

TWIN PINES CELEBRATES 35 YEARS OF COMMUNITY IMPACT



On Saturday, September 13th, Twin Pines Housing brought together residents, supporters, and community partners at Lyman Point Park and the field behind Town Hall to celebrate 35 years of providing affordable housing throughout the Upper Valley.

The festive community picnic featured lunch by Bloods Catering, live music by Jenny Porter, pony rides from Fun with Ponies, face painting, and lawn games. Executive Director Andrew Winter served as emcee, welcoming speakers who highlighted Twin Pines' community impact.

Vermont State Senator and Majority Leader Alison Clarkson spoke about the HomeShare program, which connects seniors with individuals seeking affordable housing. Mascoma Bank President Clay Adams discussed the Upper Valley Housing Loan Fund, noting "When organizations come together to support affordable housing development, we strengthen our entire region's economic foundation."

Upper Valley Haven Executive Director Michael Redmond emphasized nonprofit partnerships, referencing Robert Frost's definition of home as "a place where they have to take you in." Twin Pines resident Megan Adams shared her personal journey: "Twin Pines hasn't just given me a place to live—it's provided the stability I needed to build a better future for myself and my family."

Guests supported Twin Pines through the Donation Station and a popular 50/50 raffle. Staff and board volunteers helped ensure the event's success, while residents from across the organization's properties enjoyed the food, music, and community spirit.

The celebration was made possible by generous sponsors, including lead supporters The Jack and Dorothy Byrne Foundation and Mascoma Bank. Additional sponsors included Ingram Construction, Evernorth, Studio Nexus Architects, Banwell Architects, Dead River Company, ReArch Construction, DEW Construction, Ledyard Bank, and Casella Waste Management.

"We are thrilled that our residents and supporters had the chance to celebrate together Twin Pines' 35 years of impact," said Executive Director Andrew Winter. "We talked about holding a fancy gala dinner, but a community picnic like this just felt like a better fit for who we are as an organization."

"When organizations come together to support affordable housing development, we strengthen our entire region's economic foundation."
— Clay Adams, Mascoma Bank CEO



Letter from the **EXECUTIVE DIRECTOR**

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Dear Friends,

This year has been especially meaningful as we celebrated Twin Pines Housing's 35th anniversary. Standing before our community at September's

anniversary picnic, I was deeply aware that I stand on the shoulders of the visionary executive directors who came before me—leaders who laid the foundation for everything we accomplish today.

For 35 years, Twin Pines has been giving our neighbors a place to call home. That simple phrase carries profound meaning: we're not just providing housing units, but creating spaces where families can build stability, where children can thrive, and where individuals can focus on their dreams rather than worry about where they'll sleep each night.

The challenges we face have never been greater, but neither has our resolve. We've expanded our team and strengthened support for residents, including many who have experienced homelessness. Every day, I see the transformative power of having a safe, affordable

home—it changes everything.

What gives me the most hope is knowing that Twin Pines doesn't work alone. The partnerships we've built, the volunteers who show up, and supporters like you make our mission possible. Together, we're not just addressing housing needs; we're building the foundation for stronger, more resilient communities.

As you consider your year-end giving, please know that your support directly impacts the lives of your neighbors. Whether it's helping a family transition from shelter to stability or ensuring a senior can age in place with dignity, your generosity makes home possible for those who need it most.

Thank you for being part of this vital work. Here's to the next 35 years of giving our neighbors a place to call home.

With deep gratitude,

A handwritten signature in dark ink, appearing to read 'Andrew B. Winter'.

Andrew B. Winter
Executive Director

REMEMBERING INGE BROWN: A LEGACY OF SERVICE AND SUPPORT



We are deeply saddened to share that Inge Brown, a former board member and steadfast supporter of Twin Pines Housing Trust, passed away peacefully at her home in Wilder on August 1, 2025, at age 91.

As a longtime board member, Inge brought exceptional organizational skills—honed through decades as an engineer and later as Director of Dartmouth College's Language Resource Center—to guide our mission of providing affordable housing.

"Inge was such a steadfast friend of Twin Pines," recalls Bill Bittinger, Twin Pines' first Executive Director. "Especially in the early days, her leadership and positivity on the board helped me navigate many challenges. I could not have done it without her, and subsequent executive directors found her energy equally valuable."

Beyond her board service, Inge demonstrated her commitment through thoughtful estate planning. Her generous bequest will support affordable housing initiatives into the future, ensuring her impact extends beyond her lifetime.

Inge's legacy highlights the profound difference planned giving can make. Estate gifts provide crucial support that helps organizations like ours maintain stability and pursue long-term goals, often representing donors' most significant contributions.

For Inge, who served on multiple community boards, supporting Twin Pines through her estate was a natural extension of her lifelong dedication to improving her community.

We encourage supporters to consider how planned giving might fit into their own legacy plans. Just as Inge's engineering background taught her to build lasting solutions, her final gift will help us continue building affordable homes and stronger communities for generations to come.

MELLISHWOOD APARTMENTS: New Affordable Senior Housing in Woodstock



Twin Pines Housing is pleased to announce the construction financing closing of Mellishwood Apartments, a new affordable senior housing development on Pleasant Street in Woodstock, Vermont. This project will expand and preserve affordable housing for older adults in the community, creating a total of 39 apartments for seniors earning no more than 80% of the area median income.

The development includes construction of a new 28-unit apartment building behind Pleasant Street and the renovation of two historic homes, both dating back to the 1800s, which together will provide 11 additional units. With this combination of preservation and new construction, the community will see a net gain of 13 much-needed senior apartments.

"We are excited to be partnering with Redstone Capital as investor, along with Boston Capital Finance and Citizens Bank as lenders," said Twin Pines project manager Dave Ormiston. "Their support is helping bring affordable housing to one of Vermont's most iconic communities, and we're grateful for their commitment."

Construction is planned in two phases. Phase 1—the new 28-unit building—is expected to take about 12 months to complete. Phase 2—the renovation of the two historic houses—will follow and take another 12 months.

Once both phases are finished, Mellishwood Apartments will offer more seniors in Woodstock safe, stable, and affordable homes, while also preserving the historic character of Pleasant Street.

SAFFORD COMMONS: New Homeownership Opportunities



This December, Twin Pines Housing will welcome four new families into homeownership at Safford Commons in Woodstock. Two newly built duplexes will add four homes to the neighborhood, joining the four units completed in 2023.

Each 1,200 sq. ft. condo has two bedrooms and 1.5 bathrooms, designed for comfort and efficiency. The open-concept kitchen, dining, and living areas are on the light-filled second floor, opening

to a small deck, while bedrooms are on the first floor. These will be Twin Pines' first homes designed with solar panels, helping offset electricity costs.

The homes will sell for \$195,000, made affordable through down payment assistance; from VHCB and VHFA. With a pre-construction market value of \$395,000, Twin Pines is providing \$200,000 per home in shared equity support to ensure lasting affordability.

Buyers must be income-eligible, earning no more than 120% of the area median income (currently \$92,160 for a one-person household to \$118,560 for three in Windsor County). Estimated monthly costs, including mortgage, taxes, insurance, and condo fees, are about \$2,284. Applications are due November 1, 2025.

Since 1990, Twin Pines has helped families achieve homeownership through grants that reduce purchase prices while preserving long-term affordability. Whether through new homes like Safford Commons or existing program properties, our shared equity model keeps homes within reach for modest-income households.

For more information, contact:

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BUILDING BRIGHTER FUTURES



YOUR GIFT, THEIR HOME, OUR FUTURE

In 2025, Twin Pines is building homes and expanding vital resident support. Your gift provides safe, affordable housing, connects residents to essential services, and helps create vibrant, thriving communities. With your support, Upper Valley neighbors have a place to call home—and together, we build a stronger future for everyone

**PLEASE GIVE NOW—TO BUILD HOPE THAT LASTS.
EVERY GIFT MAKES A DIFFERENCE. ➡**



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