2025 LEGISLATIVE CHANGES TO MARYLAND FAMILY LAW

The 2025 legislative session was active this year in the Family Law arena. There are several bills passed that will impact Family Law. All bills were approved by the Governor and will become effective as law on October 1, 2025. Please note those bills that were introduced but not passed below

Divorce/Mortgage Loan

SB689 – Financial Institutions – Conventional Home Mortgage Loans – Assumption and Required Disclosures

- This bill requires banking institutions, credit unions, and mortgage lenders to include a provision in all "conventional home mortgage loans" that allows any of the existing borrowers to purchase the property interest of other borrowers in the event of a divorce, as specified. The affected financial institutions must disclose the assumption provision in writing to a loan applicant before the completion of the loan application. The bill's provisions apply retroactively to any conventional home mortgage loan entered into prior to the bill's effective date.

Marriage

HB241/SB142 – Marriage – Confidential Communication

- This bill requires banking institutions, credit unions, and mortgage lenders to include a provision in all "conventional home mortgage loans" that allows any of the existing borrowers to purchase the property interest of other borrowers in the event of a divorce, as specified. The affected financial institutions must disclose the assumption provision in writing to a loan applicant before the completion of the loan application. The bill's provisions apply retroactively to any conventional home mortgage loan entered into prior to the bill's effective date.

HB323/SB286 – Domestic Partnership and Marriage – Required Information

- This bill specifies, when registering a domestic partnership or obtaining a marriage license, that the full legal name and date of birth of each party must be provided, in addition to other requirements specified in statute. The bill also requires for each domestic partnership registration filed with the register of wills to include the Social Security number (SSN) of each party who has one. The SSN provided by a party may not be disclosed as part of the public record of the declaration of domestic partnership, except as provided in § 4 - 334 of the General Provisions Article.

Child Custody

HB323/SB286 – Domestic Partnership and Marriage – Required Information

- This bill establishes numerous factors in statute that courts may consider in determining what legal custody and physical custody is in the best interest of a child. The court must articulate its findings of facts on the record or in a written opinion, including the consideration of each factor specified in the bill and any other factor that the court considered. The bill also authorizes a court to modify a child custody or visitation order if the court determines that there has been a material change in circumstances since the issuance of the order, as specified.

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Protective Orders

HB929/SB721 – Permanent Protective Orders – Consent

- This bill alters statutory provisions that govern the issuance of a permanent protective order by specifying that an individual may consent to the issuance of such an order against the individual.

Child Support

HB261/SB0110 – Estates and Trusts

- This bill prioritizes the payment of unpaid child support over certain other claims on an estate of a decedent (deceased person) with insufficient assets to pay all claims in full, placing it after "family allowances" in the order of priority and before "taxes due by the decedent".

HB275 – Multifamily adjustment

- This bill alters the definition of "adjusted actual income" under the child support guidelines by providing for the deduction, from actual income, of an allowance for support for each child living in the parent's home to whom the parent owes a legal duty of support if the child is considered to be spending more than 92 overnights in the parent's home in a year but who is not subject to the support order. The bill also alters the factors that the court may consider in determining whether the application of the child support guidelines would be unjust or inappropriate when applied in a particular case.

HB681/SB0015 – Child Support – Driver's License Suspension for Arrearages and Court Orders

- This bill alters the circumstances under which the Child Support Administration may notify the Motor Vehicle Administration of an individual's child support arrearages for the purpose of suspending the individual's driver's license or privilege to drive; and requiring the court, after establishing a child support order, to send a copy of the guideline calculation and the order to the Child Support Administration.

Adoption

HB243 – Adoption of an Adult

- This bill limits the requirement that a petitioner's spouse join in the petition for adoption to apply only when the prospective adoptee is a minor; authorizing a petitioner's spouse to join in the petition for adoption if the prospective adoptee is an adult; establishing that certain provisions of law requiring the issuance and service of a show-cause order on a prospective adoptee's parents do not apply if the prospective adoptee is an adult.

For additional information regarding this summary, see **https://mgaleg.maryland.gov/mgawebsite/Legislation/Index/house**

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WWW.MVLSLAW.ORG/APPLY
Or call intake between 9 a.m. and 12 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537