

NO FRESH START IN 2019

HOW STATES STILL ALLOW DEBT COLLECTORS TO PUSH FAMILIES INTO POVERTY

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APPENDIX B PROTECTION FOR THE FAMILY HOME

NCLC's Model Family Financial Protection Act Recommendation: Median House Price

STATE	AMOUNT OF PROTECTION
“A” States that Protect the Family Home Regardless of Value	
Arkansas	Limit on number of acres, but no dollar cap
District of Columbia	No dollar cap if head of family
Florida	Limit on number of acres, but no dollar cap
Iowa	Limit on number of acres, but no dollar cap
Kansas	Limit on number of acres, but no dollar cap
Oklahoma	Limit on number of acres, but no dollar cap
Puerto Rico	No dollar cap
South Dakota	Limit on number of acres, but no dollar cap
Texas	Limit on number of acres, but no dollar cap
“A” States that Protect a Median-Priced Home in the State	
Massachusetts	\$500,000 (if recorded homestead declaration)
Minnesota	\$420,000
Montana	\$250,000
Nevada	\$605,000
Ohio	\$145,425
Rhode Island	\$500,000 but statute has very significant exceptions
Virgin Islands	\$300,000
“B” States Protect a Home Worth 75% to 99% of State Median Price	
No state meets this standard	
“C” States Protect a Home Worth 50% to 74% of State Median Price	
Arizona	\$150,000
Maine	\$95,000
Mississippi	\$75,000
North Dakota	\$100,000
Vermont	\$125,000

STATE	AMOUNT OF PROTECTION
“D” States Protect a Home Worth 25% to 49% of State Median Price	
Alaska	\$72,900
Connecticut	\$75,000
Idaho	\$100,000
Nebraska	\$60,000
New Hampshire	\$120,000
New Mexico	\$60,000
New York	\$165,550 (in the 10 most populous counties)
South Carolina	\$59,100
Washington	\$125,000
Wisconsin	\$75,000
“F” States Provide Little or No Protection for the Family Home	
Alabama	\$15,000
California	\$100,000 for a family
Colorado	\$75,000
Delaware	\$500
Georgia	\$21,500
Hawaii	\$30,000
Illinois	\$15,000
Indiana	\$19,300
Kentucky	\$5,000
Louisiana	\$35,000
Maryland	\$6,000 wildcard can be applied to real property
Michigan	\$3,500
Missouri	\$15,000
New Jersey	None
North Carolina	\$35,000
Oregon	\$40,000
Pennsylvania	\$300 wildcard can be applied to real property
Tennessee	\$25,000 if supporting minor child
Utah	\$42,000
Virginia	\$5,000, plus \$500 per dependent
West Virginia	\$5,000 if parent or married person
Wyoming	\$20,000