Professional Association of Self-Caterers UK

NEWSLETTER

7 October 2025 Issue 283

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COMMENTARY

In his never-ending quest to put the miles in literally and figuratively, Alistar has been on the road again this week, and at the time of writing this, he's in Manchester (in a suit again!) attending the Conservative Conference with the PASC UK team.

A **HUGE** thank you to all of those reading this newsletter who have taken the time to contact their MP asking them to meet with us across all of main party Conferences – this has been hugely helpful, and generated some really useful, interesting and informative meetings.

Another week where you don't need a whole cup of tea to get through the newsletter! – next week we will have a full roundup of the main party conferences all in one place for you ☺

Another update on the EPC iParl numbers – **thanks to all of you reading this we are now nudging the 6,000 mark!** If you haven't yet had a chance, it's certainly not too late, and every letter and email sent through iParl really does make a difference. I promise it really does only take a couple of minutes and this remains our number one ask this week ☺

Richard Morris has kindly provided a timely reminder as the autumn draws in on what "Occupancy" means in relation to insurance – see more details below to ensure that you're covered should the worst happen.

Last week we announced a new webinar for your diaries in a slightly updated format with Matt Jeffrey from Zeal Tax – this will be an "Ask the Expert" session where Matt will be on hand to give an overview of Capital Allowances and Making Tax Digital answer any questions you may have on these along with Capital Gains Tax, Inheritance Tax, Stamp Duty and VAT. If you haven't had a chance to register yet, we really encourage you to, and if you are unable to make it but have a question to ask, please send this to support@pascuk.co.uk with the subject line "Zeal Webinar". This is for Members only and you can register **HERE**.

Livvy and the Team at PASC UK

LET'S STOP EPCS FOR OUR SECTOR - MAKE SURE YOU HAVE TAKEN PART IN THE IPARL

As of this morning, almost 4,000 letters sent to MPs and almost 2,000 sent to MSs

At all the PASC UK Members meetings we have had this year, it was agreed that the sector having to get to a level C EPC by 2028 or spend £15k trying is the biggest threat.

We have secured meetings with all the relevant departments now, and we have had some of these in the last week, and we have provided clear data on the impacts that this will have on both our sector as well as the rural and coastal visitor economies it supports. We are getting some reasonably positive feedback on this from all the meetings; however, we cannot believe anything until it is in writing.

That's why we launched the iParl letters to try and give this a huge push just as all the politicians get back to work, and shortly to Conferences. The ask is simple, do not include short-term lets in the new EPC regime.

For those not familiar with the flaws associated with the proposed changes to the EPC regime, the PASC UK responses to both consultations can be viewed here:
https://www.pascuk.co.uk/resources/consultation_responses/

A quick note for new Members and readers who may be unaware of the system:

An iParl is a simple method for enabling you to send a letter directly to their MP with minimum effort. You put basic details in, name, address and postcode and already composed letter appears, covering the subject. You can modify the suggested text as much as you like and are encouraged to do so and then just press send.

We need as many of you as possible to support this and to share as widely as possible. This piece of work will also help us get meetings with MPs, most importantly Labour ones. Many of our agency Members are going live this week by promoting the links to their owners, so we are hoping for a really good response.

How can you get involved?

There are two options. If you have an MP in Westminster **(so all of you with a residential address in England or Wales, it is NOT where the self-catering business resides**) then send this one to your MP: https://pascuk.eaction.online/EPCs

Additionally, there is also one if you are resident in Wales, you can also send this one to your MS to send onward pressure to Westminster. Again, **this is based on your residential address, not the self-catering property address if different.** Click here: https://pascuk.eaction.online/EPCsWalesCymru

Please note: Everyone registered to vote at your address can take part in sending a letter to their MP/Ms.

We hope very much that as many of you as possible will take part as we really try to ramp up pressure against introducing EPCs to our sector.

EPC IPARL RESPONSES FROM LABOUR MPs & MSs – DEBUNKING SOME POINTS IN THEIR RESPONSE

Our iParl campaign to send emails to MPs and MSs, warning of the enormous impact to the self-catering sector if the proposed EPC C level is applied to our industry, is having great success in bringing this to their attention. However, many MPs still do not really appreciate that our situation is very different to the long-term private rental sector. Thank you to those who have shared the responses that they have received from their MPs and MSs.

The last week has seen a flurry of Labour responses, which typically include the following extract:

"As part of this consultation, Ministers are considering whether properties let on a short-term basis should also be brought into the Energy Performance Certificate (EPC) rules. This would help ensure a consistent approach across similar property types and prevent situations where homes are switched to short-term lets in order to avoid higher environmental standards. The overall aim is to strike a fair balance, supporting landlords while also protecting tenants, especially in rural areas like ours and popular holiday destinations where housing pressures can be greatest. Please be assured that no final decision has yet been taken. I believe that any changes must be fair to landlords and tenants alike, and it is right that Ministers are accounting for the views of those affected by changes to EPC rules, including the owners of self-catering businesses. I also know that the Government plans to include a range of exemptions to the regulations, including cases where the costs of improvements would be too high, or where there are other practical barriers. Ministers are considering further exemptions to the new rules, and they will share more details in their response to the consultation which will be published in due course. In the meantime, I welcome the Government's £13.2 billion Warm Homes Plan to support heat decarbonisation. Self-catering operators can qualify for a range of support to improve the energy efficiency of their properties. The Boiler Upgrade Scheme offers £7,500 off the cost of a heat pump, and the Warm Homes: Local Grant provides funds for measures like insulation and solar panels for eligible low-income households. More widely, at this year's Labour Party Conference, I met with PASC UK to discuss the self-catering sector and how we can make this sustainable for our visitor economy, given wider pressures in the market."

While we appreciate the reply, there are several points that we suggest are made if any members receive similar responses:

1. **“Consistent approach across similar property types”.** Properties in the holiday let sector are typically very different from the private rental sector (PRS). 60% are over 100 years old, 24% are listed, 26% are part of a diversified farm, 52% have never been a main home, 74% are Band D or below, 44% are Band E or below, 96% are in rural or coastal areas, 36% have planning restriction that prevents full-time occupancy.
2. **“Prevent switching from long-term to short-term”.** There is simply no credible evidence for this happening to any great extent, with multiple surveys suggesting at most 1-4% movement. The business models are completely distinct (unlike long-term rental, holiday lets have changeovers every few days and irregular income streams), it would require considerable investment to furnish a long-term unfurnished rental to a suitable standard, and a viable holiday let would need to be in an appropriate location (most PRS properties are in urban locations). Hugely damaging the entire holiday let sector to prevent a handful of long-term landlords changing to short-term rental would be an extremely misguided outcome.
3. **“Any changes must be fair to landlords and tenants alike”.** While this applies to the PRS, where fuel poverty is an issue, short-term tenants do not pay energy costs (the owner pays these). What we are asking is simply for our sector to continue to be treated separately, as it is at present.
4. **“… plans to include a range of exemptions to the regulations, including cases where the costs of improvements would be too high”**. The proposed exemption is a cap at £15,000 if EPC C cannot be reached. This is not realistic for most holiday let businesses where it would typically represents the entire profit for several years.
5. **“The Boiler Upgrade Scheme offers £7,500 off the cost of a heat pump”.** This is correct and is the only grant scheme applicable to holiday lets (though it would be necessary to find the remaining funds for installation, which would on average be over £6,000). However, heat pumps are not appropriate for many properties, and the way a heat pump works (low level heat that is on for longer) is not suitable for properties that are occupied intermittently. For example, it would not be possible just to turn the heating up on Friday to prepare for a weekend stay.
6. **“Warm Homes: Local Grant provides funds for measures like insulation and solar panels for eligible low-income households”.** This scheme is only available for low-income households, not for properties used as holiday let businesses.

The good news is that “no final decision has yet been taken”, which makes it extremely important to continue engaging with MPs and MSs over this matter.

UNOCCUPANCY & INSURANCE – A NOTE FROM JL MORRIS INSURANCE

David Morris, a long-time supporter of PASC UK regularly provides tips and advice to our readers - as the nights draw in, and we hurtle towards to clocks changing, the summer peak is well and truly over, he’s reminding you to all check your insurance policies!

All property insurances, including self catering insurances, will contain the word ‘unoccupancy’. What does this mean?

Unless you are very fortunate, your self catering property will not be rented out for every week of the year.

So, what does your insurance say about when the unoccupancy period, as defined in the policy, say about whether you have full cover, or restricted cover. It would be a very nasty surprise to have a major burst pipe in the winter and find that you will not being compensated for the repairs, but also unable to claim for loss of income, especially if the drying out and reinstatement interferes with your main letting period.

Full cover at all times is available subject to two very sensible requirements – an inspection of the property at least once in every 14 days, and the heating set at a sensible level during the winter months. This is a standard feature in a specific self catering policy.

If you do not have such a self catering policy ask whoever arranged the policy for you 'why not?'. This is another reason why insurance should be obtained from specialists in the particular field for which cover is required – please do not ask us to insure you oil tanker as we would not know where to begin!

David J Morris ACII
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PASC UK SUPPORT PAPERS PROGRAMME

The first of these reports are ready for Download. Further updates on the remaining work in progress will follow.

Newly Published Reports

1/ CMA Consultation Response.

This is the most recent (September 2025) response to the CMA's new Guidance on Transparent Pricing.

You can find the paper here: https://www.pascuk.co.uk/resources/consultation_responses/

2/ PASC UK Cymru response to Pembrokeshire Council Tax Premium

This can be found here: https://www.pascuk.co.uk/resources/consultation_responses/

3/ PASC UK Form and Value Report 2025. This is now published and can be found here:

PASC UK Members can download the Report here: https://www.pascuk.co.uk/member-reports/

Non-Members can download the Report here: https://www.pascuk.co.uk/national-data-reports/

This is the most comprehensive report that we have ever published for the sector and will help us lobby in Westminster and the Senedd and will give also you valuable information to help run your business. More detail above.

We would like to extend our thanks to Travel Chapter, Key Data and Frontier Research, without whose help this report would not have been possible.

4/ CMA Guidance Notes on Drip Pricing, Fake Reviews and more. This is now published and PASC UK

This paper will guide you through how to have transparent pricing, including how to display dynamic pricing, deposits and extras as well as the new rules on reviews.

Members can find it here: https://www.pascuk.co.uk/member-reports/

5/ Renters Reform Process Paper and Guidance on Longer Term Short Term Lets.

We now have a full pack and supporting Members Meetings on how owners can still do what used to be called Winter Lets. There are two options, Company Lets and Licences to Occupy. We have added a Process paper to help you navigate through the process. Two further short papers are due to be added. One a flow chart to take you step by step, and second some FAQs. Due post Chair holiday.

These were launched in conjunction with a PASC UK Members Meeting with the Solicitor that wrote the papers.

The papers can be downloaded here as part of the Longer Term Lets Pack:
https://www.pascuk.co.uk/account/pasc-uk-legal-pack/

The Meeting recording will be available here: https://www.pascuk.co.uk/account/member-only-webinars/

6/ The PASC UK Self-Catering Owner Survey 2025

This paper can be download from here for Non-Members: https://www.pascuk.co.uk/reports/
Or from here for Members: https://www.pascuk.co.uk/member-reports/

7/ An updated EV Charging Paper, with case study figures on costs and usage, remember EV Grant extended for one year. Please see the webinar on the 3rd of June at 1100, where you can find out more about Voltshare.

This paper updates the previous version, bringing in updated costs and the new terms for applying for a Grant.

This paper can be download from here for Non-Members: https://www.pascuk.co.uk/reports/
Or from here for Members: https://www.pascuk.co.uk/member-reports/

8/ T&Cs on EV Charging. This provides you with the add-on to include when using the PASC UK Terms and Conditions. There is also a logo to use to stop Granny charging.

For Members: https://www.pascuk.co.uk/member-reports/

9/ Being Moved from Business Rates to Council Tax. This is an updated paper on what to do if you are moved from Business Rates to Council Tax

For Members: https://www.pascuk.co.uk/member-reports/

10/ Guidance on Responding to the Package Travel Directive (Closes 30 June). As per usual we have provided you with Guidance on responding to the Consultation, plus a draft copy of the PASC UK Consultation response.

These can both be found here: https://www.pascuk.co.uk/resources/consultation_responses/

Work in Progress Reports and Papers and expected lead times

11/ Impacts of Government Interventions on Self-catering in England and Wales. This report is primarily a Government facing document, to illustrate the combined cost impact of all the 20+ interventions over the last three years. This Report also needs data from the survey, as the costs of Fire Regs and FHL abolition are key to this work. **Expected in September.**

12/ An Insurance Whitepaper. We have commenced work on an insurance Paper to help make sure that you are getting the right policy, asking the right questions of insurers and much more. **Expected in October.**

PASC UK WEBINAR PROGRAME FOR OCTOBER/NOVEMBER 2025

A new Programme the Autumn will be announced shortly.

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 & Zeal Tax – Ask the Expert session with Matt Jeffrey - NEW

(Members Only, will be recorded and placed in the Members area of the Website)

1100 on 22 October 2025

To register for the Meeting, click here and we will send you a link, if over-subscribed, we will hold another: **https://us06web.zoom.us/meeting/register/q17rePR0Qe6AJ2QRoCkdDA**

2/ PASC UK WALES MEMBERS MEETING

(Members Only, will be recorded and placed in the Members area of the Website)

1000 on 18 November 2025

This Meeting will update Members in Wales about the work we have done during the summer and what progress has been made. There will be plenty of time for questions

- Summer update
- Progress on EPC's, 182, Licensing and the Levy
- Q and A session.

To register for the Meeting, click here and we will send you a link, if over-subscribed, we will hold another: **https://us06web.zoom.us/meeting/register/0oekfV5LSDGVa4oVIfPpag**

3/ PASC UK ENGLAND MEMBERS MEETING

(Members Only, will be recorded and placed in the Members area of the Website)

1100 on 18 November 2025

This Meeting will update Members in Wales about the work we have done during the summer and what progress has been made. There will be plenty of time for questions

- Summer update
- Progress on EPCs, Stat Registration and more
- Q and A session.

To register for the Meeting, click here and we will send you a link, if over-subscribed, we will hold another: **https://us06web.zoom.us/meeting/register/skd7YCyXQpaVc6T94ZxX2A**

PASC UK ON THE ROAD AND IMPORTANT MEETINGS AHEAD

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

- 28-30 September, Labour Party Conference
- 5-7 October, Conservative Conference
- 8 October, PASC UK/Key Data/SuperControl Devon Agency Conference
- 9 October, PASC UK/Key Data/SuperControl Cornwall Agency Conference
- 12/13 October, Premier Cottages Conference, Stafford
- 21 October, Visit Britain Annual Review, London
- 26 October, BIHA (Bath Independent Hospitality Association) Bath
- 30/31 October Vacation Rentals World Summit, Rome
- 11 November, Host Planet, Chester
- 12/13 November Scale Manchester
- 18 November, Cottageline Conference
- 19 November Tourism Alliance Conference

IN PERSON PASC UK MEMBER MEETINGS

This year we have covered the following, the Cotswolds, Cornwall, Devon, North and SW Wales, the Lake District and Northumberland. Given diary commitments alongside the Political Party Conferences, we will be providing dates for your diaries for the new year in due course.

Next year will see these meetings updated to offer more value and content to Members. If members have suggestions for either the content of the meetings or suitable venues in their area, please let support@pascuk.co.uk know.

Key targets for us to attend for the first time are:

- Norfolk/Suffolk
- Yorkshire
- Southeast/Brighton
- Mid Wales

Happy to get suggestions for venues, as we look to plan further events around England and Wales.

We apply a nominal charge of £10 per person to cover venue hire, tea, coffee and biscuits and attendance is for Members only. All Members from all areas are welcome.

If you have any questions or suggestions for changes to Members Meetings, please contact Livvy: support@pascuk.co.uk with the subject line "PASC UK Members Meeting".

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:

- Single cottage £90 plus VAT
- 2 – 4 Units £150 plus VAT
- 5 – 10 Units £235 plus VAT
- 11 + Units £335 plus VAT

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

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