

Connecticut Homestead Laws

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Issues

Summarize Connecticut's homestead exemption law, including a list of properties exempt from a court judgment for money damages, the statutorily assigned monetary thresholds and when these laws were enacted. Also summarize homestead and motor vehicle exemption laws in other New England states.

This report updates OLR Report [2018-R-0241](#).

Summary

Connecticut law exempts certain property from court judgment ([CGS § 52-352b](#), as amended by [PA 21-161](#)). The exemptions include such things as (1) necessary clothes, bedding, food, household furniture, and appliances; (2) up to two motor vehicles, depending on their value; (3) a primary residence, based on value; (4) health and disability payments, workers' compensation, social security, veterans' and unemployment benefits, alimony and support payments and court-approved child support payments, (5) health aids necessary to work or maintain health, and (6) the cash surrender value of certain life insurance policies issued upon the life of a citizen or resident of the state.

Four exemptions have a statutorily assigned monetary threshold. The homestead exemption applies to the primary residence up to a value of \$250,000, accounting for certain liens. For exemption purposes, a homestead is an owner-occupied real property, co-op or mobile manufactured home that is used as a primary residence.

For motor vehicles, the exemption is up to an aggregate value of \$7,000; personal property up to a value of \$1,000; and interest in an unmaturing life insurance policy up to \$4,000.

Brief Legislative History

Connecticut's exemption statute dates back to the 1700's. It was modernized in 1977. The motor vehicle exemption was established in 1977 and increased in 2007 and again in 2021. The homestead exemption was added in 1993. The 1993 legislation established the amount of the exemption as \$75,000. In 2003, the homestead exemption was increased to \$125,000 for judgments relating to a hospital bill. In 2021, the homestead exemption was further increased to \$250,000, except the legislature limited the homestead exemption to \$75,000 for money judgments for claims of sexual abuse or exploitation of a minor; sexual assault; or other willful, wanton, or reckless misconduct. The provisions for an interest in personal property up to \$1,000 and the interest in a life insurance contract up to \$4,000 were also adopted in 1993.

All New England states have homestead and motor vehicle exemptions. The homestead exemptions range from a standard exemption of \$35,000 in Maine to \$500,000 in Massachusetts. Motor vehicle exemptions range from \$2,500 in Vermont to \$12,000 for one or more cars in Rhode Island.

Connecticut Exempt Property

Under Connecticut law, the following property of any natural person is exempt from a money judgment:

1. an individual's homestead up to \$250,000, determined as the fair market value less the amount of any statutory or consensual lien which encumbers it (the homestead exemption is limited to \$75,000 for money judgments for claims of sexual abuse or exploitation of a minor; sexual assault; or other willful, wanton, or reckless misconduct);
2. up to two motor vehicles worth up to \$7,000 in the aggregate (fair market value minus all liens and security interests on it);
3. necessary apparel, bedding, foodstuffs, household furniture, and appliances;
4. tools, books, instruments, farm animals, and livestock feed that the individual needs for his or her occupation, profession, or farming operation;
5. a burial plot for the individual and his or her immediate family;
6. public assistance payments and wages the recipient earns under an incentive earnings or similar program;
7. health and disability insurance payments;
8. health aids the individual needs to work or sustain health;
9. workers' compensation, social security, veterans' and unemployment benefits;

10. alimony and support, other than child support, but only to the extent that wages are exempt from execution;
11. court-approved child support payments;
12. arms, military equipment, uniforms, and musical instruments owned by someone in the United States armed forces or militia;
13. wedding and engagement rings;
14. one residential utility deposit and one residential security deposit;
15. an individual's assets or interests in a retirement, Keogh, Individual Retirement Account, medical savings account, group annuity, or similar plan or arrangement;
16. an award under a crime reparations act;
17. benefits allowed by any association of persons in this state for the support of its members who are incapacitated by sickness or infirmity;
18. money due to the individual from an insurance company on any insurance policy issued on exempt property, to the same extent that the property was exempt;
19. an interest in any property that does not exceed \$1,000 in value;
20. an interest of up to \$4,000 in any accrued dividend or interest under, or loan value of, any unexpired life insurance contract the individual owns under which he or she, or someone upon whom he or she is dependent, is insured;
21. irrevocable transfers of money to an account held by a licensed debt adjuster for the benefit of the individual's creditors; and
22. cash surrender value of a state resident's life insurance policy unless the policy was (a) assigned to or effected for the creditor's benefit or (b) purchased, sold, or transferred with the intent to defraud the creditor ([CGS § 52-352b](#), as amended by [PA 21-161](#), § 1).

Connecticut Exempt Property With A Monetary Value

Homestead Exemption

The homestead exemption generally permits the debtor to exclude his or her home from execution of a judgment up to \$250,000, or \$75,000 for money judgments for claims of sexual abuse or exploitation of a minor, sexual assault, or other willful, wanton, or reckless misconduct. The homestead exemption is based upon the equity value of a primary residence.

Under case law, it appears that the homestead exemption is doubled for jointly owned homes. In a 2003 Superior Court decision, the court noted that if spouses own a house jointly, then the homestead is subject to a \$150,000 exemption since each of them had at the time an exemption

valued at \$75,000 (*Bolduc v. Riches*, 47 Conn. Sup. 590 (2003)). (Although we found no Supreme or Appellate court decisions or other authorities that address this issue, it is reasonable to conclude that the court would apply this same reasoning to the current value of the exemption.)

Motor Vehicle Exemption

The motor vehicle exemption was enacted in 1977. In 2007, the legislature increased the exemption from \$1,500 to \$3,500 ([PA 07-37](#)). In 2021, the legislature further increased the motor vehicle exemption from \$3,500 for one vehicle to \$7,000 in the aggregate for up to two vehicles, which is determined by the vehicle’s fair market value minus all liens and security interests on it.

Homestead Exemptions In Other States

Table 1 shows the homestead exemptions provisions in other New England states. The \$250,000 exemption in Connecticut law is higher than the standard exemption value in most other New England states.

Table 1: Homestead Exemption in Other New England States

State Citation	Provision
Maine (Maine Rev. Stat. tit. 14 § 4422)	<ul style="list-style-type: none"> • standard homestead exemption is \$80,000 • if minor dependents live with the debtor, or if the debtor or his or her dependent is at least 60 years old or has a disability, the limit is \$160,000 • not applicable to fraudulent conveyances or certain tort judgments
Massachusetts (Mass. Gen. Law ch. 188 § 1 et seq.)	<ul style="list-style-type: none"> • automatic homestead exemption of \$125,000 if the homeowner does not declare such an exemption with the Registry of Deeds • alternatively, a homeowner generally may claim an exemption up to \$500,000 by filing a “Declaration of Homestead” with the registry • not applicable to (1) sales for taxes; (2) a lien on the home recorded prior to the homestead’s creation; (3) a mortgage on the home; (4) spousal or child support orders; (5) money owed for ground rent if the homeowner does not own the underlying land; and (6) court judgments based on fraud, mistake, duress, undue influence, or lack of capacity
New Hampshire (N. H. Rev. Stat. § 480:1 et seq.)	<ul style="list-style-type: none"> • homestead exemption is \$120,000 • not applicable to taxes; mechanics liens and liens for the construction, repair, or improvement of the homestead; liens filed by homeowner or condominium associations for unpaid assessments; certain mortgages; and certain levies of execution

Table 1 (continued)

State Citation	Provision
Rhode Island (R. I. Gen. Laws § 9-26-4.1)	<ul style="list-style-type: none"> homestead exemption is \$500,000 in land and buildings of the debtor’s primary residence not applicable to (1) sales for taxes and certain public services liens; (2) debts prior to acquiring the property; (3) debts from buying the homestead; (4) judgments for spousal or child support; (5) money owed for ground rent if the homeowner does not own the underlying land; (6) reimbursements to the state for medical assistance; and (7) debts to banks
Vermont (Vt. Stat. Tit. 27 § 101 et seq.)	<ul style="list-style-type: none"> homestead exemption is \$125,000 of the value of a dwelling, outbuildings, and the land used in connection with them owned and used or kept by the debtor as a homestead not applicable to taxes, mortgages, or causes of action that existed at the time of acquiring the homestead

Vehicle Exemptions in Other States

Table 2 shows the motor vehicle exemptions in other New England states. The \$7,000 exemption in Connecticut law is less than the exemption in all but one other New England state.

Table 2: Motor Vehicle Exemption in Other New England States

State Citation	Provision
Maine (Maine Rev. Stat. tit. 14 § 4422)	<ul style="list-style-type: none"> the motor vehicle exemption is the debtor’s interest, up to \$10,000, in one motor vehicle
Massachusetts (Mass. Gen. Law ch. 235 § 34)	<ul style="list-style-type: none"> the exemption is for one vehicle needed for personal transportation or for employment, up to \$7,500 of the vehicle’s wholesale retail value, doubled to \$15,000 of the vehicle’s wholesale resale value if the owner is either disabled or age 60 or older
New Hampshire (N.H. Rev. Stat. § 511:2)	<ul style="list-style-type: none"> the exemption is for one automobile, up to \$10,000 in value
Rhode Island (R. I. Gen. Laws § 9-26-4)	<ul style="list-style-type: none"> the exemption is for any and all motor vehicles up to \$12,000 in total value
Vermont (Vt. Stat. Tit. 12 § 2740)	<ul style="list-style-type: none"> the exemption is for one or more motor vehicles up to \$2,500 in total value

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