

FLAC FactSheet :

Checklist for actions after losing your job

FLAC has compiled a list of tips for people who have lost their jobs – it is not exhaustive and should be taken as a suggestion for actions rather than the final word on what people can do. A list of other agencies which might be of assistance is at the end.

- **Claim all your entitlements** - If you have just been made redundant, make sure that you have received all your entitlements under employment legislation. Depending on the circumstances, this could include arrears of wages, holiday and public holiday pay, pay in lieu of notice and a redundancy lump sum. If your employer has gone out of business, you may be able to claim these monies from the Social Insurance Fund under the Insolvency Payments scheme. A **Citizens Information Service** should be able to help you with this – see <http://www.citizensinformation.ie> for details of a service near you.
- **Sign on immediately** – You may have difficulty getting tax documentation like a P45 but you don't have to wait to sign on for Jobseeker's Benefit/Assistance. When your claim is sorted out, you should be paid from the date of a valid claim. You may also be entitled to Supplementary Welfare Allowance from the **Community Welfare Officer** at your local Health Services Executive (HSE) Health Centre while you wait for your social welfare claim to be processed.
- **Claim Rent Supplement or Mortgage Interest Supplement (MIS)** – You can try to prevent your mortgage getting into arrears by claiming MIS from the Community Welfare Officer at your local HSE Health Centre. If you are in private rented accommodation, you can apply for Rent Supplement. If you are turned down for these or any other social welfare payment, you may appeal the decision first to the HSE Appeals Office and then if unsuccessful to the Social Welfare Appeals Office. The local Citizens Information Centre/Service should also be able to help you with this. You can also visit the website of the Department of Social and Family Affairs at <http://www.welfare.ie/>
- **Check whether you have payment protection insurance** – Life Insurance cover is compulsory for almost all mortgages. However, you may have gone further and bought redundancy cover, not just for your mortgage but maybe also for a personal loan. If you have, now is the time to claim. If your insurer refuses your claim, you can use their complaints procedure to try to have the decision changed. If it is still refused, you can make a complaint to the Ombudsman for Financial Services about the refusal to make the payment – see <http://www.financialombudsman.ie> for more information.
- **Do up your own budget** – Add up your expenses on the one hand and your income on the other in as much detail as possible, taking everything into account, including household expenses, all loans, utility bills, motor tax, and house and car insurance. Look to see if there is anything you can cut back on to save money.
- **Contact the Money Advice and Budgeting Service (MABS)** – To assist with putting together your financial details and negotiating with your creditors, you may wish to make an appointment with a MABS money advisor locally. Bear in mind it is a service under pressure and you may have to wait a little time for an appointment - see <http://www.mabs.ie> for details of a service near you. MABS also has a national helpline that can be contacted at 1890-283438.

- **Contact your creditors** – Where you can see that your expenses exceed your income, it is a good idea for you (or MABS) to contact as early as possible those from whom you have borrowed to try to renegotiate payments. The Code of Conduct on Mortgage Arrears obliges all mortgage lenders (including sub-prime mortgage lenders) to look at alternative ways of repayment that will assist the borrower to meet his/her obligations. A similar approach should be taken by other types of creditors (the people to whom you owe money) including local authorities to whom there may be arrears of rent.
- **Legal advice and representation** – One or other of your creditors may decide to take legal action against you, even though you have tried your best to pay what you can currently afford. In this situation, as well as consulting MABS, you should seek legal advice immediately. If you are on a low income, you can apply to the state civil legal service, the Legal Aid Board, for legal advice, legal representation or both at the nearest law centre to you - see <http://www.legalaidboard.ie> for more information. You will have to take a financial means test to qualify for legal aid and you will have to pay a contribution for the service. You can also go to one of the legal advice centres run by FLAC to get basic legal advice – see <http://www.flac.ie> for more information. This is a free service.
- **Mortgage arrears** – the Code on Conduct on Mortgage Arrears obliges all mortgage lenders to wait at least six months from the time arrears begin on a mortgage before they bring any legal action against you. Bank of Ireland and AIB must wait for a year. If this rule is ignored, you should complain to the Financial Regulator – see <http://www.ifsra.ie> for more detail on the Code and how to complain.
- **Training and Retraining** – As well as continuing to apply for any jobs that may be out there, you might also investigate what training courses you could enrol in that might help to update your skills or provide you with new ones – see <http://www.fas.ie> for more details. You might also wish to check out what courses in further education might be available through your local Vocational Education Committee (VEC) – see for example <http://www.cdvec.ie> if you are living in the Dublin area.
- Useful information can be obtained from the following websites:

State organisations:

- www.citizensinformation.ie
- www.welfare.ie
- www.hse.ie
- www.fas.ie
- www.cdvec.ie
- www.mabs.ie
- www.legalaidboard.ie
- www.ifsra.ie
- www.financialombudsman.ie

Non-governmental organisations:

- www.flac.ie
- www.redundancy.ie
- www.mrci.ie
- www.ictu.ie