

# California Mobile Home News

## Information of Interest About Mobile Home Park Living

FEBRUARY 2026

[www.californiamobilehome.news](http://www.californiamobilehome.news)

VOL. 14 NO. 2

## Mobile Home Living – Financial Sense in California

For decades, traditional homeownership in California symbolized stability and long-term wealth. Today, however, the financial equation has changed dramatically. Sky-high home prices, often double the national median, combined with mortgage rates above 6% have created a steep “buying premium.” For many households, monthly ownership costs now far exceed rent, making conventional homeownership less attainable and less predictable as a wealth-building strategy. In this environment, owning a mobile home while paying space rent has emerged as a practical and financially sound alternative.

### Lower Cost, Greater Control

Mobile homes typically cost a fraction of site-built houses, allowing buyers to avoid massive mortgages and six-figure down payments. Even with monthly space rent, the total housing cost is often far lower than a traditional mortgage payment in California's major markets.

## Reduce Heating Costs This Winter with These Simple Tips

As we spend more time at home this winter, there are several practical ways to reduce energy use and keep costs down. One of the first steps is to check if you're on the right pricing plan. Compare different plans to find one that best fits your household's needs. Additionally, try to run appliances during off-peak hours—before 4 p.m. or after 9 p.m.—when demand for power is lower, and rates are more affordable. Small adjustments like using exhaust fans sparingly can also make a big difference, as they can unintentionally pull heat from your home.

To make your bill more predictable, consider signing up for a consistent pricing plan with your gas and electric company such as the Level Pay Plan San Diego Gas & Electric offers ([sdge.com/LLP](http://sdge.com/LLP)). This option averages your bill over a three-

This affordability reduces financial stress and frees up cash flow for savings, retirement, or other investments.

### Protection from the “Buying Premium”

In many California cities, the cost difference between buying and renting is among the highest in the nation. High purchase prices, elevated interest rates, and ongoing expenses such as property taxes, insurance, and HOA fees, make it difficult to build equity quickly. Mobile homeowners sidestep much of this burden by purchasing a more affordable asset while avoiding large property tax bills tied to high land values.

### Flexibility in a Tight Housing Market

California's housing shortage has driven prices up and limited choices, especially near job centers. Mobile home communities often provide access to desirable locations at a manageable cost, helping residents avoid long commutes or relocation far from employment hubs.

month period, so you won't experience big fluctuations. Taking advantage of natural heat is another effective way to save. During the day, open your curtains and let the sun warm your home, reducing the need for extra heating.

Finally, make small changes that add up over time. Run your ceiling fan clockwise at a low speed to push warm air down where you need it most. Reduce hot water use by washing clothes in cold water and installing low-flow faucets and showerheads. Be mindful of where furniture is placed, as blocking vents can prevent warm air from circulating effectively. By following a few simple tips, you can enjoy a warmer, more cost-efficient winter season. ■

Source: *San Diego Gas & Electric*



### A Smarter Savings Strategy

With lower monthly housing expenses, mobile homeowners can treat the difference as “forced savings”—consistently setting aside money that would otherwise be locked into a high-interest mortgage. In a state where wage growth has lagged behind housing costs, this flexibility is increasingly valuable.

### A Modern Path to Stability

While traditional homeownership in California is no longer the guaranteed financial win it once was, mobile home ownership offers stability, affordability, and control. For many residents, it represents a smarter, more sustainable way to live well in one of the nation's most expensive housing markets. ■

Source: *calmatters.org*

## 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](http://www.californiamobilehome.news) and participate in the exchange of information on mobile home parks!

