MARYLAND NEW LAWS 2026

Community Economic Awareness Session | Inner City Church of Christ, Baltimore | October 25, 2026

A printable, nonpartisan guide to selected Maryland laws effective October 1, 2026. The summaries are informational, not legal advice. Many provisions apply only to specific people, properties, or transactions.

HOUSING & HOMEOWNERSHIP

Fair Chance Housing Act | SB 937

Covered housing providers generally must make a conditional offer before checking most criminal-history information, with specified exceptions. Applicants have procedures to request reassessment when an offer is withdrawn. Drug and alcohol testing of applicants is prohibited.

What residents should know: The law generally covers providers owning or managing at least five residential units; exclusions apply.

Rent reporting and subsidy protections | HB 315 / SB 335

Covered landlords must offer tenants the option to report complete, on-time rent payments to consumer reporting agencies. New leases: October 1, 2026; existing leases: by January 1, 2027. Fees cannot exceed the lesser of actual cost or $10 monthly. The law also limits certain screening based on income or credit for applicants using income-based housing subsidies.

What residents should know: Ask your landlord whether reporting is offered and whether any fee applies. Reporting does not guarantee a credit-score increase.

Apartment air-conditioning standards | SB 12

Certain apartments in buildings with ten or more units must have air conditioning capable of cooling to 80 degrees F or lower during June 1 through September 30. Applicability depends on construction, prior air conditioning, lease obligations, or qualifying renovation.

What residents should know: Not all rental units are covered; check building and unit eligibility.

Transfer-on-death deeds | HB 738 / SB 651

Maryland establishes rules for creating, recording and revoking transfer-on-death deeds for real property, allowing a designated beneficiary to receive the property upon the owner’s death subject to legal conditions.

What residents should know: A deed must be properly prepared and recorded; homeowners should consider mortgages, heirs and estate-planning implications.

FINANCES & CONSUMER PROTECTION

Earned wage access | SB 94

Certain earned-wage-access lenders may no longer solicit or accept tips; the law also adjusts refund and lending requirements.

What residents should know: Review advance-pay service fees and terms before using a provider.

Unsolicited loan checks | SB 582

The law restricts sending unsolicited checks or other negotiable instruments that create a loan obligation and provides protections for recipients under specified conditions.

What residents should know: Do not assume an unexpected check is a gift; verify its terms before depositing it.

Vulnerable Adult Banking Protection Act | HB 1008 / SB 753

Financial institutions may delay or deny certain disbursements when they suspect exploitation of an older or vulnerable adult, with required safeguards and referral provisions.

What residents should know: Families should know that a bank may intervene if financial exploitation is suspected.

Consumer contract waivers | HB 103

The law restricts certain consumer contract provisions that waive statutory remedies or improperly shorten time limits for legal claims, subject to exceptions.

What residents should know: Read contract terms carefully; not every waiver of a legal remedy is enforceable.

TRANSPORTATION

Clear Before You Drive Act | HB 474 / SB 698

Drivers and those towing vehicles must make reasonable efforts to remove accumulated snow and ice from exposed vehicle surfaces, subject to exceptions. The law addresses violations contributing to crashes and injuries.

What residents should know: Remove snow and ice from the roof, hood and other exposed surfaces before driving.

Improper out-of-state registration enforcement | HB 510 / SB 115

The Motor Vehicle Administration is directed to arrange information-sharing with Virginia regarding vehicles owned by Maryland residents but improperly registered there; the law also changes certain automated-enforcement penalties.

What residents should know: Maryland residents should verify that vehicle registration complies with state law.

Intelligent speed assistance pilot | SB 366 / HB 107

Creates a pilot program for certain drivers whose licenses are suspended or revoked, using restricted licenses and vehicle technology intended to limit speeding.

What residents should know: This applies to specified drivers, not every Maryland motorist.

PUBLIC SAFETY

Officer identification and face coverings | SB 1 / HB 155

Requires statewide policy development addressing face coverings and identification for law enforcement officers on duty, with exceptions.

What residents should know: The law contains implementation details and exceptions; do not assume all face coverings are prohibited in every situation.

Religious worship protection | HB 750 / SB 177

Prohibits specified force, threats or physical obstruction interfering with lawful religious exercise at a place of worship.

What residents should know: Places of worship and attendees have additional statutory protections against certain interference.

HEALTHCARE & VULNERABLE ADULTS

Nursing home investigations and quality initiative | HB 945

When the Maryland Department of Health begins certain investigations of nursing-home complaints alleging actual harm, it must notify and consult the relevant local health department. The law also creates a quality improvement initiative.

What residents should know: Families may ask providers and regulators how complaints are investigated and tracked.

Adult protective services procedures | HB 282 / SB 182

Updates certain adult protective services procedures, including specified investigative requirements and deadlines.

What residents should know: Report suspected abuse, neglect or exploitation of vulnerable adults through appropriate state or local channels.

QUESTIONS TO DISCUSS

- Are tenants in my building eligible for rent reporting or new cooling standards?
- Could a transfer-on-death deed simplify estate planning for my family?
- How can I recognize unwanted lending offers or financial exploitation?
- What steps should drivers take before winter travel?
- Where can families report suspected mistreatment in a care facility?

OFFICIAL SOURCES & VERIFICATION

Maryland General Assembly - laws effective October 1, 2026: https://mgaleg.maryland.gov/Pubs/LegisLegal/2026rs-effective-dates-october.pdf

Maryland Department of Housing and Community Development - 2026 housing law notice: https://dhcd.maryland.gov/news-stories/public-notices/2026-maryland-laws-impacting-housing-providers-will-take-effect-oct-1-2026

Maryland Commissioner of Financial Regulation - 2026 legislative review: https://www.labor.maryland.gov/finance/fr2026legislativereview.shtml

Maryland General Assembly bill search: https://mgaleg.maryland.gov/mgawebsite/Legislation

Prepared October 22, 2026. Selected highlights only; consult enacted bill text for exact scope, exemptions, deadlines and enforcement.