



MANUFACTS

A bi-monthly publication from the
California Manufactured Housing Institute

HIGH VALUE HOUSING

October - November Issue
2025

2025 CMHI Holiday Soirée

Be sure to register today! Member pricing increases after November 21st.

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Executive Director Corner

A review of the 2025 MHEC Meeting, learn how you can give back this holiday season, and we need your throwback photos!

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Member Spotlight

In this issue, we are excited to feature Mike Guerrero from CSIA and Joe Tobey from US Financial Services!

Pages 13 and 21



2025 CMHI Holiday Soirée

Thursday – December 4, 2025

5:00pm – 8:30pm

Grand Californian Hotel & Spa

1600 Disneyland Dr.

Anaheim, Ca 92802

Event Pricing

\$150 CMHI Members

\$250 Non-CMHI Members

[Member Pricing increases to \\$250 for registrations received after Nov 21st](#)

NOTE: We will be doing our Stuffed Animal Drive once again. Thank you to all who participated last year. Your contribution brought great joy and smiles to the children at City of Hope fighting cancer. So we are asking you to please help us and bring a stuffed animal again.



2025 CMHI Holiday Soirée Registration

\$150 CMHI Member
\$250 Non-CMHI Member
\$250 for Members registering after Nov
21st

Attendees:

TOTAL \$ _____

Holiday Joy Sponsorship Opportunity \$400

CMHI is pleased to offer members the opportunity to sponsor the Annual 2025 Holiday Soirée, taking place at the Grand Californian Hotel on December 4th.

Your sponsorship benefits include:

- *Published listing in ManuFacts
- *Signage at the event
- *Special announcement at the event
- *Five (5) cocktail tickets

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(Company will be listed exactly as shown above.)

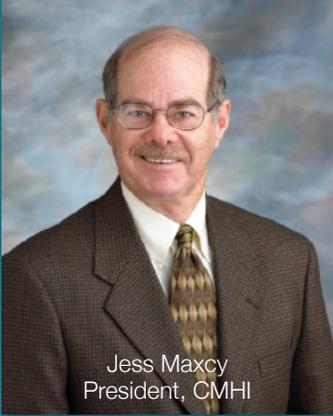
Deadline: November 21, 2025, to guarantee signage.

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- Send a check**
- Receive an online payment link**

Payment Total: _____

Email jamie@cmhi.org or call the CMHI office at (951) 683-4053 for assistance.



Jess Maxcy
President, CMHI

Way back in December of 2024, we forecasted 2,923 new home shipments for the new year. At 2,357 homes shipped for the first nine months of 2025 (through September), we are at 106.4% of our forecast. Given the vagaries of our current market that's a significant accomplishment!

Following up on the South coast Air Quality Management District (SCAQMD) LoNox Furnace Issue...

It is now patently clear that a 14ng/J furnace for manufactured homes does not exist, nor do furnace manufacturers intend to produce one.

Amendments to rule 1111 that would permit the extension of the mitigation fee in lieu of installing 14 ng/J furnaces are currently moving through the approval process. If approved as currently proposed, the in-lieu fee will be extended through September 30, 2028.

Unfortunately, a vote to approve the proposed amendment will probably not take place before January 9, 2026. Between now and then CMHI and MHI are continuing to press for HUD Code Preemption and for other workable solutions.

SCAQMD has a variance procedure available on their web page which provides some individual relief. However, this procedure is probably not widely applicable.

At this time, we have no information on the status of this issue in San Joaquin Valley Air Pollution Central District. However, the District tends to follow SCAQMD's lead.

We will keep you informed as to progress on this issue via CMHI Special Bulletins.

- VIEWPOINT CONT'D -

CALIFORNIA MANUFACTURED HOUSING DATA 2025 AT A GLANCE

Year-to-Date (September)	2024	2025	% Change
Production (Homes) (1)	1,892	2,217	17.2%
Shipments (Homes) (1)	2,066	2,362	14.3%
% Import Shipments	174 (8.4%)	145 (6.1%)	-16.7%
Registrations: No. California (2)	1,008	784	-22.2%
Registrations: So. California (2)	1,253	976	-22.1%
Total State (2)	2,261	1,760	-22.2%
Recorded as Real Property	613 (27.1%)	443 (25.2%)	-27.7%
Recorded as Financed	636 (28.1%)	582 (33.1%)	-8.5%
Average Sales Price: Single-Section	\$115,725	\$128,148	10.7%
Average Sales Price: Dual Section	\$220,680	\$220,958	0.1%
Average Sales Price: Multi-Section	\$344,467	\$326,450	-5.2%
Retailers Registrations New Home Sales YTD	217	203	-6.5%
Total Licensed Dealers		514	
Total Licensed Salespersons	1,186 EOY 2023	1,231 YTD Sept	3.8%

(1) Source: MHI/IBTS

(2) Source: Sawtooth Research

- VIEWPOINT CONT'D -

CALIFORNIA MANUFACTURED HOUSING INSTITUTE

Top Ten CMHI member retailers based on new home sales as reported as HCD registrations. CMHI posts the results monthly based on the data published in the Sawtooth Research Group report. No other criteria is used to determine results.

CMHI TOP TEN NEW HOME RETAILERS YEAR-TO-DATE SEPTEMBER 2025

Retailer	Location	YTD Sales	Personal Property	Real Property
1. Wholesale Manufactured Homes	La Habra	83	45	38
2. Pacific Homes	San Marcos	82	70	12
3. Advantage Homes	San Jose	70	66	4
4. Pacific Valley Homes	Perris	62	46	16
5. Villa Homes	San Francisco	58	2	56
6. JMS Sales	Huntington Beach	55	54	1
7. Galaxy Homes	Santa Ana	52	47	5
8. Alliance Manufactured Homes	Sunnyvale	48	48	0
9. Rebuilding Green	San Diego	40	40	0
10. Clayton Homes	West Sacramento	39	35	4
TOTAL		589	453	136

The listed location includes sales from branch locations.

Notes:

1. CMHI's Top Ten Retailers accounted for 33.5% of total year-to-date registrations (589/1,760).
2. Seven of the Top Ten Retailers accounted for 30.9% of real property registrations (137/443).

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Contact us today!



Jill Schock
Business Development Executive
LA & Orange Counties
jschock@credithuman.com

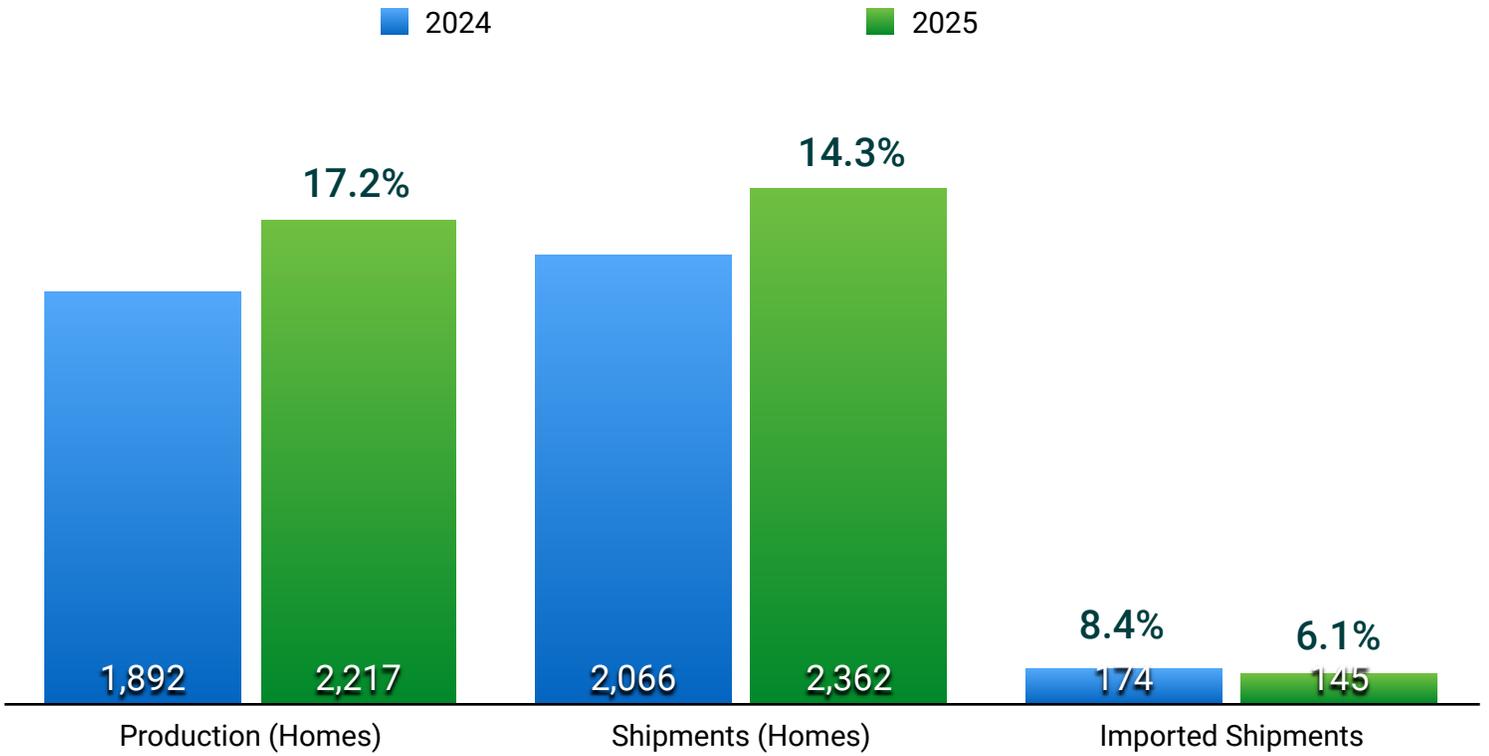


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Northern CA Territory
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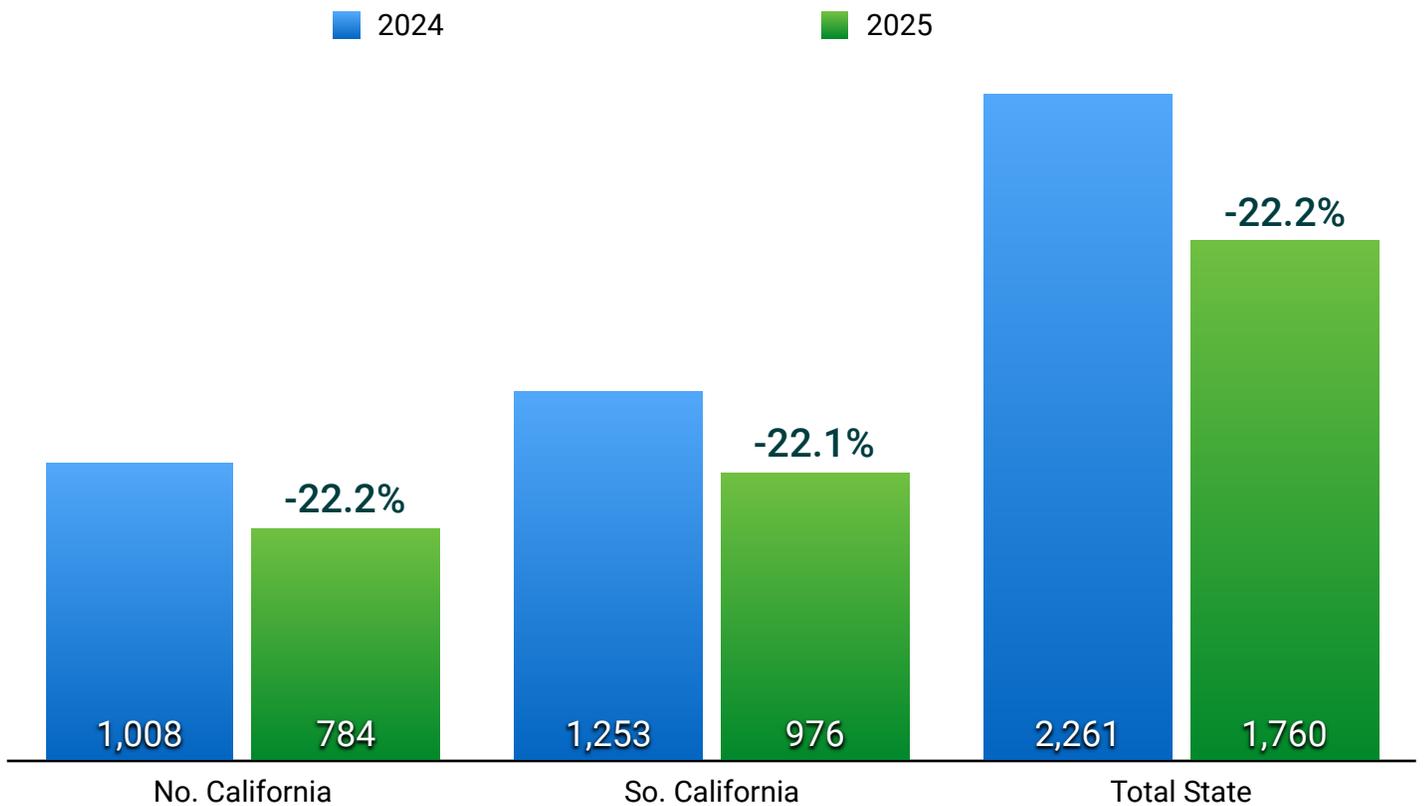


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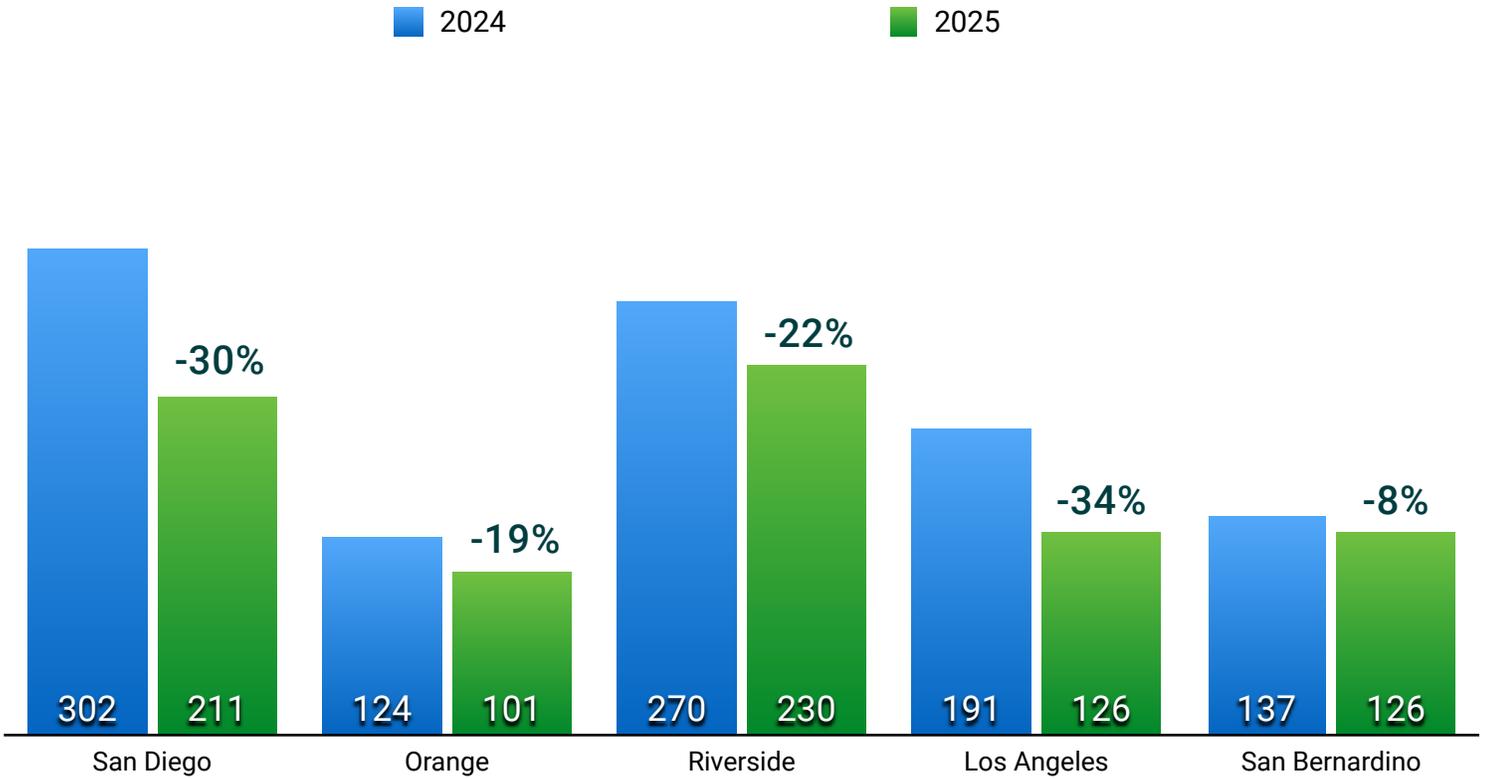
2025 MANUFACTURED HOME PRODUCTION/SHIPMENTS YTD (SEPTEMBER)



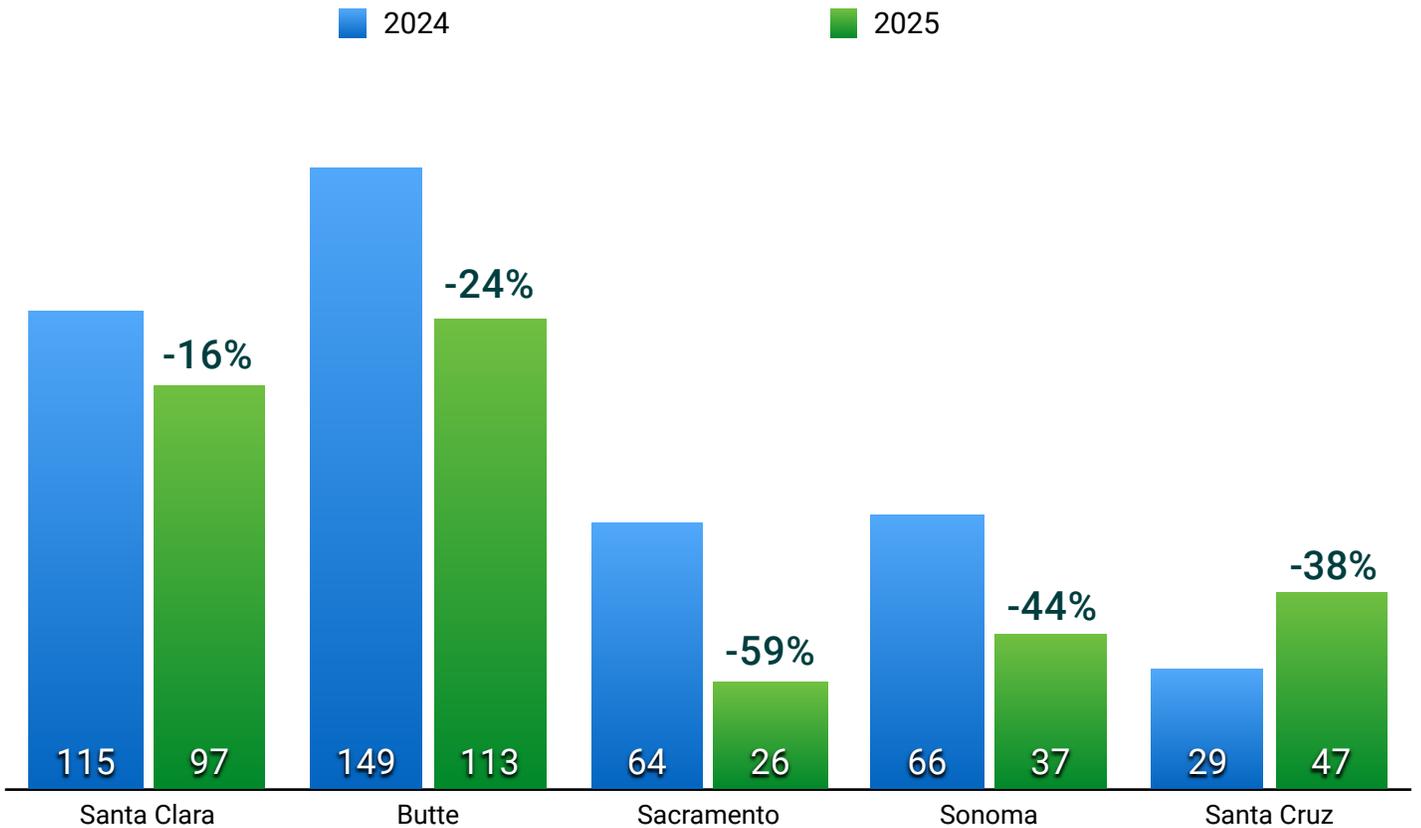
2025 REGISTRATIONS (NEW SALES) BY COUNTY OF HOMEOWNER YTD (SEPTEMBER)



SOUTHERN CALIFORNIA REGISTRATIONS SELECTED COUNTIES BY COUNTY OF HOMEOWNER YTD (SEPTEMBER)



NORTHERN CALIFORNIA REGISTRATIONS SELECTED COUNTIES BY COUNTY OF HOMEOWNER YTD (SEPTEMBER)



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2025 MHEC Meeting CARLSBAD, CA – September 28, 2025

The Manufactured Housing Executives Council (MHEC) gathered once again, bringing together executive directors from state manufactured housing associations across the nation. This year's meeting was held at the beautiful Omni Resort in Carlsbad, California, providing the perfect setting for collaboration and development.

The MHEC meeting serves as a vital forum for industry leaders to discuss the challenges and opportunities facing manufactured housing. Over the course of the gathering, participants exchanged strategies, shared best practices, and explored new approaches to make our associations and the businesses we support more effective and efficient.

The opportunity to learn alongside such a knowledgeable and dedicated group of leaders is invaluable – and the insights gained will help enhance CMHI's ongoing efforts to serve its members and the broader manufactured housing community.

Make This Year's CMHI Holiday Soirée a Success!

To make our holiday celebration truly magical, we need YOUR help!

Sponsorships play a vital role in bringing the evening to life! From cocktails and décor to the fun extras that make the night unforgettable.

A heartfelt thank you to all the member companies who have already contributed. Your generosity and support mean so much!

CMHI Members Give Back Opportunity

This year's CMHI Give Back will once again spread a little joy to those who need it most. We're hosting a teddy bear (stuffed animal) drive to benefit the children at City of Hope Hospital.

Please bring a new stuffed animal to the Holiday Soirée and drop it off at the donation location located at the registration table before entering the event.

Together, let's make spirits bright, both at the soirée and for the children whose holidays will be a little warmer thanks to your kindness.

Preparing for Convention Send Us Your Throwback Photos!

We've got something fun planned for our 2026 CMHI Welcome Reception on March 25th and we need your throwback photos to make it happen!

Get creative and dig into the archives, company photos, high school pictures, or any fun blast from the past are all welcome.

Submit your photos to jamie@cmhi.org for a special feature during the convention.

We'll have some interactive activities and a few surprises in store, so don't miss the chance to join in on the fun!



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Mike Guerrero Promoted to Vice President of Personal Lines



We are pleased to announce the promotion of **Mike Guerrero to Vice President of Personal Lines.**

Since joining the organization, Mike has played a pivotal role in the success and expansion of our **manufactured home insurance department**, transforming it into one of the strongest segments of our business. Through his vision, dedication, and collaborative leadership, the department has experienced significant growth and established a reputation for excellence within the industry.

In his new role, Mike will continue to oversee manufactured home insurance while also expanding his leadership to a broader portfolio of personal lines products, including **traditional homeowners, auto, umbrella coverage, and more.** His proven ability to grow business lines and support agency partners will further strengthen our agencies' portfolios and deliver greater value to clients.

"Mike's leadership has not only elevated our manufactured home department but has also set the stage for broader success across our personal lines,"

said Josh Woods, President "We are confident his promotion will accelerate our growth and deepen our ability to serve clients with the coverage they need."

Please join us in congratulating Mike on this well-deserved promotion.

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MANUFACTURED HOMES FOR VETERANS

As part of California's HomeKey+ Program, the city of Fresno, in partnership with Self-help Enterprises and La Hacienda Mobile, LLC, will receive almost \$5 million for a creative project to serve veterans experiencing homelessness. La Hacienda Mobile Estates is an existing manufactured housing community. With this award, 18 newly constructed manufactured homes will be added to vacant lots in the community, with 17 of those new homes designated for veterans and one manager unit. La Hacienda is within a mile of a grocery store, bus station, medical clinic, pharmacy, and a public park.

As of August 7, 2025, \$2.145 billion of HomeKey+ grant funding is available through the program's grant funding process. The notice of funding availability and program guidelines are available at www.hcd.ca.gov.

SENATE BILL 525 – MANUFACTURED HOUSING INSURANCE

SB 525 will provide manufactured homeowners with the opportunity to acquire full replacement cost insurance policies.

"Today is a great day to be a mobile homeowner," said Senator Jones. "For too long, they've been treated like second-class citizens when it comes to protecting their property."

Currently, finding full replacement cost insurance coverage for mobile or manufactured homes in California is next to impossible. For standard foundation homes, those who cannot find a private insurance policy are able to avail themselves of California's insurer of last resort, the California FAIR Plan Association. However, for mobile homeowners, even the FAIR plan will not insure them. Today's bill signing will finally change the fact. SB 525 will become effective on January 1, 2026.

"This bill being signed is a victory for equity in California's insurance market," said Jones. "I'm proud of the work we did to get to where we are and of my mobile homeowner constituents for bringing this issue forward and persevering alongside me through years of negotiations."

There are over 500,000 mobile homes in California that will be affected by the new law and will, for the first time, have the option of procuring full replacement cost insurance policies.

Source: Senator Jones' webpage

SONOMA CITY M/HOME PARK CLOSURE REVIEW

The Sonoma City Council held a study session on Wednesday, November 5, 2025, to review the City's existing rules for mobile home park closures and conversions and discuss recent changes in state law affecting these processes.

The discussion focused on Sonoma Municipal Code Chapter 9.82, which outlines the procedures and requirements when a property owner proposes to close or convert a mobilehome park to another use. The study session will also cover updates required under Assembly Bill 2782 (2020) and Senate Bill 610 (2025). Together, these laws expand the protections for mobilehome park residents and require local governments to update their ordinances to reflect new standards related to relocation assistance, notice periods, and findings about affordable housing impacts.

Sonoma is home to three mobilehome parks—Moon Valley, Pueblo Serena, and Sonoma Oaks—which provide more than 450 units of affordable housing for local residents.

No formal action will be taken at this meeting. A second study session is planned for December 5, 2025, when the Council will be asked to provide policy direction on optional provisions allowed under state law. Based on that direction, staff will prepare a draft ordinance for Council consideration in early 2026.

Source: Sonoma Valley Sun

VALLEY VISTA COMMUNITY SETS NEW STANDARD FOR MODERN MANUFACTURED LIVING

JAMESTOWN, CA – The highly anticipated Valley Vista community is taking shape, signaling a new era for modern manufactured housing in Tuolumne County. With Phase 1 now underway and two additional phases planned, the development is designed to provide attainable, high-quality housing for today's buyers.

The thoughtfully planned neighborhood will feature a community center, bocce ball, and pickleball courts, offering an active and social environment for all ages. Each home will include front yard landscaping in the purchase price, ensuring a polished look and an easy move-in experience.

Homes Direct, led by Ray Gritton, is helping bring Valley Vista to life. The company operates in six states and is recognized for its commitment to quality and service in the manufactured housing industry.

Financing support for buyers is being provided by Brad Waite with Land Home Financial, a trusted lender with 37 years of experience, which recently opened an additional branch to better serve the region.

Local officials, including Fifth District Supervisor Jaron Brandon, attended the celebration to recognize the progress and highlight the project's potential to address housing needs in Jamestown and beyond.

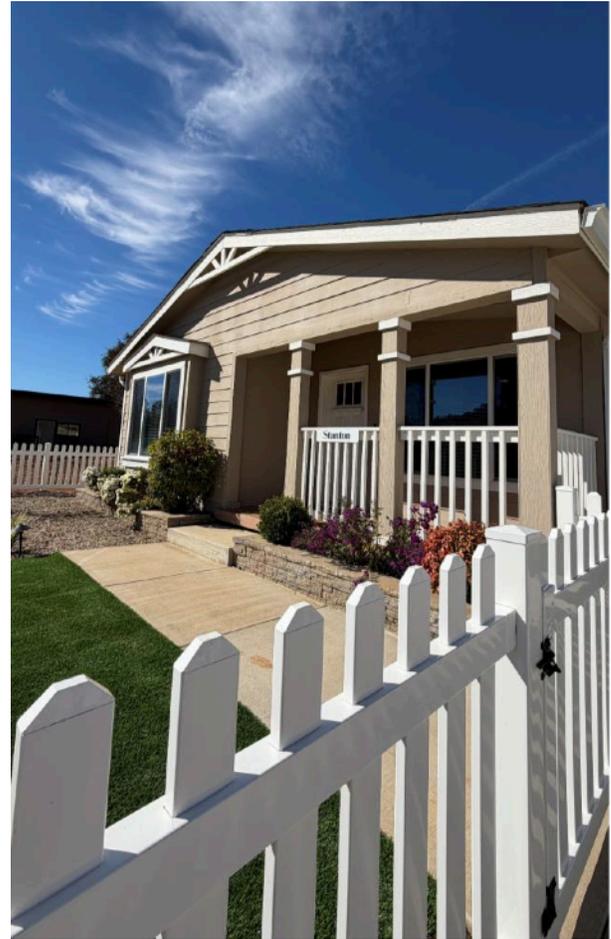
Lesli Gooch, CEO of the Manufactured Housing Institute (MHI), praised Valley Vista for its innovation and impact.

"These are modern houses with innovative features," Gooch said. "Valley Vista is an example for the whole country."

Gooch also shared that MHI sent a film crew to capture the day's ceremony and gather interviews for a short film showcasing how modern manufactured housing is transforming lives nationwide. She noted that Gen Z and Millennial homebuyers have embraced the homes enthusiastically.

"We're creating ambassadors," Gooch added, referring to the residents and partners spreading the word about the excellence of manufactured housing.

With its combination of efficiency, quality, and community-focused amenities, Valley Vista stands as a model for what's possible in modern manufactured living.



CMHI MEMBERS SHINE AT THE WMA CONVENTION IN RENO

The Western Manufactured Housing Communities (WMA) Convention in Reno brought together industry professionals from across the region for several days of learning, networking, and fun. It was great to see so many familiar faces from CMHI member companies in attendance, connecting with peers and sharing insights that continue to strengthen our industry.





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The exhibitor floor was full of creativity and energy. Advantage Homes drew crowds with their interactive booth where attendees could pose as king or queen for a fun photo opportunity. Home Quest went all out with a vibrant '80s theme, while California Southwestern Insurance Agency, Clayton/Skyline Homes, JB Bostick, and Boudreau Pipeline also showcased engaging booths that reflected their strong commitment to our industry.

At this year's event, several well-deserved honors were given to contributors to our industry.



Congratulations to CMHI Member Chad Casenhiser with Bessire & Casenhiser, for receiving the WMA Political Action Committee (PAC) Award, and to CMHI

Member JB Bostick, who received the WMA Service and Industry Award.

The celebration continued with the announcement of a very special tribute with the establishment of the WMA Ed Evans Lifetime Achievement Award, honoring the remarkable legacy of industry icon Ed Evans.



Thank you to WMA for putting on a great event and to all the CMHI members who represented our community with enthusiasm!

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## Happy Birthday, Joe!

On October 2nd, Joe Tobey marked his 90th birthday surrounded by his beloved family.

Joe's career is a story of dedication, leadership, and genuine care for the people he's served. With more than four decades in the manufactured housing industry, Joe has become a cornerstone of the community. In 2014, he was honored with the Richard R. Percival Lifetime Achievement Award in recognition of his 40 years of service and unwavering commitment to advancing the industry.

Since founding U.S. Financial Network, Inc. in 1988, Joe has specialized in providing manufactured and mobile home loans, helping countless individuals and families achieve the dream of homeownership. Under his leadership, U.S. Financial Network became known not just for its expertise in every facet of manufactured housing lending, but also for its integrity and personal touch.

A proud and active member of California Manufactured Housing Institute since 1989, Joe has also served as Chairman of the CMHI Board during the 2013–2014 and 2014–2015 terms.

As Joe turns 90, his legacy continues to inspire others. Those who have had the privilege of working with him know that his impact extends far beyond business, it's about relationships, mentorship, and the genuine joy he brings to everything he does.

Here's to Joe Tobey for a lifetime of leadership, laughter, and lasting contributions to the manufactured housing industry. Happy 90th birthday, Joe!



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### CMHI "Members in the News"

- Got a promotion?
- Won an award?
- Completed a new project?
- Got Married?
- Have a new baby or grand baby?
- Are you engaged?

We want to know and will be happy to publish your news in the next issue of ManuFacts. Submit all items (press release, photos, etc.) via email to [maria@cmhi.org](mailto:maria@cmhi.org)

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## INDUSTRY INTRODUCES VERTICAL ANCHORAGE IN WIND ZONE I INSTALLATIONS

Starting September 17, 2025, the manufactured housing industry will implement a safety enhancement for homes installed in Wind Zone I. This change is being made to align with the timing of upcoming updates to the HUD Code and will result in alternative foundation designs exceeding HUD Code requirements by including specific uplift protection.

This change reflects the industry's ongoing commitment to improving the safety and resilience of manufactured homes. While homes built to the HUD Code have consistently demonstrated strong performance in severe weather, this new uplift protection measure adds an additional layer of security for homeowners in Wind Zone I areas.

MHI commends the industry for coming together to recognize that additional vertical anchorage is a meaningful enhancement to storm safety. The manufactured housing industry has a long-standing track record of coming together to improve the performance, efficiency and resilience of our homes, including with respect to severe weather.

Homes built to the HUD Code have proven their improved durability in storms, and the industry continues to analyze performance data and implement innovations that further improve safety and reliability. In keeping with this tradition of proactive improvement, the industry has come together to enhance protections against uplift in Wind Zone I installations. This underscores the industry's dedication to continuous improvement and homeowner safety.

*Source: MHI Industry update 9/12/25*

## HUD'S NOTICE OF UPCOMING PROPOSED RULE COULD EXPAND FHA MORTGAGE ACCESS

In its Semiannual Regulatory Agenda, HUD's Office of Single Family Housing has announced an upcoming Notice of Proposed Rulemaking, expected in May 2026, that could significantly expand mortgage eligibility for manufactured homes.

The forthcoming proposed rule would revise HUD's current mortgage criteria—limited to one unit dwelling structures—to align with recent amendments to the Manufactured Home Construction and Safety Standards, which now permit up to four unit dwelling structures. This change would bring manufactured housing in line with the FHA mortgage insurance program, which already supports financing for one-to-four-unit dwellings.

HUD's existing one-unit limitation was originally based on the Manufactured Home Construction and Safety Standards, which at the time only covered one unit manufactured homes. With the recent expansion of HUD-code compliance to include multi-unit structures, this update is a critical step toward increasing housing supply and affordability.

Importantly, the rule would also shift foundation requirements to rely on HUD's Model Manufactured Home Installation Standards, for the first time since they became effective on October 20, 2008, ensuring consistency with the most current industry practices developed in collaboration with the Manufactured Housing Consensus Committee (MHCC).

This development reflects the direct impact of MHI's advocacy efforts, particularly at the inaugural Manufactured Housing Lender Roundtable held at HUD headquarters in June. During that meeting, MHI leadership strongly advocated for modernizing FHA mortgage eligibility criteria and aligning them with current HUD Code standards.

The upcoming proposed changes are expected to save consumers thousands of dollars in foundation costs and expand access to homeownership, especially for families seeking affordable, multi-unit manufactured housing options.

MHI will continue to monitor this upcoming rulemaking and advocate for policies that support innovation and growth in the manufactured housing sector.

*Source: MHI News & Updates 10/16/25*

## MHI ELECTS 2025-2026 BOARD OF DIRECTORS

Nearly 200 manufactured housing industry leaders gathered in Carlsbad, CA for the MHI Annual Meeting. During the meeting, members discussed how to increase the manufactured home share of new single-family home starts and grow support for the for-profit land-lease communities model.

As part of conducting the business of the association, the following members were elected to MHI's Board of Directors:

Chair: Patrick Waite, Equity LifeStyle Properties, Inc.

Vice Chair: Cody Pearce, Triad Financial Services

Secretary: Walden Buttram, 21st Mortgage Corporation

Treasurer: Bobby Alberts, Clayton Homes, Inc.

Federated States Division: Jennifer Hall, Mississippi Manufactured Housing Association

ManuFacts is a bi-monthly newsletter published by the California Manufactured Housing Institute (CMHI) exclusively for member companies.

CMHI is a nonprofit trade association representing companies that build, sell and finance factory constructed homes and manage factory constructed home communities; and supply goods and services to the industry.

The Institute was founded to advance the availability and ownership of quality, high-value homes, marketed by licensed retailers, by promoting the purchase of factory constructed homes and the development of desirable sites and communities in California. The Institute's public, government and consumer relations programs are directed toward these goals.

CMHI Chairman - Barry Cole

CMHI President - Jess Maxcy

CMHI Foundation President - Jess Maxcy

Executive Director - Jamie Perez

Editor - Maria Castro

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Website [www.cmhi.org](http://www.cmhi.org)

Financial Services Division: John Loucks, Assurant and Tim Williams, 21st Mortgage Corporation

Manufactured Housing Division: Matt Belcher, Clayton Homes, Inc. and Wade Lyall, Champion Homes

MHI-PAC: Nathan Smith, PHC, Flagship Communities

National Communities Council: Jody Gabel, Flagship Communities and Sam Landy, UMH Properties, Inc.

National Modular Housing Council: Bill Boor, Cavco Industries, Inc. and James McGee, Deer Valley Home Builders, Inc.

National Retailers Council: Matt Niño, PHC, Cavco Industries, Inc. and Karl Radde, Southern Comfort Homes

Suppliers Division: Bob Gorleski, PFS TECO and Michael Retzer, WESCO Distribution, Inc.

Source: MHI news & Updates 10/16/25



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# BOLD BEAUTIFUL SKYLINE

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## GREEN MANUFACTURED HOME BUILDING STANDARDS + ENERGY STAR CERTIFICATION SAVES MONEY AND PROTECTS ENVIRONMENT

*By Jimmy Hegeduis*

When a modern new high-quality manufactured home is built for a homebuyer, sustainable decisions are made throughout the entire process that ensures a minimal environmental impact and offers an overall better use of energy, materials, and natural resources.

The inherent manufactured home factory construction process boosts numerous green benefits in every home produced. The efficient use and less waste of materials, along with the environmentally controlled indoor atmosphere of the building facility, results in more durable homes than many competing site-built homes of similar styles.

In addition, buyers of today's modern manufactured homes have green choices when ordering homes customized based upon their likes and needs, including enhanced energy efficiency such as *ENERGY STAR*-labeled manufactured homes and modular homes for additional savings in owning and operating a home.

### **What is an *ENERGY STAR* Certified Manufactured Home?**

An *ENERGY STAR* certified manufactured home is a home that has been designed, produced, and installed by the manufacturer/retailer to meet *ENERGY STAR* requirements for energy efficiency. Each *ENERGY STAR* certified manufactured home is inspected while it's being built in the factory and during on-site installation to verify it meets *ENERGY STAR* standards for energy efficiency.

*ENERGY STAR* is a government-backed program that helps us all to save money and protect the environment with energy-efficient products and homes. Whether you are looking to replace old appliances, remodel your old home, or purchase a new manufactured home, *ENERGY STAR* can help.

*(ENERGY STAR and the ENERGY STAR mark are all registered trademarks owned by the U.S. Environmental Protection Agency).*

### ***Benefits of Owning an ENERGY STAR Certified Manufactured Home***

On the outside. Your *ENERGY STAR* certified Manufactured home may not look any different from other site-built or manufactured home, but you will feel the difference in your comfort, and see it in your bank account.

**LESS EXPENSIVE TO RUN:** An *ENERGY STAR* certified manufactured home uses substantially less energy for heating, cooling and water heating than a standard manufactured home. Homeowners can expect to save hundreds of dollars each year on utility bills.

**MORE COMFORTABLE:** More properly installed energy-efficient improvements, such as increased insulation, tightly sealed air ducts and *ENERGY STAR* certified windows, provide better protection against heat, cold, cold drafts, and noise.

**BETTER VALUE:** Appraisers and lenders recognize the value of *ENERGY STAR* certified homes at the time of sale.

**GOOD FOR THE ENVIRONMENT:** The energy used in your home is most often generated from the burning of fossil fuel by power plants, which contributes to smog, acid rain, and greenhouse gas emissions. So, the less energy we use at home, the less air pollution we generate. This creates a better environment for everyone, now and generations to come.

*(If you are in the market to purchase a new manufactured home, be sure to look for the one that has earned the ENERGY STAR label. Every ENERGY STAR certified manufactured home receives a blue ENERGY STAR label, usually on the home's electrical panel or next to its HUD data plate),*

For more information on the cost savings and advantages of an *ENERGY STAR* certified manufactured home, click "[Kit HomeBuilders West and ENERGY STAR Low Energy Living in a High Comfort Home](#)"

*Source: Manufactured Home News*



# Mobilehome Assistance Center

## Do you have any of these questions or concerns?

- Are you concerned about possible health or safety issues in your mobilehome park like unsafe sewer, water, electrical, or gas conditions?
- Do you need assistance with the installation, inspection, maintenance, or alteration of manufactured homes, accessory structures, or park grounds?
- Do you suspect unlawful or unlicensed mobilehome sales practices by dealers or salespersons?
- Do you need information on the Mobilehome Residency Law and where to obtain assistance for lease or rent disputes with park management?
- Do you need assistance with your mobilehome ownership documents?
- Are you seeking compensation for a fraudulent mobilehome sale?
- Do you need information on local resources available to you?

**If you've answered "yes" to any of the above,  
or have similar questions, we can help!**

**Even if we can't help you directly,  
we can point you in the right direction.**

## Contact the Mobilehome Assistance Center:

Call us: 1.916.263.4742 (Sacramento area)  
1.800.952.5275 (Toll Free)  
1.800.735.2929 (TTD Number)

Email us: [MHassistance@hcd.ca.gov](mailto:MHassistance@hcd.ca.gov)

Find us online: [www.hcd.ca.gov](http://www.hcd.ca.gov)

Write to us at: The Office of the Mobilehome Ombudsman

### **Mobilehome Assistance Center**

Department of Housing and Community Development  
PO Box 278690; Sacramento, CA 95827-8690

The Mobilehome Assistance Center cannot mediate or offer any legal advice on these matters.  
You should seek or obtain legal advice from a licensed attorney, legal aid, or contact your local government officials for further assistance.





# Are **back fees and taxes** standing between you and your **mobilehome title?**

A state program allows the California Department of Housing and Community Development to waive all or a portion of these costs and remove the lien on your property.



Possessing title and registration of your home adds to the security and safety of your family, today and tomorrow.

A registration and title allows you to:

- Transfer the title to someone else if you decide to leave it to a loved one or sell your home.
- Apply for fire and/or flood insurance.
- Get permits to improve your roof, water heater, or make other permit-required upgrades.
- Apply for gas and electric energy-efficiency, cost-savings and reduction programs.
- Prove your current registration to a landlord or park manager.

## Contact us now to see if you qualify.

Visit us online: [www.RegisterYourMobilehomeCA.org](http://www.RegisterYourMobilehomeCA.org)

Call us: **916-838-8613**



**Register Your Mobilehome California**

California Department of Housing and Community Development

P.O. Box 276043

Sacramento, CA 95827-6048

English and Spanish speaking staff are available. Interpreters for other languages are also available upon request.

**CALIFORNIA MANUFACTURED HOUSING INSTITUTE**  
**Retailers Division**  
**PROFESSIONAL STANDARDS OF PRACTICE**  
**ADOPTED MARCH 15, 2001**

Members of the California Manufactured Housing Institute are expected at all times to follow standards of professionalism, competency and integrity in their business practices and relationships with their customers, employees, competitors and the general public. Compliance with this goal will include attention to the following areas:

- Be honest and fair in all dealings.
- Honor warranties and commitments within a reasonable time.
- Comply with the anti-trust guidelines and applicable Federal, State and local laws and endeavor to keep informed about the laws governing the industry.
- Advise in a manner that is truthful and fair.
- Enhance the public image of our industry.
- Compete fairly and avoid intentionally injuring or disparaging the business reputation of competitors.
- Improve business methods and encourage the free-enterprise system.
- Promote the positive aspects of manufactured home living.

**RETAILERS**

- Comply with the laws and regulations governing retailers and install manufactured homes to manufacturer instructions or to other standards in effect.
- Observe high standards of honesty in all transactions. Merchandise industry products and services without false promises or misrepresentations.
- Present to clients cost estimates and financial disclosures that are honestly prepared.
- Verify, to the greatest extent possible, that all information supplied by homebuyers is true and correct.
- Honor confidentiality and respect the privacy of others.
- Take action not to discriminate. Support in principle and practice equal opportunity for all and comply with Fair Housing Laws.
- Be honest and fair in all dealings and representations with financial institutions, subcontractors and suppliers.
- Contribute to the advancement of the retail profession through support of industry associations, standards, and education of industry members and the public at large.
- By example lead to a higher standard in our industry.

### **CMHI Officers**

Barry Cole, Manufactured Housing Insurance Services - Chairman  
Keith Casenhiser, Bessire & Casenhiser - 1st Vice Chairman  
Todd Su, Advantage Homes - 2nd Vice Chairman  
Robert Glaser, Clayton Home Building Group - Secretary  
Ray Trosper, Dankat Industries - Treasurer  
PJ Mikolajewski, Ideal Manufactured Homes - Immediate Past Chairman

### **CMHI Board Members**

Gary Larsen - Cousin Gary Homes  
David Franzoni - Family Homes  
Vernon Spencer - JMS Sales  
John Nolan - Manufactured Home Works  
Rob Loomis - Fleetwood Homes  
Pat Faes - Champion Homes  
Mark Mettler - JB Bostick Co, Inc.  
Leo Escalante - Pacific States Utility  
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Jill Schock - Credit Human  
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William Shubrick - Triad Financial  
Joe Tobey - US Financial

### **CMHI Committee Chair Officers**

Barry Cole, Manufactured Housing Insurance Services - PAC Chair  
Doug Bohrer, US Financial - Legislative Committee Chair  
Vicky Derieg, California Manufactured Housing Education - Membership Committee Chair

### **Legislative Committee**

Doug Bohrer, US Financial - Chairman  
Vicky Derieg, CMHE - Advisor, Retailer Regulations and Education Requirements  
Keith Casenhiser, Bessire & Casenhiser - Advisor, Mobilehome Parks, and Mobilehome Residency Law  
Belen Ramirez, Express Escrow - Advisor, Escrow Regulations  
Jess Maxcy, CMHI - HUD Code and Manufactured Issues  
Doug Bohrer, US Financial - Advisor, Chattel Financing Issues  
Brad Waite, Land Home Financial - Advisor Real Property Financing Issues  
Jess Maxcy, CMHI - Legislative Committee Administrator/Advocate

### **Foundation Officers**

Jess Maxcy, CMHI - President  
Barry Cole, Manufactured Housing Insurance Services - Vice-President  
Jamie Perez, CMHI - Treasurer  
Maria Horton, Newport Pacific - Secretary  
Barry Cole, Manufactured Housing Insurance Services - Nomination Committee

### **Foundation Board Members**

Todd Su, Advantage Homes  
Vicky Derieg, California Manufactured Housing Education  
Elizabeth Alex, Monarch Homes  
Ray Trosper, Dankat Industries



## MARK YOUR CALENDARS 2025/2026 CMHI & INDUSTRY EVENTS



**Dec 4, 2025**

**CMHI Board of Directors Meeting  
CMHI Holiday Soireé**

[Disney Grand Californian Hotel & Spa](https://www.disney.com/grand-californian-hotel)

1600 Disneyland Dr.

Anaheim Ca, 92802

Contact: Jamie Perez 951-683-4053 [jamie@cmhi.org](mailto:jamie@cmhi.org)

**March 25-26, 2026**

**CMHI Board of Directors Meeting  
General Members Meeting  
Jack E. Wells Award Banquet**

[Omni Rancho Las Palmas](https://www.omnirancho.com)

17900 Jamboree Rd.

Rancho Mirage, Ca 92802

Contact: Jamie Perez 951-683-4053 [jamie@cmhi.org](mailto:jamie@cmhi.org)

## Manufactured Housing Insurance Services

*The Industry's Choice!*

One Less Worry, with Barry At Your Side!

Buying a manufactured home is stressful enough without the added hassle of finding proper insurance. At MHIS, we partner with American Modern Insurance Company to make insurance easy for you:

- ✓ No Broker Fees
- ✓ Vacant/Spec. Homes
- ✓ Rental or Seasonal Homes
- ✓ Specialist in Course of Construction/Builders Risk Insurance



**Barry Cole** has over 40 years of experience in California's manufactured housing marketplace. He is also a RV/MH Hall of Fame inductee and recipient of the California Manufactured Housing Institute Jack E. Wells Award  
**License #0D80824**



Don't Sweat the Insurance

*Call Today!*

[bc@mhis.info](mailto:bc@mhis.info)  
[www.mhis.info](http://www.mhis.info)