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YOU CAN BE SURE IT'S RIGHT

Beach Hut Insurance

Our guide to buying a beach hut



beachhutinsurance.co.uk

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Congratulations you are buying a beach hut

Thank you for downloading our free guide to buying a beach hut.

We think you've made a fantastic decision to join the thousands of beach hut owners in Britain who love spending time at their hut.

Originally used as changing rooms for Victorian beachgoers, beach huts have since grown in popularity, size and price, serving as more than just a glorified shed.

We hope this guide will help you make buying a beach hut easier.



Where to find beach huts for sale

Most buyers purchase a beach hut as a long-term investment.

Although weather dependent, owners can spend time in their beach hut all year round. Beach huts for sale are advertised on websites such as beach-huts.com or beachhuts4hire.co.uk. You could also get in touch with your local Beach Hut Association as they may have details of any beach huts for sale and also any Estate Agents in the area. Some simply have a 'For Sale' sign on the door, so it's also worth having a walk around.

And don't forget to join the beach hut community on Facebook, most Associations have their own pages and there are also sites specifically for owners like UK Beach Hut Owners. Here you could place a wanted post.

You could also try looking out of season as you may find prices are lower.

If a small plot of land is bought, owners can go about designing and building their own beach hut. There are companies that can create bespoke huts, as well as replacing or renovating huts almost anywhere in the UK.



Set a budget

It's good to set a maximum budget, this should include an amount to spend on decorating the hut to your standards, contents and any ongoing costs.

If you are going to be spending the majority of your budget on the beach hut itself, make sure you have enough funds left to ensure it's weather and security proof, as well as decorating it to a standard that you wish. These additional costs can vary from a repaint (approx £250) to significant renovations of a few thousand pounds and will vary from hut to hut.



A beach hut can cost anything from £6k through to £245k in popular areas such as Mundeford. The position and location of the beach hut predominantly drives prices and thus, just like a house purchase, do your research. An example of this is in Essex, where just one corner separates Walton huts which currently sell from £6k to £20k from those classed as Frinton (the Leas) starting at £20k. If you go further up the coast, you can find huts for sale in Dovercourt averaging around £6k, whilst Brightlingsea and Mersea start at around £20k.

If you are struggling to understand why Beach Huts are expensive and the range, read this interesting blog from Millie's Beach Huts .

One final one-off cost to budget for is the transfer fee. Many councils charge for the change in ownership (around £360) so do look up the charge for this in advance. It's standard practice for the buyer to pay this fee but do ask the seller if this is included in the price advertised for clarity.

Budget for ongoing costs

There are also a number of ongoing costs to take into account:



Yearly licence fee – this is a yearly fee payable to either a private site owner and/or council. This can be subject to increases, most councils publish the rate on their websites.



Insurance (building and contents) – you do need to consider the risk of vandalism, flooding and storm damage. A quick Google search could give you some history of recent winter storms.

An average premium for a hut in Felixstowe (IP11) with buildings at £3,000, contents at £600 and public liability is £188.05.

We would also recommend joining your local Beach Hut Association who sometimes include patrolling within their yearly fee, they are a great source of advice on all things hut related and some insurers offer discounts to Association members.



Repainting and general upkeep – whilst there are some great paints now available that can last many years, budget for a repaint every 3 years to be safe. This will cover you for internal and/or external repaints and allow a small contingency for small jobs only. You can choose to use a professional to carry out this work for you or, you may be happy to do this yourself and merely consider the cost of exterior and interior paint.



Capital gains tax – do consider any liability which may be incurred if you decide to sell the hut in the future. You can find the latest guidance on the HMRC website.



Business rates – you may be able to claim small business relief if you have no other business property but again, ask the current owners how much this is.

You may wish to think about hiring out your hut occasionally to help with covering the above fees.

Location, Location, Location

One of your biggest considerations when buying a beach hut is location. Think about the total journey time from home that you would be happy with and go from there. Try a couple of test trips at different times of the day/week to be sure.

Maybe 40 minutes is a good guide – enough to feel as if you’ve had a day out and away from the stresses of home. However, it is also close enough that if anything ever happened, or you just wanted to spend a few hours out, you wouldn’t be put off by the journey.



If early mornings are your thing pack the car early and be down at the hut for 7am – bacon sandwich, a cup of tea and the quietest time on the site with the beach to yourself, bliss.

Basic facilities

With most huts not having electricity, toilets and general amenities, make sure you consider the basics and how far away they are from your hut. Also check if they are available all year round:

-  Toilets
-  Taps for water
-  Car parking (any restrictions/prices for public car parking during summer holidays)
-  A quality fish and chip shop
-  Access for maintenance (think power tools etc!)
-  Facilities for a rainy day – are you looking for a quiet sleepy location or a coastal town with a pier, amusements etc to give you some options on those rainy days?
-  Dog restrictions – some councils allow dogs all year round on the beach where as others have restrictions



Don't be put off if the hut requires work

Sadly there are hundreds of beach huts which are unused or in disrepair. Don't be put off by external or internal decorations.

If you make sure the shell of the hut itself is 'sound' and weather-proof, you could arrange for quotes to include:



a new front and storm doors



a new roof and/or felt



new decking



insulation and/or cladding internally



There are specialised beach hut tradesmen out there. Your local Beach Hut Association can normally help or take a look at this useful list. Or if you are a DIY enthusiast you can save money by carrying out some of the work yourself.

Other useful tips

Check out the terms and conditions

Some areas have restrictions, so make sure you check out the terms and conditions.

For example, some areas prohibit rental and others have strict rules re times and occupancy. It's also rare to find sites that allow you to sleep overnight.

Contact a solicitor if you are unsure of any conditions.

Try before you buy

Before you take the plunge and buy your hut why not try before you buy?

There are many beach huts for hire so try one out for the weekend to see if hutting is for you.

Take your time to decide

Make sure it's the right hut for you, if something doesn't feel right don't rush into a purchase.

Take your time and wait for the right hut to come along, you will know if it's the one when you find it. A wrong choice could result in you not using the hut and selling up early which could be costly.

Good luck

We hope this guide helps you to find your dream hut.

Happy Hutting!



Thank you to Millie's Beach Huts for their help in writing this guide.
Visit their website for all things Beach Huddy!

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