



Department of Local Government Finance

Mobile Homes

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Disclaimer

- This presentation and other Department of Local Government Finance materials are not a substitute for the law. The following is not legal advice, just an informative presentation. The Indiana Code always governs.



Mobile Homes

- Definitions
- Forms
- Frequently Asked Questions
- Questions



Definitions

- Indiana Code - IC 6-1.1-7 / Taxation of Mobile Homes
<https://iga.in.gov/legislative/laws/2022/ic/titles/006#6-1.1-7>
- Indiana Administrative Code – Article 3.3 / 50 IAC 3.3 Assessment of Mobile Homes <http://www.in.gov/legislative/iac/T00500/A00033.PDF?>



Definitions

50 IAC 3.3-2-2 "Annually assessed mobile home" defined

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7; IC 9-17-6

Sec. 2. "Annually assessed mobile home" means a mobile home that:

- (1) has a certificate of title issued by the bureau of motor vehicles under IC 9-17-6; and
- (2) is not on a permanent foundation.

(Department of Local Government Finance; 50 IAC 3.3-2-2; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA; filed Jan 12, 2012, 10:45 a.m.: 20120208-IR-050110567FRA)



Definitions

50 IAC 3.3-2-3 "Mobile home" defined

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7-1; IC 9-13-2-96

Sec. 3. "Mobile home" means the following:

- (1) A dwelling as defined in IC 6-1.1-7-1(b).
- (2) A manufactured home as defined in IC 9-13-2-96.

(Department of Local Government Finance; 50 IAC 3.3-2-3; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA; filed Jan 12, 2012, 10:45 a.m.: 20120208-IR-050110567FRA)



Definitions

50 IAC 3.3-2-3.5 "Permanent foundation" defined

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7; IC 9-17-6-15.5

Sec. 3.5. "Permanent foundation" means any structural system capable of transposing loads from a structure to the earth at a depth below the established frost line.

(Department of Local Government Finance; 50 IAC 3.3-2-3.5; filed Jan 12, 2012, 10:45 a.m.: 20120208-IR-050110567FRA)



Definitions

50 IAC 3.3-2-4 "Real property mobile home" defined

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7; IC 9-17-6-15.5

Sec. 4. "Real property mobile home" means a mobile home that has an affidavit of transfer to real estate recorded by the county recorder under IC 9-17-6-15.5 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.

(Department of Local Government Finance; 50 IAC 3.3-2-4; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA; filed Jan 12, 2012, 10:45 a.m.: 20120208-IR-050110567FRA)



Definitions

IC 6-1.1-7-1 Assessment and taxation; "mobile home" defined

Sec. 1. (a) Mobile homes which are located within this state on the assessment date of a year shall be assessed and taxed for that year in the manner provided in this chapter. If a provision of this chapter conflicts with another provision of this article, the provision of this chapter controls with respect to the assessment and taxation of mobile homes.

(b) For purposes of this chapter, "mobile home" means a dwelling which:



Definitions

- (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.

[Pre-1975 Property Tax Recodification Citations: 6-1-40-1; 6-1-40-2.]

Formerly: Acts 1975, P.L.47, SEC.1.



Definitions

50 IAC 3.3-3-1 Method

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7

Sec. 1. (a) The county assessor or township assessor, if any, shall assess the mobile home for taxation under this article.

(b) A mobile home shall be assessed as real property under the real property assessment rules in effect on January 1 using the Residential Cost Schedules found in the department's Real Property Assessment Manual and Real Property Assessment Guidelines incorporated by reference in 50 IAC 2.4-1-2, if the mobile home meets the definition given in 50 IAC 3.3-2-4.



Definitions

- (c) A mobile home shall be assessed as inventory in accordance with the personal property rules in effect on January 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 IAC3.3-2-2.

(Department of Local Government Finance; 50 IAC 3.3-3-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR050060560FRA; filed Jan 12, 2012, 10:45 a.m.: 20120208-IR-050110567FRA; filed Nov 2, 2020, 9:34 a.m.: 20201202-IR050190636FRA)



Definitions

IC 6-1.1-7-3 Placement of mobile home; reports

Sec. 3. (a) A person who places a mobile home or allows a mobile home to be placed on any land which the person owns, possesses, or controls shall report that fact to the assessor of the township in which the land is located, or the county assessor if there is no township assessor for the township, within thirty (30) days after the mobile home is placed on the land.

(b) This subsection applies to a person that operates a mobile home community. In addition to the requirements of subsection (a), if a person to whom this subsection applies places a mobile home or allows a mobile home to be placed in the mobile home community, if a sale or lease of a mobile home previously held as inventory occurs, or if the status of a mobile home is changed to inventory, the person shall furnish the other items to the assessor of the township in which the mobile home community is located, or the county assessor if there is no township assessor for the township, within thirty (30) days after the mobile home is placed in the mobile home community, the sale or lease of the mobile home occurs, or the change in status of the mobile home to inventory occurs:



Definitions

- (1) If applicable, notice of the sale or lease of the mobile home or the change in status of the mobile home to inventory.
- (2) The name of the owner of the mobile home at the time the entry is made, as shown on the title to the mobile home.
- (3) The vehicle identification number of the mobile home.



Definitions

- 4) A copy of the title held by the owner of the mobile home at the time the entry is made, or, if no title exists:
 - (A) a petition filed with a court requesting an order by the court for the title of the mobile home; or
 - (B) a bureau of motor vehicles affidavit of sale or disposal.
- 5) A copy of the most recent permit issued to the owner of the mobile home or issued under section 10 of this chapter, if applicable. (c) The thirty (30) day period specified in subsections (a) and (b) commences the day after the day that the mobile home is placed upon the land.

[Pre-1975 Property Tax Recodification Citation: 6-1-40-3 part.] Formerly: Acts 1975, P.L.47, SEC.1. As amended by P.L.146-2008, SEC.95; P.L.235-2017, SEC.4.



Definitions

IC 6-1.1-7-4 Place of assessment

Sec. 4. (a) Except as provided in subsection (b) of this section, a mobile home which is located within this state on the assessment date of a year shall be assessed at the place where it is located.

(b) A mobile home which is located within this state on the assessment date of a year and which is owned by a person who is a resident of this state shall be assessed at the place where the owner resides on that assessment date unless:



Definitions

- (1) the place where the mobile home is located on the assessment date is different from the place where the owner resides on that date; and
- (2) the mobile home is either regularly used or permanently situated at the place where it is located.

[Pre-1975 Property Tax Recodification Citation: 6-1-40-4 part.]

Formerly: Acts 1975, P.L.47, SEC.1.



Definitions

IC 6-1.1-7-5 Township assessor and county assessor duties

Sec. 5. A mobile home which is subject to taxation under this chapter shall be assessed by the assessor of the township within which the place of assessment is located, or the county assessor if there is no township assessor for the township. Each township assessor and the county assessor shall certify the assessments of mobile homes to the county auditor in the same manner provided for the certification of personal property assessments. The township or county assessor shall make this certification on the forms prescribed by the department of local government finance.

[Pre-1975 Property Tax Recodification Citation: 6-1-40-4 part.] Formerly: Acts 1975, P.L.47, SEC.1. As amended by P.L.90-2002, SEC.56; P.L.146-2008, SEC.96



Definitions

IC 6-1.1-7-10 Movement of mobile home; transfer of title; permits

Sec. 10. (a) This section does not apply to a mobile home that is offered for sale at auction under IC 9-22-1.5, IC 9-22-1.7, or IC 6-1.1-23.5 for the transfer resulting from the auction.

(b) As used in this section, "official seal" has the meaning set forth in IC 33-42-0.5-21.

(c) A mobile home may not be moved from one (1) location to another unless the owner or the owner's agent obtains a permit to move the mobile home from the county treasurer



Definitions

- (d) The bureau of motor vehicles may not:
 - (1) transfer the title to a mobile home; or
 - (2) change names in any manner on the title to a mobile home; unless the owner or the owner's agent holds a valid permit to transfer the title that was issued by the county treasurer and includes the county treasurer's official seal.
- (e) A county treasurer shall issue a permit which is required to either move, or transfer the title to, a mobile home if the taxes, special assessments, interest, penalties, judgments, and costs that are due and payable on the mobile home have been paid and the person requesting the permit has a state issued title, a court order, or a bureau of motor vehicles affidavit of sale or disposal. The county treasurer shall issue the permit not later than two (2) business days (excluding weekends and holidays) after the date the completed permit application is received by the county treasurer. The permit shall state the date it is issued.



Definitions

- (f) After issuing a permit to move a mobile home under subsection (e), a county treasurer shall notify the township assessor of the township to which the mobile home will be moved, or the county assessor if there is no township assessor for the township, that the permit to move the mobile home has been issued.
- (g) A permit to move, or transfer title to, a mobile home that is issued under this section expires ninety (90) days after the date the permit is issued. The permit is invalid after the permit expires. If the owner wishes to move, or transfer title to, the mobile home after the permit has expired, the owner or the owner's agent must obtain a new permit under this section.



Definitions

(h) A county treasurer is not liable for the county treasurer's good faith efforts to collect taxes that are due and payable for a mobile home. Good faith efforts include the refusal to issue a permit under subsection (e) until all property taxes that are due and payable for a mobile home are paid to the county treasurer.

[Pre-1975 Property Tax Recodification Citation: 6-1-40-10 part.] Formerly: Acts 1975, P.L.47, SEC.1. As amended by P.L.203-2013, SEC.1; P.L.71-2015, SEC.1; P.L.194-2015, SEC.1; P.L.198-2016, SEC.18; P.L.235-2017, SEC.5; P.L.118-2022, SEC.1



Definitions

IC 6-1.1-7-10.4 Sale of mobile home

Sec. 10.4. (a) This section does not apply to a mobile home that is offered for sale at auction under IC 9-22-1.5 or IC 9-22-1.7 for the transfer resulting from the auction.
(b) The owner of a mobile home who sells the mobile home to another person shall provide the purchaser with the permit required by section 10(d) of this chapter before the sale is consummated.

As added by Acts 1977, P.L.65, SEC.1. Amended by P.L.71-2015, SEC.2; P.L.198-2016, SEC.19; P.L.118-2022, SEC.2.



Definitions

IC 6-1.1-7-11 Movers of mobile homes; display of permit

Sec. 11. (a) A person who is engaged to move a mobile home may not provide that service unless the owner presents the mover with a permit to move the mobile home and the permit is dated not more than ninety (90) days before the date of the proposed move. The mover shall visibly display the permit while the mobile home is in transit.

(b) The mover shall return the permit to the owner of the mobile home when the move is completed.

[Pre-1975 Property Tax Recodification Citation: 6-1-40-10 part.] Formerly: Acts 1975, P.L.47, SEC.1. As amended by P.L.203-2013, SEC.2; P.L.198-2016, SEC.20; P.L.235-2017, SEC.6.



Definitions

IC 6-1.1-7-15 Waiver of personal property tax liability on certain mobile homes and manufactured homes; destruction of mobile home or manufactured home by owner required

Sec. 15. (a) This section applies to a mobile home or manufactured home:

- (1) that has deteriorated to a degree that it can no longer provide suitable protection from the elements as to be used as a primary place of residence;
- (2) that has little or no value as a structure to be rehabilitated for use as a primary place of residence;
- (3) on which personal property tax liability has been imposed in an amount that exceeds the estimated resale value of the mobile home or manufactured home; and
- (4) that has been abandoned in a mobile home community licensed under IC 16-41-27.



Definitions

(b) The holder of:

- (1) the title; or
- (2) a bureau of motor vehicles affidavit of sale or disposal; for a mobile home or manufactured home described in subsection (a) may submit a written request to the county assessor for the county where the mobile home or manufactured home is located requesting that personal property tax liability imposed on the mobile home or manufactured home be waived. If the county assessor determines that the property that is the subject of the request meets the requirements in subsection (a), the county assessor shall send to the applicant a letter that waives the property taxes, special assessments, interest, penalties, and costs assessed against the property under this article, subject to compliance with subsection (c). The county assessor shall deliver a copy of the letter to the county auditor and the county treasurer.



Definitions

(c) Upon receipt of a letter waiving property taxes imposed on a mobile home or manufactured home, the holder of the title of the property that is the subject of a letter issued under subsection (b) shall:

- (1) deliver a signed statement to the county assessor stating that the mobile home or manufactured home:
 - (A) will be dismantled or destroyed either at its present site or at a remote site; and
 - (B) will not be used again as a dwelling or other shelter; and
- (2) dismantle or destroy the mobile home or manufactured home and not use the mobile home or manufactured home as a structure after the issuance date of the letter waiving property taxes.

(d) The county auditor shall remove from the tax duplicate the property taxes, special assessments, interest, penalties, and costs for which a waiver is granted under this section.

As added by P.L.182-2009(ss), SEC.92. Amended by P.L.235-2017, SEC.7.



Definitions

50 IAC 3.3-4-1 Assessment dates

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-2-1; IC 6-1.1-7-7; IC 6-1.1-22-9

Sec. 1. (a) An annually assessed mobile home shall be assessed on January 1 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(b) shall be assessed on January 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 January 1 and taxed at the following year's rate.

(Department of Local Government Finance; 50 IAC 3.3-4-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR050060560FRA; filed Nov 2, 2020, 9:34 a.m.: 20201202-IR-050190636FRA)



Definitions

50 IAC 3.3-5-1 Criteria for valuation

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7-2

Sec. 1. (a) County assessors or township assessors, if any, shall use the standard of true tax value as set forth in the real property assessment rules in the assessment of mobile homes.

(b) All annually assessed mobile homes shall have a true tax value set at the least of the values determined using:

(1) the National Automobile Dealers Association Guide;



Definitions

- 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. sale date is within one (1) year prior to or subsequent to the January 1 valuation date; or
- 3) sales data for generally comparable mobile homes.

(Department of Local Government Finance; 50 IAC 3.3-5-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA; filed Jan 12, 2012, 10:45 a.m.: 20120208-IR-050110567FRA; filed Nov 2, 2020, 9:34 a.m.: 20201202-IR-050190636FRA)



Definitions

50 IAC 3.3-6-1 Identification numbers for mobile homes

Authority: IC 6-1.1-7-2

Affected: IC 6-1.1-7-16; IC 9-13-2-75

Sec. 1. (a) For purposes of this section, "vehicle identification number" has the meaning set forth in IC 9-13-2-75.

(b) Assessing officials shall make reasonable efforts to provide the department with the existing vehicle identification number of each mobile home located within the assessing official's jurisdiction as of the assessment date.

(Department of Local Government Finance; 50 IAC 3.3-6-1; filed Nov 2, 2020, 9:34 a.m.: 20201202-IR-050190636FRA)



Definitions

Sec. 10.

- A mobile home may not be moved from one location to another unless the owner obtains a permit to move the mobile home from the county treasurer.
- The BMV may not transfer the title to a mobile home or changes the names on the title unless the owner holds a valid permit to transfer the title from the county treasurer.



Forms

- Form 1 – Notice of Placing of Manufactured (Mobile) Home Upon Land or Lot
(<https://forms.in.gov/Download.aspx?id=4841>)
- Form 2 – Notice of Assessment of Manufactured (Mobile) Home
(<https://forms.in.gov/Download.aspx?id=4595>)
- Mobile Home Permit
(<https://forms.in.gov/Download.aspx?id=4688>)



Frequently Asked Questions

- *Question: When do the annually assessed mobile home values need to roll to the auditor's office?*
- *Answer: Although there is no statutory deadline, the Department has a file submission deadline in 50 IAC 26-20-6 for the MOBILE and APPEALMH (appeals data for mobile home records) files of “on or before March 1 of the year of assessment and billing.”*



Frequently Asked Questions

- Answer (continued): So, this deadline would seem to indicate that the assessor should have the annually assessed mobile home information interfaced to the auditor's office by no later than March 1. The auditor's office would appreciate having those values sooner rather than later to help ensure that they can calculate property taxes and do on-time billing.



Frequently Asked Questions

- *Question: If the park model is titled as a recreational vehicle and the owner is not paying the annual excise taxes on it, could I assess it as a mobile home since no taxes are being paid on it?*
- *Answer: No, the statutes are clear on the factors to consider when determining whether an asset is subject to property tax or excise tax and the payment of taxes is not one of the factors.*



Frequently Asked Questions

- *Question: If a taxpayer doesn't pay the excise taxes annually on a park model or RV, will the BMV collect all of the back taxes due before transferring the title?*
- *Answer: No, the BMV will collect up to one (1) year's delinquent taxes and the current taxes due at the time of registration so if multiple years are involved, it is possible that not all of the delinquent taxes will be collected.*



Frequently Asked Questions

- *Question: Could a recreational vehicle that is used as the owner's principal place of residence be considered a mobile home? If it could be, I believe the owner wanted to apply for the homestead deduction.*
- *Answer: A recreational vehicle would not meet the statutory requirements to be classified as a mobile home (designed for year-round occupancy, length, meets safety standards); therefore, it would be subject to excise tax. It would not be eligible for the homestead deduction because it is not a dwelling.*



Frequently Asked Questions

- *Question: Why are exterior features, yard structures, and improvements handled differently between annually assessed mobile homes and recreational vehicles/campers located in a campground?*
- *Answer: Basically because IC 6-1.1-2-4 and 50 IAC 3.3-3-1 state that they should be handled this way. Remember that if a mobile home was to be moved, the taxes must be paid before a permit would be issued but an RV is subject to excise tax and could be moved at any time so the collection of delinquent taxes would be more difficult.*



Frequently Asked Questions

- *Question: Concerning IC 6-1.1-4-39 (b)(2) and the requirement that we consider the gross rent multiplier method for real property mobile homes, what do we do when there is not sufficient data to use this method?*
- *Answer: In the IBTR decision for Phil & Amy Thorne vs. the Lawrence County Assessor (Petition # 47-013-06-1-5-00006) issued in June of 2010, no GRM data was presented as evidence so the three generally accepted techniques to calculate the value (i.e., cost, sales comparison, and income approaches) were then considered.*



Frequently Asked Questions

- *Question: So we are to determine the least of the values with the NADA value, the purchase price if less than 1 year from the assessment date, or sales data. This means one assessment year we might use the purchase price and the next year we would use the NADA price which could be considerably different. Correct?*
- *Answer: That is correct since each assessment year stands alone and the law provides specific valuation methods to consider.*



Frequently Asked Questions

- *Question: When does the Bureau of Motor Vehicles (BMV) not require a mobile home permit to transfer a title?*
- *Answer: Except when it involves an abandoned mobile home, the BMV requires this permit for a MH title transaction where ownership is being transferred or changed in any manner.*



Frequently Asked Questions

- *Question: When there is no bidder at auction, the landowner may be left with the home. If he intends to dispose of the home, he will be able to obtain a title from the BMV using the affidavit of sale or disposal upon payment of the amounts due under IC 9-22-1.7-8(b)(1) – (3). Will he be able to have the delinquent taxes removed?*
- *Answer: If he can successfully get a waiver under IC 6-1.1-7-15. IC 6-1.1-7-15 does not provide for a waiver of taxes on every abandoned mobile home – only those that meet the criteria under IC 6-1.1-7-15.*



Frequently Asked Questions

- There could be a situation where an abandoned mobile home does not sell at auction but also does not qualify for a waiver under IC 6-1.1-7-15. For instance, if the mobile home was abandoned on Joe Smith's parcel, it would not qualify for the waiver since it was not "abandoned in a mobile home community licensed under IC 16-41-27."
- In regard to how to have the taxes cleared on the county records, I believe the purchaser would have to petition the assessor under IC 6-1.1-7-15 and the assessor would have to determine if the applicant was eligible for a waiver.



Questions



Mobile Homes

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