

HOMESTEAD EXEMPTION CHART

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For information on how to use homesteads to your advantage, see [Real Estate Advantages](#)

Jurisdiction	Homestead Exemption Limits	State Citation
Alabama	The homestead of every resident of this state, with the improvements and appurtenances, not exceeding in value \$5,000 and in area 160 acres	Code of Alabama, § 6-10-2
Alaska	<p>An individual is entitled to an exemption as a homestead of the individual's interest in property in this state used as the principal residence of the individual or the dependents of the individual, but the value of the homestead exemption may not exceed \$54,000.</p> <p>If property owned by the entirety or in common is used by one or more individual owners or their dependents as their principal residence, each owner is entitled to a homestead exemption of that owner's interest in the property as provided in (a) of this section. The aggregate value of multiple homestead exemptions allowable with respect to a single living unit may not exceed \$54,000. If there are multiple owners of property exempt as a homestead the value of the exemption of each individual owner may not exceed the individual owner's pro rata portion of \$54,000.</p>	Alaska Exemptions Act Chapter 09.38. § 09.38.010
Arizona	Any person the age of eighteen or over, married or single, who resides within the state may hold as a homestead exempt from attachment, execution and forced sale, not exceeding \$150,000.	Arizona Revised Statutes § 33-1101
Arkansas	<p>Urban-The homestead in any city, town or village, owned and occupied as a residence, shall consist of not exceeding one acre of land, with the improvements thereon, to be selected by the owner; provided, the same shall not exceed in value the sum of \$2,500, and in no event shall such homestead be reduced to less than one-quarter of an acre of land, without regard to value.</p> <p>Rural-The homestead outside any city, town or village, owned and occupied as a residence, shall consist of not exceeding one hundred and sixty acres of land, with the improvements thereon, to be selected by the owner; Provided, The same shall not exceed in value the sum of \$2,500, and in no event shall the homestead be reduced to less than eighty acres, without regard to value.</p>	Constitution of the State Of Arkansas of 1874. Article 9

California	<p>The amount of the homestead exemption is one of the following:</p> <p>(1) Fifty thousand dollars (\$50,000) unless the judgment debtor or spouse of the judgment debtor who resides in the homestead is a person described in paragraph (2) or (3).</p> <p>(2) Seventy-five thousand dollars (\$75,000) if the judgment debtor or spouse of the judgment debtor who resides in the homestead is at the time of the attempted sale of the homestead a member of a family unit, and there is at least one member of the family unit who owns no interest in the homestead or whose only interest in the homestead is a community property interest with the judgment debtor.</p> <p>(3) One hundred fifty thousand dollars (\$150,000) if the judgment debtor or spouse of the judgment debtor who resides in the homestead is at the time of the attempted sale of the homestead any one of the following:</p> <p>(A) A person 65 years of age or older.</p> <p>(B) A person physically or mentally disabled and as a result of that disability is unable to engage in substantial gainful employment. There is a rebuttable presumption affecting the burden of proof that a person receiving disability insurance benefit payments under Title II or supplemental security income payments under Title XVI of the federal Social Security Act satisfies the requirements of this paragraph as to his or her inability to engage in substantial gainful employment.</p> <p>(C) A person 55 years of age or older with a gross annual income of not more than fifteen thousand dollars (\$15,000) or, if the judgment debtor is married, a gross annual income, including the gross annual income of the judgment debtor's spouse, of not more than twenty thousand dollars (\$20,000) and the sale is an involuntary sale.</p>	California Code of Civil Procedure §§ 704.710-704.850 (For Money Judgments)
Colorado	<p>(1) Every homestead in the state of Colorado shall be exempt from execution and attachment arising from any debt, contract, or civil obligation not exceeding in actual cash value in excess of any liens or encumbrances on the homesteaded property in existence at the time of any levy of execution thereon:</p> <p>(a) The sum of \$60,000 if the homestead is occupied as a home by an owner thereof or an owner's family; or</p> <p>(b) The sum of ninety \$90,000 if the homestead is occupied as a home by an elderly or disabled owner, an elderly or disabled spouse of an owner, or an elderly or disabled dependent of an owner.</p>	Colorado Revised Statutes § 38-41-201

Connecticut	The homestead of the exemptioner to the value of \$75,000, or, in the case of a money judgment arising out of services provided at a hospital, to the value of \$125,000, provided value shall be determined as the fair market value of the real property less the amount of any statutory or consensual lien which encumbers it	Connecticut General Statutes Annotated, §§ 52-352b(t)
Delaware	Delaware has no statute regarding homestead rights.	
District of Columbia	This benefit reduces your real property's assessed value by \$64,000 prior to computing the yearly tax liability. The Homestead benefit is limited to residential property. To qualify: 1. An application must be on file with the Office of Tax and Revenue; 2. The property must be occupied by the owner/applicant and contain no more than 5 dwelling units (including the unit occupied by the owner); and 3. The property must be the <u>principal residence</u> (domicile) of the owner/applicant.	Office of Tax and Revenue Tax Relief and Tax Credits
Florida	The Florida homestead exemption is mandated by state Constitution. The dollar value exemption is unlimited. The exemption is limited to a half acre tract within a city and one hundred and sixty contiguous acres, elsewhere. Property held in tenancy by the entirety may be exempt against debts owed by one spouse. The US Court of Appeals recently held that the exemption will apply even if the owner acquired the property or enlarged it, with the intent to defraud creditors.	Florida Constitution Miscellaneous Article X § 4
Florida	Every person who, on January 1, has the legal title or beneficial title in equity to real property in this state and who resides thereon and in good faith makes the same his or her permanent residence, or the permanent residence of another or others legally or naturally dependent upon such person, is entitled to an exemption from all taxation, except for assessments for special benefits, up to the assessed valuation of \$5,000 on the residence and contiguous real property, as defined in s. 6, Art. VII of the State Constitution For every person who is entitled to the exemption provided in subsection (1), who is a permanent resident of this state, and who is 65 years of age or older, the exemption is increased to \$10,000 of assessed valuation for taxes levied by governing bodies of counties, municipalities, and special districts. For every person who is entitled to the exemption provided in subsection (1), who has been a permanent resident of this state for the 5 consecutive years prior to claiming the exemption under this subsection, and who qualifies for the exemption granted pursuant to s. 196.202 as a totally and permanently disabled person, the exemption is increased to \$9,500 of assessed valuation for taxes levied by governing bodies of counties, municipalities, and special districts.	Homestead for Tax Purposes § 196.031 Exemption of Homesteads State of Florida Florida Dept of Revenue

Georgia	Except as otherwise provided in this article, there shall be exempt from levy and sale by virtue of any process whatever under the laws of this state any real or personal property or both of a debtor in the amount of \$5,000.00. No court or ministerial officer in this state shall ever have jurisdiction or authority to enforce any judgment, execution, or decree against property set apart under this Code section, including such improvements as may be made thereon from time to time, except for taxes, for the purchase money of the property, for labor done on the property, for material furnished for the property, or for the removal of encumbrances on the property.	Georgia Code - Property - Title 44, § 44-13-1
Hawaii	For Hawaii, the homestead exemption is limited to \$30,000 for a head of a family and persons 65 years of age or older and \$20,000 for other persons. The limitation in size is one acre. The exemption does not apply against taxes, pre-existing debts and debts for purchase or improvement of one homestead. If a husband and wife own a homestead, the law usually requires that both of them sign a conveyance or mortgage regarding the real estate for it to be applicable or enforceable against both spouses.	Hawaii Revised Statutes § 651-92.
Idaho	A homestead may consist of lands, as described in section 55-1001, Idaho Code, regardless of area, but the homestead exemption amount shall not exceed the lesser of (i) the total net value of the lands, mobile home, and improvements as described in section 55-1001, Idaho Code; or (ii) the sum of one hundred thousand dollars (\$100,000).	Idaho Statutes Title 55 Property in General Chapter 10- Homesteads
Illinois	Every individual is entitled to an estate of homestead to the extent in value of \$15,000 of his or her interest in a farm or lot of land and buildings thereon, a condominium, or personal property, owned or rightly possessed by lease or otherwise and occupied by him or her as a residence, or in a cooperative that owns property that the individual uses as a residence. That homestead and all right in and title to that homestead is exempt from attachment, judgment, levy, or judgment sale for the payment of his or her debts or other purposes and from the laws of conveyance, descent, and legacy, except as provided in this Code or in Section 20-6 of the Probate Act of 1975. This Section is not applicable between joint tenants or tenants in common but it is applicable as to any creditors of those persons. If 2 or more individuals own property that is exempt as a homestead, the value of the exemption of each individual may not exceed his or her proportionate share of \$30,000 based upon percentage of ownership.	Code of Civil Procedure (735 ILCS 5/)
Indiana	Real or personal property used as a residence up to \$15,000; tenancies by the entirety may be exempt from debts incurred by only one spouse. Other real estate or tangible personal property of eight thousand dollars (\$8,000).	Indiana Code § 34-55-10-2
Iowa	If within a city plat, it must not exceed one-half acre in extent, otherwise it must not contain in the aggregate more than forty acres, but if, in either case, its value is less than five hundred dollars, it may be enlarged until it reaches that amount.	Iowa Chapter § 561.2

Kansas	A homestead to the extent of one hundred and sixty acres of farming land, or of one acre within the limits of an incorporated town or city, occupied as a residence by the family of the owner, together with all the improvements on the same, shall be exempted from forced sale under any process of law, and shall not be alienated without the joint consent of husband and wife, when that relation exists; but no property shall be exempt from sale for taxes, or for the payment of obligations contracted for the purchase of said premises, or for the erection of improvements thereon: Provided, That provisions of this section shall not apply to any process of law obtained by virtue of a lien given by the consent of both husband and wife	Kansas Code § 60-2302; Const. Art. 15, § 9.
Kentucky	In addition to any exemption of personal property, an individual debtors' aggregate interest, not to exceed \$5,000 in value in real or personal property that such debtor or a dependent of such debtor uses as a permanent resident in this state is exempt from sale under execution, attachment or judgment.	Kentucky Revised Statutes § 427.060
Louisiana	<p>The bona fide homestead consists of a residence occupied by the owner and the land on which the residence is located, including any building and appurtenances located thereon, and any contiguous tracts up to a total of five acres if the residence is within a municipality, or up to a total of two hundred acres of land if the residence is not located in a municipality.</p> <p>(2) The homestead is exempt from seizure and sale under any writ, mandate, or process whatsoever, except as provided by Subsections C and D of this Section. This exemption extends to twenty-five thousand dollars in value of the homestead, except in the case of obligations arising directly as a result of a catastrophic or terminal illness or injury, in which case the exemption shall apply to the full value of the homestead based upon its value one year before such seizure. This homestead exemption from seizure and sale shall extend automatically to the proceeds from any property insurance policy received as a result of damage caused by a gubernatorial declared disaster to a homestead and that are held separately in an escrow account identified as insurance proceeds paid from the damage of a homestead for its repair or replacement.</p>	Louisiana Statutes Title 20:1

<p>Maine</p>	<p>The exemption of a debtor's residence is subject to this subsection:</p> <p>A. Except as provided in paragraph B, the debtor's aggregate interest, not to exceed \$35,000 in value, in real or personal property that the debtor or a dependent of the debtor uses as a residence, in a cooperative that owns property that the debtor or a dependent of the debtor uses as a residence, or in a burial plot for the debtor or a dependent of the debtor, provided that if minor dependents of the debtor have their principal place of residence with the debtor, the debtor's aggregate interest may not exceed \$70,000 and provided further that if the debtor's interest is held jointly with any other person or persons, the exemption may not exceed in value the lesser of \$35,000 or the product of the debtor's fractional share times \$70,000</p> <p>B. The debtor's aggregate interest, not to exceed \$70,000 in value, in property described in paragraph A, if the debtor or a dependent of the debtor is either a person 60 years of age or older or a person physically or mentally disabled and because of such disability is unable to engage in substantial gainful employment and whose disability has lasted or can be expected to last for at least 12 months or can be expected to result in death; provided that if the debtor's interest is held jointly with any other person or persons, the exemption may not exceed in value the lesser of \$70,000 or the product of the fractional share of the debtor's interest times \$140,000. This paragraph does not apply to liens obtained prior to its effective date or to judgments based on torts involving other than ordinary negligence on the part of the debtor.</p> <p>C. That portion of the proceeds from any sale of property which is exempt under this section shall be exempt for a period of 6 months from the date of receipt of such proceeds for purposes of reinvesting in a residence within that period.</p>	<p>Maine Revised Statutes Title 14: Court Procedure—Civil Part 5 Provisional Remedies; Security Chapter 507: Attachments § 4422</p>
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Maryland	Any individual debtor domiciled in this State may exempt the debtor's aggregate interest, not to exceed \$5,000 in value, in real property or personal property.	Maryland Annotated Code § 11-504
Massachusetts	The real property or manufactured home which serves as an individual's principal residence upon filing a Declaration of Homestead, shall be protected against subsequent attachment, levy on execution or sale to satisfy debts to the extent of five hundred thousand dollars (\$500,000) per residence, per family. This would include either a parent and a child or children, a married couple and their children, if any, or a sole owner. Thus, a single person who is the sole owner of a primary residence may file for the Homestead protection to the extent of \$500,000.00.	Massachusetts General Laws, Ch. 188, § 1-10
Michigan	A homestead in the amount of not less than \$3,500 and personal property of every resident of this state in the amount of not less than \$750, as defined by law, shall be exempt from forced sale on execution or other process of any court. Such exemptions shall not extend to any lien thereon excluded from exemption by law.	Constitution of Michigan of 1963 § 3
Minnesota	The homestead may include any quantity of land not exceeding 160 acres. The exemption per homestead, whether the exemption is claimed by one or more debtors, may not exceed \$300,000 or, if the homestead is used primarily for agricultural purposes, \$750,000, exclusive of the limitations set forth in section 510.05.	Minnesota Statutes § 510.02
Mississippi	Every citizen of this state, male or female, being a householder shall be entitled to hold exempt from seizure or sale, under execution or attachment, the land and buildings owned and occupied as a residence by him, or her, but the quantity of land shall not exceed one hundred sixty (160) acres, nor the value thereof, inclusive of improvements, save as hereinafter provided, the sum of Seventy-five Thousand Dollars (\$75,000.00); provided, however, that in determining this value, existing encumbrances on such land and buildings, including taxes and all other liens, shall first be deducted from the actual value of such land and buildings. But husband or wife, widower or widow, over sixty (60) years of age, who has been an exemptionist under this section, shall not be deprived of such exemption because of not residing therein.	Annotated Mississippi Code § 85-3-21
Missouri	The homestead of every person, consisting of a dwelling house and appurtenances, and the land used in connection therewith, not exceeding the value of fifteen thousand dollars, which is or shall be used by such person as a homestead, shall, together with the rents, issues and products thereof, be exempt from attachment and execution. The exemption allowed under this section shall not be allowed for more than one owner of any homestead if one owner claims the entire amount allowed under this subsection; but, if more than one owner of any homestead claims an exemption under this section, the exemption allowed to each of such owners shall not exceed, in the aggregate, the total exemption allowed	Missouri Revised Statutes Chapter 513 Executions and Exemptions § 513.475

	<p>under this subsection as to any one homestead.</p> <p>2. Either spouse separately shall be debarred from and incapable of selling, mortgaging or alienating the homestead in any manner whatever, and every such sale, mortgage or alienation is hereby declared null and void; provided, however, that nothing herein contained shall be so construed as to prevent the husband and wife from jointly conveying, mortgaging, alienating or in any other manner disposing of such homestead, or any part thereof.</p>	
Montana	<p>(1) A homestead may not exceed \$250,000 in value. In a proceeding instituted to determine the value of the homestead, the assessed value of the land with included appurtenances, if any, and of the dwelling house as it appears on the last-completed assessment roll preceding the institution of the proceeding is prima facie evidence of the value of the property claimed as a homestead.</p> <p>(2) If a claimant who is an owner of an undivided interest in real property claims a homestead exemption, the claimant is limited to an exemption amount proportional to the claimant's undivided interest.</p>	Montana Code Annotated § 70-32-104.
Nebraska	<p>A homestead not exceeding sixty thousand dollars in value shall consist of the dwelling house in which the claimant resides, its appurtenances, and the land on which the same is situated, not exceeding one hundred and sixty acres of land, to be selected by the owner, and not in any incorporated city or village, or, at the option of the claimant, a quantity of contiguous land not exceeding two lots within any incorporated city or village, and shall be exempt from judgment liens and from execution or forced sale, except as provided in sections 40-101 to 40-116.</p>	Nebraska Code Section § 40-101
Nevada	<p>The homestead is not subject to forced sale on execution or any final process from any court, except as otherwise provided by subsections 2, 3 and 5, and NRS 115.090 and except as otherwise required by federal law.</p> <p>The exemption provided in subsection 1 extends only to that amount of equity in the property held by the claimant which does not exceed \$550,000 in value, unless allodial title has been established and not relinquished, in which case the exemption provided in subsection 1 extends to all equity in the dwelling, its appurtenances and the land on which it is located.</p>	NRS § 115.010

New Hampshire	Every person is entitled to \$100,000 worth of his or her homestead, or of his or her interest therein, as a homestead. The homestead right created by this chapter shall exist in manufactured housing, as defined by RSA 674:31, which is owned and occupied as a dwelling by the same person but shall not exist in the land upon which the manufactured housing is situated if that land is not also owned by the owner of the manufactured housing.	New Hampshire Code § 480:1
New Jersey	New Jersey has no statute regarding homestead rights.	
New Mexico	Each person shall have exempt a homestead in a dwelling house and land occupied by the person or in a dwelling house occupied by the person although the dwelling is on land owned by another, provided that the dwelling is owned, leased or being purchased by the person claiming the exemption. Such a person has a homestead of sixty thousand dollars (\$60,000) exempt from attachment, execution or foreclosure by a judgment creditor and from any proceeding of receivers or trustees in insolvency proceedings and from executors or administrators in probate. If the homestead is owned jointly by two persons, each joint owner is entitled to an exemption of sixty thousand dollars (\$60,000).	New Mexico Statutes § 42-10-9
New York	Real property exempt from application to the satisfaction of money judgments. (a) Exemption of homestead. Property of one of the following types, not exceeding fifty thousand dollars in value above liens and encumbrances, owned and occupied as a principal residence, is exempt from application to the satisfaction of a money judgment, unless the judgment was recovered wholly for the purchase price thereof: <ol style="list-style-type: none"> 1. a lot of land with a dwelling thereon, 2. shares of stock in a cooperative apartment corporation, 3. units of a condominium apartment, or 4. a mobile home. 	C.P.L.R. § 5206
North Carolina	The debtor's aggregate interest, not to exceed eighteen thousand five hundred dollars (\$18,500) in value, in real property or personal property that the debtor or a dependent of the debtor uses as a residence, in a cooperative that owns property that the debtor or a dependent of the debtor uses as a residence, or in a burial plot for the debtor or a dependent of the debtor; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed thirty-seven thousand dollars (\$37,000) in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased.	General Statutes of North Carolina § 1C-1601

North Dakota	The homestead of any person, whether married or unmarried, residing in this state shall consist of the land upon which the claimant resides, and the dwelling house on that land in which the homestead claimant resides, with all its appurtenances, and all other improvements on the land, the total not to exceed \$80,000 in value, over and above liens or encumbrances or both. The homestead shall be exempt from judgment lien and from execution or forced sale. In no case shall the homestead embrace different lots or tracts of land unless they are contiguous.	North Dakota Code § 47-18-01
Ohio	In the case of all other judgments and orders, the person's interest, not to exceed five thousand dollars, in one parcel or item of real or personal property that the person or a dependent of the person uses as a residence.	Ohio Code § 2329.66
Oklahoma	The homestead of any person within any city or town, owned and occupied as a residence only, or used for both residential and business purposes, shall consist of not exceeding one (1) acre of land, to be selected by the owner. For purposes of this subsection, at least seventy-five percent (75%) of the total square foot area of the improvements for which a homestead exemption is claimed must be used as the principal residence in order to qualify for the exemption. If more than twenty-five percent (25%) of the total square foot area of the improvements for which a homestead exemption is claimed is used for business purposes, the homestead exemption amount shall not exceed Five Thousand Dollars (\$5,000.00).	Oklahoma Code § 31-2
Oregon	A homestead shall be exempt from sale on execution, from the lien of every judgment and from liability in any form for the debts of the owner to the amount in value of \$30,000, except as otherwise provided by law. The exemption shall be effective without the necessity of a claim thereof by the judgment debtor. When two or more members of a household are debtors whose interests in the homestead are subject to sale on execution, the lien of a judgment or liability in any form, their combined exemptions under this section shall not exceed \$39,600.	Oregon Revised Statutes § 18.395
Pennsylvania	Pennsylvania has no statute regarding homestead rights.	
Rhode Island	In addition to the property exempt from attachment as set forth in § 9-26-4, an estate of homestead to the extent of three hundred thousand dollars (\$300,000) in the land and buildings may be acquired pursuant to this section by an owner or owners of a home or one or all who rightfully possess the premise by lease or otherwise, and who occupy or intend to occupy the home as a principal residence. The estate of homestead provided pursuant to this section shall be automatic by operation of law, and without any requirement or necessity for the filing of a declaration, a statement in a deed, or any other documentation.	State of Rhode Island General Law Title 9 § 9-26-4.1

South Carolina	Not to exceed fifty thousand dollars in value, in real property or personal property that the debtor or a dependent of the debtor uses as a residence, in a cooperative that owns property that the debtor or a dependent of the debtor uses as a residence, or in a burial plot for the debtor or a dependent of the debtor, except that the aggregate value of multiple homestead exemptions allowable with respect to a single living unit may not exceed one hundred thousand dollars	Code of Laws of South Carolina § 15-41:30
South Dakota	<p>No monetary limitation-The homestead of every family, resident in this state, as hereinafter defined, so long as it continues to possess the character of a homestead is exempt from judicial sale, from judgment lien, and from all mesne or final process from any court, to the extent and as provided by statute. However, a creditor or lien holder of a mobile home classified as a homestead under § 43-31-2 prior to January 1, 1973, may not be cut off and is not subject to a homestead exemption. In addition, a homestead with a value of less than one hundred seventy thousand dollars of a person seventy years of age or older, and the unmarried surviving spouse of such person, is exempt from sale for taxes for so long as it continues to possess the character of a homestead.</p> <p>Limited area of homestead--Mineral lands. If within a town plat the homestead must not exceed one acre in extent, and if not within a town plat, it must not embrace in the aggregate more than one hundred sixty acres. If the homestead is claimed upon any land, the title or right of possession to which was acquired or claimed under the laws of the United States, relating to mineral lands, then the area of the homestead, if within a town plat, shall not exceed one acre, and if without a town plat it must not exceed forty acres, if title thereto has been acquired as a placer claim, but if the title has been acquired under the laws of Congress as a lode mining claim, the area of such homestead shall not exceed five acres</p>	South Dakota Codified Law §§ 43-31-1, 43-31-4
Tennessee	An individual, whether a head of family or not, shall be entitled to a homestead exemption upon real property which is owned by the individual and used by the individual or the individual's spouse or dependent, as a principal place of residence. The aggregate value of such homestead exemption shall not exceed five thousand dollars (\$5,000); provided, individuals who jointly own and use real property as their principal place of residence shall be entitled to homestead exemptions, the aggregate value of which exemptions combined shall not exceed seven thousand five hundred dollars (\$7,500), which shall be divided equally among them in the event the homestead exemptions are claimed in the same proceeding; provided, if only one (1) of the joint owners of real property used as their principal place of residence is involved in the proceeding wherein homestead exemption is claimed, then the individual's homestead	Tennessee Code § 26-2-301

	<p>exemption shall be five thousand dollars (\$5,000). The homestead exemption shall not be subject to execution, attachment, or sale under legal proceedings during the life of the individual. Upon the death of an individual who is head of a family, any such exemption shall inure to the benefit of the surviving spouse and their minor children for as long as the spouse or the minor children use such property as a principal place of residence.</p>	
Texas	<p>DEFINITION OF HOMESTEAD</p> <p>(a) If used for the purposes of an urban home or as both an urban home and a place to exercise a calling or business, the homestead of a family or a single, adult person, not otherwise entitled to a homestead, shall consist of not more than 10 acres of land which may be in one or more contiguous lots, together with any improvements thereon.</p> <p>(b) If used for the purposes of a rural home, the homestead shall consist of:</p> <p style="padding-left: 40px;">(1) for a family, not more than 200 acres, which may be in one or more parcels, with the improvements thereon; or</p> <p style="padding-left: 40px;">(2) for a single, adult person, not otherwise entitled to a homestead, not more than 100 acres, which may be in one or more parcels, with the improvements thereon.</p> <p>(c) A homestead is considered to be urban if, at the time the designation is made, the property is:</p> <p style="padding-left: 40px;">(1) located within the limits of a municipality or its extraterritorial jurisdiction or a platted subdivision; and</p> <p style="padding-left: 40px;">(2) served by police protection, paid or volunteer fire protection, and at least three of the following services provided by a municipality or under contract to a municipality:</p> <p style="padding-left: 80px;">(A) electric;</p> <p style="padding-left: 80px;">(B) natural gas;</p> <p style="padding-left: 80px;">(C) sewer;</p> <p style="padding-left: 80px;">(D) storm sewer; and</p> <p style="padding-left: 80px;">(E) water.</p> <p>(d) The definition of a homestead as provided in this section applies to all homesteads in this state whenever created.</p> <p>VOLUNTARY DESIGNATION OF HOMESTEAD.</p> <p>(a) If a rural homestead of a family is part of one or more parcels containing a total of more than 200 acres, the head of the family and, if married, that person's spouse may voluntarily designate not more than 200 acres of the property as the homestead. If a rural homestead of a single adult person, not otherwise entitled to a homestead, is part of one or more parcels containing a total of more than 100 acres, the person may voluntarily</p>	<p>Texas Property Code § 41.002</p> <p>Texas Property Code § 41.005.</p>

	<p>designate not more than 100 acres of the property as the homestead.</p> <p>(b) If an urban homestead of a family, or an urban homestead of a single adult person not otherwise entitled to a homestead, is part of one or more contiguous lots containing a total of more than 10 acres, the head of the family and, if married, that person's spouse or the single adult person, as applicable, may voluntarily designate not more than 10 acres of the property as the homestead.</p> <p>(c) Except as provided by Subsection (e) or Subchapter B, to designate property as a homestead, a person or persons, as applicable, must make the designation in an instrument that is signed and acknowledged or proved in the manner required for the recording of other instruments. The person or persons must file the designation with the county clerk of the county in which all or part of the property is located. The clerk shall record the designation in the county deed records.</p>	
Utah	<p>An individual is entitled to a homestead exemption consisting of property in this state in an amount not exceeding:</p> <p>\$5,000 in value if the property consists in whole or in part of property which is not the primary personal residence of the individual; or \$20,000 in value if the property claimed is the primary personal residence of the individual. If the property claimed as exempt is jointly owned, each joint owner is entitled to a homestead exemption; however for property exempt under Subsection (2)(a)(i), the maximum exemption may not exceed \$10,000 per household; or for property exempt under Subsection (2)(a)(ii), the maximum exemption may not exceed \$40,000 per household. A person may claim a homestead exemption in either or both of the following: one or more parcels of real property together with appurtenances and improvements; or a mobile home in which the claimant resides.</p> <p>The proceeds of any sale, to the amount of the exemption existing at the time of sale, is exempt from levy, execution, or other process for one year after the receipt of the proceeds by the person entitled to the exemption</p>	Utah Code § 78-23-3
Vermont	<p>The homestead of a natural person consisting of a dwelling house, outbuildings and the land used in connection therewith, not exceeding \$75,000.00 in value, and owned and used or kept by such person as a homestead together with the rents, issues, profits and products thereof, shall be exempt from attachment and execution except as hereinafter provided</p>	Vermont Statutes Title 27 § 101
Virginia	<p>Every householder shall be entitled, in addition to the property or estate exempt under §§ 23-38.81, 34-26, 34-27, 34-29, and 64.1-151.3, to hold exempt from creditor process arising out of a debt, real and personal property, or either, to be selected by the householder, including money and debts due the householder not exceeding \$5,000 in</p>	Code of Virginia § 34-4

	value. In addition, upon a showing that a householder supports dependents, the householder shall be entitled to hold exempt from creditor process real and personal property, or either, selected by the householder, including money or monetary obligations or liabilities due the householder, not exceeding \$500 in value for each dependent.	
Washington	A homestead may consist of lands, as described in RCW 6.13.010, regardless of area, but the homestead exemption amount shall not exceed the lesser of (1) the total net value of the lands, manufactured homes, mobile home, improvements, and other personal property, as described in RCW 6.13.010, or (2) the sum of one hundred twenty-five thousand dollars in the case of lands, manufactured homes, mobile home, and improvements, or the sum of fifteen thousand dollars in the case of other personal property described in RCW 6.13.010, except where the homestead is subject to execution, attachment, or seizure by or under any legal process whatever to satisfy a judgment in favor of any state for failure to pay that state's income tax on benefits received while a resident of the state of Washington from a pension or other retirement plan, in which event there shall be no dollar limit on the value of the exemption.	Revised Code of Washington § 6.13.030
West Virginia	Any husband, wife, parent or other head of a household residing in this state, or the infant children of deceased or insane parents, owning a homestead shall by operation of law have a homestead exemption therein to the value of five thousand dollars, subject to the provisions of section forty-eight, article six of the constitution of this state.	West Virginia Code § 38-9-1
Wisconsin	An exempt homestead as defined in s. 990.01 (14) selected by a resident owner and occupied by him or her shall be exempt from execution, from the lien of every judgment and from liability for the debts of the owner to the amount of \$40,000, except mortgages, laborers', mechanics' and purchase money liens and taxes and except as otherwise provided. The exemption shall not be impaired by temporary removal with the intention to reoccupy the premises as a homestead nor by the sale of the homestead, but shall extend to the proceeds derived from the sale to an amount not exceeding \$40,000, while held, with the intention to procure another homestead with the proceeds, for 2 years. The exemption extends to land owned by husband and wife jointly or in common or as marital property, and when they reside in the same household may be claimed by either or may be divided in any proportion between them, but the exemption may not exceed \$40,000 for the household. If the husband and wife fail to agree on the division of exemption, the exemption shall be divided between them by the court in which the first judgment was taken. The exemption extends to the interest therein of tenants in common, having a homestead thereon with the consent of the cotenants, and to any estate	Wisconsin Statutes § 815.20

	less than a fee.	
Wyoming	Every resident of the state is entitled to a homestead not exceeding ten thousand dollars (\$10,000.00) in value, exempt from execution and attachment arising from any debt, contract or civil obligation entered into or incurred.	Wyoming Statutes § 1-20-101