

**Homestead Exemption Chart**  
**To obtain forms and instructions for your specific state,**  
**contact your local County Tax Assessor's Office**

| <b>Jurisdiction</b>         | <b>Homestead Exemption Limits (principal residence only unless noted)</b>  | <b>State Statute</b>  |
|-----------------------------|--|---|
| <b>Alabama</b>              | Up to \$5,000 in value for single, \$10,000 for married couple, or up to 160 acres in area   | Code of Alabama, § 6-10-2   |
| <b>Alaska</b>               | Up to \$64,800, no area limitation. Available to homeowner or to home of dependents.   | Alaska Exemptions Act, Sec. 09.38.010                                 |
| <b>Arizona</b>              | Up to \$150,000, no area limitation  | Arizona Revised Statutes, § 33-1101                                   |
| <b>Arkansas</b>             | Up to \$2,500 in value and ¼-1 acre for city homesteads, 80-160 acres for rural homesteads   | Arkansas Code, §§ 16- 66-210 and 218; Arkansas Constitution Article 9 |
| <b>California</b>           | \$75,000, \$100,000 for families with dependents at home, \$175,000 for people 65+, mentally or physically disabled, or 55+ with an annual income of \$15,000 (\$20,000 for married) | California Code Annotated, §704.730                                   |
| <b>Colorado</b>             | \$60,000 in value or \$90,000 for a disabled owner, an elderly or disabled spouse of an owner, or an elderly or disabled dependent of an owner. There is no area limitation.         | Colorado Revised Statutes Annotated, §38-41-201                       |
| <b>Connecticut</b>          | \$75,000 in value, less any statutory or consensual liens. If the creditor is a hospital, the allowance is increased to \$125,000  | Connecticut General Statutes Annotated, § 52-352b                     |
| <b>Delaware</b>             | None provided. However, in a bankruptcy proceeding up to \$50,000 of home equity may be protected  | Delaware Code Annotated, §4901- 3                                     |
| <b>District of Columbia</b> | Exemption equal to owner's aggregate interest in real property. (No monetary or area limitations)  | District of Columbia Code § 15- 501(a)(14)                            |

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|---------------------|---|---|
| <b>Florida</b>      | Exemption equal to value of property as assessed for tax purposes (No monetary limitations) – area limited to 160 acres in rural areas, ½ acre within municipalities  | Section 4, Article X of the State Constitution<br><br>Florida Statutes, Title XV, Chapter 222 |
| <b>Georgia</b>      | \$5,000 per person. When declaring bankruptcy, \$10,000 or \$20,000 for couples.  | Code of Georgia, Annotated, § 44-13-1 and 44-13-100   |
| <b>Hawaii</b>       | \$20,000, however for persons 65+ the exemption rises to \$30,000   | Hawaii Revised Statutes, Title 36, Chapter 651, Sections 91 and 92                            |
| <b>Idaho</b>        | Up to \$100,000 in value, no area limitation  | Idaho Code Title 55, Chapter 10, Section 1003   |
| <b>Illinois</b>     | \$15,000, or \$30,000 for a couple. Illinois residents are not permitted to use Federal bankruptcy laws.  | Illinois Compiled Statutes, Annotated, § 734 5/ 12- 901                                       |
| <b>Indiana</b>      | \$15,000 or \$30,000 for a couple. Indiana residents are not permitted to use Federal bankruptcy laws   | Indiana Code, § 34- 55- 10-2  |
| <b>Iowa</b>         | Unlimited. Area limitations of ½ acre in a city or 40 acres outside of a city. If part of the property contains a building being used to operate a business, an additional exemption of \$300,000 is allowed for that portion of the property | Iowa Code Annotated, §§ 561.2 and 561.16  |
| <b>Kansas</b>       | Unlimited. Area limitations of 1 acre in a city or 160 acres outside of a city  | Kansas Constitution, Article 15 § 9 and Kansas Statutes, Annotated, § 60-2301                 |
| <b>Kentucky</b>     | 5,000 in value, no area limitation  | Kentucky Revised Statutes, § 427.060  |
| <b>Louisiana</b>    | \$35,000, but will be extended to cover entire property in cases of catastrophic or terminal illness or injury. Area limitations of 5 acres in urban areas or 200 acres in rural areas  | Louisiana Statutes Annotated, § 20:1  |

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| <b>Maine</b>         | \$47,500, rising to \$95,000 for a debtor with minor dependents or who is 60+ years of age.   | Maine Revised Statutes, Annotated, Title 14, Part 5, Chapter 507, Subchapter 2, Article 7, §4422 |
| <b>Maryland</b>      | \$6,000 from creditors, but only \$5,000 in the case of bankruptcy. Debtors are not permitted to use exemption amounts under federal Bankruptcy Code. | Annotated Code of Maryland, § 11-504   |
| <b>Massachusetts</b> | \$500,000, no area limitation   | Annotated Laws of Massachusetts, Part II, Title 1, Chapter 188, Section 1                        |
| <b>Michigan</b>      | Up to \$3,500 in value, area limited to 1 acre within a city or 40 acres if not within a city   | Michigan Compiled Laws, Chapter 600, Section § 600.6023  |
| <b>Minnesota</b>     | Generally up to \$300,000 in value, but up to \$750,000 if used primarily for agricultural purposes. Area limitation of up to 160 acres               | Minnesota Statutes, Annotated, §510.02   |
| <b>Mississippi</b>   | \$75,000 in value. Area limitation of up to 160 acres   | Annotated Mississippi Code, § 85- 3-21   |
| <b>Missouri</b>      | \$15,000 in value no area limitation. Debtors are not permitted to use exemption amounts under federal Bankruptcy Code.                               | Annotated Missouri Statutes, § 513.475 and 513.427   |
| <b>Montana</b>       | \$250,000 in value, no area limitation  | Montana Code, Annotated, §§ 70- 32-101, 70- 32- 104 and 70- 32- 201                              |
| <b>Nebraska</b>      | \$60,000 in value, area limited to 2 lots within a city or 160 acres if not within a city   | Revised Statutes of Nebraska, Chapter 40, §101   |
| <b>Nevada</b>        | \$550,000, no area limitation   | Nevada Revised Statutes, Title 10, Chapter 115 §010  |
| <b>New Hampshire</b> | \$100,000 per owner, no area limitation   | New Hampshire Revised Statutes, Annotated, Title XLIX, Chapter 480 § 480:1                       |
| <b>New Jersey</b>    | None. Homeowners can opt to protect up to \$20,000 under Federal bankruptcy legislation   | New Jersey Statutes, Annotated, § 2A: 17- 1 and 2A: 17-17  |
| <b>New Mexico</b>    | \$30,000 for a single; \$60,000 for couples, no area limitation   | New Mexico Statutes, Annotated, Chapter 42, Article 10, § 9                                      |

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| <b>New York</b>       | \$50,000, includes land, shares in co-operative apartment corporation, condos and mobile homes  | Consolidated Laws of New York, Annotated, Civil Practice Law and Rules, § 5206                     |
| <b>North Carolina</b> | \$35,000 (\$60,000 for people aged 65+) in value, no area limitation. Debtors are not permitted to use exemption amounts under federal Bankruptcy Code.   | General Statutes of North Carolina, Annotated, §1C-1601 and North Carolina Constitution, Article X |
| <b>North Dakota</b>   | \$100,000 in value, no area limitation  | North Dakota Century Code, Annotated, Title 47, Chapter 18, Section § 18                           |
| <b>Ohio</b>           | \$20,200 per owner, but will be extended to cover entire property where judgment is for health care services or supplies owed to debtor or dependent of debtor  | Ohio Revised Code, Title 23, Chapter 2329 § 66   |
| <b>Oklahoma</b>       | Unlimited in value, area limited to 1 acre if within a city or 160 acres if it is not within a city. However, where using more than 25% of property for business purpose, the value drops to \$5,000.   | Oklahoma Statutes, Annotated, Title 31, § 31-1 and 31-2  |
| <b>Oregon</b>         | \$40,000 or \$50,000 for couples. Area limited to one city block if within a city or 160 acres if not within a city   | Oregon Revised Statutes, § 18.395 through 18.422   |
| <b>Pennsylvania</b>   | None, but in the case of bankruptcy, debtors are permitted to use federal Bankruptcy Code provisions, which range from \$20,200 to \$125,000, depending on length of time in residence.   |  |
| <b>Rhode Island</b>   | \$300,000 in value, no area limitation  | General Laws of Rhode Island, Title 9, Chapter 26 §4.1   |
| <b>South Carolina</b> | Up to \$50,000 (\$100,000 for couples), adjusted in even-numbered years to reflect the change in the Southeastern Consumer Price Index, All Urban Consumers, as published by the Department of Labor, Bureau of Labor Statistics. Debtors are not permitted to use exemption amounts under federal Bankruptcy Code. | Code of Laws of South Carolina, Title 15, Chapter 41, § 30   |
| <b>South Dakota</b>   | Unlimited in value, area limits of 1 acre in city limits, 160 acres outside city limits   | South Dakota Codified Laws, §§ 43-31-1 and 43-31-4   |

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| <b>Tennessee</b>     | \$5,000 for singles, \$7,500 if claimed by two persons as a homestead – no area limitation  | Tennessee Code, Annotated, § 26-2-301  |
| <b>Texas</b>         | Unlimited in value. Area limits of 10 acres in urban areas, 100 rural acres for singles, or 200 rural acres for a family  | Texas Property Code, Annotated, §§ 41.001 and 41.002 and Texas Constitution, Article 16 § 51 |
| <b>Utah</b>          | \$20,000 for singles, \$40,000 for couples. No area limitation  | Utah Code Title 78B-5-503  |
| <b>Vermont</b>       | \$125,000 in value per person, no area limitation   | Vermont Statutes Annotated, Title 27, Chapter 3 § 101  |
| <b>Virginia</b>      | \$5,000, (\$10,000 for owners 65+, up to \$20,000 for disabled military veterans). May be increased by \$500 for each dependant residing on property – no area limitation   | Code of Virginia, Title 34, Chapter 2, § 4   |
| <b>Washington</b>    | \$125,000 in value, no area limit   | Revised Code of Washington, Annotated, Title 6, Chapter 13, § 030                            |
| <b>West Virginia</b> | \$5,000 in value, but an additional \$7,500 may be available in cases of "catastrophic illness or injury," no area limitation.<br><br>In bankruptcy, debtors may file under federal Bankruptcy Code, but are limited to a blanket \$25,000 exemption over all real and personal property. | West Virginia Code, Annotated, §§ 38-9-1 and 38-10-4   |
| <b>Wisconsin</b>     | \$75,000 or \$150,000 for spouses, no area limitation   | Wisconsin Statutes, Annotated, § 815.20  |
| <b>Wyoming</b>       | Up to \$10,000 (\$20,000 for couples) in value; limited to just \$6,000 for mobile/moveable homes   | Wyoming Statutes Title 1, Chapter 20 § 101   |