Professional Association of Self-Caterers UK

NEWSLETTER

1 October 2024 Issue 230

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COMMENTARY

Firstly, a note of thanks, we did manage to get a few days away either side of the Labour Conference and emails and phone calls were much reduced, thank you.

Thank you again for the flurry to push the Petition and Surveys on FHL over the line, they now stand at 10,500 and 7,570 respectively. These form a big part of our continued push to get more concessions on FHL Abolition.

By tomorrow the Political Party Conferences and all have finished, and we will be taking stock of the meetings and the outcomes from those meetings. There will be a huge amount to follow up on.

As you read last week, the Lib Dem Conference went well and so far, the Conservative Conference is also positive for our sector.

The huge challenge though was the Labour Conference, much of the rhetoric was unhelpful and some alarming. We have a pile of work to do, to build an effective group of Labour MPs that will support and champion our sector in Parliament. More next week when team have reviewed in full.

If you don't understand Capital Allowances, or just want to find a way to check that you have claimed them all, do join the Webinar on the 9th October, where much will become clear, details below.

The revised Renters (Reform) Bill 2023 (RRB) is also on its way through Parliament and will have a huge impact on any that read this Newsletter and do what are commonly called 'Winter Lets'. A clumsier description could be 'long-term short-term lets', say three to six months.

As it stands our understanding is that these will simply no longer to be possible if the Bill passes as proposed.

If you are a member and are concerned about how the new Bill may impact your business, then please drop an email to support@pascuk.co.uk as we are reactivating the Policy Group on this.

Another photo/image warning this week. Several Members have contacted us to say they have been contacted by Alamy, demanding recompense for using unauthorised photos. Normally if you are doing this it generally costs around £400 a photo to sort.

However, in all these cases the photos were not unauthorised, and each claim was able to be rebutted. The common element was that the agencies concerned were using AI for image identification.

This technology will just get faster and smarter, so please, so check all your photos, and if in doubt take any down that you consider that you may not have written consent to use and replace with an image that you do.

Apologies, we missed another Member that had also won a Rose Award from Visit England and are pleased to let you know that Castle Cottage, at Wadhurst Castle was also a winner. This is an awards ceremony to recognise the top 100 accommodation providers that are graded by Visit England, based on quality of offer and customer service.

No less than 13 PASC UK Members were recognised at these awards.

Birchcroft Hideway, Ferndown
Trevase Granary, St Owens Cross (Self-Catering)
Horspool Retreat, Nottingham (Self-Catering)
Barn Owl View at Burlton Cottages, Shrewsbury (Self-Catering)
Mabel Cottage, Sheringham (Self-Catering)
Goshawk Barn at Rookery Barn Holidays, Ridlington (Self-Catering)
Old Barn at Coulscott House, Combe Martin (Self-Catering)
Hanks Annexe at Higher Wiscombe, Colyton (Self-Catering)
Swallows Loft at Red Doors Farm, Honiton (Self-Catering)
The Oval, Dunster (Self-Catering)

Lime Kiln at Church Farm Country Cottages, Bradford-On-Avon (Self-Catering)
Urlay Nook at Askrigg Cottage Holidays
Castle Cottage at Wadhurst Castle

Best regards

Alistair

HOW ZEAL TAX CAN HELP YOU WITH YOUR CAPITAL ALLOWANCES CLAIMS

Last week we announced that we have entered a partnership with Zeal to help support Members wishing to get Capital Allowances support.

As part of this partnership, Zeal's expert team will work closely with PASC UK members to identify missed tax savings through unclaimed capital allowances, and ensure you get the full benefit of what's available to you before the FHL tax rules change. This could mean significant financial advantages for your self-catering business.

We have scheduled a Webinar on this for next Wednesday, 9th October at 1100 to run through what Capital Allowances are, what you may be able to claim back on and how to do that. See next section below.

In brief….

What are Capital Allowances?

Capital allowances are a form of tax relief that allows businesses to offset certain expenditure against taxable profits.

Many self-catering property owners believe they have claimed all their capital allowances and are totally unaware that 'embedded fixtures' in the fabric of their building (such as electrical systems, heating and ventilation, water pipework and more) also qualify for capital allowances tax relief.

This tax relief can be claimed on part of the original purchase price or construction cost of the building and can generate significant tax savings. You could also be entitled to reclaim tax paid in previous years as a cash rebate from HMRC.

It is estimated that **80% of owners have never claimed this tax relief** and are unknowingly sitting on thousands of pounds in tax savings.

The reason many owners have not claimed is because quantity surveyors and capital allowances specialists are required to determine the qualifying expenditure. It is therefore **not a service a general accountant can typically provide.**

This is where Zeal can help.

With the change in rules approaching, **now is the time to review your capital allowances and ensure you have not missed a claim**.

Want to know more? Find further info at https://gozeal.co.uk/services/industries/pasc-uk-zeal/

Why Zeal?

As trusted experts in the holiday let and self-catering industry, PASC UK have identified Zeal as the perfect partner to help our members navigate the intricacies of capital allowances tax relief. Zeal's in-house team of Capital Allowances & Surveying experts specialise in helping self-catering property owners uncover the unclaimed savings hidden in their properties.

With their industry knowledge and expertise, we trust that they will guide you through the process of identifying and claiming what you're entitled to, providing expert advice and support tailored to your specific needs.

How it Works:

- Our members are being offered a free initial consultation with Zeal to explore their eligibility to make a capital allowances claim.
- If you do, Zeal can provide you with a free proposal outlining an estimate of your potential tax savings and the next steps.
- PASC UK members receive an exclusive discounted rate on Zeal's fee.
- As Zeal work on a paid-by-results basis with no upfront costs, there is no risk in having a conversation with their team.

What To Do Now:

It's easy to arrange a chat with Zeal for a time and date that best suits you. PASC UK members can schedule a free 15-minute consultation with a representative from Zeal here. https://calendly.com/pasc-zeal

Alternatively, you can contact their team on 01633 742244 or email pasc@gozeal.co.uk

Zeal have also made available an exclusive Capital Allowances guide for PASC UK members, which you can download here. https://gozeal.co.uk/guide-download-pasc-uk/

PASC UK WEBINAR AND MEETINGS PROGRAME FOR OCTOBER 1 October

We will shortly be announcing further webinars and meetings for the October programme. These will include the following:

- New Govt Policy updates
- Fire Update (Open plan Guidance, subject to update from Home Office)
- Sustainability and our sector
- And more…..

Previous webinars and meetings can be viewed on the PASC UK Website at: https://www.pascuk.co.uk/webinars/ Members only recordings are in the Members area.

1/ PASC UK CAPITAL ALLOWANCES WEBINAR WITH ZEAL TAX

(This Webinar is available to all and will be recorded and placed in the General area of the website)

Wednesday 9 October 2024 at 1100

Please join us for a Webinar where we will cover the following…..

- Welcome
- Short Update on status of FHL Abolition
- Introduction to PASC UK's Capital Allowance Partner Zeal Tax
- What does the PASC UK – Zeal Tax partnership bring?
- What can you claim?
- How to go about claiming through Zeal Tax?
- Q&A

Please register using this link: https://us06web.zoom.us/webinar/register/WN_XeeHtX-bQc2hyr36nzLzWA

We will send you a link after you have subscribed. If oversubscribed, we will promptly call another.

FHL ABOLITION UPDATE 1 October

(For previous weekly updates on go to: https://www.pascuk.co.uk/newsletters/general-newsletters/

You can find the final PASC UK submission to HM Treasury here: https://www.pascuk.co.uk/resources/consultation_responses/

We are chasing further meetings with HM Treasury to try and gain that pause and further concessions. We are also putting in a formal letter, signed by partners, asking for a Full economic impact assessment to be made. More on that next week.

We are backing this up with meetings with other Departments and have updated both DCMS and MHCLG on the impacts that the proposed abolition will have.

The iParl petition continues to help us get meetings with many new MPs, both in Westminster and at the Conferences.

Our Ask?

We continue to work jointly with the ASSC (Association of Scotland's Self-Caterers) on the threat of FHL abolition. This has many benefits for Members of both organisations, we are sharing the costs of the accountancy support, we are combining resources, and we will be presenting collective data.

Our ask remains focussed upon granting a pause, to protect businesses and owners' assets. The process is simply too fast, not giving owners time to plan properly, the legislation is not even laid down yet and will do well to be on the Statute Books by the end of the year. Yet under some circumstances where owners wish to sell and do not achieve this by April 2025, they will need to cease bookings to protect some financial impacts, creating another set of financial pain and disruption through cancelling guest bookings and broken contracts with agents. Pushing for a delay in implementation will be a key thread of our work.

We pointed out that no-one has done anything illegal, they signed up to an official FHL Tax regime, created by HMRC and are not being given enough time or transitional support to move to another tax regime without many facing considerable financial harm.

In addition to pausing the implementation of the abolition of FHL Allowances, we have asked for more transitional measures to help owners move from the FHL Tax regime to another and will be working further with Francis Clark to develop this area.

So, the policy ask is "pause, gather more data about the financial impact and agree further transitional reliefs to make it less punitive changing from the FHL Tax regime to an alternative'.

Supporting Papers

There are two papers, published by Francis Clark in conjunction with the ASSC.

The first on what FHL abolition looks like this time and explains some of the transitional changes that were achieved from the last round of lobbying.

The second covers the key FHL FAQ's covering key questions about the impact of the abolition of FHL on your businesses.

You can find both here: https://www.pascuk.co.uk/reports/

WHAT NEXT AND WHAT CAN YOU DO TO HELP STOP ABOLITION? 1 October

1/ Get an Accountant

We recommend that if you are affected by the threat of FHL Abolition you take competent accountancy advice. There simply is no one size fits all. Moving from FHL Allowances is not straightforward and can be punitive financially. Both points we are making repeatedly to HM Treasury.

2/ Claim Capital Allowances

Secondly, accountants are recommending that owners look at their Capital Allowances. PASC UK has appointed Zeal Tax, a specialist company to assist with this, that offers Member rates, more on that above.

3/ Make sure you have done iParl Petition 2

If you haven't just click here: https://pascuk.eaction.online/FHLAug24

Once you click on the link, you are asked for your postcode and to put in your name and address. You can only contact the MP where you are registered to vote. The letter is there ready for you to just hit send, but you can modify the letter to your MP in any way that you like, and we do recommend personal impact information for greater understanding from your MP.

Please take part in the petition here: https://pascuk.eaction.online/FHLAug24

4/ MP visit to businesses

We are trying to link up with as many new MPs as possible, both to help arrange MP visits to sector businesses and to arrange to meet them at the Party Conferences in the Autumn.

You can support this by having your own MP visits and meetings. You have read in the commentary the benefits that these visits can have.

The **PASC UK MP Visit Toolkit** has now been released to make doing this as easy as possible. It is available on the website here: https://www.pascuk.co.uk/reports/

There are three parts.

- A short Guide on how to arrange a Meeting with your MP/MS.
- An infographic sheet for England
- An infographic sheet for Wales

MPs will be back in their Constituencies from 12 Sept to 7 October

Inviting your MP to visit your accommodation is a great opportunity for them to be introduced to your business and for you to raise the many challenges facing the sector, including the proposed FHL abolition.

Beyond the 7th October you can still invite your MP to visit, but it's likely their constituency day will be on a Friday, and we know that's change over day!

Any time we can get with MPs is important in our efforts to defend the sector.

There is a Webinar on the website, which helps explain how you can arrange an MP visit or how you can get to meet with your MP, to make a vase of how damaging this policy will be.

If you would like to get involved as a Member, and invite an MP to come and visit your business, please drop an email to support@pascuk.co.uk with MP visit in the Subject line, and your Business name and Constituency in the text. Thanks

PASC UK ON THE ROAD AND IMPORTANT MEETINGS AHEAD 1 October

Over the coming weeks PASC UK will be present at the following events:

- 29 September to 2 October Conservative Party Conference, Birmingham
- 4/5 October, Property Investor Show, Excel London
- 13/14, Premier Cottages Members Conference, Acton Trussell
- 15 October, Centre for Cities Airbnb Housing Conference, Plymouth
- 16 October PASC UK Agency Conference, Wotton-under-Edge
- 22 October. CLA Regional Meeting, Gloucester
- 5 November, STR Conference London
- 6/7 November: Scale UK, The Oval London
- 11 or 13 November, Department of Business and Trade, London
- 26 November, Tourism Alliance Conference

LONDON EVENT FROM HOLIDAY COTTAGE HANDBOOK IS THIS WEEKEND

These events are run by James Varley and the team www.holidaycottagehandbook.com PASC UK will be at the Property Investor Show and are juggling to get the Air Success Event.

Property Investor Show – 4-5 October at ExCeL London

STR Zone – run by Holiday Cottage Handbook – will be part of the Property Investor Show at ExCeL London on 4-5 October. There will be exhibitors and content dedicated to the short-term rentals industry, including panel sessions and seminars. The event is free to attend – click here to register for your e-ticket.

Holiday Cottage Handbook, HCH Financial Services, Your AirHost, and Zeal will be exhibiting at the event. Additionally, a host of experts will be joining panel sessions, including PASC Chair, Alistair Handyside.

There will be panel sessions and seminars dedicated to the FHL tax regime, plus property management tips and best practices from a range of expert speakers, including Stefan Hoffelner (Your AirHost), Matt Jeffery (Zeal), Jane Mack (The Arran Team), Amanda Stecker (Holiday Letology), and Katie Bessant (The Holiday Hive).

IN PERSON PASC UK MEMBERS MEETINGS 1 October

We are preparing to roll out further in person Members meetings across England and Wales after the success of the meetings in Northumberland, Devon, Cornwall, Wales and Worcestershire.

- The next meeting will be in Norfolk, this will now be post the Party Conferences.
- Followed by the Brighton area

FIRE GUIDANCE WHERE TO FIND IT ALL? 1 October

As of 1 October 2024, no further announcements or papers have been published by the Home Office. We continue to chase for publication of the open plan update, and for a new version of Sleeping Accommodation v2.

We have therefore updated the accompanying guide produced by PASC UK and reissued it here: https://www.pascuk.co.uk/fire_checks_and_safety/

All fire be found here: https://www.pascuk.co.uk/fire_checks_and_safety/

There are also short docs that summarize the current situation with Fire Regs in self-catering in England and Wales. They signpost you to all the regulations, the Government produces Guidance, the additional PASC UK papers and more.

If you are looking for information on why the regs are now law in England, and coming in Wales, or what a Responsible person is, please refer to recent Newsletters.
https://www.pascuk.co.uk/newsletters/

Main Home Office Papers

Home Office Guidance on Making your small paying guest accommodation safe from fire 2023

This paper covers small units, without open plan downstairs, not more than four bedrooms, sleeping no more than twelve in two storey buildings.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1147723/A_guide_to_making_your_small_paying-guest-accommodation_safe_from_fire.pdf

Fire Safety Risk Assessment Sleeping Accommodation

This paper goes some way to helping with larger properties, but is an old paper, published in 2006 and is currently being updated by the Home Office. Earliest date expected is around the end of the year.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/422192/9281_Sleeping_Accomodation_v2.pdf

Additional PASC UK Supporting Papers

To help owners navigate through this, and to supplement the Government Papers mentioned above, we have commissioned three initial papers from our Fire expert, Paul Bray, GIFireE, Fire Safety Consultant.

The papers are number 1,2 and 3. They can be found here: https://www.pascuk.co.uk/reports/ and also here: https://www.pascuk.co.uk/fire_checks_and_safety/

Paper One: **The Regulatory Reform Fire Safety Order 2005**

This is a background paper explaining the legal background of the Fire Regs and the Fire Regs.

Paper 2: **Additional Notes to the Home Office Guidance on Making your small paying guest accommodation safe from fire 2023**

This paper provides additional notes to use in conjunction with the Home Office Guidance on Making your small paying guest accommodation safe from fire paper.

Paper 3: **Applying the Sleeping Risk Guide to existing holiday accommodation**

This paper provides the first paper on providing additional information for larger properties. THIS PAPER HAS BEEN REISSUED AS ABOVE

Fire Checks at Changeover, Routine maintenance and Testing V1

This provides a guide to fire checks at changeover, and a testing regime.

How to find a Competent Fire Risk Assessor?

This provides the websites where you can find authorised fire experts.

Updated Fire Risk Assessment

Suitable for use with the 'Small' guide from the Home Office and Welsh Fire, with the addition of a 'Review Date" box.

Train as a Competent Fire Risk Assessor

Lots of request about how to become a Competent Fire Risk Assessor. This is probably only feasible and of interest to those with multiple properties or agencies.

Additional Fire Safety Notices (without What3Words)

We have produced some further Fire Safety Notices without a space at the bottom for What3Words. We really do recommend that you include creating a What3Words reference for your property as most emergency services all over the country use it.

What3 Words explained

What3Words is and how to use it.

FAQ's

We have published the first sets of FAQ's, the most asked fire questions. This will be regularly updated and when updates are made, they will also appear in the newsletter.

These can all be found at https://www.pascuk.co.uk/fire_checks_and_safety/

Members questions are welcome on any issues that they have with their Fire Risk Assessments, and we will answer as best we can. We are not ourselves fire safety experts and will do our best to try and offer solutions or signposts to solutions. We are afraid that we cannot answer non-Members questions on fire issues.

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 don't ask very often, 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 and proper PR firms to assist with campaigns. Memberships to other organisations that provide common lobbying, information feeds and support also cost many thousands of pounds a year.

Membership fees are as follows: All per annum (excl. VAT which will be applied from 1st September 2024).

- Single cottage £80 plus VAT from 1 September 2024
- 2 – 4 Units £140 plus VAT from 1 September 2024
- 5 – 10 Units £220 plus VAT from 1 September 2024
- 11 + Units £320 plus VAT from 1 September 2024

Members get telephone support and priority email support.

You can join here, simple form, takes 2 mins, and you'll get an invoice, payable by BACS or Credit Card. Just click on this link to go to the joining page: https://www.pascuk.co.uk/join-pasc-uk/

Wishing every one of you all the best.

Best regards

Alistair Handyside MBE
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