



Buying a park home

FINDING A PARK

Residential parks advertise regularly in this magazine. A detailed listing of all the residential parks known to us in Britain is contained in our annual *Residential Parks Guide*. The latest 2004/2005 guide was supplied free as a supplement to our Spring 2004 issue.

Additional copies of the *Residential Parks Guide 2004/2005* cost £3.50 each (including postage and packing). They can be obtained by sending a cheque to Park Home & Holiday Caravan, Back Issues Dept, PO Box 666, London E15 1DW. Cheques should be made payable to IPC Media Ltd. Alternatively, you can use a credit card to

LOOKING TO THE FUTURE

These two pages include advice for those people who are thinking about buying a park home. Do take time to read this information thoroughly and refer to it when you embark on the purchase of your first park home. Mistakes can result from lack of, or poor, preparation and ultimately these can prove costly, time consuming and very distressing. From time to time we publish data on current residential park homes, including ex-works prices. Since most park homes are sold on site as package deals, including such items as delivery, siting, connections to services and landscaping, we often publish examples of sited prices within this magazine.

order a copy by telephoning
☎ 020 8532 3628.

NEW OR SECONDHAND

The decision to buy a brand new home or a previously-occupied one will largely depend on your financial circumstances.

A new sited home can cost anything from about £30,000 to £150,000 or more, depending on its size, level of furniture and fittings and its location. Previously-occupied homes can be purchased for as little as about £15,000, but we would recommend that you seek advice from a surveyor about the home's condition.

BUYING PROCEDURE

Having found your ideal park and checked it out thoroughly, you can then start the buying procedure, which differs for new and secondhand.

BUYING A PREVIOUSLY OCCUPIED HOME

If you are contemplating the purchase of a home already on site which has been previously occupied, it is vital to check on the home's age and condition. Defects are not always easy to spot, so you would be well advised to employ a specialist surveyor (several advertise in this magazine).

Before you commit yourself to the purchase of a previously-occupied home, arrangements must be made for you to see the park owner. He cannot stop the sale unless the outgoing resident

is breaking one of the site rules (e.g. selling to a person with a pet when the site rules specifically ban pets, or selling to a young person when the rules state that the park is for retired or semi-retired residents only).

FINANCE

If you are not able to purchase the park home outright, some finance houses (such as RoyScot Larch and Capital Bank) specialise in loans for the purpose of park home purchases. Your park owner may be able to arrange finance for you, or offer advice.

WRITTEN AGREEMENT

Whether you buy a new or a previously-occupied home, you will have an agreement under the Mobile Homes Act 1983. You can ask to examine a copy of this agreement prior to purchase. If you are buying a new home, the park owner must offer this agreement to you within three months of purchase.

The agreement contains certain information which clearly defines residents' rights. Part III contains the Implied Terms, which provide the resident's basic protection, including security of tenure and the resident's right to sell 'on site' to a third party.

These Implied Terms must always be included in the written statement and cannot be altered or removed by the site owner.

The final section contains the Express Terms, which are agreed between the site owner and the resident. They may include such

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The final cost will be a good deal more than the ex-works price from the manufacturer. If you have obtained a brochure about your chosen home from the manufacturer, you will probably have received ex-works prices, too. The park owner will add a siting fee to this ex-works price which will cover the cost of transporting the home from the factory to the park, siting it on a concrete base and connecting it to mains services such as water, sewerage, telephone and, in some cases, mains gas. This cost will vary depending on the park's location and its quality.

Although it is not vital to use a solicitor when buying a park home, many prospective residents choose to do so. In any case, the following inquiries should be made at your local council office.

1 The 'local search'. You should ask the local council whether there is planning permission for the site, whether any conditions to the permission are being complied with and whether the permission is of limited duration.

You will also be able to find out whether any new roads are to be built in the area which will affect you. If you decide to conduct this search yourself, you will have to pay a fee to the local authority.

2 All parks must display a copy of the site licence. Make sure the park you are interested in meets its conditions. It is also a good idea to ask the council officer responsible for the park (usually in the environmental health department) whether there are any long-standing problems with the site.

3 Is the site owned by a limited company? If so, you should ensure that it is a reliable one which is not being wound up, files proper accounts and has substantial assets.

matters as: how an increase in the plot rental will be decided; a duty upon the occupier to keep the park home in good repair; and a similar duty on the site owner to keep the park in good condition.

Mobile Homes: A Guide for Residents and Site Owners, produced by the Office of the Deputy Prime Minister (formerly the DETR), sets out the Implied Terms of the written agreement in full and explains residents' rights. Copies are available from ODPM Free Literature, PO Box 236, Wetherby, West Yorkshire LS23 7NB (☎ 0870 1226 236). Copies can also be obtained (on receipt of an s.a.e.) from Editorial Department, Park Home & Holiday Caravan, Leon House, 233 High Street, Croydon, Surrey CR9 1HZ.

If you are purchasing a previously occupied home, the written statement will be assigned to you in the presence of the site owner. The previous occupier of the home is required to pay a commission fee of up to 10% of the sale price to the site owner on the sale of his/her home. You will be required to do the same if (or when) you subsequently sell.

COUNCIL TAX

You will be required to pay council tax in the same way as those people living in bricks-and-mortar homes do. The vast majority of park homes in England fall into the lowest council tax band.

In Scotland, band A covers property values of up to £27,000, so most park homes on Scottish sites fall into bands A and B.

SITE RENTS

You will have to pay rent (either weekly or monthly) to the park owner. This covers items such as his inspection of the electricity supply, provision of street lighting, insurance, road maintenance etc. Rents vary according to area and the facilities on the park. A rough guide would be from about £80 to £120 per month.

INSURANCE

As soon as you have bought your park home, make sure that insurance cover is arranged, both for the home and its contents.

You would be well advised to approach one of the companies which specialises in park home insurance (and you will find advertisements from several of them within the pages of this magazine).

HOME IMPROVEMENTS

Older homes can be brought up to date, usually by the addition of new tile-look roofs, uPVC-framed windows and doors, and new exterior coating or cladding.

Specialist contractors carry out this work but care should be exercised when selecting one. It is vital that you seek the advice and approval of your park owner before any work is commissioned. This will ensure that the proposed alterations are safe and, very importantly, will not take your home outside the legal definition of a 'mobile home'.

Never pay for work until you are completely satisfied with it. You should also check whether your chosen contractor is known to the National Park Homes Council.

Details of recognised refurbishers can be obtained by calling the newly-formed Guild of Park Home Services on freephone 0800 781 3462.

THE LIFESTYLE

Many residents comment that living in a park home seems like a perpetual holiday. Some enjoy the countryside around them which they missed during their working lives, while others particularly appreciate the companionship of those of similar ages and circumstances to themselves.

Freeing up capital tied up in bricks-and-mortar property is another reason for choosing the park home lifestyle.

For most, the transition is quick and smooth; a few find difficulty in adapting at first, but the vast majority always say, 'We wish we'd done it sooner ... we would never go back to a house'. ■

Checking out the park

1 Is the park in good condition, attractive and well run?

2 Is the owner a member of either the British Holiday & Home Parks Association or the National Park Homes Council?

Membership should ensure that the park is well run because both organisations operate a code of practice to which their members must adhere.

3 Ask to look around the park by yourself and ask other residents about the conditions and the residents' relationships with the owner.

4 Ask the owner for the current pitch fee and the history of increases over, say, the past five years.

5 Ask about other regular outgoings. Do you have to purchase electricity or gas through the site owner?

6 Ask how much residents pay in council tax and whether water and sewerage rates are included in the pitch fee.

7 Ask about local amenities. How far are the shops, banks, doctor's surgery, library, social clubs, restaurants, public houses, garages etc?

8 Do tradesmen visit or deliver to the park?

9 Are pets allowed to live on the park?

10 Are all age groups of residents allowed to live on the park? If children are not permitted, are overnight stays from visiting grandchildren allowed?

11 Check the site licence. All parks should display a site licence issued by the local authority. This covers such matters as spacing between homes, condition of roads, fire precautions, provision of adequate water and electricity supplies. Make sure that park conditions comply with this licence.

12 Ensure that the park has planning permission as a permanent residential park and is not one of those that requires you to vacate your home for a few weeks every year. Such parks are not 'protected' and home owners do not have the protection of the *Mobile Homes Act 1983*.

13 Ensure that the site's planning permission is permanent. Some parks are granted permission for a limited period only. Check this information on the local authority's planning register.

PARK HOMES

THE COMPANIES WHICH SUPPLY THEM

Brochures and ex-works price lists are available on request from these companies. If you wish to view a home, most manufacturers can arrange for you to visit their headquarters or will suggest a salesground or park where you can see one or more of their models

ADVENT PARK & LEISURE HOMES

New Lane, Huntington, York YO32 9PR
(☎ 01904 626611)

ARCABO UK LTD

The Old Railway Buildings, Silk Road, Macclesfield, Cheshire SK10 1JD
(☎ 01625 420736)

CAMBRIAN HOMES

Snowdon Street, Porthmadog, Gwynedd LL49 9BT
(☎ 01766 515287)

CATHEDRAL PARK HOMES LTD

6-8 Wavell Road, Allenby Road Industrial Estate, Lincoln LN3 4PB
(☎ 01522 568570)

COSALT CUSTOM HOMES LTD

Lorraine Street, Stoneferry, Hull, East Yorks HU8 8EH
(☎ 01482 227203)

COUNTRY HOMES (ANGLIA) LTD

Brome Industrial Estate, Eye, Suffolk IP23 7HN
(☎ 01379 871041)

HERITAGE HOMES (WALES) LTD

Penamser Business Park, Porthmadog, Gwynedd LL49 9GB
(☎ 01766 515072)

HOMESSEEKER HOMES LTD

Finedon Road, Irthlingborough, Northamptonshire NN9 5UB
(☎ 01933 651644)

LISSETT RESIDENTIALS LTD

Pocklington Industrial Estate, The Airfield, Pocklington, York YO4 2NR
(☎ 01759 302801)

MANOR PARK HOMES LTD

Finedon Sidings, Finedon, Northamptonshire NN9 5NY
(☎ 01536 726009)

OMAR HOMES LTD

London Road, Brandon, Suffolk IP27 0LX
(☎ 01842 810673)

PEC HOMES & LEISURE LTD

Everite Road, Widnes, Cheshire WA8 8PT
(☎ 0151 423 5833)

PATHFINDER PARK HOMES LTD

Cavalier Road, Heathfield, Newton Abbot, Devon TQ12 6FJ
(☎ 01626 833799)

REGAL HOMES

2 Dosco Walker Industrial Estate, Ollererton Road, Tuxford, Newark, Notts NG22 0PQ
(☎ 0870 161 4283)

STALEY-ALBION LTD

Prince of Wales Industrial Estate, Abercarn, Gwent NP11 5AR
(☎ 01495 244472)

TINGDENE HOMES LTD

Bradfield Road, Finedon Road Industrial Estate, Wellingborough, Northamptonshire NN8 4HB
(☎ 01933 225157)

WESSEX HOMES GROUP LTD

Okeford Fitzpaine, Blandford Forum, Dorset DT11 0RB
(☎ 01258 860455)

WESTERN BUILDING SYSTEMS

7 Washingbay Road, Coalisland, Co Tyrone, Northern Ireland BT71 4PU
(☎ 0288 774040)