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Testimony of the Brett Weiss Before the House Judiciary Committee

March 11, 2026

Subject: Support of HB 1520: An Act Concerning Courts – Exemption from Judgment – Alterations and Additions

Chair Bartlett, Vice Chair Davis, and Members of the Committee:

Good afternoon. I am Brett Weiss, a practicing Maryland consumer bankruptcy attorney for the past 43 years. I am also on the Board of the Maryland State Bar Association Consumer Bankruptcy Council, and on the Board of Directors of the National Association of Consumer Bankruptcy Attorneys, although my testimony today is as an individual.

I speak in strong support of HB 1520.

This bill addresses some severe deficiencies in our existing bankruptcy exemptions. Bankruptcy exemptions, for those who do not practice bankruptcy law, allow those who file to keep certain things without their being subject to being taken and sold by the bankruptcy trustee: clothing, household goods, some amount of money in the bank, a small amount of equity in their home.

But Maryland's exemption laws have fallen far behind other states'.

Unlike most states, Maryland has no exemption for a motor vehicle. This bill adds it. Unlike most states, Maryland has no exemption for personal jewelry. This bill adds it. Unlike most states, Maryland has no exemption for personal firearms. This bill adds it. Unlike most states, Maryland has no exemption for Earned Income or Child Tax Credits. This bill adds it.

The bill clarifies that a mobile home may be considered a homestead for the purposes of exemptions.

The current Maryland "homestead exemption" of \$31,575 is dwarfed by those of the District of Columbia, Florida, Texas, Kansas, Oklahoma, South Dakota, and Iowa, which



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are unlimited, and California's, which just increased to between \$300,000 and \$600,000, depending on the county.

The bill makes Maryland's exemption laws more consistent with surrounding states, updates some numbers that have not been updated for some time, and allow the "honest but unfortunate" debtor to be able to receive a fresh start at the conclusion of their case.

The practical impact of the bill would be significant and immediate. People who file would not be at risk of losing the car they need to get to and from work, medical appointments, school, or daycare. A family heirloom of small value, be it jewelry or a firearm, could be kept, instead of being collected by a bankruptcy trustee to pay credit cards. Earned Income and Child Tax Credits could be used for their intended purpose, and circulated back into the local community. And people who file would not be at risk of losing their homes, with the disruption this causes not only the homeowner, but their neighborhoods and communities.

The bill is a good one, and should be passed. It has my strong support, and that of my colleagues. It will help your constituents most in need.