



Housing Discrimination in Manufactured/Mobile Home Communities

Fair Housing Laws Protect Mobile/ Manufactured Home Residents Against Housing Discrimination

- The same laws that protect homeowners, apartment dwellers, and home seekers against discrimination also protect those who live in mobile/manufactured homes. These homes are considered “dwellings” under the **federal Fair Housing Act**.
- The Fair Housing Act prohibits a housing provider from discriminating against any person on the basis of race, color, national origin, religion, sex, familial status or disability.
- Illinois further protects individuals on the basis of age, marital status, sexual orientation, ancestry, or military discharge status. Cook County adds source of income and housing status as protected classes.

What Does Housing Discrimination Look Like in Mobile/Manufactured Home Communities?

Discrimination against legally protected individuals may occur in the form of **community rules**, **unwelcome verbal remarks**, posted **signs**, or **advertisements** that treat them differently.

Examples of Housing Discrimination in a Manufactured Home Community:

- **Unwelcoming signs or comments to families** or expectant mothers like: “Most people who live here are elderly or retired” or “Ideal for single older person” or “Ideal for 1” or “We Don’t Rent to Families” or “No Children Allowed.”
- **Rules that restrict children to a certain area.** Rules or signs that prohibit children from riding bikes in the street, playing in the park, using the pool, or occupying any other common recreational areas.
- **Steering**, or directing you to live in certain areas within a community in order to keep residents of a certain race or ethnicity together is illegal.
- **Refusing to make reasonable changes** that would allow someone with disabilities full use of a community’s facilities.
- **Adding to your monthly rent** because you need a home health assistant to live with you, or because you have children.
- Being told that you need to purchase **liability insurance** or pay an **extra security deposit** because you use a wheelchair or a scooter.

If You Are A Resident With Disabilities, You Are Entitled to Certain Protections:

You cannot be *required* to have a caretaker to qualify for residence in a community. If you need a live-in health aid, you cannot be required to pay extra rent, extra security deposit, or insurance. You have the right to request that reasonable changes (known as “reasonable accommodations”) be made to your dwelling or to the common areas, for example to a community’s gates or to the entry ways of common areas. You cannot be restricted from using any of the common areas in a community because you are disabled, in a scooter or in a wheelchair.

You have a right to keep a service animal: If you can establish with medical evidence that the animal is **required for health reasons**, you are entitled to keep a service animal even in a “no pet” community. Animals trained to assist or support those who are blind, deaf, suffer depression, or mobility-impairment can be deemed medically necessary.

Families with Children Under 18 Are Protected: Some mobile home communities are specifically designated and certified as retirement communities for older adults, 55 years and older. However, in “all-age” communities, rules, advertising, or signs that treat children (or households-with-children) differently or less favorably than adult-only-household are illegal.

- Signs or community rules that require children to be under *constant parental supervision* in the community’s common areas may be discriminatory. (For example, it is discriminatory to post a sign that requires all children under 18 to be accompanied by a parent while on the sun deck or while bike riding).
- **“Adults only” hours** or any age restrictive rules that limit children from access to the community’s common areas (sauna, laundry room, pool, deck, tennis courts, parks), even at certain times of day, may be considered discriminatory.
- Rules that charge **higher rents for families** are illegal. (For example, asking additional rent for each child).
- **Occupancy limits** (or the number of people per bedroom in a dwelling) are legally set by the local government, not by the park owner. While “Two per bedroom plus one” is a common rule in many mobile home

communities, consult with your local municipality for information about the current legal requirements listed in their International Property Maintenance Code.

Mobile/Manufactured Homes and Immigrants: No person may be discriminated against because of their country of origin. Some cities in the United States have attempted to pass ordinances that require applicants to show proof of immigration or citizenship status when renting. If a landlord or park manager chooses to ask about your immigration status, s/he must treat *all* applicants the same way and ask *all* applicants for proof of citizenship or of immigration status.

When Financing Your New Home: You are **not required to obtain financing through the seller** though this is a common practice. You have the right to shop for financing with any lender of your choice.

Mobile home buyers should be aware of the *various financing arrangements* available to home buyers. Most manufactured homes are financed using a “personal property” loan like that for a car or a couch (versus a “real property” loan). Consumers who finance their home with a personal property loan (also known as a “chattel mortgage” or “installment contract loans”) do not have foreclosure protections similar to those available for real property home mortgages. When borrowers default on a personal property loan, the home can be repossessed like a car.

Interfaith Housing Center is the area's premier advocate for fair and affordable housing, a not-for-profit, membership-based agency founded in 1972.

Contact Interfaith if you feel you are the victim of housing discrimination. This service is free and confidential. Call 847-501-5760 (phone), 847-501-2741 (TTY). www.interfaithhousingcenter.org

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