENCE: We always strive for quality in all that we do.

INNOVATIVE: We are a leader and creative catalyst for positive change in rural New Hampshire.

PASSIONATE: We care about our neighbors and communities they live in.

RESPONSIBLE: We manage our resources ethically and sustainably.

VISIONARY: We imagine and see opportunities where others do not.



This booklet is printed on 30% post consumer recycled paper. Soy-based inks are used throughout.

From AHEAD's Executive Director and Board President

As we reflect on this past year, we are struck by the amount of social consciousness and grass roots activism that has come alive as our communities deal with the many challenges that have occurred. Although one could make a case that we are resilient in our efforts to help and support each other, it seems that movements such as Black Lives Matter, the ongoing Affordable Housing crises, a growing economic divide, and now COVID—which comes with other attendant issues like food insecurity—could get us down. But we, as an organization, and we, as a community have rallied. We are so grateful for this. We are grateful for the support shown by our employees, our board, our clients and residents, as well as our north country community and our funders.

As an organization, AHEAD has tried to respond to each of these events in thoughtful and effective ways, with reflection, and intentionality. If there is one message, or one lesson, that we can take away from these challenges, it is that together we can make a difference.

In this annual report we try to illustrate some of the programs and initiatives that we have created and/or support in response to these external events. We include individual stories which we believe reflect some of what has occurred over this past year.

We hope that you will take a moment to read these stories. Your help, and that of all of our supporters, made them possible. Thank you.

Respectfully,

Mike Clafin, Executive Director; Martha McLeod, Board President



REDI Initiative: Taking Action for Equality

Race, equity, diversity and inclusion continue to be a global issue that has been a recurring and commonly ignored problem. Staying silent has proven to be deadly, making one complicit in the system of oppression. 2020 proved to be an historic year surrounding the pandemic coupled with racial and social unrest.

Social injustice and persistent problems involving race and inequity have deeply upset many of us at AHEAD as well as people in our communities. AHEAD Board of Directors has had and continues to have many robust conversations about the existing racial climate, the **NeighborWorks REDI (Race, Equity, Diversion, Inclusion)** program and what actions our organization can take to promote equality and social justice.

Taking action, in 2020, AHEAD formed a committee specifically to have open conversations about racism and equality so that we can further discuss action steps, policies and resources for the community. One significant action taken was AHEAD's board establishing a formal Policy **Statement of Equity** for the organization.

AHEAD is committed to being an active part of the solution. We want to cultivate the change that is absolutely necessary in these times. One certainty, one action we can take is to keep this conversation going.

STATEMENT of EQUITY: *AHEAD is creating steps through affordable housing, education, and development to support the lives of individuals, families and the communities in which we live. As a non-profit in rural New Hampshire, we recognize the necessity of working together with directness and authenticity, while we hold ourselves and others accountable.*

At this time, we are coming together to look at ourselves, our communities and our nation, learning how we marginalize others because of their race, nationality, ethnicity, gender, age, sexual orientation, religion, income, and/or disability. As we learn, we can take responsibility for developing a representative board and staff within an inclusive community where different voices and perspectives are acknowledged and valued.

We will take time to assess the impact, both real and potential, of our acts and decisions upon each other, our families and community. We strive for a safe environment that supports people of all abilities, where we engage with each other openly, honestly and respectfully.

Our actions and deeds must be anti-racist, anti-ism, and inclusive. We will engage in hard conversations responsibly. This may be difficult, it is hard to admit one's failings, but it will provide us a path.

We, the board and staff at AHEAD commit to do this and we hope we will not be alone in our efforts.

CONTENTS

REDI Initiative	1
NeighborWorks® HOC.....	2
AHEAD Property Management.....	4
Real Estate Development	6
Food Security	7
NeighborWorks® Week.....	8
Financials 2020.....	10
AHEAD Board, Committees, Staff...	12
Volunteers & Donors	13

OUR MISSION

AHEAD creates pathways to safe, affordable housing which strengthens and revitalizes rural communities.

OUR VISION

AHEAD envisions healthy communities where residents choose to live, work, invest and grow.

AHEAD's NeighborWorks® HomeOwnership Center

Our HOC continues to provide consistent and innovative programs and services to customers throughout New Hampshire.

Pre-purchase counseling Teaches potential homebuyers how to be an educated, informed and prepared homebuyer through education workshops and one-on-one counseling. Buyers who complete a HUD certified education workshop and/or work with a housing counselor are 1/3 less likely to experience mortgage default.

Foreclosure Prevention counseling Guides homeowners through the process of working with the mortgage servicer to avoid foreclosure, negotiate a loan modification, or create a transition plan to move to new housing.

Budget/credit counseling Housing counselors partner with the client to develop a realistic household budget that will teach and encourage successful money management. Credit counseling educates the customers on how to read and understand their credit report and how to maximize their score.

Reverse Mortgage Counseling A requirement in order to obtain a reverse mortgage; counseling explains the requirements, fees and the long-term implications of a reverse mortgage while also exploring alternatives and other community resources available to seniors.

Loan Packaging for USDA 502D AHEAD counselors work with qualified AHEAD clients to complete the USDA 502D loan application and submit directly to USDA. Clients who work with AHEAD to package their loan, can save time by transitioning from pre-purchase counseling directly to loan application.

Financial Education workshops AHEAD offers a wide variety of financial education workshops that provide our customers the knowledge, tools and resources to make significant improvements in their financial lives. Current topics include; Cracking Credit's Code (2-Part), Budgeting 101, Techno Finance, Ready to Rent, and Avoiding Financial Scams.

Centsible Families A financial literacy program that provides education and savings accounts to children throughout Northern New Hampshire.

All of AHEAD's programs are still offered remotely. If you or someone you know is struggling financially, we're here to help.



Who Benefits from AHEAD's NeighborWorks HomeOwnership Center (HOC)?

Customers

- convenience
- access to financing
- help with credit issues

Lenders, Insurers, Real Estate Agents

- mortgage-ready customers
- time and cost savings
- default-resistant borrowers

Communities

- increased tax base
- neighborhood stability
- enhanced community life

"I can't thank you enough for helping me with the foreclosure situation. You have no idea what it means to me and my family. After months and months of sleepless nights sick with worry, because of the help from your staff, I am able to keep my home...and sleep on a much softer pillow."

AHEAD HOC Client

"We so appreciate the efforts that AHEAD and its partners made to establish, finance, and keep this matched savings program running. This program has reduced our student loan principal, and initiated the establishment of a new retirement account."

AHEAD HOC Client

NeighborWorks® HomeOwnership Center

IMPACTS (2020)

ACHIEVEMENTS

- 21 families became first-time homebuyers generating \$3,762,003 million dollars in sales
- 46 homebuyer education participants
- 34 financial literacy workshop participants
- 99 homeowners received foreclosure prevention services from AHEAD
- 65 home owners reached successful outcomes to avoid foreclosure and are still in their homes today

ECONOMIC IMPACT (2002-2019)

- \$106.6 million invested in North Country communities from AHEAD homebuyers
- 881 families became first-time homebuyers
- 3,322 families completed pre-purchase homebuyer education classes
- 1,924 families received mortgage delinquency/foreclosure prevention counseling
- 567 families entered into arrangements that allowed them to stay in their homes
- 1,171 families completed financial education programs
- 946 children received 5.5 hours of financial literacy education
- \$6,650 dollars deposited into children's savings accounts; 152 families have returned the required paperwork to have their child's savings account opened

The AHEAD HomeOwnership Center's mission is to empower members of our local communities to build assets and achieve financial independence by providing homebuyer and financial education, financial coaching, and collaborative community partnerships.



Who Benefits from AHEAD Property Management?

Residents

- safe, affordable housing
- timely maintenance
- direct assistance services

Local Businesses & Employers

- sales revenue
- contractor/service opportunities
- accessible housing for employees

Communities

- municipal utility & tax contributions
- growth & prosperity
- quality neighborhoods

“Just wanted to call and say thank you so much! We called this morning with a maintenance issue (no heat) and they’ve gotten it all taken care of—it’s working and so forth. Just want to say thank you. Please relay that to the maintenance staff. They were so quick and efficient.”

AHEAD Tenant

“I know you probably get mostly complaints with all of the properties you manage so I just wanted to call and say thank you so much for all that you guys do. Our plow guy and maintenance person are phenomenal! They work extremely hard and do such a great job. It’s very safe, it’s very secure and I just wanted to say thank you because I really, really appreciate AHEAD’s property management.”

AHEAD Tenant

AHEAD’s Rental Properties

AHEAD currently manages over 500 units of affordable multifamily rental housing in ten northern New Hampshire towns: Berlin, Bethlehem, Colebrook, Franconia, Groveton, Lancaster, Lincoln, Lisbon, Littleton, Whitefield and Woodsville. We also have properties in Newbury and Wells River, VT. Below is a list of our current rental locations. *For additional information about our affordable housing, please contact our property management office at 603-444-1377 (Ext. 1036).*

Senior Housing

Beattie House - Littleton, NH
Notre Dame Apartments - Berlin, NH

Subsidized Housing

Ammonoosuc Green Main Bldg. - Littleton, NH
Ammonoosuc Green on Ammonoosuc St. - Littleton, NH
Lisbon Family Housing - Lisbon, NH
McKee Inn - Lancaster, NH
Groveton Housing - Groveton, NH
Highland House - Whitefield, NH
Northern Lights Housing - Berlin, NH
Lisbon Inn - Lisbon, NH
Lincoln Green Apartments - Lincoln, NH
Monadnock Village - Colebrook, NH
Woodsville Opera Block - Woodsville, NH
Spear House & Spear House Apartments - Wells River, VT
Montebello Hill Apartments - Newbury, VT

Affordable Housing

Bethlehem Pine Manor - Bethlehem, NH
Community Living at Lloyd’s Hills - Bethlehem, NH
Franconia - Franconia, NH
Littleton South West on South Street - Littleton, NH
Littleton South West on West Main Street - Littleton, NH
Littleton Town & Country on Country Lane - Littleton, NH
Littleton Town & Country on Cottage Street - Littleton, NH
Littleton Town & Country on Ely Street - Littleton, NH
Whitefield - Whitefield, NH
Woodsville Maple Walnut - Woodsville, NH



Property Management IMPACTS (2020)

ACHIEVEMENTS

- 500+ rental apartments in northern NH and VT
- 300+ seniors live in safe and warm housing
- 150+ persons with disabilities have housing equipped to meet their needs
- 75 single-parent households live in quality housing
- 50 veterans have their own clean, affordable apartments

“I am a native of Woodsville who has enjoyed multiple careers since graduating from PSU in 1960-61 (formerly Plymouth Teachers College). I’ve lived in 13 towns and three cities over the years, some two and three times, returning to Littleton for the third time in 2019 after selling my mobile home in Franconia. Littleton is the ideal place to enjoy retirement and continue an active social and service life. I am also hoping to finish writing my book on the 25 years with my old schoolmate Ray Burton, the longest serving Executive Councilor of District One, which details our life together where I served as his fiscal agent to the end of his career.

In choosing my apartment, it had to be affordable, provide services to ensure safe living for a single senior with growing health issues and meet the standards that would satisfy my needs. More importantly, I sought an apartment back home in Littleton that would appease my three sons and their families, making it easy for them to care for their aging mom and allowing me to continue an active, stress-free life.

Little did I realize how important it would become to have knowledge of AHEAD to help me find the right affordable forever home. Having lost my bank retirement to get out of a messy second marriage, retiring at an older age, I was no longer able to support the cost of owning property living



ECONOMIC IMPACT

- \$498 thousand paid in property taxes
- 1mil+ (\$1,048,000) spent for local contractors and purchases
- \$225 thousand expended in municipal water and sewer utilities
- 50+ local businesses employ individuals who live in AHEAD properties

alone. A conversation with Mike Clafin convinced me to consider applying to AHEAD. Having lived in my choice of available locations has been a great success! Especially as my health has deteriorated to the point where living in a two-story apartment became a liability. Applying for a change to a handicap accessible one-story apartment was unbelievably fortunate as one of the apartments in my complex became available and there were no other applicants at the time. More importantly, my family is happy for me and at ease with me living in the new apartment.”

Barbara Ashley
AHEAD Resident & Board of Directors

Real Estate Development

Organizational Fortitude Brings Groundbreaking Of 28-Unit Project



An exaggerated period of pre-development culminated in the construction loan closing of AHEAD's latest project, Community Living at Lloyd's Hills in Bethlehem, NH. Shortly after this closing the COVID-19 pandemic threatened to further prolong development of this project. Despite mandated restrictions limiting access to the site for many contractors coming in from Vermont, as well as material shortages due to supply chain issues and limited factory production in many sectors, construction continued. 28 new units of affordable workforce housing with a community building and large solar array would be completed in early 2021. These townhome style apartments are sited on nearly 45 acres, 32 of which are in permanent conservation with Ammonoosuc Conservation Trust.

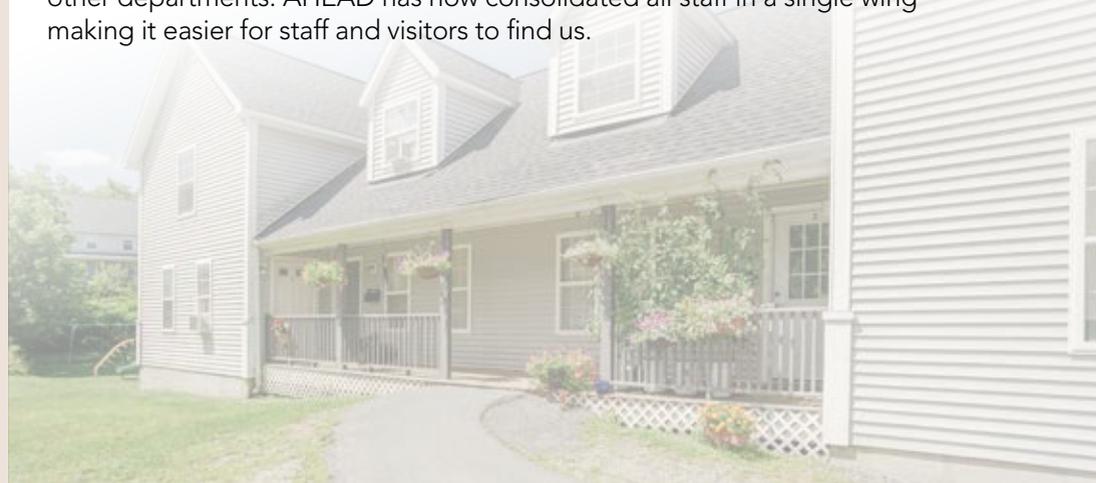


Additional development opportunities within the region were explored with various partners and organizations including potential housing opportunities in Littleton, Whitefield and Woodstock. In Woodstock, pre-development work was started on a phased development project to construct 58 units of affordable workforce housing. Phase I of the project will be 28 units, with construction expected to start in spring of 2022. The project will be ENERGY STAR Certified and will employ green building techniques, materials, and energy conservation measures.

2021 Development News

Operation of the Friendship House in Bethlehem changed hands and work was completed to incorporate air conditioning throughout the building and expand the number of available beds. Now operating as New Hampshire Detox Center, they are accepting clients from across New Hampshire and have had their first successful completions and folks that have been able to transition on to sober living facilities and who have really been able to benefit from stabilization and being in a dignified quality care program. Operations include 24/7 admission for clients, transportation for clients within a three-hour radius of New Hampshire Detox Center, and in-patient and out-patient services.

AHEAD also relocated executive and real estate development offices within Mount Eustis Commons into newly renovated spaces adjacent to AHEAD's other departments. AHEAD has now consolidated all staff in a single wing making it easier for staff and visitors to find us.



"AHEAD has consistently developed projects that are challenging and complex, important to the community, and truly beautiful. The recently completed Lloyd's Hills property, a mixed-income development of 29 townhouses within walking distance of Bethlehem's town center, is a perfect example. AHEAD's tireless efforts to continue the operation of the Friendship House facility also serve to illustrate how essential the organization is to the community and the broader region. At New Hampshire Housing, we value AHEAD's leadership and expertise."

Rob Dapice,
NH Housing Finance Authority

Food Security: A Community Effort

In the midst of the COVID-19 pandemic, food security significantly impacted families, community members and local restaurants. In partnership with the Granite United Way, The Neil and Louise Tillotson Fund, and the New Hampshire Charitable Fund, AHEAD was able to offer support through the distribution of gift cards from over 50 local grocers and locally owned restaurants to 875 families from 25 towns spanning from Woodstock to Pittsburg. These families are made up of 1,667 children; 1,344 adults; with 213 homes being led by a single mother.

The initiative has been a collaborative effort and has raised approximately \$125,000. This would not have been possible without the help of the following schools, agencies, businesses and foundations:

A photograph of a man with a long, grey beard and a grey shirt, focused on preparing food. He is holding a green leafy vegetable, and a red tomato is visible in the foreground.

- Ammonoosuc Community Health Services
- Berlin Elementary School
- Bethlehem Elementary School
- Boys and Girls Club of the North Country
- Colebrook School District
- Edward Fenn Elementary School
- Gorham Family Resource Center
- Granite United Way
- Helping Hands
- Hope Food Pantry
- Lakeway Elementary School
- Lancaster Elementary School
- Lin-Wood School
- Littleton Food Co-Op
- Littleton Recreation Department
- The Neil and Louise Tillotson Fund
- New Hampshire Charitable Foundation
- North Country Health Consortium
- Northern Human Services
- Partners in Health
- Pittsburg-Canaan School District
- Service Link
- Smiley's Produce
- The Bridge Project
- Tri-County CAP

Historically, NeighborWorks America and its network of local organizations mobilize tens of thousands of volunteers, businesspeople, neighbors, friends, and local and national elected and civic leaders in a week of neighborhood change and awareness. Since its inception in 1983, NeighborWorks Week showcases how the NeighborWorks network strengthens communities and celebrates our collective impact as a network. As a charter member of NeighborWorks America, AHEAD shares the common goal to create opportunities for people to live in affordable homes, improve their lives and strengthen our communities in Northern NH.

In response to the 2020 global pandemic, AHEAD postponed the scheduled community garden project in Bethlehem and shifted gears to bring NeighborWorks Week to North Country in a safe, alternative way. With many people stuck at home, experiencing loss of income, limited access to child care and food insecurity, AHEAD chose to inspire home gardening by giving away free grow-your-own bean kits. During NeighborWorks Week, June 7th-June 13th, we distributed kits in the towns of Woodsville, Lancaster, Lisbon, Bethlehem, Lincoln and Littleton.

To help educate people and cultivate sustainability in our communities, AHEAD partnered with Root to Rise. Throughout the week, webinars and videos were shared via social media teaching folks all about permaculture, gardening and utilizing resources.

A very special thanks to NeighborWorks America, Town of Lancaster, Woodsville Guaranty Savings Bank, Lincoln-Woodstock Recreation, the Boys & Girls Club of North Country, 42 Maple Contemporary Art Center, Bethlehem Soap Company, Bethlehem Community Garden and Root to Rise for helping AHEAD educate and reach as many North Country people as possible. Over 100 families are now off growing their own food!

“Being a member of the AHEAD Board is important to me because having a place to call home is essential for everyone, a place to sleep, a place to eat and a place to be yourself. AHEAD makes this possible in many ways to meet the needs of different people in the North Country.

For people who want to own a home AHEAD provides education and opportunity to first time buyers preparing them to make one of the biggest steps in their lives. For owners who might lose their home because of changes in income AHEAD provides training and advice to keep them in their home.

AHEAD develops and manages clean, safe and affordable units for the rental market. From young couples finding their first apartment to seniors in need of services and community all can find a place to call home.

I joined the AHEAD Board just about the time that COVID joined us, nevertheless the staff and Board continued to meet, work and help people during these difficult times. As a member of the Board, I am proud of the creative and constructive accomplishments of AHEAD building community in rural New England.”

Susan Retz
AHEAD Board Vice President



“Although, I have just celebrated my 12th work anniversary at AHEAD, it really does feel like I have only worked here a few short years. The beauty of working for an organization like AHEAD is that it provides you a sense of pride in your work that I have never experienced with any other job. Although, my days are often filled with monotonous tasks that I often dread; returning phone calls, repetitive data entry, reading boring HUD guidelines, or explaining the difference between assessment and appraisal for the 10,000th time, it is the moments throughout the day when someone tells me how much I have helped them, or thanks me for simply listening to their struggle that gives me a satisfaction no other job can match. When I receive the excited phone call from the young couple who has finally signed a purchase & sales agreement after working for months to increase their credit scores, build up their saving and pay down their debt, I feel just as excited as them, as if I'm the

one buying the new house. The counseling session that started in tears because of overwhelming financial stress, but ends with smiles and a renewed sense of hope recharges my spirit and gives me pride that I have knowledge to help people throughout these difficult times. The appointment with the new widow who has never had to tackle financial decisions alone, but is now considering a reverse mortgage without the support of their lifelong partner, reminds me of when my own grandmother had to learn how to balance a checkbook after my grandfather passed away. At the end of the day, clients and residents are people just like us. They work hard every day to juggle jobs, families and day-to-day tasks, often leaving them without a lot of time and resources to focus on improving their housing or financial situations. AHEAD is a support system that so many people need. I am confident and proud to know that the work AHEAD does truly makes a positive impact on the families and communities we serve.”

Samantha Marshall
Manager of Education and Asset Building Programs

CONSOLIDATED FINANCIAL REPORT 2020

Assets

CURRENT ASSETS	\$1,906,282
Cash	\$1,591,535
Tenant rent, subsidy and other receivables	\$101,398
Accounts receivable, net of allowance for doubtful accounts	\$68,950
Grants and contributions receivable	\$57,716
Prepaid expenses	\$86,683
RESTRICTED DEPOSITS	\$5,015,844
Restricted Reserves	\$4,869,300
Tenant Security Deposits	\$146,544
PROPERTY & EQUIPMENT at cost, net of accumulated depreciation	\$48,675,152
OTHER ASSETS	\$473,673
Loans receivable - individuals, net of current portion and allowance for doubtful accounts	\$17,287
Beneficial interest in perpetual trust	\$42,688
Investment in marketable securities, at fair market value	\$413,698
TOTAL ASSETS	\$56,070,951

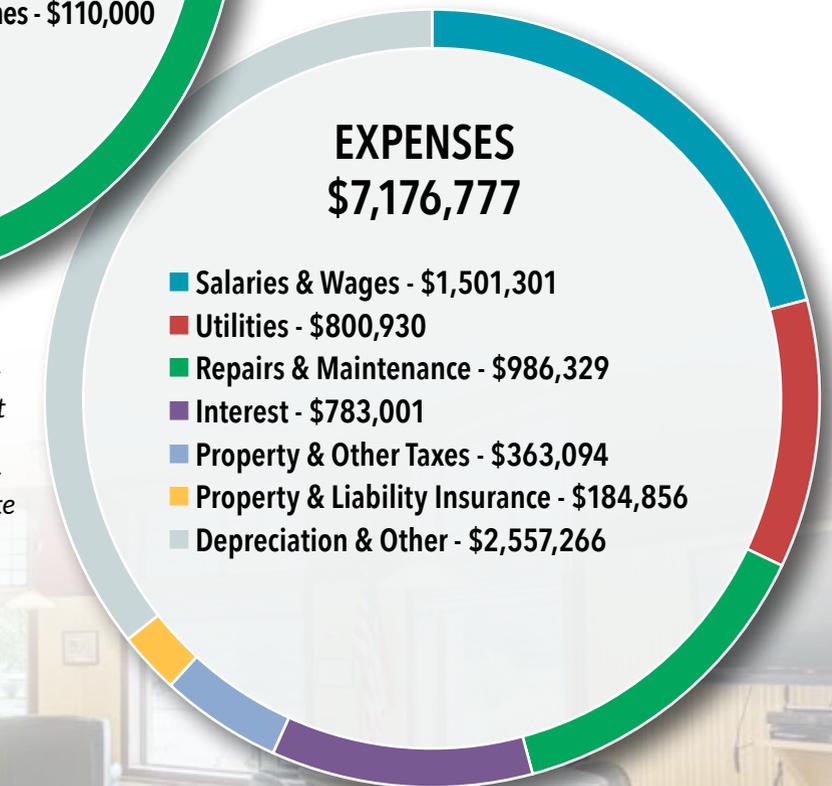
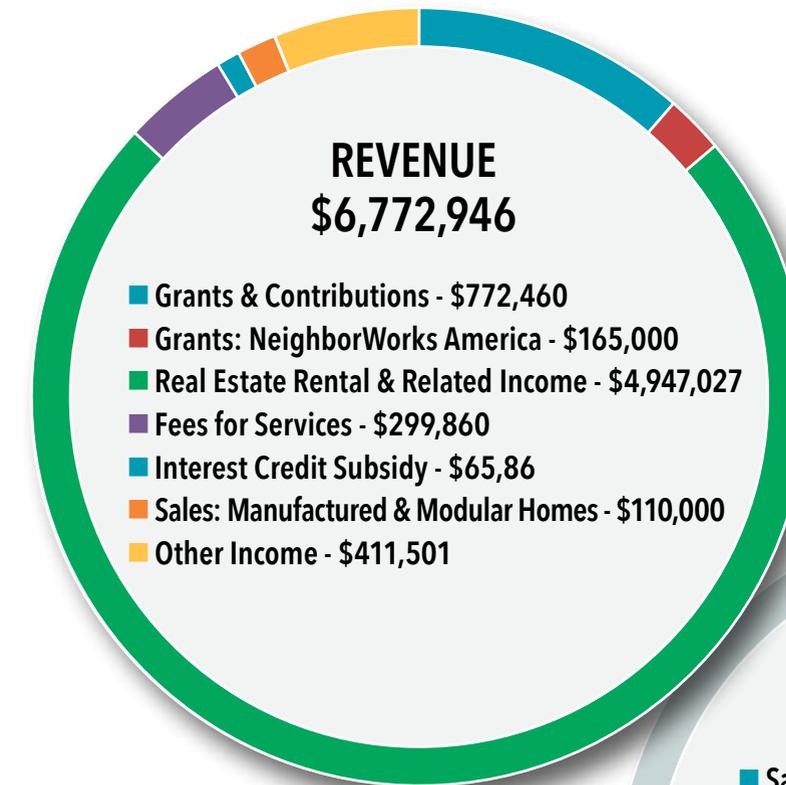
Liabilities & Net Assets

CURRENT LIABILITIES	\$9,537,481
Current portion of mortgage notes payable	\$7,972,218
Current portion of line of credit	\$221,541
Accounts payable and accrued expenses	\$1,179,165
Accrued wages and benefits	\$98,529
Deferred Revenue	\$20,000
Prepaid tenant rent	\$46,028
LONG-TERM LIABILITIES	\$22,780,949
Long-term debt, net of current portion and unamortized loan costs	\$22,634,405
Tenant security deposits	\$146,544
TOTAL LIABILITIES	\$32,318,430
NET ASSETS	\$23,752,521
Total without donor restrictions	\$17,561,173
<i>Controlling interest</i>	\$10,426,980
<i>Non-controlling interest</i>	\$7,134,193
With donor restrictions	\$6,191,348
TOTAL LIABILITIES & NET ASSETS	\$56,070,951

“Wow, 2020 was a year like none other, in so many ways, but in the past six years of working for AHEAD, I’ve never seen more clients face financial challenges, fears, and anxiety. One of the most meaningful moments for me in 2020 was working with one specific client who before COVID hit, I worked with to help her buy her first home. My client was a single mom of four kids so when she found herself unemployed due to the pandemic, she was genuinely concerned about how to put food on the table and keep her family thriving. I immediately sat down with her and we created a crisis budget to give her a sense of control in a chaotic situation. I then helped her navigate the unemployment system to make sure she started receiving benefits. Additionally, I directed her to WIC, Fuel Assistance through Tri-CAP, and helped her access Granite United Way’s grocery gift card program. Most importantly, we figured out how to keep her budget-positive and she never missed a single bill or payment during her five months of unemployment. We were able to help the family in navigating the pandemic and what an honor it was.”

Kelly Carson
HomeOwnership Advisor

AHEAD FINANCIALS (2020)



“I have thoroughly enjoyed my first year working for AHEAD. I must admit I was unaware of what the organization was all about before working here. After learning all that AHEAD has accomplished since their beginning in 1991, I was quite impressed. I like knowing that I get to be part of an organization that tries to better the community that I am part of. I feel fortunate to love my job and to be part of such a great team.”

Kris Marden
Property Management Administration

THANK YOU

to all of our generous volunteers & donors!

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Little Village Toy & Book Shop
Littleton Food Coop
Mascoma Bank
NeighborWorks America
Nelson's Auto Repair & Tire Center
New England Wire Corporation
NH Charitable Foundation
NH Housing Finance Authority
North Country Ford
North Country Healthcare
Northway Bank
Organized Acts of Kindness for Seniors
Passumpsic Bank
PayPal Giving Fund
Peabody & Smith Realty
Peak & Pasture Farm
Peter W Powell Real Estate
Pine State Elevator
Pinegrove Fund
Polimeno Realty
Rowley Agency
SNS Secured Network Services, Inc.
Stewart Property Management
Tillotson Foundation
Union Bank
White Mountain Community College
Woodsville Guaranty Savings Bank

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