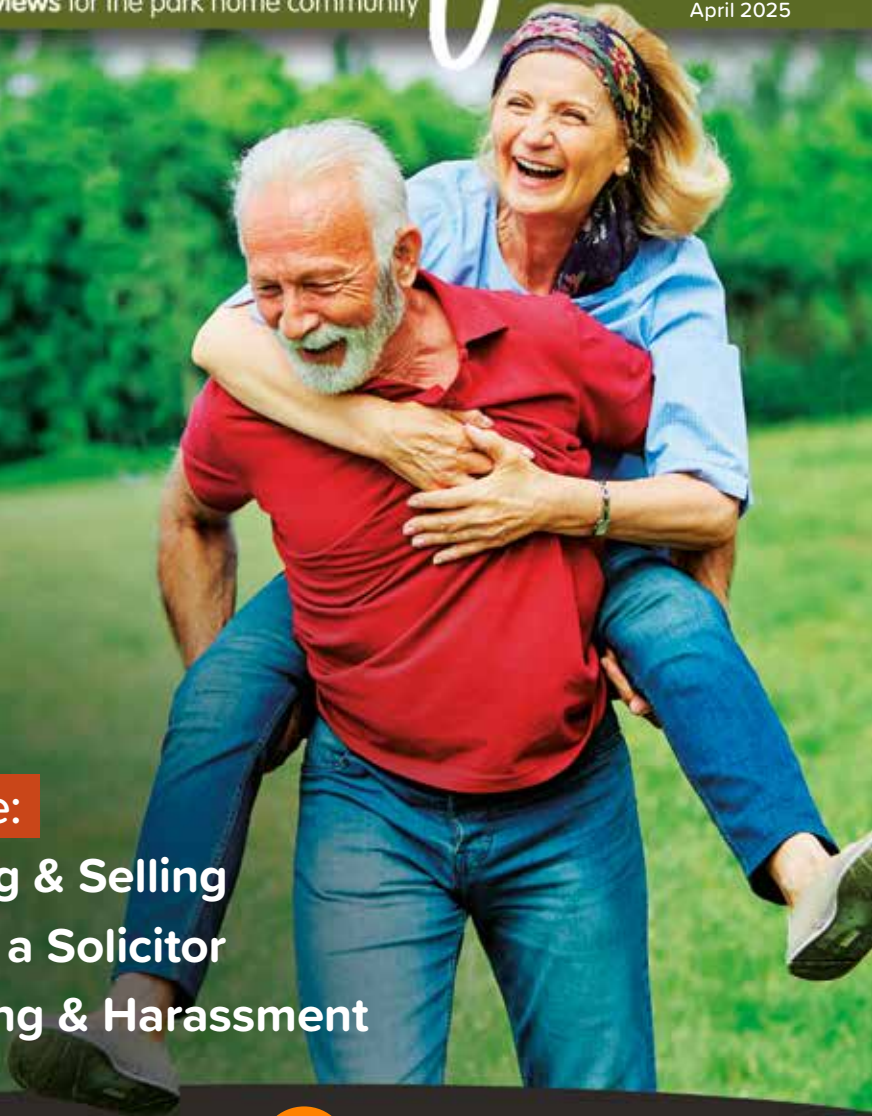


Parklife

News & views for the park home community



Issue 2
April 2025



Inside:

**Buying & Selling
Using a Solicitor
Bullying & Harassment**

Designed and produced
on behalf of IPHAS by



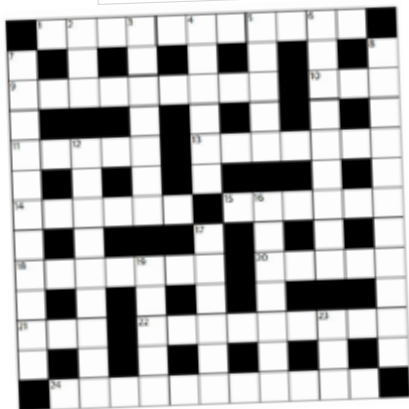
a fresh approach to insurance

A leading specialist insurer of Park Homes

Take
a break...

It's puzzle time! Try these...

Crossword



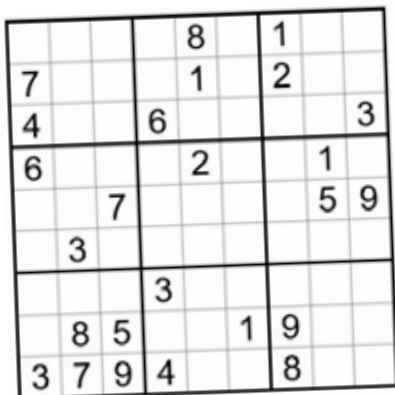
ACROSS

- 1 Share one's amatory exploits with the media (4,3,4)
- 9 Well thought of (9)
- 10 Polymer composed of nucleotides (3)
- 11 Army chaplain (5)
- 13 Performer (7)
- 14 Method (6)
- 15 Someone who generates a great deal of interest? (6)
- 18 Jam-maker? (7)
- 20 Bottomless pit (5)
- 21 Reproductive cells (3)
- 22 Jet, say (9)
- 24 Devastated (11)

DOWN

- 2 Maker of mischief (3)
- 3 Expression of defiance (2,5)
- 4 Member of a Nilo-Saharan ethnic group (6)
- 5 Post on X (5)
- 6 Encouraged to do wrong (3,6)
- 7 One could be off or on (11)
- 8 Unwelcomed guest? (11)
- 12 Heterogeneous (9)
- 16 Cleaning product (7)
- 17 Sacred ancient Egyptian symbol (6)
- 19 Talent (5)
- 23 Pub offering (3)

Sudoku



Finished?

Want to check if you're right? Or fill in any blanks? You will find the solutions on page 14.

Increase in IPHAS Membership Fees

IPHAS membership fees have not changed for several years past but, regrettably, we must now ask that members contribute a little more to offset our increased operating costs.

We have therefore, of necessity, been compelled to increase the membership fees for ALL members with effect from 1 June 2025.

The new fees will be:

**INDIVIDUAL
MEMBERSHIP**

£8

per annum

**BLOCK
MEMBERSHIP**

£6

per annum

These new fees work out to less than the cost of inflation.

Our token of thanks to DISTRIBUTORS will be unchanged.

For INDIVIDUAL Members, new Standing Order forms will be sent out in due course to those we know pay by this method. Alternatively, if you use internet banking, please amend the figure yourself.

All members can help us reduce costs by supplying IPHAS with an email address, if possible.

We often communicate in this way and our attachments can be opened by installing a free pdf viewer such as is available at www.pdf-format.com or at Soda PDF – PDF Software to Create, Convert, Edit and Sign Files.



Park Homes: *Buying & Selling*



Buying and selling pre-owned park homes: six easy steps

Over recent years, several Government measures have affected the park home sales procedure. The Upper Tribunal (Lands Chamber) has highlighted the need for more clarity in this area (*Elleray v Bourne* [2018] UKUT 0003 [LC]). This article, by Rawdon Crozier and Ibraheem Dulmeer sets out the six steps to follow when buying and selling pre-owned (second-hand) park homes on a protected site within the meaning of the Mobile Homes Act 1983.

Regulations

A compulsory procedure was introduced (from 26 May 2013 (England) and 1 October 2014 (Wales) for buying and selling pre-owned residential park homes on a protected park home site. This followed the introduction of the Mobile Homes Act 2014 and the Mobile Homes (Selling and Gifting) Regulations 2013 in England and equivalent legislation in Wales.

Benefits of this regulated procedure have included greater protection for occupiers; providing a measure of certainty; and

curbing abuses in the ad hoc selling schemes operating on some parks which were substantially removing park owners from the sales process.

Some aspects of regulation have not escaped criticism, however. Buyers and sellers of park homes now have much more responsibility to ensure their transactions are properly completed. Failure to follow procedure could affect a sale's validity and lead to – potentially costly – disputes.

Buying and selling procedure

Before May 2013 an occupier was required to obtain the consent of the site owner before selling or gifting a mobile home. In relation to protected sites, section 10 of the MHA 2013 removed this requirement.

The current procedure involves some or all of the following steps, depending upon whether the park home agreement is a 'new' or 'existing' agreement.

Existing agreements are those which started before 26 May 2013 (or 1 October



2014 in Wales) which have not been assigned or transferred since that date. New agreements refer to occupations which started after 26 May 2013 (or 1 October 2014 in Wales). Even if started before that date, but has been assigned since, it qualifies as a new agreement.

Step 1: Buyer's information form and key documents (new and existing agreements)

Once both parties have agreed a price for the park home, the seller must provide the buyer with a buyer's information form, together with copies of certain key documents.

The form and other documents must be supplied at least 28 days before the sale completion date is due to take place, unless the buyer has agreed to a shorter period.

Key documents that must be provided include: seller's Mobile Homes Act agreement/written statement; current park rules; written details of any charges payable in respect of electricity, gas, water, sewerage or other services supplied to the park home, including when these charges are payable and when they are next due for

review; written details of any other charges relating to the home or the park, including charges for the use of any garages, parking spaces or outbuildings; any current warranty for the home; any structural survey of the home, base or pitch that the seller has had carried out in the previous 12 months.

If the seller is unable to provide any of the documents mentioned above, they must provide a written explanation as to why this is the case.

Step 2: Notice of proposed sale form (existing agreements only)

Both parties must complete a notice of proposed sale form, and the seller must send this form to the site owner at least 21 days before the proposed completion date. This form tells the site owner that the vendor intends to sell the home and transfer their existing agreement to the buyer.

Step 3: Site owner objections (existing agreements only)

If the site owner objects to the proposed sale and assignment, he/she must apply to the First-tier Tribunal (Property Chamber) in England or Leasehold Valuation Tribunal in Wales for an order to prevent the sale going ahead. He/she must notify the seller that they have done this within 21 days of receiving the original notice.

The site owner can only object to the sale if the buyer (or someone who is intending to live with the buyer) falls into one of the following categories: they do not meet the minimum-age rule of the park; they want to keep any animals



of a type that is not allowed; they want to keep vehicles of a type prohibited in the park; they want to park more vehicles than the maximum number allowed under the park rules.

Step 4: Completion and the assignment form (new and existing agreements)

If the site owner has not applied to the Tribunal within the 21-day period, then the sale can go ahead on the agreed date. On the day of completion, both parties must complete and sign an assignment form to transfer the occupation agreement to the buyer. Both parties should keep a copy of the completed form.

On completion, the buyer must pay the seller 90 per cent of the agreed sale price, holding back the remaining 10 per cent for commission, which is payable to the site owner.

Step 5: Notice of assignment (new and existing agreements)

Within seven days of completing their purchase, the buyer must complete and send a notice of assignment to the site owner, which must include: name of buyer(s); name(s) of anyone else who intends to live in the park home; date when the agreement was assigned; price paid for the park home; amount of commission payable to the site owner; forwarding address of seller.

Step 6: Paying commission (new and existing agreements)

After receiving the notice of assignment, the site owner should give the buyer the details of the bank account into which they want the commission to be paid. The buyer must pay the commission within seven days of these details being provided.

Recent case law

In the recent Upper Tribunal (Lands

Chamber) (UT) case *Elleray v Bourne* [2018] UKUT 0003 (LC), the Upper Tribunal held that commission did not have to be paid from the purchase price in every mobile home sale; the agreement between the parties could provide otherwise.

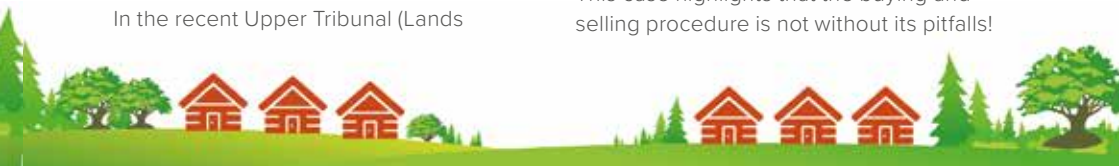
The Upper Tribunal also found that the wording of the standard assignment form (prescribed by the Mobile Homes (Selling and Gifting) (England) Regulations 2013) was contradictory, and for it to make sense the phrase 'from the purchase price' had to be disregarded. Failure to follow procedure could affect a sale's validity and lead to potentially costly disputes.

The dispute resulted from a contradiction between the buying and selling forms, and the assignment form. While the initial forms indicated that the buyer was to pay £145,000 in total – including £14,500 commission, which the buyer was to deduct from the sale price after completing the sale and pay directly to the site owner's bank – the assignment form indicated that the seller was entitled to the whole sum of £145,000, while it remained for the buyer to pay the commission.

The earlier forms had been made 'subject to contract, which prevented either party becoming bound by terms agreed in principle. The judgement of the Upper Tribunal was that the buyer had to pay the 10 per cent commission to the site owner, while the seller was granted the full purchase price.

It was commented that there would have been a strong claim to rectify the assignment form to bring it into line with the parties' shared intentions. However, the First-tier Tribunal did not have sufficient powers to grant this. It was unable to amend the form to accord with the intended bargain between the two parties.

This case highlights that the buying and selling procedure is not without its pitfalls!





COMPREHENSIVE PARK HOME INSURANCE

FROM THE FRIENDLY TEAM AT PAUL BAKER INSURANCE

Look no further to insure your Residential Park Home & Contents!
A choice of policies - Select and Economy - is available for you to choose from, through our friendly, experienced, helpful staff, to suit your needs and budget.

15% DISCOUNT FOR IPHAS MEMBERS

'SELECT' POLICY FEATURES INCLUDE:



No Standard Policy Excesses



Paul Baker
INSURANCE SERVICES



£5,000,000 Public Liability



Park Home Legal Advice and Expenses



24 Hour Emergency Assistance - up to £1,000 per call out.



Accidental Damage and Vermin Damage included as standard.



NEW FOR OLD COVER up to £600,000 on the home, up to £65,000 on the contents.

For an immediate quote and cover call **FREE** on **0800 0385 093**
or our new online quote service at **www.pbinsurance.co.uk**.

Dispute Resolutions

Using a solicitor to resolve Park Home disputes

Whilst Park Home Owners are usually the over 50's due to park rules we all wish to live peaceful, undisturbed lives in what may well be our forever home. It is regrettable that on occasion the park home owner and the park owner may have different opinions or demands or problems with neighbours are apparent.

We receive requests for assistance with potential problems from our members on a regular basis. We are always pleased to assist.

If you have a dispute with the park owner that you cannot work out, you can apply to a tribunal. This will be considered by a First Tier Tribunal.

The decisions of the First Tier Tribunal are in respect of individual cases and do not become case law. Only cases heard by Upper Tribunal (Lands Chamber) or other higher courts become case law. This means we cannot say how your case would be dealt with, but only offer an opinion.

Many disagreements can be stressful, costly and time-consuming, so it is best to think carefully about the problem and how you would like to see it resolved.

It is best to resolve disagreements sooner rather than later and professional advice can help, whether we contact the other side straight away with the possibility of legal proceedings, or offer you advice on a more informal approach.

There is no one solution that always works and so we indicate options to help you to decide which route you would like to take.

Negotiation

Conflict Resolution/Arbitration

Tribunal

The tribunal can settle certain disputes, for example:

- changing a residents agreement
- changing the pitch fee
- moving a park home
- damage and repairs to the site
- transferring ownership of a park home to someone else

The first place to check about matters is usually your **Written Statement** – the signed document provided by the Park Owner and yourself which must be available within six months of a new agreement being entered into. If you purchased your home from a previous owner, you should have the original agreement and a notice of assignment, passing the right to have the home on the park to you.

The **Written Statement** is the agreement between the homeowner and the park and sets out the rights and responsibilities of each party – the law stipulates many of the terms of this agreement. For example, the Written Statement will explain the rules for the annual review of pitch fees. The Written





Statement contains

1. **Implied Terms:** Part 1 of Schedule 1 to the 1983 Act contains implied terms that apply automatically to your agreement. These terms cannot be overridden as long as your agreement falls under the 1983 Act. They cover various aspects, including security of tenure and pitch fee review.
2. **Express Terms:** The express terms, outlined in Part 3 of the Written Statement, also apply to you. If you're unhappy with any of these terms, discuss them with the site owner. Additionally, site rules (deposited with the local authority) form part of the express terms

If you are unable to resolve matters with your Park Owner, which is always the best situation, you have the option to take your case to the First Tier Tribunal of the Property Chamber. This is a slightly less formal court than the criminal courts and usually involves only the submission of written statements although there is an opportunity to attend proceedings.

The independent First-tier Tribunal (Property Chamber) can adjudicate on most **disputes** about **mobile homes**. The county court deals with applications to terminate an agreement with a mobile homeowner. **Disputes** over the site licence or harassment arising on the site can be referred to the local authority.

IPHAS cannot act as a third party representative for a member. We can only advise you, explain your position and give direction as to any relevant legislation or other information pertinent to a particular situation as indicated by you. We can offer some assistance if legal proceedings are needed but we cannot represent you or accompany you at these times.

The advice and recommendations given in our letters, publications and other communications are for consideration only and it is for the resident to make his/her own

decision on action to be taken using the information given. The **IPHAS** team members are not lawyers but volunteers who have made a study of the relevant legislation. The advice is offered in good faith but **IPHAS** cannot be held responsible for the consequences of any action taken by a resident whether or not it was based on the information given.

Sometimes there can be disagreements between residents on sites, or between residents and the site owners. We have experience in dealing with disputes on park home sites and trying to resolve issues, either through negotiation, mediation, or in the courts if needed.

IPHAS offer the advice free of charge to members. The Park Home Owner remains responsible for their own decisions after receiving the advice.

The Leasehold Advisory Service also offer advice free of charge.

SOLICITORS often charge fees at a rate which can put you off using their services. Many solicitors do NOT have park home law experience. The choice of where to obtain your advice is yours.



Some insurance policies have provision for legal advice but you need to check your policy.

IPHAS indicate on their website a list of solicitor practices which are known to have been involved with park home law in the past.

Tribunal fees may be reduced if you are in receipt of certain benefits or receive a low income.



Contacting IPHAS

When contacting IPHAS either by  email or by  telephone



membership@iphas.co.uk



advice@iphas.co.uk



0300 302 0129

Please can you have ready or quote your Membership Reference (eg. *IND-LINCS000*).

This will enable us to quickly access your membership records, in order to deal with your enquiry.

Correspondence Address:

The Independent Park Home Advisory Service Ltd
7 Poplar Drive, The Elms Retirement Park, Torksey, Lincoln, LN1 2NW.

Our Distributor cannot do the job anymore

Block Membership or Individual Membership?

A number of parks benefit from **Block Membership** where all or the majority of IPHAS members join together and communicate with IPHAS via a single person we call a Distributor.

The time inevitably arrives when a Distributor can no longer fulfil the role and we have regrettably seen all IPHAS membership at a park cease when there is no Distributor as no one promotes the work done or because the IPHAS members need a person with a little more time and sometimes more computer knowledge to assist them.

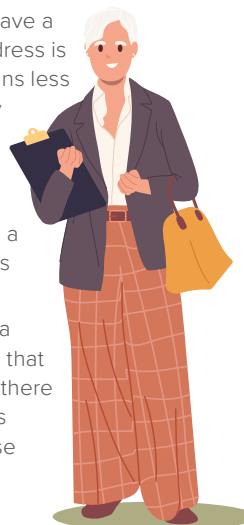
Whilst Block membership is not essential we do offer a discounted membership fee. For those not wishing to be in a Block but wishing to keep receiving the potential benefit of getting advice from IPHAS we can change the membership status to that of an Individual.

We do offer assistance to our Distributors via our Membership Team and a note of our expectations and requirements is available on request.

Please make sure that if you have a Distributor that your email address is forwarded to IPHAS. This means less work for the Distributor as any important notes and your newsletters can be sent to you directly.

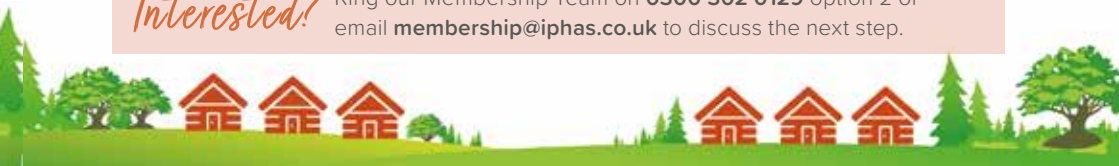
IPHAS are here to help you as a park home owner please let us continue to do that.

So whether you already have a Block Membership or you feel that you would benefit from this (if there are 5 or more IPHAS members wishing to be in a Block) please consider the above note.



Interested?

Ring our Membership Team on **0300 302 0129** option 2 or email **membership@iphas.co.uk** to discuss the next step.



Victim of abuse or harassment?

Bullying and harassment on Park Home Sites... Why does it happen? What can you do about it?

Thankfully, most park home residents live on well-run sites with helpful park owners and friendly and co-operative neighbours. But what about the small minority who don't?

Sadly, there are a few park owners who do not demonstrate the caring attitude towards their residents that manifests itself in the majority of park home situations. The small number of unscrupulous park owners are usually driven by their desire to make lots of money as quickly as possible, not caring who gets hurt along the way. Siting a new home on an existing plot is one of the ways that a park owner can dramatically enhance his/her income. They will be able to put an enhanced price on the new home to be sited on the existing base, while also obtaining a discount from the park home manufacturer who supplies it. So, it is in the unscrupulous park owner's interest to 'encourage' a regular turn-over of residents on the park – and one way of doing that is to make the lives of certain residents (usually the elderly and vulnerable) so unpleasant that they sell up and leave the park. If the home is sold but remains in situ to be sold on, there is a commission fee for the site owner which is paid by the outgoing resident.

IPHAS Advisors receive horror stories on a regular basis from residents who have been subjected to abusive and threatening behaviour by their park owner which they

believe is intended to 'persuade' them to sell up and leave the park. For instance, one resident with whom we had contact was so frightened by the threatening behaviour of the park owner that she was virtually a prisoner in her own home. One site owner attempted to 'persuade' a resident to move off the park by constantly pulling off parts of her home's cladding, saying that her property was no longer up to the required standard for homes on his park. IPHAS has also been informed of several cases of vicious poison-pen letters being sent to residents.

So, how can residents who are suffering at the hands of their park owner 'fight back'. It goes without saying that the local authority should get involved if they are made aware of incidents of harassment. They have a duty under the 1968 Caravan Sites Act to decide whether any information relating to harassment is serious enough to instigate prosecution proceedings.

All residential parks are licensed by the local authority and regular visits should be made by them to ensure that the park owner is complying with his site licence conditions (and in some cases such inspections might flag up cases where residents are being harassed or bullied). When an application for a site licence is made, the local authority would check whether the park owner was 'fit and proper' to run the park. There have been cases



where a prospective park owner was refused a licence because he/she was not deemed to be 'fit and proper'.

The British Holiday & Home Parks Association (BH&HPA) is a trade body which park owners can join. It offers very useful information on the practical and legal concerns of running a park and has a strict code of conduct for its members (and has been known to

debar those who do not match its high standards). So, if you are still at the stage of looking for your ideal park, you might want to

find out whether the owner is a BH&HPA member. Usually, the BH&HPA logo of two flying birds (seagulls flying forwards or geese flying backwards!) will be displayed somewhere on the park.

If the situation on a park gets to a stage where there is a threat of violence, the police could be contacted, but sadly many forces refuse to attend because they say that it is a civil matter – 'on private land'.

Always keep notes of incidents that occur, together with correspondence with the park owner or his employees. These could prove useful should events escalate in the future.

Penalties for being convicted of harassment are severe and could include unlimited fines or even imprisonment.

You might also consider approaching your local councillors to ask if they could sort out the issue with your site owner. If they cannot, they might be able to direct you to the relevant individuals in the council, such as the site licensing officer.

We know of a case where a former government minister contacted a site owner and their solicitor to discuss

the situation concerning evidence of intimidation on a site.

Another avenue would be to contact the Leasehold Advisory Service which offers free expert advice from qualified staff to park home residents. Legal representation is another option but there will naturally be a cost implication. Always choose a lawyer with park home experience (there is a list

of suitable ones on the IPHAS website).

Finally, anyone suffering abuse on a residential park should consider

contacting their nearest social services department as this kind of behaviour falls under safeguarding rules. This is especially true when you consider that quite a large proportion of park home residents are elderly and vulnerable and therefore less able to defend themselves against this type of oppressive behaviour.

But it's not just the actions of unscrupulous park owners who can disturb the idyllic lifestyle that should be enjoyed by park home residents. Neighbours can make life difficult, too. Some of it is unintentional, such as, for instance, disturbance caused by loud music, televisions, etc. late at night. Usually a quiet word about this with the 'offending neighbour' can resolve this. If not, you could mention it to the park owner who might be able to have a 'stricter word' with the neighbour, asking him/her to obey the site rules. However, at a recent tribunal hearing, it was judged that park owners were not responsible for the behaviour of their residents. But, they are liable if they are aware of certain individuals being involved in abusive or threatening behaviour. It is also important to remember that park owners still need to ensure that park rules and express term are not being

“

The small number of unscrupulous park owners are usually driven by their desire to make lots of money



abused. Your Written Statement is quite clear on this matter, stating that you must not do, or allow to be done, anything which may:-

1. be or become a nuisance to or cause annoyance, inconvenience or disturbance to the site owner or anyone else who lives on or uses the site.
2. cause damage to any property belonging to the site owner or anyone else, or
3. be a criminal offence.

Moving to a park home should result in an idyllic lifestyle among a community of fellow residents who share your interests and desire a pleasant, peaceful existence in an easy-to-manage home in beautiful surroundings.

If you have not yet chosen your home or your park, be sure to 'do your homework thoroughly'. If you have a certain park in mind, take time to wander around and gently ask any resident you may encounter about the park and the way it is run. If they are reticent in offering an opinion, it's probably best to avoid that park. But, if they are enthusiastic in their praise for their park owner, the way the park is run, and their fellow residents, that park should be added to your list of prospects.

So, if you are experiencing harassment or bullying, don't suffer in silence – get help. The old adage of 'strength in numbers' applies here and if you can get fellow residents involved and speak loudly and collectively, you stand a good chance of getting matters resolved.

A landmark appeal victory!

Landmark First-tier Tribunal Appeal on Utilities Charges

Neutral Citation Number:

[2024] UKUT 294 (LC)

Case No: LC-2024-184, 188, 204 and 205
23rd September 2024

This landmark appeal victory for park home residents across the country

concerns the potential payment of administration charges to 3rd party suppliers in respect of smart meter electric readings. This vital case, which was partly funded by IPHAS, made it quite clear that:-

1. If there was no relevant clause in the Implied Terms, then the park owners could not 'recover' these charges if the work was carried out by a 3rd party contractor or by the owner himself. Residents need to check their Written Statements to ensure that such a provision is not included.

2. Third party operators are employed by the site owners, so any charges are their responsibility and not those of the residents on a particular park.

Park home residents should now be checking their Written Statements to ensure that they are not paying these erroneous charges, and if they are, the park owner should be asked to explain where in the Implied or Express Terms it states that these charges are applicable. It might be advisable for residents to work together on this matter. Strength in numbers!

Residents should be careful not to cancel any payments unless they are certain that they have been overcharged. IPHAS always recommends that you don't make any utility payments by direct debit.

Finally, please keep copies of any correspondence that you send to the park owner.



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What is 159?

Beat the scam!

It's a service, led by Stop Scams UK and the Global Cyber Alliance, which allows customers to quickly connect to their bank if they suspect someone is trying to scam them out of their money.

When customers dial 159, they'll be presented with a list of options to connect to different banks – and they need to select one by pressing a key. They will be asked if they're a business, premier or personal customer and whether the suspected scam is on a credit card. From that point they will be routed through to the relevant bank point of contact.

IPHAS wants its members to know that 159 is a growing success and has recently brought in new banking destinations, including Bank of Scotland, Barclays,

Co-operative Bank, Chase, First Direct, Halifax, HSBC, Lloyds Bank, Metro Bank, Modur Finance, Monzo, Nationwide Building Society, NatWest, Revolut, Royal Bank of Scotland, Santander, Starling, Tide, TSB and Ulster Bank. Easy to remember, the short code number now connects customers of more than 99% of the UK's retail bank current accounts safely and directly with their bank.

Unlike many long-form numbers, 159 cannot be spoofed or impersonated.



REMEMBER – STOP!
 Could this be a scam? – hang up and call 159 to speak to your bank's fraud department.

Crossword Solution

	K	I	S	S	A	N	D	T	E	L	L	
P		M		O		U		W		E		G
R	E	P	U	T	A	B	L	E		D	N	A
E				H		I		E		A		T
P	A	D	R	E		A	R	T	I	S	T	E
O		I		R		N						C
S		S				S				S		R
I		P				S		H		A		A
T		R		A		F		F		A		S
I				R		L		A		M		H
O		V		A				A		E		R
N				T		I		A		O		R
		H		E		A		R		T		B

Sudoku Solution

5	6	3	2	8	4	1	9	7
7	9	8	5	1	3	2	4	6
4	1	2	6	7	9	5	8	3
6	5	4	9	2	7	3	1	8
8	2	7	1	3	6	4	5	9
9	3	1	8	4	5	6	7	2
1	4	6	3	9	8	7	2	5
2	8	5	7	6	1	9	3	4
3	7	9	4	5	2	8	6	1

This Newsletter has been produced with the assistance of Insurance companies who offer park home policies. We wish to make it clear that this does not indicate that IPHAS has any preference for the services of any such organisation. Other insurers also offer park home cover. Go to www.iphas.live for some other insurance companies known to IPHAS



Useful Links & Information

Samaritans

If you are having a difficult time for any reason. Samaritans are able to direct you to other organisations that can offer specific advice



0300 302 0129

Free of charge



samaritans.org

Age UK

Provides companionship, advice and support for millions of older adults.



0800 169 6565



ageuk.org.uk

Care Quality Commission (CQC)

The CQC is the independent regulator of health and social care in England. Its website provides details of local care providers and results of their inspections.



03000 616 161



cqc.org.uk

Citizens Advice Bureau

Gives free confidential information and advice to assist people with problems.



03444 111 444

Text relay: **03444 111 445**

Monday to Friday, 9am to 5pm



citizensadvice.org.uk

Hourglass

Hourglass supports anyone over the age of 60 suffering from abuse or neglect.



080 8808 8141



wearehourglass.org

Mencap

Mencap supports people with learning disabilities and their families. Information can be found on its website.



020 7454 0454



mencap.org.uk

Neighbourhood Watch

Neighbourhood Watch for safer and stronger communities.



0116 402 6111



ourwatch.org.uk

Scope

Scope provides support for disabled people and advice and information on disabilities. Its website provides details of how to contact them.



0808 800 3333



scope.org.uk

Trading Standards

Trading Standards offers consumer help or advice.



0808 223 1133



tradingstandards.uk

Victim Support

Victim Support offers free confidential support for those affected by crime or traumatic events.



0300 302 0129

24 hours a day, 7 days a week



victimsupport.org.uk

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Park Home Insurance made simple

Flexible insurance gives you the freedom to choose your own cover quickly, and only ever pay for what you need.

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★ Trustpilot  'Excellent'



SCAN ME

Get a quote for your park home today:

 ripeinsurance.co.uk/IPHAS

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