**ASSC SECTORAL SURVEY: THE IMPACT OF RULE OF ONE HOUSEHOLD**

**TO SELF-CATERING IN SCOTLAND**

**Introduction**

* The Association of Scotland’s Self-Caterers (ASSC) is the leading source of knowledge on short-term letting and holiday homes in Scotland. The ASSC ran a second survey in light of the Scottish Government’s announcement of further restrictions to social gatherings, excluding the self-catering sector from the Rule of Six down to only one household. This followed the Scottish Government’s u-turn on its position regarding self-catering and its inclusion in the cap on the number of households that can meet.
* The Scotland-wide sectoral survey related specifically to properties that accommodate 7+, assessing the requirement for additional financial support since their viability is significantly restricted, but they have not been told to close. They are ineligible for any of the financial support stemming from the Break.

**Survey Overview**

* This was publicised via ASSC newsletters, as well as on the ASSC’s social media pages at 8pm on 21st October.
* The online survey elicited 451 responses from both ASSC members and non-ASSC members alike in just 12 hours.
* 273 Members of the ASSC (61% of respondents) took part, with another 171 (39%) non-member self-catering operators.
* The interim results offer valuable insights from Scottish self-catering operators in a sector that has been estimated to contribute over £723m each year to the Scottish economy.

**Key Findings:**

* Almost half of respondents have properties that accommodate 7+.
* The vast majority of respondents are from rural areas of Scotland.
* Losses range from £600 to £50,000, with an average loss of £5,415 across respondents.
* Respondents report a lack of bookings since 23rd September and a lack of onward bookings.
* 87% or respondents are on non-domestic rates
* 81% are concerned about the viability of their businesses.
* 24% have commercial debt associated with their business, 36% of whom would benefit from an extension to mortgage holidays to mitigate ongoing fixed costs.

**Q1. Where is your business based?**

|  |  |
| --- | --- |
| **Local Authority** | **Number of Respondents** |
| Aberdeen City  | 4 |
| Aberdeenshire  | 15 |
| Angus | 14 |
| Argyll & Bute | 39 |
| Clackmannanshire | 1 |
| Dumfries & Galloway | 34 |
| Dundee City | 2 |
| East Ayrshire | 0 |
| East Dunbartonshire | 0 |
| East Lothian | 1 |
| East Renfrewshire | 0 |
| Edinburgh City | 21 |
| Eilean Siar | 9 |
| Falkirk  | 2 |
| Fife | 24 |
| Glasgow City | 5 |
| Highland | 156 |
| Inverclyde  | 0 |
| Midlothian | 4 |
| Moray  | 18 |
| North Ayrshire | 11 |
| North Lanarkshire | 2 |
| Orkney | 8 |
| Perth & Kinross | 41 |
| Renfrewshire  | 1 |
| Scottish Borders | 23 |
| Shetland | 4 |
| South Ayrshire | 4 |
| South Lanarkshire | 6 |
| Stirling | 16 |
| West Dunbartonshire | 2 |
| West Lothian | 3 |

**Q2. Does your self-catering property accommodate 7+ people?**

**YES 43.24%  195**

NO 56.11% 256

**Q3. If the answer is yes, how many cancellations have you had since the One Household restrictions were introduced on 25th September?**

Comments:

* *Only 2. However the reason that number is so small is because we have decided to close at the start of November. If we had tried to stay open that number would have been much higher. We were booked all the way through winter and into the start of next summer. The 8/3 rule killed us and caused most to cancel, then local restrictions in West Dunbartonshire and Lanarkshire caused the remainder to cancel which left 2 One was for two weeks for 5 people. Perfectly feasible in a house this size to socially distance. The other had reduced their party to 8 from 3 households but had to throw in the towel in the end.*
* *5 definite cancellations and several more in the pipeline but the guests are waiting to see if the restrictions are relaxed in November. These are high priced rental for a house that sleeps 12+*
* *We were fully booked until beg Jan 3021. All but one has now cancelled.*
* *We look after 40 properties of which 16 accommodate 7 or more. In those properties we have probably seen at least 40 cancellations.*
* *all apart from Christmas and New Year have cancelled - 16 in total*
* *All bookings cancelled.*
* *15 weeks £35/30 k*

**Q4. What is the value of those cancellations in £GBP?**

Losses range from £600 to £50,000, with an average loss of £5,415 across respondents. More concerning than the financial loss is the complete lack of bookings since 23rd September and a lack of onward bookings:

**Q5. Are you registered on Non-Domestic Rates or Council Tax:**

**NDR 87.36%  394**

Council Tax 12.64% 57

**Q6. Is your property covered by a commercial mortgage?**

YES 24.17%  109

NO 75.83% 342

**Q7. If the answer is yes - Would you benefit from an extension to the mortgage holiday scheme (where it would not be registered as forbearance and impact on your credit rating)?**

YES 36.32%  85

NO 63.68% 149

**Q8. Are you concerned about the viability of your business if these restrictions persist into 2021?**

**YES 80.93%  365**

NO 19.07% 86