

# Tips on Titling your Home!

## How to Transfer a Title

Transferring a mobile home title isn't quite as easy as transferring a car title. You must make 3 stops; however all of these stops can be made in one building in downtown Cleveland so it can be a very smooth process.

Location: 2079 East 9<sup>th</sup> Street  
Cleveland, Ohio 44115

**Stop 1: Treasurer's Office** to pay any taxes that are due and to get the title stamped stating that taxes have been paid in full.

**Stop 2: Records' Office** to record the transfer with the county. They will charge \$0.50 and \$4 per \$1,000 of sales price for a conveyance fee.

**Stop 3: Ohio Auto Title** to obtain a new title in your name. This cost typically ranges from \$10 - \$20.

A side note.... If you do not need to transfer your title and are only seeking a duplicate or a copy for a lost title, there is an Auto Title located closer to Hidden Cove at 14000 Broadway Ave., Garfield Heights, Ohio 44125 inside the BMV office.

## Delinquent Property Taxes?

In order for you to sell your home and transfer the title to the new home owner's name, your taxes must be paid in full.

What if you're behind in your taxes? Don't worry. The County is happy to work with you to establish a **payment plan!** Call the county treasurer office at 216-443-7010 for more information.

## Reducing or Eliminating Property Taxes

If you're a senior citizen (65 years or older), disabled person, surviving spouse, or 100% disabled veteran and own your home outright you may qualify for a **reduction** in your taxes or they may be **eliminated** entirely! For more information on this, call Annette in the Auditor's office at 216-443-3689.

## Transfer on Death / With Right of Survivorship

The biggest obstacle we encounter with our residents regarding titles is **what happens when the legal owner of a home passes away.** When a legal owner of a home passes away there is no automatic transfer of title. Upon death, the home and title can only be transferred through probate court. This process can take a lot of time and cost a lot of money. However, there is an easy step you can take now to bypass this so that your family does not have to worry about court filings or probate costs in the event of death.

**Transfer on Death (TOD)** is a mechanism in which you name who should receive your home upon your death with the Ohio Auto Title. When the time comes, your heir only needs to produce a certified copy of the death certificate to have title transferred directly to him/her.

**With Rights of Survivorship (WROS)** allows for a title that is held by two individuals to be transferred directly to the surviving individual in the event one of you passes. When the time comes, the surviving individual only needs to produce a certified copy of the death certificate to have the title transferred directly to him/her.

Residents who are 60 years of age or older and don't have an individual to leave your title and home to please contact the property office and we can discuss other options and formulate a plan.

## Sale of Your Home

When selling your home please make sure the title is entirely transferred out of your name with county and state records. You will still be legally responsible for the taxes and rent on the home until your title is completely transferred. This means if Hidden Cove would have to file eviction, or any legal action, you will still be financially responsible for any unpaid debt. The county could also garnish your pay to get the past due taxes. Finally, Hidden Cove will not refund your security deposit until we have a copy of the new title in your buyer's name.

## Copy of Your Title at Office

Per county law, Hidden Cove is required to maintain current copies of titles on file. When generating a new title or making any changes to your title please provide Management with new copy.