



Buying a park home? What do you need to consider?

The cost of park homes can vary quite a lot, and this will often depend on their location, size, and age. While the average park home is much more affordable than a bricks and mortar house, there are other ongoing fees and costs.

How much are the park home site fees?

The park home site you choose to live on will come with specific fees, so it's important that you ask about these whenever you're shopping around.

What other fees do I have to pay?

In addition to your pitch fees, you will of course have to pay for electricity, gas and water, just as you would for a bricks-and-mortar home. Usually, the park owners will pay a central bill for the whole park, and charge individual residents based on how much they have used. Under Ofgem rules, they can't charge you for more than you have used.

You will need to pay your own council tax, which usually falls into Band A, the cheapest category. And you might also need to pay for ongoing maintenance on your plot.

In some cases, homeowners are being obliged by site owners to purchase services that they either provide or facilitate to the exclusion of homeowners' own choice – including energy (bottled gas, site LPG, electricity) and water.

Some site owners might enforce repairs undertaken by the site owner and recharge the homeowner at non-negotiable prices. Find out who is responsible for repairs

What are the legalities of owning a park or holiday home?

Before you occupy your new park home you must sign a Written Statement under the Mobile Homes Act, which sets out the park owner's obligations to you as a resident, and your obligations to them. It can include details of ground rent as well as the homeowner's duty to keep their home in good repair and the site operator's obligation to keep the park well maintained.

Some park home residents are reporting:

- Little, or even no, written paperwork at the point of purchase and/or sale of homes.
- Arbitrary acts by Site Owners enforcing site T&Cs (assuming they can be identified).

Should I seek independent legal advice prior to purchase?

Purchasing a park home usually represents a large financial investment and the contract you are entering into is likely to be detailed and complex. It is therefore advisable to seek legal advice prior to purchase and possibly financial advice if you intend to enter into a loan agreement to purchase your park home.

You could also instruct a solicitor to represent you during the purchase process. Although such advice and/or representation will involve additional fees, these are likely to be a small percentage of the overall purchase price and will ensure that you are fully aware of the terms of your purchase and any future financial commitment that you are entering into.

Can you live there all year round?

It's important that you don't mistakenly buy a park home to live in all year round, only to find that the park's licensing arrangements or planning restrictions don't allow permanent occupation.

Certain sites require you to leave your park home for a month or two each year so, if this is something you want to avoid, you need to focus on looking for a park home within a protected permanent residential site.

At some sites, owners are being permitted to occupy their homes (with the encouragement or explicit consent of the site owner) in breach of site planning permission rules (particularly the restriction on the maximum total period of occupation per year).

Are you happy with the rules on the park home?

Every residential park home estate has its own rules and it is important to find out from the park owner in advance what these are.

Some park home residents are reporting:

Little, or even no, written paperwork on the terms and conditions of site occupation.

Unclear or missing T&Cs relating to:

- The setting of site rent and/or service charges;
- Rules governing annual increases in such charges;
- Rules on occupancy;
- Rights & responsibilities at the end of the lease term.

The threat of eviction, and eviction, for failing to keep the home in a state of repair and/or decoration to the satisfaction of the site owners.

What living in a park home will be like?

A good way to find out what a site is really like is to chat with other homeowners. Not only can they fill you in about the local area but they will hopefully give you an honest opinion on what's good and, just as importantly, anything that's not so good about the park. You'll also get an idea of whether living in a Park Home would suit your lifestyle

Community is one of the most important aspects of residential park living and you need to feel confident that you'll fit in and be happy there.

It is important to understand how deliveries such as post is delivered to the Park Home as some park home residents are reporting interception, holding, and even opening of mail and deliveries delivered to the site.

It is important to understand what site owners are responsible for repairing. Some homeowners find it difficult to get site owners to respond to reports of disrepair.

Will you be able to sell your park home?

Under the Mobile Homes Act 2013, park owners are prevented from getting involved in the sale in any way. Site owners are entitled in law to receive a commission on the sale of a park home of up to 10 per cent of the sale price.

Significant fees (10-25% seen) are taken by site owners on the transaction value of the voluntary sales of homes from one homeowner to another.

Giftng a mobile home to a family member¹

A mobile home owner can also gift the mobile home and assign the agreement to a member of the family. Family members include spouses, cohabitees, parents, grandparents, children, grandchildren, aunts, uncles, nieces and nephews.

The mobile home owner must serve a 'notice of proposed gift' on the site owner, who may only refuse to consent on certain grounds, including if the proposed owner would be in breach of a site rule or if they have failed to provide evidence that they are a member of the family.

You can find more information here:

[Rights of mobile home owners](#)

https://england.shelter.org.uk/professional_resources/legal/renting/mobile_home_occupiers/rights_of_mobile_home_owners

[Protected sites for mobile home occupiers](#)

https://england.shelter.org.uk/professional_resources/legal/renting/mobile_home_occupiers/protected_sites_for_mobile_home_occupiers

Additional sources:

<https://www.naphr.co.uk/buying-selling-a-park-home/>

<https://www.outandaboutlive.co.uk/park-holiday-homes/articles/general/10-things-to-consider-when-buying-a-park-home>

<https://goldshieldwarranty.co.uk/buying-a-park-home.html>

https://england.shelter.org.uk/professional_resources/legal/renting/mobile_home_occupiers/rights_of_mobile_home_owners

https://england.shelter.org.uk/professional_resources/legal/renting/mobile_home_occupiers/protected_sites_for_mobile_home_occupiers

https://england.shelter.org.uk/professional_resources/legal/renting/mobile_home_occupiers/rights_of_mobile_home_owners#source-36

1. regs.5 to 7 Mobile Homes (Selling and Gifting) (England) Regulations 2013 SI 2013/981; Mobile Homes Act 2013 (Saving Provisions) (England) Order 2013; para 8B(5), Chapter 2 of Part 1 of Schedule 1 Mobile Homes Act 1983.