

The background of the entire page is a photograph of a modern, multi-story apartment building. The building has a mix of grey and brown horizontal siding and large, dark-framed windows. It is situated on a grassy area with a stone retaining wall and some young trees in the foreground. The sky is blue with scattered white clouds.

2023 ANNUAL REPORT

Message From Leadership

Dear Friends,

The Upper Valley is facing an increasingly severe housing crisis, and Twin Pines Housing is stepping up to address this urgent need. We create safe, quality homes, and this past year has exemplified our dedication to our mission.

Our team at Twin Pines has been tirelessly working on developing new properties and serving our current residents. With projects in our pipeline this past year, we are proud to announce that our portfolio now includes 647 homes.

As we grow our portfolio and enhance our supportive services, our reliance on local community funding has also increased. This Annual Report highlights the critical importance of community support in making our work possible. We

are immensely grateful to our donors, whose dedication and generosity enable us to continue our efforts.

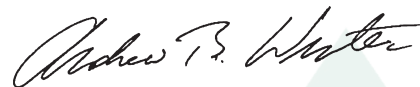
We also want to extend our heartfelt thanks to the incredible Twin Pines staff. Their commitment and positive attitude have been instrumental in our success this past year. They consistently go above and beyond.

Looking ahead, we are moving forward with the multiple projects detailed in this report. Each project comes with its own set of challenges, but with your continued support, we are confident in our ability to overcome them and bring these projects to fruition.

Of course, we are creating more than

just new buildings — we are creating homes for individuals and families. On behalf of all of us at Twin Pines, thank you for your continued support.

With gratitude,



Andrew B. Winter
Executive Director



Allan Wieman
Chair, Board of Trustees



Andrew Winter
Executive Director



Allan Wieman
Chair, Board of Trustees



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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+

121
Units in
development

Twin Pines partners with
18 nonprofit
agencies
in the Upper Valley

Homeownership
Units:
67

45%
of residents
have experienced
homelessness or
the threat of it

200+
children aged
18 or under
are residents

Mobile
Homes:
9

Rental
Units:
647

NEW TWIN PINES **Projects**



Long Meadow Commons

New London, NH

Twin Pines is gearing up to create 60 units in a 4-building layout across the street from New London Hospital. Designated for workforce residents, Twin Pines hopes to begin construction in the first half of 2025.



747 Hartford Avenue

White River Junction, VT

This project, which creates 18 units of permanent housing for the chronically homeless, is nearing completion. Located on the campus of St. Paul's Church, residents here will receive case management services from the Upper Valley Haven, which is located next door.



Mountainvale Apartments

White River Junction, VT

Twin Pines converted the former Fairfield Inn across from the V.A. Medical Center into 40 one-bedroom and studio units. A percentage of units are targeted to households who have been or are at risk of homelessness. Additionally, four units are reserved for veterans. Residents began moving in this spring.

NEW TWIN PINES Projects



Mellishwood

Woodstock, VT

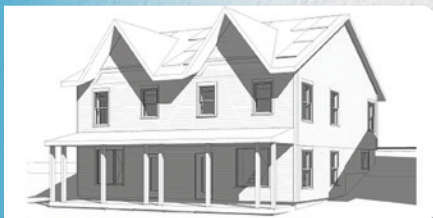
In November 2022, Twin Pines purchased this 26-unit senior housing property on Pleasant Street in Woodstock. With financing in hand, Twin Pines will be moving forward with re-development of the property in late 2024, adding 13 additional units.



Riverwalk Apartments

White River Junction, VT

Construction of this 42-unit building was completed in May 2024. Twin Pines worked with Braverman Development, DEW Construction, and Evernorth to create this turn-key development across the street from the Listen Community Service Center. Residents began moving in this spring.



Safford Commons, Phase 2

Woodstock, VT

Twin Pines is moving forward on the development of four new homeownership units at Safford Commons. Two duplex buildings will feature two 2-bedroom homes, with construction scheduled to begin in early 2025. These new units will add to the four existing homeownership units completed in 2022.

RESIDENT PROFILE: **Millie Cole**



Millie Cole's journey has come full circle, bringing her back to Woodstock, VT, where she now resides at Twin Pines' Mellishwood Apartments. Millie has a deep connection to the area, having grown up in Quechee, VT, and lived in North Pomfret, VT. She first moved to Mellishwood in 2003, then after a brief stint in California, she returned in 2019.

"I'm very happy that Twin Pines took over Mellishwood Apartments. When I lived here before, the building never got cleaned," Millie shares. "Now, if you report a problem, Twin Pines will try to fix it. They even checked my apartment for mold with a special machine, and they couldn't have been nicer."

Millie speaks warmly of the Twin Pines staff. "Everyone I've met from Twin Pines I liked. I love Charles—I give him a hard time whenever he comes here, and he just laughs and takes it. Samantha and Heather have also been great to work with."

Despite some concerns from fellow residents about the proposed new building, Millie remains optimistic. "There's been a lot of sputtering

among my fellow residents about the new building, but I'm sorry – my feeling is we are going to get a new building and the apartments will be beautiful. We will have a roof over our head with rents we can afford. People should be happy!"

Living on a social security check, Millie finds other housing options unaffordable. "If it wasn't for Twin Pines, I probably would be living in my car. The rents around here are just too expensive."

Reflecting on her experience with Twin Pines, Millie concludes, "I have no complaints, I really don't. When I heard Twin Pines was buying this place, I was a happy camper because I've only heard good things about you guys. You tend to things, you fix things, and you're friendly."

"If it wasn't for Twin Pines, I probably would be living in my car. The rents around here are just too expensive."

—Millie Cole

DONOR PROFILES: **Corb Moister**

For Corb Moister, supporting Twin Pines Housing is a natural extension of his professional and personal values. "Housing is a fundamental human need," says Corb, who has worked in the housing sector for over a decade. "I've seen first-hand how housing serves as a leverage point for other essential services, particularly healthcare, where there's a significant synergy."

Corb's dedication to housing is rooted in his deep connection to the Upper Valley, where he grew up. Reflecting on the changes since his childhood in the 1950s and 60s, he notes, "The housing imbalance we face today wasn't present back then. It's a complex issue, and it's clear the market alone can't meet all housing needs."

During his career, Corb has observed the increasing urgency of the housing crisis. "Ten years ago, the situation was already acute, and it's only grown more critical. Major employers have long recognized the problem, especially during the recession when nothing new was being built."

Corb's involvement with Upper Valley Strong underscored the importance of addressing these challenges. "It's crucial for our community to have

a balance of different types of housing. A diversity of housing options strengthens our community. If a town hires a police chief, that person should be able to live in that town."

Corb credits Twin Pines Housing's effective leadership for his continued support. "Andrew Winter and the board have done an outstanding job. Twin Pines has a strong profile and a proven track record in both creating and managing housing."

Ultimately, Corb's support is also a reflection of his upbringing. "I'm fortunate to be able to give, and I grew up in a family where giving was important. I'm happy to support Twin Pines Housing and their mission to improve our community's housing landscape."

It's crucial for our community to have a balance of different types of housing. A diversity of housing options strengthens our community." —Corb Moister



DONOR PROFILES: Peter & Ashley Milliken

Peter and Ashley Milliken have long been dedicated supporters of Twin Pines, driven by the community's needs and their personal values. Peter highlights the severity of the Upper Valley's housing crisis, noting, "It's incredibly challenging for people to find places to live near where they work." Twin Pines is the leading organization addressing this issue in the region. He points out that long commutes are neither practical nor sustainable, adding, "Driving an hour to work isn't ideal long-term; it means a lot of time in the car for the commuter, diminishes the vibrancy of our communities, and is bad for the environment." For Peter, resolving the housing problem is key to maintaining a lively and connected community.

Ashley, with her background in elementary education, emphasizes the value of diverse perspectives in community life. "Diversity in viewpoints and how people spend their time and contribute to the community makes for a more robust environment," she says. She is particularly concerned about essential workers, such as teachers, struggling to afford housing in the towns they serve. "Teachers, nurses, police officers – they all struggle to afford housing where they work,

weakening community bonds," she notes.

The Millikens believe Twin Pines is vital in fostering these connections. "Seeing your kids' teacher or nurse around town strengthens the web of community connection," Ashley remarks. Twin Pines not only provides housing but also offers a supportive network, extending its impact. Ashley particularly praises the partnership between Twin Pines and Upper Valley Haven, which offers a comprehensive support model for the community.

Peter and Ashley appreciate Twin Pines' role in leveling the playing field for homeownership. They value its broad support for residents, from affordable rentals to homeownership assistance. "Twin Pines is effective at implementing its mission and supports people in various ways," Peter concludes. For the Millikens, supporting Twin Pines Housing means fostering a sustainable, connected, and vibrant community where everyone can afford to live and thrive.



***It's incredibly challenging
for people to find places to
live near where they work."***

—Peter Milliken

DONOR PROFILES: **Bio X Cell**



An Interview with Tim Keane, Chief Operating Officer

Bio X Cell, a leading biotech firm based in Lebanon, NH, is a proud supporter of Twin Pines Housing. We spoke with Tim Keane, Chief Operating Officer of Bio X Cell, to learn more about why affordable housing is so important to them.

"Housing is critically important to the Upper Valley," Keane begins. "The housing inventory is really low, and we are striving to attract talented employees to the area, which in turn supports the community. However, one of the first concerns prospective employees have is whether they will find a place to live if they take a job here. This is a crucial factor in our hiring process."

Keane highlights the broader implications of the housing shortage. "The more housing available, the better it is for everyone. We have employees who can afford higher rents, but this often prices out others who aren't as fortunate. It's not just a local issue; housing seems to be in crisis across the country. When I travel to other cities, I see people living in tents and on the streets—it's a serious issue."

He also mentions the impact on Bio X Cell's workforce. "Some of our employees have to drive an hour just to get to work. This is far from ideal and underscores the

need for more accessible housing options."

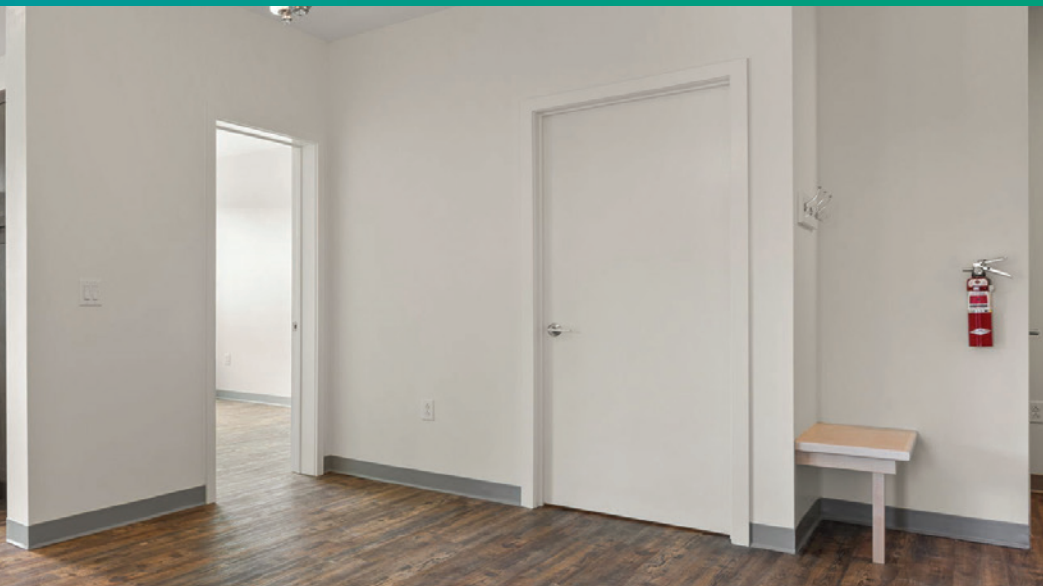
Keane praises Twin Pines Housing for their collaborative efforts with other local organizations. "I know Twin Pines partners with groups like WISE and the Upper Valley Haven, which is fantastic. Bio X Cell supports these organizations too, and their partnerships make them collectively stronger. We don't want to see organizations working in isolation; coordinated efforts can truly drive change. The collaboration and communication among these groups are key."

Furthermore, Keane appreciates the holistic approach taken by Twin Pines Housing. "The knowledge that Twin Pines staff can guide residents to the services they need is incredibly helpful. People often don't know what resources are available to them, and this guidance can make a significant difference."

Bio X Cell's commitment to supporting Twin Pines is driven by a vision of a stronger, more connected community where everyone has access to safe, affordable housing.

"We don't want to see organizations working in isolation; coordinated efforts can truly drive change."

—Tim Keane



St. Paul's Volunteers Craft Comfort for Twin Pines' New Residents



This summer, the new building at 747 Hartford Avenue will open its doors to 18 individuals transitioning out of chronic homelessness. As residents prepare to move into their new homes, they will be greeted by a warm and personal gift from the volunteers at St. Paul's Church: handmade quilts.

A dedicated group of volunteers, including Katy Chaffee, Barbara Coulter, Judy Barwood, Susan Pillsbury, and Leslie Black, initiated this heartfelt project. "We tried out different ideas of how we could welcome people coming into this housing," said Katy Chaffee. "Historically, we would host people who were at The Haven for breakfasts and Sundays. What better welcome present than a quilt?"

Katy further elaborated on the deeper meaning behind the quilts. "According to scripture, 'Hatred starts fights, but love pulls a quilt over the bickering.' I thought that's perfect. A quilt gives a message of love and caring; you don't make them for just any old body. It's a special thing that brings comfort and connection."

Barbara Coulter echoed this sentiment, stating, "We thought it was the perfect gift to welcome people we hope to have a long-term relationship with." The project not only fosters connections between the new residents and the volunteers but also unites the wider community in a shared purpose.

"Part of the story is our desire to have a relationship," Susan Pillsbury explained. "A lot of people donated fabric for these. The quilts are made from a combination of donated and purchased material." The Bugbee Senior Center contributed ten quilts, showcasing the broader community's support.

Leslie Black highlighted the communal effort, saying, "The quilting community is kind of wonderful in that way. We currently have 20 quilts committed or in process, one for each unit in the new building." Local quilter Sharon Petersen from Barnyard Quilting in Fairlee provided invaluable machine work, often at a fraction of her usual charge, enhancing the unique patterns chosen for the quilts.

The quilts feature the "Disappearing 9 Patch" pattern, but each one has its own unique variation, reflecting the individual stories and creativity of the volunteers. "We get together every other week; it was fun, and we tested patterns out together," said Judy Barwood. "Each quilt is a joint effort."

With 25 quilters and another 20 contributors,

the project has grown beyond quilts. Inspired by their success, volunteers have begun knitting dishcloths and assembling cleaning kits, further ensuring that the new residents of 747 Hartford Avenue feel warmly welcomed and supported by their community.

"A quilt gives a message of love and caring; you don't make them for just any old body. It's a special thing that brings comfort and connection"

—Katy Chaffee



TWIN PINES HOUSING ANNUAL REPORT FINANCIAL STATEMENTS

Income Statement

Year Ending Sept. 30,

2023

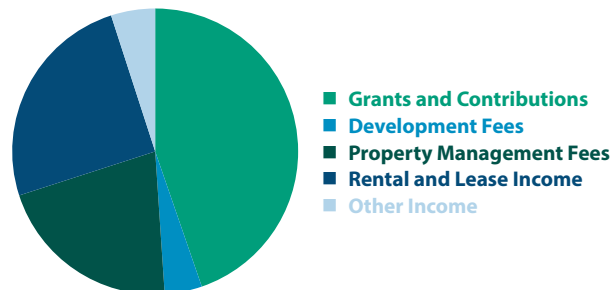
2022

Grants and Contributions	808,100	1,488,000
Development Fees	655,100	140,700
Property Management Fees	737,500	701,600
Rental and Lease Income	1,211,600	831,500
Other Income	138,500	166,200
Total Revenue	3,550,800	3,328,000

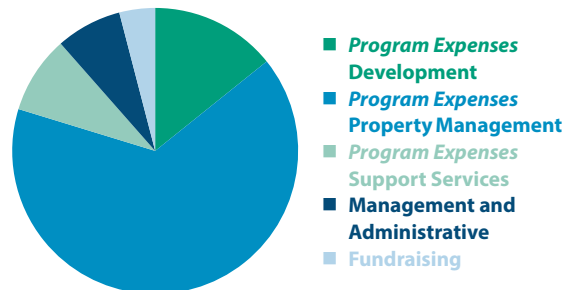
Program Expenses - Development	404,100	419,400
Program Expenses - Property Mgt	2,523,500	1,928,900
Program Expenses - Supportive Services	345,400	258,600
Management & Administrative	211,600	219,400
Fundraising	155,200	119,100
Impairment	140,900	—
Total Expenses & Losses	3,780,700	2,945,400

Change in Net Assets	(229,900)	382,600
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TWIN PINES HOUSING REVENUE YEAR ENDED SEPTEMBER 30, 2023



TWIN PINES HOUSING EXPENSES YEAR ENDED SEPTEMBER 30, 2023



Balance Sheet**Year Ending Sept. 30,****Assets****2023****2022**

Twin Pines Housing Cash - Unrestricted	958,300	794,800
Twin Pines Housing Cash - Restricted	278,600	486,600
Property Cash - Designated	598,400	458,900

Total Cash & Equivalents	1,835,300	1,740,300
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Tenant receivables	10,800	1,300
Related party receivables	102,300	28,300
Prepaid Expenses & Other	181,000	147,300

Total Current Assets	2,129,400	1,917,200
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Property and Equipment, net	10,246,400	8,661,100
Security Deposits	53,700	43,300
Investments in LPs & Other Entities	853,300	1,016,200
Projects in Process	578,400	458,000
Long Term Receivables	1,918,300	1,930,600
Restricted Escrows & Reserves	1,085,700	907,700
Goodwill & Other	690,000	298,500

Total Long-term Assets	15,425,800	13,315,400
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Total Assets	17,555,200	15,232,600
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Liabilities and Net Assets**2023****2022**

Security Deposits	54,200	43,400
Accrued Expenses & Other Payables	1,187,800	1,024,400
Current Maturities - Debt	204,300	80,100

Total Current Liabilities	1,446,300	1,147,900
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Long-term Debt - Twin Pines	574,300	522,300
Long-term Debt - Properties	7,962,800	5,760,700

Total Liabilities	9,983,400	7,430,900
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Unrestricted Net Assets	6,599,800	6,621,700
Donor Restricted Net Assets	972,000	1,180,000

Total Net Assets	7,571,800	7,801,700
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Total Liabilities and Net Assets	17,555,200	15,232,600
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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, the limited partnerships own 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, Spencer Square, and Mellishwood (all wholly owned), as well as Briars 2 LP and Upper Valley Supportive Housing LP.
- Impairment Loss: During 2023, TPH contributed the proceeds of two restricted gifts that were made for the benefit of the new homeowners at Safford Commons. Due to the terms and conditions of the gifts 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!

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