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NACBA Continues Push for Michigan Exemption Reform as SB 1137 and SB 1138 Pass Senate

Senate passage brings renewed action on property protections NACBA has worked to advance since 2023; House consideration is the next legislative step

LANSING, MI — September 10, 2026 — The National Association of Consumer Bankruptcy Attorneys (NACBA) reaffirmed its commitment to Michigan families following Senate's passage of Senate Bills 1137 and 1138, legislation that would update Michigan's property exemptions. With the Senate having passed its version, NACBA's efforts now focus on encouraging the House to pass its companion legislation.

The legislation would revise property exemptions and related garnishment procedures. NACBA's advocacy centers on protecting the essential property families need to maintain stability and pursue financial recovery.

Since 2023, NACBA has worked alongside Michigan advocates, lawmakers, and consumer protection partners to advance exemption reform. Earlier legislation, House Bills 4900 and 4901, passed during the 2023–2024 legislative session but faced prolonged litigation over presentation to Governor Gretchen Whitmer before being vetoed. NACBA remained involved throughout that process, including joining the National Consumer Bankruptcy Rights Center in filing an amicus brief in the Michigan Supreme Court concerning the presentation dispute.

NACBA is carrying its commitment forward through continued work with lawmakers and partners to advance e NACBA remains committed to securing exemption reform for Michigan families and is working with lawmakers and partners to advance toward passage in the House.

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About NACBA

The National Association of Consumer Bankruptcy Attorneys is the only national organization dedicated to serving the needs of consumer bankruptcy attorneys and protecting the rights of consumer debtors in bankruptcy. NACBA advocates for fair and effective bankruptcy laws that give individuals and families a meaningful opportunity for financial recovery.