Professional Association of Self-Caterers UK

NEWSLETTER

27 October 2026 Issue 338

This week's contents:

- Commentary
- Political Update
- Tourism Tax Update
- AirBnB Changes
- 182-day threshold consultation deadline is this Friday! **THIS HAS BEEN EXTENDED TO 11:59PM ON FRIDAY 30TH OCTOBER 2026**
- Autumn 2026 Budget – **REPEAT**
- KeyData Index – Autumn 2026 Industry Performance Report
- £52,000 fine for Somerset operator after admitting seven fire safety offences
- PASC UK Webinar Programme for 2026
- PASC UK on the Road and Important Meetings ahead
- Support Lobbying by Joining PASC UK
- Disclaimer

COMMENTARY

PASC UK attended the UK Hospitality Parliamentary Reception at Westminster on Tuesday last week and met with both MPs and stakeholders in what is, in effect, a pre-budget push for a reduction of the pressure on the wider hospitality sector.

As per usual with these sessions, lots of warm words from both Ministers and colleagues about recognising the value of the sector and the pressure upon it, without giving any hints as to what that may be. Opposition parties calling out where the Government falls short.

These sessions are useful, and we can always find and engage with MPs that are new to us and make the case for our sector.

Julia Lopez, Daisy Cooper, Chris Webb, Nigel Huddlestone & Alistair Handyside

We are working with a broad coalition of stakeholders on the Tourism Tax and whilst in London managed have several useful meetings with them.

The much needed 182 Consultation finally closed on Friday last week…..or did it? Government Consultations are expected to open until 23:59 on the closing date. The 182 Consultation closed at 5pm.

After some urgent communications to the Welsh Government, they very quicky agreed to extend the Consultation for another week, as well confirming that any responses received by email after the premature cut off, will be included.

Anyone who has not responded it yet, please do, details of how to do so are below.

Although extended, we would really like to thank the broad range of organisations, individuals, Facebook groups and Partners that took part in pushing this Consultation over the line. All helped try and ensure a good number of responses so our voices will be heard, to the mutual benefit of wider Welsh Tourism and we really appreciate the support offered by each and every one of them.

But most of all thanks to all of you who have to face the daily pressures caused by 182 over three long years and who have responded to the Consultation. Nothing's certain, but we can have hope that there will be a material change after all your efforts and struggles.

A big piece of work remains to push a more than modest reduction over the line and we are already all over this.

Do join us this evening for an informal see the end of 182 drink and catch up on Zoom at 6:30pm – tonight, Tuesday 27 October….OPEN TO ALL – Please register HERE.

Speculation around Small Business Rates Relief (SBRR) being under threat rumbles on in the media, we have, as covered in previous newsletters, spoken with HM Treasury, responded to the media speculation, which all seems to stem from a single answer to a Parliamentary Question, and made sure that all our evidence to support retention of SBRR is on hand at Treasury. We now wait nervously for what the Budget will bring tomorrow.

At the same time all the above was going on, our inboxes began to explode with comments around the recent Airbnb announcements. We have been gathering as much information as we can, and alongside the European Short Term Rental Associations, most of us will be writing to Airbnb to ask for

more clarity and how some of the changes align with a stated Airbnb policy of wanting to partner better with the hosts. More information on this below.

At the weekend Alistair attended the Scale Conference in Barcelona, the leading Conference for short-term rentals/self-catering. We met up with several tech companies who are looking to better support the work that we do and will shortly be able to share details on that.

Lastly for this week as this newsletter is going out Alistair will be giving evidence in Westminster to the CMS Select Committee. The session will focus on the Overnight Visitor Levy and will give us a real opportunity to illustrate just how flawed a tax it is. We will provide an update on that evidence sessions next week.

Many thanks and have a good week.

Alistair and all the team at PASC UK

POLITICAL UPDATE

All eyes are on the Chancellor this week, with the Budget due on Wednesday. With tourism and hospitality businesses already battling rising costs, we continue to urge the Government to provide meaningful support and a long-term strategy for the sector, rather than imposing further costly interventions.

Budget: Tourism Needs Meaningful Support

Hospitality leaders across the country are urging Chancellor John Healey to reduce the cost of doing business.

Michelin-starred Yorkshire chef Tommy Banks has called for hospitality VAT to be cut to 10%, warning that the sector is facing its toughest conditions in 20 years. In Devon and Cornwall, tourism businesses have also called for lower VAT, fairer business rates and action on employer National Insurance.

The case for a VAT cut is increasingly difficult to ignore. Hospitality businesses are labour-intensive, cannot reclaim VAT against wages and face a 20% rate that is higher than in many competing European destinations.

PASC UK will be watching Wednesday's Budget closely. Self-catering businesses must be included in any support for tourism and hospitality, particularly after years of rising costs, tax changes and additional regulation. The Government says it wants growth. This is an opportunity to prove it understands the businesses that generate it.

Mayors Push for Greater Levy Powers

The Overnight Visitor Levy debate also intensified this week, with Prime Minister Andy Burnham reportedly "determined" to give mayors the power to introduce the charge even when local councils oppose it.

Under current proposals, a two-thirds majority of council leaders could block a mayor's plans. However, Burnham has suggested mayors should be able to pursue their own policy ambitions, with legislation expected within weeks.

The argument is already playing out in the North East. Mayor Kim McGuinness supports a levy of up to 5%, while council leaders in Durham, Gateshead, South Tyneside, Sunderland and Northumberland have indicated their opposition.

We urge mayors to listen to the councillors and tourism businesses in their regions that are raising serious concerns about the levy. PASC UK will be watching the levy debates closely, with further details expected in tomorrow's Budget.

TO 182 DAY THRESHOLD CONSULTATION DEADLINE IS THIS FRIDAY! – DEADLINE EXTENDED TO 11:50PM ON FRIDAY 30TH OCTOBER 2026

The new deadline is 11.59pm on Friday 30 October 2026.

Welsh Government have reopened the consultation on the 182-day threshold, following concerns that it closed at 5pm on Friday 23October rather than midnight.

We raised this with Welsh Government over the weekend and are grateful for their prompt and positive response. Thank you for listening and ensuring everyone has the opportunity to have their say.

The deadline for responding to the 182 Consultation in Wales is the 23rd October, and we are running a countdown timer on the 182 page on the PASC UK website. https://www.pascuk.co.uk/182-2/

We urge as many of those affected by this threshold to respond. This could be the last chance in this Welsh Parliament for significant change. PASC UK Cymru has written guidance to help you respond. There are only 12 questions, and the by reading the guidance, much of it suggested by Members will look at the broader aspects of each question, as you prepare your own answers.

Our big ask is that you don't just assume you may benefit from the exemptions, that would make the threshold irrelevant, and to argue for a significant, not modest, reduction in the threshold, across the whole sector and the whole of Wales. Unless the threshold comes down significantly, the pressure on pricing for the whole sector will remain artificially high due to so many operators having to discount to hit the threshold. This pricing pressure will still apply to those who may become exempted. Let's work together on this.

PASC UK Cymru have provided three papers to help you respond, one is for Owners and Operators, one is for Stakeholder organisations that support our sector and Supply Chains one is for your teams, housekeeping, maintenance, gardening, linen suppliers and others in the wider Supply Chain. Let's get going on getting as many responses in as possible, we know that numbers count, and personal stories make a real difference.

You can access the Guidance notes here: https://www.pascuk.co.uk/182-2/

AIRBNB CHANGES

Last weeks update from AirBnB came during a particularly busy period and is the third major change for Property Owners in 2026:

- Single Host Fee
- Cancellation Policy Adjustments
- House Rules and Checkout Limits

The initial detail was sparse, and much of the noise in the media was around the now infamous "washing up". A short summary of the changes to what house rules looks like below:

Generally no longer permitted	Still permitted
Requiring guests to wash and put away dishes	Asking guests to leave used dishes in the sink
Requiring guests to strip beds or start laundry	Asking guests to gather used towels
Requiring guests to take rubbish off-site	Asking guests to separate rubbish and recycling into designated indoor bins
Restricting use of advertised amenities	Asking guests to switch off heating or air conditioning when leaving

One of the areas that has caused much concern when speaking to Members is the stipulation that House Rules must be disclosed before booking, and Hosts cannot include additional rules after booking has been made through messages, notices displayed in the property or verbal instructions.

The PASC UK team have received a real variety of messages on this subject and so as an initial priority, we want to clarify and address the insurance perspective of the changes as this has the highest risk factor for Owners and provide some clarity on the legal element of providing additional contracts to Guests after they have placed a booking.

PASC UK is a Member of the EHHA (European Holiday Home Association) – essentially a group of all of the other European equivalents of PASC UK where we are joined by our friends the ASSC (Scotland) and ISCF (Ireland) and friends from across Europe.

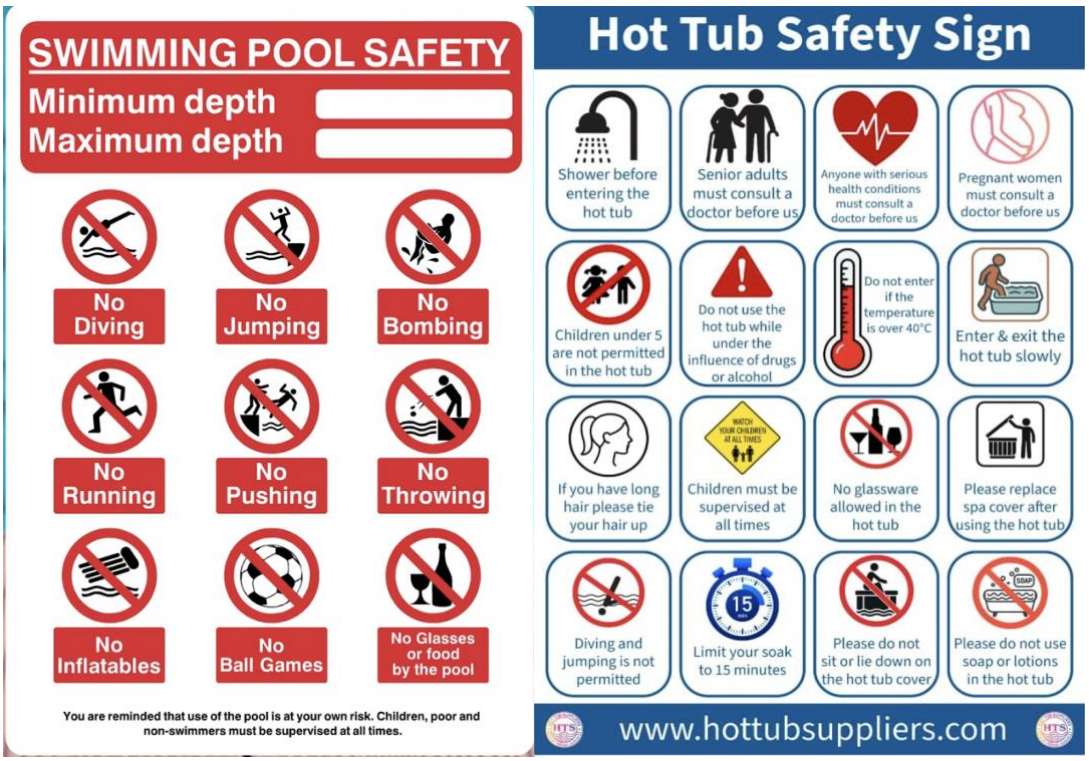
AirBnB is a global entity, applying global policies and these changes affect operators globally. PASC UK is working with the EHHA trade association Members to co-author a letter seeking clarity about the practicality and limitations of some of these policy changes on operators.

While we don't have a crystal ball as to what changes might come next from AirBnB, or any other platforms, we along with our European equivalents continue to advocate for collaboration with you, the Owners who provide the inventory for the platforms.

In the meantime, these policies apply to bookings taken from 20th November 2026, we have worked to clarify some of the positions circulating in the media to give you clarity on what they mean for you, along with some practical steps that Owners can take while they decide their own individual next steps:

Health & Safety Signage:

Many Members contacted us with concerns about their individual properties and amenities – for example, swimming pools, hot tubs and saunas. Safety signs, in line with your risk assessment should still be displayed where appropriate or required and should not be removed. Some examples of this signage are displayed below:



Fire Regulations:

No policy update from any platform will ever override your obligations from a legal perspective. You must have a Fire Risk Assessment in place, and apply any of the mitigations identified or outlined in that. Any appropriate signage outlined as part of your evacuation procedure must remain – some examples of this signage are displayed below.

Additional Contracts:

Tom Chartres-Moore at Stephens Scown LLP has covered this on our Members Webinars on T&Cs previously, detailing the process by which a contract needs to be available to Guests throughout the booking journey in order to provide you, the Owner, with the protection that the contract affords.

We fear this point may not be what many will want to hear, but sending an additional contract to Guests post them booking through AirBnB or any other platform and asking them to sign it, may not provide you with the protection you expect, should you need to rely on this at a later date.

Immigration (Hotel Records) Order 1972:

What is this? The requirement for all sleeping accommodation providers to record the full name and nationality of all Guests upon arrival. Any Guests who are non-British, non-Irish and non-Commonwealth must also provide their passport or registration certificate details upon arrival and their next destination address on or before departure. There is no legal requirement for Owners to hold an email address or home address for Guests.

The changes announced last week by AirBnB do not limit your ability to comply with the above. For those Owners collecting this data, you must be registered with the ICO (Information Commissioners Office) – there is a paper available to Member HERE to help you understand when you need to be registered with the ICO.

Guest Contact Details:

AirBnB removed the option for Owners to email Guests using an alias in September 2023, and has since bought all communication on to the platform and tightened up its monitoring of any requests to take communication off platform. The phone number provided once a booking is confirmed is an "alias" and allows you to call or text the Guest during their stay, and for up to 2 days afterwards.

The change announced last week doesn't make any change to the above, but instead impacts your ability to use things like Wifi providers to harness Guest details.

Owners should remember that, in general, they do not have an exclusivity agreement with Airbnb for the supply of their accommodation. Many owners use a broad mix of booking platforms, intermediaries and direct bookings to fill their calendars.

Displaying your own business branding and property name on WiFi signs, guest information books, local recommendations guides and other materials within your accommodation is entirely normal business practice.

Owners are independent businesses, not extensions of Airbnb, and should be able to promote their own brand to guests staying in their properties, subject to the terms of any agreements they have entered into.

Insurance:

Probably the one that has caused the most worry for those landing in our inbox over the last couple of days, so to cut through the noise, we have spoken with our Insurance panel to get qualified insight and advice on this for you. **Please note that the answers below are based on the extensive selection of policies that they work on – you should always double check your own policy and if in any doubt, seek written confirmation from your Insurer or Underwriter for your specific situation.**

Concern being raised	What the insurance specialists say
AirBnB only provides a guest's name	No requirement for further guest information under the policies we offer
No guest address or contact details	Not a requirement for insurance
No separate signed rental agreement	Not required for cover to be valid on the policies reviewed
Guest causes a fire with a candle or similar	Wouldn't be required to be explicitly outlined in your House Rules or T&Cs to provide you with cover
Fire Risk Assessment	The insurers consulted do not ask to see one when arranging cover. Absence of a Fire Risk Assessment could become an issue from an insurance perspective should a claim be made
Swimming pools and hot tubs	As an example, the Allianz policy includes a Holiday Let Facilities Condition; owners must check their own policy conditions. Most specific Holiday Let policies will be sufficient without an additional contract. You must notify your insurer of additional facilities available at your property
Guest negligently damages the property	The insurer may seek recovery from the guest, but limited ident ification could make this harder. It should be noted that such recoveries are rare and may be covered under AirCover for Hosts

There are two distinctions we should make very clear:

Insurance cover and legal compliance are different things. The fact that an insurer does not ask f or a Fire Risk Assessment does not remove the owner's legal duties. Should a claim arise, the

insurer will expect that you have a valid Fire Risk Assessment in place and are able to provide this upon request. Failure to do this, may result in issues with insurers paying out.

The biggest thing to highlight here from the insurers' responses, is actually about the quality of insurance advice. Prices and cover vary hugely - self-catering insurance is specialised and it's really important that Owners are buying a product that does what they think it does - especially where you have additional facilities such as hot tubs, swimming pools, log burners etc.

Speak to your insurer or broker, check your policy conditions and get written confirmation where you have concerns.

Our thanks to JL Morris, Policy Powerhouse and ECH Facilities for their advice, support and work on this over the weekend to provide our Members with reassurance.

Top Tips:

- Check your insurance policy!! If you don't have public liability insurance – we really strongly recommend you have this. Aircover is not a replacement for your own proper holiday let insurance policy
- If you have EV charging on site, and charge for usage of this, make sure you specify this in your listing
- If you're worried about washing up, make this as easy for Guests as possible – if you've previously only included a starter amount of dishwasher tablets, perhaps consider leaving a couple more going forwards
- Has your property got its own "brand"? If you don't have a simple logo, consider using a platform like Canva or a local designer to help you make one – this could be as framed artwork, a fridge magnet, on your guest book, your local guide etc
- Review where your current bookings come from – do you want to diversify your booking sources and platforms?
- If you have concerns about how Guests leave your property, ensure that you or your housekeeping team are taking videos at the end of changeover before check-in showing the condition of the property

TOURISM TAX UPDATE

The Times reports this evening that the Prime Minister is pressing mayors to move faster on the Overnight Visitor Levy (OVL), and wants to weaken one of the main safeguards around it. This is the most serious shift since the powers were announced.

https://www.thetimes.co.uk/article/b6b23937-0d8b-4e27-8c9f-209fc1171ccd

What the Prime Minister said

- **He wants to remove the council veto.** Under current proposals, local authorities can block a mayor's levy if two-thirds oppose it. Speaking to the National Economic Council, Andy Burnham argued that a mayor whose name is tied to a tax should be able to pursue it, and that reform of the state should go further to clear this obstacle away.

- **He is taking on our arguments directly.** He told mayors: "There will be a counternarrative that says this is a tax, this is negative." He argued the opposite is true, claiming the levy will raise standards in cities, improve the visitor experience and drive growth.
- **He wants mayors to sell it through local projects.** He urged them to show how revenue will be reinvested, pointing to Steve Rotheram's plan to fund a new Beatles attraction in Liverpool.

The timetable is tightening

- Legislation is due to be tabled within weeks, followed by local consultations and an estimated January 2028 rollout.
- Sadiq Khan, mayor of London, is pushing for overnight stays to be taxed from the middle of next year.
- John Healey's first Budget tomorrow is expected to give mayors extra grant funding and new borrowing powers. A devolved borrowing facility for mayors is planned from 2028.
- Labour mayors have pledged to cap the levy at 5%, but this is a voluntary commitment, not a legal limit.

Where the argument stands

- **Opposition is real.** Kim McGuinness (North East) and Tracy Brabin (West Yorkshire) both reported significant local opposition. The Times cites UKHospitality's estimate of 12 million fewer visits and 33,000 job losses.
- **The other side has evidence too.** The article cites a 2025 study in the journal Tourism Management, which found Manchester's £1 per room per night charge had no significant impact on hotel occupancy. Supporters also point to Amsterdam and Barcelona.

That is the case we now have to answer, with evidence and data.

What this means for us

Our position remains opposition in principle. Alongside that, we will push to shape the design and limit the damage, built around our four asks:

1. Reduce VAT to 10% before any levy is introduced.
2. Publish a Visitor Economy Growth Plan.
3. Require robust local economic impact assessments before any levy is implemented.
4. Ring-fence any levy revenue in statute.

We will also resist any move to remove the local authority veto. It is one of the few checks left in the system.

What we need from you:

Please send us any information you have of business groups getting together in your area, who are either pro or anti Levy. We can then try to engage with them and provide them with the data.

We are sure that the Levy will be at centre stage at the forthcoming Tourism Alliance Policy Conference on 17 November which PASC UK will be attending.

AUTUMN 2026 BUDGET - REPEAT

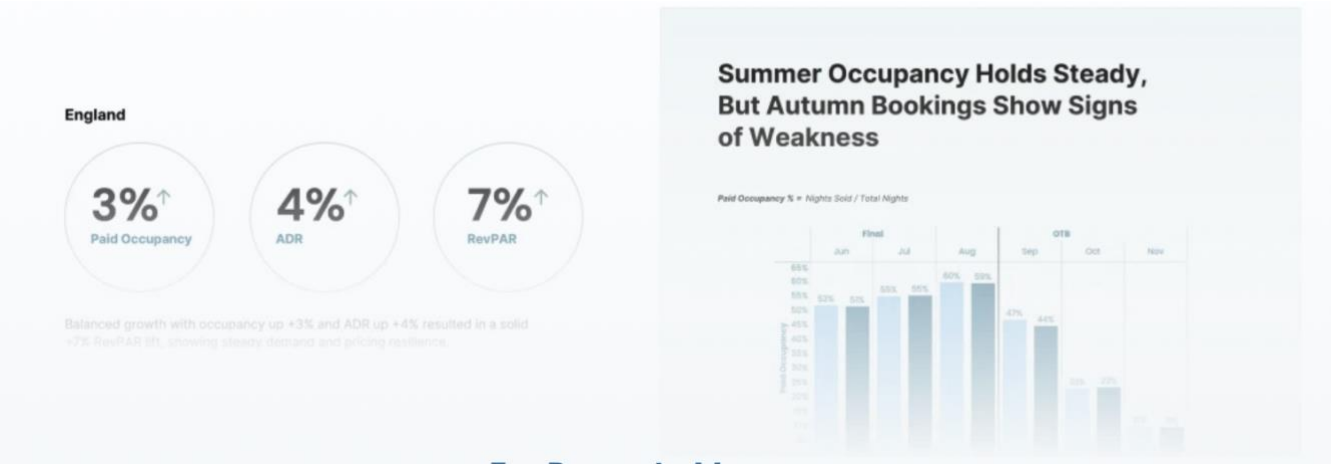
The first budget of Andy Burnham's new Government and that of his chancellor John Healey is set for 28th October.

As has been a recurring theme across budgets in recent history, it is clear that money will need to be raised to meet various spending pledges. However, previously there had been countless speculative comments from the Chancellor ahead of the budget – John Healey has so far taken a different approach.

Andy Burnham's new Government has so far remained very tight lipped with very little concrete speculation.

The PASC UK team are all on standby for Wednesday 28th October, and should there be anything raised next week that causes concern for our Members, we will call an online meeting to provide further information and clarity – this will be done via a dedicated newsflash if it is required on the afternoon of Wednesday 28th October.

KEYDATA INDEX – AUTUMN 2026 INDUSTRY PERFORMANCE REPORT



The team at KeyData have kindly shared with us their Autumn 2026 index report, which gives Owners an overview of the market across the UK. Members can download it without needing to put in any of their details HERE. Non-Members can download it HERE.

Some of the key takeaways reinforce what we often talk about with Members – that guests continue to favour shorter stays, and that booking windows are currently fairly stable – what we've been seeing here, we continue to see.

Sally will be on hand for Members and Non-Members on Thursday 19th November at 1400 to explain the data, talk about how summer and October half term bookings ended, and how things are looking as we head towards Christmas (the annual challenge of which day you do check in and check out to make it work for Christmas, New Year, Guests and cleaning!) and beyond into 2027.

1/ PASC UK x KeyData – Summer Holidays & Half Term wrap up – looking ahead to Christmas and 2027!
Date: Thursday 19th November 2026
Time: 1400
Location: Zoom

Register **HERE.** **– Open to all!**

£52,000 FINE FOR SOMERSET OPERATOR AFTER ADMITTING SEVEN FIRE SAFETY OFFENCES

Once surcharges and prosecution costs were added, the full penalty reached £63,801 – and was levied on the owners of Walpole House after inspectors found that there were no fire doors, fire alarms or evacuation procedures in place. The inspection by Devon & Somerset Fire Service too place following a referral from the local council.

You can read the full story HERE.

Tony Hickey, Fire Safety Inspector sums it up with the following: "Fire safety is not optional. Anyone providing sleeping accommodation has a legal responsibility to ensure that appropriate fire safety measures are in place to protect the lives of those staying at their premises."

PASC UK WEBINAR PROGRAME FOR 2026

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.

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PASC UK ON THE ROAD AND IMPORTANT MEETINGS AHEAD

PASC UK will be present at the following events:

- 29 October: Croeso Awards
- 11 November. PASC UK Members Meeting – Cotswolds
- 16 November. Norfolk Agencies & Property Managers Event
- 1 December. Tourism Alliance Council 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. 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 and it takes 2 mins: https://www.pascuk.co.uk/join-pasc-uk/

Wishing every one of you all the best.

Best regards

Alistair Handyside MBE
Executive Chair
The Professional Association of Self-Caterers UK
www.pascuk.co.uk
support@pascuk.co.uk

PASC
www.pascuk.co.uk
Professional Association of Self-Caterers UK

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