Supportive Shared Housing Program · Private Room · An honest look at the math

$850 a month, all in. *vs. the cheapest apartments in the county.*

Even in the cheapest corners of Montgomery County, a one-bedroom apartment averages **$1,411 a month** before a single utility bill. The SSHP private room is **$850** and includes a furnished room, all utilities, an on-site pantry, groceries, hygiene items, cleaning supplies, grooming, and monthly case management. There is no security deposit. One **$950 community service fee** covers all supportive services for as long as a client is in the program. Below is a side-by-side using the cheapest current 1-bedroom listing in five Montgomery County areas.

i. THE COMP SET — CHEAPEST 1-BR IN 5 AREAS *via ApartmentFinder, Redfin, RentCafe, Zillow · Nov 2026*

PROPERTY	ADDRESS	AREA	NOTES	STARTING RENT
Cider Mill Apartments LOWEST IN SET	18205 Lost Knife Cir	Montgomery Village	794–862 sq ft · no required monthly fees	$1,153
Flower Branch Apartments	8701 Arliss St	Silver Spring	500 sq ft · shared laundry	$1,295
Londonderry Apartments	17041 Downing St	Gaithersburg	16 units available	$1,358
Stonecreek Club Apartments	12840 Locbury Cir	Germantown	rent special listed	$1,396
Brookside View Apartments	8206 Streamside Dr	Gaithersburg	pet friendly · 1 unit left	$1,475
The Flats at Shady Grove	1380 Piccard Dr	Rockville	472–539 sq ft · 16 units available	$1,506
Woodmont Park Apartments	1001 Rockville Pike	Rockville	697 sq ft · move-in special listed	$1,510
Avana Northlake	12622 Grey Eagle Ct	Germantown	709 sq ft · pet friendly	$1,593
Average 1-BR rent across the eight			used in the analysis below	$1,411

ii. DAY-ONE CASH REQUIRED

AVERAGE 1-BEDROOM APARTMENT

Empty unit · MD-cap deposit · last month required

$4,508

to get the keys

Monthly all-in	**$1,627**
Furnishings to buy	**$800–$1,500**
Groceries & essentials	**on your own**
Lease term	**12 months**

SSHP PRIVATE ROOM · MONTGOMERY COUNTY

Furnished · all utilities · supportive services

$1,800

to walk through the door

Monthly all-in	**$850**
Furnishings to buy	**$0**
Groceries & essentials	**included**
Case management	**monthly, included**

$0 **Cost to the client to walk in.** Clients receive financial assistance through SEPH / DHHS to cover the community service fee and first month payment, so it costs the client $0 to walk in. Depending on when they move in, they also get a credit to their account.

iii. THE ITEMIZED RECEIPT — MOVE-IN COSTS

LINE ITEM	SSHP PRIVATE ROOM	1-BR @ $1,411
First month's rent	$850	$1,411
Last month's rent commonly required for limited credit history	—	$1,411
Security deposit Maryland law caps at 1 month's rent	—	$1,411
Community service fee replaces the deposit · covers all supportive services for as long as the client is in the program	$950	—
Application fee capped at $25 by Maryland law	—	$25
Lease admin fee standard at most Montgomery County firms	—	$200
Internet activation Verizon Fios self-install	—	$50
Total cash to move in	$1,800	$4,508

iv. THE MONTHLY BILL — WHAT IT ACTUALLY COSTS TO STAY

RECURRING MONTHLY COST	SSHP PRIVATE ROOM	1-BR @ $1,411
Rent	$850	$1,411
Electricity Pepco Nov 2026 rates · 500 kWh/mo	*included*	$116
Water / sewer WSSC FY27 rates · 48 gal/day · often owner-billed	*included*	$50
Internet Verizon Fios 300 Mbps with Auto Pay	*included*	$50
Monthly total	$850	$1,627

ALSO INCLUDED AT SSHP — NOT COUNTED IN THE TOTALS ABOVE

WHAT A CLIENT GETS	SSHP PRIVATE ROOM	ON YOUR OWN IN AN APARTMENT
On-site pantry + groceries USDA Thrifty Food Plan, single adult 20–50: about $253–$319/mo	*included*	$253–$319/mo
Hygiene items + cleaning supplies	*included*	out of pocket
Grooming	*included*	out of pocket
Monthly case management	*included*	not part of a lease
Transportation to essential appointments	*included*	out of pocket

FIRST-YEAR TOTAL — SSHP PRIVATE ROOM

$11,150

$950 fee + 12 × $850

FIRST-YEAR TOTAL — AVERAGE 1-BR APARTMENT

$19,799

12 × $1,627 + $275 in fees (best case: full deposit returned)

WHAT AN SSHP CLIENT KEEPS

$8,649

More than ten months of SSHP rent, saved in year one alone. Groceries not even counted.

"But what about Cider Mill at $1,153?"

Even at **Cider Mill Apartments**, the cheapest 1-BR in our comp set, move-in still runs **$3,734** after the deposit, last month, and fees. Year-one total: **$16,703**, which is still **$5,553 more** than the SSHP private room. That's before furnishing an empty apartment ($800–$1,500) or buying a single grocery.

v. WHAT THE $850 ACTUALLY BUYS

✦ Furnished room	✦ All utilities	✦ Food & essentials	✦ Case management
Bed and furniture are already there. Move in with a bag, not a U-Haul.	One flat number. No separate bills and no deposits with three different companies.	On-site pantry and groceries, plus hygiene items, cleaning supplies, and grooming.	Monthly one-on-one support to keep the next step moving. Transportation to essential appointments is included.

No security deposit. Instead, a one-time **$950 community service fee** covers all supportive services for as long as the client is in the program.

In a market where it costs $4,508 just to get the keys, $1,800 puts a client in the door with the room, the food, and the support already built in.

THE BIGGER PICTURE

SSHP is how we take the pressure off of *shelters.*

Shelters are meant to be a bridge, but too many people get stuck in it. Among adults in shelters, 52% have income from regular employment and 19% from SSI or SSDI[1] ranging from $715 to $1,633.[11] SSHP is the solution. With an average monthly income of $1,174, SSHP's $850 monthly rate—which includes basic needs and essential living support—allows clients to retain approximately $324 for other personal expenses and savings. At the shared-bed rate of $675, clients retain approximately $499 each month. Housed, fed, supported, and finally with room to breathe.

SHARED BED	PRIVATE ROOM · THIS REPORT
$675/mo	$850/mo
+ $750 *community service fee*	+ $950 *community service fee*

More than one way into SSHP.

CORE COMMUNITIES
Live Well. Live Supported.

Comp set. Cheapest current 1-BR base rent at eight conventional communities across the five areas, pulled from ApartmentFinder, Redfin, RentCafe, Zillow, and Greystar in November 2026. Range $1,153–$1,593; average $1,411. Listings change daily.

What was left out. Senior-only, income-restricted, and tax-credit buildings (such as Corrigan Square and Hillside Senior), and single-unit private listings, so the comparison is open-market only.

These are floors, not averages. Apartments.com city-wide 1-BR averages run higher: Germantown $1,695, Gaithersburg $1,753, Montgomery Village $1,913, Rockville $2,046.

Maryland rules. Security deposits are capped at 1 month's rent, application fees at $25. Last month's rent is not required by law but is commonly requested of applicants with limited credit history.

Utilities & fees. Electricity $116 (Pepco Nov 2026 rates, 500 kWh), water/sewer $50 (WSSC FY27 rates, 48 gal/day plus fixed fees), internet $50 (Fios 300 Mbps) per month. Lease admin $200 and internet activation $50 are estimates carried over from the Montgomery Village analysis.

Groceries. USDA Thrifty Food Plan, June 2026, single adult 20–50. Furnishings $800–$1,500 for an empty unit. Neither is in the headline totals.

SOURCES

[1] Meyer, Wyse, Grunwaldt, Meyer & Wu. "Homelessness and the Persistence of Deprivation: Income, Employment, and Safety Net Participation." NBER Working Paper 32323 (2024) and BFI research brief (May 2024). 52% of sheltered adults with formal employment; 19% receiving SSI or DI (SSDI) combined; 2010 data. bfi.uchicago.edu/working-paper/homelessness-and-the-persistence-of-deprivation-income-employment-and-safety-net-participation

[2] Pepco residential rates, November 2026: customer charge $8.67 plus $0.215108/kWh (distribution, EmPOWER, supply, transmission). Maryland Office of People's Counsel, opc.maryland.gov/Consumer-Learning/Utility-Bill-Basics/Pepco

[3] 1-BR apartment electricity use: about 423 kWh/month nationally (electricityplans.com/how-much-electricity-does-an-apartment-use) to about 750 kWh (electricityrates.com). 500 kWh used here.

[4] WSSC Water FY2027 approved rates and fees, effective July 1, 2026: tier 1 water $7.68 + sewer $10.22 per 1,000 gal; account maintenance fee $34.58 and infrastructure investment fee $23.80 per quarter. wsscwater.com/who-we-are/financial-information/approved-rates-and-fees and wsscwater.com/fees. Bay Restoration Fee about $15 per 90-day bill (wsscwater.com/readbill); 48 gallons per person per day is WSSC's typical-household assumption (wsscwater.com, FY27 budget release, Jan 2026).

[5] Verizon Fios 300 Mbps, $49.99/month with Auto Pay: cabletv.com/verizon

[6] USDA Thrifty Food Plan, U.S. average, June 2026: $253.40 (female) to $318.50 (male) per month, ages 20–50. fns-prod.azureedge.us/sites/default/files/resource-files/cnpp-costfood-june2026.pdf

[7] Maryland Real Property §8-203 (security deposit capped at 1 month's rent): mgaleg.maryland.gov/2026RS/Statute_Web/grp/8-203.pdf. Montgomery County DHCA: montgomerycountymd.gov/DHCA/housing/landlordtenant/security_deposits.html

[8] Maryland Attorney General, application fee of $25 or less: marylandattorneygeneral.gov/Pages/CPD/Landlords.aspx

[9] Montgomery County Services to End and Prevent Homelessness (SEPH), Department of Health and Human Services: montgomerycountymd.gov/homelessness

[10] Apartment rents, November 2026: ApartmentFinder, Redfin, RentCafe, Zillow, Homes.com, and Greystar (Avana Northlake) property listings; Apartments.com city-wide 1-bedroom averages.

[11] Average SSI payment of $714.53 (December 2025): Social Security Administration, SSI Annual Statistical Report 2025, ssa.gov/policy/docs/statcomps/ssi_asr/2025/sect02.html. Average disabled-worker benefit of $1,633.48 (January 2026): SSA Monthly Statistical Snapshot, ssa.gov/policy/docs/quickfacts/stat_snapshot/2026-01.html