

# HOUSE . . . . . No. 3991

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## The Commonwealth of Massachusetts

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PRESENTED BY:

***Kip A. Diggs***

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*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to ensuring the equitable protection of homestead.

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PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Kip A. Diggs</i>	<i>2nd Barnstable</i>	<i>1/16/2025</i>

# HOUSE . . . . . No. 3991

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By Representative Diggs of Barnstable, a petition (accompanied by bill, House, No. 3991) of Kip A. Diggs for legislation to further regulate homesteads. The Judiciary.

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## The Commonwealth of Massachusetts

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In the One Hundred and Ninety-Fourth General Court  
(2025-2026)  
\_\_\_\_\_

An Act relative to ensuring the equitable protection of homestead.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Section 2 of chapter 188 of the General Laws, as appearing in the 2022  
2           Official Edition, is hereby amended by adding the following subsection:-

3           (e) Notwithstanding any provision of this chapter to the contrary, an owner of a home  
4           who is at least 65 years old or an owner of a home who has a documented disability shall receive  
5           an additional homestead exemption equal to 25 per cent of the baseline exemption for their  
6           county. For purposes of this subsection, “documented disability” shall mean a medically-  
7           determinable, permanent physical or mental impairment that meets the disability requirements  
8           for Supplemental Security Income under 42 U.S.C. 1382c(a)(3)(A) and 42 U.S.C.  
9           1382c(a)(3)(C) that is documented and in effect at the time of recording.

10          SECTION 2. Said chapter 188 is hereby further amended by adding following section:-

11          Section 15. (a) For purposes of this section, the word “department” shall mean the  
12          department of revenue.

(b) The homestead exemption shall provide financial protection to homeowners by safeguarding a portion of the equity in their principal residence from creditors' claims, subject to the following:

(1) The homestead exemption shall be calculated annually by the department based on a percentage of the median home value for each county, as determined by statewide property tax assessments. The exemption shall not be less than \$250,000 nor exceed \$1,250,000, ensuring equitable protection across all counties in the commonwealth.

(2) For properties owned by joint tenants, tenants by the entirety or trust beneficiaries, the homestead exemption amount shall be applied in full to the property, with no proration among co-owners. If multiple declarations are filed for the same property, the maximum cumulative exemption shall not exceed the market-adjusted limit pursuant to subsection (b) for the county.

(3) The department shall annually adjust the minimum and maximum homestead exemption thresholds based on the consumer price index to account for changes in the cost of living in the commonwealth.

(4) First-time homebuyers earning less than 120 per cent of the area median income may qualify for a temporary 10 per cent increase in the homestead exemption during their first 5 years of ownership.

(c) The secretary of the commonwealth shall develop and implement a statewide education campaign to ensure homeowners are aware of their rights under this chapter, including: (i) publishing multilingual materials on the homestead declaration process; (ii) hosting informational sessions in partnership with municipalities and housing advocacy groups; and

(iii) streamlining the declaration filing process, including online submission options.

(d) The department shall prepare an annual report that shall include: (i) the number of homestead declarations filed by county; (ii) the impact of market-adjusted exemptions on homeowner protections; and (iii) any recommendations for further improvements to the homestead exemption based on economic and demographic trends. The report shall be submitted, no later than December 31 of each year, to the chairs of the joint committee on housing, the chairs of the joint committee on revenue and the clerks of the house of representatives and senate.

SECTION 3. This act shall take effect on January 1, 2026.