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# PASC UK & ASSC UK-Wide Sectoral Survey Into Self-Caterer Feedback On Funding And Grant Support

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March 2021



Association of  
Scotland's Self-Caterers  
Supporting self-catering in Scotland

# **PASC UK & ASSC UK-WIDE SECTORAL SURVEY INTO SELF-CATERER FEEDBACK ON FUNDING AND GRANT SUPPORT**

## **Introduction**

- The Professional Association of Self-Caterers (PASC-UK) and the Association of Scotland's Self-Caterers (ASSC) are the leading source of knowledge on short-term letting and holiday homes in the UK and Scotland respectively.
- As a UK wide approach, the ASSC and PASC UK seek to harness empirical data about the self-catering sector across the UK in order to be able to inform the UK and devolved governments in terms of future policy decisions.
- A UK-wide sectoral survey was conducted in March 2021 relating to eligibility and access to the various packages of economic support from the UK, Scottish and Welsh Governments in response to the COVID-19 pandemic.
- The results offer valuable insights into the experiences and problems faced by the UK's self-catering operators in accessing the support required to safeguard their businesses during the Covid-19 pandemic.

## **Survey Overview**

- PASC UK and the ASSC gathered data about the grant schemes, due to many self-catering operators highlighting concerns about the eligibility criteria associated with the grants from the UK, Scottish and Welsh Governments in particular, as well as inability to access the Coronavirus Job Retention Scheme or Self-Employed Income Support Scheme from the UK Government.
- PASC UK and ASSC ran an online survey consisting of a series of sector specific questions. This was publicised via PASC UK and ASSC newsletters, as well as via social media channels.
- The online survey elicited 1395 responses from self-caterers in England, Scotland and Wales, from both PASC, ASSC members and non-members alike, across the UK's local authority areas.
- 59% of responses were from members of PASC UK or the ASSC. 41% of responses were from non-members.
- With special thanks to the Wales Tourism Alliance, North Wales Tourism, Visit Pembrokeshire, Tourism Alliance, SW Tourism Alliance and the FHL Business Support Group for circulating the survey throughout Wales.

## **Summary**

It is hoped that the survey results will inform greater discussion regarding the support provided to self-catering operators in the UK during the Covid-19 pandemic.

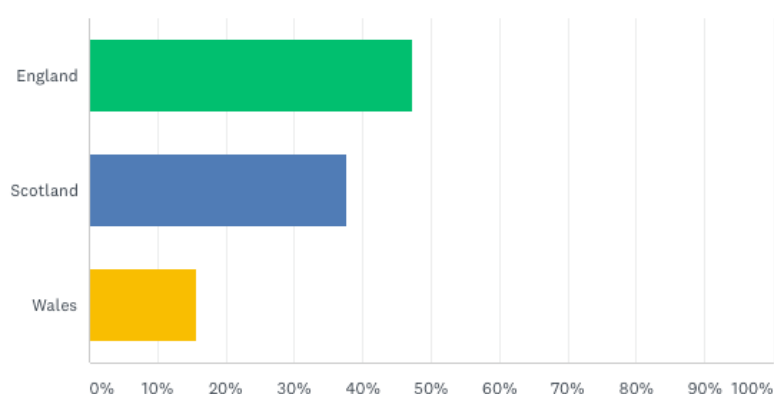
### **Some of the key findings include:**

- A good proportional split of responses were from across the UK, predominantly from **rural locations** with 47.38% being from England, 38.63% from Scotland and 15.63% from Wales.
- NOTE: the survey did not extend to operators in Northern Ireland due to limitations in sources for circulation.
- The majority of self-catering businesses have been running for at least 6 years. A large proportion of self-catering businesses have been running for 11 to 20 years or more, with some operating over 40 years.
- Over 46% of respondents have either had signs of mental health or are experiencing some form of anxiety or depression, there is evidence of the impact of the Covid-19 crisis being felt across the sector.
- Currently there is a mixed picture in terms of business confidence, with 38% of respondents being somewhat optimistic and 20% somewhat pessimistic and almost 27% taking a neutral view at the moment, not knowing what to expect.

## FINDINGS

### Q1 WHERE IS YOUR BUSINESS BASED?

A good proportional split of responses were from across the UK, with 47.38% from England, 38.63% from Scotland and 15.63% from Wales. NOTE: the survey did not extend to operators in Northern Ireland due to limitations in sources for circulation.



England	661	47.38%
Scotland	525	37.63%
Wales	218	15.63%

### Q2 HOW WOULD YOU DESCRIBE THE LOCATION OF YOUR PROPERTY/PROPERTIES?

The majority of respondents across the country, were from a rural location, with a coastal location being the second most popular situation for a self-catering property.

	ENGLAND		SCOTLAND		WALES	
Urban	25	5.19%	59	11.71%	4	2.41%
Suburban	2	0.41%	13	2.58%	4	2.41%
Semi-rural	65	13.49%	64	12.70%	16	9.64%
<b>Rural</b>	<b>271</b>	<b>56.22%</b>	<b>237</b>	<b>47.02%</b>	<b>85</b>	<b>51.20%</b>
Coastal	119	24.69%	131	25.99%	57	34.34%

### Q3 HOW LONG HAS YOUR SELF-CATERING BUSINESS BEEN RUNNING?

The majority of self-catering businesses have been running for at least 6 years. A large proportion of self-catering businesses have been running for 11 to 20 years and more, with some operating over 40 years.

	ENGLAND		SCOTLAND		WALES	
Under 1 year	14	2.90%	16	3.17%	9	5.42%
1-2 years	33	6.85%	72	14.29%	27	16.27%
3-5 years	96	19.92%	96	19.05%	28	16.87%
6-10 years	96	19.92%	119	23.61%	39	23.49%
<b>11-20 years</b>	<b>168</b>	<b>34.85%</b>	<b>131</b>	<b>25.99%</b>	<b>42</b>	<b>25.30%</b>
21-29 years	63	13.07%	57	11.31%	15	9.04%
40 years plus	12	2.49%	13	2.58%	6	3.61%

**Q4 On your Annual Tax Return - Do you enter your earnings from self-catering on the property pages of your tax return as a Furnished Holiday Let?**

Yes	765	68.36%
No	143	12.78%
I don't know	211	18.86%

**Some respondents who answered 'No', were either a new business (not yet filed a return), or have two or more different businesses amalgamated.**

*I was totally dismayed to discover that because of this legal quirk we were not eligible for the badly needed Self-Employed Income Support Grant. There has been a lot of discussion around this anomaly and many self-catering owners feel not just aggrieved but worried about the impact this has had and is continuing to have on their businesses. This has to change, please.*

*I hadn't realised there was a choice in this. This means of course that we are not eligible for any support as self-employed though this is our sole income and we do all the work. It is our job and takes up hours every week but the government appears to view us as receiving unearned income. Unearned income for which we: clean toilets, do changeovers, wash bedding, iron bedding, do gardening, do maintenance, do marketing, greet guests, do paperwork etc etc. Again it would appear that the government has no idea as to how the sector really operates. The Scottish Government in particular appears to misunderstand self-catering businesses.*

**Q5 Have you or anyone in your business, suffered from mental health issues since the start of Covid-19?**

Yes, I've had this before	41	3.62%
Yes, and this is new to me	77	6.79%
I've experienced some mild anxiety / depression symptoms	409	36.07%
No	503	44.36%
I am not sure what my emotional state is right now	74	6.53%
Other	30	2.65%

**With over 46% of respondents either having signs of mental health or experiencing some form of anxiety or depression, there is evidence of the impact of this crisis on businesses and instability being felt - with bookings having been wiped out over the past year, there is significant devastation being felt across the sector and the mental wellbeing of operators, their family and their staff is of concern.**

*No, apart from intense frustration (and stress) at mixed messaging regarding possible grant support coming out from the Scottish Government at times and of course the idiocy of the timing of the short term let regulations on top of everything else.*

*I am teacher who has battled on the front line throughout this pandemic to help children throughout it. I am not a wealthy second home owner but run a genuine FHL which has lost thousands and thousands of £s in bookings. I have had to cover its ongoing expenses and mortgage with absolutely no help from the Welsh government. I am sick with anxiety and depression as a result*

*I had 3 lots of guests take me to court as they wanted refunds and hadn't taken out their own insurance despite being told to. I paid back £7,000.00 which was nearly all of my initial £10,000.00 premises grant. I know plenty of small businesses who took their grants and promptly gave up their premises and used the £30k to improve their own homes. My mental health has been appalling. NO SEISs support at all. I have been able to trade for 2 months out of 16 as my house sleeps 25/35 and one of those months was only for 10 guests.*

*I am struggling to run the business. I have lost confidence in myself to operate the business*

Staff members have experienced periods of low mood and as the business owners we have experienced severe stress and low mood.

I am definitely experiencing stress and am extremely worried about my future income & the fate of my self-catering business

I felt isolated and anxious all of the time. Still do.

I have been prescribed 3 different types of Anti-depressants since this all started, undertaken 6 months of counselling at my own expense and felt very close to suicide twice. I have been placed on the at-risk register of self harm by my GP

MY MENTAL AND PHYSICAL HEALTH HAS DETERIORATED IMMENSELY. I WAS HOSPITALISED IN AUGUST 2020 ON 2 OCCASIONS WITH CONCERNS THAT IF MY BLOOD PRESSURE WAS NOT CONTROLLED I WOULD SUFFER A STROKE OR HEART ATTACK. I AM NOW ON PERMANENT MEDICATION FOR BOTH HYPERTENSION AND AGINA. UNTIL THEN I HAD NOT HAD ANY HEART OR HYPERTENSION ISSUES. I HAVE ALSO BEEN PRESCRIBED MEDICATION FOR DEPRESSION AND ANXIETY

I have suffered from untreated anxiety during my life, due to extreme life changing issues. I am currently under extreme stress due to the state of our business, which pre-covid was extremely successful. We bought the business in a run down, uninhabitable state 6 yrs ago and have put all of our savings into it, working flat out to refurbish it and invested our profits back into it, to achieve this. Now we have had to take on further debt (bounce back loan & extended business loan - capital holiday of 1 yr), due to the unfair award of grants. We have no idea when we can re-open, perhaps mid-may - but will anyone be able to travel - who knows? I am finding it extremely difficult to cope and have had to be prescribed anti-anxiety medication

Although the grants were useful, they are not near enough for day to day living. My husband's earnings have decreased since before lockdown due to change of jobs and we relied on the earnings from our holiday rental for additional support. It is very worrying as we also have 2 children at university. Because our rental is an apartment and as a result we share a "lobby", we wouldn't be allowed to open until 17 May. Between Easter and 17th May alone, I've lost nearly £3000 in rental income. This is not going to be covered by the government. If I was in paid employment, I would have either been working or furloughed but I get none of that by having a FHL.

#### **Q6 How are you feeling about your business right now?**

Very optimistic	106	9.36%
Somewhat optimistic	430	37.95%
Neutral	292	25.77%
Somewhat pessimistic	231	20.39%
Very pessimistic	74	6.63%

Currently there is a mixed picture between optimism & pessimism. Whilst operators are optimistic that target dates for re-opening has been announced, there is concern and instability being felt across the self-catering sector. Businesses are facing a multitude of issues from the need for the timely lifting of travel restrictions across the UK, cost of reopening and the increased cost of doing business, postponed bookings impacting on cashflow for 2021, managing and repayment of debt, the usual juggling of managing a small business which is exacerbated by government policy and significant concern for larger properties that might not be able to operate until spring 2022.

Comments:

Waiting to see when we can open is VERY frustrating. Problem for us is that our cleaner who is self employed has had to look for other work due to hardship. Might be difficult to find someone else as good.

*We have large properties and have been heavily impacted - as long as we can resume some sort of 'normality' (even if it was maximum 20 or 50 people) we will be delighted. However the restrictions are very challenging for us.*

*We've closed our 14 cottages for 9 months with a tiny amount of compensation. We could never recoup the lost earnings! No money coming in to pay the loans and bills, or last years tax, nothing to reinvest. Uncertainty of the 12th April date. Single house hounds first so many cancellations. Selling our house that sleeps 12 to single couples to get some pennies in.*

*The domestic self catering industry in the UK will do well after COVID19 but no thanks to the criteria imposed by the Welsh Government. Other parts of the UK have treated rental properties as genuine businesses and have not discriminated on the grounds of income.*

*Bookings for 2021 and beyond are positive. However, this will be a year of catch up and not much 'new' money. Lots of postponed bookings.*

*We were fully booked before this happened; I'm sure we will be again. We just need to limp to the finish line and hope it doesn't get moved as we approach.*

*Bookings ahead are full 21/22 from May 21 will not recover until 2023 as still paid up transferred bookings will affect 2022 income. Travel needs to open up. Spending time updating legal requirements and business systems and maintenance.*

*I think the business will survive, somehow I'll muddle through but I won't make enough to retire as I don't have many working years left to pay off the debt i've accrued*

*I feel I have built up a reputable business with good reviews however it appears now that guests want something for nothing and for me to fully insure them against any eventuality. This combined with all the extra cleaning required and extra expense of suitable cleaning products makes me feel very disillusioned.*

### **A Comment from a Business Owner in Gwynedd, Wales**

**Seeing UK Government promise financial help being to small businesses during this time, but then feeling that we were being missed, failed and segregated because we are an FHL business, did have an impact on my mood. I felt there was very little information in the beginning regarding the progress of our applications. Having to issue so many refunds and watching all of our bookings for the year cancel. Not knowing if we would be eligible for financial help. Caused me massive anxiety and stress.**

**To watch our healthy bank balance haemorrhaging away was heart breaking. But then feeling we had been swept to the back of the pile because of an old political agenda. Just seemed discriminating and unfair. The anti 2nd home and FHL media during the last twelve months has also been very hard for me. Unfortunately this has leached out and revved up some of the local community. None of this has been helpful.**

**We felt prior to COVID that for nearly 10 years we were a valued small business bringing income, trade, local work, disposable income, our own income into the local community. We now feel like enemies. We have decided to put one of our portieres on the Market to cover COVID Loses. (We are lucky enough to do be able to do this). My husband wants to sell up and move away from Gwynedd because of the way we now feel living (trading) here. And fear the future decisions regarding FHL businesses. I do not want to sell up because I made Gwynedd mine and my children's home. This is also causing me a huge amount of upset.**

## ENGLAND

### **E1, Did you receive a Lockdown Grant 1 for a Non Domestic Rates Business?**

23 March - 4 July

Yes RV up to £15k	327	67.84%
Yes RV up to £51k	61	12.66%
No	37	7.68%
N/A	57	11.83%

### **E2, Did you receive a Local Restrictions Support Grant OPEN T2 for a Non Domestic Rates Business?**

pre-lockdown 2

Yes	169	35.06%
No	224	46.47%
N/A	89	18.46%

### **E3, Did you receive a Local Restrictions Support Grant CLOSED T3 for a Non Domestic Rates Business?**

pre-lockdown 2

Yes	203	42.12%
No	190	39.42%
N/A	89	18.46%

### **E4, Did you receive a Local Restrictions Support Grant CLOSED – Addendum for a Non Domestic Rates Business?**

lockdown 2 - 5 November to 1 December 2020

Yes	332	68.88%
No	89	18.46%
N/A	61	12.66%

### **E5, Did you receive a Local Restrictions Support Grant CLOSED – Addendum for a Non Domestic Rates Business?**

lockdown 2 - 5 November to 1 December 2020

Yes	332	68.88%
No	89	18.46%
N/A	61	12.66%

### **E6, Did you receive a Local Restrictions Support Grant OPEN T2 for a Non Domestic Rates Business?**

2 December - 29 December 2020

Yes	176	36.51%
No	216	44.81%
N/A	90	18.67%

**E7, Did you receive a Local Restrictions Support Grant CLOSED T3/4 for a Non Domestic Rates Business?**

2 December - 29 December 2020

Yes	196	40.66%
No	195	40.46%
N/A	91	18.88%

**E8, Did you receive a Closed Business Lockdown Payment?**

5 January 2021 onwards

Yes RV up to £15k - £4k grant	298	61.83%
Yes RV up to £51k - £6k grant	69	14.32%
Yes RV over £51k - £9k grant	4	0.83%
No	64	13.28%
N/A	47	9.75%

**E9, Did you receive a Local Restrictions Support Grant Addendum for a Non Domestic Rates Business?**

lockdown 3 - 5 January 2021 onwards

Yes	265	54.98%
No	142	29.46%
N/A	75	15.56%

**E10, Did you receive any of the following SEISS Grants?**

	SEISS 1 <sup>st</sup> Phase 23 March – 13 July 2020		SEISS 2 <sup>nd</sup> Phase 14 July – 19 October 2020		SEISS 3 <sup>rd</sup> Phase 20 October – 3 March 2021	
	Yes	55	11.41%	43	9.01%	45
No	311	64.52%	316	66.25%	317	66.18%
N/A	116	24.07%	118	24.74%	117	24.43%

**E12, Did you receive an Additional Restrictions Grant?**

July - September 2020

Yes	13	2.70%
No	95	19.71%
N/A	374	77.59%

2 December 2020 - 5 January 2021

Yes	25	5.19%
No	107	22.20%
N/A	350	72.61%

October - November 2020

Yes	15	3.11%
No	117	24.27%
N/A	350	76.61%

5 January 2021 onwards

Yes	30	6.22%
No	103	21.37%
N/A	349	72.41%

5 November - 1 December 2020

Yes	28	5.81%
No	105	21.78%
N/A	349	72.41%



## Comments from England Respondents

*"I had not registered the property for business rates simply as I was unaware I needed to. So despite being in business for 16 years as a holiday let (all evidence available) and despite being in between 2 identical properties who got the grant we failed under the "discretionary" element even though to this day no-one can explain why that decision was made"*

*"We have three holiday cottages with large overheads and we received the same amount as people with a small annex. Some people made more money than they would've done normally whereas we received equivalent of 20/25% of rent."*

*"we have 10 properties running under one business rates account so feel that we lost out"*

*"Had just applied for business rates after doing some bnb so not eligible, also not eligible for bnb grant as just applied for business rates... caught between two rocks!!"*

*"Opened April 19 Business Rates valuation office didn't do claim for Small Business rates until August 20 and although they back dated it to April 19 the Council said they had no funds left so didn't get the £10,000 first grant."*

*"We were not registered for Business Rates initially, however NCC advised me by email that they were paying out this grant to businesses who had not been registered originally, once they had been rated by the VOA. I know this also happened with business premises I am involved with in Newcastle (not holiday lets). When I then got a rateable value from the VOA and applied for the grant, they refused it! I have escalated this with my local MPs office and they have got nowhere with NCC on my behalf either. They have suggested recently that I refer it to the Local Government and Social Care Ombudsman, which I intend to do"*

*"I was advised by my agent that I needed to be on business rates, not council tax. We applied to be rateable and went from a £1200 C tax bill to a £3800 b rates bill, which we paid. I was then aware I could apply for the grant if I have a business rates number. When I asked the valuation office for it, they informed me that Northumberland County Council issue that. I called them and because of covid they have a backlog and I will be issued a number when they get round to it. So I am caught as I have paid business rates as I should, am closed as I should be by law, and I cannot claim a grant as I have no number. I'm beyond frustrated!"*

*"But because we temporarily went into tier 1 we were then not allowed to claim although we actually couldn't welcome any visitors here as they were all in tier 3!!! It was very detrimental for our county to go into tier 1 - and it was only for a few days but stopped the grant allocation"*

*LRSO open T2 NDR – "This grant was not published as being available to the general business community like the previous grants received, and it was only by word of mouth that we found out about this & were able to claim"*

*"The local authority declined this BUT paid the support to hundreds of B&B's who naturally close at the end of October and don't re-open until Easter to stay under the VAT threshold. We operate all year and got nothing. The justification from the local authority was that self-catering businesses don't have the same fixed costs as B&B's etc"*

*"Because my FHL income is more than 50% of my total income I couldn't apply for SEISS grants for my other work. This accounts for about 1/3 of my income that I had no support for."*

*"Hugely unfair that we are registered as self-employed (therefore have a trade of sorts!) but are excluded by default due to the income lodged in Income From Property. Tarr'd with the same brush as mass portfolio buy to let landlords who all qualified for mortgage holidays - while we got no SEISS and no access to mortgage holiday as commercial mortgages were not covered but buy to let's were!"*

## SCOTLAND

### S1, Did you receive a Grant between 23 March - 4 July 2020??

Small Business Support Fund – Non Retail, Hospitality And Leisure Businesses (rateable value of £18,000 or less) - £10,000 grant	318	63.10%
Retail, Hospitality, And Leisure Grant (rateable value between £18,001 – £51,000 inclusive) - £25,000 grant	8	1.59%
Creative, Tourism & Hospitality Hardship Fund	10	1.98%
Pivotal Enterprise Resilience Fund	2	0.4%
Newly Self-Employed Hardship Fund	1	0.2%
Self-Employed Income Support Scheme (SEISS)	13	2.58%
No	145	28.77%
N/A	0	0%
Other	7	1.39%

#### Comments:

- *We weren't trading for a year previously. No business bank account. We weren't on non-domestic rates at that time.*
- *The fact that they said it had to be your main income was an issue as we farm and have diversified into tourism*
- *The Scottish Government did their level best to make it difficult for Self-Catering businesses to qualify and apply for it.*
- *We have 3 cottages but all are under the same rateable value so we only got one payout of £10K*
- *There was insufficient consideration given to applications that may have been marginally outside the rigid set criteria*
- *Very disappointed that The Scottish parliament chose to offer a reduced rate for subsequent properties unlike England, particularly given they were funded by UK government.*
- *We have a business that turns over £300K, so £10K barely touched the sides. Comparatively a cottage we manage for an overseas owner, that turns over £20K, got the same! She has been busy spending money on refurbs where we can't afford to meet our mortgage.*

### S2, Did you receive the Strategic Framework Business Fund between October - December 2020? (Non-Domestic Rated Businesses - £2,000 every 4 weeks for businesses in Level 4)

Yes	67	13.29%
No	411	81.55%
N/A	26	5.16%

#### Comments:

- *I don't think that we were eligible then because we were not Level 4*
- *We were "open" but only to an extremely limited audience - we may as well have been closed as we had almost zero business, but because we weren't, we were entitled to nothing but were also not able to earn.*

- *We did not get this as we was in level that meant we could trade because we are on an island, but had no trade as no one could come but we do get it now.*

**S3, Did you receive the Strategic Framework Business Fund from January 2021?**  
**(Non-Domestic Rated Businesses - £2,000 every 4 weeks for businesses during Lockdown)**

Yes	388	76.98%
No	102	20.24%
N/A	14	2.78%

**Comments:**

- *Just thankful to get some help at last - long may it continue*
- *It came through alright eventually, but only started in February, and was not backdated?*
- *But we didn't receive the additional £6K top up offered by Westminster*
- *We have 18 properties but only receive one grant, the same as a single cottage. The single cottage pays no rates - we pay rates. The rates system is outdated and very unfair.*
- *We have 15 properties in more or less 1 location and we only got 1 payment of £2000 every 4 weeks because the council have decided to band them all together on one rates bill even though they previously had separate rates bills. 2 of the properties even have a different post code*
- *I have decided to shut the business down*
- *Tried but told again we could not claim for a self-catering letting agency. It is not on the list.*

**S4, Are you eligible for the Larger Self-Catering Grant?**  
**(Non-Domestic Rated Businesses with 7 plus bed spaces - £2,000 one off grant)**

Yes	118	23.41%
No	364	72.22%
N/A	22	4.37%

**Comments:**

- *Been told because I got the Small business Support Grant that I may not be eligible*
- *We miss out on this even though we often have multiple families staying. We are also not "exclusive use" so we fell through the gaps of the "self-catering" grant. And were excluded from the "one off top up" for business closer as we were promised something self-catering specific, but we then weren't eligible!*
- *I'd like to think we qualify for our 9 properties which are grouped together on the rates role. Between the 9 we have 40 bed spaces. I haven't been able to find out from our LA and haven't been contacted regarding it as of yet.*
- *We haven't been contacted by the council yet I have checked with the assessors and we are registered for more than 7 I have contacted highland council and they are saying it has to be one individual property that sleeps 7 rather than what is on NDR record I have emailed several times and getting nowhere with it*

- *It seemed to change from day to day but I have had notification I do not need to apply as the Rates people have confirmed I am eligible.*
- *From Sept my business was deeply affected losing all trade for October holidays and weekends with multiple households. One off payment of £2000 goes nowhere towards the refunds of Sept, October and Nov bookings.*
- *My issue with this is that I did have a large self-catering property but closed it during last year because it was no longer viable and no funding was forthcoming. I had 4 bookings through the whole of 2020 in a property that slept 12 people. So a large property with large overheads and although this fund I'm sure is very welcome now to those still in business, I'd have liked to have seen it back-dated. From the moment self-catering was permitted to reopen, initially to 8 people from 3 households then 6 people from 2 households, my business was not viable and I had cancellation after cancellation.*

**E5, If you pay Council Tax will you be applying for the Self-Catering Grant recently announced? (£2,000 every 4 weeks)**

Yes	49	9.72%
No	90	17.86%
N/A	365	72.42%

**Comments:**

- *I don't pay council tax on my rental property*
- *it is too little too late. I have temporarily closed my business so am no longer eligible.*
- *Our holiday flat is part of our home, so we don't pay separate Council Tax for it.*

## WALES

### **W1, Did you receive a ERF1 Emergency Funding Grant?**

23 March - 11 July 2020

Yes	18	10.84%
No – I could not produce 2 years trading accounts	9	5.42%
No – SC Business was less than 50% of overall income	24	14.46%
No – Not let for more than 140 days in 2019	8	4.82%
No – I did not apply because of the criteria above	27	16.27%
N/A	48	28.92%
Other	32	19.28%

### **W2, Did you receive a ERF2 Emergency Funding Grant?**

23 March - 11 July 2020

Yes	10	6.02%
No – I could not produce 2 years trading accounts	8	4.82%
No – SC Business was less than 50% of overall income	26	15.66%
No – Not let for more than 140 days in 2019	8	4.82%
No – I did not apply because of the criteria above	31	18.67%
N/A	53	31.93%
Other	30	18.07%

### **W3, Did you receive a ERF3 Development Costs Grant?**

23 October – 9 November 2020

Yes	12	7.23%
No – I could not produce 2 years trading accounts	8	4.82%
No – SC Business was less than 50% of overall income	28	16.87%
No – Not let for more than 140 days in 2019	7	4.22%
No – I did not apply because of the criteria above	29	17.47%
N/A	53	31.93%
Other	29	17.47%

### **W4, Did you receive a ERF Sector Specific Grant 1?**

20 December 2020 – 25 January 2021

Yes	15	9.04%
No – I could not produce 2 years trading accounts	11	6.63%
No – SC Business was less than 50% of overall income	27	16.27%
No – Not let for more than 140 days in 2019	7	4.22%
No – I did not apply because of the criteria above	33	19.88%
N/A	47	28.31%
Other	26	15.66%

### **W5, Did you receive a ERF Sector Specific Grant 2?**

25 January – 31 March 2021

Yes	14	8.43%
No – I could not produce 2 years trading accounts	9	5.42%
No – SC Business was less than 50% of overall income	27	16.27%
No – Not let for more than 140 days in 2019	7	4.22%
No – I did not apply because of the criteria above	33	19.88%
N/A	49	29.52%
Other	27	16.27%

**W6 Did you receive a NDBR Grant 1 (NDPB Business Only) £10,000**

23 March - 11 July 2020

Yes	113	68.07%
No – I could not produce 2 years trading accounts	4	2.41%
No – SC Business was less than 50% of overall income	7	4.22%
No – Not let for more than 140 days in 2019	3	1.81%
No – I did not apply because of the criteria above	6	3.61%
N/A	22	13.25%
Other	11	6.63%

**W7 Did you receive a NDBR Grant 2 (Firebreak) for a NDBR Business Rateable Value less than £12k Or Rateable Value £12k to £15k?**

23 October - 9th November 2020

Yes – Less than £12k RV	70	42.17%
Yes – RV £12k to £51k	6	3.61%
No – I could not produce 2 years trading accounts	5	3.01%
No – SC Business was less than 50% of overall income	24	14.46%
No – Not let for more than 140 days in 2019	6	3.61%
No – I did not apply because of the criteria above	18	10.84%
N/A	24	14.46%
Other	13	7.83%

**W8 Did you receive a NDBR Grant 3 (2nd lockdown) for a NDBR Business Rateable Value less than £12k Or Rateable Value £12k to £15k?**

20th December 2020 - 25th January 2021

Yes – Less than £12k RV	68	40.96%
Yes – RV £12k to £51k	6	3.61%
No – I could not produce 2 years trading accounts	6	3.61%
No – SC Business was less than 50% of overall income	26	15.66%
No – Not let for more than 140 days in 2019	6	3.61%
No – I did not apply because of the criteria above	18	10.84%
N/A	24	14.46%
Other	12	7.23%

**W9 Did you receive a NDBR Grant 4 (2nd lockdown) for a NDBR Business Rateable Value less than £12k Or Rateable Value £12k to £15k?**

25th January - 31 March 2021

Yes – Less than £12k RV	64	38.55%
Yes – RV £12k to £51k	4	2.41%
No – I could not produce 2 years trading accounts	6	3.61%
No – SC Business was less than 50% of overall income	25	15.06%
No – Not let for more than 140 days in 2019	6	3.61%
No – I did not apply because of the criteria above	20	12.05%
N/A	24	14.46%
Other	17	10.24%

**W10, Did you receive any of the following SEISS Grants?**

	SEISS 1 <sup>st</sup> Phase 23 March – 13 July 2020		SEISS 2 <sup>nd</sup> Phase 14 July – 19 October 2020		SEISS 3 <sup>rd</sup> Phase 20 October – 3 March 2021	
Yes	23	41.02%	20	12.27%	19	11.66%
No	85	51.8%	85	52.15%	89	54.60%
N/A	56	34.15%	58	35.58%	55	33.74%

**Did you receive a Discretionary Fund 1 (1st Lockdown) Grant for Council Tax paying Businesses?**

23 March - 11 July 2020

Yes	5	3.01%
No – I could not produce 2 years trading accounts	4	2.41%
No – SC Business was less than 50% of overall income	7	4.22%
No – Not let for more than 140 days in 2019	3	1.81%
No – I did not apply because of the criteria above	13	7.83%
N/A	126	75.90%
Other	8	4.82%

**Did you receive a Discretionary Fund 2 (Firebreak) Grant for Council Tax paying Businesses?**

23 October - 9 November 2020

Yes	12	7.23%
No – I could not produce 2 years trading accounts	4	2.41%
No – SC Business was less than 50% of overall income	8	4.82%
No – Not let for more than 140 days in 2019	1	0.60%
No – I did not apply because of the criteria above	12	7.23%
N/A	120	72.29%
Other	9	5.42%

**Did you receive a Discretionary Fund 3 (2<sup>nd</sup> Lockdown) Grant for Council Tax paying Businesses?**

20 December 2020 – 25 January 2021

Yes	8	4.82%
No – I could not produce 2 years trading accounts	5	3.01%
No – SC Business was less than 50% of overall income	9	5.42%
No – Not let for more than 140 days in 2019	2	1.20%
No – I did not apply because of the criteria above	12	7.23%
N/A	119	71.69%
Other	11	6.63%

**Did you receive a Discretionary Fund 4 (2<sup>nd</sup> Lockdown) Grant for Council Tax paying Businesses?**

25 January – 31 March 2021

Yes	8	4.82%
No – I could not produce 2 years trading accounts	5	3.01%
No – SC Business was less than 50% of overall income	10	6.02%
No – Not let for more than 140 days in 2019	2	1.20%
No – I did not apply because of the criteria above	12	7.23%
N/A	119	71.69%
Other	10	6.02%

## Comments from Wales Respondents

*"very slow response from Gwynedd Council and grant only received after intervention from local MP and councillor"*

*"The council classed our 7 cottages as 2nd homes!!! fought very hard to receive the first £10,000 in fact my husband stated that he would be better off dead so I could get his life insurance!! when I mentioned this to the council they then helped us"*

*"I either did not know about this or on reading the criteria set out by Pembrokeshire County Council thought we did not qualify. The 50% overall income rule was not in existence when this grant was first released."*

*Welsh government made no exceptions for the 140/70 day rule. Which would have been reached months ago had there been no firebreak/ lockdown forcing us to close and cancel bookings"*

*"As we were waiting for the council and the accountant to put our information together for the 2019 / 2020 tax year we missed the date to apply by."*

*"I was very concerned that in Ceredigion Councillors were letting their dislike of 2nd home owners cloud their judgement. Despite being registered for VAT, with a letting agent since 2014 and having tax returns going back to 2014, they would not listen. Contacted the Welsh Gov who said they had given discretion to Councils - went back to Ceredigion for the 4th time and was told no. The system should be more prescriptive so that everyone is treated equally. Some in South Wales got the grant with no questions. The system totally relies on the stance of local authorities and is inherently flawed."*

*"Unhappy that we had over 100 days /year let in 2019 and more than 140 days in previous years, yet we were refused grant because the property was 'obviously a second home' (quote from the final e-mail from Gwynedd council). If we qualify for SBRR (more than 70 days/year let) then we should have been eligible for the grant- the councils moved the goalposts after pressurising the Welsh Government."*

*"I found the system and the naming of the various grants rather confusing and continue to do so. Also it is difficult to keep track of which grants have been paid at how they relate to the claim dates."*

*"Didn't bother applying because it was clear that they would not pay out to properties they had refused earlier in the year."*

*"I applied but was turned down, I think I answered the question about the self catering business being less than 50% of my income incorrectly. I am retired, the only reason the income was less for the previous year was because of the money spent on refurbishment etc. This income is a vital part of my pension pot, from the start of the circuit breaker to Easter (assuming reopening) I will have lost £10,000 in bookings"*

*"It wasn't worth it, and we were told that our business wasn't eligible, even though it was... i couldn't be bothered to argue with a brick wall... sorry i mean the council... sorry no i mean a brick wall."*

*"Crazy rule. This is a business where in excess of 30 weeks pa are rented to holidaymakers which are a mainstay of the local economy. Discriminating on the basis of other income is non sensical given that businesses of any size have benefitted from the Furlough scheme. There cant be many businesses where the proprietor is earning more than 50% of their total income from one rental property"*

*"I haven't applied. Welsh government constantly confuses holiday let businesses with second homes despite providing evidence for business rates that the property has been let for 40+ weeks since 2012. I earn £12k as a teaching assistant which is much more than the profit I make each year."*