

**ANNE ARUNDEL COUNTY, MARYLAND
OFFICE OF THE BUDGET**

BILL NUMBER: 91-25

INTRO. DATE: Nov. 17, 2025

FISCAL NOTE

**BILL: FINANCE, TAXATION, AND BUDGET –REAL PROPERTY TAXES – CLEAN ENERGY
LOAN PROGRAM**

SUMMARY OF LEGISLATION

This bill expands the eligibility for the Clean Energy Loan Programs in several ways. Under the existing program, the property owner enters into a loan agreement with a third-party, with that loan agreement being reviewed by and provided to the County. While the County is not truly a party to the loan itself, the County does become responsible for billing the annual loan payment via the tax billing process.

This bill would:

- Make the loan program available for refinancing of eligible projects. It is currently limited to initial financing.
- Adds water efficiency projects, environmental remediation projects, and resiliency projects. It is currently limited to energy efficiency projects.
- Makes the program available to all property owners. It is current available only to *commercial* property owners.
- Establishes a maximum loan of \$50,000 and Removes the current \$25,000 minimum.
- Alters the maximum term of the loan to be the useful life of the project. The current maximum term is 20 years.
- Eliminates a requirement for an energy audit.
- Expands the eligible uses of the loan funds to a number of project-related costs, such as feasibility studies, project management, and post-installation verification.

FISCAL IMPACT

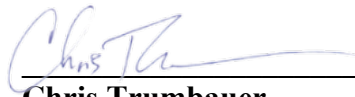
Operating Budget – Personal Services: The additional workload on the Office of Finance to administer the additional applications and loan payments cannot be reliably estimated. The expansion of the program from commercial properties to all properties, and the expansion of the types of projects covered could greatly increase participation in this program. If the Office of Finance determines that the increase in workload cannot be met with existing staff, an additional accountant position would be requested. The annualized total salary and benefit cost for a new Accountant I position (NR-15) is currently estimated to be \$84,500.

Operating Budget – Other Operating Costs: None.

Capital Budget: No effect.

Revenues: No effect.

Indirect and future fiscal effects: None



Chris Trumbauer
Budget Officer

11/21/2025

Date

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