

February 10, 2026

Re: **HB0085 Corporations and Associations – Cooperative Limited Equity Housing Corporations - Establishment**  
**Housing and Real Property Subcommittee of the Economic Matters Committee**  
**Position: FAVORABLE**

Dear Chair Amprey and Members of the Housing and Real Property Subcommittee:

My name is Patrick Jenkins, and I am writing in strong support of HB0085. I am a solo affordable housing attorney practicing under Heath Covington LLC, a resident of District 46, and a Board member of the Community Development Network of Maryland. I am also legal counsel to a tenant group currently working to convert their building into a cooperative limited-equity housing corporation. My client has been working toward this conversion for years but faces unnecessary barriers under current law.

I support this bill for three reasons:

1. **HB0085 preserves long-term affordability:** Limited-equity cooperatives ensure that when a resident moves out, the next resident must be income qualified. This structure keeps housing affordable over time and prevents the loss of naturally occurring affordable housing.
2. **HB0085 provides meaningful tenant control:** Under this bill, residents collectively own and govern their buildings. Decisions about maintenance, management, and operations are made by the people who live there, not by out-of-state or disconnected landlords.
3. **HB0085 allows residents to build modest equity:** While this model is not speculative real estate ownership, it allows residents to leave with a small financial stake when they move on, estimated to be a few hundred to a few thousand dollars.

HB0085 is a practical, revenue-neutral tool that expands the State's affordable housing toolkit. The bill passed the Senate last year as SB927, demonstrating strong support. It allows Maryland to preserve existing affordable housing, to empower residents, and to free up subsidies for other projects that truly require them. This model is viable in urban, suburban, and rural communities across the State.

For these reasons, I strongly urge a favorable report on HB0085.



Patrick Jenkins  
Board Member, Maryland Community Development Network  
District 46 Resident