Get the Facts: Titling Manufactured Housing as Real Property

For a mortgage secured by a manufactured home to be eligible for sale to Freddie Mac, the home must be legally classified as real property. Requirements for converting a manufacturer's home's title from a personal property to real property, or classifying a manufactured home as a real property, varies from state to state.

Freddie Mac Delivery Requirements

In addition to state requirements, a loan secured by a manufactured home must be documented as meeting the following requirements:

Must be legally classified and titled as real property.

The lien on the land and the manufactured home need to be properly created, evidenced, and perfected.

The documentation must include the serial number(s) or vehicle identification number(s) for each section of the manufactured home.

Freddie Mac SINGLE-FAMILY

October 2025

Title Conversion Requirements

States vary on the process to classify or recognize a manufactured home as a real property. Some states have procedures for the surrender and cancellation of certificate or title, while other states may have no procedures or no formal procedures.

Non-Certificate of Title States

The manufactured home is classified as real property when it meets the requirements imposed by the state, including but not limited to the permanent attachment of the manufactured home to the land:

- The state does not require the owner to obtain a certificate of title for the manufactured home.

Certificate of Title States

The manufactured home is recognized as part of the real property when it meets the requirements imposed by the state, including, but not limited to:

- The manufactured home is permanently affixed to the land.
- The manufactured home meets all other conditions to be legally recognized as real property when a certificate of title has been issued by the state but not surrendered.

The state does not have procedures allowing for the surrender and cancellation of the certificate of title.

Certificate of Title Surrender States

The manufactured home is classified as real property when it meets the requirements imposed by the state, including, but not limited to:

- The manufactured home is permanently affixed to the land.
- The certificate of title is surrendered to the appropriate state agency.
- The certificate of title is canceled by the state agency.

Disclaimer: This document is not part of, or a substitute for, the Single-Family Seller/Servicer Guide (Guide) or other purchase documents. Freddie Mac makes no representations and warranties related to state processes to classify manufactured homes as real property. Lenders should consult their own legal counsel on issues concerning titling of manufactured homes.

Additional Guidance

For detailed information regarding Freddie Mac requirements, refer to Guide Section 5703.4

Agency Titling Contacts by State

Alabama
Department of Revenue
(334) 242-1170
revenue.alabama.gov

Alaska
Division of Motor Vehicles
1300 W Benson Blvd – Ste 200
Anchorage, AK 99503
(907) 269-5551
doa.alaska.gov/dmv/

Arizona
Motor Vehicle Division
1655 W. Jackson Street
MD 126F
Phoenix, AZ 85007
(602) 255-0072
azdot.gov/motor-vehicle-services

Arkansas
Office of Motor Vehicle Records
1900 W. 7th St
Little Rock, AR 72201
(501) 682-4692
mydmv.arkansas.gov/

California
Manufactured Housing Program
PO Box 2111
Sacramento, CA 95812
(916) 323-9229
hcd.ca.gov/manufactured-mobile-home/

Colorado
Division of Motor Vehicles –
Title Section 1881 Pierce St.
Lakewood, CO 80214
(303) 205-5600
colorado.gov/pacific/dmv

Connecticut
Contact Local Town Clerk

Delaware
Division of Motor Vehicles
dmv.de.gov

Florida
Dept of Highway Safety &
Motor Vehicles Division of
Motorist Services
850-617-2000
flhsmv.gov

Georgia
Dept of Revenue – Motor Vehicle dor.
georgia.gov

Idaho
Transportation Department
(208) 334-8663
itd.idaho.gov

Illinois
Secretary of State – Vehicle
Services Department
501 S. Second St. Room 312
Springfield, IL 62756
(217) 785-3000
cyberdriveillinois.com

Indiana
Bureau of Motor Vehicles
100 N. Senate Ave. Room N440
Indianapolis, IN 46204
(888) 692-6841
bmv.in.gov

Iowa
Department of Transportation
800 Lincoln Way
Ames, IA 50010
(515) 239-1101
iowadot.gov

Kansas
Division of Vehicles
915 SW Harrison
Topeka, Kansas 66626
(785) 296-3621
kdor_tr@ks.gov
ksrevenue.org

Kentucky
Division of Motor Vehicle Licensing
(502) 564-1257
drive.ky.gov

Louisiana
Office of Motor Vehicles
PO Box 64886
Baton Rouge, LA 70896
(255) 925-6146
expresslane.org

Maine
Bureau of Motor Vehicles 29 State
House Station Augusta, ME 04333
(207) 624-9000 Ext 52138 maine.gov/sos/bmv

Maryland
Motor Vehicle Administration 6601
Ritchie Highway, N.E. Glen Burnie, MD
21062 (410) 768-7000
MVA.Maryland.gov

Michigan
Secretary of State
(888) 767-6424
michigan.gov

Minnesota
Driver & Vehicle Services
445 Minnesota St
Saint Paul, MN 55101
(651) 297-2126
dvs.dps.mn.gov

Mississippi
Dept of Revenue – Title Bureau
PO Box 1383
Jackson, MS 39215
(601) 923-7200
dor.ms.gov

Missouri
Motor Vehicle Bureau
PO Box 100
Jefferson City, MO 65105
(573) 526-3669
mvbmail@dor.mo.gov
dor.mo.gov/motorv/homes/

Montana
Title & Registration Bureau
1003 Buckskin Dr
Deer Lodge, MT 59722
(406) 444-3661
mvdtitleinfo@mt.gov
dojmt.gov/driving/vehicle-title-andregistration/

Agency Titling Contacts by State (cont.)

New Jersey
Motor Vehicle Commission
Special Services Titles
PO Box 017
Trenton, NJ 08666
(609) 292-6500
state.nj.us/mvc

New Mexico
Motor Vehicle Division
PO Box 1028
Santa Fe, NM 87504
(888) 683-4636
mvd.newmexico.gov

New York
Department of Motor Vehicles
6 Empire State Plaza
Albany, NY 12228
(518) 486-9786
dmv.ny.gov

North Carolina
Division of Motor Vehicles
(919) 715-7000
ncdot.gov/dmv

North Dakota
Motor Vehicle Division
608 E. Boulevard Ave.
Bismarck, ND 58505
(701) 328-2725
dot.nd.gov

Ohio
Bureau of Motor Vehicles
(614) 752-7671
bmv.ohio.gov

Oklahoma
Tax Division – Motor Vehicle Division
2501 N. Lincoln Blvd.
Oklahoma City, OK 73194
(405) 521-3535
tax.ok.gov

Oregon
Dept of Consumer & Business
Services – Building Codes
1535 Edgewater St. NW
Salem, Oregon
(503) 378-4530
mhods.bcd@oregon.gov
oregon.gov/bcd

Pennsylvania
Department of Transportation
PO Box 68293
Harrisburg, PA 17106
(717) 412-5300
dmv.pa.gov

South Carolina
Department of Motor Vehicles
10311 Wilson Blvd.
Blythewood, SC 29016
(803) 896-5000
scdmvonline.com

South Dakota
Division of Motor Vehicles
(605) 773-3541
motorv@state.sd.us
dor.sd.gov/Motor_Vehicles/

Tennessee
Dept of Revenue – Vehicle Services
44 Vantage Way, Ste 160
Nashville, TN 37243
(888) 871-3171
tn.gov/revenue

Texas
Dept of Housing & Community Affairs
Manufactured Housing Division
PO Box 12489
Austin, Texas 78711
(800) 500-7074
tdhca.state.tx.us/mh/index.htm

Utah
Division of Motor Vehicles
PO Box 30412
Salt Lake City, UT, 84130
(800) 368-8824
tax.utah.gov

Vermont
Secretary of State
802-828-2363
sec.state.vt.us

Virginia
Department of Motor Vehicles
PO Box 27412
Richmond, VA 23269
(804) 497-7100
dmv.virigina.gov

Washington
Department of Licensing
(360) 902-3770
dol.wa.gov

West Virginia
Division of Motor Vehicles
PO Box 17110
Charleston, WV 25317
(800) 642-9066
dmv.wv.gov

Wisconsin
Dept of Safety & Prof. Services
Manufactured Home Unit
PO Box 8935
Madison, WI 53708-8935
(608) 264-9596
dspssbmanfhomes@wisconsin.gov
dsps.wi.gov/pages/programs/mh

Wyoming
Department of Transportation
(307) 777-4437
dot.state.wy.us