

Table 2: Protection of 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	
Minnesota	\$480,000
Montana	\$378,560
Nevada	\$605,000
Rhode Island	\$500,000
Washington	\$125,000 or median sale price of home in the county
"B" States that Protect a Home Worth 75% to 99% of State Median Price	
Arizona	\$400,000
California	\$339,195 or median price of home in the county, with cap of \$678,391
Massachusetts	\$500,000 (if recorded as homestead)

STATE	AMOUNT OF PROTECTION
Ohio	\$161,375
Virgin Islands	\$300,000
"C" States that Protect a Home Worth 50% to 74% of State Median Price	
Connecticut	\$250,000
Maine	\$160,000
New Mexico	\$150,000
North Dakota	\$150,000
"D" States that Protect a Home Worth 25% to 49% of State Median Price	
Colorado	\$250,000
Idaho	\$175,000
Mississippi	\$75,000
Nebraska	\$60,000
New Hampshire	\$120,000
New York	\$179,975 (in the 10 most populous counties)
South Carolina	\$67,100
Vermont	\$125,000
Wisconsin	\$75,000
Wyoming	\$100,000
"F" States that Provide Little or No Protection for the Family Home	
Alabama	\$18,850
Alaska	\$72,900
Delaware	\$500

STATE	AMOUNT OF PROTECTION
Georgia	\$21,500
Hawaii	\$30,000
Illinois	\$15,000
Indiana	\$22,750
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	\$35,000
Utah	\$48,700
Virginia	\$25,000, plus wildcard of \$5,000 and \$500 per dependent
West Virginia	\$5,000 if parent or married person