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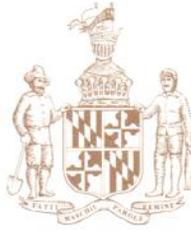
Economic Matters Committee

—
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Property and Casualty Insurance
Subcommittee

—
House Chair

Joint Committee on Legislative Ethics



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The Maryland House of Delegates

ANNAPOLIS, MARYLAND 21401

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Testimony in Support of House Bill 365 – Debt Collection – Exemptions From Attachment and Execution

Good afternoon Mr. Chairman and members of the committee. Thank you for the opportunity to speak to you on behalf of **House Bill 365 – Debt Collection – Exemptions From Attachment and Execution**.

This legislation increases the amount of wages that are exempt from attachment. Additionally, it adds a property insurance payment that an individual receives for restoration, remediation work, or replacement to the list of items exempt from execution on a money judgment.

The goal of House Bill 365 is to update Maryland's protections for low-income families who face debt collection. Exemption laws are designed to allow indebted families the essentials of daily life, protecting basics such as shelter and a subsistent wage from being effectively seized by creditors. The formulaic changes proposed in this legislation do not end wage garnishment. The changes merely provide a survival budget of \$550 per week. House Bill 365 updates our 30 year old statute. It brings Maryland in line with the vast majority of other states along the eastern seaboard, of which only Georgia ranks as poorly as Maryland in the protections offered to indebted families.

I respectfully request a favorable report for House Bill 365.