



QUALITY BY ASSOCIATION



Help For Floor Layers During Covid-19

The CFA are conscious that Floor Layers will need support during the Coronavirus epidemic. Below is a range of advice and information including details on financial support, to help Floor Layers during this time.

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🐦 [CFA Association](#)
📌 [Contract Flooring Association](#)

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](#)

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.

Additional Financial Support

Martin Lewis 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](#)



Employed Floor Layers 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 and available until 30 June.

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 Floor Layers 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.

Returning To Work

Floor Layers being asked to return to working in the commercial flooring sector will be asked to work towards the agreed [Site Operating Procedure](#). Floor Layers will also be asked to work within [Public Health England guidelines](#).

The CFA have released a statement relating to the Site Operating Procedure (Version 3) with some additional guidance for the commercial flooring sector [here](#). In short, this sets considerable guidelines on how to remain safe whilst working including:

When and how to [travel to work](#) (including driving with passengers and public transport)

Hand washing, cleaning and PPE

Work planning to avoid close working

Welfare facilities (toilets, canteens, changing rooms, and rest areas)

First Aid and emergency service response

Site access and egress

[Government guidelines](#) on social distancing in the workplace during Coronavirus state that if you are a tradesperson carrying out essential repairs and maintenance in people's homes, you can continue to work. This is providing that you are well and have no symptoms and that you notify all clients in advance of your arrival. It will be important to ensure that [Public Health England guidelines](#), including maintaining a two-metre distance from any household occupants, are followed to ensure everyone's safety.

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 Floor Layers and households.

No work should be carried out by a Floor Layer who has Coronavirus symptoms, however mild. Guidance for those living in Scotland and other devolved nations may be slightly different and you should seek the equivalent, relevant local guidance, which is often signposted from the links provided.

