

Proposed Action on Regulations

For information concerning citizen participation in the regulation-making process, see inside front cover.
<p>Symbol Key</p> <ul style="list-style-type: none"> • Roman type indicates existing text of regulation. • <i>Italic type</i> indicates proposed new text. • [Single brackets] indicate text proposed for deletion.
<p style="text-align: center;">Promulgation of Regulations</p> <p>An agency wishing to adopt, amend, or repeal regulations must first publish in the Maryland Register a notice of proposed action, a statement of purpose, an estimate of economic impact, an economic impact on small businesses, a notice giving the public an opportunity to comment on the proposal, and the text of the proposed regulations. The opportunity for public comment must be held open for at least 30 days after the proposal is published in the Maryland Register.</p> <p>Following publication of the proposal in the Maryland Register, 45 days must pass before the agency may take final action on the proposal. When final action is taken, the agency must publish a notice in the Maryland Register. Final action takes effect 10 days after the notice is published, unless the agency specifies a later date. An agency may make changes in the text of a proposal. If the changes are not substantive, these changes are included in the notice of final action and published in the Maryland Register. If the changes are substantive, the agency must repropose the regulations, showing the changes that were made to the originally proposed text.</p> <p>Proposed action on regulations may be withdrawn by the proposing agency any time before final action is taken. When an agency proposes action on regulations, but does not take final action within 1 year, the proposal is automatically withdrawn by operation of law, and a notice of withdrawal is published in the Maryland Register.</p>

Title 08 DEPARTMENT OF NATURAL RESOURCES Subtitle 02 FISHERIES SERVICE

Notice of Proposed Action [26-026-P]

The Secretary of Natural Resources proposes to amend:
 (1) Regulation .04 under COMAR 08.02.11 Fishing in Nontidal Waters; and
 (2) Regulation .02 under COMAR 08.02.21 Yellow Perch.

Statement of Purpose

The purpose of this action is to reduce the recreational catch limit and clarify rules for yellow perch. The proposed action reduces the daily catch and possession limit of yellow perch from ten fish to five fish per person in all tidal waters and in streams and rivers in nontidal waters. Since yellow perch can move freely between nontidal and tidal streams and rivers, the limits in those areas need to be the same. The proposed action does not modify the limits for nontidal lakes and ponds. The proposed action clarifies the separation of tidal and nontidal limits by referencing the appropriate section of COMAR rather than repeating rules.

The Department believes this action is necessary because yellow perch are experiencing a period of low recruitment that has occurred over the last six years. Reducing the catch limit is expected to improve the chance of spawning success.

Estimate of Economic Impact

I. Summary of Economic Impact. The proposed action may have an economic impact on the charter boat industry and bait and tackle stores.

II. Types of Economic Impact.

Impacted Entity	Revenue (R+/R-) Expenditure (E+/E-)	Magnitude
A. On issuing agency:	NONE	
B. On other State agencies:	NONE	
C. On local governments:	NONE	
	Benefit (+)	Cost (-)
	Cost (-)	Magnitude
D. On regulated industries or trade groups:		
Fishing Guide/Charter Boat Industry	(-)	Indeterminable
E. On other industries or trade groups:		
Bait and Tackle Shops	(-)	Indeterminable
F. Direct and indirect effects on public:	NONE	

III. Assumptions. (Identified by Impact Letter and Number from Section II.)

D. Reducing the creel limit from ten to five fish per person per day may negatively impact fishing guides and charter captains if anglers decide not to charter a fishing trip. The actual impact is indeterminable because it is unknown how many trips are booked each year solely for yellow perch and it is unknown if the change in creel limit would deter anglers from booking a trip. Additionally, the catch limit was already reduced from ten to five fish per day by public notice for the 2026 season, so any negative impacts may have already been realized by that public notice rather than this regulatory change.

E. Reducing the creel limit from ten to five fish per person per day could negatively impact bait and tackle stores if anglers change their buying habits as a result of this change. The actual impact is

indeterminable because anglers can still fish for yellow perch and other species so it is not possible to determine if less money would be spent during the year on fishing supplies. Additionally, the catch limit was already reduced from ten to five fish per day by public notice for the 2026 season, so any negative impacts may have already been realized by that public notice rather than this regulatory change.

Economic Impact on Small Businesses

The proposed action has a meaningful economic impact on small businesses. An analysis of this economic impact follows:

The proposed action could impact fishing guides, charter captains, and bait and tackle stores. The impact is indeterminable. Please see the assumptions in the Estimate of Economic Impact section.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Yellow Perch Regulations, Regulatory Staff, Department of Natural Resources Fishing and Boating Services, 580 Taylor Ave., E-4, Annapolis, MD 21401, or call 410-260-8300, or email to fisheriespubliccomment.dnr@maryland.gov or complete the comment form at <https://dnr.maryland.gov/fisheries/Pages/regulations/changes.aspx>. Comments will be accepted through May 4, 2026. A public hearing has not been scheduled.

08.02.11 Fishing in Nontidal Waters

Authority: Natural Resources Article, §§4-215, 4-602, and 4-603, Annotated Code of Maryland

.04 Statewide General Regulations.

A. Open Seasons, Creel, Possession, and Size Limits on Game and Fresh Water Fish in Nontidal Waters. Except as otherwise provided in this chapter for specific areas, the following apply Statewide:

(1) Open Seasons.

Species	Open Season
(a)—(b) (text unchanged)	
(c) Catfish, suckers, carp, eel, gudgeon, all species of sunfish, including bluegills, rock bass (commonly known as red eye or goggle-eye), fallfish, crappie, white perch [(white and yellow)]	No closed season
(d)—(o) (text unchanged)	

(2) Creel and Possession Limits.

	Daily Creel	Possession
(a)—(r) (text unchanged)		
(s) Yellow Perch	[10]	[20]
(i) Nontidal streams and rivers	5	5
(ii) Nontidal lakes and ponds	10	20
(t)—(u) (text unchanged)		

(3) (text unchanged)

B.—P. (text unchanged)

08.02.21 Yellow Perch

Authority: Natural Resources Article, §§4-215 and 4-602; Annotated Code of Maryland

.02 Recreational.

- A. (text unchanged).
- B. Size.

[(1)] Except as provided in [§B(2) of this regulation] *COMAR 08.02.11*, the minimum size for yellow perch harvested from waters of the State is 9 inches total length.

[(2)] There is no minimum size for yellow perch harvested from reservoirs, lakes, ponds, impoundments, and waters upstream of them.]

C. Creel and Possession Limits.

[(1)] Except as provided in [§C(2) of this regulation] *COMAR 08.02.11*, the daily catch and possession limit for yellow perch is [ten] five fish per person per day.

[(2)] There is no daily catch limit for reservoirs, lakes, ponds, impoundments, and waters upstream of them.]

D. (text unchanged)

JOSH KURTZ
Secretary of Natural Resources

Title 09
MARYLAND DEPARTMENT
OF LABOR

Subtitle 03 COMMISSIONER OF
FINANCIAL REGULATION

09.03.10 Credit and Other Regulation

Authority: Financial Institutions Article, §§2-105.1, and 12-1506, Annotated Code of Maryland

Notice of Proposed Action

[25-323-P]

The Commissioner of Financial Regulation proposes to amend Regulation .01 and adopt new Regulation .06 under **COMAR 09.03.10 Credit and Other Regulation.**

Statement of Purpose

The purpose of this action is to enable Maryland’s earned wage access laws as a result of the Legislature’s adoption of Ch. 847 (H.B. 1294), Acts of 2025, which created a reporting requirement for earned wage access providers. This action establishes the Office of Financial Regulation’s (OFR’s) process for reporting with:

(1) Definitions for certain undefined terms used by earned wage access providers; and

(2) A description of the information earned wage access providers must submit to OFR.

Estimate of Economic Impact

The proposed action has no economic impact.

Economic Impact on Small Businesses

The proposed action has minimal or no economic impact on small businesses.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Amy Hennen, Assistant Commissioner for Policy and Engagement, Office of Financial Regulation, 100 S. Charles St. Tower 1, Suite 5300, Baltimore, MD 21231, or call 410-230-6094, or email to amy.hennen@maryland.gov. Comments will be accepted through May4, 2026. A public hearing has not been scheduled.

.01 Definitions.

- A. (text unchanged)
- B. Terms Defined.