



Maryland Legislative Action Committee
The Legislative Voice of Maryland Community Association Homeowners

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February 1, 2022

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Delegate Luke Clippinger, Chair
Delegate David Moon, Vice Chair
Delegate Lesley J. Lopez, Sponsor
Judiciary Committee
House Office Building
Annapolis, Maryland 21401

Re: HB 322
Courts - Judgments - Exemptions from Execution
Position: OPPOSE
Hearing Date: February 9, 2022

Dear Chairman Clippinger, Vice Chairman Moon, Delegate Lopez, and Committee Members:

This letter is submitted on behalf of the Maryland Legislative Action Committee (“MD-LAC”) of the Community Associations Institute (“CAI”). CAI represents individuals and professionals who reside in or work with community associations (condominiums, homeowners’ associations, and cooperatives) throughout the State of Maryland.

We oppose HB 322 which provides for an automatic exemption of up to \$500 dollars from a bank, or similar financial institution, garnishment filed by a creditor to collect a judgment debt.

Condominiums, cooperatives and homeowners’ associations are non-profit associations that provide a stable and safe housing environment for Maryland residents. When the assessments

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are not paid, these associations must attempt to collect from the recalcitrant parties. Shortages must be made up by taking money from repairs funds and/or increasing the assessment amounts to all. Once a judgment is obtained, the associations have a very difficult time as it is attempting to collect. It is unfair to automatically exempt \$500 of the debt without any election by the debtor. Many of the judgments are small claims. This bill if passed would make a difficult collection process even more difficult. Debtors already have a right to exemption up to \$6,000. All they must do is claim the exemption. CAI-MD-LAC opposes this bill.

We are available to answer any questions the Committee Members may have. Please feel free to contact Lisa Harris Jones, lobbyist for the MD-LAC, at 410-366-1500, or by e-mail at lisa.jones@mdlobbyist.com, or Steven Randol, Chair of the MD-LAC, 410-279-8054, or by e-mail at srandol@pineorchard.com, or Kathleen Elmore, Assistant Treasurer, of the MD-LAC, at 410-320-6367, or by e-mail at kelmore@el-grp.com.

Sincerely,

Kathleen M. Elmore
Kathleen Elmore, Esquire
Member, CAI MD-LAC

Steven Randol
Steven Randol
Chair, CAI MD-LAC