



October
2025

Visit our website



 **AHEAD**
AFFORDABLE HOUSING
EDUCATION & DEVELOPMENT

CASH RAFFLE

TICKET

ADMIT ONE
232435678

Get ready to win BIG! AHEAD is excited to announce our Home for the Holidays Raffle where you can take home cash prizes!

GRAND PRIZE

\$20,000

\$100 PER TICKET, ONLY 500 WILL BE SOLD
HURRY, DRAWING IS 12/31/25

WWW.HOMESAHEAD.ORG

TICKET

ADMIT ONE
232435678

TICKET

ADMIT ONE
232435678

Click here to purchase your raffle ticket. Hurry,
only 500 tickets will be sold!

Have you purchased a home after utilizing AHEAD's workshops or 1:1 counseling? We want to hear from you. As a non-profit HUD housing counseling organization, AHEAD's funding is based on how many homeowners we help create. Complete our brief survey form and you will be entered to win a 4-quart Dutch oven. 4 winners will be selected on October 31st from all completed entries.

Are you an AHEAD Homebuyer?



Complete our AHEAD Homebuyer survey and enter to win a 5-quart Dutch oven!



[Click here to complete our homebuyer survey](#)

Financial Tip of the Month



Smart Financial Planning for the Holidays: Tips & Tricks

The holiday season is a joyful time, but it can also bring financial stress if spending isn't managed wisely. With a little planning, you can enjoy the festivities without breaking your budget. Here are some tips and tricks to keep your holiday finances in check:

1. Set a Budget Now

Decide how much you can realistically afford to spend on gifts, travel, food, and activities. Write

Home Maintenance Reminder



October Home Maintenance

Checklist - Fall is here, and October is the perfect month to prepare your home for the colder months ahead. A little seasonal maintenance now can save you money and stress later. Here are some key tasks to tackle this month:

1. Clean Gutters and Downspouts

Falling leaves can clog gutters and cause water damage. Clear them out and make sure downspouts direct water away from your foundation.

2. Check Your Roof

down the total number and break it into categories so you know exactly where your money will go.

2. Make a Gift List (and Stick to It!)

Plan ahead by creating a list of who you're buying for and setting a spending limit for each person. This keeps impulse purchases in check and helps you avoid last-minute overspending.

3. Use Cash or a Prepaid Card

It's easy to overspend with credit cards. Using cash or a prepaid card for holiday shopping ensures you won't go over budget and prevents big bills from hitting in January.

4. Shop Sales and Compare Prices

Take advantage of holiday sales, coupons, and cashback apps. Comparison shopping online can also help you find the best deal without hopping from store to store.

5. Give Creative or DIY Gifts

Homemade treats, personalized crafts, or thoughtful experiences can be more meaningful (and budget-friendly) than store-bought items.

6. Start Saving Now

With the holidays still a few months away, start setting aside a little money each week. Even a small holiday fund adds up quickly.

Look for missing or damaged shingles before winter storms arrive. Addressing small repairs now can prevent costly leaks later.

3. Service Your Heating System

Schedule a professional furnace inspection and replace filters. A tune-up ensures your system runs efficiently and safely when you need it most.

4. Seal Drafts

Check windows and doors for leaks. Adding weatherstripping or caulk keeps cold air out and lowers heating bills.

5. Winterize Outdoor Faucets and Sprinklers

Drain and shut off exterior water lines to prevent frozen pipes. Don't forget to store hoses inside.

6. Test Smoke and Carbon Monoxide Detectors

With heating systems running, it's extra important to ensure your alarms are working properly. Replace batteries if needed.

7. Rake and Mulch Leaves

Instead of letting leaves smother your lawn, rake or mulch them. Mulched leaves can even help nourish your grass.

8. Prep Your Fireplace and Chimney

If you plan to use your fireplace, have your chimney cleaned and inspected for safety. Stock up on firewood and store it in a dry place. By taking care of these October home maintenance tasks, you'll keep your home safe, warm, and energy-efficient throughout the colder months.

Community Partner of the Month



NEED HEALTH INSURANCE?

Foundation for Healthy Communities

Free & unbiased

NH NAVIGATOR

1-877-211-NAVI

New Hampshire's Health Insurance Helpline

Community Partner of the Month-

NH Navigator- NH Navigator is your free, non-biased expert for enrolling in NH Medicaid and the ACA Health Insurance Marketplace.

We do more than just enrollment—we guide you through every step of the application, help you compare plans, and determine if you qualify for financial assistance to lower your monthly costs. Plus, our unique "Coverage to Care" program checks in with you throughout the year to ensure you're satisfied with your plan

and know how to use it!
ACA Open Enrollment runs
November 1st to January 15th. *Enroll
by December 15th to guarantee
coverage starts on January 1st!*
Book your free, confidential
appointment (available by phone or
virtually) with a trained Navigator
today! Call 1-877-211-NAVI or visit
<https://acanavigator.com/nh/home>

Vote for AHEAD for Littleton Food Coop Partner of the Month



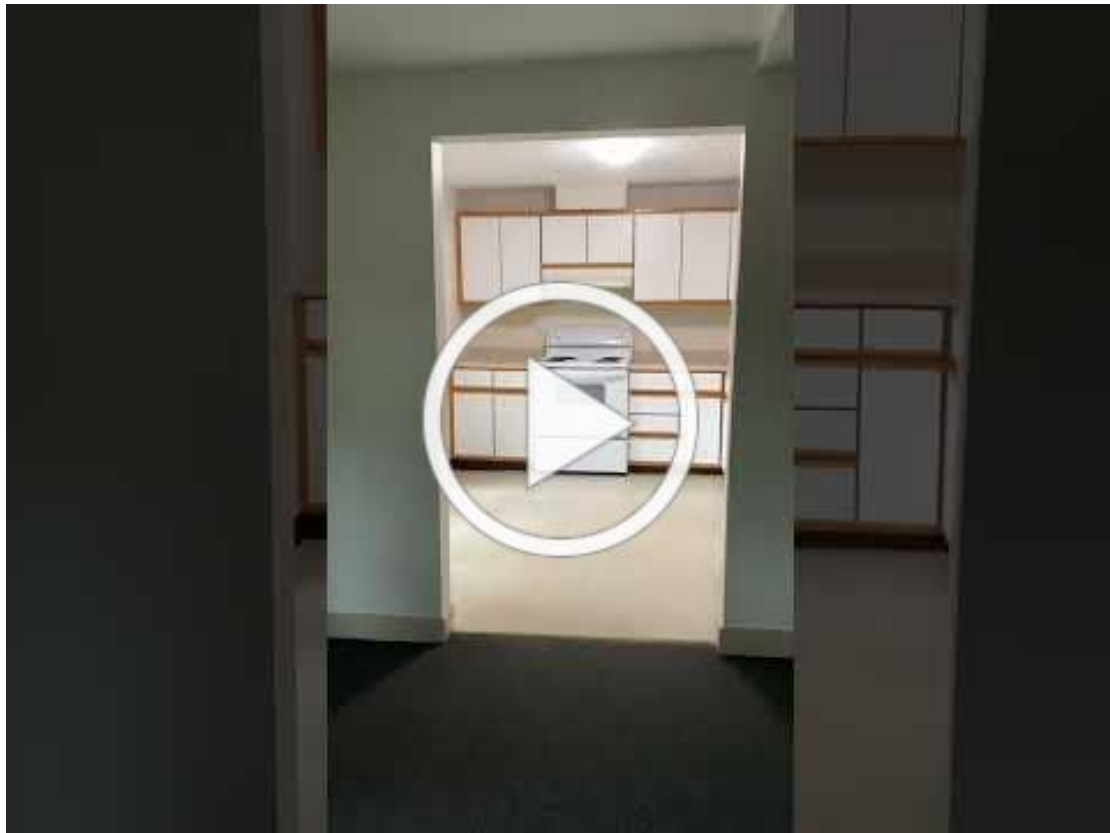
**Support AHEAD as a 2026
Partner of the Month at
Littleton Food Coop!
Voting ends Oct. 5th.**



Take a closer look at....



Bethlehem Pine Manor, Bethlehem NH



Bethlehem Pine Manor was AHEAD's first limited partnership and, at the time, our most ambitious project. These two stately Victorian homes share a Main St. lot and house six families in quaint Bethlehem, in walking distance of shops, restaurants, and downtown Bethlehem. Original capital for this project was raised through Low Income Housing Tax Credits with a limited partnership between AHEAD as managing general partner and Passumpsic Savings Bank and Wells River Savings Bank. We currently have a 3-bedroom apartment available for rent. Apply online

today or [click here to view a video of Bethlehem Pine Manor.](#)

Apply Now

Accepting Applications Now!



NOTRE DAME

BERLIN, NH

**SUBSIDIZED PROPERTIES 30% OF INCOME,
HEAT AND HOT WATER INCLUDED**

1 BEDROOM APARTMENTS AT NOTRE DAME BERLIN

- Must be 62 or older
- Income limits do apply
- On-site laundry
- Limited on-site parking
- Elevator
- Community Room
- Large sitting porch

APPLY NOW

 603-444-1377

 www.homesahead.org



*Call or visit our website
for more information.*

Accepting Applications



BETHLEHEM PINE MANOR

**Community Living in
Bethlehem, NH.**



2 & 3 Bedroom units



Heat included



On-site parking



More Information



info@homesahead.org



603-444-1377



www.homesahead.org



[Click here to apply](#)

Commercial Space Available at Mt. Eustis Commons



OFFICE SPACE RENTALS

Mt. Eustis Commons is home to multiple organizations, non-profits and medical professionals. Located at 262 Cottage St., right off of 1-93 and with easy access to downtown Littleton. Multiple options to suit all business sizes and needs.

- ✓ Handicap Accessibilty & Elevator
- ✓ On-site parking
- ✓ Access to conference room

Contact Us



For More Information
603-421-6124
omardin@homesahead.org



[Click here to view our available spaces](#)

Available Workshops

Secrets of Homebuying
In-person, Littleton, NH
Sat., November 8th
8:00am- 4:00pm
\$99.00 per household.

Secrets of Homebuying



Secrets of Homebuying On-Demand, Self-Paced Enroll & Complete Anytime



Secrets of Homebuying On-Demand

Work at your own pace, anytime,
anywhere
\$79.00 per household.

Budgeting 101 On-Demand, Self-Paced Enroll & Complete Anytime



Budgeting 101 On-Demand

Work at your own pace, anytime,
anywhere
FREE

Financial Recovery On-Demand, Self-Paced Enroll & Complete Anytime



Financial Recovery On-Demand

Work at your own pace, anytime,
anywhere
FREE

Cracking Credit's Code On-Demand

Work at your own pace, anytime,

Cracking Credit's Code
On-Demand, Self-Paced
Enroll & Complete Anytime



anywhere
FREE

Click here to register for a
workshop



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Touch



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