

# Mobile homes are some of California's last affordable housing. Can they rebuild after LA fires?

By [Felicia Mello](#). CalMatters, February 12, 2025



An aerial view of the Pacific Palisades Bowl Mobile Home Park in Los Angeles on Jan. 18, 2025. The park was completely burned down by the Palisades fire. Photo by Ted Soqui, SIPA USA via Reuters

## IN SUMMARY

Mobile home residents don't know when or if they will be able to rebuild their homes. Local, state, and federal decisions will affect the fate of some of California's dwindling lower-priced housing.

When the Palisades Fire [tore through coastal Los Angeles last month](#), it obliterated not only the sprawling mansions of celebrities, but two seaside mobile home parks where hundreds of retirees and other long-time

residents clung to a middle-class lifestyle in one of the area's last bastions of affordability.

Now, post-fire, local and state officials will reveal just how far they'll go to ensure the recovery preserves housing for Angelenos who aren't rich. Their response could set a precedent as California faces a likely future of more frequent and intense natural disasters on top of a statewide housing crisis. And the fate of the two parks, Palisades Bowl Mobile Estates and Tahitian Terrace, may foreshadow how climate change could affect other mobile home owners in California.

With the fire finally 100% contained as of Friday, displaced park residents say they're no closer to answers about the future of their close-knit neighborhoods. The owners of Palisades Bowl Mobile Estates say they're weighing their options.

Two big questions remain: Will the state or the city of Los Angeles constrain what park owners can do with their land in order to preserve affordable housing in the area? And will officials pony up any money to help them do it?

The two parks may have been more glamorous than most of California's other nearly 6,000 mobile home parks, with their stunning views of the Pacific Ocean and a mix of two-story luxury models alongside modest trailers. But residents still face challenges that can make a mobile home owner's path to disaster recovery more difficult than that of single-family homeowners.

For one, they're more likely to be uninsured or underinsured, due in part to insurers' reluctance to cover manufactured homes, said Ryan Sears, a policy advocate for Neighborhood Partnership Housing Services, a non-profit affordable housing developer that builds fire-resistant mobile

homes. On top of that, the parks were located in a state-designated high-risk fire zone.

“You’re in what the state is saying is one of the worst possible areas to have a home, and me as an insurer with a bias against manufactured homes, I’m looking at that and thinking that’s just a box of matches sitting in the middle of a ring of fire,” Sears said.

Since residents owned their homes but leased the land underneath them, whether and when they’re able to rebuild will also depend on whether park owners choose to replace infrastructure damaged in the fire.

“If you’re a (single-family) homeowner elsewhere in the Palisades, as terrible as it is to have lost your home, at least you retain the right to return to the land,” said state Sen. Ben Allen, a Democrat who represents Pacific Palisades. Mobile home residents, by contrast, “don’t even know what the plan is,” he said. “There’s an additional layer of uncertainty and a potential for total loss.”

### **Residents wait for answers**

While home values in the parks ballooned in recent decades, surpassing \$1 million in some cases, residents who bought in years ago were paying as little as \$600 per month for rent-controlled lots, not including the cost of their home. That made the area a haven for everyone from retired couples to supermarket employees, Sears said.

Nicole Miller, a retired florist, moved into the Palisades Bowl Mobile Estates in the early aughts, paying \$340,000 for a small mobile home, “the kind your grandma would own,” just a crosswalk away from the beach.



“Somebody told me about this mobile home park on the Pacific Coast Highway that was a little gem and I should look into it,” said Miller, 67. She immediately fell in love with the balance of independence and community in the area, where she could tend the plants in her fenced-in yard and join her neighbors for water aerobics in the community pool. “We all respected each other’s privacy but looked out for each other,” she said.



An aerial view of the Palisades Fire devastation at the Palisades Bowl Mobile Home Park, on Feb. 8, 2025. Photo by Ted Soqui, SIPA USA via Reuters

Since the fires, Miller, who is staying with an uncle in Palm Springs, says she spends a lot of each day just staring into space. She thinks about her former neighbors, many of whom have scattered to different parts of the state.

Miller had paid off her home and owed \$980 per month in rent for her space, affordable on her fixed income. Palisades Bowl management has paused collecting rent since the fire, but Miller and other residents worry that this could provide a pretext for evicting them in the future, since their leases say that a catastrophe does not provide an excuse for non-payment,

Miller said. She said residents also haven't received a promised refund of the rent they paid at the beginning of January, or heard anything from park owners about their plans.

"We aren't any better off today than we were the day after the fire," she said.

### **The right to rebuild**

California law says mobile home park owners who rebuild after a natural disaster [must allow tenants to return](#) — but that they can increase rental rates to cover the cost of rebuilding.

As residents continued to sift through the rubble of Palisades Bowl last week, looking for their belongings, co-owner Colby Biggs said park owners were still assessing the damage and planned to ask the Army Corps of Engineers for help with the cleanup by early this week. That help will give the park owners a better sense of the cost to rebuild, said Biggs, who represents a family trust with a 50% stake in the property.

His grandparents bought the 150-unit mobile home park in 2005, and some of the units dated back to the 1950s, he said. Mortgage insurance will cover the loss of the clubhouse and office buildings, he said, but not any of the underground infrastructure that makes the park run.

"If we have to go invest \$100 million to rebuild the park and we're not able to recoup that in some fashion, then it's not likely we will rebuild the park," he said. "If we can get federal or state funding, it's a different story."

"We're not evicting anybody," Biggs said. "But if the park's not rebuilt, then obviously the residents wouldn't have the right to reoccupy the park."

A state law known as the [Mello Act](#) requires that any affordable housing demolished in the coastal zone be replaced by an equivalent number of affordable units. Los Angeles Mayor Karen Bass [issued an executive order](#) in the wake of the Palisades and Eaton fires that exempted owners replacing housing destroyed by fire from complying with some permitting requirements under the Act. But the exemption only applies to properties where there is no change in the property's use or density. The order "establishes an accelerated process for homeowners to rebuild what they had before," said a spokesperson for the mayor, Clara Karger.



Los Angeles Mayor Karen Bass and Gov. Gavin Newsom tour the downtown business district of Pacific Palisades as the Palisades Fire burned on Jan. 8, 2025. Photo by Eric Thayer, Getty Images

Adding to the confusion is uncertainty about whether the Federal Emergency Management Agency will play its traditional role of funding and coordinating recovery from the disaster. President Donald Trump and his billionaire ally Elon Musk have threatened mass firings at multiple federal

agencies and froze their funds, in violation of Congress's Constitutional authority to appropriate money. [“FEMA should be terminated!”](#) Trump posted on Truth Social Tuesday, amid media reports that administration appointees had [fired the agency's chief financial officer](#) and defied a court order by [shutting down funding](#) for some disaster-related grants. The president has also [suggested he might withhold federal aid](#) unless California changes its voting laws.

Democratic state senators Friday proposed a state-run relief fund that would help families and individuals who were affected by the recent fires but unable to get federal aid. Allen said he and state Sens. Sasha Pérez and Aisha Wahab — Democrats representing Glendale and Fremont, respectively — plan to introduce a separate bill that would temporarily control rents on mobile homes in the fire zone and strengthen mobile home owners' right to rebuild. The bill does not include any reconstruction funding specifically for mobile home parks.

### **Will government help?**

Legislators could award extra funding to a state program that supports repair and replacement of mobile homes and parks, including those affected by a natural disaster. Lawmakers created the program, known as the [Manufactured Housing Opportunity and Revitalization Program](#), (MORE) to help residents, non-profit groups and owners fix safety and health problems at aging parks. It gave out \$100 million over the past two years, but paused accepting applications in summer 2024. Low- and moderate-income Californians who are disaster victims can qualify for loans to replace their mobile homes through another state program, [CalHome](#).

A coalition of housing non-profits and community land trusts sent a letter to state lawmakers last month urging them to prioritize affordable housing as Los Angeles rebuilds.



“As we know, there is a growing threat of speculative real estate practices in the wake of climate-fueled disasters,” the letter read. It called on elected officials to use disaster relief funds to rebuild the two mobile home parks and preserve them as permanently affordable housing through a [community land trust](#), a non-profit that would retain ownership of the land while leasing or selling homes to residents.

While critics might question whether mobile home residents displaced by the fire should be automatically entitled to live on the coast, or whether public money would be better spent housing Californians who have even fewer resources, park residents had a simple answer: It’s our home.

“That’s what we all signed up for and put our life savings into: digs at the ocean,” said Greg Garber, a hardwood flooring contractor who said he paid \$150,000 in 1999 for a home he expected to leave to his children. Losing it, he said, was “like losing a loved one.”

Nationwide, nearly 80% of manufactured homes are located in areas at high risk of a wildfire, flood or other climate hazard, [a new Urban Institute report finds](#). More than a third of California’s manufactured housing stock was built before 1976, the report estimates, meaning those homes are especially dilapidated and likely to be damaged in a disaster.

Some Los Angeles-area mobile home parks have converted to condominiums, said Sears, selling lots individually along with the homes atop them. It priced out those who couldn’t afford the increased cost to buy in, he said.

Palisades Bowl itself almost went that route nearly 20 years ago. Biggs said his grandparents tried to subdivide and sell off the property after a landslide made some of the units uninhabitable. But a majority of residents opposed the move, he said, and the city blocked it. In a related court case, the California Supreme Court ruled that the conversion was



subject to the Mello Act, meaning developers must replace any affordable housing that was lost.

### **Disasters drive inequality**

Other California wildfires have wiped out local mobile home parks, one of the few remaining sources of affordable homeownership in the state.

Thirty mobile home parks housed more than 1,400 people in the Sierra foothills town of Paradise before the Camp Fire ravaged it in 2018. Of those, only about five have been rebuilt, said Seana O'Shaughnessy, who co-chairs a housing committee as part of the city's collaborative rebuilding effort.

"Every single mobile home park was grossly underinsured, so the ability for owners to build back was incredibly difficult," she said. "There had to be some source of public funding to make it happen."

The state's decision not to allow mobile home parks to qualify for disaster relief grants aimed at multifamily housing made it harder for park owners, she said. Many former mobile home residents left the state, she said, and some are still searching for permanent housing years later.



Palisades Fire devastation at the Palisades Bowl Mobile Home Park, on Feb. 8, 2025. Photo by Ted Soqui, SIPA USA via Reuters

In Santa Rosa, the non-profit developer Burbank Housing replaced a 162-unit mobile home park with affordable apartments after the Tubbs Fire incinerated it, displacing the mostly elderly residents. Staff for the developer met with residents after the tragedy, helping them access recovery funds and surveying them about their needs, said Burbank Housing CEO Larry Florin. The 13-acre park was rezoned and divided into two parcels: one with market-rate apartments, and another with units guaranteed to be affordable for 55 years, paid for in part by federal low-income housing tax credits set aside for disaster relief. Rents are based on income and range from about \$700 to \$1,500 per month, slightly higher than the rates residents were paying at the park, Florin said.

Thirty-two of the park's original residents have moved into the new apartments, among other tenants.

“When neighborhoods are destroyed, they lose the social network that’s binding them together because people spread to all ends of the earth,” said Florin. “We very deliberately have tried to rebuild not just the homes but the community.”

While disasters can occasionally lead to innovative projects like the Santa Rosa development, they [often increase inequality](#), studies have found.

As Los Angeles begins to recover from the Palisades and Eaton fires, the city council is weighing [whether to protect tenants from eviction](#) who have experienced hardship from the fires. California Attorney General Rob Bonta has filed charges against realtors accused of violating the state’s ban on rental price gouging, and researchers are documenting the [disproportionate effect of the Eaton Fire on Altadena’s Black residents](#).

Miller, the Palisades Bowl homeowner, hopes her neighborhood isn’t forgotten. She wants to come back, and says many of her former neighbors do, too. The park was their only option to afford living in Pacific Palisades, she said.

“We’re hoping they return it to its former glory,” she said, “but better.”