

Utah Exemptions Act Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Jen Plumb

House Sponsor:

LONG TITLE**General Description:**

This bill amends the Utah Exemptions Act.

Highlighted Provisions:

This bill:

- addresses the value of a motor vehicle exemption for purposes of collecting an unsecured debt; and

- allows an individual to exempt from collection of an unsecured debt a motor vehicle equipped or modified to accommodate a disability of the individual or the individual's dependent under certain circumstances.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

AMENDS:

78B-5-506, as last amended by Laws of Utah 2015, Chapter 212

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **78B-5-506** is amended to read:

78B-5-506 . Value of exempt property -- Exemption of implements, professional books, tools, and motor vehicles.

(1) An individual is entitled to exemption of the following property up to an aggregate value of items in each subsection of \$1,000:

- (a) sofas, chairs, and related furnishings reasonably necessary for one household;
- (b) dining and kitchen tables and chairs reasonably necessary for one household;
- (c) animals, books, and musical instruments, if reasonably held for the personal use of the individual or the individual's dependents; and

(d) heirlooms or other items of particular sentimental value to the individual.

(2) An individual is entitled to an exemption, not exceeding \$5,000 in aggregate value, of implements, professional books, or tools of the individual's trade, including motor vehicles to which no other exemption has been applied, and that are actually used by the individual in the individual's principal business, trade, or profession.

(3)(a) As used in this Subsection (3), "motor vehicle" does not include any motor vehicle designed for or used primarily for recreational purposes, such as:

(i) an off-highway vehicle as defined in Section 41-22-2, except a motorcycle the individual regularly uses for daily transportation; or

(ii) a recreational vehicle as defined in Section 13-14-102, except a van the individual regularly uses for daily transportation.

(b) An individual is entitled to an exemption~~[, not exceeding \$3,000 in value, of one motor vehicle.]~~ of:

(i) one motor vehicle not exceeding \$15,000 in value; or

(ii) one motor vehicle of any value if:

(A) the individual or the individual's dependent meets the definition of a person with a disability which limits or impairs the ability to walk, as that term is defined in 23 C.F.R. Sec. 1235.2; and

(B) the motor vehicle has been specifically equipped or modified to accommodate the disability of the individual or the individual's dependent.

(4) This section does not affect property exempt under Section 78B-5-505.

Section 2. **Effective Date.**

This bill takes effect on May 6, 2026.