

BACK TO BUSINESS FREELANCER SUPPORT GUIDE



INTRODUCTION

We are thinking of all of our hairdressing partners and your loved ones at this time. We want to affirm our total solidarity and are here to help you to navigate this challenging moment. Together with Industry Trade Bodies, we are working to provide useful information to aid the preparation for the safe return to business of hairdressers - with care for you and your clients as the number one priority.

We know that salons and hairdressers are the beating heart of the community and we are all looking forward to coming together again. Until this time, we share our love and wish everyone well. We will meet again soon.

Béatrice Dautzenberg

Managing Director – L'Oréal Professional Products Division UK & Ireland

Whilst salons and hairdressers are all looking forward to getting back to work and getting businesses back on track, the new Covid-19 context is very different to how businesses have been used to operating. New health and safety standards will need to be adopted to help ensure the health and safety of team members and clients alike, and specifically on hygiene practices. Please refer to the hygiene section of this guide for more details on hygiene recommendations.

This guide is designed to share advice for salons and hairdressers to help with preparations for re-opening under the circumstances of Covid-19.

PLEASE NOTE: This guide is to help share recommendations to support salons and hairdressers with health and safety measures they may need to adopt upon re-opening. At the time of publication the Government has not yet provided recommendations or industry specific guidelines about salons reopening. We hope that this guide can act as a starting point for you in your journey to resume business again soon.

Presently, the UK Government has released a provisional and conditional re-opening date for salons and there have not been any specific government-issued guidelines for the hairdressing or barbering sector. They haven't mentioned home visits at this time.

Presently, the Irish Government has released a provisional and conditional re-opening date for salons and there have not been any specific government-issued guidelines for the hairdressing or barbering sector. However, some general return to work safety protocol guidance has been released: <https://dbei.gov.ie/en/Publications/Return-to-Work-Safely-Protocol.html>. They haven't mentioned home visits at this time.

This guide includes recommendations only, and not mandatory UK or Irish Government guidelines. It is always recommend that Government guidelines are followed and that salons and hairdressers regularly check the official Government website for their region. We will update this guide in line with any Government issued guidelines as soon as we can once any changes occur.

CONTENTS:

SECTION 1: Hygiene Guidelines

SECTION 2: Chair renters or working from your own home

SECTION 3: Home Visits

SECTION 4: Communicating with your clients

SECTION 5: Other things to consider upon restarting your business

SECTION 6: Continued Government Support

SECTION 1: HYGIENE GUIDELINES

SUMMARY OF THIS SECTION:

- **Modify your Business Operations**
- **New Guidelines for Personal Hygiene both in Home Setting and in Salon**
- **New Guidelines for Workplace Hygiene**

This document does not constitute legal or financial or other advice from L'Oréal (UK) Limited and is not a substitute for obtaining independent advice. No representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by L'Oréal (UK) Limited or any of its affiliated companies.

Hygiene Guidelines for Hairdressers, Salons and Freelancers in the context of COVID-19

L'Oréal has developed hygiene guidelines for hairdressers and salons to adopt in order to help them get back to business once the COVID-19 lockdown eases. In this post lockdown phase, measures must be implemented to minimize contact between people (such as staff, customers and clients), and to increase the hygiene habits in place. These guidelines are written with a view of protecting our salon and hairdressing partners and their customers with health & safety being the number one priority. Please respect government guidelines with regards to the timings about when salons should reopen and when home visits are allowed and encourage your staff to self-isolate at home for 7 days should they experience suspected symptoms of COVID-19.

There are three areas of focus to concentrate on when discussing hygiene in the salon or in someone's home: business operations, personal hygiene (of yourself and clients) and workplace / work kit hygiene. We will go through each area now in detail.

1. MODIFY YOUR BUSINESS OPERATIONS

RESPECT SOCIAL DISTANCING

- If in a salon, we would recommend that you ensure everybody is keeping the **minimum safety distance** between you, other staff and clients during their time in the salon. **This means maintaining a physical distance of at least 2 metres** between an individual and other clients/workers, including in the reception area, the backwash and also at the work stations.
- Please also respect these distances in break out / staff room areas.
- If in someone's home or working from your home, we would recommend that you ensure that other household members, aside from your client, are keeping the **minimum safety distance** from you, during your time in their home. **This means maintaining a physical distance of at least 2 metres.**
- Whether working in someone's home, your home or in a salon, try to restrict non-essential physical contact as much as possible. Avoid hand shaking, hugs and kisses.
- Even though it's not easy whilst working on hair, try to adjust your body position to help ensure space / distance.

IF YOU WORK IN A SALON:

To respect the social distancing rules it's necessary to **ORGANISE THE PEOPLE FLOW** in the salon.

- Try to stagger scheduled appointments to reduce the number of people in the salon at any one time. You will also need to factor in additional time between appointments to allow for the correct cleaning of equipment and the styling station before the next client.
- If you have clients who are shielding, you could have a 'vulnerable people' hour, first thing in the morning once the salon has been deep cleaned and before the salon is busy with clients.

- Make sure that the salon has re-organised the styling stations – to have greater gaps between them or leave certain stations empty to respect the distancing rules.
- Ask if they have organised staff break rotations in the staff room to ensure not too many people are there at any one time.
- If the salon has a waiting area, you would need to be sure the surface is large enough to respect social distancing, if not they can establish a queuing system or waiting zone outside if someone arrives early for their appointment. In that case they could mark out this zone or appropriate spacing using tape on the ground so it is clear for clients where they would need to wait.

Try to develop a **SPECIFIC WELCOME** for your clients

- Try to keep the door open to minimize people having to touch the door handle and also to increase ventilation.
- Inform your clients of the new hygiene rules both in advance of their visit and upon arrival. Visible posters for clients promoting hand hygiene and physical distancing in the salon are recommended and also on the door/window. You can also pre warn or inform clients via message when confirming the appointment or on your website and using your social networks.
- Ask your client to take care of their own coat, umbrella etc. in the cloakroom or provide additional storage facilities. Respect distance between items or else provide a plastic cover like a suit bag for their personal items.
- In this moment it is probably better **to not offer food or coffee**. For water, you could offer small disposable bottles or disposable cups for hot beverages if you want to continue to offer them, which should all be disposed of correctly.

ADAPT THE **DIAGNOSIS / CONSULTATION**

- **Remove** all easy **touchable items** such as magazines, tablets and written information e.g. menus.
- **Diagnosis tools** such as Style My Hair Pro on your phone or tablet can **only be used by the hairdresser** and must be disinfected after each use.
- Why not have a virtual consultation? This saves time between appointments and it is reassuring for the client to know that they can spend less time in the salon during this time.

REFRESH THE **SERVICE MENU**

- Clearly indicate the duration of the each service. We have been advised from other countries post-lockdown that express services such as dry cuts or a quick root retouch are preferable as some clients want to limit their time spent in salon.
- Another option, if express services aren't suitable, is to divide longer services in to two visits e.g. by splitting services - cut one day and colour on another.

CONSIDER YOUR **METHOD OF PAYMENT**

- Many businesses are becoming cash free and are taking debit / credit payments only. Is this an option for you?
- Could you offer digital receipts vs paper ones?
- Clean /Disinfect the touch pad buttons once the client has used it.

IF YOU WORK IN PEOPLE'S HOMES OR IN YOUR HOME:

To respect the social distancing rules it is necessary, when working in other people's homes, to **ORGANISE WITH YOUR CLIENT PRIOR TO THE VISIT** to ensure that social distancing rules are kept.

- Ask that no one else from the household is to come into this space whilst you are there or that they respect social distancing during your visit / your clients visit.

Try to **COMMUNICATE IN ADVANCE**

- Inform your clients of the new hygiene rules both in advance of your visit / their visit and upon arrival. You can inform clients via message when confirming the appointment or on your website and using your social networks.

ADAPT THE **DIAGNOSIS / CONSULTATION**

- **Diagnosis tools** such as Style My Hair Pro on your phone or tablet can **only be used by the hairdresser** and must be disinfected after each use.
- Why not have a virtual consultation? This helps you prepare what to bring to appointments and it also means you or your client is spending less time overall in their home.

2. NEW GUIDELINES FOR PERSONAL HYGIENE BOTH IN HOME SETTING AND IN SALON

REPEAT AND PROMOTE REGULAR HAND WASHING – RECOMMENDATIONS MADE ON ADVICE FROM WORLD HEALTH ORGANISATION

One of **THE MOST IMPORTANT** things to prevent COVID-19 from spreading is to **WASH YOUR HANDS REGULARLY OR USE HAND SANITISER/RUB.**

- Always wash hands before and after if working on a client.
- Always wash your hands after touching money/credit cards, door handles.
- Always wash your hands before touching your mouth, nose or eyes.
- Always wash your hands if your hands are contaminated with respiratory secretions, such as after coughing or sneezing.
- Always wash your hands before and after using the bathroom, and before and after eating or drinking.

To ensure the ease & effectiveness of these rules it's better to have your hair tied back, and avoid wearing false nails or jewellery specifically on your hands

- Don't touch your face, nose (if you do it please wash your hands again).

- Cover coughs and sneezes with the inside of your elbow or upper arm.
- Cover your mouth and nose with a tissue or paper towel when sneezing or coughing. Dispose of used tissues or paper towels in a covered bin with a plastic bin liner, and then clean your hands thoroughly.

FOR MORE INFORMATION ON WHY, WHEN & HOW TO CLEAN YOUR HANDS PLEASE SEE HERE

HOW TO CLEAN / DISINFECT YOUR HANDS PROPERLY

- Wash your hands frequently with liquid soap and water, scrubbing, and then dry them with paper towels and throw them into a covered bin with a plastic bin liner.
- Alcohol-based hand rub must be used frequently when there is not visual dirt on the hands.

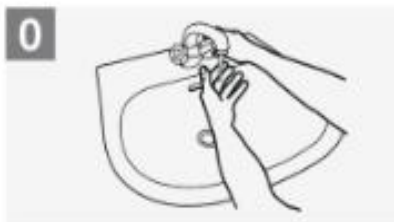
Follow these visual instructions or this video from the WHO
<https://www.youtube.com/watch?v=3PmVJQUCm4E>

How to Handwash?

WASH HANDS WHEN VISIBLY SOILED! OTHERWISE, USE HANDRUB



Duration of the entire procedure: 40-60 seconds



Wet hands with water;



Apply enough soap to cover all hand surfaces;



Rub hands palm to palm;



Right palm over left dorsum with interlaced fingers and vice versa;



Palm to palm with fingers interlaced;



Backs of fingers to opposing palms with fingers interlocked;



Rotational rubbing of left thumb clasped in right palm and vice versa;



Rotational rubbing, backwards and forwards with clasped fingers of right hand in left palm and vice versa;



Rinse hands with water;



Dry hands thoroughly with a single use towel;



Use towel to turn off faucet;



Your hands are now safe.



World Health Organization

Patient Safety


A World Alliance for Safer Health Care

SAVE LIVES

Clean Your Hands

How to Handrub?

RUB HANDS FOR HAND HYGIENE! WASH HANDS WHEN VISIBLY SOILED

 **Duration of the entire procedure: 20-30 seconds**



Apply a palmful of the product in a cupped hand, covering all surfaces;



Rub hands palm to palm;



Right palm over left dorsum with interlaced fingers and vice versa;



Palm to palm with fingers interlaced;



Backs of fingers to opposing palms with fingers interlocked;



Rotational rubbing of left thumb clasped in right palm and vice versa;



Rotational rubbing, backwards and forwards with clasped fingers of right hand in left palm and vice versa;



Once dry, your hands are safe.



**World Health
Organization**

Patient Safety

A World Alliance for Safer Health Care

SAVE LIVES

Clean Your Hands

TAKE CARE OF YOUR CLIENT

Perform hand hygiene in front of your client to show them that hygiene is a priority.

If in a salon setting, offer your clients the opportunity to clean their hands with hand sanitiser located at different disinfection points:

- Next to the door - **mandatory usage** upon arrival and before departure.
- On the styling station counter/ in the working area.
- Encourage the use of hand disinfection solution even if they are wearing their own gloves.

CONSIDER WEARING A MASK OR A FACE COVER

The use of masks or face covers are recommended when social distancing cannot be respected. When working on a client **WEAR MASKS OR FACE COVERS** to further mitigate risk of infection, especially when in less than 2 metres proximity with others.

Please note, masks are effective only when used in combination with frequent hand-cleaning with alcohol-based hand rub or soap and water. If you wear a mask, then you must know how to use it and dispose of it properly.

Please see here for more details:

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/when-and-how-to-use-masks>

FOR YOUR CLIENTS - you may provide a mask also to your clients to increase the level of protection, especially when the safety distance is not optimal.

Please note, according to the WHO, it is preferable to use a mask with ear loops to keep it in place and also so as to disturb the client as little as possible during their service.

When wearing a mask, it needs to be disposed of correctly.

As per the WHO guidelines, here is How to **WEAR / TAKE OFF A MASK PROPERLY**:

- Before putting on a mask, you must have properly cleaned hands from using either an alcohol-based hand rub or soap and water.
- Cover the mouth, nose and chin with the mask and make sure there are no gaps between your face and the mask.
- Avoid touching the mask when using it; if you do, clean your hands with either an alcohol-based hand rub or soap and water.
- Don't hang the mask from your neck, and don't put it up on your head.
- Replace the mask with a new one as soon as it is damp and do not re-use single-use masks.
- To remove the mask: remove it from behind (do not touch the front of mask); discard immediately in a closed bin with a plastic bin liner; clean hands with either an alcohol-based hand rub or soap and water.

Click here to see what the correct way is to wear and take off masks:

https://youtu.be/M4olt47pr_o.

USE OF GLOVES

Be aware that **WEARING GLOVES IS NOT A SUBSTITUTION OF HANDWASHING**.

Wearing disposable gloves can give a false sense of security and may result in staff not washing hands as frequently as required. **HANDWASHING** is a greater protective barrier to infection than wearing disposable gloves.

- For some services where you are already using disposable latex or vinyl gloves, take into account that gloves may be used but must be changed frequently and hands must be washed when gloves are removed.
- You can also use disposable gloves, for cleaning styling stations, tools, and during waste or laundry management, when the purpose of using gloves is to reduce the risk of direct contact with potential contaminated surfaces.
- Gloves must be changed after carrying out other activities, such as opening/closing doors by hand, and emptying bins, after each client.
- You should avoid touching your mouth and eyes while wearing gloves.

Please see this image here below from WHO on how to use disposable gloves properly.

Technique for donning and removing non-sterile examination gloves

When the hand hygiene indication occurs before a contact requiring glove use, perform hand hygiene by rubbing with an alcohol-based handrub or by washing with soap and water.

I. HOW TO DON GLOVES:



1. Take out a glove from its original box



2. Touch only a restricted surface of the glove corresponding to the wrist (at the top edge of the cuff)



3. Don the first glove



4. Take the second glove with the bare hand and touch only a restricted surface of glove corresponding to the wrist



5. To avoid touching the skin of the forearm with the gloved hand, turn the external surface of the glove to be donned on the folded fingers of the gloved hand, thus permitting to glove the second hand

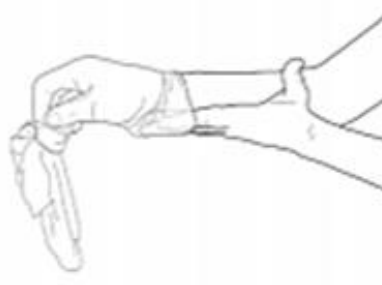


6. Once gloved, hands should not touch anything else that is not defined by indications and conditions for glove use

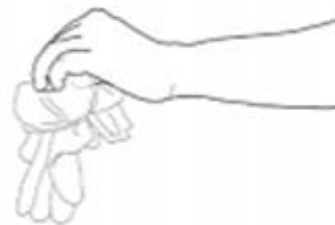
II. HOW TO REMOVE GLOVES:



1. Pinch one glove at the wrist level to remove it, without touching the skin of the forearm, and peel away from the hand, thus allowing the glove to turn inside out



2. Hold the removed glove in the gloved hand and slide the fingers of the ungloved hand inside between the glove and the wrist. Remove the second glove by rolling it down the hand and fold into the first glove



3. Discard the removed gloves

4. Then, perform hand hygiene by rubbing with an alcohol-based handrub or by washing with soap and water

For more information on when and how to use gloves correctly to minimise infection risk please see here the guidelines from the WHO.

THINK ABOUT HAVING A DEDICATED UNIFORM / WORK CLOTHES

ALL WORK UNIFORMS / CLOTHING SHOULD BE WASHED DAILY and kept clean, in a closed / protected place.

- It is recommended to use them only for work (you would need to change out of them for travelling for instance).
- If working in a home setting, you might consider disposable covers for your clothes which can be binned after each appointment (in a covered bin with plastic bin liner).
- At the end of each day before travelling home, place them in a bin liner, until washing, and then put them directly into a washing machine with warm water at 60–90°C (140–194°F) laundry detergent is recommended. The laundry can then be dried in accordance with routine procedures.
- Workers could have a pair of shoes which are ‘work only’ or else consider using disposable shoe covers.

FOR CLIENTS in salon, or for those who visit your home, you may consider:

- Disposable shoe-covers may be considered as an additional measure for increased hygiene in the salon.
- In this case, if you choose to offer this, prepare an area at the entrance for this purpose with a chair that should be cleaned after each use and an alcohol solution for your client’s hands.

SINGLE USE FABRICS FOR EACH CLIENT

You can either **USE DISPOSABLE FABRICS** (single-use gowns, single-use technical collars, towels...) in order to prevent contamination, or apply a **WASH AFTER USE** policy on all customer ‘fabrics’ e.g. gowns, towels etc. Either way employ a **one new item for each client strategy on either disposable or reusable items.**

- The stock of these items should be kept clean in a closed clean cabinet/ box /container/place.
- Throw away disposable items in a covered bin with plastic bin liner after each use.

If you are not using disposable fabrics, you should **VIEW THEM AS SINGLE USE** for **each client** (gown, cap and towels) before washing them correctly (please see below) before using again.

- Try to avoid shaking the towels, capes... before putting them inside the washing machine, you can use for example a sticky lint removal roller.
- Throw the layer of stick paper from the lint remover away after each client into a covered bin with a plastic bin liner inside.
- You might need to order more of everything to be ready, taking into account that these items always be washed after each use and kept clean in a closed clean/cabinet/place until it is next used.

HOW TO WASH FABRICS/TOWELS/CLOTHING PROPERLY:

- After using them once time, put them into a closed bin within a closed plastic bin liner, until washing. Then put the fabrics into the washing machine, with warm water at 60–90°C (140–194°F) common laundry detergent is recommended. The laundry can then be dried according to routine procedures.
- Throw the bin liner away properly and wash your hands.

3. NEW GUIDELINES FOR WORKPLACE HYGIENE

TOOLS IN SALON:

- Try not to share items between hairdressers – they should ideally have their own kit.
- Items should be cleaned after use on each client.
- Never share items between clients before thorough cleaning.
- **After use**, you could put all items on a tray (plastic or stainless steel) in order to see what has been used and needs cleaning, and then **clean/disinfect** the tools and the container.
- Keep the clean/disinfected tools in a clean/closed place until the next use. Alternatively you could replace them on their clean tray and cover until use on next client.
- It's better not to use a barber/hairdresser tool belt during this time, in order to make it easier to disinfect the tools and their containers.
- Any containers/trays/bowls used for storage of tools/products should also be cleaned and disinfected.
- **HAIR DRYERS, HAIR STRAIGHTENERS** should be disinfected after each use.

TOOLS IN A HOME SETTING:

- Items should be cleaned after use on each client.
- Never use items on your next client before thorough cleaning.
- **After use**, you could put all items on a tray (plastic or stainless steel) in order to see what has been used and needs cleaning, and then **clean/disinfect** the tools and the container.
- Keep the clean/disinfected tools in a clean/closed place until the next use.
- It's better not to use a barber/hairdresser tool belt during this time, in order to make it easier to disinfect the tools and their containers.
- Any containers/trays/bowls used for storage of tools/products should also be cleaned and disinfected.
- **HAIR DRYERS, HAIR STRAIGHTENERS** should be disinfected after each use.

HOW TO WASH / DISINFECT TOOLS PROPERLY

- Disinfection only works on a clean item, so cleaning before disinfecting is always the first step.

- Currently, WHO/OMS recommends using for disinfection after cleaning: 70% ethyl alcohol to disinfect small areas between uses, such as reusable equipment or tools (for example, combs, scissors, clips...).
- Sodium hypochlorite (more commonly known as bleach) at 0.5% (equivalent to 5000 ppm) for disinfecting surfaces could be also used.
- Whether you choose to use a spray or a wipe; it's important to follow the manufacturer instructions, respect contact time (how long it should be left on for) to achieve effectiveness of the product.

PRODUCTS:

- For multi-dose products, always clean and disinfect the external packaging frequently after being opened after every use/with a client (pay attention to the easy touchable parts like the applicator).
- Shampoos, Conditioners, Masks, Styling pastes or Gels: clean hands before using and applying a product or use as much as possible. Use disposable tools like spatulas for taking product from a mask container or even from a tube, preventing touching the product and the applicator.
- If in a salon, it is better to never share products or tools during a service with a client or with a colleague but if you have to do it you should disinfect the external packaging before sharing.

If in a salon setting, CLEAN THE STYLING STATION & BACKWASH AFTER EACH USE.

HAIRWASHING BASIN: Always clean and disinfect after every use with a client.

CHAIRS: Disinfect after each usage with a special focus on the arm and headrest.

STYLING STATION: Disinfect after every use with a client. The floor around the chair of the styling station may also be cleaned by a mop with disinfectant after each client for additional hygiene protocol.

HOW TO WASH/DISINFECT SURFACES PROPERLY? (if you work in someone else's home you can share these guidelines with your client prior to your visit to ensure the space you are to work in has been cleaned properly ahead of your visit)

- Disinfection only works on a clean item, so cleaning before disinfecting is always the first step.
- Currently, WHO/OMS recommends using for disinfection after cleaning: 70% ethyl alcohol to disinfect small areas between uses, such as reusable equipment or tools (for example, combs, scissors, clips...).
- Sodium hypochlorite at 0.5% (equivalent to 5000 ppm) for disinfecting surfaces could be also used.
- Whether you use a spray or a wipe; it's important to follow the manufacturer instructions, respect contact time (how long it should be left on for) to achieve effectiveness of the product

If in salon or your own home CLEAN ALL SALON SURFACES AT LEAST TWICE A DAY

Increase the level of general daily cleaning and be sure you clean all surfaces, in particular the 'high touch' surfaces at the end of the day. A good guide for the 'high touch' surfaces

would be a clean 3 – 5 times a day and you can adapt depending on the traffic. (Don't forget anyway you are cleaning all contact surfaces after each client visit).

First, clean all visual dirt from all the surfaces and floors as many times as necessary, - due to the traffic and at least 2 times a day then wash/wipe the general surfaces with disinfectant. Leave the surface wet with disinfectant for as many minutes as the product instructions require. Include all the surfaces in the salon during the general cleaning

It is recommended to increase the ventilation levels whether through use of air conditioning or by opening doors and windows to renew the air more regularly in the place of work. If you work in a home setting, ask your client in advance of your visit to ensure the area you are to work in is well ventilated.

WASTE MANAGEMENT

If in salon or in your own home:

- All the rubbish bins should have an inner plastic bag /bin liner.
- You should have closed bins for disposable items, preferable that can be opened without hands (using a pedal for example)
- Remove all the plastic bags / bin liners daily or even more if is required, close the bag taking care with the contents, close the bag and throw away properly.
- Install new plastic bags / bin liner in each bin, clean the bins, and disinfect at least the touchable parts.
- When handling rubbish or bin bags, do not forget to wash your hands immediately afterwards with soap and water, scrubbing, and use an alcohol-based hand sanitiser. (Please always follow the instructions for properly hand washing/disinfection).

If in someone else's home:

- Ensure you have bin liners to dispose of any items you use during your visit.
- At the end of each visit, close the bag taking care with the contents by tying a knot at the top, and then throw away properly. Ask the home owner if you can use their bin to dispose of this waste before leaving,
- Use a new bag in each new home setting and dispose of it before entering someone else's home.
- When handling rubbish or bin bags, do not forget to wash your hands immediately afterwards with soap and water, scrubbing, and use an alcohol-based hand sanitiser. (Please always follow the instructions for properly hand washing/disinfection).

SAFETY MANAGEMENT

- Always follow the manufacturer instructions on any cleaning product. Do not use pure alcohol, use Hydroalcoholic solutions of about 70% alcohol content.
- Do not use alcohol solutions/wipes on a hot surface. Spray it on a wipe / cloth first.
- Do not spray alcohol on electronic parts directly. Spray it on a wipe / cloth first.
- Disposable wipes, or tissues with alcohol after cleaning must be thrown in a specific rubbish bin without others materials. Warning - Alcohol can react with oxidants/H₂O₂ so please dispose of them separately.
- Dispose of the empty detergent / alcohol packaging separately and close it properly before throwing out.
- Store these products always closed, away from hot sources (radiators, heating), following manufacturing instructions.

- Make a plan if someone (you/clients) feels symptoms of COVID-19 (dry cough, loss of smell or taste, or fever) during their time at the salon or whilst you are in their home.
- If this happens you must request that the client go home to self-isolate or that you leave their home immediately.

If you would like to learn more about hygiene and get certified please visit:

UK: <https://uk.lorealaccess.com/learn/course/17064/play/49215:15951/the-loreal-access-hygiene-safety-e-learning>

Ireland: <https://ie.lorealaccess.com/learn/course/internal/view/elearning/17155/the-loreal-access-hygiene-safety-e-learning>



SECTION 2: CHAIR RENTERS

This document does not constitute legal or financial or other advice from L'Oréal (UK) Limited and is not a substitute for obtaining independent advice. No representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by L'Oréal (UK) Limited or any of its affiliated companies.

Although you are self-employed and are not employees of the salon you work in, the salon owners still has some health and safety responsibilities, especially in a situation where protecting public safety is important. You should ask them what plans are in place before returning to work.

What to consider / ask for:

- If they have done a risk assessment, they should share this with you so that you know where and what risks there are in the workplace.
- Once they have drawn up policies for the workplace in a COVID-19 context, they should also share these with you so that you can be compliant.
- You will need to understand what the plan is for the following: opening hours, what happens if a staff member or client becomes unwell, cleaning rota for common shared locations e.g. bathroom and staff room, who is responsible for providing cleaning products for these common areas, and for items such as soap and hand gel for clients.
- Understand what policies are obligatory vs recommended e.g. what protective equipment are they requiring? If they require something specific can they help source it for you?
- Are they providing signage for the salon to notify clients and staff of the procedures in place for their health and safety?
- Have they provided any further measures of protection in salon such as Perspex screens at the backwash or in between styling stations?
- Will they ensure that there is ample space around your chair to allow for social distancing with others and to allow you to work your regular hours?
- How will it work for common areas such as backwash stations? Can you have access to them as and when you need them?
- Will they have access to covered bins and enough bin liners to meet the requirements outlined in the hygiene guidelines?

SECTION 3: HOME VISITS

This document does not constitute legal or financial or other advice from L'Oréal (UK) Limited and is not a substitute for obtaining independent advice. No representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by L'Oréal (UK) Limited or any of its affiliated companies.

Mobile Hairdressing or Home Calls/Visits:

Once the government has indicated that it is safe to resume visiting clients in a home setting or for clients to visit your home, we would recommend that you follow the personal hygiene guidelines as set out in the hygiene section, treating each home visit the same as you would a new client in salon.

For each home, you would need to work with the customer on the following:

- Contact client ahead of time to confirm no member of the house hold has symptoms – do not carry out service if you or any of the household members have any COVID-19 Symptoms – please [click here](#) for more information on symptoms.
- Ensure it is a well ventilated space – please ask your client / ensure to choose an area which can be sealed off from other residents and that has plenty of windows which can be left open to aid ventilation.
- Please ask your client / ensure that only they are present in the dedicated space / area during the appointment.
- Please ensure the space / area has access to water for washing hands of both you and her / him before starting the appointment. Please wash your hands as soon as you arrive at the property. Please refer to the hygiene guidelines on how best to wash your hands.
- The space must have been well cleaned before your / their arrival. Please feel free to share with your client ahead of the visit the Hygiene Guidelines on how to correctly clean a surface (see below) if you are visiting their home.
- Please maintain distance wherever possible e.g. if you are cutting the hair, can you ask your client to have washed, clean, damp hair upon your arrival.

How to wash / disinfect surfaces properly?

- Disinfection only works on a clean item, so cleaning before disinfecting is always the first step.
- Currently, WHO/OMS recommends using for disinfection after cleaning: 70% ethyl alcohol to disinfect small areas between uses, such as reusable equipment or tools (for example, combs, scissors, clips...).
- Sodium hypochlorite at 0.5% (equivalent to 5000 ppm) for disinfecting surfaces could be also used.
- It doesn't matter if you use a spray or a wipe; it's important to follow the manufacturer instructions, respect contact time (how long it should be left on for) to achieve effectiveness of the product
- Please dispose of any waste you may generate (protective equipment etc) in a bin liner and dispose of correctly as per the hygiene guidelines.
- Please remember to do a complete clean / disinfection of all equipment, yourself and your clothes, replacing any protective equipment, before entering another home for a new appointment.

SECTION 4: COMMUNICATING WITH YOUR CLIENTS

This document does not constitute legal or financial or other advice from L'Oréal (UK) Limited and is not a substitute for obtaining independent advice. No representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by L'Oréal (UK) Limited or any of its affiliated companies.

COMMUNICATING TO YOUR CLIENTS:

Communication for clients is key at this time. You will have kept in touch with them via social media, phone, messages throughout the closed period but now you need to consider how best to communicate the new changes to the salon or to their home visit they will experience upon re-opening.

The new hygiene protocol will mean that their appointment is different to usual but the most important thing to communicate is that it is in place for their protection.

We would advise you to communicate at every opportunity the changes and that is why we will provide you with the following support materials to allow you to clearly demonstrate your commitment to hygiene during this time.

SOCIAL POSTS:



On top of the new hygiene guidelines, we would also advise you to communicate the additional changes made to their salon experience / home visit ensure that they know there will be no magazine, teas or coffees, use of protective equipment etc. We would advise you to communicate this at all opportunities: on your website, on social media, via CRM – wherever you would usually communicate regularly with your clients.

SECTION 5: OTHER THINGS TO CONSIDER UPON RESTARTING YOUR BUSINESS

SUMMARY OF THIS SECTION:

- **Managing your Cash Flow**
- **Provision Checking**
- **Booking Clients**
- **Service Offering**

This document does not constitute legal or financial or other advice from L'Oréal (UK) Limited and is not a substitute for obtaining independent advice. No representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by L'Oréal (UK) Limited or any of its affiliated companies.

OTHER THINGS TO CONSIDER UPON RE-OPENING:

Managing your cash flow upon return to work:

We understand that cash flows are tight having been closed for a prolonged period of time and that you have more than likely already exhausted your reserves, so the first month back in business is going to be difficult for you. How can you get help?

Across the board, look for scope to:

- Lower variable costs – what can be decreased / reduced?
- Delay discretionary spend – what can be put off?
- Extend your payables – can you ask for a delay on payments?
- Expedite your receivables / payments due – chase down money owed.
- Explore supply chain & supplier financing options – can you pay in instalments?
- Do a thorough stock check and check this next to the bookings for the first month – only order what you need.
- Can you ask for clients to pay a deposit when re-booking?
- Can you look for ways to build on services or upgrade services to get the most from each appointment e.g. add an express treatment at the backwash?
- If you are a chair renter, ask for leniency with payments if you are having difficulty meeting your rent agreement until you have been back up and running for a while.

Provision Checking:

- We know that cash flow is an issue facing many stylists not having been operational for many weeks. The first few weeks of re-opening will be critical balancing your outgoings as much as possible. With this in mind, order what you need to order. Carefully check your stock levels and your appointments – do you have what you need to cover these clients?
- The other thing to check stock levels of is protective equipment and cleaning equipment. We outlined in the hygiene guidelines what protective equipment we would recommend you adopting. Do you have enough considering client bookings and the recommendations of how often you need to change these items?
- Have you ample stock of soap, hand gel, bin liners, cloths, wipes and cleaning agents (such as items recommended in the hygiene guide)?
- If you work in salon or in your own home, have you covered bins which can be opened without touching them (foot pedal bins)? Have you enough in different areas of the salon/your home?
- Have you enough of single use fabrics for clients? Bearing in mind the rules of the hygiene guide, you will need to wash items or dispose of them immediately after using on one client. Do you have enough towels? If using cotton towels, do you have a safe space to store clean ones so they will not get contaminated once washed correctly (see hygiene guidelines)? Do you have enough gowns? Can you use disposable items?

Booking Clients:

- **Priority list** – have you been keeping track of who would be a priority once you are back up and running? Maybe clients have been contacting you or you could start working one out by checking your client history to see which clients would be

overdue or which clients had appointments cancelled due to enforced closure and contact them to see who would like to be a priority for when re-opening takes place.

- **Booking in your appointments:** Once you have determined your priority list you are ready to go. You could fill your diary based on this over a 4 week period, even if you don't know the exact date of re-opening yet (this might move depending on location or salon). You would still know that at 7am of Day 1, Week 1 Mrs X is due for her cut and colour etc. This will help you move quickly once the date of re-opening is confirmed. Another idea coming from other countries was the option of automatic re-booking for 6 weeks' time. You keep your spot or you lose it, a little like what supermarkets are doing here for weekly deliveries. You could take a deposit for all bookings to help guarantee that clients respect the appointment but also to help with cash flow.
- Finally, if you do work in a salon / your own home it is also a good idea to keep track of who is in the salon / your home and the timings they are there for health and safety reasons. This is in case you need to contact anyone in the event of someone becoming unwell. You may need to ask your clients permission to do this so please mention it upon their arrival in salon or at the time of confirming their booking.

Service Offering:

We have heard from other countries emerging from lock down that there has been a pique in demand for express services. Clients want their hair done but they also want to be in and out of salon / your home or for you to be in and out of their home as soon as possible. Consider the following changes upon re-opening:

- **New Consultation** – The consultation is a key part to any appointment and this will be especially important after prolonged time since the last appointment. Our learnings from other countries where stylists have resumed activity is that digital or virtual consultations can be a great way to avoid additional time spent in salon, your home or in someone else's home meaning clients will feel reassured but also this means you can pre-prepare as much as possible prior to the appointment and can get straight to work once you arrive or when your client arrives in salon/your home. Similarly this should save on time which can be spent on the additional cleaning protocols instead. We would recommend that these are done for the first few weeks PRIOR to re-opening. Once you have your first 4 weeks booked in, you can start scheduling 15 minute calls with your clients.

First decide on the best method for doing the virtual consultation – can the client use a video messaging service? You might need to tweak the methodology depending on the client. Prior to setting up the call try and ask the client to position themselves next to a window or with good natural light so that you can see their hair in the best possible conditions. Don't forget to mention the timings of the appointment once you have determined what to do and let them agree if this is acceptable. This could be a good moment to share with them some of the additional precautions you would need to take in their home or that they might encounter upon arrival at the salon – although for in depth sharing of these new measures we have some advice on this below. Can you ask your client to take an up close picture of their roots to share this with you in advance? Can they send you some photos or share a social media mood board of what they would like to achieve during the appointment? This will allow you to prepare for the call as much as possible and to manage expectations.

We know that clients have had a prolonged amount of time away from you and they may or may not have done at home solutions during this period of closure. Therefore it is advisable to bring all of your colour clients through the Health & Safety Protocol to determine if they need to have an Allergy Alert Test or not prior to their colour application.

As a reminder:

The Allergy Alert Test is an essential part of any colour client's journey and now, more than ever, health and safety is at the forefront of everyone's minds. With the prolonged gap between colour applications due to the closure of salons / home appointments, we would recommend to revisit this process with clients once you're back up and running. We would advise that you continue to use the same Health and Safety Protocol as previously recommended, questioning your clients in the same manner. As per usual, if it has been longer than 6 months since a client's last professional colour application, we would advise you to perform an Allergy Alert Test.

What should I do if my client has been using a coloured shampoo or conditioner at home?

Generally, coloured shampoo's or conditioners are retail products, therefore it is the clients responsibility to Allergy Alert Test themselves prior to use and these products do not tend to affect the Health & Safety Protocol and professional services, however, if concerned, it would always be advised to conduct an Allergy Alert Test 48 hours before a colour application takes place.

What should I do if my client has been using root touch up sprays or powders at home?

Root touch up sprays and powders are basically "make-up" for the hair and do not require any Allergy Alert Test so wouldn't affect colour applications when back in salon.

Please note, that our Health & Safety Protocol is a guide, and if any colourist is in doubt, they should always conduct an Allergy Alert Test or not continue with a colour application.

If you need to refresh you or your team's knowledge on how to perform an Allergy Alert Test you can find details here:

Please click [here](#) for a copy of our Health & Safety protocol. This guide can help you with your line of questioning to determine whether or not a client requires an Allergy Alert Test.

SECTION 6: CONTINUED GOVERNMENT SUPPORT

SUMMARY OF THIS SECTION:

- **Self-employment Income Support Scheme**
- **Business Interruption Loan Scheme**
- **Bounce Back Loan Scheme**
- **Claiming Benefits**
- **Rent Help**
- **Mortgage Support**

This document does not constitute legal or financial or other advice from L'Oréal (UK) Limited and is not a substitute for obtaining independent advice. No representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by L'Oréal (UK) Limited or any of its affiliated companies.

SELF-EMPLOYMENT INCOME SUPPORT SCHEME

If you are self-employed or a member of a partnership and have lost income due to coronavirus, this scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for the next 3 months. This may be extended if needed.

Eligibility:

HMRC will have already contacted you if you are eligible for the scheme and will have invited you to apply online.

The criteria used to determine those eligible is as follows:

You can apply if you're a self-employed individual or a member of a partnership and you:

- ✓ have submitted your Income Tax Self-Assessment tax return for the tax year 2018-19
- ✓ traded in the tax year 2019-20
- ✓ are trading when you apply, or would be except for COVID-19
- ✓ intend to continue to trade in the tax year 2020-21
- ✓ have lost trading/partnership trading profits due to COVID-19

Your self-employed trading profits must also be less than £50,000 and more than half of your income come from self-employment. This is determined by at least one of the following conditions being true:

- ✓ having trading profits/partnership trading profits in 2018-19 of less than £50,000 and these profits constitute more than half of your total taxable income
- ✓ having average trading profits in 2016-17, 2017-18, and 2018-19 of less than £50,000 and these profits constitute more than half of your average taxable income in the same period

If you started trading between 2016-19, HMRC will only use those years for which you filed a Self-Assessment tax return.

If you have not submitted your Income Tax Self-Assessment tax return for the tax year 2018-19, you must do this by 23 April 2020.

HMRC will have used data on 2018-19 returns already submitted to identify those eligible and will have risk assessed any late returns filed before the 23 April 2020 deadline in the usual way.

Rate of Payment:

You'll get a taxable grant which will be 80% of the average profits from the tax years (where applicable):

- ✓ 2016 to 2017
- ✓ 2017 to 2018
- ✓ 2018 to 2019

To work out the average HMRC will add together the total trading profit for the 3 tax years (where applicable) then divide by 3 (where applicable), and use this to calculate a monthly amount.

It will be up to a maximum of £2,500 per month for 3 months.

The grant will be paid directly into your bank account, in one instalment.

How to apply to this scheme:

What you'll need:

- Self-Assessment Unique Taxpayer Reference (UTR) - if you do not have this [find out how to get your lost UTR](#)
- National Insurance number - if you do not have this [find out how to get your lost National Insurance number](#)
- Government Gateway user ID and password - if you do not have a user ID, you can create one when you make your claim
- UK bank details (only provide bank account details where a Bacs payment can be accepted) including:
 - ✓ bank account number
 - ✓ sort code
 - ✓ name on the account
 - ✓ your address linked to your bank account

The online service is [now available here](#). Make your claim from the date the HMRC gave you.

You must make the claim yourself. Your tax agent or adviser must not claim on your behalf as this will trigger a fraud alert, and you will have to contact HMRC. This will cause a significant delay to you receiving your payment.

You'll have to confirm to HMRC that your business has been adversely affected by coronavirus.

You should not claim the grant if you're a limited company or operating a trade through a trust.

HMRC will check claims and take appropriate action to withhold or recover payments found to be dishonest or inaccurate

Please note: you will access this scheme only through GOV.UK. If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as your name, credit card or bank details, it is a scam.

After you've applied:

Once HMRC has received your claim and you are eligible for the grant, we will contact you to tell you how much you will get and the payment details.

If you claim tax credits you'll need to include the grant in your claim as income.

To find out more information, click on the below link:

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

BUSINESS INTERRUPTION LOAN SCHEME

If you are trading as a limited business, and if you have cash flow difficulties, you can apply for a Coronavirus Business Interruption Loan.

This new temporary loan Scheme, to be delivered by the British Business Bank, will launch soon to primarily support small and medium-sized businesses to access bank lending and overdrafts.

The government will provide lenders with a guarantee of 80% on each loan (subject to a per-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs. The government will not charge businesses or banks for this guarantee, and the Scheme will support loans of up to £5 million in value.

Businesses can access the first 12 months of that finance interest free, as government will cover the first 12 months of interest payments.

Eligibility: Your business must be UK based with a turnover of no more than £45 million per year and your business meets the other British Business Bank eligibility criteria.

How to access the scheme:

The full rules of the scheme and the list of accredited lenders is available on the British Business Bank website. All the major banks will offer the scheme once it has launched. There are 40 accredited providers in all.

You should talk to your bank or finance provider (not the British Business Bank) as soon as possible and discuss your business plan with them. This will help your finance provider to act quickly once the Scheme has launched. If you have an existing loan with monthly repayments, you may want to ask for a repayment holiday to help with cash flow.

Who to contact: Talk to your bank or finance provider.

BOUNCE BACK LOAN SCHEME

The Bounce Back Loan Scheme (BBLs) enables smaller businesses to access finance more quickly during the coronavirus outbreak.

The scheme helps small and medium-sized businesses to borrow between £2,000 and up to 25% of their turnover. The maximum loan available is £50,000.

The government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year.

If you need a larger loan, you may be entitled to other government support.

Eligibility:

You can apply for a loan if your business:

- ✓ is based in the UK
- ✓ was established before 1 March 2020
- ✓ has been adversely impacted by the coronavirus
- ✓ If your business was classed as a business in difficulty on 31 December 2019 you'll need to confirm that you're complying with additional state aid restrictions.

Who cannot apply:

Businesses from any sector can apply, except:

- ✓ banks, insurers and reinsurers (but not insurance brokers)
- ✓ public-sector bodies
- ✓ state-funded primary and secondary schools

- ✓ If you're already claiming funding

You cannot apply if you're already claiming under:

- ✓ Coronavirus Business Interruption Loan Scheme (CBILS)
- ✓ Coronavirus Large Business Interruption Loan Scheme (CLBILS)
- ✓ COVID-19 Corporate Financing Facility

If you've already received a loan of up to £50,000 under one of these schemes you can transfer it into the Bounce Back Loan scheme. You have until 4 November 2020 to arrange this with your lender.

How long the loan is for:

The length of the loan is 6 years, but you can repay early without paying a fee. No repayments will be due during the first 12 months.

How to apply:

There are 11 lenders participating in the scheme including many of the main retail banks. You should approach a suitable lender yourself via the lender's website.

The lender will ask you to fill in a short online application form and self-declare that you are eligible.

The lender will decide whether to offer you a loan or another type of finance and you'll be responsible for repaying 100% of the amount borrowed.

[Find a lender here](#)

If the lender turns you down

If one lender turns you down, you can apply to other lenders in the scheme.

You may want to consider using a broker to find the right type of finance for your needs, or do your own research using the [British Business Bank's finance guide](#).

INCOME TAX

For Income Tax Self-Assessment, payments due on the 31 July 2020 will be deferred until the 31 January 2021.

Eligibility: If you are self-employed you are eligible.

How to access the scheme:

This is an automatic offer with no applications required. No penalties or interest for late payment will be charged in the deferral period.

Who to contact: No action for you – you are automatically enrolled.

If you are self-employed and are concerned about paying TAX due to coronavirus there is a specific helpline now set up for you to contact.

HMRC will discuss your specific circumstances to explore:

- ✓ agreeing an instalment arrangement
- ✓ suspending debt collection proceedings
- ✓ cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately

The helpline number is 0800 0159 559 - and is an addition to other HMRC phone contact numbers. Opening hours are Monday to Friday 8am to 4pm. The helpline will not be available on Bank Holidays.

CLAIMING BENEFITS

Whether you are currently in or out of work, if you are on a low income and affected by the economic impact of COVID-19, you will be able to access a range of benefits via the welfare system, including Universal Credit. From 6th April the standard allowance in Universal Credit is increasing as is the basic element in Working Tax Credit for 1 year. Both will increase by £20 per week on top of planned annual updates. This will apply to all new and existing Universal Credit claimants and to existing Working Tax Credit claimants.

You are able to claim Universal Credit, providing you meet the usual eligibility criteria. To support you with the economic impact of the outbreak, and allow you to follow government guidance on self-isolation and social distancing, from 6 April the requirements of the Minimum Income Floor will be temporarily relaxed. This change will apply to all Universal Credit claimants and will last for the duration of the outbreak.

New claimants will not need to attend the job centre to demonstrate gainful self-employment

Who to contact: Your local authority.

RENT HELP

If you are struggling financially due to the Coronavirus situation and can't pay your rent, there are several avenues open to you at this point. Start by talking to your landlord and explaining the situation straight away. They might give you more time to pay due to the extenuating circumstances. The second thing to note is if you are already in arrears or if you fall behind during this period, the government has announced a temporary ban on evictions - your landlord can't start court action for at least 3 months.

Of course, this is a short term solution and you still need to pay your rent. So what can you do short term to help pay your rent? If you've fallen behind with your rent you should start dealing with rent arrears. There is a specific process to deal with rent arrears which you would need to follow, details of which can be found [here](#). You can also check if you can get extra financial help. There are several short term options open to you including interest free loans and you may be entitled to benefits to help with housing costs if your income has suddenly been reduced, even if you're still working. Details of all of these options are detailed [here](#).

If your landlord doesn't offer to be flexible with your rent payments, it's a good idea to pay as much as you can afford and keep a record of what you discussed.

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. From April, we are increasing local housing allowance rates to the 30th percentile of market rents. This applies to all private renters. 9

MORTGAGE SUPPORT

Coronavirus and mortgage payment holidays:

For many, the biggest financial outgoing will be your monthly mortgage payments. If you're struggling financially due to coronavirus crisis you could benefit from a mortgage holiday to help you manage during this difficult time.

The mortgage payment holiday will provide flexibility in repaying your mortgage by allowing you to stop or reduce your monthly payments for up to three months. This won't be suitable for everyone but could provide much needed help if you need it.

Who to contact: The first step should be to contact your lender and tell them you are experiencing payment difficulties. There will be a fast track approval process in place and you won't be required to provide evidence or have an affordability test. So, you should get a quick decision. Although any unpaid interest will probably still need to be paid back you won't have to worry about any additional fees or charges. Individual credit ratings should not be affected but if you are worried you should speak with your lender.

It's likely the lender will spread your outstanding payments over the outstanding term of your mortgage, so you will see an increase in your monthly mortgage payments. The shorter the term left on your mortgage, the larger the increase in your monthly payments, once the mortgage payment holiday is over. You should consider the impact this will have on your future financial commitments.

Your lender may also offer other options if they are more appropriate for your circumstances. It's possible some lenders will consider increasing the length of your mortgage term. For some making interest or capital only payments may be an option. In any case you should speak to your lender or mortgage advisor and ask them to provide an explanation of what this will mean for you and understand any other options which may be available to you.

Being currently behind with your mortgage payments does not exclude you from applying for a mortgage holiday if this is appropriate for your circumstances. Those worried about repossession should not be at risk of losing their homes during this period but do speak with your lender. If you have a mortgage with an unregulated or inactive lender and would not normally fall under the scope of these changes, it is understood your provider will adopt this guidance on a voluntary basis.

Eligibility: Whether you are eligible to take a payment holiday, for how long, and the conditions you must meet first will depend on:

- ✓ Your lender
- ✓ The mortgage contract, and
- ✓ Your financial circumstances

Often, in order to qualify for a payment holiday, you'll need to have previously overpaid on your mortgage.

That means paying more than your agreed monthly payments until you have built up sufficient credit to take a break from payments.

However, your lender might also allow you to reduce or suspend mortgage payments if you're temporarily struggling to meet the monthly cost due to a change of circumstance, such as redundancy or going on maternity leave. 10

If you're in mortgage arrears you won't be eligible for a mortgage payment holiday.

But don't let that stop you contacting your lender. They will be keen to help you come to an arrangement.

How to apply for a mortgage holiday

Check with your lender and have a look at your mortgage terms and conditions to see if you're eligible for a mortgage holiday and if they are allowed under your mortgage agreement.

The criteria will vary from lender to lender. The length of your payment holiday depends on the lender. Some will allow you take up to 12 consecutive months off from paying the mortgage, while others will permit only up to six months over the life time of the mortgage. Typically, you will often have needed to have made payments on time for a minimum period before you're eligible to take a mortgage holiday.

Your ability to take a mortgage holiday also depends on the size of your mortgage and the value of your home. Some lenders will only allow a mortgage holiday if the loan-to-value of your mortgage is lower than 80%.

L'ORÉAL
Professional Products

