

The Ultimate Guide to Holiday Home Ownership

All the information you and your family need to make the right decision



Patrington Haven Leisure Park
Winners of the East Yorkshire
'Remarkable Holiday Park'
Award
Three Years Running
2017/18/19

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About this guide

This guide is for people who are thinking about Static Caravan ownership and is designed to help them make the best choices for their families. We have highlighted the common pitfalls and how to avoid them using our 60+ years of industry expertise.

To give an illustration of what people should ask and the typical cost examples, we worked with a group of static caravan owners at Patrington Haven Leisure Park. All the example prices etc in this guide are based upon this Park. Please bear in mind costs at other parks will vary based on the location, volume of facilities and quality of the park.

See what current owners have to say about Patrington Haven Leisure Park [here](#) or visit their Facebook page.

 [affordablestaticownershipeastyorkshire](#)



Lakeside, Patrington Haven Leisure Park

We hope this guide helps.

Got any questions?

Our team are on hand for a no obligation conversation about all things regarding static caravan ownership or holiday parks.

Call on **01964 630071**

Email at sales@phlp.co.uk

Top Tip:

If you are unsure about anything you are told by the sales person always ask for it to be put in writing. **If what a Holiday Park tells you is not in writing...should you give them your money?**

What do current Owners think?

One of the most important factors in buying a caravan is the Park and area chosen, so it's important to do your research. A great way to find out what current Owners think about their Park, is taking a look at the Park's social media pages. This will give you a good insight into what current Owners really think about their Park.

This is the best way to find out what a Park is really like. Search on Facebook and other social media. Most Parks have an official site and Owners Only group pages where you can see what the customer experience is like.



Top Tip: Make sure to look at social media and Google reviews rather than the reviews and testimonials section on a park's website. These have probably been selected by the Park itself.



Step 1

Finding the right Park





Patrington Haven Leisure Park

Which Park is right for your family?

The ambience, quality, style, length of season, facilities and park rules are important to understand when researching and visiting parks.

Here's a few things to consider...

What is the length of season?

How long can a caravan owner use their static caravan for? Patrington Haven Leisure Park is open from the 7th of February to the 7th of January annually (11 months).

Are the facilities open all year round?

We suggest asking this question even if the park advertise they are an 11 or 12 month season. There are parks, especially where there are large numbers of holidaymakers, which close the facilities in low season despite the Park being open for caravan owners.

What are the opening times for the pool, gym etc?

Be sure to pick up a timetable for the season so you can check the opening hours. Patrington Haven Leisure Park opens their facilities at minimum, 6.30am-10pm on weekdays and 6.30am-8pm on weekends 364 days a year.



The Country Club Patrington Haven Leisure Park

Top Tip: Make sure you ask for a copy of the park rules to make sure there are no overly restrictive terms and conditions.

Can family or friends come and use the caravan and the facilities?

Part of the joy of owning a static caravan is inviting family and friends to spend time with you. Ask if there are additional charges for family and friends to access the park and facilities. Here at Patrington Haven Leisure Park all Owners are entitled to 8 Platinum Passes to The Country Club's facilities for their friends and family.

Does the park allow pets?

We understand that customer's four-legged friends are very important to them and static caravan ownership is a great way to take them on holiday with you! Some parks do not allow pets or do not have park rules to control pets for those who are not so keen. Make sure you get clarification before you purchase your static caravan.

Patrington Haven Leisure Park is pet friendly for well-behaved dogs and has an enclosed designated dog walk area. Every caravan also comes with it's own private garden, which you can have fenced off to ensure it is safe for your dog.



Private Garden Plot, Patrington Haven Leisure Park

Are the Site Fees the same on all pitches?

Some Parks have different levels of fees dependant on the quality of the pitch, taking into account factors such as, pitch construction and size, parking, views etc. At Patrington Haven Leisure Park, all pitches are the same site fee and each caravan comes with it's own private garden plot.

Do all pitches have allocated or designated parking?

Some parks have central car parks or charge higher site fees for pitches with designated parking. Every pitch at Patrington Haven Leisure Park has its own parking space for at least one car.



Private Garden Plot, Patrington Haven Leisure Park

Are caravan Owners allowed to develop their pitch and erect garden fences etc?

All Parks have restrictions on what Owners can and cannot do on their pitches. These vary enormously. Very few Park Operators, unlike Patrington Haven Leisure Park, allow Owners to develop their pitch, provided approval is given prior to work beginning. Owners are also allowed to fully fence off their garden plots.

Are caravan Owners allowed to have a shed?

Patrington Haven Leisure Park allows metal or plastic sheds only and the maximum size of shed is 8ft x 6ft.

Top Tip: Get all of the running costs in writing.

Are the food and drink prices, quality and service competitive with the local area?

Some parks charge a premium for products which are not always premium quality or the service they provide. If you can, have a meal or drink when you visit to sample the quality and also pick up a menu.

A good tip is to also check the Trip Advisor and social media reviews of the restaurant.



Do customers have to purchase insurance sold by the Park?

Insurance is a compulsory element at most parks and we always recommend purchasing it to safeguard you and your family. Some parks will only offer you insurance directly from them.

Patrington Haven Leisure Park allows customers to shop around and see if they can get similar cover elsewhere.

What options do customers have if they wanted to sell and leave the park?

Whilst it's not nice to think about leaving before even buying, it's important to understand as things do change. Some parks will only let you sell using their systems and will take a large percentage of the sale price. Patrington Haven Leisure Park allows customers to sell privately, sell back to the park, sell off the park or even take their static caravans to another park which is what we consider best practice.



Holiday Parks v Residential Parks

There are two different classifications of park, Holiday Park and Residential Park, the clue is in the name! Holiday Parks are seasonal, are open to families and tend to have facilities such as a reception, pools, clubs and entertainment centres. However, they will have restrictions on how much of the year the caravan can be occupied for.

Residential Parks are designed for year around occupation. They can have restrictions about the age of the customers and are often aimed at retired people. They rarely have any facilities and the purchase cost will be in line with local property prices often into hundreds of thousands of pounds.

Patrington Haven Leisure Park is a Holiday Park and is open for 11 months of the year, from the 7th February until the 7th January.



The Country Club, Patrington Haven Leisure Park

Prices and Running Costs

Running costs are normally broken down into different sections. Site Fees are made up of ground rent, service charges etc. Owners on Holiday Parks do not pay Council Tax, however the Park is assessed for Local Authority Rates and generally they re-charge back to caravan Owners.

Utilities:

Water and Sewage Rates - normally a shared cost

Electricity - normally individually metred

Gas - normally by the bottle or a metred bulk supply

Patrington Haven Leisure Park's Running Costs

The breakdown is:

Site Fees: **£2,827.46**

General Rates: **£228.75**

Water & Sewage Rates: **£306.90**

Electric Service Charge: **£134.39**

VAT: **£699.50**

Total: **£4,197.00**

How is gas supplied to the static caravan and what are the gas cylinder prices?

Patrington Haven Leisure Park charges £59.50 for a 47kg propane cylinder delivered and connected.

How is electricity billed?

At Patrington Haven Leisure Park, each pitch has its own meter, and units are charged at 10.85p per unit and invoiced once a year in January. (The average annual bill is £250)



Step 2

Which caravan is right for you
and your family?





Private Garden Plot, Patrington Haven Leisure Park

Choosing the right caravan for your family

Choosing the right caravan is an enjoyable process for families! Most customers will think about the obvious considerations like number of bedrooms, style of kitchen and so on, but we wanted to highlight some of the things you may not have thought about.

Here's a few things to consider...

The three types of Static Caravan



Holiday Caravan

These caravans are manufactured for seasonal use and do not have high levels of insulation.
(Caravan standard EN 1647)



SuperWarm Caravan

These caravans come factory fitted with double glazing, central heating and high levels of insulation in the walls, floor and ceiling, making it much warmer on those cooler nights.
(Caravan standard EN 1647)



Residential Specification Caravan

This type of caravan is manufactured to BS 3632, has the highest level of insulation, double glazing and central heating which makes it suitable for extended seasonal use.

Caravan prices

Not all Parks are clear about the prices, and there are often “extra” costs over and above the advertised price such as:

- Steps
- Gas supply
- TV aerial
- Safety tests
- Site fees
- General rates
- Water and sewerage charges
- Electric service charge
- VAT

Are these all charged separately?

Do all the caravans on display have clear prices shown in the window?

Are the figures they quote inclusive of VAT?

Do the park offer a price list? If not ask yourself, why?



Top Tip: Look out for any aftermarket modifications such as double glazing and central heating on any pre-owned caravans. They are often not fit for purpose and do not represent value for money.



Private Garden Plot, Patrington Haven Leisure Park

What's the difference between makes and models?

Size matters?

Over the years the quality, sizes and range of caravans has rapidly increased. Lengths range from 28 to 42 feet long and widths go from 10, 12, 13, 14, 16 to 20 feet wide.

Smaller sized caravans tend to have fixed seating, galley kitchens, single bathrooms and generally a lower interior specification. As the size increases, the chances of free standing tables, chairs and sofas increases. High quality features like U shape kitchens, additional toilets, en suite bathrooms and integrated appliances such as freezers, dishwashers, wine coolers are also more likely in larger static caravans.

Number of bedrooms

There is a common misconception that the higher the number of bedrooms the larger and probably the more expensive a caravan will be, as it is with flats and houses.

Look for the size of the floorplan and the length and width measurements to give an accurate representation of the size.

Top Tip: Caravans and lodges are measured in feet and inches as opposed to using the metric system. (cm / m)

Quality and price

Quality tends to be driven by price. The method of manufacture and the materials used does not vary greatly across different caravan brands but use your eye when looking at different makes and models. Generally, the higher the price the better quality of the interior furniture and fittings.

All reputable Parks and manufactures will only offer caravans that have approval from The National Caravan Council and are built to one of two British Standards, EN 1647 or BS 3632 (residential specification).



What is a lodge?

You will have no doubt heard or seen the term “lodge” on the hunt for your perfect holiday home, but what exactly is a lodge? There is no legal definition of a lodge, so any Park or manufacturer can call any caravan a lodge. The reality is that all are actually caravans with a posh marketing name and generally are the larger models offered and built to industry standard B2 3632.

If you are planning on extended season use, make sure you ask the manufacturer or park which standard the caravan or lodge is built to.

Is there an age limit on Static Caravans?

Some parks have age limits on their static caravan meaning once they reach a certain age they will no longer be allowed on the park. Patrington Haven Leisure Park allows customers to keep their caravan indefinitely providing it passes safety tests, and is in good condition and it's even written into their license agreement.



Step 3

What are the different ways to fund a static caravan?



The four routes to ownership:

How families can fund their static caravan

Route 1: Outright purchase

Some customers are lucky enough to have enough money set aside to purchase a static caravan outright. It's a great option for those with enough set aside and means they won't have to make monthly repayments. However, this may not always be the best option. We recommend looking at a finance package if it has a very competitive APR as sometimes it's better for customers to keep the money in their own bank account.

Route 2: Third party finance

Third Party Finance is when a customer secures their own finance and the money does not come from the customer or the holiday park. This could be securing a loan from friends or family or taking a personal loan from a bank.

Route 3: Mainstream finance package

This is the way most static caravans are purchased at parks across the UK and are structured around a hire purchase agreement. This spreads the cost of the static caravan across a fixed period so you pay the same each month until your final payment which buys the caravan outright.

Route 4: Specialist finance packages

Not everyone is fortunate enough to have a clean credit history and this can cause problems when applying to mainstream finance companies. Some parks, like ourselves, work with companies who specialise in providing credit to people who cannot apply for mainstream finance packages. These companies will charge a higher interest rate, due to the perceived risk, but will allow people to spread the cost of a static caravan over a longer term.

What finance options are available?

Most Parks will offer a range of finance options and they will depend on the age of the caravans for sale and the customer's credit history.

These next few pages cover the very basics of static caravan finance and provide a very brief overview. Our team are happy to go through finance options in further detail with you. Simply send us an email at sales@phlp.co.uk or call us on 01964 630071.



A finance example

We've put together an example of what a customer could expect when purchasing a static caravan. These figures are for illustration purposes only as every customer's situation is different.

Patrington Haven Leisure Park Funding Calculator



	Used 10ft or 12ft 7 to 9 years old	Used 10ft or 12ft up to 7 years old			Used 12ft Super Warm up to 7 years old			New Super Warm	
Deposit	£10,000	£13,000	£15,000	£20,000	£22,000	£26,000	£30,000	£35,000	£45,000
£2,000	£252								
£3,000	£220	£205	£246						
£4,000	£189	£185	£225	£328	£284				
£5,000	£158	£165	£205	£307	£267	£331			
£6,000	£125	£145	£148	£287	£252	£315	£378		
£7,000	£95	£124	£185	£266	£236	£299	£362	£440	
£8,000	£63	£103	£165	£246	£221	£284	£347	£424	
£9,000		£83	£145	£225	£205	£267	£331	£408	£565
£11,000		£42	£103	£185	£173	£236	£299	£377	£534
£13,000			£62	£145	£142	£205	£267	£346	£502
£15,000				£103	£110	£173	£236	£315	£471
Term	36 Months	60 Months			84 Months			84 Months	

The above chart is a guide only and is not a precise price list
 An example of an actual caravan will vary based on finance company lending criteria
 All finance is subject to status

Patrington Haven Leisure Park use a number of different lenders
 Above illustration are based on an 84 month repayment period and APR of 9.9%

We work with a number of finance suppliers and written details are available upon request. Our FCA Number is: 670671. Patrington Haven Leisure Park Limited is authorised by the FCA with Permission to conduct certain credit related activity. We are a credit broker/intermediary and can introduce you to a limited number of lenders who provide funding. We may receive commission or other benefits for introducing you to such lenders.

How to apply for finance

1. With the customer's permission, a company (caravan park) will apply for finance on their behalf.
2. The finance company will perform a credit search and check a customer's credit history to determine if they are suitable for a package.
3. The finance company will approve or decline the customer for a finance package.
4. The customer decides whether or not to go ahead with the decision.



Here at Patrington we work carefully with these companies to structure a deal that customers will be able to pay back at a rate they can afford. It's very important to get all the details up front in writing so the customer can make the best decision for their family.

Your finance package: rights & obligations

When a customer signs up to a caravan finance agreement there are rules, regulated by the FCA, lenders will have to follow. This will vary depending on which lender the customer borrows with, so be sure to read the terms and conditions.

To help the customer through this process, we're outlining some of the important areas in our finance agreement so the customer can see how it all works.



Early repayment

At Patrington Haven Leisure Park, a customer may repay their finance off early; this can be done either in full or by making a part payment.

If a customer is paying their finance in full, the interest will be recalculated from when they took the finance agreement out to the day of payment and they will pay less than the original agreed interest.

If the customer makes a part payment, again the interest will be recalculated and a statement will be provided showing the payment and how the remaining amount owed is calculated.

Missing or late payments

If the customer fails to make a payment on time or miss a payment, the finance company are entitled to charge daily interest and monthly fees for the time up until the payments have been brought up to date.

Termination – your rights

At Patrington Haven Leisure Park, a customer can terminate their finance agreement at any time. To terminate the agreement, customers must write to the person/company they made their payments to e.g. Blackhorse.

If you would like to find out more about repossession rights read the government's official guidance via this link <https://www.gov.uk/repossession>



Top Tip: If a park claims you can make a profit on subletting your caravan, take any claims with a large pinch of salt, it's not true.

Is renting your static caravan a good way to off-set running costs?

Renting out a caravan whilst it's not being used is a great way to recoup some of the running costs. However, the team who have written this guide who have over 60 years industry experience as both Park operators and caravan owners, all agree that subletting a caravan will never make a long-term profit especially if the customer uses the Parks letting service.

Are Owners allowed to sublet their caravan?

This will vary on a park by park basis so make sure you ask. Patrington Haven Leisure Park allows their Owners to privately sub-let their Static Caravans.

Does the park take any commission for allowing customers to rent out their caravan?

Some parks take a commission on private rentals and charge for advertising on their website.

At Patrington Haven Leisure Park, they offer a free key handling service and allow Owners to advertise their caravans free of charge on the park's main website and they take no fee or commission.

Can the park arrange the key handling and is there a charge for this service?

If you're not there how will you pass on the keys to your caravan and who will show them round the park? Each park will have their own arrangement and some will charge an admin fee.

Patrington Haven Leisure Park provide FREE key handling as long as they have written confirmation from the Owner of the static caravan.



Who cleans a caravan if it is rented out?

Some parks offer an in-house cleaning service for a fee or can recommend cleaners from the local area. Patrington Haven Leisure Park can put customers in contact with people and businesses who already clean other Owners caravans on the Park. Customers work with these personally and pay them directly.

If you have any further questions regarding sub-letting your caravan on Patrington Haven Leisure Park or any other park, please feel free to contact the team at sales@phlp.co.uk or call us on 01964 630071.

Any further questions?

We hope this guide helps you and your family. If you require any further information please do not hesitate to get in touch. We are here to help.

Call us on **01964 630071**

Email us at sales@phlp.co.uk

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