

ARCHITECTS  
BENEVOLENT  
SOCIETY



# Redundancy

help and information

May 2009

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## Introduction

- 1 *“Around a quarter of all practices expect to make redundancies over the next three months.”* RIBA Survey, February 2009
- 2 *“The survey's shocking findings show that more than 65 per cent of practices have seen workloads drop and half have laid off staff. At least 13 practices admitted to shedding over 50 employees. The revelations come just days after Foster + Partners announced it was letting up to 400 staff go due to the economic downturn.”* AJ, February 2009
- 3 There are very few people who want to be made redundant, any more than there are employers who want to have get rid of people, so when the situation arises there are essentially two ways forward - the recriminations and anger route or the practical, get on and do something about it route.
- 4 The first thing to realise is that redundancy is not a sign of failure on your part – it is the unfortunate by-product of economic factors beyond your control and usually beyond the control of your employer. It has no bearing whatsoever upon your ability or capability, and is unlikely to be viewed as such by subsequent employers.
- 5 Whether you're facing redundancy or have already lost your job we can help with advice and, in some cases, with financial assistance.
- 6 Being out of work, whether anticipated or not, is a shock. Along with loss of income, there is a loss of status and identity. Now, with the prospect of economic recovery being a year or more away, you may also have to face being unemployed for some time.
- 7 We hope this guide will help you through. If anything is unclear or you need more information, please call us on 020 7580 2823.

### **The ABS**

- 8 The Architects Benevolent Society is the professional benevolent fund for all those who work or have worked in the design process in architecture. We can help if you are an architect, an architectural technologist, architectural technician, architectural assistant or a landscape architect or a dependant of any of these people. The key is involvement in the design process, so we cannot help practice managers, accountants, librarians etc. If you are not sure about eligibility, please ask. Call us on 020 7580 2823. Our full contact details are:

**Architects Benevolent Society**  
**43 Portland Place**  
**London**  
**W1B 1QH**

**T: 020 7580 2823**

**F: 020 7900 6847**

**E: [help@absnet.org.uk](mailto:help@absnet.org.uk)**

**W: [www.absnet.org.uk](http://www.absnet.org.uk)**

### **How we can help**

- 9 We are a registered charity bound by Charity Commission rules and our “governing document.” We can assist people in the architectural profession (see above) who are in “necessitous circumstances.” What this means is that we can help to relieve poverty or financial hardship.
- 10 We can do this by giving general *advice*, particularly about claiming *state benefits*, an area where we have a lot of in-house experience. This service is free. Although we are not licensed to undertake *debt counselling* ourselves, we can refer you to agencies who will assist, free of charge, with managing credit card debts, loans and particularly mortgage repayments. We also have a *legal advice* service which we can refer you to if you feel that your redundancy is unfair or if you need initial legal advice on other topics related to poverty or financial hardship. Again, there is no charge to you for this service.
- 11 If you are in real difficulties we might also be able to *provide finance* either as a **gift** or an **interest free loan** to be repaid when you are back on your feet. Whether or not we can give any financial help and what form it will take will depend on your circumstances. We may, for instance, be able to bridge you over the period between losing your job and getting all the state benefits that you are entitled to. But you need to be aware that we are not a big organisation and we do not have unlimited financial resources. And, because a lot of the money we use to help people comes from our stock market investments, we are also facing a substantial drop in our income.

### **What’s in this redundancy pack?**

- 12 There’s a contents page at the beginning with more detail but essentially the main sections are as below:



- about redundancy itself
- what to do once you've lost your job
- how to cope with the anxiety, anger and frustration
- what state benefits are available
- how to survive on much less money than you're used to
- rebuilding your life
- finding a new job

13 This pack contains links to various websites where you will find more detailed information. If you're reading it online you can click on these links. If you've got a hard copy and don't have access to the internet you can call us on 020 7580 2823 to get printed versions of any of the linked information. But it is easier to do things on line, particularly as a number of the reference sites have interactive question and answer sections. If you don't have personal access to the internet this is usually available free or at a small cost at your local library or information centre

## About redundancy

- 14 If you have not yet been made redundant you may want to talk with your employer about alternatives such as pay cuts, shorter working weeks, pay deferral schemes, cutting pension and other employment benefits. If any of these are possible, they are likely to reduce your income very substantially – but probably not as much as being on state benefits – and you will still have a job, albeit a smaller one.
- 15 If redundancy cannot be avoided then your employer has certain obligations. He must:
- Select employees fairly
  - Warn and consult staff about redundancy
  - Take reasonable steps to redeploy affected staff
  - Pay the required redundancy pay having given the correct amount of notice
  - Consider all alternatives to redundancy
- 16 If your employer is making 20 or more employees redundant in one company within a 90 day period, this is called a *collective redundancy* and there are specific legal requirements which are in addition to those in cases of individual redundancy involving less than 20 people.
- 17 You can find further information on redundancy on the DEL (Department of Employment and Learning) website. The link is:
- <http://www.delni.gov.uk/index/er/er-redundancy-payments-2.htm>

### **How should staff be chosen for redundancy?**

- 18 Your employer should use objective selection criteria that can be applied equally and fairly across the workforce in selecting staff for redundancy. In some instances there may no longer be work for a specific post, or the work of a particular team or group may have been reduced and therefore fewer people are needed within that area or, as is most likely at the current time, that there is just not enough work for the practice in general. Where possible, voluntary redundancy should first be offered to those who wish to leave, though such people are likely to be few and far between in the current climate. Thereafter, in making enforced redundancies, various factors can be taken into consideration, including:
- Length of service (last in, first out)

- Qualifications, skills and experience
- Disciplinary, attendance and conduct records

19 People cannot be selected for redundancy on any of the grounds below

- gender
- marital status
- sexual orientation
- race
- disability
- religion or belief
- age
- trade union membership
- health and safety activities
- working pattern (eg part-time or fixed-term employees)

20 If your employer does select you for redundancy based on one of these grounds, then your redundancy becomes an automatic unfair dismissal.

21 If you feel you have been unfairly selected for redundancy you can get advice from the Advisory, Conciliation and Arbitration Service (ACAS) [www.acas.org.uk](http://www.acas.org.uk) or the Equality and Human Rights Commission at [www.equalityhumanrights.com](http://www.equalityhumanrights.com) But think carefully before embarking on any course of action which might be protracted and costly.

### **Consultation**

22 Your employer should always consult you individually. In addition, if 20 or more people are made redundant within a 90 day period, there is a requirement for collective consultation. Individual consultation with you will normally involve:

- speaking to you directly about why you have been selected
- looking at any alternatives to redundancy

If this doesn't happen, your dismissal for redundancy may be unfair. For further advice see the Labour relations agency at <http://www.lra.org.uk/>

### **Notice period**

23 Your employer must consider all possibilities in order to avoid making you redundant and, where possible, should offer alternative jobs within the firm. In reality, in the current downturn, it is likely to be impossible to offer you an

alternative job. Nonetheless, when redundancy is the only option every effort must be made to give you adequate warning.

24 If there is a notice period specified in your contract of employment then that is the amount of notice you must receive. If your contract does not include a notice period then you must receive:

- 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

25 But note that if you leave your job in advance of being *formally* notified in writing of redundancy, you forfeit any rights to redundancy payment.

26 Also note that being asked to leave at the end of a fixed term contract of less than two years is not a redundancy situation and you are not entitled to redundancy payment. If your contract was for more than two years, then you may be entitled to claim redundancy pay.

### **Payment in lieu of notice**

27 Your employer may have included a payment in lieu of notice clause in your employment contract. This means that your employer can end your employment contract with no notice; however he must give you payment for all of the pay you would have received during the notice period. This includes the equivalent amount of employment benefits such as pension contribution, private health care, company car, mobile phone, etc. Even if there is no such clause in your contract, your employer may seek to negotiate with you on this point. You need to be aware that the tax situation on payment in lieu of notice is complex. There are more details on the HMRC website at [www.hmrc.gov.uk/bulletins/tb24.htm#payment\\_in\\_lieu](http://www.hmrc.gov.uk/bulletins/tb24.htm#payment_in_lieu) but you may need to take advice. Details of where to get that advice is in the **Contacts** section at the end of this guide.

28 You will not normally be able to claim unemployment benefit until the period covered by any payment in lieu of notice has run out. The ABS suggests you talk to your local employment advisor about this and how your future entitlement to National Insurance benefits may be affected if you decide, for example, not to claim Jobseeker's Allowance.

## Compromise agreements

- 29 Some employers, especially those willing to offer an enhanced redundancy package above the statutory minimum, might ask you to sign a compromise agreement that prevents you from subsequently taking any legal action against them. You cannot sign a compromise agreement without having taken independent legal advice and the solicitor giving you that advice has to sign an Adviser's Certificate (which becomes part of the Agreement) stating that he has informed you of all the rights you are giving up. This is a statutory part of the process, and you should expect your employer to pay for your independent legal advice and for there to be a clause in the compromise agreement specifying what he will pay.
- 30 You should ascertain the costs involved from your solicitor before starting the process in order for that sum to be included in the agreement. Remember that you are not obliged to enter into a compromise agreement and should only do so if you are completely satisfied with what recompense you will get for giving up your statutory rights. Visit the ACAS website [www.acas.org.uk](http://www.acas.org.uk) for further information.

## How much redundancy pay will I get?

- 31 You should check your employment contract for how much redundancy pay you are entitled to. Some employers offer more generous packages than the statutory minimum as part of their employment benefits. But your employer cannot offer you less than the statutory minimum through your employment contract.
- 32 The total amount you should be paid for redundancy will be based on:
- how long you have been continuously employed
  - your age
  - your weekly pay, up to a certain limit [current maximum is £350 (February 2009)]
- 33 You will get:
- 0.5 week's pay for each full year of service where your age was under 22
  - 1 week's pay for each full year of service where your age was 22 or above, but under 41
  - 1.5 week's pay for each full year of service where your age was 41 or above
- 34 **Example:** you are under 45, your weekly pay is £350 per week and you have

completed 15 years' full service, you will receive £5,950 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 £350 (max weekly wage) = £5,950 redundancy pay

35 The date used to determine your length of service is called the “relevant date.” It is usually the last day of your notice period but not always. Consult the Directgov website for more information. Also there are certain adjustments that may be made if you are approaching retirement and you do not qualify for redundancy pay if you are over the age of 65. Again, consult the Directgov website.

### **Am I allowed time off work to find another job?**

36 If you have been continuously employed for two full years your employer should allow you ‘reasonable’ time off during your notice period to look for alternative employment, attend interviews or arrange training which might help you to find another job. Your employer is not, however, required to give you this time off with full pay.

### **Written statement of redundancy pay**

37 When you get a redundancy payment your employer must by law give you a written statement showing how the payment has been calculated. If he fails to give you a written statement you should write and ask for one. If he still does not provide one you should seek further advice from the ACAS.

### **What happens if I want to leave before my redundancy notice period expires?**

38 This depends on your employer – some will allow you to leave but others may want you stay on longer to complete unfinished projects. You do not have a statutory right to leave before the end of your notice period and if you leave before your notice expires, without your employer’s agreement, your redundancy pay may be affected. And remember that if you and your employer do reach an agreement on this point, you must make sure that it is in writing.

### **What happens if my employer cannot or will not pay?**

- 39 Contact ACAS or explain your situation to an advisor at your local J&BO (Jobs and Benefits Office) or SSO (Social Security Office) as you may be entitled to take the matter to an Industrial Tribunal to seek payment. Don't delay in seeking advice because there are time limits governing tribunal applications.
- 40 If your employer is declared insolvent or cannot (rather than will not) pay your redundancy pay, you can apply for a direct payment from the National Insurance Fund. To do this you must first write to your employer asking for your redundancy pay. If he is still unable to pay you then you should fill out a RP1 form available from the Insolvency Service. A PDF of the form is available here: [www.insolvency.gov.uk/forms/rpforms.htm](http://www.insolvency.gov.uk/forms/rpforms.htm)

### **What about future references, especially when the firm has closed?**

- 41 Amongst all the uncertainty it is probably a good idea to find out who in the firm will provide a reference with regard to your applications for new employment, especially if your line manager is also going to be leaving the firm. Try and get a general reference before you leave (even a simple "to whom it may concern" letter stating the dates of your employment and the reason for your departure would be better than nothing) and the contact details of someone from whom you can get a specific reference later. Some employers may decide to share the content of your reference with you, although they are not obliged to do so. It is especially important to know who you should give as your referee in respect of your last employment if your firm is likely to close. For further details visit the ACAS website.
- 42 If you have a compromise agreement make sure that it includes a clause which entitles you to receive an appropriate reference detailing your strengths and achievements, rather than a reference that simply confirms details of your employment. It is quite usual in a compromise agreement to include the actual reference in its entirety and on the firms headed paper as part of the agreement.

### **What if I need legal advice**

- 43 Initially speak to one of our welfare team on 020 7580 2823. Depending on the nature of your situation you may be referred to our *legal helpline* where you can get expert advice. This is a service paid for by the ABS and it may

help you to determine the best way forward. It is, however, an initial telephone consultation. If, as a result, you decide that legal action is the best option for you please remember that the ABS cannot help with legal costs. But you may have a case for legal aid and ACAS or your local Citizens Advice Bureau at <http://www.citizensadvice.co.uk/>, can refer you to appropriate legal aid specialists. You can also visit the Community Legal Advice website at [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk) which provides free information, help and advice direct to the public on a range of common legal issues. Or telephone the CLS helpline on 0845 3454345.

## Redundant: Now what?

- 44 As we said at the beginning, being made redundant, whether anticipated or not, is a shock and for most people a life changing event. The initial shock leads on to other emotions such as anger, disbelief and anxiety. You may even feel embarrassed or that you are a failure. None of this is true. Your job has come to an end because of the unprecedented and savage downturn in the construction industry. But you will still feel let down and be anxious about the future especially if you are the main breadwinner in your household.
- 45 These feelings can surface in many different ways. Tension, irritability and over or under eating are all common manifestations. You might be tempted to smoke or smoke more than you do now. Alcohol consumption can rise too. You need to be aware of these symptoms and the knock on effect on family and friends.
- 46 If things really get you down, there are many experts who can help you through. Start by going to see your GP if you feel you need expert help, or medication, to get you through this patch. Your GP may feel it appropriate to arrange face-to-face counselling and this can be done through the NHS.
- 47 If you can, talk things over with a loved one or someone you feel that you can share your feelings with. Remember a burden shared is a burden halved. On the other hand you might prefer to talk to someone at the ABS who, although not a qualified counsellor, will lend an ear and tell you where to go for more help. Our *helpline* is not 24 hours a day but you can talk to someone between 9.30 am and 5 pm and, at other times, leave a voicemail message with a number and we will call you back.

### Architects Registration Board

- 48 If it seems like you're going to be out of architecture for a prolonged period it may be worthwhile giving thought to having your name removed from the ARB register. The names of those whose fee remains unpaid after 31 March, having given no explanation, will be automatically removed from the Register so you should contact ARB to explain your circumstances as soon as possible.
- 49 If you decide to resign voluntarily you may rejoin within two years without penalty. If more than two years elapse you will need to pay double the retention fee of the year that you seek re-registration. You will be required to furnish documentary evidence that you have met your CPD obligations and provide suitable referees. The ABS cannot pay your ARB fees.

50 Contact ARB at [www.arb.org.uk](http://www.arb.org.uk) or call 020 7580 5861.

### **RIBA, RIAS, RSAW, RSUA, CIAT and the Landscape Institute**

- 51 Don't forget that your professional body is also addressing the needs of its members and you will be able to get help from the member services teams at all of these institutions. Many regions, chapters and branches are also trying to do something about the jobs situation. Go along to local meetings and use the power of networking to help you identify opportunities. Remember that during a recession you will not be alone in finding yourself facing unemployment so don't feel ashamed or guilty or that you're likely to be the odd one out. Bear in mind, however, that you are likely to be facing a challenging job market, so you need to adopt a constructive and energetic strategy to succeed. Many of the institutions have reduced or zero subscription rates for people who are unemployed. Note that the ABS cannot pay fees to your professional body.
- 52 The RIBA has produced a **Recession Survival Kit** which draws together the benefits and services offered by the RIBA to help you through the economic downturn. Many of the suggestions have come from RIBA Chartered Members and Practices themselves and will be regularly updated with new information. Access the Recession Survival Kit in the members-only area at [www.architecture.com](http://www.architecture.com)
- 53 All the professional bodies offer recruitment services or job listings on their web pages, though it has to be said that the number of jobs now on offer is fairly small.

## State benefits

54 Once your job has ended and you no longer have an income, you will need to apply for assistance from the state. There is a range of help available depending on your circumstances. A lot of information can be found on the internet. We summarise below the main points. Our Welfare Team can advise you if you need anything clarified. Call us on 020 7580 2823.

### Jobseeker's allowance

55 This is the main benefit for people out of work. You are likely to be able to claim it if you are unemployed, available for work and actively seeking employment. It begins on the day following the period covered by the last payments made by your previous employer so if you were paid in lieu of notice you have to wait until that notice period has come to an end.

56 There are two types of Jobseeker's Allowance:

- The first is called 'Contribution-based Jobseeker's Allowance'. You may get Contribution-based Jobseeker's Allowance if you have paid or been credited with class 1 National Insurance (NI) contributions in the relevant tax years. Self employed contributions will not generally qualify you for Contribution-based Jobseeker's Allowance.
- The other is based on your income and savings. This is called 'Income-based Jobseeker's Allowance'.

57 You are likely to qualify for income based jobseeker's allowance if ***all*** of the following apply to you:

- You have less than £16,000 of capital
- You work less than 16 hours per week
- If you have a partner they work less than 24 hours per week
- You do not have enough income to meet your needs

### How much will I get?

58 For both contribution-based and income-based Jobseeker's Allowance there is currently a flat rate of £60.50 per week for those aged 25 or over and £47.95 for those aged under 25.

## **Jobseeker's agreement**

59 You cannot receive Jobseeker's Allowance unless you have entered into a Jobseeker's Agreement. This is a document setting out the steps which you agree you will take in order to find work. In essence this means agreeing that you are "Actively looking for a job" which means that you must be ready to start work and you must do at least three things every week to find work or improve your chances of getting it.

60 You will need to go to your local J&BO or SSO and speak to your personal adviser both at the beginning and then at least once every two weeks thereafter. This can be a daunting prospect but if you don't do this at the beginning then you can't claim Jobseeker's Allowance and if you don't attend regularly then your Jobseeker's Allowance can be stopped. A link to the government's complete guide to Jobseeker's Allowance is here:

[http://www.dsdni.gov.uk/index/ssa/benefit\\_information/a-z\\_of\\_benefits/jobseekers\\_allowance\\_gbi.htm](http://www.dsdni.gov.uk/index/ssa/benefit_information/a-z_of_benefits/jobseekers_allowance_gbi.htm)

61 If you need a printed copy call us on 020 7580 2823. A link to the Department of Social Development site for all working age benefits is here:

<http://www.dsdni.gov.uk/index/ssa.htm>

62 Your claim for Jobseeker's Allowance also ensures that you will be credited with National Insurance contributions whilst you are looking for a job. Otherwise, you may find, at a later date, that you have insufficient contributions to qualify for some state benefits. The actual amount of the benefit will depend on your personal situation and could include payments for your partner too.

## **Income support**

63 If you are not entitled to claim Jobseeker's Allowance or don't receive sufficient income from it for your essential needs, you may be entitled to Income Support. If you have more than £16,000 in capital or if either you, or your partner, work more than 16 hours per week you are not likely to qualify for income support.

64 Your entitlement, if any, will depend upon your circumstances and can include payments for you and your partner, as well as additional supplements. This benefit is payable for an indefinite period and is not subject to income tax.

### **How do I claim?**

65 By contacting your local J& BO or SSO. For more info go to:

[http://www.dsdni.gov.uk/index/dsd\\_contact\\_us/ssa\\_offices\\_a-z.htm](http://www.dsdni.gov.uk/index/dsd_contact_us/ssa_offices_a-z.htm)

### **Are there other benefits that might be available to me?**

66 Yes there is a range of other benefits which might apply to you. Some are mentioned below. Explore all your options. We may be able to advise. Call us on 020 7580 2823. You can also go to the DSD website where there is more information on the benefits which may be available to you.

[http://www.dsdni.gov.uk/index/ssa/benefit\\_information/a-z\\_of\\_benefits.htm](http://www.dsdni.gov.uk/index/ssa/benefit_information/a-z_of_benefits.htm)

### **Will I be entitled to an income tax rebate?**

67 You might be. Apply to the HMRC office dealing with your income tax. Contact details will be available from your current or former employer or on your most recent notice of coding. There is advice from HMRC at this link

[www.hmrc.gov.uk/incometax/stop-work-refund.htm](http://www.hmrc.gov.uk/incometax/stop-work-refund.htm)

### **Child Tax Credit**

68 You can claim this if you are responsible for a child. The child may be included in your claim until 31 August following their eighteenth birthday, or until they are aged 20 if they are in full-time secondary (but not tertiary) education.

69 You can get further information or make a claim by phoning the Tax Credits Helpline on 0845 300 3900 or go to the link below.

[www.direct.gov.uk/en/MoneyTaxAndBenefits/TaxCreditsandChildBenefit/TaxCredits/index.htm](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/TaxCreditsandChildBenefit/TaxCredits/index.htm)

### **Working Tax Credit**

70 This is available to certain people working a small number of hours each week and on a low income. If you've been made redundant from your main job but have taken some sort of part time employment you might be entitled to claim Working Tax Credit. More information from the Tax Credits Helpline on 0845 300 3900 or from the same link as Child Tax Credit above.

71 You can also use the HMRC website to find out if you qualify. The link is:

[www.hmrc.gov.uk/incometax/stop-work-refund.htm](http://www.hmrc.gov.uk/incometax/stop-work-refund.htm)

### **Local Housing Allowance (formerly Housing Benefit)**

72 If you are living in rented accommodation you may be entitled to claim a contribution towards the cost of your rent, provided you do not have more than £16,000 in capital. This benefit is paid by your local council and you should contact them in the first instance. How much you receive will depend on your personal situation and income and also on the size and type of accommodation and the area. If you receive a means tested state benefit you will usually receive the maximum available although it is subject to certain restrictions.

73 This can apply even if you are staying with relatives or friends, as long as you have a formal rental agreement between you to prove you are paying rent.

### **Council Tax benefit**

74 If you are in receipt of Income Support or Jobseeker's Allowance, or on a low income and have capital of £16,000 or less, you can apply for Council Tax Benefit.

75 As with Local Housing Allowance this will depend on your circumstances and income, but if you receive a means-tested benefit you will usually receive a rebate of 100% of your Council Tax.

76 Apply to your local authority. Many have on-line calculators to check your eligibility for Council Tax benefit and for Local Housing Allowance.

### **Education Maintenance Allowance**

77 If you have children who are 16, 17 or 18 and who have left or are about to leave compulsory education but are continuing with their studies at, for example, sixth form college, they may qualify for up to £30 per week depending on certain criteria.

78 EMA is paid weekly to students in amounts of £10, £20 or £30 depending on household income. It is not affected by money your child might earn from part-time work and it will not affect any benefits you may get as a parent.

79 For further information phone the EMA helpline on 0800 121 8989 or go to the link below.

<http://www.careersserviceni.com/Cultures/en-GB/Parent+Zone/Money+Matters/Awards+and+Grants.htm>

## Getting help with the mortgage

80 With effect from 5 January 2009, certain benefit claimants can receive help with mortgage interest on mortgages up to £200,000 (previously £100,000). The waiting time for receiving help has been reduced to 13 weeks (previously 31 weeks). If you have already applied for assistance under the old scheme you will now be eligible for help under the new scheme. You can get more information at

<http://www.dsdni.gov.uk/index/hdiv-housing/hdiv-mortgage-support.htm>

### The mortgage rescue scheme

81 If you are having difficulty meeting your mortgage repayments and are at risk of becoming homeless you may be able to get help through the Mortgage Rescue scheme.

82 This scheme is specifically for people about to lose their homes because they can't meet their mortgage repayments. It aims to help up to 6,000 households over two years. However, it won't help people in 'negative equity'. From 1 May 2009 the rules change and you may be eligible even if you are in negative equity. Speak to your local authority if you think you might qualify.

### Negotiating with lenders

83 It's very important if you are in financial difficulty and unable to meet your mortgage payments that you talk to your mortgage lender as soon as possible. You may be able to renegotiate the terms of your repayments. Your lender should be sympathetic, should treat you fairly and do what they can to help you keep your home.

84 Some lenders have agreed not to seek repossessions until the arrears have accumulated for six months, but you must discuss any problems in meeting repayments as soon as you are in difficulty. You could try to:

- Arrange a payment holiday
- Pay interest only for an agreed period
- Extend the term of your mortgage

85 There may be other options. You can get advice from the Citizens Advice Bureau and the ABS can put you in touch with a debt counselling agency which has expertise in dealing with mortgage lenders.

## **Mortgage help from the ABS**

- 86 Whilst we can't help long term with mortgage repayments, the ABS may be able to **provide short-term financial help** whilst you get your mortgage problems sorted out. Call us on 020 7580 2823.

## Making do on less money

87 Whatever money you are able to get from the state, from part-time work and from any other source, you are almost certainly going to have to make do on much less than you are used to until you find another full time job.

88 You'll have to review your lifestyle and budget accordingly. Here are some suggestions.

- If you have any kind of unemployment insurance get your claim in as soon as possible. Don't forget you are likely to be contractually bound to notify your insurance and personal pension plan providers of your changed employment status within a specified time, often 30 days.
- But think carefully before cancelling life, health or other insurance policies. You may not be able to get such favourable terms if you decide to reinsure when things improve.
- If you have received a redundancy lump sum think carefully how you are going to manage it. Paying something off the mortgage or other debts is not always the best thing to do. But bear in mind that if your redundancy payment by itself, or in combination with other savings, goes beyond £16,000, then this will prevent you from getting means-tested state benefits. It is advisable to seek independent financial advice.
- You will need to deal with any debts which have already built up, especially credit cards or bank loans. The ABS can put you in touch with a helpful and friendly debt management agency. They will advise you on negotiating payment holidays or reducing payments to a level that you can reasonably afford.
- Deal promptly with any communications from lenders, especially threats of legal action. There are strict codes of conduct governing these situations and even if your creditors are uncooperative it will be to your advantage to be seen to have acted responsibly.
- Think carefully before taking on fresh debt. In a desperate situation buying the groceries on your credit card might seem like the only thing to do but it is seldom a good idea and can make things worse in

the future. The ABS may be able to provide short term financial help. Your local CAB will be able to give debt counselling and advice. They deal with debt problems all the time.

- Make certain you are getting all the state benefits to which you are entitled. See the previous section. If in doubt call us for advice on 020 7580 2823
- Prioritise monthly payments such as mortgage, secured loans, council tax and utility accounts and insurance premiums. Write this down. Be absolutely clear about your commitments and your ability to meet them – or not
- Eliminate non-essential expenses. Go through your bank statement and look at all direct debits and standing orders. Stop gym memberships (walk or run instead), magazine subscriptions, cable TV etc. Do you really need a car? Use public transport or walk where possible. Shop around for a better deal on gas and electricity; contact your local council about free energy saving schemes; fit energy efficient light bulbs if you don't already have them installed. Can you get a better broadband deal? Do you really need to read the daily paper? Review **all** your outgoings.
- There are a number of budget advice resources on the internet. A good example is given below. Remember that we can supply prints if you don't have internet access.

[www.lowbudgetliving.co.uk/about-surviving-redundancy.html](http://www.lowbudgetliving.co.uk/about-surviving-redundancy.html)

## Rebuilding your life

- 89 People who have been made redundant say they find it helpful to establish a regular daily routine; get up as if you are going to work, get dressed and get down to your job of finding new paid employment. Having some structure to your day will help you keep positive and enable you to keep track of what you have done today and what you need to do tomorrow.
- 90 We suggest you:
- Start the day off by getting up at the same time every day, even though you don't have to go to the office.
  - Eat sensibly and take regular exercise to ensure that you stay healthy. Regular exercise may prevent you getting depressed too - and it needn't be expensive. Your exercise could include cycling, walking in the park or swimming. Most local authorities offer concessionary rates for unemployed people.
  - Stay in touch with friends, colleagues and other people in your field through phone calls, emails, texts. Go along to your professional body's local branch meetings. Keep networking.
  - Set aside regular time for job-hunting. However depressed the construction industry may feel, there are still a few jobs out there - though not very many.
  - Evaluate your skills and experience and tailor your applications accordingly. If you were employed at a senior level, consider whether you ought to lower your sights to obtain another job.
  - Update your CV and review your interview techniques, particularly if you haven't applied for a job in some years. It is going to be much more competitive now and in the future. There are courses available to help hone your CV writing and interview skills.
  - Consider applying for work in other industries and professions where you can use your transferable skills, CAD, project management, design. Although the economic situation in general is bad, architecture and the construction industry has been particularly hard hit. You may stand a better chance of getting a job in a different industry, just until the architectural profession recovers.

- Register with specialist recruitment agencies, look for jobs on the internet and read the architectural journals online – you don't have to buy most of them to look at the job ads.
- Don't lose touch, keep your skills up to date through CPD events, reading or web information.
- Remember in all things it is important to have balance, so take breaks from job hunting to devote time to other aspects of your life.

## Finding a new job

- 91 It's not going to be easy and you may be out of work for a long time. But don't get discouraged. This is a downturn and an upturn will come. Look for work in architecture by all means but also design work in other professions and trades. Always approach job hunting in a positive state of mind. Try to talk with people and make contact with potential employers at the time of day when you know you are at your best.
- 92 Below is some advice about your CV, interviews and follow-up. Some of this will seem like stating the obvious and for those of you who have changed jobs recently you will already know about most of it.
- 93 But bear in mind that finding employment of any kind is difficult. Every aspect and nuance of your CV and your interview technique is going to count.

### Your CV

- 94 You must have a professional, up-to-date and well presented CV. Its structure and what it looks like is going to demonstrate your communication abilities as well as provide a clear picture of your education, relevant skills and experience. It is also important to illustrate what you can bring to a future employer. Do your research before sending in your application and CV and try and modify the CV to reflect how you most accurately fit what he is looking for.
- 95 Besides learning about your education, work experiences and intellect, your future employer will want to ensure you will be a good 'fit' with the current staff and culture. The current job market is increasingly competitive so remember you will need to differentiate yourself from the rest pretty dramatically in order to be short listed for an interview.
- 96 So to set yourself apart tailor your CV for each job you apply for. Always give relevant and recent examples of your work, including project costs, your role and all the most appropriate measurements of success for each project.
- 97 Ensure your CV is printed on good quality paper and that it is a clear and as easy to read as you can make it.
- 98 Include:
- Biographical data such as name, address and a telephone number where you can *always* be contacted

- Educational information including qualifications and any academic or professional honours
  - Employment history starting with and concentrating on the most recent ones. Don't provide overwhelming detail of jobs from long ago
  - Relevant experience and how this contributed to the success of projects and to your previous employers' businesses
  - Computer and other technical skills with which you are competent
- 99 Ensure the covering letter which accompanies your application includes the name of the position you're applying for because, even now, the employer may have advertised more than one job. Remember it is the first thing to be read by your future employer and it will set you apart if well written.
- 100 Be specific, enthusiastic and brief about what you believe you could offer to your employer and to the role. Don't spend time on pleasantries, or add information you haven't considered important enough to include in your CV. Instead, a proven methodology is to draw attention to a section of your CV that you believe is of particular interest with regard to the position.
- 101 An astonishing number of cover letters are verbose and convey little additional appropriate information. Keep yours brief – never longer than one side of A4 and shorter if you can.

### **Preparing for the interview**

- 102 Preparation is all. You know about yourself and about your skills but make sure that you know your CV inside out and are fully aware of everything you have written. You don't want to appear vague if questioned about your CV as it creates uncertainty. Find out if your prospective employer wants to see a portfolio of your work at the interview. If so, put together something of manageable proportions both in terms of quantity and size of prints.
- 103 Research the firm you hope to work for. Spend time getting to know your prospective employer thoroughly. Most firms have websites. Google the name of the firm and the partners or directors. The RIBA on-line directory of chartered practices is good for architectural firms. Websites for local papers can throw up details of awards and successes or less popular projects. There are many possibilities, especially if you have the time to do the research.

- 104 Think about the sort of questions you are likely to be asked. It helps to write down both the potential questions and your answers. Also prepare a list of the questions which you want to ask your prospective employer. You can refer to this list, if you need to, during the interview. It demonstrates that you've thought about the job.
- 105 Plan your travel route on the day of the interview so that you have allowed enough time for traffic jams and public transport delays. You can check roads and most public transport services on the internet to see if there are delays on your day of travel. Aim to be a few minutes early and not stressed by a last minute rush. If you have had a long journey you may want to use the lavatory or freshen up.
- 107 Save the firm's contact phone number in your mobile just in case you are unavoidably delayed. But remember to turn your mobile off before you go in for the interview.
- 108 Dress smartly and professionally. Pay attention to details like clean shoes. Avoid exotic clothes or hairstyles. You can go in for these once you've landed the job!

### **The interview itself**

- 109 Most interviews follow a similar format. First the interviewer will make a general statement about the vacancy and talk a little about the firm. Then they will ask you a set of questions and finally, they will answer yours.
- 110 Try not to give 'yes' and 'no' answers – they don't give you a chance to sell yourself. Watch for opportunities to turn a negative question into a constructive response. If you do go off at a tangent, observe the interviewer to be sure they are still interested and responding positively. But get back to the point as soon as you can and ensure you have answered the question put to you.
- 111 When it is your turn to ask questions, make sure you show genuine interest in the firm and the position.
- 112 Here are a few other pointers:
- Relax; yes it is easier said than done sometimes but the more interviews you have the more practice you will have at relaxing

- Make yourself comfortable – but not too comfortable and don't fidget
- Make eye contact without being threatening
- Listen carefully and respond appropriately
- Be positive and constructive throughout and especially in your closing comments reflecting your enthusiasm for the job
- Ask what the next stage of the interview process will be and when a decision is going to be made
- Don't forget to thank the interviewer/s for the time they have given

113 Here are some commonly asked questions about you and your competency to do the job

- Tell me / us about your career to date
- What has been your greatest achievement and why?
- What do you consider to be your strengths? (or weaknesses?)
- Where do you see yourself in two/ five years time?
- What will you bring to our firm?
- What do you know about our firm? (Refer back to anything the interviewer may have said in their introduction- it shows you listened)
- Tell me / us about a project you have undertaken and how you managed it?
- Tell me / us about a job with tight deadlines and budget and how you met the client's expectations?
- Design jobs can be constrained by regulatory requirements. Give an example of how you have managed the design process to meet complex regulatory requirements?

- If you are being interviewed for a management role you might be asked about a tricky personnel matter and how you resolved it
- You could also be asked about how to manage a team member who is disruptive to the way the team works together

Further advice on finding a new job can be found on the Careers NI website the link is:

<http://www.careersserviceni.com/Cultures/en-GB/FindAJob/>

### **Can I claim expenses?**

114 If the distances involved are large and you are applying for a junior position, you are justified in asking for reimbursement of travel expenses. It used to be common for employers to pay travel costs, but an increasing number refuse to pay these expenses.

115 Your travel costs can mount up over time and it may be worth raising and settling this question before an interview takes place. Only you can make a judgment about this based on your circumstances and what you know of the  
116 firm involved.

Jobs and Benefit Offices/ Jobcentres have a fund for travelling expenses if you need to attend an interview. The Travel to interview scheme will pay your travel expenses under certain circumstances. Further information is available from your local J&BO or Jobcentre

### **Follow-up**

117 Immediately after the interview collect your thoughts and make notes, especially if you are applying for a number of jobs. Also call the recruitment consultant if you are working through one.

118 If feedback from the firm, via the consultant, is positive you might consider writing a letter thanking them for the interview and briefly mentioning any aspect of the firm that impressed you. This is a golden opportunity to restate your interest in the position and to re-sell yourself in a diplomatic manner.

### **Recruitment Consultants**

119 There are a wide range of specialist recruitment companies. If you are not familiar with this field, search the net. The more well known ones include

Anders Elite, Hays and Reed but there are more.

- 120 Don't forget your professional membership organisations operate job placement services;
- RIBA Appointments
  - RIAS, RSUA and Landscape Institute web listings
  - CIAT and RSAW in association with RIBA Appointments
- 121 It is worthwhile making contact with agencies as there are still some jobs available.
- 122 It is also worthwhile to approach a practice directly. When jobs are scarce some small firms will rely on individual unsolicited enquiries rather than advertise a vacant position and be deluged with applications.

## Useful contacts

### REDUNDANCY

#### **Advisory, Conciliation and Arbitration Service (ACAS)**

Help with grievances, mediation etc.

[www.acas.org.uk](http://www.acas.org.uk)

#### **Equality and Human Rights Commission**

Championing equality and human rights for all.

[www.equalityhumanrights.com](http://www.equalityhumanrights.com)

#### **Government advice on payment in lieu of notice**

[www.hmrc.gov.uk/bulletins/tb24.htm#payment\\_in\\_lieu](http://www.hmrc.gov.uk/bulletins/tb24.htm#payment_in_lieu)

#### **Department of Employment and Learning**

<http://www.delni.gov.uk/index/er.htm>

#### **Redundancy pay if your employer is insolvent**

[www.insolvency.gov.uk/forms/rpforms.htm](http://www.insolvency.gov.uk/forms/rpforms.htm)

#### **Labour Relations Agency**

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

#### **Citizens Advice Bureau**

<http://www.citizensadvice.co.uk/>

#### **Employment Rights**

<http://www.delni.gov.uk/index/er.htm>

### STATE BENEFITS

#### **Jobseekers allowance**

[http://www.dsdni.gov.uk/index/ssa/benefit\\_information/a-z\\_of\\_benefits/jobseekers\\_allowance\\_gbi.htm](http://www.dsdni.gov.uk/index/ssa/benefit_information/a-z_of_benefits/jobseekers_allowance_gbi.htm)

#### **Department of Social Development general Benefits advice**

[http://www.dsdni.gov.uk/index/ssa/benefit\\_information/a-z\\_of\\_benefits/jobseekers\\_allowance\\_gbi.htm](http://www.dsdni.gov.uk/index/ssa/benefit_information/a-z_of_benefits/jobseekers_allowance_gbi.htm)

#### **Child tax credit**

[http://www.dsdni.gov.uk/index/ssa/benefit\\_information/a-z\\_of\\_benefits/child\\_tax\\_credit.htm](http://www.dsdni.gov.uk/index/ssa/benefit_information/a-z_of_benefits/child_tax_credit.htm)

#### **Do you qualify for a tax refund**

[www.hmrc.gov.uk/incometax/stop-work-refund.htm](http://www.hmrc.gov.uk/incometax/stop-work-refund.htm)

### **Working tax credit helpline**

[http://www.dsdni.gov.uk/index/ssa/benefit\\_information/a-z\\_of\\_benefits/working\\_tax\\_credit.htm](http://www.dsdni.gov.uk/index/ssa/benefit_information/a-z_of_benefits/working_tax_credit.htm)

### **Council Tax, Local Housing Allowance and Housing Benefit**

Contact your local Council Housing Benefit Office

### **Education Maintenance Allowance**

For young people of certain ages in secondary education.

<http://www.careersserviceni.com/Cultures/en-GB/Parent+Zone/Money+Matters/Awards+and+Grants.htm>

### **Getting help with your mortgage**

<http://www.dsdni.gov.uk/index/hsdiv-housing/hsdiv-mortgage-support.htm>

## **FINDING A NEW JOB**

### **Department of Employment and Learning**

<http://www.delni.gov.uk/index/finding-employment-finding-staff.htm>

### **Careers Service NI**

Looking for helpful advice on careers and learning

<https://www.careersserviceni.com/Cultures/en-GB/Homepage.htm>

### **Jobcentre Online**

<http://www.jobcentreonline.com/JCOLFront/Home.aspx>

## **LIVING ON LESS MONEY**

### **Living on less money**

[www.lowbudgetliving.co.uk/about-surviving-redundancy.html](http://www.lowbudgetliving.co.uk/about-surviving-redundancy.html)

## **GENERAL HELP**

### **Royal Institute of British Architects**

Recession Survival Kit, Jobs and other services of benefit

[www.architecture.com](http://www.architecture.com)

### **Architects Registration Board**

[www.arb.org.uk/](http://www.arb.org.uk/)

### **Royal Incorporation of Architects in Scotland**

[www.rias.org.uk](http://www.rias.org.uk)

**Royal Society of Ulster Architects**  
[www.rsua.org.uk](http://www.rsua.org.uk)

**Chartered Institute of Architectural Technologists**  
[www.ciat.org.uk](http://www.ciat.org.uk)

**Royal Society of Architects in Wales**  
[www.architecture.com/Regionsandinternational/UKNationsandregions/Wales/RSAW.aspx](http://www.architecture.com/Regionsandinternational/UKNationsandregions/Wales/RSAW.aspx)

**Landscape Institute**  
[www.landscapeinstitute.org](http://www.landscapeinstitute.org)

**National Homelessness Advice Service**  
Provide specialist advice to agencies like CAB  
[www.nhas.org.uk/index.htm](http://www.nhas.org.uk/index.htm)

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