

# *Your Questions Answered*



Questions prospective new owners often ask

Holiday Home ownership is an exciting prospect for many and you're bound to have questions. Owning a Holiday Home is simple but there are a few key decisions to make before taking that step into the wonderful world of Holiday Homes. And, you are bound to have many questions.

Here are our answers to some of the most commonly asked ones about holiday home ownership. If you don't find what you're looking for just pick up the phone and ask away – we'll be happy to help.

*Tell me .....*

## ***Do I own the land?***

No, you don't. You're buying a caravan holiday home with the right to occupy a pitch of your choice for as long as you like, providing you pay the annual site fees and abide by the Park Rules.

## ***What do site fees cover?***

You will pay a pitch fee which is the rental on the pitch you occupy; environmental fee which covers Park maintenance, landscaping, refuse collection, grass cutting, annual reinvestment in (and your use of) our Park's facilities and activities. Not forgetting the top service you get from all the Teams on the Park, as well as enjoying all the owners' events and community atmosphere.

## ***How much are the fees?***

We have Silver, Gold, and Platinum pitches which attract different levels of fee. The environmental fee is based on square footage of the holiday home. Insurance is either Market Value or New for Old and the premium is based on the market value or the replacement value of the holiday home.

## ***When are they due?***

You have options as to when you pay. If you wish to pay your fees in instalments we use a third-party provider and you can pay 12 monthly instalments (there is a charge for this facility). Alternatively, you will pay your Site fee in December, together with Insurance; the Environmental fee is due before the end of March.

## ***Are there any other running costs?***

Like owning a car or a home, there are running costs including gas, electricity and insurance.

## ***Insurance cover?***

We offer excellent insurance cover. We also offer an option to benefit from discounts on Pitch fees (environmental fee excluded in offer) if you insure through our scheme. Insurance is a Site Licence requirement.

## ***Do I have to change my holiday home every 5 or 10 years?***

No, not at all. Unlike many other Parks our owners can enjoy their holiday home until it reaches 20 years' of age (from date of manufacture). It is a Park rule that when a holiday home reaches 20 years' of age then it must come off its pitch. The last 5 years' of a holiday home life, you cannot sell on to another owner. You can purchase another holiday home and if it is from Park stock, we will give you a part-exchange value.

***Do you provide finance?***

We use a third-party provider – Pegasus Finance. They offered unsecured loans for a maximum term of 120 months. We just pass your details to them – they do the rest.

***Can I pay for my holiday home in full?***

We can accept cash up to £7,000, the remainder can be paid by cheque, bankers draft, credit or debit card.

***How many months of the year can I enjoy my holiday home for?***

We are open all year round for owners! However, we are not a Residential Park and you cannot live here. You cannot use the Park address to receive post or register with a Doctor or Dentist.

***Can I work locally and my children go to local schools?***

No, as commuting to work or school from the Park would be taken as strongly indicting the holiday home is being used as someone's main residence.

***Can I register with the doctor locally?***

Of course, people get ill on holiday and may use the local doctor as a temporary patient. It should not be necessary for someone with a main residence elsewhere to register with the doctor for holiday periods unless they have particular health requirements.

***I am retired and want to use my holiday home all the time?***

Being retired does not mean you are on holiday. The test is whether you have a main residence elsewhere.

***My main residence is overseas, does this count?***

Yes, but all the facts are relevant when deciding whether the overseas property or the holiday home is your main residence. These would include whether you own the overseas property or, if it is rented then how long you have rented it for, how much time you spend in the holiday home and how much in the overseas property.

***Can I run a business from the holiday home?***

Definitely not. This would not be consistent with holiday use. However, if someone wanted to keep in touch with their work or business whilst they are on holiday for example, they could use a laptop, tablet or smartphone.

***Can I have post delivered to the Park?***

We do not facilitate this. If post is delivered as a matter of course this would indicate the holiday home is being used as a sole or main place of residence.

***Can I register for Council Tax in order to obtain Housing Benefit?***

No. Business rates and not Council Tax are charged for holiday homes. Paying Council Tax or receiving Housing Benefit to pay the pitch fees would be taken as strongly indicating the holiday home is being used as a main residence.

***What happens if I break the holiday restriction?***

Your Licence Agreement with us contains your undertaking to comply with the holiday condition. If you broke that we would ask you to stop doing so. If you were to fail to comply, we would be entitled to terminate the agreement and to ask you to remove the holiday home. The Planning Authority might also take action against you for breach of the holiday condition by serving an Enforcement Notice.

***Can I choose the location of my holiday home?***

If you are buying a new model, yes. All our pre-owned holiday homes are already on pitches.

***Can my friends and family visit me?***

Yes, of course. All we ask is that you let Reception know you are allowing a family member or friend to use your holiday home.

***What if I want to sell my holiday home?***

All sales must come through the office. You will pay the Park a Transfer Fee of 15% of the purchase price (plus VAT on this figure). The purchaser will pay the purchase price direct to the office. You will receive all monies due to you, any refunds and purchase price, less any deductions applicable after the required checks have been carried out.

***What are these checks?***

The Park reserves the right to interview the new purchaser of the holiday home. Other mandatory checks are a gas safety check and electrical hard-wiring check. The seller pays for these checks. Should any remedial work be identified from these checks you (the seller) will be responsible for payment of this work also.

***Transfer of ownership?***

You can transfer ownership of your holiday home to a close family member only.

***Can I rent my holiday home out?***

Yes, you can – as long as certain requirements are met. The holiday home must be 7 years' old or under and have full central heating and double glazing. All lets will be managed exclusively by the Park (a charge is made for this).

***What if I want to take my holiday home off the Park?***

This is not a problem. We will disconnect your caravan and remove it from your pitch, ready for collection by your transporter. However, disconnection and removal will not happen until a disconnection fee is paid and the owner's account is paid up to date.

***Are pets allowed?***

Of course! We have a dog walk area but around the Park, dogs must be kept securely on a lead. We retain the right not to allow dogs on to the Park that fall under the category of the Dangerous Dogs Act 1991.

***What Health and Safety checks are expected?***

Gas safety checks are required every year and must be carried out by a fully accredited Gas Safety Engineer. We have our own Gas engineers but if you wish to engage your own contractor we require to see all certification. There is an administration charge which will be applied to your account if you do wish to use an external contractor.

PAT Testing. All portable equipment that you bring and use in your holiday home must have a current Portable Appliance Test certificate. This is a Health and Safety, Safe Working Practice requirement.

***Condition of holiday home and pitch***

We are proud of our 5\* rating and expect our owners to take care of the appearance of their holiday home and immediate surrounding area.

***Can we have storage units?***

All external storage units must be of a non-combustible material.

***What about aerials?***

We do not allow 'masts' but you can put up a satellite dish as long as it is above head height (at least 6'6") from the bottom point to the ground for Health and Safety reasons.

***Do we build our own decking?***

All deckings will be constructed by the Swalwell Holiday Group or one of our approved contractors – unless otherwise agreed by Park management, to ensure these structures conform to the standard design, materials and construction approved throughout the Park.

***Can we have a hot tub / lazy spa?***

If you wish to add one of these to your decked area you must approach the Park for permission. We will be able to advise if the infrastructure (electrical supply) is sufficient for the type of equipment you wish to add and also, if the decking is sufficiently strong enough to support the extra weight.

***What are Loyalty Cards?***

Owners can buy Loyalty Cards for all members of the family. These cards entitle you too many discounts offered during the season. You will also have access to the entertainment in our Starlight Suite.

***Online Community / Website?***

'Like' us on Facebook for regular updates. You will also have access to your own account, sign up via our Website, and be able to make payments against any invoices.

Sign up to our newsletter to receive regular updates too.

***What do I do to close my holiday home up for winter?***

You are responsible for ensuring your caravan is properly drained-down when you leave it during the winter. We offer this service for all our owners.

***What happens if I have a problem with my caravan?***

We have a team of qualified Gas Safe Engineers, Joiners, Carpenters and Electrical Engineers. Any jobs you need doing – we can do them!

***Do you have an Out of Hours contact?***

In emergencies, we do have an Out of Hours contact.

***What are Park Rules?***

Are there for your benefit too and we expect all our owners to abide by the Park Rules.

The Swalwell Holiday Group

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[www.swalwellholidaygroup.co.uk](http://www.swalwellholidaygroup.co.uk)

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