



Assessing Mobile Homes

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Today's class will cover

- Definition of mobile homes – annually assessed and real property
- Review of IC 6-1.1-7 and 50 IAC 3.3
- Assessment procedures for annually assessed and real property mobile homes.
- Mobile Home FAQs



Assessment of Mobile Homes

- Indiana Code – IC 6-1.1-7
 - Taxation of Mobile Homes

- Indiana Administrative Code – 50 IAC 3.3
 - Assessment of Mobile Homes



Annually Assessed Mobile Home Defined

Mobile home that

- Has a certificate of title issued by the bureau of motor vehicles under IC 9-17-6; and
- Not on a permanent foundation.



Manufactured Homes

IC 9-17-6-1

Certificate of Title Requirement

A person who owns a manufactured home that is:

- (1) personal property not held for resale; or
- (2) not attached to real estate by a permanent foundation

shall obtain a certificate of title for the manufactured home.



Mobile Home Defined

- 50 IAC 3.3-2.3 - “Mobile Home “ means a “dwelling” as defined in IC 6-1.1-7-1(b)
- A “manufactured home” as defined in IC 9-13-2-96.



Mobile Home Defined

IC 6-1.1-7-1(b)

“Mobile home” means a dwelling which:

- (1) is factory assembled;
 - (2) is transportable;
 - (3) is intended for year around occupancy;
 - (4) exceeds thirty-five (35) feet in length; and
 - (5) is designed either for transportation on its own chassis or placement on a temporary foundation.
- **Was built before June 15, 1976.**



Manufactured Home Defined

IC 9-13-2-96

"Manufactured home" means, except as provided in subsection (b), a structure that:

- (1) is assembled in a factory;
- (2) bears a seal certifying that it was built in compliance with the federal manufactured housing construction and safety standards law (42 U.S.C. 5401 et seq.);
- (3) is designed to be transported from the factory to another site in one (1) or more units;
- (4) is suitable for use as a dwelling in any season; and
- (5) is more than thirty-five (35) feet long.

(b) "Manufactured home", for purposes of IC 9-17-6, means a structure having the meaning set forth in the federal manufactured Housing Construction and Safety Standards Law of 1974 (42 U.S.C. 5401 et seq.).

- **Has the characteristics of a mobile home but was built after June 15, 1976.**



Annually Assessed Mobile Home



55-4381-1166
21625 WOODBURN RD



Real Property Mobile Home Defined

A mobile home that:

- has an affidavit of transfer to real estate recorded by the county recorder under IC 9-17-6-15.5; (See 50 IAC 3.3-2-4); OR
- has a certificate of title issued by the bureau of motor vehicles under IC 9-17-6 and is attached to a **permanent foundation.**



Permanent Foundation Defined

- Any structural system capable of transposing loads from a structure to the earth at a depth below the established frost line.



Transfer to Real Estate

IC 9-17-6-15.5

Application of Transfer to Real Estate

- (1) Manufactured home is attached to real estate by a permanent foundation.
- (2) Affidavit of transfer to real estate and the retired certificate of title, if available, is filed with the county recorder's office.
- (3) Manufactured home deemed an improvement upon the real estate upon which it is located.

Note: Filing is not required for a person who converts a manufactured home that is attached to real estate by a permanent foundation to an improvement upon the real estate upon which it is located.



Rule 3. Method

50 IAC 3.3-3-1

- (a) County assessor or township assessor, if any, shall assess the mobile home for taxation.

- (b) A mobile home shall be assessed as real property under the Department of Local Government Finance Real Property Assessment Rules in effect on March 1, if the mobile home meets the definition given in 50 IAC 3.3-2-4.



Rule 3. Method

50 IAC 3.3-3-1

(c) A mobile home shall be assessed as inventory in accordance with the department of local government finance personal property rules in effect on March 1 if the mobile home is held for sale in the ordinary course of a trade or business.

(d) A mobile home and all exterior features, yard structures, and improvements owned by the mobile homeowner and located on the same parcel as the mobile home shall be annually assessed under 50 IAC 3.3-5-1(b) if the mobile home meets the definition given in 50 IAC 3.3-2-2.



Rule 4 Assessment Dates

50 IAC 3.3-4-1

- (a) An annually assessed mobile home shall be assessed on **January 15 and taxed at the current year's tax rate**. The owner of an annually assessed mobile home shall pay the tax in accordance with IC 6-1.1-7-7.
- (b) A mobile home assessed as real property under 50 IAC 3.3-3-1 shall be assessed on **March 1 and taxed at the following year's rate**.
- (c) A mobile home assessed as personal property under 50 IAC 3.3-3-1(c) shall be assessed on March 1 and taxed at the following year's rate. **(This section no longer applies as inventory not subject to assessment)**
- (d) A mobile home properly assessed under subsection (a) that becomes real property on or before March 1 of the same assessment year shall be assessed and taxed as real property under subsection (b).



Rule 5 Valuation Guide

50 IAC 3.3-5-1

(a) County Assessors or township assessors, if any, shall use the standard of true tax value as set forth in the department of local government finance real property assessment rules in the assessment of mobile homes. **(Assessment of Real Property Mobile Homes)**

(b) All annually assessed mobile homes assessed after January 14, 2007, shall have a true tax value set at the least of the values determined using the following:

- (1) the National Automobile Dealers Association Guide;
- (2) the purchase price of the mobile home if the:
 - (A) sale is of a commercial enterprise nature;
 - (B) buyer and seller are not related by blood or marriage; and
 - (C) the sale date is within one (1) year prior to or subsequent to the January 15 valuation date; or
- (3) sales data for generally comparable mobile homes.

Parcel #		OWNERSHIP	M.H. Make:					
County			M.H. Year:					
Township			M.H. Serial NO.#:					
Corporation			Mfg. Size:					
District								
Section and Plat								
Routing number								
Neighborhood code								
Property Address:		Park Name:	Primary Residence	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Homestead	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Roofing	APPROACHES TO VALUE	VALUATION RECORD					
Asphalt Shingles	1) National Publication (NADA) (Attach worksheet/print out) Indicated Value = \$ _____	Assessment Year		20__	20__	20__	20__
Metal		True Tax Value Mobile Home (+)					
Floors		True Tax Value Res. Imp. (+)					
Wood	2) Sale of Subject Property (Attach proof of purchase price) (Include delivery & setup costs) Indicated Value = \$ _____	True Tax Value Non-Res. Imp. (+)					
Parquet		TOTAL ASSESSED VALUE					
Tile	General Information (Notes)						
Carpet							
Unfinished							

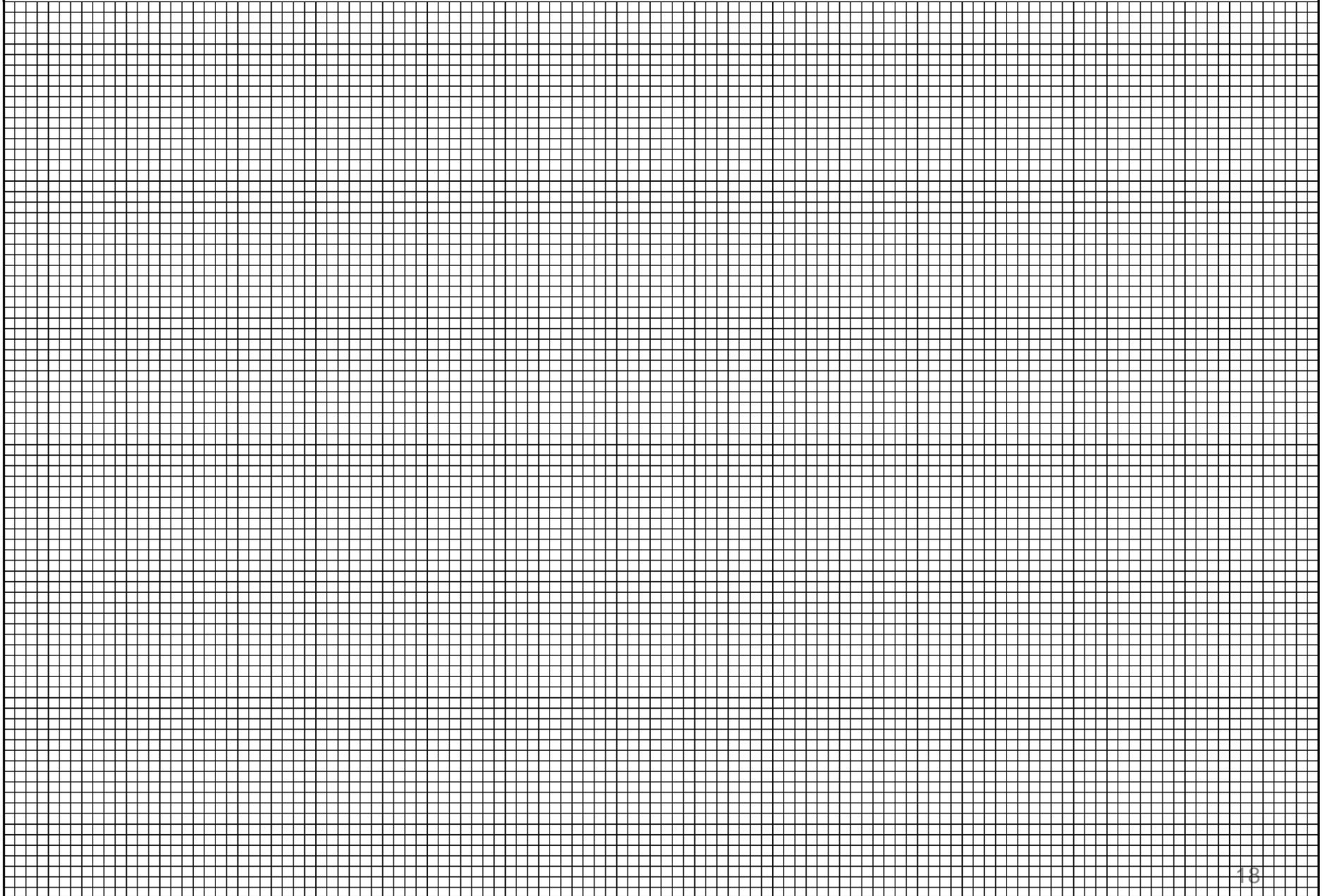
Interior Finish	3) Sales Comparison Approach (Attach comp. sales data)	SUMMARY OF RESIDENTIAL IMPROVEMENTS																		
Plaster or Dry Wall	Comparable # 1 Sale Price \$ _____ Lump Sum Adjustment \$ _____ Total Value \$ _____	ID	Use	Story Hgt.	Const. Type	Grade	Year Const.	Eff. Age	Cond.	Base Rate	Features	L / M	Adj. Rate	Size Area	Replacement Cost	Total Depr.	Remainder Value	% Comp	Improvement Value	
Paneling		01																		
Fiberboard		02																		

Accommodations	Comparable # 2	SUMMARY OF NON-RESIDENTIAL IMPROVEMENTS																		
Total Number of Rooms	Sale Price \$ _____ Lump Sum Adjustment \$ _____ Total Value \$ _____	ID	Use	Story Hgt.	Const. Type	Grade	Year Const.	Eff. Age	Cond.	Base Rate	Features	L / M	Adj. Rate	Size Area	Replacement Cost	Total Depr.	Remainder Value	% Comp	Improvement Value	
Bedrooms		01																		
Living Rooms		02																		

Fire Places	Comparable # 3	SUMMARY OF NON-RESIDENTIAL IMPROVEMENTS																		
Masonry Stacks	Sale Price \$ _____ Lump Sum Adjustment \$ _____ Total Value \$ _____	ID	Use	Story Hgt.	Const. Type	Grade	Year Const.	Eff. Age	Cond.	Base Rate	Features	L / M	Adj. Rate	Size Area	Replacement Cost	Total Depr.	Remainder Value	% Comp	Improvement Value	
Metal Openings		01																		
		02																		

Mfg. Room Addition	Heat & Air	Plumbing	#	TF	SUMMARY OF NON-RESIDENTIAL IMPROVEMENTS																	
Type: TO RO PO	Central Warm Air	Full Bath			ID	Use	Story Hgt.	Const. Type	Grade	Year Const.	Eff. Age	Cond.	Base Rate	Features	L / M	Adj. Rate	Size Area	Replacement Cost	Total Depr.	Remainder Value	% Comp	Improvement Value
Size: ___ x ___	Hot Water or Steam	Half Bath			01																	
	Heat Pump	Kitchen Sink			02																	
Skirting	Gravity,Wall,Space	Water Heater			03																	
None	Central Air Cond.	Extra Fixture			04																	
Full Perimeter					TOTAL																	
Number of Linear Ft.					TRUE TAX VALUE MOBILE HOME (Lowest value of 3 approaches)																	
Mobile Home Condition	NO HEAT				Assessment Year		20	20	20	20												
Average					True Tax Value Mobile Home																	
					(Lowest value of 3 Approaches)																	

SKETCH AREA





Notice of Assessment of Annual Assessed Mobile Home

- Form 2 – This form is mailed to the taxpayer showing make, year, location and assessed valuation. <http://www.in.gov/dlgf/8516.htm>
- If taxpayer disagrees with the assessment, appeal needs to be filed within forty five (45) days of the mailing of this notice.



Movement of Mobile Homes; Transfer of Title; Permits IC 6-1.1-7-10

(a) A mobile home may not be moved from one location to another unless the owner or the occupier obtains a permit to move the mobile home from the county treasurer.

(b) The bureau of motor vehicles may not transfer the title to a mobile home unless the owner obtains a permit to transfer the title from the county treasurer.



Movement of Mobile Homes; Transfer of Title; Permits – IC 6-1.1-7-10

(c) A county treasurer shall issue a permit which is required to either move, or transfer the title to, a mobile home if the taxes due on the mobile home have been paid. The permit shall state the date it is issued.

- See Mobile Home Permit Form in Resource Packet



Changes to Inventory Definition and Waiver of Property Tax Liability

- See July 13, 2009 Memorandum in Resource Packet
- Effective Jan. 1, 2010, Sec. 84 of HEA 1001 amends definition of inventory (not subject to assessment & taxation) to include mobile and manufactured homes
- Sec. 92 of HEA 1001, waiver of property tax liability on abandoned mobile or manufactured homes (See July 13, 2009 Memorandum)



Mobile Home Frequently Asked Questions

- As a follow-up to the October 22, 2010 Conference Calls on Mobile Homes, a list of FAQs was issued on November 22, 2010. (See Resource Packet for copy of FAQs.)



NADA References

- The NADA 2011 Manufactured Housing Appraisal Guide and/or CD-Rom version can be purchased by contacting NADA.

<http://www.nadaappraisalguides.com/>

- You also can contact NADA directly at (800) 966-6232.



Contact Us

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