Alper Law

Homestead Exemptions by State

2026 State-by-State Chart

Homestead exemptions range from unlimited in seven states to none in New Jersey and Pennsylvania. Every other state caps the protected equity at a dollar figure, though Delaware's and Maryland's figures reach only a bankruptcy filer. The exemption is a state-law shield for the equity in a primary residence. It stops collection by unsecured judgment creditors, not foreclosure by the mortgage lender.

Many of the figures are new. Illinois and New Hampshire raised their exemptions on January 1, 2026. New or indexed figures took effect in Georgia, Minnesota, Oregon, and South Carolina on July 1, 2026; more increases are scheduled for 2027. The chart pairs each amount with its conditions, because a filing requirement or a bankruptcy-only limit changes what the figure is worth.

State-by-State Homestead Exemption Chart

The states set their homestead exemptions in three different places: state constitutions, ordinary statutes, and, in several states, agency publications that carry the current indexed figure. Each amount appears beside its acreage and property limits and the authority that sets it. Where an exemption exists only in bankruptcy, the limits column says so.

State	Exemption Amount	Acreage / Property Limits	Authority
Alabama	**$18,800**	Up to 160 acres; $56,400 if 62 or older or disabled (effective June 1, 2026); each joint owner claims separately; $20,475 from April 1, 2027	Ala. Code §§ 6-10-2, 6-10-12
Alaska	**$72,900**	Primary residence; no acreage limit; one aggregate cap per residence (no doubling)	Alaska Stat. § 09.38.010; 8 AAC 95.030
Arizona	**$400,000**	Primary residence; statutory base, adjusted upward each January 1 since 2024 for CPI (Arizona publishes no adjusted table); one exemption per married couple	Ariz. Rev. Stat. § 33-1101
Arkansas	**Unlimited**	¼–1 acre urban / 80–160 acres rural; available only to a resident who is married or head of a family	Ark. Const. art. 9, §§ 3–5
California	**$300,000–$600,000**	Primary residence; county median sale price capped at $600,000, floor $300,000; both adjusted annually for CPI since 2022, but no California agency publishes the adjusted figures	Cal. Civ. Proc. Code § 704.730
Colorado	**$250,000**	Primary residence, any acreage ($350,000 if an owner, an owner's spouse, or an owner's dependent is 60 or older or disabled)	Colo. Rev. Stat. § 38-41-201
Connecticut	**$250,000**	Owner-occupied primary residence; equity net of liens; $75,000 for a judgment arising from sexual abuse or assault or other wilful, wanton, or reckless misconduct	Conn. Gen. Stat. § 52-352b(21)
Delaware	**$200,000**	Bankruptcy or state insolvency proceedings only; no doubling in a joint case	Del. Code tit. 10, § 4914(c)
District of Columbia	**Unlimited**	Residence, including a co-op interest; no acreage limit; head of family or householder	D.C. Code § 15-501(a)(14)
Florida	**Unlimited**	½ acre in municipality / 160 acres outside municipality	Fla. Const. art. X, § 4
Georgia	**$21,500**	$50,000 in bankruptcy ($100,000 when a married debtor holds sole title to the couple's home); effective July 1, 2026	Ga. Code § 44-13-1; § 44-13-100 in bankruptcy

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State	Exemption Amount	Acreage / Property Limits	Authority
Hawaii	**$20,000–$30,000**	$30,000 for a head of family or an owner 65 or older; equity net of prior liens; one exemption per parcel	Haw. Rev. Stat. § 651-92
Idaho	**$175,000**	No acreage limit; automatic on occupancy	Idaho Code § 55-1003
Illinois	**$50,000**	$100,000 for joint owners; effective January 1, 2026	735 ILCS 5/12-901
Indiana	**$22,750**	$45,500 for spouses holding as tenants by the entirety; set by state rule, next adjustment by March 1, 2028	Ind. Code § 34-55-10-2; 750 Ind. Admin. Code 1-1-1
Iowa	**Unlimited**	½ acre in city / 40 acres rural	Iowa Code §§ 561.2, 561.16
Kansas	**Unlimited**	1 acre urban / 160 acres rural	Kan. Const. art. 15, § 9; Kan. Stat. § 60-2301
Kentucky	**$5,000**	No exemption at all if the debt predates the purchase of the property	Ky. Rev. Stat. § 427.060
Louisiana	**$35,000**	5 acres in city / 200 acres elsewhere	La. Rev. Stat. § 20:1
Maine	**$80,000**	$160,000 with minor dependents at home, or if the owner is 60 or older or disabled; CPI-adjusted, next adjustment April 1, 2027	Me. Rev. Stat. tit. 14, § 4422(1)
Maryland	**$31,575**	Bankruptcy only; no protection from judgment creditors outside bankruptcy; matches the federal exemption through March 31, 2028; may not be claimed by both spouses	Md. Code, Cts. & Jud. Proc. § 11-504(f)
Massachusetts	**$125,000–$1,000,000**	Must file declaration for $1,000,000 protection	Mass. Gen. Laws ch. 188, §§ 1–5
Michigan	**$3,500**	40 acres outside a recorded plat / 1 lot within one; $51,150 in bankruptcy only ($76,725 if 65 or older or disabled)	Mich. Comp. Laws § 600.6023(1)(g)
Minnesota	**$540,000**	$1,350,000 for agricultural property; 160 acres; effective July 1, 2026	Minn. Stat. § 510.02
Mississippi	**$75,000**	160 acres	Miss. Code § 85-3-21
Missouri	**$15,000**	No acreage limit; not doubled for co-owners; rises to $40,000 January 1, 2027	Mo. Rev. Stat. § 513.475
Montana	**~$425,829**	Increases 4% each January 1 by statute ($350,000 base set for 2021); must record declaration	Mont. Code § 70-32-104(3)
Nebraska	**$120,000**	2 lots in city / 160 acres rural	Neb. Rev. Stat. § 40-101
Nevada	**$605,000**	Primary residence; must record homestead declaration	Nev. Rev. Stat. § 115.010
New Hampshire	**$400,000**	$550,000 for joint owners; effective January 1, 2026	N.H. Rev. Stat. § 480:1
New Jersey	**None**	No homestead exemption	No homestead exemption statute
New Mexico	**$150,000**	Primary residence; no acreage limit; $300,000 only if a spouse died within the prior two years	N.M. Stat. § 42-10-9(B)
New York	**$102,400–$204,825**	Varies by county in three tiers; effective April 1, 2024, next adjustment April 1, 2027	N.Y. C.P.L.R. § 5206
North Carolina	**$35,000**	Per debtor, so $70,000 where both spouses are debtors; $60,000 for an unmarried debtor 65 or older who outlived a co-owner; the same amount must also cover a burial plot	N.C. Gen. Stat. § 1C-1601(a)(1)
North Dakota	**$150,000**	Primary residence; no acreage limit (contiguous tracts only); exempt from the judgment lien itself	N.D. Cent. Code § 47-18-01

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State	Exemption Amount	Acreage / Property Limits	Authority
Ohio	**$182,625**	Primary residence; adjusted every three years (effective April 1, 2025; next adjustment April 1, 2028)	Ohio Rev. Code § 2329.66(A)(1)
Oklahoma	**Unlimited**	1 acre urban / 160 acres rural; capped at $5,000 if more than 25% of the improvements are used for business	Okla. Const. art. XII, §§ 1–2; Okla. Stat. tit. 31, §§ 1–2
Oregon	**$158,300**	$316,700 where two or more household members are judgment debtors; 1 block urban / 160 acres rural; indexed annually (effective July 1, 2026)	Or. Rev. Stat. § 18.395
Pennsylvania	**None**	No homestead exemption; only a $300 general exemption reaches a residence	No homestead exemption statute
Rhode Island	**$500,000**	Automatic, with no declaration required; does not apply to bank debt or to a debt contracted before the homestead was acquired	R.I. Gen. Laws § 9-26-4.1
South Carolina	**$80,125**	$160,250 ceiling per residence where there are multiple owners; indexed every two years (effective July 1, 2026)	S.C. Code § 15-41-30(A)(1)
South Dakota	**Unlimited**	1 acre in city / 160 acres rural; capped at $170,000 if the owner is 70 or older	S.D. Codified Laws §§ 43-45-3, 43-31-4
Tennessee	**$35,000**	$52,500 for joint owners; no acreage limit	Tenn. Code § 26-2-301
Texas	**Unlimited**	10 acres urban / 200 acres rural for a family (100 acres for a single adult)	Tex. Const. art. XVI, §§ 50–51; Tex. Prop. Code § 41.001
Utah	**$53,700**	$107,500 per household; 1 acre; must file a declaration; CPI-adjusted annually (2026 figures)	Utah Code § 78B-5-503
Vermont	**$125,000**	No acreage limit; dwelling, outbuildings, and the land used with them	Vt. Stat. tit. 27, § 101
Virginia	**$50,000**	Plus $5,000 general ($10,000 at 65 or older) and $500 per dependent; $10,000 more for a veteran with a 40% service-connected disability; must record a homestead deed	Va. Code §§ 34-4, 34-6
Washington	**$125,000–$940,000**	County median sale price or $125,000, whichever is greater (2026: $940,000 in King County, $125,000 floor); no acreage limit	Wash. Rev. Code § 6.13.030
West Virginia	**$5,000**	$35,000 in bankruptcy only ($250,000 for a physician sued for malpractice); no acreage limit	W. Va. Code § 38-9-1
Wisconsin	**$75,000**	$150,000 for married couples; 0.25 to 40 acres	Wis. Stat. § 815.20
Wyoming	**$100,000**	$200,000 for two or more joint owner-occupants; no acreage limit	Wyo. Stat. § 1-20-101

Many of the dollar caps measure equity rather than market value. Connecticut counts fair market value net of liens, and Mississippi subtracts existing mortgages and encumbrances before applying its $75,000 cap, so a home carrying a large mortgage often fits under a cap that looks too small to help.

Which States Have Unlimited Homestead Protection?

Seven states place no dollar cap on homestead protection: Florida, Texas, Kansas, Iowa, Oklahoma, Arkansas, and South Dakota. The District of Columbia also protects an unlimited amount, though only for a head of family or householder. A judgment creditor in these places cannot force a sale of the home over the exemption, whatever the equity. Three of the seven attach conditions.

Arkansas protects only a resident who is married or the head of a family; a single Arkansan who heads no household gets nothing. South Dakota caps the exemption at $170,000 once the owner reaches 70. Oklahoma keeps the full protection only for a true residence: where more than a quarter of the improvements are used for business, the

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exemption falls to $5,000.

Unlimited refers to value, not land. Florida protects half an acre inside a municipality and 160 acres outside one. Texas allows 10 urban acres, or 200 rural acres for a family and 100 for a single adult. Kansas and Oklahoma each protect one urban acre or 160 rural acres, while Iowa stops at half an acre in town and 40 acres in the country.

Arkansas draws its lines in the other direction. Its constitution guarantees the homestead down to a quarter acre in town, or 80 acres in the country. Those are floors a court cannot reduce, no matter what the property is worth.

Five of the seven write the protection into their constitutions: Florida, Texas, Kansas, Oklahoma, and Arkansas. There, changing it takes a constitutional amendment rather than an ordinary bill. Oklahoma is the exception on durability: its constitution ends the homestead article with a clause letting the legislature change or amend it.

Under Florida homestead law, even a deliberate conversion of cash into home equity keeps the exemption. In *Havoco of America, Ltd. v. Hill*, 790 So. 2d 1018 (Fla. 2001), the Florida Supreme Court held that converting nonexempt assets into the homestead does not forfeit the protection, even when the intent was to put money beyond creditors' reach.

Among the states with no dollar cap, Florida is the only one whose supreme court has confirmed that protection in the modern era, and the only one whose highest court has held statutes aimed at fraudulent conversions powerless against the constitutional homestead. The protection is not absolute. A creditor who can trace fraudulently obtained money into buying or improving the home can still get an equitable lien on it.

Which States Have Weak or No Homestead Protection?

New Jersey and Pennsylvania have no homestead exemption for creditor protection. New Jersey had one until 1951, when a recodification of its statutes dropped it and nothing replaced it. Pennsylvania's only exemption that reaches a residence is its general $300 exemption, unchanged since 1982.

Several states protect next to nothing. Kentucky exempts $5,000, and West Virginia the same, with an additional $7,500 available only against catastrophic-illness medical debt. Michigan's exemption outside bankruptcy is $3,500, a floor fixed in its 1963 constitution and never raised.

Delaware and Maryland carry dollar figures on the chart, but neither protects the home from a judgment creditor outside bankruptcy. Delaware's $200,000 can be claimed only in a bankruptcy or state insolvency case. Maryland's figure is the federal homestead exemption, $31,575 through March 31, 2028, and it exists only in bankruptcy. Maryland's practical substitute is tenancy by the entirety: a creditor of one spouse alone cannot reach property the couple owns as one legal unit, and no dollar cap applies.

Georgia protects $21,500 against an ordinary judgment creditor. Its $50,000 exemption, and the $100,000 version where one debtor spouse holds sole title to the couple's home, apply only in bankruptcy.

A homeowner in a weak-exemption state protects wealth with other tools: retirement account exemptions, entireties ownership where state law recognizes it, LLCs and charging order protection, and offshore trusts that hold assets outside U.S. court jurisdiction.

How the Dollar Caps Change

A statutory homestead cap moves in one of two ways: the legislature votes, or the figure adjusts automatically under an indexing formula written into the law. States without a formula can sit still for decades, and several have.

The legislative route can move fast. New Mexico raised its exemption from $60,000 to $150,000 in 2023. Wyoming went from $20,000 to $100,000 the same year. Nebraska doubled its figure to $120,000 in 2024, and Tennessee had jumped from $5,000 to $35,000 two years earlier. Kentucky shows the other side of the same coin: $5,000, untouched since 1980.

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Washington and California tie the exemption to home prices. Washington protects the greater of $125,000 or the prior year's county median sale price for a single-family home, which makes the 2026 figure $940,000 in King County. California caps the county median at $600,000 with a $300,000 floor; both endpoints have adjusted annually since 2022, but no California agency publishes the adjusted amounts.

Arizona's $400,000 base has adjusted every January since 2024 by the change in the national consumer price index, and Arizona publishes no adjusted table either. Montana skips indexes altogether: its limit rises 4 percent each January 1 by statute, from a $350,000 base set for 2021, which puts the 2026 limit at approximately $425,829.

More movement is already on the calendar. Missouri's cap rises from $15,000 to $40,000 on January 1, 2027. Alabama's figure steps to $20,475 for exemptions claimed on or after April 1, 2027. Maine, New York, and Virginia all adjust that spring.

Can a Married Couple Double the Homestead Exemption?

A married couple can claim two homestead exemptions on one home only where the statute grants it, and several statutes forbid it outright. The doubling is never safe to assume from the dollar column alone.

Wisconsin lets each spouse claim $75,000 on the same home, for $150,000 together. Wyoming gives every joint owner-occupant $100,000, and its doubling is not limited to spouses. New Hampshire allows combined exemptions of up to $550,000 on one property. Tennessee gives $52,500 to joint owners claiming in the same proceeding.

Other statutes cap the homestead itself, no matter how many owners claim it. Minnesota's limit applies per homestead whether one debtor claims it or several. Alaska caps the combined exemptions on a single residence, and Delaware holds a joint bankruptcy case to the same $200,000 as an individual one. Rhode Island permits one exemption per home, and Missouri's cap is never doubled for co-owners.

North Carolina and Oregon double only when the claimants are themselves judgment debtors. North Carolina's $35,000 runs per debtor, so a couple facing a joint judgment protects $70,000, and Oregon's figure rises to $316,700 where two or more household members are judgment debtors, spouses or not. A judgment against one spouse alone leaves the single figure in both states.

Two chart entries look like couple doubling and are not. New Mexico's $300,000 applies only where the claimant's spouse died within the two years before the claim; a living couple gets $150,000. Indiana's $45,500 belongs only to spouses who hold the home as tenants by the entirety.

Do You Have to Record a Homestead Declaration?

In most states, homestead protection attaches automatically once the owner occupies the home. Montana, Nevada, Utah, and Virginia protect only homeowners who record a filing first.

An unrecorded Montana or Nevada homestead is unprotected. Utah goes further: without a recorded declaration, an execution sale passes title free of all homestead rights. Virginia's version is a homestead deed recorded in the county land records, and nothing is exempt until it is.

Massachusetts runs both tracks. Every Massachusetts homeowner holds $125,000 of automatic protection, and recording a declaration raises it to $1,000,000.

Rhode Island's exemption is automatic, and its statute says twice over that no recorded declaration is required. Florida's protection is automatic as well; a Florida homeowner may record a notice of homestead, but the protection does not depend on it.

California protects against a forced creditor sale automatically, but recording a homestead declaration adds two protections: a judgment lien recorded later does not attach to a declared homestead, and the proceeds of a voluntary sale stay exempt for six months.

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Does Homestead Protection Follow Sale Proceeds?

Sale proceeds keep homestead protection only for a limited window, and only in states that protect proceeds at all. The window exists so an owner can move the equity into the next home without a creditor intercepting the cash in between.

Texas protects sale proceeds for six months and Arizona for eighteen. Colorado protects them for three years while the money stays separate and identifiable. Wisconsin gives two years while the seller intends to buy another homestead, and Minnesota gives one.

South Dakota shows how sharply a sale changes the picture. The homestead itself is unlimited, but the proceeds are protected for one year and only up to $100,000. Money held past a state's window becomes ordinary cash a judgment creditor can reach.

Which Debts Defeat a Homestead Exemption?

Nearly every homestead exemption gives way to a few creditors, starting with the debts that created or preserved the home itself. Florida's constitution names three exceptions: taxes and assessments, obligations contracted for the purchase, improvement, or repair of the property, and obligations for labor performed on it. The Florida Supreme Court held that list exclusive in *Butterworth v. Caggiano*, 605 So. 2d 56 (Fla. 1992).

Texas, Kansas, Oklahoma, and Arkansas write similar tax and construction-debt exceptions into their constitutional homestead provisions, and the District of Columbia writes them into its statute. A mechanic's lien for work on the house generally survives the exemption because the debt improved the very property the exemption protects.

Support obligations defeat the exemption in bankruptcy but not automatically outside it. Federal bankruptcy law makes exempt property liable for domestic support obligations no matter what state law says. Outside bankruptcy, state law controls: support is not among Florida's three exceptions, and the Florida Supreme Court has expressly reserved whether a homestead can carry an equitable lien for unpaid alimony or child support.

In several states the exemption fails against debts that predate the home. Kentucky's exemption does not apply where the debt predates the purchase of the property. Rhode Island denies protection for a debt contracted before the homestead was acquired, and for any debt owed to a federally insured bank or a licensed lender. Vermont leaves the homestead open to causes of action that existed when it was acquired. Even Iowa, an unlimited state, makes the homestead liable for pre-acquisition debts once other property is exhausted.

Misconduct can shrink the exemption. Connecticut cuts its $250,000 to $75,000 for a judgment arising from sexual abuse or assault or other wilful, wanton, or reckless misconduct. Maine's exemption does not apply to judgments based on torts beyond ordinary negligence. Illness runs the other way: Louisiana lifts its $35,000 cap entirely for debts arising directly from a catastrophic or terminal illness or injury, and New Hampshire protects the home's full value against that kind of medical debt.

Louisiana's exemption can also be signed away. A written waiver recorded in the parish mortgage records gives it up in whole or in part, though a waiver can never be required for medical treatment or hospitalization.

What Is the Federal Bankruptcy Homestead Cap?

The federal bankruptcy cap is $214,000, and it applies to home equity the debtor acquired during the roughly forty months before filing, even in states whose own exemption is unlimited. The cap turns on acquisition, not intent.

The cap comes from 11 U.S.C. § 522(p). It limits the exemption to $214,000 for any homestead interest the debtor acquired during the 1,215 days before filing. Buying the home inside the window counts, and so does paying down mortgage principal; passive appreciation does not. Narrow exceptions cover a family farmer's principal residence and value rolled over from a prior principal residence in the same state.

A companion provision reaches deliberate conversions. Section 522(o) looks back ten years. It reduces the exemption by any value traceable to property the debtor moved with intent to hinder, delay, or defraud a creditor, and hindering

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alone is enough. The two provisions are cumulative. Section 522(q) applies the same $214,000 cap to a debtor with certain felony convictions or securities-fraud debts, sparing whatever the debtor and dependents reasonably need for support.

The $214,000 figure covers cases filed from April 1, 2025 through March 31, 2028, and the amount adjusts every three years. The caps operate only inside bankruptcy. A Florida homeowner who never files keeps the unlimited constitutional protection even for a deliberate conversion, while the same conversion by a debtor who later files can be cut back under Section 522(o).

Can You Choose Between Federal and State Bankruptcy Exemptions?

In about twenty jurisdictions, a bankruptcy filer can choose between the state exemption list and the federal one. Everywhere else, state law requires the state list. The federal homestead exemption is $31,575 per person for cases filed through March 31, 2028, and each spouse in a joint case can claim it.

The choice states include Alaska, Arkansas, Connecticut, Hawaii, Kentucky, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Texas, Vermont, Washington, and Wisconsin, along with the District of Columbia. West Virginia joined in 2023, when its legislature authorized debtors in bankruptcy to elect the federal list.

The election can flip the result in a weak-exemption state. Kentucky's own homestead figure is $5,000; a Kentucky filer who takes the federal list protects $31,575 instead. New York's books still carry a statute denying its debtors the federal exemptions, but a later statute overrides it, and New York filers keep the choice.

Florida, California, and Georgia are opt-out states whose filers must use the state list. Florida's opt-out is not quite complete. A Florida filer may still claim the federal exemptions for benefits listed in Section 522(d)(10), such as Social Security and support payments.

Is Home Equity Safe in Your State?

In the seven unlimited states, home equity is close to untouchable outside bankruptcy: a judgment creditor cannot force a sale at any amount, subject only to the acreage limits and the conditions Arkansas, South Dakota, and Oklahoma attach. The capped states protect a floor, and everything above it is exposed. New Jersey and Pennsylvania leave the house as just another asset.

Bankruptcy narrows even the strongest state protections. It caps recently acquired equity at $214,000 and reduces the exemption where the debtor converted assets to defeat creditors within the prior ten years. A homeowner whose equity exceeds the state cap, or who lives in a state with little homestead protection, needs asset protection planning the homestead exemption cannot supply.

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Sources

The statute, constitutional provision or official publication behind each row of the chart, jurisdiction by jurisdiction. Where a figure is set by an agency under a statutory mechanism, the publication that carries it is named. Where no agency publishes one, the entry says so.

Alabama

Ala. Code § 6-10-2, as amended by Act 2026-203, § 1, eff. June 1, 2026

Ala. Code § 6-10-12 (triennial CPI adjustment of every dollar amount in the article; adjusted amounts apply to exemptions claimed on or after the following April 1)

Alabama State Treasurer, exemption-amount table published pursuant to Ala. Code §§ 6-10-12 and 43-8-116

Alaska

Alaska Stat. § 09.38.010(a), (b), (c)

Alaska Stat. § 09.38.115 (adjustment authority)

8 AAC 95.030 (adjusted exemption amounts)

Arizona

Ariz. Rev. Stat. § 33-1101(A), (B), (D)

Ariz. Rev. Stat. § 33-1102(A) (automatic; no recording)

Ariz. Rev. Stat. § 33-1103(A)

The statute names a federal publisher: U.S. Bureau of Labor Statistics, Consumer Price Index for All Urban Consumers (series CUUR0000SA0). No Arizona agency publishes an adjusted table.

Arkansas

Ark. Const. art. 9, §§ 3, 4, 5

Ark. Code Ann. § 16-66-210 (statutory recital and annexation rule)

California

Cal. Civ. Proc. Code § 704.730, as amended by Stats. 2024, ch. 80, § 24 (S.B. 1525), eff. Jan. 1, 2025

Cal. Civ. Proc. Code §§ 704.710(c), 704.720(b), (c), 704.950(a), 704.960(a)

Cal. Civ. Proc. Code § 703.130 (opt-out)

No California agency publishes the adjusted amounts: Judicial Council report under Cal. Civ. Proc. Code § 703.150(c) and (d) states that the council has not included specific dollar amounts, and Judicial Council form EJ-156 (rev. July 20, 2026) carries no § 704.730 figure.

Colorado

Colo. Rev. Stat. § 38-41-201(1)(a), (1)(b)

Colo. Rev. Stat. §§ 38-41-205, 38-41-207

S.B. 22-086, enrolled act as signed, eff. April 7, 2022 (raising the amounts to $250,000 and $350,000 and defining elderly as sixty years of age or older)

Connecticut

Conn. Gen. Stat. § 52-352b(21), as amended by 2021 Conn. Pub. Acts No. 21-161, § 1, eff. Oct. 1, 2021

Conn. Gen. Stat. § 52-352a(5) (definition of homestead)

Delaware

Del. Code tit. 10, § 4914(c)(1), as amended by 84 Del. Laws ch. 329, § 1, eff. Aug. 2, 2024

Del. Code tit. 10, § 4914(a), (d), (e)

District of Columbia

D.C. Code § 15-501(a)(14)

D.C. Code § 15-501(a), (a)(3), (c) (head of family or householder; unused-exemption spillover)

Florida

Fla. Const. art. X, § 4(a), (a)(1)

Fla. Stat. § 222.01 (optional declaration; notice to creditors)

Fla. Stat. § 222.201 (partial election of federal exemptions under 11 U.S.C. § 522(d)(10))

Butterworth v. Caggiano, 605 So. 2d 56, 60 (Fla. 1992)

Havoco of America, Ltd. v. Hill, 790 So. 2d 1018, 1028-29 (Fla. 2001)

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Georgia

Ga. Code Ann. § 44-13-1 (exemption against an ordinary judgment creditor)

Ga. Code Ann. § 44-13-100(a), as amended by H.B. 1024, eff. July 1, 2026 (bankruptcy exemption; annual indexing from July 1, 2031)

Hawaii

Haw. Rev. Stat. § 651-92(a)(1), (a)(2), (b)

Idaho

Idaho Code § 55-1003

Idaho Code §§ 55-1004(1), 55-1005

Illinois

735 Ill. Comp. Stat. 5/12-901, as amended by P.A. 104-120, eff. Jan. 1, 2026

735 Ill. Comp. Stat. 5/12-906

Indiana

Ind. Code § 34-55-10-2(b), (c)(1), (e)

Ind. Code § 34-55-10-2.5 (six-year CPI cycle)

750 Ind. Admin. Code 1-1-1(a) (residence exemption of $22,750, eff. March 1, 2022; next subject to adjustment no later than March 1, 2028)

Iowa

Iowa Code § 561.2

Iowa Code §§ 561.16, 561.20, 561.21(1)

Kansas

Kan. Const. art. 15, § 9

Kan. Stat. Ann. § 60-2301

Bank of Kansas v. Davison, 253 Kan. 780, 861 P.2d 806 (1993)

Kentucky

Ky. Rev. Stat. § 427.060

Ky. Rev. Stat. § 427.170 (election of the federal exemptions)

Louisiana

La. Rev. Stat. § 20:1(A)(1), (A)(2), (D)

La. Const. art. XII, § 9 (floor of at least fifteen thousand dollars)

Maine

Me. Rev. Stat. tit. 14, § 4422(1)(A), (1)(B), (1)(C), (1)(D), (1)(F)

Me. Rev. Stat. tit. 14, § 4426 (opt-out)

Amounts CPI-adjusted on a three-year cycle from April 1, 2024 and published by the Maine Supreme Judicial Court; next adjustment effective April 1, 2027.

Maryland

Md. Code Ann., Cts. & Jud. Proc. § 11-504(b), (f)(1)(i), (f)(1)(ii), (f)(2), (f)(3), (g)

11 U.S.C. § 522(d)(1), as adjusted under 11 U.S.C. § 104

Judicial Conference of the United States, Adjustment of Certain Dollar Amounts Applicable to Bankruptcy Cases, 90 Fed. Reg. 8941, 8941-42 (Feb. 4, 2025)

Massachusetts

Mass. Gen. Laws ch. 188, §§ 1, 2, 3(a), 3(b), 4, 5, 11

Michigan

Mich. Comp. Laws § 600.6023(1)(g)

Mich. Const. 1963, art. X, § 3

Mich. Comp. Laws § 600.5451(1)(d), (1)(m), (4) (bankruptcy exemption)

Michigan Department of Treasury, Inflation Adjustments: Bankruptcy Exemptions, notice dated Jan. 30, 2026 (amounts for cases filed on or after April 1, 2026)

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Minnesota

Minn. Stat. § 510.02, subds. 1, 2

Minn. Stat. § 550.37, subd. 4a (indexing; announced by the Commissioner of Commerce)

Minn. Stat. §§ 510.01, 510.05, 510.07

Mississippi

Miss. Code Ann. § 85-3-21

Miss. Code Ann. §§ 85-3-1(d), 85-3-23

Missouri

Mo. Rev. Stat. § 513.475.1, .2 (version eff. Aug. 28, 2003, superseded Jan. 1, 2027)

Mo. Rev. Stat. § 513.475.1 (version eff. Jan. 1, 2027, forty thousand dollars), as amended by H.B. 1870 and S.B. 835 and 1111 (2026)

Mo. Rev. Stat. § 513.430.1(6)

Montana

Mont. Code Ann. § 70-32-104(2), (3)(a), (3)(b), (3)(c) (statutory escalator: $350,000 limit in 2021, increasing 4 percent every calendar year after 2021)

Mont. Code Ann. §§ 70-32-105 (declaration of homestead), 70-32-201, 70-32-216(1)

The Department of Revenue has adopted no rule under § 70-32-104(3)(a); no administrative rule or agency table publishes the figure, so the 2026 limit comes from the statutory escalator alone.

Nebraska

Neb. Rev. Stat. § 40-101, as amended by 2024 Neb. Laws L.B. 1195, § 10, eff. July 19, 2024

Neb. Rev. Stat. § 40-104

Nevada

Nev. Rev. Stat. § 115.010(1), (2), (3)

Nev. Rev. Stat. §§ 115.020(1), (3), (5), 115.025

Nev. Rev. Stat. § 21.090(1)(l), (1)(m)

New Hampshire

N.H. Rev. Stat. Ann. § 480:1, I through V, as amended by 2025 N.H. Laws ch. 282:1, eff. Jan. 1, 2026

New Jersey

No homestead exemption statute. N.J. Stat. Ann. § 2A:17-19 is a personal-property exemption only.

Newman v. Chase, 70 N.J. 254, 265, 266 n.7, 359 A.2d 474 (1976) (the 1937 homestead law, N.J.R.S. 2:26-110, was not re-enacted when Title 2 was superseded by Title 2A in 1951)

New Mexico

N.M. Stat. Ann. § 42-10-9(B)(1), (B)(2), (C), (E)

N.M. Stat. Ann. §§ 42-10-11, 42-10-14 (biennial adjustment by the Administrative Office of the Courts from July 1, 2025)

N.M. S.B. 216, 56th Leg., 1st Sess. (2023) (introduced version showing the deleted per-joint-owner doubling clause); Laws 2023, ch. 104, § 7, eff. July 1, 2023

N.M. Supreme Court Form 4-808A NMRA, approved Oct. 31, 2025

New York

N.Y. C.P.L.R. § 5206(a), (d), (e)

N.Y. C.P.L.R. § 5253(c) (amounts set by the Superintendent of Financial Services)

New York Department of Financial Services, exemption-amounts publication, eff. April 1, 2024; next adjustment April 1, 2027

North Carolina

N.C. Gen. Stat. § 1C-1601(a), (a)(1), (b)(2), (c), (f)

N.C. Gen. Stat. § 1C-1603 (exemptions must be claimed on notice)

North Dakota

N.D. Cent. Code § 47-18-01

N.D. Cent. Code §§ 47-18-04(2), (4), 47-18-06, 47-18-14, 47-18-16, 47-18-17 to 47-18-20

N.D. Cent. Code § 28-22-02(7)

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Ohio

Ohio Rev. Code § 2329.66(A)(1)(a), (A)(1)(b), (B), (D)(2)

United States Bankruptcy Court for the Southern District of Ohio, official notice dated March 28, 2025, publishing the complete § 2329.66 triennial adjustment history (amount effective April 1, 2025 through March 31, 2028)

Oklahoma

Okla. Const. art. XII, §§ 1, 2, 3

Okla. Stat. tit. 31, §§ 1(A)(1), 2(A), 2(C), 5

Oregon

Or. Rev. Stat. § 18.395(1)(a), (1)(b), (1)(d)(A), (2), as amended by 2024 Or. Laws ch. 100, § 4, operative Jan. 1, 2025

Or. Rev. Stat. § 18.402 (acreage)

Oregon Judicial Department, Homestead Exemption Annual Adjustment table dated May 14, 2026 (amounts effective July 1, 2026 through June 30, 2027), published by the State Court Administrator under § 18.395(1)(d)(A)

Pennsylvania

No homestead exemption statute.

42 Pa. Cons. Stat. § 8123(a), (b) (general monetary exemption of $300, last amended by Act 326 of 1982)

Rhode Island

R.I. Gen. Laws § 9-26-4.1(a), (a)(2), (a)(7), (b)

South Carolina

S.C. Code Ann. § 15-41-30(A)(1)(a), (A)(1)(b), (A)(5), (B)

South Carolina Revenue and Fiscal Affairs Office, memorandum to Legislative Council, Bankruptcy Property Exemption: Inflation Component, Feb. 3, 2026 (cumulative adjustment of 60.2 percent off the 2006 base; amounts effective July 1, 2026)

South Dakota

S.D. Codified Laws § 43-45-3(1), (2)

S.D. Codified Laws §§ 43-31-1, 43-31-2, 43-31-4

S.D. Const. art. 21, § 4 (homestead value limited and defined by law; the operative exemption is statutory)

Tennessee

Tenn. Code Ann. § 26-2-301(a)

2021 Tenn. Pub. Acts ch. 301 (S.B. 566 / H.B. 676), §§ 1 through 5, eff. Jan. 1, 2022 (raising the figures and repealing the age and minor-children tiers)

Tenn. Code Ann. §§ 26-2-303, 26-2-304, 26-2-309, 26-2-312

Texas

Tex. Const. art. XVI, §§ 50, 51

Tex. Prop. Code §§ 41.001(a), (b), (c), 41.002(a), (b), (c), 41.0021(b)

Utah

Utah Code § 78B-5-503(1)(c), (2)(a)(ii), (2)(b)(ii), (2)(e)(ii), (2)(e)(iii), (3), (5)(b)

Utah Code § 78B-5-504(1), (3) (recorded declaration required)

Office of the Utah State Auditor, exemption-amount table, January 2026

Vermont

Vt. Stat. Ann. tit. 27, § 101, as amended by 2023 Vt. Acts and Resolves No. 6, § 314, eff. July 1, 2023

Vt. Stat. Ann. tit. 27, §§ 105, 107

Virginia

Va. Code Ann. § 34-4, as amended by 2024 Va. Acts ch. 656 (CPI adjustment of every monetary limit on April 1, 2027 and each three-year interval after)

Va. Code Ann. §§ 34-4.1, 34-6, 34-13, 34-17(A)

Washington

Wash. Rev. Code § 6.13.030(1), (2)

Wash. Rev. Code §§ 6.13.010(1), (2)(c), 6.13.040(1), 6.13.070(2), (3), 6.13.080

Washington Center for Real Estate Research, annual county median sale prices for single-family homes, 2025 (the data source § 6.13.030(2) directs courts to; 2026 claims run on the 2025 medians)

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West Virginia

W. Va. Code § 38-9-1
W. Va. Code § 38-9-3(a), (b)
W. Va. Code § 38-10-4(a), (k), (l) (bankruptcy exemption and the physician proviso)

Wisconsin

Wis. Stat. § 815.20(1)
Wis. Stat. § 990.01(14) (dwelling and land reasonably necessary for use as a home, not less than 0.25 acre and not exceeding 40 acres)
Wis. Stat. § 815.18(6)(b)4.

Wyoming

Wyo. Stat. Ann. § 1-20-101, as amended by 2023 Wyo. Sess. Laws ch. 84, § 1, eff. July 1, 2023
Wyo. Stat. Ann. §§ 1-20-102(a), (b), 1-20-104, 1-20-108(a), (b)

Federal

11 U.S.C. § 522(b)(2), (b)(3)(A) (the federal list is the default unless state law specifically does not authorize it)
11 U.S.C. § 522(c)(1) (exempt property remains liable for a domestic support obligation), (c)(2)(B)
11 U.S.C. § 522(d)(1) ($31,575 for cases filed April 1, 2025 through March 31, 2028), § 522(m) (applied separately to each debtor in a joint case)
11 U.S.C. § 522(o) (ten-year reduction for property disposed of with intent to hinder, delay or defraud)
11 U.S.C. § 522(p)(1), (p)(2)(A), (p)(2)(B) ($214,000 cap on an interest acquired during the 1,215-day period before filing)
11 U.S.C. § 522(q)(1), (q)(2)
Judicial Conference of the United States, Adjustment of Certain Dollar Amounts Applicable to Bankruptcy Cases, 90 Fed. Reg. 8941 (Feb. 4, 2025), as corrected 90 Fed. Reg. 10643

The full chart and its analysis are on alperlaw.com.

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