



Mobile Home Report

2026 Year in Review

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Overview of Mobile Home Parks in St. Joseph County

St. Joseph County has a total of 1,397 mobile homes located across seven (7) communities, with one (1) mobile home assessed on real property, resulting in a gross assessed value of \$46,544,400 for the 2026 assessment year. This reflects a gross increase in assessed value of \$12,973,893 from the 2025 assessment year, representing a 38.65% increase.

For the 2026 assessment year, St. Joseph County added ninety-four (94) new mobile homes from the 2024, 2025, and 2026 model years, including fifty-nine (59) in Penn Township and thirty-five (35) for the County.

Penn Township will experience the permanent closure of Oak Grove Mobile Home Park in 2026, following its purchase by Habitat for Humanity for future development.

Value difference for the county from 2025 to 2026

The county consists of five (5) active mobile home parks and one (1) mobile home located on real property, for a total of 752 active mobile home parcels. This reflects an increase of twenty-two (22) parcels from the 2025 assessment year.

For the 2026 assessment year, the gross assessed value totaled \$24,203,500, representing an increase of \$2,878,600 from 2025, or a 13.5% increase.

For valuation purposes, the decision was made not to assess sheds measuring less than eighty (80) square feet. No increase in shed values was applied to those that were assessed, as material costs remained stable. Sheds continued to be valued as steel, as this reflected the lowest cost per unit per NADA.

While skirting costs increased from \$3.00 per linear foot to \$4.92 per linear foot, the decision was made to continue valuing skirting consistent with prior years (metal or vinyl-vertical), as these materials represent the lowest cost option.

No large base value increases were observed for mobile homes compared to the prior assessment year. Increases in assessed value occurred primarily when homes previously valued using invoice pricing were transitioned to NADA valuation due to age.



Value difference from 2025 to 2026 by district (County)

Centre

Centre includes Clearwater MHC, Sunset Village, and one (1) mobile home assessed on a real property parcel, for a total of 242 active parcels. This represents an increase of three (3) mobile home parcels from 2025.

For the 2026 assessment year, Centre's gross assessed value totaled \$8,698,800, an increase of \$276,500 from 2025, reflecting a 3.28% increase.

Mishawaka-Clay

Mishawaka–Clay includes Lake Shore Estates and Willow Club, with a combined total of 236 active mobile home parcels for the 2026 assessment year. This represents an increase of ten (10) mobile homes from 2025.

The gross assessed value for Mishawaka–Clay for the 2026 assessment year totaled \$6,847,500, reflecting an increase of \$1,023,500 from 2025, or a 17.57% increase.

Both Lake Shore Estates and Willow Club added new homes during the 2026 assessment year, with eleven (11) homes added to Lake Shore and two (2) added to Willow Club. The thirteen (13) new homes brought into Mishawaka–Clay had an average invoice price of \$63,000.

The 2025 mobile home audit resulted in the addition of some new features; however, many homes experienced no changes from prior assessment years.



South Bend (Portage)

South Bend (Portage) includes Countryside Estates, the County's largest mobile home park, with a total of 274 active mobile home parcels. The overall condition of the homes within the park is average, with home ages ranging from 1969 to 2025. The park consists of a mix of single-wide and double-wide mobile homes.

Compared to the 2025 assessment year, there was an increase of nine (9) parcels. For the 2026 assessment year, the gross assessed value for South Bend (Portage) totaled \$8,657,200, representing an increase of \$1,578,600 from 2025 and a 22.3% increase in value.

Countryside added fifteen (15) new homes for the 2025 assessment year, with a total gross assessed value of \$768,000 and an average invoice price of \$51,200. Several homes were removed from invoice pricing due to age or because they were transferred from the park into individual ownership. The 2025 audit resulted in very few changes.

During the valuation of new homes, we encountered challenges obtaining required information from the community. As a result, several homes without available invoices were valued using the comparable method pursuant to IC 6-1.1-31-7(b)(6). In addition, an onsite visit was required to collect information for a home that was moved into the community without a moving permit, as management was unable to provide the necessary details through digital communication.



Value difference from 2025 to 2026 by park

Sunset Village

Sunset Village is in Centre Township at 61366 Locust Road. It is classified as a *Poor* grade community and is one of two mobile home parks in the county with this classification, Oak Grove in Penn being the other. The park contains fifteen (15) active parcels, with the average home grade being *Fair*. The ages of the mobile homes within the community range from 1960 to 1991.

For the 2026 assessment year, the gross assessed value for Sunset Village totaled \$60,500, representing an increase of \$5,400 from 2025, or a 9.8% increase. This increase is primarily attributable to the unretirement of a home that was found to be occupied during the 2025 mobile home audit, as well as increased skirting costs.

Clearwater

Clearwater is in Centre Township at 62430 Locust Road and is the second-largest mobile home community overseen by the county. For the 2026 assessment year, Clearwater has 226 active mobile home parcels, representing an increase of two (2) parcels from 2025. The overall grade of the homes within the community is average, with ages ranging from 1972 to 2025. The park includes a mix of single-wide and double-wide mobile homes.

The gross assessed value for the 2026 assessment year totaled \$8,632,700, an increase of \$273,800, or 3.28%, from 2025. Clearwater added seven (7) new homes for the 2026 assessment year, with an average invoice price of \$55,500. During the valuation of new homes, we encountered challenges obtaining required information from the community. As a result, several homes without available permits were created with information obtained from the community as pursuant to IC 6-1.1-7-1(a) the homes were onsite as of Jan 1 of the assessment year.



Lake Shore Estates

Lake Shore Estates is in Mishawaka–Clay at 815 W. Douglas Road and has 157 active mobile home parcels for the 2026 assessment year. The overall grade of the homes within the community is average, with ages ranging from 1965 to 2026. The park includes a mix of single-wide and double-wide mobile homes.

For the 2026 assessment year, the gross assessed value totaled \$4,198,300, reflecting an increase of \$857,400, or 25.66%, from 2025. Lake Shore added eleven (11) new homes, with an average invoice price of \$68,300, resulting in a total value of \$683,000. One outlier home was assessed using its purchase price of \$149,900, as the taxpayer purchased a brand-new home directly from the community.

The 2025 audit resulted in changes to certain features; however, many homes experienced no changes from the prior year's audit.

During the valuation of new homes, challenges were encountered in obtaining required permits from the lender that owns several of the new homes. As a result, several homes without available permits were created using information obtained from the community. Pursuant to IC 6-1.1-7-1(a), these homes were onsite as of January 1 of the assessment year and were valued using the comparable method in accordance with IC 6-1.1-31-7(b)(6).

Willow Club

Willow Club is in Mishawaka-Clay off Hickory Road and has seventy-nine (79) active mobile home parcels for the 2026 assessment year. There was no change in the Parcel count from the previous assessment year. This community is the highest-rated mobile home park within the county. The overall grade of the homes within the community is average, with ages ranging from 1985 to 2026. The park includes a mix of single-wide and double-wide mobile homes.

For the 2026 assessment year, the gross assessed value totaled \$2,649,200, representing an increase of \$148,300, or a 5.93% increase, from 2025. Willow Club added two (1) new homes, with an average invoice price of \$67,800.

Countryside

Countryside is the only Mobile Home Park located in South Bend (Portage) and the information was previously presented in the section for South Bend (Portage) on page 5.



Value difference from 2025 to 2026 (Penn)

Penn Township is home to two (2) active mobile home parks: Village Green and Oak Grove. For assessment year 2026, there are a total of 645 active mobile home parcels with a combined gross AV of \$22,340,900. This reflects an increase of \$10,111,793, or 82.69%, compared to assessment year 2025.

Village Green is the largest mobile home park in the county, with 589 active parcels. The park added 59 new mobile homes for assessment year 2026, resulting in a net increase of 57 parcels. Village Green's gross AV for 2026 is \$22,217,700, an increase of \$10,115,793, or 83.59%, from assessment year 2025. This increase can be attributed to the addition of fifty-nine (59) new mobile homes, as well as Penn Township's revised approach to valuing mobile homes compared to prior years.

Oak Grove Mobile Home Park has 56 active parcels and is one of the county's two parks rated in Poor condition. The park experienced a decrease of one (1) active parcel from assessment year 2025 and added no new mobile homes. The gross AV for Oak Grove is \$123,200, reflecting a decrease of \$4,000, or 3.14%, from assessment year 2025.

Penn Township will see the permanent closure of Oak Grove in 2026, as the park has been purchased by Habitat for Humanity for future development.

MH Balance Report				
Township	2026		2025	
	Total AV	Total Parcel Count	Total AV	Total Parcel Count
Centre	\$8,698,800	242	\$8,422,300	249
Mishawaka-Clay	\$6,847,500	236	\$5,824,000	226
Olive (MH on real retired)	\$0	0	\$9,600	1
Mishawaka (Penn) PHM School	\$22,217,700	589	\$12,101,907	532
Mishawaka Penn	\$123,200	56	\$127,200	57
South Bend (Portage)	\$8,657,200	274	\$7,085,500	265

What will be done going forward into Assessment Year 2027?

For the 2026 Mobile Home Audit scheduled for October, we will conduct the audit as usual. This will include verifying the location of all mobile homes within our communities, reviewing home features and conditions, and confirming that each home remains on its designated site. Any new placements identified during the audit will be discussed with management at that time, consistent with past practice. We will also continue to follow up with management to ensure that permits for new homes are filed in a timely manner.

Penn will continue clerical clean-up efforts through additional in-house data entry to ensure that all mobile homes have a make and model entered in XSoft, when available, by the end of the valuation period. All mobile homes valued using NADA must have a condition assigned at the time of pricing; "N/A" is not a valid condition and cannot be used.

Relevant Legislation

The true tax value of mobile homes assessed under IC 6-1.1-7 (other than mobile homes subject to the preferred valuation method under IC 6-1.1-4-39(b)) is the least of the values determined using the following:

- The National Automobile Dealers Association Guide
- The purchase price of a mobile home if:
 - The sale is of a commercial enterprise nature; and
 - The buyer and seller are not related by blood or marriage.
 - The sale date is within one year prior to subsequent to the January 1 valuation date; or
- Sales data for generally comparable mobile homes

Under IC 6-1.1-7-1 Assessment and taxation; "mobile home" defined

Sec. 1. (a) Except as provided in [IC 6-1.1-10.5](#), mobile homes which are located within this state on the assessment date of a year shall be assessed and taxed for that year in the manner provided in this chapter. If a provision of this chapter conflicts with another provision of this article, the provision of this chapter controls with respect to the assessment and taxation of mobile homes.

(b) For purposes of this chapter, "mobile home" means a dwelling which:

- (1) is factory assembled;
- (2) is transportable;
- (3) is intended for year around occupancy;
- (4) exceeds thirty-five (35) feet in length; and
- (5) is designed either for transportation on its own chassis or placement on a temporary foundation.

Under IC 6-1.1-7-10 Movement of mobile home; transfer of title; permits

Sec. 10. (a) This section does not apply to a mobile home that is offered for sale at auction under [IC 9-22-1.5](#), [IC 9-22-1.7](#), or [IC 6-1.1-23.5](#) for the transfer resulting from the auction.

(b) As used in this section, "official seal" has the meaning set forth in [IC 33-42-0.5-21](#).

(c) A mobile home may not be moved from one (1) location to another unless the owner or the owner's agent obtains a permit to move the mobile home from the county treasurer.

(d) The bureau of motor vehicles may not:

- (1) transfer the title to a mobile home; or
- (2) change names in any manner on the title to a mobile home;

unless the owner or the owner's agent holds a valid permit to transfer the title that was issued by the county treasurer and includes the county treasurer's official seal.

(e) A county treasurer shall issue a permit which is required to either move, or transfer the title to, a mobile home if the taxes, special assessments, interest, penalties, judgments, and costs that are due and payable on the mobile home have been paid and the person requesting the permit has a state issued title, a court order, or a bureau of motor vehicles affidavit of sale or disposal. The county treasurer shall issue the permit not later than two (2) business days (excluding weekends and holidays) after the date the completed permit application is received by the county treasurer. The permit shall state the date it is issued.

(f) After issuing a permit to move a mobile home under subsection (e), a county treasurer shall notify the township assessor of the township to which the mobile home will be moved, or the county assessor if there is no township assessor for the township, that the permit to move the mobile home has been issued.

(g) A permit to move, or transfer title to, a mobile home that is issued under this section expires ninety (90) days after the date the permit is issued. The permit is invalid after the permit expires. If the owner wishes to move, or transfer title to, the mobile home after the permit has expired, the owner or the owner's agent must obtain a new permit under this section.

(h) A county treasurer is not liable for the county treasurer's good faith efforts to collect taxes that are due and payable for a mobile home. Good faith efforts include the refusal to issue a permit under subsection (e) until all property taxes that are due and payable for a mobile home are paid to the county treasurer.