



# Holiday Home Association News

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## 2019: What will it bring?

HHA News looks at the predictions of the pundits.

Crystal ball gazing is a difficult skill best performed by Gypsy Lee, but a review of what forecasters predict, albeit often without very much robust evidence, shows some common themes.

More travellers than ever will be concerned about the **environment**. Single-use plastics will probably top the list of evils to be banished in 2019 so do make sure you don't provide a supply of disposable plastic cups, cutlery, etc. Consider joining the Green Tourism Business Scheme, it is an audit process that goes through all your eco-credentials and awards points.

**Technology** marches on. Travellers are more and more tech-savvy and they have probably got a voice recognition and command device at home, so they will possibly be expecting to call out "Alexa, turn on the light" when on holiday (see separate article about Alexa)

According to a survey by booking.com around half of travellers consider **social issues** when choosing a destination, for

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example they may not want to contribute to over-tourism in honey-pot locations that is damaging to the local community.

A continuation of the trend towards **weekend breaks** with as much as possible packed into a few days.

**Electric cars.** The shift towards electric vehicles will continue and holiday home owners will need to consider their policies on charging arrangements. Will you charge for a charge? Or is it OK for a lead to go through a window to a domestic socket? Providing a purpose-made charging point or an outdoor socket will increasingly be demanded. The cost to the owner of a charge for a car is not much so the expectation is likely to grow that charging will be possible and included in the holiday charge. Obviously, this will be hard to offer if there is no suitable parking spot for charging!

## Planning Concern in Scotland: Implications for rest of the UK

(From the Association of Scotland's Self Caterers)

Scottish Green MSP, Andy Wightman, has proposed an amendment to the Planning (Scotland) Bill which would require people to get planning permission to let out their home as a short-term let.

The change he makes to the bill is that 'the use of a dwellinghouse for the purpose of providing short-term holiday lets involves a material change in the use of the building'. The proposal would not stand in the way of people letting out a spare room or letting out their main or primary residence on a residential lease but would apply when they sought to operate an entire property as a short-term let.

The ASSC opposes this proposal as they do not believe short-term lets constitute a material change of use. (neither does the HHA) We believe that a home is still residential, regardless of whether it is a self-catering unit or a long-term residence. The Bill will progress to its next Stage (Stage 3) in early 2019 – where all MSPs will have an opportunity to vote for or against this amendment.

The ASSC is working hard to engage members of the Scottish Parliament from all political parties, and with ministers in the Scottish Government, to try and have these amendments removed, or at least amended to reflect the specific needs and concerns of our members, from the bill. They continue to work with other stakeholders and MSPs to get an outcome with which we are happy.

We know that proposals that may be confined to Scotland initially can easily gain traction south of the border. If the bill were to become law it would mean that planning permission would be needed to turn a house or flat into a holiday letting business property. Although there is a strong case to be made that holiday accommodation supports tourism and jobs, it is very likely that local residents would object, especially if the property is located in a residential area. The wider tourism benefits may be lost on neighbours who see things from a more narrow self-interested perspective and fear noise and disturbance, rightly or wrongly. They may also fear loss of amenity such as local shops, schools, buses etc although we know that the *Six Bells* would probably close if it were not for the trade from the holiday visitor.

Assuming that existing self-catering units were allowed to remain in use, the consequence would be a gradual contraction of self-catering holiday accommodation as owners retired and sold properties, with new entrants to the industry either unable to obtain planning consent or put off by the very slow process, cost, and difficulty of it.

### PR Firm Needed

Can you recommend a small PR firm? HHA is looking for a small or one-person firm to help with PR support for the Holiday Home Industry Code of Practice. Please email the Chief Exec if you know a good firm!

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## Insurance Briefing

### Don't be caught out!

By David Morris

We know that most people do not give much attention to their insurance and that there is a perception that all policies provide exactly the same cover. As this is not so, there are two points for you to check:

#### Airbnb

We are receiving comments from new clients that one of the reasons they are contacting us is that non-specialist insurances do not provide cover when you have Airbnb guests. This exclusion is new, and is sometimes lost within the sheer volume of documents that are sent with your renewal invitation.

If you find such an exclusion question why it is there and how it can be removed? This may be the time to change insurers.

#### Unoccupancy

All property insurances will restrict cover after a certain period of time when the property has not been lived in / occupied by holidaymakers.

Most policies will provide very limited cover after the time period detailed in the policy. If you expect to be covered for the devastation caused by a burst pipe when the property was not occupied make sure you comply with the inspection and winter heating requirements of your self catering policy.

(The usual very limited cover on a non-specific policy is for fire, lightning, aircraft and explosion. Not very helpful if your

property suffers storm damage, vandalism, or theft.)

As claims for building and contents damage can sometimes take a long time to rectify, it is a good thing that your 2019 bookings are protected by loss of income insurance.

Here's hoping for a trouble-free 2019!

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## Alexa! Book a cottage!

You have probably heard of voice-command devices in peoples' homes and you may have one yourself. If so, you probably know most of what follows. Self-catering aims to be a home-from-home and we know that people expect the same amenities on holiday as they have at home.

Two brands are currently widely available, from Google and Amazon. The Amazon "Alexa" device has the largest share of the market. They don't cost much (around the £30 mark) but to get the most from them you might need to spend additional money on equipment that is compatible and can be activated via the Internet – the so-called Internet of Things.

The list of capabilities is growing all the time. Some capabilities relevant to holiday homes are these:

- **Basic information.** You can ask the device all sorts of questions. The name of the capital of Mongolia might not be

essential information for a holiday in the Peak District but “where is the nearest pharmacy” could be very important.

- **Games.** There are lots of entertainment functions, quizzes etc to keep people amused if the weather is not too good.
- **Travel.** You can set up applications that give local-specific train or bus information in real time, i.e. the times of the next few trains and whether they are on time, or equivalent bus information.
- **Domestic control.** If you have compatible devices such as thermostats or lights the device can turn them on or off, change the temperature and it is much easier than fiddling with an unfamiliar control.
- **Listen** to podcasts e.g. “Alexa, play The Archers from TuneIn”

You will need:

- A good location or locations with a spare power point available
- Wi-Fi and Internet access available in the house
- A smartphone with which to set things up.

As a bonus, you can use the smartphone app to keep an eye on what’s going on, check that the heating gets turned off when people have left. However, it would be advisable to let guests know that you can see everything they have asked the device from your phone: they might not want you to know that they asked about local wife-swapping clubs!

There is a danger that the device could be re-programmed by guests so it needs to be regularly monitored from the smartphone. If your router supports this you can have a separate Wi-Fi access

point with a password known only to you, so that guests cannot interfere.

## The Good Work Plan

Following the Taylor review of modern employment practices, the government has published its Good Work Plan, accepting most of Taylor’s proposals.

In this article we focus on one topic, that of zero-hours contracts. These may often be used for cottage cleaning staff who come in as and when required but have no fixed hours.

Taylor pointed out that insecure, one-sided flexibility was unfair on employees who might not be able to get a mortgage etc or make financial plans. The Government says “*Every individual should be able to benefit from the positives that can come with flexibility and not be left in a situation where they are unable to plan for the future, or face financial uncertainty.*”

They go on to say that

*we will bring forward legislation to introduce a right for all workers to request a more predictable and stable contract. Those who are content to work varied hours each week will be able to continue. However, those who would like more certainty will be able to request a more fixed working pattern from their employer after 26 weeks of service.*

The document is silent, however, on what happens if the employer refuses the request. A right to request is not the same thing as a right to demand. The only example given in the plan is one in which the employer agrees to the request