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**CECIL COUNTY GOVERNMENT**

Department of Finance  
200 Chesapeake Boulevard, Suite 1100, Elkton, MD 21921

**Major Facility Fee (Connection Fee) Payment**

**Date:** \_\_\_\_\_

**Permit Number:** \_\_\_\_\_

**Parcel:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Name:** \_\_\_\_\_

Payments can be made in full or use a financing option as described below. Please select one:

\_\_\_\_\_ **Payment made in Full**                      **Full Payment Amount:** \_\_\_\_\_

\_\_\_\_\_ **Request to Use Financing Option:**  
**Initial Payment Amount:** \_\_\_\_\_

**Unpaid and applied to Lien - Amount:** \_\_\_\_\_

**Major Facility Fee (Connection Fee) Financing Option**

Major Facility Fees (connection fees) shall be due when billed, and unpaid connection fees shall be a lien upon the property served until paid in full. Upon application to, and approval by, the Department of Finance, connection fees may be paid in installments as follows: one third of the total connection fee to be paid when initially billed, and one-tenth of the balance due and owing to be paid annually with the property taxes assessed against the property, together with interest at a prime interest rate plus 2%, adjusted on an annual basis on the unpaid connection fee balance.

In all instances, any unpaid connection fees and interest thereon will be payable in full on sale or transfer of the property, with the exception of the sale or transfer of the property to a spouse, son, or daughter.

**Signature of Permit Applicant:** \_\_\_\_\_

**For Use by Finance: Initial and Date**

Financing Option: \_\_\_\_\_ Approved \_\_\_\_\_ Rejected

Effective 07/09/2013

**CECIL COUNTY GOVERNMENT**  
**Department of Finance**  
**Major Facility Fee (Connection Fee) Financing Option**

**Explanation**

This financing option provides for financing and reduced cash flow requirements for all Major Facility Fees required to be paid to the Cecil County Wastewater Fund.

1. The program is effective with all fees paid on July 1, 2013 and thereafter.
2. This new option allows the connection fees to be paid over time versus the prior requirement to pay the full fee up front.
3. At the time of a permit application that includes the Major Facility Fee, the applicant will opt to pay the fee in full or apply to use the financing option.
4. If the financing method is used, the following example explains the process.
  - a. The applicant is billed the \$12,000 fee as of February 1, 2014.
  - b. The applicant pays \$4,000 of the \$12,000 fee at the time the permit is granted.
  - c. A lien is recorded for the remainder of the fee.
  - d. The applicant will be billed for \$800 on their July 1, 2014 property tax bill (one tenth of the original unpaid \$8,000).
  - e. Interest for the period February 1 through June 30 will be included in the property tax bill and calculated using the annual rate produced by adding the prime interest rate as of March 31, 2014, plus 2%. The County will honor the interest calculation on the July 1 bill as full payment of interest until the August 31 due date. Interest on any payments made after August 31 and by June 30, 2015 will use the same interest rate applied on a prorata basis (for instance, 90 days/365 days times the amount outstanding).
5. The interest rate will use the March 31 prime rate as printed in the Wall Street Journal plus 2%. The prime rate on March 31, 2013 was 3.25%, so the interest rate effective on July 1, 2013 is 5.25%. The rate will be used for all billings and payments dated the following July 1 through June 30. For regular property tax bills issued as of July 1, the County will honor the interest calculation on the July 1 bill as full payment of interest until the August 31 due date. For amounts billed after July 1, the interest will be calculated as the unpaid amount of the July 1 bill plus interest on the amount outstanding at the time of the bill is paid calculated prorata on the days from July 1 (until payment) divided by 365 days.
6. “Due on sale or transfer” means that the County is assisting the current owner; a new owner has this wrapped up in their purchase price. An example of this is that when the current owner sells or transfers the property, the unpaid amount and interest is included as the sellers responsibility on the settlement sheet and the buyer sees only the purchase price.
7. The clause regarding “spouse, son, or daughter” is intended to assure owners that transfers to those persons caused by divorce, inheritance, etc. do not cause undue hardship.

Effective 07/01/2013