



10400 Detrick Avenue
Kensington, Maryland 20895
Phone: 240.627.9400
TTY: 301.949.5326
www.hocmc.org

Updated July 2011

Housing for the Elderly and Persons with Disabilities Requiring One-Bedroom Units

In Montgomery County there are a variety of programs which provide affordable housing. Information concerning many of these programs is included in this packet. Please read this information carefully to ensure that you are applying for all appropriate programs.

HOC PUBLIC HOUSING FOR THE ELDERLY

The Housing Opportunities Commission owns and operates four elderly public housing properties: Arcola Towers (Silver Spring), Elizabeth House (Silver Spring), Holly Hall (Silver Spring) and Waverly House (Bethesda). You must be on the public housing waiting list to be offered an apartment in these buildings. You can apply for the HOC public housing waiting list **only** when the list is open. When the list is open, a notice will be posted at least 30 days before the opening on our website (www.hocmc.org) and advertisements will be placed in local newspapers.

MODERATELY PRICED HOUSING

H.O.C. has three moderately-priced rental communities which are currently accepting applications. Bauer Park, The Oaks at Four Corners and Town Center Apartments are for the elderly (62+). Income limits apply, depending upon number of bedrooms and square footage. Please contact each property directly for more information. Forest Oak Towers accepts applications for the elderly (62+) usually in April. Income limits apply. Please contact them directly.

ADDITIONAL RESOURCES

Also enclosed is information on a number of other housing programs for both older persons and people with disabilities. Please read this information carefully and contact the numbers listed for information or an application.

GENERAL HOUSING INFORMATION

Should you need information concerning housing other than efficiency or one-bedroom units, please contact (240) 627-9400.

Information on H.O.C. housing programs can be found on the H.O.C. Website at www.hocmc.org.

AFFORDABLE HOUSING MONTGOMERY COUNTY-- "In-House" Section 8

The apartments listed below administer their own affordable housing programs. Most of these properties set aside approximately 20% of their units for this program. The benefit is connected to the unit and it is not transferable. Apply directly to each complex. The properties have their own application process and waiting list. Residents pay 30% of their adjusted gross income for rent. When calling apartments on this list, please ask about the "in-house Section 8 program."

INCOME LIMITS - Effective 07/11

<u>Household Size</u>	<u>Maximum Income</u>
1	\$47,350
2	\$54,100
3	\$60,850
4	\$67,600
5	\$73,050
6	\$78,450

B'nai Brith Homecrest House
 14508 Homecrest Rd.
 Silver Spring, MD 20908
 301-598-4000

Fairland Apartments
 12305 Treetop Drive #22
 Silver Spring, MD 20904
 301-622-2110

Montgomery Club VI
 204 Water Street
 Gaithersburg, MD 20877
 301-921-1010

The Barrington* (formerly Rosemary Village)
 1901 East West Highway
 Silver Spring, MD 20910
 301-587-2781

Forest Oak Towers
 101 Odendhal Road
 Gaithersburg, Maryland 20877
 (301) 258-1040

Montgomery White Oak
 11434 Lockwood Drive
 Silver Spring, MD 20904
 301-622-4048

Chelsea Tower
 7401 Westlake Terrace
 Bethesda, MD 20817
 301-365-7251

Friendly Gardens
 2423 Lyttonsville Road
 Silver Spring, MD 20910
 301-589-4916

Rock Creek Terrace
 12630 Veirs Mill Road
 Rockville, MD 20853
 301-946-0393

Cinammon Run 1 & II
 3600 Pear Tree Court
 Silver Spring, MD 20906
 301-598-2220

Heritage Park
 95 Dawson Ave
 Rockville, MD
 301-762-7705

Shady Grove
 16125 Crabbs Branch Way
 Derwood, MD 20855
 301-948-1008

Country Place
 3900 Blackburn Lane
 Burtonsville, MD 20866
 301-421-9504

Londonderry Towers
 17060 King James Way
 Gaithersburg, MD 20877
 301-258-0553

Snowden's Ridge
 2105-A Harlequin Terrace
 Silver Spring, MD 20904
 301-622-4098

Damascus Gardens
 9829 Bethesda Church
 Damascus, MD 20872
 301-253-2626

Magruders Discovery
 10508 Westlake Drive
 Bethesda, MD 20817
 301-365-7251

Scotland Townhouses
 7829 Scotland Drive
 Rockville, MD 20854
 301-983-2248

**There are various fees attached to these units. Please call for more details.*

MODERATELY PRICED RENTAL APARTMENT COMMUNITIES

The four apartment communities below are for persons over 62-years-old and have moderate incomes. Apartments are available in each of the buildings for persons needing accessible units. Amenities include on-site management, laundry facilities, individually controlled heat and air conditioning, wall-to-wall carpeting, full kitchens and entry-guard security systems.

You must apply at the individual apartment communities as each maintains its own waiting list. An application can be mailed by calling the numbers listed in the descriptions.

BAUER PARK APARTMENTS 301 460-4545 14635 Bauer Drive, Rockville	FOREST OAK TOWERS 301 258-1040 101 Odendhal Ave, Gaithersburg, MD
--	--



Bauer Park Apartments, located off Norbeck Road and Bauer Drive, is a complex of three-story buildings with elevators, across the street from Rock Creek Village Shopping Center and a County Community Center. Bauer Park has efficiency and one-bedroom apartments. Laundry facilities are in each building and a community room is located in the center building.



Forest Oak Towers is located near Lakeforest Mall and adjacent to Asbury in Gaithersburg. This 175-unit property features mostly one bedroom units and was acquired by HOC in 2007. Forest Oak Towers is convenient to Ride On routes 55 and 59, and offers coin-operated laundry facilities.

TOWN CENTER APARTMENTS 301 424-5450 90 Monroe Street, Rockville	THE OAKS AT FOUR CORNERS 301 681-6632 321 University Boulevard West, Silver Spring
--	---



Town Center is located just across the street from the County's Executive Office Building, just a few blocks from the Rockville Metro, from shopping and from the Rockville Library. The ten-story building has 74 one-bedroom apartments and 37 efficiencies.



The Oaks at Four Corners is located off I-495 in the Four Corners area of Silver Spring. The elevator-equipped building offers a variety of one- and two-bedroom apartment plans from which to choose. Amenities and services included in the monthly rental fee: A self-service laundry room, social and recreational activities, emergency medical system, 24-hour maintenance, front-door intercom system, and much more.

The apartment complexes below are specifically for persons over 62-years-old and some for individuals with disabilities who are under 62-years-old. Not all are alike -some have meal plans, county services and sheltered housing, others do not. Contact the individual apartments to inquire about specific services, the application process and rent structure.

PROPERTY NAME	Are residents required to participate in a meal plan?	Is there an assisted living program on site?*	Do they rent to persons with disabilities and under 62-years old?
Andrew Kim House, 301 260-2500 2100 Olney-Sandy Spring Rd. Olney, MD 20832	No	No	No
Bartholomew House, 301 320-6151 6904 River Road Bethesda, MD 20817	Yes	Yes	No
Bethany House, 301 881-0700 199 Rollins Avenue Rockville, MD 20852	No	No	No
Byron House, 301 469-9400 9210 Kentsdale Drive Potomac, MD 20854	Yes	Yes	No
Cambridge Apartments, 301 585-3750 616 Houston Ave. Takoma Park, MD 20912	No	No	No
Churchill Senior Living, 301 528-4400 21000 Father Hurley Blvd. Germantown, MD 20874	No	No	No
Covenant Village 301.540-1162 18889 Waring Station Road Germantown, MD 20874	No	No	No
Forest Oak Towers, 301 258-1040 101 Odendhal Ave. Gaithersburg, MD 20877	No	No	No
Franklin Apartments, 301 270-5525 7620 Maple Avenue Takoma Park, MD 20912	No	No	Yes
Friends House, 301 924-5100 17340 Quaker Lane Sandy Spring, MD 20860	Yes	No	No
Grace House, 301-924-4424 3214 Norbeck Road Silver Spring, MD 20906	Yes	Yes	No
Heritage House, 301 762-8620	No	No	Yes

PROPERTY NAME	Are residents required to participate in a meal plan?	Is there an assisted living program on site?*	Do they rent to persons with disabilities and under 62-years old?
95 Dawson Avenue Rockville, MD 20850			
Homecrest 1-2-3, 301 598-4000 14508 Homecrest Rd. Silver Spring, ,MD 20906	Yes	Yes	Yes
Lakeview House, 301 469-6927 10250 Westlake Drive Bethesda, MD 20817	No	No	Yes
Inwood House, 301-649-6595 10921 Inwood Avenue Silver Spring, MD 20902	No	No	Yes
Londonderry Towers, 301 258-0553 17060 King James Way Gaithersburg, MD 20677	No	No	No
Marian Assisted Living, 301 570-3190 19109 Georgia Ave. Brookeville, MD 20833-2699	No	Yes	No
Mary's House, 301 279-9520 600 Veirs Mill Road Rockville, MD 20852	Yes	Yes	No
The Oaks, 301-519-8290 9 Chestnut Street Gaithersburg. MD 20877	No	No	No
Randolph Village, 301 622-4800 531 Randolph Road Silver Spring, MD 20904	No	No	Yes
Raphael House, 301 217-9116 1515 Dunster Road Rockville, MD 20854	Yes	Yes	No
Rebecca House, 301 949-8732 10920 Connecticut Ave. Kensington, MD 20695	No	No	Yes
Revitz House, 301 881-7400 6111 Montrose Road Rockville, MD 20852	Yes	No	Yes
Ring House, 301 816-5005 1801 E. Jefferson Str. Rockville, MD 20852	Yes	No	Yes

PROPERTY NAME	Are residents required to participate in a meal plan?	Is there an assisted living program on site?*	Do they rent to persons with disabilities and under 62-years old?
Springvale Terrace, 301 587-0190 8505 Springvale Road Silver Spring, MD 20910	Yes	Yes	No
Victory Terrace, 301 983-9600 9440 Newbridge Drive Potomac, MD 20854	No	No	No
Victory Towers, 301 270-1858 7051 Carroll Avenue Takoma Park, MD 20912	Yes	Yes	Yes
University Gardens, 301 445-5540 440 University Blvd. East Silver Spring, MD 20901	No	No	Yes
Willows at Clopper's Mill Manor 18003 Mateny Road Germantown, MD 20874 301.916.5277	No	No	No
Willows at Olney Manor 18301 Georgia Avenue Olney, MD 20832 301.260.7620	No	No	No
Willows at Randolph Manor 601 East Randolph Road Silver Spring, MD 20904 301.384.8500	No	No	No

Helpful Search Hints

Your search will take time -- be persistent!

- If you are income eligible, put your name on the waiting lists of complexes that are subsidized or offer below-market rent. It is a very good idea to be on as many waiting lists as possible. This will increase your chances of obtaining affordable housing.
- Tell your relatives, neighbors, friends, minister and co-workers of your housing needs. They may know of places that are renting. Maybe someone will temporarily share his or her home or apartments with you.
- Go in person to apartment complexes and speak to resident managers. Go on your day off or Saturday. (Call for rental office hours.) You will have more success in person than on the phone.
- If you have a low income or your only source of income is SSI, etc., you may want to try to find someone to co-sign a lease with you. This could be a relative, friend, minister, or church organization you know. Units that are subsidized do not allow co-signers.
- If you change your address, call all apartment complexes to give them your new address for their waiting lists. If your name is on the H.O.C. waiting list at the Housing Opportunities Commission, inform us in writing. Be aware that if you move out of Montgomery County, your position on the waiting list may change.
- Make both day and night visits to the apartment. An evening visit may uncover problems related to parking, lighting, or noise.
- Check with real estate companies. Many Realtors rent houses, townhouses, and condominiums. Most will not charge you for their services -- but ask first.
- Has bad credit been a roadblock to renting an apartment? Contact Consumer Credit Counseling for assistance in correcting any problems, 1-800-747-4222.
- Check guides for seniors such as Retirement Living and AARP for other housing options.
- Do not wait until you are about to be evicted to call for help!

Do you need utility assistance? **Maryland Energy Assistance Programs** are administered through Health and Human Services: 240-777-4450.

If you are a low-income renter, and do not receive a rental subsidy, you may be eligible for a **State of Maryland Renters' Tax Credit**. Call 1-800-944-7403 for info.

CREDIT FACT SHEET

As you know credit is one of the first things that landlords check when making decisions about applicants.

The following information is designed to help you increase the probability of getting a landlord to rent to you. No law prohibits denial of housing based on bad credit; it is perfectly legal.

Keep in mind the reasons for landlords to insist on favorable credit: **Bad credit is a red flag to a prospective property owner or manager.** It tells them that you may be unreliable in fulfilling your obligation to make payment on your new place. You'll want to counter this expectation as aggressively as possible.

So what can you do to decrease the odds of rejection?

Try to clean up your credit as soon as possible and attempt to remove erroneous bad information, ASAP. If you have a lot of debt and are behind, the Consumer Credit Counseling Service of Greater Washington may help you to consolidate your debt (1-800-747-4222). If you want ideas for credit and debt management, you should contact 1-800-736-0535, option 1. **Be up front about it with landlords.** If they ask you and you fail to mention it, they could evict you (or worse) if the information is discovered.

There are other ways to help your cause, and you may not like some of them. **Offer to pay several months rent in advance. Offer to pay a larger security deposit** (in Montgomery County the cap is twice the rent). These devices give the property owner or manager security and ease his or her concerns that you'll be fiscally irresponsible.

Also, **get a letter of reference from your prior property owner or manager** showing that you paid the rent, were a model tenant, and so forth. This will help.

In essence, a good credit report is merely one tool used to evaluate you by your prospective property owner or manager. If that tool isn't in your favor, then get as many other tools as you can to help you.

Write a simple letter of explanation for all negative remarks in your file. Landlords may be more willing to rent to you if they understand your financial background.

Provide a list of references that can vouch for your credibility.

Offer to allow landlords to see the property you are currently living in so they can be assured you'll take equally good care of their property. (They probably won't take you up on this, but it leaves a good impression.)

CREDIT FACT SHEET (Continued)

One common sense tool is to try to impress the property manager. Dress professionally when you visit him or her. Show up on time. Be polite, professional and considerate. And you're going to have to learn how to be persistent. And that you have to be polite, professional and considerate no matter how many times you've heard "no." You're looking for one "yes" so the number of "no's" will be irrelevant once you find a place.

Cast your net broadly. Limiting criteria, such as where you really WANT to live, will have to be mitigated by the fact that you're going to have to look at more places than the typical apartment searcher. Searching websites and rental guides is a good start. These sites may be useful: www.washingtonpost.com; www.rentalhousing.com; www.rent.net; www.Apartmentsearch.com; www.gazette.net; www.longandfoster.com; www.remax.com.

Also, **time your search well.** Residents generally give notice to landlords the last week of the month. Really hit your search hard then. That will help to increase the available pool of vacancies.

The last piece of advice I have would be to **look at a house sharing situation, where you would not be on the lease.** In many sharing or roommate situations, the primary tenant would be on the lease, and you would pay rent to them. In many of those situations, you could avoid having to produce a credit report altogether. Visit the websites listed: www.gazette.net (look under "classifieds", then "announcements"), www.washingtoncitypaper.com, www.roommatelocator.com, www.roommateaccess.com.

RESOURCES FOR SENIORS

The Montgomery County Department of Health and Human Services, Aging and Disability Services, located at 401 Hungerford Drive in Rockville, MD, coordinates many programs for senior citizens in the county. Aging and Disability Services programs promote health, safety, self-sufficiency and community participation for seniors and people with disabilities.

Senior Information and Assistance: (240) 777-3000, TTY (240) 777-4575. Your first stop to answer your questions about services for seniors in Montgomery County. You can also reach Adult Protective Services (24-hour line), Metro Access Fare Subsidy Program, and the Assisted Housing Program. Assisted homes are group homes for four to fifteen seniors that serve as an alternative for older people who can no longer live alone but do not need a nursing home. Financial subsidies are available to low-income residents of assisted homes. Certification and monitoring of the homes are also provided by DHHS. Lists of licensed assisted homes are available.

Area Agency on Aging: (240) 777-3000.

RESOURCES FOR SENIORS (Continued)

Call’N’Ride: (301) 948-5409 eligible people can purchase coupons at a reduced rate and use them to pay taxi fares with participating companies. A sliding scale based on income is used to determine the amount the individual pays.

Commission on Aging, (240) 777-1120, is an advisory council composed of county residents who are appointed by the county executive to represent the county’s senior citizens.

Commission on People with Disabilities: (240) 777-1246 TTY (240) 777-1236.

Eldercare Locator: 1-800-677-1116.

Holy Cross Hospital (sponsor):

- **Adult Day Centers Resource Line:** (301) 754-7153; and,
- **Caregiver Resource Center:** (301) 754-7152.

Home Team — Montgomery County Center for Independent Living: (301) 587-4162, *Home Team* workers help people in nursing homes find suitable housing and support services in the community to meet their needs. Housing Transition Specialists meet with nursing home residents and their families/friends, and nursing home staff to share information about community living options. This includes providing listings of affordable, accessible housing and community support resources. Also, Housing Transition Specialists have access to specific funds to assist individuals with security and utility deposits, environmental modifications, and obtaining necessary furnishings.

Home Team serves Maryland residents, 21- to 65-years old, who have physical disabilities; live in Maryland nursing facilities that receive or are eligible for Medical Assistance under special rules; and who desire to move or need assistance with the transition.

The program is statewide and designed to provide education, share information, locate suitable housing and provide needed housing transition services to enable people with physical disabilities in nursing homes to move into the community.

Other Home Team/Centers for Independent Living:

- Western MD (Garrett, Allegany & Washington counties): (301) 784-1774
- Central MD (Baltimore City, Anne Arundel, Baltimore, Harford, Howard): (410) 444-1400
- Eastern Shore (Cecil, Kent, Queen Anne’s Talbot, Caroline, Dorchester, Wicomico, Somerset, Worcester counties): (410) 221-7701
- Southern MD (Calvert, Charles & St. Mary’s counties): (301) 884-4498
- Frederick and Carroll counties: (301) 846-7811
- Prince George’s County: (301) 277-2839.

Housing Opportunities Commission: (240) 773-9000, TTY (301) 962-5572

Jewish Council on Aging (JCA): (301) 881-8782;

JCA also sponsors:

- **Senior Help Line:** (301) 255-4200; and,
- **Home Care Resource Center:** (301) 255-4250.

Legal Services for Seniors: (301) 927-6800.

Long Term Care Ombudsman Program: (240) 777-3369 monitors all long-term care facilities, which include nursing homes and assisted living facilities, on a regular basis to ensure quality of life to the residents. The program also recruits and trains citizens to advocate for these residents, investigates complaints made on behalf of the residents; and provides information to the community about long-term care issues.

RESOURCES FOR SENIORS *(Continued)*

Mental Health Association: (301) 424-0656 through the Friendly Visitor, Pets on Wheels or Representative Payee Program, volunteers visit isolated, homebound, or nursing-home residents. The Representative Payee Program provides volunteer services for individuals unable to manage bill paying, check writing and budget planning.

Nutrition Program: (240) 777-3810 provides hot lunches throughout the county for residents age 60 or older and spouses of any age. Service to homebound residents also is provided. Reservations must be made one day in advance. Participants are encouraged to make a voluntary donation. Limited transportation to certain nutrition sites may be available.

Montgomery County Senior & Therapeutic Recreation Team: (301) 468-4540.

Respite Care: (301) 984-5777.

Senior Health Insurance Counseling Assistance Program - (301) 590-2819 - uses trained volunteers to assist seniors with health and insurance claims, selection of supplemental health insurance including long-term care insurance and securing legal support for health insurance.

Senior Outreach Team (Mental Health Service): 301.742.1798.

State of Maryland Renters' Tax Credit 1 -800-944-7403 - If you are a low-income renter, and do not receive a rental subsidy, you may be eligible.