

JULY 2024

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Holiday Home Ownership

Your guide to buying
a holiday home


Hoburne
Holiday Home Ownership



Meet the team who will help you buy *more than just a caravan*

At Hoburne, we're not here to sell you a caravan in a field – we're offering a lifestyle, a familiar, cosy place you sleep in to enjoy that lifestyle.

If you're thinking about buying a caravan on one of our parks, it may be that you're thinking about things in the wrong way. We're not here to sell you a caravan in a field. What we're offering is a lifestyle, and the caravan is just the familiar, cosy place you sleep in to enjoy that lifestyle.

We don't go in for the hard sell, pushing you into something that isn't right for you; instead, you come to us for information, and together we decide if what we have is right for you.

That includes asking how long your journey is likely to be from home to the park you're interested in, what

you're looking for in the local area, whether the facilities are right for you. And if we don't think you'll get what you're looking for – we'll tell you!

We'll walk you round and show you what's on offer, all well before we start talking about particular caravans and pitches and budgets. Frankly, I've never wanted to lead a sales team that thought they were selling holiday homes to people. What we've built is a team who are really brilliant at helping people that want to buy them. Nobody is going to walk in from the street unless they're already thinking about ownership. It's something they already actively want. However, we

absolutely appreciate that this is a big decision, and we treat that with the seriousness it deserves. We talk about how the lifestyle will work for you and your family. From our point-of-view, it's actually a really, really lovely sales process to go through, because we can help you imagine how that purchase could bring you so much quality, family time.

And when the time is right to upgrade to a newer caravan, you can be sure those same faces will be here and ready to help you once again.

I said at the start of this, that we're not here to sell you a caravan, and I'll go further. What we're actually



We bought our place for the dog



Rich and Mandy Whitton are proud owners of a holiday home at Hoburne Devon Bay, but the purchase was really down to Reggie the bulldog.



Gary Gough, Group Business Support Manager

here to do, is to go through all the options, to explain how the system works, and to help you discover what ownership is like, so you can decide whether it really is right for you. Sometimes, when a customer walks away having not bought a holiday home with us, that's absolutely the right outcome, and for me, that means the conversations we've had have been as much a success, as when people do buy.

If you're interested, pop in to talk about your new lifestyle!

"Mandy and I had just come back from a holiday abroad, and I was fed up with not being able to take Reggie with us, so we decided to book somewhere dog friendly, and she suggested Devon Bay. We've often been down there as a family, and her dad used to go as a child. We booked in for a weekend and the dog didn't stop wagging his tail from the minute we got there until the minute we left, so before we went home, I went in and bought one there and then." He laughs. "I just knew I had to get him one. The name plaque on the front reads Reggie's Retreat, so it's clear whose it is."

Rich works a four day week so goes to Devon Bay each Thursday with Mandy joining him later. He and Reggie go to the bar for a drink and some sausage and chips (sausage for Reggie, chips for Rich). He says all the staff make such a fuss of him.

"He wants to say hello to everyone and he especially loves the security team, who are really lovely people. One of them even asked to take him for a walk the other day, which Reggie loved. All the staff are such friendly people, right the way up to the general manager. None of them can do enough for you. No matter what you need, they're always there to help. From the bar staff, the people on reception, maintenance - honestly, I don't think you could improve on

them. They're so kind, always polite, always say hello; really, it's like a family."

Rich and Reggie like to go down to the beach for walks as it's open all-year-round, or round the lakes on site (although Reggie's scared of the ducks).

"The whole thing's been a tremendous experience," Rich says. I look forward to Thursday every week and dread Sunday evenings when we have to go home." Rich and Mandy live and work in Bristol so their haven of peace and quiet at Devon Bay is just a couple of hours trip in the car. Rich works for a company that builds caravans, so he knows what he's looking at in terms of quality.

"Honestly," he says, "for what we paid, it's outstanding. Great value."

Rich says his and Mandy's children are keen to use Reggie's Retreat too, but they've been told they can only have it Monday to Thursday. "Over the weekend that's ours and the dog's," he says. The couple are getting married in the spring, and they'll be taking their honeymoon there too.

Devon Bay is now listed in Rich's SatNav as Home 2, and he says that's exactly what it is - their home-from-home. "It's the peace and quiet," he says. "You can't beat it." Mandy and Reggie agree.

The holiday home owners' lifestyle

The lifestyle is one of the big draws of holiday home ownership. The ability to enjoy a home-from-home with the familiarity and ease of having somewhere with all your belongings, but with the ability to leave the day-to-day behind.

We spoke with a number of owners to understand what lifestyle perks they saw from their holiday home ownership. There were three key threads:





National Caravan Council guidance

The National Caravan Council (NCC) is a trade association representing the holiday home industry. They have published the following consumer guidance:

If you are thinking of moving to a park and buying a holiday caravan or holiday lodge so you can stay there for holidays and short breaks remember that you cannot live in a holiday caravan or holiday lodge on a park that is licensed for holiday use only:

Do your research and make sure:

- the holiday caravan/holiday lodges will suit your requirements
- the park is licensed for holiday use – the local authority will be able to confirm
- you understand the ongoing costs of owning a holiday caravan including the monthly pitch fee, utility costs, insurances, and ongoing maintenance of the holiday caravan/lodge
- you are given a Purchase and Licence Agreement, and a copy of the park rules and any warranty that remains on the holiday caravan/lodge. Read them carefully and if you don't understand what ownership means seek professional advice before signing on the dotted line
- you understand that you can use the holiday caravan/lodge when the park is open and if the park is open for 12 months that doesn't mean you can stay there permanently and live there. It just means you can visit your holiday caravan for holidays and short breaks at any time of the year

Hoburne is a proud member of the National Caravan Council.

1. Access to my favourite part of the world

For many, owning a holiday home is the easiest way to access their most loved part of the country. Moving your permanent home is often impractical due to work commitments or family roots, so a holiday home gives the best of both worlds. Our holiday parks act as a base to explore and enjoy the local area and the flexibility to visit whenever the fancy takes you.

2. Escapism and sanctuary

Whether it's trying to find that work / life balance or breaking up the retirement routine, owners tell us that their holiday home offers escapism and sanctuary from the every day. The facilities, entertainment options and proximity to nature help to create a sense of a world outside the everyday – a place to relax and spend time together as a family.

3. Community

Many of our owners speak of a sense of community on our parks, they form friendships with other owners and our park teams to give a real sense of belonging. Similarly children and grandchildren of owners become friends and enjoy their own mini communities.

You may resonate with one or more of these threads or none at all! The beauty of ownership is that you can do it your own way, whether that's extended stays, or having the option to pop in for last minute weekend breaks.



Location, location, location

After deciding whether the holiday lifestyle is for you, the next big consideration is the location.

Many of you will already have a location and maybe even a specific park in mind. For those who are more open to different locations there are a number of things to consider.

Which part of the country?

The majority of our owners live within two hours' drive of our parks. This helps facilitate those last-minute short breaks as well as longer stays. The South West is a great option for those travelling from London, Home Counties, Thames Valley, West Midlands and everywhere in between. When you know what part of the country you are best suited to, narrow down your search into specific counties or locations.

Tranquillity vs things to do

Holiday parks can be great at creating an oasis of tranquillity in otherwise busy areas. Is it important to you to have things within walking distance? As an example, our Devon Bay park overlooks Goodrington beach and is within walking distance of Paignton harbour, however at our parks in the Cotswolds, you are looking at a short drive to reach the nearest village.

Coastal vs forest vs countryside

Again, most people intrinsically know whether they are looking for coastal, countryside or a forest retreat. It's easy to evoke ideas of forest strolls or crisp coastal walks. It's also good to know that you don't necessarily have to choose one or the other. Take our park in Bashley for instance. It's nestled in the New Forest but is only ten minutes from Avon Beach. Likewise, at Blue Anchor in Somerset, if you stand in the park and look one way you see unobscured views of the sea, if you look the other, you see rolling hills and a beautifully quaint stream train.



Mudeford Quay in Christchurch



Our Hoburne sites

Each of our sites is beautifully located, from Naish on a Jurassic coast clifftop with direct access to the beach, to Bashley in the New Forest. Hoburne Park as the gateway to Christchurch, Bournemouth and Poole, Blue Anchor a stone's throw from Minehead, Cotswolds on the Cotswold Lakes and Devon Bay, overlooking Paignton and Goodrington Beach. We also have two idyllic parks in the Cornwall countryside.



The New Forest near Bashley

Choosing your park

It's difficult in a guide like this to explain what 'get a feel for the park' is actually specifically referring to but every park will have its own feel and it's important to get a sense of the character of the holiday park you are keen to explore.

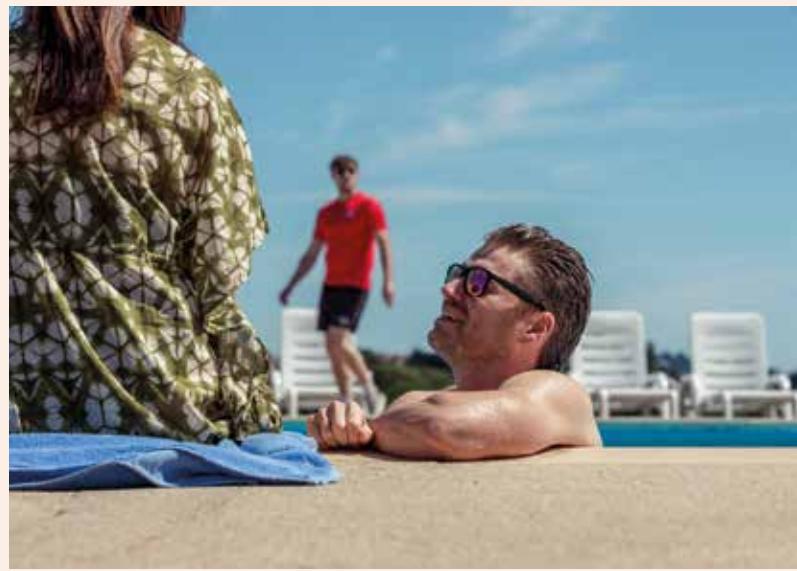
Even within Hoburne there are owners who love one of our parks, who wouldn't like another park ten minutes down the road, and vice versa. Holiday park companies tend to all have their own selling points and can be roughly categorised as big national companies like Haven or Parkdean, smaller groups (such as Hoburne) or independents.

The larger operators are likely to have more of a set style that is applied to all their parks and will potentially tie in with big national chains (as an example, a number of Haven parks have Burger Kings and Papa John's franchises).

Wherever you decide you'll want to consider:

- What facilities are available (i.e. swimming pool, kids clubs, restaurants, entertainment etc)
- How long is the season? (Is it open all year round – like Hoburne or just certain times)
- Is it a pet friendly park?





It's impossible for us to be truly unbiased when comparing different holiday park options so instead we'll tell you what our unique elements are here at Hoburne.

Firstly, our reason for existing is to deliver **Quality**. **Family. Time.** That's what our owners and holiday makers tell us they value and what makes us stand out. But what does that mean practically and how do we set ourselves apart?

Family owned since 1912

The fact that we have been family owned since 1912 tells you that we are in this for the long haul. When we build new facilities or ownership developments, it's with that long term view in mind.

Never overcrowded

Imagine a small village that gets more and more houses added into it. Soon the infrastructure of that village can't cope anymore, schools are full, there are queues for the post office, even the local pub can't allow anyone else in. It's something we see all too often in holiday parks. At Hoburne, whilst our parks are full of life, they are never overcrowded. That means you won't feel like your holiday home is in an endless row of others and you won't queue for a swimming pool slot or to order food.

Investing in your experience

We have a programme of continuous investment across each of our parks. In recent years we have spent millions on new facilities at our Cotswolds site, a new state of the art venue at Devon Bay and updated reception / food areas at Naish, Hoburne Park and Blue Anchor. Our plans will see us continue to invest in new developments and facilities.

Making the most of our locations

We are proud to be a company that enjoys a great reputation within our local communities. We source local ingredients, are a major employer in the South West and work hard to support local charities and community groups. Each park has been designed around its specific location – there is no one size fits all model here.

Award winning

In 2024 we were delighted to be selected as a Which? Recommended holiday park – one of only four businesses to receive recommended status and top in 'value for money'. On top of this we are proud to have maintained a 4.6 out of 5 start rating on Feefo – again putting us on par with the best in the sector.

We love and are passionate about our offer, but let's come back to your decision on a park. Make sure you explore your options, look at reviews and find the park most aligned with your long-term plans.

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Choosing a holiday home

So, you've decided the lifestyle is for you, decided on location and even found a park. Now is the time to choose your perfect holiday home. The reality is by this point you will likely be in contact with one or more sales advisors.

Owning a holiday home is a long-term partnership. Good sales advisors (like the people we employ at Hoburne) will not talk you into anything you aren't sure about. They are here to help you make the best choices and get the most out of your holiday home.

However, that said, we know that some people reading this will be planners and will love to do their research beforehand. So, in partnership with Myholidaycaravan.co.uk, here are some key things to consider:





Caravan vs lodge

Caravans

Static caravans are prefabricated structures made from PVC, fibreglass, or stainless-steel panels, they are normally classified by size which tends to be from 28 to 40 feet in length and 12 to 14 feet in width. They come in various sizes and designs to suit every budget and taste. If you intend to use your static caravan for a longer holiday season double glazing and central heating are a must. Remember static caravans do not have to be basic, many high-end models will have the same fit and finish as a luxury lodge.

Lodges

Holiday home lodges offer a more spacious holiday home experience to potential buyers. The key difference between a static caravan and a lodge is the size.

A holiday lodge on a UK park is normally classified by its size which tends to be from 28 to 40 feet in length and 20 to 22 feet in width. This increase in width effectively doubles the size of the living space available compared to a static caravan which is perfect for larger families. A good way to understand a lodge is to consider it as two static caravans put together with a single pitched roof. Lodges provide a real sense of open plan living and is why they are so appealing.

New vs second hand

The obvious benefit of buying second hand is price, however generally holiday homes have an age limit or licence as to how long they are allowed on your preferred park. A second-hand caravan or lodge will have a shorter licence than new. The benefit of a new holiday home is that you are gaining the latest in build technology, can choose the layout and features that are most important to you and have the longest possible licence.

Licenses, site fees and running costs

Below is a breakdown of associated fees, licenses and costs. Your sales advisor will take you through the detail.

License – This sets out how long you can keep your holiday home on the park and the terms of your ownership. At Hoburne, for new caravans you will have a minimum of 15 years, this goes up to 20 years on a new pitch development. For new lodges you will have a minimum of 25 years. If you choose to sell on your holiday home, the remaining license period will impact the value of your sale

Pitch fees – Paid annually to the park for siting the caravan on a pitch and includes upkeep of the park and use of all its facilities. Costs vary and are subject to increases in line with inflation

Gas – Normally supplied by the bottle or bulk link from the park supply via a meter. Costs depend on usage

Electricity – Again a metered service and costs depend on usage

Insurance – You will need to insure your caravan and contents with many specialist companies offering online quotes. You will also get 12 months free insurance when you purchase / part exchange with Hoburne

Finance – Finance allows you to spread the cost of your purchase but remember to factor in the monthly payments and interest into your budget.

What happens in the *buying process*?

When you have finalised your research, decided on your preferred company and chosen your park, there are a number of considerations before you collect your keys as a new owner. We break down the key steps for Hoburne below – most parks will have a similar process.

Finalising your holiday home

During an initial exploration meeting with one of our sales team you will start looking at different holiday homes. Whilst each will have its own benefits there are also practical considerations on your buying journey. For example, certain pitches and areas of the park might only be suitable for certain sized holiday homes. What you choose will also have an implication on how quickly you can move in. Some second hand holiday homes or new accommodation we already have on park could be yours in as little as 7-14 days, holiday homes that are customised or that we order in will take longer – this will all be discussed at the time.

Pitch and decking

Your pitch is a really key consideration. Would you prefer to be in the thick of things and close to amenities or in a quieter part of the park? Do you have a preference for a lakeside view or something that is less overlooked? One of the benefits of Hoburne is that our holiday homes are situated in areas that are beautifully landscaped, creating natural borders between accommodations.

Your type of caravan and pitch location will be large factors when choosing the most suitable type of decking available. With decking you have both the size of the decked area as well as finish – there are also options for hot tubs if you fancy making an extra splash. Again, these will be discussed with you through the process.

Finance and funding

For those of you part funding your holiday home through finance, we will help you submit your finance application – we use Santander Consumer Finance who we find offer competitive rates and good service. Make sure you bring a proof of ID and address to this meeting. It'll help with the finance application and is also essential for the paperwork we need to complete with you. At this meeting you will also likely pay your deposit.

Handover and becoming an owner

Once you've brought your holiday home, the next key date is the handover. This is the point where you pick up the keys and officially become an owner. You will have a welcome meeting, usually with the park General Manager or a member of the park senior team. A member of our team will then show you around your new holiday home, taking you through all the basics and looking for any snags or issues. For all our new holiday homes you will have a one year warranty, whilst our used units will generally have three months.

Holiday home 'mis-selling'

You may have seen coverage of dissatisfied holiday home owners on the BBC and other media outlets. Generally, this comes when there is a lack of clarity in the buying process that caravans will depreciate and that they are best seen as a longer term, lifestyle investment. Hoburne works hard to ensure you have all the information you need to make an informed decision.



Why shouldn't you buy a holiday home?

If your motivation for buying a holiday home is as a financial investment, then our simple answer would be, don't. A caravan or lodge is a depreciating asset, it will be worth less once you've brought it rather than increasing in value the same way the property market has in recent years. It's probably better to think of a holiday home in a similar way as buying a car. You do it for the pleasure it will give you, not the financial return.

That said, sub-letting – the process by which we 'let' your holiday home for you on the weeks you don't use it is a great way to offset the cost of ownership.

Whilst as a holiday home owner you will get exclusive 'part exchange' offers, allowing you to upgrade your caravan whilst your existing holiday home still retains significant resale value.

We also want to be really clear, if you are looking for somewhere to live – holiday home ownership is not for you. Our site rules across our parks mean that you must have permanent residency elsewhere. We do have separate residential homes, which are available through Hoburne Developments.

Frequently asked questions

When and for how long can I use my Hoburne holiday home?

All of our parks have an 11 month season, meaning that you can use your holiday home every year from 7th February – 6th January.

During the period from 7th January – 6th February, you are able to use your holiday home during the weekends (from 5pm Friday – 9am Monday).

Can I have decking with my Hoburne holiday home?

Our decking design and installation partner can supply and install bespoke decking solutions for your holiday home. They offer a wide range of uPVC and composite decking products, including steps, handrails, and skirting, all of which are designed to be durable, low-maintenance, and environmentally friendly.

Can I bring my pet?

We welcome dogs on our parks but they must be kept on leads at all times and exercised in the designated areas.

Can I let my holiday home out to holiday makers?

Yes, we call this sub-letting and it is something we can support you with. Depending on how long you are prepared to let your holiday home for, and which time of year, you can go a substantial way to offsetting pitch fees with sub-letting.

Can I live in my holiday home?

Our caravans and lodges are sold as holiday homes and therefore cannot be used as a permanent residence.

All of our parks have an 11 month season, meaning that you can use your holiday home every year from 7th February – 6th January. During the period from 7th January – 6th February, you are able to use your holiday home during the weekends (from 5pm Friday – 9am Monday).

We do have some selected residential areas and parks. If you are interested in residential park homes, please contact our ownership team on **01425 282356** or email **ownership@hoburne.com**



Can Hoburne provide finance, if needed?

Yes we offer finance options. There are minimum deposit criteria in place for all holiday home purchases that use finance towards the funding of the purchase. This may vary depending on the value of the holiday home. All finance is offered subject to status. Terms and conditions apply.

Do I need to insure my holiday home?

Yes. You do need to ensure that your holiday home is comprehensively insured and the policy has adequate liability cover, particularly if you intend to let out your holiday home.

Our recommended insurer, Leisuredays, specialise in static caravan, holiday lodge and chalet insurance. 12 months standard insurance cover is included with all holiday home purchases.

Will my holiday home be covered by a warranty?

All new holiday homes are covered by a 12-month manufacturer's warranty. The details of the warranty can vary between manufacturers, so please ask for further information.

We guarantee to repair or replace any electrical appliance supplied in any pre-owned holiday home for three months from the date of purchase. This excludes items already covered by either a new holiday home warranty or the appliance manufacturer's guarantee.

What is included in the price of my holiday home?

The package price of every Hoburne holiday home includes:

- The purchase price of the holiday home
- Any existing warranty on the holiday home
- Standard pitch fees pro-rata for the remainder of the current season
- Water and local authority rates pro-rata up to the next billing date
- Transport, siting and connection of the holiday home
- VAT
- Insurance for 12 months with our recommended insurer, Leisuredays

The package price of every Hoburne holiday home does **not** include:

- Running costs (electricity, maintenance, winterisation etc).

How much will it cost to maintain my holiday home?

As with owning your own car or home, there are some associated running costs to pay for your holiday home. Details can be found below:

Pitch fees

Pitch fees vary from park to park and are charged yearly. Specific pricing can be acquired by speaking to the sales team at your park of choice. The purchase price of your holiday home usually includes the pitch fees for the rest of the current season.

Gas and electricity

Gas and electricity is charged separately to pitch fees. The cost per year will vary depending on how much the holiday home is used. We re-sell electricity to owners at the price we pay for it. We do not charge for meter readings.

Non-domestic rates

Non-domestic business rates are charged per holiday home and are billed separately to pitch fees. Since 2012 these have been subject to VAT.

Water and sewerage

Water and sewerage charges are charged separately to pitch fees. Since 2012, VAT has also been included in the cost.

General maintenance

Our parks also offer a number of services including winterisation, cleaning and servicing of your holiday home. These services can be booked through reception and are all charged services. Prices vary per service.

Ready to *find out more?*



Scan here to book your appointment
with a member of our sales team or
go to **hoburne.com/ownership**

