

Survive and Thrive



This guide offers practical advice on surviving redundancy and finding a new direction.

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Keep Calm

Remember you're not alone

The prospect of being made redundant can be extremely daunting but remember it's not your fault. A sense of anger, failure and rejection is common but, as ever, it's how you respond that matters. Don't take it personally. Redundancy is a numbers game – reducing overheads and cutting positions for a variety of reasons.

You may have seen it coming and take the final redundancy notice as a kind of relief from the uncertainty. You are not alone.

Stay positive

Keeping active and maintaining a structure to your day helps keep you feeling positive. After years of sticking to a routine it can be tempting to lose the discipline of the working day by sleeping in, watching TV and having a nap. But this approach will mean you are more likely to dwell on the negatives of the situation and it will slow down your progress. Your full time job now is to get a new job. An important coping strategy is to sit down and reflect on what your skills are before you

start looking for a new job or trying to get training.

Having a clear picture of what you'd like to do next will give you direction and a list of what you need to do to make that move and will give you a sense of achievement as you put your plans into action.

Ask yourself:

1. What am I really good at?
2. What do I enjoy doing?
3. What skills and experience do I have?
4. Do I want another job similar to the one I've just lost and am I likely to find one?
5. Am I prepared to relocate or up-skill to find a similar position?
6. Do I need/want to do something completely different and if so will that require re-training or funding of any kind?
7. How long might that take? Will it involve setting up my own business or looking for a different job?

Talking to loved ones and friends is a good way to manage stress. Your family may initially be shaken by your redundancy but they can be an excellent source of emotional support and new ideas for future employment plans.

Bear in mind that time is a healer. Counsellors agree that many people come to view redundancy, though traumatic at the time, as one of the best things that ever happened. If you're adaptable, it can be liberating. You might have been in a job for a long time that you didn't like and was going nowhere. Redundancy can give you a chance to re-evaluate and regain control of your life, change career, retrain or start a new business venture.



Who can help with emotional support?

Darlington

Darlington Mind offers support to anyone experiencing mental distress to help them regain their full potential in life and work.

Call **01325 283169** or email **darlingtonmindltd@hotmail.co.uk**

Hartlepool

Hartlepool Mind offers support to help cope with difficulties such as anxiety and depression.

Call **01429 26 93 03** or email **hartlepoolmind@tinyworld.co.uk**

Middlesbrough & Stockton

Middlesbrough & Stockton Mind offers someone to talk to and help cope with difficulties such as anxiety and depression.

Call **01642 649099** or email **support@middlesbroughmind.org.uk**

Redcar and Cleveland

Redcar and Cleveland Mind gives support to people 18 or over who have mental health needs.

Call **01642 296052** or email **main@randcmind.org**

All of Tees Valley

Call NHS Direct on 0845 4647 or talk to your GP. You may find that talking to a professional therapist could help and your GP can advise you on seeking therapy services in your area.

The Samaritans provides confidential emotional support for those experiencing distress or despair. Call **08457 909090** or visit **www.samaritans.org**

Redundancy - the facts

Be clear about your situation

If you are dismissed it's important to be sure whether you have lost your job through redundancy or for some other reason. Redundancy occurs when your job no longer exists or when there has been a reduction in work so that your employer's business has more staff than it needs or can afford to employ. Redundancy situations can also arise when your employer's business closes, is taken over, moves elsewhere or if your employer decides to reorganise the business to improve efficiency or save on costs.

You will have no right to claim redundancy if you are dismissed for misconduct, poor work, ill health or for any reason deemed to be a dismissible offence.

Know your rights

1. Have you read your employment contract?

If you have a contract with your employer, check it. As well as your statutory entitlements to notice, pay in lieu of notice and a redundancy payment, check for enhancements.

2. Have you checked your notice period?

If your employer has selected you for redundancy you must be given a notice period before your employment ends. The statutory redundancy notice periods are:

- at least one week's notice if you have been employed between one month and two years
- one week's notice for each year if employed between two and 12 years
- 12 weeks' notice if employed for 12 years or more

However, you should also check your contract of employment because your employer could have set out longer notice periods. In some cases your employer may have included a payment in lieu of notice clause. This means that your employer can end your employment contract with no notice, however they must give you payment for all of the pay you would have received during the notice period. Your employer might decide to keep you at work for the full period of your notice or offer you payment in lieu of notice and terminate your contract with immediate effect.

If you are required to work your notice period and you qualify for redundancy pay then you have a legal right to reasonable time off, with pay, to look for work (at least two days or 40% of the normal working week if you're part-time).

3. Will you receive redundancy pay?

You will be entitled to redundancy payment if you have at least two years' continuous service and you are working as an employee under a contract of employment. The contract may be written or verbal or a combination. By turning up to work for an employer there is an agreement of employment. Self-employed people and members of a partnership do not qualify.

4. How much redundancy pay will you receive?

The amount you are entitled to depends on your years of service, your hours of work, your average gross weekly wage and your age. Many employers unfortunately will only pay the statutory minimum redundancy pay, whilst others are more generous. Some trade unions have negotiated agreements that give redundancy payments greater than the legal minimum. Contact your personnel office or trade union to check if you are in any doubt.

Use the formula below to work out your statutory redundancy pay, use the 'ready reckoner' at www.bis.gov.uk or call the Redundancy Payments Helpline on **0845 145 0004**.

Formula for calculating redundancy pay

You will get:

- 0.5 week's pay for each full year of service where your age was under 22
- 1 weeks' pay for each full year of service where your age was 22 or above, but under 41
- 1.5 weeks' pay for each full year of service where your age was 41 or above

Example: you are under 45, your weekly pay is £380 and you have completed 15 years' full service, you will receive £6,460 statutory redundancy pay.

- Step 1: 1.5 weeks x 4 years service when you were 41 or above = 6 weeks
- Step 2: 1 week x 11 years service when you were under 41 = 11 weeks
- Step 3: 6 weeks + 11 weeks = 17 weeks x £380 (max weekly wage) = **£6,460** redundancy pay

5. What if your employer's 'gone bust'?

If your firm 'goes bust' and you are owed money from arrears of pay and/or redundancy payments, you are entitled to 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 your employment)

You may be able to claim a statutory redundancy payment. To qualify for payment you must have been continuously employed by your employer for two or more years and have made a written application to your employer or applied to an employment tribunal for an award, within six months of your job ending.

Claims for arrears of pay and for statutory redundancy should be made, in the first instance, to the receiver of the company and then to the Redundancy Payments Service, tel: **0131 3165600** or email **erp@insolvency.gsi.gov.uk**

6. What if you're offered alternative work?

If your employer offers you alternative employment, it should be "suitable" i.e:

- Similar Pay
- Status
- Hours
- Location

If you unreasonably turn such an offer down, you could lose your right to a redundancy payment. If the terms and conditions vary in the alternative job, you can work for a four week trial period. If you find it unsuitable, you may leave and you could still retain your right to a redundancy payment.

Last day checklist

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

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

Concerned you've been unfairly treated?

To make you redundant your employer has to meet five main obligations

1. They need to be able to show that it's a genuine redundancy - essentially, they are losing roles for staff and so, for example, an office/factory is closing
2. If you are one of the selected "pool" then the employer's choice has to be objective. You should be told what the selection criteria is (usually a points-based system). It might include disciplinary history or performance in the job. You can ask to see your point scores although you can't see those of your colleagues.
3. They need to consult properly with you. Where there are large scale dismissals, or collective redundancies involving 20 or more employees being made redundant within a 90-day period, your trade union or employee representative should be consulted.
4. The employer must actively consider suitable alternative employment for you.
5. The dismissal procedure must stick to the law. If employers don't follow it, they could lay

themselves open to an unfair dismissal claim before an employment tribunal.

If you feel your employer hasn't met the above points and you have been unfairly dismissed contact your trade union, your local Citizens' Advice Bureau or law centre for free advice. Increasingly, lawyers act on a "no win, no fee" basis - they take a percentage cut (often 30% plus VAT) from any payout. There is no legal aid to pay for a lawyer to represent you before a tribunal.

Who can help with employment rights advice?

Darlington

Darlington's Citizens' Advice Bureau holds sessions throughout the borough and offers advice on employment rights.

Call **01325 256999** or email **admin.desk@darlingtoncab.co.uk**

Hartlepool

Hartlepool's Citizens' Advice Bureau at Park Road can offer help with employment rights advice. Call **01429 273 223**.

Middlesbrough

Middlesbrough Citizens' Advice Bureau at 9 Linthorpe Road can offer advice on employment rights. Drop-in sessions are held: Monday 10am – 3pm; Tuesday 10am – 1pm; Wednesday 10am – 1pm; Thursday 10am – 3pm; and Friday 10am – 1pm.

Redcar and Cleveland

Redcar and Cleveland Citizens' Advice can offer advice on employment issues. Drop in sessions and telephone advice are available.

Call **01642 488483/469880**.

Stockton

Stockton and District Advice and Information Service can help with employment rights advice.

Call **01642 633877**.

All of Tees Valley

ACAS helpline offers clear, confidential, independent and impartial advice about all employment issues.

Call **08457 47 47 47**.

Sorting the Finances

Sorting out your finances is an important step towards regaining control. It's much harder to rebuild your life if you are constantly beset by money worries.

If you get a lump sum be very careful about how to spend the money until you have taken advice on how it may affect your benefits and tax position. If you have to claim benefits in the future Jobcentre Plus may need to know how you spent it and you may be treated as still having the money even if you have spent it.

Adjust your budget

Itemise your outgoings and look for immediate and longer term savings to make it last longer.

Here are some simple rules to help you balance your budget

1. Sort out priority bills first

Make these your priority as they have the most serious consequences if they are neglected

- Mortgage/secured loan – You must pay your monthly mortgage. Investigate mortgage support options (see pages 19-20)
- Rent – You must pay your current rent. Investigate

Housing Benefit (see page 20)

- Council Tax – You must pay your current bill. Investigate Council Tax Benefit (see pages 20-21)
- 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 personal budget and an offer.
- Maintenance/Child Support – 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 being paid against your arrears to be reduced.

2. Draw up a personal budget

Once you've set aside money for your priority bills calculate your normal household expenses so

you can see what is left to pay off non-priority bills or non-priority debts such as credit cards, store cards and catalogues. The National Debtline (NDL) has a budget sheet available at **www.nationaldebtline.co.uk** that will help you to calculate income after the mortgage, council tax, gas and electricity.

3. Contact people you owe money to – your creditors

Although your priority is to pay your most priority bills first, keep in touch with non-priority creditors to let them know of your financial difficulties. Creditors with non-priority debts are likely to shout the loudest when they don't get paid because their money isn't secured against anything you own so they're worried they won't get it back.

Don't be tempted to pay them first.

The National Debtline's website **www.nationaldebtline.co.uk** has letters templates you can use to communicate with your creditors.

DO

- Get help if you need to sort out debt problems, contact creditors and/or fill in forms

DON'T

- Borrow more money to pay off your debts
- Ignore your problems. They won't go away – they will only get worse
- Seek money from loan sharks



Who can help with money advice?

Darlington

Darlington's Citizens' Advice Bureau holds sessions throughout the borough and offers help with your finances and debt management.

Call **01325 256999** or email **admin.desk@darlingtoncab.co.uk**

Hartlepool

Jobsmart is a one-stop-shop providing information, advice and support to unemployed residents. Services include help with debt management.

Call **01429 278700** or visit 41 Park Road, Hartlepool, TS24 7PW.

Middlesbrough

Middlesbrough Citizens' Advice Bureau at 9 Linthorpe Road can help with benefits and money advice. Drop-in sessions are held: Monday 10am – 3pm; Tuesday 10am – 1pm; Wednesday 10am – 1pm; Thursday 10am – 3pm; and Friday 10am – 1pm.

Middlesbrough Council's Money Advice Service offers advice on money matters.

Call **01642 728448** or email **money_advice@middlesbrough.gov.uk**

For information on credit unions in Middlesbrough contact Elaine Gilmour on **01642 230314** or email **Elaine.gilmour@cvi.org.uk**

Redcar and Cleveland

Redcar and Cleveland Citizens' Advice can offer advice on debt problems. Drop in sessions and telephone advice are available. Call **01642 488483/469880**.

Redcar and Cleveland Council's Money Advice Service offers direct support for those suffering the trauma of multiple / severe financial debt.

Call **01287 612489**, email **consumer_advice@redcar-cleveland.gov.uk** or visit **www.redcar-cleveland.gov.uk/consumer** and go to the pages for Money Advice.

Stockton

Stockton and District Advice and Information Service, in Bath Lane provides money advice. Visit or call **01642 633877**.

Alternatively contact the Debt Advice Line on **01642 359999** (Monday - Thursday 1pm - 4pm).

Stockton Borough Council's Combined Payment scheme can combine your debts with the Council into one affordable payment. Call **0800 389 3288**.

All of Tees Valley

The Five Lamps Organisation is an approved loan provider of easily accessible unsecured loans to members of the public. For more information call Paul Burton on **01642 608316**.

The Illegal Money Lending Team offers advice to victims of loan sharks. Call **0300 555 2222** or visit **www.stoploansharks.direct.gov.uk**

The Financial Services Authority's website **www.moneymadeclear.fsa.gov.uk** features a guide to help after

losing your job which contains financial advice, as well as a household budget calculator.

The Consumer Credit Counselling Service offers free debt advice. Call **0800 1381111** or visit **www.cccs.co.uk**

The National Debt Helpline offers advice for dealing with personal debts. Call **0808 808 4000** or visit **www.nationaldebtline.co.uk**

Christians Against Poverty is a debt counselling charity with a network based in local churches. Call **01642 785983** or visit **www.teesvalley@capuk.org**

Take action to stay afloat

Claim what you're entitled to

If you've always been employed you will probably not know what benefits you could be entitled to, let alone how to go about claiming them. A lot of people feel uncomfortable about claiming benefits which is understandable. However, if you've been paying National Insurance contributions while you've been working, you've paid your way – state benefits are not a handout or charity – you are entitled to claim benefits to support you through this period of uncertainty.



The quicker you find out about what you can and can't claim, the better it will be.

Jobcentre Plus should be your first point of call to start the process of claiming benefit and, getting back into work.

Call the Jobcentre Plus claim-line on 08000 55 66 88.

You should also get independent advice and information to check that you are not missing out on any benefits.

The different benefits that you might be entitled to fall into three categories:

1. Contributory-based Jobseeker's Allowance (JSA)
2. Income-related benefits (means tested) such as Income-based JSA, Income Support, income-related Employment Support Allowance, Working Tax Credit and Child Tax Credit, Housing Benefit, Council Tax Benefit, Council Tax discounts and reductions and help with NHS costs

3. Benefits you might not have thought of claiming before now such as Employment Support Allowance if you are not fit for work because of ill health or disability, Disability Living Allowance if you or someone in your family is sick or disabled, Carer's Allowance if you look after someone.

How redundancy affects existing Working Tax Credit

You cannot get Working Tax Credit (WTC) unless you work full time. This means 16 hours or more a week, and for some people without children or a disability 30 hours a week. You must inform Revenues and Customs if your job finishes or you start to work less than 16 hours a week, call the Tax Credit helpline on **0845 300 3900**. You can continue to get WTC for four weeks after you finish work, but it will count as income for any means tested benefits you claim in that period.

If you have a partner who works full time you can carry on getting WTC based on their earnings. In this case you have a choice:

- You can let Revenues and Customs know straight away, so they can reassess your award – you should get more WTC, but if you get another job in the same financial year

you can run the risk of being overpaid at the end of the financial year.

- You can wait till the end of the financial year. You will then be paid any underpayment of WTC as a lump sum or it will be added to next year's WTC award if you still receive it.

How your redundancy package could affect your entitlement to benefits

When you finish work you may get Statutory Redundancy Pay or a lump sum payment from your employer. These payments are usually treated as capital if you are claiming a 'means tested' benefit and they can put you over the limit for claiming some benefits, but if you are claiming income-based JSA your redundancy or severance pay will only count as capital up to the level of the statutory redundancy pay you are entitled to.

Example: Mary is entitled to a £6,000 statutory redundancy payment. She is actually paid £12,000 when she leaves work as part of a voluntary severance scheme. Only the £6,000 is counted as capital for income-based JSA, the other £6,000 is ignored.

The 'upper savings limits' for claiming means tested benefits are:

- **Contribution-based JSA** - no upper capital limit
- **Income Support** - £16,000;
- **Income-based JSA** - £16,000;
- **Income-related Employment Support Allowance** - £16,000;
- **Pension Credit (if you are aged 60 or over)** - no upper limit for capital;
- **Housing Benefit** - £16,000 (unless you are aged 60 or over and getting Guarantee Pension Credit);
- **Council Tax Benefit** - £16,000 (unless you are aged 60 or over and getting Guarantee Pension Credit);
- **Working and Child Tax Credit**- again there is no upper capital limit. Any income earned from savings (interest paid) over £300 a year is treated as annual income.

If the benefit office thinks you have spent your capital or savings to help you claim benefit, they can treat you as still having that money – called 'notional capital'. This rule can apply even if you have used the money to pay off a mortgage or debts.

If you get a pension from your employer, or through a private pension scheme, this will be taken into account for means tested benefits.

If you claim contributions-based JSA your benefit will be reduced by the amount of any occupational or personal pension paid over £50 a week.

Contributory Employment Support Allowance is also affected by any pensions you receive over £85 a week. The benefit will be reduced by 50% of any amount over £85.

Jobseeker's Allowance (JSA)

There are two types of JSA:

Contributory-based JSA:

You will qualify if:

- you are actively seeking work;
- you are unemployed or working less than 16 hours per week;
- you have paid enough National Insurance contributions.

It is paid for up to 26 weeks at £64.30 per week (£50.95 if you are under 25).

Income-based JSA:

You qualify if:

- you are unemployed or working less than 16 hours per week and your partner is not working more than 24 hours per week;
- you have £16,000 or less in savings (but see the example above);
- you are below pension age (currently 60 for women and 65 for men);
- you are capable of working;
- you are not in full time education;
- you meet the 'labour market' conditions of: to be available for work; to be actively seeking work; and to have a Jobseeker's agreement;
- you satisfy the means test.

You can get help towards your mortgage costs in your income-based JSA claim and you will also be entitled to help with paying your rent, Council Tax and NHS costs including free prescriptions, dental treatment etc.

You can claim for both types of JSA together, with the income-based JSA 'topping up' the contribution-based benefit.

Get help with your mortgage

Here's a step-by-step guide to help you make arrangements to pay for your mortgage and keep your home.

1. If you are making a claim for JSA make sure you claim for help towards your mortgage payments. If your claim was made after 5 January 2009, any help towards mortgage payments will be limited to two years.
2. Check if you have a mortgage protection policy to pay your mortgage in the case of redundancy.
3. Talk to your lender immediately if there's a problem and you cannot pay your monthly mortgage payments in full. Your lender will have experience of working with borrowers to help solve problems like this, and it may have a range of solutions to take the pressure off while you get back on your feet.
4. Show that you are willing to pay what you can. If your lender knows you are trying your best to pay the loan, they should give you more time to sort out your money problems.

5. Make the right decision for you and your family's future. Before you and your lender agree any change to your mortgage repayment, get the lender to tell you about the problems that may arise in the future as a result of the change.
 6. Check out the Government's Mortgage Rescue Scheme. This scheme can help you if you have missed payments on your mortgage and meet certain criteria.
www.mortgagehelp.direct.gov.uk
- the amount you receive could be reduced if you have other people living with you such as non-dependent children;
 - if you qualify for income-based JSA, Income Support, income-related Employment Support Allowance or Guarantee Pension Credit you will get maximum Housing Benefit.

Note: Your rent will not be restricted for the first 13 weeks of your claim if you could afford the financial commitment when you first rented the property and you have not received any Housing Benefit during the 52 weeks before your current claim.

Get help with your rent

You may be entitled to Housing Benefit if you rent your home and you're on a low income. Housing Benefit can be paid if you are working or are unemployed. Housing Benefit is paid by the council.

The amount you can claim is based on:

- Local Housing Allowance rates for the number of bedrooms that you and your family need, this may not be the actual amount of any rent you pay;
- your income;
- your capital – you must have less than £16,000 in savings and investments to be eligible (unless you are getting Guarantee Pension Credit);

Get help with paying your Council Tax

You could be entitled to Council Tax Benefit if you are on a low income – regardless of whether you are working or are unemployed. It is paid by the council directly into your Council Tax account. There are two different types of Council Tax benefit.

Council Tax Benefit

The amount you are entitled to is based on:

- Your income
- Your needs, for example you may get more if you have a family or a disability
- Your capital – you must have less than £16,000 in savings and investments to be eligible (unless you are receiving Guarantee Pension Credit)

Second Adult Rebate

This is a form of Council Tax Benefit claimed by the person who is liable to pay the Council Tax but based on the income of certain other 'second adults' living in the property (but not your partner). This can mean that if you cannot get help with paying your Council Tax, maybe because of savings, you might get a discount. The maximum discount is 25%.

Discounts and Reductions

- If you live by yourself make sure you apply for the 25% single person discount on your Council Tax;
- If a person with a disability lives in your household you may be able to get a disability reduction or discount
- If you are caring for someone you may be able to get a discount.

For further information about any of the above contact your local authority.

Do you need an emergency loan or grant?

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



Community Care Grants and Budgeting Loans

You need to be on Income Support, Income-based JSA, Income-related Employment and Support Allowance or Pension Credit to qualify for a Community Care Grant or Budgeting Loan. Loans have to be repaid. The loans and grants are paid out of the discretionary Social Fund. This fund has a limited budget.

Crisis Loans

You do not need to be getting a means tested benefit to qualify for a crisis loan. They are paid 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 and you must have the means to pay the loan back.

Claims to the Social Fund are made by calling **0800 032 8369**.

Are you unable to work because of sickness?

If you are sick and unable to work, or unable to sign on as 'available for work', you will need to claim Employment Support Allowance (ESA).

There are two types of ESA:

- Contributory ESA - based on your National Insurance record;
- Income-related ESA - a means tested benefit.

Note: Benefits are extremely complicated and the rules change frequently. It is important to get advice and information.

Don't forget about your pension

If you have been paying into a company pension make sure you find out about your accrued rights. Seek expert advice before taking any action regarding your pension but remember to check the adviser is authorised to deal with pensions and has a valid authorisation number which can be checked by the regulatory body. For information visit **www.pensionsadvisoryservice.org.uk** or **www.moneymadeclear.fsa.gov.uk**

Who can help you to stay afloat?

Darlington

Darlington Council provides advice on Council Tax payments. Call **01325 388373** or email **revenue.queries@darlington.gov.uk**

Darlington Council can provide advice on Housing Benefit. Call **01325 388514**. To request an application form email **hbenquiries@darlington.gov.uk** or download one from **www.darlington.gov.uk/housing/housing+benefits**

Darlington Council's Customer Services department can help with advice on council rent payment problems. Call **01325 388542**

Darlington Council's Housing Options team can help with advice on mortgage payments and rent to private landlords. Call **01325 388522/529**

Hartlepool

Jobsmart is a one-stop-shop providing information, advice and support to residents. Services include help with benefits. Call **01429 278700** or visit 41 Park Road, Hartlepool, TS24 7PW.

Middlesbrough

Middlesbrough Council's benefits section can help with advice on housing benefits. Call **01642 726005** or email **housbens@servicemiddlesbrough.org**

Middlesbrough Council provides advice on Council Tax payments. Call **01642 726007** or email **ctax@servicemiddlesbrough.org**

Middlesbrough Council's Money Advice Service offers advice on mortgage payments – including help under the Mortgage Rescue Scheme. Call **01642 728448** or email **money_advice@middlesbrough.gov.uk**

Redcar and Cleveland

Redcar and Cleveland Welfare Rights Unit provides free, impartial and confidential advice for residents of Redcar and Cleveland through surgeries and an advice line. Call **01642 771166**.

Redcar and Cleveland Citizens' Advice can offer advice on benefit issues. Drop in sessions and telephone advice are available. Call **01642 488483/469880**.

Stockton

Stockton Borough Council can help with advice on Council Tax payments.

Call **01642 397108** or email **council.tax@stockton.gov.uk**

Stockton Borough Council's benefits department can advise on housing benefits.

Call **01642 393829** or email **benefits.section@stockton.gov.uk**

Stockton Council's Housing Options service offers advice on meeting mortgage payments, financial difficulties and how to avoid repossession.

Call **01642 528389** or email **housing.options@stockton.gov.uk**

If you are a Tristar Homes tenant you can contact them for advice and guidance by telephoning

0800 389 3288 or visit **www.tristarhomes.co.uk**

Cleveland Housing Advice Centre provides advice and assistance to the homeless and badly housed community of Cleveland.

Call **01642 254544**

All of Tees Valley

Jobcentre Plus is your first port of call for an overview of your benefits situation.

Call **0800 055 6688**.

Shelter's Children Service offers support on housing issues if you live in the Tees Valley and have a child under six or a pregnant member of the family.

Call Helen Dinning on **0844 515 1424** or email **Helen_Dinning@shelter.org.uk**

Move on

Look for a new direction

You probably feel shocked and anxious about where your next pay cheque is coming from but make sure you give yourself an opportunity to draw a breath and take stock before deciding on your next move.

Redundancy can give you a chance to consider what you'd like to do with your life and career – whether you'd like to continue in a similar direction to the one you've been taking, or whether you'd like a new challenge. Rather than asking yourself what your dream job would be, ask yourself what motivates you, look back to when you were really satisfied and engaged with work and identify the elements of the job that appealed to you. Do you think you can achieve these points by finding another similar job to the one you've lost or do you fancy trying something completely different?

If you plan to take a new direction, do you need training or funding to set up your own business? By considering all of your options you take back control of the situation.

Take a look at the www.newlifenetwork.co.uk

(a website devoted to post-redundancy life) which has a "four-point plan for rebuilding your life after redundancy".

Finding a new job

It can feel quite daunting picking yourself up and getting back out there to look for work after being made redundant – but it doesn't have to be. Being made redundant won't reflect badly on you. It's not something to be ashamed of on your CV. Don't see it as a hindrance but look at it as a chance to progress or change your career.

Explore every avenue

If you are still in work, look first to your employer before hitting the streets in search of a new job.

Sometimes employers offer a solution to the job search by paying for sessions with recruitment consultants as well as courses in networking, job-seeking and managing finances. Employers are now conscious that there is a 'public reputation' issue about the spirit in which they deal with redundancies so check out what's on offer at work first.

Your job search hit list:

- **Jobcentre Plus** – search vacancies online at www.jobcentreplus.gov.uk or by calling Jobseeker Direct on **0845 6060234** – a quick and easy phone service to help you find a job.
- **Connexions** (The Careers Service) has vacancy information available.
- **Local newspapers** - are still the most common medium for recruitment advertising in your local area. To save money you could read the job pages in the comfort of your local library.
- **The internet** - if you don't have access to the internet at home (preferably with broadband) check out access at your local Jobcentre Plus office or library.

A few useful job websites are:

www.1job.co.uk,
www.alljobsuk.com,
www.careerjet.co.uk,
www.monster.co.uk,
www.sector1.net

- **Trade magazines** – check for jobs in your industry. Available in libraries.
- Apply to companies directly - it might not pay off immediately but you never know what might be around the corner.

Many companies now allow you to apply for jobs with them online or register speculative applications with them. If you can't apply to a company directly online, call the switchboard, find out who the chief contact person is, talk to them about potential vacancies and what you have to offer, or write to them.

- Recruitment agencies – find agencies that deal with your area of work and leave your details with them.
- Don't forget to talk to colleagues and old work friends as many people get jobs through informal means rather than responding to job advertisements.
- Don't be shy about going along to jobfairs and other recruitment events. They're an excellent way of meeting employers and may even lead to a job offer on the spot!

Job search top ten tips:

1. Create a core CV. Be sure to include work experience, highlighting achievements and any specialist qualifications and skills you gained along the way. For CV writing tips visit www.direct.gov.uk/careersadvice, www.totaljobs.com, www.workthing.com

2. Tailor your CV to each job, with relevant skills, experience and expertise – especially if you are thinking of changing direction.
3. Make sure your CV sells you, not sells you short. This doesn't mean your CV needs to be lengthy - no longer than two sides of A4 is all that's needed.
4. If applying for a job in writing make sure you have read the advert/form thoroughly, write neatly or type if you can and read it through carefully after completion – making any necessary corrections.
5. Be open minded about what job you might do. For example, if you've had a permanent job up to now, don't rule out taking a temporary or voluntary one – it could give you useful experience. Or what about self-employment? There are more than 3 million self-employed people in the UK and there is support available to help get your business up and running.
6. Find out all you can about the job and the firm before attending the interview to ensure you show you are keen, prepared and enthusiastic.
7. 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 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'd like to ask us?
8. Don't assume you'll automatically be worse off if you take a lower paid job. You may qualify for in-work benefits that boost your income.
9. Keep a thorough record of all your applications, status, follow ups, interview dates etc – it will keep you on track and you may need it if you are claiming benefit.



10. Don't give up. If you don't get a job you apply for, move on and keep trying. Remember it's a very competitive market with lots of people applying for vacancies.

Consider retraining

Whatever stage you're at in life, learning new skills could improve your career prospects.

Research predicts that in the future there will be fewer jobs for people lacking skills - meaning that skills are likely to become more and more important as time goes on.

Free help and advice is available whether you're currently working or not. There are different schemes to suit the needs of different people and a huge range of courses are available. Some courses are free, and you may qualify for financial help.



Who can help with career advice and job searches?

Darlington

Darlington Borough Council provides Self-Development Grants to help residents get into work, training or education. Contact the Business Support Team on **01325 388686** or email **business.support@darlington.gov.uk**

Hartlepool

Jobsmart is a one-stop-shop providing information, advice and support to unemployed residents. It brings together employment and training providers to offer help on job search, training, grants and volunteering. Call **01429 278700**.

Middlesbrough

Middlesbrough Works offers guidance on work and training.

Call:

East Middlesbrough
01642 220102

Hemlington
01642 576777

Grove Hill
01642 816000

The Middlesbrough Network of Intermediaries helps with mentoring, English language training, confidence/motivational support and work placements. Call **01642 729348** or visit **www.middlesbrough-noi.com**

Redcar and Cleveland

Routes 2 Employment offers career advice and assistance with job searches. Call **01642 442992**

Stockton

Stockton Council's Tees Achieve offers a wide range of support for people looking for work and training. Call Gemma on **01642 524914** or **527901**.

All of Tees Valley

Jobcentre Plus has access to around 5,000 vacancies across the Tees Valley every month. For free confidential support to get back to work quickly, update skills and help with job search call Jobcentre Plus on **0845 606 0234**.

The Learning and Skills Council can help if you're not sure where to start with skills. Call the In Our Hands Helpline on **0800 100 900** or visit **www.lsc.gov.uk/inourhands**

Nextstep offers free confidential face-to-face advice on changing jobs and updating skills for anyone who's facing redundancy or worried about the possibility of losing their job. Call **0800 027 7944** or visit **www.nextstepnortheast.org.uk**

The Careers Advice Service provides free information and advice on learning and work. A confidential helpline is available from 8am – 10pm, seven days a week on **0800 100 900** or visit **www.careersadvice.direct.gov.uk**

Learndirect has hundreds of centres to run hundreds of courses. For course and centre information call **0800 101 901**, for training advice call **0800 100 900** or visit **www.learndirect.co.uk**

Move up

Become your own boss

After going through the trials of redundancy, starting your own business could be a viable career option that delivers excellent benefits. Starting a new business venture can seem like a very daunting and perhaps risky thing to do, but there is support available to help you succeed.

With careful planning and tailored support, it is possible to build a company that can survive and thrive in these challenging times. Not only that but it can be the start of a great new and rewarding career path. For the scores of people facing redundancy this year, there are opportunities out there.



Who can help with self employment advice?

Darlington

Darlington Borough Council's Business Engagement Team offers professional advice, financial assistance and business accommodation.

Call **01325 388687** email business.support@darlington.gov.uk or visit www.darlington.gov.uk/business

Hartlepool

Hartlepool Borough Council's Enterprise Team can help with professional business advice, financial assistance and business accommodation.

Call **01429 867677** or visit www.investhartlepool.com

Jobsmart brings together a wide range of employment and training providers to offer information on self employment. Call **01429 278700** or visit 41 Park Road, Hartlepool, TS24 7PW.

Middlesbrough

Middlesbrough Council's Business Support Team offers help with accessing finance and grant support, networking and low-cost business space.

Call **01642 729007** or email businesssupport@middlesbrough.gov.uk

Redcar and Cleveland

Redcar & Cleveland Borough Council's Routes 2 Business Team offers professional advice and financial assistance
Call **01642 442992**

Redcar & Cleveland Borough Council's Routes 2 Workplace Team can help with business accommodation
Call **01642 442992**

Redcar & Cleveland Borough Council's The Enterprise Team offers support to those looking to start-up in business.
Call **01642 495707**
ask@thisisallyours.co.uk

Stockton

Stockton Borough Council's Business Development Team can help with advice, financial assistance and business accommodation.

Call **01642 528384** or email **business.enquiries@stockton.gov.uk**

Stockton Enterprise Gateways offer support to those thinking of starting a business. Call the Five Lamps on **01642 608316** or to book a place on a free workshop call **0800 458012** or visit **www.gatewaysworkshops.co.uk**

All of Tees Valley

Business Link has a team of expert brokers who can support and guide you through your business start up and beyond. It runs free workshops, designed to help with all aspects of setting up a new business and has a series of online guides on its website.

Call **0845 600 9 006** or visit **www.businesslink.gov.uk/northeast**

The Five Lamps Organisation lends money to new start businesses and small businesses in the first 12 months of trading who for whatever reason cannot borrow money from the high street bank.

Call **01642 608316** or email **loans@fivelamps.org.uk**



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**For further copies please contact Routes 2 Business on
01642 442992 or email routes2@redcar-cleveland.gov.uk**

