

LionHeart

for RICS members and their families

Guide to surviving redundancy and job-seeking in the Republic of Ireland



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SOCIETY OF
**CHARTERED
SURVEYORS**
IRELAND

MACDONALD COMPANY

The Property Recruitment Professionals

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1. **INTRODUCTION**

We hope that you'll find this information useful and supportive. It has been compiled jointly by RICS, LionHeart (the benevolent fund for members and their families) and the recruitment consultants Macdonald & Company, to help members faced with redundancy. It describes your entitlement to redundancy payments and state benefits – and also offers advice on coping with debt, maintaining a positive approach in a difficult situation, and seeking new employment. We outline all the ways in which RICS and LionHeart are able to help.

2. **WHAT IS REDUNDANCY?**

There is a distinction between 'redundancy' caused by a firm requiring fewer staff or being forced to close, and 'dismissal' where a worker has given unsatisfactory service. By law, redundancy is 'dismissal through enforced job loss caused by an employer's need to reduce the work force.' Redundancy can also occur when a colleague's job disappears and they move into your job, causing you to lose it.

An employer has a duty in a redundancy situation to:

- Select staff fairly for redundancy
- Consult with staff regarding possible redundancy
- Consider alternatives to redundancy
- Give staff the correct period of notice and redundancy pay

Notice period

Employers must consider all possibilities in order to avoid making people redundant and, where possible, should offer alternative jobs within the firm. Every effort must be made to give staff adequate warning of any changes to their current employment status.

Staff must receive either the notice specified in their contract or a notice period dependent on length of service. Two weeks' notice for an employee with two to five years' service (an employee needs at least two years' service to qualify for redundancy). Four weeks notice for an employee with five to ten years service, six weeks' notice for employees with ten to fifteen years service and eight weeks' notice for employees with fifteen years service.

If you leave your job in advance of being formally notified of redundancy, you'll forfeit any rights to redundancy payment.

How are staff chosen for redundancy?

Employers are obliged to be 'fair and reasonable' in selecting staff for redundancy. It may be that there is no longer work for a specific post, or that the work of a section or division has been reduced and therefore fewer people are needed within the group. Where possible, voluntary redundancy should first be offered to those who wish to leave, and thereafter various factors should be taken into consideration, including:

- Length of service ('last in, first out')
- Qualifications/skills/experience
- Health/attendance and conduct record

Consultation on redundancy

In Ireland, collective redundancies arise where, during any period of 30 consecutive days, the employees being made redundant are:-

- 5 employees where 21-49 are employed
- 10 employees where 50-99 are employed
- 10% of employees where 100-299 are employed
- 30 employees where 300 or more are employed

In such a situation your elected employee representative should be consulted before anyone is given notice. Compensation may be payable if this procedure is not followed.

Your employer should consult you individually about why you have been selected to lose your job, and/or should look at alternatives to redundancy wherever possible. If this doesn't happen, your redundancy may be unfair.

Can I get time off work for job-hunting?

If you have been continuously employed for two full years, your employer should allow you 'reasonable' time off during the notice period to look for another job, to attend interviews, or to arrange training that might assist you in finding a new position.

I want to leave before my redundancy notice expires

Between receiving your notice of redundancy and the date your employment ends, you may give your employer notice that you wish to leave before the end of your notice period. You do this by downloading and completing form RP6 www.deti.ie/forms/rp6.pdf and giving it to your employer. Your employer has discretion as to whether to grant your request or not. You should note that leave during the notice period without your employer's agreement may affect your entitlement to a redundancy payment.

Redundancy payments

Employees who have worked continuously for the same employer for at least two years may qualify for redundancy payments.

In addition to statutory redundancy pay, you should receive payment for the prescribed period of notice to which you are entitled.

Anyone who comes to the end of a fixed-term contract is not 'redundant' and is not entitled to redundancy pay.

How is a redundancy payment calculated?

The amount of the payment depends upon the following:-

- Your years of continuous service
- Your weekly pay (up to a maximum of €600 per week - €31,200 per annum – for the purpose of the calculation)

As a broad guide, redundancy pay is calculated as follows:-

- Two weeks' pay for every year of service over the age of 16 and
- One further weeks' pay

Further detailed information on redundancy can be found on the Citizens Information Website www.citizensinformation.ie.

What happens if an employer cannot or will not pay?

If the company has been liquidated or is in receivership, the completed form RP50 should be sent in by the liquidator or receiver on behalf of the employers.

If your employer refuses to pay your redundancy lump sum or if there is a dispute about redundancy you can bring a claim to the Employment Appeals Tribunal using the application form TI-A. This must be done within one year of your dismissal.

Compensation for loss of employment Information

There are various circumstances in which people in Ireland receive compensation for loss of employment. The most common is where you are made redundant and you get a settlement, which may include the statutory redundancy lump sum, and a further sum negotiated by you or your trade union with the employer. If you had a fixed-term contract and it is ended early, you may get a lump sum in compensation. A lump sum that is payable as part of your pension arrangements when you retire is not in the same category.

If you receive a lump sum in compensation for the loss of employment, part of it may be tax free. **The statutory redundancy lump sum is always tax free.** The lump sum that you receive in compensation for loss of employment could include:

- The statutory redundancy lump sum, which is non-taxable.
- Payment in lieu of notice. This qualifies for some tax relief except in the case where a contract provides for the payment of a lump sum at the end of the contract period.
- Other compensation negotiated with your employer or ordered by a Court or the Employment Appeals Tribunal.

The Department of Enterprise, Trade and Innovation has developed an online Redundancy Calculator for use in calculating the amount of redundancy payment that is due to an employee.

Tax-free entitlements

Since 1 January 2011 there is an overall limit of €200,000 on the tax-free lump sum.

On a redundancy or retirement payment, you are entitled to the higher of the following which is then exempt from tax:

Basic exemption – the basic exemption due is €10,160, plus €765 for each complete year of service. (This does not include statutory redundancy which is tax free).

Basic exemption plus increased exemption – an additional €10,000 called the increased exemption is also available in the following certain circumstances:-

- If you haven't received a tax-free lump sum in the last 10 years and you are not getting a lump sum pension payment now or in the future.
- If you are in an occupational pension scheme, the increased exemption is reduced by any tax-free lump sum from the pension scheme you may be entitled to receive.

What is a compromise agreement?

Some employers, particularly those who are willing to offer an enhanced redundancy package above the statutory minimum, may ask employees to sign a compromise agreement that prevents them from subsequently taking any legal action against their employer. You cannot sign a compromise agreement without taking legal advice. This is a statutory part of the process, and the employer may either pay for the employee to take legal advice or make a contribution towards the employee costs of getting advice. Be sure of the budget before you seek legal advice or you may be required to pay any excess costs incurred. Visit the ACAS website for more details.

What about references?

A compromise may include a clause to ensure that you receive an appropriate reference detailing your strengths and achievements, rather than a reference that simply confirms details of your employment.

It is advisable to ascertain who in the firm will provide a reference in respect of your applications for new employment, particularly if your line-manager is likely to be leaving the firm. Some employers may share the proposed content of the reference with you, although they are not required to do so. It is particularly 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.

3. FEELING REDUNDANT – HOW TO COPE

Even if you have seen it coming, redundancy is often a shock. You may feel anger, disbelief, embarrassment, anxiety, guilt, or that you have been unfairly treated. It is important not to deny these feelings, which are perfectly normal. They can manifest themselves in different ways, such as tension, lethargy, irritability, apathy, anxiety, depression, loss of appetite or conversely overeating, excessive smoking, drinking or using non-prescription drugs.

For many people, work is more than just an income. It offers status, a daily routine and a sense of purpose, together with an interesting and challenging activity. This is a lot to lose. For some, social life can also revolve around work colleagues. So if you are made redundant, it's often a good idea to maintain contact with former co-workers for socialising, support and networking.

Most people find it helpful to talk about their situation and it's a relief to share your feelings with colleagues, family and friends. This can be a 'safety-valve' to help you cope emotionally and is an important part of coming to terms with what's happened. However, you also need to have an understanding of the impact your feelings have on immediate family. Stress levels are likely to be high within the household and it's good to think of ways to ease the strain for you and everyone around you.

During a downturn in business you won't be alone in finding yourself facing redundancy and you should not feel ashamed or guilty. However, it does mean that you may face a challenge seeking a new job in a competitive market, so you need to adopt a constructive strategy in order to succeed.

4. HOW CAN LIONHEART HELP?

Helpline

LionHeart runs a 24-hour helpline for RICS members – 0845 603 9057 – where you can share any problem in complete confidence and, in return, receive impartial advice and information from qualified Welfare Advisors. Alternatively you can visit the website www.lionheart.org.uk where there is a facility for you to email the LionHeart advice team.

Visiting and befriending

Visiting and befriending can be arranged through a network of local volunteer representatives, all of whom are RICS members (or their immediate family).

Financial help through grants and loans

LionHeart may offer emergency financial assistance through a grant and/or secured loan, subject to your individual situation and as long as you are willing to confidentially disclose your financial position. An application form can be downloaded at www.lionheart.org.uk. Send the form to LionHeart, FREEPOST MID 20007, Coventry CV4 8BR or fax to +44 (0)2476 474701. A local representative will then visit you in your home to discuss your circumstances.

Subject to an assessment of financial need, help may be provided with daily living expenses, travel costs, telephone expenses and insurance. We may also be able to help with the cost of retraining or further training, where this will improve your employment prospects.

Telephone befriending and counselling

Sometimes it can help to talk. We have qualified staff who can offer support and counselling over the phone.

If you feel severely depressed it may be worthwhile contacting your GP who may be able to arrange face-to-face counselling locally through the NHS.

Legal helpline

In certain circumstances, we can offer access to a legal helpline. This will allow you to explore your rights and responsibilities to see whether there is a cost-effective legal remedy to your problem, or whether it should be tackled in other ways. However, LionHeart cannot help with the cost of any subsequent legal action. Further information can be found on the legal advice section at www.lionheart.org.uk

5. WHAT SUPPORT CAN RICS OFFER YOU?

Your RICS Subscription

If you are out of work due to redundancy, you may be eligible for a concessionary reduction on your membership subscription. Please call the RICS Contact Centre on +44 (0)870 333 1600 for more information.

Member Support Service

The Member Support Service (MSS) is designed to assist employees who are being sued personally and have no access to Professional Indemnity Insurance (PII) – normally due to their former employer having no PII. For more information visit: www.rics.org/pii

Practice management guidance

RICS offer members free guidance notes on practice management – covering best practice for small to medium size businesses – including facing insolvency and managing redundancy. You can download guidance notes from: www.rics.org/practicemanagementguidelines

RICS Members' Confidential Helpline

T + 44 (0)20 7334 3867
Monday – Friday 09.00 – 17.00

About the Helpline

Launched on 4 April 2005, the RICS Members' Confidential Helpline is for surveyors who have queries about compliance and conduct issues. The helpline is available to **all** members who require practical information on how to interpret and apply the Rules of Conduct, without fear of incurring disciplinary action for inadvertently breaking the rules.

Who answers the calls?

Specially trained staff will be on hand to answer your calls, providing supportive advice on compliance with rules and regulations. All callers can remain anonymous if they choose to. The content of every call remains confidential to RICS (although they will be recorded for training purposes).

6. WHAT SUPPORT CAN THE SOCIETY OF CHARTERED SURVEYORS IRELAND OFFER YOU?

Career Support Workshop

The Society has retained the services of an external career consultant to provide career support services to members facing redundancy. A Career Support workshop programme is currently operating.

Society of Chartered Surveyors Ireland Database

The Society of Chartered Surveyors Ireland have a central database of members available for either Short-term or Contract Work, this information is accessible via the Society of Chartered Surveyors Ireland website. Information includes a list of those available for work, contact details and a brief work history.

Job opportunity adverts are also placed in this section of the Society of Chartered Surveyors Ireland website.

Hot Desk Facilities

A designated area of the Society of Chartered Surveyors Ireland office is currently a vacant space which can be transformed to provide desk space and IT Facilities for unemployed members.

Membership Concessions

The Society of Chartered Surveyors Ireland offers a range of subscription concessions: Unemployed concession; Overseas concession; Academic concession and Retired concession.

Contact [education@Society of Chartered Surveyors Ireland.ie](mailto:education@SocietyofCharteredSurveyorsIreland.ie) for further information on any of the above.

7. HOW DO PERSONAL DEBTS AFFECT MY RICS MEMBERSHIP?

All RICS members and regulated firms have an obligation to act within the rules and regulations of RICS. The regulations state that you are expected to be personally and professionally solvent.

Your obligations as an individual member facing personal debts or personal bankruptcy are clearly separate from those of an insolvent regulated firm or a member who is a principal of an insolvent firm. The relevant Rules are:

Rule 11, Rules of Conduct for Firms 2007 – Solvency

A firm shall ensure that its finances are managed appropriately.

This applies to RICS Regulated firms and includes firms in liquidation, administration, administrative receivership, subject to company voluntary arrangements, and firms unable to meet their debts.

Rule 7, Rules of Conduct for Members 2007 – Solvency

Members shall ensure that their personal and professional finances are managed appropriately.

Rule 7 relates to all the following:

- RICS members in bankruptcy

- Members subject to Individual Voluntary Arrangements (IVAs), fast-track voluntary arrangements or administration orders
- Members who are unable to meet their debts
- Members who are directors of companies or members of Limited Liability Partnerships subject to liquidation proceedings, even if the firm is not regulated by RICS

If you are concerned in any way about your membership in such circumstances please call the RICS Confidential Helpline on 020 7334 3867.

If you are in breach of the regulations you must inform RICS as soon as possible, with as much detail as you can. Contact the Regulation team: regulation@rics.org or 020 7695 1670.

What happens next?

We appreciate that you are likely to be worried about your future membership and professional standing. Every matter under investigation is different and each will be examined individually, so we can't say what your particular outcome might be. Nevertheless, if you are open and straightforward about your position then that will help.

8. HOW DOES PROFESSIONAL INDEMNITY INSURANCE (PII) WORK?

The nature of professional indemnity insurance is that it operates on a claims-made basis. It is therefore important that a chartered surveyor is insured at the time a possible claim is made (as opposed to when the work was done).

Under the Latent Damage Act 1986, the limitation period within which an action can be brought is six years. There is a long stop period of 15 years.

The law relating to the length of time in which a claim can be made is quite complex. This guide may help you understand it: www.rics.org/pii

Remember, it is important to check your PII position after redundancy.

What if I was a sole principal or a consultant?

If you have practised in the capacity of sole principal or consultant, you would presumably have been covered by professional indemnity insurance in compliance with regulations, under your own name or as part of the practice. On being made redundant and ceasing to provide surveying services within the practice, the onus would be on you to take out insurance in the form of run-off cover.

What if I was a partner or director?

If you have practised in the capacity of partner or director, you would presumably have been covered by professional indemnity insurance in compliance with regulations, under your own name or as part of the practice. On being made redundant and ceasing to provide surveying services within the practice, the onus would be on you to ensure that the practice maintains PII. If not, you must take out insurance in the form of run-off cover.

What is my liability as an employee?

An employee should be covered by their employer's insurance. On cessation of employment you should satisfy yourself that the employer's insurance contains provisions for ex-employees. As an added protection you should attempt to obtain a form of indemnity against the following: any loss, damage, legal costs or other expenses you may incur as a result of claims made for acts or omissions (by you) in the course of your employment.

If you have any more questions, do contact the Professional Regulations Insurance Team on 0207 695 1670.

Be aware that if your former employer becomes insolvent or ceases to trade, their PII may be cancelled, and in the event of a claim against them for work undertaken, the client may raise a claim against the surveyor involved – possibly you.

Should you start a new job not long after redundancy, you may be able to approach your new employer/partner/directors with a view to obtaining the cover with regard to previous work.

9. STATE BENEFITS JOBSEEKER'S ALLOWANCE IN THE REPUBLIC OF IRELAND

If you are aged 18 or over and unemployed, you may be paid either Jobseeker's Allowance (JA) or Jobseeker's Benefit (JB). Both payments are paid by the Department of Social Protection (DSP).

You may get Jobseeker's Allowance if you don't qualify for Jobseeker's Benefit or if you have used up your entitlement to Jobseeker's Benefit. In some cases, if you are only entitled to a reduced rate of Jobseeker's Benefit you may be better off on Jobseeker's Allowance. However, Jobseeker's Allowance is means-tested and your means must be below a certain level to qualify.

You must be unemployed to get Jobseeker's Allowance. However, you may get a proportion of your Jobseeker's Allowance if your days at work are reduced or if you can only get part-time or casual work. Income from work will affect the amount of Jobseeker's Allowance you get.

If you think you have been wrongly refused Jobseeker's Allowance you can appeal the decision.

Unemployed

To get Jobseeker's Allowance you must be unemployed. However, there are circumstances in which you can do some work and get Jobseeker's Allowance.

Part-time or casual work

If you get part-time or casual work (up to and including 3 days per week), you may still be paid a proportion of your Jobseeker's Allowance. However, you must show that you are trying to get full-time employment.

Reduced days at work

If your employer reduces your days at work to 3 days a week or less, you may get Jobseeker's Allowance for the other days. You must meet the other conditions that apply to Jobseeker's Allowance, for example, you must satisfy a means test.

Lay-off

A lay-off situation arises where your employer is unable to provide work for you, but believes this to be a temporary situation and tells you this before the work finishes. If you are laid off work you may get Jobseeker's Allowance. You will not get Jobseeker's Allowance for any day you are getting holiday pay.

Self-employment

If you are self-employed, you may be entitled to Jobseeker's Allowance, depending on your income from your business. Find out more about self-employment and unemployment.

Capable of work

You are capable of work unless you can produce medical evidence to prove that you are not able to work. If you have spent some time incapable of work you must produce a final medical certificate to prove that you are now fit for work.

If you are ill and incapable of work you may be entitled to Disability Allowance or Illness Benefit.

Available for and genuinely seeking work

You must be available for work and actively looking for work to qualify for Jobseeker's Allowance. You may be asked to show evidence that you are actively seeking work. For example, letters showing job applications or failure to get a job.

Unavailable for work

You can be regarded as not being available for work and not entitled to Jobseeker's Allowance if you put unreasonable restrictions on the following:

- The nature of the employment
- The hours of work
- The rate of pay
- The duration of the employment
- The location of the employment

If a Deciding Officer is of the opinion that you have placed unreasonable restrictions, you will be interviewed and given the opportunity to respond.

If you are looking after a sick or elderly person you may be entitled to Carer's Allowance.

Means Test

Jobseeker's Allowance is a means-tested payment. Your means must be below a certain level to get Jobseeker's Allowance. A means test looks at all your sources of income including your spouse's or partner's. However, some income may not be taken into account.

Your total household means is deducted from the maximum payment (usually this is the personal rate including any increases for adult and child dependants) to find the actual amount of Jobseeker's Allowance you are entitled to.

If you are **24 years of age or under** and you are living with a parent or a step-parent in the family home, some of your parents' income will also be taken into account in the assessment for Jobseeker's Allowance. The Department call this an assessment of the 'benefit and privilege' you get from living with your parents.

Spouse or partner working

If your spouse or partner works it can affect your Jobseeker's Allowance. Your spouse or partner's earnings from insurable employment are assessed in a similar manner as your earnings from part-time or casual work.

Disqualification from Jobseeker's Allowance

You may be disqualified from getting Jobseeker's Allowance for 9 weeks if you:

- Left work voluntarily and without just cause
- Lost your job through misconduct
- Refused an offer of suitable alternative employment or suitable training

The employment must be suitable, having regard to your age, sex, physique, education, normal occupation, where you live, rate of pay offered and your family circumstances.

Getting paid

You can collect your Jobseeker's Allowance payment weekly from your nearest Post Office.

10. **STATE BENEFITS – JOB SEEKER’S BENEFIT**

Jobseeker’s Benefit is a weekly payment from the Department of Social Protection (DSP) to people who are out of work and covered by social insurance (PRSI). If you don’t qualify for Jobseeker’s Benefit you may qualify for Jobseeker’s Allowance.

Rules

To qualify for Jobseeker’s Benefit you must:

- Be unemployed (you must be fully unemployed or unemployed for at least 3 days in 6)
- Be under 66 years of age
- Have enough social insurance (PRSI) contributions
- Be capable of work
- Be available for and genuinely seeking work
- Have a substantial loss of employment and as a result be unemployed for at least 3 days in 6

Social insurance (PRSI) contributions

In order to qualify for Jobseeker’s Benefit, you must pay Class A, H or P PRSI contributions. Class A is the one paid by most private sector employees.

- At least 104 weeks PRSI paid since you first started work

And

- Have 39 weeks PRSI paid or credited in the relevant tax year (a minimum of 13 weeks must be paid contributions)

Or

- Have 26 weeks PRSI paid in the relevant tax year and 26 weeks PRSI paid in the tax year immediately before the relevant tax year

Available for and genuinely seeking work

You must be available for work and actively looking for work to qualify for Jobseeker’s Benefit. You may be asked to show evidence that you are actively seeking work. For example, letters showing job applications or failure to get a job.

Unavailable for work

You can be regarded as not being available for work and not entitled to Jobseeker’s Benefit, if you put unreasonable restrictions on the following:

- The nature of the employment
- The hours of work
- Rate of pay
- The duration of the employment
- The location of the employment

In any case where a Deciding Officer is of the opinion that you have placed unreasonable restrictions, you will be interviewed and given the opportunity to respond.

If you are looking after a sick or elderly person you may be entitled to Carer’s Benefit.

Loss of employment

You must have suffered a substantial loss of employment in any period of six consecutive days in order to be eligible for Jobseeker's Benefit. This means, you must have lost at least one day's employment and as a result of this loss be unemployed for at least 3 days out of 6 days. Your earnings must also have been reduced because of the loss of employment. You may be disqualified from getting Jobseeker's Benefit for 9 weeks if you:

- Left work voluntarily and without a reasonable cause
- Lost your job through misconduct
- Refused an offer of suitable alternative employment or suitable training
- Are aged under 55 and get a redundancy payment of more than €50,000. The exact length of your disqualification (up to nine weeks) will in practice, depend on the precise amount of redundancy payment you received
- If you are under 18, you will only get Jobseeker's Benefit for a maximum of 6 months (156 days)
- If you are disqualified from Jobseeker's Benefit for nine weeks, this period will be included in the normal period of entitlement
- If you have at least 260 paid contributions, Jobseeker's Benefit is reduced to 12 months (312 days) for new claimants
- If you have less than 260 paid contributions, Jobseeker's Benefit is reduced to 9 months (234 days) for new claimants

Re-qualifying for Jobseeker's Benefit

If you have used up your entitlement to Jobseeker's Benefit (JB), you may re-qualify by working and paying the appropriate PRSI contributions for at least 13 weeks. If you are working and getting JB, as in the case of systematic short-time workers and some part-time workers, the 13 weeks paid contributions can begin once you have claimed JB for 156 days.

You must have suffered a substantial loss of employment to re-qualify for JB, unless you are a casual worker. If you have lost your job you will have suffered a substantial loss of employment. If you are a part-time or systematic short-time worker DSFA will look at your pattern of employment over the last 13 weeks or another representative period to find out whether you have suffered a substantial loss of employment.

Rates

Jobseeker's Benefit is not paid for the first 3 days you are unemployed (the first 3 days are any 3 days, not necessarily consecutive, in a period of six consecutive days).

If you are unemployed for a second time within 26 weeks of your last JB payment your application for Jobseeker's Benefit is not treated as a new claim and you do **not** have another 3 days of non-payment.

Weekly Jobseeker's Benefit payment in 2011:

Average weekly earnings	Personal rate	Qualified adult rate
Less than €150	€84.50	€80.90
€150-€219.99	€121.00	€80.90
€220-€299.99	€147.30	€80.90
€300 or more	€188	€124.80

Reduced rate of Jobseeker's Benefit

Jobseeker's Benefit rates are graduated according to your earnings in the relevant tax year. **Since January 2009**, a reduced rate of Jobseeker's Benefit is payable if your average weekly earnings in the Relevant Tax Year before you became unemployed were under €300. Your average weekly earnings is your gross yearly earnings from employment divided by the number paid A, H or P contributions in the Relevant Tax Year.

The Relevant Tax year is 2 years before the year of your claim.

You get a personal rate and may get an increase for an adult dependant and child dependant. Your average weekly earnings do not affect the amount you get for a child dependent.

Getting paid

You can collect your Jobseeker's Benefit payment weekly from your nearest Post Office.

You must bring valid photographic identification with you to collect your payment. The following is considered as valid photographic identification (photo ID):

- Driving licence
- Passport
- GNIB card

Staff working in the Post Office may ask to see your photo ID before giving you your payment.

Taxation of Jobseeker's Benefit

Jobseeker's Benefit is taxable. However, if you are getting Jobseeker's Benefit because your normal working week has been reduced (systematic short-time) your Jobseeker's Benefit is not taxed. Find out more about the taxation of Jobseeker's Benefit (pdf).

Extra Benefits

If you are getting Jobseeker's Benefit, you may be entitled to:

- Mortgage Interest Supplement or Rent Supplement – a payment from the Community Welfare Officer at your local health centre
- Smokeless Fuel Allowance – to help low-income households meet the extra cost of using smokeless or low smoke fuels in designated urban areas (payable with Jobseeker's Benefit after 3 months)
- Back to School Clothing and Footwear Allowance – an allowance designed to help towards the cost of uniforms and footwear for children who are attending school. The scheme is payable between June and September each year
- Medical Card – if your income is below a certain level you may get a medical card. It covers you for free doctor's care, approved prescriptions etc. Contact your local Health Office for more information
- School Book Scheme – each year the Department of Education and Science provides grants to primary, secondary and comprehensive schools towards the cost of school books for students in financial need. You should contact the school principal for more information. The school principal will also advise you whether the school runs a book loan scheme, whereby your children's books are provided for a nominal rental charge each year

How to apply

You should apply for Jobseeker's Benefit the first day you become unemployed.

It is important to apply on the first day you become unemployed because you will not get paid for the first three days of your claim.

Jobseeker's Benefit application forms are now available online. You can also get an application form at your Social Welfare Local Office.

You will also need to bring certain documents to prove your claim. You may find this list of documents you need when you apply for Jobseeker's Benefit useful. If you do not have these documents to hand, you should apply anyway and supply them later. You should remember that delay in applying for Jobseeker's Benefit may mean that you lose out on your full entitlements.

You can get help to fill in your application form at your Social Welfare Local Office or nearest Citizens Information Centre.

If you think you have been wrongly refused Jobseeker's Benefit you can appeal this decision.

More information about applying for Jobseeker's Benefit is available in our document about signing on for the first time.

Jobseeker's Benefit without a P45

If your former employer refuses to give you a P45 it can affect your application for Jobseeker's Benefit (JB). You should still apply for JB but the Department of Social and Family Affairs cannot pay JB to you until they verify your former employment.

If you do not have a P45, the Department may informally contact your employer at the time of your application for JB and request him/her to send you a P45 to help process your claim for JB. If this hasn't resulted in your former employer giving you your P45, you can ask to fill in form IA49 at your local Social Welfare Office.

Form IA49 is a declaration stating that you believe your former employer did not comply with social insurance regulations. As a result of your declaration, there will be an investigation into your employer's payment of PRSI. Filling in form IA49 may not result in your P45, however, it may help to determine if you qualify for Jobseeker's Benefit.

How to get your P45

If you are not given a P45 when you leave your job you should first ask your employer for it. If the employer does not supply it you should contact the tax office.

If you contact your tax office, Revenue will contact the employer and obtain your P45 for you. If you have started a new job, Revenue will send you a new tax credit certificate so you will not have to pay emergency tax in your new job. More information about how to get your P45 is available.

11. STATE HELP FOR SELF-EMPLOYED PEOPLE

Information

Self-employed people can become unemployed if their business has to close down. It may also be the case, though you continue to be self-employed the amount of work you are getting has reduced so much that it no longer provides you with a sufficient income.

If you find yourself unemployed or you are getting less work you may qualify for a social welfare payment. You do **not** need to de-register as self-employed to get a social welfare payment.

If you do not qualify for a social welfare payment you may be eligible to sign on for unemployment credits or pay voluntary contributions. Unemployment credits and voluntary contributions can help you to qualify for a social insurance payment in the future.

Self-employed people pay Class S PRSI. It does **not** cover you for Jobseeker's Benefit.

However, if you worked as an employee in the last 4 years, you may have paid Class A PRSI and should apply to your Social Welfare Local Office for Jobseeker's Benefit. Your Social Welfare Local Office will check their records to find out whether you have enough Class A contributions to get Jobseeker's Benefit.

If you get Jobseeker's Benefit you may continue to do some work. However, you must have lost at least one day of employment and as a result of this loss be unemployed for at least 3 days out of 6 days. Your earnings must also have been reduced because of the loss of employment.

If you do **not** qualify for Jobseeker's Benefit you may get Jobseeker's Allowance. When you apply for Jobseeker's Benefit you will be asked if you want to be assessed for Jobseeker's Allowance if your claim for Jobseeker's Benefit is unsuccessful.

12. WORK PLACEMENT PROGRAMME

The Work Placement Programme is a Government supported programme that brings employers and the unemployed together for a nine month work experience placement.

If you are unemployed and have not secured paid work, the programme allows you to apply your skills and gain valuable experience in a workplace setting. This could give you an edge when applying for jobs in the future. Employers benefit from having someone contribute to their business, whilst also enhancing the skills and career prospects of the individual.

How to apply?

To apply for placements you must be registered with FAS, and record your 'expression of interest' in the Work Placement Programme. You can do this at any local FAS Employment Service Office, or Local Employment Service Office (LES).

13. REVENUE JOB ASSIST

Revenue Job Assist is an additional tax allowance for people who have been unemployed for 12 months or more and who are now returning to employment.

You may qualify for Revenue Job Assist if you have been getting Jobseeker's Allowance or Jobseeker's Benefit for 12 months or more. The job you are taking up must be for a minimum of 30 hours a week and expected to last for 12 months or more.

Contact the Department of Social Protection for more details www.welfare.ie.

14. **MORTGAGE INTEREST SUPPLEMENT**

Mortgage Interest Supplement provides short term support to help you pay your mortgage interest repayments. Your interest is assessed as your gross monthly interest less mortgage interest relief and any mortgage allowance or mortgage subsidy payable towards the interest part of your mortgage by the local authority.

You should contact your lender to discuss repaying the actual loan.

If you have a consolidated loan, only the interest portion of your loan that relates to the essential purchase, repair or maintenance of your home will be taken into account.

To get Mortgage Interest Supplement you must meet the following conditions:

- When you began your mortgage, you could afford the repayments
- Your house is not up for sale
- The amount of your mortgage interest payable does not exceed an amount the Health Service Executive considers reasonable to meet your residential and other needs
- Only the portion of your loan that relates to the essential purchase, repair or maintenance of your home will be taken into account
- It is reasonable to award mortgage interest supplement having regard to any arrears on the loan
- You are habitually resident

You won't qualify for Mortgage Interest Supplement if:

- You or your spouse or partner works more than 29 hours a week (for exceptions to this rule – see 'Employment and Mortgage Interest Supplement' below)
- If you are in full-time education

Special retention arrangements

You can continue to get Mortgage Interest Supplement while you are in employment under special retention arrangements, for example, if you are participating in a Community Employment Scheme or getting a Back to Work Allowance or Back to Work Enterprise Allowance. Your gross household income must not exceed €317.43 per week.

Under these special retention arrangements you will continue to get 75% of your Mortgage Interest Supplement rate during your first year in employment, 50% in the second year and 25% in the third and fourth year. After the fourth year you will no longer be entitled to Mortgage Interest Supplement if you are in employment.

Means test for Mortgage Interest Supplement

When you apply for Mortgage Interest Supplement the Community Welfare Officer will assess your means. This will show the Community Welfare Officer how much of the mortgage interest you can pay. A means test examines all your sources of income. However, some income is not taken into account in the calculation of your means. You may qualify for Mortgage Interest Supplement if your income is below a certain amount and you meet the other conditions.

Redundancy payments

A redundancy or lump sum payment will be assessed as capital, unless it has been used to reduce the balance of your mortgage or other outstanding loans.

Rates

Calculating Mortgage Interest Supplement

The Community Welfare Officer in your local health centre will decide if you are eligible for Mortgage Interest Supplement and calculate the amount you will get.

The Mortgage Interest Supplement payable to you is the difference between your actual mortgage interest and your contribution to mortgage interest, as long as the difference between the two is a reasonable amount to meet your residential needs. Your CWO may use the maximum rent limits set out for Rent Supplement as a guide to decide what a reasonable amount is.

Generally the CWO will ensure that your income after paying the interest on your mortgage does not fall below a minimum level. This level is the Supplementary Welfare Allowance minus €24.

15. RENT SUPPLEMENT SCHEME

Rent Supplement is paid to people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources. In general, you will qualify for a rent supplement, if your only income is a social welfare or Health Services Executive (HSE) payment and you satisfy the other conditions.

The amount of rent supplement will be calculated by the HSE's Community Welfare Officer and will generally ensure that your income after paying rent does not fall below a minimum level.

Rent Supplement will only be provided if the accommodation is suitable for your needs, the rent below is the maximum rent level set for your county;

You have been living for 6 months out of the last 12 months in one, or a combination, of the following:

- Accommodation for homeless people
- Private rented accommodation. You must be able to show that you could afford the rent at the beginning of your tenancy and that you could have continued to pay rent but are unable to do so because of a change in your circumstances which occurred after you started renting
- An institution, for example, a hospital, care home or place of detention

Or

- Be assessed in the last 12 months by a local authority as being eligible for an in need of social housing. If you don't have a housing need assessment, you must go to the local authority to have your housing need assessed. The local authority must be in the same area that you intend to live and claim Rent Supplement. Only when you are assessed as eligible for and in need of housing can you apply for Rent Supplement. Rent Supplement is not payable while the local authority is carrying out a housing needs assessment

You must also:

- Pass a habitual residence test
- Pass a means test

You won't qualify for Rent Supplement if you:

- Are in full-time employment. However, if you are assessed as in need of housing under the Rental Accommodation Scheme and have been out of full-time employment for 12 months or more you may be entitled to the Supplement – see 'Employment and Rent Supplement' below.
- Have refused a second offer of local authority accommodation in a 12 month period. In this case, you will not be eligible to claim Rent Supplement for 12 months.
- Are leaving local authority housing without reasonable cause.
- Are attending full-time education. However, if you are getting a Back to Education Allowance or participating in the Back to Education Programme you may be entitled to the Supplement.

Renting from a parent: You will not get Rent Supplement to help you pay rent to your parent if you are living in the family home. If your parent owns a second property, you will generally not get Rent Supplement to rent this property from them unless it is a bona fide tenancy and you are assessed as having a housing need.

Employment and Rent Supplement

You will **not** qualify for Rent Supplement if you are in employment for 30 hours per week or more. (In the case of couples, if one of a couple is in full-time employment both are excluded from claiming Rent Supplement).

An application for Rent Supplement should be made to the Community Welfare Officer.

16. OTHER BENEFITS TO WHICH YOU MAY BE ENTITLED

Back to Education

This section outlines a number of ways that you can return to full-time or part-time education while continuing to get income support. The programmes range from basic foundation courses through to third level postgraduate courses.

Third Level Option

You can attend a third-level course of education at any university, third-level college or institution, provided that the course is a full-time day course of study and is approved by the Department of Education and Science for Higher Education Grant purposes, VEC Scholarship Scheme or the Third Level Maintenance Grant Scheme for Trainees or has Higher Education and Training Awards Council recognition.

Education, Training and Development (ET&D) Option

If you are getting a jobseeker's payment and your choice of course is not covered under the Back to Education Allowance Scheme, you may keep your jobseeker's payment while doing a course of education, training or development. It must be clear that the course will enhance your employment prospects. A broad range of courses are approved – from basic education to general training or specific job skills.

Back to College Initiative for Jobseeker's

To be eligible for a place on these programmes jobseekers must be in receipt of an unemployment payment for a period of at least three consecutive months, or equivalent thereof. Back to Education Allowance Scheme rules apply in the case of applicants pursuing full-time courses under the Back to Education Allowance Scheme.

Any jobseeker who wishes to apply to the Social Welfare local office for one of these college places will need to supply a letter to the college confirming that they have been getting a jobseeker's payment for at least 3 months.

Dental, Optical and Aural Benefits

The Treatment Benefit Scheme is a scheme run by the Department of Social Protection (DSP) that provides dental, optical and aural services to qualified people.

The Treatment Benefit Scheme is available to insured workers and retired people who have the required number of PRSI contributions.

Medical card holders are legally entitled to more extensive dental, ophthalmic and aural services from the Health Service Executive (HSR) but, in practice, the availability of these services varies from area to area.

National Fuel Scheme

A Fuel Allowance is a payment under the National Fuel Scheme to help with the cost of heating for people who are dependant on long-term social welfare and who are unable to provide for their own heating needs.

The scheme operates for 32 weeks from September to the end of April.

Only one payment is paid to a household.

You may qualify for a fuel allowance if you are getting long-term 'Jobseeker's' Allowance or basic Supplementary Welfare Allowance.

Rules apply relating to your age, class of social insurance contributions paid.

Basic Supplementary Welfare Allowance

If you have no income, you may be entitled to the basic Supplementary Welfare Allowance. If your weekly income is below the Supplementary Welfare Allowance rate for your family size, a payment may be made to bring your income up to the appropriate Supplementary Welfare Allowance rate. If you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income, you may qualify for Supplementary Welfare Allowance while you are awaiting payment.

Conditions

You will normally qualify for Supplementary Welfare Allowance if you satisfy the following conditions:

- You satisfy the means test
- You have applied for any other benefit/allowance you may be entitled to
- You satisfy the habitual residence test
- You have registered for work with FAS

You will not normally qualify for Supplementary Welfare Allowance if you are:

- In full-time work, that is, working for more than 30 hours per week

17. **COPING ON A REDUCED INCOME**

Coping on less money means that you will have to seriously review your lifestyle – attempting to budget accordingly. Even small savings in your expenditure will contribute to an overall reduction in outgoings. You'll find a budget calculator on the LionHeart website www.lionheart.org.uk.

Useful tips:

- Contact LionHeart who can offer advice and support, and possibly financial help
- Ensure that you claim all the state benefits to which you are entitled
- Discuss your circumstances with creditors and try to negotiate a payment holiday or reduced payments that you can reasonably afford
- Deal promptly with any communications from lenders, particularly threats of legal action. Even if your creditors are uncooperative, it will be to your advantage to be seen to have acted responsibly
- If necessary, speak with the Citizens Advice Bureau (CAB) or a debt advice agency. They can often negotiate with lenders on your behalf
- Try to avoid taking on new credit, particularly to pay existing debts, as this may only worsen your position in the long run
- If you have a significant lump sum redundancy payment, think carefully about how to use it – perhaps settle high interest debts or reduce your mortgage. If necessary seek independent financial advice
- Submit claims on any policies for income protection, mortgage or loan protection
- Try to maintain payments on priority debts such as your mortgage, secured loans, council tax and utility accounts
- Try to make monthly repayments on utilities and insurances to help budgeting
- Try to eliminate non-essential expenditure. For example, do you really need cable TV or sports club membership?
- Can you get a better deal from your gas, electricity or telephone provider?
- Either use public transport, walk or cycle where possible

18. **PENSION PLANS AND INSURANCE**

Pension plans

If you have a personal pension plan, you are contractually required to inform your provider within 30 days if you change your employment status. You may be able to take a 'payment holiday'. In fact, you may not legally be able to make contributions to your pension plan whilst unemployed. Seek independent professional advice if necessary.

Life and health insurance

Think carefully before cancelling any policies, as you may not be able to get such favourable terms if you re-insure when your circumstances improve; particularly if you are an older person or have pre-existing health problems.

19. **PLANNING A NEW ROUTINE**

Through employment you will have been accustomed to a number of regular routines, and it is essential that you establish a new pattern to your life. Your 'job' is now to find employment, and having a structure to your day will help you remain positive and put you in the frame of mind to succeed.

Get up at the same time every day, even though you don't have to rush to an office.

Eat sensibly and take regular exercise to ensure that you stay healthy. Of course, physical exercise needn't mean enrolling in an expensive gym but could be cycling, walking in the park or swimming. Some local authorities offer concessionary rates for unemployed people.

Stay in touch with other people in your field through networking and contacting former colleagues.

Set aside regular time for job-hunting. Organise your search like a business project and try to take several steps towards finding a job every day.

Evaluate your skills and experience so you can tailor your applications accordingly. If you were employed at a senior level, consider whether you may need to lower your sights a little to obtain another job.

Update your CV and review your interview techniques, particularly if you haven't applied for a job in some years.

Consider applying for work in other industries where you can use your transferable skills until the property industry recovers.

Register with specialist recruitment agencies, look for jobs on the internet and read the property press.

Brush up your skills through CPD events (visit www.rics.org/events), reading or web information.

20. **JOB-SEEKING**

The following advice should help you in your search for a job. Try to approach the task in a positive state of mind and make the most of this advice from the recruitment consultants. If you'd like further information, visit www.ricsrecruit.com

Preparing your CV

A well-prepared and neatly presented CV is the most important document in your search for employment. It should demonstrate how well and how economically you can make a case for yourself. Nevertheless, putting it together need not be difficult as long as you keep your prospective employer's point of view in mind.

They want to know about the quality of your thinking, and about your potential. The employer is also interested in how your experience relates to their kind of work. More subtly, they'll try to discover whether you are the kind of person who will fit in with the culture of the firm and its clients.

Do remember that you need to differentiate yourself in a competitive market. You have a better chance of being invited for an interview if your CV has been tailored for a specific employer/position. Use examples of the type of work you have been involved in, including actual projects, their values and your input.

CV Structure

A CV should be typed or printed on good-quality paper. Keep it as clear and easy-to-read as you can.

Be sure to include, in this order:

- Biographical data; name, address etc.
- Education, including qualifications and academic/professional honours
- Employment history, beginning with the most recent
- Relevant experience
- Computer skills: a list of applications you are totally familiar with

Writing a cover letter

When constructing a cover letter, name the position for which you are applying – the employer could have advertised more than one job. Be specific and enthusiastic about what you believe you could offer in the role.

There's no need to spend time on pleasantries, or to add information you haven't considered important enough to include in the CV. Instead, a proven methodology is to highlight a section of your CV that you believe is of particular interest with regard to the position.

Your cover letter is a key differentiator. An astonishing number of application letters are verbose, over-written or convey little additional appropriate information. Keep yours brief – a maximum of one side of A4.

21. THE INTERVIEW

Preparing for the interview

- Most organisations have a website so spend some time reviewing it
- Plan your route to the interview in advance, making allowances for traffic jams or delayed trains. A 'just-in-time' journey is destined for disaster. Take the relevant telephone numbers just in case you have any problems
- Mentally prepare your answers to the more obvious questions, and prepare some questions of your own
- Re-read your CV; there is nothing worse than appearing vague about its contents

Dress code

Always dress smartly and professionally for an interview. Pay attention to detail, such as your tie, shoes, handbag or briefcase (although, avoid haircuts just before interviews!).

First impressions do count

Also avoid the little things that might put you at a disadvantage. Here are some pointers:

- Don't arrive on time – arrive early. This will give you a chance to collect your thoughts
- If you're running late, try to call your recruitment consultant or the client directly
- Always apologise upon a late arrival
- Remember to turn off your mobile phone before entering the building, and under no circumstances make calls on your mobile from the reception area
- Always be polite and friendly to the receptionists and security people. You'd be surprised how many interviewers seek the opinions of their front-of-house staff

Interview strategy

Most interviews follow a fairly standard format. First the interviewer will make a general statement about the vacancy and the firm. Then he will ask you questions and finally, he/she will answer yours.

Avoid '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 go off at a tangent, observe the interviewer to be sure they are still interested and responding positively.

When it is your turn, your questions should reflect genuine interest in the firm and the position.

The interview itself

- The first rule is, relax!
- Sit comfortably but be aware of your body language. In particular, try not to fidget. Maintain eye contact as much as possible without staring
- Listen carefully to the questions and answer them precisely
- Always thank the interviewer for their time, give them a positive close ('I'm very interested in the job') and ask them what – and when – the next stage will be
- Overall, be yourself. If you have to put on a performance to get the job, it probably isn't right for you anyway

Questions most commonly asked of candidates

- Talk us through your career to date
- What has been your greatest achievement?
- Where do you see yourself in two/five/ten years time?
- What are your strengths?
- What are your weaknesses?
- What do you know about us?
- What will you bring to this company?
- Tell us about your interests
- What would your friends/colleagues say are your strengths and/or weaknesses?

Competency based questions

Competency based questions are those which ask you to demonstrate, through your own biography, the skills and attributes needed for the new role. They are more general and discursive – here are some examples so you can prepare some possible answers:

- Tell us about a time when you had to work to tight deadlines in your last job and how you did it
- Give an example of a project you have undertaken and how you managed it
- Surveying roles always include routine and mundane elements requiring attention to detail. Can you demonstrate your ability to tackle these?
- Give an example of a stressful working situation you've encountered – and of how you coped
- Describe a situation where you have had to adapt to change and how you dealt with it
- (For management positions.) Tell us about a time when there was a problem with a member of your team, and how you solved it

A word about expenses

The expenses you incur during your search for employment can mount up, so some employers will reimburse your travel. It is worth raising and settling this issue before the interview takes place. If the travelling distances are large and you are in a junior position, you are particularly justified in asking for reimbursement. Generally however, within our profession, interview expenses are regarded as an investment the candidate needs to make to secure a job.

Follow-up

Collect your thoughts, make notes and call your recruitment consultant (if you have one) to provide feedback. Within a day or two of the interview, also send the employer a letter expressing your interest in the position. Thank them for the interview, and if there was a subject of the discussion or an aspect of the company that impressed you, mention it briefly. Your follow-up letter is another low-key opportunity to sell yourself.

22. APC/ATC CANDIDATES – Your questions answered

How can I complete my APC if I am no longer in employment?

You don't have to be in employment to sit the final assessment. You do need to have gained a minimum of 24 months/400 days of experience relevant to the pathway you are applying for. And you must have been 'signed off' by a chartered surveyor, in the role of your Counsellor, to say that you have reached the stated levels of competence. Full details of the competencies can be found at www.rics.org/apc

I have my full experience and completed competencies. What about my critical analysis?

Your critical analysis needs to be based on a project you have personally been involved in during your period of training or experience. If you are no longer working for the company that ran the project, you need to obtain their permission before disclosing potentially confidential materials or detail. In most cases this shouldn't create an issue.

If you find you are not granted permission, see if you can write the critical analysis without mentioning these confidential elements. You will be given the opportunity to explain this situation to your assessment panel in the submission as well as at the interview.

I haven't gained the full length of experience to meet the RICS' requirements for final assessment. What can I do?

You must meet the minimum requirement of experience for your route to membership in order to come forward for the final assessment. You don't have to be in paid work to be gaining experience. You could be working on a voluntary basis with another firm, who has a limited amount of work available. Contact the firms in your area who work within the fields you need experience in to see if they are able to offer any work experience.

As I am now out of work can I have a discount on my RICS membership?

If you are out of work due to redundancy, you may be eligible for a concessionary reduction on your membership subscription. Please call the RICS Contact Centre on +44 (0)870 333 1600 for more information.

Am I entitled to a refund on my APC fees?

Yes. There is a refund policy available on the APC enrolment fees as follows:

- 75% refund within 3 months of enrolment
- 50% within a year of enrolment

The best thing to do is take the discounted subscription and continue to study towards your APC. This will all count towards building your competence. Remember, if you paid the full £450 fee at enrolment this will include your first – and hopefully only – final assessment. So no further fees will be required at the present time.

23. OTHER USEFUL ORGANISATIONS

Department of Social Protection www.welfare.ie

National Employments Rights Authority www.employmentrights.ie

Irish National Organisation of the unemployed info@inou.ie

Citizens Information www.citizensinformation.ie

Debt help and advice www.debtadvice.ie

Macdonald and Company - "The only recruitment consultancy approved by RICS"
www.macdonaldandcompany.com

RICS www.rics.org

LionHeart www.lionheart.org.uk

Institute of Career Guidance <http://www.icg-uk.org>

Chartered Institute of Personnel Development www.cipd.co.uk

Judd Farris Recruitments Consultants www.juddfarris.co.uk

RICS Recruit www.ricsrecruit.com

Equality and Human Rights Commission www.equalityhumanrights.com