



January 2025

Visit our
website

Happy New Year

Exciting News for the New Year!

As we welcome the new year, we're thrilled to introduce our refreshed newsletter format, designed to keep you better informed and connected. In addition to our usual updates on workshop schedules and apartment vacancies, we're now adding even more valuable content:

- Financial Tips to help you manage your household budget.
- Home Maintenance Reminders to keep your space in top shape.
- A Closer Look at Our Rental Properties, with insights into what makes each one special.
- A Spotlight on Local Nonprofits, showcasing the incredible work being done to strengthen our communities.

We believe housing is a cornerstone of well-being, and we're excited to share this knowledge and support with you. Feel free to forward this newsletter to your friends, family, and co-workers—after all, housing impacts us all!

Thank you for being part of our community!

News

Pathways to Homeownership down payment program expands to Grafton County

With newly secured funding from County the program will now extend its reach to eligible homebuyers throughout Grafton County. This expansion, branded as Pathways to Homeownership II, allows eligible buyers to receive 5% of purchase



price, up to \$20,000 in down payment assistance when buying a home in Grafton County. Participants must be employed within the county, purchasing a primary residence there, and have a household income at or below 120% of the Area Median Income (AMI).

The Pathways to Homeownership program offers a forgivable grant as assistance, emphasizing sustainable homeownership within New Hampshire's communities. This expansion builds upon the original Pathways to Homeownership I program, funded by the Neil & Louise Tillotson Fund, which supports homebuyers in Coös County as well as the towns of Bethlehem and Littleton, NH.

As part of the program requirements, all interested buyers must complete AHEAD's "Secrets of Homebuying" workshop, along with a minimum of one hour of one-on-one HUD housing counseling provided by AHEAD's certified counselors. This counseling provides valuable financial education, budgeting skills, and credit improvement strategies, empowering participants to succeed as long-term homeowners. As a HUD-approved agency, AHEAD ensures clients receive unbiased guidance tailored to their best interests.

Since its founding in 1991, AHEAD has served the communities of Northern New Hampshire, offering affordable housing, financial education workshops, individualized counseling, and foreclosure prevention support. With over 500 rental units currently under management across Grafton and Coös counties, AHEAD remains committed to helping community members achieve financial stability and sustainable homeownership.

[Learn more here](#)

Financial Tip of the Month



January is a great time to refresh your household budget. Start by reviewing your last 3 months of bank and credit card statements and really analyze your spending habits, especially subscriptions. For more information or help with your household budget contact an

Home Maintenance Reminder



Prevent exposed pipes from freezing as temperatures drop. A frozen pipe can crack or burst, flooding your home. If you're planning a winter vacation, don't forget to wrap pipes with heat tape you can control with a thermostat. And if you haven't turned off water to

AHEAD Housing Counselor for free
1:1 budget counseling.

outdoor spigots yet, consider
yourself lucky—if they haven't yet
burst, shut off water valves and open
spigots to drain existing water.

Community Partner of the Month



Foundation for
Healthy Communities

NH NAVIGATOR



Community Partner of the Month- NH Foundation for Healthy Communities

The NH Navigator project, an initiative of the Foundation for Healthy Communities, provides free, personalized assistance to help people in New Hampshire connect with health insurance options through NH Medicaid and the ACA Marketplace. Our trained navigators meet with individuals and families over the phone, virtually or in person— wherever is most convenient—to guide them through enrollment and explain health insurance concepts in clear, unbiased terms.

Our navigators are dedicated to serving people across the state, from reviewing available plans to assisting with eligibility and enrollment forms and even providing post- enrollment services such as using coverage to get care. Navigators can also assist people in helping enroll in or renew Medicaid CHIP coverage. In addition to one-on-one help, the navigators provide outreach and education in order to make health insurance more accessible to the many diverse communities in NH.

Julee Monahan is the Rural Coordinator for the NH Navigator program, serving the North Country region of the state. In this role, she is committed to educating and supporting Granite Staters in New Hampshire's Tri-County area, helping them access and maintain comprehensive, affordable health coverage. Julee leads outreach efforts, hosts and attends events and fosters relationships with key stakeholders and community partners, all while building new connections. Her focus is on assisting uninsured individuals and families in historically underserved rural communities, guiding them toward health coverage options through the Marketplace, Medicaid and CHIP. Her specialties include working with rural populations, the aging population under 65, individuals facing income insecurity and those seeking coverage for mental health or substance use disorder (SUD/AUD) treatment. A lifelong resident of Coos County in New Hampshire's North Country, Julee has a personal understanding of the needs and concerns of her surrounding area "Up North." You can email her at jmonahan@healthynh.org or call/text her at #603-805-9805.

For assistance, or to learn more, contact NH Navigator at nhnavigator@healthynh.org or 1-877-211-NAVI.

[Click here to learn more about NH Navigator](#)

Take a closer look at....

Community Living at Llyod's Hills



Built in 2021, Community Living at Llyod's Hills is nestled just outside the village of Bethlehem, and short walk from Bethlehem Elementary School, Bethlehem Library, restaurants and shops. Llyod's Hills offers 14 2-bedroom apartments and 14 3-bedroom units in a two-story townhouse style apartment. Rents are \$1,100 - \$1,800 based on household income. Apartments include washer/dryer hookups. Amenities included in rent are heat and water.

How Long Are Our Waitlists?

A common question we receive is, "How long are your waitlists?" The honest answer is, we don't know. Waitlist times can vary greatly because we can't predict when someone will decide to move out of an apartment.

That's why we always recommend submitting an application and getting on the waitlist as soon as you're interested in one of our AHEAD apartments. The earlier you're on the list, the better your chances when a vacancy arises!

For more information about AHEAD

We're building our waitlist.



apartments or to download a rental application, [click here](#).

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

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
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Available Workshops

Secrets of Homebuying
via Zoom 2-day



Secrets of Homebuying
via Zoom 2 Day
Saturday, January 11th &
Sunday, January 12th
8:00am- 11:30am
\$49.00 per household. Must attend
both days to receive certificate.

Secrets of Homebuying
On-Demand
Work at your own pace, anytime,

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