Don’t leave park homes out in the cold

Why park home residents need warm homes
Introduction

Living in a park home – a static mobile home – is a popular lifestyle choice for many older people. Age UK estimates that there are over 100,000 older people living in park homes across England and Wales.\(^1\)

For many people, living in a park home in later life offers the chance to ‘live the dream’. Park homes have advantages for people in or approaching retirement: they are often in idyllic rural locations, homes are single-storey which is a consideration for those with health or mobility problems, and they are more affordable than traditionally constructed homes.

However, park homes – especially older park homes – can be less energy efficient than other types of properties. Ninety-five per cent of park homes were built before 2005, when insulation standards weren’t included in the British Standard for Park Homes.\(^2\)

They can also be expensive to heat. Many sites are not connected to the mains gas grid, meaning residents have to rely on more expensive fuels such as Liquid Petroleum Gas (LPG), oil and electricity.\(^3\)

While some residents can buy their energy directly from suppliers and shop around for the best deals, many have a supply agreement with the park site owners, which can restrict their access to competitive energy tariffs and additional support such as the Warm Home Discount, Energy Company Obligation (ECO) and Priority Services Register.

Many park home residents are on fixed incomes and their only hope of support with heating their home is accessing one of the Government’s energy efficiency schemes. However, with the Green Deal now closed and ECO contributions from energy suppliers typically insufficient to cover the full cost of heating systems, there is very little support available to them.

Age UK’s calls to action

• **Age UK is calling on the Government to roll out an energy efficiency scheme specifically tailored to park homes residents**, which would enable them to reduce their heating costs and keep warm and well in winter.

• **It is particularly important for older park home residents to keep warm because their health could be in jeopardy**. Cold weather causes a massive spike in associated health problems such as heart attacks and strokes and there is a strong relationship between poor insulation and the heating of houses, low indoor temperature and excess winter deaths among older people.\(^4\)

• **Age UK believes that existing Government schemes are not fit for purpose for park home residents**, who should not be deprived of access to the same state support as those living in more traditionally constructed homes.

---

1 There are an estimated 200,000 residents in 96,000 park homes in the UK (Consumer Focus), with 84,000 park homes in England (UK Government) and 3,500 park homes in Wales (Consumer Focus Wales). Sixty-nine per cent of park home residents are older people (National Energy Action).


3 Ibid.

The difficulties faced by park home residents

Park home residents can face a number of difficulties when it comes to heating their homes, from the construction of park homes themselves to applying for government support.

Park homes – especially older park homes – can be poorly insulated. They are detached and therefore exposed to the cold on all sides. Heat can leak through their thin, poorly-insulated walls, floors and roofs and some of the most beneficial energy efficiency measures, such as external wall or roof insulation, are difficult to install due to the challenges of park home construction.

Most park homes are solid wall properties and installing solid wall insulation can be prohibitively expensive – especially for those on low incomes or the basic State Pension.

Other barriers

- **Finding a specialist installer** – the installation of energy efficiency measures in park homes presents particular challenges due to the structural differences and varied build qualities of park homes, and in some areas of England and Wales there are no specialist installers available.5

- **The application process** – applying for any type of government support can be confusing and difficult to undertake, particularly for more vulnerable park home residents.

5 Response by National Energy Action (NEA) to the Department of Energy and Climate Change’s Call for Evidence on Park Homes, March 2014.
What support is there?

There are a number of government schemes to help people to improve the energy efficiency of their homes. However, there is less support available for park home residents than for those living in more traditionally constructed homes and it is difficult to access.

The Warm Home Discount Scheme
The Government has recently made it possible for park home residents to get assistance under the Warm Home Discount Scheme, which can give residents a one-off discount (of £140) on their electricity bills. However, only the larger electricity suppliers belong to the scheme and it isn’t mandatory for them to offer residents the discount. Residents must also have their own individual electricity meter and receive the guarantee credit element of pension credit to be eligible (although more people might be able to apply for the scheme once the finer details of eligibility have been finalised).

The Energy Company Obligation (ECO)
ECO puts the responsibility on energy companies to improve energy efficiency and install other measures for customers in vulnerable situations and hard-to-insulate properties. The Government has recently made it easier for park home residents to access ECO by enabling park homes to get an Energy Performance Certificate, a key requirement for eligibility. However, even if residents are eligible for ECO, what the supplier pays for is sometimes not sufficient to cover the full cost of heating systems, such as a new boiler or solid wall insulation.

The Green Deal and the Green Deal Home Improvement Fund
The Green Deal was a government scheme which enabled people to take out a loan to fund home energy efficiency measures, which was repaid via energy bills. However, without a direct relationship with their energy suppliers, many park home residents were unable to access the Green Deal. They were able to apply for funding of the installation of some energy efficiency measures through the Green Deal Home Improvement Fund, however, in July 2015, the Government announced that there would be no further funding to the Green Deal Finance Company and no money would be released to applicants in future from the Green Deal Home Improvement Fund.

Nest (Wales only)
Nest is a Welsh Government scheme that provides free energy efficiency measures to those who are eligible, including park home residents in Wales. However, you must meet certain criteria to apply, i.e. you must own or privately rent your home, you must live in a home that is energy inefficient (homes with an E, F or G efficiency rating) and you or someone you live with must receive a means-tested benefit.

‘There is less support available for residents living in park homes than for those living in more traditionally constructed homes.’
Brian and Jean’s story

Brian, 73 and his wife Jean, 72, live in a park home in Wrexham, North Wales. Their home is over 20 years old and very cold in winter. Jean suffers from arthritis and finds it hard to keep warm. Brian has made three attempts to get funding for installing solid wall insulation, without success.

‘Winters here in North Wales are very cold and damp, and Jean suffers from arthritis. Jean really needs to keep warm or it becomes very painful. We need to use back-up heating because we can’t afford to run the central heating all day. Jean would ideally like the heating to be on higher, but the fuel bills can be quite difficult to manage over winter and we have to be frugal. She wears extra layers. The problem is, the house loses heat very quickly once the heating is turned off.

The neighbours with wall insulation have found it has made a real difference. So when I saw somewhere on the internet that you could apply for funding from the Government for this, I rang up about it. But as soon as the company heard that I lived in a park home they said they couldn’t install it “in a caravan!” I tried to explain it was a mobile home, but they didn’t seem to understand what a park home is. I tried again through another company but they wanted to know so many details – the process was demeaning really and I felt as if I was asking for something for nothing, which I wasn’t because I was willing to pay. In the end they said we weren’t eligible. The third attempt was via an energy company, who said even if we weren’t customers we could apply for free loft and wall insulation – but we weren’t deemed “a suitable home” so we were turned down again.’

‘If someone offered a dedicated scheme for people in park homes, I would snatch their hands off!’
Shirley is 76 and she moved with her late partner to live in a park home in Exeter in 2014. She likes living on her park site, but her fuel bills are expensive and while she would love to retire, she continues to work part time in a local shop in order to help her meet her bills.

‘I want to retire really. Four or five hours on your feet each day begins to tell. The problem is I can’t afford to, because of the bills. The heating is so expensive. In winter the place is so difficult to heat. I have to pay £85 a month for the butane gas – that’s two canisters. Then there’s £50 a month for the electricity. So you see, just the gas and electricity eat up a week’s pension income each month – that’s why I have to keep on working!

It’s really hard to keep my home warm in winter. I’m a person who really feels the cold dreadfully but I can’t afford to keep the heat on all day. I would be afraid of the bills. The heat just disappears.

I don’t have any wall insulation. Those people on this site that have had it done have said it really cuts down the bills, but I can’t afford it. It’s out of the question on my income. I haven’t been able to improve the energy efficiency of my home because of the cost. I’m not eligible for a grant and a loan would be impossible to pay, so you’re stuck really. I’m not on any benefits because of my job, but I’m not sure what the position will be when I retire.’

‘I’m not eligible for a grant and a loan would be impossible to pay, so you’re stuck really.’
Malcolm and his partner both moved in 1995 from ‘bricks and mortar’ homes in the West Midlands to a park home in Somerset. Malcolm has put polystyrene tiles around the walls in an attempt to keep the heat in but it doesn’t work very well. They can’t afford to pay for insulation.

‘We were coming up to retirement and felt it would be nice to move to the countryside. Neither of us knew what living in a park home would be like, but they were lovely to look at – just like little bungalows.

The first winter we were here though we realised that they weren’t very well insulated. We were really cold. Bills for heating were much higher than they’d been for our house in the Midlands.

Ideally I would like floor insulation and good double glazing because that is where most of the heat escapes. I did look into double glazing for two new windows, and had a quote for £3,000 – that was too much money. I couldn’t afford that. And there are no grants for mobile homes. I tried, but as soon as you mention it is a park home, they say, no sorry.

I have to run the heating all day when the cold is bad – it goes on around 5am, two hours before we get up and the house is only warm after two hours. Then we have the central heating on all day, and only switch it off when we go to bed at 11pm. It has to go full-on too. Our bills are high – this last quarter my gas bill was £160 for the quarter and my electric was £106.’

‘There are no grants for mobile homes. I tried, but as soon as you mention it is a park home, they say, no sorry.’
Joan was widowed in 2011. Since then, she has lived alone on a small, isolated park home site in Essex. Her home is over 30 years old and runs on electricity. Her old night storage heaters are inefficient and costly to run. She only uses her heating sparingly, as she is afraid of the bills.

‘I’ve lived here since 1989 but if I could, I would move back to live in a house again because this house is very cold! The cold comes up through the floor. The man down the way there, he has had under floor insulation put in and he says it’s lovely.

The storage heaters are old. They lose heat very quickly in the morning, and they are expensive. If they were warming the place up, then fair enough, but by the evening the place is cold. That is why we had to buy the portable gas heater. My daughter says they are dangerous and I could cause a fire but I have to keep warm as I really feel the cold. The gas canister is expensive – the last one cost me £39.90. So I only use it for a while in the morning when I get dressed. If my grandchildren visit, I put the convector heater on instead. I get condensation on the windows too. Even on warm days I wear layers of clothing, and I’m still cold!

I’m afraid of the bills. My last one was £225 and I can’t afford to pay that much. The walls are so thin. My son-in-law put some insulation in the bedrooms for me when my husband was so ill, and he showed me how thin the insulation was – it was as thin as a polystyrene tile. That doesn’t keep the heat in. Age UK has been helping me to apply for insulation and to replace the storage heaters, but we haven’t been successful. I’m only on a basic pension but I’m not on pension credit, so I don’t seem to be eligible for any government schemes.’
What the Government needs to do

Age UK is calling on the Government to roll out an energy efficiency scheme specifically tailored to park homes residents, which would enable them to reduce their heating costs and keep warm and well in winter.

We believe that existing government schemes are not fit for purpose for park home residents, who should not be deprived of access to the same state support as those living in more traditionally constructed homes.

The Government allocated £120 million to the GDHIF when it replaced the Green Deal Cashback scheme in June 2014. The GDHIF aimed to help with the cost of installing energy saving measures such as solid wall insulation, double glazing, boilers, cavity wall and floor insulation. The £120 million quickly ran out, so the Government released a further £100 million in October 2014 and a further £70 million in March 2015.

According to the Department of Energy & Climate Change (DECC), there is £5 million remaining from the second release of the GDHIF, which is available for certain energy-efficient home improvements, such as new cavity wall insulation or double glazing.

We suggest that this £5 million and the unspent £150 million that was allocated by the Government to the GDHIF next year (2016–17), be used to fund a dedicated energy efficiency scheme for park home residents.

Age UK’s energy efficiency scheme would:

- be open to all residents of park homes with an EPC rating of Band D or lower
- use unspent funds previously allocated to the Green Deal Home Improvement Fund
- involve whole-house retrofits to bring park homes up to EPC Band C or higher
- be locally led, with a key role for local authorities and a central administrator linking into the national funding
- only use accredited energy efficiency products and approved and accredited installers
- guarantee a safe and easy customer journey and first-rate customer service
- involve inspections and a thorough reporting process from beginning to end.

How would a scheme be funded?

We suggest that an energy efficiency scheme for park home residents should be funded initially using unspent money that has been allocated to the Green Deal Home Improvement Fund (GDHIF).

The Government allocated £120 million to the GDHIF when it replaced the Green Deal Cashback scheme in June 2014. The GDHIF aimed to help with the cost of installing energy saving measures such as solid wall insulation, double glazing, boilers, cavity wall and floor insulation. The £120 million quickly ran out, so the Government released a further £100 million in October 2014 and a further £70 million in March 2015.

According to the Department of Energy & Climate Change (DECC), there is £5 million remaining from the second release of the GDHIF, which is available for certain energy-efficient home improvements, such as new cavity wall insulation or double glazing.

We suggest that this £5 million and the unspent £150 million that was allocated by the Government to the GDHIF next year (2016–17), be used to fund a dedicated energy efficiency scheme for park home residents.

The average cost of retrofitting a park home with energy efficiency improvements is £10,000–£12,000,6 which means that the scheme could target 12,000–15,000 park homes initially.

Longer term, Age UK is calling for the Government to consider including park homes in all future energy efficiency schemes, which should be reformed to enable all older people to live in warm homes. We want the Government to make home energy efficiency an infrastructure priority and commit to a long-term energy efficiency policy framework, which would bring 2 million UK low income homes up to EPC Band C by 2020 and all 6 million low income homes up to EPC Band C by 2025.
Conclusion

Living in a park home is a popular lifestyle choice for many people and Age UK estimates that there are over 100,000 older people living in park homes across England and Wales. However, park homes can be less energy efficient than other types of homes, especially older park homes.

Some of the most beneficial energy efficiency measures, such as exterior wall insulation, are difficult to install due to the challenges of park home construction and the availability of specialist installers locally.

Other measures, such as replacing boilers or installing triple glazing, are expensive and many park home residents on fixed incomes cannot afford them.

The Government’s flagship energy efficiency schemes, ECO and the (now closed) Green Deal, which were designed to help people living in cold homes install energy efficiency measures, are currently failing park home residents.

Age UK believes that:

- **Existing energy efficiency schemes** are not fit for purpose for park home residents.
- **Park home residents** should not be deprived of access to the same state support as those living in more traditionally constructed homes.
- **The Government should** roll out an energy efficiency scheme specifically tailored to park home residents, which would enable them to reduce their heating costs and keep warm and well in winter.

The Government is currently looking at how best to spend the money that was allocated to the GDHIF next year as part of the wider review of energy policies. Age UK believes that it should spend this money on a dedicated energy efficiency scheme for park home residents.
Age UK’s campaign for warm park homes is calling on the Government to roll out an energy efficiency scheme specifically tailored to park home residents, which would help them to reduce their heating costs and keep warm and well in winter.

You can get involved by:

Signing our petition: www.ageuk.org.uk/parkhomespetition

Visiting: www.ageuk.org.uk/parkhomes

Phone us on 020 3033 1561

Email us campaigns@ageuk.org.uk

Writing to us:

Age UK Campaigns
2nd Floor, Tavis House
1–6 Tavistock Square
London WC1H 9NA

Photos: cover, pages 3, 4, 10, 14, 19 by Maria Moore; page 9 by VJT Photography; page 13 by Georgie Scott.

With special thanks to National Energy Action (NEA), the National Association of Park Home Residents (NAPHR), the Park Home Owners Justice Campaign and Adrian Gill for their input and support.

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1–6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID202741 09/15