



# FACING REDUNDANCY? WE CAN HELP!

WHERE TO FIND HELP WITH  
HOMES, JOBS AND FINANCES  
WHEN YOU NEED IT.



**European Union**  
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WEST MIDLANDS

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## HELP WITH KEEPING YOUR HOME

### Help to avoid repossession

If you are worried about paying your mortgage, you should talk to your lender first, as it may be able to help you find alternatives, such as cutting your monthly repayments. New rules introduced in November 2008 mean that repossession should always be a last resort, and lenders have agreed to look at all possible options to prevent it. You may be able to get free legal advice from your county court. In about 85 per cent of cases, this service helps to avoid immediate repossession when people attend court. To get help, contact your local county court.



## DEPENDING ON YOUR CIRCUMSTANCES YOU MAY BE ELIGIBLE FOR ONE OF TWO SCHEMES

1

### Support for Mortgage

Interest may help you with your mortgage interest payments to enable you to stay in your home if you've been on certain benefits for 13 weeks or more, or if you are on the lowest income and have limited savings. This help has been extended to increase the amount of capital limit on which we meet the interest payments.

#### Visit Directgov

[www.direct.gov.uk](http://www.direct.gov.uk)

for more information.

2

### The Mortgage Rescue Scheme

Is designed to help you stop your home being repossessed if this would mean that you became homeless and entitled to support from your local council. If you are likely to be able to get your situation back on track, then a housing association may buy a share in your home. This would cut your monthly repayments. If you are in more serious difficulties, a housing association may buy your home and you will then be able to stay there as a tenant.

Contact your local council

#### Housing Department

[www.direct.gov.uk/en/DI1/Directories/Localcouncils/index.htm](http://www.direct.gov.uk/en/DI1/Directories/Localcouncils/index.htm)

or

#### Local Citizens Advice Bureau

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

for more details.

## HELP WITH HOUSING COSTS

If you need financial help to pay all or part of your rent, you may get Housing Benefit, provided that your income and capital (savings and investments) are below a certain level. If you rent from a private landlord there's a new way of working out Housing Benefit - known as Local Housing Allowance. Your council can also help with advice on rented accommodation or social housing and can tell you what help you may be able to receive including temporary housing and other help if you are at risk of becoming homeless. Contact your local council for more details

[www.direct.gov.uk/en/DI1/Directories/Localcouncils/index](http://www.direct.gov.uk/en/DI1/Directories/Localcouncils/index)

### Who else can help?

#### **National Debtline**

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)  
0808 808 4000

#### **Your local Citizens Advice Bureau**

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

#### **National Homelessness Advice Service**

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



## HELP WITH SKILLS AND TRAINING

New skills can help you get on in life. Taking a course can increase your chance of keeping or getting a job, help you move up in your job, enable you to change to a different industry or type of job, or just make your work and life more enjoyable. Depending on your age and circumstances, you may be able to get free training and other support.

**Advice and training if you are being made redundant.** If you are under threat of redundancy you can get advice guidance and support with training from the **Better West Midlands Project** visit

*[www.betterwestmidlands.org.uk](http://www.betterwestmidlands.org.uk)*  
or call 01782 266775 for information

### **Advice on careers, skills, training and related financial support**

Whether you are in work or not, you can get independent advice about skills and job possibilities. From basic skills to work-related training, management and leadership training and university courses, you may be able to get free or partially funded training.

Visit the **Careers Advice Service** website

*[www.direct.gov.uk/careersadvice](http://www.direct.gov.uk/careersadvice)*  
or telephone 0800 100 900

For face-to-face advice, contact your local **Nextstep**. Details of how to find your nearest office are on **Directgov** [www.direct.gov.uk/nextstep](http://www.direct.gov.uk/nextstep)

## Apprenticeships

Apprenticeships are a way to learn while you work. You can now do apprenticeships in a wide range of new areas, covering more than 180 different careers and about 80 industry sectors. They are open to women and men and to younger and older workers, and you can apply whether or not you are already in employment.

Contact the **Apprenticeships Service**

[www.apprenticeships.org.uk](http://www.apprenticeships.org.uk)  
08000 150 600



## HELP WITH SKILLS AND TRAINING

### Financial support while training

Whatever course you are taking, you may be able to get a grant, a loan, help with childcare costs, or other financial help. For example, around two thirds of higher education students should be able to get a full or partial non-repayable grant - ranging from students who receive the Education Maintenance Allowance to learners up to the age of 60 taking their first degree.

Visit the education and learning section of **Directgov**

*[www.direct.gov.uk/learning](http://www.direct.gov.uk/learning)*



## Help for graduates

Directgov can give you advice if you are about to graduate anywhere in the UK and are thinking about your career opportunities and what working life might mean, or if you are interested in further study options. It can also advise you if you are working but would like to apply your skills to a different sector.

Visit the advice for graduates section of **Directgov**

*[www.direct.gov.uk/graduates](http://www.direct.gov.uk/graduates)*

If you are a recent graduate who is now unemployed, you can also contact any university's careers advice service.

To find your local university visit

**HERO's University Finder**

*[www.hero.ac.uk](http://www.hero.ac.uk)*



## HELP WITH JOBS AND BENEFITS

If you are worried about losing your job and about what you would do for money if the worst happens, there is a wide range of services and help available to support you.

### **If you are looking for a new job**

To access thousands of vacancies online visit [www.betterwestmidlands.org.uk](http://www.betterwestmidlands.org.uk) where there are links to many organisations that can help you if you are out of work and looking for a job.

To find out more about benefits etc.

Visit the **Jobcentre Plus website**

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

### **If you need to claim benefits**

If you are unemployed, you can find information about Jobcentre Plus services and benefits online. The usual benefit is Jobseeker's Allowance (JSA), which you can claim over the phone. You will also be given an appointment to come into one of over 750 jobcentres for personal help and advice on finding work.

To make a claim for JSA you will need the following information:

- Your National Insurance number
- Details of your rent or mortgage
- Details of your past or present employment
- Details of adults who live in your home
- Details of other income and savings, including those of a spouse or partner

**Phone 0800 0 55 66 88**

(phone lines are open from 8am to 6pm, Monday to Friday)

The call will take about 40 minutes and if necessary we can call you back.

**Textphone 0800 023 4888**

You can also make a claim for Jobseeker's Allowance online at [www.direct.gov.uk](http://www.direct.gov.uk)

or visit [www.direct.gov.uk/benefitsadviser](http://www.direct.gov.uk/benefitsadviser)

To check whether you may be eligible for other financial help.

## EXTRA SUPPORT TO HELP YOU BACK TO WORK

During the time that you claim Job Seekers Allowance (JSA), Jobcentre Plus gives you access to a range of practical advice and support to help you get back to work. If you are still unemployed and claiming JSA after three months you will be given more intensive help to find work.

If you are still unemployed after six months, from April 2009 we may offer you extra support, including:

### **Help to set up a business**

advice on creating a business plan, plus funding for the first months of trading;

### **New training places**

extra funding for training places to help you get new skills in order to increase your chances of getting a job

### **Volunteering options**

More opportunities to volunteer to help you keep your skills and experience up to date or develop new skills

The opportunity to be employed by an employer who may receive a recruitment subsidy and in-work training support.

The longer you are out of work, the harder Jobcentre Plus will work with you.

Visit **Directgov**

*[www.direct.gov.uk](http://www.direct.gov.uk)* to search for a job.

## HELP FOR PEOPLE ON A LOW INCOME

If you are on a low income, for example if your working hours have been reduced, you may be entitled to a wide range of help. This might entail ensuring that you are paid a living wage or it could take the form of help with extra bills and a top up to your income.

### **National minimum wage**

The national minimum wage  
(adult rate £5.80 an hour)

Visit the employment section of **Directgov**

[www.direct.gov.uk/nmw](http://www.direct.gov.uk/nmw)

or telephone 0845 6000 678



## HELP FOR PEOPLE ON A LOW INCOME

### Help with fuel bills

If you are on a low income and either you are disabled, have a child under five or have an older disabled child, you may be entitled to Cold Weather Payments when temperatures are low. You don't need to apply. You'll get the payment as long as you qualify. Around 1 million low-incomeworkers are helped each year by the national minimum wage. Since October 2008 the adult rate has been £5.73 an hour.

A new package of support means that all households can save money on energy bills. This includes help with loft and cavity wall insulation and a range of energy saving devices. In addition, pensioners and low income households may also be eligible for free energy saving improvements to their homes, such as insulation and other support.

For more information go to the **ACT ON CO2** website [www.direct.gov.uk/actonco2](http://www.direct.gov.uk/actonco2) or contact the **ACT ON CO2** advice line on 0800 512 012

For details of a comprehensive range of help visit the money, tax and benefits section of **Directgov**

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

## Tax credits

If you are responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit. If you work, but earn low wages, you may qualify for Working Tax Credit.

Child Tax Credit is a regular payment made to support families with children, including those with 16- to 19-year-olds still in full-time education or approved training. Extra money is available if any of your children is disabled. The amount you receive is based on your income and you can receive help whether or not you are in work. If you work more than 16 hours a week, you could get Working Tax Credit as well.

If you don't have children, you may also be eligible for Working Tax Credit if you are over 25 and working more than 30 hours a week while earning less than £12,800 a year (if single) or £17,400 a year (as part of a couple).

If your circumstances change, for example your income falls, you may be entitled to more help.

Call the **Tax Credits Helpline**, 0845 300 3900.

More information about **tax credits** is available at

*<http://taxcredits.direct.gov.uk>*

## HELP WITH MONEY PROBLEMS

If you find that with the downturn your finances have become a problem, there is a range of help on offer to make it easier for you to get back onto an even footing.

### Debt relief

The cost of becoming bankrupt means that at the moment the very poorest do not always get the opportunity to make a fresh start. Debt Relief Orders available from April 2009 will help to solve this.



## **Credit card repayments**

If you are having trouble paying your credit card bills, contact the company to discuss a realistic repayment plan with the help of a not-for-profit debt advice agency. Credit card companies have signed up to a set of 'fair principles' that commit them to putting an end to overnight increases in credit card interest rates. In addition, the credit card industry has agreed to give a breathing space of up to 60 days to borrowers in difficulty. This means that they won't chase a debt when you are trying to get back on your feet. For more information, look at the **Choosing and Using credit card factsheet**

*[www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf](http://www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf)*

## HELP WITH MONEY PROBLEMS

### Debt advice

In order to help you if you're having difficulty with debt, the Government has increased funding for the National Debtline until 2011, which means it will be able to help 70,000 more people with their debt problems. Your local Citizens Advice Bureau can also provide you with help and advice on debt. The Government is increasing the amount of funding for these bureaux this year, so that they can help over a third of a million more people each year with local, face-to-face advice. In order to help you find free, independent sources of advice on and support with debt, in January 2009 the Government set up an online debt advice gateway on **Directgov** at

*[www.direct.gov.uk/debtadvice](http://www.direct.gov.uk/debtadvice)*



## Where to go for help

### National Debtline

*[nationaldebtline.co.uk](http://nationaldebtline.co.uk)*

0808 808 4000

### Citizens Advice Bureau

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



The new online debt advice gateway on **Directgov**

*[www.direct.gov.uk/debtadvice](http://www.direct.gov.uk/debtadvice)*

Money made clear from the Financial Services Authority gives facts about financial products and services, to help you to make an informed decision

*[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)*

## HELP FOR EMPLOYEES

Help is in place to make it better and easier for people to stay in work.

### **Flexible working**

Flexible working can benefit employers and employees by helping to keep businesses profitable and people at work. From April 2009 you will have the right to request flexible working if you have parental responsibility for children aged 16 or under.

Find out more at **Directgov**

*[www.direct.gov.uk/en/Employment/Employees/WorkingHoursAndTimeOff/DG\\_10029491](http://www.direct.gov.uk/en/Employment/Employees/WorkingHoursAndTimeOff/DG_10029491)*

### **Employment rights**

You can get advice about your basic employment rights and how to report workplace abuses in the employment section of **Directgov**

*[www.direct.gov.uk/employment](http://www.direct.gov.uk/employment)*

If you are an agency worker you can find out more about your rights in the employment section of **Directgov**

*[www.direct.gov.uk/agencyworkers](http://www.direct.gov.uk/agencyworkers)*  
or by calling 0845 955 5105

## If you are about to be made redundant

Redundancy can be a worrying time. Jobcentre Plus provides information on what to expect from your employer and what effect redundancy has on making a claim for benefit. Jobcentre Plus will give you details of where to find extra information and help on redundancy issues, making a claim for benefit and finding a new job.

To find out more visit the **Jobcentre Plus** website

*[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)*

If you are a member of a trade union, you can also get help, advice and support from them if you have concerns about redundancy.

This document is based on hm government “real help now for people and business” the full document is available at

*[www.supportwm.co.uk/site-Tools/download.aspx?id=tcm:27-17125&file=/Images/Real%20Help%20Now%20%E2%80%93%20Advice%20for%20People%20%26%20for%20Business\\_tcm27-17125.pdf&title=Real Help Now - Advice for People & for Business](http://www.supportwm.co.uk/site-Tools/download.aspx?id=tcm:27-17125&file=/Images/Real%20Help%20Now%20%E2%80%93%20Advice%20for%20People%20%26%20for%20Business_tcm27-17125.pdf&title=Real%20Help%20Now%20-%20Advice%20for%20People%20&%20for%20Business)*

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**BETTER**  
WEST MIDLANDS

The logo features the word "BETTER" in large white letters and "WEST MIDLANDS" in smaller yellow letters below it. A semi-circle of yellow stars is positioned above and to the right of the text.