

Department of Legislative Services
Maryland General Assembly
2025 Session

FISCAL AND POLICY NOTE
First Reader

House Bill 13 (Delegate Ruff)
Environment and Transportation

Real Property - Residential Contracts of Sale - Buyer Privacy Rights

This bill prohibits a contract of sale for single-family residential real property that an individual buyer executes with the services of a real estate broker from containing the name of an individual buyer prior to acceptance of the contract by the seller. The bill’s provisions do not apply to a purchase by a corporate or other business entity or a fiduciary acting for the benefit of a third party. The bill also expresses the intent of the General Assembly to eliminate bias, intentional or otherwise, in housing decisions concerning the sale of single-family residential real property to an individual buyer by removing the name of the buyer from the contract of sale prior to acceptance of the contract by the seller. The bill applies prospectively and does not have any effect on or application to any residential contract of sale executed before the bill’s October 1, 2026 effective date. **The bill takes effect October 1, 2026.**

Fiscal Summary

State Effect: The bill does not materially affect State operations or finances.

Local Effect: The bill does not materially affect local government operations or finances.

Small Business Effect: Minimal.

Analysis

Bill Summary: Before or during the preparation of a residential contract of sale, the individual buyer must execute with the buyer’s real estate broker (1) a buyer-broker agreement or (2) an unrepresented buyer agreement that identifies the buyer as an individual and states that the buyer has not misrepresented the buyer’s status as an individual, has not been convicted of fraud for a misrepresentation made in connection with

the purchase of residential real property and intends to occupy the property as the buyer's principal place of residence.

The bill's provisions may not be interpreted to affect requirements regarding the identification of an individual buyer (1) in a deed or other instrument recorded in the land records; (2) in a mortgage application, mortgage, or deed of trust secured by residential real property; (3) marking the individual buyer's initials on the contract of sale as valid and binding according to the statute of frauds; or (4) on the residential contract of sale at the time of contract acceptance by the seller.

Current Law: In general, State law prohibits housing discrimination because of race, sex, color, religion, national origin, marital status, familial status, sexual orientation, gender identity, source of income, military status, or disability.

Additional Information

Recent Prior Introductions: Similar legislation has been introduced within the last three years. See HB 1000 of 2024 and HB 1121 of 2023.

Designated Cross File: None.

Information Source(s): Office of the Attorney General (Consumer Protection Division); Judiciary (Administrative Office of the Courts); Maryland Department of Labor; Department of Legislative Services

Fiscal Note History: First Reader - January 23, 2025
km/jkb

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