



# did you know?



## It's Colorado law, not a CHFA overlay

A Certificate of Permanent Location for a Manufactured Home (Certificate of Permanent Location) or Affidavit of Real Property for a Manufactured Home (Affidavit of Real Property) is required by the state of Colorado when a borrower purchases a manufactured home that is permanently affixed to the land, as described below, regardless of when the manufactured home was built.

A copy of the recorded Certificate of Permanent Location or Affidavit of Real Property must be provided to CHFA after the closing date and prior to loan purchase. If the recorded forms are not yet available, the lender must provide copies of the documents that are being processed with the specific locality. These forms are available at the [Colorado Division of Property Taxation](#) under the Manufactured Homes Forms section.

## don't know which form to use?

### Certificate of Permanent Location

Effective July 1, 2008, the owner(s) of a manufactured home that is permanently affixed to the ground so that it is no longer capable of being drawn over the public highways shall record a Certificate of Permanent Location in the office of the clerk and recorder in the county in which the manufactured home is located.

1. For a manufactured home that is titled, the Certificate of Permanent Location must include an application to purge the Certificate of Title.
2. For a new manufactured home, the Certificate of Permanent Location must include a copy of the Bill of Sale and the Manufacturer's Certificate or Statement of Origin, §38-29-202, C.R.S.

### Affidavit of Real Property

If a manufactured home was permanently affixed to the land per §38-29-114(2) or §38-29-118(2), C.R.S. prior to July 1, 2008, and no Certificate of Title was issued, or a Certificate of Title was purged for ad valorem taxation, the Affidavit of Real

Property may be used as proof that the manufactured home was permanently affixed to the land. The Affidavit must be recorded with the clerk and recorder in the county in which the manufactured home is located.

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Still not sure which form? Contact the county assessor's office in the county where the property is located for assistance in determining which form to complete.

**Key takeaway: A Certificate of Permanent Location for a Manufactured Home or Affidavit of Real Property is required by the state of Colorado.**

### CHFA home finance

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