



# COVID-19 Getting Carpet And Floorlayers Back To Work

The NICF are conscious that floorlayers need support during the Coronavirus epidemic and to ensure safety is paramount when returning to work. The information below is gathered from a wide range of sources in one easy to read document. It includes guidance on returning to work as well as advice on financial support to help floorlayers during this time.

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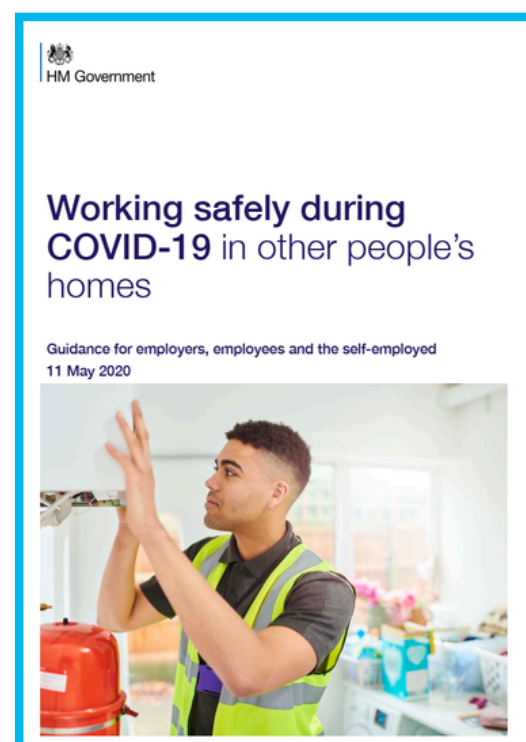
## Returning To Work In Customers Homes

Government have released guidance on [Working safely during COVID-19 in other people's homes](#). This guidance provides clear instruction on how to manage the risk of COVID-19 when working in people's homes including risk assessment, access and egress as well as social distancing and interacting with householders. It also provides clarity on cleaning, hygiene, handling goods and PPE (including when it should be used). Providing that you are well and have no symptoms, the households is not isolating, and members of the household are not clinically vulnerable work can be carried out under this guidance.

It will be important to ensure that floorlayers returning to work in the domestic sector follow these government guidelines as well as [Public Health England guidelines](#) on social distancing.

- ✔ On entry to the home you should wash your hands using soap and water for 20 seconds.
- ✔ You should wash your hands regularly, particularly after blowing your nose, sneezing or coughing, and when leaving the property.
- ✔ Where facilities to wash hands are not available, hand sanitiser should be used, and you should carry this with you at all times.
- ✔ To reduce the spread of germs when you cough or sneeze, cover your mouth and nose with a tissue, or your sleeve (not your hands). If you don't have a tissue, then wash your hands or use a hand sanitising gel.
- ✔ Clean and disinfect regularly touched objects and surfaces using your regular cleaning products to reduce the risk of passing the infection on to other people.
- ✔ Maintain social distancing as far as possible
- ✔ Where you are already using PPE in your work activity to protect against non-COVID-19 risks, you should continue to do so.
- ✔ Wearing a face covering is optional and is not required by law, including in the workplace. If you choose to wear one, it is important to use face coverings properly and wash your hands before putting them on and taking them off.
- ✘ No work should be carried out in any household which is isolating or where an individual is being shielded unless it is to remedy a direct risk to the safety of the household and where the tradesperson is willing to do so. In such cases, Public Health England can provide advice to floorlayers and households.
- ✘ No work should be carried out by a floorlayer who has Coronavirus symptoms, however mild.

Guidance for those living in Scotland and other devolved nations is different and you should seek the equivalent, relevant local guidance, which is often signposted from the links provided.



## Financial Support

There is a wealth of guidance to support employed and self-employed workers in financial difficulty, ranging from interest free borrowing to deferring payments. Below is an outline of the support available.

1. Support for your rent - you should [check your eligibility for Universal Credit](#), which is available for people in and out of work. Support for rental costs will be paid through Universal Credit.
- The Citizens Advice Bureau have issued [guidance](#) on Coronavirus if you are self-employed.
  - There has also been changes to VAT payments due between 20 March 2020 and 30 June 2020 to help businesses manage their cash flow. You can now defer VAT until March 2021 using the following [guidelines](#). If you are experiencing financial difficulties more help is available from HMRC's [Time to Pay](#) service.

## What To Do First

Probably one of the first things you should do is update, or make a list, of monthly income coming into your household. Then a list of your expenditure, including you average monthly spend on things such as mortgage (or rent), food, utilities, insurance, vehicle lease, phone contracts, subscriptions (TV Internet, Streaming etc.)

Then using your current income create a home budget, you will get a good idea of your monthly financial position.

You can of course include any savings to help you through, but ultimately the plan is to ensure income and expenditure is balanced, if not that you income is slightly more than your expenditure to allow for a little saving and the unexpected.

Martin Lewis has an excellent tool for creating a home budget [here](#)

## Additional Financial Support

[www.moneysavingexpert.com](http://www.moneysavingexpert.com) has a whole host of advice and support for Coronavirus finance and bills support, including:

- [Mortgage holidays](#)
- [Loan and card holidays](#)
- [Interest free overdrafts](#)
- [Vehicle finance](#)
- [Energy bill help](#)
- [Help with household bills](#)
- [Insurance](#)
- [Broadband and TV packages](#)

## Coronavirus Bounce Back Loan

The [Bounce Back Loan scheme](#) will help small and medium-sized businesses to borrow between £2,000 and £50,000.

The government will guarantee 100% of the loan and there won't be any fees or interest to pay for the first 12 months.

Loan terms will be up to 6 years with no repayments due during the first 12 months.

The government will work with accredited lenders to agree a low rate of interest for the remaining period of the loan.

You can apply for a loan if your business:

- is based in the UK
- has been negatively affected by Coronavirus
- was not an 'undertaking in difficulty' on 31 December 2019





## Employed Floorlayers on Temporary Leave (Furloughed Workers)

If you and your employer both agree, your employer might be able to keep you on the payroll if they are unable to operate or have no work for you to do because of Coronavirus. This is known as being 'on furlough'. You could get paid 80% of your wages, up to a monthly cap of £2,500 and Furlough wages can be backdated from 1 March.

If your salary is reduced as a result, you may be [eligible for support through the welfare system](#), including Universal Credit. [Check if you could be covered by the Coronavirus Job Retention Scheme](#).

## Statutory Sick Pay (SSP)

If you are employed you can get £94.25 per week Statutory Sick Pay (SSP) when too ill to work or at home because of Coronavirus (including caring for people in the same household and therefore having been advised to do a household quarantine). It is paid by your employer for up to 28 weeks. To check your sick pay entitlement, when it can be paid from and how long you can claim for, follow this [link](#).

If you're self-employed or not eligible for SSP - for example if you are earning below the Lower Earnings Limit of £118 per week - and you have Coronavirus or are advised to stay at home, you can now more easily make a claim for [Universal Credit](#) or the new style [Employment and Support Allowance](#).

If you are eligible for the new style Employment and Support Allowance, it will now be payable from day 1 of sickness, rather than day 8, if you have COVID-19 or are advised to stay at home.

## Self Employed Floorlayers On Temporary Leave

If you're getting less work or no work because of Coronavirus you can apply for the [Self-Employment Income Support Scheme](#). This scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 a month. It will be available for 3 months but may be extended. The grant will be subject to Income Tax and National Insurance contributions but does not need to be repaid.

You can make a claim for [Universal Credit](#) while you wait for the grant. You should record the grant as part of your self-employment income, and it may affect the amount of Universal Credit you get. This will not affect Universal Credit claims for earlier periods.

If you receive the grant you can continue to work or take on other employment including voluntary work and if you have other employment as a director or employee paid through PAYE, your employer may be able to get support using the [Job Retention Scheme](#).

If you do not have enough money to live on while you wait for your first Universal Credit payment you can [ask for an advance payment](#). If you are due to make a Self-Assessment payment on account by 31 July 2020, you can [put off your payment](#) until January 2021.