

Professional Association of Self-Caterers UK

COVID GUIDELINES NEWSLETTER

11 September 2020

This week's contents

- Weekly Newsletter Guidelines
- Change to Information between Newsletters
- Commentary
- How many Guests can stay from Monday 14th September in England, Scotland and Wales
- Additional Lockdown information Wales
- Test Business Interruption Case Verdict. FCA vs The Insurance Industry
- Business Rates Consultation
- PASC UK Awards
- LEP Kickstart Grants
- Anyone having issues with Belvilla?
- Online tool for finding government Support
- PASC UK closed at weekends
- New PASC UK Members logo
- About PASC UK
- PASC UK Social media
- What can be found on the website
- Disclaimer

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 96,500 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 38,500 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 had hoped that by the time that we were writing the 25th PASC UK Covid Newsletter since the first was sent on the 27th March, that we would be having positive news to share with you.

Instead our particular sector has been dealt hammer blows over the last two weeks. First the one-sided CMA report which has meant that even reasonable business Terms and Conditions can be overwritten, immediately followed by the Rule of Six in England and similar in Scotland and Wales with Northern Ireland sure to follow.

Anyone with a property that sleeps more than six is going to be affected by this, and the larger the property, the bigger the impact. The Chief Medical Officer, Chris Witty, has commented that these new rules are unlikely to be lifted within three weeks. If it is not lifted by December and the crucial Christmas and New Year season for larger properties, there will be carnage.

We have also moved from Guidelines to Law. This should have at least one benefit, in that the online agents and holiday cottages agencies that have completely ignored the Guidelines of two households up to now, will now have to comply.

We will, along with all our hospitality lobbying colleagues, be trying to get this changed as soon as possible. Self-contained accommodation is about the safest place to stay. The Guests can control their own surroundings, unlike in shared accommodation such as hotels and bed and breakfasts, yet they can still sell by the room. What completely incenses us is that you can fly on a crowded plane to somewhere you can book a villa for 20. Then fly home again, and travel around the country. There is no policing of the Quarantine rules. The Police have said that they are not capable or interested in policing the Rule of Six. Our businesses simply are not the problem.

According to the media even the Cabinet are at war over the Rule of Six.

There was much more that we wanted to put in this 25th Anniversary Newsletter, but it will have to wait until next time so you can absorb the changes and adapt your businesses as best you can.

This is Law now, so we are in different territory.

Members might consider closing off additional bedrooms, modifying their advertising to attract groups of six or dividing larger properties if possible. Any groups that claim to live together or be a bubble larger than six should be asked to confirm this in writing, with evidence if you are nervous to protect yourselves. There will be a large number of potential guests wanting to make bookings that just don't want to comply, and for now at least it is the law and they should be refused.

We have managed to get some media coverage of this already, and we will be making our case constantly until this measure, that affects self-catering more than any other business is amended.

Radio 4 Today Programme, Interview with your Chair this morning..... from 20 minutes in, so scroll forwards.

<https://www.bbc.co.uk/programmes/m000mcnw>

BBC Online coverage

<https://www.bbc.co.uk/news/business-54103706>

Guardian Coverage

<https://www.theguardian.com/travel/2020/sep/09/governments-rule-of-six-will-mean-many-cancelled-holidays-in-england>

More coverage expected....

We have been following up on the CMA report last week and have found that hoteliers who operate the variable pricing model explained last week, cheaper rates, harsh cancellation terms, are still getting charged back when the customer wants to cancel regardless of having signed T's and C's to the effect that cannot cancel or transfer, so are under the same pressure that we are. We will continue to try and get some common sense into the CMA guidelines.

Please, please, please if you haven't filled in the PASC UK/ASSC Survey into the impact of Covid on your business, please do so now, as the Survey will close at 0900 on Monday 14th September.

<https://survey.sogosurvey.com/r/MuFmeN>

More news on PASC UK Webinars next week.

HOW MANY GUESTS CAN STAY?

From Monday 14th September in England

The Law

People should not go on holiday in England with people outside their household (including bubble) in a group larger than 6 people.

The interpretation

This means that the group of six could come from as many as six different households, but if they do, they should socially distance whilst staying with us....

The Law

People in the same support bubble can also gather together indoors even if the group size is more than 6.

The interpretation

A group size can exceed 6 as long as they are from ONE household or bubble.

As this will be law, the guests will need to prove to you that they comply if they want a booking for more than six people.

Thankfully the FAQ's don't change the guidance on what to do if someone catches Coronavirus while on holiday

<https://www.gov.uk/government/publications/coronavirus-outbreak-faqs-what-you-can-and-cant-do/coronavirus-outbreak-faqs-what-you-can-and-cant-do>

<https://www.gov.uk/government/publications/coronavirus-covid-19-meeting-with-others-safely-social-distancing/coronavirus-covid-19-meeting-with-others-safely-social-distancing>

From Monday 14th September in Scotland

The Scottish Government has made changes to rules on social gatherings as part of their review of coronavirus regulations.

In Scotland, from 14th September, a maximum of six people from two different households will be permitted to meet in indoor and outdoor settings. Children 12 and under are not included in this number.

<https://www.gov.scot/news/maximum-gathering-set-at-six-people-from-two-households/>

From Monday 14th September in Wales

The announcement is not official yet, First Minister Mark Drakeford likes to leak first, but has implied it will be one extended household, maximum six people, who will be allowed to stay indoors in self-catering together. Children under 11 do not count in the number. It says Private Homes, but this is normally the basis for self-catering rules in Wales.

<https://www.walesonline.co.uk/news/wales-news/coronavirus-lockdown-rule-six-latest-18914712>

When we see the official announcement, we will post up on Facebook at

<https://www.facebook.com/pascukltd>

ADDITIONAL RULES ON LOCKDOWNS FOR WALES

This covers the local lockdown in Caerphilly, which affects us all as guests from Caerphilly cannot leave the lockdown area.

Local lockdown restrictions imposed to control Caerphilly County outbreak

Following a sharp increase in coronavirus (COVID-19) cases in Caerphilly County, [new restrictions have been introduced to reduce the spread of the virus and protect public health for people living in the area.](#)

The restrictions come into force at 6pm on 8 September 2020 and will be kept under review. These restrictions will apply to everyone living in the Caerphilly County area:

- People will not be allowed to enter or leave the Caerphilly County Borough Council area without a reasonable excuse;
- Everyone over 11 will be required to wear face coverings in indoor premises open to the public, such as shops (in addition to on public transport). There are some limited exemptions for people with disabilities and medical conditions – these are the same as for public transport;
- People will only be able to meet outdoors – people will not be able to meet other people from other households indoors for the time being. People will also not be able to form an extended household with another household (this is sometimes known as “bubbles”). This means meeting indoors with anyone outside your family is not allowed at the moment unless you have a good reason, such as providing care to a vulnerable person.

A full list of [Frequently Asked Questions](#) is now available.

Visitors from areas with higher incidence of coronavirus

There is [Welsh Government guidance available on taking all reasonable measures to minimise risk to exposure of Coronavirus](#) and this includes detail relating to visitors to accommodation and other businesses.

Premises that are in a position to do so may wish to consider their approach to accepting guests from areas/regions where incidence is higher. Many types of premises, such as hotels and other accommodation providers, will have discretion to refuse admission to people, and are likely to have advance information on the home address of upcoming visitors.

Any legal obligations with regard to individuals residing in areas of higher incidence will be on those individuals. For example, where restrictions on making overnight stays are placed into law for residents within a certain area, it will be those residents who will be responsible for abiding by the law. There will be no legal obligation for accommodation providers outside an area where travel restrictions are in place to check whether guests are resident within that area, or to enforce the law by turning people from that area away. They should not, however, knowingly accommodate people who are acting in breach of the law.

We encourage all accommodation providers to consider their approach towards guests who may come from areas experiencing lockdown restrictions or other areas of high incidence. Accommodation providers may wish to communicate to all customers with existing bookings, reminding them of the law and giving them a chance to cancel or postpone their bookings.

All managers of premises are recommended to consider what their approach will be. It is also recommended that the approach allows individuals a right to discuss their particular circumstances before a final decision is taken to refuse admission.

TEST BUSINESS INSURANCE CASE VERDICT. FCA vs THE INSURANCE INDUSTRY

The FCA Test Case that the FCA is bringing against insurers who have not paid out on Business interruption claims in the Covid crisis will publish the verdict at 1030 on Tuesday 15th September.

Our thanks to all of you that lobbied your MP's and the FCA to force this court case to take place and we should all have everything crossed for a positive verdict. The Board Rooms of the recalcitrant insurers are a very nervous place this weekend and so they should be. The Insurance industry should be ashamed if itself the way it has operated in this terrible crisis.

This is the link to the FCA Website, scroll down for the updates section. As soon as the verdict is announced we will put it on Facebook.

<https://www.fca.org.uk/firms/business-interruption-insurance>

BUSINESS RATES CONSULTATION

The Government announced a full review of the Business Rates system in the Coronavirus Budget and this consultation is open until Friday on the Multiplier element.

<https://www.gov.uk/government/consultations/hm-treasury-fundamental-review-of-business-rates-call-for-evidence>

PASC UK will be supporting the UK Hospitality submission, which (in short) says that the Multiplier should be reduced by a third for hospitality businesses. We have until the 31 October to present responses on the other elements of the Business Rates consultation, so more on that in weeks to come.

PASC UK AWARDS NOMINATIONS

We are shortly going to announce the PASC UK 2020 Awards. This will be a mixture of seriousness and fun. There will be categories for best new Technology, best new product, most supportive platform, worst company etc.

Please send in any category nominations, or company nominations and we'll create a list over the next few weeks. Once we have a good number, we'll let you know and create an online voting poll.

Already suggested for nominations and in no particular order, ACT Studios. My Stay Planner, Touch Stay, Beyond Pricing, Master Cancel and on the naughty step, cottages.com and Sykes.

How to make a suggestion... only needs to be really short.

Send to chair@pascuk.co.uk an email headed Awards.

LEP KICKSTART GRANTS

These were completely overwhelmed; in some cases, the websites were closed for further applications in less than an hour. When these grants come up, it's a bit like tickets for your favourite band, you need to be hovering at the keyboard at opening time and have prepared all the relevant information. During this week we should see if any have been successful and what for, as this will be a good steer for future grants.

Rather worryingly we were notified by one Member that their LEP has specifically excluded holiday lets. If any other Members found this, please can they let us know?

https://newanglia.co.uk/wp-content/uploads/2020/08/VWEG-FAQs-August-2020.pdf?fbclid=IwAR3dCT2Bvps-9X3S1PiQH7K8y6qVvmi2p-4wxNGA_ZNXEIGHVMeEiTzTZ8s

ANYONE GOT ANY FEEDBACK ON BELVILLA?

We have had a journalist contact us as apparently owners have had problems with Belvilla over pricing practices . If you have, please send your information either to chair@pascuk.co.uk or directly to Oscar, whose details are below.

Here's his correspondence...

I'm a reporter with Yahoo Finance UK. You can find some of my work here: <https://www.yahoo.com/author/oscar-williams-grut>

I'm looking into the UK expansion of holiday home rental platform Belvilla: <https://www.belvilla.com/>

I've been told that many holiday home owners who joined the platform have had a bad experience with them due to their pricing practices. I'm trying to reach rental property owners who have had dealings with the company to hear about their experience. Ultimately, if what I've been told proves to be true, I will publish an article highlighting the problem to allow other prospective partners the opportunity to do full due diligence.

I was wondering if PASC would be able to send a message to its members on my behalf asking anyone who has dealt with Belvilla to get in touch? My email is oscar@yahoofinance.com and my phone number is 07771344964 — feel free to pass both on to your members.

I'm happy to discuss my reporting further on the phone if it would help.

Thanks Oscar

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-caterers 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.