

MAINE STATE LEGISLATURE

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LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND THIRTY-SECOND LEGISLATURE

SECOND REGULAR SESSION
JANUARY 7, 2026 to APRIL 29, 2026

THE GENERAL EFFECTIVE DATE FOR
SECOND REGULAR SESSION
NONEMERGENCY LAWS IS
JULY 29, 2026

PUBLISHED BY THE REVISOR OF STATUTES
IN ACCORDANCE WITH THE MAINE REVISED STATUTES,
TITLE 3, SECTION 163-A, SUBSECTION 4.

Augusta, Maine
2026

superintendent's action ~~thereon~~ on the application, together with a statement that copies of the order are available to the public at cost, must be published by the superintendent in those newspapers in which the notice required by subsection 2 was published. Unless the superintendent specifies a later date in the final notice relating ~~thereto to the application~~, the effective date of the final order is 30 days after its promulgation. The superintendent may waive all or part of the 30-day waiting period following promulgation of the final order, if the superintendent determines that extraordinary or unusual conditions exist that warrant that action. The superintendent shall set forth in writing the circumstances and reasons for waiving all or part of the 30-day waiting period, ~~provided, however, except that~~ the superintendent shall, within 60 days of the close of the comment period or within 60 days of the conclusion of the hearing if ~~such a hearing~~ was held, whichever period is greater, promulgate the final order either approving or disapproving the application.

Sec. 11. 9-B MRSA §326, sub-§1, ¶E, as enacted by PL 1975, c. 500, §1, is amended to read:

E. The compensation of directors, which may include provision for payment of medical, surgical and hospital expenses due to accident or illness in the same manner as provided for officers and employees, may be fixed by the incorporators or members at any legal meeting ~~thereof, or, subject to the written approval of the superintendent, such may be fixed by the board of directors of the incorporators or members.~~

Sec. 12. 9-B MRSA §851, sub-§1, as amended by PL 2003, c. 322, §36, is further amended to read:

1. Authorization. A credit union may make, sell, purchase, arrange, participate in, invest in and otherwise deal in loans to its members for any purpose in accordance with the provisions of this chapter. Subject to the provisions of this chapter, a credit union may participate in loans to nonmembers as long as the borrower is a member of at least one other participating credit union. Participation loans may be secured by real estate located outside this State.

Sec. 13. 9-B MRSA §855, sub-§1, as repealed and replaced by PL 1985, c. 94, is amended to read:

1. Limitations. A credit union may make loans to its members secured by a mortgage on real estate ~~located within this State~~, subject to the following conditions and limitations.

A. The total liability of any member upon loans within this section ~~shall be~~ is as established in section 854, subsection 1.

B. ~~No~~ A loan made pursuant to this section may not exceed 90% of the appraised value of the property mortgage, as determined by the credit committee. Loans pursuant to this section may be made in

an amount not exceeding 100% of the appraised value of the mortgage property if at least the top 20% of the loan is insured by a mortgage guarantee insurer licensed to do business in this State or if the loan is insured or guaranteed by the United States Department of Housing and Urban Development, Federal Housing Administration or any other state or federal agency.

C. The note or other obligation evidencing a first mortgage loan ~~shall~~ must require monthly payment of the interest and principal thereon sufficient to repay the entire loan within a period not exceeding 30 years, except that this provision does not apply to real estate loans insured by the United States Department of Housing and Urban Development, Federal Housing Administration.

D. The note or other obligation evidencing a loan other than a first mortgage loan ~~shall~~ must require monthly payment of the interest and principal thereon sufficient to repay the entire loan within a period not exceeding 15 years.

See title page for effective date.

CHAPTER 566

H.P. 1494 - L.D. 2215

An Act Relating to Nonwater-dependent Floating Structures

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 12 MRSA §13056, sub-§3-A, ¶B, as enacted by PL 2025, c. 378, §10, is amended to read:

B. Meets all applicable operating visibility ~~requirements under 46 Code of Federal Regulations, Section 144.905. The watercraft must include a position from which its operator is afforded unobstructed forward visibility to each side of the centerline for at least 70 degrees from the operator's position and is afforded unobstructed lateral visibility to each side of the centerline at least 90 degrees from the operator's position standards related to the field of vision from the helm position as recommended by the American Boat and Yacht Council or its successor organization;~~

Sec. 2. 38 MRSA §3301, sub-§1, as enacted by PL 2025, c. 378, §12, is amended to read:

1. Abandoned nonwater-dependent floating structure. "Abandoned nonwater-dependent floating structure" means a nonwater-dependent floating structure that has been left in, on or over ~~internal~~ the waters of this State for more than 24 hours without intention of removal by the owner, as determined by the primary enforcement authority.

Sec. 3. 38 MRSA §3301, sub-§2, as enacted by PL 2025, c. 378, §12, is repealed.

Sec. 4. 38 MRSA §3301, sub-§8, as enacted by PL 2025, c. 378, §12, is repealed.

Sec. 5. 38 MRSA §3301, sub-§11, as enacted by PL 2025, c. 378, §12, is amended to read:

11. Nonwater-dependent uses. "Nonwater-dependent uses" means those uses that can function in a location other than on the surface waters of ~~the~~ this State and that do not require, for their primary purpose, location on submerged lands or direct access to inland waters or ~~coastal~~ territorial waters.

Sec. 6. 38 MRSA §3301, sub-§11-A is enacted to read:

11-A. Territorial waters. "Territorial waters" has the same meaning as in Title 12, section 6001, subsection 48-B.

Sec. 7. 38 MRSA §3301, sub-§13 is enacted to read:

13. Waters of this State. "Waters of this State" has the same meaning as in Title 12, section 13001, subsection 30.

Sec. 8. 38 MRSA §3302, first ¶, as enacted by PL 2025, c. 378, §12, is amended to read:

Except as otherwise provided in this chapter, a person may not place or use a nonwater-dependent floating structure in, on or over ~~internal~~ the waters of this State.

Sec. 9. 38 MRSA §3303, sub-§2, as enacted by PL 2025, c. 378, §12, is amended to read:

2. Swimming structures. Any dock, wharf or swimming and diving float that is used as a floating structure for swimming or diving or for the temporary tie-off of watercraft, is placed on ~~internal~~ the waters of ~~the~~ this State and is temporarily or permanently anchored to the bottom of those waters;

Sec. 10. 38 MRSA §3304, sub-§1, as enacted by PL 2025, c. 378, §12, is amended to read:

1. Eligibility. Notwithstanding any provision of law to the contrary, the owner of a nonwater-dependent floating structure that was in existence as of January 1, 2025 may make application to the Department of Agriculture, Conservation and Forestry, Bureau of Parks and Lands, referred to in this section as "the bureau," through the submerged lands leasing program established pursuant to Title 12, section 1862 for a nonwater-dependent floating structure lease on the ~~internal~~ waters of ~~the~~ this State that authorizes the owner to continue to operate the nonwater-dependent floating structure in accordance with the requirements of this section when the following applies:

A. The applicant holds right, title or interest to the shorefront to which the nonwater-dependent floating structure is attached; or

B. If the nonwater-dependent floating structure is not attached to the shore, the applicant has right, title or interest to the adjacent upland shorefront and holds an approved mooring from the United States Army Corps of Engineers or the municipality in which the structure is located.

Sec. 11. 38 MRSA §3304, sub-§6, ¶B, as enacted by PL 2025, c. 378, §12, is amended to read:

B. If the structure is located on ~~coastal~~ territorial waters, it must comply with 33 United States Code, Section 1322.

Sec. 12. 38 MRSA §3304, sub-§7, ¶B, as enacted by PL 2025, c. 378, §12, is amended to read:

B. Once sited in accordance with a lease issued under this section, a nonwater-dependent floating structure may not be sited in any other location on the ~~internal~~ waters of this State.

Sec. 13. 38 MRSA §3305, sub-§3, as enacted by PL 2025, c. 378, §12, is amended to read:

3. Removal of structures. A person who violates section 3302 shall remove the violating nonwater-dependent floating structure from the ~~internal~~ waters of this State that the structure was placed or used in, on or over and is responsible for all costs associated with the removal and the costs of any damage to persons or property caused by the structure's placement or use.

See title page for effective date.

CHAPTER 567

H.P. 1041 - L.D. 1583

An Act Regarding Home Health Care Services Ordered by a Physician Licensed Outside of Maine

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 22 MRSA §2145-A is enacted to read:

§2145-A. Home health care services ordered by physician licensed in another state

1. Requirements; home health care provider. A home health care provider that is licensed pursuant to this chapter and certified by the United States Department of Health and Human Services, Centers for Medicare and Medicaid Services as a home health agency may provide home health care services for up to 90 days to a patient who resides in this State based on an order from a physician who is licensed in another state as long as the following requirements are met: