



February 2025

Visit our
website

Dear Friends and Partners,
Housing is more than just a place to live—it's the foundation for stable families, thriving communities, and economic opportunity. Yet, across the country, the rising cost of rent and homeownership is pushing too many individuals and families into financial hardship, housing insecurity, or even homelessness. Access to safe, affordable housing is essential for workers, seniors, and young families striving to build a better future. It strengthens our economy, fosters social equity, and ensures that no one has to choose between paying rent and putting food on the table. That's why we need your support. Whether through advocacy, policy changes, or community efforts, together we can expand affordable housing opportunities and create lasting solutions. One free way to help AHEAD is simply by subscribing and sharing this newsletter or social media posts. Links to subscribe can be found below. Join us in making a difference!

VOTE for AHEAD

We'd like your votes for The Bangor Savings Bank Foundation Community Matters More program! This free, simple way is a great way to help affordable housing programs at AHEAD. It only takes a moment, and you can vote online at bangor.com/cmm

Help us receive a grant from The Bangor Savings Bank Foundation!



Please write in:

AHEAD

Vote now at bangor.com/cmm



News

Office/Commerical Space available for rent at Mt. Eustis Commons (former Littleton Hospital)

Do you need an office space? Maybe you are thinking of starting a yoga or dance studio? Are you a photographer looking for studio space? AHEAD has several different sized offices available for rent. Conveniently located right off of I-93, Mt. Eustis Commons is the perfect space for your business. This handicap accessible building has two elevators, with plenty of free parking for your staff and customers. Tenants of Mt. Eustis Commons also have the option to use AHEAD's large conference room with Smart Board for meetings. To view our available offices, click [here](#). For more information on sizes and prices contact Olivia Mardin



OFFICE SPACE RENTALS

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

- Handicap Accessibility & Elevator
- On-site parking
- Access to conference room

Contact Us

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



Financial Tip of the Month



Valentine's Day is just around the corner. At first glance, this event may seem financially harmless, but did you know that Americans spend on average around \$24 billion on Valentine's Day and it's estimated that 1 in 3 people will have to put their Valentine's Day spending on credit cards? According to the National Retail Federation, most American's spend between \$150-\$200 on Valentine's Day. Let's break that down in terms of credit card payments and fees.

\$200 on credit card at average 19.2% interest—most people have at least \$1,000 in pre-existing credit card debt. \$1200 new balance of credit, monthly interest cost \$19.08 By only paying your minimum payment—it will take you 92 months to pay off this card, and you'll pay over \$1100 in interest!

If you'd like to play around with your credit card balances/interest rates and figure out how much interest is costing you and how long it will take you to pay things off, check out this link [here](#).

Home Maintenance Reminder



To keep your refrigerator in tiptop shape and save energy, clean the refrigerator condenser coils located in the back or on the bottom of the appliance.

Shortcuts: Use a vacuum to clean coils (just make sure to pop on the upholstery attachment first). While you're at it, vacuum the floor under and behind the fridge, too. Then, shove a duster or refrigerator coil brush (about \$5 and designed for this exact purpose) between the coils, and clean the rest of the dust, hair, and dirt still clinging to the coils.

And while you're at it take some time to clean your dryer too! Clean the duct that connects the back of your dryer to outside vents. If you don't, lint and other debris could decrease your dryer's efficiency, increase energy bills, and even cause fires. Also, make sure birds and other animals haven't made a home in your warm and toasty vent.

Shortcuts: Twice a year, use a leaf blower to remove lint and debris from ducts. Also, cover the outside vents with a fine mesh screen so birds and bugs don't nest in ducts.

Community Partner of the Month



Community Partner of the Month- Gorham Community Learning Center

The Gorham Community Learning Center has been proudly serving families of northern New Hampshire since 1978. We are always looking for ways to better serve our community and over the years, we have gone through multiple expansion efforts in order to care for more children. In 2017, we added an infant classroom, allowing us to offer care for children as young as 6 weeks old. We provide toddler care, preschool, Prek and school age care as well, caring for children as old as 12. In 2023, we established a PreK classroom at Edward Fenn Elementary school which provided an additional 24 childcare spots. One year later, we established a Pre-K program at Milan village school, which allowed us to provide full day care for an additional 20 children. Thanks to AHEAD, CDBG, NBRC, Granite United Way, Danny Dagesse, Neil and Louise Tillotson Fund, and numerous other supporters, we are currently working on our biggest expansion yet! Our center will be relocating to a larger building, which will house our infant, toddler, and preschool programs, nearly doubling our capacity for enrollment among those age groups. We are currently in the very beginning stages of securing a contractor to complete the necessary renovations in order to make our new building a safe, welcoming, licensing compliant facility that fosters early learning, strong relationships, and high-quality childcare.

[Click here to learn more about the Gorham Community Learning Center.](#)

Take a closer look at....

Notre Dame Apartments



In December 2014, AHEAD celebrated the completion of Notre Dame Apartments, a 33 Unit Senior Housing project in Berlin, NH, culminating a community-driven effort to rehabilitate the historic Notre Dame School. The former school has been converted to 33 units of service enriched housing for low-income seniors. AHEAD is proud of this effort, which is important not only as a senior housing project, but also as the centerpiece to revitalizing a distressed neighborhood. A group of Notre Dame alumni formed the "Project Rescue" group in 2003 to save the building, which had been vacant for many years and suffered damage from arson. The City of Berlin, working with the Environmental Protection Agency, spent more than \$800,000 to remove hazardous materials from the site prior to the building's restoration. AHEAD took over development of the project from Tri-County CAP in January 2013. The project's \$7.78 million funding package included over \$5 million raised in low income and historic tax credits. Notre Dame Apartments feature on-site laundry, community room and sitting porch.

How do I apply for an AHEAD apartment?

A common question we receive is, "How can I apply for an AHEAD apartment"? The easiest and fastest way is to use the new online rental application portal by visiting our website [here](#), choose a property you are interested in and then click Applicant Login, from there you will register to create a username and password. Once you start your initial application you will be able to select

How to apply?



additional properties you want to apply to. For more information about AHEAD apartments or to have an application mailed to you, email AHEAD at info@homesahead.org.

Current Vacancies



NORTHERN LIGHTS

BERLIN, NH

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

CURRENTLY 1 BEDROOM & STUDIO AVAILABLE AT NORTHERN LIGHTS, BERLIN

- Must be 62 or older or disabled (no age requirement).
- Income limits do apply
- On-site laundry
- Off-site parking
- Elevator
- Community Room
- Large sitting porch

APPLY NOW

603-444-1377

www.homesahead.org

 **AHEAD**
Affordable Housing

Call or visit our website for more information.



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

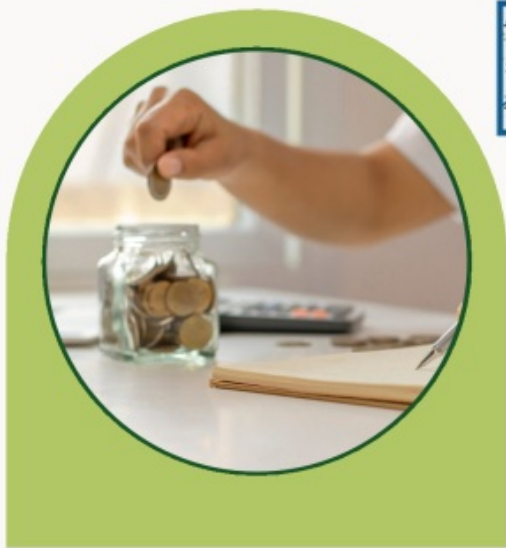
APPLY NOW

603-444-1377

www.homesahead.org

 **AHEAD**
Affordable Housing

Call or visit our website for more information.



New Hampshire
**STATEWIDE
FAMILY
ENGAGEMENT
CENTER**



SAVE THE DATES!



Scan here
to register

FINANCIAL LITERACY SERIES

Start the journey to financial confidence with a fun and interactive series. Get the tools and tips you need to navigate the financial side of higher education. Don't miss these engaging and informative events! All workshops will be held at the Berlin Rec Center.

Tues. Feb 4th @6pm

Kickoff Event-
Financial Literacy Game
Night

Tues. Feb 11th @6pm

Where Did My Money Go?
Understanding paychecks,
bank accounts, taxes, and the
federal and state tax system.

Tues. Feb 25th @6pm

Your Financial Future Part 1
Making and managing a budget
for home, schooling, and life.

Tues. Mar 4th @6pm

Your Financial Future Part 2
Understanding credit, debt, and
credit scores.

For more information



Ann Auger
auger@compactnh.org

[Click here to register](#)

Available Workshops

**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, 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](#)

[Apartment Application](#)

[Homeownership
Information](#)

[Donate Here](#)



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