

**ASSEMBLY, No. 3760**

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**STATE OF NEW JERSEY**

**221st LEGISLATURE**

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INTRODUCED FEBRUARY 22, 2024

**Sponsored by:**

**Assemblyman MICHAEL VENEZIA**

**District 34 (Essex)**

**Assemblyman HERB CONAWAY, JR.**

**District 7 (Burlington)**

**Assemblywoman VERLINA REYNOLDS-JACKSON**

**District 15 (Hunterdon and Mercer)**

**Co-Sponsored by:**

**Assemblywomen Morales and McCoy**

**SYNOPSIS**

“Medical Debt Homestead Protection Act.”

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 2/22/2024)**

1 AN ACT concerning certain debt executions and supplementing  
2 Title 2A of the New Jersey Statutes.

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4 **BE IT ENACTED** by the Senate and General Assembly of the State  
5 of New Jersey:

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7 1. This act shall be known and may be cited as the “Medical  
8 Debt Homestead Protection Act.”

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10 2. The Legislature finds and declares that:

11 a. Medical debt is a significant financial burden for many  
12 individuals and families that often leads to bankruptcy and the  
13 potential loss of the debtor’s home.

14 b. The loss of a home exacerbates the distressing situation  
15 currently facing individuals and families filing for bankruptcy due  
16 to unpaid medical bills.

17 c. It is in the public interest to establish protections that  
18 prevent the forced sale of a home in cases of bankruptcy arising  
19 from medical debt.

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21 3. a. Any person aged 18 or over, married or single, who  
22 resides within the State may hold as a homestead exempt from  
23 attachment, execution, and forced sale, as result of a judgement  
24 obtained for the payment and satisfaction of a medical debt, any one  
25 of the following:

26 (1) the person’s interest in real property upon which exists a  
27 dwelling house in which the person resides;

28 (2) the person’s interest in one condominium or cooperative in  
29 which the person resides; or

30 (3) a manufactured home as defined pursuant to section 2 of  
31 P.L.1990, c.61 (C.54:4-8.58), including the land on which the  
32 manufactured home is situated.

33 b. Only one homestead exemption pursuant to this section may  
34 be held by a married couple or a single person.

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36 4. This act shall take effect on the 90th day next following  
37 enactment.

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STATEMENT

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42 This bill establishes the “Medical Debt Homestead Protection  
43 Act.” Under the bill, any person aged 18 or over, married or single,  
44 who resides within the State may hold as a homestead exempt from  
45 attachment, execution, and forced sale, as result of a judgement  
46 obtained for the payment and satisfaction of a medical debt, any one  
47 of the following: an interest in real property upon which exists a  
48 dwelling house in which the person resides; an interest in a

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- 1 condominium or cooperative in which the person resides; or a
- 2 manufactured home, including the land on which the manufactured
- 3 home is situated. Only one homestead exemption at a time may be
- 4 held by a person under the bill.