

**State Homestead Exemptions Applicable in Bankruptcy
as of December 1, 2014
(listed by amount)**

State	Statute	Homestead Exemption Amount	Double Limit in Joint Cases	Opt-out of Federal Exemptions
Florida	Fla. Const. Art. X § 4; Fla. Stat. Ann. § 222.01	Unlimited*	n/a	✓
Iowa	§§ 561.1, 561.2	Unlimited*	n/a	✓
Kansas	§ 60-2301	Unlimited*	n/a	✓
South Dakota	§§ 43-31-2, 43-31-4	Unlimited*	n/a	✓
Texas	Prop. §§ 41.001, 41.002	Unlimited*	n/a	
Oklahoma	tit. 31, § 2	Unlimited*	n/a	✓
Nevada	§ 115.010	\$550,000	no ⁴	✓
Rhode Island	§ 9-26-4.1	\$500,000	no	
Minnesota	§ 510.02	\$390,000* †	no	
Montana	§ 70-32-104	\$250,000	no	✓
Arizona	§ 33-1101	\$150,000	no	✓
Delaware	tit. 10 §§ 4901, 4914	\$125,000††	✓	✓
Massachusetts	ch. 188, § 1	\$125,000‡	no	
Ohio	§ 2329.66	\$125,000	✓	✓
Vermont	tit. 27, § 101	\$125,000	no ⁵	
Washington	§ 6.13.030	\$125,000	no	
New Hampshire	§ 480:1	\$100,000	✓	
North Dakota	§ 47-18-01	\$100,000	✓	✓
Idaho	§ 55-1003	\$100,000	uncertain	✓
New York	Civ. Prac. § 5206	\$75,000–\$150,000 (depending on county)	✓	✓
California	Civ. Pro. Code § 704.730	\$75,000‡	no	✓
Connecticut	§ 52-352b	\$75,000	✓	
Mississippi	§ 85-3-21	\$75,000*	no ²	✓
Wisconsin	§ 815.20	\$75,000	✓	
Nebraska	§ 40-101	\$60,000*	no ³	✓
New Mexico	§ 42-10-9	\$60,000	✓	
Colorado	§ 38-41-201	\$60,000‡	no	✓
Alaska	§ 09.38.010	\$54,000	no	✓

**State Homestead Exemptions Applicable in Bankruptcy
as of December 1, 2014
(listed by amount)**

State	Statute	Homestead Exemption Amount	Double Limit in Joint Cases	Opt-out of Federal Exemptions
South Carolina	§ 15-41-30	\$50,000	✓	✓
Maine	tit. 14, § 4422	\$47,500‡ **	✓	✓
Oregon	§ 18.395	\$40,000	\$50,000 in joint cases	✓
Louisiana	§ 20:1	\$35,000* ‡	uncertain	✓
North Carolina	§ 1C-1601	\$35,000‡	✓	✓
Utah	§ 78B-5-503	\$30,000	✓	✓
West Virginia	§§ 38-9-1, 38-10-4	\$25,000††	✓	✓
Maryland	Cts. and Jud. Proc. § 11-504	\$22,975†† (amount in 11 U.S.C. § 522(d)(1))	no	✓
Georgia	§§ 44-13-1, 44-13-100	\$21,500	✓	✓
Hawaii	§ 651-92	\$20,000‡ **	no	
Wyoming	§§ 1-20-101, 1-20-102	\$20,000	✓	✓
Illinois	735 5/12-901	\$15,000	✓	✓
Indiana	§ 34-55-10-2	\$15,000	✓	✓
Missouri	§ 513.475	\$15,000	no	✓
Alabama	§ 6-10-2	\$5,000*	✓	✓
Tennessee	§ 26-2-301	\$5,000‡ **	\$7,500 in joint cases	✓
Virginia	§ 34-4	\$5,000‡ **	✓	✓
Kentucky	§ 427.060	\$5,000	✓	
Michigan	§§ 600.6023, 600.5451	\$30,000* ‡ ††	no ¹	✓
Arkansas	§ 16-66-210	\$2,500* **	no	
Pennsylvania	tit. 42 § 8123	None (\$300 for any property)	uncertain	
New Jersey	2A:17-17	None	n/a	

* Subject to limits by area

† Different amounts for agricultural property

‡ Higher amounts for elderly infirm or disabled

** Higher amounts for owners with minor dependants

†† Different amounts apply outside of bankruptcy

¹ *In re Lindstrom*, 331 B.R. 267 (Bankr. E.D. Mich. 2005)

² *In re Pace*, 2014 WL 5100103 (Bankr. N.D. Miss. 2014)

³ *Horace Mann Cos. v. Pinaire*, 538 N.W.2d 168 (Neb. 1995)

⁴ *In re Lenox*, 58 B.R. 104 (Bankr. N.D. Nev. 1986)

⁵ *In re D'Avignon*, 34 B.R. 790 (Bankr. D. Vt. 1981)

**State Homestead Exemptions Applicable in Bankruptcy
as of December 1, 2014
(listed alphabetically)**

State	Statute	Homestead Exemption Amount	Double Limit in Joint Cases	Opt-out of Federal Exemptions
Alabama	§ 6-10-2	\$5,000*	✓	✓
Alaska	§ 09.38.010	\$54,000	no	✓
Arizona	§ 33-1101	\$150,000	no	✓
Arkansas	§ 16-66-210	\$2,500* **	no	
California	Civ. Pro. Code § 704.730	\$75,000‡	no	✓
Colorado	§ 38-41-201	\$60,000‡	no	✓
Connecticut	§ 52-352b	\$75,000	✓	
Delaware	tit. 10 §§ 4901, 4914	\$125,000††	✓	✓
Florida	Fla. Const. Art. X § 4; Fla. Stat. Ann. § 222.01	Unlimited*	n/a	✓
Georgia	§§ 44-13-1, 44-13-100	\$21,500	✓	✓
Hawaii	§ 651-92	\$20,000‡ **	no	
Idaho	§ 55-1003	\$100,000	uncertain	✓
Illinois	735 5/12-901	\$15,000	✓	✓
Indiana	§ 34-55-10-2	\$15,000	✓	✓
Iowa	§§ 561.1, 561.2	Unlimited*	n/a	✓
Kansas	§ 60-2301	Unlimited*	n/a	✓
Kentucky	§ 427.060	\$5,000	✓	
Louisiana	§ 20:1	\$35,000* ‡	uncertain	✓
Maine	tit. 14, § 4422	\$47,500‡ **	✓	✓
Maryland	Cts. and Jud. Proc. § 11-504	\$22,975†† (amount in 11 U.S.C. § 522(d)(1))	no	✓
Massachusetts	ch. 188, § 1	\$125,000‡	no	
Michigan	§§ 600.6023, 600.5451	\$30,000* ‡ ††	no ¹	✓
Minnesota	§ 510.02	\$390,000* †	no	
Mississippi	§ 85-3-21	\$75,000*	no ²	✓
Missouri	§ 513.475	\$15,000	no	✓
Montana	§ 70-32-104	\$250,000	no	✓
Nebraska	§ 40-101	\$60,000*	no ³	✓
Nevada	§ 115.010	\$550,000	no ⁴	✓

**State Homestead Exemptions Applicable in Bankruptcy
as of December 1, 2014
(listed alphabetically)**

State	Statute	Homestead Exemption Amount	Double Limit in Joint Cases	Opt-out of Federal Exemptions
New Hampshire	§ 480:1	\$100,000	✓	
New Jersey	2A:17-17	None	n/a	
New Mexico	§ 42-10-9	\$60,000	✓	
New York	Civ. Prac. § 5206	\$75,000–\$150,000 (depending on county)	✓	✓
North Carolina	§ 1C-1601	\$35,000‡	✓	✓
North Dakota	§ 47-18-01	\$100,000	✓	✓
Ohio	§ 2329.66	\$125,000	✓	✓
Oklahoma	tit. 31, § 2	Unlimited*	n/a	✓
Oregon	§ 18.395	\$40,000	\$50,000 in joint cases	✓
Pennsylvania	tit. 42 § 8123	None (\$300 for any property)	uncertain	
Rhode Island	§ 9-26-4.1	\$500,000	no	
South Carolina	§ 15-41-30	\$50,000	✓	✓
South Dakota	§§ 43-31-2, 43-31-4	Unlimited*	n/a	✓
Tennessee	§ 26-2-301	\$5,000‡ **	\$7,500 in joint cases	✓
Texas	Prop. §§ 41.001, 41.002	Unlimited*	n/a	
Utah	§ 78B-5-503	\$30,000	✓	✓
Vermont	tit. 27, § 101	\$125,000	no ⁵	
Virginia	§ 34-4	\$5,000‡ **	✓	✓
Washington	§ 6.13.030	\$125,000	✓	
West Virginia	§§ 38-9-1, 38-10-4	\$25,000††	✓	✓
Wisconsin	§ 815.20	\$75,000	✓	
Wyoming	§§ 1-20-101, 1-20-102	\$20,000	✓	✓

* Subject to limits by area

† Different amounts for agricultural property

‡ Higher amounts for elderly infirm or disabled

** Higher amounts for owners with minor dependants

†† Different amounts apply outside of bankruptcy

¹ *In re Lindstrom*, 331 B.R. 267 (Bankr. E.D. Mich. 2005)

² *In re Pace*, 2014 WL 5100103 (Bankr. N.D. Miss. 2014)

³ *Horace Mann Cos. v. Pinaire*, 538 N.W.2d 168 (Neb. 1995)

⁴ *In re Lenox*, 58 B.R. 104 (Bankr. N.D. Nev. 1986)

⁵ *In re D'Avignon*, 34 B.R. 790 (Bankr. D. Vt. 1981)