

# SENATE BILL 765

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CF HB 1148

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By: Senator Zucker

Introduced and read first time: February 6, 2026

Assigned to: Budget and Taxation

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## A BILL ENTITLED

1 AN ACT concerning

2 **Property Taxes – Tax Sales, Heirs Protection Program, and Tax Credits**

3 FOR the purpose of altering eligibility for certain services and programs offered by the  
4 State Tax Sale Ombudsman to include certain persons acting on behalf of a deceased  
5 homeowner or an heir or a legatee of a deceased homeowner; establishing an Heirs  
6 Protection Program administered by the Ombudsman for the purpose of allowing  
7 heirs who inherit a dwelling to become the record title holder of the dwelling,  
8 preventing tax sales of dwellings inherited by heirs, and allowing heirs to remain in  
9 their homes; requiring the Ombudsman to conduct certain outreach, disseminate  
10 certain information, and provide certain grants to carry out the Heirs Protection  
11 Program; establishing the Heirs Protection Fund financed by the State and county  
12 governments to provide funding for the Heirs Protection Program; requiring interest  
13 earnings to be credited to the Fund; altering eligibility for the homeowners' and  
14 homestead tax credits to include certain heirs who are not shown as the record title  
15 holder of a dwelling in the land records of the county for a certain period of time if  
16 certain requirements are met; and generally relating to protecting heirs from  
17 property tax sales, the Heirs Protection Program, and the State property tax credit  
18 programs.

19 BY repealing and reenacting, without amendments,  
20 Article – State Finance and Procurement  
21 Section 6–226(a)(2)(i) and (ii)  
22 Annotated Code of Maryland  
23 (2021 Replacement Volume and 2025 Supplement)

24 BY repealing and reenacting, with amendments,  
25 Article – State Finance and Procurement  
26 Section 6–226(a)(2)(iii)212. and 213.  
27 Annotated Code of Maryland  
28 (2021 Replacement Volume and 2025 Supplement)

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 BY adding to  
2 Article – State Finance and Procurement  
3 Section 6–226(a)(2)(iii)214.  
4 Annotated Code of Maryland  
5 (2021 Replacement Volume and 2025 Supplement)

6 BY repealing and reenacting, with amendments,  
7 Article – Tax – Property  
8 Section 2–112, 9–104(a)(9) through (12), (f), (l), and (u)(1) and 9–105(a)(7) through  
9 (9), (d)(6), and (g)  
10 Annotated Code of Maryland  
11 (2019 Replacement Volume and 2025 Supplement)

12 BY adding to  
13 Article – Tax – Property  
14 Section 2–113, 9–104(a)(9), and 9–105(a)(7)  
15 Annotated Code of Maryland  
16 (2019 Replacement Volume and 2025 Supplement)

17 BY repealing and reenacting, without amendments,  
18 Article – Tax – Property  
19 Section 9–104(a)(1) and 9–105(a)(1) and (d)(7) and (8)  
20 Annotated Code of Maryland  
21 (2019 Replacement Volume and 2025 Supplement)

22 BY repealing  
23 Article – Tax – Property  
24 Section 9–104(a)(13)  
25 Annotated Code of Maryland  
26 (2019 Replacement Volume and 2025 Supplement)

27 BY repealing and reenacting, with amendments,  
28 Chapter 717 of the Acts of the General Assembly of 2024, as amended by Chapters  
29 237, 409, and 410 of the Acts of the General Assembly of 2025  
30 Section 8(87) and (88)

31 BY adding to  
32 Chapter 717 of the Acts of the General Assembly of 2024, as amended by Chapters  
33 237, 409, and 410 of the Acts of the General Assembly of 2025  
34 Section 8(89)

35 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
36 That the Laws of Maryland read as follows:

37 **Article – State Finance and Procurement**

38 6–226.

(a) (2) (i) This paragraph does not apply in fiscal years 2024 through 2028.

(iii) The provisions of subparagraph (ii) of this paragraph do not apply to the following funds:

10 212. the Department of Social and Economic Mobility Special  
11 Fund; [and]

12 213. the Population Health Improvement Fund; AND

## 214. THE HEIRS PROTECTION FUND.

## Article – Tax – Property

15 2-112.

(a) (1) In this section the following words have the meanings indicated.

(2) (I) "Homeowner" has the meaning stated in § 9-105 of this article.

**(II) "HOMEOWNER" INCLUDES:**

## 1. THE ESTATE OF A DECEASED HOMEOWNER;

## 2. THE PERSONAL REPRESENTATIVE OF A DECEASED

## 21 HOMEOWNER: OR

25 (3) "Tax" has the meaning stated in § 14–801 of this article.

26 (b) There is a State Tax Sale Ombudsman in the Department.

27 (c) The Ombudsman:

28 (1) shall be appointed by the Director;

(3) may be removed from office only after a hearing before the Department and a finding of incompetency or other good cause.

5 (d) The Ombudsman shall:

6 (1) assist homeowners to understand the process for collection of  
7 delinquent taxes;

(2) actively assist homeowners to apply for tax credits, discount programs, and other public benefits that may assist the homeowners to pay delinquent taxes and improve their financial situation;

14 (4) maintain a website that functions as a clearinghouse for information  
15 concerning:

16 (i) the process for collection of delinquent taxes; and

21 (e) A county may, by law, establish a County Tax Sale Ombudsman to fulfill all  
22 the responsibilities of the State Tax Sale Ombudsman under subsection (d) of this section  
23 with respect to homeowners within the county.

24 (f) (1) The Ombudsman shall contract with a vendor to operate an installment  
25 payment program for the payment of taxes in which any homeowner may enroll.

26 (2) The installment payment program shall allow a homeowner to:

27 (i) make advance payments of taxes;

28 (ii) make payments of taxes currently due; or

29 (iii) make payments of taxes in arrears.

(3) (i) A homeowner whose dwelling is subject to a deed of trust, a mortgage, or any other encumbrance that includes the escrow of tax payments may not enroll in the installment payment program for the advance payment of taxes.

4 (ii) An advance payment of taxes is calculated by applying the  
5 current property tax rate to the assessment of the homeowner's property for the prior year.

6 (iii) If the advance payment is different than the taxes due as finally  
7 determined, the vendor shall:

1. bill the homeowner for the unpaid balance; or
2. refund any excess tax paid.

10 (iv) The failure by a homeowner to make an advance payment under  
11 the installment payment program may not be considered to be a failure to pay the property  
12 tax when due except as provided under Title 10, Subtitle 1 of this article.

13 (4) The Ombudsman shall notify the collector to whom the taxes are owed  
14 when a homeowner enters into an installment payment plan under this subsection.

15 (5) If a homeowner is in compliance with the terms of an installment  
16 payment plan, the collector may not take action under Title 14, Subtitle 8 of this article to  
17 collect any property taxes in arrears that are included in the installment payment plan.

18 (6) A homeowner is not in compliance with the terms of an installment  
19 payment plan if the homeowner fails to make a payment for a period of 90 days after the  
20 date the payment is due, or a longer period determined by the Ombudsman.

21 (7) If a homeowner is not in compliance with the terms of an installment  
22 payment plan:

- (i) the Ombudsman:
  - 1. may terminate the installment payment plan; and
  - 2. shall notify the collector to whom the taxes are owed; and
- (ii) the collector may take action under Title 14, Subtitle 8 of this  
any property taxes in arrears that were included in the installment

29 (8) The cost of the contract with the vendor to operate the installment  
30 payment program shall be paid entirely by reasonable fees imposed on homeowners  
31 enrolled in the program.

1                   **(A) (1)** IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS  
2 INDICATED.

3                   **(2)** “DWELLING” HAS THE MEANING STATED IN § 9–105 OF THIS  
4 ARTICLE.

5                   **(3)** “HEIR” MEANS AN INDIVIDUAL WHO IS AN HEIR OR A LEGATEE OF  
6 A DECEASED HOMEOWNER WHO IS ENTITLED TO INHERIT THE DECEASED  
7 HOMEOWNER’S DWELLING.

8                   **(4)** “HOMEOWNER” HAS THE MEANING STATED IN § 9–105 OF THIS  
9 ARTICLE.

10                  **(5)** “OMBUDSMAN” MEANS THE STATE TAX SALE OMBUDSMAN  
11 ESTABLISHED UNDER § 2–112 OF THIS SUBTITLE.

12                  **(6)** “PROGRAM” MEANS THE HEIRS PROTECTION PROGRAM  
13 ESTABLISHED UNDER THIS SECTION.

14                  **(7)** “RECORD TITLE HOLDER” MEANS THE PERSON WHO IS LISTED AS  
15 THE OWNER OF A DWELLING ON A DEED RECORDED IN THE LAND RECORDS OF THE  
16 COUNTY WHERE THE DWELLING IS LOCATED.

17                  **(B) (1)** THERE IS AN HEIRS PROTECTION PROGRAM ADMINISTERED BY  
18 THE OMBUDSMAN IN THE DEPARTMENT.

19                  **(2)** THE PURPOSE OF THE PROGRAM IS TO:

20                   **(I)** ALLOW HEIRS WHO INHERIT A DWELLING TO BECOME THE  
21 RECORD TITLE HOLDER OF THE DWELLING;

22                   **(II)** PREVENT TAX SALES OF DWELLINGS INHERITED BY HEIRS;  
23 AND

24                   **(III)** ALLOW HEIRS TO REMAIN IN THEIR HOMES.

25                  **(C)** WHEN THE DEPARTMENT RECEIVES INFORMATION THAT A  
26 HOMEOWNER WHO WAS GRANTED THE CREDIT UNDER § 9–104 OR § 9–105 OF THIS  
27 ARTICLE HAS DIED, THE OMBUDSMAN SHALL SEND A NOTICE BY MAIL TO THE  
28 HOMEOWNER’S FORMER DWELLING NOTIFYING ANY HEIR THAT MAY BE RESIDING IN  
29 THE DWELLING:

(1) THAT THE HEIR MAY BE ELIGIBLE FOR THE CREDITS UNDER § 9-104 OR § 9-105 OF THIS ARTICLE;

6 (3) WHY IT IS IMPORTANT FOR THE HEIR TO BECOME THE RECORD  
7 TITLE HOLDER OF THE DWELLING;

8 (4) THAT THE HEIR SHOULD CONTACT THE OMBUDSMAN FOR  
9 INFORMATION ABOUT HOW TO BECOME THE RECORD TITLE HOLDER OF THE  
10 DWELLING; AND

11 (5) THAT FREE LEGAL SERVICES AND GRANTS MAY BE AVAILABLE TO  
12 ASSIST THE HEIR TO BECOME THE RECORD TITLE HOLDER OF THE DWELLING.

13 (D) IN COLLABORATION WITH THE REGISTERS OF WILLS, THE OMBUDSMAN  
14 SHALL:

15 (1) DEVELOP A BRIEF, EASY-TO-UNDERSTAND, STEP-BY-STEP GUIDE  
16 TO PROBATING AN ESTATE AND BECOMING THE RECORD TITLE HOLDER OF A  
17 DWELLING; AND

21 (E) (1) THE OMBUDSMAN SHALL PROVIDE GRANTS TO QUALIFIED LEGAL  
22 SERVICES ORGANIZATIONS FOR THE PURPOSE OF PROVIDING FREE LEGAL  
23 ASSISTANCE TO HEIRS TO NAVIGATE THE PROBATE PROCESS AND BECOME THE  
24 RECORD TITLE HOLDER OF THEIR DWELLINGS.

25 (2) THE OMBUDSMAN SHALL DETERMINE:

28 (II) THE AMOUNT OF GRANTS TO INDIVIDUAL LEGAL SERVICES  
29 ORGANIZATIONS: AND

5           (F) (1) THE OMBUDSMAN SHALL PROVIDE GRANTS DIRECTLY TO HEIRS  
6 TO PAY ALL OR PART OF PROBATE FEES UNDER § 2-206 OF THE ESTATES AND  
7 TRUSTS ARTICLE OR INHERITANCE TAXES UNDER TITLE 7, SUBTITLE 2 OF THE TAX  
8 – GENERAL ARTICLE.

12 (3) THE OMBUDSMAN SHALL DETERMINE:

13 (I) THE INDIVIDUAL HEIRS TO RECEIVE GRANTS UNDER  
14 PARAGRAPH (1) OF THIS SUBSECTION;

15 (II) THE AMOUNT AND PURPOSE OF GRANTS TO INDIVIDUAL  
16 HEIRS; AND

22 (G) THE OMBUDSMAN SHALL PROVIDE THE NAME OF EACH HEIR WHO  
23 CONTACTS THE OMBUDSMAN AND THE ADDRESS OF THE HEIR'S DWELLING TO THE  
24 COUNTY WHERE THE HEIR'S DWELLING IS LOCATED FOR INCLUSION ON THE  
25 COUNTY'S REGISTRY OF PROPERTIES TO BE WITHHELD FROM TAX SALE UNDER §  
26 14-811(J) OF THIS ARTICLE.

27 (h) (1) IN THIS SUBSECTION, "FUND" MEANS THE HEIRS PROTECTION  
28 FUND.

29 (2) THERE IS AN HEIRS PROTECTION FUND.

**(3) THE PURPOSE OF THE FUND IS TO FINANCE THE PROGRAM.**

**(4) THE DEPARTMENT SHALL ADMINISTER THE FUND.**

(5) (I) THE FUND IS A SPECIAL, NONLAPSING FUND THAT IS NOT SUBJECT TO § 7-302 OF THE STATE FINANCE AND PROCUREMENT ARTICLE.

4 (II) THE STATE TREASURER SHALL HOLD THE FUND  
5 SEPARATELY, AND THE COMPTROLLER SHALL ACCOUNT FOR THE FUND.

6 (6) THE FUND CONSISTS OF:

7 (I) MONEY APPROPRIATED IN THE STATE BUDGET TO THE  
8 FUND;

9 (II) MONEY PAID BY COUNTY GOVERNMENTS UNDER  
10 PARAGRAPH (8) OF THIS SUBSECTION;

11 (III) INTEREST EARNINGS; AND

12 (IV) ANY OTHER MONEY FROM ANY OTHER SOURCE ACCEPTED  
13 FOR THE BENEFIT OF THE FUND.

24 (III) THE AMOUNT PAID BY EACH COUNTY UNDER THIS  
25 PARAGRAPH SHALL BE DERIVED FROM INTEREST ON OVERDUE COUNTY PROPERTY  
26 TAX.

(9) (I) THE FUND MAY BE USED ONLY FOR ANY EXPENSES  
ASSOCIATED WITH THE PROGRAM.

8 (II) ANY INTEREST EARNINGS OF THE FUND SHALL BE  
9 CREDITED TO THE FUND.

10 (11) EXPENDITURES FROM THE FUND MAY BE MADE ONLY IN  
11 ACCORDANCE WITH THE STATE BUDGET.

12 (12) THE FUND IS THE EXCLUSIVE SOURCE OF FUNDING FOR THE  
13 PROGRAM.

14 **Chapter 717 of the Acts of 2024, as amended by Chapters 287, 409, and 410 of the**  
15 **Acts of 2025**

16 SECTION 8. AND BE IT FURTHER ENACTED, That, notwithstanding any other  
17 provision of law, and unless inconsistent with a federal law, grant agreement, or other  
18 federal requirement, or with the terms of a gift or settlement agreement, for fiscal years  
19 2024 through 2028, net interest on all State money allocated by the State Treasurer under  
20 § 6-226 of the State Finance and Procurement Article to special funds or accounts, and  
21 otherwise entitled to receive interest earnings, as accounted for by the Comptroller, shall  
22 accrue to the General Fund of the State, with the exception of the following funds:

23 (87) the Academic Excellence Fund; [and]

24 (88) the Abandoned and Neglected Cemeteries Fund; AND

25 (89) THE HEIRS PROTECTION FUND.

26 SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read  
27 as follows:

28 Article – Tax – Property

29 9-104.

30 (a) (1) In this section the following words have the meanings indicated.

4 [ (9) ] (10) (i) "Homeowner" means an individual who:

12 2. A. is a home purchaser; and

[(10)] (11) “Home purchaser” means an individual who purchases a dwelling in the taxable year for which the tax credit under this section is sought.

25 (i) as sole owner;

26 (ii) as a joint tenant;

27 (iii) as a tenant in common;

28 (iv) as a tenant by the entireties;

29 (v) through membership in a cooperative;

30 (vi) under a land installment contract, as defined in § 10–101 of the  
31 Real Property Article;

1 (vii) as a holder of a life estate; OR

2 (viii) under a continuing care contract for an independent living unit  
3 at a continuing care facility for the aged, which means a nontransferable agreement  
4 between a continuing care facility for the aged as defined in § 7-206 of this article and an  
5 occupant of an independent living unit, which agreement provides that the occupant may  
6 reside in the unit until termination under the terms of the contract[; or

7 (ix) as a surviving family member who stands to inherit the dwelling  
8 of a deceased homeowner under the terms of:

9 1. the deceased homeowner's will or trust or a nonprobate  
10 instrument of writing; or

11 2. under the laws of intestate succession].

12 [(12)] (13) "Net worth" means the sum of the current market value of all  
13 assets, less any outstanding liability.

14 [(13) "Surviving family member" means an individual related to a deceased  
15 homeowner by blood, adoption, or marriage.]

16 (f) (1) A homeowner who meets the requirements of this section shall be  
17 granted the property tax credit under this section against the property tax imposed on the  
18 real property of the dwelling.

19 (2) (I) AN HEIR WHO IS NOT SHOWN AS THE RECORD TITLE  
20 HOLDER OF A DWELLING IN THE LAND RECORDS OF THE COUNTY SHALL BE  
21 GRANTED THE PROPERTY TAX CREDIT UNDER THIS SECTION IF THE HEIR:

22 1. FILES AN APPLICATION IN ACCORDANCE WITH  
23 SUBSECTION (D)(6) OF THIS SECTION;

24 2. MEETS THE ELIGIBILITY REQUIREMENTS FOR A  
25 HOMEOWNER UNDER THIS SECTION; AND

26 3. MEETS ALL THE OTHER REQUIREMENTS OF THIS  
27 SECTION.

28 (II) AN HEIR WHO IS NOT SHOWN AS THE RECORD TITLE  
29 HOLDER OF THE DWELLING IN THE LAND RECORDS OF THE COUNTY MAY BE  
30 GRANTED THE TAX CREDIT UNDER THIS SECTION FOR A MAXIMUM OF 3 TAXABLE  
31 YEARS.

12 (ii) The application shall be made on the form that the Department  
13 provides.

16 (ii) The Department shall notify the homeowner in writing of its  
17 acceptance or rejection of a late application.

18 (4) The homeowner shall state under oath that the facts in the application  
19 are true.

20 (5) (i) Except as provided in subparagraph (ii) of this paragraph, to  
21 substantiate the application, the applicant may be required to provide a copy of an income  
22 tax return, or other evidence detailing gross income or net worth.

23 (ii) An applicant who is required to substantiate an application  
24 under subparagraph (i) of this paragraph may, under penalties of perjury, attest to gross  
25 income in lieu of providing an income tax return if the applicant was not required to and  
26 did not file an income tax return.

27 (6) TO APPLY FOR THE CREDIT UNDER THIS SECTION, AN HEIR  
28 SHALL:

29 (I) COMPLETE THE APPLICATION UNDER THIS SUBSECTION:

(i) 1 year after April 15 of the taxable year for which the property tax credit under this section is sought, if the homeowner:

12 (ii) 3 years after April 15 of the taxable year for which a credit is  
13 sought, if the homeowner is:

18 C. AN HEIR; and

21 9-105.

22 (a) (1) In this section the following words have the meanings indicated.

26                   **[(7)] (8)**    “Homeowner” means an individual who has a legal interest in a  
27 dwelling or who is an active member of an agricultural ownership entity that has a legal  
28 interest in a dwelling.

29 [8)] (9) “Legal interest” means an interest in a dwelling;

30 (j) as a sole owner:

- (ii) as a joint tenant;
- (iii) as a tenant in common;
- (iv) as a tenant by the entireties;
- (v) through membership in a cooperative;
- (vi) under a land installment contract, as defined in § 10–101 of the  
cle;
- (vii) as a holder of a life estate; or
- (viii) as a settlor, grantor, or beneficiary of a trust if:
  - 1. the settlor, grantor, or beneficiary of the trust does not pay  
eration to reside in the dwelling; and
  - 2. legal title to the dwelling is held in the name of the trust  
the trustees for the trust.

**[(9)] (10)** “Taxable assessment” means the assessment on which the tax rate was imposed in the preceding taxable year, adjusted by the phased-in increase resulting from a revaluation under § 8–104(c)(1)(iii) of this article, less the amount of any assessment on which a property tax credit under this section is

18 (d) (6) (i) Except as provided under paragraph (7) of this subsection, to  
19 qualify for the credit under this section, a homeowner shall submit an application for the  
20 credit to the Department as provided in this paragraph.

(ii) The application shall:

1. be made on the form that the Department provides;

2. provide the information required by the form;

3. include a statement by the homeowner under oath that the  
information are true, correct, and complete; and

4. except as provided in subparagraph (iii) of this paragraph, May 1 preceding the first taxable year for which the property tax is to be allowed.

29 (iii) For a dwelling that was last transferred for consideration to new  
30 ownership on or before December 31, 2007, an application shall be filed with the  
31 Department on or before December 30, 2013, or the Department may not authorize and the

1 State, county, and municipal corporation may not grant the property tax credit under this  
2 section:

3 1. for the taxable year beginning July 1, 2014; and

4 2. for a taxable year beginning after June 30, 2015, unless an  
5 application is filed as required under subparagraphs (i) and (ii) of this paragraph.

6 **(IV) TO APPLY FOR THE CREDIT UNDER THIS SECTION, AN HEIR**  
7 **SHALL:**

8 1. COMPLETE THE APPLICATION UNDER THIS  
9 PARAGRAPH;

10 2. COMPLETE AN AFFIDAVIT UNDER OATH ON THE FORM

11 THE DEPARTMENT PROVIDES ATTESTING THAT THE INDIVIDUAL IS AN HEIR OR A  
12 LEGATEE OF A DECEASED HOMEOWNER WHO IS ENTITLED TO INHERIT THE  
13 DECEASED HOMEOWNER'S DWELLING; AND

14 3. ATTACH TO THE APPLICATION A COPY OF THE DEATH  
15 CERTIFICATE OF THE DECEASED HOMEOWNER FROM WHOM THE HEIR INHERITED  
16 THE DWELLING.

17 **[(iv)] (V)** If a dwelling previously received a credit under this section  
18 and failed to qualify for 1 taxable year because of a failure to file the application required  
19 under this paragraph, the Department:

20 1. shall grant the credit for the dwelling for the next  
21 following taxable year on the timely filing of the application by the same homeowner who  
22 previously received the credit; and

23 2. shall calculate the prior year's taxable assessment for the  
24 dwelling as if the credit had not been lost for the 1 intervening taxable year.

25 **[(v)] (VI)** The Department shall provide a homeowner the option to  
26 submit the application required under this paragraph electronically on the Department's  
27 website.

28 **(7)** If a homeowner submits an application to the Department under this  
29 section and the Department determines that the homeowner was eligible for the credit in  
30 the prior taxable year but failed to file an application for the credit as required under this  
31 subsection:

32 (i) the homeowner shall be retroactively qualified for the  
33 Homestead Property Tax Credit Program for the prior taxable year; and

(ii) the Department shall calculate the prior year's taxable assessment as if the credit had been granted for the prior taxable year.

3 (8) (i) This paragraph shall be interpreted broadly to apply to any  
4 homeowner who:

12 (iii) A homeowner who meets the criteria under subparagraph (i) of  
13 this paragraph is not due a reimbursement of property taxes paid in prior taxable years.

14       (g) (1) A homeowner who meets the requirements of this section shall be  
15 granted the property tax credit under this section against the State, county, and municipal  
16 corporation property tax and any property tax imposed for a bicoounty commission imposed  
17 on the real property of the dwelling.

1 SECTION ONLY IF THE HEIR IS SHOWN AS THE RECORD TITLE HOLDER OF THE  
2 DWELLING IN THE LAND RECORDS OF THE COUNTY.

3 SECTION 3. AND BE IT FURTHER ENACTED, That Section 2 of this Act shall be  
4 applicable to all taxable years beginning after June 30, 2026.

5 SECTION 4. AND BE IT FURTHER ENACTED, That Section 1 of this Act shall take  
6 effect July 1, 2026.

7 SECTION 5. AND BE IT FURTHER ENACTED, That, except as provided in Section  
8 4 of this Act, this Act shall take effect June 1, 2026.