



# Housing for the Elderly and Persons with Disabilities

In Montgomery County, there are a variety of programs which provide affordable housing. Information about these programs is contained in this packet. Please read the information carefully to ensure that you are applying for all appropriate programs and submitting required documentation.

## HOC PUBLIC HOUSING FOR THE ELDERLY

The Housing Opportunities Commission (HOC) owns and operates four elderly public housing properties:

- Arcola Towers (Silver Spring)
- Elizabeth House (Silver Spring)
- Holly Hall (Silver Spring)
- Waverly House (Bethesda)

You must be on the public housing wait list to be offered an apartment in these buildings. Please check our website for details: [www.hocmc.org](http://www.hocmc.org)

## MODERATELY PRICED HOUSING

HOC has three moderately-priced rental communities for people 62 years of age or older which are currently accepting applications:

- Bauer Park (Rockville)
- The Oaks at Four Corners (Silver Spring)
- Town Center Apartments (Rockville)

There are income limits and it may vary based on the number of bedrooms and square footage. Please contact each property directly for more information. (See page 3 for contact information) Forest Oak Towers also accepts applications for people 62 years of age or older usually in April.

**Information on HOC housing programs can be found on our website:**

[www.hocmc.org](http://www.hocmc.org)

"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 affordable housing. The benefit is connected to the unit and not transferable. Please apply directly to each complex. The properties have their own application process and wait list. Residents pay 30% of their adjusted gross income for rent. When calling apartment complexes on this list, please ask for the "in-house Section 8 program".

Section 8 Income Limits (FY 2015)	
Household Size	Maximum Income
1	\$47,600
2	\$54,400
3	\$61,200
4	\$68,000
5	\$73,450
6	\$78,900
7	\$84,350


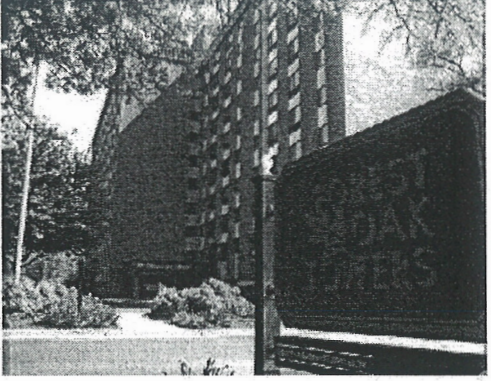

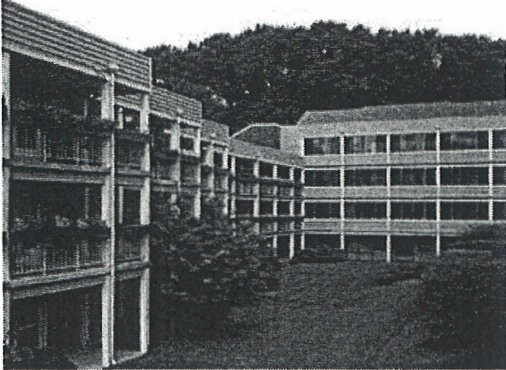
B'nai Brith Homecrest House 14508 Homecrest Road Silver Spring, MD 20908 (301) 598-0820	The Barrington 1901 East West Highway Silver Spring, MD 20910 (301) 587-2761	
Country Place 3900 Blackburn Lane Burtonsville, MD 20866 (1-888) 614-5288	Damascus Gardens 9829 Bethesda Church Road Damascus, MD 20872 (301) 253-2626	Fairland Apartments 11 Featherwood Court Silver Spring, MD 20904 (301) 662-0172
Forest Oak Towers 101 Odendhal Road Gaithersburg, MD 20877 (301) 258-1040	Friendly Gardens 2423 Lyttonsville Road Silver Spring, MD 20910 (301) 589-4916	Heritage Park 95 Dawson Avenue Rockville, MD 20850 (301) 762-8621
Londonderry Towers 17060 King James Way Gaithersburg, MD 20877 (301) 258-0553	Magruder's Discovery 10508 Westlake Drive Bethesda, MD 20817 (301) 365- 7251	Montgomery Club VI 204 Water Street Gaithersburg, MD 20877 (301) 921-1010
Montgomery white Oak 11434 Lockwood Drive Silver Spring, MD 20904 (301) 622-4048	Rock Creek Terrace 12630 Veirs Mill Road Silver Spring, MD 20904 (301) 946-0393	Shady Grove Apartments 16125 Crabbs Branch Way Derwood, MD 20855 (301) 948-1008
Snowden's Ridge 2105-A Harlequin Terrace Silver Spring, MD 20904 (301) 662-4098	Scotland Townhouses 7829 Scotland Drive Rockville, MD 20854 (301) 983-2248	



**MODERATELY PRICED RENTAL APARTMENT COMMUNITIES**

The apartment communities below are for persons aged 62 and above who have moderate incomes. Apartments exist 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.

<p><b>BAUER PARK APARTMENTS</b>                      <b>301 460-4545</b> 14635 Bauer Drive, Rockville</p>	<p><b>FOREST OAK TOWERS</b>                                      <b>301 258-1040</b> 101 Odendhal Avenue, Gaithersburg, MD</p>
 <p>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.</p>	 <p>Forest Oak Towers is located near Lakeforest Mall and adjacent to Asbury in Gaithersburg. This 175 unit property was acquired by HOC in 2007. Forest Oak Towers is convenient to Ride On routes 55 and 59.</p>
<p><b>TOWN CENTER APARTMENTS</b>                      <b>301 424-5450</b> 90 Monroe Street, Rockville</p>	<p><b>THE OAKS AT FOUR CORNERS</b>                                      <b>301 681-6632</b> 321 University Boulevard West, Silver Spring</p>
 <p>Town Center is located just across the street from the County 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.</p>	 <p>The Oaks at Four Corners is located off I-495 in the Four Corners area of Silver Spring. The property offers one- and two- bedroom apartment plans from which to choose. Amenities and services included are: social and recreational activities, emergency medical system, 24-hour maintenance, front-door intercom system, and much more.</p>

**SUBSIDIZED HOUSING NOT OWNED OR MANAGED BY HOC**

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.

<b>PROPERTY NAME</b>	<b>Are residents required to participate in a meal plan?</b>	<b>Is there an assisted living program on site?*</b>	<b>Do they rent to persons who are under age 62 and have disabilities?</b>
Andrew Kim House, 301 260-2500 2100 Olney-Sandy Spring Road 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 Avenue Takoma Park, MD 20912	No	No	Yes
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 Avenue 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	Yes	No
Grace House, 301-924-4424 3214 Norbeck Road Silver Spring, MD 20906	Yes	Yes	No



Heritage House, 301 762-8620 95 Dawson Avenue Rockville, MD 20850	No	Yes	Yes
Homecrest 1-2-3, 301 598-4000 14508 Homecrest Road 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	Yes
Marian Assisted Living, 301 570-3190 19109 Georgia Avenue Brookeville, MD 20833-2699	Yes	Yes	Yes
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	No
Raphael House, 301 217-9116 1515 Dunster Road Rockville, MD 20854	Yes	Yes	No
Rebecca House, 301 949-8732 10920 Connecticut Avenue Kensington, MD 20695	No	No	No
Revitz House, 301 881-7400 6111 Montrose Road Rockville, MD 20852	Yes	No	Yes
Ring House, 301 816-5005 1801 E. Jefferson Street Rockville, MD 20852	Yes	No	Yes
Victory Terrace, 301 983-9600 9440 Newbridge Drive Potomac, MD 20854	No	No	No

PROPERTY NAME	Are residents required to participate in a meal plan?	Is there an assisted living program on site?*	Do they rent to persons who are under age 62 and have disabilities?
Victory Towers, 301 270-1858 7051 Carroll Avenue Takoma Park, MD 20912	No	No	Yes
University Gardens, 301 445-5540 440 University Blvd. East Silver Spring, MD 20901	No	No	Yes
Willows Clopper's Mill Manor, 301 916-5277 18003 Mateny Road Germantown, MD 20874	No	No	No
Willows at Olney Manor, 301 260-7620 18301 Georgia Avenue Olney, MD 20832	No	No	No
<b>Willows at Randolph Manor, 301 384-8500</b> <b>601 East Randolph Road</b> <b>Silver Spring, MD 20904</b>	No	No	No



## 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. This is your first stop to answering 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

**Office on Aging and Disability Services:** (240) 777-3000

**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 – This Commission 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-years 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.

**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. This program 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.

**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. This program 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. – This program 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.

## **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 HOC 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 at 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 information.

## 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.)

**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.

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.





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[www.hocmc.org](http://www.hocmc.org)

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