

1-66 Brushwood Way, Lenox, MA 01240



Applying for Affordable Housing

**PENNROSE**

Bricks & Mortar | Heart & Soul

# Session Outline

- Forge Overview
  - Site Plan & Renderings
  - Apartment & Community Features
  - Floor Plans
  - Construction Timeline
- Lease-Up Process
  - Income Eligibility + Rents
  - How to Apply
  - Lotteries




# Overview

- Brand New Rental Community in Lenox, MA
- Total of 65 Mixed-Income Apartments (1-, 2-, & 3-Bedrooms)
- 13 townhome-style buildings and 1 clubhouse building
- Unit Mix (30%, 60%, 120% Area Median Income)
- Situated just north of downtown Lenox, directly south of the Courtyard Lenox Berkshires hotel, and across the street from Lenox Commons retail and office center

# Site Location



# Site Plan

An aerial rendering of a proposed residential development. The site is nestled within a dense forest of trees with autumn-colored foliage. A winding, light-colored paved road curves through the property, connecting various building clusters. There are 13 townhome-style buildings, each with a dark grey gabled roof and light-colored siding. A central parking area with several cars is located near the top center. A small, rectangular community clubhouse is situated in the lower-left quadrant. The overall layout is integrated with the natural landscape, featuring green lawns and numerous trees.

(13) townhome-style buildings (65 units)  
(1) Community clubhouse

# Rendering



# Rendering



# Rendering



# Community Amenities



*Sample Pennrose Community Room*

- Inviting community clubhouse
- Fitness center
- Covered bike parking
- Playground for children
- Sidewalks throughout the community
- EV charging stations
- Surface lot parking (unassigned, no cost)
- Professionally landscaped grounds
- Professional management & maintenance team with 24-hour emergency call service

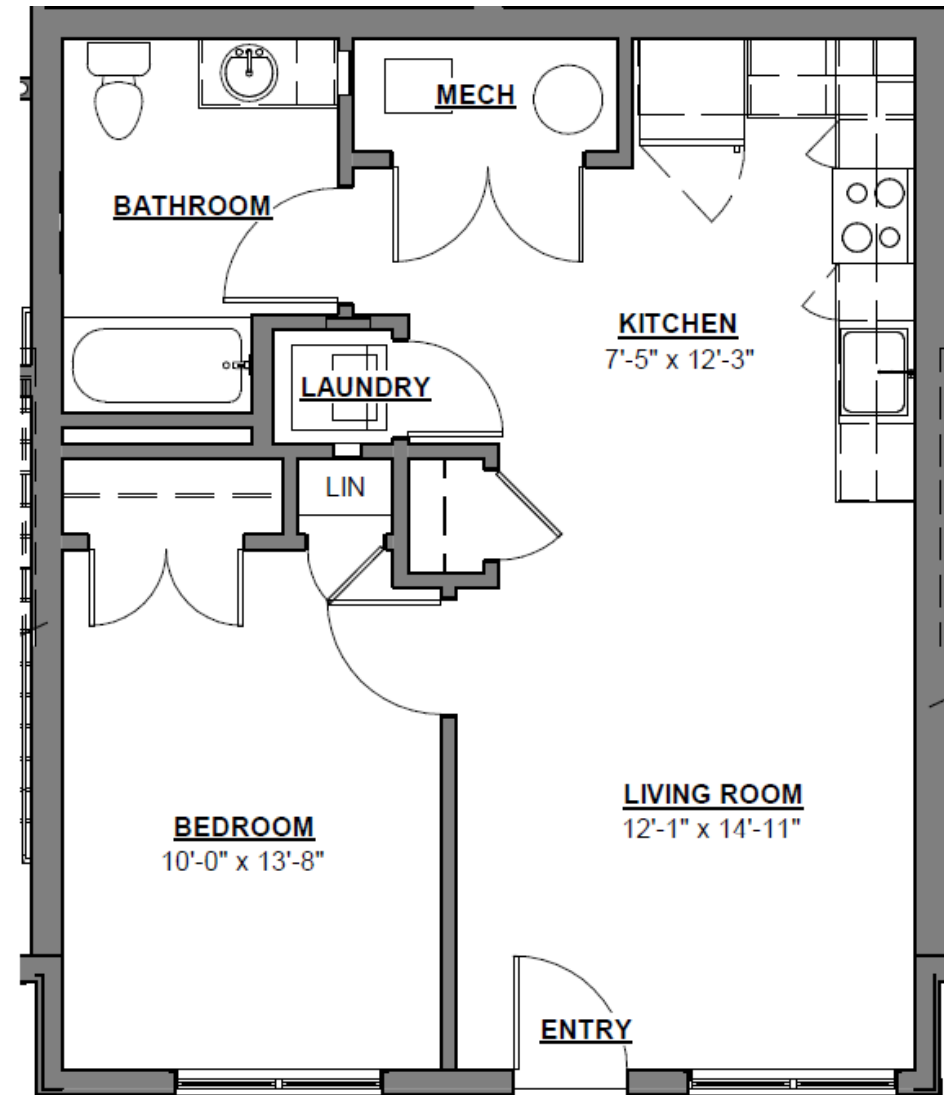
# Apartment Features



- One-, two-, and three-bedrooms
- Modern kitchen including electric range and dishwasher
- In-unit washer and dryer
- Spacious closets
- Central A/C
- Pet-friendly (restrictions apply)
- Resident is responsible for electric and cable

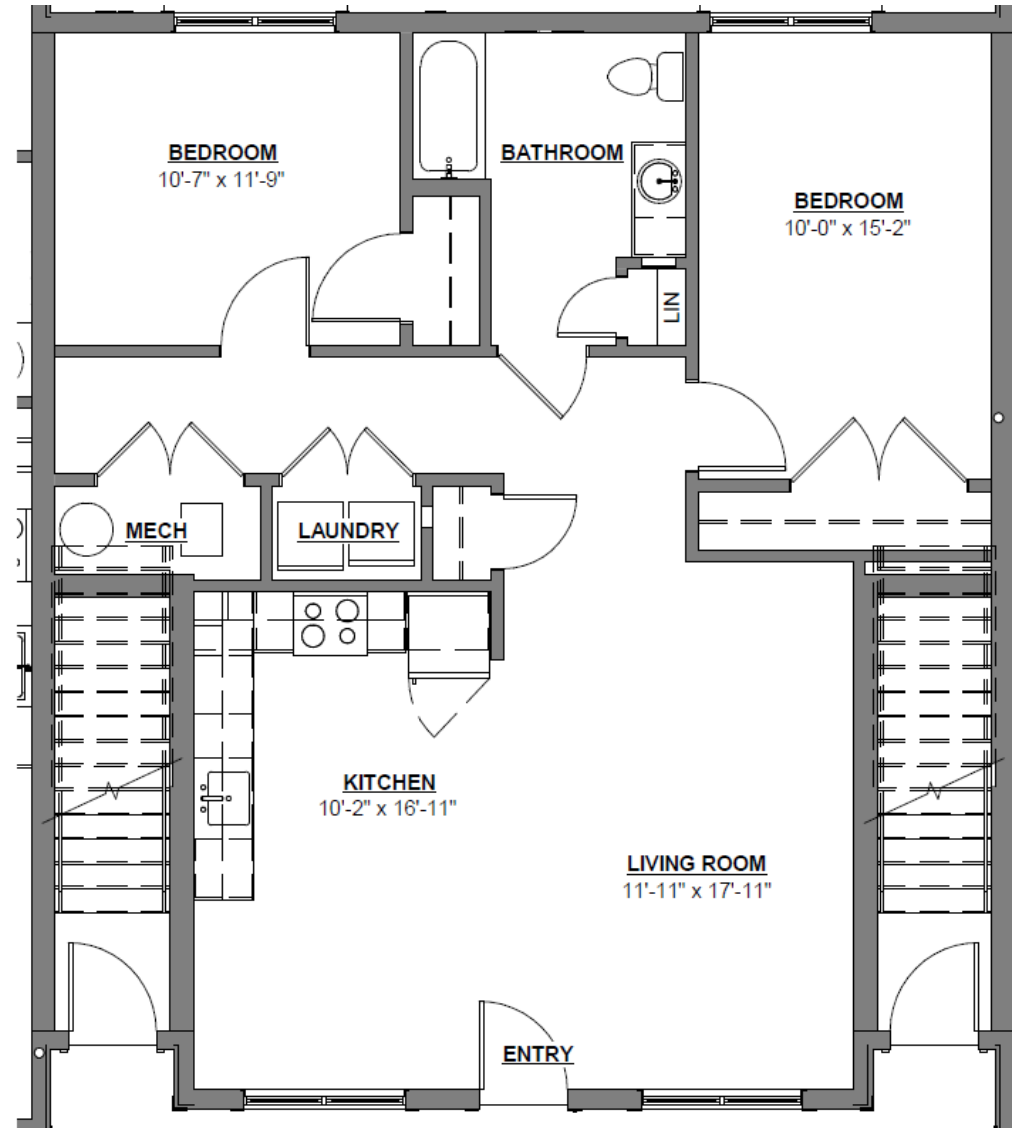
# One-Bedroom Floor Plan

610 – 662 SF



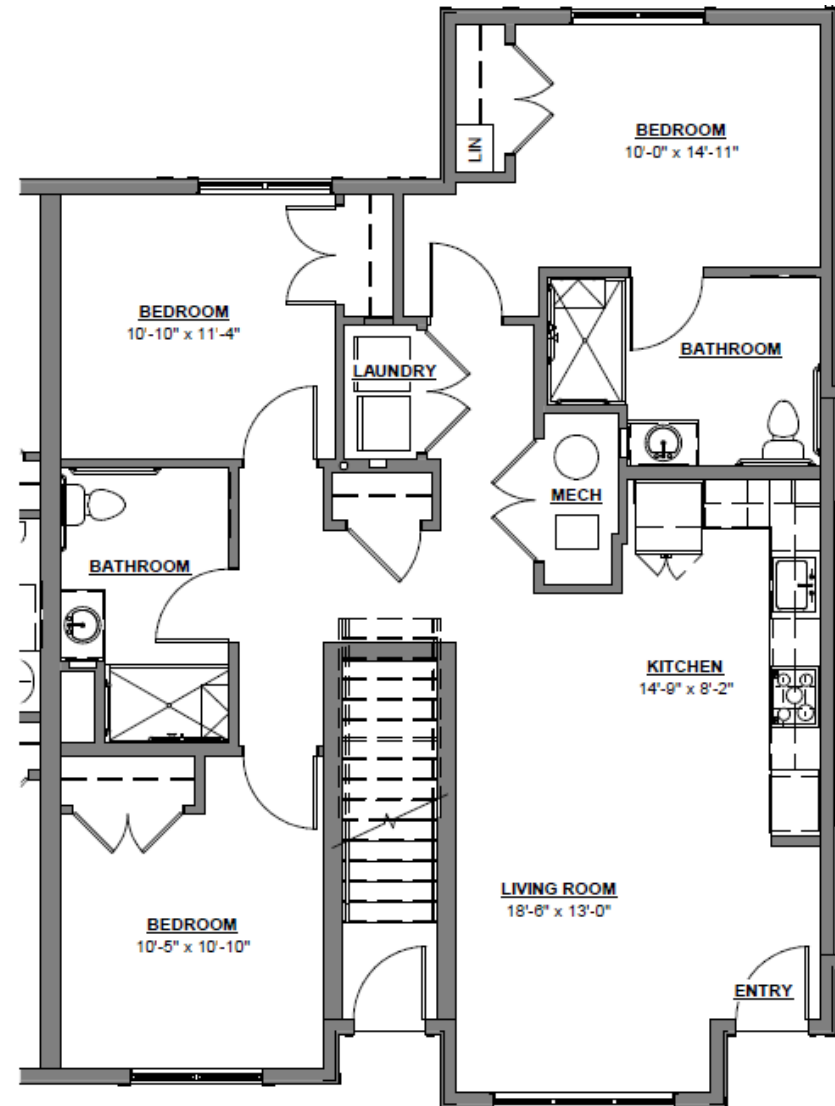
# Two-Bedroom Floor Plan

890 – 967 SF



# Three-Bedroom Floor Plan

1,231 – 1,340 SF



# Construction & Lottery Timeline

- May 14, 2025: Lottery Pre-Application Period Opens
- July 14, 2025: Submission/Postmark Deadline for Lottery Pre-Apps
- July 28, 2025: Lottery (virtually via Microsoft Teams)
- July 2025: Processing of Full Applications, Interviews Begin
- August 2025: First Move-ins (pending construction)



Income Eligibility + Rents

# How is eligibility determined?

- The federal government sets maximum income limits
- Maximum limits are based on Area Median Income (AMI)
  - Measuring incomes in the Pittsfield, MA MSA (Metropolitan Statistical Area)
  - Income limits are set by the % of AMI
  - Recalculated each year

# 2025 Tax Credit Income Limits & Rent

Unit Size	Household Size	Qualifying Household Income Range	% AMI	Monthly Rent
1 Bedroom	1 person	\$44,743 - \$51,600	60%	\$1,305
	2 people	\$44,743 - \$58,980		
	1 person	\$85,289 - \$103,200	120%	\$2,488
	2 people	\$85,289 - \$117,960		

\* There are (4) 30% AMI MRVP one-bedroom units available. Rent is based on income for these units.

\*Rents and income limits subject to change.

\*Utilities will need to be paid by resident separately and are not included in the rent.

# 2025 Tax Credit Income Limits & Rent

Unit Size	Household Size	Qualifying Household Income Range	% AMI	Monthly Rent
2 Bedroom	2 people	\$53,829 - \$58,980	60%	\$1,570
	3 people	\$53,829 - \$66,360		
	4 people	\$53,829 - \$73,680		
	2 people	\$102,384 - \$117,960	120%	\$2,986
	3 people	\$102,384 - \$132,720		
	4 people	\$102,384 - \$147,360		

\* There are (3) 30% AMI MRVP two-bedroom units available. Rent is based on income for these units.

\*Rents and income limits subject to change.

\*Utilities will need to be paid by resident separately and are not included in the rent.

# 2025 Tax Credit Income Limits & Rent

Unit Size	Household Size	Qualifying Household Income Range	% AMI	Monthly Rent
3 Bedroom	3 people	\$61,989 - \$66,360	60%	\$1,808
	4 people	\$61,989 - \$73,680		
	5 people	\$61,989 - \$79,620		
	6 people	\$61,989 - \$85,500		
	3 people	\$118,245 - \$132,720	120%	\$3,449
	4 people	\$118,245 - \$147,360		
	5 people	\$118,245 - \$159,240		
	6 people	\$118,245 - \$171,000		

\* There are (2) 30% AMI MRVP three-bedroom units available. Rent is based on income for these units.

\*Rents and income limits subject to change.

\*Utilities will need to be paid by resident separately and are not included in the rent.



Preparing to Apply

# Documentation to Verify Income

- Copies of last 6 pay stubs from current job(s)
- Copies of last W-2 forms (all pages)
- Proof of cash payments
  - Bank statements that support deposits

# Assets

- Anything with a cash value including money in a bank account, investments, real property etc.
- We calculate a small amount of “income from assets” based on interest and other factors
- Documentation of all assets will be required during the interview

# Documentation to Verify Assets

- Six months of most recent, consecutive bank statements (all accounts) with activity listed
- Pension and annuity statements
- Investment account statements for stocks, bonds, mutual funds, and retirement accounts
- If you own property: copies of mortgage statements, homeowners' insurance and tax bills

# Other Tenant Selection Criteria

All prospective new residents receive in depth and standardized credit, criminal, and landlord background screening through a third-party reporting agency.

- Housing Court History
- Bankruptcy
- Delinquencies

# Preferences

- A local preference will be given in the lottery to those that live, work, or have children that go to school in any of the following towns: Lenox, Adams, North Adams, Cheshire, Dalton, Great Barrington, Hinsdale, Housatonic, Lee, Lenoxdale, Pittsfield (City), Williamstown, New Ashford, Washington, Becket, Otis, Sheffield, Lanesborough, Stockbridge, and W. Stockbridge.
- **ALL are encouraged to apply** as you can still qualify for housing if you reside outside the preference areas.

# Review Credit Report and Score

- Resources below can be used to review your credit report & score:
- **Credit Report**: detailed info about loans, CC payments, housing court, bankruptcies, criminal background...
  - [www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Three bureaus (TransUnion, Experian, Equifax)
  - Dispute errors immediately!
- **Credit Score**: between 300 and 850 based on info in your credit report
  - [www.creditkarma.com](http://www.creditkarma.com) (not official FICO score, but good enough)

# Pet Policy



- Pet-friendly community
- 2 pet maximum
- 35 lb. limit per pet
- No aggressive breeds
- \$25/month pet rent per pet



# How to Apply

# Pre-Application

- 2 pages in length + a cover sheet with submission instructions
- Only one lottery pre-application needed per household!
- Pre-app includes:
  - Head of Household information
  - Household Members (name, DoB, Sex, Relationship, SS ID)
  - Annual Household Income
    - Employment/Wages, SSI, SSD, Public Assistance, Child Support, Pension, Other income
  - Additional Questions

# Pre-Application

- Pre-apps are available for download at **ForgeatLenox.com**
  - If you need one mailed to you, email us at:  
[Forge@pennrose.com](mailto:Forge@pennrose.com)
  - Available in additional languages upon request.
- Pre-apps can be submitted via email, fax or U.S. MAIL
  - Email, fax #, and mailing address can be found on the Pre-application
  - Mail to address: Pennrose, Attn: FORGE, 1301 N. 31<sup>st</sup> Street, Philadelphia, PA 19121

# Pre-Application

- All Pre-applications for the lottery must be postmarked by **7/14/25** to be accepted.
- Must be completed in its entirety to be accepted into the lottery.
- **PLEASE NOTE:** The pre-application gives us permission to run credit & criminal screening.



What comes next?

# Lottery

- The lottery will take place on Friday, **7/28/25**
  - **Time:** To be announced
  - **Location:** Microsoft Teams
    - Link to the live lottery and recording will be available on [ForgeatLenox.com](https://forgeatlenox.com).
    - You are not required to join; your lottery number will be mailed to you following the live lottery.

- Following the lottery, if selected, you will be called in to complete the full application
- 8 pages in length

  Rev.9/18

# Questions?

Please contact us by email or phone.

[Forge@pennrose.com](mailto:Forge@pennrose.com) | 413.771.4579

We appreciate your patience in addressing inquiries.

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