



2022

ANNUAL REPORT

BRINGING PEOPLE HOME SINCE 1991

AHEAD'S VALUES

Adaptive: We balance social responsibility with reasonable risk-taking to meet our commitments in a changing world and align services to respond to market changes, customer needs, and new opportunities.

Collaborative: We embrace our partnerships which invest in our communities and strengthen our collective impact.

Diverse & Inclusive: We seek to ensure the highest possible level of inclusion and cultural sensitivity in our workplace, properties, and through our governance.

Ethical: We hold ourselves to the highest standards and conduct our business, programs and activities with honesty, integrity and transparency to the people we serve.

Excellence: We always strive for quality in all that we do.

Innovative: We are a leader and creative catalyst for positive change in rural New Hampshire.

Passionate: We care about our neighbors and the communities they live in.

Responsible: We manage our resources ethically and sustainably.

Visionary: We imagine and see opportunities where others do not.



VISION

“ AHEAD envisions healthy communities where residents choose to live, work, invest and grow. ”

MISSION

“ AHEAD creates pathways to safe, affordable housing which strengthens and revitalizes rural communities. ”



LEADERSHIP REPORT

HARRISON KANZLER, EXECUTIVE DIRECTOR

SUSAN RETZ, BOARD CHAIR

To the friends of AHEAD,

2022 was a bittersweet year for AHEAD. We said goodbye to our longtime and well-loved Executive Director Michael Clafin, and we are happy to welcome our new Executive Director, Harrison Kanzler. Our board also saw a change in leadership as longtime member Martha McLeod ended her term as Board Chair and Susan Retz was voted into the position.

We are excited to be working together on one of our area's biggest issues. We both come from diverse backgrounds in housing that bring a varied approach and new vision to the issues of housing. We have already started connecting and working with our communities and partners to ensure that the solutions we bring to the table are rightsized and targeted to the specific needs of our communities. We will actively promote and advocate for the North Country on both the state and federal level to bring needed focus and attention to the variety of housing and workforce development issues we face.

The end of 2022 also saw the end of our current strategic plan and we are already working towards creating a new 2023-2025 strategic plan. Our new plan will be based on our dedication to better understanding and acknowledging race, diversity, equity, and inclusion (REDI). AHEAD is working on REDI specific programming, approaches, and reviews of our policies and procedures to make sure we are serving everyone in the community as best suits their needs and are working to provide a safe and welcoming environment to any who wish to call the North Country home.

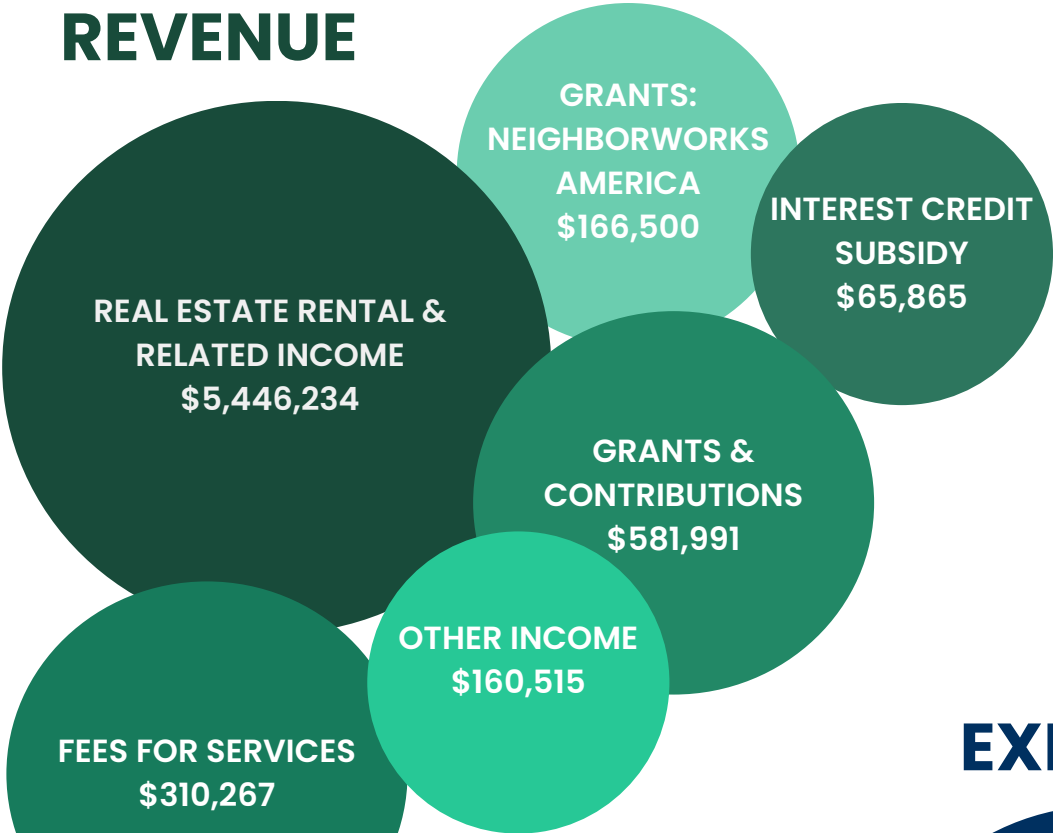
We look forward to working with our friends, partners, residents, communities, and supporters in 2023 to design and implement a strategic plan for the next three years that will bring about the changes and vision that we need. As always, we will continue to serve the North Country to the best of our ability.

Sincerely,
Susan Retz and Harrison Kanzler
Board Chair and Executive Director

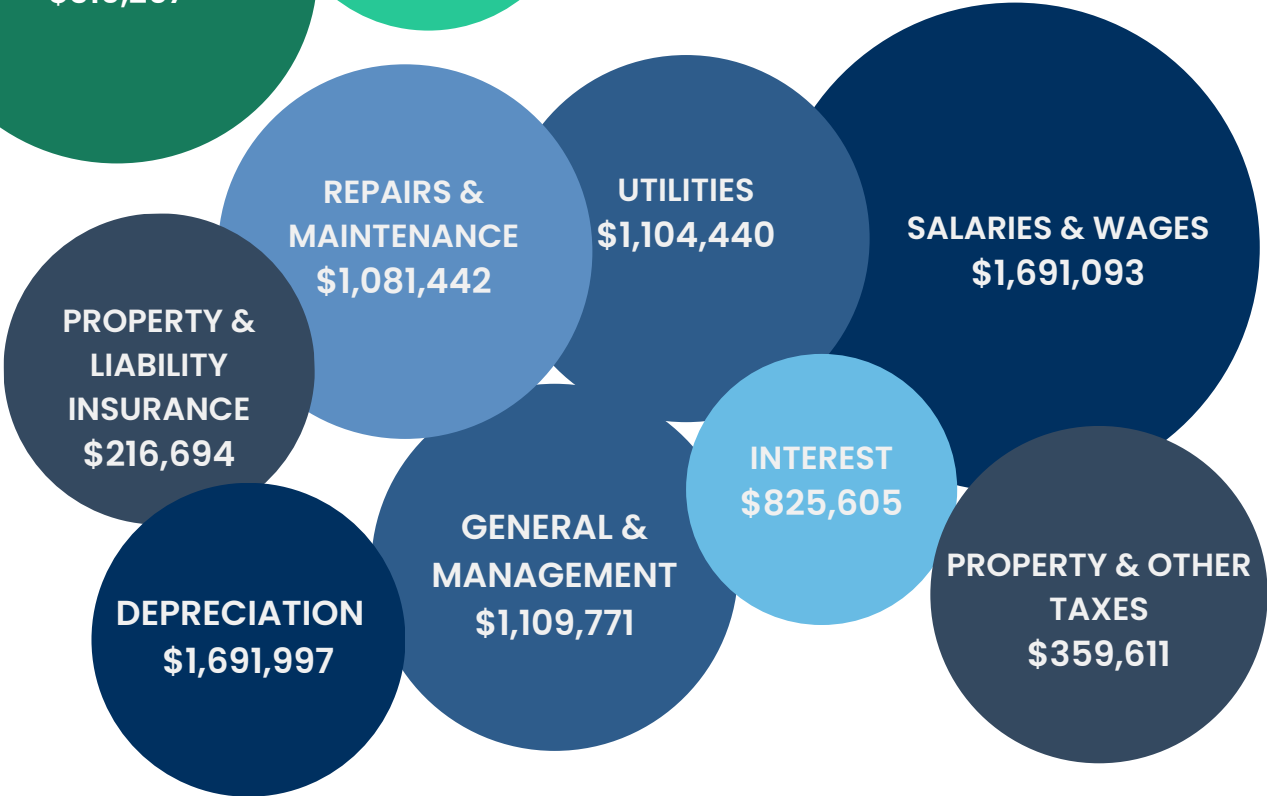


AHEAD FINANCIALS 2022

REVENUE



EXPENSES



AHEAD'S NEIGHBORWORKS HOMEOWNERSHIP CENTER

54 HOMEBUYER EDUCATION WORKSHOP PARTICIPANTS
64 FINANCIAL LITERACY WORKSHOP PARTICIPANTS
10 HOMEBUYERS CREATED
1,153 HOUSEHOLDS RECEIVED FORECLOSURE COUNSELING

AHEAD WORKSHOPS

- SECRETS OF HOMEBUYING
- INTRO TO HOMEOWNERSHIP
- HOMEBUYING FOR THE SELF-EMPLOYED
- BUDGETING 101
- BUDGETING TIPS & TRICKS
- CRACKING CREDIT'S CODE
- AVOIDING FINANCIAL SCAMS
- EXTREME COUPONING
- STUDENT LOAN REPAYMENT
- DEBT FREE HOLIDAY BUDGET
- FAIR HOUSING
- READY TO RENT

AHEAD SERVICES

- PRE-PURCHASE COUNSELING
- BUDGET COUNSELING
- CREDIT COUNSELING
- FORECLOSURE COUNSELING
- USDA 502 LOAN PACKAGING



AHEAD'S RENTAL PROPERTIES

AHEAD CURRENTLY MANAGES OVER 500 UNITS OF AFFORDABLE MULTIFAMILY RENTAL HOUSING IN ELEVEN NORTHERN 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. BELOW IS A LIST OF OUR CURRENT RENTAL LOCATIONS.

SENIOR HOUSING

BEATTIE HOUSE - LITTLETON, NH
NOTRE DAME APARTMENTS - BERLIN, NH

SUBSIDIZED HOUSING

AMMONOOSUC GREEN MAIN BUILDING - LITTLETON, NH
AMMONOOSUC GREEN ON AMMONOOSUC STREET - LITTLETON, NH
LISBON FAMILY HOUSING - LISBON, NH
MCKEE INN - LANCASTER, NH
GROVETON HOUSING - GROVETON, NH
HIGHLAND HOUSE - WHITEFIELD, NH
NORTHERN LIGHTS HOUSING - BERLIN, NH
LISBON INN - LISBON, NH
LINCOLN GREEN APARTMENTS - LINCOLN, NH
MONADNOCK VILLAGE - COLEBROOK, NH
WOODSVILLE OPERA BLOCK - WOODSVILLE, NH
SPEAR HOUSE & SPEAR HOUSE APARTMENTS - WELLS RIVER, VT
MONTEBELLO HILL APARTMENTS - NEWBURY, VT

AFFORDABLE HOUSING

BETHLEHEM PINE MANOR - BETHLEHEM, NH
COMMUNITY LIVING AT LLOYD'S HILLS - BETHLEHEM, NH
FRANCONIA - FRANCONIA, NH
LITTLETON SOUTH WEST ON SOUTH STREET - LITTLETON, NH
LITTLETON SOUTH WEST ON WEST MAIN STREET - LITTLETON, NH
LITTLETON TOWN & COUNTRY ON COUNTRY LANE - LITTLETON, NH
LITTLETON TOWN & COUNTRY ON COTTAGE STREET - LITTLETON, NH
LITTLETON TOWN & COUNTRY ON ELY STREET - LITTLETON, NH
WHITEFIELD - WHITEFIELD, NH
WOODSVILLE MAPLE WALNUT - WOODSVILLE, NH

2022 PROPERTY MANAGEMENT RESIDENT IMPACTS

- Over 500 apartments in Northern NH and VT
- 300+ seniors live in safe and warm housing
- 150+ persons with disabilities have housing equipped to meet their needs
- 80 single-parent households live in quality housing
- 50 veterans have their own clean, affordable apartments

2022 PROPERTY MANAGEMENT ECONOMIC IMPACTS

- \$462,000 paid in property taxes
- \$796,000 spent for local contractors and purchases
- \$1.3 million expended in municipal water, sewer and utilities
- Over 50 local businesses employ individuals who live in AHEAD properties



WORDS OF APPRECIATION

"I SIMPLY CANNOT EXPRESS ENOUGH GRATITUDE AND APPRECIATION FOR WHAT YOUR ORGANIZATION HAS BEEN ABLE TO DO FOR ME AND MY FAMILY. YOU KEPT US FROM BECOMING HOMELESS. YOU GAVE ME THE ABILITY TO SAVE MY HOUSE, WHICH I WORKED SO HARD TO GET. AFTER MONTHS OF NOT SLEEPING, LOSING MY HAIR AND ANXIOUSLY BITING MY NAILS - I CAN FINALLY TAKE A DEEP BREATH. I CAN BREATHE AGAIN! THANK YOU FOR DOING ALL YOU COULD TO HELP ME AND MY CHILDREN. - ASHLEY W."

"THANK YOU FOR ALL THAT YOU HAVE DONE FOR ME AND THE MANY OTHERS IN NEED OF YOUR INCREDIBLE AND KIND SERVICES. THERE ARE NO WORDS THAT CAN EXPRESS THE RELIEF I FEEL AND THE HEAVY BURDEN OF DEBT THAT HAS BEEN LIFTED FROM MY SHOULDERS. YOU HAVE BEEN SO HELPFUL AND KIND THROUGH THE ENTIRE PROCESS AND INCREDIBLY HELPFUL. EVERYDAY I WAKE UP NOW WITH A NEW HOPE FOR THE DAY TO COME AND EACH STEP IS NOW A WHOLE LOT LIGHTER FOR ME. -ELAINA V."



SPECIAL THANKS TO OUR DONORS

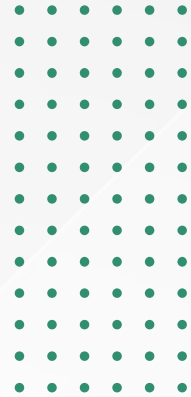
Erica Antonucci
Nicole Barrett
Suzanne Beauchesne & Bob Lesmerises
Lissa Boissonneault
Roy & Donna Brewster
Kathleen Buto
Benjamin & Alberta Chase
Mary Chase
Peter & Abbie Chase
William Church & Sarah Turtle
Mike & Alice Clafin
Francis & Rosemary Collins
Greg & Margo Connors
Peter & Margaret Corey
Edith Crocker McKown
Joe Cushing
Florence Darby
Fran Day
Ned Densmore & Kathie Lovett
Sarah & Mark Desrochers
Tom Eyman
Bridget & Phil Freudenberger
Russ & Linda Gaitskill
Robert and Mary Ellen Gilbert
Christine Harper-Fahey & Frederic Fahey
Bertha Harris

Wendy Hazlett
Mark & Gretchen Hesler
Paul Higginson
Steve & Beth Horan
Christine Jessen
Mia Joiner-Moore & Elizabeth Moore
Mark & Diane MacDonald
Martha & Richard McLeod
John Muehlke Jr.
Robert & Alice Muh
Joy Noel
Robert & Lois Peraino
Steve Plant
Susan Retz & Charles Lovett
Carl & Joan Schafer
Jim & Marie Snyder
Jon & Lisa Sparkman
Dan Stannard
Kaela Tavares
Chris & Wendy Thayer
Diane & Richard Tiffany
Ben Tilton
Alycia Vosinek
Bob & Linda Warden
Rick Weinberg
Charles & Paula Wolcott



2022 BOARD OF DIRECTORS

SUSAN RETZ – PRESIDENT
MARK HESLER – VICE PRESIDENT
CHRISTINE JESSEN – TREASURER
MARK MACDONALD – SECRETARY
ERICA ANTONUCCI
BARBARA ASHLEY
LOUISE CAOQUETTE
FRAN DAY
MARTHA MCLEOD
KAELA TAVARES
BEN TILTON



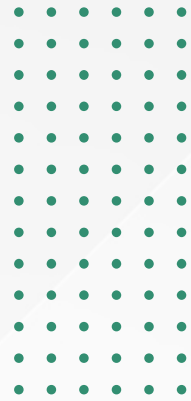
“FOR ME, BEING PASSIONATE ABOUT HOUSING STEMS FROM PASSION FOR THE PEOPLE AND PLACES THAT MAKE UP OUR NEIGHBORHOODS AND COMMUNITIES. HAVING A SAFE AND AFFORDABLE PLACE TO CALL HOME HAS HUGE IMPACTS ON OUR FUTURES AS INDIVIDUAL, AS FAMILIES, AND AS A WHOLE. TODAY, THERE ARE TOO FEW OF THOSE SAFE, ATTRACTIVE, AND AFFORDABLE HOMES IN OUR AREA.

AHEAD DIVES DEEPLY INTO THIS TOPIC AND BRING TOGETHER FANTASTIC STAFF, THOUGHTFUL PARTNERS, AND CARING BOARD MEMBERS TO EXPLORE AND CREATE SOLUTIONS TO HELP PEOPLE GET INTO THAT SORT OF HOUSING. THE SORT OF HOUSING THAT GIVES PEOPLE A SPACE TO THRIVE. BY BUILDING NEW UNITS, KEEPING QUALITY RENTALS, PROVIDING HOMEOWNERSHIP ASSISTANCE, AND LEANING INTO THE HOUSING NEEDS OF FOLKS, AHEAD MAKES A MEASURABLE DIFFERENCE IN PEOPLE’S LIVES AND THE SUCCESS OF OUR COMMUNITIES. I AM THANKFUL TO BE PART OF THE AHEAD COMMUNITY AND HONORED TO SERVE ON ITS BOARD OF DIRECTORS.”

~KAELA TAVARES, BOARD MEMBER



2022 STAFF



AIMEE HOPKINS - CONTROLLER (FORMER)
AMY LURVEY - HOMEOWNERSHIP ADVISOR
ANNA BRIGGS - PROPERTY MANAGER
ANNETTE NELSON - ACCOUNTS PAYABLE MANAGER
CARLA ALLEN - CONTROLLER/ FINANCE DIRECTOR
CHAD ZANES - MAINTENANCE TECHNICIAN
CONNIE HAINES - ACCOUNTING ASSISTANT
CRAIG CAVAGNARO - MAINTENANCE TECHNICIAN (FORMER)
THOMAS DUCHARME - MAINTENANCE TECHNICIAN (FORMER)
ERIC HARTLEN - MAINTENANCE TECHNICIAN
HARRISON KANZLER - EXECUTIVE DIRECTOR
HELEN PRISHWALKO - CUSTODIAN/MAINTENANCE TECHNICIAN
JAMES FAIRBANKS - MAINTENANCE TECHNICIAN
JAMES REYNOLDS - MAINTENANCE TECHNICIAN(FORMER)
JIM HICKS - MAINTENANCE TECHNICIAN (FORMER)
JOSHUA ROBINSON - FACILITIES COORDINATOR
JOY NOEL - DIRECTOR OF OPERATIONS
JULIE FREDRICK - PM ADMINISTRATIVE ASSISTANT(FORMER)
KAREN FAGNANT - HOMEOWNERSHIP ADVISOR
KAREN FARQUHARSON - COMPLIANCE COORDINATOR
KELLY CARSON - SENIOR HOMEOWNERSHIP ADVISOR
KRIS MARDIN - OCCUPANCY SPECIALIST
LARRY BERG - DIRECTOR OF DEVELOPMENT
LEOLA JENKINS - FACILITIES COORDINATOR(FORMER)
LOLA KINNEY - CUSTODIAN(FORMER)
LUTHER KINNEY -DIRECTOR OF PROPERTY MANAGEMENT(FORMER)
MARI DEBLOIS - HOMEOWNERSHIP ADVISOR
MARYBETH ROBINSON - DIRECTOR OF PROPERTY MANAGEMENT
MATT MANNING - DIRECTOR OF HOMEOWNERSHIP CENTER(FORMER)
MEGAN NILE - INTAKE SPECIALIST/CASE MANAGER
MELISSA BLOOD - ASSET MANAGER
MICHAEL CLAFLIN - EXECUTIVE DIRECTOR (RETIRED)
MICHAEL MCLAIN - MAINTENANCE TECHNICIAN
MICHELLE JACKSON - RESIDENT SERVICES COORDINATOR
PAUL SAVARD - MAINTENANCE TECHNICIAN
PEGGY FELLOW- PM ADMINSTRATIVE ASSISTANT (FORMER)
RICHARD TALOTTA - MAINTENANCE TECHNICIAN (FORMER)
ROBERT MIDDLETON - MAINTENANCE TECHNICIAN
SAMANTHA MARSHALL - DIRECTOR OF PROGRAMMING & COMMUNICATIONS
STEVE ALLEN - MAINTENANCE TECHNICIAN (FORMER)
TODD LEGARD - MAINTENANCE TECHNICIAN





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