

# Being made Redundant?

Need help?

Want to know what you are entitled to and what support is available?

Then this booklet is for you!

# Redundancy Advice Booklet



# Staffordshire Task Force

## REDUNDANCY

*How may we help you?*

### **How to use this booklet**

This booklet is for you if you are facing the prospect of redundancy or have just been made redundant. It provides useful information on, amongst other things, employment rights, money matters, welfare benefits, job search, education and training opportunities and business start up.

The guide is divided into a number of easy-to-follow sections, each dealing with a particular topic you may need to consider.

It is hoped that you will find this information useful. However, as it is only possible to provide very general guidance you should contact one of the specialist agencies listed for a more detailed discussion about your own particular needs.

Please also remember that whilst every effort has been made to ensure the contents are correct when going to press, changes in regulations may make the booklet become gradually less accurate. Always check details with the specialist agencies.

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## REDUNDANCY RIGHTS

### Introduction

If you are dismissed by reason of redundancy, you have certain rights. You may be entitled to redundancy payments and pay in lieu of notice. This section covers your opportunities for consultation as well as your entitlement. There is a ready reckoner at the end of this guide to help you calculate your minimum entitlement. Your employer may pay more than this and you should check with your local Trade Union or Personnel department.

### Definitions of Redundancy

If your employer dismisses you it is important to be sure whether or not you have lost your job through redundancy or for some other reason.

Redundancy situations can also arise when your employer's business closes, is taken over or moves elsewhere and you are no longer required.

Redundancy can also occur if your employer decides to reorganise the business to improve efficiency or reduce costs. You will have no right to claim redundancy if your employment is terminated due to ill health or you are dismissed for misconduct, poor work, or for any other reason deemed to be a dismissible offence.

- If you are dismissed as redundant and someone else is given your job you may have a claim for unfair dismissal. If this happens you should seek advice from your trade union, ACAS (Arbitration Conciliation and Advisory Service 08457 474747) or Community Legal Service Direct (CLS) 0845 3454345.

### Consultation with Trade Unions

If there is a recognised trade union at your place of work, your employer is required by law to consult with the union representative or any employee representative at the earliest opportunity regarding your redundancy.

If there is not a recognised union at your place of work then you may not receive early warning of your dismissal. It is essential that your employer consults you otherwise it is likely that an employment tribunal would decide that any resulting redundancy could amount to an unfair dismissal.

### Entitlement to a Period of Notice

If you have been continuously employed for 2 or more years, you are entitled to one week's notice for every complete year of service, up to a maximum of 12 weeks notice.

If you have been employed for less than 2 years you are entitled to 1 week's notice, provided you have worked for one month or more.

Note: The terms of your Contract of Employment may give you enhanced rights so consult this to confirm your entitlement.

Your employer may decide to keep you at work for the full period of your notice or offer or insist on payment in lieu of notice and terminate your employment forthwith.

### How much Redundancy Pay?

The amount of redundancy that you are entitled to depends on:

- your years of service
- your hours of work
- your average gross weekly wage (based on last 12 weeks)
- your age
- any enhanced terms of your contract of employment with the company

### **Service**

Your years of service will include all the continuous years that you have been employed by the company under its different managements. If you are in any doubt on this matter you should contact:

- your trade union
- Community Legal Service Direct (CLS) 0845 3454345
- your Personnel Department, if you have one.
- ACAS (Advisory, Conciliation & Arbitration Service). They provide information and guidance on a wide range of employment and industrial relations matters, including redundancy. Anyone can contact ACAS through a network of public enquiry points. The service is free, confidential and impartial. Telephone: 0121 456 5434 <http://www.acas.gov.uk>. Helpline: 08457 474747.

### **Wages**

Your statutory redundancy pay is calculated on the basis of 1 week's gross pay (up to a maximum of £290 per week) for every year of service. Bonus payments are usually included but overtime payments are not.

### **Age**

Age is significant because the government formula for calculating redundancy pay provides more for people over certain ages. The following factors apply:

- between the ages of 16 and 22, half a week's pay for each year of service
- between 22 and 41, one week's pay for each year of service
- over 41, one and a half week's pay for each year of service

Statutory redundancy pay is limited to a maximum of 20 year's service.

### **Enhancement**

Some trade unions have negotiated agreements for managing change that give redundancy payments greater than the legal minimum. If in doubt on this matter you should contact your personnel office or your trade union. Enhancements may also be written into some contracts of employment.

### **Company Insolvency**

If your firm 'goes bust' and you are owed money for arrears of pay and / or redundancy payments, you are entitled to a claim from a government fund for the settlement of company debts. You can claim up to a maximum of:

- 8 weeks arrears of pay
- 6 weeks accrued holiday pay
- 12 weeks pay in lieu of notice (one week's pay for each year of our employment)

The maximum weekly sum you are entitled to claim is £310 gross. Claims for arrears of pay and for statutory redundancy payments should be made, in the first instance, to the receiver of your company or to:

The Redundancy Payments Service  
DTI  
Hagley House  
83-85 Hagley Road  
Edgbaston, Birmingham B16 8QG  
Telephone 0121 456 4411  
<http://www.dti.gov.uk>

The Department of Trade and Industry also operates a free helpline: telephone 0845 145 0004

### **Checklist (when leaving your job)**

On your last day at work you should receive your full entitlement to wages, plus payment for any outstanding period of notice that you have not worked. You should also receive:

- Accrued holiday pay
- Details of your personal pension arrangements
- Income tax form P45
- References – agreed by your employer
- Redundancy pay (subject to two years continuous service)
- Letter stating date of redundancy

### **Job hunting**

If you are required to work your period of notice and you qualify for redundancy pay then you have a legal right to reasonable time off, with pay, to look for work. You must, however, seek permission from your employer before taking time off work. Documentary evidence may also be required by your employer.

### **Offers of Alternative Work**

If suitable alternative work is offered and unreasonably refused then the right to redundancy pay will be lost. Factors taken into account in assessing suitability include:

- Change in pay or hours
- Change in status or grade
- Change in way work is carried out
- Change in place of work
- An individual's circumstances

The employee may take the job on trial to assess its suitability before making a final decision.

### **Further Information**

For further information concerning your redundancy rights you should consult your trade union or any of the following agencies:

- Citizens Advice Bureau
- Community Legal Services (CLS)
- ACAS

### **Working Out Your Entitlement**

Redundancy payments under £30,000 are not taxable.

## **MONEY MATTERS**

### **What should I do with my lump sum?**

If you get a lump sum it may include a payment instead of notice as well as a redundancy payment. These affect your right to claim benefit. **(See Welfare Benefits section)**

You need to think carefully about how to use your lump sum. If you have to claim benefits in the future the Benefits Agency may need to know how you spent it. So get advice before you use it, from the Benefits Agency or an Independent Financial Advisor (IFA).

### **Adjusting your budget**

One of the most worrying aspects of redundancy and unemployment is the need to adjust to reduced income, balance the budget and manage debt. It is important to follow some simple rules:

### **Sorting Out Your Important Bills**

You should always pay your important or priority bills first, such as your mortgage or rent, fuel and water bills, council tax, fines, child support. Otherwise you could be evicted, risk the security of your house, be imprisoned, have your goods taken by bailiffs or have your fuel cut off. **Always keep in touch with the people you owe money to.**

#### *Mortgage / Secured Loan –*

You must pay your monthly mortgage. Contact your lender to discuss interest only payments, temporary suspension/reduction in payments, extending the term of the mortgage, freezing endowment premiums if you are going to be unable to pay the contractual instalments.

You are advised to seek professional independent financial advice.

#### *Rent –*

You must pay your current rent. Ask about Housing Benefit.

#### *Council Tax –*

You must pay your current bill. Ask about Council Tax Benefit.

#### *Gas/Electricity –*

You must pay for your ongoing consumption. Pay through a budget scheme or through a card/token meter. Paying by direct debit is cheaper.

#### *Magistrates' Court Fines –*

Always pay something. Send a letter to the court explaining your circumstances together with a personal budget and an offer.

#### *Hire Purchase –*

Seek advice – your goods could be repossessed.

#### *Maintenance / Child Support –*

You should ask for a re-assessment because your income has dropped. This may reduce the amount you have to pay. If you are paying any arrears send in a personal budget asking for the amount to be reduced.

### **Draw Up a Personal Budget**

List your income and spending. Allocate money to your important bills and see what is left for your less important bills or non-priority debts. Seek help if necessary – Citizens Advice Bureau.

### **Contact People you owe Money to – Your Creditors**

Any money you have over should go first to your important / priority bills. Non-priority creditors understand that you must pay these things first, but keep in touch with them, tell them of your financial problems.

### **Payment of Non-Priority bills**

Loans, credit cards, catalogues, store cards etc. are Non-Priority Debts. These creditors should accept what you can afford to pay, they understand that other bills will take priority. Only make offers after you have sorted out your Priority Bills and any arrears owed on Priority Bills.

After you have sorted out your Priority Bills and taken into account your normal household bills and expenses, you can talk to your non-priority creditors. They will be more interested in getting something rather than taking action against you. You should offer the most to the bigger debts and less to the smaller debts. If your offer is less than the interest being added on, ask the creditor to suspend the interest. If your creditor refuses to suspend the interest and you are unable to make payments your debt will increase.

### **Some Don'ts**

Don't pay unimportant debts first just because they "make the most noise".

Don't borrow more money to pay off your debts.

Don't ignore your problems. They won't go away – they will only get worse.

### **GET HELP**

If you need help:

- To sort out your debt problems
- Contact Creditors
- Fill in forms

You can go to any of the advice agencies listed at the end of this booklet. Remember to bring all your financial details with you – redundancy payments, bills etc.

### **Protecting your pension rights**

If you have been paying into a company pension scheme make sure you find out about your accrued rights and options. Always seek independent financial advice before you decide what to do with your pension.

### **Occupational Pensions**

Your company pension is a valuable asset and you are entitled to information about your investment. The following people are entitled to information about an occupational pension:

- A member of the company pension scheme currently in employment
- Someone who has left but who has a preserved pension

- Someone who is receiving a pension from the scheme
- Someone who would be entitled to benefits from the scheme on death of the member
- Someone who is eligible to join the scheme

### **What to ask for?**

#### **If you are in a final salary scheme:**

- Your membership data held by pension scheme managers
- Details of your benefits now and estimate of future benefits should you continue as a member of the scheme until normal retirement age
- Details of transfer values and costs should you leave the fund and transfer to another, personal or occupational scheme
- Annual benefit statement

### **What to ask for?**

#### **If you are a member of a money purchase scheme:**

You should receive an annual statement showing contributions paid and the current value of your fund (the amount of money you have built up through the contributions you have paid).

You should be given a contact name and address. If your pension scheme is to be wound-up you must be told and be given a contact name and address. You should receive regular progress reports during the winding up process (this can take three years or more). You must be told about your benefit entitlements and the conditions of payment.

#### **For more information contact:**

Occupational Pensions Advisory Service (OPAS)

11 Belgrave Road, London

SW1V 1RB

Helpline: 0207 233 8080

<http://www.opas.org.uk>

email: <mailto:iclw@opas.org.uk>

### **Tracing a pension?**

Thousands of working people lose contact with their pension schemes. You can lose touch with your pension scheme when:

- You change jobs
- If a former employer changes name
- The firm is acquired by another business
- If the management of the pension fund is contracted to another agency.

If you do lose touch with your pension scheme you should contact the Occupational Pensions Regulatory Authority (OPRA) who will try and trace your pension.

All occupational and personal pension schemes must register, by law, with OPRA.

### **OPRA**

The Pension Schemes Registry, P O Box 11NN, Newcastle upon Tyne NE99 1NN

Telephone: 0191 225 6316

Email: <mailto:helpdesk@opra.gov.uk>

OPRA services include:

- Investigating complaints about occupational pension schemes
- Taking action where needed to put things right
- Checking that fund managers comply with the law
- Tracing past pension rights

Remember to inform your pension scheme administrator should you change address.

However, unless your employer agrees to top up your pension (usually to encourage voluntary early retirement) your pension entitlement could be considerably reduced.

The Department of Social Security (DSS) can help to clarify your state retirement pension position. Please ask for information.

### **Ill Health**

Should you fall ill after redundancy and before your due retirement date, please contact your pension's advisor as there may be provision for ill health early retirement.

### **To sum up about Pensions**

Do not take any action without seeking independent expert financial advice.

To be on the safe side be sure to ask the advisor whether they are authorised and request their authorisation number which can be checked via the regulatory body.

### **Refund of Contributions**

This option only applies if you have been a member of your company scheme for less than two years.

### **Preserved Pension**

Pension rights are frozen until your normal date of retirement and revalued annually.

### **Transfer**

You may have the option, when you regain employment, of transferring your pension into the new employer's scheme. If this is an option you are advised to seek independent expert financial advice before making a decision.

### **Transfer of existing pension rights into own name (e.g. into a stakeholder pension):**

The current value of your pension will be transferred into a new pension in your name.

You should check whether a transfer out of a scheme means that you lose your employers contribution. Loss of this contribution could considerably devalue your pension. Before you agree to a pension transfer weight up the pros and cons carefully and try to ensure your new pension compares favourably with the one you are leaving.

Again, if this is an option you are advised to seek independent expert financial advice before making a decision

**Personal Pension**

Transfer to a personal pension plan may be the most suitable option especially if you are young and likely to move jobs in the future.

The money you agree to pay into a personal pension plan is invested until your agreed retirement date. The full value of funds built up over the years is then used to provide your retirement income. You are also allowed to take the equivalent of three years pension as a tax free lump sum.

There are no employer contributions, no guarantees and no inflation proofing with a personal pension plan and therefore the value of your pension will depend on the amount you save and on how your investments perform.

You can choose to take your retirement pension at any time between the ages of 50 and 75.

**Early Pension**

Many company schemes allow you to take an early pension within a certain amount of years of your official retirement date, subject to Inland Revenue approval.

## **WELFARE BENEFITS**

**There are a number of different benefits that you may be able to get. It is important that you contact your local Jobcentre or Jobcentre Plus Contact Centre to register your unemployment. The Jobcentre Plus website advises "... as soon as you know you will be unemployed. Claim as soon as you can. If you delay you may lose money."**

### **Jobseeker's Allowance (JSA - contributory and income based)**

You may be eligible for either of the above allowances if:

- You are available for work and are actively seeking work
- You are under normal state retirement age
- you are unemployed or working less than 16 hours per week
- you have £16,000 or less in savings (income based Job Seekers Allowance only)
- you are unemployed and looking for work and your partner is not working more than 24 hours per week.
- See also 'Occupational and Personal Pensions' on page 14

The amount you get depends on your individual circumstances and needs. For example you will get more if you have a family or a mortgage.

You can claim both types of JSA at the same time, Income Based JSA "top ups" your contribution/based JSA.

### **Claiming Jobseekers Allowance**

As soon as you become unemployed or know when you will be unemployed and available for work:

- Contact your Jobcentre Plus Contact Centre 0845 602 0265
- You will be asked for your national insurance number. (Check your P45 or P60 or your pay slip)
- You will be given an appointment time by the Contact Centre to attend the local Jobcentre.
- Give your P45 to the person that interviews you.

### **Fortnightly Interviews**

You must return to the Jobcentre fortnightly, unless you are allowed to sign on by post, and sign a declaration that you are:

- Still unemployed
- Available for work
- Actively seeking work

**Disability Living Allowance** - you may not have thought about claiming benefits such as Disability Living Allowance if someone in your family is disabled.

### **Income-related Benefits**

These include benefits such as Income Based Jobseeker's Allowance, Income Support, Working and Child Tax Credit, Housing Benefit, Council Tax Benefit and exemption from National Health Service Charges.

To find out if you are eligible for any or all of these you need to contact:

- a) your local council offices
- b) the Benefits Agency (Social Security - now part of the Department of Works and Pensions).
- c) Your local Jobcentre / Jobcentre Plus Contact centre 0845 602 0265
- d) [www.beonline.org.uk/opencms/opencms/Work/external\\_links/dss](http://www.beonline.org.uk/opencms/opencms/Work/external_links/dss). Alternatively arrange to see them at your local Benefits Agency office. Their address and telephone number will be in the telephone book.

**Will my last payment affect the benefits I get?** - Your last payment may affect some benefits.

### Type of pay and its treatment

**Redundancy Pay:** Your redundancy payment will be treated as savings and may put you over the limit for claiming some benefits.

|                               |  |
|-------------------------------|--|
| Income Support;               | £16,000 saving limit.  |
| Income Based JSA;             | £16,000 savings limit.   |
| Housing Benefit;              | £16000 savings limit.  |
| Council Tax Benefit;          | £16000 savings limit.  |
| Working and Child Tax Credit; | £ no savings limit (however, income from savings will be taken into account) |

**Last Wages/Bonus:** These will only affect the payment of benefits if they put your savings over the limits given above.

**Pay in Lieu of notice and Holiday Pay:** You will be treated as working for any period covered by these payments and so will **not** receive Job Seekers Allowance.

Pay in lieu of notice and Holiday Pay will also count as income when calculating your:

- Housing Benefit
- Council Tax Benefit
- Working Families Tax Credit

### Occupational and Personal Pensions

If you are in receipt of an occupational or personal pension and the amount is more than £50.00 per week, your JSA will reduce pound for pound (or part thereof).

### Passport to Other Benefits

If you receive JSA (Income Based) you may be entitled to:

Council Tax Benefit  
Housing Benefit  
Help with NHS Health costs

### Help with Childcare Costs

If you need to pay a registered childminder or a registered nursery to look after a child aged up to 15 then you may be able to get extra benefits towards the fees. To qualify for the help you must either be:

- A lone parent who works 16 hours or more per week
- One of a couple who both work at least 16 hours per week
- One of a couple where one partner works at least 16 hours per week and the other is incapacitated.

The help is available in Working Tax Credit, Child Tax Credit, Disabled Persons Tax Credit, Housing Benefit and Council Tax Benefit and is given by ignoring part of your income when working out the benefits.

### **Social Fund**

The Social Fund provides loans and grants to people who find it difficult to pay for essential goods and services from their regular income.

Loans have to be repaid. Savings of £1,000 or more (£2,000 for people aged 60 and over) will be taken into account.

It is important to remember that the Social Fund has a cash limited budget. A decision on Social Fund claims is made by the local Benefits Agency office based on an assessment of 'greatest need'.

### **Crisis Loans**

These are payable to people unable to meet their immediate short-term needs either in an emergency or following a crisis which could cause risk to themselves or their family. All income and circumstances are taken into account.

### **Health Benefits**

You will get these if:

- You are getting Income Support, Pensions Credit or Income Based JSA or
- Your income is low enough

#### **Health Benefits include:**

- Free prescriptions
- Free dental treatment
- Free eye tests
- Vouchers towards glasses
- Fares to hospital appointments
- Free milk tokens – Income Support and Income based JSA only
- Free vitamins – Income Support and Income Based JSA only

### **How will I afford to pay for my home?**

**I own my own house** - There are a number of possibilities:

#### **Mortgage Protection Policies**

You may have a mortgage protection policy to pay your mortgage in case of redundancy. Do check the policy carefully if you are considering opting for voluntary redundancy because most insurance policies will not pay if you choose to be made redundant.

Payments from a Mortgage Protection Policy will not be affected by any redundancy payments.

- there is often a delay before a policy pays out
- there is a limit on how long a policy will pay out for
- there may be other or different limitations

#### Actions

- read your policy
- speak to your Mortgage Protection Provider and advise them as soon as you have been issued with your redundancy notice.
- obtain the relevant forms and where possible arrange for your employer to complete the appropriate sections prior to leaving the company if possible.

#### **Benefits to Pay for your Mortgage**

Only Income Based Jobseeker's Allowance or Income Support can help you with your mortgage payments.

You may not get help straight away.

You will not get all your mortgage paid if you have:

**an endowment mortgage** - Only the interest will be paid at the standard rate, which may be less than your actual rate. No endowment premiums will be paid.

**a repayment mortgage** - Only the interest will be paid at the standard rate, no capital repayments.

**a very large mortgage** - You may not get help on any amount above £100,000. There are higher limits if you have been on benefit for some time.

**another adult (not your partner) is living with you** - The amount you get may be reduced if you have non-dependants, such as grown up children, living in your home.

**a very large house** - Your housing costs may be reduced if your home is considered to be too big for your needs.

#### **Other Options you might use to help with your mortgage**

**Can I use my redundancy payment to pay off or reduce my mortgage?** - Yes, but it might affect your entitlement to such benefits as Income Based jobseeker's Allowance or Income Support.

If you pay off all or part of your mortgage because you want to secure your financial future and not to reduce your savings to under the limit for claiming benefit, you may still be entitled to benefit. The law says that if you use your capital so that you can claim benefit then you will be treated as if you still had the money. See advice.

**Could I try to negotiate with my Lender** - You could ask your lender to:

- Accept interest only payments
- Accept Benefit Agency interest payments even if this is less than your normal payment
- Accept a temporary suspension / reduction in payments
- Extend the term of the mortgage
- Freeze your endowment payments
- Seek independent expert Independent Financial Advisor (IFA) advice to review endowment policy situations etc.

**I live in rented accommodation - Can I get any help?**

You might get Housing Benefit.

Housing Benefit is paid to people with a low income to help pay their rent. Anyone who pays rent can claim. It is paid whether or not you are working and may be paid as well as other benefits or just on its own. Your local authority pays it.

The amount you get is based on:

- Your eligible rent, which may not be the actual amount you pay
- Your income
- Your needs, for example you will get more if you have a family or a disability
- Your savings – you must have less than £16,000 to be eligible

The amount you receive may be reduced if you have other people living with you such as grown up children.

If you qualify for Income Based JSA or Income Support you will get maximum housing benefit.

**How do I pay my Council Tax?** - You might get Council Tax Benefit.

### **Council Tax Benefits**

Council Tax Benefit is paid to people on low incomes to help them with their council tax. It can be paid whether or not you are working and may be paid as well as other benefits or just on its own. Your local authority pay it.

There are two types of benefit:

- Main Council Tax Benefit
- Second Adult Rebate

**Main Council Tax Benefit** - The amount you get is based on:

- Your income
- Your needs, for example you will get more if you have a family or a disability
- Your savings – you must have less than £16000 to be eligible

**Second Adult Rebate**

Second adult rebate is less common and is mainly payable when you are the person liable to pay council tax but all the other adults living with you are on a low income. You may be eligible for both but you will only be paid whichever is the higher.

**Other Options**

- If you live by yourself apply for the 25% single person discount
- If a disabled person lives in your household apply for the disability reduction

## **JOBSEARCH**

There are a number of agencies which can advise you. Here are a few useful hints to help you in your search.

### **Where to look for Jobs**

**Jobcentres** - See useful contact section

**Jobseeker Direct** – 0845 6060 234

There is a textphone if you are deaf or hard of hearing, or have speech difficulties: 0845 6055 255

### **Newspapers**

Evening Sentinel, Leek Post and Times, Newcastle Advertiser  
Birmingham Post, Birmingham Evening Mail, Express & Star  
Staffordshire Newsletter, Stafford Chronicle, Stafford Post etc.

Don't forget to look in your local daily/weekly newspaper and papers from other areas where you are prepared to travel to find the right job for you.

**Trade Magazines** - Available in libraries across the West Midlands.

**Agencies** - Find agencies which deal with your area of work and leave your details with them. See also in Yellow pages.

### **Radio and T.V.**

e.g. Job Finder, Central T.V.

### **Specialist Publications**

e.g. Jobsearch U.K, Overseas Jobs Express, newspapers in your local main library.

**Internet** - Type "jobs" into your preferred search engine. All of the jobs that are advertised in the Jobcentre are also listed on the internet.

**Jobcentre Plus web site:** [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk). To search for job vacancies, select 'Search for a job'.

**How to Apply for Jobs** - When you see a job that interests you, you will be asked to apply by:

- Letter
- Letter with C.V.
- Application form
- Appointment arranged by Jobcentre
- Telephone
- On-line

### **Programme Centres**

Will be able to help you with Jobsearch and to identify suitable training opportunities. To find out about your local Programme Centre contact your local Jobcentre.

### **Connexions 'Next Moves'**

Will be able to help you with Jobsearch and to identify suitable training opportunities. To find out about 'Next Moves' contact your local Connexions office or generally, Connexions Staffordshire; tel. 0800 298 0234.

#### **If you apply in writing make sure that you:**

- read the advert/form thoroughly
- write neatly (type if you can)
- include your postcode and telephone number
- read through after completion and make corrections if necessary
- always take copy for future reference

#### **If applying by telephone:**

- have plenty of change if using a call box
- have a copy of your C.V. or a previous application form with you in case you are asked about your work history
- think about questions you are likely to be asked, e.g. 'what experience do you have in the .....Industry?'
- make a list of information you must give e.g. name and address, telephone number etc. Tick them off when you have given them
- remember – you may be interviewed on the telephone. Be prepared.

#### **If you apply through a Jobcentre or a Job Agency:**

- make sure you know what job you are going for and what it involves
- make sure you have all the employers details, e.g. name of firm, who to ask for, where it is, how to get there

**Preparing for the Interview** - Find out all you can about the job and the firm before your interview.

Work out what you would say to the following questions – these are the ones most likely to be asked at your interview:

- Why did you apply for this particular job?
- What experience do you have of this type of work?
- Why did you leave your last job?
- What do you know about this firm?
- Do you have anything you would like to ask us?

**Voluntary Work** - Undertaking voluntary work can enhance your employment prospects by:

- Giving you experience of working in another sector
- Allowing you to find out first hand about opportunities in that field
- Increasing your confidence in a period of unemployment

To find out more about voluntary work look up Voluntary Work in your telephone book.

## **EDUCATION AND TRAINING FOR JOBS**

If you are facing redundancy you may wish to consider the importance of training and retraining.

Most people already have a wealth of work and personal skills and these can play a major part in finding new work or changing direction.

However, you may wish to gain recognised qualifications for the skills you have already built up in your working life.

There are many vocational courses available. These are job-related courses and offer the opportunity for you to learn new skills or update your existing skills.

### **Training Availability**

Training is provided through a number of organisations dependant upon your personal circumstances. In the first instance call UNITY's (UNITY Trade Union) Workforce Development Project team on 01782 266775. Usually they can provide you with a practical training package tailored to meet your particular needs. If for some reason they are unable to help you they will advise on your other options. These might include your local Jobcentre or college.

Training and an understanding of the local jobs market can help in the following ways to:

- give you training to help you start your own business
- give you recognised qualifications
- get you accreditation and recognition for skills that you might already have
- help you to target sustainable employment opportunities and growth sectors (where the future opportunities will be)
- enhance future job security
- for people who would like to improve their basic Maths and English skills support is available. Please ask for help.

If you are in receipt or expect to receive Job Seekers Allowance whilst you are unemployed, be aware that any training or block of training that lasts 16 or more hours a week will make you ineligible for the allowance. This is due to a Jobcentre rule which deems training at this level as 'full-time' training.

You can, however, accept a block training course of up to 2 weeks duration without this affecting your Job Seekers Allowance.

### **Local Courses, Colleges and Further Education**

There is a wide range of part-time adult education courses available locally. These include refresher courses such as Basic Computing, English, Maths and Languages.

Why not update your skills or learn new ones at college. You will find that colleges are very flexible in responding to your needs. You may attend on a part-time basis while you are signing on or you may prefer to attend a full-time course and apply for a grant.

Courses cover a wide range of subjects including engineering, electronics, construction, clerical and administration, hairdressing, word processing, computer studies, car mechanics, languages and caring.

You can find out what's available within the Colleges of Further Education by contacting them. UNITY's Workforce Development team, referred to above, can help you. Alternatively, you can look them up in the telephone book or access their prospectus on the internet and contact one or more of the following yourself. The main community colleges for the area are:

- Leek College; tel. 01538 398866
- Stoke-on-Trent College; tel. 01782 208208
- Newcastle-under-Lyme College; tel. 01782 715111
- Stafford College; tel. 01785 223800
- Burton College; tel. 01283 494400
- Cannock College; tel. 01543 462200
- Tamworth & Lichfield College; tel. 01827 310202
- Rodbaston College; tel 01785 712209

### **Access to Higher Education**

Have you considered that your redundancy may give you the opportunity to explore Higher Education?

There are a variety of Access Courses available for adults who lack traditional academic qualifications but would like to enter higher education to gain a degree or train for a profession such as teaching, nursing, speech therapy, law etc.

Look in your telephone book or Yellow Pages for addresses and telephone numbers of higher education establishments. Don't forget about distance learning opportunities that can fit in with your home and work situation. Some immediately useful contacts are:

Keele University; tel. 01782 621111  
Staffordshire University; tel. 01782 294000

Cost of training - Training courses for people out of work are often free of charge but this will depend on your personal circumstances. **Free** training is also available from organisations such as the UNITY project which supports those affected by redundancy who want to develop new up to date skills and gain qualifications (contact UNITY on 01782 266775 for advice and help).

Also, consider opportunities for training from your existing or new employer. This can take the form of sponsorships or on the job training to gain qualifications that you will need later e.g. NVQ in Administration.

## SELF EMPLOYMENT

Many people who are made redundant decide to start their own business. If you have a good idea and some technical knowledge of the business, plus motivation and plenty of energy then self employment may be worth considering.

However, while there are many advantages to self employment there are nevertheless some risks involved in starting up your own business. You really should ask yourself a number of questions and seek further specialist advice:

- have you the necessary skills and knowledge of the type of business you are considering?
- can you organise yourself and the work and manage a business plan?
- do you want to work by yourself or with partners?
- do you know the market and are you able to sell your goods or services?
- are you healthy and prepared to work long, unsocial hours until you get the business established?
- do you have the support of your family?
- are you prepared to take calculated risks?
- can you cope with the pressure and stress of running your own business?
- have you got sufficient financial backing?

### Business Link

Business Link offers a range of business support services. Professional advisors from a variety of backgrounds will be happy to talk to you about your business needs and ideas. The consultancy service covers all aspects of business start up and business management including:

- information and advice
- recruitment and training
- sales and marketing
- development of systems
- finance
- business strategy
- legislation
- international trade
- information technology
- grants

If you want to take advantage of the business advisory service or would like to receive information packs detailing the full range of support available to small businesses contact your local Business Link by telephone.

### Business Initiative

Business Initiative is part of a national consortium of Enterprise Agencies providing **FREE advice** for those wishing to go into business on their own or to assist existing businesses who may wish to expand or are experiencing problems.

Business Initiative; tel.01782 202222

Stafford Enterprise; tel. 01785 257057

Business Enterprise Support (Burton on Trent); tel. 01283 537151

## **USEFUL CONTACT INFORMATION, ORGANISATIONS AND WEB SITES**

The list of organisations able to offer you help is a lengthy one.

Unfortunately, space precludes a full listing of addresses and telephone numbers here but you are advised to look in your BT business telephone book, Yellow Pages and Thomson's Directory for the local numbers of organisations not already mentioned within the earlier sections of this booklet.

Your local Jobcentre will have names and addresses of many organisations that they can put you in touch with. What follows is a list of just some of the agents you may want to contact:

**Telephone Enquiries** – Use one of the 118 services. The replacement for BT's enquiry service is 118500.

**Yellow Pages / Thompsons Telephone Directory etc.** – Used to look up the local offices of service organisations (e.g. local council, Jobcentre Plus) and companies.

**North Staffs Chambers of Commerce tel. 01782 202222**

**Business Link tel. 01543 460000**

**Citizens Advice Bureau tel. 01782 408600**

**Volunteer Bureau / Councils for Voluntary Services**

**Voluntary Action Stoke on Trent; tel. 01782 683130**

**Newcastle CVS; tel. 01782 629269**

**South Staffordshire Community & Voluntary Action; tel. 01902 851675**

**Useful websites:**

[www.stoke.gov.uk](http://www.stoke.gov.uk)  
[www.newcastlebc.gov.uk](http://www.newcastlebc.gov.uk)  
[www.thisisstaffordshire.co.uk](http://www.thisisstaffordshire.co.uk)  
[www.businesslink.gov.uk](http://www.businesslink.gov.uk)  
[www.staffordshire.gov.uk](http://www.staffordshire.gov.uk)  
[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)  
[www.nextstepstaffs.org.uk](http://www.nextstepstaffs.org.uk)  
[www.unitytheunion.org.uk](http://www.unitytheunion.org.uk)

The latest version of this booklet can be found on:- [www.unitytheunion.org.uk](http://www.unitytheunion.org.uk)

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Unity Trade Union  
LSC Staffordshire  
Stoke on Trent City Council  
Newcastle Borough Council  
Staffordshire County Council  
Connexions  
JobCentreplus  
Advantage West Midlands  
North Staffs Regeneration Zone  
Citizens Advice Bureau  
Business Link

### **Changes to the booklet**

Please notify any changes to the details contained within the booklet to:

**John Day on 01782-266775 or [johnday@unitytheunion.org.uk](mailto:johnday@unitytheunion.org.uk)**