

The background of the report cover is a photograph of a row of modern townhouses. The townhouses have blue horizontal siding and orange-brown wood accents on the balconies and ground-floor walls. They are set against a backdrop of green trees and shrubs. In the bottom right corner, there is a blue rectangular box containing the text "2021 ANNUAL REPORT" in white.

2021 ANNUAL REPORT

Message From Leadership

Dear Friends,

We have so much to be thankful for this past year, even as we understand – or can appreciate – the additional challenges posed to so many who have struggled due to the pandemic. Twin Pines has weathered the COVID pandemic relatively well. The organization remains in good shape financially, and, more importantly, our residents have remained healthy and housed.

This past year, more so than any in the past, was one in which we realized how much our communities need Twin Pines' services. As we slowly ease out of the pandemic, we see both opportunities and challenges. While we are increasingly able to go back to in-person meetings and encounters, which spurs many positive outcomes, we also know that pandemic relief programs are winding down, which will put a strain on many of our residents. Additionally, increased fuel costs coupled with supply chain issues will make the road ahead a tricky one.

All this speaks of course to the importance of community support for Twin Pines work. In this Annual Report you will see a list of donors, for whom we are immensely grateful. Their dedication to

our mission makes our work possible. There is, however, another group of supporters who are not listed in these pages: those who wrote a letter to the editor, spoke up at town meetings, responded to a listserv post, or simply cheered on our staff. Your passion and commitment are equally appreciated. Twin Pines is grateful to all our partners, funders and advocates in helping make our community more livable and a place where people can find both security and opportunity.

Construction work hardly came to a halt in 2021. In fact, it didn't even slow down for us at Twin Pines. We continued to move forward on several significant projects– finishing the second phases of both Summer Park in Hanover and Wentworth in White River Junction and Wilder, VT. Additionally, we made huge strides with our homeownership units at Safford Commons in Woodstock, VT, which are now almost all complete. Looking ahead, Twin Pines is moving forward with multiple projects – including a proposed project at St. Paul's, a hotel conversion in White River Junction, and new turn-key apartment building also in White River Junction – none of which will be easy. The

challenge of bringing these projects to completion highlights the importance of community support.

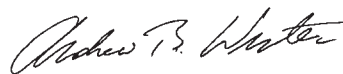
Finally, we want to thank the wonderful Twin Pines staff. All of the work during the pandemic took place thanks to the resiliency of our staff who have stepped up with commitment and passion. As always, we are proud of their can-do attitude.

In 2022, we know that Twin Pines will need every ounce of help you are able to provide as we continue to weather the challenges of these difficult times. We deeply appreciate and value your participation.

Twin Pines builds homes so that people can build a life – and we couldn't do it without you.

On behalf of all of us at Twin Pines, many thanks!

Sincerely,



Andrew B. Winter
Executive Director



Scott Hesser
Chair, Board of Trustees



Andrew Winter
Executive Director



Scott Hesser
Chair, Board of Trustees

MISSION

Twin Pines Housing's mission is to increase access to quality housing and supportive services to meet the pressing and long-term needs of the Upper Valley community.

Residents
Served:
1,000+

Rental
Units:
539

85%
of our residents
used our supportive
services last year.

Twin Pines partners with
**18 nonprofit
agencies**
in the Upper Valley

41%
of residents
have experienced
homelessness or
the threat of it

Homeownership
Units:
60

200+
children aged
18 or under
are residents

Mobile
Homes:
9

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TWIN PINES Projects

Summer Park Residences, Phase II

Hanover, NH

Twin Pines completed construction of a second building wing of the Summer Park Residences to create 18 new one-bedroom apartments for seniors in Hanover. This new wing is Passive House Certified and will share an elevator with the existing 24-unit building. The building is in downtown Hanover a short distance from Main Street, with a grocery store and Advance Transit bus service nearby.



The project was made possible by the transfer of ownership of Summer Park from the Town of Hanover thanks to voters. Property donated to the Town of Hanover by the Jack & Dorothy Byrne Foundation allowed for town parking to be moved, opening additional land to develop this second phase of 18 units. The New Hampshire Charitable Foundation provided important pre-development funding through its Impact Investing Program.

Twin Pines Housing is the developer and Evernorth is our limited partner, with financing from Ledyard Bank. The project was designed by Banwell Architects and built by Ingram Construction.

Wentworth II

In 2018, Twin Pines completed the first phase of the Wentworth project, a 30-unit complex located at Wentworth Way in White River Junction. This past year Twin Pines expanded on that project by completing Wentworth II, which is a two-site undertaking. One site is adjacent to the existing Wentworth project and the second is nearby in Wilder, VT. The two sites share one contractor, one lender, and one architect.

The larger component of Wentworth II is the two-story, 17-unit complex on Wentworth Way which includes eight one-bedroom, eight two-bedroom, and one three-bedroom units. The building also includes a community room and shared laundry.

The Wilder component of Wentworth II consists of four two-bedroom units. The complex was built on a brownfield site which cost \$160,000 to remediate. It is located on Route 5 in Wilder,

White River Junction and Wilder, VT



right on the Advance Transit bus route.

Evernorth was our development partner; the architects were Gossens Bachman Architects out of Montpelier, ReArch was the Phase 1 contractor and Naylor & Breen was the Phase 2 contractor.



Safford Commons

This summer, Twin Pines expects to complete construction of four homeownership units at Safford Commons in Woodstock, VT. The mix of two and three-bedroom units include open-plan kitchen, dining and living area, laundry room, and front-entry porch with storage. Two have been sold and applications are still being received and reviewed for qualified buyers for the other two. The units are permanently affordable. Qualified buyers can purchase the home, and Twin Pines offers down payment assistance grants that are perpetually tied to the property. This keeps the property affordable for generations to come. In exchange for the grant, Twin Pines gets the first option to purchase back the home when the homeowner is ready to sell. The homeowner gets 25% of the appreciation of their home with Twin Pines getting 75% that stays with the property to keep it affordable.

Woodstock, VT

The Property at St. Paul's

This past year, Twin Pines spent a great deal of work getting an exciting new housing initiative off the ground. St. Paul's Episcopal Church in White River Junction has teamed up with its next-door neighbor, the Upper Valley Haven, and Twin Pines Housing to use a portion of their church property to expand emergency shelter beds and service space for the Haven and build 18 units of affordable housing for the chronically homeless. St. Paul's, in turn, will generate funds to improve its worship space and help build on its mission in the community.

This project continues to receive attention from local news sources and social media platforms, and Twin Pines has been involved with several community meetings and has made formal presentations to the Town of Hartford's Planning Commission. Studio Nexus has been retained as the project architect. It is hoped that construction will begin in the fall of 2022.

White River Junction





RESIDENT PROFILE: **Gina Sargent**

"This place is absolutely amazing compared to anywhere I have lived," said Gina Sargent who has lived at Twin Pines' Tracy Street Apartments for two and a half years.

"The Twin Pines staff has been very helpful, especially Tara – she solves everything so there is no one else I need to call if I have an issue," Gina said. "They are not going to let you go homeless."

Gina, a single mother, lost her job when the COVID pandemic hit. "I was scared we were going to lose our home, but Twin Pines helped me get through it. They did all the legwork when I applied to Tri County Cap for support."

She added that she enjoys the Tracy Street location. "I love that the building is new; I've never had anything new, and my apartment gets lots of sun. It is absolutely amazing!"

RESIDENT PROFILE: **George Belisle**

"The past four years have been a pretty hard road," said George Belisle, who now lives at Twin Pines' Morale House where he has been for the past six months. "It took four years, but I finally got an apartment."

Prior to coming to Twin Pines, George was at the Shady Lawn Motel. "This is definitely a lot better," he says. "I have my own kitchen, bedroom, and living room and stuff."

For many years George was both a carpenter and boat builder up in Kennebunkport, Maine, and reported that he had cruised up and down the entire east coast all the way down to



Florida. Since then he had experienced several health problems but is now happy to be with Twin Pines.

"I get along good with my neighbors, and I haven't had any problems with maintenance or anything like that," he said. "I also like that I got a voucher from Listen and pick out a couch, an entertainment center, and this and that. I finally feel like now I am doing great."

RESIDENT PROFILE: **Shanna Belanger**

Shanna Belanger has been at Twin Pines' Village at Crafts Hill for four years now. "We really like it here," she says, and her daughter Alexandra agrees, "I love that I there is a big, flat parking lot where I can ride my bike."

Shanna said that life was difficult prior to coming to Crafts Hill. "I was in a bad relationship, and me and my daughter were in a few shelters," she said.

Now, Shanna is a substitute teacher in Hartford Schools. "It's not steady pay, but Holly at Twin Pines has been very helpful getting me through that. Twin Pines has also connected me with Listen which has been really helpful."

"Twin Pines helps out a lot when we need help," she said. "One time a pipe fell out, and maintenance came over right away to fix it. When I need anything, they come."



DONOR PROFILES

Kevin & Punam Keller



Kevin and Punam Keller understand the importance of supporting nonprofit organizations in their community, but they want to make sure their giving is strategic.

"We are blessed with a lot of great nonprofits in the Upper Valley," Kevin said. "But we generally don't have multiple nonprofits addressing a specific issue; that is why supporting a quality organization that is addressing affordable housing, like Twin Pines, is so critical."

"What do I like about Twin Pines?" he reflects. "It is extremely well run, very professional, and it delivers."

Kevin and Punam are both professors at the Tuck School of Business at Dartmouth College, and they love being a part of the Upper Valley community. "There are many factors that make

life in the Upper Valley special, and the role of nonprofits is one of them," Punam said.

Both Kevin and Punam stress the importance of diversity to the community, including finding homes for those with low to moderate incomes. "I went to a high school in Pittsburgh with a huge mix of income levels," Kevin said, "and that diversity of needs, viewpoints, and life experiences was so vital to the richness of our community."

Matt & Margaret Rightmire

"Just as reading is fundamental to education, if you don't have warm, safe housing, then you can't begin to think about all the other things you need to do to take the next step in your life," explained Matt Rightmire on why he and Margaret support Twin Pines.

"I think we all have a responsibility to give back to the community,"



Margaret added. “And this is such an important time to be giving to Twin Pines; they have demonstrated that they can get things done.”

“When it comes to affordable housing,” she said, “the good news is that there is more awareness, but the bad news is that there is a much greater need today.”

The Rightmires believe strongly in helping to strengthen the fabric of the community by diving into the work of several Upper Valley nonprofit organizations. “When you live in a community, you have a responsibility to contribute to it in any way you possibly can,” said Matt. Both feel that the Twin Pines’ partnerships with other nonprofit organizations is key to coordinating services and improving the lives of those who need help.

They are also impressed with the work of Twin Pines Executive Director Andrew Winter. Matt said, “Andrew is knowledgeable and very well connected, and the work that Twin Pines does in an integrated way with public/private partnerships doesn’t happen without those long-standing relationships.”

Stan & Jenny Williams

“The housing situation has only gotten worse in the past few years,” said Stan Williams. “Working folks have been priced out of the market, and there is no social equity. We don’t want to live

in a place where everyone has the same income level; it would make for a very boring community!”

Both Stan and Jenny have been involved with several Upper Valley nonprofits including Finding Our Stride, which helps kids who come from a less-resourced community, and where Jenny is Founder and Executive Director. “The core piece that family and kids – and all people – need is stable housing,” she said. “It is a really, really critical piece for kids to be growing up in a place in which they are not experiencing trauma.”

Stan praised Twin Pines for getting these housing deals accomplished. “Andrew Winter has a fantastic reputation and is doing a wonderful job navigating such complex financing. There are so many moving parts to these deals, and I just wish it was more scalable.”

Speaking from executive director experience, Jenny says “the partnership among Upper Valley nonprofits is amazing, and Twin Pines is a conduit for its residences to access other social services. That’s really important because even when you find someone a home, there could be six other things that family needs.”



COMMUNITY PARTNER SPOTLIGHT: **Willing Hands**

For the past eight years, Twin Pines has had a “nourishing” relationship with one of its community partners, Willing Hands. Based in Norwich, VT, Willing Hands recovers fresh food from farms, grocery stores, restaurants and wholesalers, and delivers it year-round, for free, to social service organizations across the Upper Valley including to residents of Twin Pines Housing.

“We feel it is important to meet people where they are,” explains Krista Karlson, Outreach and Development Manager at Willing Hands. “We know that not everyone has the ability to drive to a farm or food shelf to find food, and that is why we feel that our deliveries are so important.”

Willing Hands currently delivers fresh food twice weekly to several Twin Pines properties including the Village at Crafts Hill, Graystone, Hollow Drive, and Overlook.

Willing Hands delivered over 10 tons of food to just these Twin Pines properties alone this past year. For their entire operation, Willing Hands delivered 1 million pounds of food to over 80 organization in the Upper Valley last year. Produce that is not used is composted.

“I especially love receiving the fresh produce and eggs,” said Susan a resident at Overlook. “And I like the fact that it comes from a

local farm; it makes me feel more connected to the community.”

Willing Hands enlists the assistance of over 500 volunteers each year who help collect food from various sources including working on the farms. For example, these volunteers

may scour a potato field after it has been harvested and collect potatoes that were not gathered, which invariably happens.

“The staff at Willing Hands has been great to work with, and our residents love the fresh food they provide,” said Arwen Northern, Director of Resident Services at Twin Pines. “We feel really lucky to have a partner like Willing Hands.”



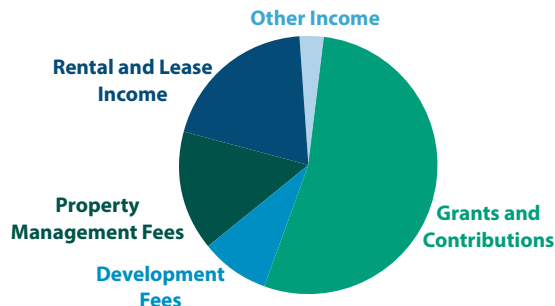
TWIN PINES HOUSING ANNUAL REPORT FINANCIAL STATEMENTS

Income Statement	Year Ending Sept. 30,	
	2021	2020
Grants and Contributions	2,242,600	1,841,400
Development Fees	359,600	978,400
Property Management Fees	629,600	582,000
Rental and Lease Income	820,400	793,500
Other Income	124,800	33,100
Total Revenue	4,177,000	4,228,400

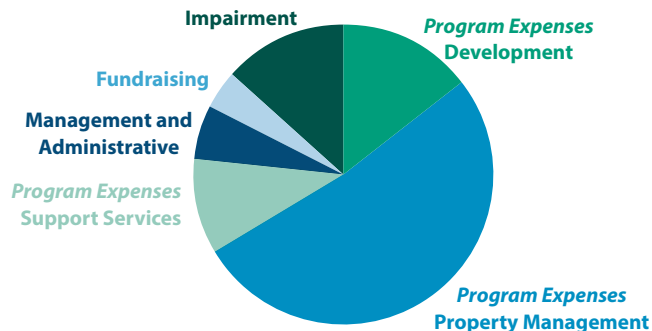
Program Expenses - Development	553,400	558,500
Program Expenses - Property Mgt	1,946,600	1,836,300
Program Expenses - Supportive Services	383,100	351,300
Management & Administrative	229,100	235,600
Fundraising	148,300	145,900
Impairment	500,000	500,000
Total Expenses & Losses	3,760,500	3,627,600

Change in Net Assets	416,500	600,800
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TWIN PINES HOUSING REVENUE
YEAR ENDED SEPTEMBER 30, 2021



TWIN PINES HOUSING EXPENSES
YEAR ENDED SEPTEMBER 30, 2021



Balance Sheet**Assets****Year Ending Sept. 30,****2021****2020**

Twin Pines Housing Cash - Unrestricted	703,800	993,700
Twin Pines Housing Cash - Restricted	314,200	501,200
Property Cash - Designated	241,800	224,900

Total Cash & Equivalents	1,259,800	1,719,800
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Tenant receivables	10,700	12,900
Related party receivables	77,900	83,900
Prepaid Expenses & Other	183,000	317,500

Total Current Assets	1,531,400	2,037,300
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Property and Equipment, net	8,612,200	8,808,500
Security Deposits	44,200	45,000
Investments in LPs & Other Entities	1,016,100	796,700
Projects in Process	48,100	180,000
Notes Receivable	1,719,300	1,218,700
Development Fees Receivable	453,800	314,500
Restricted Escrows & Reserves	877,300	823,500
Goodwill & Other	299,300	345,200

Total Long-term Assets	13,070,300	12,487,100
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Total Assets	14,601,700	14,524,400
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Liabilities and Net Assets**2021****2020**

Security Deposits	44,200	44,500
Accrued Expenses & Other Payables	899,500	923,000
Current Maturities - Debt	79,500	228,800

Total Current Liabilities	1,023,200	1,196,300
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Long-term Debt - Twin Pines	363,700	411,500
Long-term Debt - Properties	5,795,800	5,914,200

Total Liabilities	7,182,700	7,522,000
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Unrestricted Net Assets	6,635,200	6,005,000
Donor Restricted Net Assets	783,800	997,400

Total Net Assets	7,419,000	7,002,400
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Total Liabilities and Net Assets	14,601,700	14,524,400
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Notes to financial statements:

- Basis of Consolidation: Twin Pines Housing (TPH) and its related parties have invested in limited partnerships, with various interest percentages, to aid in the development of affordable housing projects throughout the Upper Valley. Most frequently, TPH, as general partner, owns a negligible share of the property (less than 3%). From time to time, TPH assumes the limited partnership interest in properties from the for-profit partnership which operates the property, with plans to ultimately assign the interest to a new limited partner investor in connection with the renovation and refinancing of the property. In accordance with GAAP Twin Pines Housing's financial statements are consolidated with Parkhurst and Spencer Square (both wholly owned), as well as Briars 2 LP and Upper Valley Supportive Housing LP.
- Impairment Loss: During 2021, TPH contributed the proceeds of a Federal Home Loan Bank of Boston Affordable Housing Program (AHP) direct subsidy to Summer Park 2 Community Housing LP as required by AHP and the limited partnership agreement. Due to the terms and conditions of the subsidy, TPH considers its investment to be other than temporarily impaired, and has estimated the fair value to be \$0.

THANK YOU TO ALL OF OUR DONORS!

We are thankful for the many individuals, businesses, and foundations that support our work creating welcoming homes and supporting our residents. Donors listed here made gifts during our fiscal year, October 1, 2020 - September 30, 2021.

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