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**From:** Melissa Curtin <mcurtin@cfhoco.org>  
**Sent:** Monday, October 20, 2025 8:49 AM  
**To:** CouncilMail  
**Subject:** Written Testimony in Support of Resolution No. 184-2025 | Club Apartments PILOT Extension | Community Foundation of Howard County  
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Please see the attached written testimony, in Support of Resolution No. 184-2025 (Club Apartments PILOT Extension) from the Community Foundation of Howard County.

Please also confirm receipt of this testimony. Thank you!

Sincerely,  
Melissa Curtin



**Melissa Curtin**

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 Community Foundation  
of Howard County



**Written Testimony in Support of Resolution No. 184-2025**

**Orchard Club Apartments PILOT Extension**

**Submitted by:** Melissa Curtin, President & CEO

**Organization:** Community Foundation of Howard County

**Date:** October 17, 2025

**Position:** In Support

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Dear Howard County Council Members:

The Community Foundation of Howard County (Community Foundation) respectfully submits this testimony in strong support of Resolution No. 184-2025, which would extend the Payment in Lieu of Taxes (PILOT) agreement for Orchard Club Apartments for an additional 15 years.

**Our Partnership with Orchard Club Apartments**

Orchard Club Apartments has served our community continuously since 1991. This 196-unit development has consistently provided affordable housing to those who need it most for over three decades, with 99 affordable units serving households earning at or below 80% of Area Median Income, including 49 units reserved for those earning at or below 50% AMI.

In 2007, Orchard Club Apartments granted a limited partnership interest to the Community Foundation. This development was one of the first Real Estate Charitable Foundation (RECF) partnerships, representing our commitment to creating meaningful impact in Howard County through innovative collaboration.

**Mission Alignment and Critical Importance of the PILOT Extension**

Creating and maintaining affordable housing is consistent with the core mission of the Community Foundation. We believe that a thriving community depends on ensuring that all residents, regardless of income level, have access to safe, quality housing.

**Benefits of the Proposed Extension**

Under the proposed 15-year extension, Orchard Club Apartments will continue to:

- Reserve 25% of units (49 units) for low-income households earning up to 50% of HUD Baltimore MSA income limits.
- Reserve an additional 25% of units (50 units) for moderate-income households earning up to 80% of HUD Baltimore MSA income limits.
- Extend the Extended Use Agreement with the Maryland Department of Housing and Community Development through 2040, ensuring long-term affordability.

**Community Impact**

Orchard Club Apartments provide homes for our most vulnerable residents—teachers, healthcare workers, service employees, seniors on fixed incomes, and others who contribute to our community every day but struggle to find affordable housing in Howard County's competitive market.

The PILOT extension is not merely a tax matter—it is about preserving a vital resource that has successfully housed real people for over 30 years and supports the broader social infrastructure of Howard County. The economic feasibility of maintaining the Orchard Club Apartments as affordable housing depends on this extension.

The partnership between Howard County, the Community Foundation of Howard County, and Orchard Club LLLP has proven successful for more than three decades. This extension will ensure that our partnership continues for another 15 years, preserving 99 affordable housing units at a time when our county continues to face a significant shortage of housing.

***We strongly urge the Howard County Council to approve Resolution No. 184-2025 and maintain Howard County's longstanding commitment to affordable housing and to the vulnerable members of our community who depend on it.***

Respectfully submitted,

**Melissa Curtin**  
**President & CEO**  
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