



FREDERICK COUNTY GOVERNMENT
OFFICE OF THE COUNTY EXECUTIVE

Jessica Fitzwater
County Executive

HB 1175 – Building Affordably in My Back Yard Act

DATE: March 5, 2026
COMMITTEE: House Economic Matters and Ways and Means Committees
POSITION: Favorable
FROM: The Office of Frederick County Executive Jessica Fitzwater

As the County Executive of Frederick County, I urge the committee to give HB 1175, the Building Affordably in My Back Yard Act, a favorable report.

Throughout my administration, addressing the housing affordability crisis has been a top priority. As a member of the Maryland Association of Counties legislative committee, I am proud to support a comprehensive, locally grounded housing strategy that has been informed by planning, permitting, housing, finance, and policy staff of county governments across the state.

This bill empowers counties to speed housing production, deploy practical market tools, align state actions with local realities, and pair growth with sensible renter protections. Together, these four pillars will help Maryland deliver more homes—faster, at lower cost—while protecting infrastructure capacity and respecting local land use decisions. At its core, BAMBY improves certainty, increases efficiency, and empowers counties to more directly address Maryland’s affordable housing crisis.

Frederick County is Maryland's fastest-growing area, impacting housing cost and accessibility for both long-term residents and new neighbors. As a local leader, I know that addressing affordability will require all the tools available at all levels of government. Counties are on the front lines of housing production: approving projects, delivering public services, and developing major infrastructure (schools, roads, water/wastewater). BAMBY recognizes this complex reality and offers a pragmatic path forward to increasing affordable housing in Maryland.

For our part, Frederick County has invested heavily in using local tools to address housing affordability. During my time on the County Council and as County Executive, we have established a Housing Division, launched a Housing Needs Assessment and Strategic Plan, increased funding for our Housing Initiative Fund, initiated reforms for accessory dwelling units (ADUs) and moderately priced dwelling units (MPDUs) policies, and leveraged county programs such as the development impact fee exemption for affordable housing program (DIFEP), the payment in lieu of tax policy (PILOT), and the deferred loan program (DLP) to incentivize hundreds of new affordable units.

Thank you for your consideration of HB 1175. I urge you to give HB 1175 a favorable report.

Jessica Fitzwater, County Executive
Frederick County, MD