

Rural Housing

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Chapter 36. Rural Housing

36.1 Introduction

Although home to the City of Cambridge and many market towns, the Cambridge housing sub-region is essentially very rural in character, with over 250 villages with populations below 5,000. In an area of high demand for housing, where planning policy prescribes that the majority of new development will be in or adjacent to urban areas, there can be acute housing problems facing local people seeking to live in villages. House prices are generally very high, yet wages in many rural industries and occupations can often be lower than average. Traditionally villages have had relatively fewer social rented homes than towns and in recent years many houses – which constitute the bulk of the rural social stock - have been sold under the right to buy and subsequently lost from the affordable housing stock available to let to new households. Many social rented homes remaining in rural areas are purpose-built bungalows for the elderly.

This chapter looks at the policies for rural housing and evidence of local need. It also looks at what has been achieved in recent years in terms of providing dwellings for local people in rural areas.

A separate section is included on the role and potential of 'park homes' to help meet housing needs. These are often (though not exclusively) located in rural areas.

It should be noted that there is a separate chapter on Gypsy and Traveller housing issues (chapter 33).

36.2 Rural housing – why is this a specific issue in the sub region

DEFRA's "*Affordable Rural Housing Report – Final Report*" (2006) highlights the following national issues with regard to rural housing:

- Inward migration of retirees, commuters and second-home owners has contributed to house-price inflation. Second-home ownership is not common in the Cambridge sub-region.
- House prices have increased at a higher rate in rural areas than in urban areas, which has made homes even less affordable. This is supported by the Land Registry data for the sub-region. Although house prices are highest in Cambridge City, the biggest increases have been in the more rural districts.
- At the same time the Right to Buy has had a proportionately greater impact in total areas than urban places and fewer homes have been built to replace those that have been sold. Within the sub-region, St Edmundsbury (602 between 2001/02 and 2005/06) and Huntingdonshire (581 in the same period) have had the highest number of Right-to-Buy Sales, but unfortunately there is no evidence of where these sales have occurred within these districts.
- Nationally, the amount of affordable housing built in predominantly rural districts increased by 3% between 2001/02 and 2004/05. In predominantly urban areas it increased by 22%. Chapter 11, *Dwelling profile and occupation* shows that around 34% of new homes built in Cambridge City between 2001/02 and 2005/06 are

affordable. In the rest of the sub-region, it ranges between 9% in Fenland and 22% in South Cambridgeshire.

- The lack affordable housing in rural areas is undermining the sustainability of communities in these areas as young people are moving away from their families and friends.
- People performing essential public sector jobs not covered by keyworker schemes are finding it difficult to find anywhere to live. In areas such as East Cambridgeshire specific shared ownership and intermediate rent schemes targeting keyworkers in particular have proved unpopular, but there is a higher demand for non-keyworker shared ownership schemes.
- Private sector employers in industries such as hospitality and retail feel that the lack of housing is stifling the rural economy as lower-paid workers cannot afford to live locally.
- As well as an under-supply of social housing, the report also states that there are fewer private rented properties available in rural areas. This is supported by the estate and letting agents survey of the sub-region, showing that properties in rural areas less popular with buy-to-let investors. However, it also showed that there was less demand from renters for properties in rural areas and renters preferred to be nearer town centres where possible.

Table 1 shows the percentage of tenures by ward and whether the ward is categorized as Urban, Fringe or Rural in terms of population (these data are mapped in Appendix 1).

Table 1: Percentage of households by tenure and by ward

District	Ward	Category	Owner Occupier	Social rented	Private rented	Shared Ownership
Cambridge City	Abbey	Urban	47%	36%	14%	0.33%
	Arbury	Urban	50%	29%	17%	1.23%
	Castle	Urban	59%	10%	29%	0.23%
	Cherry Hinton	Urban	63%	26%	9%	0.34%
	Coleridge	Urban	54%	28%	15%	0.46%
	East Chesterton	Urban	43%	37%	16%	1.36%
	King's Hedges	Urban	44%	42%	9%	2.87%
	Market	Urban	34%	15%	45%	0.71%
	Newnham	Urban	58%	8%	30%	0.18%
	Petersfield	Urban	46%	14%	37%	0.47%
	Queen Edith's	Urban	72%	14%	11%	0.91%
	Romsey	Urban	55%	16%	27%	0.78%
	Trumpington	Urban	52%	21%	23%	0.36%
	West Chesterton	Urban	57%	14%	26%	0.69%
East Cambridgeshire	Bottisham	Rural	73%	14%	9%	0.00%
	Burwell	Fringe	82%	11%	6%	0.00%
	Cheveley	Rural	71%	10%	8%	0.42%
	Downham Villages	Rural	80%	11%	5%	0.19%

Cambridge Sub-Region's Strategic Housing Market Assessment
Section F: Chapter 36: Rural Housing (including Park Homes)

District	Ward	Category	Owner Occupier	Social rented	Private rented	Shared Ownership
	Dullingham Villages	Rural	63%	14%	9%	0.69%
	Ely East	Urban	60%	16%	18%	0.35%
	Ely North	Urban	69%	16%	9%	2.18%
	Ely South	Urban	73%	13%	9%	0.77%
	Ely West	Urban	70%	18%	9%	0.24%
	Fordham Villages	Rural	66%	16%	13%	0.46%
	Haddenham	Fringe	83%	9%	5%	0.31%
	Isleham	Fringe	75%	13%	9%	0.00%
	Littleport East	Fringe	69%	14%	13%	0.36%
	Littleport West	Fringe	61%	29%	6%	0.47%
	Soham North	Fringe	78%	13%	7%	0.20%
	Soham South	Fringe	67%	17%	13%	0.32%
	Stretham	Rural	77%	14%	6%	0.21%
	Sutton	Fringe	82%	11%	5%	0.30%
	The Swaffhams	Rural	68%	18%	8%	0.38%
Fenland	Bassenhally	Urban	92%	0.4%	6%	0.00%
	Benwick, Coates and Eastrea	Rural	82%	9%	6%	0.00%
	Birch	Fringe	72%	16%	8%	0.00%
	Clarkson	Urban	63%	18%	16%	0.33%
	Delph	Urban	86%	9%	4%	0.00%
	Doddington	Fringe	87%	4%	5%	0.36%
	Elm and Christchurch	Urban	74%	15%	7%	0.18%
	Hill	Urban	73%	17%	7%	0.20%
	Kingsmoor	Urban	69%	26%	3%	0.00%
	Kirkgate	Urban	79%	13%	6%	0.34%
	Lattersey	Urban	67%	24%	5%	0.49%
	Manea	Rural	78%	10%	8%	0.46%
	March East	Urban	67%	18%	12%	0.40%
	March North	Urban	82%	6%	9%	0.00%
	March West	Urban	78%	9%	11%	0.12%
	Medworth	Urban	61%	19%	15%	0.46%
	Parson Drove and Wisbech St Mary	Rural	77%	16%	4%	0.24%
	Peckover	Urban	73%	14%	9%	0.44%
	Roman Bank	Rural	82%	10%	6%	0.12%
	St Andrews	Urban	91%	2%	5%	0.00%
	St Marys	Urban	73%	7%	17%	0.00%
	Slade Lode	Fringe	75%	12%	11%	0.30%
	Staithe	Urban	61%	30%	6%	0.51%
	The Mills	Fringe	78%	10%	10%	0.37%

Cambridge Sub-Region's Strategic Housing Market Assessment
Section F: Chapter 36: Rural Housing (including Park Homes)

District	Ward	Category	Owner Occupier	Social rented	Private rented	Shared Ownership
	Waterlees	Urban	58%	30%	8%	0.65%
	Wenneye	Fringe	77%	10%	10%	0.45%
	Wimblington	Rural	84%	9%	4%	0.00%
Huntingdonshire	Alconbury and The Stukeleys	Rural	71%	10%	11%	0.27%
	Brampton	Fringe	75%	9%	14%	0.12%
	Buckden	Fringe	77%	10%	11%	0.00%
	Earith	Fringe	87%	7%	5%	0.26%
	Ellington	Rural	77%	8%	9%	0.34%
	Elton and Folksworth	Rural	74%	11%	13%	0.27%
	Fenstanton	Fringe	82%	10%	7%	0.42%
	Godmanchester	Fringe	72%	16%	10%	0.20%
	Gransden and The Offords	Rural	82%	9%	7%	0.40%
	Huntingdon East	Urban	71%	19%	8%	1.03%
	Huntingdon North	Urban	54%	39%	5%	0.33%
	Huntingdon West	Urban	71%	9%	17%	0.68%
	Kimbolton and Staughton	Rural	78%	8%	12%	0.00%
	Little Paxton	Fringe	89%	3%	8%	0.25%
	Ramsey	Fringe	71%	16%	11%	0.21%
	St Ives East	Urban	83%	7%	9%	0.39%
	St Ives South	Urban	71%	16%	11%	0.26%
	St Ives West	Urban	81%	9%	8%	0.70%
	St Neots Eaton Ford	Urban	87%	5%	7%	0.18%
	St Neots Eaton Socon	Urban	70%	24%	5%	0.35%
	St Neots Eynesbury	Urban	71%	19%	7%	1.02%
	St Neots Priory Park	Urban	72%	18%	9%	0.00%
	Sawtry	Fringe	78%	10%	10%	0.11%
	Somersham	Fringe	82%	9%	8%	0.35%
	Stilton	Fringe	83%	9%	6%	0.00%
	The Hemingfords	Rural	82%	7%	9%	0.16%
	Upwood and The Raveleys	Rural	56%	9%	31%	0.38%
	Warboys and Bury	Fringe	78%	13%	6%	0.17%
	Yaxley and Farcet	Fringe	79%	13%	6%	1.00%
South Cambridgeshire	Balsham	Rural	73%	15%	7%	0.74%
	Bar Hill	Fringe	85%	6%	7%	0.69%
	Barton	Rural	67%	18%	10%	0.68%
	Bassingbourn	Rural	67%	18%	12%	1.17%
	Bourn	Rural	73%	13%	8%	2.36%
	Caldecote	Rural	82%	6%	8%	0.00%
	Comberton	Fringe	81%	13%	5%	1.00%

District	Ward	Category	Owner Occupier	Social rented	Private rented	Shared Ownership
	Cottenham	Fringe	80%	12%	6%	0.80%
	Duxford	Fringe	72%	18%	7%	0.59%
	Fowlmere and Foxton	Rural	81%	12%	6%	0.00%
	Fulbourn	Urban	69%	19%	10%	0.47%
	Gamlingay	Fringe	74%	14%	8%	0.47%
	Girton	Urban	79%	10%	8%	0.64%
	Hardwick	Fringe	88%	6%	5%	0.53%
	Harston and Hauxton		78%	13%	6%	0.52%
	Haslingfield and The Eversdens	Fringe	81%	11%	6%	1.71%
	Histon and Impington	Fringe	71%	19%	6%	1.51%
	Linton	Fringe	75%	16%	6%	0.70%
	Longstanton	Fringe	73%	12%	11%	1.68%
	Melbourn	Fringe	75%	17%	5%	0.54%
	Meldreth	Rural	68%	21%	7%	1.19%
	Milton	Urban	78%	6%	15%	0.34%
	Orwell and Barrington	Rural	76%	15%	6%	0.98%
	Papworth and Elsworth	Rural	64%	27%	6%	0.75%
	Sawston	Fringe	74%	19%	4%	0.75%
	Swavesey	Fringe	83%	9%	6%	0.62%
	Teversham	Urban	62%	18%	19%	1.08%
	The Abingtons	Rural	67%	16%	14%	0.64%
	The Mordens	Rural	78%	12%	6%	0.78%
	The Shelfords and Stapleford	Urban	76%	14%	7%	0.54%
	The Wilbrahams	Rural	64%	16%	14%	0.55%
	Waterbeach	Fringe	63%	15%	18%	0.75%
	Whittlesford	Rural	75%	15%	8%	0.50%
	Willingham and Over	Fringe	81%	11%	6%	0.33%
Forest Heath	All Saints	Fringe	65%	12%	20%	0.43%
	Brandon East	Fringe	67%	14%	16%	0.49%
	Brandon West	Fringe	68%	16%	14%	0.38%
	Eriswell and The Rows	Rural	42%	5%	26%	0.83%
	Exning	Fringe	67%	14%	13%	0.48%
	Great Heath	Urban	58%	28%	11%	0.50%
	Iceni	Rural	58%	14%	21%	0.00%
	Lakenheath	Fringe	69%	10%	16%	0.16%
	Manor	Urban	75%	10%	12%	0.43%
	Market	Urban	61%	19%	18%	0.30%
	Red Lodge	Fringe	74%	2%	21%	0.65%

District	Ward	Category	Owner Occupier	Social rented	Private rented	Shared Ownership
	St Mary's	Urban	61%	25%	9%	0.16%
	Severals	Urban	59%	18%	11%	0.34%
	South	Rural	72%	6%	15%	0.00%
St Edmundsbury	Abbeygate	Urban	61%	15%	21%	0.00%
	Bardwell	Rural	63%	14%	18%	0.00%
	Barningham	Rural	77%	14%	6%	0.00%
	Barrow	Fringe	78%	11%	9%	0.00%
	Cavendish	Rural	78%	9%	9%	0.00%
	Chedburgh	Rural	81%	10%	7%	0.00%
	Clare	Rural	71%	17%	9%	0.34%
	Eastgate	Urban	56%	25%	16%	0.28%
	Fornham	Urban	78%	13%	6%	2.01%
	Great Barton	Rural	87%	7%	5%	0.00%
	Haverhill East	Urban	71%	23%	5%	0.34%
	Haverhill North	Urban	67%	26%	5%	0.23%
	Haverhill South	Urban	56%	36%	5%	0.48%
	Haverhill West	Urban	81%	13%	5%	0.49%
	Horringer and Whelnetham	Rural	78%	10%	7%	0.34%
	Hundon	Rural	80%	9%	8%	0.34%
	Ixworth	Fringe	72%	16%	9%	0.00%
	Kedington	Fringe	83%	7%	6%	0.52%
	Minden	Urban	71%	21%	5%	0.31%
	Moreton Hall	Urban	86%	3%	10%	0.57%
	Northgate	Urban	50%	43%	4%	0.30%
	Pakenham	Rural	40%	13%	43%	0.30%
	Risby	Rural	70%	11%	13%	0.32%
	Risbygate	Urban	62%	21%	15%	0.43%
	Rougham	Rural	71%	13%	12%	0.33%
	St Olaves	Urban	50%	42%	4%	0.79%
	Southgate	Urban	78%	12%	8%	0.40%
	Stanton	Fringe	73%	12%	9%	0.55%
	Westgate	Urban	91%	1%	6%	0.45%
	Wickhambrook	Rural	74%	15%	7%	0.00%
	Withersfield	Rural	70%	6%	16%	0.00%

Source: CCRG

None of the wards in the sub-region have less than 34% owner occupiers. Outside the City the lowest percentage of owner occupation is Pakenham in St Edmundsbury (40%). These are the only two wards in the sub-region where the percentage of private renters is greater than the percentage of owner occupiers. Pakenham includes Honington, so this is most likely due to the influence of the RAF base in this area.

There is an East-West split in the percentage of owner-occupied households. Most of the city wards have a lower percentage of owner occupation. There are also wards in Forest heath and St Edmundsbury with a comparatively low percentage of owner occupation. However, none of the wards in the sub-region have less than 34% owner occupiers. Outside the City the lowest percentage of owner occupation is Pakenham in St Edmundsbury (40%). These are the only two wards in the sub-region where the percentage of private renters is greater than the percentage of owner occupiers. Pakenham includes Honington, so this is most likely due to the influence of the RAF base there.

This table and map support the “Affordable Rural Housing Report” findings, with many of the more rural wards having a lower percentage of social rented housing when compared with urban and some fringe areas (Market towns, and “fringe” areas) in much of the sub-region. Nearly all of the rural areas with a higher percentage of social rented homes (more than 14%) are in South Cambridgeshire.

The “Affordable Rural Housing Report” also highlights a shortage of private rented properties in rural areas as a problem. The Cambridge sub-region looks unusual in this respect, particular Forest Heath and to a lesser extent St Edmundsbury. This district is mostly rural and yet many of the wards have a comparatively high percentage of privately renting households. This is largely due to the influence of the USAAF. The survey of letting agents in the district showed a higher than usual percentage of people from outside the UK and one respondent dealt exclusively with this market. In rural areas of the sub-region that aren't influenced by a military market, there does appear to be a lower percentage of private renters in rural areas. The survey of letting agents also showed that there was a preference among tenants for properties nearer to town centres and in places with good facilities. This is particularly clear with places like Bassingbourn, which is a rural ward, but has a higher percentage of private renters than surrounding rural wards because it of the train station at Meldreth which is on the line between Cambridge and London.

There is a very low level of this type of tenure Most of it is in South Cambridgeshire and the City. These districts have a larger register for this type of tenure than elsewhere in the sub-region. Outside this area, there is very little of this type of tenure in rural areas and it is mostly concentrated around the towns in the sub-region. This is not a very common form of tenure. “A lot” of shared ownership in this map is between 0.68%-and 2.87% of all households.

36.3 Evidence of need

At village level, Cambridgeshire and Suffolk ACRE employ rural housing enablers who work with Parish Councils to establish the need for social and low cost home ownership in rural areas. The evidence produced from these surveys then helps determine what rural housing schemes will be supported and helps direct land searches and negotiations with landowners for suitable sites. These are useful in providing information about the level of need at a very local level. There are recent surveys available in Cambridgeshire for Babraham, Comberton, Little Downham, Tydd St Giles and Upwood. Other village surveys are available in Suffolk.

ACREs are widely known organisations, active in promoting the interests of rural communities. ACRE acts as the national umbrella organisation for 38 Rural Community Councils throughout England. ACRE aims to promote a healthy, vibrant and sustainable rural community sector that is well connected to policies and initiatives at national, regional, sub regional and local levels.

You can find out more at <http://www.acre.org.uk/>

36.4 Rural 'Exception' sites policies

Land-use planning policies throughout the sub-region have adopted a 'sequential' approach to new housing development which strictly controls what can be built in villages and rural areas to the services available locally. Generally speaking, such facilities as a local primary school are required before a major new estate can be built. In general, any development outside of the 'village envelope' can only be approved to meet evidenced local need and must be 'affordable' in perpetuity. This means that for low cost home ownership housing purchasers are limited in the share they can buy and there must be a mechanism for ensuring that properties becoming vacant can be offered to local people. The land is acquired at agricultural value and may also have Housing Corporation grant, especially for social rented homes. Over the past four years the following housing schemes have been developed using this policy:

Table 2: Number of homes built in settlements of less than 3,000 from 2002/03 to 2005/06

	2002/03	2003/04	2004/05	2005/06	Total
Cambridge	0	0	0	0	0
East Cambridgeshire	44	6	49	25	124
Fenland	20	21	15	14	70
Huntingdonshire	10	25	23	12	70
South Cambridgeshire	98	208	37	83	426
Forest Heath	0	0	19	0	19
St Edmundsbury	21	6	0	8	35
Sub-Region	193	266	143	142	744

Source: HSSA

More than half of the homes built under the scheme were built in South Cambridgeshire (57%). There were very few affordable homes built in Forest Heath in this period, and understandably none in Cambridge City as the City does not include rural wards.

36.5 Park homes

What are Park Homes?

Park homes are mobile homes used for permanent residential purposes and occupied as a person's only or main residence. Parks vary in size and quality, from small parks, with a handful of park homes, to large parks with shopping and leisure facilities. Some park homes resemble bungalows; others are closer in appearance to traditional caravans.

Park homes are mobile homes used for residential purposes. They are a unique type of tenure covered by specific legislation.

A modern Park Home can provide high quality and standards of comfort - equivalent to a small detached 2 bedroom bungalow with a typical floor area of 800-900 sq ft.

Most importantly park homes should be considered low-cost / affordable as they can be purchased at much lower prices (current new price approx £135K in our area) than the traditional bungalow (approx £225K) and they are easily modified for disabled access.

National context

Research³ carried out for the ODPM in 2002 estimated that around 120,000 people, predominantly elderly, live on more than 1,680 residential parks in England and Wales. These estimates are now thought to be conservative with more recent calculations suggesting that there may be as many as 250,000 residents and in excess of 2,000 parks. We are currently examining ways to gain a better knowledge base in this area.

Most residents own their park homes, which may cost anything from £10,000 up to in excess of £200,000. Typically residents enter into an agreement to keep their home on the park, and pay the owner of the park a pitch fee. Pitch fees average around £1,000 per annum. Park owners may also receive up to a 10% commission on the sale price of the home when the home is sold and agreement reassigned.

Except where a park home is rented from the park owner, the home belongs to the resident but the park owner owns the land upon which it is sited. Typically, the park owner and resident enter an agreement, in the form of the written statement given in accordance with Mobile Homes Act 1983 which guarantees certain rights for both the resident and park owner, including security of tenure for the resident, with only specified grounds upon which the agreement between the parties can be terminated.

Site licensing of park homes

The development of parks and their physical standards are controlled through the planning system under the Town and Country Planning Act 1990 (the 1990 Act) and the site licensing system under the Caravan Sites and Control of Development Act 1960 (the 1960 Act). Under the 1990 Act all parks must have planning permission, granted by the local planning authority, for use of the land as a 'caravan site'. Under the 1960 Act all parks (excluding those run by local authorities), must have a site licence, issued by the local authority. In granting a licence a Local Authority may attach conditions about the physical characteristics of the park. In attaching these conditions a Local Authority must consider Model Standards, which are issued from time to time by the Secretary of State.

Local context

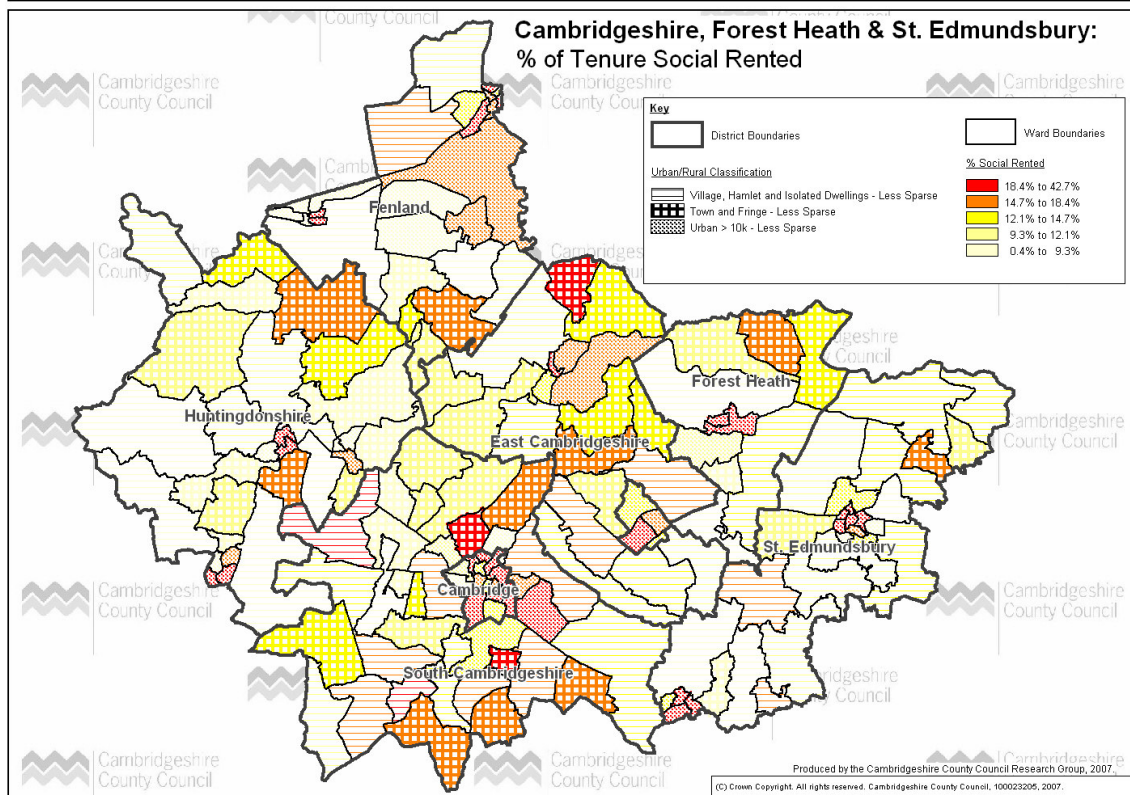
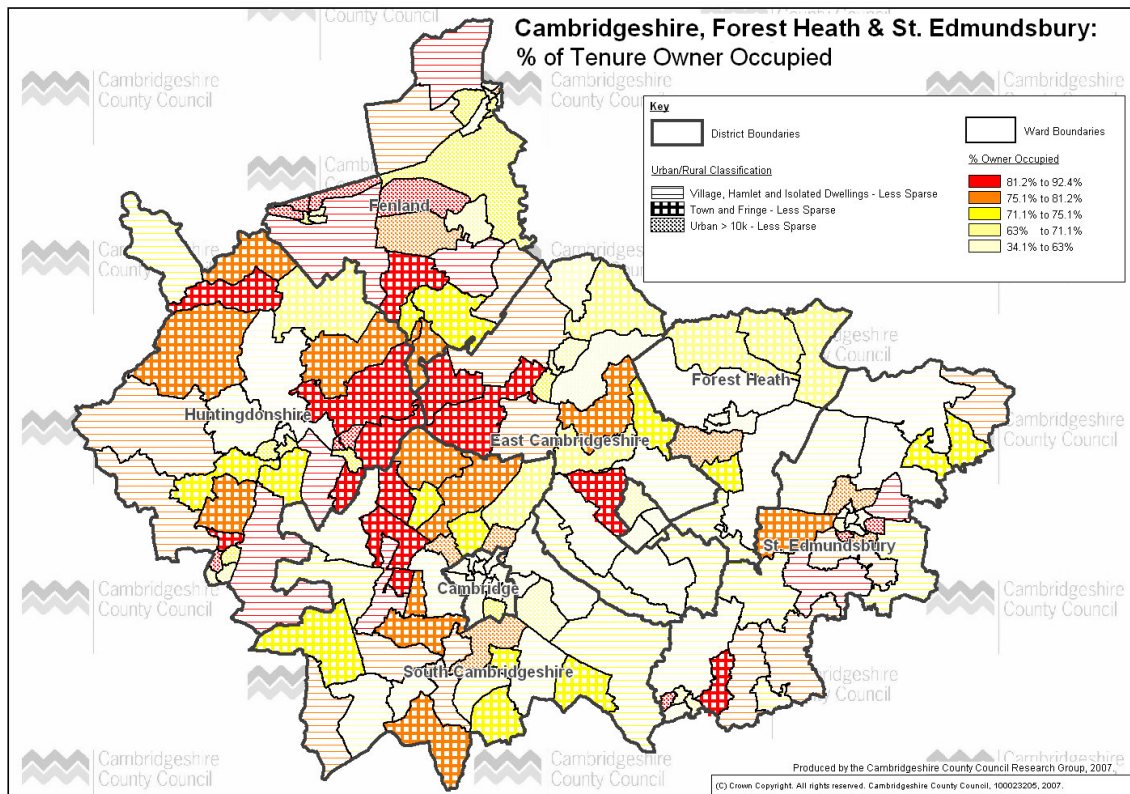
At 2007, there were some 62 recorded parks providing for an estimated 2,265 homes across Cambridgeshire. Compared to the rest of the UK Cambridgeshire is 15th in terms of number of sites and 13th for number of park homes.¹

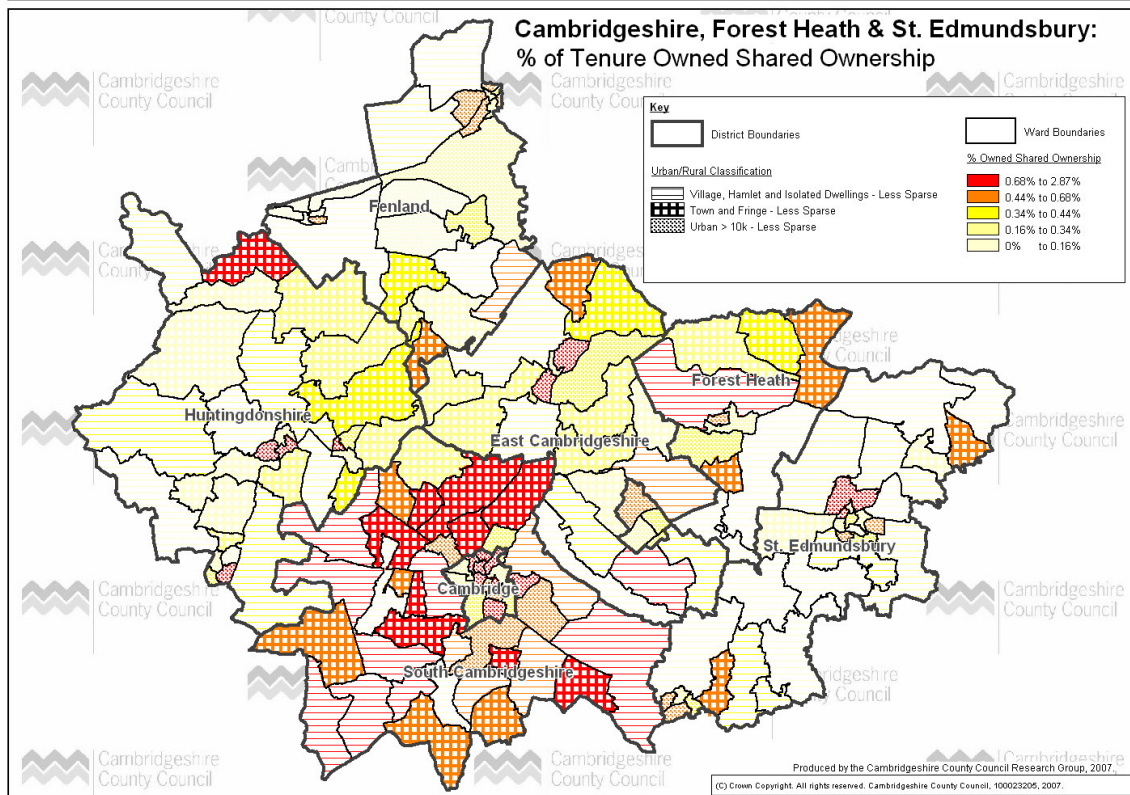
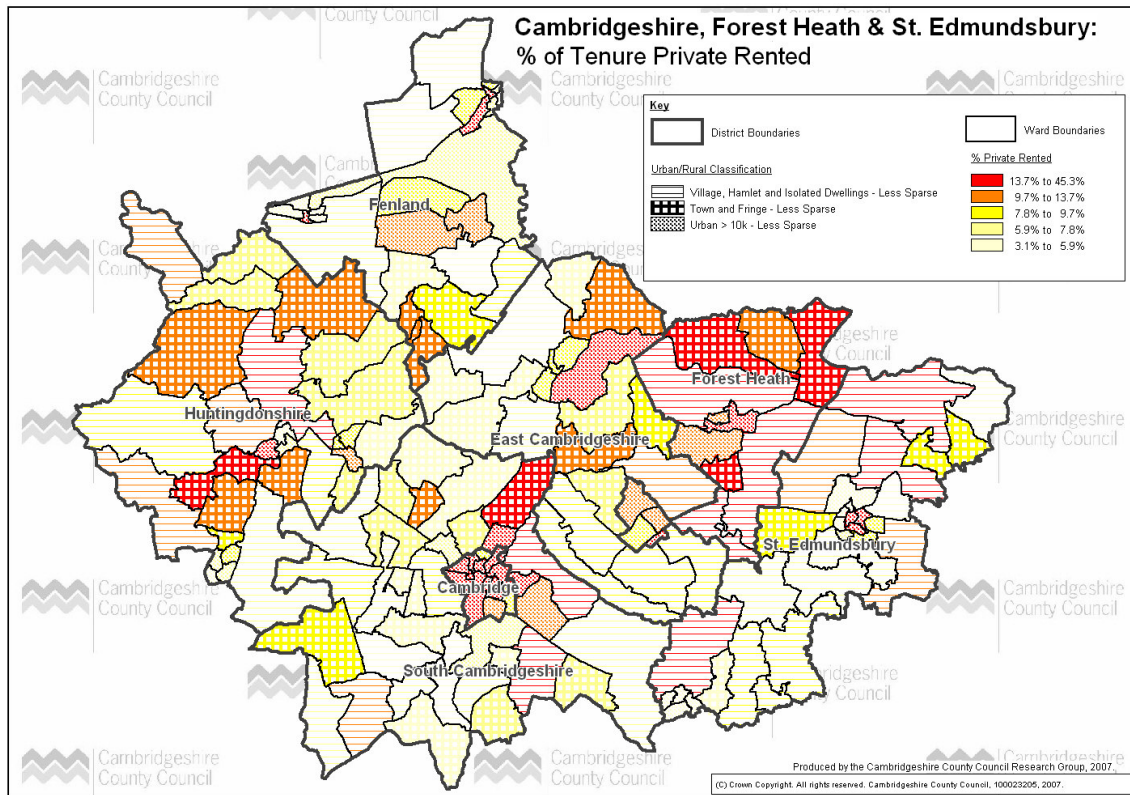
® We plan to add a map of Park Homes sites in future versions of the SHMA.

The Park Homes industry is represented by two national trade organizations, the British Holiday and Home Parks Association Ltd, which is the representative body of the UK parks industry, www.ukparks.com, and The National Park Homes Council which is the representative body for the residential park home industry, www.theparkhome.net.

¹ Mark Coram, Park Homes Policy Officer, Leasehold & Park Homes Team, CLG

Appendix 1: Maps of percentage of households by tenure





Appendix 2: FAQs on Park Homes²

How do park homes differ from conventional houses?

The only real difference is the method of construction - even though many have the appearance of an attractively designed and traditionally built bungalow with a pitched roof. Once inside, there's nothing to suggest that you are anywhere other than in a fully-equipped and luxurious modern dwelling. There will be good sized living areas and a separate kitchen, built-in cupboards and wardrobes, two or three bedrooms and fitted bathroom. Central heating and double glazing are usually installed as standard, and so is carpeting throughout.

So how is the home actually built?

It's not so much "how" as "where" which makes the main difference. Park homes are constructed under carefully controlled workshop conditions to British Standard BS3632 before being thoroughly checked and transported to the park. Here they are sited on a concrete base and connected to all mains services such as electricity, drainage and sometimes mains gas. In theory, the home can be disconnected and taken by a low-loader to another location – but in practice most park homes stay throughout their lives on the original plot.

What materials are used?

A park home is timber framed and provided with a tough and durable weatherproof exterior, plus a textured finish. Particular attention is paid to achieving a high level of insulation – often of equal or superior value to cavity wall buildings. This keeps heat loss and future energy bills to a minimum. Park homes are designed for easy maintenance, and owners are most unlikely to be faced with the sudden high repair bills, which are a common feature of bricks-and-mortar life.

How do the costs compare with conventional housing?

They compare very favourably, and many people find that the sale of a larger family house provides sufficient cash to buy a luxurious, modern park home with enough funds left over to provide financial security. As to the actual costs, these of course vary according to the model chosen, and the market value of the land on which the home is situated – precisely the same factors, in other words, which influence the price of a conventional house. The greatest choice is to be found within the £30,000 - £80,000 price range, although prices do start from as little as £20,000 and rise to over £100,000 in traditional retirement areas in the South of England.

Supposing I don't want to use my own funds to buy?

Tax relief is available to those buying a park home with a loan, either because they come from the rented sector and have insufficient capital, or because they do not wish to use up the majority of their capital at once. The major lenders to park home buyers are the larger independent finance houses. Their charges tend to be more competitive than personal bank loans.

How much should be budgeted for park fees?

These vary up and down the country depending on the location of the park, and range from £70.00 to £120 per month. The income is largely used by park owners for the maintenance and improvement of the park environment. Increases in fees can only be made in accordance with the requirements of the Mobile Homes Act 1983.

Does this legislation offer any other protection to owners?

The Mobile Homes Act 1983 give owners of the park homes security of tenure – and that is probably its single most important safeguard. It also gives the owner the right to sell the home on the park, and the right to leave it to certain members of the family.

² Exert from *Park Homes - A Lifestyle Which Really Adds Up*, a briefing article produced by Jon J Boston Associates on behalf of the British Holiday & Home Parks Association, April 2004

How else are my interests protected when buying?

The Park Home Owner's Charter sets out government-approved standards for the services provided by residential park owners. Parks in membership of BH&HPA will be happy to provide you with a copy of this document. Its provisions include an acknowledgement of your right to take independent advice on any aspect of an intended purchase, be this from a surveyor, lawyer or any other professional. The Charter also requires park owners to provide you with certain written information to consider before making a decision, including a specimen copy of the agreement signed by park home purchasers.

Are most park residents retired?

Yes: about 80% are in or near retirement – although some parks do have a higher proportion of couples where one or both go out to work on a full-time or part-time basis. In future we may well see more younger couples opting for home park life. For the present, however, they mostly benefit indirectly through the release of lower-cost housing onto the market when elderly couples sell up and move into park homes. There are currently an estimated 200,000 people living on home parks, representing some 96,000 park homes.

Apart from economics, what are the other advantages of park home living?

The social benefits are most readily appreciated by many. Home parks are very much communities where no-one need suffer the sense of isolation so often felt by people in retirement - especially those who move away from familiar surroundings. Individual privacy is, of course, respected as it would be anywhere. However, most park home owners do enjoy being drawn into the activities, committees, clubs and other social opportunities which develop as a result of initiatives by residents themselves. Other members of the family living elsewhere also have peace of mind from the knowledge that parks are semi-sheltered environments often with a resident owner or manager to provide additional security. Many park owners invest heavily in creating carefully landscaped and well laid-out surroundings with plenty of pathways, sitting-out areas and other facilities for residents to enjoy. Parks making exceptional efforts to improve and protect the natural environment can win a David Bellamy Conservation Award through a scheme run in conjunction with BH&HPA.

Must it be a licensed residential park?

Yes. The protection offered by the Mobile Homes Act 1983, and assurances of the Park Homes Charter, are applied to licensed residential parks – and are not available to holiday parks. There are also important differences between a residential park home, which is designed and built for year round living, and a caravan holiday home, which is constructed to different standards to reflect its use as leisure accommodation. So in your own interests, and to safeguard the value of your investment, always ensure that your prospective park has a local authority site licence for residential (not holiday) use, and to make sure that it is in membership of the BH&HPA.