



August Non-Profit Spotlight Catamount Womenaid Celebrates 10th Anniversary

Mission: Catamount Womenaid provides financial assistance for individuals in the community in times of need.

When Deb Horton heard of the network of Womenade (or Womenaid) groups forming on the NH Seacoast, she recognized the value of their work, supplying short-term financial assistance to individuals and families when they have nowhere else to turn. As a social worker, Deb had seen first-hand how relatively small financial burdens can impact a client's health and well-being. In 2011, Deb found 3 friends to help her raise enough money to register as a non-profit organization, and Catamount Womenaid was born.

Community support has enabled Catamount

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I always had the goal of working for myself and owning my own business. I took the plunge and quit my day job to invest in myself completely in 2011, I'm not going to lie, it was a little scary. But that has been one of the best decisions I have ever made. Based in Deerfield, NH, I started out as a tree service and have grown from there. Over these ten years, I've been working hard to help my community with all their tree needs. I have gone from cutting and trimming trees, to owning two cranes, having tree climbers on staff to cut trees as efficiently as possible and adding a division of the company dedicated to stump grinding.

One of the most exciting aspects of the job is my crane work. I started out with one old crane. Word got around that you could count on my team and I was able to add a second crane. The crane work kept coming and I was able to add a brand-new, state-of-the-art crane to the fleet this year. I use the cranes to do a lot of contract work with other companies. When trees are too big to get down traditionally, or they are in a dangerous location, or around too many obstacles, I can come in with the crane and lift the trees right out. Trees aren't the only jobs my cranes see. The most memorable experience I've had was when I helped dismantle the historic barn in the center of Deerfield during the show "Barnwood Builders."

While my business is a huge part of my life and I dedicate all my knowledge and energy to building my positive reputation one job at a time, the aspect of my life that gives me the power and energy to keep going is my family. It really all started with my wife Dawn. She has been the rock that gave me the confidence and encouragement to reach out and capture my dream. While I have been growing the business, we have also been growing our family. We have an outgoing, passionate 8-year-old daughter and energetic, bright 5-year-old twin boys. Having this beautiful family to fill out my life has allowed me to focus on different aspects of the business. Innovation and technology are keys I've been implementing to be able to spend as much quality time with my family as possible. One way is through the stump grinding division. I am able

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Beginning as a part of the tree removal job with a manually operated stump saw, stump grinding has almost taken on a life of its own. I now have two dedicated machines run by highly trained professionals out in the community grinding stumps every day. The cutting-edge stump grinder clearing away a stump today is remote controlled, safer, more efficient, and faster. We have moved away from tree work as part of our current business offerings, which allows us to focus on the amazing work we do with the cranes and stump grinding. We are able to do jobs directly for our own customers; provide assistance for other, reputable tree services; and work together with local municipalities to maintain our roads and facilities. I have been able to spend the last ten years on this rewarding journey all because of our loyal, wonderful clients. You have all helped me make my dream come true and I am excited to keep going to see how far we can go together. Please reach out to me, I'd love to hear from you. ~Jared

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The Mortgage Market

With the installment of a new FHFA Director this year there is hope for some positive changes in mortgage lending because this administration has stated that expanding affordable housing is an important goal of theirs. Expectations are that there will be quick changes coming from Fannie Mae and Freddie Mac providing relief to the high risk-based pricing adjustments that increased substantially back in 2008, and have remained high even though default levels have dramatically improved. They may reverse the refinance pricing adjustment that was added in 2020. Government backed loans (FHA, VA and HUD) could reduce their mortgage insurance if more borrowers can get back into the conventional market. And Fannie/Freddie may ease or remove the second home and investment property restrictions. The layered-risk pricing could also be improved, which applies to any loan with 2 factors present: 90%+ LTV, credit below 680, 45%+ DTI. Despite all of this, rates do remain low and that is possibly the biggest factor keeping affordability still very low for most new buyers.

Housing sales remain lower than normal during a time that New Hampshire usually sees a high summer sales market. There is an immense lack of inventory state-wide and nation-wide as well in most markets, this is definitely the case in our area. There are four primary factors leading to this inventory shortage right now: Construction starts are lower than normal this year due to high lumber costs and a low supply of laborers. Millennials are the largest demographic group in history and they're in their prime years to be getting into the housing market. The elderly population is now more than ever "aging in place", leaving less homes available for resale to the younger generations. And with the changes in the workforce due to the pandemic there is a built-up demand for people who were unsure of their financial position last year, and now layered with commuting to work not being a factor for many employees, there is a larger migration out of cities and into more suburban or rural markets.

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Womenaid to grow and to reach an ever-increasing number of neighbors in need.

An anniversary celebration to thank volunteers, sponsors, donors, validators and friends will take place on

Thursday, September 16, 2021

at The Blasty Bough Brewery in Epsom

from 4:00 to 8:00

email catamountwomenaid@gmail.com to sign up to attend the party and visit catamountwomenaid.org for more information.

From that first fundraiser, a yard sale, up to now, Catamount Womenaid has raised and distributed \$60,000 in grants of up to \$600 each for essentials such as rent, utilities, clothing, medical and dental bills, and transportation. Also, the geographic scope of Catamount Womenaid has grown to include 6 towns: Barnstead, Deerfield, Epsom, Northwood, Pittsfield and Strafford. After 10 years of existence, Catamount Womenaid is poised to continue serving its neighbors well into the future.

Requests for assistance come from validated community resources such as social services organizations, school nurses and guidance counselors, clergy or doctors' offices; the recipients remain anonymous. Catamount Womenaid also works directly with counselors at the 6 elementary and 2 high schools in the area so they have funds on hand when students need clothes or school supplies.

Catamount Womenaid has helped a grandmother buy beds and clothes for her grandchildren when she became their guardian. A woman had her dental procedure paid for so she could eat without pain. A couple who became homeless after losing employment had their bill for a storage unit paid, so they would not lose their belongings. Many

homes have been kept warm in the winter when Catamount Womenaid paid utility bills.

All the funds raised by Catamount Womenaid go to people in need and all of the work is done by volunteers. Fundraising is constant, and Catamount Womenaid has become well-known for promoting events such as the Catamount 5K at the Deerfield Fairgrounds which will be run this year on Sunday, November 7.

Founder Deb Horton is president. Other board members are Laurie Bienefeld of Deerfield, Michele Clark of Epsom, Deb Coe of Northwood, Donna Keeley of Pittsfield, Debbie Kelley of Deerfield, and Fran Miller of Deerfield.



Stay up to date with Catamount Womenaid at www.catamountwomenaid.org and at @catamountwomenaid and @catamount5K on Facebook

Would you like to spotlight a non-profit near and dear to your heart?

Please email info@suncookvalleybusinessdirectory.com



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The Friends of Northwood Recreation Need your Support

Friends of Northwood Recreation was established in 2017, with the purpose of raising funds to purchase and install Northwood's first public playground. We formed a non-profit and were granted 501©3 status on August 23, 2018. Our EIN is 82-3171830. With the blessing of the Selectmen, we were able to secure a playground location at Route 4 Athletic Fields. With money raised through fundraising and grant proposals, our playground was successfully installed in June 2021!

We have been fortunate to have community support from local businesses and friends. We received multiple donations from townspeople who participated in matching donation programs through their employers. We were the recipients of a \$5,000 grant from New Hampshire Charitable Foundation, as well as \$15,000.00 from Deerfield Cooperative Preschool, which has since closed. The Friends of Northwood Recreation worked tirelessly with our former Town Recreation Director and current Selectman Matthew Frye to apply for and receive a substantial grant from Land and Water Conservation Grant. The grant matched our funds and efforts and allowed us to purchase and install the playground. The playground was built by community volunteers.

We request your support for landscaping and further improvements to the site, for the enjoyment of all in our community.

While Friends of Northwood Recreation was originally formed to raise funds for the playground, we have broadened our statement, to reflect our updated goals. Our mission statement now reads:

Friends of Northwood recreation is a group of Northwood citizens raising money to update and improve the recreational areas in Northwood for the future enjoyment of the entire Northwood Community. Many of us are members of the Northwood Recreation Commission, but Friends of Northwood Recreation is solely dedicated to the continued improvement of the Route 4 Athletic Fields and other recreational sites in Northwood, NH through our nonprofit 501c3 group.

Friends of Northwood Recreation is committed to bringing our community together. If you are interested in joining us at our next meeting, please email us at friendsofnorthwoodrec@gmail.com.

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