

Professional Association of Self-Caterers UK

COVID GUIDELINES NEWSLETTER

18 September 2020

Issue 26

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WEEKLY NEWSLETTER GUIDELINES

PASC UK makes the weekly COVID-19 newsletter freely available to anyone in British self-catering. This newsletter now goes out to over 70,000 businesses and this week we passed 97,300 downloads of the Protocols. This is a massive increase in circulation and PASC UK has very limited staff resources. The following guidelines will therefore need to apply.

- Paid members will receive telephone support
- Paid members will receive priority email support
- Guest newsletter subscriptions will receive email support where possible, subjects that are commonly asked will be answered in the weekly newsletter
- Anyone passing on information taken from this newsletter must credit PASC UK with a link to the website www.pascuk.co.uk

We have dealt with over 40,000 emails, and thousands of calls during the crisis and we thank you all for your patience during these unprecedented times. It still remains the case that most emails

and calls relate to the information provided in the newsletters, **so please read the newsletter**, and check the links out before calling and emailing.

COMMENTARY

We are clearly entering a new phase of COVID-19, with the various Rules of 6 and increasing local lockdowns, at ever decreasing notice as well increasing rumours of another total lockdown, all add to the toxic environment that our sector finds itself caught up in.

There are huge battles going on between the English, Scottish and Welsh Governments about common guidelines on things like Rules of 6 and lockdown rules. We understand that it would be beneficial overall to have one set, but the likely outcome of this, is that the hardest of all the options currently in place being adopted generally.

We will have to steel ourselves against this coming storm. We are better equipped, having been through the lockdown and all the other disruptions, but the run into Christmas, will be torrid. The CMA guidelines are a national disgrace and need challenging, but currently give a carte blanche to customers to have no risk at all in booking during these difficult times. Why would they even bother with travel Insurance?

We will have to be fast on our feet and flexible if we are to generate any turnover from now to Christmas. It appears that the Holy Grail is to save Christmas for the nation, and that anything goes to do this. The trouble is that we will probably only be told of any relaxation of any group size in time to save Christmas lunch, not secure any larger bookings.

It's also hard to believe that other sectors are being hit harder than we are. On the Tourism Alliance Board call yesterday, it was grim listening. The only sector that has had a good year is the Caravan sector. Hard as it is to believe we have done better than many, coach operators, travel agents, visitor attractions quoting drops in revenue in excess of 90%.

Until we can say that the self-catering economy has been hit by £2billion we don't get onto the Governments pain list. When we ask in a minute to fill in a quick survey, please just do it. 1500 of you did, huge thank you, yet the max reach of this newsletter is 65,000. Come on, help us to help you, it'll take two minutes.

This is the landscape that we have to compete in. We have to be able to show our value to the wider visitor economy, how much our guests spend in pub, restaurants, attractions etc.

We have been busy lobbying on your behalf and with the media. I have been interviewed about the Rule of 6 and its impact on BBC One, ITV, regional TV and Radio and in nearly all the national newspapers. The media does get that this is about stopping families having holidays together, as opposed to large groups of under 35's. They also get the ludicrous situation that can arise, a wedding reception can have a great time together all day, but cannot stay together on the night in self-catering, but can in a hotel. You can have breakfast with five different people, lunch with another five different people and dinner with yet another five different people.

It's a mess and it's not as if the Governments did not have time to prepare and publish a plan to all if spikes occurred. We were taught in the Army that proper planning prevents **** poor performance.

We will continue to lobby for sensible regulations, that enable us to keep our guests safe, and to press home the point that we are the only sector where the guests can choose exactly who they want to share their space with. You cannot do that in a pub, restaurant, hotel or for goodness sake on aeroplane.

A little piece of dark humour for you in these troubled times. We wish you all the very best in the coming days and weeks.



IMPORTANT IMPACT OF RULE OF 6 SURVEY

This is a really short survey and will enable us to add the impact of the Rule of 6 into the wider Self-Catering Covid impact report. This is the data that we need in order to lobby Government on your behalf, so as expressed above please take three minutes and fill in this short survey, it's just a click away 😊 <https://survey.sogosurvey.com/r/oqdbNM>

The survey will close at 09800 on Thursday 24th September.

The Survey itself will be published next week.

INITIAL RESULTS FROM SURVEY INTO IMPACT OF COVID ON THE SECTOR

Some headlines that we can already draw from the responses to the Covid Impact are:

82% of businesses have re-opened and are operating at 76-100% capacity

The average percentage change in turnover for the January to July 2020 period for all businesses was -54%.

47% of businesses said they had not accessed any of the UK business support schemes. Of those did, 19% benefitted from VAT reduction of 5%, 18% Bounce Back Loans and 14% had accessed the Coronavirus Job Retention Scheme (CJRS) - Furlough scheme.

Businesses were asked how they managed their guests' bookings during lockdown. 45% of guests were refunded whilst 42% had deferred their bookings. 6% of guests were credited for their bookings whilst 3% were not refunded. 4% of guests did something else.

12% of businesses said their business had suffered from Credit Card Chargebacks.

When asked to select their top 5 priorities (from a predefined list) which they would like to see become available to help their business survive and grow over the next 12 months the results were as follows:

Priority 1: Repeat of the Small Business Grant scheme (67%)

Priority 2: New Discretionary Grant for those who haven't benefited from any previous support (35%)

Priority 3: Extension to the 5% VAT reduction (30%)

Priority 4: Extension to the business rates holiday (29%)

Priority 5: Extension to Self Employed Income Support (20%)

TRACK AND TRACE NOW MANDATORY FOR SELF-CATERING BUSINESSES

Self-catering operators should be collecting track and trace data at the moment. It becomes a legal requirement for them to collect it this Friday (18th). The 24th is when the QR-based NHS app is meant to go live – but there is no requirement for businesses to use it. The QR code and app is good for high volume places like pubs and restaurants but is of no real benefit to PASC members because they will already be collecting the required information anyway – which is:

- staff
 - the names of staff who work at the premises
 - a contact phone number for each member of staff
 - the dates and times that staff are at work
- customers and visitors
 - the name of the customer or visitor. If there is more than one person, then you can record the name of the 'lead member' of the group and the number of people in the group
 - a contact phone number for each customer or visitor, or for the lead member of a group of people
 - date of visit, arrival time and, where possible, departure time
 - if a customer will interact with only one member of staff (e.g. a hairdresser), the name of the assigned staff member should be recorded alongside the name of the customer

NEW ENGLAND LOCKDOWNS

You will be depressingly familiar with these now.

Birmingham, Sandwell and Solihull

<https://www.gov.uk/guidance/birmingham-sandwell-and-solihull-local-restrictions>

North East England

<https://www.northumberland.gov.uk/coronavirus/Latest-information-and-advice-on-Coronavirus.aspx>

Other English areas

Areas with local restrictions

[Birmingham, Sandwell and Solihull: local restrictions](#)

16 September 2020 Guidance

[Blackburn with Darwen, Oldham, Pendle: local restrictions](#)

11 September 2020 Guidance

[Bolton: local restrictions](#)

17 September 2020 Guidance

[Leicester: local restrictions](#)

17 September 2020 Guidance

[Luton: local restrictions \(withdrawn\)](#)

31 July 2020 Guidance

[Northampton: Greencore restrictions](#)

31 August 2020 Guidance

[North of England: local restrictions](#)

11 September 2020 Guidance

[North East of England: local restrictions](#)

18 September 2020 Guidance

Details here: <https://www.gov.uk/government/collections/local-restrictions-areas-with-an-outbreak-of-coronavirus-covid-19#areas-with-local-restrictions>

Guests in and out?

It's not the Rule of 6 in these circumstances. It is one group of people that normally live together, a household, can go in or out on holiday. A household bubble can also go in or out. A bubble is a household group with one other adult. That adult must live alone to be allowed to form a bubble. The Bubble is fixed and cannot change.

ANOTHER TOTAL LOCKDOWN IN WALES

Rhondda Cynon Taf joins Caerphilly in a total lockdown, no one in and no-one out.

A range of new measures will come into force from 6pm on Thursday 17th September 2020.

- People will not be allowed to enter or leave the Rhondda Cynon Taf Council area without a reasonable excuse,
- People will only be able to meet outdoors for the time being
- People will not be able to meet members of their extended household indoors or form an extended household
- The new restrictions will apply to everyone living within the Rhondda Cynon Taf area.

<https://gov.wales/local-restrictions-imposed-control-rhondda-cynon-taf-outbreak>

TOURISM KICKSTART GRANTS

Managed by LEP's (Local Enterprise Partnerships) These are now entering their second phase. Any that have any funds left will imminently be re-launching them for final applications. In the Heart of the SW (Devon and Somerset), it's Noon on Monday 21st September. It's likely to be similar elsewhere. If you are not ready to login at the start time, you WILL miss out.

Every LEP does it slightly differently and their criteria will be on the website, it has to be. To find your LEP go to <https://www.lepnetwork.net>

DOWNSIZING LARGER PROPERTIES

Lots of questions about this since the Rule of Six came in. Whilst we don't like it, and it is simply not a level playing field compared to hotels and b and b's, it is what it is. We are trying to get it changed in our favour, but until it is, we are now dealing with the law.

Why are we treated differently? No formal confirmation, but our suspicion is that it's a combination of the following factors.

- Huge number of properties are completely unsupervised with key box entry. This would cover much of the AirBnB sector and agency stock where there is no guest welcome. Guest numbers cannot be monitored. You check in at a hotel or b and b.
- There are no staff to ensure social distancing as it is self-contained accommodation.
- There is a view, held by many in our Governments, that this is a second home sector with some lifestyle businesses thrown in. This is why we ask again and again for you to supply us with data by filling in surveys.

What can a larger property do?

Firstly, you have to end up with a compliant property. Have had lots of conversations and emails about kitchens being able big enough to have two families that could seat two Rules of 6 groups, the guests could take it in turn in the sitting room etc. The answer is sadly a straight no. All aspects of the property cannot be shared, the kitchen, the sitting rooms, the entrances. That's why it is

called self-contained accommodation. It's possible that if dividing a building that complies with the above, a good sized socially distanced, separate space garden could comply.

There are though various options.

Discounting and Virtual Cottages

You can discount for lower occupancy or create a Virtual Cottage that you can advertise to get sleeps six bookings. Remember though that you won't come up in many searches for 6 if you have a sleeps 20, so advisable to adjust this for the period you are willing to take reduced price bookings. Group Accommodation and Premier Cottages both have schemes for this. Others may do. Ask.

(Important note. Will refer to Rule of 6, but of course it is not a Rule of 6. So, for this I am calling it Rule of 6. Would suggest that if 'downsizing a property, you say it will only have three bedrooms available unless you can prove that additional Members of the party comply).

You need to think about your marketing if you are going to do this. Your marketing to date has been to different demographic group, so you'll need to spend time creating your marketing plan. It might be better to reduce the physical size of the property by closing areas off. This will reduce cleaning, wear and tear and also make the guests rattle around less. Think about how this will best work for the guest and describe your new offer accurately.

You need to think how long you will market in this configuration. We are going to make our large property, sleeps 20, a sleeps 6 and shut off at least half of the building. We will create a new cottage on our website, and on our booking platform, a Rule of Six property, for the duration. We will make it available until the middle of December initially. We will add it to our listings on our primary booking platforms and we will do social media on it to attract bookings. As soon as restrictions are lifted, we will hide it on our website and booking platform and re-enable booking of the large property. We will keep it hidden in case we need it again.

These changes do not need to cost much at all, and will at least keep some revenue, lockdowns allowing, coming in.

POSSIBLE ALTERNATIVE BUSINESS MODELS TO GET AROUND RULE OF SIX

Lots of questions on completely changing your business to a hotel or B&B his too. Not sure that it's a practical short-term option but here are the elements to consider if you are serious.

B&B.

Normally B&B's are operated within a house. Maximum 5-6 bedrooms. Owner lives in the house. Some form of breakfast must be served and must follow food preparation rules.

May need change of use from Council. You would have to extend or change your insurance. Insurance for B&B's is not prohibitive. You would need to check Fire Regs to make you sure complied. Use Visit England Pink book.

In ALL advertising you would now have to market as a B&B not a covert large self-catering house.

Hotel.

Change of use would most certainly be required. Fire regs would almost certainly be different. Insurance is very expensive. The claim profile for hotels is much higher than self-catering and this is reflected in the premiums. There would need to be staff available at all times. There would need to be a food offer, who would stay at a hotel that did not? Again, check with the Visit England Pink Book.

In ALL advertising you would now have to market as a Hotel not a covert large self-catering house.

Please note that misrepresentation of a risk in Insurance terms could render any policy invalid.

In both B&B's and Hotels the following would apply.

- Changing to a B&B/Hotel also means changing from non-serviced to serviced accommodation – so daily cleaning and changing of linen.
- Also you would have to undertake a new fire safety and health and safety assessment because for a self-catering property it is based on a single group of people being there and with a B&B/Hotel there are multiple groups of people being there and you have to assess the risks posed by this.
- And finally, if a place is a B&B/Hotel, then all shared facilities either have to be closed or organised in a way that they are Covid secure.

SUPPORT LOBBYING BY JOINING PASC UK

There is a huge amount of work and lobbying to do to help support you all in the self-catering sector. We haven't directly asked before, however if we are to fight on so many fronts, we simply need more funds. There are thousands of you that have had the benefit of this newsletter and the lobbying done on behalf of the sector.

We are now asking that as many of you as possible join PASC UK.

The fight is on so many fronts, and we get much better results when we engage proper legal advice, proper PR firms to assist with campaigns such as the #justpayit (which we will shortly need to run again, more on that later) and Memberships to other organisations that provide common lobbying, information feeds and support.

Membership fees are as follows: All per annum.

- Single cottage £70
- 2 – 4 Units £125
- 5 – 10 Units £200
- 11 + Units £300

For companies like cleaning firms, or industry support companies, Associate Membership is £200.

Members get telephone support and priority email support.

You can join here, simple form, takes 2 mins, and we'll send an invoice, payable by BACS.

<https://www.pascuk.co.uk/copy-of-become-a-member-1>

MEMBER RENEWALS

Huge favour to ask of regulars, when you get your renewal through please pay it. The logistics of chasing waste hugely valuable time that could be spent doing far more useful things for all. If you don't want to renew, all you have to do is say so.

SELF-CATERING SURVIVAL WEBINAR

We will be jointly hosting a Webinar in the last week of September with SuperControl. We will have guest speakers focussing entirely on getting through the next stage of this crisis. The Webinar will replace the 'top Ten Tips' which will happen later. With all the threats and changes this is a more important subject. Details will be published shortly, in next week's newsletter and on social media.

DOBBING IN

The Government has been encouraging people to dobb each other in regarding the Rule of Six. The Home Secretary was vocal on this. Thankfully the Prime Minister has tried to calm this down. All week, since the Rule of 6 came in, we have had reports from Members of being reported to the Police for breaking limits. Nearly all had been reported by neighbours. What a wonderful world?

Coronavirus: Home Secretary Priti Patel 'would call the police' if neighbours broke 'rule of six'

Under new measures, which came into force on Monday, social gatherings of more than six people are now illegal in England.

In one case a Member was called to her house to find 5 armed Police outside. No this is not inner London; it was rural England. The group, despite making all the necessary declarations that they were six, were in fact 10, with four young children. I expect that's a holiday memory that may last a while.

We have a good relationship with the Chief Constable in Devon and Cornwall, who leads on Tourism matters for the Police Forces so am having a telephone call with him to ensure that is addressed proportionately.

If you are a remote owner, as this Member was, (she had checked and double checked the booking, and even welcomed in the advance party, so had done all that could reasonably be expected), what can you do? We would advise that if you can, avoid key box entry and have the cleaner hand over the key in a socially distanced way. If not try and find a way to welcome them yourselves, and let the guests know that you will do this, then that would reduce abuse

substantially. If you can't, tell the guests that the property exterior is monitored by 24-hour CCTV in the interest of their safety, even if you don't have it.

BUSINESS INTERRUPTION CASE JUDGEMENT AND #JUSTPAYIT

On Tuesday 15th September the Judgement in the case brought by the FCA on behalf of multiple insurance policies was published. On the surface it looks extremely positive for policyholders.

PASC UK curated the Cottagesure Action Group, known in the case as RSA1. We will have a better idea of what the judgement means when we have met with the legal team early next week. We will then produce an FAQ sheet for that policy next week.

We will also provide a draft letter for all policyholders that think that their policy may benefit from the judgement to send into the insurers to ask for clarity on the impact of the judgement on their policy.

This looks to be the best piece of news this week and we will cover in more detail once we have it.

As soon as we see which insurers start to accept claims, we will also see how many try to deduct the Grants that business have received from the pay-outs. At this point we will restart the #justpayit campaign, Membership funds allowing, to stop as many insurers as possible carrying out this reprehensible practice.

PASC UK AWARDS

There will be a further announcement of these next week. Haven't had any time to look at this this week.

ONLINE TOOL FOR FINDING GOVERNMENT SUPPORT

The online tool for finding out what support is available for your businesses has been updated to reflect recent changes:

<https://www.gov.uk/business-coronavirus-support-finder>

PASC UK CLOSING AT WEEKENDS

PASC UK is now closed at the weekends for phone and email. We have been open 12 hours a day, 7 days a week since the 23rd March and need to start to return to some kind of new normal. We have a self-catering business as well to run and manage through all the same issues that you all have. Many thanks.

NEW PASC UK MEMBERS LOGO



We are delighted to announce that we have a PASC UK Members logo. Many of you have been asking for this. Please only display if you are a fully paid up Member. You can get a copy by sending an email to admin@pascuk.co.uk Thanks.

SUPPORTING PASC UK

PASC UK only survives through the subscriptions paid by Members. Like all Associations of its kind, it exists on fumes. We would also like to welcome new Members and thank them for joining to. Please if you have an overdue subscription, please pay it, every pound helps us to help you.

Please consider joining PASC UK formally, we will have an almighty battle with HMG as we come through Covid-19 and beyond. You can join here:

<https://www.pascuk.co.uk/copy-of-become-a-member-1>

ABOUT PASC UK

PASC UK was formed three years ago. It had three principle objectives at that time. The over-riding purpose of PASC UK is to help make your business more profitable.

- 1/ Reduce Business Rates for self-catering
- 2/ Lobby for a 'level playing field', where all accommodation providers had to operate under the same rules, (think the 350,000 AirBnB properties). So that all have the same proportionate costs and regulations to operate under.
- 3/ Recover the right to Inheritance Tax Relief for legitimate business operating under FHL (Furnished Holiday Lettings rules).

And more.... See www.pascuk.co.uk

In January 2019, PASC UK succeeded in negotiating a reduction in Business Rates of up to 35% for most self-caters in England and Wales. Despite a tortuous year with getting the Valuation Office to apply the new system, in January 2020 they switched the system to manual for Self-Caterers, (SCAT-131) and we now hear daily of Members getting great reductions and refunds. Guides on how to Check your Business Rates are available to Members.

After years of lobbying, giving evidence to all Party Parliamentary Groups and working with all the other major accommodation associations in the UK, we had finally got HMG to agree to a roundtable on how to regulate the short-term accommodation sector. Our approach has been one of keeping the sector 'safe and legal'. This meeting has been delayed by the COVID-19 outbreak but will be high on the agenda post the virus restrictions being lifted.

We were also making good progress in our representations to HMG about the reinstatement of Inheritance Tax Relief to FHL businesses provided they complied with a basic business criteria. This is also on hold whilst we all deal with the COVID-19 challenge but will be picked up as soon as practicable.

And much more....

PASC UK SOCIAL MEDIA

Please follow PASC on Twitter @PascUK
Please on Facebook @pascukltd

The more of you that do, then the more effective we can be. Please it only takes a second, and if everyone who received this free newsletter did so, we would have 50,000 followers and a much louder voice. Thanks.

WHAT CAN BE FOUND ON THE WEBSITE

Details of the following can be found on the website at:

<https://www.pascuk.co.uk/covid-19>

Under Government Information and Support (Downloadable pdf)

- **Job Retention Scheme**
- **Extended Furlough**
- **Financial Section**
- **Bounce Back loans**
- **Top Up Local Grants Scheme**
- **Childcare Support**
- **Sick Pay Schemes**
- **Child Care Schemes**
- **Update on FHL and Directors Dividends**
- **SEISS Self Employed Income Support Scheme**
- **Insurance Section**
- **Changes to Fire Regs**

Under General information (Downloadable pdf)

- **Guidance, Regulations and Insurance (Repeated due to number of questions)**
- **Changes to Guidance on Guests showing signs of COVID at your Business (Repeated due to number of questions)**
- **28 Day Winter lets Update**
- **Key Guest question after lockdown**
- **Legionella, The Big Risk**
- **Self-Catering Guests refunds**
- **Chargebacks**
- **Free Website advertising offer from Petrol Heads**
- **Samples of what to say to guests cancelling**
- **Problems with Newsletters**
- **CMA are back and why?**
- **Business interruption and Travel Insurance Update**
- **A week in the life of PASC**
- **And much more.....**

Wishing each and every one of you all the best during these trying times, and please Stay Safe.

Best regards

Alistair Handyside MBE

Executive Chair
The Professional Association of Self-Caterers UK
www.pascuk.co.uk
chair@pascuk.co.uk
07771 678028



DISCLAIMER

We are in completely uncharted territory here, and any suggestions that we make are merely that and you should carefully consider your own business policies, and if necessary, consult with your Professional Advisors. PASC is your lobbying Association, not a legal service. In addition, please be very wary of some of the advice given on internet communities, blogs and social media. There appear to be thousands of experts out there where my understanding is that there are very few.

To that end, any information you get from any source you must double check. I will always try and put the actual link to the information in the newsletters so that you can read and assess yourselves. These are unprecedented times, please take exceptional care.