

VIRGINIA ACTS OF ASSEMBLY — CHAPTER

An Act to amend and reenact § 8.01-512.4 of the Code of Virginia and to repeal § 34-28.3 of the Code of Virginia, relating to emergency relief payments; automatic exemption from creditor process; repeal.

[S 812]

Approved

Be it enacted by the General Assembly of Virginia:**1. That § 8.01-512.4 of the Code of Virginia is amended as follows:****§ 8.01-512.4. Notice of exemptions from garnishment and lien.**

No summons in garnishment shall be issued or served, nor shall any notice of lien be served on a financial institution pursuant to § 8.01-502.1, unless a notice of exemptions and claim for exemption form are attached. The notice shall contain the following statement:

NOTICE TO JUDGMENT DEBTOR**HOW TO CLAIM EXEMPTIONS FROM GARNISHMENT AND LIEN**

The attached Summons in Garnishment or Notice of Lien has been issued on request of a creditor who holds a judgment against you. The Summons may cause your property or wages to be held or taken to pay the judgment.

The law provides that certain property and wages cannot be taken in garnishment. Such property is said to be exempted. A summary of some of the major exemptions is set forth in the request for hearing form. There is no exemption solely because you are having difficulty paying your debts.

If you claim an exemption, you should (i) fill out the claim for exemption form and (ii) deliver or mail the form to the clerk's office of this court. You have a right to a hearing within seven business days from the date you file your claim with the court. If the creditor is asking that your wages be withheld, the method of computing the amount of wages that are exempt from garnishment by law is indicated on the Summons in Garnishment attached. You do not need to file a claim for exemption to receive this exemption, but if you believe the wrong amount is being withheld you may file a claim for exemption.

On the day of the hearing you should come to court ready to explain why your property is exempted, and you should bring any documents that may help you prove your case. If you do not come to court at the designated time and prove that your property is exempt, you may lose some of your rights.

It may be helpful to you to seek the advice of an attorney in this matter.

REQUEST FOR HEARING-GARNISHMENT/LIEN EXEMPTION CLAIM

I claim that the exemption(s) from garnishment or lien that are checked below apply in this case:

MAJOR EXEMPTIONS UNDER FEDERAL AND STATE LAW

___ 1. Social Security benefits and Supplemental Security Income (SSI)(42 U.S.C. § 407).

___ 2. Veterans' benefits (38 U.S.C. § 5301).

___ 3. Federal civil service retirement benefits (5 U.S.C. § 8346).

___ 4. Annuities to survivors of federal judges (28 U.S.C. § 376(n)).

___ 5. Longshore and Harbor Workers' Compensation Act (33 U.S.C. § 916).

___ 6. Black lung benefits.

Exemptions listed under 1 through 6 above may not be applicable in child support and alimony cases (42 U.S.C. § 659).

___ 7. Seaman's, master's or fisherman's wages, except for child support or spousal support and maintenance (46 U.S.C. § 11109).

___ 8. Unemployment compensation benefits (§ 60.2-600, Code of Virginia). This exemption may not be applicable in child support cases (§ 60.2-608, Code of Virginia).

___ 9. Portions or amounts of wages subject to garnishment (§ 34-29, Code of Virginia).

___ 10. Public assistance payments (§ 63.2-506, Code of Virginia).

___ 11. Homestead exemption of \$5,000, or \$10,000 if the debtor is 65 years of age or older, in cash, and, in addition, real or personal property used as the principal residence of the householder or the householder's dependents not exceeding \$25,000 in value (§ 34-4, Code of Virginia). This exemption may not be claimed in certain cases, such as payment of spousal or child support (§ 34-5, Code of Virginia).

___ 12. Property of disabled veterans — additional \$10,000 cash (§ 34-4.1, Code of Virginia).

___ 13. Workers' Compensation benefits (§ 65.2-531, Code of Virginia).

___ 14. Growing crops (§ 8.01-489, Code of Virginia).

57 ___ 15. Benefits from group life insurance policies (§ 38.2-3339, Code of Virginia).
58 ___ 16. Proceeds from industrial sick benefits insurance (§ 38.2-3549, Code of Virginia).
59 ___ 17. Assignments of certain salary and wages (§ 8.01-525.10, Code of Virginia).
60 ___ 18. Benefits for victims of crime (§ 19.2-368.12, Code of Virginia).
61 ___ 19. Preneed funeral trusts (§ 54.1-2823, Code of Virginia).
62 ___ 20. Certain retirement benefits (§ 34-34, Code of Virginia).
63 ___ 21. Child support payments (§ 20-108.1, Code of Virginia).
64 ___ 22. Support for dependent minor children (§ 34-4.2, Code of Virginia). To claim this exemption,
65 the debtor shall attach to the claim for exemption form an affidavit that complies with the requirements
66 of subsection B of § 34-4.2 and two items of proof showing that the debtor is entitled to this exemption.
67 ___ 23. ~~Emergency relief payments (§ 34-28.3, Code of Virginia).~~
68 ___ 24. Other (describe exemption): \$_____
69 I request a court hearing to decide the validity of my claim. Notice of the hearing should be given
70 me at:
71 _____
72 (address) (telephone no.)
73 The statements made in this request are true to the best of my knowledge and belief.
74 _____
75 (date) (signature of judgment debtor)
76 **2. That § 34-28.3 of the Code of Virginia is repealed.**