

**654.16 Separate redemption of homestead.**

1. If a sheriff's sale is ordered on agricultural land used for farming, as defined in [section 16.58](#), the mortgagor may, by a date set by the court but not later than ten days before the sale, designate to the court the portion of the land which the mortgagor claims as a homestead. The homestead may be any contiguous portion of forty acres or less of the real estate subject to the sheriff's sale. The homestead shall contain the residence of the mortgagor and shall be as compact as practicable.

2. If a homestead is designated, the court shall determine the fair market value of the designated homestead before the sheriff's sale. The court may consult with the county appraisers appointed pursuant to [section 450.24](#) for deaths occurring before January 1, 2025, or with one or more independent appraisers, to determine the fair market value of the designated homestead.

3. The mortgagor may redeem the designated homestead by tendering the lesser of either any amount separately bid for the designated homestead at the sheriff's sale pursuant to procedures set forth in [chapter 628](#), or the fair market value, as determined pursuant to [this section](#), of the designated homestead at any time within one year from the date of the sheriff's sale, pursuant to the procedures set forth in [chapter 628](#).

[86 Acts, ch 1216, §2; 87 Acts, ch 142, §4, 5; 90 Acts, ch 1245, §2; 2014 Acts, ch 1080, §95, 98; 2025 Acts, ch 148, §52 – 54](#)

2025 amendment to subsection 2 applies retroactively to January 1, 2025, to the estates of decedents dying on or after January 1, 2025; 2025 Acts, ch 148, §54

Subsection 2 amended