

2026 Regular Session

HOUSE BILL NO. 135

BY REPRESENTATIVE MANDIE LANDRY

SEIZURES/SALES: Provides relative to certain exemptions from seizure with respect to motor vehicles

1 AN ACT

2 To amend and reenact R.S. 13:3881(A)(introductory paragraph), (7), and (8) and (D)(1) and  
3 (3), relative to exemptions from seizure; to provide relative to the exemption for  
4 motor vehicles; to provide an exemption for health savings accounts; to provide for  
5 definitions; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 13:3881(A)(introductory paragraph), (7), and (8) and (D)(1) and (3)  
8 are hereby amended and reenacted to read as follows:

9 §3881. General exemptions from seizure

10 A. The following income or property of a debtor is exempt from seizure  
11 under any writ, mandate, or process whatsoever, except as otherwise ~~herein~~ provided  
12 in this Section:

13 \* \* \*

14 (7)(a) ~~Seven thousand five hundred~~ Fifteen thousand dollars in equity value  
15 for one motor vehicle ~~per household used by the debtor and his family household~~ for  
16 any purpose.

17 (b) If Paragraph (8) of this Subsection is not applicable to the debtor as an  
18 exemption, and if the debtor is married or has a child in the household who is a  
19 licensed driver, a second motor vehicle with an equity value not exceeding fifteen  
20 thousand dollars. If Paragraph (8) of this Subsection is applicable to the debtor, then

1       only one motor vehicle is exempt under the provisions of this Paragraph. The debtor  
2       shall not have more than two exempt vehicles when applying the exemptions set  
3       forth in this Paragraph and Paragraph (8) of this Subsection.

4               (c) The equity value of the motor vehicle shall be based on the ~~NADA~~ retail  
5       value set forth in the JD Power Official Used Car Guide for the particular year,  
6       make, and model.

7               (8) ~~Seven thousand five hundred~~ Twenty thousand dollars in equity value for  
8       one motor vehicle per household which vehicle is substantially modified, equipped,  
9       or fitted for the purposes of adapting its use to the physical disability of the debtor  
10      or his family and is used by the debtor or his family for the transporting of such  
11      person with a disability for any use.

12                               \*       \*       \*

13              D.(1) Except as provided in Paragraph (2) of this Subsection and in R.S.  
14      11:292, the following shall be exempt from all liability for any debt except alimony  
15      and child support: all pensions, all health savings accounts in which the total value  
16      shall not exceed the annual deduction limits for family coverage as set by the  
17      Internal Revenue Service for the current calendar year, all tax-deferred arrangements,  
18      annuity contracts, and all proceeds of and payments under all tax-deferred  
19      arrangements and annuity contracts, as defined in Paragraph (3) of this Subsection.

20                               \*       \*       \*

21              (3)(a) The term "tax-deferred arrangement" includes all individual retirement  
22      accounts or individual retirement annuities of any variety or name, whether  
23      authorized now or in the future in the Internal Revenue Code of 1986, or the  
24      corresponding provisions of any future United States income tax law, including  
25      balances rolled over from any other tax-deferred arrangement as defined herein,  
26      money purchase pension plans, defined benefit plans, defined contribution plans,  
27      Keogh plans, simplified employee pension (SEP) plans, simple retirement account  
28      (SIMPLE) plans, Roth IRAs, or any other plan of any variety or name, whether  
29      authorized now or in the future in the Internal Revenue Code of 1986, or the

1 corresponding provisions of any future United States income tax law, under which  
 2 United States income tax on the tax-deferred arrangement is deferred. The term  
 3 "annuity contract" ~~shall have the same definition as defined~~ has the same meaning  
 4 as provided in R.S. 22:912(B).  
 5 (b) The term "health savings account" means accounts for medical expenses  
 6 authorized by 26 U.S.C. 220 et seq.

## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 135 Original

2026 Regular Session

Mandie Landry

**Abstract:** Provides an exemption from seizure for up to \$15,000 for one motor vehicle for any reason, up to \$20,000 for certain vehicles, and for health savings accounts.

Present law provides general exemptions from seizure under any writ, mandate, or other process for certain income and property.

Present law (R.S. 13:3881(A)(7)) exempts from seizure up to \$7,500 in equity value for one motor vehicle to be used by the debtor and his family household using the retail value set forth by the Nat'l. Automobile Dealers Assoc. (NADA).

Proposed law changes present law by increasing the equity in value for exemptions from up to \$7,500 to \$15,000 for one vehicle for any purpose using the retail value on JD Power.

Proposed law also permits the debtor to have a second vehicle exempted up to \$15,000 if the debtor is married or has a child in the household who is a licensed driver if the debtor does not have a modified vehicle applicable pursuant to present law (R.S. 13:3881(A)(8)).

Present law (R.S. 13:3881(A)(8)) exempts from seizure up to \$7,500 in equity value for one motor vehicle per household that is substantially modified, equipped, or fitted for the purposes of adapting its use to the physical disability of the debtor or his family and is used by the debtor or his family for the transporting of such person with a disability for any use.

Proposed law changes present law by increasing the equity in value for exemptions from up to \$7,500 to \$20,000. If the debtor qualifies for this exemption, the debtor is limited to this one vehicle for exemption.

Present law (R.S. 13:3881(D)(1)) exempts from all liability for any debt except alimony and child support all pensions, all tax-deferred arrangements, annuity contracts, and all proceeds of and payments under all tax-deferred arrangements and annuity contracts.

Proposed law retains present law and also exempts health savings accounts.

Present law (R.S. 13:3881(D)(3)) defines "tax deferred arrangement" and "annuity contract".

Proposed law adds the definition of "health savings account".

(Amends R.S. 13:3881(A)(intro. para.), (7), and (8) and (D)(1) and (3))