

Losing your job - redundancy

If your employer has given you notice of being made redundant or you have just been made redundant, it's a good idea to find out as much information as possible as to your rights and next steps. There are a number of issues you should consider:-

Redundancy Processes:-

- Redundancy is potentially a fair reason for dismissal - it means that you are dismissed because your job is no longer needed. This can happen if the business closes down, goes bust, moves to another area or has changed the way it does things. www.citizensadvice.org.uk has information on how people should be selected for redundancy and what procedures your employer should follow.
- If you feel that none of these circumstances apply to you, it may be that the dismissal is unfair. You will need to seek advice. Contact your local Citizens Advice who will be able to assist. Be aware that in some cases you may have to have worked for your employer for a certain period of time to challenge the decision - see ACAS' website www.acas.org.uk for more details or call their helpline on 0300 123 1100.
- When you are made redundant, if you have worked for your employer for at least 2 years, you should be entitled to receive statutory redundancy pay. Check the redundancy calculator at www.gov.uk/calculate-your-redundancy-pay - If your employer cannot or will not pay the correct amount you may need to seek advice.
- You may also be entitled to contractual redundancy pay - check your contract or terms of employment.
- Check the holiday calculator at www.gov.uk/calculate-your-holiday-entitlement to make sure you receive your full holiday entitlement.
- If your employers become insolvent and you have taken all reasonable steps to claim your entitlement without success, you will need to make a claim through the Insolvency Service. Details can be found at www.gov.uk/claim-redundancy

Benefits and Finances after Redundancy:-

- To make a claim for any outstanding monies regarding your redundancy situation, you should make a written request to your former employer. Be aware that there are time limits involved from the date of your dismissal, so if you need advice you should get it as soon as possible.
- If you have been or are being made redundant and have not got another job to go to, consider using www.entitledto.co.uk to check what benefits you may be entitled to based on your new financial situation.
- Be aware that any redundancy pay you receive may affect your right to claim benefits and could affect your tax position - you may wish to seek advice from your local Citizens Advice and potentially ask for a full benefit check.
- Please note that any pension accrued will not be affected by your redundancy. You will still get your pension when you reach retirement age or when your employment contract says you will. If you have questions about your pension consider contacting The Pensions Advisory Service's helpline, 0300 123 1047 - website www.pensionsadvisoryservice.org.uk
- If you are already claiming benefits, you will need to notify the relevant agencies of your change of circumstances to avoid having to repay an overpayment. Contact HMRC if you are claiming tax credits - you can use their tax credit helpline, 0345 300 3900 - or your local council if you are claiming Housing or Council Tax benefits.
- You might find it beneficial to update your IT skills or attend a college course to enhance your job prospects, particularly if you were employed in your last job for a long time. Further advice on this is available at <https://nationalcareersservice.direct.gov.uk>

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Useful organisations and websites:-

See www.citizensadvice.org.uk for information on redundancy and related issues including notice and holiday pay and compiling a grievance letter.

Entitlement to benefits – complete a benefit check to find out eligibility for benefits. See www.entitledto.co.uk

You can make an online application for JSA (Job Seekers Allowance) at www.gov.uk/jobseekers-allowance/how-to-claim or contact your local job centre based in the offices of North Warwickshire Borough Council.

If you are interested in further training or qualifications to help you get back into the job market, www.warwickshire.gov.uk/adultlearning has information on local Adult and Community learning. Consider emailing acl@warwickshire.gov.uk for information on local courses. North Warwickshire & Hinckley College also offers adult courses – Tel. 02476 243000 or email the.college@nwhc.ac.uk .

Get information on local employability courses can from the Volunteer Centre - www.vcnw.org.uk

If you are a member of a trade union, you may have a representative who can help you. The Trade Union Centre also has a website - www.tuc.org.uk

Money Saving Expert has a step-by-step guide to planning for redundancy at www.moneysavingexpert.com/family/redundancy-help along with tips and advice on budgeting, saving and other financial matters.

Warwickshire Employment Rights Service (WERS) – (based in Nuneaton) - Tel. 02476 641988 for guidance on employment issues or email enquiries@warksemprights.com

Advisory, Conciliation and Arbitration Service (A.C.A.S.) – For help and advice on resolving workplace disputes – Tel. 0300 123 1100 or see www.acas.org.uk

For more information:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone, CV9 1DU on 01827 712852 or email admin@nwcab.org.uk for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community Hubs in North Warwickshire: - www.nwcab.org.uk/Community-Hubs.htm