

REDUNDANCY SUPPORT PACK

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foreword

By Councillor Jim Logue, Leader of North Lanarkshire Council

Company closures and job redundancies have become an unfortunate fact of life within many key industry sectors as competitive global markets are affected by downturns in the economy. Local employees suddenly find themselves at the sharp end of their company's rationalisation plans, out of work and worried about their future prospects.

To help minimise the effects of redundancy on local people and their families, North Lanarkshire Council provide a range of services, support and advice that addresses immediate concerns such as returning to work, money matters and welfare entitlement. The council, working in partnership with other organisations, is committed to providing the most effective, sensitive and coordinated approach to helping local people who have lost their jobs. In relation to this the council is part of the Scottish Executive's Partnership Action for Continuing Employment (PACE).

This redundancy support pack is your quick reference guide to the level of support and assistance that you have access to should you suffer redundancy.

The pack provides clear guidance on important issues such as redundancy rights, payments and welfare benefits. It offers practical advice on the various employment options available to you such as making a career change, self-employment, voluntary work, education and retraining. A list of useful contacts on the issues covered is also featured in the pack.

The redundancy support pack is a key element of the council's determination to protect jobs, to tackle the social and economic concerns that accompany redundancy situations and to help prepare local people who have been made redundant to return to employment.

introduction

Under the UK government's welfare reform programme benefits are continuing to change.

Examples of current benefit entitlement are:

- **Universal Credit (UC)**
- **New-Style Employment and Support Allowance (ESA)**
- **New-Style Jobseeker's Allowance (JSA)**
- **Income support**
- **Pension credit**
- **Housing benefit and council tax reduction**
- **Working tax credit**
- **Child tax credit**

There has been an expectation over recent years that individuals provide for their own private pensions and insurances. It is important that people have access to professional and accurate advice on benefit rights and pensions entitlements.

This pack will provide you with guidance on the employment and training options available to you; redundancy rights and entitlements; welfare benefits that you may be entitled to; advice on money matters and pensions; training and employment services and learning opportunities offered by the council and our partner organisations.

More information is featured in section eight of this publication.

NB As legislation changes frequently, any information contained in this booklet, whilst correct at the time of going to press, must be read as a guide to what is available and not as an authoritative statement of the law.

1. careers

Many people face a change in their career at some point. Some choose to move on but many have a transition forced upon them as in the case of redundancy.

Although redundancy can be frightening it can also bring opportunities to take stock and find a new direction.

Careers beyond redundancy

The decisions you may need to take include:

- Should I make a career change?
- Should I go for retraining or return to education?
- Should I look for an opportunity to work for myself?
- Should I consider other alternatives e.g. part-time activities?

You may want to ask yourself first:

- What sort of things do I want to do?
- What are my skills and qualifications just now?
- Where am I willing to go – the local area, wider region or further?
- What is realistic given the job market in the type of work I am interested in?
- How important are pay levels to me – what am I aiming at?
- What do I not want to do?

The options

1. Getting back into similar employment

- Assess your skills and experience
- Find out about the local labour market – who is employing people for the type of work you want.
- Do you know how to market yourself to an employer? (Do you need help with CVs, application forms, interviews?)
- Find out about different ways to job hunt (Speculative applications, using contacts, trade vacancies)

2. Complete change of career

Consider the following questions:

- What are my transferable skills?
- What occupations could I go into?
- What are the entry routes to different occupations?
- Can I enter new kinds of work without training?
- If I need to retrain, what course would be best to take?
- How do I market myself to employers and account for my change of direction positively?

3. Employment hours

There are options beyond traditional full-time employment. These include part-time work, having a couple of part-time jobs and job sharing. These jobs may lack the security of full-time employment; but, they can offer experience, variety, money and flexibility. Depending on your circumstances they may be worth considering either on a long or short term basis.

4. Education and retraining

These can be good options to consider after redundancy. It can be an opportunity to study something you've had an interest in, as well as improving your employment prospects. Education can give you contact with other people, new interests, new skills and something to sell when you're marketing yourself to employers. Funding for courses may be available and for full-time courses there may also be support towards living costs.

Please note that attending a course may affect any benefit entitlement. Some part-time education courses can be taken while claiming benefits (the rules are complex - you may want to get further guidance on this).

It is a good idea to get advice and information on courses and funding.

Questions you may wish to ask before taking up a course:

- Who will teach the course?
- What facilities do they have?
- What length will the course be?
- What will the hours be?
- Where will it be held? (Are there different sites? Does it include work experience?)
- How big will the training group be?
- Will there be flexibility in the course to meet your individual needs?
- Is the course at the right level for you (given your experience, qualifications etc.) and what qualifications does it lead to?
- Can the course progress to further study?

- If the course has run before, what has happened to those who took it previously? Did they find employment or go onto further training?
- What funding might be available to help cover costs?

5. Self employment

This can be an attractive option for some people and an opportunity to take charge of your working life, but starting a business is not easy and there are many pitfalls.

These are some of the questions you should consider:

- What service or product will you offer?
- Is there a demand for it?
- Can you afford the risks?
- Do you have the necessary skills?

If you wish to explore self-employment further, it is important that you get advice and information. Issues will include viability, finance, premises, administration and cash flow. You may need help in formulating a 'business plan'.

6. Voluntary work

Working in the voluntary sector can be helpful and rewarding both for you and the people you are working with. There is an enormous demand for volunteers and some programmes may include detailed training. You may learn new skills or gain experience which could help you find paid work. It can give you an interest and a focus in life, which you may miss while going through redundancy. There are certain occupational areas where it is really useful to have gained some voluntary experience first – particularly in social and caring professions.

If you are claiming benefits you should contact the DWP to let them know if you are going to work in the voluntary sector.

7. Retirement and active leisure

If you are retiring from work you may wish to get involved in activities taking place in your local community.

For example:

- Information is available from local community centres, information resource centres and libraries on what's happening in your area.
- Local papers tend to give a useful up to date picture of what's happening in the area.
- Leisure and education classes are generally available through colleges and schools.
- Council run sport facilities and leisure centres often run structured programmes of events with reduced fees for those not in employment. For further information, see the community education section.

This is just a brief guide to your options. The pros and cons will vary with your individual circumstances. If you are considering any of the above, you should get further information relating to your personal situation.

2. redundancy

(rights and entitlement)

What is redundancy?

Redundancy means dismissal through enforced job loss caused by an employer's need to reduce the workforce. Your place of work may close down or your employer may no longer need certain types of employees. Redundancy comes under the umbrella of dismissal.

Are you redundant?

Being made redundant is different to having resigned or having left your employment voluntarily. It is important to be sure that you were 'dismissed due to redundancy'. You are redundant if one of the following applies to your situation:

- **The work you do is no longer needed**
Your job disappears or changes so that your skills are no longer required.
- **Your employer moves business**
You are able to show that it is unreasonable to expect you to travel to the new site and you do not have a "mobility" clause in your contract.
- **Your employer closes down**
This makes you redundant provided the business is not taken over by another. A transfer between owners of a company is more complicated – seek advice on the rules governing the Transfer of an Undertaking.
- **Your employer's conduct causes you to leave**
Efforts by your employer to make you leave by making your working life difficult may be seen as constructive dismissal - seek advice on applying to an employment tribunal with this.
- **Your job remains but you are dismissed**
Employers must have a fair selection criteria for redundancy - if they do and you are selected, then you are redundant just as though your job has disappeared.

Your rights in redundancy

Union consultation

Your employer should have consulted your trade union or employee representative before taking any steps to make redundancies. Consultation between union and management must take place as early as possible. Failure to do this may lead to 'unfair dismissal'.

Consultation

- Less than 20 redundancies – employer should consult individuals as soon as possible.
- 20 or more redundancies – minimum consultation period is 30 days.
- 100 or more redundancies – consultation period of at least 45 days is required.

Part time workers should have the same employment rights as full time workers; this means that anyone who has been continuously employed for two years has the right to a redundancy payment regardless of their hours of work.

If you are made redundant, your employer must comply by law with the rules concerning making redundancy payments. However, if any of the following refer to you, then you will not be entitled to redundancy money via the **statutory scheme**.

- You have less than two year's continuous service.
- You are an apprentice who's agreed service ends at the completion of your apprenticeship.
- You work in a barred occupation.

If your employer cannot pay what you are owed due to lack of funds, you may receive payment via The Insolvency Service. (See the section on useful addresses for details of the Redundancy Payments Enquiry Line).

Calculating redundancy payments

Redundancy payments are calculated using your age and your length of service to determine how many weeks' wages you should receive as your redundancy money.

There is also a calculator on the government's website at: <https://www.gov.uk/calculate-your-redundancy-pay>

Examples of redundancy payments

- Half a week's pay for each full year you were under the age of 22.
- One week's pay for each full year of service when you were between the ages of 22 and 40 inclusive.
- One and a half week's pay for each full year of service after your 41 birthday.

Points to be aware of:

- When working out the legal minimum redundancy money, there is a maximum weekly wage you can use for your calculations (£479 at May 2016). This maximum figure changes from time to time.
- Payments for overtime and other bonus payments may not be considered as making up your average weekly wage.

Transfer of undertakings protection of employment (TUPE)

If the business or company for which you work is taken over, or has been in the past, your rights to maintain your original terms and conditions of employment are protected under the TUPE legislation.

However, the implications of this act are open to wide legal interpretation and involve not only UK law but also that of the European Union.

If you feel that this legislation may apply to your circumstances, either during your employment or at the time of redundancy, the best course of action is to seek advice from your union or an advice centre without delay.

3. welfare benefits after redundancy

How does capital affect entitlement to benefit?

New style and contribution based jobseeker's allowance (JSA) as well as new style and contribution based employment and support allowance (ESA), bereavement benefits and retirement pension are not generally affected by capital.

However, capital of over £6,000 (**£10,000 for Pension Credit**) will affect your entitlement to the following means tested benefits:

1. Income Support	Cut off limit £16,000
2. Housing Benefit	Cut off limit £16,000
3. Council Tax Reduction	Cut off limit £16,000
4. Income-based JSA	Cut off limit £16,000
5. Income-related ESA	Cut off limit £16,000
6. Universal Credit	Cut off limit £16,000
7. Pension Credit	No limit

- Premium bonds
- Property and land (other than your own home)
- Money invested in a business

You and your partner's capital are considered when looking at entitlement to means tested benefits.

If you and your partner have capital over £6,000 (£10,000 for Pension Credit) a 'tariff income' will be applied.

Tariff income for those below pension credit qualifying age:

For every £250, **or part thereof** (OPT) of £250, you have over £6,000, there will be a notional levy of £1 added to your weekly income when calculating your entitlement to benefit. This tariff is levied regardless of the fact that the amount of interest gained in a savings account may not give an equivalent value to the tariff income but is set by law.

For example, someone claiming income support who had a redundancy payment of £10,000 and also had £325 in the bank would be assessed on the basis of owning £10,325 capital. As this is over the £6,000 level by £4,325 the Department for Works and Pensions would add a tariff of £18 to a person's weekly income (i.e. £4,325 divided by £250, OPT = 18).

What counts as capital?

There is no clear definition of 'capital' but it is generally applied to a lump sum or one off payment rather than a series of payments. Items such as savings, property and redundancy payments are all included. Shown below is a list of capital examples, but it is not exhaustive.

- Any bank or building society savings accounts
- National savings certificates
- Cash in hand
- Stocks and shares
- Unit trusts

If you also had an income of £100, you would be assessed, for benefit purposes, as having a total income of £118. **Note:** The pension credit qualifying age is gradually increasing to be in line with the state pension age (please refer to gov.uk website for the state pension calculator to check qualifying age). Pension credit has different tariff rules. A person is assessed as having **£1 per £500** (or part thereof) for capital over £10,000 and there is no upper capital limit.

N.B The rules are slightly different for calculating tariff income for Universal Credit (UC) as detailed below:

For every £250, or part thereof (OPT) of £250, you have over £6000, there will be a notional levy of £4.35 added to your monthly income when calculating your entitlement to UC. For example capital of £6,250 gives a monthly tariff income of £4.35. Capital of £6,300 gives a monthly tariff income of £8.70.

Reduction of capital:

If you need to use your capital, then it is important that you keep records of how you have used it. The Department for Work and Pensions (DWP) may ask you for statements or receipts outlining where the capital has gone in order to ensure that you have not “disposed of it”, specifically to enable you to become entitled to benefit. You may, for example, decide to install a new fitted kitchen, in which case you should make sure to keep all the receipts as well as details of the condition the old kitchen was in.

Remember:

If it is decided that you have disposed of your capital in order to receive or increase state benefit, the DWP will treat you as if the capital was still in your possession, and a “notional” tariff income will be levied. This is calculated at the same rate as ordinary tariff income. Every claim is treated on its individual merits, therefore it is essential that you make your case as clearly as you can.

Claiming benefits

You might be able to claim benefits while you’re looking for a new job including Universal Credit and/or new style JSA. If you are unfit to look for work you may be able to claim new style ESA and/or Universal Credit, depending on your circumstances including other household income and your national insurance contributions in the previous 2 – 3 years.

If you are already in receipt of any of the following benefits, you may be entitled to a higher amount, than you are currently getting:

- Universal Credit
- Housing Benefit
- Council Tax Reduction
- Tax Credits

Universal credit (UC):

- UC is a relatively **new** benefit that is designed to help individuals who are on a low income or out of work. It is gradually being introduced for new claimants and eventually this will be rolled out to all claimants that qualify.
- UC replaces six of the current benefits; income-based JSA, income-related ESA, income support, child tax credits, working tax credits and housing benefit.
- Individuals on any of the above mentioned benefits will be migrated over to UC in due course. Claimants will be notified of this directly.
- N.B. UC has not replaced contribution based benefits and therefore you may be able to, providing you have paid sufficient national insurance contributions, claim either new style JSA or new style ESA, both of which are contributory benefits. New style JSA or new style ESA can be paid on their own or in addition to UC, depending on factors such as other income you may have and the household circumstances including whether you live with a partner and/or a child or children and whether you are paying rent for your property.

Jobseeker's allowance (JSA)

JSA is for claimants who are registered as unemployed. It is made up of two elements:

- **New style JSA /Contributory based JSA (CB-JSA)**, which is paid for six months only, has no addition for dependents (but may be topped-up by Universal Credit or income based JSA) and for those aged 18-24 may be paid at reduced rates. This is paid only if the correct level of national insurance contributions has been paid over the previous few years. If you have an occupational pension of £50+ per week, a reduction will be made to the amount of contributory or new style JSA paid.
- **Income-based JSA (IB-JSA)** operates as a top-up to low income, or as a replacement to the contributory based JSA when it ends (if rules are satisfied). Only a limited number of claimants, who receive a Severe Disability Premium (SDP) in an existing income based benefit, or did receive this within the last month, can now make a claim for income based JSA. Most people on a low income and looking to claim a benefit to top up their income will be required to claim UC.
- For all types of JSA, claimants are required to agree and sign a claimant commitment as a condition of receiving benefit. Failure to agree to or meet the requirements of the claimant commitment can lead to benefit being sanctioned (meaning payment of benefit will be suspended).

Income-based JSA:

- the money you have coming in each week is less than the government says you need to live on
- you work less than 16 hours per week on average
- your partner (if you have one) works less than 24 hours per week on average
- you have less than £16,000 in savings or capital

Note: Universal credit is replacing income-based JSA - if there is no entitlement to new style JSA a claim for UC will usually need to be made instead of income based JSA.

The amount you get is calculated on a system of personal allowances and premiums. These are assessed on your own individual circumstances and are collectively known as your "applicable amount".

Jobseeker's allowance (JSA) and redundancy

a) Claiming

To make a claim for new style JSA you should apply online at <https://www.gov.uk/jobseekers-allowance/how-to-claim>.

To claim income based or contribution based JSA you will need to call Jobcentre Plus on 0800 055 6688. If you are not eligible for income based JSA you may be redirected to claim UC instead.

After you have provided details for your claim you will be given an appointment at your local Jobcentre plus office. Do not delay claiming as you could lose money - claim on the day you are made redundant.

b) Wages in lieu of notice

If you have been paid wages for any notice you were entitled to but will not work, you will still be able to claim benefit immediately.

c) Sickness

If you are getting any type of JSA and become sick while "signing on", you can claim ESA and supply medical certificates to your local DWP office. Please contact your local jobcentre plus office for details.

d) Taxation

JSA is taxable.

Employment and support allowance (ESA)

If you have a limited capability for work due to illness or disability, you can claim ESA.

New style ESA is only paid if the correct level of national insurance contributions has been paid over the previous few years. If you have an occupational pension of £85+ per week a reduction will be made to the amount of new style ESA paid.

Income-related ESA operates as a top-up to low income but only those who have a severe disability premium (SDP) within an existing benefit, or received this within the last month, are eligible to make a new claim for income-related ESA.

Most people will have to claim UC rather than income based ESA to top up their new style ESA.

ESA is taxable and you are required to undergo regular medicals and interviews to check their fitness for any type of work.

Note: Universal Credit is replacing the Income-related part of ESA. Claimants who are currently on income-related ESA will eventually be migrated over to UC.

Mortgage help

If you're a homeowner, you might be able to get help towards interest payments on:

- your mortgage
- loans you've taken out for certain repairs and improvements to your home

This help is called Support for Mortgage Interest (SMI).

It's paid as a loan, which you'll need to repay with interest when you sell or transfer ownership of your home.

SMI cannot help you pay:

- the amount you borrowed - only the interest on your mortgage
- anything towards insurance policies you have
- missed mortgage payments (arrears)

What help is provided?

If you qualify for Support for Mortgage Interest (SMI), you'll get help paying the interest on up to £200,000 of your loan or mortgage. This figure is reduced to £100,000 if you're getting Pension Credit or started claiming another qualifying benefit before January 2009.

If you're already getting SMI and move to Pension Credit within 12 weeks of stopping your other benefits, you'll still get help with interest on up to £200,000.

The interest rate used to calculate the amount of SMI you'll get is currently 2.61%.

The interest added to the loan can go up or down, but the rate will not change more than twice a year. The current rate is 1.3%.

If you want to pay the loan back more quickly, you can also make voluntary repayments. The minimum voluntary repayment is £100 or the outstanding balance if it's less than £100.

SMI is normally paid direct to your lender.

Eligibility

You can only get help with your mortgage costs if you are entitled to one of the following qualifying benefits:

- Universal Credit
- Income related ESA
- Income based JSA
- Income Support
- Pension Credit

You can only start getting the SMI loan after:

- you've had 9 consecutive Universal Credit payments
- you have started getting Pension Credit
- you've claimed any other qualifying benefit for 39 consecutive weeks

When you apply for any of the qualifying benefits, you'll be asked extra questions about your housing costs to find out if you're eligible for Support for Mortgage Interest (SMI). You might also be sent a form asking for more detailed information.

If you qualify for SMI, you'll be offered a loan. If you already get a qualifying benefit you should contact the office that pays your benefit to find out if you could get an SMI loan.

Passport benefits

If you receive Universal Credit, income support, income-based JSA, income-related ESA or pension credit you may be 'passportted' automatically to the following:

- Housing benefit
- Council tax reduction
- Free dental treatment
- Vouchers for glasses
- Help with hospital fares
- Free school meals
- School clothing grants
- Help from Scottish welfare fund

- Scottish Social Security Agency grants or payment
- Regulated social fund payments

Housing benefit

If you receive income support, income-based JSA, income-related ESA or pension credit you may be entitled to 100% housing benefit.

If you receive UC you will not be able to claim housing benefit but your UC award may include an amount to help cover your housing costs.

There may be a reduction in your housing benefit due to the number of bedrooms in your house or if you have a “non- dependent” living with you (see below).

Even if you do not receive any of the benefits named above, you can still claim council tax reduction from the local authority due to low income. Remember that this can be reviewed at any time; if you do not complete new forms; you will lose any entitlement and may build up rent arrears.

You can only make a new claim for housing benefit if you get a Severe Disability Premium (SDP) within an existing benefit, or received this within the last month. If this is not the case you need to apply for Universal Credit and include your housings costs within your claim in order to get help with your housing costs.

If you have capital over £16,000 you cannot claim, and the rules for reducing your capital are similar to income support. This does not apply to pension credit.

Non-dependants

If you have anyone aged over 18 living in your house, your housing benefit may be reduced depending on their age, their income and whether they receive benefits.

Even if someone is only using your address for postal purposes, they may well be assessed as living with you and you could find your benefit reduced.

Tariff income rules for possession of capital apply in the same way that they do for other means tested benefits with the tariff continuing up to the £16,000 cut off point.

Additional regulations apply which restrict housing benefit to some people under 25.

Council tax reduction

The amount of council tax reduction is assessed by the local authority. Should you and your partner have a “non-dependent” living in your home you may well lose some of the council tax reduction awarded to you (in the same way as for housing benefit). Water and sewerage costs are not included in the reduction; you must pay these yourself.

You may qualify for a 25% reduction on your council tax bill if you live alone. Some adults who live with you may not count e.g. students or an apprentice. Please contact your local first stop shop for full details.

Tax credits

There are two parts to tax credits: working tax credit if you or your partner is in employment and child tax credits if you are responsible for children. Tax credits and child benefit are administered by the Inland Revenue.

Capital: There is no upper limit.

Income: Most forms of income are taken into account e.g. taxable social security benefits, earnings, income from investments and property.

Amount: Your tax credits entitlement is calculated by adding together annual allowances and setting these against income.

Child care: You can claim extra tax credits to help with childcare costs if you're eligible.

Tax credits payments are counted as income when calculating housing benefit and council tax reduction.

If you are receiving working tax credits at the time you are made redundant, you should notify the Inland Revenue within one month to avoid a possible penalty. If you have a partner who is working, your reduction in income may lead to an increase in tax credits payment.

Note: UC is replacing tax credits. New claims for working tax credits and/or child tax have been replaced by Universal Credit unless you receive a severe disability (SDP) within an existing benefit or received this within the last month. Individuals in receipt of tax credits will however continue to be paid these until they are converted onto universal credit.

Pension credit

Pension credit age is gradually increasing to be in line with state pension age. If you and your partner have reached state pension age, you may be able to claim pension credit if your income and capital are low enough. Pensions (both state and occupational) are counted as income alongside other benefits when calculating your entitlement. There is no upper limit for capital and any capital below £10,000 is ignored.

If you have reached state pension age but your partner has not you will not be able to claim Pension Credit until your partner reaches state pension age. You may be able to get Universal Credit instead, depending on your income and capital.

You would make your initial claim by telephoning 0800 99 1234 for Pension Credit.

Miscellaneous

The Financial Inclusion Team in North Lanarkshire have a team of welfare rights officers, income maximisers and debt advisors who can provide free and independent advice and assistance in relation to welfare benefits and debt advice. Your local Citizen's Advice Bureau and local voluntary advice agencies can also assist with advice in relation to welfare benefits and/or debt advice

The list below outlines the main benefits for which help is available, as well as possible representation at social security appeal tribunals.

- Personal independence payment
- Disability living allowance
- Attendance allowance
- Scottish welfare fund claims
- Contributory based benefits such as new style ESA or new style JSA
- Universal Credit
- Maternity benefits
- Bereavement benefits
- Retirement pensions
- Carer's allowance
- Industrial injuries and disability benefits
- Tax credits and child benefit
- Housing benefit, council tax reduction

Note: Remember you have a duty to report all changes in your circumstances if you are receiving benefits or tax credits to the office who pays your benefit

4. financial advice and pensions

You may receive a substantial lump sum as a redundancy payment and associated monies. As the previous section has shown, benefit payments can be affected by lump sums and if you spend them you may be treated as still possessing them.

This section deals with:

- Mortgage and loan protection policies
- Occupational pensions and private pensions
- Independent financial advice
- Financial check lists

Mortgage and loan protection policies (creditor protection policies)

You may have taken out such a policy when in work and now need to claim on it.

You should check:

- How long you have to claim
- Will it only pay out if you are getting a particular benefit?
- Do you have to continue to pay the premiums whilst unemployed and claiming on it?
- How long does it last?

If in doubt ask the company in the first instance. If you have problems getting payment, ensure that you lodge a formal complaint with the company and get advice from one of the agencies listed at the end, e.g. financial ombudsman.

Points to consider about mortgage and loan protection insurance:

- If you think you are due a payment, pursue the matter.
- You may have been paying such a policy without knowing it – check it out now.

- What are the exclusion clauses, do they affect you?
- Will continuing to pay suit your changed circumstances?

Where you have difficulty paying your mortgage or other loans it is very important that you contact the lender at once. There may be a number of options open to you,

E.g. extending the term of the mortgage and loan, payment of interest only, reducing the size of the loan by using all or part of a redundancy lump sum payment to pay part of it off.

Each of these options is useful in particular circumstances. However, be aware that any one of these options may affect your benefit payments.

Check which one would suit you best.

Pensions

Many people are unclear about what happens to their occupational pension after redundancy. The decision you make about your pension is very important, as it will comprise part of your income in retirement.

Some points to consider:

- Seek independent advice before you make any decision.
- If you defer your pension until you retire it is not “frozen”. It will usually revalue each year at 5%, or at the rate of inflation.

- Is the insurance company representative really giving independent advice?
- Over recent years many people have been mis-sold pensions. They have lost substantial amounts of money in commission payments which should have gone towards their pensions.
- Regulations about selling pensions have been tightened up in recent years but they are not water tight.

Help available

North Lanarkshire Council provide a trading standards service. This service can assist in:

- Investigation of rogue traders, including pension salesmen.
- Helping you in disputes with such people.
- Advice on coping with doorstep salesmen.
- Protection offered by the Consumer Credit Acts 1974 and 2006 and associated legislation.
- Putting you in touch with the financial or pension's ombudsman services if you find you have a problem with a finance or pensions provider which you cannot resolve.

Investments

If you have a personal pension, any form of life assurance policy, or other insurance policy, you have an investment and you are entitled to the following rights:

The right to:

- Know if the financial adviser giving you the advice is a tied agent (selling only their company's products), or an independent consultant.

- Receive "best advice" from an independent consultant. This means they must give advice which suits you best, not advice which may earn them the highest commission.
- Have a 14 day "cooling off" period if you have bought a product (for example life assurance policy, etc.) from an unsolicited call to your home from such a salesman. This allows you to cancel if you have second thoughts.
- Be advised in writing of the level of commission received by the salesperson, and the costs and expenses which will be charged to you (and come off your contributions to your pension). In some cases these can be six months to a year's contributions.
- Complain to the bodies listed in the table below, if you cannot resolve the problem with the company yourself.

The Financial Ombudsman Service	Complaints about banks, insurance companies or financial businesses.
The Pensions Ombudsman Service	Complaints about occupational pensions, disputes with trustees or managers.

5. debt

Credit is a very useful thing in today's world and as long as someone is earning enough to pay what is due there is usually no problem. It is only when you cannot pay the amounts due that credit then becomes debt. Credit and debt, although very closely related, are very different creatures.

It might be worthwhile considering paying off at least some of your outstanding balance if you receive a lump sum. Remember to keep proof of transactions for benefit purposes. Consider those bills which have the highest interest rates first or essential services. If you have money left, work down the list prioritising as you go.

If you do have problems with debt, contact one of the agencies listed at the end of this booklet for assistance as early as possible. The earlier you deal with the problem the easier it will be to get something done to resolve it.

Debt advisers really can help you.

It is very tempting to rob Peter to pay Paul but this only works - **if it ever does work** - for a very short period. After this short period you will have built up a larger debt to Peter, or normally several Peters, who may not be willing to wait. At this stage it is very simple for them to go to court and get a judgement against you. To avoid this get assistance as soon as possible.

You will not be alone... help is there. Use it.

6. community learning and development

Community Learning & Development (CLD) describes a range of community-based learning opportunities provided by the public sector and third sector. The purpose of CLD is to empower people, individually and collectively, to make positive changes in their lives, and in their communities, through learning.

NLC Community Learning and Development

North Lanarkshire Council's Community Learning and Development section is part of Learning and Leisure Services. The service offers free learning opportunities in a range of settings, including community centres, schools, nurseries and libraries. Staff can tailor individual or group learning programmes and provide a range of supports such as crèche, information, advice and guidance. CLD's informal way of working also ensures that learning is relevant, interesting and enjoyable.

NLC Community Learning and Development provides three main strands of support. These are based around building the capacity of communities, developing learning opportunities for young people and supporting lifelong learning through programmes for adults. In relation to lifelong learning for adults aged 16 and over, examples of learning opportunities can include:

- Adult Literacy and Numeracy
- Certificated and Non Certificated Courses

- Digital Inclusion and IT
- Employability Skills
- English for Speakers of Other Languages
- Gaelic
- Health Issues
- Parent and Carer Initiatives
- Programmes for the 50+ Age Group, etc.

Volunteering and peer learning opportunities are also available within many CLD programmes, accompanied by appropriate training and support.

For further information on the community-based learning opportunities available in your area, please contact your nearest NLC Community Learning and Development team below or, for any general enquiries across North Lanarkshire, please call 01236 812595.

North Lanarkshire CLD Partnership

Within North Lanarkshire, the NL Community Learning & Development Partnership brings together a wide range of CLD providers such as North Lanarkshire Council, Culture NL, New College Lanarkshire, NHS Lanarkshire, Routes to Work, Skills Development Scotland, Voluntary Action

North Lanarkshire and many other organisations through a network of six locality-based partnerships. Further information on the North Lanarkshire CLD Partnership, including current work and examples of projects in your area, can be found on the NLC website at www.northlanarkshire.gov.uk.

7. training and employment services

North Lanarkshire's Working offers residents of North Lanarkshire a seamless service that will help you on your journey back into work.

We provide one to one support from dedicated key workers who will continue to aid you even after you've moved into training or employment.

North Lanarkshire's Working combines the services of North Lanarkshire Council, Routes to Work Ltd and the Voluntary sector.

It has been established to break down the barriers which prevent people from finding work locally and to challenge the misconceptions that North Lanarkshire has little to offer in terms of employment and training.

The project is part funded by the Scottish European Structural Funds Programme for 2014 - 2020 with funds from the European Social Fund.

Details of the courses and services provided can be had through their website, www.northlanarkshiresworking.co.uk or by telephoning their freephone number on 0800 0730 226

useful addresses

North Lanarkshire Council

Community Learning and Development Offices

Airdrie

Victoria Community Centre, Queen Victoria Street,
Airdrie ML6 ODB. Tel 01236 638566

Bellshill

Orbiston Business Centre, Babylon Drive, Bellshill,
ML4 2DW. Tel 01698 844607

Coatbridge

Coatbridge Community Centre & Sports Complex, 9
Old Monkland Road, Coatbridge ML5 5EA.
Tel 01236 638470

Cumbernauld and Kilsyth

Muirfield Community Centre, Brown Road,
Cumbernauld G67 1AA Tel 01236 638380

Motherwell

Our Lady's High School, Dalzell Drive, Motherwell ML1
2DG Tel 01698 403838

Wishaw and Shotts

Coltness High School, Mossland Road, Coltness,
Wishaw, ML2 8YL Tel 01698 274343

Consumer Advice and Trading Standards

Regeneration & Environmental Services 2 Tryst Road
Fleming House Cumbernauld G67 1JW.
Tel: 01236 274690

Motherwell Consumer Advice Centre
Regeneration & Environmental Services Dalziel
Building, 7 Scott Street Motherwell ML1 1SX.
Tel: 01698 274139

First Stop Shops

First stop shops are for people who would prefer to visit council offices to be able to access a whole range of information on various public services, rather than have to visit each office.

They are designed to help improve general access to services. The first stop shops are situated in:

Airdrie

10 Bank Street, Airdrie, ML6 9JA.
Tel: 01236 758035

Bellshill

26 Motherwell Road, Bellshill, ML4 1RE.
Tel: 01698 332360

Coatbridge

126 Main Street, Coatbridge, ML5 3BW.
Tel: 01236 812545

Cumbernauld

2 Tryst Road, Cumbernauld, G67 1JW.
Tel: 01236 632726

Kilsyth

Parkfoot Street, Kilsyth, G65 9AA.
Tel: 01236 828120

Moodiesburn

Blackwoods Crescent, Moodiesburn, G69 0EN.
Tel: 01236 638888

Motherwell

7 Scott Street, Motherwell, ML1 1SX.
Tel: 01698 274135

Shotts

162 Station Road, Shotts, ML7 4AW.
Tel: 01501 824747

Viewpark

135 Burnhead Street, Viewpark, G71 5DD.
Tel: 01698 403700

Wishaw

Houldsworth Centre, Kenilworth Avenue, Wishaw,
ML2 7LP. Tel: 01698 302920

Finance Offices (council tax)

North Council Tax Team

(Airdrie/Cumbernauld/Coatbridge)
PO Box 9060
Motherwell ML1 1SH
Tel: 01698 403210

South Council Tax Team

(Bellshill/Motherwell/Wishaw)
PO Box 9060
Motherwell ML1 1SH
Tel: 01698 403210

Rebate Applications

Tel: 01698 403210

Debt Recovery Team

Tel: 01698 403212

Libraries

Abronhill

17 Pine Road, Cumbernauld. Tel: 01236 731503

Airdrie

Wellwynd, Airdrie. Tel: 01236 758070

Bellshill

John Street, Bellshill. Tel: 01698 346770

Chapelhall

2 Honeywell Crescent, Chapelhall.
Tel: 01236 750099

Chryston

Cloverhill Place, Lindsaybegg Road, Chryston.
Tel: 0141 779 4720

Cleland

Main Street, Cleland. Tel: 01698 860487

Coatbridge

The Buchanan Centre, 126 Main Street, Coatbridge.
Tel: 01236 856444

Condorrat

North Road, Condorrat. Tel: 01236 736615

Craigneuk

Shieldmuir Street, Craigneuk. Tel: 01698 376689

Cumbernauld

8 Allander Walk, Cumbernauld. Tel: 01236 618190

Kilsyth

Burngreen, Kilsyth. Tel: 01236 632880

Moodiesburn

Glenmanor Avenue, Moodiesburn.
Tel: 01236 856295

Motherwell

35 Hamilton Road, Motherwell. Tel: 01698 332626

Newarthill

1 Kirkhall Road, Newarthill. Tel: 01698 732033

Newmains

The NCT Centre, 15 Manse Road.
Tel: 01698 520680

New Stevenston

Coronation Road East, New Stevenston.
Tel: 01698 403787

Old Monkland

Couparhead Avenue, Kirkwood, Coatbridge.
Tel: 01236 428018

Petersburn

Varnsdorf Way, Airdrie. Tel: 01236 755008

Shotts

Benhar Road, Shotts. Tel: 01501 821556

Stepps

10 Blenheim Avenue, Stepps. Tel: 01236 638555

Viewpark

Burnhead Street, Viewpark. Tel: 01698 812801

Wishaw

The Houldsworth Centre, Wishaw.
Tel: 01698 524960

The Financial Inclusion Team

Scott House, 73 - 77 Merry Street, Motherwell
ML1 1JE. Tel: 01698 332551

Scottish Welfare Fund

PO Box 19078, Motherwell ML1 9DU.
Tel: 0300 555 0405

Social Work Localities

Airdrie

Coats House, Gartlea Road, Airdrie ML6 9JA.
Tel: 01236 757000

Bellshill

303 Main Street, Bellshill ML4 1AW.
Tel: 01698 346666

Coatbridge

122 Bank Street, Coatbridge ML5 1ET.
Tel: 01236 622100

Cumbernauld

Bron Chambers, Bron Way, North Carbrain Road,
Cumbernauld G67 1DZ.
Tel: 01236 638700

Motherwell

Scott House, 73-77 Merry Street, Motherwell ML1
1JE Tel: 01698 332100

Wishaw

Kings House, King Street, Wishaw ML2 8BS.
Tel: 01698 348200

Skills Development Scotland

Skills Development Scotland - Head Office
Monteith House, 11 George Square, Glasgow, G2
1DY. Tel: 0800 917 8000

Skills Development Scotland Centres/ Careers centres

North Lanarkshire Hub Centre

61 Stirling Street, Airdrie ML6 0AS.
Tel: 01236 757400

Skills Development Scotland Centre

61 Stirling Street, Airdrie ML6 0AD
Tel: 01236 757400

Skills Development Scotland Centre

North Lanarkshire College
Town Centre Cumbernauld
Tel: 01236 720889

Skills Development Scotland Centre

c/o Mosshill Credit Union
12 Pollock Street Mossend
Bellshill ML4 1QD.
Tel: 01698 745988

Skills Development Scotland Centre

Room 1.1, Dalziel Buildings 7 Scott Street
Motherwell ML1 1PN.
Tel: 01698 524900

Other Education and Training Contracts

Learn Direct Scotland

Tel: 0800 101 901

University of West of Scotland:

Tel: 01698 283100 (Hamilton)
Tel: 0141 848 3000 (Paisley)

New College Lanarkshire: Coatbridge Campus

Tel: 01236 422316

Cumbernauld Campus

Tel: 01236 731811

Motherwell Campus

Tel: 01698 232323

Hamilton Towers Campus

Tel: 01355 807780

Jobcentre Plus

Airdrie

44 Stirling Street, Airdrie ML6 0AL.
Tel: 0345 606 3719

Bellshill

417 Main Street, Bellshill ML4 1HT.
Tel: 0345 604 3719

Cumbernauld & Kilsyth

3 South Muirhead Road, Cumbernauld G67 1AX.
Tel: 0345 604 3719

Motherwell

Flemington House, 600 Windmillhill Street, Motherwell
ML1 2HN.
Tel: 0345 604 3719

Citizens Advice Bureau

Airdrie

Resource Centre, 14 Anderson Street,
Airdrie ML6 0AA.

Tel: 01236 754109 / 754376

Bellshill

6 Hamilton Road, Bellshill ML4 1AQ.

Tel: 01698 748615

Coatbridge

Unit 10, Fountain Business Centre, Ellis Street,
Coatbridge

Tel: 01236 421447

Cumbernauld & Kilsyth

2 Annan House, 3rd floor, Town Centre,
Cumbernauld G67 1DP.

Tel: 01236 723201

Motherwell

32 Civic Square, Motherwell ML1 1TP.

Tel: 01698 251981

Wishaw

Portacabins, Roberts Street, Wishaw.

Tel: 01698 373388

Voluntary Sector Advice Projects

Cumbernauld Unemployed Workers Centre

Muirfield Community Education Centre, Brown Road,
Seafar, Cumbernauld G67 1AA.

Tel: 01236 729520

Newmains Advice Centre

54 Abernethan Road, Newmains, Wishaw ML2 9NB.

Tel: 01698 382661

Tannochside Information and Advice Centre

14 Thorniewood Road, Tannochside, Uddingston
G71 5QQ. Tel: 01698 816427

Rochsoles Community Resource Project

63b Rochsoles Drive, Airdrie, ML6 6ST.

Tel: 01236 767896

General Information and Advice

ACAS - Helpline

For queries regarding employment issues, contact
National Helpline on free phone: 0300 123 1100

Employment Tribunals Office

Central Office for Employment Tribunals, The Eagle
Buildings, 215 Bothwell Street, Glasgow G2 7TS.

Tel: 0141 204 0730

Redundancy Payments Enquiry Line

Tel: 0330 331 0020

Small Business Gateway Lanarkshire

The Atrium Business Centre, North Caldeen Road,
Coatbridge ML5 4AF. Tel: 01236 884706

Community Help & Resource Info Service (CHRIS)

Croy Miners Welfare, Overcroy Road, Croy, G65 9HD.

Tel: 01236 824003

Financial Ombudsman Service

Exchange Tower, London, EH14 9SR.

Tel: 0800 023 4 567

Switchboard 020 7964 1000

The Office of the Pensions Ombudsman

11 Belgrave Road, London, SW1V 1RB.

Tel: 020 7630 2200

Partnership Action for Continued Employment (PACE)

North Lanarkshire Council work alongside Jobcentre
Plus, Skills Development Scotland, Scottish Trades
Union Congress (STUC) and South Lanarkshire
Council as partners in PACE to provide assistance to
newly redundant workers in Lanarkshire.

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