

# PROPOSED

## COUNTY COUNCIL OF ANNE ARUNDEL COUNTY, MARYLAND

Legislative Session 2025, Legislative Day No. 13

Bill No. 61-25

Introduced by Ms. Hummer, Chair  
(by request of the County Executive)

By the County Council, June 16, 2025

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Introduced and first read on June 16, 2025  
Public Hearing set for July 21, 2025  
Bill Expires September 19, 2025

By Order: Kaley Schultze, Administrative Officer

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### A BILL ENTITLED

1 AN ORDINANCE concerning: Epping Forest Special Community Benefit District –  
2 Approval of Loan and Assignment Agreement  
3

4 FOR the purpose of obligating the County to levy the special tax known as the special  
5 community benefit assessment on the Epping Forest Special Community Benefit  
6 District in an amount sufficient to repay a loan from Manufacturers and Traders Trust  
7 Company (known as “M & T Bank”) to Epping Forest, Inc. in each of ten fiscal years  
8 during the term of the loan.  
9

10 WHEREAS, the Epping Forest Special Community Benefit District has been duly  
11 formed and created, pursuant to procedures set forth in Anne Arundel County Code,  
12 Article 4, Title 7; and  
13

14 WHEREAS, pursuant to § 4-7-204(w)(2) of the Anne Arundel County Code, the  
15 purposes of the Epping Forest Special Community Benefit District are  
16 “construction, maintenance, and repair of all non-County-owned roads, streets,  
17 alleys, sidewalks, curbs, street or road signs, street or road lights, bulkheads,  
18 drainage ditches, and culverts in the special community benefit district, including  
19 paving and snow removal; acquisition, development, improvement, and  
20 maintenance of community real and personal property; establishment and operation  
21 of a community security program; maintenance and operation of community  
22 facilities and public works, including boat ramps, parking lots, beaches, parks,  
23 playgrounds, tennis courts, community-owned piers, and clubhouse, as well as  
24 sponsorship of community recreational events and gatherings; and providing for  
25 the administrative expenses necessary to accomplish these purposes, including  
26 liability insurance covering community property and community activities, audit  
27 and bonding expenses, postage, attorney's fees, and the repayment of loans obtained  
28 to accomplish any of the purposes of the special community benefit district”; and

1 WHEREAS, Epping Forest, Inc. (the “Association”) is the civic or community  
2 association that meets the requirements of § 4-7-101(d) that administers the  
3 District; and  
4

5 WHEREAS, the Association is entering into a loan agreement with M & T Bank in  
6 the amount of \$1,500,000, with a term of ten years amortized over 20 years, to be  
7 used for renovation and replacement of the community marina (the “Loan”); and  
8

9 WHEREAS, to enable the Association to obtain the Loan from M & T Bank by  
10 providing a source of funds for repayment of the Loan, the County is undertaking  
11 the obligation set forth in this Ordinance; now, therefore,  
12

13 SECTION 1. *Be it enacted by the County Council of Anne Arundel County, Maryland,*  
14 That the County shall be obligated to levy the special tax known as the special community  
15 benefit assessment on the Epping Forest Special Community Benefit District in an amount  
16 sufficient to repay the Loan from M & T Bank to Epping Forest, Inc. in each of up to ten  
17 fiscal years during the term of the Loan.  
18

19 SECTION 2. *And be it further enacted,* That the County undertakes no obligation with  
20 regard to the Loan except as expressly described in this Ordinance, is neither a co-obligor  
21 nor guarantor of the Loan, and does not commit the full faith and credit of the County to  
22 repayment of the Loan.  
23

24 SECTION 3. *And be it further enacted,* That the County Executive is hereby authorized  
25 to enter into such other and further agreements with the Association and M & T Bank as  
26 are necessary to disburse directly to M & T Bank such amounts of the special community  
27 benefit assessment levied on the Epping Forest Special Community Benefit District as are  
28 collected by the County and are necessary to repay the Loan consistent with this Ordinance.  
29

30 SECTION 4. *And be it further enacted,* That this Ordinance shall take effect 45 days  
31 from the date it becomes law.