

CERTIFICATION OF ENROLLMENT

**SUBSTITUTE HOUSE BILL 1805**

Chapter 429, Laws of 2007

60th Legislature  
2007 Regular Session

HOMESTEAD EXEMPTION AMOUNT

EFFECTIVE DATE: 07/22/07

Passed by the House April 17, 2007  
Yeas 85 Nays 13

FRANK CHOPP

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**Speaker of the House of Representatives**

Passed by the Senate April 11, 2007  
Yeas 48 Nays 1

BRAD OWEN

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**President of the Senate**

Approved May 11, 2007, 10:54 a.m.

CHRISTINE GREGOIRE

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**Governor of the State of Washington**

CERTIFICATE

I, Richard Nafziger, Chief Clerk of the House of Representatives of the State of Washington, do hereby certify that the attached is **SUBSTITUTE HOUSE BILL 1805** as passed by the House of Representatives and the Senate on the dates hereon set forth.

RICHARD NAFZIGER

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**Chief Clerk**

FILED

May 11, 2007

**Secretary of State  
State of Washington**

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**SUBSTITUTE HOUSE BILL 1805**

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AS AMENDED BY THE SENATE

Passed Legislature - 2007 Regular Session

**State of Washington                      60th Legislature                      2007 Regular Session**

**By** House Committee on Judiciary (originally sponsored by Representatives Morrell, Lantz, Linville, Wallace, Rodne, Conway, Kessler, Hudgins, Hunt, Chase, Hasegawa, VanDeWege, Campbell, Ericks, Green, Simpson and Schual-Berke)

READ FIRST TIME 02/23/07.

1            AN ACT Relating to increasing the homestead exemption amount; and  
2 amending RCW 6.13.030, 6.13.080, and 6.13.090.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4            **Sec. 1.** RCW 6.13.030 and 1999 c 403 s 4 are each amended to read  
5 as follows:

6            A homestead may consist of lands, as described in RCW 6.13.010,  
7 regardless of area, but the homestead exemption amount shall not exceed  
8 the lesser of (1) the total net value of the lands, manufactured homes,  
9 mobile home, improvements, and other personal property, as described in  
10 RCW 6.13.010, or (2) the sum of (~~forty~~) one hundred twenty-five  
11 thousand dollars in the case of lands, manufactured homes, mobile home,  
12 and improvements, or the sum of fifteen thousand dollars in the case of  
13 other personal property described in RCW 6.13.010, except where the  
14 homestead is subject to execution, attachment, or seizure by or under  
15 any legal process whatever to satisfy a judgment in favor of any state  
16 for failure to pay that state's income tax on benefits received while  
17 a resident of the state of Washington from a pension or other  
18 retirement plan, in which event there shall be no dollar limit on the  
19 value of the exemption.

1       **Sec. 2.** RCW 6.13.080 and 2005 c 292 s 4 are each amended to read  
2 as follows:

3       The homestead exemption is not available against an execution or  
4 forced sale in satisfaction of judgments obtained:

5       (1) On debts secured by mechanic's, laborer's, construction,  
6 maritime, automobile repair, materialmen's or vendor's liens arising  
7 out of and against the particular property claimed as a homestead;

8       (2) On debts secured (a) by security agreements describing as  
9 collateral the property that is claimed as a homestead or (b) by  
10 mortgages or deeds of trust on the premises that have been executed and  
11 acknowledged by the husband and wife or by any unmarried claimant;

12       (3) On one spouse's or the community's debts existing at the time  
13 of that spouse's bankruptcy filing where (a) bankruptcy is filed by  
14 both spouses within a six-month period, other than in a joint case or  
15 a case in which their assets are jointly administered, and (b) the  
16 other spouse exempts property from property of the estate under the  
17 bankruptcy exemption provisions of 11 U.S.C. Sec. 522(d);

18       (4) On debts arising from a lawful court order or decree or  
19 administrative order establishing a child support obligation or  
20 obligation to pay spousal maintenance;

21       (5) On debts owing to the state of Washington for recovery of  
22 medical assistance correctly paid on behalf of an individual consistent  
23 with 42 U.S.C. Sec. 1396p; (~~(e)~~)

24       (6) On debts secured by a condominium's or homeowner association's  
25 lien. In order for an association to be exempt under this provision,  
26 the association must have provided a homeowner with notice that  
27 nonpayment of the association's assessment may result in foreclosure of  
28 the association lien and that the homestead protection under this  
29 chapter shall not apply. An association has complied with this notice  
30 requirement by mailing the notice, by first class mail, to the address  
31 of the owner's lot or unit. The notice required in this subsection  
32 shall be given within thirty days from the date the association learns  
33 of a new owner, but in all cases the notice must be given prior to the  
34 initiation of a foreclosure. The phrase "learns of a new owner" in  
35 this subsection means actual knowledge of the identity of a homeowner  
36 acquiring title after June 9, 1988, and does not require that an  
37 association affirmatively ascertain the identity of a homeowner.

1 Failure to give the notice specified in this subsection affects an  
2 association's lien only for debts accrued up to the time an association  
3 complies with the notice provisions under this subsection; or  
4 (7) On debts owed for taxes collected under chapters 82.08, 82.12,  
5 and 82.14 RCW but not remitted to the department of revenue.

6 **Sec. 3.** RCW 6.13.090 and 1988 c 231 s 4 are each amended to read  
7 as follows:

8 A judgment against the owner of a homestead shall become a lien on  
9 the value of the homestead property in excess of the homestead  
10 exemption from the time the judgment creditor records the judgment with  
11 the recording officer of the county where the property is located.  
12 However, if a judgment of a district court of this state has been  
13 transferred to a superior court, the judgment becomes a lien from the  
14 time of recording with such recording officer a duly certified abstract  
15 of the record of such judgment as it appears in the office of the clerk  
16 in which the transfer was originally filed. A department of revenue  
17 tax warrant filed pursuant to RCW 82.32.210 shall become a lien on the  
18 value of the homestead property in excess of the homestead exemption  
19 from the time of filing in superior court.

Passed by the House April 17, 2007.

Passed by the Senate April 11, 2007.

Approved by the Governor May 11, 2007.

Filed in Office of Secretary of State May 11, 2007.