

HOUSE BILL REPORT

HB 1191

As Reported by House Committee On:
Housing

Title: An act relating to removing vehicle titles from manufactured homes.

Brief Description: Concerning removing vehicle titles from manufactured homes.

Sponsors: Representatives Connors, Peterson, Ryu, Gregerson, Barkis, Ormsby and Hill.

Brief History:

Committee Activity:

Housing: 1/30/25, 2/4/25 [DP].

Brief Summary of Bill

- Allows the owner of a mobile or manufactured home in a mobile home park or manufactured housing community to apply to the Department of Licensing for removal of the home's vehicle title, if the owner is entitled to occupy the lot for at least 15 years or the life of the owner.

HOUSE COMMITTEE ON HOUSING

Majority Report: Do pass. Signed by 15 members: Representatives Peterson, Chair; Hill, Vice Chair; Richards, Vice Chair; Low, Ranking Minority Member; Jacobsen, Assistant Ranking Minority Member; Manjarrez, Assistant Ranking Minority Member; Barkis, Connors, Engell, Entenman, Gregerson, Reed, Thomas, Timmons and Zahn.

Staff: Serena Dolly (786-7150).

Background:

An owner of a mobile or manufactured home must establish ownership by applying to the Department of Licensing (DOL) for a vehicle title to be issued. A person who owns both

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the mobile or manufactured home and the land on which it is affixed may apply to have the title eliminated or, if the home is new, to have the title waived. A person is considered to own the land if the person has fee simple title, has a leasehold estate of at least 35 years, or is purchasing the land with a real estate contract.

If the title for a mobile or manufactured home has been eliminated, the home is treated as real property and may only be sold or transferred with the land to which it is affixed, unless the owner has applied for a new title to be issued or has obtained the permits required to move the home.

Summary of Bill:

The owner of a mobile or manufactured home in a mobile home park or manufactured housing community may apply to the DOL for removal or waiver of the home's vehicle title, if the owner has an individual interest in the mobile home park or manufactured housing community.

An individual interest is any interest that entitles a person to occupy a lot in a mobile home park or manufactured housing community for at least 15 years or the life of the person. An individual interest includes:

- ownership of a lot or space in a mobile home park, manufactured housing community, or subdivision;
- membership or shares in a stock cooperative or a limited equity housing cooperative; or
- membership in a nonprofit mutual benefit corporation which owns or operates the mobile home park or manufactured housing community.

Appropriation: None.

Fiscal Note: Available.

Effective Date: The bill takes effect on October 15, 2025.

Staff Summary of Public Testimony:

(In support) This bill will create affordable housing opportunities for first-time home buyers. It can be difficult for people to get financing for homes in manufactured housing communities. Currently, homes in manufactured housing communities can only be financed with chattel loans, which have higher interest rates than traditional mortgages. This type of financing is unaffordable for many prospective manufactured homeowners and can prevent the creation of new resident-owned cooperatives. More than 1,000 households

live in a resident-owned cooperative in the state. This bill would allow people who live or want to live in a resident-owned cooperative to remove the title to a home, allowing it to be classified as real property. Other states have options for homeowners in resident-owned cooperatives to remove the title to their home, and Fannie Mae offers an underutilized mortgage loan program for these homes. This bill unlocks traditional financing for people who live in certain manufactured housing communities.

(Opposed) None.

Persons Testifying: Representative April Connors, prime sponsor; and Victoria OBanion, Northwest Cooperative Development Center.

Persons Signed In To Testify But Not Testifying: None.