

CHAPTER 282  
HB 617 - FINAL VERSION

6Mar2025... 0437h  
05/01/2025 1727s  
26Jun2025... 2791CofC

2025 SESSION

25-0603  
09/08

HOUSE BILL            **617**  
AN ACT                relative to the homestead right.  
SPONSORS:            Rep. Litchfield, Rock. 32  
COMMITTEE:            Municipal and County Government

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AMENDED ANALYSIS

This bill modifies the amount of the homestead right and adds additional exemptions for its usage.

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Explanation:            Matter added to current law appears in ***bold italics***.  
                                  Matter removed from current law appears [~~in brackets and struckthrough.~~]  
                                  Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

*In the Year of Our Lord Two Thousand Twenty Five*

AN ACT relative to the homestead right.

*Be it Enacted by the Senate and House of Representatives in General Court convened:*

1 282:1 The Homestead Right; Amount. Amend RSA 480:1 to read as follows:

2 480:1 Amount.

3 *I. Every person is entitled to [~~\$120,000~~] **\$400,000** worth of his or her homestead, or of his or her*  
4 *interest therein, as a homestead. The homestead right created by this chapter shall exist in manufactured*  
5 *housing, as defined by RSA 674:31, which is owned and occupied as a dwelling by the same person but*  
6 *shall not exist in the land upon which the manufactured housing is situated if that land is not also owned*  
7 *by the owner of the manufactured housing. **The homestead right shall also apply to the person's***  
8 *ownership interest in any mobile home, housing cooperative, and condominium, so long as the property is*  
9 *occupied as a dwelling.*

10 *II. In order to claim this exemption, the residence must have been continuously used as a primary*  
11 *residence for the previous 12 months. However, proceeds from the sale of a qualifying residence and*  
12 *such new residence, shall also be protected if reinvested within 6 months in a new primary residence.*

13 *III. Notwithstanding paragraph I, homestead exemptions, totaling not more than \$550,000, may*  
14 *be held or claimed, or \$400,000 for a single person under this section.*

15 *IV. Notwithstanding paragraph I, the full market value of the property may be claimed as a*  
16 *homestead right if the debt for which attachment or levy is sought resulted from unpaid medical bills or*  
17 *other debts directly resulting from terminal or catastrophic injury or illness.*

18 *V. The beneficiary of a qualifying trust may claim the exemption under paragraph I if the*  
19 *qualifying trust is the owner of the property and the other provisions of this chapter are met.*

20 282:2 The Homestead Right; Exemption. Amend RSA 480:4 to read as follows:

21 480:4 Exemption.

22 *The homestead right does not cancel or erase any debt. Instead,* the homestead right is exempt from  
23 attachment during its continuance from levy or sale on execution, and from liability to be encumbered or  
24 taken for the payment of debts, except in the following cases:

25 I. In the collection of taxes;

26 II. *In the enforcement of liens to collect on forfeited bail bonds or domestic support obligations;*

27 III. In the enforcement of liens of mechanics and others for debts created in the construction,  
28 repair or improvement of the homestead;

29 [III.] IV. In the enforcement of mortgages which are made a charge thereon according to law;

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1           ~~[(IV-)]~~ V. In the enforcement of liens filed by homeowner associations or by condominium  
2 associations under RSA 356-B, for unpaid assessments against the homestead, including collection  
3 costs; ~~[and]~~

4           **VI. For debts existing at the time that the homestead was purchased, unless pursuant to RSA**  
5 **480:1, II; and**

6           ~~[(V-)]~~ VII. In the levy of executions as provided in this chapter.

7           282:3 Levy of Executions on Real Estate; Notice of Homestead Exemption. Amend RSA 529:20-a to  
8 read as follows:

9           529:20-a Notice of Homestead Exemption. Along with the notice required under RSA 529:20, the  
10 party in whose name the execution has issued shall provide to any person who resides or appears to  
11 reside on the real estate to be sold, the following notice by certified mail:

12 NOTICE

13 IF YOU OR YOUR SPOUSE OWNS AND RESIDES IN THIS PROPERTY, YOU AND/OR YOUR  
14 SPOUSE MAY BE ENTITLED TO A HOMESTEAD EXEMPTION PURSUANT TO RSA 480:1. THIS  
15 EXEMPTS ~~[\$120,000]~~ **\$400,000** FOR A SINGLE PERSON AND ~~[\$240,000]~~ **\$550,000** FOR ~~[A MARRIED~~  
16 ~~COUPLE]~~ **ALL PERSONS WITH AN INTEREST THEREIN.**

17 IN ORDER TO CLAIM THIS EXEMPTION, YOU MUST NOTIFY THE SHERIFF OF THE COUNTY IN  
18 WHICH THE REAL ESTATE IS SITUATED AND THE JUDGMENT CREDITOR OF THE AMOUNT OF  
19 YOUR HOMESTEAD CLAIM IN WRITING. IF YOU DO SO BEFORE THE SALE, THE SHERIFF MUST  
20 PAY YOU THE AMOUNT OF YOUR HOMESTEAD EXEMPTION BEFORE PAYING THE JUDGMENT  
21 CREDITOR FROM THE PROCEEDS OF THE SALE. IF, HOWEVER, THE JUDGMENT CREDITOR  
22 FILES A MOTION IN COURT CHALLENGING YOUR ENTITLEMENT TO OR THE AMOUNT OF THE  
23 HOMESTEAD EXEMPTION, THE SHERIFF SHALL NOT DISTRIBUTE THE PROCEEDS FROM THE  
24 SALE UNTIL FURTHER ORDER OF THE COURT.

25 IF YOU DO NOT NOTIFY THE SHERIFF AND THE CREDITOR OF YOUR EXEMPTION UNTIL AFTER  
26 THE SALE, THE CREDITOR NEED NOT PAY YOU THE AMOUNT OF YOUR HOMESTEAD  
27 EXEMPTION UNTIL THE EXPIRATION OF THE ONE-YEAR PERIOD DURING WHICH YOU MAY  
28 REDEEM THE PROPERTY PURSUANT TO RSA 529:26.

29 IF THE SHERIFF RECEIVES YOUR NOTICE OF HOMESTEAD EXEMPTION PRIOR TO THE SALE,  
30 THE SHERIFF MAY NOT SELL THE PROPERTY FOR LESS THAN THE AMOUNT OF THE CLAIMED  
31 HOMESTEAD EXEMPTION WITHOUT FURTHER ORDER OF THE COURT.

282:4 Effective Date. This act shall take effect January 1, 2026.

Approved: August 01, 2025  
Effective Date: January 01, 2026