

Focus Areas

- Affordable Housing
- Downtown Revitalization
- Shared Equity Housing

TA CONSULTANTS:

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Affordable Housing, Education And Development, (AHEAD)

LITTLETON, NH / [HOMESAHEAD.ORG](https://homesahead.org)

Empowering Rural Communities Through: Downtown Revitalization and Shared Equity Housing

Background

AHEAD (Affordable Housing, Education and Development), based in northern New Hampshire, is a nonprofit committed to revitalizing rural communities through access to safe, affordable housing. With a portfolio of more than 500 affordable homes, AHEAD is recognized as a regional leader in community development and housing innovation. Through its participation in the Rural Community Development Initiative (RCDI), AHEAD partnered with NeighborWorks America to deepen its capacity to tackle two ambitious goals: piloting a Shared Equity Housing model to ensure long-term homeownership affordability and leading the redevelopment of 12 King Square, a key property in downtown Whitefield. Together, these efforts support AHEAD's commitment to place-based development that builds both opportunity and resilience in the communities it serves.

The Challenge

In northern New Hampshire, families face a growing affordability gap, with home prices increasingly out of reach for low- and moderate-income residents. AHEAD recognized the need for a sustainable homeownership solution — one that would allow working families to build equity without

sacrificing long-term affordability for future generations. This led the organization to pursue a shared equity housing model, an approach that preserves affordability by capping future resale prices, ensuring that homes remain accessible to income-qualified buyers over time.

At the same time, rural downtowns like Whitefield have struggled with disinvestment and economic decline. At the center of Whitefield's historic town square stands 12 King Square, a three-story brick building constructed in 1910. It is currently part of a series of vacant storefronts which, without intervention, risk becoming a symbol of stagnation rather than renewal.

Through support from the RCDI program, AHEAD set out to tackle both challenges simultaneously. The organization began developing the policy and governance framework needed to implement its shared equity model while also moving forward with a bold vision to transform 12 King Square into a mixed-use anchor for downtown revitalization. The project would include affordable rental housing and a potential social enterprise bakery that would support workforce development needs in the greater community. Both initiatives required navigating funding barriers, community dynamics, and strategic decision-making — all while advancing AHEAD's mission to foster stronger, more resilient rural communities.

“We’re doing something different — something so many communities are asking for. Shared Equity doesn’t really exist in New Hampshire, but we’re bringing it to the table.”

— HARRISON KANZLER, EXECUTIVE DIRECTOR, AHEAD

RCDI Support & Technical Assistance

Through the RCDI program, AHEAD received support from consultants to assist in creating actionable strategies. With support from Burlington Associates, AHEAD engaged in a structured, step-by-step process to develop its shared equity housing model. This included exploring affordability mechanisms, assessing demographic and market data, and working through key decisions around governance, resale formulas and long-term stewardship. The process also involved building a stakeholder advisory committee to strengthen community engagement and inform policy design.

Simultaneously, AHEAD partnered with Plan F Solutions to advance the redevelopment of 12 King Square. Technical assistance focused on feasibility analysis, financial modeling and the development of a sustainable vision for the building’s use. Guidance also included support for community engagement and navigating funding gaps, which proved essential for moving the project forward.

Key Achievements

- Developed and finalized governance documents, bylaws, resale formula and stewardship policies for the Community Land Trust (CLT).
- Created a full suite of CLT implementation tools, including orientation materials, buyer policies and deed restriction templates.
- Applied for Federal Home Loan Bank of Boston Affordable Housing Program (AHP) funding to launch AHEAD’s first project.
- Secured a \$750,000 Northern Border Regional Commission (NBRC) Catalyst grant and reallocated \$400,000 in CDFA tax credits for the 12 King Square redevelopment.
- Partnered with the town to obtain \$100,000 in demolition funds to prepare the site for redevelopment.
- Developed a replicable, small-scale mixed-use redevelopment model to serve as a blueprint for how rural downtown revitalization can drive both economic development and community engagement.





LESSONS LEARNED & BEST PRACTICES

- 1 The customized support provided through RCDI enabled AHEAD to make faster and more strategic decisions than would have been possible alone.
- 2 Engaging diverse community stakeholders built support and added insight, especially for the Community Land Trust initiative.
- 3 Flexibility is essential in rural revitalization. The 12 King Square project required significant pivoting, from navigating a funding shortfall to addressing community tension around project timing and control.
- 4 Both projects surfaced the need for clear definitions of consultant vs. organizational responsibilities and thorough communication on expectations.

WHAT'S NEXT?

➡ With foundational work completed, AHEAD is poised to launch its first shared equity homeownership project using the new CLT structure. At the same time, the organization is moving forward with the redevelopment of 12 King Square, expecting to break ground in 2025. The vision for the building includes four affordable rental apartments and a ground-floor commercial space, which may house a community-serving business. AHEAD continues to explore partnerships and funding opportunities to make this vision a reality—further embedding economic opportunity and community pride into the heart of rural revitalization.