Park home living
Your questions answered

The park home lifestyle

Many thousands of people across the UK enjoy the lifestyle benefits of living in a park home.

The information in this booklet is designed to help you understand your rights and responsibilities when buying a park home on a residential park.

What legal documents do I need to live in a park home?

Under the Mobile Homes Acts, a park owner is required by law to give the buyer a contract called a 'Written Statement' 28 days before you commit to purchase. The law gives you security of tenure and rights to sell your home on the park.

How do I know if it's a licensed residential park, rather than a holiday park?

The easiest way to be 100% sure is to check the park's site licence with the park's local authority. Check the website of the local council the park is located in for more information or a number to call about caravan site licences. If you do not find a reference to caravan site licences, speak to the licensing department or the environmental health department.

What's the difference between a holiday park and a residential park?

Holiday parks and residential parks are completely different. Holiday parks are designed and built for holiday and leisure purposes. Residential parks are designed and managed for people to live on them.

A holiday park will often have a reception where customers can contact the park's team, as well as communal facilities like toilet and shower blocks, bars, cafés, a shop, children's play areas, and a swimming pool etc.

A residential park rarely has such facilities and tends to look and feel more like a community or village because they are designed for living in, not holidays.

What is a mixed park?

A small number of parks are 'mixed parks', meaning they are licensed for both holiday and residential use. But mixed parks will usually have designated, separate areas for holidaymakers and residential park home owners.

A park's local authority will be able to confirm if a park has a mixed park site licence.

NOTE: If you're buying a residential park home on a mixed park, make sure that both the planning permission and site licence allow residential use of the pitch your home is sited on. Don't buy what you think is a residential park home sited on a pitch with holiday caravan planning permission if you want it to be your home.

What do I need to look out for when buying a residential park home?

Buying a park home is a big financial commitment. It's important you understand exactly what you are getting for your money and your rights and responsibilities as an owner. Here are some things to look for:

1. **The park home seller or park owner should provide you with a contract called a Written Statement and a separate document called the Park Rules. Together these will set out the terms and conditions including:**

- details of the annual pitch fees (the money you pay each year to keep your residential park home on a park)
- pitch fees generally increase each year, so if you are buying from a previous owner make sure you ask them to confirm the current pitch fee
- how and when those pitch fees will be reviewed
- details of the commission (up to a maximum of 10% of the sales price) the new owners must pay the park if you or your beneficiaries sell the park home
- the rules of the community you are considering joining, for example:
  - whether any age restrictions apply to those living on the park
  - whether pets are allowed
  - what vehicles may be used and kept on the park.

It's very important you read and understand the information contained in your Written Statement, the park's Site Licence and the Park Rules before you commit to your purchase, or part with any money.

2. **Different parks have different terms and conditions and you need to find one that is right for you.**

   If you are unsure about anything, take independent legal advice from a solicitor – it will save you money in the long run.

   Don't go ahead with the purchase of a residential park home until you have seen a Written Statement and Park Rules. You should read them carefully to make sure you are happy with the terms and conditions.

3. **Residential Parks require a residential park site licence.**

   You can check your park has one by contacting your local authority – this information is often available online and a copy should also be posted on the park's noticeboard.

4. **Mixed parks.**

   If you're buying a residential park home on a mixed park, it's particularly important that you make sure that both the planning permission and site licence allow residential use of the pitch your park home is sited on. You must avoid buying what you think is a residential park home sited on a pitch which is not designated for residential use under the conditions of both the planning permission and the site licence. You can check this by contacting the park's local authority.

5. **Check your residential park home is built for living in.**

   Different holiday caravans, lodges and park homes are built to different standards but any you buy to live in should be built to a special British standard known as BS3632. This means they are suitable to live in all year round. However, you still need to ensure the park has the correct site licence in place and that your pitch is designated for residential use under the conditions of both the planning permission and the site licence. You can check the park's planning permission and site licence by contacting the park's local authority.


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Is buying a residential park home a good investment?

Buying a residential park home is often more affordable than buying a traditional bricks-and-mortar property. However, it is best to think of your purchase as buying into a lifestyle rather than a financial investment.

The resale value of a park home is not guaranteed and can be influenced by a range of factors, including:

- The desirability and location of the park
- The age, type and size of the park home.

It is also important to remember that if you or your family decide to sell your park home in the future, the new buyer must pay a commission fee to the park owner. This fee can be up to 10% of the sale price, as set out in regulations made by the Secretary of State.

The reason many thousands of people choose to live on a residential park is because it often enables them to free up some money from the sale of their family home, while relocating to a beautiful location, surrounded by a community of like-minded people, with all the health and lifestyle benefits that brings.

How much should I expect to pay for a residential park home?

Prices vary up and down the country and, like conventional properties, location is a key factor influencing the cost, along with the age and type of park home you choose. It is important to look for a well-managed, professionally run park as the quality of the park is likely to affect the sales price of a park home.

Is it worth buying a second hand park home?

Many people buy second-hand park homes. Similar to buying any other home, we recommend buyers conduct their purchase with the support of a solicitor. Also, that they employ a surveyor to assess the condition of the home. For information on other things to consider when buying a second hand park home, please read the next question.

What's the difference between buying a park home from a park, or buying it from a private seller?

In both cases, you are paying for two things:

1. The physical park home.
2. The right for you to occupy the pitch on which your residential park home is sited, subject to certain conditions.

The law has developed over the years to provide a legal framework which includes Mobile Home Acts specifically protecting the rights of homeowners on residential parks. Whoever you buy a park home from, you must ensure that an agreement called a Written Statement is in place with the park owner to ensure your legal rights are protected.

When you buy from a private seller in England or Wales, a statutory sales procedure must be followed. You can read about this procedure here – Selling or gifting a park home – www.gov.uk / www.gov.wales.

Finally, if you buy from a park you will be protected by the consumer rights which apply to a business sale. For example, the residential park home must be of satisfactory quality. If you buy from a private seller then you will not have the same rights unless both parties agree.

What's included in the price of a park home?

When you buy from the park, the price will usually include all of the carpets, furnishings like beds and sofas, large kitchen appliances such as a fridge, oven and hob and other basic equipment like bathroom fixtures and fittings, unless otherwise stated.

If you're buying a brand-new park home, you may be offered other features such as upgraded central heating and decking. Get all of the details in writing to ensure there are no surprises once you get the keys.

When you buy from an existing owner, you need to agree between you what the price will include.

What else should I budget for?

If you are buying a new park home that isn't already located on a park, check if you'll need to pay for it to be transported to your park from the factory, sited on its pitch, and "commissioned" (connected to the utilities such as water, electricity and sewerage).

Other costs to consider will be the annual pitch fee. This is what you pay for the right to occupy the pitch on the park and is a contribution towards the maintenance of the park. Also bear in mind bills for utilities such as water, gas and electricity, plus council tax and insurance. Make sure you get details of all of the relevant additional costs in writing to ensure there are no surprises later.

We would also recommend that you pay for some independent legal advice and consider a survey.

Where is the best place to buy a park home?

That really depends on what you are looking for. Something close to family and friends or somewhere new you have always wanted to move to?

How can I tell if the park is right for me?

Visit several residential parks to get a feel for what they are like and maybe ask the park owner to introduce you to some homeowners for an informal chat about their experience.

Will the park be open all year round?

Yes, it is your home and you can live on a residential park all year round. Just check with the park's local authority that your pitch is designated for residential use under the conditions of both the planning permission and the site licence.

Procedure when buying from a homeowner: England & Wales

Just like any other homeowner, the owners of park homes have the right in law to sell their home on the open market. The law is designed to ensure a buyer receives all the information they need before they purchase and that the information the park needs is provided at the appropriate stage. The law requires the use of special forms detailing the necessary information.

- The seller gives the **Buyer's Information Form** to the purchaser 28 days before they are committed to the purchase, unless a shorter period has been agreed in writing, and needs to be accompanied by essential documentation such as a copy of the Written Statement and any park rules.

- The **Notice of Proposed Sale**[1] is for homeowners already resident on the park on 26 May 2013 in England (and 1 October 2014 in Wales) to provide information to the park about their sale. This Notice tells the park the name of the buyer and, if there are relevant park rules in place, provides information relating to the age of the buyer and their household, any pets or vehicles to be parked.

1. The Notice of Proposed Sale form is not needed if the home has already been sold or passed between family members under the statutory procedure

- The **Assignment Form** is completed between the homeowner and their buyer and transfers the rights and responsibilities contained in the Written Statement to the buyer. The buyer then pays 90% of the sale price to the seller. The seller must include details of their forwarding address on the form.
- The **Notice of Assignment** is completed by the buyer once they have purchased the home and is sent to the park informing them of the change of ownership. The Notice of Assignment seeks the details of the park owner's bank account, into which the new owner pays the commission (maximum of 10% of the purchase price) within 7 days of receiving the bank details.

Procedure when buying from a homeowner: Scotland

As in England and Wales, the homeowner has a legal responsibility to ensure their buyer is fully informed about their purchase. The seller must provide the buyer with copies of:

- **the Written Statement**
- **the Park Rules**
- **their forwarding address**

at least 28 days before they are committed to the purchase, unless a shorter period has been agreed in writing.

The law makes it clear that if the park owner does not receive the commission due, then the sale will not have any effect.

Further Information

You can buy a park home either directly from a park or from an existing park homeowner.

The website **www.parkhome.org.uk** has a searchable directory of residential parks across the UK that are members of the Holiday and Residential Parks Association (HARPA). If you contact a park directly, they can tell you whether they currently have any park homes for sale.

The following sources are provided by government.

England

The Leasehold Advisory Service provides advice on park homes. Call **020 7832 2525** (Monday to Friday, 9am–5pm) or visit: **www.lease-advice.org**

Park homes – Know Your Rights:

www.gov.uk/government/publications/park-homes-know-your-rights

Buying a Park Home:

www.gov.uk/government/publications/buying-a-park-home

Selling or Gifting a Park Home:

www.gov.uk/park-mobile-homes/selling-or-giving-away-a-park-home

Qualifying Residents' Associations:

www.gov.uk/government/publications/park-home-qualifying-residents-associations

First-tier Tribunals:

www.gov.uk/government/publications/park-homes-and-sites-cases-residential-property-tribunal-t544

Implied Terms in Park Home Pitch Agreement:

www.lease-advice.org/fact-sheet/implied-terms-in-park-home-pitch-agreements

Pitch Fee Review Form:

www.gov.uk/government/publications/park-homes-pitch-fee-review-form

Wales

Mobile Homes – Know Your Rights:

www.gov.wales/park-mobile-homes/your-rights

Selling and Gifting a Mobile Home:

www.gov.wales/park-mobile-homes/buying-or-selling-park-home

Pitch Fees (and Other Payments):

www.gov.wales/park-mobile-homes/pitch-fees

Site Rules:

www.gov.wales/park-mobile-homes/changes-site-rules

Qualifying Residents' Associations:

www.gov.wales/setting-qualifying-residents-association-guidance-owners

Written Statements - Implied Terms and Express Terms:

www.gov.wales/park-mobile-home-agreement-guidance-for-park-mobile-home-owners-and-land-owners.pdf

Going to Tribunal:

www.gov.wales/how-apply-residential-property-wales-tribunal

Buying a Mobile Home:

www.gov.wales/park-mobile-homes/buying-or-selling-park-home

Scotland

A Guide for Mobile Home Owners in Scotland:

www.gov.scot/publications/guide-mobile-home-owners-scotland/

HARPA

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www.parkhome.org.uk