



**Bill No:** HB 661— Consumer Protection and Debt Collection—  
Exemptions From Attachment and Requirements on Judgment  
Creditors

**Committee:** Economic Matters

**Date:** 2/20/2024

**Position:** Unfavorable

The Apartment and Office Building Association of Metropolitan Washington (AOBA) represents members that own or manage more than 23 million square feet of commercial office space and 133,000 apartment rental units in Montgomery and Prince George’s Counties.

House Bill 661 establishes a violation of the responsibilities of a judgment creditor under Commercial Law as an abusive or deceptive trade practice. The bill alters the amount of wages of a judgment debtor exempt from attachment from 75% to 85% of disposable wages due or \$750 of weekly disposable wages, plus any increases in the Consumer Price Index (CPI). In collecting or attempting to collect an alleged debt, a collector may not engage in conduct that violates the duties of a judgment creditor if the judgment arises out of a consumer transaction.

AOBA has significant concerns with this legislation as it seeks to create more notice provisions and requirements that existing law already addresses to protect consumers. Additionally, the bill makes any violation of the wage garnishment law would be considered “unfair, abusive or deceptive trade practice,” which can result in civil suits against a creditor and impose any penalties for failure to comply. AOBA supports legislation that creates a safety net for consumers; however, this legislation will make it challenging for our members to collect unpaid debts.

**For these reasons, AOBA requests an unfavorable report on HB 661.** For further information, contact Ryan Washington, AOBA’s Government Affairs Manager, at 202-770-7713 or email [rwashington@aoba-metro.org](mailto:rwashington@aoba-metro.org).