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

established by rule adopted by the administrator under section 8-504, subsection 2.

Sec. A-26. 9-A MRSA §8-506, sub-§5-G is enacted to read:

5-G. Shared appreciation mortgage loans; consequence of no advice of counsel to borrower. The following provisions apply regarding the lack of representation by independent counsel of a borrower.

A. A shared appreciation mortgage loan is presumed to be unconscionable or the result of an unfair or deceptive trade practice unless the borrower was represented by independent counsel in connection with all aspects of the origination of the shared appreciation mortgage loan and in the granting and execution of the mortgage. When the borrower or the borrower's legal counsel successfully raises the presumption that the shared appreciation mortgage loan was unconscionable, or was the result of an unfair or deceptive trade practice, by a preponderance of the evidence that the borrower did not have independent legal advice in connection with the transaction, and when the shared appreciation mortgage loan lender that benefits from the execution of the mortgage fails to rebut the presumption, the borrower or the borrower's legal counsel or personal representative is entitled to avoid the transfer or execution or the mortgage and entitled to the relief in paragraph C.

B. A civil action may be brought to obtain relief under this subsection by the borrower or the borrower's legal representative or personal representative.

C. When a court finds that a shared appreciation mortgage loan was unconscionable or the result of an unfair or deceptive trade practice under paragraph A, the court shall grant appropriate relief enabling the borrower to avoid the execution of the mortgage securing the transaction, including the rescission of the mortgage, and such other relief as the court considers proper. The court shall award reasonable attorney's fees and costs to be paid by the shared appreciation mortgage loan lender, or by any assignee of the mortgage, as found by the court. When the court finds that the shared appreciation mortgage loan's being unconscionable or the result of an unfair or deceptive trade practice in connection with the transaction is a good and valid defense to any suit to enforce the terms of the shared appreciation mortgage loan, the court shall refuse to enforce the terms of the shared appreciation mortgage loan.

Sec. A-27. 9-A MRSA §8-506, sub-§6, ¶K is enacted to read:

K. A violation of this section constitutes a per se violation of Title 5, section 207 and of Title 14, section 6113.

Sec. A-28. Report. No later than February 1, 2029, the Superintendent of Consumer Credit Protection within the Department of Professional and Financial Regulation shall submit a report to the joint standing committee of the Legislature having jurisdiction over health coverage, insurance and financial services matters that includes findings and recommendations regarding the regulation of shared appreciation mortgage loans pursuant to the Maine Revised Statutes, Title 9-A, including, but not limited to, suggested statutory changes. The committee may submit legislation related to the report to the 134th Legislature in 2029.

PART B

Sec. B-1. Shared appreciation mortgage products subject to Maine Consumer Credit Code. The Legislature adopts the ruling of the Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection, which took effect October 29, 2025, that a shared appreciation mortgage product is a consumer credit transaction subject to the provisions of the Maine Revised Statutes, Title 9-A applicable to mortgage loans and that providers of these products are supervised lenders under that Title. Any shared appreciation mortgage product entered into with a consumer that is secured by a dwelling or residential real estate in this State between October 29, 2025 and the effective date of this Act that does not comply with the provisions of that ruling is void and unenforceable.

Sec. B-2. Retroactivity. This Part applies retroactively to October 29, 2025.

Emergency clause. In view of the emergency cited in the preamble, this legislation takes effect when approved.

Effective April 13, 2026.

CHAPTER 654

H.P. 313 - L.D. 484

An Act to Authorize Certain Emergency Medical Services Providers to Procure, Possess, Administer and Furnish Controlled Substances

Emergency preamble. Whereas, acts and resolves of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

Whereas, the federal Drug Enforcement Administration does not believe the laws of the State currently authorize emergency medical services to procure, possess, administer and furnish controlled substances; and

Whereas, timely access to emergency medications is necessary for public health; and

Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,

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

Sec. 1. 32 MRSA §83, sub-§9-A is enacted to read:

9-A. Community paramedicine. "Community paramedicine" means the practice by an emergency medical services provider, primarily in an out-of-hospital setting, of providing episodic patient evaluation, advice and treatment directed at preventing or improving a particular medical condition.

Sec. 2. 32 MRSA §83, sub-§9-B is enacted to read:

9-B. Community paramedicine clinician. "Community paramedicine clinician" means an emergency medical services person licensed under this chapter who has completed specialized education and training to operate in an expanded role, providing episodic, proactive and preventive health care services in nonemergency settings.

Sec. 3. 32 MRSA §83, sub-§9-C is enacted to read:

9-C. Community paramedicine service. "Community paramedicine service" means an ambulance service or other nontransporting emergency medical service that provides community paramedicine.

Sec. 4. 32 MRSA §86-A is enacted to read:

§86-A. Controlled substances

Notwithstanding any provision of law to the contrary, an ambulance service, nontransporting emergency medical service, community paramedicine service, emergency medical services person and community paramedicine clinician that are licensed by the board, or in the case of a community paramedicine service is authorized by the board, to provide advanced emergency medical treatment or community paramedicine, in accordance with rules adopted by the board, may procure, possess, administer and furnish controlled substances as defined in Title 22, section 2383-B, subsection 3, paragraph A. Rules adopted pursuant to this section are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

Emergency clause. In view of the emergency cited in the preamble, this legislation takes effect when approved.

Effective April 13, 2026.

CHAPTER 655

H.P. 1458 - L.D. 2170

An Act to Correct Inconsistencies, Conflicts and Errors in the Laws of Maine

Emergency preamble. Whereas, acts and resolves of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

Whereas, acts of this and previous Legislatures have resulted in certain technical inconsistencies, conflicts and errors in the laws of Maine; and

Whereas, these inconsistencies, conflicts and errors create uncertainties and confusion in interpreting legislative intent; and

Whereas, it is vitally necessary that these uncertainties and this confusion be resolved in order to prevent any injustice or hardship to the citizens of Maine; and

Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,

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

PART A

Sec. A-1. 5 MRSA §3232, first ¶, as enacted by PL 2025, c. 388, Pt. D, §12, is amended to read:

The office may ~~enter into~~ make financial assistance grants under the program only to the extent that funds are available. In making grants, the office shall consider the need for planning in a municipality or multimunicipal region, the proximity of the municipality or multimunicipal region to other areas that are conducting or have completed the planning process and the economic and geographic role of the municipality or multimunicipal region within a regional context. The office shall give priority in making grants to any municipality or multimunicipal region that has adopted a local climate action plan and, if the municipality or multimunicipal region has adopted a comprehensive plan or growth management program, prepared a climate vulnerability assessment ~~pursuant to Title 30-A, section 4326, subsection 1, paragraph L~~. The office may consider other criteria in making grants, as long as the criteria support the goal of encouraging and facilitating the adoption and implementation of local and multimunicipal growth management programs consistent with the procedures, goals and guidelines established in this subchapter.

Sec. A-2. 5 MRSA §4612, sub-§4, ¶B, as amended by PL 1991, c. 99, §30, is further amended by amending subparagraph (3) to read: