

# Professional Association of Self-Caterers UK

## COVID GUIDELINES NEWSLETTER

### 4 September 2020

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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 95,000 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](http://www.pascuk.co.uk)

We have dealt with over 37,000 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

Most of the correspondence over the last week has been around the CMA ruling, see below, how long

the households limits will be in place, and the poor behaviour of an increasing number of guests. Hopefully the end of the main summer season will see a return to some kind of normal, guest wise.

No change on numbers of households that can meet up and stay inside in England, Scotland and Wales. What is changing though is much more definition on the actual size of the groups. Much press coverage demonising party houses as a cause of the spread of the virus. Ludicrous to pick out such a small sector when lack of social, distancing in pubs is much bigger and more dangerous problem.

In England you can be heavily fined for allowing groups of over 30 to gather and in Scotland it's 15.

England

<https://www.gov.uk/government/publications/coronavirus-outbreak-faqs-what-you-can-and-cant-do/coronavirus-outbreak-faqs-what-you-can-and-cant-do#:~:text=You%20should%20only%20be%20socialising,can%20host%20larger%20groups.>

Scotland

<https://www.gov.scot/news/new-powers-to-protect-from-community-transmission/>

The first of the two grants went live and in nearly all cases applications closed almost within minutes of being opened. The Grants are simply too small to be effective and fair. In our own LEP, the Grant available to be shared between 77,000 SME businesses. It's like trying to get tickets for the finals at Wimbledon, unless you are really quick on the uptake, all the tickets are gone. If you were unsuccessful, keep an eye out, as they seem to be planning to reopen the applications if there is any money left from the first batch. There is also the second grant which has yet to be released. Make sure you register with your LEP's as described further down this newsletter.

Booking reports are still very encouraging going towards the end of October, so hold those prices, the season looks set to extend and enable us to all recover at least some of the years lost turnover. One Member kindly did some research on availability across a range of websites and sent it in, this is for week commencing 31<sup>st</sup> October.

Aspects Holidays 354/687 51%  
Carbis Bay Holidays 91/166 54%  
Classic Cottages 607/1160 52%  
Cornish Gems 95/143 66%  
Cornish Horizons 493/901 54%  
Cottages.com 9981/19284 51%  
Premier Cottages 206/832 24%  
St Ives Holidays 150/239 62%  
Sykes Cottages 8298/16186 51%

Last chance please to take part in the major survey that we are jointly undertaking with the ASSC (Association of Scotland's Self-Caterers), please click on this link and fill in the survey, this WILL make a difference to our ability to lobby for your business over the coming months. You can take part here: <https://survey.sogosurvey.com/r/MuFmeN>

We will shortly be revealing the details of the PASC UK Webinars that will take place monthly, the first will take place in September. A full schedule of the webinars should be available next week.

In the meantime, we wish you all the very best, and lots of happy, well behaved guests.

## CMA UPDATE

Last Fridays CMA ruling about refunds bookings that cannot go ahead due to local lockdowns needs to be challenged. So far, the CMA have resisted all attempts to (virtually) meet with them. We will redouble our efforts to try and discuss this with them, as it misses several key points covered below.

In short.....

### Contracts that cannot go ahead due to lockdown laws

In some circumstances, due to lockdown laws, a contract cannot go ahead as agreed or at all, and is therefore 'frustrated'. A contract will be frustrated as a matter of law if, due to no fault of the parties, something happens after the contract was entered into which means it can no longer be performed at all or performance would be radically different to what was agreed.

As a result, the contract comes to an end and, where consumers have paid money in advance for services or goods that they have yet to receive, they will generally be entitled to obtain a refund.

They will also not be required to make further payments.

In particular, for most consumer contracts, the CMA would expect a consumer to be offered a full refund where:

- a business has cancelled a contract without providing any of the promised goods or services
- no goods or services are provided by a business because this is prevented by the lockdown laws
- a consumer is prevented from receiving any goods or services, because, for example, lockdown laws in the UK or abroad have made it illegal to receive or use the goods or services

In most cases, consumers will contact a business to ask for their money back, but there is no requirement for consumers formally to communicate with a business before becoming entitled to a refund.

Here it is in full.

<https://www.gov.uk/government/publications/cma-to-investigate-concerns-about-cancellation-policies-during-the-coronavirus-covid-19-pandemic/the-coronavirus-covid-19-pandemic-consumer-contracts-cancellation-and-refunds?fbclid=IwAR29JOCdrQ9118fCayfV4wPTnMtrodvtkqJMNjHZqAhzj-lqCgc52GjCS20>

As per usual with all CMA Guidance, there is never any mention of the role of travel insurance in these circumstances.

These companies are using the CMA rulings to avoid paying out. (Backed up by consumer groups, Which? Martin Lewis etc). This has been endlessly covered in PASC UK newsletters. Why has their lack of performance on behalf of their customers not been highlighted by the CMA? The public are buying travel insurance policies which the providers clearly have no intention on paying out on. A simple clause in the guidance saying.. *'if the consumer has travel insurance, this should be the first company to contact to gain compensation for the lost holiday. We would expect travel insurers to honour travel cancellations caused by local lockdowns'*, would be sufficient to force the insurers to meet their obligations.

If there is no intention for domestic travel insurance providers to ever pay out under the policies, just referring to the CMA, or telling their customers to chargeback their credit cards, what are the insurers actually selling? The guest is paying for a service (insurance) that is not being supplied, so they either should not be allowed to see the policies, or they should give the consumer the money back. Can we see that happening? Not a chance.

We are also looking at flexi pricing. We want to find out from the CMA why this is acceptable. It doesn't appear in any of their guidance.

To explain. If we book a hotel in London for PASC UK meetings, we get three choices. A firm, cheaper rate, no cancellation or refund, a semi flexi rate or a very flexi rate.

STANDARDS | pasc

Premier Inn Search for a hotel Manage booking English

London Leicester Square Wed 16 Sep 2020, 1 adult, 1 night, 1 Double room

Home / Hotel Directory / England / Greater London / London / London Leicester Sq

### London Leicester Square hotel

0.4 miles from your search location  
In the heart of Leicester Square, close to Soho and Oxford Street

### Choose your rate

#### Standard

Pay now. Change arrival date  
Non-refundable

**£64.00**

Total price

#### Semi-Flex

Pay now. Change arrival date  
Fully refundable up to 3 days before arrival

**£74.00**

Total price

#### Flex

Pay now or later  
Fully refundable up to 1pm on arrival day

**£87.00**

Total price

Here you can see a policy that clearly says 'non-refundable', but you can change the arrival date. That is exactly what the vast majority of self-catering owners were trying to do throughout lockdown. So why hotels and not self-catering?

We are not suggesting for one minute that we all contact our booking software providers and ask them to set up a two or three tier pricing system. It may be that the CMA is about to publish more guidance on how this is not acceptable going forwards. We are just pointing out the inequity of the contents of the report.

Same with the train, book on a certain service, get a lower price, miss the train through no fault of your own, no refund.

Look at how badly the airlines have behaved, most still do not have their refunds or vouchers, yet they plead poverty and say they are trying their best.

What the CMA has written does not take into account any of the above. We will push for a meeting with this Government Quango to discuss getting some sensible balance applied. If anyone has any further comments on this, on angles to take when approaching the CMA, please email me at [chair@pascuk.co.uk](mailto:chair@pascuk.co.uk) , and we incorporate into the evidence that we are preparing.

Word of warning, this will not be a quick process. With no guarantee of success. The CMA is a customer supporting organisation and has shown no interest in entering a dialogue with businesses. It is highly likely that we are seeing the end of any viable non -refundable booking policies.

## ASSC DYNAMIC PRICING WEBINAR AVIALBALE TO PASC UK MEMBERS

Our partners the ASSC (Association of Scotland's Self Caterers) s offering PASC UK Members 50% off their Dynamic Pricing Webinar on Tuesday 8th September.

Airlines and hotels have used dynamic pricing as a revenue management tool for decades, and the self-catering industry has followed suit in the last few years. With COVID-19 and the changing travel landscape, self-caterers need to invest in a dynamic pricing engine now more than ever before. Products like Beyond Pricing help self-caterers automate pricing variables such as seasonality, day of week, and local events to ensure an optimisation of average daily rate and occupancy. In this session, SuperControl and Beyond Pricing will highlight Scotland-specific self-catering data and provide insight on how to maximise revenue with a dynamic pricing solution.

This Talk will be presented by **Jake Gingerich, Beyond Pricing's Team Lead for European Markets**. Jake helps self-caterers with 1 to 2,000 properties use Beyond Pricing to maximise their yield.

The session will be chaired by **Robert Kennedy, Product Director, SuperControl** Robert and his wife Melinda launched SuperControl in 2007 and today, SuperControl is used by 1,000 accommodation owners and agencies to run more than 40,000 holiday rentals across the world. SuperControl continues to grow and has gone from strength to strength.

Add the PASC Promo Code before buying the ticket: PASC2020 for 50% off tickets (£10 inc VAT).

<https://mailchi.mp/assc.co.uk/dynamicpricing>

## HOST VIRTUAL CONFERENCE 4-5 NOVEMBER

HOST 2020  
4 - 5 November

Home Our Story Speakers Sponsor/Exhibit Webinars REGISTER

# HOST 2020

4-5 November 2020, 09:00 BST | Virtual Event

**THE NEW BUSINESS OF ACCOMMODATION**  
For Short Stay Accommodation Services and Partners

REGISTER SPONSOR/EXHIBIT APPLY TO SPEAK STARTUPS

This takes place on the 4-5 November and will be an online this year. Last year it had some good elements, although was very 'urban-airbnb' centric. It'll be interesting to see how it works this year with the urban short stays market the hardest hit in our sector.

There will be a vast range of webinars so there's sure to be something for everyone. Both Fiona Campbell, Chief Executive of the ASSC (Association of Scotland's Self-Caterers) and myself, Executive Chair of PASC UK will be speaking.

It's free to register for the two days, link below.

[https://secure.terrapinn.com/V5/step1.aspx?E=10309&p=1&\\_ga=2.65414510.1340054048.1599215052-1490148712.1599215052](https://secure.terrapinn.com/V5/step1.aspx?E=10309&p=1&_ga=2.65414510.1340054048.1599215052-1490148712.1599215052)

## **PASC UK AWARDS**

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 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.

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

Send to [chair@pascuk.co.uk](mailto:chair@pascuk.co.uk) an email headed Awards.

Short text. *Would like to see TouchStay nominated. Really great feedback from our guests.*

Or

Short text. *Avoid Miracle Mood eco Covid 100% bug cleaner. It's rubbish.*

Anything that you are now using post Covid that you didn't do before. Don't hesitate to have some fun with the nominations, it's been a long hard year and we could all do with some laughter.

## **AIRBNB GLOBAL PARTY BAN**

After months of promising, AirBnB have finally taken steps to ban party houses. No groups of under 25's can book entire home listings. It'll be interesting to see how this actually works or doesn't, and whether the offending properties don't just switch platform.

# Airbnb Announces Global Party Ban

By Airbnb · August 20, 2020 · [Policy](#)



Today we're announcing a global ban on all parties and events at Airbnb listings, including a cap on occupancy at 16. This party ban applies to all future bookings on Airbnb and it will remain in effect indefinitely until further notice.

## How we got here

Unauthorized parties have always been prohibited at Airbnb listings. In fact 73 percent of our listings globally already ban parties in their House Rules, and the vast majority of our guests behave in manners that show respect for House Rules and for neighbors. We've historically allowed hosts to use their best judgment and authorize small parties – such as baby showers or birthday parties – if they're appropriate for their home and their neighborhood.

Last year, we began imposing much stricter limits – starting with a global ban on “party houses” – meaning, listings that create persistent neighborhood nuisance. We also launched a [24/7 neighborhood support hotline](#) in the U.S. and Canada – with plans for global expansion – to communicate directly with neighbors and help us effectively enforce the party house ban. This complemented new initiatives to stop unauthorized parties – such as manual review of high-risk reservations, as well as [restrictions on allowing guests under the age of 25](#) without a history of positive reviews to book entire home listings locally.

## GRANTS AVAILABLE TO SELF-CATERING BUSINESSES

The Kick Start Grant has been launched by the LEP's (Local Enterprise Partnerships). As predicted, they were swamped with applications. Some may reopen if they find that allocations have not been fully utilised, so if unsuccessful at first point of trying, try again. You have to be ready to start your application at the precise opening time.

Here are some notes from the Heart of The SW LEP website to give you an idea of what to expect...

**It is essential businesses read these documents first and prepare their applications before applying** (24 questions), any missing info, unanswered questions and incomplete applications will be rejected. Businesses can re-apply, but they will join the back of the queue. Turnaround time of applications is 14 days.

- **Quotes for goods/services must be submitted** in the application, evidence is needed.
- The grant will cover 100% of eligible costs up to a maximum of £3,000 (paid in arrears).
- **Eligibility criteria is in the guidance notes** = in LEP area, less than 250 employees, less than 50m T/O, less than 25% owned by another Co, less than 200k state aid received in last 3 years and for tourism meeting SIC code

list. If self-employed/independent sole trader must match business description. Looking at the list, all businesses are eligible including transport, accommodation, food and drink, attractions, culture, tour operators, exhibition/conferences, performing arts/culture, museums/historical sites, botanical and zoos, sports facilities, amusements and theme parks.

- **Application form isn't live yet** – anticipated by end of the month. So, suggest these links are shared now in readiness.

If you plan to try for one of these grants, they are being administered in England by the LEP's (Local Enterprise Partnerships). We are waiting to see what Scotland and Wales are doing.

The best thing to do is to **register your interest now** with your LEP. You can find your LEP by clicking on this link <https://www.lepnetwork.net>

### Information we have on the grants so far....

There are two grants that we can all apply for.

#### Tourism Kick Start Fund

- £10m fund
- For tourism and the visitor economy businesses – including accommodation, food and drink, attractions and museums, cultural activities, exhibition and conferencing, travel and tour operators, rail, sea transport.
- £1-3k grants (majority of allocations)
- Help businesses access specialist professional advice e.g. human resources, accountants, legal, financial, IT / digital; purchase minor equipment to adapt or adopt new technology in order to continue to deliver business activity or diversify; develop innovative delivery in a socially distanced economy.

<https://www.gov.uk/government/news/government-announces-10-million-for-small-businesses-to-kickstart-tourism>

#### £20m SME Fund Launched

HMG has published details of the £20m of funding for SMEs that builds on the £10m fund announced previously to help tourism SMEs. Like the tourism kick-start funding, the new scheme is being allocated through the Growth Hubs to LEPs for distribution.

The funding must be to directly respond to the impact of COVID-19 and can include:

- one-to-many events providing guidance to respond to coronavirus
- small grants (£1,000 - £5,000) to either:
  - help visitor economy businesses access specialist professional advice e.g. human resources, accountants, legal, financial, IT / digital
  - purchase minor equipment to adapt or adopt new technology in order to continue to deliver business activity or diversify. The funding is being provided to address immediate needs and all grants must be awarded by 28 February 2021 and all activity fully completed by 31 March 2021.

<https://www.gov.uk/government/news/20-million-in-new-grants-to-boost-recovery-of-small-businesses>

## SECOND SELF EMPLOYMENT INCOME SUPPORT GRANT (SEISS)

Applications are now open for the second SEISS Grant. Sadly, still not available to those of us that are paid by FHL. There is a good guide on the Grant Scheme here: <https://bit.ly/3gdpF3w>

**It's capped at £2190 per month for three months, maximum £6750 and is taxable. It doesn't cover a specific period but is for a maximum of three months.**

**To work out what you might be able to apply for, it's 70% of your average monthly trading profits in the tax years that ended in 2017, 2018 and 2019, but only to the cap limit above. It's a Grant as does not need to be repaid. Your business will need to have been adversely affected since 14 July to apply for this round and your average trading profit must be less than £50000 per year.**

**If you unsure as to whether you have been affected, you can use this guide to check:**

<https://bit.ly/2YcKg1F>

## 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 23<sup>rd</sup> 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](mailto: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](http://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

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## 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.