



New York Underwriting Bulletin

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Name: Mobile Homes

Insuring titles to land improved by a mobile home presents some difficulties in New York.

Under the terms of the standard ALTA policy, "land" is defined to include "affixed improvements that by law constitute real property". A modular, or prefabricated home, shipped to the site, assembled, and affixed to the land would meet this definition. However, under New York Law, a mobile home built after 1993 is a motor vehicle, and as such the ownership is by title certificate, and liens are memorialized on the title certificate. No matter how completely it is affixed to the land, it can never, by law in New York, be considered real property. There is no procedure in New York to "de-title" a mobile home.

A lender, when requesting a loan policy on land improved by a mobile home, will request Manufactured Housing Unit Endorsement, which specifically insures that the housing unit on the property is included in the definition of land. We cannot issue this endorsement if the unit is a mobile home manufactured after 1993. If the structure predates 1993, or is a modular or prefabricated unit, the endorsement may be issued.

Please contact underwriting counsel with any questions.