



trailblazer devon

A Homelessness Prevention Partnership



Losing Your Job

A step-by-step guide

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Trailblazer Devon is part of the Department of Communities and Local Government Trailblazer initiative, delivered in partnership with: Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.



INTRODUCTION

Losing a job through redundancy can make you feel anxious and insecure. It will affect many different areas of your life in ways that you may not first expect.

This guide will make you aware of the action you need to take and the things you need to think about now. It contains basic advice, links to further information (locally and nationally), and a section on common myths about what happens when losing your job through redundancy.

While written for people who have been made redundant for the first time, this guide can also provide information and advice to people who have experienced redundancy before.

THE TRAILBLAZER DEVON PARTNERSHIP

The guide has been produced by Trailblazer Devon, which is a Government-funded initiative to help prevent homelessness across Exeter, East Devon, Mid Devon and Teignbridgde.

Trailblazer Devon is a partnership between Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.

Disclaimer

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This booklet has been produced on behalf of Trailblazer Devon by Citizens Advice Exeter.

All the information was correct at the time of publication. It contains links to external websites, and while every effort has been made to ensure these are accurate, Citizens Advice Exeter and Trailblazer Devon cannot be held responsible for any information on these sites. For up-to-date advice and information visit <https://www.citizensadvice.org.uk/>.



USING THIS GUIDE

This step-by-step guide has been written to give you initial advice and information about many different aspects of redundancy.

We want as many people as possible to benefit from the guide, so we have kept information general and broad. If you find that you need more detail on particular areas of information, please follow the links provided in each section or at the back of this booklet.

Alternatively, please visit the Trailblazer Devon website by visiting www.trailblazerdevon.org.uk to find the contact details of organisations that may be able to help you.

If you do not have access to the internet, please see the links sections at the back of this booklet for telephone numbers of organisations that may be able to help with job lose or redundancy.

LOSING YOUR JOB: STEP-BY-STEP INFORMATION

We understand that the information people need about losing a job will be different depending on their own personal circumstances. This booklet breaks down information into a step-by-step guide so that you can easily find the most important information that you need.

In this guide you will find information on the following areas concerning job loss:

- Step 1: Understand your rights
- Step 2: Ensure a fair process
- Step 3: Consider legal action
- Step 4: Manage your money
- Step 5: Get back into work
- Step 6: Use our handy checklist

Throughout the information provided in each step we have provided web links to where you can access further sources of advice and support from a range of organisations.



STEP 1: UNDERSTAND YOUR RIGHTS

Dismissal – the legal term for when your employer ends your employment – can be fair or unfair, and this guide should help you decide whether you were treated fairly. Compulsory and voluntary redundancy are both forms of dismissal.

A dismissal is fair or unfair depending on:

- the reason for dismissal
- whether the correct dismissal process is followed.

If they dismiss you, your employer must be able to show that they:

- have a valid reason that they can justify
- acted reasonably in the circumstances.

The terms 'fair' and 'unfair' have slightly different meanings in the context of employment law. Although it may feel very unfair, if it's correctly done, the dismissal could be classed as 'fair'. 'Acting reasonably' means that your employer has to be consistent – for example, not dismissing you for doing something that they let other employees do, and they must investigate the situation fully before dismissing you – for example, if a complaint was made about you.

For information about losing your job visit <https://www.citizensadvice.org.uk/work/leaving-a-job/>

Discrimination and employment law

You will only be eligible for many of the rights outlined in this booklet – such as statutory redundancy pay – if you've been with your employer for two years or more. But if you feel that you've been treated unfairly or unreasonably because of discrimination, you may be able to claim more protection under employment law. If you think that may be the case, it's worth checking it out – talk to your local Citizens Advice office, or your trade union.

If you are a member of a trade union you should contact your representative for advice and support. A trade union is an organisation which represents its members in the workplace. It protects the interests of its members and works to improve pay and conditions. For information on trade unions, visit www.gov.uk/join-trade-union

You can also get advice from ACAS, which is an organisation offering advice on employment issues. Visit www.acas.org.uk or call 0300 123 1100.



Fair Dismissal

There are five potentially fair categories of dismissal. Your employer must be able to show that the reason for dismissal fell into one of these categories:

1. You've broken one or more terms of your employment. For example, by continually missing work, poor discipline or dishonesty.
2. You aren't able to do your job. For example, due to technological changes you cannot keep up with, long-term illness or not getting along with colleagues.
3. Continuing to employ you would break the law. For example, if you're a driver and you lose your driving licence.
4. You are made redundant. This happens when your role is no longer required, and has nothing to do with your performance.
5. Some other substantial reason (SOSR). For example, if you are competing in business with your employer.

In each case, it is vital that your employer follows a fair dismissal procedure. This includes showing, where appropriate, that they have taken necessary steps to avoid having to dismiss you. If you're being made redundant, it's slightly more complicated, so we explain this in more detail on page 17.

If you think that your dismissal may have been unfair, you may be able to take your employer to a tribunal, and they will make a decision. Read more about the fair dismissal process on page 15.

For more information visit <https://www.gov.uk/dismissal>

Unfair Dismissal

Unfair dismissal can only be claimed by employees. To check your employment status visit: <https://www.citizensadvice.org.uk/work/> or contact your local Citizens Advice office. In most cases, you also need to have been employed for at least two years.

Unfair dismissal can happen for a number of reasons:

- your employer doesn't have a fair reason for dismissing you – for example, if there was nothing wrong with your job performance.
- your employer didn't follow the correct process when dismissing you – for example, if they have not followed the company dismissal process.
- you were dismissed for an automatically unfair reason – for example, based on your race, gender or age.

If you are dismissed for an automatically unfair reason, you don't have to have worked for your employer for a minimum amount of time. For more information, visit <https://www.gov.uk/dismissal/unfair-and-constructive-dismissal>



Constructive Dismissal

This is when you are forced to resign from your job because of your employer's behaviour. For example, your employer committed a serious breach of contract and you felt forced to leave because of that breach.

You must not have done anything to suggest that you have accepted their breach or a change in employment conditions. A serious breach of contract could be:

- not paying you or suddenly demoting you for no reason
- forcing you to accept unreasonable changes to your conditions of employment without your agreement – such as making you work at night when your contract is for day work
- tolerating bullying, harassment or violence against you by work colleagues
- making you work in dangerous conditions.

Unfair or constructive dismissal is against the law, and you may be able to take legal action.

Dismissal after a takeover

If the company you work for is transferred from one employer to another, this doesn't automatically mean that you're redundant.

Your employment contract should continue and you should keep the same terms and conditions of employment with your new employer. This is because you're protected under the Transfer of Undertakings (Protection of Employment) Regulations, also referred to as TUPE. If you're dismissed because the business you work for has been taken over by a new owner, your dismissal will be automatically unfair. (www.acas.org.uk/TUPE)

Wrongful dismissal

Wrongful dismissal is where your employer breaks the terms of your contract in the dismissal process. You don't need any particular length of employment to take action for wrongful dismissal.

If, for example, your employer didn't give you proper notice or didn't pay you in lieu of notice, you could have been wrongfully dismissed. It is different to unfair dismissal. If you believe you've been wrongfully dismissed, you can take your employer to a tribunal, or to court. Tribunal claims have time limits, but they can be quicker than using the courts. (<https://www.gov.uk/employment-tribunals>)



Dismissal for gross misconduct

Dismissal for gross misconduct ('summary dismissal') is dismissal without notice and is only allowed in very serious situations.

For example, fraud, theft, violence or sexual harassment. Your employer should always investigate the circumstances before making a dismissal, even in possible gross misconduct cases. You may be suspended from work to allow an investigation to take place. You should usually be paid while you're suspended.

Voluntary redundancy

Sometimes companies will offer voluntary redundancy to avoid the complicated procedures in making compulsory redundancies.

This still counts as dismissal, not a resignation because, even if you choose to go, at the end of the process your employer will need to dismiss you. While this can be a good option for some, it's important to carefully consider this first to make sure it's the best decision for you. (www.gov.uk/redundant-your-rights)

Things to consider before taking voluntary redundancy

- Get a settlement figure in writing from your employer. This should be based on length of service, age and salary.
- Find out what benefits you'll be entitled to whilst unemployed. For benefits purposes, voluntary redundancy is not counted as voluntarily leaving employment, but may impact on capital limits (see page 35).
- Draw up a budget to work out what your finances will look like. It's important to make sure you can afford to support yourself on your redundancy payout until you can find a new job (see page 30).
- Look at current job vacancies. A redundancy payout can be a huge boost if you're able to find alternative work quickly, but it might be unwise to accept it if there is little other employment available (see page 17).



STEP 2: A FAIR PROCESS

The dismissal process

Even if your employer has a fair reason for dismissing you, you can still claim unfair dismissal if they do not follow a fair dismissal process.

Details of your employer's disciplinary or capability procedure should be available. Sometimes this is in your contract of employment but more often it's in the workplace handbook, or on the company's IT system.

Reasonable steps

A fair dismissal process means that your employer has taken all reasonable steps to avoid having to dismiss you, and acted consistently (i.e. treated you in the same way they'd treat all other employees).

For example, in the case of illness they should look for ways to support you, consider whether the job itself is making you sick, and give you reasonable time to fully recover.

Or, if you are not doing your job properly, your employer should follow disciplinary procedures – first warning you that your work is unsatisfactory, and giving you chance to improve – perhaps by offering training or guidance. If your employer has taken reasonable steps to work with you to solve problems, and things haven't improved they may take further action.

A fair dismissal process should include:

Investigation to establish the facts of the case

Your employer should hold a meeting with you before taking disciplinary action and collect evidence relating to the reason for dismissal. If you don't understand the procedure they are using or you don't have a written copy, now's the time to ask for one.

Letter to inform you of the problem

Your employer should write to you, providing sufficient information about the alleged misconduct or poor performance and its possible consequences so that you can respond.

Meeting to discuss the problem

Your employer should give you reasonable time to prepare your case. They should explain the complaint and go through the evidence they've gathered. You should be given a chance to respond, ask questions, present evidence and call relevant witnesses.

The option to be accompanied

Employees have the statutory right to be accompanied by either a trade union representative or a workplace colleague where the disciplinary meeting can result in a formal warning or disciplinary action.



Communication of appropriate action

Following the meeting your employer must decide whether or not any action is justified. If they decide to dismiss you, your employer should inform you in writing, with their reasoning. This letter should also include the date on which your employment contract will end, the appropriate period of notice and your right of appeal.

Opportunity to appeal

If you feel that the disciplinary action taken against you is wrong or unjust, you should be provided with the right of appeal against the decision. A fair process involves hearing the appeal without unreasonable delay. Where possible, the appeal should be heard by a manager who has not previously been involved in the case so that the appeal is dealt with impartially. Employees have the statutory right to be accompanied at appeal hearings, and should be notified of the outcome as soon as possible.

The redundancy process

If redundancies are necessary, your employer must follow a fair process in deciding who will be made redundant, and how the redundancies will be made. In doing this, they should consider:

- any redundancy procedure (agreed with your union if you have one)
- attendance and disciplinary records
- appraisals, skills and experience.

If your employer is thinking about making you redundant, they should consult with you before making a decision, explain why you've been selected, and offer an alternative post where there is one available and you have the necessary skills and knowledge to fill it. Your contract or workplace handbook should contain details of your employer's redundancy procedure, so make sure you look this up, and ask for a copy if you can't find it.

Statutory and contractual rights

Statutory rights – these are a legal requirement, and your contract cannot take away any of these rights. These rights are explained throughout this guide

Contractual rights – these are additional rights agreed in your contract with your employer. For example, more paid holiday or extra redundancy pay than statutory rights provide.

A fair redundancy process should include:

- Individual consultation between you and your employer
- The correct notice period
- An offer of suitable alternative employment, if a role exists.

And if you've been with your employer for two years or more:

- Redundancy pay
- Time off to look for work.



Consultation with your employer

You're entitled to a consultation with your employer, to discuss why you're being made redundant, and consider whether there are any alternatives. In this instance, consultation does not mean negotiation.

A consultation with your employer means that they propose a course of action, listen to and consider your feedback, and then make a decision. It does not necessarily mean that they will agree with you.

You can make a claim to an employment tribunal if your employer doesn't provide an appropriate consultation – for example, if they start late or don't consult properly.

Collective redundancies

If your employer is making 20 or more employees redundant at the same time, the consultation should take place between your employer and a representative – either from your trade union if you have one, or an elected employee. Collective consultations must cover:

- Ways to avoid redundancies
- The reasons for redundancies
- How to keep the number of dismissals to a minimum
- How to limit the effects for employees involved, e.g. by offering retraining.
- Length of consultation There's no time limit for how long the period of consultation should be, but the minimums are: 20 to 99 redundancies consultation must start at least 30 days before dismissals take effect or for 100 or more redundancies consultation must start at least 45 days before dismissals take effect.

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Fixed-term contract employees

Your employer doesn't need to include you in collective consultation if you're employed under a fixed-term contract, except if they're ending your contract early because of redundancy.

Notice periods

You must be given a notice period before employment ends.

Your employer may give you more than the statutory minimum notice period, but they can't give you less – so make sure you check your contract. If your employer doesn't want you to work your notice period they can offer you a lump sum instead – called pay in lieu of notice. If this is given as compensation for not working your notice, it may not be taxed – ask your employer about this.

Statutory notice periods

Length of employment:

1 month-2 years

2-12 years

12 years or over

Notice period:

At least one week

1 week per year

Maximum of 12 weeks

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Redundancy Pay

Types of redundancy pay

Statutory redundancy pay is set down by law, but you are only eligible if you have at least two years' continuous service with your employer when you are made redundant.

Contractual redundancy pay is additional pay that you may be eligible for if there is a redundancy scheme in place. This would be written in your contract.

How much is statutory redundancy pay?

This depends on how long you've worked for your employer, your age and weekly pay.

Employees get:

- 1.5 weeks' pay for each year of employment after their 41st birthday
- a week's pay for each year of employment after their 22nd birthday
- half a week's pay for each year of employment up to their 22nd birthday

Length of service is capped at 20 years and weekly pay is capped at £508. The maximum amount of statutory redundancy pay is £15,240.

These are 2018 rates – they change each year, so check on <https://www.gov.uk/staff-redundant/redundancy-pay>

To find out more visit www.gov.uk/calculate-yourredundancy-pay

Employment is counted up to the date your notice runs out. If you haven't been given notice, it is the date on which your notice would have run out if you had been given it. This will depend on what notice you're entitled to by law.

What does weekly pay mean?

This is usually your normal weekly gross pay at the time of redundancy. Gross pay is pay before tax, national insurance and any other legal deductions have been made – subject to the caps mentioned above.

If earnings vary each week, an average of the 12-week period leading up to redundancy is used.

Holiday pay

Your employer must pay you for any holiday you haven't used, or allow you to take it.

Is redundancy pay taxed?

Currently, the first £30,000 of redundancy pay is tax free, and you won't have to pay National Insurance on it. Holiday pay, accumulated overtime, bonuses and any other amounts that are pay for your work rather than compensation for the job loss are taxed.



My employer has gone bust

If your employer has become insolvent, you can claim your statutory redundancy pay from the State instead – but you may not be able to claim for everything your employer would have paid you. You'll need to claim holiday pay and any wages you're owed at the same time. Visit <https://www.gov.uk/your-rights-if-your-employer-is-insolvent>

For more advice on redundancy or insolvency call the GOV.UK helpline:

- Redundancy payments enquiry line - Telephone: 0330 331 0020, Monday to Friday 9am to 5pm

- Insolvency Enquiry Line - Telephone: 0300 678 0015

Suitable alternative employment

Suitable alternative employment depends on

- how similar the work is to your current job
- the terms of the alternative job
- your skills, abilities and circumstances in relation to the job
- the pay (including benefits), status, hours and location.

Your redundancy could be an unfair dismissal if your employer has suitable alternative employment and they don't offer it to you.

Refusing an offer

If your employer offers you a suitable alternative job instead of redundancy and you refuse it for no good reason, you may lose your right to statutory redundancy pay. You could make a claim to an employment tribunal if you're refused payment but you think the job offered wasn't suitable.

Trial periods

You have the right to a four week trial period for any alternative employment offered, which could be extended if you need training – but this must be agreed in writing before the trial period starts.

You must tell your employer during the trial period if you decide the new job isn't suitable. If you don't, this will affect your employment rights, including to statutory redundancy pay. You can make a claim to an employment tribunal if you think the job isn't suitable.



Getting a reference

Before you leave your job, it's worth finding out who will be responsible for giving you a reference in future.

You may be able to agree the wording or content with them, which could avoid any difficulties if you did not leave the job on good terms with your employer. Many employers will give simply a statement of the dates you were employed to and from, with no character or performance judgments.

Time off to look for work

If you've been given notice of redundancy, you have the right to paid time off to look for a new job. You have this right as long as, by the time your notice period ends, you've worked for your employer for at least two years.

There are some employees who are not entitled to paid time off to look for work. These are:

- merchant seamen
- share fishermen
- members of the armed forces
- police service employees.

There are no rules about exactly how much time your employer has to give you, but it must be reasonable. What is reasonable will depend on the circumstances. For example, it might depend on the difficulty

of finding work in certain areas, the time and travel involved and the range of jobs you're looking at.

How much pay will I get?

If you and your employer can agree the amount of time and when you should take it, then you should be paid your normal pay, provided that the total amount of time taken over the whole of your notice period is no more than 40% of your normal working week.

Any extra time your employer allows you to take off over this statutory limit will not be paid, unless your contract states otherwise. If you feel that your employer is not being reasonable about allowing you to take time off to look for a job, or not paying you properly, you should contact your local Citizens Advice office.



STEP 3: CONSIDER LEGAL ACTION

If you are still with your employer

If you think you are going to be unfairly dismissed, you should try to come to a resolution with your employer informally, before taking legal action. This could be a chat with your employer or the person who is treating you badly at work. You may be able to come to an agreement together, which you should record in writing.

If you want the outcome to include a legally binding agreement, you'll need either:

A conciliated settlement made through ACAS

OR

A compromise agreement involving independent advice from a lawyer, trade union officer or other suitably qualified person.

Raising a grievance

If you can't reach an informal agreement, we would recommend raising a grievance so that your concerns can be aired. If you do end up going to an employment tribunal, this can increase and award of compensation by up to 25%. Talk to your trade union representative for advice if you have one.

If your employer doesn't have a procedure for raising a grievance, use the Code of Practice set out by ACAS at

<http://www.acas.org.uk/index.aspx?articleid=2174>

If you are no longer with your employer

You can challenge the dismissal by starting an Employment Tribunal claim. In unfair dismissal claims you must make the claim within three months (minus 1 day) of being dismissed.

Making an employment tribunal claim

Tribunal claims can be expensive, lengthy, and can be very stressful, so it's worth getting advice on whether you have a strong claim before proceeding. You can contact your local Citizens Advice office about this – details on page 51.

To make a tribunal claim, you must first notify ACAS. The best way to do this by completing an Early Conciliation Notification Form at <https://ec.acas.org.uk/Submission/Create>.

ACAS will contact you within a couple of days to ask further questions about your claim. The aim of early conciliation is to try to settle the dispute without the need for any tribunal action – it is not compulsory. Once you are in the process of early conciliation, the time limit on making a claim to a tribunal is paused.



Compensation

If the employment tribunal decides that you have been unfairly dismissed, you will be awarded compensation. The basic award is calculated in the same way as a redundancy payment, based on either your statutory or contractual rights.

The compensatory award is related to your ongoing financial loss as a result of the unfair dismissal, until you find new employment. The maximum cap as of April 2018 is £83,682 or 1 year gross salary, whichever is lowest.

STEP 4: MANAGING YOUR MONEY

Budgeting

Budgeting will help to give you peace of mind about your financial situation, as well as helping you to make decisions about savings and how you will pay back any outstanding debts.

The simple way to do this is to make a list of all the money you have coming in, as well as everything you spend. If you have more money going out than coming in, a clear budget will help you work out where you can reduce your spending. The following list is not exhaustive, but gives you an idea of the types of things to consider:

Money coming in could be:

- Earnings
- Benefits
- Gifts

Money going out could be:

- Mortgage or rent
- Buildings and contents insurance
- Council tax
- Utilities (water, gas, electricity)
- Car (road tax, MOT, fuel)
- Food and other household costs
- Phone and broadband bills, including mobile phones



- TV licence
- Loans, debts and repayments
- Holidays and entertainment
- Travel
- Childcare costs

Prioritise your outgoings

If you are spending more than you have coming in, divide your outgoings into 'essential' and 'non-essential' items. Essential items are things like utility bills and food. Shop around to get better deals.

Prioritise bills that would lead to serious problems if they went unpaid (such as your mortgage, rent, council tax and utility bills).

Contact the people you owe money to as soon as possible if you're struggling to make repayments. Non-essential items include such things as gym membership or takeaways – ask yourself if you really need them, or can you cut back?

Try to put aside some savings each week, no matter how small, to help with unexpected costs – such as a broken boiler or washing machine. Boost your income by selling unwanted toys, books, gadgets and clothes on website marketplaces or at car boot sales; taking in a lodger; or renting out a parking space at your house if you have one.

The Money Advice Service website has lots of information and helpful tools to help you manage your spending, including a 'Cut-Back Calculator' and an online budget planner. Remember to get advice as

soon as possible if you're having difficulties – visit the Citizens Advice website for help <https://www.citizensadvice.org.uk/debt-and-money/> or contact your local office – details on page 51. (<https://www.moneyadvice.service.org.uk/en/categories/budgeting-and-managing-money>)

Manage your debt

You may find that payments for loans, mortgages or bills are difficult. As soon as you think there may be a problem contact the companies you owe money to and offer to make payments that are more manageable for you.

More advice at <https://www.citizensadvice.org.uk/debt-and-money/>

For more ideas visit:

- www.moneysavingexpert.com
- www.moneyadvice.service.org.uk

Check out the interactive budget tool at:

- <https://www.moneyadvice.service.org.uk/en/tools/budget-planner>



Maximise your redundancy pay

Draw up a budget

It is important to draw up a weekly or monthly budget if you don't already have one – see page 30 for more information.

Clear your debts

The interest rate on debts is much higher than on savings, so you will be better off financially by clearing any debts rather than saving.

Using your budget, work out what money is left over each month after you've paid for essentials such as rent or mortgage, bills, living expenses and priority loan repayments. The amount left over is available to help to clear your less important debts.

Open a savings account

Once your debts are paid off, keep the cash in an easy-access savings account and transfer enough to cover your living expenses to your current account each month.

Find out if you're insured

There are insurance schemes (called Mortgage Payment Protection Insurance) that can cover things such as your mortgage payments if you are made redundant. Because of the way these were sold in the past, you may not know that you have this cover.

Make sure that you make a claim as soon as possible, as there's usually a waiting period until the payments start.

More information here: <https://www.moneyadvice.service.org.uk/en/articles/can-you-insure-yourself-against-redundancy>

Do I have to pay tax on redundancy pay?

Statutory redundancy pay is currently free of tax and National Insurance. Any redundancy pay over £30,000 is taxable. Or visit <https://www.gov.uk/redundant-your-rights/redundancy-pay>

Claiming a tax rebate

If you lost your job part-way through the tax year, you were employed and paid through Pay As You Earn (PAYE), you may have overpaid tax and be due a refund.

If you're claiming Jobseeker's Allowance or other taxable benefits, since losing your job the Benefit Office has to pay your refund. You will need to send the Benefit Office parts 2 and 3 of your P45, keeping part 1A for your records. They'll work out your refund and pay it either after the end of the tax year or after you stop claiming taxable benefits, whichever comes first.

If you've been unemployed for at least four weeks but you're not claiming taxable benefits, send HM Revenue & Customs form P50 with parts 2 and 3 of your P45 – but only after you've been unemployed for at least four weeks. Download the P50 form from www.hmrc.gov.uk.



Tax Checker

Use the Tax Checker at www.hmrc.gov.uk to find out if you've overpaid tax

Claiming benefits

There are a number of benefits you may be entitled to if you are out of work.

Type of benefit

Description

Jobseeker's Allowance

For those who are out of work and actively looking for work. How much you get depends on your circumstances.

Council Tax Reduction

For those on low income or claiming benefits. The amount of reduction may be based on local criteria.

East Devon - <http://eastdevon.gov.uk/council-tax/council-tax-discounts-and-exemptions>

Exeter - <https://exeter.gov.uk/council-tax/reduce-your-council-tax/council-tax-discounts/>

Type of benefit

Description

Mid Devon - <https://www.middevon.gov.uk/residents/benefits/council-tax-reduction/who-can-apply-for-council-tax-reduction/>

Teignbridge - <https://www.teignbridge.gov.uk/council-tax/reduce-your-council-tax/council-tax-discounts/>

Tax Credits

Paid if you have children, or if your partner is working and your total household income is below a certain amount. Universal Credit is replacing Tax Credits in some areas of the country (see below). For information visit <https://www.citizensadvice.org.uk/benefits/universal-credit/>

To find out which benefit you should apply for visit: <https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit>

Universal Credit

In 2018 this new benefit is being rolled out across Devon, which will combine:

- Income Support
- income-based Jobseeker's Allowance



Type of benefit

Description

Universal Credit (continued)

income-related Employment Support Allowance

- Housing Benefit
- Working Tax Credit
- Child Tax Credit.

For dates of the roll out in Devon <https://new.devon.gov.uk/eys/latest-universal-credit-roll-out-dates/>

For more information visit <https://www.citizensadvice.org.uk/benefits/universal-credit/>

Part time workers

You may be able to claim some benefits even if you work part time, depending on your income and how many hours you work. Visit www.gov.uk and click on 'benefits' for more information.

Use a benefits calculator at www.gov.uk/benefits-calculators to find out what you might be able to claim.

Pension options (for over 55s)

Different pensions work in different ways – so you need to find out which type you have so that you can review the options available.

Defined benefit pension

Also known as salary-related or final salary schemes, these are specific to your work for a particular employer.

Your options:

- leave your pension in the scheme and receive a pension from it when you retire
- transfer it into a new employer's scheme, if allowed
- transfer it into your own personal pension
- if you are old enough, you may be able to take early retirement. It's usually (but not always) best to leave your pension in the scheme. You should only transfer it with good reason – for example if you are concerned that your previous employer might go out of business.

Defined contribution pension

Also known as money purchase schemes. These may be an occupational scheme, a group personal pension or a group stakeholder scheme.

Your options

- leave your pension where it is to carry on growing until you retire



- transfer it to another defined contribution scheme – either a personal pension or a new employer’s scheme when you start working again.

You’ll need to check with your new employer if you’re allowed to transfer your existing fund to a salary-related scheme with them. You should also find out how much the transfer will cost to see if it’s worth your while.

Visit the Age UK website for information and advice about pensions: <https://www.ageuk.org.uk/information-advice/money-legal/pensions/uk/>.

The more money you have in your pension, the more worthwhile it is for you to get independent financial advice before taking action. Visit www.moneyadvice.service.org.uk/en/articles/choosing-a-financial-adviser

STEP 5 GETTING BACK TO WORK

Although being out of work can be a stressful and uncertain time, it can also be an opportunity to make positive changes.

Back to work action plan

Think about what sort of job you’re looking for – a new role in the same sector, or perhaps a complete career change?

Take a look at job descriptions for the types of jobs you’re aiming for, to find out what skills, experience and qualifications you’re lacking. Work out how to acquire these skills – could you volunteer? Do you need further training? Remember that life skills transfer to the work-place.

Volunteering demonstrates that you’re driven and proactive, and showcases skills such as problem solving, time management, communication and teamwork. Even a few hours a week would look great on your Curriculum Vitae (CV).

Write a CV – more information on this on page 42.

Structure your days to stay motivated. Get up at the same time, have regular breaks and make a dedicated, professional space to work on your job search, away from distractions. Make a list and check tasks off as you go so that you can see what you’ve accomplished.

Do some exercise – getting out of the house will help to clear your head and keep you focused.



Stay connected

Losing your job and the effects of this can cause high levels of stress and anxiety which may affect your health. Visit your GP or consider counselling to help you through this difficult time. To find a GP visit <https://www.nhs.uk/Service-Search/GP/LocationSearch/4>

Many people feel as though they have lost a part of their identity when they lose their job. You might also spend more time alone at home, missing out on the social interactions that occur in an office. Ease the strain of unemployment by turning to family and friends for support and company. Isolating yourself may increase stress and anxiety – enjoying time with those close to you gives you a much-needed break.

Keep networking

Websites such as LinkedIn are a great way to make useful connections with other professionals, and increase chances of finding work by word-of-mouth. It's free to use and you can include your full work history, qualifications and experience on your profile. Visit uk.linkedin.com

Five top tips for dealing with dismissal

- 1 Avoid making hasty decisions
- 2 See this as an opportunity for change
- 3 Get professional advice
- 4 Talk to friends and family
- 5 Don't be too hard on yourself

Looking for work

Writing a CV

A great CV will make you stand out to potential employers – fortunately there is lots of free help available to get you started.

- The National Careers Service has a tool to help you build a CV from scratch www.nationalcareersservice.direct.gov.uk
- Totaljobs have an excellent CV template for those out of work (<https://www.totaljobs.com/careers-advice/cvs-and-applications/which-cv>)
- Prospects has advice, examples and templates for different styles of CVs and cover letters, plus application and interview tips. It's aimed at graduates but don't let that put you off. (www.prospects.ac.uk)

Build skills and knowledge

Learn Devon offers free courses as part of Devon County Council's community learning service. The courses are run from a number of community venues across the area and can help you gain qualifications or improve your job skills.



There are lots of courses available, include:

- English skills
- Maths
- Employability

CoLab Exeter offers training courses throughout the year at its hub in King William Street, Exeter. Visit www.colabexeter.org.uk

Changing careers

If you want to use your redundancy as an opportunity to change careers, there's lots of helpful information available. For information about finance options for further education and ways to gain additional qualifications visit the Money Advice website www.moneyadviceservice.org.uk

For careers advice and a questionnaire to find out what you might be suited to, visit the Prospects website at www.prospects.ac.uk

Searching for jobs

There are lots of different ways to look for work – here are some ideas to get you started:

- recruitment agencies
- company websites
- LinkedIn
- newspapers (local and national)

- send your CV speculatively (call first for a contact name)
- notices in shop windows or supermarkets
- contacts (ex-colleagues, friends and family)
- job websites such as Reed, Monster, Totaljobs, Guardian jobs and Jobsite.

Work Clubs

Work clubs are aimed at helping people get back into work and supporting those looking for their first job.

The sessions, often run in partnership with other agencies include advice on CV writing, interview techniques, volunteering opportunities and assistance with on-line application form.

They provide computer access in order to search for vacancies and improve your basic IT skills. They also give job hunters the chance to meet others looking for work, build new contacts and share experiences. Sessions take place across Exeter, East Devon, Mid Devon and Teignbridge. Visit <https://www.pinpointdevon.co.uk/> to find a work club near you.

The YMCA runs a regular job club at St Sidwell's Centre in Exeter. Visit the website www.ymcaexeter.org.uk or email cjc@ymcaexeter.org.uk for more information.



Volunteering

Volunteering can be a great way of gaining additional skills. Here are some ways to get involved.

Do-it

This national website offers an easy search function to find local volunteering opportunities based on your interests and skills. You can easily apply for positions online and select which days and times you're available. www.do-it.org.uk

Volunteering Matters

This national charity helps to link people with projects, regardless of their skills. Their emphasis is on giving back to the community. <https://volunteeringmatters.org.uk>

Reach

Reach is for people with specific skills to offer – such as accountancy, marketing, legal, management, mentoring or IT. You need to have three or more years' experience in your area of expertise. www.reachskills.org.uk

Devon Voluntary Action

This organisation offers a range of volunteering opportunities across Devon. Visit <http://www.devonva.org/>

Citizens Advice

Your local office will have opportunities for volunteers in a range of roles such as advising, administration and reception work. You will be provided with full training for the role you take on. Contact your local office to find out what vacancies are available.



STEP 6: USE OUR HANDY CHECKLIST

Use the list below to ensure you have worked through all the steps in this guide.

- get professional advice (visit www.ACAS.org.uk or call 0300 123 110)
- check if you are a member of a trade union/contact your union rep
- get a copy of your employment contract
- find out what benefits you will be entitled to
- ensure you collect your P45 before leaving
- find out who will provide your reference
- consider legal advice/action
- prioritise your outgoings
- investigate whether you can claim a tax rebate
- check if you have payment protection insurance
- look into pension options (if you are over 55)
- draw up a budget
- formulate a 'back to work' action plan
- write a CV
- look for a new job
- consider volunteering
- get emotional support

Organisations you may need to notify of your change in circumstances

- housing benefit office
- your council tax office
- your benefits office
- your tax office

Contact the following if you think you will have difficulty making payments

- your landlord or mortgage company (seek advice first)
- utilities companies
- your bank, hire purchase or credit card companies



MYTHS BUSTING: LOSING YOUR JOB

There is a lot of information to take on board when losing your job. In this section we bust some commonly held myths around job loss.

Myth 1: *You can't get help to pay your mortgage when you lose your job*

You may be able to get help with paying the interest on your mortgage through the government's Support for Mortgage Interest - this is paid directly to your lender. If you have payment protection insurance or short-term income protection policies they may cover you for redundancy, have a look at if you have them and make a claim straight away. See this webpage: <https://www.gov.uk/support-for-mortgage-interest>

Myth 2: *You can automatically apply for benefits when you lose your job*

You may be able to claim benefits when you lose your job but to find out what you're entitled to you should seek advice. For example, if you have more than £16,000 in the bank (including your redundancy payment) you won't be entitled to income support or income-related jobseeker's allowance. If you have between £6,000 and £16,000 then you may receive a reduced amount. Speak to your local Citizens Advice office for information about this.

Myth 3: *You can't challenge your redundancy*

If you have been made redundant and you think that your employer has acted unfairly, you may be able to challenge your redundancy. To be able to challenge it you must:

1. Have worked for your employer for at least 2 years and think that it wasn't a genuine redundancy or your employer didn't follow a fair redundancy selection process
2. Think that there was an 'automatically unfair' reason for your redundancy
3. Think that there was discrimination. If you would like to challenge your redundancy, have a look at the Citizens Advice website for more information.

Myth 4: *If you leave your job and your employer says you owe them money, they can take it directly out of your pay*

When you leave a job, your employer can only ask you to pay back money if it's for something you've specifically agreed to in writing. Even if you do owe them money, they can only take it from your pay if there's a written agreement to say that they can. Have a look at the Citizens Advice website for more advice about what to do if your employer says you owe them money.

Myth 5: *You have to be given notice when you are dismissed from your job*

You must be given at least the notice period that is stated in your contract, or the statutory notice period, whichever is longer, unless you are dismissed for 'gross misconduct' which is known as summary dismissal. Summary dismissal can happen if, for example, you are violent towards a colleague, customer or property. However, your employer should always investigate the circumstances before making a dismissal, even in possible gross misconduct cases.



FURTHER HELP

Trailblazer Devon provides advice and information to people at times when they need it most. We want people to understand their rights and live as comfortably as possible.

While this booklet provides advice and information, we understand that some people may need further assistance when experiencing job loss. In this section, we provide links to organisations that can help you further.

Job Loss

- GOV.UK - <https://www.gov.uk/>
- ACAS - <http://www.acas.org.uk/>
- The Money Advice Service - <https://www.moneyadvice.service.org.uk/> | 0800 138 7777
- Citizens Advice (National) - <https://www.citizensadvice.org.uk/> | 03444 111444

Get Advice

- Julian House - <https://www.julianhouse.org.uk/> | 01392 430 228
- Citizens Advice - <https://www.citizensadvice.org.uk/> | 03444 111444
- St Petrock's - <https://stpetrocks.org.uk/> - 01392 422396

Local Authorities

- East Devon District Council - <http://eastdevon.gov.uk/> | 01395 516551
- Exeter City Council - <https://exeter.gov.uk/> | 01392 277888
- Mid Devon District Council - <https://www.middevon.gov.uk/> | 01884 255255
- Teignbridge District Council - <https://www.teignbridge.gov.uk/> | 01626 361101



HOUSING PASSPORT – ACCESS TO HOUSING

Even with a job, renting a home can be difficult for many people.

Sometimes landlords and letting agents need a lot of information (your identity, income and current living arrangements) before they agree to rent a house out.

To help this problem Trailblazers Devon lets people create a permanent “Housing Passport” that they can save.

The Housing Passport lets you build a detailed picture of who you are, where you worked previously, if you volunteer for charity, if you have a family, if you have lived anywhere else and other important details.

Creating a Housing Passport and providing more detail about yourself gives you a better chance of being able to rent a house from a landlord or letting agent.

CREATE YOUR HOUSING PASSPORT

To create your Housing Passport go to: passport.trailblazerdevon.org.uk. Once logged in you will be asked a few questions about yourself.

We recommend taking your time to create your passport and answer questions as carefully and accurately as you can.

All information you provide will be held by Trailblazer Devon and shared with the organisations that are part of this partnership – please read the back page of this booklet for details.





trailblazer devon

A Homelessness Prevention Partnership



Trailblazer Devon is part of the Department of Communities and Local Government Trailblazer initiative, delivered in partnership with: Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.



S+ PETROCKS

Losing Your Job

A step-by-step guide