



2024 ANNUAL REPORT

Message From Leadership

Dear Friends,

2025 marks 35 years of Twin Pines Housing—and what a journey it's been! This annual report celebrates that milestone not only with numbers and accomplishments, but also by highlighting the many people who've shaped our story, including the Executive Directors who came before us. We're proud to carry forward their legacy, building on the lessons they taught us and the foundation they helped create.

Thanks to your generosity—and the incredible work of our staff—2024 was another year of meaningful progress. We added 100 new homes across the Upper Valley, expanded our team, and strengthened the services we offer to residents, including those moving in from unstable housing situations. These

successes are featured throughout this report, and every name listed in the donor section played a role in making them happen. Thank you.

Of course, it's not without challenges. Federal support for affordable housing has become more unpredictable, and changes in national policy are making everything from construction financing to operations more difficult. We're navigating shifting tariffs, interest rates, and funding changes — all of which impact our ability to do this critical work. But challenges aren't new, and what's gotten us through in the past—community, resilience, and partnership—will carry us forward again.

We're excited about what's ahead. We hope to see you at our 35th anniversary

celebration this fall, and we hope you'll stay engaged as we continue creating homes and strengthening communities. Thanks for standing with us.

With appreciation,



Andrew B. Winter
Executive Director



Allan Wieman
Board Chair



Andrew Winter
Executive Director



Allan Wieman
Board Chair



2024–25 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:
1,100+

92%
Residents who
would recommend
Twin Pines

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:
665

2024 TWIN PINES Projects

In 2024, Twin Pines added three new properties to help meet the ongoing need for affordable rental housing in the Upper Valley. Each of these projects reflects our continued commitment to creating well-managed, high quality homes for people of varying backgrounds and needs. All three developments are now fully leased and already making a positive difference in residents' lives.



747 Hartford Avenue

White River Junction, VT

- 18 one-bedroom for the chronically homeless with supportive services provided by the Haven.
- Opened in October 2024 and now fully leased.
- Residents come from coordinated-entry list with a preference for clients of the Upper Valley Haven



Mountainvale Apartments

White River Junction, VT

Conversion of the former Fairfield Inn to create 40 units.

- 31 one-bedroom and 9 studio units.
- Opened in Summer 2024 and fully leased.
- 12 units have rental assistance with 4 units set aside for clients of the VA.
- Upper Valley Haven provides supportive services to 8 of the households.



Riverwalk Apartments

White River Junction, VT

- 42-unit turn-key development purchased from DEW Braveman LLC.
- Mix of unit sizes – studio, 1BR, 2BR, 3BR.
- Opened in June 2024 and is now fully leased.
- 8 units have rental assistance with 4 units set aside for clients of the VA.
- Upper Valley Haven provides services to residents of 4 other units.

PROJECTS in the Pipeline

To help meet the growing demand for affordable housing, Twin Pines is advancing developments that will create and preserve homes across the Upper Valley. Each project reflects our focus on thoughtful design, resident support, and lasting community benefit.



Mellishwood Apartments

Woodstock, VT

We're redeveloping this 26-unit senior housing community, replacing outdated buildings while preserving its historic character and adding 13 additional units. Located on Pleasant Street near local shopping and health care center. Construction is expected to begin in mid 2025.



444 Sykes Mountain Avenue

White River Junction, VT

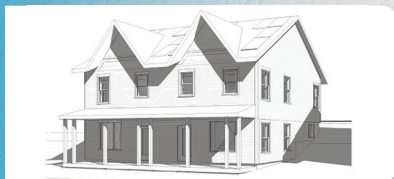
This planned 48-unit building near downtown will include a range of unit sizes, rooftop solar, and shared amenities. Units will serve a range of incomes up to 80% of area median income. Ten apartments are reserved for formerly homeless individuals, with services available to all residents. Construction is slated for mid 2026.



Long Meadow Commons

New London, NH

This 60-unit workforce housing project, across from New London Hospital, has received local approvals and financing. Final approval from the local water precinct is outstanding. Homes will serve households earning 60%–80% of the area median income.



Safford Commons Homeownership

Woodstock, VT

Four new homes, currently under construction, will be added in 2025, offering first-time buyers earning up to 120% of area median income an affordable path to homeownership in Woodstock.

35 YEARS OF VISION: A Tribute to Our Executive Directors

As Twin Pines Housing celebrates its 35th anniversary, we reflect on the visionary leadership that has shaped our journey. Below, we present profiles of four remarkable individuals who have served as Executive Directors, each leaving an indelible mark on our organization's mission to provide affordable housing solutions in the Upper Valley. Their dedication, innovation, and commitment to community have paved the way for Twin Pines to thrive and continue making a profound impact on the lives of residents we serve.



Twin Pines' Executive Directors gathered in 2014:

L-R, Andrew Winter, Bill Bittinger, Gretchen Rittenhouse, Bruce Pacht, and Rob Bryant.



Bill Bittinger: Building a Foundation for Lasting Impact

Bill Bittinger, who served as the first Executive Director from 1990 to 1993, played a pivotal role in bringing together two organizations and setting a course for what Twin Pines would become.

Bittinger came to housing with a broad background in education, community development, and nonprofit leadership. His early career included teaching in Harlem and the South Bronx in the late 1960s — an experience that deeply influenced his understanding of equity and the long-term impact of opportunity. “I wanted to find a way to make a lasting difference,” he says. “Affordable housing felt like a path where I could contribute to real, structural change.”

Before arriving in the Upper Valley, Bittinger worked on

35 YEARS OF VISION: A Tribute to Our Executive Directors

urban redevelopment projects in New York and led a crisis assistance program in New Jersey. When he and his family moved to New Hampshire, a friend at the Church of Christ at Dartmouth College pointed him toward the region's growing housing needs.

At the time, two organizations — Twin Pines Cooperative Housing Foundation and Twin State Housing Trust — were operating independently with differing models: one focused on co-ops, the other on community land trusts. Bitteringer helped facilitate their merger, encouraged by leaders like Gus Seelig of the Vermont Housing and Conservation Board and social activist Lilla McLane Bradley, both of whom saw the benefit of a unified organization.

He took the helm during a difficult time: the 1990 real estate recession. "Construction was stalled, lending was tight — everything was a challenge," Bitteringer recalls. Still, early successes like acquiring foreclosed homes and launching the Starlake Village project — combining homeownership housing with land preservation — helped demonstrate what was possible.

"The people we served weren't being reached by the private market," he says. "They were

"Affordable housing felt like a path where I could contribute to real, structural change." —Bill Bitteringer

teachers, artists, tradespeople — people who contributed to the community in important ways. Housing should support them, too."

Bitteringer's tenure laid essential groundwork for the decades that followed, and his vision of a regional non-profit remains central to Twin Pines' mission today.



Building Bridges and Laying Foundations: Gretchen Rittenhouse

Gretchen Rittenhouse served as Executive Director of Twin Pines Housing from 1997 to 2003, stepping into the role during a period of organizational rebuilding. With a background in real estate development in Boston, Washington, and the Northeast Kingdom of Vermont, Rittenhouse brought

both business experience and a deepening knowledge of affordable housing to the Upper Valley. "When I first joined Northern Community Housing Corporation, I didn't know anything about affordable housing," she said. "But I learned fast — and I came to believe deeply in the mission."

At the time she joined Twin Pines, the organization was facing a number of challenges — financial, operational, and reputational. "It wasn't just one thing — it was a lot of pieces that needed attention,"

35 YEARS OF VISION: A Tribute to Our Executive Directors

she recalled. “There were legal and staffing issues that affected how we could do business. My focus was to stabilize the organization, complete some critical projects, and build back credibility.”

Navigating the complexities of affordable housing in both Vermont and New Hampshire was a key part of her work. “Each state has its own housing world, and they’re really different,” she said. “Twin Pines had to figure out how to play the game on both sides.” She credited her predecessor, Bill Bittinger, for his deep connections and his instrumental role in helping Twin Pines secure funding in New Hampshire. “Bill really helped us open doors on the New Hampshire side — especially for projects like Ann’s Place in Enfield.”

She also worked to change the organization’s posture in the community. “Twin Pines had been a bit of a lone wolf,” she said. “I wanted us to be more connected.” Under her leadership, Twin Pines

began holding monthly meetings with other nonprofit leaders, fostering stronger collaboration with groups like Listen, WISE, Headrest, and the Haven.

She helped launch one of Twin Pines’ first transitional housing efforts, recognizing that some residents referred from local shelters needed support to succeed as tenants. “We needed a bridge, and transitional housing helped create that.”

By the time she stepped down in 2003, key projects like Spencer Square were underway, and the organization had expanded its staff and capacity. “The need for housing has only grown,” Rittenhouse reflected. “Twin Pines has come a long way—and now it’s at a real tipping point. “There’s a huge need for housing, and the challenge is to keep growing thoughtfully — without over-reaching.”

“There were legal and staffing issues that affected how we could do business. My focus was to stabilize the organization, complete some critical projects, and build back credibility.”

—Gretchen Rittenhouse



Rob Bryant: Leading with a Collaborative Spirit

Rob Bryant served as Executive Director of Twin Pines Housing from 2002 to 2006, bringing a thoughtful and collaborative approach to the organization during a pivotal period of transition and growth. Prior to joining Twin Pines, a tenure with Habitat

35 YEARS OF VISION: A Tribute to Our Executive Directors

for Humanity sparked his passion for affordable housing.

“Working for Habitat is what got affordable housing stuck in my craw,” Rob recalls. “But when I arrived at Twin Pines, I realized how much I didn’t know about affordable housing.”

Rob succeeded former Executive Director Gretchen Rittenhouse and was later succeeded by Bruce Pacht. Reflecting on his time, he acknowledges the challenge of following Gretchen’s exemplary leadership. “She is so smart and was unbelievably helpful to me. I’m not sure I ever measured up to her—or to Bruce, who followed me, for that matter.”

During his tenure, Rob focused on bolstering Twin Pines’ financial stability and cultivating strategic partnerships. “When I first arrived, the most pressing task was securing funding,” he notes. “Gretchen had laid a solid foundation, and I needed to build on that.” He credits the Byrne Foundation for their significant support during this period. “Dorothy Byrne took a direct interest in our work and how we could maximize her support,” he recalls.

One of his notable achievements was overseeing work on the Gile Hill project in Hanover, collaborating closely with the Hanover Affordable Housing Commission and multiple funding partners. He also partnered with former Executive Director Bill Bittinger on Anne’s Place in Enfield, facilitating the successful launch of this vital initiative,

as well as working with the Woodstock, VT housing commission to initiate another project, Safford Commons.

Rob emphasized the importance of collaboration with other nonprofits in the region. “My greatest satisfaction came from working alongside other nonprofits — it’s essential for advancing our mission,” he asserts. He also prioritized maintaining the quality of existing properties, believing that “nothing can be more detrimental than affordable housing that looks neglected.”

Reflecting on his tenure, Rob fondly remembers the challenges and achievements of Twin Pines during that time. “Our team was small, and our office was in the train station in White River Junction, but together with Finance Manager Jenny Devost, we made significant strides. I’m truly impressed by the growth under Andrew Winter’s leadership — Twin Pines continues to make a meaningful impact.”

“Working for Habitat is what got affordable housing stuck in my craw, but when I arrived at Twin Pines, I realized how much I didn’t know about affordable housing.”

—Rob Bryant

35 YEARS OF VISION: A Tribute to Our Executive Directors



Bruce Pacht: Laying Groundwork for Growth

When Bruce Pacht became executive director of Twin Pines Housing in 2006, the organization was in a precarious position. “There weren’t too many highlights in those early days,” Bruce recalls. “We hadn’t received a developer fee in five years, and nothing was on the horizon. Properties were in disrepair, and there was real concern we might not survive.”

Operating from offices in the White River Junction railroad station, Bruce focused first on stabilizing the finances, fixing up existing properties, and rebuilding credibility with funders. With only four staff members and no active development pipeline, he knew he needed outside help.

“I had to rely on outside developers because I didn’t know how to do it,” Bruce says. “I relied on the expertise of people like Bill Bittinger to do the heavy development lifting.” Together, they helped get Twin Pines back on track.

A major turning point came with Gile Hill, a mixed-income neighborhood in Hanover. “We definitely moved the ball forward,” Bruce says. Gile Hill demonstrated that Twin Pines working with a for-

profit partner could deliver complex, large-scale housing.

He also helped move forward planning for Safford Commons in Woodstock. “That one took a fight,” Bruce recalls. “Neighbors hired a lawyer to try and stop it.” The project ultimately prevailed and became a key success story.

Behind the scenes, Bruce focused on financial resilience. “The goal of amassing a treasure chest was to ensure we could offer a housing professional at least two years of salary and benefits while developing new projects.”

Bruce, who had no prior housing experience, credits mentors like Gus Seelig at the Vermont Housing and Conservation Board—and Nancy Owens, of Evernorth (formally Housing Vermont—for helping him learn the ropes. “Gus saw I didn’t know housing, but he also saw that I could figure it out.”

Looking back, Bruce says, “I’m thrilled with where Twin Pines is today. Andrew is the right leader at the right time.” Through steady leadership and critical partnerships, Bruce helped keep the organization moving forward.

“A diversity of housing options strengthens our community.”

—Bruce Pacht

TWIN PINES 5-Year Strategic Plan



Twin Pines Strategic Plan 2024-2029: A Roadmap for the Future

In 2024, Twin Pines Housing completed a new five-year strategic plan following a year-long process of thoughtful discussion, reflection, and planning. With input from board members, staff, and key supporters, the plan builds on past progress while charting a clear path forward. It will guide our work through 2029 as we continue to address the growing need for affordable housing in the Upper Valley.

Key priorities in the plan include:

- **Adding at least 300 affordable homes** through new development and acquisition over the next five years.
- **Preserving and improving existing housing**, with investments in energy efficiency, accessibility, and long-term sustainability.
- **Expanding resident services** to promote housing stability, health, and economic opportunity.
- **Building organizational strength**, including staff development and leadership growth.
- **Strengthening financial capacity** through fundraising, partnerships, and the establishment of a long-term endowment.

We are grateful to everyone who contributed to this planning process and look forward to putting this vision into action.

RESIDENT PROFILE: **Dayanara Santiago**

Finding Stability, Building a Future: A Young Mother's Journey with Twin Pines Housing



For most of her life, Dayanara Santiago has navigated instability with determination and grace.

She entered the foster care system at a young age and was adopted when she was five. Unfortunately, her adoptive home was abusive, and despite the warning signs, no one checked in. "I didn't know what a normal childhood looked like, but I knew what I was experiencing wasn't right," she says. At 15, Dayanara ran away.

From there, her teenage years were marked by constant movement — sometimes staying with boyfriends, sometimes returning to foster families, and even spending time at the Haven shelter. "It was scary being homeless at 15," she recalls. "But I kept going."

By her early twenties, Dayanara was working at Molly's Restaurant in Hanover and trying to build a stable life. "I've always worked — I started when I was 14. Most of my jobs have been in the service industry. I love talking to people and making connections," she says. But when she became pregnant and developed serious complications, she had to stop working. Around the same time, her boyfriend was incarcerated, and Dayanara found support by

moving in with his mother. "They were amazing," she says. "And he's back now — we're still together."

Last March, after nearly four years on the waitlist, Dayanara got a call from Samantha at Twin Pines: a unit at Rivermere was available. "I moved in the day before my 22nd birthday," she says. "I had promised myself I'd find housing for me and my baby before I turned 22—and I did." She adds, "Samantha is awesome. I feel like I can talk to her about anything—she really gets it."

Today, with a stable home, Dayanara is focused on what's next. She's working on finding childcare so she can return to the Hartford Tech Center and finish her cosmetology certificate program. She also hopes to pursue a bachelor's degree in business and marketing online through the Community College of Vermont, having already earned her associate's.

"I love it here," she says. "It's safe, it's friendly — and it finally feels like life is moving in the right direction."

"It finally feels like life is moving in the right direction." —Dayanara Santiago

DONOR PROFILE: Joe and Renée Sullivan



Joe and Renée Sullivan became first-time supporters of Twin Pines Housing this year, inspired by a family conversation about how to make a meaningful difference. With young children at home, they wanted to model the importance of giving back and staying connected to their community.

"Housing stood out as a place to start," says Renée. "We talked with our kids about the issues that matter—housing, the environment, health care, food security—and kept coming back to the idea that everything begins with a stable home."

Their interest in affordable housing became personal when a beloved babysitter shared how hard it was to find a place she and her husband could afford in the Upper Valley. Eventually, they had to move out of state. "That really stuck with us," Renée says. "She was part of our family's life, but there was just nothing available."

Joe, an engineer who manages a team at Mikros Technologies, sees the same challenge from a broader perspective. "This is such a

wonderful place to live, but for many families starting out, the math just doesn't work. Supporting Twin Pines felt like a way to be part of a solution."

Renée brings her own professional insight to their giving. An engineer by training, she now works as a data strategy consultant, helping nonprofits measure their impact. She also serves on the Hanover School Board. "I see how housing stability shapes everything else—school, health, civic life," she says. "If you're sleeping on a friend's couch, you may technically have an address, but you don't have a home."

The Sullivans also volunteer regularly at the Listen Center. "Being present gives you context," Renée says. "You start to see people's lives more fully and understand how connected we all are."

They were drawn to Twin Pines' holistic approach—connecting residents not just to housing, but to services that support long-term stability. "A secure home lets people focus on what matters most," Renée says. "That's what we want — for our neighbors, and for our own children."

"If you're sleeping on a friend's couch, you may technically have an address, but you don't have a home." —Renée Sullivan



TWIN PINES HOUSING Annual Report Financial Statements

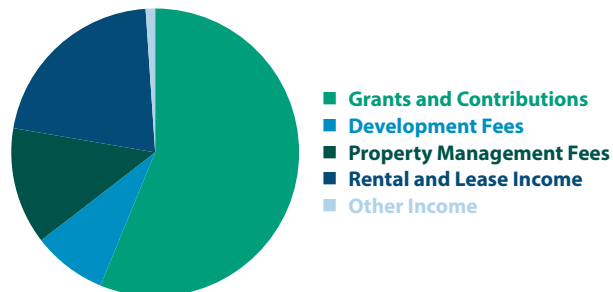
Income Statement

	Year Ending Sept. 30,	
	2024	2023
Grants and Contributions	\$ 3,613,100	\$ 808,100
Development Fees	536,000	655,100
Property Management Fees	845,700	737,500
Rental and Lease Income	1,364,900	1,211,600
Other Income	\$ 68,500	\$ 138,500
Total Revenue	\$ 6,428,200	\$ 3,550,800

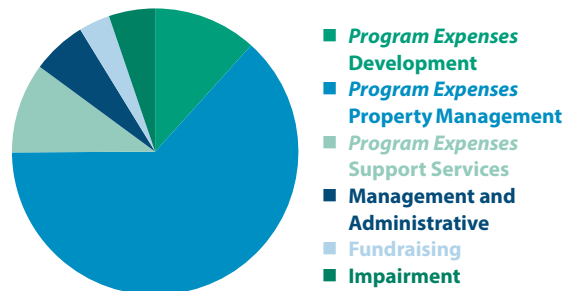
Program Expenses - Development	\$ 530,200	\$ 404,100
Program Expenses - Property Mgt	2,820,800	2,523,500
Program Expenses - Supportive Services	462,000	345,400
Management & Administrative	279,000	211,600
Fundraising	160,300	155,200
Impairment	\$ 237,300	\$ 140,900
Total Expenses & Losses	\$ 4,489,600	\$ 3,780,700

Change in Net Assets	\$ 1,938,600.00	\$ (229,900.00)
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TWIN PINES HOUSING REVENUE YEAR ENDED SEPTEMBER 30, 2024



TWIN PINES HOUSING EXPENSES YEAR ENDED SEPTEMBER 30, 2024



Balance Sheet**Assets****Year Ending Sept. 30,****2024****2023**

Twin Pines Housing Cash - Unrestricted	\$	401,400	\$	958,300
Twin Pines Housing Cash - Restricted		556,300		278,600
Property Cash - Designated		\$316,400		\$598,400

Total Cash & Equivalents	\$	1,274,100	\$	1,835,300
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Tenant receivables		\$6,800		\$10,800.00
Related party receivables		50,000		102,300
Prepaid Expenses & Other	\$	134,100	\$	181,000

Total Current Assets	\$	1,465,000	\$	2,129,400
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Property and Equipment, net		9,982,400		10,246,400
Security Deposits		53,400		53,700
Investments in LPs & Other Entities		3,190,600		853,300
Projects in Process		1,359,400		578,400
Long Term Receivables		2,231,900		1,918,300
Restricted Escrows & Reserves		1,176,800		1,085,700
Goodwill & Other	\$	1,226,600	\$	690,000

Total Long-term Assets	\$	19,221,100	\$	15,425,800
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Total Assets	\$	20,686,100	\$	17,555,200
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Liabilities and Net Assets**2024****2023**

Security Deposits	\$	53,300	\$	54,200
Line of Credit - Twin Pines		1,014,800		1,187,800
Accrued Expenses & Other Payables		500,000		-
Current Maturities - Debt	\$	255,500	\$	204,300

Total Current Liabilities	\$	1,823,600	\$	1,446,300
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Long-term Debt - Twin Pines		1,205,200		574,300
Long-term Debt - Properties	\$	7,766,700	\$	7,962,800

Total Liabilities	\$	10,795,500	\$	9,983,400
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Unrestricted Net Assets		9,019,800		6,599,800
Donor Restricted Net Assets		\$870,800		\$972,000

Total Net Assets	\$	9,890,600	\$	7,571,800
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Total Liabilities and Net Assets	\$	20,686,100	\$	17,555,200
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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 2024, TPH amended the accounting for certain land secured by housing covenants in its homeownership program creating a \$139,000 writedown of land. A project with \$50,000 invested was deemed unworkable and was written off. From time to time investments made in various partnerships are deemed to be other than temporarily impaired and are written off.

THANK YOU TO ALL OF OUR DONORS!

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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, 2023 – September 30, 2024.

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 O'Dowd Lily
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