



SELF CATER  
— CORNWALL —

## Welcome to Self Cater Cornwall



The purpose of this guide is to provide Holiday Home Owners with essential information on Self Cater Cornwall (SCC) and how we work, giving the practical, legal and statutory requirements and other essential hints and tips that will assist you on your journey in the holiday home letting process.

Self Cater Cornwall was established in 2006 based on the foundations of an Estate Agency and lettings background. Since then we have grown into a well-known Cornish holiday lettings agency operating in Newquay, Cornwall.

Our professional and enthusiastic team have a passion for property and a passion for Cornwall. For our guests this means offering great customer service, a diverse selection of self-catering holiday homes and extensive local knowledge. Our aim is to make the process from booking to arrival as easy as possible and further enhance the guest's holiday experience!

For holiday home owners this means maximising the potential of their property, making our online presence as effective as possible. This increases exposure and helps to gain more profitable bookings using targeted marketing channels. Your partnership with SCC is very important to us and our aim is to minimise the operational and administrative burdens for you.

So, whether you are an experienced holiday home owner who is looking for a fresh approach to their marketing or are new to the self-catering industry and looking to invest in your first holiday home, SCC can guide and support you every step of the way.

We will happily liaise with any estate agents, builders or property developers and attend any viewings of your potential holiday home with you. We will then provide a realistic appraisal and an indication of the potential letting income for you.

We hope you find this guide informative and interesting and that it answers some of the questions you may have.

We are always here to provide you with impartial and free advice regardless of your intentions, so please pop in and see us, pick up the phone, send us an email or let us know if you would like to meet one of our Property Managers (ideally at your holiday home).

We look forward to joining you on your holiday letting adventure!

With best wishes,

Self Cater Cornwall





## Starting out as a Holiday Home Owner

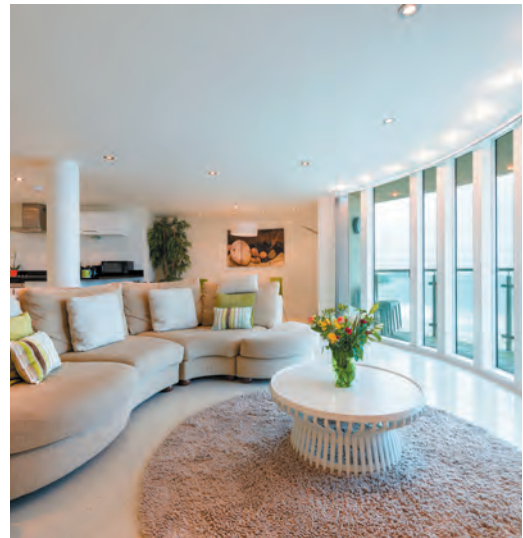
Are you just starting out as a holiday home owner? Unsure of what you need to do? Then the information in this Holiday Home Owner Guide is for you.

It's an exciting time, but it can be overwhelming too. So many decisions to make – how to furnish and style the property, how to advertise and market it, what legislation do you need to follow – SCC is here to help you navigate through your journey, from purchasing a holiday home to the moment your guests walk in through the front door. In short – we take the hard work out of letting your holiday home!

When considering the purchase of a property, remember to check if planning permission is required. If a property has never been a self-catering holiday home before, planning permission for change of use may be required. It's usually a formality, but it's worth checking with Cornwall Council. Also, if the property is housed within an apartment building, then it's very important to check that there are no covenants on the building that would restrict any holiday letting.

Throughout this guide you will find information sheets covering all aspects of holiday letting including 'Protecting You and Your Holiday Home' which gives advice on health, safety and security legislation. There is a Holiday Home Inventory which provides you with a list of the minimum requirements that you need to provide in your holiday home for your guests. There is some information on the tax implications of owning and running a holiday home as a business and if you have any further questions have a read of our information sheet on 'Frequently Asked Questions'.

Our local team have extensive knowledge of the self-catering industry and the minimum standard requirements that are expected. There are a number of key factors which we think will help you stand out from the crowd and provide that 'Wow' factor for your guests.



**Create Kerb Appeal** – The first impression any guest experiences of your holiday home is as they pull up outside. Don't neglect this area. Give it as much attention as the inside. Focus on weeding the path and the driveway, make sure the paintwork on the front door is tidy and clean. It shows your property is well looked after before your guests step inside. If you do not live locally, make sure that you have a gardener available to maintain your outdoor space.

**Stage Your Property** – Looking for inspiration and ideas on how to kit out your holiday home? Speak to one of our property managers who have years of experience and a keen eye for interiors, or we can put you in touch with a local holiday home consultancy who can use their expertise and offer advice on what works and what doesn't. You want your guests to remember your holiday home for the right reasons and to come back again and again. A few tips are:

- **Colour** – your holiday home needs colour to make it stand out in the photographs! Your property images are the first thing a potential customer sees when looking on a holiday letting site, so you need to make that first impression count.

- **Theme** – create a theme throughout your holiday home, don't mix and match as guests get confused.
- **Location** – a link to the location of your holiday home. For example, if your property is located by the sea, then include some good quality seaside décor.
- **Quality** – Whatever the style or the theme you choose for your property, remember that your guests are looking for comfort, style and high quality fixtures and fittings.
- **Key Features** – It may not come as a surprise that certain features are extremely desirable in a holiday home. Adding a log burner or a hot tub can increase appeal and increase bookings. Discuss these features with SCC and research what other owners are offering in the area to distinguish your property from other holiday homes.
- **Extra Touches** – think about the extra touches that can make the rooms more welcoming for your guests.
- **Less is more** – Less can sometimes be more. Do not overcomplicate things and avoid any clutter. Personal items belonging to the owner should be locked away.



**Welcome & Hospitality** – SCC requests that all holiday home owners purchase an external key safe. We will then provide your guests with directions and an entry access code prior to arrival at your holiday home.

Your guests have chosen a self-catering holiday, but it's important to consider who your guests are and how to make them feel welcome and special. On arrival provide guests with either a Welcome Pack or Hamper. A personalised Welcome Card together with basic amenities i.e. tea, coffee, sugar and a pint of milk can be provided. Or perhaps some local Cornish produce, fresh flowers or a home-made cake!

**Changeovers & Cleanliness** – This is one of the most important factors of the entire holiday home letting process. Your property needs to be spotless. A high standard of cleanliness is of paramount importance and must be maintained throughout the property in every room. So if you are not doing the changeovers yourself, it is important to select the right property manager or housekeeper from the start.

**Linen & Towels** – If you want to provide your own linen and towels you will need to have three sets available and some spares – all linen and towels must be matching and of a high quality such as Egyptian cotton. Owners need to bear in mind that both linen and towels will go through a lot of wear and tear. Also remember you will need to store all your linen in a lockable cupboard. A much easier option is to hire your linen and towels via your housekeeper or a local linen supplier.

**Children & Pets** – If you welcome children to your holiday home make sure you have met all the statutory obligations for purchasing a cot or highchair. Provide extra touches for children such as board games, books or perhaps a treat.

If your property is Pet Friendly leave out some doggie treats, a pet bowl and perhaps a blanket or bed.

**Guest Welcome Folder** – A Guest Welcome Folder that is just a few pieces of paper put together in a folder is not good enough. It needs to be well presented, informative and include all the essential details that will be an aid to assisting your guests with any questions. Make them feel welcome! You need to create a folder that your guests want to pick up and read.

**Key Dates & Holidays** – If guests are arriving at your holiday home on special dates throughout the year, ask your property manager or housekeeper to leave some extra goodies, for example, at Easter leave a few Easter eggs. At Christmas make sure your holiday home is decorated and perhaps leave a Christmas tree and some Christmas crackers.





## Marketing Your Holiday Home



Self Cater Cornwall (SCC) has been marketing online since 2006, building a strong presence to make the best use of changing technology and the requirements of our customers, ensuring your holiday home is seen by a targeted yet expansive pool of potential guests looking for their Cornish holiday experience. SCC as a brand name has a distinct advantage over many of its competitors as our business name features within some of the top key search internet terms used by potential customers when looking for self-catering holiday accommodation in Cornwall.

The SCC team are devoted to further developing our marketing channels and online presence both nationally and internationally to increase exposure. Below are some of the marketing channels we currently use to maximise the bookings of our holiday home portfolio:

**Affiliate Marketing** – SCC promotes the holiday home portfolio on both national and international affiliate portals, including Airbnb, HomeAway, Trip Advisor, Overseas Letting Sites, Visit Cornwall, Visit Newquay and Beachlets to name but a few.

**Business Directories** – SCC promotes their holiday homes on various business and industry directories both locally and nationally.

**E-Marketing** – SCC sends out regular email newsletters to our ever growing database throughout the year, targeting specific dates along the way. This helps us advertise our holiday home portfolio and we include Special Offers, New Properties and special features such as 'Holiday Home of the Day'. We also promote various things to do, places to visit, attractions, local events and eating out in Cornwall which provides inspiration to our customers.

**Experts** – Based in the heart of Cornwall and built on the foundations of an estate agency and lettings background, our longevity and love of the county means that the SCC team have a wealth of knowledge on Cornwall and the self-catering industry.

**Google Ad/Word Campaigns** – To generate quality enquiries and use key phrases with search engine optimisation (SEO).

**Local Community Projects & Sponsorship** – SCC is very proud to be the main sponsor of a local Cornish football team. We also have a branded shelter for local sporting events, tours and festivals.

**PR & Press** – The landscape for PR has changed rapidly since social media, but the SCC team continue to explore the more traditional forms of media and promote the SCC brand in various tourism and industry publications to raise awareness and interest.

**Returning Guests** – SCC has a high percentage of returning guests year on year that stay at their favourite properties,

love Cornwall and have experienced great customer service from our team. So to make them feel special we offer good discounts and incentives for their loyalty and repeat custom.

**Signage** – SCC is currently working on developing signage which can be displayed outside your holiday home, so that people who pass by know that they can book the property online with us.

**Social Media & Networking** – In an ever more digital world, we post regularly on social media weekly throughout the year to support our online and offline marketing activity together with attending industry and social networking events. We post on Facebook, Instagram and Twitter which are excellent social media platforms to communicate with our customers and followers. We inform them about our latest new holiday homes, Special Offers, the 'Holiday Home of the Day' and local news and events in Cornwall. We also carry out sponsored advertising to targeted customer groups.

**Web Site Marketing** – SCC continues to invest in its website via our dedicated SEO and Online marketing experts to make sure our website is seen by everyone. Along with our strong positioning in the market place, we always feature close to the top of page one of Google for self-catering in Cornwall. We offer 24hr real time availability and secure online booking to promote our holiday home portfolio.





## Protecting You and Your Holiday Home

Legislation affecting Health, Safety and Security in holiday homes means that there are Statutory Obligations that holiday home owners must comply with and take the appropriate precautions, together with remaining vigilant to potential safety risks at all times.

The legislation covers Health & Safety at Work, Fire, Gas and Electrical Safety, Electric Appliance Testing, Product Safety, Bunk Bed Regulations and British Standards applying to items such as Cots, Playpens, Highchairs and Stairgates. As regulations can change the information listed below acts only as a guide and should not be construed as legal advice by Self Cater Cornwall. Holiday home owners should contact the relevant authorities or visit The Health and Safety Executive (HSE) the UK government agency responsible for the encouragement, regulation and enforcement of workplace health, safety and welfare in the self-catering industry throughout Great Britain. ([www.hse.gov.uk](http://www.hse.gov.uk)).

Self Cater Cornwall will only act as a holiday letting Agent for fully compliant holiday homes as all owners have a legal duty of care towards their guests.

**24 Hour Guest Emergency Assistance** - Contact details must be prominently displayed in the property and the person that is designated to respond to guests must hold a full set of keys.

**Bunk Beds** - If you are considering buying a Bunk Bed for your property, make sure it conforms to the BS EN 747:1993 the current British Safety Standard. It's always best to purchase a well known brand.

**Carbon Monoxide Alarms** - An alarm should be fitted in every room where gas or oil is burnt. There should also be an alarm in rooms where there is an open fire or wood burner and in rooms where central heating boilers are housed.

Owners and property managers must ensure that alarms are tested on a regular basis, ideally prior to the arrival of any guests. The date and any issues must be recorded in the Fire Safety Folder (supplied with the Fire Risk Assessment). All alarms must also be tested annually by a Gas Safe Registered Engineer.

**Chimneys** - Properties that have a log burner or an open fire can be at risk of the build-up of soot, debris, obstructions such as bird nests and carbon monoxide poisoning. Although carbon monoxide poisoning is often associated with gas appliances – a blocked chimney flue is a common cause of poisoning. A fireguard and appropriate tools for handling the fire should always be provided. Regular cleaning must be carried out, particularly after long periods of inactivity.

**Cots, Highchairs & Stairgates** - Must all conform to the latest British Standards. Well-known brands are always a good choice.

**Electrical Safety Certificate** - All electrical installations deteriorate with age and use. They should therefore be inspected and tested periodically to check they are in a satisfactory condition for continued use by owners and property managers.

Every 5 years a holiday home should have the wiring and installation checked by an Accredited Electrician who will provide a certificate which will confirm the condition of your electrical installations against the BS 7671, the UK standard for the safety of electrical installations. The checks carried out by the electrician will establish whether the appliances (i.e. cooker, dishwasher) and installation are safe for use by you, your guests and any employees.

**Emergency Evacuation Procedure** - Every holiday home should have an Emergency Evacuation Procedure Notice which should include exit routes and the layout of your property. The notice should be visible for all guests to see.

The evacuation procedure is usually provided by the person that carries out the Fire Risk Assessment. Ideally the Assessment should be conducted by a competent person with industry knowledge and experience. The Evacuation Procedure Notice should be placed close to the main entrance of your holiday home. It's also good practice to put a copy in the Guest Welcome Folder and the Fire Safety Folder (supplied with the Fire Risk Assessment).

**Emergency Lighting** - Some form of emergency lighting must be provided for emergency situations as guests are unfamiliar with a holiday home and will be disorientated in the dark. Mains charging torches that light automatically if there is a power failure are now usually recommended. Also provide a few standard torches. Candles should not be provided as emergency lighting. All torches should be checked on each changeover. Don't forget to mention the location of the emergency torches in the Guest Welcome Folder.

**Emergency Services** - Details of how to contact the assistance of emergency services i.e. doctors, dentists and local A&E hospitals. This information must be contained in the Guest Welcome Folder – particularly important for any overseas guests.

**Energy Performance Certificate (EPC)** - All properties that are newly built, sold or rented are required to have an EPC. The certificate provides information of a property's energy use and carbon dioxide emissions. A certificate is valid for 10 years and then must be renewed. Holiday home owners are not required to obtain and provide an EPC for their guests provided that the agreement under which the holiday home is let, is a 'licence to occupy'. (A licence to occupy means that any staff/contractors can enter the property to undertake essential work).

**Fabrics & Soft Furnishings** - All fabrics & soft furnishings must be fire retardant and approved to current British Standards in accordance with The Furniture & Furnishings (Fire) (Safety) Regulations. By law all upholstered furniture, beds, headboards, mattresses, sofa beds, cushions & pillows must comply with this Act. This does not apply to antique or furniture made before 1950.

**Fire Risk Assessment (FRA)** - To comply with the Regulatory Reform (Fire Safety) Order 2005 it is a legal requirement for the owner of a holiday home to carry out an FRA on their property. The FRA identifies sources of ignition, flammable materials and the location of the fire safety equipment.



The owner can carry out the Assessment, but usually a qualified Fire Safety Engineer is preferred as they are trained on what to look out for and know the industry. Self Cater Cornwall will require a copy of the FRA and a copy should be left in the property (usually in the back of the Guest Welcome Folder).

Once the FRA has been carried out, it must be checked and signed off on an annual basis. If there have been any internal changes to the property since the FRA was produced, it is the owners responsibility to check for any risks and update the FRA accordingly.

**Fire Safety Equipment (Fire Extinguisher & Fire Blanket)** - It is an owner's responsibility to ensure that all fire safety equipment is serviced on an annual basis and replaced after every 5 years. Self Cater Cornwall recommends that these are wall mounted close to or in the kitchen area.

**First Aid Kit** - Self Cater Cornwall recommends that an owner provides a First Aid Kit for guests and the Kit should be checked on every changeover to ensure that it is fully stocked. Remember to mention where the Kit is located in the Guest Welcome Folder.

**Flooring** - Owners must ensure that flooring is not slippery and check that any mats or rugs have an anti-slip surface.

**Furniture & Wall Fixtures** - Owners must make sure that any free standing furniture is secure and fitted to walls where appropriate. All wall fixtures must be secured with the appropriate fittings.

**Gas Safety Certificate (CPI12)** - If a Holiday Home has gas appliances and/or heating fittings, flues in the property, by law owners are responsible for the maintenance and safety of these items.

An annual Gas Safety Check must be carried out by a 'Gas Safe' qualified engineer and a Certificate issued. Self Cater Cornwall will require a copy of the certificate and a copy must be placed in the Guest Welcome Folder (usually in the back). Owners are required to keep each Certificate for a minimum of 2 years; however it is good practice to keep a record of all certificates related to your property.

**Insurance** - It is vital that holiday home owners take out holiday home insurance from a specialist provider and that your policy is designed specifically for the purpose of holiday letting and should include building and contents, public liability and insurance for any damage that may be caused by guests.

**Oil Safety Certificate** - Some properties in more rural and secluded locations may have an oil supply instead of gas. Similar to gas, faults in oil appliances can lead to Carbon Monoxide poisoning. It is recommended that owners have all appliances and equipment inspected on an annual basis by an OFTEC Registered Technician. It is also recommended that the storage tanks and supply pipes are frequently checked for any leaks.

#### Outdoor Garden Safety

As an owner of a holiday home you also have a 'duty of care' for outdoor spaces and any facilities that you provide. It is good practice to carry out a Risk Assessment of this area to identify any risks and make sure all facilities are in good condition and safe to use. **Children's Climbing Frames & Swings** - make sure these are sturdy and checked for wear & tear prior to any guest arrival. **External Lighting** - don't forget to provide adequate levels of lighting for safety and comfort. **Garden Ponds** - If your holiday home welcomes children, and there is a pond in the garden, ensure that it has a secure fence around it. **Hot Tubs** - Owners have a duty to assess hot tub health risks and comply with the HSE on all rules & regulations. A full Risk Assessment must be carried out prior to a hot tub being used by a guest. The Risk Assessment must be reviewed on an annual basis. Instructions on How to Use the Hot Tub and the Rules should be placed in the Guest Welcome Folder. **Trampolines** - If your property has a trampoline in the garden, make sure it has sufficient nets and padding and a sign with the Rules & Regulations of use.

**Portable Appliance Testing (PAT)** - It is recommended that all small electrical appliances and devices are checked on a regular basis by owners/property managers for any fraying wires and loose plugs or sockets. An Accredited Electrician must also check small appliances that are over 12 months old on an annual basis. A copy of the certificate should be passed to Self Cater Cornwall for their records.

**Smoke Alarms** - It is a legal requirement to install a smoke alarm on every floor of your holiday home. For maximum protection, an alarm should be installed in every room, except bathrooms. The most reliable type of smoke alarms are those that are wired into your property's electrical supply and have a separate battery backup in case of a power cut. Smoke Alarms should be tested on every changeover and prior to the arrival of any guests. A record of all checks and any issues must be recorded in the Fire Safety Folder (supplied with the Fire Risk Assessment).

**Stairways** - it is recommended that all stairway areas are fitted with a handrail.

**TV Licence** - The owner must purchase a Hotel & Mobile Units Television Licence. Despite its name the hotel licence encompasses accommodation ranging from hotels to all self-catering accommodation.

**Waste Collection** - Any waste produced from a business is classified in law as commercial waste. According to the Controlled Waste Regulations 2012 this also includes waste produced by self-catering holiday homes when occupied by paying guests. It is illegal for a business to dispose of its commercial waste via the local Council's household waste services. Holiday home owners in Cornwall can choose from a number of private holiday home commercial waste collection providers for their waste and recycling requirements.

## Statutory Obligations Check List

- Carbon Monoxide Alarms
- Electrical Safety Certificate
- Fire Risk Assessment
- Fire Blanket
- Fire Extinguisher
- First Aid Kit
- Gas Safety Certificate

- Holiday Home Insurance
- Oil Safety Certificate
- Portable Appliance Testing
- Smoke Alarms
- TV Licence (Hotel & Mobile Units Television Licence)
- Waste collection service for holiday homes



## Tax Information for Owners of Furnished Holiday Homes

Tax is not one of the most exciting things to think about when you are purchasing and setting up your holiday home, so depending on your personal situation there are a number of issues that can affect the taxes you pay. SCC always recommends that holiday home owners speak to an informed accountant, tax advisor or financial advisor about their tax implications and to help them gain a better understanding of how to qualify for taxation benefits related to furnishing holiday letting. As taxation rules can change the information listed below acts only as a guide and should not be construed as taxation and legal advice by Self Cater Cornwall (SCC).



**What is a Furnished Holiday Let (FHL)?** A Furnished Holiday Let is a specific type of rental property classification in the UK & Ireland. This classification provides certain tax advantages to holiday home owners wanting to let out their properties. There are requirements a holiday home needs to meet in order to be classed as a FHL such as its furnishings, availability and actual bookings, together with providing evidence that it is run in a commercial manner.

**What are the advantages of an FHL?** Capital Allowances – As a holiday home owner you will need to purchase a full property inventory as well as any equipment required for external maintenance. What this means is that the costs associated with purchasing your property inventory for your holiday home can be deducted from your pre-tax profits.

If your holiday let is available for more than 140 days (20 weeks) in the year, then it must be registered for Business Rates rather than Council Tax. As all FHL properties must be available to let for a minimum of 210 days (30 weeks), they fall into this classification. Owners can then claim the Small Business Rate Relief which can be up to 100%, but it depends on location.

If you share the ownership of your FHL with your wife or husband, profits can be flexibly distributed between both parties for tax purposes.

The income generated from a FHL property is categorised as 'relevant earnings' which enables a holiday home owner to make tax-advantaged pension contributions. SCC recommends that you talk to your pension advisor.

If you ever choose to sell your FHL property you are able to claim certain Capital Gains Tax (CGT) reliefs such as Entrepreneur's Relief.

**Do I need to pay VAT?** Not if your turnover from your FHL is less than the current VAT threshold, you do not need to register for VAT. If you run a separate business and are the registered individual for VAT, your FHL property may be subject to VAT as well.

**Can I offset losses from my FHL property against other taxable income?** No, FHL losses are carried forward and offset against future profits. These losses can accumulate and be carried across multiple years.

**What are the FHL allowable expenses?** Allowable expenses include any costs associated with letting your property.

Your FHL is treated similar to that of a normal business when it comes to expenses and basically allows you to offset expenses against your revenue.

Expenses claimed must be against commercial use only. Examples of allowable expenses are: Commercial Refuse Collection, Utility bills, advertising or letting agency fees, interest on loans associated with the property, products bought for the property such as welcome packs and cleaning supplies, cleaning and maintenance costs.

Expenses must not be capital which means that owners cannot claim for reimbursement against one-off payments to build or purchase the holiday home or for any property's fittings – capital allowances may cover these expenses.



## Furnished Holiday Letting Rules

In order for your self-catering holiday home to qualify as a Furnished Holiday Let (FHL) the conditions and criteria listed below must be met.

As the FHL rules can change, this information acts only as a guide by Self Cater Cornwall (SCC) and therefore it is important for holiday home owners to seek advice from an informed accountant or financial advisor who understands the rules for a self-catering holiday home business.

The reason that these conditions are set are to prohibit holiday home owners and second home owners from trying to gain trade business status and the associated benefits for either their own home or their holiday home - particularly when they have no intention of operating the holiday home as a commercial venture.

**Availability** - The holiday home must be available to the general public for 210 days (30 weeks) during the relevant period.

**Commercial Business** - The holiday home must be let commercially with the view and intent of making a profit. Using an Agency such as SCC makes this easier to achieve and prove.

**Furnishings** - Obviously this is an essential criterion in meeting the conditions of an FHL. The rules do not specify to what extent your holiday home must be furnished, so you must aim to at least provide the standard minimum requirements as expected throughout the self-catering industry.

**Letting** - The property must be commercially let as a holiday home to the general public for at least 105 days (15 weeks) during the relevant period.

**Occupation** - If the holiday home is occupied for more than 31 days by the same guests, there must not be more than 155 days (around 22 weeks) in total of such longer term lettings. When holiday home owners book out the holiday home for their own use or for their friends and family for free or at discounted rates, these bookings cannot be calculated towards the total occupation condition requirements.



As a final note, regardless of complying with the FHL Rules, HMRC may deem your holiday home to be subject to Capital Gains Tax and Inheritance Tax if it determined that you do not provide a sufficient level of services to demonstrate that it is a trading business.





## The Holiday Home Inventory

This Inventory is for guidance purposes only. All items listed below are standard minimum requirements in holiday homes throughout the self catering industry in England.

When equipping the kitchen, it's worth noting that guests expect all the modern appliances and conveniences of home even if they do not intend to use them though other guests enjoy cooking whilst on holiday and therefore expect a fully equipped kitchen. Consideration should be given to the maximum number of guests your holiday home accommodates for items such as matching cutlery, crockery, glasses – provide double the amount particularly if your property has a dishwasher. Also don't forget to make sure that crockery and cookware is microwave and dishwasher compatible.

### Kitchen/Utility Room

- Ashtrays (if smoking permitted)
- Baking Trays (mixed sizes)
- Batteries (a few spares)
- Bin with lid (non-flammable)
- Blinds or Curtains (where appropriate)
- Bottle Openers
- Bowls (for mixing & serving – mixed sizes)
- Bread Board
- Bread Knife
- Broom
- Butter Dish
- Cafetiere
- Can Opener
- Carving Dish
- Carving Knife & Fork
- Casserole Dish (with lid)
- Children's Cutlery
- Chopping Boards
- Clothes Drying Rack
- Clothes Pegs (minimum of 24 if a washing line provided)
- Colander
- Cooking Tongs
- Corkscrew
- Crockery - (plates- large & small, bowls for cereal & soup)
- Cutlery - (Knives, Forks, Spoons & Teaspoons)
- Cutlery Divider Tray (for cutlery drawer)
- Dishwasher
- Dish Draining Rack
- Door Mats (for exterior doors)
- Dust Pan & Brush
- Egg Cups
- Fish Slice
- Freezer
- Fruit bowl/Salad bowl
- Fridge (with ice compartment unless a freezer is provided)
- Frying Pans (mixed sizes)
- Gas Lighter for Gas Hobs (if applicable)
- Glasses – wine, beer, water, tumbler
- Grater
- High Chair
- Hob and Oven
- Household Appliance Information Folder
- Ice Cube Tray
- Iron
- Ironing Board
- Kettle (electric)
- Kitchen Scissors
- Knife set (for chopping vegetables etc)
- Ladle
- Light Bulbs (at least 1 of each type)
- Masher (potato/vegetable)
- Measuring Jug
- Microwave
- Milk Jug
- Mop & Bucket
- Mugs (it is not necessary to also provide Tea Cups/Saucers)
- Oven dishes
- Pan Stands
- Peeler (potato & vegetable)
- Pie Dish
- Pizza trays
- Place Mats & Coasters
- Roasting Tins (mixed sizes)
- Salt and Pepper mills
- Saucepans – small, medium, large & 2 extra if sleeping 8 or more)
- Seating (for maximum guests if dining provided in kitchen)
- Serving Plates
- Serving Spoons
- Sieve
- Sink Tidy
- Spatulas
- Storage Containers (for bread, fruit etc.)
- Sugar Bowl
- Tablecloth (if required)
- Tea, Coffee & Sugar containers
- Teapot
- Tea Strainer
- Toaster
- Tray
- Vacuum Cleaner
- Washing Machine and/or Dryer
- Washing-Up Bowl
- Water Jug
- Whisk
- Wooden Spoons



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## Bathrooms

- Wash Basin
- Bath Mat
- Blinds (if windows not opaque)
- Door Lock
- Towels – 1 bath towel/sheet & hand towel per guest
- Mirror (placed above or adjacent to basin)
- Non-slip shower & bath mats (if applicable)
- Sanitary Disposal Bags
- Shower and/or bath (must be full sized)
- Soap Dispenser/Dish
- Toilet Brush & Holder (plus spare brushes)
- Toilet Roll Holder
- Toothbrush Holder
- Towels (1 bath sheet/1 hand towel per person – all matching. Can be hired)
- Towel Rail
- Waste bin (with lid)

## Bedrooms

- Beds (full sized adult)
- Bedside Cabinets (by each bedside or 1 between 2 singles)
- Bed Linen – 3 sets all matching (can be hired)
- Bed Throws
- Bins (non-flammable)
- Blankets
- Bunkbeds (make sure they conform to British Standards)
- Cushions (for beds)
- Curtains and/or Blinds
- Door Mats (for exterior doors)
- Drawers/or shelving in wardrobes (a set in each bedroom)
- Dressing Table (or equivalent) with mirror
- Duvets (correct tog for season & all hypoallergenic)
- Hair Dryer
- Hangers (minimum of at least 6 per person)
- Headboards (or equivalent)
- Lamp Shades (no naked bulbs, unless decorative)
- Matching bed linen – can be hired (full set for each changeover – all hypoallergenic)
- Mattress Protectors (and spares)
- Mirrors/Wall Art Work
- Pillows (2 per person, all hypoallergenic)
- Pillow Protectors (and spares)
- Travel Cot
- Wardrobe/clothes hanging rail
- Waterproof mattress protectors - for kid's rooms (& spares)

## Living Areas/Dining Areas

- Bin (non-flammable)
- Coat Rack (for outdoor coats)
- Curtains and/or Blinds
- Dining Table (to seat maximum guests)
- Door Mats (for exterior doors)
- DVD Player

- Furniture (coffee table, side unit, bookcase etc)
- Guest Comments Book & Pens
- Guest Welcome Folder
- Lamp Shades (no naked bulbs, unless decorative)
- Mirrors/Wall Art Work
- Open Fires or Wood-burners – fire guard, poker, hearth brush, tongs, shovel, Fuel Container, Ashes Bucket
- Scatter Cushions
- Sofa Beds (don't forget to provide clothes storage space for guests using a sofa bed)
- Sofas/seating (for maximum number of guests)
- TV
- Wireless router

## Gardens/Balconies

- External Lighting
- Garden/Patio/Balcony furniture (to seat maximum occupancy except where very small balcony only)
- Refuse Bins

## Safety Equipment/First Aid/Security

- Carbon Monoxide Alarms
- Emergency Services (contact details displayed)
- External Key Safe
- Fire Blanket
- Fire Extinguisher
- First Aid Kit
- Guest 24 Hour Helpline (contact details displayed)
- Keys for all doors & spares
- Smoke Alarms
- Stair Gate (if applicable)
- Torch

## Pet Friendly

- Dog bed/blanket
- Dog bowls

## Basic supply of cleaning materials & starter supplies for kitchen & bathrooms

- Bathroom Cleaner (preferable antibacterial)
- Bin liners
- Cleaning Gloves (for washing up)
- Dishcloths (disposable)
- Dishwasher tablets/rinse aid
- Dusters
- Glass Cleaner
- Furniture Polish
- Kitchen Cleaner (preferably antibacterial)
- Oven Gloves
- Sponge Scourer
- Tea Towels
- Toilet Cleaner
- Toilet Rolls
- Toiletries (complimentary shampoo, conditioner etc)
- Washing-Up Liquid & Liquid Soap



## Holiday Home - Extra Touches & Facilities

High quality standards throughout self-catering accommodation is the key to success in today's hospitality industry. Therefore it is important for holiday home owners to set standards high to enable them to successfully compete and attract both national and international guests.

Whatever the character or style of your property, guests will be looking for comfort, quality and style. It is important for owners to carefully consider who their target audience is and if there are any extra touches or facilities that can be provided to enhance the guest experience. Listed below are some further suggestions for owners to consider depending on the style of the property and budget.

### Kitchen/Utility Room

- Baking - cake tins, cooling racks, rolling pin, cutters
- Bottle Stops
- Bread Baskets
- Bread Mixer
- Cafetiere (mixed sizes)
- Casserole Dishes (various sizes with lids)
- Champagne Flutes
- Coffee Machine
- Dessert Forks & Knives (small)
- Eggs Poacher
- Electric Whisk
- Flower Vase
- Food Processor
- Garlic Press
- Hand Blender
- Ice Bucket
- Juicer (for fruit & vegetables)
- Kitchen Roll, Foil, Cling film
- Kitchen Scales
- Knife Sharpener
- Oil & Vinegar dispenser set
- Omelette Pan
- Pasta Maker
- Pastry Brushes
- Pestle & Mortar
- Pie Dishes (large & small)
- Soup Spoons
- Teapot (mixed sizes)
- Tea Cups & Saucers
- Toast Rack
- Toasted Sandwich Maker
- Tumble Dryer (if not provided in Washing Machine)
- Tupperware Containers
- Washing Machine Tablets
- Wine Cooler

### Bedroom

- Alarm Clock
- CD and or/i-Pod Docking Station
- Hair Dryers – (in every bedroom except children's)
- Hot Water Bottles
- Laundry Basket
- Mini Sewing Kit

- Night Lights (for children & the elderly)
- Security Safe
- Suitcase Stand
- Travel Adapters (for foreign visitors)
- TV

### Living Areas/Dining Areas

- Binoculars (if you have a view)
- Bluetooth/Wireless Speakers
- CD player and/or iPod Docking Station
- Books (Reading)
- Colouring Books/Crayons
- DVDs
- Family & Children's Board Games
- Games Console (Xbox/PlayStation/Wii)
- Games Console (small selection of games)
- Local Area & Cornwall Guides
- Local Area maps & Books
- Playing Cards
- Pool Table, Snooker or Table Tennis
- Satellite/Sky TV Box

### Gardens & Beach Use

- BBQ & tools and starter pack of coals etc.
- Beach Bag/Rucksack
- Beach Towels
- Body Boards & Inflatables
- Children's Bucket & Spade
- Cool Box
- Fold-up chairs
- Hot Tub
- Loungers
- Picnic Basket
- Picnic Rug
- Plastic picnic set, plastic crockery & cups
- Swings/Climbing Frame
- Trampoline
- Umbrella

### Pet Friendly Properties

- Guide/Map of local walks
- Pet-friendly Beaches & Pubs Guide
- Toys
- Treats



## Potential Letting Income & Return: Projections by Property Size

Based on an average of 25 Bookings for a typical seaside property

Tariff	Tariff Periods	Number of Weeks Per Period	Owner Gross	Commission @ 20% + VAT	Owner Net
50% of Full Tariff	£338	19	£3,375	£810	£2,565
60% of Full Tariff	£405	6	£2,430	£583	£1,847
80% of Full Tariff	£540	2	£1,080	£259	£821
90% of Full Tariff	£608	1	£608	£146	£462
100% of Full Tariff	£675	6	£4,050	£972	£3,078
<b>TOTALS</b>		<b>25</b>	<b>£11,543</b>	<b>£2,770</b>	<b>£8,772</b>

**1 Bed  
(Sleeps 2)**

Based on an average of 25 Bookings for a typical seaside property

Tariff	Tariff Periods	Number of Weeks Per Period	Owner Gross	Commission @ 20% + VAT	Owner Net
50% of Full Tariff	£495	10	£4,950	£1,188	£3,762
60% of Full Tariff	£594	6	£3,564	£855	£2,709
80% of Full Tariff	£792	2	£1,584	£380	£1,204
90% of Full Tariff	£891	1	£891	£214	£677
100% of Full Tariff	£990	6	£5,940	£1,426	£4,514
<b>TOTALS</b>		<b>25</b>	<b>£16,929</b>	<b>£4,063</b>	<b>£12,866</b>

**2 Bed  
(Sleeps 4)**

Based on an average of 25 Bookings for a typical seaside property

Tariff	Tariff Periods	Number of Weeks Per Period	Owner Gross	Commission @ 20% + VAT	Owner Net
50% of Full Tariff	£775	10	£7,750	£1,860	£5,890
60% of Full Tariff	£930	6	£5,580	£1,339	£4,241
80% of Full Tariff	£1,240	2	£2,480	£595	£1,885
90% of Full Tariff	£1,395	1	£1,395	£335	£1,060
100% of Full Tariff	£1,550	6	£9,300	£2,232	£7,068
<b>TOTALS</b>		<b>25</b>	<b>£26,505</b>	<b>£6,361</b>	<b>£20,144</b>

**3 Bed  
(Sleeps 6)**

Based on an average of 25 Bookings for a typical seaside property

Tariff	Tariff Periods	Number of Weeks Per Period	Owner Gross	Commission @ 20% + VAT	Owner Net
50% of Full Tariff	£925	10	£9,250	£2,220	£7,030
60% of Full Tariff	£1,110	11	£12,210	£2,930	£9,280
80% of Full Tariff	£1,480	2	£2,960	£710	£2,250
90% of Full Tariff	£1,665	1	£1,665	£400	£1,265
100% of Full Tariff	£1,850	6	£11,100	£2,664	£8,436
<b>TOTALS</b>		<b>30</b>	<b>£37,185</b>	<b>£8,924</b>	<b>£28,261</b>

**4 Bed  
(Sleeps 8)**

The rental tariffs shown are indicative and can vary based on key features such as location, size of the property, with or without a coastal, sea or rural view.

The Peak Tariff and Average Bookings of 25 (smaller properties) & 30 (larger properties) are based in seaside locations.

Commission of 20% plus VAT is indicative of the industry average. Self Cater Cornwall will ensure you get the most competitive rate.

**DISCLAIMER:** Self Cater Cornwall has provided these letting income projections as a guide only and should be used as an estimate of the gross earning potential of the property in a full calendar year.

Outside factors such as economic climate, weather, national holiday trends and competition from other self catering accommodation providers may influence the financial returns. Self Cater Cornwall cannot offer any guarantee on letting income or occupancy.

To answer your questions and to find out more on what you could earn from a holiday let please  
Telephone: 01637 859595 or, Email: [enquiries@selfcatercornwall.co.uk](mailto:enquiries@selfcatercornwall.co.uk) Web: [www.selfcatercornwall.co.uk](http://www.selfcatercornwall.co.uk)



## Frequently Asked Questions (FAQs) by Holiday Home Owners

### Is it free to promote my holiday home on the SCC website?

When a new Owner joins Self Cater Cornwall an Agreement is signed by both parties and a set up fee of £150.00 plus VAT is paid. For this set up fee, we arrange for a professional photographer to visit your holiday home and take a full set of photographs. We also arrange ongoing photography for any changes in the property furnishings and organise all of the property certification each year on the owners behalf to make the holiday home guest worthy which is covered by an annual administration fee of £100.00 plus VAT taken annually on the 1st August each year. We organise and manage all enquiries, bookings, owner and guest payments each year. There are no other costs.

### What quality & types of properties do you promote on the SCC Website?

We welcome all types of holiday homes throughout Cornwall as long as they meet the expected Minimum Quality Standards as recognised by the self-catering industry. Owners must also comply with all legislation as set out by The Health & Safety Executive and Cornwall Council. The success of a holiday home very much depends on how it is presented and that it has a competitive tariff for the area it is located in.

Smaller properties are obviously popular among couples and young families, and they can enjoy all year round bookings, but larger properties can command a higher tariff as there are fewer of them so competition is less.

If you have a property in mind, SCC would be more than happy to look at the property particulars and even visit the property with you. SCC was borne from the foundations of an estate agency, so we can provide you with impartial advice on the local area, the property and an idea of potential letting income.

### Can I use the Holiday Home myself?

Yes of course, however the peak weeks of the year such as Bank Holidays, Half Terms and the Summer Holiday period are the biggest earning times and where you will receive most of your income. Therefore we encourage you to use your property outside these periods - in the off peak periods if possible.

### What legislation do I need to adhere to in my holiday home?

As an owner you have certain statutory responsibilities. Take a look at the 'Protecting You & Your Holiday Home' page contained in this guide.

### Do I have to pay Council Tax or Business Rates?

If your holiday home is available for more than 140 days in the year, then it must be registered for Business Rates rather than Council Tax.

### What are the tax implications of running a holiday home?

Depending on your situation, there are a number of elements that can affect the taxes you pay on your holiday home. Please refer to the information page in this guide on 'Tax Information' which will provide you with an insight and some guidance of how to qualify for taxation benefits related to holiday letting. SCC always recommends that you speak to an informed accountant or tax advisor on these issues.

### Does SCC provide online management systems for owners to view bookings & financial information?

We are currently updating our software system to include this facility which will be available at a later date.



### When will I receive my rental income from SCC?

Monies will be paid to the owner monthly via online banking as they are received which will include deposits and full balances.

### Does SCC accept short breaks?

Yes we do. We have a 3 night minimum stay as a short break and the rental cost of this short break is calculated as a percentage of the weekly tariff. Short breaks can only be taken in the off-peak periods and shoulder months of the year. They are very popular with guests and contribute well to the annual income of your property. During July and August we only accept full week bookings.

### Do I have to provide linen & towels?

Yes, but you have options. As an owner you can purchase 3 sets of linen and towels plus spares, but you will need to have the storage space available in your holiday home to house these. Or you can hire linen from your housekeeper or we can suggest linen hire suppliers for you.



### Can SCC assist me with finding a Cleaner or Property Manager?

Yes we have a list of recommended service suppliers.

### How do guests book & make payments on the SCC website?

Our online calendars are in real time and accurate. So when a booking is made, the property calendar is automatically blocked out when the payment is received through our secure payment platform.

### Does SCC offer guests a discount on any bookings?

Last minute or quiet period discounts of up to 20% on the tariff agreed with the owner may be negotiated at the discretion of SCC. We also reserve the right to offer a 30% discount within 2 weeks of a guest arrival.

### How do guests collect the keys to my holiday home?

SCC recommends to all its owners to purchase an external key safe. Guests are sent an access code prior to their arrival and can therefore gain immediate access at check-in time.

### What are the departure & arrival times for guests at my holiday home?

Guests must vacate our holiday homes by 10.00 am and can check-in from 4pm onwards.

### What happens if a guest cancels their holiday?

As soon as the deposit is paid we are committed to guarantee the holiday home for the duration of the guest's stay. In the event of cancellation by the guest, we help to protect your income by charging a percentage of the full price. SCC recommends cancellation insurance to guests, but it is not an obligatory purchase. Most of our customers have full annual travel insurance of their own to cover such eventualities.

### What happens if my holiday home is damaged by guests?

SCC operates a security bond system with each booking to deter guests from damages and breakages. It's a rare occasion, but accidents can occur, so we request that the owner or their housekeeper takes photographs as evidence and reports the damage immediately after the guests' departure. We would stress it is rare and our booking terms & conditions impress on guests that they must report any damage or breakages within 24 hours of arrival.



### Are guests permitted to smoke or vape in my holiday home?

Smoking and vaping is prohibited inside all of our holiday accommodation. There may also be restrictions to the external and surrounding areas of individual properties, an apartment building or holiday complex – owners will need to check.

### What information do guests receive prior to arrival?

As soon as a booking is made online, the guest will receive an automated acknowledgement from our booking system. SCC will then check the booking and email a confirmation and payment receipt. Following the guests paying the full balance, 4 weeks prior to arrival our booking system will then email the guests with detailed arrival information including directions and the entry instructions to your holiday home.

### Do guests expect a Welcome Pack or Hamper?

Yes is the simple answer. Most guests will expect a 'Starter Pack' of tea, coffee, milk, sugar, toilet rolls, washing up liquid/dishwasher tabs etc. Some owners will provide more of a hamper with local produce, Cream Tea or flowers – the choice is yours!



### If guests are staying for 2 weeks, do they get a linen & towel change service mid stay?

Yes, your housekeeper will let your guests know which day they will arrive to replace the linen and towels. Guests do not need to stay in and wait for this service as the housekeeper will have keys.

### Does SCC send out a Feedback form for guests to complete after staying at my holiday home?

Yes it's important to find out your guests opinion about your holiday home and the SCC letting service. We will pass any feedback on to you.

### Should I accept Dogs?

This is entirely your decision, but our statistics certainly support an increase in bookings in holiday homes that are pet-friendly - particularly in off peak periods, as it's obviously easier to take your dog on holiday in the UK than it is to travel abroad with them. Dog owners make up a significant proportion of today's UK holidaymakers. SCC may charge an extra small fee for bookings with dogs and the holiday home owner can specify the number of dogs they are willing to welcome.

**Are there any penalties if I want to terminate my letting agreement with SCC?** No as long as notice is provided in writing in accordance with our Terms & Conditions.