

California Mobile Home News

Information of Interest About Mobile Home Park Living

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A New Years Resolution – Don't Relinquish Setting Goals



As the year draws to a close and people begin thinking about fresh starts, a recent national survey shows that millennials are leading the charge in planning New Year's resolutions for 2026. According to the research, a larger share of millennials aim to set goals for the coming year compared with older adults, reflecting a generational trend toward proactive self-improvement. Financial wellbeing, better health habits, and fitness goals ranked among the most popular intentions, with many of those surveyed focusing their resolutions on practical lifestyle improvements like saving more and getting more exercise.



The study also highlighted how people of different ages approach goal setting. For instance, only a minority of older genera-

tions, specifically baby boomers, said they planned to make New Year's resolutions, marking a contrast in outlook and priorities across age groups. Meanwhile, millennials and even members of Gen Z reported more eagerness to turn the calendar into an opportunity for personal growth. Across all ages, financial concerns emerged as a common obstacle to achieving resolutions, underscoring the

real-world challenges facing many Americans as they balance aspirations with everyday responsibilities.

Beyond just goals, the answers reflect broader feelings about the past year and hopes for the one ahead. Fewer than one in ten surveyed described the previous year as "great," and many said they viewed 2025 as merely "okay" or even difficult. That collective uncertainty may be fueling the desire to set clear goals for 2026, as individuals seek ways to reset and regain momentum. Whether it's improving health, tightening budgets, or investing in personal growth, this year's resolution trends suggest a focus on achievable, meaningful progress rather than vague aspirations. ■

Source: *The New York Post*

Homeowners Insurance in California – It Takes Diligence!



Manufactured homes provide an attainable housing option for many homeowners, and like traditional residences, they need insurance to protect against risks such as fire, theft, water damage, mold and other unexpected events. The good news is that there are smart ways to mitigate your insurance premiums without giving up the coverage you need. Taking the time to understand your options can lead to meaningful savings while keeping your home well protected.

Rates can vary widely, so it pays to look at insurers that specialize in manufactured or mobile home coverage, as they often offer policies designed specifically for your homes. Consider Manufactured Housing Insurance Services (mhis.info) and California Southwestern Insurance Agency (csia-ins.com) who are two noteworthy providers who specifically offer mobile home insurance. One of the most effective ways to save is by shopping around and comparing quotes from multiple insurance providers.

Working with an independent insurance agent can also be helpful, as they have access to multiple companies and can guide you toward the best coverage at a competitive price. Additionally, consider structuring your policy to fit your situation—bundling home insurance with auto or life insurance, raising your

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Introduction

California Mobile Home News provides a forum for sharing information of interest to people who live and work in mobile home park communities in California and anyone else who is interested in knowing more about mobile home living. The California Mobile Home News is sponsored by the Manufactured Housing Educational Trust, a non-profit association that has worked to promote and preserve the mobile home park lifestyle since its incorporation in 1982. Please feel free to copy and distribute this newsletter as it is printed with all attributions and information as originally printed. You are invited to visit our site: www.californiamobilehome.news and participate in the exchange of information on mobile home parks!

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deductible if you have emergency savings, and reviewing your policy annually to ensure you're not paying for coverage you no longer need.

Additionally, ask about discounts and look for ways to make your home safer. Many insurers offer reduced rates based on credit history, claims-free records, long-term customer loyalty, senior or

Make Sure You Are Getting Your Mail

To ensure you are receiving all your mail it is crucial to check your mailbox often. But what happens when your mailbox is full?

Luckily, the post office will hold your mail in order to make sure it is not lost or returned to sender. The United States Postal Service (USPS) generally holds your mail for ten days if your mailbox is full. During this ten-day hold, mail carriers won't deliver anything else to your already full mailbox and will leave a notice for you to come pick up your mail from your local post office. However, if you are unable to retrieve your mail within the holding period, it may be returned to sender.

retiree status, or memberships such as AARP. You may also qualify for discounts by adding safety and security features like smoke detectors, fire extinguishers, deadbolt locks, security systems or wind-resistant upgrades.

Be aware, California has enacted a new law (signed Oct 2025), to allow manufactured homeowners access to full replacement cost insurance through the California FAIR Plan (cfp.net). It now ensures that manufactured owners who can't find private insurance get the same

When picking up your mail from the post office, the USPS will verify that it's really you picking up your mail with your license or other valid ID to ensure that your mail is not stolen. Be sure to grab your mail from your mailbox and prevent your mailbox becoming too full. ■

Source: *United States Postal Service (USPS)*



Mobile Home Residency Law Frequently Asked Questions

The California Civil Code Section 798, or more commonly known as the Mobilehome Residency Law (MRL), is generally amended every year by the State Legislature. Copies of the amended MRL will be available to mobile home park residents by February 1, 2026. There are a number of changes to the MRL that will take effect in 2025 including the ability of residents to opt into receiving their copy of the MRL electronically via email.

Q: Is the new park management allowed to change rules on long-time residents or are these residents "grandfathered-in" under the old rules?

A: Existing residents are not exempt from park rule changes. According to the MRL (Civil Code §798.25), the park can change a park rule and regulation as it applies to existing residents, after giving residents six-month's notice of the change, or a 60-day notice if it involves changes in rules relating to the park's recreational facilities, such as the swimming but is not pool or recreational facilities within the clubhouse. The management must also meet and confer with park residents at

the residents' request, upon a 6-month notice regarding a change in park rules bound to accept residents' suggestions or requests regarding the rules. (Civil Code §798.25(b))

Recap:

- Existing residents are not exempt from park rule changes.
- A 6-month advance written notice is required for a rule change.
- A 60-day advance written notice is required if a rule change affects the common recreational facilities. ■

Source: *California Department of Housing and Community Development (HCD)*

last-resort options as other homeowners, making the FAIR Plan more equitable for mobile homeowners. While saving money is important, remember that the lowest-priced policy isn't always the best choice - adequate protection tailored to your home and lifestyle should always be the priority. ■

Source: Insurance.com

Holidays To Observe In January:

Jan. 1 - New Year's Day

Jan. 19 - Dr. Martin Luther King Jr. Day

Jan. 27 - Holocaust Remembrance Day

Resources & Information

Section 8 Rent Assistance

Section 8, also known as Housing Choice Voucher program, is a program that provides rental assistance to qualified renters. You can apply for Section 8 vouchers at any Public Housing Authority office in any county or city of residence.



MHET members support rent subsidies for qualified low-income mobile home owners in non-rent controlled jurisdictions. For more information call (949) 380-3311.

Mobilehome Assistance Center

California Department of Housing and Community Development (HCD)
Call TOLL FREE: (800) 952-8356 or visit www.hcd.ca.gov

Southern California Mobilehome Hotline

Call TOLL FREE: (855) 438-6438
For questions specifically related to Southern California mobile home parks located in Orange, Riverside, and San Bernardino Counties, you may call the Southern California Mobilehome Hotline.

