

Honorable JB Pritzker
207 State Capitol
Springfield, IL. 62706

Spring Session 2021

Re: SB 1779 Manufactured Home Loans
SB 1780 Manufactured Home Water Supply

Dear Governor JB Pritzker,

I am writing to ask that you sign **SB 1779 and SB1780 into law**. Manufactured home communities allow affordable home ownership for thousands of Illinois citizens/families who reside in approximately 1,200 communities state-wide. A majority of the residents living in manufactured home communities are low to moderate income families and seniors on fixed incomes. Many unique issues arise in a housing market when your home and built up assets are located on another person's land.

The stigma that you can just move a home is just that, a stigma. The cost to move a home and finding a location to move the home is an unrealistic choice for the majority of manufactured homeowners.

SB 1779 and SB 1780 passed both the House and Senate Chambers with no nays. It is my hope that you will give these bills the same consideration. Your signature will positively impact thousands of Illinois families.

Many home buyers in a manufactured home community get a home loan. A buyer who purchases a manufactured home to be located in a manufactured home community, receives a chattel loan. With the big development companies, the Landlord can also be giving a home loan under a different name and this is not shared with the buyer. A chattel loan is a type of loan you get for a car or boat. Sales people do not share this type of information. New homes can go for \$100,000 and up, with a loan for 25 or more years. Sales people use the word mortgage. A manufactured home owner will want to refinance a home and then discovers that they have a chattel loan and can not do this. The buyer also finds out they do not have the protections that come with a mortgage.

SB 1779 would put in place needed disclosures that are required with the home loan. SB 1779 does not change or interfere with interest rates or other money exchanged in a chattel loan.

SB 1780: Many manufactured home communities house 500 plus families. The Landlord is responsible for the water supply. When a Landlord does not keep up with infrastructure issues in the community, water is turned off. This means that water is not supplied to the families. There are communities where water usage is included in the rent. Families are not receiving a service they are paying for. SB 1780 would bring relief needed for a basic need, water. Families can be forced to live without water not only just days, but weeks while infrastructure issues are being repaired. SB 1780 would require the landlord to supply water to families if the water is turned off more than 3 days.

Thank you for your time and if you have any questions feel free to contact Terry Nelson, President of the Manufactured Home Owners Association of Illinois (MHOAI), at 847-220-2692.

Sincerely,

Print your name and address: