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June 30, 2025

Baltimore County Council
400 Washington Avenue, Room 205
Towson, MD 21204

**RE: Support for Department of Housing and Community Development proposed
Red Maple Place Limited Partnership Loan**

Dear Chair Ertel and Honorable Members of the Baltimore County Council:

I'm writing on behalf of the Baltimore Regional Housing Partnership (BRHP) in support of the request from the Baltimore County Department of Housing and Community Development for the approval of a \$2 million loan from the county for the development of Red Maple Place. This project is already fully approved, the development plan is fully vested, and this body approved an initial \$2.1 million loan for the project in 2019. Nothing has changed about the project in that time, but the delays caused by the Circuit and Appellate Court processes have created a gap in funding as a result of the drastic rise in construction costs. This loan will close that gap and allow this long-promised, much-needed housing to move forward.

BRHP is dedicated to providing housing assistance and counseling to some of Baltimore's most economically disadvantaged families through the Baltimore Housing Mobility Program. Through our program, over 4,300 low-income families receive rental assistance in the form of Housing Choice Vouchers coupled with counseling support for families as they move from areas of concentrated poverty to areas of opportunity in Baltimore City and the five surrounding counties.

We write to you on behalf of families who deserve to live in a healthy, thriving and economically vibrant community like Towson.

Historic and Ongoing Need for Red Maple Place

The reality is, there is a shortage of affordable housing in Baltimore County, and safe and stable housing is out of reach for many renters with the lowest incomes.

According to the most recent [report by the National Low Income Housing Coalition](#) on the lack of affordable housing supply and housing cost burdens, there are **only 39 affordable and available rental homes per 100 extremely low-income renter households in the Baltimore-Columbia-Towson area.**

Additionally, [87% of extremely low-income renter](#) households in this area are cost burdened – meaning they spend more than 30% of their income on housing costs and utilities. A significant factor in explaining these severe housing cost burdens is the lack of subsidized affordable housing for extremely low-income households.

The most recent American Community Survey data analyzed in the [Regional Analysis of Impediments to Fair Housing Choice](#), further shows that **the Baltimore region has a shortage of nearly 60,000 deeply subsidized units to serve its households with incomes below the poverty level.**

At the same time, Baltimore County has an obligation to serve its residents and to provide access to fair housing, as well as a legal mandate to remedy longstanding patterns of exclusion. As this Council is aware, Red Maple Place is an important component of Baltimore County's compliance with the 2016 HUD Conciliation Agreement, which mandates the creation of 1,000 new units of affordable housing – including 100 accessible units – by 2027. As outlined in the administration's letter requesting the loan, the development will contribute 50 Hard Units to this goal, including three Accessible Hard Units. Given where Red Maple is in the process, it is a smart investment for the County to help move these 56 apartments to completion rather than use these Housing Opportunities Fund dollars earmarked for affordable housing for yet-to-be proposed projects in other locations that could be years away from construction.

An Investment in Baltimore County

An investment in affordable housing development is an investment in Baltimore County residents and our economy. [Researcher Raj Chetty found through his Moving](#)

[to Opportunity experiment](#) that families using housing vouchers to move from high poverty to low poverty neighborhoods enables children to grow up in healthier neighborhoods. These children are more likely to attend college, less likely to become single parents, and more likely to earn more as adults compared to children in high poverty neighborhoods. In fact, Chetty found a 31% increase in annual income for children under 13 years old who move to lower poverty neighborhoods.

The Red Maple Place development will be a pathway to opportunity for many families. The 56-home community is designed to serve families in a four-story building serving a range of incomes and populations from families earning less than 30% to 60% of the Area Median Income to unrestricted market rate units. Situated at E. Joppa Road and Fairmount Avenue, Red Maple Place offers critical access to transit, jobs, schools, and services in Towson—a proven way to break intergenerational cycles of poverty. This project is exactly the kind of affordable, integrated housing Baltimore County is required – and should want – to foster, which is likely why the County has already approved this project.

We urge this Council to reaffirm its commitment to integrated, inclusive, and equitable housing by approving the requested additional \$2 million loan for the development of Red Maple Place. This is a leveraged investment, not a giveaway—loaned funds will be repaid with interest – and every dollar supports County obligations and broader economic stability, including spurring the creation of over 300 construction and property management jobs. Executing this loan would reaffirm that Baltimore County stands by its commitments to fight housing segregation while promoting stronger communities and economic mobility.

Sincerely,

Adria Crutchfield
Executive Director