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## If you've ever wondered if you can afford the rent for affordable housing projects in the Berkshires, this guide is for you

By Claire O'Callahan, The Berkshire Eagle  
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Earlier this week, I found myself at the hospital. An employee there had emailed me that she had a housing story to share.

I met her in the waiting room minutes after she emerged from a grueling shift in the emergency room. We sat down in an empty conference room and the employee, who is a longtime Berkshire resident and single mom, shared the details of her desperate search for an affordable apartment for herself and her young son.

During our conversation, she mentioned to me that keeping tabs on affordable apartment buildings currently in development in the Berkshires was overwhelming.

“I’m like who do I talk to? Do they take dogs? What am I looking at for rent? When are they opening? Because I have a timeline. That’s something I wish there was more clarity on,” she said.

That stuck with me. While there are people building to meet the housing needs of Berkshire residents, there isn’t one point person or one place people can go to get a list of affordable housing options, fair housing and eviction support, fuel assistance and other resources.

In the absence of a centralized network, I thought it was time for another series (you may be familiar with [my housing Q&A series](#) with housing local experts). This series of articles will collect available housing resources into one place, and I will keep tabs on the status of those resources as housing developments progress and funding status changes.

To begin, what affordable rental developments are underway in the Berkshires? When will they be complete and who qualifies?

While you read, feel free to refer to [huduser.gov](http://huduser.gov) to determine what percent of the area median income you make. You’ll also find a breakdown of area median income levels at the end of this article.

## PITTSFIELD



Terrace 592, formerly White Terrace, is in the final stages of construction, and will be ready for move-in by mid to late-April.

BEN GARVER — THE BERKSHIRE EAGLE

### Terrace 592

Terrace 592, formerly White Terrace, is in the final stages of construction, and will be ready for move-in by mid to late-April.

Hearthway, which manages the property for Regan Development, is currently qualifying people who were selected during the February lottery and assigning them units. People who did not make the deadline for the lottery can still apply and will be added to the waitlist.

Terrace 592 adds 41 affordable units to the city's rental market. Seven of those units are set aside for tenants referred through the state departments of Mental Health and Developmental Services.

Of the remaining 34 apartments, nine are rent assisted and 25 are rent restricted, meaning that they're rented at a rate below the city's fair market rent. For a one bedroom, that's \$1,088 a month. For a two bedroom, it's \$1,317.

To qualify for the rent assisted units, people must earn a household income at or under 30 percent of the area median income. People who qualify and move into those units will pay no more than 30 percent of their income on rent.

The 25 rent restricted apartments will rent to people with incomes at or below 60 percent AMI.