

# MOBILE HOMES

Updates and additional information are now available by visiting the Department of Highway Safety's Internet address @ <http://www.hsmv.state.fl.us>

As an agent for the DHSMV, the Tax Collector is responsible for providing the necessary service and record keeping procedures used in processing mobile home (manufactured) titles and registrations. In Florida, mobile homes are treated basically the same as any other *vehicle*; each mobile home unit **must** have a title and registration. Each year, we encounter many people who bought mobile homes but did not transfer the title to the mobile homes; **please be sure you obtain a title to prove ownership!**

## MAJOR TYPES OF TAXES OWED BY MOBILE HOME OWNERS

There are basically three types of taxes owed by mobile home owners:

### 1) Ad Valorem Tangible Personal Property Tax

This County tax bill, collected by the Tax Collector, is for the attachments to your mobile home including carports, porches, additions, etc. The bill is based upon the value of the attachments. This tax is also paid by the owner of a mobile home who is renting it to another individual. In this case the tax is on the furnishings of the mobile home, if any. (This basically includes all non-permanent equipment, furniture and fixtures.) Note: the Manatee County Property Appraiser determines the value of your attachments so **questions related to the value/amount of the bill or how it was determined should be directed to the Property Appraiser at 748-8208**. This is an annual bill that is usually received the first week of November each year. See sample of bill on page 18. If the gross tax (before discount) is less than \$15.00, this is considered a "min tax" or minimum tax account, and a tax statement is not mailed to the property owner because no taxes are due. (*Ad Valorem* means according to value.)

### 2) Annual Mobile Home Registration Fee

This State tax bill, collected by the Tax Collector, is usually received in October. The bill looks like your vehicle's registration renewal notice. After paying this bill you would receive your mobile home decal. Note: if you have a double-wide, you should receive two of these bills.

### 3) Ad Valorem Real (Estate) Property Tax

This County tax bill, collected by the Tax Collector, is assessed on mobile homes that are Real Property (RP) only. (If you do NOT own the land upon which your mobile home sits, you will not pay this tax.) It does not apply to mobile homes that pay the Annual Mobile Home Registration Fee. This tax bill is the standard tax bill that property owners receive. It combines the land and the mobile home into one assessment and tax. See sample of bill on page 17.

	<b>FRANKLYN HOMES</b> MANUFACTURED HOMES TRUSTED SINCE 1932	<b>NEW HOMES</b>	(941) 758-0107
	<b>Johnny &amp; Evelyn</b>	Lic. #: DH 1016353 1 BONDED	(941) 755-0368 (FAX) 758-0288
<b>1507 Florida Boulevard (Corner of US 41 &amp; Fla. Blvd.) Bradenton, FL 34207</b>			

## ANNUAL MOBILE HOME REGISTRATIONS

### TYPES OF REGISTRATIONS

For all types of mobile home registrations, the Tax Collector can force a delinquent taxpayer into compliance by issuing citations, and if still not paid, by seizing property.

The citation is actually a “traffic ticket.” The fine is approximately \$40, in addition to the annual registration fee, late fees and other penalties. If a mobile home is delinquent for more than six months, the penalties are much greater. A citation is still issued, but it then requires a mandatory appearance before a judge in the Manatee County Court. The fine for this violation averages \$185, in addition to the registration fee, late fees and other penalties. Also, arrest warrants may be issued by the Court for people who ignore a citation.

In addition, if a citation cannot be served upon someone who has not paid his or her mobile home license tax, and the tax remains due, a statutory lien is imposed. The Tax Collector may, in addition to any other remedy provided by law, enforce the lien by issuance of a tax warrant. After a tax warrant is issued, the Sheriff or other law enforcement agency would then be directed to seize the mobile home and sell it at public auction. The proceeds of the sale would be used to pay the taxes owed, any fees incurred, penalties and the cost of the seizure and sale. (See Florida State Statute 320.19.)

#### 1) STANDARD MOBILE HOME REGISTRATIONS - DECAL

The standard mobile home registration, which is the most common, expires each December 31<sup>st</sup>. This registration includes units that are classified as mobile homes, but does NOT include units such as some recreational vehicles, park models or travel trailers unless they are permanently attached. (See page 23 for information on these units.)



The fee paid is based upon the length of the unit only. **Renewal notices are mailed by the Tax Collector as a courtesy only; late penalties and other fees will not be waived because of non-receipt of a renewal notice.**

#### 2) RP (REAL PROPERTY) - DECAL

Real Property is land and the structure(s) on it, owned by the same person(s) shown as the owner(s) *on the Tax Roll of the Property Appraiser*. The names on the mobile home title and the property deed must be identical. The Florida Statutes read, “a mobile home **shall** be taxed as Real Property if the owner of the mobile home is also the owner of the land on which the mobile home is permanently affixed.”



If your mobile home is Real Property, failure to place it on the County Real Property Tax Roll may result in back taxes and penalties being assessed against you. RP registrations do not need to be renewed each year, and if the unit is sold, can be transferred to the new owner after the Property Appraiser is notified. NOTE: Each year we encounter many people who buy RP property and they transfer the property deed into their name, but they don't transfer the title to the mobile home. **Be sure and always obtain the title(s) from the seller and come to our office to transfer it.**

Per FS 320.0607(1) Any law enforcement office or department license and registration inspector may at any time inspect a license plate or validation decal for proper display and legibility as prescribed by chapter 316. A damaged or defaced plate or decal may be required to be replaced at the owner's expense.

### **Determining Whose Property is RP**

As far as being permanently affixed, a mobile home shall be considered permanently affixed if it is tied down and connected to the normal and usual utilities. The Property Appraiser makes that determination. However, it is the individual's responsibility to contact the Property Appraiser and request a determination and ensure the property is placed on the Tax Roll.

Also, as of January 1, 1992, Section 193.075 requires that if the owner or owners of the mobile home are a subset of the owner or owners of the land, the mobile home would be considered Real Property and taxed as such. In the case of multiple owners, the applicable homestead exemption can be applied to only the proportionate shares of the value of the mobile home and land that have common ownership. (Source: Department of Revenue, Division of Ad Valorem Taxes, Technical Assistance Section.)

### **Obtaining an RP Decal**

Visit the Property Appraiser's Office and request a DR402 Form and complete it. Take it to any branch of the Tax Collector's Office. An RP decal will be sold for \$5.10 to you if your mobile home will be on that year's Tax Roll. If the mobile home won't appear on the Tax Roll until the following year, the RP decal will not be sold. If the RP decal is sold to you, then the current license plate or mobile home decal must be turned in to the Tax Collector's Office. Failure to properly display an RP decal can result in a citation and fine.

### **3) TRAVEL TRAILER/RV/PARK MODEL REGISTRATIONS – LICENSE PLATE**

An RV, Park Model or Travel Trailer must pay an annual license tax, that expires on the registered owner's birthday. A license plate would be issued. A renewal notice is usually sent (as a courtesy) one month prior to the expiration date. Florida Statute 320.37 states that if a RV, Park Model or Travel Trailer is kept in Florida for more than six (6) months, the owner must then title and register the unit in Florida. (Putting the unit in dead storage does not exempt the owner; the unit must be removed from the State of Florida.) Failure to title and register your RV, Park Model or Travel Trailer or failure to display a decal or license plate may result in a citation and fine.



## **PROCEDURE FOR OBTAINING A FL MOBILE HOME TITLE**

The owner of a new mobile home (one that has never been registered or titled anywhere) will have the manufacturer's certificate of origin (MCO) completed by the seller (dealer) and the dealer will present it to the Tax Collector's Office for processing. Note: if it is a double-wide mobile home, there would be two MCOs. If you are purchasing a mobile home from a Florida dealer, by law the dealer must process your title application. (The dealer is prevented from giving it to you for processing.)

For a used mobile home, the new owner must present the Tax Collector's Office with the title(s), not the registration. All new owners have 30 days to transfer the title(s) or they will be subject to a \$10 delinquent fee. When applying for the title(s), all owners whose names will appear on the title(s) must be present and must show valid photo identification.

***Estimated Costs to Title a Mobile Home***

Initial Florida title application \$78.25

Annual registration fee based on length \$31.85- \$91.85

Sales Tax: If applicable, six percent (6%) state sales tax and optional county discretionary sales surtax must be paid (see page 62). Manatee County has an additional .5% (½ %) discretionary sales surtax that is collected on the first \$5,000.00 of the purchase price.

**Note: Estimate is for a single-wide mobile home. If it is a double-wide, multiply total times 2 except for sales tax.**

**Getting another Copy of your Florida Mobile Home Title**

By visiting the Tax Collector's Office, you can apply for a duplicate copy of your mobile home title(s). The cost is \$78.25 (X 2 for doublewide mobile homes). Please remember, once a duplicate title is issued, the original is null and void. All owners must be present with valid photo identification when applying for a duplicate mobile home title.

**Fast Title**

You can elect to have your mobile home, vehicle and boat title printed while you wait, versus waiting 7-10 days for the title to arrive via the mail from Tallahassee. This optional fast title service costs an additional \$10.00 for vehicles/mobile homes; \$5.00 for boats. (Not available for all types of transactions.)

**Sales Tax Break Possible for Some Purchasers**

When a mobile home is located on rented land (not Real Property), the new owner can receive a sales tax break if they provide the necessary documentation. Before applying for the title, be sure to ask for and complete the listing of furnishings on our Mobile Home Invoice Affidavit (available on our website). This form must be signed by the seller of the property, contain a perjury clause or be notarized. The value of the non-permanent furnishings would be deducted from the overall purchase price of the unit for the purpose of determining the amount of sales tax paid. (Note: Exemption does not apply when purchased through a dealer or mobile home broker.)

**Protect Yourself When Buying a Mobile Home/RV/Travel Trailer/Park Model**

Regardless of whom you buy your unit from, do not let someone else keep the title in their name while you are making payments. If you bought your unit from a dealer, he or she has 30 days to provide you with a registration/title application receipt to your mobile home. If it has been over 30 days, contact the dealer and request your registration. If there is a lien to be recorded, the dealer is still required to provide you with the registration/title application receipt showing the lien recorded within 30 days. This documentation is your proof of ownership until the lien is satisfied and you receive the title. For the protection of the mobile home owner, demand proof that the property has been titled in your name. If you do not receive satisfaction, contact the local office of the Florida Department of Motor Vehicles, at 323 Tenth Ave. W. Suite 200, Palmetto. Tel: 941-723-4551. This agency has the legal authority to investigate this type of complaint against dealers.

## DISPLAY OF DECALS & PLATES

A traffic citation which includes a fine may be issued to those who do not properly display a decal or license plate.

A mobile home decal, RP decal or a license plate must be prominently displayed, generally in the window, and visible from the nearest major road leading to the mobile home. If a screened enclosure blocks the view of the window, or should storm shutters cover the window, or for any other reason the view of the decal and the window may be blocked, then the mobile home decal or RP decal or license plate must be attached to the front of the mobile home where it is clearly visible from the road. Travel Trailers and RV's should display the license plate in the front window where it is visible from the road, not on the back of the unit. If it is not possible to view it from the front window, then the plate or decal should be affixed to the front of the unit so that it is clearly visible.

Inspectors and field deputies will visit your park throughout the year and review mobile homes to ensure they have the necessary decal(s). If not properly displayed, a citation (traffic ticket) may be issued which requires the payment of a fine of approximately \$17.

## TAXES IN THE STATE OF FLORIDA

Other taxes that a mobile home owner/renter may be liable for:

1. **Annual Mobile Home License Tax.** See page 21.
2. **Ad Valorem Tangible Personal Property Tax.** See page 21.
3. **Ad Valorem Real Estate Tax.** See page 21 .
4. **Resort Tax.** See page 26.
5. **Florida State Sales Tax.** Must be paid to the Florida Department of Revenue by most individuals who rent their mobile homes and by individuals who purchase mobile homes. Collection of sales tax falls under the responsibility of the Florida Department of Revenue. For more information about when Florida State Sales Tax must be collected or any other information, phone 1-800-FLA-DOR1 (1-800-352-3671).
6. **Florida Intangible Tax.** It is a State tax on personal property which is not itself valuable, but derives its value from that which it represents. Examples include stocks, bonds, loans, notes, etc. *The Manatee County Tax Collector has no involvement in the collection of this tax.* All questions concerning this tax or requests for information, forms, etc., must be made to the Florida Department of Revenue. Tel: 1-800-FLA-DOR1 (1-800-352-3671) or visit website [www.myflorida.com/dor](http://www.myflorida.com/dor)

**Note: this is not intended to be an all inclusive list of possible taxes owed, consult your accountant or lawyer for more information.**