

AHEAD

2018 ANNUAL REPORT

Strength in Helping Others



262 Cottage Street • Littleton, New Hampshire 03561

Strength in Helping Others

A MESSAGE FROM THE EXECUTIVE DIRECTOR AND BOARD PRESIDENT

During the course of 2018, AHEAD completed the development of the 32-bed residential treatment facility Friendship House, began a workforce housing development called Lloyd's Hills:

14 two-bedroom and 14 three-bedroom townhouse style units in Bethlehem. We moved forward with the acquisition and preservation of a 50-unit Senior Housing project, Monadnock Village, in Colebrook.

Our financial literacy efforts included expanding our Centsible Families program into 7 classrooms at Lakeway School in Littleton. We partnered with the Tillotson and New Hampshire Charitable Foundations to establish a matched savings program for Coos County childcare workers. Additionally, we established a comprehensive employee financial literacy program with a local employer, to be delivered at the employer's place of business.

Our property management efforts continue to upgrade and improve the energy efficiencies of the properties we care for, and to provide effective and thoughtful resident services to the people who live in our properties.

We are proud of this work and are grateful for the support from donors and funders that enabled these accomplishments.

We believe AHEAD's continued success compels us to engage with our neighbors and our community, as well as the wider world. By continuing to do this we will be assured that what we do really does matter.

Respectfully,

MIKE CLAFLIN, *Executive Director*; MARTHA MCLEOD, *Board President*



Michael C. Clafin



Martha McLeod

WHY DO YOU LOVE YOUR JOB AT AHEAD?

"I enjoy AHEAD's flexible environment and work culture. The flexibility allows me to not only meet my own family/work balance but allows me to meet my client's needs as well."

"I love working for AHEAD because it's my job to do the right thing and share my knowledge as a HomeOwnership Adviser for the sake of bettering the lives of others—there's no other mission or motive attached to it; we do good for the sake of the community and the individuals who are a part of it."

"My position at AHEAD has allowed me to build partnerships with so many other organizations: government agencies, service agencies, legal assistance organizations, private and public non-profit organizations, and more. These partnerships have allowed me to get to know and appreciate other individuals within NH that have similar passions. AHEAD has allowed me to build a network of organizations and individuals that support each other for the common good of NH constituents. This has been a huge blessing to my work and personal life as I consider many of these individuals my friends."

Why? Because AHEAD Gets Things Done

NOTES FROM A BOARD MEMBER

I'm a homebody—there is truly no place I would rather be than at home with the people and animals I love. I suppose that is why affordable housing has always been one of my causes.

Through the years, I have supported and volunteered for a variety of organizations related to this cause.

I've painted and reroofed a house for an elderly low-income woman with an organization called People Helping People. I've been part of an all-woman crew who built a house with a family for Habitat for Humanity. I participated in a movement for mixed-income housing in Chicago, which resulted in a set of new developments that transformed the former Cabrini Green neighborhood. I gave to multiple organizations that helped people rebuild their homes following Hurricane Katrina and subsequently Hurricane Sandy.

Most recently, I asked (begged, really) to serve on the AHEAD board and began giving both my time and my money to this remarkable organization. Why?

- Because AHEAD gets things done—the work it does makes quality, safe, affordable housing a reality in the North Country.
- Because AHEAD steps up when the need is there. The Friendship House is the latest example of AHEAD taking on a challenging project just because our community desperately needed it.
- Because AHEAD has a vision that takes it one step further. AHEAD isn't just about housing, it's about home. Houses help people survive, homes help people thrive.

ALISON CHISOLM, *Board Member*

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.

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Identify Community Needs & Developing Affordable Housing



In the Fall of 2015, the Western White Mountains Chamber of Commerce and the Grafton County Economic Development Council held a tourist-related workforce roundtable with state, regional and local stakeholders focused on identifying opportunities and challenges in the Lincoln and Woodstock region. From that roundtable, AHEAD and the Western White Mountains Chamber of Commerce approached the University of New Hampshire Cooperative Extension and the Plymouth State University Center for Business and Community Partnerships to see how our organizations might assist in better understanding the workforce and business challenges facing the Lincoln and Woodstock region. A business-focused questionnaire and outreach process lead to community discussion and action planning.

In May 2016, a team of volunteers from the region gathered to learn about the Workforce Program and participate as survey interviewers. Over the course of the following two months, the volunteer team conducted interviews with participating businesses. Survey respondents identified a lack of housing options as a top recruiting challenge, and when asked to clarify what "lack of housing options" meant, 95% said "lack of affordable housing." US Census data from the area supports this need for workforce housing. According to the census, 2,209 people work in Lincoln-Woodstock, but only 267 both live and work in Lincoln-Woodstock.

To help meet the housing needs of Lincoln and Woodstock, in November 2018, AHEAD closed on a 7.8-acre parcel of undeveloped land in North Woodstock with plans for a phased multi-family development. Phase I will likely include three-story apartment blocks of 1- and 2-bedroom units. This affordable workforce housing will serve very low- and low-income working individuals and families. Phase II will likely include the addition of three 8-unit buildings of two- and three-bedroom townhouse style units and handicap accessible flats serving families at or below 80% of Grafton County area median income. Upon full build-out, this project will add a total of up to 64 units of new affordable housing to the Lincoln and Woodstock housing market.

A consultant has been retained to survey the site, review the proposed site plan, expected permitting requirements and municipal utility capacities. Next steps for the project include meeting with the Town of Woodstock to review proposed site plans and schedule opportunities to share these plans with the community for input. An application submission for low income housing tax credits is anticipated for 2020 with construction potentially starting as early as next fall.

Ken Willis Receives First OCB Award

Ken Willis is currently First Vice President and Director of Housing and Community Investment at the Federal Home Loan Bank of Boston. He has overseen the Affordable Housing and Community Development program in Boston since 2006, providing subsidies and funding advances to assist in the financing of housing or other economic development initiatives to benefit low- and moderate-income households and neighborhoods. In 2018, the programs Ken oversaw invested over \$1 billion, creating over 4300 housing units. Additionally, Ken is responsible for designing and conducting community development outreach activities that educate and promote effective working relationships with lenders, state and local housing finance agencies, development organizations, nonprofit organizations, state and local officials and any others that are involved in affordable housing and community economic development.



Ken Willis has made an amazing impact on affordable housing, empowering people with limited means, in both urban and rural areas, throughout New England.

"This award reaffirmed my commitment to improving the lives of others through policies and programs that preserve and produce affordable rental and homeowner-ship housing that meet a variety of needs."

- Ken Willis, First Vice President, Federal Home Loan Bank of Boston

OCB (Olivia Chase Beleau) Award - Est. 2019

Presented to an individual or organization who's had a significant impact on affordable housing in New Hampshire and has been a role model for younger upcoming professionals in this field.

Olivia Chase Beleau had a love for architecture which led her into the affordable housing industry. With her degree and background in Psychology, she was able to understand and relate to families living in poverty and people with disabilities. This empowered Olivia to not only believe in and advocate for, but to actually create housing for all. In addition to building and preserving close to 1,000 homes in rural Vermont and New Hampshire, she became a role model to many in the industry.



Olivia lost her years-long battle with cancer in 2018. In her memory and in recognition of the influence she has had on the affordable housing industry, AHEAD will award the OCB Award annually to the honored individual or organization, as well as make a \$500 donation in their name to the non-profit of their choosing.



NeighborWorks® Week 2018

FOR 2018, NeighborWorks Week rallied dozens of volunteers to help AHEAD install a patio garden area, entitled “Olivia’s Garden”, at the new Friendship House in Bethlehem, NH. This state-of-the-art treatment facility has an increased capacity to accommodate the growing rehabilitation demands in the North Country. Complimenting the new building and enhancing recovery through nature, a 40’X40’ patio consisting of 700 - 60 lb. pavers was installed, seven raised garden beds were built, a wide variety of vegetables, herbs and flowers were planted, and four picnic tables were stained. A huge round of thanks to all our volunteers, donors and sponsors who helped create this beautiful, serene outdoor garden area for residents to relax in and enjoy while in treatment.

About NeighborWorks® Week

Each June, across the country, NeighborWorks America and its network of local organizations mobilize tens of thousands of volunteers, business people, neighbors, friends, and civic leaders in a week of neighborhood change and awareness.

Launched in 1983, NeighborWorks Week showcases how the NeighborWorks network strengthens communities and celebrates our collective impact. AHEAD is very proud to represent this enriching network and cultivate change and prosperity in our North Country communities!



Helping Generations Save

Coos County Early Educators Match Savings Program

In collaboration with the Tillotson Fund, Bank of NH, and child care centers throughout Coos County, the HOC has developed, and will be administering a matched savings program and financial education program for child care center educators. The employees can use their matched savings account for school, purchase or repair a home, purchase or repair a car, healthcare or retirement. The total match differentiates depending on the path they choose.

Centsible Families

AHEAD’s Centsible Families Program continues to thrive and reach more North Country communities. Centsible Families is a program AHEAD designed to help minimize generational poverty in our communities.

Through partnerships with local elementary schools along with Passumpsic Savings Bank and Tillotson Fund, Centsible Families provides basic financial literacy education to children and their families with the ultimate goal of establishing children’s custodial savings account, while instilling consistent savings habits in children and their families and fostering post-secondary education aspirations within the youth in our communities.



“My experience with the matched savings program has been very quick and easy. It’s a great way to learn how to save money and helped me pay down my student loans! By saving just a little money each month I was able to pay \$1500 towards my loans, thanks to this great program”

-A.S.



AHEAD's NeighborWorks® HomeOwnership Center

Homebuyer of the year: Daniel DelRe

Daniel DelRe applied for an apartment with AHEAD in 2010 and moved into our Town & Country apartments. Danny immediately took advantage of AHEAD's complimentary counseling and education programs that we offer to all our residents. In 2014, AHEAD was fortunate to be part of a national, pilot program that allowed us to report our residents rent payments on their credit reports. This was an opt-in program and Danny took advantage of this program which resulted in his credit score increasing over 20 points. Danny continued meeting with AHEAD counselors over the years, working towards paying down his debt and eventually opening an IDA (Individual Development Account) where he saved 150% of his goal which resulted \$4,750.00 to use towards the purchase of his home. Although we were saddened to lose Danny as a tenant, we were extremely happy when he purchased his home in December 2018 with Mascoma Savings Bank.



Last spring, AHEAD expanded our children savings program, Centsible Families, into Lakeway Elementary School. Our AHEAD staff were elated to find Danny's two small children, Danny and Adilette, in our first classes at Lakeway. Both kids opened their own Children Savings accounts and are fast on their way towards saving for their own future goals. The DelRe family is a true testament to how the services and programs that AHEAD offers can help all families and make the North Country a better place for generations to come.

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's NeighborWorks® HomeOwnership Center?

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
- enhance community life

AHEAD NeighborWorks® HomeOwnership Center ACHIEVEMENTS (2018)

- 46** families became first-time homebuyers, generating over \$5.6 million dollars in sales
- 248** homebuyer education participants; 89 financial literacy participants
- 202** 1st-3rd graders from Bethlehem, Jefferson, Groveton, Lancaster, Littleton, and Whitefield Elementary received 5.5 hours of financial literacy education in their classrooms.
- 190** homeowners received foreclosure prevention services from AHEAD.
- 56** homeowners reached successful outcomes to avoid foreclosure and are still in their homes today.

AHEAD NeighborWorks® HomeOwnership Center ECONOMIC IMPACTS (2002-2018)

- 97.6** million invested in North Country communities from AHEAD homebuyers
- 820** families became first-time homebuyers
- 3,160** families completed pre-purchase homebuyer education classes
- 1,660** families received mortgage delinquency/foreclosure prevention counseling
- 442** families entered into arrangements that allowed them to stay in their homes.
- 1,069** families completed financial education programs
- 697** children received 5.5 hours of financial literacy education
- 6,190** dollars deposited into children's savings accounts

"One of the bright spots of supporting my team is that I get to step in and assist with daily tasks—tenant applications, certifications, processing move-outs and move-ins, addressing tenant complaints, etc. Last week, I met with a young couple to complete the move-in lease signing paperwork. They were in their early twenties and expecting their first child. They work multiple jobs, and this is their very first home away from their parents. I can't tell you how incredibly excited and proud they were to get an affordable, clean, safe apartment within walking distance to the park and school. It is a great feeling to see that immediate impact of the work we do."

—Luther Kinney, AHEAD Director of Property Management

Frederick W. Griffin Award "the Freddie" Presented to Jess Griffiths and Tim Wennrich



College brought Jess and Tim to New Hampshire, and their love of the outdoors brought them to the North Country. They have three children—two biological sons, and a daughter adopted from Guatemala. As a family they ski, hike, climb, and bike in their natural back yard.

Their journey began in 1997 at the White Mountain School, where they were both employed. At that time, Tim was proactively

involved in the Littleton Food Coop project and oversaw the Littleton Farmers Market. In 2003, Tim started Meadowstone Farm and Jess, along with three other moms, founded Woodland Community School. The mission of the Woodland Community School, "to nurture and respect children's love of learning by encouraging their natural curiosity and self-motivated exploration. Through meaningful connections children develop a sense of self and others, an understanding of their place in community, and a deep appreciation for the natural world," provides a clear understanding of Jess and Tim's values and what is important to them.

Community is extremely important to this incredible team. Jess and Tim have served on numerous nonprofit boards throughout the years and are currently board members for the Upstage Players, WMSI and Profile School. Jess recently worked in Littleton to renovate a commercial property which now houses White Mountain Science, Inc., Littleton Studio School, and Lyengar Yoga North.

Jess and Tim share many of the same values as AHEAD and have consistently supported our organization since their arrival to North Country. Their unwavering passion and dedication to our communities and their steadfast belief in equal access to resources embraces AHEAD's own vision and mission. It is such an honor to recognize Jess and Tim for their community spirit and advocacy to AHEAD and the people we serve.

THE FREDERICK W. GRIFFIN AWARD (the "FREDDIE")

Fred Griffin was a friend, benefactor, and leading supporter of AHEAD almost from day one. His steadfast support for AHEAD's endeavors always reflected his genuine commitment to our organization and its advancement through the years. Through thick and thin, Fred was always there for us with a kind word, an introduction to a potential new supporter, or a generous gift. In 2002, Fred and his wife Ruth provided AHEAD with a challenge grant resulting in the establishment of the Fred & Ruth Griffin Endowment Fund.



Predeceased by her husband, Fred, who died on October 5th, 2008, we are sad to share that Ruth Griffin passed on February 1st, 2018.

To honor and remember Fred, AHEAD has established the Frederick W. Griffin Award (the "Freddie") which will be given annually to a long-term AHEAD contributor who has shown unselfish and consistent support to AHEAD.

Property Management

AHEAD Property Management ACHIEVEMENTS (2018)

- 449** rental apartments in 14 communities in northern NH and VT
- 225** seniors live in safe and warm, serviced housing
- 146** persons with disabilities have housing equipped to meet their needs
- 62** single-parent households live in quality housing
- 42** veterans have their own clean, affordable apartments

AHEAD Property Management ECONOMIC IMPACTS (2018)

- 322** thousand paid in property taxes
- 754** thousand spent for local contractors and purchases
- 160** thousand expended in municipal water and sewer utilities
- 33** different local businesses employ individuals who live in AHEAD properties

AHEAD has properties in the following New Hampshire towns: Berlin, Bethlehem, Colebrook, Franconia, Groveton, Lancaster, Lincoln, Lisbon, Littleton, Whitefield and Woodsville. We also have properties in the following Vermont towns: Newbury and Wells River.

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

AHEAD FINANCIALS - 2018

ASSETS		2018
CURRENT ASSETS		
Cash		\$708,781
Tenant rent, subsidy and other receivables		\$159,553
Accounts receivable, net of allowance for doubtful accounts		\$10,461
Prepaid expenses		\$105,860
Grants receivable		\$82,500
Total Current Assets		\$1,067,155
Tenant Security Deposits		\$126,183
RESTRICTED DEPOSITS		
Construction cash		\$142,848
Tax and Insurance reserves		\$227,020
Replacement reserves		\$1,645,791
Operating reserves		\$537,091
Residual receipts reserves		\$22,371
Mortgage insurance premium reserves		\$10,239
Total Restricted Deposits		\$2,585,360
PROPERTY AND EQUIPMENT at cost, net of accumulated depreciation		\$40,683,701
OTHER ASSETS		
Loans receivable- individuals, net of current portion and allowance for doubtful accounts		\$23,952
Investment in marketable securities, at fair market value		\$773,498
Beneficial interest in perpetual trust		\$36,584
Notes and interest receivable-related parties		\$25,000
Advances from related parties		\$5,818
Total Other Assets		\$864,852
TOTAL ASSETS		\$45,327,251
LIABILITIES & NET ASSETS		2018
CURRENT LIABILITIES		
Current portion of mortgage notes payable		\$291,589
Current portion of capital lease obligation		\$14,738
Lines of credit		\$369,616
Accounts Payable and accrued expenses		\$193,178
Accrued wages and benefits		\$112,600
Prepaid tenant rent		\$42,793
Total Current Liabilities		\$1,024,514
Tenant security deposits		\$126,094
LONG-TERM LIABILITIES		
Mortgage notes payable, net of current portion and unamortized deferred costs		\$19,232,339
Total Long-term Liabilities		\$19,232,339
TOTAL LIABILITIES		\$20,382,947
NET ASSETS		
Without donor restrictions		
Controlling Interest		\$9,569,129
Noncontrolling interest		\$8,166,769
Total net assets without donor restrictions		\$17,735,898
With donor restrictions		\$7,208,406
Total Net Assets		\$24,944,304
TOTAL LIABILITIES & NET ASSETS		\$45,327,251

REVENUE & EXPENSES	Net Assets Without Donor Restrictions			Restricted Net Assets	TOTAL 2018
	Unrestricted	Temp. Restricted	Total		
REVENUE & SUPPORT					
Grants & contributions	\$217,925	-	\$217,925	\$2,339,645	\$2,557,570
Grants- NeighborWorks America	\$252,942	-	\$252,942	-	\$252,942
Real estate rental & related income	\$2,753,439	\$1,506,180	\$4,259,619	-	\$4,259,619
Fees for services	\$223,234	-	\$223,234	-	\$223,234
Interest credit Subsidy	\$45,648	\$19,056	\$64,704	-	\$64,704
Sales- Manufactured & Modular Homes	\$473,062	-	\$473,062	-	\$473,062
In-kind donations	\$18,309	-	\$18,309	-	\$18,309
Other income	\$72,280	\$39,877	\$112,157	-	\$112,157
Interest Income	\$21,458	\$10,751	\$32,209	-	\$32,209
Net assets released from restrictions	\$887,097	-	\$887,097	(\$887,097)	-
Total Revenue & Support	\$4,965,394	\$1,575,864	\$6,541,258	\$1,452,548	\$7,993,806
FUNCTIONAL EXPENSES					
Property Management & Rental Operations*	\$3,117,002	\$2,047,076	\$5,164,078	-	\$5,164,078
Housing Development	\$763,183	-	\$763,183	-	\$763,183
HOC	\$286,042	-	\$286,042	-	\$286,042
Foreclosure Counseling	\$1,080	-	\$1,080	-	\$1,080
Fundraising	\$110,187	-	\$110,187	-	\$110,187
Management & General	\$351,306	-	\$351,306	-	\$351,306
Total Functional Expenses	\$4,628,800	\$2,047,076	\$6,675,876	-	\$6,675,876
*includes depreciation expense of \$1,407,385					
CHANGE IN NET ASSETS Before Non-operating Income & Expenses	\$336,594	(\$471,212)	(\$134,618)	\$1,452,548	\$1,317,930
NON-OPERATING INCOME (Expenses)					
Unrealized (loss) gain on Investments	(\$6,711)	-	(\$6,711)	\$7,261	\$550
(Loss) On Sale of Property and Equipment	(\$39,274)	-	(\$39,274)	-	(\$39,274)
Total Non-operating Income (Expenses)	(\$45,985)	-	(\$45,985)	\$7,261	(\$38,724)
Net Assets released from restrictions used for capital acquisitions	\$3,750,058	-	\$3,750,058	(\$3,750,058)	-
CHANGE IN NET ASSETS	\$4,040,667	(\$471,212)	\$3,569,455	(\$2,290,249)	\$1,279,206
Net Assets, beginning of year	\$5,528,461	\$8,637,982	\$14,166,443	\$9,498,655	\$3,665,098
Net assets, end of year	\$9,569,128	\$8,166,770	\$17,735,898	\$7,208,406	\$4,944,304



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Todd Legard	<i>Maintenance</i>

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Amazonsmile Foundation
Appalachian Stitching Co., LLC
Bank of New Hampshire
BerryDunn
Bethlehem Earth Materials
Bob's Mobil
Byrne Foundation
Caron Building Center
Claremont Savings Bank
Community Development Block Grant
Community Financial Services Group
Complete Medical Lists, LLC-50 Cents at a Time Fund
Coos County Family Health Services
D. G. Roofing, Inc.
Devine Millimet Attorneys at Law
Engineering Ventures, PC
Federal Home Loan Bank of Boston
Fidelity Charitable Gift Fund
Gem Environmental, Inc.
Google Nonprofit Ad
Granite United Way
Graydon Gile Contracting
Heath Construction Consultants, LLC
HEB Engineers, Inc.
HP Cummings
JP Electric
KHEOPS International, Inc.
Ledgeview Fund
Little Village Toy and Book Shop, LLC
Littleton Eye Care Center
Littleton Food Co-Op
Lowe's Home Improvement Center
Lyman Realty
Mascoma Savings Bank
NeighborWorks America
New England Wire Technologies Corp.
NH Charitable Foundation
NH Community Development Finance Authority
NH Housing Finance Authority
North Country Ford
Northeast Employment and Training Organization, Inc.
Northern New England Housing Investment Fund
Northway Bank
Osterman Propane, LLC
Passumpsic Savings Bank
Paypal Giving Fund
Peabody & Smith Realty
Pine State Elevator Corp
Polimeno Realty
R. Joy Moore Living Trust
Samaha, Russell, & Hodgdon, PA
Sherwin-Williams Paint Store
Stonecipher & Clark
Environmental Solutions, LLC
Stripe Donations
The Home Depot
The Linden Foundation, Inc.
The Rowley Agency
Tillotson Fund
Tri-County Community Action Program, Inc.
Union Bank
Woodsville Guaranty Savings Bank



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