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Health Care for the Homeless  
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Maryland Catholic Conference  
Maryland Center on Economic Policy  
Maryland Community Action  
Partnership  
Maryland Family Network  
Maryland Hunger Solutions  
Paul's Place  
Public Justice Center  
St. Vincent de Paul of Baltimore  
Welfare Advocates

## Marylanders Against Poverty

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## TESTIMONY IN SUPPORT OF HB 365

Debt Collection - Exemptions From Attachment and Executions  
House Economic Matters Committee  
February 12, 2020

*Submitted by Stacey Jefferson and Margo Quinlan, Co-Chairs*

**Marylanders Against Poverty (MAP) supports HB 365**, which updates Maryland's debt exemptions law to protect low income individuals and families.

This bill accomplishes this by changing the amount of wages of a judgment debtor that are exempt and includes insurance payments that are given for restoration, remediation work, or replacement in the exemption.

**Families should not be plunged further into poverty, debt, and financial instability.** Currently, there is a formula used that protects some amount of a person's wages. However, this amount is not enough for a person to be able to continue to provide basic needs for themselves or their families. This system pushes people into a cycle of debt. Limiting the amounts of funds that a family has to the point where basic needs are not covered, will lead to people borrowing money from other places. The individuals that HB 365 will protect are already financially vulnerable. As the law currently stands, these people are at risk of facing greater financial instability.

**Money received through insurance should be protected so families are not left vulnerable.** HB 365 protects property insurance payments for specific reasons. These payments should be protected, because it will safeguard individuals from being exposed. When assets are damaged, it can plunge people and families into a volatile situation.

HB 365 gives people and families the protection that they need to be in the best position to pay their debts.

**MAP appreciates your consideration, and urges a favorable report on HB 365.**

*Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.*