

Written evidence submitted by Mrs Dean and Pidduck

Myself and my partner run a house rentals and Holiday Furnished Static caravan rentals business.

This is our full time income. We both complete Self Assessment tax returns.

We are not covered by the Self-Employed grant, because apparently Landlords are not a real business, even though you class the Caravan rentals as a business on the Tax assessment.

We also can't claim anything via the council because we don't have business rates and we don't pay council tax because we pay the Holiday park council tax, not the council. The holiday park says they are not returning any of our £22,092 park fees. The park has been closed since the first week of the season as directed by the government. If we are unable to take paying guests to our caravans over the main July and August season, we will not be able to cover those fees, and will also have lost out on our £25,000 income.

We are also being hit by tenants saying they don't have to pay rent because the government has said Landlords are getting mortgage holidays and should pass that onto the tenants.

All very well if the house is mortgaged to the hilt and the landlord is not making any money, however we have minimal mortgages and this is our living, without the money we have nothing.

We can't get Universal credit because we have equity in houses. We can't sell the houses because there is no market.

We also not a business that makes enough income to pay back a large loan.

All we earn is what we live on, there is no excess profit to pay this off with.

Why is our business not classed as a business for any help your giving, but it is classed as a business for tax purposes.

We definitely have fallen between the cracks.

May 2020