

## APPENDIX

This appendix is arranged in two sections, Organizational Development and Fundraising, each arranged in chronological order.

### Proposed Project Timetable

#### Components:

1. Analysis of regional housing rehabilitation needs and services
2. Examination of alternatives
3. Preparation of report on recommended actions
4. Presentation of draft report to providers/funding agencies; comment period
5. Presentation of final report to providers/funders
6. Implementation of recommended actions
7. Presentation of final C.E.D. project report

#### Timetable:

1. December 1990/January 1991 - Creation and distribution of survey instruments
2. February/March 1991 - Collection and analysis of survey data
3. April/May 1991 - Examination of alternatives
4. June/July 1991 - Preparation of report on recommended actions; discuss recommendations with affected parties
5. August/September 1991 - Presentation of report to affected providers/funders; consensus building, etc.
6. October 1991 onward - Implementation
7. December 1991 - Preparation of final C.E.D. work/study project report
8. January 1992 - Presentation

North Country Housing Finance Survey

Name of your institution: \_\_\_\_\_

Name of officer completing survey: \_\_\_\_\_

1. What is your current interest rate on home improvement loans? \_\_\_\_\_ %

2. Maximum loan period? \_\_\_\_\_ months

3. Do you require collateral other than the improvement itself?

Yes: \_\_\_\_\_ No: \_\_\_\_\_ Sometimes: \_\_\_\_\_

4. How do you monitor the work's progress? \_\_\_\_\_  
\_\_\_\_\_

5. Do you make purchase/renovation mortgages?

Yes: \_\_\_\_\_ No: \_\_\_\_\_

6. If so, are the criteria different than for conventional mortgages?

Yes: \_\_\_\_\_ No: \_\_\_\_\_

7. Do you encourage "sweat equity" work? Yes: \_\_\_\_\_ No: \_\_\_\_\_

If yes, how do you encourage such work? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. In your institution's experience, do homeowner-built projects turn out more or less as well as contractor-built ones?

Yes: \_\_\_\_\_ No: \_\_\_\_\_

9. In general, do you find that many low or moderate income households qualify for your home improvement loans?

Yes: \_\_\_\_\_ No: \_\_\_\_\_

10. What is/are the most common reason(s) for low or moderate income applicants being denied credit? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

11. Are defaults more or less common on home improvement loans than on other types of loans?

More: \_\_\_\_\_ Less: \_\_\_\_\_ The same: \_\_\_\_\_

12. Once they are granted credit, are low or moderate income borrowers more likely to default than other borrowers?

Yes:\_\_\_\_\_

No:\_\_\_\_\_

13. Do you feel that your community has a need for a borrower/homeowner education program?

Yes:\_\_\_\_\_

No:\_\_\_\_\_

Not sure:\_\_\_\_\_

14. Would your institution participate (along with other lending institutions, realtors, contractors, etc.) in such a program?

Yes:\_\_\_\_\_

No:\_\_\_\_\_

Not sure:\_\_\_\_\_

15. At this time, is your institution holding title to an abnormally high number of "distressed" single- and/or multi-family properties?

Yes:\_\_\_\_\_

No:\_\_\_\_\_

16. Would your institution be interested in participating in a program designed to rehabilitate (when necessary) these homes and actively seek out low and moderate income families to purchase them?

Yes:\_\_\_\_\_

No:\_\_\_\_\_

17. Does your institution currently have a "reverse annuity" mortgage program for the elderly?

Yes:\_\_\_\_\_

No:\_\_\_\_\_

18. Has such a program been considered?

Yes:\_\_\_\_\_

No:\_\_\_\_\_

19. What does your institution consider to be the major credit needs of the community it serves? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

20. Other comments or suggestions: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Please return the completed survey form to: David Wood, Community Development Director, North Country Council, 65 Main St., Littleton, NH 03561. Thank you very much for you cooperation.



## North Country Housing Finance Survey: Results

Number of banks solicited: 11

Number responding: 9

Question #1 asked about current interest rates, and the information is no longer relevant due to drastic rate declines. However, the two responding major banks are either not lending (Dartmouth has made two loans in the past three months, each with cash as collateral) or have rates/conditions that are absurd (Fleet has a personal loan structured as follows: up to \$2,500 gets a rate of 20%; up to 5,000 gets 18%; up to 10,000 gets 16%; etc.).

Question #2: The maximum loan period for a home improvement loan is five years, offered by five banks. Four banks offered only mortgage loans for home improvements.

Question #3: Three banks always require collateral other than the improvement itself; four others require it sometimes.

Question #4: Only four banks inspect the work during the home improvement process, and none of these uses qualified a inspector.

Question #5: Seven of the respondents make combined purchase/renovation mortgages; two do not.

Question #6: Only one of the above seven has stricter criteria for a purchase/renovation mortgage.

Questions #7 & 8: Only two banks, Peoples Bank of Littleton and Berlin City Bank encourage sweat equity work by their borrowers. Peoples does so through appraisals and inspections; Berlin City by including the value of the labor into the equity injection and the loan to value ratio.

Question #9: Only three of the banks offering home improvement loans find that low or moderate income borrowers regularly qualify for their home improvement loans; one of the banks offering only mortgage loans finds this. Further analysis shows that these four banks offer either very low rates, require no collateral, or both.

Question #10: The most frequently cited reason for lower income borrowers being denied credit was a poor debt-to-income ratio (7); coming in second (2) was a poor credit history. Interestingly, only one cited lack of a downpayment as a major stumbling block.

Question #11: Six bankers found the home improvement loans are less likely to be defaulted on; three felt them to be no different than any other loans.

**North Country Housing Finance Survey: Results, Page 2**

**Question #12:** Only one bank found that lower income borrowers are more likely to default on their loans than higher income ones.

**Questions #13 & 14:** Seven bankers feel that there is a need for a borrower education program in their area and all seven stated their willingness to participate in such a program.

**Question #15:** Five admitted to holding larger than normal numbers of "distressed" real estate loans.

**Question #16:** Eight indicated their enthusiasm for a program to rehabilitate so-called OREO properties and make them available to low and moderate income households.

**Questions #17 & 18:** Only one of the banks currently is servicing a "reverse annuity" mortgage; two others have considered this type of loan.

**Question #19:** The major credit needs of the community?

- Affordable housing (4)
- Financial counseling (2)
- Real estate mortgages (2)
- Debt consolidation (2)
- Consumer needs (2)
- Municipal government needs (1)
- Automobile loans (1)
- Small business needs (1)
- Affordable mobile home lots (1)

April 17, 1991

To: Board of Directors, NCC  
From: David Wood, CD Director

Re: Community Development Department's future

As most of you know, the advantages and disadvantages of NCC's continued administration of CDBG projects have been debated at all levels of the organization for quite some time. Although Cheri and I have worked very hard over the past two years to improve the efficiency and decrease the liability of the programs, to some extent administrative difficulty is the "nature of the beast".

Some of the problems encountered by our CDBG program over the years are as follows:

1. As presently conducted, the CDBG Program is inconsistent with the evolving mission, role, scope and objectives of the Council
2. NCC lacks the resources to help its communities develop community development strategies, and few communities develop them on their own
3. NCC has to date been unable to budget funds for community development project development, resulting in virtually accidental project planning and no opportunity for growth
4. With no community development philosophy, local funding support, or community involvement, towns don't take responsibility for their programs, and as a result are quick to reject ownership of them when problems arise, leaving the Council to shoulder all liability for any such problems
5. The housing programs especially are "band-aid" projects, which neither provide long-term benefit nor guarantee lasting affordability. Not nearly enough of the housing project funds are recaptured and re-used for similar purposes
6. Start-up costs and costs associated with large payrolls present significant cash flow problems for the Council, and the Council's overhead similarly places difficult financial constraints on the budgets of the programs through the indirect cost allocations
7. Far too great a percentage of a CDBG program's chance for success depends upon environmental and political factors beyond the Council's control. For example, the nature of the CDBG grant cycle offers little job security for the CDBG staff, making staff turnover a constant threat

All of the above-mentioned factors and more demand a serious re-inspection of the Council's role in community development work. I have been performing that re-evaluation for several months now from my own perspective as CD Director, and I have attempted to look at the situation from as many different angles as possible, in order to get a comprehensive picture. In the process, I have interviewed Larry Kelly (executive director of Tri-County CAP), Christine Owre (Director of NCHC), Bill Ray (OSP), and have talked with Preston on numerous occasions. These discussions were undertaken to assess the capabilities and desires of other organizations as they relate to the community development niche which NCC currently fills, and to assure that the creation of a new organization to better fill that niche would have the blessings of those other players.

Larry and Christine couldn't have been more supportive of the theory of a new organization, although each is acutely aware of the critical role funding sources play in these matters. Both Larry and Christine are enthusiastic about the potential for cooperative ventures as well, and neither feels the least bit threatened by the possibility of an NCC "spin-off" organization. Bill Ray is equally supportive, but cautions that an organization cannot both administer and be the recipient of a CDBG project, necessitating another entity's acting as an administrator in certain cases.

Preston is both concerned for the welfare of the affected NCC employees and for the financial health of the Council itself. He also is not entirely sure yet what role(s) he feels the Council should be playing in the future, so it is understandable for him to feel some ambivalence at this point, not knowing where all the pieces of the puzzle fit. However, I believe he has confidence in our abilities and is gaining confidence in our opportunities for continued cooperation in the future.

Probably the most important factor in this equation is me. For many years, I have been an activist and an advocate for the less fortunate. Over the past five years, I have worked countless unpaid hours on behalf of the Council (as many of you well know), but I have done so more for the benefit of our low income "clients" than for the Council itself. The Council's CD staff is not made up of bureaucrats and technicians, but of caring people dedicated to helping those of low and moderate income. Far too often, the Council's mandated goals of assisting municipal governments come into conflict with our departmental goals of helping the poor. This statement is not meant to be judgmental, but factual: although both purposes are worthy, they often can come into conflict, and it is usually inappropriate for the regional planning commission to be seen as an opponent of a member municipality. And therein lies the rub: the true goals of community development are not being well-served under the current system, in which advocates often must subordinate what they truly believe in for political and/or financial reasons.

The past two or three years have been long and frustrating for me, both because of a never ending workload and because of the Council's various political, financial, and philosophical problems. Despite my regular requests for a project development budget, the community development department has never received any funds for this purpose. Although the opportunities have been there (EDA, Targeted Block Grant, annual dues) the CD department has been treated like a poor cousin. Moreover, the department has been used as a scapegoat for years as well: on paper, our bookkeeper can show you that our department has lost thousands of dollars over the past few years, but the reality is that the department has been the organizational cash cow since its inception. Whenever Council funds were short, the CDBG program and its infamous indirect costs were there to be billed to. And from my point of view, it has been a case of "all take and no give" for far too long.

The timing of this proposal is critical, both in terms of the Council's internal structure and in terms of the opportunities which exist for the CD department if it evolves into another entity: for example, Congress has recently passed a landmark piece of legislation called the Cranston-Gonzalez Affordable Housing Act. Among other things, the Act has earmarked funding for Community Housing Development Organizations (CHDO's), a particular type of nonprofit organization. The Council is not a CHDO, and neither can it become one. It is important that there be a CHDO in the region, however, as these organizations will clearly be at the center of HUD's new national housing strategy.

During the past few months, both as part of my continuing education (I am working towards a master's degree in community economic development) and as part of my ongoing commitment to community development in our region, I have interviewed the officers responsible for community reinvestment at ten regional banks, and will have done so at every bank in the region soon. My conversations with the various bankers made one thing abundantly clear: there is a dire need for a variety of housing and related services in this region **right now**, and I believe that a community development corporation, not a regional planning commission, is the ideal vehicle for creating and implementing those services.

What type of services are needed? For example, every banker I have interviewed thus far has bemoaned the lack of basic financial management skills in the typical low or moderate income borrower. Almost every bank refuses to lend for "sweat equity", or homeowner-built, projects, and there are many single- and multi-family homes which could well be available to low and moderate income families under a variety of different models such as community land trusts, residential co-ops, and lease/purchase options. What this region needs is an organization whose sole purpose is to deal with issues of this type, and I propose to create that organization by "spinning off" the Council's community development department.

Internally, it is probably the ideal time for the Council to spin off its CD department. On April 18th, we will know the results of the 1991 CDBG application scoring, and NCC's fiscal year begins July 1st. This scenario will allow for an appropriate amount of planning to be done for the transition and will assure a fiscally sound changeover. Many of the necessary changes would ideally be merely academic; for example, we would like to be able to continue to use our current office space, subletting from NCC. On a case-by-case basis, the new organization would pay directly for a variety of services which currently are part of the CDBG indirect rate. As for the current CDBG grants, the transition period would be structured so as to accommodate their successful completion.

I envision this organization working closely with the Council on a variety of projects, especially in economic development. A perfect example of this kind of cooperative effort is the "Working Capital" micro-enterprise development program which Liz Gillett is currently training to administer. There is a very similar housing rehabilitation program called "self-help rehab", which has been implemented successfully in other regions of the country. Since the projects are so similar, the two organizations (and the individuals being served) can benefit from sharing our resources and expertise in administering the two programs.

Like the Council, this new organization will be a membership-based organization, but unlike the Council, its base will begin with individuals, businesses, and community groups, rather than with municipalities. As a matter of fact, the Cranston-Gonzalez Act requires that a Community Housing Development Organization have a board of directors whose make-up is at least one-third low income persons, and at least two-thirds individuals who are not representatives of local governments. As a 501(c)(3) nonprofit charitable organization, the new entity will be able to raise funds from a variety of sources unavailable to a regional planning commission as well, giving it the opportunity to have a more varied (and thus more stable) funding base. Moreover, although the new entity may share individual members of its board with NCC, its corporate decision-making will be completely independent.

Given the Council's unstable situation during the past few years and given the recommendations in Gerry Coogan's report, you might imagine that I have been preparing for this eventuality for quite some time. Until recently, however, I haven't been entirely convinced that the Council was an inappropriate vehicle for community development advocacy. Moreover, until I began my studies in community economic development last September, I didn't feel that I possessed the technical expertise necessary to create and maintain an independent advocacy organization. Lastly, the region's economic conditions have steadily worsened to the point that such an organization is no longer a convenience, but rather an absolute necessity in the North Country's struggle for economic stability, with resultant benefits for all of its citizens.

The creation of this new organization will have positive effects for the Council as well. No longer will planners be judged on how well a town's housing rehabilitation program is progressing. The ongoing debate over which side of the organization has its fiscal house in order will be silenced by the separation of the financial information into two different fiscal structures, allowing for a much more realistic budgeting process. NCC will be able to re-establish itself as a research and technical assistance agency, which is apparently more in keeping with its mission, as re-defined by the board last year. On the other hand, the newly created organization will be able to perform its services from the perspective of an advocate for its clients, much like the community action agencies do. Moreover, whenever the Council has a project it would like to implement but which might have adverse political consequences, it will be able to do so at arm's length by cooperating with the newly formed "action organization".

I have tried to examine this idea as objectively as possible, not only from my departmental and personal perspective, but also from the Council's point of view, and it is clear that the biggest question for the Council is the financial one. Once the CDBG grant awards are announced on April 18th, that issue will be fairly straightforward to deal with. The key element in the equation is CDBG's indirect costs, which will need to be converted to direct expenses for the new entity. In other words, all NCC services currently billed to CDBG on an indirect basis will have to be contracted directly. The new corporation will then have its own internal indirect cost formula. The cost of some of these services (bookkeeping, secretarial, and the copier, for example) will need to be studied to arrive at an equitable solution.

Preston has expressed some concern about the possibility of the new entity competing with the Council in certain areas, particularly economic development. My response is, first of all, that economic development is not the primary focus of the proposed organization, but that the philosophy of community economic development, which I wholeheartedly embrace, is a holistic one. Housing programs for lower income families are ultimately a waste if we treat the symptoms without working on the cause. The philosophy of the new organization will be to get things done, not to argue about who should have ownership of them.

A perfect example of this philosophy is the thrift store idea that I have been working on with Emily, Marghi Seymour, and my wife Cindy. The idea behind the project is to see it happen here, not necessarily to be the ones to do it. We have found another group, headed by Dennis Daigle of the Catholic Charities, which has been spinning its wheels trying to create a thrift store, and we are offering them support and technical assistance to make it happen. We are not at all interested in competing with this group; we simply want to help in whatever way we can. There are plenty of projects out there for everyone, and a myriad of reasons why we

should work together. We should be worried about empowering the people and the communities, not about jockeying for power among ourselves. To this end, I envision the Board of Directors of the new organization consisting of the executive director of CAP, the director of NCHC, the executive director of NCC, a staff member of the new organization, a banker, a businessperson, an attorney, an educator or church leader, and four low income persons (one-third low income representation is required by HUD for the aforementioned CHDO's). I believe this kind of representation will serve to promote interagency cooperation and diffuse any concerns about political infighting.

Included with this proposal is a rough timetable for the transition period, which will probably take much of the next fiscal year, given the overlap of the CDBG contracts and the volume of work which the changeover will necessitate. I have made no projections to this point concerning the cost of creating such an organization, nor where the funding should come from, but I am certainly aware that there indeed will be costs incurred. Once the Board has given its blessing to the venture in a theoretical sense, I will begin working on that phase of the process. I have also include some examples of projects which I foresee this new organization implementing. I hope the Board will understand that this proposal has neither been frivolously considered nor hastily prepared, and that the concept be given thoughtful consideration more as a natural evolution and enhancement of the Council's role in the region than as a radical change. Thank you very much.

David Wood  
Community Development Director



## NCC Board Proposal

These are a few of the projects which I envision the Northern New Hampshire Community Development Coalition implementing.

1. The first major project is a comprehensive solution to a variety of housing problems, including bank-owned real estate, consumer credit difficulties, and lack of homeowner/buyer education and support. With the cooperation of area banks, realtors, construction materials suppliers, etc., I have been working on a type of homeownership incubator program, pointing towards a start-up in the fall and a CDBG application next January for a targeted community or group of communities.
2. I am working with Larry Kelly, Pat Muzzey of Consumer Credit Counseling, and the region's banks to establish some sort of outreach credit education/counseling program for this area.
3. I am hoping to establish an affordable housing trust/revolving loan fund for housing rehabilitation, working first with those municipalities which have funds on hand which they have recaptured from previous CDBG projects.
4. I am looking to establish a community land trust for the northern New Hampshire region for both single- and multi-family homes.
5. I am hoping to create a "self-help rehab" program for low and moderate income homeowners, as discussed briefly in the proposal.
6. I hope to help establish a tenants' rights and landlord/tenant mediation organization.
7. I hope to work with Liz Matott, area banks, and anyone else to establish a revolving loan fund for small businesses. I am not in any way interested in administering such a fund, but merely want to help it happen.

## NCC Board Proposal

### TIME LINE FOR CD SPIN-OFF IMPLEMENTATION

4/18/91	CDBG grant awards announced
4/26/91	NCC Board of Directors' retreat - review proposal
5/1-5/24	Draft NCC and Community Development Budgets
6/26/91	NCC BOD approves spin-off proposal and budgets
7/1/91	Begin billing all NCC indirect charges to CDBG as direct; install independent CD telephone system, etc.  Controller to begin providing CD department cash flows, P & L Statements, etc. as well as an accurate accounting of her hours billed to CDBG  Begin creation of 501(C)(3) - legal work, financial planning, board development, membership, fund raising, etc. This process will take several months to complete.
3/31/92	Creation/development of 501(C)(3) completed
7/1/92	Complete restructuring of CD department and transfer of staff as appropriate to new entity.

April 18, 1991, 10:00pm

#### Addendum to NCC Board of Directors Proposal

Much of this argument became academic this afternoon at about 3:30, when the New Hampshire CDBG grant awards for the next fiscal year were announced. We had applied for four of our "bread-and-butter" \$350,000 housing rehabilitation grants, which is approximately our yearly average, as well as two public facility grants. The housing applications were basically solid (two were very strong), and we expected to be reasonably successful. Much to our dismay, none of our housing programs was funded, leaving me in a mild state of shock.

To put this in perspective, we currently have a staff consisting of two supervisors (myself and the CD Administrator), three full-time rehab specialists, and two full-time and one part-time office managers. Without a significant influx of capital from a revenue source other than CDBG, we will be reduced to a staff of one by this time next year. This calamity has at least solved one problem: the question of whether our department should be "allowed" to spin off has now been rendered effectively moot. The process has just started itself, and in third gear at that. I'm beginning to wonder if I'm doing this project or if it's doing me. Stay tuned, sports fans!

## Great Northern Affordable Housing Trust

### POTENTIAL PARTICIPANTS IN REGIONAL CORE FOUNDING GROUPS

#### Coos County Region:

Vickie Bunnell - Attorney, Chair of Board of Selectmen (Columbia)\*  
Mary Day - Elderly, Low Income Housing Advocate (Stewartstown)\*  
Larry Kelly - Executive Director, Tri-County CAP (Berlin)  
Peggy Moon - Low Income Activist who works with the handicapped  
(Stewartstown)  
Dianna Corrigan - Low Income single parent child care provider  
(Lancaster)  
Tim Frizzell - Banker (Colebrook)  
Ron Roberts - Property Manager, Homeless Advocate (Lancaster)  
Lucy Wyman - Activist, Journalist (Lancaster)  
Bette-Jo Scott - Attorney, NH Legal Assistance (Berlin)

#### Northern Grafton Region:

Mike Graham - Insurance Agent, Housing Advocate (Haverhill)  
Rev. Susan Hoffman - Pastor, Church of Christ (Franconia)  
Christine Latulip - Banker (Littleton)  
Ted Wilkinson - Low Income Housing Advocate (Bethlehem)\*  
Gerald Winn - Realtor, C.E.D. Program Graduate (Littleton)\*  
Cheri Brown - Community Development Administrator (Bath)\*  
Ray Lobdell - Environmental Planner (Landaff)  
Francis McCarron - Entrepreneur, Advocate, Selectman (Woodstock)\*  
Deborah Maes - Home Economist, U.N.H. Cooperative Extension Service  
(Grafton County)\*

\* Already contacted and willing to participate

June 17, 1991

Ms. Cheryl J. Brown  
Community Development Administrator  
North Country Council, Inc.  
65 Main St.  
Littleton, NH 03561

Dear Cheri:

Since 1984, North Country Council has been the region's strongest advocate and provider of affordable housing opportunities for low and moderate income families. Through its administration of HUD Community Development Block Grant housing programs, the Council has secured millions of dollars for member municipalities, resulting in the substantial rehabilitation of upwards of 400 low and moderate income housing units from Haverhill to Pittsburg, from Dalton to Woodstock.

That era is coming to an end. Rule changes favoring long-term affordability over the relatively short-term benefits derived from rehab projects have sounded the death knell for the basic North Country housing programs. For example, although the four housing rehab applications the Council submitted for area towns this year scored higher than many in the past, not a single one was funded. Yet the North Country's need for housing services for its low and moderate income residents continues unabated: a study conducted in Stratford during December, 1990, for example, revealed housing conditions as seriously deteriorated as any I have ever seen.

What does the disappearance of the housing rehab programs mean to affordable housing efforts in the North Country? It means that when the present housing rehab programs in Stark, Colebrook, Columbia, Clarksville, and Wentworth are completed in December of this year, the Council will no longer be able to assist its towns with the affordable housing needs of their low and moderate income residents. Moreover, no other organization currently exists in this region to fill those needs. Without drastic action, the least affluent, most isolated region in the state will be faced with a grim affordable housing future indeed.

I am writing to ask you to help me fill the pending void by participating in one of two core groups being formed to work towards creating a new nonprofit housing organization designed specifically to address these serious housing needs. The two core

groups (one in Coos County and the other in northern Grafton County) each will consist of 8 to 15 members, representing a broad cross-section of concerned citizens (a list of those who have agreed to join the effort is included with this letter, and I will be asking each of you for additional names of potential participants).

What is this conceptual non-profit housing organization? It is tentatively called the Great Northern Affordable Housing Trust, and its mission is to assist lower income North Country people to secure decent, safe, sanitary, and affordable housing through education, cooperative energy, and empowerment. The affordable housing trust idea is a logical progression of the conservation land trust: just as a conservation land trust protects valuable open land from speculative development, so also does an affordable housing trust protect housing from speculation.

During the past ten years, a variety of affordable housing options have been created throughout the country, and the proposed trust will explore all of them, adapting the most appropriate for our region and its people. Among the most innovative and attractive alternative housing options are: tenant cooperatives (both for mobile home parks and for multifamily buildings), community land trusts, limited equity condominiums, and mutual housing associations.

To varying degrees, these models are designed to fill the traditional gaps between rental housing and single-family homeownership, and all are designed to stabilize the speculative nature of housing costs by using mechanisms designed to assure affordability for generations to come (I have included brief descriptions of each model for your information). There are other elements to the affordable housing problem as well, such as the issue of how to help lower income families maintain the housing they already own. An innovative program called "mutual self-help rehab", a team sweat equity concept, has a great deal of potential in this area.

I know that each of you is probably already involved in far too many other civic, professional, and personal responsibilities, and I pledge that your efforts on behalf of affordable housing will not be wasted. To that end, I will be gradually relinquishing my role as the Council's community development director over the coming months, in order to devote an increasing amount of time to this vital project; by October, I expect to be working towards the affordable housing trust on a full-time basis. Moreover, I promise to make your time and efforts productive: meetings will begin and end on time and will be organized for maximum productivity and shared participation.

I am acutely aware of the commitment I am asking from each of you on behalf of the region's less fortunate residents, and I will strive at all times to ensure that your volunteer efforts make a real and lasting positive impact on the lives of low and moderate income North Country families. Thanks for considering this challenge. I am looking forward to working with you. See you on June 25th!

Yours Truly,

David Wood  
Community Development Director

COOS COUNTY CORE ORGANIZING GROUP

Vicki Bunnell

P.O. Box 253

Colebrook, NH 03576

(603) 237-8111

\*\*\*\*\*

Shirley O. Buteau

Extension Educator

U.N.H. Cooperative Extension - Coos County

148 Main St.

Lancaster, NH 03584

(603) 788-4961

\*\*\*\*\*

Dianna Corrigan

28 Mechanic St.

Lancaster, NH 03584

(603) 788-4470

\*\*\*\*\*

Mary Day

P.O. Box 328

West Stewartstown, NH 03597

(603) 246-8927

\*\*\*\*\*

Duncan Estabrooks

Route 115A

Jefferson, NH 03583

(603) 586-4433

\*\*\*\*\*

Timothy Frizzell

Commercial Loan Officer

First NH Bank - Colebrook

P.O. Box 19

Colebrook, NH 03576

(603) 237-5577

\*\*\*\*\*

Phil Guiser

Tri-County CAP Weatherization

220 Main St.

Berlin, NH 03570

(800) 552-4617

\*\*\*\*\*

Margaret Moon

RR #2, Box 415

Colebrook, NH 03576

(603) 246-3552

\*\*\*\*\*

Ron Roberts

North Country Property Management

86 Main St.

Lancaster, NH 03584

(603) 788-2578

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Gerard Routhier  
S.V.P. Center  
153 Grafton St.  
Berlin, NH 03570  
(603) 752-7778

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NORTHERN GRAFTON COUNTY CORE ORGANIZING GROUP

Cheryl J. Brown  
Community Development Administrator  
North Country Council, Inc.  
65 Main St.  
Littleton, NH 03561  
(603) 444-6303

\*\*\*\*\*

Michael Graham  
P.O. Box 174  
Woodsville, NH 03785  
(603) 747-3186

\*\*\*\*\*

Christine Latulip  
Vice-President  
Peoples National Bank of Littleton  
Main St.  
Littleton, NH 03561  
(603) 444-5333

\*\*\*\*\*

Raymond Lobdell  
Lobdell Associates  
RD #1, Box #50  
Landaff, NH 03585  
(603) 838-6880

\*\*\*\*\*

Deborah Maes  
Home Economist  
U.N.H. Cooperative Extension - Grafton County  
Grafton County Courthouse Building, Route 10  
North Haverhill, NH 03774  
(603) 787-6944

\*\*\*\*\*

Francis P. McCarron  
Route 3  
Woodstock, NH 03293  
(603) 745-3820

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Tony Poekert  
New Hampshire Catholic Charities  
P.O. Box #323  
Littleton, NH 03561  
(603) 444-7727

\*\*\*\*\*

John Simpson  
NH Job Training Council  
26 Meadow Plaza  
Littleton, NH 03561  
(603) 444-5433

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NORTHERN GRAFTON COUNTY GROUP - PAGE 2

Leslie C. Warren  
P.O. Box #33  
Bethlehem, NH 03574  
(603) 869-3357

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Ted Wilkinson  
RFD #1, Box #194  
Littleton, NH 03561  
(603) 444-5598

\*\*\*\*\*

Gerald Winn  
Century 21 Winn Associates  
34 Meadow St.  
Littleton, NH 03561  
(603) 444-7781

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COOS COUNTY AFFORDABLE HOUSING COMMITTEE

INITIAL MEETING

DATE: THURSDAY, JUNE 27, 1991

TIME: 7:00 PM

PLACE: COLONEL TOWN COMMUNITY CENTER, LANCASTER. Turn onto High Street (the Siwooganock Bank is on the corner) from Main St. and continue to the corner of Summer Street. The Community Center is on the left, and parking is available behind the building off Summer Street.

AGENDA:

Introductions

Anecdotal Housing Needs Assessments: What are the affordable housing problems facing low and moderate income Coos County residents?

Alternative Affordable Housing Models: Mutual housing, resident cooperatives, community land trusts, self-help rehab, revolving loan funds, etc.

The Community Housing Development Organization: What is it? What will it do? Who will operate it? Is it a lot of work? Is it worth the effort?

Funding Issues: Where will the money come from? What will it cost to operate an organization such as this?

The Next Step: Where do we go from here? Is this a good committee size? What kind of structure should the committee have? When and where shall we meet next?

Adjourn at 8:30 PM

If you have any questions, comments, or cannot attend the meeting, please call David Wood at 444-6303 (days) or 869-2480 (evenings and weekends).

## COMMUNITY LAND TRUSTS

A Community Land Trust is a housing model which is designed to guarantee permanent affordability, while at the same time offering residents the opportunity to build equity. The land trust model was developed approximately ten years ago in an effort to combat real estate speculation and gentrification in low and moderate income neighborhoods.

A Community Land Trust purchases a residential property, retains ownership of the land, and sells the building to a qualified low or moderate income person or family. The land trust leases the land to the owner of the building at an amount adequate to cover taxes and any other minimal carrying costs. As much of the cost of housing is in the land, this arrangement results in a significant reduction in the cost of the home. In return, the purchaser of the home agrees to a "shared equity" clause in the deed and gives a right of first refusal to the land trust in the event that the home is sold to a non-family member.

The shared equity agreement can take a variety of forms: tying the future sale price to the rate of inflation or granting a fixed percentage of a sale price to the land trust are two examples. As community land trusts must rely, especially in their formative stages, on public subsidies, the principle of shared equity is a very important element, assuring that those subsidies will benefit low and moderate income persons for generations to come.

## HOUSING COOPERATIVES

Housing Cooperatives are owned and managed by their residents. These cooperatives take two basic forms: joint ownership of multifamily buildings and joint ownership of mobile home parks. Over 600,000 people in the United States live in housing co-ops, and there are over 700 cooperative housing units in New Hampshire alone. Cooperative ownership offers more security of tenancy and lower cost than comparable rental housing. Co-ops are democratic, and their members build equity through their monthly housing payments.

In a shared equity co-op, either a community land trust may own the land under the building or the entire property may be sold to the resident cooperative with deed restrictions preventing speculative resale. As in the community land trust model, the principle is to keep the housing affordable to low and moderate income households in perpetuity. In a mobile home park cooperative, the cooperative typically owns only the land and infrastructure; the mobile homes are individually owned. Moreover, there is usually no equity appreciation in the ownership of the land. Co-op members more or less rent the lots from themselves, typically at substantial savings over for-profit parks.

Prospective co-op members participate in a screening, interview process and training prior to joining. Once approved by the co-op, new members purchase a share in the co-op (similar to a security deposit). The cooperative's membership establishes rules and regulations, including monthly payment amounts, on the basis of one household, one vote. Monthly payments cover the co-op's mortgage, taxes, insurance, maintenance, and a reserve set-aside for future improvements and unforeseen expenses. When a co-op member moves out, the other members buy back the member's share and select a new member.

## MUTUAL HOUSING

Mutual housing is a permanent housing resource that offers residents security of tenure, long-term affordability, a voice in the operation of the housing, and an opportunity to be part of a stable, supportive community. Although mutual housing operates much like tenant cooperatives, the biggest difference is that resident members build no equity.

A mutual housing association is a 501(c)(3) non-profit organization which develops, owns, and manages new and existing affordable housing in the community interest. Association membership is composed of current and potential residents, local government officials, and community leaders, with the majority always being the current and potential residents.

A portion of the rent paid to the association by residents is earmarked for future association acquisitions and development, helping to ensure a future supply of affordable housing for the region.

## MUTUAL HOUSING INCUBATORS

If we view housing options on a scale beginning with renting in a multifamily building (least desirable) and ending with single family homeownership (most desirable), mutual housing, as described in the preceding pages, is an excellent first step beyond rental housing. A mutual housing incubator takes the idea one step further.

A mutual housing incubator is intended to be sort of a homeownership/life skills university: individuals/families signing a one-year lease to occupy a unit in an incubator will also be signing a commitment to participate in a variety of skill-building courses and techniques designed to give them a solid foundation for the future. The participants will take courses in home maintenance, financial management and budgeting, nutrition, family planning, automobile maintenance, and a variety of other skills. Residents will be monitored and assisted throughout the program by trained counselors as well.

Upon completion of the program, participants will be given a variety of options for future housing, depending on their individual needs, desires, and financial status. Moreover, local banks and businesses will offer a variety of financial incentives to successful program graduates, such as more attractive credit terms, lower fees, etc.

The principle of the mutual housing incubator has been enthusiastically embraced by local banks, realtors, and community leaders, and the educational component will hopefully be administered by the Cooperative Extension Service of the University of New Hampshire, which has expressed a strong desire to do so in preliminary discussions.



## MUTUAL SELF-HELP REHAB & CONSTRUCTION

This is an idea that may rejuvenate the boilerplate CDBG housing rehab program. Under this concept, teams of homeowners work on each other's houses with the assistance and guidance of a housing rehab specialist. This cooperative style has much in common with old-fashioned barn-raising and with the methods of the "Habitat for Humanity" organization.

By using this approach to low and moderate income housing rehab, funding will stretch much farther originally, and a much greater amount of the funding will be loaned at very low interest than will be given away as outright grants. This method will allow the creation of a permanent revolving loan fund (or a regional affordable housing trust), which will be re-capitalized over the long term by area banks.

North Country Council is currently administering a similar program for very small businesses, called "Working Capital". The key element is the team concept, where members constantly reinforce the efforts of their teammates. The model can be adapted to a variety of endeavors as long as there is a group willing to work together to help each other succeed.

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Nightmare Scenario

Great Northern Affordable Housing Trust  
Pro Forma Income Statement - Fiscal Years 1991 through 1993

	1991	1992	1993
Anticipated Revenues:			
CDBG Feasibilities	\$12,000	\$6,000	\$4,000
CDBG Public Services	\$0	\$20,000	\$15,000
Building Communities Grant	\$10,000	\$0	\$0
Northern NH Foundation Grant	\$1,000	\$1,500	\$2,500
Other Grants	\$2,500	\$2,500	\$5,000
Fees for Services	\$2,500	\$2,500	\$10,000
Corporate Memberships	\$1,500	\$2,500	\$4,000
Individual Memberships	\$3,000	\$4,000	\$5,000
Other Donations	\$7,500	\$10,000	\$15,000
Pro Bono	\$1,500	\$3,000	\$4,500
Total Revenues:	\$41,500	\$52,000	\$65,000
Anticipated Expenses:			
Salaries	\$16,000	\$24,000	\$32,000
Benefits	\$3,200	\$4,800	\$6,400
Rent	\$1,800	\$1,800	\$1,800
Utilities	\$600	\$700	\$800
Telephone	\$1,200	\$1,400	\$1,600
Insurance	\$3,000	\$4,000	\$4,000
Legal Services	\$1,000	\$1,500	\$1,500
Bookkeeping	\$1,000	\$1,000	\$1,000
Office Furniture	\$600	\$0	\$300
Office Supplies	\$1,000	\$1,250	\$1,500
Computer system	\$2,100	\$0	\$0
Mileage	\$750	\$1,000	\$1,250
Publicity	\$1,000	\$1,000	\$1,000
Audit	\$1,000	\$1,000	\$1,000
Postage	\$500	\$650	\$750
Fundraising	\$1,500	\$1,500	\$1,500
Consultants	\$1,800	\$0	\$0
Depreciation Expense	\$900	\$900	\$1,000
Interest Expense	\$413	\$493	\$609
Contingency (5%)	\$1,968	\$2,350	\$2,900
Total Expenses:	\$41,331	\$49,343	\$60,910
Excess of Revenues Over Expenses:	\$169	\$2,657	\$4,090
Fund Balance:	\$169	\$2,825	\$6,916

=====

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Nightmare Scenario:

Great Northern Affordable Housing Trust  
Pro Forma Balance Sheet - Fiscal Years 1991 through 1993

	1991	1992	1993
-----			
ASSETS			
Liquid Assets:			
Cash	\$1,511	\$2,969	\$4,969
Grants receivable	\$2,400	\$5,000	\$3,000
Other receivables	\$1,000	\$1,000	\$3,500
	-----		
Total Liquid Assets:	\$4,911	\$8,969	\$11,469
Fixed Assets:			
Equipment	\$2,700	\$2,700	\$3,000
Less Accumulated Depreciation	(\$900)	(\$1,800)	(\$2,800)
	-----		
Total Fixed Assets	\$1,800	\$900	\$200
	=====		
TOTAL ASSETS:	\$6,711	\$9,869	\$11,669

-----

LIABILITIES & FUND BALANCE

Current Liabilities:			
Accounts Payable	\$5,242	\$6,079	\$4,753
Line of Credit	\$1,300	\$965	\$0
	-----		
Total Current Liabilities:	\$6,542	\$7,044	\$4,753
Fund Balance:	\$169	\$2,825	\$6,916
	=====		
TOTAL LIABILITIES & FUND BALANCE:	\$6,711	\$9,869	\$11,669

=====

Most Likely Scenario:

Great Northern Affordable Housing Trust

Pro Forma Income Statement - Fiscal Years 1991 through 1993

	1991	1992	1993
-----			
Anticipated Revenues:			
CDBG Feasibilities	\$16,000	\$8,000	\$0
CDBG Public Services	\$0	\$25,000	\$10,000
Building Communities Grant	\$10,000	\$0	\$0
Northern NH Foundation Grant	\$2,500	\$2,500	\$2,500
Other Grants	\$5,000	\$5,000	\$10,000
Fees for Services	\$5,000	\$5,000	\$20,000
Corporate Memberships	\$2,500	\$3,000	\$5,000
Individual Memberships	\$5,000	\$6,000	\$7,500
Other Donations	\$12,500	\$15,000	\$20,000
Pro Bono	\$1,500	\$3,000	\$4,500
-----			
Total Revenues:	\$60,000	\$72,500	\$79,500
Anticipated Expenses:			
Salaries	\$24,000	\$34,000	\$38,000
Benefits	\$4,000	\$5,650	\$6,350
Rent	\$3,000	\$3,000	\$3,000
Utilities	\$600	\$700	\$800
Telephone	\$1,200	\$1,400	\$1,600
Insurance	\$3,000	\$4,000	\$4,000
Legal Services	\$1,000	\$1,500	\$1,500
Bookkeeping	\$2,400	\$2,700	\$3,000
Office Furniture	\$600	\$300	\$0
Office Supplies	\$1,000	\$1,250	\$1,500
Computer system	\$2,100	\$900	\$600
Mileage	\$1,000	\$1,500	\$1,750
Publicity	\$1,000	\$1,000	\$1,000
Audit	\$1,000	\$1,500	\$1,500
Postage	\$500	\$650	\$750
Fundraising	\$2,500	\$1,500	\$2,000
Consultants	\$1,800	\$0	\$0
Depreciation Expense	\$900	\$1,300	\$1,500
Interest Expense	\$572	\$697	\$763
Contingency (10%)	\$5,070	\$6,155	\$6,735
-----			
Total Expenses:	\$57,242	\$69,702	\$76,348
=====			
Excess of Revenues Over Expenses:	\$2,758	\$2,798	\$3,152
Fund Balance:	\$2,758	\$5,556	\$8,707

=====

Most Likely Scenario:

Great Northern Affordable Housing Trust  
Pro Forma Balance Sheet - Fiscal Years 1991 through 1993

	1991	1992	1993
-----			
ASSETS			
Liquid Assets:			
Cash	\$2,000	\$4,000	\$6,000
Grants receivable	\$8,500	\$10,000	\$3,000
Other receivables	\$1,000	\$1,000	\$6,000
-----			
Total Liquid Assets:	\$11,500	\$15,000	\$15,000
Fixed Assets:			
Equipment	\$2,700	\$3,900	\$4,500
Less Accumulated Depreciation	(\$900)	(\$2,200)	(\$3,700)
-----			
Total Fixed Assets	\$1,800	\$1,700	\$800
=====			
TOTAL ASSETS:	\$13,300	\$16,700	\$15,800

-----

LIABILITIES & FUND BALANCE

Current Liabilities:			
Accounts Payable	\$7,742	\$10,179	\$7,093
Line of Credit	\$2,800	\$965	\$0
-----			
Total Current Liabilities:	\$10,542	\$11,144	\$7,093
Fund Balance:	\$2,758	\$5,556	\$8,707
=====			
TOTAL LIABILITIES & FUND BALANCE:	\$13,300	\$16,700	\$15,800

=====

Dream Scenario:

Great Northern Affordable Housing Trust  
Pro Forma Income Statement - Fiscal Years 1991 through 1993

	1991	1992	1993
-----			
Anticipated Revenues:			
CDBG Feasibilities	\$16,000	\$16,000	\$8,000
CDBG Public Services	\$0	\$25,000	\$10,000
Building Communities Grant	\$10,000	\$0	\$0
Northern NH Foundation Grant	\$3,500	\$3,500	\$2,500
Other Grants	\$15,000	\$10,000	\$10,000
Fees for Services	\$7,500	\$10,000	\$30,000
Corporate Memberships	\$4,000	\$5,000	\$6,000
Individual Memberships	\$7,500	\$8,000	\$9,000
Other Donations	\$15,000	\$15,000	\$25,000
Pro Bono	\$1,500	\$3,000	\$4,500
-----			
Total Revenues:	\$80,000	\$95,500	\$105,000
Anticipated Expenses:			
Salaries	\$32,000	\$48,000	\$52,000
Benefits	\$6,400	\$9,600	\$10,400
Rent	\$3,000	\$3,000	\$3,000
Utilities	\$600	\$700	\$800
Telephone	\$1,200	\$1,400	\$1,600
Insurance	\$3,000	\$4,000	\$4,000
Legal Services	\$1,000	\$1,500	\$1,500
Bookkeeping	\$2,400	\$2,700	\$3,000
Office Furniture	\$900	\$600	\$300
Office Supplies	\$1,000	\$1,250	\$1,500
Computer system	\$3,000	\$1,200	\$900
Mileage	\$1,000	\$1,500	\$1,750
Publicity	\$1,000	\$1,000	\$1,000
Audit	\$1,000	\$1,500	\$1,500
Postage	\$750	\$850	\$950
Fundraising	\$2,500	\$3,000	\$3,500
Consultants	\$1,800	\$1,000	\$0
Depreciation Expense	\$1,300	\$1,900	\$2,300
Interest Expense	\$708	\$939	\$998
Contingency (10%)	\$6,255	\$8,280	\$8,770
-----			
Total Expenses:	\$70,813	\$93,919	\$99,768
=====			
Excess of Revenues Over Expenses:	\$9,187	\$1,581	\$5,232
Fund Balance:	\$9,187	\$10,768	\$16,000

=====

Dream Scenario:

Great Northern Affordable Housing Trust  
Pro Forma Balance Sheet - Fiscal Years 1991 through 1993

	1991	1992	1993
-----			
ASSETS			
Liquid Assets:			
Cash	\$4,629	\$3,512	\$4,093
Grants receivable	\$11,500	\$13,500	\$9,000
Other receivables	\$1,000	\$2,400	\$5,400
-----			
Total Liquid Assets:	\$17,129	\$19,412	\$18,493
Fixed Assets:			
Equipment	\$3,900	\$5,700	\$6,900
Less Accumulated Depreciation	(\$1,300)	(\$3,200)	(\$2,300)
-----			
Total Fixed Assets	\$2,600	\$2,500	\$4,600
=====			
TOTAL ASSETS:	\$19,729	\$21,912	\$23,093

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LIABILITIES & FUND BALANCE

Current Liabilities:			
Accounts Payable	\$7,742	\$10,179	\$7,093
Line of Credit	\$2,800	\$965	\$0
-----			
Total Current Liabilities:	\$10,542	\$11,144	\$7,093
Fund Balance:	\$9,187	\$10,768	\$16,000
=====			
TOTAL LIABILITIES & FUND BALANCE:	\$19,729	\$21,912	\$23,093

## NORTHERN NEW HAMPSHIRE AFFORDABLE HOUSING COMMITTEE

### Summary of June 25th and June 27th Meetings

Present at June 25th meeting: Cheri Brown, Mike Graham, Chris Latulip, Debbie Maes, Les Warren, Ted Wilkinson, Gerald Winn, David Wood

Present at June 27th meeting: Vicki Bunnell, Sue Buteau, Dianna Corrigan, Mary Day, Phil Guiser, Peggy Moon, Cheri Brown, David Wood

The meetings began with each person present introducing him/herself and saying a few words about who they are and why they are interested in participating in the affordable housing group (we are indeed quite a diverse group, and this exercise was quite interesting; we will do it again on July 25th).

David then led each group through a brief examination of the affordable housing issues confronting low and moderate income North Country households. He divided the households into three basic groups: (1) those who currently rent, but would like to own; (2) those who rent but have no prospects for owning in the foreseeable future; and (3) those who already own a home.

For those who rent but would like to own, these are the basic issues: no downpayment; poor credit history; poor ratio of total consumer debt to income; high housing costs; escalating downpayment requirements; a lack of quality affordable units available; no opportunity to build equity; and for mobile homes, high lot rents.

For those who will likely remain renters, major issues are: lack of a security deposit; high rents (in excess of 30% of their income); poor housing conditions; insecurity of tenancy; unresponsive landlords; a lack of tenant information/advocacy; and no stake in their housing.

For those who already own their home, the most pressing problems are: high debt-to-income ratios, which preclude their ability to borrow for home improvements; high loan rates; a lack of skills and/or initiative to perform home improvements themselves; high property taxes (especially for the elderly and those on fixed incomes); variable interest mortgages vs. changing economic conditions.

All of the above-mentioned groups need access to credit education and counseling services, technical assistance, advocacy for lower income people's issues, more flexible financing and housing options, and educational training and support services. The sum of these services represents economic opportunity, and that's what this organization seeks to provide.



David then asked if there were any questions regarding the alternative housing models described in the pre-meeting information packets, and the main question was, "Can we get more info?". The answer is affirmative, and more information will be available at the next meeting.

Discussion then moved to the composition of the organization itself. David explained that the Cranston-Gonzalez National Affordable Housing Act of 1990 describes an entity called a Community Housing Development Organization (CHDO), which is required to have at least one-third of its members be of low or moderate income. It is important that the North Country have its own CHDO; otherwise, the New Hampshire Housing Finance Authority would be the only non-profit agency authorized to provide the Act's housing affordability options to our region.

The organization will be a membership-based, grassroots community organization which intends to focus on housing as its cornerstone activity, but which will not hesitate to provide other educational and economic development services where we feel there is a need we are capable of meeting: our ultimate goal is to empower lower income people to take greater control of their destinies. We expect to raise at least 75% of our operating costs through fundraising efforts throughout the region. This anticipated revenue will be supplemented by foundation and government grants and by fees for services rendered (housing developer's fees, technical assistance, and grant writing services, for example).

To succeed, our group needs legal and financial research and advice, publicity, community support, some technical assistance, and commitment from our board members and volunteers. For this organization to succeed, it needs its members to work. Each member of the board of directors should be prepared to give both time (at least 10 hours per month) and money to the organization as evidence of his/her commitment to its success.

Ten hours of work per month from each of 16 directors is the equivalent of a full-time staff person, so it's easy to see why this is so crucial to a fledgling group. Everyone will need to participate in fundraising activities as well, and fundraising is a year-round activity.

Let's give ourselves a pat on the back! In this era when everyone is too busy, when volunteerism is a thing of the past, we are activists with a purpose; let's think seriously about what we want this organization to be, roll up our sleeves, and synergize our efforts to make it happen. Thanks for participating, and see you all on July 25th!

NORTHERN NEW HAMPSHIRE AFFORDABLE HOUSING COMMITTEE

SECOND MEETING

DATE: THURSDAY, JULY 25, 1991

TIME: 7:00 PM - Please be on time!

PLACE: THE COURTROOM, COOS COUNTY COURTHOUSE, 148 Main Street,  
Lancaster.

AGENDA

Introductions

Questions and Answers: An opportunity to find out more about housing issues, alternative housing models, the proposed organization, etc., especially for those of you who were unable to attend the first meetings.

Mission and Organizational Name: Using the suggestions from the last meeting as a starting point, we decide who we are and what we want to work to achieve.

Legal Report on Non-profit Incorporation (Vicki Bunnell): What are the legal steps involved? How long will it take? What are the costs? What are obstacles?

Financial Analysis (Chris Latulip): Are the "pro forma" projections realistic? What about funding in the short term?

Forming Ad Hoc Committees/Scheduling Meetings: We set up our interim committee structure, choose committee coordinators, and schedule our next full group meeting. Please review the enclosed information regarding boards of directors and committees before the meeting.

Housing Issues and Projects Update: Explanation of the public comment period and public hearing for the State's CHAS (Comprehensive Housing Affordability Strategy) and their importance to the North Country; the New Hampshire Community Development Finance Authority; the proposed mutual housing incubator pilot project.

Meeting Review: How did this meeting go? Would anyone like to change anything about the process? Did anyone feel left out? This is each group participant's opportunity to suggest more effective techniques for our meetings, and will be a regular part of each meeting.

**AHEAD, Inc.**  
**Affordable Housing, Education and Development**

Meeting Minutes - July 25, 1991

ATTENDEES: Chris Latulip, Ray Lobdell, Deborah Maes, Tony Poekert, Les Warren, Ted Wilkinson, Vicki Bunnell, Sue Buteau, Duncan Estabrooks, Phil Guiser were present for the full meeting. Gerry Routhier arrived at approximately 7:20 pm. David Wood conducted the meeting with Cheri Brown recording the minutes.

7:05 - 7:15 Introductions

David Wood welcomed everyone to the first joint meeting of the two affordable housing groups and commended them for their bravery in attending. David gave a brief summary on the different working committees and their functions and urged everyone to sign up for a committee of their choice. David then asked everyone to introduce themselves and give a brief statement of why they were attending the meeting.

7:16 - 7:18 Questions and Answers

David asked if anyone had any questions concerning any of the alternative housing models, housing issues or the planned organization in general. No questions were asked. David mentioned that he had brought along the "master copies" of several articles written about affordable housing and invited those interested to review them at the end of the meeting.

7:19 - 7:44 Mission and Organizational Name

Sample Mission Statement

"To provide decent, safe, sanitary, affordable housing to the region's lower income people through comprehensive, cooperative programs which use community resources and emphasize education, personal initiative, democratic values, and economic empowerment".

David began by stating that the ideal mission statement was between 8 - 14 words long. Attorney Vicki Bunnell stated that the focus of the mission statement should be fairly broad and that the intent of the mission statement will be expanded in the organization's bylaws. Ray Lobdell asked for the definition of "lower income" to which David Wood responded by stating lower income is defined as below 50% of a county's median household income with low income being below 80% of a county's median household income.

The definition of "affordable" housing was stated as being no more than 30% of gross household income for housing including utilities.

Ted Wilkinson wondered if the words "To provide" should read "To facilitate access to" instead. Ted was concerned that the phrase "To provide" indicated

that the organization must always physically provide the housing when that might not always be possible. Cheri Brown stated that it was her understanding that the organization would be providing as many physical housing opportunities as possible. David Wood concurred by stating that the organization definitely hopes to provide housing.

A general consensus of approval was given by the group for accepting the mission statement as written.

#### Organizational Name

After a very brief discussion of the pros and cons of the three sample names, a general consensus of approval was given by the group for selecting AHEAD, Inc. (Affordable Housing, Education and Development, Inc.).

Phil Guiser asked what towns this organization would be serving. David Wood explained that there was already a "housing presence" in Carroll County, mainly in the Conway area. He stated our service area would stretch south from Pittsburg, to include all Coos County towns, to the Grafton County towns of Lincoln and Woodstock then west to Haverhill.

#### 7:44 - 7:54 Legal Report on Non-profit Incorporation (Vicki Bunnell)

David started off by mentioning that Larry Kelly, Director of Tri-County Community Action Program has agreed to have Tri-CAP act as a "pass-through" for our organization's funds until we become a 501(c)(3) nonprofit.

Vicki distributed copies of her Rough Working Draft of the Articles of Agreement and the By-Laws. Vicki stated that she would prefer to see both legal documents completed simultaneously, to ensure that they are complementary. Hopefully, this would reduce the need for amending either or both documents after filing them with the State of New Hampshire.

Vicki reviewed several important items which must be decided to complete the documents. These included identifying a place of business, the number of directors on the board (she suggested an odd number), identifying the titles and duties of the officers of the corporation, etc.

Deborah Maes asked if David intended to become the President of the Board of Directors (BOD). He indicated that he hopes the BOD would offer him the position of Executive Director of the corporation as a paid employee.

Tony Poekert mentioned that he has personal experience with the IRS tax laws pertaining to a non-profit's 501(c)(3) status. He is currently a member of LWHO (Lincoln/Woodstock Housing Opportunities). Some issues of concern, such as "in-kind" work being tax deductible for any volunteer work, might be better answered by a tax attorney.

Both the Articles of Agreement and the By-Laws will be reviewed by members of the Process Committee, with the intention of presenting final documents for approval and signatures at the next full meeting of the members.

#### 7:55 - 8:14 Financial Analysis (Chris Latulip)

Chris had previously reviewed and discussed with David Wood his three different Pro Forma Income Statements for fiscal years 1991-1993. Chris chose the "nightmare scenario" as the most realistic, conservative income statement of the three. She stated that she felt comfortable about the anticipated expense amounts, pointing out that many items (rent, insurance, legal, bookkeeping, etc.) could possibly be shared with other organizations.

She stated that initially she was less comfortable with the amounts given for fundraising as this was a big unknown for her. Since speaking with David after her initial review of the Pro-Formas, she feels confident that the projections are within reach.

In addition to the above, David stated that the Granite State Association of NH Non-Profit Organizations could provide Director's Liability insurance, excluding coverage for libel, for \$1,100 per year after paying a \$50 membership fee.

David also discussed the funding cycle of the Lancaster and Woodstock Housing Feasibility Studies. Phil Guiser asked a question about receiving both administrative monies as well as implementation (project) monies if future Community Development Block Grants (CDBG) are awarded to the organization. Both David and Cheri Brown stated that ample funds would be available for all projects.

David also mentioned that the most difficult activity to get funded, due to limited resources, is the educational element of affordable housing. It is anticipated that this funding will come from "foundation grants". Ray Lobdell asked when we would begin applying for these grants. David committed to contacting several foundations within the next month to ask for their application packages and rules.

#### 8:14 - 8:37 Ad Hoc Committees/Scheduling Meetings

Sign-up sheets for the Process, Outreach, Finance/Fundraising and Project committees were circulated one last time. David commented that committees are needed to avoid burnout of the BOD. Committees do most of the hard work of the organization, making their recommendations to the full BOD for final approval/denial. Participating on a committee can be a learning experience for all and provides many benefits to the members such as learning to read a financial statement, learning about organizational development, etc.

David stated that there are two key things in an organization - the project and the process. Typically, not enough time is spent on the process!

After a quick review of the sign-up sheets by David and Cheri, David asked for additional volunteers for the Finance/Fundraising committee as only three people, including Cheri and himself, had signed-up. There were no other volunteers.

Volunteers were then sought to act as Coordinators for the first meeting of each committee. Tony Poekert will be responsible for coordinating the Outreach Committee, with David or Cheri coordinating the other three committees.

The members set the date of the next full group meeting for September 12, 1991 at 7:00 pm in the Coos County Courthouse, Lancaster.

#### 8:38 - 8:45 Housing Issues and Projects Update

David briefly reviewed the importance of the public comment period and public hearing on the State's Comprehensive Housing Affordability Strategy (CHAS). A handout containing excerpts of the CHAS had been distributed at the start of the meeting. Everyone was urged to read the information and attend the Littleton Public Hearing scheduled for Wednesday, August 7 at the Lane House Community Room.

David also discussed a newly-created State funding source, the New Hampshire Community Development Finance Authority, and mentioned that he has been recommended to the Governor for appointment to the Board of Directors.

#### 8:46 - 9:05 Meeting Review

David asked the group for feedback about how the meeting was structured, organized and run. Ted Wikinson stated that he likes the time listed on the flip-chart agenda. David stated that these meetings should be no longer than 2 hours, with 1 1/2 hours being the ideal meeting length.

David informed the group that it was his intention to have a **Membership Fee Structure** drafted by the Process Committee for presentation and acceptance at the September 12th meeting. He is thinking along the lines of a \$20.00 per year individual membership fee. David also indicated that everyone should bring their checkbook to the meeting. Should anyone wish to contribute additional funds, no offer will be turned down!

David thanked everyone for coming and closed a very successful meeting.

Respectfully Submitted,

Cheri Brown

September 3, 1991

**AHEAD**  
**Outreach Committee**  
**Minutes**  
**August 8, 1991**

Present: Sue Buteau, Deborah Maes, Tony Poekert, and Gerard Ruthier

Purpose: There was general consensus among committee members that although the task of education falls within the current guideline for Outreach, the task, particularly given its emphasis within the organization, requires a committee of its own. (Ed. Note: In subsequent conversations with other AHEAD members, it was suggested that the Program Development Committee be divided into a Housing Sub-Committee and an Education Sub-Committee.) It was also noted members Sue Buteau and Deborah Maes are primarily interested in education, and may shift to the committee most appropriate to the task, leaving a need for additional members on the outreach committee.

Priorities for First Year

- Responsibility #1 - Establish Committee
  - Recruit additional members with a balance representing community at large
  - Establishment of a regular meeting time
- Responsibility #2 - Develop Outreach Goals
  - Define and project AHEAD image
  - Identify target groups including but not limited to those who are in a position to assist AHEAD in its mission, and those who can be empowered to participate in and benefit from AHEAD programs.
  - Clarify education goals, and determine those most appropriate to an Education sub-committee, if formed
- Responsibility #3 - Build and Maintain a Membership Base for AHEAD
  - Determine current membership list and publish
  - Develop plan for membership growth that maintains a balance of persons both in a position to help and in a position to benefit
  - Consult with Finance Committee regarding membership fees
- Responsibility #4 - Implement on Outreach Plan
  - Design a logo, and creative ways to make it present in community, e.g., T-shirts, bumper stickers, etc.
  - Develop informational brochures
  - Prepare press releases, and identify appropriate media resources
  - Develop a speakers bureau, and identify appropriate target groups for presentations.

Note: The suggested guidelines for Outreach included Applicant Selection Criteria and Development of an Intake and Selection Process. However, it was agreed to negotiate with full committee as to where these responsibilities most appropriately lie. It was also noted that the tasks identified are inclusive but probably reflect a realistic work load for the Outreach Committee in the first year, and are negotiable based on overall first year goal of AHEAD.

**AHEAD (Affordable Housing, Education, and Development), Inc.**

Summary of the August 12th meeting of the Finance/Fundraising Committee:

Meeting convened at 11:30 am, Wilfred's Restaurant, Gorham.

Present: Cheri Brown, Phil Guiser, David Wood

Absent: Dianna Corrigan (excused), Kathy McCosh (excused)

The committee began by briefly summarizing its immediate objectives, which are

- (1) to establish the "flow-through" arrangement with Tri-County CAP (including all necessary internal financial controls, etc.)
- (2) to establish membership fee levels reflecting budgetary needs
- (3) To begin planning initial fundraising efforts
- (4) to begin replacing budget estimates with real figures

Phil then explained the details of the flow-through procedures, including Tri-County CAP's accounting requirements:

Debbie Roy, a CAP employee, will record all incoming checks and prepare regular financial reports.

Phil or Kathy McCosh of the Weatherization Program will make deposits and write checks.

Signatories for the checks will need to be established. The committee's recommendations are to have four signatories (treasurer, executive director, president of the board, and one other board member), any two of whom may sign checks of \$500 or less. Checks in excess of \$500 must be signed by the treasurer (or the board president in the treasurer's absence) and one of the other signatories. Ideally, the treasurer should sign all checks.

Phil will find out whether checks written to the organization must be made out to Tri County CAP/AHEAD, Inc., or simply to AHEAD, Inc.

David then began outlining membership goals from a financial point of view, mentioning at the outset that this part of the committee's work will need to be closely coordinated with the outreach committee. After discussing a variety of scenarios, the committee decided to propose the following membership structure:



Individual/Household Membership*	\$ 20 per year
Business/Corporate Membership:	
10 employees or less	\$ 25 per year
11 to 50 employees	\$ 50 per year
over 50 employees	\$100 per year
Financial Institutions	\$ ? per year
Civic organizations/Churches/Clubs	\$ ? per year
Supporting Members (non-local)	\$ 25 per year
Human Service Agencies/Organizations	no cost

\* Low/moderate income dues will be based on what households feel they can afford: no minimum fee will be required

The committee members agreed to do some investigating into what might be considered reasonable membership rates for financial institutions, civic organizations, churches, and clubs. The theory for the first year is to make the levels high enough to satisfy the organization's fundraising goals, but not so high that they might need to be cut to achieve those goals. If any amount seems too low, it can be raised next year. David suggested that each organizer be charged with recruiting five new members by the October meeting, which would represent over half of our first year's individual membership goal.

Cheri then reviewed her research into possible office space, which has been limited thus far to the Littleton area. We have already been offered a storefront on Main St. (formerly Bob's Barber Shop) for up to two years at no cost, depending upon our interest in performing "sweat equity" work on the block, which contains 3 storefronts, an office, and 12-14 apartments. Sweat equity might consist of hanging a new fire code sheetrock ceiling, building management, construction management, etc. The research is continuing, and Whitefield and Lancaster are possibilities as well: Ron Roberts of North Country Property Management, who supports our efforts, is examining those possibilities on our behalf.

We discussed telephone charges and the pros and cons of WATS lines versus ordinary telephone service, especially if we are going to offer a tenant information service. David wondered if there is any possibility of getting an "in kind" donation from New England Telephone; Cheri suggested that we start with a regular phone line and see what kind of response we get. Phil offered to do some research into telephone rates and he will report to the committee at its next meeting.

The meeting adjourned at approximately 2:00pm

Respectfully Submitted,

David Wood

August 15, 1991

**AHEAD (Affordable Housing, Education, and Development), Inc.**

Summary of the August 20th meeting of the Process Committee:

Meeting convened at 7:00 pm, Lancaster Motor Inn, Lancaster

Present: Vicki Bunnell, David Wood, Cheri Brown

Absent: Ray Lobdell (excused), Tony Poekert (excused), Gerard Routhier (excused), Les Warren (excused)

The process committee's goals for the meeting were to a) discuss and re-draft the Articles of Incorporation and b) re-draft the bylaws.

**Articles of Incorporation**

Vicki was given a copy of a letter dated 7/31/91 from Tony Poekert which detailed specific language which must be included in the articles for our IRS 501(c)(3) tax-exempt status. The group briefly discussed these items and Vicki agreed to include them in the final document.

Vicki stated that she will need to have a mailing address for the organization. David said that he would prefer to examine all options for available office space before renting a Post Office box. We already have a very lucrative offer for space on Main Street in Littleton, but there are also possibilities in Whitefield and Lancaster. It was agreed to wait until just after the September 12th meeting to decide where to rent a P.O. box.

Cheri asked which of the group members were going to sign the incorporation documents. David stated that he thought all of the members should sign. It was agreed that a poll of the members would be taken and that their names and addresses would be sent to Vicki for inclusion in the document.

**Bylaws**

David distributed copies of the bylaws as revised by Cheri and himself. Each article was extensively reviewed for content, accuracy, appropriateness for the organization, etc. and changes were made where necessary.

Vicki will send to Cheri the more complicated, legal changes to the bylaws, which will she will incorporate into the bylaws in time for the September 12th meeting.

The meeting adjourned at approximately 9:10 pm.

Submitted By: Cheri Brown

September 6, 1991

**AHEAD (Affordable Housing, Education, and Development), Inc.**

Summary of the August 22nd meeting of the Project Committee:

Meeting convened at 7:10pm, North Country Council offices,  
Littleton.

Present: Duncan Estabrooks, Chris Latulip, Debbie Maes, Ted  
Wilkinson, David Wood

Absent: Gerald Winn

The meeting opened with a brief review of the results of the process, outreach, and finance/fundraising committees, as well as an update by David of the political problems being encountered by the Lancaster affordable housing feasibility study.

David then explained how the other committees had discovered that much of their work by nature will overlap with that of the other groups. For example, a great deal of the importance of the organization's initial projects will lie in their publicity value (outreach, fundraising). Debbie Maes added that she had been unsure of where she and her education programs fit in the committee structure, but added that she was becoming more comfortable as she continues to learn the roles of the different committees. David added that this process is new to all of us and it is perfectly natural to have an adjustment period while we sort out our individual roles and those of the committees.

David also suggested that we might want to consider calling this the development committee, comprised of a housing subcommittee and an education subcommittee. He expressed his feeling that it's really important for every AHEAD volunteer, be s/he board member, committee member or whatever, to be able to help the organization by performing tasks that s/he is truly interested in and able to succeed in. If we form working committees which are comprised of members who are doing what they really want to do for the organization, then the board of directors' job will be a breeze.

The discussion then moved to a brainstorming of short-term project possibilities, given the consensus regarding the importance of becoming visible in the community. David mentioned providing tenant information and informal mediation services as a need we might be able to fill almost immediately. Chris voiced the concern that we might be taking on a big headache in the mediation arena, especially given her experience as a "property manager/landlord" on behalf of her employer, Peoples Bank. David's response was twofold: first, since our organization is going to be serving tenants on a daily basis, it's inevitable that we will be dealing with these issues anyway; and, second, we will be assisted by NH Legal Assistance, and will throw anything major their way.

## First Project Committee Meeting Summary - Page 2

We discussed other ideas, including:

- (1) providing energy-conservation tips to members through newsletters and to the general public through a regular column in the local papers. Duncan, Ted, and David have a wealth of information and experience in this area. Debbie mentioned that the Cooperative Extension Service's housing coordinator (a position which has now been eliminated) received a number of grants from the Governor's Energy Office to promote conservation, and that she (Debbie) also knows the Director personally. David will explore the possibilities in this area.
- (2) providing energy audit, home inspection, and specification writing services for a fee to support our nonprofit goals: both Ted and David have done this work in the past.
- (3) purchasing energy conserving devices/weatherization materials in quantity for members and holding demonstrations/workshops on their correct installation/use.
- (4) performing "homebuyer ability assessments": Chris brought up the fact that many borrowers are extremely uneducated in the credit issues, and that the problem is exacerbated by the fact that many are uncomfortable talking about finances with banks. David and Chris agreed to discuss this idea further at a later date.
- (5) One of the most interesting ideas was to stage a "weatherization/repair work day" in the fall, when volunteers would spend a Saturday winterizing houses for the region's most needy families, perhaps followed by a potluck supper for participants - the committee really liked this idea! This might be the kind of special event that the organization could use for outreach and fundraising purposes, too; it also would be a good project to do in concert with the high school vocational education programs, Tri-County CAP, local churches, businesses, and civic groups.

The committee unanimously agreed that a logo, a brochure (Chris generously offered to distribute brochures with Peoples Bank's monthly statements and suggested that other banks might do the same), and any other publicity activities that we can think of will be crucial elements in the organization's establishing itself as a force in the region.

The meeting adjourned shortly after 9:00pm.

Respectfully submitted,

David Wood

# NORTHERN NEW HAMPSHIRE AFFORDABLE HOUSING COMMITTEE

## THIRD MEETING

DATE: THURSDAY, SEPTEMBER 12, 1991

TIME: 7:00pm to 9:00pm - Please be on time!

PLACE: THE COURTROOM, COOS COUNTY COURTHOUSE, 148 Main Street,  
Lancaster.

### AGENDA

#### I. Review of July 25th Meeting Summary

#### II. Incorporation (and Process Committee Report)

- A. Review/approval of Articles of Agreement: Remaining issues are the corporate address, the date of the regular monthly meeting
- B. Review/approval of bylaws
- C. Signing of documents
- D. IRS Form 1023: application for 501(c)(3) status
- E. Appointing an executive director
- F. The organizational plan: SWOT analysis

#### III. Finance Committee Report

- A. Flow-through issues: internal controls, electing a treasurer and other signatories, etc.
- B. Membership: we become the organization's first members; proposed membership fee levels; recruiting
- C. Budget issues: office space, revisions to anticipated revenues and expenses
- D. Foundation grant application status

#### IV. Outreach Committee Report

- A. Goals and objectives: image, membership, education
- B. Developing the outreach plan: logo, brochures, T-shirts, etc; the media.

#### V. Project Committee Report

- A. Informative projects: tenant information and mediation, household hints, homebuyer assessments
- B. "Hands-on" volunteer projects: the weatherization work day, technical assistance, home inspections
- C. Major projects

#### VI. Meeting Review: What went well? What didn't? How can we improve the process?

**AHEAD (Affordable Housing, Education, and Development) Inc.**

Summary of the September 12th meeting of the full organizing group:

Meeting convened at 7:05 pm, Coos County Courthouse.

Present: Cheri Brown, Vicki Bunnell, Chris Latulip, Sue Buteau, Ray Lobdell, Tony Poekert, David Wood, Les Warren, Ted Wilkinson

David opened the meeting by displaying a prototype organizational logo, a house which incorporates the letters AHEAD, which his wife Cindy had drawn for the outreach committee's consideration. He then suggested that the group hear the four committee reports first and proceed to the discussion of the Articles of Association and the organizational bylaws afterwards; there was general consensus that this was a good strategy, as the incorporation documents should not be rushed.

David asked if there were any comments or revisions to be made regarding the minutes of the July 25th. There being none, the July 25th minutes were informally approved.

In the absence of Phil Guiser, David gave the report of the finance/fundraising committee. Phil has made the necessary arrangements for Tri-County CAP to act as a "flow-through" of funds while AHEAD awaits its 501(c)(3) status, and David briefly described those arrangements: a CAP employee (probably Debbie Roy) will keep AHEAD's books and another CAP employee (either Phil or Kathy McCosh) will be required to be one of the signers of all checks. This procedure is consistent with the system of internal financial controls which the committee is in the process of establishing, as described in the finance/fundraising committee's meeting minutes circulated to the entire organizing group.

The other major item which the f/f committee worked on at its first meeting was the establishment of membership dues levels for various individuals and groups. The full organizing group spent quite some time discussing the merits of requiring lower income members to identify themselves as part of the membership process. Ray Lobdell, Sue Buteau, and Tony Poekert all expressed concern that this might stigmatize those of lower income, damaging their self-esteem; this phenomenon is especially prevalent among the elderly.

Others felt the lower income "check-off" to be an important way to identify our target clientele, allowing us to accurately assess lower income families' needs. David brought up the issue that some of our potential funding sources will probably want to know what percentage of our membership is lower income. Cheri noted that if households want to be provided with our services, they are going to need to document their eligibility. The issue was set aside for

Minutes of 9/12/81 meeting (continued)

the time being with an agreement that David will circulate a proposed membership form to the group for feedback, the aim being to identify our clients without stigmatizing them.

Tony then reported on the first meeting of the outreach committee. The committee encountered some difficulties in understanding the role of outreach in the organizational scheme: specifically, Debbie and Sue were unsure whether the outreach committee is the best vehicle for the Cooperative Extension Service to achieve its goals of community education, or if indeed some other committee might be more effective.

Sue explained that the Cooperative Extension's mission is education, not advocacy, and that the political realities for Debbie and herself are that it would be inappropriate for them to be perceived as advocating affordable housing issues. She elaborated by saying that the Cooperative Extension had recently eliminated its housing specialist position, and that it would thus be politically inadvisable for employees to be seen in any other role besides their traditional educational one.

David then added that the role of education had been discussed in the project committee as well, and that it was evident there that AHEAD might benefit by creating a housing committee and an education committee, an action which would perhaps serve the organization better and more effectively use the talents and interests of our members as well. There seemed to be a general consensus that this would be a good idea.

Tony then briefly reviewed the major short-term goals of the committee, which are: to design the logo, create a brochure, build the committee's membership, and to identify the target groups both to assist the organization and to benefit from its services and programs. David praised the committee's excellent step-by-step approach, a sentiment echoed by others.

David then briefly reviewed the project committee's first meeting. The committee agreed that the sooner we can develop informational services such as tenant information and informal mediation, technical assistance for do-it-yourselfers, and "homebuyer ability assessments", the better; services such as these will both help our clientele immediately and serve as an excellent outreach tool besides.

The most encouraging other aspects of the meeting were the idea of staging a "weatherization day or weekend" each fall as a combined outreach/fundraiser for the organization; an opportunity to apply for assistance through the Governor's Energy Office to promote energy conservation (suggested by Debbie, who knows the Office director); and the opportunity to distribute our brochure in the monthly statements sent out by Peoples Bank (thanks, Chris!).

Minutes of 9/12/81 meeting (continued)

David summarized the results of the first committee meetings by stating that he sees himself as a coordinator, technical resource person, and structure provider to the various committees. It will be David's role to catalogue the strengths, talents, and interests of our members, to identify all the tasks which need to be completed in a given project, and to put all the pieces together so that they fit. It is evident that we have the skills and the energy to succeed, but we cannot achieve our goals without detailed, systematic planning.

This brought us to the work of the process committee: the Articles of Association and the Bylaws. We reviewed the names and addresses of the associators and revised them as required. Sue stated that she would research the appropriateness of Cooperative Extension educators acting as incorporators, given the issue documented earlier; she said that she would inform David within a few days of the decision. She added, however, that this was in no way a reflection of a lack of support for the ideals of the organization, but rather a question of appearances.

On the advice of Mr. John Phillips, financial director of the New Hampshire Housing Finance Authority, and after discussing the matter with Chris Latulip, David suggested amending the mission statement to read "To provide **opportunities** for decent, safe, sanitary, affordable housing...etc." This had been the original choice of Ted Wilkinson, and the perception is that the original wording might be too restrictive, given the types of services we hope to provide. After a brief discussion, this addition was adopted.

Given the various changes which now needed to be made, David offered to retrieve the amended copy from Vicki the following week, and to hand-carry the document to each associator for his/her signature.

We then took up the bylaws, after first acknowledging that it was getting late. There was considerable discussion regarding the wording of the section describing the composition of the Board of Directors, once again centering on the issue of stigmatizing those of lower income by establishing "low income seats" on the board. Finally, it was suggested by Sue that we change the wording from 5 low income seats to a maximum of 10 higher income seats, and everyone was satisfied.

Sue noted that the Coos County Courthouse was no longer going to be available for meetings, and so we will need to change the stated location of our board meetings. We agreed to streamline the procedure for calling special board meetings to 3 days' notice, instead of 10. It was also agreed to clarify the role of the President of the organization by striking the word "executive" from the first line of Article IV, Section 5.



Minutes of 9/12/81 meeting (continued)

Ray Lobdell voiced his concern with the authorizing of "agents" to sign checks, etc., in the name of the corporation (Article V, Section 3). Ray feels that it is very important that the membership not delegate the fiscal controls of the organization to "agents" and that organizations have had problems in this area before. David agreed in theory, but felt that internal controls should be established by the Board of Directors, as the Board bears ultimate fiscal responsibility for the corporation.

At this point it was decided to adjourn for the evening, as it was quite clear that the bylaws needed some more work in the process committee. However, before the meeting adjourned, David offered to act as the volunteer executive director of the organization for the time being, and there seemed to be consensus in favor. Lastly, Cheri presented David with a beautiful calligraphied copy of AHEAD's original mission statement, a lovely gesture.

The next full organizing group meeting was then scheduled for 7:00pm on Tuesday, October 29th, at a location to be announced later, and the meeting adjourned at 9:20pm.

Respectfully submitted,

David Wood

STATE OF NEW HAMPSHIRE

Recording fee: \$25.00 (Note 1)  
Use black print or type.

Form No. NP 1  
RSA 292:2

ARTICLES OF AGREEMENT  
OF

Affordable Housing, Education and Development (AHEAD) Inc.

A NEW HAMPSHIRE NONPROFIT CORPORATION

**FILED**

OCT 25 1991

**NEW HAMPSHIRE  
SECRETARY OF STATE**

THE UNDERSIGNED, BEING PERSONS OF LAWFUL AGE, ASSOCIATE UNDER THE PROVISIONS OF  
THE NEW HAMPSHIRE REVISED STATUTES ANNOTATED, CHAPTER 292 BY THE FOLLOWING:

Article 1. The name of the corporation shall be:

Affordable Housing, Education and Development (AHEAD) Inc.

Article 2. The object for which this corporation is established is:

To provide opportunities for decent, safe, sanitary, affordable housing to the region's lower income people through comprehensive, cooperative programs which use community resources and emphasize education, personal initiative, democratic values, and economic empowerment.

Notwithstanding any other provisions of these articles, the organization is organized exclusively for one or more of the purposes as specified in Section 501(c)(3) of the Internal Revenue Code of 1986, and shall not carry on any activities not permitted to be carried on by an organization exempt from Federal income tax under IRC 501(c)(3) or corresponding provisions of any subsequent tax laws.

No substantial part of the activities of the organization shall be carrying on propaganda, or otherwise attempting to influence legislation (except as otherwise provided by IRC 501[h]) or to participate in, or intervene in (including the publication or distribution of statements), any political campaign on behalf of any candidate for public office.

Article 3. The provisions for disposition of the corporate assets in the event of dissolution of the corporation are:

In the event of dissolution, all of the remaining assets and property of the organization shall, after payment of necessary expenses thereof, be distributed to such organizations as shall qualify under section 501(c)(3) of the Internal Revenue Code of 1986.

No part of the net earnings of the corporation shall inure to the benefit of any member, trustee, director, officer of the organization, or any private individual (except that reasonable compensation may be paid for services rendered to or for the organization), and no member, trustee, officer of the organization or any private individual shall be entitled to share in the distribution of any of the organization's assets on dissolution of the organization.

ARTICLES OF AGREEMENT OF  
Affordable Housing, Education and Development (AHEAD) Inc.

Form No. NP 1  
RSA 292:2

Article 4. The address at which the business of this corporation is to be carried on is:

P.O. Box 578, Littleton, NH 03561

Article 5. The amount of capital stock, if any, or the number of shares is:

The shall be no capital stock of the corporation.

City/Town Clerk's office, City/Town of Littleton NH  
Received and recorded this 22nd day of October 1991.

Faye V. White  
City/Town Clerk's Signature

Faye V. White  
City/Town Clerk's Name (Please Print)

RR #1, Box 1, Bethlehem, NH 03574

  
David Wood

Route 115A, Jefferson, NH 03583

  
Duncan Estabrooks

Tri-County CAP Weatherization  
220 Main St., Berlin, NH 03570

  
Phil Guiser

RR #2, Box 415, Colebrook, NH 03576

  
Margaret Moon

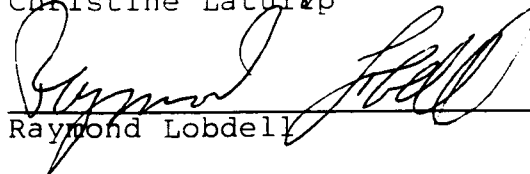
North Country Council, Inc.  
65 Main St., Littleton, NH 03561

  
Cheri Brown

Peoples Nat'l. Bank of Littleton  
Main St., Littleton, NH 03561

  
Christine Latulipe

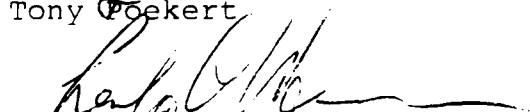
Lobdell Associates  
RD #1, Box 50, Landaff, NH 03585

  
Raymond Lobdell

RFD #2, Box 319, Whitefield, NH 03589

  
Tony Poekert

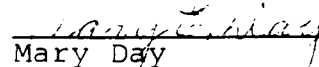
P.O. Box 33, Bethlehem, NH 03574

  
Leslie C. Warren

RFD #1, Box 194, Littleton, NH 03561

  
Ted Wilkinson

P.O. Box 328, W. Stewartstown, NH 03597

  
Mary Day

**AHEAD INC.  
MEETING NOTICE**

**DATE:** TUESDAY, OCTOBER 29, 1991  
**TIME:** 7:00 PM to 8:55 PM - Please arrive on time!  
**PLACE:** THE COURTROOM, COOS COUNTY COURTHOUSE, Lancaster.

**AGENDA**

- I. **Incorporation Status:** ...or how the NH Secretary of State tried to drive me crazy! (5 minutes)
- II. **Review and Adoption of Bylaws:** Presentation of revised bylaws by the Process Committee for comment and approval. (30 min)
- III. **Election of Officers:** Presentation of a slate of candidates by the Process Committee for consideration by the full Board; bumper stickers, campaign speeches, demonstrations, baby-kissing, etc., discouraged. (10 min)
- IV. **Committee Reports:**
  - A. **Outreach** - Tony Poekert (10 min)
  - B. **Project(s)** - Chris Latulip, Ted Wilkinson (20 min)
  - C. **Finance/Fundraising Committee** - Phil Guiser (15 min)
- V. **Future Schedule of Board Meetings:** We decide the date and time of the next meeting (mid-December?) and whether we wish to establish a regular meeting date/time (ex: the 4th Thursday of every other month at the Lancaster Motor Inn). (5 min)
- VI. **Executive Director's Update:** Other recent/upcoming happenings in affordable housing, such as the Woodstock feasibility study, discussions with selectmen and the Grafton County Commissioners, and the upcoming seminar "Financing Affordable Housing - Challenges and Opportunities". (10 min)
- VII. **Meeting Review:** How did this meeting go? How is the organization succeeding or failing for you so far? This is our "suggestion box" period; if there is something you love or hate about other businesses/organizations and how they work, let's talk about it. It's up to us to make this organization what we want it to be. (10 min)

**Thought for the Day**

"If you treat an individual as he is, he will stay as he is. But if you treat him as if he were that which he ought to be and could be, he will become as he ought to be and could be."

Johann Wolfgang von Goethe (1749-1832)

**Affordable Housing, Education and Development (AHEAD) Inc.**

Summary of the October 29th meeting of the Board of Directors  
Meeting convened at 7:07 pm, Coos County Courthouse.

Present: Cheri Brown, Chris Latulip, Sue Buteau, Ray Lobdell, Tony  
Poekert, David Wood, Les Warren, Ted Wilkinson, Phil Guiser  
Absent (excused): Mary Day, Peggy Moon, Duncan Estabrooks

The minutes of the October 12 meeting were reviewed. At Sue's suggestion, the word "appearances" at the end of page 2, paragraph 2, was changed to "appropriateness". Ray moved to accept the minutes as amended, Ted seconded the motion, and the minutes of 9-12-91 were unanimously approved by voice vote.

Executive director David Wood presented a brief summary of AHEAD Inc.'s incorporation status. He has received verbal approval from the Secretary of State to use "Affordable Housing, Education and Development (AHEAD) Incorporated", and is awaiting official written confirmation. At that point, AHEAD can proceed with its application for 501(c)(3) non-profit status, critical for fundraising.

Next came an item-by-item review of the proposed bylaws. It was agreed that a bi-monthly schedule for Board meetings is too restrictive, and that quarterly meetings, with more called as needed, allow for maximum flexibility. It was also agreed not to specify the location for Board meetings in the bylaws. Following a discussion of the pros and cons of term limits, the bylaws were amended to include a limit of 6 consecutive years for all Board members, and 3 consecutive years for Officers of the Corporation. Ted moved to accept the bylaws as amended, Chris seconded the motion, and at 7:32 pm E.S.T., the bylaws of AHEAD were adopted by a unanimous vote of the members present.

By then, the Executive Director's deft behind-the-scenes political touch was much in evidence as his proposed slate of Officers, moved by himself and seconded by Cheri, was unanimously approved. The first Officers of the Corporation, to hold office until the first Board meeting after the annual meeting, are:

President: Chris Latulip  
Vice-President: Ray Lobdell  
Secretary: Ted Wilkinson  
Treasurer: Phil Guiser

Tony, reporting for the Outreach Committee, identified 3 categories of volunteers expected to be active in AHEAD: a core group to assume a leadership role, regional volunteers to do specific regional tasks, and general volunteers for general tasks. He explained that the Outreach Committee is nearing the final form for the corporate logo, and finished by confessing that the magnitude of the tasks to be done is a bit overwhelming at the moment.

Chris followed with a report from the Education Project Committee, which hopes to have an educational program for prospective home buyers

ready by spring. David and Debbie will be working on the curriculum as well. Chris mentioned a useful book by Fannie Mae which is written at a fourth-grade level, and stressed the importance of targeting the right audience. She ended her presentation by urging AHEAD to provide follow-up assistance to home buyers for at least one year after the sale.

Ted spoke for the Technical Assistance Committee (like Education, another spin-off from the Projects Committee) and offered the following policy statement: "the Technical Assistance Committee will provide to AHEAD Inc. members technical information and advice on all aspects of building construction and maintenance, both in response to specific questions from members and as part of an on-going public information program." The information program will include regular short columns in local newspapers and local radio stations, partly to disseminate useful information and partly to spread awareness of AHEAD. Sue offered brochures and other printed information, and Phil offered energy-conservation material and use of equipment like infra-red scanners. Ted closed by saying that the T.A.C. needs only a telephone with answering machine to be up and operating.

Then came Phil and the Fundraising Committee. He reported that he, Cheri and David had met and discussed the fundraising letter, budget projections, and a mechanism for managing the corporate checking account. The discussion concerning said mechanism proved to be time-consuming. After considering many options, and factoring in Tri-County C.A.P.'s requirement of two signatures per check, the following Resolution was introduced by Chris, seconded by Ray, and unanimously adopted: "Be it resolved that: AHEAD Inc. shall require two signatures on the payment manifest, which shall include any one Officer and any one Board member. AHEAD Inc. shall also require two signatures on each check, which shall include any one Officer except the Officer who signed the manifest for the check in question, and any one Tri-County C.A.P. employee."

Those difficult issues having been dealt with, it was agreed to schedule the next Board of Directors meeting for Thursday, December 12, at 7 pm, at the Peoples Bank of Littleton.

David then reported briefly on a feasibility study in Woodstock regarding mobile home parks, a meeting with the County Commissioners, and the likelihood that he will soon be appointed to the New Hampshire Community Development Finance Authority.

Following a short self-criticism session, during which it was agreed that structured meetings are more productive than non-structured meetings, the Executive Director staged a photo-op.

The meeting adjourned at 8:30 p.m.

Respectfully,

Ted Wilkinson, Secretary

BYLAWS OF  
AFFORDABLE HOUSING, EDUCATION AND DEVELOPMENT (AHEAD) INC.

A New Hampshire Voluntary Corporation

ARTICLE I PURPOSE AND SCOPE

The primary purpose of the Corporation is to identify and offer alternatives to the affordable housing problems facing low and moderate income residents of Coos and northern Grafton Counties. The Corporation will be a membership-based entity.

ARTICLE II MEMBERSHIP

1. Eligibility. Membership shall be open to all residents of Coos and northern Grafton Counties, upon payment of dues as established from time to time by the Board of Directors.

2. Annual Meeting. The membership shall convene its annual meeting during the month of October at a time and place to be selected by the Board of Directors, upon a minimum of ten (10) days' written notice by the President to the membership.

3. Special Meetings. A special meeting of the membership shall be called by the President upon request of not fewer than twenty-five (25) members or one-third of the membership, whichever number is less.

ARTICLE III BOARD OF DIRECTORS

1. General Powers. The business and affairs of the Corporation shall be managed by its Board of Directors, which shall be comprised of the Associators in the first instance until successor directors are duly elected by a majority of Corporation members at the next annual meeting.

2. Number, Tenure. The maximum number of directors of the Corporation shall be fifteen. Of the initial elected Board members, one-third shall be elected for one-year terms, one-third for two-year terms, and one-third for three-year terms. Thereafter, all terms shall be for three years. Full terms shall begin and end on the day of the Annual Meeting.

Each director shall hold office until the next annual meeting of the membership and until her successor shall have been elected and qualified. No director may serve on the Board for longer than six (6) years consecutively.

Moreover, no more than 10 seats on the Board may be held concurrently by members whose household income exceeds 80% of the median income in their county of residence. Furthermore, it shall be the policy of the Board to actively recruit low and moderate income candidates for Board membership.



3. Regular Meetings. Regular meetings of the Board shall be held at least once each quarter (four times per year). Additional meetings may be called as required.

4. Special Meetings. Special meetings of the Board may be called by the President or at the request of a majority of Board members. In either case, such meetings shall be preceded by no less than three days' written notice to the Board.

5. Quorum. A majority of the number of directors fixed by Section 2 of this Article II shall constitute a quorum for the transaction of business at any meeting of the Board of Directors, but if less than such majority is present at a meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

6. Manner of Acting. The act of the majority of the directors present at a meeting of which a quorum is present shall be the act of the Board of Directors, unless otherwise provided in these Articles.

7. Action Without a Meeting. Any action that may be taken by the Board of Directors at a meeting may be taken without a meeting if a consent, in writing, setting forth the action to be so taken, shall be signed, before such action, by all of the directors.

8. Vacancies. Any vacancy occurring in the Board of Directors may be filled by the affirmative vote of a majority of the remaining directors. A director elected to fill a vacancy shall be elected for the unexpired term of her predecessor in office. Any directorship to be filled by reason of an increase in the number of directors may be filled by election by the Board of Directors for a term of office continuing only until the next election of directors by the membership.

9. Presumption of Assent. A director of the Corporation who is present at a meeting of the Board of Directors at which action on any matter is taken shall be presumed to have assented to the action taken unless her dissent shall be entered in the minutes of the meeting or unless she shall file her written dissent to such action with the person acting as the secretary of the meeting before the adjournment thereof or shall forward such dissent by registered mail to the Secretary of the Corporation immediately after the adjournment of the meeting. Such right to dissent shall not apply to a director who voted in favor of such action.

#### ARTICLE IV OFFICERS

1. Number. The officers of the Corporation shall be a President, a Vice-President, a Secretary, and a Treasurer, each of whom shall be elected by the Board of Directors. Such other officers and assistant officers as may be deemed necessary may be

elected or appointed by the Board of Directors. No person may hold two or more offices simultaneously.

2. Election and Term of Office. The officers of the Corporation shall be elected by the Board of Directors at the first Board meeting following each annual meeting. Each officer shall hold office until her successor shall have been duly elected and shall have qualified, or until her death, until she shall resign, or shall have been removed in the manner hereinafter provided.

No officer may serve more than three consecutive years in any single office.

3. Removal. Any officer or agent may be removed by the Board of Directors whenever in its judgment the best interests of the Corporation will be served thereby, but such removal shall be without prejudice to the contract rights, if any, of the person so removed. Election or appointment of an officer or agent shall not of itself create contract rights.

4. Vacancies. A vacancy in any office because of death, resignations, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

5. President. The President shall be the principal officer of the Corporation and, subject to the control of the Board of Directors, shall in general supervise and control all of the business and affairs of the Corporation. She shall, when present, preside at all meetings of the membership and of the Board of Directors. She may sign, with the Treasurer or any other proper officer of the corporation thereunto authorized by the Board of Directors, any deeds, mortgages, bonds, contracts, or other instruments which the Board of Directors has authorized to be executed, except in cases where the signing and execution thereof shall be expressly delegated by the Board of Directors or by these Bylaws to some other officer or agent of the corporation, or shall be required by law to be otherwise signed or executed; and in general shall perform all duties incident to the office of President and such other duties as may be prescribed by the Board of Directors from time to time.

6. Vice-President. The Vice-President shall have such duties as may be assigned by the membership, the Directors, or the President. In the case of the absence or incapacity of the President, the Vice-President shall temporarily act in her place.

7. Secretary. The Secretary shall: (a) keep the minutes of the proceedings of the Board of Directors in one or more books provided for that purpose; (b) see that all notices are duly given in accordance with the provisions of these Bylaws or as required by law; (c) be custodian of the corporate records and of the seal of the corporation and see that the seal of the Corporation is affixed

to all documents the execution of which on behalf of the Corporation under its seal is duly authorized; (d) keep a register of the post office address of each member which shall be furnished to the Secretary by such member; (e) in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

8. Treasurer. The Treasurer shall: (a) have charge and custody of and be responsible for all funds and securities of the Corporation; (b) receive and give receipts for moneys due and payable to the Corporation from any source whatsoever, and deposit all such moneys in the name of the Corporation in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article V of the Bylaws; and (c) in general perform all of the duties incident to the office of Treasurer and such other duties as from time to time may be assigned to him/her by the President or by the Board of Directors. If required by the Board of Directors, the Treasurer shall give a bond for the faithful discharge of his/her duties in such sum and with such surety or sureties as the Board of Directors shall determine.

#### ARTICLE V COMMITTEES

The Board of Directors may establish committees from time to time as it sees fit. Each committee shall include at least one member of the Board of Directors. At the discretion of the Board of Directors, committees may be comprised in part of individuals who are not members of the Corporation, but under no circumstances shall such individuals comprise more than one-third of a committee's membership.

Committees shall serve the Board of Directors in an advisory capacity only; no committee shall have any authority whatsoever to make decisions on behalf of the Board of Directors or of the Corporation. Each active committee shall report on its current activities to the Board of Directors at the Board's regular meetings.

#### ARTICLE VI CONTRACTS, LOANS, CHECKS AND DEPOSITS

1. Contracts. The Board of Directors may authorize any officer or agent to enter into any contract not involving real estate and deliver any instrument in the name of and on behalf of the Corporation, and such authority may be general or confined to specific instances. Any contract regarding purchase, conveyance or encumbering of any of the corporation's real estate shall require the consent of the majority of the Board.

2. Loans. No loans shall be contracted on behalf of the Corporation and no evidence of indebtedness shall be issued in its name unless authorized by a resolution of the Board of Directors. Such authority may be general or confined to specific instances.

3. Checks, Drafts, etc. All checks, drafts, or other orders for the payment of money, notes or other evidences of indebtedness issued in the name of the corporation shall be signed by such officer (or officers), agent (or agents), of the Corporation and in such manner as shall from time to time be determined by resolution of the Board of Directors.

4. Deposits. All funds of the Corporation not otherwise employed shall be deposited from time to time to the credit of the Corporation in such banks, trust companies or other depositories as the Board of Directors may elect.

#### ARTICLE VII FISCAL YEAR

The fiscal year of the Corporation shall begin on the first day of July and end on the thirtieth day of June in each year.

#### ARTICLE VIII CORPORATE SEAL


The Board of Directors shall provide a corporate seal which shall be circular in form and shall have inscribed thereon the name of the Corporation, the state of incorporation, and the words "Corporate Seal".


#### ARTICLE IX ADOPTION/AMENDMENT

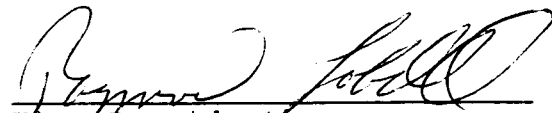
These Bylaws shall become effective immediately upon adoption by a majority of the membership.

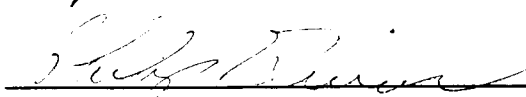
These Bylaws may be altered, amended, or repealed and new Bylaws may be adopted by a two-thirds majority vote of the members present at the annual meeting or at a special meeting called for that purpose under the provisions of Article II, Section 3.

ADOPTED ON: 10-29-91

  
\_\_\_\_\_  
President

  
\_\_\_\_\_  
Secretary

  
\_\_\_\_\_  
Vice-President

  
\_\_\_\_\_  
Treasurer

**AHEAD INC.  
MEETING NOTICE**

**DATE:** THURSDAY, DECEMBER 12, 1991  
**TIME:** 7:00 PM to 9:00 PM - Please arrive on time!  
**PLACE:** PEOPLES BANK OF LITTLETON, Main St., Littleton (please use the side door).

**AGENDA**

- I. **Roll Call and Minutes:** Review of the Minutes from the meeting of October 29th. (10 minutes)
- II. **Final Review and Signing of Bylaws:** A brief review of the changes made October 29th and signatures. Also, signing by officers of "Charitable Entity" application for NH Attorney General's office. (10 min)
- III. **Treasurer's Report:** The current financial status of the corporation, including an update of new memberships thus far. How has the fundraising process gone so far for everyone? This kind of evaluation is very important, so that we can improve our techniques (and raise more money!). (30 min)
- IV. **Our New Office:** After months of delicate negotiations, we are finally moving into our office at 3 Jackson St. in Littleton! (10 minutes)
- V. **Committee Reports:**
  - A. Outreach - Tony Poekert (10 min)
  - B. Homeowner Education - Chris Latulip (10 min)
  - C. Technical Assistance/Acquisition - David Wood (10 min)
  - D. Process - Cheri Brown (10 min)
- V. **Next Board Meeting:** We decide the date and time of the next meeting (early February?). What about an afternoon meeting? Do we want to hold a meeting further north for Mary and Peggy's benefit? (5 min)
- VI. **Executive Director's Update:** Happenings in affordable housing (see clippings); a report on the Woodstock feasibility study; the ongoing saga of the Grafton County Commissioners; the NH Community Development Finance Authority. (10 min)
- VII. **Meeting/Organizational Review:** How are we doing? (5 min)

**Thought for the Day**

"Vision is the art of seeing things invisible."

Jonathan Swift

Affordable Housing, Education and Development (AHEAD) Inc.  
3 Jackson St., P.O. Box 578  
Littleton, NH 03561  
Tel: (603)869-2480

Board of Directors:

Christine Latulip, President	Cheri Brown
Raymond Lobdell, Vice-President	Mary Day
Ted Wilkinson, Secretary	Duncan Estabrooks
Phil Guiser, Treasurer	Margaret Moon
Tony Poekert	Leslie Warren
David Wood, Executive Director	

Summary of the December 12, 1991 meeting of the Board of Directors.  
Meeting convened at 4:07 pm, Peoples Bank, Littleton.  
Present: Cheri Brown, Chris Latulip, Ray Lobdell, Sue Buteau, Les Warren,  
Phil Guiser, Ted Wilkinson, and David Wood.  
Absent (excused): Mary Day, Peggy Moon, Tony Poekert, and Duncan Estabrooks.

David Wood called the meeting to order at 4:07 pm. Following a cursory review, the minutes of the October 29, 1991 meeting were moved for acceptance by Chris, seconded by Cheri, and passed unanimously on voice vote.

After a brief discussion of the Bylaws, which had been accepted in amended form by the Board at the meeting of October 29, an official copy of AHEAD, Inc's Bylaws was signed by the officers of the corporation.

Phil presented the Treasurer's Report, a relatively simple procedure reflecting our modest level of funding to date. But he assured the Board that a more complete accounting will, of course, be provided following acquisition by the Treasurer's Office of paid professional staff. He suggested that copies of updated Treasurer's Reports be sent to Board members for their review before each meeting, as is normally done with minutes. Executive Director Wood enumerated some minor office expenses, and then touched upon the delicate matter of fundraising. He urged those Board members who have not yet sent out their fundraising letters to do so before said letters become too stale. He will then re-evaluate AHEAD's fundraising efforts, and give the Board an update at the February meeting. David had some news to report regarding our expansive new corporate headquarters at 3 Jackson Street. The office has 40 amps of electric service but no ground, and a bathroom but no toilet. In spite of these and other minor shortcomings, the Executive Director appeared sanguine about AHEAD's future on Jackson Street.

Then, standing in for the absent Tony Poekert, David reported on the Outreach Committee, which is working on a new logo. Some mention was made of borrowed telephones and available answering machines, and the probability that David will not have much time for Outreach until February.

Chris followed with a report on the Homeowner Education Committee. Along with David and Debbie Maes, she has been working on two different but related programs that will be ready by February: one is for and about first-time homebuyers, the other about general financial planning. Sue told the Board about the "Planning Ahead, Staying Ahead" program, and of several useful and available

brochures, including "When Your Income Drops". The long-range goal is to dovetail the financial planning program and the home-buyers program, with the second as a natural extension of the first. At that point, AHEAD will offer other money-saving services to prospective homebuyers, like free building inspections by Technical Assistance Committee staffers (verbal, not written, owing to potential liability issues). After four months of active membership in AHEAD programs, participants will know exactly where they stand in the home-buying labyrinth. Chris, speaking now as a member of the banking community, acknowledged that the process of obtaining a traditional bank loan is just plain intimidating to most of her customers. Les, as a social services provider, reminded the Board that many of the people whom we hope to assist have real problems understanding and filling out the requisite forms, whether for a loan or for any other services.

A long discussion ensued concerning impending evictions, foreclosures, and "collection companies" doing the dirty work for some of the less-solvent regional banks.

Ted, with David's timely assistance, reported on recent efforts by the Acquisition Committee to identify multi-family buildings in the area that might be suitable for AHEAD to purchase, rehab, and manage. Ideally, we will charge no more than 30% of a tenant's income, making "our" units attractive options in the private, low-income housing market. David is presently working on a \$250,000.00 grant proposal, with the blessing of the Grafton County Commissioners, for this very purpose. It is possible that some useful cash flow can be generated from properly managed multi-family buildings if the acquisition and rehab costs are low enough. Through his position on the New Hampshire Community Development Finance Authority, David may be able to help AHEAD in that regard. Ray, speaking as an experienced landlord, urged the Acquisition Committee to concentrate on 3-bedroom units, much in demand but in short supply. David also reported on his on-going negotiations with the owner of the Rambling Woods Trailer Park in Bethlehem, another potential AHEAD project.

Cheri, reporting for the Process Committee, expressed confidence that she can work her way through the complicated application forms for 501 (C) (3) status. To complete the application, she will need to know the types of projects we anticipate doing, their respective budgets, and more information on fundraising. She expects to complete the forms by the end of February, but the ultimate granting of official non-profit status might not happen until much later in 1992. Upon completion of the application, the Process Committee will have worked itself out of a job, and could then be dissolved and dispersed among the other committees. Chris mentioned the desirability of having a bona fide lawyer on the Board, and David informed us that he had already approached Brian Ward with that in mind.

The next meeting of AHEAD's Board of Directors was set for Thursday, February 13, 1992, 4 pm, Peoples Bank, Littleton. The normally crisp and informed discussion then degenerated into mud-slinging and base rumor-mongering, and the beleaguered Executive Director declared the meeting adjourned at 5:48 pm.

Respectively submitted,

Ted Wilkinson

### **Description of AHEAD's Proposed CDBG Project for Grafton County:**

AHEAD proposes to purchase, rehabilitate, and operate scattered-site multifamily rental housing properties in three or more of the following communities: Woodsville, Lisbon, Littleton, Bethlehem, and Woodstock. Although the CDBG application will include a variety of sample properties from these communities, the actual buildings to be purchased will not be determined until late in 1992 or early in 1993, due to the lengthy grant funding process.

Using CDBG funds for downpayments and closing costs, AHEAD expects to purchase buildings containing a total of approximately 25 housing units. Both Peoples Bank of Littleton and the Woodsville Guaranty Savings Bank have agreed to participate in the financing of the chosen properties, and we expect that other banks will join in later on. The CDBG funds to be used for each property will ensure that building and health code violations are remedied, that the buildings are made more energy-efficient, and that rental units will be available and affordable for low and moderate income families in perpetuity.

The properties rehabilitated through this project will provide decent, safe, economical and secure living environments for 25 lower income households. However, this is not the only benefit which AHEAD intends to provide to its tenants. AHEAD is committed to helping its tenants by coordinating and/or delivering "hands-on" education and training in various other life skill areas, courses and workshops covering such subjects as managing your money, growing a garden, basic auto mechanics, seeking a G.E.D. degree, microenterprise development, parenting, nutrition, etc.

AHEAD will encourage its tenants to work together to improve their living situations in a variety of different ways. We will encourage tenants to participate in the management of their own buildings, to share responsibilities such as child care, and to swap services with each other. For those tenants ready and willing to take a step towards ownership, we will provide access to information, training, and support services designed to help low and moderate income households form cooperatives. Although it is a long and difficult process (and certainly not for everyone), AHEAD wholeheartedly supports the concept of resident cooperatives, and our properties will always be available to tenants ready, willing, and able to take this route. Any AHEAD properties subsequently purchased by tenant groups will first be placed in a community land trust, and potential speculative profits will be averted through an equity limitation formula.



AHEAD (Affordable Housing, Education, And Development), Inc.

ORGANIZATIONAL DEVELOPMENT/FUNDRAISING CALENDAR

Timeline:	Tasks:	Personnel:
July 1-24	Legal research towards incorporation	Att'y Vicki Bunnell
	Initial letters to foundations	David Wood
	Review of pro formas	Chris Latulip, Gerald Winn, Liz Matott
	Preparation and mailing of information, agendas, etc. for July 25th meeting	David Wood, Cheri Brown
July 25	First full group meeting: legal and financial reports; mission statement and organization name; decision to incorporate; formation of ad hoc nominating, outreach, finance/fundraising, and project committees	Entire organizing group
July 26-Aug 21	Preparation of draft incorporation documents	Vicki Bunnell, Cheri Brown, Tony Poekert, David Wood
Jul 26-Sept 12	Rent P.O. Box; investigate possible office space; send introductory letters to most likely foundations	David Wood
August 8	First meeting: initial planning of publicity campaign; establishing membership goals; preparing committee activities budget; draft membership letter for fundraising committee; discuss brochure	Outreach Committee

August 12	First meeting: set up "flow-through" account with Tri-County CAP; review budget; begin preparing internal control system; reaffirm fundraising goals; complete initial membership letter; prepare membership letter budget	Finance/ Fundraising Committee
August 15	First meeting: Complete draft incorporation documents; complete IRS Form 1024 (application for 501(c)(3) status); consider B.O.D. candidates	Process Committee
August 22	First meeting: brainstorming; list possible services and projects and prioritize re. mission, scope, publicity; begin preparing budgets for most likely activities	Project Committee
August 29	Second meeting, if necessary	Process Committee
	"Building Communities" grant preparation workshop: 7pm at Iona Savings Bank, Tilton	David Wood
September 12	Incorporation meeting; election of directors; committee reports; committee scheduling and coordination	Entire group
Sept 13-Oct 16	Initial researching of information received from foundations; scheduling grant applications	Finance/ Fundraising Committee; Project Committee
	Planning of pilot housing/education project for single parents with minor children and other initial projects	Project Committee; Chris Latulip
	Publicity campaign begins	Outreach committee
	Committee meetings as scheduled; membership drive begins	All members of organization

October 1	First grant proposal submitted (Building Communities)	David Wood, Cheri Brown
October 17	First B.O.D. meeting; election of officers; committee reports; naming of executive director; prepare framework for establishing goals and objectives	Board of Directors
Oct 18-Dec 31	Initial fundraising campaign	All members
	Establish regular committee and B.O.D. meeting dates and conduct meetings; place first priority on short- and long-term goals and comprehensive planning	All committee and B.O.D. members
	Implement pilot project	Project Committee, Director
	Conduct public forums (Woodstock, Lancaster, ?); prepare logo, brochure, T-shirts(?) and corresponding budgets	Outreach Committee, Director
	Prepare CDBG applications	Wood, Brown, others to be determined
January, 1992	Submit CDBG applications	Wood, Brown

June 10, 1991

## SKELETAL FUNDRAISING PLAN

### Step I: Developing a Budget

Included with this assignment are the best, worst, and most likely financial projections for the embryonic Great Northern Affordable Housing Trust (GNAHT). In evaluating the proposed income-generating techniques, I would divide them into three basic types: (1) customary grants and services; (2) new grants and services; and (3) membership-building and fundraising activities. Each of the three categories requires a different mix of similar skills, energies, and perspectives. In other words, for example, I possess both the skills and the experience to meet the goals of the "customary" category, but may have difficulty with the inspirational aspect if I do not continually remind myself of the important role which that aspect plays in the organization's "big picture". On the other hand, however, I must not allow unbridled enthusiasm to overwhelm careful planning and good judgement when implementing the membership and fundraising components of this undertaking.

Given the nascent state of the GNAHT, it is too early to assess the demand for volunteers in the fundraising effort, but it is not too early to estimate the amount of revenues which will need to be generated through various types of fundraising. As this is a new organization, I have included memberships in the total. First year fundraising goals range from \$12,000 (nightmare scenario) to \$26,500 (dream scenario), with a target of \$20,000.

## SKELETAL FUNDRAISING PLAN (continued)

### **Step II: Developing Tasks**

My first step in developing tasks is to identify potential candidates to form a core founding group and to solicit their participation. As the service area for this organization must be rather large, due to the rural nature of the region, I must plan the creative process in such a way as to minimize travel time for the participants and to make meetings as organized and productive as possible. To those ends, I have decided that initially I will divide the service area into two regions and organize two subregional groups to focus on their own local issues, while keeping each group abreast of the progress in the other region and offering a holistic perspective to their efforts.

I have already given a great deal of thought to the composition of the core founding groups, which hopefully will number six to ten people per region. Included in each group will be bankers, businesspeople (especially large employers and those in the housing industry), human service providers, community and church leaders, and low and moderate income people. At least one, if not both, of the groups will have an attorney included as well. I have begun contacting key people in each area in order to help identify potential group participants, and I will be telephoning or meeting with all individuals identified to ascertain if indeed they are interested. I have prepared an introductory information package to send to those interested as well, explaining a variety of housing issues and potential solutions, and have include a list of targeted participants, some of whom have already been contacted.

July 10, 1991

### SEEKING FOUNDATION SUPPORT

I have recently finished the first step in the world of foundation funding. The New Hampshire Charitable Fund maintains a foundation library at Plymouth State College, and I have spent two days researching state, regional and national charitable foundations for compatibility with my proposed organization's mission, goals, and objectives.

I began by listing potential funders by subject, using housing, rural development, leadership development and community development as my four main subject areas. After compiling the four lists and noting any duplication, I began researching the candidates thoroughly, reading each one's entry in The Foundation Directory - 1991 Edition thoroughly. As I researched the various sources, I kept in mind some secondary issues of importance to my new organization (such as historic preservation, family services, and adult education) in order to find the best possible marriage of potential funder and "fundee".

The accompanying list is the initial result of my research. I have divided the prospects into three basic groups: "YES!", "Maybe", and "Peripheral/Longshots". I will immediately begin by writing to each of the "YES!" group members for application information, and will prioritize applications to those foundations based both on the perceived degree of compatibility and the realities of my organization's demands versus funders' deadlines.

## POTENTIAL FOUNDATION SUPPORT

### I. GOOD PROSPECTS:

- The Needmor Fund. 1730 15th Street, Boulder CO 80302.  
Write to: Dinny Stranahan. (July 10, January 10)
- The Public Welfare Foundation, Inc. 2600 Virginia Avenue NW,  
Room 505, Washington, DC 20037-1977. Write to: C. Glenn  
Ihrig, Executive Director. (quarterly)
- The Discount Foundation. 37 Temple Place, 3rd Floor, Boston,  
MA 02111. Write to: Susan Chinn, Executive Director.  
(autumn)
- The W.K. Kellogg Foundation. 400 North Avenue, Battle Creek,  
MI 49017-3398. Write to: Nancy A. Sims, Executive  
Assistant - Programming.
- The Charles Stuart Mott Foundation. 1200 Mott Foundation  
Building, Flint, MI 48502-1851. (quarterly)
- The Helen Brach Foundation. 55 West Wacker Drive, Suite 701,  
Chicago, IL 60601. Write to: Raymond F. Simon,  
President. (December 31)
- The Surdna Foundation, Inc. 1155 Avenue of the Americas, 16th  
Floor, New York, NY 10036. Send letter and preliminary  
outline to: Edward Skloot, Executive Director.
- Ben & Jerry's Foundation. Clinton Hall, 108 North Cayuga  
Street, Ithaca, NY 14850. Write: Annie L. Sherman,  
Administrator. (quarterly)
- The Hearst Foundation. 888 7th Avenue, New York, NY 10106-  
0057. The William Randolph Hearst Foundation. 888 7th  
Avenue, 27th Floor. Write for program policy statement  
and application guidelines to: Robert M. Frehse, Jr.,  
Executive Director.
- The New World Foundation. 100 East 85th Street, New York, NY  
10028. Write to: Colin Greer, President.
- The Norman Foundation, Inc. c/o Abacus & Associates, 147 East  
48th Street, New York, NY 10017. Write to: Phyllis  
Ekhaus, Program Director.
- The Share-It-Now Foundation. 661 East 18th Ave, Eugene, OR  
97401-4383. Write to: Martha B. Russell, Trustee.  
(maximum amount: \$6,000.)

## POTENTIAL FOUNDATION SUPPORT (continued)

### II. MAYBE

The Ford Foundation. 320 East 43rd Street, New York, NY 10017. Write for annual report and program policy statement.

The Horncrest Foundation, Inc. 6 Sleator Drive, Ossining, NY 10502. Send proposal to: Lawrence Blau, President.

The Metropolitan Life Foundation. 1 Madison Avenue, New York, NY 10010-3690. Write to: Sybil C. Jacobson, President and C.E.O.

The Hitachi Foundation. 1509 22nd Street NW, Washington, DC 20037. Send letter of no more than 3 pages to: Felicia B. Lynch, Vice-President, Programs.

The J.A. & Kathryn Albertson Foundation, Inc. 380 East Parkcenter Boulevard, Boise, Idaho 83706-3962. Write to J.A. Albertson, President.

The Stauffer Communications Foundation. 616 Jefferson, Topeka, KA 66607. Write to: Stanley H. Stauffer, Chairman.

The ANR Foundation, Inc. 1 Woodward Avenue, Detroit, MI 48226. Write to: James F. Cordes, President.

The Marquis George MacDonald Foundation, Inc. c/o Chase-Manhattan Bank, N.A., 1211 Avenue of the Americas, 37th Floor, New York, NY 10036. Write to: Jeannine Merrien, Administrator.

The Clyde T. & Lyla C. Foster Foundation. c/o National City Bank, P.O. Box 5756, Cleveland, OH 44101. Write to: Marianne Hobe.

The Scaife Family Foundation. P.O. Box 268, Pittsburgh, PA 15230. Write to: Joanne B. Beyer, Vice-President.

The Quanex Foundation. c/o Quanex Corporation, 1900 West Loop South, Houston, TX 77027.



POTENTIAL FOUNDATION SUPPORT (CONTINUED)

III. PERIPHERAL/LONGSHOTS

The DeWitt Wallace-Reader's Digest Fund, Inc.

The Smith-Richardson Foundation, Inc.

The New York Life Foundation.

The Tang Fund.

The Ronald L. Jensen Foundation.

The Goldrich Family Foundation.

The National Standard Foundation.

The Margolis Foundation, Inc.

The Frost-Parker Foundation.

AHEAD INC.  
P.O. Box 578  
Littleton, NH 03561

Directors:

Cheri Brown  
Mary Day  
Duncan Estabrooks  
Phil Guiser  
Christine Latulip

Raymond Lobdell  
Margaret Moon  
Tony Poekert  
Leslie Warren  
Ted Wilkinson

David Wood, Executive Director

October 1, 1991

Ms. Dinny Stranahan  
The Needmor Fund  
1730 15th Street  
Boulder, CO 80302

Dear Ms. Stranahan:

AHEAD (Affordable Housing, Education, And Development) is a recently incorporated community housing development corporation serving the northern third of New Hampshire, the state's poorest and most isolated region; we are a grassroots, membership-based organization. Our mission is to provide opportunities for decent, safe, sanitary, affordable housing to the region's lower income people, and to do so through comprehensive, cooperative programs which use community resources and emphasize education, personal initiative, democratic values, and economic empowerment.

When researching possible sources of foundation support for our efforts, I felt that the philosophy of the Needmor Fund is embodied in the family independence programs we are preparing to implement in New Hampshire's "North Country". Our cornerstone project is to purchase, rehabilitate, and operate small-scale multifamily rental housing, renting units to targeted groups such as the physically and mentally handicapped, single parents with minor children, high school dropouts, etc. In return for economical, quality housing, tenants will participate in an educational program specifically tailored to their needs and desires.

At your convenience, please send me your application requirements, your annual report if appropriate, and any other information pertinent to the Needmor Fund's grantmaking process. I look forward to hearing from you, and thank you for your consideration.

Yours Truly,

David Wood

August 10, 1991

### FUNDRAISING PLAN UPDATE

On July 25, the northern New Hampshire affordable housing organizing group decided unanimously to incorporate as a 501(c)(3) nonprofit organization, to be called AHEAD (Affordable Housing, Education, And Development), Inc. Our mission is:

To provide decent, safe, sanitary, affordable housing to the region's lower income people, through comprehensive, cooperative programs which use community resources and emphasize education, personal initiative, democratic values, and economic empowerment.

The four standing committees will meet at least once each in August. The process committee, charged with preparing the incorporation documents for the September 12 meeting, may need to meet twice in August. I have sent meeting guidelines to each committee to prepare the members for the first meeting, and have included a sample (from the project committee). Much of the work at the first meeting for each group will entail outlining goals and objectives, establishing processes, and discovering where overlap with other committees will be necessary. In planning the process, I have realized that there are many "chicken or egg" questions where committee roles are unclear, and the group will need to work through these issues as they arise.

One of the most interesting events to arise thus far is the dreaded fundraising issue. At the July 25th meeting, we circulated a committee sign-up sheet, and, lo and behold, only one person signed up for the finance/fundraising committee. I told the group

that it didn't matter, because we are all going to have to fund raise anyway, so all the better that there isn't any pressure on the precious few who volunteered. In fact, we started that night: I informed everyone that the basic membership rate for the organization is tentatively \$20, and that each of us should bring a checkbook to the September 12 meeting.

I envision the initial fundraising/membership drive starting by word of mouth: we will set a (very attainable) new member goal for each organizer...let's say 10 members. If each organizer can attract that many members, then we will have already raised approximately \$4,000. In the "nightmare" scenario, this would surpass our membership goal by \$1,000...and it could well be achieved in the first month!

**AHEAD INC.**  
P.O. Box 578  
Littleton, NH 03561

October 23, 1991

Ms. Shirley Buteau  
Extension Educator  
U.N.H. Cooperative Extension - Coos County  
148 Main St.  
Lancaster, NH 03584

Dear Sue:

What a great fall we're having! I hope you're taking advantage of the indian summer weather while you can; "gray season" is about to be upon us. I have enclosed a copy of the agenda for next Tuesday's meeting, and I hope we will see you there (if you can't make it, please let me know at 869-2480).

I have also enclosed a sample of our first fundraising letter for you to read before the meeting, as well as our initial membership form as well. Please fill out the membership form for yourself and bring your check to the meeting; we will discuss the form itself (and any changes you might suggest) briefly at that time.

The accompanying letter is our prototype for the Board's first fundraising assignment, and this is what the fundraising committee proposes:

(1) each organizer should bring a list of at least 10 names to the October 29th meeting; if you can't attend that meeting, send your list to AHEAD's address.

(2) I will verify that the lists have no duplications (if there are any I will ask for replacements, so you might want to add a couple of spares) and prepare an individual mailing package for each of you, complete with letters, envelopes (send and return), and stamps.

(3) each of you will then fill in the names of your potential new members, highlight any part of the letter which you feel might be of particular significance to the potential new member (or to us), sign your name and add a "P.S." (for example, "This organization fills a great need in the North Country, and I hope you'll join us!"). Address the envelopes, send them out, and provide me a list of those addresses for our fundraising database. The "P.S." is really important: it solidifies the idea that you are reaching out just to them.

Fundraising instructions - page 2

You may choose to approach your potential members in person or by phone, and that's fine (it costs us less money and the success rates are much higher). If you do decide to solicit members by phone or in person, put an asterisk beside those names on the list which you will give me on the 29th. I will include in your package some suggestions for those approaches.

You will fulfill your responsibility merely by contacting your 10 people; we are not measuring our success by how many actually join and/or contribute. Remember, however, that the idea is to raise money and to sign up new members: choose people who you think are likely to say "yes".

Fundraising is not easy. It is, though, a litmus test of our commitment to our mission. We will "de-brief" each other at our next meeting to discuss how we did, but if you are having difficulty in the meantime, please give me a call: fundraising is a team sport!

Good Luck,

David

Affordable Housing, Education and Development (AHEAD) Inc.  
P.O. Box 578  
Littleton, NH 03561

Board of Directors:

Christine Latulip, President	Cheri Brown
Raymond Lobdell, Vice-President	Mary Day
Ted Wilkinson, Secretary	Duncan Estabrooks
Phil Guiser, Treasurer	Margaret Moon
Tony Poekert	Leslie Warren
David Wood, Executive Director	

Dear

After the splendor of the fall foliage season passes, drive through any town in the North Country and what do you see? Dozens of old, dilapidated, poorly insulated, and unsafe houses, mobile homes, and apartment buildings. It's only after the trees have shed their leaves that you really notice the harsh living conditions that so many of your lower income neighbors must endure.

Neighbors such as the 65 year old man in Lyman, one leg amputated above the knee, whose home's water supply freezes solid every winter. Or the 75 year old West Stewartstown widow, struggling to stay in her home on an income of less than \$400 per month. Or the single parent in Lancaster, working three jobs to make ends meet.

Affordable Housing, Education and Development (AHEAD) Inc., was founded this summer by North Country people like you, to meet the critical housing needs of lower income people in Coos and northern Grafton Counties. We are a grassroots, membership-based organization, and WE NEED YOUR SUPPORT TO SUCCEED!!

You can help AHEAD:

- \* to assist families in realizing their dream of homeownership, and to provide ongoing support services assuring that those families are able to keep their homes
- \* to assist elderly and other low income households to maintain, improve, and remain in housing they already own, through advocacy and "hands on" technical assistance
- \* to purchase, rehabilitate, and operate safe, sanitary, energy-efficient and economical multifamily rental housing
- \* to help tenants to purchase and operate their own housing
- \* to work with other tenants and landlords to resolve housing problems to everyone's benefit
- \* to provide comprehensive, "real life" educational programs specifically tailored to individual needs

How can you help? When you join AHEAD, your membership dues provide us with the operating funds necessary to develop our programs. AHEAD is a private, nonprofit organization; our success depends entirely on the dedication, hard work, and generosity of our members.

As a grassroots community development corporation, we need more than money: we need energy too! As a volunteer on one of our housing or educational projects, as a committee member, or as a member of our Board of Directors, **YOU CAN MAKE A SIGNIFICANT DIFFERENCE IN YOUR COMMUNITY!!!**

As a member, you will receive our regular newsletter, keeping you abreast of our activities, providing you with opportunities to participate in our programs, and asking for feedback. We'll even throw in some energy-saving tips for good measure! Members also have full voting rights in the affairs of the organization.

Please join your North Country neighbors in our efforts to teach people to fish, instead of giving them fish; to offer a hand up, instead of a handout. **For your friends, for your neighbors, for your community, for yourself, help us forge AHEAD!**

Sincerely,

David Wood, Executive Director

P.S. Please join us today. We are an **all-volunteer** organization, and **there is so much to do!** With winter rapidly approaching, it is crucial that we begin assisting our low income clients with their housing problems soon! Your help is urgently needed **NOW**, so that we can open our Littleton office and set up our housing hot line. Thanks so much.



AHEAD's annual membership dues are \$20 per household. However, if your total household income is below the limits described in the chart below, you may become a member merely by completing this form and returning it to us with whatever donation you feel you can afford. Membership will not be denied to lower income households.

It is very important to us to know who our lower income members are, so that we can provide you with the services you need most. Lower income members will be given priority over non-members in all AHEAD programs. All income information is strictly confidential.

If applicable, please circle the appropriate total annual household income category for your household size:

<u>1 person:</u> <u>below \$21,750</u>	<u>5 persons:</u> <u>below \$33,500</u>
<u>2 persons:</u> <u>below \$24,850</u>	<u>6 persons:</u> <u>below \$36,000</u>
<u>3 persons:</u> <u>below \$27,950</u>	<u>7 persons:</u> <u>below \$38,500</u>
<u>4 persons:</u> <u>below \$31,050</u>	<u>8+ persons:</u> <u>below \$40,950</u>

Name: \_\_\_\_\_ Tel #: \_\_\_\_\_

Mailing Address (Street or RR#): \_\_\_\_\_

Town, State, Zip Code: \_\_\_\_\_

Enclosed are my tax-deductible membership dues of \$\_\_\_\_\_, and/or a donation of \$\_\_\_\_\_ to help assure AHEAD's success.

Checks should be made out to: **AHEAD INC.**

I would like more information about:

<input type="checkbox"/> Improving my credit rating	<input type="checkbox"/> Home buyer education
<input type="checkbox"/> "Do-it-yourselfer" assistance	<input type="checkbox"/> Tenant/landlord mediation
<input type="checkbox"/> Options for elderly homeowners	<input type="checkbox"/> Tenants' rights
<input type="checkbox"/> Alternative housing models	<input type="checkbox"/> Educational opportunities
<input type="checkbox"/> Opportunities for better housing	
<input type="checkbox"/> Other (explain): _____	

I would like to be a volunteer in:

<input type="checkbox"/> Acquiring housing	<input type="checkbox"/> Fundraising
<input type="checkbox"/> Rehabilitating housing	<input type="checkbox"/> Housing counseling
<input type="checkbox"/> Outreach/publicity	<input type="checkbox"/> Office work
<input type="checkbox"/> Teaching workshops	<input type="checkbox"/> Anywhere I'm needed

**AHEAD INC., P.O. Box 578, Littleton, NH 03561**

Affordable Housing, Education and Development (AHEAD) Inc.  
P.O. Box 578  
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**Our Mission:**

To provide opportunities for decent, safe, sanitary, affordable housing to the region's lower income people, and to do so through comprehensive, cooperative programs which use community resources and emphasize education, personal initiative, democratic values and economic empowerment.

**Programs currently being developed:**

- \* A first-time home buyers' education program (in cooperation with the UNH Cooperative Extension)
- \* Family Self-Sufficiency: a pilot project to purchase, rehabilitate, and operate multifamily rental housing for specific "at risk" groups such as single parents with young children, combined with vocational and educational training (with Dept. of Health and Human Services' JOBS program and the UNH Cooperative Extension)
- \* A technical assistance/information program for low income "do-it-yourselfers" (in cooperation with area contractors)
- \* A cooperative program between tenants and landlords to make rental properties more energy-efficient and to enable the tenants to share the resultant savings
- \* Plans to purchase and operate area mobile home parks as they become available, working with the New Hampshire Community Loan Fund to assist park tenants in forming cooperatives to purchase and operate their parks themselves
- \* A proactive program to assist elderly and other low income households to maintain, improve, and remain in housing they already own (in cooperation with NH Catholic Charities)
- \* Informal mediation: to work with tenants and landlords to resolve housing problems to everyone's benefit (with NH Legal Assistance - Berlin)
- \* Mortgage crisis counseling