
DIGEST

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HB 135 Original

2026 Regular Session

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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))