



January 30, 2025

Legislative Position: Unfavorable
Senate Bill 31
Commercial Law - Attachment of Wages - Exemptions
Senate Finance Committee

Dear Chairwoman Beidle and members of the committee:

Founded in 1969, the Howard Chamber of Commerce is dedicated to helping businesses—from sole proprietors to large international firms—grow and succeed. With the power of 700 members that encompass more than 170,000 employees, the Howard County Chamber is an effective partner with elected officials and advocates for the interests of the county's business community.

As introduced, House Bill 393 (HB 393) requires employers, who may not be a party to an adjudicated debt, to notify a judgement debtor of the amount of their wages that are not subject to a garnishment attachment, the method used to calculate the amount of the attachable wages, and the procedure by which the judgement debtor may contest the attachment under Maryland law. Under current law, judgement debtors already receive ample notice of both the debt and garnishment of wages. For example, pursuant to Maryland Rule 3-646(c)(3-4), a writ of garnishment must notify the individual who is having their wages garnished of (1) their right to contest the garnishment by filing a motion asserting a defense or objection, and (2) potential state or federal exemptions.

In addition to the writ of garnishment, Maryland law currently requires judgement debtors to receive additional information regarding their garnishment. For example, MD Code, Commercial Law, § 15-605(a), requires judgement creditors to provide the individual who is having their wages garnished with a written statement that shows all payments that have been credited to the account within 15 days of the end of each month. Additionally, the judgement creditor must notify the individual having their wages garnished within 15 days of the judgement being satisfied. Considering the notice and continuous update requirements already established under Maryland law, the Howard County Chamber is concerned that HB 393 is placing an additional notice burden on employers who may not have been a party to the adjudicated debt.

To remedy the concern, the Howard County Chamber suggests striking lines 20 through 27 on page two of SB 31. The Howard County Chamber respectfully requests an **unfavorable report on SB 31 as drafted**, however, with the adoption of the aforementioned amendment we would be neutral.

Sincerely,

Kristi Simon
President & CEO
Howard County Chamber of Commerce