



July 2025

Visit our website

Thanks to our volunteers who rolled up their sleeves and helped during NeighborWorks Week 2025.





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Thank you for your support during  
NH Gives!



**\$1329**

raised of \$3,000 goal

**THANK YOU FOR YOUR SUPPORT  
DURING NH GIVES!**

Let's ensure every Granite Stater  
has a place to call home.

[Donate Now](#)

Did you miss NH Gives but still want to support  
AHEAD? [Click here](#)

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## AHEAD 2025 Annual Meeting





## Financial Tip of the Month



**Student Loan Tips:** Stay on Track with the New Federal Changes  
With recent federal updates to student loan repayment programs, it's more important than ever to stay informed and proactive. Whether you're just entering repayment or restarting after a pause, these tips can help you manage your student loans with confidence:

1. Review Your Repayment Plan  
Federal changes have introduced new income-driven repayment (IDR) options, which may lower your monthly payments and limit interest accrual. Visit [studentaid.gov](https://studentaid.gov) to explore which plan best fits your income and goals.

2. Know Your Servicer  
Loan servicing companies have changed for many borrowers. Log into your account at [studentaid.gov](https://studentaid.gov) to confirm your current loan servicer and make sure your contact information is up to date.

3. Set Up Auto-Pay  
Enrolling in auto-debit can reduce your interest rate by 0.25% and help you avoid missed payments. Check with your loan servicer to set this up securely.

4. Track Your Progress Toward Forgiveness  
If you're working in public service or making income-based payments, make sure your payments are counting toward loan forgiveness. Submit annual employment certification if you're eligible for Public Service Loan Forgiveness (PSLF).

5. Beware of Scams  
Unfortunately, scams targeting student loan borrowers are on the rise. Remember: you never have to pay for help with federal loans. Always use trusted sites like [studentaid.gov](https://studentaid.gov) for guidance. Need help reviewing your student

## Home Maintenance Reminder



### Keep Your Cool – Air Conditioner Care & Recycling

As summer heats up, your air conditioner becomes one of the most important appliances in your home. Proper care not only keeps your space comfortable but also helps your unit run efficiently—saving energy and money. Here's how to keep your AC in top shape, and what to do when it's time to upgrade:

1. Clean or Replace Filters Regularly  
For window and portable units, clean or replace filters every 30–60 days during heavy use. Dirty filters reduce airflow and strain the system, which can increase your energy bills.

2. Wipe Down Coils and Fins  
Dust, dirt, and debris can build up on the evaporator and condenser coils. Use a soft brush or vacuum to gently clean these parts and carefully straighten any bent fins with a fin comb or butter knife.

3. Check Seals and Drainage  
Inspect the seal around window units to make sure no cool air is escaping. Also, check for clogged drains to prevent water from backing up and damaging your unit or window sills.

4. Recycle Responsibly  
Old or broken air conditioners contain refrigerants and other materials that can harm the environment. Never throw them in the trash. Instead:

- Contact your local transfer station or solid waste district for recycling guidelines.
- Ask your utility provider if they offer a refrigerator or AC take-back program (some even offer rebates!).
- Retailers like Home Depot or Best Buy may offer recycling services when you buy a new unit.



loan options? AHEAD's Homeownership Advisors can help! Contact us today to schedule an appointment.

Keeping your air conditioner clean and well-maintained helps extend its lifespan and keeps your home cool all summer long. A little effort now can save you from costly repairs—and even more costly heatwaves—later!

## Community Partner of the Month



### Community Partner of the Month- Boys & Girls Club of the North Country

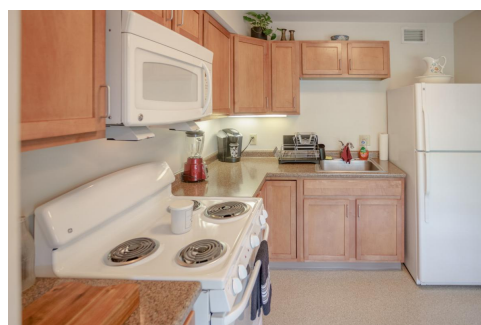
The Boys & Girls Club of the North Country, located in Lisbon, provides high-quality out-of-school-time care in a safe and nurturing environment where kids can grow, learn, and have fun. We are proud to support local families by offering enriching programs during after-school hours, school breaks, and throughout the summer.

Exciting news! This summer, we're beginning renovations that will expand our services to include early childhood care, offering full-time care for infants, toddlers, and preschoolers. If you're interested in joining the waitlist for these new early childhood programs, please reach out to our Area Manager, Melanie Smith, at [msmith@nhyouth.org](mailto:msmith@nhyouth.org).

Enrollment is now open for our 2025–2026 After School Program for children in kindergarten and older! Transportation is provided from Bethlehem, Lafayette, Lisbon, and Littleton schools. Members enjoy a fun, safe, and engaging program with activities ranging from LEGO building and robotics, to arts and crafts, to time in our game room and gym. Register today at <https://tinyurl.com/25-26AfterSchool>. For more information, please contact our Branch Director, Abbey Gagnon, at [agagnon@nhyouth.org](mailto:agagnon@nhyouth.org).

## Take a closer look at....

## Town & Country Apartments



In 2010, AHEAD proudly marked a significant milestone in its mission to provide safe, affordable housing with the celebration of Phase I completion of the Town & Country Family Housing project in Littleton, New Hampshire. Located at both Manns Hill and Cottage Street, Town & Country has grown into a vibrant community for working families in the North Country.

The first phase of the Town & Country development introduced 25 townhouse-style rental units, thoughtfully designed to offer families more than just a place to live. The development reflects AHEAD's commitment to fostering community, stability, and opportunity. Nestled into the scenic hillside of Manns Hill and steps away from the heart of downtown on Cottage Street, the locations were chosen to provide residents with convenient access to schools, services, and employment centers while maintaining a sense of neighborhood and natural beauty.

Townhouse-style living brought a new standard to affordable rentals in the region—each unit offering space, comfort, and dignity for families who needed it most. The project quickly became a cornerstone of AHEAD's broader effort to ensure housing affordability in northern New Hampshire.

Following the success of Phase I, AHEAD broke ground on Phase II in the fall of 2011.

This second phase added an additional 23 units to the community, reinforcing the organization's long-term commitment to addressing the growing need for family housing in Littleton and surrounding areas.

Together, both phases created a 48-unit community that not only helps meet the critical demand for affordable rentals but also supports a vision where housing acts as a foundation for personal and economic growth.

Town & Country represents more than a housing project—it's a lasting investment in families, futures, and the strength of the Littleton community. With beautifully maintained grounds, accessible units, and thoughtful integration into the surrounding neighborhoods, Town & Country stands as a model of what affordable housing can look like when it's built

with care and purpose.

As housing challenges continue to evolve across New Hampshire, AHEAD's Town & Country property remains a testament to the power of nonprofit development and community-driven solutions. For families who call it home, it's more than shelter—it's a place where they can thrive. For more information about our Town & Country apartments call our office at 603-444-1377 or email [info@homesahead.org](mailto:info@homesahead.org).

## We're building our waitlists

Accepting Applications  
**WOODSVILLE MAPLE WALNUT**

Community living in  
Woodsville, NH

- 1, 2 & 3 Bedroom units
- Heat included
- Laundry room

More Information  
• [info@homesahead.org](mailto:info@homesahead.org)  
• 603-444-1377  
• [www.homesahead.org](http://www.homesahead.org)



**SPEAR HOUSE**

**WELLS RIVER, VT**  
CURRENTLY ACCEPTING APPLICATIONS

- 1 & 2 bedroom units
- On-site laundry
- Heat included
- On-site parking

**APPLY NOW**

603-444-1377  
[www.homesahead.org](http://www.homesahead.org)

Call or visit our website  
for more information.



[Click here to apply](#)

## AHEAD's Pathways to Homeownership program makes a difference!





Hello,

I just wanted to reach out to thank AHEAD and all of you wonderful people working there. We received a grant last year to pay the closing costs of the home we were buying in order to become a permanent placement for our (at the time) foster kiddos, as our home at the time did not have enough bedrooms. Their adoption became finalized this week and we are officially a family of 7!! This would not have been possible without the help of AHEAD and we are so grateful!!



[Click here to learn more about our downpayment assistance program](#)

## Available Workshops

Secrets of Homebuying



Secrets of Homebuying  
In-person- Littleton, NH  
Saturday, July 12th  
8:00am- 4:00pm  
\$99.00 per household.

Secrets of Homebuying  
On-Demand

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



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, Self-Paced  
Enroll & Complete Anytime



**Cracking Credit's Code**  
On-Demand  
Work at your own pace, anytime,  
anywhere  
FREE

[Click here to register for a  
workshop](#)

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Information](#)

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262 Cottage St. Suite 130  
Littleton, NH 03561  
[www.homesahead.org](http://www.homesahead.org)

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