may require construction and/or maintenance of carports, driveways, and landscaping. Oregon landlord/tenant law (ORS 90.510) requires manufactured home communities to provide a statement of policy, rental agreement, and rules and regulations when you move into a park.

#### If I live in a park, what are my responsibilities?

When you move into a park and sign a lease or rental agreement, you should receive a copy of the rental agreement, the policy statement, and the rules and regulations. These documents outline what is expected of you as a tenant and any fees included in your rent/lease payments. Keep these documents in a safe place.

## If I rent the land my home is on, what are my rights as a homeowner?

Both homeowners and landowners have rights and responsibilities in this situation. When questions arise, contact the Manufactured Dwelling Park Community Relations Program, (800) 453-5511.

## Does work on a manufactured home require permits?

Yes. Permits are typically needed for installation, skirting, alterations, and some accessory structures. Check with your county or city building department to obtain these permits.

#### I am having problems getting service work done on my home. Who do I contact?

BCD responds to requests for assistance from owners, retailers, manufacturers, or other parties who experience problems with manufactured homes. The division can conduct an investigation and can require repairs or mediate some other solution. Contact the Building Codes Division for more information.

#### Do people in the manufactured home industry have to be licensed?

Yes. BCD licenses manufactured-structures installers. The Division of Finance and Corporate Securities licenses manufactured-structures dealers.

#### RESOURCES

#### Manufactured Dwelling Park Community Relations Program • (800) 453-5511

www.oregon.gov/OHCS/MDP MainPage.shtml

The Manufactured Dwelling Park Community Relations (MDPCR) program specializes in landlord/tenant issues in parks. The program provides mediation and facilitation services as well as technical assistance with Oregon laws in relation to park living. The MDPCR office also publishes the *Oregon Park Directory* and provides information and referrals to other resources for residents of manufactured-dwelling parks.

#### Building Codes Division • (503) 378-5975

bcd.oregon.gov/programs/mdprogram.html

The Building Codes Division seeks to provide safe and durable manufactured housing for residents of Oregon. The division's manufactured-structures program:

- Provides training and licenses manufactured-structures installers
- Ensures that retailers in Oregon comply with state and federal regulations for placement, alteration, service work, and records
- Inspects manufactured homes at the factory, after installation, and after occupancy
- Works with manufacturers to identify and correct problems with manufactured structures
- Regulates construction, transportation, installation of and alterations to a manufactured home.
- Maintains ownership and siting information for manufactured structures including issuing trip permits

#### Division of Finance and Corporate Securities • (503) 378-4140 dfcs.oregon.gov/manufactured structures dealer.html

- Provides training, regulates, and licenses manufacturedstructures dealers
- Addresses complaints concerning lenders that provide financing for manufactured structures

#### To find county offices, see your local phone directory.

Oregon's county offices act as agents for the Building Codes Division for many of the functions related to ownership and site tracking.

- County planning divisions regulate building and placement permits issued by the local authority for zoning, code compliance, and specifications for home placement.
- The county department of assessment and taxation determines if the home is real or personal property for tax assessment purposes; handles tax valuation appeals, senior tax deferrals and veteran's exemptions; and maintains tax accounts, certificates of taxes paid, and bankruptcy and repossession records.

## Your Manufactured Structure

Important information about owning a manufactured home



#### Produced by

Oregon Building Codes and Finance and Corporate Securities divisions, Department of Consumer & Business Services
Oregon Department of Revenue

Oregon Housing and Community Services
Oregon Association of County Tax Collectors

**Oregon Manufactured Housing Association** 

# Frequently Asked Questions

## Why do manufactured homes now have an ownership document instead of a title?

Effective May 1, 2005, responsibility for maintaining ownership and siting information for manufactured structures moved from DMV to the Building Codes Division (BCD). Whereas in the past you may have received a title and license plate when you bought your home, you now receive an ownership document. Information about the owners, lien holders, site location, exemption status, and the structure itself are recorded on this document. If you want to make changes to these elements of the ownership document, contact your local county assessor's office or visit BCD's Manufactured Home Ownership Web site, http://bcd.oregon.gov/lois, where you'll find forms and more information.

#### How do I go about selling my manufactured home?

You can sell the home yourself, but you may want to consider using a licensed manufactured structures dealer. Just signing the ownership document or title over to the purchaser does not transfer ownership. Sales must be recorded with the county in which the home is sited using a *Notice of Sale/Change of Ownership* form. Contact your county assessor's office for instructions on how to transfer ownership. Taxes must be paid in full before you sell a manufactured structure, and your lien, lease, or rental agreement may have additional conditions.

## How do I make changes to the owners listed on my title or ownership document?

Submit a *Notice of Sale* form to the assessor's office of the county the home is sited in. You can use this form to add or remove an owner as well as change the home's location or exemption status. Security interest holders and other owners will be notified of changes made to the ownership document.

#### I have lost the title or ownership document to my home — what do I do?

Although you do not need to do anything until you decide to sell your home, you can request a new ownership document by submitting a *Multi-Purpose Change* form to BCD.

#### My lender wants me to "exempt" my manufactured structure — what does that mean?

A manufactured home is generally considered personal property. If you own the manufactured structure and the land that it sits on (or have a 20-year lease on the land or park space) your home can be recorded in the county deed records as real property, which means it's "exempted" from being considered personal property. This is to your advantage when you deal with lenders. Contact the county assessor or your title company for more details.

#### Do I have to pay taxes on my manufactured home?

Yes. All manufactured structures are subject to property tax at the same rate as other homes. Counties must mail tax statements by October 25. This statement is from the county in which your structure was located on January 1 of that year. Tax payments are due on November 15. Contact your local county tax collector for more information.

#### How does the county assess and tax my structure?

The county assessor must appraise a manufactured structure and assign a value as with other property, based on sales activity in your area and other appraisal data. Your property taxes are based on a formula that uses the assessed value times the tax rate in your area.

These are general guidelines to assist you with your manufactured structure. Your situation may not be covered here. If you have questions, please call or check the Web site of one of the resources listed on the back panel of this publication.



## Are the taxes included in my mortgage payment?

In most cases, the structure's owner is responsible for taxes. If you have questions about your loan or establishing an escrow for tax payments, contact your lending institution.

#### I own a manufactured home. Do I qualify for any tax relief programs?

You may qualify for a veteran's exemption or senior/disabled citizen deferral. For more information on tax exemption and deferral programs, contact your county assessor or visit the Department of Revenue Property Tax Web site, <a href="http://egov.oregon.gov/DOR/PTD/ptd">http://egov.oregon.gov/DOR/PTD/ptd</a>\_pubs.shtml.

## What do I have to do if I want to move my structure?

A trip permit is required for moving the structure to a new location. You or a licensed transporter can get a trip permit at your county assessor's office. Depending on the size of the home, you might also need an over-dimension permit from the Oregon Department of Transportation to move the structure over public roads. Contact ODOT, (503) 373-0000, for this permit.

Please note that all county taxes must be paid before you can move a manufactured structure. In addition, you must have a siting permit to set up your home at the new site. Check with your county or city building department to obtain a siting permit.

#### What would I need to know if I want to place my manufactured structure in a park?

You must be approved by the park as a tenant to place your home in a park or if you purchase a structure already in a park. Most parks require an application fee and check credit and criminal histories. A park