

SB 88 #7

Homestead Exemption Limits for  
Federal Exemptions, State Law Exemptions in all 50 states,  
and for Washington, D.C.  
As of January 12, 2025

This list begins with the largest state homestead exemption limit, and ends with the state having the smallest homestead exemption limit.

1. Federal Homestead Exemption
  - a. \$27,900.
  - b. 11 U.S.C. § 522(d)(1).
2. Florida
  - a. Unlimited for homestead. With some residence and ownership requirements.
  - b. Fla.Stat.Ann. § 222.01-02
3. Iowa
  - a. Unlimited for homestead exemption.
  - b. Iowa Code §§ 561.2, 561.16 and 499A.18.
4. Kansas
  - a. Basically unlimited although there could be some limitations depending on length of ownership and residency.
  - b. Kan.Stat.Ann. § 60-2301.
5. Texas
  - a. Unlimited, with some limits & requirements on size, joint ownership and residency.
  - b. Tex.Prop.Code §§ 41.001-41.0241.
6. Oklahoma
  - a. Unlimited exemption. There could be some restrictions if the home is also used for business.
  - b. 31 O.S. § 1.
7. Washington, DC
  - a. Washington, DC is treated as a "state" for purposes of determining the homestead exemption.
  - b. For "state" purposes, the homestead exemption is unlimited.
8. Nevada
  - a. \$605,000.
  - b. Nev.Rev.Stat. §§ 21.090(1)(l), 115.010, and 115.050.
9. California
  - a. \$600,000
  - b. § 704

10. Rhode Island
  - a. \$500,000
  - b. R.I.Gen.Laws § 9-26-4.
11. Minnesota
  - a. \$450,000. Higher in some situations.
  - b. Minn.Stat. §§ 510.01, 510.02, 550.37(12).
12. Montana
  - a. \$378,560. Can be doubled for two spouses.
  - b. Mont.Code.Ann. §§ 70-32-104, 25-13-615.
13. Arizona
  - a. \$250,000
  - b. Spouses generally are able to double it.
  - c. Ariz. Rev. Stat. §§ 3301191, 33-1103(A).
14. Colorado
  - a. \$250,000
  - b. Increases to \$350,000 if the homeowner, spouse or dependent is disabled or if age 60 or older.
  - c. Colorado Revised Statutes § 38-41-201 through § 38-41-209.
15. Washington
  - a. Ranges from \$207,100 to \$914,300 depending on the county.
    - i. Treats spouses differently.
  - b. Wash.Rev.Docde Ann. § 6.13.030
16. Idaho
  - a. \$175,000
  - b. Idaho Code § 55-1003
17. Ohio
  - a. \$161,375. Can be doubled for spouses.
  - b. Ohio Rev.Code § 2329.66
18. Delaware
  - a. \$125,000
  - b. Del.Code Ann. Tit.10, § 4914
19. Massachusetts
  - a. \$125,000 but could be as high as \$500,000.
  - b. Mass.Ann.Laws ch. 188 §§ 1-14.
20. Vermont
  - a. \$125,000
  - b. Vt.Stat.Ann.tit. § 27-101.
21. New Hampshire
  - a. \$120,000. Can be doubled for two spouses.
  - b. N.H.Rev.Stat.Ann. § 480:1

- 22. North Dakota
  - a. \$100,000
  - b. N.D. Cent. Code §§ 28-22-02(7), 47-18-01.
- 23. Wyoming
  - a. \$100,000
  - b. Wyo. Stat. Ann. §§ 1-20-101 et. seq.
- 24. New York
  - a. \$89,975 to \$179,950 depending on which county in the state. Can be doubled if spouses co-own the property.
  - b. NYCPLO §§ 5206(a), (d) and e.
- 25. Connecticut
  - a. \$75,000. Both spouses and filing jointly. But there could be additional requirements.
  - b. Conn. Gen. Stat. § 52-352b(t).
- 26. Maine
  - a. \$80,000 but increases to \$160,000 under certain circumstances.
    - i. Debtor with minor dependants.
    - ii. Or with people age 60 and over, or with disabilities.
  - b. Me. Rev. Stat. Ann. tit. 14 § 4422(1)
- 27. Mississippi
  - a. \$75,000. Can be doubled for two spouses under certain circumstances.
  - b. Miss. Code Ann. § 85-3-21
- 28. Wisconsin
  - a. \$75,000. Can be doubled for spouses.
  - b. Wis. Stat. Ann. § 815.20
- 29. South Carolina
  - a. \$67,100. Can be doubled for spouses.
  - b. S.C. Code Ann. §§ 15-41-30(A)(1)(a) and (b)
- 30. New Mexico
  - a. \$60,000. Can be doubled for spouses.
  - b. N.M. Stat. Ann. § 42-10-9
- 31. **South Dakota homestead exemption.**
  - a. \$60,000.
    - i. Unlike other states, South Dakota's homestead exemption is the same for a single person as it is for a married couple.
  - b. Increases to \$170,000 at age 70.
- 32. Nebraska
  - a. \$60,000
  - b. Nebraska Rev. Stat. §§ 40-101. 40-118.
- 33. Michigan

- a. \$46,125. Increases to \$69,200 if over age 65 or if disabled.
  - b. Mich.Comp. Laws §§ 600.5451(1)(m).
- 34.Utah
- a. \$45,100
  - b. Utah Code Ann §§ 78B-5-503 and 78B-5-504.
- 35.Oregon
- a. \$40,000. Increased to \$50,000 if spouses are co-owners of the property.
  - b. Or.Rev.Stat. 18.385; 13.395; 18.402 and 18.428.
- 36.Louisiana
- a. \$35,000
  - b. La. Rev. Stat. Ann. § 20:1
- 37.North Carolina
- a. As of 2021, it is \$35,000. It increases to \$60,000 at age 65. Additional requirements are in place as well.
  - b. N.C.Gen.Stat. § 1C-1601(a)(1).
- 38.West Virginia
- a. \$35,000. Can be doubled for spouses, with certain requirements.
  - b. W.Va. Code § 38-10-4(a).
- 39.Hawaii
- a. \$30,000. \$20,000 under some circumstances.
  - b. Haw.Rev.Stat. §§ 651-92(a)(1), (2): and 651-96.
- 40.Arkansas
- a. \$27, 900
  - b. Spouses are able to double it if they co-own the property.
  - c. Ark.Const.Art. 9 §§ 3,4,5,6 and Ark.Code.Ann. §§ 16-66-210, 212, 218
- 41.New Jersey
- a. Doesn't have a state homestead exemption statute.
  - b. Residents use the federal homestead of \$27,900 in a bankruptcy case.
- 42.Pennsylvania
- a. Doesn't have a state homestead exemption statute.
  - b. Residents use the federal homestead exemption statute with a limit of \$27,900.
- 43.Alaska
- a. State law is \$25,150 but can chose either state or federal exemptions.
  - b.
- 44.Maryland
- a. \$25,250.
  - b. S.C. Code Ann. §§ 15-41-30(A)(1)(a) and (b).
- 45.Virginia

- a. \$25,000. With the possibility of increasing it by \$5,000 to \$10,000 under other exemption statutes.
  - b.
46. Indiana
- a. \$22,700. Can be doubled for married filers
  - b. Ind. Code §§ 34-55-10-2(c)(1),(5).
47. Georgia
- a. \$21,500. Increases to \$43,000 if married and both spouses file bankruptcy together.
  - b.
48. Alabama
- a. \$16,450.
  - b. Spouses can double it.
  - c. Ala. Code §§ 6-10-2.3.4.12
49. Illinois
- a. \$15,000. Can be doubled for married couples.
  - b. 735 Ill. Comp. Stat. 5/12-901 and 5/12-902
50. Missouri
- a. \$15,000. Spouses can double it.
  - b. Mo.Rev.Stat. § 513.475
51. Kentucky.
- a. \$5,000.
  - b. Unclear on whether it can be doubled for spouses.
  - c. Kentucky statutes 427.060 and 427.090
52. Tennessee
- a. \$5,000
    - i. However, there are increases if co-owned by a spouse, if filers have minor dependent children in the household, if one spouse is age 62 and the other is younger, or if both spouses are age 62 or older. Maximum exemption possible is \$25,000.00
  - b. Tenn.Code. Ann. § 26-2-301